Community Care Credit Union
Co-operative Society Limited

2025

ANNUAL GENERAL MEETING

REVITALISING
OUR CREDIT UNION

Responsible Growth,
Real Results.

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Credit Union Prayer

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

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

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

Vision

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

Mission

To empower our members by providing exceptional personalized financial services that put people first.

Values

Exceptional Service, Performance, Integrity, Caring

Corporate Information

BOARD OF DIRECTORS

Mr. Montgomery Guy,
President

Mr. David Rocke,
Vice President

Mr. Rawson Samuel,
Secretary

Ms. Simone Callender,
Assistant Secretary

Mr. Wilfred Inniss,
Director

Mrs. Marilyn Lewis-Tobias,
Director

Mr. Joel Issac,
Director

Ms. Jayme Hoyte,
Director

Mrs. Jennifer Roseman-Batson,
Director

COMMITTEE CHAIRPERSONS

Ms. Melissa Bridgewater,
Supervisory Committee

Mr. Queson Phillips,
Credit Committee

MANAGEMENT

Mr. Kevin Ruiz,
General Manager

ATTORNEY AT LAW

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

AUDITORS

Johnson Lee Tang &Co
119A Woodford Street,
Port of Spain

AFFILIATION

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

REGISTERED OFFICE

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

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

COMMUNITY CARE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the **64th Annual General Meeting** of Community Care Credit Union Co-operative Society Limited will be held in a **hybrid mode** on **Saturday, 25th July 2026**, at **11:00 a.m. at the Community Care Credit Union Co-operative Society Limited, Corner Southern Main Road and Bushe Street, Curepe.**

Registration begins at 10:00 am.

Agenda

Credential Report

1. Call to Order
2. National Anthem/ Invocation
3. Notice of Meeting
4. Adoption of Standing Orders
5. President's Welcome Address
6. Minutes of the 63rd Annual General Meeting and Matters Arising
7. Reports
    - Board of Directors
    - Credit Committee
    - Supervisory Committee
    - Education Committee
    - Auditors
    - Financial Statements
8. Budget proposals
9. Nomination Committee Report
10. Election of Officers
11. Resolutions
12. General Business
13. Closure

NOTE:

- In-person attendees are asked to register by July 20th, 2026 for catering purposes, spaces are limited.
- Members can register via the *AGM-registration portal on our website*, email: agm@communitycarecu.org, or call/ WhatsApp to 708-2228.
- In-person attendees must present a valid ID at the registration desk on the day of the meeting.
- Only registered on-line attendees will be emailed a link with the accompanying instructions to access the meeting virtually.

Samuel

RAWSON SAMUEL
SECRETARY
July 3rd, 2026

Fit and Proper Guidelines

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

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

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

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

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

Executive Board meetings are held at least once per month.

The Credit Committee will determine its meeting day and time.

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

Election Procedures

1. The Returning Officer will be the person in charge of the Election process.
2. The voting process will be conducted electronically.
3. A demonstration video on how to vote will be shown on the screen.
4. Photos of the nominees for the respective Committees will be shown on the screen.
5. Persons nominated off the floor will be given an opportunity to introduce themselves.
6. Each member at the meeting would have a unique password to access the voting platform.
7. The Returning Officer will declare the opening and closing of the Election process.
8. An electronic poll of the nominees for the respective committees will be uploaded to your device.
9. After casting your votes, the counting of the electronic ballots will take place.
10. The Returning Officer will announce the results of the polls upon the completion of the count.

Standing Orders

1. Members attending the meeting shall keep their microphones muted and video cameras off for the duration of the meeting, except for when making contributions for the meeting. To make a contribution, the member shall type in the Q&A. The member may unmute his/ her mic and/ or start their video upon permission/ request from the Chair. For in-person members, you will be provided with a microphone to make your contribution.

2. Speeches shall be clear and relevant to the subject before the meeting.

3. A member shall only address the meeting when called upon by the Chairman to do so. After the contribution, the member shall mute his/ her mic. In-person members will return to their seats.

4. All members are asked to utilize the Help Desk to share any issues you are having so that the team can troubleshoot the problem during the session with minimal interruptions.

5. All members are reminded to conduct themselves in a professional manner. Please refrain from sharing any explicit, violent, or inappropriate content.

6. No member shall address the meeting except through the Chairman.

7. A member may not speak twice on the same subject except: (a) As a mover of a motion, who has the right to reply (b), He/ She rises to object or to explain (with the permission of the Chairman).

8. The mover of a "procedural motion" (adjournment, lay on the table, motion to postpone) shall have no right to reply.

9. No speeches shall be made after the "question" has been put and carried or negated.

10. A member rising on a "point of order" shall state the point clearly and concisely.

    (A point of order must have relevance to the "standing orders").

    (a) A member shall not "call" another member "to order" – but draw the attention of the Chairman to a "breach of order."

    (b) In no event shall a member "call" the Chairman "to order."

11. The mover of a "procedural motion" (adjournment, lay on the table, motion to postpone) shall have no right to reply.

12. Only one (1) amendment shall be before the meeting at one and the same time.

13. When a motion is withdrawn, any amendment to it fails.

14. The Chairman shall have the right to a "casting vote."

15. If there is equality of voting on an amendment, and if the Chairman does not exercise his "casting vote," the amendment fails.

16. Provision shall be made for the protection of the Chairman from vilification (personal abuse).

17. No member shall impute improper motives against another member.

18. Entry into the meeting will be discontinued just prior to the commencement of the Elections process.

Minutes of the 63rd Annual General Meeting

Of the Community Care Credit Union Co-operative Society Limited held on May 17th, 2025, at the Community Care Credit Union, Corner Southern Main Road & Bushe Street, Curepe

1.0 CALL TO ORDER

1.1 The 63rd Annual General Meeting of Community Care Credit Union Co-operative Society Limited (CCCU) was convened on May 17th, 2025, at 11.05am with a total of thirty-eight (38) members present in person, a total of fourteen (14) members present online and nine (9) members of staff present. This satisfied the quorum of fifty (50) members required by the Byelaws for the commencement of the AGM.

1.2 President David Rocke informed the membership of the restroom locations and designated the emergency muster points.

1.3 The National Anthem was played.

1.4 Ms. Simone Callender said the opening prayer followed by the Credit Union Prayer. She then led the meeting in song with the Credit Union Hymn "Bind us Together".

1.5 President David Rocke requested a minute of silence for all members who passed away during the past year and requested their indulgence to recite their names.

2.0 NOTICE OF MEETING

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

3.0 ADOPTION OF STANDING ORDERS

3.1 The Standing Orders were read by the Secretary to the Board, Mr. Rawson Samuel.

3.2 The Standing Orders were adopted on a motion moved by Mrs. Donna Gilbert-Bournes. The motion was seconded by Carlisle Birch, then unanimously carried.

4.0 PRESIDENT'S ADDRESS

4.1 President David Rocke requested that a motion be moved for the Annual Report be taken as read.

4.2 The motion moved by Mr. Joel Isaac and seconded by Mrs. Kathleen Sealy. The motion was unanimously carried.

4.3 The Annual Report was accepted and taken as read.

5.0 PRESIDENT'S ADDRESS

5.1 President David Rocke acknowledged the special guests who were in attendance.

5.1 Colin Bartholomew of Cipriani College of Labour, Mrs. Khadine Wright-Prescod of Port

Employees Credit Union, Mr. Alpha Henry and Mrs. Peaches Henry of Cipriani College of Labour.

5.3 President David Rocke apologized for the late start.

5.3.1 He welcomed and thanked everyone for their attendance. He also welcomed the Cipriani College of Labour students who were present in person, as well as those joining virtually from Tobago, Barbados, Grenada and Dominica.

5.4 He stated that last year's hybrid meeting had encountered some hiccups, but those problems have been resolved and this year's meeting is expected to run smoothly. He added that the Vice President would not be attending today because he is ill and offered his best wishes for a speedy recovery.

5.5 He announced that the 2025 theme is Resilience, saying that it reflects the organization's character and underscores the need to adapt now and in the future to sustain continuous growth.

5.6 He explained that the meeting was scheduled later this year to give members ample time to review the financial statements. He added that regulators require the credit union to ensure proper member participation at meetings and highlighted that the General Elections and the Easter weekend also contributed to moving the meeting to May.

5.7 He addressed the delinquency and acknowledged the Operations Manager Ms. Samantha Samuel for her efforts. He said the team's work is producing visible results, though it remains regrettable that some members borrow and fail to repay. He added that the credit union is establishing a new department to manage delinquency and urged members to notify the credit union if they know the whereabouts of anyone on the list.

5.8 A member asked whether delinquency should be blamed on borrowing members or on the lender. President David Rocke replied that the question would be addressed under general business. However, he reminded members that while the credit union provides loans to meet members' needs, it is ultimately the borrower's responsibility to repay. He acknowledged that CCCU had, in some cases, failed to apply members' shares to delinquent loans and allowed extended repayment periods. This practice will stop. Going forward, if a loan is in default for three months, the member's shares will be applied to the outstanding balance. He added that banks take necessary recovery actions and the credit union must do the same.

President David Rocke also reported that the credit union previously used unscrupulous debt collectors who retained funds instead of remitting them; that practice has been ended and the credit union now uses more efficient, reliable debt-collection services.

5.9 President David Rocke said another challenge facing the credit union is that members are refinancing their CCCU loans with the commercial banks. He urged members who are experiencing financial difficulties to speak with the credit union first, citing that the banks offer nothing that the credit union cannot match. He reminded members that the credit union is like an extended family. He urged members to always obtain their full loan details before borrowing, including what are installment amounts, the repayment dates, and other key terms.

5.10 President David Rocke highlighted the rollout of CCCU new software, ShareTec, which will improve efficiency by enabling online membership and loan applications, electronic signatures, identity verification, and other digital services. He explained that because ShareTec is US-based, foreign exchange issues have left some payments outstanding to the provider, so the full functionality is not yet available. However, this will be resolved in due course. He added that there are more than one hundred and thirty (130) credit unions in Trinidad and Tobago and that forthcoming financial regulations will force consolidation amongst credit unions. Some smaller credit unions will not survive independently. To prepare for this, CCCU is investing in technology so it can strengthen its position and potentially absorb other smaller institutions.

5.11 He reported that Unilever's closure and the associated income loss created difficulties for CCCU. However, the matter has been addressed and the credit union is now debt free.

5.12 He stated that member surveys were recently introduced and they will continue going forward.

5.13 He reported that, despite cash constraints, the Education Committee was still able to host a few events. He added that parents of SEA children were urged to attend the joint five-session Saturday program for their children.

5.14 He commended the Fyzabad branch employees for their hard work and dedication, noting that the branch is doing well and can now operate independently. Mrs. Maria Gomez received a special recognition for her efforts as the branch coordinator. He encouraged members to contact the office with suggestions for programs and events that they will be interested in.

5.15 He reported that the partnership between CCCU, UWI, and Aero Services Credit Union remains strong. One notable joint venture with CARIRI offers services to small-business owners and potential owners for a modest fee. Members were encouraged to participate and he reminded them that loans are available.

5.16 He explained the importance of the Group Health Plan and called on members to enroll.

5.17 He announced an increase in CUNA insurance premiums, explaining that the change was necessary after fifteen (15) years without an increase. He highlighted the benefits of the insurance and urged members to sign up.

5.18 He confirmed that the Board continues to complete required training, including the mandatory AML/ CFT as well as CFF courses and other related programs, to ensure that directors can answer members' questions at any time. He also stated that a Board evaluation was conducted for the first time and is a work in progress, and that the Byelaws will be amended to allow underperforming directors to be asked to step down.

5.19 He thanked the sponsors, COLFIRE, CLICO, and Roc Boyz for donating the door prizes.

5.20 He announced that Ms. Natalie Rocke and Mr. Peter Phillip chose not to offer themselves for another term and expressed his gratitude for their dedicated service to CCCU.

5.21 He indicated he has one (1) year left to serve and will step down afterward to make room for younger members.

5.22 He acknowledged the presence of Mrs. Phagoo, Ms. Susan Adams, and Ms. Angela Singh from the Cooperative Office.

5.23 In conclusion, he emphasized that CCCU remains a strong, competitive credit union and encouraged members to contact the office for all their financial services or concerns.

6.0 CONFIRMATION OF MINUTES: 62ND AGM

6.1 The minutes of the 62nd Annual General Meeting were confirmed without amendment on a motion moved by Ms. Hema Lalla and seconded by Mrs. Michelle Howell. The motion was unanimously carried.

6.2 President David Rocke reviewed the minutes page by page. There were no matters arising.

6.2.1 A motion for acceptance of the minutes was moved by Ms. Melissa Bridgewater and seconded by Mr. Joel Issac. The motion was unanimously carried.

7.0 NOMINATIONS COMMITTEE REPORT

7.1 Mr. Rawson Samuel, Chairman of the Nominations Committee, presented the Committee's report and acknowledged its members. He cited that the report appears on pages 24 - 29 of the Annual Report. He explained that nominees underwent a three-stage process: they had to be in good financial standing, must not be employees of the credit union, and must not be a delinquent member. He advised that all nominees completed orientation, received in-house training on the credit union's operations, and were interviewed.

7.2 There were no questions on the report.

7.3 A motion for the adoption of the Nominations Committee report was moved by Ms. Jayme Hoyte and seconded by Mrs. Donna Gilbert-Bournes. The motion was unanimously carried.

8.0 NOMINATIONS COMMITTEE REPORT

8.1 President David Rocke introduced Mr. Colin Bartholomew as the Returning Officer, responsible for overseeing the election process.

8.2 Mr. Bartholomew explained that the registration of members remains open and it would be closed shortly. He further explained that members would vote for the Board of Directors, Supervisory Committee, and Credit Committee, and that all ballots would be cast electronically using the credentials previously sent by email and WhatsApp. He requested members to locate those messages.

8.3 At 12:25 p.m. the credentials were announced. There were nine (9) directors and sixty-four (64) members present in person, thirty-six (36) members online, and twelve (12) staff, for a total of one hundred and twenty-one (121) attendees. He reported that this total did not include the twelve (12) guests.

8.4 A video presentation demonstrating the online voting process was played followed by a slide show presentation of the nominees.

8.5 Mr. Bartholomew presented the nominees for the **Board of Directors**: Mr. Anand Ramesar, Mr. Joel Isaac, Ms. Jayme Hoyte, Mr. Montgomery Guy, and Mrs. Lana Guisseppi-Iles.

8.6 The floor was open for nominations. None were received. Mrs. Michelle Howell moved a motion to cease nominations from the floor. The motion was seconded by Ms. Simone Callender. The motion was unanimously carried.

8.7 Mr. Bartholomew presented the nominees for the **Credit Committee**: Mr. Queson Phillip, Mrs. Helen Julien, Mrs. Donna Gilbert-Bournes, Ms. Laverne Richardson, Ms. Mandisa Lee, Mrs. Darlene Williams-Abraham and Mrs. Jennifer Phillip

8.8 The floor was open for nominations. None were received. A motion to cease nominations from the floor was moved by Mrs. Marilyn Lewis-Tobias. The motion was seconded by Ms. Marlene Gervais. The motion was unanimously carried.

8.9 Mr. Bartholomew presented the nominees for the **Supervisory Committee**: Ms. Julia Parris, Ms. Marlene Gervais, Ms. Hema Lalla, Mr. Nicholas Fuentes and Ms. Melissa Bridgewater.

8.10 The floor was open for nominations. None were received. A motion to cease nominations from the floor was moved by Mr. Joel Isaac. The motion was seconded by Ms. Jayme Hoyte. The motion was unanimously carried.

8.11 Mr. Bartholomew announced that all positions were now vacant and that members could vote either at the in-house stations or via their personal devices. He reminded members to take note of the hotline number. He then directed the technical team to release the ballots for members to begin voting.

8.12 At 1:05 p.m., Mr. Bartholomew announced that the voting portal be closed, signaling the end of the voting process. He confirmed that all attendees had successfully cast their ballots.

9.0 ELECTION OF OFFICERS

9.1 The following members received early bird door prizes:

Veronica La Roach (Fyzabad)
Kenrick Boyce (Curepe)
Alexander Drakes (Online, Curepe)

9.2 Members were invited to look under their chairs and the following received door prizes:

Michael Collins - Fyzabad
Kissa Pollard - Curepe
Kathleen Sealy - Curepe
Ashton Williams - Curepe
Karen Grant - Fyzabad
Carlyle Perch - Fyzabad
*Glen Charles - Curepe

* Since door prize sticker #6 couldn't be located, President David Rocke made a special exception and presented the prize to Mr. Glen Charles.

10.0 ELECTION RESULTS

10.1 Mr. Bartholomew presented the election results.

(i) Supervisory Committee

Ms. Marlene Gervais	- 71
Ms. Melissa Bridgewater	- 67
Ms. Julia Parris	- 62
Mr. Nicholas Fuentes	- 52 (1st Alternate)
Ms. Hema Lalla	- 48 (2nd Alternate)

(ii) Credit Committee

Mr. Queson Phillip	- 81
Mrs. Darlene Williams-Abraham	- 73
Ms. Laverne Richardson	- 66
Mrs. Jennifer Phillip	- 64
Mrs. Helen Julien	- 60
Ms. Mandisa Lee	- 55 (1st Alternate)
Mrs. Donna Gilbert-Bournes	- 53 (2nd Alternate)

(iii) Board of Directors

Ms. Jayme Hoyte	-79
Mr. Joel Isaac	- 65
Mr. Montgomery Guy	- 63
Mrs. Lana Guisseppi-Isles	- 55 (1st Alternate)
Mr. Anand Ramesar	- 44 (2nd Alternate)

11.2 A motion for the destruction of the ballots was moved by Ms. Melissa Bridgewater and seconded by Mrs. Monica De Leon. The motion was unanimously carried.

11.0 ADOPTION OF BOARD REPORT

11.1 President David Rocke reviewed the report page by page. There were no matters arising.

11.2 A motion for the adoption of the Board Report was moved by Mrs. Louisa Paul and seconded by Ms. Julia Parris. The motion unanimously carried.

12.0 ADOPTION OF CREDIT COMMITTEE REPORT

12.1 President David Rocke reviewed the report page by page. The Committee Chairperson, Mrs. Darlene Williams-Abraham read excerpts of the report and was on hand to answer any questions.

12.2 D. Matamoro asked about insurance coverage for members' funds. President David Rocke indicated that it would to be addressed under general business.

12.3 A motion for the adoption of the Credit Committee Report was moved by Mr. Queson Phillip and seconded by Ms. Laverne Richardson. The motion was unanimously carried.

13.0 ADOPTION OF SUPERVISORY COMMITTEE REPORT

13.1 President David Rocke reviewed the report page by page. The Committee Chairperson, Ms. Julia

Parris was on hand to answer any questions.

13.2 There were no questions or comments on the report.

13.3 A motion for the adoption of the Supervisory Committee Report was moved by Mr. Joel Isaac and seconded by Mrs. Jennifer John-Igwe. The motion was unanimously carried.

14.0 EDUCATION COMMITTEE REPORT

14.1 President David Rocke reviewed the report page by page. The Committee Chairperson, Ms. Simone Callender was on hand to answer any questions.

14.2 There were no questions or comments on the report.

14.3 A motion for the adoption of the Education Committee Report was moved by Mrs. Karen Grant and seconded by Mr. Carlisle Birch. The motion was unanimously carried.

15.0 AUDITOR'S REPORT

15.1 Mr. Kevin Ruiz advised that the auditor was unable to attend the meeting due to a personal emergency. However, authorization was granted for him to read the auditor's opinion from Bob Gopee and Associates for the period 1st January – 31st December 2024.

15.2 There were no questions or comments.

15.3 A motion for the adoption of the Auditor's Report was moved by Mrs. Michelle Howell and seconded by Ms. Laverne Richardson. The motion was unanimously carried.

16.0 PRESENTATION OF BUDGET 2025

16.1 Mr. Kevin Ruiz presented an overview of the 2025 budget.

- Total Income - $8,035,403
- Total Expenses - $8,032,501
- Net Income - $2,902

16.2 There were no questions or comments on the budget.

16.3 A motion for the adoption of the Budget was moved by Mr. Joel Isaac and seconded by Mrs. Marilyn Lewis-Tobias. The motion was unanimously carried.

17.0 CREDENTIAL REPORT

17.1 At 1:55pm, ninety-one (91) members were present (in person and online).

18.0 RESOLUTIONS

18.1 President David Rocke put forward the following resolutions to the meeting:

18.1.1 Be it resolved that a dividend at the rate of one percent (1%) be declared for 2024.

18.1.2 The resolution was seconded by Mrs. Helen Julien.

18.1.3 There were no questions or comments.

18.1.4 Vote count:

In favour - 44
Against - 1
Abstentions - 0

18.2 Appointment of Auditors

18.2.2 Be it resolved that the firm Johnson Lee Tang & Company be appointed as External Auditors for the year 2025.

18.2.2 The resolution was seconded by Mrs. Marilyn Lewis-Tobias.

18.2.3 There were no questions or comments.

18.2.4 Vote count:

In favour - 66
Against - 0
Abstentions - 0

18.3 Stipends

18.3.1 Be it resolved that for the period January 2025 to December 2025 a sum of One Hundred & Seventy Thousand Dollars ($170,000.00) be allocated for the payment of stipend to all Officers. The Board of Directors shall determine the amount per office.

18.3.2 The resolution was seconded by Mrs. Louisa Paul.

18.3.3 There were no questions or comments.

18.3.4 Vote count:

In favour - 63
Against - 0
Abstentions - 0

18.4 Borrowing Power

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

18.4.2 The resolution was seconded by Ms. Michelle Howell.

18.4.3 There were no questions or comments.

18.4.4 Vote count:

In favour - 67
Against - 0
Abstentions - 0

19.0 GENERAL BUSINESS

19.1 President David Rocke stated that each month members of the Board make a personal contribution to a goodwill fund to assist members in need and invited all members to contribute.

19.2 Mr. Dominic Matamoro inquired about insurance coverage for members' funds. President David Rocke replied that there is currently no coverage, but with the proposed new Act now in its final stages, would include provisions for deposit insurance. He reassured members that their funds were safe.

19.3 Mrs. Roxanne Payne asked why JMMB debit cards were not being distributed. Mr. Ruiz replied that the issue is linked to the ShareTec system, preventing issuance to new members at this time. However, renewal cards can still be issued to current members.

19.4 Mrs. Monica De Leon asked whether anything could be done to ease beneficiaries' difficulty in accessing funds. President David Rocke explained that, by law, a beneficiary is entitled to $50,000 and must apply for Letters of Administration and follow the statutory process. The credit union has no control over this procedure.

19.5 A member asked if beneficiaries receive any investment return on funds held pending Letters of Administration. President David Rocke said he would investigate that matter. Mr. Tony Inniss stated that the account would be classified as dormant and would not earn interest.

19.6 Mr. Glen Charles reported that the new CUNA rates become effective 1st June, yet deductions occurred from his account in April and May. President David Rocke stated that the staff will investigate this and follow up with him.

19.7 Mr. Ashton Williams inquired about strategies to attract younger members. President David Rocke replied that CCCU offers competitive rates and, while younger members are joining, the support of the older, wealthier members remains important. He added that recent investment in technology was aimed at appealing to the younger members and cited that CCCU maintains a presence on several social media platforms, including Facebook, Instagram, and WhatsApp.

19.8 Another member asked whether any provisions exist for sole traders. President David Rocke referred to his earlier mention of the CARIRI project and advised the member to speak with the credit union for further information.

20.0 CLOSURE

20.1 Mr. Rawson Samuel gave a vote of thanks.

20.2 He thanked the IT Team, all the special guests, all the attending students, Mr. Bartholomew, members of the Board and Committees, caterers, sponsors of prizes, the hard-working staff, security officers and all valued members attending in person and online. He stated that everyone's contribution resulted in yet another successful AGM. In closing he reiterated the call for everyone to work together.

20.3 President David Rocke called for a round of applause for Mr. Ruiz and the CCCU staff.

20.4 Ms. Simone Callender led the meeting in song "Bind us Together" and offered a closing prayer.

20.5 President David Rocke officially declared the meeting closed at 2:43pm.

Rawson Samuel
Secretary – Board of Directors

President's Message

As we reflect on the past year, I am pleased to report that Community Care Credit Union has remained steadfast in its commitment to serving members with care, integrity, and purpose. Despite a challenging economic environment, your Credit Union continues to demonstrate resilience, guided by cooperative principles and a clear focus on long-term sustainability. Our theme for this year, "*Revitalizing Our Credit Union: Responsible Growth, Real Results*," captures both our determination to adapt and our resolve to deliver meaningful value to members.

The operating environment over the period under review was not without difficulty. Increased unemployment across various sectors placed significant strain on household incomes, directly affecting members' ability to borrow and, in many cases, to meet existing financial obligations. Loan demand softened as members exercised necessary caution, while delinquency remained a persistent challenge for the Credit Union. These realities required careful balancing; supporting members in financial distress while safeguarding the financial health of the institution entrusted to us.

Rising delinquency continues to be an area of focused concern. While we remain empathetic to the circumstances many of our members face, the Board and Management recognize that decisive action is essential to protect members' collective savings. Accordingly, we intensified efforts to pursue delinquent accounts, including the engagement of legal counsel where all other avenues of resolution were exhausted. These measures, though difficult, are necessary to reinforce a culture of shared responsibility and to ensure fairness to members who consistently honour their commitments.

At the same time, your Credit Union took deliberate steps to strengthen its foundation and position itself for renewed growth. Membership growth remains a strategic priority, and we have begun actively engaging companies and organizations in and around Curepe and Fyzabad. By extending outreach to employees in these communities and surrounding areas, we aim to broaden our membership base, increase relevance, and create new opportunities for sustainable growth rooted in the communities we serve.

Operational efficiency was another critical area of focus. During the year, we conducted a thorough review of our operations with the aim of becoming more efficient, financially prudent, and responsive. This review has led to improved internal controls, tighter cost management, and better alignment of resources with strategic priorities. These actions are essential to building resilience and ensuring that every dollar entrusted to the Credit Union is managed responsibly.

We also recognize that financial empowerment goes beyond savings and loans. Through the Education Committee, we are creating wider opportunities for members by expanding financial education initiatives. These programmes are designed to improve financial literacy, promote sound money management, and equip members to make informed decisions that support long-term financial stability and wealth creation for themselves and their families.

In keeping with our commitment to modernization and member convenience, we continued to broaden our technology base. Improving how members interact and do business with the Credit Union is no longer optional; it is essential. Investments in technology are aimed at enhancing service delivery, increasing accessibility, and ensuring that Community Care Credit Union remains competitive and relevant in an increasingly digital financial landscape. Looking ahead, strategic partnerships will play an important role in our growth agenda. By applying carefully selected partnerships, we intend to expand the range of services and opportunities available to members, supporting pathways to financial growth, wealth building, and economic resilience. These collaborations will be pursued prudently, always with the interests of members and the Credit Union's cooperative values at the forefront.

The Board remains vigilant in monitoring economic developments and government policies that may impact the credit union sector. In a period of fiscal adjustment and policy change, proactive assessment and timely response are critical. Strong governance, informed oversight, and scenario planning will continue to guide our decision-making as we navigate uncertainty and advocate for the interests of our members.

In closing, while the past year presented undeniable challenges, it also reaffirmed the strength and relevance of Community Care Credit Union. Through responsible growth strategies, disciplined financial management, and an unwavering focus on members, we are laying the groundwork for real, lasting results. On behalf of the Board of Directors, I thank our members for their continued trust, our Management and staff for their dedication, and our committees and volunteers for their invaluable service.

Together, we remain committed to revitalizing our Credit Union; today and for generations to come.

Yours faithfully,

Montgomery Guy
President

Nominations Committee Report

The Nomination Committee presents to the 64th Annual General Meeting our report of the Nomination Process for selecting suitable candidates who expressed their willingness to serve on the Board of Directors, Credit or Supervisory committees for the **2026-2027 term**.

COMPOSITION OF THE NOMINATION COMMITTEE 2025-2026:

Position	Name
Chairman	Wilfred Inniss
Director	Montgomery Guy
Director	Joel Isaac

NOTICE TO SERVE

The Notice of Nominations 2026 was launched and posted at our Curepe and Fyzabad offices on January 8h, 2026. The application process was valid for approximately one (1) month with a deadline date set for February 6th, 2026 at 4pm. Applicants were able to access nomination forms via CCCU's Website and hardcopies were also available at both branches. Email, WhatsApp blast, and direct calling were the marketing strategies used to alert, remind and attract potential candidates.

On the original deadline date of February 6th, 2026, a total of ten (10) application forms were received from the membership. The Notice of Nominations deadline was subsequently extended to February 26th, 2026, to allow additional time for members to step forward to serve. By the extended deadline, a total of seventeen (17) applications were received, representing a full slate of candidates for each committee that will be presented at the AGM.

THE SELECTION PROCESS

The Fit and Proper criteria was extracted from the guidelines used at the Central Bank of Trinidad and Tobago, the Co-operative Societies Act Chapter 81:03 as well as the Regulations and Byelaws for Community Care Credit Union. These guidelines helped us to screen the nominees and prepare them for today's AGM.

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

Stage 1:

The nominees underwent validation and verification for the following criteria:

- Must be in good financial standing
- Must not be bankrupt or an applicant of bankruptcy
- Must not be an employee of Community Care Credit Union
- Must not be delinquent of his/ her loan over the past six (6) months.

This preliminary assessment was conducted by the office staff.

Stage 2:

The nominees participated in a Joint Orientation training that was held on February 26th, 2026. These sessions exposed the nominees to information regarding their roles, responsibilities and expectations regarding the respective committees that they wanted to serve on. Training sessions were held virtually.

Stage 3:

The nominees had to participate in an interview process which took place on March 30th and 31st 2026. This process was designed to assess their knowledge, their experience and their understanding of the material that was presented at these training sessions. It also gave the Nomination Committee an opportunity to get to know the candidates on a personal level and to assess their suitability to serve under the "fit and proper" guidelines.

RECOMMENDATION

The Nominations Committee strongly recommend the following nominees by alphabetical order, to be elected at the 64th AGM election process for the 2026-2027 term:

For the Supervisory Committee

- Julia Parris
- Lana Guiseppi-Isles
- Melissa Bridgewater
- Renard Harrilal
- Thameka Callender

For the Credit Committee

- Darlene Williams-Abraham
- Daumatie Kadoo-Aqui
- Donna Gilbert-Bournes
- Jennifer Phillip
- Laverne Richardson
- Mandisa Lee
- Queson Phillips

For the Board of Directors

- Anand Ramesar
- Kondwani Applewhite
- Marlene Gervais
- Rawson Samuel
- Teneille Solomon

CONCLUSION

On behalf of the Nomination Committee of 2026-2027, I want to thank the Board of Directors for appointing us to carry out this very important mandate. It was a great honour and privilege for us to be of service to this institution and to you, the membership. Thank you for trusting us, our process and our recommendation of the nominees before you today. Thanks, must also go out our General Manager, Mr. Kevin Ruiz and his staff in particular Ms. Nicole Debisette for their tireless efforts into making this exercise a resounding success.

Thank you,

Wilfred Inniss
Chairman

Nominations for the Board of Directors

ANAND RAMESAR
Occupation: Assistant Commissioner of Police
Education:
MSC Criminology and Criminal Justice
Certificate Legal Education
BA Human Resource Management
Post Grad Cert Business Administration
Other Skills:
Mediation, Investigation, Attorney at Law
Served 2025
Board of Directors – 2nd Substitute

RAWSON SAMUEL
Occupation: IR Consultant
Education:
Intro to HRM (2024)
Advanced Training in IR (2023)
Certified Quality Engineer (ASQ)(2007)
Certified Lead Auditor
BA Business Administration
Other Skills:
Secretary to the Board of Central Finance Facility,
Negotiator, Motivator, Team Player
All rounder Sportsman
Served 2025
Board of Directors – Secretary

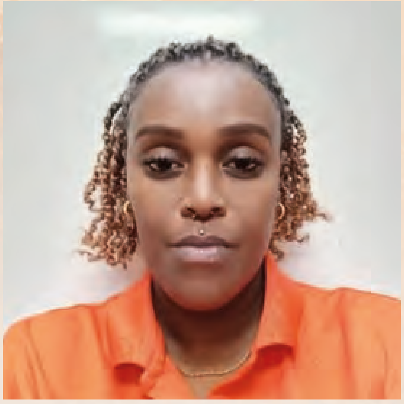
MARLENE GERVAIS
Occupation: Sector Employee/Industrial Relations Manager
Education:
MBA Human Resource Management
Industrial Relations Certification
Professional Certificate in Labour Laws
Diploma of Management
Other Skills:
Mediation
Served 2025
Supervisory Committee – Secretary

Nominations for the Board of Directors

KONDWANI APPLEWHITE
Occupation: Owner / Executive Chef
Education:
Bsc Management and Research in Motion Computer Studies
Other Skills:
Project Management, Event Production, Leadership

TENIELLE SOLOMON
Occupation: Manger, HR & Administration
Education:
Master Business Administration
PROSCI Certified Change Management Practitioner
Bsc Management Studies
Other Skills:
Corporate Governance Experience (Former Director - YTEPP)
Train the Trainer with Emotional Intelligence
Advanced Certificate in Industrial Relations
Certificate in Labour Laws

Nominations for Credit Committee



LAVERNE RICHARDSON
Occupation: Respiratory Therapist Assistant
Education:
Associate Degree - Respiratory Therapy
Served 2025
Credit Committee – Member

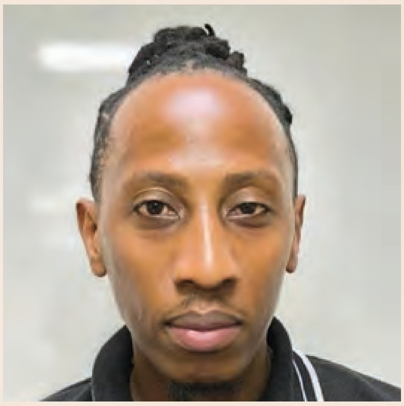
DONNA GILBERT BOURNES
Occupation: Investigating Officer
Education:
Associate Degree - Security Administration
BSc Criminology and Public Safety
Masters - Business Administration
Other Skills
Motivation Speaker
Presenter of Various Topics
Served 2025
Credit Committee – 1st Substitute

DARLENE ABRAHAM WILLIAMS
Occupation: Investigating Officer
Education/Qualifications:
BA Business Administration
CAT - Level A, B, C
Introduction to Auditing
Served 2025
Credit Committee - Secretary

Nominations for Credit Committee

JENNIFER PHILLIP

Occupation: Teacher III
Education:
Masters of Art Degree - History
Bachelor of Arts Degree – History
Diploma Cooperative Management
Served 2025
Credit Committee - Member



QUESON PHILLIP

Occupation: Tier 1 Engineer
Education:
Associate - Operating Systems Management
Diploma - Project Management
CARIBDE 2019
Served 2025
Credit Committee - Chairperson

MANDISA LEE

Occupation: Accounts Clerk
Education:
Diploma Business Administration
Served 2025
Credit Committee – Member

DAUMATIE KADOO- AQUI

Occupation: Interior Design and Consultant
Education
BBA Early Childhood Care and Education
Served 2024
Credit Committee - Member

Nominations for Supervisory Committee

LANA GUISSEPPI -ISLES
Occupation: Assistant Operations Manager
Education:
Certificate - Management
Certificate - Leadership Management
Certificate - Life Skills
Other Skills:
Leadership, Project Management, Problem Solving
Served 2025
Board of Directors - 1st Substitute

JULIA PARRIS
Occupation: Plant Pathologist
Education/Qualifications:
MSc Crop Protection
BSc Agriculture and Environmental Studies
Certificate - Paralegal Studies
Other Skills:
Certificate - Paralegal Studies
Served 2025
Supervisory Committee - Member

MELISSA BRIDGEWATER
Occupation: Senior Lecturer and Programme Dean
Education:
Masters – Organisational Communication
BSC Journalism (Public Relations)
Other Skills:
Analytical, Transversal, Leadership
Served 2025
Supervisory Committee - Chairperson

Nominations for Supervisory Committee

THAMEKA CALLENDER
Occupation: Manager
Education:
Bsc Psychology
Msc Small and Medium Enterprise Management

RENARD HARRILAL
Occupation: Director of Facilities
Education
BSc Engineering in Electrical and Electronics
Diploma Mechanical Engineering
Diploma Electrical and Electronics Engineering
Served 2024
Supervisory Committee – Member

Board Report

We welcome you to our 64th Annual General Meeting (AGM) of Community Care Credit Union Co-operative Society Limited. The Board is pleased to report to you on our performance for the term **2025 – 2026.**

THE EXTERNAL FACTORS

The new term began with a change in Government. While newly elected parliamentarians were settling into their administrative roles, the economy remained in recovery mode. Foreign exchange shortages persisted, and a further reduction in access to US dollars was introduced as a fiscal measure at the start of the new year, 2026. That restriction intensified the frustration among businesses and citizens, complicating the importation of goods and services. Consumer spending tightened as inflation rose, forcing households and firms to manage their cash flows more carefully.

The energy sector, the backbone of the economy, entered crisis mode that was driven by competitive pressures in the oil markets and the global geopolitical upheaval that disrupted trade and investment locally, regionally, and internationally. Job losses and persistent unemployment added to our labour market stress. The manufacturing sector was also hard hit, facing rising input costs while attempting to diversify the economy away from the dependency on energy revenues.

In this environment, both the credit union and its members would have experienced multiple adversarial shocks that underscored the need for mutual support, prudent risk management, the implementation of an adaptive service delivery and a collective pledge to honour our debts so that our institution can thrive and survive.

Mutual support is reciprocal behaviour that encourages and helps partnerships meet shared goals.

SHARETEC

We are pleased to announce that our Visa Debit Card (VDC) is fully functional and integrated into our system. Your card is accepted globally and protected by advanced security features. Members can use the VDC for everyday purchases, online shopping, ATM cash withdrawals, bill payments, travel expenses, and secure fund transfers quickly, safely, and efficiently.

DELINQUENCY

The Board's perpetuating function requires us to ensure the credit union's continuity by employing capable management, providing clear strategic direction, and holding leadership accountable for the results. To protect our capital and restore asset quality, the Board has decided to intensify our approach to delinquency. We will aggressively pursue the recovery of outstanding member balances and implement robust and efficient mechanisms to bring our delinquency portfolio into alignment with the PEARLS ratios.

We have already begun deploying several initiatives to address our member delinquency scourge. To strengthen our recovery efforts, we have onboarded Anai, an additional collection agency, to expand our outreach and increase our recovery rates. We are going to continue the publicizing of our delinquent accounts and we will intensify this strategy to drive a faster resolution. To sustain and scale these actions, we are building a dedicated delinquency recovery team charged with executing these initiatives, tracking outcomes, and continuously refining our approach to reduce the outstanding balances and improve our member compliance.

A number of delinquent members are choosing liquidation to settle their obligations to us. While we understand and empathize with the desire for a quick resolution, it is important that we explain the broader consequences for both the member and the credit union. Liquidation may remove an immediate delinquency, but it does not eliminate the underlying debt burden that you will be required to repay that lump sum with no grace periods. The commercial recovery agents pursue collections more aggressively than your credit union.

When you liquidate your loan with the credit union you forfeit your membership status and the benefits that come with it. This includes loss of access to FIP, VDC, deposits, shared services with the JCUC, and other facilities and instruments that support your financial wellbeing. In short, liquidation can create greater long-term financial strain and remove protections and services that would otherwise help you to recover.

Liquidation reduces interest income, which in turn lowers the surplus available for dividend distribution. If you are struggling with your repayments, please contact us so we can discuss confidential alternatives designed to preserve your membership and maintain access to the full range of CCCU services. Let CCCU be your first choice for your financial support because we are here to help you protect your account and help you to stay on track to achieve all of your goals.

WORLD OF WORK PROGRAMME - WWP

CCCU continues to support the young people in the World of Work Programme. The current pool includes UWI interns and On-the-Job Trainees. We remain open to adding other learning institutions where appropriate. We congratulate the recent cohort and wish them every success as they advance in their development.

JOINT HEALTH PLAN

The Joint Health Plan between CCCU and UWI Credit Union remains in effect. If you do not yet have health coverage, we strongly encourage you to take advantage of this valuable benefit.

Why join this plan:

- Comprehensive protection for you and your dependents
- Affordable options tailored to members' needs
- Access to trusted providers and coordinated health care

How to enroll:

- Contact our Curepe or Fyzabad offices for full details on eligibility, plan options, and the enrolment process.
- Our staff will guide you through the benefits, costs, and the required documentation so you can join quickly and confidently.

Act now and secure your peace of mind for you and your family. Visit or contact our Curepe or Fyzabad offices today for more information and begin your enrolment.

COMPOSITION OF THE BOARD OF DIRECTORS EXECUTIVE COMMITTEE

Position	**Name**
President	Mr. Montgomery Guy
Vice President	Mr. David Rocke
Secretary	Mr. Rawson Samuel
Treasurer/ General Manager	Mr. Kevin Ruiz

The other Board members are:

- Ms. Simone Callender – Assistant Secretary
- Ms. Jayme Hoyte
- Mrs. Jennifer Roseman-Batson
- Mr. Joel Isaac
- Mrs. Marilyn Lewis-Tobias
- Mr. Wilfred Inniss

The alternate members of the Board are:

- Mrs. Lana Guisseppi-Isles (1st substitute)
- Mr. Anand Ramlogan (2nd substitute)

BOARD MEMBERS - ATTENDANCE RECORD JUNE 2025 – APRIL 2026

NAME	STATUTORY BOARD MEETINGS		SPECIAL BOARD MEETINGS	
DIRECTORS	PRESENT	EXCUSED	PRESENT	EXCUSED
Montgomery Guy	12	0	3	0
David Rocke	11	1	2	1
Rawson Samuel	11	1	3	0
Kevin Ruiz	12	0	3	0
Simone Callender	11	1	3	0
Jayme Hoyte	11	1	3	0
Jennifer Roseman-Batson	11	1	3	0
Joel Isaac	12	0	3	0
Marilyn Lewis-Tobias	7	5	3	0
Wilfred Inniss	11	1	3	0

OUTGOING OFFICERS

The term of office for the following officers ends at the 64th Annual General Meeting:

Board of Directors:

- Mrs. Jennifer Roseman-Batson
- Mrs. Marilyn Lewis-Tobias
- Mr. Rawson Samuel

Credit Committee:

- Mrs. Darlene Williams-Abraham
- Ms. Jennifer Phillip
- Ms. Laverne Richardson
- Ms. Mandisa Lee
- Mr. Queson Phillip

Please be advised that Mrs. Helen Julien had tendered her resignation from the Committee for medical reasons. Ms. Mandisa Lee had been promoted to fill that vacancy. We wish Mrs. Julien a swift and full recovery and we extend our best wishes to her.

Supervisory Committee:

- Ms. Julia Parris
- Ms. Marlene Gervais
- Ms. Melissa Bridgewater

The following Board member is willing to serve for another term: - Mr. Rawson Samuel.
The Board and membership extend a special thank you to Mrs. Jennifer Roseman-Batson and Mrs. Marilyn Lewis-Tobias for their many years of dedicated service.

On behalf of the Board of Directors, we thank all officers for their time, dedication, and commitment throughout their term.

EXECUTIVE COMMITTEE

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

BOARD SUB-COMMITTEES

The Board of Directors established several sub-committees in order to advance its strategic objectives as well as to strengthen its regulatory and fiduciary responsibilities. These sub-committees were:

- Board Compliance and Quality Assurance Officer
- Delinquency Committee
- Education and Marketing Committee
- Facilities Committee
- Finance and Investment Committee
- JCUC Committee
- Nominations Committee
- Operations and Human Resource Committee

INSTITUTIONAL STRENGTHENING OF OUR CORE VALUES

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

Strategy Statement

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

Mission Statement

To empower our members by providing exceptional personalized financial services that put people first.

Culture

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

Board of Directors Development

Board training focused on a review of the current Byelaws, Anti-Money Laundering/ Counter-Financing of Terrorism (AML/CFT), and Financial Literacy for the Board of Directors. These sessions were included on the agenda of our statutory Board meetings to reinforce governance, compliance, and financial oversight. Board members also participated in CFF training.

MEMBER DEVELOPMENT

The Board of Directors duly commissioned the Education Committee to serve for the 2025/ 2026 term.

The Education Committee comprised the following members:

- Ms. Simone Callender (Chairperson)
- Ms. Jayme Hoyte
- Mr. Joel Isaac

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

JOINT CREDIT UNION COMMITTEE (JCUC)

The collaboration between Aero Services Credit Union, UWI Credit Union, and Community Care Credit Union is in the process of advancing with new projects designed to deliver meaningful, joint benefits to our members. Together we are expanding access, improving convenience, and developing services that reflect your needs.

Our Shared Teller Services facility lets you access your savings across the branches for greater convenience. While the current usage has been lower than expected, we encourage you to try this service. It saves you time and makes routine transactions simple when you are away from your home branch. Please visit Aero Services Credit Union (Tacarigua and Tobago) or UWI Credit Union (St. Augustine) and experience the convenience firsthand.
We have signed a Memorandum of Understanding with the Caribbean Industrial Research Institute (CARIRI)

to support members who are entrepreneurs or who have business ideas, innovations, or creative concepts. This partnership gives you access to CARIRI's technical expertise and structured guidance, helping to turn your concepts into viable, market-ready ventures.

To support our business-minded members, we have launched the Business Hatchery Loan promotion. This tailored product combines financing with practical guidance and resources to help you move from idea to income. Community Care Credit Union is ready to back your ambition. So, visit a branch tomorrow and speak with a member-service representative to learn how we can help you turn your concept into cash flow. Our team is ready to help you succeed.

MEMBERSHIP GROWTH

CCCU continues to expand its membership. During the period under review, the credit union welcomed two hundred and fifty nine (259) new members giving us a total membership to date of three thousand six hundred and thirteen (3613).

CONDOLENCES

In memory of our fallen board member Peter Phillip, who served CCCU faithfully for many years, we extend our sincere condolences to his family and to all of our bereaved families of members who passed during the 2025–2026 term.

- Aldwin Lewis
- Curtis Thomas
- Cynthia Worme
- Delma Bailey-Smith
- Desmond Thompson
- Fitzroy Williams
- Frederick Maurice
- Indra Balkaransingh
- Jason Minguel
- Judy Rawlins-Fabien
- Margaret De Leon
- Michele Weekes-Hypolite
- Nayasha Lewis-Felix
- Nicole Prout
- Noel Blandin
- Richard Nathaniel
- Rupert French
- Steve Artwaroo
- Susan Mary-Walker
- Terry Murrell
- Theresa Phillip
- Travis Jack

May their souls rest in eternal peace.

OUTLOOK

This year our theme is '*REVITALIZING OUR CREDIT UNION: RESPONSIBLE GROWTH, REAL RESULTS*'.

Our theme commits us to a strategic renewal: upgraded technology, a refreshed branding, and member-focused product redesigns. We will pursue responsible growth through prudent loan portfolio management and disciplined underwriting, and deliver real results measured by membership growth, healthier loan metrics, stronger financial ratios, and solid community benefits.

Leadership will define transparent KPIs to track progress.

APPRECIATION

The Board expresses a deep gratitude to the General Manager and his staff, the Credit Committee, the Supervisory Committee, our suppliers, and especially you, our valued members, for your ongoing commitment, sacrifice, and service this year.

Cooperatively yours,

Rawson Samuel
Secretary – Board of Directors

Credit Committee Report

The Credit Committee is pleased to report on our performance for the term **2025 – 2026**

INTRODUCTION

The 63rd Annual General Meeting, held on 17th May 2025, elected the following members to serve on the 2025–2026 Credit Committee. At the first meeting of the Committee, an internal election was held to appoint a Chairman and Secretary. The results were as follows:-

- Queson Phillips – Chairman
- Helen Julien – Secretary
- Jennifer Phillip – Officer
- Laverne Richardson – Officer
- Darlene Williams-Abraham – Officer
- Mandisa Lee – 1st Alternate
- Donna Gilbert-Bournes – 2nd Alternate

Due to personal reasons, Helen Julien resigned. Consequently, Darlene Williams-Abraham assumed the role of Secretary, and Mandisa Lee, the 1st Alternate, was appointed as a full member of the Committee.

The members of the Committee promptly commenced their duties and met weekly to review members' loan applications, conducting site visits when necessary.

A total of **forty-one (41) meetings** were held during this term. Committee members were excused from several meetings due to illness, personal matters, and overseas travel.

Officers' attendance records are as follows:

OFFICER	PRESENT	EXCUSED
Queson Phillips	39	2
Darlene Abraham-Williams	38	3
Jennifer Phillip	32	9
Laverne Richardson	36	5
Mandisa Lee	25	11

The term of the officers listed above concludes at this Annual General Meeting. The following members have indicated their willingness to serve for another term: **Queson Phillips, Jennifer Phillip, Darlene Williams-Abraham, Laverne Richardson, and Mandisa Lee.**

LOAN REVIEW

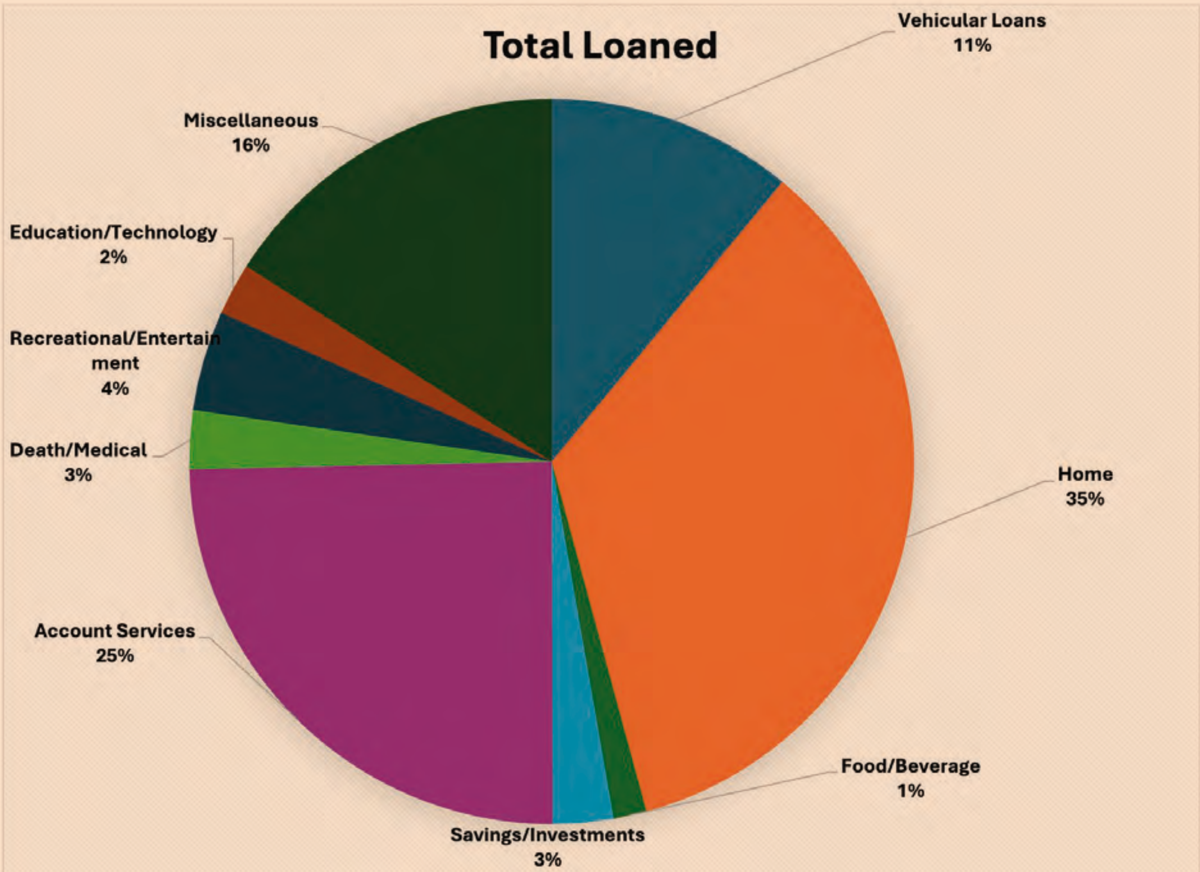
Despite the ongoing economic challenges experienced during the period, the Credit Committee remained committed to meeting the needs of our members. One of the key difficulties encountered was the growing number of members with high Debt Service Ratios (DSR). This increase has made it more challenging to balance member expectations while simultaneously working to manage and reduce delinquency levels. Nevertheless, the Committee continued to exercise diligence and care in its decision-making to ensure responsible lending and the financial stability of our Credit Union.

Loans were as follows:

	2023	%	2024	%	2025	%
TOTAL MONEY LOANED	**$17,261,080.84**	**100.00%**	**$17,805,539.72**	**100.00%**	**$14,217,267.14**	**100.00%**
Vehicular Loans	$1,777,920.94	11.56%	$2,476,897.00	13.91%	$1,561,778.68	1.11%
Home	$5,717,206.68	37.16%	$3,209,674.13	18.03%	$4,947,893.05	3.50%
Food/Beverage	$453,720.69	2.95%	$381,789.23	2.14%	$209,125.00	0.15%
Savings/Investments	$557,800.00	3.63%	$3,358,050.00	18.86%	$383,775.00	0.27%
Account Services	$1,811,963.95	11.78%	$3,034,576.22	17.04%	$3,512,209.01	2.49%
Death/Medical	$133,761.68	0.87%	$349,119.84	1.96%	$371,870.00	0.26%
Recreational/Entertainment	$184,007.34	1.20%	$361,158.65	2.03%	$632,975.00	0.45%
Education/Technology	$630,355.34	4.10%	$1,041,490.73	5.85%	$330,051.11	0.23%
Miscellaneous	$5,994,344.22	38.96%	$3,592,783.92	20.18%	$2,267,590.29	1.61%
Total	$17,261,080.84	100.00%	$17,805,539.72	100.00%	$14,217,267.14	100.00%

The loan portfolio totalled **$14,217,267.14**, with **1,773** loans successfully disbursed in 2025. This represents a **decrease of $3,611,222.58** compared to 2024, despite an increase in the number of loans issued from **1,713 in 2024** to **1,773 in 2025**. Most loan categories experienced negative growth in 2025, with only three categories showing increases. Notably, the **Home Loan**s category demonstrated significant growth, rising from **$3,209,674.13 in 2024** to **$4,947,893.05 in 2025**, an increase of **$1,738,218.92**.

A comparative analysis of the figures comprising this total is seen in the chart on the next page.



The Chart highlights the loan categories accessed by members during the fiscal year **2025**. The largest loan purpose for the year was **Home**, which totaled **$4.947 million**. This was followed by Account services with **$3.512 million** and **Miscellaneous** with **$2.267 million**.

SITE VISITS

For the year in review, nine (9) site visits for home renovations were conducted..

CCCU OUTLOOK

As we look toward the future, it becomes increasingly important to acknowledge the wider economic forces shaping the Credit Union's stability and growth. Shifts in global markets, along with regional financial pressures, call for a strategic and adaptable approach. With ongoing volatility in the international economy, CCCU must remain flexible and proactive to continue meeting the evolving needs of our members.

Although challenges persist, including the rise in delinquency, CCCU remains steadfast in its commitment to being a resilient and trustworthy financial institution.

We continue to pursue strategic initiatives aimed at strengthening our growth and reinforcing our competitiveness within the financial sector. Even as economic pressures contribute to higher delinquency rates, we are confident that, through cooperation and mutual trust, we will navigate these difficulties.

Our focus remains on delivering solutions that support the financial well-being and satisfaction of our membership.

CLOSING REMARKS

As we close the financial year, CCCU continues to stand as a strong and dependable institution, dedicated to meeting the changing needs of our members. We remain committed to offering competitive rates and delivering products designed to align with our members' goals. Through unity, resilience, and collaboration, we are confident that we will rise above the economic challenges before us and continue advancing toward greater financial prosperity.

Special appreciation is extended to the Board of Directors, Supervisory Committee, Management, and Office Staff for their unwavering support throughout this period. We also express our heartfelt gratitude to you, our members, for allowing us the privilege of serving you. Your continued confidence and trust in your Credit Union remain the foundation of our success.

Queson Phillips
Chairperson – Credit Committee

Supervisory Committee Report

The Supervisory Committee is pleased to report on our performance for the term **2025 - 2026**

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 May 2025 to April 2026, which provides a summary of our activities to you, our valued members.

COMPOSITION

At the 63rd Annual General Meeting held on Saturday 17th May, 2025, five (5) persons were elected to serve as members of the Supervisory Committee. As of May 23rd, 2025, the Committee determined officers as follows:

- Melissa Bridgewater - Chairperson
- Marlene Gervais - Secretary
- Julia Parris- Member
- Nicholas Fuentes- 1st Alternate
- Hema Lalla- 2nd Alternate

SUPERVISORY COMMITTEE ATTENDANCE AND WORK PROGRAMME

The Supervisory Committee held meetings from May 2025-present to discuss, agree and execute our work programme. As the Supervisory Committee worked on behalf of the Members to review and to assess the effectiveness of the controls operating throughout Community Care Credit Union, it had to ensure the work programme was comprehensive. It was determined that this programme would be achieved by internal checks, inclusive of the review of documentation; systems, process and procedural reviews; data gathering interviews and observations. As such, the work programme of the Supervisory Committee included the following areas:

- Loan Review
- Delinquency review
- Affiliate transactions
- Software Review
- Cash in Hand
- Financial Documents (certain areas outstanding as at report submission)
- Management Letter
- Investments
- Policy and procedural reviews
- Fyzabad Branch Review
- AML/CFT

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:

FYZABAD BRANCH REVIEW

The Committee visited the Fyzabad branch and got an opportunity to engage with staff, review documents, assess processes and procedures and obtain membership feedback. Systems and procedures were adhered to; staff members were knowledgeable, friendly and courteous; and members expressed overall satisfaction on the services provided.

The Fyzabad location is one that has potential for further growth, particularly in the South Trinidad region. This potential can be harnessed through increased social activities and events within the South community, which would assist in member engagement and recruitment.

LOAN REVIEW

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

POLICY AND PROCEDURAL REVIEW

CCCU has several policies and procedures in place for various areas of the organisation. It is to be noted that the Board of Directors has been working towards creating, reviewing and updating systems, procedures and policies as it relates to various aspects of governance and operations of CCCU. It must be noted that due to the local and international technological, economic and social developments, policies and procedures must continue to be reviewed and updated to be relevant in today's society. Further to this, once gaps are identified, policies should be created to mitigate local and international challenges and complexities.

DELINQUENCY REVIEW

The committee members reviewed the systems, procedures and policies in place with regards to delinquency and delinquency management. There is evidence of a heightened campaign by the credit union to address the higher than desired delinquency rate. This includes the recording of information on the computerized system, engagement with persons who have become delinquent after a specific amount of time; publication of persons who may be in a late delinquency status; the further recruitment of collection agencies; and an increase of legal utilisation to recoup outstanding monies.

While increased efforts are being made to manage the delinquency at CCCU, the Committee noted that is one of the most critical areas to be aggressively addressed, as it could pose a threat to the credit union's financial capabilities if not contained. Additional manpower should be permanently dedicated solely to address this area until such time it is regulated to more desirable levels. In addition, there should be a sensitisation of members (particularly those who engage in loans) to understand how delinquency impacts them at a personal level, as well as to how it could impact the CCCU's dividends, initiatives, resources and other members' contributions.

AML/CFT

Financial institutions should ensure compliance with the Anti-Money Laundering (AML) and the Combatting the Financing of Terrorism (CFT) regulations in order to avoid negative legal or financial implications. Therefore, CCCU must ensure that it continues to work in tandem with the FIU for compliance with the regulations.

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

TECHNOLOGICAL INFORMATION SYSTEM REVIEW

Community Care Credit Union's information system, Sharetec, continues to enhance the operational and technological effectiveness. Sharetec provides management and staff the opportunity to be more efficient by facilitating real time online access, security measures to access online accounts, generation of reports, staff access to notations, amendments to members' accessibility of services (as necessary) and documented streamlined information. This software has the propensity to enhance the credit union's technological capabilities, which in turn will increase efficiency and improve member engagement.

JOINT CREDIT UNIONS AFFILIATION

The strategic affiliation with UWI Credit Union and Aero Services Credit Union (Joint Credit Unions-JCUC) continues to be a positive step in the right direction for CCCU, especially for joint educational and training initiatives, along with providing member withdrawals (amount determined). The Committee made withdrawals during the term at the other JCUC locations to determine its effectiveness. It was noted that the JCUC's staff members were courteous. However, there was a variation of the forms provided for members to complete, as well as for the waiting period of these credit unions to verify the information from the home branch. Once documents are standardised and there is a determination on the verification timeframe, the withdrawal process would be more impactful. The JCUC could also consider the increase of services offered (e.g. deposits or payments) once systems and policies allow for such.

CONCLUSION

We, the members of the Supervisory Committee thank you, the members of CCCU, for giving us the opportunity to serve in this capacity. The committee also to express our gratitude to the Management and Staff, Board members, Credit Committee and the general membership for the courtesies extended to us. We know that CCCU has the potential to progress even further and we, as members of the credit union, look forward to this becoming a reality.

Respectfully submitted,

Ms. Melissa Bridgewater
Chairperson – Supervisory Committee

Education and Marketing Committee Report

The Education and Marketing Committee is pleased to report on our performance for the term 2025- 2026

INTRODUCTION

The Education & Marketing Committee for the term 2025/2026 was duly commissioned by the Board of Directors on Saturday 21st June 2025 at its first official board meeting.

COMPOSITION

The Committee comprised of the following members:

- Ms. Simone Callender – Chairperson
- Mr. Joel Isaac
- Ms. Jayme Hoyte

Auxiliary members:

- Marketing Staff – Nicole Debisette, Maria Gomez, Careen Pilgrim, Stacey Brown & Kevin Ruiz

ACTIVITIES

During the period under review, the Committee, under the guidance of the Board, recognized the importance of engaging members across different age groups. In light of prevailing geopolitical and economic challenges, the Committee made the strategic decision to maintain a core set of stable activities, as participation numbers for several events hosted in the past have shown a decline.

To this end, a series of targeted activities were organized, each designed to foster connection, growth, and participation within our diverse membership. The following initiatives were held: -

David Douglas S.E.A. Scholarship Awards 2025
Group photo of our 2025 D.D.S.E.A. Scholarship Awardees

David Douglas SEA Scholarship Awards

Community Care Credit Union proudly awarded bursary scholarships to thirteen (13) outstanding students on Wednesday 30th July 2026, in recognition of their exceptional performance in the 2025 Secondary Entrance Assessment (SEA) examinations.

This annual initiative not only celebrates academic excellence but also empowers young savers to pursue their educational aspirations with confidence and resilience. By honoring individual achievement, the scholarships reflect the Credit Union's steadfast commitment to investing in the next generation.

The Credit Union extends heartfelt gratitude to former DDSEA awardees, Jonella Smith and Charis Waterfield, for their beautiful pan renditions, which added a special touch to the occasion. We also sincerely thank Xtra Foods for their generous partnership and unwavering support, which helped make this event a memorable success.

Coding for Control Systems & Robotics Workshop

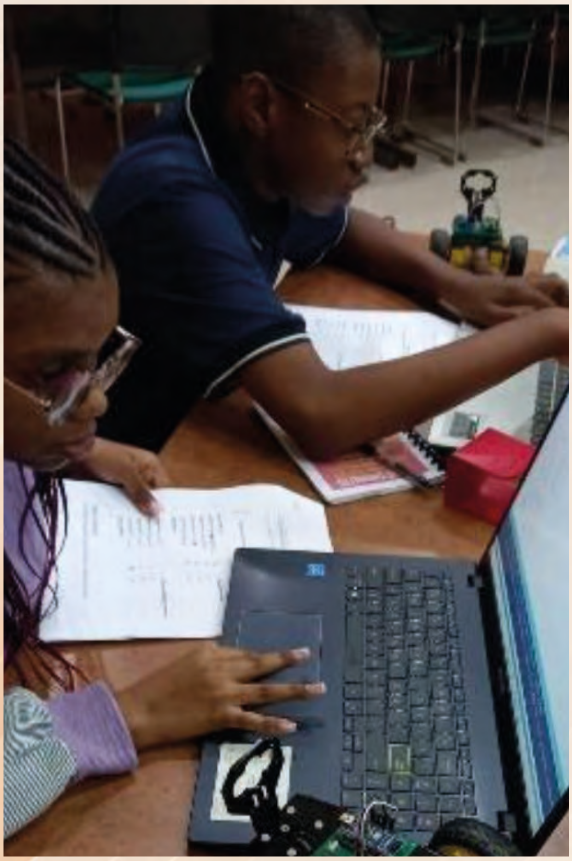
Community Care Credit Union continues to nurture innovation and curiosity among our young technocrats and ever-exploring minds. For yet another year, we proudly partnered with Mr. Trevor Fredericks, founder of Electro Robotics, to ignite a passion for coding, problem-solving, and robotics in our young savers aged 10–15.

The five-day camp, held from 14th to 18th July 2025 at our main branch in Curepe, ran daily from 9:00 a.m. to 12:00 noon. Seven enthusiastic participants engaged in hands-on learning, gaining

Robotics Workshop 2025
Photo of paticipants in the Coding for Control Systems and Robotics Workshop

valuable skills and knowledge that can shape their future endeavours in Robotics and Automation.

This initiative reflects our commitment to empowering the next generation with tools for success, and we look forward to hosting more transformative experiences like this annually.



Retirees Road Trip

At CCCU, we believe in leaving no one behind. In keeping with this commitment, last year we hosted our second Retirees' Road Trip to Paramin, a celebration of community, culture, and the breathtaking beauty of our country.

The group enjoyed scenic drives through the hills, visited the historic Lady of Guadalupe RC Church, and explored local agricultural sites that showcase Paramin's rich farming traditions.

They also delighted in interactive experiences, sampling locally crafted wines and traditional foods.

A highlight of the day was the La Vigie Paramin Lookout, one of Trinidad's top-rated attractions, offering stunning panoramic views of the coastline, mountains, and the capital city. Participants savored local finger foods such as geera chicken and chicken foot souse, followed by a hearty country-style lunch.

This memorable event took place on Friday, 29th August 2025, leaving participants with cherished memories and a renewed appreciation for the treasures of our homeland.

Retirees Road Trip 2025
Photo taken along the scenic Road Trip to Paramin Lookout

Bingo

Avid bingo enthusiasts were once again treated to an exciting afternoon on Saturday, 8th December 2025, at our main branch. Participants enjoyed a variety of engaging games, with fantastic prizes up for grabs.

This much-anticipated event drew approximately one hundred (100) registered members, though only a fraction actively participated. Nevertheless, the atmosphere was filled with fun, camaraderie, and the thrill of competition, making it a memorable occasion for all who attended.

World Tourism Day

In recognition of World Tourism Day, a representative from Travel Refined visited our Main Office in Curepe on Saturday, 27th September 2025. Members were engaged in discussions on a variety of travel packages, advisory services, and loan booking opportunities. The initiative was aimed at enhancing member engagement and promoting value-added services through strategic partnerships.

A total of thirty-six (36) members attended the Saturday Opening, with eleven (11) engaging directly with the travel display and the Travel Refined representative. Feedback was overwhelmingly positive, as members expressed enthusiasm for the display and appreciation for the opportunity to explore travel-related services.

The collaboration with Travel Refined provided an informative and engaging experience, reinforcing the Credit Union's commitment to promoting financial wellness and lifestyle enrichment among its members.

Pop-Up Shop

October is recognized as Credit Union Month, and at CCCU we proudly launched a new initiative by inviting our entrepreneurial members to showcase their talents. For the first time, we hosted a weekly Friday series beginning on 3rd October 2025, where members displayed their products and offered samples to staff and fellow members conducting business at the branch.

The highlight of the month was the Pop-Up Shop held on Saturday, 27th October 2025. This event was designed to revive engagement, strengthen trust in the organization, and promote member entrepreneurship. A diverse group of vendors participated, offering frozen meats, body and hair care products, organic juices, and a variety of other services.

The initiative successfully celebrated the creativity and innovation within our membership, while fostering local business growth and reinforcing CCCU's commitment to supporting members beyond financial services.

Joint Credit Union Venture

As we continue to strengthen partnerships with our fellow co-operators, Aero Services Credit Union and UWI Credit Union, the Executives of each unit agreed to establish a Joint Education Committee. This committee was tasked with identifying and delivering educational and social programs to benefit our collective membership.

For the 2025–2026 term, the Committee successfully hosted the joint SEA Workshop, UWI's flagship program designed to prepare the future generation for academic success in a world where education is seen as essential. This five-day workshop focused on equipping SEA students with coping strategies, fostering emotional awareness, and helping them regulate anxiety levels during exam preparation.

All units agreed that this initiative will remain a staple annual event, reflecting our shared commitment to supporting the holistic development of our young members.

CONCLUSION

At CCCU, we remain steadfast in our dedication to empowering members through financial support and educational opportunities. On behalf of the Education & Marketing Committee for 2025/2026, we extend sincere thanks to the Board of Directors for entrusting us with this important mandate.

We also express heartfelt appreciation to our General Manager, Mr. Kevin Ruiz, and the staff, whose assistance and commitment contributed greatly to the success of our initiatives.

Finally, we thank you our members for your continued support. Without your participation and encouragement, none of these achievements would have been possible.

Ms. Simone Callender
Chairperson – Education Committee

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
A		
Abdool	Albern	#14A Partap Trace, Arena Village, Palo Seco
Ache	Andre	No.1 Strathclyde Avenue, Cascade
Alben	Genevia	Love Drive East, Carapo Road, O'Meara Arima
Albert	Akil	Union Street, Roxborough, Tobago
Alcala	Michael	#3 Jasmine Street, Macoya Gardens, Tunapuna
Alexander	Abeo	423 Percy Vidale Avenue, De Gannes Village, Siparia
Alexander	Ayo	Lp357 De Gannes Village, Siparia
Alexander	Isiah	Bldg # 4-4 Almond Court, Morvant
Alexander	Jesse	309B Quarry Settlement #2, Siparia
Alexander	Kirt	#8 No 9 Road, Palo Seco
Alfred	Roseanne	Lot #12 Tumbasson Road, Caura Road, El Dorado
Ali	Amar	80 A Katwaroo Trace, Penal
Ali	Nazamadeen	# 4 Lower Dookiesingh St., St Augustine
Ali	Ria	233 Talparo Main Rd, Brazil
Ali	Rosanna	Lp 64 Ramoutar Street, Munroe Road, Cunupia
Alleyne	Cordell	Lp 59 Peytonville, Carapo Road, Arima
Allsop	Keron	#7 Pro Devertueil Street, Arima
Allsop-Clarke	Michelle	#132 Arena Road, Todds Road Freeport, Chaguanas
Andrews	Aneishar	Lp11 #59 Angelina Terrace, Morvant Laventille, East Morvant
Antoine	Krystal	21 Don Miguel Road, San Juan
Antoine	Rahan	9 Buller Trace, Pashley Street, Laventille
Antoine	Ricardo	#24 Skinner Trace, Quarry Village, Siparia
Archibald	Sheldon	10 Sapphire Street, Marabella
Arnold	Dario	Lp 58-59 Quary Drive, Champs Fleurs
As-Siddiq	Nabhiah	#25-11 Silverbeak Lane, Maloney Gardens, D'Abadie
Assing	Alex	43 Fourth Street, Barataria
Augustine	Amelia	#80 Eastern Main Road, San Juan
Ayers	Kathy-Ann	78 Rock Road, Penal

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
B		
Bagot	Ernest	32 Chaconia Avenue, Coconut Drive, Morvant
Bailey	Kerdesha	#20 Lions Gate Housing Dev, Egypt Extension, Chaguanas
Ballantyne	Curtis	104 6Th Company Circular, New Grant
Banfield	Bernard	#1 Shawn Gunness Avenue, Matilda Road, Princes Town
Baptiste	Darius	Lot 77 Sudama Trace, South Oropouche
Baptiste	Edwin	#19 Thick Village, Siparia
Baptiste	Marcus	Lp 62 Acono Road, Maracas, St Joseph
Baptiste	Suzie	Apartment 309, Quarry Settlement 2, Siparia
Barrington	Leonard Jr	646 Naparima Mayaro Road, Princes Town
Barrow	Saadiq	45 Berridge Trace, Mon Desir, Fyzabad
Bascombe	Leanna	P742/28 Bertram Trace, Valencia
Bass Foster	Elisha	46 Coconut Boulevard, Pleasantville, San Fernando
Belfon-Tyson	Candice	Bhyo Drive, Off Kolahal 8821233, Charlieville
Bennett	Allan	Lot 9 Laundry Road, Kelly Village, Caroni
Bernard	Kevon	792 Wrightson Road, Port Of Spain
Bernard	Th-Sean	20B And 20C Dow Ave, Dow Village, South Oropouche
Bertrand	Shawn	#79 Mowll Village, Siparia Road, Fyzabad
Bess	Damien	Nicholson Lane, Upper Erica St., Rock City
Bharose	Joannah	Lp. 71 Main Road, Tabaquite
Bholai	Krishna	50 C Smr & Sampson Trace, Southern Main Road, Cunupia
Bhowram	Rodney	28 Phase 5 Beetham Gardens, Port Of Spain
Bicano	Darren	Lp 58 Sewlal Branch Trace, Fyzabad
Birchwood	Donnel	2F Longden Street, Arima
Bishop	Rhonda	36A Macoya Road, Trincity Ind. Estate, Trinicity
Blair	Phillip	31 Clarke Road, Charlieville, Chaguanas
Bobb	Charlene	#26 Granada Terrace, Harmony Hall, Marabella
Bobcombe	Makeda	#100 Moruga Road Indian W, Moruga
Boodram	Rajesh	Lp#5 Hill Top Drive, Las Lomas #1, Las Lomas
Boyce	Francilla	Victor Street, Syne Village, Penal
Boyce	Khadine	47 Second Street, Oropune Gardens, Factory Road Piarco

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
B (continued)		
Bradley-Francis	Kemba	Lp7 Celina Circular, Damarie Hill, Sangre Grande
Bristol	Cherry	231 Dades Road, Rio Claro
Bristol	Sherry-Ann	Lot#7 10Th Avenue, Orchard Gardens, Chaguanas
Britton	Chevon	136 Pepper Village, Fyzabad
Brown	Claude	#9B Guerra Trace, Siparia
Brown	Curwin	16 Zircon Drive, Diamond Vale, Diego Martin
Browne	Rebekah	8 New Settlement, Caroni Savannah Road, Chaguanas
Bruce	Jonathan	53 Coconut Trace Extension, Fanny Village, Point Fortin
Bruce	Tahira	#16 8Th Street West, Casselton Avenue, Trincity
Butcher	Lashley	11C Samnah Street, Cane Farm, Arouca
C		
Cadiz	Patricia	#373 #16Th Street, Edinburgh 500, Chaguanas
Cadogan	Petrina	Lp 73 Wharf Trace, Maracas St Joseph
Cagan	Anderson	Lp 2 Ackbarali East Trace Ext, Malabar, Arima
Caine	Kevin	23 Laventille Road, San Juan
Campbell	Ken	Lp 52 Savannah Dr., Southern Main Road, Cunupia
Campo	Kyra	1 Rose Drive, The Crossings Tumpuna Road, Arima
Carmino	Pierre	#127 Park Avenue, Mount Hope
Castillo	Laura-Lee	Building 31 Unit 79 Egypt Ext., Lionsgate Housing Dev., Chaguanas
Cerio	Anthony	97 Second Caledonia, Morvant
Charles	Ansley	345 Lapwing Street, Malabar
Charles	Vanessa	230B Guapo Road, Fyzabad
Clarke	Christal	Lp# 51 Apt., Old Longdenv, Chaguanas
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
Cornwall	Richard	#58 Cacique Drive, The Crossing Santa Rosa W, Arima

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
C (continued)		
Cox	Maria	Unit #9 Rosseau Blvd Goya, Housing Dev. Goya Road, El Dorado
Cox	Sophia	#142 Woodstar Ave, Maloney Gardens, D'Abadie
Crawford	Kathy-Ann	Lp 53 Abdool Lane, Southern Main Road, Curepe
Cromwell	Oyer	Lp 51 Hilltop Lane, Champ Fleurs
Cross	Dane	Phase 4 Lot 1905, La Horquetta, Arima
Cumberbatch-Barrow	Ayana	42 Gonzales East, Gonzales
Cummings	Celine	57 Garruck Street, 2Nd Caledonia, Morvant
Cummins	Pierre	Second Street, Tumpuna Road, Arima
Cupidore	Anderson	Lot 17 San Carlos Ext., Manuel Congo Road, Arima
Cyrus	Antoinette	452 10Th Street, Techier Village, Point Fortin
D		
Daniel	Nigel	202 Chin Chin Road, Las Lomas 1, Cunupia
Daniel-Charles	Nichele	Lp# 72 Laventille Road, San Juan
Davis	Kareem	Lp 4 Henderson Street, Sangre Grande
Davis - Pinnock	Maria	Lp 51 Crow Trace, Chinapoo Village, Morvant
Davis-Gbadebo	Roxanne	# 3 River Side Road, Curepe
Debique-Bourne	Donielle	Lp #33/3 Syne Street, Beach Road, Palo Seco
Denis	Michael	Lp#123 Guapo Main Road, Fyzabad
Deverteuil	Antoniette	13 Galt Avenue, Mausica Lands, Arima
Dickson	Shawnell	Apt 305, Bldg A Powder Magazine, Cocorite
Donatien	Kareem	Pathong Avenue, Oropouche Road, Valencia
Douglas	Akenedel	19 Sucre Avenue, Rio Claro
Douglas	Cleveland	#9 Wall Street, Calvary Hill, Arima
Douglas	Hayne	#2 Marcano Street, St. Augustine
Douglas	Joel	Lp51 Davis Street, Five Rivers, Lopinot Bon Air West
Doyle	Kyle	#28 Brooklyn Settlement, Sangre Grande
Doyle	Lindy	#52 St. Vincent Street, Eastern Main Road, Tunapuna
Drakes	Denyzes	11 Harris Village, South Oropouche
Du Boise	Makesa	Lp#2 Bhagaloo Street, Enterprise Village, Chaguanas

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
D (continued)		
Durieux	Dawn	Apt 41 Leon Street, Building 1, Laventille
Dyer	Solomon	Winston Campbell Street, Fyzabad
E		
Elcock	Ronald	#8 Moreno Circle, Golden View, El Dorado
Emmanuel	Richard	62 Malabar Branch Road, Arima
Ettienne	Aaron	Lot 323 Jacobin Avenue, Maloney Gardens, D'Abadie
Ettienne	Kareem	4 Bains Avenue, Saddle Road, San Juan
Evelyn	Michelle	#11 Hibiscus Drive, Macoya Gardens, Tunapuna
F		
Ferguson	Jinelle	12 8Th Street, Barataria
Figaro	Anderson	# 49 Waltz Drive, Fiddlers Dream, Arima
Flament	Celine	39 Drayton Street, San Fernando
Flanders	Glendalyn	52L Readymix Private Rd, Laventille
Flanders	Khadija	Ep 52 Olton Road, Arima
Flemming	Aaron	New City Avenue, John Jules Trace, Fyzabad
Fletcher	Tamika	164A Guapo Main Road, Fyzabad
Forbes	Barry	#69 Wadell Village, Santa Flora
Francis	Shawn	19 Emerald Circular, Bon Air Gardens, Arouca
Francois	Patrick	181 Southern Main Road, La Romain
Franklyn	Denzil	#15 Rock City Circular, Upper Erica Street, Laventille
Frederick	Bert	16 Ma Happy Drive, Darsan Trace, Siparia
Frederick	Delon	Lp 7 Rappsey Trace, Cumuto
G		
Gabriel	Quincy	#305 Centre Trace Maracas, St.Joseph
Ganga	Lalchan	183 Scotts Road, Penal, Penal
George	Ashaki	Lot 185 Opal Crescent 2, Edinburgh 500, Chaguanas
Ghurpersad Ramt	Angeli	196 Erin Road, Quarry Road, Siparia
Gialdo	Ienol	#8 Gibson Trace, Success Village, Laventille
Gilbert	Aaliyah	Siparia Erin Road, Palo Seco
Giles	Jason	Lp 15 Union Road, Vessigny, La Brea
Gill	Nigel	45 Peter Street, La Romaine

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
G (Continued)		
Gillard	Lesley-Ann	Lp 104/2 Bissoon Street, Guapo Road, Fyzabad
Glasgow	Loril-Ann	#11 Gamble Street Ext., Siparia
Glasgow	Ruth	38 John Jules Street, New City, Fyzabad
Gomez	Antonia	1209 Union Village, Vessigney, La Brea
Gonzales	Leon	19 Hilltop Drive, Maracas, St Joseph
Gonzales	Shelley-Ann	Bldg#5 Apt1 Blue Spruce, Pine Ridge Heights Lopinot, Arouca
Grainger	Dexter	No 6 Rapsey Street, Curepe
Grant	Audia	#20 Thompson Trace, Pepper Village, Fyzabad
Grant	Carlos	Lp 59 Apt 7 Blackman Lane, Curepe
Grant	Dexter	#17A Upper Waterhole, Cocorite, St James
Grant	Frisianna	1470 Cunapo Southern Main Rd., Charuma, Biche
Greaves	Xaraiah	Lp 19 Hololo Road, Cascade
Greene	Curt	332 Dunsley Avenue, Greenvale Park, La Horquetta
Guppy	Marcia	Lp56 Andrew Drive, Quarry Drive, Champ Fleurs
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		
Hall	Richard	#18 Findhora Road, Cocoyea
Hamil	Dale	Lp 62 Meade Street, Tunapuna
Hamilton	Denecia	11 Warren Trace, Samuel Cooper Road, Princess Town
Hamilton	Vaughn	120-122 Eastern Main Road, San Juan
Hamlet	Simone	31 Seventh Avenue North, Barataria
Hamlet-Fleary	Annmarie	Pepper Village, Fyzabad
Harewood	Dhaima	33 Solomon Street, Vistabella
Henderson	Kerwin	14 Kings Park, Cunupia
Henry	Benita	21B Johnny King Rd., Aranguez San Juan
Henry	Dwain	#74 Seventh Street, Seventh Avenue, Barataria
Henry	Keisha	John Elie Road Chase Vill, Carapichaima, Chaguanas
Henry	Kerra	85 Erin Road, Rancho Quemaado, Palo Seco

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H (continued)		
Henry	Marlon	1125B Erin Road, Palo Seco
Henry-Clarke	Allison	P.O.Box 6094, Lower Santa Cruz
Hernandez	Valerie	Catherine Drive Villabrea, Siparia
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
Hosanny-Singh	Shernelle	2 1/2 Mm Coalmine Road, Sangre Grande
Hospedales	Eldica	Hse 472 Fairfield, Broomage Road, Princess Town
Huggins Phillip	Sherryann	Bldg 4 Unit 1 Almond Stre, Edinburgh 500, Chaguanas
I		
Ifill	Tammi	# 5 Singh Street, Dinsley Village, Tacarigua
J		
Jack	Akima	35 Woodford Street, Curepe
Jack	Shimyca	Lp 57 Lewis River Circular, Sou Sou Lands Cunaripo, Sangre Grande
Jacob	Shanena	Jacob Settlement, Santa Flora
Jagdeo	Stephen	21 Knaggs Street, Frederick Settlement, Caroni
Jaglal	Seon	Lot 7 Cypress Drive Couva, North Phase 2, Couva
James	Avalon	Lp 2 Park Street, Morvant
James	Avi-Gail	80 Sixth Street, Upstairs Southwest, Barataria
James	Grace	Lp #50 Hillaire Street, Diego Martin
James	Keslon	36 New City, John Jules Trace, Fyzabad
James	Ornella	Lp 50 Hillaire Street, Diego Martin Proper
Jarvis	June	8915 Eustace Bernard Driv, La Horquetta, Arima
Jattan	Christian	Lp#114 Morne Coco Road, Petit Valley
Jeanville	Dana	234 Dove Avenue, Lisa Gardens, Couva
Jeffers	Lamisha	32 Almond Drive, Riverwoods Development, Arima
Jeffers	Melina	Unit 43 Ridgewood Garden, Golconda
Jobity	Jonathan	Lp 5 Bon Air Gardens West, Lot 93, Arouca
John	Elizabeth	Lp4 Upper St Francois Valley Rd, Belmont

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J (Continued)		
John	Nikitta	213 Syphoo Trace, Granville, Point Fortin
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
Johnson	Vanderburgh	Bldg A Apt 4-8, Paradise Heights, Morvant
Jones	Arnold	11 Mount View Drive, Warrenville El Dorado, El Dorado
Jones	Jeffery	23 Stella Street, La Romain, San Fernando
Jones	Keron	#27 Red Hill, D'Abadie
Jordan	Eric	Lot # 4, Cleaver Road, Arima
Joseph	Anthony	Lp 50 Upper Sixth Avenue, Eight St Malick Apt North, Barataria
Joseph	Lee	Ep 6 Mora Terrace, Boys Lane, D'Abadie
Joseph	Vernon	#11 Solomon Street Khan Street, Fyzabad
Joseph-Caruth	Jozanne	Lp 5 Achong Trace, Tunapuna
Jute	Kyla	52 Bamboo Trace Ext, Pepper Village, Fyzabad
K		
Keith	Akeido	Apt 4 #36 7Th Street, Barataria, San Juan
Keizer	Arlene	8 Phyllis Street, La Romaine, San Fernando
Khan	Tattiana	#49 Monkey Town, First Branch, New Grant
Khelawan	Sharon	47 St John Road, St Augustine
Komal	Richard	219 Siparia Old Road, Avocat Village, Fyzabad
L		
La Borde	Jerome	Apt 5A Level 5 Chaconia Crescent, Four Roads Proper , Diego Martin
Lackraj	Reynold	# 71 Oliver Trace, Mt Dor Road, Champs Fleurs
Lawrence	Jael	7 Serrette Trace, Quarry Road, Morne Diablo
Lawrence	Naomi	Unit #20 Lions Gate, Housing Development Egypt, Chaguanas
Le Platte	Kevin	28 Auzonville Road, Tunapuna
Lee-Len	Giselle	28 A Valley View Drive, Maracas, St Joseph

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
L (continued)		
Leiba	Melissa	Lp 10/2 Ryan Trace, Palo Seco
Lewis	Brian	Lp#55 Providence Street, Ojoe Road, Sangre Grande
Lewis	Keron	695 Volute Strret, Bon Air West, Arouca
Lewis	Trevor	92 Alta Garcia Trace, Lp#20, Siparia
Lima	Keshawn	6 Raspberry Drive, Farm Road, St Joseph
Lochan	Danlall	34 B Brickfield Village, Waterloo Road, Carapichaima
Lochan	Tara	#33 Partap Trace, South Oropouche
Lopez	Dinell	Lot 113 Lionel Hoyte Ave, Malabar Phase 4-2, Arima
Lori	Jeffrey	#13 Palm Drive, Champs Fleurs
Lynch	Stephanie	Lp 51 El Carmen Road, Foster Road, Sangre Grande
M		
Mahabir	Maria	#20 Freddy Street, Aranguez, San Juan
Mahangoo	Marie	3 San Fabien Road, Gasparillo
Maharaj	Shandaye	66 Gunness Trace, Barrackpore
Maitland	Anthony	#1163 Cor Sugar Ridge & Lyle St, Block #7, Palmiste
Malchan	Shane	213 Quarry Village, Erin Road, Siparia
Maloney	Lyle	Belton Trace, Quarry Village, Siparia
Marchand-De Mon	Mary	83 Harris Village, South Oropouche, Fyzabad
Mark-Frederick	Germaine	16 Ma Happy Drive, Darsan Trace, Siparia
Marshall	Ayana	#6 Court Drive, Tunapuna
Marshall	Crystal	Lot #4 Dow Village, New Settlement, California
Marshall	Wendy	Lot #4 Dow Village, New Settlement, California
Martin	Bernadette	St. Marys Village, South Oropouche, San Fernando
Matthews	Ola	126 Sookia Trace, West Aranguez Main Road, Aranguez San Juan
Mauge	Kevon	Lp #8 Ganga Trace, Las Lomas #2, Las Lomas
Mayers	Dwayne	Building 10 Apt. 2-4 South, Maloney Gardens, D'Abadie
Mayers	Kevon	Bldg 10 Apt 2-4 South, Maloney Gardens, D'Abadie
Mc Eachnie	Shurla	Building Seven, Apartment 2-3 East Malone, D'Abadie
Mc Meo	Emmanual	Lp # 5 Sewlal Trace, Fyzabad
Mc Queen	Roxanne	#5 Fifth Street, Five Rivers, Arouca
Mc Queen John	Teshana	# 21 Corillita Drive, Pleasantville, San Fernando

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
M (continued)		
Miller	Irrol	20 Balthazar Road, Tunapuna
Mitchell	Akeem	39 Don Miguel Road, El Socorro, San Juan
Mitchell	Candis	Cipero Road, St John'S Village, San Fernando
Mitchell	Derrick	Block 22 Trou Macaque Rd, Laventille, Port Of Spain
Mitchell	Geneise	Lot N Louise Street, Caroni Savannah Road, Charlieville
Mitchell	Mark	#250 Flamingo Avenue, Phase 3 Malabar, Arima
Mitchell	Merle	#21 A Silk Cotton Drive, Homeland Gardens, Chaguanas
Mohammed	Candis	84 Rainbow Crescent, Five Rivers Lopinot, Bon Air West
Mohammed	Fareed	Lp 8 La Belle Vie Road, Paramin, Maraval
Mohammed	Keyl	943 A Moruga Road, Via Barrackpore St Mary'S Vllg, Moruga
Mohammed-Ali	Saffiyah	#9 Lewis Avenue, Don Miguel Road, San Juan
Mollineau	Nigel	319 Sixth Company Circualr, Indian Walk, Moruga Village
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
Moore	Sherlika	Ep#7 #11 Upper Chruch St, Success Village, Laventille
Mootoo	Allan	23 D Pasea Road, Tunapuna
Morales	Clara	10 Morgua Road, Morgua, Morgua Tableland
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
Murren	Petula	#44 Gambal Street, Siparia
N		
Nelson	Ginneil	Guapo Fyzabad Main Road, Pepper Villiage, Siparia
Nieves Jr.	David	#84 Keskidee Crescent, Bonair Gardens, Arouca
Noel	Ishmael	43 Upper Bournes Road, St James
Noel	Natalie	27 B Pro Queen Street, Arima
Noel	Sheldon	Lot 315 Greenvale Housing Dev, La Horquetta Phase 2, Arima
Noel	Steven	Maturita Trace Extension, Maturita, Arima

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
N (continued)		
Noel	Zyndi	#61 Grant Street, Couva
Noreiga	Jael	Lp 10 Greenidge Street, Foster Road, Sangre Grande
O		
Olyia	Jeremiah	6201 Fitzroy Alexander Cres., Phase 6# La Horquetta, Arima
P		
Pamphile	Camille	No.12 Jacobin Street, Morvant
Panchoo	Lesser	Lp#72 Delhi Road, Fyzabad
Paria	Narvin	#23B Malick Sixth Avenue, Barataria
Park	Deighton	117 Heliconia Crescent, Plumbago Avenue, La Horquetta Arima
Parris	Kiaeem	200 Brassia Drive Orchid Gardens, San Fernando, Pleasantville
Patron	Tricia	Lp53C 6 Cleaver Road, Arima
Paul-Forbes	Nevia	1532 L'Anse Fourmi Main R, Tobago
Paynter	Behane	12 Lashley Street, Tunapuna
Pelletier	Sean	3A Colville Street, Woodbrook
Penny	Mc Eisa	Lp# 6 Seeree Trace, Foster Road, Sangre Grande
Pereira	Keion	Bldg 202 Oropune Gdns, Piarco
Perez	Alimah	11 17Th B St, Beetham Gardens, Laventille
Perez-Lewis	Nicole Ann	15 Mann Street, Arouca
Perkins	Jennelle	Lp 4D/1 Wharton Street, Succcess Village, Laventille
Persad	Darryl	No.28 Rapsey Street, Curepe
Persadie	Charmaine	Lot#424 Balmattee Street, Lisas Gardens, Couva
Peruza	Candice	30 Agostini Street, Gonzales, Port Of Spain
Peters	Jason	Lp 38 Sandy Trace, Laventille
Peters	Jezelle	4 Dow Village, New Settlement, California
Peters	Susan	#18 Flamingo Avenue, Colley Street, Fyzabad
Phillip	Abdul	Lp 7 Rosemary Street, Cantaro Village Upp. Santa Cruz, Santa Cruz
Phillip	Akeysha	6 East Bayshore Road, Marabella
Phillip	Jamelia	Lp #78 Caiman Road Extens, St Joseph
Phillip	Jillian	#51 Ruby Roberts Lane, Kh, Fyzabad

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
P (continued)		
Phillip	Mark	#45C Plumbago Circular, Edinburgh South, Chaguanas
Phillip	Michaela	35 Recreation Ground Road, D'Abadie, Arima
Phillips	Janielle	Lp 7/2 Whitney Street, Pashley Street, Laventille
Pierre	Christopher	25 School Trace, Saint Mary'S Village, South Oropouche
Pierre	Kareem	157 Mahogany Drive, Lopinot, Arouca
Pierre	Kevin	7420 Jack Noreiga Drive, Phase 7, La Horquetta Arima
Pierre	Rudolph	Lp 1326 St. Marys Village South Oropouche, Fyzabad
Pierre	Shinika	Lp 5/4 Sparrow Drive, Simeon Road, Petit Valley
Pullitt	Janelle	78 Caiman Road, St Joseph
Purcell	Caldon	#22 Onyx Drive, Bon Air Gardens, Arouca
Q		
Quammie	Tianna	1 Ryan Street, San Juan
R		
Ragoo	Narad	#14 Isaac Street, Couva
Ragoonath	Ravi	Lp #93 Banns Trace, Harris Village, South Oropouche
Raguette	Jeremiah	18 Twenty Third Street, Beetham Estate, Port Of Spain
Rambally	Robert	Lp 52 Savannah Drive, Southern Main Road, Cunupia
Ramcharan	Nadia	#23 Alma Trace, Gasparillo
Ramesar	Damian	27 Messian Street, Williamsville
Ramessar	Raphael	350 St. Croix Road, Princes Town
Ramlakhan	Narry	#22 Standard Gate, Thick Village, Fyzabad
Ramnath	Nandanee	#21 Sudama Trace 1, Sudama Village, Siparia
Rampersad	Sudesh	298 Mon Desir Road, Rousillac
Ramsajan	Damain	# 28A Valley View Drive, Maracas Drive, St.Joseph
Ramsawak	Samantha	Khan Trace, Delhi Road, Fyzabad
Ramsingh	Dawn	Apt 2 38 Eastside Drive, Otaheti, South Oropouche

Delinquent Members as at June 10, 2026

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SURNAME	FIRST NAME	LAST KNOWN ADDRESS
R (continued)		
Ramsumair	Denise	#156 Indian Walk, Moruga
Reid	Aisha	Lp# 7 A-2 Unity Road, Richplain, Diego Martin
Reid	Trudy	Lot #58 Parrot Drive, Bon Air Gardens, Arouca
Remy-Reyes	Asabi	115 Savanah Road, Five Rivers, Arouca
Reyes	Sherwin	Corner Albert And, Charlotte Street, St Joseph
Richards	Collette	37 Anthony Branch Trace, Syne Village, Penal
Richards	Marlon	37 Azelea Street, La Horquetta, Arima
Robelto	Joyetta	9 Jagessar Avenue, Front House, Chaguanas
Roberts	Brendon	Building 6 Roy Joseph Street, Apartment 6, San Fernando
Roberts	Celine	Lp4/2 Soodeen Drive, Gowers Well Road, Fyzabad
Roberts	Christopher	#84 Old School Road, Hardbargain, Williamsville
Roberts	Kevon	Lp 39B Foster Road Extens, Sangre Grande
Roberts	Masika	Lp 51C Eligon Avenue, Ramjohn Trace, Diego Martin
Roberts	Shawn	5 Tobin Lane, Curepe
Robinson	Jordan	#10 Seventh Street West, Dinsley Avenue, Trincity
Rochford	Jovan	No.4 Tumpuna Court, Cocorite Road, Arima
Rodriguez	Tasha	118 Carapal Road, Erin
Rogers	Damian	8702 Eustace Bernard Dr, La Horquetta, Arima
Rohit	Radheeka	19 Gayah Trace San Francique, Penal
Romany	Sue-Ann	Lp 55/4 Baksh Settlement, Mc Bean, Couva Central
S		
Sahadath	Steve	45 Robinson Street, Montrose Village, Chaguanas
Sahadath	Vidya	45 Robinson Street, Montrose Village, Chaguanas
Salvary	Junius	#41 Jereton Street, Morvant
Sam	Pernell	#14 Francis Avenue, Petit Bourg, San Juan
Sam	Radha	Lp#53 Sawmill Road, Pasea Road, Tunapuna
Samai	Clyde	137 Boodoo Highway, Oropuche Road, Sangre Grande
Samaroo	Christopher	77A Edward Trace, Coora Road, Siparia
Sambeharry	Sidney	69 Badree Street Dumfries, Hermitage Village, La Romaine
Sambrano	Andrew	Bldg 6 Apt. 4D, El Dorado Heights Target, El Dorado
Sampson	Vennor	12 Ninth Street, Beetham Estate, Port Of Spain

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
S (continued)		
Samuel	Anthony	Ep 1057 Comparo Village, Manzanilla, Manzanilla
Samuel	Kareem	14 Plaisance Road, East Dry River, Port Of Spain
Samuel	Noeline	Bldg 17 Apt 3-2 West, Maloney Gardens, D'Abadie
Samuel-Julien	Jendaiee	Lp 115 La Pastora, Lopinot Village Lopinot, Arouca
Seepersad	Neil	Lp #58 Cor.Junction & Sellier Stree, Curepe
Serrette	Darriel	#0522 Thrash Lane, Maloney Gardens, Maloney
Sherry	Melisa	Lp#62 A/1 Sea Lots, Port-Of-Spain
Simeon	Chantalle	201 A Southern Main Road, St Margaret'S Village, Claxton Bay
Simpson	Hannah	11 Rafferty Street, St Joseph
Singh	Andron	#28 Joyeau Street, Curepe
Singh	Florence	19-20 Upper Bushe Street, Petit Bourg, San Juan
Singh	Ranjeev	Corner And Pinto Road Ext, Arima
Singh	Ronnel	La Canoa Road, Murray Lands Santa Cruz, Santa Cruz
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	Brendant	No.12 Ackbarali Street East, Malabar, Arima
Smith	Lisette	3406 Hermit Avenue, Maloney Gardens, Maloney
Smith	Selena	Bldg #1 Apt 2-4, Bath Street, Port Of Spain
Smith	Sheena	Lp 68 Wharf Trace, Maracas, St Joseph
Snaggs	Esmond	Lp 98/1 Cumuto Road, Cumuto
Sooklal	Steffan	Lp#96 Tobin Lane, Bushe Street, Curepe
Sooknanan	Johanna	#238C Guapo Main Road, Fyzabad
Sookram	Lystra	44 Naipalia Trace, Clarke Road, Penal
Sorillo	Darlene	48 Gail Trace, Palmiste, Chaguanas
Spicer	Kevin	160 Wharton Street, Laventille
St John	Shawn	95 William Trace, Five Rivers, Arouca
St John	Tramaine	#15 Cipriani Street, Extention, Morvant
St. John	Chad	Lp 58 Sargangar Trace, Four Roads, Diego Martin
Stafford	Juliet	Lp#8 Perkins St, Arouca

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
S (continued)		
Stephen	Carol	Supercrete Blocks, Evans Street, Curepe
Sterling	Shanice	13 Maloney High Rise -Building 13, 4-3 East, Maloney
Superville	Marlon	368 No 18 Butterfly Avenue, La Horquetta, Arima
Sylvester	Jinelle	Lp 57 Mosque Street, Caroni Village, Caroni
Sylvester-Blackman	Malissa	#44A Dow Village, South Oropouche
T		
Taitt	Otis	Lp 101F/92 Buck Street, Le Platte Village, Maraval
Taylor	Roland	Rousseau Street, Sangre Grande
Taylor	Sherice	13 Purcell Street, Vistabella
Tempro	Dionne	9 Carrick Street, Lawrence Park, Arima
Theodore	John-Michael	#34 Maraj Street, Five Rivers, Arouca
Thomas	Akil	Lp 78 Phillip Augustus Trace, Longdenville, Chaguanas
Thomas	Jonathan	No.2913 Spurwing Lane, Maloney Gardens, D'Abadie
Thomas	Kwailan	Lot 346 Lapwing Avenue, Malabar, Arima
Thomas	Rennette	42 Petra Avenue Plaisance, Point A Pierre
Thomas	Sherwin	22A School Road, Santa Flora
Timothy-Allsop	Maricia	15 Ramnath Street, Malabar, Arima
Tobias	Tineille	#8 Eagle Hall Road, Newlands, Point Fortin
Toussaint-Graham	Michelle	Lp #19 Prizgar Lands, Off Eastern Quarry Road L, Laventille
Trimm	Stacyian	20 Oleander Drive, Pleasantville
Tulssie	Doolarie	#55 Bamboo Settlement No., Lp#3, Valsayn
Tulssie	Nadia	#69B Bamboo Settlement #2, Valsayn
V		
Vargas	Sherma	1144A Siparia Erin Road, Los Charos, Palo Seco
Venus	Dejon	1 Rose Drive, The Crossings Tumpuna Road, Arima
Villafana	Alpha	#26 Bell View Road, Dalley'S Village, Santa Flora
Villafana	Keba	55 Gonzales Village, Guapo, Point Fortin
Vincent	Alvin	Lp # 55 Allen Street, Beach Road, Palo Seco

Delinquent Members as at June 10, 2026

The following list of delinquent members are asked to contact CCCU at 358-0581 or 280-4680 or email enquiries@communitycarecu.org , to discuss a payment plan in an effort to regularise your account.

SURNAME	FIRST NAME	LAST KNOWN ADDRESS
W		
Waldron	Herman	Los Charos Village, Palo Seco
Watson	Ian	Lp11 Lot#33 Lopinot Road, Bon Air West, Arouca
Wears	Peaches	Lp# 11 Orange Field Road, Mungal Trace, Carapichaima
Wells	Allison	81 Rancho Quemado, Palo Seco
Wickham	Keston	39 Don Miguel Road, El Socorro, San Juan
Williams	Christal	# 1 Apt A Hillcrest Gardens, Retrench Village, San Fernando
Williams	Daniel	75 Monkey Town Road, New Grant
Williams	Denisa	Bernard Street East, Enterprise, Chaguanas
Williams	Dexter	75 Monkey Town, 2Nd Branch Road New Grant, Princes Town
Williams	Jacqueline	#5C Delhi Road, Fyzabad
Williams	Joshua	Lp#51 #64 1St St. West, Off Recreation St. D'Abadie, Arima
Williams	Laurane	A65 Jerningham Junction R, Cunupia
Williams	Michael	#88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Michele	88 Samaan Drive, Homeland Gardens, Cunupia
Williams	Nevon	#9 34 Mm Toco Main Road, Orr Trace, Matura
Williams	Tonya	64 Mowll Village, Siparia Road, Fyzabad
Williams-Huskerson	Dianne	Lp 17 Mon Repos Road, Morvant
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
Worrell	Kathy	Lp59 Buenos Ayres Road, Erin, San Fernando

Auditor’s Report and Financial Statements

for the year ended December 31st 2025

Community Care Credit Union Co-operative Society Limited

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Main Office, Curepe
Corner Bushe Street and Southern Main Road, Curepe
Telephone: 868-662-9270
Email: admin@communitycarecu.org

Fyzabad Branch
255a Guapo Main Road, Fyzabad
Telephone: 868-217-5185
Email: admin@communitycarecu.org

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

Statement of Management's Responsibilities

Management is responsible for the following:

- Preparing and fairly presenting the accompanying financial statements of **Community Care Credit Union Co-operative Society Limited** ("the Credit Union"), which comprises the statement of financial position as at 31 December 2025, statement of comprehensive income, statement of changes in appropriated funds and undivided earnings and statement of cash flows for the year ended, and notes to the financial statements, comprising significant accounting policies and other explanatory information;
- Ensuring that the Credit Union keeps proper accounting records;
- Selecting appropriate accounting policies and applying them in a consistent manner;
- Implementing, monitoring and evaluating the system of internal control that assures security of the Credit Union's assets, detection/prevention of fraud and the achievement of the Credit Union's operational efficiencies;
- Ensuring that the system of internal control operated effectively during the reporting period;
- Producing reliable financial reports that complies with laws and regulations, including the Companies Act, Co-operative Societies Act and the Financial Intelligence Unit of Trinidad and Tobago Act, and
- Using reasonable and prudent judgment in the determination of estimates.

In preparing these financial statements, Management utilized International Financial Reporting Standards (IFRSs), as issued by the International Accounting Standards Board and adopted by the Institute of Chartered Accountants of Trinidad and Tobago. Where International Financial Reporting Standards presented alternative accounting treatments, management chose those considered most appropriate in the circumstances.
Nothing has come to the attention of management to indicate that the Credit Union will not remain a going concern for the next twelve (12) months from the reporting date, or up to the date the accompanying financial statements have been authorized for issue, if later.
Management affirms that it has carried out its responsibilities as outlined above.

President	Treasurer	Supervisory Committee
10th June, 2026	10th June, 2026	10th June, 2026

Johnson Lee Tang & Co.
chartered accountants

119a, Woodford Street,
Newtown,
Port of Spain,
Trinidad, W.I.
Phone: 1-868-628-5712
Fax: 1-868-622-5942
Email: accountants@jleetangco.org

Independent Auditor's Report

To the Board of Directors of
Community Care Credit Union Co-operative Society Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of **Community Care Credit Union Co-operative Society Limited** ("the Credit Union"), which comprises the statement of financial position as at 31 December 2025, statement of comprehensive income, statement of changes in appropriated funds and undivided earnings, statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. We did not conduct the previous year's audit.

In our opinion the accompanying financial statements present fairly, in all material respects, the financial position of the Credit Union as at 31 December, 2025, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing ("ISAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Credit Union in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* ("IESBA Code") together with the ethical requirements that are relevant to our audit of the financial statements in the Republic of Trinidad and Tobago, and we have fulfilled our ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information. Other information consists of information included in the Credit Union's Annual Report but does not include the financial statements and our auditor's report thereon. The Credit Union's 2025 Annual Report is expected to be made available after the date of the auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. When we read the Credit Union's 2025 Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate it with those charged with governance.

119a, Woodford Street,
Newtown,
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Trinidad, W.I.
Phone: 1-868-628-5712
Fax: 1-868-622-5942
Email: accountants@jleetangco.org

Independent Auditor's Report

To the Board of Directors of
Community Care Credit Union Co-operative Society Limited

Report on the audit of the financial statements (continued)

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Credit Union's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Credit Union or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Credit Union's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Credit Union's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.

Johnson Lee Tang & Co.
chartered accountants

119a, Woodford Street,
Newtown,
Port of Spain,
Trinidad, W.I.
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Email: accountants@jleetangco.org

Independent Auditor's Report

To the Board of Directors of
Community Care Credit Union Co-operative Society Limited

Report on the audit of the financial statements (continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Credit Union's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Credit Union to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Johnson Lee Tang & Co.
Chartered Accountants
Port of Spain
Trinidad
10th June, 2026

Community Care Credit Union Co-operative Society Limited

Statement of Financial Position
As at 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

	Notes	2025 TT$	2024 TT$
ASSETS			
Non-current assets			
Property, plant and equipment	5	16,430,567	17,032,148
Investments	6	7,256,835	6,997,377
Members' loans	7	59,808,583	60,924,706
Total non-current assets		**83,495,985**	**84,954,231**
Current assets			
Cash and cash equivalents	8	319,330	1,082,478
Short-term investments	9	4,540,213	4,618,674
Receivables and prepayments	10	736,415	627,075
Total current assets		**5,595,958**	**6,328,227**
Total assets		**89,091,943**	**91,282,458**
MEMBERS' EQUITY AND LIABILITIES			
Members' Equity			
Reserve fund	11	5,279,686	5,246,856
Education fund	12	388,773	382,863
Severance fund		64,440	64,440
Building improvement fund	13	359,331	359,331
Share revaluation reserve	14	2,787,293	2,073,271
Property revaluation reserve		3,303,160	3,303,160
Undivided earnings		972,533	1,701,789
Total liabilities and members equity		**13,155,216**	**13,131,710**
Non-current liabilities			
Members' shares	15	45,090,927	46,546,930
Long-term loan	16	4,314,575	4,712,645
Total non-current liabilities		**49,405,502**	**51,259,575**
Current liabilities			
Members' deposits	17	23,554,841	24,975,100
Payables and accruals	18	1,540,785	1,628,718
Short-term loan	16	464,875	287,355
Bank overdraft	19	970,724	-
Total current liabilities		**26,531,225**	**26,891,173**
Total members' equity and liabilities		**89,091,943**	**91,282,458**

The accompanying notes form an integral part of these financial statements.

On 10th June, 2026, the Board of Directors of Community Care Credit Union Co-operative Society Limited authorised these financial statements for issue.

President .... Treasurer .... Supervisory Committee

Community Care Credit Union Co-operative Society Limited

Statement of Comprehensive Income
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

	Notes	2025 TT$	2024 TT$
Income			
Loan interest	21	5,657,414	5,785,524
Rental income		358,000	470,500
Investment income		576,255	377,518
Commissions received		135,000	130,086
Other income		115,554	96,880
		6,842,223	**6,860,508**
Expenditure			
Administrative and general expenses	22	6,158,053	6,565,320
Financial expenses	23	897,421	715,545
		7,055,474	**7,280,865**
Net deficit from operations		(213,251)	(420,357)
Realised gains on investments		45,157	-
Loans provision gain/(loss)	7	496,399	(833,370)
Net surplus/(deficit) for the year		**328,305**	**(1,253,727)**
Other Comprehensive Income			
Net surplus/(deficit) for the year brought forward		328,305	(1,253,727)
Unrealised gain/(loss) on investments	14	714,022	(98,411)
Total comprehensive income/(deficit) for the year		**1,042,327**	**(1,352,138)**

The accompanying notes form an integral part of these financial statements.

Community Care Credit Union Co-operative Society Limited

Statement of Changes in Appropriated Funds and Undivided Earnings
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

	Reserve Fund TT$	Education Fund TT$	Severance Fund TT$	Building Improvement Fund TT$	Share Revaluation Reserve TT$	Property Revaluation Reserve TT$	Undivided Earnings TT$	Total TT$
Year ended 31 December, 2025								
Balance at 1 January, 2025	5,246,856	382,863	64,440	359,331	2,073,271	3,303,160	1,701,789	13,131,710
Transfer to reserve fund	32,830	-	-	-	-	-	-	32,830
Transfer to education fund	-	5,910	-	-	-	-	-	5,910
Net surplus for the year	-	-	-	-	-	-	289,565	289,565
	5,279,686	**388,773**	**64,440**	**359,331**	**2,073,271**	**3,303,160**	**1,991,354**	**13,460,015**
Adjustments:								
Prior year adjustment (note 25)	-	-	-	-	-	-	(604,500)	(604,500)
Unrealised gain on investment	-	-	-	-	714,022	-	-	714,022
Dividends	-	-	-	-	-	-	(414,321)	(414,321)
Balance at 31 December, 2025	**5,279,686**	**388,773**	**64,440**	**359,331**	**2,787,293**	**3,303,160**	**972,533**	**13,155,216**
Year ended 31 December, 2024								
Balance at 1 January, 2024	5,249,845	382,863	64,440	359,331	2,171,682	3,303,160	2,955,516	14,486,837
Net deficit for the year	-	-	-	-	-	-	(1,253,727)	(1,253,727)
	5,249,845	**382,863**	**64,440**	**359,331**	**2,171,682**	**3,303,160**	**1,701,789**	**13,233,110**
Adjustments:								
Unrealised loss on investment	-	-	-	-	(98,411)	-	-	(98,411)
Re-activate of dormant accounts	(2,989)	-	-	-	-		-	(2,989)
Balance at 31 December, 2024	**5,246,856**	**382,863**	**64,440**	**359,331**	**2,073,271**	**3,303,160**	**1,701,789**	**13,131,710**

The accompanying notes form an integral part of these financial statements.

Community Care Credit Union Co-operative Society Limited

Statement of Cash Flows
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

	2025 TT$	2024 TT$
Cash flows from operating activities		
Net surplus/(deficit) for the year	328,305	(1,253,727)
Adjustments to reconcile net surplus to net cash generated from operating activities:		
Depreciation	794,250	820,138
Prior period adjustments	(604,500)	-
Unrealised gain/(loss) in share revaluation	714,022	(98,411)
Re-activation of dormant accounts	-	(2,989)
Operating deficit before working capital changes	**1,232,077**	**(534,989)**
Decrease/(increase) in members' loans	1,116,123	(809,638)
(Increase)/decrease in receivables and prepayments	(109,340)	81,436
Decrease in payables and accruals	(87,933)	(345,742)
Net cash from/(used in) operating activities	**2,150,927**	**(1,608,933)**
Cash flows from investing activities		
Additions to property, plant and equipment	(192,669)	(76,203)
(Increase)/decrease in investments	(259,458)	3,006,910
Net cash from investing activities	**(452,127)**	**2,930,707**
Cash flows from financing activities		
Decrease in members' shares	(1,456,003)	(3,703,171)
Decrease in members' deposits	(1,420,259)	(3,329,078)
Loans received (net of repayment)	-	5,000,000
Bank loan repayment	(220,550)	-
Dividends paid	(414,321)	-
Net cash from financing activities	**(3,511,133)**	**(2,032,249)**
Net decrease in cash and cash equivalents	(1,812,333)	(710,475)
Cash and cash equivalents at beginning of year	5,701,152	6,411,627
Cash and cash equivalents at end of year	**3,888,819**	**5,701,152**
Represented by:		
Cash and cash equivalents	319,330	1,082,478
Short-term investments	4,540,213	4,618,674
Bank overdraft	(970,724)	-
Cash and cash equivalents at end of year	**3,888,819**	**5,701,152**

The accompanying notes form an integral part of these financial statements.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

1. Incorporation and principal activity

Community Care Credit Union Co-operative Society Limited ("the Credit Union") is registered in the Republic of Trinidad and Tobago under the Co-operative Societies Act Chapter 81:03. Its registered office is located at the corner of Southern Main Road and Bushe Street, Curepe.

The Credit Union's principal activities are to promote the economic and social welfare of its members, encouraging the spirit and practice of thrift, self-help and co-operation and to promote the development of co-operative ideas.

2. Summary of significant accounting policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

a) **Basis of preparation**

These financial statements have been prepared in accordance with the 'International Financial Reporting Standards ("IFRS") and are stated in Trinidad and Tobago dollars. These financial statements are stated on the historical cost basis, except for the measurement of fair value for investments and revaluation of real estate and certain other financial instruments.

b) **Use of estimates**

The preparation of financial statements in conformity with the IFRS requires the use of certain critical accounting estimates and requires management to exercise its judgment in the process of applying the Credit Union's accounting policies. It also requires the use of assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of income and expenditure during the reporting period. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

c) **Adoption of New and Revised International Financial Reporting Standards (IFRS)**

New and amended standards adopted by the Credit Union

The Credit Union has applied the following standards and amendments for the first time for their annual reporting period commencing 1 January 2025:

- Supplier Finance Arrangements (Amendments to IAS 7 and IFRS 7).

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

c) **Adoption of New and Revised International Financial Reporting Standards (IFRS)**

- Lease Liability in a Sale of Leaseback (Amendments to IFRS16).
- Non-current Liabilities with Covenant (Amendments to IAS 1 and Practice Statement 2)

The standards and amendments listed above did not have any impact on the amounts recognized in prior periods and are not expected to significantly affect the current or future periods.

New standards and interpretations not yet adopted

Certain new accounting standards have been published that are not mandatory for 31 December 2025 reporting periods and have been early adopted by the Credit Union. These standards are not expected to have a material impact on the entity in the current or future reporting periods and on foreseeable future transactions.

d) **Property, plant and equipment**

Property, plant and equipment are stated cost except for the revaluation of land and building.

Depreciation has been calculated on the straight-line basis at rates estimated to write off the cost of the assets over their useful economic lives. The rates used are as follows:

Building	-	2%	(straight-line basis)
Building improvements	-	8 1/3%	(straight-line basis)
Motor vehicles	-	20%	(straight-line basis)
Computer equipment	-	25%	(straight-line basis)
Office equipment	-	12 1/2%	(straight-line basis)
Office and board room fixtures and fittings	-	12 1/2%	(straight-line basis)

No depreciation was calculated on land and work in progress.

Where the carrying amount of asset is greater than its estimated recoverable amount, it is written down to its recoverable amount.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the statement of comprehensive income.

Real Estate comprises mainly of properties used in connection with operations and offices and are shown at fair value based on valuations by external independent valuators, less subsequent depreciation for buildings.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

d) **Property, plant and equipment** (continued)

Independent valuations are performed at regular intervals to ensure that the fair value of real estate does not differ materially from its carrying amount. All other property, plant and equipment are stated at historical cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

e) **Investments**

The Credit Union has classified investments based on its business model for managing financial assets. These classifications are as follows:

i. Amortised Cost

Investments are measured at amortised cost if both of the following conditions are met:

The main objective to hold the investments is to collect contractual cash flows; and the contractual terms of the investment give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

After initial recognition, interest income from these investments are included in investment income using the effective interest rate method. Any gain or loss arising on derecognition is recognised directly in profit or loss and presented in other gains/(losses) together with foreign exchange gains and losses. Impairment losses are presented as a separate line item in the statement of comprehensive income.

ii. Fair Value through Other Comprehensive Income (FVOCI)

Investments are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

After initial recognition, movements in the carrying values are taken through OCI, except for the recognition of impairment gains or losses, interest income and foreign exchange gains and losses which are recognized in the statement of comprehensive income. When the investment is derecognised, the cumulative gain or loss previously recognized in OCI is reclassified from equity to profit or loss and recognized in other gains/(losses). Interest income from these financial assets is included in investment income using the effective interest rate method. Foreign exchange gains and losses are presented in other gains/(losses) and impairment expenses are presented as a separate line item in the statement of comprehensive income.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

e) **Investments** (continued)

iii. Fair value through profit or loss (FVPL)

After initial recognition, movements in carrying values are taken through the Statement of Comprehensive Income. A gain or loss on an investment that is subsequently measured at FVPL is recognised in the statement of comprehensive income and presented net within other gains/(losses) in the period in which it arises.

f) **Financial Instruments**

Financial Instruments are contracts that give rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

Financial Assets and Financial Liabilities are recognised on the Credit Union's Statement of Financial Position when the Credit Union becomes a party to the contractual provisions of the instrument.

1. Financial assets

a) **Recognition and Measurement**

When financial assets are recognised initially, they are measured at fair value of the consideration given plus transaction costs directly attributable to the acquisition of the asset.

Purchases and sales of financial assets are recognised or derecognised on the trade date, that is, the date on which the Credit Union commits itself to purchase or sell an asset.

Financial assets are derecognised when the contractual rights to receive the cash flows expire or where the risks and rewards of ownership of the assets have been transferred.

Financial assets are classified, based on the business model for managing the asset and the asset's contractual cash flows as follows:

i) Amortised cost

Financial assets are measured at amortised cost if both of the following are met:

The main objective to hold the assets is to collect contractual cash flows; and the contractual terms of the asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

f) **Financial Instruments continued** (continued)

1. Financial assets (continued)

a) **Recognition and Measurement** (continued)

ii) Fair value through Other Comprehensive Income (FVOCI)

Financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

iii) Fair value through profit and loss (FVPL)

Financial assets that do not meet the criteria for amortised cost or FVOCI are measured at FVPL.

b) **Impairment**

The Credit Union assesses on a forward-looking basis the expected credit losses associated with its debt instruments carried at amortised cost and FVOCI. The impairment methodology applied depends on whether there has been a significant increase in credit risk.

The impairment methodology applied depends on whether there has been a significant increase in credit risk (SICR) since initial recognition:

- Stage 1 (Performing): 12-month ECL is recognised for loans with no significant increase in credit risk.
- Stage 2 (Under-performing): Lifetime ECL is recognised if credit risk has increased in significantly since inception.
- Stage 3 (Non-performing): Lifetime ECL is recognised for loans that are objectively credit-impaired or in default.

2. Financial liabilities

When financial liabilities are recognised initially, they are measured at fair value of the consideration given plus transaction costs directly attributable to the acquisition of the liability. Financial liabilities are re-measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when they are extinguished, that is when the obligation specified in the contract is discharged, cancelled or expired. The difference between the carrying amount of a financial liability extinguished and the consideration paid is recognised in the statement of comprehensive income.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

f) **Financial Instruments** (continued)

3) Fair values

The carrying amounts on the following assets and financial liabilities approximate to their fair cash value:

- cash
- bank accounts
- Investments
- accounts receivable and prepayments
- loans to members
- members' deposits
- accounts payable and accruals

4) Credit risk

Credit risk arises when a failure by counter parties to discharge their obligations could reduce the amount of future cash inflows from financial assets on hand at the reporting date. The Credit Union relies heavily on a written Loan Policy Manual, which sets out in detail the policies governing the lending function and provides a comprehensive framework for prudent risk management of the credit function. Adherence to these guidelines is expected to communicate the Credit Union's lending philosophy, provide policy guidelines to team members involved in lending, establish minimum standards for credit analysis, documentation, decision making and post-disbursement administration and create the foundation for a sound credit portfolio.

The Credit Union's loan portfolio is managed and consistently monitored by the Credit Committee and is adequately secured by collateral and where necessary, provisions have been established for potential credit losses on delinquent accounts.

Cash balances are held with credit quality financial institutions and the Credit Union has policies to limit the amount of exposure to any single financial institution.

The Credit Union also actively monitors global economic developments and government policies that may affect the growth rate of the local economy.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

f) **Financial Instruments** (continued)

5) Foreign exchange risk

The Credit Union has investments that are exposed to a currency translation risk and foreign exchange risk. These investments are held locally with a stable economic exchange rate at the date of these financial statements.

g) **Cash and cash equivalents**

Cash and cash equivalents are carried in the statement of financial position at cost. For the purpose of presentation in the statement of cash flow, cash and cash equivalents comprise cash, bank and short-term investments.

h) **Receivables and prepayments**

Receivables and prepayments are carried at anticipated realisable value, realisable value being the original invoice amount less provision made for impairment. A provision for impairment of accounts receivable is established when there is objective evidence that the Credit Union is unable to recover amounts due. The value of the difference between the carrying and the recoverable amounts.

i) **Members' loans**

Loans to Members are stated at principal outstanding inclusive of interest accrued net of allowances for loan losses. Specific provisions are made for potential losses on non-performing loans on the basis of net realisable value. Periodic portfolio reviews are conducted during the course of each year to determine the adequacy of provision.

Loans are secured by various forms of collateral, including charges over tangible assets, certificates of deposits and assignment of funds held with other financial institutions.

j) **Members' shares**

Members' shares are stated at fair value and when it is not collateralized by a members' loan is redeemable based on the bye laws of the Credit Union.

k) **Members' deposits**

Members' deposits are stated at the principal amounts invested by members together with any capitalised interest. Members' deposits bear interest at rates that are not significantly different from current market rates and are assumed to have discounted cash flow values which approximate carrying values.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

l) **Borrowings**

Borrowings are recognised at fair value, net of transaction costs incurred. Borrowings are classified under current liabilities unless the Credit Union has an unconditional right to defer settlement of the liability for more than twelve (12) months after the statement of financial position date.

m) **Dividends payable to members**

Dividends are recommended by the Board of Directors and approved by the members at the Annual General Meeting following the year to which they relate. Dividends are an appropriation of undivided earnings and are recognised in the statement of changes appropriated funds and undivided earnings in the period when paid. The dividends are computed on the basis of the average number of shares in issue throughout the year, the average being determined on the basis of the number of shares in issue at the end of each month.

n) **Payables and accruals**

Payables and accruals are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest method.

o) **Revenue recognition**

i. Loan interest

Interest charged on all loans to members is calculated on the outstanding balance at the end of each month on the accrual basis.

Non-performing loans are amounts for which interest no longer continues to be accrued because there is doubt as to the recoverability of the loans. Income from non-performing loans is taken into income on a cash basis.

For non-performing loans, provisions are made for the unsecured portion of the loan. The amount of the provision is dependent upon the aging of the arrears and the probability of loss in accordance with the Credit Union's provision policy.

ii. Investment income

Income from investments is accounted for on the accrual basis except for dividends, which are accounted for on a cash basis.

iii. Rental income

Rental income is recognized on the accrual basis based on terms of the rental agreement.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

2. Summary of significant accounting policies (continued)

p) **Foreign currency translation**

Monetary assets and liabilities denominated in foreign currencies are expressed in Trinidad and Tobago dollars at rates prevailing at the statement of financial position. All revenue and expenditure transactions denominated in foreign currencies are translated at the exchange rates prevailing at the dates of the transactions. Gains and losses thus arising, are reported in the statement of comprehensive income.

q) **Provisions**

Provisions are recognised when the Credit Union has a present legal or constructive obligation as a result of past events. It is more likely than not that an outflow of resources will be required to settle an obligation and the amount has been reliably estimated. The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the Statement of Financial Position date, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management

Financial risk factors

The Credit Union's activities are primarily related to the use of financial instruments. The Credit Union accepts funds from members and earns interest by investing in equity investments, securities and bonds.

Financial instruments

The following table summarizes the carrying amounts and fair values of the Credit Union's financial assets and liabilities:

	Carrying value 2025	Fair value 2025
Financial assets	**$**	**$**
Cash and cash equivalents	319,330	319,330
Investments	11,797,049	11,782,815
Receivables and prepayments	609,146	609,146
Members' loans	59,808,583	59,808,583
	72,534,108	**72,519,874**
Financial liabilities		
Payables and accruals	1,540,785	1,540,785
Borrowings	4,779,451	4,779,451
Members' deposits	23,554,841	23,554,841
Members' shares	45,090,927	45,090,927
	74,966,004	**74,966,004**

	Carrying Value 2024	Fair Value 2024
Financial assets	**$**	**$**
Cash and cash equivalents	1,082,478	1,082,478
Investments	11,505,840	11,505,840
Receivables and prepayments	627,075	627,075
Members' loans	60,924,706	60,924,706
	74,140,099	**74,140,099**
Financial liabilities		
Payables and accruals	1,628,718	1,628,718
Borrowings	5,000,000	5,000,000
Members' deposits	24,975,100	24,975,100
Members' shares	46,546,930	46,546,930
	78,150,748	**78,150,748**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management

Financial risk factors

The Credit Union's activities are primarily related to the use of financial instruments. The Credit Union accepts funds from members and earns interest by investing in equity investments, securities and bonds.

Financial instruments

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Receivables and prepayments	609,146	609,146
Members' loans	59,808,583	59,808,583
	72,534,108	**72,519,874**
Financial liabilities		
Payables and accruals	1,540,785	1,540,785
Borrowings	4,779,451	4,779,451
Members' deposits	23,554,841	23,554,841
Members' shares	45,090,927	45,090,927
	74,966,004	**74,966,004**

	Carrying Value 2024	Fair Value 2024
Financial assets	**$**	**$**
Cash and cash equivalents	1,082,478	1,082,478
Investments	11,505,840	11,505,840
Receivables and prepayments	627,075	627,075
Members' loans	60,924,706	60,924,706
	74,140,099	**74,140,099**
Financial liabilities		
Payables and accruals	1,628,718	1,628,718
Borrowings	5,000,000	5,000,000
Members' deposits	24,975,100	24,975,100
Members' shares	46,546,930	46,546,930
	78,150,748	**78,150,748**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management (continued)

The Credit Union is exposed to interest rate risk, credit risk, liquidity risk, currency risk, operational risk, compliance risk and reputation risk arising from the financial instruments that it holds. The risk management policies employed by the Credit Union to manage these risks are discussed below:

a) **Interest rate risk**

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

Management of interest rate risk

The Credit Union is not exposed to significant interest rate risk as its core financial assets and financial liabilities, which comprise loans and members' deposits and short-term financing are at fixed rates and held to maturity. As such, any fluctuations in market interest rates are not expected to impact on the carrying values of the financial assets and liabilities. Some interest rate cash flow risk does arise from short term financing and for medium term lending.

The exposure is managed through the matching of funding product with financial services and monitoring market conditions and yields.

h) Investment securities

The Credit Union mainly invests in money market funds which is sensitive to changes in interest rates

ii) Loans to members

The Credit Union generally invests in fixed-rate loans for terms not exceeding seven years. All loans are funded mainly from members' deposits and shares.

b) **Credit risk**

The Credit Union is exposed to credit risk which is the risk that a member defaulting on their loan will cause a financial loss to the Credit Union by failing to discharge on their obligation.

Management of credit risk

Credit risk is the most important risk for the Credit Union's business which principally arises in lending activities that lead to loans and other financing. The credit risk management and control are reported to the Board of Directors regularly. In order to effectively manage credit risk, the following is considered:

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management (continued)

The Credit Union is exposed to interest rate risk, credit risk, liquidity risk, currency risk, operational risk, compliance risk and reputation risk arising from the financial instruments that it holds. The risk management policies employed by the Credit Union to manage these risks are discussed below:

a) **Interest rate risk**

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

Management of interest rate risk

The Credit Union is not exposed to significant interest rate risk as its core financial assets and financial liabilities, which comprise loans and members' deposits and short-term financing are at fixed rates and held to maturity. As such, any fluctuations in market interest rates are not expected to impact on the carrying values of the financial assets and liabilities. Some interest rate cash flow risk does arise from short term financing and for medium term lending.

The exposure is managed through the matching of funding product with financial services and monitoring market conditions and yields.

h) Investment securities

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ii) Loans to members

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b) **Credit risk**

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Management of credit risk

Credit risk is the most important risk for the Credit Union's business which principally arises in lending activities that lead to loans and other financing. The credit risk management and control are reported to the Board of Directors regularly. In order to effectively manage credit risk, the following is considered:

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management (continued)

b) **Credit risk** (continued)

Management of credit risk (continued)

- Ensuring that the Credit Union has appropriate credit risk practices, including an effective system of internal control, to consistently determine adequate allowances in accordance with the Credit Union's policies and procedures, International Financial Reporting Standards and relevant supervisory guidance.
- Identifying, assessing and measuring credit risk across the Credit Union, from an individual financial instrument to the portfolio level.
- Creating credit policies to protect the Credit Union against the identified risks, including the obtaining collateral from borrowers, performing robust ongoing credit assessment of borrowers and continually monitor exposures.
- Establishing the authorisation structure for the approval and renewal of credit facilities. Authorisation limits are allocated to Loan Officers and larger facilities require approval by the Credit Committee or the Board of Directors, as appropriate.
- Limiting concentrations of exposure to counterparties, geographies and industries (for loans, financial guarantees and similar exposures), and by issuer, credit rating band and market liquidity (for investment securities).
- Categorizing exposures according to the degree of risk of default.
- Developing and maintaining the Credit Union's processes for measuring the ECL.
- Providing advice, guidance and specialist skills to business units to promote best practice throughout the Credit Union in the management of credit risk.

c) **Liquidity risk**

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with its financial liabilities.

Management of liquidity risk

Liquidity risk arises when the Credit Union is unable to meet its payment obligations associated with its financial liabilities, repays its depositors and affects its ability to lend. In order to effectively manage its risk, loans and other financing and customer deposit maturities are scheduled to ensure an even spread in the disbursement of funds.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. **Financial risk management** (continued)

b) **Credit risk** (continued)

Management of credit risk (continued)

- Ensuring that the Credit Union has appropriate credit risk practices, including an effective system of internal control, to consistently determine adequate allowances in accordance with the Credit Union's policies and procedures, International Financial Reporting Standards and relevant supervisory guidance.
- Identifying, assessing and measuring credit risk across the Credit Union, from an individual financial instrument to the portfolio level.
- Creating credit policies to protect the Credit Union against the identified risks, including the obtaining collateral from borrowers, performing robust ongoing credit assessment of borrowers and continually monitor exposures.
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Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

3. Financial risk management (continued)

d) **Currency risk**

Currency risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates. Currency risk arises when future commercial transactions and recognized assets and liabilities are denominated in a currency that is not the Credit Union's measurement currency. The Credit Union is not exposed to foreign exchange as all financial assets are denominated in its measurement currency.

e) **Operational risk**

Operational risk is derived from deficiencies relating to the Credit Union's information technology and control systems, as well as the risk of human error and natural disasters. The Credit Union's systems are evaluated, maintained and upgraded continuously. Supervisory controls are also installed to minimize any human error.

f) **Compliance risk**

Compliance risk is the risk of financial loss, including fines and other penalties, which arise from non-compliance with laws and regulations of the state. The risk is limited to a significant extent due to the supervision applied by the Inspector of Financial Institutions at the Central Bank of Trinidad and Tobago, as well as by the monitoring controls applied by the Credit Union.

g) **Reputation risk**

The risk of loss of reputation arising from the negative publicity relating to the Credit Union's operations (whether true or false) may result in a reduction of its membership, reduction in revenue and legal cases against the Credit Union. The Credit Union engages in public social endeavours to engender trust and minimize this risk.

4. Critical accounting estimates and judgments

The preparation of financial statements in accordance International Financial Reporting Standards (IFRSs) requires Management to make judgements, estimates and assumptions in the process of applying the Credit Union's accounting policies.

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Credit Union makes estimates and assumptions concerning the future. However, actual results could differ from those estimates as the resulting accounting estimates will, by definition, seldom equal the related actual results.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

4. Critical accounting estimates and judgments (continued)

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Changes in accounting estimates are recognized in the Statement of Comprehensive Income in the period in which the estimate is changed, if the change affects that period only, or in the period of the change and future periods if the change affects both current and future period. The critical judgements, apart from those involving estimates, which have the most significant effect on the amounts recognized in the financial statements, are as follows:

i) Investments classified and measured at fair value through profit or loss; fair values through other comprehensive income or amortized cost.

iii) Depreciation method used for plant and equipment is used.

The key assumptions concerning the future and other key sources of estimation and uncertainty at the statement of financial position date (requiring managements most difficult, subjective or complex judgements) that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are as follows:

i) Impairment of assets

Management assesses at each Statement of Financial Position date whether the assets are impaired. An asset is impaired when the carrying value is greater than its recoverable amount and there is objective evidence of impairment. Recoverable amount is the present value of the future cash flows. Provisions are made for the excess of the carrying value over its recoverable amount.

ii) Property, plant and equipment

Management exercises the judgement in determining whether future economic benefits can be derived from expenditure to be capitalised and in estimating the useful lives and residual value of these assets.

iii) Allowances for expected credit losses

Members' loans accounted for at amortised cost are evaluated for impairment.

iv) Financial asset and liability classification

The Credit Union's accounting policies provide scope for assets and liabilities to be designated on inception into different accounting categories. In classifying financial assets or liabilities as "fair value through profit or loss", the Credit Union has determined.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

4. Critical accounting estimates and judgments (continued)

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Changes in accounting estimates are recognized in the Statement of Comprehensive Income in the period in which the estimate is changed, if the change affects that period only, or in the period of the change and future periods if the change affects both current and future period. The critical judgements, apart from those involving estimates, which have the most significant effect on the amounts recognized in the financial statements, are as follows:

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Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

5. Property, plant and equipment

	Real Estate TT$	Building Improve-ments TT$	Office and Computer Equipment TT$	Office Board Room Fixtures and Fittings TT$	Work in Progress TT$	Total TT$
Costs						
At 1 January, 2024	18,263,600	3,225,024	4,629,956	791,144	-	26,909,984
Additions and revaluation	-	55,379	16,328	4,496	-	76,203
At 31 December, 2024	**18,263,860**	**3,280,403**	**4,646,284**	**795,640**	**-**	**26,986,187**
Additions and revaluation	-	123,074	26,053	10,326	33,216	192,669
At 31 December, 2025	**18,263,860**	**3,403,477**	**4,672,337**	**805,966**	**33,216**	**27,178,856**
Accumulated depreciation						
At 1 January, 2024	2,901,330	2,135,726	3,352,678	744,167	-	9,133,901
Charge for the year	220,277	176,292	408,538	15,031	-	820,138
At 31 December, 2024	**3,121,607**	**2,312,018**	**3,761,216**	**759,198**	**-**	**9,954,039**
Charge for the year	221,416	164,026	397,736	11,072	-	794,250
At 31 December, 2025	**3,343,023**	**2,476,044**	**4,158,952**	**770,270**	**-**	**10,748,289**
Net book amount						
At 31 December, 2024	**15,142,253**	**968,385**	**885,068**	**36,442**	**-**	**17,032,148**
At 31 December, 2025	**14,920,837**	**927,433**	**513,385**	**35,696**	**33,216**	**16,430,567**

Real Estate includes:

- Land and Building situated at Lot A, Corner Bushe Street and Southern Main Road, Curepe.
- Land and Building situated at No. 255A Fyzabad Guapo Main Road, Fyzabad.
- Land and Building situated at No. 27 Road Reserve, Off Fyzabad Guapo Main Road, Fyzabad.

At 31 December 2025, the Credit Union's Real Estate are stated at revalued amounts determined by independent valuators. The next valuation becomes due in 2026.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

5. Property, plant and equipment (continued)

The revaluation of the land and building located at No. 225A Fyzabad Guapo Main Road, Fyzabad and No. 27 Road Reserve, Off Fyzabad Guapo Mian Road, Fyzabad were revalued by G. A. Farrell & Associates Limited on 1 December, 2021.

The revaluation of the property located at Lot A, Corner Bushe Street and Southern Main Road, Curepe was revalued by G. A. Farrell & Associates on 1 December, 2021.

Valuations were made on the basis of open market value. The revaluation surplus for the period was credited to the Property Revaluation Reserve in Members' Equity.

If Real Estate were stated on the historical cost basis, the amount would be as follows:

	2025 TT$	2024 TT$
Cost	14,960,701	14,960,701
Accumulated depreciation	(2,849,751)	(2,674,937)
	12,110,950	**12,285,764**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
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6. Investments

Investments consist of the following:

Fair Value through Other Comprehensive Income	2025 TT$	2024 TT$
Quoted		
Unilever Caribbean Limited		
6,888 Shares (2024: 6,888 Shares)	96,983	78,523
Republic Bank Limited		
12,542 Shares (2024: 12,542 Shares)	1,299,226	1,421,134
National Enterprises Limited		
10,000 Shares (2024: 10,000 Shares)	19,200	27,900
Guardian Holdings Limited		
6,579 Shares (2024: 6,579 Shares)	97,501	98,356
Royal Bank of Canada		
2,493 Shares (2024: 2,493 Shares)	2,887,473	2,018,358
Sagicor Financial Corporation		
6,311 Shares (2024: 6,311 Shares)	302,004	181,930
First Citizens Bank Limited		
13,259 Shares (2024: 13,259 Shares)	451,337	536,990
The West Indian Tobacco Company Limited		
2,370 Shares (2024: 2,370 Shares)	6,186	13,272
Scotiabank Trinidad and Tobago Limited		
7,335 Shares (2024: 7,335 Shares)	352,007	420,002
Trinidad and Tobago Unit Trust Corporation		
Nil Shares (2024: 9957 Shares)	-	235,682
	5,511,917	**5,032,147**
Unquoted		
Antilles Credit Union Shares	-	1,577
Central Finance Facility Co-operative Society of		
Trinidad and Tobago – 13 Shares (2024: 13 Shares)	325,000	325,000
Co-operative Credit Union League of		
Trinidad and Tobago – Nil (2024: 5,000 Shares)	-	5,000
	325,000	**331,577**
Bonds and Fixed Deposits		
Trinidad and Tobago Mortgages Finance		
Company Limited - Secure Bonds	1,419,918	1,633,653
	1,419,918	**1,633,653**
Total Investments	**7,256,835**	**6,997,377**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

7. Members' loans

Members's loan are stated at principal amounts outstanding inclusive of interest accrued net of allowance for loan losses. Delinquent Loans amounted to $28,066,631 and $26,041,505 at 31st December 2024 respectively.

Loans are secured by various forms of collateral including charges over tangible assets, certificates of deposits and assignments of funds held with other financial institutions

The Reserve Fund may, with the approval of the Commissioner for Co-operative Development, may be applied to cover bad debts or losses sustained through extra-ordinary circumstances over which the Credit Union has no control. During the year under review, the Reserve Fund was not used.

Types of loans	**2025 TT$**	**2024 TT$**
Personal	15,149,240	16,842,532
Demand	16,278,803	13,891,930
Vehicle	1,219,625	2,347,973
Mortgage	14,442,348	14,499,536
Demand Loan – Debt Consolidation	2,056,684	2,441,934
Line of Credit	10,334,243	10,522,291
Retiree	625,880	960,243
Gen Y Loan	4,382,079	4,442,243
E-Care Signature	1,403	45,540
Relief support	460,645	565,372
Interest Free	386,365	390,243
	65,337,315	**66,949,837**
Less: Provision for Loan Losses	(5,528,732)	(6,025,131)
	59,808,583	**60,924,706**

Provision for Loan Losses	**2025 TT$**	**2024 TT$**
Balance brought forward	6,025,131	5,191,761
Loans provision (gain)/loss	(496,399)	833,370
	5,528,732	**6,025,131**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

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Balance brought forward	6,025,131	5,191,761
Loans provision (gain)/loss	(496,399)	833,370
	5,528,732	**6,025,131**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
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7. Members' loans (continued)

The table below shows the staging of loans to members and the related expected credit losses based on the Credit Union's adoption of IFRS 9 at 31 December, 2025 and 31 December, 2024, respectively.

	Stage 1	**Stage 2**	**Stage 3**	**Total**
2025	**TT$**	**TT$**	**TT$**	**TT$**
Principal	36,625,145	5,310,911	23,401,259	65,337,315
Expected credit losses	(632,456)	(213,354)	(4,682,922)	(5,528,732)
	35,962,689	**5,097,337**	**18,718,337**	**59,808,583**

	Stage 1	**Stage 2**	**Stage 3**	**Total**
2024	**TT$**	**TT$**	**TT$**	**TT$**
Principal	39,048,934	4,412,873	23,488,030	66,949,837
Expected credit losses	(698,219)	(186,794)	(5,140,118)	(6,025,131)
	38,350,715	**4,226,079**	**18,347,912**	**60,924,706**

8. Cash and cash equivalents	**2025 TT$**	**2024 TT$**
Cash in hand	36,644	194,816
	36,644	**194,816**

Cash at bank

The Credit Union maintains three (3) bank accounts and three (3) credit card accounts. The balances at the date of the financial statements are detailed as follows:

	2025 TT$	**2024 TT$**
RBC Royal Bank (Trinidad & Tobago) Limited – TTD	-	563,339
RBC Royal Bank (Trinidad & Tobago) Limited – USD	125,847	182,285
JMMB Bank – TTD	195,586	196,133
RBC Royal Bank (Trinidad & Tobago) Limited - Credit Card Accounts	(38,747)	(54,095)
	282,686	**887,662**
Total cash and cash equivalents	**319,330**	**1,082,478**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
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9. Short-Term Investment

Short-Term Investment consist of deposits held at the following financial institutions:

Fair Value through Other Comprehensive Income	2025 TT$	2024 TT$
Central Finance Facility Co-operative Society of Trinidad and Tobago Limited - Fixed Deposits	1,545,140	1,463,578
Trinidad and Tobago Unit Trust Corporation - TTD Income and Growth Fund	14,832	14,715
Trinidad and Tobago Unit Trust Corporation - TTD Income Fund	7,957	7,719
Roytrin Mutual Funds - TTD Income and Growth Fund	1,109,216	64,306
Guardian Holdings Limited - Income Fund	573,696	287,580
Firstline Securities Limited	1,116,484	2,608,076
RBC (Trinidad and Tobago) Limited - Fixed Deposit	172,588	172,400
UWI Credit Union Co-operative Society Limited	300	300
	4,540,213	**4,618,674**

10. Receivables and prepayments

	2025 TT$	2024 TT$
Interest receivable on investments	318,617	98,660
Payroll in transit	136,625	118,233
CUNA claims receivable	(1,977)	30,162
Prepayments	137,831	183,209
Sundry receivables	145,319	196,811
	736,415	**627,075**

11. Reserve Fund

	2025 TT$	2024 TT$
Reserve fund	5,246,856	5,246,856
Transfer of 10% net surplus	32,830	-
	5,279,686	**5,246,856**

In accordance with the Co-operative Societies Act 1971, Section 47(2) and the Credit Union Bye-Laws at least ten percent (10%) of the net surplus for the year is to be appropriated to the Reserve Fund.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
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12. Education Fund

	2025 TT$	2024 TT$
Education fund	382,863	382,863
Transfer of 2% of net surplus	5,910	-
	388,773	**382,863**

In accordance with the Credit Union Bye-Laws an amount not exceeding five percent (5%) but not less than two percent (2%) of the net surplus for the year after making appropriations to the Reserve Fund shall be transferred to an Education Fund.

13. Building Improvement Fund

	2025 TT$	2024 TT$
Total building improvement fund	359,331	359,331
	359,331	**359,331**

The building improvement fund was implemented and approved by the Board of Directors with effect from 31 December, 2016. An amount of 2.5% on the net surplus after making appropriations to the Reserve and Education Fund shall be apportioned to a Building Improvement Fund. No provision was made for the current year.

14. Share revaluation reserve

	2025 TT$	2024 TT$
Opening balance	2,073,271	2,171,682
Net unrealised gain/(loss) on investment	714,022	(98,411)
Closing balance	**2,787,293**	**2,073,271**

This is in accordance with International Financial Reporting Standards (IFRS) 9.

15. Members' shares

	2025 TT$	2024 TT$
Total members' shares	45,090,927	46,546,930
	45,090,927	**46,546,930**

The Credit Union Bye-Laws allow for the issue of an unlimited number of shares of $20 each.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
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16. Borrowings

The Credit Union has two (2) loans with Central Finance Facility Co-operative Society of Trinidad and Tobago Limited, detailed as follows:

	Capital Sum	Loan Date	Interest Rate	Period	Current Liabilities TT$	Non-Current Liabilities TT$
2025						
i)	3,000,000	21.03.2024	7%	3 Years	-	3,000,000
ii)	2,000,000	12.06.2024	7%	5 Years	464,875	1,314,575
					464,875	**4,314,575**
2024						
i)	3,000,000	21.03.2024	7%	3 Years	-	3,000,000
ii)	2,000,000	12.06.2024	7%	5 Years	287,355	1,712,645
					287,355	**4,712,645**

The loans are secured by:

a) Assignment of Equities at Caribbean Stockbrokers Limited.

b) Assignment of Units at Guardian Asset Management.

c) Fixed deposit held with Central Finance Facility Co-operative Society Limited of Trinidad and Tobago.

17. Members' deposits

	2025 TT$	2024 TT$
Fixed/term deposits	14,869,541	15,994,993
Demand deposits and ordinary savings	5,727,505	5,336,265
Retirement and wealth funds	2,360,877	2,661,272
Member insurance and protection plans	458,815	449,618
Unallocated and unclaimed balances	138,103	532,952
	23,554,841	**24,975,100**

Members' deposits are stated at their normal values (historical cost), which approximate fair value. Interest expense is recognised in the statement of comprehensive income on an accrual basis in accordance with the contractual terms of each deposit category.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
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18. Payables and accruals	**2025 TT$**	**2024 TT$**
CUNA Insurance premiums	126,294	89,281
Interest payable on members' deposits	179,931	179,093
Payroll deductions payable	325,631	324,570
Accruals and sundry payables	908,929	1,035,774
	1,540,785	**1,628,718**

19. Bank overdraft	**2025 TT$**	**2024 TT$**
RBC Royal Bank (Trinidad and Tobago) Limited	970,724	-
	970,724	**-**

The Credit Union maintains a bank overdraft facility with RBC Royal Bank (Trinidad and Tobago) Limited to assist with short-term liquidity requirements. The facility is denominated in Trinidad and Tobago dollars (TTD) and is secured by a hold and hypothecation over the following certificate of deposit held with the financial institution.

- Certificate of deposit MM22480022: Dated 5 September, 2022 with a nominal value of TTD50,000.00 stamped to secure TTD50,000.00.
- Certificate of deposit MM2327700027: Dated 4 October, 2023 with a nominal value of $122,400.00, stamped to secure TTD122,500.00.

20. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial decisions.

Key management personnel are those persons having the authority and responsibility for planning, directing and controlling the activities of the Credit Union. A number of transactions entered into with related parties in the normal course of business. These transactions were carried out on commercial terms at market rates.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
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20. Related party transactions (continued)

Balances and transactions with related parties and key management personnel during the year were as follows:

Assets, liabilities and members' equity	**2025 TT$**	**2024 TT$**
Loans and other receivables		
Directors, committee members, management	2,919,635	2,909,103
Shares, deposits and other liabilities		
Directors, committee members, management	4,548,616	3,973,739
Income		
Loan interest	301,912	337,323
Expenses		
Interest and dividends paid		
Directors, committee members, management	27,900	-
Officers' stipend	157,950	156,900
Key management compensation		
Short-term benefits	360,000	360,000

21. Loan Interest

	2025 TT$	**2024 TT$**
Personal Loans	845,605	898,507
Demand Loans	1,728,396	1,314,357
Vehicle Loans	78,674	157,360
Debt consolidation loans	60,752	119,615
Line of credit	1,309,984	1,314,657
Mortgage loans	815,254	826,000
Retirees' loans	65,817	102,804
Gen Y loans	360,361	454,930
Early bird loans	44,778	50,698
Pandemic relief	21,806	109,370
Fees	325,987	437,226
	5,657,414	**5,785,524**

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
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22. Administrative and general expenses	**2025 TT$**	**2024 TT$**
Salaries and staff benefits	2,337,219	2,284,180
Online services and computer expenses	767,557	1,115,641
Depreciation	794,251	820,138
General expenses and security	446,931	471,092
Property expenses - Curepe	307,009	336,041
CUNA Insurance	230,855	282,398
Group health and pension	225,969	200,570
Advertising	206,048	189,129
Officers' stipends and expenses	157,950	156,900
Repairs and maintenance	128,244	126,521
Annual General Meeting	119,788	113,193
Telephone	78,906	91,665
Legal and professional fees	73,395	87,532
Education, social expenses and Co-operative activities	47,772	65,508
Audit fees	66,375	48,375
Stationery	24,945	44,596
Software maintenance	41,364	41,364
Green fund levy	19,829	23,540
Scholarship fund	23,500	21,500
Office expenses	23,006	18,469
Insurance	17,014	17,577
Travelling	10,748	6,096
Donations	-	2,600
Meetings and conferences	9,378	695
	6,158,053	**6,565,320**

23. Financial Expenses	**2025 TT$**	**2024 TT$**
Interest on members' fixed deposit	402,983	425,475
Loan interest	356,748	235,000
Bank charges and interest	129,018	52,084
Credit report charges	8,672	2,986
	897,421	**715,545**

24. Capital risk management

The Credit Union manages its capital to ensure that it will be able to continue as a going concern while maximising the return to members and providing value to its members by offering loans and savings facilities. The Credit Union's overall strategy remains unchanged from previous years.

The capital structure of the Credit Union consists of equity attributable to members, which comprise reserves and undivided earnings.

Community Care Credit Union Co-operative Society Limited

Notes to the Financial Statements
For the year ended 31 December, 2025
(Expressed in Trinidad and Tobago dollars)

25. Prior year adjustments

During the current financial year, management performed a comprehensive review of historical brought-forward balances. As a result, a net adjustment of $604,500 was debited to Undivided Earnings to write off unreconciled differences, legacy clearing accounts, uncollectible receivables, and to correct investment valuation.

The net effect of these specific adjustments during the current period is as follows:

Equity Component	Balance Brought Forward	Current Year Net Profit	Dividends	Prior Year Adjustments	Adjusted Balance
Undivided earnings	1,701,789	289,565	(414,321)	(604,500)	972,533

Breakdown of prior year adjustments to Undivided Earnings:

Net write-offs to receivables	306,845
Net write-offs to loans	379,020
Net write-offs to investments	(81,365)
	604,500

26. Capital commitments

The Credit Union has no capital commitments as at the reporting period ended 31 December, 2025.

27. Contingent liabilities

The Credit Union has no contingent liabilities as at the reporting period ended 31 December, 2025.

28. Events after the reporting date

No significant events occurred after the reporting date affecting the financial performance, position or changes therein for the reporting period presented in these financial statements.

Budget 2026

Community Care Credit Union Cooperative Society Ltd	Schedule		
BUDGET 2026			
Loan Interest		$	6,804,825
Rental Income		$	348,000
Investment Income		$	366,611
Commissions Received		$	128,400
Other Income		$	116,070
Total Income		$	7,763,906
GENERAL & ADMINISTRATIVE EXPENSES	1	$	(6,729,176)
FINANCIAL EXPENSES	2	$	(903,440)
Total Expenses		$	(7,632,616)
Net Income		$	131,290

GENERAL AND ADMINISTRATIVE EXPENSES (SCHEDULE 1)			
Salaries and Staff Benefits		$	(2,516,960)
Online Services and Computer Expenses		$	(844,201)
Depreciation		$	(794,256)
General Expenses and Security		$	(375,216)
Property Expenses		$	(414,161)
CUNA Insurance		$	(302,400)
Group Health and Pension		$	(250,206)
Advertising		$	(111,250)
Officers' Stipends and Expenses		$	(176,100)
Repairs and Maintenance		$	(134,989)
Annual General Meeting		$	(140,900)
Telephone		$	(71,924)
Legal and Professional Fees		$	(118,000)
Education, Social Expenses and Co-operative Activities		$	(136,350)
Audit Fees		$	(78,000)

Budget 2026

Stationery		$	(55,552)
Software Maintenance		$	(41,364)
Green Fund Levy		$	(20,377)
Scholarship Fund		$	(37,500)
Office Expenses		$	(39,390)
Insurance		$	(17,600)
Travelling		$	(12,480)
Donations		$	(15,000)
Meetings and Conferences		$	(25,000)
Total		**$**	**(6,729,176)**

FINANCIAL EXPENSES (SCHEDULE 2)			
Interest on Members' Fixed Deposit		$	(422,400)
Loan Interest		$	(350,000)
Bank Charges and Interest		$	(126,000)
Credit report Charges		$	(5,040)
Total		**$**	**(903,440)**

Resolutions

1. BE IT RESOLVED THAT a dividend of 0% be declared for the year 2025.

2. BE IT RESOLVED THAT the firm JOHNSON LEE TANG & CO be appointed as the External Auditor for the years 2026.

3. BE IT RESOLVED THAT for the period January 2026 to December 2026 a sum of One Hundred and Seventy thousand Dollars ($170,000) be allocated for payment as a stipend for all officers. The Board of Directors shall determine the amount per office.

4. WHEREAS, Regulations 14 (1) & (2) of the Co-operative Societies Act and Regulations Chapter 81:03 of the Laws of Trinidad and Tobago specifies the requirements for setting the maximum liability to be incurred by a society;

   AND WHEREAS, Bye Laws No.44 of the Community Care Credit Union Co-operative Society Limited requires the Annual General Meeting to approve the recommended maximum liability of the society:

   BE IT RESOLVED, that this Annual General Meeting of the Community Care Credit Union Co-operative Society Limited hereby approves a Maximum Liability of forty million dollars ($40,000,000).