

TABLE OF CONTENTS

- 4 About this Report
- 5 What We Stand For
- **6** A Message from Our CEO
- 8 2020 Performance Highlights
- 9 Our Commitment to Responsible Business
- 10 The Strength of Our Network
- 11 Engaging Our Stakeholders
- 12 Our People
- 13 Investing in and Caring for Our People
- 14 How We Care
- 14 Maritime's Social Investment Strategy
- Our Contributions in 2019 vs 2020
- 16 Dive in and Explore Our Tobago Reefs
- 18 Our Response To Covid-19
- 24 The Gift Of Sight With Trinidad Eye Hospital
- 26 Think Outside the Trash
- 27 Certified Diamond: 1961 2021



The Maritime Financial Group is the premier client-focused, and service-driven, financial services institution with leading management that effortlessly aims to be the employer of choice and to further the well-being of our Team Members, Clients and local communities.

This is our seventh annual report outlining the business' Corporate Responsibility. This report showcases our core financial and insurance related operations as well as our impact on the wider community.



Twenty-twenty (2020) was anything but normal. Nevertheless, we found new ways to work, keep in touch, and continue serving our valued Clients. Keeping our purpose at the forefront of all decision-making was critical in guiding us in the right direction.



OUR PURPOSE

- To serve in making the lives of our Clients, our Team and our Community better
- · To learn something every day
- · To seek innovation and excellence in everything we do
- · To grow profitably



OUR VISION

Exceptional Service is Maritime's Business. We will be the premier client-focused, service-driven and action-oriented marketing organisation in the Caribbean.



OUR MISSION

We are committed to adding value to our Clients' lives through a total service experience that delivers fully integrated innovative financial, retail and property solutions.

We will secure the well-being of our Team Members and equity providers by conducting our business in a profitable, professional, ethical and caring manner.

We will provide dynamic leadership in the economic and social development of our communities and our nation.



The Future is Connected

As 2020 started, we were barely aware of the new world that was evolving.

In spite of COVID-19 — or because of it — Maritime has emerged with strength and resilience into a different world order in 2021. The pandemic has connected people across the whole world; and connected Maritime to our most vulnerable communities.

We have had 60 years to build flexibility and stability which will support us in the dynamic and changing service world ahead.

Twenty-twenty (2020) was our test: our people have adapted and adopted technology and we are proud to be able to serve stakeholders and help ease communities into the "new normal" with gentleness and confidence.

Let us look back to see how we were able to respond with innovation and compassion.

Let us look forward with trust in the resilience of our interconnected teams.

As the pandemic progressed, we learned something every day. Our Team Members adjusted with flexibility to different work habits: alternating shifts for work in larger offices, using digital platforms to interact with our clients when they were in their homes. We learned new habits of hygiene, masking and distancing where we are naturally a people of closeness, hugs and laughter. We learned to appreciate that many of our staff with school age children bear the double duties of childcaring and maintaining on-the-job performance. Special considerations have been extended to all Team Members who continue to drive our interconnectedness to neighbours, communities and the nation.



I am especially proud of how we have cared for our communities: Team Members, Clients, neighbours, small businesses and the children. In adopting virtual interfaces, we have the duty to bring all customers up to speed in digital transactions. No one needs to come

to our offices risking exposure. Clients who were unable to make premium payments were offered deferrals for three months.

We can be proud that for over 60 years, we are resilient to meet the challenges that affect the nation, and the world.

Our Responsible Business programme included "paying it forward" to small business Clients by making advance purchases of vouchers for products. Over \$70,000 were distributed to needy families in local communities, through the branch network, local NGOs and the San Juan Laventille Regional Corporation through the Councillor for Febeau/Bourg Mulatresse.

Children continue to be at the forefront of our Responsible Business programme. You will read in these pages how we have worked with Habitat for Humanity, Healing with Horses, Kids in Need of Direction, Let's Read and We Say Yes, to ensure that families have homes, mental health support, and academic assistance.

The Business Outlook

Our greatest challenge was balancing business operations while ensuring the safety and health of Team Members and Clients. Keeping our Purpose at the forefront made it easier to arrive at difficult decisions. For instance, advancing social contributions to our community partners to help them through 2020 was a no-brainer. The social condition became paramount in the business outlook.

No CEO could ever be prepared for the unprecedented effects of a country or a world in lockdown. No one anticipates a pandemic. It is an entirely new experience that requires both agility and nerve. However, it is the nature of our enterprise to plan for the unknown and

the unexpected and this continues to serve us well; after all, our core business is risk management. Financial growth was limited in 2020 but we expect that financial markets will

eventually normalise. Nevertheless, it was a year of profitability.

As Maritime celebrates 60 years in 2021 as a home-grown financial company, we re-connect to our purpose: to serve our stakeholders; to learn something every day; to seek innovation and excellence; and to grow profitably. We will continue to do this recognising our interconnectedness. We can be proud that over 60 years, we are resilient to meet the challenges that affect the nation, and the world.

Let us face the new order with calm, with hope and with the expectation that whatever comes, together the Maritime family will rise.

2020 PERFORMANCE HIGHLIGHTS

Full-Time Team Members



331

Training and Development



334
hours



\$324,837.92

Sponsorships



\$22,898.60

Financial Contributions



\$268,338.00

In-kind Donations



\$70,241.00

Organisations supported



34

OUR COMMITMENT TO RESPONSIBLE BUSINESS

This year marked the 60th birthday of the Maritime Financial Group. Founded in 1961, no one could have imagined what we would look like in 60 years. Through these uncertain times, Maritime has remained resilient and adapted to our "New Normal". The organisation is committed to being a Responsible Business

and has continually provided support to small businesses, our Clients and Team Members. This is a testament to Maritime's dedication to making all lives better by conducting our business responsibly, based on the following six pillars:

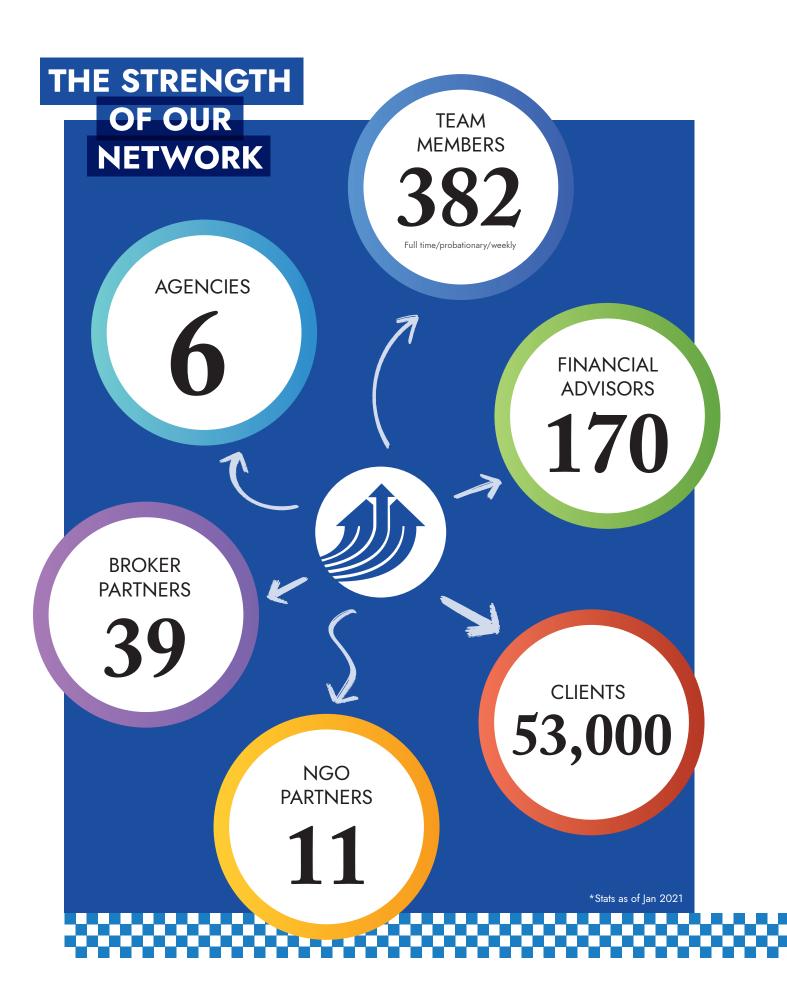
Conducting all business ethically

Satisfying shareholder expectations Providing top class service to our Clients to ensure that they receive the best financial advice

Aiming to be the employer of choice

Compliance with environmental standards

Making social investments which enable young people to thrive, via the "Our Children, Our Future" programme



ENGAGING OUR STAKEHOLDERS

At the Maritime Financial Group, we understand that fostering meaningful relationships with all stakeholders is key

Team Members

- a. Training and development opportunities
- b. Reward and recognition programmes
- c. Annual awards ceremony
- d. Team Member assistance programmes
- e. Volunteering opportunities
- f. Reduced-rate loans and savings plans
- g. Team building activities and events

Shareholders

- a. Annual report and accounts
- b. Investor meetings and communications

Clients

- a. Financial advice
- b. Continuous Client engagement and communication

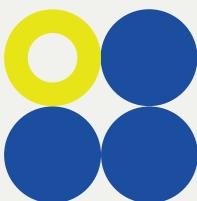
Local Communities

- a. Partnerships with local NGOs
- b. Financial and in-kind donations
- c. Continuous engagement with local NGOs
- d. Volunteering

Suppliers

- a. Fair and ethical procurement processes
- b. Strong relationship management





OUR PEOPLE

We understand that our people are at the core of everything we do. It is only because of our dedication and hard work that we are able to service our Clients and satisfy our shareholders' expectations. We are committed to investing in and developing our people.







INVESTING IN AND CARING FOR OUR PEOPLE



We invest in our people through:

- \cdot Onboarding and culture fit
- · Training and development
- $\cdot \ Continuous \ education \ programmes$
- · Multilevel continuous reward and recognition programmes
- Education awards where we celebrate the educational achievements of Team Members' kids
- · Internships as a form of career guidance
- · Skilled and general volunteering opportunities

We care for our people through:

- · Team Member benefit programmes
- · A commitment to health and safety
- · Discounted financial products and services
- · Team Member assistance programmes
- · Service reward programmes
- · Team Member loan fund





Our children, Our Future

Vision

To create a future in which every child can thrive

Mission

We are committed to improving the lives of children in Trinidad & Tobago. We make a difference by building capacity in organisations and people, helping them secure brighter futures for themselves and the next generation.

Focus Areas **Education and** Youth Development

Ensuring young people have the tools they need to succeed

- · Let's Read
- We Say Y.E.S.
- Caribbean Kids & Families Therapy

Crime and Violence

Creating safe spaces for young people to live, learn and play

Disaster **Preperedness** & Response

Building resilient homes and schools

Pollution & Recycling

Preserving a healthy planet for the generations to come

Partner **Organisations**

- Organisation (CKFTO)

Kids in Need of (K.I.N.D.)

· Habitat for

· The Green Circle

SpeSeas

Employee volunteering delivery partner - The Volunteer Centre of Trinidad and Tobago (VCTT)

Inputs

Financial contributions (\$) - In kind donations (\$) - Volunteers (# of volunteers & hours) - Pro bono/Discounted services (\$)

Outputs

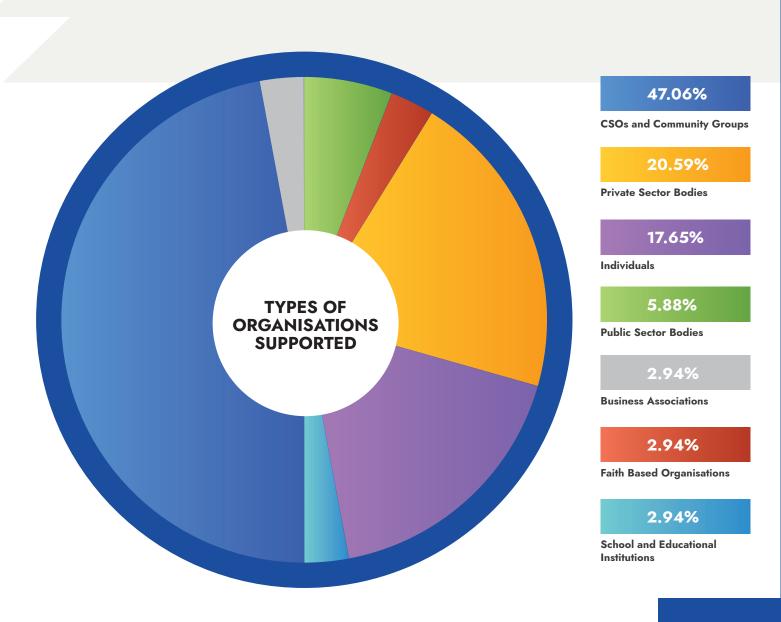
Organisations/Communities supported (#) - Individual beneficiaries and familes (#)

- Sessions/Events (#)





Metric	2019	2020
Organisations Supported (this figure includes individuals who were supported directly by Maritime)	59	34
Financial Contributions	\$242,500.00	\$268,338.00
In-Kind Donations	\$16,700.00	\$70,241.00
Volunteering Hours	772	334









DIVE IN AND EXPLORE OUR TOBAGO REEFS

LAUNCH OF THE MARITIME OCEAN COLLECTION AND ARTSEA CONTEST





Trinidad and Tobago is home to a unique coral-reef ecosystem. Our reefs are not just some of the most beautiful spots in the Caribbean but they are an important element of our culture, economy and ecology.

However, did you know that less than one percent of Trinbagonians have ever seen our reefs? At Maritime, we want all citizens to experience the beauty of our coral reefs and understand their importance. That's why the Maritime Financial Group, in partnership with SpeSeas and Underwater Earth, developed the Maritime Ocean Collection. This is the first online library of photos and videos showing coral reefs all around Tobago and it is available for anyone, anywhere in the world to view and use for science and education. It is our hope that

this visual platform will be a powerful tool used to advocate for marine protection and conservation.

When we launched the collection in September 2020, we were heartened by the public's interest in our coral reefs. However, we wanted to do more to inspire students to become involved and interested in ocean conservation through art, as it is our ultimate goal to help create a new generation of environmental conservationists! So, in November 2020, we launched the inaugural MOC ArtSea Challenge to achieve this goal and promote public awareness of the Maritime Ocean Collection.

The MOC ArtSea Challenge was open to all nationals of Trinidad and Tobago between 8 – 17 years. Students were invited to visit The Maritime Ocean Collection Gallery, which integrates state-of-the-art 360° photography and smartphone technology to view our country's

remarkable underwater world. Students then chose one of the local coral reef sites and interpreted the image through drawing or painting. All artwork was centred around the theme of Reef Reflections.

The contest ran for the month of November and entrants were judged in one of two categories: 8 – 12 years old and 13 – 17 years old. The prizes in each category were:

1st Place: \$3,000.00 2nd Place: \$2,000.00 3rd Place: \$1,000.00

A panel of judges made up of artists, educators and scientists evaluated the entries based on artwork, creativity and adherence to the theme. Semi-finalists' artwork was then uploaded to Maritime's social media pages for public voting. This gave the entrants an opportunity to share the artwork widely, allowing the many beautiful creations to reach people who may not have known about the competition. Judges' scores accounted for 50% of the final score while social media likes accounted for the remaining 50%.

Our artists' mediums varied, including paint, marker, crayon, oil pastel and coloured pencils. We enjoyed the different interpretations of our underwater world — some students focused on the reefs themselves, some highlighted the many animals that make their homes in reefs and others considered our human responsibility to care for our reefs. Some paintings were vibrant and colourful while others relied on a more muted palette. All entries exhibited the vibrance and creativity of our student artists and their passion for our coral reefs.



1st place -Ariella Roopnarine



2nd place -Ashwariya Hosein



3rd place - Adriel Ghany



Winners - Ages 13-17



1st place -Britney Jagmohan



2nd place -Sheneka Alleyne





3rd place - Alyssa Chin Cheong

You can view all these students' paintings on our social media pages, experience the beauty of our reefs on the Maritime Ocean Collection website and to promote ocean conservation in whatever ways we can. Together, we can nurture and love our natural world so that future generations will continue to experience its beauty.



@MaritimeOceanCollection







OUR RESPONSE TO COVID-19



At Maritime, we strive to be a leading financial institution in Trinidad and Tobago and to make lives better.

Unfortunately, as a result of COVID-19 many lives got worse. Many of us struggled with our personal finances, our businesses and our health, including mental health. As Maritimers, we felt that now more than ever and we had to embrace the mantle of being a responsible business. And so, our response to COVID-19 included a redoubling of our efforts to make lives better.

A. BUSINESS CLIENTS/ CONSUMER CLIENTS

One of our primary responsibilities is to our Clients. As soon as we understood the scope of the pandemic, we enhanced our online services to allow Clients to conduct (almost) all transactions digitally. This digitisation of our client relationships minimised potential exposure to COVID-19 and allowed us to continue to serve people during these unprecedented times.

However, many of our small business
Clients needed more than ready access to services. In many instances, cash had dried up as demand fell in numerous industries.
We purchased over \$50,000.00 in vouchers from Clients, providing them with much needed cash right away, while we had up to a year to use the vouchers. We also offered three-month deferrals to Clients who were unable to make premium payments.



B. TEAM MEMBERS

At Maritime, we aim to be an employer of choice, and so we take our responsibility to our Team Members very seriously. With the advent of the pandemic, our teams suddenly had a wide variety of challenges to face, such as children at home, heightened stress and maybe even parents or a spouse whose jobs were negatively affected.

We rolled out flexible working arrangements to allow for shift work, remote work and pandemic leave to meet the varied needs of our team. We also offered counselling and support through our Employee Assistance Programme (EAP). As all of us who are living through COVID-19 can attest, the pandemic has taken a mental toll on us.

C. NGO PARTNERS

Many NGOs faced unprecedented challenges because of COVID-19. They saw a fall in donations, often being unable to pay salaries, purchase equipment and aid the vulnerable groups who were most affected by the ravages of the pandemic. As many ordinary Trinbagonians found it more difficult to donate — since they were facing financial challenges themselves — we believe that corporate Trinidad and Tobago should fill this void.

We doubled our annual donations to six of our partner NGOs: Kids in Needs of Direction (KIND), Healing with Horses Foundation, We say YES, Let's Read, Habitat for Humanity and CKFTO. Each of these organisations received \$40,000.00 from us to assist with their operations. We have partnered with these NGOS over the last few years because they address valuable needs in our communities and serve underrepresented groups. We were touched to learn that our support allowed them to continue their work.







IN UNION, THERE IS STRENGTH

MARITIME PARTNERS WITH SAN JUAN LAVENTILLE REGIONAL CORPORATION

D. OUR COMMUNITY

We made donations to our local communities through our branch network and our partnerships with various organisations. As an example, we donated \$25,000.00 in vouchers to Febeau/Bourg Mulatresse Councillor Eldon Coker, who worked with other councillors to assist vulnerable families along the East-West corridor.

Thankfully, our food vouchers and hampers helped to reduce hunger at a time when many were struggling to feed themselves.



The people of our country, like the rest of the world, are faced with major challenges caused by this global pandemic. With job disruptions, school closures and stringent precautions being taken because of the serious risk to public health, life for thousands of families have been negatively affected, causing many to require assistance. It is up to corporate Trinidad & Tobago to play its part in helping during this time of dire need.

For this reason, we at Maritime have collaborated with our sister company, Food Giant Supermarket, to donate over \$60,000.00 in food vouchers and hampers, to help reduce hunger during the COVID-19 pandemic.

Through the relief initiative, \$25,000.00 worth of vouchers have been distributed to

Eldon Coker, the Councillor for Febeau/Bourg Mulatresse. Councillor Coker has been working with other councillors for the Barataria, San Juan, Caledonia and Morvant districts, to assist vulnerable families along the East-West corridor who have been adversely affected by the crisis. A partnership was also made with the local organisation, Kids in Need of Direction (KIND), to donate \$20,000 worth of food vouchers and hampers to poverty-stricken families across the country. Other smaller donations were made to families in other areas across the country through initiatives led by Regional Centres and Service Units within the company.

The COVID-19 pandemic has impacted the daily life of everyone, and now more than ever, corporate entities are coming together to make a difference during this trying time.

HOW WE



CASE STUDY 3

A ONE OF A K.I.N.D. DONATION

SUPPORT FOR KIDS IN NEEDS OF DIRECTION (KIND)

For over 20 years, KIND has assisted over 15,000 children and their families across Trinidad & Tobago, with resources needed to excel in their education.

We were heartened that our donation allowed them to dramatically increase the scope of their assistance during the pandemic. "Maritime Financial truly is a strong responsible business operating within our community," Chairperson Karina Jardine-Scott wrote in KIND's COVID-19 report. "We are honoured to have you as a dedicated and valuable partner. It is very encouraging to see your organisation consistently making intentional and holistic efforts towards 'making lives better'; we can honestly say we feel the 'Strength by our side'!"

Truly, we are honoured to be able to serve our Clients, our team and our community. We believe that it is only through such service that we can truly achieve our goals of being a leading financial institution in Trinidad and Tobago and make lives better.



200 VOUCHERS DISTRIBUTED

884 SUPP 424 \$ 2

"Appreciating the severity of the situation, Maritime went above and beyond expectations in reaching out to offer an additional \$20,000 of unrestricted support:- This donation came as an answered prayer and, it afforded us the opportunity to pay part of our salaries to our dedicated team (\$12,500.00) and purchase a desperately needed laptop (\$7,500.00). We cannot express just how grateful we were for this support! Your generous support of \$20,000.00 worth of Food Giant vouchers was a wonderful addition to the hampers that we provided. Each of the 200 x \$100.00 vouchers provided afforded our Clients and our organisation, the flexibility to obtain the specific supplies that were in need and not available through the hampers; that in itself was such a unique blessing to provide."



HERE'S HOW WE SUPPORTED OUR OTHER NGOS in 2020:

A QUICK WORD FROM OUR NGOs



Healing with Horses Foundation

Since inception of this partnership, Maritime has remained a constant source of support for HWH, providing monetary and in-kind donations which have enabled the Foundation to continue offering free Equine Nature Therapy and other free initiatives aimed at empowering and integrating the differently-abled persons in the Tobago community. In 2020, Maritime's sponsorship allowed the Foundation to complete an Autism Awareness campaign in April, which was designed to bring necessary attention to the under-recognised Autistic Community in Trinidad and Tobago. Maritime also sponsored HWH's therapy services for elderly participants, as well as a free monthlong horseback riding special in July offered to Frontline Workers in appreciation for their ongoing service to the country.



Caribbean Kids and Families Therapy Organisation (CKFTO)

It takes a village to raise a child, and for one with special needs, it requires help from the neighbouring town as well! This petrifying pandemic is changing our lives. Marginalised children with special needs are especially vulnerable as a result of shrinking services and schooling. Children with social communication challenges such as autism, now have to navigate through an increasing lack of social interaction. Maritime being that great citizen stepped forward especially at this challenging time with a generous donation of \$40,000.00 towards sponsoring therapeutic services for children in need.



HERE'S HOW WE SUPPORTED OUR OTHER NGOS in 2020:

A QUICK WORD FROM OUR NGOs





We say YES

Maritime has supported us immensely during COVID-19 by granting us funding from the Safe Miles/Save Lives project, which supported our scholarship programme for our Achievers. Eight (8) Achievers were able to receive career profiles and counselling from Price Waterhouse, Career Psychologist. These profiles can be used throughout the Achievers' life and guide them on career and educational decisions. Two Achievers also received funding to support their business interests, i.e. hairdressing and singing careers. In addition, Maritime pleasantly surprised WSY by offering to give in advance their future financial commitments to WSY. This funding was used to purchase 18 tablets and 7 laptops to those participants that needed devices for online schooling. Participants from Gonzales, Laventille, Harpe Pl, Beverly Hills, John John, Cocorite, Calvary, Pinto Rd/Train Line Arima and La Horquetta were extremely grateful for the devices.

Let's Read

Maritime reached out to our organisation in May 2020 to double their usual yearly contribution. More than 30,000 primary school students do not have access to online learning due to COVID-19 so Maritime's donation allowed us to purchase a diverse selection of books that has enhanced their literacy development until they are able to resume school and have access to a functional library space.



Habitat for Humanity

Maritime reached out to Habitat during the initial restrictions imposed in April knowing that our organisation would need all the assistance available to maintain service to our families. This was timely and much needed as every aspect of our national office has been hit hard, from construction to fundraising. Habitat is grateful for this support by Maritime as it allowed us to continue our Disaster Risk Reduction training module on a virtual platform so no one is left behind.







THE GIFT OF SIGHT WITH TRINIDAD FYE HOSPITAL

Most of us take the gift of sight for granted. However, many Trinbagonians suffer from the avoidable loss of vision — a situation often exacerbated by the prevalence of diabetes in our country.

This is the story of 14-year-old Juel, a young man with a family history of eye problems. Two of his brothers suffer from monocular vision while his mother lives with complete retinal detachment. Juel seemed to have escaped from such issues. However, when he was nine years old, one eye was damaged in a classroom accident. Still, he had vision in his other eye. Up until recently... "He told me, 'Mom, I'm seeing half my eye in blackness and half in light,'" Juel's mother, Simone Stewart, explained.

As a working, single mother to four boys, Simone's schedule was incredibly busy. However, due to her family's complex eye history, she knew that she had to act immediately. Medical assessments revealed that Juel's situation was dire — his retina was detaching. To save his vision, Juel needed to have emergency surgery in five days' time. The cost was a staggering \$32,000.00.

The Ministry of Health had assisted Simone with medical expenses in the past. But the country



was in the throes of the COVID-19 pandemic and she wasn't able to contact the right people in such a short time period. Simone is a domestic worker and her employer stunned her by offering to cover half of the cost of the surgery. She was deeply thankful. But the thought of raising \$16,000.00 in a few days was still daunting. Simone considered starting a GoFundMe fundraiser but there was no guarantee she could raise such a large sum of money in a short space of time. And her son's vision hung in the balance.

Simone knew about the Trinidad Eye Hospital, a non-profit organisation dedicated to revolutionising eye care in Trinidad and Tobago. The TEH surgeons perform an average of 1,200 surgeries yearly, treating eye diseases ranging from cataracts to retinal detachment to glaucoma. TEH founder, Dr. Ronnie Bhola had seen too many patients suffer from loss of vision due to lack of funds, and his organisation's



vision is a world where everyone sees. Simone certainly wanted her son to continue to live in a world where he could see and so she reached out to TEH for assistance.

The TEH crew realised that the surgery had to happen immediately and committed to working with Juel's doctor to make this happen. TEH had worked with the Maritime Financial Group last year, when Maritime donated funds towards six eye surgeries. "Maritime said they had a special interest in helping children," explained TEH Stakeholder Engagement Manager, Franka Mohammed, "I thought it was a good idea to call Maritime and they immediately gave the difference."

Simone had done what seemed impossible and raised \$32,000.00 in less than a week. Now all she needed was for Juel's surgery to be a success. After surgery, Juel was placed on bedrest and Simone carefully adhered to all the doctor's instructions. She briefly panicked when her son told her that all he could see was light, but the doctor reassured her that this was normal. After a month's bedrest — where Juel had to carefully lie in the correct position — there was good news. "The doctor said, 'you can go back and play football now,'" Simone recalled. In fact, other doctors declared this was one of the best results they had ever seen from this type of surgery.

All was not well, however. After eye surgery, it is common for patients' glasses prescription to change and that is exactly what happened with Juel. Maritime donated a further \$2,800.00 for Juel's glasses so that he could continue to see the world in its brightest colour. "I am so thankful to God for how everything came together," said Simone. "Now Juel has a brand

new pair of glasses, he is thrilled to be seeing." Many of us are unaware of other citizens' struggle to see. However, this is a problem that the TEH team knows all too well. TEH hosts a number of charitable initiatives - you may have seen coverage of their programme, The Gift of Sight, which offers surgeries to those who cannot afford medical intervention. While generous doctors and hospitals donate time or facilities for these surgeries, Franka explained that TEH's work is made possible by sponsorship. "Maritime has really shown that they are very invested in making a difference with sight," Franka said, "They are an active member of our sponsorship community in reducing avoidable blindness."

Indeed, the Maritime Financial Group is deeply committed to being a good corporate citizen. Involvement with a charity does not mean writing one cheque and then patting yourself on the back. It means committing to making real sustainable change in Trinidad and Tobago. If the COVID-19 pandemic has proven anything, it is how deeply we are all connected as citizens. In these challenging times, it is more important than ever before to look out for one another.







THINK OUTSIDE THE TRASH

MARITIME'S RECYCLING INITIATIVE - PASS ON THE PLASTIC

One of the main contributors towards pollution is plastic.

Since the 1950s, over 381 million tonnes of plastic have been produced worldwide, of which a mere 20% has been recycled and another 25% has been incinerated In order to properly dispose of all plastic bottles accumulated throughout the company, the Maritime Financial Group, advised by SWMCOL, implemented a recycling programme in 2019. The company's continued commitment to being a good corporate citizen motivated us to launch the programme.

IMPLEMENTATION OF RECYCLING BINS

- 1. Bins were strategically placed in key locations throughout the organisation.
- 2. All recyclable waste was consolidated for easy collection by SWMCOL on a scheduled basis.

REWARD SYSTEM: Pass on the Plastic

Pass on the Plastic was the initiative geared towards sensitizing the Maritime population on the impact of plastic on the environment. We encouraged Maritimers to say "no" to plastic bags where necessary at our four dining locations —Food Giant, Food Giant Café, Giant's Grill House and Green Café. Four random participants were rewarded daily for "passing on the plastic" and reducing their waste stream. After the campaign, all food outlets noted an overall reduction in the use of plastic bags from shoppers.



CERTIFIED DIAMOND:

1961 - 2021

In 2020, we showed our resilience.

We supported our Clients with small, locally owned businesses with the advance purchase of vouchers - this allowed small businesses to access cash at a time when cash was king and helped them to keep their employees and their operations afloat. We kept our own employees afloat too, as we retained all our staff and worked with our teams to adjust to new ways of working and living by implementing flexible work-life arrangements. And we continued our community outreach, doubling our donations to NGOs to help compensate for any shortfall in donations.

As we continue our voyage into 2021, we are committed to four purpose points:

- 1. To serve in making the lives of our Clients, our Team and our Community better
- 2. To learn something every day
- 3. To seek innovation and excellence in everything we do
- 4. To grow profitably

These purpose points reflect our commitment to everyone onboard our vessel. It is our sincere hope that everyone who journeys with us will be rewarded.

And so, we look forward to bright new horizons. Our history has shown that we can face adversity with courage and strength and that we can use our creativity and determination to capitalise on opportunities. We can all be immensely proud of the past sixty years. And here is to many more years of discovering new oceans!

