

DEC 2019

INSIGHT

Collaboration In Teamwork



Trinidad & Tobago
Mortgage Finance
Company Limited



CUSTOMER APPRECIATION



TRANSFORMATIVE WELLNESS

ACHIEVE YOUR 2020 GOALS WITH CONFIDENCE 4

It's a great time to realign and refocus, to make sure we have a fruitful and meaningful 2020.

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Employee of the Year 2019

Shavonne Cox Coudray

Congratulations Shavonne, you have made us proud. Keep reaching for the STARS!

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Reward & Recognition

TT Trinidad & Tobago Mortgage Finance Company Limited

CHIEF EXECUTIVE OFFICER'S NOTE



COLLABORATION IN TEAMWORK

“The leaders who work most effectively, it seems to me, never say ‘I’. And that’s not because they have trained themselves not to say ‘I’. They don’t think ‘I’. They think ‘we’; they think ‘team’. They understand their job to be to make the team function. They accept responsibility and don’t sidestep it, but ‘we’ gets the credit.... This is what creates trust, what enables you to get the task done.”

Peter F. Drucker

The collaborative efforts of our valued customers, partners, stakeholders and employees as a team at TTMF make us unite to achieve greatness. We not only forge together to accomplish and inspire our internal customers but strive to ensure our external partners benefit from the success of the collaborative efforts of the team in the organisation.

We must not see our professional work as merely an obligation, but we must be passionate and enjoy serving our nation and communities, and the colleagues who we engage with daily in the organisation.

As with any other organisation, we at TTMF face a new year in 2020 and look forward to continuing to serve the businesses as a team as we continue to provide a valuable financial service to assist potential customers to achieve their dream of home ownership.

In unity lies strength; together we can utilise our individual strengths to collaborate and transform the organisation to become more creative and innovative.

The success is exemplified in the commitment of our colleagues, team members, stakeholders, families and friends. In the words of Abraham Lincoln, “If everyone is moving forward together, then success takes care of itself.”

So, let’s continue to become stronger together, remembering that there is collaboration in teamwork, as we strive to support our valued customers, partners, stakeholders and employees.

Happy New Year, and may we continue to steer the course to success.

ACHIEVE YOUR 2020 GOALS WITH CONFIDENCE

Another year is upon us. Hasn't time flown! As always, it's a great time to realign and refocus, to make sure we have a fruitful and meaningful 2020. The best way to get started on that is to set goals. By now, we're all familiar with the concept of S.M.A.R.T. (Specific, Measurable, Achievable, Realistic, and Timely) goal setting. Even so, we might be a bit intimidated by the entire year stretching out before us. We need to stay focused and take small, measured steps, constantly moving forward. Here's how:

Narrow the field

Too often we enter a new year with a shopping list of To Dos, and when they become overwhelming, we become disheartened. Choose two or three issues that are most important to you and focus on just those. Do you want to own or upgrade your home? Further your career? Seek higher education? Improve your health? How do you see yourself at year's end?

List your needs

Now that you've identified your goals, what do you need to set things in motion? Do you need to enrol in a class? Financing? If home ownership is your goal, the good news is that TTMF is here to advise you on how much you qualify for, so you can go house hunting with specific targets in mind.

Understand your motives

Ask yourself why you want to achieve your goal. Be sure the reason is clear and positive. That way, if you meet roadblocks—and they often come—you can remind yourself of your “why” and stay focused.

Define success

How will you know you've succeeded? What are your minimum, reach and stretch goals? Are you okay with passing with all B's or are you going for straight A's? The more specific you are, the more concrete your feeling of success will be.

Mark your calendar

Are your goals short, medium, or long term? When do you expect to achieve them, and how fast must you move to do so?

Keep yourself accountable

Don't wander through 2020 with a vague “things will get better” mentality. Write down your goals in clear, specific terms. Better yet, tell someone, and ask them to keep you motivated if they see you flagging.

Know your allies

Find out who's in your corner. If you want to study, do you have someone to rely on to keep the kids as you go to class? If you're looking for a new home, do you know that we at TTMF are just a phone call or a mouse click away?

If there's any way we can help you, give us a shout. We can't help but help.



START THE NEW YEAR.... A 12 MONTH PLAN FOR YOUR HOME

We always look toward the end of the year in a sobering way. Resolutions are made and goals are reviewed. If your plan to own a home falls into 2021, here is a 12 month timeline to make sure you're on top of things.

12 Months Before

Get Prequalified - This process is to assess your financial information to determine the value of property you can afford.

Plan for your down payment. - TTMF offers up to 100% financing to persons who qualify for its 2% mortgage programme, 95% financing to persons who qualify for its 5% programme and 90% financing on its open market loans.

9 Months Before

Budget - There are a lot of costs associated with buying a home. The prequalification process will give you an estimate of how much you will end up spending. Start saving for these expenses so you won't get caught off-guard.

Research - Do your homework to find the type of home that you want. Decide if you want to buy or build and zero in on the area you want to live in.

6 Months Before

Get your documents in order. TTMF will require you to have :

- Evidence of Nationality (2 Forms of ID)
- National Insurance (NIS) Number
- Income Tax (BIR) Number
- Evidence of Income (Job Letter / Pay Slip)*
- Evidence of Savings & Indebtedness**
- Most Recent Credit Card Statement(s)
- Title Deed(s) or Lease and/or Mortgage Deed
- Valuation Report
- Up-to-date receipts for Land & Building
- Taxes, Water & Sewerage Rates & Lease/Rent
- WASA Clearance Certificate
- Utility Bill

2 Months Before

Make an offer on a property. Closing a mortgage can take 4 to 6 weeks so give yourself extra time. You should also use this time to work with a contractor to address any problems the home might present. Review your documents. Talk to TTMF customer service representatives just to ensure that everything is in order.

1 Month Before

Secure home insurance. Weigh your home insurance options and choose what is better suited to your property needs. TTMF offers insurance for your property but you should also consider insurance for the contents of your home.



HOW TO BE A MOTIVATED MOTIVATOR

At TTMF, we pride ourselves on the calibre and dedication of our staff. At every level, from entry positions to executives, we share the same goal: to support our fellow citizens in their quest to shelter and raise their families in a safe, comfortable and nurturing environment.

It's the responsibility of managers and supervisors to ensure that their staff remain motivated and enthusiastic about their duties. Here are a few tips:

Start with self

In order to motivate others, you must first maintain this quality in yourself. Keep your levels of motivation high by staying focused on your purpose. Self-improvement is a continuous journey; constantly upgrade your skills and training, and make sure your staff have those opportunities, too.

Remember who's important

We exist to serve our customers, but as Sir Richard Branson once said, "If you take care of your employees, they will take care of the customers." Make sure your employees feel listened to and understood. Employees who know they are valued bring value in return.

Encourage teamwork

Corporate life is like dragon boating: you paddle together in harmony or you go nowhere. Encourage teamwork and collaboration. Seek out the strengths in each employee and tap into them. Let the born leaders lead, let the planners plan, and the speakers speak. Everyone brings something to the table.

Stop strife before it stops you

Surround yourself with positive people, and when negativity arises in your work area, be quick to get to the root of it. Be a fair but firm arbitrator. The company thrives only if everyone can collaborate in a harmonious environment.

Keep in mind that seasons change

Social, economic and environmental conditions constantly change, and in any industry—but especially in financial services—there is a constant ebb and flow. Don't allow your staff to become demotivated in difficult times. Help them see it as an opportunity to test their mettle, to learn and grow ... until better times come around once more.

Job satisfaction trumps everything else

A happy working environment where everyone is free to speak up and be heard, where everyone knows where he fits in, and where everyone has a sense of purpose is one of the greatest motivators. Make sure they have ample space for growth, learning and advancement.

Management may be tough, but a happy, productive, motivated workplace is worth the effort.

GET TO KNOW YOUR MANAGER

TWENTY QUESTIONS WITH
JESSELL MORALDO-CUMBERBATCH



Joined the TTMF family on: January 7, 2019

Previous employers: Eastern Credit Union, Caribbean New Media Group, Ferreira Optical and All Media Projects Limited

Positions Held: Group Executive Manager, Human Resources; Human Resources Manager and HR Administrator

Educational Background: BA in Human Resources, Diploma in Human Resources and Certification in Industrial Relations

Originally hails from: Belmont

Currently hails from: Belmont

What is your favorite food?

Lasagna

Three words that best describe you?

Passionate, resilient and ambitious

One weakness?

Overthinking

What is your idea of a good time?

Good food, good company and a beastly cold ...

What are your hobbies/interests?

A variety of cardio exercises

Favorite movie?

Any movie with Denzel Washington, in particular *Man on Fire*

Best TTMF experience?

CariFin Games 2019

Personal motto?

Work hard and play hard

Best book you ever read?

Crucial Conversations

Favorite colors?

Turquoise blue and plum purple

What's your idea of success?

Self-satisfaction knowing that what I am doing is better than what I did before

Greatest achievement?

Becoming a manager in my late twenties

What advice would you give someone aspiring to be in your position/a similar position?

Keep focused on your goals, respect seniority/experience and don't underestimate your potential

Who is your role model?

There is no one person. I have several persons I appreciate for specific admirable traits, inclusive of my parents, a former boss and personal development coach.

Most embarrassing moment?

Attending my first birthday party as a teenager and my father picking me up at the party in an E99 Rapid Response vehicle.

Life-changing experience?

Getting married and having children

If you had to do something over again, would you and what would it be?

I consider my life a journey, doing something over again may mean altering my final destination and thus far I have had a successful journey so I will not do anything over again.

Any elusive goals?

Opening/owning a finishing school for young persons to transition into the world of work.

Greatest fear/phobia?

Snakes and drowning.

One thing you would like to do before you die?

Visit Venice.

EMPLOYEE OF THE YEAR 2019

Shavonne Cox Coudray

Employee of the Year 2019

Shavonne Cox Coudray

Congratulations Shavonne, you have made us proud. Keep reaching for the STARS!

TTMF Trinidad & Tobago Mortgage Finance Company Limited

From here... to Home.

Tel No: (868) 622-TTMF (8863), (868) 625-TTMF (8863), Fax: (868) 624-3262
 Website: www.ttmf-mortgages.com • E-mail: info@ttmf-mortgages.com

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EMPLOYEE OF THE 3RD QUARTER 2019

Jinelle Charles

Congratulations Jinelle
you have championed our Core Values!

EMPLOYEE OF QUARTER:
April to June 2019:
Jinelle Charles

Tel No: (868) 622-TTMF (8863), (868) 625-TTMF (8863), Fax: (868) 624-3262
 Website: www.ttmf-mortgages.com • E-mail: info@ttmf-mortgages.com

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EMPLOYEE OF THE 4TH QUARTER 2019

Andre Jackie

Congratulations Andre
you have championed our Core Values!

EMPLOYEE OF QUARTER:
July to September 2019:
Andre Jackie

Tel No: (868) 622-TTMF (8863), (868) 625-TTMF (8863), Fax: (868) 624-3262
 Website: www.ttmf-mortgages.com • E-mail: info@ttmf-mortgages.com

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REWARD & RECOGNITION – 2019

STARS: June 01 – December 11, 2019:

Results Oriented

Andre Jackie
Christie-Marie Huggins-Legere
Gerard Loney
Kayode Redhead
Kevon Griffith
Sharla Maharaj
Stefan Garcia
Timothy Dookhan

Customer Focused

Aaron Dyer
Andre Jackie
Asha Primus
Brittany Morris
Calleen Jones-Noel
Carline Kent
Christie-Marie Huggins-Legere
Davina Jagmohan (9)
Javid Hosein (3)
Kerry Gibson
Kevin Jeremiah
Kimberly Chinibass
Lennis-Ann Howard-Crichlow (5)
Makela Sherman
Marsha Tuckett
McQueda Baird
Melissa Paul-Saunders (4)

Michelle Toussaint (2)
Naila Samuel (2)
Ronise Williams
Steffan Kabul
Tessa Salandy
Tevon Mc David
Tricia Ashton-Guischard
Wendy Cuthbert

Teamwork

Andre Jackie
Beverly Felician
Christie-Marie Huggins-Legere
Desiree Jacobs-Campbell (3)
Dexter George
Gerard Loney (2)
Heather Charles-Phillip
Jennifer Lynch
Keisha Modeste
Kesha Robertson
Khalisha Joseph
Kindlelan Mitchell
Klyndal Bullard
McQueda Baird
Nickolai Williams
Nikita Harris-France
Rae De Souza
Timothy Dookhan (2)
Wendy Danglade

Empowerment

Alisha Seepersad
Gerard Loney (2)
Timothy Dookhan (3)



MOVERS & SHAKERS

INSIGHT: June to December 2019



Laurie-Ann Carter – appointed to the position of Customer Service Representative, Mortgage Administrative within the Contact Centre Unit of the Mortgage Services Department with effect from August 01, 2019



Vinessa Lewis – appointed to the position of Mortgage Officer within the Mortgage Origination Unit of the Mortgage Services Department with effect from July 01, 2019



Tevon Mc David – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit of the Mortgage Services Department with effect from July 01, 2019.

NEW HIRES

Wallissa Francois	2-Aug-19
Melissa Seupersad	5-Aug-19
Liana Tavernier	21-Aug-19
Keizyia Calliste	29-Oct-19
Rohini Garib-Balkaran	11-Nov-19
Issachar King	18-Nov-19
Cian Celestine	2-Dec-19
Danielle Alleyne	2-Dec-19

EXITS

Aaron Dyer	26-Jul-19
Kindlelan Mitchell	30-Aug-19
Kimberly Chinibass	1-Nov-19
Marisa Gooding-Charles	30-Nov-19
Dale DeServe	9-Dec-19
Shernelle Richards	19-Dec-19

CORPORATE SOCIAL RESPONSIBILITY

Can Drive

We distributed 3,380 cans to five Children's Homes.



Parlatuvier Anglican

A hydroponics system was installed.



Caparo RC

136 desks plus 11 infant desks were repaired and refurbished for the classrooms.



William Webb

Eight new computers for their Computer Lab were installed.



Toco RC

We distributed stationery supplies and a school bag for all 46 children of the school.



TRANSFORMATIVE WELLNESS

The period from Christmas to Carnival is an exciting time, with family get-togethers, parties, shows, and all the food and drink that comes with them. But during all the excitement, it's important to remember our wellness.

Most of us have embraced TTMF's Transformers wellness philosophy. We're paying more attention to nutrition and exercise, while not forgetting that 'wellness' embraces many other facets, such as our mental, emotional, social and financial well-being. We're learning to bring our lives into balance and harmony. So let's not allow the upcoming festivities to erode all the ground we've gained.

Here are a few ideas:

Easy on the party food

We know it's hard to do, especially when Auntie convinces you to have just one more slice of her divine fruitcake, or the doubles man at the fête has your favourite coconut kuchela. The best philosophy is, "Moderation in all things". Enjoy the spread, but take it easy on the carbs and saturated fats. Make up for your indulgences the next day with steamed fish and salad.

Stay hydrated

Water is your best friend. If you drink alcohol, alternate between your drink of choice and a bottle of water, because alcohol dehydrates you. (Bear in mind that drinking and driving is a no-no.)

Archery



Yoga



Love your feet . . .

. . . and they'll love you back. Ladies, high heels look fabulous, but the pains, blisters and swelling after a night of fêteing? Not so much. Try to find balance between style and comfort.

Get to bed on time

When the music's thumping and the vibes are flowing, it's hard to leave a fête, but you still need your sleep. Set a time to leave for home and stick to it, especially if you have work in the morning.

Watch the spending

Fêtes . . . clothes . . . costumes . . . they add up. Don't go broke over a good time. Handle your

Golf



financial responsibilities first. Whatever's left is yours to enjoy.

Try "active rest"

Too worn out the next day for the gym? Take a short stroll, or do a few gentle laps in the pool. You're still moving, and you'll reap the benefits.

Don't lose sight of your transformation

Transformative wellness is a journey, and all of us at TTMF are on the way to becoming a healthier, happier version of ourselves. Christmas into Carnival is an exciting season . . . and our path stretches out beyond it. Let's stay the course.

CUSTOMER APPRECIATION DAY

Port of Spain



San Fernando



Tobago



INSIGHT

PARTY
LIKE
GATSBY



GATSBY NIGHT







LOOK OUT FOR YOUR NEIGHBOUR IN A DISASTER

By *Karen Antoine-Reid*

There is a saying, “when your neighbour’s house is on fire, you should wet your own”. This is true. However, there is so much more that can be done to even reduce the risk of your neighbour’s house being on fire.

History has shown that strong communities are resilient when faced with disaster. The communities that recovered quickly after emergencies and natural disasters, were the communities that were closely knit. These communities prepared together and re-built together.

In order to achieve such resilience as a community, we first must consider the developing good relationships with our neighbours.

Let’s be honest; neighbours can wreck your nerves at times, whether it is the occasional late noisy

party, the loud barking dogs or an overgrown tree, there can be situations that are not welcomed. However, it is always important to be careful with our response to help facilitate good relations. The simple fact is that we need each other. We need to know who our neighbours are and the nature of risks we are exposed to and how we can help.

We can consider the following:

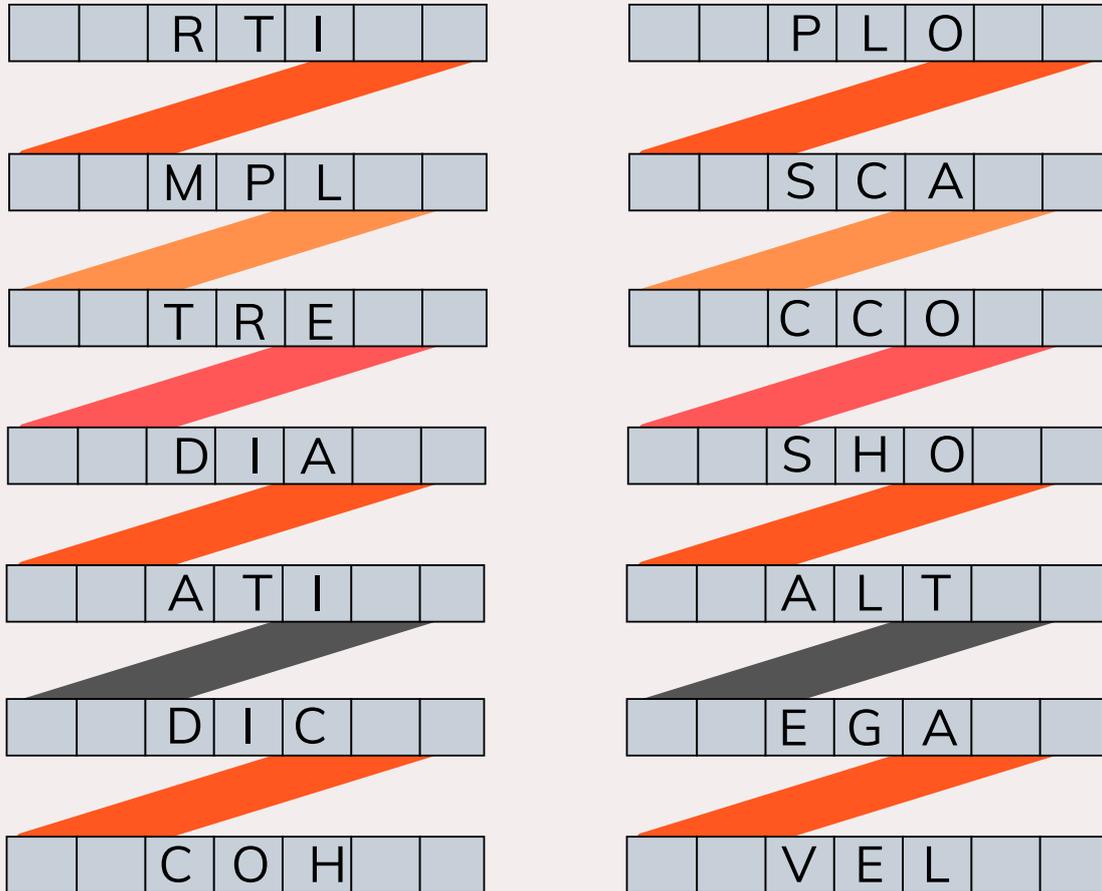
- Who are these folks? Get to know them through neighbourhood activities such as workshops, book clubs, and sporting activities. Are there neighbours with disabilities? What about the elderly or the chronically ill?
- Are there single parents with young children, large families or newbies to the neighbourhood that may need a hand? Chat with your neighbours to identify those who may need assistance. Be respectful and mindful of a person’s privacy.
- Develop a neighbourhood plan. Form a committee with persons who will consult with ODPM for guidance on the best course of action to take in various possible disasters. Remember to have fun. Have a small cookout and start the planning.
- Itemize the tasks and things that are needed to help one another. Also, identify the people who can help. For example, list the doctors, nurses or even first aid trained persons that can help render medical assistance. Include on your list tradesmen such as general contractors, plumbers and licensed electricians. These skilled persons would be valuable in helping rebuild.
- Educate neighbours on the plan and the location of shelters. They should be advised on what they need to do and to collect, in order to prepare for disasters.
- Flood damage can be very costly. Consider if there are flooding issues in your area. If there are, then a neighbourhood clean-up is a great idea to help move items that can increase the risk of flooding within your area.

It is the ties among members of a community that help determine survival during a disaster, and recovery in its aftermath. Looking out for one another is the key.

BRAINGLE

There are two puzzles. First complete the 7-letter word at the top of each diagram. Then use the last two letters of the first word as the first two letters of the second word.

If you get stuck, try starting at the bottom of the diagram and working your way up, in reverse.



ENTRY FORM:	Name:	<input type="checkbox"/> Jenny's Restaurant
	Contact Info:	<input type="checkbox"/> TGI Friday's <input type="checkbox"/> La Cantina

Fill out the entry form attached with your answers and place it in the specially marked box located in the Reception Area, 2nd Floor East. Participants from the branches may forward their entries to Sharon Daniel-Munroe – Corporate Communications Department, in a suitably marked envelope.

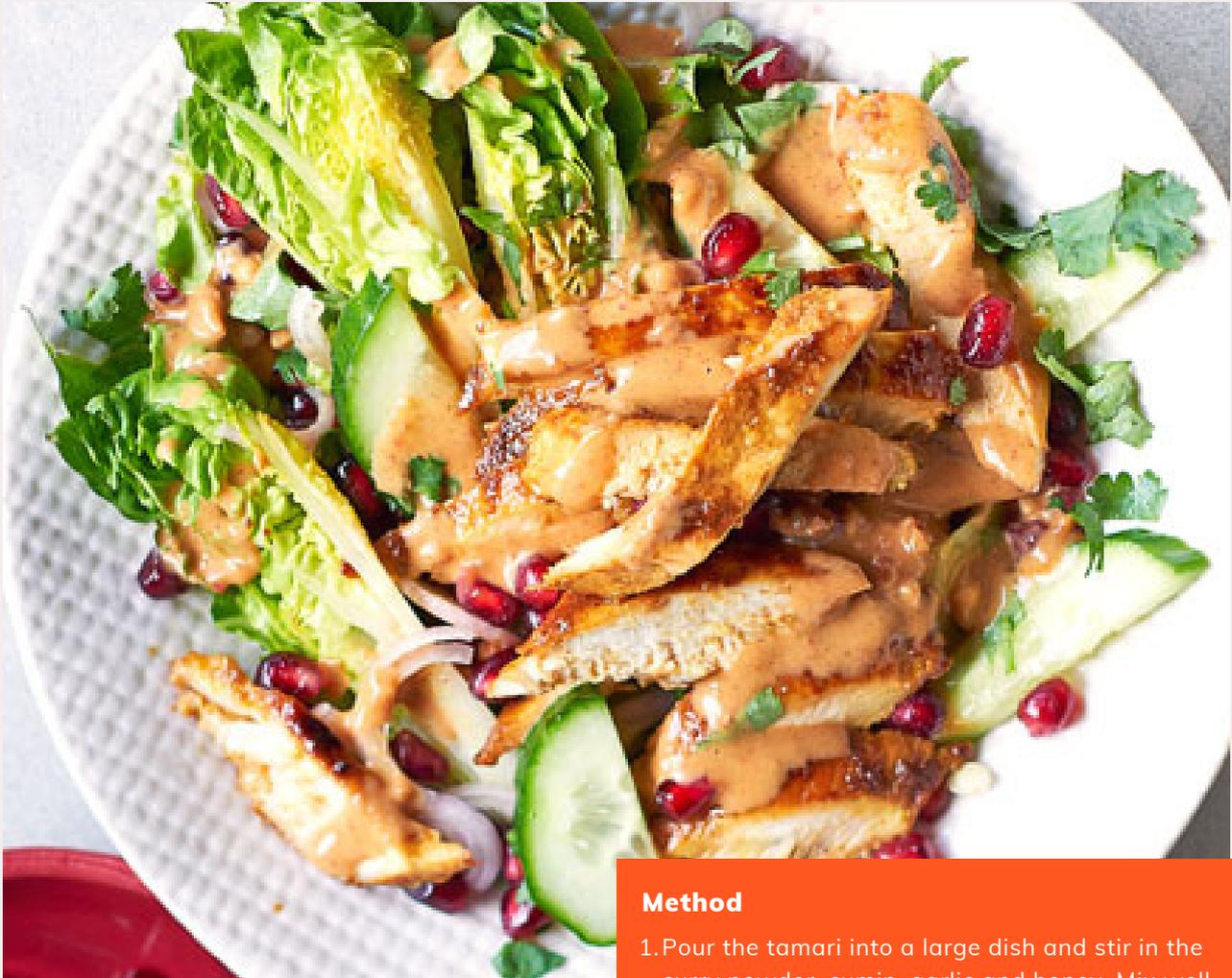
The deadline for submission is February 13, 2020 at 4:15 pm. Late entries will not be accepted.

On your entry form, please include your contact information and indicate your preference for one of the following: Jenny's Restaurant, TGI Fridays or La Cantina. Only one entry per person is allowed.

Neither photocopies nor e-mail will be accepted. The first correct entry chosen by random draw will be declared the winner and will be announced on February 14, 2020.

The competition is open to TTMF employees only. Management and staff of the Corporate Communications Department are not eligible to enter.

CHICKEN SATAY SALAD



Ingredients

- 1 tbsp tamari
- 1 tsp medium curry powder
- ¼ tsp ground cumin
- 1 garlic clove, finely grated
- 1 tsp clear honey
- 2 skinless chicken breast fillets (or use turkey breast)
- 1 tbsp crunchy peanut butter (choose a sugar-free version with no palm oil, if possible)
- 1 tbsp sweet chilli sauce
- 1 tbsp lime juice
- A little sunflower oil, for wiping the pan
- 2 Little Gem lettuce hearts, cut into wedges
- ¼ cucumber, halved and sliced
- 1 banana shallot, halved and thinly sliced
- Generous handful coriander, chopped
- Seeds from ½ pomegranate

Method

1. Pour the tamari into a large dish and stir in the curry powder, cumin, garlic and honey. Mix well. Slice the chicken breasts in half horizontally to make 4 fillets in total, then add to the marinade and mix well to coat. Set aside in the fridge for at least 1 hr, or overnight, to allow the flavours to penetrate the chicken.
2. Meanwhile, mix the peanut butter with the chilli sauce, lime juice, and 1 tbsp water to make a spoonable sauce. When ready to cook the chicken, wipe a large non-stick frying pan with a little oil. Add the chicken and cook, covered with a lid, for 5-6 mins on a medium heat, turning the fillets over for the last min, until cooked but still moist. Set aside, covered, to rest for a few mins.
3. While the chicken rests, toss the lettuce wedges with the cucumber, shallot, coriander and pomegranate, and pile onto plates. Spoon over a little sauce. Slice the chicken, pile on top of the salad and spoon over the remaining sauce.
4. Eat while the chicken is still warm.

**TTMF helped my friend Brenda to
finance the construction of her home.
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- Repayment term up to 30 years



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