GECCU LTD

General Employees' Co-operative Credit Union Limited

GECCU BUZZ

VOL. 9



Welcome to volume 9 of our GECCUBuzz Newsletter! This edition embraces the enchanting theme ***'Tis the Season of Love and Togetherness.'***

Inside this issue, you will find cherished traditions and creative ways to celebrate with family and friends. Whether you're seeking festive recipes, inspiration for different Christmas ideas or practical holiday tips to keep you happy and healthy, our newsletter is your ideal companion for this holiday season!

Season's Greetings from your GECCU Family!

GECCU BUZZ NEWSLETTER - DECEMBER 2025

CEO'S GREETINGS



"In All Things, Give Thanks."

As we observe this season of love and togetherness, we are reminded of the profound value of life and the fragility that accompanies it. This year, several families within our communities and within the GECCU family have experienced the loss of loved ones. We extend our deepest sympathies to them. Their experiences remind us to be grateful for the gift of life and to use this season to strengthen our connections with those closest to us.

As the year draws to an end, we can reflect with appreciation that GECCU has continued to advance its mission, despite the challenges and setbacks that emerged throughout 2025. This progress is a direct result of the collective efforts of our stakeholders. To our members, we remain grateful for your confidence and continued partnership. To our staff, your professionalism, dedication, and resilience ensured that our service standards were upheld. To our Board of Directors and Committee volunteers, your leadership, oversight, and commitment to sound governance have been invaluable. Each of you has contributed to GECCU's sustained performance and stability.

As we enter the festive season, I encourage all of us to be deliberate in demonstrating care and compassion. Let us spend meaningful time with our families, share kindness within our communities, and make an intentional effort, however modest, to brighten someone else's life. Even the smallest act of generosity can have a profound impact. A kind word, a shared meal, or a thoughtful gesture may be the light that someone desperately needs.

May this Christmas bring peace, warmth, and renewed hope to you and your families.

Sis. Maxine Richards-Johnney
Chief Executive Officer

PRESIDENT'S GREETINGS



"The spirit of a credit union is...a spirit of togetherness."

My fellow GECCU members,

As the joy and excitement of the Christmas season settles upon us, I extend the warmest greetings to you and your loved ones on behalf of the Board of Directors, Management, and Staff of the General Employees Co-operative Credit Union.

Our theme this year, 'Tis the Season of Love and Togetherness,' perfectly captures the heart of what this time means. It is a moment to pause, reflect, and cherish the bonds that strengthen our families, our community, and, most importantly, our beloved Credit Union.

The spirit of a Credit Union is, at its core, a spirit of togetherness—people pooling their resources and talents to achieve shared prosperity, and the betterment of our society. We have seen this principle in action throughout the year, and as we look ahead, let us renew our commitment to supporting one another with love and mutual respect.

May your homes be filled with joy, peace, and the warmth of genuine connection. Let us reach out to those in need, practice kindness, and celebrate the gift of being united.

Thank you for your continued loyalty and trust as we forge ahead to achieve and accomplish much more in the upcoming year.

May God's grace, favor and blessings be upon us all, and may you have a truly Blessed Christmas and a happy, prosperous new year.

Bro. Michael Sayers
President

CHAIRPERSON'S GREETINGS



"Tis the Season of Love and Togetherness"

In this gentle and joy-filled season, when lights shimmer softly, hearts lean a little closer and warm spirit surrounds us, GECCU's Education Committee extends heartfelt Christmas greetings to all our members, families, friends, and well-wishers. The theme, "Tis the Season of Love and Togetherness", invites us to slow down, pause, breathe deeply, and appreciate the connections that sustained and uplifted us throughout the year.

This time of year encourages us to express kindness freely, to care for each other, and to embrace the simple but meaningful moments that bring people closer. As a committee rooted in cooperation and learning, we celebrate the bonds that unite our GECCU family and the shared commitment to growth, support, and community well-being.

May this Christmas season wrap your home in peace, fill your days with joy, and strengthen the ties of unity among us all. As we welcome a new year, may love continue to guide oursteps and inspire our actions.

Warmest Christmas wishes and a prosperous New Year from the GECCU Education Committee!

Sis. Peggy Da Silva
Chairperson



SORREL

A Taste of Christmas in the Caribbean

You can usually tell Christmas is coming long before the first ham goes in the oven.That first pot on the stove, stained deep red and perfumed with spice, is often the quiet signal that the season has truly arrived.

Sorrel is a seasonal crop in the Caribbean region, traditionally planted earlier in the year and harvested towards the end; which is why it appears in markets and on kitchen counters from around November into the new year. That timing has helped to cement its association with Christmas, even as we have come to package and put away for all-year-round use.

The name of this beloved plant is thought to come from the French for “sour” — a nod to the its characteristic acidity and lemony flavour. Sorrel is a species of the hibiscus family (Hibiscus Sabdariffa) and several different varieties can be found across the region.

Both fresh and dried sorrel can be used to make the drink. To produce this rich, ruby beverage, the outer skin of the fruit, known as the sepals, are steeped in hot water with spices like cloves, cinnamon, and ginger.

Beyond its festive colour, sorrel has long been valued in the Caribbean for its benefits. It is known to be rich in vitamins C, B2, B3 and calcium. It is also known to offer several medicinal benefits and is traditionally regarded as a natural diuretic.

But perhaps its greatest power is in the preservation of Caribbean culture. Sorrel has become a true Christmas staple; a taste that brings a sense of home, family, and continuity to holiday gatherings. The leaves and flowers can be used in salads, jams and cakes, or brewed into teas. Whether it’s served plain over ice, brightened with citrus, or “seasoned” with a little rum, a jug of sorrel on the table is an unspoken welcome during the festive season.

Enjoy this classic recipe for Vincy Sorrel Juice, and a series of creative sorrel recipes to enjoy throughout this season.

Vincy Sorrel Juice

Ingredients:

- Dried sorrel (hibiscus) petals
- Fresh ginger
- Cinnamon sticks
- Aniseed
- Sugar (to taste)
- Water



Preparation:

1. In a large pot, bring water to a boil. Add the dried sorrel, grated ginger, cinnamon and crushed aniseed. Boil until the sorrel begins to plump and swell, for about 8 minutes.
2. Remove from heat and let it cool.
3. Strain the liquid through a fine mesh strainer or cheesecloth, pressing to extract as much liquid as possible.
4. Add sugar to taste. Stir until dissolved.
5. Chill the mixture and serve over ice.



Caribbean Christmas

Sorrel Cake



This Sorrel Cake takes the traditional Sorrel Drink and turns into a delicious Caribbean Sorrel Cake.

PREP TIME: 10 minutes
COOK TIME: 40 minutes

Ingredients

2 medium eggs beaten
1 ½ cups All-purpose flour sifted
½ cups Sorrel drink
½ cups Granulated sugar
¼ cup Vegetable oil
¼ cup Whole milk
2 tsp Vinegar
1 ¼ tsp Baking powder
1 tsp Vanilla extract
½ tsp Cinnamon
1/2 tsp Baking soda
1/4 tsp Nutmeg
1/4 tsp Almond essence
1/4 tsp Salt
1/8 tsp Ground ginger
1/8 tsp Ground cloves
1/8 tsp All spice
2-3 drops Red food coloring

Instructions

- Preheat your oven to 375°F/180°C.
- Grease a 9-inch round cake pan and set aside.
- In a cup, mix the whole milk, red food coloring and vinegar.
- In a mixing bowl, mix together the flour, cinnamon, nutmeg, allspice, ground cloves, ground ginger, salt, baking powder and baking soda.
- Add the eggs, vegetable oil and sugar to the flour mix.
- Gradually stir in the sorrel drink and the milk.
- Mix everything together.
- Pour the batter into the cake pan and bake for 30-35 minutes.
- Let the cake cool completely then add icing or decorate it to your liking.

Homemade Sorrel Jam

Makes 2-3 medium sized jars

Ingredients:

- 1.5-2lbs of fresh sorrel or dry sorrel
- Granulated sugar (amounts explained in directions)
- Water
- 1 Cinnamon Stick
- 3 - 4 Cloves



Directions:

Separate the flower and seed of the fresh sorrel. If the sorrel is dry, soak the flowers for an hour in water – just enough to cover. Rinse flowers and leave aside to drain. Place the seeds in a large pot and cover with about one inch of water above them. Bring to a boil then lower to a little more than a simmer cover and cook for 10-15 minutes or until the seed becomes translucent. You will be able to see through outer membrane of seeds.

Drain and keep liquid from seeds-discard seeds. Add the drained liquid (pectin) back to pot along with the flowers, cinnamon and cloves. Reduce the heat to simmer as soon as its boiling and cook for 10-15 minutes. Shut off heat and remove pot from stove. Remove the cinnamon and clove from the pulp.

Place the pulp back into the liquid in the pot and blend with an immersion blender or blend it in batches in a blender or food processor and return it back into the pot when done. Add your sugar and put the pot back on the stove on medium heat and bring to a boil. Lower the heat to a low simmer, stirring it often for approx. 5-10 minutes or until thick enough to coat the back of a spoon.

NB: To determine how much sugar you will need; you must remove the pulp or flowers with tongs into a measuring cup. Try to shake off most of the liquid from the flowers. Once all the pulp has been measured in the cup, you will know how much sugar to add. It's 1:1 ration – Pulp: **Sugar (For example: 2 cups of pulp = 2 cups of sugar).**

Once open, should be refrigerated and consumed within 2-3 weeks.

Merry Christmas

Island Sorrel Roast Turkey

SEASONING

- 1 tsp smoked paprika
- 1 tsp all-purpose seasoning
- 1 tsp Jerk Seasoning
- 1 tsp black pepper
- 1 tsp chicken seasoning
- 1 tsp onion / salt seasoning
- 1 tbsp garlic powder
- 1 tsp jerk powder seasoning
- 1 tbsp olive oil

SORREL GLAZE

¼ cup granulated sugar
1 tbsp or 2 tbsp corn starch
¼ cup ketchup
¼ unsalted butter
(Remaining Seasoning)
2 cups of Sorrel liquid

INSTRUCTIONS

1. In a blender combine all seasoning ingredients. Pour and rub the seasoning over the turkey and allow to marinate in a bowl for 2 hours or overnight.
2. For the Sorrel liquid: boil 1 pack of sorrel in a sauce pan. Use a straineter to collect the liquid,
3. Sorrel glaze: In a sauce pan, combine sorrel liquid, brown sugar, and bring to a boil. Thicken with dissolved corn starch. Add butter, stir until completely melts then set aside.
4. Remove turkey from bowl and place on a baking tray. Bake covered with foil for 30 minutes in an oven preheated at 350°F.
5. Uncover the turkey, coat with sorrel glaze periodically and continue to cook uncovered until turkey is completely cooked and brown. Test with a thermometer to reach at least 165°F.
6. Remove from oven, let it sit for 10 minutes and serve with remaining glaze.

Christmas Tidbits

STAYING HEALTHY FOR THE SEASON



LIMIT ALCOHOL INTAKE

- If you do drink, limit your intake to one or two drinks.
- To stay hydrated and avoid overindulging, drink water or sparkling water in between alcoholic drinks.
- Do not consume alcohol on an empty stomach — eating beforehand can help prevent the alcohol from affecting you too strongly and can reduce the risk of overindulgence.

BE MINDFUL

- Slow down and savor your food.
- Mindful eating helps you recognize when you're full, preventing overeating
- Engage in conversation and enjoy the experience of eating.
- Avoid distractions like your phone or TV while eating.
- Use less sugar and salt when preparing festive dishes. Use local spices to boost flavour.

BALANCE YOUR PLATE

- Remember to eat from all of the 6 food groups.
- Choose lean meat options.
- Remember to always leave the most room on your plate for vegetables.

PHYSICAL ACTIVITIES

- Take a walk on the beach to escape the hustle and bustle in town.
- Doing the extra house cleaning.
- Try some brisk walking when doing your shopping.
- Dance at home to your favorite parang music.

ENJOY YOUR SWEETS, BUT CONTROL YOUR PORTIONS

- Have one slice of black cake or sweet bread and truly savor it.
- Choose one dessert per event; no need to sample everything.

The Nutrition Unit
Ministry of Health, Wellness and Energy

GECCU's Christmas Market Tradition Continues

During the weekends of December, as you make your way to GECCU's Car Park in Kingstown, festive lights, the exquisite artisanship of handmade items, and the delightful aroma of locally produced goods will greet you. These enchanting sights and scents have become signature features of GECCU's annual Christmas Market.

What started as a modest initiative in 2023 has blossomed into a vibrant and lively marketplace that attracts visitors of all ages. Now in its third year, this event not only celebrates the spirit of the season but also embodies the essence of GECCU's mission: empowering our members and strengthening our communities.

Every year, the Christmas Market showcases small businesses that provide a wide variety of handcrafted goods, local beverages and delicious treats. The remarkable growth of this market highlights the creativity, passion, and entrepreneurial drive of our credit union members. GECCU takes pride in offering this platform at no cost to our small business owners.

The success stories emerging from the Christmas Market speak volumes. Many participants have used this event as a launchpad for new products or to reach a broader audience with their services, and we remain committed to supporting their endeavours. We will work to make the Christmas Market for 2025 the most magical one yet!







Highlights











ts of 2025











Door-to-Door Carolling

A cherished Rose Hall tradition of song, laughter, and community



Growing up in Rose Hall, I eagerly anticipated Christmas for two cherished traditions: the community light-up and door-to-door carolling. While I participated in both, carolling held a special place in my heart as it combined my love for singing with the chance to earn a little extra money.

On the nights of December 23rd and 24th, when villagers were busy decorating their homes and baking Christmas treats, my cousins and I would head out to spread festive cheer. I can still recall the grand opening speech I delivered before the singing began:

"Good night to the master and mistress of this beautiful cottage. We, the bold, bold choir arriving from the east, have come to put you in remembrance of Christmas.

Christmas comes but once a year. At this time, we join with family and friends to celebrate the birth of Jesus Christ. I am sure you will be grateful to hear me say: Choir, Choir, can you sing me a song that will charm the hearts of the listeners?"

Without missing a beat, my cousins would harmonize as if they'd been rehearsing for years. We sang beloved carols like **Silent Night**, **Oh Holy Night**, **Oh Come All Ye Faithful**, and **We Wish You a Merry Christmas**.

Our finale was always a playful rendition of **We Wish You a Merry Christmas** with a humorous twist:

We nah go no way until we get something,

We nah go no way until we get something,

We nah go no way until we get something,

So bring out the cake.

We smell you baking,

The curtains changing,

So bring out a slice now,

Some dollars to share.

Despite the hilarity it caused, we insisted on singing it every time!

One memorable night, I mistakenly declared, "We, the bold, bold choir arriving from the north." A senior villager promptly emerged with a cup in hand, playfully correcting me: "No... ya mess it up! Fix it. You came from the east! You need to say the east, otherwise no chocolate and cake for you tonight." The retired teacher returned inside, waiting for me to rectify the error. We quickly made the correction, leaving afterward in laughter, our pockets a bit fuller from the evening's efforts.

This heartwarming tradition still thrives in rural areas like Rose Hall in St. Vincent and the Grenadines. It remains a joyful celebration of Christ's birth and a unifying force within the community. For me, it was not only a delightful way to embrace the season but also an opportunity to gather Christmas treats and pocket money.

Endless Christmas

BORROW UP TO

$35,000

AT LOW, COMPETITIVE RATES!



How to Decorate a Christmas Tree Like a Pro

Step-by-step tips for creating a full, balanced, and beautifully styled tree

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Here are step-by-step, foolproof tips for decorating a Christmas tree so it looks full,
balanced, and intentional—like a designer styled it:

1. Start With the Tree Then Shape

- The secret to a beautifully decorated tree is the quality of the tree itself.
- When choosing a Christmas tree, especially when shopping online, be sure to read the product details carefully. Check the tip count relative to the tree's height; a higher tip count generally means a fuller, more realistic-looking tree.
- Fluff every branch. Take your time, this step has the biggest visual impact. A well-fluffed, full tree requires fewer decorations to look complete, making the overall decorating process quicker and more cost-effective.
- If you prefer a more subtle, less full look, that's completely fine, but taking the time to fluff the tree is still essential to ensure it looks its best.
- Step back and fill gaps by bending branches upward or outward.

2. Add Lights First

Unless your tree is pre-lit, lights go on before anything else.

- Use 100 lights per 1–1.5 ft of tree for a well-lit look.
- Wrap from the base up, weaving lights into the inside of the tree, not just the outer edges.
- Try the "zig-zag method": instead of circling, run lights back and forth in vertical sections—it's easier and more even.



3. Add Garland or Ribbon Next

This sets your color scheme and visual flow. Many people choose their tree's theme to complement their overall holiday décor. This is especially recommended if the tree is placed in a prominent area of the living room.

- Cut ribbon into 2–3 ft pieces and tuck them in for a cascading look—much easier than wrapping one long strand.
- For PVC trees with flexible branches, use the branches themselves to secure your ribbon. Make sure to anchor the ribbon deep within the tree, not on the outer tips. This is a common challenge for many decorators, but the key is to work with the natural flow of the ribbon.
- Mix different textures—such as velvet with metallic mesh or plaid with satin. Wired ribbon is especially recommended because it holds its shape more easily.
- Alternatively, drape beaded garland or wooden

beads for a classic look.

4. Place Ornaments in a Strategic Order

A. Start with large ornaments

- Tuck them deeper into the branches to add depth.
- Place them evenly around the tree first.

B. Add medium-sized ornaments

- Use these to fill gaps and balance the eye.

C. Finish with small and specialty ornaments

- Hang sentimental and character ornaments last, placing them where they'll be seen.
- Cluster 2–3 ornaments of different sizes for a designer look.

5. Think in Triangles

To keep colors balanced:

- Arrange similar ornaments in visual triangles, not straight lines.
- Step back often to check symmetry and adjust.

6. Don't Forget the Tree Topper and Skirt

- For toppers: try a star, bow, spray picks, or a cluster of branches/poinsettias for height.
- Choose a tree skirt or tree collar that matches your décor style.

7. Add Picks or Sprays for Texture

This is the secret to a lush, full-looking tree.

- Use berries, flowers, pine picks, ornament picks, glittered branches, or eucalyptus stems.
- Insert them at different angles for a natural, dimensional effect.

8. Finish With Some "Glow"

- Add a few extra light strands to the outer branches if necessary.
- Consider battery-operated candles or clip-on lights for a cozy, vintage touch.

9. Place Wrapped Gifts Early

- They act as part of your décor.
- Stick to wrapping paper that matches your tree's color palette.



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