

## BIOS OF THE CANDIDATES NOMINATED FOR ELECTION TO THE BOARD OF DIRECTORS 2016 - 2019

### REYAZ AHAMAD

- Education : Presentation College, San Fernando  
York University, Toronto Bachelor in Administrative Studies
- Experience : Executive Director of Southern Sales & Service Co. Ltd. since 1991. A Family owned and operated Auto Car Dealership representing Mazda, Kia, Isuzu and Audi. SSS has been in existence for sixty-two (62) years.
- Chairman of Caribbean Finance Co. Ltd. since 2006
  - Non-Executive Director of Agostini Limited.
  - Member of United Way Donations Committee.

### ASHRAFF ALI

Mr Ashraff Ali past and present positions:

- Director/Chief Organisation Officer **Colonial Fire & General Insurance Company Limited (Sept 1997 to Present)**
- Chairman **Temple Properties Limited**
- Director **ASIS Insurance Limited**
- Manager **Prestige Holdings Limited (Oct 1995 – Sept 1997)**
- Project Lead **CommNett Caribbean Limited (Jun 1995 – Sept 1995)**
- Director/Service **ComputerLand (May 1993 – May 1995)**

Mr. Ashraff Ali presently holds the position of Executive Director/Chief Organisation Officer for the second largest general insurer in Trinidad and Tobago, Director for a general insurer in the Turks and Caicos Islands, and Chairman for a real estate management company in Trinidad and Tobago.

During his career, Mr. Ali has gained tremendous experience in working with the Board of Directors and management team for the companies he represents, as well as regulators and auditors. He has been involved in negotiating contracts, compliance, business development and strategic planning.

Additionally, Mr. Ali currently plays a critical and strategic role in the continuous development, growth and profitability of his current employers. His expertise allows him the ability to actively engage in innovative, strategic and robust business development initiatives, resulting in the creation of competitive advantages and sustainable growth through people development. His passion for Information Technology allows for a unique blend of intellectual business development that transcends and impacts the Modern Day Corporation.

## **JEAN PIERRE DU COUDRAY**

JP du Coudray (JP), is currently the Managing Director for West Indian Tobacco, which is a member of the British American Tobacco (BAT) group.

He has been with West Indian Tobacco for 15 years, first as an Area Manager in West Indian Tobacco where he was instrumental in implementing the Marketing Structure in Trinidad that remains in place today. In 2003, he was promoted to the post of Trade Marketing & Distribution Manager and spent 2 years in that position before he was transferred to British American Tobacco Caribbean (Carisma) as Territory Manager for the English Caribbean Markets. In October 2006, JP was promoted to Managing Director of West Indian Tobacco and currently occupies this position.

Before joining West Indian Tobacco, JP worked for, amongst others, 3M InterAmerica for 7 Years in a variety of Marketing Positions leaving in 2001 as Export Manager to join West Indian Tobacco

JP enjoys working with people and really embraces the West Indian Tobacco Culture that encourages the principles of Freedom through Responsibility and Strength from Diversity.

JP is a member of the Board of the Trinidad and Tobago Chamber of Industry and Commerce and sits on the Board of several companies in the First Citizens Group. Mr du Coudray holds a Bachelor of Arts Degree in Economics from the University of Western Ontario, Canada

## **JACQUELINE FRANCOIS**

Jacqueline Francois is the current Chief Executive Officer of the distribution company Oscar Francois Limited and Managing Director of the Personal Care Products Manufacturing Company, Intersol Limited. She has held both these positions since 2000.

Jacqueline Francois, the first of four girls, attended Holy Name Convent from 1971 to 1976 and with an interest in computers, she pursued a B.A. in Computer Science at the University of Western Ontario. Upon graduation in 1982, she began her career with Oscar Francois Limited where she worked as a clerk in payables, accounts receivables, customs and computer departments. After 10 years mastering various portfolios which included Sales Manager, Marketing Manager, & Director of Research & Development Ms. Francois completed her Master's in Business Administration (Executive) at the University of the West Indies and was promoted to the position of Director of the Pharmaceutical Division.

In 2000 Francois was appointed Chief Executive Officer of Oscar Francois Limited and Managing Director of Intersol Limited. Ms. Francois has lived the example set by her mentors of volunteering her time and expertise to National service as a member of the National Aids Coordinating Committee (8 Years), the National Mental Health Committee (12 Years) and the Drug Advisory Committee (9 Years). Ms. Francois served on the Board of the Trinidad &

Tobago Chamber of Industry & Commerce (TTCIC) from 2000 to 2005. She has also served the Trinidad & Tobago Manufacturers' Association (TTMA) as a member of the Infrastructure & Logistics Committee between 2008 to 2012. Jacqueline returned to the Board of the Trinidad and Tobago Chamber of Industry and Commerce.

## **JASON JULIEN**

Deputy CEO - Business Generation – First Citizens: A past student of Queen's Royal College, Mr. Julien's credentials include a B.Sc. with Honours in Management Studies from the University of the West Indies, St Augustine, where he graduated as the Valedictorian.

He was also recently honoured as one of the "50 Distinguished UWI Alumni" of the St Augustine Campus by the UWI Alumni Association Trinidad and Tobago Chapter's inaugural Distinguished Alumni Awards as part of the St Augustine Campus' 50th Anniversary celebrations.

Jason is also the holder of the Chartered Financial Analyst designation and has attained the degree of Masters in Business Administration graduating with Distinction from the Edinburgh Business School.

Jason currently holds the position of Deputy CEO – Business Generation at First Citizens. Prior to this appointment, Mr. Julien was the General Manager of First Citizens Investment Services Limited, one of the leading investment banking houses in the Caribbean.

Mr. Julien also previously held the positions of Assistant Vice-President of Investments at Guardian Asset Management with responsibility for the investment management of over \$8 Billion in assets under management in assets including fixed income and equity mutual funds. Guardian Asset Management is the investment division of the Guardian Holdings Group, which is one of the largest financial services conglomerates in the Caribbean.

Mr. Julien previously worked for Citigroup in their Global Corporate & Investment Banking Division as the Manager of Mergers and Acquisitions and head of Asset Based Finance. Prior to this, he was employed as a Senior Consultant in the Corporate Finance Advisory practice of PricewaterhouseCoopers.

Jason is a Past President and a current Director of the CFA Society of Trinidad and Tobago (the local Chapter of the CFA Institute). He was also Chairman of the Airports Authority of Trinidad and Tobago and a former Director of the Securities Dealers Association of Trinidad and Tobago and the Mutual Fund Association of Trinidad and Tobago. He is currently Vice-Chairman of the Capital Market Development Initiative Committee under the sponsorship of the Central Bank of Trinidad & Tobago.

He is also a Lecturer in the Finance Faculty of the Arthur Lok Jack Graduate School of Business of the University of the West Indies, where he delivers finance courses in the Msc. International Finance program.

Finally, Mr. Julien is also a frequent commentator and writer on economic, investment and financial matters in both the press and electronic media and has been a panelist and featured speaker at various seminars and conferences on related topics.

## **KIRAN MAHARAJ**

**Kiran Maharaj** is currently the Vice-President of the Trinidad & Tobago Publishers and Broadcasters Association (TTPBA), having served three consecutive terms formerly as President.

She is Managing Director of Caribbean Lifestyle Communications Media Network which comprises of Music Radio 97, Ebony 104, Radio 90.5, Heartbeat 103.5, I.E.TV Channel 1, and VA Films & Production Company.

She is also a Debates Commissioner with the Trinidad and Tobago Debates Commissioner; and she currently sits on the Trinidad and Tobago Board of Film Censors (2015 to 2016). Her many posts have included that of Media Relations Director and Associate Producer for the Plymouth Jazz Festival, Bollywood Movie Awards, and Bollywood Music Awards.

Kiran began her career in media as a Freelance Journalist with some of the local newspapers and magazines and her passion for Journalism eventually led her to become a Freelance Correspondent for CNN World Report for two years. She has also worked in the world of film as a Line Producer for the Feature Film "Shells" and has experience with film production and script writing.

Her degrees are in Literature, Journalism, Business Administration and Marketing, including Events Marketing and Management. She also has a Masters Certificate in Internet Marketing from the University of San Francisco; a Certificate from Harvard Business School in Effective Media Strategy; and an Advanced Certificate in Guerilla Marketing. She also has several certificates from the Radio Advertising Bureau of Dallas, Texas.

She served two terms as President of the Greater Tunapuna Chamber of Industry and Commerce and was elected for the post at the age of 26.

In 2006, Kiran was awarded a Fellowship in Broadcast Leadership and Management from the National Association of Broadcasters in Washington DC and remains the only non-U.S. Citizen selected to be part of their programme. Kiran is a member of Alliance for Women in Media also based in Washington DC and in 2008 they featured her in their magazine "Waves" as a woman to watch, calling her "an island of one".

With over 22 years of experience in Media and Entertainment, Kiran is also the Founder of the world's first radio station for women, Heartbeat Radio.

She was Co-Chair of the Local Organizing Committee for the International Press Institute 2012 World Congress Meeting (held in Trinidad in June 2012) where over 300 journalists from 70 countries came together. She also served as Co-Chair for the Local Organizing Committee of the IFEX (International Freedom of Expression organization) 2015 General Assembly in Trinidad.

However, she says her favourite job is being a mom to her teenaged son. She spends her spare time giving back to her industry via the TTPBA.

### **CHARLES PASHLEY**

Mr. Pashley has over 25 years management experience. He has worked with a major international accounting and auditing firm and has held various senior positions in food retail, manufacturing and distribution. He currently holds the position of Chief Executive Officer / Director – Prestige Holdings Limited.

Mr. Pashley holds an MBA in Business Administration and is a Fellow of the Association of Chartered Certified Accountants of the United Kingdom (FCCA) and a member of the Institute of Chartered Accountants of Trinidad and Tobago (CA).

### **JOSEPH RAHAEL**

Joseph Rahael is a 1995 graduate of the Wharton Business School of the University of Pennsylvania. He attained a double major degree in Finance and Real Estate and was the recipient of the 1995 Boyd T. Bernard Real Estate Award in recognition of academic excellence.

Upon graduation Joseph worked with Trinity Construction Services, a shell building contractor in South Florida in their operations and procurement department. In 1997, he joined the Amera Corporation in their Coral Springs head office as a Property Portfolio Manager where he gained invaluable experience in tenant relations, administrative, leasing and real estate development.

He returned to Trinidad in 1999 as the Managing Director of Broadway Properties Limited, a property management company with close to 1,000,000 square feet of commercial and residential real estate under management.

Being passionate about real estate development however led Joseph to rejoin the Amera Corporation in 2002, this time as the Managing Director of its Caribbean based subsidiary, Amera Caribbean Development. Completed and planned development projects to date include: Price Plaza Chaguanas, South Park, Renaissance at Shorelands, Price Plaza North, Sangre Grande Town Center, Vistana Mayaro, and Briar Place.

## **KAREN YIP CHUCK**

**Ms. Karen Yip Chuck** is the General Manager of Republic Bank's Corporate & Investment Banking Division (effective February 2016). She is an experienced Banker of over 25 years of banking experience in Trinidad and Tobago. Ms. Yip Chuck was formerly General Manager Wealth Management (2015), General Manager Trust and Asset Management Division (effective January, 2011), and General Manager Internal Audit (2007). She previously held the position of Senior Manager, Business Systems and Process Improvement.

As General Manager Wealth Management, she oversaw the Bank's Corporate Trustee and Asset Management Business, with responsibility for over TT\$30 billion in Assets under Administration. This role involved management of local and foreign asset managers in the execution of the bank's fiduciary responsibility for the investment of a significant market share of the country's private pension plan assets, while also proffering mutual fund investments to the individual and corporate investor.

As the General Manager of Internal Audit Ms. Yip Chuck overhauled the Bank's audit methodology and approach to risk-based auditing; developing new audit programmes and audit reporting. She was also responsible for providing assurance on the risk exposure and control environment to the Bank's Group Audit Committee and successfully implemented the early phase of Enterprise Risk Management throughout the Republic Bank Group.

Ms. Yip Chuck joined the Bank as a Graduate Trainee, and her banking experience is varied and spans the areas of branch operations, credit and foreign exchange including Trade Finance; Investments – trading in Treasury Bills, Government Bonds, Bankers Acceptances, Sell and Buy Back Agreements and other REPO vehicles; strategic planning and mergers and acquisitions. Over the period 1995-1997 she was the assistant to the Managing Director's Assistant, who held responsibility for mergers and acquisitions, branch operations and cash processing, forex, the ABM network and special projects. This gave her insight and experience as a foray into Business Systems and Process Improvement for the Republic Bank Group.

Ms. Yip Chuck is a Certified Internal Auditor (CIA) and an Associate of the Chartered Institute of Bankers (ACIB). She holds a Master of Business Administration degree (MBA) from Heriot Watt University, Edinburgh, England and a Bachelor of Science Degree (Honours) in Economics from the University of the West Indies. In 2014 she graduated from Harvard Business School's Advanced Management Training programme, an eight week intensive management training programme attended by 180 top CEOs and Business Leads from over 70 countries around the world. She has also undertaken training programmes at The New York Institute of Finance focusing on Portfolio Management Suite - Fixed Income Portfolio Management, Equity Income Portfolio Management, and the role of the Portfolio Manager.

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