



# GECCU LTD

General Employees' Co-operative Credit Union Limited

# GECCU BUZZ

VOL. 11

*Photo of GECCU Scholars enjoying a game of soccer during GECCU's Youth Symposium in 2025.*



*As summer slowly winds down, our latest issue, "Fun in the Sun," promises to captivate your interest!*

*Discover GECCU's investment in the Next Generation with our feature on the latest GECCU Scholarship Recipients. Enjoy essential beach safety tips from the SVG Coast Guard, and tackle the crucial topic of climate change, providing important insights that affect us all. Plus, meet our Chief Financial Officer, Mrs. Ainka Providence-Wyllie and much more!*

*Join us in celebrating the last days of summer while staying informed and engaged!*

**GECCU BUZZ NEWSLETTER — SUMMER EDITION 2026**



Welcome to this exciting edition of our Newsletter,  
"Fun in the Sun".

Summer is a season of adventure, learning, and growth. It is a time when the sun invites us outdoors to explore new opportunities, create lasting memories, and embrace experiences that shape us for the future. This edition captures the spirit of summer by highlighting the many ways we can enjoy the season while staying informed, prepared, and inspired.

Within these pages, you will discover engaging features on school summer programmes that encourage learning, creativity, and personal development beyond the classroom. We also take a closer look at the pressing issue of climate change, reminding us of the importance of protecting our environment as we enjoy the beauty of sunny days and natural spaces.

In addition, we share practical insights on money management, helping readers understand the value of budgeting, saving, and making wise financial choices — important life skills for every season. For those with a passion for exploration, our travel tips section offers practical guidance to make journeys safe, enjoyable, and memorable.

"Fun in the Sun" is about more than recreation; it is a time to learn, reflect, and prepare for the future. Whether you are participating in a summer programme, planning a trip, building financial habits, or becoming more aware of environmental challenges, this newsletter has something meaningful for you.

We hope this edition inspires you to make the most of your summer — to have fun, stay curious, and embrace every opportunity under the sun. Happy reading!

# MEET OUR GECCU STAFF



**Sis. Ainka Providence-Wyllie**  
**Chief Financial Officer**

The values that have guided me throughout my life and career are simple: *do your best, embrace new challenges and find ways to make a meaningful contribution*. These principles continue to influence how I approach both my work and everyday life.

My journey has taught me that success is rarely a straight path. There are often unexpected turns, setbacks, and opportunities to grow along the way. Those experiences have shaped my character, strengthened my perspective, and reinforced the importance of remaining focused on the things that matter most.

In my role as Chief Financial Officer, my Bachelor of Science Degree in Accounting together with my MBA in Finance, provide the professional foundation to support the financial management and long-term sustainability of General Employees' Corporative Credit Union Limited (GECCU Ltd). Although finance is often associated strictly with numbers and balance sheets, I see it as a powerful tool to foster growth, create possibilities, and ensure our members continue to benefit from a strong, secure, and responsive institution.

One of the things I appreciate most about GECCU Ltd is

its profound commitment to people. Working alongside a team dedicated to service and making a positive difference is both rewarding and inspiring. GECCU creates an environment that encourages collaboration, accountability, and a shared commitment to community success.

Outside of the office, I enjoy spending quality time with family and embracing new experiences that broaden my perspective. Maintaining curiosity and an open mind reminds me of the value of looking at things from a different point of view.

Ultimately, every challenge brings an opportunity to learn, and every unexpected turn presents a chance to evolve. With adaptability, perseverance, and a positive outlook, we can turn any obstacle into a stepping stone for future growth.



2026 GECCU Scholars

# Investing in Tomorrow: GECCU Celebrates the Next Generation

*For more than four decades, GECCU has demonstrated that investing in young people is one of the most meaningful investments a credit union can make.*

That commitment was once again on display on July 21, 2026, when students, parents, educators and representatives of GECCU gathered at the Kingstown Methodist Church Hall for the Credit Union's 24th Annual Scholarships and Bursaries Presentation Ceremony. Held under the theme "The Courage to Dream, Soar and Thrive," the ceremony celebrated the achievements of students who were successful in the 2026 Caribbean Primary Exit Assessment (CPEA) and are now preparing to take the next important step in their educational journeys.

## ***Celebrating Achievement, Supporting Potential***

This year, 14 students were awarded GECCU scholarships, while another 199 students received one-off bursaries. Each bursary was valued at EC\$175, representing EC\$34,825 in bursary assistance alone, while the scholarship recipients will benefit from a seven-year scholarship..

Behind those numbers, however, are 213 young Vincentians beginning a new chapter—along with parents and guardians who have supported them along the way.

For GECCU, the occasion is

therefore about much more than recognising strong examination results. It is about helping to create opportunities, encouraging young people to continue striving for excellence and reducing some of the financial demands families face as their children transition into secondary education.

## ***A Commitment That Spans Generations***

GECCU's investment in education is not new. The Credit Union's scholarship programme dates back to 1981, when it began with just two scholarships. Since then, the programme has grown considerably, supporting generations of students across Saint Vincent and the Grenadines.

Speaking at the 2026 ceremony, GECCU Chief Executive Officer Maxine Richards-Johnney described education as one of the organisation's most significant investments in the nation's future—a philosophy that has helped guide the scholarship programme for 45 years.

***From GECCU Scholar to Barrister-at-Law***

Perhaps one of the clearest illustrations of the programme's lasting impact came from this year's motivational speaker, Kaylia Toney.

Toney once sat where the 2026 recipients now sit—as a GECCU scholarship recipient. Today, she is a Barrister-at-Law, and she returned to encourage the newest group of scholars as they begin their own secondary-school journeys.



***Kaylia Toney***

Drawing on the ceremony's theme, Toney encouraged the students to approach their futures with courage, to be intentional about their goals and to develop practical plans for achieving them. Her presence also provided the students with something particularly powerful: a real-life example of where education, opportunity, perseverance and ambition can lead.

It is a reminder that the impact of a scholarship may extend far beyond the day it is presented.

***More Than Financial Assistance***

GECCU's relationship with its scholars has historically extended beyond financial support. The Credit Union has also sought opportunities to encourage their wider development, including youth-focused

activities and opportunities for scholarship recipients to gain workplace experience.

That broader approach recognises that developing successful young people involves more than academic performance. Confidence, discipline, leadership, work experience and exposure to new opportunities can all help prepare students for the world beyond the classroom.

***The Courage to Dream***

For this year's recipients, completing the CPEA is an achievement worth celebrating—but it is also only the beginning.

As they enter secondary school, there will be new subjects to master, new friendships to build, challenges to overcome and, perhaps, dreams they have not yet imagined.

GECCU is proud to be part of that journey.

From a programme that began with just two scholarships in 1981 to the hundreds of students being supported today, GECCU's continued investment in education represents an investment in families, communities and ultimately the future of Saint Vincent and the Grenadines.

***To our 2026 scholarship and bursary recipients: congratulations on your achievement. Continue to dream boldly, soar confidently and thrive. The journey has only just begun.***

# Is Your Emergency Fund Hurricane-Ready Too?



*Hurricane preparedness is not only about supplies and shutters - it is also about having a financial cushion for unexpected expenses before and after a storm.*

When preparing for the hurricane season, many of us focus on securing our homes, stocking up on food and water, and making sure flashlights and batteries are ready. But there is another part of preparedness that matters too: your finances.

A storm can bring unexpected

costs before, during and after it passes. Food, fuel, medication, transportation, temporary accommodation and emergency repairs can all place pressure on the household budget.

An emergency fund can help provide a financial cushion when normal routines are disrupted.

“Preparedness is not only about supplies—it is also about financial readiness.”

## 5 SMART MOVES FOR A HURRICANE-READY FINANCIAL PLAN



### Build Emergency Savings

Even small, consistent contributions can grow a fund that helps cover unexpected costs.



### Keep Funds Safe and Accessible

Choose secure accounts and make sure you can access your money when you need it.



### Protect Important Documents

Store IDs, insurance papers, bank details and other key records in a safe, waterproof place.



### Review Insurance Coverage

Check your policies regularly to ensure you're adequately covered before the hurricane season.



### Start Building Before the Storm

Don't wait for a storm warning. Prepare your home, your plan—and your finances—today.



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# Essential Travel Tips *for a Safe and Enjoyable Summer Vacation*



Summer is one of the most popular times of the year for travel. With warm weather, school holidays, and longer daylight hours, millions of people take the opportunity to explore new destinations, relax on beaches, or embark on exciting adventures.

However, summer travel can also bring challenges such as high temperatures and increased expenses. Proper planning can help ensure a smooth and enjoyable trip.



1

## Plan and Book Early

Summer is peak travel season, which means flights often fill up quickly. Booking several weeks or months in advance can help travelers secure better prices and more options. Early planning also reduces last-minute stress and allows time to research destinations thoroughly.

2

## Pack Smart

Packing efficiently is essential for a comfortable journey. Lightweight, breathable clothing is ideal for warm weather. Travelers should also bring essentials such as sunscreen, sunglasses, a hat, and comfortable walking shoes. It is wise to carry a reusable water bottle, travel documents, chargers, and any necessary medications.

3

## Stay Hydrated

High temperatures can increase the risk of dehydration, especially when spending long hours outdoors. Drinking plenty of water throughout the day helps maintain energy levels and overall health. Please limit excessive consumption of sugary drinks and alcohol as this can contribute to dehydration.

4

## Monitor Weather Conditions

Summer weather can be unpredictable, with heatwaves, thunderstorms, and tropical storms affecting travel plans. Checking weather forecasts regularly helps travelers prepare for changing conditions and make informed decisions about outdoor activities.

5

## Respect Local Culture and Environment

Responsible tourism benefits both travelers and local communities. Learning basic customs, respecting cultural traditions, and following local regulations contribute to positive travel experiences. Additionally, minimizing waste and supporting local businesses help protect destinations for future visitors.





6

### Protect Yourself from the Sun

Extended exposure to the sun can cause sunburn and heat-related illnesses. Applying sunscreen with an appropriate Sun Protection Factor (SPF), wearing protective clothing, and seeking shade during the hottest hours of the day between 10 a.m. to 3 p.m. are effective ways to stay safe. Reapplying sunscreen regularly is particularly important when swimming or sweating. Even persons of colour are advised to wear sunscreen daily.

7

### Respect Local Culture and Environment

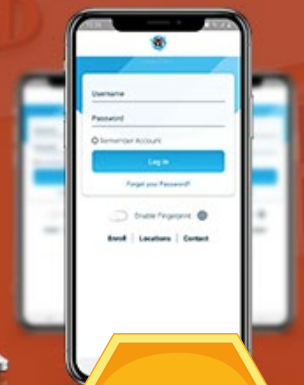
Responsible tourism benefits both travelers and local communities. Learning basic customs, respecting cultural traditions, and following local regulations contribute to positive travel experiences. Additionally, minimizing waste and supporting local businesses help protect destinations for future visitors.

## Travel Well. Travel Safe

Summer travel offers wonderful opportunities for relaxation, adventure, and cultural exploration. By planning ahead, staying hydrated, protecting against the sun, and prioritizing safety, travelers can make the most of their vacations. With the right preparation, a summer trip can become a memorable and rewarding experience that creates lasting memories.

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# Safe Shores. Safe Families

Beach Safety Lessons from  
Saint Vincent and the Grenadines Coast Guard Service





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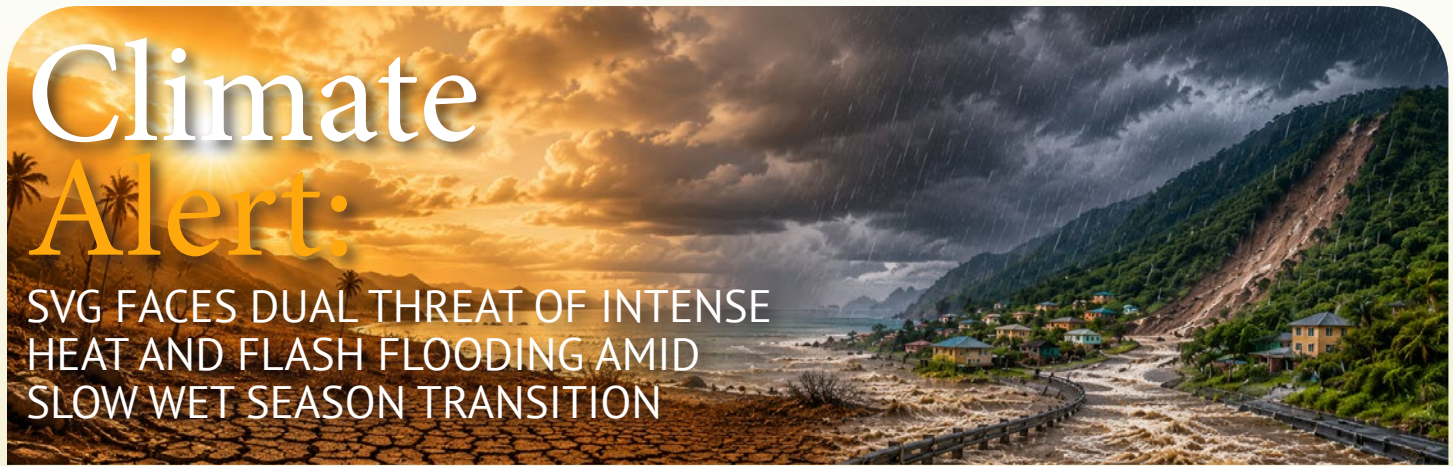
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TERMS AND CONDITIONS APPLY.



# Climate Alert:

## SVG FACES DUAL THREAT OF INTENSE HEAT AND FLASH FLOODING AMID SLOW WET SEASON TRANSITION

As the annual transition into the wet season reaches its midpoint, residents and farmers across St. Vincent and the Grenadines face a highly unpredictable climate outlook. Regional climate data confirms that while the calendar indicates the rainy season should be well underway, the actual frequency of rainfall is increasing much more slowly than in typical years. Total rainfall across the Windward Islands continues to trend at “usual or less,” held back by high evaporation rates and stubborn, lingering dry spells carried over from a harsh start to the year.

However, meteorologists warn this lack of consistent rain comes with a dangerous twist. The current weather pattern is defined not just by dry spells, but by a sharp rise in individual shower intensity. This creates a specific threat because the soil has been baked rock hard by months of intense heat, sudden and excessive downpours struggle

to soak into the ground.

These sporadic, heavy rains trigger a high to extremely high potential for localised flash flooding and sudden landslides. Compounding this issue, because these rainy days are so infrequent, water levels in local rivers and surface reservoirs are recharging at a much slower rate than required, threatening prolonged water management.

*Navigating this dual threat of dry heat and sudden flash floods requires immediate, practical steps from every household and sector across the nation.*

### Infrastructure and Public Health

Measures -To maximize rainwater harvesting, property owners are urged to clean out gutters, downspouts and storage containers immediately. Preparing to capture the runoff from short, intense downpours provides an excellent source of water for non-potable household chores and backyard farming.

As water is stored, vector control must remain a top priority. Every household water container must be tightly sealed, as rains leave pools that are prime breeding grounds for mosquitoes.

### Agricultural Guidelines

For the agricultural sector, moisture control is critical. Farmers and gardeners are strongly advised to apply heavy mulch around crop roots to slow down high soil evaporation rates and lock in available moisture. Additionally, given the parched conditions, the use of open flames or slash-and-burn practices on farms must be entirely avoided to prevent uncontrollable bushfires.

### Personal Health and Safety

Managing personal health during this intense period requires conscious changes to daily routines. To counteract heat stress and high air humidity, individuals should sip water continuously throughout the day, even

before feeling thirsty.

People are encouraged to refrain from intense physical activity during peak sun hours, specifically between 10:00 am and 3:00 pm, to reduce the risk of heat exhaustion. To protect against ongoing Saharan dust, windows and doors should be kept closed during heavy intrusions and individuals suffering from asthma or other respiratory vulnerabilities are advised to wear a mask when outdoors.

By taking these proactive measures, public health and livelihoods can be protected. Citizens are advised to monitor local radio stations for continuous weather updates as this challenging season progresses.





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TERMS AND CONDITIONS APPLY



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