

THE STORY OF 100 YEARS

WITH Y YFARS

This book is dedicated **to all of you** who were a part of our journey



We dedicate this book to YOU.

Our loyal staff, past and present, and to our suppliers, customers and all our stakeholders, who have made this 100 year journey possible.







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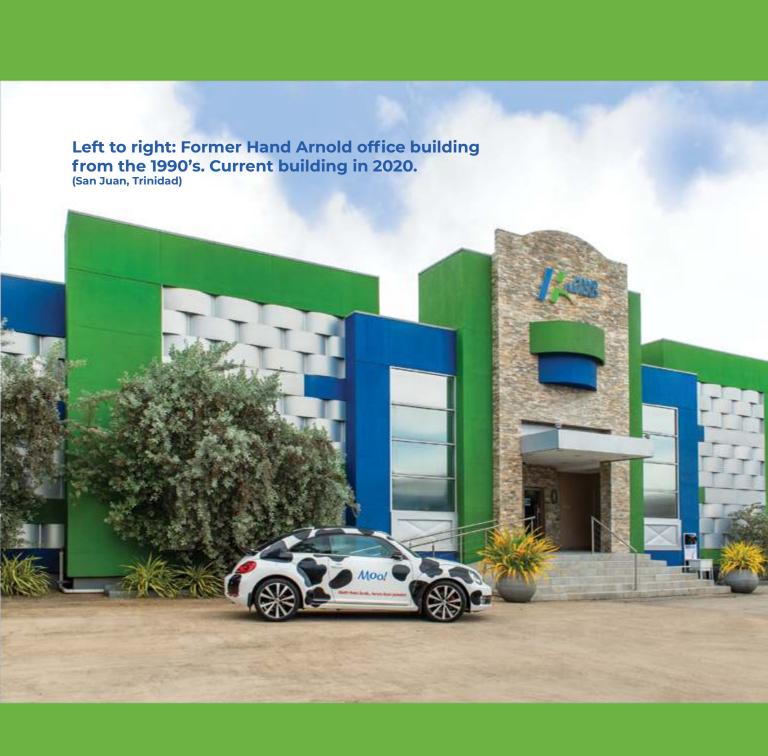
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1920

1945

1990



Hand Arnold was founded in 1920 by two pioneering Canadians, John Hand and his friend P.A. Arnold. John Hand had asthma and his doctors suggested that he move to a warmer climate. As a result, he and P.A. Arnold set up operations in Bermuda. Later they decided to open branches of their Company in Trinidad and two years later in 1922, in Jamaica.

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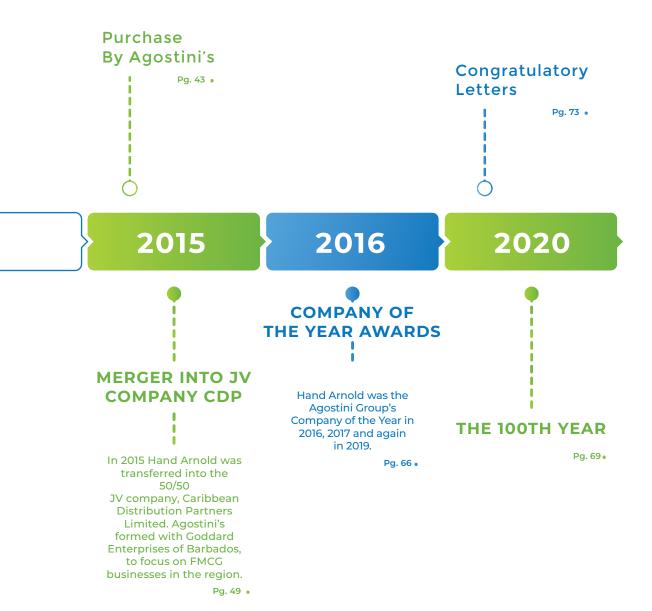
Arthur was the manager of Hand Arnold in Trinidad, at the time the business was offered to him by the widows of Messrs Hand and Arnold.

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1990 was the most traumatic year in the company's existence. This was the year of the attempted coup against the Government of Trinidad and Tobago.

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FOREWORD



We are extremely proud that Hand Arnold in 2020, is one of Trinidad and Tobago's leading FMCG distribution companies.

As part of the Caribbean Distribution Partners Ltd joint venture between Agostini's Limited of Trinidad and Tobago and Goddard Enterprises Limited of Barbados, Hand Arnold has survived and thrived over the past 100 years, during which time they have brought to the households of Trinidad & Tobago, many of the world's leading brands of grocery, food and household products.

The financial success of this business has ensured it has become a well recognized name in the Trinidad and Tobago landscape.

As we celebrate this milestone, the Covid-19 Corona Virus pandemic, continues to ravage the world and more recently has taken a firmer grip, right here in Trinidad and Tobago. This will no doubt be another challenge for Hand Arnold to surmount in the coming weeks and months.

The Company's strength however, has seen it through many hurdles over the past 100 years, and we have no doubt that we will survive this latest test, and through our resilience, forge ahead in the coming years, as an even stronger organization.

We dedicate this "100 Story book" to Hand Arnold's thousands of employees, past and present, who have worked so hard and for so many long days, to ensure the Company's success.

We look forward to the future, who knows, another 100 years, with pride and enthusiasm.













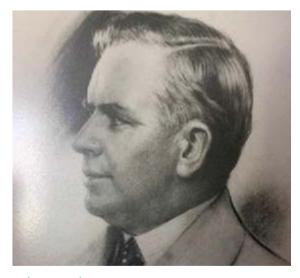
THE EARLY YEARS

Messrs Hand and Arnold

Hand Arnold was founded in 1920 by two pioneering Canadians, John Hand and his friend P.A. Arnold. John Hand had asthma and his doctors suggested that he move to a warmer climate. As a result, he and P.A. Arnold set up operations in Bermuda. Later they decided to open branches of their Company in Trinidad and two years later in 1922, in Jamaica.

The Companies were originally "Commission Agents" representing companies out of Canada, United Kingdom and the United States of America, where they would take orders for goods from wholesalers and retailers and then have the shipments delivered directly to the purchaser, for a commission or fee, paid by the supplier. It is interesting to note that all three Hand Arnold's originally set up in the 1920's are still in operation today.

Some of the early brands they represented included Heinz, Red Rose Salmon and Harvest Queen Flour from 'the Lake of the Woods Milling Co.' in Quebec. Interestingly, Harvest Queen flour was used to make most of the "Hops Bread" in Trinidad in those early days. The same Company launched Five Roses Flour in 1950. Today in 2020, some 70 years after the launch of Five Roses, Hand Arnold still markets this product in T&T.



John Hand





KLIM milk was another of the original products handled in 1920. Powdered milk and Klim [which is milk spelt backwards], were invented by the Canada Milk Company with whom Hand Arnold traded. In 1928, Bordens bought the Klim Brand which Hand Arnold marketed for 90 years before the brand was sold to Nestle and in 2012 Nestle decided to market Klim themselves.

In the distribution business, brands are often acquired or lost when the international brand owners buy other companies or are bought out by others and the distribution of the brands are moved from one distributor to the next. as a result.

Other early products carried by the company included Portland Cement, Kings Beer from Canada, Heinz, Salt Fish, Salt Beef, Pig Tails, Onions, Potatoes, Cheese, Butter, Meats from New Zealand, and Cigarettes from British American Tobacco Company.

Selling Life Insurance for Sun Life of Canada was also a line of business at that time. Having survived the great depression era and then the second world war, where the availability of imported goods



were so difficult to secure, Hand Arnold at 25 years old, was ready to continue on it's growth path.

It was now 1945 and Messrs Hand and Arnold had both died, and their widows sold the branches in the various territories to their respective managers. The business at that time was located next to the former Union Club building (now Nicholas Towers) on Marine Square (now Independence Square), which was close to the port and customs offices.





THE HALE YEARS

Arthur Hale, Osmond Hale & Peter Hale

Arthur Hale was born In England to "missionary parents" who worked in Guyana before Arthur moved to Trinidad. He was the manager of Hand Arnold in Trinidad, at the time the business was offered to him by the widows of Messrs Hand and Arnold. He then registered the business under the name Hand Arnold (Trinidad) Limited. The staff complement was 11 persons at that time, including Frank Kirkley (Arthur's son-in-law) and another director. Felix Garrabot.

Ossie was born in 1924 and joined his father, Arthur, in the Company in 1946. He had spent a couple years in the Canadian Army during World War II and then a couple years at Royal Bank of Canada before joining Hand Arnold. Ossie took over as Chairman and Managing Director in 1966 when his father, Arthur, passed on. He led the Company from being a commission agency business to a full fledged modern distributor and would work at the Company for another 18 years before retiring in 1984 but retained the Chairmanship until his death in 1994.

Ossie was one of the founding committee members of the Junior Chamber of Commerce, and subsequently became the second President of that organization. He was President of the T&T Chamber of Industry and Commerce, during which time he developed a fully staffed support organization, moving away from a simple secretariat.

Ossie was also a director of several companies, including Royal Bank of T&T, Liquid Carbolic and British American Insurance, where he was the Chairman. He was also President of St. Andrews Golf Club in the early 1970's.



Arthur Hale



Osmond [Ossie] Hale

In the late 1950s the company brought down Eric Osterley from Canada, to facilitate training sessions for groceries to teach them how to convert to self-serve stores, as up to that time, retailers were mainly "behind the counter" type operations, except for Cannings on Queen Street in Port of Spain, which was already a self-service store. Cannings later became HiLo and more recently, Massy Stores.

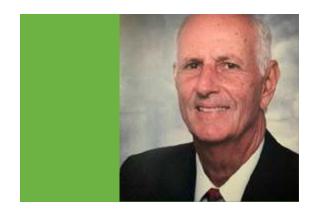
Ossie however always felt his triumph was his involvement with "Catelli" All Stars Steel Orchestra which Hand Arnold co-sponsored from the late 1960s to around 1990.

Ossie's brother Peter Hale returned from Canada in 1960, where he had worked for Heinz, and joined the Company. He would become Chairman in 1994 and hold that position until 2008, when the company was acquired by Agostini's Limited.

David Knaggs, who joined the company in 1957, was also made a director in the early 1960's. Other directors at that time were Claude Assing (Finance) and Adrian Gurley who was a non-executive Director.

In 1962, a Health & Beauty division was formed. Products sold in Pharmacies such as over the counter pharmaceuticals, Plough Coppertone and the Jergens range of personal care items were added to the range of products that Hand Arnold marketed.

Horace Loney would become the Sales Manager of the division until he retired and emigrated.



Peter Hale

In 1967, with the need for warehouse space increasing and the advent of containerized cargo, the company sold its Independence Square building and purchased a property at the corner of Wrightson Road and French Street, where they built their offices and warehouse.

In the late 1960's and due to the T&T Government's push to expand local manufacturing, Hand Arnold and Bordens were the lead companies managing the formation of Trinidad Processing Company Ltd (TPCL).

TPCL imported bulk powdered milk into T&T from the various brand suppliers, such as Bordens and the New Zealand Dairy Board and packed their milk into locally produced cans for consumption under the Klim, Anchor and Fernleaf brands.

This process continued until the 1980s. Similarly, the New Zealand Dairy Board started

to ship bulk Fernleaf Butter to T&T to have it repacked into retail packages for six local distributors. That process lasted a few years.

1970 was a traumatic year for the Company. Besides the difficulties caused by the 'Black Power uprising' and the attempted coup by the Army, this was the year that the company was computerized. The Company was IBM's 2nd customer in Trinidad and the first distributor to do so here.

In 1970 the company also ventured into cosmetic and toiletries manufacturing after the "negative list" was introduced, when they manufactured Jergens and Brylcreem under license from Hitchens Chemicals.

The factory owned the 'door to door' cosmetic brand, Marie Earle and Hand Arnold took over the distribution of this brand using the 'door' to door' sales system, with up to 1,000 iterant sales reps. Distribution offices for Marie Earle were set up in Port of Spain and San Fernando. This operation was successfully run by Helen Gomez for many years.

In the early 1970s, its warehouse staff became unionized, joining the SWWTU. This Union arrangement still exists today, and

Ossie's son, John Hale , joined the Company in 1974 when he returned from University in Canada.



John Hale

the Company has always had a harmonious relationship with the Union.

At that time Lennox Chang King was the Warehouse Manager and then became the Customer Manager until his retirement.

Hand Arnold created "Heinz" history by becoming the first country in the world to produce Heinz products in a "non-Heinz owned" factory. This was the only way to supply the T&T market with Heinz Ketchup, BBQ sauce and Vinegar during the period of the import "negative list" in T&T. While this local manufacturing operation did not survive the opening up of the market to imports, this T&T licensing model was then used by Heinz in other countries that they serviced. Hand Arnold also sold Heinz for over 90 years until the Heinz company merged with Kraft.

In 1974, the Hand Arnold Credit Union was formed to facilitate loans to staff, who previously had to approach the Company for loans from time to time. It was fully supported by the Company and started under the initial leadership of Claude Assing and then Helen Gomez in 1979. Helen got it formally registered in 1981. This Credit Union blossomed over time and won the title of "Small Corporate Credit Union of the year" three times (2000, 2002 and 2003).

Keith Matthews, a Hand Arnold warehouse clerk, learnt to do all the Credit Union accounts in 1991 and did this on a part time basis for a small stipend. He eventually became the Treasurer in 2002 and is now the full time manager of this Credit Union.

The Credit Union now has assets of \$40 million and both Hand Arnold and the wider Agostini's Group employees now use its facilities. Today the Hand Arnold Credit Union has 1292 members.

All of the work of the Hand Arnold Credit Union was done voluntarily by Hand Arnold's staff elected to the various positions and committees until the first full time employee in 2011. The involvement of many staff members in the management of the Credit Union, certainly helped them develop various skills. It still operates as an independent Credit Union with offices on the company's compound.

In 1977, a contract manufacturing operation was set up under the name of Hand Arnold Industries Limited where several brands of toiletries, cosmetics and cleaning chemicals would be manufactured. John Hale was transferred to run the factory, which he did for the next five years. The factory was immediately profitable and was a significant contributor to the Company's profits. This plant was divested in 1990.

In 1980, the Board decided that they were outgrowing their warehouse on Wrightson Road, so they decided to purchase a four acre parcel of land on El Socorro Extension Road. This was a brave plan, as there was no commercial development in that area south of the Churchill Roosevelt highway at that time. The idea was that this location was central, yet close enough to the POS Port and the Customs offices. It was also very close to the then planned 'Southern Link' highway.

A 70,000 square foot warehouse facility was built in 1984 and to help finance the land



John Hale in November 2019 at the induction ceremony of Osmond Hale into the Trinidad and Tobago Chamber of Industry and Commerce's Business Hall of Fame, with left to right: Ms. Karen Darbasie, CEO First Citizens Bank (Event Sponsor), Ms. Paula Gopee Scoon, Minister of Trade and Industry and Mr. Reyaz Ahamad, President of the Trinidad and Tobago Chamber of Industry and Commerce

purchase and construction, the Hale family who were the majority shareholders, decided to sell shares to 'outsiders', which included the CLICO Insurance Group, who purchased 22% of the shares of the Company. From that time until 2008, CLICO had a Director appointed to the Board.

Clico's Non-Executive Directors over the years were Andre Monteil followed by Mariano Browne and then Gita Sakal.

In the mid 1980s, Hand Arnold formed Multimedia Learning Solutions Limited in partnership with other investors. This company sold personal computers and training materials and equiptment. After a few years the company was sold to the Managing Partner.

In 1984 Osmond Hale retired and Peter Hale became the Managing Director.





SURVIVING THE 1990 Coup d'Etat

1990-2007





Products thrown about the warehouse yard and buildings in the aftermath of the looting.

1990 was the most traumatic year in the company's existence. This was the year of another attempted coup against the Government of Trinidad and Tobago. There was wide spread destruction of property in the capital Port of Spain and its environs. Hand Arnold's warehouse in El Socorro was severely looted during the few days that anarchy reigned.

The Company had to absorb one of the larger losses of any Company in the country, losing twelve million dollars [a lot of money 30 years ago]. There were hundreds of persons looting the warehouse, with the police looking on, as they were heavily out numbered. This went on for a few days while the country was in chaos. Scenes on CNN of people with looted Klim powdered milk on their shoulders were common.

There were three containers of Klim on the compound waiting to be unstuffed and the looters broke into them and stole the contents of all three containers.

The warehouse was a mess with bullet holes in the roof from police shooting up in the air in an attempt to scare off the looters and blood on the warehouse office floor, where a policeman shot a looter in his 'derriere' due to an incident with them. The looters could not get the forklifts to work, so when the lower shelves of the racks were emptied, they climbed up and threw down the pallets from the upper shelves. The result was a large residue of toilet paper, flour, vinegar and many other items strewn around the warehouse floor in a two foot high mass of "rubble".

Hand Arnold was temporarily insolvent and was not allowed to trade. The Company however, was able to resume work when Bordens, the supplier of the three unstuffed containers of Klim, accepted that as a concession to the company and hoping to collect on their insurers, the shipment was on consignment and belonged to Bordens until it was paid for. As a result, the shipment was not the Company's loss and this helped in reducing their losses. It was quickly learnt that insurance policies would not honour paying for the loss, as it was determined that the event that caused the looting was an insurrection or civil war, which was an exemption on these types of Insurance Policies.

Hand Arnold's staff "rose to the occasion" during the aftermath. All employees, including their administrative and sales staff, worked in the warehouse to clean up, salvaging saleable goods and dumping what was unusable. The Company's contract delivery truckers hauled the rubble away before The Fire Services hosed the entire warehouse to get rid of the liquid and flour spills that remained. The Company was in deep financial trouble as funds were depleted.

The Company's bankers and non-executive directors thought they could not survive and made recommendations for the business to be sold, which would have resulted in a substantial loss to the shareholders. Instead the decision was to fight on. This was not a 'bankruptcy' due to poor management or a loss making business. Rather it was a successful business which could be rebuilt.

The Company was fortunate in two immediate ways. They were able to continue collections, so funds were coming into the bank and with orders previously placed, they had a stream of shipments on the way, so they would soon have some stock to sell.

But difficult decisions still had to be made to keep the company functioning, such as: selling off of all investment assets, inclusive of two vacation homes in Tobago; shares in the Catelli factory; Hand Arnold Industries Limited and the office building on Wrightson Road. The book and cash profits from these sales built up shareholders equity, allowing the Company to leverage a loan from the bank. Three million dollars (at a partially government subsidized interest rate) was secured to help fund the recovery.

Hand Arnold's rapport and reputation with their suppliers paid off when they were able to negotiate with them, and they continued to ship goods to the Company on normal credit terms allowing any outstanding balances to be paid over a twelve month period in equal monthly installments. The Company made every promised payment on time.

Although cutbacks had to be made, the Company was still able to gift staff a small Christmas bonus that December. None of their staff were retrenched, with an exception of 3 persons in a department that had to be shut down. The following year the Company enjoyed its highest profit, since the inception of the Company.



Having sold their Wrightson Road office building, the Company was given six months to vacate the premises. In 1992, a new office building was quickly designed by Peter's

others are expurtable, name to the varying degrees of sade and

wife, Beverly and erected on the El Socorro warehouse compound. It would take just seven months to be completed.

In 1994, Hand Arnold acquired Alfred Telfer & Co Ltd, a family owned pharmaceutical distribution company, which represented Pfizer among other brands. The owner, Alfred Telfer, was getting older and wanted a buyer who would continue working with him and his staff after he sold his business. This was a successful acquisition, as Pfizer enjoyed substantial growth in T&T during the years ahead.

In 1994, Hand Arnold started selling housewares. By 1997 they opened their Wines & Spirits Division, which was run by Steven Hale, Peter's son, who would become the Director of this division.

Peter Hale retired as managing Director in 1995, while retaining the Chairmanship of the Company. John Hale was appointed Managing Director at that time and was mainly responsible for the growth the Company enjoyed over the next 15 years. John retired in 2011.

Attorney at Law, Dennis Gurley replaced his father as a Non-Executive Director and served on the board until 2008.

Hand Arnold was actually the largest "Scalextric and toy distributor" and re-exporter in T&T for the period 1997 to 2005, until the business, run by the toy expert Peter De Montbrun, was discontinued.

In 1998 Hand Arnold was appointed the distributor of the Kelloggs brand. They rapidly expanded the brand in T&T and have continued to represent the Company for over 22 years.

The original Beecham Company morphed into GlaxoSmithKline and Hand Arnold has codistributed their Lucozade and Ribena brands for them for over twenty years. They have continued to market those products after GSK sold the brands to Suntory.

The Company's Directors in the early 2000s included Peter Hale (Chairman), John Hale (Managing Director), Steven Hale (Director of Wines & Spirits), Parmeshwar Bajnathsingh (Health & Beauty), Deosaran Maraj followed by Allan Hale (Food Division) and Patrick Aleong, Financial Director.

The high volume bulk New Zealand Cheddar Cheese was taken on by the Company in 2002 and the Anchor brand of butter and cheese, also from Fonterra, was added in 2007. Freezer and chilled facilities were installed in the El Socorro warehouse to facilitate these brands at the time.

Other world leading FMCG brands sold by the Company include Pedigree pet food, PineSol disinfectants, Smuckers, Sterilite and the Company's owned brands of Double Duty and Grab N'Go Garbage bags.







PURCHASE By Agostini's





An early Clorox bottle from the 1950's.

In 2008 Agostini's began discussions with the Hale family which led to Hand Arnold being acquired.

Many brands of Agostini Marketing's Food and Household divisions would be transferred to Hand Arnold by Agostini's in 2010. Such lines included the Clorox line which was distributed since the early 1950's.

At that time Susan Montano would join the Company's board as Director of the Household /Confectionary division.

Other major lines transferred to Hand Arnold with this merger were, Hershey's and Lindt chocolates, Ozon laundry detergent, Tisu & White Cloud toilet tissues/paper, together with its company owned brands of Richport tuna & vegetable oil and Baby Love baby wipes.

Around that time, the Pharmaceutical lines, initially in Hand Arnold and then in Hand Arnold Pharmaceutical Limited. were merged into Agostini Pharmaceutical Limited, and later into another group company, Smith Robertson.

In 2010 Victor E. Mouttet Limited aquired a majority holding in Agostini's Limited, who were the parent company of Hand Arnold at that time.

In 2012, the Company developed the MOO! range of liquid milk products and successfully launched it into the local market and subsequently into the Caribbean region.





MERGER

Into Caribbean Distribution Partners Owned by Agostini's and Goddard's



Caribbean Distribution Partners Limited





In mid 2015, Agostini's Ltd. and the Goddard Enterprises Ltd. group of Barbados, collaborated and formed a 50/50 JV company, Caribbean Distribution Partners Limited (CDP). All of the FMCG companies in the two groups, including Hand Arnold, were transferred into CDP at that time.

In the five years since, Hand Arnold has continued to thrive and attract new lines. BOP and Beep manufactured by the Goddard Group in Barbados have also since been added to the products offered by Hand Arnold.

In 2018, the CDP Group purchased the Peardrax, Cydrax and Fizz beverage brands which the company began selling in August 2019 and now also successfully exports in the region.

Over the years, the Directors of Hand Arnold have made huge contributions to various organisations with a view to building a better T&T. Apart from the Chamber, several directors have been Chairpersons of the Food Distributors Association, worked on Government committees involved in Food Advisory, Customs, NAFTA, TTBS, Prices Consultation and Value Added Tax. Members have also worked on several Bureau of Standards committees in the past 30 years.





CORPORATE SOCIAL RESPONSIBILITY

Initiatives



Hand Arnold, as part of it's Corporate Social Responsibility Initiatives, commits 1% of its prior year's profit to Charitable activities each year. 80% of this goes to the Group's Victor & Sally Mouttet Foundation.

This foundation is primarily focused on Children's health and education initiatives and is funded by all the Trinidad and Tobago based companies in the Agostini's Limited group, by Prestige Holdings Limited and by Victor E. Mouttet Limited.

Presently the funding of numerous training sessions by the Dyslexia Association to help in early detection of Dyslexia is one such area of our support, Dyslexia or Specific Learning Difficulty, is a congenital organizing disability which impairs hand skills, short term memory and perception, so inhibiting the development of a child's literary skills - particularly reading, writing and spelling, and sometimes numeracy. The early detection and provision of specific tutoring can change a child's life.

The second area of the Foundation's focus is in providing eye testing and the provision of glasses to primary school students at a minimal cost. Presently this service is being offered to 102 primary schools and over 900 kids have been tested and 600 pairs of glasses provided.

In 2020, with the unpresented Covid 19 pandemic, the Foundation decided to allocate a \$3 million contribution, of which \$1 million was through a special contribution from Victor E. Mouttet Limited, towards assisting families throughout Trinindad and Tobago

with food hampers and by providing 300 laptops to needy staff members' to assist in home schooling of their kids. 100 additional laptops were made available to the Ministry of Education for wider distribution.

The other 20% of Hand Arnold's charitable donations are spread across scores of smaller donations to needy cases across the country each year.









LONG SERVICE Awards

Long Service Awards



25 YEARS in 2019 SHARON GUNNESS-BALKISSOON WITH ANTHONY AGOSTINI, GROUP MANATING DIRECTOR



25 YEARS in 2011 PREMNATH BISNATH



25 YEARS in 2015 SUSAN MONTANO



25 YEARS in 2015 CURTIS CHARLES (R) WITH FORMER GROUP CHAIRMAN, JOE ESAU



25 YEARS in 2017 RICHARD LEWIS



25 YEARS in 2017 LYSTRA JAGGERNATH



25 YEARS in 2019 SIMONE MARTIN



25 YEARS in 2019 WAYNE SANKAR



25 YEARS in 2015 PRABHA PERSAD



30 YEARS in 2011 KEITH MATTHEWS



30 YEARS in 2011 RUSSELL NOEL



30 YEARS in 2013 ROOPLAL MAHABIR



30 YEARS in 2015 RICHARD BOOTHMAN



30 YEARS in 2019ROOPLAL MAHABIR (R) WITH GROUP
CHAIRMAN, CHRISTIAN MOUTTET



35 YEARS in 2010 INGRAM JITMAN & RHONDA WONG WITH JOHN HALE (STANDING)



40 YEARS in 2010 CHERYL SUTHERLAND



35 YEARS in 2013 CARMEN CHIMMING



35 YEARS in 2015ANDREW LIVELY WITH THEN GROUP CHAIRMAN, JOE ESAU



35 YEARS in 2017SUSANNE RENNIE WITH PRESENT GROUP CHAIRMAN, CHRISTIAN MOUTTET



43 YEARS GODFREY 'BANDY' HORSLEY , RETIRED IN JULY 2014

WINNING THE AGOSTINI'S GROUP

Company of the Year Award

Company of the Year Awards

Hand Arnold was the Agostini Group's Company of the Year in 2016, 2017 and again in 2019.



Company of the Year Awards for 2019. Left to right: Sherrand Malzar, Finance Director; Sharon Gunness Balkissoon, CEO / Director; Ravi Persad, Director





Company of the Year Awards for 2017. Left to right: Sherrand Malzar, Finance Director; Sharon Gunness Balkissoon, CEO / Director; Anthony Agostini, Hand Arnold's Chairman



Company of the year awards for 2016: Left to right: Anthony Agostini, Hand Arnold's Chairman; Sherrand Malzar, Finance Director; Sharon Gunness Balkissoon, CEO / Director

THE 100TH YEAR

THE 100TH YEAR

A Note from our CEO

Hand Arnold is extremely proud to be marking our 100th anniversary – a significant milestone that few companies achieve. Looking back on the years, we could not have done it without the genuine support and commitment from our Employees, Customers, Business Partners, Stakeholders and Community, all of whom have contributed to making Hand Arnold, one of Trinidad and Tobago's foremost FMCG distribution companies.

Hand Arnold has been a longstanding pioneer in the Industry over the past century, as a leading Distributor and more recently, as an innovator and creator of brands such as MOO! which revolutionised the liquid milk category in Trinidad and Tobago and raised the Industry bar as one of the most successful brand introductions.

Reflecting on nearly a decade as CEO, I am truly humbled by the dedication and resourcefulness of our Team. Our success lies in the passion of our Employees and placing the Customer at the heart of everything we do. In this fast-paced Industry, our dynamic and passionate Team, work diligently every day towards realising our Vision of 'delivering exceptional value' to each other, our Business Partners, Customers, Consumers and Stakeholders.

To our Business Partners, whose brands we have proudly stewarded over the past



Sharon Gunness Balkissoon, CEO/Director Hand Arnold

century, we extend our deep appreciation for believing in us, and our expertise to assist you in achieving your goals and vision of success, whilst continually inspiring us to be the best in market execution.

To our Customers, every one of whom have endlessly enriched our Team, allowing us to grow and learn individually, and, as a Company. All of whom have raised the bar over the years, allowing us to continuously adapt and strive to surpass Industry expectations. We are grateful for your unwavering commitment and great partnerships.

In this notable year 2020, the world is facing an unprecedented global health crisis as the Covid-19 pandemic persists, disrupting economies, incurring loss of life yet seeding new habits across humanity. Through our enviable resilience, our Team has been and will continue to seek out every opportunity in this crisis, forging ahead as an even stronger organization.

As we look to the future, the FMCG Industry continues to adapt to meet the ever-

changing needs of the Consumer, so too, we are committed to continuously innovate across our business and invest in our people and technology to ensure our relevance in the years ahead.

Once again, our heartfelt gratitude to all for the infinite support and commitment as we traversed the years to this centennial milestone, and we look forward to charting the next successful chapter together.

A Thank You from CDP'S CEO

As we come to the end of Hand Arnold's 100th year, we can reflect on the challenges that were presented by the Covid 19 pandemic that has severely affected just about every country in the world including Trinidad and Tobago.

One million deaths worldwide, nearly 100 in Trinidad and Tobago, disruptions in trade and ones way of life, have made this 100th year, one that may be remembered for all the wrong reasons. Hand Arnold however, has been able to weather yet another "storm", as it has been able to on so many occasions over its 100 years in business.

The Company has had another successful year [its financial year ending on September 30th] and has been able to achieve the targets set a year ago. This ability to adapt in the most difficult of circumstances, has allowed Hand Arnold to be in a strong position to begin its second century in business, in the knowledge



Tracey Shuffler, CEO
Caribbean Distribution Partners Limited

that it will continue to be a leading FMCG distributor in Trinidad and Tobago for many years to come.

Thanks to all our Stakeholders for being part of this journey.

CONGRATULATORY

Letters

LETTER

From Minister of Trade & Industry



Government of the Republic of Trinidad and Tobago

Minister of Trade and Industry

TI:2/5/5

Tuesday, 29 September 2020

Mr. Anthony Agostini Chairman Hand Arnold Chootoo Road, El Socorro San Juan

Dear Mr. Agostini

Congratulations on 100 years of Business

On behalf of the Ministry of Trade and Industry, I wish to congratulate Hand Arnold on achieving its 100 year milestone of operations in Trinidad and Tobago.

Since 1920, Hand Arnold has continuously demonstrated its dedication to not only growing, but also contributing to the domestic economy. This is in part demonstrated through the decision to firstly become part of the Agostini's Group of Companies in 2008 and then as part of the merger with companies from the Victor E. Mouttet group in 2010, which strengthened the company's network. These strategic decisions allowed the organization to grow and expand its product base thus affording the citizens of Trinidad and Tobago significant choices based on the variety of consumer products offered – from food and beverage products, to hygiene and household products as well as confectionary items and pet food.

The visionary leadership of Hand Arnold has resulted in the Company becoming one of the premier wholesale distributors in the Caribbean region. Business expansion predicated on continuous development and process innovation remains the hallmark of success. The Company's dedicated staff must also be heralded for their contribution to Hand Arnold's achievements.

In this regard, I wish to thank and commend Hand Arnold for its ongoing contribution to Trinidad and Tobago's economy and to reaffirm the Government's commitment to creating an enabling environment for businesses like Hand Arnold to continue to grow and flourish.

ours sincerely

Paula Copee-Scoon

Minister

mti

Levels 17, Nicholas Tower, 63-65 independence Square, Port of Spain, Republic of Trinidad and Tobago Tet: (869) 627-3300 - Fac: (869) 627-8488 (Inself gover-scong/Bgoutt • Website: www.tredeind.govst

LETTERS

From Suppliers



Forsterna Co-operative Group Limited 109 Fairshawe Street Auckland City New Zealand

HAND, ARNOLD (TRINIDAD) LIMITED

On behalf of the entire Fonterra organization, we extend our heartiest congratulations to your company on its 100° year anniversary. This is an impressive milestone that only few companies have achieved in your industry and surely in Trinidad & Tobago.

We at Fonterra are very happy to be associated with you over the past 15 years and appreciate the hard work and dedication given to our company's representation in your market. With your commitment and sincerity, you have from time to time proven your worth and have gained the much deserved recognition with our vast network of Distributors and Customers that spans over 140 countries globally.

Companies like yours with the brilliant team of dedicated workers and can only aim for high results and we value this relationship.

As you continue your journey to the next 100 years, we offer our very best wishes for many more years of progress and success in fulfilling your mission.

Sincerely, FONTERRA CO-OPERATIVE GROUP LIMITED

Deo Maraj

Managing Director – Fonterra Brands Americas 1451 West Cypress Creek Road Fort Lauderdale.

Florida 33309, USA



San José, October 5th, 2020

Mrs Sharon Gunness-Balkissoon CEO Hand Arnold

"We at Hershey would like to recognize the teamwork, drive towards the goals and the perseverance to achieve them. Keep going, always looking up. Congratulations on your 100th anniversary".

Warm Regards,







ANSA McAL Chemicals Limited has been a supplier/partner of Hand Arnold for well over two decades. During this time, we have been privileged to have worked alongside a Hand Arnold team with a relentless focus on ensuring value for their customers/stakeholders and a restlessness with the status quo.

As a part of the ANSA MeAL Group which has its roots going back to 1887, we know the enormity of the challenge in remaining competitive and relevant over time. I would therefore like to congratulate Hand Arnold on achieving an historic milestone of 100 years in business and wish them continued success in the future.

Andy Mahadeo (Mr.)

Sector Head of Manufacturing





MARS WRIGLEY

August 19, 2020

Hand Arnold El Socorro, San Juan. Trinidad, W.I.

Just a note to congratulate you on your company's 100 Anniversary. You can be very proud of the growth you have achieved in these years.

Companies like yours with a brilliant team of dedicated workers and with a friendly work environment can only aim for high results. Working with you has been an honor and we value every deal.

Let's keep focus on performing as we have so far levering our brand awareness to all pet owners in Trinidad & Tobago.

We wish you all the success for many more years to come.

Jomaira Liz Camacho

Customer Development Leader

Mars Multisales MCCA

T 787-522-2412 | M 787-402-2458

E Jomaira.Camacho@effem.com

mars.com



August 7th 2020

On the occasion of Hand Arnold's anniversary

We, Arla Foods amba, proud supplier of the Moo! line of milk products, on the occasion of Hand Arnold's 100th anniversary, wish to extend our greetings.

After merging with German producer MUH in 2012, we took over the commercial responsibility of the business in mid-2013. At that time, Mool had been in the market for less than a year, but had already made a significant impact due to the vision, creativity and not least the excellent executional skills of Hand Arnold which – so we have been told by many different sources – took competition completely by surprise and made the Trinidadian consumers fall in love with the brand instantly.

It has been a fun, challenging and rewarding journey together with Hand Arnold, characterized by excellent people and high standards. As suppliers we have gained a lot of valuable insights on both strategy, execution and market tactics, and we are proud to have contributed to the growth and strength built around the brand.

Not only is Moo! today a staple in many Trinidadian households. As testimony to the strong and visionary leadership around the business, Moo! is now exported to a series of markets in the Caribbean, with Suriname being the latest addition.

We once again extend our gratitude for having been part of this journey and wish Hand Arnold a bright and rewarding future as an important player in local distribution as well as export of fast moving consumer goods.

Many warm regards,

Christoffer Skjoldelev Madsen

Senior Manager 38 10 00

Arla Foods amba



It is with great pleasure that we congratulate Hand Arnold Ltd on their 100th Anniversary Celebration. We at Trinusainternational have built a strong relationship with the Hand Arnold team led by Sharon Gunness-Balkissoon. Over the last 10+ years we have worked closely to see the Richport Soybean Oil brand grow to be a leading brand in the Trinidad and Tobago market. This was due to trust and understanding by the Hand Arnold team as we both worked to achieve our goals. We see Hand Arnold built with a strong code of ethics, great leadership, strong management and a wonderful team of staff. We wish the Board, Management and Staff continued success and hope the company continues for another 100 years and beyond.

Best, Andres Bordaberry, Partner

Nigel Mohammed, Partner

TRINUSAINTERNATIONAL



Having Hand Arnold as our distribution partner is a real honor and we value every transaction, achievement and relationship shaped along the way. You have built our brands, OZON and SUN, from scratch through hard work, dedication, believe and courage. We have confidence that these values and traits will carry this amazing company to many more milestones to come.

On behalf of our organization, we extend our heartiest congratulations to Hand Arnold for completing 100 years of success. You have achieved tramendous growth and have built eminent goodwill in the community with a brilliant team of dedicated workers and a warm and friendly work environment.

In business it is a true rarity to celebrate a 100-year anniversary.

We are honored to celebrate with you all!

Kathleen M. Healy

Managing Director

Meling offices: locationing Zive III 24 Paraments - Summers (South America) FO BOX 856

Physic (607) 883060 Fex: (607) 681-631 Emolt: Infolicious com Water www.castus.com

Manufacturers of detergents, cleaning and plastic packaging materials





August 18, 2020

L.P.I. Far East and Richport International would like to congratulate Hand Arnold on their 100th year anniversary. This is quite an achievement and milestone especially in today's environment. Our companies have been supplying Hand Arnold since 1997 and in these 23 years, our relationship has continued to grow and strengthen. I personally feel that our relationship with Hand Arnold over the years has been more then just business, but also a relationship consisting of friendship and trust. 100 years in business, what a milestone!

Cheers and best wishes for continued success.

L.P.I. FAR EAST INC.

Richard Ross - President



It gives us great pleasure at Chinook Trading Canada Limited to congratulate Hand Arnold on such a wonderful momentous milestone achievement of 100 years. Most business do not survive the early years, let alone a century.

Our business relationship began when Hand Arnold was still a family run business managed by the Hale family. With the acquisition by the Agostini group we witnessed the continued transformation of Hand Arnold into one of the Premier Distributors in Trinidad and Tobago representing some of the world's biggest brands.

Hand Arnold has weathered many storms and came out stronger with each challenge. What makes Hand Arnold a formidable enterprise is its core of dedicated, hardworking and sharp thinking Team Members. We have known Hand Arnold to be the first to spot new brands and trends, create informative and compelling marketing plans, with the end result steering the market's leading brands in the right direction.

Reaching a century of age is an outstanding achievement that can only be done by Hand Arnold's finest Staff with an extraordinary leadership by its CEO, Management and Board. If the founders of Hand Arnold were to witness this event today they would beam with joy knowing their business has evolved into such a core part of the "Trinbagonian" life.

It has been a wonderful journey from day one and we wish you another 100 years of success and also hope that Chinook Trading Canada Limited will still be one of your major associates!

Jonathan Rotstein





September 2rd, 2020

To: Hand Arnold

Congratulations on reaching this important milestone!

Founded on the premise of entrepreneurial spirit while embracing continuous improvement, and service, we are privileged to work with Hand Arnold to provide the platform for the exponential growth of our Lucozade brand.

In these unpredictable times, our actions today become the stories of tomorrow. As business continues to evolve in this complex market, we are reminded that "Growing for Good" together, can have a positive impact on our environment and our communities. We recognise a familiar purpose that demonstrates the humble determination, creativity, courage and resilience of a company on the road to success and the ongoing quest for improvation and quality.

We thank you for having us on this journey and wish the Hand Arnold team all the success for many more years to come.

Happy 100th Anniversary!

Kind Regards, Scott Mitchell- English Caribbean



TRINIDAD ROPEWORKS

Vacufacturers of: Sissit, Polypospylene, Nylon Ropes, Twines & P.E. Bage. Address: Lot 1A, O'Means Industrial Estate, Arima, Trinidad, W.I. Telephone: 1 (365) 642-5146, 1575
Fax.
P.O. Box 4795 Trinidad, W.I.
P.O. Box 4795 Trinidad, W.I.

September 01st, 2020

Mrs: Sharon Gunness-Balkissoon Chief Executive Officer Hand Arnold Hand Arnold Commercial Complex Chootoo Road, El Socorro, San Juan

Congratulations on your 100th Anniversary in Business

Dear Mrs. Gunness-Balkissoon.

On behalf of the entire organization, Trinidad Ropeworks Limited extends our heartiest congratulations to your company on celebrating 100 years of success in business. Hand Arnold is an exceptional leader in the industry, a fine example of success and resilience.

For over two decades we have had the pleasure of working with Hand Arnold's outstanding team of dedicated employees. You are a very important client and we are proud to continue serving you as your premium supplier of garbage bags.

We are fortunate to operate alongside a business like yours. Your unwavering commitment has time to time proved your worth and has gained the much deserved recognition and fame throughout our twin isles.

This is tremendous milestone and we wish you all the best and continued success for the next 100 Years and look forward to our continued business relationship.

Yours sincerely,

Andrew Ross Director

Directors: D. ROSS (Executive Chairman) R. ROSS (Managing Director) A. Ross, C. Ross, D. Ramkissoon, H. Mazely, B. De Freitas, S. Robertson





Santiago de Chile, August 18, 2020.

Dear Hand Arnold Friends,

In the western hemisphere only 10% of new companies turn 5 years old, imagine what it means to turn 50 or even more amazing 100 years.

A very small amount of companies manage to remain a century in the competitive world of business and moreover becomes a dynamic and premium wholesaler distributor in the Caribbean countries.

From Chile and Turbo Plus received our regards to Hand Arnold and its people of all ages, also to the ones that are gone, in this century of constant and excellent work.

We congratulate the shareholders, management and human team that makes up this distinguished company and that distributes our products throughout Trinidad and Tobago.

Sincere and warm congratulations to all the people who carry the Hand Arnold banner and will carry on for 100 more years with pride, strength and joy.

Happy and fruitful 100 years and let's keep going for 100 more years .

Best regards,

Benjamin Medina S., Ph.D. CEO, Novafoods S.A.

LETTERS

From Customers

M.S. FOODCITY SUPERMARKET LTD.

1110-1112 S.S. ERIN ROAD, DEBE PHONE: (868) 647-7993 FAX: (868) 647-1986 msfoodcity1@hotmail.com

To Our Team at Hand Arnold,

Congratulations on this Milestone ...your 100th Anniversary!

On behalf of our entire organization, MS Food City Supermarket and MS Super

Store, we extend our heartiest congratulations to your company for completing 100 magnificent years of successful existence.

Our partnership over the years has brought exceptional products and services to your communities. This has made you the preferred supplier in our industry. Your company with its brilliant team of dedicated workers and friendly work environment contributed immensely to your success and longevity.

Working with you has been an honor and we very happy to be your partner in the upcoming years. We wish you all the success for many more years to come.

We tip our hats to wish you Congratulations on your Century of Success!

M.S. FOODCITY SUPERMARKET LTD. 1110-1112 SS Etin Roed, Debe, Trinidad. Telephone: 647-7993

Lelautie Sookhoo Director

Signed on behalf of

Sarah Mahabir Manager



Hand Arnold Commercial Complex Chootoo Road, El Socorro San Juan.

2nd October, 2020

Dear Valued Business Partner,

The Management and Staff of Xtra Foods, wishes to recognise Hand Arnold Ltd. on reaching the significant milestone of 100 years of business operations in Trinidad and Tobago!

From humble beginnings, and built on solid principles of hard work, integrity and perseverance, your company has grown and evolved over the years and is now established among the top businesses in our country.

We at Xtra Foods will like to thank the Hand Arnold team for your continued partnership and commitment to work together to improve our industry.

We wish you continued success in all your future ventures. May you continue the journey of success with pride.

Happy 100th Anniversary!!!!

Mr Shiva Mungal

CEO Xtra Foods Supermarket



Mayey Stones (Trinidad) A Division of Mayey Independ Retail Ltd. 29A Wingston Road L Port of Span (Tonciad T - 868 605 6456 / P - 565 506 4450 act () 1050

Friday September 25, 2020

Congratulations on 100 years of success!

On this memorable milestone, Massy Stores takes this opportunity to congratulate the Hand Arnold team on successfully building and growing your business.

It is no small feat to not only survive but thrive for a century.

We are honored to have walked this journey with you, sharing our philosophy of 'Our Family Serving Your Family' and we look forward to growing with you for the next 100 years.

Yours sincerely, MASSY STORES

Roxane De Freitas Chief Executive Officer





West Bees Supermarket

#7-11 Diego Martin Main Road, Diego Martin. Phone No: [868] 632-2401-Account No: [868] 632-4200 Fax No: [868] 632-7271

Date: 13th October 2020

To the Team at Hand Arnold.

Congratulations to you achieving 100 years of success in business. You have achieved tremendous growth and have built eminent goodwill in the community by providing the best products and services to you customers.

When you began your business many years ago there was obviously a void that needed to be filled, to provide good products at an affordable prices and in the process of doing this you also touched the lives of the community in which you exist providing opportunities for personal growth.

Congratulations from all of us for your wonderful journey of 100 years of success and we hope the same for the future. We hope your company reaches to new heights in the coming years ahead.

We continue to wish you continued success in your future endeavours.

Sincerely,

Cindy Roopchand Purchasing Manager



BLOCK F, TRINCITY MALL TRINCITY CENTRAL ROND, TRINCITY

Malling Address F.O. Bug 522, St. James, Trinisted W.L.

Plane: (868) 6409064; 6409375. Fax: (866) 6408739

EMail: provisionhebt.com

September 23 2020

Ms. Sharon Gunness Balkissoon Chief Executive Officer Hand Arnold Trinidad Limited Chootoo Rd. El Socorro

Dear Sharon,

Re: Hand Arnold 100th, Anniversary

The management and staff of Tru-Valu Supermarkets extend our warmest congratulations to our friends and partners at Hand Arnold Trinidad Limited on the historic achievement of your 100th, anniversary of service to the people of Trinidad and Tobago.

We thank you for your many decades of unhesitating support and your continuous quest for improving what is already an excellent model of service and quality. We look forward to another 100 years of partnership as we continue on this journey with you.

Warmest Regards,

Sunil N Maharajh

Sunii N Maharajh Chief Executive Officer Eastern Commercial Lands T/A Tru-Valu Supermarket



Southern Food Basket



IMPORT AND EXPORT DISTRIBUTION COMPANY

99-101 Coffee Street, San Fernando, Trinidad, West Indies. Tel.: (868) 653-4808/9 Fax: (868) 653-8204



13th October, 2020

Sharon Gunness-Balkissoon

Chief Executive Officer

Hand Arnold

Chootoo Road,

San Juan.

Dear Mrs. Gunness-Balkissoon,

Success can only be measured by dedication and excellence, of which your organization has proven time and time again. We would like to show our appreciation to you and your dedicated staff who has made this journey, one worth having.

Due to your success over the past 100 years, Hand Arnold has become a beacon to the FMCG industry, innovating new trends with many leading brands across several categories.

We are looking forward to our continued partnership over the next century to building our mutual business together!

Best wishes on your Centennial Celebrations!

Mr. Nazim Mohammed
(CEO)

Southern Food Basket

Directors: RASHEED MOHAMMED, NAZIM MOHAMMED



October 13th 2020

Ms. Sharon Gunness-Balkissoon Chief Executive Officer Hand Arnold Trinidad Limited Hand Arnold Commercial Complex Chootoo Road, El Socorro, San Juan. Trinidad, W.L.

Dear Sharon,

Re: 100th Anniversary of Hand Arnold Trinidad Limited

On behalf of our JTA Family, I would like to congratulate you and the rest of your team on achieving this historic milestone. Not many companies in Trinidad and Tobago can boast of such an amazing achievement.

Our Group of Companies have operated in the supermarket retail trade since 1934 so 1 am especially proud to say that we have been partners in the food business for over 85 years.

Generations of executives in both of our Companies have developed long lasting and meaningful relationships that have stood the test of time. Hand Arnold has always been a leader in the distribution business and under your leadership; we have seen a strong resurgence that must be complimented.

I would like to wish you and the company the very best in the future and we look forward to the next 100 years together!

Best regards,

Christopher Mack Managing Director



