



HUGGINS
Credit Union
Co-operative Society Limited

Quarterly

July - September 2023 - Issue 3



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THE FAMILY INDEMNITY PLAN

What Is The Family Indemnity Plan?

The Family Indemnity Plan is a group life insurance that provides a level cash benefit in the event of the death of an insured person. It is designed to cover the final expenses of the Credit Union members and their eligible family members.

Huggins Credit Union provides this service to our Members in collaboration with CUNA (Caribbean Insurance Society Limited), an insurer that provides products and services designed exclusively for credit union members.

Who Is Eligible?

Eligible family members include:

- The Member
- His/her spouse or “significant other”
- Parents of the member who have not attained the age of 76
- Parents of the spouse or “significant other” who have not attained the age of 76
- The member’s dependent children aged 1 -26
- Permanently disabled children are eligible for life if enrolled before the age of 19

How Does It Work?

When there is a death in the family, the Family Indemnity Plan (FIP) will pay a cash benefit to cover funeral or any other costs for your eligible family member(s), within 48 hours of receipt of the claim.

What Are The Benefits?

Benefits of the Family Indemnity Plan include:

- No medical examinations are required
- Lifetime insurance coverage
- Claim payments are made within 48 hours of the receipt of the claim

How Do I Enroll Or Sign Up?

It is a simple process, which requires that the member fills out an enrollment form at the Credit Union office and pay the first month’s premium. Coverage is effective the first of the month following enrollment. There is however a six month waiting period during which only claims arising from accidental death will be paid.

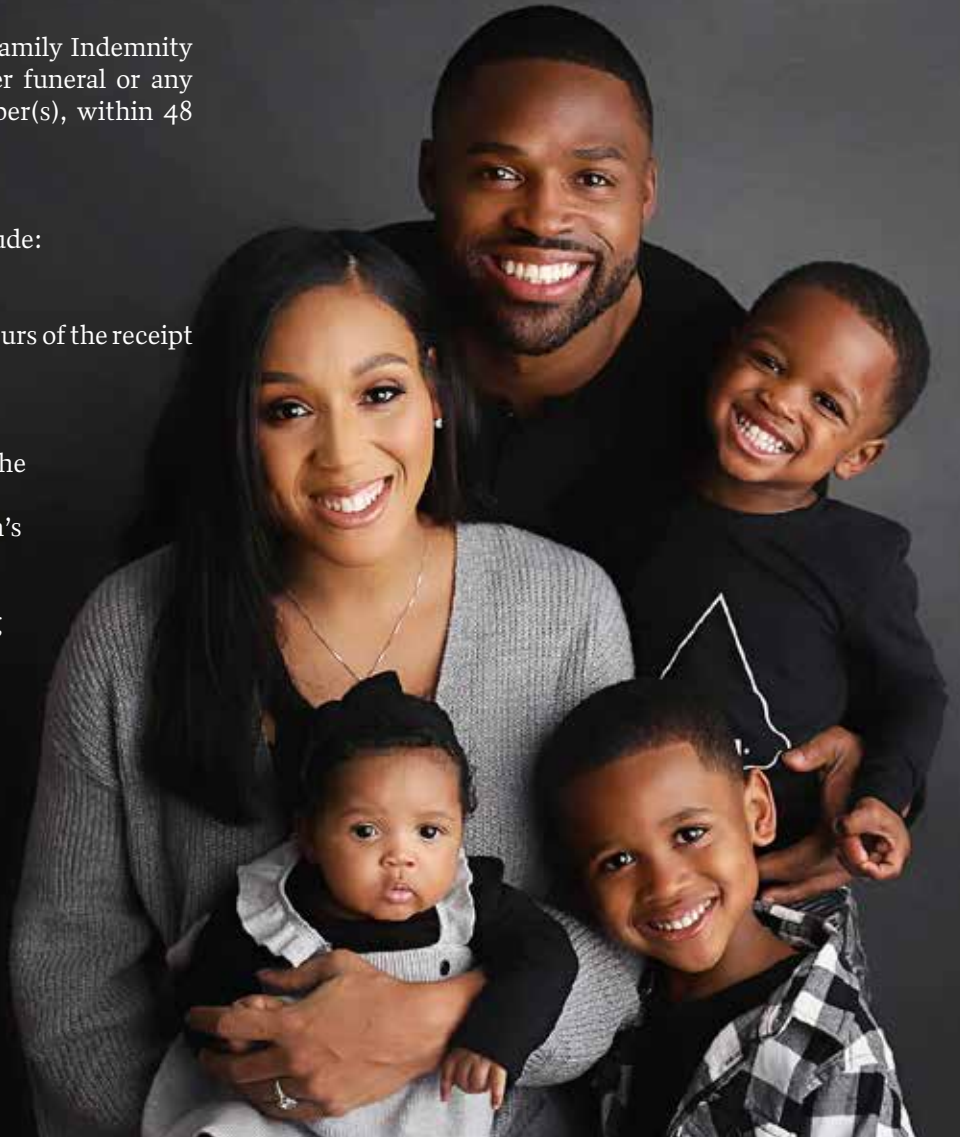
FIP Benefit Options

Plan Benefit	Individual Payment	Monthly
Plan A	\$10,000.00	\$52.80
Plan B	\$15,000.00	\$79.20
Plan C	\$20,000.00	\$105.60
Plan D	\$30,000.00	\$158.40
Plan E	\$40,000.00	\$211.20
Plan F	\$65,000.00	\$343.20
Plan G	\$100,000.00	\$528.00

We make **The Family Indemnity Plan** available to provide financial assistance at the time when you and your family need it most. This beneficial coverage is one of the many unique services for which you are eligible as a Credit Union Member.

Ask about The Family Indemnity Plan today. After all, there’s nothing more important than protecting you family.

For more information on how the plan works for you, please call Huggins Credit Union at 622-4810.



Editor's Note

It is an honour and a privilege to be thankful for the blessings that we have been receiving from the Almighty. Education is a continuous process of learning through gathering information and sharing from such collection.

The Education Committee for 2023 consists of:

Rachel Briggs	Chairperson
Kefira Mc Lean	Secretary
Kyran Williams	Records Keeper
Nathaniel Maxwell	Member
Emma-Marie Morales	Member



This quarter we have highlights of the Pitch Lake outing [the very first of our society] the introduction of our serving members and so much more. This is our online magazine that belongs to us and we share it with the wider populace through social media. Let us show our appreciation to the contributors and the effort that they put in and be thankful.

Just remember we are all co-owners of this society and we all work for the benefit of ourselves and others not forgetting our promise:

“We profit for you, not from you”

Happy reading,

Rachel

Rachel Briggs,
Chairperson
Education Committee



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THE ASHANTI KING IN TRINIDAD AND TOBAGO

by Rachel Briggs



The ruler of the Ashanti people in Ghana, Asantehene Otumfuo Osei Tutu II, spent a week in our lovely twin island from Sunday, 30th July, 2023 to Saturday, 8th August, 2023 and celebrated the 185th Anniversary of the abolishment of Slavery. Trinidad and Tobago is the first country in the world to honour the abolition of slavery as a holiday in 1985.

The Asantehene is the leader of the largest tribe called the Ashanti in Ghana, headquartered in Kumasi. Though his role is ceremonial (non-governmental) and genealogical, he is very influential in the advancement of his subjects. This current Asantehene is breaking the ceiling glass with networking as it pertains to trade and investment and the advancement of people of African origin.

The following is the protocol to be observed when one has to meet the Asantehene:

1. Once the visitor enters the seating room where the Asantehene is holding court, the visitor will be announced.
2. The visitor, if is a male, will be asked to greet the Asantehene. If the Asantehene is already seated, the male visitor is required to head straight to the Asantehene and greet him with a handshake with both hands with a bow. If the visitor is a female, she will curtsy.
3. From the Asantehene all greetings must continue and proceed towards the right till the last person. This is applicable is he has more than one visitor
4. The Protocol Officer or the Linguist will indicate where the visitor/s will sit.

ASHANTI WORDS AND THEIR MEANING

Akwaba – welcome

Medase – thank you

Aya – fern

Sankofa – go back and retrieve

Esono – elephant

Ahina – water pot

Apataa – fish

Akoko naa - a chicken's foot

Nbrammu – crossroads

Ohene – royal

References:

information obtained from the website of the Emancipation Support Committee of Trinidad and Tobago and from a Ghanaian national Alex Kwame Asiedu who lived in Trinidad and Tobago for fifteen years

Photo source:

Alex Kwame Asiedu photo - Kathy Prime-Agyeman

The Ashanti King photo - The Asanti Nation Twitter account

5. When the visitor is seated, Ghanaian custom demands that the Asantehene asks the visitor purpose of the visit. This will be done by the Linguist/Protocol Officer. The Asantehene's Linguist/Protocol Officer always addresses guests on behalf of the Asantehene unless the Asantehene initially indicates that he will address the guest/s himself.
6. The visitor/s mission is to be delivered standing up and is addressed by the Head of the delegation; this will be spoken directly to the Linguist and he will in turn pass it on to the Asantehene.
7. After stating the visitor's mission, the leader of the delegation should proceed to introduce the rest of the visitors,
8. After introductions, the leader should present (as Ghanaian Custom demands when visiting a Regent) bottles of Schnapps. In the absence of Schnapps, any type of liquor will be acceptable for presentation. (WE ADVISE YOU TO PRESENT THE FINEST QUALITY BRANDY OR WHISKY). A member of the Asantehene's administrative staff will receive it on the Asantehene's behalf and acknowledge receipt. Once the gift is presented, the leader can proceed to his seat.
9. Anybody else who will be addressing the Asantehene will be required to stand to address the Linguist/Protocol Officer. On departure, if the visiting delegation intends to visit the Asantehene in Ghana in the future, it would be an ideal time to inform him then as this will make it easier for the group to secure an appointment.



Ghanaian national Alex Kwame Asiedu



OUR NEW LEADER RANDALL HOWE

by Rachel Briggs

The new captain of this ship is no other than Randall Grayson Howe.

This is his first interview as President of the Huggins Credit Union Cooperative Society Limited.

Fellow cooperators our new Captain is Randall Grayson Howe. With a twenty-year membership and his love for **'getting the job done,'** graciously accepted the challenge to lead this 1,500-plus ship into the next dimension with dedication and hard work. A Corporate Infrastructure Manager at Unicomer (Trinidad) Ltd, for over 20 years, he is committed to following the path set by his predecessors. This dedicated family man is a loving husband and father of three girls and actively participates in giving back to the community by serving on the Parents Support Committees for two of his daughters' schools and holding the position of co-president in the PTA for the next.

Honesty is a core value for Mr. Howe, and he often reiterates two of his personal mantras:

"All Things Are Possible to Those Who Believe" and "I Will Not Rest Until the Lord Calls Me Home."

As President, Mr. Howe's main goal is to ensure members' financial well-being and satisfaction. He states that he intends to accomplish such by working with his fellow Board of Directors to enhance membership services, emphasizing financial education and other goals to benefit members. His overall aim is to create a thriving member-centric financial institution that prioritizes the financial success and well-being of our members while upholding the values of trust, integrity, and transparency.

He believes that the leadership of our society is committed to delivering exceptional financial services to our members. This will be achieved by continuously striving to adapt to the changing needs of our members and the evolving financial landscape. Over the next three years, we envision focusing on innovation, technology advancements, and providing personalized financial solutions to our members. We aim to enhance our digital offerings, expand our product and service portfolio, and strengthen our community partnerships. Our goal is to remain a trusted financial institution and maintain our commitment to exceptional member service. We are excited about the future and look forward to serving our members' financial needs in the best possible way.

Our Captain believes that the membership can contribute significantly in several ways to the continuous growth and development of this society:

1. Actively participating in the Credit Union's activities, events and initiatives providing valuable feedback which can help shape HCU's products, services and policies to better meet the needs of its members
2. Members can facilitate using "Word-of-Mouth" to promote our society by sharing their positive experiences with friends, family and colleagues. Word-of-mouth recommendations can be highly influential in attracting new members, which fosters growth.
3. Members can contribute to the credit union's growth by utilizing its various financial products and services, such as loans, savings accounts, and investments. By choosing Huggins Credit Union for their financial needs, members not only benefit from competitive rates and personalized services but also contribute to the credit union's overall financial strength and sustainability.
4. Members can actively participate in volunteer programs organized by the credit union. By donating their time, skills, and expertise, members can help

the credit union support community initiatives, financial education programs, and charitable activities. This involvement strengthens the credit union's reputation and fosters positive community relationships.

These are just some of the avenues where the membership can assist. By embracing these contributions from its membership, Huggins Credit Union can leverage the collective power and support of its members to foster development, improve services, and achieve sustainable growth over time.

As it pertains to one's well-being and also of our fellowmen is essential to enjoying and leading a fulfilling life. Mr Howe recommends the following:

1. Practice self-care - prioritize your physical, mental, and emotional health. Establish a routine that includes regular exercise, healthy eating, and sufficient sleep. Engage in activities that bring you joy, relaxation, and fulfilment, such as hobbies or spending time in nature.
2. Cultivate gratitude - develop a habit of gratitude by focusing on the positive aspects of your life. Keep a gratitude journal or simply take a few moments each day to reflect on what you are grateful for.
3. Connect with others - Strengthen your relationships by spending quality time with family, friends, and loved ones.
4. Volunteer and give back - Look for opportunities to volunteer your time and skills to organizations or causes that align with your values.
5. Practice kindness and empathy - Show kindness towards others in your daily interactions. Small acts of kindness, such as offering a smile, lending a listening ear, or helping someone in need, can brighten someone's day and foster a sense of community.

Remember, small actions can have a ripple effect, and by taking care of your well-being and actively supporting others, you create a positive impact on both yourself and your community.

With such a caring and considerate leader, it definitely shows he is genuinely into people and he intends to follow in the footsteps of the past President – Pradeep Raman – who is his mentor. He stated that Mr. Raman recognized his potential as a valuable member of the team and entrusted him with the responsibility of observing and contributing to meetings and allowed him to express his concerns; which served as an excellent opportunity for him to learn and grow thereby fostering his future development.

His advice to the youth in the credit union movement is to educate themselves about finance, credit unions



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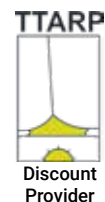
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Sustainability, according to our President is a going concern, in that it is a crucial concept that entails

meeting present needs while safeguarding future generations. To achieve this, key approaches include environmental conservation, sustainable development, education and awareness, collaboration and partnerships, biodiversity conservation, and ethical and social responsibility. Environmental conservation involves responsible consumption, waste reduction, and eco-friendly practices. Sustainable development balances economic growth with social and environmental factors, fostering innovation and green technologies. Education and awareness empower individuals to make sustainable choices. Collaboration and partnerships are vital for implementing sustainable policies and initiatives. Biodiversity conservation ensures ecological balance and supports future well-being. Ethical and social responsibility promote fair practices and inclusivity. Long-term planning and policy-making embed sustainability into governance. By integrating these approaches, we create a more sustainable world for ourselves and future generations.

Finally, he credits his success first to his parents. They set the foundation that has guided him through his career by never losing hope and never giving up and his lovely wife for supporting him through all his hardships through the years.

Introducing our newly installed members to the Board of Directors and Credit Committee who was elected at our last Annual General Meeting on Saturday, 24th June 2023.

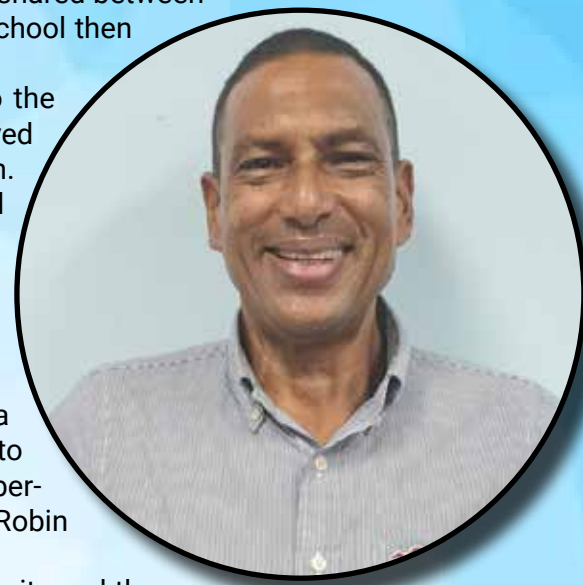
Meet **HEATHCLIFFE SAMLALSINGH**

Heathcliffe Samlalsingh commonly called 'Cliffe' recently joined the Board of Directors at our last Annual General Meeting. His primary schooling was shared between Scarborough R.C. School and St Crispin's Anglican Primary School then to Fatima College.

His formative working years were in the banking industry then into the credit union movement. He was part of the process where he played a significant part in the launching of another well-known credit union. After this, he tried his skills as a self-taught entrepreneur and excelled in various fields. A firm believer in constant and continuous growth he relishes in taking himself out of his comfort zone to achieve realized goals and targets. With a background in finance, it is evident that goals are achieved by tapping into the potential of others who share the same vision.

Cliffe believes in holistic healing and is a sports enthusiast, also a nature lover. He is happily married and a father of three. Cliffe plans to adhere to the President's goal (as stated in our quarterly issue October-December 2022); and is inspired by his brother – former President, Robin Samlalsingh, who sees great potential in Plumeria Inn.

Finally, he is grateful to the Nominations Committee for this opportunity and the support he received at the Annual General Meeting. His ultimate wish is for our credit union to become a household name.



Meet **KEFIRA MC CLEAN**

This 25-year-old is the newest addition to the Credit Committee for the financial year 2022/23 and is a returning member of the Education Committee. First and foremost, she is thankful to God for allowing her to be a part of the motor that drives our Credit Union and will like to thank the membership for placing their confidence in her. She is from a household that consists of her grandmother and parents who were instrumental in who she is today because they supported her in every endeavour.

Being a former of the Pine Haven S.D.A Primary School, El Dorado Secondary School and Signal Hill Secondary School, she obtained six CSEC passes and also six passes at the Advanced Level. She is successfully pursuing a degree in Psychology at The College of Science Technology and Applied Arts of Trinidad and Tobago. This future Child Psychologist and Guidance Counselor aim is to help children, who have not been as fortunate as she, by guiding and shaping them to be outstanding and productive citizens of Trinidad and Tobago. Her advice to the youth as herself is:

"Never be afraid to ask questions, even the ones that may seem stupid".

"Never be afraid to try again after failing because in failure lies success, but you must be willing to try again".





WORLD STEELPAN DAY

by Kyran Williams

World Steelpan Day is the day the world recognizes and celebrates a beautiful instrument called the Steelpan.

This instrument was invented in the 1930s in Trinidad and Tobago by a man named Winston "Spree" Simon. Born in Laventille, Trinidad, Winston is hailed and often praised for his invention that has not only blessed our nation but listeners all over the world. Every year, tourists visit our twin island republic and attend Panorama: the biggest Steelpan competition in the world. Every year this competition is held at The Queen's Park Savannah, the same savannah where local and international spectators visit to witness all the historical and brightly coloured costumes for Carnival. In 1992, the Steelpan was named the National Instrument of Trinidad and Tobago. Today you can find this instrument being played in other countries such as Japan, The United Kingdom, Canada and France just to name a few. The United Nations has now declared August 11th as World Steelpan Day. Something that started out in Laventille, Trinidad, will now be seen and heard even more across the globe.

References and further reading:

<https://www.un.org/en/observances/steelpan-day>

<https://www.guardian.co.tt/news/un-declares-august-11-as-world-steelpan-day-6.2.1759947.2e1fb887ff>

<http://www.stockholmsteelband.se/pan/bands/>

<https://gotourismguides.com/trinidadandtobago/panorama/>



PITCH LAKE FIELD TRIP

Written By Rachel Briggs

On Saturday 29th July 2023 we held our first Field Trip as a Society at the Pitch Lake, La Brea. Organised by the Education Committee; 37 PERSONS inclusive of members and non-members had a fun-filled time. Both children and adults were in awe of this natural treasure and international phenomenon. The chief tour guide, Mrs. HOSEIN-CLARKE, did not disappoint. She is anticipating our presence next year and with these pictures; we know that next year will be better.



The President of the credit union, Randall Howe, expressed his gratitude to Board of Directors member Wilma Abbott-Romany, Credit

and Education Committee member Kefira Mc Clean,

and the convenor of the Education Committee Rachel Briggs for this pinnacle venture in boosting the society. He also gave a special shout out to Director Abbott-Romany for the tokens shared with the kids on this trip. They were well received.



I would like to thank everyone present on the trip for the support and at the office of the credit union, who did their part in making this trip possible.

The Education committee looks forward to seeing you at our next event in the near future.



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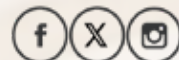
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EMANCIPATION DAY

Written by Nathaniel Maxwell

Emanicipation Day marks the date that Africans were released from the custody of the British Empire after being enslaved.

August 1st, 1985, was declared Emancipation Day and a national holiday by the Trinidad and Tobago government. It therefore became the first independent country to declare a national public holiday to commemorate the abolition of slavery.

On March 25th, 1807, the British Parliament in London passed a law formally abolishing the slave trade in the British Empire. The United States followed suit in 1808 from January 1st. However, it took many decades for it to be abolished altogether.

Over the years and with the assistance of the Emancipation Support Committee of Trinidad and Tobago, it has turned into a major national festival, with thousands of people, even foreigners, visiting the island, and participating in various activities. These include cultural performances in music, song and dance. Trinidad and Tobago was dubbed the Emancipation Capital of the world. A major event of Emancipation Day is the Canboulay, a street procession through the capital Port-of-Spain, featuring African drums, steelpan, moko jumbies and various dance groups. With the Lidj Yasu Omowale Emancipation Village being the centre of the activities.

References:

<https://www.discovertn.com/emancipation-day/#axzz89v9TOA3v>

<https://visittrinidad.tt/event/emancipation-day/#:~:text=On%20August%201%2C%201838%2C%20the,people%20participate%20in%20various%20activities.>

The SEA Awardees for 2023 are Imara Hector-Joseph, Jennah Hutchinson, Joshua Garcia-Richardson, Houston Turpin, Jalanee Mc Meo, Jeevan Mc Meo and Jaydon Richards.

We were fortunate to have a one-on-one with Imara Hector-Joseph, Jaydon Richards, Joshua Garcia-Richardson, Jalanee Mc Meo and Jeevan Mc Meo.



IMARA HECTOR-JOSEPH

What is your age?

11 years

Can you tell us what was the most difficult thing/issue during your SEA journey?
Trying to have a good average in my subjects [specifically Mathematics].

What is your advice for 2024 SEA students?

Do your best and listen to your teacher[s].

State the reason/s you are proud to be a member of Huggins Credit Union Cooperative Society Limited.

I am proud because it's a good and trusted credit union and it's where my parents are saving for my future.

What is your dream profession?

I would like to be a paediatrician with a special interest in nephrology.

Who is your role model?

My late grandmother, Margaret Hector.



JAYDON RICHARDS

What is your age?

I am 12 years old

Can you tell us what was the most difficult thing/issue during your SEA journey?
Being able to remember all that I have learned

What is your advice for 2024 SEA students?

Revision is the key

State the reason/s you are proud to be a member of Huggins Credit Union Cooperative Society Limited.

To have money saved for the future

What is your dream profession?

I would like to be a Fire Officer

Who is your role model?

Lionel Messi



JOSHUA GARCIA-RICHARDSON

What is your age?

12 years

Can you tell us what was the most difficult thing/issue during your SEA journey?

The most difficult thing/issue during my SEA journey was getting through Creative Writing and understanding Mathematics to the best of my ability.

What is your advice for 2024 SEA students?

My advice for 2024 SEA students is to try their best, focus and understand what your teacher is advising and teaching you, and also to pray. That's the most important thing to do; always put GOD first.

State the reason/s you are proud to be a member of Huggins Credit Union Cooperative Society Limited.

I'm proud to be a member because my Grandmother and my mother have been a member for years since 1972. My grandmother also served on the Board of Directors as Secretary. During this time both my mother and myself became members up to the present time.

What is your dream profession?

My dream profession is undecided at the moment

Who is your role model?

My role model are my parents and grandparents. They are the ones that encourage me and support me during my education telling me to the best I can.



JEEVAN MC MEO

What is your age?

13 years

Can you tell us what was the most difficult thing/issue during your SEA journey?

My most difficult issue was getting homework done.

What is your advice for 2024 SEA students?

Study hard

State the reason/s you are proud to be a member of Huggins Credit Union Cooperative Society Limited.

I will be proud because of the amazing thing the credit union has done for my mother

What is your dream profession?

To become a professional footballer

Who is your role model?

My role model is Lionel Messi.



JELANEE MC MEO

What is your age?

11 years

Can you tell us what was the most difficult thing/issue during your SEA journey?

My most difficult issue was understanding the work given.

What is your advice for 2024 SEA students?

Pay attention when the teacher is teaching

State the reason/s you are proud to be a member of Huggins Credit Union Cooperative Society Limited.

I am proud to become a member because of the amazing opportunities that are given

What is your dream profession?

My dream profession is to become a chef

Who is your role model?

My role model is my mother and father.



International Day of Cooperatives

1 July 2023

 International Cooperative Alliance



Cooperatives for sustainable development

Written by Emma-Marie Morales

The cooperative movement and its influence on local communities worldwide are recognised on International Cooperative Day. Every year, the day is observed on the first Saturday in July (this year, it falls on July 1st 2023). It was initially observed in 1923 and has since been observed annually. This year, the 29th International Day of Cooperatives, recognised by the UN, and the 101st International Cooperative Day, popularly known as #CoopsDay, were commemorated this year. The focus of this year's conference is 'Cooperatives for Sustainable Development'.

Organizations known as cooperatives are owned and run by their members, who also benefit from the organization's benefits. They are founded on the values of self-reliance, personal accountability, democracy, fairness, and solidarity. A global movement called the cooperative movement seeks to advance the sustainability of society, the economy, and the environment.

International collaboration has long been encouraged by the cooperative movement. The cooperative movement is represented globally through the International Cooperative Alliance (ICA). It was established in 1895 and now has members from more

than 100 nations. The ICA encourages the growth of cooperatives all over the world and promotes the cooperative movement.

An extensive spectrum of social, economic, and environmental objectives has benefited from cooperatives. They have contributed to eradicating poverty, advancing sustainable development, and creating jobs. Cooperatives have aided in promoting economic development and reducing poverty in emerging nations, where the cooperative movement has been particularly successful. Cooperatives have been crucial in many developing nations in facilitating access to loans, markets, and other resources necessary for economic growth. Additionally, they have also played a key role in promoting gender equality, empowering women, and promoting social inclusion.

In conclusion, International Cooperative Day is a day that celebrates the cooperative movement and its impact on communities around the world. It encourages global collaboration and solidarity and highlights the important role cooperatives play in advancing social, economic, and environmental sustainability as a means of fostering the creation of a more equitable and sustainable world.

10

CREDIT UNION FINANCIAL TERMS AND MEANINGS

by Marge Frampton-Benskin

FCCA - Fellow of The Association of Chartered Certified Accountants

CA – Certified Accountant; Associate of The Association of Chartered Certified Accountants

1 ASSETS: These are items owned by the credit union. Examples are property, vehicles, office furniture and fittings, investments and monies in the bank and in cash. Loans to members also represent a substantial part of assets.

2 LIABILITIES: These are items owed to the credit union. Examples are members' deposits and monies owed to creditors.

3 INSTITUTIONAL CAPITAL: This is a liability and represents what the business owes the owners for their investment in the credit union. An example is members' shares.

4 NET SURPLUS: It arises where the income/revenue earned exceeds the expenditure of the credit union when assessed for a period of time normally a month or a year. Some examples of income/revenue include interest earned on loans to members and income received from investments. Expenditure examples are staff cost, rent, office expenses, interest paid on members' deposits, and board and committee expenses to name a few.

5 DIVIDENDS: Payments made to shareholders of the credit union, as their share of the profit. However, the credit union must achieve a net surplus and funds may also be set aside for financial operations and expansion of the business before a dividend can be declared. Dividends are usually declared by the Board of Directors and approved at the annual general meeting. Payment is made at a later date.

6 RESERVE FUND: Amounts set aside from the net surplus of the credit union. There are two types of reserve funds, namely Revenue Reserve and Capital Reserve. Revenue Reserve is created from retained earnings and can be used to

pay dividends to shareholders and expansion of the credit union. Capital Reserve is set aside for specific purposes and very rigid in their usage.

7 HONORARIUM: Voluntary payment to members of committees of the credit union as an appreciation and thank you for their assistance. It is treated as an appropriation of profit and not as an expense.

8 DEPRECIATION: It is part of the original cost of a non-current/permanent asset that is consumed during the period of its use in the credit union. Non-current/permanent assets include items like premises, plant and machinery, furniture and fittings, and vehicles to name a few. Depreciation is an ongoing process until the end of the life of the asset. It occurs due to the passage of time and obsolescence. Depreciation is treated as an expense.

9 INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS): They are a set of accounting standards that govern how particular types of transactions and events should be reported in financial statements. They were developed and maintained by the International Accounting Standards Board (IASB). Credit Unions need to adhere to the respective IFRS.

10 FINANCIAL RISK MANAGEMENT: Financial risk management is the process of evaluating and managing current and possible financial risks to decrease an organization's exposure to risk. Financial risk management involves identifying the risk, measuring it, evaluating all possible remedies, developing a strategy and then implementing the steps and financial instruments necessary to minimize potential ramifications. Credit Unions need to comply with financial risk management, especially as it carries a large element of risk in its operations.

WE ARE ON WHATSAPP!



Members, Huggins Credit Union is on Whatsapp, but you must add our number to your contacts in order to receive messages from us.

If you have not already done so, please add 299-9506 to your contacts so that you will not miss out on communications from us.

