



October 2022

Dear Member:

Thank you for your interest in serving as an Elected Official of the Barbados Public Workers' Co-operative Credit Union Limited. This year's Annual General Meeting is scheduled to be held on **Saturday, December 3rd, 2022** at the **Gymnasium Ltd., Garfield Sobers Sports Complex, Wildey, St. Michael** commencing at 10:00 a.m.

The regulatory environment in which Credit Unions operate has become more complex and the obligations placed on individuals voluntarily serving on Credit Unions' elected Committees have likewise become more complex and significant. Our aim is to maintain the highest level of corporate governance standards in all processes and procedures conducted by the Credit Union.

Careful attention must be given to the requirements of the nomination process. By seeking nomination to one of the elected Committees of the Barbados Public Workers' Co-operative Credit Union Limited, whether the Board of Directors or the Credit Committee or the Supervisory Committee, you will be undertaking a serious commitment. Successful election will require much of your personal time, dedication and prior knowledge of the roles and responsibilities of the committee to which you have been elected.

In accordance with By-Law 38, three (3) members of the Board of Directors and one (1) each from the Supervisory and Credit Committees shall retire each year and these positions are up for election at the upcoming Annual General Meeting. Additionally, By-Law 36 (1) states that persons who are seeking election to the Board of Directors, the Supervisory Committee and the Credit Committee must be nominated in writing by not less than four (4) members of the Credit Union.

Before submitting your nomination documents, you are encouraged to familiarize yourself with the following:

- The By-laws of the Barbados Public Workers' Co-operative Credit Union Ltd. which are available from the Credit Union's offices or can be downloaded from the Credit Union's website at www.publicworkers.bb/by-laws/.
- The Guidelines issued by the Financial Services Commission ("FSC") relating to Credit Unions which can be found at <http://www.fsc.gov.bb/index.php/en/37-credit-unions/creditunion-guidelines/90-cunions-guideline-ga-13>, particularly Guidelines 1, 4, 14 and 15 which speak to the roles and responsibilities of the Board of Directors, the Supervisory Committee and the Credit Committee; and
- The Co-operative Societies Act which can be found at <http://www.fsc.gov.bb/attachments/article/59/Co-operative%20Societies%20Act%20-%20CAP378A.pdf> and its Regulations <http://fsc.gov.bb/index.php/en/education-and-media/our-media/summary/14-legislation/409-co-operative-societies-regulations-2008-cap378a235> (or available from the Government Printing Office on Bay Street).

These documents will give you a full appreciation and understanding of what is required, should you be elected to serve on the Committee of your choice.

Nomination packages containing each of the documents listed below can be collected from the reception areas of any branch of the Credit Union or online at www.publicworkers.bb.

- | | | |
|----------------------------------|----------------------------------|---|
| 1. Candidate Introductory Letter | 2. Affidavit of Fitness to Serve | 3. AGM Nominees' Guidelines |
| 4. Nomination Form | 5. Nominee's Biography Form | 6. Financial Services Commission Fit & Proper Questionnaire |
| 7. General Information Form | 8. AGM Nominee Letter of Consent | 9. AGM Nominee Checklist |

Please read the contents of the nomination package carefully and ensure that you fully complete and submit the required forms with supporting documentation in a sealed envelope addressed to The Credentials Committee, "Clarence Greenidge House", Keith Bourne Complex, Belmont Road, St. Michael no later than 4.00 p.m. on **Saturday, November 19th, 2022**. These documents must be delivered in person to the Receptionist at the above address by the deadline date.

Note that discrepancies in information submitted, i.e. forms missing required data, forms submitted without the required supporting documentation or late submissions would render those nominations ineligible by the Credentials Committee.

Subject to By Law 36(2), the Secretary of the Board shall at the time of publishing the notice of the Annual General Meeting, include a statement that the nominated members offer themselves for election.

We welcome your interest in serving on the elected committee of your choice and look forward to receiving your co-operation in the matters stated in this letter.

Co-operatively yours

Hasani Evelyn
Secretary

This is where you belong!

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"Clarence Greenidge House", Keith Bourne Complex, Belmont Road, St. Michael, BB14000, Barbados, W. I.
Tel: (246) 622-9000 | Fax: (246) 437-8745 | E-mail: contact@bpwccul.bb | www.publicworkers.bb

**Affidavit in the Matter of Declaration of Fitness for Qualification
as a Director of The Barbados Public Workers' Co-operative Credit Union Limited
Pursuant to Section 57 of the Co-operative Societies Act, 2007-39, CAP.378A.**

This affidavit must be completed in a legible fashion and be accurately and fully completed.

I,

[YOUR FULL NAME AS LEGALLY GIVEN ON YOUR BIRTH CERTIFICATE]

of

[INSERT YOUR FULL RESIDENTIAL ADDRESS]

HEREBY MAKE OATH AND SAY that:

1. I have agreed to be nominated for the position of Director on the Board of Directors of the Barbados Public Workers' Co-operative Credit Union Limited. (Hereinafter referred to as "the Credit Union")
2. I am aware that there are certain prerequisite qualifications which I must meet in order to serve in the position as a Director of the Board of Directors of the Credit Union.
3. I am not less than eighteen (18) years old.
4. I am of sound mind and have not at any time been found to be of unsound mind by a court in Barbados.
5. I am a member in good financial standing of the Credit Union and in good financial standing in my general financial affairs.
6. I have never been convicted of an offence involving fraud or dishonesty.
7. I have not been convicted of any offence under sections 248 to 257 of the Co-operative Societies Act, CAP378A (hereinafter referred to as "the Act"), being offences relating to:
 - corrupt practices and bribery;
 - falsely obtaining property of the Credit Union;
 - failing to comply with any provisions of the Co-operative Societies Act;
 - offering myself as a candidate for election to the Board of Directors of the Credit Union and not being qualified as prescribed by the Act;
 - having been paid or having received any remuneration not fixed in the by-laws of the Credit Union or by its members by resolution in general meeting;
 - having assisted or been involved in the making of a report, return, notice or other document required to be sent in accordance with the Act or its Regulations to the Registrar of Co-operatives or the Financial Services Commission that contains an untrue statement of material fact or which omits to state a material fact required in any such report, to avoid any such statement being misleading.
8. I am not an Auditor of the Credit Union.

9. I have never been convicted on indictment of an offence in connection with the promotion, formation or management of a body corporate.
10. I do not have an arrangement with my creditors.
11. I have no judgments registered against me.
12. I am not now or have ever been bankrupt.
13. Where I am a member of another registered society as defined under the Co-operative Societies Act, CAP378A, that I am in good financial standing with that society.
14. I am a citizen or resident of Barbados; qualify for membership under by-law 13 of the Credit Union's by-laws; hold twenty-four (24) fully paid qualifying membership shares in the Society and I have been a member for at least six (6) months.
15. I am aware that should any declaration I make in this affidavit subsequently prove to be untrue that by virtue of section 57 of the Co-operative Societies Act, 2007-39, CAP378A that I will be ineligible to continue to sit on the Board of Directors of the Credit Union.

Further, my appointment to the Board of Directors shall be revoked by the remaining members of the Board of Directors upon the remaining members of the Board of Directors becoming aware and being satisfied as to the particulars of my ineligibility and upon subsequent confirmation by the members of the Credit Union in general meeting.
16. The statements set out in this affidavit are true and correct to the best of my knowledge, information and belief.

I make this affidavit in support of my nomination seeking election to the Board of Directors of the Credit Union.

SWORN to by the deponent the said

[FULL NAME AS LEGALLY GIVEN]

on the _____ day of _____, _____, before me:

[FULL NAME AND ADDRESS OF JUSTICE OF THE PEACE]

[SIGNATURE OF JUSTICE OF THE PEACE]

AFFIX OFFICIAL
STAMP OF JUSTICE
OF THE PEACE



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

AGM Nominee Letter of Consent

The Credentials Committee
Barbados Public Workers' Co-operative Credit Union Limited
Clarence Greendige House
Keith Bourne Complex
Belmont Road
St. Michael

Dear Committee,

This letter confirms that I,

(Name)

of _____

(Address)

consent to my nomination to seek election to the:-

- ☐ Board of Directors
☐ Credit Committee
☐ Supervisory Committee

at the upcoming Annual General Meeting of the Barbados Public Workers' Co-operative Credit Union Limited to be held on Saturday, 3rd December, 2022.

Name: (PRINT) _____

Signature: _____

Date: _____

This is where you belong!

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BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED

NOMINATION FORM FOR ELECTION TO THE BOARD OF DIRECTORS

THIS NOMINATION FORM MUST BE COMPLETED IN A FULL, ACCURATE AND LEGIBLE MANNER

In accordance with **By-Law 36** of the Barbados Public Workers' Co-operative Credit Union Limited (the Credit Union), which requires that not less than four existing members of the Credit Union nominate a person proposed for election to the Board of Directors of the Credit Union, we the undersigned hereby nominate:

<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MS.	LAST NAME:
FIRST NAME:	MIDDLE NAME(S):
PERMANENT ADDRESS: STREET/AVENUE:	
CITY/TOWN:	PARISH/STATE:
ZIP/POSTAL CODE:	COUNTRY:

HOLDING CREDIT UNION ACCOUNT NO as a nominee for election to the Board of Directors at the upcoming election to be held during the Annual General Meeting of members of the Credit Union on Saturday, December 3rd, 2022, commencing at 10.00 am.

	NAME	CONTACT NO.	ACCOUNT NO.	SIGNATURE
1.				
2.				
3.				
4.				

DECLARATION OF CANDIDATE

I..... have given my consent to the above noted nomination and confirm my willingness to serve on the Board of Directors as prescribed by the By-Laws of the Credit Union if elected.

In accordance with **By-Laws 34 and 35**, I confirm that I am a citizen or resident of Barbados, I hold twenty-four (24) qualifying shares and I have been a member of the Credit Union for at least six (6) months. I have carefully read the nominee guidelines provided to me by the Credit Union before my acceptance of this nomination and have fully understood them.

SIGNATURE OF NOMINEE:	DATE (mm/dd/yyyy):
For Official Use Only	
Name of Secretary, Board of Directors: (PRINT)	
Signature of Secretary, Board of Directors	Date Received

This form must be returned in a sealed envelope addressed to The Credentials Committee, Barbados Public Workers' Co-operative Credit Union Ltd., **Clarence Greenidge House, Keith Bourne Complex, Belmont Road, St. Michael** no later than **4:00 p.m. on Saturday, November 19th, 2022.**



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

AGM NOMINEE BIOGRAPHY FORM

THIS BIOGRAPHY FORM MUST BE COMPLETED IN A FULL, ACCURATE AND LEGIBLE MANNER

<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MS.	LAST NAME:
FIRST NAME:	MIDDLE NAME(S):
PERMANENT ADDRESS: STREET/AVENUE:	
CITY/TOWN:	PARISH/STATE:
ZIP/POSTAL CODE:	COUNTRY:
NATIONAL REGISTRATION NO:	
OCCUPATION:	
SKILLS/QUALIFICATIONS:	
<hr/> <hr/>	
SPECIAL INTERESTS: (Comment briefly on your reason for wanting to serve)	
<hr/> <hr/>	

CONTACT INFORMATION

HOME PHONE:	WORK PHONE:	CELLULAR PHONE:
E-MAIL ADDRESS:		
NAME OF POLLING AGENT:		

CREDIT UNION INVOLVEMENT: (Give a short history of involvement in the following areas):

BOARD OF DIRECTORS:	<input type="checkbox"/>	_____ (yrs)
SUPERVISORY COMMITTEE:	<input type="checkbox"/>	_____ (yrs)
CREDIT COMMITTEE:	<input type="checkbox"/>	_____ (yrs)
OTHER:	<input type="checkbox"/>	_____ (yrs)

Where possible, please supply **biography information and a digital passport-size photograph** via e-mail. Send to **nominations@bpwccul.bb**

NOTE: To allow you the widest possible exposure to the voting membership, we wish to provide the members with your biographical information on our website and other communication channels. Kindly indicate by ticking the appropriate box below if you agree to the dissemination of your biographical information **strictly** for the purpose stated above.

I AGREE: <input type="checkbox"/>	I DO NOT AGREE: <input type="checkbox"/>
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This biography form and required supporting documentation must be returned in a sealed envelope addressed to The Credentials Committee, Barbados Public Workers' Co-operative Credit Union Ltd., **Clarence Greenidge House, Keith Bourne Complex, Belmont Road St. Michael** no later than **4:00 p.m. on Saturday, November 19th, 2022.**



BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

AGM Nominee Checklist

1	Nomination Documents	Where an individual is seeking nomination to more than one elected Committee, separate documentation must be provided for each nomination.
2	Nominee Introductory Letter and AGM Nominee's Guidelines	Please read the contents of the nomination package carefully and ensure that you fully complete and submit the required forms with supporting documentation in a sealed envelope addressed to The Credentials Committee, "Clarence Greenidge House", Keith Bourne Complex, Belmont Road, St. Michael no later than 4.00 p.m. on Saturday, November 19th, 2022..
3	Letter of Consent	<ul style="list-style-type: none">Name, address and signature of nominee and letter to be dated.
4	Nomination Form	<ul style="list-style-type: none">Form fully completed, including nominee's account number, name and also signed and dated.Correct names, contact numbers, account numbers and signatures of not less than four (4) nominators.
5	Affidavit of Fitness to Serve	<ul style="list-style-type: none">Form fully completed, including full name and residential address of nominee.Full name and address of Justice of the Peace (JP).Affidavit signed and dated by a JP.JP's stamp affixed, where available.
6	Nominee Biography Form (Brief profile)	<ul style="list-style-type: none">Form fully completed, dated and signed.Supply biography information and a certified digital passport-size photograph via e-mail to nominations@bpwccul.bb.Tick 'I agree' or 'I do not agree' to the dissemination of your biographical information on the Credit Union's website (www .publicworkers.bb) and all other BPWCCUL communication channels to inform members of and introduce members to your nomination.
7	Financial Services Commission Fit & Proper Guidelines	<ul style="list-style-type: none">Complete questionnaire fully, in BLOCK LETTERS.A résumé and certified copy of the picture page of a valid passport must be submitted along with the completed questionnaire.Police Certificate of Character to be submitted along with questionnaire.Section 3 of questionnaire - Where "yes" is selected, additional details must be provided and relevant documentation attached.Section 5 of questionnaire - insert name, date and signature.Respond with 'N/A' to sections of the questionnaire that do not apply.
8	General Information Form	<ul style="list-style-type: none">Fully completed, dated and signed.Two valid (not expired) forms of government issued photo identification and proof of address not older than three months of the date on the form are to be submitted.Acceptable forms of proof of address include utility bills, bank statements and insurance company statements.



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

	General Information Form (Cont'd)	<ul style="list-style-type: none">• Mobile(only) phone bills are not permitted.• Documents must be certified (e.g. JP).
9	Polling Agent	<ul style="list-style-type: none">• The Polling Agent's name should be stated in the AGM Nominee Biography Form.• Where a Polling Agent was not available and is subsequently obtained, the individual's name should be provided via email to nominations@bpwccul.bb or at the Help Desk on AGM day.• Polling Agent to collect badge from the Help Desk.• Polling Agent to be available to be identified when called upon by the Chairman of Elections.
10	Document Submission	<ul style="list-style-type: none">• Documents for submission are:<ul style="list-style-type: none">1) Letter of Consent2) General Member Information Form3) Nomination Form4) Affidavit of Fitness to Serve5) Biography Form6) FSC Fit & Proper Questionnaire <p>Additional documents to accompany each form, where stated above.</p> <ul style="list-style-type: none">• Documentation for each nomination must be submitted in a separate, sealed envelope addressed to: The Credentials Committee, Barbados Public Workers Cooperative Credit Union Ltd, Clarence Greenidge House, Keith Bourne Complex, Belmont Road, St. Michael.• Envelopes may be submitted at any branch of the Credit Union and must be handed in at the reception desk by the stated deadline date and time.
11	Attendance at AGM	<ul style="list-style-type: none">• Nominees are required to be physically present at the AGM.• If unable to be present at the AGM, or may arrive after the start of the voting process, contact the Group CEO; Chairman or Assistant Chairman of Elections to indicate this by emailing nominations@bpwccul.bb.

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GENERAL INFORMATION FORM

1. PERSONAL INFORMATION

<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MS.	LAST NAME:	
FIRST NAME:		MIDDLE NAME(S):
DATE OF BIRTH (mm/dd/yyyy):		
NATIONAL REGISTRATION No.:		NATIONAL INSURANCE No.:
IDENTIFICATION (valid photo ID required, include expiry date where appropriate)		
BARBADOS ID CARD No.:	Issue Date (mm/dd/yyyy):	Expires:
PASSPORT No.:	Issue Date (mm/dd/yyyy):	Expires:
DRIVERS LICENCE No.:	Issue Date (mm/dd/yyyy):	Expires:
OTHER:	Issue Date (mm/dd/yyyy):	Expires:
PERMANENT ADDRESS: STREET/AVENUE:		
CITY/TOWN:	PARISH/STATE:	
ZIP/POSTAL CODE:	COUNTRY:	
TELEPHONE NOs.: Home:	Work:	Ext.:
Mobile:		
EMAIL ADDRESS:		
NATIONALITY:	PLACE OF BIRTH:	
COUNTRIES OF CITIZENSHIP:		
EMPLOYER:	OCCUPATION/NATURE OF BUSINESS:	
PAY MODE: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly	SALARY/WAGES:	
EMPLOYMENT STATUS: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Self-Employed <input type="checkbox"/> Casual <input type="checkbox"/> Seasonal <input type="checkbox"/> Un-Employed <input type="checkbox"/> Student <input type="checkbox"/> Retired		
MAILING ADDRESS (if different from permanent address): STREET/AVENUE:		
CITY/TOWN:	PARISH/STATE:	
ZIP/POSTAL CODE:	COUNTRY:	
TELEPHONE NO.: Home:		

2. THRIFT CLUB ACCOUNTS

1)	ACCOUNT NUMBER:
<input type="checkbox"/> MR. <input type="checkbox"/> MS.	LAST NAME:
FIRST NAME:	MIDDLE NAME(S)
PERMANENT ADDRESS: STREET/AVENUE:	
CITY/TOWN:	PARISH/STATE:
ZIP/POSTAL CODE:	COUNTRY:
NATIONALITY:	PLACE OF BIRTH:
TELEPHONE:	DATE OF BIRTH (mm/dd/yyyy):

2) ACCOUNT NUMBER:	
<input type="checkbox"/> MR. <input type="checkbox"/> MS. LAST NAME(S):	
FIRST NAME:	MIDDLE NAME(S)
PERMANENT ADDRESS: STREET/AVENUE:	
CITY/TOWN:	PARISH/STATE:
ZIP/POSTAL CODE:	COUNTRY:
NATIONALITY:	PLACE OF BIRTH:
TELEPHONE:	DATE OF BIRTH (mm/dd/yyyy):

SIGNATURE OF MEMBER:	DATE (mm/dd/yyyy):
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3. FOR OVERSEAS MEMBERS ONLY

NOTARIAL CERTIFICATE:

I, Notary Public in and for the Country/State/Province/County ofdo hereby CERTIFY that on the day of the date hereof personally came and appeared before me a male/female who identified his/herself to be the within named the executing party to the foregoing written documents who did in my presence duly sign, seal and deliver the same as and for his/her free and voluntary act and deed. Given under my hand and seal this day of20

PLACE NOTARIAL STAMP HERE

.....

Notary Public in and for the Country/State/Province/County of

FOR OFFICIAL USE ONLY

NAME OF STAFF MEMBER UPDATING ACCOUNT (please print):	
SIGNATURE OF STAFF MEMBER UPDATING ACCOUNT: DATE (mm/dd/yyyy):	
NAME OF STAFF MEMBER VERIFYING ACCOUNT (please print):	
SIGNATURE OF STAFF MEMBER VERIFYING ACCOUNT: DATE (mm/dd/yyyy):	