



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

# Quarterly

January - March 2026 - Issue 1

**Melanie**  
**Purcell-Guy**  
**Member-Focused**  
**Results-Driven**



# Members

## BE PART OF OUR MEMBERS' APPRECIATION DAY!

WASA SPORTS GROUND,  
ST JOSEPH.  
MONDAY, APRIL 6TH, 2026  
(Easter Monday)  
11.00 AM - 7.00 PM



*Bring the family and come!*

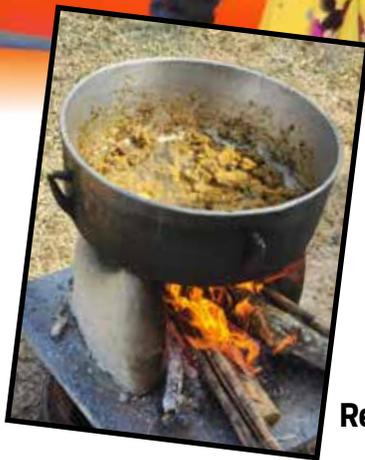
The credit union will be doing a curry chicken or curry duck cookout. Interested members can submit their names for the cookout competition upon registration.

The credit union will supply the items for the cookout. Stay tuned for more details.

**Both Members and Non-Members MUST Register**  
**Registration Period: January 8th - March 7th @ 4:00 p.m.**  
You can find the [link to register](#) on our website, social media pages, and WhatsApp messages.

### COST:

Members are FREE  
Non-members (adults) \$100  
Non-members (children - 12 and under) \$50



Don't miss your  
'Members' Appreciation Day'  
a day of fun and games  
for the family!

Celebrating  
**65** Years  
**HUGGINS**  
Credit Union  
Co-operative Society Limited

This is a non-alcoholic event.

#35 Roberts Street, Woodbrook, Port of Spain, Trinidad, W.I.  
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## 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

I wish each and every one a Happy New Year. This year will be productive and you will realize all your dreams and aspirations. As a society we are here to assist each other and encourage goodwill. This is what brotherhood is all about. A known Ashanti proverb states:

*"The left hand washes the right and the right washes the left".*

I am happy to report that our credit union's birthday is actually on the 31st of January; we were registered on the second of March 1961, and our first president was Vernon Lionell Barcant. At that time, the entire Board of Directors were male dominated. Since our inception, we only had one female president in the incarnation of Margot Elanore Welsh. Our membership currently stands at 1,610. Come Monday, 6th April 2026, we will be celebrating our sixty-fifth anniversary and our first Membership Appreciation Day at the WASA Sports Ground, St Joseph. Let us not forget that we have a very knowledgeable, courteous and friendly staff who continue to serve us with love.

Bearing in mind, regardless of what we face as a society, we have been consistent every year in paying out dividends. This shows continuous excellent leadership from our serving peers.

The Board of Directors continue to hone their craft by staying true to the cooperative principles at all times.

Yours cooperatively,

*Rachel*

Rachel Briggs,  
Chairperson  
Education Committee



# WE ARE...

Celebrating  
**65** Years  
**HUGGINS**  
**Credit Union**  
Co-operative Society Limited

**D**ear Valued Members, Staff, and Stakeholders, It is with immense pride and heartfelt gratitude that I extend warm wishes to each of you as we celebrate the 65th Anniversary of Huggins Credit Union Co-operative Society Limited.

Since our founding in 1961, Huggins Credit Union has grown from humble beginnings into a trusted financial institution, grounded in the principles of cooperation, integrity, and service. For six and a half decades, we have stood as a beacon of financial empowerment—serving our members with commitment, compassion, and unwavering dedication.

This milestone is not just a celebration of longevity but of the countless lives we have impacted along the way. From providing financial guidance and support to helping our members achieve their dreams, our journey has been made possible because of the trust and loyalty of our members, the hard work of our staff, and the vision of our founding pioneers.

As we reflect on our past, we also look to the future with renewed energy and a clear vision. Our commitment remains firm to grow stronger, serve better, and continue evolving in a changing world while holding true to our cooperative values.

On behalf of the Board of Directors, Management, and Staff, I thank you for being an integral part of our story. Let us continue to build on this proud legacy as we move boldly toward the next chapter of progress and prosperity.

Happy 65th Anniversary to us all!

With Gratitude

*Pradeep Raman*

Pradeep Raman  
President



# Sapphire Jubilee Celebration

by Marina Pierre - Lecturer

It is with great pleasure that I was afforded the opportunity to share in the Huggins Credit Union Co-operative Society Limited 65th year of celebration as the new year 2026 begins.

As an educator in Co-operatives Studies from Cipriani College of labour and Co-operative Studies adjunct faculty. I commend your society and 1500+ membership congratulations on their true co-operative spirit that resonate the ideals and beliefs of people helping people towards building a better world.

This provokes my thought to one of the greatest servant leader identified in Mr. Nelson Mandela, who said...



Our co-operative model has indeed contributed to equitable wealth distribution and create opportunities that gives members the power to improve their lives tremendously as the owners, users and controllers in their society (your credit union).

As your financial co-operative celebrates its sapphire jubilee, devotion to the co-operative values of solidarity, social responsibility and caring for others are notable and express the vitality and vibrancy of the co-operative ethos within your society.

It will be premise of me, not to mention, witnessing the dedication of students (pass and present from your co-operative), who took the time to gain the knowledge to contribute to the overall operational efficiency of your credit union. In recognition of this, signifies the wisdom in serving the membership and contribution to the further development and sustainability of your enterprise.

As my end note, blessings to the Huggins Credit union family as you all commence celebrations of exemplary co-operative diligence, loyalty in serving the members and strength expressed in co-operation, resonates your commitment to the co-operative philosophy.

Once again, I express renewed growth and development to the Hugging Credit Union family, celebrating 65 years of existence and contributing significantly to the co-operative movement nationally.



## ABOUT MS. MARINA PIERRE

*Ms. Marina Pierre a Co-operative Officer with the Co-operative Development Department who holds a Masters of Arts Degree in Co-operative Management and Organizational Development, an Associate of Arts degree in Co-operative Studies, Certificate in Project Management and Leading Innovation in the Digital Economy. Miss Pierre has been a Part time Lecture at the Cipriani labour College and Co-operative Studies for the pass fourteen (14) years in the Co-operative Studies Department.*

*She is also a Board of Director and Consultant with the Helping Children Grow Foundation eight (8) years and counting - a foundation that deals with Special needs children.*

*Ms. Pierre's experience in the Co-operative movement for the pass twenty-seven (27) years as a member, who has a wealth of knowledge and professionalism as Member Service Officer, Senior Loans Officer, Senior Clerk and Manager within the Credit Union environment as an employee for fifteen (15) years.*

*Ms. Pierre's contribution and interest is to educate and impact the leadership of the movement as a way forward and the overall development of a new dynamism of co-operators, especially in the areas of "Youth in Co-operatives", Servant leadership, succession planning and overall organisational development of co-operatives.*

Rachel Briggs

## Interviews

### Melanie Purcell-Guy



***Members, our society is celebrating 65 years. We take this time to appreciate our dedicated, committed and hard-working manager, Melanie Purcell-Guy. She is a proud member of this family and enjoys serving us all. Let us understand this compassionate soul...***

**M**elanie Purcell-Guy will always remember a conversation with Geoff Pantin, one of our former presidents who insisted, "Melanie, call me Geoff."

She was in her early twenties back in 1999. This gnawed at her seeing that her mother's upbringing taught her otherwise. It took some time for her to get comfortable communicating with him on a first name basis. He was a very kind soul that she will not forget.

Mel, as she is fondly called by some, commenced her first stint with Huggins in April 1999 to January 2013. Before she returned in June 2016 as the manager, she spent her hiatus with another financial institution where she developed and honed her skills and expertise which was beneficial with what she is today. Her time away was necessary, in that she is seen as the backbone working in tandem with the Board of Directors by ensuring that members are served efficiently and also tending to your concerns.

Managing the day-to-day affairs is challenging and rewarding because she is a shoulder to cry on and offer the necessary advice, even though it may not be what a member will want to hear. Her ethos coincides with the society's vision statement – To be the premier credit union in Trinidad and Tobago – and will definitely continue providing members the service they service.

She personally values service to the membership narrating that no situation is difficult to engage and will continue to do so with respect and professionalism. Mrs. Purcell-Guy shared that she had known a member for thirty plus years, in fact before she was employed, who came with a relative to engage in a business transaction. She realized that the member did not wish for the relative to know what was going on. However, the relative became irate and verbally abusive and very respectfully asked the relative to desist from such behaviour and kindly asked her to leave. Much to her surprise, a few days later, both the member and the relative returned where the latter apologized.

Acknowledging that being a manager has its ups and downs, she in no way anticipates challenges but she will not back down whenever a challenge or challenges presents itself/themselves. Holding firm to principle that the credit union is here to help she also recalled that this year a member applied for a loan for his child to study abroad. Looking at his finances it really seemed impossible but is proud to say that the member was not turned away; and is happy to report that the member's child is presently continuing her studies with no hiccups.

Mrs. Purcell-Guy genuinely expressed that our society could be much further along but shared we have a responsible leadership who are very concerned and cautious about members' funds. Though we cannot say what is going on with other societies, we at Huggins endeavour to avoid negative publicity. She firmly believes and assures members that we have a fair and hardworking Board of Directors and the various committees in tandem with the staff while still trying to offer the membership the best. All our products and services are indeed the testament of committed and continued astute leadership.

Mel does not lay any claim to having a mentor/s but has a great admiration and emulates one of her then managers at her previous place of employment. She recalled how she was called to the manager's office who enquired about her 'ridiculous' work load. Owing to this that manager redistributed some of the work to other persons with little work. Though, their working relationship was short-lived (because of promotion and moving to another department) she treasures – even to this day – that manager's concern for others. Adding that such quality is forever embedded in her.

Her leisure time is spent watching movies on Netflix and yes, and while she is a lover of Carnival, she is not a fan of the sun that can be quite hot during that season.

Seeing that we are celebrating 65 years, Mel shared that we have come such a long way. In the last five to ten years, we have made so many changes and we have made use of many tools and technology, that we were not taking advantage of before. Ultimately the members continue to benefit and I honestly hope that we will continue to progress■

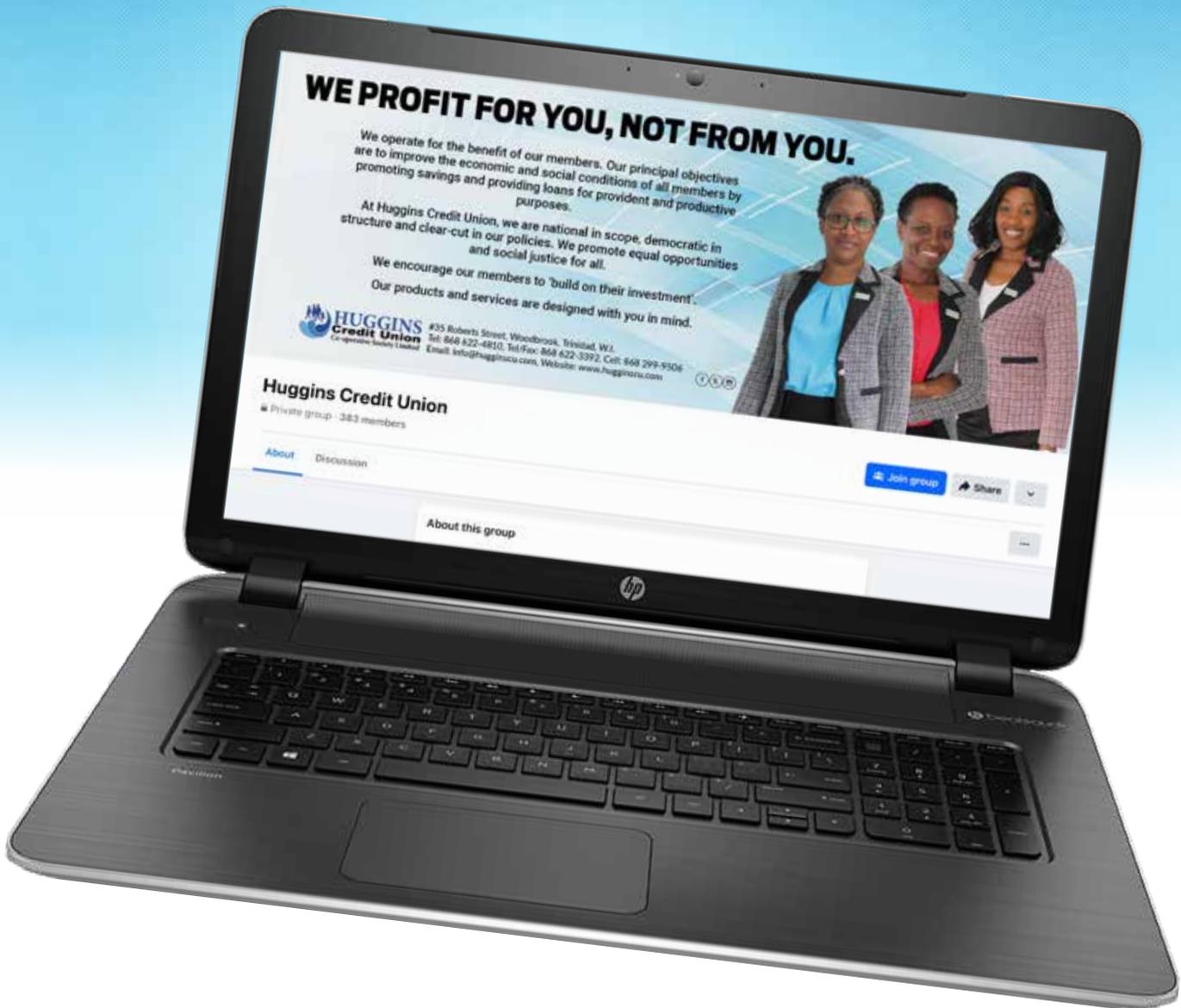
Happy 65th anniversary everyone!



# 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.



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## OUR 65TH ANNIVERSARY

### *Reflections from our Members*

Our milestone of 65 years has been worth it. We weathered the storm and will continue to do so. Over the years, Huggins Credit Union Cooperative Society Limited has stood the test of time; because of faith, we are all celebrating our achievements together. We have been focused on the membership throughout. We now share with you some of the members' testimonies:

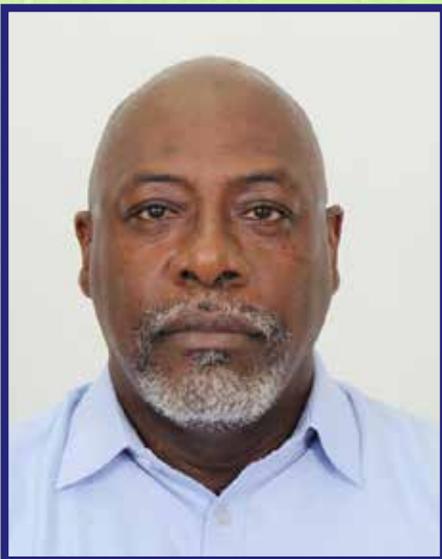


#### **FRANCIS BAPTISTE** *Member*

I have been a member of this credit union for over twenty-five years. Investing in this credit union was one of the best decisions I made in my younger years. Being a young man now starting a family, one of my goals was to own a vehicle. Due to my investment with the credit union, I was able to purchase my first vehicle. I remember how excited I was at that time because I was living in St. James and working in Santa Rosa. Getting to and from work without a hassle was great. I even offered rides to some of my colleagues.

This credit union helped me to finance both my father's and brother's funerals. Recently, I was able to take a family vacation to the United States.

I would encourage others to invest and experience the benefits of the credit union.



#### **ROBERT WELSH** *Member*

My name is Robert Welsh, I am a retiree from both the civil service and private sector, and last but not least, a proud Huggins Credit Union (HCU) member. From the day I joined the Huggins Credit Union over 35 years ago, I sensed a difference that set it apart from the many other financial institutions I dealt with then and even to date, I had saved a modest share value s before I approached the Credit Union for a loan to purchase my home. The atmosphere was serene and very family-like; it was welcoming, there was a sense that you and your goals really mattered, a far cry from the banks. The HCU is always there for you, willing to assist in any way they legally can. Providing information that you did not know that you needed. For example, there was no penalty for early loan repayment, unlike a bank. Then I could state the encouragement for saving for the future. The shares, Sou Sou and all other products are offered to members to help them better their financial position. The share interest rates are more than competitive. Once any HCU member is financially disciplined, the Huggins Credit Union is the place to help you get ahead in life.

In 2026, Huggins Credit Union, originally known as the G.F.H. Credit Union (Co-operative) Society Limited, founded in 1961, will be celebrating its 65th anniversary. One of the most compelling aspects of the HCU is that it is not always driven by profit; the institution's priorities have always been aligned with the well-being of its members. How many institutions do you know that continue to focus on benefitting their members after 65 years? An organisation whose interactions are personal, transparent and full of integrity. There are no hidden fees or confusing terms, and all questions are answered with patience and clarity. Life is very unpredictable, and financial challenges can arise without warning. With the support of HCU, an institution that truly cares about its members and their well-being, I can assure anyone considering joining this credit union that you will find more than just a place to save your money; you will discover a supportive network and a genuine partner in your financial journey. The Huggins Credit Union difference is real and continues going strong; it has the power to help you transform your life. May God continue to bless all the staff and members of the HCU as we look forward with pride to sixty-five years and beyond.



# HOW CREDIT UNIONS CAN BETTER SERVE THEIR MEMBERSHIP – And How Huggins Is Leading the Way

By Nesha Naraceram-Baboolal

**C**redit unions continue to grow and succeed globally - the success lies in not only attracting new members but also in retaining those who are already part of the organisation. Long-term success, therefore, depends on how credit unions serve their members, which involves keeping members engaged, valued, and supported.

So, how can credit unions better serve their members and build lasting relationships? Here are four proven ways – and how Huggins Credit Union is already aligning with these principles.

## 1. Build Stronger Relationships through personalised support

Members stay on when they feel that their unique needs are being met. Credit unions everywhere are moving toward personalised, timely service – both in person and through digital channels.

These include;

- Quick follow-up after loan inquiries
- Providing online loan applications options
- Sending friendly reminders for payments or renewals,
- Digital statements, notices and updates,
- Timely WhatsApp or online chat support/Chatbot,
- Clear guidance, and warm, human interaction where staff remember members names and preferences
- Offering tailored products based on members' life stages and financial goals.

## 2. Anticipate Member Needs and provide tailored financial products

Successful credit unions do not wait until members are frustrated or confused. They proactively provide guidance, tailored products, and support before issues happen. By proactively addressing member needs, credit unions foster loyalty and ultimately improve member retention.

### For Families

- Back-to-school loans with special rates
- Education grants
- Debt consolidation
- Group Health Plan

<b>For youth</b>	<ul style="list-style-type: none"> <li>• Youth saver accounts</li> <li>• Entrepreneurship grants</li> <li>• Internship programs</li> <li>• Budgeting Resources</li> </ul>
<b>For working professionals</b>	<ul style="list-style-type: none"> <li>• Fast-track salary-based loans</li> <li>• Financial planning consultations</li> </ul>
<b>For small business owners</b>	<ul style="list-style-type: none"> <li>• Micro-loan programmes</li> <li>• Business development resources</li> </ul>
<b>For seniors and retirees</b>	<ul style="list-style-type: none"> <li>• Low-interest personal loans</li> <li>• Life and loan protection.</li> <li>• Regular savings account for easy access to funds</li> </ul>

### 3. Invest in Community & Education

Credit unions thrive when their members thrive. Offering Educational programmes, community partnerships, and financial literacy initiatives deepens trust and encourages members. This strategy is a proven way to lower member attrition and positions the credit union as an 'indispensable partner' in members' financial journeys. It also strengthens not only retention but the Credit Union's role in national development.

Some initiatives to invest in include:

- Offering educational content on budgeting apps or starting investments for Millennials and Gen Z,
- Offer Legal clinics on probates, wills, trust funds and maximizing retirement accounts,
- Hosting Business planning workshops/training for budding entrepreneurs
- Offer workshops on saving for a home, managing debt, or planning for retirement.

### 4. Reward Loyalty & Give Members Real Value

Retention grows when members feel appreciated and rewarded for staying. Across the sector, loyalty incentives are becoming a major success tool – including discounts, benefits, fee waivers, and special rates. Recognizing long-time members with real/tangible benefits shows gratitude and motivates them to stay, despite tempting offers from competitors.

Reward programmes can include:

- Fee waivers, lower interest rates, higher savings rates, or cashback rewards for members who meet specific milestones.
- Introduction of tiered loyalty programs, where benefits increase the longer a member remains.
- Seasonal gift giving.
- Issuing e-cards for membership anniversary dates.
- Featuring long-standing members in newsletters

### Moving Forward Together

Member retention is the heart of a strong credit union. By focusing on personalized care, proactive service, community education, and rewarding loyalty, credit unions can build relationships that last a lifetime and, in so doing, better serve their members.

At Huggins Credit Union, we are committed to growing with our members and giving them every opportunity to thrive. With new initiatives on the way – including the CSEC/CXC reward programme and the member discount card – we are strengthening our promise to serve, uplift, and empower our credit union family.

### Because when members succeed, the Credit Union succeeds!

<p><b>HUGGINS BUILDING STRONGER RELATIONSHIPS</b></p> <ul style="list-style-type: none"> <li>• We offer warm, people-centered frontline service, both in person and via WhatsApp and email online.</li> <li>• We are expanding communication methods digitally and in-person so members stay informed and supported in real time e.g WhatsApp, emails, newsletter, Huggins website.</li> <li>• The Education Committee is developing youth-focused programmes that ensure every member feels seen and value.</li> </ul>	<p><b>HUGGINS PROACTIVELY CATERING TO MEMBERS NEEDS</b></p> <ul style="list-style-type: none"> <li>• Provision of customized products; Christmas Loans, Back-to-school loans debt consolidation loans and vehicle loans and other emergency solutions.</li> <li>• By strengthening communication and member outreach, we are working to check in more often and offer guidance when it matters most.</li> </ul>
<p><b>HUGGINS INVESTING IN COMMUNITY AND EDUCATION</b></p> <ul style="list-style-type: none"> <li>• We already support families through accessible loan products and CUNA insurance.</li> <li>• We are launching the new CSEC/CXC Financial Reward Programme to empower our young members and celebrate academic achievement.</li> <li>• We are exploring more workshops, youth programmes, and community engagements to enrich our membership.</li> <li>• Hosting of free legal clinic.</li> </ul>	<p><b>HUGGINS REWARDING MEMBERS</b></p> <ul style="list-style-type: none"> <li>• We are currently finalizing Member Discount Cards, giving members access to savings at partner stores and service providers.</li> <li>• Planning 65th Member Appreciation Day Event</li> <li>• We continue to explore new benefits and long-term member incentives.</li> <li>• Our annual initiatives, like Christmas Loans and member-focused promotions, add meaningful value to membership.</li> </ul>

### References:

- *How Credit Unions Can Better Serve Their Membership – And How Huggins Is Leading the Way*

# 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.**



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# RETURNING HOME TO MAKE A DIFFERENCE – The Journey of Prof. Sanjay Bahadoorsingh

Members the following is an interview with one of our own – Professor Sanjay Garth Bahadoorsingh – by boardam of the **BOARD OF ENGINEERING OF TRINIDAD AND TOBAGO** on October 23rd 2025. Permission was given for reproduction. The article is entitled: “Returning Home to Make a Difference – The Journey of Prof. Sanjay Bahadoorsingh.”

**T**he BOETT speaks with Prof. Sanjay Bahadoorsingh, APETT’s Fenrick R. De Four Award recipient, on mentorship, national standards, and his lifelong commitment to advancing Caribbean engineering.

APETT’s FENRICK R. De FOUR AWARD is conferred on a member in recognition of outstanding Engineering Achievement. This Award was conferred on Engineer Professor Sanjay Bahadoorsingh H.B.M. He is a distinguished academic and practicing engineer, holding a B.Sc. in Electrical and Computer Engineering from The University of The West Indies (UWI), an M.Sc. in Power Systems Engineering and Economics from the University of Manchester Institute of Science & Technology (UMIST), and a Ph.D. in Electrical and Electronic Engineering from The University of Manchester (UoM).

He is the Professor of Power Systems and Sustainable Energy at the University of the West Indies (UWI), St. Augustine and has previously served as Head, Department of Electrical and Computer Engineering and Deputy Dean for Enterprise Development and Outreach, Faculty of Engineering.

Professor Bahadoorsingh is a Registered Engineer with the Board of Engineering of Trinidad and Tobago (BOETT) and is recognized as a High Voltage Testing Engineer by the GEI. He has an extensive portfolio of peer-reviewed publications, numerous technical presentations and a wealth of industry-focused technical reports developed through his work as a local and regional consultant.

Professor Bahadoorsingh holds several key positions related to standards and policy-making in Trinidad and

Tobago. As Chairman of the National Technical Committee for Electrical Codes at the TTBS and President of the IEC National Electrotechnical Committee Affiliate Country Programme, he oversees the local development of electrical standards.

He is also a director and inaugural Chairman of the TT MAG for the registration of (.tt) domain names and was an inaugural director of The Angostura Foundation and was a Member of the Board of Trustees of COSTAATT.

In 2024, he was awarded the Hummingbird Medal (H.B.M) Gold in the spheres of Engineering and Education for his loyal and devoted service to Trinidad and Tobago. Eng. Professor Bahadoorsingh currently serves as the Chairman of the joint APETT / BOETT Continuing Professional Development (CPD) Committee which plays a critical role in fostering the professional growth and competency of engineers

After studying abroad, Prof. Bahadoorsingh chose to return to Trinidad and Tobago to help shape the nation’s energy future, proving that world-class engineering thrives right here in the Caribbean.

**Q1. Congratulations on receiving APETT’s Fenrick R. De Four Award for Outstanding Engineering Achievement. What does this recognition mean to you personally and professionally?**

This award is deeply humbling. Personally, it reaffirms the value of perseverance and dedication to excellence...in everything. Professionally, this recognition reflects the

*Continued on page 16*

Continued from page 15

collective support, encouragement and guidance of the many people and communities who have been part of my journey thus far.

**Q2. Looking back at your career journey, what would you consider to be the most significant engineering achievement that contributed to this award?**

There is no one most significant achievement, there are many. This award feels like a celebration of collective progress. From mentoring students who now lead sustainable energy projects regionally to planning grid modernization efforts amidst growing presence of renewable energy and electric vehicles, electrical codes and standards developments as well as engineering solutions that are both innovative and contextual to the Caribbean landscape. It's everything I have been involved with.

**Q3. Were there any particular challenges or turning points in your career that shaped the direction of your work in power systems and sustainable energy?**

Whilst abroad I quickly recognized that the talent we have locally is just as good and even better than the talent that exists overseas. So, I remained committed to returning home to make a positive difference and contribute to addressing challenges that faced the region.

**Q4. Your academic background spans top-tier institutions in the UK and the Caribbean. How have these diverse academic experiences influenced your approach to engineering education and research?**

As highlighted earlier, that experience reinforced a powerful truth: though we come from small island developing states, our engineering ingenuity and ability to develop cost-effective, sustainable solutions prove that we are not just capable but leaders in innovation. Our unique challenges demand creativity and our approach demonstrates that 'small' does not limit excellence; our engineers are sharper because of it. Throughout my education and research journey, I've been fortunate to collaborate with brilliant minds, forging lifelong friendships and professional bonds. These experiences have not only shaped my perspectives but also strengthened my confidence in taking bold, principled stands.

**Q5. With your extensive portfolio of peer-reviewed publications and technical reports, how do you balance academic research with the practical demands of industry consulting?**

I treat them as complementary. Industry projects reveal real-world gaps that inspire research questions, while academic rigor ensures solutions are scalable and evidence-based. Time management is key and it is definitely not easy to manage both educator and engineer roles. However, I enjoy it!

**Q6. What current research or innovation in the power systems field excites you the most right now, and why?**

One of the most exciting frontiers in power systems today is the rapid advancement and application of artificial intelligence for predictive power system management. Particularly for island power systems, AI's ability to forecast

renewable generation, anticipate demand fluctuations and prevent cascading failures could revolutionize how we maintain stability amid increasing renewable penetration. However, let me curb my enthusiasm, we are not there and not close because we have not embarked on sufficient and relevant upgrades to equip us with the data collection. We do have the prospect of creating microgrids and building resiliency into our island power systems. That is reasonable and practical but we still have progress to make.

**Q7. As Chair of the National Technical Committee for Electrical Codes, how do you see the role of national standards shaping engineering practice in Trinidad and Tobago?**

National standards play a fundamental and non-negotiable role in engineering practice. Standards are the bedrock for improving safety to protect personnel and property. At times there is no need to re-invent the wheel but we must ensure the standards are relevant to our local landscape accounting for our unique technical, environmental and operational realities. Beyond safety, standards are a mechanism of capacity building to ensure that best practice continues to be employed in very dynamic industries. However, the real challenge lies in maintaining the relevance of our standards which must evolve alongside technological advancements and global trend.

**Q8. What are some of the key challenges in harmonizing local electrical codes with international standards through your role with the IEC Affiliate Programme?**

Harmonization is no trivial task. There is initial challenge of contextual relevance. International standards like the IEC are developed for a global audience and often assume large, interconnected grids usually located in temperate climates. Our reality in the Caribbean region involves small, island power systems, a tropical environment with high humidity and salt air, vulnerability to natural disasters and a unique mix of industrial, commercial and residential loads. Additionally open access to foreign markets facilitate trade and so blind adoption is not an option. The challenge lies in intelligently considering such standards to our specific conditions without compromising safety, technical integrity and barriers to trade. Then, there's the issue of technical capacity and training. Aligning with international standards requires updated documents, but also requires engineers, technicians and contractors be trained to implement correctly. This involves significant investment in education, certification programmes and ongoing professional development to bridge knowledge gaps and continue to foster a culture of compliance.

Lastly, keeping pace with rapid technological change is critical. Institutions like the IEC is constantly updating standards with innovations like grid-edge and smart grid technologies, battery storage and electric vehicle charging. For any resource constrained national technical committee, simply keeping abreast of these changes is a task. Then, we must go through our own rigorous technical, administrative and regulatory processes with the many stakeholders, each with distinct priorities. So, achieving consensus and maintaining momentum in the face of bureaucratic inertia is an ongoing challenge. This undoubtedly also contributes to the lag, leaving local industry in a zone where new technology is available but the governing code is not yet updated.

**Q9. How do you envision the integration of renewable energy technologies into the national power grid, and what policy reforms would support that vision?**

In the Newsday article for Earth Day 2025, I gave this response. It is applicable to this question. To accelerate renewable energy adoption in Trinidad and Tobago, several key policy and regulatory reforms are urgently needed. First, implementing feed-in tariffs or net billing schemes would incentivize 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. Additionally, looking ahead the electricity grid access framework should be reviewed to potentially accommodate large power projects through wheeling arrangements. These changes, combined with proactive grid modernization planning would create a regulatory environment that actively supports Trinidad and Tobago's transition to a cleaner energy future.

**Q10. You've served in many academic leadership roles at UWI. How do you mentor the next generation of engineers, and what qualities do you think future engineers must develop to succeed?**

Mentoring the next generation of engineers is both a privilege and a responsibility that I take seriously. Engineering is practical. Engineering requires the ability to think innovatively outside the conventional boundaries. Engineering is lifelong learning and application to real world present and future problems. Ultimately, I want to ignite in them the same passion that drives me to make a positive difference. Most importantly, I remind students that their technical skills carry profound social responsibility. An engineering degree is not just a personal achievement, it is a license to improve lives and that privilege comes with non-negotiable ethical obligations.

**Q11. What advice would you give to young engineers who aspire to make a lasting impact in both academia and industry?**

First recognize, the goal is not to have two careers, but to forge one unique path where each domain informs and elevates the other. The greatest leverage lies at the intersection of discovery and application, so academia and industry complement each other. Develop depth in your technical discipline, this is your core credibility in academia. It starts by pursuing solutions to address tangible industry problems. These projects become the bridge between theory and practice and often lead to the most impactful publications and industry solutions. You must foster additional appreciation and skills in project management and finance, communication and governance. This breadth allows you to translate technical work into meaningful real-world impact. Most importantly embrace and demonstrate ethical leadership, advocating for sustainable and equitable solutions, especially in difficult situations. This is non-negotiable. In the professional world, your reputation is your brand. Protect it above all else.

**Q12. How do you hope your contributions will influence the development of engineering in the Caribbean region in the years ahead?**

This is a difficult question but I am hoping through the next generations of engineers that I can inspire leave a legacy of individuals ready to serve and put others ahead of themselves.

**Q13. What continues to motivate you to stay active in such a wide range of professional and academic roles?**

Quite simply, I enjoy it. But more deeply, my motivation stems from the tangible impact of developing our nation and region, the intellectual vitality of continuous cross-disciplinary learning and a profound responsibility to mentor the next generation to elevate the Caribbean. This commitment to home is deeply personal. After completing my studies overseas, I never wavered in my decision to return. As a patriot, being where I belong, doing what I enjoy where it matters most, is all the motivation I need.

**Q14. When you're not immersed in engineering, research, or policy, what activities help you maintain balance in life?**

When I'm not working, my favorite job is being a dad to my nine-year-old daughter. Whether I'm assisting her with crafting, shuttling her to extracurricular activities, or helping out with school events, those moments are precious. My family has always been my foundation, so I cherish the time with my mother, who has been an unwavering support and my brother, who has always been the best company. I also enjoy staying involved in my church and volunteering where I can. I like being connected to and giving back to the community that has given me so much. Around the house, I'm the go-to person for any DIY project. I get genuine satisfaction from eventually making repairs or spending sometime tinkering with the car. It is hands on engineering without the paperwork! When it's time to unwind, I appreciate a good lime with close friends, watching TKR, Windies cricket, or a football match and fun conversations. But nothing beats a relaxing trip to one of Tobago's beautiful beaches, that's where I can truly disconnect and recharge.

**Q15. Finally, looking forward, are there any personal goals or professional frontiers you still hope to explore?**

I plan to just keep going and serving. The journey is far from over. There's much to do, whether it's mentoring the next generation of engineers, supporting the transition to renewable energy and low carbon transport across the region, or contributing to safer, smarter infrastructure. Every day brings new challenges and opportunities to make a meaningful difference and I remain committed to answering that call for as long as I can.

**References:**

<https://boett.org/returning-home-to-make-a-difference-the-journey-of-prof-sanjay-bahadoorsingh/>



# HUGGINS

## Credit Union

Co-operative Society Limited

## NEW LOOK, SAME ESSENCE

### A Logo That Grows With Our Members

Huggins Credit Union is proud to introduce a refreshed logo with a modern evolution that honors our legacy while embracing the future. Though our essence remains unchanged, this new visual reflects a deeper commitment to the generations we serve.

The familiar emblem of care and protection remains at the heart of our identity. However, the updated design now includes the silhouettes of three generations, symbolising the growing diversity of our membership and their needs. It represents the families who have journeyed with us from our beginning in 1961, as well as the young innovators and future builders who are now stepping forward.

#### What This Change Represents

##### Continuity & Trust

We preserve the core symbol that our members have trusted for decades, reaffirming stability, reliability, and integrity.

##### Growth Across Generations

By including three distinct generational figures, the logo illustrates our commitment to serving every stage of life — from childhood beginnings to generational legacies.

##### A Future-Focused Credit Union

The refreshed design reflects our transformation toward digital innovation, progressive services, and financial solutions that meet modern needs.

#### Aligned With Our Vision, Mission & Core Values

**Vision:** To lead as the premier credit union in Trinidad and Tobago, driving financial excellence and innovation for all generations.

**Mission:** To enhance the social and economic well-being of every member, regardless of background, belief, or age.

##### Core Values:

- Integrity: Our look may change, but our principles remain steadfast.
- Member Focus: We grow with our members because they are at the centre of all we do.
- Excellence: We continually improve to deliver the highest standards of service.
- Innovation: This refresh marks our readiness for a cashless, digitally advanced future.
- Community Engagement: Generations united, building a stronger financial future together.

#### A Symbol of Our Past, Present & Future

This is more than a new look. It is a promise that as the needs of our members evolve, Huggins Credit Union will continue to evolve with them.

One Credit Union. Committed to Serving all Generations. Unlimited Possibilities.

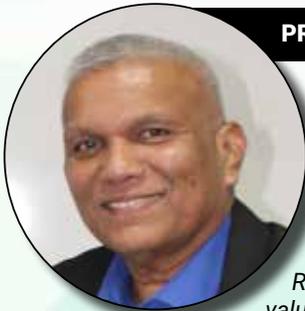


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# THE MEMBERS WHO SERVE US

*My fellow members, we must know our fellow members who serve us beyond compromise. I take this opportunity to introduce you to those who serve on the Board of Directors, Credit Committee, and Supervisory Committee. They are committed to the growth and well-being of our society, and they do so without hesitation and see this as a LABOUR OF LOVE.*



**PRADEEP RAMAN - President**

## *Board of Directors*

*Pradeep Raman, born in Claxton in 1966, pursued his tertiary education at The University of the West Indies, St. Augustine, where he qualified as a pharmacist. A healthcare professional and self-made entrepreneur, he successfully established and manages his own pharmacy business, reflecting his commitment to service, leadership, and innovation.*

*Mr. Raman became a member of Huggins Credit Union in 2006 and has since contributed significantly to its development. He previously served as Chairman of the Supervisory Committee and now leads as President of the Board of Directors, providing strategic direction and oversight.*

*Respected for his integrity and vision, Mr. Raman remains dedicated to strengthening cooperative values, empowering members, and advancing the mission of the Credit Union while continuing his professional service to the community.*



**LIONELL TOWINE - V. President**

## *Board of Directors*

*Our unassuming Vice President is committed to family, service to people and love to see the progress of those around him. A firm believer in humility, he sees service to humankind as his ultimate goal on earth. Employed as a clerical staff member with Massy, he enjoys interaction with the youth and looks forward to their growth and development. As it pertains to the credit union duties, he is just here to serve and ensure that we are in a better financial position and wants the youth to come forward and take responsibility in serving their fellow members.*



**DENYSE AYRES - Chairperson**

## *Supervisory Committee*

*Denise is a dedicated Purchasing Supervisor with over ten (20) years of experience in the retail industry. Her career spans a diverse range of roles from customer service and administration to supervisory leadership, giving her a well-rounded understanding of retail operations. With a strong background in purchasing and logistics, a position she currently holds, Denise ensures efficiency, accuracy and value in every procurement decision. Her collaborative work with the marketing team has further sharpened her creativity and innovative ideas, and she continues to play a key role in driving operational and commercial success. Denise has served as Lead on the Supervisory Committee of her Credit Union. Volunteering in this role has been a phenomenal experience, allowing her to learn the functions of the credit union, understand the laws that govern it, and contribute to serving the members. Outside of work, Denise enjoys spending quality time with family, planning events, socializing, exercising and unwinding to music.*



**KEFIRA HYPOLITE - Secretary**

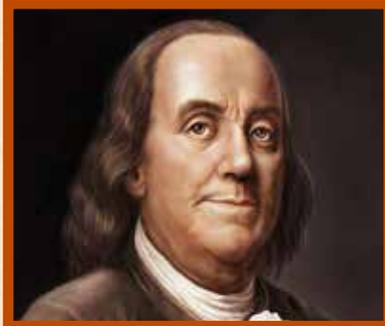
## *Credit Committee*

*Kefira Hypolite wears many hats—both in her professional and personal life. Based in Trinidad, she serves as the administrative officer at Abroma's Stationers and Internet Café. With an associate's degree in psychology and plans to begin her bachelor's soon, Kefira is a dedicated learner and leader. A newlywed, she devotes much of her time to her church community, where she teaches Sunday School, coordinates the Kingdom Breakthrough Miracle Center Youth Committee, and serves on both the Huggins Credit Union Education and Credit Committee, holding the secretary role for the latter. This marks her second term serving on both committees at the same time, a testament to her commitment and drive.*

# 7 Inspirational Quotes for Everyone

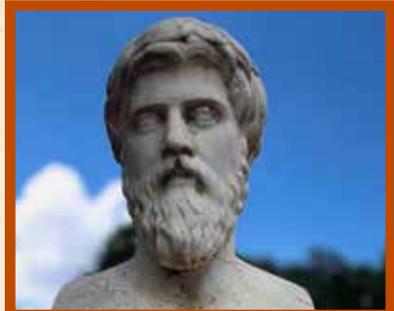


**1** "Education is the most powerful weapon which you can use to change the world"  
- Nelson Mandela



**2** "An investment in knowledge pays the best interest"  
- Benjamin Franklin

**3** "The beautiful thing about learning is that no one can take it away from you"  
- B.B. King



**4** "The mind is not a vessel to be filled, but a fire to be kindled"  
- Plutarch



**5** "Learning is a treasure that will follow its owner everywhere"  
- Chinese Proverb



**6** "One tree does not make a forest"  
- Akan Proverb



**7** "Doh hang yuh hat whey yuh han' cyah reach"  
- Trini Proverb





## IF YOU DID NOT KNOW, NOW YOU DO!

This is some interesting insights about the human brain that one may not of known.

- The brain is always in a learning process, regardless of one's age.
- The human brain, regardless of one's age, is designed to form continuous neural connections in the learning process.
- Reading can reduce stress.
- One contributing factor to long life expectancy is if one is a lifelong learner
- When one teaches what they have learnt, it improves one's understanding by 90 per cent
- The human brain stores more information about books in a library

Source:

<https://theharpetharmonyhills.com/what-happens-to-your-brain-when-you-learn-something-new/>



Can you solve our



Crossword?

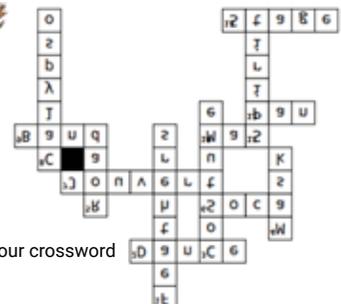


Across

- 2. What masqueraders love to do
- 6. Fast-paced Carnival music
- 7. Early-morning paint and mud celebration
- 9. Group of masqueraders
- 10. Carnival celebration on the road
- 12. Steel musical instrument
- 13. Where performances take place

Down

- 1. Colorful costume decoration
- 3. What masqueraders wear
- 4. Face covering used in Carnival
- 5. Where people "chip" during Carnival
- 8. Storytelling musical style
- 11. Energy and excitement of Carnival



Answer to our crossword

# 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.

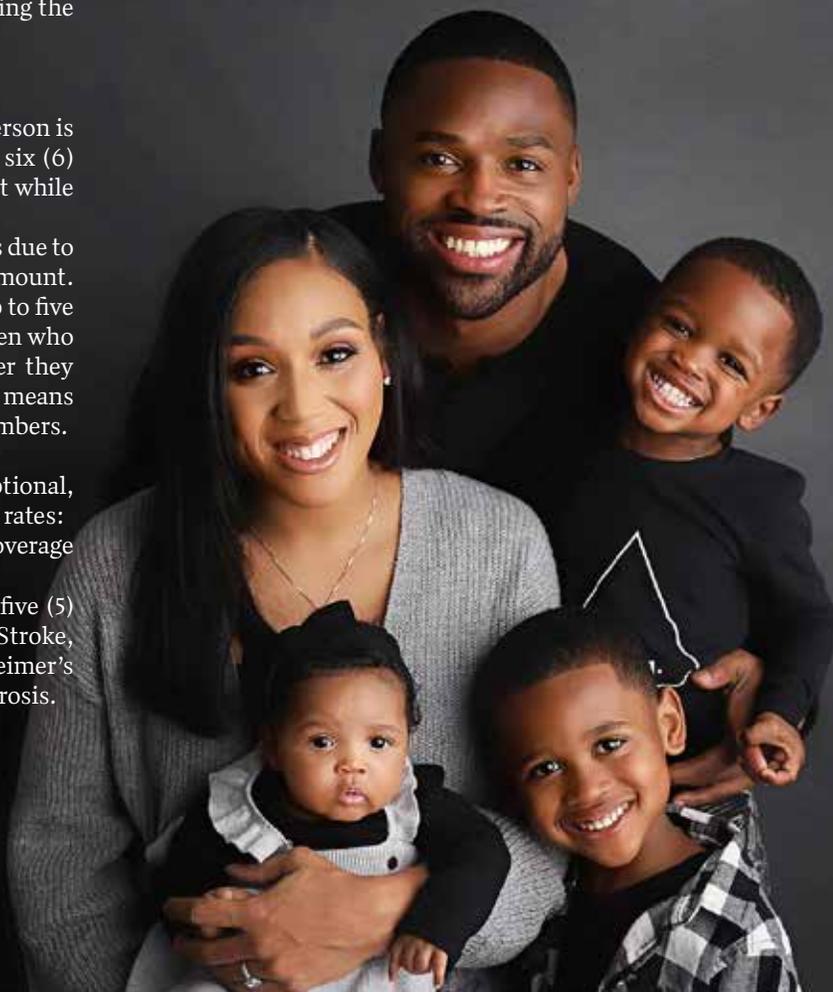
## FIP Benefit Options

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.



# Members... We've reduced the interest rate and extended the terms for a new showroom and new RORO vehicle loan.



Looking to purchase a brand new showroom or a new RORO vehicle?

We're offering:

- 0.5% interest per month on the reducing balance
- Up to 8 years to repay
- Stress-free, flexible financing tailored to your needs

Whether it's your first car or your next upgrade, we're here to help make it happen.

Visit or call us today!

Loan subject to normal lending criteria.

Special conditions apply.

Huggins Credit Union — Helping You Move Forward.



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