

EXCEL

Quarterly Customer Care Newsletter

Issue 05: April 2015



BLUE THUNDER 2.0 – ARE YOU READY TO BE ENGAGED?

What exactly is **Blue Thunder**? Quite simply, it is the name given to the series of initiatives identified to take Republic Bank Limited and its subsidiaries across the region towards attainment of our Vision. **Blue Thunder** is a people-centric strategy with the overarching goal being to achieve greater levels of staff satisfaction and engagement resulting in a high performance culture.

Co-ordinated by the Consultant, Deloitte, a **Blue Thunder** Feedback Session took place in August 2014 where the Senior Management Team met with nominated representatives to garner feedback on the critical or ‘burning’ issues which must be addressed to improve the Bank’s image as an Employer and its overall performance in the marketplace. Several key issues raised by the representatives included: ***Cultural Revitalization, Customer Centricity and Process and Technology.***

A Response Session was held in January 2015, where the Team presented the findings and solutions to the issues raised by the representatives. The overall session was well executed with the intention of demonstrating that this was a meaningful forum where plans, activities and checkpoints were presented to ensure that the Bank's objectives are met. Led by the MD & CEO, Ian De Souza who welcomed the staff, members of the Senior Management Team reported on the specific themes as follows:-

- *Hamant Lalla - Efficient and updated IT systems and also chaired the session;*
- *Susan Torry - Increased Customer Focus and improvements to the branch layout;*
- *Sharon Zephirin - Effective use of the Performance Management system and Effective Managers & Supervisors; and*

- *Carlos Brathwaite - Effective Communication and Employee Satisfaction and Engagement.*

The common thread throughout was that any change or transformation starts with each one of us as we aim to find answers to some of the following questions:

- How can we become more Engaged?
- How can we make the Customer our Employer?
- How can we become Transformational Leaders?
- Can we achieve the Bank of the Year title again, or even Best Employer?

The formal **Blue Thunder** launch in Barbados will take place in April 2015. Stay tuned for some exciting activities.



RBBL Strategic Pillars

Cultural Revitalisation

- We choose to improve the quality of communication between management and staff
- We choose to enforce our performance management system to maximise employee development and engagement
- We choose to be transformational leaders

Customer Centricity

- We choose to change our view such that the customer is seen as the employer
- We choose to develop an effective sales culture
- We choose to increase our market share in manufacturing, retail, distribution, services and high net worth individuals and professionals

Process & Technology

- We choose to improve our process implementation and management capability
- We choose to leverage the group with regards to processes and technology
- We choose to pursue online retail, payment facilitation and mobile banking opportunities
- We choose to leverage core system functionalities

Are you ready to become engaged?

The Three Types of Employees.....which one are you?

1. **ENGAGED** employees work with passion and feel a profound connection to their company. They drive innovation and move the organisation forward.
2. **NOT-ENGAGED** employees are essentially “checked out”. They’re sleepwalking through their workday, putting time....but not energy or passion into their work.
3. **ACTIVELY DISENGAGED** employees are not just unhappy at work; they are busy acting out their unhappiness. Every day, these workers undermine what their engaged coworkers accomplish.



How can YOU become ENGAGED?

1. **Feel** the need to want to become engaged
2. **Work** with passion and enthusiasm
3. **Feel** a profound connection to the organisation
4. **Go** the extra mile
5. **Drive** innovation and assist in moving the organisation forward
6. **Take** pride in your work.



Five Secrets to Professionalism

Secret 1: Assume that given the right information, each person is capable of peak performance and professionalism. Whether you know it or not, people pick up on it when you believe in them. It comes out in thousands of subtle and not so subtle ways. The same is true when you don't. It is human nature to live up to what is expected of you. Pay attention to your inner beliefs and attitudes towards employees. If you seek excellence, see them all as fully capable of delivering it.

Secret 2: Notice what's going right and talk about it a lot. What you focus on expands. If you make a habit of paying attention to what's going well, you will inspire employees to show you more of that. That doesn't mean that you ignore what needs improvement, it just means that you give as much “air time” to what's working as you do what isn't.

Secret 3: Invite employees to dream big. What would it look like if everyone was excited, inspired and engaged every day? It is exciting and inspirational to be asked for input on company issues and be a part of the solution. Invite employees to give suggestions on how they can have an individual impact on larger company initiatives like improving customer service or quality control.

Secret 4: Remind people that they are part of something bigger. What are the ways that your company fills a need? Even if your product or service is not very glamorous - there is someone who wants and needs it and counts on it to be excellent. Focusing on the larger meaning of one's work can inspire excellence and engagement.

Secret 5: Give your people the training and information they need to succeed. It is critical that you clearly define your expectations for your employees. Remember, most employees have picked up the “rules” of the business game by seeing a lot of examples on the job and in the media of what not to do. It's in your company's best interest to give employees specifics on what, how and why of professionalism.

Author: Zeb Domingues

Submitted by: Donna Burnett - Speightstown Branch

The ten C's of Employee Engagement

1. **Connect:** Leaders must show that they value employees.
2. **Career:** Leaders should provide challenging and meaningful work with opportunities for career advancement. Most people want to do new things in their job.
3. **Clarity:** Leaders must communicate a clear vision. Employees want to understand the vision that senior management has for the organisation, and the goals that management or departmental heads have for the division, unit or team.
4. **Convey:** Leaders need to clarify their expectations about employees and provide feedback on their functioning in the organisation. Good leaders establish processes and procedures that help employees master important tasks and facilitate goal achievement.
5. **Congratulate:** Employees feel that they receive immediate feedback when their performance is poor, or below expectations. These same employees also feel that praise and recognition for strong performance is much less common. Exceptional leaders give recognition, and they do so a lot; they coach and convey.
6. **Contribute:** Employees want to know that their input matters and that they are contributing to the organisation's success in a meaningful way.
7. **Control:** Employees value control over the flow and pace of their jobs and employers can create opportunities for employees to exercise this control. Do employers consult with their employees with regards to their needs?
8. **Collaborate:** When employees work in teams and have the trust and cooperation of their team members, they outperform individuals and teams which lack good relationships. Great leaders are team builders; they create an environment that fosters trust and collaboration. A continuous challenge for leaders is to rally individuals to collaborate on organizational, departmental, and group goals while excluding individuals pursuing their self-interest.
9. **Credibility:** Employers should strive to maintain a company's reputation and demonstrate high ethical standards. Employees want to be proud of their jobs, their performance, and their organization.
10. **Confidence:** Good employers help create confidence in a company by being exemplars of high ethical and performance standards. Leaders should actively try to identify the level of engagement in their organization, find the reasons behind the lack of full engagement, strive to eliminate those reasons and implement behavioural strategies that will facilitate full engagement. These efforts should be ongoing. Employee engagement is hard to achieve and if not sustained by leaders it can wither with relative ease.

Article written by Dan Crim - Specialist in Organisational Behaviour

Three tips to measure employee engagement;

1. Find out what motivates your employees.
2. Set Goals and share your vision with your employees.
3. Set clear Expectations.

Who we are and what we do....!



Republic Bank's Human Resources Department

(From the left standing Nikeisha, Stacia, Ria, Angela, Laura, Michelle, Denise and Sonia. Sitting from the Left Pedro, Rhonda, Yvonne and Rachelle)

The Human Resources (**HR**) Department's goal is to create a performance culture which promotes excellence, creates and maintains high levels of employee satisfaction.

It aims to cultivate a work environment that fosters high levels of engagement across all levels of staff. This process recognizes and rewards performance and behaviours that embody the bank's values.

Located on the 2nd Floor Independence Square, the team is led by **Yvonne Hall** the newly appointed **Senior Manager– Human Resources** who joined the Bank on February 9, 2015.

She leads a team including three Managers and eight support staff in the delivery of human resources administration and support services.

Yvonne sets high standards for herself and her team and takes a problem solving approach to everything. In her off time she takes pleasure in taking care of domesticated animals especially her 4 year old Rottweiler.

Laura Stanton-Gaskin-Administrative Assistant - Laura joined the Department on October 15, 2014. Her tasks include providing administrative support to the Senior Manager and her team and also makes travel arrangements as necessary. Laura does her best at work by utilizing her various skills. She loves to travel and enjoys spending time with her family and friends.

For enhanced functionality and to ensure employee satisfaction, the team is further divided into specific operational areas.

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Industrial & Employee Relations

Rhonda Walcott-Hackett, Human Resources Manager - Employee & Industrial Relations - This position involves administration of the Bank's labour relations and negotiations for the revision of the Memorandum of Agreement between the Bank and the Barbados Workers' Union. Issues relating to discipline, grievances, Performance Appraisal, Health and Safety and any other general staff queries fall under her purview. In addition, she holds the position of Secretary of the Bank's Health & Safety Committee.

Rhonda engages in active listening and recognizes that there are always two sides to every issue. Among the things that she has found critical for the proper execution of her role, are knowledge of the Bank's policies and procedures and the importance of keeping abreast of all new developments in the HR discipline, particularly in relation to any changes in labour legislation.

Compensation & Benefits

The Compensation & Benefits team is responsible for the administration of direct and indirect rewards and benefits. This includes administration of Payroll, Uniforms, Staff Loans, Group Health, Life and Pension Plans and Wellness initiatives.

This area is headed by the sole male HR team member, **Pedro Scantlebury, Human Resources Manager - Compensation & Benefits** - who joined the Bank on November 17, 2014. Pedro strongly believes in providing excellent service. The needs of staff are paramount and he strives to provide satisfaction 100% of the time. He adores travelling and is an avid Liverpool and Real Madrid football fan.

Pedro is supported by:

Sonia Deane – Human Resource Officer - supervises the payroll functions and is responsible for the reconciliation of the payroll general ledger and general salary queries. Sonia believes in the exercise of good time management skills, whilst striving to satisfy the needs of her fellow employees. She loves salsa dancing and movies set in medieval times and has travelled to some very interesting places.

Stacia Agard - Human Resource Officer - prepares the weekly and monthly payroll. She ensures that all amendments are made to payroll and processes the statutory payments such as NIS and PAYE. Stacia has a passion for excellence which she strives for in everything. She loves the arts in the expression of dance, drama and song and a good joke.

Angela Cumberbatch-Walkes - Human Resource Officer - has the responsibility for benefits. She prepares the monthly pension payments and administers staff benefits including uniforms and Group Life and Health. Angela strives to do her best at work by firstly, understanding what the person requires and/or what is required and then by completing the task diligently.

Administration (Manpower Planning and Training)

This area is headed by **Rachelle White, Human Resources Manager - Administration**, who joined the Bank on February 1, 2014.

Rachelle and her team, in a very broad context, are responsible for recruitment, training and development and our HR Information System - PeopleSoft.

Manpower Planning covers many steps



HR Department Management Team

within a staff member's career starting with the hiring stage (both temporary and permanent), Promotion, Transfers and Performance Appraisals. The internal and external training for the Bank also falls under this area.

Rachelle strives to do her best at work and is continuously working on this. She is also honing the art of active listening and recognizes that she is certainly not the expert on everything. She acknowledges that there is always something to learn by simply taking a step back and listening to others.

Rachelle is ably supported by:

Michelle Harding - Training Officer - facilitates in house and external training and assists with the Bank's training needs assessment and training plan. Michelle aims to foster or create relationships with staff through training that consistently adds value to her colleagues' lives. Michelle loves reading and is a soccer mom, so most weekends are spent shepherding her son to various activities. Music keeps her balanced.

Denise Sobers - Human Resource Administrator - has responsibility for PeopleSoft administration; pre-employment testing and staff absence/leave administration. She strives to do her best at work by providing excellent and efficient service to staff.

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Denise also loves to travel and looks forward to vacations. Denise has one son who consumes all of her extra time supporting his many activities.

Ria Cottle –Clerk/Typist - prepares correspondence relating to recruitment and promotions, ensures documents are filed for easy retrieval and maintains the Department's stationery. Ria likes to know that all her tasks are finished and that she has met her deadlines, only then is she happy. She works hard but also plays hard – socializing helps to ensure that she lives a balanced life.

Nikeisha Drakes– Temporary Clerk – provides clerical assistance to the department and strives to do her best at work by meeting deadlines and maintaining a positive attitude. Nikeisha is a member of a community group and enjoys organizing events.

What is the HR Department's vision / mission for the next year and beyond?

Over the next year the department will be working diligently to close the gaps between what staff & management expect and what is delivered. This will mean improving:

- The nature and effectiveness of our communication;
- Ensuring staff has easy access to information regarding the bank's policies and procedures; and
- Improving the Department's level of service to the Bank.

There will be some exciting activities arising out of the **Blue Thunder 2.0** initiative, which will see the unit spearheading or partnering in projects to ultimately move the Bank to an even firmer footing as the Employer of Choice.

The Human Resource team is committed to supporting the Bank in the achievement of its mission, goals and objectives.

In this regard, the team is working towards greater levels of effectiveness, improved communication and employee satisfaction!

Integrity

Submitted by Carol-Ann Scott (Speighstown Branch)

Initiative – Take the initiative to do the right thing even when no one else will know.

Nurturing – Nurture others through the quality of your actions even when no one else will know.

Teamwork – Teamwork is service before self even when no one else will know.

Excellence – Excellence in all we do even when no one else will know.

Giving – Giving 110 percent even when no one else will know.

Respect – Respect each other even when no one else will know.

Intelligence – Be intelligent by knowing your job better than anyone even when no one else will know.

True – Be true to the best that's in you even when no one else will know.

AND

You – You and I can make a difference even when no one else will know.

If we take the initiative, nurture others, be team players, strive for excellence, give 110 percent, respect each other, know our jobs and be true to ourselves and each other, while keeping integrity at the forefront of our actions, we will achieve soundness and completeness in our personal and professional lives.

No matter what you endeavour---keep INTEGRITY in all you do.

Managing Your Boss

Submitted by Mr. Carlos Brathwaite - Senior Manager, Retail Risk & Special Credit

THE IDEA

Managing our *bosses*? Isn't that merely manipulation? Corporate cozying up? Out-and-out apple polishing? In fact, we manage our bosses for very good reasons: to get resources to do the best job, not only for ourselves, but for our bosses and our companies as well. We actively pursue a healthy and productive working relationship based on mutual respect and understanding—understanding our own and our bosses' strengths, weaknesses, goals, work styles, and needs. Here's what can happen when we don't:

Example: A new president with a formal work style replaced someone who'd been looser, more intuitive. The new president preferred written reports and structured meetings. One of his managers found this too controlling. He seldom sent background information, and was often blind sided by unanticipated questions. His boss found their meetings inefficient and frustrating. The manager had to resign.

In contrast, here's how another manager's sensitivity to this same boss's style really paid off:

Example: This manager identified the types and frequency of information the president wanted. He sent ahead background reports and discussion agendas. The result? Highly productive meetings and even more innovative problem solving than with his previous Boss.

Managers often don't realize how much their bosses depend on them. They need cooperation, reliability, and honesty from their direct reports. Many managers also don't realize how much *they* depend on their bosses—for links to the rest of the organization, for setting priorities, and for obtaining critical resources.

Recognizing this mutual dependence, effective managers seek out information about the boss's concerns and are sensitive to his work style.

They also understand how their own attitudes toward authority can sabotage the relationship. Some see the boss as the enemy and fight him at every turn; others are overly compliant, viewing the boss as an all-wise parent.

THE IDEA IN PRACTICE

You can benefit from this mutual dependence and develop a very productive relationship with your boss by focusing on:

- **Compatible work styles.** Bosses process information differently. "Listeners" prefer to be briefed in person so they can ask questions. "Readers" want to process written information first, and then meet to discuss. Decision-making styles also vary. Some bosses are highly involved. Touch base with them frequently. Others prefer to delegate. Inform them about important decisions you've already made.
- **Mutual expectations.** Don't passively assume you know what the boss expects. Find out. With some bosses, write detailed outlines of your work for their approval. With others, carefully planned discussions are key. Also, communicate *your* expectations to find out if they are realistic. Persuade the boss to accept the most important ones.
- **Information flow.** Managers typically underestimate what their bosses need to know—and what they *do* know. Keep the boss informed through processes that fit his style. Be forthright about both good and bad news.
- **Dependability and honesty.** Trustworthy subordinates only make promises they can keep and don't shade the truth or play down difficult issues.
- **Good use of time and resources.** Don't waste your boss's time with trivial issues. Selectively draw on his time and resources to meet the most important goals—yours, his, and that of the company

Key ideas from the Harvard Business Review article by John J. Gabarro and John P. Kotter

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Love at Limegrove!

On Friday, 13 February 2015, staff members at Limegrove Branch were treated to a surprise from Customer Service Manager (Ag.) Solange Bruce. The Manager came into the branch very early in the morning and placed a bottle of wine and a cupcake on each staff member's desk as a token of appreciation for her warm welcome to the Branch in early January.



However, staff felt that they too wanted to surprise her and express their appreciation for her kindness. They quickly pooled funds and purchased her strawberries, cheesecake and a bottle of wine.

Love was definitely in the air at Limegrove!



Limegrove staff - Missing from photo are Christopher Neal, Jason Maynard and Russell Harper



Product Corner

Red light, Green Light, 1, 2, 3...

This is the loan for you and me!

With rates as low as 6%

You can save on your electricity bill up to 100%

What am I?



The Energy Saving Loan

In recent years the Barbados government has enacted legislation to assist Barbadians in reducing their use of fossil fuels, through 'Renewable Energy Systems'.

What does it mean for us as Sales Officers?

The ability to offer financing to assist homeowners in retrofitting their properties. With the best financing package on the market thus far, Republic Bank is ready and able to assist any customer who needs financing in this venture.

Do other Financial Institutions offer Energy Saving Loans? YES

How do you sell this loan?

- *Have you sold mortgages in the last five years? Call those customers and ask them how is the new house; whether they are interested in upgrading or retrofitting for energy saving devices.*
- *What about the customer you see in the hardware/furniture store making a home improvement purchase, introduce yourself with your title and ask them if they would be interested in upgrading or retrofitting for energy saving devices.*

Who has partnered with us?

- Williams Solar Inc.
- Enermax Limited

We offer financing to customers acquiring products from the above companies and any other reputable provider.

A Job Well Done!



Christopher Neal & Mia Warner - Limegrove Branch

In a telephone conversation with Ms. Sonia Field, a Limegrove customer, she indicated that during our recent 2014 MIH campaign she received outstanding customer service from Christopher Neal and Mia Warner.

Ms. Field stated that, "she has never experienced service like this at any bank in Barbados." Ms Field also appreciated the fact that the new Manager Solange Bruce, also took the time to introduce herself and thank her for her business.



Ms. Shona Harris - Republic Bank Mortgage Centre

On February 5th, 2015 someone attempted to defraud one of our Premium Banking customers of USD\$48K through an illegitimate request for a transfer of funds via an e-mail.

Due to the vigilance of Shona Harris, that attempt was unsuccessful. It pays to know your customer and the Bank's policies and procedures.

Shona well done, you did us proud.

A Job Well Done!



Ms. Victoria Husbands - Worthing Branch

I take this opportunity to commend one of your Loan Reps Ms. Victoria Husbands, who recently helped me acquire a loan. Her professional yet friendly manner impressed me very much and made me feel at ease.

Whether I had been successful or not her attitude would have encouraged me to retain the relationship with your bank. I hope she continues treading in this positive path as today we hear too much negativity and not enough positivity.

I thank her for her attention to my application and wish her and the company continued success.

Kind regards,

Carolyn Scantlebury (Miss)



Ms. Latoya Holligan - Marketing Department

Dear Mr. Charles

I am writing this letter to recognise the diligent and professional manner that Ms. Holligan one of your Contact Centre Agents had entreated me during my loan application process. It was a very pleasant experience and a breath of fresh air. However, I commend Republic Bank for the forward thinking and adoption of ICT innovation via the Skype loan interviews.

Ms. Holligan's professionalism as an Inbound Agent had surpassed my expectations as she brought to me the confidence, the clarity and the appreciation which allowed me as a customer to feel that my business to the bank was worthwhile. After the Skype interview and a follow up phone call to remind me of another document or just to give assurance to my anxious questions, Ms. Holligan always had a good acumen and great sense of humour to keep me, the customer from anxiety. In addition, Ms. Holligan's knowledge of her trade was quite impressive along with the demeanour that speaks of truly a woman at the top of her game beaming with self-confidence and control like a queen.

I hope Republic Bank does their best to ensure good customer service like Ms. Holligan's is never lost. This is why customers like me stick with banks like you who have the personnel that are truly customer focused while still being professional. So cheers to your Agent Ms. Holligan and I advise you to keep up the good customer service standards that Ms. Holligan has set.

Yours sincerely

Andre C.A. Griffith

EXCEL Champion



Ms. Michelle Atwell - Wildey Branch

Colleagues! Let us congratulate Michelle as she has gained the title of EXCEL Champion. Why? This is Michelle's third time being featured in the EXCEL newsletter. Michelle continues to show what is needed to **WOW** our customers consistently. Three cheers to Michelle! See below a recent compliment for Michelle.

Dear Mrs. Reifer-Wallerson,

I have been working with Ms. Michelle Atwell for the past few weeks and she was an absolute pleasure to interact with so much, that I was compelled to prepare this reference.

Ms. Atwell has gone above and beyond the call of duty in the execution of her work on behalf of the Healthy Caribbean Coalition. She has facilitated transactions for our business efficiently and provides exemplary service. She is truly an asset to your team and has made banking with your institution a pleasure.

Best wishes

Maisha Hutton

KUDOS



Mr. Ian De Souza - Managing Director and Chief Executive Officer

In our "Kudos" corner we are pleased to present in this issue our very own Managing Director and Chief Executive Officer ...Mr. Ian De Souza.

As seen in the photo above, our MD proudly displays the prized catch of four king fish weighing in at 80 lbs, the largest being 35 lbs.

This shows "success" in all areas, professionally and personally. Cheers to Mr. De Souza!!

Let us all continue to EXCEL in whatever we undertake.

Congratulations to Quiz Winners From Issue 4!



Crystal Scantlebury from Card Services Department



Shernelle Carter from Loan Delivery Centre

Quiz Corner

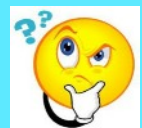
1. Which one of the ten C's to employee engagement speak to recognition?
2. Which employee is not happy at work and is not pleased about his/her colleagues' accomplishments?
3. Complete this sentence.

Don't passively assume you know what.....

The Republic Bank Challenge

M W T E X C E G N I G A N A M
X S N T D N U O H D O O L E L
C H O N G X P E R I E D T E G
E A I A Z B J Q C N E A U X J
L T T P O N S I B E R I T P R
B C A S L Z L K G O G D K E E
I E V L I B A A B E P E D C P
T P O M U S G A N A Z N F T U
A X N P X N L R E M O T S A T
P E N G E L E M E N T I D T A
M R I S O X M P Y X C A U I T
O A I C O N T R I B U T E O I
C D G K L K K X T H I E L N O
E N G A G E M E N T H T U S N
P S E E Y O L P M E J Y H Q J

COLLABORATE EMPLOYEES REPUTATION
CONTRIBUTE EXPECTATIONS INNOVATION
DISENGAGED MANAGING
COMPATIBLE ENGAGEMENT



Quiz corner winners will be drawn from all correct entries submitted on or before May 8, 2015. Please submit entries by e-mail to Sharon Howell at showell@republicbarbados.com and or Latoya Holligan at lholligan@republicbarbados.com. Two prizes are up for grabs (\$150 Cave Shepherd cash each). **Good Luck!**

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