

2026

NOMINATION **COMMITTEE** *report*



Teachers



CREDIT UNION

NOMINATION COMMITTEE REPORT

The Nominations Committee is pleased to present this report on the request for members to apply to serve on the Board of Directors, the Supervisory and Credit Committees within Teachers Credit Union.

Invitation and Response:

In response to the Invitation for nominees,

- Twelve (12) applications were received for service on the Board of Directors.
- Nine (9) applications were received for service on the Supervisory Committee.
- Four (4) applications were received for service on the Credit Committee.

Board and Committee requirements for 2024:

- Four members - to the Board of Directors
- One member - to the Supervisory Committee
- Two members - to the Credit Committee

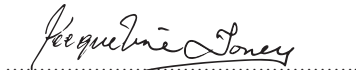
Applicant Eligibility:

All applicants have been members of the Credit Union for at least three (3) years. None of the applicants have delinquent loans. All applicants are members in good standing. Applicants were exposed to some foundation knowledge. Some applicants have prior experience serving on Committees, which adds valuable continuity and institutional knowledge to our governance. All applicants have committed to dedicating at least three hours of weekly service to Credit Union matters.

Conclusion:

We would like to thank the members for their willingness to serve and welcome them to the Governance of Teachers Credit Union.

Respectfully submitted,



Jacqueline Toney
Chair, Nominations Committee
Teachers Credit Union

2026

NOMINEES

Board of Directors



Name: JOSEPH CIPRIANI

Occupation: Manager / Vice President, Teachers Credit Union

Qualifications: B. Sc. Economics, UWI
Teachers Diploma - Mausica Teachers College

Credit Union

Experience: Presently serving as Vice President of Teachers Credit Union
Executive Officer, Delinquency Committee.
Serving as Recoveries Officer
Served on the Credit Committee and Supervisory Committees

Membership: Member for Forty-five (45) years

Other Skills/

Experience: Attended International, Regional, Local Seminars and Workshops on Credit Unionism, CCCU, WOCCU
CUDE: Credit Union Development Education
FIU Training
In house photographer



Name: GAIL BYNG

Occupation: Branch Manager - TCU Tobago

Qualifications: B.Ed. UNB
Associate Degree Co-operative Studies, Cipriani College of Labour and Co-operative Studies
Teachers Diploma- ECCE, London Montessori Centre
Trained Teachers Diploma-CWTC
Certificate in Events Management

Credit Union

Experience: Attended WOCCU, CCCU and CaribDE Conferences
Attended F.I.U. Training, Industrial Relations Training and Co-operative Development Workshops
Alternate Board Member 2013 to 2016
Alternate Supervisory Committee 2012 to 2013
Manager Tobago Office 2014 to present

Membership: Member for Forty-four (44) years

Other Skills/

Experience: Event Planning

2026

NOMINEES

Board of Directors



Name: JENNIFER COX-WILLIAMS

Occupation: Present – Branch Manager - TCU Sangre Grande
Retired Founder Principal Bon Air Secondary School

Qualifications: Associate of Arts Degree in Co-operative Studies 2022
Certificate Credit Union Management 2019
Completed courses Training on Demand, (TOD), CPD online @CUNA.com 2016
Certificate in Credit Union Organization and Management 2014
Executive Diploma In School Management and Leadership-UWI
Post Grad. Diploma Education.
Post Grad. Diploma Management Studies -UWI
B.A. Economics and History- UWI
M.Ed. - Management and supervision -UWI

Credit Union

Experience: Served at Teachers' Credit Union in the following roles:
Treasurer – 2024 to present
Assistant Secretary – 2023 to 2024
Member - Board of Directors – 2016 to present
Executive Officer
Member – Risk Management Committee
Member – Policy Committee
Member/ Secretary/ Chairman - Supervisory Committee – 2013 to 2016

Membership: Member for Thirty-six (36) years

Other Skills/

Experience: Attended WOCCU, TTCUDIF, CaribDE, ACCUPTT and CCCU Conferences
Attended FIU Training 2014 to 2026
Attended Understanding Financial Statements Workshops – 2025, 2026
Secretary of CFF Audit Committee – 2023 to 2025
Chair of CFF Audit Committee – 2025 to present
Administrative Management, Research, Teaching, Mentoring, Operational Management and Documentation

2026

NOMINEES

Board of Directors



Name: CHRISTOPHER PERSAD

Occupation: Retired Teacher

Qualifications: B. A. Economics / Government
Dip. Ed – Educational Administration

Credit Union

Experience: Alternate, Board of Directors – 2024 to present
Member, Supervisory Committee - 2021 to 2024
Member/ Chairman, Supervisory Committee - 2016 to 2018
Attended FIU/AML Training
Attended Co-operative Development Workshops
Attended TTCUDIF Risk Mgt Seminar, Training Seminar,
IFRS 9 Seminar
Attended CFF Risk Management Workshop
Attended CARIBDE 22, WOCCU and CCCU Conferences
Attended CFF Supervisory Committee Workshop
Attended Audit Workshops

Membership: Member for Thirty-seven (37) years

Other Skills/

Experience: Treasurer – TTUTA – ST. George East
Former Trustee - TTUTA



Name: TRACEY GERVAIS POW

Occupation: Teacher I (Primary)

Qualifications: Cert. Ed. in ECCE
B.Ed. in ECCE
Oxford Cert. in ECCE
Credit Union Mgt, Co-operative Studies – CCLCS 2021

Credit Union

Experience: Alternate, Supervisory Committee – 2024 to 2025
Alternate, Credit Committee – 2023 to 2024, 2025 to 2026
CaribDe 56 Graduate (2026)
FIU Training
Assist at AGM

Membership: Member for Twenty-three (23) years

Other Skills /

Experience: PRO Skills, Planning events, Hospitality

2026

NOMINEES

Board of Directors



Name: DAVE DAVIS DAVID PHILLIPS

Occupation: Retired

Qualifications: M.Sc., B.Sc., Economics, UWI
Diploma Teaching
ACCA Diploma, Financial Management
PMP – Project Management Professional

Credit Union

Experience: Served at Teachers Credit Union as Member / Alternate /
Secretary of Supervisory Committee – 2017 to 2020
Attended CARIBDE
Attended FIU & AML Training

Membership: Member for Forty-two (42) years

Other Skills/

Experience: Adjunct Lecturer: Statistics, Micro-Economics, Mathematics

2026

NOMINEES

Board of Directors



Name: WENDY WILLIAMS

Occupation: Retired Principal

Qualifications: MSc. Criminology and Criminal Justice
B.Ed. Educational Administration - UWI

Credit Union

Experience: Alternate, Board of Directors - Teachers Credit Union -
2025 to present
Served at Eastern Credit Union on the following
sub-committees:
Risk, Corporate Governance, IT, HR, Nominating,
Delinquency, Marketing
NERC - Supervisory Chairman - 2020 to 2021
Director at Eastern CU- 2017 to 2022
Chairperson, Supervisory Committee (Eastern CU) -
2015 to 2017
Attended CCULTT and WOCCU Conferences
Attended FIU/AML Training
Caribbean Development Educator, CaribDe 30

Membership: Member for Thirty-five (35) years

Other Skills/

Experience: Secretary, Executive of the Retirees Section of TTUTA -
2024 to present
Vice President, Association of Retired Primary Schools
Administrators of Trinidad and Tobago

2026

NOMINEES

Board of Directors



Name: ERICA BROOKS-SMALL

Occupation: Teacher

Qualifications: Executive Masters in Business Administration
Post Graduate Dip Ed
B.Ed. Educational Leadership & Management
ACCA Certified Accounting Technician

Credit Union

Experience: Served at Mount Pleasant Credit Union as a member of the supervisory committee (2023 to 2024) and secretary of the delinquency committee (2025 to 2026)

Membership: Member for Thirteen (13) years

Other Skills/

Experience: Education, Delinquency, Accounting & Audit Procedures



Name: TRACEY ELCOCK

Occupation: Assistant Lecturer- School of Education & Dean (Secondary)

Qualifications: MEd. in Curriculum Studies
Post Graduate Dip Ed
MSc. in Planning and Development
B.A. in Geography
Teachers' Diploma

Credit Union

Experience: Served at Venture Credit Union on the following sub-committees:

- Supervisory Committee (2006 to 2007)
- Chairperson of the Credit Committee (2009 to 2012)
- Board of Director and Chairperson of the Education / Corporate Social Responsibility Committees (2012 to 2023)

Membership: Member for Twenty-seven (27) years

Other Skills/

Experience: Public Speaker, Mentor

2026

NOMINEES

Board of Directors



Name: JOSEPH BRIDGEWATER

Occupation: Retired Teacher

Qualifications: Teachers' Diploma
B.A. in History, Economics and Public Administration
M.A. in History
Dip Ed.
Certificate in Mass Communications

Credit Union

Experience: Served as Compliance Officer at Mechanics Credit Union (2023 to present)

Membership: Member for Forty-four (44) years

Other Skills/

Experience: Former Chairman – NECTT – Ministry of National Security 2016 to 2025
Major Trinidad and Tobago Cadet Force Battalion
Commander Adjutant



Name: PHILLIP ALLARD, PHD

Occupation: Retired Principal (Secondary)

Qualifications: PhD in Business Administration –Australian Institute of Business
M.A. in Educational Leadership - USC
MBA Institute of Business - UWI

Credit Union

Experience: Education / Business Consultant – Established a Credit Union Leadership Development Program for the Co-operative Credit Union League

Membership: Member for Thirty-five (35) years

Other Skills/

Experience: N/A

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NOMINEES

Board of Directors



Name: PETER O'NEIL

Occupation: Retired Teacher

Qualifications: PhD in Business Administration -Australian Institute of Business
M.A. in Educational Leadership - USC
MBA Institute of Business - UWI

Credit Union

Experience: Served as a member of the nomination committee at PSCU for 3 years

Membership: Member for Forty-four (44) years

Other Skills/

Experience: N/A

2026

NOMINEES

Supervisory Committee



Name: DENYSE GRANGER-SMART

Occupation: Retired Principal (Primary)

Qualifications: B.Ed. Education Administration - UWI
Cert. Ed. - Early Childhood Education - UWI
Teachers Diploma VTC
9 O' levels and 3 A' Levels - St. Joseph's Convent

Credit Union

Experience: N/A

Membership: Member for thirty (30) years

Other Skills/

Experience: TTCF - Treasurer
ARPSATT - PRO, Treasurer



Name: BENIL PATRICK NILES

Occupation: Schools Supervisor 1

Qualifications: M.Ed. in Educational Leadership
Bachelor of Education
Associate of Arts in Human Resource Management

Credit Union

Experience: Alternate, Supervisory Committee - 2023 - Present

Membership: Member for Twenty-four (24) years

Other Skills/

Experience: Supervision and Advisory

2026

NOMINEES

Supervisory Committee



Name: GERNELLA FRANCIS

Occupation: Teacher III

Qualifications: Certificate in Co-operative Management, 2024
Master of Laws in Legal Practice
Masters in Geoinformatics
Post Graduate Dip. Ed.
Civil and Family Mediation
Bachelor of Laws
BSc Sociology

Credit Union

Experience: Member, Supervisory Committee - 2025 to present
Chairman, Supervisory Committee - 2023 to 2024
Secretary, Supervisory Committee - 2022 to 2023
Secretary, Bye-Law Committee - 2021 to 2022
Alternate, Supervisory Committee - 2018 to 2022
Presiding Officer 2026
Assisted in the distribution of dividends
Represented Supervisory Committee at Board of Director meetings
Performed internal auditing of TCU branches and Head Office
Attended AML and FIU Compliance Training Risk
Essential Operational Skills and Strategies for Supervisory Committee Members, CCLCS
Attended CaribDE training and CCCU Conference
Attended A1 Conference and Risk Management Workshops

Membership: Member for Nineteen (19) years

Other Skills/

Experience: Attorney-at-law
Geomatics
Mediator
Health and Family Life Master Trainer

2026

NOMINEES

Supervisory Committee



Name: VERA DOOKIE-RAMLAL

Occupation: Lecturer

Qualifications: PhD in Business Administration
MBA, MSC, PG Dip Ed, Teachers Diploma
B.Sc Dip HRM
Cert. Project Management
Bachelor of Education
Associate of Arts in Human Resource Management

Credit Union

Experience: N/A

Membership: Member for Thirty-three (33) years

Other Skills/

Experience: First Vice President – UWIAATT
Consultant
Researcher
Education Officer
IR Ex Member
Central Bank Financial Literacy Programme Facilitator



Name: JODY MADHO

Occupation: Teacher III - English

Qualifications: Teachers Diploma (VTC)
Certificate in Education (Language Arts) - UWI
B.A. Language, Literature & Education - UWI
M.Ed. – Reading - UWI
Diploma in Publicity & Public Relations – CCLCS
Associate in Labour Relations (In Progress) - CCLCS

Credit Union

Experience: N/A

Membership: Member for Twenty (20) years

Other Skills/

Experience: Secretary – South Eastern TTUTA

2026

NOMINEES

Supervisory Committee



Name: DEREK RAMDATT

Occupation: Head of Department

Qualifications: Post Graduate Dip Ed
Diploma in Technology Education
Diploma in Agriculture
Diploma in Agricultural Education
Course – Credit Union Operations - CCLCS

Credit Union

Experience: N/A

Membership: Member for Twenty-six (26) years

Other Skills/

Experience: N/A



Name: ANN MARIE GIVARRO-PEREZ

Occupation: Retired Schools Supervisor II

Qualifications: Post Graduate Dip. Education Studies
B.Ed. Education Administration
Cert. Ed. Teachers

Credit Union

Experience: N/A

Membership: Member for Thirty-three (33) years

Other Skills/

Experience: ICT, Leadership, Management

2026

NOMINEES

Supervisory Committee



Name: PATRICIA ANNE EVERSLEY

Occupation: Retired Teacher (Primary)

Qualifications: 7 GCE O'Levels
GCE A'Levels
Teachers Diploma

Credit Union

Experience: Assisted in the distribution of Dividends – 2024, 2025
Assisted in the distribution of Christmas Club – 2024, 2025
Assisted with the Health Fair and Legal Clinic

Membership: Member for Thirty-six (36) years

Other Skills/

Experience: Announcer for Carifta Games 2025 & NAAATT Events



Name: OLIVER NORMAN

Occupation: Teacher I (Primary)

Qualifications: B.Ed. Special Education
Business Leadership Certification – City & Guilds
HR & IR Professional Certification – SPA
Digital Accounting Certificate – SPA

Credit Union

Experience: N/A

Membership: Member for Eleven (11) years

Other Skills/

Experience: Technology support, Research & Education

2026

NOMINEES

Credit Committee



Name: WENDY-ANNE DICK

Occupation: Retired Principal

Qualifications: M.Ed. (Hons) Youth Guidance
B.Ed. (Upper 2nd Class) Mathematics
Cert. Ed. Mathematics

Credit Union

Experience: Alternate, Credit Committee – 2024 to 2025
Attended AML/CFT Training – 2024 to 2026
Attended Understanding Financial Statements
for decision making – January 2026

Membership: Member for Forty-four (44) years

Other Skills/

Experience: Leadership Skills



Name: PATSY MATHISON-THOMAS

Occupation: Retired Teacher I

Qualifications: M.Ed. in Assessment Research & Education
BSc in Psychology with minor in Human Resource
Management
Post Graduate Dip. in Mediation
Diploma in Co-operative Studies
Dip. Ed

Credit Union

Experience: Member, Credit Committee - 2023 to present
Alternate, Credit Committee - 2021 - 2022
Cathedral Credit Union – Field Officer (1985 – 1987)
Attended FIU/AML Training – 2022 to 2026
Attended CCCU Conference and CaribDE 48 Training
Attended Understanding Financial Statements workshop

Membership: Member for Thirty-two (32) years

Other Skills/

Experience: Former Treasurer of North Eastern District (TTUTA)
Staff Representative and Certified Mediator

2026

NOMINEES

Credit Committee



Name: DEXTER ANTHONY SCOTT

Occupation: Teacher (Dean)

Qualifications: Postgrad Diploma – Educational Administration
Bachelor of Science – Educational Service
Certificate – Physical Education
Teachers Diploma

Credit Union

Experience: Member, Credit Committee 2020 to present
Attended CaribDE 2022
Attended FIU Training
Assisted with Junior Co-op

Membership: Member for Thirty-five (35) years

Other Skills/

Experience: Treasurer – Non-Profit Organisation
YTEPP – Centre Manager



Name: MARIA FELICITA OCHOA

Occupation: Retired School Social Worker

Qualifications: 6 GCE O'Levels
Certificate in Social Work
BSc Social Work
Relative Courses and Training in Psychology & Social Work

Credit Union

Experience: N/A

Membership: Member for Thirty-two (32) years

Other Skills/

Experience: MOE – 29 years of Payroll experience
Related duties in Finance & Accounting (Clerk 1 – Acct I)

2026

NOMINEES

Notes

2026

NOMINEES

Notes

2026

NOMINEES

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2026

NOMINEES

Notes

