



QUEST

ENGAGE. INSPIRE. IGNITE.

A Tapestry of Connection: People and Purpose

“Feya Deya” Competition-
Point Fortin Branch

Maintaining A Leadership
Culture at RFHL

The Quiet Weight We
Carry to Work



CONTENT FEATURES

COVER STORY

- 4** From Promise to Progress: A Snapshot of Republic Bank's Sustainability Journey

SPOTLIGHT ON YOU

- 6** Fail to prepare, Prepare to fail- The case for Business Continuity Planning
- 8** A Tapestry of Connection: Holiday Magic at the Mayaro Branch
- 10** "Feya Deya" Competition-Point Fortin Branch
- 12** Cohort 8: The Journey Begins
- 14** Inclusion in Action Across RFHL
- 16** Weaving What Connects Us



EDUCATION AND EMPOWERMENT

- 20** Education & Empowerment at Republic Bank Limited: Weaving People, Purpose, and Progress
- 22** Maintaining A Leadership Culture at RFHL
- 24** The Impact of Educational Empowerment and Wellbeing at Shared Services Division
- 26** Education as Empowerment: Seeing, Valuing, and Uplifting Children in Disadvantaged Communities

MOTIVATIONAL MINUTE

- 28** A Tapestry of Connection: People & Purpose 'Motivational Moment'
- 30** The Quiet Weight We Carry to Work

CONTRIBUTORS

Group Sustainability
Group Sustainability - International Arrangements

Kristian Nicholas Maraj
Trust Services Division

Catherine Pacheco
Mayaro Branch

Shivana Chankar
Accounting and Trade Services

Pearl Lawrence and Josef Gale
Valpark Branch

Kadela Sorias- Peters
Compliance Department

Jamila Daniel
Park Street Branch

Lancelot Aquí
Internal Audit

Samantha Xavier
Business Continuity Planning Dept-Operational Risk

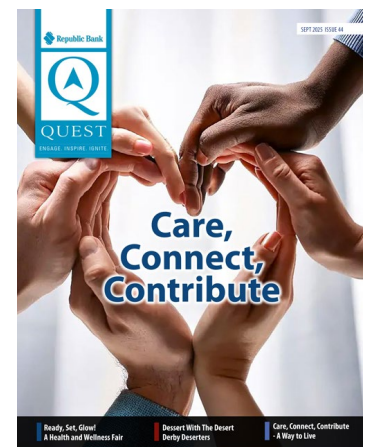
Cindy Ramsingh
Point Fortin Branch

Naomi Patterson
Talent Programmes

Employee Experience

Employee Engagement

Warren Le Platte
Designer



Previous Issue



From Promise to Progress: A Snapshot of Republic Bank's Sustainability Journey

Group Sustainability

Sustainability at Republic Financial Holdings Limited (RFHL) is not a box to tick. It is a public commitment, and one we continue to honour with meaningful action. This year, we reached a major milestone by surpassing our USD 200 million Climate Finance Target. But this figure is more than a number; it represents real projects driving tangible impact in communities that need it most. Our financing helped bring a 6.8 MW solar plant to Ghana, providing power to multiple industries, and supported Barbados' first grid-connected wind farm, a landmark project that reinforces our leadership in climate finance across the Caribbean.

Beyond climate finance, our commitment to sustainability also addresses another urgent regional priority: food security. Through our regional USD 100 million agricultural target and focused small and medium enterprise (SME) financing, we are strengthening food security while expanding access to capital for small businesses. To date, over 1,500 enterprises have been supported, with 60% of funding directed to women-led businesses in Trinidad and Tobago, helping to close critical financing gaps.



Sustainability extends beyond financing initiatives. It is reflected in the daily decisions and practices that shape how our Bank operates. As a financial institution, it is essential that we look inward, examine our operations, and make meaningful adjustments to ensure a more sustainable and resilient organisation.

At RFHL, we have taken concrete steps. We completed our first Group-wide carbon footprint baseline and are developing a clear strategy to reduce our environmental impact. Our subsidiaries are already leading with solar and wind energy projects in our Grenada, Guyana, Suriname, and Trinidad and Tobago branches, while the Cayman branch has achieved a 21% reduction in energy consumption, generating both environmental and



cost benefits.

This commitment to action extends to our stakeholders. Generating measurable impact has been a central focus of the Group Sustainability Unit. At our first-of-its-kind Sustainability Expo, *Transforming Talk into Action*, we showed how innovation can translate into practical solutions. Over two days, thousands of participants engaged with 126 exhibitors spanning energy, manufacturing, agriculture, automotive, construction, tourism, and more, exploring real sustainability applications across sectors. Participants also joined the Conversation Café to hear local and international experts discuss finance, agriculture, the circular economy, and practical do-it-yourself approaches. The SME Village and Food Hub highlighted sustainability-focused artisans, creating opportunities for sales and visibility through the Endcash digital wallet.

A crucial step in our sustainability journey is transparency and accountability. This fiscal, RFHL published its first-ever Group-wide Sustainability Report, marking a milestone in our commitment to sustainability. The report captures our



achievements, detailing our sustainability strategy, sustainable finance targets, and how operations across all 16 subsidiaries contribute to regional and global commitments. We invite all stakeholders to explore the report to learn more.

RFHL's sustainability efforts continue to create ripples across the Caribbean and Ghana. Every agribusiness loan that strengthens food security, every branch operationalising sustainability, and every customer conversation about solar financing adds to a broader impact. By embedding sustainability into our operations, our employees drive real change and should be proud of it. We encourage staff to connect with our Sustainability team to learn more or share ideas.



Participants of the annual First Aid/CPR/AED Training at L&TDC.

Fail to prepare, Prepare to fail- The case for Business Continuity Planning

Samantha Xavier
Senior BCP Officer
Business Continuity Planning Dept-
Operational Risk

We've all heard the saying, "If you fail to prepare, prepare to fail." It's an old proverb, but its truth remains timeless- and it's just as relevant at home as it is in the workplace.

Think about it: most of us have a plan, even if we don't call it that. We may keep a spare key hidden somewhere safe, a flashlight and candles for when electricity goes, and an Emergency Contact List for when accidents occur. These are small but important steps that we take to ensure that if something unexpected happens, we can recover quickly and get back to normal.

That, in essence is what Business Continuity

Planning (BCP) is all about- ensuring our organization can continue operating, even when the unexpected occurs.

In the financial sector, where our customers depend on us to safeguard their assets, process transactions, and provide guidance with accuracy, being unprepared is simply not an option. A natural disaster, power outage, cyber-attack, or even an unexpected staff absence can interrupt operations. Without a solid plan, the result could be confusion, data loss, regulatory implications, breach of customer confidence and financial loss.

With a well-thought out BCP, we can respond quickly and effectively- minimizing downtime, protecting critical functions, and maintaining service to those who rely on us. Just like at home, where a little foresight can prevent chaos, business continuity ensures that the institution stays resilient no matter the challenge.

Every employee has a part to play. Whether



Members of the BCP Team deliver relief supplies for Carriacou following the passage of Hurricane Beryl.

you're in Service, Support, IT, Operations or Management, understanding your role in the plan is essential. Knowing how and where to access backup systems, how and when to contact team members, or which tasks can be prioritized can make all the difference when it matters the most.

Preparedness is not just the responsibility of one department- it's a shared culture. It's about asking, "what if?" before something happens, not after.

So next time, you update your BCM Plan, or participate in an Evacuation Drill, remember you're not just ticking a box. You're helping build the resilience that keeps our organization strong, stable, and ready for whatever comes our way.

After all, in both life and business, preparation is the key to continuity.



Members of the BCP Team deliver relief supplies for St. Vincent following the passage of Hurricane Beryl.



A Tapestry of Connection: Holiday Magic at the Mayaro Branch

Catherine Pacheco

This Christmas, the Mayaro branch transformed creativity, teamwork, and sustainability into something truly special with our Holiday Magic Ornament Contest. The idea was simple yet powerful: team members were invited to craft ornaments at home using recycled materials and bring them in to decorate our branch tree. No crafting chaos at the office—just pure imagination, purpose, and joyful participation.

Fourteen Competitors, One Tree, and a Dash of Holiday Drama

Fourteen enthusiastic competitors accepted the challenge, each arriving with ornaments that turned everyday materials into extraordinary creations. Paper angels quickly became the unexpected stars of the show—delicate, expressive, and surprisingly competitive.

Of course, no great competition is complete without a little drama. In this case, it came in the form of a shower of Styrofoam shavings. But in true Mayaro fashion, the winner not only earned bragging rights—they grabbed a broom and swept their victory clean. Purpose, responsibility, and a good laugh all rolled into one moment.

People and Purpose, Woven Together



Every ornament placed on our tree became more than a decoration—it became a thread in our tapestry of connection. Each piece reflected the hands that made it, the stories behind it, and the intention to turn simple, sustainable materials into something meaningful.



- Together, these creations represented:
- People coming together in friendly competition
 - Purpose expressed through sustainability
 - Connection built through shared laughter, effort, and creativity

What emerged was a tree that didn't just sparkle with ornaments—it sparkled with community spirit.

Holiday Magic That Lasts Beyond the Season

Today, the Mayaro branch's tree stands proudly as a symbol of what we can achieve when we unite around a common goal. It is decorated not just with paper angels and recycled treasures,



but with the joy, resilience, and camaraderie that brought them to life.

The Holiday Magic Ornament Contest gave us more than winners—it gave us memories, connection, and a vivid reminder that even the simplest materials can shine when people and purpose come together.

In the end, the real ornament wasn't the one on the tree—it was the lasting magic we created together.

SPOTLIGHT ON YOU



“Feya Deya” Competition- Point Fortin Branch

Cindy Ramsingh

The staff of Point Fortin, as is customary on the last working day before any holiday, came together on Friday 17th October for the first-ever “Feya Deya” competition, a vibrant celebration of Divali through teamwork and creativity.

Each department was given two deyas to decorate, one to capture the spirit of Divali and the other to represent their department. They were also asked to share a short backstory explaining the inspiration behind their designs.

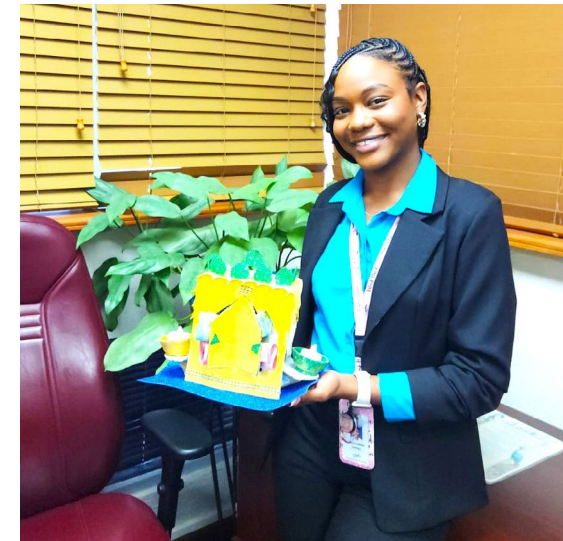
And in true Point Fortin fashion, the competition was pure bacchanal, vibes, friendly picong, a few playful jabs and even some undercover “spies” trying to sneak a peek at the competition. But everyone kept their ideas under wraps, tight like Fort Knox, until the big reveal!

Unfortunately, due to time constraints and the heavy customer traffic, the Treasury Department wasn’t able to complete and submit their piece. Still, the other departments certainly rose to the occasion and delivered stunning creations.

With four departments participating, the judges faced a tough task. Teams were judged on originality, creativity, teamwork and the strength of their inspiration story.



The Commercial Department impressed with a dazzling peacock design, rich in colour and meaning, beautifully reflecting their vibrant team spirit and flair. (Back Story-Their display featured a deya with a peacock tail, symbolizing how the team works and grows together. The light of the deya represents their knowledge, positivity and teamwork, while the peacock tail reflects their



creativity, pride and excellence. Together, they showed a department that balances professionalism with warmth, encourages innovation and celebrates unity and success).

The Service Department, true to their name, took a more traditional route. In just about half an hour, they produced what could only be described as the best “rushed” masterpiece ever created! Their supervisor, April, was spotted hustling through different departments, borrowing a “piece ah this” and a “piece ah that” to pull it all together. In the end, their creation featuring bamboo to symbolize nature was simple yet full of heart. Still, despite the charm, it just couldn’t top the others this time.

The Sales Department chose a Diya Kutiya, symbolizing tradition, light and connection qualities that mirror the essence of the sales team itself. Their piece blended warmth and creativity to celebrate the light that brings people together.

But it was the Support Department that truly stole the show and walked away with the grand prize. Their presentation perfectly captured the traditional essence of Divali while embodying the true meaning of teamwork and support. (Back Story-Their presentation depicts Team Support, with each team member forming an important pillar of the team, displaying reliability, efficiency and customer service, making them an indispensable part of the organization).

Although only one team could officially claim victory, every department emerged a winner in their own right. The spirit of unity, creativity and collaboration shone brightly throughout the competition, proving once again that when Team Point Fortin comes together, it’s always light, laughter and love all around.





Cohort 8: The Journey Begins

Naomi Patterson

A month ago, I walked into the Graduate Internship Programme with equal parts anticipation and uncertainty. As the saying goes “a good beginning makes a good end”, and the first month of this journey has already set a promising tone. Designed to bridge the gap between young graduates and the realities of the working world, the programme offers young adults a stepping stone into professional life, equipping them with structure, relevant exposure and a sense of direction at what I’d describe to be a pivotal stage of adulthood.

The Graduate Internship Programme began in October 2018 with an inaugural cohort of 11 graduates. Since then, it has grown steadily now welcoming its eighth cohort and doubling its original intake. Over the years, the programme has continued to evolve as a development initiative focused on building the graduate interns as they transition into the professional environment. Its core intent remains to nurture potential and create opportunities for the graduates to contribute within Republic Bank and the wider society.

This intent was evident from the onboarding process. Cohort 8 officially came together at the Learning and Talent Development Centre (LTDC) on January 5th 2026, where we were introduced to the history, purpose and expectations of the programme. Managers, guest speakers, the onboarding team and even a representative from the very first Cohort shared insights to what lay ahead, offering clarity and reassurance. From the struc-



ture of the sessions to the refreshments, welcome packages and open conversations, every effort was made to ensure that the interns felt valued and supported from day one.

While nerves and tensions were sky high at the start, they quickly gave way to connection. Interactive activities including a “get to know each other” bingo exercise, helped break the ice and foster camaraderie. By lunchtime, the atmosphere had shifted entirely. Titles, qualifications and backgrounds faded into the background and it became clear that we were all on the same journey, here for the same purpose, to learn and grow as individuals. That sense of belonging has surely extended beyond the first day as Cohort 8 has developed into a close-knit support system, strengthened by shared experiences, constant communication and genuine friendship.

Cohort 8 comprises of 22 graduate interns from diverse educational and professional backgrounds including new entrants to the workforce, ACCA candidates and recent graduates from UWI, among



other institutions. This diversity has enriched the learning experience thus far reinforcing the idea that growth thrives in collaboration. Aristotle posits that ‘the whole is greater than the sum of its parts’. It reminds me that this initiative not only benefits the professional development of us graduates but the organization as well. More than what any one person could contribute, the diversity of the intern cohorts, past and present, adds value to Republic Bank as a whole. The whole truly being greater than the sum of its parts.

One month in, and my response to the question “how is it going so far?” remains unchanged. The internship has proven to be so rewarding, from being entrusted with exciting and creative projects to working closely with both my manager and supervisor and collaborating with my fellow interns. Being given responsibility as an intern truly builds trust and reinforces a sense of purpose. Beyond my tasks, I am learning to connect with people professionally, manage responsibilities and navigate the dynamics of the workplace with consideration and empathy as demonstrated in the ‘in-between tasks’ convos and lunch time debriefs. Perhaps most importantly, the internship really demystified the corporate environment. Engaging with professionals who bring decades of experience has provided

so much insight and wisdom. Lessons that extend beyond textbooks and even AI, into real- world application.

Looking ahead to the next eleven months, I anticipate deeper challenges and look forward to applying the knowledge gained through the programme as a foundation for my professional growth. From the upcoming training sessions- that my Cohort might enjoy more than we ought to, to initiatives such as the CBI, it’s very evident that development, meaningful contributions and sustainable impact is central to our ethos. I welcome being stretched and shaped by the experiences ahead and to playing an active role in making a difference here at Republic Bank.

The foundation has been laid and our journey has begun. In closing let us all be reminded that “continuous learning is the minimum requirement for success in any field”- Brian Tracy.



Inclusion in Action Across RFHL

Employee Experience

Learning Together, Growing Together

“Inclusion is not something we achieve once — it is something we practice every day.”

Across the RFHL Group, our Diversity, Equity and Inclusion (DEI) journey continues to grow through conversations, shared learning and everyday actions that strengthen how we work together.

Over the past period, teams across our territories have continued building inclusive workplaces in practical and meaningful ways, from open dialogue and wellbeing initiatives to new spaces designed to support the diverse needs of our team members.

Inclusion in Action Across the Group

In **Barbados**, we expanded Conversation Caravans into additional business units, creating more opportunities for colleagues to share experiences and perspectives. Governance for the Working Group was also strengthened through the development of a formal Terms of Reference, helping to guide and sustain DEI efforts into the future.

In the **Cayman Islands**, we deepened engagement through in-person visits, facilitating leadership bias awareness sessions alongside Conversa-

tion Caravans with staff. These sessions created space for leaders and employees alike to reflect on how unconscious bias can influence workplace interactions and decision-making, while reinforcing shared responsibility for building inclusive environments.

In **Guyana**, Peer Educators continued leading Conversation Caravans and support sessions, reinforcing peer-led engagement and trust. Dedicated inclusion spaces were identified, approved and outfitted to support prayer and lactation needs, while wellbeing initiatives included support groups addressing topics such as self-esteem and depression. Community participation also remained strong through cancer awareness walks and Diwali observances.

In **Trinidad & Tobago**, we hosted our fifth Converse Caravan and launched RBL T&T’s first Tranquility Room at the Learning & Talent Development Centre — a dedicated wellness space supporting rest and reflection, during the workday. We also introduced the inaugural Inside Out Market, showcasing staff-owned businesses and celebrating entrepreneurship within our organisation.

Meanwhile, in the **Isle of Man**, efforts focused on embedding inclusion into everyday experiences through Heritage Food Day celebrations, inclusive interview guidance, wellbeing-friendly social

activities and DEI conversations with new hires.

Together, these initiatives reflect steady momentum across the Group, demonstrating that inclusion grows through consistent action, shared ownership, and ongoing dialogue.

DID YOU KNOW?

Research consistently shows that employees who feel included are more likely to:

- Stay longer with their organisation
- Contribute ideas and innovation
- Collaborate more effectively with teammates
- Deliver stronger customer experiences

Inclusion isn’t just a cultural value; it directly strengthens organisational performance.

Inclusion in Practice

One of the strongest messages shared at recent Conversation Caravans is that inclusion is not always about formal policies. Often, it shows up in small, everyday interactions.

It can appear in how we interpret someone’s behaviour, how quickly we form opinions, or how we respond to situations that feel unfamiliar. Many workplace challenges are not policy issues at all — they are perspective issues.

A simple but powerful tool we can all use to pause before making assumptions is the Three-Lens Check.

The Three-Lens Check

When something feels uncomfortable or unclear, try looking at the situation through three perspectives:

My Lens

What assumptions, experiences, or expectations might be shaping how I see this situation?

Their Lens

What pressures, background or perspective might influence how the other person is behaving?

Our Shared Blind Spot

What might both of us be missing or misunderstanding?

This pause shifts us from judgment to curiosity and curiosity is often where inclusion begins.

Everyday Example

A colleague gives short replies and rarely greets others in the morning.

Our first reaction might be: They’re unfriendly. Using the Three-Lens Check, we might instead

ask:

- Are they naturally reserved?
- Are they under pressure or focused on deadlines?
- Have we created space for connection?
- The situation may not require a policy or intervention; just understanding.

Everyday Inclusion: Small Actions, Big Impact

Inclusive workplaces are shaped through daily habits:

- Greeting team members and acknowledging one another
- Listening fully, before responding
- Avoiding jokes or comments that may unintentionally exclude
- Speaking up, respectfully, when something feels unfair
- Staying open to perspectives different from our own

These small actions, repeated consistently, create environments where people feel respected and safe to contribute.

The Takeaway

Across RFHL, DEI continues to evolve through both structured initiatives and personal commitment. Whether through Conversation Caravans, leadership sessions, inclusion spaces, wellbeing initiatives, or daily interactions, each of us helps shape the workplace experience.

Because inclusion is not only something we talk about, it is something we practice, together, every day.



Weaving What Connects Us

“When people feel connected, they don’t just show up — they come alive.” – Anonymous

Every day, you walk through RBL’s doors carrying a story: your ambitions, your responsibilities, your hopes, and the countless things you navigate beyond work. Because of that, you deserve a workplace that honours you as a whole person — which is why the Employee Engagement’s commitment is grounded in a simple promise:

to support you in ways that feel meaningful, uplifting, and purposeful. That promise begins with us focusing on your wellbeing.

With **health being the foundation** of everything you strive for, it is important that we create initiatives that both protect and strengthen you. From creating practical and accessible wellness programmes to bringing the Flu Shot Drive directly to your branches/units, each moment was designed with one intention: to make it easier for you to take care of YOU!



It wasn’t just about a vaccine or an exercise challenge — it was about showing up for your wellness in meaningful ways. Simply because,

when you prioritise your health, every part of your life benefits, and we’re here to support that journey every step of the way.



Our promise however extends far beyond wellness. It also lives in the ways we honour what makes you unique — your beliefs, your traditions, your lived experiences. During our Interfaith Thanksgiving Service, under the theme

“A Tapestry of Faith,” we created a space where every perspective was valued. In that shared moment of reflection and gratitude, we were reminded that unity comes from celebrating the rich diversity within our organisation.



Your life outside these walls matters just as deeply. The people you love, the dreams you nurture, the milestones your family reaches — **they shape who you are** when you show up to work each day. Through our S.E.A. Workshop, “Beyond the

Exam: Your Next Chapter,” we offered carefully curated topics to help guide and reassure you and your children during an important stage of their journey, because we believe when your family feels steady and encouraged, so do you.



SPOTLIGHT ON YOU

SPOTLIGHT ON YOU



That same spirit of care and connection extends to how we recognise our people. At our Service Excellence Awards, “*Echoes of Excellence*,” we celebrated the dedication, care, and extraordinary effort that you bring to your roles. Recognising you is not just a ceremony — it is a celebration of the heart, commitment,

and excellence you bring to this organisation every day.

As we look toward to future, we remain **committed to nurturing** a space where you feel connected to something bigger than a job, knowing that when you flourish, the entire organisation flourishes with you.



Employee Engagement: We're here for you. We walk with you. You matter



Education & Empowerment at Republic Bank Limited: Weaving People, Purpose, and Progress

Kristian Nicholas Maraj

Building confidence, capability, and connection through learning that aligns individual growth with organisational purpose.

At Republic Bank Limited, education is more than a structured process or a professional requirement, it is a powerful enabler of confidence, capability, and connection. Learning plays a central role in aligning individual growth with organisational purpose, ensuring that employees are not only equipped to perform, but empowered to contribute meaningfully. Through continuous development, shared knowledge, and intentional learning opportunities, education becomes the thread that connects people to the Bank's values, strengthens internal relationships, and supports sustainable progress in an evolving banking environment.

Banking is a people centred business rooted in trust, responsibility, and service. Every employee, regardless of role, contributes to safeguarding customers' financial wellbeing and supporting economic development. Education ensures that employees are equipped not only with technical expertise, but also with sound judgement, ethical awareness, and a clear understanding of the Bank's values. This holistic approach transforms learning from a requirement into a meaningful pathway for professional and personal development.

Connection plays a vital role in how education is experienced within the Bank. Knowledge is strengthened through mentorship, collaboration,

and shared learning across departments and generations. When experienced professionals invest in developing others, they help preserve institutional knowledge while nurturing innovation and fresh perspectives. These relationships form a strong internal network where learning is continuous and collective, rather than isolated.

Empowerment through education also recognises that employees bring diverse backgrounds, experiences, and aspirations to the organisation. Republic Bank's commitment to structured learning, leadership development, and continuous upskilling enables employees to see a clear link between their growth and the Bank's broader mission. When individuals understand how their development supports financial inclusion, customer trust, and long-term sustainability, learning becomes purposeful and motivating.

As the banking environment continues to evolve through digital transformation and regulatory change, continuous education is essential. Ongoing learning, equips employees to adapt confidently to new technologies, manage emerging risks and deliver efficient, customer-focused solutions, while maintaining the human connection that defines Republic Bank's service culture.

Ultimately, education weaves together people and purpose into a strong organisational fabric. By empowering employees with knowledge, confidence, and opportunity, Republic Bank reinforces a culture of excellence, integrity, and shared progress. Like a tapestry, the strength of the Bank lies in the connections between its people, each thread contributing to a resilient, trusted, and forward-looking institution.

April is STRESS AWARENESS MONTH

CARING FOR YOUR MENTAL WELLBEING MATTERS!



MANAGE STRESS

- Prioritise sleep
- Stay physically active
- Take short breaks
- Eat Balanced Meals
- Spend time connecting with others
- Set healthy boundaries
- Practice self-care
- Avoid excessive alcohol, tobacco and substance use.



HELPFUL TECHNIQUES

- Deep Breathing Exercises
- Meditation or Prayer
- Time Management
- Practice gratitude
- Talk to someone you trust



WHEN TO SEEK HELP

- Trouble concentrating
- Worsening mental conditions like depression
- Lack of interest in activities you previously enjoyed
- Change of appetite
- Inability to fall or stay asleep
- Increase use of alcohol and drugs

IT'S OKAY TO PAUSE AND TAKE CARE OF YOURSELF.



Maintaining A Leadership Culture at RFHL

Launcelot Aqwi

Further to our recent Leadership Succession announcement, we warmly congratulate Richard S Sammy as the new Group President and CEO of Republic Financial Holdings Ltd., (RFHL) and President and Managing Director of Republic Bank Ltd., (RBL). We also sincerely thank Nigel Baptiste for his meritorious stewardship at the helm, over the last decade. Going forward in these often uncharted waters, leadership of the Group will assume significant and strategic importance. To this end, we are thankful that Richard is au courant with the leadership and culture of the Group.

Leadership is the art of motivating people to act towards achieving a common goal. It speaks to one's ability to influence and inspire others and involves more than simply 'management'. In fact, it has been said, that the Emotional Intelligence of an organisation is reflected in the efficacy of its leadership.

Culture refers to the intangible mix of rules, relationships, customs, values and attitudes which describe the 'distinctive feel' of an organisation or group. It has the power to shape organisational strategy and, in many cases, the organisation itself.

Leadership and culture are inextricably woven into the fabric of any organisation and RFHL is no exception. Building and maintaining a leadership culture throughout RFHL, underscores the fact that

leadership is not a title, but a competence – one that can, and should exist at various levels in the organisation. Ownership of such a culture would place the Group at a decided advantage, as it would facilitate fostering a culture of accountability, and boosting overall productivity.

Many of the best-in-class companies such as the Four Seasons Hotel, Disney, Southwest Airlines and Google, have robust team cultures with strong linkages existing among employees at all levels. To the extent that they have incorporated leadership competencies within those linkages, to that extent they have continued to excel. Effective leaders also reinvent themselves with metronomic regularity. They do not blindly follow the status quo. As Barry Rand told his people at Xerox, "if you have a yes-man working for you, one of you is redundant".

Notwithstanding, the efficacy of a leadership culture will be eroded if overlaid on a low-trust, low communication culture. If the latter exists, it must first be transformed into a high communication culture, one that is untrammelled by unnecessary bureaucracy and protocols. Failure to do this, would be akin to installing a stock Nissan March engine in a Porsche Cayenne GTS and expect Porsche performance. The vehicle will look outstanding on the outside, but once you turn the key, you know that something is wrong. Our culture, therefore, must be inextricably linked to an unwavering signpost such as our Core Values, which all staff hold inviolable, before the leadership ingredi-

ent is added thereto.

To drive maximum value, however, in addition to all staff speaking the same conversation, at the same time, Management must be visible advocates of promoting a culture that is consistent with said conversation.

In this regard, Chairman (Ret), Joint Chiefs of Staff, Gen. Colin Powell, identified two areas where leadership cultures fail: (i) barriers to upward communication - the very idea of someone lower in the hierarchy asking the leader for help is ludicrous; (ii) the corporate culture often translates asking for assistance as weakness or failure. The result - people conceal their gaps and the organisation suffers exponentially.

To mitigate these missteps, Bank strategies must be reinforced by a leadership culture that does not punish requests for assistance with opprobrium. The culture, alternatively, must afford primacy to open and respectful communication at all levels. In the absence of such initiatives, staff may stop ventilating and/or escalating their problems and, should this occur, much of the blame will rest squarely on the shoulders of our leaders. As Gen. Powell correctly averred: "The day soldiers stop bringing you their problems is the day you have stopped leading them. They have either lost confidence that you can help them or concluded that you do not care. Either case is a failure of leadership". Sobering words, indeed.

Sue Wigston has outlined 5 steps towards creating a leadership culture in an organisation. The main points are summarised below.

Provide the right foundation

A structure is only as strong as its foundation. All staff should be trained to become leaders by being taught basic skills such as, effective communication, accountability and time management. This will increase their focus, improve efficiency, and maximise their individual impact within teams.

Build self-awareness

Self-awareness is critical to relationship building and leadership. It can be nurtured through self-assessment tools, such as behaviour profiles and personal strength vs opportunities-for-growth exercises.

Offer targeted leadership training

It makes sense for an organisation that is committed to building/maintaining a leadership culture, to have targeted leadership training. Such training facilitates those with leadership potential to understand their roles in the organisation, work more

collaboratively with direct reports, colleagues and Management, and make sound decisions.

Ensure fluid teams

Managers and supervisors should understand how their actions impact their immediate teams and the wider environment. Effective application of this knowledge creates strong leaders who are the crux of high-performing teams, leaders who are confident in giving and receiving feedback and leaders who take an active role in their personal and professional development.

Include the top team

All great leaders continue to learn and improve. Leadership programmes for the top team help it define a common organisational language, avoid cultural myopia, create accountability at all levels and encourage self-esteem to unleash human potential.

Gone are the days of a bifurcated organisation, with Management and staff on opposing sides. Engagement is usually more effective outside real or perceived ivory towers. As Gen. Powell wisely determined, "real leaders make themselves accessible. They show concern for the challenges faced by underlings and are more likely to create an environment where problem analysis replaces blame".

In conclusion, let us all work towards maintaining an effective leadership culture at RFHL, as we continually develop and maximise the potential of each other. As we do, it will translate into clarity of vision, enhanced personal development, credibility and integrity, a strong sense of team and higher levels of desired organisational outcomes.





The Impact of Educational Empowerment and Wellbeing at Shared Services Division

Shivana Chankar
Clerical Assistant II

One of the most meaningful ways we strengthen connections is through education and empowerment. These two principles are deeply embedded in our work and play a key role in supporting both personal growth and organizational excellence.

Education is a powerful driver of opportunity. It equips individuals with the knowledge, skills,

and tools needed to succeed in their roles while contributing to a more informed, capable, and resilient department. When education is accessible and ongoing, empowerment follows employees gain the confidence to take initiative, think critically, and contribute in meaningful ways.

At Shared Services for example, our department strongly believes that education is one of the most valuable resources we have. It supports critical thinking, enhances workplace efficiency, and fosters a culture of curiosity and continuous

learning. A great example of this commitment is our **Lunch n' Learn** sessions. These virtual sessions provide valuable insights that enhance our day-to-day work while also offering practical knowledge that can be applied beyond the workplace.

Through initiatives like Lunch n' Learns, education encourages us to ask questions, explore solutions, and challenge existing ideas in constructive ways. It also reinforces respect for one another, for our policies and procedures, and for the broader community we serve. Together, these efforts contribute to a stronger, more collaborative Unit.

Education empowers individuals to pursue their interests, realize their potential, and make meaningful contributions to their teams and communities. It also supports equity and opportunity by helping to reduce barriers and expand

access to growth and advancement.

Beyond professional development, education plays an important role in overall well-being. It helps us make informed decisions, strengthens social responsibility, and encourages active engagement within our communities. By investing in education and empowerment, we are investing in our people and in a stronger future for SSD.

In the tapestry of life, our connections with others are the threads that weave meaning into our existence. At Shared Services Unit (SSD), the connections we build with one another across teams, roles, and daily interactions are at the heart of what makes our unit strong. These relationships shape how we collaborate, grow, and move forward together. They remind us of our shared values and help guide both our individual development and our collective success.





Education as Empowerment: Seeing, Valuing, and Uplifting Children in Disadvantaged Communities



Pearl Lawrence & Josef Gale
Valpark Branch

As Nelson Mandela once said, “Education is the most powerful weapon which you can use to change the world.” But that power truly comes alive when children believe they are worthy of success.

Education is often described as the great equaliser, but for many children in disadvantaged communities, access to education alone is not enough. True educational empowerment goes beyond textbooks and classrooms; it is rooted in **feeling valued, supported, and believed in**. When children know they matter, learning becomes more than an obligation, it becomes a pathway to possibility.

On December 11th, our Valpark /Grand Bazaar team volunteered at the Mt. St. Benedict R.C primary School and hosted a Christmas party for the



students. While the day was filled with laughter, games, presents and celebration, its purpose ran much deeper. The goal of the event was **to remind each child that they matter, that they are valued, and that their happiness is important.**

For many children, particularly those navigating difficult home environments or limited resources, moments like these can have a lasting impact. A Christmas party may seem small in the context of challenges to education, but its emotional significance cannot be overstated. It sends a powerful message to children: you matter, your happiness matters, and your future matters.

This initiative was coordinated with a hope to bridge the emotional gap that disadvantages can create. Not a one off, but one of many events to come as the branch has officially adopted the Mt. St. benedict R.C school and have many more events and activates in store. Positive communal experiences can counteract feelings of margin-

alization, lack of self-belief and motivation by nurturing resilience and hope, two qualities that are essential for educational success.

Though small in scale, acts of kindness can have powerful ripple effects. By creating moments of joy and recognition, we help lay the emotional foundation that supports both education and personal growth. Empowerment begins with compassion, and every child deserves the chance to feel valued and inspired.



A Tapestry of Connection: People & Purpose 'Motivational Moment'

Kadela Sorias-Peters

The Dark Threads of the Tapestry

As a teenager, I enjoyed writing my thoughts down as they came — raw, unfiltered, and honest. Something about seeing them on paper made the days feel lighter. But when life began “happening,” I quietly stopped. And as we all know, life moves in seasons: some beautiful, some downright awful. During those heavy seasons, I didn’t realize how much I needed the very thing I allowed to disappear.

Eventually, the weight of unspoken worries

pushed me back to my old refuge. I found myself placing “the worries of the day” on paper, line by line. Then I’d sit with myself and work through those thoughts with an open mind (I think it’s okay to answer yourself in this setting).

Purpose Is Practical, Not Abstract

What I rediscovered in those moments was a grounding force. Over time, I realized that this wasn’t just journaling — it was a way of strengthening my foundation. Purpose isn’t some unattainable, abstract ideal; it’s practical. It’s built through the small, intentional habits that help you return to yourself.

Now, don’t get me wrong — it’s not all flowers and candy. You’re human, and it takes patience, kindness, self-trust, and a heavy dose of mindset shifting. But that doesn’t diminish your strength. We often discredit ourselves, forgetting that we are, in many ways, magic. Believing in your ability to conquer challenges allows clarity to shine through — even when everything feels uncertain.

A Single Thread in a Collective Weave

As I became more anchored within myself, something else became clear: personal resilience doesn’t exist in isolation. The remarkable part of growing, even in the midst of external chaos, is realizing that we both need and can offer mutual support.

Through active listening, showing empathy,

sharing experiences, embracing vulnerability, and trusting others, we become connected. One thread on its own is fine — but a single thread cannot make a tapestry. When woven with others, though, it adds its own unique touch, contributing to something beautiful and lasting.

Weave Your Tapestry with Intention

Every day that you choose to show up for yourself and for others, you add another thread to your tapestry. Consciously choosing to do so — with grace, love, and intention — is how the picture of life unfolds.

So, start weaving.
Do it with patience.
Do it with courage.
Do it with love — always, and in spite of everything.



The Quiet Weight We Carry to Work

Jamila Daniel

Every morning, we walk into this building dressed for our jobs. Pressed clothes. Polite faces. Good mornings.

What we do not talk about is what we bring in with us.

A colleague of mine was diagnosed with stage two breast cancer.

Around the same time, her marriage was

falling apart.

Not in loud scenes. In quiet, wearing ways. Being disrespected. Being betrayed. Being hurt while trying to face something as frightening as illness.

And she still came to work.

She sat at her desk.
Answered emails.
Spoke to customers.
Smiled.

If you passed her in the hallway, you would have seen a capable, professional woman doing her job.

You would not have seen the scan results. The fear. The nights she lay awake wondering how much more she could handle.

That is the part we miss about each other. We work beside people who are carrying things we cannot see. People who still show up, still give what they can, even when their lives outside these walls are heavy.

She told me because she needed somewhere safe to let it out.

To everyone else, she was fine. To me, she was tired, scared, and trying very

hard to hold herself together.

It reminded me that connection is not about knowing everything.

It is about remembering that there is always more to someone than what we see.

And purpose is not just in the work we do. It is in how we treat each other while we do it.

So maybe the real invitation is simple.

Be a little kinder.
Listen a little longer.
Make a little more room for the person next to you.

Because behind every desk is a whole human life, doing its best to keep going.



WOULD YOU LIKE
TO BE PART OF THE
QUEST TEAM?

**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!**



QUEST
ENGAGE. INSPIRE. IGNITE