Enriching Our Communities, Together.
CIBC FirstCaribbean International

Our Vision:
To be the leading financial services provider in the region building enduring client relationships through trusted advice and superior service.

Corporate social responsibility is an important strategic focus for our Bank. We are serious about responding to the needs of the communities we serve and are committed to giving back to our Caribbean brothers and sisters in tangible ways. Since 2002, the bank has allocated substantial funding to worthwhile causes in the Caribbean region. We have provided an additional demand for funds for community-related causes across our footprint. Through it all, we have been backed by world-class employees who have given their all to ensure that the needs of recipients for each cause are met.

This is one of the main reasons why we established the FirstCaribbean Foundation. It is the governing body for our Corporate Social Responsibility initiatives. Through the Foundation, we ensure that vital funding reaches important causes, that contribute to the development and support of the people of the English-speaking Caribbean region in which CIBC FirstCaribbean operates. These countries are: Anguilla, Antigua, Aruba, The Bahamas, Barbados, The British Virgin Islands, Curacao, The Cayman Islands, Dominica, Grenada, Jamaica, St. Kitts & Nevis, St. Lucia, St. Maarten, St. Martin, St. Thomas & Tortola, The Turks & Caicos Islands and St. Vincent.

The Foundation was formed out of a public commitment of the management of the bank at the time of the merger to the people of the Caribbean and their governments, to give no less than US$1M annually to community efforts. Half of these funds are managed within each country by our country management teams, while the other half goes to regional projects spanning multiple countries and is managed through the bank’s ComTrust Board of Directors. Over the past 14 years, therefore, the Foundation has contributed approximately US$20M to worthwhile causes within the bank’s operating area.

The Foundation’s focus is on three main areas: Youth and Education; Health and Wellness; and the Community and the Environment. Some of the signature projects are:

• Support for the development of entrepreneurship among the young people of the region through a long-standing relationship with the Caribbean Group of Youth Business Trusts;
• A seven-year agreement with the Hospital for Sick Children’s Sickkids Caribbean Initiative, which was set up to improve the diagnosis and treatment of Caribbean children afflicted with blood disorders and cancer;
• A twelve-year Memorandum of Understanding with the University of the West Indies, aimed at curriculum development, the provision of scholarships based on need and academic excellence and support for research in the areas of Banking and Finance;
• A number of environmental projects, including the construction of an educational mural in Barbados, an iguana sanctuary in the Bahamas, and wetlands in Grenada, and a construction of park ranger facilities in the Portland Bight Conservation area of Jamaica.

The FirstCaribbean International ComTrust Foundation is managed by a Board of Directors comprised of senior officers of the bank and two external directors, drawn for the Caribbean business community.

Sincerely,
Gary Brown
Chairman
FirstCaribbean International
ComTrust Foundation
October 2016

The FirstCaribbean International, a registered charity, was established in 2003, shortly after the formation of CIBC FirstCaribbean, out of the merger of the Caribbean operations of Barclays Bank and CIBC. The Foundation was established with a mission of finding and supporting causes that contribute to the development and support of the people of the English- and Dutch-speaking Caribbean region in which CIBC FirstCaribbean operates. These countries are: Anguilla, Antigua, Aruba, The Bahamas, Barbados, The British Virgin Islands, Curacao, The Cayman Islands, Dominica, Grenada, Jamaica, St. Kitts & Nevis, St. Lucia, St. Maarten, St. Martin, St. Thomas & Tortola, The Turks & Caicos Islands and St. Vincent.

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The Walk for the Cure, an annual event held each year, has raised over US$1M for the support of patients in the Caribbean affected by cancer and to increase awareness of the disease among Caribbean people.

Adopt-A-Cause, a staff volunteerism initiative that encourages departments and branches across the bank to support worthwhile causes in the immediate vicinity of their offices. Each department has access to up to US$1,000 to fund their work in the community. The programme, however, focuses on-employee volunteering of their time to assist their clients.

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Gary Brown was appointed Chief Executive Officer of CIBC FirstCaribbean on 1st January 2016. Prior to this, he was Global Head of Corporate Banking with CIBC. In that role, Mr. Brown had responsibility for corporate and institutional banking activities at CIBC, including lending to large corporates, real estate finance, global banking, international lending and certain non-core portfolio activities.

Additionally, he served as a member of the Wholesale Banking Management Committee and the Investment Committee, and CIBC’s Operating Committee. Mr. Brown also served as a member of the Operating Committee in his role as Chief Executive Officer of CIBC FirstCaribbean. Immediately prior to assuming that role, from 2004 to 2016 Mr. Brown was President and CEO of CIBC World Markets Corp., the bank’s U.S. broker-dealer and responsible for all business and governance functions under a U.S. regional management structure. Mr. Brown began his banking career in 1976 with The Chase Manhattan Bank as a lending officer in the Commodity Finance division. From 1980 to 1999, he held a number of senior business and risk management positions with UBS AG, including New York Branch Manager and Head of the Structured Finance division. From 1998 to 1999, he held a number of senior business and risk management positions with UBS AG, including New York Branch Manager and Head of the Structured Finance division. In 1998, Mr. Brown was appointed Chief Credit Officer - Americas. Immediately prior to joining CIBC in 2001, he served as President and Director for K2 Digital, Inc., an Internet professional services company. Mr. Brown received a BSc in Business Administration from Oral Roberts University and has attended executive programs at the Salzburg Institute and Harvard Business School. He served as Chairman of the Board of Trustees of Mercy College, and is on the Executive Committee of the Board of Mercy Ships International, and the Board of Directors of the Foreign Policy Association in New York. In 2016 he was appointed a Trustee and Chairman of FirstCaribbean International Comtrust Foundation Limited.

Trevor Torzsas
Trevor plays a pivotal role in maximizing sustainable revenues at the bank. Along with the management of the Cards Issuing and Cash Management businesses, Trevor has responsibility for several strategic support units, including Product Development & Customer Analytics, Customer Research and Insights, Customer Experience and Alternate Channels. In addition to his executive portfolio, Trevor serves on the Board of Directors of CIBC Bank and Trust Company (Bahamas) Ltd and FirstCaribbean International Bank (Trinidad and Tobago) Limited. His service includes co-chair of CIBC’s Miracle Day and co-Chair of CIBC’s FirstCaribbean Walks for the Cure from 2012. Trevor brings to the Bank extensive experience and a proven track record in customer relationship management from his tenure at CIBC in Canada.

Prior to joining CIBC FirstCaribbean, as Managing Director, Global Relationship Management at CIBC in Canada from 2008 to 2012, he headed and developed CIBC’s global relationship management program within its cash equities group. He directly interfaced with institutional clients to drive a client-focused strategy. During that time, CIBC’s overall quality of client service in the Cash Equities group improved to No.1 in Canada. Prior to joining CIBC, Trevor spent four years at Desjardins Securities – two years as the Head of Equity Sales and two years as the Head of Business Development. Before joining Desjardins, he spent eight years as a partner at Brendan Wood International, leading its broker-dealer strategic advisory group and as an executive member of the firm’s executive recruiting team. In 2015 he was appointed a Trustee of FirstCaribbean International Comtrust Foundation Limited.

The FirstCaribbean International ComTrust Foundation Board Profiles

CIBC FirstCaribbean International Bank is proud of the decision we made within one year of our Bank’s birth back in 2003—to give back crucial funding to our communities. To further our mission of being “First for Communities” in the countries we operate, we also formed the FirstCaribbean Foundation. Through the Foundation, our Bank has given money, time and other resources to several causes—from education and healthcare, to disaster relief and sports. Our Board of Directors are capable of distributing and oversaw the distribution of this wealth.
Mark St. Hill

Mark St. Hill is appointed Managing Director, Retail & Business Banking in May 2013 and has responsibility for the development and growth of CIBC FirstCaribbean's Retail & Business Banking operations across 17 countries. Prior to his current appointment, Mr. St. Hill was the Barbados Country Executive, Vice President – Consumer Banking at CIBC FirstCaribbean's Barbados Operating Company. Prior to that he was the Director, International Banking with responsibility for the leadership and development of the International Banking (Personal & Corporate) offering across six centres in The Barbados, Trinidad & Tobago, The Cayman Islands, Jamaica and St. Kitts & Nevis.

He is an experienced banker with over 25 years in various positions spanning Insurance Brokerage, Retail Banking, Corporate Banking, Credit Risk, International Banking and Wealth Management. Mark has also held senior management positions in several countries in the Caribbean such as Grenada, British Virgin Islands and Barbados.

Mark is a graduate of the FirstCaribbean Executive Leadership program with Wharton Business School and a Fellow of the British Institute of Chartered Secretaries and Administrators. He is currently completing his Masters Certificate in Financial Services Leadership in conjunction with York University and CIBC. He is also the President of the Barbados Hockey Federation.

In 2012 Mark was appointed a Trustee of FirstCaribbean International Contract Foundation Limited.

Clenell Goodman

Clenell Goodman is a retired banker with over forty (40) years experience in all aspects of the industry. He has served in Barbados, the Eastern Caribbean and the Bahamas and has travelled extensively throughout the region including the Southern Caribbean and several countries in North America, Europe and Asia to conduct work assignments.

Clenell began his career in banking in 2001 at Barclays Bank PLC as a management trainee having completed studies at UWI St Augustine in 2000 and obtaining a double degree in Chemistry and Management.

During his 15 year career she completed assignments in The Bahamas as Relationship Manager in the International Wealth Department; Corporate Banking in Antigua. Senior Corporate Manager Barbados and Corporate Manager of St Kitts & Nevis. In her current role Mrs. Williams is responsible for strategy implementation, asset management, relationship management and leadership for 200 employees.

Mrs. Williams was appointed a Trustee of FirstCaribbean International Contract Foundation Limited.

Lynda Goodridge

Lynda Goodridge is a retired banker with over 42 years experience in all aspects of the industry. She has served in Barbados, the Eastern Caribbean and the Bahamas and has travelled extensively throughout the region including the Southern Caribbean and several countries in North America, Europe and Asia to conduct work assignments.

Lynda is a graduate of the FirstCaribbean Executive Leadership program with Wharton Business School and a Fellow of the British Institute of Chartered Secretaries and Administrators. She is currently completing his Masters Certificate in Financial Services Leadership in conjunction with York University and CIBC. She is also the President of the Barbados Hockey Federation.

In 2012 Mark was appointed a Trustee of FirstCaribbean International Contract Foundation Limited.

Ladesa James-Williams

Ladesa James-Williams is the Country Manager for the Southern EC Islands of Grenada, St Lucia and St Vincent. Mrs. Williams began her career in banking in 2000 at Baricandy PLC, as a management trainee, having completed studies at UWI, St Augustine in 2000 and obtaining a double degree in Chemistry and Management.

During her 15 year career she completed assignments in The Bahamas as Relationship Manager in the International Wealth Department; Corporate Banking in Antigua. Senior Corporate Manager Barbados and Corporate Manager of St Kitts & Nevis. In her current role Mrs. Williams is responsible for strategy implementation, asset management, relationship management and leadership for 200 employees.

Mrs. Williams was appointed a Trustee of FirstCaribbean International Contract Foundation Limited.

Debra King

Debra King joined FirstCaribbean in November 2002 (now CIBC FirstCaribbean) and is currently Director of Corporate and Communications. Debra is a distinguished career banker with over 25 years in various positions spanning Business Banking, Private Banking and Corporate Banking in Barbados. She was the recipient of the Antigua & Barbuda National Young Professional Award 2012.

Debra began her long distinguished career in journalism and public relations as a news reporter and anchor for the Caribbean Broadcasting Unit and later joined Caribscope Television Corporation.

From there she joined FirstCaribbean.

Debra holds a Bachelor’s degree in Linguistics and Foreign Language Studies. She has also taken part in a number of postgraduate courses in Communications, Public Relations and Marketing. Debra was among the first cohort of graduates from FirstCaribbean and the successful completion of the Executive Leadership Program at Wharton Business School, University of Pennsylvania.

Debra is a founding Trustee of FirstCaribbean International Contract Foundation Limited and the sole remaining member of the original board appointed in 2003.
Walk For The Cure | Our Flagship Fundraiser

From a very modest beginning it has quickly grown into a powerful crusade sweeping across the English and Dutch Caribbean annually with a message of hope and healing from the ravages of cancer.

Walk for the Cure has become the foundation’s flagship activity and one of the Caribbean’s largest cancer fundraising and educational initiatives raising over USD$1.5 million over the last five years that it has been held.

It has attracted thousands of walkers from The Bahamas in the North to Trinidad in the South and the 15 other territories in between which make up the bank’s regional footprint. The walk has spawned a regional network of sponsors which has grown with each year of the event.

The efforts of these corporate partners coupled with the creative and tireless efforts of hundreds of CIBC FirstCaribbean employees who engage in diverse fundraising activities and events have propelled the fundraising from a modest USD$30,000 at the inception of the walk five years ago to the staggering USD$500,000 raised in 2016.

The Walk attracted more than 20,000 people across the Caribbean over the weekend of October 4th. Some walks, used as an awareness event in many islands, take place on the first Saturday of the month to capitalise on the busy shopping crowd in the capitals of several islands.

The fund-raising was boosted by a number of events organised in each country by our team of enthusiastic employees who readily volunteered to organise the walk across our 16 countries. Several business units also arrange post-walk events, including family fun activities and information sessions on the arranged diagnosis and treatment of cancer.

The funds generated from the walk which is held in partnership with cancer care organisations in each territory are truly life-changing. The funds are used primarily to assist with the purchase and maintenance of equipment used in the diagnosis and treatment of patients.

The funds are also used to provide assistance, care and counselling to patients and their families as well as to raise awareness, and stress the importance of early detection, through education campaigns across the region.

10 regional sponsors came on board, along with 172 local sponsors, as our outreach programme to the local business communities expanded. Our sponsors contributed more than USD$100,000 of the funds raised and many sponsors have indicated their interest in coming on board for the 2017 walk.

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A key component in 2016 was the roll out of a payments portal for persons signing up for the Walk. Each country had its own page on the new fund-raising website, setting out the walk details, the sponsors and the minimum donation amount, which equates to the participant’s registration fee. The bank also encouraged each participant to become fund-raisers for the walk. On setting up their account participants were able to send an email to all their contacts encouraging them to support the venture, and were able to post similar messages to their social media pages. Payments and donations were made via credit or debit card and through Paypal.

This was a huge step forward for the Walk for the Cure, as it means we will now be able to contribute even more to the worthy organisations across the Caribbean who work every day to support those who receive a diagnosis of cancer and their families. Every cent we raise goes towards that goal in some way – not many fund-raising efforts can make that claim, so we are very proud of that.

Additionally, we introduced a Selfie competition in 2016, to drum up the support of the younger members of our communities for the Walk and its messages of education about the disease of cancer and hope for those receiving a cancer diagnosis.
The Walk attracted more than 20,000 people across the Caribbean over the weekend of October 4th.
CIBC FirstCaribbean enjoys a robust relationship with the University of the West Indies. This union is considered one of the bank’s proudest achievements to date.

It is no coincidence that the bank sought to forge an early relationship with the region’s premier tertiary institution, recognising the role of education in shaping the Caribbean’s future leaders. Since 2003, the bank has committed over two million dollars to various programmes under the joint memoranda, with more than US$500,000 alone being allocated for scholarships for 225 students in various disciplines across the three university campuses. In addition to scholarships, bank funding under the MOU has guaranteed that a rich culture of interdisciplinary research inquiry on issues affecting the Caribbean continues unabated. The following represents achievements under the MOU:

1. The advancement of Knowledge and Understanding of Issues Affecting Business, Trade and Financial Services in the Caribbean Context;

   Breakfast Forum discusses faculty research findings
   The bank annually provides a grant of $15,000 to host a quarterly business forum to hear and discuss research findings of faculty members on a range of issues affecting business, trade and financial services in the Caribbean.
   Three researchers from the UWI’s St. Augustine Campus presented their findings in November 2016 to an audience including faculty members and benefactors on the following topics:
   - Ms. Marlene Murray – The Behaviour of Individuals towards Retirement Planning and Defined Contribution Pension Plan Options in Trinidad and Tobago and the Implications for Effective Retirement Planning;
   - Dr. Lester Henry – The Main Determinants of Bank Profitability in Trinidad and Tobago
   - Dr. Meena Rambocus – Building Brand Equity in Caribbean Financial Services.

2. The Support and Development of UWI Students across the Region;

   Scholarships
   The scholarship programme has proven to be an essential avenue through which young scholars attending the University of the West Indies receive much-needed financial assistance for completion of their studies.

In 2016 the bank awarded 15 scholarships valued at US$2,500 each to both graduate and/or undergraduate students. The students received their awards at the annual ceremony to acknowledge the contribution of private sector donor agencies through the provision of scholarships across various academic disciplines.

2016 awardees:
- Alyssa Albecker
- Marlena Gabriel
- Sharlene Haynes
- Nicholas Singh
- Vanessa Green
- Charlene Haynes
- Onica Gordon
- Raschida Wallace
- Janeika Allen
- Khadeem Quintyne
- Lylion Butler
- Derrick Bean
- Kevin Hemp
- Orisha Gordon
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Student Entrepreneurial Empowerment Development (SEED) Business Plan competition

The SEED Business Plan competition has become the premier annual activity showcasing the business acumen of student entrepreneurs attending the university. Since the start of the competition six years ago, the bank has contributed $180,000 to support the establishment and/or expansion of 30 start-ups for students across the region.

Winners in 2016 were:
1. Kevin Payne, Aquasis Designs – A waterpark experience;
2. Joshua Hamilt, 3Duna – a crowd-funding and support platform for regional entrepreneurs;
3. Neeshia Reid, Gems Music Studio – geared at providing lessons and studio services to musicians;
4. Margaret Hinds, The Cake Box – a specialty themed bakery;
5. Lesha Edwards, Empressive Events – offering self-esteem, grooming and etiquette support to girls.

Graduate Placement Scheme

Transitioning to the workplace can be challenging for many graduates fresh out of the university; however, the Graduate Placement programme being funded by the bank under the MOU, is designed to make this shift that much easier. Through partnership with the private sector, the university secures short term job placement which provides much-needed practical hands-on experience. Twelve graduates secured temporary job attachments between 2015 and 2016. In all 43 placements have been made.

Enhancement of Teaching and Research in Banking and Finance at UWI Research Grants

At its core, the MOU seeks to support regional development. This is why the bank continues to fund research initiatives that seek to understand and discuss strategies with a view to reaching impediments to this development.

In 2016, the bank provided a grant of over US$66,000 to support the undertaking of research, awarded on a competitive basis, to researchers at the Cave Hill, Mona and St. Augustine Campuses. Under the current MOU, seven studies have been undertaken.

Mutual Use of Services and Joint Pursuit of Mutually Beneficial Business and Corporate Image Enhancement Opportunities

Frank Worrell Memorial Lecture

CIBC FirstCaribbean has had a long and vibrant association with this lecture which continues to be the source of provocative discourse on matters affecting West Indies cricket and the international cricket landscape in general.

The Right Honourable Dr. Keith Mitchell, Prime Minister of Grenada, delivered the 19th Annual Lecture entitled, West Indies Cricket in the 21st Century: Continuity and Change, to a packed audience at the Campus in May 2016.
Cancer is a disease that has affected hundreds of thousands of people in the Caribbean. Childhood cancer is particularly heartbreaking. With many of our employees and their children and other relatives among those in the region fighting diseases like cancer and Sickle Cell Anemia, the fight against these diseases is our personal.

In 2013 we announced the signing of a Memorandum of Understanding with the Hospital for Sick Children Foundation, established in the Caribbean by the Toronto-based Hospital for Sick Children.

The donation is CIBC FirstCaribbean’s contribution to the Caribbean SickKids Paediatric Cancer and Blood Disorders Project taking place in the Caribbean. SickKids is working with six countries across the English-speaking Caribbean. The Bahamas, Barbados, Jamaica, St. Lucia, St. Vincent and the Grenadines, and Trinidad & Tobago – to improve outcomes for children affected by these devastating diseases. Working with our Caribbean partners, SickKids has developed a five-year plan for addressing the region’s gaps in research, care, and education in order to advance the diagnosis and management of paediatric cancer across the Caribbean.

It is critical to respond to a cancer diagnosis with speed, and even though there are some very good institutions here in the region that care for cancer patients, too often we hear of young people who have to travel to North America and elsewhere for care. Often too the funding is not available, so we feel it is important for us to contribute to providing our region with wider access to specialised consultations that can eventually save the lives of Caribbean children. This is where the training of Caribbean professionals is so critical. In this way we will not only develop the expertise right here in the region, we will help to improve the chances of many more West Indians.

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CIBC FirstCaribbean has been named the Nursing Training Partner for the Hospital for Sick Children’s five-year plan for the region and is co-funding the Nursing Training Program.

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CIBC FirstCaribbean has been named the Nursing Training Partner for the project, and is providing US$100,000 over seven years for the training of medical professionals involved in the project. The first cohort of Caribbean nurses undergoing specialist training to care for kids with cancer and blood disorders have now successfully completed the first semester in the Paediatric Haematology/Oncology Nursing Program.

Thirteen nurses from Barbados, The Bahamas, Jamaica, Trinidad and Tobago and St. Vincent and the Grenadines, enrolled in a specialised one-year Nursing Training Programme at the University of the West Indies School of Nursing (UWISoN) in St. Vincent and the Grenadines, and six weeks of clinical practicum both at EWMSC and at their home institution, culminating with a final twelve-week internship component at their home institutions.

The Hospital for Sick Children project in the Caribbean is made up of a number of components.

**Education** - Through telemedicine, physician snacks, and the International Learner Programme (ILP) focused on nursing and pharmacy education, SickKids will provide customized, hands-on training to local individuals who understand the Caribbean context, increasing the region’s in-country health care capacity.

**Patient Registry** - Establishing and maintaining a paediatric, smoking patient registry is crucial to tracking patient progress and outcomes. This information will provide clinicians with high quality data and key outcome measures, which will help them design and evaluate future interventions that will ultimately lead to improvements in care.

**Paediatric Cancer and Blood Review Board** - Paediatric haematology/oncology patient reviews have been established through a multi-disciplinary cadre of SickKids physicians supporting case reviews and expert diagnostics.

**Diagnostic Services** - Establishing laboratories with the ability to immuno-phenotype leukemia cells enables improvements in diagnosis and early intervention. The project will also update diagnostic services for cancer cases to ensure they are consistent with international standards and best practice.

**Sickle Cell Anemia Programs** - Promotion of newborn screening and other programs for sickle cell anemia in partnership with the Caribbean countries will ensure more children affected by this disease receive treatment.

**Service Delivery** - The project has created a new service delivery model for pharmacy, diagnostics, nursing, and laboratory services to improve cancer care access. This is aimed at increasing the knowledge base of primary care practitioners and pharmacists in the region.

**Research** - Announced with the Patient Registry and accumulated data clinicians and researchers can study specific paediatric cancer and blood disorder issues in the Caribbean.
In 2007 FirstCaribbean entered its first partnership with the Caribbean Youth Business Programme, affiliated with Youth Business International, to provide assistance to the development of micro business around the Caribbean. We developed the partnership in response to a number of needs in the region. Governments around the region have advocated for the development of entrepreneurship, especially among young people, many of whom were exiting school without being successful in gaining employment.

One of the basic pillars of the Comtrust Foundation’s strategy is Youth and Education, including the encouragement of entrepreneurship, particularly among young people, so this partnership has been an excellent fit for the Foundation.

The support for the Youth Business Trusts has been coordinated by the Barbados Youth Business Trust, which has been credited with being a model for youth business in the Caribbean.

A key component of the relationship has been the opportunity for volunteerism among our staff, some of whom serve as mentors to the young business people, as well as on the Boards of Trustees of the YBTs, relationships that continue today.

The assistance given by the Comtrust Foundation has:

- Assisted CYBP to provide logistical support to the existing Trusts, which has kept their offices running. Offices provide the young entrepreneurs with a place to meet with their business associates and partners, their mentors, as well as access to office equipment they would not otherwise be able to afford.

- Allowed the young people to be exposed to persons from our staff who are experienced in business and in particular financial management.

- Allowed the CYBP to double the number of Trusts from three to six. Businesses were initially set up in Barbados, Trinidad & Tobago, Belize, and there are now Trusts in St. Vincent, Dominica and Jamaica, with St. Lucia and Antigua.

- Provided a base from which to secure additional funds for lending – e.g. the governments of Belize and Jamaica have added to the funds originally donated by the Comtrust Foundation and our funding has been used as “matching funds” to secure grants from international donor agencies.

In 2016, CIBC FirstCaribbean provided over $90,000 in support for youth business in the region. The support from the Comtrust Foundation assisted with the start-up of more than 10 businesses across the region, and provided support for nearly 1,400 young people in the form of training and business support via the Trusts.

Without much-needed assistance to develop their entrepreneurial skills, hands-on training and access to resources would not be possible.

- Students in Jamaica attend a workshop.
Transforming Our Communities  I  Staff Charitable Giving

Giving back to our communities is woven into the fabric of CIBC FirstCaribbean. And no project better demonstrates our commitment than our Adopt-A-Cause program which has employees become involved with and connected through volunteerism to worthy projects in their local communities.

Since the start of our Adopt-A-Cause programme in 2003, our employees have demonstrated unwavering enthusiasm to various projects, bringing brightness to the communities that we call home, throughout the region. From donating to primary schools and health associations, our employees identify the programmes themselves and lead initiatives that match their interests and the need in their surrounding communities. In 2016 several educational and cultural organisations benefited from our staff-led charitable outreach. Here are just a few of the examples from 2016.

Mustard Seed Ministries (MSM) - Antigua
Cooking equipment was presented to the Mustard Seed Ministries in Antigua. Mustard Seed Ministries (MSM), Inc. is a non-profit, faith-based organisation that offers family counseling, crisis intervention, domestic violence, HIV/AIDS and rape survivors counseling.

Queen’s Park Refurbishment Project - Barbados
Staff came together to beautify one of Barbados’ iconic sites - Queen’s Park - by painting the park’s walls, picnic benches and playground equipment. The major facelift was the Bank’s special gift to the government and people of Barbados on the island’s 50th anniversary of independence.

Wildhawgs Youth Flag Football - Bahamas
Boys and girls from the Wildhawgs Youth Flag Football Association of Abaco received equipment and coaching from staff. The football league was able to play with confidence during the football season thanks to the donations.

Extra care for Children in Stony Hill - Jamaica
Two swings and six fans were donated to S.O.S. in Stony Hill, St. Andrew. The S.O.S Village provides nurturing care to 126 unfortunate children who for one reason or another are without parental care.

Pre-school beautification - St. Lucia
Pre-schoolers of the ABC Funhouse Community pre-school now learn and play in a vibrant, more spacious classroom thanks to the beautification project completed by branches in St. Lucia.

We are proud of our staff’s excellence in volunteerism and possible provide support to ensure that the spirit of giving is kept alive in all of our territories.

Top:
CIBC FirstCaribbean staff donates food and personal care items to the Care Project, a unit of the local government hospital that houses and cares for children with special needs. Dawn Soleyn, Branch Manager; and staff members – Julia Joseph, Shernell Charles, Khadijah James, Arieka Archibald and Athlyn Davis.

Bottom:
CIBC FirstCaribbean staff donates a printer to the Antigua Girls’ High School; left to right are: Dawn Soleyn, Julia Joseph, Natasha Charles, Donna-Lee Spencer, Khadijah James and Shernell Charles, along with two student reps. and Asst. Principal of the school Mr. Christopher.

Back-to-School Party – Turks and Caicos
Just before the school term began, children enjoyed a fun evening of games, bouncy castle fun and dance with refreshments! At the end of the evening, back packs with school supplies and tips on how to get ready for school, were handed to the children.

We are proud of our staff’s excellence in volunteerism and possible provide support to ensure that the spirit of giving is kept alive in all of our territories.
What is Adopt-A-Cause?

Adopt-A-Cause is a programme that enables our Branches and other offices to support worthy projects within the community, while encouraging staff to volunteer their time in order to make the projects successful. The primary purpose of Adopt-A-Cause is to help and support worthy community activities, there are some other spin-off benefits including the following:

- The programme assists the Bank in delivering on our promise of commitment to the Caribbean community.
- The programme builds and promotes the CIBC FirstCaribbean Brand.
- The programme facilitates partnership between the Bank and its staff and the community.
- The programme demonstrates commitment to corporate social responsibility.
- Staff choose projects they feel CIBC FirstCaribbean should support.
- It brings public attention to some very worthy causes and programmes.
- It provides a “face” and “humanity” behind the Bank’s contributions and gifts to the community.

The key messages we should communicate through Adopt-A-Cause are:

- CIBC FirstCaribbean cares about our communities and is one of the largest corporate donors in the region, contributing to hundreds of organisations at national, regional and local levels.
- CIBC FirstCaribbean invests in people.
- CIBC FirstCaribbean has “buy-in” from employees who visibly participate in their contribution programmes region-wide.

Adopt-A-Cause projects can take many formats, and are generally born out of a recognised need identified by community leaders and staff themselves.

- Painting a classroom
- Repairing furniture
- Taking class on an educational tour/outing
- Contributing time and cash gift for vacation camp
- Supporting established school programmes e.g. Girl Guides, Boy Scouts, Brownies, Duke of Edinburgh’s Award, etc.
- After-school reading programmes
- Mentoring programmes for troubled teens
- Contributions to school activities
- Scholarship awards to needy students
- Refurbishing of homes for the elderly
- Assisting the elderly
- Beautifying of surroundings of schools and homes for the elderly
- Assisting and donating to children’s homes.

In essence, we consider any programme that helps persons and the community a worthy Adopt-A-Cause project.

Barbados

Above: A large contingent from the Barbados Branch and Head Office took part in the painting of the playground equipment at Queenspark through Adopt-A-Cause.

Barbados - Corporate and FirstCaribbean International Bank Half Way Tree, presents the water tank and doors to Rev. Major Sirrano Kitson, Rector of St. Andrew Parish Church.

St. Lucia

Above: A staff volunteer at the ABC Funhouse ELC on St. Lucia.

Above: Corporate and FirstCaribbean International Bank Half Way Tree, presents the water tank and doors to Rev. Major Sirrano Kitson, Rector of St. Andrew Parish Church.

Jamaica

Above: Nigel Holness (left), Managing Director, Jamaica, speaking with Chellice Brown, St. Patrick’s Foundation cake baking and decorating trainee, about the programme and products they have been making. The St. Patrick’s Foundation is a beneficiary of the Bank’s Adopt A Cause and Corporate Social Responsibility programmes.

Right: CEO Gary Brown, and Barbados Branch Manager, Lorna Burns, present the water tank and doors to Rev. Major Sirrano Kitson, Rector of St. Andrew Parish Church.

Top: The FD of CIBC FirstCaribbean in Barbados, Faris Boodram, and Managing Director, Lorna Burns, unveil one of the directional signs that formed part of the Adopt-A-Cause project.

Top: Nigel Holness (left), Managing Director, Jamaica, speaking with Chellice Brown, St. Patrick’s Foundation cake baking and decorating trainee, about the programme and products they have been making. The St. Patrick’s Foundation is a beneficiary of the Bank’s Adopt A Cause and Corporate Social Responsibility programmes.

Right: CEO Gary Brown, and Barbados Branch Manager, Lorna Burns, present the water tank and doors to Rev. Major Sirrano Kitson, Rector of St. Andrew Parish Church.

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Right: CEO Gary Brown, and Barbados Branch Manager, Lorna Burns, present the water tank and doors to Rev. Major Sirrano Kitson, Rector of St. Andrew Parish Church.
Hurricane Relief

It was when they were most vulnerable that some communities truly treasured offers of help and assistance.

Such was the case in 2016 with residents of Haiti and The Bahamas when Hurricane Matthew, a deadly category 5 system, barreled over their territories last October leaving a trail of death and destruction. Relief efforts in both countries were supported by CIBC FirstCaribbean totaling USD$125,000. Haiti, with thousands of already vulnerable citizens living in makeshift homes and with very poor sanitation, was particularly hard hit by the hurricane. Close to one million Haitians were quickly given access to safe drinking water as the charity United Caribbean Trust (UCT) distributed 300 water filters across communities devastated by Matthew. The water filters were provided by United Caribbean Trust with support from the bank and were placed on community tanks in the areas hardest hit by Matthew.

A second charity, Feed for the Poor, in Jamaica disseminated food and other supplies and provided shelter also with funding from the bank’s Comtrust Foundation. In the Bahamas, recovery efforts were boosted there with a donation of USD$100,000 provided to the Bahamas Disaster Relief Fund to help citizens rebuild their homes, lives and businesses.

The islands were given an almost double blow as such since another hurricane, Joaquin, had raced in before Matthew. In response to the loss caused by that system the bank donated 25 refrigerators and 25 range stoves to National Emergency Management Agency. The appliances were donated to 25 families in the Central and Southeastern Bahamas who lost their homes to Hurricane Joaquin. Additionally, CIBC FirstCaribbean team members personally donated essential supplies including three pallets of drinking water, cleaning supplies and food items for victims of the hurricane.

Left: Founder of United Caribbean Trust, Jenny Tryhane accepts funds to make life easier for Haitian communities from Managing Director, Retail and Comtrust Trustee, Mark St. Hill. Looking on is Managing Director, Barbados, Donna Wellington.

Left: FirstCaribbean donated $100,000 to the Hurricane Matthew recovery and restoration efforts during a presentation at the National Emergency Management Agency. From left to right are Maya Nottage, CIBC FirstCaribbean Marketing and Public Relations Manager; Perry Christie, Prime Minister; Marie Rodland-Allen, CIBC FirstCaribbean Managing Director; Gowan Bowe, member of the Disaster Relief Committee responsible for accounting and fundraising; Shane Gibson, Minister responsible for Recovery and Restoration; and Captain Stephen Russell, Director, NEMA.

Right: Nigel Ambrose (left), Managing Director, Jamaica presents a cheque for J$1.6M to Food For The Poor Executive Director, David Mair for the organization’s Haiti Relief Fund on October 21, 2016.
Connecting with our communities is not just a strategic priority for us… it’s our way of life. We have promised to support the growth and development of the region and that’s why we remain steadfast in maintaining a vibrant community relations program across our network.

In 2016 the bank set aside over half a million US dollars in funding for community efforts. These have been game changers in the lives of many including schools, private institutions and other charitable causes. We are proud to have been chosen to help make a difference!

St. Lucia
St. Lucia donates to Salvation Army’s Christmas Kettle Appeal
The Salvation Army has long been a recipient of bank funding across our network of communities in support of its outreach programmes. In 2016, employees across all of the bank’s branches in St. Lucia donated food and toys for Christmas hampers. The appeal raised just under US$1,000 to sustain the Army’s daily soup kitchen which feeds over 50 persons a day and free day care/pre school for 60 children, which ensures struggling parents are able to go to work.

The Bahamas
Kevin Johnson Basketball Camp – shaping the lives of future stars!
For the past nine years CIBC FirstCaribbean has played an integral role in helping to make a difference in the lives of inner city youth off and on the basketball court. The camp, which uses basketball as a vehicle to create opportunities for aspiring student athletes, has two components, a development camp and a summer basketball program. The bank donated funds to assist in the purchase of equipment and other expenses.

St. Kitts and Nevis
Shannan wins for Saddler’s Secondary School
Shannan Christian was celebrated at a special prize-giving ceremony after being declared winner of the Ministry of Health’s Nutrition Mascot and Slogan Competition. CIBC FirstCaribbean was on hand to present the winning prize of a public address system to the school for their brilliant display. She earned bragging rights to have her winning design displayed in schools and at school functions to create awareness and encourage good nutrition and physical fitness.
Nurturing tomorrow's leaders - Sure Start Accounts for winners of Read-A-Thon

Winners of the Charles A Halbert Public Library Read-a-thon were given a sure start when they received their prizes of Sure Start Accounts from the bank. The Read-a-thon was held from 29 March to 1 April 2016, under the theme: Let Reading Broaden Your Horizons. Twenty-six children participated in two segments: juniors, aged seven to nine; and seniors aged ten to twelve.

Grenada

Student Assistance Programme gets a boost

The GrenCODA Student Assistance Programme (SAP) provides critical help to vulnerable households allowing them tangible means to support and provide education for their children. The association found a willing partner in the bank to provide timely funding for its initiatives. Since joining the initiative in 2003 the bank has contributed over thirteen thousand dollars to the SAP and Country Head Nigel Ollivierre gave the assurance of the bank's continued support.

Bank joins in observing Disability Awareness

Leave No One Behind for My Disability is One Part of Who I am, was the theme for Disability Awareness Month in Grenada in May 2016. CIBC FirstCaribbean - a historic supporter of GNCD's month of Disability Awareness – once again gave its firm backing for the activities of the organisation.

St. Vincent

Eagles Soar with CIBC FirstCaribbean

A donation to the Eagles Cricket Club has helped prepare cricketers for both on and off field duties. The bank gave a donation for the purchase of much-needed cricket gear to assist with the club’s participation in the St Vincent First Division of the 50-overs-a-side cricket competition. Proceeds were also used to promote teamwork and positive growth and development of the youth in the community where the team members reside.

Trinidad

Living Waters; NiNa programme benefit from CIBC FirstCaribbean support

June 2016 was a special month for the NiNa Young Women’s Entrepreneurship Programme and the Living Water Community’s Marian House Education Project. The two organisations received a timely donation from the bank. Established in 1987, Marian House is a developmental programme focused on enhancing the lives of adolescent males. It has successfully graduated a large number of confident, academically qualified, skilled and respectable young men, who were able to reintegrate themselves into and contribute positively to mainstream society. For over 400 young men, Marian House has represented a second-chance home, providing a reprieve from a life of crime and poverty. The NiNa Programme is similarly aimed at uplifting the prospects of young people in society, particularly young women. Since 2010, the programme has taught entrepreneurial skills in schools with the objective of creating an entrepreneurial culture and mind-set in young women.
CIBC FirstCaribbean ComTrust Foundation Ltd  I  Detailed Expense Report

Lions Community       Sponsorship of one tree during the Mahogany Drive tree lighting 2014
Anguilla (UK)

Massy Stores (Barbados) Ltd     Donation of fans to Natasha’s Little Achievers Day Nursery
YMCA Barbados       Donation to the redevelopment programme and fundraising initiative

Barbados
Lions Club of Antigua     Donation to fundraising activities
Optimist Club of St. John’s     Annual Cultural Petite Show

9286

Government of Anguilla    Donation and participation in the Caribe Wave Regional Tsunami Exercise

Benefits of one tree during the Mahogany Drive tree lighting 2014

Donation and participation in the Caribe Wave Regional Tsunami Exercise

Donation to Miss Tiny Tot pageant

Donation in aid of Eunice Gibson polyclinic

Donation to the Christmas Kettle appeal

Donation of trophies as prizes to St. John’s Toastmasters Primary Schools speech contest 2015-2016

Donation towards National Sports Awards Ceremony

Donation towards Heritage Treasures Walk

Donation towards the 50th Anniversary of Independence

Donation to the annual Wossnam Charity in aid of Foundation

Donation towards the Albert Cecil Graham Development Centre

Donation of hors d’oeuvres for the 100th anniversary of Combermere School

Donation of printer for primary schools

Donation of prizes for primary schools

Donation of prizes for primary schools

Donation of prizes for primary schools

Donation of prizes for primary schools

Donation of prizes for primary schools

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Donation of prizes for primary schools

Donation of prizes for primary schools
CIBC FirstCaribbean ComTrust Foundation Ltd

**Beneficiary**

- St. Leonard’s Boys School
- Daryl Jordan Secondary School
- Daryl Jordan Primary School
- Queen Street Baptist School
- Anglican Cathedral College

**Project**

- Donations of textbooks, property school fees c/o Eden Lodge Youth Charitable Trust
- Donations of books and property school fees c/o Eden Lodge Youth Charitable Trust
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**Beneficiary**

- CIBC FirstCaribbean  
- Social Annual Report

**Project**

- St. Leonard’s Boys School
- Daryl Jordan Secondary School
- Queen Street Baptist School
- Anglican Cathedral College

**Beneficiary**

- Belize

**Project**

- Belize Association for Persons with Diverse Abilities
- Belize Police Department
- Belize National Library Service
- Belizean Methodist High School
- Belize Red Cross
- Anglican Cathedral College
- Queen Street Baptist School
- Belize City No Limit Basketball Club
- Edward F. Yorke High School
- Ebenezer Methodist School
- Canaan Seventh Day Adventist School

**Beneficiary**

- Blackboard

**Project**

- Selikor NV Stenki Bstrs
- Skol Mirna Dovale
- Stichting Hospice Arcocavent
- Stichting Alzheimer Curacao
- Asosashon Trafiko Sigur Korsou
- Fundashon Pro Bista
- Kolegio Alejandro Paula
- Ronald McDonald House Charities
- Asosashon Paso Fino Korsou
- Rotary Club Curacao
- Stichting Jeugdzorg Curacao
- Stichting Junior All Star
- Dr Albert Schweitzer School
- Fatima College
- Pernell Saturnino Foundation
- Mgr Zwijsen College
- Stichting Dierenbescherming Curacao
- Randall Simon
- H. Lavity Stoutt Community College
- Save The Seed Energy Center
- BVI Teacher’s Union Caribbean
- BVI Athletics Association

**Beneficiary**

- British Virgin Islands (BVI)

**Project**

- Self Festival Committee
- BVI Athletics Association
- H. Lavity Stoutt Community College
- Seafarers International School
- BVI Teacher’s Union Caribbean
- Save The Seed Energy Center
- BVI Saint Federation
- BVI Football Association

**Beneficiary**

- Barbados

**Project**

- Barbados Caribbean & World Books
- Barbados Entrepreneurship Foundation
- Barbados Diocesan
- The Police Children’s Christmas
- Barbados Diabetes Foundation
- The Asthma Association of Barbados

**Beneficiary**

- Grantley Adams Memorial School
- Alexandra Secondary School
- Lester Vaughn Secondary School
- Harrison College
- Parkinson Memorial Secondary
- Daryl Jordan Secondary School
- Ellerslie Secondary School
- St. Leonard’s Boys School

**Beneficiary**

- British Virgin Islands

**Project**

- Self Festival Committee
- BVI Athletics Association
- H. Lavity Stoutt Community College
- Seafarers International School
- BVI Teacher’s Union Caribbean
- Save The Seed Energy Center
- BVI Saint Federation
- BVI Football Association

**Beneficiary**

- Curaçao

**Project**

- Dutch Antilles Baseball Academy
- Ronald McDonald House Charities
- Randall Sing
- Fundashon Pro Bista
- Mgr Zwijsen College
- Pernell Saturnino Foundation
- Ronald MCDonald House

**Beneficiary**

- Curacao

**Project**

- Terry Chinnery

**Beneficiary**

- BVI

**Project**

- BVI Fire & Rescue Service
- BVI Football Association
- H. Lavity Stoutt Community College
- BVI Athletics Association
- Eell Festival Committee

**Beneficiary**

- CIBC FirstCaribbean

**Project**

- Carol Holland House

**Beneficiary**

- CIBC FirstCaribbean

**Project**

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**Project**

- Carol Holland House

**Beneficiary**

- CIBC FirstCaribbean

**Project**

- Carol Holland House
Beneficiary

Dominica Ministry of Education
Alliston Primary School
Dominica Council on Aging
Barmites Patricia Scotland Primary School
Patricia Charlet Foundation
Grand Bay Primary School
Benice Primary School
St. Augustine Primary School
St. Patrick's Primary School

Project

Assistance during Storm Erin
Donation toward Annual Christian show
Donation toward Valentine's Day fundraiser
Donation toward School's Sports Day
Donation toward Fundraising Dinner
Donation toward graduation and prior giving ceremony
Donation toward graduation and prior giving ceremony
Donation toward Annual Sports Day
Contribution to Dominica celebrations
Contribution toward fundraising activity
Contribution to the education trust fund
Contribution to Labour Day activities
Donation to child-friendly initiative for St. Mary's Academy
Donation to child-friendly initiative for the Viejo School
National to the National Youth Council of Dominica

Jamaica Bank of America
Institute of Internet Technology
National to the Social Services

Project

Donation toward Christmas Brass Concert
Donation toward Annual fund raising fun run
Donation toward Annual Summer Programme for children
Contribution to the Needy
Donation to Dominica
Contribution to the Social Services
Donation toward Graduation 2016
Donation towards internally challenging patient's annual party
Donation toward Annual sports
Donation toward Anti-Bullying campaign
Donation toward the Month of the Deaf
Donation of $1000 for a primary school in need of renovation
Donation of $1000 toward Building a school gym
Donation of $1000 toward School's academic achievement
Donation of uniforms and equipment to schools
Donation toward the Volleyball champs
Donation toward trophies for first primary school
Donation toward uniforms for first primary school
Donation toward uniforms for first primary school
Donation toward School's academic achievement
Donation toward uniforms and equipment for first primary school
Donation toward uniforms and equipment for first primary school
Donation toward uniforms and equipment for first primary school
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Donation toward uniforms and equipment for first primary school

Association of Returning Nationals

Support of community projects
Grenada Legion of RCEL
Remembrance day-world war 11 veterans

Project

Fuzion
Sarsha Newton
Sports Awards & Trophy Zone
Grenada Volleyball Association
J & J Printers
AllyDay Creative Projects Inc
Her Majesty's Prison
Resource Centre for the Blind
Sports Awards & Trophy Zone
Mt Gay Hospital
TAMCC Student Association
Grenada Technical & Allied Work
Grenada
Harris Paints Dominica
Waterfront & Allied workers Union

Project

Donation toward Kiddies Carnival Band
Donation toward Junior achievement award
Donation toward the Volleyball championship qualifiers
Donation of trophies and medals for inter-primary school swim meet
Printing on t-shirts for inter-primary school swim meet
Donation toward the Month of the disabled
Donation toward annual sports
Contribution to fundraising walk
Donation of medals & trophies for school's athletic meet
Donation toward hosting Country Conference
Donation toward Christmas Brass Concert
Donation toward Fundamental Development
Donation toward R.C.P.F. Band

Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

Contribution to the education trust fund
Contribution to the Month of the disabled
Donation toward an effort to retrofit an existing classroom to facilitate in Audio Visual Enrichment
Contribution to the education trust fund
Support of community projects
Sponsorship of Occupational Health & Safety Week

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Donation toward猕猴桃的年份 is the advisory
Donation toward focused on rowing neglected and abused youth
Sponsorship of Occupational Health & Safety Week
Paint Donations

Jamaica Bank of America
Institute of Internet Technology
National to the Social Services

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

PanAm Sports

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
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Donation toward Annual Sports Day
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Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

Donation toward Annual Sports Day
Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education

Project

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Education Trust Fund
Cultural Division
Bense Primary School
Grandbay Primary School
Ministry of Education
CIBC FirstCaribbean ComTrust Foundation Ltd  I  Social Annual Report

Jamaica Environment Trust    Sponsorship of the school’s environment programme

Family & Parenting Centre    To sponsor 2 At Risk Youths for 4 weeks each

St Jago Past Students Association    To assist in fundraiser for their breakfast programme at the school

Holy Cross Roman Catholic Church    To purchase tickets to support their annual fundraising brunch - proceeds to community outreach

Combined Disabilities Assoc Ltd.    To purchase or sell tickets for a lunch sale on behalf of the Combined Diabetes Association

Victor Dixon High School    To lay a block at the new Victor Dixon school sports complex

Ebenezer       Donation to help in the hosting of Ebenezer Home’s annual dinner

First Missionary Church    To purchase tickets for the benefit performance of the university singers - community outreach

Rising Sun Basic School    Receivables managment unit will be adopting Rising Sun Basic School (computer desk, doors, windows etc)

Ascot Basic School asked     To purchase tickets in support of the barbeque being held on the school grounds.

Kiwanis Club of Kingston    To purchase 10 tickets in support of a fund raising fish fry

Eastwood Park New Testament Church   To purchase tickets for their main community outreach fundraising activity, a gospel concert

The Shipping Association of Jamaica     To purchase tickets for the 3rd annual Sugar, Spice & All Things Nice gala event

Council of Voluntary Social Services    To sponsor a fund-raising race

St. Andrew High School for Girls    Fund the nutrition programme for their athletes while they compete at the Penn Relays

Edwin Allen High School    Fund the nutrition programme for their athletes while they compete at the Penn Relays

Vere Technical High School    Fund the nutrition programme for their athletes while they compete at the Penn Relays

Watts New Ltd      To purchase computer for the school’s guidance dept

Ardenne High School PTA     To purchase tickets to support fundraiser. Proceeds will primarily be in support of their Breakfast programme

Glad Tidings Open Bible Church    Donation to defray cost of hosting a feeding programme “Meals on Wheels”

Judy Mowatt Outreach Ministries    Donation to defray cost to support the breakfast program “Fuel for the Brain”

Elim Early Childhood Development    Donation to defray the cost to continue the schools feeding programme

Bethel Baptist Church    To assist with the purchasing of text books for the students and also teachers’ guide

Church of the Open Bible    Donation to defray cost of fundraiser. Proceeds will assist bright needy young people to pursue further education

Heart Foundation of Jamaica     Donation toward the ICW I Pink Run in support of the fight against breast cancer

Jamaica Fire Brigade    Donation to the Brigade’s annual Fire Safety Awareness Week

Jamaica Reach to Recovery     Contribution toward the ICW I Pink Run in support of the fight against breast cancer

Area 4 Police      Donation towards one year scholarships for 10 high school students

Giscombe’s Sports Warehouse    To donate concrete benches and a swing set to Annie Dawson Home for Children

International Proxy Parents    Donation toward annual international bazaar. to assist in providing scholarships for children

Social Development Commission    Donation to offset expenses for social fairs/back to school treats fundraiser

Hope Gospel Assembly     Donation to the 8th annual back to school fair to help provide school supplies to children in need

Courts Jamaica ltd donation    To improve the school’s environment

To purchase tickets for the fund raising installation banquet

To purchase tickets in support of the fundraising performance of the University Singers

To sponsor community outreach programme (providing boxed meals and cakes to Alkimos Basic School)

Donation to thank you to school assistance program

To purchase tickets to support the St. Andrew High School annual fundraising ( ‘Fame on Wheels’)

To purchase a heater and refrigerator for the St. Monica’s Home for Children

To donate the church’s annual wellness day

Donation to the Annual Fund to help students continue their education

To purchase tickets for the 20th annual car show on behalf of the Combined Diabetes Association

To purchase tickets in support of the Brooklyn basketball programme

To purchase tickets in support of the Brooklyn basketball programme

To purchase tickets to support the Brooklyn basketball programme

To purchase tickets for the 2nd annual track and field event

To sponsor a table at the annual fund raising event

To purchase tickets for the annual B-All Kids for Youth's Gala - for 4 weeks each

To sponsor tickets to annual gala dinner & cabaret fundraising event

To purchase tickets to support the Annual Gala Dinner & Cabaret fundraising event

To purchase tickets in support of the Broadstreet Programme
United Way of Jamaica  Donation towards the Fight Against AIDS
Barbados Cancer Society  Donation to support the Cancer Awareness and Support programme
Palace Amusement Company Ltd  Donation towards the Fight Against Cancer
Jamaica Cancer Society  Donation towards the fight against cancer

Beneficiary

Project

Purchase of $5,000 in support of superheroes. Proceeds will support community development
To purchase tickets to support the 20th anniversary health programme
The Jamaica CMC will host a free talk on health care for children
Donation to defray cost of purchasing a computer for Dorothy Memorial Primary School
Purchase tickets for re-enactments of famous save and protect tests to award as prizes at walk
Walk For The Cure to benefit for Jamaica

November 2015 - October 2016

Beneficiary

Project

Walk For The Cure to benefit for Jamaica
AAC Weltbresen St. Lucy School & Asst. Mrs. Thomas Berry School help with food
Fundrasa social for orphans and hostile children
Christmas party for children of families
Christmas party for students from Educare/Comms Town
Third transfer of funds under MOU
Sayers Court Children's Home/Distress
Sayers Court Children's Home/Distress
Michael/Manoos School Scholarship
Reminder of third transfer of funds under the MOU
Regional support for YBT Individual
Regional support for YBT Individual
Regional support for YBT Individual
Regional support for YBT Individual
Regional support for YBT Individual
Regional support for YBT Individual

Donation towards charitable initiatives
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation to support the Therapeutic Unit at Uptown Garden Girls Centre
Donation towards fundraising walk by the association
Donation towards Fundraising efforts for charitable events
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet
Donation towards annual sports meet

St. Kitts & Nevis

St. Kitts & Nevis

Saddlers Secondary School
E T Morris School
Jamaica School for the Deaf
Claremont Fanny Britton College
Charles Evans Primary School
Newk Academy Annual sports day
Elizabeth Prudentia Primary School
St. Thomas Primary School
Sender Affair International Women's Day
Schoenus Cooperative Education
SAA Fire and Rescue Services
Junior Achievement St. Kitts & Nevis
Claremont Fanny Britton College
Bennett Richards Foundation
Ministry of Youth Empowerment


Anonymous Donation to the 2016 cancer awareness and support programme
Support to Purchase mammograms, pap smears and prostate tests at a competition for the fight against cancer
Walk For The Cure to benefit for Jamaica
AAC Weltbresen St. Lucy School & Asst. Mrs. Thomas Berry School help with food
Fundrasa social for orphans and hostile children
Christmas party for children of families
Christmas party for students from Educare/Comms Town
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Regional support for YBT Individual
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CIBC FirstCaribbean | Social Annual Report
<table>
<thead>
<tr>
<th>Beneficiary</th>
<th>Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diocese of Kingstown</td>
<td>Sponsorship of Mother’s day dinner</td>
</tr>
<tr>
<td>Vincentian Student Association</td>
<td>Donation of Welfare packages</td>
</tr>
<tr>
<td>All Access Management</td>
<td>Donation toward Cross country challenge</td>
</tr>
<tr>
<td>Rotary Club of St. Vincent</td>
<td>Donation toward Dyslexia awareness activities</td>
</tr>
<tr>
<td>St. Vincent Planned Parenthood</td>
<td>Donation toward the Youth Rally</td>
</tr>
<tr>
<td>Milton Cato Memorial Hospital</td>
<td>Donation of ice-cream to Pediatric Ward</td>
</tr>
<tr>
<td>Red Cross St. Maarten</td>
<td>Donation to foundation for event participation Walk For The Cure</td>
</tr>
<tr>
<td>LAB Sports Academy</td>
<td>Sponsorship of annual FCIB Interscholastic Youth Tennis Tournament</td>
</tr>
<tr>
<td>University of St. Maarten</td>
<td>Donation to increase male enrollment at USM in 2016</td>
</tr>
<tr>
<td>Rotary Club of St. Maarten</td>
<td>Contribution to booklet in change of board program</td>
</tr>
<tr>
<td>St. Maarten Golf Association</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>St. Vincent Girls’ High School</td>
<td>Donation toward the preparation of the school’s 35 year old orchestra</td>
</tr>
<tr>
<td>Milton Peters College</td>
<td>Donation toward the mathematics students to represent SXM in annual international Mathematics A-Lympiad</td>
</tr>
<tr>
<td>Sis Regina Primary School</td>
<td>Purchase of new uniforms for interscholastic soccer competition</td>
</tr>
<tr>
<td>Lions Club of St. Maarten</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>Art Givers Lives Foundation University of St. Maarten</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>L&amp;B Sports Academy</td>
<td>Donation to Red Cross St. Maarten</td>
</tr>
<tr>
<td>St. Vincent Girls’ High School</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>S.H.T.A</td>
<td>Donation to Crystal Pineapple Award</td>
</tr>
<tr>
<td>Indian Merchants Association</td>
<td>Annual donation for fundraiser dinner</td>
</tr>
<tr>
<td>Rotary Club of Gros Islet</td>
<td>Donation toward charitable golf initiative</td>
</tr>
<tr>
<td>Salvation Army</td>
<td>Donation to assist with Annual Kettle Appeal.</td>
</tr>
<tr>
<td>Cerebral Palsy Association</td>
<td>Donation to provide assistance with the neuromovement project</td>
</tr>
<tr>
<td>Faces of Cancer St. Lucia</td>
<td>Donation towards fundraising dinner to assist those living with cancer</td>
</tr>
<tr>
<td>Tony Roheman</td>
<td>Contribution towards cultural activity-kiddies carnival (donation toward t-shirts)</td>
</tr>
<tr>
<td>Bocage Combined School</td>
<td>Donation to provide assistance with the fundraising project</td>
</tr>
<tr>
<td>Salvation Army</td>
<td>Donation to charitable golf initiative</td>
</tr>
<tr>
<td>Milton Cari Memorial Hospital</td>
<td>Donation to Pediatric’s World</td>
</tr>
<tr>
<td>St. Vincent Girls’ High School</td>
<td>Donation of funds toward cancer awareness walks</td>
</tr>
<tr>
<td>EPL Youth Development Programme</td>
<td>Proceeds toward the preparation of the school’s 25 year old orchestra</td>
</tr>
<tr>
<td>Milton Peters College</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>Entrepot Secondary School</td>
<td>Donation towards annual graduation ceremony</td>
</tr>
<tr>
<td>Millet Primary School</td>
<td>Donation towards annual graduation ceremony</td>
</tr>
<tr>
<td>Labere Roman Catholic Girls’ Primary</td>
<td>Donation towards annual graduation ceremony</td>
</tr>
<tr>
<td>Laborie Boys Primary School</td>
<td>Donation towards annual graduation ceremony</td>
</tr>
<tr>
<td>Laborie Roman Catholic Girls’ Primary</td>
<td>Donation towards annual graduation ceremony</td>
</tr>
<tr>
<td>Vieux Fort Chapter</td>
<td>Contribution towards literacy month</td>
</tr>
<tr>
<td>Vide &amp; Euphonium Steel</td>
<td>Donation to the annual summer training programme</td>
</tr>
<tr>
<td>St. Maarten Boys’ High School</td>
<td>Donation to literacy fair</td>
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<tr>
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<td>Donation to the annual summer training programme</td>
</tr>
</tbody>
</table>
| Milton Peters College                                                    | Donation to the annual summer training program
**Beneficiary**

- **CIBC FirstCaribbean Community Trust Foundation Ltd**
  - **Bahamas Primary**
  - **Donation of Welfare packages**
  - **Provide access to healthcare activities for underprivileged youth**
  - **Support of the National Council of Women of The Bahamas**

- **CIBC FirstCaribbean ComTrust Foundation Ltd**
  - **Bahamas Primary**
  - **Bahamas National Youth Choir**
  - **Basketball team**
  - **Support of a local basketball team**

- **Bahamas Primary**
  - **Providing support for hurricane relief efforts**
  - **Assistance with operational expenses**
  - **Support of a local basketball team**

**Project**

- **Bahamas Primary**
  - **Support of a local basketball team**
  - **Support of a local basketball team**
  - **Support of a local basketball team**

**Beneficiary**

- **CIBC FirstCaribbean Community Trust Foundation Ltd**
  - **Bahamas Primary**
  - **Donation of Welfare packages**
  - **Support of a local basketball team**

- **CIBC FirstCaribbean ComTrust Foundation Ltd**
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  - **Support of a local basketball team**
  - **Support of a local basketball team**

**Project**

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  - **Support of a local basketball team**
  - **Support of a local basketball team**
  - **Support of a local basketball team**

**CIBC FirstCaribbean** | **Social Annual Report**
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<tbody>
<tr>
<td>Agape Family Worship Centre</td>
<td>Annual donation sponsor of youth summer football camp (DFTA 192771)</td>
</tr>
<tr>
<td>Hurley Radio</td>
<td>Annual donation sponsor of youth summer football camp (DFTA 192775)</td>
</tr>
<tr>
<td>Cayman Islands Red Cross</td>
<td>Scholarship-Christie Nolan</td>
</tr>
<tr>
<td>Peer Transfer Education Corp</td>
<td>Donation towards Children's Christmas Party</td>
</tr>
<tr>
<td>Cayman Islands Customs Agency</td>
<td>Donation towards Children's Christmas Party</td>
</tr>
<tr>
<td>N.C.V.O</td>
<td>Donation towards programme</td>
</tr>
<tr>
<td>Turquino F.C. International</td>
<td>Donation towards project</td>
</tr>
<tr>
<td>CIBC FirstCaribbean ComTrust Foundation Ltd</td>
<td>Annual expense report</td>
</tr>
<tr>
<td>Detailed Expense Report</td>
<td>November 2015 - October 2016</td>
</tr>
<tr>
<td>Beneficiary</td>
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</tr>
<tr>
<td>Detailed Expense Report</td>
<td>November 2015 - October 2016</td>
</tr>
</tbody>
</table>
INDEPENDENT AUDITORS’ REPORT

To the Members of FirstCaribbean International Comtrust Foundation Limited

We have audited the accompanying financial statements of the FirstCaribbean International Comtrust Foundation Limited (“the Foundation”) which comprise the statement of financial position as at October 31, 2016, statement of changes in fund balance, statement of income and expenditure, and statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory information.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor’s Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Foundation as at October 31, 2016 and its financial performance and cash flows for the year then ended in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities.

Ernst & Young
CHARTERED ACCOUNTANTS
Barbados
June 20, 2017
The accompanying notes form an integral part of these financial statements.

### STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED OCTOBER 31, 2016
(Expressed in United States Dollars)

<table>
<thead>
<tr>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flows from operating activities</td>
<td>$</td>
</tr>
<tr>
<td>Excess of expenditure over revenue</td>
<td>$</td>
</tr>
<tr>
<td>Non-cash working capital</td>
<td>$</td>
</tr>
<tr>
<td>Increase in accounts receivable</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Increase in accounts payable</td>
<td>$(100,179)</td>
</tr>
<tr>
<td>Cash used in operating activities and decrease in cash</td>
<td>$(78,739) $(234,247)</td>
</tr>
<tr>
<td>Cash – beginning of year</td>
<td>$984,305 $905,566</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in accounts receivable</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Decrease in accounts payable</td>
<td>$(100,179)</td>
</tr>
<tr>
<td>Decrease in income taxes payable</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Decrease in inventories</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Cash – end of year</td>
<td>$984,305 $905,566</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in non-current assets</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Increase in non-current liabilities</td>
<td>$(12,082)</td>
</tr>
<tr>
<td>Net cash used from operating activities</td>
<td>$(12,082)</td>
</tr>
</tbody>
</table>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED OCTOBER 31, 2016
(Expressed in United States Dollars)

1. Incorporation and principal activity
The FirstCaribbean International Comtrust Foundation Limited is a charitable legal organisation established to govern the FirstCaribbean sponsorship and community relations under the Charities Act of Barbados.

2. Significant accounting policies
a) Basis of accounting

The financial statements are prepared in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities. The financial statements have been prepared on a historical costs basis in United States dollars and no account has been taken of the effect of inflation.

b) Foreign currency translation

The functional currency of the organisation is Barbados dollars. However, the financial statements are presented in United States dollars as this currency is universally adopted and recognised in all the territories in which the organisation operates.

c) Critical accounting estimates and judgments

The Foundation makes estimates and assumptions concerning the future. Estimates and assumptions are continually evaluated and based on historical experience and factors, including expectations of future events that are believed to be realisable under the circumstances. The estimates, by definition, seldom equal actual results. Estimates and underlying assumptions are reviewed on an ongoing basis. Revision of accounting estimates are recognised in the period in which the estimate is revised and in the future periods affected.

d) Revenue recognition

All revenue is recorded on an accrual basis except for contributions, which are recorded when received. Interest income is recognised in the income statement for all interest-bearing instruments on an accrual basis.

3. Reserve fund

FirstCaribbean International Bank has made an agreement with the organisation that payments made on their behalf will not be refunded but accounted for in the Foundation as a reserve fund.

4. Cash

<table>
<thead>
<tr>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand</td>
<td>$984,305 $905,566</td>
</tr>
</tbody>
</table>

Interest earned on cash ranged from nil to 3% (2014 – nil to 3%). All cash is held with FirstCaribbean entities.

5. Accounts receivable

<table>
<thead>
<tr>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payables to third parties</td>
<td>$404,697 $304,578</td>
</tr>
</tbody>
</table>

6. Accounts payable

<table>
<thead>
<tr>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payables to third parties</td>
<td>$404,697 $304,578</td>
</tr>
</tbody>
</table>

7. Related party transactions

The amounts due from and due to FirstCaribbean are interest free and are related to marketing costs paid on behalf of the Bank. All revenue from contributions is derived from FirstCaribbean International Bank.