

Newsletter



Continued...

It is this underlying principle that drives our commitment, at KCCU, to serving the members of this great organization. Indeed, we strive to ensure our members are at the center of everything we do as evidence by our robust, comprehensive and inclusive Corporate Social Responsibility. To this end, we are happy to report that the two bus stops which we have erected in the vicinity of the entrance of the Argyle International Airport are officially open. In addition, we are in the process of installing an ATM at our head office in Kingstown which will enhance the ease of accessing cash and form part of our exciting thrust towards digitalization.

KCCU continues to modernize our services and advance new loan products with affordable terms to meet the needs of our members. Indeed, a record \$34.8 million in loans was disbursed in 2022, 45.6% more than the \$23.9M in 2019 (pre-covid). In just over 6 months, our recently launched Western Union Services at our Kingstown branch has facilitated an impressive 6,104 inbound transactions (valuing \$4.4 M), helping to further sustain our economy. Moreover, KCCU's 2022 Dance Festival event, which was held at Russell's Auditorium, was packed on all four nights and has truly become a household name. Further, our support to educational institutions across our country, in the form of sponsorships and donations, remains unmatched; so too our commitment to clean energy as we became the first private sector agency to establish a solar farm in 2022.

As we recover from the impacts of the COVID 19 pandemic and rise from the ashes of the La Soufriere volcano, let us continue to be our brother's and sister's keeper. Be assured that we, at KCCU, will continue to leverage all the financial tools available to support you.

Happy Easter

President's Message



Let me on behalf of the Board of Directors, Management Committees and the Management and staff of the Kingstown Cooperative Credit Union Ltd (KCCU) wish all members and all Vincentians a Blessed Easter.

Let us not lose our way but remember the reason for this season. As a Christian Society, we must remain focused on the purpose of life, which is not simply to amass individual wealth and status but more importantly, to be our brother's keeper.



KCCU CORPORATE SOCIAL ACHIEVEMENT



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KCCU KINGSTOWN PARK SOLAR FARM



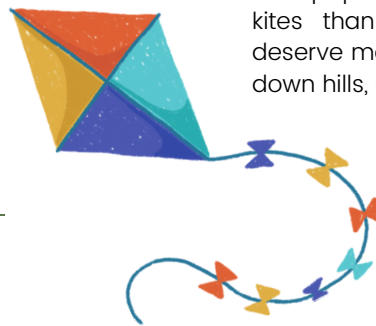
KCCU ARGYLE BUS TERMINAL PROJECT



EASTER CELEBRATIONS IN SVG



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Easter is a Christian festival which marks the resurrection of Jesus Christ. For many Christians, Easter is a celebration of the triumph of life over death, and a very important time of the year. Many non-Christians also have a holiday at this time, so it is a popular time to travel or spend with friends and family.

Easter in St. Vincent

In the weeks preceding the Easter holiday, Christians in SVG participate in religious ceremonies and other traditions. There is a strong belief that alcohol and meat should not be consumed on Good Friday, but instead sea foods such as mackerel, smoked herring, codfish are to be consumed. Hot cross buns, a favorite among islanders, are sold in bakeries throughout the country. Easter Monday is a national holiday. The general public has the day off, and schools and most businesses are closed. When there is enough wind around Easter, children and families enjoy flying kites. They were previously made of colored paper, plastic bags, and coconut tree branches for sticks, old clothes and newspaper. Nowadays, however, there are more store-bought kites than homemade kites. Other Easter celebrations that deserve mention include; egg hunting, painting eggs, rolling eggs down hills, and eating chocolate eggs.



Easter in the Grenadines

Bequia

The Bequia Regatta is held over the Easter weekend. The festivities begin on Good Friday and last until Easter Monday. One of the most popular events is the Easter Regatta (yacht races) which features Bequia and her neighboring islands competing on the sparkling waters around Bequia. Additionally, persons visiting can witness beach parties, live music, boat building and a variety of different private parties. In Port Elizabeth, the capital, there is also a street fair where you can sample local foods, drinks, and crafts. As active and enticing as these festivities may be, some persons from the mainland or other Grenadines islands simple venture to the island to unwind, relax and make use of the time off from the hustle and bustle of the usual work week.



EASTER CELEBRATIONS IN SVG



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Union Island

Easterval activities in Union Island are about promoting, culture, local heritage, and tourism through traditional and non-traditional activities. The Union Island Easterval celebrations are seen as the premier cultural activity in the Grenadines which includes vibrant pageants, street parades, great food, music, traditional competitions, and sporting activities. It's a bustling nine days of varying activities catering to different groups. It begins with a grand opening ceremony that showcases dance acts and other cultural activities and culminates on Easter Monday with J'ouvert in the morning, brunch, and vibrant fireworks in the Square at the Sundown event.



Canouan

The Canouan Regatta is a festival of boat races, sports, games, calypso competitions, street jump and beauty pageants. It also includes activities such as a cultural extravaganza, back in time dance, and a family fun day. The highlight of the event is sailing.



Photographs taken from Iwitness News and Grenadines Regatta Website

EASTER AT KCCU LTD



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KCCU Ltd prides itself as being a proud sponsor of cultural and religious activities throughout St. Vincent and the Grenadines, thus, Easter festivities are no exception to this rule. Easter at KCCU began with the reintroduction of our KCCU "Leggo" loan and the commencement of our Grenadines Fun Days; with the island of Union Island being first on our roster. Moreover, we pledged our sponsorship to the Bequia Youth Sailing Regatta and Canouan Whit Sun-Tide Regatta.

KCCU
Kingstown Co-Operative Credit Union

Explore
Relax
Play

It's time to
Unwind

9.9%
INTEREST
RATE

GET UP TO
\$5000

18
MONTHS
REPAYMENT

EASTER
SPECIAL

Contact:
KINGSTOWN CO-OPERATIVE CREDIT UNION LTD
Granby Street, Kingstown St. Vincent
Tel: 784-457-2409 / Fax: 784-456-2976
www.kingstowncreditunion.com

KCCU Leggo

Tag line: "It's time to unwind"

The purpose of this product is to offer financing for events leading up to the Easter celebrations, whether it be religious or cultural. The loan may be used to cover staycations, travel expenses, church camps/crusades and fees associated with events occurring within the period.

KCCU Grenadines Fun Days

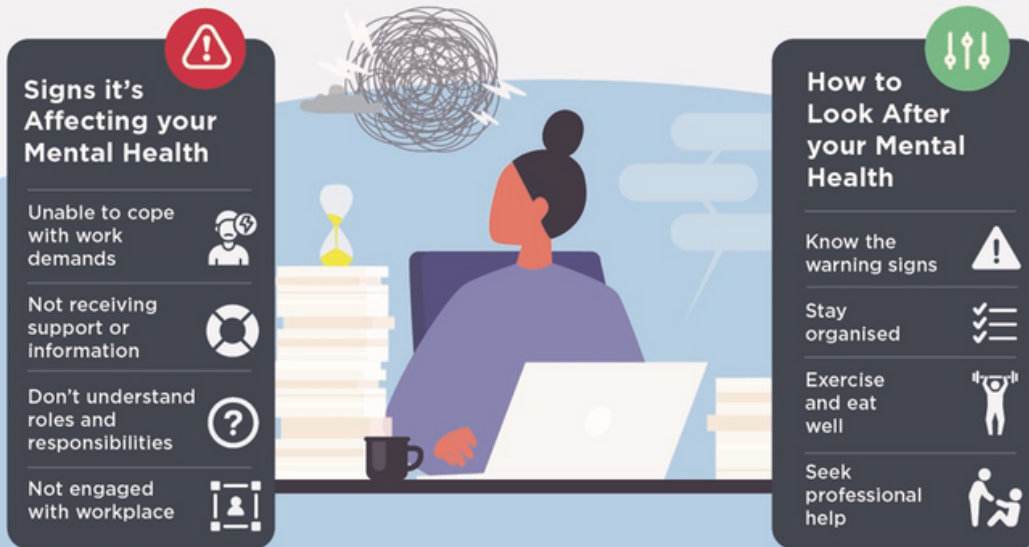
KCCU will host a series of Fun Days throughout the Grenadines during the period of March- June 2023. The next fun day scheduled is in the island of Bequia on April 29, 2023. This event features, health checks, refreshments for the day (lunch included), games for adults and children and much more fun activities.

MENTAL HEALTH AND THE WORKPLACE



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WORK AND MENTAL HEALTH



According to the World Health Organization (WHO), 15% of working-age adults live with a mental disorder. Without effective support, individuals affected by mental health challenges could encounter challenges with confidence, identity, productivity, and absenteeism. Since everyone has the right to work and all workers have the right to a safe and healthy work environment, work can be a protective place for persons affected by mental health disorders, or it can contribute to worsening it. Hence, much can be done to support, protect and promote mental/brain health at work and to ensure that those affected can participate fully and equitably in the workplace.

How can poor mental health and stress affect employees?

- Job performance and productivity.
- Engagement with one's work.
- Communication with co-workers.
- Physical capability and daily functioning.

How to promote mental health & well-being in the workplace?

- Understand the benefits of why mental health is important in the workplace.
- Ensure support is accessible for workers to discuss their issues (face to face, external party, etc.)
- Create a mental health policy to ensure the right actions are taken.
- Distribute materials, such as brochures, flyers, and videos to all employees about the signs and symptoms of poor mental health and opportunities for treatment.
- Host seminars or workshops that address mental health and stress management techniques to help employees reduce anxiety and stress and improve focus and motivation.
- Provide managers with training to help them recognize the signs and symptoms in team members and encourage them to seek help from qualified mental health professionals.
- Give employees opportunities to participate in decisions about issues that impact job stress.

KCCU LTD HAS STARTED TAKING INITIATIVE TO CREATE A HEALTHIER WORKING ENVIRONMENT AS A MEANS OF PRIORITIZING STAFF MENTAL HEALTH. SHORTER WORKDAYS, REMOTE ACCESS, CLEANER WORK ENVIRONMENT, STAFF SOCIALS, STAFF REWARDS/INCENTIVES AND STAFF TRAINING ARE SOME OF THE STEPS WE HAVE TAKEN. WE AIM TO EXPAND ON THESE INITIATIVES IN THE FUTURE

SOCIAL MEDIA AND YOUR BUSINESS



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Instagram can make your business more relatable with Instagram Stories and live events which can showcase your brand's personality and provide an inside look at your company.



TikTok is all about sharing videos- which opens a whole new level of connection with your target audience.



Facebook allows you to create a business account where you can highlight your services and products, your contact details, along with pictures and videos.

Social media platforms allow online communication for you to interact with your customers and share information in real time. Here's a list of some benefits that you will reap when using social media for your businesses:

- attract customers, get customer feedback and build customer loyalty
- create online networks
- sell and promote your products and services
- increase your market reach, including international markets
- do market research and reduce marketing costs
- develop your brand
- exchange ideas to improve the way you do business

CREATING AN ACCOUNT IS FREE

EACH PLATFORM HAS OVER 1
BILLION ACTIVE USERS



If your business is already on social media

1. Determine Your Goals
2. Always Share Valuable Information
3. Be Consistent

EASTER EATS

HOT CROSS BUNS

RECIPE



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METHOD

1. Scald milk and pour in a large bowl.
2. Add sugar, salt, margarine and oil. Stir until fat melts.
3. Combine flour, yeast, cinnamon and currants. Make a well and add all the wet ingredients and stir together with a wooden spoon.
4. Turn the dough onto a floured surface and knead for about 10 minutes until smooth.
5. Cover with a damp towel and allow to ferment until doubled in size (about 30-45 minutes)
6. Cut into 16 even pieces and shape into buns. Place on a well-greased baking sheet. Cover with a damp cloth and allow to rise for about 30 minutes or until doubled in size
7. Put to bake in the pre-heated oven for about 15-18 minutes.

GLAZING

1. Mix the sugar and hot water until sugar is dissolved and brush on top of the finished buns.

ICING

1. Mix icing sugar, water and vanilla into a smooth paste. Add more icing sugar if it is too runny.
2. Using a piping bag or tube; pipe crosses on the buns

INGREDIENTS

Dough Ingredients:

- 1 cup of milk
- 3 oz margarine
- 2 tbsp oil
- 1 tsp vanilla
- 1/2 cup sugar
- 1/4 tsp salt
- 4 1/2 cups flour
- 2/3 cup currants
- 1 tsp cinnamon
- 1 tbsp instant yeast
- 1 large or 2 medium egg(s)

Glaze Ingredients:

- 2 tbsp sugar
- 2 tbsp hot water
- icing
- 1 cup icing sugar
- 2 tbsp water
- 1/2 tsp vanilla



This recipe can be utilized for family bonding or to simply reward yourself with a sweet treat!

It can be enjoyed with a slice of cheese and a hot cup of tea for breakfast on Good Friday

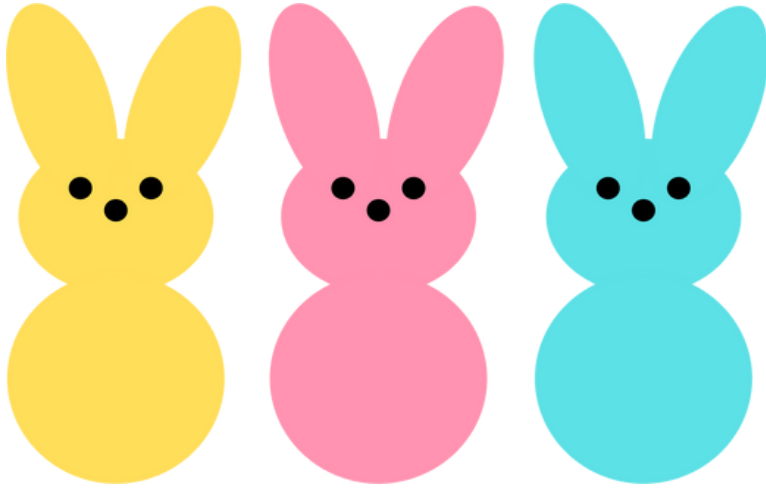
DELICIOUS

April 2023

EASTER FAMILY FUN



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The easter holiday allows you the opportunity to spend well needed time with friends and family. Here are some fun activities you can do with your family during the holidays:

Double Bunny Race

- Divide players into pairs.
- Each pair gets an inflated balloon.
- Mark start to finish lines about 40 feet apart.
- Each double bunny pair links their inside arms.
- When the leader says "GO", the pair then tries to make it to the finish line, while hitting the balloon to keep it in the air.
- If the balloon lands on the ground, it can be picked up, BUT if the pair unlinks arms, then they are disqualified

Backward Egg/lime Race

This is a relay race that can be done indoor or outdoor

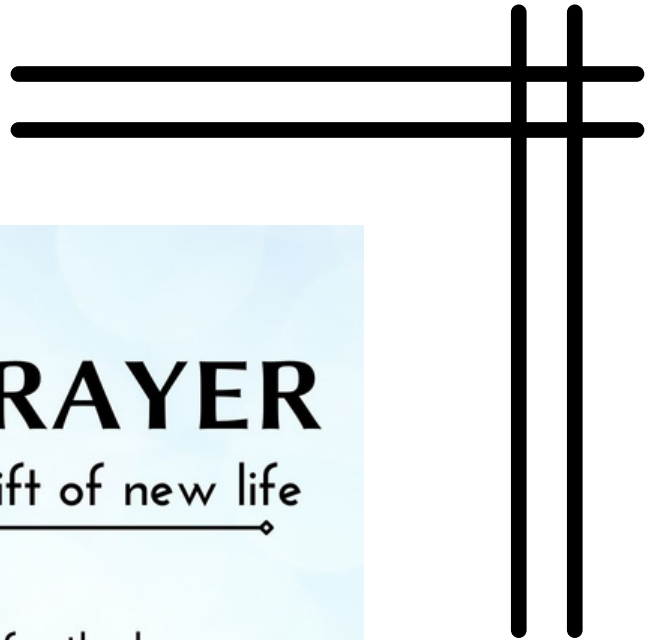
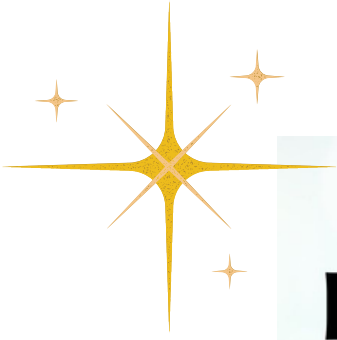
- Divide the group into (2) teams, then divide the teams into (2) pairs.
- Each pair then stands back-to-back with their arms linked at the elbow.
- The first pair of players for each team is given (2) eggs. (One for each player)
- They then carry the eggs in their hand then the leader shouts "GO",
- The players race to the next linked pair in their team and transfer the eggs over, one at a time.
- The eggs continue to go from pair to pair until they are delivered to the last pair in the team.
- If an egg is dropped, the team has to go back to the starting line, (still connected) to get replacement egg(s).
- The first team to get their egg to the end of the row wins!



EASTER PRAYER



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EASTER PRAYER

Thank you for the gift of new life

Lord God,

We bless your holy name for the love
you've shown us

We bless the name of our Lord, Jesus
Christ,

Who was crucified for our sake

Today, as we celebrate his resurrection,

We are more than grateful to know such
love

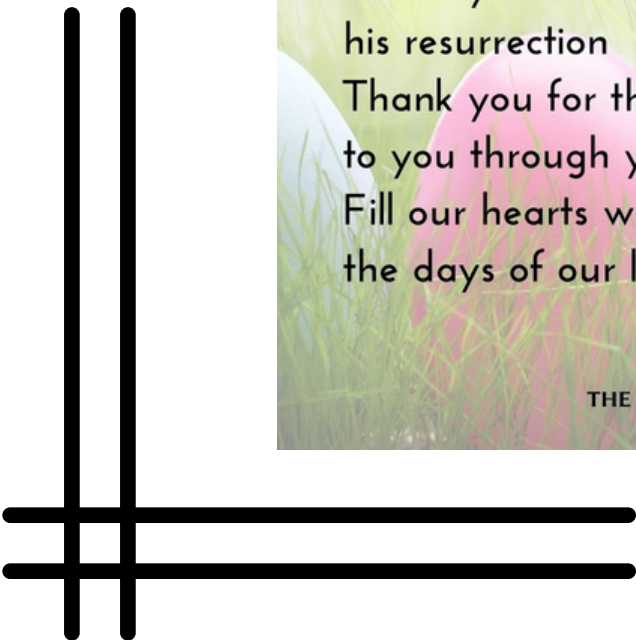
Thank you for the gift of new life through
his resurrection

Thank you for the privilege to come close
to you through your son

Fill our hearts with joy on this day and all
the days of our lives

Amen

THE GRACEFUL CHAPTER



April 2023



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