

Credit Union Pulse

St. Kitts Co-operative Credit
Union Limited

(869) 465-2272 (Telephone)

(869) 466-1892 (Fax)

www.stkittscreditunion.com

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Inspirations

- Try and fail but don't fail to try
- A true friend sees the good in everything, and brings out the best in the worst of things
- Man cannot discover new oceans unless he has the courage to lose sight of the shore
- You won't realize the distance you have walked until you take a look around and realize how far you have been
- A man can live about 40 days without food, 3 days without water, 8 minutes without air, but only 1 second without hope
- A man cannot discover new oceans unless he has the courage to lose sight of the shore
- There are no failures just experiences and your reactions to them

Staff Training Session on Violence against women



In an effort to continue the Credit Union's mandate to enhance and develop its staff members through training, a session was held on Wednesday 13th February on violence against women. The presenter was Mrs. Ingrid Charles Gumbs, who is the Director of Gender Affairs and a firm advocate of women's rights and fight for equality.

In her opening remarks, she cleared up the myth that only women are abused, however she indicated that based on statistics, the abuse of women far outweigh the abuse experienced by men. She stated that globally 1 in every 3 women experience abuse however, in the Federation the ratio is higher as 1 in every 2 women experience abuse. This statistic was rather alarming to the participants and there were several questions that were asked. After addressing these questions, Mrs. Gumbs expounded on the types of abuse that can be experienced and they are as follows –

Physical Abuse (Domestic Violence)
Verbal or Non Verbal Abuse
(psychological, mental abuse,
or emotional abuse)
Sexual Abuse
Stalking or Cyber stalking
Economical or Financial Abuse

After explaining each type of abuse and giving examples, she also indicated the avenues for seeking help and the legislation that govern the prosecution of violence. The handouts provided gave much understanding and additional knowledge to the staff members. She also passed on information about new legislation being considered and how the Department is trying to protect the children who have not only experienced but seen abuse in the homes. She stated that in her opinion the huge rise in crime and especially violent crimes are as a result of the violence being perpetrated in the homes.

In conclusion, Mrs. Gumbs implored the participants to not live in denial but ensure that if they or someone they know is in such a situation that they are encouraged to seek help. The participants asked several questions and then a presentation was made to Mrs. Gumbs on behalf of the Credit Union by Ms. Wilma Phipps, Branch Manager.

As the month of March is celebrated internationally as the month of the Woman, issues such as domestic violence should be highlighted and addressed wherever possible.

51st Annual CCCU International Convention at Sunset Jamaica Grande Resort



It is almost that time again when the Caribbean Confederation of Credit Union hosts its annual convention and general meeting. This auspicious occasion creates an environment for learning, networking and socializing with other credit unions in the region. It will be held at the very exclusive tourism sector of Jamaica namely the all inclusive Sunset Jamaica Grande Resort and Spa in Ocho Rios.

This year's theme will focus on **"one unified Co-operative sector for competitive advantage"** and it is hoped that the Credit Unions in attendance will gain an understanding of the old saying "Unity is Strength." As detailed, there are several sessions that are geared towards assisting with the development of strategies to become more flexible, new insights and inspiration that impact leadership performance, and getting a clearer understanding in an effort to promote a corporate culture at the credit union that foster productivity, creativity, and harmony. The examination of these critical areas will serve to enhance not only the profitability of the institutions but also the level of professionalism and the continued delivery of quality products and services.

The four day sessions will also provide an opportunity for networking among Credit Union peers and the exchange of ideas and information. The sessions will be grouped into **Good Governance Forum** which would have topics related to Regulators, Compliance Officers, Supervisory Committee Members Managers and Internal Auditors; **Regional Compliance Forum**, which would have topics related to Credit Union Professional and regulators and finally the **Directors Forum**, which would be targeted to Board of Directors and Committee Members. Members are more than welcome to attend as the convention might be an opportunity to learn about the Credit Union Movement.

The placement of the convention on the island of Jamaica would aid some of the representatives of the smaller credit unions to see the inner workings of the larger credit unions that exist, their set up as well as their offerings. With this experience and exposure, the responsibility will lie at the door of each institution to implement and incorporate the elements that would enhance their individual operations.

A Healthy Member is a Wealthy Member



Will a routine physical uncover every problem?

If sudden death cannot be reliably predicted or prevented, what is the point of seeing the doctor at all? It turns out that many conditions can be readily detected or prevented, while others are simply beyond the limits of screening tests or examinations. First, it matters whether the visit is truly a routine visit meaning that there are no symptoms and the person seeing the doctor feels entirely well; or on the other hand an appointment is being set up for an evaluation of a symptom being experienced. Then in that case the visit no longer can be considered routine as the visit is then focused on the complaints or medical conditions that you have.

Even in the absence of symptoms, most doctors would recommend routine yearly visits for adults of all ages. These visits can detect the following -

- ***To ask about health problems and disease prevention measures*** - This can be an opportunity for ask general questions about exercise, depression, hearing problems, or just to improve on current health and quality of life
- ***To determine the risk of disease*** - Before you develop symptoms of heart disease for example or even cancer your doctor may uncover risk factors that lead to prevention or earlier detection of disease.
- ***To examine yourself*** - Ensure that you consistently check your blood pressure, monitor your eating habits, and ensure that you check for any signs of abnormalities.

It is a myth that a doctor can detect any health problem you have just by examining you. Your doctor may ask you to come back yearly for a routine physical, but the real impact of such visits may be limited. It's best not to rely on routine doctor's visits to provide a guarantee of health. On the other hand, at your visit you may learn of risk factors for disease you did not know you had, or discover that what you thought was just getting old was really symptoms of arthritis or depression.

For many, having a routine physical helps establish a relationship with their health-care providers, a process that can come in handy if you ever are sick. Establishing a relationship with a health-care provider may be among the best reasons to have a visit to doctor, even when you are feeling well.

Excerpts from yahoo health

Know your Credit Union

General Knowledge on the Requirements for a Loan

In order to increase the possibility of receiving a loan request, you must meet the following requirements -

- **A Good Credit History**
- **You must be a Member and own a minimum of 20 shares at the Credit Union**
- **You must have supporting documentation for the request of the loan**
- **You must have a certification letter of employment or a most recent salary slip**
- **You must have security of at least 35% of the loan requested in savings at the St. Kitts Co-operative Credit Union**
- **You must be at least 18 years of age**
- **You must be able to show a continuous source of income**
- **A good savings pattern**



Conditions for Loan Disbursement

- **All required documentation must be signed for example - the Loan Bond, Loan Lien of funds used as collateral, and signed disclosure form**
 - **All disclosures from other financial institutions must be returned and reflect the information provided in the loan application**
 - **Loan applications must be approved by necessary internal agents**
 - **All loan and/or legal fee must be paid**
 - **The loan agreement must be sign by applicant/borrower and or co-maker/co-borrower**
 - **Valid IDs along with current address and current signature must be on our system**

