REPORT OF THE BOARD OF DIRECTORS FOR THE PERIOD JANUARY 01st TO DECEMBER 31st, 2025

1. INTRODUCTION

The Board of Directors is pleased to present its report for the period January 01, 2025, to December 31, 2025.

2. BOARD OF DIRECTORS

For the term under review the Board comprised the following persons:

Mrs. Maria Berahzer
Mr. Ayinde Burgess
Mr. Anthony De Freitas
Mr. Jacinto Martinez
Mr. Kerwin Ramrattan
Mr. Vivian Reyes
Mr. Lincoln Jitman (up to May 2025)
Mrs. Jennifer Long
Mr. Marlon Pierre
Mr. Jeffrey Austin
Ms. Allison Sylvester
Mr. Keron Toussaint
Mrs. Nathifa Douglas (from May 2025)

Substitutes

Mr. Lincoln Jitman 1st Substitutes (from May-Dec 2025)
Mrs. Annette Waldron-Joseph 2nd Substitutes (From May-Dec 2025)

3. EXECUTIVE OFFICERS OF THE BOARD

The Inaugural Meeting of the Board was held on June 02nd, 2025, in accordance with section (c) of Bye Law #23 of the Society's Bye Laws.
Mrs. Cole Padilla Co-operative Officer II (Ag.) Co-operative Development Division conducted the elections. The following officers were elected to serve for the 2025-2026 term.

Mrs. Maria Berahzer	President
Mr. Ayinde Burgess	Vice- President
Mr. Kerwin Ramrattan	Secretary
Mr. Vivian Reyes	Asst. Secretary
Mr. Anthony De Freitas	Treasurer
Mr. Jacinto Martinez	Asst. Treasurer

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4. MEETINGS

From January to December 2025, fourteen (14) Statutory BOD meetings (12 virtual, 2 in-person) and four (4) Special Board meetings (1 virtual, 3 in-person) were held.
The following table shows the attendance of all serving officers during the review period

Board members		Board Meetings				Total Present
		Statutory		Special		
		Present	Excused	Present	Excused	
Mrs. Maria Berahzer	President	13	1	4	0	17
Mr. Ayinde Burgess	Vice President	12	2	4	0	16
Mr. Anthony De Freitas	Treasurer	13	1	4	0	17
Mr. Jacinto Martinez	Asst. Treasurer	9	5	3	1	12
Mr. Kerwin Ramrattan	Secretary	13	1	4	0	17
Mr. Vivian Reyes	Asst. Secretary	14	0	3	1	17
Mr. Jeffrey Austin	Director	14	0	3	1	17
Mr.Lincoln Jitman (up to May 24 2025)	Director	4	2	2	0	6
Mr. Marlon Pierre	Director	9	5	3	1	12
Ms. Allison Sylvester	Director	14	0	4	0	18
Mrs. Jennifer Long	Director	11	3	4	0	15
Mr. Keron Toussaint	Director	8	6	4	0	12
Mrs. Nathifa Douglas (from May 24 2025)	Director	7	2	2	0	9

(NB: Substitutes are not required to attend Statutory Board of Directors Meetings)

5. OUTGOING OFFICERS

The following officers' terms end at the 52nd Annual General Meeting.
They are eligible for re-election.

Mr. KERWIN RAMRATTAN and Mr. AYINDE BURGESS are again offering themselves for service.

Mr. JEFFREY AUSTIN and Mr. LINCOLN JITMAN are not seeking re-election.

6. MEMBERSHIP

As of December 31st, 2025, active membership stood at 2019.
During the year under review fifty-eight (58) new members were admitted.
There were twelve (12) resignations, and four (4) members passed away.

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7. STATUTORY COMMITTEES

The Board thanks the statutory committees for their valuable service and support during the review period.

a) **Supervisory Committee**
The Supervisory Committee attended all Board meetings by invitation, reported on its activities, and made recommendations to the Board.

b) **Credit Committee**
The Credit Committee diligently fulfilled its duties during the review period and proposed several measures to help members facing economic challenges resolve delinquency issues.

c) **Education Committee**
The Education Committee hosted online and in-person programmes, including the Annual Secondary Entrance Assessment (S.E.A.) Awards held on 24 August 2025 at the Ground Level, TEXTEL Credit Union Office.

The following honourees who successfully completed their examinations received certificates and monetary awards totalling one thousand dollars.

SEA 2025
ZAKAI ABRAHAM
MATTHEW ALEXANDER
TIRAS BELLAMY
MALACHI BRADSHAW
KAILEY GANGAR
SORIAH GEORGE
JOVEL GOULD
NYMERIA INNISS
LAYLA JOSEPH
FAITH JOSEPH
JAKEEM KING
OSEI MARK
DEMETRYUS LEE-POWELL
SARAH J. MILLET
CRISSTIN TELFER

Congratulations and best wishes are extended to our awardees and future leaders.

8. BOARD APPOINTED COMMITTEES

In accordance with the Society's Byelaws and to support its operations and strategic objectives, the Board appointed the following committees.

a) **Asset Liability Committee (ALCO)**
The Committee's key functions are to:
- Guide investment portfolio management and oversee financial matters.
- Improve the management of liquidity risk.
- Analyse and assess risks associated with investment proposals.
- Provide recommendations to the Board.

Committee Members:
Jeffrey Austin Chairman
Maria Berahzer
Ayinde Burgess
Anthony De Freitas
Jacinto Martinez
Anna Stacia Shepherd – GM (Up to July 2025)
Nigel Parris – GM (From Dec 2025)

The Committee met monthly to review the Society's financial performance, identify potential risks, make strategic risk-management decisions, and monitor progress on the Strategic Plan.
Monthly Reports and recommendations were submitted to the Board.

b) Investment Committee

The Committee's Key functions are to:

- Establish the Society's investment policies.
- Oversee the investment portfolio and monitor its performance.
- Explore suitable investment opportunities.
- Make recommendations to the Board.

Committee Members:

Jeffrey Austin - Chairman
Maria Berahzer
Ayinde Burgess
Anthony De Freitas
Jacinto Martinez
Anna Stacia Shepherd - GM (up to July 2025)
Nigel Parris – GM (From Dec 2025)

The committee met monthly to evaluate the performance of the investment portfolio and its adherence to approved policies and to evaluate new investment products. The Committee provided monthly reports and recommendations to the Board.
The Board extends sincere thanks to the ALCO and Investment Committee officers for their outstanding service and performance.

c) Building Committee

The Building Committee is responsible for overseeing the maintenance, safety and operational efficiency of the Society's facilities and ensuring that all essential building systems are maintained to the required standards.

Committee Members

Marlon Pierre – Chairman
Elliot Rivas
Kypruna Vincent
Ms. Anna Stacia Shepherd - GM (Up to July 2025)
Nigel Parris – GM (From Dec 2025)

During the reporting period January 01 to December 31, 2025, the committee monitored and co-ordinated the completion of the following maintenance activities:

Air Conditioning System

Routine preventive maintenance of the air conditioning system was successfully completed. Necessary repairs were undertaken, and defective equipment and components were replaced where required to ensure the continued efficient operation of the system.

Fire Alarm System

Quarterly preventive maintenance of the fire alarm system was carried out in accordance with the established maintenance schedule. The servicing included the inspection and testing of:

- Smoke detectors
- Heat detectors
- Manual alarm pull stations
- Audible alarm devices

Defective components identified during the inspections were replaced where necessary to maintain the integrity and reliability of the system.

In addition, the voltage of the Fire Alarm Control Panel was measured, tested, and recorded during each maintenance visit to verify that the system remained within the required operating parameters.

The Board is satisfied that the scheduled maintenance programme was completed during the reporting period and that the Society's critical building and life-safety systems remain safe, reliable, and operational.

The Board thanks the Building Committee for its diligent oversight of building-related matters.

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d) Human Resource Committee
The Human Resource Committee's main functions are

- To develop plans to recruit and retain qualified, competent management and staff.
- To identify and implement training needs
- To represent the Society in negotiations for a collective agreement and other industrial relations matters with the Banking, Insurance and General Workers' Union.

Members:
Jacinto Martinez - Chairman
Maria Berahzer
Ayinde Burgess
Lincoln Jitman
Anthony De Freitas (Up to October 2025)
Anna Stacia Shepherd – GM (Up to July 2025

During the review period, the HR Committee managed recruitment activities for the positions of Accountant, three (3) Administrative Clerks, and a General Manager.

- **Accountant:** An HR Consultant was engaged to support the Board in the recruitment process. The position was first advertised in February 2025, with eight (8) candidates shortlisted for interviews on March 21, 2025. Three (3) candidates did not attend, and five (5) were interviewed. The selected candidate declined the position after signing the contract, while the next candidate on the list was no longer interested. To bridge the gap, Accounting Services Limited (ASL) of Ali and Associates was engaged to provide interim accounting services.

  The HR Consultant was re-engaged, and the position was re-advertised in June 2025. Twelve (12) applications were received, of which six (6) candidates held ACCA Level 2 or higher qualifications. However, all indicated that the salary offered was below expectations and declined further consideration.

- **General Manager:** Ms. Anna Stacia Shepherd resigned effective August 12, 2025, to pursue new professional opportunities. Recruitment was conducted on the same date, with eight (8) candidates interviewed. Ms. Elisha Sankar was selected and commenced duties on September 9, 2025, but resigned effective November 30, 2025.

  Following her departure, former Managing Consultant and General Manager, Mr. Nigel Parris, agreed to return to the Society. The Board welcomed his leadership at this pivotal juncture, noting his ability to blend business discipline with human-centered values, ensuring stability and strategic transformation.

- **Administrative Officer:** Mr. Johnathan Griffith resigned effective September 9, 2025. Mrs. Amanda Philip-Samaroo, Administrative Clerk on probation, was appointed to act in the role effective September 10, 2025.

- **Administrative Clerks: Ms.** Liesl West and Ms. Rashida Wolfe resigned effective August 8, 2025, and September 12, 2025, respectively. Mr. Antonio Wade, initially engaged as an intern from July 7 to August 29, 2025, was subsequently offered a temporary contract as Administrative Clerk I from September 1 to December 31, 2025. Mr. Darrion Berahzer was contracted as Administrative Clerk I from August 8 to October 31, 2025, his appointment was extended from November 1 to December 31, 2025.

The committee held monthly meetings, made recommendations and submitted reports to the Board, on all activities that were considered and executed.

e) Marketing Committee

- To develop and promote a proactive and effective marketing drive that increases membership, maintains satisfaction and increased participation of all members.
- To develop a marketing plan to market to new/existing members.

Committee Members:

Mr. Elliot Rivas Chairman
(Up to May 2025)
Mr. Marlon Pierre
Ms. Joyce Loobie
Mr. Keron Toussaint Chairman
(from June 2024)

The Committee submitted its Marketing Plan and recommendations to the Board and planned the following activities for implementation during 2025.

- To promote Group Health & Family Indemnity Plan
- To launch integrated campaigns highlighting benefits and ease of enrol ment.
- To boost social media presence, run targeted promotions, and host live financial sessions.
- To promote Financial Literacy & visibility
- To publish financial tips, create videos/webinars
- To modify the Logo and launch the new look logo
- To deliver an informative, user-friendly website

f) Nomination Committee

To select qualified members who are willing to be considered for election to the Board, Supervisory Committee or Credit Committee by the Annual General Meeting.

Committee Members:

Marlon Pierre Chairman
Ian Jattan
Clyde Joseph

Thanks to the Committee for its diligence and service.

g) Technology Committee

To maximise the use of technology to enhance delivery of service to members.

Committee Members:

Ayinde Burgess Chairman
Johnathan Griffith (Up to Sep 09 2025)
Kurt Belgrave
Anna-Stacia Shepherd – GM
(Up to Aug 15 2025)

The Committee undertook initiatives in 2025 to enhance IT infrastructure, improve cybersecurity and modernize communication systems.

During the review period, several server-related outages highlighted system instability and inconsistent service. To address these issues, the Committee prioritized replacing the production server hosting Emortelle, with the objective of modernizing core technology infrastructure for enhanced stability and performance.

Key concerns centered on bandwidth requirements and ensuring consistent service delivery. Replacement servers were ordered; however, procurement was delayed due to the vendor's difficulty in obtaining USD. In the interim, a loaned server was utilized until the new server was delivered and installed in July 2026.

The Board thanks the committee for its efforts in 2025 as its initiatives align with the strategic goals of efficiency and security.

h) Policy Committee
Committee Members:
Lincoln Jitman – Chairman
(from June 2025)
Maria Berahzer – Chairman
(Up to May 2025)
Kerwin Ramrattan
Marlon Pierre

- To review Policy/Procedural/ Operational Manual to provide over-arching guidelines for the direction of the operations of the Society.
- To formulate new policies as required, ensuring that they comply with the Co-operative Societies Act Chapter 81:03, other regulatory bodies and the Bye-Laws of TEXTEL Credit Union Co-operative Society Limited.
- To update existing policies
  The Credit Administration Policy was reviewed and updated.

The Committee developed a Conflict-of-Interest Policy in 2025. (The Board reviewed and approved it in 2026).
The work of the Committee is ongoing.

i) AFFILIATED ORGANISATIONS

a) THE CO-OPERATIVE DEVELOPMENT DIVISION, MINISTRY OF YOUTH DEVELOPMENT AND NATIONAL SERVICE
The Board thanks the Commissioner for Co-operative Development and Division officers, especially Mrs. Michelle Cole-Padilla, for their support and guidance during the review period. The Society was represented at all meetings hosted by the Division.

b) THE CO-OPERATIVE CREDIT UNION LEAGUE OF TRINIDAD AND TOBAGO
During the period, the Board supported the CULTT and participated in its training programs. The Society was also well represented at CULTT's Special General Meetings, Quarterly President's Meetings, Annual General Meeting and Leadership Conference.
During the review period Mr. Marlon Pierre served as Director on the Board and Mr. Elliot Rivas served as Chairman of the Supervisory Committee.

c) CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
CUNA Caribbean Insurance Society Limited remains the provider of insurance coverage for the Society; claims were promptly settled on behalf of our members. The Board continues to encourage members to participate in CUNA's products and services.

- Family Indemnity Plan (FIP) There were two hundred and eighty-six (286) members participating in the plan as at December 31 2025.
- Terminal Illness Benefit
- Accidental Death Benefit
- The Life Savings Plan
- Loan Protection
- Advance Protector
- The Family Critical Illness Plan (FCIP)

The Board urges members to enrol in the FIP and other CUNA products, which provide financial security for your loved ones, during difficult times.

Members, please contact the credit union office for more information on CUNA's products.

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d) CENTRAL FINANCE FACILITY CO-OPERATIVE SOCIETY OF TRINIDAD & TOBAGO LIMITED (CFF)

The Society is a shareholder of the Central Finance Facility Co-operative Society Trinidad & Tobago Limited. As of December 31st, 2025, our share savings with the facility stood at $25,000.00. The Society was represented at the CFF's events and training programmes during 2025.

e) NORTHWEST REGIONAL CHAPTER

TEXTEL supported the Chapter in hosting its programmes in 2025 and participated in all its events during that period

Mr. Marlon Pierre and Mr. Elliot Rivas served on the Chapter Board as President and Treasurer respectively during the review period.

f) TRINIDAD AND TOBAGO CREDIT UNION DEPOSIT INSURANCE FUND CO-OPERATIVE SOCIETY LIMITED (TTCUDIF)

The Society remains a member of the T&T Credit Union Deposit Insurance Fund (TTCUDF). This partnership is critical towards ensuring that our members' investment is protected against insolvency.

Mr. Lincoln Jitman is the Consultant Manager at TTCUDIF.
Mr. Anthony De Freitas served as a Director on the TTCUDIF Board during 2025.

g) ASSOCIATED ORGANISATIONS.

- **BANKING, INSURANCE & GENERAL WORKERS' UNION (BIGWU)**

The Society maintains a professional and amicable working relationship with the Banking, Insurance and General Workers Union (BIGWU), which is the officially recognized representative bargaining entity for the Society's employees.

- **TELECOMMUNICATION SERVICES OF TRINIDAD AND TOBAGO LIMITED (TSTT)**

The Society maintains a cordial relationship with TSTT on behalf of our valued members who are employees at the company.

11. STAFF

During the period January 01 to December 31, 2025, staff complement stood as follows:

Ms. Anna Stacia Shepherd	General Manager – Resigned August 18 2025
Mr. Johnathan Griffith	Administrative Officer – Resigned September 09 2025
Ms. Liesl West	Administrative Clerk 1 – Resigned August 08 2025
Mr. Carlos Ruiz Jr.	Administrative Clerk 1- Resigned March 28, 2025
Ms. Rashida Wolfe	Administrative Clerk 1 – Resigned September 12 2025
Mrs. Amanda Philip-Samaroo	Administrative Clerk1 – up to September 09 2025
	Administrative Officer - from September 10 2025
Mr. Antonio Wade	Intern (on Project) – July 08 2025 to Aug 31 2025
	Administrative Clerk 1 – Contract – Sep 15 2025 to Dec 31 2025
Darrion Berahzer	Administrative Clerk 1 - Contract -Aug 08 2025 to Dec 31 2025
Ms. Elisha Sankar	General Manager – Sep 09 – Resigned Nov 30 2025
Ms. Rashida Wolfe	Administrative Clerk1 – November 17 2025

12. NON PERFORMING LOANS

As of 31st December 2025, the total value of delinquent member loans over one year unpaid stood at 2% of the total loan portfolio.
All loans are adequately provided for as a result of the IFRS9 provisioning
The Board will continue to monitor and control delinquency and to aggressively pursue collections.

13. ASSETS

As of December 31, 2025, Total Assets stood at $ 128,116,175M.

14. TRAINING

During the review period, members of the Board and Statutory Committees as well as Management and Staff participated in leadership and developmental training programmes which included:

- Mandatory Annual Anti-Money Laundering/Combatting the Financing of Terrorism (AM L/CFT) – for Board of Directors, Statutory Committees and Staff
- AML/CFT Staff Training – NEM Leadership Consultants
- Annual Inter Finance & Account Conference for Staff - ICATT
- Annual Leadership Conference, Comprehensive Audit Plan, Corporate Governance in Credit Unions, Loans Assessment, Nomination Committee's Roles and Functions - CULTT
- Orientation Programme, Roles and Functions of the Board and the Supervisory and Credit Committees, Delinquency Control and Risk Management – Co-operative Development Division
- Strategic Plan Review – Board of Directors
- Customer Data Management System (CDMS)
- Automated Credit Decision Making Platform

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15. TEXTEL GROUP HEALTH PLAN - TEXMED

The Group Health Plan – facilitated by Genesis Insurance Brokers was quoted at 98% increase in premiums for renewal beginning June 01 2025. As a result, the Board invited proposals from Tatil and Sagicor, an analysis was undertaken and Sagicor was selected as the provider which quoted the most cost-effective premiums for our membership.

The overall loss ratio on the Group Health plan from June 01 2025 to December 31st, 2025, is 34%.
During this period (167) members were enrolled in the plan and four (4) members resigned.

Despite our efforts, we have been unsuccessful in attracting young members in the 18–45 Age Group to join the plan.

16. CONDOLENCES

The Board of Directors extends condolences to the bereaved families and friends of members who passed in 2025. May their souls Rest in Peace.

- Harold Akong
- Cedric Branche
- Cuthbert Bazil
- Fergus Campbell
- Cilla Ramlal

17. CONCLUSION

The Board of Directors is pleased to report that it carried out its responsibilities diligently throughout the review period.
We sincerely thank all Committees, Elected Officers, and Staff for their dedicated efforts in supporting efficient operations. The Board also thanks all members of the Society for the opportunity to serve in 2025.
We also thank the Almighty for His guidance throughout 2025 and seek His continued blessings on the Society's operations.

Respectfully submitted

Kerwin Ramrattan
Secretary – TEXTEL Credit Union Co-Operative Society Limited
For and on behalf of the Board of Directors

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BOARD OF DIRECTORS and COMMITTEES
JANUARY TO DECEMBER 2025

NAMES	POSITION	YEAR ELECTED
MARIA BERAHZER	President	2024
AYINDE BURGESS	Vice-President	2023
KERWIN RAMRATTAN	Secretary	2023
VIVIAN REYES	Asst. Secretary	2025
ANTHONY DE FREITAS	Treasurer	2024
JACINTO MARTINEZ	Assistant Treasurer	2025
JEFFREY AUSTIN	Director	2023
LINCOLN JITMAN	Director	2025
JENNIFER LONG	Director	2025
MARLON PIERRE	Director	2024
ALLISON SYLVESTER	Director	2024
KERON TOUSSAINT	Director	2024
NATHIFA DOUGLAS	Director	2025
LINCOLN JITMAN	1st Substitute	2025
ANETTE WALDRON-JOSEPH	2nd Substitute	2025

Outgoing officers (Eligible for re-election at the 52nd AGM)

AYINDE BURGESS KERWIN RAMRATTAN
JEFFREY AUSTIN LINCOLN JITMAN

All Supervisory and Credit Committee members are outgoing at the 52nd AGM

SUPERVISORY COMMITTEE

SHERNELLE SIMMONS-WALKES	Chairman
JOEL PIERRE	Secretary
RHONDA RAMKISSOON	Member
ASHRAM BASDAYE	1st Substitute
ANIKA MILLINGTON	2nd Substitute

CREDIT COMMITTEE

ELLIOT RIVAS	Chairman
ALLISON SYLVESTER	Secretary
MARIA BERAHZER	Member
ANN CHOW	Member
VIVIAN REYES	Member
JENNIFER LONG	1st Substitute
INGRID RICHARDSON	2nd Substitute

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EDUCATION COMMITTEE REPORT
FINANCIAL YEAR 2025

Education Committee Function

The Education Committee is responsible for the development and execution of programmes and initiatives that promote member education, engagement, financial awareness, and community development. The Committee plays a critical role in strengthening member value by delivering structured educational opportunities, recognition programmes, and family-oriented initiatives aligned with the Credit Union's cooperative principles.

Committee Members:

- Ms. Nathifa Douglas – Chairperson
- Mr. Duane Berahzer
- Mr. Marlon Pierre
- Ms. Jennifer Long
- Mr. Junior St. Hillaire
- Ms. Vivian Reyes

Overview of 2025 Activities

During 2025, the Education Committee successfully executed a structured programme of initiatives focused on education, youth development, member engagement, and entrepreneurship.

Key highlights include:

- Educational Development - Conversational Spanish Programme with subsidised access for members, supporting personal and professional development.
- Student Recognition & Academic Excellence - Hosting of SEA Education Awards Ceremony, recognising outstanding student members.
- Youth & Social Development - Delivery of an Anti-Bullying Workshop, addressing social challenges impacting youth members and families.
- Entrepreneurship & Member Empowerment - Execution of Entrepreneur Expo during Credit Union Week, providing members with a platform to promote and grow their businesses.
- Family & Community Engagement - Hosting of the Children's Christmas Party, reinforcing the Credit Union's family-centred approach.

The Education Committee remains committed to further enhancing member experience and educational outreach.

Introduction
The Education Committee is pleased to present its report for the 2025 financial period.

Following its appointment by the Board on 02 June 2025, the Committee established a clear focus on delivering initiatives that enhance member education, engagement, and overall experience. The Committee operated through regular monthly meetings, ensuring structured planning, coordination, and execution of all initiatives undertaken during the period.

Programme Execution & Key Initiatives
The Committee supported and executed a range of initiatives across education, youth development, and member engagement.

Youth Engagement & External Representation
On 07 June 2025, the Education Committee supported the Youth Empowerment Peace Walk 2025, hosted by the International Peace Youth Group (IPYG) at Queen's Park Savannah, Port of Spain. The Chairperson participated alongside Board members and other members in commemoration of the declaration of world peace. This initiative reinforced the Credit Union's commitment to youth engagement and community involvement.

Educational Development
During the period July-August 2025, the Committee reintroduced the annual online Conversational Spanish Programme with Profe Toanya aimed at introducing enhancing members' communication skills. This initiative was structured to provide accessible learning opportunities.

Academic Recognition
On 24 August 2025, the Committee hosted the SEA Education Awards Ceremony at the Ground Level, TEXTEL CREDIT UNION Office. This event recognised student members who successfully completed the SEA examination and celebrated their academic achievements in a supportive, family-oriented environment.
A key highlight of the event was the feature address delivered by Mr. Antonio Wade, a youth member, whose message resonated strongly with the students due to its relatability and authenticity. A total of Fourteen (14) students were recognised, with awards and tokens presented to acknowledge their performance and dedication.

Social Development
On 13 September 2025, the Committee hosted an Anti-Bullying Workshop at the Ground Level, TEXTEL CREDIT UNION Office. The session was facilitated by Corporal Derrick Shabodee and focused on raising awareness, promoting respectful behaviour, and equipping both youth and parents with practical tools to address bullying.

Entrepreneurship & Member Empowerment
The Education Committee played a strong supporting role in the Credit Union Week Opening Celebration, held on 12 October 2025 at the National Cricket Centre, Balmain, Couva. The Committee also successfully executed the Entrepreneur Expo on 16-17 October 2025 during Credit Union Week at the Ground Level, TEXTEL CREDIT UNION Office. This initiative provided members with an opportunity to showcase their businesses, engage with the wider membership, and promote entrepreneurship within the Credit Union community.

Family Engagement
The Committee concluded its 2025 activities with the Children's Christmas Party, held on 14 December 2025 at Chuck E Cheese, The Falls at West Mall. The event brought together child members and their families in a relaxed and enjoyable environment, delivering a meaningful experience that reinforced the Credit Union's commitment to family engagement and member appreciation.

Financial Stewardship
All initiatives were executed with careful attention to budget management, ensuring that resources were utilised effectively while maintaining the quality and impact of each programme.

Conclusion
The Education Committee's work in 2025 reflects a practical and grounded approach to delivering value to members through education, engagement, and community-focused initiatives.

While certain programmes provided strong participation and impact, others offered important lessons that will inform future planning and execution. The Committee remains committed to continuous improvement and to expanding initiatives that resonate with members.

The Committee extends its sincere appreciation to the Board of Directors, Management and staff, Committee members and all member volunteers for their continued collaboration and support.

FOR AND ON BEHALF OF
EDUCATION COMMITTEE:

NATHIFA DOUGLAS
CHAIRPERSON

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