

TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Established 25th May, 1950 : Registered 17th June, 1950—Reg. No. 82



Happy New Year!

JUMP START

ISSUE #1 / 2021



One step closer to Home

Page 10

Our Credit Union, One Family.

Happy
New Year!



"Our Credit Union, One Family"

- **Loans**
- **Savings**
- **Health Plan**



Become a Member

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It is in Giving that we Receive

UPCOMING EVENT
71st Annual General Meeting
Saturday 10th April, 2021
Centre of Excellence, Macoya



**TWCU CREDIT UNION
CO-OPERATIVE SOCIETY
LIMITED**

*31 Pembroke Street, Port of Spain
Telephone: 1 (868) 623-4444*

*Email: info@twcu.co.tt
Website : www.twcu.co.tt*



twcuyouth



www.facebook.com/twcutt

LIAISON OFFICERS

TOBAGO

Ms. Mellissa George
Ms. Casey Brown
Ms. Nadine Bernard-Williams

SAN FERNANDO

Ms. Natalie Johnson-Monsegue

President's Address

It is a New Year, and we remind members on the importance of following the health guidelines to keep ourselves and loved ones free from the Covid-19 virus plaguing the world.

A new beginning gives an opportunity to reflect on our performance for the past year, to consider whether we met our goals and to set new resolutions for 2021.

At TWCU, we have much to be thankful for, primarily our 70th Birthday (25-05-50) since being registered as a Society (17-06-50), and the rebrand with a name change and a new logo. Another significant event which stood out for me was the hosting of the 70th Annual General Meeting, under strict COVID-19 guidelines from the Ministry of Health. The meeting approved the payments of dividends for 2019, and also a number of key resolutions. There was also the introduction of the long-awaited Group Health and Insurance Plan, which attracted well over six hundred (600) members including new members.

In 2021, we look forward to the construction of our new offices on Henry Street and completion of the restructuring of the Car Park on Frederick Street. The revision of the Strategic Plan 2021 – 2022 will also be up for discussion and the introduction



Mr. Alfred Sandy

of new services to better serve the membership. We welcome all our new members, particularly the youth members as we continue to build and strengthen the Society.

Obviously, there will be challenges along the way, which may very well provide us with new opportunities to showcase our talents. We must continue to pray for God's healing throughout the land. May our heavenly Father shower us with His richest blessings and protect us all particularly our women and children. Remember to observe the COVID-19 guidelines and be safe.

To all our cherished members and members of staff, have a happy and productive 2021.

Our Credit Union, One Family.

Officers 2020 – 2021 Term

Board of Directors

President: Alfred Sandy
Vice President: Hamilton Scoon
Secretary: Lennard Moorley
Assistant Secretary: Lorna Maycock
Directors: Trevor Alleyne
Rosetta Bedeau
Patrick Hall
Ingrid Jack
Lemour Joseph
Alfred Noel
Vernon Toussaint
1st Substitute: Denie Joseph
2nd Substitute: Camille Carasquero



Supervisory Committee

Chairman: Yentl Figaro-Chandler-Simon
Secretary: Vanessa Jaikaran
Member: Neesha Hillerick
1st Substitute: Pauline Bartholomew
2nd Substitute: Susan Nurse



Credit Committee

Chairman: Vernon Toussaint
Secretary: Ingrid Jack
Members: Lorna Maycock
Alfred Noel
Hamilton Scoon
1st Substitute: Eastlyn Haynes
2nd Substitute: Camille Carasquero



Education Committee

Chairman: Hamilton Scoon
Secretary: Lemour Joseph
Members: Camille Carasquero
Ingrid Richardson
Irma Telesford-Jameson
Co-opted Members: Tennille Alleyne
Paula Coward-Paul
Jerry-Lyn Mullings
Lisa-Marie Ransome
Alex Thomas



WE ARE HERE TO SERVE OUR MEMBERS

Greetings From The Supervisory Committee



As we look forward to the New Year (2021), the Supervisory Committee would like to offer our sincerest gratitude for the membership's support and understanding during 2020, a year of great uncertainty due to the COVID-19 pandemic.

Despite the challenges faced in 2020, the Supervisory Committee continued performing its duties which included signing off monthly accounts, conducting unannounced cash counts and reviewing loans forms of the general membership and Board members. The Committee's Chairperson also continued to represent as an observer at monthly Board and Special meetings. During this year, the Committee submitted reports with various recommendations to the Board.

The Committee continues to monitor the ongoing progress relative to the construction of our new

building at 105-107 Henry Street, POS. We are encouraged by the efforts of our Directors in taking on this monumental task of providing proper and suitable accommodation for all members. We are certain that we all would feel a great sense of pride upon its completion.

We join the Directors, other committees and the staff in wishing our Valued Membership and their families a Blessed New Year!!

May God continue to bless the TWCU Credit Union!!

**The friendly
and efficient
staff of
TWCU
Credit
Union look
forward
to be of
service**



The Rebrand Concept

THE NAME

The Name “TELEPHONE WORKERS’ CREDIT UNION CO-OPERATIVE SOCIETY LIMITED” was derived from the Common Bond which consisted of the workers from the Telephone Company at that time back in 1950.

Today in 2021, and in going forward, we shall simply be known and referred to as the TWCU Credit Union Cooperative Society Limited.

This name change, though may seem minor, is quite significant as we have removed all perceived limitations and have now OPENED our BOND to all persons, as we forge forward with objectives to increase membership and to continue to be sustainable.

THE LOGO

With a NEW all -embracing name, the Board and Members of TWCU’s Re-Branding Committee turned its focus to the Society’s LOGO Discussions revolved around what was our image now, what it represented and how it would cultivate, or, be aligned to the membership of the future and the changes to be made.

After much deliberation, an image was selected which we felt paid homage to our heritage, reflected our togetherness and showed a committed foundation for the future.

This logo is a symbol of TWCU Credit Union Co-operative Society Limited operating with a strong legacy, rich diversity, unique culture, and enduring co-operative values as we grasp the opportunities of the present and embrace the possibilities of the future within the local and the global space.

This new era of CHANGE presents a dynamic, progressive co-operative credit union honed from our strong legacy which has been characterised by our culture of strong co-operative values, integrity



and prudence. Upon this foundation we are ready to embrace the opportunities and explore the possibilities that is unfolding in this ever-changing dynamic era.

So, today, the TWCU would like to introduce our NEW LOGO and the meaning behind it all....

The stylized silhouetted handsets denote recognition of our foundation and a tribute to our legacy.

The lines and colours represent uniquely the elements of our culture and values and aspirations.

Black Our strengths.

Blue Our heritage

Gold Our wealth.

Orange ... Perpetual aspiration towards the future.

The encircling hands of members working together articulate the dynamism of co-operation...

Red the energy that propels us.

Green... the growth we nurture.

The white background is the common space we share transcending all barriers within the local and global co-operative community.

We place all this positive energy together as we Unveil the Society’s NEW logo.

EMBRACING CHANGE.....

Living the Future

by Trevor Alleyne
Convenor, Bye-Laws and Membership Committee



We have come to the end of the Year 2020. To reflect that is an unforgettable year is understatement. Some will refer to surely to, 2020 as “annus horribilis”, that is, the latin phrase for “horrible year”, meaning a year of misfortune or disaster. This may be the descriptive that many persons would apply to the year 2020 when the world was inflicted with a hitherto unknown virus COVID-19.

Never before experienced but aided by modern technology we were able to see in real time the disastrous effects of this unpredictable novel corona virus. It was unbelievable to see cities of the world, including major capitals, under lockdown and citizens confined to their homes for months. Hospital services were overwhelmed and sadly many millions succumbed to the ravishes of the disease.

Governments, in large and small countries, were engaged in efforts to stem the spread of the disease. Authorities had to invoke laws and create regulations that restricted the movement and prevent congregation of populations. Health professionals advocated wearing of masks, sanitizing and washing of hands, and avoidance of non-essential travel.

Large and small economies have been affected and many

businesses have been impacted by reduced revenues or in some dire circumstances were forced to close. Unemployment has risen globally as many economies have contracted.

Trinidad and Tobago created a parallel health care system for Covid-19 patients, implemented restrictions and regulations to control population movement. Schools and universities were closed to protect students. Financial relief was provided for vulnerable citizens, the unemployed and some businesses. Credit Unions were asked by the government to assist in facilitating a loan facility for small businesses. Life had to continue despite the continuing trauma of a virus that has become part of the pantheon of diseases that we live with throughout the world.

All facets of global society have created and implemented many strategies to continue to live and to exist in a “new normal”. Trinidad and Tobago has been no different. TWCU has been able to maintain business continuity. Members continue to transact business and benefit from the services despite the challenges. TWCU has gained many new members through the establishment of our Group Health Plan Information and Communication Technology has gained prominence universally in the ways of doing business



from the outset of the pandemic. We at TWCU has continued to expand our technological footprint as we seek to communicate more effectively with our members and to deliver services more efficiently.

Notwithstanding, the global and local challenges Trinidad and Tobago as a nation and TWCU have to be thankful. The Bye-Laws and Membership Committee (Trevor Alleyne Convenor, Hamilton Scoon, Deputy Convenor; Alfred Sandy, Rosetta Bedeau, Alfred Noel, Lorna Maycock) express thanks to God for His protection and benefits in 2020 and seek His guidance throughout 2021 as we continue to embrace Change and live in the Future. Best Wishes to our colleagues, members, staff and all families.

A BRIGHTER FUTURE

TWCU Credit Union Co-operative Society appoints new manager Shurla Mc Eachnie-Christmas

TWCU Credit Union Co-operative Society is pleased to announce the appointment of Mrs. Shurla Mc Eachnie -Christmas to the position of Manager with effect from September 15th 2020.

Shurla is a dynamic, results-oriented leader with a strong track record of stellar performance in the financial services industry. She has been able to utilize analytical skills, insights as well as team dynamics, to drive organizational improvements and implementation of best practices.

She holds a Bachelor of Arts Degree and a Master of Arts Degree in Business Administration from Anglia Ruskin University (UK). She also holds a Certificate in AML/CFT (Compliance) from Florida Institute of Business (FIBA) and a Certificate in Project Management from the School of Business and Computer Science (T&T).

The Board of Directors, Shareholders and Staff of TWCU extend warmest congratulations to Mrs. Mc Eachnie-Christmas and wish her continued success in her new role.



INSPIRING HOPE FOR A BETTER COMMUNITY



Successful AGM During A Covid Pandemic

Executives and Members in attendance at TWCU Credit Union's AGM observing all health and safety protocols during their recent meeting.

After much delay due to the Covid-19 pandemic, TWCU Credit Union Co-operative Society Ltd was able to host a successful physical AGM under the guidance and support of the Ministry of Health and the Co-operative League at the Centre of Excellence on Saturday 21st November 2020.

All guidance and protocols were followed by the one hundred and twenty members who attended, as the matters of the Credit Union were presented. Of significance importance was the longevity and growth of the Credit Union, which celebrated its 70th Anniversary last year and the declaration of 3.75% dividends for the past financial year (2019) which was recommended and approved.

In attendance was Dianne Joseph, the Chief Operating Officer of the League who oversaw the election of officers for the new term by the membership. In addition to approval of the Minutes of the 69th Annual General Meeting and reports from the Board of Directors and Statutory Committees.



The Manager, Shurla Mc Eachnie-Christmas flanked on the left by Vernon Toussaint, and Hamilton Scoon on the right.



Executives, Board and Committee members .



Members cordially lining up to vote.



Ms. Dianne Joseph , the Chief Operating Officer of the Credit Union Cooperative League receives a token of appreciation from Mr. Vernon Toussaint.



TWCU President, Mr. Alfred Sandy about to cast his ballot for the elections.



Members at the polling stations.



Cross section of the audience at the AGM.

A New Home Is Coming For TWCU Credit Union



Signing of Building Contract

Following the receipt of permission from the City Corporation and other key stakeholders, the official signing of the Contract for construction of new offices at Nos. 105-107 Henry Street, Port of Spain was held on Friday 14th December 2020. These applications would have spread well over two and a half years, with monthly preparatory meetings between the Client and Consultants. Alpha Engineering and Construction Limited was the selected company following open tender for construction of the new building.

Signing of the contract was held at the TWCU's office No. 31 Pembroke Street, Port of Spain. Signatories on behalf of the Society were President Alfred Sandy, Secretary Lennard Moorley and Treasurer Clive Small; Managing Director Mr. Matthew Deveaux, Alpha Engineering and Construction Limited signed on behalf of his company. Witnesses included President of the CCULTT Mr. Joseph Remy, Mr. Francis Ellis from Ellis Engineering Company and Chief Operations Officer of the CCULTT Ms. Dianne Joseph.

Construction began on December 7th, 2020, with an estimated duration of the project for 14 months; scheduled to be completed by February 2022.

A special kick-off meeting was convened on December 10th, 2020 to peruse and discuss the processes of the contract and to familiarize with persons involved in the project.

In attendance were representatives from Ramps Engineering, Lauriston Lewis and Associates, Francis Ellis and Associates and members of TWCU team comprising Alfred Sandy, Lennard Moorley, Trevor Alleyne, Hamilton Scoon, Lorna Maycock and Clive Small.

Sod Turning Ceremony

One of the most historic events of the year was the turning of the Sod for start of construction of the new offices at Nos. 105-107 Henry Street, Port of Spain. This event took place on Monday 14th December, 2020 on the compound.

In attendance were representatives of the Consultants and Engineering companies comprising Contractors for the project, Alpha Engineering and Construction Limited.



Turning the sod were President of the Society - Mr. Alfred Sandy; longest serving Board Member - Mr. Vernon Toussaint; Managing Director Alpha Engineering and Construction Limited - Mr. Matthew Deveaux and former Mayor of Port of Spain - His Worship Mr. Murchison Browne.

Present to witness this momentous event were members of the Board of Directors and other personnel from the Society; Construction companies; and Mr. Marlon Pierre, Vice President of the Co-operative Credit Union League of Trinidad and Tobago (CCULTT). Also in attendance were Specialist Advisor Mr. Shamshad Mohamed, members of the Building Committee, members of the Board of Directors, retired officers, members of staff and well-wishers.



BUILDING A BRIGHTER FUTURE



Don't let Medical Expenses be a Burden



**Join TWCU and enrol in the
Group Medical Plan.**

Must be under the age of 65.



TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

GROUP HEALTH & LIFE INSURANCE PLAN



Provider - Schedule of Benefits – Health Plan

Benefits /Items	Maximum Figures
Major Medical Benefits –	Option 1 - \$ 300,000 Option 2 - \$ 500,000 Option 3 - \$ 1,000,000
Deductible	\$300
Doctor's Visit	\$300
Dental Benefit	\$3,500
Deductible	\$100
Vision Care	\$1,500
Deductible	\$100
Specialists - Office Visit	\$400
Specialists -Hospital/Home Visits	\$500
Diagnostic Services –per Disability	80%
Prescribed Drugs/Injections	80%
Maternity	\$5,000
Physiotherapy –per Visit	\$150
Maximum No. of visits per Calendar Year	20
Preventative Care	\$1,200
Hospital Room & Board – Daily Limits	\$700 In the Caribbean 80% Elsewhere
Intensive Care – Daily Limits	\$1,000 In the Caribbean \$4,000 Elsewhere
Air Fare	\$5,000
Max. Trips per Year	2
Psychiatric – per Treatment	\$500
Max. Treatments per Calendar Year	20
Acupuncture	\$200
Max. Visits per Calendar Year	20
Chiropractic	\$200
Max. Visits per Calendar Year	20
Home Nursing Care	\$250
Max No. of Days per Disability	30
Repatriation of Mortal Remains	\$ 20,000
Emergency Air Ambulance	US \$18,000

Note: For Claims outside the network, the maximum will be 70% except for Prescribed Drugs which remains at 80%, and Preventative Care at 100% for both within and outside the network.

Provider: *Guardian Life of the Caribbean Limited.*
Administrator: *CIC Insurance Brokers Limited.*

Health Plan - Internal Lifetime Plan Limits

Items	Limits
Congenital Birth Defects	\$100,000
Nervous & Mental Disorder	\$25,000
AIDS/HIV	\$50,000
Durable Medical Equipment	50% of Major Medical
Radiation & Chemotherapy	\$10,000
Dialysis	80%

Monthly Premiums

Monthly Premiums for (Members under 65 yrs)	Member Only	Member & One	Member & Family
Option 1 - \$300,000	\$265.00.	\$450.00	\$740.00
Option 2 - \$500,000	\$300.00	\$525.00	\$825.00
Option 3 - \$1,000,000	\$400.00	\$700.00	\$1,100.00

Group Life / Accidental Death & Dismemberment Plans – Available As An Add-On to the Health Plan

Benefit/Item	Option 1	Option 2
	Under 65 Years of Age	
Group Life Sum Assured	\$50,000	\$100,000
Accidental Death	\$50,000	\$100,000
Monthly Premium	\$20	\$40

JOIN TODAY !!

This Plan is only available to Members of TWCU who are under the age of sixty-five (65).

#31 Pembroke Street, POS

Tel : 623-4444/ 3441 Fax: 627-0822

Email: info@twcu.co.tt Website: www.twcu.co.tt



Reconnecting Our Youths During Covid-19

News And Highlights

There is a pressing need for connectivity and internet access in these times. The Coronavirus has greatly impacted on how our society provide service to the membership and how schools provide service to the students and the way instructions are received.

The Youth Development Committee is no exception, we have had to establish creative and innovative ways on how to interact and engage our youth population.

During the month of October 2020, which is celebrated as Credit Union Month Worldwide, activities were planned by the committee and were successfully executed by youth members.

A symposium entitled 'Creating a Credit Union Movement Where Millennial and Generation Z Meet'. And a home activity entitled 'Bored in the House' was held.

The presenters for the symposium were Mr. Joseph Remy, President of the Credit Union League of Trinidad and Tobago and Mr. Colin Bartholomew, Head of

Department Co-operative Studied at Cipriani College of Labour and Co-operative Studies.

Mr. Keston Friday, a twenty-five year old youth member presented his testimony on how the Society was able to help him achieve his career goal in becoming a qualified pilot. He literally captivated the audience with his passion on the description of his encounter with members of the credit committee.



Youth members also participated in another event entitled 'Bored in The House'. Here youth members were required to submit videos of any activities or project they would have undertaken during the Covid-19 lockdown restriction. A number of interesting skills and talents were showcased. To view those videos you can visit the website at twcu.co.tt or visit our Facebook page.

North West Regional Chapter (NWRC)

We continue to expose and encourage our youths to participate in external events geared towards their development, holistically and at the same time edifying them about the philosophy and principles of the credit union movement. These educational programs are normally given through the umbrella bodies of credit unions, namely:

- The Chapters
- Co-operative Credit Union League of Trinidad and Tobago
- Caribbean Confederation of Credit Unions
- World Council of Credit Unions.

Two of our youth members participated in such a program hosted by North West Regional Chapter in October 2020.

The event was entitled 'National Youth Conference'.

Updates On Plans For 2021

The committee has plans for a number of activities for 2021. If the prevailing Covid-19 pandemic continues, we are well prepared to rise above the situation by staying focused and we will move forward with our plans. This way our youth members will be kept connected.

Planned Events (virtual)

- Debating competition
- One hour youth summit (topics to include: how corona affected their lives, how youths can make their voices heard and advocate for issues that are important to them in the

Virtual Youth Symposium October 2020



Giving back to the Community December 2019

credit union and where do youths see themselves in the credit union movement).

The committee takes this opportunity to urge parents to encourage their children to participate in the various programs when they are advertised. These activities are geared towards the growth and development of our young people and can act as a deciding factor in their career path.

Youth Arm Greetings

The committee extends greetings to the Membership, Board of Directors, Supervisory and Education Committees and to the Management and staff.

Special greetings also go out to the Youth Arm Executive and the entire Youth Arm Membership.

We thank the Board and staff for all the support given to this committee during the period and we trust that the relationship will continue in the future.

Let the spirit of love gently fill our hearts and homes. In his season of goodwill and love, one can find many reasons for happiness.

Wishing everyone a Bright and Prosperous 2021. Follow all guidelines protocols and STAY SAFE.

Donation of Tablets

The Credit Union made a donation of Five Tablets to the Outreach Committee of the St. Mary's Parish of Tacarigua to be given to children within that community who required these tools to support them with their online classes.

We understand that many children do not have the necessary devices to continue their schooling during these times and were willing to assist.

The official handover was done on December 16th by TWCU's President, Mr. Alfred Sandy to Mrs. Brenda Crichlow-Cox, a member for the Outreach Committee of the St. Mary's Parish of Tacarigua.



Ayanna Villaroel - Star Of The Month - October 2020

Ayanna displayed outstanding customer service during the period of the open enrollment for the new health plan with the influx of new members.

She assisted members (in the lobby and in the line-up on the pavement outside), ensuring that they had all their relevant documents in order so that the process would be speeded up, whilst ensuring that her day-to-day duties and responsibilities were completed.

During this month, she also acted as Customer Service Representative Supervisor, plus filled in for other staff members, since her department was short staffed.

Ayanna performed exceptionally well during this period and showed outstanding leadership skills.

Great job Ayanna.



Steve Sealey – Star Of The Month – November - 2020

As the Office Attendant, Steve’s core job function does not require him to interact directly with members. Despite this, Steve has shown his willingness to assist members when the lobby was crowded.

Going over and beyond his duties, he assisted with writing up and paying customers for deposit withdrawals, handed out cheques, assist members who were applying for loans (verifying information and documents), and even walking outside to assist when the lines were extended on to the pavement.

Once there was a crowd, you could have counted on Steve to assist.

Congrats and Thank You.



Allyson Richards – Star Of The Month – December 2020

As a Customer Service Representative, Allyson has proven to be a really supportive team-player exceeding herself this month.

Without being asked, she would automatically assist her co-workers at the front counter when she observed that they may be overwhelmed and needed an extra hand. At times even working through her lunch hour.

Thank you Allyson, your dedication has not gone unnoticed.



**PROGRESS THROUGH
SELF-RELIANCE**

Patsy Le Blanc-Retirement Celebration



Patsy is one of the longest standing employees at TWCU Credit Union having been employed by the Society almost thirty five (35) years ago on February 18th 1986.

The Credit Union was hiring, she applied and started her new job of filing and typing at #105 Henry Street, Port of Spain along with ten other employees.

Her boss at that time was Lennox Narine, and other colleagues were Emerald Dickson, Rosetta Bedeau, Ena Primus, Michelle Chung, Corinthia Park, Sherma Moraldo and Joycelyn Duncan, some of whom are still involved with the Society today.

With no previous credit union experience it was a new challenge for her which according to the old proverbial saying, she grasped by the bull's horn. She admits that at times, it was difficult but over time the tasks eventually became easier.

In her position as Customer Service Representative, she was part of a team that once represented the Society at a Leadership Conference in Margarita, she has also served on the Choral Speaking Committee which she enjoyed immensely.

Some of her fondest memories are the daily lunch hour walk into downtown Port of Spain; Long Service Awards; Christmas Parties; a Graduation Ceremony at the Cipriani Labour College (for a Public Relations Course completed by Sherma Moraldo, Michelle Joycelyn and Patsy, when Mr. Carlow and Mrs. Bedeau attended) and the Graduation Ceremony of a sewing course completed with Lystra Warner where they had to wear clothing they made themselves. She proudly recalls wearing her romper.

Over the years, she saw the Credit Union grow and has observed that the new staff being employed are quite adapt with technology, which is a wide contrast to the manual systems that existed when she joined almost thirty-five years ago.

Patsy has witnessed the changes first-hand, and is confident that the Society is going forward with the opening up of the membership and the impending new office building which she jokingly recalled she had been promised that she will get to work in.

Looking back at her TWCU work life, Patsy says "I have no regrets whatsoever, as with everything else,



there were good days and some not so good days". When prodded on if she could relive the years, would she follow the same course, she replied, "Maybe, but I would want to do something else, not the same thing twice".

She feels that the staff is the Society's largest investment and with the right level of comfort, "they will continue to deliver 100% plus as they always do even under the most stressful conditions".

Patsy's advice to her colleagues is, "Pray, continue to work hard to achieve your goals, grasp any opportunity for further growth, and make sure you enjoy it all!"

Greetings From The Education Committee

- Lemour Joseph

The Education Committee was appointed in June 2019 and comprise of the Chairman -Hamilton Scoon, Secretary- Lemour Joseph, and members Irma Telesford Jameson, Camille Caraquero and Ingrid Richardson Co-opted members, are Lisamarie Ransome, Jerry Lyn Mullings, Alex Thomas, Paula Coward Paul and Tennille Alleyne. Liaison officers in Tobago comprise of Nadine Bernard Williams, Casey Brown and Melissa George.



The Covid-19 pandemic curtailed a number of our planned programmes for the membership. However, we are pleased to report that the Joseph Corbie SEA and Scholarship Awards function was held on Friday 11th December 2020. Eighteen (18) members were successful and received awards.

The three (3) scholarship winners were:

- 1st place winner AMAIA AGARD who passed for Bishops Anstey High School scored 243.93 marks,
- 2nd place winner SONJA NICOME who passed for St. Joseph's Convent POS scored 242.89 marks, and
- 3rd place winner BRIANNA MELVILLE who passed for St. Joseph's Convent POS scored 241.58 marks.

Due to restrictions and gatherings limitations, a hybrid event was planned and came off successfully without any major glitches. We extended hearty congratulations to all participants and wished them continued success in their

future endeavors.

The David O'Brien CSEC Scholarship Awards function was postponed until further notice due to issues surrounding the results. As soon as queries are completed successful members will be rewarded.

Online learning is now the new normal and in keeping with this new trend we will be conducting a number of virtual training sessions in the coming months. Visit the website (twcu.co.tt) for updates on dates, times etc. Members can look forward to seminars on matters concerning the Group health Insurance plan and Updating members Beneficiary forms, Spelling Bee, Essay competition (Covid-19), Jerusalema dance challenge, Sign language, Spanish and grow box to name a few.

As part of the rebranding process a number of social media platforms are now available to the membership for any information concerning the Credit Union. In addition to our website ([www.](http://www.twcu.co.tt)

twcu.co.tt) there is something for every age and you are invited to join and follow us on either WhatsApp, Instagram, Facebook etc. there is also a website page for youth members as well. Why not check it out and give us some feedback so we can improve our brand and quality going forward. Also tell us if/how the Covid-19 pandemic has changed you in anyway and what you've been involved in during lockdown.

Daily we experience the Goodness of God in our lives, so let us continue to Give Thanks, no matter what challenges we face. God sent His only son, Jesus Christ to come into this world to deliver and save us all from sin. In this season of good cheer where caring, giving and sharing is encouraged, the Education Committee extends Best Wishes to our valued Membership and their families. May this New Year be filled with enormous blessings, Love and Forgiveness for each other.

May God Richly Bless TWCU Always.

Remember When - Tobago Update

We truly regret that we were unable to host the Tobago Update 2020, however, this was due to circumstances beyond our control. We thank our dear Tobago Members for their continued support and look forward to the 2021 session.

Special greetings to our Liaison Officers Casey Brown, Mellissa George and Nadine Bernard-Williams.



Above: A group of retired Central Office and Transmission Technicians (TSTT). Mr. Ellis Peters, Mr. Haydn Wallen, Mr. Barry Daniel, Mr. Fitzroy Oblington, Mr. Krishna Gupta, Mr. Anthony Loney, Mr. Justin Subran, Mr. Winston Noel, Mrs. Wallen (Lady in photo)

Left: Tobago Youth Arm members

Online Contest

In 2020, the Society hosted two online contests which were advertised on Facebook and Instagram. These were aimed to increase awareness of the Credit Union and to attract a wider and younger audience.

The First contest invited persons to tag, share and like our FB Page, and the winner selected on July 11th was Ms. Precious Harrison who won \$1000 deposited into a new TWCU shares account.



Winner of \$1000 in Shares - Precious Harrison

The Second Contest was drawn on August 20th and the winner selected was Mr. Ravi Ramkissoon who also won \$1000 which was deposited into his new shares account.



Jump Start Winner - Ravi Ramkissoon

TWCU's Car Park

– 69 Frederick Street, Port of Spain

On Wednesday 6th January 2021, the TWCU's logo was proudly raised at the Society's Car Park located at No. 69 Frederick Street, Port of Spain.

Since instructed by the Town and Country Planning department to seek additional parking for the new offices at Nos. 105-107 Henry Street, Port of Spain, the Society has invested in the property located next to the old Immigration Office.

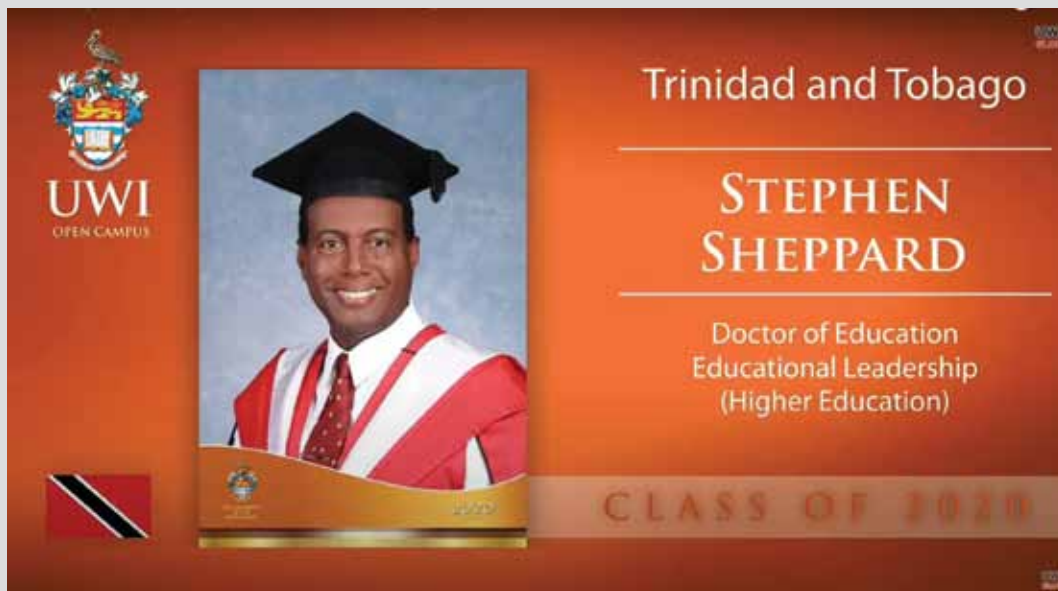
Completion of the refurbishment of the Car Park was delayed due to damage to the western wall caused by the September 20th 2020 earthquake and other logistical circumstances. When completed, the Car Park will provide rental accommodation for forty vehicles.

This challenge was an investment opportunity seized by the Board to bring revenue to the Society.



CONGRATULATIONS TO DR. STEPHEN SHEPPARD

from the TWCU Credit Union Co-operative Society Limited



Stephen Sheppard was a former Executive at TSTT in the capacity of General Manager Human Resources. He was a long standing member of the Society and served on the Supervisory Committee for a number of years.

Best of luck to Dr. Stephen Sheppard in his future endeavors.



TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

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