




RESHAPING

2022 Annual Report





04	Corporate Information
06	Election Procedures
08	Minutes of the 60th Annual General Meeting
18	Nominations Committee Report
28	Board Report
35	Credit Committee Report
40	Supervisory Committee Report
44	Education Committee Report
46	Budget
48	Proposed Bye Laws
50	Delinquent Members

CONTENTS



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 Fax: 662- 8977
Email: admin@communitycarecu.org

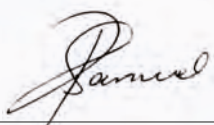


Notice

Notice is hereby given that the 61st 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 25th March 2023** at the **Eric Williams Auditorium, La Joya Eastern Credit Union, St Joseph at 1:00 p.m.**

Members are hereby advised that amendments to the Bye Laws will be proposed at this Annual General Meeting. Registration begins at 12:00 noon.

Dated at Curepe this 3rd March 2023



Rawson Samuel

Secretary

Agenda

National Anthem/Invocation

1. Opening
 - Credential Committee Report
 - Notice of Meeting
 - Standing Orders
 - Welcome
 - President's Address
2. Minutes of the 60th Annual General Meeting held on Saturday 26th March 2022
3. Election of Officers
4. Reports
 - Board of Directors
 - Credit Committee
 - Supervisory Committee
 - Education Committee
 - Auditors
 - Financial Statements
5. Budget Proposals
6. Amendments to the Bye Laws of the Society
 - Bye-law 29 b - Board of Directors-Composition
 - Bye-law 33 a – Supervisory Committee
 - Bye-law 34 a – Credit Committee
7. Resolutions
8. General Business

NOTE:

- Members are asked to register by March 21st, 2023, for catering purposes.
- Members can register via the **AGM-registration portal** on our website, email **agm@communitycarecu.org**, or call/whatsapp – **708-2228**.
- Identification must be presented at Registration desk.



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 5.00 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. Ballot papers for elections for the Board of Directors, Credit Committee and Supervisory Committee will be given to members at the time of voting.
2. One of the items of business on the Agenda will be the nomination of persons to contest elections to the Board and Committees.
3. Persons nominated will assemble before the audience.
4. A list of nominees will be circulated before the commencement of the meeting.
5. On completion of the nomination process, members will cast their ballots.
6. The appointed persons will count the ballots while the meeting is in progress.

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

- 1a. A member shall stand and state his name when addressing the Chair.
- 1b. Speeches shall be clear and relevant to the subject before the meeting.
2. A member shall address the meeting when called upon by the Chairman to do so, after which, he shall immediately take his seat.
3. No member shall address the meeting except through the Chairman.
4. A member shall not speak twice on the same subject except: The mover of the motion - who has a right to reply, He rises to object or to explain any matter (with the permission of the Chair).
5. No speeches shall be made after the "question" has been put and carried or negatived.
6. The mover of a 'procedural motion' – (adjournment, lay on the table, motion to postpone) shall have no right to reply.
7. A member rising on a point of order shall state his point concisely. (A point of order must have relevance to the Standing Orders).
8. A member shall not call another member to order but may draw the attention of the Chair to a "Breach of order". On no account can a member call the Chair 'to order'.
9. Only one amendment shall be before the meeting at one and the same time.
10. When a motion is withdrawn, any amendment to it fails.
11. The Chair shall have the right to a casting vote.
12. If there is an equality of voting on an amendment, and if the Chairman does not exercise his casting vote, the amendment is lost.
13. Provision shall be made for protection by the Chairman from vilification (personal abuse).
14. No member shall impute improper motives against another.

Minutes of the 60th Annual General Meeting

Of the Community Care Credit Union Co-operative Society Limited held virtually on March 26th, 2022 from the Community Care Credit Union, Corner Southern Main Road & Bushe Street, Curepe

1. CALL TO ORDER

- 1.1 The 60th Annual General Meeting of Community Care Credit Union Co-operative Society Limited (CCCU) was convened on March 26th, 2022 at 1:25pm however, there was audio issues causing the meeting to restart at 1:46pm with a total of 55 members and 9 Directors present. This satisfied the quorum of forty (40) members required by Bye-Law for the commencement of the AGM.
- 1.2 The National Anthem was played via recording.
- 1.3 The Opening Prayer and Credit Union Prayer followed.
- 1.4 The Credit Union Hymn "Bind us Together" was played via recording.
- 1.5 A Minute of Silence was observed for all those who departed within the past year.

2. NOTICE OF MEETING

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

3. ADOPTION OF STANDING ORDERS

- 3.1 The Standing Orders were read by Secretary to the Board, Rawson Samuel.
- 3.2 The Standing Orders were adopted on a motion moved by Rawson Samuel, seconded by Ano Olufemi, then unanimously carried.

4. WELCOME

- 4.1 President David Rocke welcomed all present and apologized for delayed start due to the audio issue. He indicated that two (2) test runs were held prior with no issues. He acknowledged the presence of the retirees and Fyzabad members and thanked them for attending the meeting.



5. PRESIDENT'S FORUM

President David Rocke informed the membership of the following:

- 5.1 CCCU continues to battle with the effects of COVID-19. He noted some of the effects of the pandemic: less demand for loans, less income to pay better dividends, increase in delinquency, more cautiousness in both borrowing and lending. As a result, CCCU must dip into its reserves to pay a dividend for 2021.
- 5.2 The Board appointed a Quality Assurance team to review the entire operations of the institution and make recommendations to the Board towards improving the efficiency and effectiveness of the institution.
- 5.3 A 'whereabouts list' has been published in the brochure and members are urged to come forward to assist the Credit Union in locating these delinquent members.
- 5.4 He informed the members that a Memorandum of Understanding (MOU) had been entered into with UWI Credit Union and AERO Services Credit Union.
This MOU will allow for the following:
 - Offer shared virtual training for new officers
 - Offer shared Health Insurance coverage for members
 - Joint discussions to address the ongoing issues with JMMB Visa Debit Cards
 - Shared teller-services whereby members will be allowed to utilize any one of these Credit Union's location to transact basic business should the need arise
 - Each Credit Union will provide a physical space to facilitate continued operations in case of an emergency and/ or disaster
 - Seek out ways of reducing operational cost as a groupHe added that the group is represented by the President, Vice President and Secretary of each Credit Union. He concluded that any decision taken at these meetings, must be ratified by their respective Boards and that all collaboration will be done with utmost respect for each other's products and services.
- 5.5 He informed the members that the thrust to improve technology continues in 2022 with implementation of a new software.
- 5.6 He stated that the issues with the Visa Debit Card with JMMB has improved but continues to be a work-in-progress and CCCU will continue to monitor this to ensure that the best service can be achieved.
- 5.7 He indicated that 'Service' to members continues to be a top priority and assured them that the Board will continue to do its best to ensure that Service is improved.
- 5.8 He advised that there will be a renewed effort to attract new members.
- 5.9 He stated that the Fyzabad Branch has been unsustainable and the Board is committed to a restructuring exercise to return it to its viable state. He added that an eighteen (18) month timeframe has been set for this exercise.
- 5.10 He advised that CCCU will host quarterly member forums via zoom with members to discuss the various topics affecting the Credit Union and the members. The first meeting is carded for May 21, 2022.
- 5.11 He asked members to continue their unwavering support and thanked them for their

indulgence. He thanked the General Manager, Operations Manager, staff and all committee members for their continued dedication to duty and diligent services.

5.12 He opened the floor for questions or comments:

5.12.1 Keith Gellineau inquired whether there is contemplation of a possible merger with the members of the MOU. President Rocke indicated that while that possibility exists, that is not the intention at this time.

5.12.2 Mr. Gellineau asked for some of the common characteristic of the three (3) Credit Unions in the MOU to be outlined. President Rocke indicated that each Credit Union is community based, faces similar issues and have a diverse memberships. Mr. Gellineau requested that the Quality Assurance team provide updates on this initiative at the quarterly meetings. President Rocke indicated that this would be done.

5.13 Vice President Peter Phillip provided an update on CCCU's involvement in the Central Finance Facility (CFF). He reported on some of the activities that have been held. He stated that the main goal of the CFF continues to be working towards a Credit Union movement that is resilient, providing support, training and research to aid member Credit Unions.

6. ACCEPTANCE OF ANNUAL REPORT

6.1 President Rocke inquired if there were any questions or comments on the 2021 Annual Report.

6.2 There were no questions or comments.

6.3 President Rocke asked for a motion to be moved for the adoption of 2021 Annual Report.

6.4 The motion was seconded by Francisca Campbell, then unanimously carried.

7. SECOND CREDENTIAL REPORT

7.1 The total number of members in attendance at 2:35pm was 55 members and 9 Directors.

8. CONFIRMATION OF MINUTES: 59th AGM

8.1 There were no corrections to the minutes.

8.2 The minutes of the 59th Annual General Meeting were confirmed with amendment on a motion moved by Marilyn Lewis-Tobias, seconded by Jennifer Roseman-Batson, then unanimously carried.

8.3 Matters arising from the minutes were addressed:

8.3.1 President Rocke made mention of the prize won by Elvin Francis which could not be provided due to the pandemic. He assured that Mr. Francis will be provided with a prize of equivalent value.



- 8.3.2 President Rocke thanked Angela Carrington for her service and dedication to CCCU.
- 8.3.3 President Rocke made mention of JMMB Visa Debit Card and advised members that it was also their responsibility to check their card's expiry dates.

9. NOMINATIONS COMMITTEE REPORT

- 9.1 President Rocke thanked the Nominations Committee for a job well done. He indicated that the members were Simone Callender, Rawson Samuel and Jennifer Roseman-Batson.
- 9.2 The Nominations Committee Report was presented by Simone Callender, Chairman of the Nominations Committee. She indicated that there were initially twenty (20) nominees, however after the interview stage, eighteen (18) nominees proved successful. She stated that there were six (6) nominees for the Board of Directors, five (5) for Supervisory Committee and seven (7) for Credit Committee. The nominees for each of the various categories were announced to the membership.
- 9.3 Rawson Samuel moved a motion to accept the report, seconded by Tony Inniss then unanimously carried.
- 9.4 Rawson Samuel announced the outgoing officers for Board, Supervisory and Credit Committees thanking them all for their selfless service during their last term.
- 9.5 Rawson Samuel introduced Wayne Charles indicating that he will be the Returning Officer in charge of the election process.

10. ELECTION OF OFFICERS

Wayne Charles, Returning Officer took the meeting through the voting process. He advised that there were sixty-four (64) members present and declared the registration is closed at 2:58pm.

Mr. Charles reiterated that no new members would be allowed into the meeting at this time. He stated that for each category, nominations from the floor will be opened, nominee videos will be aired, following which, members will be invited to vote within a three (3) minute window. He added that anyone nominated from the floor would be required to provide a brief bio.

10.1 Supervisory Committee

- 10.1.1 Mr. Charles opened nominations from the floor, seconded by Michelle Howell, then unanimously carried. Nominations from the floor was declared open. There were no nominations from the floor and as such Mr. Charles declared it closed. The nominee videos were aired for the following candidates: Julia Parris; Melissa Bridgewater; Donna Gilbert-Bournes; Alvon Dallas and Khadija Flanders.
- 10.1.2 Mr. Charles reminded members that they were required to vote for three (3) persons and declared the polls open for voting.



10.1.3 The voting polls were duly closed after three (3) minutes.

10.2 Credit Committee

10.2.1 A motion to open nominations from the floor was moved by Marilyn Lewis-Tobias, seconded by Tony Inniss, then unanimously carried. Nominations from the floor was declared open.

There were no nominations from the floor and as such Mr. Charles declared it closed. The nominee videos were aired for the following candidates: Daumatie Kadoo-Aqui; Ann Thomas; Francisca Campbell; Laverne Richardson; Jennifer Phillip; Queson Phillips and Lana Guisseppi-Iles.

10.2.2 Mr. Charles reminded members that they were required to vote for five (5) persons and declared the polls open for voting.

10.2.3 The voting polls were duly closed after three (3) minutes.

10.3 Board of Directors

10.3.1 A motion to open nominations from the floor was moved by Tony Inniss, seconded by Melissa Bridgewater, then unanimously carried. Nominations from the floor was declared open. There were no nominations from the floor and as such Mr. Charles declared it closed. The nominee videos were aired for the following candidates: Douglas St Lewis; Ruel Fordyce; Montgomery Guy; Peter Phillip; Natalie Rocke and Themba Thomas.

10.3.2 Mr. Charles reminded members that they were required to vote for three (3) persons and declared the polls open for voting.

10.3.3 The voting polls were duly closed after three (3) minutes.

11. ADOPTION OF REPORTS

11.1 Board of Directors

11.1.1 Rawson Samuel presented key highlights from the Board of Directors report.

11.1.2 There were no questions or comments on the report.

11.1.3 A motion for its adoption was moved by Michelle Howell, seconded by Tony Inniss, then unanimously carried.

11.2 Credit Committee

11.2.1 The Credit Committee report was presented by Chairman of the Committee, Queson Phillips.

11.2.2 There were no questions or comments on the report.

11.2.3 A motion for its adoption was moved by David Rocke, seconded by Marilyn Tobias then, unanimously carried.

11.3 Supervisory Committee

- 11.3.1 The Supervisory Committee report was presented by Chairperson of the Committee, Khadija Flanders.
- 11.3.2 There were no questions or comments on the report.
- 11.3.3 A motion for its adoption was moved by David Rocke, seconded by Elvin Francis then, unanimously carried.

12. AUDITOR'S REPORT

- 12.1 Mr. Kevin Ruiz, General Manager read the opinion of the Auditor's Reports from Bob Gopee & Associates Chartered Accountants for the period January 01, 2021 to December 31, 2021.
- 12.2 A motion for its adoption was moved by David Rocke, seconded by Elvin Francis then, unanimously carried.

13. FINANCIAL STATEMENTS

- 13.1 The Financial highlights were presented by Mr. Ruiz:
 - Total Assets increased by 0.2% in 2019 over 2018 and reduced by 3.4% in 2020 when compared with 2019. There was an overall increase by 2.4% in 2021 when compared with 2020
 - Total Members Loans increased by 3.0% in 2019 over 2018 and declined by -16.8% in 2020 when compared with 2019. There was an overall decline by -2.8% in 2021 when compared with 2020.
 - Total Members Shares increased by 2.8% in 2019 over 2018 and declined by -5.5% in 2020 when compared with 2019. There was an overall increase by 3.3% in 2021 when compared with 2020.
 - Total Members Deposits decreased by -7.7% in 2019 over 2018 and decreased by -2.4 % in 2020 when compared with 2019. There was an overall increase by 8.3% in 2021 when compared with 2020.
 - Total Investments increased by 1.2% in 2019 over 2018 and increased by 26.9% in 2020 when compared with 2019. There was an overall increase by 16.7 % in 2021 when compared with 2020.
 - Total Loans granted increased by 16.2% in 2019 over 2018 and declined by -53.5% in 2020 when compared with 2019. There was an overall decline by -23.7 % in 2021 when compared with 2020.
 - Total Income declined by -4.9% in 2019 over 2018 and declined by -10.2 % in 2020 when compared with 2019. There was an overall decline by -23.7% in 2021 when compared with 2020.

- Total Expenses decreased by -0.7% in 2019 over 2018 and was reduced by -12.3% in 2020 when compared with 2019. There was an overall reduction by -7.2 % in 2021 when compared with 2020.
 - Total Surplus increased 46.4% in 2019 over 2018 and declined by -298.4% in 2020 when compared with 2019. There was an overall decline by -23.7 % in 2021 when compared with 2020.
- 13.2 Mr. Ruiz noted that loan demand has been on a decline which has caused an increase in available funds. CCCU has therefore sought to pursue increased investments opportunities however, he noted that the loan portfolio must continue to grow in order to pay dividends. He also noted that despite the economic conditions and decline in revenue, CCCU continues to remain stable. He urged members to continue to choose CCCU, to service their loan needs.
- 13.3 There were no questions or comments on the Financial report.
- 13.4 A motion for the adoption of the report was moved by Kevin Ruiz, seconded by Monica De Leon, then unanimously carried.

14. PRESENTATION OF BUDGET 2022

- 14.1 Kevin Ruiz presented an overview of the budget indicating the following:
- Loan Interest Income \$6,940,000
 - Loan Fees \$226,800
 - Rental Income \$480,000
 - Investment \$479,100
 - Miscellaneous \$181,722
 - Total Income \$8,307,622
 - Human Resource (Salaries and Benefits) \$(2,617,153)
 - Financial Expenses (Schedule 1) \$(489,844)
 - Administrative and Corporate (Schedule 2) \$(2,006,826)
 - Occupancy Expenses (Schedule 3) \$(1,526,648)
 - Total Expenses \$(6,640,472)
 - Net Income \$1,667,150
- 14.2 There were no questions or comments on the budget.
- 14.3 A motion for the adoption of the Budget was moved by Kevin Ruiz, seconded by Queson Phillips, then unanimously carried.

15. ELECTION RESULTS

- 15.1 The results of the elections were announced by Returning Officer Wayne Charles. The following persons were elected to serve on the Supervisory Committee, Credit Committee and Board of Directors respectively.



Supervisory Committee

Khadija Flanders	- 43	
Melissa Bridgewater	- 34	
Alvon Dallas	- 31	
Julia Parris	- 18	1st Alternate
Donna Gilbert-Bournes	- 13	2nd Alternate

Credit Committee

Queson Phillip	- 45	
Francisca Campbell	- 39	
Laverne Richardson	- 36	
Daumatie Kadoo-Aqui	- 33	
Jennifer Phillip	- 31	
Ann Thomas	- 24	1st Alternate
Lana Guisuppi-Isles	- 16	2nd Alternate

Board of Directors

Peter Phillip	- 40
Natalie Rocke	- 37
Montgomery Guy	- 25
Themba Thomas	- 13
Douglas St Lewis	- 12
Ruel Fordyce	- 12

There being a tie for the post of 2nd Alternate, another poll was run.
The following results ensued:

Douglas St Lewis	- 31
Ruel Fordyce	- 21

Therefore, the position of 2nd Alternate will be assumed by Douglas St Lewis with the 1st Alternate being Themba Thomas.

- 15.2 A motion for the destruction of the physical ballots was moved by Wayne Charles, seconded by Elvin Francis, then unanimously carried.



16. RESOLUTIONS

President Rocke put the following resolutions to the meeting:

16.1 Dividend

- 16.1.1 Be it resolved that a dividend at the rate of 2% be declared for 2021 to be paid by April 01, 2022.

That the dividend be paid to members share account, loans account or retirement account. For any account in arrears, dividends would be credited to same. The resolution was seconded by Elvin Francis and unanimously carried.

16.2 Appointment of Auditors

- 16.2.1 Be it resolved that the firm of Bob Gopee and Associates Chartered Accountants be retained as external Auditors of the Society for the year ending 31st December, 2022. The resolution was seconded by Michelle Howell and unanimously carried.

16.3 Stipends

- 16.3.1 Be it resolved that a stipend of \$200,000.00 be approved for Officers for the year ending December 31st 2022. The resolution was seconded by Marilyn Lewis-Tobias and unanimously carried.

16.4 Borrowing Power

- 16.4.1 Be it resolved that the Maximum Liability of the Credit Union, in respect of loans, be maintained at Forty-Million dollars (\$40 million) in accordance with the Regulations of the Co-operative Society Limited and the Bye Laws of the Credit Union. The resolution was seconded by Melissa Bridgewater and unanimously carried.

17. GENERAL BUSINESS

- 17.1 Peter Phillip made mention of the following:

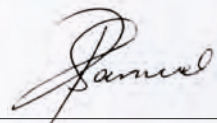
- 17.1.1 He has noticed that members have been taking loans at the bank to liquidate their Credit Union loans. He implored with members to please visit the Credit Union to have a conversation before taking that decision. He stressed that such liquidations often result in members losing all of their hard-earned savings.
- 17.1.2 He told members to be weary of the interest rates being offered by the banks.
- 17.1.3 He urged delinquent members to reach out to the Credit Union.

- 17.2 Elvin Francis referred to the list of the delinquent members in the brochure and asked what was the rationale for it. President Rocke indicated that these persons have refused to pay loans and CCCU cannot reach them, therefore, it is an effort to put the information in the public domain so that other members may assist in locating these delinquent persons.

- 17.3 Mr. Francis asked whether the habitual delinquents were differentiated from those who may be genuine and first-time delinquents. President Rocke assured him that the whereabouts list published, consisted of habitual delinquents and once again urged members to come forward if they have been affected by COVID-19.
- 17.4 President Rocke reiterated that payment of dividends is made as per CCCU Bye Laws.

18. CLOSURE

- 18.1 President Rocke thanked all for attending the virtual meeting. He reiterated that the coming years will be challenging but CCCU will make the adjustments necessary and assist the membership as best as it can. He added that CCCU is also faced with the closure of Unilever and will suffer loss of members. He added that those persons with outstanding loans will be asked to pay their loans.
- 18.2 Rawson Samuel gave the vote of thanks.
- 18.3 Peter Phillip thanked all their participation and said a closing prayer.
- 18.4 The meeting ended at 5:10 pm.



Rawson Samuel

Secretary – Board of Directors

Nominations Committee Report

INTRODUCTION

The Nomination Committee is pleased to put forward to the 61st Annual General Meeting (AGM) of Community Care Credit Union (CCCU), the nominees who have expressed their willingness and met the criteria to serve on the Board of Directors, Supervisory and Credit Committees for the 2023/2024 term.

COMPOSITION

Ms. Simone Callender	Chairman
Mr. Tony Inniss	Director
Mrs. Natalie Rocke	Director

NOTICE TO SERVE

Notice was given to all eligible members who are in good financial standing and are desirous of serving on either the Board of Directors, Supervisory or Credit Committees, to submit nomination forms. This Notice was advertised in the daily newspapers and on the Credit Union's website for the period January 19th – February 17th, 2023. Nominations forms outlining the criteria, were posted online and hardcopies were available in our Curepe and Fyzabad offices. The committee then took a decision to extend the nomination process to February 28th, 2023.

SELECTION PROCESS

The selection process was conducted using the Fit and Proper Criteria set out under the Central Bank of Trinidad and Tobago, the Co-operative Societies Act, Chapter 81:03 and Regulations and Policies of the Bye Laws of Community Care Credit Union.

This year the committee focused mainly on the financial soundness (Validation and Verification) of the nominees and ensuring we had the right skill sets and expertise complimenting each committee.



REVIEW OF NOMINATION FORMS

The Committee received nineteen (19) applications which they reviewed against the criteria outlined on the form and in accordance with the election of officers as stated in our byelaws. After validation and verification, eighteen (18) nominees were successful.

The breakdown of the eighteen (18) Nominees are as follows:

Board of Directors	5
Credit Committee	8
Supervisory Committee	5

BOARD AND COMMITTEE REQUIREMENTS FOR 2023

Board of Directors	Three (3) Directors and Two (2) alternates
Credit Committee	Five (5) Members and Two (2) alternates
Supervisory Committee	Three (3) Members and Two (2) alternates

ORIENTATION TRAINING

At CCCU we believe in building and promoting good working relationships among our fellow co-operatives. As the saying goes when something is done good once, the second time would be greater. For yet another year, we have partnered with UWI Credit Union and Aero Services Credit Union and held a joint orientation training session virtually, on March 21st, 2023, for all unit nominees that are willing to serve its Credit Union. The training comprised the following topics:

TOPICS	FACILITATOR
Understanding Financial Statements	Mr. Marlon Caesar (UWI CU)
Co-operative Principles & Practices	Mr. Lyndon Byer (Aero CU)
Redefining the Role of the Board, Credit and Supervisory Committees	Mr. Dorwin Manzano (UWI CU)

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

1. Mr. Rawson Samuel
2. Mrs. Jennifer Roseman-Batson
3. Ms. Marilyn Lewis-Tobias
4. Mr. Joel Isaac
5. Mr. Douglas P. St. Lewis

Supervisory Committee

1. Ms. Melissa Bridgewater
2. Ms. Julia Parris
3. Ms. Danielle Nieves
4. Mr. Renard Harrilal
5. Ms. Marlene Gervais

Credit Committee

1. Ms. Laverne Richardson
2. Mrs. Jennifer Phillip
3. Mrs. Francisca Campbell
4. Mr. Queson Phillips
5. Mrs. Daumatie Kado Aquí
6. Mrs. Lana M. Guisseppi-Isles
7. Mrs. Donna Gilbert-Bournes
8. Ms. Rachel Garcia

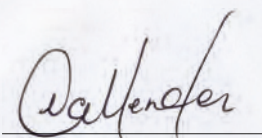
FUTURE PLANS

The Nomination Committee believes it is essential for continuity that to a recruiting training seminar is conducted to educate our members on the Roles and Responsibilities of the Statutory Committees as a key succession tool, for interested members wanting to serve their Credit Union.

CONCLUSION

The Nomination Committee of 2022/2023 thanks the Board of Directors for entrusting us with such a responsibility in carrying out this mandate. We also thank our General Manager, Mr. Kevin Ruiz and his staff for their assistance for yet another year in seeing this exercise flourish.

We take this opportunity to say a heartfelt thank you to all our members that came forward and said 'Yes', they are eager to serve, we look forward to working with you.



Simone Callender
Chairperson



Nominations for the Board of Directors



Mr. Rawson Samuel

Fmr. Senior Laboratory Technician at Unilever

Education/Qualifications:

Certified Quality Engineer (ASQ)

Certified Lead Auditor (ASQ)

BSc. Business Administration (APU)

Caribbean Limited

Served in the following at CCCU:

- Secretary to Board of Directors (2021-2023)
- Director of Credit (2021-2023)
- Chairman, Delinquency Committee (2021-2022)
- Member, Nomination Committee (2021-2022)
- Member, Quality Assurance Committee (2022-2023)



Mrs. Jennifer Roseman-Batson

Unilever Caribbean Limited Former Senior HR Clerk

Education/Qualifications:

BA (Hon) Business Administration

Served in the following at

Served in the following at CCCU:

- Policy Review Committee
- Nominations Committee
- Disaster Preparedness Committee
- Assessment Review Committee
- Board Compliance Officer



Mr. Douglas P. St. Lewis

Manager, Security – MIC Institute of Technology

Education/Qualifications:

BSc Computer Networking

AAS Information Systems

Management

Nominations for the Board of Directors



Mr. Joel Isaac

Manager in the Ministry of Youth Development and National Service

Education/Qualifications:

Certificate in Business Management

BA (Hons) in Business Management

MBA Small and Medium Enterprise Management

Served in the following at CCCU:

- Supervisory Committee '195



Ms. Marilyn Lewis-Tobias

Human Resources Professional

Education/Qualifications:

MBA General Management

BSc. Human Resource Management & Sociology

Teachers' Diploma

Served in the following at CCCU:

- Current Director of Operations
- Policy Review Committee
- Disaster Preparedness Committee
- Quality Assurance

Nominations for Supervisory Committee



Ms. Melissa Bridgewater

Cipriani College of Labour &
Co-operative Studies – Senior Lecturer

Education/Qualifications:

Master of Administration (M.A.) Organisational
Communication

B.Sc. Journalism (Public Relations)

Served in the following at CCCU

- Supervisory Committee member '21/'22

Other Skills:

- Communication
- Analytical
- Leadership



Ms. Julia Parris

Ministry of Agriculture Land and Fisheries - Plant
Pathologist

Education/Qualifications:

M.Sc. Crop Protection 2012

B.Sc. Agriculture and Environmental and Natural Resource
Management

Served in the following at CCCU

- Supervisory Committee Alternate '21/'22

Other Skills:

- Social Media and hydroponics and other types of
Agriculture
- Analytical



Ms. Marlene Gervais

ANSA McAl Limited - Group Employee & Industrial Relations
Manager

Education/Qualifications:

MBA Human Resource Management (2023)

Professional Certificate in Labour Laws (PCLL)

Diploma in Management

Nominations for Supervisory Committee



Mr. Renard Harrilal

Energy Dynamics Limited – Engineering Services Manager

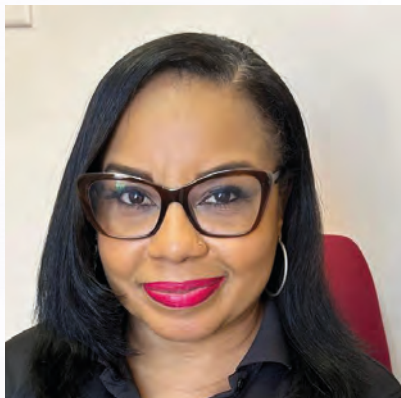
Education/Qualifications:

B.Sc. Electrical Engineering

Diploma in Mechanical Engineering

Certificate in Photovoltaic Design (Solar)

Certificate in Energy Efficient Designs



Ms. Danielle Nieves

CCN TV6 – Account Executive

Education/Qualifications:

ABE Dip 1

LCCI Diploma 1 – Marketing Public Relations and Advertising

B.A. Marketing Management

Other Skills:

- Critical thinking and problem solving
- Teamwork and collaboration
- Professionalism and strong work ethic
- Oral and written communications skills
- Leadership

Nominations for Credit Committee



Ms. Laverne Richardson

Eric Williams Medical Sciences Complex – Respiratory Therapist Ast.

Education/Qualifications:

Diploma in Respiratory Therapy
Credit Committee Training

Served in the following at CCCU:

- Credit Committee for the past six (6) years
- Credit Committee member '21/'22

Other Skills:

- Nail Technician
- Hairdresser



Mrs. Jennifer Phillip

Ministry of Education – Teacher III

Education/Qualifications:

M.A. in History
B.A. in History

Served in the following at CCCU:

- Credit Committee for the past six (6) years
- Credit Committee member '21/'22



Mrs. Francisca Campbell

Hugh Wooding Law School - Secretary

Education/Qualifications:

Associate degree in Paralegal
Credit Committee training

Served in the following at CCCU:

- Credit Committee for the past five (5) years
- Credit Committee Secretary '21/'22

Nominations for Credit Committee



Mr. Queson Phillips

Tier 1 Engineer - Cable and Wireless

Education/Qualifications:

Dip. In Project Management

Associate degree in Operating Systems Management

Credit Committee training

Served in the following at CCCU:

- Credit Committee for the past seven (7) years
- Credit Committee Chairman for the past (5) years



Mrs. Daumatie Kadoo-Aqui

Silverline Systems Trinidad Ltd – Sales/Marketing/Interior

Layout & Design Consultant

Education/Qualifications:

B.A. Business Administration

Certificate in Early Childhood Care & Education (ECCE)

Served in the following at CCCU:

- Education Committee '21/'22
- Credit Committee alternate '21/'22



Mrs. Lana M. Guisseppi-Isles

Assistant Operations Manager - Restaurant Holdings Ltd.

Education/Qualifications:

Dip. Business Management

Served in the following at CCCU:

- Education Committee '21/'22

Nominations for Credit Committee



Mrs. Donna Gilbert-Bournes

TTPOST – Investigating Officer

Education/Qualifications:

Master of Business Administration (MBA)

Associate of Science Degree in Security of Arts

Associate of Science in Criminology and Public Safety

Served in the following at CCCU:

- Education Committee '21/'22
- Credit Committee alternate '21/'22
- Supervisory Committee alternate '22/'23

Other Skills:

- Analytical
- Presenter



Ms. Rachel Garcia

TTPOST – Human Resource Officer (Benefits)

Certified Human Resource Professional for over 16 years

Education/Qualifications:

- B.Sc. Sociology with Minor in Psychology
- Diploma in Human Resource Management
- Certificate in Human Resource Management
- Certificate in Public Administration

Board Report

BRIEF OVERVIEW

The Board is pleased to report on its performance for the year ended December 31, 2022. It is evident that it started off very cautiously as the Covid-19 restrictions were gradually being lifted. Our members showed signs that they were still trying to recover from the emotional, financial and psychological effects of the pandemic. There were many lessons to be learnt from this pandemic and it's important that we all take a holistic introspection and do the kind of analysis to determine what might be the best way to navigate the post Covid-19 era and move forward.

As an institution, Community Care Credit Union was not alone in experiencing slow economic growth in the first half of the year. Nationally, unemployment figures rose as more small, medium and large entities closed their doors for several reasons and this adversely affected the Credit Union sector. Cognizant of all these prevailing factors and circumstances, the Board and Management, had to 'reshape' and prepare this institution to move forward. We began the arduous task of strategizing to keep the entity safe, sound and secured and then devise a methodology to achieve a positive growth model. We will always encounter challenges; however, we successfully maintained the security of your funds despite a contracting economy, low investment returns, significantly reduced loan demands and a 2-year pandemic.

We continue to upgrade our technology at Community Care Credit Union and currently we are in the process of installing a new software called SHARETEC. This software is modern and quite adaptable to meet the needs of all our members. It is designed to increase productivity and efficiency to deliver quality service to our members. SHARETEC can also easily facilitate the new monetary changes that are likely to occur in the not-too-distant future.

Delinquency is of serious concern to us and we are vigorously pursuing all outstanding debtors. To assist us with this issue, we have contracted the services of Green Light, as our collection agency. We continue to urge our members to come into our offices and discuss your delinquency challenges with us and let us try to work out viable and sustainable options together.

Transformation of the Fyzabad branch was on the high-priority list for 2022. This involved upgrading the physical and security infrastructure. This resulted in a refurbished and professional look and feel of which we are very proud. To complement this investment, the Branch is now adequately staffed and the unit's financial results have already begun to show signs of positive growth, thereby indicating that the reshaping, have brought about a measurable degree of success. We will continue to monitor and provide support for this unit as our ultimate objective is a self-sufficient entity.



Our commitment to assist the youth in the world of work, saw us recruiting University of the West Indies (UWI) interns and On-the-Job-Trainees (OJTs), in 2022. We are happy to report that the candidates who were selected to work at both Curepe and Fyzabad, have been a good-fit for us. Their work ethics and output were quite impressive thus far. We wish them continued success in all their endeavours.

Two (2) Health Fairs were successfully hosted at the Curepe and Fyzabad locations. Once again, we say thanks to all our members, staff, the Ministry of Health (MoH) and the individuals from the respective communities, who came out and participated in our community projects. CCCU will continue to demonstrate its corporate social responsibility to the communities in which we reside and we will continue to undertake more projects.

Speaking of health, the implementation of a Medical Plan was also on the priority listing. Despite the challenges faced, we are pleased to report that a Medical Plan is in place and operational. Members who are interested in getting medical insurance coverage, can make enquiries at the Curepe and Fyzabad offices. We urge you to make use of this facility. The Board introduced an initiative called the Members' Forum which was first held virtually in May 2022. This initiative was designed to educate and facilitate improved communication and camaraderie between us as members on various topics and issues. Members had the opportunity to raise issues, express concerns, generate ideas thereby giving us, the Board and Management, an opportunity to address them where possible. We plan to have more interactions in the new term.

FIP Cancellations is a serious issue that the Board also kept on the front burner. We are delighted to report that most of those affected members have been reinstated. The VDC Member Account Balance Issue has been problematic however, there is light at the end of the tunnel with the successful implementation of our new operating software, SHARETEC. We thank you our members for your patience.

SEA 2022 Award Ceremony took place on September 2nd, 2022. There were twelve (12) recipients and they all received their bursaries and Starter Kits.

Covid-19, remains a serious concern for all of us. We, the Board, would like to take this opportunity to urge and encourage all members of CCCU to observe and adhere to all the Covid-19 protocols.

COMPOSITION OF THE BOARD OF DIRECTORS

The Board of Directors

POSITION	NAMES
President	Mr. David Rocke
Vice President	Mr. Peter Phillip
Secretary	Mr. Rawson Samuel
Assistant Secretary	Ms. Simone Callender

The other team members are:

- Mr. Tony Inniss
- Ms. Marilyn Lewis-Tobias
- Mr. Montgomery Guy
- Ms. Natalie Rocke
- Mrs. Jennifer Roseman-Batson
- Mr. Kevin Ruiz (GM/ Treasurer)

ATTENDANCE RECORD

DIRECTORS	STATUTORY BOARD MEETINGS		SPECIAL BOARD MEETINGS		TOTAL ATTENDANCE
	PRESENT	EXCUSED	PRESENT	EXCUSED	
David Rocke	12	-	3	1	15
Peter Phillip	12	-	4	-	16
Rawson Samuel	12	-	4	-	16
Simone Callender	11	1	3	1	14
Tony Inniss	10	2	3	1	13
Marilyn Lewis-Tobias	9	3	2	2	11
Montgomery Guy	10	2	3	1	13
Natalie Rocke	12	-	4	-	16
Jennifer Roseman-Batson	10	2	1	3	11
Kevin Ruiz	12	-	4	-	16



OUTGOING OFFICERS

The term of office for the following officers ends at the 60th Annual General Meeting:

- Board Directors: Mrs. Marilyn Lewis-Tobias, Mrs. Jennifer Roseman-Batson and Mr. Rawson Samuel.
- Credit Committee: Mr. Queson Phillips, Ms. Jennifer Phillip, Mrs. Francisca Campbell, Ms. Laverne Richardson and Mrs. Daumatie Kaddo-Aqui.
- Supervisory Committee: Ms. Khadija Flanders, Mr. Alvon Dallas and Ms. Melissa Bridgewater.

The following Board members are willing to serve for another term: - Mrs. Marilyn Lewis-Tobias, Mrs. Jennifer Roseman-Batson and Mr. Rawson Samuel.

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 GM 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 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
- Bye-laws Committee
- Nomination 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 focus 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 was done 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.

Corporate Social Responsibility

Apart from having two (2) Health Fairs for the period in review, each Board member agreed to contribute a portion of their stipend towards the establishment of a Board Fund. At the end of the calendar year, whatever sum is accumulated, it will be used in an appropriate manner to assist needy person(s) or be given to a charity of our choice. For Christmas 2022, the Board donated twenty (20) hampers which were distributed by the officers of the Fyzabad Police Station who identified the needy individuals in their community, on our behalf. We thank the Police Officers as they continue to protect and serve the citizens of Trinidad and Tobago.

MEMBER DEVELOPMENT

The Board of Directors duly commissioned the Education Committee to serve for the 2022/2023 term.

The Committee comprised the following members:

- Ms. Simone Callender – Chairperson
- Mr. Montgomery Guy
- Mr. Themba Thomas

They co-opted the services of Mrs. Donna Gilbert-Bournes and Mr. Trevor Frederick to make presentations at the David Douglas SEA (DDSEA) Awards 2022.

The Education Committee also hosted a Financial Planning Webinar, virtually, for members of CCCU as well as for members of the Joint Credit Union Committee (JCUC). This webinar was conducted by Mr. Rawle Rollocks, Financial Coach at VisionWorks Solutions.

Stay tuned and check the CCCU Website, your emails and text platforms regularly, for more invitations to participate in other in-house programs as well as joint ventures, developed by the JCUC.

JOINT CREDIT UNION COMMITTEE (JCUC)

The Board is pleased to report that the collaboration with the units of JCUC (Aero Services Credit Union, UWI Credit Union and Community Care Credit Union) resulted in implementation of the Shared Teller Services. Members of CCCU can visit any of the offices of the units and withdraw up to a maximum of One Thousand dollars (\$1000.00). Other initiatives will be forthcoming.

MEMBERSHIP GROWTH

CCCU continues to experience notable growth in our membership. We attracted two hundred and eighty-eight (288) new members in 2022.

CONDOLENCES

The Board extends sincere condolences to the bereaved families of members who passed away during the term 2022-2023:

- Allan Williams
- Ashmead Mohammed
- Armiston Ashton
- Avis Prevatt
- Benjamin Thomas
- Carlton Downer
- Cousil Mohan
- Elizabeth Richards
- Eric Albert
- Errol McLeod
- Fredericka Zacharie-Lewis
- Naresh Deokiesingh
- Nigel Providence
- Ramdass Ragoonath
- Ruthven Lewis
- Selvon Figaro
- Sharon Kallicharan
- Stephen Murray

May their souls rest in eternal peace.



OUTLOOK

Unilever Caribbean Limited, formerly Lever Brothers, was the birthplace to this fantastic institution. On 31st July, 2022, the company completed its retrenchment process for the remaining workers as its business model, ceased manufacturing from its operations. The Board wish those affected workers continued success as they navigate this new chapter of their personal and professional lives.

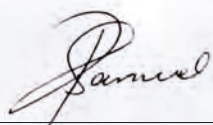
The work of the JCUC is evolving quite nicely and hopefully in this new term 2023-2024, you will see more benefits emerging from the synergies created between member units. Your, Community Care Credit Union Co-operative Society Limited is "RESHAPING." We are steadfast in our resolve to continually work towards building, promoting and protecting the CCCU brand. Covid-19 has taught us as a financial player in the economy of Trinidad & Tobago, the need to improve and enhance our technological competencies because the world is fast becoming fully digitized and there will be no going back to what was once 'normal'. We also recognise that health and safety practices need to be consistently revisited for survival in all aspects of the business and in our personal lives.

As visionaries, your Board recognizes that it is imperative to periodically review our operations, listen to our members, continuously scan the local and international landscapes for what is occurring in these regions, seek to find ways to always improve the efficiency and quality of service to our members and finally, be proactive to undertake the necessary action(s) in the change process because we need to keep innovating as a progressive institution, so as to ensure that our credit union, remains stable, reliable, secure, flexible, profitable and relevant.

APPRECIATION

The Board would like to thank the General Manager and all staff members for their steadfast dedication particularly during the Covid-19 period for their unwavering service and support to ensure that they keep our Credit Union fully functional.

The Board also thanks the Credit Committee, Supervisory Committee, Suppliers and You, our dedicated members for your commitment, sacrifice and service for another year, post-Covid-19.



Rawson Samuel

Secretary – Board of Directors

Credit Committee Report

The **60th Annual General Meeting** held virtually on **26th, March 2021**, elected the following members to serve on the **2022-2023 Credit Committee**. At the first Credit Committee meeting the officers held an election where a Chairman and Secretary were chosen to represent the committee. The results were as follows:

Mr. Qeson Phillips	Chairman
Ms. Francisca Campbell	Secretary
Ms. Jennifer Phillip	Officer
Ms. Laverne Richardson	Officer
Ms. Daumatie Kadoo-Aqui	Officer
Ms. Ann Thomas	Alternate
Mrs. Lana Guisseppi-Isles	Alternate

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

Forty-two (42) meetings were held during this term in which Committee members were excused from attendance at a number of meetings due to illness, personal reasons and overseas travel.

Officers' attendances at meetings are as follows:

OFFICER	PRESENT	EXCUSED
Mr. Qeson Phillips	39	3
Mr. Francisca Campbell	37	5
Ms. Jennifer Phillip	39	3
Ms. Laverne Richardson	34	8
Ms. Daumatie Kadoo-Aqui	40	2
Ms. Ann Thomas	19	23
Mrs. Lana Guisseppi-Isles	23	19

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



The following members are willing to serve for another term: - Queson Phillips, Jennifer Phillip, Francisca Campbell, Laverne Richardson, Daumatie Kadoo-Aqui and Lana Guisseppi-Isles

LOAN REVIEW

Despite the continued economic challenges during this period, and the restrictions due to the Covid 19 pandemic, the Credit Committee worked diligently to fulfil the needs of our members.

Loans were as follows:

	2019	%	2020	%	2021	%
TOTAL MONEY LOANED	\$12,664,921.74	100.00%	\$10,234,658.36	100.00%	\$15,384,274.63	100.00%
			808		1171	
VEHICULAR LOANS						
New and Used Vehicles	\$1,889,843.78	14.92%	\$364,311.84	3.56%	329,952.23	2.14%
Vehicular Repairs	\$170,970.26	1.35%	\$556,860.00	5.44%	314,430.00	2.04%
Vehicular Loans	\$2,060,814.04	16.27%	\$921,171.84	9.00%	644,382.23	4.19%
HOME						
House Repairs/ Renovations	\$920,160.17	7.27%	\$1,855,846.88	18.13%	814,655.87	5.30%
Furniture and Appliances	\$38,207.01	0.30%	\$304,288.01	2.97%	386,448.87	2.51%
Construction	\$75,750.00	0.60%	\$1,160,625.00	11.34%	767,175.00	4.99%
Home Ownership	0.00%	0.00%	\$1,410,000.00	13.78%	\$0.00	0.00%
Domestic Expense	\$186,528.28	1.47%	\$82,000.00	0.80%	658,632.50	4.28%
Utility Bills	\$0.00	0.00%	\$0.00	0.00%	5,225.00	0.03%
Rent/Mortgage	\$5,225.00	0.04%	\$30,450.00	0.30%	1,950.00	0.01%
Down payment of Land	\$343,400.00	2.71%	\$404,000.00	3.95%	494,900.00	3.22%
Home	\$1,569,270.46	12.39%	\$5,247,209.89	51.27%	3,128,987.24	20.34%
FOOD/ BEVERAGE						
Christmas Shopping	\$228,212.83	1.80%	\$249,926.67	2.44%	1,176,890.44	7.65%
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	\$10,128.00	0.08%	\$13,678.00	0.13%	43,688.00	0.28%
Food/Beverage	\$238,340.83	1.88%	\$263,604.67	2.58%	1,220,578.44	7.93%
SAVINGS/ INVESTMENTS						
Investments	\$150,651.19	1.19%	\$20,225.00	0.20%	92,809.48	0.60%
Insurance Premium	\$3,557.82	0.03%	\$0.00	0.00%	14,942.64	0.10%

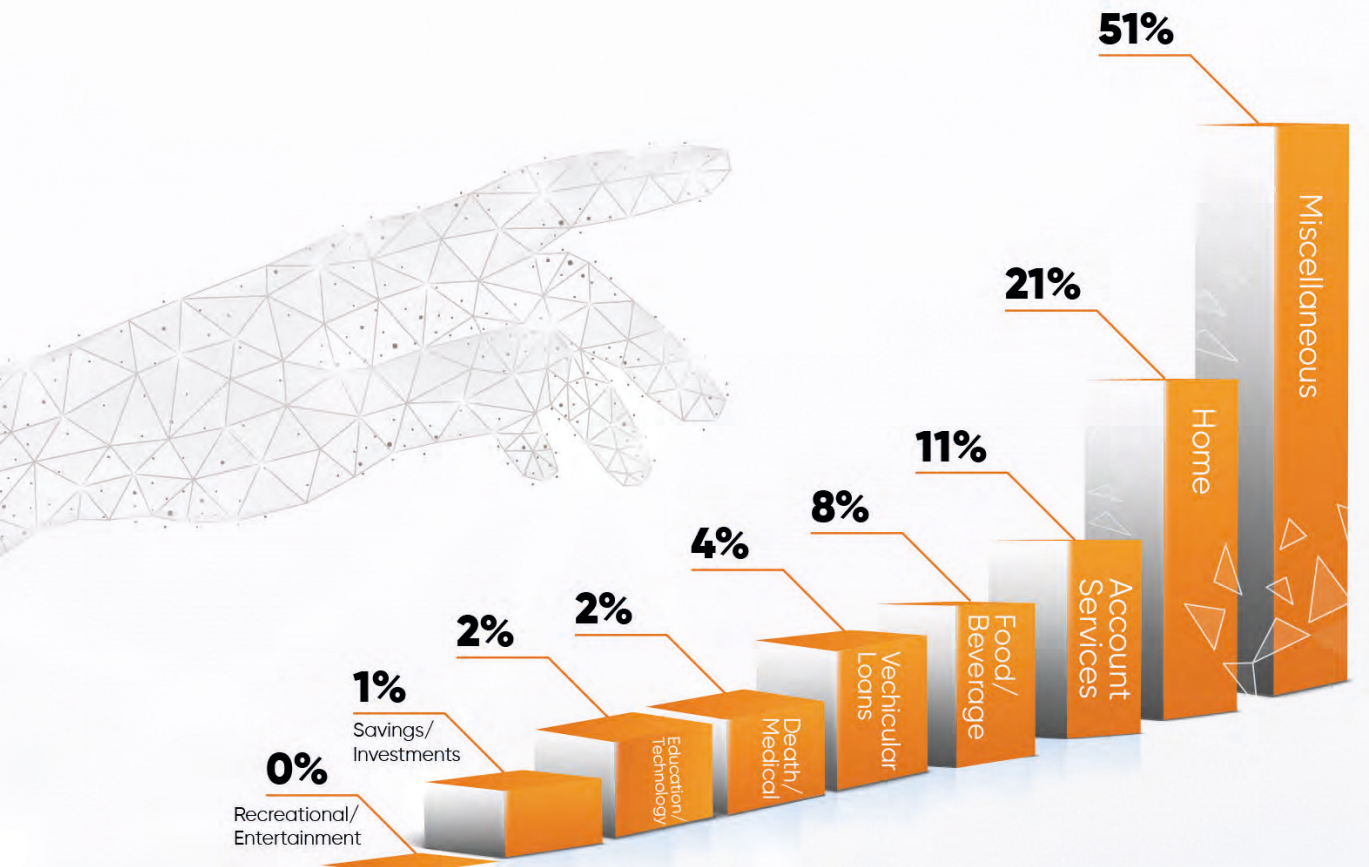
	2019	%	2020	%	2021	%
SAVINGS/INVESTMENTS (CONTINUED)						
Small Business	\$228,171.75	1.80%	\$112,867.50	1.10%	89,150.00	0.58%
Savings/ Investments	\$382,380.76	3.02%	\$133,092.50	1.30%	196,902.12	1.28%
ACCOUNT SERVICES						
Debt Consolidation	\$342,485.24	2.70%	\$487,175.37	4.76%	658,002.64	4.28%
Consolidation of Loans	\$229,835.19	1.81%	\$233,570.13	2.28%	138,071.93	0.90%
Credit Line	\$140,624.96	1.11%	\$118,261.47	1.16%	942,182.00	6.12%
Account Services	\$712,945.39	5.63%	\$839,006.97	8.20%	1,738,256.57	11.30%
DEATH/MEDICAL						
Medical	\$52,620.91	0.42%	\$270,845.00	2.65%	269,912.33	1.75%
Interest Free Medical	\$0.00	0.00%	\$0.00	0.00%	0	0.00%
Burial Expenses	\$0.00	0.00%	\$15,225.00	0.15%	20,450.00	0.13%
Death/Medical	\$52,620.91	0.42%	\$286,070.00	2.80%	290,362.33	1.89%
RECREATIONAL/ENTERTAINMENT						
Vacation	\$0.00	0.00%	\$10,450.00	0.10%	16,273.00	0.11%
Travelling Expenses	\$0.00	0.00%	\$0.00	0.00%	3,225.00	0.02%
Recreational/ Entertainment	\$0.00	0.00%	\$10,450.00	0.10%	19,498.00	0.13%
Education/Technology						
Education	\$134,184.00	1.06%	\$162,685.00	1.59%	283,712.00	1.84%
Computer	\$43,783.17	0.35%	\$0.00	0.00%	0.00%	0.00%
Education/ Technology	\$177,967.17	1.41%	\$162,685.00	1.59%	283,712.00	1.84%
Miscellaneous						
Personal Expenses	\$2,267,958.58	17.91%	\$2,329,947.49	22.77%	7,735,705.33	50.28%
General	\$45,450.00	0.36%	\$0.00	0.00%	3,225.00	0.02%
Ceremonial Expenses	\$12,225.00	0.10%	\$0.00	0.00%	70,700.00	0.46%
Others	\$0.00	0.00%	\$0.00	0.00%	9,290.37	0.06%
Annual Bills	\$0.00	0.00%	\$0.00	0.00%	0.00%	0.00%
Professional/Legal Expenses	\$77,291.92	0.61%	\$11,120.00	0.11%	28,450.00	0.18%
Credit Card Payments	\$7,000.00	0.06%	\$30,300.00	0.30%	14,225.00	0.09%
Tools/Equipment	\$0.00	0.00%	\$0.00	0.00%	0.00%	0.00%
Split Loan	\$5,060,656.68	39.96%	\$0.00	0.00%	0.00%	0.00%
Income Tax	\$0.00	0.00%	\$0.00	0.00%	0.00%	0.00%
Miscellaneous	\$7,470,582.18	58.99%	\$2,371,367.49	23.17%	7,861,595.70	51.10%
Total	\$12,664,921.74	100.00%	\$10,234,658.36	100.00%	\$15,384,274.63	100.00%



The loan portfolio totalled **\$15,384,274.63** with a successful disbursement of **1177** loans for the year 2022. This loan total represents an increase of \$5,149,616.27 or 50.32% as compared to **2021**. We also saw an increase of **44.93%** in the number of loans disbursed, increasing from 808 in 2021 to 1177 in 2022.

COMPARATIVE CHART

A comparative analysis of the figures comprising this total is seen in the chart below.



The graph highlights the loan categories accessed by members during the fiscal year **2022**. The largest loan purpose for the year was **Miscellaneous** which totaled **\$7.861 million**. This was followed by **Home** of **\$3.128 million** and **Account services** of **\$1.738 million**.

It should be noted that in comparison to year **2021**, the **Miscellaneous** category has experienced growth from **\$2.371 million** in **2021** to **\$7.861 million** in 2022, an increase of **\$5.491 million**. However, the former category leader – **Home Loans**, experienced negative growth from **\$5.247 million** in **2021** to **\$3.128 million** in 2022. In the **Account services** category, we also saw growth from **\$839 thousand** in **2021** to **\$1.738 million** in **2022**.

SITE VISITS

For the year in review, **14** site visits for home renovations, small businesses and purchases of property were conducted.

CCCU OUTLOOK

When forecasting the economic viability of an organization, it is important that one pays close attention to the trends of the economic indicators in the global market. As we look at the challenges in both regional and international economies, it is essential that we adopt strategies that will guarantee our survival and increase our presence in the economic industry.

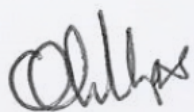
In this competitive battleground for consumer and business financial services, the CCCU remains committed to growth. We will continue to be flexible and diversify our strategies to ensure the financial security and satisfaction of our valued members. We recognize the struggles of our members as this was evidenced by the increase in delinquency.

In addition to the pandemic, the retrenchment at Unilever triggered a rise in delinquency at the CCCU. However, we at the CCCU recognise these difficult times and urge our membership to continue working with us to bridge this gap. Therefore, our membership should continue to trust in us as we continue to trust in them, to bring us closer to our financial goals. Only together, we can become the best member based financial institution.

CLOSING

CCCU continues to be a safe financial institution that meets members' needs. We continue to commit to implementing competitive rates and products tailored to the desires of our membership. This financial year in review proved that together, with our resilience, we can bring ourselves out of a depression and together reap the benefits.

Special thanks to the Board of Directors, Supervisory Committee, Management and Office Staff for all the support rendered during this time. We would also like to thank you, the membership, for giving us this opportunity to serve you. Thank you for believing in your Credit Union.



Queson Phillips

Chairman – Credit Committee



Supervisory Committee Report

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 2022 to March 2023, which provides a summary of our activities to you, our valued members.

COMPOSITION

At the 60th Annual General Meeting held on Saturday 26th March 2022, five (5) members were elected to serve as members of the Supervisory Committee. In a meeting held on 28th March 2022, the Committee determined officers as follows:

Ms. Melissa Bridgewater	Chairperson
Ms. Khadija Flanders	Secretary
Ms. Alvon Dallas	Member
Ms. Julia Parris	1st Alternate
Mrs. Donna Gilbert-Bournes	2nd Alternate

SUPERVISORY COMMITTEE ATTENDANCE AND WORK PROGRAMME

The Supervisory Committee held 30 statutory meetings over the duration of this term. 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 audit 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/Audits
- Policy and Procedural Reviews



- Training
- AML/CFT
- Board Assessment
- Cash in Hand
- Site Visits/Customer Engagement
- 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 above-mentioned areas.

CREDIT/LOAN REVIEW

The Supervisory Committee evaluated the CCCU loan programme to determine the extent of compliance with the current loan policy, CCCU's Byelaws and adherence to the Co-operative Societies Act, and made recommendations where necessary. Based on the Supervisory Committee's work programme and the above mentioned documents, the Committee reviewed random samples of approved loans. Generally, 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. It was noted that there was evidence of an aggressive campaign to address the relatively high delinquency rate, inclusive of creating, recording and updating documentation as it pertained to delinquent accounts; additional engagement with persons who became delinquent; research; and additional measures to lessen delinquency. While there is a marked improvement in managing delinquency at CCCU, it is to be noted that delinquency is a major factor that can continue to pose a threat to the credit union's financial capabilities and sufficient manpower must be utilized to address this area.

FINANCIAL DOCUMENTS

There has been an improvement in the timeframe that financial documents have been provided to the Committee for review. These included bank reconciliations, income and expenses, accounts payable and receivable. The Committee noted that the increase of manpower assisted in a more timely submission of these documents. If the level of manpower



could be maintained in this area, there can be even greater efficiency with respect to document submission timelines.

POLICY AND PROCEDURAL REVIEW

CCCU has several policies and procedures in place for various areas of the organisation. While there are many procedures that were recognised, there is room for increased and/or updated policies. Policies can be seen as the conduit between CCCU's vision, values and operations, as well as assist the organisation to establish guidelines as it relates to business strategies, objectives and decision making. However, it is important to note that the Credit Union must seek to create and/or revise policies that are necessary to institutional effectiveness, especially with the advancement of technology since the advent of the COVID-19 pandemic.

AML/CFT

The AML/CFT is a legal requirement within Trinidad and Tobago. As such, it is important that the Credit Union is in compliance, particularly with regards to having Compliance Officer(s), training of those officers and the submission of required reports. There has been an official appointment of a Compliance Officer for CCCU; as such, it is imperative that the Credit Union engages in the requisite training, as well as focused and timely submission of mandatory reports.

TRAINING

The Supervisory Committee would have undergone training during the 2022-2023 term to ensure that the knowledge, skills and abilities of the committee members were enhanced. At the Board, Management and staff levels, there has been evidence of training. However, it is extremely important that training be continuous, especially for the management and staff of CCCU for them to hone their skills, increase professional development and improve morale, capabilities and competencies. In addition, the Committee also determined that training opportunities and/or sensitisation sessions must also be provided for members as it relates to certain aspects of the credit union and how they too can impact organisational effectiveness.

BOARD ASSESSMENT

The Board conducted regular monthly meetings and the Chairperson of the Supervisory Committee was present for all meetings. During meetings, the Committee representative observed the proceedings, posed questions and made contributions as necessary. In addition, Board minutes were provided for review. It was determined that the Board focused on an upward progression towards effective corporate governance through strategic planning,

strategic affiliations (i.e Aero Services and UWI Credit Unions) Board sub-committee reporting, research and the practice of democratic decision-making. These areas assisted in working towards organisational efficiency and effectiveness for all of CCCU's members.

SITE VISITS/ENGAGEMENT

It has been recognised that CCCU has had to develop proactive methods to engage in delivering and maintaining its financial offerings while delivering its values to its customers. The Management and staff have been trying to make headway for a goal of increased income generation for all members of CCCU, given the limited manpower and financial constraints. The Committee would have visited both locations of the CCCU and noted various initiatives and activities the staff used to engage new clients and maintain customer relations with existing members. The customer engagement, whether in person or through social media, seemingly maintains CCCU's brand of "We Care".

We, the members of the Supervisory Committee thank you, the members of CCCU, for once again giving us the opportunity to serve in this capacity. In addition, we want to express our heartfelt 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

INTRODUCTION

The Education Committee was duly commissioned by the Board of Directors to serve for the 2022/2023 term.

COMPOSITION

The Committee comprised of the following members:

Ms. Simone Callender	Chairman
Mr. Montgomery Guy	
Mr. Themba Thomas	

Under the period in review, the Committee under the Board's oversight carried out the following activities:

David Douglas SEA Scholarship Awards

Community Care Credit Union continues to encourage young members to strive for excellence. This year twelve (12) bright Young Savers were recognized and rewarded for their hard work demonstrated at attaining a Secondary School placement. A distribution function was held on Friday 2nd September 2022 and we were elated to meet up with our newest set of brilliant young minds. The Chairperson in her opening remarks reiterated to both the parents and candidates that ***"Although we may wish for our children to become a doctor, a lawyer, a teacher etc remember we also need tradesmen such as welders, painters, artists. No job is restricted by gender. Our young ladies can be engineers or pilots. Our young men can be office assistants. Let's support our children in their dream and passion."***

Two (2) presentations were featured: -

1. Bullying by Mrs. Donna Gilbert-Bournes. Areas on school bullying and cyberbullying were explained. It was an interactive session.

2. Technology Now by Mr. Trevor Fredericks. The world of robotics and coding for control systems, that's reshaping the mindset of our young minds to be innovative and think outside the box. Robots are here working. A demo of a robotic car being controlled via codes was shown. All were truly mesmerized by the display of technology and the different career paths that programming and coding are used.

The children were awarded the David Douglas Bursaries and a stationery starter kit as a token.

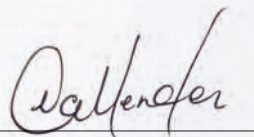
Joint Credit Union Venture

As we continue to partner with our fellow co-operators on October 11th, the Joint Education committee conducted a Financial Planning seminar for its members. This session was conducted by Mr. Rawle Rollocks, Financial Coach at VisionWorks Solutions.

As we strive ahead and maintain our co-operation together, look forward to more ventures.

CONCLUSION

The Education Committee of 2022/2023 thank the Board of Directors for having trust in us to carry out its mandate. To our General Manager, Mr. Kevin Ruiz and staff, a heartfelt thank you, for the assistance in making all the endeavors a success.



Simone Callender

Chairperson



Budget 2023

Loan Interest Income	\$ 6,268,000
Loan Fees	\$ 339,800
Rental Income	\$ 516,000
Investment	\$ 474,000
Miscellaneous	\$ 290,280
Total Income	\$ 7,888,080
Human Resource (Salaries and Benefits)	\$ (2,743,174)
Financial Expenses (Schedule 1)	\$ (492,967)
Administrative and Corporate (Schedule 2)	\$ (2,295,005)
Occupancy Expenses (Schedule 3)	\$ (1,605,340)
Total Expenses	\$ \$7,136,486)
Net Income	751,594
FINANCIAL EXPENSES (SCHEDULE 1)	
Bank Charges and Interest	\$ (58,800)
Credit Reporting Charges	\$ (4,344)
Fixed Deposit Interest	\$ (410,000)
Green Fund Levy	\$ (19,823)
	\$ (492,967)
ADMINISTRATIVE AND CORPORATE (SCHEDULE 2)	
Advertising	\$ (201,780)
Annual General Meeting	\$ (112,000)
Audit Fees	\$ (57,000)
Cash in Transit	\$ (18,360)
Computer Expenses	\$ (78,000)
Cooperative Activities	\$ (46,900)
Credit Reporting Fees	\$ (36,600)
CUNA LPLS	\$ (300,000)
Donations	\$ (15,000)
E-Commerce and IT Related	\$ (730,508)
Equipment Rental and Leases	\$ (41,364)
General Expenses	\$ (31,550)
Legal and Professional	\$ (60,150)

Life Savings	\$	(114,000)
Office Expenses & Stationery	\$	(85,275)
Officers and Board	\$	(118,520)
Officers and Employees Insurance	\$	(11,278)
Officers Stipend	\$	(176,100)
Travelling	\$	(6,120)
Officers Training	\$	(17,000)
Scholarship Fund	\$	(37,500)
	\$	(2,295,005)
OCCUPANCY EXPENSES (SCHEDULE 3)		
Property Expenses	\$	(71,527)
Security	\$	(414,194)
Repairs and Maintenance	\$	(127,750)
Utilities	\$	(294,492)
Depreciation	\$	(552,000)
Janitorial Services & Supplies	\$	(145,377)
	\$	(1,605,340)

Proposed Bye law Amendments for 61st AGM

– 25th March, 2023

1. Bye Law 29 (b) – Composition

Add:

The Board of Directors where applicable, can issue the appointment at least two (2) Consultant Directors for a period of one (1) year in the first instance. The Board reserves the right to determine the terms of engagement for these consultants.

2. Bye Law 33 (a)(i) – Supervisory Committee

Amend to read:

The Supervisory Committee shall consist of Three (3) members to be elected at each Annual General Meeting, none of whom shall be eligible for service on the Board or Credit Committee.

The Supervisory Committee shall be filled by three (3) vacancies by candidates who would have received the three (3) highest number of votes in descending order:

- (i) The candidate receiving the highest number of votes, will serve for a term of three (3) years;
- (ii) The candidate receiving the second highest number of votes, will serve a term of two (2) years;
- (iii) The third candidate will serve for a term of one (1) year.
- (iv) Thereafter, elections to the Supervisory Committee will normally follow the said rotation on an annual basis.

3. Bye Law 34 (a)(i) – Credit Committee

Amend to read:

The Credit Committee shall consist of Five (5) members to be elected by the members at the Annual General Meeting.

The Credit Committee shall be filled by five (5) vacancies by candidates who would have received the five (5) highest number of votes in descending order:

- (i) The top two (2) candidates receiving the highest number of votes, will serve for a term of three (3) years;
- (ii) The next two (2) candidates receiving the third and fourth highest number of votes, will serve a term of two (2) years;
- (iii) The fifth candidate will serve for a term of one (1) year.
- (iv) Thereafter, elections to the Credit Committee will normally follow the said rotation on an annual basis.

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
A		
Abraham	Raymond	Delhi Road, Fyzabad
Ache	Andre	No.1 Strathclyde Avenue, Cascade
Adams	Marlon	#2 Dickie Trace Fraser Street, Beach Road, Palo Seco
Alben	Genevia	Love Drive East, Carapo Road, Arima
Alexander	Isaiah	Building# 4-4 Almond Court, Morvant
Alexis	Shelly-Ann	No. 1801 St Francis Villa, Erin Erin
Ali	Nazamadeen	# 4 Lower Dookiesingh Street, St Augustine
Ambris	Wayne	19 Upper Mc Kay Lands, Upper Belmont Valley Road, Port Of Spain
Antoine	Ricardo	#24 Skinner Trace, Quarry Village, Siparia
Archibald	Sheldon	10 Sapphire Street, Marabella
Arnold	Dario	Lp 58-59 Quarry Drive, Champs Fleurs
As-Siddiq	Nabhiah	#25-11 Silver Beak Lane, Maloney Gardens, D'abadie
Ashby	Kareem	Building 8 Apt 2-3 West, Maloney Gardens, D' Abadie
Austin	Collin	44 First Drive, Mt Dor, Champs Fleurs
Ayers	Kathy-Ann	78 Rock Road, Penal
B		
Bagot	Ernest	32 Chaconia Avenue, Coconut Drive, Morvant
Bailey	Kerdesha	#20 Lions Gate Housing Dev., Egypt Extension, Chaguanas
Banfield	Bernard	#1 Shawn Gunness Avenue, Matilda Road Princes Town, Princes Town
Baptiste	Cloud	Lorensothe Village, Palo Seco
Baptiste	Valerie	37 Bushe Village, Fyzabad
Baptiste	Edwin	#19 Thick Village, Siparia Road, Siparia
Bartholomew	Everol	#6 Prescott Lane, Tunapuna
Basdeo	Adesh	32 Jerningham Junction Rd, Charlieville, Chaguanas
Beard	Hasani	Lp#53 Paul Augustus Trace, Chin Chin Road, Apt 2, Cunupia
Bennett	Allan	Lot 9 Laundry Road, Kelly Village, Caroni

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
B (continued)		
Bermudez	Oliver	28a Small Trace, Siparia Road, Fyzabad
Bernard	Kevon	792 Wrightson Road, Port Of Spain
Bess	Damien	Nicholson Lane, Upper Erica St., Rock City
Bharath	Nicholas	3 Joseph Lewis Trace, Talparo
Bharose	Joannah	Main Road, Tabaquite
Bhola-Mohammed	Maria	#10 Winston Campbell Street, Fyzabad
Binnoo	Christine	Robert Hill, Siparia
Birchwood	Donnel	2f Longden Street, Arima
Bishop	Kenneth	Bryan Street, Palo Seco
Bobb	Charlene	#26 Granada Terrace, Harmony Hall, Marabella
Bobcombe	Makeda	#100 Moruga Road, Indian Walk, Moruga
Boney	Glendon	#19 Longden Street, St Joseph
Boodram	Rajesh	Lp#5 Hill Top Drive, Las Lomas #1, Las Lomas
Bostock	Carlyle	#16 A Roach Trace, Chinapoo Village, Morvant
Briggs	Irwin	Guapo Road, Fyzabad
Briggs	Rolly	Guapo Main Road, Fyzabad
Bristol	Sherry-Ann	Lot#7 10th Avenue, Orchard Gardens, Chaguanas
Bristol	Isaiah	Lp 391 Southern Main Road, Chaguanas
Bristol	Cherry	231 Dades Road, Rio Claro
Brown	Claude	#9b Guerra Trace, Siparia
Brown	Alston	#11 Khan Street, Fyzabad
Butcher	Lashley	11c Samnah Street, Cane Farm
C		
Cadogan	Petrina	Lp 73 Wharf Trace, Maracas St Joseph
Caine	Kevin	23 Laventille Road, San Juan
Calder	Junior	#3 Bermudez Trace, Siparia
Campbell	Curtis	10 Coconut Drive, Morvant
Carmino	Pierre	#127 Park Avenue, Mount Hope
Carter	Brent	Lp50 Charles Street, Esmeralda Road, Cunuipa
Cerio	Anthony	97 Second Caledonia, Morvant
Chanan	Beshan	82 Back Street, 82 Back Street, Tunapuna
Charlemagne	Phillip	41 Diamond Village, San Fernando



Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
C (continued)		
Charles	Corrinne	#10 8th Street East, Cassleton Avenue, Trincity
Charles	Ansley	345 Lapwing Street, Malabar
Charles	Vanessa	230b Guapo Road, Fyzabad
Cheddie	Ramroop	Delhi Road, Fyzabad
Christopher	Leroy	#37 Boss Lane, Bhagaloo Street, Enterprise, Chaguanas
Clarke	Christal	Lp# 51 Apt., Old Longdenville Road, Chaguanas
Clarke	Chennel	#56 Parrot Drive, Bon Air Gardens
Clarke	Justin	# 9 Angelina Street, Morvant
Claxton	Suzanne	14 Circular Road, Mt Lambert
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 John's Trace, Avocat, Fyzabad
Constantine	Dwayne	Lp4 Pipiol Road, Cantaro Village, Upp. Santa Cruz
Cooper	Delores	John Jules Trace , Fyzabad
Cordieu	Eric	#57 Robert Hill, Thick Village, Siparia
Cornwall	Marvin	Waterloo Road, Carapichaima
Cornwall	Richard	#58 Cacique Drive, The Crossing Santa Rosa West, Arima
Cox	Maria	Unit #9 Rosseau Blvd, Goya Housing Dev. Goya Road, El Dorado
Cox	Sophia	#142 Woodstar Ave, Maloney Garden,S D'abadie
Crawford	Kathy-Ann	Lp 53 Abdool Lane, Southern Main Road, Curepe
Cummins	Pierre	Second Street, Tumpuna Road, Arima
Cunin	Colin	167 Short Street, Lange Park, Chaguanas
Cupidore	Anderson	Lot 17 San Carlos Extension, Manuel Congo Road, Arima
Cyprian	Darrel	#32 Bamboo Trace, Pepper Village, Fyzabad
D		
David	Eric	Lp A 10 Poony Trace, Red Hill, D'abadie
Diaz	Jamaal	2003 Parakeet Terrace, Maloney Gardens, D'abadie
Donatien	Brian	Patchoi Avenue, Oropouche, Valencia
Donatien	Kareem	Pathong Avenue, Oropouche Road, Valencia
Douglas	Shane	#135 Darwil Gardens, Olton Road, Arima

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
D (continued)		
Douglas	Hayne	#2 Marcano Street, #2 Marcano Street
Drayton	Sherlock	#39 Rosedale, Dalley Village, Santa Flora
Duncan	Peter	6 Rapsey Street, Curepe
Durieux	Dawn	Apt 41 Leon Street, Building 1, Laventille
Dyer	Solomon	Winston Campbell Street, Fyzabad
Dykes	George	Crest Camp, Fyzabad
E		
Elcock	Ronald	#8 Moreno Circle, Golden View, El Dorado
Ellis	Kelvin	Lp 51 Acono Road, Green Hill Maracas, St Joseph
Ettienne	Kareem	4 Bains Avenue, Saddle Road, San Juan
Ettienne	Aaron	Lot 323 Jacobin Avenue, Maloney Gardens, D'abadie
F		
Ferguson	Jinelle	12 8th Street, Barataria
Figaro	Anderson	# 49 Waltz Drive, Fiddlers Dream, Arima
Flanders	Khadija	Ep 52 Olton Road, Arima
Forbes	Barry	#69 Wadell Village, Santa Flora
Francis	Shawn	19 Emerald Circular, Bon Air Gardens, Arouca
Francois	Junior	Lp 54 Wadell Village, Santa Flora
Frederick	Kern	#3 4th Street East, Cane Farm Avenue, Trincity
Frederick	Bert	16 Ma Happy Drive, Darsan Trace, Siparia
Frederick	Delon	Santa Cruz , Cumuto
G		
Gabriel	Quincy	#305 Centre Trace Maracas, St. Joseph
Garrick	Godfrey	#7 Coralitta Crescent, Malabar, Arima
George	Ashaki	Lot 185 Opal Crescent 2, Edinburgh 500, Chaguanas
Gialdo	Sheridan	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
Gill	Nigel	45 Peter Street, La Romaine
Glasgow	Loril-Ann	#11 Gamble Street Extension, Siparia
Gobin	Nadine	Lp#9 Oropuche Road, Valenciavalencia
Gonzales	Jesse	#32 Saints Gardens, Malabar Road, Arima



Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
G (continued)		
Goodridge	Fitzgerald	# 3719 La Horquetta, Arima
Gordon	Denecia	#25 Antoine Trace, Quarry Village, Siparia
Grainger	Dexter	No 6 Rapsey Street, Curepe
Grant	Dexter	#17a Upper Waterhole, Cocorite, St James
Grant	Audia	#20 Thompson Trace, Pepper Village, Fyzabad
Gray	Bernadette	Pole 193 Laventille Rdex, Never Dirty, Morvant
Gregoir	Charles	#149 Morne Coco Road, Four Roads, Diego Martin
Griffith	Arden	Lp 53 La Mango Village, Maracas, St. Joseph
Gumbs	Darryl	Third Tasken Ave, Cashew Gardens Longdenville, Chaguanas
Guy	Anthony	# 35 Garden Homes, San Juan ,
Guy	Latoya	35 Garden Homes, Saddle Road, San Juan
Gwin	Paul	Lp68a Joseph Terrace, Richplain Road, Diego Martin
Gyan	Sean	28a Valley View Drive, Maracas, St. Joseph
H		
Hamlet	Simone	31 Seventh Avenue North, Barataria
Hankey	Bentley	Avocat Village, Fyzabad
Harper	Deborah	Bldg 42 Edinburgh South D, Chaguanas
Headley	Roland	Bldg 12 Apt 1-3 West, Maloney Gardens, D'abadie
Henderson	Kerwin	14 Kings Park, Cunupia
Henry	Dwain	#74 Seventh Street, Seventh Avenue, Barataria
Henry	Keisha	John Elie Road Chase Village, Carapichaima, Chaguanas
Henry-Clarke	Allison	P.o.box 6094, Lower Santa Cruz
Herrera	Lennox	Maraj Street, Pepper Village, Fyzabad
Hickson	Natasha	5 Tobin Lane, Curepe
Hodge	Dwayne	#22 Hickling Village, Fyzabad
Holder	Anthony	#24 Edward Street, Quash Trace, Sangre Grande
Holder	Deniece	#171 Sunset Drive, Plaisance Park, Pointe-A-Pierre
Hosten	Felix	#7 Canaan Road, Mahaica, Point Fortin
Hoyte	Cassandra	Lp # 123 Guapo Main Road, Fyzabad
Hoyte	Lester	Lp 12 Picton Road, Laventille
Huggins P	Sherryann	Bldg 4 Unit 1 Almond Street Gentian Park, Edinburgh 500 , Chaguanas

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
I		
Ifill	Tammi	# 5 Singh Street, Dinsley Village
J		
Jack	Akima	35 Woodford Street, Curepe
Jaldoo	Richard	172a Laventille Ext Road, Morvant
James	Avi-Gail	80 Sixth Street, 80 Sixth Street, Barataria
James	Avalon	Lp 2 Park Street, Morvant
Jardine-Roberts	A	Picton Road, Dan Kelly, Laventille
Jarvis	June	8915 Eustace Bernard Drive, La Horquetta, Arima
Jattan	Christian	Lp#114 Morne Coco Road, Petit Valley
Jeanville	Dana	234 Dove Avenue, Lisa Gardens, Couva
Jeffers	Melina	Unit 43 Ridgewood Garden, Golconda
John	Courtenay	29 Upper Bushe Street, San Juan
John	Witson	#57 Auzonville Road, Tunapuna
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
Jones	Jeffery	23 Stella Street, La Romain, San Fernando
Jordan	Eric	Lot # 4 Cleaver Road, Arima,
Joseph	Kevin	K.p. Lands, Valencia
Joseph	D	#7 Jean Street, Cocoyea, San Fernando
Joseph	Nigel	#148 Boscoe Holder Place,Barataria
Joseph	Jenneve	#19 Brighton Cato Trace, Gonzales Village, Guapo
Joseph	Anthony	Lp 50 Upper Sixth Avenue, Eight St Malick Apt North, Barataria
Joseph-Caruth	Jozanne	Lp 5 Achong Trace, Tunapuna
Joseph-Samuel	Janelle	Lp# 84 Aripita Road, St Anns, Port Of Spain
Jumett	Bevon	#22 Colorado Crescent Phase 2, Edinburgh 500, Chaguanas
K		
Kalloo	Robindranath	27 Huggins Street, Tacarigua
Keith	Akeido	Apt 4, #36 7th Street, Barataria, San Juan
Khan	Joel	14-26 Robin Crescent, Edinburgh 500, Chaguanas
King	Mishaël	22 Akal Trace, La Pastora, Santa Cruz



Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
L		
Lackraj	Reynold	# 71 Oliver Trace, Mt Dor Road, Champs Fleurs
Lambert	Camisha	#13 Allen Street, Beach Road, Palo Seco
Lawrence	Naomi	Unit #20 Lions Gate, Housing Development Egypt Extension, Chaguanas
Le Maitre	Steve	10 Water Wheel Road, River Estate, Diego Martin
Lee-Len	Giselle	28 A Valley View Drive, Maracas, St Joseph
Lee-Ruddock	Michelle	47 Corner Sunset, And Sagan Drive, Champs Fleurs
Leopold	Daniel	Lp 5 Train Line Road, Pinto Road, Arima
Leslie-Stewart	Michelle	# 4 Simon Street, Gasparillo
Lewis	Brian	Lp#55, Providence Street, Ojoe Road, Sangre Grande
Lewis	Kathleen	New City, Fyzabad
Lewis	Trevor	92 Alta Garcia Trace, Lp#20, Siparia
Lochan	Tara	#33 Partap Trace, South Oropouche
Logan	Anne	#11 Ablack Trace, Off Beaucaro Road, Freeport
London	Sheldon	#14 Agostini Street, St. Joseph
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	#38 Tortuga Caratal Road, Bonne Adventure, Gasparillo
Maison	Erica	Erin Road, Los Bajos
Maitland	Anthony	#1163 Corner Sugar Ridge Road & Lyle Street, Block #7, Palmiste
Malchan	Stetson	P.o. Box 9187, National Mail Centre, Piarco
Malchan	Ava	Lp#51 Harper Circular, Reid Lane, D'abadie
Marchand-De Montiel	Mary	83 Harris Village, South Oropouche, Fyzabad
Mark-Frederick	G	16 Ma Happy Drive, Darsan Trace, Siparia
Marryshow	Emma	Lp 7/11 Allick Terrace, Bagatelle Road, Diego Martin
Marshall	Ayana	#6 Court Drive, Tunapuna
Marshall	Dion	#68 Tamandua Drive, Valencia

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
M (continued)		
Martin	Quinn	97 A Diego Martin Main Road, Diego Martin
Mc Eachnie	Shurla	Building Seven, Apartment 2-3 East Maloney, D'abadie
Mc Ewen	Makesa	73 Balthazar Street, Tunapuna
Mc Meo	Emmanual	Lp # 5 Sewlal Trace, Fyzabad
Mc Millan	Bryan	Lp #10 Piarco Old Road, Red Hill, D'abadie
Mc Queen	Roxanne	#5 Fifth Street, Five Rivers, Arouca
Mendez	Douglas	Dehli Road, Fyzabad
Miller	Irrol	20 Balthazar Road, Tunapuna
Mitchell	Merle	#21 A Silk Cotton Drive, Homeland Gardens, Chaguanas
Mitchell	Nekeisha	Lot #79 Anna Street, Cleaver Road, Arima
Mitchell	Leroy	Jacob Settlement, Santa Flora
Mitchell	Heather	#23 Harris Village, South Oropouche
Mitchell	Robertson	13e Sookoo Trace, Claxton Bay
Mitchell	Marissa	Lp 58 Coffee Lane, Pipiol Road, Santa Cruz
Mitchell	Daniella	125 Quarry Street, East Dry River, Port Of Spain
Mitchell	Geneise	Lot N Louise Street, Caroni Savannah Road, Charlieville
Mitchell	Akeem	39 Don Miguel Road, El Socorro, San Juan
Mitchell	Geneise	1 Todd Street, El Socorro, San Juan
Mohammed	Neil	# 12 Grand Central, Rodney Road Ext., Chaguanas
Mohammed	Crystal	#19 Ramlochan Street, Aranguez, San Juan
Mohammed	Saffraz	#19 Ramlochan Street, Aranguez, San Juan
Mohammed	Saffiyah	#9 Lewis Avenue, Don Miguel Road, San Juan
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	Marlon	Windy Hill, Bonair North, Arouca
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



Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
M (continued)		
Murray	Kevin	#52 Arima Old Road, Arima
Murrell	Terry	Lp#5 Dos Road, Mapp Lands, Laventille
Murren	Petula	#44 Gambal Street, Siparia
N		
Nieves Jr	David	#84 Keskidee Crescent, Bonair Gardens, Arouca
Noel	Zindi	#61 Grant Street, Couva
O		
Olton	Aaron	#12 Cliff Bertrand Street Phase 4, Project 2, Malab Arima
P		
Pamphile	Camille	No.12 Jacobin Street, Morvant
Panchoo	Lesser	Lp#72 Delhi Road, Fyzabad
Panting	Clarence	100 Crest Camp, Fyzabad
Parris	Terrance	#261 Eastern Main Road, El Dorado
Patrick	Kevin	#1018 Pigeon Lane, Maloney Gardens, D'Abadie
Patrick-Gopaul	Annessa	Lp 157 Friendship Village, St John's, San Fernando
Paul	Curtis	#61 Coora Road, Siparia
Paynter	Behane	12 Lashley Street, Tunapuna
Pereira	Keion	Bldg 202 Oropune Gdns, Piarco
Persad	Juidish	De Gannes Village, Siparia
Persad	Darryl	No.28 Rapsey Street, Curepe
Phillip	Saleem	No.1 Skylark Crescent, Bon Air Gardens, Arouca
Phillip	Jillian	#51 Ruby Roberts Lane, Khan Trace, Fyzabad
Phillip	Michaela	35 Recreation Ground Road, D'abadie, Arima
Phillip	Mark	#45c Plumbago Circular, Edinburgh South, Chaguanas
Pierre	Rudolph	Lp 1326 St. Marys Village, South Oropouche, Fyzabad
Pullitt	Janelle	78 Caiman Road, St Joseph
R		
Ragoo	Narad	#14 Isaac Street, Couva
Ragoonanan	Robindra	Gowers Well Road, Fyzabad
Raguette	Jeremiah	18 Twenty Third Street, Beetham Estate, Port Of Spain
Ramdeo	Ramdial	Lp#708 Arena Village, Erin
Ramesar	Damian	27 Messiah Street, Williamsville

Delinquent Members

as at Dec 31,2022

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
R (continued)		
Ramessar	Raphael	350 St. Croix Road, Princes Town
Ramjit	Deonarine	Union Village, Couva
Ramjit	Clifford	265 Richardson Trace, Pepper Village, Fyzabad
Ramkissoon	Cliff	#2 Omarees Park, Pepper Village, Fyzabad
Ramlakhan	Narry	#22 Standard Gate, #22 Standard Gate, Fyzabad
Ramnath	Nandanee	#21 Sudama Trace, 1 Sudama Village, Siparia
Ramsajan	Damian	# 28a Valley View Drive, Maracas Drive, St. Joseph
Ramsingh	Dawn	Apt 2 38 Eastside Drive, Otaheti, South Oropouche
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 Savanah Road, Five Rivers, Arouca
Renales	Barbara	20 Balfour Avenue, San Louis, Sangre Grande
Renne	Kelvin	Voocat Village, Avocat
Reyes	Michael	#121 Corquette Avenue, Hibis Gardens, Caroni
Richards	Dianne	#462 Jackobin Avenue, Maloneygardens, D'abadie
Richards	Anthony	22b Bel Eau Road, Belmont
Roberts	Christopher	#84 Old School Road, Hardbargain, Williamsville
Roberts	Varney	Tyson Trace, Harris Village, Fyzabad
Roberts	Nakeem	Boxhill Trace, Laventille
Roberts	Kevon	Lp 39b Foster Road Extension, Sangre Grande
Robinson	Marilyn	Maharaj Trace, Pepper Village, Fyzabad
Rodney	Ayoka	Bld 5 Apt 4 West, Maloney Gardens, D'Abadie
Rollock	Shivvon	#59 Marigold Crescent, Morvant
Roochan	Danpathie	Guapo Main Road, Fyzabad
S		
Sam	Radha	Lp#53 Sawmill Road, Pasea Road, Tunapuna
Samaroo	Christopher	77a Edward Trace, Coora Road, Siparia
Sambrano	Andrew	Bldg 6 Apt. 4d, El Dorado Heights Target Rd, El Dorado
Sammy	Francis	Hollywood, Fanny Village, Point Fortin
Samuel	Anthony	Ep 1057 Comparo Village Manzanilla Manzanilla
Sanchez	Angela	45 Carapal Road, Erin



Delinquent Members

as at Dec 31,2022

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
S (continued)		
Sanchez	Kenneth	Rancho Quemado, Erin Road, Erin
Sanderson	Lorne	#7-9 Premier Crescent, Fyzabad
Santokhie	Seebaran	#7 Santokhie Street, Delhi Road, Fyzabad
Sealy	Lydia	#114 Norman Spann Crescen, Barataria
Seepersad	Neil	Lp #58 Cor.junction & Sellier St, Curepe
Serrette	Darriel	#0522 Thrash Lane, Maloney Gardens, Maloney
Sewalia	Kumar	4 Industrial Lane, Champs Fleurs
Shepherd	Jenelle	#9 Greenidge Trace, Lorensotte Village, Palo Seco
Sheppard	Rachael	Lp#53 Browne Street, El Dorado Road, Tunapuna
Silverton	Joycelyn	Thick Village, Siparia Road, Fyzabad
Simpson	Hannah	11 Rafferty Street, St Joseph
Singh	Florence	19-20 Upper Bushe Street, Petit Bourg, San Juan
Singh	Ranjeev	Corner And Pinto Road Ext, Arima
Singh	Andron	#28 Joyeau Street, Curepe
Singh-Itwaru	Dhanrajee	#15 Hillview Court, Paradise Gardens, Tacarigua
Skeete	Renee	Lp 50/2b La Canoa Road, Sun Valley, Santa Cruz
Small	Finbar	#2 Road, Palo Seco
Smith	Lisette	3406 Hermit Avenue, Maloney Gardens, Maloney
Smith	Randolp	Victoria Street, Sipria
Smith	Cotton	Lp #85 Mon Repos Road, Morvant
Smith	Sheena	Lp 68 Wharf Trace, Maracas, St Joseph
Snaggs	Esmond	Lp 98/1 Cumuto Road, Cumuto
Sookermany	Dane	18b Street, Jacob Settlement, Santa Flora
Sorillo	Darlene	48 Gail Trace, Palmiste, Chaguanas
St Rose	Rommel	Lp# 50 Singh Trace, El Socorro, San Juan
Stafford	Juliet	Lp#8 Perkins St, Arouca
Stephen	Carol	Febeau Village, Laventile Road, San Juan
Stephens	Tamica	# 4 Ramroop Trace, Little Cora Road, Cumuto
Stephenson	Carlyle	Agapito Trace, Santa Flora
Straker	Kelly-Ann	48a Freeprt Mission Road, Freeport, Carapichaima
Sylvester	Jinelle	Lp 57 Mosque Street, Caroni, Village Caroni

Delinquent Members

as at Dec 31,2022

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

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
T		
Taylor-Baksh	Emelia	#10 Teak Village, Santa Flora
Tempo	Dionne	9 Carrick Street, Lawrence Park, Arima
Tewarie	Taramatie	No.4 Mc Inroy Street, Curepe
Theodore	John-Michael	#34 Maraj Street, Five Rivers, Arouca
Theodore	John-Michael	#34 Maraj Street, Five Rivers, Arouca
Thomas	Jacob	Bushe Village, Fyzabad
Thomas	Ambrose	Weber Trace, Palo Seco
Thomas	Kwailan	Lot 346 Lapwing Avenue, Malabar, Arima
Thomas	Sherwin	22a School Road, Santa Flora
Thomas	Cowin	Stol Road, Palo Seco
Timothy	Edjbert	Chambers Village, Lorensotte Village, Palo Seco
Tobias	Tinelle	#8 Eagle Hall Road, Newlands, Point Fortin
Toppin	Johnny	Khan Street, Fyzabad
Tulssie	Doolarie	#55 Bamboo Settlement No.1, Lp#3, Valsayn
Tulssie	Nadia	#69b Bamboo Settlement #2, Valsayn
V		
Valley	Charles	John Jules Trace, Fyzabad
Vargas	Sherma	1144a Siparia Erin Road, Los Charos, Palo Seco
Villafana	Alpha	#26 Bell View Road, Dalley's Village, Santa Flora
Villafana	Clyde	#4 Teakville, Santa Flora
W		
Walters	Robbie	No.11b Dookie Lane, Tunapuna
Warren	Anthony	#3a Lily Trace, Siparia
Wears	Peaches	Lp 11 Orangefield Road, Mungal Trace, Carapichaima
Weekes	Cheryl-Ann	#29 Gambal Street, Siparia
Williams	Ruth	La Canna Road, Santa Cruz
Williams	Michael	#88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Delano	#34 Nimblett Street, Enterprise, Chaguanas
Williams	Nevon	#9 34 Mm Toco Main Road, Orr Trace, Matura
Williams	Jacqueline	#5c Delhi Road, Fyzabad
Williams	Michele	88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Laurane	A65 Jerningham Junction Road, Cunupia



Delinquent Members

as at Dec 31,2022

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
W (continued)		
Williams	Abigale	Lp 5c/34 Upper Belmont, Valley Road Belmont, Port Of Spain
Williams-Teka	Ayesha	Lp 12 8th Avenue, North Barataria
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

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