

JULY 2021

# INSIGHT

*We Are A Strong Foundation*



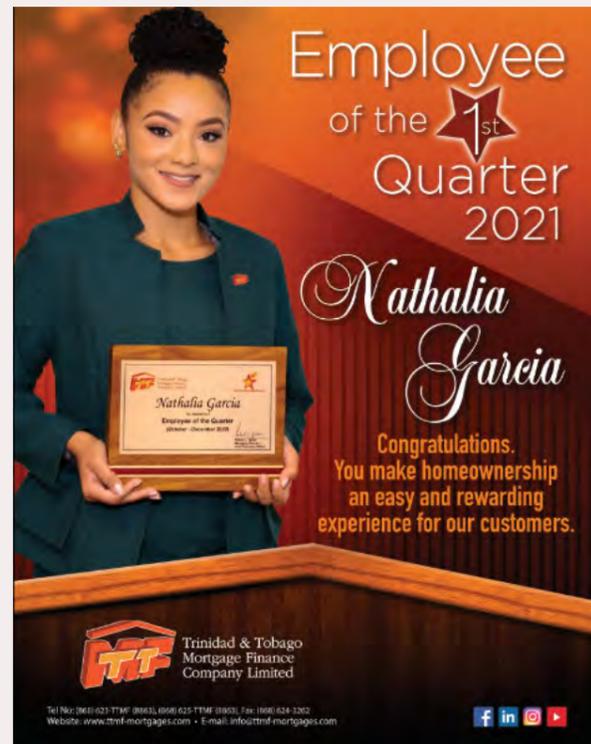
Trinidad & Tobago  
Mortgage Finance  
Company Limited

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## EMPLOYEE OF THE 1<sup>ST</sup> QUARTER 2021



**NATHALIA GARCIA**  
**EMPLOYEE OF 1<sup>ST</sup> QUARTER**

# INSIGHT

## MANAGING DIRECTOR/ CEO'S MESSAGE

TTMF has provided affordable mortgage financing from its inception in 1965 to the present day. While the challenges of the global pandemic, COVID-19, have negatively impacted our economy, TTMF's longstanding experience and business systems continue to sustain and facilitate our customers' ability to acquire their homes in a volatile economic climate.

The brand legacy established over the last 56 years has been supported by the iconic building that stands amidst other solid foundations in the country, such as the Cathedral of the Immaculate Conception, Queen's Royal College, and the Toco Lighthouse.

The success of the organisation's solid internal business processes has also been attributed to our highly knowledgeable and dedicated staff that continue to provide service to our faithful customers. This has been achieved through the leadership of our management team as the organisation thrives on the value of our people who are committed to stand strong and be ready.

We look forward to building on the strong foundation that has been established as we embark on a new journey, leveraging the organisational, infrastructural, financial and human resource capabilities, preparing us for the next 50 years, in meeting our valued mandate of "making home ownership an easy and rewarding experience". ■



**Robert C. Green,**  
**Managing Director/CEO**

### WE ARE A STRONG FOUNDATION

*"You can't build a great building on a weak foundation. You must have a solid foundation if you're going to have a strong superstructure."*

Gordon B. Hinckley

# OUR EMPLOYEES STAND COMMITTED TO BUILDING ON OUR STRONG FOUNDATION



Outside, things may be scary as the pandemic rages on and the changes and adjustments we have had to make may be mentally chaotic as well. We totally understand. The last thing you need is instability at your financial institution too.

At TTMF, our experienced team of employees stand committed to our customers in these challenging times.

Customer service has always been at the core of our organisation and continues to be so. Our physical offices may be closed to in-person visits, because of the COVID-19 restrictions, but that same personalised service that you enjoyed when you sat at the desk of one of our representatives is what you can expect when you use our Online Service Centre. You can submit a query, update your records, submit documents, request appointments (facilitated through phone or video conferencing) and manage your payments, all in the comfort and safety of your own home. Our staff is adaptable and flexible and always ready to serve, and we follow up on your online interactions with us.

For many persons, this unpredictable period has led to a change in their job situation; do not go through this alone. One of our customers, a single mother, shared her story with us of being unable to make her payments for months until she got a concerned call from one of our customer service representatives, enquiring about her situation.

“When the representative called, I didn’t feel that someone was on my back for my mortgage payments. He seemed to be more concerned about my welfare and when I told him what was going on with me, he called back with different repayment options. I chose the one that was manageable.”

If this customer's situation mirrors your own, reach out to us; let us explore solutions together to put you in a better position. Partner with us at TTMF to navigate this new normal together. ■

# OUR COVID-19 RESPONSE

At TTMF, we have always invested in robust, secure, and efficient information technology systems, and adhere rigorously to international standards of data and systems management while constantly improving our ability to serve our customers' needs.

As a result of the global pandemic, and the increased need to take our business online to maintain social distancing and other protocols mandated by the government, TTMF faced the challenge of maintaining momentum and alignment to our planned strategic and business initiatives.

We were able to swiftly pivot by shifting focus on managing the unanticipated activities necessary to keep the organization operating efficiently.

We immediately focused on the wellbeing of our employees, and our HR function continued to support the organisation's core operations and units by managing a crisis response system to keep employees safe, productive and engaged.

We provided timely and informative communication to ease any anxieties that arose, while motivating and encouraging staff to stay the course. We also provided them with tools for effective alternative work arrangements, including laptops and support for Wi-Fi and Internet services where necessary.

To maintain business continuity, we put in place new workplace policies and procedures governing the alternative work arrangements. These procedures included the introduction of signage, screens, dispensers, sanitizers and COVID-19 related material.

Our other major focus was our customers. We expanded our digital footprint in response to their needs, while utilising leading-edge technologies in support of our operations.

We introduced measures such as a redundant location, through which communication and network connectivity could be routed if an outage occurred. This would allow us to effect a seamless transition of our telecommunication systems, through which we could remain interconnected and in communication with our customers.

Acknowledging the need to better manage some of our internal processes, our Prospective Customer Management System (PCMS) programme was expanded to encompass the entire life cycle of a new mortgage application, from acceptance to disbursement. The system is fully integrated with the core Signature systems and can be expanded to include other aspects of our operations in pursuit of improved service to our customers.

We also renewed our focus on the company's health and wellness initiatives, expanding them to include emphasis on fostering a work environment and culture that supports employees' and their families' wellbeing.

The pandemic has been difficult on everyone, but we are comforted in the knowledge that we continue to be proactive, sensitive, and responsive to the needs of our stakeholders. ■





## LEVERAGE YOUR HOME EQUITY TO MAKE YOUR DREAMS COME TRUE

One of the great things about home ownership is that you have a valuable, tangible asset that may become a source of financing for that important milestone in your life, whether it be to remodel your kitchen or to fund a university education for yourself or for your child. It is also comforting to know that there is a source of funds that you can turn to in times of crisis, such to finance major medical expenses.

A home equity loan uses the current market value of your home, minus remaining mortgage balance, as collateral. In other words, you can borrow against the equity in your home while continuing to enjoy the use of it, paying off both your mortgage instalment and the instalment of the equity loan.

At TTMF, we are always here to listen to your goals and aspirations and offer advice on how to leverage the equity you have built up in your home into a lumpsum that you can rely on when you most need it.

Here are a few things to know about home equity loans:

1. They often offer better interest rates than other forms of financing, such as hire purchase or credit cards.
2. You can get your money in a lumpsum, which gives you the power to make that large payment or to take advantage of that opportune investment.
3. They are usually offered at a fixed rate, which allows you to plan your payments easily.
4. As the appraised value of your home goes up (and it usually does for homeowners who have taken good care of their property), you may be eligible for a larger sum than you might think.
5. They are usually fast and easy to finalise, so you can have your cash in hand quickly.

Learn more about how to turn your home equity to your best advantage by calling any of our locations, or visiting us at [Mortgage Financing - Home Equity](#). ■

# GET TO KNOW YOUR MANAGER

TWENTY QUESTIONS  
WITH  
**KATHRINA SMITH**



**Joined the TTMF family on:** March 1st 2021  
**Previous employers:** First Caribbean International Bank (Trinidad and Tobago) Limited  
**Positions Held:** Operations Supervisor  
**Educational Background:** B.A. (Hons.) Business Management from Anglia Ruskin University  
**Originally hails from:** Diego Martin  
**Currently hails from:** Santa Cruz

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

- 1) Continuously seek to develop yourself, no one ever gets to a place where they know everything.
- 2) Don't underestimate people as you never know what they may bring to the table.
- 3) Never quit, use every opportunity, every failure, every experience to climb.

**Who is your Role Model?** My Role Model was my mother. She was strong, determined, fair and fearless. She made me proud to be a part of her life and inspired me.

**What is your favorite food?** I love Asian cuisine, Chinese, Thai and Curries...however I'm a foodie in general.

**Most embarrassing moment?** I fell at the airport in Barbados while on a business trip, and the terminal was extremely busy at the time.

**Three words that best describe you.** I am outgoing, honest and considerate.

**Life changing experience?** Living in England for a couple of years and recognizing two things:

**One weakness?** The need to be in control.

1. Nothing keeps people from going out, especially the weather, they simply dress appropriately.
2. Holding ideas of how something "MUST" be done is very limiting.

**What is your idea of a good time?** Any kind of lime especially a beach lime.

**What are your Hobbies/Interests?** Listening to music, cooking, reading.

**If you had to do something over again, would you and what would it be?** Nothing, my experiences made me who I am, learning from them was key for me.

**Favorite movie?** Monster in Law.

**Best TTMF experience?** Getting to know the staff via huddles

**Any elusive goals?** None

**Personal Motto?** The choices you make determine your trajectory.

**Greatest fear/phobia?** I have two, I am afraid of needles and heights.

**Best book you ever read?** Everyday Greatness written by Stephen Covey

**One thing you would like to do before you die?** I would love to have my own sailboat.

**Favorite Colors?** Red, Blue and Yellow

**What's your idea of success?** Being comfortable and secure in the choices I make and not regretting those decisions

**Greatest Achievement?** Raising 3 young adults without going crazy.

# MOVERS & SHAKERS



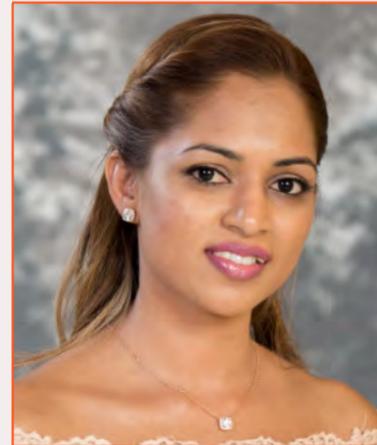
**FELINA SANKAR**

Permanent appointment to the position of Customer Care Representative within the Customer Care Centre of the Mortgage Services Department with effect from February 15, 2021.



**MELISSA PAUL-SAUNDERS**

Temporarily reassigned to the Approval Team as a Mortgage Officer within Mortgage Origination Unit of the Mortgage Services Department with effect from January 4, 2021.



**TRACY DE VERTEUIL**

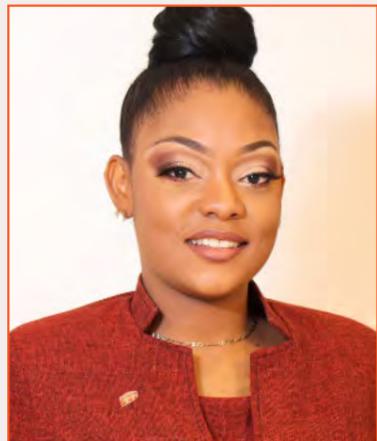
Temporarily reassigned to the Approval Team as a Mortgage Officer within the Mortgage Origination Unit of the Mortgage Services Department with effect from February 15, 2021.



**RAE DE SOUZA**

Acting as a Digitization Assistant within the Digitization Unit of the Information Technology Department with effect from February 22, 2021.

## Temporary Acting, Assignments and Transfers



**SHAVONNE COX COUDRAY**

Acting as a Mortgage Officer within the Mortgage Services Department with effect from January 4, 2021.



**BRITTANY MORRIS**

Acting as a Mortgage Officer within the Mortgage Origination Unit of the Mortgage Services Department with effect from February 15, 2021.

# INSIGHT



**CHAKIEL MALONEY**

Temporary lateral transfer as a Mortgage Assistant within the Mortgage Origination Unit of the Mortgage Services Department with effect from February 22, 2021



**AFIYA MARCIAL**

Temporarily reassigned as an Assistant Manager to the Collections Unit of the Mortgage Administration Department with effect from March 15, 2021.



**CHERYL ANN STRACHAN**

Temporarily reassigned as a Mortgage Officer to the Mortgage Origination Unit of the Mortgage Services Department with effect from April 27, 2021.



**PHILEMON RAMBAJ**

Acting as a Mortgage Assistant within the Branch Operations, San Fernando of the Mortgage Services Department with effect from March 1, 2021.



**TEVON MC DAVID**

Temporarily reassigned as a Mortgage Assistant within the Branch Operations, Chaguanas within the Mortgage Services Department for the period March 22 to April 09, 2021.



**MORRISSA ROSS**

Temporarily reassigned as a Business Development Officer within the Branch Operations, Chaguanas of the Mortgage Services Department for the period April 27 to May 13, 2021.

# NEW HIRES

 <b>Analeze Fisher</b> February 22 <sup>nd</sup> 2021	 <b>Kathrina Smith</b> March 1 <sup>st</sup> 2021	 <b>Sally-Ann Alexander</b> March 1 <sup>st</sup> 2021	 <b>Avril Daniel</b> May 3 <sup>rd</sup> 2021	 <b>Aneesia Kowlessar</b> June 1 <sup>st</sup> 2021
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Jeanvani Esdelle	March 8, 2021	Ariel Maurice	March 8, 2021
Jemila Forde	March 8, 2021	Kimberly O'Connor	March 8, 2021
Ananda Harrington	March 8, 2021	Sadé Simon	March 8, 2021
Elijah Lee	March 8, 2021		

# EXITS

 <b>Glenis Douglas</b> February 26 <sup>th</sup> 2021	 <b>Kelsie Guevaro</b> April 16 <sup>th</sup> 2021	 <b>Cherish Agard-Seegobin</b> April 16 <sup>th</sup> 2021	 <b>Wendy Danglade</b> April 19 <sup>th</sup> 2021	 <b>Terry Lynch</b> June 16 <sup>th</sup> 2021
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Issachar King	May 31, 2021
Jeanvani Esdelle	May 31, 2021
Ananda Harrington	May 31, 2021
Elijah Lee	May 31, 2021
Ariel Maurice	May 31, 2021
Kimberly O'Connor	May 31, 2021
Sadé Simon	May 31, 2021
Jemila Forde	May 31, 2021

# REWARD & RECOGNITION

## STARS – 1st Quarter: October to December 2020

### Customer Focused

Davina Jagmohan (4)  
Melissa Paul-Saunders  
Michelle Toussaint (2)  
Morrissa Ross  
Nathalia Garcia  
Rayna Barrow  
Ronise Williams  
Tessa Salandy  
Tracy De Verteuil  
Tricia Ashton-Guischard

### Results Oriented

Mickel Nicholas (2)  
Narisha Ali  
Valishti Ramdass

### Teamwork

Danielle James  
Hanessia Jordan  
Julia Ramjohn  
Linda Lake-Cesar

Mickel Nicholas  
Narisha Ali  
Nikita Harris-France  
Symone Young  
Vyjanti Khan

### Empowerment

Isaiah Phillip

## STARS – 2nd Quarter: January to March 2021

### Customer Focused

Danielle James  
Dimitri Songui  
Isaiah Phillip (4)  
Karen Charles  
Mc Queda Baird  
Michelle Toussaint (7)  
Nathalia Garcia (2)  
Rayna Barrow (5)  
Shane Phillips  
Shavonne Cox Coudray (4)  
Tessa Salandy (4)

Toni De Freitas  
Tracy De Verteuil (3)  
Vinessa Lewis  
Wallissa Francois (2)

### Results Oriented

Adanna Cornwall  
Asha Primus  
Gina St. Hilaire  
Nadine Ammon

### Teamwork

Adanna Cornwall  
Asha Primus  
Gina St. Hilaire  
Isaiah Phillip  
Makela Sherman  
Nadine Ammon  
Nalini Kumar-Williams  
Rayna Barrow  
Shavonne Cox Coudray  
Tricia Williams

## STARS – 3rd Quarter: April to June 2021

### Customer Focused

Carline Kent  
Chakiel Maloney  
Charlene Williams  
Gina St. Hilaire  
Javid Hosein  
Mc Queda Baird  
Michelle Toussaint  
Morrissa Ross

Nathalia Garcia (5)  
Ronise Williams  
Tessa Salandy (4)  
Tracy De Verteuil  
Tricia Ashton-Guischard

### Teamwork

Amanda Eugene  
Charlene Williams

Christian Clarke  
Kern Ali  
Sharon Escandón

### Empowerment

Joseanne Henry  
Miriam James  
Nicolette Medford

# OUR STRONG FOUNDATION



# BUILD YOUR WEALTH, BUILD YOUR HEALTH



At TTMF, we are about wealth creation, but we also know that physical wellness is as important as financial wellness. After all, your health is your wealth!

TTMF's health and wellness programme, known as **Transformers**, is aimed at improving the mental, physical, and spiritual well-being of all its staff.

Times are hectic, and given the upheaval being experienced within the food sector due to pandemic-related restrictions, it may not always be possible to pop into your favourite restaurant and grab a meal. The good news is that you can leverage this to your advantage, because you now have more control over what you eat, and are able to choose more wisely, resulting in a healthier you.

Here are a few tips for maintaining healthy on-the-go eating habits for breakfast, lunch, and dinner.

- 1. Plan your meals.** It may take an hour or so but sitting down and carefully planning the meals for the week, not only saves you the time of wondering what to cook, but it lets you create a realistic shopping list without too many impulse buys.
- 2. Fruits are your friend** and do not let the veggies get jealous of that friendship, either! Furthermore, fruit like bananas and citrus come in environment-friendly packaging: their own skins. So, they are easy to toss into your bag on the way out the door. Others can be prepped with minimum fuss or mess and are light and easy to carry with you.
- 3. Sandwiches are among the most versatile meals on the planet.** You could pack a different one every day for a month and not repeat a filling once! Enjoy!
- 4. Do not neglect your hydration,** and maybe it is time to give water a chance. Sodas and juice are mostly full of empty calories, and with our current constraints on free movement and easy access to working out, that is not what we need right now. So, drink up!

It does not take much to transform your health and wellness, and our game-changing Transformers is with you every step of the way. ■

# HOW TO ACQUIRE A HOME IN CHALLENGING TIMES

The challenges of the global pandemic have affected everyone in many ways, including our work life, family life, personal wellbeing, and financial health. For those who have been planning to acquire a new home in the past year, the setbacks may have been even greater. But take heart. Despite the challenges, it is still possible to go forward with your dreams of home ownership!

Here are a few tips on how to buy a home during difficult times.

1. Take an honest look at your finances, especially if you have suffered financial setbacks or loss of income due to the pandemic. Remember that we at TTMF are here to help you re-assess your situation and give you the best advice on how best to leverage what you have.
2. Negotiate, negotiate, negotiate! You may be able to get a better price from the seller if you play your cards right.
3. Spend time on research. The lockdown may leave you with more time on your hands. Spend

it wisely, reading up on the housing market, what's trending, and what pitfalls to avoid.

4. Revise your parameters. If your finances have been impacted, consider asking for more flexible options for mortgage payments and terms that will allow you to meet your commitments more easily.
5. Take advantage of the many socially distanced options to keep you and your family safe. As with many financial institutions, TTMF is offering safe options to you during the pandemic, which allow you to conduct business.
6. It is worth your while to get pre-qualified now, so when that gem turns up, you are ready to roll!
7. Bear in mind that things will get better. We are all in this together, our nation and our people, have rallied before. We will rally again!

For more information about the necessary steps in acquiring a home, visit us at [Buy a Home](#) or [5 Steps to Financing](#) ■



# BRAINGLE

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## INSIGHT

# GLUTEN-FREE BROCCOLI-CRUST PIZZA



### Ingredients

- 1 large head broccoli, chopped and steamed
- 1 large egg, lightly beaten
- 2 c.shredded mozzarella, divided
- 1/2 c.Parmesan, divided
- 1/2 tsp.garlic powder
- Kosher salt
- Freshly ground black pepper
- 1/4 c.marinara sauce
- 1/4 c.pepperoni
- Fresh basil, for serving

### Method

1. Preheat oven to 425 degrees F.
2. In a food processor, pulse steamed broccoli until grated. Squeeze water out. Transfer broccoli to a large bowl and add egg, 1 cup mozzarella, and ¼ cup Parmesan. Season with garlic powder, salt, and pepper.
3. Transfer dough to a parchment-lined, greased baking sheet and shape into a thin, round crust. Bake until golden and dried out, 20 minutes.
4. Top with marinara, remaining cheeses and pepperoni, and bake until cheese is melted and crust is crispy, 10 minutes more. Garnish with basil. ■



Trinidad & Tobago  
Mortgage Finance  
Company Limited

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**BUY**  
A HOME



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