



**INSTITUTE OF BANKING AND FINANCE  
OF TRINIDAD AND TOBAGO**

# Newsletter

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# Learning and Development in a Tech-Driven Era

by: Ms. Danica Williams, Manager, Organizational Effectiveness, Trinidad and Tobago Unit Trust Corporation



In today's fast-paced landscape, digital transformation is no longer just a buzzword on a strategic plan—it's a fundamental reality reshaping organizations across the globe. This tech-driven era surpasses anything we have experienced in the last three industrial revolutions. With the rapid advancements in technology and the economy, our workforce is undergoing a significant transformation.

Organizations are now prioritizing the development of digital infrastructure, the integration of artificial intelligence (AI), and the utilization of data and cloud technologies. These forces are not just trends; they are catalysts for change in the digital age.

This transformation introduces new platforms that enhance workforce productivity by adapting to emerging work archetypes. According to Brandon Carson, an award-winning expert in learning, the foundation of a digital mindset emphasizes collaboration to generate rapid, creative solutions to complex challenges. Employees are increasingly expected to see the impact of their work directly and to personalize their approach to tasks, making them uniquely theirs. Businesses must prioritize cultivating a digital mindset throughout their workforce.

In this era, Learning and Development (L&D) transcends traditional training methods; it's about fostering a culture of lifelong learning. So how do we address the widening gap between employees' knowledge, skills, and abilities and the evolving expectations of organizations as technology advances? L&D should shift its focus from merely skilling individuals to

enhancing team-based competencies, such as creativity, innovation, communication, and collaboration.

Just as we often hear about scalable businesses that increase revenue without proportional resource growth, scalable learning is emerging as a crucial differentiator for organizations. By promoting collaboration and enabling small teams to tackle complex problems, employees can learn more quickly and effectively complete tasks. John Hagel's theory of scalable learning underscores this shift.

The pressing question is: Have we evaluated our workforce in alignment with the demands of the digital era? If you haven't done so already, it's vital to recognize that while many organizations focus on building

specific skills for individual roles, the more advanced companies are nurturing a culture of lifelong learning centered on key capabilities such as:

- Analytical Thinking & Innovation
- Complex Problem Solving
- Leadership & Social Influence
- Resilience, Stress Tolerance & Flexibility
- Persuasion & Negotiation

As we navigate this transformative landscape, remember that “the greatest innovations have not come from a lone inventor. Instead, they come from a team working together in the pursuit of a common goal.” —Walter Isaacson.

Embracing this collaborative spirit will be essential for organizations aiming to thrive in the tech-driven era.



“In this era, Learning and Development (L&D) transcends traditional training methods; it's about fostering a culture of lifelong learning.”

# IBF/ UWI 2024 Internship Programme Review

In 2015, IBF in collaboration with the University of the West Indies (UWI) launched our Internship Programme. Through the support of our Corporate Members, this program allows full-time undergraduate UWI students (in the Faculties of: Social Sciences, Engineering, Science and Technology, and Law) to acquire practical work experience in Trinidad and Tobago's Banking and Finance Sector.

In July 2024, we commenced the 8th Cycle of the IBF/UWI Internship Programme where sixteen (16) interns were employed with our Corporate Members as follows:

- CIBC Caribbean Bank (Trinidad and Tobago) Ltd.
- JMMB Bank Trinidad and Tobago Ltd.
- RBC Royal Bank of (Trinidad and Tobago) Ltd.
- Republic Bank Ltd.
- Scotiabank (Trinidad and Tobago) Ltd.

**Check out the key moments from the exciting Internship Programme Orientation hosted by the IBF in collaboration with the UWI. From June to August 2024, our interns embarked on a transformative journey that offered essential industry experience. The orientation session equipped them with the necessary skills to succeed and advance their careers, as each presenter shared insightful knowledge on topics such as Financial Planning, Ethics, Careers in Banking, Protocol, and Etiquette.**



IBF/UWI 2024 Intern Cohort joined by representatives from IBF and UWI.



## From L - R:

1. IBF's CEO, Ms. Marsha John, presents the 'Specifics of the Internship Programme'.
2. Dr. Shalini Ramdeo, Adjunct Lecturer (Management and Leadership) and UWI Internship Coordinator, shares a moment with Ms. Danica Williams, Manager - Organisational Effectiveness, Trinidad and Tobago Unit Trust Corporation and IBF Council Member and Dr. Acolla Lewis-Cameron, Dean of the Faculty of Social Sciences, Department of Management Studies, UWI.
3. Dr. Acolla Lewis-Cameron, delivers Opening Remarks on behalf of UWI.



## From L- R:

4. Interns focus their attention on an insightful presentation during the Orientation Session.
5. Dr. Shalini Ramdeo engages interns in an enlightening discussion.
6. Ms. Rachel Maikhoo, Corporate Secretary & Head of Legal, JMMB Bank Trinidad and Tobago Ltd. and IBF Council Member, delivers a presentation on 'Embarking on a Career in Banking and Finance'.

# IBF's Educational Programme Opportunities



## CHARTERED BANKER MBA

**"RELEVANT,  
RELATABLE,  
FORWARD-THINKING"**

Natali Mawgwr, CIMBA Graduate  
Personal Banking Officer  
ScottishBank Trinidad and Tobago Limited

**Apply Now for  
October 2024 Intake**

**Chartered Banker**



marketing@ibf.org.tt  
(868) 321-9330

## Chartered Banker MBA

The only qualification in the world combining an MBA and Chartered Banker status from a leading Business School in the U.K.

Registration for the Autumn intake is open.

Applications are now invited for the Autumn intake beginning in October 2024.

**Further details can be found on:**  
<https://www.bangor.ac.uk/executive-education>

Contact us for registration details and discount opportunities for the upcoming intake.



## Post Graduate Certificate in Bank Management & Technology (CertBMT)

CertBMT supports the development of fundamental skills, which are necessary in dealing with an evolving digital banking world, and builds the capability of today and tomorrow's banking professionals. It leads to the prestigious Chartered Banker Designation as well as providing an accelerated route to the Chartered Banker MBA.

Contact us for registration details and discount opportunities for the upcoming intake.



## FINANCIAL CRIME & COMPLIANCE MBA

STUDENT PROFILE

**"FLEXIBLE,  
COMPELLING,  
EXCITING"**

Kimberly A Cyril  
Senior Compliance Officer  
PROVEN Bank  
St Lucia



## Financial Crime & Compliance MBA

Bangor Business School is the only institution globally that can offer the Financial Crime & Compliance MBA (FCCMBA), a "Master in Business Administration" (Financial Intelligence Specialist). This ground breaking qualification allows you to gain an MBA together with the professional designation of Financial Intelligence Specialist (FIS). Awarded in partnership with ManchesterCF, global providers of financial intelligence training. Financial Intelligence Specialist (FIS) designation sets a new standard in the world of financial intelligence.

The Financial Crime & Compliance MBA is delivered by means of distance learning and on a part-time basis. The programme can be studied from any location with a good internet connection. The material covers areas of anti money laundering in different contexts, anti-corruption and compliance with sanctions and financial and environmental crime informed by the UN Principles for Sustainable Banking, the programme focuses on constraining crime and terrorism through the diligence of financial institutions. The FCCMBA experience brings together high-level skills and knowledge from an internationally recognized university and centre of research excellence with global specialists in financial intelligence and compliance.

Applications are now invited for the Autumn intake beginning in October 2024.

**Further details can be found on:**  
<https://www.bangor.ac.uk/executive-education>

Contact us for registration details and discount opportunities for the upcoming intake.

## Diploma in Banking (DIB)



### TARGET AUDIENCE:

The DIB Programme is ideal for anyone interested in pursuing a career in Banking.

### BENEFITS:

- DIB graduates without CAPE/GCE Advanced level passes are also eligible for admission to the UWI St. Augustine to pursue any undergraduate degree in the Faculty of Social Sciences.
- Obtain an industry-recognized professional qualification that can improve opportunities for career advancement.
- Self-study format, beneficial for busy professionals.

The Diploma in Banking Programme (DIB) is a self-study programme that aims to supplement and expand knowledge of the banking profession. It is ideal for banking professionals and anyone interested in a career within the banking sector. The Programme's content exposes students to the fundamentals of Banking Practice, as well as other topics that include Customer Service, Business Communication, Human Resource Management, Marketing and Information Technology.

DIB Programme graduates without CAPE/GCE Advanced Level passes are also eligible for admission to the UWI St. Augustine to pursue any undergraduate degree in the Faculty of Social Sciences, including the BSc Banking and Finance. Graduates who maintained a B+ average throughout the programme are eligible for exemptions and credits within selected degree programmes.

*The DIB Programme was developed for self-study and as such, classes are not offered by the IBF.* However, if you prefer to access taught classes for the programme, please contact us for a list of our recommended tuition providers. The DIB Programme is offered at two levels:

- Certificate Level
- Diploma Level

Certificate Level must be completed prior to starting the Diploma Level.

## Professional Certificate For Financial Advisors (Cert. FA) Programme



An internationally accredited self study programme that equips finance professionals with the necessary skills required to provide sound financial advice to clients.

Become specialized in one of these three (3) fields

BANKING

MUTUAL FUNDS

SECURITIES



Chartered Banker




Accredited programme

The Professional Certificate for Financial Advisors (Cert. FA) is a self-study certificate programme. It equips finance professionals with the skills required to provide sound financial advice to clients on the products and services that can help them achieve their financial goals. The programme is accredited by the Accreditation Council of Trinidad and Tobago.

The Cert. FA Programme consists of three specializations: Banking, Mutual Funds and Securities. Each specialization consists of three levels, with Level 1 being the foundation for all specializations.

Contact us for registration details and discount opportunities for the upcoming intake.

# IBF's Upcoming Training Workshops

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

### 21ST OCTOBER, 2024

The following topics will be discussed in greater detail:

**INTRODUCTION TO ESG:**


- Explain what ESG stands for and its significance in today's business landscape.
- Highlight how ESG factors impact long-term financial sustainability and value creation.
- Factors and themes

**ESG REPORTING FRAMEWORKS AND STANDARDS:**

- The rise of regulations and leading ESG guidance and reporting frameworks.
- How to navigate and select appropriate frameworks for your organization.
- Reporting ESG data accurately.

**PHASES OF ESG JOURNEY:**

- Recognize the different stages in an organization's ESG journey.
- Roles and responsibilities.
- Aligning ESG with business strategy.
- Case studies: best practices in ESG reporting.



**Mr. Ricardo Lewis**  
Finance and Risk Management Professional

📅 21st October, 2024    ⌚ 9:00 A.M - 4:00 P.M    💰 \$2,250 VAT Inclusive

Venue: Level 1 Invader's Bay Tower's Invader's Bay, Port of Spain

➤ **Environmental, Social Governance (ESG)**  
**One (1) Day Training Workshop**  
Date: October 21st, 2024  
Facilitator: Mr. Ricardo Lewis  
Cost: \$2000.00 Plus VAT  
Time: 9:00 a.m. – 4:00 p.m.  
Reg. Deadline: October 14th, 2024  
CPD Hours: 5.5

➤ **Anti Money Laundering & Financial Crime**  
**One (1) Day Training Workshop**  
Date: October 23rd, 2024  
Time: 9:00 am - 4:00 pm  
Facilitator: Ms. Candice Huggins  
Cost: \$1800.00 plus VAT  
Reg. Deadline: October 14th, 2024  
CPD Hours: 5.5

➤ **Advanced Treasury Management Two (2) Day Training Workshop**  
Date: November 14th & 15th, 2024  
Time: 9:00 am - 4:00 pm  
Facilitator: Mr. Winston Boodram  
Cost: \$3000.00 plus VAT  
Reg. Deadline: Nov. 4th, 2024  
CPD Hours: 11

## IBF's List of Training Topics

### Soft-Skills

- Administrative Professionals Training
- Boosting Productivity
- Business Writing and Communication
- Change Management
- Coaching and Mentoring
- Customer Service
- Impactful Leadership - Creating Impact from anywhere in the Organization
- Leading at Every Level: Leadership Program for Managers and Supervisors

### Technical

- Advanced Treasury Management
- Analysing Financial Statements
- Blockchain and Cryptocurrencies
- Credit Assessment and Proposal Writing
- Debt Recovery and Delinquency Management
- Enterprise IT Security and Cyber Security in the Cloud
- Anti-Money Laundering/Counter Financing of Terrorism
- Essentials of Finance for Business Decision Making
- Enterprise Risk Management
- Foreign Exchange and Derivatives
- Financial Planning
- Investment Management
- Portfolio Management
- Project Management

### Our Team



**Chief Executive Officer:**  
Ms. Marsha John



**Training & Business Development Officer:**  
Camille Applewhaite



**Administrative Officer/ Programme Coordinator:**  
Ms. Sharia Ahamad

### Contact Us

**Office Hours: Monday - Friday from 8:00 a.m. - 4:00 p.m.**

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Off Audrey Jeffers Highway, POS**

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