

# ad VENTURE

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



VENTURE  
CREDIT UNION  
CO-OPERATIVE SOCIETY LIMITED

LOOKING AHEAD:  
*Empowering*  
YOUR TOMORROW!





VENTURE  
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CO-OPERATIVE SOCIETY LIMITED

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# OFF THE C.E.O's DESK

## Recapping 2025 and looking ahead to 2026

By: Donna Romilly, Chief Executive Officer



- 1) A beach clean-up activity at Las Cuevas Beach where a group of employees from **VCU** joined forces with the Caribbean Network for Integrated Rural Development and Trinbago International Coastal Clean Up. We collected 405 lbs of waste, filling 30 bags in just 2 hours.
- 2) We hosted a Green Webinar at which members were educated on the devastating effects of climate change, our shared responsibility in reducing our carbon footprint, sustainable practices and products and **VCU's** "Green Save Loan" which provides attractive financing options for the purchase of energy efficient products. The event solidified our position as the leader in environmental education and financing, strengthened our ESG commitment and helped us in forming alliances with major green suppliers such as solar providers, EV dealers, service stations and environmental consultants.

As we approach the close of 2025, I am filled with pride and gratitude for what we have accomplished together at **VENTURE Credit Union**. This year has tested and strengthened us and I am honoured to be part of such a resilient and dedicated institution. Every challenge we faced became an opportunity to grow, innovate and reaffirm our commitment to our members.

One of our proudest achievements in 2025 was the launch of our **Digital Loan Platform** a key step along our transformation journey. This initiative reflects our commitment to convenience and empowerment, enabling members to access financial solutions with ease and confidence. We will continue to build on this initiative, ensuring technology serves as a bridge to better service and stronger relationships.

Our brand also reached new heights in 2025. We proudly showcased **VENTURE Credit Union** as a formidable force in the financial services sector, winning **Best Booth – Table Top** at the Trinidad and Tobago Energy Conference and participated at major business and cultural events such as the Trade and Investment Convention and Divali Nagar.

Equally important in 2025 was our unwavering commitment to community and sustainability. This year, we advanced our green initiatives, embracing Environmental, Social and Governance principles. Some of our initiatives included:

October brought the excitement of Credit Union Month under the theme "Cooperation for a Prosperous World." Our branches were decorated in vibrant purple as Directors, Committee Members, Management and Staff marked this annual event with our members and the Credit Union community, celebrating the spirit of cooperation and shared prosperity. These moments of connection reaffirm why we exist: to serve, support and uplift our members.

Looking ahead to 2026, I am excited and optimistic. At **VENTURE Credit Union**, we pledge to offer outstanding service, develop innovative financial solutions and stay dedicated to your financial well-being. We remain committed to helping you attain financial freedom and supporting the communities we serve.

Finally, as we reflect on this year and embrace the joy of the Christmas season, I extend heartfelt greetings to you and your loved ones. May your homes be filled with peace, love and the warmth of togetherness. This season reminds us of the power of kindness and community. Let us carry this spirit of cooperation and generosity into the new year, building a future of shared prosperity and hope.

Thank you for your loyalty and trust in our credit union. Your unwavering support consistently drives our progress and propels us forward.

Warm regards,  
Donna Romilly Ms.  
CEO

# EDUCATION COMMITTEE ENDEAVOURS 2025

## Enriching Futures Transforming Lives:

As we close out the year, the Education Committee is proud to reflect on a series of impactful initiatives executed in the second half of 2025. These events reflect our continued commitment to empowering members through education, engagement, and innovation:

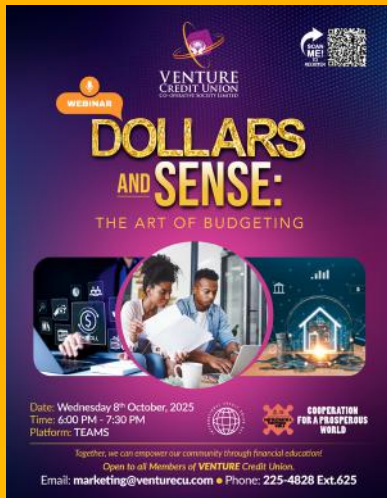


## Youth Technology Workshop - AI Explorers, Unlocking the future of Technology

In July 2025, **VENTURE** Credit Union launched the AI Explorers Youth Technology Camp, a five-day immersive workshop designed to introduce young members (ages 12-17) to the world of artificial intelligence. With the support of local and international facilitators from Cyber Square, participants explored AI fundamentals, ethical tech practices, coding, and collaborative project work.

The camp welcomed 55 registrants and averaged 50 participants daily. Through themed sessions and engaging group activities, the initiative successfully promoted digital literacy, problem-solving, and innovation. A standout moment was the surprise guest appearance by Certified Sampson at the closing ceremony.

This initiative not only delivered high educational value but also reinforced **VENTURE's** commitment to youth development and positioned the Credit Union as a champion of future-ready learning.



## Dollars & Sense: The Art of Budgeting

In October, **VENTURE** Credit Union hosted its flagship financial literacy webinar, Dollars & Sense - The Art of Budgeting. The session focused on helping members develop stronger budgeting habits, track expenses effectively, and make more informed financial decisions.

With strong registration and active engagement, members appreciated the practical tips and the opportunity to ask live questions during the interactive Q&A segment. The webinar reinforced **VENTURE's** commitment to member education and financial empowerment, leaving participants more confident about setting and managing their financial goals heading into 2026.



## Welcome Aboard - New Member's Orientation

Held in December, this session welcomed members who joined between April 2024 and November 2025. The interactive orientation introduced them to **VENTURE's** products, services, and the credit union difference. Live entertainment, refreshments, and on-the-spot loan assessments made it both informative and festive.

# Welcome Aboard - New Member's Orientation

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

# WELCOME ABOARD

New Member  
Orientation Seminar

**Lisas Gardens Community Center**

SATURDAY **DEC. 06**

[WWW.VENTURECREDITUNION.COM](http://WWW.VENTURECREDITUNION.COM) **225-4VCU (4828)**



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# Welcome Aboard - New Member's Orientation



# THE VENTURE E-LIBRARY IS HERE

**Learn More. Anytime. Anywhere.**

*Empowering members through digital access to educational content.*



# CORPORATE SOCIAL RESPONSIBILITY

## Reflecting on Impact: CSR Committee's 2025 Journey of Service and Stewardship

By Esmé Raphael, Chairwoman, CSR Committee



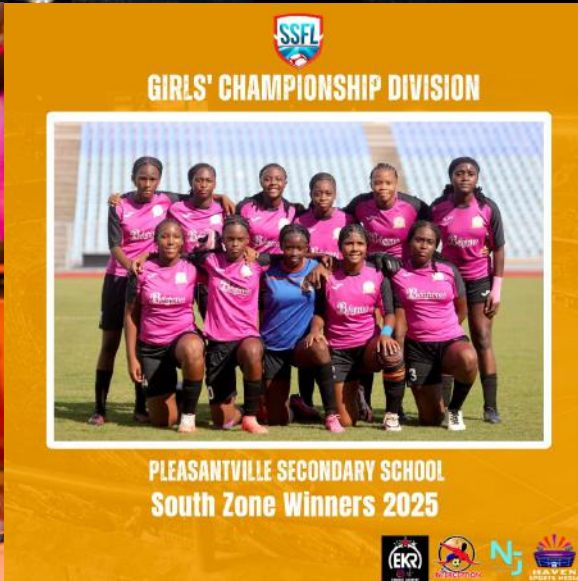
As we close the chapter on 2025, the Corporate Social Responsibility (CSR) Committee of **VENTURE** Credit Union stands proud of a year defined by purpose, compassion, and unwavering commitment to community upliftment. Guided by our cooperative principles and the enduring values of service, our committee has worked diligently to ensure that our outreach efforts reflect the heart of **VENTURE** Credit Union, people helping people.

Throughout the year, the CSR Committee convened regularly to evaluate and respond to a wide array of community needs. From January to October, we reviewed over 60 formal requests for support, each representing a unique story of aspiration, resilience, and local impact. Our deliberations were rooted in fairness, transparency, and alignment with our CSR pillars, ensuring that every decision was made with integrity and care.

Whether supporting educational initiatives, youth development, or social welfare programs, the CSR Committee has remained steadfast in its mission to be a catalyst for positive change.

As Chairwoman, I am deeply grateful to my fellow committee members for their dedication, discernment, and heart. Together, we have not only fulfilled our mandate but have also laid the groundwork for an even more impactful 2026.

Let us continue to serve with empathy, lead with integrity, and build with purpose.





25 YEARS STRONG

25<sup>th</sup> Anniversary

venturecreditunion\_



## VENTURE 5K Run & Fun Walk – 25 Years Strong!

The 25th Anniversary of the **VENTURE** Credit Union 5K Run and Fun Walk brought together runners, walkers, and supporters in a spirited celebration of wellness, unity, and community pride. Since its first race in 2000, the event has grown into one of the most anticipated community road races in Central Trinidad and this year's milestone edition was no exception.



ad VENTURE



The morning kicked off with an energetic warm-up session at 5:30AM, followed by the race's 6:00AM start, as participants hit the course under the banner of resilience and togetherness.



Spectators cheered on as Nicholas Romany successfully defended his title, capturing 1st Overall and once again raising the Desmond E. Baxter Challenge Trophy. Close behind were Alex Ekesa and Tafari Waldron, completing the top three. Among the women, Aniqah Bailey, Alexia John, and Carlie Robinson took the top spots, showcasing impressive athleticism and determination.



Adding international flair, Cleveland Thomas (Guyana), Joshua Hunte (Barbados), Carlie Robinson (Barbados), and Jelesa Wright (Guyana) joined the event, further underscoring its growing regional appeal.

Participants competed for over \$300,000 in cash and prizes, with medals, trophies, and special recognitions distributed across multiple categories.

The day also featured vibrant entertainment from Nailah Blackman, granddaughter of Soca's creator, and rhythmic steelpan performances by the Couva Joylanders Steel Orchestra.

Among the special guests was Hon. Barry Padarath, Member of Parliament for Couva South and Minister of Public Utilities, who commended **VENTURE** Credit Union for its enduring commitment to community and wellness initiatives.



As the sun rose over Couva, members, families, and friends celebrated **25 years of running towards the future – stronger together.**





# THE FAMILY INDEMNITY PLAN

Don't leave your  
loved ones to bear  
the burden of high  
funeral costs...

Plans start at  
**\$52.80**  
per month.

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and other end-of-life expenses like outstanding debt or medical bills in a time of grief. Protect their financial future with the Family Indemnity Plan from CUNA Caribbean Insurance. Just one monthly premium provides:

- Coverage for Funeral costs and other final expenses
- Coverage for you and up to 5 eligible family members including children, spouse, parents and/or parents-in-law.
- An individual benefit of up to \$100,000.00
- Optional Critical Illness coverage for the Primary Insured in the event of cancer, heart attack, stroke and more..

## NO MEDICAL EXAM REQUIRED TO SIGN UP

Sign up today for the Family Indemnity Plan to safeguard their financial future. To learn more or to enroll contact your Venture Credit Union Representative.

# CELEBRATING CREDIT UNION MONTH 2025 – Cooperation for a Prosperous World!



In October, **VENTURE** Credit Union proudly united with co-operatives worldwide to honour the spirit of the global credit union movement. Guided by the international theme, “Cooperation for a Prosperous World,” we celebrated the strength of unity and reaffirmed our commitment to empowering our members financially.



## Celebrating Credit Union Month 2025 – Cooperation for a Prosperous World *continued*

Credit Union Month began with an inspiring webinar hosted by our Education Committee. Members gained practical insights into:

- *Making wise financial decisions*
- *Saving more effectively*
- *Building long-term financial stability*

Participants left equipped with valuable tools and techniques for a secure financial future, setting the tone for a month focused on learning, growth, and community.

On Credit Union Day, **Thursday, 16th October**, our branches were filled with excitement and camaraderie. Members and staff celebrated together, enjoying interactive booths, games,

prizes, and meaningful conversations with our President, Board of Directors, Committee Members, and staff. The Education Committee held a **Financial Literacy Trivia Challenge** in all the branches. Members of the committee engaged with members as they visited the branches on the day. They were also able to showcase and introduced the new **E-Library**, a free, members-only platform supporting lifelong learning and financial empowerment.

We extend our heartfelt gratitude to our members for their unwavering support. Your enthusiasm and participation made this celebration truly special. We look forward to continuing this journey together and to an even more exciting Credit Union Day 2026!

# DID YOU KNOW?

## VENTURE MILESTONES

1960 ●

Fedchem Credit Union  
*Later known as (Hydro Agri)*

1969 ●

Grastaff Credit Union

1997 ●

VENTURE Credit Union  
7 Staff | 2,522 Members | \$10M

1999 ●

Couva Credit Union

2013 ●

E-Service

2008 ●

Arouca Credit Union

2006 ●

Children's Foundation

1999 ●

5K Run and Fun Walk

2017 ●

20th Anniversary

2018 ●

VENTURE Library

2022 ●

Contact Centre and  
Members helping  
Members Marketplace

2022 ●

25th Anniversary  
114 Staff | 43,000 members  
\$1.4B N, 3rd Largest

2023 ●

5K Run and Fun Walk  
Technology Camp

2025 ●

Launched our online  
Loan Application Platform

2025 ●

Celebrated 25th  
Anniversary of the annual  
5K Run & Fun Walk

2025 ●

Launch of the  
E-Library Platform

## SEASONAL FINANCIAL TIPS:

### *Merry & Smart Spending!*

- **Set a Budget:** Know your limits before the holiday shopping spree.
- **Prioritize Meaningful Gifts:** Thoughtful beats pricey every time.
- **Track Every Expense:** Keep surprises off your credit card bill.
- **Catch Early Deals:** Plan ahead, save money, reduce stress.
- **Treat Yourself Wisely:** A little self-care keeps the season joyful!

**TIP: CELEBRATE SMART, SPEND MINDFULLY,  
AND ENJOY A STRESS-FREE FESTIVE SEASON!**



# VENTURE CREDIT UNION WELCOMES BRAND AMBASSADORS



## VENTURE Credit Union Welcomes DJ Ana and Ultra Simmo as Brand Ambassadors.

**Trinidad and Tobago:** VENTURE Credit Union proudly announces the signing of two of Trinidad and Tobago's most influential music personalities, **DJ Ana** and **Ultra Simmo**, as official brand ambassadors. This bold partnership represents a major milestone in VENTURE's ongoing mission to connect with a younger, more dynamic audience while promoting financial empowerment across communities.

Recognised as cultural trailblazers, DJ Ana and Ultra Simmo bring not only musical excellence but a deep commitment to uplifting and uniting communities. Their influence will now extend to a range of upcoming initiatives by VENTURE Credit Union focused on **financial literacy, youth empowerment and community development.**

*"Our partnership with DJ ANA and Ultra Simmo is all about amplifying voices that inspire change,"* said the **General Manager, Sales and Service** of VENTURE Credit Union. *"By collaborating with ambassadors who reflect our core values, we are investing in the future of our members and our nation."*

### About the Ambassadors

**DJ Ana** is renowned for her electrifying performances and global musical influence. Off-stage, she is a dedicated advocate for youth empowerment and social impact, using music as a platform to drive positive change.

*"It's an honour to partner with VENTURE Credit Union, a brand that truly cares about the community and the next generation,"* said DJ Ana. *"Together, we'll make waves both on and off the stage!"*

**Ultra Simmo**, with a career spanning over a decade, is celebrated for his energetic sets and unwavering commitment to community upliftment. His ability to connect with audiences reflects VENTURE's vision for an inclusive financial future.

*"Joining forces with VENTURE Credit Union is a natural fit,"* said Ultra Simmo. *"Their commitment to progress and unity reflects my own values as an artist."*



### What's Next

DJ Ana and Ultra Simmo will headline a series of events, campaigns and outreach programmes aimed at engaging the public on topics like financial wellness, creative entrepreneurship and community development.

VENTURE Credit Union invites the public to join in this exciting new journey. Follow us on social media and visit our website for the latest announcements, exclusive content and event updates featuring our new ambassadors.



### About 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.

#### For Media Inquiries, Contact:

Marketing and Communications Department

Tel: 225-4VCU (4828) ext. 862

Email: [marketing@venturecu.com](mailto:marketing@venturecu.com)



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# **JOIN OUR WHATSAPP CHANNEL GROUP**

**SCAN CODE TO  
JOIN**



Stay in the loop with updates on promotions and events at your fingertips.

# Activity CORNER

## JUMBLLED WORDS

Unscramble each set of letters to reveal the correct financial term.

Jumbled Word	Your Answer
1 VESA	_____
2 GUBETD	_____
3 NEFUNDREMCEY	_____
4 AVINGS	_____
5 GOL	_____
6 PENSEEX	_____
7 RAHES	_____
8 ANOL	_____
9 KATMEROW	_____
10 VETSIN	_____
11 CSODITUN	_____
12 GUBTIEDNG	_____
13 VETRENU	_____
14 IDILQU	_____
15 VITMATEO	_____
16 TRIFOP	_____
17 LCTNACNOIALA	_____
18 RICTED	_____
19 OMECIN	_____
20 NGPESDIN	_____

Tip: Challenge a friend or family member to see who finishes first!

1. SAVE
2. BUDGET
3. EMERGENCY FUND
4. SAVING
5. LOG
6. EXPENSE
7. SHARE
8. LOAN
9. TEAMWORK
10. INVEST
11. DISCOUNT
12. BUDGETING
13. VENTURE
14. LIQUID
15. MOTIVATE
16. PROFIT
17. CANCELLATION
18. CREDIT
19. INCOME
20. SPENDING

## KYC (Know your member)

### Keep Your Records Up to Date! Help us serve you better!

Make sure your contact information and identification details are current. Updating your records ensures you stay informed about the latest promotions, events, and important member updates.

Visit any branch or email [memberdataupdate@venturecreditunion.com](mailto:memberdataupdate@venturecreditunion.com) today to verify or update your information.

Stay connected. Stay informed. Stay **VENTURE** strong!



# BREAST CANCER

AWARENESS MONTH - OCTOBER

*Think Pink!* - Hakeem Jordan  
Education Committee Officer

October is Breast Cancer Awareness Month, a time to honor survivors, remember those we've lost, and spread knowledge about early detection. Breast cancer is one of the most common cancers affecting women worldwide, but with timely screenings and awareness, lives can be saved.

### Key Steps to Protect Yourself and Loved Ones:

- **Regular Screenings:** Mammograms and self-exams can catch changes early.
- **Know the Signs:** Be aware of unusual lumps, changes in breast shape, or persistent pain.
- **Healthy Lifestyle Choices:** Balanced diet, exercise, and avoiding smoking can reduce risk.
- **Support & Education:** Encourage open conversations and participate in community awareness initiatives.

This month, let's unite to **raise awareness, promote prevention, and empower our community.** Every small step, whether a conversation, a donation, or a check-up makes a difference.

**Remember: Early detection saves lives. Think pink, act today!**





# 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

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



Tel: 225-4VCU (4828)  
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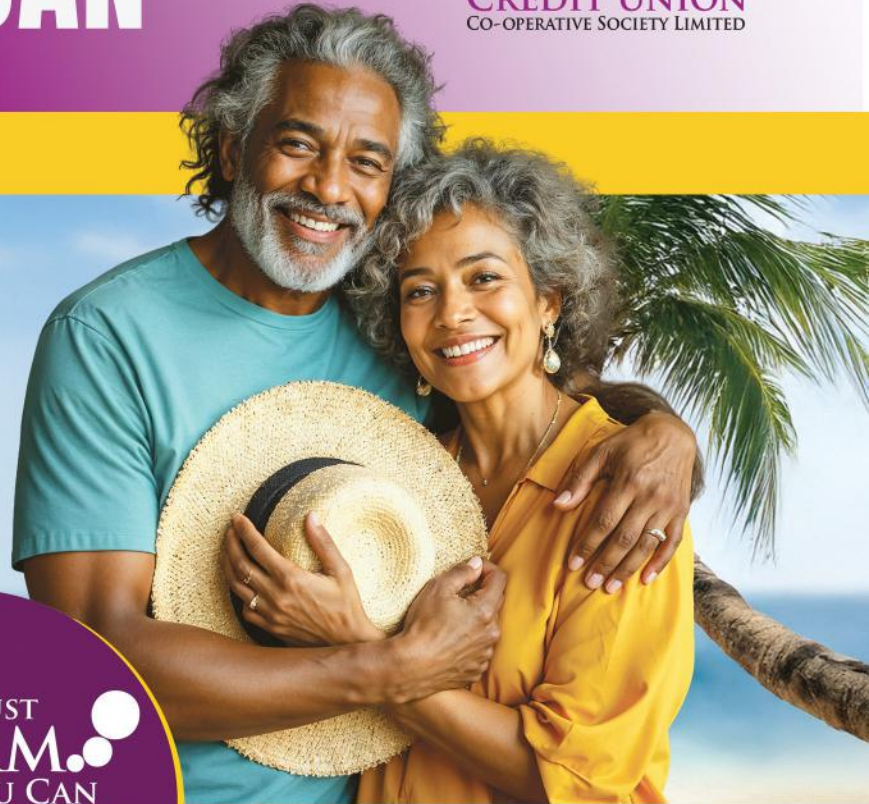
WHY JUST  
**DREAM.**  
WHEN YOU CAN  
**VENTURE**

# SILVER ADVANTAGE LOAN

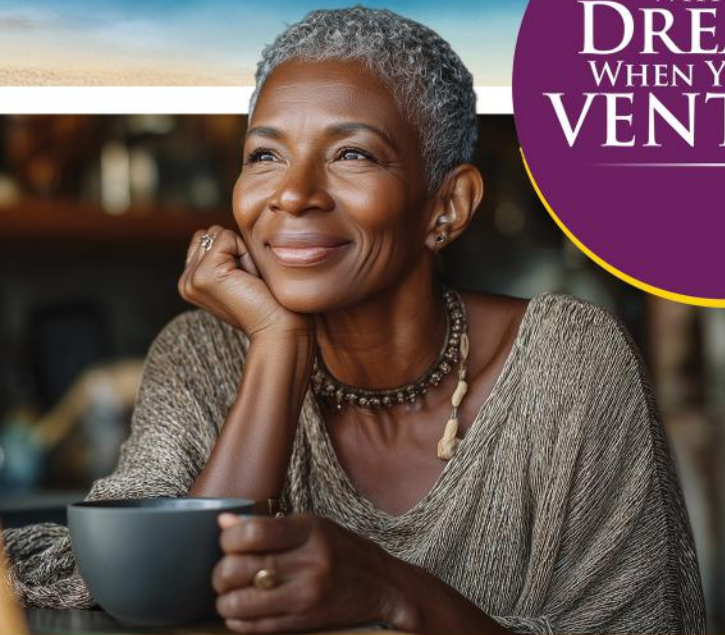


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Your Dreams, Your Way



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WHEN YOU CAN  
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EMAIL: [loans@venturecu.com](mailto:loans@venturecu.com)

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### Pre-Retirement Loan

- Flexible Terms
- Competitive Rates



### Smart Save Option

# INVESTING & PLANNING FOR THE NEW YEAR

By: Ruth Williams, Education Committee Member



The unpredictability of the future often stirs feelings of fear and anxiety. Being constantly bombarded with news about the economy, shifting retirement plans, and rising costs of living can send even the most level-headed person into a whirlwind of worry. These realities make it easy to believe that saving or investing is beyond our reach, that the future is something happening to us rather than something we can shape.

But in moments like these, I encourage you to pause. Breathe. Focus on where you are right now. Just as breathing helps to steady the body, being intentional helps to steady your future.

## B - BE CALM

Financial uncertainty can trigger stress and anxiety, but decisions made in panic and haste often has calamitous results. Take a deep breath and an honest look at your budget and financial situation. The goal isn't to save so much that you can't live comfortably now; it's about finding a healthy balance that allows you to live today while preparing for tomorrow.

## R - REVIEW YOUR OPTIONS

Learn about the different saving and investment options available to you. This includes savings accounts, investment opportunities, insurance options and retirement plans. Fortunately, **VENTURE** Credit Union offers a variety of choices designed to meet your unique needs and goals efficiently.

## E - EDUCATE YOURSELF

Knowledge builds confidence. Attend a financial workshop, read articles, understand key words such as risk and interest, visit your **VENTURE** e-Library; learn how your money can work for you. The more you know, the better equipped you are to make decisions that support your goals.

## A - ASSESS WHAT MATTERS

Pay attention to the factors that directly affect you. Avoid overwhelming yourself with things outside your control or irrelevant to your situation. Identify your short-term and long-term priorities, such as education, retirement, home ownership or debt reduction so that you can allocate resources wisely. Don't let outside noise or fear distract you from what's relevant to your financial journey.

## T - TALK TO A FINANCIAL SPECIALIST

You don't have to do it alone. Expert guidance can uncover opportunities and strategies you may not have considered. Speaking to an expert can also save time, prevent mistakes and increase your confidence in your decisions.

## H - HAVE CONFIDENCE

Trust yourself and the process. Confidence allows you to stay committed to your plan, even when challenges arise. Remember, progress starts in the mind and belief fuels success.

## E - EMBARK BRAVELY ON YOUR JOURNEY

The journey to improvement and empowerment begins with a single step. Start where you are, take small steps consistently, and celebrate progress along the way. Each decision you make moves you closer to your goals. Embrace the journey with courage and persistence, knowing that long-term growth comes from steady effort.

So as you plan for the new year, BREATHE. You've got this! You're capable, you're prepared and **VENTURE** Credit Union is here to help you every step of the way.



# WELCOME CORNER: NEW HIRES & PROMOTIONS

*Celebrating the Growth and Success of Our Team (July - Present)*

*By: Lisa Roberts, Human Resource Officer*

At **VENTURE** Credit Union, our people are our greatest strength. We're proud to welcome our newest team members and celebrate the well-earned promotions within our organization.

Each new hire and promotion reflects our continued commitment to growth, excellence, and building a stronger future together. Congratulations to all, our contributions make **VENTURE** better every day!



## **SARAFINA WYLIE**

**Job Title:** Internal Audit Assistant

**Start Date:** July 7th, 2025

**Location:** Couva

Sarafina joined the team as an Internal Audit Assistant after first starting her journey with us on October 5th, 2016, as a Member Service Representative I. With nearly a decade of service to the Credit Union and prior experience in accounts and inventory, Sarafina brings valuable knowledge and dedication to her new role.

We look forward to her continued contributions and wish her every success as she takes this next step in her career at **VENTURE**.



## **NATALIE FACCIANO-GEORGE**

**Job Title:** Procurement Officer

**Start Date:** July 7th, 2025

**Location:** Couva

Natalie joins **VENTURE** with over 25 years of experience across the energy and public sectors, where she has successfully held several key roles including Procurement, Supply Chain and Management.

Her extensive background and expertise in procurement make her a strong asset to our team. We are confident that Natalie's skills and professionalism will greatly contribute to our continued growth and efficiency.



### **ELENOR FRANCIS-LUTCHMAN**

**Job Title:** Branch Supervisor  
**Start Date:** September 2nd, 2025  
**Location:** San Fernando

Congratulations to Elenor Francis-Lutchman on her well-deserved promotion to Branch Supervisor!

Elenor began her journey with **VENTURE** on September 10th, 2007, in the role of Member Service Representative I. In 2016, she was promoted to Member Service Representative II and has since served as Member Service Coordinator and Acting Branch Supervisor.

With over 17 years of dedicated service, Elenor has demonstrated exceptional commitment, leadership, and growth. She remains a valuable asset to our team, and we look forward to her continued success in this new capacity.



### **CHERISSE SKINNER**

**Job Title:** Internal Audit Senior  
**Start Date:** October 1st, 2025  
**Location:** Couva

Cherisse brings with her over three years of experience in both auditing and accounting, making her well-equipped to support the evolving needs of a dynamic, growth-oriented organization.

We are confident that her expertise and professionalism will be a valuable asset to **VENTURE**, and we look forward to her meaningful contributions.



### **RICHIE RAMLOCHAN**

**Job Title:** Business Development Officer  
**Start Date:** October 13th, 2025  
**Location:** San Fernando

Richie has been promoted to the position of Business Development Officer, effective October 13th, 2025. He began his journey with **VENTURE** on May 23rd, 2016, as a Member Service Representative I and advanced to Loan Officer I on January 11th, 2021. Over the years, Richie has become well-known among our members for his warm smile, vibrant personality, and unwavering commitment to going above and beyond to ensure member satisfaction.

We are confident that Richie will continue to be a tremendous asset to the organization, and we look forward to his continued contributions to our growth and success



**AISHA AUGUSTINE**

**Job Title:** Loan Officer I

**Start Date:** November 1st, 2025

**Location:** San Fernando

Aisha joined our team as a Member Service Representative I on October 13th, 2021. Through her unwavering commitment to delivering exceptional member service and prioritizing the needs of our members, she has demonstrated outstanding professionalism and dedication. In recognition of her efforts, Aisha has been promoted to the position of Loan Officer I, effective November 1st, 2025.

We are confident that Aisha will continue to be an asset to the organization, and we look forward to her ongoing contributions to our success.



**RIANNA RAMNARINE-HARDEOSINGH**

**Job Title:** Loans Officer I

**Start Date:** November 10th, 2025

**Location:** Couva

With over three years of experience in credit and loan assessment, Rianna is well-prepared to apply her expertise in support of our lending operations. She is eager to contribute meaningfully to the organization while continuing her own professional growth.

We are confident that her skills and dedication will be a strong asset to **VENTURE**.



**JELANA HARRIOTT**

**Job Title:** Loans Officer I

**Start Date:** November 10th, 2025

**Location:** Couva

Jelana brings over seven years of experience within the Credit Union Movement, with specialized expertise in lending and member services. Her deep understanding of credit union operations and strong member-focused approach make her a valuable addition to our team.

We are confident that Jelana's skills and experience will be a great asset to **VENTURE**, and we look forward to her contributions.



## DAMIAN FELIX

**Job Title:** ICT Manager

**Start Date:** December 1st, 2025

**Location:** Couva

Damian brings extensive expertise as an IT and Business Intelligence leader, with over a decade of experience driving digital transformation, managing enterprise technology initiatives, and delivering advanced data analytics solutions. His unique blend of technical proficiency and strategic vision empowers organizations to modernize operations and make informed, data-driven decisions.

We are delighted to welcome Damian to the Management Team at **VENTURE** and are confident that his knowledge and experience will be an invaluable asset to our organization.

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

## Quick & Simple Trini Beef Pastelles



A beloved Caribbean Christmas tradition, these savory cornmeal parcels are a festive must-have. This recipe makes approximately 12 pastelles.

### INGREDIENTS:

#### For the Filling

- 1 lb minced beef
- 1 large onion, finely chopped
- 2 tbsp minced garlic
- 2 tbsp green seasoning blend (chive, thyme, parsley, pimento)
- 1/4 cup ketchup
- 1 tsp Worcestershire sauce
- 1/4 cup chopped olives
- 3 tbsp capers, roughly chopped
- 1/2 cup raisins
- Salt and black pepper to taste
- 2 tbsp vegetable oil for cooking

#### For the Cornmeal Dough

- 2 cups cornmeal (Promasa brand recommended)
- 1 tsp salt
- 1 tbsp butter or margarine
- 2 1/2 cups warm water

### FOR ASSEMBLY:

- Aluminum foil squares (approx. 8x8 inches) or banana leaves
- Extra vegetable oil for greasing

### INSTRUCTIONS:

#### 1. Cook the Filling

Heat 2 tbsp of oil in a large pan over medium heat. Sauté the onion and garlic until fragrant. Add the minced beef and cook until browned, breaking it apart as you stir. Season with green seasoning, salt, and pepper. Stir in the ketchup and Worcestershire sauce, then add the olives, capers, and raisins. Cook for another 5 minutes until the liquid is absorbed and the mixture is moist but not watery. Set aside to cool completely.

#### 2. Prepare the Dough

In a large bowl, combine the cornmeal, salt, and butter. Rub the butter into the cornmeal mixture with your hands. Gradually add the warm water, mixing until a soft, pliable dough forms. Divide the dough into 12 equal balls and cover with a damp cloth to prevent drying.

#### 3. Assemble the Pastelles

Cut your aluminum foil into squares (about 8 inches across). Lightly grease one side of a foil square with oil. Place one cornmeal ball on the greased foil. Using your oiled fingers, flatten it into a thin circle. Spoon about 2-3 tablespoons of the cooled meat filling onto the center of the dough. Fold the foil over the filling and seal the edges of the dough, forming a neat parcel. Wrap tightly in the foil.

#### 4. Steam

Bring a large pot of salted water to a boil. Place the wrapped pastelles in a steamer basket or colander over the boiling water, ensuring they don't touch the water directly. Steam for 25-30 minutes.

**Remove from the pot, unwrap, and serve warm!**



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