



REACHING OUT TO COMMUNITIES ...

The Bank of Nevis Limited is committed to exercising good corporate social responsibility in the communities it serves. This commitment is executed particularly through our endeavours in Education, Sports, Culture and other social areas.

As a customer/shareholder of the Bank, you can be proud to be associated with an institution that has as one of its Core Values ... *“To be a good corporate citizen, respected and recognized as much for its integrity, commitment, insight and progressiveness, as for financial success.”*

At The Bank of Nevis, we take an active interest in the communities in which we serve.

In this issue of BON News, we are excited to tell you about some of the ways in which we have been giving back to the community and our pride and joy in doing so.

The Bank of Nevis Limited Presents 2012 Scholarships



**L-R front: Marcus Wilkinson, Kervincia Webbe
L-R back: Adrian Daniel, L. Everette Martin, Bronte Swanston-Hendrickson**

Two students, Kervincia Webbe of the Gingerland Secondary School and Marcus Wilkinson of the Charlestown Secondary School, were awarded The Bank of Nevis Limited Dr. Simeon Daniel Scholarships for 2012 during a ceremony held at The Bank of Nevis' conference room on Wednesday September 5, 2012.

General Manager of the Bank, Mr. L. Everette Martin delivered remarks. He congratulated the scholarship recipients and informed

the gathering that the issuing of these annual scholarships is a demonstration of the Bank's ongoing commitment to the education of young people in Nevis.

Mr. Adrian Daniel, Attorney at Law and son of the late Dr. Simeon Daniel also delivered remarks during the ceremony. He spoke very highly of his late father saying that "My father was a great advocate for education and excellence. This was shown by his many years as a teacher and later on when he became Premier. He was a strong advocate for the education of the people...my father always put Nevis people first and was committed to their development."

Following the presentation of the scholarships by Mrs. Sonia Bowen-Tuckett, Card Services Manager, Kervincia thanked The Bank of Nevis on behalf of herself and her fellow awardee.

This year marks the third installment of the scholarship fund.



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- TRAVELLERS CHEQUES
- WIRE TRANSFERS
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- OFFSHORE BANKING

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The Bank of Nevis Partners with SIDF

On July 25, The Bank of Nevis participated in an Exposition held at the Occasions to launch the Fund for the Realization of Economic Empowerment through Subsidized Housing (FREESH).

The FREESH programme was one of two funds established by the St. Kitts and Nevis Sugar Industry Diversification Foundation (SIDF) for the provision of funding for middle to low income housing in the Federation. The other is the Equity Assistance Fund (EAF) which provides assistance to those persons who genuinely cannot pay the down payment for loans under the FREESH. However, these amounts would be tagged onto the loan.

One of the greatest joys in life is to own your home and The Bank of Nevis is pleased to partner with the SIDF FREESH programme which has as its main goal ... *to empower persons through home ownership.*

What are the benefits of accessing the Fund?

- A residential mortgage of up to EC\$500,000
- A low, fixed annual interest rate of 5%
- Assistance with mortgage down payment through the Equity Assistance Fund

Who is Eligible?

Citizens of St. Kitts and Nevis who are planning to build new homes.

How do you apply?

All applications must be submitted through the SIDF website, www.sknsidf.org or The Bank of Nevis Limited.

When you access the SIDF webpage, submit your application through the window for The Bank of Nevis. We will automatically receive your application and one of our loans officers will contact you to schedule an appointment to advance your application.

To help expedite the loan application process, please find below a list of items that you should have when applying for your mortgage.

- 2 forms of photo identification
- Current job letter or pay slip
- Bank statements if self-employed
- Builder's estimate
- Approved plan
- Land valuation
- Certificate of Title/Deed for Property
- Life insurance (upon approval)

What are the benefits of a mortgage loan from The Bank of Nevis?

- Efficient service
- Knowledgeable lending officers
- Quick turn-around time



The Bank of Nevis Supports the Youth



Participants in the 2012 Fire Summer Safety Programme

On July 12 and 13, the St. Kitts & Nevis Fire and Rescue Services (Nevis Division) hosted its Annual Summer Safety Programme for children ages 5 -12 years at the Vance Amory Fire Hall. The Bank of Nevis Limited was pleased to provide financial assistance to this Programme which seeks to impart important safety tips and practices to

children. Topics covered during the Programme included fire safety, water safety, traffic safety and natural disasters.

During the period 16—27 July, Mr. Emmanuel Richards hosted his Annual Summer Football Programme for children ages 5 - 14 years. The Football Programme assists children in the development of their football skills and social skills. Recognizing the importance of sports to the overall development of our youth, The Bank of Nevis Limited was delighted to sponsor the Programme for a second consecutive year.



Zaykeese Smith and Mickelsea Scarborough

The Bank of Nevis Limited continued to support the island's premiere cultural festival, Culturama by sponsoring Mr. Zaykeese Smith and Miss Mickelsea Scarborough, the representatives from the Charlestown Primary School in this year's Mr. & Miss Talented Youth Pageant. At the end of the Pageant Zaykeese and Mickelsea emerged victorious.

Congratulations Zaykeese and Mickelsea, we are proud of you!

The Bank of Nevis Limited Makes Donation to Cancer Survivor

On July 20, 2012, The Bank of Nevis Limited presented cancer survivor, Ms. Vanessa Taveras with a generous donation to assist her with purchasing a prosthetic leg. Ms Taveras' leg was amputated in December 2011 due to a rapid form of cancer.

Human Resource Manager of The Bank of Nevis Limited, Mrs. Shirletta Byron and Marketing Officer of the Bank, Mrs. Bronte Swanston-Hendrickson journeyed to Ms Taveras' home in Bath Village to make the presentation.

Mrs. Byron described Ms Taveras as an inspiration saying that she has maintained a positive and cheerful attitude throughout the ordeal. Mrs. Byron added that "In our view this [donation] will help to improve the quality of life for Ms Taveras and this is in fact the mantra by which we strive to operate at the Bank."

In accepting the donation, Ms Taveras expressed words of appreciation to the Bank saying "I am most grateful to The Bank of Nevis for acting as an umbrella in shading off some of the rain by assisting me with the opportunity to purchase a prosthetic leg with their financial contribution."



Human Resource Manager, Mrs. Shirletta Byron and Marketing Officer, Mrs. Bronte Swanston-Hendrickson make presentation to Cancer Survivor, Vanessa Taveras

The Bank of Nevis Limited Donates Computer to The Nevis Library Service

The Bank of Nevis Limited joined in the efforts to promote literacy in the families and by extension, the communities in Nevis with the donation of a brand new, top of the line DELL Computer to the Nevis Library Service on Wednesday September 12, 2012 during a ceremony held in the Bank's conference room.

General Manager of The Bank of Nevis, Mr. L. Everette Martin performed the handing over. He explained that the handing over ceremony was a demonstration of the Bank's commitment to education and to ensuring that the young people in Nevis continue to read.

Mrs. Sonita Daniel, Director of The Nevis Library Service accepted the computer. She assured that the computer will be used by the Nevis Library Service as a tool to assist in centralizing the database for the books that are to be placed in the Community Centers around the island. She further explained that "This top of the line computer system will greatly assist [The Nevis Library Service] in the execution of [its] routine functions and the provision of information through [the] community libraries and the promotion of literacy and books."

Mrs. Daniel ended by thanking The Bank of Nevis Limited for the generous donation.



General Manager, Mr. L. Everette Martin hands over new DELL computer to Director of Nevis Library Service, Mrs. Sonita Daniel

Staff Profile

In this issue of BON News, we highlight two of our former employees who resigned from their duties at the Bank to pursue higher education.

MISS ABENA TYSON joined the Bank in February 2008 as a Cashier/Customer Service Representative in the Operations Department. Miss Tyson resigned from the Bank in July to pursue studies at the University of the Virgin Islands.

MISS KHALIN NISBETT joined the Bank in October 2011 as a Cashier/Customer Service Representative in the Operations Department. Miss Nisbett resigned from the Bank in July, also to pursue studies at the University of the Virgin Islands.

At a farewell party held in honour of Miss Tyson and Miss Nisbett on 24 July, General Manager, Mr. Everette Martin

thanked both employees for their service to the Bank and wished them success in their educational pursuits.



Abena Tyson



Khalin Nisbett



Tribute on the Passing of Mr. Trevor Ffrench



The Bank of Nevis Limited was saddened by the passing of one of its employees, a dear colleague and friend, Mr. Trevor Ffrench, on Friday 24 August 2012. Death has taken away a genuinely warm individual and a good friend to many here in St. Kitts and Nevis. For the last

five (5) years, Mr. Trevor Ffrench diligently served the Bank as its Credit Manager and made Nevis his home. Through his decorum, good nature and sincere interest in the welfare of others he endeared himself to many. In loving memory of Mr. Ffrench, a book of condolences was placed at the entrance of the Bank in which staff and customers offered expressions of sympathy to the

family of Mr. Ffrench. The book of condolences was presented to Mr. Ffrench's family by staff of the Bank who attended the memorial service in Miami, Florida on Saturday September 8, 2012.

May the perpetual light shine upon Mr. Ffrench and may his soul rest in peace.

The Bank of Nevis Limited Receives the NEV-DC Excellence in Financial Services Award

The Bank of Nevis Limited was one of five honorees presented with an award for Excellence in Financial Services from the Nevisian Association of Washington DC (NEV-DC) for outstanding contribution to the Banking and Finance sector in Nevis. The award was presented at the NEV-DC's 8th Annual Awards and Banquet held at the Bethesda Marriott Hotel and Conference Center in Maryland, USA on Saturday 22 September, 2012.

General Manager, Mr. L. Everette Martin accepted the award on behalf of The Bank of Nevis. He thanked the NEV-DC for the invitation to participate in their Independence Banquet and also for recognizing the Bank's contribution to the development of Nevis. He noted that despite the current global economic challenges The Bank of Nevis continues to exceed expectations and remains a strong, stable and safe institution. He provided a brief overview of the Bank's history and highlighted some of the many areas in which the Bank had contributed to the development of Nevis.

Mr. Martin ended by expressing gratitude to the visionaries who started The Bank of Nevis, the dedicated Board of Directors (past and present), the staff (past and present) and customers who have supported the Bank throughout the years.

The Excellence in Financial Services Award reads:

The Nevisian Association of Washington DC (NEV-DC) honours The Bank of Nevis Limited. For over a quarter century through disciplined leadership, committed service, you have significantly contributed to the physical and human development of Nevis and Her people. You have indeed improved the quality of life. We Salute You!



General Manager, L. Everette Martin and Marketing Officer, Bronte Swanston-Hendrickson holding the NEV-DC Excellence in Financial Services Award presented to BON

The Nevisian Association of Washington, DC was founded in 2003 to help bridge the gap of Nevisians at home and in the Diaspora. It strives to promote economic, educational, technological, social and cultural advancement of Nevisians and their descendants at home and abroad. The Association's membership spans Washington DC and New York metropolitan areas.

What do you think about this issue?

Share your thoughts with us at info@thebankofnevis.com

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