

ad VENTURE

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



The Gift of Giving Continues



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CO-OPERATIVE SOCIETY LIMITED

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Let **VENTURE** take you where you need to go with our **2023 Vehicle Loan Promotion**.

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LOAN APPLICATION REQUIREMENTS:

- Two (2) forms of ID • Utility Bill or Bank Statement in your name
- Job Letter addressed to VENTURE Credit Union and Pay Slip

HOW TO APPLY:

OPTIONS FOR LOAN APPLICATIONS

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.

TERMS & CONDITIONS APPLY

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



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www.venturecreditunion.com



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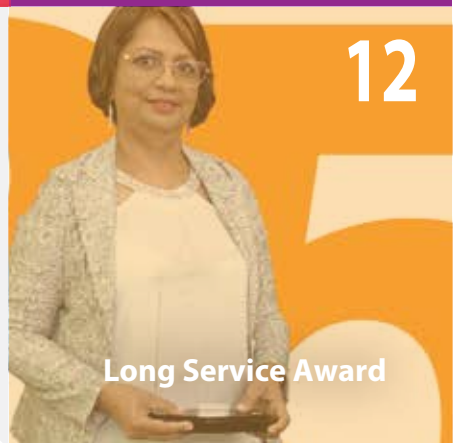


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President's Message

Fellow Members,

In my last update I shared my appreciation for the support of fellow Board Members after taking on the role of President in May of this year. I also re-iterated the first chapter in our aggressive "transformation initiative" of re-engaging the hearts and minds of Management and Staff.

This transformation initiative was implemented by Inflection Consulting Limited together with our Program Team. We were able to complete several objectives, namely improved loan processing cycle times and the Festival Loan Promotions (Divali, Christmas and Carnival), two of which have been successful thus far.

We have accelerated our marketing focus with numerous initiatives such as the vehicle loan promotion where we teamed up with reputable car dealerships. Additionally, several real estate agencies invited us to open house at various development.

As we forge ahead digitally our Information and Communication department launched the 'Two Factor Authentication' (2FA) for the online E-service. This additional step in the login process ensures an extra layer of security.

We aim to communicate to all members through various platforms. As such our activities and visibility on various social media platforms were increased. September and October marked significant moments of business mixed with light-heartedness as we hosted our 24th annual 5k Run and Fun Walk and celebrated a month of activities for International Credit Union Month. The participation levels at these events from both staff and members spoke volumes. There was a noticeable increase in numbers as everyone enjoyed the feeling of 'the good ole days'.

One of our signature events 'Wine and Cheese- Reminisce' made a successful return this December after a hiatus of 6 years.

As we look towards the future our goal is to meet and exceed all your expectations. There will be a strong focus on a warm family friendly service environment. In the digital space improvements will be made in processing times of all products and service offerings. Furthermore, our product portfolio of loans and investments will be tailored to meet your needs.

There will be exciting training and development opportunities for all member groups and many more social opportunities to connect as a '**VENTURE** Family' as we continue to foster the community spirit.

Members, this is a pivotal moment for us at **VENTURE** Credit Union. Our commitment to the overarching theme of "FOCUS" encapsulates our core financial business, exemplary governance, robust systems, customer focus, unity, and sustainability.

Let us remain focused on revitalizing the family-type atmosphere synonymous with our brand. We have already demonstrated what we can achieve collectively when we inspire, support and communicate at every level. There is no stopping us now as we look forward to 2024!

Cooperatively and Sincerely,



Charles Percy
President





Corporate Social Responsibility (CSR)

VENTURE Credit Union continues to embrace its responsibility towards the communities in which it serves, the national community, through its Corporate Social Responsibility (CSR) initiatives, activities, and charitable contributions.

VENTURE is committed to the improvement of the economic and social well-being of its members through the innovative use of technology and good corporate governance, while continually enhancing the Member service experience, with a personal touch and a family-type atmosphere.

VENTURE's goal is to be regarded by its family of Members as the premier enabler of personal financial

strength and as a strong pillar in the Credit Union Movement.

The CSR policy is very clear in the Credit Union's mandate. The Society demonstrates care for the national community of Trinidad and Tobago through its CSR initiatives, activities, and charitable contributions, approved by the CSR Committee.

The main funding for the CSR projects has been approximately \$92,115, which represents the Common Good Fund, approved by the membership at the Annual General Meeting.

This year, several organizations have benefited from



approved requests for donations received from **VENTURE**. We are happy to serve you and wish your organization all successes.

Special thank you to all members of the CSR Committee who volunteer their time and talent to the Society.

Miss. Esmé Raphael
Secretary to the Board / Chairman – CSR Committee

*The following pictures are just a few received from some recipients who wanted to show appreciation to **VENTURE** Credit Union for its assistance.*





Education Committee New Member Orientation

VENTURE Credit Union’s Education Committee hosted its New Member Orientation Webinar in tandem with International Credit Union Month, 2023. Held virtually this year, the annual event sought to educate new Members on the many benefits of joining the **VENTURE** family.

The Webinar took place on Wednesday October 25, 2023 and was hosted by Chairwoman of the Education Committee, **VENTURE’s** Vice President, Mrs. DeNyssa Christom-Furlonge

The session opened with an enthusiastic welcome by **VENTURE’s** President, Mr. Charles Percy, followed by the Credit Union’s prayer, recited by Chief Executive Officer, Ms. Donna Romilly.

The speakers performed an excellent job of conveying the impressive history of **VENTURE**; its major milestones, products and services, and current loan offers. Attendees experienced the camaraderie and unwavering support of **VENTURE** Board Director, Ms. Charlene Mungal, Branch Manager, Ms. Natasha Sookram-Maharaj and Member Service Officer, Mr. Mark Rackal.

The event was a resounding success, inspiring Member engagement, curiosity, and excitement. Mrs. Keisha Prime, General Manager, Sales and Services (Ag.), closed with a well-articulated and motivating speech to end a session well-spent.



VENTURE Credit Union

On June 18, 1999, **VENTURE** Credit Union hosted its first ever 6k Run and Fun Walk. Held on Father's Day, it was the brainchild of (then) Board Director and Head of the Common Good Fund, Mr. Desmond E. Baxter, MOM (dec.) and Board Member, Mr. Dickson Martin.

Approval was granted by the National Association of Athletics Administrations of Trinidad and Tobago (NAAATT), formally known as the National Amateur Athletic Association of Trinidad and Tobago.

This inaugural event commenced with a mere 46 runners, and Mr. Matthew De Grilla copped first place. The theme centered on the promotion of a healthy lifestyle for its Members, and is now regarded as one of **VENTURE's** signature events. Over time it has settled into a 5k run.

The run has experienced exponential growth over the years, and now boasts of over 1900 participants, both local and international. In 2017, and after the passing of Mr. Baxter, a challenge trophy was established to honour his memory and his many contributions to the organization.

As the COVID-19 pandemic brought the world to a standstill, the event was also affected, resulting in a postponement of the activity.

On Sunday 17 September, 2023, **VENTURE** resumed its 5k Run and Fun





5K Run & Fun Walk

Walk, thanks to a committee chaired by **VENTURE** assistant secretary Mr. Clint Mohan, with the assistance of NAAATT Director, Mr. Allan Baboolal who served as Technical Director. CUNA Caribbean Insurance continued to be a co-sponsor of the event.

A competition among staff produced the theme and colour for 2023. The winning theme was titled: "Back on Track" by Natasha Sookram, Branch Manager at the Arouca location. Neon green was chosen as the colour for race day, recommended by Seeta Boodram-Ramjit, Membership Administrator at the Couva Branch.

This year's race comprised of 1500 participants in total. An aerobic burnout served as a warm-up session, which was both fun and challenging.

We at **VENTURE** Credit Union acknowledge the support of our sponsors and remain grateful to all participants, in-person, as well as those who tuned in via the live.

After a 3-year hiatus, it was worth the wait and we look forward to another successful event in 2024 where we will be celebrating 25 years. We would also like to congratulate the male and female winners for this year, Nicholas Romany and Samantha Shukla. Denton Headley placed 1st among staff.



International Credit Union Day

According to the World Council of Credit Unions (WOCCU), International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. This auspicious day is preceded by events which reflect upon the movement's history; recognizes the dedication of its membership; and shares achievements and experiences. International Credit Union Day® was first held on the third Thursday of October, 1948 - a tradition which continues to this day.

The overarching goal of ICU is to highlight the exceptional work being done by credit unions and other financial cooperatives, and to create a participatory environment for Members. The 75th anniversary of International Credit Union Day® was celebrated on Thursday October 19, 2023.

VENTURE Credit Union (VCU) celebrated ICU Day with a focus on recognizing, and "giving back" to



“Happy International Credit Union Day.” Members were invited to “take a spin” on the prize wheel, where they had the opportunity to win a variety of fantastic VCU branded gifts,

Members. Activities were planned with the aim of getting to know its Members and interacting with them in a welcoming atmosphere.

Representatives from the Board of Directors, committee members, and staff were on hand at the three locations to wish each other, and visitors, a “Happy International Credit Union Day.” Members were invited to “take a spin” on the prize wheel, where they had the opportunity to win a variety of fantastic VCU branded gifts, such as mugs, tumblers, pens, LED key chains and Share prizes.

Those who were unable to visit the branches were not left out of the celebrations. They were invited to call in, or log onto **VENTURE’s** Facebook page, play trivia games, and win Share prizes.

Staff also engaged in lively activities among themselves in the form of friendly competitions. One notable game was a "Scavenger Hunt" activity where teams were formed and worked together to find everyday items around the office, within a specific time-frame, to win prizes.

However, the premier event took place on October 31, 2023 and marked the close of ICU Month in the form of an

inter-branch "chow" competition. Exclamations of "This feels like the old **VENTURE!**" and "We missed these activities!" could be heard throughout the organization as teams prepared their tasty entries for adventurous palates.

Staff showcased their creativity and talent in their delicious "mash ups" of flavor and fruit, and produced gorgeous displays worthy of 5-star

ratings. Arouca branch emerged as the "chow" winners, but everyone felt like a winner on that day - as they came, saw and conquered - bringing a satisfying end to a memorable fun-filled day.



Long Service Award



Ten (10) years (from left to right): Tracy Louison-Marshall, Sharon Henry, Donna-Marie Seegobin, Jade Sandiford, Akilah Thompson, Keisha Prime



Fifteen (15) years (from left to right) Keisha Huggins, Janet Khan, Hayden Lovell, Patricia Seetahal, Elenor Francis-Lutchman



Twenty (20) years (from left to right)
Valentine Edwards,
Seeta Boodam-Ramjit



Thirty-Five (35) years
Seeta Soogrim-Rooplal

VENTURE Credit Union recognizes the contributions of its most valuable asset, the hard-working and dedicated employees. As such, several employees were nominated via the established Long Service Award, and were honored at the last Annual General Meeting in the following categories:

- Ten (10) years
- Fifteen (15) years
- Twenty (20) years
- Thirty-Five (35) years

We would like to formerly express our gratitude to all staff, even as we celebrate the milestones of those highlighted. We are thrilled to have such committed staff as an integral part of the **VENTURE** family. We remain encouraged by your loyalty to the organization and look forward to our continued success.



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Expenses



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Holiday
Vacation



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Expenses



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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:

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EMAIL: loans@venturecu.com

TELEPHONE APPLICATIONS: Call (868) 225-4828.

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When you visit the branch to join, sign up for e-services to have access to your account anywhere ,anytime.
WEBSITE: <https://www.venturecreditunion.com>
PHONE: (868) 225-4828. / **LOCATIONS:** Arouca; Couva; San Fernando.

LOAN REQUIREMENTS

Standard documents required for ALL Loans



- Job Letter**
no older than three (3) months.
- Most recent pay slip**
no older than 1 month.
- Proof of address**
no older than 3 months (utility bill or bank statement).
- Proof of Purchase**
- Two (2) valid forms of ID**
 - National Identification Card
 - Driver's License
 - Passport
 - Birth Certificate

Collateral as required.

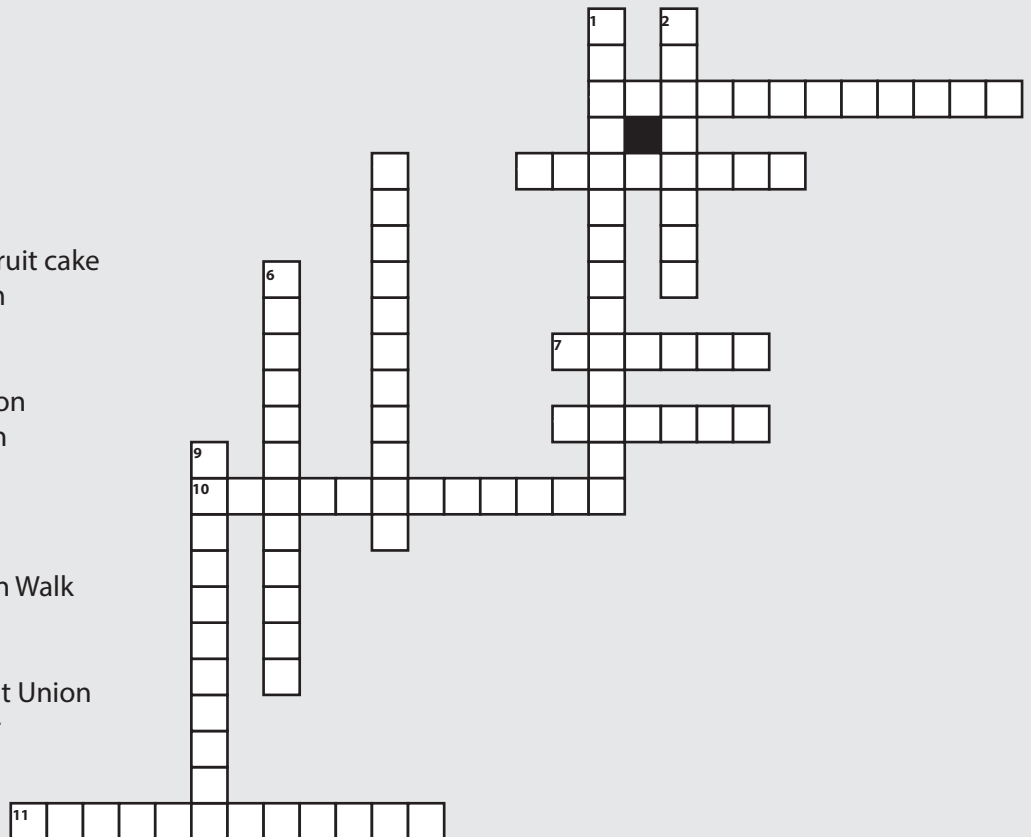
Christmas Crossword

Across

- Name the alcohol that is used in fruit cake
- Yellow condiment eaten with ham
- Red traditional Christmas drink
- Trini Christmas music
- President of **VENTURE** Credit Union
- Name **VENTURE'S** Christmas Loan Promotion 2023

Down

- Winner of the 2023 5k Run and Fun Walk
- Dividend declared at 2023 Annual General Meeting
- Board secretary of **VENTURE** Credit Union
- Group health plan service provider
- When was Credit Union Day 2023



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