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ANNUAL REPORT

Moving Forward

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Credit Union Prayer

Lord, make me an instrument of thy peace:
Where there is hatred, let me sow love, where there is injury, pardon;
Where there is doubt, faith; Where there is despair, hope.
Where there is darkness, light and where there is sadness, joy.

O Divine Master, grant that I may not
So much seek to be consoled as to console; To be understood as to
understand;
To be loved as to love.

For it is in giving that we receive,
It is in pardoning that we are pardoned;
And it is in dying that we are born to Eternal life.



Vision

To be a household name for financial services, in a technology driven environment, focused on exceeding customer expectations.

Mission

To provide safety and soundness for members' investments in a caring, customer focused environment.

Values

Exceptional Service, Performance, Integrity, Caring

Corporate Information

BOARD OF DIRECTORS

Mr. David Rocke	President
Mr. Peter Phillip	Vice President
Mr. Rawson Samuel	Secretary
Ms. Simone Callender	Assistant Secretary
Mr. Tony Inniss	Director
Ms. Marilyn Lewis-Tobias	Director
Mr. Montgomery Guy	Director
Mrs. Natalie Rocke	Director
Mrs. Jennifer Roseman-Batson	Director

COMMITTEE CHAIRMEN

Ms. Melissa Bridgewater	Supervisory
Mr. Queson Phillips	Credit

MANAGEMENT

Mr. Kevin Ruiz	General Manager
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ATTORNEY AT LAW

Boynes & Company	Unit 13, Mezzanine Level Parkade, Edward Street Port of Spain
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AUDITORS

Bob Gopee & Associates	119A Woodford Street, Port of Spain
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AFFILIATION

CUNA Caribbean Insurance Society Limited
Central Finance Facility (CFF)
Association of Credit Union Presidents of Trinidad and Tobago (ACUPTT)

REGISTERED OFFICE

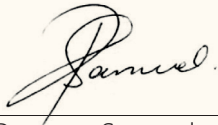
Corner Southern Main Road & Bushe Street, Curepe
Tel: 662-9270
Email: admin@communitycarecu.org

Notice

Notice is hereby given that the 62nd Annual General Meeting of Community Care Credit Union Co-operative Society Limited (formerly Lever Brothers WI Credit Union Co-operative Society Limited) will take place on **Saturday 23rd March 2024** at **Community Care Credit Union Co-operative Society Limited Corner Southern Main Road and Bushe Street Curepe at 12:00 p.m.** in hybrid format.

Registration begins at 11:00 am.

Dated at Curepe, March 4th 2024



Rawson Samuel

Secretary

Agenda

Credential Report

1. Call to Order
2. National Anthem/ Invocation
3. Notice of Meeting
4. Adoption of Standing Orders
5. President's Welcome Address
6. Minutes of the 61st Annual General Meeting
7. Nomination Committee Report
8. Election of Officers
9. Reports
 - Board of Directors
 - Credit Committee
 - Supervisory Committee
 - Education Committee
 - Auditors
 - Financial Statements
10. Budget proposals
11. Resolutions
12. General Business
13. Closure

NOTE:

- Members are asked to register by March 18th, 2024, for catering purposes.
- Members can register via the AGM-registration portal on our website on our website, email **agm@communitycarecu.org**, or call/ WhatsApp to **708-2228**.
- Identification must be presented at the Registration desk on the day of the meeting.
- Only registered members will be emailed a link with the accompanying instructions to access the virtual meeting.

Fit and Proper Guidelines

A member offering himself/herself for office in the Community Care Credit Union:

- Must not be bankrupt or an applicant for bankruptcy;
- Must be of sound mind;
- To avoid later embarrassment, a member who is delinquent in repaying his/ her loan shall avoid offering himself/herself for election to office.

Additionally, if elected to office a member must be prepared to give generously of his/ her time to:

- Attend Board or Committee meetings;
- Attend other meetings and events of the Credit Union Movement;
- Attend seminars and training programmes.

Regular Board of Directors meetings are held on the second Thursday of each month from 4:30 p.m.

Executive Board meetings are held at least once per month.

The Credit Committee will determine its meeting day and time.

The Supervisory Committee will determine its meeting day and method of operations.

Election Procedures

1. A demonstration video on how to vote will be shown for ONLINE members. In-person members will receive their ballot papers for the respective committees at the time of voting.
2. Photos of the nominees for the Supervisory Committee will be shown on the screen.
3. An electronic poll of the nominees for the respective committees will be uploaded to the online member's electronic devices and the in-person members will receive their respective ballot papers.
4. The electronic and ballot paper selection of candidates will take place simultaneously.
5. After casting your votes, the counting of the electronic and ballot papers will take place.
6. Step 2 to Step 6 will be repeated for the Credit Committee and the Board of Directors, in that order.

The results will be announced immediately on completion of the count. Members may accept nominations for the Board, Credit and Supervisory Committees.

However, those elected to the Supervisory and Credit Committees will not be eligible for election to the Board.

Standing Orders

1. Members shall keep their microphones muted and video cameras off for the duration of the meeting, except for when making contributions for the meeting. To make a contribution, the member shall type in the Q&A. The member may unmute his/ her mic and/ or start their video upon permission/ request from the Chair. For in-person members, you will be provided with a microphone to make your contribution.
 2. Speeches shall be clear and relevant to the subject before the meeting.
 3. A member shall only address the meeting when called upon by the Chairman to do so. After the contribution, the member shall mute his/ her mic. In-person members will return to their seats.
 4. All members are asked to utilize the Help Desk to share any issues you are having so that the team can troubleshoot the problem during the session with minimal interruptions.
 5. All members are reminded to conduct themselves in a professional manner. Please refrain from sharing any explicit, violent, or inappropriate content.
 6. No member shall address the meeting except through the Chairman.
 7. A member may not speak twice on the same subject except:
 - (a) As a mover of a motion, who has the right to reply
 - (b), He/ She rises to object or to explain (with the permission of the Chairman).
-
- The mover of a “procedural motion” (adjournment, lay on the table, motion to postpone) shall have no right to reply.
8. No speeches shall be made after the “question” has been put and carried or negated.
 9. A member rising on a “point of order” shall state the point clearly and concisely. (A point of order must have relevance to the “standing orders”).
 - (a) A member shall not “call” another member “to order” – but draw the attention of the Chairman to a “breach of order.”
 - (b) In no event shall a member “call” the Chairman “to order.”
 10. Only one (1) amendment shall be before the meeting at one and the same time.
 11. When a motion is withdrawn, any amendment to it fails.
 12. The Chairman shall have the right to a “casting vote.”
 13. If there is equality of voting on an amendment, and if the Chairman does not exercise his “casting vote,” the amendment fails.
 14. Provision shall be made for the protection of the Chairman from vilification (personal abuse).
 15. No member shall impute improper motives against another member.

Minutes of the 61st Annual General Meeting

Of the Community Care Credit Union Co-operative Society
Limited held on March 25th, 2023, at the La Joya
Administrative Complex, Eastern Main Road,
St Joseph



Community Care Credit Union
Co-operative Society Limited
We Care!

1. CALL TO ORDER

- 1.1 The 61st Annual General Meeting of Community Care Credit Union Co-operative Society Limited (CCCU) was convened on March 25th, 2023, at 1:03pm with a total of 58 members present. This satisfied the quorum of fifty (50) members required by Bye Law for the commencement of the AGM.
- 1.2 The National Anthem was sung by Mr. Rawson Samuel.
- 1.3 The Opening Prayer and Credit Union Prayer followed.
- 1.4 The Credit Union Hymn "Bind us Together" was sung.
- 1.5 A Minute of Silence was observed for all members who departed this life, within the past year.

2. President David Rocke moved a motion to amend the AGM Agenda to insert the presentation of the Nomination Committee Report before the Election of Officers. The motion was seconded by Mr. Peter Phillip, then unanimously carried.

3. NOTICE OF MEETING

- 3.1 Notice of the meeting was read by the Secretary to the Board, Mr. Rawson Samuel.

4. ADOPTION OF STANDING ORDERS

- 4.1 The Standing Orders were read by Secretary to the Board, Mr. Rawson Samuel.
- 4.2 The Standing Orders were adopted on a motion moved by Mr. Rawson Samuel. The motion was seconded by Ms. Marilyn Lewis-Tobias, then unanimously carried.

5. PRESIDENT'S ADDRESS

- 5.1 President Mr. David Rocke acknowledged the special guests who were in attendance: Mr. Ashraff Ali - President CLICO Credit Union Cooperative Society Limited; Mrs. Michelle Padilla - Co-op Officer, Cooperative Division; Ms. Susan Gomes - Manager, Chaguanas Credit Union and Ms. Pamela Alcazar, Co-op Officer, Cooperative Division. He also acknowledged the presence of all retirees and the members from the Fyzabad branch.
- 5.2 Mr. Rocke stated that it is because of the efforts of the West Indian Oil Credit Union and Lever Brothers Credit Union, that the Community Care Credit Union is a reality today. He acknowledged the several volunteers whom he referred to as 'the past heroes' due to their contributions to CCCU: Mr. Clifford Mc Nish, Mr. Luis Bailey, Mr. George Small, Mr. Carly Downer, Mr. Esmond Andrews, Mr. Leroy Miller, Mr Glen Charles and Mr. David Douglas.

5.3 Mr. Rocke stated that the theme for this year 'Reshaping' is significant as it means that the Credit Union is breaking apart and then reshaping, to become a better organization.

5.4 Mr. Rocke extended apologies to all the loyal members who were unable to attend the physical meeting.

Mr. Rocke advised the membership of the following:

5.5 2022 continued to be a difficult year as the effects of COVID-19 continued to affect the bottom line in various ways. He added that the large delinquency portfolio is also of great concern. A special Board Committee was set up to address the delinquency issue. He also mentioned that the services of a new debt collection agency 'Green Light' was engaged to help us with this issue.

5.6 April 3rd 2023 CCCU will be going live with a new software called 'SHARETEC'. This software would enable the Credit Union to improve its digital technologies. It would also allow for the automation of manual processes and reports. Credit Committee Members will now be able to approve loans virtually. Members will be able to apply for loans remotely as well as be able to receive their monies in their account from the comfort of their homes. The system will facilitate real time transactions. Loan processing times would be

significantly reduced, and new members will be able to apply for membership online. Overall, this new software is anticipated to increase efficiency levels across CCCU.

5.7 Over \$200K was spent on fencing the Fyzabad branch. New efforts and emphasis will be put in place to ensure that the branch receives, equal treatment similar to the main branch.

5.8 The joint venture between CCCU, Aero Services Credit Union and UWI Credit Union is progressing well. A health plan is now fully operational and members were urged to join the plan.

5.9 The Board is seriously reconsidering opening for business on Saturdays.

5.10 A drive to update Members' information will be launched soon.

5.11 CCCU was able to distribute twenty (20) hampers to needy persons last Christmas through the Board Fund that was set up for Board members to contribute a portion of their stipend. Members were advised that they too may be asked to contribute on a voluntary basis towards this fund.

5.12 A dividend of one percent (1%) is being proposed for 2022, as income was severely affected by multiple factors such as; non-payment of loans, low borrowing rates, low interest rates from investments,

layoffs, job losses and so forth.

- 5.13 It is anticipated that there will be growth in the financial sector in 2023 and the Board is hopeful that this growth will allow the Credit Union to perform better.
- 5.14 Members were assured that their monies were in good hands.
- 5.15 Both branches will be closed on March 31st, 2023 to facilitate the SHARETEC go-live implementation.
- 5.16 Special thanks to the General Manager, Mr. Kevin Ruiz; Operations Manager, Ms. Samantha Mohammed-Samuel and to all staff members, for their loyalty and dedication to CCCU.

6. ACCEPTANCE OF ANNUAL REPORT

- 6.1 President Mr. David Rocke inquired if there were any questions and/or comments on the 2022 Annual Report.
- 6.2 He apologized for the late delivery of the Report and asked for it to be taken as read.
- 6.3 There were no questions or comments.
- 6.4 Mr. Rocke moved a motion for the adoption of the 2022 Annual Report. The motion was seconded by Ms. Natalie Rocke, then unanimously carried.

7. CONFIRMATION OF MINUTES: 60th AGM

- 7.1 There were no corrections to the minutes.
- 7.2 The minutes of the 60th Annual General Meeting were confirmed without amendment, on a motion moved by Mr. Tony Inniss, seconded by Ms. Marilyn Lewis-Tobias, then unanimously carried.
- 7.3 There were no matters arising from the minutes.

8. NOMINATIONS COMMITTEE REPORT

- 8.1 The Nominations Committee Report was presented by Ms. Simone Callender, Chairperson of the Nominations Committee. She acknowledged her committee members Mr. Tony Inniss and Ms. Natalie Rocke and thanked them for their service. Ms. Callender indicated that nineteen (19) applications were received and after the validation process eighteen (18) candidates were successful. She added that a successful joint venture orientation was held on March 21st, 2023, with UWI Credit Union and Aero Services Credit Union.
- 8.2 Ms. Callender stated that there were five (5) nominees for the Board of Directors; five (5) nominees for the Supervisory Committee and eight (8) nominees for the Credit Committee. All nominees were

invited to introduce themselves.

8.3 Ms. Callender noted that Nominee, Mr. Joel Isaac was excused from attendance due to a family emergency.

8.4 Ms. Callender moved a motion for the adoption of the Nominations Committee Report. The motion was seconded by Mrs. Jennifer Roseman-Batson, then unanimously carried.

9. ELECTION OF OFFICERS

9.1 President Mr. David Rocke introduced Mr. Colin Bartholomew and indicated that he will be the Returning Officer in charge of the election process.

9.2 Mr. Bartholomew explained the election process to the membership. At 1:49pm Mr. Bartholomew declared that registration be closed and further advised, that there were presently 89 members, 9 Directors and 9 guests were present.

9.3 Mr. Bartholomew stated that in accordance with Bye Law 27, there is a requirement that the floor be opened for nominations. The floor was then opened for nominations for the Supervisory Committee, Credit Committee and Board of Directors.

(i) Supervisory Committee

There were no nominations

from the floor. Mr. Tony Inniss moved a motion to cease nominations from the floor. The motion was seconded by Mr. Queson Phillip, then unanimously carried.

(ii) Credit Committee

There were no nominations from the floor. Mr. Ronald Gordon moved a motion to cease Nominations from the floor. The motion was seconded by Ms. Natalie Rocke, then unanimously carried.

(iii) Board of Directors

There were no nominations from the floor. Mr. Queson Phillip moved a motion to cease nominations from the floor. The motion was seconded by Mr. Tony Inniss, then unanimously carried.

9.4 Mr. Bartholomew stated that all positions for elections were declared open at this time. He introduced the elections supervisors and assistants. The election process was explained and instructions were given for the proper use of the ballot paper. He advised the membership that Mr. Douglas St. Lewis indicated that he is running late. His excuse was accepted.

9.5 The election assistants were invited to distribute the ballot

papers.

- 9.6 The voting process commenced when all the members received their ballot paper.
- 9.7 Voting was declared closed, and the election assistants were asked to collect the completed ballot papers to be counted.

10. DOOR PRIZES

- 10.1 Mr. Ruiz thanked all the sponsors: JCA, CUNA, Jemmott Manmohan - CLICO, and COLFIRE for the donation of door prizes.
- 10.2 The following members won door prizes:
- Ms. Laverne Richardson – Early bird hamper
 Mr. Kurt Campbell – Random draw
 Mr. Kazim Ali – Random draw
 Ms. Pearl Samuel – Random draw
 Ms. Veronica La Rode – Random draw
 Mr. Dominic Matamoro – Random draw

11. ELECTION RESULTS

- 11.1 Mr. Bartholomew indicated that there was a slight problem with the voting process as a total of 103 ballots being cast. He explained that 22 members from the Fyzabad community were omitted from the credential report declared at the opening of the election process. He

stated that to rectify this, members must agree to amend the previously stated credentials of 89 members to now read 111 members. Mr. Bartholomew advised that a motion must be moved accordingly.

- 11.2 Ms. Natalie Rocke moved a motion for the credential report to be amended to read 111 members 9 Directors and 9 guests. The motion was seconded by Mr. Myron Carrington, then unanimously carried.

- 11.3 The Election results were announced:

(i) Supervisory Committee

Melissa Bridgewater – 82 votes
Marlene Gervais – 63 votes
Renard Harrilal – 62 votes

First Alternate:
Julia Parris – 49 votes

Second Alternate:
Danielle Nieves – 45 votes

(ii) Credit Committee

Qeson Phillip – 95 votes
Laverne Richardson – 79 votes
Jennifer Phillip – 76 votes
Francisca Campbell – 73 votes
Daumatie Kadoo-Aqui – 52 votes

First Alternate:
Rachel Garcia – 45 votes

Second Alternate:
Donna Gilbert-Bournes – 39 votes

(iii) Board of Directors

Rawson Samuel – 90 votes
Jennifer Roseman-Batson – 84 votes
Marilyn Lewis-Tobias – 82 votes

First Alternate:
Joel Isaac – 25 votes

Second Alternate:
Douglas St. Lewis – 15 votes

11.4 A motion for the destruction of the physical ballots was moved by Mr. Tony Inniss. The motion was seconded by Ms. Michelle Howell, then unanimously carried.

12. ADOPTION OF REPORTS

12.1 BOARD OF DIRECTORS

12.1.1 Mr. Rawson Samuel presented the key aspects from the Board of Directors Report. He opened the floor for questions or comments.

12.1.2 Mr. Dopson Pitt indicated that he has been hearing that the economy is in a downturn resulting in members being unable to pay loans. He noted that the Credit Union has appointed an agency to deal with delinquent members, however, he has not heard what monies has been recovered from the delinquent members. He asked that information be provided on what has been recovered? Mr. Samuel stated that during the new term, a report detailing recoveries will be prepared and made available to the membership.

12.1.3 Mr. Dominic Matamoro asked why were there cancellations on the Family Indemnity Plan? Mr. Samuel advised that there were some cancellations. As such, a team was set up to review these cancellations and the matter is being urgently addressed with the provider. Mr. Rocke urged members to pay up their premiums on time because if three (3) payments are missed, the policy will be cancelled.

12.1.4 Mr. Ashton Williams indicated that he has noted many delinquent members listed on the annual report. He added that even printing the annual report is a cost. He urged that the Credit Union should try to recover from these members, even if it's a small amount. He stated that if these delinquent members pay up, members in good standing may be able to enjoy more. Mr. Peter Phillip indicated that it's not that some members do not want to pay, but COVID-19 has hit a lot of them very hard and we must be mindful of that fact. He added that members are encouraged to come in and talk to the Credit Union if there is a problem and this approach has been positive.

12.1.5 Mr. Dominic Matamoro asked whether those delinquent members would be reinstated with the Credit Union when they have settled their debts? Mr. Rocke indicated that they would have to be because the Credit Union system is a democratic one.

He added that any future lending to them would be treated with much caution.

- 12.1.6 There being no more questions, a motion for the adoption of the Board Report was moved by Mr. Rawson Samuel. The motion was seconded by Mr. Elvin Francis, then unanimously carried.

12.2 CREDIT COMMITTEE

- 12.2.1 The Credit Committee Report was presented by the Chairman of the Committee, Mr. Queson Phillips. He asked that the report be taken as read and opened the floor for questions or comments.

- 12.2.2 There were no questions or comments on the report.

11.2.3 A motion for the adoption of the Credit Committee Report was moved by Mr. Queson Phillips. The motion was seconded by Ms. Michelle Howell then unanimously carried.

12.3 SUPERVISORY COMMITTEE

- 12.3.1 The Supervisory Committee Report was presented by the Chairperson of the Committee, Ms. Melissa Bridgewater. She opened the floor for questions or comments.

- 12.3.2 There were no questions or comments on the report.

- 12.3.3 A motion for the adoption of the

Supervisory Committee Report was moved by Ms. Bridgewater. The motion was seconded by Mr. Queson Phillip then, unanimously carried.

13. AUDITOR'S REPORT

- 13.1 Mr. Kevin Ruiz, General Manager read the opinion of the Auditor's Reports from Bob Gopee & Associates Chartered Accountants for the period January 1st, 2022, to December 31st, 2022.

- 13.2 There were no questions or comments.

- 13.3 A motion for the adoption of the Auditor's Report was moved by Mr. David Rocke. The motion was seconded by Ms. Simone Callender then, unanimously carried.

14. TREASURER'S REPORT

- 14.1 Mr. Kevin Ruiz presented the key points of the Treasurer's report and opened the floor for questions or comments.

- 14.2 Mr. Dopson Pitt asked whether loans are granted to delinquent members? Mr. Ruiz stated that loans are not given to delinquent members. He added that the list of delinquent members published have accumulated over time. Mr. Rocke added that he is confident that the new agency engaged, 'Green Light' will make a positive impact.

He further added that if members present know any members who are delinquent, they can bring it to the attention of the Credit Union. He also mentioned that the Credit Union uses Transunion which provides credit score ratings which assists in the loan process.

14.3 Mr. Keith Gellineau asked for an explanation of the unrealized loss on investments? Mr. Ruiz stated that due to the IFRS9 standard, the Credit Union had to restate the investment as if it had been sold to them on the open market.

14.4 Mr. Ruiz moved a motion for the adoption of the Treasurers Report. The motion was seconded by Ms. Natalie Roche then unanimously carried.

15. PRESENTATION OF BUDGET 2023

15.1 Mr. Kevin Ruiz presented an overview of the 2023 budget.

- Total Income - \$7,888,080
- Total Expense - \$7,136,486
- Net Income - \$751,594

15.2 There were no questions or comments on the budget.

15.3 A motion for the adoption of the Budget was moved by Mr. Kevin Ruiz. The motion was seconded by Mr. Qeson Phillip then unanimously carried.

16. EDUCATION COMMITTEE REPORT

16.1 The Chairperson of the Education Committee, Ms. Simone Callender presented the key aspects of the Education Committee Report.

16.2 There were no questions or comments on the report.

16.3 Mr. David Roche moved a motion for the adoption of the Education Committee Report. The motion was seconded by Ms. Natalie Roche, then unanimously carried.

17. CREDENTIAL REPORT

17.1 At 4:00pm, a total of 9 Directors, 104 members and 8 guests were present.

18. BYELAW AMENDMENTS

18.1 Mr. Rawson Samuel advised the membership that three (3) Byelaw amendments are being proposed. The first amendment being proposed is Bye Law 29 (b) Composition. Mr. Rawson Samuel read the original clause then read the proposed amendment. He then explained that a Consultant Director was an expert in a particular field of study and will not face the electorate but will be appointed by the Board, if a need arises, where the existing Directors may not have the relevant competencies.

18.1.1 Mr. Elvin Francis asked isn't it the prerogative of the board to seek

expertise without having to change the Bye Laws to hire the help needed? Mr. David Rocke stated that “hiring” means the Credit Union would have to pay for services. As a Consultant Director, a member’s expertise may be used free of charge. There were no further questions or comments.

- 18.1.2 Mr. Rawson Samuel moved a motion for the acceptance of the amendment to Bye Law 29 (b). The motion was seconded by Mr. Kurt Campbell.

Members voted as follows:

In favor – 104
 Against – 0
 Abstentions – 20

- 18.2 It was noted that there was a slight inconsistency in the tallying of the votes which led to a recount of the number of members present. The Credential Report recorded a total of 114 members present, 10 Directors and 10 guests. The initial count remained the same and the motion was carried.

- 18.3 Mr. Rawson Samuel presented the second Bye Law for amendment, Bye Law 33 (a)(i) Supervisory Committee. Mr. Rawson Samuel read the original clause then read the proposed amendment.

There were no questions or comments.

Mr. Rawson Samuel moved a motion for the acceptance of the

amendment to Bye Law 33 (a) (i) Supervisory Committee. The motion was seconded by Ms. Simone Callender. Members voted as follows:

In favor – 105
 Against – 0
 Abstentions – 0

The motion was carried.

- 18.4 Mr. Rawson Samuel presented the third Bye Law for amendment, Bye Law 34 (a)(i) Credit Committee. Mr. Rawson Samuel read the original clause then read the proposed amendment.

There were no questions or comments.

Mr. Rawson Samuel moved a motion for the acceptance of the amendment to Bye Law 34 (a) (i). The motion was seconded Mr. Douglas St Lewis. Members voted as follows:

In favor – 101
 Against – 0
 Abstentions – 16

The motion was carried.

19. RESOLUTIONS

President, Mr. David Rocke presented the following resolutions to the meeting:

19.1 Dividend

- 19.1.1 Be it resolved that a dividend at the rate of one percent (1%) be

declared for 2022.

Be it further resolved that the dividend be credited to members' accounts by April 1st, 2023.

And be it further resolved that the dividend payment be made to either of the following: share account, retirement account or loans account.

And be it further resolved that any account which is in arrears, the said sum be credited to outstanding loan and interest.

19.1.2 Mr. Dopson Pit again made mention of the large number delinquent cases and urged the Credit Union to address it.

19.1.3 Mr. Michael Collins asked whether loans would be granted to members over age 70? Mr. David Rocke indicated that it would be explored on a case-by-case basis.

Mr. Patrick Bertrand asked whether members who didn't have money on their shares accounts will receive dividends and whether the Credit Union will consider allowing Godparents to open accounts for Godchildren?

Mr Rocke stated that members must have an average monthly balance of \$500 for dividend to be paid .

He added that the Bye Laws make provision to open accounts for grandchildren however, parents must give authorization.

19.1.4 The resolution was seconded by

Mr. Montgomery Guy, then unanimously carried.

19.2 Appointment of Auditors

19.2.1 Be it resolved that the firm Bob Gopee and Associates be appointed as the External Auditors for the year 2023.

19.2.2 The resolution was seconded by Mr. Tony Inniss, then unanimously carried.

19.3 Stipends

19.3.1 Be it resolved that for the period January 2023 - December 2023 a sum of Two Hundred Thousand Dollars (\$200,000.00) be allocated for payment as a stipend for all Officers. The Board of Directors shall determine the amount per office.

19.3.2 The resolution was seconded by Mr. Amin Parasram, then unanimously carried.

19.4 Borrowing Power

19.4.1 Whereas provisions are made in the Co-operative Societies Act and the Society's Bye Laws for Maximum Liability. Be it resolved that the Annual General Meeting authorize the sum of Forty- Million dollars (\$40,000,000) as the Maximum Liability and that a request be made to the Commissioner to give final approval.

19.4.2 The resolution was seconded by

Mr. Myron Carrington, and unanimously carried.


20. GENERAL BUSINESS

- 20.1 Mr. Dominic Matamoro asked whether it was possible to increase the limit of US\$250.00 for the JMMB visa debit card? Mr. David Rocke indicated that it may not be possible due to the forex situation. He added that it was requested previously but it is beyond CCCU's control.
- 20.2 Mr. Dopson Pitt commented that more scholarships should be given out to children in need. Mr. David Rocke pointed out that on one hand Mr. Dobson is unhappy about the 1% dividend yet he's asking for more money to be spent on scholarships. He stated that this is very contradictory.
- 20.3 Ms. Petulla Chance, identified herself as a Fyzabad attendee and suggested that the meeting should start earlier to facilitate the members who are coming from Fyzabad as it is a very long journey to return home. She also added that meals could be served earlier as well. Mr. David Rocke indicated that her point was accepted and would be duly considered.
- 20.4 Mr. David Rocke called for all

members of staff to come forward. He stated that under the stewardship of the General Manager, Mr. Kevin Ruiz, the staff has given yeoman's service and have ensured that the operations continued and that members were well served. He expressed his thanks and appreciation for all of them.

21. CLOSURE

- 21.1 Mr. Samuel gave a vote of thanks. He thanked all the special guests, the retirees, the sponsors, the Fyzabad members, Mr. Bartholomew, Mr. Ruiz, the staff of CCCU, the Management of La Joya, the caterers, and all members for their presence and participation into making this AGM a success.
- 21.2 Mr. David Rocke then invited guests and members to have supper before leaving.
- 21.3 The meeting officially ended at 5:20pm.



Rawson Samuel

Secretary – Board of Directors

Nominations Committee Report

The Nomination Committee presents to the 62nd Annual General Meeting our report of the Nomination Process for selecting suitable candidates who filled out their Nomination forms and expressed their willingness to serve on the Board of Directors, Credit or Supervisory committees for the 2024-2025 term.

COMPOSITION

Rawson Samuel
Jennifer Roseman-Batson
Natalie Rocke

Chairman
Director
Director

NOTICE TO SERVE

The Notice of Nominations 2024 was launched and posted at our Curepe and Fyzabad offices on January 16th, 2024. The application process was valid for exactly one (1) month with a deadline date set for February 16th, 2024 @ 4pm. Applicants were able to access nomination forms via CCCU's Website and hardcopies were also available at both branches. Email, WhatsApp Status blast, and direct calling were the marketing strategies used to alert, remind and attract potential candidates.

On the deadline date, February 16th, 2024 a total of twelve (12) application forms were received from the membership. This number of entries was inadequate to meet the bare minimum requirement of seventeen (17) nominees to present a full slate of candidates for each committee, at the AGM. The notice was then extended to February 26th, 2024 @ 4pm.

SELECTION PROCESS

The Fit and Proper guidelines as set out in the Central Bank of Trinidad and Tobago, the Co-operative Societies Act Chapter 81:03 and the Regulations and Byelaws of Community Care Credit Union were used to screen the nominees and prepare them for today's AGM.

The selection process was broken up into three (3) stages as outlined below:

Stage 1:

The nominees had to be in good financial standing and the information submitted on their application forms had to be validated and verified. This evaluation was conducted by the office staff.

Stage 2:

The nominees had to participate in mandatory training sessions. An In-house training was held on March 8th, 2024. Also, a Joint Orientation training was held on March 13th, 2024. At these sessions, the nominees were exposed to information regarding their roles, responsibilities and expectations about the respective committees that they wanted to serve on. These training sessions were held virtually.

Stage 3:

The nominees had to participate in an interview process which was geared to assess their knowledge, experience and understanding of the information that was presented at these training sessions. It also gave the Nomination Committee an opportunity to get to know the candidates on a personal level as well as assess their suitability to serve.

Note:

After stage 1, the total number of nominees was reduced by one (1) to eighteen (18).

RECOMMENDATION

The Nomination Committee recommends the following nominees to the membership to be elected to serve on the Board and Committee levels: -

Board of Directors

- Wilfred Inniss
- David Roche
- Simone Callender
- Jayme Hoyte
- Joel Issac
- Douglas St. Lewis

Credit Committee

- Donna Gilbert-Bournes
- Daumatie Kadoo-Aqui
- Laverne Richardson
- Helen Julien
- Darlene Williams-Abraham
- Jennifer Phillip
- Lana Guisseppi-Isles

Supervisory Committee

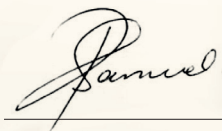
- Marlene Gervais

- Julia Parris
- Renard Harrilal
- Gail Joseph Daniel
- Nicholas Fuentes

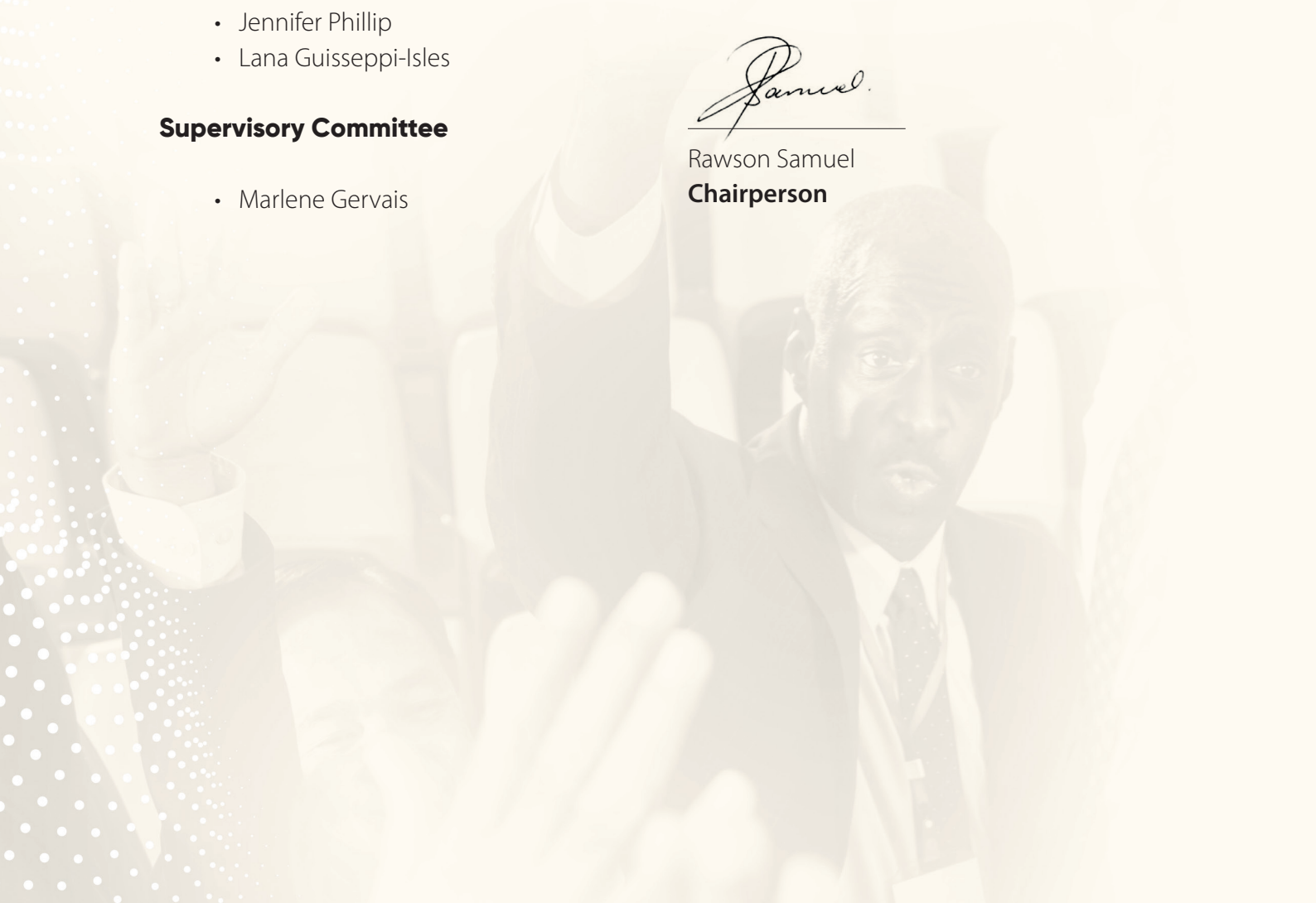
CONCLUSION

On behalf of the Nomination Committee of 2024-2025, I want to thank the Board of Directors for appointing us to carry out this very important mandate. It was indeed a great honour and a privilege for us to be of service to this institution and to you, the membership. Thank you for trusting us, our process and our recommendation of the nominees before you today. It would be remiss of us to not say a hearty thank you to our General Manager, Mr. Kevin Ruiz and his dedicated staff for their tireless efforts into making this exercise a resounding success.

Thank you, thank you, thank you.



Rawson Samuel
Chairperson



Nominations for the Board of Directors



WILFRED INNISS

Occupation

- Retired Industrial Relations Manager

Education/Qualifications:

- Diploma HR/IR

Served in the following at CCCU:

-Board of Directors (2023)



DAVID ROCKE

Occupation

- Retired Engineering Planner

Education/Qualifications:

- Diploma Air Conditioning and Refrigeration

Served in the following at CCCU:

-Board of Directors (2023)



SIMONE CALLENDER

Occupation

- Snr. Accounting Assistant

Education/Qualifications:

- Diploma Project Management
- MBA Business Administration

Served in the following at CCCU:

-Board of Directors (2023)

Nominations for the Board of Directors



JAYME HOYTE

Occupation

- Business Development Manager

Education/Qualifications:

- MSc. Global Studies
- BSc. Economics and International Relations



JOEL ISAAC

Occupation

- Manager Youth Facility

Education/Qualifications:

- BA (Hons) Business Management
- Masters - Small and Medium Enterprise Management
- CPA - Public Administration

Served in the following at CCCU:

- Board of Directors (1st Alternate) (2023)



DOUGLAS ST LEWIS

Occupation

- Manager – Security

Education/Qualifications:

- BSc Computer Science

Served in the following at CCCU:

- Board of Directors (2nd Alternate)

Nominations for Supervisory Committee



MARLENE GERVAIS

Occupation

- Employee & Industrial Relations Manager

Education/Qualifications:

- MBA Human Resource Management

Served in the following at CCCU:

-Supervisory Committee (2023)



JULIA PARRIS

Occupation

- Plant Pathologist

Education/Qualifications:

- M.Sc. Crop Protection 2012

- B.Sc. Agriculture and Environmental Studies

- Certificate - Paralegal Studies

Served in the following at CCCU

- Supervisory Committee 1st Alternate (2023)



RENARD HARRILAL

Occupation

- Services Manager

Education/Qualifications:

B.Sc. Electrical Engineering

Served in the following at CCCU

- Supervisory Committee (2023)

Nominations for Supervisory Committee



GAIL JOSEPH-DANIEL

Occupation

- HR Officer II

Education/Qualifications:

- Masters - Business Administration



NICHOLAS FUENTES

Occupation

- Ministry of National Security - Driver

Education/Qualifications:

- Diploma Electrical Engineering

Nominations for Credit Committee



DONNA GILBERT-BOURNES

- Investigating Officer

Education/Qualifications:

- Master of Business Administration (MBA)
- BSc Criminology and Public Safety
- Associate Degree - Security Administration

Served in the following at CCCU:

- Credit Committee 2nd alternate (2023)



DAUMATIE KADOO-AQUI

- Sales Executive

Education/Qualifications:

- BBA Early Childhood Care and Education

Served in the following at CCCU:

- Credit Committee (2023)

Nominations for Credit Committee



LAVERNE RICHARDSON

- Respiratory Therapist Assistant

Education/Qualifications:

- Associate Degree - Respiratory Therapy

Served in the following at CCCU:

- Credit Committee (2023)



HELEN JULIEN

Occupation

- Administrative Assistant

Education/Qualifications:

- Certificate - Human Resource Management



DARLENE ABRAHAM-WILLIAMS

Occupation

- Unemployed

Education/Qualifications:

- BA Business Administration

- CAT - Level A, B, C

Nominations for Credit Committee



JENNIFER PHILLIP

Occupation

- Teacher III

Education/Qualifications:

- Masters - History

Served in the following at CCCU:

- Credit Committee (2023)



LANA GUISEPPI-ISLES

Occupation

- Operations Manager

Education/Qualifications:

- BCertificate - Management
- Certificate - Leadership Management
- Certificate - Life Skills

Served in the following at CCCU:

- Credit Committee (2023)

Board Report

The Board is pleased to report
on its performance for the term
2023 - 2024.

COVID-19

The world in 2023 had returned to full normalcy. Covid-19 restrictions were removed and the reintegration of normal human activities resumed full speed ahead. Despite this return to normalcy the impact of the pandemic in Trinidad and Tobago left its indelible mark across the many sectors of our economy with rising unemployment. Surviving businesses adapted to the lean models that they were forced to implement during the pandemic and they showed no signs of reverting to how they operated in the past. The pandemic revealed that permanency of tenure at the workplace no longer exists and the contract system is the now preferred method of employment across the job market landscape.

Notwithstanding all that has been said above, Community Care Credit Union successfully survived the Covid-19 pandemic and we were able to maintain our full staffing complement during that lockdown. We all know how difficult that period was and with all the adjustments and readjustments that had to take place, the Board and management ensured that your hard-earned funds remained safe and secured.

Covid-19 taught us how to become a flexible organization and ensure that the business of the credit union can continue if employees are required to work from home. We have maintained the work from home policy and whenever facilitated, the process has been successful, productive and seamless. As a Board, we remain committed, vigilant and prepared to do what is necessary to protect our employees, our members, and our clients as best as we can, from any threats that may arise.

EXTERNAL ISSUES

With increasing inflation, scarce resources, reduced employment opportunities, and a spike in criminal activities, the citizens of Trinidad and Tobago are living in a state of fear and high levels of frustrations. AI, Artificial Intelligence technology, cyber-attacks and the dark web are gaining popularity on the shores of the twin-island state. Of course, these occurrences fuelled further anxiety on the citizens because our economy has begun to shift to a cashless society. Therefore, safety concerns of our personal information and business transactions were heightened.

At CCCU, we increased our levels of security on our software systems and I'm happy to report that things are working well thus far. We are going to continuously monitor our cyber activities, take all the necessary precautions by implementing the necessary software upgrades where applicable, ensure that staff is adequately trained to operate our systems so that we can protect our data and financial assets as best as we possibly can. We know for a fact that these cyber perpetrators are not going to let up from their relentless attacks so as an institution, we have to be prepared as best as we can, all things considered.

SHARETEC

Our new software, SHARETEC, will be a year old in April 2024. The transitioning from the old system to this new one has been progressive and successful for the most part. Of course, there are a few teething problems that still have to be resolved and we assure you, they are vigorously being worked on. However, the core business functions of the software are up and running effectively. As

the software goes into its second year of infancy, additional features will also come on stream to enhance our service to you our members.

DELINQUENCY

Prior to, during and post Covid-19, the Board approved the formation of a delinquency committee to investigate the delinquency portfolio, review the procedures, propose revised settlement figures, and devise a way forward to address this scourge that's affecting our bottom-line and profitability levels. We mentioned last year that we employed the services of a collection agency to assist us in recovering our outstanding debts. This strategy did have a positive impact and we are going to ramp up activities in this new year.

A delinquency project started late last year and hopefully at the end of the first quarter of 2024 this project should be completed and the recommendations will be fully implemented by the second quarter of 2024. In the meantime, Community Care Credit Union continues to demonstrate that 'we care' for our members and we implore upon you our debtors, to come in, and have a discussion with a loan officer and give that officer an opportunity to offer you viable options for consideration towards you fulfilling your financial obligation to the institution that fulfilled your financial need at that point in time.

We are quite aware that life has become increasingly difficult. This is why it is so important that you continue to support and build this credit union so that we can help each other to navigate these turbulent times

to both survive and be successful at the same time. So do make that call today and set up an appointment to see a loan officer to start the consultation process and avoid the stern sanctions that will be implemented against you if you choose to remain on the delinquent list.

During the period under review, we had some members for varying reasons pay off or liquidate their debts to CCCU using their life savings in CCCU with external monies borrowed from other financial institutions. We are imploring upon you, our valued members, to please come into our offices and ask to speak with either the General Manager, the Operations Manager, or the Customer Experience Officer if you are having financial difficulties. Do not choose to wipe off your Life Savings as a first option. Let us find a viable solution together.

FYZABAD BRANCH

The Fyzabad branch continues to be a success story. They have been improving in all aspects of the business and their success has been a great source of motivation and inspiration for the management and Board. It is an incredible feeling to see the progress made by this branch to be fully functional and integrated with our software systems. We are happy to report that this branch is on the verge of becoming a self-sufficient entity. We are indeed very proud of this team.

In alignment with our growth strategy for the branch, the Board has identified a few projects of interests. Upon successful execution and implementation of these projects, CCCU will have an increased presence in the community. These strategic initiatives

are geared to strengthen our presence and brand in Fyzabad and its environs.

WORLD OF WORK PROGRAMME - WWP

For another year, CCCU continued to assist the young people in the world of work programme. The pool currently comprises students (interns) from the University of the West Indies (UWI) as well as On-the-Job-Trainees (OJTs). Opportunities to extend the pool to other learning institutions will always be considered wherever there is an alignment with our needs. We take this opportunity to congratulate and convey high commendations as well as thanks to all the participants of the last programme. We wish all of them continued success as they move on to other areas of their development.

JOINT HEALTH PLAN

It is often said, your health is your wealth. The Joint Health Plan between CCCU and UWI Credit Union had a successful first year implementation. Members who are without a health plan, don't miss another opportunity to enrol as another enrolment promotion will be launched soon. Contact the Curepe or Fyzabad offices for more information.

VISA DEBIT CARD - VDC

The VDC Member Account Balance Issue has not been fully resolved. The temporary fixes were not sustainable. After much deliberation, trial and error, it was finally diagnosed that we were experiencing

IT compatibility issues with our Sharetec software and JMMB computer systems. This incompatibility issue is also affecting the completion of the New Visa Card Application module. We have been diligently working at finding a permanent solution to this problem because we are fully aware of the frustration that that problem is causing our loyal cardholders. We thank you for your patience throughout the process and we assure you that the problem will be resolved very soon.

FINANCIAL INTELLIGENCE UNIT OF TRINIDAD AND TOBAGO - FIUTT

FIUTT is the agency with regulatory responsibility for anti-money laundering and counter-financing of terrorism. CCCU was audited by the Financial Intelligence Unit of Trinidad and Tobago (FIUTT) on 9th August 2023. The audit was very thorough and detailed in nature. Our Compliance Programme was also reviewed. The FIUTT team submitted recommendations in their report to which the Board and management complied.

INDEPENDENT CO-OPERATIVE AUTHORITY - ICA

The government of Trinidad and Tobago created and sanctioned an Implementation Team to develop a draft policy document for the establishment of an Independent Co-operative Authority (ICA) to govern the Co-operative Sector. This team was formed in November 2021. The team got to work and produced a draft document that had been discussed through a series of

consultation sessions with all credit unions and other key stakeholders for which the Implementation Team also sought both feedback (suggestions) as well as buy-in of the legislative framework that will take effect once the policy gets Cabinet approval. I am happy to report that your Board participated in the process and made sure to submit in writing its suggestions and recommendations for consideration to the Implementation Team.

To date, a revised draft document has since been produced and circulated. The Implementation Team is in the last consultative/ editing stage before the final report is presented to Cabinet for ratification. The deadline for submission of the report to the government has passed however, the committee was successful in receiving an extension of time.

In the meantime, whilst we wait, your Board fully understands the intent and the probable impact that the recommendations will have on the sector. Taking a proactive approach, we have begun the process of putting our house in order, to ensure that CCCU will be ready to act or react where applicable, in accordance with the new Credit Union Act and its new regulations, whenever it comes into effect.

MEMBERS' FORUM

Three (3) meetings took place during the period under review. The membership had the opportunity to interact directly with the president and share their enthusiasm with the work being done at the credit union as well as offered recommendations to assist in improving its operational activities. At those forums, we explored different topics together and got professionals to educate us on Health issues such as Breast Cancer, non-communicable diseases such as Diabetes and the importance of diet, exercise and making healthy lifestyle choices. We also gained more knowledge about the Family Indemnity Plan (FIP) and its coverage for our members in their time of need.

COMPOSITION OF THE BOARD OF DIRECTORS EXECUTIVE COMMITTEE

POSITION	NAMES
President	Mr. David Rocke
Vice President	Mr. Peter Phillip
Secretary	Mr. Rawson Samuel
Treasurer/ General Manager	Mr. Kevin Ruiz

The other team members are:

- Ms. Simone Callender – Assistant Secretary
- Mr. Wilfred Inniss
- Ms. Marilyn Lewis-Tobias
- Mr. Montgomery Guy
- Mrs. Natalie Rocke
- Mrs. Jennifer Roseman-Batson

ATTENDANCE RECORD

DIRECTORS	STATUTORY BOARD MEETINGS		SPECIAL BOARD MEETINGS		TOTAL ATTENDANCE
	PRESENT	EXCUSED	PRESENT	EXCUSED	
David Rocke	12	0	8	0	20
Peter Phillip	11	1	8	0	19
Rawson Samuel	11	1	8	0	19
Simone Callender	10	2	8	0	18
Wilfred Inniss	11	1	8	0	19
Marilyn Lewis-Tobias	11	1	8	0	19
Montgomery Guy	10	2	8	0	18
Natalie Rocke	12	0	8	0	20
Jennifer Roseman-Batson	11	1	8	0	19
Kevin Ruiz	12	0	8	0	20

OUTGOING OFFICERS

The term of office for the following officers ends at the 62nd Annual General Meeting:

- Board Directors: Mr. David Rocke, Ms. Simone Callender and Mr. Wilfred Inniss
- Credit Committee: Mr. Queson Phillips, Ms. Jennifer Phillip, Mrs. Francisca Campbell
- Ms. Laverne Richardson and Mrs. Daumatie Kaddo-Aqui.
- Supervisory Committee: Ms. Melissa Bridgewater, Ms. Marlene Gervais and Mr. Renard Harrilal.

The following Board members are willing to serve for another term:

- Mr. David Rocke
- Ms. Simone Callender
- Mr. Wilfred Inniss

The Board of Directors thanks all officers for their time, dedication, and commitment during their term of office.

EXECUTIVE COMMITTEE

In accordance with Byelaw 30, the Executive Committee shall comprise the President, Secretary and Treasurer. The General Manager was appointed Treasurer in accordance with Byelaw 29 b (iv).

BOARD SUB-COMMITTEES

The Board of Directors established several sub-committees in order to advance its strategic objectives as well as to strengthen

its regulatory and fiduciary responsibilities. These sub-committees were:

- Policy Review Committee
- Investment Committee
- Building Committee
- Education Committee
- HR/ IR Committee
- Disaster Preparedness and Business Continuity Committee
- Merger Committee
- Quality Assurance Team
- Nominations Committee
- Bye-laws Committee
- Delinquency Committee
- JCUC Committee

INSTITUTIONAL STRENGTHENING OF OUR CORE VALUES

In pursuit of our strategic position as a viable option in the financial sector of Trinidad and Tobago, the Board remains focused on the following:

Strategy Statement

CCCU will pursue a strategy centred around people while maintaining our financial performance, maximizing technology and optimizing our operational efficiency.

Culture

Flexibility in our operations to meet our customers at their point of need.

Board of Directors Development

Board training mainly via YouTube Videos and the occasional PowerPoint Presentation

were the main tools used to highlight, inform and educate Board members on a wide range of topics. This training formed part of the agenda at each Regular Board Meeting. Board members also participated in CFF training.

Corporate Social Responsibility

- CCCU conducted two (2) Health Fairs for the period in review. One in Curepe and the other in Fyzabad.
- The Board Fund was created in December 2021 for the purpose of making a tangible contribution to a worthy cause on behalf of the Board. In December 2022, the Fyzabad Police Station identified about twenty (20) families in the community to which we donated food hampers to those families. In February 2024, a household of seven residing in the borough of Arima received groceries and personal items. The Board takes its corporate social responsibility very seriously and we will continue to demonstrate in a tangible way the compassion, commitment and goodwill wherever it's needed for the citizens of Trinidad and Tobago.
- CCCU also gave some support to the following institutions: Play Fit Women's Football Team, Fyzabad Secondary School and Fyzabad Anglican Secondary School.

MEMBER DEVELOPMENT

The Board of Directors duly commissioned the Education Committee to serve for the

2023/ 2024 term.

The Education Committee comprised the following members:

- Ms. Simone Callender – Chairperson
- Mrs. Lana Guisseppi-Isles
- Mrs. Rachel Garcia

The Education Committee Report contains full details of their activities for the period under review.

JOINT CREDIT UNION COMMITTEE (JCUC)

The collaboration with the units of JCUC (Aero Services Credit Union, UWI Credit Union and Community Care Credit Union) is working well. The committee meets once per quarter (every three months) with each unit hosting the meeting and managing the action items for the preceding quarter (three months) inclusive of the activities of the joint education committee on a rotational basis. This process ensures that each unit gets actively involved in the execution of the plans raised at these meetings. Each unit is held accountable for the activities under their quarterly stewardship.

Every year the election of officers takes place with all credit unions. Although the respective AGMs occur at different times during the year, this joint initiative facilitates a very important aspect of the nomination process where candidates from all three units are given valuable information regarding the roles, responsibilities and functions of the Board, Credit and Supervisory Committees.

The session is held virtually and serves as formal training for the prospective candidates wanting to serve on the various committees. This year's Orientation of Officers was held on March 13th, 2024.

Members are reminded to make use of the Shared Teller Services at Aero Services and UWI Credit Unions. This initiative started last year to give our members the flexibility and convenience of accessing cash at another location that might be nearer to them at that point in time. You can withdraw up to a maximum of one thousand dollars (\$1000.00 TTD) at these venues hassle free. Aero Services Credit Union has a branch in Tacarigua and one in Tobago. UWI has its branch in St. Augustine. So, try out the facility and give us your feedback. By the next quarter, an aggressive marketing campaign will be implemented to further promote this facility along with other initiatives and opportunities to benefit us all.

MEMBERSHIP GROWTH

CCCU continues to grow its membership. In 2023 we attracted four hundred and eight (408) new members.

CONDOLENCES

The Board extends sincere condolences to the bereaved families of members who passed away during the term 2023-2024:

- Felicia Caraballo – Ramgoolie
- Anthony Hemenez
- Samuel Lewis
- Deonarine Basdeo
- Gary Andrews

- Joanna Tyson
- Merlene Tull
- Randolph Braitwaite
- David George
- Susan Adolphus – Roan
- Narine Ramcharitar
- Selwyn Stephenson
- Winston Maharaj
- Ezzard Charles
- Beverly Fortune
- Angela Rechais – Cadogan
- Mollene Augustus Delpino
- Lincoln Mc Donald
- Moses Cornwall
- Evelyn Judith Alexander
- Mc Donald Rock
- Shirley Sombrah
- Aldwin Lewis

May their souls rest in eternal peace.

OUTLOOK

Last year our theme was 'RESHAPING' and this year we are "MOVING FORWARD." The time has come for CCCU to execute the plans that we have been putting in place to realize the efficiency and profitability levels that we want to achieve. The successful implementation of SHARETEC has set us on the right path and already we are seeing an increase in our operational efficiencies where our financial transaction processes are happening in real time.

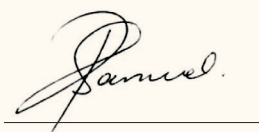
This feature of the software will allow the Board and management to undertake deeper analyses of the reports that can be automatically generated when requested which augurs well for better and improved decision making. The monitoring and response time for our loan and delinquency

portfolios will be significantly enhanced. Our online operations will become even more efficient and effective to the point that members will no longer be required to come into either branch to conduct business. Everything will be done virtually. Members will have access to transfer funds and manage some aspects of their financial needs. The Credit and Supervisory Committees will also have the flexibility to work remotely and the list of benefits and opportunities will keep evolving with time. CCCU will be ready for the new age and will be equipped with the new technology which ties in with our mission.

Your Board as a team is committed to putting in the work to build, promote and protect the CCCU brand. However, for us to achieve this feat we definitely cannot do it alone. We need 'YOU,' our loyal and dedicated members to help us achieve this goal. With both parties working together and establishing open two-way lines of effective communication, the sky will be our limit. We must do this together to ensure that our credit union remains stable, reliable, secure, flexible, profitable and indeed relevant.

APPRECIATION

The Board thanks the General Manager, his staff, the Credit Committee, Supervisory Committee, our suppliers and you, our dedicated members for your commitment, sacrifice and service for another year.



Rawson Samuel

Secretary – Board of Directors



Credit Committee Report

The Credit Committee is pleased to report on our performance for the term **2023 - 2024.**



Unite your future

Our Products and Services include:

- Loans | Mortgages | Line of Credit
- Savings Accounts | Fixed Deposit Accounts | Online Banking
- Mobile Banking | e-Statements | e-Marketing
- e-Messaging | VISA Debit Card | Insurance

The **61st Annual General Meeting** held at La Joya Administrative Complex, elected the following members to serve on the **2023-2024 Credit Committee:**

- Queson Phillips
- Francisca Campbell
- Jennifer Phillip
- Laverne Richardson
- Daumatie Kadoo-Aqui
- Rachel Garcia - 1st Alternate
- Donna Gilbert-Bournes- 2nd Alternate

At the first Credit Committee meeting, the officers held an election where a Chairman and Secretary were selected to represent the committee. The results were as follows: Queson Phillips was elected Chairman and Francisca Campbell Secretary.

The members of the Committee immediately got down to performing their duties and met on Mondays to review members' loan applications and conducted site visits when necessary.

Thirty-seven (37) meetings were held during this term in which Committee members were excused from attendance at some meetings due to illness, personal reasons, and overseas travel.

Officers' attendance at meetings is as follows:

OFFICER	PRESENT	EXCUSED
Mr. Queson Phillips	32	5
Mr. Francisca Campbell	32	5
Ms. Jennifer Phillip	32	5
Ms. Laverne Richardson	31	6
Ms. Daumatie Kadoo-Aqui	30	7

The term of the officers listed above would end at this Annual General Meeting.

The following members are willing to serve for another term: - Jennifer Phillip, Laverne Richardson, Daumatie Kadoo-Aqui and Donna Gilbert-Bournes

SITE VISITS

For the year in review, 10 site visits for home renovations, small businesses and purchases of property were conducted.

LOAN REVIEW

Despite the continued economic challenges during the period, the Credit Committee strived towards fulfilling the needs of our members.

Loans were as follows:

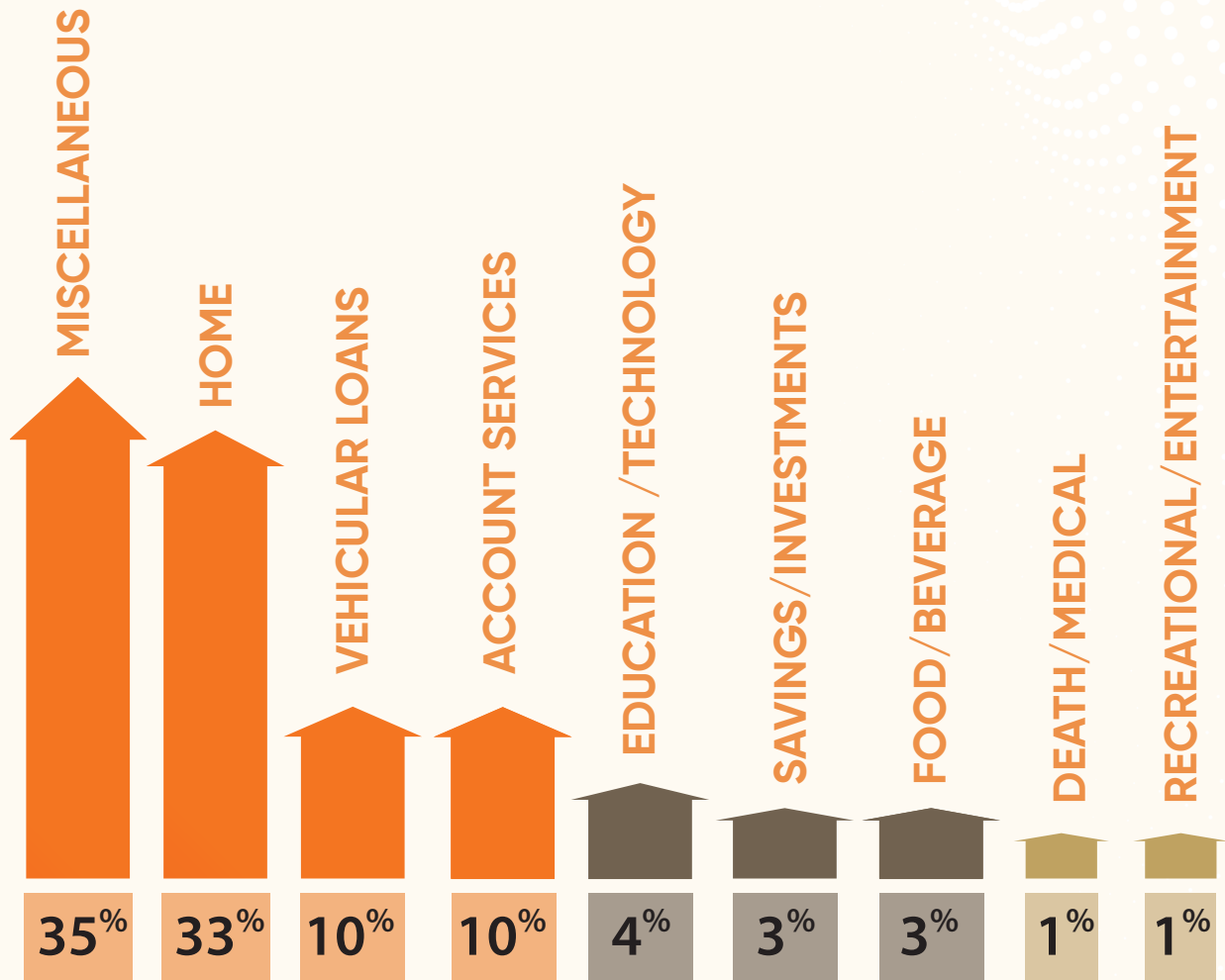
	2021	%	2022	%	2023	%
TOTAL MONEY LOANED	\$10,234,658.36	100.00%	\$15,384,274.63	100.00%	\$17,261,080.84	100.00%
	808		1171		1613	
VEHICULAR LOANS						
New and Used Vehicles	\$364,311.84	3.56%	329,952.23	2.14%	1,316,570.60	8.56%
Vehicular Repairs	\$556,860.00	5.44%	314,430.00	2.04%	\$461,350.34	3.00%
Vehicular Loans	\$921,171.84	9.00%	644,382.23	4.19%	1,777,920.94	11.56%
HOME						
House Repairs/Renovations	\$1,855,846.88	18.13%	814,655.87	5.30%	\$2,806,465.42	18.24%
Furniture and Appliances	\$304,288.01	2.97%	386,448.87	2.51%	\$95,864.79	0.62%
Construction	\$1,160,625.00	11.34%	767,175.00	4.99%	\$399,775.00	2.60%
Home Ownership	\$1,410,000.00	13.78%	\$0.00	0.00%	\$1,826,452.60	11.87%
Domestic Expense	\$82,000.00	0.80%	658,632.50	4.28%	\$455,023.87	2.96%
Utility Bills	\$0.00	0.00%	5,225.00	0.03%	\$0.00	0.00%
Rent/Mortgage	\$30,450.00	0.30%	1,950.00	0.01%	\$67,975.00	0.44%
Down payment of Land	\$404,000.00	3.95%	494,900.00	3.22%	\$65,650.00	0.43%
Home	\$5,247,209.89	51.27%	3,128,987.24	20.34%	\$5,717,206.68	37.16%
FOOD/BEVERAGE						
Christmas Shopping	\$249,926.67	2.44%	1,176,890.44	7.65%	\$453,720.69	2.95%
Co-op Shop Credit	0.00%	0.00%	0.00%	0.00%	\$0.00	0.00%
Alcohol	\$0.00	0.00%	0.00%	0.00%	\$0.00	0.00%
Meats	\$13,678.00	0.13%	43,688.00	0.28%	\$0.00	0.00%
Food/Beverage	\$263,604.67	2.58%	1,220,578.44	7.93%	\$453,720.69	2.95%
SAVINGS/INVESTMENTS						
Investments	\$20,225.00	0.20%	92,809.48	0.60%	\$5,225.00	0.03%
Insurance Premium	\$0.00	0.00%	14,942.64	0.10%	\$0.00	0.00%
	2021	%	2022	%	2023	%
SAVINGS/INVESTMENTS (CONTINUED)						
Small Business	\$112,867.50	1.10%	89,150.00	0.58%	\$552,575.00	3.59%
Savings/Investments	\$133,092.50	1.30%	196,902.12	1.28%	\$557,800.00	3.63%
ACCOUNT SERVICES						
Debt Consolidation	\$487,175.37	4.76%	658,002.64	4.28%	\$756,224.14	4.92%
Consolidation of Loans	\$233,570.13	2.28%	138,071.93	0.90%	\$35,582.85	0.23%
Credit Line	\$118,261.47	1.16%	942,182.00	6.12%	\$1,020,156.96	6.63%
Account Services	\$839,006.97	8.20%	1,738,256.57	11.30%	\$1,811,963.95	11.78%

DEATH/MEDICAL						
Medical	\$270,845.00	2.65%	269,912.33	1.75%	\$127,536.68	0.83%
Interest Free Medical	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Burial Expenses	\$15,225.00	0.15%	20,450.00	0.13%	\$6,225.00	0.04%
Death/Medical	\$286,070.00	2.80%	290,362.33	1.89%	\$133,761.68	0.87%
RECREATIONAL/ENTERTAINMENT						
Vacation	\$10,450.00	0.10%	16,273.00	0.11%	\$153,707.34	1.00%
Travelling Expenses	\$0.00	0.00%	3,225.00	0.02%	\$30,300.00	0.20%
Recreational/Entertainment	\$10,450.00	0.10%	19,498.00	0.13%	\$184,007.34	1.20%
Education/Technology						
Education	\$162,685.00	1.59%	283,712.00	1.84%	\$630,355.34	4.10%
Computer	\$0.00	0.00%	0.00%	0.00%	\$0.00	0.00%
Education/Technology	\$162,685.00	1.59%	283,712.00	1.84%	\$630,355.34	4.10%
Miscellaneous						
Personal Expenses	\$2,329,947.49	22.77%	7,735,705.33	50.28%	\$5,924,414.22	38.51%
General	\$0.00	0.00%	3,225.00	0.02%	\$0.00	0.00%
Ceremonial Expenses	\$0.00	0.00%	70,700.00	0.46%	\$0.00	0.00%
Others	\$0.00	0.00%	9,290.37	0.06%	\$12,225.00	0.08%
Annual Bills	\$0.00	0.00%	0.00%	0.00%	\$0.00	0.00%
Professional/Legal Expenses	\$11,120.00	0.11%	28,450.00	0.18%	\$57,705.00	0.38%
Credit Card Payments	\$30,300.00	0.30%	14,225.00	0.09%	\$0.00	0.00%
Tools/Equipment	\$0.00	0.00%	0.00%	0.00%	\$0.00	0.00%
Split Loan	\$0.00	0.00%	0.00%	0.00%	\$0.00	0.00%
Income Tax	\$0.00	0.00%	\$0.00	0.00%	0.00%	0.00%
Miscellaneous	\$2,371,367.49	23.17%	7,861,595.70	51.10%	\$5,994,344.22	38.96%
Total	\$10,234,658.36	100.00%	\$15,384,274.63	100.00%	\$17,261,080.84	100.00%

The loan portfolio totalled **\$17,261,080.84** with a successful disbursement of **1613 loans** for the year **2023**. This loan total represents an increase of **\$1,876,806.21** or **12.20%** as compared to **2022**. We also saw an increase of **37.75%** in the number of loans disbursed, increasing from **1171** in **2022** to **1613** in **2023**.

COMPARATIVE CHART

The graph highlights the loan categories accessed by members during the fiscal year **2023**. The largest loan purpose for the year was **Miscellaneous** which totalled **\$5.994 million**. This was followed by **Home Loans** of **\$5.717 million** and **Account services** of **\$1.811 million**.



It should be noted that in comparison to the year **2022**, the **Miscellaneous** category has declined from **\$7.861 million** in **2022** to **\$5.994 million** in **2023**, a decrease of **\$1.867 million**. However, the **Home Loans** category experienced growth from **\$3.128 million** in **2022** to **\$5.717 million** in **2023**. In the **Vehicle Loans** category, we also saw growth from **\$644 thousand** in **2022** to **\$1.777 million** in **2023**.

support and the confidence that you have placed in us, thank you for giving us, the Credit Committee this opportunity to serve you. Special thanks to the Board of Directors, Supervisory Committee, Management and Office Staff for all the support rendered during this time. Thank you for believing in your Credit Union.

CLOSING

Firstly, we would like to say a very special thank you to our membership for your unwavering

Queson Phillips
Chairman – Credit Committee



Supervisory Committee Report

The Supervisory Committee is pleased to report on our performance for the term **2023 - 2024.**

INTRODUCTION

Greetings to the members of Community Care Credit Union!

In accordance with Community Care Credit Union's bye-laws Sections 33 (a)–(c), the Supervisory Committee is pleased to present its report for the period April 2023 to March 2024, which provides a summary of our activities to you, our valued members.

COMPOSITION

At the 61st Annual General Meeting held on Saturday 25th March 2023, five (5) persons were elected to serve as members of the Supervisory Committee. In a meeting held on 27th March 2023, the Committee determined officers as follows:

- Melissa Bridgewater - Chairperson
- Renard Harrilal - Secretary
- Marlene Gervais - Member
- Ms. Julia Parris - 1st Alternate
- Danielle Nieves - 2nd Alternate

SUPERVISORY COMMITTEE ATTENDANCE AND WORK PROGRAMME

At the time of the writing of this report, the Supervisory Committee held 27 statutory meetings. The purpose of these meetings included the discussion, agreement and execution of our work programme. As we worked on behalf of the Members to review and to assess the effectiveness of the controls operating throughout Community Care

Credit Union, the Supervisory Committee had to ensure the work programme was comprehensive. It was determined that this programme would be achieved by internal checks, inclusive of the review of documentation, systems and processes; interviews; observations and attendance at Board meetings. As such, the work programme of the Supervisory Committee included the following areas:

- Credit/Loan Review
- Delinquency Review
- Financial Documents
- Fyzabad Site Visit
- Affiliate transactions
- Policy and Procedural Reviews
- Review of Software
- Membership Review
- Training
- AML/CFT
- Board Assessment
- Cash in Hand
- Investments
- Management Letter

The Committee assessed areas, made recommendations and submitted reports to the relevant parties for review and action. This summary report focuses on some of the abovementioned areas.

POLICY AND PROCEDURAL REVIEW

CCCU has several policies and procedures in place for various areas of the organisation. It is to be noted that in 2023, the Board of Directors worked on reviewing and updating outdated policies and procedures pertaining to various aspects of governance

and operations of CCCU. These policies and procedures would have been shared with Officers of the credit union. While there are many policies and procedures that were reviewed and updated, there is still room for the revision and/or creation of new policies such as asset reconciliation and disposal.

FYZABAD SITE VISIT

The Committee visited the Fyzabad branch and got an opportunity to engage with staff, review processes and procedures and obtain customer feedback. Systems and procedures were adhered to; staff members were knowledgeable, friendly and professional; and customers expressed satisfaction on the services rendered.

Fyzabad has an opportunity to continue its expansion of its market within South Trinidad and it is not one that should be missed. This opportunity can be pursued through increased social activities and events, which would be mutually beneficial to the Fyzabad branch and the South based community, which in turn could also bring in more business and attract prospective members.

CREDIT/LOAN REVIEW

The Supervisory Committee evaluated the CCCU's loan programme to determine the extent of compliance with the most recent loan policy, the credit union's Bye-Laws and adherence to the Co-operative Societies Act. Based on the above-mentioned documents, the Committee reviewed random samples of approved loans. Overall, there was satisfactory compliance with the granting

and disbursement of loans. Observations and recommendations were shared with the General Manager for review and action.

DELINQUENCY REVIEW

The committee members reviewed the systems, procedures and policies in place with regards to delinquency and delinquency management. There is evidence of a campaign by the credit union to address the relatively high delinquency rate. This includes the recording of information on the computerized system, engagement with persons who have become delinquent after a specific amount of time; and measures to attempt to lessen delinquency.

Although there is a great effort in trying to manage delinquency at CCCU, there is more that needs to be done as this could pose a threat to the credit union's financial capabilities if not contained. Therefore, sufficient manpower should be permanently dedicated solely to address this area. In addition, there should be sensitisation of members to understand how delinquency impacts them at a personal level, as well as to how it could impact the organisation's dividends, resources and other members' contributions.

AML/CFT

Financial institutions should ensure compliance with the Anti-Money Laundering (AML) and the Combatting the Financing of Terrorism (CFT) regulations in order not to face negative legal or financial implications. Therefore, CCCU must ensure that it

continues to work in tandem with the FIU for compliance with the regulations.

For any issue raised by FIU, it must be dealt with comprehensively. It has been noted that the Credit Union is diligently working on addressing any challenges/issues as determined by FIU.

TRAINING

The Supervisory Committee has recognised that training is necessary to ensure that personnel affiliated to working on behalf of the Credit Union and its members hone their knowledge, skills and abilities to deal with members' business.

At the Board, Management and staff levels, there has been evidence of increased training. It is noted that training opportunities should be provided continuously, particularly for the management and staff of CCCU. It would be beneficial if all staff members are exposed to and/or attend at least one aspect of training pertaining to their area of expertise, as this would increase their professional development and improve morale, capabilities and competencies.

SOFTWARE

In April 2023, the Community Care Credit Union completed its transition from the AMI information system to the advanced ShareTec platform. This migration brought about a host of advantageous features, including real time online access, increased security measures to access online accounts, the ability for staff members to generate

reports and have documented streamlined information. While there are still minor challenges encountered, they are being addressed via support services. This software change can definitely propel the credit union into a new era of efficiency and member service.

AFFILIATE EXPERIENCES

The strategic affiliation with UWI Credit Union and Aero Services Credit Union (Joint Credit Unions-JCUC) continues to be a positive step in the right direction for CCCU, especially for joint educational efforts and member withdrawals. The Committee made various withdrawal transactions during the term at the other JCUC locations to determine its effectiveness. It was noted that the process was generally efficient and effective throughout and the JCUC's staff members were courteous and professional. At times, the waiting period for these credit unions to verify the information from the home branch varied. The Committee notes that a timeframe should be established among the JCUC as to the amount of time needed for verification for those transactions. However, this withdrawal facility should be used by our membership, especially for those who may be unable to get to CCCU within a particular timeframe.

CLOSING

We, the members of the Supervisory Committee thank you, the members of CCCU, for giving us the opportunity to serve in this capacity. In addition, I must thank you the members for electing me to serve

on this committee for the past three years. As the Chairperson, I especially want to thank this team of Marlene Gervais, Renard Harrilal and Julia Parris, for their willingness to learn, eagerness to ask questions, their commitment to hard work, their analytical contributions, diligence and drive to ensure that we got the necessary done.

We, as a Committee, want to express our gratitude to the Management and Staff, Board members and Credit Committee for the courtesies extended to us. We know that CCCU has the potential to progress even

further and we continue to wish the credit union all the best in its future endeavours.

Respectfully submitted,



Melissa J. Bridgewater

Chairman – Supervisory Committee



Education Committee Report

The Education Committee is pleased to report on our performance for the term **2023 - 2024.**

INTRODUCTION

The Education Committee for the term 2023/2024 was duly commissioned by the Board of Directors on Saturday 15th April 2023 at its first official board meeting.

COMPOSITION

The Committee comprised of the following members:

- Simone Callender – Chairperson
- Lana Guisseppi-Isles
- Rachel Garcia

During the period in review, the Committee under the Board's oversight felt it was vital to incorporate a series of activities geared toward specific age groups within our membership. The following activities were held: -

Coding for Control Systems & Robotics Workshop

As we know, our children are the future, and they are growing in a technological world. This year Community Care Credit Union partnered with Mr. Trevor Frederick, founder of Electro Robotics, to ignite the passion for coding, problem-solving, and robotics in our young savers ages 10-15. The objective was to empower them with valuable skills and knowledge that can shape their future endeavors in the booming field of Robotics and Automation. This was a one-day seminar held on Saturday 15th July 2023, which saw ten (10) young minds attending. In the end, both parents and children expressed their satisfaction with the Workshop and look forward to similar activities in the future.

Will & Estate Planning Preparation Seminar

On Wednesday 19th July 2023, Community Care Credit Union partnered with Ms. Janelle Benjamin, Attorney at Law to educate our membership on the importance of a will and understanding how it should be specific and concise in its wording. This session was held virtually, and it was very interactive as real-life scenarios were discussed and solutions were explained.

David Douglas SEA Scholarship Awards

Community Care Credit Union continues to encourage young members to strive for excellence. Last year, fourteen (14) bright Youngsters were recognized and awarded the David Douglas Bursaries along with a stationery starter kit for their hard work demonstrated in attaining a Secondary School placement.

On Friday 4th August 2023, a distribution function was held and the chairperson in her opening remarks reminded parents of the good old days when it took a village to raise a child, and the need for that village, love, and togetherness to be returned today is ever so **NEEDED**.

She also emphasized to the awardees to remain **FOCUSED** on their **GOALS**. Do not allow what people say to define who you are or who you will become. *"Believe in yourself! Don't dim your light for anyone."*

Two (2) presentations were also featured: -

1. Mrs. Donna Gilbert-Bournes, presented on areas associated with school bullying and cyberbullying.

2. Mr. Rawson Samuel, the Secretary, provided words of encouragement to the parents and children.

EduFair

The committee, along with the marketing staff recognized that there was a need to expose young adults between the ages of 16-25 to opportunities to speak with professionals and specialists from various academic institutions as well as business entities to get a hands-on insight as to what further opportunities exist after secondary and tertiary schooling. This event was hosted at the Curepe branch on Friday 8th September 2023 with eleven (11) institutions participating. The Youngsters expressed their delight and appreciation for this initiative as it gave them a broader scope to think about, as they decide on the best career/educational path suitable for them. The representatives of the various institutions also expressed their willingness to offer their services next year.

Legal Aid Clinic

On Saturday 28th October and Saturday 25th November, Community Care Credit Union partnered with Ms. Janelle Benjamin and her team of Attorneys-at-Law to provide free legal counsel to our membership at both the Curepe and Fyzabad branches. The members who participated expressed their appreciation for this initiative.

Bingo

Bingo was back after three (3) years of Covid. This much-anticipated event saw over one hundred (100) members registering, while only sixty-five (65) showed up. The event was

successfully held on Saturday 2nd December 2023, at our main branch. The participants won fantastic prizes and fun was had by all.

Joint Credit Union Venture

As we continue to partner with our fellow co-operators, Aero Services Credit Union and UWI Credit Union, the Executive of each Joint unit agreed and appointed a joint education committee in the last quarter of 2023 to identify and provide educational and social programs to our membership.

The Committee comprised of the following members: -

- Ms. Natasha Grant – UWI Credit Union Education Committee
- Mr. Kennis Thomas – UWI Credit Union Social Committee
- Mr. Lester Young – Aero Services Credit Union
- Ms. Faye Husbands – Aero Services Credit Union
- Ms. Simone Callender – Community Care Credit Union

At its first meeting on Tuesday 31st October 2023, the committee brainstormed and identified four (4) activities they would like to undertake and submitted a budget to the joint executive committee for approval at their December meeting.

Thus far, we have held two (2) joint ventures:

1. Virtual Financial Prosperity Webinar

On Wednesday 17th January 2024, Community Care Credit Union in collaboration with Aero Services Credit Union and UWI Credit Union, hosted a Virtual Financial Prosperity Webinar for its members. Over one hundred and thirty (130) members registered

between the three (3) units, however, only thirty (30) attended. This session was conducted by Mr. Rawle Rollocks, Financial Coach at VisionWorks Solutions.

Members who attended expressed an appreciation for this initiative and further stated the need for the webinar to be broken up to focus on specific areas such as retirement planning, budgeting, and investment.

2. SEA Workshop

UWI Credit Union Education Committee, in recognition of the impact that exam anxiety has on our future generation, produced this workshop geared towards providing coping strategies to our SEA children which has been in existence for over twenty (20) years. This year Community Care Credit Union and AERO Services Credit Union were elated to be a part of this impressive initiative.

This workshop was conducted over five (5) Saturdays. It commenced on Saturday 13th January 2024 at AERO Services Credit Union Hall, with a parents/guardian session. Thirty-nine (39) SEA children registered between all three (3) units, however only sixteen (16) participated. A certificate of participation along with

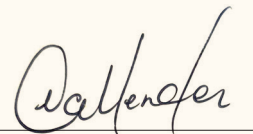
a joint token was awarded at the closing ceremony held on Saturday 2nd March 2024 at UWI Administration building. Testimonies of the program were given by both parents and children as they expressed their appreciation and desire for this initiative to grow and be continued for future generations to come.

Keep your eyes locked and look forward to more joint ventures.

CONCLUSION

In conclusion the Education Committee of 2023/2024 thanks the Board of Directors for trusting us to conduct its mandate. To our General Manager, Mr. Kevin Ruiz, and staff, a heartfelt thank you for your assistance in making all the endeavors a success.

Lastly, we thank you the members for your usual support because without you none of the events would have been a success.



Simone Callender

Chairperson

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 708-2228 to regularise your account.

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
A		
Ache	Andre	No.1 Strathclyde Avenue,Cascade
Alexander	Kirt	#8 No 9 Road,Palo Seco
Alexander	Abeo	423 Percy Vidale Avenue,De Gannes Village,Siparia
Alexander	Isiah	Building# 4-4 Almond Cour, Morvant
Ali	Ria	233 Talparo Main Rd, Brazil
Ali	Rosanna	Lp 64 Ramoutar Street,Munroe Road, Cunupia
Ali	Nazamadeen	# 4 Lower Dookiesingh Str, St Augustine
Allsop	Keron	#7 Pro Devertueil Street, Arima
Allsop-Clarke	Michelle	#132 Arena Road,Todds Road, Freeport, Chaguanas
Ambris	Wayne	19 Upper Mc Kay Lands,Upper Belmont Valley Road, Port Of Spain
Anderson	Latoya	#35 Gardens Homes,Saddle Road, San Juan
Andrews	Anthony	53 Clair Street,Montrose, Chaguanas
Anthony	Ambrose	#22 Poco Alley,Erin Road, Siparia
Antoine	Krystal	21 Don Miguel Road, San Juan
Antoine	Rahan	9 Buller Trace,Pashley Street, Laventille
Antoine	Ricardo	#24 Skinner Trace,,Quarry Village, Siparia
Archibald	Sheldon	10 Sapphire Street, Marabella
Arnold	Dario	Lp 58-59 Quarry Drive, Champs Fleurs
Ashby	Kareem	Building 8,Apartment 2-3 West, Maloney Gardens
As-Siddiq	Nabhiah	#25-11 Silver Beak Lane, Maloney Gardens D'Abadie
Ayers	Kathy-Ann	78 Rock Road, Penal
B		
Bagot	Ernest	32 Chaconia Avenue, Coconut Drive, Morvant
Bailey	Keyon	Unit #20 Lions Gate Housing Dev., Egypt Extension, Chaguanas
Bailey	Kerdesha	#20 Lions Gate Housing D, Egypt Extension, Chaguanas
Ballantyne	Curtis	104 6th Company Circular, New Grant
Banfield	Bernard	#1 Shawn Guinness Avenue, Matilda Road, Princes Town
Banfield	Rebekah	21 Monty Street,Marabella, Marabella
Baptiste	Anthony	51 Bush Village, Fyzabad
Baptiste	Marcus	Lp 62 Acono Road,Maracas, St Joseph

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
B (Continued)		
Baptiste	Edwin	#19 Thick Village,Siparia, Siparia
Barker	Prince	98 Tunapuna Road,Tunapuna, Tunapuna
Barrington	Leonard Jr	646 Naparima Mayaro Road,Princes Town
Beard	Hasani	Lp#53 Paul Augustus Trace,Chin Chin Road Apt 2, Cunupia
Belfon-Tyson	Candice	Bhyo Drive,Off Kolahal, 8821233 Charlieville
Bennett	Allan	Lot 9 Laundry Road,Kelly Village, Caroni
Bernard	Th-Sean	20b And 20c Dow Ave,Dow Village, South Oropouche
Bernard	Kevon	792 Wrightson Road, Port Of Spain
Bess	Damien	Nicholson Lane,Upper Erica St., Rock City
Bharath	Sumita	Lp 292 Cumuto Main Road,Howsen Village, Coryal
Bharath	Nicholas	3 Joseph Lewis Trace, Talparo
Bharose	Joannah	LP. 71, Main Road, Tabaquite
Bholai	Krishna	50 C Smr & Sampson Trace,S outhern Main Road, Cunupia
Birchwood	Donnel	2f Longden Street, Arima
Bishop	Rhonda	36a Macoya Road, Trincity Ind. Estate, Trincity
Blair	Phillip	31 Clarke Road,Charlieville,C haguanas
Bobcombe	Makeda	#100 Moruga Road Indian W, Moruga
Bristol	Cherry	231 Dades Road, Rio Claro
Bristol	Sherry-Ann	Lot#7 10th Avenue,Orchard Gardens, Chaguanas
Brown	Natalia	#175 Lady Young Avenue, Morvant
Brown	Claude	#9b Guerra Trace, Siparia
Brown	Curwin	16 Zircon Drive, Diamond Vale, Diego Martin
Butcher	Lashley	11c Samnah Street, Cane Farm, Arouca
C		
Cadogan	Petrina	Lp 73 Wharf Trace, Maracas St Joseph
Caine	Kevin	23 Laventille Road, San Juan
Campbell	Ken	Lp 52 Savannah Dr., Southern Main Road, Cunupia
Campbell	Curtis	10 Coconut Drive, Morvant
Campo	Kyra	1 Rose Drive,The Crossings Tumpuna Road, Arima
Carmino	Pierre	#127 Park Avenue, Mount Hope
Castillo	Laura-Lee	Blgd 31 Unit 79 Egypt Extension,Lions Gate Housing Development,Chaguanas

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
C (Continued)		
Castle	Bertrand	56 Picton Street Diamond, San Fernando
Charles	Vanessa	230b Guapo Road, Fyzabad
Charles	Ansley	345 Lapwing Street, Malabar
Christopher	Leroy	#37 Boss Lane, Bhagaloo Street Enterprise, Chaguanas
Clarke	Justin	# 9 Angelina Street, Morvant
Cobb	Mary	6 Centeno Street, Marabella
Collins	Lisa	Lp #68 Upper Hololo Road, Santa Cruz
Collymore	Aaron	Lp #12 Piarco Old Road, Red Hill, D'Abadie
Connor	Akeem	#2 Robinson Lane, Damarie Hill, Guaico
Conrad	Wayne	5 Hillview Gardens, St Jo Avocat, Fyzabad
Cordieu	Eric	#57 Robert Hill,Thick Village, Siparia
Cornwall	Richard	#58 Cacique Drive,The Crossing Santa Rosa W, Arima
Cox	Maria	Unit #9 Rosseau Blvd Goya, Housing Dev. Goya Road ,El Dorado
Cox	Sophia	#142 Woodstar Ave, Maloney Gardens, D'Abadie
Cummins	Pierre	Second Street,Tumpuna Road, Arima
Cupidore	Anderson	Lot 17 San Carlos Extension, Manuel Congo Road, Arima
D		
Davis	Kareem	Lp 4 Henderson Street, Sangre Grande
Davis - Pinnock	Maria	Lp 51 Crow Trace, Chinapoo Village Morvant,Morvant
Davis-Gbadebo	Roxanne	# 3 River Side Road, Curepe
Denis	Michael	Lp#123 Guapo Main Road, Fyzabad
Deverteuil	Antoniette L	13 Galt Avenue,Mausica Lands Arima
Donatien	Kareem	Pathong Avenue, Oropouche Road, Valencia
Donatien	Brian	Patchoi Avenue, Oropouche, Valencia
Douglas	Akenedel	19 Sucre Avenue, Rio Claro
Douglas	Joel	Lp 52 Hollywood Drive, Bon Air North, Arouca
Douglas	Hayne	#2 Marcano Street, St. Augustine
Douglas	Shane	#135 Darwil Gardens, Olton Road, Arima
Douglas	Cleveland	#9 Wall Street, Calvary Hill, Arima
Doyle	Kevon	Lot 225,Churchill Roosevelt Highway, Wallerfield
Duncan	Ricardo	Lp 51 Factory Road, Mohan Avenue, Piarco

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
D (Continued)		
Durieux	Dawn	Apt 41 Leon Street, Building 1, Laventille
Dwarika	Mala	233 Victoria Village, Cross Crossing, San Fernando
E		
Edwards-George	Kris-Ann	13 Knack Knack Terrace, Mandillion Road, Sangre Grande
Elcock	Ronald	#8 Moreno Circle, Golden View, El Dorado
Ellis	Kelvin	Lp 51 Acono Road, Green Hill Maracas, St Joseph
Emmanuel	Richard	62 Malabar Branch Road, Arima
Ettienne	Aaron	Lot 323 Jacobin Avenue, Maloney Gardens, D'Abadie
Ettienne	Kareem	4 Bains Avenue, Saddle Road, San Juan
Evelyn	Michelle	#11 Hibiscus Drive, Macoya Gardens, Tunapuna
F		
Felix	Merlina	27 L Upper Debe, Long Circular Road, St. James
Ferguson	Jinelle	12 8th Street, Barataria
Figaro	Anderson	# 49 Waltz Drive, Fiddlers Dream, Arima
Flament	Celine	39 Drayton Street, San Fernando
Flanders	Lyndon	Building #5 Apt 1, Blue Spruce St., Pineridge, Arouca
Flanders	Khadija	Ep 52 Olton Road, Arima
Fletcher	Tamika	164a Guapo Main Road, Fyzabad
Folkes	Niyoka	Lp#53 Crichlow Hill, Chinapoo Village, Morvant
Francis	Winston	23 Erin Road Francis Trac, Santa Flora
Francis	Shawn	19 Emerald Circular, Bon Air Gardens, Arouca
Franklyn	Denzil	#15 Rock City Circular, Upper Erica Street, Laventille
Frederick	Delon	Lp 7 Rappsey Trace, Cumuto
Frederick	Kern	#3 4th Street East, Canefarm Avenue, Trincity
Frederick	Bert	16 Ma Happy Drive, Darsan Trace, Siparia
G		
Ganga	Lalchan	183 Scotts Road, Penal
George	Ashaki	Lot 185 Opal Crescent 2, Edinburgh 500, Chaguanas
Gialdo	Khadija	89 Santa Cruz Old Road, San Juan
Gialdo	Sheridan	89 Santa Cruz, Old Road, San Juan
Gialdo	Khadija	89 Santa Cruz Old Road, San Juan
Gialdo	Sheldon	55 Maharaj Street, El Socorro, San Juan
Gift	Aaron	Lp 53 Hollywood Road Bk, Point Fortin

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
G (continued)		
Gilbert	Aaliyah	Siparia Erin Road, Palo Seco
Glasgow	Loril-Ann	#11 Gamble Street Extension, Siparia
Gonzales	Jesse	#32 Saints Gardens, Malabar Road, Arima
Gonzales	Leon	19 Hilltop Drive, Maracas, St Joseph
Gonzales	Shelley-An	Bldg#5, Apt1, Blue Spruce, Pine Ridge Heights, Lopinot, Arouca
Goodridge	Fitzgerald	# 3719 Mc Donald Bailey Street, La Horquetta, Arima
Gormandy-Bleasdell	Janelle	Bldg99 UTB Amaryllis Crescent, Edinburgh South Dev, Chaguanas
Grainger	Dexter	No 6 Rapsey Street, Curepe
Grant	Carlos	Lp 59 Apt 7 Blackman Lane, Curepe
Grant	Audia	#20 Thompson Trace, Pepper Village, Fyzabad
Grant	Dexter	#17a Upper Waterhole, Cocorite, St James
Gray	Bernadette	Pole 193 Laventille Rdex, Never Dirty, Morvant
Gregoir	Charles	#149 Morne Coco Road, Four Roads, Diego Martin
Gumbs	Darryl	Third Tasken Ave, Cashew Gardens, Longdenville
Guy	Anthony	# 35 Garden Homes, San Juan
Gwin	Paul	Lp68a Joseph Terrace, Richplain Road, Diego Martin
Gyan	Sean	28a Valley View Drive, Maracas, St. Joseph
H		
Hamil	Dale	Lp 62 Meade Street, Tunapuna
Hamlet	Simone	31 Seventh Avenue North,, Barataria
Haradan	Timothy	42 Bertram Trace, Valencia
Harewood	Dhaima	33 Solomon Street, Vistabella
Harper	Deborah	Bldg 42 Edinburgh South D, Chaguanas
Henry	Marlon	1125b Erin Road, Palo Seco
Henry	Dwain	#74 Seventh Street, Seventh Avenue, Barataria
Henry-Clarke	Allison	P.O.Box 6094, Lower Santa Cruz
Hernandez	Valerie	Catherine Drive Villabrea, Siparia
Holder	Anthony	#24 Edward Street, Quash Trace, Sangre Grande
Hosanny-Singh	Shernelle	2 1/2 Mm Coalmine Road, Sangre Grande
Hosein	Lisa	Lp 66/2 Sea Trace, Bagatelle Road, Diego Martin
Hoyte	Cassandra	Lp # 123 Guapo Main Road, Fyzabad
Huggins Phillip	Sherryann	Bldg 4 Unit 1 Almond Stre, Edinburgh 500, Chaguanas

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
I		
Ifill	Tammi	# 5 Singh Street, Dinsley Village
J		
Jack	Shimyca	Lp 57 Lewis River, Circular Cunaripo, Sangre Grande
Jack	Akima	35 Woodford Street, Curepe
Jacob	Shanena	Jacob Settlement, Siparia
James	Avalon	Lp 2 Park Street, Morvant
James	Avi-Gail	80 Sixth Street,Upstairs Southwest, Barataria
Jardine-Roberts	Alicia	Picton Road,Dan Kelly, Laventille
Jarvis	June	8915 Eustace Bernard Drive, La Horquetta, Arima
Jattan	Christian	Lp#1 14 Morne Coco Road, Petit Valley
Jobity	Jonathan	Lp 5 Bon Air Gardens West, Lot 93, Arouca
John	Elizabeth	Lp 4 Upper St Francois Va, Belmont
John	Witson	#57 Auzonville Road, Tunapuna
John	Courtenay	29 Upper Bushe Street, San Juan
John-Baptiste	Keisha	403-#100 Frances Street, Lisas Gardens, Couva
Johnson	Akeam	Lp5 Amazon Road,Wallerfield, Arima
Johnson	Latavia	Lp 21 Picton Road,Laventille Road, Laventille
Jointe	Deckles	#2185 B Penal Rock Road, Moruga
Jones	Jeffery	23 Stella Street,La Romain, San Fernando
Jordan	Eric	Lot # 4,Cleaver Road, Arima
Joseph	Anthony	Lp 50 Upper Sixth Avenue, Eight St Malick Apt North, Barataria
Joseph	Lee	Ep 6 Mora Terrace,Boys Lane, D'Abadie
Joseph-Caruth	Jozanne	Lp 5 Achong Trace, Tunapuna
K		
Kalipersad	Robert	Lp 5 Local Dr Ramgoolie Tr North, Chin Chin Road, Cunupia
Keith	Akeido	Apt 4, #36 7th Street, Barataria, San Juan
Khelawan	Sharon	47 St John Road, St Augustine
King	Mishael	22 Akal Trace,La Pastora, Santa Cruz
Komal	Richard	219 Siparia Old Road, Avocat Village, Fyzabad
L		
Labbay	Darren	#5 Henry Road, El Dorado, Tunapuna

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
L (continued)		
Lackraj	Reynold	# 71 Oliver Trace, Mt Dor Road, Champs Fleurs
Lawrence	Naomi	Unit #20 Lions Gate, Housing Development Egypt, Chaguanas
Le Platte	Kevin	28 Auzonville Road, Tunapuna
Lee-Len	Giselle	28 A Valley View Drive, Maracas, St Joseph
Leopold	Daniel	Lp 5 Train Line Road, Pinto Road, Arima
Leslie-Stewart	Michelle	# 4 Simon Street, Gasparillo, Gasparillo
Lewis	Michael	79 Banyan Boulevard, Malabar, Arima
Lewis	Bhanmatie	Lp1 #2 Sahatie Street, Cane Farm, Tacarigua
London	Sheldon	#14 Agostini Street, St. Joseph
Lopez	Dinell	Lot 113 Lionel Hoyte Ave, Malabar Phase 4-2, Arima
Lovelace	Magdalene	# 24 Plover Street, Morvant
Lynch	Yvonne	#28 Caratal Road, Gasparillo
Lynch	Stephanie	Lp 51 El Carmen Road, Foster Road, Sangre Grande
Loregnard	Andrew	Lp 21 Lot 1 Don Miguel Road, El Socorro, San Juan
Luke	Godfrey	Guapo Road, Fyzabad
Lynch	Yvonne	#28 Caratal Road, Gasparillo
Lynch	Stephanie	Lp 51 El Carmen Road, Foster Road, Sangre Grande
M		
Mahabir	Maria	#20 Freddy Street, Aranguez, San Juan
Mahangoo	Marie	3 San Fabien Road, Gasparillo
Maharaj	Shandaye	66 Guinness Trace, Barrackpore
Maitland	Renelle	14a Archibald St Off John, Fyzabad, Fyzabad
Maitland	Tevin	14a Archibald Street, Delhi Road Fyzabad, Fyzabad
Maitland	Anthony	#1163 Corner Sugar Ridge, & Lyle Street, Block #7,, Palmiste
Manswell	Brian	#59A Moore Street, El Dorado
Marcano	Curtis	Main Road, Flanagin Town
Marchan	Kevin	Palo Seco Erin Road, Rancho Quemado, Rancho Quemado
Marchand-De Mon	Mary	83 Harris Village, South Oropouche, Fyzabad
Mark-Frederick	Germaine	16 Ma Happy Drive, Darsan Trace, Siparia
Marshall	Dion	#68 Tamandua Drive, Valencia
Marshall	Ayana	#6 Court Drive, Tunapuna

Delinquent Members as at February 29, 2024

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
M (continued)		
Martin	Bernadette	St. Marys Village, South Oropouche, San Fernando
Mayers	Kevon	Bldg 10 Apt 2-4 South, Maloney Gardens, D'Abadie
Mayers	Dwayne	Building 10 Apt. 2-4, South Maloney Gardens, Bon Air
Mc Donald	Katana	No.26 Bamboo Road, #7 Bamboo Upper Fairley Street, Tunapuna
Mc Donald	Kion	26 Bamboo Trace, Tunapuna
Mc Eachnie	Akil	#70 Kingbird Drive, Bon Air Gardens, Arouca
Mc Eachnie	Shurla	Building Seven, Apartment 2-3 East Malone, D'Abadie
Mc Queen	Roxanne	#5 Fifth Street, Five Rivers, Arouca
Mejias	Kim-Marie	17 Santa Barbara Estate, Maracas, St. Joseph
Mitchell	Mark	Lot#250 Phase 3 Flamingo, Malabar, Arima
Mitchell	Geneise	Lot N Louise Street, Caroni Savannah Road, Charleville
Mitchell	Akeem	39 Don Miguel Road, El Socorro, San Juan
Mitchell	Marissa	Lp 58 Coffee Lane, Pipiol Road, Santa Cruz
Mitchell	Geneise	1 Todd Street, El Socorro, San Juan
Mohammed	Anthony	617 Nautilus Circular, Bon Air West, Arouca
Mohammed	Paula	2 Morvant Road Extension, Morvant
Mohammed-Ali	Saffiyah	#9 Lewis Avenue, Don Miguel Road, San Juan
Mohipat	Aleema	C/O Arima Post Office, Prince Street, Arima
Monier	Thaiese	Lp9 Charlotte Street, St Joseph
Montrichard-David	Cheryl	Lp#10a Poony Trace, Red Hill, D'Abadie
Moonilal	Amarnath	56 National Mining Trace, Grant Trace, Rousillac
Mootoo	Allan	23 D Pasea Road, Tunapuna
Moraldo	Sherma	#9 Second Trace, Maingot Road, Tunapuna
Morris	Princess	Jerningham Junction, Cunupia
Mulrain	Ameila	94 Hugh Street, Montrose, Chaguanas
Mungroo	Ameila	34 Dookiesingh Street, St Augustine
Murrain	Roberta	#42 Mc Donald Street, Curepe
Murray	Kevin	#52 Arima Old Road, Arima
Murrell	Terry	Lp#5 Dos Road, Mapp Lands, Laventille

Delinquent Members as at February 29, 2024

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
N		
Narcis	Ricardo	Lp#8 Aldana Street, Princes Town
Noel	Zyndi	#61 Grant Street, Couva
Noel-Borde	Joesanne	7 Belle Vue Trace, Long Circular Road, St. James
O		
Olton	Aaron P	#12 Cliff Bertrand Street, Phase 4, Project 2 Malabar, Arima
Olyia	Jeremiah	6201 Fitzroy Alexander Cres., La Horquetta, Arima
P		
Pamphile	Camille	No.12 Jacobin Street, Morvant
Panchoo	Lesser	Lp#72 Delhi Road, Fyzabad
Panting	Clarence	100 Crest Camp, Fyzabad
Patrick-Gopaul	Annessa	Lp 157 Friendship Village, St. Johns, San Fernando
Paynter	Behane	12 Lashley Street, Tunapuna
Penny	Mc Eisa	Lp 6 Seeree Trace, Foster Road, Sangre Grande
Pereira	Keion	Bldg 202 Oropune Gdns, Piarco
Persad	Darryl	No.28 Rapsey Street, Curepe
Pheerangee	Neal	Lp# 662 Standard Road, Fyzabad
Phillip	Jamelia	Lp #78 Caiman Road Extens, St Joseph
Phillip	Mark	#45c Plumbago Circular, Edinburgh South, Chaguanas
Phillip	Michaela	35 Recreation Ground Road, D'Abadie, Arima
Pierre	Shinika	Lp 5/4 Sparrow Drive, Simeon Road, Petit Valley
Plante	Michelle	10 Silver Mill, San Juan
Pullitt	Janelle	78 Caiman Road, St Joseph
R		
Ragoo	Narad	#14 Isaac Street, Couva
Raguette	Jeremiah	18 Twenty Third Street, Beetham Estate, Port Of Spain
Rambally	Robert	Lp 52 Savannah Drive, Southern Main Road, Cunupia
Ramcharan	Nadia	#23 Alma Trace, Gasparillo
Ramdeo	Ramdiel	Lp#708 Arena Village, Erin
Ramesar	Damian	27 Messiah Street, Williamsville
Ramessar	Raphael	350 St. Croix Road, Princes Town
Ramnath	Nandanee	#21 Sudama Trace 1, Sudama Village, Siparia

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
R (continued)		
Ramsumair	Denise	#156 Indian Walk, Moruga
Reid	Trudy	Lot #58 Parrot Drive, Bon Air Gardens, Arouca
Reid	Aisha	Lp# 7 A-2 Unity Road, Richplain, Diego Martin
Remy-Reyes	Asabi	115 Savannah Road, Five Rivers, Arouca
Richardson St.Rose	Carla	#4 Cameron Trace, Buenos Aires, Point Fortin
Roach	Jerome	147/3 Mt Hope Rd., Mt Hope
Robelto	Joyetta	9 Jagessar Avenue, Front House, Chaguanas
Roberts	Kevon	Lp 39b Foster Road Extension, Sangre Grande
Roberts	Shawn	5 Tobin Lane, Curepe
Roberts	Nakeem	Boxhill Trace, Laventille
Roberts	Christopher	#84 Old School Road, Hardbargain, Williamsville
Rollock	Shivvon	#59 Marigold Cres, Morvant
Rosales	Lorenzo	7 Anglican Street, Arima
S		
Sahadath	Steve	45 Robinson Street, Montrose Village, Chaguanas
Sahadath	Vidya	45 Robinson Street, Montrose Village, Chaguanas
Salvary	Junius	#41 Jereton Street, Morvant
Sam	Pernell	#14 Francis Avenue, Petit Bourg, San Juan
Sam	Radha	Lp#53 Sawmill Road, Pasea Road, Tunapuna
Sampson	Vennor	12 Ninth Street, Beetham Estate, Port Of Spain
Samuel	Anthony	Ep 1057 Comparo Village, Manzanilla, Manzanilla
Samuel	Kareem	14 Plaisance Road, East Dry River, Port Of Spain
Samuel-Julien	Jendaiee	Lp 115 La Pastora, Lopinot Village Lopinot, Arouca
Scott	Ludrick	252 Eastern Main Road, Laventille, Port Of Spain
Sealy	Lydia	#114 Norman Spann Crescen, Barataria
Seecharan	Ariel	#10 Centeno Street, Marabella
Seemungal	Kenneth	18 La Pailla, N.H.A Settlemnt, Caroni
Seepersad	Narissa	#179 A Fyzabad Branch Road, Quarry Village, Siparia
Seepersad	Neil	Lp #58 Cor.Junction & Sellier Street, Curepe
Serrette	Darriel	#0522 Thrash Lane, Maloney Gardens, Maloney
Shoy	Shanice	#65 Pelican Extension Road, Morvant

Delinquent Members as at February 29, 2024

The following list of delinquent members are asked to contact the Credit Union at 358-0501 or 280-4680 to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
S (continued)		
Simpson	Hannah	11 Rafferty Street, St Joseph
Singh	Florence	19-20 Upper Bushe Street, Petit Bourg, San Juan
Singh	Florence	19-20 Upper Bushe Street, Petit Bourg, San Juan
Singh	Ranjeev	Corner And Pinto Road Ext, Arima
Singh-Itwaru	Dhanrajee	#15 Hillview Court, Paradise Gardens, Tacarigua
Skeete	Renee	Lp 50/2b La Canoa Road, Sun Valley, Santa Cruz
Small	Nicholas	Lp 54/1 Walcott Lane, Enterprise Chaguanas, Chaguanas
Smith	Sheena	Lp 68 Wharf Trace, Maracas, St Joseph
Smith	Lisette	3406 Hermit Avenue, Maloney Gardens, Maloney
Smith	Brendant	No.12 Ackbarali Street Ea Malabar, Arima
Smith	Cotton	Lp #85 Mon Repos Road Morvant
Snaggs	Esmond	Lp 98/1 Cumuto Road, Cumuto
Solomon	Giselle	14 Tulip Street, Macoya Gardens, Tunapuna
Sooklal	Steffan	Tobin Lane, Off Bushe Street, Curepe
Sooknanan	Johanna	#238c Guapo Main Road, Fyzabad
Sorillo	Darlene	48 Gail Trace, Palmiste, Chaguanas
Spicer	Kevin	160 Wharton Street, Laventille
St John	Tramaine	#15 Cipriani Street, Extention, Morvant
St Rose	Rommel	Lp# 50 Singh Trace, El Socorro, San Juan
St. Bernard	Gregory	Lp 930 Bravo Hill, Eastern Main Road, Sangre Grande
St. John	Chad	Lp 58 Sargangar Trace, Four Roads, Diego Martin
Stafford	Juliet	Lp#8 Perkins St, Arouca
Stapleton	Ron	Lp#11 Mt D'Or Road, Spring Valley, Champs Fleurs
Stephen	Carol	Febeau Village,, Laventille Road, San Juan
Stephens	Kester	El Dorado Heights, Building 6 Apt. 4d, El Dorado
Sylvester	Glenford	37 Picton Road, Laventille
Sylvester	Jinelle	Lp 57 Mosque Street, Caroni Village, Caroni
T		
Taitt	Otis	Lp 101f/92 Buck Street, Le Platte Village, Maraval
Tempo	Dionne	9 Carrick Street, Lawrence Park, Arima
Theodore	John-Michael	#34 Maraj Street, Five Rivers, Arouca
Thomas	Ann	49b Maitagual Road, Petit Bourg, San Juan

Delinquent Members as at February 29, 2024

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
T (continued)		
Thomas	Rennette	42 Petra Avenue Plaisance, Point A Pierre
Thomas	Sherwin	22a School Road, Santa Flora
Thomas	Kwailan	Lot 346 Lapwing Avenue, Malabar, Arima
Thomas Brown	Natalie	Lt 7112 La Horquetta, Housing Project, Arima
Timothy-Allsop	Maricia	#7 Pro De Verteuil Street, Arima
Tobias	Tineille	#8 Eagle Hall Road, Newlands, Point Fortin
Tulssie	Nadia	#69b Bamboo Settlement #2, Valsayn
V		
Venus	Dejon	1 Rose Drive, The Crossings Tumpuna Road, Arima
Villafana	Keba	55 Gonzales Village, Guapo, Point Fortin
W		
Walters	Robbie	No.11b Dookie Lane, Tunapuna
Wears	Peaches	Lp 11 Orangefield Road, Mungal Trace, Carapichaima
Williams	Michael	#88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Delano	#34 Nimblett Street, Enterprise, Chaguanas
Williams	Michele	88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Jacqueline	#5c Delhi Road, Fyzabad
Williams	Joseph	Corner Rita & Rajpaul Str, Enterprise, Chaguanas
Williams	Tonya	64 Mowl Village, Siparia Road, Fyzabad
Williams	Abigale	Lp 5c/34 Upper Belmont, Valley Road Belmont, Port Of Spain
Williams	Michele	88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Laurane	A65 Jerningham Junction R, Cunupia
Williams	Neil	Avocat Village, Fyzabad
Williams	Nevon	#9 34 Mm Toco Main Road, Orr Trace, Matura
Wills	Ryan	#114 Plover Avenue, Maloney Gardens, D'Abadie, Arima
Wilson	Kalim	New City Extension, Gowers Well Road, Fyzabad
Woodroffe	Neil	Lp 6 Ramnarine Street, Bank Village, Carapichaima
Worme	Cynthia	Lp 68 Wharf Trace, Maracas, St Joseph
Worrell	Kathy	Lp59 Buenos Ayres Road Erin, San Fernando

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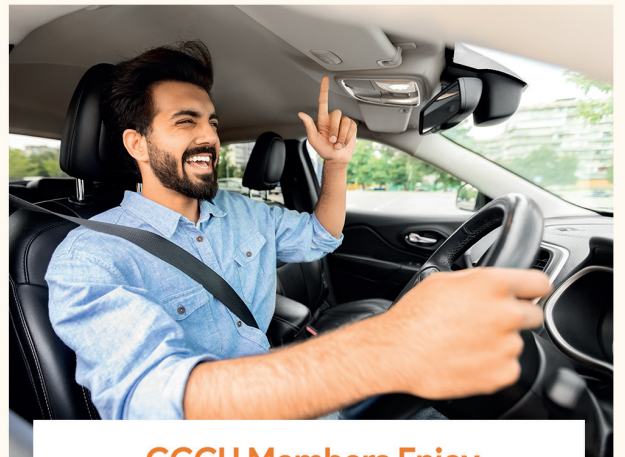
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