

ad VENTURE

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

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JOURNEY...
OUR COMMITMENT!



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CO-OPERATIVE SOCIETY LIMITED



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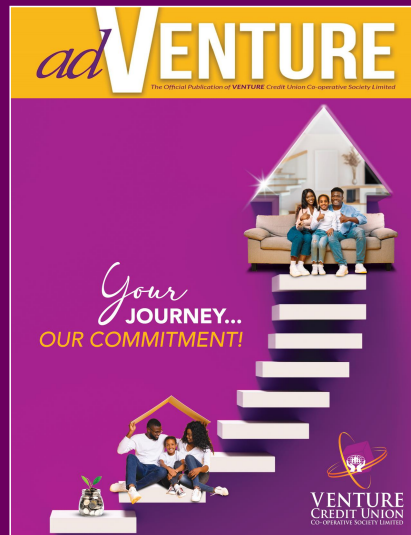
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CELEBRATING INTERNATIONAL
YEAR OF COOPERATIVES

Building a Better World

Together

Warm cooperative greetings to all members. As we celebrate the International Year of Cooperatives 2025, I am proud to extend best wishes on behalf of the Education Committee and the Board of Directors. This is a significant moment for the global cooperative movement and for us at **VENTURE** Credit Union as we embrace the theme ***"Cooperatives Build a Better World."***

Declared by the United Nations General Assembly on June 19, 2024, this global observance acknowledges the invaluable role that cooperatives play in shaping inclusive, resilient, and sustainable communities. At the heart of this movement lie the Seven Cooperative Principles, which continue to guide our actions and values:

- *Voluntary and Open Membership*
- *Democratic Member Control*
- *Member Economic Participation*
- *Autonomy and Independence*
- *Education, Training, and Information*
- *Cooperation among Cooperatives*
- *Concern for Community*

These principles are more than ideals they are practical tools for change. Cooperatives have been shown to uplift economies, empower people, and promote sustainable development in meaningful, people-centered ways.

The International Cooperative Alliance (ICA) founded in 1895 has led the global cooperative movement for over a century. Key milestones include the launch of the ICA's identity statement in 1995 and its strategic role in aligning cooperatives with the UN's Sustainable Development Goals. Today, through the leadership of COPAC, a partnership of UN agencies and the ICA, the world is once again placing the cooperative model at the forefront of development dialogue.

As Vice President of **VENTURE** Credit Union's Board and Chair of the Education Committee, I reaffirm our commitment to embedding these values in everything we do from financial empowerment to youth education and community development. Let us use this year to deepen our impact, educate our members, and champion the cooperative model not just as an alternative, but as a solution.

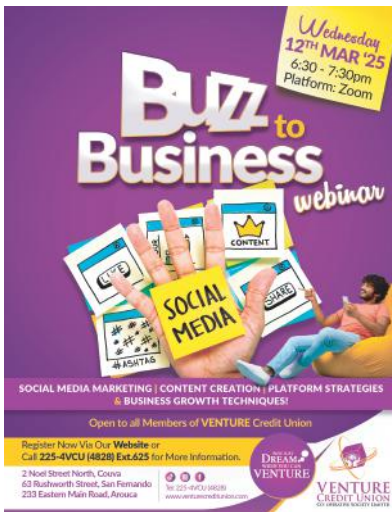
Together, we will continue to build a better world cooperatively.



DeNyssa Christom-Furlonge
Vice President



Enriching Futures Transforming Lives!



Buzz To Business Webinar

"Kickstarting Your Business, Leveraging Social Media For Success."

The Buzz to Business Webinar, "Kickstarting Your Business, Leveraging Social Media For Success," was an inspiring and impactful session designed to empower both budding and experienced entrepreneurs within our membership. Led by Ms. Renée Andrews, founder of Sorvete Artisan Frozen Desserts, the session offered a deep dive into the effective use of social media platforms to build brand identity, foster engagement, and drive business growth. Attendees learned how to craft authentic content, identify their target audience, and leverage digital tools to enhance visibility and credibility in a competitive market. Ms. Andrews shared her own entrepreneurial journey, offering valuable lessons, challenges, and successes that resonated deeply with participants. Her energetic and relatable presentation style kept the audience engaged, while the practical takeaways left them motivated to take action. The session successfully ignited the entrepreneurial spirit, equipping our members with the confidence and strategies needed to kickstart and scale their ventures online.



The VENTURE View Webinar

"Understanding VENTURE's Financial Statements."

The VENTURE View Webinar, "Understanding VENTURE's Financial Statements," was a highly informative and empowering session held in anticipation of our 2025 Annual General Meeting. Designed to enhance members' financial literacy, the webinar provided valuable insights into how to read and interpret key financial documents, including the Balance Sheet, Income Statement, and Statement of Cash Flows. Presented by Ms. Melba Mollineau, Accounting Manager at VENTURE Credit Union, the session broke down complex financial data into clear, understandable concepts, enabling members to gain a deeper appreciation of the Credit Union's financial health and performance. Ms. Mollineau's thorough and engaging presentation highlighted how these reports reflect our operational priorities, fiscal discipline, and strategic goals. The session reaffirmed VENTURE's ongoing commitment to transparency, accountability, and member empowerment, equipping attendees with the knowledge they need to make informed decisions and actively participate in the governance of their Credit Union. Feedback from participants was overwhelmingly positive.



Future Focus

"Strategies for a Worry-Free Future." (Retirement Planning)

Future Focus – "Strategies for a Worry-Free Future" was a powerful and insightful webinar aimed at helping members take control of their financial futures through effective retirement planning. Expertly led by Mr. Deon Grandison, the session emphasized the importance of early preparation and introduced practical strategies for achieving long-term financial security. Participants explored key topics such as goal setting, budgeting, savings plans, and investment options tailored for retirement. Mr. Grandison skillfully broke down complex financial concepts into clear, actionable steps, making the session accessible and engaging for members at all life stages. The webinar encouraged thoughtful reflection on personal financial goals and offered guidance on how to align current habits with future needs. With an emphasis on proactive planning, the session reinforced the idea that peace of mind in retirement is achievable through informed decision-making today. Members left feeling empowered and better equipped to build a secure and fulfilling future.



VENTURE CREDIT UNION

CO-OPERATIVE SOCIETY LIMITED



VENTURE Credit Union is an industry leader & premier financial institution.

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.

We Offer the following Loans:

- Vehicle Loans
- Business Loans
- Ordinary Loans
- Mortgages
- Education Loans
- Medical Loans
- Debt Consolidation Loans

Products and Services:

- Online Services
- **VENTURE** VISA Debit Card
- Silver Advantage Cards
- Family Indemnity Plan
- Group Health Plan
- Life Savings/
Loan Protection

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Tel: 225-4VCU (4828)

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WHY JUST
DREAM.
WHEN YOU CAN
VENTURE

ANNUNAL GENERAL MEETING 2025 RECAP: *Transformation - The Next Chapter*

VENTURE Credit Union held its Annual General Meeting (AGM) on Thursday, April 10, 2025, at the Centre Pointe Mall Auditorium. The event, themed “Transformation – The Next Chapter,” brought together members in a spirited exchange focused on progress, innovation, and the future of the Credit Union.

The session provided members with a comprehensive review of the organization's performance over the fiscal year, including reports from the Board of Directors, Supervisory Committee, Credit Committee, Education Committee, and sub-committees. Key highlights included, the in-depth review of the Audited Financial Statements for the year ended December 31, 2024, discussions on strategic growth, digital transformation, and member service enhancements.

A major highlight was the declaration of a 2.25% dividend and a 7% loan interest rebate, affirming **VENTURE's** commitment to its members' financial empowerment.

Emerging from the AGM the following appointments were made:

BOARD OF DIRECTORS



Charles E. Percy
President



DeNyssa Christom-Furlonge
Vice President



Esme Raphael
Secretary to the Board of Directors



Clint Mohan
Assistant Secretary to the BOD



Keith London
Director



Andre Edwards
Director



Terri Teesdale-Richardson
Director



Charlene Mungal
Director



Wendell Mitchell
Director

ANNUAL GENERAL MEETING 2025 RECAP:
Transformation - The Next Chapter (continued)

SUPERVISORY COMMITTEE



Sherlene Bass
Chairman



Ryan Boodlal
Secretary



Charlene Parris Beharry
Member



Andrea Abdulah
Member



Patrick Taylor
Member

CREDIT COMMITTEE



Avinash Persad
Chairman



Jenile Walker-McFarlane
Secretary



Dorinda Baxter
Member



Bernadine Warrick
Member



Ruth Williams
Member

As VENTURE enters its next chapter,
the AGM reaffirmed our collective dedication to
**transformation, transparency,
and service excellence.**

LONG SERVICE AWARDS:

Recognizing 10 Years of Dedicated Service

VENTURE Credit Union proudly recognizes the following members of staff for their unwavering commitment and dedicated service to our Society over the past ten years. Each of these individuals exemplifies persistence, professionalism, and a shared dedication to our core values. Their contributions are a true reflection of the reliability and excellence we strive to provide to our members every day.



Denton Headley – Senior ICT Technician

Denton has been instrumental in championing our cybersecurity initiatives, ensuring that all team members are well-trained and equipped to navigate the digital landscape securely. His commitment to ICT excellence continues to strengthen the operational backbone of our Society. Your efforts are truly appreciated.



Angel Hema Cleaver – Accounting Technician II

Angel is known for her reliability and steadfast commitment to transactional integrity. Through her work, she fosters transparency and accountability across our financial processes. Her diligence upholds the trust placed in us by our members.



Andre Primus – Branch Manager - Arouca

Andre's impressive journey from Senior Collections Officer to Branch Manager is a testament to the opportunities for growth within our Credit Union. His career path exemplifies the potential and promise that VENTURE fosters among its team.



Sherine Frank – Contact Centre Manager

Sherine is a driving force behind innovation at VENTURE, bringing forward-thinking solutions that strengthen our resilience and sustainability. Her leadership was pivotal in the successful launch of our Digital Loan Platform, an achievement we proudly acknowledge.



Nadine Radday – Compliance Manager

Nadine contributes significantly to our organizational credibility and operational diligence. She is affectionately regarded as the “Get it Right” professional, dependable, thorough, and highly respected. Thank you for being a pillar of precision and integrity.

LONG SERVICE AWARDS:

Recognizing 10 Years of Dedicated Service (continued)



Sabrina Baksh-Matungual – Verification Officer

Sabrina is known for her meticulous attention to detail. She plays a vital role in ensuring that member transactions are executed accurately and in compliance with our policies. Her precision is both valued and vital to our operations.



Lisa Roberts – Human Resource Officer

Lisa embodies the core values of human resource excellence, consistently demonstrating genuine care for her colleagues. Her dedication to supporting our internal customers makes her an invaluable part of the **VENTURE** team.



Terry-Ann Wall – Senior Executive Assistant

Terry-Ann provides outstanding support across all levels of management and board activities. Her involvement in numerous committees, including the AGM and 5K Committees adds meaningful synergy to our initiatives and reinforces our shared goals.



Rochelle Purcell – Branch Supervisor - Couva

Rochelle is a steadfast advocate for both employee relations and member satisfaction. Her collaborative spirit and strong work ethic make her an essential team player whose impact is felt by all.

Patrice Smith – Senior Securities Technician

Patrice plays a critical role in safeguarding both the Society's and members' collateral. Her attention to detail and ability to deliver under pressure support sound decision-making and risk management throughout the organization.

Shawn Hendrickson – Loans Officer I

Shawn brings remarkable energy and commitment to every aspect of **VENTURE** life, from member service and staff representation to Society events. Her passion and dedication are felt throughout our organization.

We extend our heartfelt thanks and appreciation to each of you. Your service over the past decade has not only shaped the fabric of our Society but also strengthened the value we bring to our members. Thank you for your commitment, excellence, and dedication.



CUNA CARIBBEAN CRITICAL ILLNESS PLAN

Protect your family's financial well-being with our enhanced CUNA **Critical Illness Plan**.



Donna Peters-Hayde
Central Branch Support Manager

When life takes an unexpected turn, your support system becomes everything. That is why we offer the Family Critical Illness Plan from CUNA, providing financial protection for you and your loved ones in the event of a serious health diagnosis.

What is Covered

The plan pays a lump sum benefit of up to \$300,000 for the following critical illnesses:

- Cancer
- Heart Attack
- Stroke, Paralysis
- Major Burns
- Coma

Who can be covered

The plan covers you and up to five eligible family members. This includes your spouse or significant other, a combination of two (2) parents or parents-in-law and children ages One (1) through twenty-five (25). Adults must be enrolled before age 60, including the day prior to their sixtieth birthday. Permanently disabled children are covered up to age 75 years. They must be enrolled before age twenty-six (26) and proof of disability is required upon enrollment.

Key Benefits

- You and your covered family members are each entitled to receive one lump sum benefit for the life of the plan. A fifty percent (50%) premium refund will be paid by CUNA if no claims are made by age 75.
- No medical examination is required for enrollment.

When Coverage Ends

- Coverage ends when a claim is paid for that individual or on the attainment of age 75.
- If a dependent turns age 26 or gets married, unless permanently disabled
- If you have not paid premiums for more than thirty-one (31) days.

What is not Covered

- Drug or alcohol abuse
- Self-inflicted injury or illness
- Criminal Activity (Committing or attempting to commit a crime or any kind of criminal activity)
- Exposure to radiation or poisonous substances
- Injury from external and violent means

Premium Information

Premiums are based on the age of each person at the time of enrollment. The rate remains fixed for the coverage amount selected throughout the life of the plan. See plan prices below.

Age Band (Yrs)	Plan A \$50,000	Plan B \$100,000	Plan C \$150,000	Plan D \$200,000	Plan E \$250,000 <small>Available after the first six months</small>
<35	\$32.85	\$65.70	\$98.55	\$131.40	\$164.25
35-44	\$67.50	\$135.00	\$202.50	\$270.00	\$337.50
45-54	\$141.30	\$282.60	\$423.90	\$565.20	\$706.50
55-59	\$212.85	\$425.70	\$638.55	\$851.40	\$1,064.25

An example of premiums for a family of six on Plan C - \$150,000

Ages of eligible family members

Your Age	35 – Premium	\$202.50
Spouse's age	39 – Premium	\$202.50
Two Children Ages	9 & 7 – Premium	\$ 98.55 (each)
Mother's Age	52 – Premium	\$423.90
Mother-in-law	58 – Premium	\$638.55

Total Premium \$1,664.55

This could be your story: Why This Coverage Matters

Amanda is a 42-year-old mother of two.

Amanada experienced a heart attack last year. Fortunately, she had signed up for the Family Critical Illness Plan through **VENTURE** Credit Union. She received a \$150,00.00 lump sum payout, which allowed her to focus on recovery instead of medical bills and day-to-day living expenses. From covering therapy to ensuring her children were supported, the plan provided the financial security she needed during a difficult time.

The plan gave her time to breathe and recover, without thinking about bills.

HOW TO ENROLL

You can sign up through any one of our conveniently located branches. To make a claim, request a claim form and submit it along with a medical report signed by your attending physician.

"SAFEGUARD your family's financial future"

Illness does not choose!



FOR ALL PEOPLE

 **CUNA CARIBBEAN INSURANCE**
HOME OF THE
FAMILY INDEMNITY PLAN
and other affordable insurance products

Effective June 1, 2025

NEW FIP PREMIUM STRUCTURE

Plan	Coverage Amount	Current Premium	New Premium
A	\$10,000	\$52.80	\$63.40
B	\$15,000	\$79.20	\$95.10
C	\$20,000	\$105.60	\$126.80
D	\$30,000	\$158.40	\$190.20
E	\$40,000	\$211.20	\$256.60
F	\$65,000	\$343.20	\$412.10
G	\$100,000	\$528.00	\$634.00

Members are reminded to update their payment methods to reflect the new premiums.

Need assistance?

Hotline: (868) 225-4828 Ext.430

Website: www.venturecreditunion.com

Email: cunaqueries@venturecu.com

DID YOU KNOW?

VENTURE Credit Union was born from the merger of Hydro Agri Credit Union and GRASTAFF Credit Union on March 3rd, 1997, but its roots trace all the way back to 1960, when it began with just 60 in share capital as Fedchem Credit Union!

From one office to three branches and over 450 million in assets by 2010, **VENTURE's** journey is a true testament to cooperative growth and resilience.

How many of these milestones did you know?



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VENTURE's E-LIBRARY Coming Soon!

An exciting digital initiative is on the horizon. The **VENTURE** E-Library will provide access to financial education materials, past webinars, and community stories, all just a click away.

State tuned and explore more at www.venturecreditunion.com





VENTURE Credit Union Unveils Cutting-Edge Digital Platform to Enhance Member Experience.

Camilli Roberts-Da Breau

Marketing and Communications Manager

VENTURE Credit Union is proud to announce the launch of its new Digital Loan Platform, marking a significant milestone in our commitment to providing faster, more convenient service to our valued members. This platform enhances our loan application and processing services, offering a more seamless experience. As we continue to expand our digital footprint, additional services will be introduced to further improve your experience with us.

In a financial landscape defined by choice, convenience and digital speed access at the click of a button is essential. As the industry continues to evolve, so must we. Our new platform is designed to meet and manage our member expectations by simplifying operations, offering mobile convenience from anywhere, and providing a seamless service with efficient feedback, follow-up and follow-through that enhances member engagement while maintaining the personalized service that sets **VENTURE** Credit Union apart.

The launch of this digital platform revolutionizes our loan application process. Key features include electronic forms, real-time loan status tracking and faster approvals via an intuitive and secure online interface. Members can now submit and track their loan applications, significantly reducing processing times, while upholding our high standards of confidentiality, trust and professionalism.

Our dedicated lending team is fully trained and ready to meet you where you are, whether you choose to visit us in person, online via our website or by calling in.

We are especially mindful of those who may be hesitant about adopting new technology and we are committed to providing the necessary support so that no one is left behind.

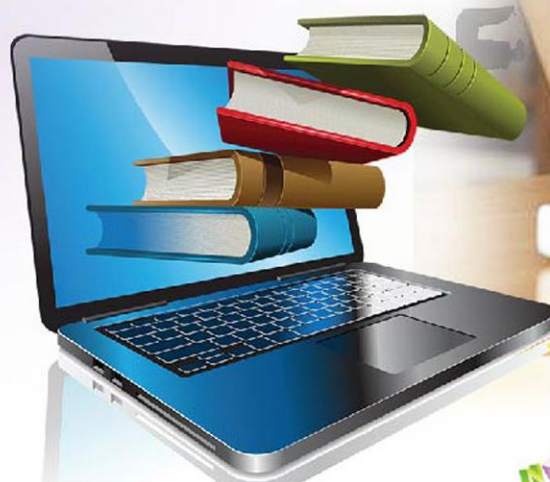
“The launch of this online loan application process, which is the first offering of its kind in the credit union space, signals yet another milestone along our transformation journey, of which we are duly proud. We look forward to delivering an enhanced digital experience for our members,” said Ms. Donna Romilly, Chief Executive Officer, **VENTURE** Credit Union.

VENTURE Credit Union is one of the premier financial institutions in T&T and a leader in the Credit Union sector. We are a trusted financial services provider, dedicated to enhancing the social and economic wellbeing of our members.

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



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



**BORROW UP TO
\$50,000 FOR:**

- TEXTBOOKS ▪ UNIFORMS
- SCHOOL FEES & TUITION ▪ LAPTOPS

UNSECURED

REVOLVING LINE OF CREDIT

INTEREST RATES AS LOW AS 1% PER MONTH

Normal lending criteria applies. Terms and Conditions applies.

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



ACTIVITY CORNER

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

Words to Find (15):

1. INVESTING
2. SAVINGS
3. ADVENTURE
4. RETIREMENT
5. SECURITY
6. GROWTH
7. PLANNING
8. ASSETS
9. GOALS
10. RISK
11. RETURNS
12. BUDGET
13. FREEDOM
14. FUTURE
15. DREAMS



FINANCIAL TIP

"Automating savings each month is a simple habit that builds a powerful safety net over time!"

VENTURE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Celebrating Easter 2025: **TIE & BONNET COMPETITION WITH A TWIST**



1ST PLACE



2ND PLACE



3RD PLACE

VENTURE Credit Union's Easter Bonnet & Tie Competition made a vibrant comeback this year infused with a fresh twist that brought out the creativity, enthusiasm, and incredible team spirit across all branches!

This year's challenge wasn't just about dazzling designs; teams were tasked with creatively incorporating our current loan promotion and showcasing **VENTURE's** range of products and services all while capturing the true meaning of Easter.

It was genuinely inspiring to witness the effort, passion, and collaboration that went into each presentation. A huge thank you to everyone who participated, you made this initiative not only enjoyable but deeply meaningful.

WINNERS: 1ST PLACE - AROUCA BRANCH
2ND PLACE - COUVA BUILDING I
3RD PLACE - SAN FERNANDO BRANCH

The team with the best combination of tie and bonnet won a complimentary brunch for their branch, well deserved!



CHAMPIONS OF VOLUNTARY SERVICE

Recognizing the service of Mr. Lionel Sookoo (dec.)

Hakeem Jordan
Education Committee Officer

In the spirit of honoring those whose tireless efforts have shaped our organization and inspired generations, we pay tribute to the late Mr. Lionel Sookoo, whose selfless contributions to the **VENTURE** Credit Union family spanned more than 27 years of unwavering service.

Mr. Sookoo first made his mark as President of Hydro Agri from 1990 to 1994, during which he played a vital role in laying the groundwork for what would eventually evolve into **VENTURE** Credit Union. His early efforts helped shape the values and direction of an organization built on cooperative spirit, financial empowerment, and community care.

His leadership journey continued as he served as the first alternate director at **VENTURE** Credit Union in 1997, 1998, 2000, and again in 2015, always demonstrating a deep and abiding commitment to the Credit Union movement. His directorship from 2003 to 2012 and again from 2016 to 2017 further illustrated his steadfast dedication to organizational growth and governance. He also served on the Board of the Central Regional Chapter, strengthening his impact across the wider co-operative landscape.

Beyond the boardroom, Mr. Sookoo was a true champion of holistic work-life balance within the **VENTURE** family. He played an instrumental role in planning some of our most cherished events, including the **VENTURE** 5K Run and Fun Walk, as well as the much-loved **VENTURE** Cruise in its golden days. These initiatives weren't just about fun, they were about fostering unity, wellness, and shared joy among members and staff.

Mr. Sookoo brought light, laughter, and kindness to every space he entered. Whether guiding key decisions or sharing a smile at a social event, he was a figure of warmth and wisdom. His presence uplifted those around him, and his memory will live on in the hearts of all who had the privilege of knowing him.

His legacy is deeply woven into the fabric of **VENTURE** Credit Union, a legacy of service, compassion, and enduring human connection.



THRIVING IN THE STORM

Navigating Today's EVUCA World

Ianne Athony-Coleman
Education Committee Member

In a world where change is the only constant, we've entered what experts now call the EVUCA era, a landscape that is Extreme, Volatile, Uncertain, Complex, and Ambiguous. It's a step beyond the original VUCA concept, reflecting the intensified pace of global disruption. From climate crises and AI revolutions to economic instability and social upheaval, the EVUCA world is not just a buzzword, it's our new reality.

Understanding EVUCA in Daily Life *Exponential Change*

The pace of innovation is relentless, reshaping careers, industries, and financial stability. Those who embrace learning, adapt to new technologies, and stay ahead of trends won't just survive, they'll thrive. Growth isn't about waiting for change; it's about leading it.

Volatility & Uncertainty

Unexpected shifts are inevitable; markets fluctuate, industries evolve, and life throws curveballs. Financial preparedness and career flexibility aren't just safety nets; they're launchpads for opportunity. The key isn't avoiding uncertainty but learning how to navigate it with confidence and strategy.

Complexity & Ambiguity

Regulations change, global dynamics shift, and new challenges emerge. The world rewards those who can think critically, adapt swiftly, and approach problems with curiosity. Perspective is power; those who ask questions, seek understanding, and embrace complexity will shape the future.

Here at **VENTURE** Credit Union, our Education Committee is committed to helping members stay informed and develop the skills needed to navigate through the intense shifts that are challenging traditional systems. The EVUCA environment is now our new normal.

Starting Strong in an EVUCA World

The world is evolving at an unprecedented pace, filled with constant change, uncertainty, and complexity. For those just beginning their journey, learning how to adapt and make informed choices is crucial to staying secure and confident in this evolving environment. Here are five essential steps to help you build stability and thrive:

1. **Stay Open to Learning** – Change is inevitable, but growth is a choice. Stay informed about industry trends, emerging technologies, and shifting economic landscapes to remain ahead. The more you learn, the more prepared you are for what's next.
2. **Make Thoughtful Decisions** – Avoid impulsive choices by gathering information before acting. Whether it's managing finances, choosing a career path, or making life plans, think about long-term impact instead of short-term fixes.
3. **Strengthen Financial Security** – Uncertainty can shake financial stability, but planning creates resilience. Start by saving consistently, building an emergency fund, and exploring safe investment options to protect your future.
4. **Prioritize Well-Being** – Success isn't just about financial security; it's also about mental and emotional resilience. Build strong support networks, embrace continuous learning, and practice self-care to stay motivated and balanced.
5. **Use Technology to Your Advantage** – Digital tools can simplify finances, career development, and personal productivity. Explore smart budgeting apps, online courses, and AI-driven insights to make better, more efficient decisions.

In an EVUCA-driven world, individuals who embrace adaptability, strategic planning, and continuous self-improvement position themselves for long-term success. Navigating an EVUCA world is not about avoiding challenges, it's about learning how to face them strategically. With the right mindset, smart planning, and a willingness to adapt, you can transform uncertainty into growth and opportunity.

WELCOME CORNER: NEW HIRES & PROMOTIONS

Celebrating the Growth and Success of Our Team (Dec 2024 – Present)

Lisa Roberts
Human Resource Officer

We are delighted to celebrate the growth of the **VENTURE** Credit Union family! Join us in welcoming our newest team members and congratulating those who have recently been promoted. Your commitment and excellence continue to shape the future of **VENTURE**.



Terah Goodridge

Job Title: **Product Administrator I**
Start Date: **April 1st, 2025**
Location: **Couva**

Terah Goodridge first joined **VENTURE** on September 16, 2024, in a temporary capacity as a Member Service Officer. She brought with her over four (4) years of experience in administration and accounting. As of April 1, 2025, Terah has been confirmed in the role of Product Administrator I, assigned to the Group Health Plan portfolio. We look forward to her continued contributions and wish her great success in her new role.



Cheyenne Ramdhanie

Job Title: **Product Administrator I**
Start Date: **April 1st, 2025**
Location: **Couva**

Cheyenne Ramdhanie joined **VENTURE** on October 16, 2023, on a temporary basis as a Project Assistant – CUNA. As of April 1, 2025, she has been confirmed in the role of Product Administrator I, overseeing the CUNA portfolio. We are excited about the value she brings to her new role and extend our best wishes for continued success.



Curdine Reid

Job Title: **Collections Officer II**
Start Date: **February 1st, 2025**
Location: **Couva**

Congratulations to Curdine Reid on her well-deserved promotion to Collections Officer II – Asset Recovery Unit. Curdine began her journey with **VENTURE** on May 28, 2018, as a temporary Collections Officer I and was confirmed in the role on December 2, 2019. With over ten (10) years of experience in collections and debt recovery, she continues to be a valuable asset to our team. We wish her continued growth and success in her new capacity.

*Thank you for being part of the **VENTURE** family. Stay connected, stay inspired, and continue the journey with us.*



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VENTURE'S RUNAWAY LOAN

LETS YOU TAKE THAT

FAMILY VACATION

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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.
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VENTURE CREDIT UNION

CO-OPERATIVE SOCIETY LIMITED

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233 Eastern Main Road, Arouca, Trinidad & Tobago, W.I.

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