

ad VENTURE

The Official Publication of **VENTURE** Credit Union Co-operative Society Limited

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Message**
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EMPOWER YOUR CHILDREN TO ACHIEVE THEIR FULL POTENTIAL WITH AN **EDUCATION LOAN** FROM



VENTURE
CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED



BORROW UP TO
\$30,000 **FOR:**

- **TEXTBOOKS** ▪ **UNIFORMS**
- **SCHOOL FEES & TUITION** ▪ **LAPTOPS**

Normal lending criteria applies. **Limited time offer!**

Loan Application Requirements:

- Job Letter no older than three (3) months
- Most Recent Payslip (no older than 1 month)
- Proof of Address no older than three (3) months
(Utility Bill or Bank Statement)
- Two (2) valid forms of ID

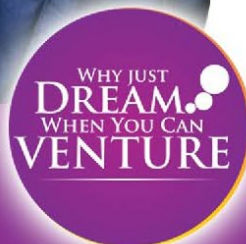
How to apply:

WEBSITE: <https://www.venturecreditunion.com>

EMAIL: loans@venturecu.com

TELEPHONE APPLICATIONS: Call (868) 225-4828.

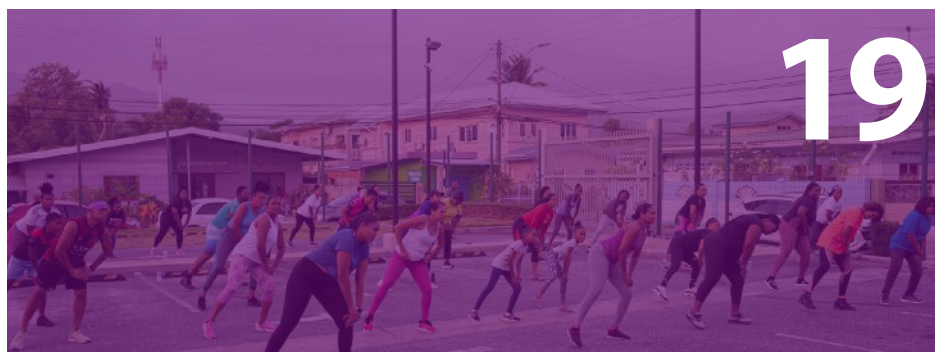
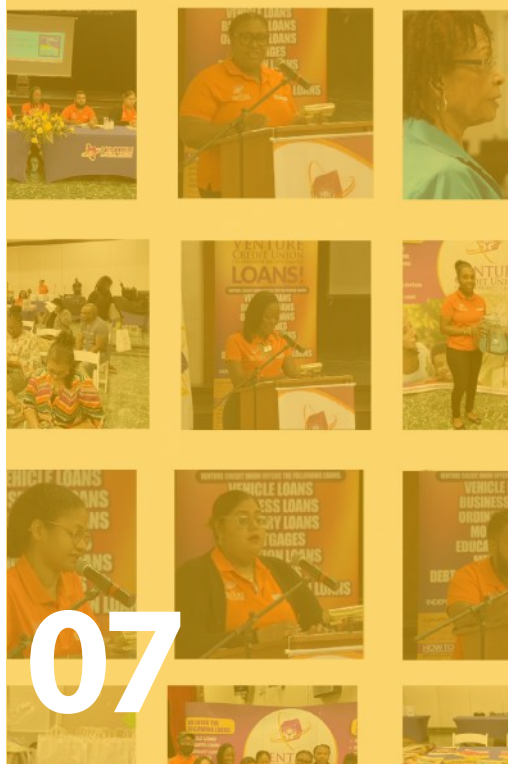
WALK IN – DROP BOX: Place in Drop Boxes located in Branch.
Arouca; Couva; San Fernando.



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President's Message

Fellow Members,

This past year has been one of change and growth for **VENTURE** Credit Union, and I am pleased to have been offered the opportunity to lead our Credit Union forward.

I served as President at the inception of **VENTURE** in 1997 and after almost 20 years at the helm, I stepped aside to allow successors the opportunity to steer the organization forward. However, with the many challenges facing our organization, I was asked most sincerely to consider returning as President to help stabilize and build a foundation for the future. Under the circumstances, it was a call that could not be easily ignored. So, I engaged for a clear short-term stint, with the fervent hope of revitalizing our credit union and re-establishing a platform for growth.

As a Board and Management, we have been tackling some of the serious issues facing **VENTURE** Credit Union; the main one being our loss of competitiveness.

We conducted a competitor analysis of the main players in our market and found that **VENTURE's** borrowing membership was lower than most; and those borrowing members have higher

than average Debt Service Ratios. We also have a declining loan portfolio and a high staff to member ratio. Additionally, we engaged a survey with Market Fact and Opinions, which indicated that our member service efficiency and quality needed improvement.



These reports clearly indicated that a transformation was urgently needed. Therefore, it was imperative that we fixed our business systems as well as our culture, so as to ensure the sustainability and growth of **VENTURE**.

Based on these insights, our team has committed to re-engaging the hearts and minds of our members and staff, so that all would want to do business with **VENTURE**.

As we continue to make **VENTURE** more competitive, we have already started the process of digitalizing our loan process, to ensure that doing business with us becomes easier and more convenient.

We interact with our members on five fronts: loans, deposits, shares, insurances and our debit card. We are working to ensure that we provide an exceptional digital service at each front, so as to create a truly satisfying and rewarding member experience. Quality service is key to securing and maintaining our relationships with you, our members.

Culture at **VENTURE** is considered a key part of our Transformation journey. Stakeholders at various levels in our organization are already doing their part to create a culture that is warm, welcoming and efficient, for all who do business with us.

We want to inspire a new way of working and being, where the "**VENTURE** Pride and Professionalism" shines brightly through in everything we say and do.

Another key aspect of the Transformation is our focus on Corporate Governance. The Board of **VENTURE** has set up committees to examine these critical areas: Purpose; Performance; Business Processes; Risk, and our People development (Members and Staff).

Finally, as we reflect on the theme of Transformation, I invite you to recall the core principles captured within the **VENTURE** acronym:

- **Visionary**
- **Enterprising**
- **Nuturing**
- **Trustworthy**
- **Unity**
- **Reliability**
- **Efficiency**

Our aim as a Board and Management is to re-establish our credit union as the industry leader and premier financial institution. In so doing, we strive to be your secure and confident financial services provider, supporting your social and economic wellbeing across every phase of your life's journey.

I encourage every stakeholder of **VENTURE** Credit Union to do their part in helping to rebuild our Credit Union. Together we can transform, grow and inspire the change necessary to certainly become that 'best in class' financial services provider, of which we are all proud.

Cooperatively and sincerely,



Charles Percy

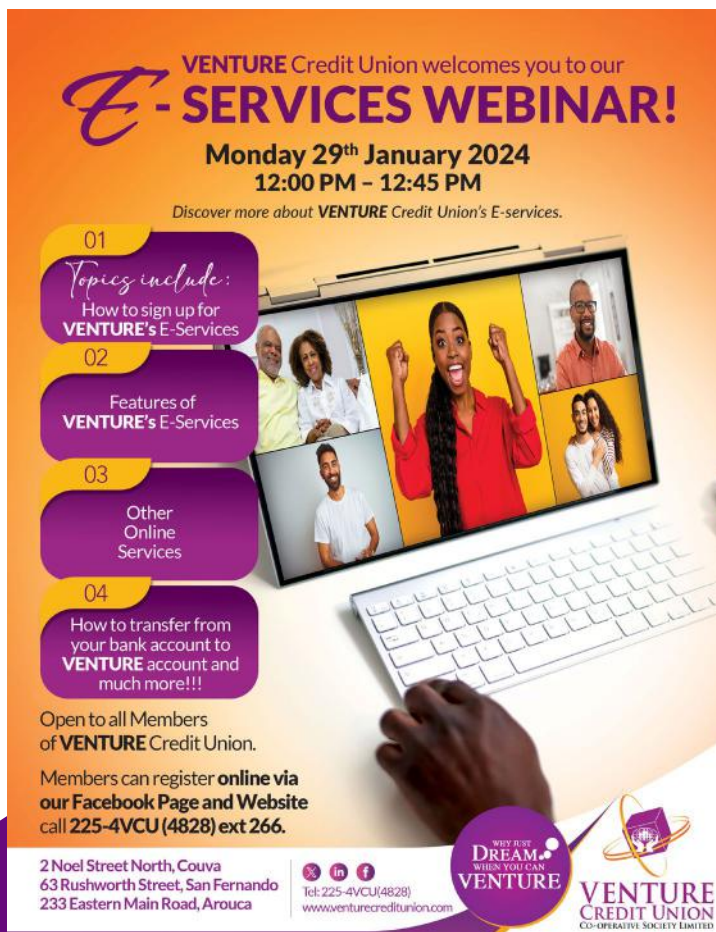
ENRICHING FUTURES: EDUCATION COMMITTEE ENDEAVOURS

E-Services Webinar: Empowering Members for a Digital Future

VENTURE Credit Union hosted an engaging E-Services webinar on Monday 29th January, 2024, ushering members into the realm of digital convenience. Led by Mrs. Donna Peters-Hayde (**Project Lead – Central Branch Support & Products Unit**), the webinar seamlessly blended education with engagement during the lunchtime period, offering valuable insights into the E-Service functionality.

Mrs. DeNyssa Christom-Furlonge's (**Vice President, VCU Board , and Chairperson of the Education Committee**) warm welcome set the tone for camaraderie, fostering unity among members. Mr. Nicholas Phillip (**Member Service Officer**) and Mrs. Kimberli De Silva (**Processing Technician**), provided comprehensive guidance on account management and financial transactions within the E-Service platform.

This event highlights **VENTURE** Credit Union's commitment to member education and empowerment.



VENTURE Credit Union welcomes you to our
E-SERVICES WEBINAR!
Monday 29th January 2024
12:00 PM – 12:45 PM
Discover more about **VENTURE** Credit Union's E-services.

01
Topics include:
How to sign up for
VENTURE's E-Services

02
Features of
VENTURE's E-Services

03
Other
Online
Services

04
How to transfer from
your bank account to
VENTURE account and
much more!!!

Open to all Members
of **VENTURE** Credit Union.

Members can register **online** via
our **Facebook Page** and **Website**
call 225-4VCU (4828) ext 266.

2 Noel Street North, Couva
63 Rushworth Street, San Fernando
233 Eastern Main Road, Arouca

Tel: 225-4VCU(4828)
www.venturecreditunion.com

WHY JUST
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*We extend our sincere gratitude to
all contributors and participants,
uniting in our pursuit of knowledge
and innovation for a brighter
financial future.*

A Remarkable Return – In Person: Education Committee Hosted New Member Orientation

VENTURE Credit Union's Education Committee hosted its first in-person New Member Orientation since the pandemic's onset. The orientation was held at Holy Faith Convent Couva Auditorium on Saturday, 16th March, 2024. The annual New Member Orientation serves as a cornerstone event, offering an invaluable opportunity to acquaint our members with **VENTURE's** rich history, products and services as well as

numerous benefits inherent in being a part of the esteemed **VENTURE** Credit Union family.

The session was hosted by Mrs. DeNyssa Christom-Furlonge (**Vice President, VCU Board, and Chairperson of the Education Committee**) and with opening remarks by Mrs. Keisha Prime (**General Manager Sales and Services (Ag)**).

The following presentations were done by:

- **Richie Ramlochan (Loan Officer I) – Presented on Loans**
- **Khadijah Khan (Member Service Officer) – Presented on Products**
- **Charlene Mungal (Board Director and Education Committee Member) – Presented comprehensive insights into **VENTURE's** offerings and rich history.**

In addition, to the highly informative sessions the event facilitated meaningful interactions, forging connections among new members, board members and staff. The success of the orientation underscores **VENTURE's** commitment to serving the community.

COME LEARN WHAT YOUR CREDIT UNION CAN DO FOR YOU!

VENTURE Credit Union
welcomes **new members**

**TO OUR
NEW MEMBERS
ORIENTATION SEMINAR!**

SATURDAY 16TH MARCH, 2024
 9:00 AM - 11:00 AM
 Holy Faith Convent Couva Auditorium
 121-125 Southern Main Rd, Couva

TOPICS INCLUDE:

- Understanding your Credit Union
- Benefits of being a **VENTURE** Member
- Products and services to meet your financial needs
- Your Role as a Member of the Credit Union

AND MUCH MORE!!!

Open to all new Members of **VENTURE** who have joined from
October 25th, 2023 to March 1st, 2024

Registration ends: **March 11th, 2024**
 Members can register online via our Facebook/Instagram pages or visit our website.
 Call 225-4VCU (4828) ext 266 for more info.

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New Member Orientation



UNDERSTANDING VENTURE's Financial Statement WEBINAR

On Thursday, 11th April 2024, the Education Committee of **VENTURE** Credit Union proudly hosted their annual webinar, "Understanding **VENTURE's** Financial Statement". It was an evening dedicated to shedding light on the details of the organization's financial statement, providing members with invaluable insights just before the forthcoming Annual General Meeting.

The webinar commenced with a warm welcome from Mrs. DeNyssa Christom-Furlonge (**Vice President, VCU Board, and Chairperson of the Education Committee**). Her gracious opening set the tone for an informative and engaging session ahead. Leading the proceedings was Mrs. Donna Peters-Hayde, (**Project Lead – Central Branch Support & Products Unit**) who expertly hosted the event.

At the helm of the webinar was Ms. Melba Mollineau (**Accounting Manager**) at **VENTURE**, whose depth of knowledge and expertise in financial matters made her the ideal facilitator. With precision and clarity, Mrs. Mollineau navigated through the intricacies of **VENTURE's** financial statements, ensuring that every member in attendance gained a comprehensive understanding.

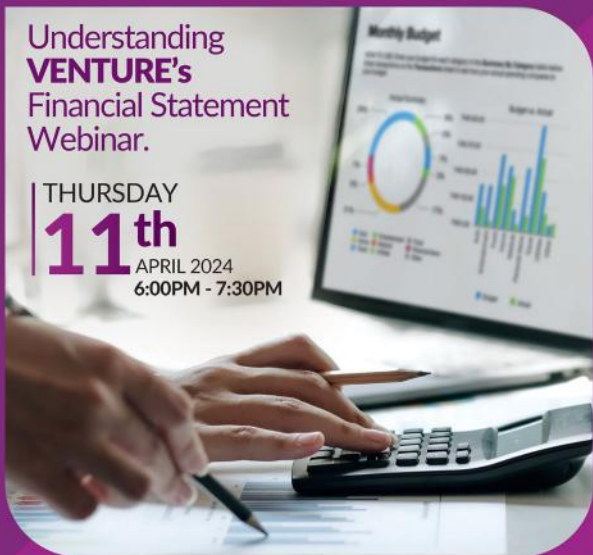
The annual "Understanding VCU's Financial Statement" webinar serves as a crucial educational tool, empowering members to comprehend the financial standing of their credit union and equipping them with the necessary insights to actively participate in the Annual General Meeting. Mrs. Mollineau's adept facilitation ensured that members left the session with a clearer understanding of **VENTURE's** financial landscape.

One highlight of the webinar was the interactive question and answer segment, where members had the opportunity to pose their queries and concerns through the host that were passed to

Mrs. Mollineau. This segment not only enhanced the educational experience but also fostered a sense of engagement and collaboration among participants.

Members were offered the chance to win special prizes during the webinar by answering questions based on the presentation. This added incentive further heightened the excitement and involvement of members, making the session truly rewarding for all.

In closing, Mrs. Keisha Prime (**General Manager of Sales, and Services (Ag)**) concluded the event by extending profound gratitude to all participants for their active engagement and enthusiasm.



The poster features a background image of a person's hands using a calculator and a pen on a desk, with a laptop displaying financial charts in the background. The text is overlaid on a purple gradient.

Understanding
VENTURE's
Financial Statement
Webinar.

THURSDAY
11th APRIL 2024
6:00PM - 7:30PM

BE PREPARED FOR VCU'S ANNUAL GENERAL MEETING!
Get a better understanding of **VENTURE's** Financial Statement
in preparation for our upcoming Annual General Meeting.

Registration is **FREE!** • Registration ends: **April 5th, 2024**

Members can register online via our
Facebook/Instagram pages and website.

2 Noel Street North, Couva
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Mental Health Webinar with **VENTURE** Credit Union

In commemoration of Mental Health Awareness Month, **VENTURE** Credit Union hosted a thought provoking and insightful webinar on mental health on May 27th, 2024. Led by Dr. Rex-Anne Bobb, **VENTURE**'s membership and staff engaged in meaningful discussions surrounding mental health issues in men and women, the unique challenges faced by these groups as well as coping mechanisms and strategies for self-care and support.

Committee Chairwoman and Vice-President of the **VENTURE** Credit Union Board of Directors, Mrs. DeNyssa Christom-Furlonge chaired the webinar with enthusiasm and warmth, creating a safe and inclusive atmosphere. Members were encouraged to share and engage with the facilitator thus creating a welcoming and interactive webinar.

VENTURE Credit Union continues to support the holistic well-being of its members and is committed to providing education and support in areas that can help all to lead fulfilling and inspiring lives.

Thank you to all attendants and contributors, as the success of this webinar was due to the input of all contributors and participants.



The graphic features a central image of a hand reaching up towards a screen displaying a Zoom meeting with several participants. A green awareness ribbon is draped across the bottom of the image. Below the image, the text reads: "EMPOWER YOUR MIND AND TRANSFORM YOUR WORLD WITH VENTURE Credit Union's Mental Health Webinar! Monday 27th May 2024 • 6:00PM to 7:30PM Location: Via Zoom Conference". It then lists the topics: "UNDERSTANDING MENTAL HEALTH IN MEN & WOMEN", "UNIQUE CHALLENGES FACED BY MEN & WOMEN", "COPING WITH MENTAL HEALTH AND WORK-LIFE", and "STRATEGIES FOR SELF-CARE & SUPPORT & MUCH MORE!!!". At the bottom, it states "Open to all Members of VENTURE Credit Union" and provides registration information: "Members can register online via our Facebook/Instagram pages or visit our website. Call 225-4VCU (4828) ext. 266 for more info." It also lists the address: "2 Noel Street North, Couva, 63 Rushworth Street, San Fernando, 233 Eastern Main Road, Arouca" and contact details: "Tel: 225-4VCU(4828) www.venturecreditunion.com". The Venture Credit Union logo is in the bottom right corner.

EMPOWER YOUR MIND AND
TRANSFORM YOUR WORLD WITH
VENTURE Credit Union's **Mental Health Webinar!**
Monday 27th May 2024 • 6:00PM to 7:30PM
Location: Via Zoom Conference

Let Us **VENTURE** the Paths to Mental Wellness Together! Join us and let's discuss:

- UNDERSTANDING MENTAL HEALTH IN MEN & WOMEN
- UNIQUE CHALLENGES FACED BY MEN & WOMEN
- COPING WITH MENTAL HEALTH AND WORK-LIFE
- STRATEGIES FOR SELF-CARE & SUPPORT & MUCH MORE!!!

Open to all Members of **VENTURE** Credit Union

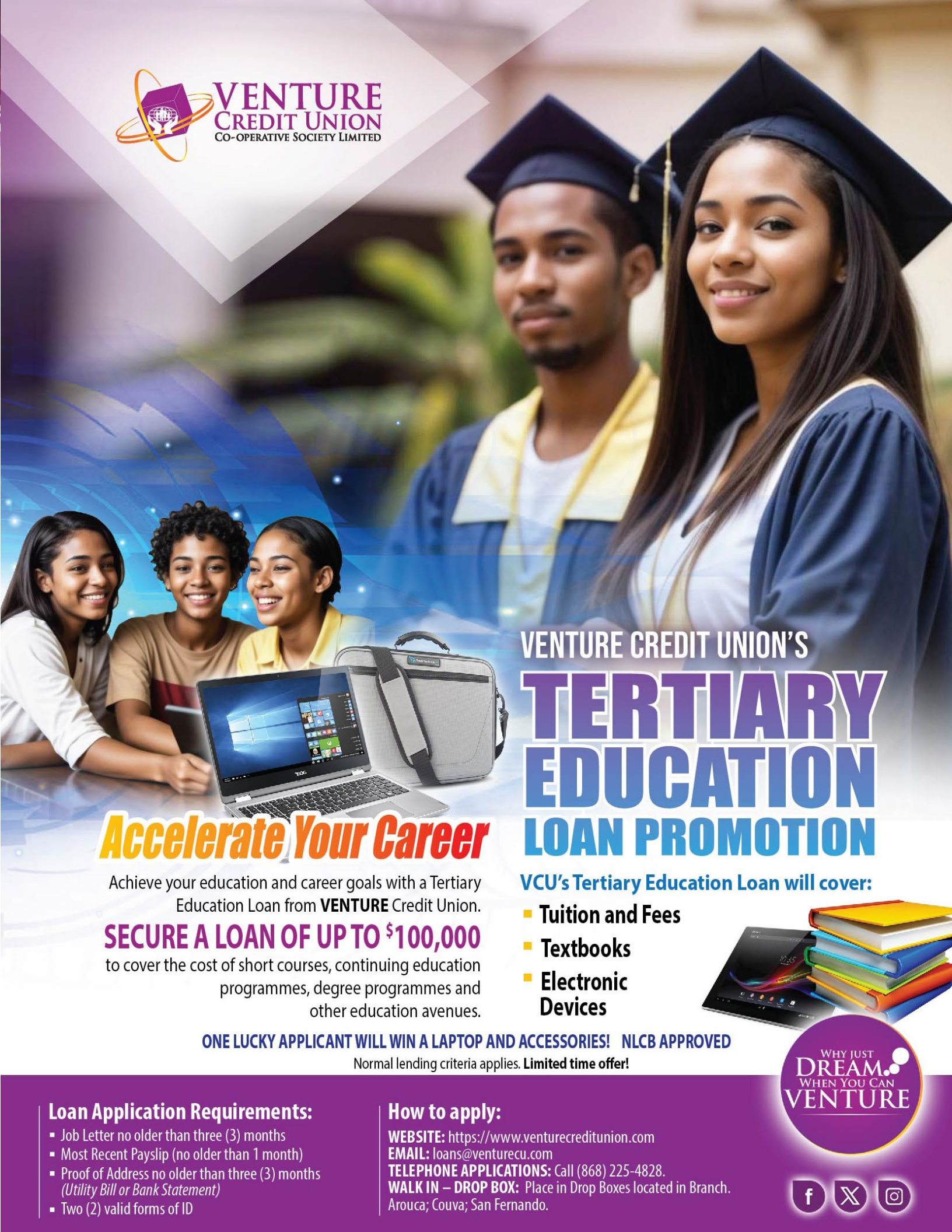
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VENTURE CREDIT UNION'S
**TERTIARY
EDUCATION
LOAN PROMOTION**

Accelerate Your Career

Achieve your education and career goals with a Tertiary Education Loan from **VENTURE** Credit Union.

SECURE A LOAN OF UP TO \$100,000

to cover the cost of short courses, continuing education programmes, degree programmes and other education avenues.

VCU's Tertiary Education Loan will cover:

- Tuition and Fees
- Textbooks
- Electronic Devices



ONE LUCKY APPLICANT WILL WIN A LAPTOP AND ACCESSORIES! NLCB APPROVED

Normal lending criteria applies. **Limited time offer!**

Loan Application Requirements:

- Job Letter no older than three (3) months
- Most Recent Payslip (no older than 1 month)
- Proof of Address no older than three (3) months
(Utility Bill or Bank Statement)
- Two (2) valid forms of ID

How to apply:

WEBSITE: <https://www.venturecreditunion.com>

EMAIL: loans@venturecu.com

TELEPHONE APPLICATIONS: Call (868) 225-4828.

WALK IN – DROP BOX: Place in Drop Boxes located in Branch.
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LATEST NEWS AND UPDATES AND TIPS

Mental Health Tips

VENTURE Credit Union recognized Mental Health Awareness for the month of May and shared tips to staff and members

- ✓ **Practice Mindfulness** - Take a few minutes to meditate, take a yoga class or do some breathing exercises to promote relaxation and reduce stress
- ✓ **Stay Active** - Do regular exercise, as it can boost your mood and reduce stress.
- ✓ **Get Enough Sleep** - Prioritize quality sleep with a healthy bedtime routine.
- ✓ **Practice Gratitude** - Cultivate a positive mindset by counting your blessings daily.
- ✓ **Seek Support When Needed** - Reach out to family, friends, or mental health professionals when necessary.

VENTURE CREDIT UNION'S NEW OPERATING HOURS

To better serve our membership **VENTURE** Credit Union has revised the operating hours.

DAY	TIME
Monday	8:00 AM - 3:00 PM
Tuesday	8:00 AM - 3:00 PM
Wednesday	8:00 AM - 3:00 PM
Thursday	8:00 AM - 3:00 PM
Friday	8:00 AM - 4:00 PM
Saturday	C L O S E D
Sunday	C L O S E D

VENTURE CREDIT UNION COMMEMORATES WORLD DOWN SYNDROME DAY

On March 21st, 2024, **VENTURE** Credit Union proudly joined the global community in honoring World Down Syndrome Day. Recognizing the significance of this day, staff members across our Arouca, Couva, and San Fernando branches donned colorful socks to show solidarity and support for individuals with Down syndrome. Through small actions like wearing mismatched socks, we aim to raise awareness and encourage conversations about Down syndrome. Together, let us continue to advocate for equality, understanding, and respect for all.



WEALTH WISDOM:

HERE ARE **FIVE (5)** FINANCIAL TIPS



Create a Budget: Start by outlining your monthly income and expenses. A budget helps you understand where your money is going and identifies areas where you can cut back on non-essential spending. Stick to your budget to ensure you save a portion of your income regularly.



Set Savings Goals: Define clear, achievable savings goals for both short-term and long-term needs. Whether it is building an emergency fund, saving for a vacation, or planning for retirement, having specific targets will keep you motivated and focused on saving.



Automate Savings: Use your online banking tools to set up automatic transfers from your savings account to a separate savings account. By automating your savings, you ensure a portion of your income is consistently put aside before you have a chance to spend it.



Avoid Impulse Spending: Before making a purchase, especially for expensive items, take a moment to consider whether it is a want or a need. Avoid impulsive buying by waiting 24 hours before finalizing significant purchases. You may find that you can live without some items and save that money instead.



Reduce Debt: High-interest debts can erode your savings potential. Focus on paying off credit card debt, personal loans, or any other high-interest loans as quickly as possible. Once you free up that money, redirect it towards your savings goals.

VENTURE Celebrates International Women's Day and also its Twenty-Seventh (27th) Anniversary:

A DAY OF APPRECIATION AND ACHIEVEMENT

On March 12th, **VENTURE** commemorated International Women's Day and Staff Appreciation Day, honouring all staff members. Simultaneously, the company celebrated its twenty-seventh (27th) anniversary. The management team expressed appreciation to the staff, presenting each with a token of appreciation and a warm message.



Annual General Meeting



VENTURE Credit Union's Annual General Meeting

VENTURE's Annual General Meeting (AGM) convened at the Centre Point Mall Auditorium on Thursday, 11th April 2024, offering members a comprehensive overview of the credit union's performance. Attendees had the opportunity to review reports presented by the Board of Directors, Supervisory and Credit Committees, including those from subcommittees, alongside the audited

financial statements for the fiscal year ending December 31st, 2023. This forum encouraged members to voice any concerns or queries they had regarding the Credit Union's operations. Notably, the AGM concluded with the declaration of a 2% dividend and a 3% loan interest rebate, underscoring **VENTURE's** commitment to its members' financial well-being.

Emerging from the AGM the following appointments were made:

BOARD OF DIRECTORS

1st Row (l-r)

Charles E. Percy - President

DeNyssa Christom-Furlonge - Vice President

Esmé Raphael – Secretary to the Board

Clint Mohan – Assistant Secretary to the Board

2nd Row (l-r)

Hayden Ferreira - Director

Keith London - Director

Andre Edwards - Director

Charlene Mungal – Director

Terri Teesdale- Richardson - Director

SUPERVISORY COMMITTEE



*L-R: Shelene Bass - Member | Ryan Boodlal - Secretary | Charlene Paris-Beharry - Chairman
Andrea Abdulah - Member | Patrick Taylor - Member*

CREDIT COMMITTEE



*L-R: Avinash Persad - Chairman | Jenile Walker-Mc Farlane – Secretary | Dorinda Baxter - Member
Wendell Mitchell - Member | Bernadine Warrick - Member*

VENTURE GOES GREEN



Recycling Bins

In an era where environmental sustainability is more crucial than ever, **VENTURE** Credit Union stands out as an industry leader. Recognizing the importance of adopting eco-friendly practices, **VENTURE** has made strides to become a green company.

As a responsible corporate citizen, it is important to lead by example, not just in word. **VENTURE** has adopted and implemented several Green initiatives which have become part of our everyday routine. Starting with differentiating bins for plastics, glass, tin, recyclables and other disposals to installing LED bulbs in support with the government's energy efficiency drive. Our modern generators at the Couva and Arouca

branches which gives access to high performance and reliable power, low fuel consumption and low maintenance costs whilst keeping pollution and emissions low thereby helping **VENTURE** Credit Union in its efforts to reduce carbon emissions.

Now, we have gone a step further and are proud to be the first Credit Union in helping to contribute to green financing through proudly partnering with other enablers of a green economy, the Inter-American Development Bank (IDB) and the Central Finance Facility (CFF) in offering our Green Save Loan. We encourage members of **VENTURE** Credit Union to also do their part to save the environment through our Green Save Loan which offers comfortable and affordable rates



**VENTURE
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CO-OPERATIVE SOCIETY LIMITED

Energy

Ask our friendly staff about the

GREEN Save Loan

FINANCE YOUR PURCHASE OF
GREEN ENERGY EFFICIENT
HOME APPLIANCES AND
SAVE BIG!

EcoMicro Canada



Loan Application Requirements:

- Job Letter no older than three (3) months
- Most Recent Payslip (no older than 1 month)
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WHY JUST
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GO GREEN WITH VENTURE

ENERGY SAVING TIPS



Repair leaky faucets & **turn off taps** after use



Invest in **energy efficient** appliances



Switch to **LED** light bulbs



Reduce, Reuse & Recycle

225-4828 | www.venturecu.com



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for the purchase of energy efficient household appliances.

In addition to the technological updates and the Green Save Loan, **VENTURE** has also focused on raising awareness among its staff and members of the importance of preserving our environment. We will continue to do our part to encourage members to adopt more environmentally conscious behaviours, fostering a community-

wide commitment to sustainability.

So the next time you visit any of our three branches, take a look around and observe the inconspicuous yet significant implementations made to help save our environment. More information on **VENTURE** Credit Union's green initiatives can be found on <https://www.venturecreditunion.com/green-save-loan-overview/> or by contacting a member of our team at 225-4VCU (4828).



Corporate Social Responsibility

Esmé Raphael Bursary Awarded to Alayna Mangroo

In a demonstration of its commitment to Corporate Social Responsibility, **VENTURE** Credit Union awarded the Esmé Raphael bursary to support education. Alayna Mangroo, a deserving recipient, received a generous funding towards her school tuition. This is an annual bursary given to a final-year student in Management Studies and was established in 1998 in recognition of the volunteer service to the Credit Union Movement by Miss. Esmé Raphael.

The bursary ceremony took place at the Arouca Branch in the conference room serving as the backdrop for this meaningful event. Miss. Esmé Raphael, the Board Secretary of **VENTURE** Credit Union, had the honour of presenting the cheque to Miss. Alayna Mangroo, symbolizing the credit union's dedication to empowering individuals through education. This initiative not only reflects **VENTURE** Credit Union's community-focused approach but also highlights the positive impact that corporate social responsibility can have on the lives of those it supports.

Energizing the Spirit of Carnival and Community:

VENTURE Credit Union's Annual Aerobic Burnout



As the vibrant rhythms of carnival season approached, **VENTURE** Credit Union orchestrated a celebration of fitness and community spirit with the annual aerobic burnout event, christened Ramajay & Dingolay. The burnout took place on the 18th and 25th of January and the 1st of February kicking off at 5.30 PM.

Open to all members of **VENTURE**, the aerobic burnout was not only a fitness endeavor but also a testament to **VENTURE**'s commitment to fostering camaraderie and well-being among its membership. It was a resounding success, eagerly anticipated by both staff and membership.

Each session of the aerobic burnout was a treat-filled affair, with generous sponsors offering goodies and giveaways to all participants. Members had the opportunity to win special hampers. Moreover, the event transcended its physical boundaries by being live streamed on **VENTURE**'s social media platforms. Through captivating photos and videos shared after each session, the joyous moments, the fatigue, and the heartfelt expressions of gratitude from members painted a vivid picture of the event's impact.

In closing, a heartfelt acknowledgment was extended to Miss. Shaunna Downey (Member Service Representative), whose leadership and

dedication were instrumental in orchestrating yet another successful event at **VENTURE** Credit Union. Her efforts, alongside the enthusiastic participation of members, breathed life into Ramajay & Dingolay in **VENTURE** Credit Union's Aerobic Burnout, infusing the members with vitality and unity as they danced their way towards the carnival season.

VENTURE Credit Union's annual aerobic burnout reinforced the credit union's role as a pillar of support and celebration within the membership. As the echoes of laughter and the sounds of the music fade, the memories of this spirited event will continue to inspire and uplift all who were fortunate enough to be a part of it.



Long Service Awards



VENTURE proudly recognizes Mr. Hayden Lovell, who joined the organization in 2003 and served as an Accountant. Over the past two (2) decades, Hayden has remained dedicated to his role, contributing significantly towards the journey and many achievements of the Credit Union. He has been an indispensable asset to the society since joining the organization and his unwavering loyalty and enthusiasm to the success of **VENTURE** Credit Union.

VENTURE proudly recognizes Miss. Akilah Rogers, who started in 2013 as a receptionist and with dedication and skills, earned her a promotion in 2015 and she transitioned into the position of Loan Processing Technician. Continuing her upward trajectory, in 2022 she was once again recognized for her contributions and was promoted to the role of Credit Risk Officer 1.



Introducing the Faces of **VENTURE** Credit Union!



Couva - Branch



Now, let's introduce Mrs. Natasha Sookram-Maharaj, the esteemed Branch Manager of our Couva branch. With her previous experience at the Arouca branch, Mrs. Sookram-Maharaj has now been relocated to the Couva branch. She is well-equipped to serve our members in Couva with excellence. Don't hesitate to connect with Mrs. Sookram-Maharaj; she's here to assist you every step of the way.



Supporting Natasha is Miss. Rochelle Purcell, our esteemed Branch Supervisor in Couva. Miss. Rochelle is dedicated to ensuring that our members have a seamless experience at our Couva branch. Feel free to reach out to Miss. Rochelle; she's here to assist you with any inquiries you may have.

At **VENTURE** Credit Union, our team is committed to providing exceptional service and support to our valued members. Don't hesitate to engage with any member of our team; we are here to assist you with all your financial needs.

Arouca Branch



Meet Mr. Andre Primus, the esteemed Branch Manager of our Arouca branch. With his previous experience at the Couva Branch, Mr. Primus has now been relocated to the Arouca branch. He provides exceptional service to our members. Don't hesitate to strike up a conversation with Mr. Primus; he is here to assist you.



Next, we have Miss. Salina Ali, the esteemed Branch Supervisor of our Arouca branch. Miss Ali is committed to ensuring that every member's needs are met with professionalism and care. Feel free to engage in a conversation with Miss. Ali; she's here to assist you every step of the way.

San Fernando Branch



Moving to our San Fernando branch, meet Miss. Patricia Seetahal our esteemed Branch Manager. Miss. Seetahal brings a wealth of expertise to her role and is dedicated to delivering top-notch service to our members. Don't hesitate to reach out to Miss. Seetahal; she's here to assist you with any queries you may have.



Assisting Patricia is Mrs. Elenor Francis-Lutchman, our esteemed Branch Supervisor in San Fernando. Mrs. Francis-Lutchman is passionate about ensuring that our members receive the support they need. Feel free to engage in a conversation with Mrs. Francis-Lutchman; she's here to assist you with a smile.



Celebrating a valued member!

Mr. Hollis Williams

On Monday, 13th May, Mr. Hollis Williams, one of the valued members of our team turned ninety (90) years old...and he is still going strong!

Mr. Hollis Williams served Fedchem Credit Union in various capacities as a member of the Supervisory Committee, Board Member, Vice President and President. Sound business judgment, stickler for policy, insight and unwavering ethical values are all attributes that made Hollis Williams the asset he was to the Fedchem Credit Union. The organization benefited immensely from his counsel and strict business ethics during his tenure at Fedchem. Mr. Williams served as president of FEDCHEM Credit Union from 1965 to 1966.

At the Annual General Meeting in 2017, Mr. Hollis Williams donated a set of books for use in **VENTURE's** Library. On behalf of the members, the Chairman thanked Mr. Williams for his contribution to **VENTURE**.



Things to know about Mr. Hollis Williams

- Member of the Supervisory Committee
- President - 1965 to 1966
- Responsible for instituting policies and procedures for the Credit Union
- Joined VENTURE in 2000

VENTURE's Word Search

T	S	Y	N	K	Y	W	M	X	T	U	B	W	H	K	E	R	B
H	U	I	E	N	T	E	R	P	R	I	S	I	N	G	F	E	B
M	S	V	Q	S	M	V	D	L	U	E	O	F	N	U	F	L	B
O	T	I	C	I	E	E	T	J	S	D	U	I	U	O	I	I	L
R	A	S	U	G	M	H	V	I	T	U	N	N	T	A	C	A	S
T	I	I	I	R	B	I	E	R	W	C	I	A	U	V	I	B	A
G	N	O	W	E	E	C	N	F	O	A	T	N	R	X	E	I	M
A	A	N	V	E	R	L	T	E	R	T	Y	C	I	S	N	L	L
G	B	A	M	N	S	E	U	O	T	I	L	I	N	A	C	I	O
E	L	R	N	F	Z	A	R	T	H	O	I	A	G	V	Y	T	A
Q	E	Y	Y	V	T	G	E	B	Y	N	P	L	S	E	C	Y	N
V	A	C	A	T	I	O	N	W	E	L	E	N	D	I	N	G	I

Find the following words in the puzzle.

Words are hidden → ↓ and ↘ .

ENTERPRISING
TRUSTWORTHY
RELIABILITY
SUSTAINABLE
EFFICIENCY
VISIONARY
EDUCATION

FINANCIAL
NUTURING
MORTGAGE
VACATION
MEMBERS
LENDING
VENTURE

VEHICLE
UNITY
GREEN
LOAN
SAVE



YOUR DREAM VACATION STARTS NOW!



VENTURE'S RUNAWAY LOAN

LETS YOU TAKE THAT
FAMILY VACATION
BAE-CATION
BESTIE GETAWAY
STAYCATION
AND MORE!!

Normal lending criteria applies | Limited time offer!



Loan Application Requirements:

- Job Letter no older than three (3) months
- Most Recent Payslip (no older than 1 month)
- Proof of Address no older than three (3) months (Utility Bill or Bank Statement)
- Two (2) valid forms of ID

How to apply:

WEBSITE: <https://www.venturecreditunion.com>

EMAIL: loans@venturecu.com

TELEPHONE APPLICATIONS: Call (868) 225-4828.

WALK IN – DROP BOX: Place in Drop Boxes located in Branch.
Arouca; Couva; San Fernando.

WHY JUST
DREAM.
WHEN YOU CAN
VENTURE





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

**2 Noel Street North, Couva, Trinidad & Tobago, W.I.
63 Rushworth Street, San Fernando, Trinidad & Tobago, W.I.
233 Eastern Main Road, Arouca, Trinidad & Tobago, W.I.**

**Tel: 225-4VCU(4828)
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