

KCCU DIGEST

“The Christmas Edition” December 2021”



Fellow Members,

We rang in 2021 thinking that it would've been a better year; that no year could've been as difficult as 2020. The opposite turned out to be the case. In the first quarter of 2021, our nation experienced a surge in Covid-19 cases which impacted workplace productivity and sadly, caused loss of lives. As if things couldn't get any worse, our volcano began erupting effusively and eventually, explosively on April 9, 2021, triggering over 22,400 persons to evacuate from areas close to La Soufriere. The ash prunes from the eruptions; while picturesque; deposited significant volumes of ash on St. Vincent and the Grenadines, causing considerable damage to critical services, infrastructure, and agriculture.

But what stands out most is the resilience this event brought out in us as Vincentians, and the reminder it presented, that together as a united people, we can overcome any challenge.

The explosive phase of La Soufriere is now behind us, and our nation has returned to a level of normalcy from the volcanic eruption, but the threat of Covid-19 continues to loom at large.

To be continued.....

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The explosive phase of La Soufriere is now behind us, and our nation has returned to a level of normalcy from the volcanic eruption, but the threat of Covid-19 continues to loom at large.

Amidst these trying times, your credit union, The Kingstown Cooperative Credit Union Ltd, has and will continue to be there for you. Since the pandemic started, your credit union has:

- ◆ Extended payment deferral to over 200 persons with loans valuing \$15.8 million;
- ◆ Contributed to the national effort by investing in the Government's COVID-19 Stimulus Bonds;
- ◆ Facilitated, through our Western Union Services at the Marriaqua Branch, the collection of over \$16 million in remittances, which with its multiplier effect, has helped to keep our economy ticking over;
- ◆ Built on the \$900K in dividends and interest rebates in 2020, with a record \$1.3 million payout in 2021;
- ◆ Supported the Health Care Workers Appreciation Day Initiative which benefitted over 600 nurses;
- ◆ Purchased and donated twenty-two 600-gallon water tanks to 22 farmers across the island;
- ◆ Purchased and donated fourteen 1000-gallon water tanks to 14 schools, prior to the volcanic eruptions;
- ◆ Established a Ciclyn-Joseph Bursary Programme through which bursaries valuing \$3,000 will be awarded to 6 postgraduate students annually;

- ◆ Increased the number of scholarships and bursaries awarded to students who successfully completed CPEA; and
- ◆ Increased the number of hampers and gifts distributed to members during Christmas.

To top it off, we have launched our Christmas Loan "*Cashmas*", which offers up to \$15,000 with an unbeatable interest rate and repayment terms. Rest assured, we will continue to leverage all the financial tools available to assist you, the members, in improving your quality of life as well as to support and capitalize on the economic recovery projected for 2022. In the meantime, I encourage you to follow the recommendations of the Ministry of Health so that we can "Learn to Live with COVID"

On this note, I wish you a safe and healthy Christmas and a productive new year. Remember that Jesus is the reason for the season.

Merry Christmas and Happy New Year!

Warm wishes,

Terral Mapp

President

Board of Directors KCCU 2021-2022





Take your budget from naughty to nice with our holiday Cashmas loan. The holiday season brings us lots of excitement so why worry about all your holiday shopping, buying gifts, going to parties, traveling and much more just got easier. Our Cashmas loans are designed to give our members a total sigh of relief. Who can make this holiday season even more memorable than KCCU? No one!! Whatever it is, our Cashmas holiday loans can make it happen. Not a member? Don't worry we have you covered too! Low member-only rates starting from 9% loan amount up to \$15000.00. Repayment is easy. Just set it and forget it until January 2022. Convenient terms!



E-SERVICES

Access your account 24/7 with our online mobile app; you can access your accounts anytime. Download our mobile app from Google Play store by searching 'KLICK KCCU'. For more assistance with the mobile app, or any of its features contact any of our branches.

DISASTER RELIEF

You don't have to face disasters alone. Have you been recently impacted by a natural disaster? Such as a hurricane or volcanic eruption? Our "KCCU PROTECT" Natural Disaster Relief Loan could help. We understand times like these are stressful and we want to help you and your families get back on your feet as soon as possible. If you have experienced catastrophic loss due to a natural disaster and are in need of financial assistance, please contact us. Get up to \$30,000.00 with a super low interest rate.





Congratulations to our 2021 Cicylyn Joseph Bursary recipients! Rhealyn Burke, Philique Anthony, Shanna Edwards-Thomas, Feona Cabral, Zascha Robertson, Zoiesha Henry were all awarded \$3,000 for their educational expenses for the 2021-2022 school year.



Special congratulations to Anju Dowers, our scholarship recipient of 2016 who obtained 16 CSEC subjects. You proceeded with your triumphant streak and proved to be an epitome of excellence. We wish you all the best in the future as you accelerate on your journey of success and excellence.





Health Resolutions 2022

Making resolutions can inspire us to set some goals for the New Year. While some may choose to include healthy living in their resolutions, unfortunately there are many who neglect the thought of it. Self-care may be crucial during the COVID-19 pandemic, but that doesn't mean it's a substitute for healthcare; therefore making resolutions can inspire us to set some goals for the New Year which can promote healthy changes in our lives to make a difference on our outlook by letting us enter the new year with an upbeat and positive attitude. A positive attitude can contribute to healthy outcomes reminding us of how important it is to stay healthy and reduce the risk of developing chronic diseases.

To help you achieve your goals follow these 5 tips for a healthier 2022:

Tip 1: Whole Foods in Your Diet

Our first New Year's resolution for your health is about eating healthy in 2022. Improving our eating habits can go a long way in.

improving our overall health. One easy way to do this is by including more fruits, vegetables, whole grains, nuts, and fish in our diet. These foods provide nutrients that help to defend the body against diseases. Research shows that including more whole foods in our meals can significantly reduce the risk of heart disease, help to maintain a healthy body weight, and also decrease the risk of diabetes. You don't need to change the way you eat from one day to the next. To ensure you keep your goals, try adding one serving of your favorite vegetable or fruit to your diet every day, and slowly increase the number of healthy foods you eat.

Tip 2: Integrate Exercise into Your Daily Routine

Our second tip is to stay active! For most of us, exercising is a chore, one we must carve out time from our busy days to do. But, instead of carving out time from your busy schedule, try incorporating physical activity into your routine. Here are some examples you can increase your daily activity and get your heart pumping, take the stairs instead of the elevator or escalator. If you work in an office, a good trick is to use a smaller water bottle or glass. This way, you will have to walk to the water fountain more often.

Tip 3: Cut back on Sugary Drinks and Treats

Cutting back on the amount of sugar you consume daily is a smart idea, as researchers have cited that consuming a lot of sugary drinks can increase the risk of heart disease, obesity, fatty liver, and insulin resistance in both children and adults.

Health Resolutions 2022 Continued

Tip 4: Improve the Quality of Your Sleep

Sleep is essential to our health. Did you know that lack of sleep can contribute to weight gain, depression, and heart disease?

Our fast-paced lifestyles often mean we are not getting enough quality sleep. To help improve the quantity and quality of your sleep, try the following:

- ◇ Reduce screen time before bedtime; this includes watching TV or streaming videos, social media, and working on your computer.
- ◇ Make your room as dark as possible. Light pollution can affect the quality of your sleep.
- ◇ Cut back on caffeine. Avoid drinking caffeinated beverages at nighttime.
- ◇ Set a bedtime. Establish a routine and try to go to bed at the same time every night. Make sure you get at least 7-8 hours of sleep.

Tip 5: Get Regular Health Screenings and Checkups

Most of us dread going to the doctor, but there is no better way to remain healthy than to get regular health screenings and checkups. Visiting your doctor regularly and having regular blood work and screenings can help identify potential health problems and treat them before they become serious.

As we begin to wind down 2021 let's all take a moment to remember the many incredible blessings (albeit large and small) that have painted the landscapes of our lives this year. Despite all the challenges, we often overlook just how fortunate we are and how much we ought to be thankful for—family, friends, a sound mind and body. We are all eager to see what 2022 has in store for us, and remember, your primary New Year resolution should be maintaining good health.

KCCU
GO

GET READY TO ENJOY
THE EXPERIENCE
YOU'LL GET
WITH MORE !!!

More Options, Quicker Service!!!

KCCU is now offering its members the option of pinning or re-pinning their ATM cards at any BOSVG ATM machine island wide.

KCCU

Members will receive ATM cards with instructions on the new p...



Proper food hygiene or good food handling practices are very important throughout the year. However, around festive seasons like Christmas, where there are heightened activities relating to the sales, purchasing, storage, transportation, preparation and consumption of food, there is even a greater need for persons (food service operators and consumers) to become more vigilant and careful in respect to food safety. While foods are essential for sustenance and the preservation of health and lives, they may also become conduits through which harmful substances can enter one's body.

Hence, foodborne illnesses are caused by consuming contaminated food or drink. Food is said to be contaminated when it contains or carries something that is harmful to human health. There are three main types of contaminants with which persons must be concerned. These include: biological, chemical and physical contaminants. However biological contamination is the most common cause of problems in food establishments. It is essential to note that food can become contaminated at any stage of the food handling process; from source/harvesting to consumption. Hence, due diligence must be exercised at all time by everyone engaged in the food handling practices, regardless of the stage at which the person(s) is/are involved.

Persons who become ill as a result of food borne illness typically experience symptoms ranging from abdominal (belly) pain, diarrhea, vomiting and nausea. However, other signs and symptoms may include fever and headaches. The symptoms of various foodborne illnesses start a few hours to several days after eating the contaminated food. The actual illness however, tend to last for 24 to 48 hours. On the other hand, some illnesses related to food can last for months or even years. The infection can penetrate blood streams, resulting in long term health problems that can lead to severe complications including death.

Here are some important food safety tips that you can follow this Christmas season when purchasing food or before consuming food:

Remember the following should be avoided:

Food Safety Continues.....

Food in blown tins – This is a condition which cause the bulging of the tin due to spoilage by microorganism or physical breaking down of the contents.

Rusted Tins - The rust can be extensive enough to break the thin film or coating in the tin and give way for the contents to react with the tin, which causes metal poisoning.

Unlabeled Tins/Packages - Once a container is unlabeled then no one can identify exactly what is in the container. The customers must know the contents and ingredient, etc.

Expired Foods: Foods that have expiry dates must be adhered to. This means that the preservatives in these foods last only for a certain time; therefore, manufacturers know how long the preservatives would last in their productions.

Rat Bitten Food: Rat bitten food must be avoided at all cost. Rats often feed, urinate and defecate at the same time. Hence, food that rat feed on will become contaminated by the urine and faeces which may lead to the spread of diseases such as leptospirosis

Food with soil: All food dug from the ground (ground provision) as well as raw fruits and vegetables should be thoroughly washed to rid them of excessive soil, as soil is rich with various types of microorganisms.

⇒ **When buying fresh harvested meat** (local slaughtered meat) ensure that the meat has been inspected by the Public Health authorities. The butcher or slaughter man should have the relevant inspection certificate with the date, time and place of inspection recorded.

⇒ Avoid purchasing fish from the street, especially when they have not been kept on ice.

⇒ Avoid purchasing eggs that have been kept in the heat of the sun for extensive periods of time.

⇒ Purchase food only from reputable sources (vendors/food establishment that you trust)

⇒ Ensure that you are satisfied with the general environmental conditions of the establishment or the vendor from whom you are buying.

⇒ When in doubt throw it out; or do not buy.

⇒ When buying food at restaurants and cook shops and other places that serve cooked food, remember it is best to purchase closest to the time of preparation. Food should not be kept within the danger zone (between 4 and 60 degree centigrade) for more than 2 to 4 hrs. Hot food should be kept hot and cold food should be kept cold.

Note: Remember your health is your responsibility, take charge of it today!



Spending money wisely this Christmas



Spend wisely this Christmas/ a little goes a long way

Just with a little bit of planning and budgeting, you can get through the

Christmas without spending all of your money.

Lets see if you can relate to the following scenario:

Japsy: Taz girl, me hear big sale going on all over town. Buy 2 get one free, spend \$50 and get a chance to spin the wheel. And when you spin the wheel you can win all kind a prizes. I going down there tomorrow and ah picking up anything for \$50 so I can spin that wheel.

Taz: I can't believe you can be so frivolous with your hard earned money. You have to think things through before you act on impulses.

Japsy: You like a real miss put to right. You think too much. I waiting all year for Christmas sales and now the sales are on you



Japsy: Well, I don't have baking skills like you so that is why I have to look for all the sales, I have lots of family and friends to give gifts.

Taz: So tell me, when you spend all this money Christmas time what happens in January.

You have to ensure that you put aside money to pay your bills at the end of De-



cember plus money to sustain you throughout January. Remember January is a hard month.

Japsy: Ok, I will think about what you said.

Come to think about it, I can braid hair so maybe I can do that as Christmas gifts and save some money. I heard KCCU offering all kind a special loans for Christmas, so I going to see if I get one of the loans to do some repairs on my house and forget about the unnecessary spending for Christmas.

Taz: Well now you talking sense. With all the Covid lock downs going on all over the world, things getting harder and we have to cut and contrive as old people say. Spend wisely this Christmas and save for rainy days.



To ENTER and WIN:

Answer the question correctly

Enter your Name, Address & Contact

Cut out this promotion area and drop it into the dip and win box at KCCU.



How many branches does Kingstown Co-operative Credit Union (K.C.C.U) have?

Name: _____

Number: _____

Promotion Ends December 31st 2021

There are more reasons than ever to love being a member of Kingstown Cooperative Credit Union. Read what some of our members are saying

“KCCU’s continued drive towards youth development and empowerment exemplifies its commitment in helping to mold our nation’s future seeds with focused, creative and ingenious minds who will be instrumental in advancing both our economic and social environments.”- Dominic White.

“The KCCU is owned by members, it puts money back into the community. They are not for profit. Join a credit Union Join KCCU” – Ethan Joslyn KCYC Saver

"We continue to do what we do best, helping each other. Credit union people helping people."- Martin Sheen - Director

“KCCU is a champion for small business owners. They understand and recognize how important small business are to the economy”—Natasha Jackson—Small business owner

“At KCCU, you can count on us to hold your hands to accomplish your dreams, to fulfill your plans, today we affirm our stance, together we are strong hand in hand shared vision, building our nation”— Danville Toney

“KCCU the credit union that cares about you! Let’s go forward in 2022 with KCCU”—Timothy Scott



The holidays tend to be a hectic time from stripping the house, painting, shopping, and wrapping gifts to planning what to cook on Christmas day can become a daunting task. The common Vincentian society involves lots of food and plenty of it. So have you decided what you will be serving family and friends on this merry day? If not, don't stress too much!! Essentially most households will be serving dishes like traditional Christmas turkey, honey ham, pork, and macaroni cheese pie, curry goat with a glass of sorrel and fruit cake, or black cake. What we have decided to do for you is to make life simple and put together two recipes that are most amazing and sumptuous that you will enjoy.

Potatoes au gratin

- 3 tablespoons butter
- 3 tablespoons all-purpose flour
- 1-1/2 teaspoons salt
- 1/8 teaspoon pepper
- 2 cups 2% milk
- 1 cup shredded cheddar cheese
- 5 cups thinly sliced peeled potatoes (about 6 medium)
- 1/2 cup chopped onion
- Additional pepper, optional



Directions

Preheat oven to 350°. In a large saucepan, melt butter over low heat. Stir in flour, salt and pepper until smooth. Gradually add milk. Bring to a boil; cook and stir 2 minutes or until thickened. Remove from heat; stir in cheese until melted. Add potatoes and onion.

Transfer to a greased 2-qt. baking dish. Cover and bake 1 hour. Uncover; bake 30-40 minutes or until the potatoes are tender. If desired, top with additional pepper.

Cucumber Salad with Herb & Garlic Dressing

- 3 cucumbers
- 1/2 red onion

HERB & GARLIC DRESSING:

- 1 1/2 tbsp red wine vinegar
- 3 tbsp extra virgin olive oil
- 1 garlic clove
- 1/2 tsp Dijon mustard
- 3/4 tsp mixed dried herbs
- 1/2 tsp white sugar
- 1/2 tsp salt and black pepper



Shake Dressing in a jar.

Cucumber: Trim ends then slice about 3 mm/ 1/8" thick

Place in bowl with red onion

Pour Over dressing, toss gently and serve immediately

<p>1 DECORATE A TREE</p> 	<p>2 Try a new recipe</p> 	<p>3 Watch a family video</p> 	<p>4 Work out</p> 	<p>5 THANK YOU THANK SOMEONE</p> 
<p>6 SUPPORT LOCAL</p> 	<p>7 JOIN KCCU</p>	<p>8 LIL' SHOP SALE SUPPORT SMALL BUSINESS</p> 	<p>9 CREATE A CARE PACKAGE</p> 	<p>10 YOU ARE BEAUTIFUL! THANK YOU! Compliment a stranger</p> 
<p>11 VOLUNTEER</p> 	<p>12 Join KCYC junior savings</p> 	<p>13 GO TO CHURCH</p> 	<p>14 Make a budget</p> 	<p>15 WRAP A GIFT</p> 
<p>16 Decorate</p> 	<p>17 Buy your ham or turkey</p> 	<p>18 Deep clean the house</p> 	<p>19 Create a grocery list</p> 	<p>20 Visit a family member</p> 
<p>21 SAY I LOVE YOU</p> 	<p>22 Donate food, clothes or toys</p> 	<p>23 SING A CAROL</p> 	<p>24 Take a family Christmas photo</p> 	<p>25 RELAX & ENJOY THE DAY!!!</p> 