



BIOS OF THE CANDIDATES NOMINATED FOR ELECTION

TO THE BOARD OF DIRECTORS 2014/2015

Monilal Lalchan

Moonilal Lalchan is the Vice-President – Finance and Administration at Atlantic LNG Company of Trinidad and Tobago. He is a Chartered Accountant and a graduate of the e-MBA programme of Auburn University Alabama USA, and the Advanced Management Programme (AMP 165) of Harvard Business School USA.

Moonilal is a member of ICATT, A fellow of the Chartered Association of Certified Accountants of the UK. He is The Chairman of the Audit Committee of the National Energy Skills Center, and also an Alternate Governor. An Alternate director of Atlantic LNG Company of Trinidad and Tobago and a Member of the Board of Directors of the Trinidad and Tobago Chamber of Industry and Commerce. He was the past Chairman of the Board of Directors of the Education Facilities Company Limited.

Christopher Mack

Christopher is the Managing Director of J.T. Allum & Company Limited, a real estate and investment company with significant commercial property holdings based in the southern region of country. One of the company's major subsidiaries is JTA Supermarkets Limited ("JTA"), of which Christopher also holds the Managing Director position. JTA is one of the largest supermarket chains in the country.

Christopher previously held a senior executive position in the Investment Banking sector with a regional financial institution where he was responsible for origination and structuring transactions with private and public sector entities throughout the Caribbean and Central America. Several of his transactions earned international recognition with select global financial publications.

Christopher is currently a Director of Scotiabank Trinidad and Tobago Limited and its brokerage subsidiary, Scotia Investments Trinidad and Tobago Limited.

He is a graduate of the University of Toronto (Canada) where he obtained an undergraduate degree in Pharmacology (Honours BSc.) and a graduate degree in Business Administration (MBA specialized in Finance).

Ronald Hinds

Mr. Hinds is Chairman and Chief Executive Officer of Teleios Systems a Trinidad and Tobago based software services company. Before the formation of Teleios, Mr Hinds held key positions in the financial services sector. He served as Managing Director of West Indies Stockbrokers and later at TATIL Life Insurance. He also served as Chairman of the Trinidad and Tobago Stock Exchange.

In a major career shift in 1979, Mr. Hinds along with two colleagues founded Teleios Systems. In addition to leading Teleios, Mr. Hinds devotes considerable time to the pursuit of his interest in a range of initiatives including leadership, doing business with integrity and the development of the local and regional ICT sector. He currently serves as Head of the Strategic Leadership Team of Congress Corporate, a global Christian Business Network, Vice Chairman of the government appointed e-business Roundtable and a member of the Central Bank of Trinidad and Tobago's Payments Council. Mr Hinds is also an Honorary Consultant to the Communication Systems Group in UWI's Department of Electrical and Computer Engineering.

Paula Rajkumarsingh

Paula Rajkumarsingh is a Corporate Financial Executive with over 10 years of experience at the senior management level. Currently, she is an Executive Director and the Chief Financial Officer for the Neal & Massy Group of Companies, where she has established a solid record of contributions leading to improved financial performance, enhanced internal controls and heightened productivity.

Duane Hinkson

Duane Hinkson is currently the Managing Director of CIBC FirstCaribbean International Bank. Mr. Hinkson brings over 15 years of corporate, investment and merchant banking experience at major financial institutions to the position, which saw him perform in senior management roles in areas such as risk management, relationship management, origination, syndication and deal closure. These roles have taken him across the length and breadth of the Caribbean having executed complex capital market, derivative and structured financing transactions from The Bahamas in the north to Suriname in the south.

Immediately prior to joining CIBC FirstCaribbean, Mr. Hinkson spent 5 years as the Managing Director of a Trinidad based Merchant Bank after which he joined CIBC FirstCaribbean in 2010 as the regional Director, Advisory Services & Sovereign Specialist. During this time, he also served as a member of the CIBC FirstCaribbean Senior Leadership Team and the CIBC FirstCaribbean Investment Banking Senior Management Team. Since then Mr. Hinkson has been an integral member of the CIBC FirstCaribbean Group's Senior Executive Team with an intimate knowledge of senior client relationships and strategic management, as well as a proven track record of accomplishments.

Mr. Hinkson holds a number of qualifications in the field of Banking, Finance and business having completed a Master of Business Administration degree at Georgia State University in Atlanta, U.S.A. with a double concentration in Marketing and International Business as well as a Bachelor of Science (Hons.) degree in Management Studies from the University of the West Indies in St. Augustine. He also completed the Certificate for Financial Advisors with specializations in Securities and Mutual Funds from the Institute of Banking and Finance of Trinidad & Tobago and a Certificate in Project Management for Business Professionals at the School of Business and Computer Science in Champs Fleurs.

February 26, 2014