

STRONGER TOGETHER



Central Regional Centre



George Brown House



South Regional Centre



North Financial Services Centre



Tobago Financial Services Centre



Arima Service Centre



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ABOUT THIS REPORT



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 eighth 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.



WHAT WE STAND FOR

The challenges we faced as a country in 2021 were immense, but we recognised that they cannot be resolved by acting alone. We had to strike the right balance between optimism and realism; we found new ways of serving our Team Members, Clients and our Community; and we recognised the need to emerge stronger as a Group.



OUR PURPOSE

- To serve in making the lives of our Team Members, Clients 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



A MESSAGE FROM OUR CEO

ANDREW FERGUSON

As the global pandemic pushes into its third year, life is settling to a new normal. We have used the last year to focus on what is necessary, what is sustaining, and what is purposeful for the progress of our Team Members, families, business and society. In 2021, the second year of the Covid-19 pandemic, The Maritime Financial Group has fine-tuned the human resources policy and practices that will lay the foundation for survival and future growth. We learned that rest and a pause are necessary phases of productivity; especially when change and revised tactics are needed. We learned that with all the precautions that necessarily keep us apart - masks, social distancing, work from home - we remained connected at a deep level. We are stronger together.

It is our hope that Maritime care and commitment to personal health and safety, cultivated among Team Members, their families, our Clients and their families and stakeholders and partners to provide the bedrock upon which we continue to learn something every day; to seek innovation and excellence; and to grow profitably and with purpose.

GROWING STILL

In 2021, we still managed to grow. We were able to expand operations to include investments and financial planning through the launch of Maritime Capital Limited, a wealth generation firm that offers asset management services to business and non-business investors. Maritime Capital Limited is a broker/dealer registered with the Trinidad and Tobago Securities and Exchange Commission. We added two locations to be more accessible to Clients across North Trinidad: one Service Centre is the heritage landmark George Brown House in Port of Spain and the other is in Arima.

We recognise that the success of our first 60 years is directly attributable to Maritime's people working with a common purpose, exceptional energy and cohesiveness. Every person has an important role to play in our organisation, and our organisation works smoothly when everyone is not only doing their part but going the extra distance.

MARITIME'S STRENGTH

Our people continue to be Maritime's biggest strength. Their greatest common characteristic is the desire to help others. Our Team Members have delivered on the objective to help children and the community. Company-wide employee-driven donation drives and volunteer activities with NGO partners and organisations gave purpose to team-building exercises.

Our online educational series, Takeover Tuesdays, gave Team Members from each subsidiary the opportunity to teach and advise our Clients and the wider public on common financial concerns and solutions. We believe that encouraging the abilities of our Team Members is important for their growth in our organisation and the sustainable growth of the business itself.

SERVING PEOPLE

Our purpose is to help people protect themselves against financial loss that uncertainties in life bring. The pandemic has brought home the extent of uncertainty, risk and loss that we all live with: including climate change, the fallout from pandemics, death, the loss of property, or the financial burden of living too long, as strange as that may sound, and achieving financial security. Our business serves people by helping them to mitigate the anxiety of unpredictable events, and to create financial buffers when the unexpected happens.

In 2021, many of us had unpredicted events that can only be described as heartbreaking. We have lost Team Members to Covid-19 and our Team Members have lost family and friends to Covid-19. Just when you think life is normalising, you are quickly reminded of its fragility and uncertainty. We have to cherish those who are near to us even as we prepare for what we do not anticipate. This is life.

RESILIENCE AND INNOVATION

Let us take this pause to look ahead. The past is by no means a predictor of the future but understanding the history of pandemics provides some insight into when and how this pandemic will end. Pandemics going back to the 1900s starting with the Spanish Flu, followed by the Asian Flu, Hong Kong Flu, SARS, H1N1, and now Covid-19 have typically lasted about two years. The mortality rate and spread have differed widely, but scientists have found that as the variants become more transmissible, the symptoms are less severe. This is what is being said about the Omicron variant, that it is typically the beginning of the end. The pandemic becomes endemic, which is to say it remains with us. I urge everyone to heed the Ministry of Health's directives.

Looking ahead, hope is what we have. We have proved over these two years that we can be resilient. We can adapt and change. Let me pay tribute to the parents who have managed working from home and tutoring school-age children; to the Team Leaders negotiating online media; and to the Clients who came to us to ease financial burdens.

2022 will be a year to cope with many other challenges - rising prices, reduced access to resources. We will need to rely on each other and the valuable lessons of resilience - doing more with less and reducing excess in our daily lives - that will unleash creativity and innovation, and help us to grow with purpose. Let us continue to support each other with the strength of knowledge, resources and continuous learning. Above all, let us cultivate our community of compassion and care.

2021 PERFORMANCE HIGHLIGHTS

Full-Time
Team Members
293



Training and
Development
800 hours

Sponsorships
\$29,350



\$410,087

In-Kind Donations
\$115,490



Financial
Contributions
\$109,484

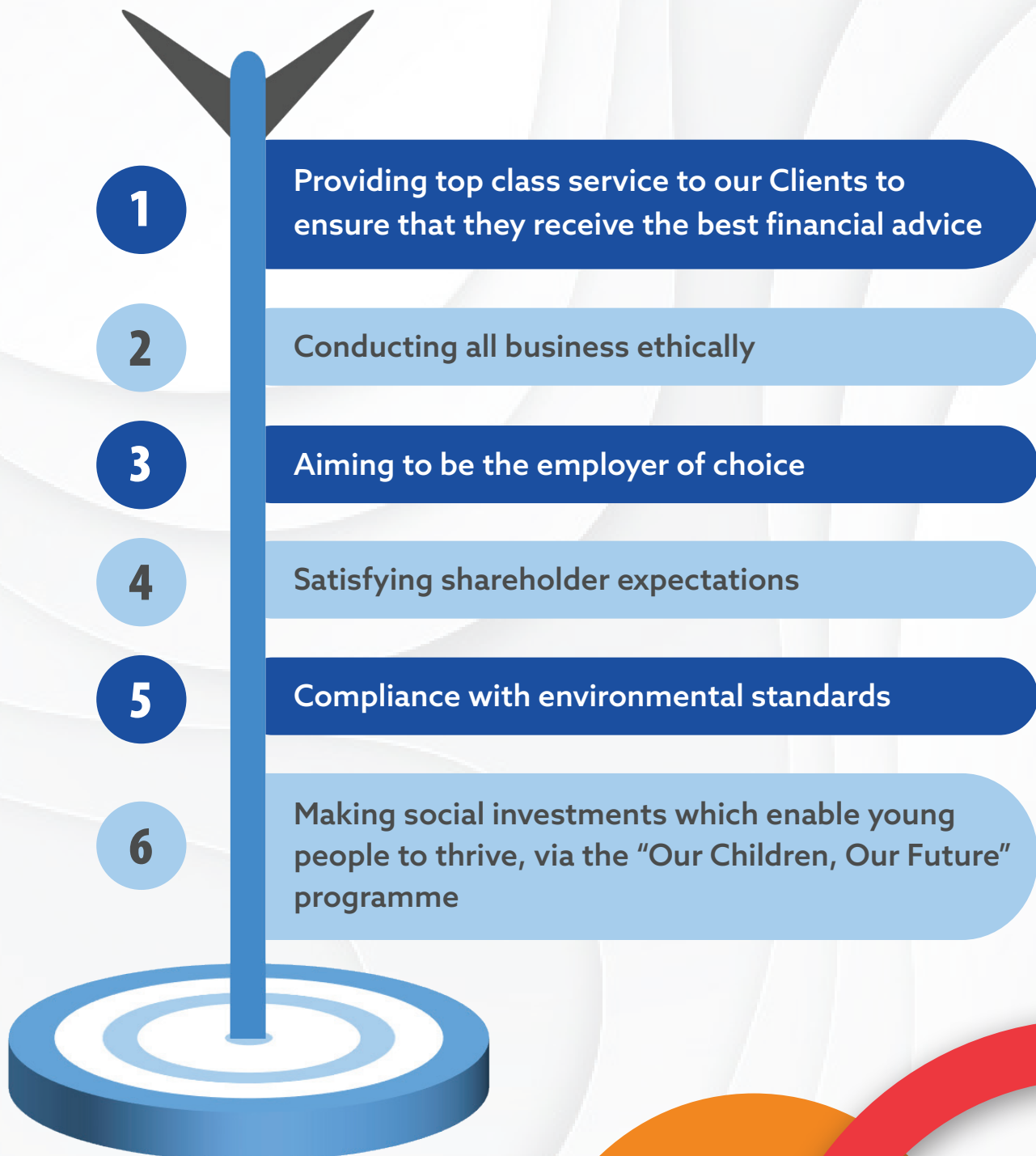
Awards and
Achievements
**LOMA Excellence
in Education Award**



Organisations
Supported
31

OUR COMMITMENT TO RESPONSIBLE BUSINESS

The organisation sees itself as a good corporate citizen and believes that conducting our business responsibly and ethically is vital to ensuring the resilience of our valued Team Members, Clients and Community. As the company continues to grow and adapt, we are guided by the following six pillars:



THE STRENGTH OF OUR **NETWORK**

293

TEAM MEMBERS

225

FINANCIAL ADVISORS

60,587

CLIENTS

11

NGO PARTNERS

42

BROKER PARTNERS

9

AGENCIES

*Statistics as of Jan 2022

ENGAGING OUR STAKEHOLDERS

At The Maritime Financial Group, we understand the importance of fostering meaningful relationships with all stakeholders.

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

LOCAL COMMUNITIES

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

SHAREHOLDERS

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

CLIENTS

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

SUPPLIERS

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



OUR PEOPLE

Our Team Members are our most valuable asset. Their knowledge, experience, innovativeness and dedication are irreplaceable and the reason we are able to serve our Clients and satisfy our shareholders' expectations. As such, we are committed to investing in our people and strengthening their abilities.



TEAM MEMBERS

31%

MALE



69%

FEMALE

MANAGEMENT TEAM

65%

FEMALE



35%

MALE

INVESTING IN AND CARING FOR OUR PEOPLE

We invest in our people through:

- Onboarding and culture fit
- Training and development
- Continuous education programmes
- Multilevel continuous reward and recognition programmes
- Education awards where we celebrate the educational achievements of Team Members' children
- 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



HOW WE CARE

MARITIME'S SOCIAL INVESTMENT STRATEGY

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

Crime and Violence

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

Disaster Preparedness & Response

Building resilient homes and schools

Pollution & Recycling

Preserving a healthy planet for the generations to come

PARTNER ORGANISATIONS

- Let's Read
- We Say Y.E.S. Organisation
- Caribbean Kids & Families Therapy Organisation (CKFTO)
- Healing With Horses
- Waves For Hope

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

- Habitat for Humanity

- The Green Circle
- SpeSeas

INPUTS

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

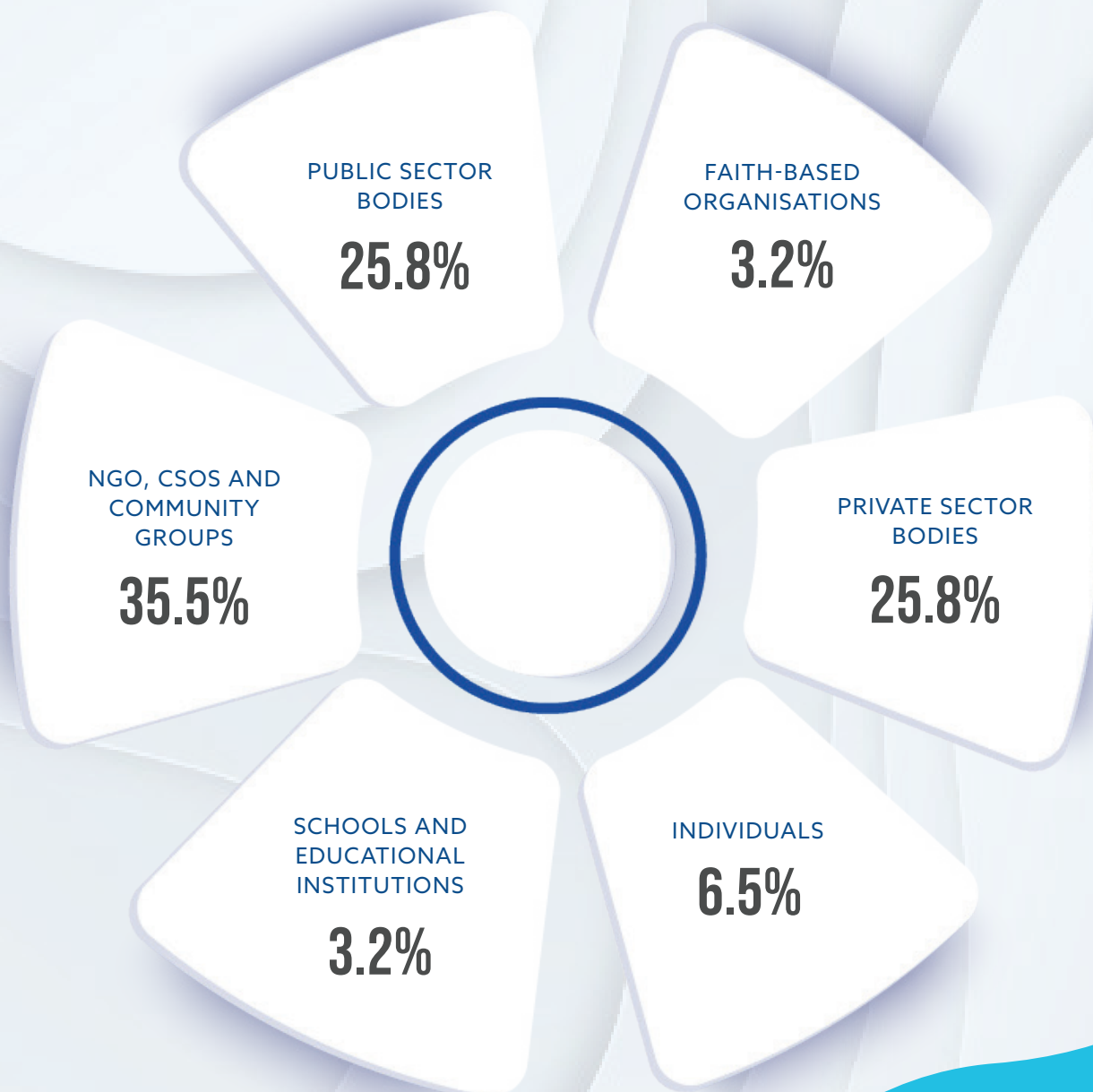
OUTPUTS

Organisations/Communities supported (#) - Individual beneficiaries and families (#)
- Sessions/Events (#)

OUR CONTRIBUTIONS

IN 2020 VS 2021

| Metric | 2020 | 2021 |
|--|-----------|-----------|
| Organisations Supported (this figure includes individuals who were supported directly by Maritime) | 34 | 31 |
| Financial Contributions | \$268,338 | \$109,484 |
| In-Kind Donations | \$70,241 | \$115,490 |



THE STRENGTH TO CONTINUE

Maritime Partners with Young Entrepreneurs

With many affected financially by the **COVID-19 pandemic, we must each step up and lend a hand.** In the midst of the pandemic, five young entrepreneurs stood out to us as their businesses emerged with drive and resilience during this difficult and uncertain time. Our response was to help them survive and thrive.

To help them stay afloat, we purchased \$10,000 worth of gift vouchers (\$2,000 from each business) and invited the young entrepreneurs to join our Client Card Discount Programme where they have access to our extensive client base.

Moreover, to bring more awareness to their growing business; we collaborated with each young entrepreneur and hosted online giveaways where participants were required to follow and share the young entrepreneurs' business pages for a chance to win a gift voucher.

At Maritime, we strive to provide opportunities for our youth regardless of age, gender, race or status. We are responsible for empowering these youths and paving the way for their futures.



Fayola Charles

Copacetic Claws
Gel Manicure



Kayleigh Du Coudray

The Little Dot
Bakery



Nikolai Solomon

The Print Pros
Printing & Branding



Shania Peters

Gift Packages by Shania Peters
Customised Gift Packages



Digital Ziggy

The Selfie Space
Photography

TESTIMONIES FROM OUR YOUNG ENTREPRENEURS



Copacetic Claws

"The opportunity granted to me by Maritime has truly made my heart smile. It felt great knowing that such a large corporation took the time out to recognise and highlight my business, especially in the height of a global pandemic. I'm filled with deep gratitude over the experience and I look forward to continuing partnering with you all."



The Little Dot

"At a time when many were struggling financially due to the COVID-19 pandemic, Maritime jumped at the chance to support a select few growing small businesses. Considering myself to be one of the lucky chosen ones, I am extremely grateful that Maritime saw the potential in my business and decided to lend a hand by purchasing gift vouchers from me when my business was forced to close. Thank you, Maritime, for your generosity during this trying time. It won't be forgotten!"



Selfie SpaceX

"When we started Selfie SpaceX, we only had less than a month to operate before the second lockdown happened. It did not allow us enough time to generate our first month's rent fee. We took the last three months paying off for the 1st month's rent before we opened back in July. When Maritime contacted us, we had exactly \$2000 more to pay off for the rent due. We were so grateful for this opportunity because yes, it has been very hard opening a new business in the middle of a pandemic and meeting all the bills we now had. It was a pleasure being chosen for this programme and we admire companies and organisations who invest in young entrepreneurs to help the future of our country, especially in a time like this."



Gift Packages by Shania Peters

"Working with you was an absolute pleasure! I was so honoured and grateful to be chosen for this opportunity. I really enjoyed how smooth and effortless the process was as well- very well organised, unbiased and an excellent initiative for local businesses and young entrepreneurs nationwide. Thank you again for the opportunity!"



The Print Pros

"The Print Pros' collaboration with Maritime has allowed the business to grow significantly with an increase in clientele and, by extension, new connections with other business owners. This collaboration lifted a huge burden caused by the pandemic and kick-started inflow after being dormant for months. This experience has helped us exponentially and we're grateful to Maritime for offering this opportunity to us!"

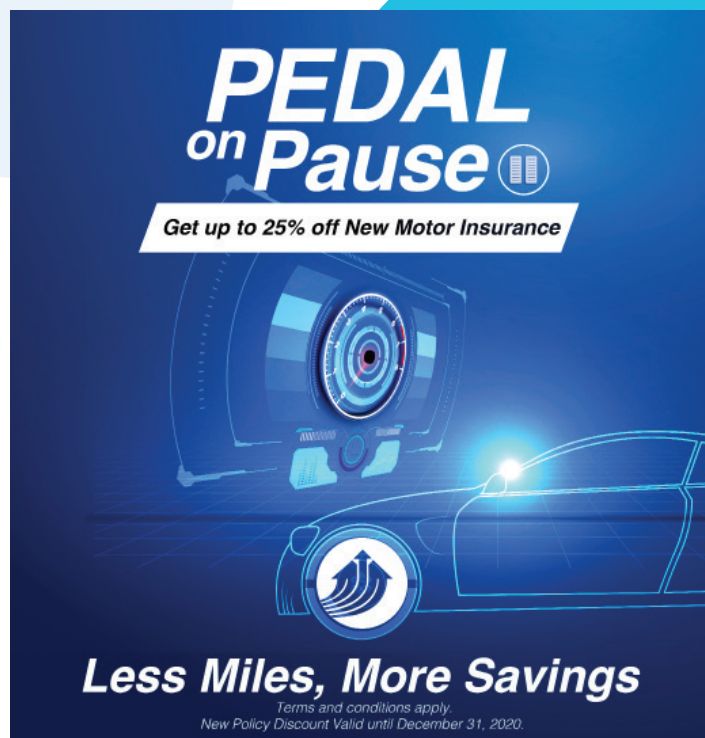
PEDAL ON PAUSE

Maritime General Absorbs 2.5 Million Dollars to Relieve Drivers

As the pandemic persists, the people of Trinidad and Tobago have continued to be severely impacted socially, mentally and financially. At the end of 2020, when the nation went through its second lockdown, Maritime General acknowledged that many of its Clients and other drivers across the nation were mainly indoors and driving less while continuing to pay their premiums. To provide financial relief for the time spent off the road, a motor discount was developed and offered to new and existing Clients. This one-time offer, Pedal on Pause, ran from 2020 to 2021 and was open to all motorists who had or sought motor insurance with Maritime General. The aim was to show our commitment not only to our Clients but also to the nation during this trying time.

During this period, we received overwhelming support from our existing and new Clients who took advantage of this offer. Eight hundred and fourteen (814) new Clients happily accepted the discount of up to twenty-five percent (25%) on their motor insurance coverage. This resulted in Maritime General absorbing \$612,131.98 of these premiums. Additionally, 11,656 Clients enjoyed renewal discounts up to ten percent (10%) off their premiums on either Comprehensive or Third Party policies, resulting in \$1,880,764.12 being absorbed by Maritime General.

It is an honour for us to serve our Clients. As one of the leading financial institutions in Trinidad and Tobago, our top priority is ensuring that our Clients' experience with us is a positive one and we are happy when we can lend a helping hand when it is needed most.



Motor Policy Promotion (2020 - 2021)

NEW CLIENTS



814 Clients

\$612,132 saved by our Clients

EXISTING CLIENTS



11,656 Clients

\$1,880,764 saved by our Clients

IT'S COOL TO BE K.I.N.D

Maritime's Charity Efforts Supports Women and Children In Need

Like many companies globally, the pandemic forced us to look closer at our finances and find new and creative ways to serve our communities. In August 2021, we executed a company-wide donation drive dedicated to providing toiletries to several girls' homes in Trinidad and Tobago, the ACSO Medical Department of the Defence Force Headquarters that supports migrant women and teenage girls, and families with teenage girls from the Morvant, Laventille and Barataria area.

Approximately ten thousand dollars (\$10,000) worth of supplies were donated by our Team Members which included toiletries such as soap, shampoo, conditioner, deodorant, toothbrushes and toothpaste, lotion, mouthwash and sanitary products. All proceeds were donated to NGO-partner, Kids In Need of Direction (KIND) who distributed the supplies. As Christmas neared, the Office of the Councillor for St. Barb's/Chinapoo, Office of the Councillor for Barataria and Montevideo Government Primary School reached out to us with the same goal in mind-- to help parents, who were significantly impacted by the pandemic, bring some Christmas joy to their children and families.



In November 2021, we executed an internal toy drive dedicated to spreading Christmas cheer to communities within Trinidad and Tobago. Maritime Team Members joined together and donated over 400 toys to each party. Not only were the donation drives executed with the goal of supporting our communities in need, but they also aimed to engage the Maritime Family in responsible business initiatives which increased workplace morale and made a valuable impact on our Team Members drive to make a difference. At Maritime, we remain committed to being a responsible business and improving the lives of children in Trinidad and Tobago.

TOILETRIES
DISTRIBUTION12 St. Mary's
Children's Home

3 Mother's Union

16 Sophia House

4 Hope Centre

20 Families with
teenage girls5 Couva's
Children's Home39 ASCO Medical Department
of the Defence Force
Headquarters

HAMPER HERO

Maritime Partners With the
Ministry of Social Development and Family Service



As the nation moved into another year of the pandemic and the COVID-19 restrictions increased, many individuals and families remained severely impacted. Many lost their jobs, businesses and their personal finances were unrecognisable. At Maritime, we understood the needs of our community and sought opportunities to assist during these unprecedented times.

In July 2021, Senator The Honourable Donna Cox and The Ministry of Social Development and Family Services reached out to us with an opportunity to donate either 100 food vouchers or 100 hampers to the Ministry. In an effort to connect more with our

communities and the people we serve, we decided to organise and batch 100 hampers and personally deliver them to the Ministry.

Minister Cox expressed her gratitude to Maritime and indicated that hampers would be distributed to persons in quarantine who cannot leave their homes, those who applied for the Ministry Grant and those in family services who are in need. The Minister also expressed that she hoped that the partnership with us, the first private-sector company for the year, inspired others and paved the way for more donations to the Ministry during these difficult times.

A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us

Waves for Hope

We at Waves for Hope strongly believe that organisations, companies, and other entities need to work together to achieve the best possible results. If we combine the strengths and the knowledge of different entities, we can provide a better service and thus will succeed more in what we do.

We at Waves for Hope offer youth development programmes that utilise surfing, group discussion and mentorship to empower and provide positive



WAVES FOR HOPE

psychology education to at-risk youths in under-served communities on the northeast coast of Trinidad. In an effort to also help with school assistance, we started to offer homework support, reading and exam preparation sessions.

Our goal is to establish a homework centre in the community of Balandra, where we will be able to run supervised homework sessions, reading classes, workshops etc. on a bigger scale. Thanks to Maritime's generous contribution of laptops, we are able to work more efficiently in our homework support sessions.



A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us



HEALING WITH HORSES



Healing with Horses

Since the Healing with Horses (HWH) Foundation's inception in 2010, we have offered therapy and programmes aimed at integrating and empowering children and adults with a range of special needs in Tobago.

Our weekly sessions have included therapeutic play in our Magical Playground, music, drumming, nature walks, gardening, art and craft, animal care in general and the exceptional experience of Being with Horses. Our healthy herd of eleven horses and one pony (most of them rescued or donated), gives everyone a way to experience a strong sense of bonding and affection, along with the physical benefits of strengthening their core muscles and improving balance through ENT (Equine Nature Therapy).

Maritime has been a supporter of the Foundation for several years. Our various collaborations have included Maritime's sponsorship of the construction of HWH's first riding ring and HWH's participation in Maritime's Run for Fun Charity Fair. Maritime has provided t-shirts that are given to the HWH participants and sold to raise funds for the Foundation. Maritime also sponsored HWH's Autism Awareness Video Project in 2020, in



which HWH joined the world in recognising Autism Awareness Month. In 2021, Maritime continued to provide vital support to the Foundation. Due to the recent lockdowns and public safety restrictions in Trinidad and Tobago, our regular fundraising activities and events such as horseback riding sessions, workshops, and souvenir sales (which the HWH Foundation depends on to remain sustainable) have been scaled back or canceled. Maritime's support during this time has helped to reduce the strain this put on the Foundation's finances.

At HWH, we appreciate and promote inclusivity and teamwork. We are committed to making a difference in the Tobago community, and it is only through collaborations with our sponsors such as Maritime that we can continue to offer our therapeutic sessions and workshops to the participants free of charge. We are truly stronger when we work together.

A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us

We Say Y.E.S

Our vision and mission would not be made possible without the support of our Social Tithing Partner, The Maritime Financial Group. The Maritime Financial Group has offered support to our Organisation's "At Potential Youth" since 2018.

We have collaborated at the annual "Run for Fun" event to share our cause; as well as the "Safe Miles Safe Lives" Charity Drive where we asked our stakeholders to support us on the app by selecting us. Funds raised from the Safe Miles Safe Lives Charity Drive assisted with Scholarships for our participants at the Achievers Level of the We Say Y.E.S. Programme. The participants who would have benefited were Makesi Francis, Malyah Francis, Kerice King, Precious Herbert, Simon Joseph, Kernice Jacob, Shantel Herbert and Narlene Olivia Manswell.

Faced with the COVID 19 Pandemic and the need for social distancing, our organisation, as many others had to quickly shift to a digital medium to operate. Thus, the We Say Y.E.S. Organization created an online version of the programme. However, many of our participants were without devices to attend. We were fortunate to have the Maritime Financial Group reach out to us and provide funding to purchase devices for participants who can now access the WSY programme as well as attend school online. With the generous contributions provided by Maritime, twenty-seven (27) participants from our Port of Spain and Arima branches were equipped with devices for online. The Maritime Financial Group's commitment to youth development was further evidenced by the Group's decision to fund devices, school uniforms and other school



supplies for some of We Say Y.E.S Organization's participants. We also acknowledge the support from the Technology Services Team at Maritime Financial Group. They prepared a 'Basic Care Tips for Laptops' manual for us. This manual provided our participants with helpful techniques on how to properly care for their devices to lessen the risk of any damages along with information on how to use the operating system.

We truly are appreciative of the investments made by the Maritime Financial Group and salute this organisation for tangibly demonstrating that we are "Stronger together". On behalf of the Board of Directors, Operational Teams, parents and participants of the We Say Y.E.S Organization WE THANK YOU for your collaboration and continued support.

A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us

Kids In Need of Direction

2021 has been a challenging year for all persons, all businesses globally, as Covid 19 rages its ugly face and continuously causes havoc, making its presence known in every corner of our Earth.

These events have made us pay attention to our situations and as a charity, we are stretched beyond capacity to provide food, clothing, devices and counselling to more and more persons in need. Developing one's strength does not happen by chance, although the situations that allow us to use this strength are often unplanned and challenging; our strength, normally bigger and stronger than we expect, comes from deep within. The Maritime Financial Group is one of those companies that stands tall and stands out showing resilience in the face of uncertainty;

giving support where needed; identifying their own strength and utilising it accordingly. We applaud their 2021 efforts and their continuous support, 'both from a company perspective and from a staffing perspective' as they mirror their responsible business of being 'Stronger Together'.

The Maritime Financial Group has committed to embracing and supporting several charities and we are delighted to have been engaged and supported by such a KIND company over the last year. Their extended vision goes way beyond the motive of business but sheds light on the community in which its footprint is strongly planted. With sincere gratitude and appreciation, we look forward to developing our strength together in order to battle the challenges within our community.



Kids In Need of Direction
'Empowering Children, Transforming Lives'



A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us



Habitat for Humanity TT:

As the saying goes "The future is never promised" yet we operate on a sense of continuity and, with planning, we should have an expected future. The last two years have dispelled any comfort for the future as uncertainty due to the effects of the corona pandemic has infiltrated every aspect of our daily lives.

All of us had to retreat to our homes as mandated by the national restriction or to quarantine and for many we were relatively safe and comfortable. For some other families, this intensified the challenges and made surviving even more difficult. Now, more than ever Habitat TT needs to step up its shelter services to cover our families in these rather unprecedented and challenging times.

As an organisation, we too are feeling the economic crunch with limited inflow of income yet the demands on our services are increasing daily with the growing needs for what we offer. Through the support of many of our corporate partners such as Maritime we were able to adapt our processes and serve such families. We commend highly Maritime as they heeded our call for support and while others were being ultra-cautious, they understood the needs of our national community and provided the support at such a critical time. Maritime demonstrated what indeed is corporate social responsibility; offering



shelter coverage and the opportunity to safe, decent housing solutions.

Habitat is not only about shelter: we have taken a holistic approach to serving the families and the communities in which they live. We will seize all opportunities to provide capacity building, conduct assessments and implement neighbourhood revitalisations projects that would be beneficial to our families and the community at large. We are building sustainable community models which will empower and infuse resiliency and economic wealth in our poorer communities with little access. Now more than ever, Habitat for Humanity's work is critical. The future may never be promised but with companies like Maritime, our communities are guaranteed coverage, hope and support. Together, we are better. Together, we will get through this. And together, we will 'Build Back Better!'

A QUICK WORD FROM OUR NGOS

Maritime's Partner NGOs Share Their Experience Working With Us

Let's Read

Thanks to Maritime's continued partnership with Let's Read we have been able to continue our vital work in childhood literacy. Let's Read's work is rooted in the belief and research that ready access to inspiring and diverse books, hearing stories read and children given time to read books of their choice will lead to increased literacy.

In this unprecedented time that is stretching to two years during which our schools remain closed, it is crucial that we get books into children's hands. Books that inspire, entertain and reflect our children and communities. With schools closed, Let's Read has focused on Little Community Libraries particularly in underrepresented areas where there is little or no access to books. A Library has become a shelf of books in an ice cream shop, a wagon or bag of books or a small wooden box of books placed strategically within a community. Maritime continues to generously support our initiatives as we adapt to challenging times. We are able to make an impact on the literacy development of our children because of Maritime's partnership. We are definitely stronger together.



STRENGTHENING COMMUNITIES

A quick thank you from our other donation recipients

The United Hands Foundation

"A heartfelt thank you to Maritime for your very generous contribution towards our Christmas Hamper drive. Our organisation views social and cultural activities as impactful and meaningful to build and strengthen community ties and togetherness. Your donation provided food support to the less fortunate families during these challenging economic times and this event could not have been possible without your commitment."

Living Water Community

"Living Water Community has been serving the less fortunate in our society for over 45 years. However, in these Covid Pandemic times, the challenges are great and the needs keep increasing as we experience a 'new poor' emerging in our nation, due to the loss of jobs caused by the pandemic. We thank God for the generosity of organisations like The Maritime Financial Group in reaching the needs of those who come to us for food vouchers. It is only together, with everyone doing their part that we will overcome this situation and hopefully come out a better people, a stronger nation."

La Brea Police Youth Club

"La Brea Police Youth Club outfitted our Computer Lab with the kind assistance from Maritime. This computer room will now be used to train members in Digital Literacy, Computer Literacy as well as a Virtual Learning Resource Centre. We are extremely grateful for your support as we move forward to empower our youths."

Share The Love Foundation

"Education is important to us, home is important to us. We distributed back to school supplies to four secondary and eleven primary schools that are in the constituency of Fyzabad. We know that these are very challenging times for everyone. Our sincerest gratitude towards Maritime for your generous donation towards our Back to School Stationery Drive."

TTPS Victim and Wellness Support Unit

"With reference to the food vouchers received from your organisation, we at the Victim and Witness Support Unit remain thankful to Maritime for your contribution; our clients were able to benefit tremendously from this opportunity. In this regard, we thank you for your unwavering support and look forward to your continued partnership."

Voice of Lupus Foundation

"Heartfelt thanks to The Maritime Financial Group for going that extra mile for people living with Lupus by supporting our Virtual 5k race for the awareness of Lupus in Trinidad and Tobago. Owing to the series of restrictions during the nationwide lockdown, we faced many challenges including a lack of support for the event. However, the Maritime Team found creative ways to complete the 5K at home for us. We express our gratitude for the support given to make Lupus visible in Trinidad and Tobago. We love you Maritime!"



ZERO WASTE

Our Commitment to Environmental Sustainability

At Maritime, we are committed to fulfilling our environmental responsibility to Trinidad and Tobago and its Global Sustainable Development Goals (SDGs).

To do so, we have set some ambitious goals for ourselves to remind our stakeholders that change first begins within and we must lead by example.

That commitment has led us to take several steps to reduce our environmental footprint including the revamping of our Recycling Programme to the "Waste Reduction and Recycling Programme." This revamp accommodated for the many elements of sustainability that we plan on adopting in the future. In 2021, we also sought to increase our Team Members' awareness of their environmental footprint and engaged them in activities that will reduce their overall waste stream.

As part of the Programme, we have expanded the number of recycling bins throughout the organisation for plastic materials. We have also solidified partnerships with local waste

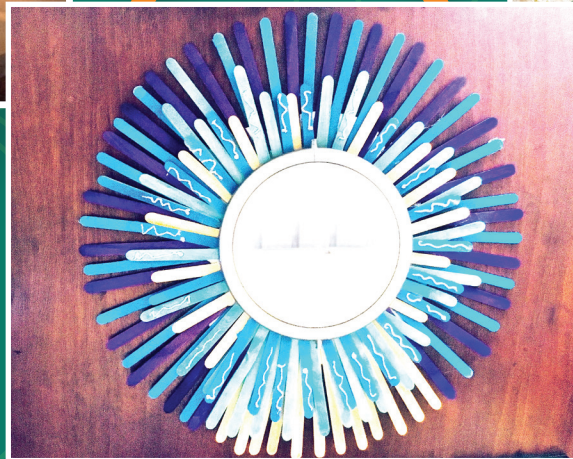
management companies, Trinidad and Tobago Solid Waste Management Company (SWMCOL) in Trinidad and Recycling Waste and Logistics (RWL) Limited in Tobago, to collect the company's plastic bottles from our respective locations nationwide.

These efforts have significantly reduced the company's plastic waste and have resulted in ninety-eight (98) recycling bags being collected and recycled in 2021. This is a 390% increase from our recycling initiatives in 2020 where only 20 recycling bags were filled and collected.



Waste-Free Wednesdays

We understood that purchasing food was more convenient for our diligent and hardworking Team Members. However, to reduce waste created in the workplace, Waste Free Wednesdays was launched to encourage the use of reusable dining items. Every Wednesday, Team Members were encouraged to bring lunch to work in reusable items and take a photo of their reusable items for a chance to be rewarded. During this initiative, it was noted that all disposable items in garbage bins throughout the organisation were significantly reduced on Wednesdays.



Repurpose It Challenge

While we have made strides to increase our recycling efforts, we also understand that reusing material is more effective for the environment. As such, we reached out to our Team Members with an exciting challenge to repurpose old or disposable items and make them into something new and useful for the office and their homes. Our Team Members jumped at the opportunity to participate and dazzled us with their innovative creations like a high heel stationery organiser, soda can lantern and popsicle sticks mirror. Moreover, when we brought the challenge once more for Christmas, we were impressed with the repurposed items used to create Christmas tree toppers and tree ornaments. The nation's waste binge is dangerous and we need to do our part to combat the issue. It is our responsibility to recycle the mess we have made and sustain our environment for future generations.

A UNITED FUTURE

We are proud of the progress we have made and are excited for what is to come. Looking forward, we will continue to ensure that our Responsible Business efforts remain at the core of all that we do. As Maritime continues to grow, interconnectedness within our Group is vital to create meaningful connections with our Team Members, Clients and Community. Unity may not mean any major changes within our subsidiaries, but rather reinforcement of what already works well between them and allowing for more collaboration opportunities amongst them. We are committed to making a positive impact on our society and understand that we are stronger together.







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