



GECCU LTD

General Employees' Co-operative Credit Union Limited

GECCU BUZZ

VOL.8

Some of GECCU's scholars on their first day of school.

Welcome to our latest GECCU Buzz Newsletter, themed "**New Beginnings**" where we celebrate the excitement and possibilities that come with fresh starts.

Volume 8 is packed with inspiration, practical advice and candid reflections. We can't wait for you to turn the pages and discover the amazing stories that await in this edition!

GECCU BUZZ NEWSLETTER - SEPTEMBER 2025

Celebrating a Legacy: A Conversation with 'Bernzy'



On Friday, September 19, 2025, GECCU will honor the remarkable journey and bid farewell to one of its most spirited employees, Sis. Bernadette Culzac-John as she proceeds on her well-deserved retirement. We caught up with Bernadette, affectionately known as 'Bernzy', to reflect on her impactful life and legacy at the credit union and to discover how she envisions her future, inspiring us all to embrace change and new beginnings.

Q1: What is your personal motto?

Humility is not a weak trait, but a trait of the strong is not thinking less of yourself, it is thinking of yourself less.

Q2: When did you start working at GECCU?

I have been working at GECCU for 28 years since May 01, 1997.

Q3: If you could give one piece of advice to your younger self, starting out what would it be?

"Stop doubting yourself, never underestimate your potential learn and grow"

Q4: Can you describe your very first day at work?

My first day at GECCU was very smooth. I had previously worked at the League's office, which was in the same building as GECCU for 9 ½ years. I made the effort to learn and support the staff at GECCU when my workload was light at the League. Since GECCU

was always busy, by the time I started working full-time at the Credit Union, the staff and members already knew me.

Q5: Which roles did you find to be the most fulfilling over the years, and why?

Loans Receptionist and Customer/Member Service Representative. Firstly, as a Loans Receptionist, being the face of that department, I learnt to be an active listener and a good communicator. I also learnt to multitask because Securities was first added to the Receptionist position before it became a separate department. I developed product knowledge to make life easier on the staff and a positive influence for the members by



I hope to be remembered as someone who shared wisdom and experience to inspire and guide the next generation to help them grow in the organization where they can be and feel valued.

encouraging them to save and use their credit union wisely. I can attest to persons who wanted to withdraw funds or close their accounts at GECCU but listened to my advice to stay with the Credit Union and are now proud homeowners.

Customer/Member Service Representative – This is the first point of contact, the front door of the organization. I tried to ensure a welcoming environment, interacting with all works of life, listening, and making them feel welcomed. I love to smile and that brings warmth to persons who might be going through something or who may be nervous for whatever reason. I believe we ought to provide a high level of service and I have always tried to learn the members' names because people feel appreciated when you remember their names, be it first or last name. Being kind, compassionate, polite, calm, and empathic as well. I try to place myself as a member. By not confining myself to a specific job description, I can truly make a difference, and my reward and joy comes from making that difference.

Q6: Do you wish to share a particular memory at GECCU that makes you proud?

There are many but I will use this one, I had just started working at GECCU and the Education Committee was having a membership drive under the gallery of the General Post Office. It was spearheaded by Sis. Barbara

John along with the trio of Sarah Commissioning, Cheryl Bacchus and yours truly. We were asked by the manager Sis. Viola John to assist Sis. Barbara so we made banners, decorated and 'nice up the place' as we normally say.

Initially, the vibes was slow with a few here and there, I then used my initiative and took up some leaflets and started distributing to some passers-by, I also gave to drivers when the traffic slowed down. When the traffic started moving, I walked and threw leaflets into the vehicles letting them know it was not garbage but how to become a member of GECCU. I reached as far as the courthouse doing that. The next day Mrs John congratulated me on using my initiative to passionately spread the word about GECCU.

Q7: What do you want your legacy to be as you retire?

I hope to be remembered as someone who shared wisdom and experience to inspire and guide the next generation to help them grow in the organization where they can be and feel valued. To be remembered as someone who demonstrated love, kindness, positivity, selflessness, and a genuine care for others.



BACK TO SCHOOL

first day, fun day!



Tips for Parents



Establish a routine early: Set regular bedtimes and wake-up times a week before school starts to help children adjust.



Create a study space: Provide a quiet, organized area at home where your child can focus on homework.



Prepare school supplies: Double-check that your child has the necessary books, stationery, uniforms, and devices.



Encourage healthy habits: Plan balanced meals, pack nutritious snacks, and ensure your child stays hydrated.



Practice independence: Let younger children practice packing their bags, tying shoelaces, or organizing their belongings.



Talk about expectations: Discuss school goals, classroom behaviour, and the importance of effort and respect.



Foster good relationships: Collaborate and communicate with teachers and staff.



Allow your child to participate in extra-curricular activities: Let them be involved in sports, Brownies, Girls Guide, Boys Scout etc.



Review safety rules: Remind children about road safety and stranger awareness.



Stay informed: Read school notices, emails, and calendars so you are aware of events, deadlines, and requirements.



Limit screen time: Set boundaries on TV and phone use, especially on school nights.



Stay positive and supportive: Encourage your child, listen to their concerns, and celebrate small achievements.

BACK TO SCHOOL

first day, fun day!



Tips for Teachers



Plan early: Prepare lesson outlines and classroom materials in advance.



Use icebreakers: Start with fun activities to build classroom community.



Set clear expectations: Establish rules and routines from day one.



Focus on organization: Keep schedules, files, and resources easy to access.



Build relationships: Learn students' names quickly and show genuine interest.



Communicate with parents: Consistently engage parents through open communication.



Create a welcoming space: Organize and decorate your classroom to feel inviting.



Prioritize self-care: Balance work with rest to avoid burnout.



Stay flexible: Be ready to adjust plans to meet students' needs.



Celebrate small wins: Acknowledge progress to motivate yourself and students.

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BACK TO SCHOOL
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New Beginnings – How to Help Your Child's Financial Future Flourish

Opening a Junior Savers Account with GECCU is one of the smartest decisions a parent can make for their children. It's a fantastic way to set them up for a lifetime of financial success. As the new school year kicks off, let's get them started on the right track. Here are some of the benefits of opening an account with us for your children:



LEARN MORE



Building Good Habits

Opening a Junior Saver Account helps children learn the value of money and the importance of saving, which can lead to smart money habits that last a lifetime.

Growing Savings Faster

GECCU offers attractive interest rates on Junior Saver Accounts. This means children can watch their money grow faster, which is a great motivator to keep saving.

No Fees, No Worries

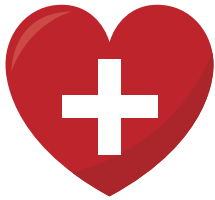
GECCU charges no fees on accounts, which makes a Junior Saver Account an easy choice for kids to start saving. Parents can encourage even small deposits, knowing every little bit adds up.

Setting Goals

A Junior Saver Account teaches kids about responsibility and goal setting. These goals can be incredibly rewarding.

A Junior Saver Account with the Credit Union offers numerous benefits for children under 16. From building good financial habits to providing educational resources, it's a great way to teach kids the importance of saving.

Parents aiming to teach financial wisdom to their children should consider opening a Junior Saver Account today!



HEALTH TIPS FOR PARENTS

Supporting Your Child's Best School Year

At GECCU, we care about the health and well-being of your children. Here are some simple but powerful tips to help them stay healthy, happy, and ready to learn.



Schedule a Wellness Check

A visit to your child's Pediatrician, General Practitioner, or Family Nurse Practitioner is one of the best ways to prepare for the school year. Regular check-ups help identify and address

health needs early, ensuring your child can focus on learning.



Prioritize Sleep

A good night's rest is essential for growth, learning, and overall health. While adults need 7–8 hours of sleep, children require more:

- Preschoolers: 10–13 hours
- School-aged children: 9–11 hours
- Teens: 8–10 hours

If your child struggles to fall asleep, reduce screen time in the evenings. Studies show electronic devices can disrupt sleep. Aim to turn off screens at least two hours before bedtime and create a calming routine such as a warm bath, reading together, or quiet time.



Encourage Good Hand Hygiene

Teach your child the habit of washing hands with soap and water before meals, after using the bathroom, and after outdoor play. Keep sanitizer or wipes handy for times when soap and water aren't available. Proper hand hygiene helps prevent the spread of germs and keeps children healthier.



Keep Them Hydrated

Dehydration can cause fatigue and low energy. Encourage your child to drink water, coconut water, or other unsweetened beverages regularly before they even feel thirsty. Pack a reusable water bottle for school and remind

them to sip throughout the day, especially when active or outdoors.



Provide Nutritious Meals

Fuel your child's body and mind with balanced meals:

- Breakfast to start the day right
- Healthy snacks and lunch to keep energy levels steady
- Wholesome dinners to support growth and immunity

A nutritious diet low in salt, sugary and high processed foods helps to strengthen the immune system and improves concentration in the classroom.



Support Stress Management

School life can be stressful, and children need healthy ways to cope. Be attentive

to signs of

stress and encourage open conversations about their day. Listening goes a long way.

Help your child relax by doing activities they enjoy playing outside, walking, swimming, drawing, or reading together. Also, avoid overscheduling with too many extracurricular

activities. One or two well-chosen activities are enough to keep balance without overwhelming

them.



Promote Healthy Smiles

Ensure your child brushes twice a day with toothpaste and visits the dentist regularly.



Remind your child: Being healthy helps them feel better, learn better, and grow stronger – inside and out!

Time

MANAGEMENT TIPS



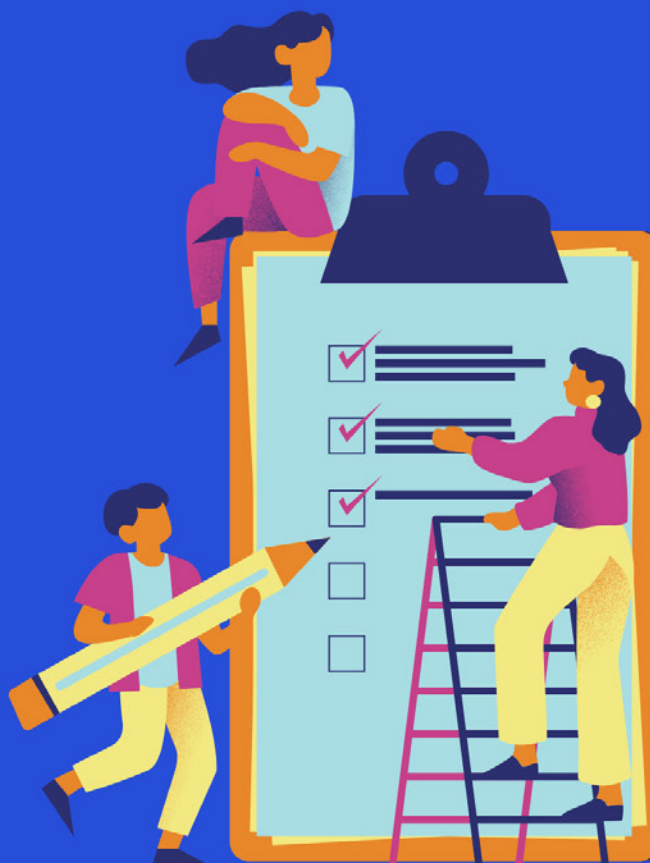
PRIORITIZE TASKS

Do important tasks (assignments, test prep) before less urgent ones



CREATE A SIMPLE DAILY SCHEDULE

Divide time between classes, homework, study, rest, and fun



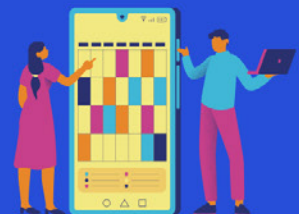
AVOID PROCRASTINATION

Start with small tasks to build momentum. Use timers or the Pomodoro method (25 mins of work, 5 mins of rest)



BALANCE STUDY AND REST

Don't study all day—take breaks, sleep well, and enjoy hobbies



REVIEW WEEKLY

On weekends, look back at what you achieved. Plan ahead for the next week's classes, assignments, and exams

Study tips for New Students



Start small, Build Routine

Study for short session (20-30 minutes) and gradually increase. Don't overload yourself in the beginning.



Stay Organized from Day One

Keep notes, assignments, and study materials in folders or digital apps. Write clear dates and deadlines in your notebook or planner.



Take Good Notes in Class

Listen carefully and jot down key points, not everything. Review your notes with 24 hours to reinforce memory.



Use Active Learning

Summarize lessons in your own words. Make flashcards, quizzes, or diagrams instead of just rereading.



Ask Questions Early

If you don't understand something, ask teachers or classmates right away. Don't wait until exam time to clear doubts.

Voices of Excellence:

Stories from GECCU Scholars and Their Families

GECCU celebrates the hard work and triumphs of our student scholars and the parents who supported them.

CHRISTIAN GIEOWARSINGH

“It made me feel accomplished that I had been recognised by GECCU. They have helped me and I really appreciated that.”

For Christian Gieowarsingh, academic success isn't new. But, it's always sweet when steady work pays off. The 19-year-old graduated this year from the St Vincent and the Grenadines Community College (SVGCC), where he pursued Computer Science, Chemistry, Physics, Pure Mathematics and Communication Studies (Unit 1).

When CAPE 2025 results were released, Christian and his family learned he had achieved Grade Is in every subject, all with A profiles. “It felt good,” he says of the latest milestone. “I'm still happy with what I got, but I'm already focused on what's next.”

What's next is a structured gap year: gaining work experience, sitting the SAT before the end of 2025, and applying to universities overseas. His goal is Chemical Engineering, following a long-standing pull toward building things and understanding how they work, just like his father, who is also an engineer.

In 2018, Christian came out on top in St. Vincent and the Grenadines, placing first overall in the annual CPEA examinations. It was this achievement that earned him a GECCU scholarship.



And, he is clear about the difference the seven-year scholarship made. He said the scholarship contributed greatly as it gave him something to work towards.

“I remember when I got the scholarship

for the first time after completing CPEA. It made me feel accomplished that I had been recognised by GECCU. They have helped me and I really appreciated that,” he said, adding that he is forever grateful to the institution.

His advice to younger students and future GECCU scholars is simple: don't procrastinate.

“Distribute your time properly and try not to get flustered—it only makes things worse. If you know you haven't put in the time you planned, maximise the time you have left. Set a small goal, finish it, then rest.”

BRONTE GIEOWARSINGH - CHRISTIAN'S MOM

For Mrs. Bronte Gieowarsingh, gratitude comes easily when she speaks about GECCU and her son Christian Gieowarsingh. Christian received a GECCU scholarship in 2018 after recording the top position in the CPEA, and the family has been “truly grateful” ever since, not only for the financial help, but for the moral support that came with it.

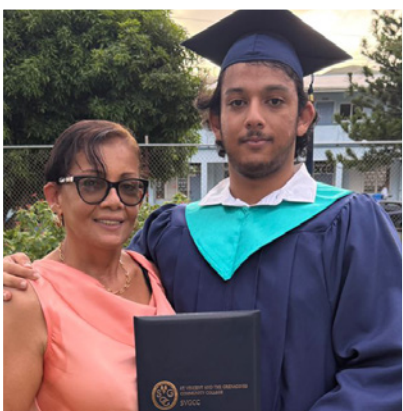
“It truly felt like a family. They were always keen to know how things were, not only with Christian but with us as a family,” Mrs. Gieowarsingh recalled. “I can safely say I've gained a few friends there.”

Having sat his final CAPE examinations this year, Christian recorded all Grade I passes with distinctions in Computer Science, Chemistry, Physics and Pure Mathematics. His proud

mother noted that while there were challenges along the way, the family holds firm that once there is faith in God, all things are possible.

Mrs. Gieowarsingh is a firm believer in the saying “hard work brings success” and she is happy to see that her son is at the end of this chapter, and even more excited about what is to come.

“Thank you GECCU, and continue your outstanding work. I am forever grateful,” she said.



ADIA DANIEL

“GECCU has not only provided financial aid, but also served as a community I can lean into.”

“GECCU has not only provided financial aid, but also served as a community I can lean into”.

That’s how Adia Daniel, a 2018 GECCU scholar, sums up seven years of steady backing. Yes, the financial aid mattered, but she also lists the Heart Symposiums as a highlight, which offered insights into various areas .

Adia expressed gratitude for the environment the institution was able to foster, where scholars and workers directly involved always felt like family.

During her time at the St. Vincent Community College, Adia pursued studies in Biology, Chemistry, Communication Studies and Law. Her college experience did not live up to expectations, having spent nearly two semesters without a lecturer for one of her subject areas.

Even so, she was able to obtain a Grade I in Communication Studies, a result she is very proud of as it was one of the more difficult courses to achieve such a grade.

“I’m compelled to feel my CAPE performance didn’t fully reflect the time, effort and resources I poured into my academics. Nonetheless, a good performance overall given

multiple challenges and discrepancies faced,” she said.

What made all the difference when preparing for examination was people. She built study groups which offered a calm, collective way to learn, test understanding and manage anxiety.

“Helping others study and vice versa helped ease stress when the content was overwhelming,” she said. Outside the classroom, she kept balance and purpose through the SVGCC Law Society, the Rotaract Club of SVGCC, and ongoing youth advocacy.

Her advice to current and future GECCU scholars is simple: “always look at the bigger picture”.

“Education is a powerful tool and each stage is a stepping stone to becoming your best self academically and professionally...take time to cater to yourself. You can’t pour into the important aspects of your life if you’re not taking mental wellness seriously”.

Adia is looking forward to pursuing an LLB at The University of the West Indies, then a career in the legal field with a focus on policy analysis and advocacy so that she can contribute meaningfully to decision making whether at the national, regional or international level.



RONNIE DANIEL - ADIA’S DAD

The benefits of receiving a scholarship from GECCU goes beyond its financial value.

This is the sentiment expressed by Mr. Ronnie Daniel, father of Adia Daniel — a 2018 GECCU scholar and recent graduate of the St. Vincent and the Grenadines Community College.

“Thank you to GECCU for journeying with Adia for the past seven years,” her father expressed. “It has really been a tremendous help,” he noted, adding that school materials are often very expensive so it really assisted in securing the necessary items.

Mr. Daniel, who recently joined GECCU’s Scholarship Committee, knows first hand the other benefits provided to scholars. He highlighted the symposium held every summer, which students enjoy and said that the institution “makes good use of the scholars’ skills

and talents at their events and [our daughter] has been a part of that”.

“So it’s a very good scholarship from my vantage point, both in dollar value and the extras that come with it,” he said.

Mr. Daniel commended Adia’s hard work at community college, noting that she has always been a self-motivated and organised individual who put a lot of effort into her work. His advice to other parents is to support their children, know their work ethic and resist micromanaging.

NAILAH JACK

“It is easier to remain motivated throughout the school year when you have small goals that you are working to achieve.”

For Nailah Jack, exam season didn't hinge on luck; it ran on a plan. In the months before CAPE, she built a study schedule and stuck to it, all while familiarising herself with past papers.

This hard work and effort paid off when she returned Grade Is in Physics, Chemistry and Integrated Mathematics, and Grade IIs in Biology and Computer Science.

“I'm pleased with my performance,” the past secretary of the SVGCC ISCCF and member of The Intellect Collective Club (TICC) said.

Nailah is part of the 2018 GECCU Scholars cohort. And she is grateful to the institution for the financial aid it has provided in the last seven years, as it ensured she had all of the necessary resources that gave her the confidence and tools to succeed academically.

To other GECCU scholars, whether present or future, she encourages them to set goals and work towards them as “it is easier to remain motivated throughout the school year when you have small goals that you are working to achieve”.

Fuelled by her passion for biochemistry, Nailah hopes to pursue a career in medicine in the near future.



TISHA ALLEN-JACK - NAILAH'S MOM

Mrs. Tisha Allen-Jack has no doubt that the support GECCU has provided to her daughter, Nailah has significantly contributed to her academic success.

Nailah Jack was awarded a scholarship in 2018, after performing well in the CPEA examinations. She went on to the Girls' High School, where she graduated as the top performer at CSEC in 2023. Two years later, she is now a graduate of the St. Vincent and the Grenadines Community College where she Grade Is in Physics, Chemistry and Integrated Mathematics, and Grade IIs in Biology and Computer Science.

“I am confident about the immense support provided by GECCU, which contributed significantly to her success,”

Mrs. Jack said, expressing gratitude for the funding and community offered to her daughter through the institution's involvement over the last seven years.

She noted that her daughter has matured, grown in confidence and perseveres admirably whenever she is faced with challenges.

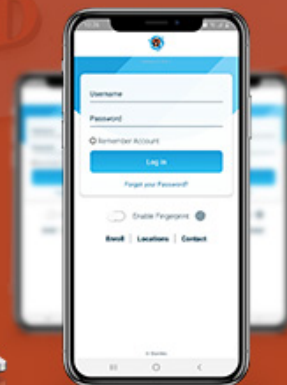
Her message to other parents is to be more attentive to your child's needs and ensure that there is always open communication so that they know your concern is real and they can in turn express themselves respectfully.

Mrs. Jack also encouraged parents to empower their children with prayers, steady support and opportunities for responsibility. The aim

shouldn't be to remove every obstacle but rather to help them gain the necessary resilience to meet them.

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Above: GECCU Scholars visited the Prospect Mangrove Park on the second day of the symposium.

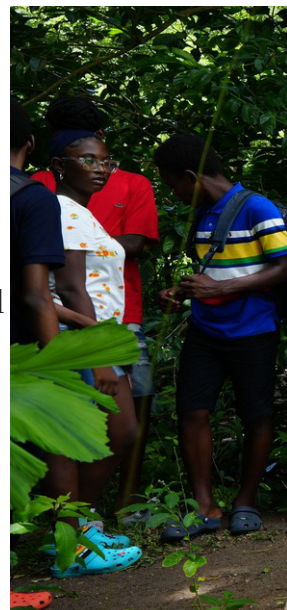
GECCU Holds Another Successful Youth Leadership Symposium

This past August 25-26, 2025, GECCU celebrated its 12th annual Youth Leadership Symposium, under the empowering theme “Embracing the Pathways to Success.” It was an unforgettable experience for our talented scholarship recipients!

For over a decade, GECCU has made this symposium a cornerstone event, dedicated to nurturing the future leaders of St. Vincent and the Gren-

adines. This dynamic program is designed to support the holistic development of our scholarship holders, guiding them from Secondary School to Community College.

GECCU’s scholarship offers more than just financial support; it opens the door to an exciting journey of personal growth and self-discovery. Our scholars embark on transformative experiences that shape their



futures, and many have achieved remarkable success, making us incredibly proud year after year.

Over the course of two exhilarating days, students engage in teamwork-building exercises, thrilling field trips, and enlightening discussions on various topics that equip them for success in their academic and personal lives.

GECCU's scholarship program is widely recognized as the finest in

the country, and for good reason. Our scholars represent the future leaders of St. Vincent and the Grenadines. We are thrilled that the annual Youth Symposium prepares them for what lies ahead.

***Right:** Scholars excitedly participating in a team building activity on the first day of GECCU's Youth Symposium.*



***Left:** Dr. Jerrol Thompson taking our GECCU Scholars on a tour of the Prospect Mangrove Park.*



GECCU BUZZ VOL. 8 CREDITS

Special thanks to: Education Committee Members

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