

DECEMBER 2021

# INSIGHT

*Celebrating Our Legacy*



Trinidad & Tobago  
Mortgage Finance  
Company Limited

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## EMPLOYEE OF THE YEAR 2021



**TIMOTHY DOOKHAN**

# INSIGHT

## MANAGING DIRECTOR/CEO'S MESSAGE

As with any other organisation, we at TTMF face a New Year, operating within the challenges brought about by the COVID-19 global pandemic. We leave 2021 behind celebrating over 56 years in the business of 'making home ownership an easy and rewarding experience' for our customers and stakeholders.

Homeownership is one measure of financial wealth for much of our population. But even more than that is the fact that homeownership has become an emotional as well as financial undertaking in the security it provides families and their overall well-being. We, through our affordable financing opportunities, have given homeowners the opportunity to leave a legacy of their own.

Our journey over the last 56 years has seen the number of customers we serve grow steadily with a corresponding increase in staff and assets to better serve them. Customer service is at the heart of what we do and through the years we have continuously trained our staff as we continue to build the most knowledgeable and skilled team in the industry. Further, their commitment and dedication to the service of our customers have significantly contributed to the foundation we have built.

We have embraced our corporate social responsibility with the objective of having a positive impact on the quality of life on the members of our community. The focus has been on children through children's homes and primary schools as we provide them with their needs which will solidify a strong foundation and prepare them for their future.

This legacy will serve us well and we expect these successes to continue as we move towards the finalisation of the merger with Home Mortgage Bank (HMB).

In the words of Warren Buffet, **"Someone is sitting in the shade today because someone planted a tree a long-time ago."** ■



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

### CELEBRATING OUR LEGACY

*"If you're going to live, leave a legacy. Make a mark on the world that cannot be erased."*

Maya Angelou

# CELEBRATING A LEGACY

TTMF was incorporated on December 03, 1965. The original financiers were Colonial Development Corporation (CDC) at 80% and the Government of Trinidad & Tobago (GOTT) at 20%. The office was first located at Alstons Building, on Independence Square Port of Spain. It then moved to Salvatori Building in 1968 and then to Guyana & Trinidad Mutual Fire Insurance Company Building (GTM) on Queen Street, Port of Spain in 1974.

As an Approved Mortgage Company, TTMF's first assignment was the granting of mortgages to persons benefiting from a housing project at the Diamond Vale Estate, Diego Martin.

In 1973, the National Insurance Board (NIB), was invited to play a role in the financing of TTMF. The resulting Finance Agreement was entered into on February 15, 1974, between TTMF, NIB, the CDC and the GOTT. In 1980, the GOTT purchased the equity held by the CDC. Thus, TTMF became locally owned with the Government of Trinidad & Tobago (GOTT) holding 51.6% of the shares and the National Insurance Board (NIB), 48.4%. In October 1994, the National Insurance Board purchased 2% of Government's shareholding in TTMF and thereby became the majority shareholder with 51%.

The authorised capital of TTMF was expanded to TT\$15,000,000, represented by 3,125,000 shares, bringing the value of issued and fully paid shares to TT\$12,408,000 divided into 2,585,000 shares of \$4.80 each.

20 years of paying rent at various buildings in Port of Spain ended in 1985 when TTMF moved to its own "home" at Albion Court, 61 Dundonald Street, Port of Spain. A twenty-four member staff first occupied the new \$15.9 million office complex. Gregory Lynch and Timothy Rochford are two of these initial members of staff and Gregory still works at TTMF while Timothy retired in 2021.

On December 3, 1985, TTMF held an official opening ceremony of the building. The ribbon cutting took place in the Atrium of the building. The theme of the event was "Milestones of Achievement." It was a perfect fit since it coincided with TTMF'S 20th, Anniversary.

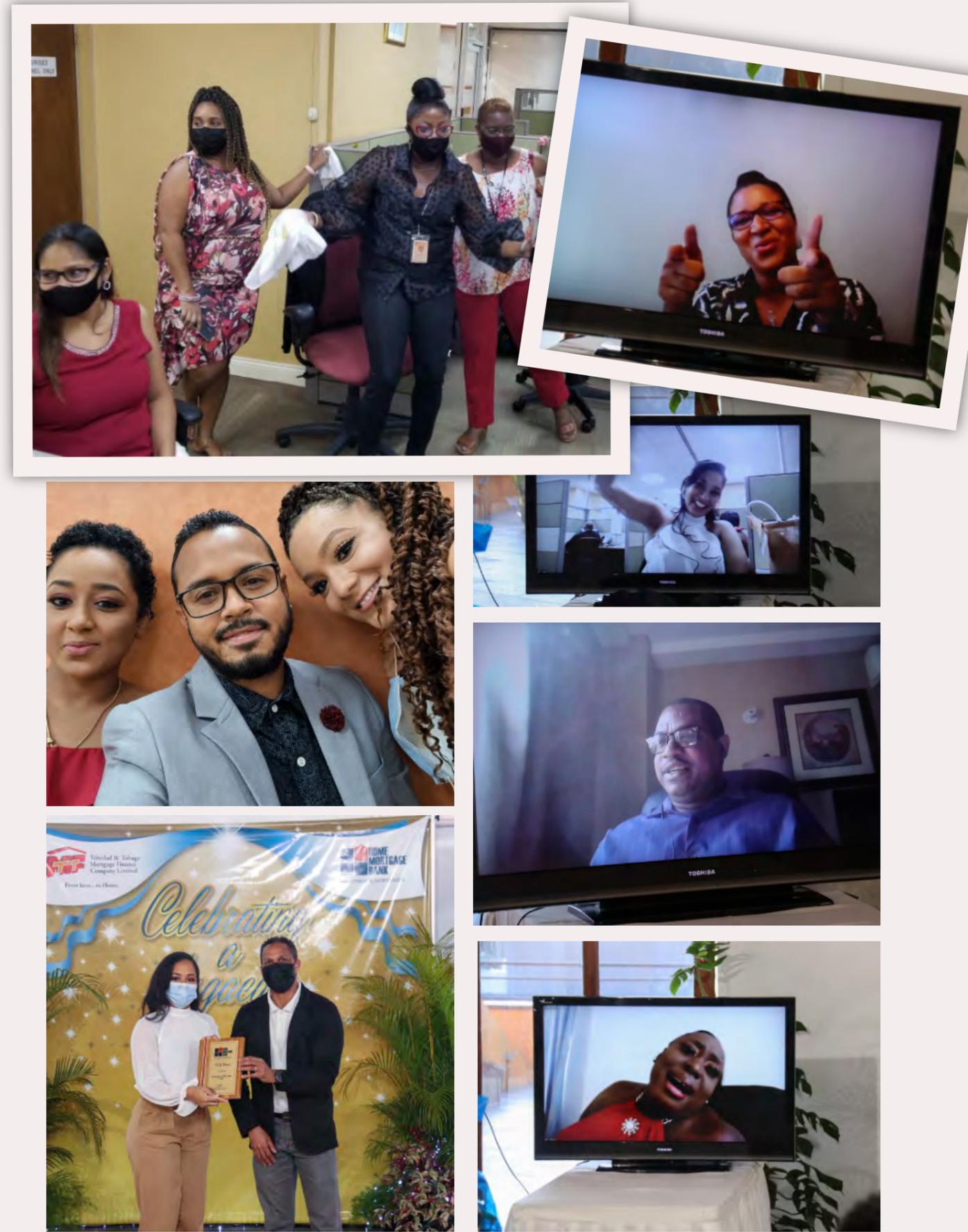
In 2017 a Memorandum of Understanding was signed between TTMF and HMB to achieve maximum benefits and synergies from the common ownership of both TTMF and HMB by the National Insurance Board of Trinidad and Tobago.

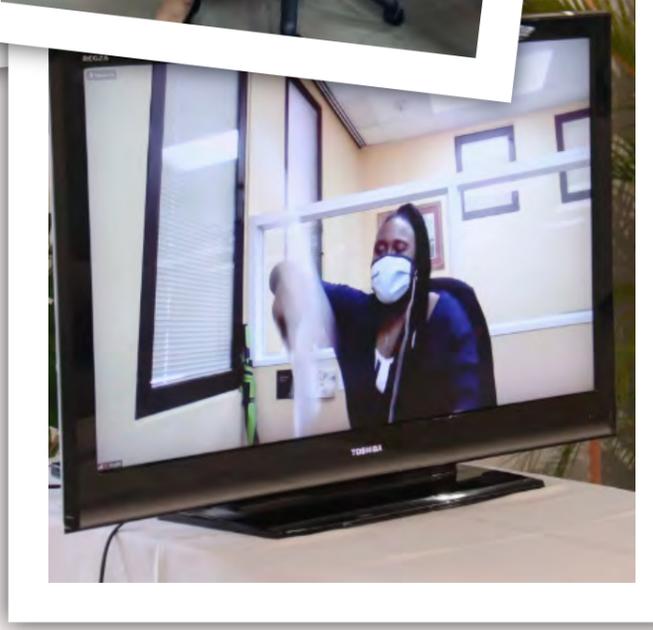
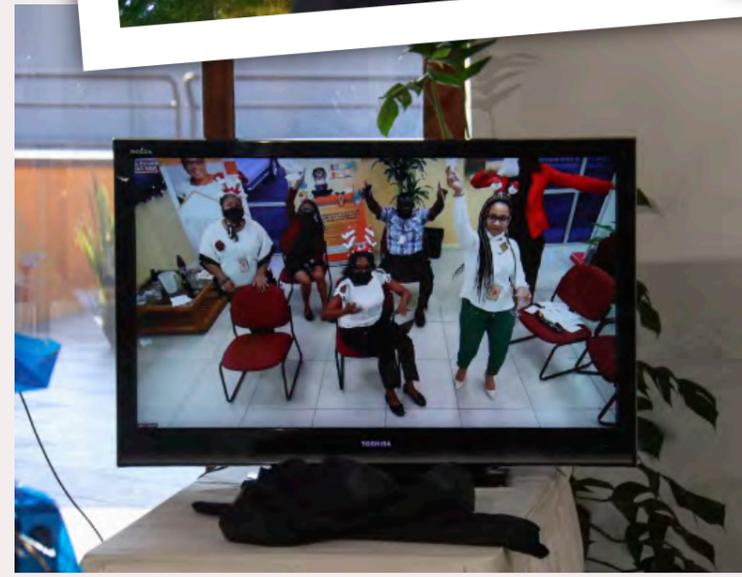
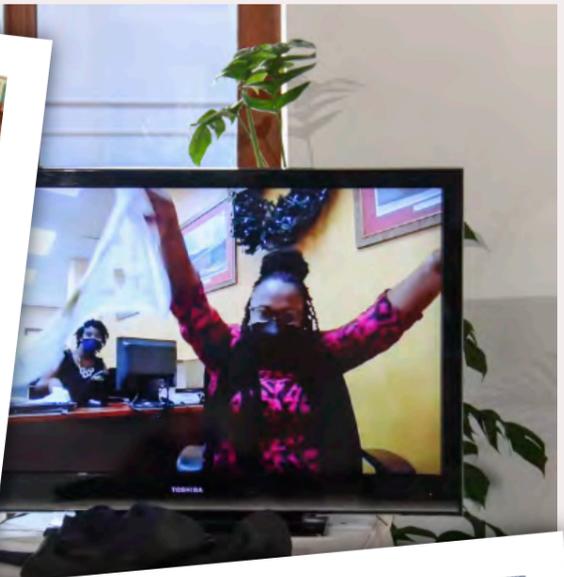
A key milestone was attained on August 6, 2021, as the members of the Boards of TTMF, HMB and NIBTT each met and formally approved the Merger of TTMF and HMB.

In December 2021, we celebrated a legacy of over 56 years in the business' of 'making home ownership an easy and rewarding experience' for our customers and we expect this to continue in the merged entity. ■



# END OF YEAR EVENT - CELEBRATING A LEGACY





# GET TO KNOW YOUR EMPLOYEE OF THE YEAR

TWENTY QUESTIONS WITH **TIMOTHY DOOKHAN**



## INSIGHT

**Joined the TTMF family on:** June 1, 2009

**Previous employers:** None

**Positions Held:** Accounting Assistant

**Educational Background:** BSc Management – University of London

**Originally hails from:** Santa Cruz

**Currently hails from:** Santa Cruz

**What's your idea of success?**

Acknowledging what you know, and what you don't know is a key principle to success. The former is the foundation of operating within your core competence, the latter creates an enthusiasm for continuous learning.

**Greatest Achievement?**

Receiving the 2021 Employee of the Year award, greatly appreciated.

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

The best education you can ever receive comes from your eyes and ears. The power of observation and your intuition is your guide and best friend. Keep it simple.

**Who is your Role Model?**

No one. Charting your own course, falling flat on your face, and learning from your mistakes puts a lot into perspective very quickly.

**Most embarrassing moment?**

Taking an urgent phone call while changing in the men's room for a walk-up Lady Chancellor, I walked out into the lobby area unconsciously in my boxers instead of my running shorts.

**Life changing experience?**

Covid-19. The pandemic has harshly reminded us that we are a reflection of each other, we are all equal, and breathe the same air. It made me pay more attention to my relationships: by cultivating attitudes of friendliness to the happy, compassion for the unhappy and delight in the virtuous.

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

Investing in the Trinidad & Tobago Stock Exchange earlier.

**Any elusive goals?**

To pick up a new language - Spanish

**Greatest fear/phobia?**

Snakes

**One thing you would like to do before you die?**

See a live match of my favorite Team: Manchester United under lights at Old Trafford. ■

**What is your favorite food?**

Baked Pink Salmon Fillet, Potato wedges with roasted vegetables.

**Three words that best describe you.**

Persistent, Charming, Dedicated.

**One weakness?**

Public Speaking.

**What is your idea of a good time?**

Lounging off at any beach in Tobago specifically between 4:30 – 6:00 pm with a cold brew in my hand.

**What are your Hobbies/Interests?**

Numismatics. I have collected approximately 75% of all coins minted in Trinidad & Tobago from our Independence to present day.

**Favorite movie?**

Skyfall. Espionage movies are the best.

**Best TTMF experience?**

TTMF's Sports Day in 2010 at Witco Sports Grounds was a vibe and a unique energy. The Theme was Remember when...

**Personal Motto?**

Never give up on something that you can't go a day without thinking about.

**Best book you ever read?**

"Leading" by Sir Alex Ferguson.  
"A Promised Land" by Barack Obama

**Favorite Colors?**

Green, it resonates with life, growth, and renewal.

# MOVERS & SHAKERS

## Temporary Acting, Assignments and Transfers:

- **Isaiah Phillip** – acting as a Mortgage Officer within the Mortgage Origination Unit of the Mortgage Services Department with effect from **August 06, 2021**.
- **Philemon Rambaj** - acting as a Mortgage Assistant within the Mortgage Origination Unit of the Mortgage Services Department with effect from **August 16, 2021**.
- **Kevon Griffith** - acting as a Digitization Assistant within the Digitization Unit of the Information Technology Department with effect from **August 23, 2021**.
- **Danielle Alleyne** - acting as a Digitization Assistant within the Digitization Unit of the Information Technology Department with effect from **October 01, 2021**.
- **Meredith Nicome** - temporary appointment as a Customer Service Representative (contract) within the Customer Care Unit of the Mortgage Services Department for the period **November 15, 2021, to January 07, 2022**.

# NEW HIRES

Danielle De Gannes

October 11, 2021

# EXITS

Nikhil Kanhai

September 24, 2021

Myrtle Harris

September 30, 2021 (retired)

Natasha Wilson

October 20, 2021

Nyasha Wight

October 29, 2021

Lennis-Ann Howard - Crichlow

November 26, 2021



# REWARD & RECOGNITION

## STARS – July to September 2021

### Customer Focused

Brittany Morris (2)  
 Chakiel Maloney  
 Christie-Marie Huggins-Legere  
 Crystal Marie Salandy  
 Davina Jagmohan (2)  
 Gerard Loney  
 Kern Ali  
 Marissa Grenade-Allen  
 Mc Queda Baird  
 Michelle Toussaint (4)  
 Nathalia Garcia (2)  
 Paige O'Brien  
 Rayna Barrow (2)  
 Renee Miller (3)  
 Steffan Kabul  
 Tessa Salandy (2)  
 Timothy Dookhan  
 Vinessa Lewis

### Results Oriented

Kennysha Ramdeo  
 Kern Ali  
 Kevin Jeremiah  
 Kishore Singh  
 Lisa Grant  
 Makela Sherman  
 Marcus Phillip  
 Mikiel Caruth  
 Nalini Kumar-Williams  
 Shirlene Chong Ling  
 Tevon Mc David  
 Timothy Dookhan  
 Tricia Williams

### Empowerment

Catherine Robinson  
 Kern Ali  
 Kevin Jeremiah  
 Stefan Garcia  
 Toni De Freitas  
 Valishti Ramdass

### Teamwork

Catherine Robinson  
 Hanessia Jordan  
 Julia Ramjohn  
 Kennysha Superville-Ramdeo  
 Kern Ali  
 Kishore Singh  
 Krystal Proudfoot  
 Makela Sherman  
 Melissa Seupersad  
 Mikiel Caruth  
 Nalini Kumar-Williams  
 Paige O'Brien  
 Ria Inniss  
 Shirlene Chong Ling  
 Stefan Garcia  
 Symone Young  
 Tevon Mc David  
 Timothy Dookhan  
 Tricia Williams  
 Valishti Ramdass  
 Vyjanti Khan

## STARS – October to December 2021

### Customer Focused

Adanna Cornwall  
 Asha Primus  
 Brittany Morris  
 Chakiel Maloney (2)  
 Chantelle Hadley  
 Cheryl Ann Strachan  
 Christie-Marie Huggins-Legere  
 Davina Jagmohan (3)  
 Isaiah Phillip  
 Javid Hosein (2)  
 Khalisha Joseph  
 Kishore Singh  
 Liana Tavernier  
 Makela Sherman  
 Michelle Toussaint (4)  
 Rayna Barrow  
 Shavonne Cox Coudray (2)

Tessa Salandy  
 Tricia Ashton-Guischard  
 Wendy Cuthbert

### Results Oriented

Kishore Singh  
 Makela Sherman  
 Tenilla Henry

### Empowerment

Makela Sherman

### Teamwork

Karen Ramdeo  
 Kishore Singh

Makela Sherman  
 Marsha Tuckett  
 Melissa Seupersad  
 Tenilla Henry

Employee of the 4<sup>th</sup> Quarter 2021

*Timothy Dookhan*

Congratulations. You make homeownership an easy and rewarding experience for our customers.

Trinidad & Tobago Mortgage Finance Company Limited

Employee of the Quarter Q4 - 2021 Timothy Dookhan

Employee of the 3<sup>rd</sup> Quarter 2021

*Charlene Williams*

Congratulations. You make homeownership an easy and rewarding experience for our customers.

Trinidad & Tobago Mortgage Finance Company Limited

Employee of the Quarter Q3 - 2021 Charlene Williams

Employee of the 2<sup>nd</sup> Quarter 2021

*Michelle Toussaint*

Congratulations. You make homeownership an easy and rewarding experience for our customers.

Trinidad & Tobago Mortgage Finance Company Limited

Employee of the Quarter Q2 - 2021 Michelle Toussaint

Employee of the 1<sup>st</sup> Quarter 2021

*Nathalia Garcia*

Congratulations. You make homeownership an easy and rewarding experience for our customers.

Trinidad & Tobago Mortgage Finance Company Limited

Employee of the Quarter Q1 - 2021 Nathalia Garcia

# TTMF DONATES ELECTRONIC DEVICES TO STUDENTS



**SAN FERNANDO:** Reform Hindu Primary School Ms. Ambica Sharma - Principal

## INSIGHT



**CHAGUANAS:** Raghunnan Road Government Primary Mrs. Salisha Ramsingh - Principal



**ARIMA:** Arima Boys' Government Primary School Mr. Kurt Fleming - Principal

When it comes to education, children and parents have faced unprecedented challenges during the pandemic. Our government responded and remained committed to the continued education our nation's children by implementing an online learning system using mainstream digital platforms.

The Trinidad and Tobago Mortgage Finance Company Limited (TTMF) is grateful to support the Ministry of Education's new system of online learning which is successfully used by both primary and secondary schools across the country.

Among the adjustments required as our children moved towards virtual learning included access to digital devices. Given this circumstance, TTMF equipped one hundred (100) children from primary schools within the burgesses of our five (5) branch locations, with an Amazon Fire HD 10 Tablet. These tablets will be the device that ensures students can effectively attend their online classes and continue their education at this critical stage of their development in

preparation for their future. Furthermore, as technology continues to invade the field of education at an increasing pace, these students will now have greater incentive to cultivate scientific skills to enhance their overall academic growth.

The Amazon Fire devices were provided to: Arima Boys' and Arima Girls' Government Primary Schools; Raghunanan Road Government Primary; Point Cumana R.C. Primary School; Reform Hindu Primary School and Lambeau A.C. Primary School.

Formed in 1965, TTMF was created to provide accessible mortgage financing to citizens of Trinidad and Tobago. For over five decades, the company has assisted families across the nation to realise their dreams in various ways but primarily in home ownership. TTMF prides itself as being more than just a mortgage company but an institution that has and will continue to be socially responsible. To all our nation's students, we will continue to support you through your virtual learning experience. ■



**ARIMA:** Arima Girls' Government Primary School Ms. Sherlan Quimby - Business Operations Assistant

# TTMF DONATES \$25,000 IN FOOD VOUCHERS



Holy Name Convent Training Centre

## INSIGHT



Mother's Union Children's Home



Plainview



Couva Children Home

As a responsible corporate entity, Trinidad and Tobago Mortgage Finance Company Limited TTMF is committed to the improvement in the quality of life of its customers, their families and communities. Through donations and other Corporate Social Responsibility (CSR) projects we contribute positively to the lives of those around.

Under our CSR project entitled **TTMF CAN (Corporate Assistance for the Needy)** we presented five children's homes, within the five (5) geographical locations with TTMF offices, with a total contribution of Twenty-Five Thousand Dollars (\$25,000.00) in Gift Card vouchers for the purchase of grocery items at any Massy Stores or Penny Savers in Tobago for the residents of the homes.

The funding for this donation was taken from the Staff Charity Fund. ■



## STAYING FIT DURING THE PANDEMIC

The COVID-19 pandemic has taken many casualties and has had many unanticipated effects on all of us. One often overlooked side-effect is the toll it has taken on our physical fitness and wellness. The restrictions have impacted our ability to enjoy traditional forms of exercise, such as going to the gym, going on fun runs and until very recently, sea- and river-bathing.

But our health is of paramount importance, especially in view of the increased stressors our population is experiencing on an individual and collective level. In a bid to remain focused on Transformative Wellness, here are a few tips to keep you going:

### Find fresh new ways to work out at home

You can find many easy home workouts online and on websites. Social Media sites like YouTube offer good professional advice, variety, and peppy, upbeat music to motivate you. Most of them don't require special equipment, and if they do, it's easy to substitute common household articles. For example, filled water bottles or even canned vegetables can stand in for hand weights.

### Switch it up

Now is a great time to try a new fitness modality. If you were accustomed to long distance hiking or dragon boating on weekends, why not try yoga, skipping or Zumba? You can still adhere to health restrictions while getting a great workout. What's more, when this is all over, you will have several new options in your fitness toolbox.

### Use mask inserts

Outdoor workouts such as riding or jogging still require you to wear a mask, and for many it can feel restrictive in terms of air flow. Resist the temptation to remove or lower your mask, however, especially if your exercise route takes you in close quarters with others. Instead, use a mask insert, also called a mask frame which keeps the mask fabric off the mouth to create more breathing space for comfortable breathing. They can be used under disposable face masks, cloth face masks, and homemade face masks. Mask inserts reduces the friction frequency between mask and face to protect the lining from getting stained. Ensure that you keep a good seal around all edges of the mask, to maintain the integrity of the mask and that will help create a tiny space between the fabric and your nose and mouth, allowing you to breathe better and remain protected.

### Don't give up hope

Just because you can't do certain things doesn't mean you can't do anything at all. You may see it as lowering your expectations but think of it in terms of keeping the fires burning until the situation improves and we can fully return to our lifestyles. Continuing your wellness programme will keep you healthy in mind and body, so we will emerge from this together when the time is right. Stay well. ■

# BRAINGLE

To solve this puzzle, you have to fill in the empty cells. Each column, row, and region must contain the numbers 1 to 9 exactly once.

	2	6		3				8
9			6			1		
				1	9		4	
		7	3		2			
		4		7		8		
			8		6	7		
	5		7	2				
		9			5			4
4				6		2	1	

Email your response to: [info@ttmf-mortgages.com](mailto:info@ttmf-mortgages.com) by the deadline of **January 28, 2022 at 4:15PM**. **Late entries will not be accepted.** Include your contact information and indicate your preference for one of the following: Excellent Stores, TGI Fridays or Massy Stores. Only one entry per person is allowed. The first correct entry chosen by random draw will be declared the winner and will be announced on **January 31, 2022**.

<b>ENTRY FORM:</b>	Name: .....	<input type="checkbox"/> Excellent Stores
	Contact Info: .....	<input type="checkbox"/> TGI Friday's
		<input type="checkbox"/> Massy Stores

# INSIGHT IMMUNITY BOOSTING SMOOTHIE



### Ingredients

- 1 carrot, washed, peeled, and chopped into about 5 pieces
- 1 banana, peeled and chopped
- 1 whole clementine, peeled, segmented
- 1 inch knob fresh ginger, peeled and grated
- 6 to 8 ounces freshly squeezed orange juice
- 2 tablespoons fresh lemon juice
- ¼ tsp turmeric powder
- ⅛ tsp ground cinnamon
- ⅓ cup plain yogurt
- 1 cup ice
- sweetener, optional

### Method

1. Add all ingredients to a high powered blender in order listed (sweetener is optional); process until completely blended.
2. Taste for sweetness and adjust accordingly. ■



Trinidad & Tobago  
Mortgage Finance  
Company Limited

**From here... to Home.**

YOU CAN  
**BUY**  
A HOME

*I'm a proud homeowner now*

**Homeownership is more achievable than you think.  
We will help you every step of the way.**

• Up to 90% financing • Repayment term up to 30 years

Learn more at **[www.ttmf-mortgages.com](http://www.ttmf-mortgages.com)**

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