



CREDIT UNION PULSE

CELEBRATING 30 YEARS OF WORKING HARD FOR YOU

MARCH 2013

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SPECIAL POINTS OF INTEREST:

- Learn from yesterday, live for today, hope for tomorrow
- Just trust yourself, then you will know how to live life
- It is what we do easily & what we like to do, that we do well
- Its time to start living the life you've imagined

SKCCU MELVIN EDWARDS EXCELLENCE AWARDS



Children who will be going to high school have a chance to earn some well needed finance to assist them in a good start to educational success. The St, Kitts Co-operative Credit Union Ltd. continues to support excellence in education through the St. Kitts Co-operative Credit Union Melvin Edwards Excellence Award. This award was named after an iconic stalwart of the Credit Union movement Mr. Melvin Edwards, who still makes a positive impact through youth and community development, private enterprise, microfinance support, Credit Unions and economic competitiveness advancement today.

At the last awards held in September of 2012, we had the honour of awarding five (5) children instead of three as accustomed in the previous years. The two (2) additional students were awarded as per Mr. Edwards request and at his expense. This speak volume on the part of Mr. Edwards.

The students who were awarded in 2012 are as follows:

1st Gariel Bowry

2nd Jendayi Omawale

3rd Aaron Jackson

4th Kadeema Blanchette

5th Keyshawna Headley

The institution commends the outstanding performance of these children and encourage

them to continue to strive for excellence throughout their high school tenure. What about you, who would be going to high school this year. Take the challenge to another level. You now have something to aspire to, a dream to achieve. You can be named one of the awardees for 2013. Through positive outreach, the St. Kitts Co-operative Credit Union continues to strengthen the foundation of the Federation's future leaders.



Meet Mr. Melvin Edwards a son of the soil whom this prestigious Award is named after.

ST. KITTS CO-OPERATIVE CREDIT UNION PARTICIPATES IN CARIBDE9



Ms. Marilyn Johnson, Vice-President of the St. Kitts Co-operative Credit Union, is now more knowledgeable in the Credit Union Movement after attending the recently concluded CaribDE9 conference held in Jamaica from February 24th -March 2nd 2013. The Caribbean Credit Union Development Education Programme

(CaribDE) was founded by Mr. Melvin Edwards. The programme highlighted leadership development and expounded on legislative and regulatory issues, international co-operative principles, the current financial climate, and its impact on the Credit Unions. Persons, who attended the programme, gained leadership skills, pres-

entation skills and speaking opportunities just to name a few positives. Ms. Johnson now joins a class of some of our institution's past highly accredited attendants that includes; Ms. Julie Charles, Mrs. Sheryl Bass, Mr. Othniel Hyliger, Mrs. Shirmel Woods. All of whom have impacted the Credit Union positively.



DELINQUENCY - THE PROFIT BANDIT

What is delinquency?: It means failing in or neglectful of a duty or obligation.

Eg. of an account, tax, debt, etc.) past due; overdue.

Delinquency is fast becoming a chronic problem in several financial institution. At the SKCCU this problem has grown considerably over the past few years and every effort has been employed to arrest this situation before it begins to affect profitability.

It is evident that unemployment is a major reason for delinquency given the difficult economic times. However, there are steps one can take to avoid be-

coming delinquent. Here are some suggested tips you can follow:

(1) Always have a plan "B" whenever you take a loan. Put a savings plan in place. In this way if you are unable to pay because of unemployment or other plausible circumstances, then you can at least cushion yourself for a time period by using this saving plan.

(2) Don't sit back and be silent and think that the problem will go away or the phone calls and letters will stop coming. When you do that it would appear as if you are deliberate concerning your obligation and a legal letter will soon follow

suit.

(3) Whenever you can pay more do so, in that way you will always be ahead of the game.

(4) Stop accumulating other debts that you know you can't handle.

(5) Always keep in contact with your loan or Credit officer when facing difficulties. Maybe you may qualify for a rescheduling of your loan.

Members safeguard your Credit Union by honouring your obligations. Lets endeavour to decrease delinquency in 2013.



MEET YOUR NEW CREDIT UNION VOLUNTEERS

The St. Kitts Co-operative Credit Union held it's Annual General Meeting on November 28th, 2012. Following a subsequent meeting of the committees the institution is pleased to introduce its Board members and Committee members.

The Board of Directors

Shirmel Woods - **President**
Marilyn Johnson - **Vice President**
Analdo Bailey - **Treasurer**

Albert Edwards - **Secretary**
Edward Gift - **Asst. Sec/Trea.**
Othniel Hyliger - **Member**
Luther Clarke - **Member**

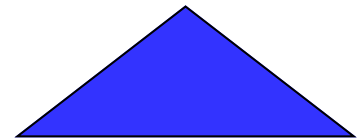
Credit Committee

Verlene Simpson - **Chairperson**
Melvin James - **Secretary**
Linda Huggins - **Member**
Mavis Matthew - **Member**

Patricia Haynes - **Members**

Supervisory Committee

Alex Straun - **Chairman**
Sandra Tweede - **Secretary**
Joanna Collins - **Member**
Outgoing members were
Mr. Raphael Archibald - **Board of Directors**
Mr. Robert James - **Chairman**
Credit Committee



SKCCU.... We value the hard work of our volunteers

FEATURED SERVICE - THE GOLDEN ACHEIVERS

This savings plan is designed to suit your varied savings needs. Whether you are saving towards an education, your car insurance, a down payment on a home, or some other financial goal, the Golden Achievers Plan can be started at any time of the year at your convenience. It is similar to 'partner hand' but offers better returns and is much safer. With a minimum

start up of \$50.00EC, **you are in control of when you save and how much you save.** The duration of the savings plan lasts for one year and can be rolled over into a term deposit for a possible higher return, another Golden Achiever or cashed out. **What's more - you earn attractive returns** and learn an important discipline.

Save towards financial success and achieve your goals with a Golden Achievers Saving Plan



Live life like it's Golden with an SKCCU Golden Achievers

KIDDIES CORNER

G	L	R	R	W	H	C	A	N	I	P	S	C	Beet	Broccoli	Cabbage	
Z	L	K	E	T	P	P	O	T	A	T	O	T	Carrot	Cauliflower	Celery	
N	B	B	B	W	Y	I	O	N	O	I	N	O	Corn	Cucumber	Eggplant	
H	R	R	M	F	O	N	N	H	O	A	P	C	Kohlrabi	Lettuce	Onion	
A	M	O	U	K	E	L	S	S	L	T	I	E	Parsnip	Peas	Potato	
S	N	C	C	E	O	I	F	P	R	B	L	L	Radish	Rutabaga	Spinach	
A	M	C	U	G	D	H	G	I	L	A	C	E	Squash			
E	S	O	C	A	A	G	L	E	L	A	P	R				
P	Q	L	R	B	E	I	T	R	R	U	T	Y				
P	U	I	I	B	B	T	P	R	A	E	A	D				
L	A	L	F	A	U	B	O	B	E	B	U	C	Hey kids Happy New Year..... Have			
N	S	Q	S	C	B	T	U	B	R	S	I	K	fun completing this word search			
J	H	J	E	R	R	U	T	A	B	A	G	A	puzzle on vegetables.			



RECIPE CORNER

***Budget Friendly
Potato Corn-Pie***

1lb potatoes
1 can cream style corn
1/2 grated cheese
salt,pepper to taste
butter for buttering dish

Method :

Preheat oven to 375 de-
grees

- 1) Peel potatoes and boil in salted water until soft (30 mins - 40 mins)
- 2) Drain and mash potatoes, add can of cream style corn and 1/2 of the cheese, season with salt and black pepper- mix well
- 3) Butter ovenproof dish and place mixture into the dish
- 4) top with remaining

cheese and bake in pre-
heated oven for about 1/2
hour , or until golden
brown on top.

This recipe is bound to
light up your taste buds a
quick simple meal that
can be prepared in less
than an hour.



Good old white potato the vegeta-
ble, that makes a quick meal.

TIPS ON WRITING A BUSINESS PLAN

People often find it difficult to prepare a business plan. And it is at times met with resistance. Questions like: Why do I need a business plan?; or How do I write one? usually present obstacles. A business plan is a crucial part of any loan application as it gives lenders, investors or suppliers insight of your business, which includes the nature of your business, the

markets it will cater to, your financial situation and how you will repay the loan.

Before you begin writing any business plan ask yourself some questions.

1. Why do I want to go into business for myself?

2. What type of business is right for my situation given my skills?

3. Will my business idea work?
 4. How will I be organized?
- This is just the start in the preparation of a good business plan. Other aspects of business plan preparation will be covered in our next issue.



www.stkittscreditunion.com

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**PEOPLE HELPING PEOPLE TO HELP
THEMSELVES**

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BACK PAGE TO STORY HEADLINE



1st Bethany Greene
2nd Leantel Matthew
3rd Khalifa Pencheon



1st Khadejah Blanchette
2nd Andrew Douglas
3rd Jaden Sutton



1st Gariel Bowry
2nd Jendayi Omawale
3rd Aaron Jackson
4th Kadeema Blanchette
5th Keyshawna Headley



You can be part of
The Class of 2013 of the
SKCCU Melvin Edwards Ex-
cellence Awards.

*" Go Confidently in the
direction of your dream.
Live the life you have
imagined"*

-Henry David Thoreau



At

SKCCU

Calling all Credit
Union members!!!

Do you love to save, but think
its too hard in these "guava
crop times?

Do you want to have financial
stability and growth?

Do you just want to save for a
rainy day?

Are you tired of being broke
for Christmas and Carnival?

Then join one of these saving
plans and be on your way to a
Merry Christmas, Dream Vaca-
tion or simply making your
dream a reality.

- Christmas Club
- Vacation Club
- Golden Achievers

It's your Credit Union
always thinking of you
Always staying with you
every step of the way.