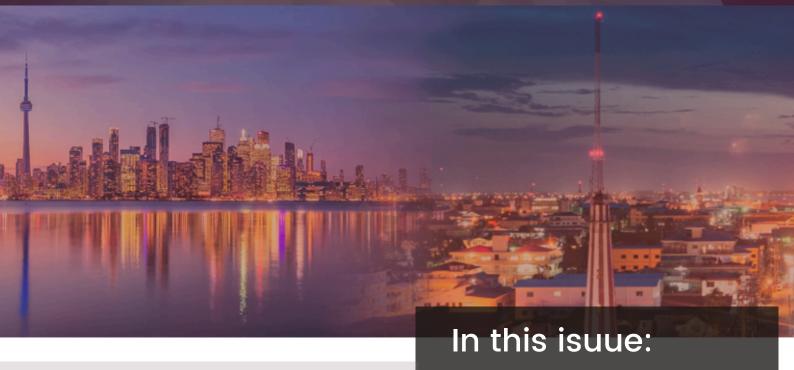


Newsletter

KEEPING YOU IN THE LOOP

JULY 2024 EDITION





- Historic MoUs Signed to Strengthen Regional Business Ties
- CIF 2024 in Guyana
- PSC Illicit Trade Desk
- 2024 Int. Building Expo
- NTC Conference GY
- Legal Conference on Criminal Justice Reform
- New Diplomatic Appointments
- G20 Development Ministerial Meeting
- G7 Trade Ministers' Meeting
- Canada's Health Care
- Relief Efforts for Hurricane Beryl
- Agri Sector Updates
- GY Energy Updates
- GY AML/CFT Progress
- GY Responsible Business Conduct & Updates
- Dr. Doobay, Receives Order of Canada



2024

THE EVOLVE SEMINAR



REGISTRATION: www.MichelleSMoseley.ca/events





Historic MoUs Signed to Strengthen Regional Business Ties

On July 20, Guyana, Suriname, Canada, and the Dominican Republic, bilateral, business chambers signed landmark Memoranda of Understanding (MoUs) with the Suriname Investment and Trade Agency (SITA) to enhance collaboration. The MoUs, formalized during the International Business Conference launch in Georgetown, aim to build capacity through joint ventures and improve trade relations. Key signatories included Alista Bishop of the EU-Guyana Chamber, Leonida Foo Lily of the DR-Guyana Chamber, Rochelle Parasram of the

Canada Guyana Chamber, and Dr. Vishnu Doerga of the Suriname Guyana Chamber. These agreements are expected to streamline operations, boost connectivity, and foster regional economic growth.

Inaugural International Business Conference (IBC) Launched

will host Guyana its first International Business Conference (IBC) from October 15 to 17, spotlighting the country's burgeoning manufacturing sector. Co-hosted by the Suriname Guyana Chamber of Commerce (SGCC) and the Guyana Manufacturing and Services Association (GMSA), the conference aims to attract international investors local business and enhance connections. SGCC Chairman Doerga highlighted the Vishnu sector's growth potential, bolstered by abundant resources and



anticipated reductions in electricity costs. With support from the Guyanese government and international Chambers of Commerce, the IBC promises significant networking opportunities and practical insights for business expansion. President Dr. Irfaan Ali is among the key speakers, underscoring the conference's importance in fostering global partnerships.









THE INTERNATIONAL BUSINESS CONFERENCE COLLABORATE SYNERGIZE I INNOVATE

Forge invaluable connections and discover abundant opportunities for investment and growth across all sectors in Guyana and Suriname!

Reasons to Attend!

IBC 2024 brings together leaders from Guyana and Suriname's business and investment sectors, featuring global businesses, influential thought leaders, and key policymakers. Experience vital discussions on trade and investment opportunities, and enjoy unparalleled networking.

- Engage in direct B2B meetings to forge valuable partnerships and client connections.
- Build strategic relationships with influential decision-makers in your industry.
- 3 Explore potential joint ventures and collaborative opportunities with key players.
- Identify and connect with essential suppliers and buyers to support your business needs.
- Access critical information on investment opportunities to drive your business growth.
- Benefit from networking opportunities during included meals and refreshments.
- Gain insights and support by engaging with key government agencies.
- Expand your professional network with industry peers and leaders.
- 9 Uncover new business opportunities and explore emerging market prospects.
- Enjoy drinks and food while networking in a relaxed environment.

3-Days Delegate Package

- Full Access to the 3-Day Conference
- Access to the Commercial Exhibition Area
- Oaily Lunches and Coffee Breaks
- All Networking Functions and Receptions
- Full Access to Event App with Networking Function, Live Streams and On-Demand Content

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Conference Sessions

Speakers Speakers

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1000 's of Opportunities

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Empowering Agro-Processors: New Support Partnership

CGCC Member ActionINVEST Caribbean Inc. (ACI) and the Guyana Manufacturing & Services Association, partnered to support Guyanese agro-

processors through the Bankability Fund for Women (BF4W). This initiative, funded by the Inter-American Development Bank (IDB) Lab and developed by the Cherie Blair Foundation for Women, provides vital business advisory services, financial solutions, and technical assistance. The collaboration aims to enhance bankability, offer capacity-building training, and create networking opportunities, fostering sustainable growth and economic empowerment for women entrepreneurs in the agro-processing sector. This partnership underscores a commitment to developing a supportive business environment in Guyana.

150 Women Graduate from Action Invest Caribbean's Road to Growth Program

Action Invest Caribbean Inc. celebrated a milestone on July 10th with the graduation of 150 women from its Road to Growth program at Pegasus Suites. Attended by First Lady Mrs. Arya Ali and Cherie Blair, the event recognized the achievements of participants from diverse backgrounds. The program, empowering known for entrepreneurs through mentorship, showcased transformative stories. Both the First Lady and



Cherie Blair praised the graduates for their contributions to economic growth and gender parity. The ceremony underscored the program's impact and commitment to advancing women's leadership and entrepreneurship in Guyana. Learn more at: guyana.road2growth.org





Caribbean Investment Forum 2024 in Guyana

The Caribbean Investment Forum (CIF) 2024 commenced on July 10 at the Arthur Chung Conference Centre, Liliendaal, Guyana, with 400 participants. Chief Investment Officer Dr. Peter Ramsaroop highlighted key topics, including sustainable

agriculture, green economy transitions, and digitalization. President Dr. Irfaan Ali delivered the keynote address, emphasizing Guyana's role as a regional investment hub. The forum, hosted by the Caribbean Export Development Agency and other partners, aimed to boost investment in priority sectors and foster international business partnerships. This event follows successful CIFs in Trinidad and Tobago and The Bahamas.



Preparations Underway for 2024 International Building Expo

Preparations for the 2024 International Building Expo at Guyana National Stadium are advancing swiftly. Scheduled from August 8-11, this year's expo will feature over 350 exhibitors, including 20 international companies. Under the theme "Building on the Foundation of Sustainability and Unity," the event will showcase new technologies and offer house lots and land titles. With 96% of booth spaces allocated, Minister of Housing and Water, Collin Croal, emphasized the expo's role in networking and exploring new construction technologies, and improving the housing sector.



PSC Launches Illicit Trade Desk to Combat Unfair Practices

The Private Sector Commission (PSC) of Guyana, has established an Illicit Trade Desk to tackle unfair trading practices, smuggling, and counterfeit goods. Located at the PSC headquarters on Waterloo Street, the Desk welcomes public complaints via phone, email, or in person. These complaints will be directed to relevant law enforcement agencies for action. PSC Chairman Komal Singh emphasized the negative impact of illicit trade on local businesses and the economy and called for increased public and private sector collaboration to address this issue effectively. For more information or to file a complaint, contact office@psc.org.gy or call 225-5347.



2024

Hosted by Michelle S MSM Coat

Michelle S. Moseley,
MSM Coaching Practice, CEO

REGISTRATION:

THE EVOLVE SEMINAR

Evolving: Amplifying Growth and Developmen Through the Narratives that Shape Us

SATURDAY, AUGUST 24, 2024

HERDMANSTON LODGE 65 PETER ROSE ST., GEORGETOWN, GUYANA

9:30 AM - 4:00 PM



DR. WILLIAM ANDREW BOYLE

Keynote Speaker Entrepreneur, Director, Author & Philanthropist



Managing Director,

Event Team



Educator, Community Advocate, Mentor



Speakers

Entrepreneur, Mindset



Real Estate Area Manager



earning and Development



ROBERTA NICOLLS

Business Development



KEERAN GRA



GRACE CASTILLO



Business Adviser



Event Photographer



RISHANA JOHNSON



Evolve Seminar

Evolving: Amplifying Growth and Development Through the Narratives that Shape Us

Saturday, August 24, 2024 9:30 am - 4 pm

Herdmanston Lodge 65 Peter Rose St., Georgetown, Guyana

Early Bird Price (until July 25, 2024): \$8000 GYD Regular Price (after July 25, 2024): \$10,000 GYD

Maximum 50 guests. Ticket sales close August 10, 2024. Breakfast, lunch, and snacks will be served.

To register: www.MichelleSMoseley.ca/events





Guyana's Inaugural Legal Conference on Criminal Justice Reform

At the inaugural Legal Conference on Criminal Justice Reform, Attorney General Anil Nandlall emphasized the need for ongoing education among legal professionals to stay current with developments, especially in the era of artificial intelligence. Held at

the Marriott Hotel, Georgetown, the conference aims to reform Guyana's criminal justice system, reduce pretrial detentions, and explore alternative sentencing. Nandlall urged robust, innovative discussions and highlighted the importance of efficient judicial processes. President Dr. Irfaan Ali also stressed the need for digitalization and judicial predictability in adapting to new technologies

NTC Conference Scheduled for August

Guyana's Minister of Amerindian Affairs Pauline Sukhai has announced that the National Toshaos' Council (NTC) Conference will be held from August 19 to 23. This annual event gathers indigenous leaders from over 210 hinterland communities to discuss development issues and plan for the year ahead. Sukhai confirmed the dates during the Regional Toshaos Conference in Region Nine, promising formal notifications will follow. The NTC Conference remains a crucial platform for collaboration between indigenous leaders and government stakeholders.





Mark Berman Appointed High Commissioner to Jamaica

H.E. Mark Berman has been appointed High Commissioner of Canada in Jamaica, replacing H.E. Emina Tudakovic. Berman, formerly the High Commissioner to Guyana and Suriname, has an extensive career in international relations. He joined the Government of Canada in 1989 and has held significant roles in the UN Environment Programme, the Canadian International Development Agency, and the Department of Foreign Affairs and International Trade. Berman's expertise in climate change, environmental sustainability, and international crime underscores his commitment to fostering strong bilateral relations.

The Canada Guyana Chamber of Commerce extends heartfelt thanks to Mark Berman for his outstanding service and collaboration. We congratulate him on his new role and wish him continued success in Jamaica.

Ambassador Rae Elected President of UN ECOSOC

Bob Rae, Canada's Ambassador and Permanent Representative to the UN, has been elected president of the UN Economic and Social Council (ECOSOC) for a 1-year term. ECOSOC, one of the UN's six main bodies, coordinates international development efforts and engages with civil society. Under Rae's leadership, Canada will focus on ethically harnessing AI, addressing global migration, and promoting sustainable financing. This presidency enhances Canada's engagement with the UN and coincides with its G7 presidency, amplifying its global leadership.





Minister Ahmed Hussen's Visit at the G20 Development Ministerial Meeting

The Honourable Ahmed Hussen, Minister of International Development, visited Brazil from July 22 to 25, 2024. In Rio de Janeiro, he participated in the G20 Development Ministerial Meeting and a joint meeting with finance ministers to establish the Global Alliance Against Hunger and Poverty. Emphasizing Canada's Feminist International Assistance Policy, Minister

Hussen highlighted the importance of gender equality in achieving sustainable development. He also held bilateral discussions to accelerate progress toward the 2030 Agenda and the Sustainable Development Goals. Following the G20, Minister Hussen traveled to Salvador, Bahia, where he met with Governor Jerônimo Rodrigues, local officials, and leaders of organizations addressing gender-based violence and human rights. Minister Hussen underscored Canada's commitment to reducing global inequalities and promoting justice and sustainability. The Canada Guyana Chamber of Commerce looks forward to seeing the positive impacts of these discussions and collaborations.



Minister Mary Ng at G7 Trade Minister's Meeting

The Honourable Mary Ng, Minister of Export Promotion, International Trade and Economic Development, attended the G7 Trade Minister's Meeting in Italy. Minister Ng emphasized Canada's commitment to an open, inclusive, and rules-based trading system, with the WTO at its core. She addressed unfair competition from non-market practices, particularly in EV production, and Canada's consultations to protect its auto industry. Minister Ng and G7 partners discussed enhancing economic resilience and diversification, and strengthening global supply chains. Canada aims to bolster global prosperity as G7 host in 2025.

The Honourable Mary Ng, met with WTO Director-General Ngozi Okonjo-Iweala at the G7 Trade Ministerial Meeting in Reggio Calabria, Italy. They discussed strengthening the rules-based multilateral trading system and maintaining momentum post-WTO Ministerial Conference

MC13). Minister Ng emphasized the need for the WTO to address emerging challenges, support inclusive growth, and advance fisheries subsidies and investment facilitation. She highlighted the Ottawa Group's role in driving WTO reform.

Canada's Commitment to Strengthening Public Health Care

The Honourable Ahmed Hussen, Minister of International Development, highlighted government actions to improve Canada's public health care system during a tour of the West Park Foundation campus extension. The government has invested nearly \$200 billion over 10 years, including \$25 billion for tailored agreements with provinces and



territories. Initiatives like the Connected Care for Canadians Act, the Nursing Retention Toolkit, and federal funding for innovative health workforce projects aim to improve access and quality of care. Additionally, the Canadian Dental Care Plan and Pharmacare Act ensure comprehensive health coverage for all Canadians.





Guyana Leads Regional Relief Efforts for Hurricane Beryl

response Hurricane Beryl's devastation, Guyana, under President Dr. Irfaan Ali's leadership, has mobilized substantial aid for affected Caribbean nations. Prime Minister Mark Phillips is spearheading the relief efforts, coordinating with agencies and the private sector to support Grenada and St. Vincent and the Grenadines. The initial aid, including generators and hygiene products, was dispatched early on; Additional supplies, such as food and construction materials, followed. President Ali emphasized the importance of regional solidarity, while the Government of Guyana remains committed to ongoing support and rebuilding efforts.

Canada Supports Caribbean Hurricane Relief

In response to Hurricane Beryl, Canada is providing over \$1 million in humanitarian assistance. The Honourable Ahmed Hussen, Minister of International Development, announced that \$500,000 will go to the World Food Programme for emergency food and logistics. An additional \$160,000 will support the International Federation of Red Cross and Red Crescent Societies, and \$350,000 in relief items will

be dispatched to Jamaica. Canada is also funding \$200,000 for the Caribbean Disaster Emergency Management Agency and supporting UN Women and UN Population Fund efforts in Grenada and Saint Vincent and the Grenadines.

Canada and FAO Partner on Climate-Smart Agriculture

The Government of Canada and the FAO Sub-regional Office for the Caribbean have signed a CAD 10 million grant for the project "Gender-responsive Climate-smart Agriculture and Food Systems in the Caribbean." Launching on July 24, 2024, this initiative, involving eight Caribbean nations including Guyana, aims to enhance climate-smart practices in agriculture. The project will focus on youth and gender issues, improve market access, and strengthen regional food systems through community fairs and forums. FAO's Representative in Guyana, Dr. Gillian Smith and



Deputy Director and Head of Cooperation at the High Commission of Canada in Guyana, Adam Loyer, emphasized the project's role in advancing regional resilience and agricultural efficiency.

Canadian Chamber of Commerce Urges Action on Agri-Food Sector

On July 15, 2024, the Canadian Chamber of Commerce addressed the Honourable Lawrence MacAulay, Minister of Agriculture and Agri-Food, outlining crucial considerations ahead of the Federal, Provincial, and Territorial Agriculture Ministers' meeting. The letter emphasizes the agri-food sector's vital role in Canada's economy and environment, advocating for regulatory modernization, increased R&D investment, and enhanced support for climate-smart agriculture. It calls for bold action to overcome challenges and harness the sector's potential to boost competitiveness and food security. Read the full letter below.

Re: Considerations ahead of the meeting of Federal, Provincial and Territorial Agriculture Ministers

Dear Minister MacAulay,

As you know, agri-food is one of Canada's most important economic sectors. Last year, agri-food contributed \$150 billion to the national GDP and accounted for one in nine jobs in Canada. The rapidly growing global population and middle class will continue to fuel strong growth in our agri-food exports, which are already the fifth highest in the world. With an abundance of land, fuel and fertilizer, we have a generational opportunity to further increase our share of the global agri-food market, generate economic growth and increase our global influence.

The agri-food sector is also essential to achieving our ambitious environmental objectives. For decades, food producers have led the fight against climate change by voluntarily adopting beneficial management practices and spearheading the development of carbon capture technologies. Canada's agri-food sector has become one of the most sustainable in the world – a feat achieved while substantially increasing productivity.

However, the sector is also faced with many pressing challenges. Adverse weather events, geopolitical conflicts and supply chain disruptions continue to put pressure on our food systems, challenging our ability to keep up with the demands of the growing Canadian and global populations. A growing regulatory burden and additional taxes are compounding the effects of these challenges.

In a changing global landscape, Canada must treat its agri-food sector as a strategic asset. Food systems around the world, including Canada's, are faced with the tremendous challenge of producing as much food globally in the next 40 years as was produced in the last 10,000 years – and while further mitigating environmental impacts. As one of the few sustainable net exporters of food, Canada has a considerable opportunity to meet the growing global demand. We must also show leadership among our allies as they seek to reorient their supply chains away from non-democratic nations, especially for critical goods such as food.

Our most pressing issue is ensuring that our regulatory system is a facilitator, rather than an inhibitor of investment and innovation. To do this, our federal, provincial, and territorial agriculture ministers need to play an active and leading role in that regulatory system. The FPT Working Group on Pesticides Management is an example of successful coordinated leadership and should be maintained. But more work is needed. Despite the 2018 Economic Strategy Table on Agri-Food identifying regulatory burden as a key barrier to growth, this remains an outstanding issue. Proposed plastics and pesticides regulations, currently in development, could not only hinder our competitiveness but also worsen food security in Canada by increasing the cost of food, with no benefits to the environment or human health. Recent amendments to the Competition Act concerning "greenwashing" could also risk impeding efforts to reduce agricultural emissions and should therefore be reversed. The government should prioritize regulatory modernization and consider tools that require regulators to conduct data-driven analyses of a regulation's potential economic impacts. More tangible progress on previous commitments to reduce inter-provincial trade barriers in the agri-food sector is also needed.

To increase the agri-food sector's competitiveness, we must also increase our national investment in R&D and encourage more collaboration between the agri-food sector and public innovation programming. In 2021, R&D expenditure accounted for only 1.7% of GDP, compared to the G7 average of 2.6% and the OECD average of 3%. Since its inception in 2017, only 1.3% of funding from the Strategic Innovation Fund, the government's flagship program to support innovative industrial projects, has gone to the agri-food sector, making it substantially under-represented relative to its economic weight. Closing these gaps can facilitate the commercialization of innovative value-added agri-food products, thereby supporting domestic economic development, increasing our competitiveness in international markets, and contributing to our sustainability objectives. Federal, provincial and territorial agriculture ministers should also be leading voices in addressing these issues.

Lastly, we need to encourage greater investment in climate smart agriculture, which lags that of peer jurisdictions, including the U.S., Australia and the European Union. The U.S. Congress is currently studying a US \$1.5 trillion farm bill that could further widen the gap with our largest trading partner. These technologies are needed to drive productivity gains and ensure we remain competitive, while also mitigating environmental impacts.

With food security a top concern for governments around the world, there has never been more opportunity for Canada's agrifood sector. Our competitors have taken note of this potential and are making unprecedented investments. If we do not act now, the opportunity will pass us by. The upcoming meeting with provincial and territorial counterparts is an opportunity to commit to bold action and unlock the full potential of Canada's agri-food sector.

Sincerely,
Liam MacDonald
Director, Policy and Government Relations
Canadian Chamber of Commerce
CC: Lawrence Hanson, Deputy Minister, Agriculture and Agri-Food Canada

Guyana Enhances Food Security with Strategic Partnerships and Ambitious Goals

Guyana is customizing its food security approach to better meet Caribbean needs. Foreign Secretary Robert Persaud and the International Trade Center (ITC) are evaluating projects under the EU-funded "Strengthening Nutritious and Sustainable Value Chains in the Caribbean through Alliances" initiative. The ITC team aims to tailor interventions for local SMEs and enhance regional food security.

Adding to this, President Dr. Irfaan Ali, speaking at the Caribbean Investment Forum, highlighted Guyana's



ambition to meet the Caribbean's full sugar demand within two years. This goal aligns with CARICOM's 25×25 initiative to slash the food import bill by 25% by 2025. The government's focus on modernizing the sugar sector includes converting the Enmore Sugar Estate into a refinery with an annual capacity of 180,000 metric tonnes.

Expansion of Agricultural and Innovation Entrepreneurship Programme

President Dr. Irfaan Ali announced the expansion of the Agricultural and Innovation

Entrepreneurship Programme, aiming to boost food production and business opportunities. This initiative will now incorporate poultry farming, aquaculture, and farmstead construction, alongside high-value shadegrown products. The programme seeks to engage young people and women, modernize agriculture with innovative technologies, and increase Guyana's food production and sustainability.

Guyana's Transparent Oil and Gas Fund Management Receives New Report

Senior Minister Dr. Ashni Singh presented the Natural Resource Fund (NRF) Annual Report for fiscal year 2023 to the National Assembly, aligning with the Government's commitment to transparent oil and gas sector management. The NRF Act 2021, effective January 1, 2022, introduced rigorous accountability measures including an independent Board of Directors and enhanced oversight by the Public Accountability and Oversight Committee. The International Monetary



Fund (IMF) praised these governance improvements in its December 2023 report. The NRF, now valued at US\$2.9 billion, underscores the government's dedication to prudent and transparent management, ensuring benefits for current and future generations.

On July 22, 2024, the Government of Guyana withdrew US\$300 million from the Natural Resource Fund (NRF), following parliamentary approval. This brings the total NRF withdrawals for 2024 to US\$850 million, with a remaining balance of US\$736 million of the approved US\$1.586 billion. The withdrawal is in accordance with the NRF Act 2021 and the Fiscal Enactments (Amendment) Act 2024.

ExxonMobil Introduces Advanced Oil Spill Equipment in Guyana

ExxonMobil has introduced a capping stack, a key component for oil spill response, to its Guyana operations at the Guyana Shore Base Inc. This state-of-the-art equipment, among 13 globally, is part of ExxonMobil's strategy to handle potential offshore spills. Exxon's President Alistair Routledge emphasized the stack's readiness for immediate deployment and the company's commitment to maintaining the highest environmental standards.



Historic Transformer Delivery Boosts Guyana's Energy Projects

The BBC Echo Vessel has successfully delivered crucial transformers to Guyana's energy projects. Among the 16 transformers were two record-breaking units, each weighing 241 metric tons—the heaviest cargo ever handled in Guyana. Managed by Cranes Guyana Inc., Muneshwers Limited, and John Fernandes Limited, this historic delivery supports the Gas-to-Energy and GPL Enhancement Projects, marking a significant milestone in the nation's energy infrastructure.

Guyana Commended for AML/CFT Progress

In a recent report, the Caribbean Financial Action Task Force (CFATF) praised Guyana for its significant strides in addressing money laundering (ML) and terrorism financing (TF) risks. The report acknowledged Guyana's robust legal framework and comprehensive risk assessments, including the national ML risk assessment and sectoral reviews of extractive industries and non-profit organizations. Despite these advancements, the CFATF



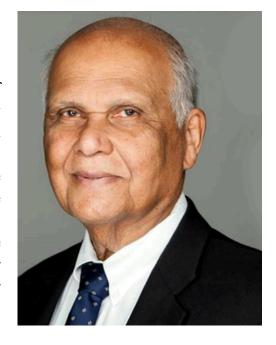
identified areas for further improvement. Key recommendations include enhancing coordination among law enforcement agencies, strengthening supervision of Designated Non-Financial Businesses and Professions (DNFBPs), and ensuring effective implementation of targeted financial sanctions (TFS). Guyana's legal framework supports international cooperation, but improvements are needed in prioritizing ML investigations and consistent confiscation efforts. The Attorney General's Chambers has released an executive summary reflecting these findings and outlining priority actions for continued progress.

Guyana Advances in Responsible Business Conduct Amid Rising Foreign Investments

Guyana's business sector is rapidly embracing Responsible Business Conduct (RBC) norms, driven by increased foreign investment, according to the 2024 U.S. Department of State Investment Climate Report. Local companies are enhancing supply chains, safety standards, and labour practices to meet international expectations. Guyanese laws align with OECD guidelines, emphasizing human rights, environmental protection, and anti-bribery measures. Sensitization sessions by the Ministry of Labour and the Local Content Act of 2022 further support these developments. The government's ongoing efforts aim to attract and balance foreign investments while ensuring significant local participation.

Esteemed Guyanese-Canadian Heart Surgeon, Dr. Doobay, Receives Order of Canada

Celebrated Guyanese-Canadian heart surgeon and entrepreneur Dr. Budhendranauth Doodbay has been honored with the Order of Canada. Awarded on June 27, 2024, by Governor General Mary Simon, this prestigious accolade recognizes Dr. Doodbay's significant contributions to healthcare and community service. Dr. Doodbay, founder of Guyana's Doobay Medical Centre, has made remarkable strides in providing free dialysis and advancing preventative healthcare. In Canada, he is renowned for his leadership in the Indo-Canadian community and his work with the Vishnu Mandir temple and Gandhi Memorial Peace Garden. The CGCC extends our congratulations to Dr. Doodbay on this well-deserved recognition for his enduring impact and dedication!





CGCC Member, KFC Guyana Partners with Cricket Star Gudakesh Motie

KFC Guyana has signed Gudakesh Motie, West Indies left-arm spinner, as a Brand Ambassador for one year. The 29-year-old cricketer, a key player for the West Indies and the Guyana Amazon Warriors, has earned acclaim for his recent performances, including a

Player-of-the-Month award. Marketing Director Sadia Strand expressed excitement for the collaboration, which will feature upcoming initiatives and celebrations during the CPL 2024. Motie expressed gratitude for the opportunity to represent KFC Guyana.

Scotiabank®

CGCC Founding Member - Scotiabank Enhances Digital Payment Solutions

Scotiabank has launched advanced self-checkout kiosks and cashless payment solutions, offering clients a streamlined retail experience. With its proprietary technology, Scotiabank enables fast, secure transactions and 24-hour fund transfers. Clients can choose between integrating Scotiabank's application or partnering with a fintech provider. Nafeeza Gafoor, Country Manager, highlights this innovation as part of Scotiabank's commitment to modernizing the Guyanese shopping experience and enhancing payment convenience.

CGCC Founding Member, Scotiabank-Funded Training Graduates 100 in Construction and Risk Management

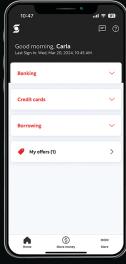
A youth development initiative funded by Scotiabank Guyana and facilitated by Habitat for Humanity saw 100 graduates, including 24 women, complete the Construction Technology and Disaster Risk Reduction Training. Launched in February, the program included international standards in building codes and safety. Scotiabank's Justin Thompson highlighted the bank's commitment to fostering economic resilience, while participants praised the course for enhancing their skills and knowledge.

Scotiabank revolutionizes banking with the

Scotia Caribbean App.

Scotiabank Guyana has introduced the new and updated Scotia Caribbean App, which offers clients a seamless mobile banking experience. With biometric sign-in and a user-friendly interface, clients can bank securely anywhere, anytime. From fund transfers, bill payments to transaction alerts and profile updates, the App offers unparalleled convenience and complements recent upgrades to their OnLine Banking platform, reflecting their dedication to providing cutting-edge financial solutions.





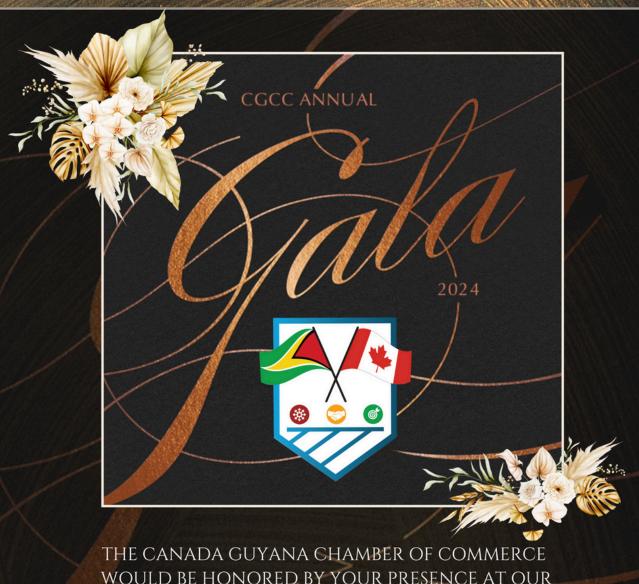




Nafeeza Gaffoor, Country Manager, emphasized the Bank's commitment to digital innovation. "We're always listening and working to improve your Digital Banking experience. This updated mobile App here in Guyana is part of our commitment to offering clients secure, fast and more convenient solutions, through innovative use of technology."

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