

Think outside the bank

# Above the Bottomline

THE OFFICIAL NEWSLETTER OF SIGNIAGLOBE FINANCIAL

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## WHEN BOTH OF YOUR PARENTS ARE CENTENARIANS

SigniaGlobe enjoys the unique circumstance where both of its parents are centenarians. Cave Shepherd & Co., which started on December 17th, 1906 is 115 and GraceKennedy Group and Company (GK) turned 100 on February 14th, 2022. **Happy 100th Birthday, GK!** The question one may ask is how this redounds to the benefit of a company that is now called SigniaGlobe. When you have strong parents that have been tested by time and the many changes which would have occurred in the history of Barbados and Jamaica, since the 1900s, you know you are standing on the shoulders of giants. You are sipping from a cup of knowledge, strength and cultures that have been forged with strong value systems.

Cave Shepherd's value system is characterized as follows: **Act with integrity and respect all we do; build strong partnerships; focus on continuous learning; focus on continuous improvement and support our communities.** GraceKennedy's values are **honesty, integrity and trust, buttressed by the mantra, "We Care!"**

 Cave Shepherd & Co

When the Managing Directors of both entities at the time, circa 2002, Sir Geoffrey Cave of Cave Shepherd and Don Wehby of GraceKennedy, decided to collaborate on this venture, that would develop into the success that is now SigniaGlobe. That collaboration was forged on the basis of a shared philosophy, which is both represented by the two large entities in their own spheres, but the potency of those two foundations which turned a fledgling General Finance Corporation into the largest Part III licensed financial institution in Barbados, in less than 20 years.

It is also little surprise that when the staff of Signia and Globe got together to chart their future in 2018, they decided in a brainstorming session that they wanted to work in a place where trust, integrity, excellence and respect would be the hallmark of their walk and work together. They also wanted to be in an environment of continuous learning, caring for their customers and the communities they live in. It was in our DNA - fundamental and distinctive characteristics that define how we want to show up every day.

It has always been our mantra in this company not to run promotions or try to obtain business for the sake only of the business. A classic and current example of our process is our current 1st Gear promotion. This promotion targets first-time car owners - we want to be a part of that journey, the excitement of owning your very first car. However, we realise that

 GraceKennedy  
GROUP

everything is going to be new, so this promotion was designed to educate on defensive driving, so you can be careful on the road to protect your life, that of your loved ones and other road users. It is meant to educate you on simple car maintenance to protect your investment and avoid expensive repairs; and to ensure you get the best value and professionals to help you through the process. From our perspective, anyone can give a car loan, but our objective is to improve lives and livelihoods.

In other words, when both of your parents are centenarians, you learn very early that life is more than the deal; life is about the people, life is about care, it is about having a value system, a code of conduct. There is a healthy dose of humility that comes with 100-year-old parents, they have seen enough to know

that there is always more to learn, more to know, more to explore. You don't know what you don't know. Be humble and you are never too old to grow and improve. Simply put, in the words of centenarian Maurice Eisman when asked about healthy aging, he said, "If I could leave any message, never stop learning. Period."

We are proud of our parents and their longevity, strength and years of success, but most importantly, we are proud of how they show up and stand up in our community. Continue to age like fine wine! **We will follow in the trail you have blazed.**

*By Paul Ashby*

# Quaker Burial Ground

## THE QUAKERS OF BARBADOS

Have you heard about the Quakers in Barbados? The Quakers (Society of Friends) was introduced to Barbados in the mid 1600s. They were made up of several plantation owners who believed slaves should be educated and should be able to attend meetings for worship.

The known Quakers burial grounds in Barbados are Bridgetown; Speightstown, St Peter; Cliff Burial Ground, opposite St Philip Parish Church; Champion Ground, St Lucy and Porey's Spring, St Thomas.

*By Joan Brewster*





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Get to know us!



## INTRODUCING **HEATHER** **ATHERLEY**

- SG -** What was your initial thought about coming to work here at SigniaGlobe Financial?  
**HA -** Fantastic! It has a great reputation and it's closer to home (I previously worked in Warrens, St. Michael.)
- SG -** What do you do here at SigniaGlobe?  
**HA -** I work in the Accounts department, mainly with reports and reconciliations.
- SG -** List some of your hobbies.  
**HA -** Watching movies and cooking!
- SG -** What is your most memorable childhood experience?  
**HA -** My first camping experience with the Church at age 14; it was a very fun week.
- SG -** If you could only listen to one song for a whole week, what would it be?  
**HA -** I cannot think of a song at the moment. I listen to quite a bit of Gospel music, but the songs can change from week to week.
- SG -** Describe the SigniaGlobe work environment in your own way.  
**HA -** Quietly intense and yet relaxed at the same time.

*By Jelani Ward & Rashad Bostic*



# FINANCIAL FREEDOM

“Financial freedom.” We have heard the term being bandied about but what does it really mean? Furthermore, how do we obtain this seemingly evasive yet commonly talked about liberty?

## What is this financial freedom?

In the search for a definition of financial freedom, certain themes and phrases constantly appear. These themes include:

1. Having enough residual income, savings, cash and investments to afford a desired lifestyle.
2. Being debt free and having enough to retire comfortably.

However, there was one definition that caught our attention:

*Financial freedom is having enough residual income to cover your living expenses. It is not about being rich and having tons of money but having enough to cover your expenses so that you can spend your precious time doing what you like rather than doing things just to earn money. This can be achieved only when you are prepared for it. All you need is a little financial planning. Three aspects of this definition stand out:*

## 1. “Enough” 2. “Cover Expenses” and 3. “Requires Planning”.

**What is ‘Enough’?** There can be different levels of ‘enough’. Do you want to be able to do your monthly shopping without looking at prices? Or, do you want to ensure that that 50-cent increase on a can of tuna will not have you cursing all the way to the cashier? Want to take yearly or even twice-yearly family trips? How about splurging on luxury items without having to check your credit card balance? ‘Enough’ largely depends on the lifestyle you want to live.

**Cover your expenses?** This is connected to the first concept of ‘enough’ but takes it a step further. Now, there are three ways expenses can be covered... You can live below your means; you can make more money; or you can have your money working for you through investments. However, as you know, what often happens is the more money you make, the more your expenses increase. Somehow, your material taste elevates and gets more sophisticated with the increase of wages. This is not necessarily a bad situation, but oftentimes, this leads to situations where you could find yourself in mounting debt, since credit is more available. This raises another question: “Is financial freedom the absence of debt or, to the contrary, is it proper management of debt?” Hmmmmm...

**Requires Planning?** Essentially, unless you are gifted with a huge inheritance or happen to win the lotto, financial freedom requires planning. Hard questions must be asked, especially on the type of lifestyle you want to live. What is going to happen after retirement? What investments are you making? Are you avoiding debt? Things get a little more complicated when you have a family - wife/husband and children. A collective plan must be devised with a clear objective. This is something you cannot do alone, and you will need a financial partner to set you on the right track, help you formulate a plan AND get your money to work for you. In this regard, the placing of savings in an account with little or no returns will not set you free financially, we urge you to **‘think outside the bank’**.

*Adapted from SigniaGlobe LinkedIn*



# Jokes, jokes & MORE JOKE!



What's the best thing about Switzerland?  
I don't know, but the flag is a big plus!

Why do we tell actors to "break a leg?"  
Because every play has a cast!

Helvetica and Times New Roman walk into a bar.  
"Get out of here!" shouts the bartender. "We don't serve your type."

A woman in labor suddenly shouted, "Shouldn't! Wouldn't! Couldn't! Didn't! Can't!"  
"Don't worry," said the doc. "Those are just contractions."

A bear walks into a bar and says, "Give me a whiskey and... cola."  
"Why the big pause?" asks the bartender. The bear shrugged. "I'm not sure; I was born with them."

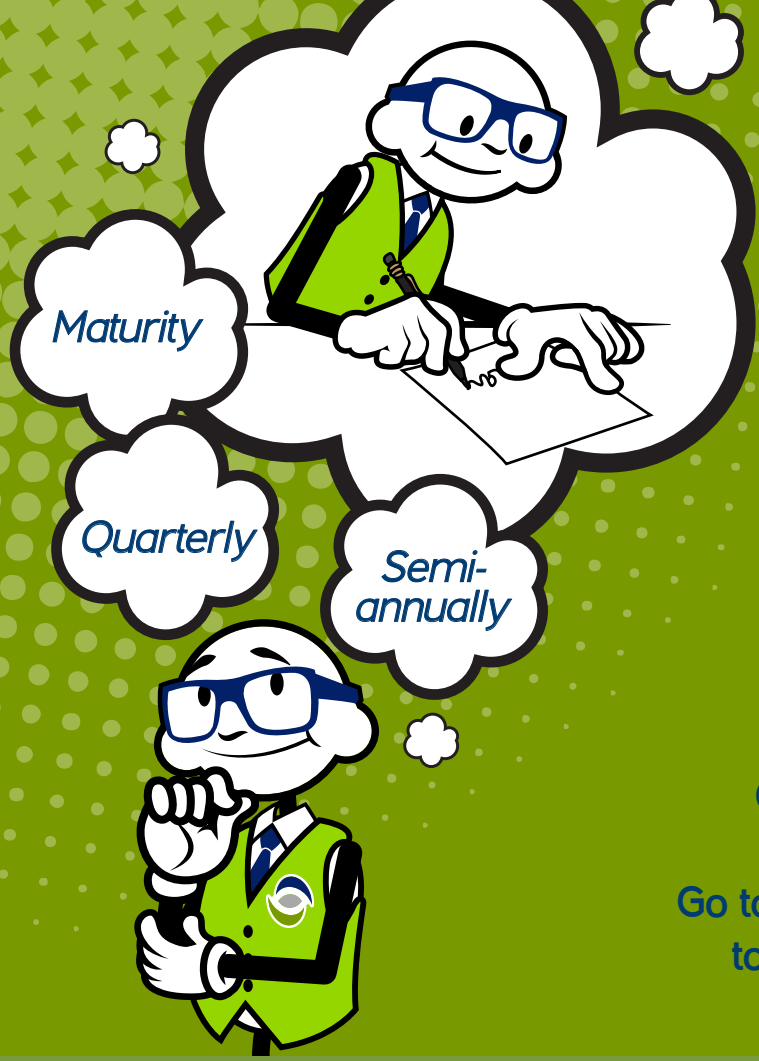
Why don't scientists trust atoms?  
Because they make up everything!



# HELVETICA & TIMES NEW & ROMAN



by Keitha Layne



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