



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

Newsletter

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Preparing the Next Generation of Bankers**

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Leadership Development in Finance: Preparing the Next Generation of Bankers



by: Dr. Ron Sookram, PhD, Academic Director, Arthur Lok Jack Global School of Business

The financial services sector stands at a critical inflection point. Banking leaders are navigating a landscape marked by rapid technological change, heightened regulatory scrutiny, rising customer expectations, and an urgent call for environmental and social responsibility.

In this dynamic environment, leadership development must extend well beyond traditional management competencies. Today's professionals must be agile, purpose-driven, and equipped to lead with confidence and care amid complexity and uncertainty.

Enduring Challenges, Evolving Demands

Many of the issues confronting today's banking leaders—technological disruption, competition, customer dynamics, fraud, staff engagement, and regulation—are not new. However, the pace, scale, and interconnectedness of these challenges have grown exponentially. Forty years ago, the industry grappled with similar concerns, but they unfolded more slowly and with fewer variables at play.

Technology is now reshaping customer behavior, accelerating disintermediation, and enabling non-bank players to compete. Traditional banks

must modernize while still carrying the weight of legacy systems. Operational risks, particularly cyber threats and fraud have grown in scale and now rival or surpass credit and market risks.

Customer loyalty is evolving. It hasn't disappeared—but it must now be earned through trust, transparency, and consistent value delivery. Genuine connection, not just service efficiency, builds lasting relationships.

To deliver this level of engagement externally, banks must foster it internally. Today's employees seek more than job security; they want purpose, inclusion, and empowerment. A values-driven culture that aligns staff engagement with customer-centric goals becomes a powerful lever for long-term, sustainable advantage.

Concurrently, regulatory frameworks are becoming more complex. Yet instead of viewing them as constraints, forward-thinking institutions recognize regulation as a partner in building trust, resilience, and industry credibility. In an era where customers still need banking but not necessarily banks those institutions that lead with integrity and care will be the ones that endure.

Emerging Leadership Challenges

Over the next three to five years, banks will face a trio of interconnected leadership challenges:

1. Managing Digital Transformation:

Leaders must drive innovation while safeguarding data, managing cyber risks, and maintaining regulatory compliance. The challenge lies in balancing modernization with the preservation of institutional identity and customer trust.



2. Developing Future Talent: As the need for digitally savvy and purpose-driven professionals intensifies, leaders must inspire high-performing hybrid teams and build inclusive, agile cultures that attract and retain top talent.

3. Integrating ESG and Purpose: Environmental, Social, and Governance (ESG) considerations are no longer peripheral. Embedding them into core strategy is now essential for sustaining stakeholder trust and long-term value creation.

Critical Leadership Skills for the Future

Effective leadership in this era requires a dynamic blend of technical proficiency and behavioral intelligence. On the technical side, leaders must demonstrate:

- **Digital Fluency:** Mastery of AI, blockchain, and data analytics;
- **Regulatory & ESG Literacy:** Deep understanding of compliance and sustainability requirements;
- **Advanced Risk Management:** The ability to anticipate and mitigate financial and reputational risks in a volatile environment.

Equally essential are behavioral capabilities, including:

- **Strategic Agility:** Making swift, data-informed decisions amid uncertainty;
- **Ethical and Inclusive Leadership:** Building trust across diverse teams and communities;
- **Emotional intelligence and resilience:** Leading with empathy and steadiness through disruption and change.

Together, these skills form the foundation of future-ready leadership in banking.

Bridging Skills and Purpose: The Role of Values-Based Leadership

Beyond technical and behavioral competencies, future banking leaders must embody values-based leadership. Trust is not merely earned, it must be designed into systems, modeled in behavior, and sustained through transparency and accountability. Sustainability, once seen as a peripheral concern, is now a central strategic imperative. Financial institutions are expected to lead in climate adaptation, inclusive financing, and responsible governance. From green bonds to social impact investments, purpose and profitability must be aligned—not balanced. Banks that invest in the success of their customers and communities will ultimately secure their own.

Conclusion: Leading Beyond the Bottom Line

To prepare the next generation of banking leaders, leadership development must evolve, both in what it teaches and how it is delivered. Future-oriented programmes should prioritize experiential learning, interdisciplinary collaboration, coaching, and reflective practice. They must cultivate not only technical mastery, but also the human-centered capabilities that make leadership resilient, ethical, and transformative. Ultimately, leadership in finance is no longer about simply managing institutions. It is about shaping the future through integrity, inclusion, and sustainable impact. This is where trust is not just a value, but a competitive advantage.

IBF's Educational Programme Opportunities



CHARTERED BANKER MBA

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

*Petal Maingot, CBMBA Graduate
Personal Banking Officer
Scotiabank Trinidad & Tobago Limited*

**Apply Now for
October 2025 Intake**

Chartered Banker

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.

Applications are now invited for the October 2025 intake.

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.



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(868) 321-9330

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.

**PRIFYSGOL
BANGOR
UNIVERSITY**

**FINANCIAL CRIME &
COMPLIANCE MBA**

STUDENT PROFILE

**"TRANSFORMATIVE,
FLEXIBLE,
EMPOWERING"**

*Sashauna Wint
Client Care Officer-Financial Advisor
JMB Group Ltd, Jamaica*

Apply Now for October 2025
BANGOR.AC.UK/EXECUTIVE-EDUCATION

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.

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.

IBF's Educational Programme Opportunities



INSTITUTE OF BANKING AND FINANCE
OF TRINIDAD AND TOBAGO

Chartered Banker
Accredited programme



Certified Credit Professional (CCP)

This certification programme is accredited by the Chartered Banker Institute (CBI) and is offered via blended learning. Modules are delivered by UK and local tutors. Get certified in as little as 9 months!

Upon completion of this programme, Certified Credit Professionals will have a comprehensive overview of the various problems and challenges that financial institutions experience in the areas of credit and lending.

Completion of the CCP Programme grants an exemption from the Credit & Lending module in the Chartered Banker MBA Programme.

"I wholeheartedly endorse the Certified Credit Professional course to anyone seeking to elevate their proficiency in credit management. Whether you're a novice or a seasoned practitioner, this course equips you with the tools and expertise necessary for success.

Waste no time - enroll today and propel your credit management career to new heights!"

Jewan Jaggernaut
CCP Graduate
Senior Loan Recoveries Professional
JMMB Group Ltd

Register now for the 2025 Intake. Limited Scholarships available.

**CCP Programme Period:
October 25th, 2025 - June 2026
Contact us to learn more!**

IBF's Educational Programme Opportunities



Diploma in Banking (DIB) Programme

TARGET AUDIENCE

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

- ▶ 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.

Ideal for busy professionals!

Examination Period:
Sept. 22nd - Oct. 3rd 2025
Contact us to learn more!



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

Examination Date:
September 27th 2025
Contact us to learn more!

Can be completed in as little as twelve (12) months!

IBF's Upcoming Training Workshops

CREDIT ASSESSMENT AND PROPOSAL WRITING

TWO (2) DAY TRAINING WORKSHOP

Empowering managers, supervisors, and lending officers with a practical framework for sound lending decisions and the skills to write professional credit proposals.

IDEAL FOR: • Lending Officers • Credit Analysts • Managers • Financial Supervisors

TOPICS:

- Principles of Lending
- The Four Pillars of Credit Evaluation
- Financial Analysis Essentials
- Project and Construction Lending
- Structure a Winning Credit Proposal
- Interactive Case Studies

METHODOLOGY:

- Classroom instruction & guided discussions
- Hands-on coaching
- Interactive group work & Q&A sessions

Registration Deadline: August 29th, 2025



MEET YOUR FACILITATOR:

Tanya S. Stuart, Chief Risk Officer and Group Operational Risk Lead for JMMB Group TT
Tanya Stuart is a seasoned Financial Services and Risk Management professional with over 20 years of experience in the financial services sector. She has held roles such as Credit Controller, Senior Manager-Credit, Vice President, Corporate Finance and Chief Risk Officer for JMMB Group TT. Tanya is an active participant in the Banking and Finance sector in Trinidad and Tobago, serving as a former Council Member and part-time lecturer. She holds a BSc. in Banking and Finance and an MBA with a specialization in International Finance.

8:30 A.M - 4:00 P.M. **\$2,500.00 PLUS VAT** **September 10th & 11th, 2025**
12 CPD Hours **Level 1 Invaders Bay Towers, Invaders Bay, Port of Spain**

Credit Assessment and Proposal Writing Two (2) Day Training Workshop

Date: September 10th and 11th 2025

Facilitator: Ms. Tanya Stuart

Cost: \$2,500.00 plus VAT

Time: 8:30 am – 4:00 pm

CPD Hours: 12

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

ONE (1) DAY WORKSHOP

OVERVIEW:

This engaging and insightful workshop explores the critical role of Environmental, Social, and Corporate Governance (ESG) in today's business landscape. As ESG factors become central to how companies operate, report, and gain trust, this session will help participants understand how corporate sustainability efforts impact society, the environment, and long-term investment value. Learn how global frameworks, investor expectations, and stakeholder pressure are shaping business behavior—and how your organization can respond effectively.

KEY LEARNING OUTCOMES:

- Gain a foundational understanding of ESG—its origins, principles, and evolution
- Learn about key global ESG standards and frameworks (UN SDGs, GRI, SASB, TCFD)
- Understand how ESG contributes to long-term business resilience and value creation
- Assess ESG material risks and stakeholder expectations
- Learn practical steps for integrating ESG into business strategy and risk management



RICARDO LEWIS, FCCA, EMBA, Cert.ITM

TARGET AUDIENCE:

Business leaders, sustainability professionals, investors, analysts & decision-makers.

7TH October, 2025 **9:00 A.M - 4:00 P.M.** **\$2,000 plus VAT**
Venue: Level 1 Invader's Bay Tower's Invader's Bay, Port of Spain

Environmental, Social and Governance (ESG) One (1) Day Workshop

Date: October 7th, 2025

Facilitator: Mr. Ricardo Lewis

Cost: \$2,000.00 plus VAT

Time: 9:00 am – 4:00 pm

CPD Hours: 5.5

November

Treasury Management Two (2) Day Training Workshop

Date: November 13th and 14th, 2025

Facilitator: Mr. Winston Boodram

Cost: \$3,000.00 Plus VAT

Time: 8:30 a.m. – 4:00 p.m.

CPD Hours: 12

AML/ Financial Crime: Trends Risks and Challenges

One (1) Day Online Training Workshop

Date: November 27th, 2025

Facilitator: Candice R. Huggins

Cost: \$2,000.00 plus VAT

Time: 9:00 am – 4:00 pm

CPD Hours: 5

IBF's List of Training Topics

Soft-Skills

- Administrative Professionals Training
- Boosting Productivity
- Business Writing and Communication
- Change Management
- Coaching and Mentoring
- Conflict Management: Practical Techniques for Leaders
- Creating an Inclusive Culture: Building a Respectful Workplace
- Customer-Centric Strategies for Exceptional Engagement
- Customer Service
- Equipping Supervisors to Drive Efficiency & Success
- Interviewing Skills and Tips
- Leading at Every Level: Leadership Program for Managers & Supervisors
- People Management in the Age of AI
- Supervisory Training

Technical

- Advanced Treasury Management
- AML/CFT for Non-Profit Organizations
- Analysing Financial Statements
- Anti-Money Laundering/Counter Financing of Terrorism
- Credit Analysis & Loan Assessment for Microfinance Lending
- Credit Assessment and Proposal Writing
- Debt Recovery and Delinquency Management
- Enterprise IT Security & Cyber Security in the Cloud
- Enterprise Risk Management
- Environmental, Social & Governance Fundamentals
- Ethics for Financial Service Providers
- Financial Planning
- Foreign Exchange and Derivatives
- Introduction to Accounting & Finance for Non-Financial Professionals
- Investment Management
- Mastering Policy Development: A Practical Guide to Clarity & Compliance
- Project Management

Our Team



Chief Executive Officer:
Ms. Marsha John



Training & Business Development Officer:
Ms. Camille Applewhaite



Administrative Officer/ Programme Coordinator:
Ms. Sharia Ahamad



Quality Assurance Officer: Trainee
Ms. Sabrina Mahabir

Contact Us

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

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