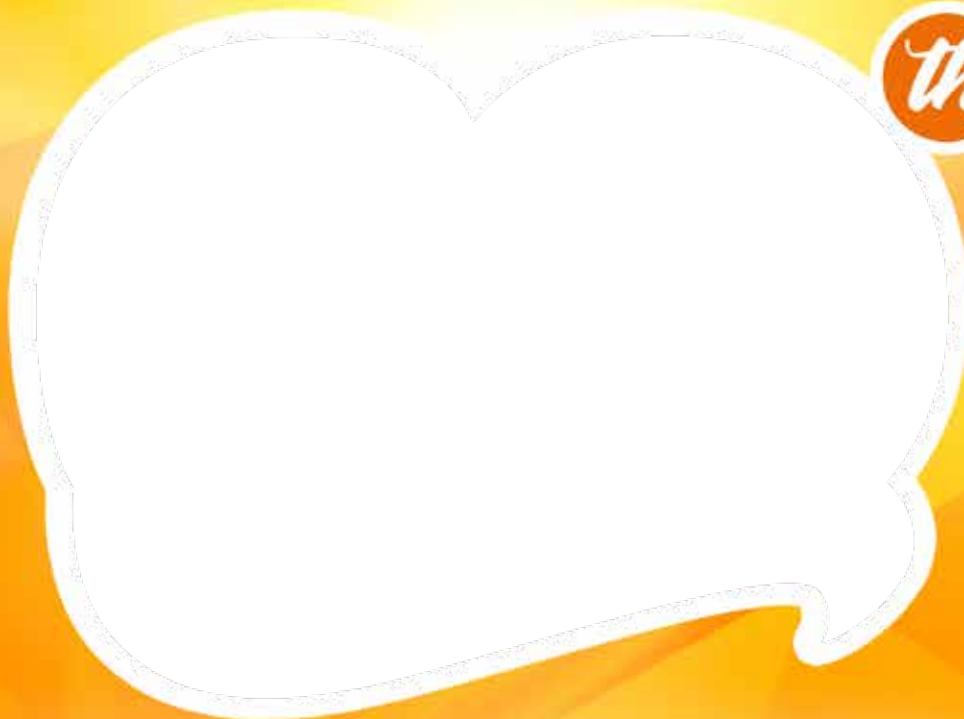


# **GECCU LTD**

General Employees' Co-operative Credit Union Limited

**Commemorative Magazine**



**A Gem We've Built Together**







**A Gem We've Built Together**





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# CELEBRATING 60 YEARS OF EXCELLENCE

By: Danny-Lee Francis I-CUDE

**S**ixty years! A span of time that marks not just the passage of years but the forging of a legacy. We invite you to journey with us through the pages of this commemorative magazine, a tribute to six decades of dreams realized, challenges overcome, and a future still unfolding with possibilities.

In this special edition, we delve into the defining moments that shaped our history, the people whose dedication brought our vision to life, and the milestones that have become chapters in our shared story.

## A LEGACY BUILT TOGETHER

The success of any great endeavour is rarely the product of a single individual. Over the last 60 years, it has been the collective spirit, the shared vision, and the passionate efforts of countless contributors who have forged GECCU's path. From visionary leaders, dedicated volunteers, hardworking employees, to supportive stakeholders - everyone has played a pivotal role in weaving the fabric of GECCU's history.

As you leaf through these pages, you will find stories of how GECCU turned challenges into opportunities and the extraordinary things that can be achieved when hearts and minds unite in pursuit of a shared goal.

## HONOURING OUR ROOTS

While it is exciting to celebrate our transformative journey, it is equally important to honour the roots that ground us. Such roots include the traditions, values, and original vision that guided our founders and remain the guiding principles of today. They remind us of the humility with which we began and the enduring foundation that continues to support our journey into the future.

This commemorative magazine is a tapestry of memories, each thread a reminder of where we started and how far we have come. Through vivid recollections, we will recount the milestones that defined each decade, from our first steps to our most recent achievements.

## LET'S CELEBRATE TOGETHER

This magazine is not just a record of past triumphs or an outline of future aspirations; it is a celebration of you, our members. As we mark this 60<sup>th</sup> anniversary, we hope this commemorative edition resonates with you, rekindling fond memories, igniting inspiration, and reminding us all of the enduring bonds that connect us. Together, let us celebrate GECCU's legacy of excellence. Here's to the past that shaped us, the present that grounds us, and the future that beckons us forward. Savour each article as you enjoy our 60<sup>th</sup> Anniversary commemorative magazine.





## REMARKS ON GECCU'S 60<sup>TH</sup> ANNIVERSARY

Theme: *"A Gem We've Built Together."*

### SENATOR THE HONOURABLE KEISAL PETERS

Minister of National Mobilisation, Social  
Development, Family, Gender Affairs and  
Persons with Disabilities

It is with great pleasure that I extend my heartfelt congratulations to GECCU on reaching the remarkable milestone of 60 years, celebrated under the theme *"A Gem We've Built Together."* The emphasis on *"together"* is particularly significant, as it speaks to the very essence of cooperativism the idea that collective efforts lead to collective benefits. Clearly, GECCU has embodied this principle throughout its history, with its efforts yielding invaluable benefits to individuals, communities, and the nation as a whole.

A testament to GECCU's commitment to community development is its ongoing partnership with the Ministry of National Mobilisation and other stakeholders, particularly through its unwavering support for the Schools' Co-operative Thrift Programme. This initiative has had a profound impact on the mindset of our students, especially with regards to seeing the value of cultivating a saving fund. GECCU's sponsorship of school cooperatives has spanned several educational institutions across the country, including:

- **Georgetown Government, Georgetown Secondary, and Lauders Government Schools** on the Windward side of the island.
- **Girls' High School, Sion Hill Government, and Kingstown Government schools** in the capital and surrounding areas.
- **Layou Government, Troumaca Government, and Spring**

**Village Methodist Schools** on the Leeward side.

- And in the Grenadines, **Paget Farm Government School in Bequia, Stephanie Browne Primary School, Union Island Secondary School, and Mayreau Government School.**

In addition to these commendable efforts, GECCU has cemented its commitment to community building by establishing branch offices in Georgetown, Bequia, South Rivers, Canouan and Union Island, this has certainly solidified its role as a national institution.

GECCU is a pillar with regards to community development. One notable contribution that stands out, is GECCU's refurbishment of the River 14 Park in South Rivers, a popular tourist destination that has brought further recognition to the region and enhanced the local community's well-being.

When we say that GECCU is a true champion of St. Vincent and the Grenadines, we do so with the utmost sincerity and appreciation for its lasting impact.

As a proud member of GECCU, I offer my warmest congratulations once again to the institution on reaching this extraordinary 60-year milestone, and I look forward to seeing GECCU's continued growth and success for many more years. Cheers to another 60 years of shared achievements!



## PRESIDENT'S MESSAGE

**MICHAEL SAYERS**

President

General Employees' Cooperative Credit Union Ltd

As I write this message for our 60<sup>th</sup> anniversary magazine, I pause to think of the valuable contribution the General Employees Co-operative Credit Union has had on our nation. Indeed, I believe that every home has been positively impacted by GECCU. To think that what seems like a few years ago, a small group of Vincentians with limited resources, had a vision that blossomed and bloomed into what we currently have – an organization that is unparalleled in its expansion and growth.

I'm therefore cognizant that this team, comprising President, directors, management, staff, volunteers and members of our Credit Union, must ensure that 60 years from now, the current generation would be able to look back at where we are standing today with pride and gratitude. We must ensure we stood firm with the vision, fostered a sustainable growth that is unrivaled and made decisions which enhanced and strengthened our organization, giving it the stability it needed for success for both the present and future generations.

I therefore urge us all to be mindful of the decisions we make, and to be diligent stewards with what has been entrusted to us. Let us continue to be proactive, conscientious and responsible in enacting the task which has been given to us so we can exceed even our own expectations.

May God's blessings and favour be upon you our members, our nation and the gem we call GECCU.





## CEO'S GREETINGS

### MAXINE RICHARDS-JOHNNEY

Chief Executive Officer  
General Employees' Cooperative Credit Union Ltd

As we celebrate 60 extraordinary years of service, we reflect on the journey that has shaped GECCU into the resilient, member-centered institution it is today. Over six decades, we have faced triumphs and trials, some of which could have derailed our progress. Yet, through the dedication and tireless efforts of our volunteers and staff, combined with the steadfast support of our loyal members and partners, we have emerged stronger and more committed to our mission.

Our dedication to uplifting members and promoting financial inclusion has always been at the core of our operation. Today, with offices across six locations, we have expanded access and tailored our services to meet the evolving needs of our community. From introducing innovative loan products to supporting education, sports, and cultural programs, we have worked to improve the lives of those we serve. At the same time, we have made significant strides in strengthening our internal controls and reengineering our operational processes, all of which have been essential to our growth and long-term stability.

In addition to our service offerings, we have placed a strong emphasis on the development of our internal human resources. From the highest levels of governance at the Board of Directors to our staff, volunteers and members, we have committed to ongoing training programmes to build the skills necessary to meet future challenges. This includes targeted training for small business members, with plans for

a broader series of development programmes to empower more members and promote their growth.

As we forge ahead, GECCU is committed to fostering a proactive risk culture through our Enterprise Risk Management (ERM) initiatives. These forward-thinking strategies will equip us to navigate future challenges with agility, ensuring we remain resilient in the face of change. Additionally, we are excited to embrace advanced technologies, including artificial intelligence, to streamline our operations, and deliver even greater value to our members. By combining robust risk management practices with cutting-edge technological solutions, we are well-positioned to continue serving our members.

To all our past and present stakeholders – members, volunteers, staff, and partners – thank you for being the pillars of GECCU's success. Your dedication and unwavering support have propelled us forward, turning challenges into opportunities and laying the foundation for a legacy of empowerment and service. We remain steadfast in our commitment to putting our members first, knowing that it is this focus that will allow GECCU to continue flourishing.

Together, we have built this precious gem, GECCU, and together, we are on the brink of tapping into unlimited prospects to an even brighter future, and strengthening the foundation we have established for the future generation.



## CHAIRPERSON'S MESSAGE

**PEGGY DA SILVA**

Chairperson - 60<sup>th</sup> Anniversary Committee

Dear Members,

**A**s we celebrate this remarkable milestone of GECCU's 60<sup>th</sup> Anniversary under the theme, "***A Gem We've Built Together***", it is with immense pride and heartfelt gratitude that I extend greetings to you on behalf of the Anniversary Committee.

For six decades, GECCU has stood as a beacon of trust, dedication, and financial empowerment in St. Vincent and the Grenadines. With more than 50,000 members, GECCU is not only the largest Credit Union in our nation but also a testament to the strength and unity of our people. This success would not have been possible without you, our valued members, whose loyalty and belief in this organization continue to fuel our growth and success.

GECCU is truly a GEM; this gem we have built together is a testament to the power of collective effort and the strength of our shared vision, values, dedication, and resilience. This institution has become interwoven in the fabric of our communities throughout St. Vincent and the Grenadines. GECCU has not only provided financial stability but has also contributed to the growth and prosperity of our country; empowered entrepreneurs to turn their passions into sustainable businesses, helped families to own their dream homes, supported students in their pursuit of education, and established social programmes as well as grassroot initiatives in the communities we serve.

We take this opportunity to acknowledge and celebrate the contributions of the volunteers who have served on various committees over the years. Your selfless dedication has been vital to GECCU's success. To our staff, past and present, we thank you for your zeal, commitment, and care in serving our members with excellence.

Special recognition is given to the Board of Directors, past and present, for your visionary leadership and stewardship, which have guided us through the challenges and triumphs of the past 60 years. Your efforts have left an indelible mark on this organization and ensured its enduring success.

Finally, we express our gratitude to the general public for your unwavering support, trust, and partnership. Your encouragement has allowed us to continue being a pillar of financial strength and community development in our country. As our valued partners, we encourage you to continue to "Come to GECCU!"

As we move forward, let us remain steadfast in our commitment to ensuring that this gem continues to GLOW brightly for generations to come. Let us show our loyalty and dedication by building upon this extraordinary legacy of growth, progress and service to our country.

Once again we express our appreciation to everyone who has played an essential role in this incredible journey. Happy 60<sup>th</sup> Anniversary, GECCU!



## **GECCU - THE CREDIT UNION WITH A STORY OF FAITHFULNESS, DEDICATION AND COMMITMENT**

### **THE CHURCH SERVICE CELEBRATING GECCU'S 60<sup>TH</sup> YEAR ANNIVERSARY**

By: Janice King

**I**t is a usual practice for organizations to mark their anniversaries with ceremonial fanfare. Such celebrations may be based on the service rendered by a specific member or to mark a major milestone. Notwithstanding, each organization has its own story, and anniversaries are an ideal means of passing on that story to the coming generations.

On Thursday 8th February 2024, General Employees Cooperation Credit Union (GECCU) launched its year-long 60<sup>th</sup> anniversary activities under the theme: "A Gem We've Built Together" beginning with a church service. Members, staff, volunteers, friends, and well-wishers gathered at the Kingstown Baptist Church to celebrate the 60<sup>th</sup> Anniversary of the Credit Union.

The church service afforded the GECCU family an opportunity to reflect on its many successes and challenges. It was the ideal occasion for the organization to be reminded of God's guidance and goodness, to offer expressions of thanks and praise, and simultaneously give commitment to serve faithfully in the future.

The service comprised a time of praise and worship, a special presentation from GECCU's Choir, and the sermon by the pastor of the Kingstown Baptist Church, Dr. Cecil Richards. The team which led praise and worship, and the choir that ministered in song from Psalm 121 revealed that worship was much more than just singing a few songs. Rather, the entire congregation was engaged in an uplifting experience of worship and deep spiritual reflections as these songs ministered to them.



The sermon, based on Nehemiah chapter 4, referred to the story of a Jewish leader in exile, cup bearer to the King of Babylon, and his vision to rebuild the walls and restore the city of Jerusalem which was destroyed by the Babylonians. With the help of the king of Babylon and some faithful Jewish fellowman, Nehemiah set out to repair and rebuild the walls of the city. He was, however, not without severe opposition from influential individuals who did not understand his vision, and placed hurdles in his way, which negatively affected the commitment of some of his fellow labourers. Nevertheless, with faith in God and commitment of the other workers, the wall was built.

The pastor referenced similarities between Nehemiah and his fellowmen and GECCU. He noted that GECCU's brand is built on the faithfulness of God. He mentioned that the generations that preceded us, and the community of like-minded people were ready to face and overcome all challenges whether anticipated or unexpected. He ended by encouraging members to make a deliberate commitment and wholehearted dedication to the organization to ensure its successful operation in the future.

The service, chaired by Bro. Meriah Samuel signaled the commencement of GECCU's 60<sup>th</sup> anniversary celebration activities, which provided the motivation, inspiration, spiritual insights to its hard working staff, members, volunteers, friends and well-wishers. The GECCU celebrants left the assembly with confirmation of their contribution to the country through the resources they have provided and their innovative vision. Undoubtedly, as the members departed, their minds were teeming with ideas for new ways of sustaining the excellent service of the organization.



# AN EXHILARATING WALK THROUGH THE STREETS OF KINGSTOWN TO ARNOS VALE TO CELEBRATE NATIONAL HEROES DAY

By: Thelsea John

On the cool, serene morning of March 14, 2024, as the sun painted the sky with beautiful hues of gold and pink, a spectacular event unfolded in Kingstown, celebrating not just National Heroes Day but also a community's zest for health, fun and camaraderie. Hosted by the General Employees Co Operative Credit Union (GECCU), this event wasn't an average walk—it was a jubilant march through the heart of the city, embracing fitness, history, and togetherness.

The day began with excitement as participants began assembling from as early as 4:30 a.m. at the picturesque Heritage Square, a historic landmark that echoed the stories of generations past. The weather, as if in tune with the spirit of the event, was refreshing and cool enough to invigorate the senses yet warm enough to be welcoming. Music vibrated through the speakers of DJ Black Ice to further fuel the fires of eagerness and enthusiasm of all in attendance. At 5:15 a.m., the square came alive with a quick but lively warm-up session, led by passionate fitness instructors who set the tone for the energetic morning ahead.

As the clock struck 5:30 a.m., the walk commenced promptly, with a sea of eager walkers moving along the designated route. Starting from Heritage Square, the path led along the main road, weaving through the bustling streets of Kingstown. The journey took the participants up to Sion Hill, offering breathtaking views of the city waking up to a new day.

Descending from Sion Hill onto Casson Hill, the walkers reached the quaint but hectic roundabout in Arnos Vale, a symbol of the country's zestful spirit. From there, the energized walkers meandered to Randy's Supermarket, adding a touch of everyday life to the scenic walk. Crossing the decommissioned E.T. Joshua Airport tarmac was a moment of nostalgia, evoking memories of bygone flights and bustling terminals.

The return journey took a slightly different path, adding diversity to the experience. Climbing back



up Casson Hill to Sion Hill, the walkers then ventured off the main road, exploring the quieter streets and charming neighborhoods. Passing through Frenches, crossing over to the gap leading to Cane Garden, and descending past Sailor's Cycle Centre, the route showcased the city's multifaceted character.

As the participants made their way back to Heritage Square, they were greeted with cheers and applause, marking the successful completion of the walk. While some incredibly fit individuals had dashed through the course, setting impressive records, the majority of walkers savored the journey, taking a little over an hour to soak in the sights, sounds, and the gentle morning breeze.

Post-walk, the celebrations continued with a cool-down session and invigorating aerobics which left everyone feeling rejuvenated. The atmosphere buzzed with laughter, shared achievements, and a sense of accomplishment that comes from pushing one's boundaries in a supportive community.

The festivities didn't end there. Participants were treated to a well-deserved breakfast spread, a delightful fusion of healthy choices and indulgent treats. Fresh fruits provided a burst of natural energy, while nourishing soups warmed the body, replenishing the energy that might have been depleted. A variety of teas and coffee catered to different tastes, accompanied by staples that ensured everyone left satisfied.

Amidst the spread, a few sweet treats added a touch of celebration, because every journey—be it a walk through the city or a quest for financial fitness—deserves moments of joy and indulgence. Conversations flowed freely, friendships were forged and strengthened, and memories were made that would linger long after the event had ended.

Undoubtedly, the fun walk hosted by GECCU on National Heroes Day was not just a physical activity but a celebration of life, community, and the spirit of resilience that defines us as individuals, as a vibrant credit union movement and as a nation. It was a reminder that every step we take, whether on the city streets or the paths of life, is a testament to our strength, unity, and unwavering determination to embrace the journey, no matter where it leads.



# SENIOR CITIZENS' RETREAT

By: Linus Goodluck

On April 17, 2024, a heart-warming event unfolded at GECCU's River 14 Recreational Site. Organised by the Social Development Committee, this special day was dedicated to celebrating and honouring the senior citizens who have significantly contributed to the foundation and growth of GECCU. Some 90 elderly participants were shuttled to the picturesque venue, where a day of fun, feasting, rest, and pampering awaited them.

The day began with the organizers' warm welcome and introductory remarks, setting a joyful and appreciative tone for the activities ahead. Following these formalities, professional healthcare providers conducted thorough assessments, including blood pressure monitoring, glucose level testing, and general wellness checks. This initiative was received with gratitude, as many seniors appreciated the opportunity to receive these essential health services in a relaxed and supportive environment.

The participants were also treated to a time of pampering, as they were offered manicures, pedicures, and soothing foot massages. Skilled beauticians and therapists worked diligently, ensuring each participant felt cared for and rejuvenated. The seniors enjoyed being cosseted and, as their hands and feet were treated, many engaged in lively conversations and laughter, creating a warm and communal atmosphere.

As the music played, it signalled a time for dancing and socialising and there was an atmospheric change. The nostalgic tunes transported the seniors back to their younger days, encouraging them to take to the dance floor. And dance they certainly did!

Amidst the activities, a grand feast was prepared, showcasing an array of delicious dishes that catered to diverse tastes and dietary needs. Everyone enjoyed the sumptuous spread as conversations flowed freely, with stories from the past mingling with dreams for the future.

Indeed, this activity was a resounding success, with every senior citizen speaking positively about their experience. Many expressed their desire for a repeat of such an event, highlighting the importance of recognition and care for the elderly. This day of celebration and appreciation not only honoured the seniors' past contributions but also reinforced the strong bonds within the GECCU community, promising a future filled with respect, love, and togetherness.





# Achieving Excellence through Strategic Opportunity Optimization



Celebrating the Achievements  
of Young Vincentians



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## HONOURING THE LEGACY OF A GEM BUILT TOGETHER

AN EVENING OF ELEGANCE AND APPRECIATION

By: Meriah Samuel

On the evening of November 16, 2024, the Villa Campus of the St. Vincent and the Grenadines Community College was transformed into a breathtaking scene, one worthy of the cover page of a magazine. It was an evening dedicated to reflection, recognition, and celebration, as the GECCU family gathered in fine style to mark a significant milestone: the 60<sup>th</sup> Anniversary of the General Employees Co-operative Credit Union Ltd. (GECCU).

Held under the fitting theme “**A Gem We’ve Built Together,**” the anniversary dinner brought together employees, volunteers, and affiliates in a night of fellowship and festivity. The atmosphere resonated with pride and gratitude as attendees celebrated GECCU’s enduring legacy and bright future.

Director Kelvin Pompey officiated at the night’s proceedings with sophistication and energy. He charmed the audience with his warm reflections and adages. “*One thing I know is that GECCU is full of beautiful people,*” he noted. His compliments contributed to a heightened sense of confidence, enhanced self-esteem and the overall well-being of the persons who had attended this exceptional affair.





## THE HEART OF VOLUNTEERING

Recognition was also given to those who generously contributed their time and talent through service on GECCU's various committees. These volunteers have played a crucial role in driving the organisation's mission forward. Honourees included:

1. Allison Providence
2. Elsa Wynne Leach
3. Linus Goodluck
4. Harold Lewis
5. Gary Matthias
6. Ena Walters
7. Philbert John
8. Elliott Burgin
9. Colleen Thomas
10. Linford James

Each name represented a selfless commitment to community building and cooperative development; values at the very heart of GECCU's mission.

## MUSIC, MEMORIES, AND MOMENTUM

As guests dined and mingled, the electrifying melodies of The Band Silc filled the air, adding grace and sophistication to the occasion. Anecdotes, smiles and laughter echoed through the beautifully decorated venue, creating new memories to cherish alongside those of the past six decades.

## A LEGACY OF UNITY AND PROGRESS

As GECCU celebrates 60 years of service, the organisation continues to honour those who have contributed to its evolution and growth. This anniversary dinner was not just a celebration but also a tribute to the people who helped build this gem.

And as glasses were raised and accolades given, the message was clear: **The BEST of GECCU is yet to come.**



## COMMENDATIONS AND REFLECTIONS

Commendations, which were given by affiliates of GECCU, captured the audience's attention and created a receptive atmosphere as persons listened raptly. The President, Director Michael Sayers, expressed how humbled he felt to serve an organisation with such rich history and lasting purpose: *"I now serve in an organisation that was before me and will remain long after I'm gone,"* he said. He voiced his hope that others would continue to boost the operations and add value to services and products offered by the GEM that is GECCU.

Meanwhile, the Chief Executive Officer reflected on the occasion as a powerful symbol of GECCU's endurance: *"Our 60<sup>th</sup> anniversary celebration is a testament to our resilience and fortitude. Indeed, GECCU has come a long way, and amidst all challenges, it has remained successful."*

## A TRIBUTE TO DEDICATION

One of the evening's highlights was the recognition of employees whose years of service have helped shape GECCU into the institution it is today. The following individuals were honoured for their unwavering commitment:

|                                       |           |
|---------------------------------------|-----------|
| 10 Years - Ketora Browne              | 2014-2024 |
| 10 Years - Keldon Walters             | 2013-2024 |
| 15 Years - Junior Adams               | 2008-2023 |
| 15 Years - Kathlyn Parsons-Cunningham | 2009-2024 |
| 20 Years - Grace Alison Guy           | 2004-2024 |
| 25 Years - Vennecia Badnock-Mitchell  | 1999-2024 |
| 30 Years - Cornelia Moses             | 1993-2023 |
| 30 Years - Keon Findlay               | 1994-2024 |
| 35 Years - Theresa Douglas            | 1988-2023 |

Their years of service are not just numbers, but stories of steadfast dedication that helped solidify the foundation of the Credit Union.

# 60<sup>TH</sup> ANNIVERSARY LECTURE

## IN HONOR OF FORMER TREASURER BRO CHARLES MCINTOSH

By: Jo-Ann Providence Harris



*Feature Speaker – Bro Lennox Bowman,  
Former CEO of GECCU Ltd*

The General Employees Co-operative Credit Union (GECCU) Limited celebrated its 60<sup>th</sup> diamond anniversary on July 14, 2024, under the theme “A Gem We’ve Built Together”. The Credit Union organized a number of activities with an activity slated for each month to celebrate and highlight significant milestones. This lecture featured the contribution made by one of its stalwart members.

Held at the UWI Open Campus on October 16, 2024, the lecture honored former Treasurer, the late Bro. Charles McIntosh. He was represented by his daughter Zaura McIntosh, who received a token to show our gratitude for his work within the organization. The lecture was delivered by former CEO of GECCU – Bro. Lennox Bowman who took the attendees through a visual historical map of the organization from its July 14, 1964 inception to its present accomplishments in 2024.

The lecture was reflective of the challenges encountered and triumphs achieved as it focused on the growth of the organization from its inception. Bro. Bowman, in his delivery, highlighted the historical date and location of the first AGM, GECCU’s first headquarters and its founding members and spoke of how their vision for the organization has come to fruition. He highlighted the impact GECCU has had on the financial landscape by putting its members first.

Brief remarks were also made by Chairman of the Board of Directors Bro. Michael Sayers and GECCU’s CEO Sis. Maxine Johnney, who both credited GECCU’s continued growth to the commitment of its 50,000 plus members.



*Zaura Mc Intosh receiving a token of appreciation on behalf of  
Bro. Charles Mc Intosh from GECCU’s President Michael Sayers*



*The late Charles Mc Intosh with former  
GECCU Scholar the late Anisia Jessamine*



# The Caribbean Confederation of Credit Unions

## CONGRATULATORY MESSAGE TO GENERAL EMPLOYEES' CO-OPERATIVE CREDIT UNION (GECCU)

*(Read on the night of the 60<sup>th</sup> Anniversary Dinner and Awards - November 16, 2024)*

On behalf of the Board of Directors, Management and Staff of the Caribbean Confederation of Credit Unions, it is my absolute pleasure to extend our heartfelt congratulations as we join in celebrating this remarkable 60-year milestone. Although we cannot be there with you in person tonight, we are with you in spirit, honoring the incredible legacy of service and dedication that this credit union has built over the last six decades.

For 60 years, General Employees' Co-operative Credit Union Ltd (GECCU) has not only been a trusted financial institution but a pillar of strength for the community. Having been established as a closed bond credit union to serve government employees and now serving general employees as an open bond credit union, GECCU is a recognized household name in St. Vincent and the Grenadines.

We are truly appreciative of the work that you have done throughout the

community, positively impacting the lives of Vincentians both locally and abroad, through the implementation of social outreach, education, financial counselling and various social and cultural initiatives. You have empowered members to pursue their goals, provided invaluable guidance through every financial decision, and, most importantly, always put people at the heart of your mission. This is the true essence of the credit union movement- people helping people.

With GECCUs' wide expanse of service delivery channels in the form of six (6) offices including your headquarters, and your online presence, you boast the most service points in the entire country. With a membership base of over 50,000 members out of a population of over 100,000 according to AI Overview, you also boast the highest penetration rate of 53%. These accomplishments have not gone unnoticed. We are immensely proud of what GECCU has achieved. Your

commitment to your members, your community, and your shared vision of financial empowerment continues to set an exemplary standard across our entire network. This success is a testament to the hard work and dedication of your team and the loyal support of your members.

As we celebrate this incredible 60-year journey, let us look ahead with optimism and excitement for what is yet to come. We have no doubt that the next chapter will be filled with continued growth, success, and the same spirit of service that has defined GECCU for six decades while staying true to the cooperative principles.

Congratulations once again to the Board, Committee Members, Management, Staff and members of GECCU on this outstanding achievement.

Here's to many more years of prosperity and impact! Cheers! Thank you.



By: Danny-Lee Francis I-CUDE

In a dazzling display of philanthropic spirit in 2023, GECCU hosted its inaugural Corporate Cookoff Championship, unfolding as a spectacular event at the River-14 Recreational Park on 14<sup>th</sup> March, celebrated annually as National Heroes Day. The park, a labour of love and commitment to community bonding by the Credit Union, was constructed as a social project for the enjoyment of the Vincentian public and visitors alike. Amidst the tantalising aromas throughout the day, the spirit of community shone brightly, making it a memorable day at the park, which had officially opened one year prior in 2022.

A combination of culinary creativity and collective goodwill, the cook-off brought together businesses from diverse sectors across St. Vincent and the Grenadines for a day of spirited competition. It was a keenly contested event among five business entities vying for the coveted Golden Spoon Trophy, all in the name of charity. These businesses included: the Central Water & Sewerage Authority (CWSA), St. Vincent Electricity Services Ltd. (VINLEC), National Insurance Services (NIS), Digicel (SVG) Ltd, and the host team, General Employees' Co-operative Credit Union Ltd (GECCU). However, this championship was far more than a simple competition to show culinary competence; rather, it was an inspiring demonstration of the corporate community's commitment to effect transformative change through charitable endeavours.

Set against the lush backdrop of the picturesque recreational park in South Rivers, the event combined the thrill of competition among participating businesses with a noble cause: raising funds for a charity of the winning organisation's choice. Thanks to the support of enthusiastic staff from

each organisation, the championship achieved more than its ambitious goal; it demonstrated that extraordinary accomplishments are possible when driven by compassion and corporate and social responsibility.

Each team was tasked with creating two meals for the judges. The first was a grilled chicken dish, whilst the second was an island-inspired, fusion-style Vincentian boil-up. As the day's culinary adventure reached its climax, the anticipation of the winner's announcement was on everyone's minds. The grand prize, the Golden Spoon Trophy, was ultimately awarded to the team from Digicel, whose authentic river pot was celebrated as a masterclass in taste and presentation. The boil-up received acclaim from the judges as an elegant harmony of bold flavours and flawless technique.

The competition represented more than just a trophy; it was an event driven by purpose. The entrance fees, along with all proceeds from the bar, were tallied and presented to the team at Digicel for donation to a charity of their choice.

As the sun set on that memorable day, the inaugural Corporate Cookoff Championship was deemed a resounding success, a day when culinary excellence met mutual camaraderie. It was a celebration not only of flavours and teamwork but also of the profound joy of making a difference. As participants departed the venue after a fulfilling day of warm, genuine fellowship, one thing was clear: this event was far more than a competition. It was a testament to the extraordinary power of unity, and GECCU's dedication to fostering such moments of connection and purpose exemplifies the best of what is possible when people unite for a greater good.



**July 14, 1964** - GECCU was registered

**April, 1977**  
Rental of 1<sup>st</sup> office

**December 1973**  
Achieved \$100,000 in  
Share Capital

**January 1, 1982** -  
Sis. Viola John was hired as  
1<sup>st</sup> full time General Manager

**1981** -  
Scholarship programme  
introduced

**May, 1982** -  
1,000 members achieved

**February 1983** -  
\$1 Million in  
Shares achieved

**January, 2010** -  
Permanent Shares  
implemented

**December 31, 2013** -  
Amalgamated with ULP  
Co-operative Credit Union  
and Georgetown/Mt. Coke  
Circuit Co-operative Credit Union Ltd.

**November 1986** -  
Purchase of 1<sup>st</sup> property -  
*Halifax House*  
(office headquarters)

**1991** -  
School Co-operatives  
Programme launched;  
31 sponsored school  
co-ops to date

**May 8, 1990**  
Operation of Gas Station  
(Granby Street)

**January 21, 2008** -  
GECCU became an agent for  
WesternUnion Money transfer  
service

**October 1, 2012**  
Amalgamated with  
South Rivers Co-operative  
Credit Union Ltd.

**March 19, 2014** -  
Launch of GECCU Link-24 services  
which includes ONLINE,  
MOBILE APP & ATM

**December 2014** -  
Introduction of Qualifying  
and Equity Shares

**April 2015** -  
Commencement of  
the development  
of 30 acres of land  
in Peter's Hope



# MILESTONES

**1993** - Purchase of 2<sup>nd</sup> property known as "The Bounty"

**January 15, 1994**  
- Introduction of Death Benefit Programme

**1996** - Purchase of 3<sup>rd</sup> property known as "Connells Building"

**January 1, 1999** - Appointment of 2<sup>nd</sup> full time General Manager - Bro. Lennox Bowman

**1999**  
Purchase of 4<sup>th</sup> property formerly "Fast Foto"

**August, 1995** - Computerization of operations

**June 21, 1999** - Opening of 2<sup>nd</sup> office - Southern Grenadines - Union Island

**October 16, 2008** - ATM Service Launched

**February 18, 2003**  
GECCU name changed from "Government" to "General"

**May 2004** - Introduction of Social Development Fund for membership

**January 21, 2008** - Opening of 4<sup>th</sup> office - Georgetown

**August 9, 2007** - opening of 3<sup>rd</sup> office - Northern Grenadines - Bequia

**March 9, 2006** - Achieved milestone of 20,000 members, \$100M in Assets

**May 8, 2017** - Opening of 6<sup>th</sup> office in South Rivers

**May 7, 2016** - Opening of 5<sup>th</sup> office in Canouan

**October 1, 2020** - Appointment of 3<sup>rd</sup> Chief Executive Officer - Bro. Rohan Stowe

**June 2020** - Relocation to New Headquarters on Halifax Street (formerly Centrex Building)

**June 2022** - Achieved milestone of 50,000 members

**March 10, 2022** - Official opening of River-14 Recreational Park in South Rivers

**June 13, 2024** - Appointment of 4<sup>th</sup> Chief Executive Officer - Sis. Maxine Richards-Johnney

**December 2024** - Achieved milestone of \$456.9M in Assets

# IGNITING INNOVATION:

## GECCU'S BOLD STEP INTO THE FUTURE

By: Stacy Balcombe



*Ms. Lafleur Little - Winner of the Small Business Innovation Contest receiving her cheque from CEO Mrs. Maxine Richards-Johnney*

In celebration of its 60<sup>th</sup> Anniversary, GECCU ignited a wave of creativity and ingenuity with its first-ever Business Innovation Competition, held on March 26, 2025 at the University of the West Indies Global Campus, under the bold and timely theme: “Innovating for a Sustainable Future.”

This was not just a contest, it was a powerful platform to spotlight the ingenuity of Vincentians determined to tackle global challenges through local innovation. From the lingering impacts of COVID-19 and the La Soufrière volcanic eruptions to the recent devastation of Hurricane Beryl, communities across St. Vincent and the Grenadines have faced repeated disruptions. Yet, in the midst of these adversities, the spirit of entrepreneurship continues to rise.

GECCU recognized the urgent need to empower homegrown solutions and responded with purpose. The competition welcomed entries from across the country, culminating in a high-energy live pitch event where five finalists presented their business ideas to a panel of expert judges, namely: Dr. Reynold Murray (Environmentalism), Mr. Brodlon Daniel (Entrepreneur) and Mr. Demion Mc Tair (Communications Specialist). The ideas were as diverse as they were dynamic; from high tech solutions such as software solutions for agricultural problems to practical inventions for arrowroot-based beauty products to sanitary napkin vending machines, all rooted in solving real-life problems.

Stealing the spotlight was Lafleur Little, who captured first place and the People’s Choice Social Media Award with her trailblazing Sanitary Napkin Vending Machine, designed to improve accessibility to sanitary napkins with the aim of reducing menstrual tension or dysfunction across SVG. Second place was awarded to Brandon Joshua, whose GENI

Solar Farm offered a sustainable solar-and-water system for households seeking independence and diversity. Third place went to Nateisha Adams, founder of ArrowBliss, a chic cosmetic line crafted from locally grown arrowroot, creating new possibilities for the use of this traditional crop in the current innovative age and breathing new life into a crop that had become somewhat dormant. The other participants were Terrance Williams of Square Foot Farms and Kevina Warner of Supa ECO Greenz. The cash prizes ranged as follows:

- |                      |            |
|----------------------|------------|
| • 1st Prize          | \$3,500.00 |
| • 2nd Prize          | \$2,500.00 |
| • 3rd Prize          | \$1,500.00 |
| • Consolation Prizes | \$500.00   |

The innovation contest was the most virtually engaged event for the 60<sup>th</sup> anniversary activity. The comments were exceedingly positive with suggestions for it to become part of GECCU’s annual activities. As GECCU looks ahead, we remain focused on creating access for every member to embrace maximum opportunities that improve business, health, family, and future. In a country where entrepreneurship powers the economy, this competition proved that even after adversities, innovation grows. And with initiatives like these, GECCU is planting the seeds for a brighter, bolder tomorrow. This celebration of innovation is just the beginning.



*Ms. Kevina Warner - Supa ECO Greenz*



*Mr. Brandon Joshua - Geni General & Construction Services*

# MEMBERS' APPRECIATION DAY

By: Danny-Lee Francis I-CUDE

International Credit Union Day is a moment to honour credit unions and their members globally. Every year, on the third Thursday in October, credit unions unite to recognize the vital role they play in their communities and the cooperative spirit that distinguishes them. As such, GECCU uses this day to celebrate the strength of community and the positive change the organization can create together by honouring our members.

The year 2024 was particularly remarkable for GECCU, as we proudly celebrated our 60<sup>th</sup> anniversary. This Appreciation Day not only marked six decades of community, cooperation, and dedication, but also served as a heartfelt tribute to our members, especially those who were most affected by the devastation of Hurricane Beryl in July 2024.

As is our tradition, GECCU organized a variety of engaging activities throughout the day. We offered free blood sugar and blood pressure screenings and served deliciously

packaged local cuisine, making it accessible across our entire network of offices.

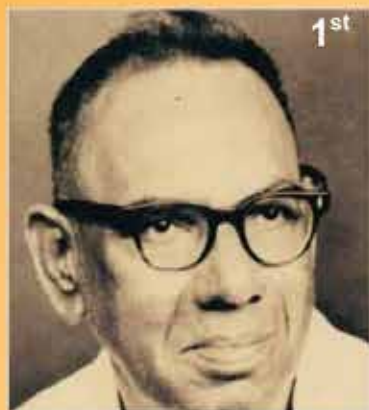
As a special thank you, GECCU distributed exclusive promotions and giveaways just for our members during this event. This gesture reflects our deep appreciation for each member, ensuring that everyone feels valued and recognised as an integral part of the GECCU family.

This day was more than just about appreciation; it embodied the spirit of community and connection. Just as a gem shines brighter with care and attention, our Credit Union has thrived thanks to the trust and support of each member.

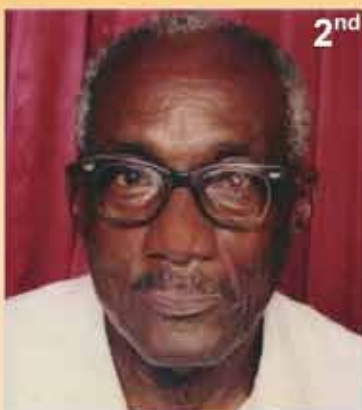
International Credit Union Day, combined with our Members Appreciation Day, served as a powerful reminder of our collective strength. Together, we can accomplish remarkable feats, foster brighter futures, and build lasting relationships within our community.



# Past Presidents (1964-2024)



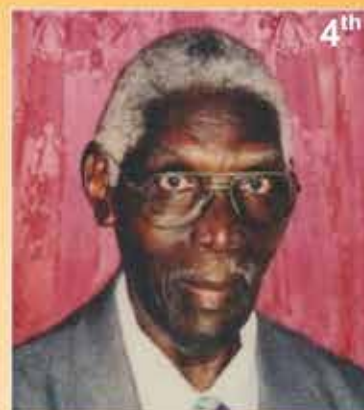
**Bro. Bertram Neehall**  
First President 1964-1970



**Bro. Moulton Williams OBE**  
1970-1974



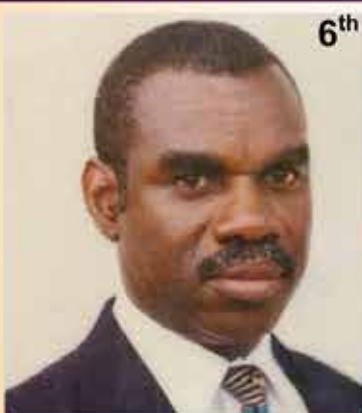
**Bro. Ceford Providence**  
1974-1975



**Bro. Frank O. Mason OBE**  
1975 - 1978 & 1981-1984



**Bro. Calvin F.W. Nicholls OBE**  
1978-1981 & 1989 -1993



**Bro. Williams Harry OBE**  
1984 -1987



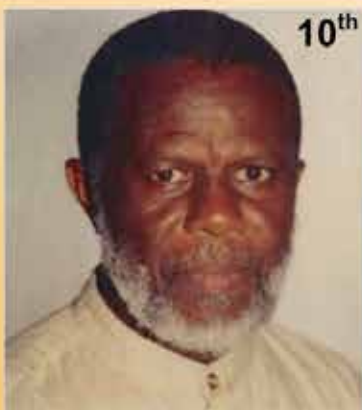
**Sis. Kathleen P. Israel PhD**  
1987 - 1989



**Bro. Kenwyck Lewis**  
1993 - 1997



**Sis. Renè Baptiste CMG**  
1997 - 1999



**Bro. Cecil F. Ryan**  
1999 - 2003

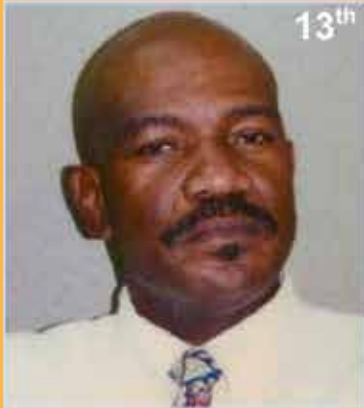


**Sis. Angela Martin**  
2003 - 2008



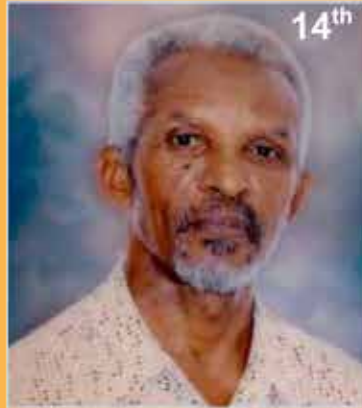
**Bro. Kenneth Douglas**  
2008 - 2009

# Past Presidents (1964-2024)



13<sup>th</sup>

**Bro. Kelvin Pompey**  
2009- 2010 & 2014 -2017



14<sup>th</sup>

**Bro. Philmore Isaacs**  
2010 - 2012



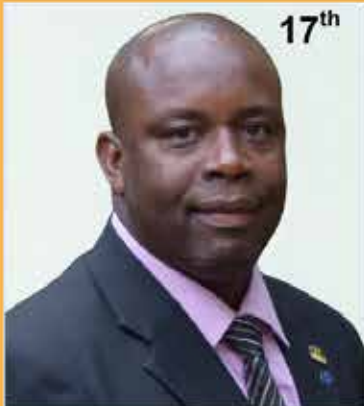
15<sup>th</sup>

**Bro. Clarence Harry**  
2012 - 2014



16<sup>th</sup>

**Bro. Gary Matthias**  
2017 - 2019



17<sup>th</sup>

**Bro. Harold Lewis**  
2019 - 2020



18<sup>th</sup>

**Sis. Cecelia Williams**  
2020 - 2022



19<sup>th</sup>

**Bro. Michael Sayers**  
2022 - Present

# Past Presidents (1964-2024)



**Bro. Bertrand Neehall** was the first chairman of the Board of Directors serving from 1964 - 1970. He was at the helm of the Credit Union when GECCU achieved \$100,000 in Share Capital.

**Bro. Moulton Williams OBE** was the second president and served from 1970-1974. During his tenure, he arranged for regular monthly meetings of the Board of Directors as well as the rental of the first office on Egmont Street which was shared with the Credit Union League .

**Bro. Ceford Providence**, our third president served the Credit Union from 1974 – 1975. He arranged for staff members to be sent abroad for training in Credit Union Courses.

**Bro. Frank Mason OBE**, the fourth President, served twice from 1975-1978 and from 1981-1984. GECCU achieved the milestone of 1000 members and \$1M in share capital while he was at the helm of the organization.

Our fifth president was the late **Bro. Calvin Nicholls OBE**- He served as president from 1978-1981 and again from 1989-1993. Under his leadership, the Credit Union's office was relocated to the building known as Town House on Grenville Street. He was at the helm when the Bounty Building was purchased as well as the opening of the Gas Station on Granby Street which now houses the NIS Car Park.

**Bro. William Harry OBE** served as the sixth President of GECCU from 1984 -1987. Under his presidency, a resolution was put forward to authorize the then Board of Directors to raise funds to acquire another property for the Credit Union. Soon after, the Halifax House was purchased, which served as GECCU's headquarters until July 2020.

**Sis. Kathleen Patricia Israel PhD** became the seventh president and the first female president of GECCU, serving from 1987 – 1989. During her leadership, one acre of land was purchased in Sion Hill for the development of a housing project. Significant impact was made on the loan market especially in areas of housing and agriculture under her tenure.

**Bro. Kenwyck Lewis** served as the eighth president of GECCU from 1993 - 1997. He was instrumental in the computerization of the operations of the Credit Union. Bro. Lewis was also at the helm when the Connell's Building was purchased on Halifax Street.

The ninth president was **Sis. René Baptiste CMG** (1997 – 1999). Under her astute leadership, resolutions were passed to create the Death Benefit and the GECCUMED programmes. She was at the helm in 1999 when GECCU's first sub office commenced operations on Union Island. GECCU was the first Credit Union to offer business in terms of loans and savings on Union Island.

**Bro. Cecil Ryan** became the tenth president of GECCU, serving from 1999-2003. While he was president of the Credit Union, two additional building were purchased namely the Fast Photo building and the Coombs Property.

**Sis. Angela Martin** was the eleventh president and third female to hold that position in GECCU. She served from 2003 -2008. It was under her leadership that the Social Development Fund was launched. GECCU also marked a milestone of 20,000 members and \$100M in assets while she was president. In 2007 and 2008, two additional sub-offices were opened in Bequia and Georgetown respectively.

# Past Presidents (1964-2024)

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**Bro. Kenneth Douglas** was the twelfth president of GECCU. He served the Credit Union from 2008 – 2009. He was at the helm when the Credit Union attained \$138M in assets. An Occupational Health and Safety policy was created, and Western Union money transfer services were launched during his tenure.

**Bro. Kelvin Pompey** became the thirteenth president of GECCU and served from 2009 -2010 and again from 2015-2017. There was a 3% increase in the assets of the Credit Union which amounted to \$142M and the Permanent shares resolution was passed during his tenure. Two additional sub-offices in Canouan and South Rivers were opened in 2016 and 2017 respectively while Bro. Pompey was president of GECCU.

**Bro. Philmore Isaacs** served from 2010 – 2012. Under his leadership as the fourteenth president of the Credit Union, Mr. Isaacs focused on the launch of the Agri-business programme. The tank loan to assist members with water shortages especially in the Grenadines was also launched. The purchase of 30 acres of lands at Peter's Hope was also achieved under his tenure.

**Bro. Clarence Harry** served from 2012 - 2014 as the fifteenth president of GECCU. It was during his tenure that GECCU amalgamated with three credit unions namely; South Rivers Credit Union in 2013 and Georgetown Mt. Coke Credit Union and the ULP Credit Union in 2013. In 2014 GECCU launched its LINK-24 suite of online services which included an ATM card, Mobile App, and online banking. GECCU recorded \$166.8 Million in assets while Bro. Harry was president.

**Bro. Gary Matthias** served as the sixteenth president from 2017 -2019. Under his leadership of the Credit Union, the Audit Committee was constituted. An

Ethics Policy for the organization was also developed. Additionally, the Credit Union attained a total membership of 45,500 with an asset base of \$258M while Bro. Matthias was president.

**Bro. Harold Lewis** served as the seventeenth president of GECCU from 2019 -2020. It was during his tenure that a new operations system was implemented, and human resource capacity building became a priority area. The successful execution of the 55th Anniversary Celebrations were also completed under the theme celebrating 55 years of service, strength and stability. GECCU's assets rose by \$28M for a total \$287.5 Million while Mr. Lewis was president.

**Sis. Cecelia Williams** served as the eighteenth President of the Credit Union from 2020 – 2022. During this period, a new operating software was installed that offered greater functionality for the membership. The Peter's Hope Housing project which had been dormant was reactivated to offer members who were first time homeowners lands at discounted rates. Additionally, under Sis. Williams's leadership the Credit Union attained a significant milestone of 50,000 members with an asset size of \$351Million.

**Bro. Michael Sayers** is the Credit Union's nineteenth president serving from 2022 – present. Under his tenure, the River-14 Recreational Park was opened in South Rivers. Further, there was an implementation of the employee job evaluation and reclassification exercise. A resurvey, infrastructural development and sale of Phase one of Peter's Hope land development was also completed. Additionally, an Enterprise Risk Management assessment of the organization was completed and an actuarial review of the death benefit fund. Finally, under Bro. Sayers' leadership, a consultant was hired to develop a full pension plan for employees.

# LIVE THE DREAM

## PETER'S HOPE AFFORDABLE HOUSING PROJECT

Recognizing the essential role that housing plays in enriching lives, GECCU purchased and is currently developing thirty acres of prime land at Peter's Hope, nestled between the towns of Layou and Barrouallie on the serene leeward side of the island.

Just a short ten miles from the capital city of Kingstown, this carefully planned subdivision offers our members a unique chance to start their journey toward homeownership. Here, GECCU provides fully serviced land plots, expertly developed to help our members create the homes of their dreams.

The sale of lands from the project's first phase, which involved the development of forty-six lots, started in 2024. By June 2025, sixty-three percent of those lots were sold. GECCU is currently developing the remaining lots as part of its second phase of the housing project.



# CREDIT UNION COOPERATIVE *Principles*

## Voluntary Membership

owned and  
controlled  
by members

without  
discrimination

not-for-profit  
volunteer  
board of  
directors

## *Democratic Member Control*

democratic  
organizations  
one member  
one vote

## Members' Economic Participation

members  
recognize financial  
benefits

Members are  
owners  
democratically  
controlled capital

## *Autonomy and Independence*

self-help  
organizations

autonomous

ensure  
democratic  
control

## Education, Training and Information

development

financial  
education

## Cooperation Among Cooperatives

cooperative  
movement

working  
together

ensuring that general  
public and policymakers  
are informed

## Concern for Community

sustainable  
development

communities  
people of  
modest means

# MAKING A COLLECTIVE DIFFERENCE

CELEBRATING ENVIRONMENTAL STEWARDSHIP ON WORLD ENVIRONMENT DAY

By: Danny-Lee Francis I-CUDE



**I**n line with its commitment to environmental, social and governance (ESG) objectives, GECCU hosted a tree-planting initiative to help restore the coastline of Diamond Beach on World Environment Day 2025.

Through collaboration with the Ministry of Tourism, Civil Aviation, Sustainable Development and Culture, the GEF-7 Coastal and Marine Ecosystems Management Strengthening Project, as well as Soroptimist International St. Vincent and the Grenadines and the Forestry Department, the Credit Union planted sea grapes and coconut trees along the shoreline. This effort aims to create a vibrant natural barrier that protects the land and enhances the area's ecological resilience.

Armed with shovels as well as sixty young sea grapes and coconut plants, volunteers spread out along the coastline on June 5, 2025. The plants, carefully selected for their ability to thrive in coastal environments, provide essential benefits, including soil stabilization, habitat creation, and enhanced ecosystem health. The involvement of Soroptimist International, a global volunteer organization dedicated to improving the lives of women and girls, added a unique dimension to the exercise. Their participation highlighted the intersection of environmental sustainability and social responsibility, emphasizing the importance of empowering communities to take action.

Just two days before the tree-planting event, an educational community outreach was conducted which underscored the ecological importance of sea grapes and coconut trees in coastal conservation. This informative session, organized by stakeholders, equipped residents of Diamond with the knowledge and tools to become environmental advocates. This effort not only demonstrates GECCU's commitment to sustainable practices but also emphasizes the vital role of community participation in environmental conservation.

All the stakeholders involved in this exercise have established a strong precedent. They have shown that by coming together we can truly make a lasting impact on preserving our country's precious ecosystems and enact a meaningful change.



# GECCU AWARDS \$60,000 IN UNIVERSITY BURSARIES

A LEGACY OF SUPPORT FOR EDUCATION, A TRADITION OF GIVING BACK

By: Danny-Lee Francis I-CUDE



**M**aking a decision that underscored its commitment to supporting youth and education, the General Employees' Co-operative Credit Union Ltd (GECCU) awarded twenty university bursaries each valued at \$3,000.00 to deserving students as part of its 60<sup>th</sup> anniversary celebrations. This initiative, totaling \$60,000, aimed to ease the financial burden for students pursuing higher education across various disciplines. The recipients, selected based on academic merit and financial need, gathered at the NIS Conference Room on October 18, 2024, for an official presentation ceremony. Education has always been at the heart of GECCU's mission, and over the past 60 years, Vincentians have witnessed the transformative power of the Credit Union's focus on learning. Since its inception in 2014, GECCU's bursary programme has become a much-anticipated annual tradition, empowering students to pursue their studies at colleges and universities both locally and abroad. To date, over 68 recipients have benefited from the programme, which has amounted to nearly \$250,000.00 in total. The twenty bursaries were awarded across several categories designed to foster opportunity and recognize achievement in many forms including:

1. Underprivileged - providing financial assistance to students facing socioeconomic challenges, ensuring that financial barriers do not stand in the way of their ambitions.
2. Sports- supporting student-athletes studying on partial scholarships abroad.
3. Undergraduate Studies - helping undergraduates pursue their chosen fields of study.
4. Postgraduate studies- supporting students enrolled in master's and doctoral programs.

The 60<sup>th</sup> anniversary bursary recipients were as follows:

1. Bro. Solomon Bascombe
2. Sis. Lesleen Jeffrey
3. Sis. Sharonell Samuel
4. Sis. Shantell Welcome

5. Sis. Anika Robinson
6. Sis. Ranique Williams
7. Sis. Jenique Richards
8. Sis. Roneca Haywood
9. Sis. Rachael May
10. Sis. Malvern Chewitt
11. Bro. Dillroy Texeira
12. Sis. Adia James
13. Sis. Niara Douglas
14. Sis. Ciseley Henry
15. Sis. Antoinette Morris
16. Sis. Shaniecia Samuel
17. Sis. Colette Myers
18. Sis. Zel Charles-Baptiste
19. Sis. Soyini Clarke-Palmer
20. Sis. Shannique Da Souza

Some of the selected recipients have surmounted significant challenges, while others have shown outstanding performance in their respective fields of sport or academia. Thus, the \$3,000 bursary has created a profound impact on their desire to improve themselves educationally. Ciseley Henry, speaking on behalf of the other recipients, expressed her heartfelt gratitude, a sentiment that resonated throughout the room. "I'm so grateful for this support," said Henry, a single parent of two, currently pursuing a degree in Educational Leadership and Management. Receiving the underprivileged bursary, she repeated, "Thank you, GECCU. Thank you; I cannot stop saying thank you."

GECCU plans to continue its tradition of supporting education through its ongoing scholarship and bursary programme. The success of this initiative is proof that such investments pay dividends to serve, support, and uplift our members for today, tomorrow, and future generations.



## GECCU RIVER -14 RECREATIONAL PARK:

A HIDDEN GEM OF WONDER, SERENITY, AND NATURAL BEAUTY

By: Danny-Lee Francis I-CUDE

**R**ivers play an essential role in the vibrant social and economic fabric of many rural communities in St. Vincent and the Grenadines, and River-14 in South Rivers is a shining example of this connection. Nestled in the picturesque parish of Charlotte, this river has become the heart of the community, thanks to the collaborative efforts of the General Employees' Co-operative Credit Union Ltd (GECCU) and the United Nations Global Environmental Facility (GEF). Together, they have transformed River-14 into a stunning recreational park.

This project garnered support from various local partners, including the Ministry of Agriculture and Forestry Department, the Ministry of Health, Wellness and the Environment, the National Parks Rivers and Beaches Authority, the Central Water & Sewerage Authority (CWSA), and St. Vincent Electricity Services Ltd (VINLEC). Their collective vision aimed at not just enhancing the river's significance but also fostering community growth.

Education and training were paramount

in this initiative. Thirty-eight residents from South Rivers and nearby areas underwent training in small business management, food handling, and hygiene practices. Additionally, forty-three farmers received invaluable insights into sustainable agricultural land management. A community consultation on November 7, 2019, kept locals informed about the project's exciting progress, emphasizing the river's profound meaning to its residents.

The Colonaire River's powerful waters have long served as a vital source of fresh water, integral to daily life and livelihoods. Locals utilize its waters for farming while livestock find refuge along the banks. Moreover, River-14 plays a pivotal role in generating hydroelectric power as well as contributing to the energy needs of South Rivers and neighbouring communities.

Understanding the importance of the river, GECCU embarked on a mission to enhance the extent to which this area is treasured. The organization purchased 1.5 acres of surrounding land, aiming to create an inviting

recreational facility that would reflect the natural beauty of the environment. Spanning a breathtaking stretch of the river's widest points, the area is home to a rich habitat teeming with mullets, crayfish, river lobsters, and various bird species, including the charming Vincy parrot, Amazona Guildingii.

After years of dedication and planning, construction for the facility commenced on May 18, 2020, culminating in its grand opening on March 10, 2022. Every effort was made to preserve the area's natural wonder, resulting in a picturesque environment featuring a pavilion, kitchenette, octagonal gazebos complete with cozy fire pits, bathrooms, and wheelchair-accessible walkways and parking.

Here, you will find a stunning escape that invites you to explore, relax, and deepen your connection with nature. The large grounds encourage leisurely walks; peaceful moments spent lounging under the trees; and a refreshing atmosphere that calms the soul.

We look forward to welcoming you soon!



*Stonework being completed by a workman*



*Construction work in progress*



*River-14 site before construction began in 2020*



*A farmer using the river crossing*



*Drone shot of the South Rivers Community*



*One of the completed gazebos*



*Completion of the Pavilion with Bathrooms & Kitchenette*

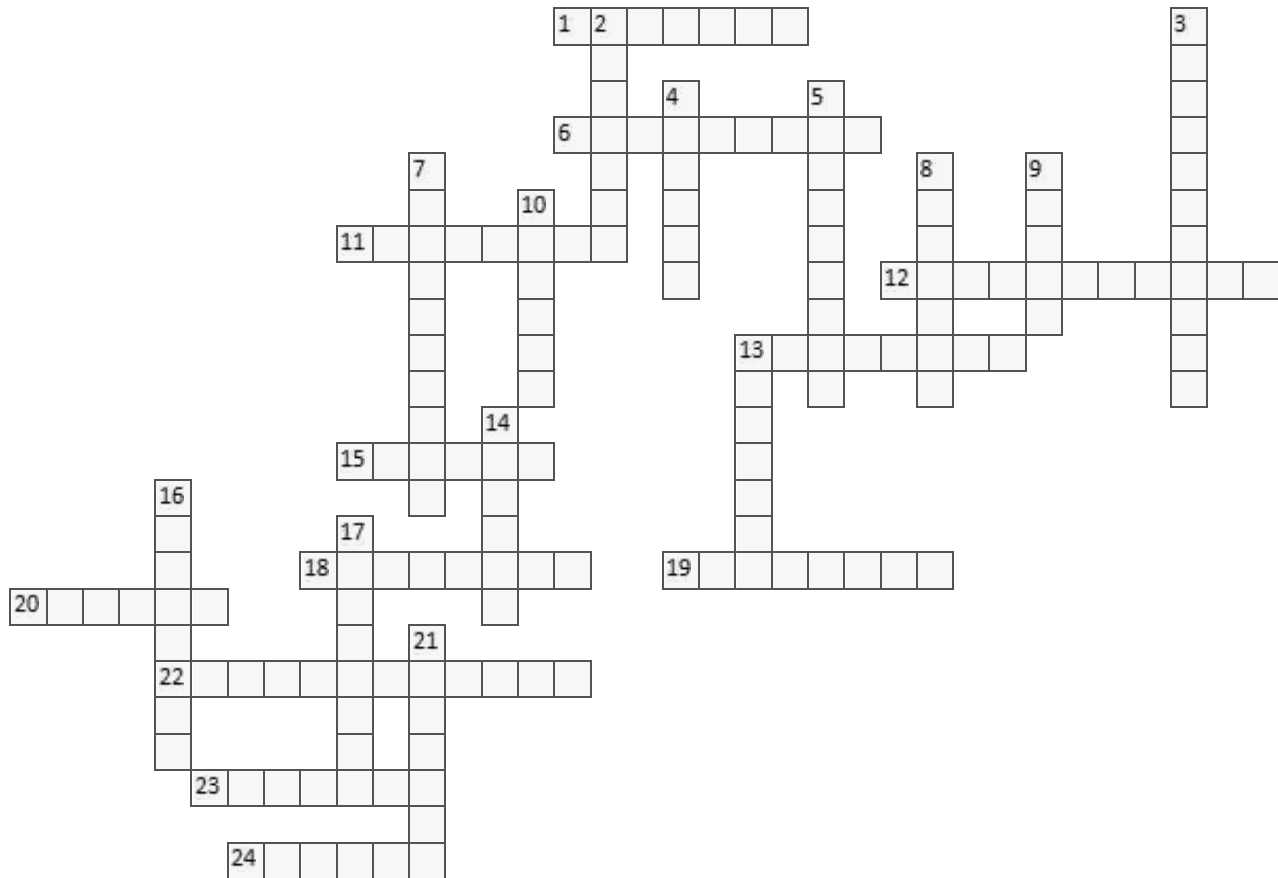


*Children using the river for recreation*



*Drone footage of the clearing of the site*

# CROSSWORD PUZZLE

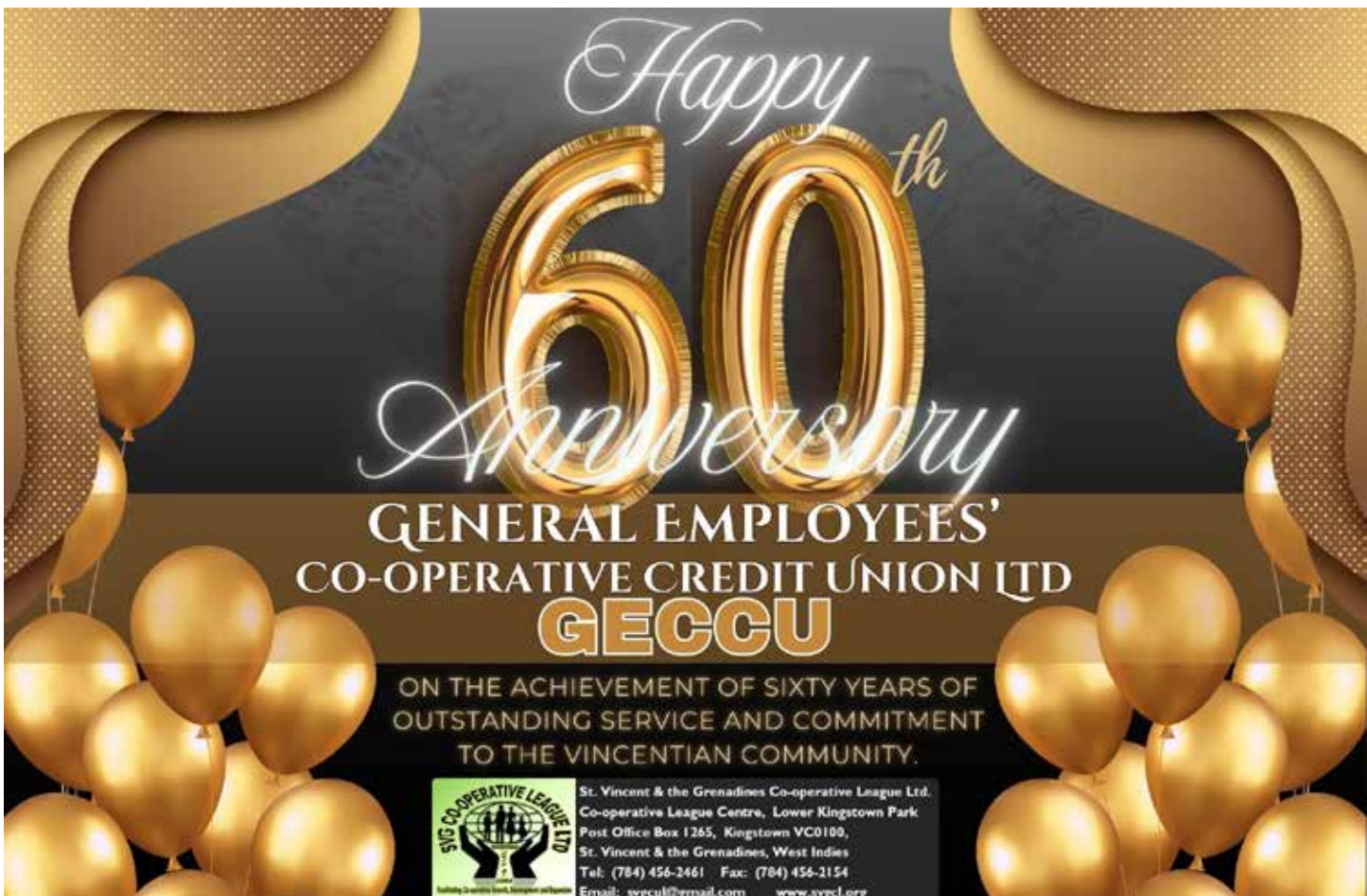


## Across

1. The amount of funds available in a financial account.
6. A person who freely offers to take part in an activity or undertake a task.
11. The charge for a financial loan, usually a percentage of the amount borrowed.
12. An institution that is owned jointly by those who use its services.
13. Something of value pledged to assure loan repayment.
15. One of the equal parts into which a company's capital is divided.
18. A share of earnings distributed to shareholders.
19. A book issued to member that serves as a current statement of accounts detailing transactions.
20. The amount of money a property is worth above and beyond the amount owed on it.
22. The recognition or expression of admiration towards members.
23. Money or assets allocated to protect bad debts.
24. A financial plan that serves as an estimate for future plans/development.

## Down

2. A record of financial receipts and expenditure.
3. The person designated to receive the proceeds of a member.
4. The number of persons/members required for meetings to begin.
5. Revising the terms of a loan contract.
7. The removal of money from an account.
8. The sum of money paid into a financial institution account.
9. Something of value that can be used to repay a debt.
10. A membership group of credit unions in a given area, usually forms to develop and promote the credit union movement.
13. The total accumulation of income that is not spent on consumption.
14. A person holding at least one credit union share and has the right to vote at the AGM.
16. A contract in real estate where the property is used as the collateral for the loan.
17. A member of the board of people that manages the affairs of a business.
21. Something given as a reward or in recompense.





# GECCU LTD.

on celebrating their  
60<sup>th</sup> Anniversary.

Years of Duty & Excellence  
to the people of  
St. Vincent and the Grenadines



ST. VINCENT AND THE GRENADINES  
**TEACHERS CO-OPERATIVE  
CREDIT UNION LTD.**

**CONGRATULATES  
GECCU LTD.**



**SVGTCCU LTD. Built by Teachers for all Vincentians**

For more information, contact us at: **1(784) 457-2947**

Visit our website at [tccusvg.com](http://tccusvg.com)

Find US on social media    [@evotecu](#)



*Celebrating*



**GECCU**

**60<sup>th</sup>**

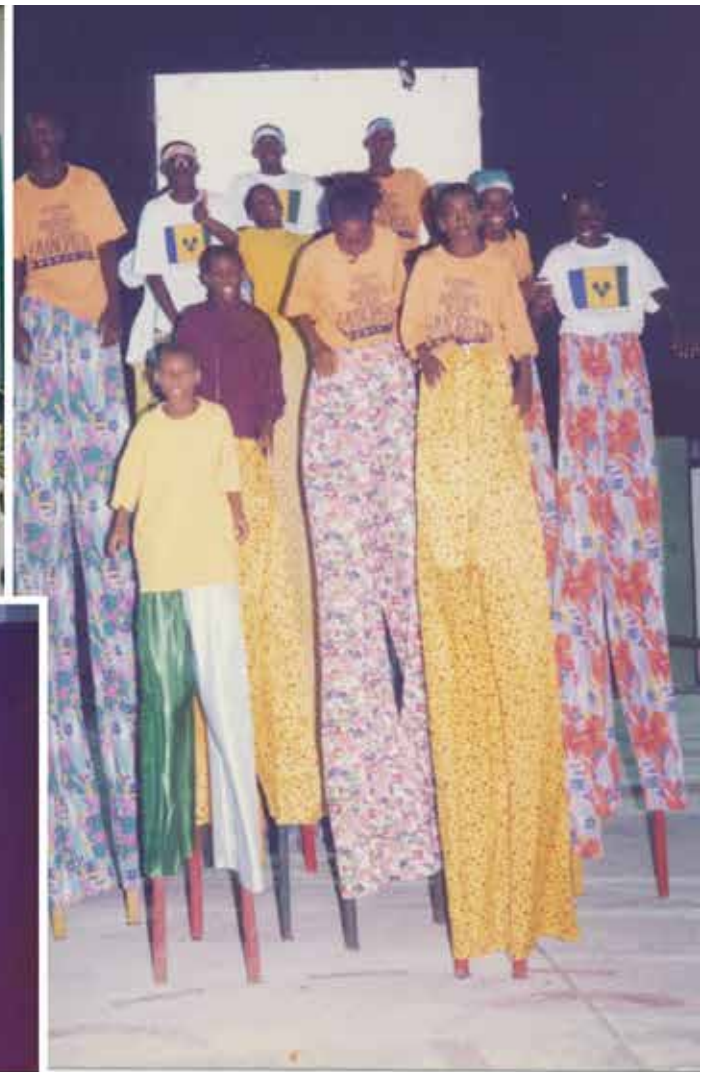
**Anniversary**

*60 Years*

**IN PICTURES**

















# CONGRATULATIONS GECCU ON 60 YEARS OF SERVICE!

The **National Insurance Services** proudly joins our nation in recognising the 60<sup>th</sup> anniversary of the **General Employees Co-operative Credit Union**.

For decades, both our institutions have stood as pillars of strength in Vincentian society, championing education, health, housing, and the overall socioeconomic development of our people.

Together, we have built a legacy of service. Here's to even greater impact in the years ahead!

#GECCU60 #NIS #PartnersInProgress



Caribbean Development Education congratulates the General Employees' Co-operative Credit Union (GECCU) Ltd on 60 years of elevating financial inclusion, generational wealth and community leadership for thousands of Vincentians at home and abroad.



# KCCU

Kingstown Co-Operative Credit Union

## WARMEST GREETINGS FROM KCCU LTD

THE BOARD, MANAGEMENT, AND STAFF OF  
KCCU LTD CONGRATULATE GECCU ON ITS  
**60TH ANNIVERSARY.**

YOUR COMMITMENT TO COOPERATIVE VALUES  
AND MEMBER EMPOWERMENT CONTINUES TO INSPIRE.

WE CELEBRATE THIS MILESTONE WITH YOU  
AND LOOK FORWARD TO MANY MORE YEARS OF  
PARTNERSHIP AND PROGRESS.

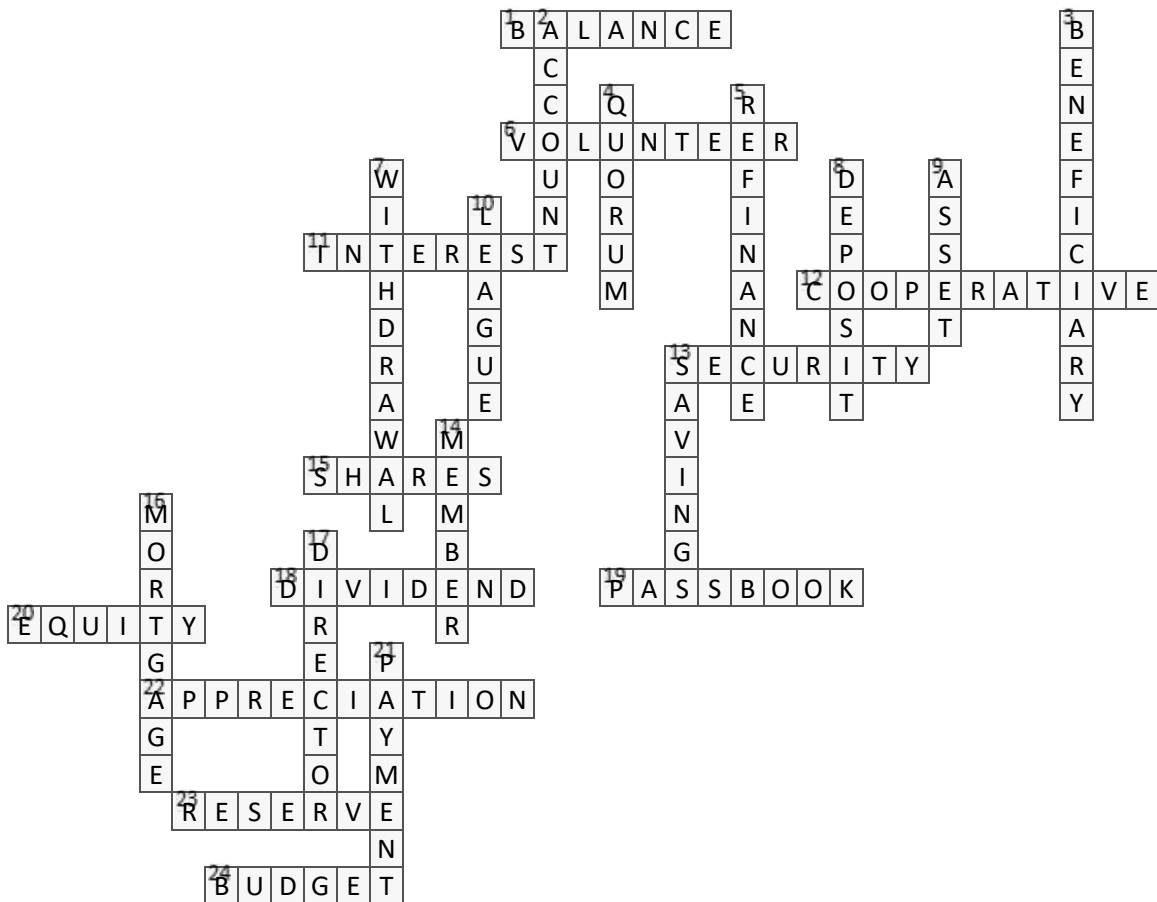
## HAPPY 60TH ANNIVERSARY, GECCU!

  
**KCCU**  
Kingstown Co-Operative Youth Club  
**Apply today at  
KCCU Office.  
Teach  
YOUR CHILD  
the value of  
SAVING.**  
  
**Diamond Deal**  
**PLATINUM**  
*Financing*  
**APPLY NOW!**  
  
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TERTIARY EDUCATION**  
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Granby Street, Kingstown St. Vincent | [www.kingstowncreditunion.com](http://www.kingstowncreditunion.com)

# CROSSWORD PUZZLE SOLUTION



## Across

1. The amount of funds available in a financial account. **(Balance)**
6. A person who freely offers to take part in an activity or undertake a task. **(Volunteer)**
11. The charge for a financial loan, usually a percentage of the amount borrowed. **(Interest)**
12. An institution that is owned jointly by those who use its services. **(Cooperative)**
13. Something of value pledged to assure loan repayment. **(Security)**
15. One of the equal parts into which a company's capital is divided. **(Shares)**
18. A share of earning distributed to shareholders. **(Dividend)**
19. A book issued to members that serves as current statement of accounts detailing transactions. **(Passbook)**
20. The amount of money a property is worth above and beyond the amount owed on it. **(Equity)**
22. The recognition or expression of admiration towards members. **(Appreciation)**
23. Money or assets allocated to protect bad debts. **(Reserve)**
24. A financial plan that serves as an estimate for future plans/development. **(Budget)**

## Down

2. A record of financial receipts and expenditure. **(Account)**
3. The person designated to receive the proceeds of a member. **(Beneficiary)**
4. The number of persons/ members required for meetings to begin. **(Quorum)**
5. Revising the terms of a loan contract. **(Refinance)**
7. The removal of money from an account. **(Withdrawal)**
8. The sum of money paid into a financial institution account. **(Deposit)**
9. Something of value that can be used to repay a debt. **(Asset)**
10. A membership group of credit unions in a given area, usually forms to develop and promote the credit union movement. **(League)**
13. The total accumulation of income that is not spent on consumption. **(Savings)**
14. A person holding at least one credit union share and has the right to vote at the AGM. **(Member)**
16. A contract in real estate where the property is used as the collateral for the loan. **(Mortgage)**
17. A member of the board of people that manages the affairs of a business. **(Director)**
21. Something given as a reward or in recompense. **(Payment)**

## 60<sup>TH</sup> ANNIVERSARY COMMITTEE MEMBERS



- Front Row (L – R) Linus Goodluck, Donique John, Keith O'Neil, Jo-ann Providence-Harris, Thelsea John
- Back Row: (L-R) Danny-Lee Francis, Peggy Da Silva, Lucinna Poyer, Stacy Balcombe, Lorenzo Barbour
- Missing: Afron Byam, Meriah Samuel

**GECCU LTD**

GENERAL EMPLOYEES' CO-OPERATIVE CREDIT UNION (LIMITED)

### Vision & Mission Statements

**VISION**

To be accepted as the first choice financial institution by our members and the general public.

**MISSION**

- To enhance the quality of life of all members by their ownership of a stable and efficient institution offering quality services in keeping with members' needs.

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**We've Got More Of What You're Looking For**

# GECCU'S FIRST ANNUAL GENERAL MEETING

In a circular dated July 23, 1964, members of the Government Employees' Co-operative Credit Union Ltd were invited to the first Annual General Meeting of the Society. The meeting was scheduled for Thursday 6th August 1964 at 8:00 p.m. at the Upper Storey of the Court House in Kingstown.

## The Agenda Read:

1. Meeting called to order.
2. Credit Union Prayer and words of welcome.
3. Report of the founding of the Credit Union.
4. Election of members to:
  - (a) Board of Directors - 5 members
  - (b) Credit Committee - 3 members
  - (c) Supervisory Committee - 5 members
  - (d) Education Committee - 5 members
5. New Business:
  - (a) Resolution to join the St. Vincent Credit Union League Ltd.
  - (b) Election of Representatives to the St. Vincent Credit Union League Ltd – 2 members
6. Adjournment:
  - (I) Addresses etc.
  - (II) Vote of Thanks

## A WALK DOWN MEMORY LANE



**ELIJAH BAYNES**

Served on Supervisory Committee.  
Foundation Member. Registration number 4

Bro. B.R Neehall presided over the first meeting.  
Those elected to the **Board of Directors** were:

Bertram R. Neehall - Chairman  
Ercelle Cummings - Secretary/Treasurer  
Ceford Providence - Director  
Beryl Baptiste - Director  
Arden Anderson - Director

The members elected to the  
other Committees were as follows:

### Credit Committee

Robert Samuel  
Stanley Branch  
Zinna Garraway

### Supervisory Committee

Clement W. Iton  
Elijah Baynes  
Moulton Williams

### Education Committee

Eardley Cato  
Robert I. Samuel  
Joyce Cox  
Charles Murray

## STATISTICAL REVIEW OF THE CREDIT UNION FOR THE FIRST TEN (10) YEARS

| Year | Membership | Shares    | Loans     | Surplus | Reserves |
|------|------------|-----------|-----------|---------|----------|
| 1964 | 26         | \$426     | \$70      | -       | -        |
| 1965 | 32         | \$1,399   | \$972     | -       | -        |
| 1966 | 53         | \$2,899   | \$2,336   | -       | -        |
| 1967 | 91         | \$2,587   | \$2,464   | \$104   | -        |
| 1968 | 171        | \$8,355   | \$9,664   | \$427   | \$217    |
| 1969 | 179        | \$17,911  | \$19,543  | \$1,292 | \$555    |
| 1970 | 194        | \$29,897  | \$32,362  | \$1,598 | \$964    |
| 1971 | 389        | \$62,796  | \$73,177  | \$3,512 | \$1,872  |
| 1972 | 436        | \$95,733  | \$110,556 | \$6,464 | \$3,506  |
| 1973 | 440        | \$111,894 | \$128,497 | \$8,189 | \$5,567  |
| 1974 | 442        | \$132,248 | \$162,213 | \$9,169 | \$7,867  |

Credit: Monograph on the St. Vincent Government Employees' Co-operative Credit Union Limited, SVG  
by Calvin Nicholls and Kenwyck Lewis (May 1991)

# THE EVOLUTION OF GECCU'S LOGO

Logo after name change in 2003

**2003**



First modification of logo to use only the acronym in 2010

**2010**



Logo redone to show the acronym more pronounced in 2016

**2016**



Landscape version of the logo introduced in 2020

**2020**



Logo in 1988

**1988**



Logo redefined to reflect the corporate colours of orange and black in 2007

**2007**



50th Anniversary logo in 2014

**2014**

**GECCU**



55th Anniversary logo in 2019

**2019**



60th Anniversary logo in 2024

**2024**



# VOLUNTEERS RECOGNITION



**G**ECCU recognizes that throughout its storied history, there are persons who have contributed to the success of the credit union. These persons have left their indelible mark on how business is conducted with the membership and for that the Credit Union remains forever grateful. As members themselves, volunteers have a desire to contribute to the common good, out of free will and a spirit of solidarity without the expectation of any material reward. Since 2018, GECCU has actively celebrated the invaluable contributions of its volunteers. Below is a list of individuals who have been acknowledged for their commitment and hard work since the recognition initiative started in 2018:

| NAME OF RECIPIENT                  | YEAR AWARDED | NAME OF RECIPIENT                     | YEAR AWARDED |
|------------------------------------|--------------|---------------------------------------|--------------|
| 1. Bro. Claude Cambridge           | 2018         | 26. Bro. William Harry                | 2022         |
| 2. Bro. Cecil 'Pa' Jack            | 2018         | 27. Bro. Stanley Harris               | 2022         |
| 3. Sis. Sylvia Stoddard            | 2018         | 28. Bro. Cecil Ryan                   | 2022         |
| 4. Bro. Aubrey Burgin              | 2018         | 29. Sis. Angela Martin                | 2022         |
| 5. Bro. Joel Poyer                 | 2018         | 30. Sis. Myrna Bramble                | 2022         |
| 6. Sis. Velda Gumbs                | 2019         | 31. Sis. Gillian John                 | 2023         |
| 7. Bro. Michael Sayers             | 2019         | 32. Bro. Ronnie Daniel                | 2023         |
| 8. Sis. Camilla 'Madge' Mandeville | 2019         | 33. Bro. Andrew Bramble               | 2023         |
| 9. Bro. Kenneth Douglas            | 2019         | 34. Sis. Kathleen Patricia Israel PhD | 2023         |
| 10. Sis. Arlene Lewis              | 2019         | 35. Sis. René Baptiste CMG            | 2023         |
| 11. Bro. Michael Da Silva          | 2019         | 36. Sis. Allison Providence           | 2024         |
| 12. Sis. Sylvia Sutherland         | 2019         | 37. Sis. Elsa Wynne Leach             | 2024         |
| 13. Bro. Renato Gumbs              | 2019         | 38. Bro. Linus Goodluck               | 2024         |
| 14. Bro. Philmore Isaacs           | 2019         | 39. Bro. Harold Lewis                 | 2024         |
| 15. Sis. Mineva Glasgow            | 2019         | 40. Bro. Gary Matthias                | 2024         |
| 16. Sis. Janice King               | 2020         | 41. Sis. Ena Walters                  | 2024         |
| 17. Sis. Gemma Mc Cree             | 2020         | 42. Bro. Philbert John                | 2024         |
| 18. Bro. H. Colin Sam              | 2020         | 43. Bro. Elliott Burgin               | 2024         |
| 19. Bro. Kelvin Pompey             | 2020         | 44. Sis. Colleen Thomas               | 2024         |
| 20. Sis. Marva Cato-Robinson       | 2020         | 45. Bro. Linford James                | 2024         |
| 21. Sis. Shirley Charles           | 2021         | 46. Sis. Kimberley Cambridge          | 2025         |
| 22. Sis. Elizabeth Williams        | 2021         | 47. Bro. Cecil Jackson                | 2025         |
| 23. Bro. Clarence Harry            | 2021         | 48. Sis. Verlene Saunders             | 2025         |
| 24. Bro. Richard Cumberbatch       | 2021         | 49. Bro. Alson Jack PhD               | 2025         |
| 25. Bro. Jerold Jackson            | 2021         | 50. Sis. Annelle Thomas               | 2025         |



*This Yellow Poui tree was planted as part of GECCU's 50th Anniversary Celebrations at the National Public Library in Kingstown. The initiative demonstrates how corporate responsibility can lead to tangible environmental benefits. Reflecting on a decade of growth, we returned to the original planting site to evaluate the impact of our efforts, reaffirming our commitment to ongoing environmental initiatives and sustainable practices for future generations.*

## ***Services We Offer***

- Qualifying Shares
- Equity Shares
- Regular Shares Savings
- Ordinary Deposits
- Fixed Deposits
- Junior Savers Account
- Christmas Savings
- Multiple Savings Options
- Death Benefit Fund
- Social Development Fund
- GECCU-Med Insurance
- Utility Bill Payments
- Embassy & Financial Statements
- Income Tax Statements
- Payroll Deductions
- Green Deal Loans
- Standing Orders
- Money Transfer/Western Union
- 100% Mortgage Loans
- Low Cost Personal Loans
- Computer Loans
- GECCU Link-24 Online, Mobile & ATM
- Endless Christmas Loans
- Learn While You Earn Loans
- Financial Counselling
- Free Life Savings & Loan Protection
- Insurance
- Pay and Save Loans
- GECCU Credit Loans
- Gift Certificates



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