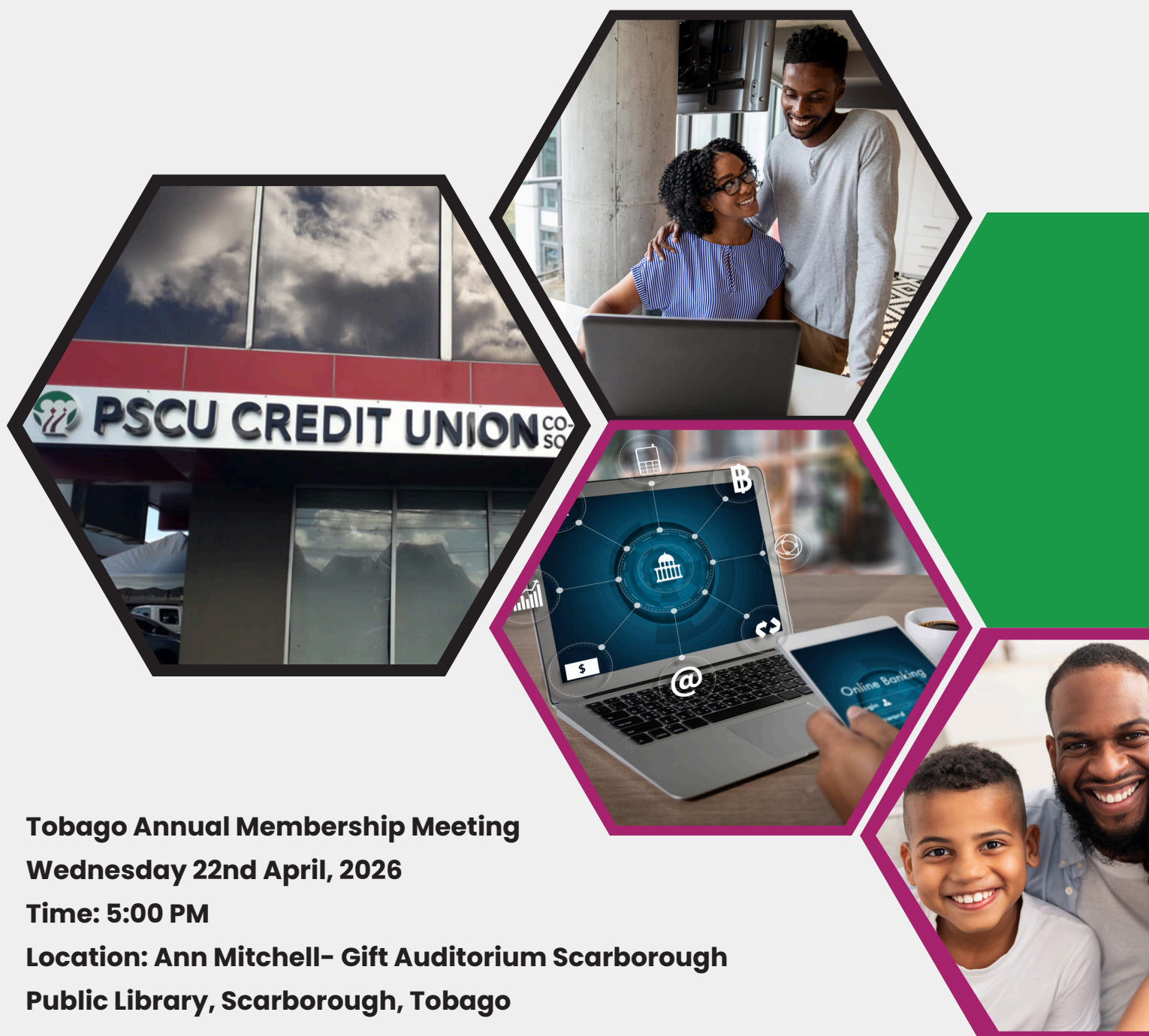


Tobago Advisory Committee

# 2025 Annual Report



**Tobago Annual Membership Meeting**

**Wednesday 22nd April, 2026**

**Time: 5:00 PM**

**Location: Ann Mitchell- Gift Auditorium Scarborough**

**Public Library, Scarborough, Tobago**

# NATIONAL ANTHEM

Forged from the love of Liberty  
In the fires of hope and prayer  
With boundless faith in our destiny  
We solemnly declare

Side by side we stand  
Islands of the blue Caribbean Sea  
This our native land  
We pledge our lives to thee

Here every creed and race  
Find an equal place  
And may God bless our nation

Here every creed and race  
Find an equal place  
And may God bless our nation



# CREDIT UNION PRAYER

*Prayer of St. Francis of Assisi*

Lord, make me an instrument of thy peace  
Where there is hatred, let me sow love  
Where there is injury, pardon  
Where there is doubt, faith  
Where there is despair, hope  
And where there is sadness, joy

O Divine Master  
Grant that I may not so much seek  
To be consoled as to console  
To be understood as to understand  
To be loved as to love  
For it is in giving that we receive  
It is in pardoning that we are pardoned  
And it is in dying  
That we are born to Eternal life



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# NOTICE



Dear Valued Members,

Notice is hereby given that the **Annual Membership Meeting** of the **Tobago Advisory Committee (TAC)** of the PSCU Credit Union Cooperative Society Limited will be held on **Wednesday 22<sup>nd</sup> April, 2026** at the Scarborough Public Library Scarborough, Tobago, commencing at **5:00 p.m.** in order to:

- **Confirm the Minutes of the Tobago Membership Meeting of 2025**
- **Host TAC Elections**
- **Report on the activities of the Tobago Advisory Committee 2025**
- **To Discuss Any Other Business**

Please note that registration begins promptly at 4:30 p.m. and ONLY financial members can attend.

Respectfully submitted

Kevin McKenzie

**Secretary – Tobago Advisory Committee (TAC)**

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Follow us:    

# AGENDA

<b>Call to Order</b>	Director
<b>National Anthem</b>	
<b>Credit Union prayer</b>	
<b>Welcome</b>	Branch Supervisor
<b>Special Remarks</b>	President, CEO
<b>Reading and Confirmation of the Minutes of 2025</b>	Secretary TAC
<b>Matters Arising out of the Report and Minutes</b>	Open Floor
<b>Tobago Advisory Committee Report 2025</b>	TAC Chairman
<b>Call to Serve Presentation</b>	BOD Member
<b>TAC Membership Requirements and Expectations</b>	BOD Member
<b>Elections</b>	Supervisory Committee
<b>Results of Elections</b>	
<b>Door Prizes</b>	
<b>Vote of Thanks</b>	

# MINUTES OF THE 2025 TOBAGO ANNUAL MEMBERSHIP MEETING OF THE PSCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

## **1.0 Commencement**

**1.2** The meeting was called to order at 5:23 pm and was chaired by the Master of Ceremonies – Mr. Marlon Callender. The National Anthem was sung, followed by the Credit Union Prayer that was led by Claudia Jordan-Quashie. The Branch Supervisor – Mrs. Shirley Mc Millan – specially welcomed everyone who was present.

## **2.0 Opening Remarks/ President's Address**

The President – Ms Margaret Weston of PSCU Board of Directors began her address by welcoming everyone and recognizing Shirley McMillan, Branch Supervisor, for her longstanding service and excellent work with the Tobago team. A special greeting was also extended to Dr. Stanley Marcano, a past Board member who resides in Tobago and continues to offer her support.

Ms Weston expressed her pleasure at being in Tobago and noted that it had been an exceptional year for the Tobago Branch. The President then reflected on the recent loss of Mrs Chantel Byng-Drysdale, Chairman of the TAC, acknowledging that such unexpected events can be difficult to understand, even for those with strong faith. She reminded attendees that moments like these carry profound lessons and that, as often taught in Sunday School, we must trust that God has a plan for everyone.

The President encouraged everyone not to lose faith or become overwhelmed by grief, but instead to accept what has occurred, even though the loss remains unusual and traumatic. She emphasized the importance of supporting one another and allowing time to heal, as time eventually eases all wounds. She urged everyone to remain strong and continue moving forward. While the organization will never forget Chantell, who left an indelible mark on all of them, she reminded members that understanding and accepting life's greater plan will help them find peace.

# Minutes of the 2025 Tobago Annual Membership Meeting of the PSCU Credit Union Co-operative Society Limited

*continued*

The President extended congratulations to the newly appointed Chairperson of the Tobago Advisory Committee, Mrs. Simone James -Taylor and wished her success in keeping members informed and in organizing services and training that would benefit the membership. She also expressed anticipation for the next virtual session on financial literacy and encouraged all members, particularly those in Tobago, to register and participate via Zoom alongside their Trinidad counterparts. She noted that the session would provide valuable guidance on sound financial management and reminded members that it is never too late to begin investing their money.

In closing, the President invited any queries or questions from members that she could address in person.

### **3.0 Memorial for deceased TAC Chairman**

Mr. Prisgar Woods welcomed all present and congratulated the newly appointed Chairman. He gave a brief overview of Chantell Byng Drysdale by using an acronym with her name.

**C:** She had a heart for children

**H:** Was very helpful

**A:** A jovial attitude

**N:** No nonsense person

**T:** Touchy at times

**E:** Energetic

**L:** Loved to laugh and have fun

**L:** She had a special love for PSCU; she was always willing to serve anywhere.

She made herself available to attend, promote, and encourage members to take advantage of the services offered at the Credit Union. He noted that one of Mrs. Byng-Drysdale's main concerns was the low level of participation at events, as she often asked what could be done differently to encourage more members to attend. Mr. Woods stated that he would forever cherish her memory and expressed gratitude to her husband and to PSCU for their continued support.

# Minutes of the 2025 Tobago Annual Membership Meeting of the PSCU Credit Union Co-operative Society Limited

*continued*

## **4.0 Reading and Confirmation of Minutes**

The minutes of the previous meeting were read by Kevin McKenzie – TAC Secretary, confirmed by Mrs. Pearl Murray-Baird, and seconded by Leaser Dawn Charles, moving the 2024 minutes to be accepted.

## **5.0 Reading of the Tobago Advisory Committee Report 2024**

The Tobago Advisory Committee (TAC) 2024 Report was presented by the current Chairperson, Ms. Simone James-Taylor. The TAC, comprising Chantell Byng-Drysdale (Chairperson), Kevin McKenzie, Dixie-Ann Nelson-Turner, Garthlyn John, and Simone James-Taylor, held eleven meetings during 2024. The chairperson, then introduced some items carded for 2025.

## **6.0 Matters Arising out of the Report and Minutes**

### **PSCU Vacant Land**

Mr. Andre Padia – CEO of PSCU Credit Union – in his presentation to the meeting, stated that the matter concerning the PSCU vacant land at Orange Hill, Scarborough, has not yet been settled. He further stated that he will continue to explore what could be done on the property, and some preliminary ideas were presented as follows:

- 1. Storage and Meeting Facility** – To create an offsite Tobago Branch storage location for important documents. This space could also be used as a meeting venue for PSCU staff and for committee meetings.
- 2. Offsite IT Backup Location** – A possible offsite PSCU IT Data Storage site in Tobago was also proposed, to serve as a backup recovery location which is critical to business continuity in the event of data loss in Trinidad. This site is expected to be safe and accessible.
- 3. Container Unit Proposal** – A proposal from Chef Pro Company, which supplies specially designed container units with two-storey storage structures and varied layouts that maximize interior space, was discussed. Mr. Padia presented examples of the different designs, noting that they could be both functional and visually attractive. He further stated that while some may focus on the negatives, the organization must also identify opportunities. He encouraged the team to consider how space could be created to add value for members, strengthen

# Minutes of the 2025 Tobago Annual Membership Meeting of the PSCU Credit Union Co-operative Society Limited

*continued*

internal operations, and enhance the organization's presence and brand visibility. He also remarked that area is a very attractive space with strong potential for development.

- 4. Electronic Billboard Idea** – Mr. Padia informed members that he asked the Marketing Manager to explore the use of electronic billboards showcasing PSCU services, INEZ Property Sale, and other businesses in the area that may wish to rent advertising space. He stressed that such an investment could generate revenue through both internal and external advertising.

Mr. Padia indicated that the price for the containers ranged from TT\$299,000.00 to TT\$375,000.00. He also explained that the two-story prefab option is a more reasonable choice for the organization.

## **7.0 Door Prizes**

Lenora O'Neil- Balfour and Chelsea Mc Kenzie were the 2 lucky winners.

## **8.0 Vote of Thanks**

The Vote of Thanks was done by Dixie Ann Nelson- Turner – TAC Member – who thanked God for safety, for all the Directors and board members, members of staff, and all members present. She specially thanked first-time attendees for coming to the Tobago Membership Meeting.

## **9.0 Conclusion**

The meeting was adjourned at 7.32 PM

## Introduction

The Tobago Advisory Committee (TAC) is an ad-hoc committee established by the Board of Directors to assist the Tobago membership in coordinating the affairs of the Society including providing promotional and educational services. **The committee's mandate includes:**

- Promoting the objectives of the Education Committee for and on behalf of the membership in Tobago.
- Supporting the implementation of the activities related to the approved education programme for the PSCU membership in Tobago and.
- Assist in promoting the core values of PSCU, among existing and new members.

The Committee's mandate was operationalized in 2025 by the following:

Chantell Byng-Drysdale	Chairperson (April 2024- February 9 <sup>th</sup> , 2025)
Simone James – Taylor	Chairperson (April 8 <sup>th</sup> , 2025, to Present)
Kevin Mc Kenzie	Secretary (April 2024- Present)
Dixie-Ann Nelson- Turner	Member (April 2024- Present)
Garthlyn John	Member (April 2024-Present)
Andre Clement	Member (April 2025-Present)

## Attendance

The Tobago Advisory Committee held a total of twelve (12) In-Person and six (6) online meetings for the Period January to December 2025. The Following table displays the attendance of its members.

# REPORT OF THE TOBAGO ADVISORY COMMITTEE 2025

*continued*

<b>NAME</b>	<b>In House Meeting (12)</b>	<b>Online Meeting (6)</b>	<b>Excused</b>
<b>Chanell Byng-Drysdale</b>	1	0	
<b>Kevin McKenzie</b>	12	6	
<b>Garthlyn John</b>	12	5	1
<b>Simone James- Taylor</b>	12	6	
<b>Dixie-Ann Nelson-Turner</b>	12	6	
<b>Andre Clement</b>	11	4	2

## **Activities**

The Tobago Advisory Committee partnered with the PSCU Tobago Branch and staff, together with faithful members of the Credit Union to present several of the items on the scheduled Calendar of Events for 2025. The Following is a snapshot of these events:

### **Kiddies Tour 2025**

On August 13, 2025, the Kiddies Tour, providing 75 participants with an educational exploration of Tobago's agriculture and wildlife. The 8-9-hour tour included visits to Studley Park Sheep Farm, Hope Farm, Scarborough Botanical Gardens, and Corbin Wildlife.

The event successfully enhanced agricultural and financial literacy, fostered community engagement, and developed youth leadership through the involvement of PSCU staff members as Bus Captains. Highlights included interactive Q&A sessions, quizzes, and strong participation from all age groups.



# Kiddies Tour 2025



*continued*

## **SEA /CSEC Awards**

PSCU Credit Union was proud to celebrate the academic achievements of its youngest members at the annual SEA/CSEC Awards Ceremony, which took place on Wednesday, 26th November 2025. This highly anticipated event honoured the hard work, dedication, and excellence of students who sat the Secondary Entrance Assessment (SEA) and Caribbean Secondary Education Certificate (CSEC) examinations in 2024.

The ceremony recognized students who have successfully transitioned to secondary school through the SEA, as well as those who had performed exceptionally well in their CSEC examinations. In addition to Commemorative plaques and certificates, awardees received tokens of appreciation and bursaries to assist with their continued education.

This event part of the Credit Union's ongoing commitment to supporting the holistic development of its members and investing in the future of our nation's youth. By acknowledging academic excellence and perseverance the Credit Union, aims to motivate students to continue striving for success and to instill in them a strong sense of pride and accomplishment.

Parents, guardians, and members of the Credit Union community were invited to attend and share in this special celebration. The evening included remarks from distinguished guests, performances by young talent, and inspirational stories from a guest speaker.

The TAC remains dedicated to empowering its members through education and meaningful recognition of their achievements.

# Tobago SEA/CSEC Awards 2025



*continued*

## **Children's Christmas Party**

The holiday season at PSCU Credit Union came alive with joy, laughter, and festive cheer at our annual Children's Christmas Party, which was held on Sunday, 14th December 2025. The event was a resounding success, bringing together approximately 400 children for a day filled with fun and celebration.

Children enjoyed a wide range of exciting activities, including games, entertainment, face painting, bouncy castles, train rides and a special visit from Santa Claus, who delivered gifts to every child in attendance. Holiday-themed performances and festive surprises added to the magical atmosphere, creating lasting memories for all who participated.

This cherished tradition reflected PSCU's ongoing commitment to family and community, offering our youngest members a joyful experience while fostering togetherness among parents, guardians, and staff. The Children's Christmas Party once again proved to be a highlight of the season, bringing warmth and unity to our Credit Union family.

# Tobago Children's Party 2025



# REPORT OF THE TOBAGO ADVISORY COMMITTEE 2025

*continued*

## **Christmas Hamper Packages Distribution (Social Responsibility Initiative)**

This project was a PSCU Board of Directors Social Responsibility Initiative that was operationalized by the TAC Committee. Tobago Advisory Committee selected 33 retired members (aged 65+) to receive tokens of appreciation. The recipients were former public servants, including past Committee members, identified by the IT department and the Tobago Branch Manager (Ag). On December 28<sup>th</sup> and 29<sup>th</sup>, 2025, the TAC distributed a total of 33 hampers and fruit baskets to members from Roxborough to Crown Point.



# Christmas Hamper Distribution 2025



*continued*

## **Conclusion**

In 2025, the Tobago Advisory Committee effectively fulfilled its mandate to coordinate affairs and provide educational services for the PSCU membership in Tobago. Through strategic collaboration with the Tobago Branch and dedicated volunteers, the TAC successfully delivered a diverse calendar of events that enhanced member engagement and promoted the Credit Union's core values. Educational activities like the Kiddies Tour and SEA/CSEC Awards to community-building events such as the Children's Christmas Party and the Board's social responsibility initiative, the committee made a tangible impact on members of all ages.

The year was also one of significant transition for the Committee after the passing of our Chairperson, Mrs. Chantell Byng-Drysdale on February 9, 2025. It is with deep respect and gratitude that we acknowledge the invaluable contributions of our late Chairperson, whose vision and leadership were instrumental in shaping the committee's direction. In accordance with the committee's protocols, an alternate was installed to ensure continuity. Following this process, Ms. Simone James-Taylor was unanimously elected as the new Chairperson to lead the TAC forward from April 8, 2025, to present.

The TAC remains committed to empowering members through education, fostering community spirit, and supporting the holistic development of its members and the wider Tobago community.

Regards



---

**Kevin McKenzie**

Secretary

Tobago Advisory Committee

# THANK YOU



*On us you can Rely*

## CONTACT US

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