



On behalf of the Board of Management and Staff of the Huggins Credit Union Co-operative Society Limited, I wish to express my best wishes to you, our cherished members, and your loved ones over this Yuletide Season.

May the Christmas season and the New Year bring with it much hope and joy, and may the divine touch of God Almighty, continue to bless, protect and comfort you, more so in the midst of these challenging times.

Merry Christmas to all!



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