



**HUGGINS**  
**Credit Union**  
Co-operative Society Limited

# Quarterly

April - June 2025 - Issue 2

A full-length portrait of a Black man with a short beard and mustache, smiling at the camera. He is wearing a dark navy blue blazer over a light blue button-down shirt and grey trousers. His hands are in his pockets. The background is a soft gradient from light blue at the top to light green at the bottom.

# Ermath Harrington

The Tenacious Consultant

# 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 members 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:

- Medical examinations are unnecessary.
- Lifetime insurance coverage
- Claim payments are made within 48 hours of receiving the claim.

## New Benefit Features:

- Terminal Illness Benefit: If an Insured Member or Person is diagnosed with a terminal illness and has less than six (6) months to live, they can receive their full Plan Benefit while still alive.
- Accidental Death Benefit: If the Insured Member dies due to an Accident, the Plan will pay double the Coverage amount.
- Coverage for More Children: The Plan now covers up to five (5) children. Expanded coverage will extend to children who financially depend on the Insured Member, whether they are biological, adopted, or otherwise. This therefore means that the Plan will now cover up to nine (9) family members.

You can choose from greater coverage options with our optional, expanded Critical Illness Rider, still at the same premium rates:

- The Insured Member may now choose from six (6) coverage levels, with benefits up to \$600,000.
- Critical Illness protection has been increased from five (5) to ten (10) critical illnesses - Cancer, Heart Attack, Stroke, Major Burns, Coma, Coronary Artery Bypass, Alzheimer’s Disease, Deafness, Loss of Speech, and Multiple Sclerosis.

## 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.

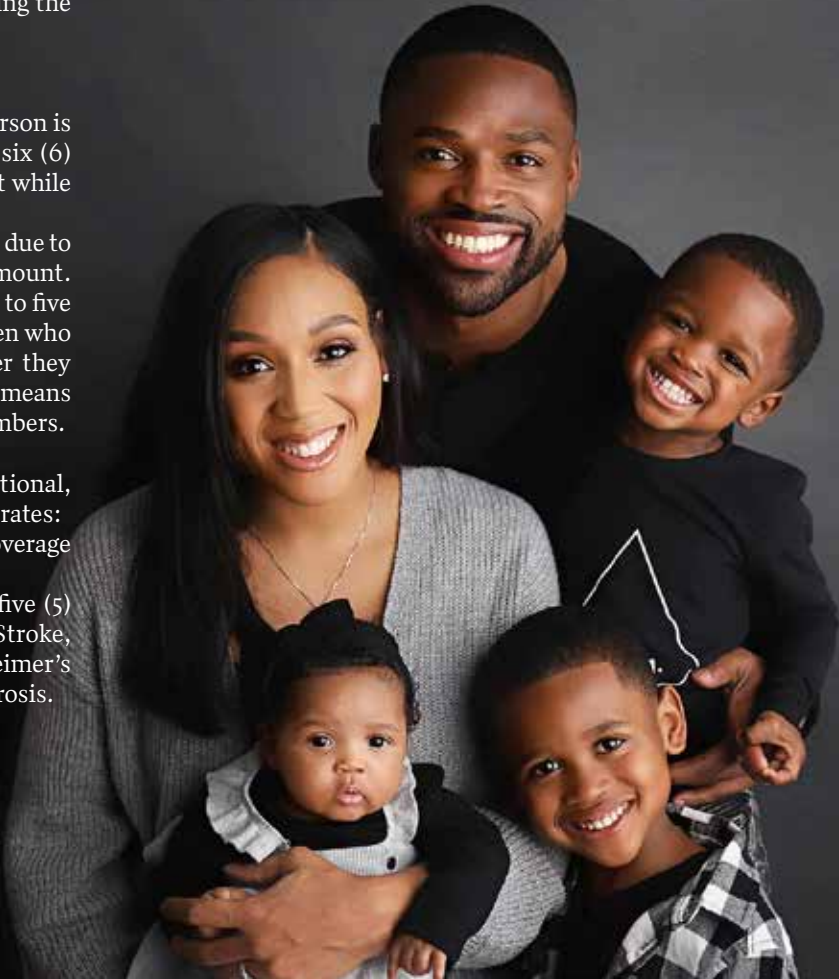
## FIP Benefit Options

| Plan Benefit | Individual Payment | Monthly  |
|--------------|--------------------|----------|
| Plan A       | \$10,000.00        | \$63.40  |
| Plan B       | \$15,000.00        | \$95.10  |
| Plan C       | \$20,000.00        | \$126.80 |
| Plan D       | \$30,000.00        | \$190.20 |
| Plan E       | \$40,000.00        | \$253.60 |
| Plan F       | \$65,000.00        | \$412.10 |
| Plan G       | \$100,000.00       | \$634.00 |

We make The Family Indemnity Plan available to provide financial assistance 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.





# Contents

**Predicting the Future of  
CREDIT UNIONS IN 2025**  
by Colin Bartholomew

6

**An interview with  
ERMATH HARRINGTON**

8

**THE EVOLVING ROLE OF  
ADMINISTRATIVE ASSISTANTS**

10

**FACTS CONCERNING CREDIT UNIONS**  
in Trinidad and Tobago

13

**EDITORIAL**  
A 24-Hour Economy

14

**WORLD RAINFOREST DAY**

17

**Sanjay Bahadoorsingh**  
**WORLD EARTH DAY 2025**

18

**VISIT TO THE BRIDGE OF HOPE  
ORPHANAGE, SANGRE GRANDE**

21

**STUART RICHARD YOUNG SC**  
8th Prime Minister of Trinidad and Tobago

22

**COUNTRIES AND THEIR  
NATIONAL DISH**

23







## MISSION STATEMENT

To cultivate a financially sound and responsibly managed institution dedicated to enhancing the social and economic well-being of all our members, regardless of race, colour, creed, or political and religious beliefs. We are committed to fostering inclusivity, equity, and financial empowerment for every member of our diverse community.

## VISION STATEMENT

To be the premier credit union in Trinidad and Tobago, recognized for financial excellence, innovation, and a member-centric approach. We are committed to empowering our members through inclusive financial solutions, fostering economic growth, and leading the transformation toward a cashless, digitally advanced future.

## CORE VALUES

### INTEGRITY

We are committed to conducting our business with unwavering honesty, transparency, and ethical responsibility. Every decision and action we take is grounded in the highest moral standards, ensuring trust and respect from our members and the wider community. Our integrity builds long-lasting relationships and reinforces confidence in our credit union's financial operations.

### MEMBER FOCUS

At the heart of everything we do is the well-being of our members. We prioritize their financial goals, provide personalized services, and foster a supportive environment that addresses their unique needs. Our member-centric approach ensures that we offer relevant financial solutions and make their satisfaction our top priority.

### EXCELLENCE

We strive for excellence by constantly enhancing our services, operations, and member interactions. From delivering high-quality financial products to providing exceptional customer service, we are committed to achieving the highest standards. Continuous improvement and dedication to performance enable us to maintain our reputation as a trusted financial institution.

### INNOVATION

We embrace change and actively seek out new ideas, technologies, and methods to improve our service offerings. By integrating innovative solutions, we ensure that we remain competitive in the financial sector and deliver enhanced, user-friendly experiences for our members. We believe that forward-thinking innovation is key to staying relevant in a rapidly evolving digital world.

### COMMUNITY ENGAGEMENT

As a community-driven institution, we believe in giving back to the community that has supported us. Through sponsorships, partnerships, and volunteer initiatives, we actively contribute to the social and economic well-being of our local area. Our goal is to positively impact the lives of our members and the wider community by fostering financial education, inclusion, and development.

## Editor's Note

This is our second edition for 2025. We are getting better, growing stronger, endeavouring each time to be consistent and always ensuring that the content produced by the Education Committee is second to none. This is our 'labour of love' to you.

For this edition our friendly challenge are as follows:

1. Visit our credit union's website regularly
2. Read and become familiarized with our credit union's bye-laws and the Cooperative Societies Act, Chapter 81:03
3. Enquire about future and upcoming events
4. Volunteer for events
5. Attend Annual General Meetings
6. Offer suggestions and be a part of solutions

Looking forward to your continued support and happy reading.

Yours cooperatively,

*Rachel*

Rachel Briggs,  
Chairperson  
Education Committee





*The following article is taken from the Trinidad Guardian, dated – Thursday 20th February, 2024, Page 17. The author is Colin Bartholomew, Dean of Cooperative Studies at the Cipriani College of Labour and Cooperative Studies.*

*All credit to the author of this article and the Trinidad Guardian.*

# Predicting the Future of Credit Unions in 2025: Embracing Change or Sticking to Tradition?

by Colin Bartholomew

**B**ack in 2010, I often found myself imagining what the future of financial services in Trinidad and Tobago might look like. Credit unions, which have long been a cornerstone of financial inclusion and a lifeline for countless communities, stood at a pivotal moment in their history. Questions about their ability to embrace technological advancements, adapt to the changing needs of their members, and remain competitive in a rapidly evolving financial landscape were top of mind, particularly as these institutions were emerging from a global financial crisis and being inundated by legislation to bolster individual governance. Now, in 2025, the answers are clearer. Credit unions have not only risen to the occasion as one of the most resilient business models but have also redefined themselves as progressive and member-centric institutions. They have successfully balanced their traditional co-operative ethos with the demands of a modern, fast-paced world. Let's

explore two transformative shifts—digital transformation and financial inclusion—that have become defining aspects of their evolution.

## A New Era for Credit Unions

The digital revolution has had a profound impact on the financial sector worldwide, and Trinidad and Tobago's credit unions have made significant strides to stay ahead. In and beyond 2025, digital transformation is no longer optional; it is a necessity for survival and growth. Credit unions have embraced a host of digital tools designed to enhance member experiences and streamline operations. Mobile banking applications, online loan platforms, and even digital wallets have become the norm, offering members the ability to manage their finances conveniently and securely from anywhere. Members can now apply for loans, transfer funds, and monitor their savings accounts without stepping into a





branch, a stark contrast to the more traditional processes of the past.

In addition to convenience, some credit unions have already leveraged cutting-edge technology to enhance personalization. However, artificial intelligence (AI) tools can further enhance the member experience even analyzing members' financial behaviour to offer tailored solutions, such as customized savings plans, loan options, and investment advice. These insights deepen the relationship between credit unions and their members, fostering loyalty and trust in an era of fierce competition from banks and other non-bank financial institutions. By prioritizing digital transformation, credit unions can effectively strike a balance between convenience and the personalized service they are known for. Perhaps it will be considered as the 'algo riddim' of the local Movement. Time will tell.

### **Empowering Underserved Communities**

For decades, credit unions in Trinidad and Tobago have played a vital role in fostering financial inclusion, offering services to those who have been traditionally underserved by banks. From Anglairs Road, Toco to Runnemede, Tobago, financial services have been integrated into the lives and livelihoods of communities which have been traditionally excluded by larger financial corporations. In 2025, this mission is more critical than ever, as the country continues to recover from global economic disruptions and local challenges. Small business owners, informal workers, and rural populations often face significant barriers to accessing traditional banking services, leaving them vulnerable to financial instability. Recognizing this gap, credit unions have introduced targeted programs aimed at empowering these groups.

Microloans for entrepreneurs are being increasingly introduced, helping small businesses set up and grow, while affordable housing loans are enabling families to achieve homeownership. Educational loans are providing the young (and young at heart) with the opportunity to pursue higher education, ensuring that future generations can thrive. These services are not just financial tools; they are pathways to long-term stability and prosperity.

Additionally, partnerships with NGOs and government agencies have strengthened credit unions' ability to reach marginalized communities. Financial literacy programs, for example, are equipping individuals with the skills and knowledge needed to make informed financial decisions. These initiatives not only benefit the individuals but also strengthen the trust and reputation of credit unions as community-focused institutions. By staying true to their roots while innovating to meet the evolving needs of their members, credit unions are cementing their role as essential pillars of financial inclusion in Trinidad and Tobago.

### **A Vision for the Future**

As credit unions continue to embrace digital transformation and expand their impact on underserved communities, they are positioning themselves as leaders in the financial services sector. These changes are not just about staying competitive; they are about fulfilling the core mission of credit unions—empowering their members and strengthening the communities they serve. The future of credit unions in Trinidad and Tobago is bright, but it is not without challenges. In an increasingly digital and competitive world, these institutions must continue to innovate while preserving the values that have made them trusted financial partners for decades. With the right balance of tradition and progress, credit unions will remain a vital force in shaping a more inclusive and prosperous future for all.





# Quarterly

## Interviews Ermath Harrington

by Rachel Briggs

**F**ellow cooperators, we introduce to you Ermath Harrington, Managing Director of HARCON Harrington Consulting Limited, an international capacity building consultancy firm that supports organizations to become more efficient, effective and profitable. With more than twenty years in this field he is of the firm belief that integrity, good faith, and being straight forward is the embodiment for continued success.

As a capacity building consultant, he and his HARCON team engages with client organizations to diagnose the issues/gaps and develop interventions and the solutions to rectify. HARCON's intervention embodies 360 capability to assess, diagnose, recommend and implement any solution for any part of the organization at all levels - strategic, tactical and operational with an underlying focus on People development – as no solution can be successful or effective if not driven by PEOPLE.

Whereas some may be of the view with respect to consultants being engaged in their organization that 'we don't need someone to tell us what to do', the Consultant brings an unemotive, objective perspective to the client's situation. Since organizations



---

***Credit Unions need to focus on graduating their capacities and capabilities to embrace strategic management methodologies and tools which includes the incorporation of culture and practices of Governance, Enterprise Risk Management (ERM) and Compliance.***

---

are usually trapped by what people think, a consultant's view is free of bias and the organization stands to benefit from impartial advice unencumbered by ego, agendas or organizational culture. There are instances where companies may fail to act on what was recommended or may deviate from these recommendations and solution interventions prescribed by the consultant. This leads to wastage of time and money and more critically, the continuation of the original organizational problem or issue. At the end of the day it is for the respective organization to implement what was recommended by the Consultant and judge the outcomes on the basis of the solution prescribed, is or has worked to improve the problem situation in the organization. Implementation, therefore, is the domain of the organization's leadership.

Mr. Harrington sees his profession as more of a vocation than a job and though there are challenges as in any other field of endeavor, he prefers to see these challenges as adventures that creates the opportunity for continuous learning and growth. Unlike other businesses, consulting is not a practice where consistent opportunities or predetermined income streams are guaranteed. Mr. Harrington defines consulting as a "contact sport" where the cultivation of positively resonant business relationships is key to informing the volume of business that is generated. Additionally, there is what he refers to as the "gestation period" which is the timeline between the initial client contact and commencement of an engagement which can span, in some instances, years. He jokes that in some instances after doing initial meetings with clients, years pass, and the said client may finally reach out to the HARCON team and he may not even remember that he had actually engaged with this organization that is now ready to proceed. Maintaining good and positively resonant relationships with clients is key as well as always maintaining a value adding brand proposition.

With respect to the credit union sector, given proposed upcoming changes in the regulatory environment in which they operate as well as how the sector has developed and evolved into entities with hundreds of millions in asset bases, credit unions need to focus on graduating their capacities and capabilities to embrace strategic management methodologies and tools which includes the incorporation of culture and practices of Governance, Enterprise Risk Management (ERM) and Compliance. More importantly, is the concomitant focus on succession planning to ensure that the credit union's cooperative philosophy is able to be sustained in the mindset of the current and future youth demographic. Statistics on credit union membership presently indicate an aging membership, and so it is important that credit

unions employ strategies to attract the youth going forward to ensure sustainability of the sector. Leadership acumen is the foundation that would support graduation into the required capacity to take the sector forward and support positive succession planning efforts, the absence of which, can render the sector endangered and heading for extinction. Mr. Harrington sees the future amalgamation and merger of credit unions as many will not be able to satisfy the requirements under what may be the new regulatory regime.

He admits to having a special place in his professional heart for the credit union sector and shares the view that credit unions need to stop seeing themselves as being an organization for the 'small man' or thinking in small or limited terms given the quantum of assets (billions) under control and sheer national membership size (over 600,000 members in a population of just under 1.4 million).

His vocation is to help people and by extension, organizations, grow develop and have a better understanding of themselves whilst contributing positively to society. Thus, bring to the fore leaders to are willing to accept challenges to better themselves and their associates. He fervently ascribes to the view that one should not compromise their standards, sacrifice correctness for expediency and engage in organizational rifts/politics. As a professional, he is committed to maintaining neutrality to the organization and not individuals, goal and not agendas and propriety over convenience.

He has had several mentors in his journey inclusive of his late parents, his wife (she keeps him balanced) and several other notable persons who have mentored in various areas of his personal and professional development. In turn he has had the opportunity to mentor many others who have gone on to enjoy success in varied fields of endeavour.

His advice for anyone interested in entering the consultancy field is that you must have the ability to communicate well, understand the difference between what the client is stating as their problem (symptoms) and what the problem (root cause), and relevance of the design and applicability of the solution that you are proposing. Additionally, one must be able to resonate with and earn the clients' trust and deliver efficiently and effectively.

Ermath Harrington is a husband, father, friend, colleague, coach and mentor with a firm belief in God and a vocation for listening, guiding developing, and steering those who he has engaged to realize their best potential.



# THE EVOLVING ROLE OF ADMINISTRATIVE ASSISTANTS

By Nesha Naraceram-Baboolal

**I**n honour of Administrative Professionals Week/ Administrative Professionals Day, small and large organizations globally will recognize and appreciate a special group of employees during April 22–26, 2025, specifically on April 23, 2025. Often described as “the glue that holds everything together,” this special group comprises administrative/executive assistants, personal assistants, secretaries, receptionists, office managers, and other administrative support professionals. Despite having different titles, such employees are essential to keeping an office or department efficient and well-organized. But as technology, business procedures, and organizational requirements have changed throughout the years, the administrative profession's function has also changed dramatically. How fitting then is the theme for Administrative Professionals Day 2025 – “**Embracing Governance in the Evolving Workplace**” according to the National Association of Administrative Professional of Trinidad and Tobago (NAAP).

Consider how the role of the Administrative Assistant in particular, has been impacted and transformed and how these specific professionals will need to continue adapting to remain relevant in the dynamic business environment.

## **Early to Mid-20th Century: 1900s–1960s**

During the 1900s and 1930s, traditional clerical roles were filled by secretaries whose primary responsibilities included typing, filing, stenography, and handling switchboards or answering phones. Prior to women taking on the job, such positions were primarily held by men who utilized them as a stepping stone to executive positions.

**Key skills** - shorthand, typing, and office organization.

Following World War II, technological developments in the 1940s and 1960s resulted in a global rise in economic prosperity and company expansion, with men moving from office employment to construction, mining, and heavy industries, leaving a significant void in the clerical sector. Women swiftly filled such jobs, and the secretary's responsibility expanded alongside company growth. Secretaries began to handle more sophisticated administrative tasks. The introduction of office machines such as typewriters, fax machines, and early computers accelerated and streamlined administrative chores.

**Key skills:** Typing speed, organization, and the ability to operate office machines became essential.

## **Late 20th Century to Early 21st Century: 1970s-2010s**

In the 1970s, the emergence of personal computers, fax machines, and office software (such as Microsoft Word and Excel) caused a shift in administrative positions. Secretaries became more involved in word processing, digital file management, and early project management software, in addition to meeting scheduling, digital calendar management, communication, addressing customer queries, and bookkeeping. As the global landscape transformed digitally, so did the scope of administrative assistants' duties, to the point where the term “secretary” became less common, and the title and duties evolved into those of a “administrative assistant,” reflecting a shift toward more strategic and collaborative functions.

**Key Skills:** Proficiency in software programs, multitasking, communication, and customer service.



# Evolution of Administrative Assistants: 1900s to Present

Administrative assistants have evolved significantly over the decades, transitioning from traditional roles in the early 20th century to today's tech-savvy professionals, showcasing key skills that have adapted over time.



1900s

Secretaries handled clerical tasks, focused on shorthand and typing, and supported executives with correspondence.



1950s

With office technology advancements, tasks broadened to include bookkeeping and more complex document preparation, necessitating strong organizational abilities.



1980s

As computers entered the workplace, skills shifted to include software proficiency, scheduling, and the ability to communicate effectively across digital platforms. Rebranding of the title to Administrative Assistant to match expanded roles.



2000s

The role expanded further, administrative assistants focused on project management, critical thinking, and adaptability to various business environments and technologies.



Now

Today's administrative assistants are multi-skilled, adept in digital tools, and play vital strategic roles within organizations, emphasizing collaboration and innovation.

Administrative assistants performed more complex tasks, such as project coordination, virtual team management, and even business strategy and decision-making support for senior executives, by expertly utilizing email, cloud computing, and advanced office productivity tools (e.g., Microsoft Office Suite, Google Docs, project management tools). Remote job opportunities grew as the internet became more accessible and technology advanced. Administrative assistants began to support teams in virtual settings, and the function grew more location-independent.

**Key Skills:** Digital literacy, project management, communication, and critical thinking.

## 2020s and Beyond

Administrative assistants today are extremely specialized, focusing on specific industries or business areas, and they are expected to do more. They are no longer considered as just support personnel, but as critical to the success of their teams, as they are frequently chosen to take on leadership responsibilities in project coordination, digital tool integration, resource management, and social media management. Furthermore, unprecedented advances in artificial intelligence (AI) and automation have increasingly automated several administrative tasks (e.g., scheduling, data entry, minute taking), creating opportunities for them to pursue roles in which they can now focus more on strategic problem-solving, communication, and client relations.

By possessing an extensive skill set that is often matched with certified expertise, administrative assistants are viewed as multitasking professionals capable of handling complex operations, making them indispensable to their employers.

**Key Skills:** Proficiency with AI tools, advanced software, data management, strong communication, innovative and interpersonal skills.

## The Future of Administrative Assistants

Administrative assistants' roles have changed from a traditional, clerical duty to a more dynamic and strategic position that is essential in modern enterprises and will continue to evolve in response to both the changing work landscape and technological advancements. From embracing cutting-edge technologies to taking on more strategic leadership roles, the modern administrative assistant will be a multidimensional professional that is critical to their organization's success and progress.

Administrative assistants will remain at the center of business operations by promoting adaptability and skill expansion. Their transition from traditional administrative assistance to active corporate leaders will not only define their professional destiny, but will also change their future.

## References

National Association of Administrative Professionals (2025). <https://naaptrnbago.org/>

Fasae, F.B.K. (2024). *The Secretarial Profession in the Digital Age: Adapting to Technological Advancements*, *International Journal of Management Technology*, Vol. 11, No. 2, pp. 21-33. <https://doi.org/10.37745/ijmt.2013/vol11n22133>

National Park Service (2021). *More than just a secretary* <https://www.nps.gov/articles/000/more-than-just-a-secretary.htm>

# Let's stay connected!

**Members! Join our Facebook Group page today and stay connected with us.**

**It is one of our key social media platforms your credit union use to post EVERYTHING you should know on Huggins.**



Log into your Facebook account

Search for Huggins Credit Union Group page and click the join group button.

Once you are confirmed as a member of the credit union you be added to the group.



#35 Roberts Street, Woodbrook, Trinidad, W.I.  
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506  
Email: [info@hugginscu.com](mailto:info@hugginscu.com), Website: [www.hugginscu.com](http://www.hugginscu.com)

click... follow... share





# Facts Concerning Credit Unions in Trinidad and Tobago




**T**he credit union movement in Trinidad and Tobago has an approximate membership of 752,000, with close to 130 registered credit unions to date. The Cooperative Societies Act (CSA), Chapter 81:03 identifies a credit union as: ***"a society which has as its objects the promotion of thrift and the creation of a source of credit for its members, the majority of whom are not agriculturists, for provident of productive purposes;"***

The CSA is law and clearly instructs:

- Reporting all disputes to the Commissioner for Cooperative Development
- Schedule and hold Annual General Meetings (AGMs), only members are allowed to vote
- Distribute dividends to every member regardless of shareholding
- Have a Reserve Fund
- Have all investments approved by the Commissioner for Cooperative Development
- Be audited annually
- Must be registered
- Only members who are eighteen and over can be elected to serve on statutory committees
- The Board of Directors are required to meet regularly (usually once every month) to discuss the business of the credit union.

Members the onus is on us to read the Act so that we can have a better understanding of how we are governed.



 **HUGGINS**  
Credit Union  
Co-operative Society Limited

# Quarterly

---

## Editorial

### A 24-Hour Economy

by Rachel Briggs

**S**ome months ago, I came across an economic terminology called the '24-hour economy'. I was in awe and found the phrase, according to Graham and Marvin [2011], to mean ***an economic model where businesses, services, and industries operate continuously beyond traditional working hours, ensuring round-the-clock economic activities.***

This can be beneficial for Trinidad and Tobago; however, some questions will have to be answered because this will create a paradigm shift. This will cause changes to families' lives, finance and security. The labour movement will engage the business community and the government pertaining to national policy and possible legislation.

Families, especially medium and lower income families, will have an opportunity to earn extra income. They will have to be frugal and not get carried away with the extra cash/income to be made or in hand. This, therefore, will be a possible excess of liquidity in the economy. One must also take into consideration that single parent families will have to spend extra for child care thus resulting into additional income for child care providers. The only negative side effect is that less time will be spent with parents and their children.

The economy will experience liquidity where additional security will have to be sourced. Employers, employees and apprentices will have to be knowledgeable in the retention of cash at their respective establishments and on their persons. Presently, what have to be taken into consideration is online banking and money transfers to facilitate and the cessation of cash payments to employees. Therefore, not making them an easy target for criminal attacks. Cyber-security will have to be increased and reinforced, since cyber attacks will be on the rise paying particular attention to phishing and online scams. It is a known fact that companies will always have to keep abreast with every aspect of online operation, security, trust in order to facilitate personal and business needs. This is another area in which professionals can be innovative and even brainstorm with like individuals in this fraternity.

Our country, with this economic model, will experience increased productivity and a 'healthy' GDP; where the labour movement will engage and petition on behalf of the working class to avoid exploitation. Trinidad and Tobago's economy is capitalist driven and they (labour movement) will educate their membership of what to or not accept. One must also be open-minded that there can be a demand for profit-sharing. Employees who evade statutory deductions (NIS and Health Surcharge) cannot operate in this model because they will be scrutinized by stakeholders, both internally and externally.





The business community, labour, professionals and other stakeholders will lobby the state for policy or legislation. This in itself will protect all stakeholders involved because this will attract foreign investment and it is known that foreign investors will want to be a part of something that will realize profits and even expansion. Seeing that our country is energy based, both the public and the private sector can create an avenue for entrepreneurship and innovation. This will engage our young skilled minds with the mindset to be more productive.

Due to the fact for the past twenty plus years our country has heavily invested into education, this economic model can be merged with cooperative principles of the Mondragon corporation in Spain that was founded in 1956. Where both employees and employers will benefit thus enhancing every sector of the economy in every sense and providing opportunities for all. Our human resource will be further enhanced with choosing the necessary competency that will increase growth and development and restore our economy to the powerhouse that we once were.

For this venture to be successful our mindset as a nation have to change and carefully consider the possible benefits as a nation, community and family. The dependency and party mentality will be a thing of the past where we will be truly compared to that of Indonesia (a country with no

natural resources) who place the concern of the citizenry first in all their process and policy making. What must be truly considered is where we see ourselves in the future. The Vision 20/20, now upgraded to Vision 20/30, will be truly enhanced if we should consider the 24-hour economy.

Though there will be those will have a difference in opinion, I foresee the only negative at this moment is the expense of marketing this model and streamlining this into operation. We have to consider the developed economies and the developing economies who are moving in this direction and see what the feedback that will be useful for us.

In closing, if we are interested in the future and a better Trinidad and Tobago it will be note-worthy for us to consider this proposal and have conversations with like-minded persons to engage this course. Our mentality must change to achieve this ultimate goal and benefit tremendously. We as a nation can have a better standard of living, more taxes will be collected by the state thus assisting us with social welfare and for better and proper maintenance of our infrastructure. As a nation we should be receptive to change. Not all change is negative and while we will hope for the positive, we will have to look for solutions as we go along to achieve success for this generation and the generations to come.

# Get your loan for a new or used car now!

Apply today for your loan and drive away with the vehicle of your dreams.

Call us today to start your loan application.  
Loans will be subjected to normal lending criteria



#35 Roberts Street, Woodbrook, Trinidad, W.I.  
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506  
Email: [info@hugginscu.com](mailto:info@hugginscu.com), Website: [www.hugginscu.com](http://www.hugginscu.com)







# World Rainforest Day

by Kyran Williams

**E**very year on June 22nd, the world unites to celebrate World Rainforest Day. It's a day we recognize one of Earth's most beautiful and important asset to our ecosystem. We raise awareness about Rainforests, how much they contribute to us, why they are being destroyed and what harm they can do to not only to us but the planet.

## But What are Rainforests?

Rainforests are dense, biological forested ecosystems where many of the planet's animals and trees inhabit all over the world. There are rainforests found on every continent except Antarctica. These forests give us at least 50% of the plants and animals we know today. They can be split up between two types:

- **Temperate Rainforests** – These types of rainforests are found in the mid latitudes of the planet. These forests are found in cooler mountainous regions.
- **Tropical Rainforests** – These types of rainforests are found in warmer climates, such as our country.

Rainforests can get up to about 30 feet of rain on an annual basis, making it the wettest type of forest. Because of them, they absorb carbon dioxide and give us 40% of the air we breathe today.

## What is happening to rainforests?

Many rainforests are being destroyed every year because of two main factors; Climate change, and demand for material. As humans, we often use objects or even enter buildings made from material found in rainforests. Many powerful companies over the world destroy these areas to get material. These materials are used to make homes, furniture and paper products.

Over the years, there has been a drastic change in the climate. The earth is getting hotter and rainforests are struggling with a lack of water in the areas. This causes trees and plants to dry up and die after. Without these plants, many animals also are affected by this with the loss of their home and resources for food. The shortage also affects local farmers as well. The dry areas can start forest fires and could spread rapidly, causing more damage to the surrounding areas and animals.

## How you can celebrate Rainforest Day

Introduced on June 22nd, 2017 by a non-profit organization based in Austin, Texas called the Rainforest Partnership, you can join local groups that speak out about the climate change and its effects on the planet. Share the importance of rainforests to our everyday lives. Speak out against deforestation and other factors that contribute to the destruction of the rainforests. There are many annual events locally that occur on an annual basis that educates people on the climate change and how animals are affected and should be protected. Try taking short courses surrounding the subject. With climate change, you can assist in the limit by saving energy at home, recycle, try composting. Every little thing we do daily can contribute to climate change. From what we eat, use and drive can harm our planet. Our rainforests are very vital to us. Without it, our everyday living can change drastically. Many animals will soon disappear, many of the food we eat will become scarce and our air will not be as pure.

## References:

<https://www.youtube.com/watch?v=3vijLre760w>


[https://www.youtube.com/watch?v=n\\_xTZJHzbBY](https://www.youtube.com/watch?v=n_xTZJHzbBY)

<https://wknightconsulting.com/uses-of-timber/>

<https://education.nationalgeographic.org/resource/rain-forest/>

# EARTH DAY 2025

## Our Power, Our Planet



Prof Sanjay Bahadoorsingh is an expert in power systems and sustainable energy at The University of the West Indies at the St Augustine Campus.

This article is taken from the Trinidad and Tobago Newsday, dated 22nd April, 2025, with permission granted by the Editor. Penned by Bavina Sookdeo. Read and Enjoy

Every year on April 22, World Earth Day is celebrated. This year, the global theme Our Power, Our Planet rings especially relevant for the Caribbean – where the urgency of climate change meets the promise of renewable energy integration. For Prof Sanjay Bahadoorsingh HBM, an expert in power systems and sustainable energy at The University of the West Indies at the St Augustine Campus, the theme goes far beyond symbolism.

“This theme resonates deeply with me because it underscores both our collective responsibility and efforts to shape a sustainable energy future.

“As an electrical engineer with a passion for power systems and sustainable energy, I see ‘Our Power’ as more than the electrical power generation but choices that we make to transition towards this sustainable energy future. ‘Our Planet’ reminds us that energy decisions today have global consequences, especially for vulnerable regions like the Caribbean.”

As an engineer, academic and policy advisor, Bahadoorsingh has had a front-row seat to the global clean energy conversation. He views the Earth Day call to triple renewable energy generation by 2030 as ambitious but attainable – if the world acts swiftly and together.

### Overcoming challenges

“Achieving this very ambitious goal is possible, but it will require unprecedented collaboration and effort.” Bahadoorsingh explained that there are several challenges – “One of the key challenges is grid modernisation, as many power systems currently lack the technological infrastructure that brings the flexibility needed to integrate high shares of variable renewable energy sources like solar and wind.

“Additionally, investment barriers pose a significant obstacle, particularly in emerging economies that struggle with limited access to financing and inadequate risk-sharing mechanisms. Policy and regulatory hurdles further complicate progress, with slow permitting processes and outdated utility models delaying necessary transitions often leading to missed targets, increased deployment costs and other technical bottlenecks.”

Bahadoorsingh also pointed to geopolitical headwinds: “Compounding these challenges are the recent shifts in US energy policy, including the stated intention to revive coal-fired generation and the withdrawal from the Paris Accord. This move not only represents a departure from major carbon reduction commitments but also now makes uncertain

critical funding sources that were expected to support global climate efforts. Without coordinated action and renewed commitment, these obstacles could severely hinder progress toward a sustainable energy future.”

Despite such hurdles, Trinidad and Tobago has made visible progress. Bahadoorsingh explained that while our heavy reliance on natural gas presents challenges, it also creates a unique opportunity to diversify our energy mix through strategic investments in renewables, energy storage and recently, hydrogen.

“With progressive policies and targeted funding, we can accelerate the transition to a more sustainable energy future while maintaining energy security.

“Momentum is building,” Bahadoorsingh affirmed, citing the 92-megawatt solar photovoltaic (PV) Lara Project – developed through a consortium of bpTT, Shell, and Lighthouse bpTT – as “a hallmark step toward grid-scale renewable integration in the Caribbean.”

He further highlighted, “Grant-funded initiatives, such as European Union backed standalone solar PV systems have expanded energy access. Preliminary wind resource assessments are underway at select sites across the country, laying the groundwork for future wind energy adoption.”

### Caribbean vulnerability to climate change

With the Caribbean acutely vulnerable to climate change, Bahadoorsingh believes the region can emerge as a global example. “As small island developing states with abundant solar, wind and marine resources, our region can pioneer a new model of sustainable development that integrates clean energy transition with climate resilience and innovative financing.”

He emphasised the potential of carbon credits to fund renewable initiatives, such as “utility-scale solar farms,

community microgrids and ocean energy pilots. We can generate crucial funding to reinvest in grid modernisation and climate-

proof infrastructure.” The Caribbean, he noted, is uniquely positioned to link emissions reduction with adaptation co-benefits by pairing projects like “mangrove restoration with offshore wind projects or developing hurricane-resistant renewable installations.”

Given our region’s vulnerability to climate change, what role can the Caribbean play in demonstrating leadership or innovation in renewable energy adoption?

Posed with this question, Bahadoorsingh said, “We must establish regional standards through Caricom to ensure carbon

***“We each are a piece of the solution and collective action is non-negotiable.”***





projects meet both international quality benchmarks and local development needs, while creating mechanisms to aggregate smaller initiatives into investment ready portfolios,” pointing out that this approach would allow us in the Caribbean to address our energy security challenges but also position the Caribbean as a leader for climate solutions; demonstrating how vulnerable nations can leverage carbon markets to achieve both mitigation and adaptation goals.

#### **Policy reform**

With extensive experience in shaping national electrical codes and vehicle standards, Bahadoorsingh underscored the urgent need for policy reform to drive TT’s renewable energy transition. “To accelerate renewable energy adoption locally, several key policy and regulatory reforms are urgently needed,” he said.

“First, amending laws to facilitate implementing feed-in tariffs or net billing schemes would incentivise distributed solar by ensuring fair compensation for excess energy fed back into the national grid. Second, the further development and enforcement of comprehensive standards for solar PV installations covering safety, grid code for interoperability and performance standards for equipment available in the market. Third, the licensing process for renewable projects must be streamlined and transparent to encourage investments.” Looking ahead, Bahadoorsingh

stressed that the electricity grid access framework should be reviewed to potentially accommodate large power projects through wheeling arrangements. “These changes, combined with proactive grid modernisation planning would create a regulatory environment that actively supports TT’s transition to a cleaner energy future.”

#### **Shaping the energy future**

TT is beginning to chart its course toward cleaner transportation, but building a truly renewable-powered mobility system demands more than early efforts. “Achieving a fully functional e-mobility ecosystem requires urgent coordinated policy action across transport and energy sectors and targeted investments to create an enabling environment for sustainable electrification,” Bahadoorsingh explained. “To accelerate adoption, government incentives like tax breaks for electric vehicles (EV) imports and local charging infrastructure installation are critical to make EVs particularly for fleets more accessible.” The professor stressed, however, that true sustainability demands renewable synergy and we must ensure charging stations source significant energy from renewables, rather than simply shifting the load to gas-fired generation.

“The transition should prioritise public transport electrification through pilot projects for electric buses on key routes like the Port of Spain to Chaguanas corridor and electric ferries between

islands, which would have immediate emissions reduction impacts. These efforts must be supported by comprehensive EV standards covering harmonising charging protocols, battery repurpose and disposal, possible time-of-use tariffs to incentivise charging during specific periods as well as future opportunities for vehicle to everything (V2X) integration” he stated.

Academic institutions also have a vital role in shaping the energy future. “While research at institutions like The UWI is advancing TT’s renewable energy knowledge, we urgently need more hands-on, youth driven initiatives to bridge the gap between theory and real-world impact.”

Bahadoorsingh suggested that academic institutions go beyond traditional lectures by fully integrating renewable energy and climate literacy across all disciplines. “This can range from engineering students designing solar microgrids to business students developing green financing models and communications students crafting advocacy campaigns. This exciting interdisciplinary approach would create a generation of well-rounded sustainability citizens.”

To spark innovation, Bahadoorsingh noted that there are opportunities for public private partnerships to launch clean energy challenges where student teams compete to solve real-world, local problems such as designing affordable solar powered equipment for farmers or creating apps to track



energy use and performance, with seed funding for the most promising ideas. “We need culturally savvy public outreach campaigns that make sustainability relatable partnering with youth influencers, artists and athletes to showcase renewable energy in action discussing the benefits through social media.”

#### **Cross-border collaboration**

Cross-border collaboration, he stressed, is crucial. “Our shared Caribbean challenges which include limited financial resources, energy security, climate vulnerability and island power systems make regional cooperation essential for accelerating progress.” Through partnerships, the region can “pool technical expertise, harmonise standards and achieve economies of scale in renewable technology procurement that would be impossible alone.”

He further noted that the Caribbean’s collective experiences with solar integration, battery storage pilots and hurricane-resilient infrastructure create a valuable knowledge base that we all can both contribute to and learn from.

“Regional alignment on grid codes, EV charging standards and workforce certifications enables smoother technology transfer and creates larger markets that attract investment. Moreover, a unified Caribbean narrative in global forums, offers greater negotiating power for climate financing and policy reforms. Rather than reinventing the wheel, strategic collaboration allows us to adapt proven solutions from neighbouring islands while sharing our own related initiatives and innovations. The Caribbean’s energy transition will succeed only if it is a collective approach.”

#### **Proactive policies**

When asked which technologies hold the most promise, Bahadoorsingh was optimistic saying that for TT, solar PV with battery storage represents the most immediate and high-impact renewable energy opportunity. He added that

the combination of utility-scale solar and distributed rooftop systems with battery storage could rapidly reduce natural gas dependence while providing limited backup power during outages.

“In the medium term, offshore wind holds promise for diversifying our renewable generation mix, particularly along the coastlines” he explained. “Green hydrogen may emerge as a strategic longer-term play, leveraging our existing LNG expertise and infrastructure to potentially export clean fuels or decarbonise heavy transport. Most importantly, none of these technologies will reach their potential without parallel investments in grid modernisation, workforce training and implementation of proactive policies.”

#### **Shaping our future**

The professors Earth Day message is both simple and urgent: “We each are a piece of the solution and collective action is non-negotiable.”

To policymakers, he urged, “Be bold and prioritise long-term sustainability over short-term gains. You must accelerate renewable energy targets, reform fossil fuel subsidies and create green job pathways.”

To educators: “Go beyond awareness and equip students with skills for the green economy including hands-on skills in renewable energy and electric vehicles, climate policy and circular design, fostering a generation of problem-solvers.”

To engineers: “You must push boundaries to innovate equitable solutions for our unique Caribbean context as energy access must be universal.”

To citizens: “Demand action, but also act responsibly and become active participants whether through solar adoption, efficient appliances and/or advocacy.”

“Remember,” he said, “Our Power, Our Planet’ means the future is shaped by the choices we make today.”





From left, Rachel Briggs, presents Mrs John, third from left, copies of books. Second from left, Nesha Naraceram-Baboolal, Grace Josiah, partly hidden, Wendy Inniss, Trishula Baran-Theodore and her daughter, Kyran Williams, looks on

# VISIT TO THE BRIDGE OF HOPE ORPHANAGE, SANGRE GRANDE

The Education Committee is pleased to announce that on Saturday 15th February 2025, they visited the Bridge of Hope Orphanage in Sangre Grande and distributed educational books purchased from the Logos Hope. In attendance were:

- Rachel Briggs - Chairperson
- Kyran Williams - Committee Member & Records Keeper
- Nesha Naraceram-Baboolal - Committee Member & Visit Organizer
- Trishula Baran-Theodore - Committee Member
- Grace Josiah - Huggins Credit Union Office Staff
- Wendy Inniss - Former Committee Member

The children - ranging from 2 years to 15 years - were entertained by the Committee Chairperson, Miss Briggs and fellow member, Kyran Williams with two sessions of interactive reading. This was reciprocated with their enthusiastic applause and cheers.

Administrator of the facility, Mrs. Julien, expressed her gratitude, extended a hand of courtesy and appreciated the effort undertaken by the Credit Union. She stated that the doors are always open to us and is looking forward to another visit.

Tokens of courtesy were bestowed upon them before their departure.



# STUART RICHARD YOUNG, SC

## 8th Prime Minister of Trinidad and Tobago

On March 17th 2025, Stuart Richard Young was sworn in as this country's 8th Prime Minister. Let us read some known facts about him, listed hereunder:

- 1** He is the first Prime Minister of Chinese and East Indian heritage
- 2** It was his dream to become a Roman Catholic priest
- 3** He is the eldest of three siblings and the father of two boys
- 4** Stuart Young entered politics in 2014 and was first elected into office in 2015
- 5** He served in the following ministries as:
  - a. Minister in the Ministry of the Attorney General and Legal Affairs
  - b. Minister in the Office of the Prime Minister
  - c. Minister of Communications
  - d. Minister of National Security
  - e. Minister of Energy and Energy Industries
- 6** In 2024, Mr Young was awarded Senior Counsel (SC), commonly called 'Silk'
- 7** Mr. Young is the third lawyer to be sworn in as Prime Minister. The first was Basdeo Panday and the second, Kamla Susheila Persad-Bissessar, SC.
- 8** The second to former Prime Minister, George Michael Chambers, to be sworn in as Prime Minister without facing the polls.
- 9** His ascension to Prime Minister is as a result of the resignation of his predecessor.
- 10** He is the second Prime Minister born in the city of Port of Spain





# COUNTRIES AND THEIR NATIONAL DISH

When last have you enjoyed an appetizing bowl of our crab and callaloo? We know that foreigners will savor in the aroma and be delighted with the taste. Let us get to know the national dishes of some countries around the world. Four of our Caribbean counterparts are on this list. Feast with your eyes as you read...



Australia  
Roast Lamb Meat Pie



Barbados  
Cou Cou & flying fish



Chad  
Boule



Dominican Republic  
La bandera



Estonia  
Kama



Fiji  
Fiji Kokoda



Grenada  
Oil down



Honduras  
Baleada



Ivory Coast  
Atcheke



Jamaica  
Ackee & saltfish



Kosovo  
Flia



Liberia  
Dumboy



Mongolia  
Buuz



Nauru  
Coconut fish



Oman  
Shuwa



Panama  
Sancocho



Qatar  
Machboos



South Africa  
Bobotie



Togo  
Fufu



United Kingdom  
Fish and chips



Vietnam  
Pho



Yemen  
Saltah



Zimbabwe  
Sadza

Reference: [https://en.wikipedia.org/wiki/National\\_dish](https://en.wikipedia.org/wiki/National_dish)



# Looking for a loan to renovate your home?

**Huggins C.U. is here for you.  
Apply today for your loan  
and move into your dream  
home!**

**Call (868) 622-4810, WhatsApp (868) 299-9506 or visit our office today.**

**Lets discuss your needs and start your loan application.**

**Loan will be subject to normal lending criteria.**



#35 Roberts Street, Woodbrook, Trinidad, W.I.  
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506  
Email: [info@hugginscu.com](mailto:info@hugginscu.com), Website: [www.hugginscu.com](http://www.hugginscu.com)

