



Mr. Auldrice Neptune
President (TTPCU)

LOOKING FORWARD TO 2022

On behalf of the Board of Directors, Committees, Management, and staff, I extend to you and your family best wishes for a New Year full of happiness, good health and success in all your endeavours. In retrospect, 2021 was a challenging year and I want to use this opportunity to convey my thanks and appreciation to all our loyal members for their patience as we adapted to the constantly evolving environment.

Despite the challenges, our team worked tirelessly to roll out major enhancements to our services, whilst trying to ensure you received vital support across a variety of platforms and in a safe environment.

I'm proud that in 2021 we were able to improve our service delivery, exceed our membership growth targets and achieve digital transformation to expand our online banking services. We were also able to assist members facing pandemic related financial challenges and, because of your generous donations towards our Christmas Food Drive, lend a helping hand to the less fortunate during the recent festive season.

Despite a future clouded by the ongoing pandemic, it is with great optimism that I look towards the year ahead. TTPCU has made significant progress and our team remains committed to confronting the changing realities of the pandemic.

Building on our 65 years of service, we are reimagining and realigning our priorities as we finalize TTPCU's new Strategic Plan, which will guide our work for the next three years, and help the organisation adapt to your changing needs and priorities. This Strategic Planning process was strengthened through your participation in our surveys, focus

groups and discussions. We assessed our strengths and weaknesses, identified the challenges faced by the organisation and explored opportunities to refine our business operations and make TTPCU a more efficient, service-oriented, and robust organisation.

This process revealed that our potential for growth is great, but it is only by working together can we truly realize our ambitions of becoming Trinidad and Tobago's leading credit union.

Cooperation is one of the defining characteristics of our organisation which has built the credit union a strong reputation based on trust. As we continue expanding our footprint into the communities we serve, we're looking forward with some anticipation to opening the doors of our new Flagship branch in San Juan and moving into our spacious new home in Arima in the not-too-distant future.

Without doubt, the past two years have had a significant impact on all of us, but I want to thank you for the support and dedication you have given during these challenging times. The New Year will bring its own trials, but I am confident that together, with God's grace, we will continue to rise above every challenge.

