ST. VINCENT AND THE GRENADINES CO-OPERATIVE LEAGUE LTD

35th Annual General Meeting

Thursday, June 11, 2015

"50 Years of Co-operative Alliance, Consolidation and Expansion"

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Organizational Profile

The League began in 1962 as the 'Credit Union Education Council'. As a basis for unifying existing credit unions, fostering the organization of new societies and defining a common vision and purpose for the Movement, the Council was duly registered on July 3, 1964 as the St. Vincent and the Grenadines Co-operative Credit Union League Ltd.

The League is governed by the Cooperative Societies Act, No. 12 of 2012 and its By-Laws. In accordance with Article II, Section 4(1) of its revised By-Laws, the League changed its name to the "St. Vincent and the Grenadines Co-operative League Ltd". The revised name reflects the scope of the League's mandate to develop and promote all types of co-operatives, and expand the co-operative sector.

Organizational Profile

Objectives of the League

The League's thrust as an apex body since inception has been to co-ordinate, monitor and promote activities for the development, growth, expansion and integration of Co-operative Societies in St. Vincent and the Grenadines and perform representational and other functions as may be determined by its members, including:

(i) assisting with the formation and readiness for registration of viable cooperative societies;
(ii) initiating and encouraging capacity development activities beneficial to cooperative societies;
(iii) stimulating community awareness of and public confidence in the Cooperative Sector;
(iv) representing and advocating the interests of the Co-operative Sector.

Programmes and Services

- Education and Training
- Project Planning
- Technical Support
- Strategic Planning, Implementation & Monitoring
- Office Support Services
- Consultancy and Marketing
- Communication and Information
- Administration of CUNA Insurance
- Investment Opportunities
- Advocacy and Representation
- Policy Development Monitoring and Supervision

Notice of 35th Annual General

NOTICE is hereby given that the 35th Annual General Meeting of the St. Vincent and the Grenadines Cooperative League Ltd will be held on Thursday, June 13, 2015 at the SVG Co-operative League Conference Room beginning at 4:00 pm. The meeting shall receive the Board of Directors' Report 2014, the Auditor's Report and Financial Statements for 2014, and elect Officers to serve for the 2015 programme year.

AGENDA

1. Call to Order
2. Credit Union Song and Prayer
3. Greetings
4. Ascertainment of Quorum
5. Apologies for Absence
6. Minutes of the 34th Annual General Meeting
   a) Corrections, Amendments & Confirmation
   b) Matters Arising
7. Statutory Reports:
   a) Board of Directors
   b) Treasurer
   c) Auditor
   d) Supervisory Committee
   e) Development Fund Committee
8. Election of Officers
   a) Board of Directors
   b) Supervisory Committee
9. Appointment of Auditors
10. Resolutions
11. Any Other Business
12. Adjournment

All affiliates are encouraged to ensure that their delegates are in attendance. Please be reminded that all outstanding dues must be settled if voting rights are to be exercised. Resolutions for consideration by the Annual General Meeting should be submitted to the League Office not less than fourteen days before the meeting.

St. Vincent and the Grenadines Co-operative League Ltd

SECRETARY

Standing Orders

1. (a) A member shall stand when addressing the Chair.
   (b) Speeches shall be clear and relevant to the subject before the meeting.
2. A member shall only address the meeting when called upon by the Chairperson to do so, after which, he/she shall immediately take his/her seat.
3. No member shall address the meeting except through the Chair.
4. A member shall not speak on the same subject twice except:
   (a) The mover of the motion - who has the right to reply;
   (b) He/She rises to object or explain (with the permission of the Chair).
5. No speeches shall be made after a subject has been put and carried or rejected.
6. The mover of a "procedural motion" (adjournment, lay on the table, motion to postpone) shall have no right to reply.
7. A member rising on a "point of order" shall state the point concisely.
   (A point of order must have relevance to the Standing Orders.)
8. (a) A member shall not call another member to order but may draw the attention of the Chair to a 'Breach of Order'.
   (b) In no event shall a member call the Chair to order.
9. Only one amendment shall be before the meeting at any given time.
10. When a motion is withdrawn, any amendment to it falls.
11. The Chairperson shall have the right to a 'Casting Vote'.
12. If there is an equality of voting on an amendment, and if the Chairperson does not exercise his/her casting vote, the amendment is lost.
13. Provision shall be made for protection by the Chairperson from vilification (personal abuse).
14. No member shall impute improper motives against another member.

Board of Directors (2014)

President
Kelvin Pompey

Vice President
Dwight Lewis

Secretary
Camilla Mandeville

Treasurer
Collin May

Director
Gwendolyn Burgin

Director
Colin John

Director
Philbert Gould

Supervisory Committee (2014)

Chairperson
Sis. Cecilia Williams

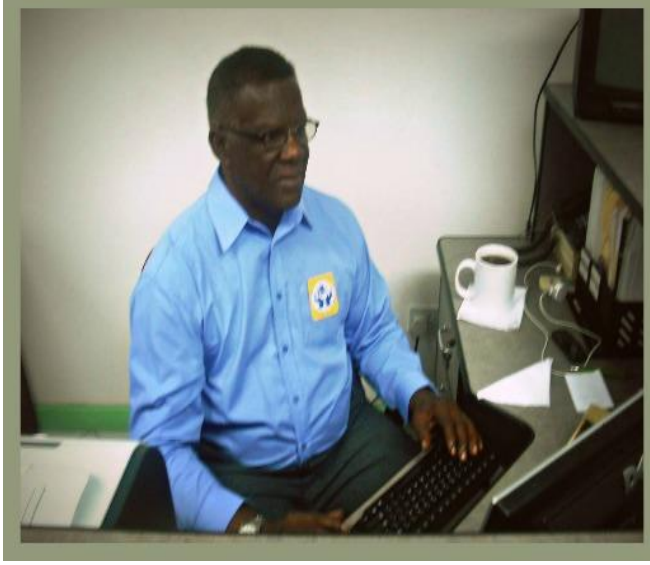
Secretary
Sis. Thecla Andrews

Member
Bro. Glendon Swift

League Staff (2014)

Sis. Shanette Parris, Administrative Officer

Bro. Kimrall Williams), Clerk / IT Assistant



Bro. Basil Chambers, Development Officer

Sis. Angela Patrick-Bertrand, Manager

1st
92% Penetration
(Highest Worldwide)

70,000
Members

$306 Mil (EC)
Savings & Shares

$220 Mil (EC)
Loans

$311 Mil (EC)
Assets

$44 Mil (EC)
Reserves

Minutes of the 34th Annual General Meeting
of the SVG Co-operative League held on Saturday May 24, 2014 at the League Conference Room

1.0 CALL TO ORDER AND OPENING EXERCISE

The meeting was called to order at 9:40 a.m. by the Chairman, President Junior Bacchus.

Prayers were offered by Bro. Kelvin Pompey. This was followed by the Credit Union Prayer and Song. One minute's silence was then observed for deceased co-operators.

Twenty-four (24) delegates representing six (6) credit unions and one (1) co-operative were present at the commencement of the meeting. The Chairman declared the meeting duly constituted after the Registrar of Co-operatives confirmed that there was a quorum.

The Chairman welcomed all members and acknowledged officials of the Co-operative Department, the Financial Services Authority, the auditors of KDLT Ltd, representatives of fraternal organizations, volunteers, directors and staff.

2.0 ADOPTION OF STANDING ORDERS

The Chairman reminded the meeting that the Standing Orders on page 6 of the 34th Annual General Meeting Report must be adhered to for an efficient and orderly meeting.

The Standing Orders were adopted on a motion moved by Bro. Junior Simmons and seconded by Sis. Cecelia Williams.

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3.0 APOLOGIES FOR ABSENCES

An apology for absence was tendered on behalf of Bro. Philbert Gould, League Director and President of the Barrouallie Co-operative Credit Union.

4.0 GREETINGS FROM FRATERNAL ORGANIZATIONS

Representatives of member credit unions, associate co-operatives, KDLT Ltd, the Financial Services Authority and the Co-operative Department delivered greetings and congratulatory messages to the meeting.

5.0 MINUTES OF THE 33rd AGM

(A) Amendments

There were no amendments to the Minutes of the 33rd Annual General Meeting of the League.

(B) Confirmation of Minutes

The Minutes of the 33rd Annual General Meeting were adopted on a motion moved by Sis. Cecelia Williams and seconded by Sis. Thecla Andrews.

(C) Matters Arising

Substantive matters arising out of the Minutes of the 33rd AGM were deferred for discussion under the relevant headings of the Board of Directors' Report to the 33rd Annual General Meeting.

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6.0 REVIEW AND ADOPTION OF 2013 BOARD OF DIRECTORS' REPORT

6.1 The Board of Directors' Report featured the programme activities of the League for 2013. In introducing the report, Chairman Bacchus cited the issues that impacted the economy in 2013 and the resulting challenges that the Credit Union Movement had encountered during that period.

6.2 Highlights of the year included the major outcomes and achievements of the Co-operative Year; the strong performance of credit unions in all areas of operations; and ongoing consolidation of co-operatives.

6.3 The meeting congratulated the St. Vincent and the Grenadines Automotive Co-operative Society (SACS) on joining the membership of the League.

6.4 In reporting on the operations of COMFI, Bro. Junior Bacchus (COMFI President) noted that the co-operative micro-finance institution became operational following its launch in February 2013. There was a start-up staff complement of four and the requisite statutory committees were in place. Priority was being given to updating the business plan with a view to sourcing additional capital and funds for on-lending.

6.5 Following discussions, the Board of Directors' Report was adopted on a motion moved by Bro. Dwight Lewis and seconded by Sis. Phyllis Jack.

7.0 TREASURER'S AND AUDITOR'S REPORT

7.1 The Treasurer, Bro. Kelvin Pompey, presided over this segment of the meeting.

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7.2 Mr. Kirk Da Silva, Auditor of KDLT Chartered Certified Accountants, was invited to present the Auditor's Report and Financial Statements for the year ended December 31, 2013. The Report comprised the following sections:

- Independent Auditor's Report;
- Statement of Financial Position;
- Statement of Comprehensive Income;
- Statement of Changes in Equity;
- Statement of Cash Flows;
- Nature of Operations and Summary of Significant Accounting Policies;
- Other explanatory notes; and
- Statement of General and Administrative Expenses.

7.3 Mr. Da Silva pointed out Management's responsibility for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Systems (IFRS). He explained the Auditors' responsibility to express an opinion on the financial statements having conducted an audit in accordance with International Standards of Auditing (ISA).

7.4 Mr. Da Silva concluded presentation of the Auditor's Report by informing the AGM that in his opinion the financial statements present fairly in all material respects, the financial position of the League as of December 31, 2013 in accordance with IFRS.

7.5 Following the Auditor's Report, League Treasurer, Bro. Kelvin Pompey took the meeting through each of the financial statements. The Statement of Comprehensive Income showed that the League generated a surplus for the year.

7.6 The Treasurer indicated that the Board of Directors of the League had approved a contribution to the Development Fund equivalent to 5% of the surplus generated from the society's operations.

7.7 Subsequent to the ensuing discussions, the Auditor's Report and Financial Statements for the year ended 31 December were adopted on a motion moved by Sis. Cecelia Williams and seconded by Bro. Cecil Straker.

8.0 SUPERVISORY AND COMPLIANCE COMMITTEE REPORT

8.1 Chairman Bacchus invited the Chairman of the Supervisory and Compliance Committee to present the Committee's report to the meeting. Sis. Cecelia Williams began by introducing Bro. Glendon Swift and Bro. Telbert Samuel as the other members of the Committee.

8.2 Sis. Williams reported that the Supervisory and Compliance Committee was satisfied that the governance, management and operations of the League were conducted in accordance with legal and regulatory requirements.

8.3 Sis. Williams concluded by expressing sincere gratitude to the meeting for affording the members of the Committee the opportunity to serve.

8.4 Following discussions, the Supervisory and Compliance Committee Report was adopted on a motion moved by Sis. Gwendolyn Burgin and seconded by Bro. Junior Simmons.

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9.0 DEVELOPMENT FUND COMMITTEE REPORT

9.1 Bro. Junior Bacchus, Chairman of the Development Fund Committee, reported on the operations of the Fund. He informed the meeting that no projects were brought before the Development Fund Committee for consideration during the reporting period.

9.2 The Chairman expressed his pleasure over the fact that the financial position of the League had improved during the reporting period, making it possible for the Board to approve the first financial contribution to the Fund.

9.2 Following discussions, the Development Fund Committee Report was adopted on a motion moved by Sis. Camilla Mandeville and Seconded by Bro. Junior Bacchus.

10.0 ELECTION OF OFFICERS

10.1 Bro. Albert Edwards, Senior Field Officer with the Co-operative Department presided over the election of officers.

[A] BOARD OF DIRECTORS

(i) Retiring Officers

10.2 In accordance with Article 9(1)(h) of the League By-Laws, Directors Junior Bacchus and Michael John retired at the 34th AGM having completed two terms of service on the Board. They were not eligible for re-election.

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(ii) Newly Elected Directors

10.3 The results of elections to the Board of Directors for the 2014 year were as follows:

i. Bro. Dwight Lewis - 3 years
ii. Bro. Collin May - 3 years.

[B] SUPERVISORY AND COMPLIANCE COMMITTEE

(i) Retiring Officers

10.4 In accordance with Section 65(3) of the Co-operative Societies Act 2012, Bro. Telbert Samuel retired at the 34th AGM having completed a one-year term of service on the Supervisory and Compliance Committee.

10.5 Bro. Samuel was eligible for re-election however, in accordance with Section 65(2) of the Act, his nomination was not accepted by the General Membership as he was absent from the meeting and had not tendered an excuse.

(ii) Newly Elected Supervisor

10.6 Sis. Thecla Andrews was elected to the Supervisory and Compliance Committee for a period of 3 years.

[C] APPOINTMENT OF AUDITORS

10.7 The firm KDLT Chartered Certified Accountants was re-elected to serve as auditors of the League for the 2014 year.

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11.0 ADJOURNMENT

11.1 The 34th Annual General Meeting was adjourned at 2:20 p.m. on a motion moved by Bro. Collin May and seconded by Bro. Cecil Straker.

Signed:

Camilla Mandeville

Sis. Camilla Mandeville
Secretary

Confirmed this *11th* day of *June* 2015.

Kelvin Pompey

Bro. Kelvin Pompey
President

Attendance List
34th Annual General Meeting

Delegates

1.	Brenford Findlay	BCCU
2.	Kelvin Pompey	GECCU
3.	Camilla Mandeville	GECCU
4.	Cecelia Williams	GECCU
5.	Phyllis Jack	MCCU
6.	Cecil Straker	SVGPCCU
7.	Collin May	SVGPCCU
8.	Junior Simmons	SVGPCCU
9.	Thecla Andrews	SVGPCCU
10.	Gwendolyn Burgin	SVGTCCU
11.	Junior Bacchus	SVGTCCU
12.	Dwight Lewis	SVGTCCU
13.	Randy Boucher	SACS
14.	Lancelot Stevenson	SACS

Other Persons in attendance

15.	Kamara Craigg	MPCS
16.	Albert Edwards	Cooperative Department
17.	Kwesi Cato	Cooperative Department
18.	Jennifer Williams	Cooperative Department
19.	Angela Bertrand	SVG Coop League
20.	Montie Chambers	SVG Coop League
21.	Shanette Parris	SVG Coop League
22.	Kimral Williams	SVG Coop League
23.	Kirk Da Silva	KDLT /Auditor
24.	Sedonnie Gibson	KDLT / Auditor

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Board of Directors' Report
For the Year Ended December 31, 2014

1. INTRODUCTION

The St. Vincent Co-operative Credit Union League was incorporated on 3rd July 1964 with a mission to strengthen, integrate and promote the sustainable growth and development of the Credit Union Movement.

The League is founded on the philosophy of service and mutual co-operation. This philosophy is at the core of everything we do, from our education and training programmes, to our lobbying efforts, our promotional services, networking services, and our integration initiatives.

This year, we celebrate five decades of operation under the theme "50 Years of Co-operative Alliance, Consolidation and Expansion". It is a simple and clear reminder of the shared values that have nurtured and developed co-operatives into a unified and progressive system.

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The Co-operative Movement in St. Vincent and the Grenadines has always existed and evolved within a dynamic and changing environment. Whatever the year or source of the changes, the strategy of the League since its inception has been to work together cohesively with its members to establish co-operatives as a business model that can be leveraged for a people-centered approach to sustainable development.

Today, with a dynamic context characterized by economic uncertainties arising from global phenomena, new and emerging regulatory strictures, and internal changes within the co-operative sector, the co-operative philosophy and principles take on even more significance than they did fifty years ago.

The Co-operative Movement is now a substantial contributor to national development, moving from a multiplicity of discrete credit unions and producer / service co-operatives comprising 1,002 members, an initial share capital of EC$9,808 and savings of $1,387 in 1964 to a consolidated sector of 4 credit unions, 9 producer/service co-operatives and 87 school-based junior co-operatives with a combined membership of 70,000 persons, share capital of EC$34mil, savings of EC$306mil and assets of EC$311mil in 2014.

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The League's programme of organized guidance and development over the past 50 years has corresponded closely with the steady increase in the growth of credit unions and other co-operatives. As a national voice for the co-operative business model, the League has brought co-operatives together to address policy priorities, design strategies for increased co-operation and consolidation, and partner with government and other stakeholders in meeting the social and economic needs of Vincentians.

The legacy of achievement from which present and future co-operators can draw inspiration include the following:

- Consistent advocacy and input to all versions of the Co-operative Societies Act that followed the inaugural ordinance of 1963;
- Co-founding and development of the West Indies Conference of Credit Societies (WICCS) and its successor organization, the Caribbean Confederation of Credit Unions;

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- Advocacy and representation on statutory committees of regional and international credit union federations;
- Proactive partnering with Government in sector monitoring, and development;
- Strategic advocacy to source funds to credit unions for rural credit facility and 100% mortgage financing;
- Co-design and implementation of legacy initiatives (ECEMP; IFAD; Irish League Projects);
- Co-development of the Schools Co-operatives Programme;
- Co-founding and institution of the OECS Credit Unions Summit and Eastern Caribbean Co-operative Central Ltd;
- Design and establishment of central liquidity fund (CFF);
- Spearheading of year-long commemoration of UN designated International Year of Co-operatives 2012;

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- Establishment of co-operative sector headquarters;
- Deeper co-operative sector penetration into the small and micro enterprise (SME) subsector through the design and institution of COMFI;
- Consistent promotion of voluntary amalgamations as a strategic response to the need for greater efficiencies, improved member service and competitiveness.

In charting the future development of the Movement, the challenge to co-operative leaders is to innovatively and strategically rework the co-operative business model in view of the emerging realities whilst remaining true to the fundamentals of co-operativism.

Our pioneers, both leaders and members, recognized that many of the solutions to the challenges confronting the Movement lay in the principle of co-operation among co-operatives.

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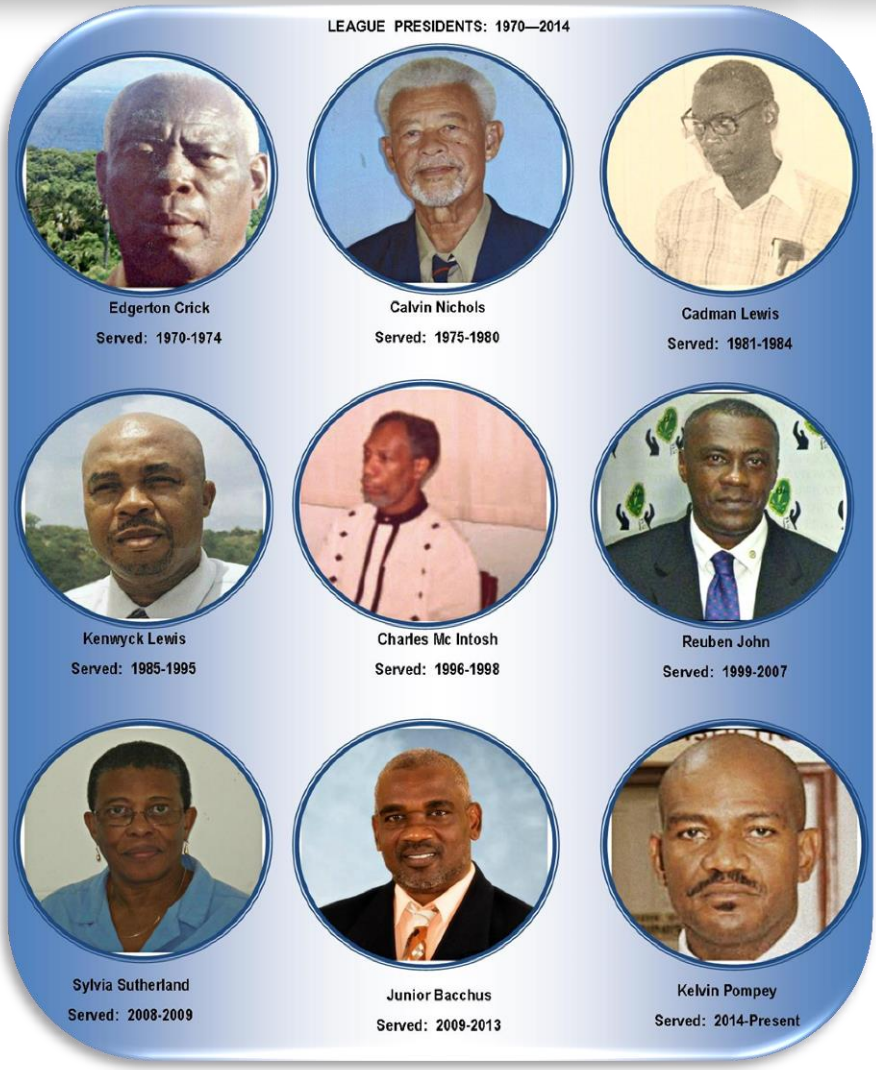

Cognizant of the critical responsibility of the League, as the apex body, to formulate these solutions, our past leaders have consistently enhanced the League's structure to build an organization that would help the Movement realize its potential as a vibrant co-operative sector.

The extraordinary achievements of our Movement give us confidence and justifiable optimism to recommit ourselves to maximizing our Cooperative Difference as we work together to extend the reach, impact and long term sustainability of cooperatives.

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1. ECONOMIC OVERVIEW

During the past year, co-operatives in St. Vincent and the Grenadines operated in an economy that continued to bear the impact of the global crisis that began six years ago. Real economic growth for 2014 was estimated at 1.1 percent, following upon real economic growth in 2013 of 1.6 percent, and in 2012 of 1.17 percent.[1]

Economic growth in 2014 was led by construction, manufacturing and tourism. Revenues increased by 10.0% in spite of the projected flat rate of growth in GDP. The debt-to-GDP ratio amounted to 77.6%, up 5% over the previous year. The inflation rate for the first 3 quarters of 2014 was 0.1%, which was lower than the average rate of inflation of 1.0% for the corresponding period in 2013.[2]

The 2013 Christmas Eve trough system disaster which struck St. Vincent and the Grenadines caused damage and loss amounting to some $350 million or 17 percent of the country's Gross Domestic Product. All areas of agriculture were adversely affected by the passage the trough system. A drought during the first half of 2014 and ongoing crop diseases also negatively impacted output from this crucial sub-sector.

The launch of a 12-year National Economic and Social Development Plan, 2013 – 2015 provided the framework for Government, the private sector, the co-operative sector and civil society to pursue joint strategies for economic transformation in the face of current and emerging challenges to the economy of St. Vincent and the Grenadines.

[1] SVG Economic and Social Review - Sept 2014
[2] SVG Economic and Social Review - Sept 2014

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2. CO-OPERATIVE SECTOR PERFORMANCE

In spite of the general economic climate, the member credit unions of the League experienced another successful year of steady growth in all key areas of their operations. Table 1 below shows preliminary data of the growth in the overall Credit Union Movement as at December 31, 2014.

Chart 1: Key Performance Indicators
SVG Credit Unions: 2014 - 2013

Description	2014	2013	Variance	% Change
Membership	69,086	64,051	5,035	7.9%
No. of Credit Unions	4	6	-2	-33.3%
Total Savings	305,809,780	292,591,512	13,218,268	4.5%
Loans Outstanding	219,532,628	211,491,564	8,041,064	3.8%
Total Assets	311,210,540	298,844,836	12,365,704	4.1%
Total Reserves	44,381,706	41,610,352	2,771,354	6.7%
Institutional Capital	42,253,484	40,308,905	1,944,579	4.8%
Equity Shares	34,043,357	14,434,488	19,608,869	135.9%

With strong performances in 2014 in all key areas of their operations, credit unions in the country continued to prove the value of the Cooperative Business Model as an alternative means of creating economic competitiveness, wealth and social stability.

Membership

In 2014, the consolidated membership of credit unions in St. Vincent and the Grenadines grew to 69,086, an increase of 7.9% or 5,035 new members. The steady growth in membership reflected the outstanding business confidence enjoyed by the sector in providing access to safe and efficient financial services in the face of the country's difficult economic circumstances.

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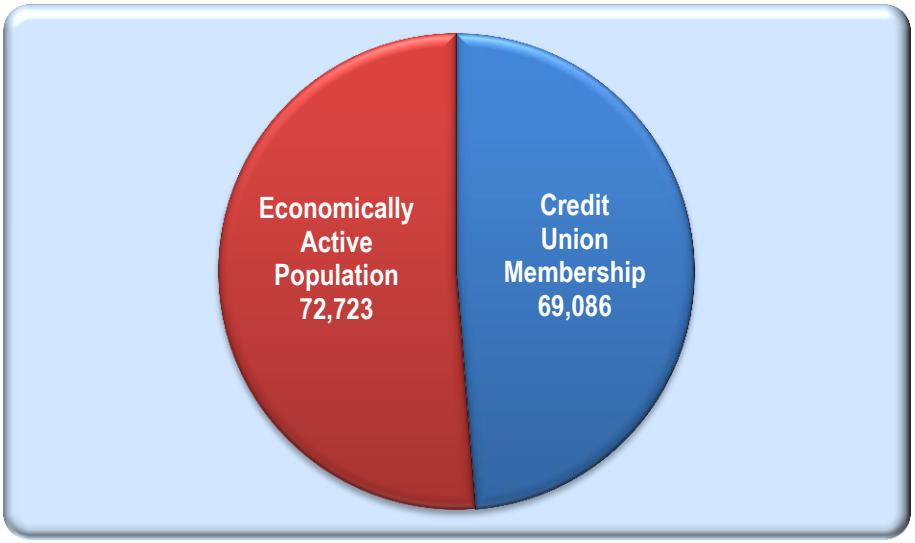
Market Share and Penetration Rate

Credit unions' share of the market in 2014 was 63% based on the total population as a measure of the degree of penetration. They achieved an even more impressive spread of the market at 94% when the economically active population (EAP) aged 15 to 64 was used as a measure of the degree of penetration.

Chart 2: Credit Union Membership Penetration
(Penetration Rate = 94%)
[Credit Union Membership/Economicallly Active Population Aged 15-64]



When applied across the credit union industry worldwide, St. Vincent and the Grenadines gains the distinction of being the country with the highest penetration rate globally.

This extensive outreach underscores that cooperatives are at the centre of business in the national economy because of their size and scale, as well as their relevance in the solutions they bring at this important juncture in the history of global economics.

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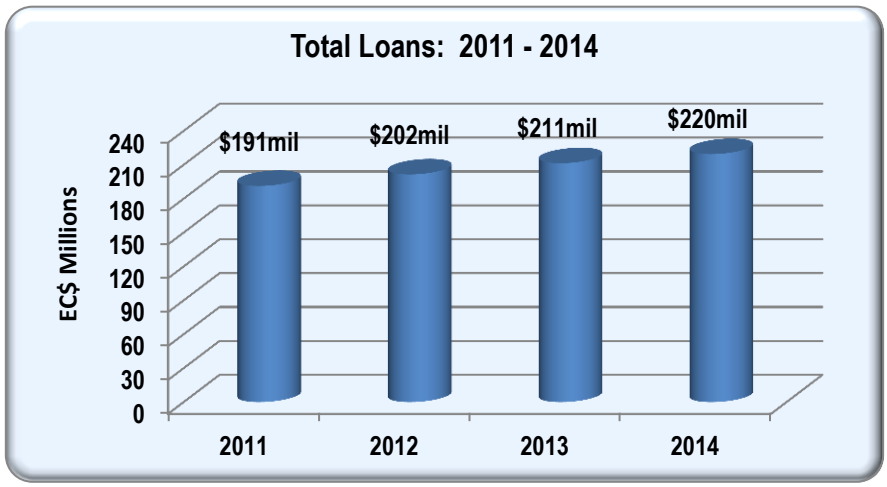
Savings

Aggregate savings grew from EC$292 million in 2013, to EC$305 in 2014, reflecting a steady growth rate of 5%. The favourable expansion in savings demonstrate the continued confidence and trust that the 69,086 members place in their financial co-operatives.

Loans

As at December 31, 2014 credit union loan balances stood at EC$219 million, representing a 4% increase in the growth of credit for the year, compared to the previous period. Combined lending activity was at 71% of the aggregrate asset base of EC$311 million, which fell within the PEARLS Standard of 70-80%.

Chart 3



The volume of credit extended in 2014 amounted to EC$86.8 million, representing an increase of EC$8.6 million or 11% over the previous year. Credit unions continued to be an important source of funds for the productive sectors of the economy.

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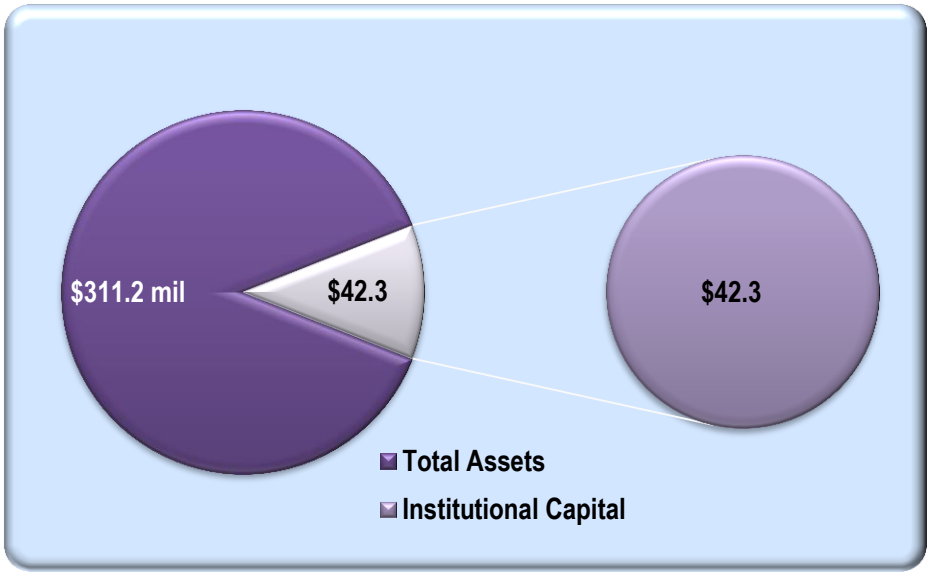
Of the total credit extended in 2014, EC$34.7 million or 40% went towards the development of housing and land. Loans for business development amounted to EC$12.2 million or 14% of credit extended, including EC$0.488 million or 4% of the business loan portfolio which represented Agriculture and Fisheries.

Assets

In 2014, assets increased by EC$12,365,704 or 4.1% to a new aggregate of EC$311.2 million. The rate of increase may be attributed to higher growth rates of loans.

Chart 4
SVG Credit Unions: Institutional Capital v. Total Assets (2014)



Capital and Reserves

Capital adequacy is one of the most important measurements in determining the strength of a financial co-operative as it determines the ability of the institution to withstand any adverse financial performance, especially in difficult conditions. Growth in equity shares was very strong in 2014, totalling EC$34.1 million, an increase of EC$19.6 million or 136% compared with the previous year.

1st
92% Penetration
(Highest Worldwide)

70,000
Members

$306 Mil (EC)
Savings & Shares

$220 Mil (EC)
Loans

$311 Mil (EC)
Assets

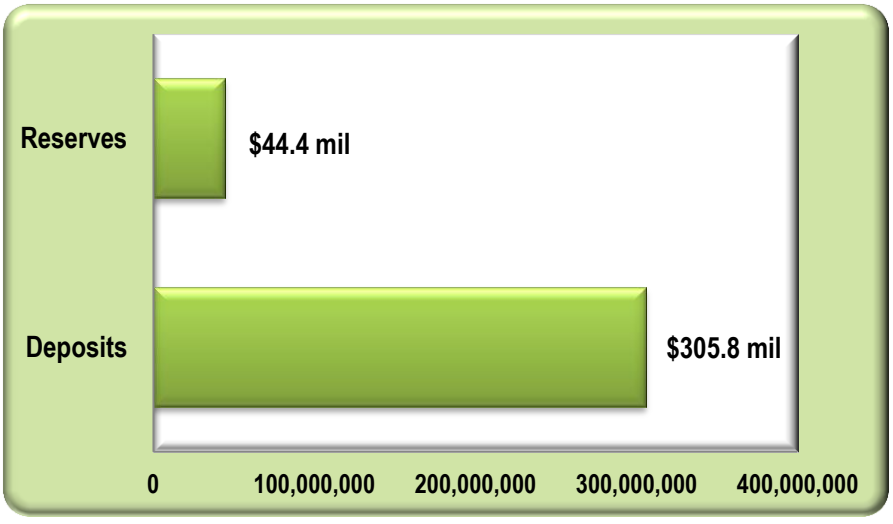
$44 Mil (EC)
Reserves

Credit unions continued to ensure that capital remained strong and adequate to meet the regulatory standards and any shocks to their operations.

The extraordinary increase in equity shares during the reporting period was attributable to measures undertaken by GECCU in 2014 to re-organize and align the institution's capital structure with the related provisions of the Co-operative Societies Act. In effect, the passage of a resolution authorized the transfer of EC$20 million, representing 22% of each member's regular share account, as equity shares.

At 14% of total assets, the aggregate institutional capital exceeded the minimum PEARLS benchmark of 10%. The level of institutional capital in relation to total assets and its favourable growth rate are good indicators of the potential for the sustained strength and profitability of credit unions.

Chart 5
SVG Credit Unions: Reserve v. Deposits (2014)



With a combined liquidity reserve rate of 15%, credit unions were compliant with prudential standards in meeting liquidity-reserve-deposit requirements.

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Reserves

3. GOVERNANCE

A. Board of Directors

The incumbent Board of Directors was elected to serve at the 34th Annual General Meeting of the League that was held on May 24, 2014. At its first meeting following the AGM, the composition of the Board was decided upon as follows:

President:	Bro. Kelvin Pompey
Vice President:	Bro. Dwight Lewis
Treasurer:	Bro. Collin May
Secretary:	Sis. Camilla Mandeville
Director:	Bro. Philbert Gould
Director:	Sis. Gwendolyn Burgin
Director:	Bro. Colin John

During the period under review, the Board of Directors convened nine regular and 2 special meetings.

B. LEAGUE REPRESENTATIVES MEETING

Two League Representatives' meetings were held during the reporting period to discuss key aspects of the League's operations and critical issues affecting the credit union movement.

C. SUPERVISORY COMMITTEE

Regular meetings of the Supervisory Committee were held during the period to examine the operations and internal controls of the League.

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4. INTER COOP ALLIANCES

Credit Union Amalgamations

SVGTCCU and BCCU / KCCU and MCCU

Following the adoption of amalgamation resolutions by SVG Teachers Co-operative Credit Union and Barrouallie Co-operative Credit Union at their respective AGMs on April 24 and April 27, 2014, both societies moved to the penultimate phase of their voluntary amalgamation plans over the course of the next six months. The formal amalgamation of these two societies took place on November 03, 2014.

The Kingstown Co-operative Credit Union (KCCU) and Marriaqua Co-operative Credit Union (MCCU) were at a similar juncture in respect of the voluntary process of amalgamation which they began during the 2nd quarter of 2014. At a Special General Meeting facilitated by the FSA on August 17, 2014, MCCU passed a resolution to transfer all of its assets and liabilities to KCCU.

On September 22, 2014, KCCU convened a Special General Meeting, wherein a resolution was adopted formalizing that society's acceptance of the assets and liabilities of MCCU. The KCCU and MCCU were formally amalgamated on November 18, 2014.

5. MEMBER SERVICES AND TECHNICAL SUPPORT

During the period under review, the League provided assistance to Affiliates in the areas of: administration of CUNA insurance services; office support services; co-ordination of national and regional events; promotion & publicity; representation and advocacy; policy development; research and development; resource mobilization.

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Technical assistance and advisory support were provided in the following areas:

- strategies for getting management committees to meet;
- the objectives and advantages of amalgamation and the common phases for achieving amalgamation;
- processing of CUNA insurance data;
- developing effective and relevant job descriptions.

During the period under review, the League continued to update its Database Management System to facilitate greater efficiency in servicing the needs of members, partners, regulators and other stakeholders in the data supply chain.

The League's social media platforms have attracted followers of all ages and serve as key tools to market sector activities and promote the Co-operative Difference.

During the reporting period, efforts were made to conduct training and outreach work through greater utilization of technology. Ninety percent of the National Co-operative Sector Development Symposium in October 2014 was conducted via live webcast, with participants being able to effectively interact with the presenters abroad. The symposium was also broadcast live via U-stream.

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The League will continue to upgrade its website to provide information and data for co-operators and other interested personnel locally, regionally and internationally.

6. MONITORING AND COMPLIANCE

DRAFT CO-OPERATIVE SOCIETIES REGULATIONS

The regulatory guidelines drafted by the Eastern Caribbean Central Bank (ECCB) to complement the uniform Co-operative Societies Act, which had been enacted in six of the member countries of the ECCU, are still to be enacted. The supporting rules and regulations focus on financial and prudential reporting, supervisory guidelines, and training to build competencies in these areas.

The League collaborated with the FSA and the ECCB to convene a national consultation in May 2013 to review the draft regulations in conjunction with the revised harmonized Cooperative Societies Act, identify areas for revision and sensitize Sector leaders on the updated versions of the legislation.

Subsequent to this consultation, the League and the SVGFSA participated in a sub-regional meeting in Grenada hosted by the Caribbean Confederation of Credit Unions, where the draft Co-operative Societies Regulations were critically examined and recommendations were again proffered to address the requisite shortcomings.

The League will continue to work in collaboration with partner Leagues in the OECS and the Caribbean Confederation of Confederations to secure timely passage of the Regulations.

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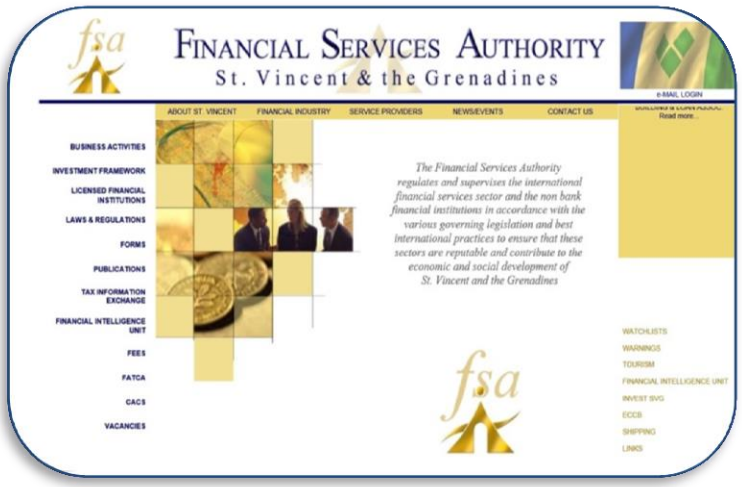
FSA SUPERVISION AND ONSITE EXAMINATIONS

During the reporting period, the FSA continued with its programme of supervision and oversight of credit unions. These inspections have served to identify existing gaps in the compliance regime that credit unions are required to meet under the new Co-operative Societies Act and Regulations, particularly in relation to governance, internal controls, risk management, and capital adequacy.



Regulatory oversight of the League falls under the jurisdiction of the FSA. The FSA is expected to formally execute supervision and oversight responsibilities of the League during the first quarter of 2015.

8. NETWORKING, REPRESENTATION AND ADVOCACY

Ministry of Agriculture - Youth in Agriculture Committee (BAM-EU Project)

The St. Vincent and the Grenadines Cooperative League is collaborating with the Ministry of Agriculture, Rural Transformation, Forestry and Fisheries through the Banana Accompanying Measures (BAM) 5 year Project funded

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by the European Union. This programme is expected to facilitate the development and modernization of the Agricultural Sector by:

i. building capacity among state and non-state actors for increase and enhanced agricultural production and productivity in a sustainable way;
ii. the commercialization of livestock (poultry, sheep, goats and pigs), fruits, banana and vegetable production; and
iii. building and enhancing capacity and infrastructure for the marketing of agricultural produce.

A committee has been set up to examine the provision of appropriate incentives and technical assistance to encourage youth participation in the Agricultural Sector. Eight meetings of the committee were convened during the reporting period. Meetings were convened with consultants from the European Union (EU) who were on the ground to monitor the indicators for the BAM-EU Project and the diversification of Agricultural Products.

The committee is seeking to build working partnerships with the private sector as a means of having its cohesive involvement in the BAM Project.

Creativity for Employment and Business Opportunity (CEBO) Project

The SVG Cooperative League collaborated with the Youth Affairs Department in the Ministry of National Mobilization, USAID and the Pan-American Development Foundation (PADF) to launch the Creativity for Employment and Business Opportunity (CEBO) Project.

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The project has been devised as a mechanism to create entrepreneurial interest and actions among young CARICOM nationals from all walks of life. Its main objectives are as follows:

- to enable a better understanding of the importance of entrepreneurship locally and regionally;
- to practice effective communication, decision making and conflict resolution skills;
- to develop short to medium term business development plans.

NEMO Consultation – Preparation for Volcanic Eruption

The SVG Co-operative League participated in a consultation with NEMO representatives on guidelines and strategies for the preparation for a volcanic eruption. The discussions encompassed the following issues:

1. Processes for identification of credit union members living in the danger zones;
2. Designing a Volcanic Emergency and Mitigation Plan.

57th CCCU Convention and 43rd AGM

A delegation of eleven (11) persons representing three credit unions and the League attended the 57th Annual International Convention and 43rd Annual General Meeting which was convened in Nassau, Bahamas from June 21 to 24, 2014. The Convention was held under the theme "Re-engineering Credit Unions for Success and Sustainability" and had seven hundred and thirty two registered participants from eighteen countries.

During the business segment of the Convention, delegates participated in sessions on a range of issues including creating and sustaining a high performing board; data and cyber security in an evolving environment, crafting effective and

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engaging credit union board meetings; co-operation among co-operatives: and strategic succession planning.

Six (6) delegates represented the League at the 43rd Annual General Meeting of the CCCU:

Bro. Lennox Bowman	-	Delegate
Mrs. Gwendolyn Burgin	-	Delegate
Mr. Junior Bacchus	-	Delegate
Mrs. Cecelia Williams	-	Alternate Delegate
Mr. Julian Jack	-	Alternate Delegate
Mr. Harvey Farrell	-	Alternate Delegate.

The Convention unanimously adopted the resolution proposed by the SVG Co-operative League Ltd to encourage the Co-operative Movements of the region to participate in the public consultations being organized by the national reparations commissions and where relevant to co-ordinate among their constituents' education sessions that explain the rationale, importance and seriousness of reparations.

The CCCU 43rd AGM concluded with the election of a new Board of Directors to oversee the affairs of the Federation for the 2014-2015 term. SVG Co-operative League delegate, Bro. Lennox Bowman, was elected to the Board and will serve a 3-year term.

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The full slate of the Board of Directors for 2014-2015 read as follows:

President: Mr. Aaron Moses of Grenada;
Vice President: Mr. Hally Haynes of Barbados;
Treasurer: Mr. Clement Usher of Belize;
Secretary: Mr. Joseph Remy of Trinidad and Tobago;
Director: Mr. Lennox Bowman of St. Vincent & the Grenadines
Director: Mrs. Yvonne Ridguard-Harris of Jamaica;
Director: Ms. Dana Nestor of Guyana.

12th OECS Credit Unions Summit

During the period under review, the League office processed all administrative and mobilization requirements pertaining to the local credit union movement's participation in the 12th Annual OECS Credit Unions Summit.

Twenty-eight (28) representatives drawn from five credit unions, one non-financial co-operative and the League attended the Summit. The Summit was held in Antigua and Barbuda from August 13 to 17, 2014 under the theme "Cementing the Credit Union Movement in an Economically Challenging and Changing Environment".

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The Summit discussions focused on the following key issues for the benefit of the OECS Credit Union Sector:

- Evolving competitively while remaining true to our core Principles;
- FATCA;
- ICT Security;
- Succession Planning: Sustaining your Credit Unions;
- Innovative or Disintegrate: How to Grow your Portfolio.

During the Summit, a special shareholders' meeting was convened to review/evaluate the structure of the Eastern Caribbean Co-operative Central Ltd (ECCCL). The meeting established an 8-member steering committee with the mandate to undertake a more detailed review of the ECCCL and make recommendations to the Board and shareholders to address critical areas of weakness.

The 12th OECS Credit Unions Summit agreed that the 13th Annual OECS Credit Union Summit would be convened in Montserrat under the auspices of the St. Patrick's Co-operative Credit Union. It would be the first time that Montserrat will host the event.

CO-OPERATIVE MONTH 2014

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The League Secretariat, in collaboration with the Credit Union Week Education Planning Committee, spearheaded the successful implementation of activities to commemorate International Co-operative Month from October 1 to 31, 2014: church service; press conference to launch the week of activities; week-long media promotion campaign; national schools co-operatives awards. The following were the main highlights of the month's activities:

(a) Co-operative Ecumenical Service and March

The Co-operative Ecumenical Service and March was held to promote fellowship among credit union members and to renew Co-operative commitment and affiliation. The Service attracted over two hundred co-operators and well–wishers, followed by a March through the streets of capital Kingstown under the banner of International Co-operative Month 2014.

The Minister with Responsibilities for Co-operatives, Hon. Frederick Stephenson delivered the Feature Address. There was also a song rendition from the contestant who occupied the second position in the IYC 2012 Song Contest.

(b) National Co-operative Sector Development Symposium

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On November 6, 2014, a national cooperative sector development symposium was hosted by the St. Vincent and the Grenadines Co-operative League in collaboration with the Caribbean Confederation of Credit Unions. The symposium explored solutions for the development and sustainability of the co-operative sector in the face of growing regulations and increasing challenges.

Over forty five (45) co-operative executives, volunteers, activists, regulatory officials and experts discussed fresh ideas and experiences in relation to co-operative development, regulation, governance, management, services, networking, advocacy and succession. Participants learnt of strategies to better comply with the new requirements for credit unions and heightened responsibility for co-operative leaders resulting from legislative and prudential changes.

The symposium equipped participants with the knowledge and skills to change behaviors and mind-sets, and facilitate greater inter-cooperative collaboration. Sessions were facilitated by a team of co-operative experts from countries across the OECS via video conference. Speakers included:

- Mr. Aaron Moses, Former President of the Grenada Cooperative League and President of CCCU
- Mr. Ralph Wharton, Representative on the ECCB Working Group on FATCA, and CEO of CCCU and;
- Mrs. Geraldine Lendor-Gabriel, Chartered Accountant and former Treasurer of the St. Lucia Cooperative League.
- Mr. Reuben M. John, Partner of KPMG (Eastern Caribbean) and former President KCCU and the League;
- Mr. Kelvin Pompey, President of GECCU and President of the SVG Cooperative League.

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9. HUMAN RESOURCE DEVELOPMENT

During the reporting period, the League's Administrative Officer, Sis. Shanette Parris and Office Assistant/IT Clerk, Bro. Kimral Williams, successfully graduated from the Caribbean Development Educators (CaribDE) Programme. The Youth CaribDE is a ground breaking leadership development course for current and rising credit union leaders, 35yrs and under. The programme responds to the challenge of attracting more youths into credit unions and co-operatives as members, employees and leaders.

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From January 19 to 26, 2014, the SVG Co-operative League co-sponsored and hosted the 2nd CaribDE Youth Development Programme, in collaboration with the CaribDE Directorate, GECCU, the Caribbean Confederation of Credit Unions, CUNA Caribbean Insurance Ltd and the International Labour Organization.

Thirty five delegates from across the Caribbean participated in the week-long full immersion course. Twelve youth co-operators from St. Vincent and the Grenadines successfully graduated from the course. Through assistance of the Development Fund, youth co-operators of the SVG Police Co-operative Credit Union and the former Barrouallie Co-operative Union were able to experience this unique training opportunity.

10. CO-OPERATIVE SECTOR RESPONSE TO TROUGH SYSTEM DISASTER

The SVG Co-operative League spearheaded an all-sector meeting on Tuesday, 7th January, 2014 with the objective of identifying specific strategies for a deeper response and assistance to aid the social and economic recovery of affected members and communities of the disaster that followed the

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trough system of December 24-25, 2013. The co-operative leaders agreed to deepen the level of co-operation among their co-operatives as a means of generating additional resources to provide greater assistance to members and other affected persons.

11. CONCLUSION

The recent enactment of comprehensive and detailed legislation, including the Co-operative Societies Act, Financial Services Authority Act and the Foreign Account Tax Compliance Act, bring ongoing challenges to financial co-operatives to implement the many provisions enshrined therein.

The League and member societies welcome the expanded powers of effective regulatory co-ordination and competent supervision. We are fully committed to making the requisite changes to address the Fitness and Probity, Governance and Prudential, and the Risk and Audit requirements under the new regulatory regime.

Efforts will be made in the upcoming period to pursue earlier recommendations by the general membership of the League to secure the services of a Compliance Officer, which could be paid for jointly by the participating societies.

During the upcoming period, emphasis will continue to be placed on promoting strategies that create greater potential for restructuring and consolidating credit unions and other co-operatives. Already, five voluntary amalgamations between smaller and larger credit unions have taken place under this ambit. Efforts will continue to strategically promote opportunities to enable co-operatives to work better collectiely thereby leveraging their significant potential to be an even stronger force on the socio-economic landscape.

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Emphasis will also be placed on implementing specified programmes of training in collaboration with key stakeholders to enhance governance practices and prudential performance in line with the new legislation.

12.0 ACKNOWLEDGEMENTS

The Board of Directors wishes to convey special thanks to the following:

- member co-operatives for their steadfast support;
- the statutory and advisory committees that served during the year under review;
- the Registrar and staff of the Co-operative Department for their ongoing collaboration and support;
- Government ministries and departments for their ongoing support to the co-operative sector;
- regional and international credit union associations particularly the ECCCL, CCCU and WOCCU;
- the League staff for their continued commitment to addressing the wide range of issues that arise in working to serve our Movement.

Presented on behalf of the Board of Directors

Kelvin Pompey

Bro. Kelvin Pompey
President

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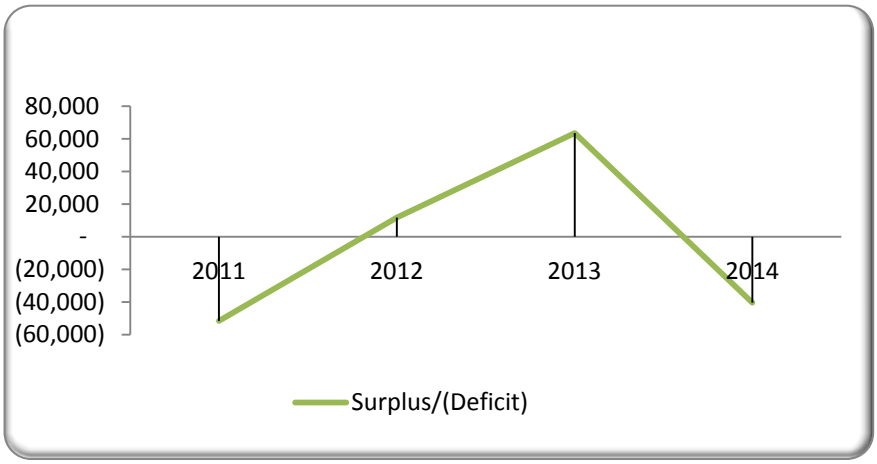
Treasurer's Report
For the Year Ended December 31, 2014

INTRODUCTION

The Board of Directors is pleased to report on the highlights in the financial performance of the St. Vincent and the Grenadines Co-operative League for the period ended December 31, 2014.

The League has navigated several bumps in the road over the course of its 50 years of operation to diversify and stabilize its revenue base. The acquisition of freehold property in 2005 to headquarter the League was also a key thrust in its visioning to become sustainable and more equipped to provide a better level of commitment and support to our members and the wider co-operative sector.

Chart 1
Surplus/(Deficit): 2011-2014



With consistent and efficient servicing, the mortgage obligations on the property have depreciated to levels that provide for revenues earned from building rentals to carry greater value going forward.

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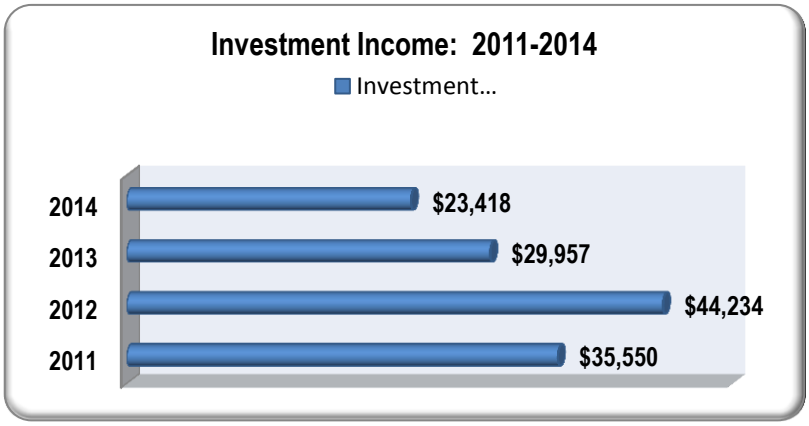
INCOME AND EXPENSES

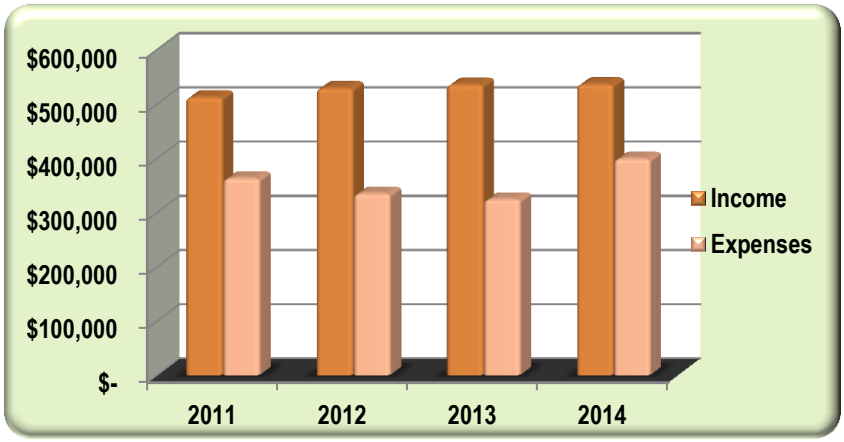
During the reporting period, the League generated income from operations of $536,030. At just 0.07 percent above 2013, income for 2014 was static compared with the previous year, largely due to lower yield on investments as a result of a fall in interest rates.

Chart 2
Investment Income: 2011-2014



General and administrative expenses for 2014 totaled $398,947, an increase of 23 percent over the previous period. The increase was due largely to increases in the items Meetings (Local and Overseas), Co-operative Month, and CCCU Expenses.

Chart 3
Income vs Expenses: 2011-2014



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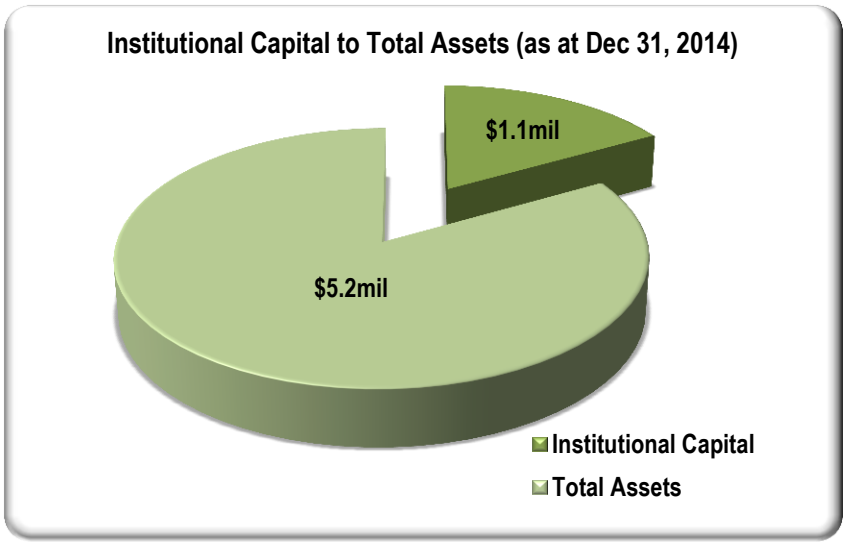
With effective cost containment efforts, an operating expense to asset ratio of 7.7% was maintained, which compares favourably with the PEARLS standard of less than 8%.

ASSETS AND LIABILITIES

As at December 31, 2014 the assets of the League totaled $5,168,849, an increase of $34,117 or 1% over the previous period. The marginal increase in assets resulted from increases in the items Investment Securities and Plant and Equipment.

Liabilities totaled $3,168,827, a marginal increase of $50,250 or 1.6% over the previous year resulting mainly from balances for accounts payable and accrued liabilities, central finance facility deposits and term deposits.

Chart 4



CAPITAL

During the period under review, the League performed in line with the PEARLS standard with total institutional capital amounting to $1.1 mil or 20% of total assets.

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LIQUIDITY

As at December 31, 2014 the liquidity ratio was 37%, which exceeded the 20% minimum PEARLS benchmark.

THE FUTURE

Whilst continuing to implement a strategy of fiscal prudence in the year ahead, the Board of Directors will seek to identify opportunities to develop new income streams for the League, and pursue strategies to enhance the society's capital structure and investment portfolio.

Signed:

Collin May
Bro. Collin May
Treasurer

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Supervisory and Compliance Committee Report For the Year Ended December 31, 2014

1.0 Introduction

1.1 The Supervisory and Compliance Committee is pleased to present this report on its activities and observations to the 35th Annual General Meeting of the St. Vincent and the Grenadines Co-operative League for the year ended 31st December, 2014.

1.2 The Supervisory and Compliance Committee is satisfied that the St. Vincent and the Grenadines Co-operative League Ltd operations and internal controls are in accordance with the Co-operative Societies Act #12 of 2012 and the organization's By-Laws.

2.0 Membership and Meetings

2.1 At the first meeting of the Committee following the 34th Annual General Meeting, officers were elected from amongst the members as follows:

Chairperson	-	Sis. Cecelia J. Williams
Secretary	-	Sis. Thecla Andrews
Member	-	Bro. Glendon Swift.

2.2 Subsequently, the Committee convened four meetings as it conducted its statutory duties.

3.0 Activities

3.1 The activities undertaken by the Committee during the period under review included the following:

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a. verification of cash operations;
b. examination of accounting records and procedures for accuracy and effective internal controls, including, bank reconciliation statements, ledger balances, and review of securities and investments;
c. review of Minutes of Board meetings; and
d. review of operational plans and procedures.

4.0 Findings and Recommendations

4.1 The Supervisory and Compliance Committee is pleased to report that the accounting records were checked for accuracy and completeness. These were found to be in order except for minor infractions. Monthly Bank reconciliation of the current account are done. However, it was noted that a few stale-dated cheques are included in the outstanding cheques listing.

4.2 The Committee is satisfied that the League adheres to the corporate governance principles in ensuring that proper procedures are in place for prudent management and decision making. The Committee held discussions with staff as part of its investigations to establish proper segregation of duties and it is satisfied that there is.

4.3 The Committee reviewed the Minutes of the Board of Directors and is satisfied that the Board of Directors meets on a monthly basis to chart the course of the League. Decisions made were implemented by management and staff.

1st
92% Penetration
(Highest Worldwide)

70,000
Members

$306 Mil (EC)
Savings & Shares

$220 Mil (EC)
Loans

$311 Mil (EC)
Assets

$44 Mil (EC)
Reserves

5.0 Conclusion

The Supervisory and Compliance Committee extends sincerest appreciation to members, management, staff and all elected members for the opportunity afforded to serve the St. Vincent and the Grenadines Cooperative League. It was indeed a pleasure to have been of service to this noble institution.

Signed:

Cecelia Williams
Sis. Cecelia Williams
Chairperson

Techla Andrews
Sis. Thecla Andrews
Secretary

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Members

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Savings & Shares

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$311 Mil (EC)
Assets

$44 Mil (EC)
Reserves

Development Fund Committee Report For the Year Ended December 31, 2014

1. MANAGEMENT

The management team that was elected by the League Representatives to serve on the Development Fund Committee continued to administer the operations of the Fund during the period.

2. FUNCTIONS OF THE COMMITTEE

The main functions of the Development Fund Committee are to:

i. develop operational guidelines for the management of the Fund;
ii. receive and study development proposals to the Fund;
iii. recommend investment options to maximize returns on the Fund.

3. SUPPORT FOR HUMAN RESOURCE DEVELOPMENT

During the period under review, the Development Fund Committee approved a total of EC$16,500 for human resource development assistance to the SVG Police Co-operative Credit Union, Barroualllie Co-operative Credit Union and the Marriaqua Co-operative Credit Union. The funding was earmarked to enable each of these smaller credit unions to train young volunteers in their ranks under the regional Youth CaribDE Leadership Programme slated for St. Vincent and the Grenadines in January 2014.

1st
92% Penetration
(Highest Worldwide)

70,000
Members

$306 Mil (EC)
Savings & Shares

$220 Mil (EC)
Loans

$311 Mil (EC)
Assets

$44 Mil (EC)
Reserves

3. STATUS OF FUND

As at December 31, 2014, the Development Fund stood at a total value of one hundred and seventy-two thousand, nine hundred and twenty-eight dollars ($172,928). Contributions to the Development Fund are made in accordance with the following formula:

- 5% of the society's surplus for the year provided that the sum calculated does not exceed thirty thousand dollars ($30,000).

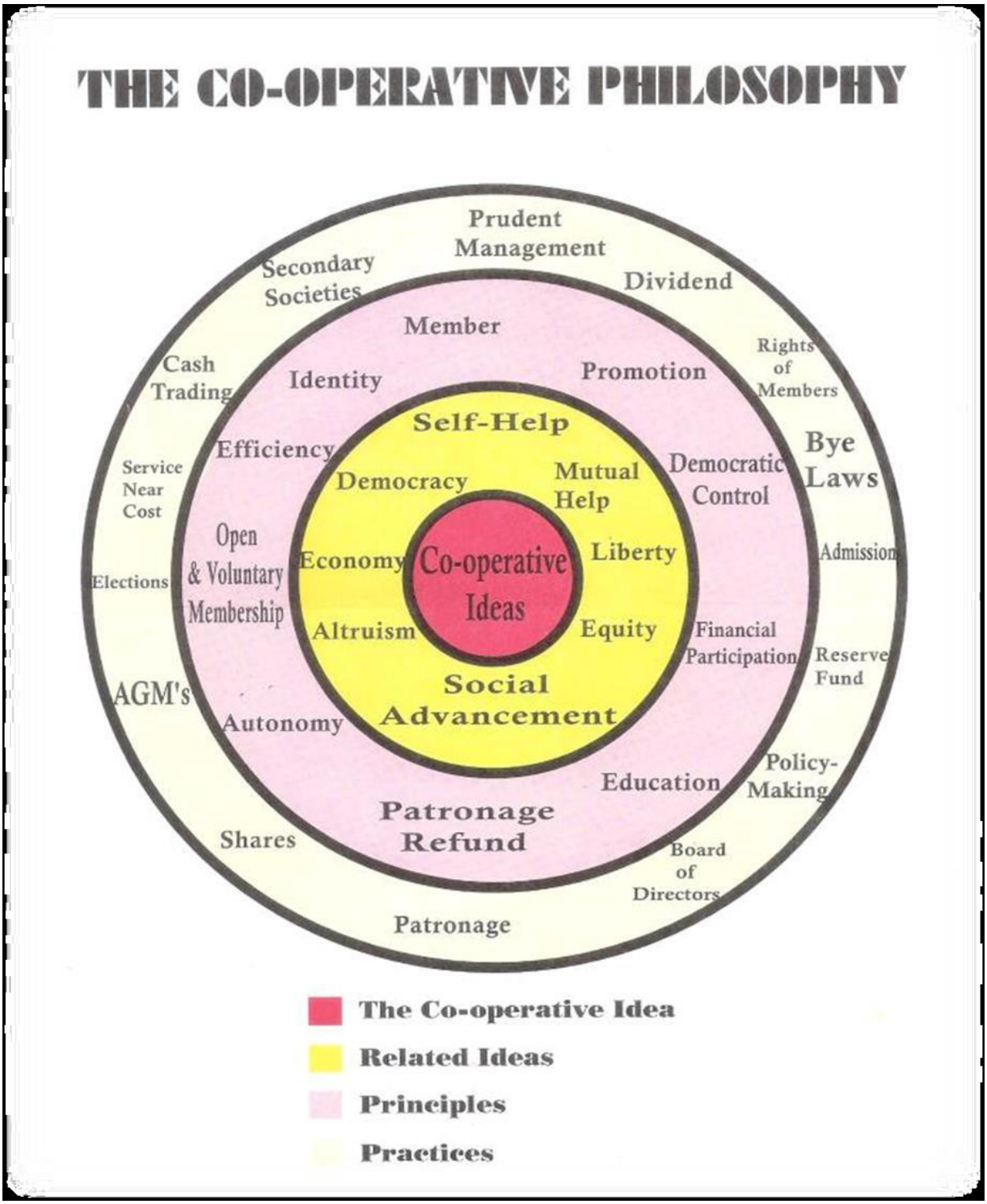
All registered co-operatives making contributions to the Development Fund and which are in good financial standing, are eligible to submit projects to the Fund in keeping with the prescribed criteria established by the committee.

Signed:

Junior Bacchus

Bro. Junior Bacchus
Chairman

APPENDIX 1


THE CO-OPERATIVE PHILOSOPHY
Prudent Management
Dividend
Rights of Members
Bye Laws
Admission
Reserve Fund
Policy-Making
Board of Directors
Patronage
Shares
AGM's
Elections
Service Near Cost
Cash Trading
Secondary Societies
Member
Identity
Promotion
Self-Help
Efficiency
Democracy
Mutual Help
Democratic Control
Open & Voluntary Membership
Economy
Co-operative Ideas
Liberty
Altruism
Equity
Financial Participation
Social Advancement
Autonomy
Education
Patronage Refund
The Co-operative Idea
Related Ideas
Principles
Practices

APPENDIX 2

The Co-operative Principles are guidelines by which co-operatives put their values into practice

1. Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5. Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public – particularly young people and opinion leaders - about the nature and benefits of co-operation.

6. Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7. Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

BOARDS OF DIRECTORS – SVG CO-OPERATIVE LEAGUE 1973 to 2014

Year	Officers	Positions	Credit Union
1973	Bro. Edgerton Crick	President	MCCU
	Bro. Jerome Burke Sr.		KCCU
	Bro. Edgerton Scott		Arnos Vale
	Bro. Moulton Williams		GECCU
	Sis Ada Cox		KCCU
	Sis Sandra Davis	Secretary	GECCU
1974	Bro. Edgerton Crick	President	MCCU
	Bro. Jerome Burke Sr.		KCCU
	Bro. Moulton Williams		GECCU
	Bro. Calvin Nicholls		GECCU
	Sis Ada Cox		KCCU
	Sis Sandra Davis	Secretary	
	Bro. J. Francois	Co-op Officer	
1975	Bro. Calvin Nicholls	President	GECCU
	Sis. A Byron-Cox	Vice-President	KCCU
	Bro. Edgerton Crick	Treasurer	MCCU
	Bro. Jerome Burke Sr.	Director	KCCU
	Bro. Jerome Jack	Director	Arnos Vale CCU
	Bro. William Jack	Director	MCCU
	Sis. Sandra Davis	Secretary	
1976	Bro. Calvin Nicholls	President	GECCU
	Sis. Viola John	Vice-President	GECCU
	Bro. Jerome Burke Sr.	Director	KCCU
	Bro. Jerome Jack	Director	Arnos Vale CCU
	Bro. William Jack	Director	MCCU
	Sis Viola John	Director	GECCU
	Sis. Sandra Davis	Secretary	
1977	Bro. Calvin Nicholls	President	GECCU
	Sis. Ada Byron-Cox	Vice-President	KCCU
	Bro. Edgerton Crick	Treasurer	MCCU
	Bro. Jerome Burke Sr.	Director	KCCU
	Bro. Jerome Jack	Director	Arnos Vale CCU
	Bro. William Jack	Director	MCCU
	Sis. Sandra Davis	Secretary	

1978	**Bro. Calvin Nicholls** **Sis. A Byron-Cox** **Bro. Edgerton Crick** **Bro. Jerome Burke Sr.** **Bro. Jerome Jack** **Bro. William Jack** **Sis. Sandra Davis**	**President** **Vice-President** **Treasurer** **Director** **Director** **Director** **Secretary**	**GECCU** **KCCU** **MCCU** **KCCU** **Arnos Vale CCU** **MCCU**
1979	Bro. Calvin Nicholls Sis. Viola John Bro. Edgerton Crick Sis. A Byron-Cox Bro. Jerome Jack Bro. William Jack Sis. Sandra Davis	President Vice-President Treasurer Director Director Director Secretary	GECCU GECCU MCCU KCCU Arnos Vale CCU MCCU
1980	Bro. Calvin Nicholls Bro. Edgerton Crick Sis. Viola John Bro. Cadman Lewis Bro. Jerome Jack Bro. William Jack Sis. Sandra Davis	President Treasurer Director Director Director Director Secretary	GECCU MCCU GECCU KCCU Arnos Vale Coop MCCU
1981	Bro. Cadman Lewis Bro. Edgerton Scott Bro. Edgerton Crick Sis Vedette Bulze Bro. Calvin Nicholls Bro. Julian Jack Bro. E. Roban	President Vice-President Treasurer Secretary Director Director Director	KCCU Arnos Vale Coop MCCU BCCU GECCU SVUTCCU SRCCU
1982	Bro. Cadman Lewis Bro. Edgerton Scott Bro. Edgerton Crick Sis Vedette Bulze Bro. Calvin Nicholls Bro. Julian Jack Bro. E. Roban	President Vice-President Treasurer Secretary Director Director Director	KCCU Arnos Vale CCU MCCU BCCU GECCU SVUTCCU SRCCU
1983	Bro. Cadman Lewis Bro. Julian Jack Sis Shirley Charles Sis Vedette Bulze Bro. Calvin Nicholls Bro. Edgerton Crick Bro. E. Roban	President Vice-President Treasurer Secretary Director Director Director	KCCU SVUTCCU GECCU BCCU GECCU MCCU SRCCU

1984	**Bro. Cadman Lewis** **Bro. Edgerton Crick** **Bro. Julian Jack** **Bro. Ordan Graham** **Sis P. James** **Bro. Calvin Nicholls** **Bro. Kenwyck Lewis**	**President** **Vice-President** **Treasurer** **Secretary** **Director** **Director** **Director**	**KCCU** **MCCU** **SVUTCCU** **SCW Coop** **GECCU** **GECCU**
1985	Bro. Kenwyck Lewis Bro. Jerome Burke Jr. Bro. Julian Jack Bro. Ordan Graham Bro. Cadman Lewis Bro. Calvin Nicholls Bro. Edgerton Crick	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU SVUTCCU SCW Coop KCCU GECCU MCCU
1986	Bro. Kenwyck Lewis Bro. Jerome Burke Jr. Bro. Julian Jack Bro. Ordan Graham Sis Shirley Charles Bro. Calvin Nicholls Bro. Edgerton Crick	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU SVUTCCU SCW Coop GECCU GECCU MCCU
1987	Bro. Kenwyck Lewis Bro. Jerome Burke Jr. Bro. Julian Jack Bro. Ordan Graham Bro. Calvin Nicholls Bro. Fred Providence Bro. Brenford Findlay	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU SVUTCCU SCW Coop GECCU GECCU BCCU
1988	Bro. Kenwyck Lewis Sis Patricia Israel Bro. Julian Jack Bro. David. Arthur Bro. Calvin Nicholls Bro. Edgerton Crick Bro. Brenford Findlay	President Vice-President Treasurer Secretary Director Director Director	GECCU GECCU SVUTCCU SCW Coop GECCU MCCU BCCU

1989	**Bro. Kenwyck Lewis** **Sis Patricia Israel** **Bro. Julian Jack** **Bro. David Arthur** **Bro. Calvin Nicholls** **Bro. Edgerton Crick** **Bro. Brenford Findlay**	**President** **Vice-President** **Treasurer** **Secretary** **Director** **Director** **Director**	**GECCU** **GECCU** **SVUTCCU** **SCW Coop** **GECCU** **MCCU** **BCCU**
1990	Bro. Kenwyck Lewis Sis Patricia Israel Bro. Julian Jack Bro. David Arthur Bro. Calvin Nicholls Bro. Edgerton Crick Bro. Brenford Findlay	President Vice-President Treasurer Secretary Director Director Director	GECCU GECCU SVUTCCU SCW Coop GECCU MCCU BCCU
1991	Bro. Kenwyck Lewis Sis Patricia Israel Bro. Julian Jack Bro. Ordan Graham Bro. Calvin Nicholls Bro. Edgerton Crick Bro. Brenford Findlay	President Vice-President Treasurer Secretary Director Director Director	GECCU GECCU SVUTCCU SCW Coop GECCU MCCU BCCU
1992	Bro. Kenwyck Lewis Sis Patricia Israel Bro. Julian Jack Sis Joan Millington Bro. Calvin Nicholls Bro. Edgerton Crick Bro. Brenford Findlay	President Vice-President Treasurer Secretary Director Director Director	GECCU GECCU SVUTCCU SCW Coop GECCU MCCU BCCU
1993	Bro. Kenwyck Lewis Bro. Claude Samuel Bro. Charles Mc Intosh Bro. Errol Belgraves Bro. Keith Rocque Bro. Edgerton Crick Bro. Jerome Burke (Jr.)	President Vice-President Treasurer Secretary Director Director Director	GECCU ULPCCU GECCU SVUTCCU BCCU MCCU KCCU

1994	**Bro. Kenwyck Lewis** **Bro. Claude Samuel** **Bro. Charles Mc Intosh** **Bro. Errol Belgraves** **Bro. Keith Rocque** **Bro. Edgerton Crick** **Bro. Jerome Burke (Jr.)**	**President** **Vice-President** **Treasurer** **Secretary** **Director** **Director** **Director**	**GECCU** **KCCU** **GECCU** **SVUTCCU** **BCCU** **MCCU** **KCCU**
1995	Bro. Kenwyck Lewis Bro. Claude Samuel Bro. Charles Mc Intosh Bro. Errol Belgraves Bro. Keith Rocque Bro. Edgerton Crick Bro. Jerome Burke (Jr.)	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU GECCU SVUTCCU BCCU MCCU KCCU
1996	Bro. Charles Mc Intosh Bro. Noel Bacchus Bro. Cecil Jackson Sis. Louise Dick Bro. Kenwyck Lewis Bro. Edgerton Crick Sis Celitha Davy	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU MCCU GMCMCCU GECCU MCCU ULPCCU
1997	Bro. Charles Mc Intosh Bro. Noel Bacchus Bro. Cecil Jackson Sis. Louise Dick Bro. Kenwyck Lewis Bro. Edgerton Crick Sis Celitha Davy	President Vice-President Treasurer Secretary Director Director Director	GECCU KCCU MCCU GMCMCCU GECCU MCCU ULPCCU
1998	Bro. Charles Mc Intosh Bro. Noel Bacchus Bro. Cecil Jackson Sis. Louise Dick Sis. Celitha Davy Bro. Egerton Crick Bro. Kenwyck Lewis	President Vice President Treasurer Secretary Director Director Director	GECCU KCCU MCCU GMCMCCU ULPCCU MCCU GECCU
1999	Bro. Reuben John Bro. Philbert John Bro. Cecil Jackson Sis. Celitha Davy Bro. Elton David Sis. Annis Horne Bro. Cecil Ryan	President Vice President Treasurer Secretary Assistant Secretary Director Director	KCCU GECCU MCCU ULPCCU SVGTCCU KCCU GECCU

2000	**Bro. Reuben John** **Bro. Philbert John** **Bro. Cecil Jackson** **Sis. Celitha Davy** **Bro. Elton David** **Sis. Annis Horne** **Bro. Cecil Ryan**	**President** **Vice President** **Treasurer** **Secretary** **Assistant Secretary** **Director** **Director**	**KCCU** **GECCU** **MCCU** **ULPCCU** **SVGTCCU** **KCCU** **GECCU**
2001	Bro. Reuben John Bro. Cecil Ryan Sis. Annis Horne Sis. Celitha Davy Bro. Elton David Sis. Louise Dick Bro. William Harry	President Vice President Treasurer Secretary Assistant Secretary Director Director	KCCU GECCU KCCU ULPCCU SVGTCCU GMCMCCU GECCU
2002	Bro. Reuben John Bro. Cecil Ryan Sis. Annis Horne Sis. Celitha Davy Sis. Louise Dick Sis. William Harry Bro. Julian Jack	President Vice President Treasurer Secretary Assistant Secretary Director Director	KCCU GECCU KCCU ULPCCU GMCMCCU GECCU SVGTCCU
2003	Bro. Reuben John Bro. Julian Jack Sis. Annis Horne Bro. Bentley Browne Sis. Celitha Davy Bro. Cecil Ryan Bro. Montie Chambers	President Vice President Treasurer Secretary Director Director Director	KCCU SVGTCCU KCCU GECCU ULPCCU GECCU BCCU
2004	Bro. Reuben John Bro. Julian Jack Sis. Annis Horne Bro. Bentley Browne Bro. Cecil Ryan Bro. Montie Chambers Bro. Rawle Caine	President Vice President Treasurer Secretary Director Director Director	KCCU SVGTCCU KCCU GECCU GECCU BCCU SVGTCCU
2005	Bro. Reuben John Bro. Julian Jack Sis. Annis Horne Bro. Bentley Browne Bro. Montie Chambers Bro. Cecil Ryan Bro. Rawle Caine	President Vice President Treasurer Secretary Director Director Director	KCCU SVGTCCU KCCU GECCU BCCU GECCU SVGTCCU

2006	**Bro. Reuben John** **Bro. Julian Jack** **Sis. Annis Horne** **Bro. Montie Chambers** **Bro. Kenneth Douglas** **Bro. Rawle Caine** **Sis. Sylvia Sutherland**	**President** **Vice President** **Treasurer** **Secretary** **Director** **Director** **Director**	**KCCU** **SVGTCCU** **KCCU** **BCCU** **GECCU** **SVGTCCU** **GECCU**
2007	Bro. Reuben John Bro. Kenneth Douglas Bro. Julian Jack Bro. Montie Chambers Sis. Cheryl Evans Bro. Edmond Jackson Sis. Sylvia Sutherland	President Vice President Treasurer Secretary Director Director Director	KCCU GECCU SVGTCCU BCCU SVGTCCU KCCU GECCU
2008	Sis. Sylvia Sutherland Bro. Kenneth Douglas Sis. Cheryl Evans Bro. Montie Chambers Bro. Junior Bacchus Bro. Michael John Sis. Cicyln Joseph	President Vice President Treasurer Secretary Director Director Director	GECCU GECCU SVGTCCU BCCCU SVGTCCU KCCU KCCU
2009	Bro. Junior Bacchus Bro. Michael John Sis. Cheryl Evans Sis. Cicyln Joseph Bro. Kenneth Douglas Sis. Sylvia Sutherland Bro. Daniel Robertson	President Vice President Treasurer Secretary Director Director Director	SVGTCCU KCCU SVGTCCU KCCU GECCU GECCU PCCU
2010	Bro. Junior Bacchus Bro. Michael John Sis. Cheryl Evans Sis. Cicyln Joseph Bro. Kelvin Pompey Sis. Sylvia Sutherland Bro. Daniel Robertson	President Vice President Treasurer Secretary Director Director Director	SVGTCCU KCCU SVGTCCU KCCU GECCU GECCU PCCU
2011	Bro. Junior Bacchus Bro. Michael John Sis. Cheryl Evans Sis. Cicyln Joseph Bro. Kelvin Pompey Sis. Sylvia Sutherland Bro. Daniel Robertson	President Vice President Treasurer Secretary Director Director Director	SVGTCCU KCCU SVGTCCU KCCU GECCU GECCU PCCU

2012	**Bro. Junior Bacchus** **Bro. Michael John** **Sis. Cheryl Evans** **Sis. Camilla Mandeville** **Bro. Kelvin Pompey** **Bro. Philbert Gould** **Sis. Cicyln Joseph**	**President** **Vice President** **Treasurer** **Secretary** **Director** **Director** **Director**	**SVGTCCCU** **KCCU** **SVGTCCU** **GECCU** **GECCU** **BCCU** **KCCU**
2013	Bro. Junior Bacchus Bro. Michael John Bro. Kelvin Pompey Sis. Camilla Mandeville Bro. Philbert Gould Bro. Colin John Sis. Gwendolyn Burgin	President Vice President Treasurer Secretary Director Director Director	SVGTCCU KCCU GECCU GECCU BCCU KCCU SVGTCCU
2014	Bro. Kelvin Pompey Bro. Dwight Lewis Bro. Collin May Sis. Camilla Mandeville Bro. Philbert Gould Bro. Colin John Sis. Gwendolyn Burgin	President Vice President Treasurer Secretary Director Director Director	GECCU SVGTCCU PCCU GECCU SVGTCCU KCCU SVGTCCU

SVG Co-operative League Supervisory Committees – 1999 to 2014

Year	Names
1999	
Bro. C. Lewis	
Bro. C. Mcintosh	
Sis. L. Dick	
2000	
Bro. Brenford Findlay	
Bro. Cecil 'Pa' Jack	
Sis. Elizabeth Williams	
2001	
Bro. Brenford Findlay	
Bro. Cecil 'Pa' Jack	
Sis. Elizabeth Williams	
2002	
Bro. Brenford Findlay	
Bro. Cecil 'Pa' Jack	
Sis. Elizabeth Williams	
2003	
Bro. Brenford Findlay	
Bro. Cecil 'Pa' Jack	
Sis. Elizabeth Williams	
2004	
Bro. Gary Mathias	
Sis. Celitha Davy	
Bro. Edmund Jackson	

2005
Bro. Aubrey Burgin
Bro. Aubrey Burgin
Sis. Celitha Davy
2006
Bro. Ardon Tannis
Sis. Cheryl Evans
Sis. Imogene Francios
2007
Bro. Ardon Tannis
Sis. Miriam Roache
Sis. Imogene Francios
2008
Sis. Angela Martin
Sis. Miriam Roache
Sis. Imogene Francios
2009
Sis. Angela Martin
Sis. Miriam Roache
Sis. Imogene Francios
2010
Sis. Miriam Roache
Bro. Kenneth Douglas
Bro. Jerome De Shong

2011
Sis. Miriam Roache
Bro. Kenneth Douglas
Bro. Jerome De Shong
2012
Bro. Stanley Harris
Bro. Isaac Haywood
Bro. Glasley Lewis
2013
Sis. Cecelia Williams
Bro. Glendon Swift
Bro. Telbert Samuel
2014
Sis. Cecelia Williams
Sis. Thecla Andrews
Bro. Glendon Swift

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