



CARIBBEAN
CONFEDERATION
OF CREDIT UNIONS

Celebrating



COMMEMORATIVE MAGAZINE

A FUSION OF
PASSION | PURPOSE | PEOPLE

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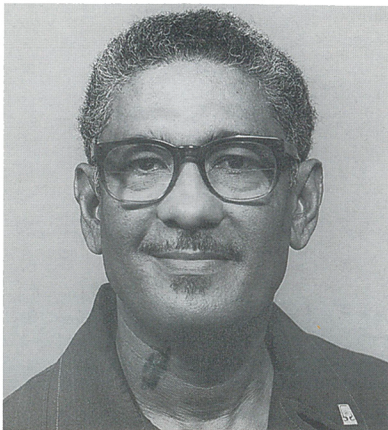
THE CARIBBEAN CREDIT UNION MOVEMENT

HOW IT ALL BEGAN

During the 1850's and 1860's when the fledgling credit union Movement was sinking roots in Western Europe with the ideas of Frederick Wilhelm Raiffeisen finding response among the working class of economically depressed Germany, their counterparts in the Caribbean were still fighting for elementary freedoms and democratic rights.

At the turn of the century however, the ground work which has facilitated the emergence of our modern financial co-operative system was laid, when the Catholic Church pioneered a rudimentary financial co-operative system called "The Friendly Society".

The Caribbean Credit Union Movement first emerged in Jamaica, when Boston born Jesuit priest Father John Peter Sullivan, formed a study group among young Catholics. With the help of such Jamaica pioneers as Arthur Brown, Paul Thompson, Errington Gregg, Arthur S. Hylton, Frank Muirhead and G. "Happy" Delgado, the Movement was launched.



The late Everard Dean
President of CCCU - 1985 - 1989
President of the Trinidad and Tobago League - 1994
3rd Vice President of WOCCU - 1990 - 1993
Recipient of WOCCU's Distinguished Services Award

The building of the Catholic Young Mens' Sodality Credit Union by these far sighted individuals, coincided with the emergence of another group led by D. "Thom" Girvan, Leslie Levy and H.A. "Tony" Abelton who were also moved to action to "wipe out the loan sharks and provide financial security for the shop assistants of Kingston's retail establishments"

On September 12th, 1941, the first credit union, The Clerks Credit Union Limited, was registered in Jamaica.

From this beginning, the Movement spread progressively throughout the Caribbean first to British Honduras (now Belize) in 1944, and thence to British Guiana (now Guyana) and the Eastern Caribbean.

Today over 2.7 Million Caribbean citizens from all walks of life, are the beneficiaries of the vision and foresight of our credit union forefathers.



Renford Douglas
President of CCCU - 1989 - 1994
President of the Jamaica League - 1983 - 1987
Member of the Board of Directors of WOCCU

OF PEOPLE AND PRESIDENTS

SALUTING THE PIONEERS



Left to Right: O.J. Thorbourne, E. "Ned" Pitts and Lorrell Bruce

Oswald J Thorbourne

Rev Oswald "Ossie" Thorbourne who was a member of the Board of the Caribbean Confederation of Credit Unions (CCCU) from 1980 and served as its President from 1983 until he retired in 1985, has given distinguished service to the Caribbean Credit Union Movement.

"Ossie" served as Delegate to the West Indian Conference of Credit Societies (WICCS) from 1960 - 1966 and was Chairman of the Planning Committee which in 1972, recommended the formation of the CCCU as the successor to WICCS.

In 1983, "Ossie" was again at the forefront of regional credit union development, when he launched the CCCU Development Foundation and made the first contribution of U.S. \$10.00, during the 12th Annual General Meeting held in Barbados.

In the International Credit Union sphere, "Ossie" represented Jamaica as a Delegate to CUNA International from 1967 - 1970 and was also a member of the Planning Committee which recommended the formation of the World Council of Credit Unions (WOCCU). He served as a member of the Board of WOCCU from 1979.

"Ossie" was also instrumental in the formation of several credit unions throughout his native Jamaica and additionally, he served for thirty (30) years in several capacities, as a Director of the Jamaica League.

Lorrell Bruce

For two and a half decades between the period 1956 and 1981 the words "Credit Union Movement" and the name of Lorrell Bruce were almost synonymous. Entering the Movement as a sceptic, Lorrell

quickly became one of its staunchest supporters and was instrumental in the formation of many credit unions in his native Jamaica.

Lorrell's service to the Caribbean Credit Union Movement also began in 1956, when he became Secretary of the West Indian Conference of Credit Societies (WICCS). In 1972, with the formation of the Caribbean Confederation of Credit Unions (CCCU) as the successor to WICCS, Lorrell became the first President and held the position until his retirement from active credit union service in 1980.

Lorrell who was Treasurer of the Jamaica Co-operative Credit Union League between 1956 and 1974, one of the longest periods in the history of the League, also served the International Movement as a Director of CUNA between 1961 and 1970 and subsequently Vice President of the World Council from 1970 until 1972.

Edward "Ned" Pitts

Edward "Ned" Pitts has dedicated himself to the service of the Caribbean Credit Union Movement for forty eight (48) years..

Entering the Movement as one of the earliest members of the Civil Service Credit Union in his native Belize, Ned has given yeoman service to the Belize Movement as a volunteer Director in the capacities of Secretary, Treasurer and President.

"Ned" who has also been instrumental in the formation of a number of credit unions in Belize, was one of the early Delegates to the West Indies Conference of Credit Societies (WICCS). With the formation of the Caribbean Confederation of Credit Unions (CCCU) as the successor to WICCS in 1972, Ned was elected as Vice President. He subsequently served as President from 1980 until 1985.

In the International arena, Ned served for many years as Belize's representative to the Credit Union National Association (CUNA) and was elected to the World Council of Credit Unions (WOCCU) where he served for two (2) years as Secretary of the Executive Committee.

THE BEGINNING

"Be it resolved that this Sixth Meeting of the Caribbean Conference of Credit Unions held in Dominica on Thursday, 17th August, 1972 agrees that -

(1) A Confederation of Credit Unions in the Caribbean and adjacent countries there-to be formed immediately and seek membership in the World Council of Credit Unions; the Confederation to comprise the following existing and consenting Leagues:

- | | |
|---------------------|-----------------------|
| 1. Antigua | 6. Guyana |
| 2. Barbados | 7. Jamaica |
| 3. British Honduras | 8. St. Lucia |
| 4. Dominica | 9. St. Vincent |
| 5. Grenada | 10. Trinidad & Tobago |



Rev. O.J. Thorbourne addresses the inaugural meeting of the CCCU, August 1972

(2) That in order to give effect to this decision a Board of Directors consisting of five persons - one from each of the following League Boards, be appointed:

- (a) British Honduras
- (b) Guyana
- (c) Jamaica
- (d) Trinidad & Tobago
- (e) Eastern Caribbean Council of Credit Unions

(3) That this Board should meet immediately to formulate a suitable constitutional framework to be submitted to the World Council of Credit Unions in support of the application for the Confederation.

(4) That this Confederation have as its objectives for the first year (a) Representation in the World Council of Credit Unions and (b) The preparation of a plan of development to be submitted to the World Council of Credit Unions for assistance in the establishment of a strong Integrated Confederation as early as possible.

(5) That each member of the Confederation be required to pay to the Confederation the current dues payable by such member to the World Council of Credit Unions.

(6) That voting in the Confederation be as recommended by the Planning Committee and amended at this meeting and set out hereunder:

LEAGUE	Votes	LEAGUE	Votes
1. Antigua	1	6. Guyana	1
2. Barbados	1	7. Jamaica	2
3. British Honduras	1	8. St. Lucia	1
4. Dominica	1	9. St. Vincent	1
5. Grenada	1	10. Trinidad & Tobago	2

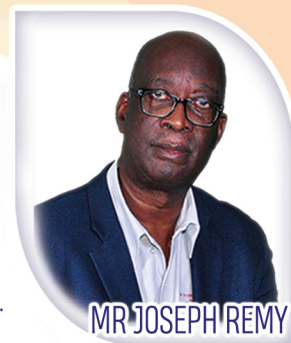
On a motion by Mrs Beryl Yearwood (Trinidad & Tobago) seconded by Mr. Claude Bone (Guyana) the Sub-Forum unanimously adopted this Resolution.

(Extracted from the Minutes of the sixth Meeting of the Caribbean Conference of Credit Unions held 17th August 1972, in Roseau, Dominica)

MESSAGE FROM THE PRESIDENT ON THE COMMEMORATION OF THE 50TH ANNIVERSARY OF THE CARIBBEAN CONFEDERATION OF CREDIT UNIONS, CCCU

Cooperative Resilience, A Caribbean Treasure

Our Regional Co-operative Credit Union Movement, just as the rest of the world, is now coming out of a pandemic that has had seismic impact on our affiliate countries with over 655k reported cases of the corona virus and more than 12k deaths, inclusive of a few from within the movement. Despite that, as a people's centred movement, which focuses on people serving people and demonstrating our unique difference, we have sustained our resilient characteristics that takes root from our adherence to our cooperative principles.



I want to make reference to a statement from Pope Francis, who said that:

"The pandemic has brought us to a crossroads. We must use this decisive moment to end our superfluous and destructive goals and activities and to cultivate values, connections and activities that are life-giving. We must examine our habits of energy usage, consumption, transportation, and diet. We must eliminate the superfluous and destructive aspects of our economies and nurture life-giving ways to trade, produce and transport goods. He went on to state that it is also a time "to listen" to "the voice of creation" and "remember that we are part of this interconnected web of life, not its masters." Finally, he said that: "The disintegration of biodiversity, spiraling climate disasters, and unjust impact of the current pandemic on the poor and vulnerable, are a wake-up call in the face of our rampant greed and consumption."

I wish to posit that these profound words spoke of humanity and the need for more caring for the earth, its creation, and its people. If we look carefully at the founding principles of the co-operative movement, we will see that deeply rooted within those 7 principles were values that are in alignment with the clarion call of the Pope. Our principles speak to the financial well-being of all people; the belief that money does not equal power; the reciprocating of trust; transparency in our operations; the development of educated and well-informed citizens; the quest for unity and our concern for our communities.

We are also experiencing the Supply Chain implications of the Russia/Ukraine conflict which has exposed the region's over reliance on imported goods and services. This has significantly affected the cost of goods and services of members of the regional Cooperative Credit Union Sector.

Despite these current challenges, and those over the past 50 years, the Caribbean Co-operative Credit Union Movement which has all the requisite elements that serve as that catalyst for the social change that the Pope was referring to, continues to be a beacon of hope for our Caribbean people as we navigate our way out of the current Pandemic and would have also navigated out of previous global financial crises and other systemic shocks that reverberated across the region. We have provided a resilient platform for regional financial and social stability. Our Credit Unions across the region has given and continue to give hope to a lot of persons and continue to provide them with an opportunity to enjoy a reasonably decent standard of living through those turbulent and very uncertain times.

As a professionally run, responsible and caring Apex Body, the CCCU stood up to the several challenges over the past 50 years and sustained a very effective cohesive mechanism across our affiliate countries to provide strong support and developmental opportunities and possibilities to our Credit Unions. We have lobbied and advocated for regulatory flexibility to ease the burden on our Credit Unions and their members. We would have taken precedence from our founding fathers such as father John Peter Sullivan; Arthur Brown; Paul Thompson, Errington Gregg; Arthur S Hylton; Frank Muirhead and G. "Happy Delgado", and in harmony with the late great Bob Marley, we have demonstrated that as a Caribbean People, "when we come together, we can make it work".

While the Pandemic exposed the immense possibilities of Technology, I wish to posit that such possibilities would have been on the horizon for a while. I recall celebrated Caribbean Luminary, CLR James saying many, many years ago that, "technological discoveries are the spermatozoa of social change". The CCCU would have embraced before and continue to embrace the value-added propositions of technology in our service delivery channels and continue to guide our affiliates and their credit unions to adapt and embrace all the technological advances commensurate with digitization and digitalization.



Case in point of our leading by example, was the fact that we hosted our last two Annual General Meetings via the virtual modality, which allowed us the opportunity to maintain business continuity during the pandemic while we continued our lobbying and advocacy work on behalf of our affiliates both in person and virtually with a great degree of success. Our credit unions have now embraced service offerings such as mobile wallets, atm, debit and credit cards.

All these offerings allowed our Credit Unions to maintain their relevance and expand their presence throughout the region. It is instructive to note that while we continue to embrace the creative and progressive possibilities of technology and would have embraced the magnificence and intellectual brilliance of man to continue to find new ways and means to lift our standard of living, we never lost sight of the fact that these technological developments are means to an end and not the end. We are proud to state that we have continued to focus on bringing along all our people on this cooperative financial independence journey, especially those who still remain rooted in a state of despair and destitution. If we are to live up to our virtue of people helping people, then it must not be figuratively but realistic and meaningful.

Mr. Joseph Remy (centre) receiving Corporate Resolution from left Diana Dykstra Chair and right Elissa McCarter LaBorde, CEO and President, World Council

Cooperative Resilience, A Caribbean Treasure (cont'd)

So as we take the opportunity to highlight the CCCU'S achievement of Fifty (50) Years of progressive and resilient representation to our regional Credit Unions, we wish to remind all that the CCCU would have been birthed in 1972 as the successor to the West Indian Conference of Credit Societies and has grown tremendously to its present manifestation whereby it represents some 22 Affiliates across 17 Caribbean Territories serving some 199 Credit Unions with a Membership Base of over 2.4 million persons, an Asset Base of USD 7.2b and Savings of some USD 6.1b, utilizing an Employee Base of over 5,100 persons to provide caring service to the regional movement.

As a Regional Movement, we have made considerable progress over the past fifty years standing on the shoulders of those pioneers of 1972. We have emboldened our presence within the region and has strengthened our relationship with our Affiliates while also providing them through our enhanced Business Development Department with access to training and developmental initiatives and modern service provisions modalities that would enhance their member experience. The late great Marcus Garvey said that "what you do today that is worthwhile inspires others to act at some future time". The worthwhile work of our pioneers has inspired us the current leadership and I am sure that their worthwhile and seminal work and ours today must be that inspiration for the future leaders to act to sustain this noble Regional Peoples Institution. We must future-proof the Regional Co-Operative Credit Union Movement by a fusion of our Passion, Purpose and People.

I want to mention a few initiatives that we are determined to focus on that would allow us to be sustainable and remain relevant.

- We must continue to embrace all the possibilities of the technological discoveries and use them to enhance our service delivery channels; these delivery channels must be innovatively designed to meet the needs of our young people, who we want to attract to the movement not just as consumers, but as members and future leaders of this noble movement.
- We must encourage our credit unions to look at the use of a more paperless modality of operations while utilizing renewable energy to ensure that we promote environmentally conscious businesses.
- We must continue to work with our parent body WOCCU to push for proportionality and financial inclusion as it pertains to the changing international regulatory environment.
- We must lobby our regional governments and regulators for some level of regulatory synergy that would allow for cross border financial intermediary services among our regional credit unions. we are one Caribbean and as such, we must be able as Credit Unionists to see that manifested through access to Credit Union Services anywhere within our region.
- We must push for youth empowerment and inclusion as we seek to unearth and mold a cadre of purpose driven next generational leaders that will take the movement into the next century mindful of the disruptive nature of the future but remaining cognizant of, and rooted in our Cooperative Principles.

I am convinced that we can achieve our noble objective by robustly adhering to an exhortation of one of our pioneers, Mr. Kenneth B Richards, the then President of the Dominica League and Chairman of the Regional Conference that passed the Resolution for the formation of the CCCU on Thursday August 17, 1972: and I quote:

"I said earlier that these are challenging times for us in the West Indies, times when we should seek to make changes - purposeful changes".

This statement is so relevant 50 years later as we continue to face challenging times with the advent of an imposing Regulatory Environment, a scary Environmental Eco-System fueled by climate change and a rapidly changing Financial Intermediary Sector. We have demonstrated our focus on the need for change by using the theme: "Innovation, Integration and Next Generational Leadership", for our last Annual Convention. We have recognized that we need to innovate and integrate while developing and preparing a cadre of next generational cooperative leaders to continue the sustenance of this noble people centered regional movement.

We also need to tell the Credit Union Story in a much more vocal and outward manner. No longer must we be a sleeping giant as one T&T Politician referenced us, but we must be that giant that is alive and awake making huge strides towards progress.

The CCCU is not just the current ten (10) Board Members and the Operations Staff, but a collaboration of its Affiliate Leagues, CUNA Caribbean, associated organisations and the 2.4 million members, who collectively can achieve greater recognition and respect for the Regional Credit Union Movement.

In closing, I want to use a quote from Maya Angelou who said: "I've learned that people would forget what you said, people will forget what you did, but people would never forget how you made them feel". We must commit to make our members continue to remember us for how we have made them feel over the past 50 years and how we commit to make them feel in the foreseeable future.

On behalf of the Board of Directors and the entire Caribbean Cooperative Credit Union Movement;

Happy 50th Anniversary

God Blessings to you all and I thank you all for the opportunity to share these thoughts with you on this special occasion.


Joseph Remy
President - CCCU

CCCU Presidents Over the Years (1972 - Present)



1972 - 1980
MR. LORELL BRUCE
Director, Jamaica



1980 - 1983
MR. E. NED PITTS
Delegate, Belize



1983 - 1985
REV O.J. THORBOURNE
Delegate, Jamaica



1985 - 1991
MR. EVERARD DEAN
Vice President, Trinidad & Tobago



1991 - 1995
MR. RENFORD DOUGLAS
Director, Jamaica



1995 - 1999
MR. MELVIN EDWARDS
Chair/President, St. Kitts & Nevis



1999 - 2000
MR. TREVOR ALLEYNE
Director, Trinidad & Tobago



2000 - 2004
MR. JOSCELYN JOLLY
Delegate, Jamaica



2004 - 2007
MR. CHRISTOPHER SAMUDA
Delegate, Jamaica



2007 - 2008
MR. JULIAN JACK
Delegate, St. Vincent & The Grenadines



2008 - 2009
MR. MICHAEL ALLEYNE
Barbados



2009 - 2013
MS. YVONNE RIDGUARD
Director, Jamaica



2013 - 2017
MR. AARON MOSES
Director, Grenada



2017 - 2018
MR. HALLY HAYNES
Delegate, Barbados



2018 - 2020
MR. WINSTON FLETCHER
Delegate, Jamaica



2020 - 2023
MR. JOSEPH REMY
Director, Trinidad & Tobago

The First 25

MILESTONES ALONG THE WAY

- 1972**
- Thursday August 17th, the 6th AGM of the West Indies Conference of Credit Societies (WICCS) passed a resolution giving birth to the Caribbean Confederation of Credit Unions at the Goodwill Parish Hall, Roseau – Dominica
 - Ten (10) Leagues formed the Confederation initially:
 - Antigua and Barbuda
 - Barbados
 - British Honduras (Belize)
 - Dominica
 - Grenada
 - Guyana
 - Jamaica
 - St. Lucia
 - Trinidad and Tobago
 - St. Vincent and the Grenadines
 - Trinidad and Tobago, at the 1st AGM, August 1972, a Board of Directors of five (5) was elected, with Honourable Lorrell Bruce (Jamaica) as the first President and Mrs. Beryl Yearwood (Trinidad and Tobago) as the first Secretary/Treasurer
 - The Hilo Food Store in Port of Spain donated furnished office space for six (6) months to establish the first office
 - The Board adopted its Constitution in August
 - The first Bank of the Confederation was the Credit Union Bank of Trinidad and Tobago
 - CCCU became a member of WOCCU in November
 - In December, CUNA Mutual agreed to fund the CCCU for three (3) years at US\$10,000/year
 - Texaco Employees Credit Union (Trinidad and Tobago) donated the first typewriter to CCCU valued at TT\$700
- 1973**
- The 2nd AGM was held on August 13-17 in St. Vincent and the Grenadines
 - The Budget passed at the 2nd AGM had an amount of US\$20,900
 - CCCU was represented at WOCCU's AGM for the first time. It was held in St. Louis – Missouri – USA
- 1974**
- Membership dues were fixed at between 10 & 14 cents (TT) per member
 - Messrs. J Hunt and Co. were the first Auditors
 - The first Planning Committee of the Confederation was appointed with Reverend O.J. Thorbourne (Jamaica) as chairman
- 1976**
- Policy decision to start reporting Finances in US\$ currency
 - CCCU made its first contribution to a disaster fund – Guatemala earthquake fund in the amount of US\$1,418
- 1977**
- Recommended the idea of an International Credit Union Song and Flag to WOCCU

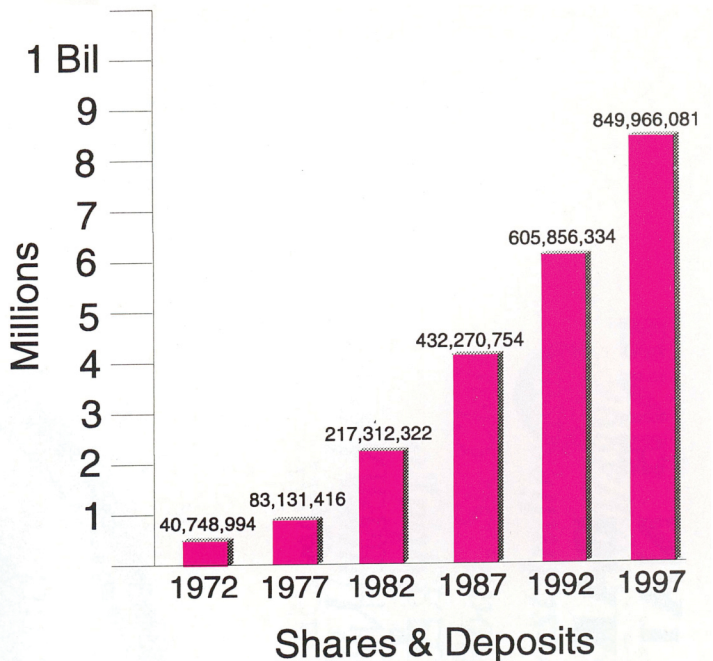
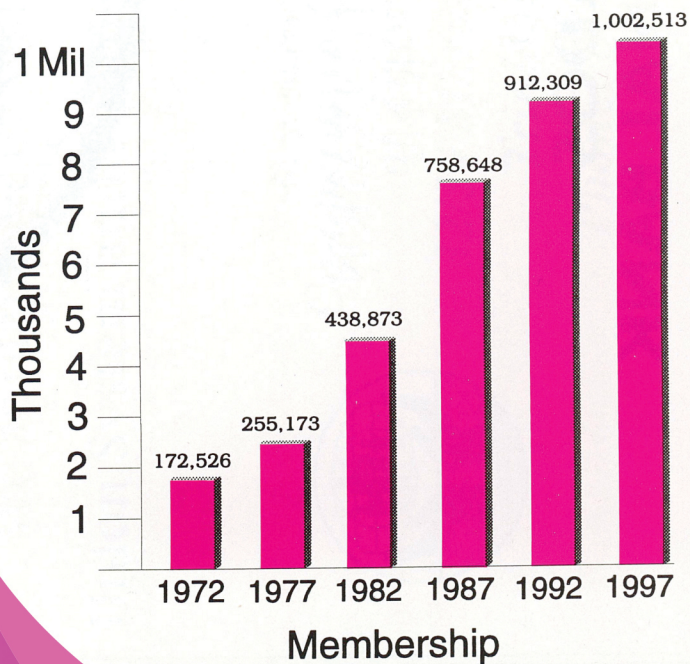
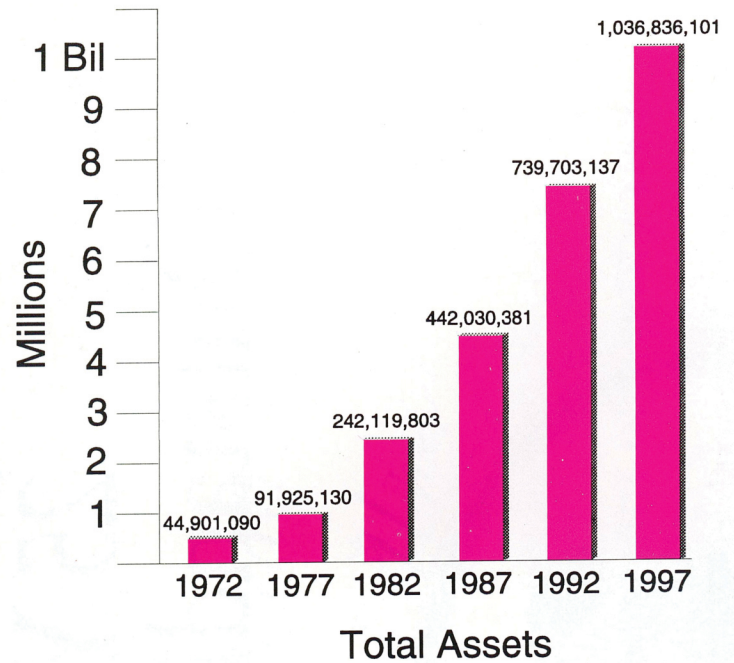
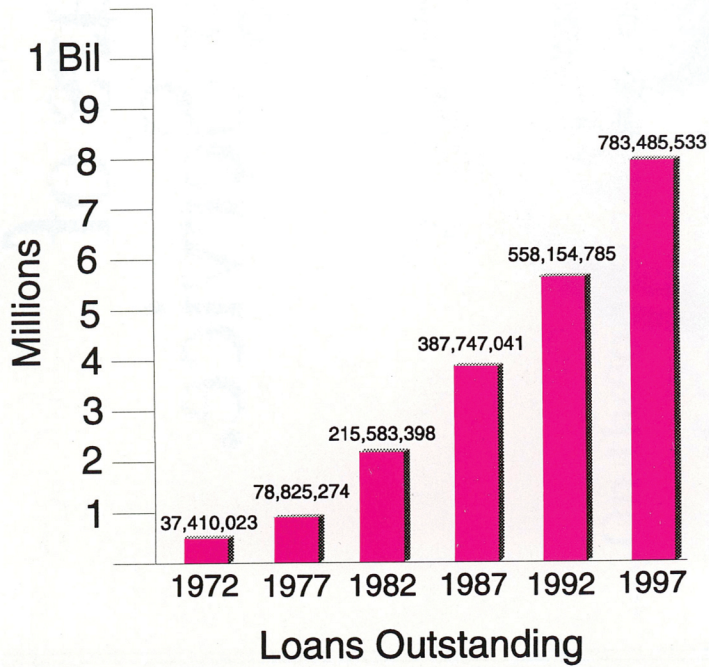
- 1978** - Obtained five (5) scholarships for Caribbean Credit Union Technocrats to the COADY Institute, for the first time
- 1979** - CCCU Board expanded from five (5) to seven (7).
- Five (5) year development project sponsored by USAID/WOCCU and CIDA/CCA
- 1980** - Disaster Fund established through the Development Foundation with a grant of CND\$50,000 from the Canadian Movement.
- CCCU Plaque installed at WOCCU – Madison Headquarters.
- Hosted WOCCU AGM for the first time in Jamaica at Rose Hall – Montego Bay
- CCCU Headquarters relocated from Trinidad and Tobago to Barbados.
- 1981** - CUNA Mutual decides to make an annual grant of US\$20,000 – to CCCU.
- Coopers & Lybrand appointed Auditors.
- 1982** - Minimum Performance standards approved for Leagues.
- 1984** - Convention guidelines adopted by AGM.
- 1985** - AGM passes resolution to allow CCCU to be the Regional Cooperative Apex for ALL Cooperative Societies.
- Awards and Recognition Policy adopted by AGM.
- Manual of Model Cooperative Legislation produced by the Confederation.
- Development Foundation Bye-laws approved by AGM.
- Decision to rotate venues for Board meetings.
- 1986** - CCCU obtained membership in CAIB.
- CCCU records computerized.
- 1987** - The birth of CUNA Caribbean took place.
- Signed contracts with CDSL of Canada for computer software – CUDATA.
- 1990** - CDB funded project to re-engineer the CUDATA Software. Renamed CUPAC.
- 1992** - Hosted WOCCU AGM in Jamaica.
- 1994** - Plan Caribbean 2000 approved by the 22nd AGM.
- 1995** - Skills bank initiated.
- 1996** - Achieved 1 million members in the Confederation.



Credit Unionists Celebrate

1972-1997

GROWTH HIGHLIGHTS



25 Years Later...

- 1998
 - Development Plan Beyond 2000 approved
 - Everard Dean Memorial Fund established
- 1999
 - Caribbean Credit Union Managers Association (CCUMA) formed
 - Maximum Liability fixed at US \$20 million by AGM
- 2000
 - Savings reached the US\$1 Billion mark
- 2001
 - Loans outstanding reached the US\$1 Billion mark
- 2002
 - Training of the Trainers Workshop - PEARLS
- 2003
 - 46th Annual International Convention
 - Credit Union Modernisation Project O.E.C.S
- 2004
 - Internship Programme for Young Credit Union Leaders (Convention)
 - CCCU gained ownership of the Headquarters through an advance payment of \$360,000 XCD from Nevis CCU
- 2005
 - Consultation/Strategic Planning Workshop
 - International Youth Camp
- 2006
 - 50th Annual International Convention
- 2007
 - Melvin Edwards became the first Caribbean citizen to be elected as the WOCCU Chair
 - New Vision Statement for the Confederation Unveiled
 - “ **World class Co- operatives...Prosperity for all** ”
- 2008
 - 51st Annual International Convention held in Jamaica.
- 2009
 - Ms. Yvonne Ridguard became the First Female President of the CCCU Board of Directors
- 2010
 - CCCU representatives partnered with WOCCU and participated in a visit to Haiti to assess the usage and impact of the financial assistance given and to determine and prioritize future development needs
- 2011
 - The Confederation signed a Memorandum of Understanding with the Credit Union Executives Society (CUES)
 - Established a Stabilization Fund to assist credit unions of the OECS



CCCU HEAD OFFICE AND REGIONAL TRAINING CENTRE
MAXWELL, CHRISTCHURCH BARBADOS (1981 -2003)



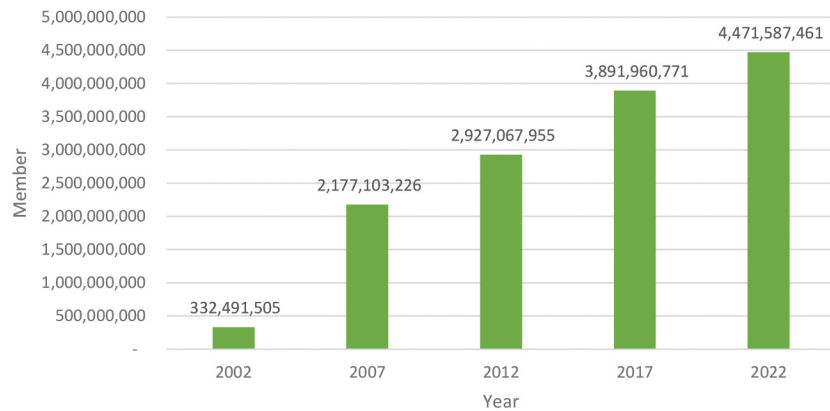
- 2012 - Declared as the Year of Co-operatives
- 2013 - The Board of Directors approved the Establishment of a Youth Activity Fund
- 2014 - Establishment of the Building Fund
- 2015 - The Law of Credit Unions was incorporated under the Laws of St. Christopher and Nevis
- 2016 - CCCU awarded a grant by ACP/ EU Migration Action to develop a Financial Literacy App
- 2017 - Annual International Convention held in Cuba
- 2018 - Annual International Convention held in Trinidad & Tobago after 20-year hiatus
- 2019 - Joint Convention between World Council of Credit Unions (WOCCU)/CCCU held in Bahamas
 - CCCU Member Affiliates' Development of 3-yr Strategic Plan
 - Opening of CCCU Newly Built Headquarters in St. Kitts
 - Naming of CCCU Conference Center as CUNA Caribbean Conference Center
 - Eastern Caribbean Central Bank (ECCB) signs Memorandum of Understanding with CCCU
 - CCCU invited to be a member of the ECCU Payments Council
 - CCCU maintains its membership with the CARIFORUM-EU Consultative Committee for additional two years
- 2020 - Year of the COVID-19 Pandemic
 - Pivoted to offer full training suite of courses
 - First Virtual Annual General Meeting
 - CUNA Caribbean Insurance increases its an annual grant to US\$29,900 – to CCCU
- 2021 - First Virtual 4-day Convention
 - Amended Bylaws approved at Annual General Meeting
 - CCCU Board expands from seven (7) to ten (10)
 - CCCU become Full members with the International Cooperative Alliance (ICA)
- 2022 - 50th Year of establishment
 - First Hybrid Convention
 - Joint Convention JCCUL (80th)/CCCU (50th) in Jamaica
 - Payment Systems Act amended to include Credit Unions in the Eastern Caribbean Currency Union (ECCU)
 - Dues Review completed and tabled at Annual General Meeting.



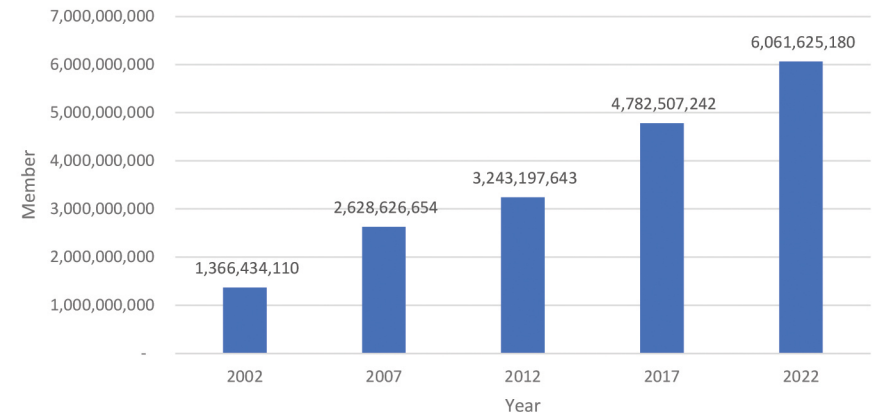
1997-2022

GROWTH HIGHLIGHTS

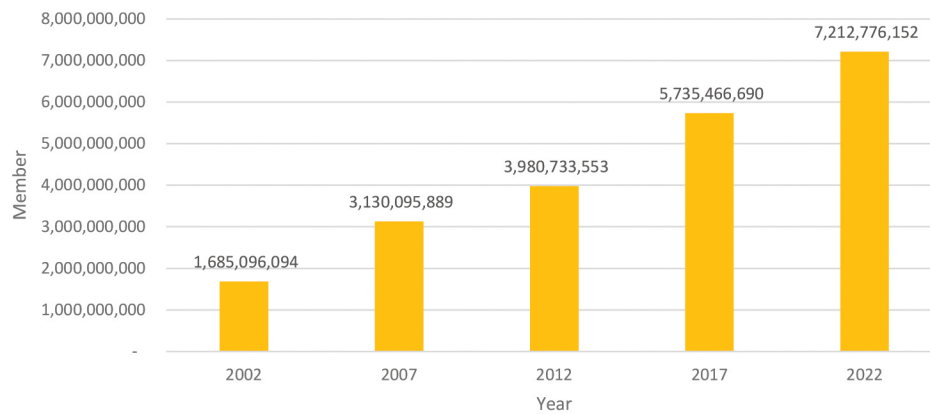
Loans



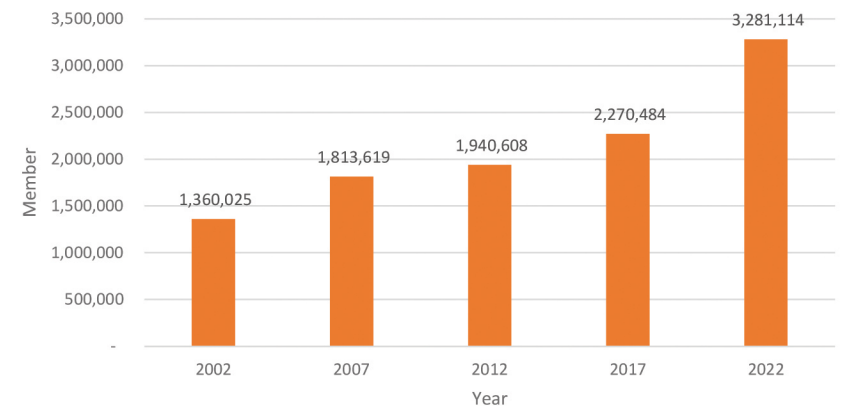
Savings



Total Assets



Membership





Advocacy | Representation | Training | Development Foundation

Technical Assistance | Regional Marketing | Coordination of Disaster Relief

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CARIBBEAN
CONFEDERATION
OF CREDIT UNIONS



ATLANTIC

OCEAN

Gulf of Mexico

Caribbean Sea

OCEAN

UNITED STATES
OF AMERICA

CUBA

THE
BAHAMAS

DOMINICAN
REPUBLIC

GUATEMALA

HONDURAS

NICARAGUA

COSTA RICA

PANAMA

COLOMBIA

VENEZUELA

GUYANA

Leeward Islands

Lesser Antilles

Windward Islands

Greater Antilles

JAMAICA

HAITI

Puerto Rico (U.S.A.)

EL SALVADOR

MANAGUA

Bluefields

Colón

Cartagena

Maracaibo

Valencia

Barcelona

Ciudad Guayana

ST. VINCENT AND THE GRENADINES

ST. GEORGE'S

TRINIDAD AND TOBAGO

ST. LUCIA

BARBADOS

DOMINICA

ST. JOHN'S

ANGUILLA (U.K.)

ANTIGUA AND BARBUDA

British Virgin Islands (U.K.)

St. Martin (FR)

St. Eustatius (NL)

St. Kitts and Nevis

Montserrat (U.K.)

Delaware (U.S.A.)

Virgin Islands (U.S.A.)

Saba (NL)

St. Thomas (U.S.A.)

St. John's

St. Peter and St. Paul (U.S.A.)

St. Vincent and the Grenadines

St. Lucia

St. Kitts and Nevis

St. Eustatius (NL)

St. Martin (FR)

St. Thomas (U.S.A.)

Saba (NL)

British Virgin Islands (U.K.)

St. John's

Antigua and Barbuda

Anguilla (U.K.)

St. Kitts and Nevis

Montserrat (U.K.)

Delaware (U.S.A.)

Virgin Islands (U.S.A.)

St. Thomas (U.S.A.)

St. John's

St. Peter and St. Paul (U.S.A.)

St. Vincent and the Grenadines

St. Lucia

St. Kitts and Nevis

St. Eustatius (NL)

St. Martin (FR)

St. Thomas (U.S.A.)

Saba (NL)

British Virgin Islands (U.K.)

St. John's

Antigua and Barbuda

Anguilla (U.K.)

St. Kitts and Nevis

Montserrat (U.K.)

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Nevis Co-operative Credit Union

St Kitts & Nevis National Co-operative League

Then



Now





World Council

CORPORATE RESOLUTION

At a meeting on October 14, 2022, in which a quorum was present, the Board of Directors of World Council of Credit Unions does hereby take and adopt the following resolution:

WHEREAS: The Caribbean Confederation of Credit Unions was founded on Thursday, August 17, 1972, and has been instrumental in building a strong credit union movement in the Caribbean.

WHEREAS: The Caribbean Confederation of Credit Unions has been a valued partner and member of the World Council of Credit Unions since its founding,

NOW, THEREFORE, BE IT RESOLVED:

The World Council Board of Directors congratulates the Caribbean Confederation of Credit Unions on its 50th anniversary and wishes all of its members continued success as we work together to strengthen credit unions both within the Caribbean and around the globe.

Witness my hand and Seal of World Council of Credit Unions as of the date written above.

Michael Lawrence, Vice-Chair/Secretary of the Board



*Congratulations
On 50 Years of Outstanding Service*



Caribbean Confederation of Credit Unions

**We applaud your vision and wish you
continued success towards the ongoing
development of the Caribbean Credit Union
Movement**



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