

# Financial Information Month, October 2009 – St Kitts and Nevis

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			<b>SEPTEMBER 30</b>	<b>1</b>	<b>2</b>	<b>3</b>
			<ul style="list-style-type: none"> <li>• <b>Launch of Financial Trivia introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li>   <li style="color: red;">Need institutions to submit Trivia Questions and Give-a-Ways by 29 September</li>   <li>• <b>Start of Financial Boot Camp – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning show</li> <li>c) WINNFM Breakfast Show</li> </ul> <p style="font-size: small; color: gray;"><i>These are also being incorporated into the ECSE Market Report and on the SSB Electronic Bulletin.</i></p> </li>   <li>• <b>Speech by Minister of Finance declaring the month open 8:00 p.m. on St. Kitts Nevis media</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Rebroadcast of Speech by Minister of Finance declaring the month open 7:30 a.m. on St. Kitts Nevis media and a rebroadcast on ZIZ TV at 8:00 p.m.</b></li>   <li>• <b>Continuation of Financial Boot Camp – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li>   <li>• <b>Presentation at Parents /Teachers Meeting at Dr William Connor Primary 5:30 p.m. “Budgeting, Savings and Debt Management”</b></li>   <li>• <b>Prime Talk 8:00 p.m. Discussion with financial institutions on the theme “Save and Invest Today...Enjoy Tomorrow”</b></li>   <li style="color: green;"><u>Sub-Topics and Discussants</u> <ul style="list-style-type: none"> <li>1. “Budgeting and Saving Techniques” <b>Dawn Heyliger, RBC</b></li> <li>2. “Investment Opportunities in the OECS” <b>John Venner, ECCB</b></li> <li>3. “Insurance, a Vital Part of Your Investment</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Money Matters 8:45 a.m. – “8 Point Stabilisation and Growth Programme – Stabilise, Stimulate and Strengthen Your Finances”</b> <b>Discussant</b> <b>Sybil Welsh</b></li>   <li>• <b>ZIZ 9:10 a.m. – Radio Discussion “Common money mistakes that couples make ”</b> <b>Discussant</b> <b>Analdo Bailey, CEO, ECIB</b></li>   <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> <p style="font-size: small; color: gray;"><i>These tips are also being incorporated into the ECSE Market Report and on the SSB Electronic Bulletin.</i></p> </li>   <li>• <b>Newspaper Article “Declaration Speech by Dr the Honourable Timothy Harris:</b></li>   <li>• <b>Financial institutions start date for wearing T-shirts sporting the theme.</b> <i>Participating Institutions</i> <ul style="list-style-type: none"> <li>• Bank of Nevis</li> <li>• CFA Inc</li> <li>• Credit Union Nevis</li> </ul> </li> </ul>	

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				Plan” Michael Martin, CFA	<ul style="list-style-type: none"> <li>• Credit Union St. Kitts</li> <li>• Development Bank</li> <li>• FCIB</li> <li>• FINCO</li> <li>• National Caribbean Ins</li> <li>• SKNANB</li> <li>• SNIC</li> <li>• RBTT</li> <li>• Royal Bank of Canada</li> <li>• Scotia Bank</li> <li>• SSB</li> <li>• ECCB</li> <li>• ECSE</li> <li>• ECIB</li> <li>• ECHMB</li> </ul>	

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<p><b>4</b></p> <ul style="list-style-type: none"> <li>• <b>Presentation to Church - Lighthouse Baptist Church 6:30 p.m. “Investing Wisely - Key Issues that Investors Need to Know Before Investing”</b> <u>Facilitator</u> Sybil Welsh, ECCB</li> </ul>	<p><b>5</b></p> <ul style="list-style-type: none"> <li>• <b>Financial Trivia on WINN FM, ZIZ and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>Your Choice, Choice Radio.</li> <li>ZIZ Morning Show</li> <li>WINNFM Breakfast Show</li> </ol> </li> <li>• <b>UPFRONT ZIZ - Interview “Launch of the FIM Theme on bottles from Island Purified Water”.</b> <u>Discussant</u> Shermalon Kirby, ECCB</li> <li>• <b>SKNIS update “Perspectives” (Radio Programme) – Radio Interview on the theme and month of activities.</b> <u>Discussant</u> Sybil Welsh, ECCB</li> <li>• <b>Presentation to Church – St. Peters Rectory 6:00 p.m., “Budgeting and Saving Techniques”</b> <u>Facilitator</u> Sybil Welsh, ECCB</li> </ul>	<p><b>6</b></p> <ul style="list-style-type: none"> <li>• <b>Presentation to Business-COURTS 8:00 -9:00 a.m “budgeting techniques and debt management”</b> <u>Facilitator</u> Sybil Welsh, ECCB</li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>Your Choice, Choice Radio.</li> <li>ZIZ Morning Show</li> <li>WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Presentation to Business-FND 3:00 p.m. “How To Manage One’s Finances and Investment Opportunities in the OECS”</b> <u>Facilitator</u> Sybil Welsh, ECCB Sharisa Tuckett, FCIB</li> <li>• <b>Presentation to Parents /Teachers Meeting at the Edgar T. Morris Primary 5.30 pm</b>  <u>Facilitator</u> Sybil Welsh, ECCB</li> </ul>	<p><b>7</b></p> <ul style="list-style-type: none"> <li>• <b>Presentation to Business-ASHBURYS 8:30 -9:00 a.m. “budgeting techniques, debt management and”</b> <u>Facilitator</u> Dawn Heyliger, RBC</li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>Your Choice, Choice Radio.</li> <li>ZIZ Morning Show</li> <li>WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Financial Trivia on WINN FM and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>WINNFM 9:00 - 9:15 a.m.– Radio Discussion “Common money mistakes that couples make ”</b> <u>Discussant</u> Analdo Bailey, ECIB</li> <li>• <b>Presentation to Church – Zion Moravian 5:00 p.m., “Budgeting and Saving Techniques”</b> <u>Facilitator</u> Sybil Welsh, ECCB</li> <li>• <b>CHOICE FM 7:00 p.m.– “More Money” hosted by Spencer Hanley “How To Avoid Financial Scams”</b> <u>Facilitator</u> Gordon Julien, Scotia Bank</li> </ul>	<p><b>8</b></p> <ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>Your Choice, Choice Radio.</li> <li>ZIZ Morning Show</li> <li>WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Presentation to Business-Karibhana 4:00 -5:00 p.m. “Budgeting and Saving Techniques”</b> <u>Facilitator</u> Sybil Welsh, ECCB</li> <li>• <b>Visits to schools by representatives of financial institutions</b> <ol style="list-style-type: none"> <li>BHS – ECSE, ECIB</li> <li>WAHS- SSB/NAGICO</li> <li>SHS- FCIB and ECIB</li> <li>CFBC General – SKNANB, CFA</li> <li>CFBC- Teachers – ECHMB</li> <li>CFBC- Nursing – Royal Bank</li> <li>Cayon High – Development Bank</li> <li>Verchilds High – SNIC/ECCB</li> <li>Convent – Bank of Nova Scotia</li> <li>Charlestown– BON,ECCB,NCI</li> <li>Gingerland – BON,ECCB</li> </ol> </li> </ul>	<p><b>9</b></p> <ul style="list-style-type: none"> <li>• <b>Money Matters – “How much is enough insurance when insuring your life”</b> <u>Discussant</u> Michael Martin</li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>Your Choice, Choice Radio.</li> <li>ZIZ Morning Show</li> <li>WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Newspaper Article on the topic “How much is enough insurance when insuring your life”.</b> submitted by CFA</li> </ul>	<p><b>10</b></p>

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p><b>11</b></p> <ul style="list-style-type: none"> <li>• <b>Presentation to Church-Anglican Church - St. Peters Rectory 9:15 a.m.– “40-30-20-10 principle”</b> <u>Facilitator</u> <b>Curtis Gumbs</b></li> <li>• <b>Presentation to Church-Antioch Baptist 9:30 a.m. “Budgeting and Savings Techniques”</b> <u>Facilitator</u></li> <li>• <b>Presentation to Church-Rivers of Living Waters 6:30 p.m. “Investing” and “Surviving Tough Economic Times”</b> <u>Facilitator</u> <b>Sybil Welsh, ECIB</b></li> </ul>	<p><b>12</b></p> <ul style="list-style-type: none"> <li>• <b>Financial Trivia on WINN FM, ZIZ and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li> </ul>	<p><b>13</b></p> <ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li> <li>• <b>Presentation to Church-Anglican Church, St. Peters Rectory 6:30 p.m. – Women’s Group “Surviving Tough Economic Times”</b></li> </ul>	<p><b>14</b></p> <ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li> <li>• <b>Financial Trivia on WINN FM and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>Presentation to the staff of J’s Shop and Save 3:00 p.m. “budgeting techniques, debt management”</b> <u>Facilitator</u> <b>Sybil Welsh</b></li> <li>• <b>Presentation to Church-Wesley Methodist 7:00 .m. – “Surviving Tough Economic Times”</b> <u>Facilitator</u> <b>Sybil Welsh, ECCB</b></li> <li>• <b>CHOICE FM 7:00 p.m. – “More Money” hosted by Spencer Hanley “Your Personal 8 Point Economic Stimulus Programme”</b> <u>Discussant</u> <b>Sybil Welsh, ECCB</b></li> </ul>	<p><b>15</b></p> <ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li> <li>• <b>Visits to schools by representatives of financial institutions</b></li> <li>• <b>Presentation to Business-THE CABLE 3:00 p.m. “budgeting techniques, debt management and investment opportunities in the OECS”</b> <u>Facilitator</u> <b>Percival Hanley</b> <b>Sybil Welsh</b></li> </ul>	<p><b>16</b></p> <ul style="list-style-type: none"> <li>• <b>Money Matters – “RGSM” <u>Discussant</u></b> <b>John Venner, ECCB.</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ul style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ul> </li> <li>• <b>ZIZ 9:10 a.m. Radio Discussion “How to Get Out of A Personal Financial Crisis ”</b> <u>Discussant</u> <b>Dawn Heyliger, RBC</b></li> <li>• <b>Newspaper Article on “RGSM” submitted by ECCB</b></li> </ul>	<p><b>17</b></p> <ul style="list-style-type: none"> <li>• <b>Totally for Kids on ZIZ Radio <u>Discussant</u></b> <b>Sharissa Tuckett, FCIB</b> <b>Shermalon Kirby, ECCB.</b></li> </ul>

# Financial Information Month, October 2009 – St Kitts and Nevis

SUNDAY 18	MONDAY 19	TUESDAY 20	WEDNESDAY 21	THURSDAY 22	FRIDAY 23	SATURDAY 24
<ul style="list-style-type: none"> <li>• <b>Presentation to Church-Zion Moravian 9:30 a.m.</b> Investing Wisely – Key issues that investors need to know before investing” <u>Facilitator</u> <b>Sybil Welsh</b></li> <li>• <b>Presentation to Church-Rivers of Living Waters 6:30 p.m.</b> “Home Ownership” <u>Facilitator</u> <b>Dawn Heyliger</b></li> <li>• <b>Presentation to Church-Keys Moravian 8:30 a.m.</b> “40-30-20-10 Financial Principle – Getting Your Finances on the Right Track” <u>Facilitator</u> <b>Analdo Bailey</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Financial Trivia on WINN FM, ZIZ and CHOICE</b> introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> a) Your Choice, Choice Radio. b) ZIZ Morning Show c) WINNFM Breakfast Show</li> <li>• <b>Presentation to Business-OTI 3:00 p.m.</b> “budgeting techniques” <u>Discussant</u> <b>Sybil Welsh</b></li> <li>• <b>Presentation to Church-New Birth Gospel Tabernacle. 7:30 p.m.</b> Investing in Treasury Bills and Bonds <u>Facilitator</u> <b>ECSE</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> a) Your Choice, Choice Radio. b) ZIZ Morning Show c) WINNFM Breakfast Show</li> <li>• <b>UPFRONT ZIZ - Interview “How to get out of a Financial Crisis”.</b> <u>Discussant</u> <b>Dawn Heyliger, RBC</b></li> <li>• <b>Presentation to Parents /Teachers Meeting at the Molineux Primary 5.00 pm</b> <u>Facilitator</u> <b>Sybil Welsh, ECCB</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> a) Your Choice, Choice Radio. b) ZIZ Morning Show c) WINNFM Breakfast Show</li> <li>• <b>Financial Trivia on WINN FM and CHOICE</b> introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</li> <li>• <b>CHOICE FM 7:00 p.m.– More Money.</b> Discussions on the topics related to the theme “Save and Invest Today...Enjoy Tomorrow” hosted by Spencer Hanley</li> </ul> <p style="text-align: center;"><u>Sub-Topics and Discussants</u></p> <ol style="list-style-type: none"> <li>1) <b>How Do You Get Out of a Financial Crisis</b> <b>Londie Esdaille</b></li> <li>2) <b>Developing Your Investment Plan</b> <b>Bank of Nevis Representative</b></li> </ol>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> a) Your Choice, Choice Radio. b) ZIZ Morning Show c) WINNFM Breakfast Show</li> <li>• <b>UNESCO PROJECT Presentation to Parents at the Basseterre High School 5.00 pm</b> “budgeting techniques, debt management “ <u>Facilitator</u> <b>Sybil Welsh, ECCB</b></li> <li>• <b>Visits to schools by representatives of financial institutions</b> <ol style="list-style-type: none"> <li>1. BHS – ECSE</li> <li>2. WAHS- SSB/NAGICO</li> <li>3. SHS- FCIB and ECIB</li> <li>4. CFBC General – SKNANB</li> <li>5. CFBC- Teachers – ECHMB</li> <li>6. CFBC- Nursing – Royal Bank</li> <li>7. Cayon High – Development Bank</li> <li>8. Verchilds High – SNIC/ECCB</li> <li>9. Convent – Bank of Nova Scotia</li> <li>10. AVEC – ECIB</li> <li>11. Charlestown– BON,ECCB,NCI</li> <li>12. Gingerland – BON,ECCB</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Money Matters – “Investment advice for rookies”</b> <u>Discussant</u> <b>Need a volunteer</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> a) Your Choice, Choice Radio. b) ZIZ Morning Show c) WINNFM Breakfast Show</li> <li>• <b>Newspaper Article “Investment advice for rookies”</b></li> </ul>	

# Financial Information Month, October 2009 – St Kitts and Nevis

SUNDAY 25	MONDAY 26	TUESDAY 27	WEDNESDAY 28	THURSDAY 29	FRIDAY 30	SATURDAY 31
<ul style="list-style-type: none"> <li>• <b>Presentation to Church – Antioch Baptist 9:30 p.m. Sunday School “Budgeting and Saving Techniques”</b> <b>Facilitator</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Financial Trivia on WINN FM, ZIZ and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Start of Financial Exhibiton at the Public Libraries in St. Kitts and Nevis</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Small Business Symposium Auditorium 5:30 – 7:30 p.m.</b> <ol style="list-style-type: none"> <li>1. Financing my small business idea, <u>Rodney Browne, Managing Director, e-Caribbean Ltd.</u></li> <li>2. eMarketing Evolution <u>Stachio Williams, CFO eBizz Business Solutions</u></li> <li>3. Emerging Technology Solutions - <i>how companies can use new technologies to gain a competitive advantage to drive their business forward.</i> <u>Russell Williams, Manager, IT Facility</u></li> <li>4. Mobile solutions for small businesses <u>Rigel Warner, SMEs Account Manager, LIME</u></li> </ol> </li> <li>• <b>Presentation to Church-Anglican Church -St. Peters Rectory 7:00 p.m. Retirees “Investing”</b> <b>Facilitator</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Financial Trivia on WINN FM and CHOICE introduced by the theme song “Save and Invest Today...Enjoy Tomorrow”</b></li> <li>• <b>CHOICE FM 7:00 p.m. “More Money” hosted by Spencer Hanley Discussions on “Building and Keeping good Credit”</b> <b>Discussant</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Visits to schools by representatives of financial institutions</b></li> <li>• <b>Presentation to the staff of Marriott at 3.30 p.m. “budgeting techniques, debt management “</b></li> <li>• <b>UNESCO PROJECT Presentation to Parents at the Basseterre High School 5.00 pm</b> “budgeting techniques, debt management “  <b>Facilitator</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Passing on positive financial values to your kids”</b> <b>Discussant</b> <b>Analdo Bailey, ECIB</b></li> <li>• <b>Continuation of Financial Boot Camp Programme – “Your 8 Point Programme to Stimulate Your Finances”</b> <ol style="list-style-type: none"> <li>a) Your Choice, Choice Radio.</li> <li>b) ZIZ Morning Show</li> <li>c) WINNFM Breakfast Show</li> </ol> </li> <li>• <b>Newspaper Article “Your Personal 8 Point Financial Stimulus Programme” submitted by ECCB</b></li> </ul>	<p><b>9:00 a.m. Financial Hour at the Charles Halbert Public Library</b></p> <hr style="border: 1px solid black;"/> <p style="font-size: 1.2em; font-weight: bold; color: orange;">NOVEMBER</p> <hr style="border: 1px solid black;"/> <p style="font-size: 1.5em; font-weight: bold; color: orange;">7</p> <ul style="list-style-type: none"> <li>• <b>Presentation to Church-Keys Moravian 10.00 a.m. “40-30-20-10 Financial Principle – Getting Your Finances on the Right Track”</b> <b>Facilitator</b></li> </ul>