# **Board of Directors**



### Mr. Osric Bacchus

#### Engineering Consultant

I have been a member of the Tranquillity Credit Union for over 35 years. During this time, I have served as a member of the Credit Committee; a Board member since 2017 as Vice President; and currently as President. A function that is challenging but very rewarding, for I whole heartedly believe in the Credit Union's main objective of promoting the well-being of its members.

#### Academic Qualifications:

- Bachelor of Applied Science in Civil Engineering with Construction Management from the University of Trinidad and Tobago (UTT)
- Diplomas from the John S. Donaldson Technical Institute:
  - Engineering Surveying
  - Civil Engineering Technician

- Certificates:
  - Understanding Financial statement (On-Line programme)
  - Project Management (University of the West Indies and University of Richmond
  - Understanding Financial Statements (Credit Union League of Trinidad and Tobago).

I possess a strong sense of service and integrity, exemplified through my thirty-two (32) years of experience as a Supervisor and Maintenance Manager with (NPMC), as well as the past serving President of the Mausica Community Council. These are all qualities that I wish to contribute in service to the well-being of the Members of the Tranquility Credit Union.



A member of Tranquillity Credit Union 21 years,

since 31st July 2002, selflessly serving from

2006 in the Supervisory Committee, Credit

Committee, Board of Directors, Marketing

Committee, Human Resources Committee and

Diplomas in Marketing, Sales Management,

London Chamber of Commerce and Industry

Public Relations, Communications, and

• Chartered Institute of Marketing (CIM),

• The Co-operative Division and the Credit

Union League's Courses at the Credit

Union's Local, Regional, and International

• St. John's Church (May 2019 to present) as

 National Petroleum (August 1993 to March 2019), in Human Resources, Sales, Stocks,

Assistant, Administrative Assistant

Accounting Officer, Property Management

the Education Committee.

**Tertiary Education:** 

Advertising

conferences.

**Employment:** 

(LCCI).

### Mrs. Esther Pariag

### Accounting Officer; St. John's Church, Diego Martin

Payroll, Investments, Collections, Credit, Payables, Procurement,

- Savings Plan, as Head Office and Sales Cashier
- First Citizens Bank (October 1979 to February 1993) as teller, corporate and individual investments, mortgages, accounting;

### **Other Credit Union Involvement:**

•North West Regional Chapter

- Secretary /Chairman to Supervisory Committee (2017/2019)
- Director/Asst. Secretary to Board of Directors (2019/2020)
- Chairman, Education Committee
- Member of the PE-PR Committee

#### **Other Services:**

Organiser for hikes, tours, and other functions.

### Inspiration:

"To serve members to achieve financial independence and growth, to realise their dreams, and gain satisfaction and pride for their accomplishments."

# **Board of Directors**



### Ms. Michelle Duncan

Procurement Officer; NPMC

Michelle Duncan has been a member of the TCU family for the past 10 years. She is currently employed at Trinidad & Tobago National Petroleum Marketing Company Ltd. as a Procurement Officer. Ms. Duncan is no stranger to the Co-operative Movement as she has worked in the Credit Union Sector for a decade.

She has served in various capacities as:

- Board Director: 2020 Present
- Asst Sec Board: 2022 Present
- Member, Education Committee: 2021 -Present
- North West Regional Chapter of the Cooperative Credit Union League of Trinidad & Tobago
- Secretary, Supervisory Committee: 2022
- Chairman, Supervisory Committee: Present

#### Professional Qualifications:

MBA, BSc. Management Studies, Certificate in Mediation Studies, CaribDe Educator, Certificate in Corporate Governance

#### Professional Membership:

- Caribbean Corporate
- Governance Institute
- Lok Jack GSB Alumni
- UWI Alumni

Ms. Duncan's desire to continue to serve on the Board of Directors is fuelled by a strong passion to contribute tothe sustainable growth of TCU and the Co-operative Movement.



### Mrs. Nadia Sudan

Deputy Manager -Operations; ADB

I am Nadia Sudan and I have been a member of Tranquillity Credit Union for the last eight (8) years. I am currently employed with the Agricultural Development Bank of Trinidad and Tobago as a Deputy Manager – Operations.

I hold a BSc. AgriBusiness Management and am currently pursuing an MSc. Agricultural Economics. I have over fimeen (15) years of experience in Credit Analysis, Financial Analysis and Project Management. My areas of training and experience include AML/CFT Training, Legal Training and Customer Service Training.

# **Board of Directors**



### Mr. Lyndon Charles

### Senior Health and Safety Officer II; NPMC

Lyndon Charles is a dedicated professional with a ten year record in investment, process management, and auditing. He has a deep understanding of credit union regulations, providing precise guidance. Additionally, he has been a member of Tranquillity Credit Union for 10 years.

#### **Professional Background:**

As Senior Health and Safety Officer at National Petroleum Marketing Company Limited, Mr. Charles played a pivotal role in securing long-term contracts with multinational organisations offering upstream services in Trinidad and Tobago.

#### **Education:**

• MBA with Honors in Project Management (Anglia Ruskin University, UK)

• B.Sc. in Environmental and Natural Resources Management with Honors, including Minors in Physics and Material Science (UWI St. Augustine, Trinidad and Tobago.)

#### Diplomas:

- ISO 45001:2018 Lead Auditor (Management Systems Consultancy Limited)
- NEBOSH National Level 6 Diploma in Occupational Health and Safety Institution: (College of Health Environment and Safety Studies)
- NEBOSH Level 4 HSE Certificate in Process Safety Management (PSM) (College of Health Environment and Safety Studies)



### Mrs. Nyasha Alcala

Payroll Supervisor (Ag); NPMC

Nyasha Alcala is a highly qualified and accomplished professional with a diverse skill set. She holds a Bachelor of Science in Accounting and Finance with first-class honours, showcasing her strong academic background.

Nyasha's academic achievements are complemented by a series of certifications, including event planning, displaying her versatility. Additionally, she has earned an MBA with a specialization in Project Management, which underscores her expertise in overseeing complex initiatives. Nyasha has also attained Level 2 ACCA certification, demonstrating her financial and accounting proficiency. Furthermore, she has completed leadership and supervisory courses, highlighting her leadership capabilities and ability to manage teams effectively.

Nyasha Alcala's combination of academic excellence, project management skills, financial expertise, and leadership capabilities make her a well-rounded and accomplished professional.

# **Credit Committee**



### Mr. Kendal Charles

#### Account Representative Export; NPMC

I am Kendal Charles, member of Tranquility Credit Union for over 15 20 years. I was born on the 15th March 1978 to Doreen Thomas-Charles, a former school Principal and Abraham Charles, (deceased) a former Valuation Assistant and former Board member and Treasurer of Rhand Credit Union.

I attended the Arima Boys' RC School, the North Eastern College and the San Juan Government Secondary School. I obtained an Associate Degree from COSTATT and a Bachelor's Degree from the University of Sunderland. I was also involved in my community as a Micro Entrepreneurship tutor with YTEPP in 2008 and 2010 I have been employed at NPMC for the last 26 years and currently hold the position of the Account Representative Export and I am happily married to Cindy-Ann and the proud father of three. I have been an active member of Credit Committee of Tranquillity Credit Union for over ten (10) years having served as Chairman, Secretary and Member. I have an intimate knowledge of the Credit Union Movement having served on a Commissioner appointed Board to First National Credit Union and being trained by the Credit Union League in numerous areas of Credit Union Operations. I have represented Tranquillity both locally and regionally and contributed to Strategic Planning, Marketing, Recoveries and Education Committees throughout this journey.

I was elected in 2016 Councillor for the Local Government district, Arima North East where I served for the last six years (May 2023) in the capacity as Chairman on the Arima Borough Council's Traffic Management, Security, Local Economic and Regulation and the Personnel and Human Resources Committees. I also Vice Chaired the Finance, Fixed Asset and Allocation Committee.

I pledge that if given the opportunity to serve I would represent you my fellow members to the best of my ability.



### Mrs. Dianna Joseph—Morris

Accountant Supervisor; NPMC

My name is Dianna Joseph-Morris and I have been a member of TCU for over 15 years. I specialize in Accounting and Finance with over 17 years' work experience at NP. I am a qualified accountant by profession and currently hold the position of General Ledger Supervisor Ag.

I have been a serving member for over 10 years as I previously held the position of secretary of Supervisory committee from 2012-2014 and member of Credit Committee for the past 8 years from 2015 to current.

I thank you all for the opportunity to serve.

# **Credit Committee**



### Ms. Afeisha Julien

Senior Budget Analyst (Ag); NPMC

I am enthusiastic to serve the membership of Tranquillity Credit Union through leveraging my knowledge and skills with the objective of enriching the experience offered by the Committee in accordance with the Credit Union's Bye-Laws.

#### Place of Employment:

Trinidad & Tobago National Petroleum Marketing Company Ltd

Years in Membership: Five (5) Years

### Areas Served:

• 2023- Secretary of the Education Committee

• 2022- Member of the Education Committee

### Qualifications:

- Strategic Professional Certificate (ACCA)
- Diploma in Accounting & Business
- Certified Accounting Technician

**Professional Membership:** Association of Chartered Certified Accountants

### **Other Certificates:**

People, Work and Organizations, Budgeting & Financing, Peachtree



Mr. Kion Williams, brings over a decade's worth of Management experience in both the public and private sector locally and regionally. He holds an MSc in both Instructional Technology and Sports Management, and a Bachelor's in Business Administration along with a professional background in Facility and Project Management. Having been a lifelong member of the Tranquillity Credit Union, Mr. Williams has served on both the Credit and Supervisory committee in various capacities, including as Chairman, and is ready to once again lend his experience toward ensuring our members are properly served.

# **Credit Committee**



# Mrs. Tambi Serrano—Rock Accounting Technician II;

Tambi Serrano-Rock has shown unwavering dedication and commitment to Tranquillity Credit Union for over twenty years. She currently holds the position of Accounting Technician II at the Telecommunications Authority of Trinidad & Tobago where she has been employed for 14 years.

Tambi's expertise in finance and accounting is undeniable. Her academic pursuits are equally impressive, boasting a Bachelor of Arts Honours Degree in Business Management, a Post Graduate Diploma in Forensic Accounting and Fraud Investigation, and nearing completion of an LLB Honours Degree at Anglia Ruskin University.

Tambi's contributions to TCU are significant, having served in multiple capacities, from former employee, former Credit Committee Member, to a member of TCU's Ventures Committee tasked with the responsibility of creating new revenue generating options. With her extensive professional background, academic achievements, and longstanding commitment to TCU, Tambi is a pillar of the credit union community, combining financial expertise with a heart for cooperative growth.

# Supervisory Committee



### Ms. Lisa—Marie Foster

Administrative Assistant; NPMC

Lisa-Marie Foster is a seasoned professional with a stellar track record in both corporate and entrepreneurial ventures. Her strong organisational and communication skills have made her an asset in her role as an Administrative Assistant at the Trinidad & Tobago National Petroleum Marketing Company Limited.

Additionally, her successful Airbnb business has instilled in her a deep understanding of customer service.

A dedicated and passionate member of the TCU for over 20 years, Lisa-Marie has served on the Education Committee, Credit Committee, and Nomination Committee. Her commitment to the organisation is evident in her willingness to give back by giving her time and commitment to these committees. A lifelong learner, Lisa-Marie has pursued studies in Business and Psychology, and holds certification in Project Management and Event Management. Her thirst for knowledge and desire for self-improvement are qualities that would make her an asset to any committee.

In her spare time, Lisa-Marie enjoys traveling and experiencing new cultures. She is an avid reader of books on leadership, personal growth, and development.

Driven by a strong belief in the power of positive change, Lisa-Marie is committed to using her skills and experience to make a difference in the world. Her passion for learning, commitment to self-improvement, growth mindset, and dedication to empowering others are core values that guide her actions.



April Audain possess a Bachelor's Degree in Business Administration, joined the National Petroleum Marketing Family in 2007. At the NP House where Tranquillity was formerly located is where I first signed up and became a member over fifteen (15) years ago.

Currently, a clerk in the Payroll section, affords many qualities that can be brought to the table; Hard working, dedicated, devoted just to name a few. A former athlete, whose team work skills and leadership qualities can provide the attitudes necessary to work together and achieve the best result.

# Supervisory Committee



### Ms. Christina Le Maitre

Teacher Learning Support Assistant; MOE/Independant Consultant

I am a proud member of the Tranquillity Credit Union. I have been in the field of Educational Administration for over ten (10) years. In my role at the Ministry of Education I realized that I love both aspects of Education, imparting knowledge and administration. This love drove me into developing my knowledge and education in the field of Education, with pursuing a Bachelor of Education degree with a focus on Primary Education at the University of the Southern Caribbean.

My choice of Primary Education speaks to my philosophy of education holding a firm belief in foundation education, where I believe that learners must have a proper and holistic foundation in order to develop into upstanding citizens.

At the University of the Southern Caribbean I quickly evolved into the leader I am today, as I assumed various leadership positions in student governance and academic affairs. I am the present Associated Student Body (ASB) President, our university's student government, the Vice President of the Education Club

where we keep students abreast on issues in education and reform and provide activities for holistic development. I am also the student representative for all students in the Education department. Because of my love for Education I am currently in position at the Maracas Presbyterian Primary School.

My desire to develop educational policies to impact educational reform drives me to learn, develop and to step outside my comfort zone. Being a part of this committee will allow me to develop while also bring a wealth of experience to the credit union. I believe these roles and my work experience will be an asset to the Tranquillity Credit Union and to the Administrative Committee.

I look forward to working alongside with all members for the betterment of the credit union and its members.

**Educational Qualifications:** 

- BSc Medical Laboratory Technology
- Cert. Executive Assistant



### Mrs. Corisha Wright—Mc Kenna

Social Worker; Family Court of Trinidad and Tobago

As a nominee for the position on the Supervisory Committee, I bring a wealth of experience and a strong commitment to ensuring the financial stability and integrity of Tranquillity Credit Union. Having been a member of TCU for several years, thanks to the introduction by my father, Errie Wright, I have developed a deep appreciation for the cooperative nature of this organisation. With a background as a Social Worker for the past fimeen years, complemented by a Master's degree in Human Resources Management, I have honed skills in assessment, communication and problemsolving. Furthermore, my on-going certification in Civil Mediation equips me with the ability to navigate complex situations and facilitate resolutions.

I have been greatly impressed by the dedication of the TCU staff and the unity of its membership and I am enthusiastic about the prospect of contributing my unique perspective to this outstanding organisation.

# Supervisory Committee





Business Consultant; LAC Consulting

With an extensive career spanning nearly three decades, Lesley-Ann Avril Charles has expertise in finance, accounting, human resources, and industrial relations. Her ACCA qualifications, Post Graduate Diploma in Human Resource Management and Diploma in Industrial Relations reflect her commitment to excellence. She has been a member of Tranquillity Credit Union (TCU) for the past 12 years.

Running her own consultancy business, LAC Consulting, Ms. Charles excels in providing solutions for small to medium-sized businesses. Her dedication to education and community service is apparent through her past roles as an ALTA tutor, lecturer at the School of Practical Accounting and board member at The Elpis Centre.

As a soccer mom, writer and baking enthusiast, Lesley-Ann values family and creativity. Her expertise, community involvement, and passion for efficient systems position her as a valuable consideration for TCU's Supervisory Committee.



Mrs. Reyes- Borel is a social service professional. She is the holder of a Bachelor of Science in Social Work) and a Masters in Business Administration, both from the University of the West Indies, St Augustine. She has practiced social work for twenty-three (23) years and had administrative and advisory responsibility for the development and monitoring of social services and related policy at the national level for 20 years. Mrs. Reyes-Borel has lectured in social work at Tertiary Institutions and guest lectured on social issues at various education and other fora. Mrs. Reyes–Borel has been a member of the TCU for the past 6 years and holds firmly to the view that the ownership aspect of Credit Unions is invaluable.

Mrs. Reyes-Borel is married and together with her husband has five (5) children, four of whom are TCU members!

# Supervisory Committee



My name is Tresor Sebreth and I am a Senior Maintenance Technician with National Petroleum Marketing Company Limited. I have been a member of the credit union for 16 years and will continue to grow with them for many more years to come.

I am a goal oriented person who constantly strives for excellence and refuses to remain stagnant in life. My peers consider me to be a knowledgeable, motivating people person who has the thirst for information and is always looking for positivity in every situation. These traits have allowed me to accumulate over fifteen (15) years of experience in the Aviation industry, Oil and Gas industry and the Manufacturing sector.

Throughout these years, I have grown to embrace the following words. "Do... or do not. There is no try", which has transformed me into the leader that I am today.