

Embracing Digital Technology

Huggins C.U. host its first virtual AGM



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Editor's Note

My Fellow Co-operators of the Huggins Credit Union Co-operative Society Limited, I am your Chairperson of the Education Committee for the period 2021 through 2022. I am honoured to be of service to you with my fellow Committee Members, Wendy Inniss who serves in the capacity of Secretary and the other Committee Members - Narda Coker, Kelly Ann De Castro and Karina Anderson-Singh. Other persons giving their support are Wilma Abbott-Romany, Sarah Durrant, Anthony Durrant, Tribowan Singh and Pradeep Raman.



As you are aware, in October of each year is Credit Union Month, with Credit Union Day being observed on Thursday, 21st October 2021. The theme for this year is **'BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW WITH A CREDIT UNION'**. Although, we are grappling with the effects of the Covid 19 pandemic, the Education Committee will seek to enrich members' lives with honesty, integrity and ethical behavior and leadership. Our financial health is important because it is an avenue for us to grow and develop and pass on the lessons that we have learnt to others. As a family, the Education Committee will seek to offer you an opportunity to be served with dignity and pride that is synonymous with this year's theme.

CREDIT UNION FACTS:

- In 1945 Father Sullivan and Father Long, both of whom had seen the Jamaican Credit Union Movement in its early stages, together with Messers Malcolm Milne, a San Fernando lawyer, Dr James Waterman, George Lera and a few others introduced Credit Unionism in Trinidad and Tobago
- The first Credit Union to be registered in Trinidad was Health Services Credit Union in the year 1946
- The first Credit Union to be registered in Tobago was Lambeau Credit Union in the year 1946
- The oldest existing credit union which was registered in 1946 is COPUS Credit Union, formerly Port of Spain Municipal Workers Credit Union
- Credit Unions are financial co-operatives
- World Council of Credit Unions was incorporated on 1st January, 1971
- Members are the owners of the credit union

Some differences between a credit union and bank are:

CREDIT UNION INDUSTRY

Members are the owners
Members vote AGMs
Not for profit, but for service
Board of Directors are volunteers
Members receive dividends

BANKING INDUSTRY

Shareholders are owners
Customers do not/cannot vote at AGMs
For profit
Board of Directors are paid
Only Shareholders partake in profit

Happy Credit Union Month to all members

Rachel Briggs
Chairperson



Seated left to right, Directors Joanne Loobie, Wilma Abbott-Romany, Robin Samlalsingh and Tribowan Singh

Huggins Credit Union 60th AGM

The first virtual AGM held in its co-operative history

The impact of the pandemic did not stop Huggins Credit Union from having its 60th AGM on September 25th, 2021 at Cipriani Labour College. This was the first virtual AGM held by the credit union since the start of the pandemic in March 2020.

Cipriani Labour College hosted the meeting via the Zoom platform with moderator Colin Bartholomew working along with Bevil Phillanders, of Government Printery Credit Union, overseeing the election of the officers to the Board of Directors, Credit and Supervisory committees.

Moderator Colin Bartholomew (R) discussing final details of the virtual AGM with Huggins Credit Union Manager, Melanie Purcell-Guy (L).



ELECTION RESULTS FOR 2021 - 2022 PERIOD

Pradeep Raman and Rachel Briggs elected to the Board of Directors

Former Supervisory committee members Pradeep Raman and Rachel Briggs will join Joanne Loobie, Dale Francois, and Roosevelt Jones on the Board. The election results for the Board saw Roosevelt Jones receiving 42 votes, Dale Francois 39 votes, Joanne Loobie 37 votes, Pradeep Raman 31 votes, and Rachel Briggs 26 votes.

With the resignation of former director Phylis Parsanlal-Smith in August, Rachel Briggs will serve on the board for two (2) years. Alternates Randall Howe and Kelly-Ann De Castro will serve for one year.



Huggins Credit Union Director Rosevelte Jones. Rosevelte is the Chairman of the Plumeria Inn Board and a member of the credit committee of the credit union.

Credit Committee Returned to Serve

Once again, the members re-elected the five outgoing members of the 2020/21 credit committee to serve another year for the 2021/22 term.



Huggins Credit Union Director and chairperson of the credit committee Sarah Durrant.

From a field of nine nominees, the committee elected will comprise Sarah Durrant 35 votes, Roosevelt Jones 33 votes, Narda Coker 28 votes, Joanne Loobie 26 votes, and Wilma Abbott-Romany 24 votes.

The first and second alternates, Sharifa Constantine and Christopher Alexander, got 19 and 18 votes, respectively.

Supervisory Committee

Gailann Brathwaite, Glen Narine and Galene Gabriel will serve as the 2021/22 supervisory Committee of Huggins Credit Union.

Members elected the three-member committee from a field of five nominees. Galene Gabriel 37 votes, Glen Narine got 32 votes and Gailann Brathwaite got 21 votes. Nicole Abdool 20 votes and Angela Ojoe with 14 votes will serve as the 1st and 2nd alternates, respectively.

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Laventille /East Morvant

By Karina Anderson-Singh

Laventille East / Morvant is located in the southern foothills of the Northern Range of the island of Trinidad. It is bordered by the Lady Young Road on the North and penetrates the communities of Mon Repos on the North East, Barataria on the East, Laventille on the South West and Belmont on the West.

Morvant was originally a village that housed many working-class families who made their livelihoods within the homes and businesses of the (relatively) more affluent middle-class people living in the nearby capital city of Port of Spain. There are still many older Trinidadians who can remember and tell the stories about how, in the late 1940s and early 1950s—long before the political advent of Eric Williams and the PNM—the Trinidad government undertook in Morvant an innovative community-based housing development program that brought greater prosperity and stability to Morvant. The program was patterned on the community development and housing strategy that was being used in Puerto Rico and, some

years later, was used in Cuba. Through this program, the government solicited the interest of several Morvant families and encouraged them to assist one another in restoring older homes and in building new homes in Morvant. As a result of this housing development approach, many new families joined the older Morvant residents and came to belong and strengthen this vibrant, resourceful and proud working-class community.

In Morvant recreational facilities are quite satisfactory, there are numerous basketball courts in the area and there is a recreational ground where the youths can play football or practice athletics. Much of the country's traffic passes through Morvant as one of Trinidad's major roads runs through here (Lady Young Road). It is used as an alternative route to Port-of-Spain; Trinidad's capital city. Also, because of Morvant's convenient location near to the capital city, most of the children who reside in Morvant can attend school in the capital or in the neighbouring suburbs such as Belmont.

Getting to know our serving members!

Robin Samlalsingh

President, Huggins Credit Union

1. What motivates you?

Answer: Knowing that I am a part of a team that can assist persons achieve their dreams, especially when other institutions are not willing to do so (eg: Home acquisition; Education for themselves or their children; Vacations; etc.) This gives me the resolve to continue. Also, knowing that we can offer to members a return on their investment, which is above what is offered on the market also gives me a gratifying feeling.

2. How long have you been a member of Huggins Credit Union Co-operative Society Limited?

Answer: Approximately 40 years.

3. Do you see serving as a duty or a job? Why?

Answer: I look at it as giving back. We have all in some way benefitted from the service given by those who came before us and laid the foundation. It is only fitting that we in turn assist as much as we can, for those who come after us.

4. What are your words of advice to the young co-operators of Huggins Credit Union Co-operative Society Limited?

Answer: If ever you get the opportunity to serve, do so. It's a divine calling, and without looking for it, blessings will come back to you ten-fold.

5. As the President, where do you see our establishment in five years?

Answer: I would like to see our membership grow exponentially, so that as many persons can enjoy the benefits we offer. At this time, we are still one of the best kept secrets.

6. Who is your credit union hero?

Answer: Hyder Ali (now deceased, former Deputy Commissioner of Co-operatives). He truly exemplified the spirit of 'Co-operatism'. I remember years ago, when we were a small organization, and we wanted to meet and formulate a strategic plan. We sought quotations from various service providers, which was costly for us at that time. Mr. Ali heard of our intention, and offered his services free of charge. He gave up his Saturday and Sunday and imparted to us what I still consider the most effective Strategic Planning session I ever attended. He did this purely for his love of the Credit Union movement, and without expecting anything in return. A genuine soul he was.



Installation of Huggins Credit Union Officers for 2021/22 Term

Installation of Huggins Credit Union officers elected to serve for the new 2021/22 term will be held on Tuesday, September 26th at 6.00 pm virtually via the Zoom meeting platform.

The following committee officers will be installed:

SUPERVISORY COMMITTEE

Gailann Brathwaite, Glen Narine and Galene Gabriel will serve on the Supervisory Committee of Huggins Credit Union. The first and second alternates are Nicole Abdool and Angela Ojoe, respectively.

CREDIT COMMITTEE

Narda Coker, Sarah Durrant, Joanne Loobie, Wilma Abbott-Romany and Roosevelt Jones will serve on the Credit Committee.

The first and second alternates are Sharifa Constantine and Christopher Alexander.

THE BOARD OF DIRECTORS

Pradeep Raman, Dale Francois, Roosevelt Jones, and Joanne Loobie return to the Board to serve for three (3) years.

Rachel Briggs will serve on the board for two (2) years. The alternates for the 2021/22 term are Randall Howe and Kelly-Ann De Castro.

Colin Bartholomew of the Cipriani Labour College will conduct the election of officers to the Board of Directors. The positions to be filled are President, Vice President, Secretary, Treasurer and Assistant Secretary. The Board of Directors will appoint an officer to the position of Assistant Secretary.

Once done, all present will take the oath of office.

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move into your dream home.**

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Getting to know our serving members!

Rachel Briggs

Member - Board of Directors, Chairperson, Education Committee

1. How long have you been a member of the Huggins Credit Union Co-operative Society?

Answer: Since 2005

2. What are your aspirations as Chairperson of the Education Committee?

Answer: To ensure that the youth in our membership attain some form of certification through one of our certified national agencies – for example YTEPP, and those who are desirous of serving or are serving to have an opportunity to be certified in co-operatives; also, through our newsletter to be more interactive with the membership and welcome ideas and suggestions which will be beneficial to the growth and development of our credit union.

3. What motivates you?

Answer: Working with people of different backgrounds, who are success driven and humble.

4. Do you have any financial tips for new members?

Answer: Live within your budget, Plan for your future and Re-structure your financial goals where necessary.

5. Do you enjoy serving? Why?

Answer: Of course. It gives me the opportunity to practice what I preach (morals and ethical behavior). I also use this opportunity to encourage and welcome suggestions from others and use it continuously to grow, enhance and develop any talent that may be dormant and to stand for what is right.

6. Who is your credit union hero?

Answer: Mrs. Marge Frampton-Benskin. She is humble, family oriented, God fearing and believes in the credit union movement where she lives by the motto: "One must be disciplined and frugal in order to achieve".

Introducing Huggins Credit Union Education Committee for the 2021/22 term

For the 2021/22 term Huggins Credit Union will have a new Education Committee chairperson. The Board of Directors appointed Rachel Briggs in accordance with the Bye-Laws of the credit union. Ms Briggs replaces long-serving member Phylis Parsanlal-Smith, who chaired the committee for the last eight years.

This Committee comprise Rachel Briggs, Chairperson; Wendy Inniss, Secretary; Narda Coker, Karina Anderson-Singh, and Kelly Ann De Castro, members. The committee is responsible for publicity and education, besides assisting with the marketing activities of the Society.

Members Bio

Rachel Briggs

Rachel is the Chairperson of the Education Committee and a current member of the Board of Directors. She brings to the table three years' service as the former Secretary of the Supervisory Committee. She attained a Certificate in Credit Union Management, with honours and an Associates of Arts Degree in Co-operative Studies where she obtained the award as the most outstanding student. As a police officer and a credit unionist, she is committed to excellence, integrity, service and understanding the needs of others. She considers her major accomplishment as being a mother, where she is in a position to mold and nurture a youth into adulthood who will contribute positively to society. Last but not least she holds firm to her belief in Christ Jesus, who holds her life in His hands and will always give Him the praise and the glory in this life, since He is the author and finisher of her being.



Wendy Inniss



Wendy is a supervisor at UNICOMER (T'dad) Ltd and has twelve years' experience working with the Credit Department. She is the mother of four children (two boys and two girls). Her passion for nature and hiking has taken her to many parts of Trinidad and Tobago. She attended Woodbrook Government Secondary and St. Augustine Comprehensive. After completing her 'A' levels, she felt she needed a break from studying before she moved on to obtaining her degree, so she decided to work for a year. That year turned into many years! It was always her desire to be a teacher, but she got caught up in the business world. Being a believer in lifelong learning and still desirous of obtaining a degree, she enrolled at the College of Science, Technology and Applied Arts of Trinidad and Tobago (COSTAATT) in 2014 to pursue a B.A in Latin American Studies.

One of her greatest achievements in life was graduating Magna Cum Laude in 2019. Although not realizing her dream of becoming a teacher, she made up for this by tutoring and volunteering at various

educational institutions. Now, during her spare time, she teaches Spanish to forms 1 to 5 students. Education has always been her passion as she believes that "learning never exhausts the mind".

Narda Coker

Narda is a Customs Clerk by profession and has been for the greater part of 20 yrs. "I joined Huggins Credit Union in February 1995, and was nominated and voted onto the Credit Committee in 2006 and later onto the Board of Directors in 2012. I have been serving on these committees from then to present."

Recently, Narda has been nominated and assigned the position of director on the Plumeria Board. "This is for a guest house acquired by HCU as well as the Education Committee for which I am a member. I endeavour to serve in these positions to the best of my ability in an effort to move our establishment forward and to assist all our members in every way possible."



Karina Anderson Singh

Karina is employed at UNICOMER (T'dad) Ltd and has eight years' experience working in the Credit Department. She has two children and is proud to be a hard worker, doing so with integrity and dedication. Karina loves to read and is always eager to learn new things. This will be the first time she has volunteered to serve.

Kelly Ann De Castro

Kelly Ann is a Custom Clerk by profession and has been for the last 20 years. I enjoy being around people and helping people, wherever I can fall in and help I do. "I have been a part of this credit Union since 2014

and it gives me great joy to say that, and has have the honor in being a part of two committees. I have two kids and always on the go willing to learn and listen."

Kelly Ann served as a member of Board of Directors for a short period during the 2020/21 term replacing Mrs. Phylis Parsanlal-Smith.



WE PROFIT FOR YOU, NOT FROM YOU.

We operate for the benefit of our members. Our principal objectives are to improve the economic and social conditions of all members by promoting savings and providing loans for provident and productive purposes.

At Huggins Credit Union, we are national in scope, democratic in structure and clear-cut in our policies. We promote equal opportunities and social justice for all.

We encourage our members to 'build on their investment'.

Our products and services are designed with you in mind.



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Getting to know our serving members!

Sarah Durrant

**Assistant Secretary - Board of Directors,
Chairperson, Credit Committee**

1. What motivates you?

Answer: My daily devotions to God. Knowing he is gracious and the principal source of my life.

2. Being a part of the Huggins Credit Union Co-operative Society Limited, how has it impacted you?

Answer: Being a part of Huggins Credit Union has given me the opportunity to learn and grow as a person while helping my fellow members achieve their financial goals and dreams.

3. Where do you see our society in five years?

Answer: Being fully digitised where members will access their account to do business with the credit union online.

4. Give five reasons you are committed to this society?

Answer: 1. Its commitment to upholding the principles of good co-operatism. 2. The opportunity given to serve. 3. Its family oriented nature. 4. Its efforts to be transparent and 5. My return on my investment

5. Who is your credit union hero?

Answer: I don't have one person in mind. However, there are persons that helped with my development, gave sound advice and encouraged me to be the best that I can be. I see them as my heroes.

6. What are your financial tips to the membership?

Answer: For members to get educated on how to manage their finances. Save, budget and spend wisely.

wordsearch



Alder	Cottonwood	Pine
Apple	Cypress	Poplar
Ash	Dogwood	Redwood
Aspen	Elm	Sequoia
Birch	Fir	Spruce
Buckthorn	Hawthorn	Sweetgum
Cedar	Hazel	Sycamore
Cherry	Larch	Walnut
Chestnut	Maple	Willow
Chinkapin	Oak	Yew

wordscrambler

SINGER

TODAY'S WORD: **SINGER**

How many words can you make from the word **singer**?

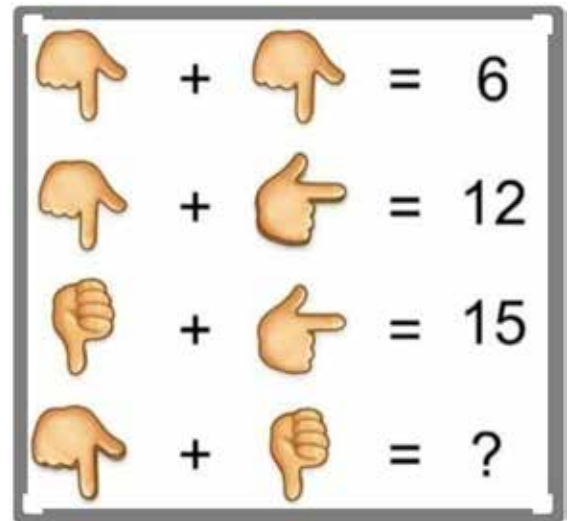
You have 15 minutes to find as many as possible. Words must be at least three letters. Plurals and multiple forms of the same verb are acceptable, but proper nouns and hyphenated words are not allowed.

17 words - **Good**

26 words - **Great**

34 words or more - **Fantastic**

brainteaser



Looking for an affordable medical plan?



We are now offering a medical plan to our Members where you can benefit from a lower group rate.

Members can choose a single or a family plan that covers medical, dental and vision.

You are covered for life, once you remain a member of Huggins Credit Union.

Call or visit us to discuss your needs and the cost of your plan.



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.

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.

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

