



PACESETTER

NEWS 2019

I-CEE HAS WON GOLD

MALTA SUPREME HAS WON GOLD

SHANDY HAS WON GOLD



*The Winning Team
Celebrating People, Inspiring Greatness*



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Editor's Note - Leaders in Innovation



Troy Peters

Two articles published on pages 11 and 13 of this edition of *Pacesetter News 2019* highlighted the innovative spirit of employees within Banks DIH Limited. The ICT Department initiated the first of its kind real-time Mobile Sales System in Guyana. Employees of the Brewery Department also created the first automated Weak Wort Recovery System locally.

Both initiatives were lauded by Mr. Clifford Reis, Chairman/Managing Director who said that those employees have raised the bar in being innovative by developing new solutions that are cost effective to the Company.

Mr. Reis said that there are opportunities for innovations and challenges which will be duly recognized.

Employees in every department now have the opportunity to leave an indelible mark by being innovative for the future development of our Company.

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Mail us your comments, suggestions, articles, poems, We would be delighted to hear from you.

MISSION STATEMENT



We are committed to building on our traditions of Excellence by providing Quality Products and Services, Financial Results and Management Performance that meet the interests of our Shareholders, Employees, Customers, Suppliers and the Communities in which we operate.

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Mail Box



Silver Angels Senior Citizens Club,
St. Aloysius Chapel

Dear Madam,

We the members of the Silver Angels, St. Aloysius Senior Citizens Club express our thanks for the invitation to the Luncheon on Sunday February 10th, 2019. We enjoyed your hospitality and your gifts. Congratulations on your Anniversary and we pray that God continues to bless your organization with his favour.

Yours Truly

Mr. Welton Harper
Secretary

Dear Editor,

In view of your continued collaboration and support, the administration, staff and students of the Kuru Kuru Training Centre take this opportunity to extend sincere gratitude to you and the agency you represent. It is indeed a privilege that our trainees were afforded the opportunity to train at your facility and learn from competent and knowledgeable staff who visited and by extension, all of us at the Kuru Kuru Training Centre. We look forward to building a stronger relationship between your agency and this institution in the effort of training young people with the necessary skills befitting the work environment. Once more we say thank you.

Yours truly

Ernestine Wade-Ramsey
Senior Training Officer
KKTC

BANKS SEES SIGNIFICANT GROWTH IN EXPORTS TO EUROPE, USA AND CARIBBEAN



Banks DIH Limited export sales have soared with a notable 44 percent growth for the first six months of the 2019 financial year.

The Company has seen increased sales to Europe, United States of America and the Caribbean during the past year highlighted by the award winning XM rums showing significant progress in those markets.

Mr. Carlton Joao, Sales and Marketing Executive said the Company's products have been receiving unlimited exposure and brand awareness at regional and international trade shows which have resulted in the demand internationally.

"All our XM family of rums especially the 15, 12, 10 and 7 year-old as well as Xtra Mature rum all continue to grow and are in high demand. The United States of America, France, Italy, Denmark and the Caribbean are important markets for our rum products," he added

In the United States, XM is very popular on the East Coast and the Company is actively working

to expand to other cities.

In addition, the Canadian market is being tapped and discussions with key stakeholders are ongoing to access there soon.

"Our aged rums continue to excel internationally in quality and the latest being, the 2018 Quality Awards from the Brussels-based Monde Selection International Quality Institute.

XM Supreme 15-year-old and Special 12-year old won Grand Gold awards while

Royal 10-year-old and VXO 7-year-old were Gold medal winners.

Meanwhile, the Thirst Park Winery is now at full production as a result of demand for Banko Wine, D'Aguiar's Cherry Brandy, Moscato, Port, Ginger Wines and Ryda Hard Wine on the domestic and Caribbean. We expect to have these brands in the extra regional markets as well.

Mr. Joao also spoke of increased sales of malt products - Banks Beer, Banks Shandy and Malta Supreme as well as I-CEE Soft drinks regionally, while there are unlimited opportunities for the new range of biscuit products which includes the 300 grams Triskit original and whole wheat crackers, Midwest cookies and Tea biscuits.

The Company recently upgraded its Biscuit production line with the acquisition of new packaging equipment and machinery to meet consumers demand internationally.

Chairman's Report to the 63rd Annual General Meeting



Chairman/Managing Director
Mr. Clifford B. Reis C.C.H

My fellow shareholders permit me to extend a warm and cordial welcome to the 63rd Annual General Meeting of Banks DIH Limited and to sincerely thank you for your unstinting support and encouragement over the period since we last met.

My fellow shareholders, some years ago I came across a Plaque hanging in a friend's home which stated "*Family Rules*". There were ten simple rules mentioned.

1. Put the other person first
2. Speak with love
3. Tell the truth
4. Mind your manners
5. Make the right choices
6. Be courageous
7. Guard your heart
8. Forgive freely
9. Always do your best
10. Be thankful always

We have tried over the past sixty-three years to incorporate the sound wisdom contained in these ten basic principles of the human experience into the management of our company. My fellow shareholders it is with this understanding of our shareholder family uppermost in my thoughts, that I welcome all those fellow shareholders who are attending for the very first time. A sincere and hearty welcome to our family with expressions and best wishes that this and all future experiences will serve the purpose of strengthening your appreciation of how we grow and journey together for the betterment of our company and family.

My fellow shareholders, it was the Roman Philosopher and Statesman, Seneca who said "*It's not that we have so little time, but that we have so much. The life we receive is not short, but we make it so; we are not ill provided, but use what we have wastefully*". So to what was Seneca referring when he spoke those compelling words on the human response to how we employ time and spend our days in the pursuit of the fulfilment of our dreams and expectations? In a word my fellow shareholders, why are we here today? Maybe for most of us, two reasons can be attributed to us being here today. We have come to be informed about the performance of our company and the Group, and secondly, to be among family and friends, to make new acquaintances and to renew old ones.

My fellow shareholders, as we reflect on the concepts of family, friendships, duties and responsibilities, my thoughts were once again drawn to the worrying state of West Indies Cricket which as you all well know was once a symbol of Caribbean Pride and which transcended the boundaries of nationhood of the respective countries within the community. You may well ask the question, "What relevance is West Indies cricket to our company's Annual General Meeting?" My fellow shareholders on receiving your Annual Reports and viewing the revolving sign which stands at the entrance to Thirst Park, you must have observed the slogan chosen to guide and direct our activities over



The Winning Team - Banks Beer and GT Beer

the coming months of this financial year. That slogan is *"The Winning Team"* supported by the graphical representation of bottles of Banks Beer and GT Beer. The performance and quality output of our Flagship Banks Beer and its worthy co-star GT Beer have adequately proven within the year just ended that they are worthy of the title *"the Winning Team"*. Can we say the same of West Indies Cricket? As a former Director of West Indies Cricket, I will utilise this occasion to make a few comments on the subject.

My fellow shareholders, a recent posting on the Sports Keeda website made this very painful yet true assertion about the state of West Indian Cricket. It said inter alia "Let's be honest. The current West Indian team is probably the poorest West Indian team ever. What is sad is that it wasn't so once upon a time. In the 70's and 80's the West Indies were a global dominating team, feared to play against by each and every nation. In the 90's and 2000's, they were fierce competitors that gave every team a run for their money, still producing players who would go on to become legends of the game. In the current era, they look like legless chickens trying to conquer Mount Everest. They just aren't good enough with most of the players focusing on T20 tournaments, and there being constant disagreements between the players and the Board. West Indian Cricket is in turmoil".

Let us have a look at the West Indian team of the 1980's, 1990's and 2000's and reflect on the glory days of West

Indian Cricket and try to figure out what went wrong in their evolution over the years. The Golden Era of West Indian Cricket had four genuine pace bowlers who gave nightmares to batsmen in an era where there were no helmets which added fuel to the fire created by them. They had match-winning aggressive batsmen, a strong captain and a world-class all-rounder. It wouldn't be wrong to assume that the West Indies team of the 80's was the best cricketing team ever. The West Indian team of the 90's was a team in transition. It was next to impossible to find replacements for legends that retired in the 80's, yet West Indies Cricket gave birth to amazing characters and greats of the game. It was an era where two legendary fast bowlers Ambrose and Walsh continued the tradition and carried the baton handed to them by Holding and Garner. Just as the West Indies of the 1990's were a shadow less better than the team of the 1980's, the same downward trend was represented in the team of the 2000's. By no means were they a poor side but when compared to the 80's and the 90's, the bowling was weaker. The 2000's gave birth to a generation of West Indian cricketers who would go on and become legends in the T20 format. It was a time when the legends were about to retire, fast bowlers were not as good as their predecessors and the team was performing better in limited overs cricket as compared to test cricket. Bygone are the days when the West Indian Cricket team was a challenging side. They were high and mighty many decades back. In today's world, the reputation of the West Indies seems as a mere folk tale to the new generation. So what went wrong?

My fellow shareholders the Cambridge Dictionary defines discipline as ***"the ability to make yourself do something even if it is difficult, so that you can achieve a goal"***. With the concept of a disciplined attitude and outlook in mind, what can we as a Company learn from the experiences of the once highly esteemed West Indies Cricket team?

My fellow shareholders, Ladies and Gentlemen, as has been the custom over several years, a theme is selected which serves as a guide for our efforts over the financial year and in addition, to motivate and inspire us as we move through the rapidly changing environment of 21st Century life. Our theme selected for this financial year is ***"The Winning Team"***. The supporting visual image for this theme is the packaged beverages Banks Beer

and GT Beer represented in all their icy-cold goodness having been crafted to perfection right here at Thirst Park by a team of dedicated employees. My fellow shareholders, as we reflect on our theme for 2018-2019 financial year and the images of Banks Beer and GT Beer, we must also reflect on what is required to bring this winning team to those places where they can be accessed and enjoyed.

My fellow shareholders, for the reason that our company produces a wide portfolio of quality products and services, we can understandably forget to consider the true number of employees and skill sets that are required to bring this winning team or any of the products we manufacture to market for the enjoyment and benefit of our shareholders and customers. My fellow shareholders all of what we do each day within our company, receives an input from many different persons in many different ways. Truly the hallmarks of a well-synchronised team effort. What we do well or badly reflects on the end result.

My fellow shareholders, this reminds me of the quotation attributed to John Donne: ***“No man is an island entire of itself; every man is a piece of the continent, a part of the main and therefore never send to know for whom the bell tolls; it tolls for thee”***. We cannot continue to see what we do each day as having no bearing on the end result which determines our success or failure.

My fellow shareholders, Ladies and Gentlemen, earlier on, reference was made to the West Indies Cricket Team and how it moved from success to failure in three short decades. What then were the contributory factors which led to this fall from grace which can be a teaching moment for us as a Company? Some of the factors can be:

- Attitudinal issues on the part of both the players and Management
- Loss of self-respect and respect for the Institution
- In-fighting
- Deficient Management
- Poor Planning and Co-ordination
- Non-existent vision of the future for the team

The concept of reliability is founded on the bedrock of constructive communication. Winning teams need members who have the ability and capacity to speak up and express their thoughts and ideas clearly and effectively, directly and honestly with respect for their peers and for the work of the team. Such are the hallmarks of constructive communication. Winning team members do not shy away from making a point, but rather make it in the most effective way possible with confidence and respect for the other team members. Having said that, it follows that effective team players have also cultivated the ability to listen actively and attentively. The saying that humans were created with one mouth and two ears bears some consideration. Good listeners are essential for teams to function effectively.

The Good Book reminds us that each day will bring its own challenges. A well-functioning team is one which exhibits the flexibility to deal with changing conditions, oftentimes creating the change itself.

West Indies Cricket is an established international brand and it is my considered opinion the time has come my fellow shareholders for Cricket West Indies to become a public company with their shares traded on the respective region's Stock Exchange with Companies, Governments, Private Investment firms and fans among others owning shares. As such, the CWI Board of Directors will be elected by the Shareholders of the Company and will be accountable to the Shareholders for its performance and results. This concept can further be amplified by forming subsidiaries of CWI in each territory. Here's an idea, if constructively implemented will redound to the benefit of West Indies Cricket, the players and the respective territories. We can learn much from the CPL and Manchester United Football models which continues to be a motivating factor to West Indies cricket and English Premier Football.

CHAIRMAN'S REPORT

My fellow shareholders, it is with pleasure that I present the financial performance of the Banks DIH Ltd Group for the period ended 30 September 2018. The Group's third party revenue was \$30.923 billion when compared with \$30.006 billion in 2017, representing

an increase of \$917.0 million or 3%. The Trading Profit from Operations for the Group was \$6.837 billion when compared with \$6.196 billion achieved in 2017, representing an increase of \$641.0 million or 10%.

Profit after Tax attributable to the Shareholders of the parent was \$4.286 billion compared to \$3.888 billion in 2017, an increase of \$398.0 million or 10%.

The Group's Net Asset Value per share increased from \$34.33 to \$40.15 by 16.9%. The Board of Directors of the Company has recommended a dividend proposal of \$1.10 per share unit, resulting in an overall cost of \$934.8 million.

Revenue generated by the Company was \$27.863 billion compared to \$26.548 billion in 2017, an increase of \$1.315 billion or 5%.

The Profit before Tax for the Company was \$6.032 billion compared to \$5.079 billion, an increase of \$953.0 million or 18.8%, while Profit after Tax for the Company increased from \$3.584 billion to \$4.085 billion by \$501.0 million or 14%.

My fellow shareholders, the improved results achieved were as a result of the increases in physical case sales of our Malt Products, XM rums and Banko Wines; our Golden Harvest Bread and Baked goods and our Demico and Crème Select Ice creams and Frostee products. Additionally, benefits were also accrued as a result of efficiencies achieved from raw material conversion and improved production throughout arising from capital expenditure investment over recent years. The improved results were also as a result of lower prices negotiated for several raw and packaging materials as well as from the prudent management of our financial resources.

Physical units sold were 16,150,741 units versus 16,019,468 units in 2017, an increase of 131,272 units.

My fellow shareholders, the introduction of an Environmental Levy of \$10.00 per unit for all PET and non-returnable glass containers was gazetted during the last financial year and affected the selling prices and therefore the affordability of our soft drinks and bottled water products.

My fellow shareholders, the Revenues and Profits just mentioned are by no means small numbers and every

year there is the need to increase on the previous year which makes it more challenging, notwithstanding that we have done it again.

Our Company's operations and performance are affected by internal and external factors, which include political and economic conditions of the country, competition from similar and related products, illicit trading and avoidance of Regulatory requirements by players in the market place.

Capital Expenditure

My fellow shareholders, the recapitalisation of the Company's Capital base was continued during the period under review. The inclusion of state-of-the-art technology through the medium of plant, machinery and equipment on all of the Production Plants and in all of the service departments, enabled improved manufacturing and operational efficiencies. The new Vehicle Workshop and Truck Parking Zone were commissioned along with the new offices for the Workshop Administration, Environmental and Safety Departments and the Building and Property Departments. Also included in that development was new PET and Plastics chipping equipment for our in-house generated plastics waste. Our solar energy expansion programme was continued with the installation of a PV/Solar System at our OMG and Main Street Qik Serv facilities. These departments are now partially powered by solar generated electrical power.



The Truck Parking Zone at the New Vehicle Workshop



Employees in the newly installed Trisco Packaging line

In addition, my fellow shareholders, a new packaging line was installed on the Trisco Cookie and Cracker Plant and new production equipment was also installed in the Dairy and Novelty Ice Plant. Our distribution fleet was further enhanced through the acquisition of new trucks and forklifts. In the new year, our Capital Expenditure thrust will be focused on increasing our potable water storage capacity, the addition of increased fermentation and storage capacity for the Winery and the installation of a new CIP system for the Bottled Water Plant. The project to transition to Solar Power across the Company will be continued. Additionally, my fellow shareholders, we will commence the construction of a new multi-storey Car Parking Facility which will include space for planned future development. This construction will be housed at the Demerara Park Area.

Dividends

The Board of Directors declared a first interim dividend of \$0.28 per share unit which was paid on 31 May 2018. A second interim dividend of \$0.28 per share unit was also paid on 25 October 2018; and now the Board recommends a final dividend of \$0.54 per share, with the overall dividend per share unit held of \$1.10 or an overall cost of \$934.8 million.

Banks DIH Limited's shares were traded at \$76.5 per share as at 30 September 2018, compared to \$35.0 as at financial year-end 2017, an increase of \$41.0 or 117%. The current Trading Price is \$80.0 per share.

Growth in Shareholders' Value

My fellow shareholders, within the recently concluded financial year, we examined and evaluated new business models which are compatible with our existing business model to create wealth and value for our Shareholders.

These new business models will bring into our existing business portfolio, a new generation of products and services which will foster job creation and added value.

From the Net Profit of \$4.286 billion attributable to Shareholders, a dividend payment of \$892.4 million was made, leaving the sum of \$3.394 billion which was transferred to Retained earnings.

Fellow shareholders, we do appreciate the new tax regimes implemented by the Government: the reduction in Corporate Tax for manufacturing companies to 25%; the reduction in Excise Taxes on indigenous wines i.e., Bank0 Wine, from \$150 per litre to \$65 per litre; the reduction in Excise Taxes on Shandy from \$126 per litre to \$65 per litre and the increased tax allowances for employees.

Previously Excise tax was paid by the Ad Valorem method based on the wholesale selling price of all alcoholic products. This system was changed, and Excise Tax is now calculated on a fixed rate per litre based on the alcoholic strength and volume per case of the specific product. This corrects the avoidance of payment of Excise Taxes by under-invoicing. These new measures implemented by the Government will positively impact the Company's profit.

Quality Management and Environmental Responsibility

My fellow shareholders, I can report with a deep sense of accomplishment that during the period under review, our Banks and GT Beers, our XM Rums, our Rain Forest Water products were awarded either Grand Gold and Gold Medals at the 2018 Monde Selection quality Awards Competition. Our XM 12-Year Old and 15-Year Old Rums were awarded the Grand Gold Medal.

For the year 2018 ISO 9001-2008 Quality Management

System was upgraded to ISO 9001-2015, and during the year, the following ISO Standards were re-certified:-

Food Safety Management System

Prerequisite Programme on Packaging Manufacturing

Food Safety System Certification

Prerequisite Programme on Food Safety

During the year the maintenance of ISO Certification on Environmental Management systems and Occupational Health and Safety standard in our manufacturing processes were completed.

Banks DIH Limited continues to be managed and guided by the principles of sustainability and accountability so as to ensure that the best interests of our shareholders, our employees and our suppliers are maintained and to reduce or eliminate any impact which our operations may have on the environment and the communities within which we conduct our business activities.

Community Relations/Partnerships

Our Company's theme for Financial Year 2017-2018 was **"Foundation for Growth"**. To reinforce this understanding several relationship festivals were conducted across the three Counties of Guyana, where Shareholders, Suppliers, customers and Key Public Officers came together to celebrate our diversity as a Nation. The programme of sponsoring Brand Ambassadors, Sports and Religious Events, Bursary Awards, Apprenticeships/Work Study and Academic Scholarships continued.



Mr. Andrew Carto, Human Resources Director makes a donation to a Charitable organisation

THE FUTURE AND BEYOND

My fellow shareholders, some of us present this afternoon may be aware of an event within the human experience which is called "The Fourth Industrial Revolution". This event which is unfolding as we speak represents the fourth major industrial era since the initial Industrial Revolution of the 18th Century. It is marked by a coming together of technologies which has effectively blurred the lines of separation between the physical and digital spheres. This fourth Industrial Revolution is identified by the numerous breakthroughs in the fields of Robotics, Artificial Intelligence, Advanced Computing, Wireless Technology and Self-Driving or fully autonomous or self-driving vehicles. My fellow shareholders we cannot either individually or collectively as a company ignore or escape the pressing reality of the fourth Industrial Revolution and how it continues to impact our every day lives.

As we look around our country and our company, in many respects, we are operating in and responding to the demands of this digital revolution. I suppose that the hard question which confronts us is **"Are we doing enough to be prepared for this brave new world which lies before us? Is this reality something of which we should be afraid?"** In the year 1931 and before most of us were born, the English Author Aldous Huxley wrote a frightening for that time, yet futuristic novel "Brave New World" which was set in a world state of genetically modified citizens, and an intelligence based society. The novel anticipates huge scientific developments unheard of at that time. Some 87 years later we can read of the futuristic vision of authors like Aldous Huxley, H.G. Wells and George Orwell and wonder if they were writing for the 21st Century and this time in which we find ourselves.

My fellow shareholders, as we have this conversation this afternoon, some of us may be asking silently, what does this have to do with me and Banks DIH Limited? You might have heard me mention at previous meetings that Guyana has been categorised as a Third World Country and that Banks DIH Limited must accept the reality that we operate within the environment of the First World nations. My fellow employees, the Fourth Industrial Revolution represents all the new ways in which technology has influenced and has

become embedded within society including our human bodies and the ways we think of and should understand modern day concepts. I will urge you to read of some of the breakthrough research being done in the science of artificial intelligence, for example drones and self-driving cars, and facial recognition software which is now the new reality as we complete airport check-in and immigration procedures. Perhaps this is better understood when we consider that more



A pre-seller displays a Mobile Sales device

people in the world have access to a mobile phone than to basic sanitation and potable water in their houses. So for the reason these new technologies may be unfamiliar to us, our first reaction is to be afraid and fearful of them. Some of us may remember the difficulties that were experienced with the introduction of computerised systems to replace manual records and documentation. My fellow shareholders, this Fourth Industrial Revolution may look and feel like something outside of our everyday experiences which is about to come over us like a tsunami but in reality, it is just a reflection of human desires and choices. As we

discuss and develop coping mechanisms to respond to these new realities, my fellow shareholders, the question which now faces us is this: "what do we want these technologies to deliver for us, and what changes do we individually and collectively need to bring about to enable our company to continue to be successful in the 21st Century and beyond?"

My fellow shareholders, it was Vince Lombardi, American Football player/Coach who is considered to be the greatest coach in football history and indeed one of the greatest coaches and leaders in the history of any American sport, who said: **"Individual commitment to a group effort; that is what makes a team work, a company work, a society work, a civilisation work"**. My fellow shareholders, that quotation from Vince Lombardi reminds us of an important aspect of winning and being successful. He speaks of individual commitment to the team effort which produces the success we speak of. How then, my fellow shareholders do we measure success within the context of our company's operations?

You must have heard by now that at the 2018 Monde Selection Quality Awards, Banks DIH Limited was awarded several Gold Medals for quality products –

Banks Beer and GT Beer	Gold Medal
XM 15-Year-Old Rum	Grand Gold Medal
XM 7-Year-Old Rum	Gold Medal
XM 12-Year-Old Rum	Gold Medal
XM 10-Year-Old Rum	Gold Medal
XM 5-Year-Old Rum	Gold Medal
Rainforest Water	Gold Medal

What is it, my fellow shareholders makes this possible? It starts with the understanding of and commitment to the practice of Quality Standards at every level of the company's operations by each and every employee. This commitment to the practice of Quality standards and manufacture of Quality Products is understood

Banks DIH Limited produces quality products and services including financial services which we can offer and make available as these petroleum reserves are exploited. Let us look to the future with certainty and optimism that we can and will contribute to our company's future success.

in the attainment of the ISO Certification of our Soft Drink and Dairy and Novelty Ice Production Plants. We are in the process of seeking certification of the remaining production facilities at Thirst Park. Banks DIH Limited must continue this quest to be known as an ISO Certified Company for all of its Production Plants and for the Quality of the Products produced across the company. The Company was successful at the Finance, Environmental and Safety Audits that were conducted by the Coca-Cola Auditors. Also, we continue to perform exceptionally well in the Guinness League of Excellence which resulted in the Company being ranked fourth place within the Americas for Quality and Packaging of Guinness Stout. We might want to think that quality relates only to the products we manufacture, but this is not so my fellow shareholders. The understanding of Quality must be paramount in every aspect of our operations: our Financial Results; our Sales and Marketing initiatives; our Engineering Support Services; our Restaurant and Retail Services; our Planning for the future. Each aspect is as important and necessary as the other. And it all has its genesis in the quality of our employees and what we bring to the table when we begin and continue our employment. This is reflected in the attitudes we display towards our various jobs and our relationships, both within and external to the Company. The reality is that for some persons, employment is based on what I can get out of the relationship more than what I can contribute to make the relationship a mutually rewarding experience. My fellow shareholders, the important question is this "How well or how poorly are we prepared to achieve success within the context of the 21st Century?" I have said to our employees on the many occasions when we

come together that each of us has the responsibility to make himself or herself employable. This holds for every aspect of our lives and relationships. Standing around waiting for something to happen is not an option any longer and holding firm to the belief that my future success is in the hands of someone else will only lead to an uncertain and unfulfilled future and disillusionment.

My fellow shareholders, the discovery of petroleum reserves within Guyana's exclusive economic zone has been taken by some to mean that the answers to all of our problems has finally arrived. Some have already switched jobs, have started to dream and awaiting their monthly US dollar cheques. They have tied their future success to the oil bonanza to come. Those who have decided as such, I wish them well. Wherever we may be employed, the same understanding of commitment and teamwork applies. Banks DIH Limited produces quality products and services including financial services which we can offer and make available as these petroleum reserves are exploited. Let us look to the future with certainty and optimism that we can and will contribute to our company's future success.

I wish to thank our management team and employees for their commitment and dedication to those values which have contributed to the growth and development of the Group. I also wish to thank my fellow Directors for their continued support, encouragement and guidance throughout the year, and our valued shareholders, loyal customers, reliable suppliers, businesses and consumers who continue to support our products and services.

In conclusion my fellow shareholders, ladies and gentlemen, permit me on my own behalf and that of the Board of Directors to extend to you all and your loved ones, an exciting, productive and rewarding 2019.

ICT DEPARTMENT DEVELOPS FIRST REAL-TIME MOBILE SALES SYSTEM IN GUYANA

The Banks DIH Mobile Sales System is the system developed by the company's Information and Communications Technology (ICT) team. This system is currently being used by the company's sales force throughout the three counties of Essequibo, Demerara and Berbice. In the past, several visits by teams from the ICT, Sales and Warehousing Departments were made to neighboring countries, such as Suriname and Barbados, to understand what mobile sales solutions were available. None of the options seen were found to be compatible with the company's vision. This led to the ICT team designing and developing from the ground up, the first of its kind, the first truly real-time, Mobile Sales System, in Guyana and the Caribbean.

This system was a natural progression of the Sales Management System which required the salespersons to write a bill for each sale, then return a copy of the bill to the data entry section of the Sales Department to be keyed into the company's database. This process was both time consuming and inefficient, as it had several drawbacks, including the following:

1. Incorrect transaction calculation, hence incorrect final total.
2. Illegible hand writing leading to the wrong customer being billed.
3. The customer may have exceeded their credit limit, but this was only discovered when the data entry clerk attempted to process the bill in the sales system.
4. For a pre-sold customer, a misplaced delivery note led to a missed delivery.
5. Management had to wait until the salespersons had returned to the sales office, and all the bills were processed, before sales data was captured.
6. Invariably, the current day's bills were not processed within the same day. Problems with a bill had to wait until the salesperson returned from the road the following afternoon before the issue was resolved.

Due to the real-time access to the back-end database, the Mobile Sales System allows for immediate verification of the customer being sold, inclusive of credit limit verification and validation of customer account selected.

The before mentioned delays no longer exist, enabling the salespersons to complete all of their transactions before arriving back at the office, needing only to deposit their cash and head home.

The new Mobile Sales application has been specifically designed with ease-of-use in mind, making the learning curve extremely shallow. In order to make the transition easier, members of the ICT team were present with the salespersons and pre-sellers during the initial roll-out, to provide technical and user support as needed.

The Mobile Sales System is accessed via toughened, internet-ready cell phones (for the salespersons) and internet-ready tablets (for the pre-sellers). This enables the mobile system to work in any area that has mobile internet, or, if necessary, wireless internet access.

The mobile system has been developed to handle both pre-selling and conventional sales, with some routes having both types of transactions. As it is real-time, it enables printing the customer's receipt on the completion of the transaction. This is handled by a mobile printer wirelessly linked to the mobile sales device. Invoices are also sent to the registered email account of customers.

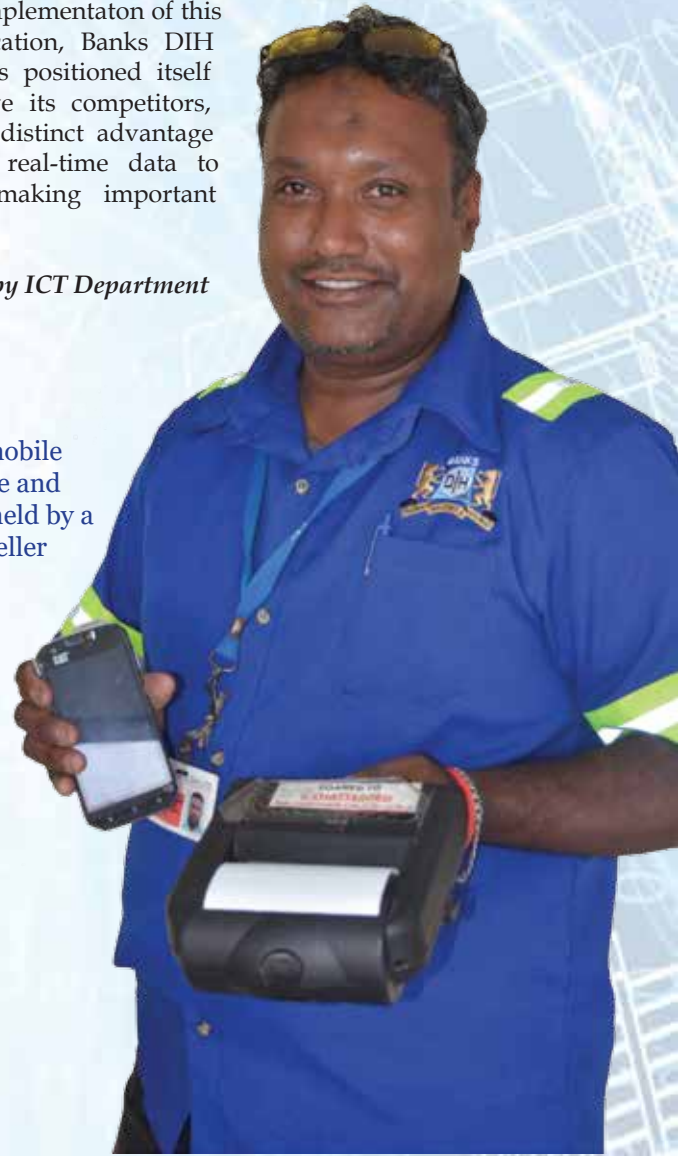
The mobile sales system has been thoroughly tested in the outlying routes served by Thirst Park, and is a complete success. This led to the implementation of this solution at the various branches, currently in use by all of Banks DIH's salespersons and pre-sellers. Any time of the day, it is possible to see a Banks DIH's salesperson with his or her (hi Sandra Roberts) trusty mobile sales device, processing a customer's bill somewhere in Essequibo, Demerara or Berbice.

It is important to note the fact that this mobile sales system is powered by the world-renown, extremely robust and reliable IBM i (popularly known as the AS400 and iseries), with the data security of the Secure Socket Layer 2048 bit encryption provided by the Symantec Corporation, the industry leader in data security.

With the implementaton of this new application, Banks DIH Limited has positioned itself a cut above its competitors, giving the distinct advantage of having real-time data to assist in making important decisions.

Submitted by ICT Department

The mobile Device and Printer held by a preseller



UniCarriers Forklift dealership starts operation in Guyana through joint Venture with Banks DIH Limited



Chairman with dignitaries at the Launch

One of the forklifts on display

Local companies can now easily purchase forklifts following a joint venture between Banks DIH Limited and UniCarriers Americas Corporation which has seen a new dealership opened in Guyana on February 8th, 2019 at the Vehicle Workshop at Caribank Complex.

Continued on Page 15

Better Hope Nursery, Soesdyke Secondary among 12 Schools receiving financial grants



Better Hope Nursery School on the East Coast of Demerara and Soesdyke Secondary in Region Four (Demerara/Mahaica) were among 12 schools that received financial grants from the D'Aguiar's Memorial Education Fund in 2019.

The 12 schools are Better Hope Nursery, Comenius Primary, Tucville Secondary and Soesdyke Secondary (donations were presented at the 63rd Annual General Meeting at Thirst Park.

(Bartica) – St. Martin's Primary and Waramadong Secondary, (Berbice) Winifred Gaskin Secondary and Number 5 Primary, (Essequibo) Arthurville Primary and Charity Primary and (Linden) Silverhill Primary and Coomacka Primary.

The presentations were done by Mr. Clifford Reis, Chairman/Managing Director and Mr. George McDonald, Co-Managing Director/Marketing Director.

The eight employees with Chairman and members of the Executive Committee



Eight employees recognized for initiating Brewery Weak Wort recovery system

Eight employees were recognized for initiating an in-house automated Weak Wort Recovery System in the Brewery during a presentation ceremony on April 25th, 2019 in the Conference Room, Thirst Park.

Project Leader Matthew Kendall (Brew master), Patrice Jacobs (Electrical Engineer), Dhaneshwar Ramnauth (Brewer), George Clifford (Mechanical Engineer), Orin Joseph (Electrical Engineer), Eustace Hinds (Brewer), Brooke Maxwell (Brewery Superintendent) and Kevin Percival (Laboratory Supervisor) were lauded by Mr. Clifford Reis, Chairman/Managing Director who said that the employees have raised the bar in being innovative by developing new solutions that are cost effective to the Company.

“You have raised the bar in the company so that other employees will realise that there are opportunities for innovations and challenges which will be duly recognized. To the employees who conceptualized the project, I congratulate you on its success. It has already added value to the operational cost of the Brewery,” he added.

Mr. George McDonald, Co-Managing/Marketing Director presented the Team members with plaques and ex-gratia payments in recognition of the successful execution of the project.

With the installation of the Weak Wort recovery system the brewery has been able to improve on the raw material conversion process there by improving yields and reducing cost.

The Brew Master in his brief comments at the presentation said, recovery of the weak wort after the lautering process is carried out extensively across breweries around the world and it is considered a go to for immediate savings for a brewery.

“With the installation and operation of this system we have seen financial benefits accrued to the brewery operations. A project of this nature would have required huge capital investment as well as some amount of technical input from expertise consider not available in Guyana. However, I am pleased to report that this project from conceptualization right through to installation and commissioning was done in House by the engineers and the operations team within Banks DIH Ltd. This I proudly say is indicative of the level of commitment that is available in the department and that is a part of the banks team,” Mr. Kendall reported.

Present at the ceremony were Human Resources Director Mr. Andrew Carto, Engineering Services Director Mr. Shabir Hussain, other senior executives and members of the Workers Management Participation Board.

Real Value TRISKITS BISCUITS

By Mr Pat Dyal (Reproduced from the Guyana Chronicle)



THE Guyana Consumers Association (GCA) and indeed the Guyanese public as a whole have always welcomed the launch of any locally made products which achieved standards

comparable to the best imported from abroad since such quietly awakened a sense of national pride.

Guyanese, a much-travelled people, are pleased to discover that many of the foods they find in the developed countries are the same as they produce in their homeland, and sometimes better.

A few weeks ago, Banks DIH the main producer in Guyana of industrially baked biscuits launched two new biscuit products - Midwest Tea Biscuits and Midwest Cookies and upgraded their Triskits range with improved packaging and baking techniques. The Triskit range, we may remind readers, consists of the delightfully crisp oval-shaped vanilla cookies and the whole wheat and white round crackers which are already widely accepted locally and in some Caribbean markets. The motto of the Guyana Consumers Association (GCA) is "Value for Money" and they would not recommend or endorse a product simply because it was locally produced; the local product must either be equal to or superior to the foreign one and should be sold competitively. Accordingly, we asked 20 of our members who were experienced in pastries and biscuits and who had the necessary enthusiasm, to sample the newly launched Midwest Tea Biscuits and Midwest Cookies and the upgraded Triskit range and give their studied responses so that the association may be able to give a fair assessment of the new products for the benefit of consumers.

The 20-person panel posed four reactions to which they had a week and a half to respond: Firstly, whether the taste and enjoyment were positive; secondly, how did the local product compare with the equivalent foreign imports; thirdly, the packaging and presentation of the products; and fourthly, whether in view of the large assortment of foreign biscuits imported, there was need for a new local brand.

The panel gave a very high rating to both the Midwest Tea and Cookies as well as to the upgraded Triskits:- The new

Midwest range was inviting. They were not too sweet as some foreign imports were and could be used as a snack at any time of day. The Midwest cookies went well with coffee. The Triskit range maintained their previous quality and was further improved with their new presentation.

At the risk of being accused of hyperbole, the new packaging was revolutionary and this was the general feeling of all samplers. The Midwest Tea was in a handy blue and gold packet containing five cellophane wrapped packs of five biscuits each. The Midwest cookies were similarly packed but in a ruby red packet. Prominently placed on each packet was a health warning that no transfat was used and telephone number and email which consumers could contact. Expiry dates were clearly written as well as the ingredients of the biscuits. The Triskits were equally attractively packed using much blue.

The tea biscuits were cut into rectangular shape while the cookies were square and on each biscuit was embossed clovers indicating luck, faith, hope and love. The Triskits were cut into circular shape and were in handy packages. The use of smaller packets allows the consumer to consume only what he or she requires, leaving the rest of the packets unopened and fresh.

All samplers felt that the launch of the new biscuits and the upgrading of the Triskit range was timely and necessary, since consumers could now enjoy fresh biscuits and that the market would now have a Guyanese product equivalent to the best imports within its range at a competitive price.





The newly installed WMPB members pose with Mr. Leslie Doodnauth, current WMPB Director and Mrs. Sharon Nelson - Human Resources Executive

Mr. Clifford Reis, Chairman/Managing Director has charged the 12 newly elected members of the Workers Management Participation Board (WMPB) to work in the best interest of fellow employees and to assist management in identifying and resolving all industrial relations matters in the Company.

Mr. Reis outlined six critical areas that needed urgent attention; they are Medical benefits, Employees Shares Scheme, Performance Incentives, Safety Issues, Employees uniforms and transportation for employees who work after regular hours.

He applauded the election of eight female members to the Board, a first in the Company.

The members were elected following elections held on March 25th, 2019 and the elected officers will serve for two years. The WMPB was constituted in 1979

The elected officers are:

Group 1: Ms. Kellee Charles of Electrical Department (semi-

New Workers Board Executives Installed

Chairman praises record number of Female Employees elected

skilled, including mechanics).

Group 2: Mr. Oudit Bruce of Soft Drink Plant (plant operators and processing)

Group 3: Mr. Kenneth Hazel of Beverage Salesmen (Driver/salesmen including Liquor Salesmen and Sales Supervisors).

Group 4: Ms. Nandy Wright of Crème Select (restaurant workers including domestics)

Group 5: Ms. Lennita Ettiene of Brewery (Warehousing and others (i.e. Central Services – bondsmen-janitors-security-messengers, sanitation; drivers, shunters – floormen, clean up scrubbers, loaders, sorters and pickers)

Group 6: Ms. Cullen Rowland of Merchandising Department (retail salesmen, drivers/deliverymen, truck drivers)

Group 7: Ms. Zalina Singh of Head office (clerks and typists up to Grade 5T).

Group 8: Ms. Renesha Gilford of Berbice Branch (Branches – Essequibo, Bartica, Berbice and Linden).

Group 9: Ms. Channai Gordon of Brewery (Technical Grades 1 – 5T)

Group 10: Mr. Alester Cameron of General Workshop (Technical middle management Grades 6-8).

Group 11: Ms. Nirmala Surjudai of Environment and Safety (Administration: non-technical middle management Grades 6-8)

Group 12: Mr. Brian Choo-Hen of Sales Office (Sales/Marketing/Branches/Warehouse middle management Grades 6-8).

UniCarriers Forklifts on Sale in Guyana Through Partnership with Banks - from page 12

Mr. Winston Jordan, Hon. Minister of Finance and Mexico's Ambassador to Guyana, H.E. Ivan Roberto Sierra-Medel were among dignitaries and business executives who attended the Launch.

Mr. Clifford Reis, Chairman/Managing Director welcomed and thanked UniCarriers Corporation for partnering with Banks DIH Limited.

Mr. Reis said the partnership represents the beginning of a process of diversification of the company's business model

to respond to the challenges of the 21 century's business environment.

UniCarriers' Director of Sales for Latin America, Mr. Eduardo Torres stated that his Corporation was careful in selecting Banks DIH Limited because of its good values and a respectable reputation. The products that are being sold include electrical forklift trucks, electrical narrow aisle trucks and electric pallet trucks and starters among others.

Six Departments Recognized for Outstanding Performance in 2018

Six departments received the Chairman's Awards for outstanding performances during 2018. The departments honoured were Rum Factory/Winery/Water Plant, Light Refrigeration, Information Communications Technology (ICT), Vehicle Workshop/Power Generation/Buildings and Sanitation, Idiho Restaurant and Essequibo Branch. Departments receiving Honourable Mention were Finance Administration, Legal Department, New Amsterdam Qik Serv, Human Resources and Credit departments.



Mr. Gregory Garraway for Rum Factory



Mr. Gavin Todd for Light Refrigeration

Mr. George McDonald, Co-Managing Director/Marketing Director, Mr. Michael Pereira, Operations Director and Mr. Shabir Hussain, Engineering Services Director made the presentations to representatives of the departments at the annual General Staff Meeting following Chairman's announcements.



Mr. Terrence Bynoe for ICT Department



Messrs. Duke Gittens and Ronsdwright Fields for Power Generation/Buildings Departments



Ms. Elizabeth Ramsamugh for Idaho Restaurant



Mr. Permaul Ritney for Essequibo Branch



Mr. Deonarain Seepaul for Finance



Ms. Maria Basil for Legal Department



Ms. Marvorine Barkoye for New Amsterdam Qik Serv



Ms. Techla Gonsalves for Human Resource Department



Ms. Yvette Massiah for Credit Department

Executive Promotions

Grade 8



Rondwight Fields



Mohamed Zaman



Colin
Canterbury

Grade 7T and Grade 7



Cheryl Darrell



Sunil Richards



Eustace Hinds



Nirmala
Surjudai



Andrew James



Brian Clementson



Moses Abel



James Archer



Paul Ramcharitar



Dwayne Hutson



Adrian Adams

Grade 6T and Grade 6



Natalie Henry



Balram



Afesha Burke



Larry Parasram



Hardeo Seeram



Preston Perreira



Drupattie
Deonarine



Marshano Gajadhar



Warren Archer



Greg Cooper



Courtney Munroe



Christopher
Hopkinson



Ravendra Arjune

Three Managers were promoted to Grade 8 executives. The announcement was made by Mr. Clifford B. Reis, Chairman/Managing Director during the annual Staff Bonus Meeting.

Leading the promotions list were Mr. Mohamed Zaman - Budget & Costing Officer (Finance Department), Mr. Colin Canterbury - Electrical Engineer (Electrical Workshop) and Rondwight Fields - Senior Diesel Engineer (Power Generation).

Those promoted to Grade 7T were Ms. Cheryl Darrell - Shares Officer (Finance Administration), Mr. Sunil Richards - Rum Blender/Lab Superintendent (Rum Factory), Mr. Eustace Hinds - Brewer (Brewery) Ms. Nirmala Surjudai - Environment

& Safety Officer (Environment and Safety Department),

Mr. Andrew James - Manager (OMG/ Arawak Steak House), Mr. Brian Clementson - Senior Supervisor (Refrigeration W/Shop), Mr. Abel Moses - Workshop Superintendent (Central Workshop).

Mr. Paul Ramcharitar - Programmer/ Analyst (ICT Department), Mr. Dwayne Hutson - Plant Electrician (Rum Factory) and Mr. Adrian Adams - Logistics Manager (Rum Factory) were promoted to Grade 7.

The new Grade 6 T Executives are Ms. Natalie Henry - Microbiology Supervisor (Central Audit Laboratory), Mr. Balram - Supervisor (Winery), Ms. Afesha Burke - Environment & Safety Officer (Environment and Safety Department, Mr. Larry Parasram - Properties Engineer (Property Maintenance) and Mr. Hardeo Seeram - Manager (Stabroek Sports Bar).

The Grade 6 promotions are Mr. Preston Perreira - Server Administrator (ICT Department), Drupattie Deonarine - Shares Clerk (Finance Administration), Marshano

Gajadhar - Laboratory Technician (Rum Factory), Mr. Warren Archer - Supervisor (Novelty Ice Plant), Mr. Greg Cooper - Senior Maintenance Mechanic (Beer Plant)

Mr. Courtney Munroe - Chef (OMG/ Arawak Steak House), Mr. Christopher Hopkinson - Manager (Sports Club) and Mr. Ravendra Arjune - Budget & Costing Assistant (Finance Administration).

LONG SERVICE AWARDS

4

Forty-Seven employees were recognized for long and dedicated service at the 63rd Annual General Meeting held on January 26th, 2019 at Thirst Park. Eighteen of the employees completed 25 of Service and nineteen have accomplished 20 years of service. They were presented with awards by Mr. Errol Cheong, Vice Chairman of Banks DIH Limited.

Listed below are the recipients.

25 years

Dennis Glasgow- (Liquor Warehouse), Barrington Glasgow (Beverage Sales), Carlton Joao (Sales Administration), Gavin Todd (Central Workshop), Timothy Gonsalves (Berbice Indoor), Errol McDonald (Berbice Indoor), Hardath Persaud (Essequibo (Indoor), Karen Dindyal (Vehicle Workshop), Niranjan De Abreau (Special Events), Desiree Harper (Demico Administration), Delight Perreira (Bakery), Paulette Fairbairn (Krystal Dry Cleaners), Ivan Sealy (Liquor Warehouse), Wendil Joseph (Materials Handling), Vanessa Williams (Trisco Plant), Cleopatra Taitt (OMG), Hendy Payne (OMG), Edward (Sports

Club), Edward Gobin (Dairy), Trevor Nero (Trisco Plant), Sharon Douglas (Electrical Workshop), Mervyn Whyte (Linden -Indoor), Steve Souvenir (Vehicle Workshop), George Easton (Beverage Sales), Hugh Munroe (Vehicle Workshop), Desmond Thornton (Retail Liquor Store), Sydney Seymour (Vehicle Workshop) and Marva Benjamin (OMG).

20 years

Garth Ralph (Central Workshop), Anand Charran (Finance), Bernard Johnson (OMG), Persaud Ramdhanie (Vehicle Workshop), Stephen Gulliver (Beer Plant), Amanda Murray (Bartica Indoor), Wonette Sandy (Bakery), Sandra Roberts (Trisco Bread Sales), Lee Baptiste (Sales Administration), Royfield Henry (Beverage Sales), Wayne Manning (OMG), Lakerani Sukram (Special Events), Allan Whyte (Timehri Duty Free Shop), Leona Jacobs (Krystal Dry Cleaners), James Barry (Berbice Outdoor), Marlyn McPherson (Idiho Restaurant), Alester Cameron (Central Workshop, Karen Daniels (Bakery) and Thakurdeen Deodat (Finance).



Dennis Glasgow



Barrington Glasgow



Carlton Joao



Gavin Todd



Timothy Gonsalves



Errol McDonald



Hardath Persaud



Karen Dindyal



Niranjan De Abreau



Desiree Harper



Delight Perreira



Paulette Fairbairn



Ivan Sealy



Wendil Joseph



Vanessa Williams



Cleopatra Taitt

RECEIVED BY 7 EMPLOYEES



Edward



Edward Gobin



Trevor Nero



Sheron Douglas



Steve Souvenir



George Easton



Desmond Thornton



Sydney Seymour



Marva Benjamin



Hugh Monroe



Garth Ralph



Anand Charran



Persaud Ramdhanie



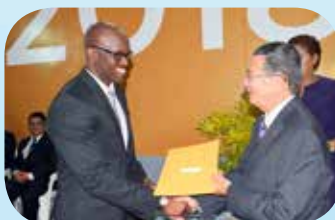
Stephen Gulliver



Amanda Murray



Wonette Sandy



Lee Baptiste



Wayne Manning



Lakerani Sukram



Allan Whyte



Leona Jacobs



James Barry



Marlyn McPherson



Alester Cameron



Karen Daniels



Thakurdeen Deodat

Senior Managers complete Effective Leadership Development Course



Fifteen senior managers completed a 10-week Effective Leadership Development training programme held under the auspices of Leadership Management International (LMI) Inc. of Waco, Texas.

Mr. Keith Cholmonley, Training Consultant who facilitated the programme said the LMI certification is recognized internationally and the course is very extensive.

Mr. Andrew Carto, Human Resources Director congratulated the successful participants. He said the course was held to identify a second tier of

individuals within the management structure of the Company to assume new levels of responsibility.

The certificates were presented by Mr. Clifford Reis, Chairman/Managing Director who also offered his congratulations to the 15 managers who are: Jennifer Khan, Yvette Massiah, Seerani Ramnauth, Nirmala Surjudai, Kavorn Kyte-Williams Andre Davis, Alester Cameron, Leslie Doodnauth, Henry Merchant, Brian Choo-Hen, Duke Gittens, Dwain Bristol, Lee Baptiste, Maxwell Denny and Patrice Jacobs.

Prepare for changes HR Director tells retiring staff



Mr. Andrew Carto, Human Resources Director encouraged employees to prepare themselves for changes to cope with retirement during a one-

day Pre-Retirement Seminar hosted for 19 employees at the Conference Room at Thirst Park.

In delivering his presentation, Mr. Carto said: "Preparation for retirement starts from day one, what makes you transition comfortable from the world of work into that next stage of your life is your ability to prepare for it. You must prepare yourselves for the changes that will come when you retire."

He said, persons go through physical, spiritual and emotional changes but they should find things that interest them to cope with

those changes. "The best way to help yourself is to help other, be of service to your community," was Mr. Carto's charge to the retirees. He said they should utilize their skills to make a difference in their lives and the lives of others.

There were also presentations by Nurse Sharon Mansell of Health Care Management, Mr. Deonarain Seepaul on Financial Management, Ms. Kavorn Kyte-Williams on Legal/Will Considerations, representatives from National Insurance Scheme and Small Business Bureau on pensions, benefits and investment opportunities.

The programme was organized by Mr. Henry Lewis, Former Training Manager who also spoke about Time Management. The employees who are soon to retire were accompanied by their relatives to the Seminar.

The pre-retirement employees are - Bernard Johnson (OMG), Wayne Manning (OMG), Colin Wood (Rum Factory), Haslyn Hooper (Soft Drink Plant), Quincy Bailey (Soft Drink Plant), Nigel Etkins (Special Events), Lindon Hinckson (Special Events), Desiree Harper (Demico Administration), Mervyn White (Linden Branch), Steve Souvenir (Vehicle Workshop), Cheryl Darrell (Shares Office), Pansy Southwell, Donna Cheong, Marlin McPherson, Farida Bacchus (Personnel), Patricia Blackman, Leona Jacobs, Marlyn Rollins and Toolsie Ram (Sanitation).

WE CARE - CORPORATE SOCIAL RESPONSIBILITY



Banks DIH Limited continued its mission of giving back to the communities in which it operates by providing assistance to organisations and senior citizens as part of its Corporate Social Responsibility Programme. Two major events were the Annual Senior Citizens Luncheon and Deeds of Covenant



ceremony. Twenty-seven religious and charitable organisations were presented with over \$4.8 million financial donations during the annual "Deeds of Covenant"

ceremony held February 13th at Thirst Park.

Mr. Clifford Reis, Chairman/Managing Director said both events have great significance to the Banks DIH Limited in fostering goodwill and offering tangible assistance across Guyana.

Presiding over the Deeds of Covenant Ceremony, Mr. Andrew Carto, Human Resources Director said: "We make these donations as part of giving back to the communities in which we operate. We feel much better as a Company when we share what we have received with others and the recipients of donations in turn share with others."

The organisations were Missions of Charity, St. Andrew's Kirk, Scout Association of Guyana, Girl Guides Association, St. John's Ambulance Brigade, The Guyana Conference of Seventh-day Adventist, Young Men's Christian Association (YMCA),



Young Women's Christian Association (YWCA), Uncle Eddie's Home, Salvation Army, Gentlewomen's Relief Association, Guyana Red Cross Society, St. Joseph's Mercy Hospital, St. John's Bosco Orphanage, Guyana Society for the Blind, Guyana

Society for the Prevention of Cruelty

to Animals, St. Philip's Parish Church, St. Vincent de Paul Society, Our Lady of the Mount Charities, St. Thomas More Men's Hostel, St. George's Cathedral, St. George's Cathedral School Feeding Programme, Dharm Shala, Guyana Sanathan Dharma Maha Saba, Shaheed's Boys and Girls Orphanage, St. Ann's Ruimveldt Children Home and

Meanwhile, over 650 of the Company's pensioners and members of benevolent organisations attended the Annual Senior Citizens Luncheon held on Sunday February 10th, 2019.

Mr. Clifford Reis, Chairman/Managing Director in delivering a brief report on the Company's performance paid tribute to senior citizens.

Mr. Reis in brief remarks at the function said "We have embarked on a programme of strengthening the relationships we enjoy with our key stakeholders and we have been travelling across the country to meet with our shareholders and friends. Our coming together today represents just another facet of that journey of relationships."

The Annual Luncheon formed part of the Company Corporate Social Responsibility programme and provided for the Company's pensioners, members and residents of the Guyana Red Cross, Salvation Army men's and women's hostels, David Rose Centre in West Ruimveldt, Guyana Legion, Guyana Society for the Blind, Guyana Association for the Visually Impaired, Uncle Eddie's Home, Archer's Home, St. Vincent de Paul Home among other organisations.

The attendees were provided with meals, refreshment, hampers and financial assistance.



BANKS COPS RUNNER UP SPOT AT OSH ANNUAL WALK



the annual OSH Walk from in front of Bank of Guyana on Republic Avenue to Durban Park. The Company was acknowledged for having the second largest contingent and finishing runner up in the banner competition.

The Company's banners were on display at Thirst Park, Caribanks, Demico Operations and at the Branches.

The E&S Department also hosted Health, Safety, Security and Environmental (HSSE) officials of Guyana National Shipping Corporation(GNSC).

During their visit, the shipping officials observed safety and health practices and interacted with employees at our Complex at Thirst Park.

The Environment and Safety department organized several activities in observance of Occupational Safety and Health (OSH) month in April. OSH Month was held under the Theme: "Safety and Health and the Future of work: Building on the knowledge and achievements accumulated over the years." The highlight of activities was the Company's participation at

Banks DIH Dominoes players were outstanding against hosts GNSC and Guyana National Printers Limited in a three-way match and in the process won the GNSC 2019 OHS Trophy. Meanwhile, drivers attached, to the sales department now wear reflective shirts as a safety requirement.

GTI Students exposed to Electrical PLC

Students of the Government Technical Institute (GTI) were provided with information on job opportunities at Banks DIH Limited when the 'Training Institution hosted its Open/Career Day held under the Theme: "Refuelling the Future" on March 28th 2019 at Woolford Avenue. Electrical Engineer Orin Joseph and Motor Rewinder Leonard Thom presented an electrical Programmable Logic Controller (PLC) display to the students and visitors to the booth.

Meanwhile, our company also participated at Career Fairs hosted by the University of Guyana (UG) in February as well as St. Stanislaus College and Lions' Club of Georgetown Durban Park in March.

Secondary school students, teachers and students of the University of Guyana learnt about the prospect of employment in Banks DIH Limited. St. Stanislaus student Ishmael Tang delivered remarks on the history and development of Banks during his school's activity.





REVELLERS HIT THE ROAD FOR MASH 2019



Wave Pale Ale revellers participated in the 2019 Mashramani Costume and Float Parade on February 23rd. Two hundred and fifty revellers paraded through the streets of Georgetown to promote the newest product of the Company.



Coca Cola Franchise Operations Director, Mr. Carlos Ricalde, Mr. Enrique Acckerman - Technical Director, Mr. Francisco Moreta- Marketing Development Manager and Ms. Shireen Ganga -Technical Operations Manager during their tour of Thirst Park pose with Management Staff.

Visitors to Thirst Park



Boys of St John's Bosco Orphanage during a recent visit of the Vehicle Workshop. The students also toured the Electrical Workshop and other production plants.



Students of the Charles Rosa School of Nursing in Linden in the Rotunda



Photos of Stakeholders Meetings



Malta Supreme Awards District 10 Athletics Manager



Ms. Carmen Small, Manager of the successful District 10 (Upper Demerara/Kwakwani) Track and field team was recognized by Malta Supreme for her team's success at the 58th Annual National Schools Track and field championships held at Leonora Stadium.

Mr. Clayton McKenzie, Brand Manager of Non-Alcoholic beverages, one of the key sponsors of the National championships had promised to honour Ms. Small once the team was successful in winning the title for the fourth consecutive years, which they did.

The presentation was done during Banks DIH Limited Annual Stakeholders meeting in Linden earlier this year.

SINCE 1961



**GOLD
AWARD**

#B Smart
Strong
Supreme



**MALTA SUPREME
HAS WON GOLD!!!
2019 Monde Selection
Award for Quality**



#MadeInGuyana



The Winning Team

2019 Monde Selection Gold Award for Quality



#MADEINGUYANA

ICEE

It's a cool thing!

BIG RED | BANANA | CREAM SODA

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The Winning Team