

A BRIGHTER TOMORROW

RESPONSIBLE BUSINESS REPORT 2022



The Maritime Financial Group at a Glance



📍 North Financial Services Centre



📍 George Brown House



📍 South Regional Centre



📍 Arima Service Centre



📍 Central Regional Centre



📍 Tobago Financial Services Centre



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About this Report

The Maritime Financial Group provides an umbrella of specialised financial services that satisfy the diverse financial needs of existing and prospective Clients. Maritime's highly trained team of Financial Advisors and Team Members ensure that our Clients are guided to select the best solution for life's circumstances, including individual and group life insurance, pensions, commercial and personal lines of general insurance, finance, investment services, trust and leasing services, and retail services. This is our ninth 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

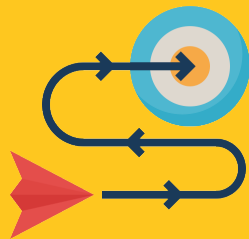
Although it is still uncertain as to what lies ahead post-pandemic, our collective experiences have redefined how we see our place in the world, not just in terms of our own sense of identity but also as members of a global community. As we move towards endemicity and continue to face challenges, it is up to us to shape the way forward for tomorrow. While so much has changed for us over this period, we must remain hopeful and inspired. We must remain committed to serving our Team Members, our Clients, and our Community and leverage new solutions that will foster resilience and adaptability like never before.



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.



Bright Horizons Ahead

A Message From Our CEO, Andrew Ferguson



Staying the course is something that Maritime did brilliantly over the last three years. This is, has been, and will continue to be, Maritime's strength. Now is the time to ramp up to our potential. My vision, Maritime's vision, for the next period must be to continue to find new ways to create value for our company and Clients, all our communities, and business partners. We will leverage the collective brainpower, effort, and perseverance of our dynamic force of 600 direct employees and Financial Advisors that make up the Maritime team.

Building a team, a family, a community, a company, through the challenges of Covid, this was the underlying ethos of the last three years. But we will never be the same again. What we learned over the last three years must inform the innovativeness and resilience that we require to adapt for the challenges ahead, many of which will be unknown. Our strength comes from our willingness to work together.

The cohesiveness of the Maritime Family continues to be our biggest asset. We are a group of people with a common purpose in helping others and doing what is right for its Clients, its community, its Team Members, and its shareholders. This is not to say that everyone is of the same mind, but we are willing to tolerate differences and to arrive at consensus. We desire to work with and to develop people who share a common passion to learn, serve, and innovate.

We know about climate change; the effects are everywhere, but we must be prepared for the unexpected. We know that Covid will be with us for a long time, but we know we must live with it and with other diseases that will surely emerge as the earth heats up and incursions into the natural world become more intrusive.

Challenges, Climate Change, and Covid

Three years of the pandemic made it difficult in terms of maintaining the social bonds with colleagues and partners, but it also showed us that it is possible for Team Members to work from home, and for Team Members to have the time to be more intimately involved with their families. It allowed us to connect more frequently, even if virtually, and it was the greatest social experiment forced on us globally with some positive outcomes.

Hybrid work is one solution that possibly brings greater value to the lives of our Teams. If we can agree on some procedures and protocols, it is something that we will allow, building flexibility and improving quality of life. I would like it to stay in some form or fashion.

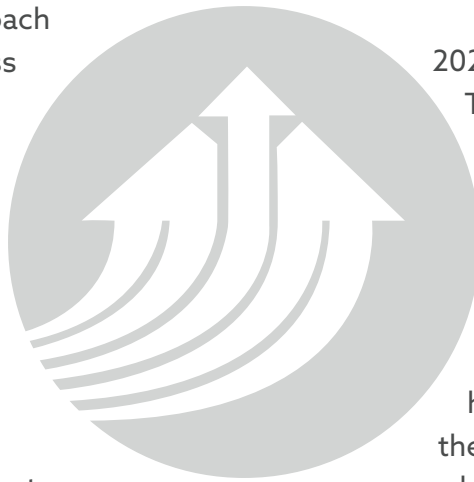
We might think that the pandemic is behind us, but there may be other lessons to be learned. It is a wake-up call for how intimately we are connected as "one world". War, earthquakes and storms on the other side of the world disrupt supply chains, and the effects of climate change cannot be dealt with by individuals or even individual states. All must act together: states, public and private sectors, communities and companies.

Responsible Business

As I look at our approach for responsible business, it is time to take it further in relation to how we can extend value creation for our partners. So far, our responsible business strategies focus on donations and contributing time, and volunteering, which only shifts value from one party to the next (the one giving donations to the one receiving donations). Our Team needs to figure out how our contributions (time, money, volunteerism) can be leveraged to enable our partners to create intrinsic value, which they can pass on to the people who they associate with. It is the same approach that we must take with our business partners.

To live in a community, in a society, in the world, means to create the environment where our children, our families will be met with the same civilities that they enjoy at home. A world of common understanding may be ambitious and visionary, but it is what we would all wish for. The challenge is to co-create that world beginning in home communities. Our recently launched "All Hands on Deck" initiative, an adopt-a-community programme for the enrichment of communities within Trinidad and Tobago, can be the seed of a new direction. Through this employee-led project, our Team Members came forward with their own ideas for community-based projects and actively participated and provided services that had positive impacts on the lives of Team Members and communities.

Each service centre heeded the call and created committees which had access to resources provided by Maritime to engage with their communities in meaningful ways. In 2022, our Team Members led 37 service-driven initiatives. Can these collaborations be designed to reach further, to foster in communities the activities that have intrinsic value, with a return to Maritime's value culture?



The Bottom Line

2022 would have been a challenging year for financial institutions, banks, and insurance companies. As interest rates rise, there have been large "mark to market losses" on bonds and public equities. Our group has managed to reduce the impact, based on an approach to invest in bonds that we feel comfortable holding till maturity. This is another aspect of our strength: the long view from our trusted financial teams in tandem with the accrued benefit of values reinforced over 61 years as an indigenous company.

2023 does look brighter especially for Trinidad and Tobago's economy.

The prospects of an oil boom in Guyana and bringing gas from Venezuela are hopeful signs for our energy sector. Oil prices and commodity prices have increased government revenues, which should have some trickle down effect to the economy and foreign exchange supply. However, when oil revenues grow, the promise of diversification goes out the door. We lose every time we jettison the opportunities to put the welfare of people over profit. What do I mean when we focus on the energy basket? We are not encouraged to be creative about renewables, conservation, tourism, and culture. We are not encouraged to foster agribusiness practices, to revise the education system, to rethink entrepreneurship. Perhaps this is something that Maritime could tackle in a new Responsible Business Plan.

Maritime continues to leverage strength to create value for its Clients, Team Members, and external communities. It is our superpower!



Performance Highlights



315 Full-Time
Team Members



2,462 hours
Training and Development



\$436,163
Spend

\$77,360
Sponsorships

51

Organisations
Supported



\$104,216

Financial Contributions

\$45,840

In-Kind Donations



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



Our Commitment to Responsible Business

Today, there is an expectation from our Team Members, our Clients, and the wider Community for the organisation to play an increasingly significant role in making the world a better place. Responsible Business initiatives are no longer an option but a necessary commitment bearing a strong influence over the corporate environment.

As the company continues to engage in purpose-driven action to overcome economic, social, and environmental challenges, we are guided by the following six pillars:

1

Providing top class service to our Clients to ensure that they receive the best financial advice.

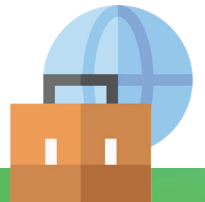
2

Conducting all business ethically.



3

Aiming to be the employer of choice.



4

Satisfying shareholder expectations.



5

Compliance with environmental standards.



6

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



The Strength of Our **Network**



379
TEAM MEMBERS

208
FINANCIAL ADVISORS

54,556
CLIENTS

9
NGO PARTNERS

37
BROKER PARTNERS

12
AGENCIES

*Statistics as of Dec 31 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



Shareholders

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

Clients

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



Local Communities

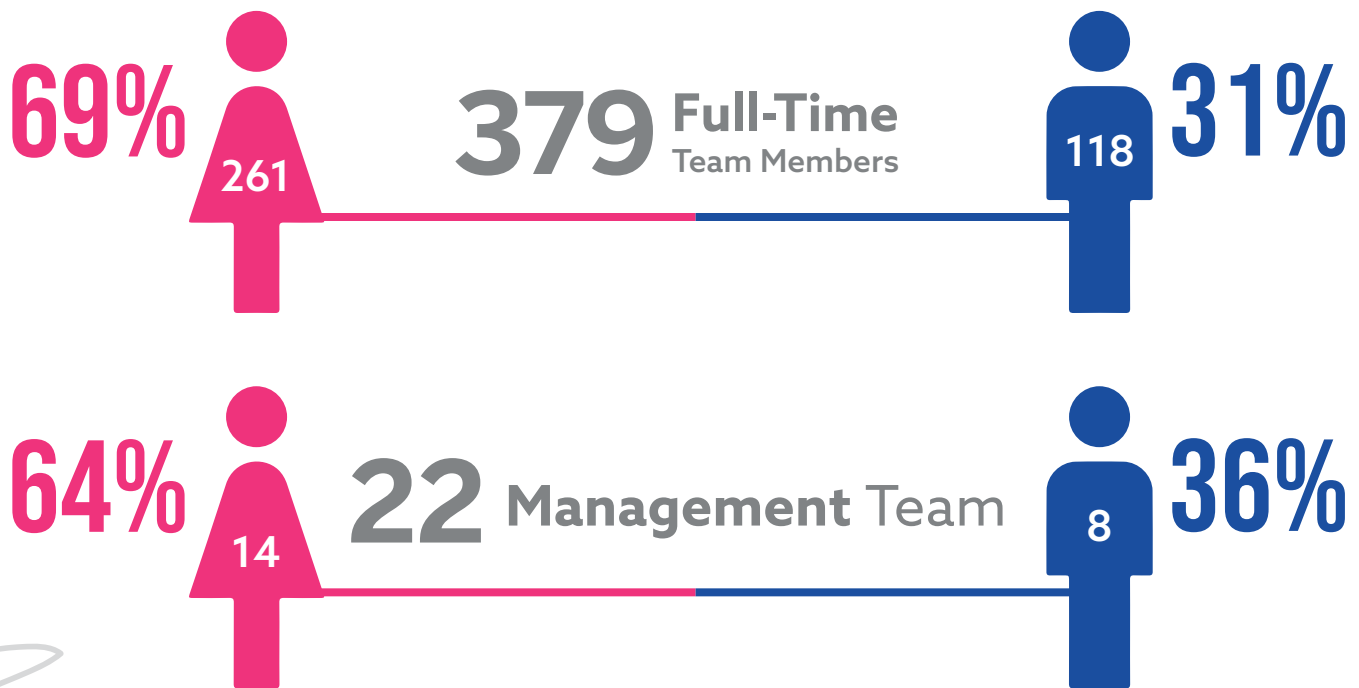
- a. Partnerships with local NGOs
- b. Financial and in-kind donations
- c. Continuous engagement with local NGOs
- d. Volunteering

Suppliers

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

Our People

Our commitment to satisfying shareholders' expectations starts with a motivated and dedicated workforce. By creating a diverse culture that inspires innovation, creativity, and encourages growth, we can ensure Client satisfaction is achieved while paving a path of success for our organisation as a whole.



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



Testimony Tidbit

The Immortelle Children's Centre

At Immortelle, no child who could benefit from our programmes are turned away because of an inability to pay the fees. We are truly grateful to Maritime for being part of our fund-raising event which is integral to the running of the school.



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 and 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

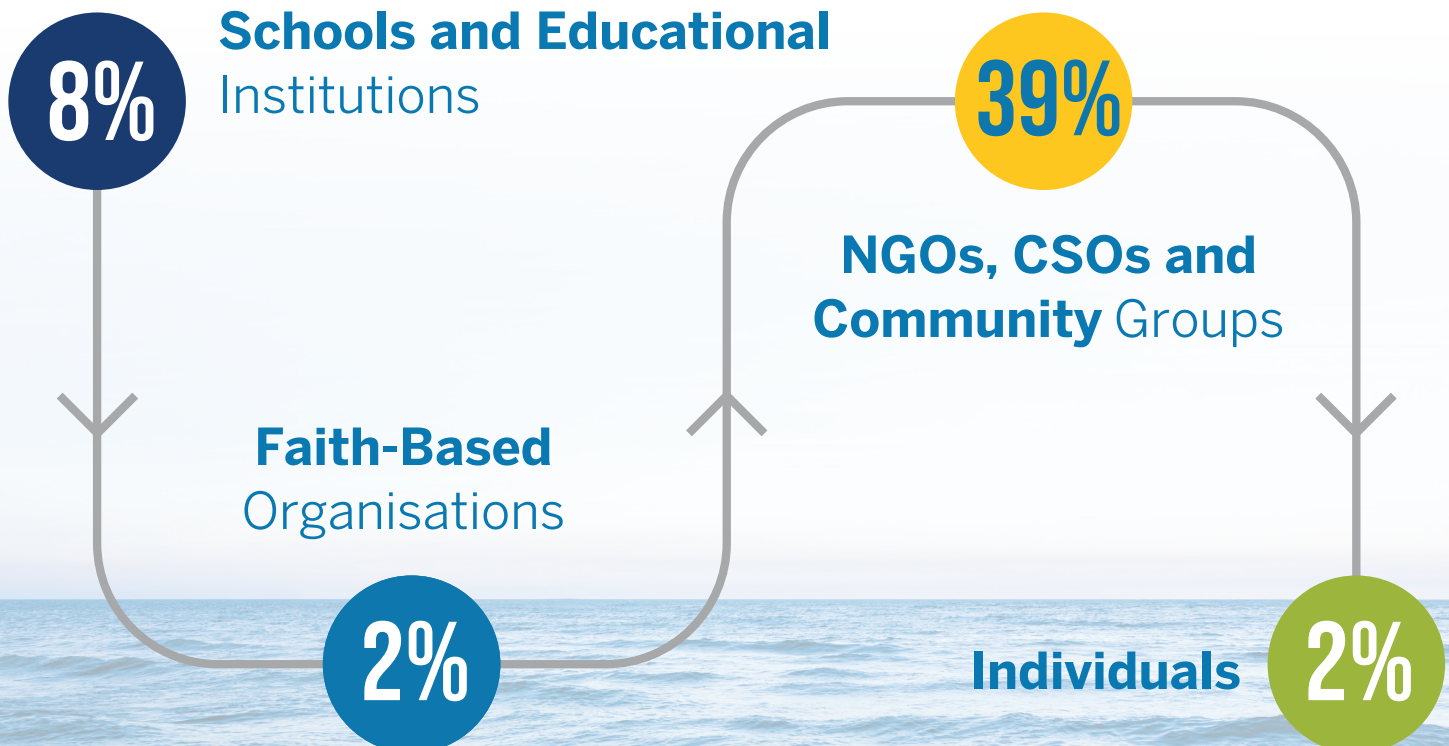
Financial contributions (\$) - In-kind donations (\$) - Volunteers (# of volunteers & hours)
- Pro bono/Discounted services (\$)

OUTPUTS

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

Our Contributions in 2021 vs 2022

Metric	2021	2022
Organisations Supported (this figure includes individuals who were supported directly by Maritime)	31	51
Financial Contributions	\$138,834	\$181,575
In-Kind Donations	\$115,490	\$45,840



How we care

CASE STUDY 1

All Hands on Deck!

Maritime Team Members Lead Community Outreach

We believe that our communities are the backbone of our country's future. To that end, Maritime recently launched the "All Hands on Deck" initiative, an adopt-a-community programme aimed at promoting and developing camaraderie through the enrichment of communities within Trinidad and Tobago. Through this employee-led initiative, our Team Members came forward with their own ideas for community-based projects and actively participated in and provided services that made a positive impact on the targeted communities.

Each service centre heeded the call for service and created committees which had access to resources provided by Maritime to engage with their chosen communities and organisations in meaningful ways.

In 2022, our Team Members led **37 service-driven initiatives:**

South Regional Centre

TT Blood Bank | TT Blind Welfare Association | Tree Planting Exercise | Reading Workshops for Kids | Online Homework Centre | Football Coaching | Screening with TT Cancer Society | Christmas Toy Drive | S.P.U.R. Project | Menstrual Products Donation | School Uniform Donation

Central Regional Centre

Homeless Food Distribution | 2 Back to School Stationery Drives | Financial Literacy Sessions | Divali Hamper Distribution and Celebration | Movie Night | Book Drive | Karaoke Evening | Christmas Clothing Drive | Christmas Hamper Distribution

Head Office

Back to School Stationery Drive | Mobile Phone Recycling Drive | NPO Invest In You | World Kindness Day with KIND | School Repairs | Toys Donation | Christmas Hamper Distribution | Christmas Food Drive | Waste Free Wednesdays | Financial Literacy Sessions at Schools | Back to School Hamper Drive | Food Drive for Families | Bubbles for Life 5K | International Coastal Clean-Up with The Green Circle | Memisa Home Visit | Meals for Flood Victims in Bamboo

We believe strongly in enriching the lives of those around us by providing opportunities for growth. Our ultimate goal is for each Team Member to foster lasting relationships that bring about sustainable change within Trinidad and Tobago. By working together as a collective force for good, we hope that everyone involved—from Team Members to individual members of our wider community—will benefit and see positive change.



Central Regional Centre Book Drive



Pause for Cause Christmas Food Drive



Beach Clean Pump 2022



Central Regional Centre Helping the Homeless Initiative



Technology Services Food Drive



Back to School Drive - Councillor of Baratara



HRT Visit to Memisa Centre



Bubbles for Life 5K

How we care

CASE STUDY 2

Educate a Child, Empower a Community

Maritime supports education recovery programmes

After three years of unparalleled disruption, we are beginning to adjust to life after the pandemic. While we will never forget the hardship that so many faced or are continuing to face, we can honour the perseverance of individuals and the resilience of communities by looking towards tomorrow. Already, everyday heroes throughout society have stepped up in incredible ways to help their fellow citizens and in particular, children.

The COVID-19 pandemic has caused widespread disruption to children's education. The limited resources attached to online learning resulted in many students struggling to keep up with academic progress. To help ensure that every child has an opportunity for a brighter future, many NGOs stepped up and reached out to Maritime to support programmes launched to assist children in continuing their education and to prevent further learning loss.

These programmes are invaluable in providing access to academic resources, mentorship, and other important support services to children from all backgrounds. Through these initiatives, children are given the tools and support they need to weather the academic year. We are immensely proud of the organisations that have gone above and beyond to ensure no child is left behind this academic year.

With strong community support, we can unlock a more prosperous future for our children and help bring hope and optimism back into their lives.



Testimonies

from our partner NGOs



Kids In Need of Direction

We were thrilled to receive the donation of \$10,000 from Maritime for our Catch-Up Summer Camp. The camp provided academic support to at-risk students who had regressed during the pandemic through remedial learning, revision, and reinforcement.

The teaching plan covered a variety of topics in each subject area, and to ensure the success of the programme, KIND recruited tutors and camp aides to guarantee that each student received individual and focused attention. Students were also allowed to develop new skills through exposure to non-academic activities such as music, dance, sign language, Spanish, baking and cooking, old time games, art and craft, and etiquette training.

This remedial programme made learning possible for these students, giving them hope of a brighter future as they continue their educational journey. We commend Maritime for their continuous interest and genuine

support within our community. As a large organisation, they have set a very high standard that inculcates community trust and engagement, and this definitely sets them apart from other large entities.



Testimonies

from our partner NGOs



We Say Y.E.S.

In 2022, having developed an intervention plan by way of providing after school lessons to our children, we asked Maritime to support this initiative financially. The Maritime Financial Group saw merit in this initiative and contributed \$10,000 to assist with the expenses associated with activating the Beverly Hills (face to face) after school programme.

For 2022, 13 participants were exposed to extra lessons in Mathematics, Creative Writing and English for seven months. This amounted to over 84 hours of tutoring given through three- hour weekly sessions. Based on evaluations provided by tutors, we can confirm that levels of comprehension, application, and competency have improved overall. This intervention is still ongoing as these students prepare for SEA in 2023.

Partners (STPs) such as The Maritime Financial Group in interventions such as these to improve successful outcomes for our children that genuinely require that level of assistance.



Indeed, a brighter future is made possible when we can partner with our Social Tithing

Testimonies

from our partner NGOs

The Cotton Tree Foundation

The Cotton Tree Foundation STEAM Life & Skills Vacation Camp 2022 is an approach to learning that uses science, technology, engineering, the arts, and mathematics as access points for guiding student inquiry dialogue and critical thinking. This camp would not have been possible without the support of The Maritime Financial Group.

We appreciate their support and commitment to our vision. This partnership played an instrumental role in reminding us of the importance of building engaging relationships with donors. Maritime's site visit at our camp allowed us to connect on an emotional level and provided the space for authenticity and mutuality. This year we were able to host 10 children on a gratis basis from within our catchment area St Ann's, Cascade, Belmont, East Dry River, and environs. The cost of doing so was covered by the substantial contributions of our many sponsors including The Maritime Financial Group.



Testimony Tidbit

Banking, Insurance & General Workers Union (BIGWU)

We are pleased to advise that our Children's Christmas Party was a success and attended by approximately 500 of our members' children, their parents and guardians and our especially invited guests, children from the St. Mary's Orphan Home. Indeed, we are happy to again bring the Christmas joy to these children and highly appreciate your kind sponsorship to assist us in this initiative.

How we care

CASE STUDY 3

A Chance to Thrive

Maritime helps children with disabilities reach their full potential

Disability is a reality for many children and families in our nation. This is especially the case for those from low-income backgrounds who are at higher risk for disability and may lack access to the resources to support their needs. Early intervention is key to help these children reach their potential. The earlier a child receives treatment, the better they can manage their condition over time and develop coping skills to lead a more independent life as they get older.

In 2022, The Maritime Financial Group partnered with Caribbean Kids and Families Therapy Organization (CKFTO) to provide

two therapeutic programmes for children with disabilities. Through Maritime's first contribution of \$20,000, CKFTO was able to provide therapy services to 15 children with cerebral palsy in the surrounding Arima area and home programme training for their parents or caregivers. With the aid of a CME Therapist, the children and caregivers participated in a 10-session programme which equipped the caregivers with the basic concepts to facilitate proper home stretching and strengthening and to promote wellness and development of

their child's potential. During the sessions, the physical therapist also helped the children with low body stretching and strengthening and worked on balance for standing, sitting, and walking. Maritime's second contribution of \$10,000 was used to fund a rehabilitation programme for abandoned children with disabilities living in the pediatric ward at the

Eric Williams Medical Sciences Complex.

Four children received occupational therapy by CKFTO's in-house therapists. After six sessions of rehabilitation, significant improvements were seen in the children's behaviour and physical, sensory, and cognitive skills. Investments towards accessible therapeutic

services can help improve the quality of life for both individuals with disabilities as well as those who support them daily.

Through initiatives like these, we can take our first steps towards helping all individuals overcome barriers in society that may prevent them from achieving their full potential, and ultimately, our hope is to see disability no longer seen as something to be overcome but rather accepted as one more aspect of human diversity.



How we care

CASE STUDY 4

A Quick Word from Our NGOs

Our Partner NGOs share their experiences working with us

Waves for Hope

Waves for Hope is a local non-profit organisation that has been operating in underserved communities on the north-east coast of Trinidad since 2019. We work directly with at-risk children and youths and offer various mental health and youth development programmes focusing on improving their physical, emotional, and mental well-being, and reducing poverty. To this day, we have worked with over 60 beneficiaries and can show a positive impact on their overall well-being.



WAVES FOR HOPE

In 2022, The Maritime Financial Group supported our Surf Therapy Programme, a mental health intervention that fuses the fun activity of surfing with therapy-informed activities. The goal is to help beneficiaries gain coping skills to deal with stress, improve their self-confidence, and provide a safe space to practice new behaviours and form positive relationships.

We are incredibly grateful for the continuing support of The Maritime Financial Group and their belief in our organisation. We are committed to making a difference in the less privileged communities along the north-east coast of Trinidad.

Testimony Tidbit

The Love Movement

We are truly grateful and privileged to have been involved with Maritime. They were one of the first companies that reached out to us with the offer to sponsor 20 children from homes across our country to attend the charity show held on October 15th 2022.



A Quick Word from Our NGOs

Our Partner NGOs share their experiences working with us



HEALING WITH HORSES

Testimony Tidbit

Parlatuvier Anglican Primary School

Parlatuvier AC Primary School would like to express our sincere gratitude to your organisation for donating towards our School Motivational Mural Project.

Healing with Horses

This is with gratitude and appreciation from the Healing with Horses Foundation NGO, from our headquarters at Buccoo Point in Tobago. From our inception in 2010, we have offered Equine Nature Therapy (ENT) free of charge to children and adolescents with developmental delay, autism, cerebral palsy, Down syndrome, and ADHD as well as Asperger's syndrome.

With the support of Maritime, all this is possible as we are working hand in hand towards a brighter future, employing specially-abled adults who otherwise would be left out. Integration and collaborating is the key! Together we are able! One hand doesn't clap-sincerely, on behalf of those beautiful beings who benefit from the daily operations at the HWH magical park.



A Quick Word from Our NGOs

Our Partner NGOs share their experiences working with us

Testimony Tidbit

Rotaract Club of Diego Martin

The Rotaract Club of Diego Martin expresses our heartfelt and profound gratitude to The Maritime Financial Group for the generous sponsorship of 10 tickets to bring the wonder of Wakanda Forever to a group of children from the Lady Hochoy Home.

Habitat for Humanity TT

The Maritime Financial Group answered the call from Habitat TT to respond to the needs arising from the widespread flooding in the Penal/Debe region.

Through the collaboration, cleaning kits were presented to 28 affected families through the Penal/Debe Regional Corporation. Habitat TT is blessed with the continued support of Maritime and our partnership is a catalyst in transforming the lives of families and making the community more resilient.



A Quick Word from Our NGOs

Our Partner NGOs share their experiences working with us



Let's Read

Let's Read continues to be hugely appreciative of the Maritime Group's monetary support of our organisation. This annual financial donation has allowed us to restore library services to many public primary schools.

Their commitment ensures that books are available to many students at any time of the year which is a vital step in enhancing reading achievement and an absolutely necessary step in closing the reading achievement gap. The \$10,000.00 received from The Maritime Group for 2022 supported the restoration of the La Horquetta South Government Library. Let's Read restored the school's library and installed over 800 new and diverse books and new tables and chairs.



Strengthening Communities

A quick thank you from our other donation recipients

Aspiring Minds Foundation

The contribution made by Maritime to our Education is the Key to Success book drive allowed us to assist 125 students in their preparation to re-enter school in the 2022- 2023 academic year. WE ARE VERY THANKFUL.

Debe Police Youth Club

Thank you Maritime for your generous contribution of books towards our in-house library. May God continue to bless your company.

Trendsetter Hawks Football Academy

Maritime's contribution was used to help THFA host our Fun Football Camp 2022 for over 100 children from East Port of Spain and environs, and we appreciate your help tremendously!

Devante Laurence

Maritime continues to be one of the biggest supporters of my son, Devante Laurence as he bids to become a world-beater in track cycling.

Oropune Gardens Police Youth Club

We are grateful to The Maritime Financial Group's Ms. Sherron Edwards for her services in partnering, guiding, and mentoring our young ladies. We also appreciate Maritime's generous contribution which helped to secure a new projector which has supported the progress of our young ladies.

Share the Love Foundation

The Maritime Financial Group presented us with a Payless gift voucher towards our Christmas outreach efforts to assist the Haven of Hope orphanage in San Francique. We are immensely grateful to the team at Maritime for their continued support towards our ongoing ventures.

The United Hands

The United Hands Foundation would like to extend a heartfelt thank you to Maritime for their very generous contribution towards our Back to School drive. With their support, we were able to provide school items such as stationery, text books, book bags, uniforms, and shoes to the less fortunate students during this back to school period.





Looking Ahead

We are dedicated to making change. We strive to work hard and to do our part to create a brighter future for the next generation. As we look ahead, we stay committed to establishing lasting, positive impacts that will create hope, development, and promise to our community and wider nation. We will continue to support each other, invest in the power of knowledge, and understand our responsibilities towards building healthier societies. Let us further demonstrate how together we can make a difference in Trinidad and Tobago's future. Join our call for creating a brighter tomorrow.







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