

NOMINEE

Board of Directors



Andrew A. Bates: IFACT/LUATC/LUTCF/FSS, L/M MDRT, HOF (2016).

Andrew has served as a Director on the Board of Directors of CLICO Credit Union (CCU) from 1991-present. He was also a member of the Executive, Chairman of the Internal Audit Compliance, OSH and New Products Committee. Andrew is the Managing Director of Bates 2 Consultancy, a training and transformation organization that has done work for Republic Bank, Pan American Life and Guardian Life of the Caribbean.

He currently serves as an Education Advisor to the Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA), is a qualified trainer for the American College moderators and a senior moderator for the organization. In 2016 he was inducted into TTAIFA's Hall of Fame having served for over 30 years.

He has mentored over 50 agents through the internationally acclaimed Million Dollar Round Table inclusive of 15 from Guyana, where he is a life member. He has been involved in championing the cause of personal financial planning education for both the Credit Union and Central Bank and has volunteered his time and experience on numerous occasions by facilitating lectures throughout Trinidad and Tobago.

He is in 2020, offering himself for re-election to the Credit Union Board.

ASHRAFF A. ALI -Director, E.E.E.T.

Mr. Ashraff Ali presently holds the position of Executive Director/Chief Organization Officer for the second largest general insurer in Trinidad and Tobago and Chairman for a real estate management company in Trinidad and Tobago.

During his career, Mr. Ali has gained tremendous experience in working with the Board of Directors and management team for the companies he represents, as well as regulators and auditors. He has been involved in negotiating contracts, compliance, business development and strategic planning.

Additionally, Mr. Ali currently plays a critical and strategic role in the continuous development, growth and profitability of his current employers. His expertise allows him the ability to actively engage in innovative, strategic and robust business development initiatives, resulting in the creation of competitive advantages and sustainable growth through people development. His passion for Information Technology allows for a unique blend of intellectual business development that transcends and impacts the Modern Day Corporation.

Mr. Ali served the IT Committee for the period 2019-2020 and as an Alternate Director for the period 2019-2020. He is once again desirous of serving on the Board of Directors.





Leslie A. Nelson FCMA, CGMA, CA, MBA, FLMI



A Chartered Accountant, a Fellow of the Chartered Institute of Management Accountants of the United Kingdom, a member of the Institute of Chartered Accountants of Trinidad and Tobago (ICATT) and a Chartered Global Management Accountant, The holder of a Master of Business Administration (MBA, Finance) from The University of Reading, Henley Management School of Business in London, England and a Fellow of the Life Office Management Institute (Managerial Accounting) from Atlanta, USA.

His experience in the financial services industry spans over twenty years at Executive Management level. Leslie worked as Assistant General Manager Finance and Administration for seven years with a multinational insurance company and he has acquired many years international experience working in Toronto, Canada which has provided a global perspective on finance, organizational change management strategies and client relationship management. He is currently employed in mortgage banking as Chief Executive Officer and Corporate Secretary of The Trinidad Building and Loan Association.

Leslie served as a member of the council of ICATT as well as on State and Private Sector Boards and Chaired committees including Finance and Audit.

He served on the Risk Management and Audit & Compliance Committee of this Credit Union for the period 2019-2020 and as an Alternate Director for the period 2019-2020.

Marcus G.D Girdharie R.C.F, LUTCF

Marcus has a very extensive career in the financial services sector. After 7 years in the banking industry he approached the insurance industry in 1999 to become a financial advisor. In his very first year, he qualified to become a member of the MDRT. He later became the youngest appointed branch manager of CLICO (Siparia Agency) and a top producer. His elevation extended beyond T&T as he was elected country chair of T&T by the MDRT and then further promoted to Caribbean chair for the MDRT. He is now a life member. He established his own company in 2000 and is the owner of an Online Agency for COLFIRE where he is also a member of their Championship Club.

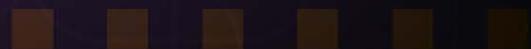


His decorative past includes positions of service such as: past President of the T&T Association of Insurance and Financial Advisor South Chapter as the Ethics chairperson of its national association, moderator of the American College LUTCF program, member to the Board of San Fernando Anglican ECCE and the Open Bible Church of Marabella. He is presently the V.P. of the St Joseph Village Residents Association and the Immediate Past President of Naparima College Association of Past Students and an Executive member of the Carl Osborne Val Turton Foundation.

His latest achievements include becoming a Local Government Councillor for the Marabella South/Vistabella area and a CaribDE graduate.

Marcus served on: the Investment Committee for the period 2017-2018 and 2018-2019; Board of Directors 2019-2020 and as Chair of the Education Committee 2019-2020.

Marcus is once again desirous of serving on the Board of Directors.



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Learie F. Parris



Mr. Learie Parris is a Retiree with an avid passion for the Credit Union Movement. During his career, Mr. Parris has amassed an incredible amount of industry experience spanning just over 30 years. He served on the Board of Directors from 1989 to 2013 and during that time as the Treasurer for 18 years. During his tenure as Treasurer the assets of the Credit Union grew from \$12m (1995) to \$198m (2012). That growth path continued under his leadership as CEO from 2013 to his retirement in 2019 to assets in excess of \$360m.

Mr. Parris' career also revolved around the Insurance Industry where he worked at COLFIRE from 1986 to 2012 and retired as Superintendent of Agencies, a position he held for 15 years. His stint as Superintendent of Agencies, a newly created company position saw the Salesforce contribution to the overall company's production move from 5% (\$8m) to approximately 40% (\$105m). His endearing style attracted a salesforce of 275 persons to sell for the company. A people developer at heart, Mr. Parris gave freely of his time lecturing salespersons in preparation for the State Licensing General Insurance Exam with a 100% pass rate.

Over the years he has led and coached many to successful career paths and he has engaged in numerous business development strategies and initiatives maintaining his core values of integrity, innovation and growth.

Mr. Parris' passion for the industry coupled with his keen interest in the growth and development of CLICO Credit Union has once again compelled him to continue to serve so that he can offer his wealth of knowledge and experience to the credit union.

He is desirous of serving on the Board of Directors.

Natasha Johnson

Natasha Johnson is the holder of an IMBA from the Arthur Lok Jack Graduate School of Business and brings over eighteen (18) years' experience in the financial sector.

Natasha held the position of the Finance Manager of General Accounting at Colonial Life Insurance Company (Trinidad) Limited (CLICO) charged with the responsibility of financial reporting and accounting; during which time she would have imparted her knowledge and practical experience in finance and finance related matters to her staff.

She also served on the Education Committee of the Aero Services Credit Union and Treasurer of CLICO Sports Club. She is currently employed at CUNA Caribbean Insurance Society Limited in the capacity of a Finance Manager.

Natasha has been a member of CLICO Credit Union (CCU) for over fifteen (15) years and has been serving on the Board of Directors at CCU for the past six (6) years. During her tenure she has been a member of the Executive Committee of the Board and also the Treasurer adding valued contributions to the strategic objectives of CCU.

She is once again offering herself to serve on the Board.



Clico Credit Union



NOMINEE

Supervisory Committee

Debra Simon Harris



Debra Simon Harris has been an Underwriter and Risk Assessor since 1982 and holds a Certificate of Insurance from the Chartered Insurance Institute.

Debra began her career at GTM Fire Insurance Co. Ltd., she then moved to TRINRE and is now a Senior Branch Administrator at COLFIRE attached to the Agency Team.

Debra's love for people and her passion for excellence resonates in the level of service she offers. She is hardworking, dedicated and committed and is never one to be deterred by challenges.

Debra has been attached to COLFIRE's Agency Team and found herself at the forefront supporting and supervising the largest Salesforce in the General Insurance Industry in Trinidad and Tobago.

Debra believes that her keen eye for detail along with her thirty eight (38) years of experience makes her an excellent candidate for a position on the Credit Committee.

As a member of CCU for the last 18 years Debra has seen the institution grow from strength to strength and is now ready, willing and able to add value to its continued growth and development.

Jean-Marc Griffith

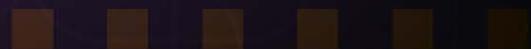
Jean-Marc Griffith is currently employed with the T&T Coast Guard where he's been enlisted for the past eight years.

Jean-Marc previously served on the Supervisory Committee for the period 2018-2020. In 2018 he further expanded his knowledge on the responsibilities of the Supervisory Committee having successfully completed the Internal Audit workshop conducted by the Co-operative Credit Union League of Trinidad and Tobago.

He is most keen towards utilizing new technologies within the Credit Union; in a manner which improves the speed and efficiency of the Member's experience while meeting their ever changing financial needs.

As a member of CCU for the past 7 years and having witnessed the positive changes the Credit Union has made in the lives of its members, Jean-Marc is desirous of offering himself for service once again on this committee.

He believes his high level of professionalism and experience will enable him to continue adding value to the Credit Union and its members.



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Makini Cuffie



Makini brings over 14 years of experience in the audit and accounting industry; she is currently employed at COLFIRE in this field. Prior to working at COLFIRE she held accounting positions at Consolidated Insurance Consultants Limited and Price Waterhouse Coopers.

A past student of St. George's College, Makini continues to pursue academia. She is currently pursuing the Professional Level of ACCA accreditation.

A member of the Credit Union for the past 8 years, Makini has served on the Education Committee for the past four years.

She is desirous of offering her service on the Supervisory Committee.

Cindy Emamdie

Delivering superior quality service is my specialty and I thrive in a diverse and fast-paced environment. Throughout my 25 years tenure at COLFIRE I have accrued a multitude of skills and my solid experience in a Customer Service environment and education in insurance enables me to add value to the Credit Union.

I have also been a member of the Credit Union for the past 25 years and is certain that my multitude of skills and expertise will add value to the Credit Union.

I have also served on the Audit & Compliance Committee for the period 2017-2019.

I am once again offering myself for service on the Supervisory Committee.



Roddan Davis



Roddan has served in the Trinidad & Tobago Defence Force for over 13 years and has been a member of the Credit Union for the past 13 years. Roddan is currently employed as a Payroll Officer and has held this position for the last 9 years. A member of the Institute of Chartered Accountants of Trinidad & Tobago (ICATT), Roddan is currently a level 2 FIA/ACCA student.

An avid cricket fan, he is a certified West Indies Cricket Umpire (WICU) and a member of the Trinidad & Tobago Cricket Umpires Association (TTCUA). He currently serves on the national panel of Umpires.

Roddan is confident that his wealth of knowledge in finance and service renders him worth of service to the credit union. He is offering himself for service on the Credit Committee.



Cllico Credit Union



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Credit Committee

Alicia Gift



A Warrant Officer Class 1 in the Trinidad and Tobago Regiment for the past thirty (30) years, Alicia is a proud mother of one (1) and a lover of the Arts and Culture.

Alicia is the holder of a certificate in organizational behavior, an Associate's of Science Degree Management Studies for the Protective Services and a Diploma in Business Management. She is due to retire from the Regiment in the next few months and wishes to continue serving her country in any capacity and to continue contributing to the development and upliftment of Trinidad & Tobago and its people.

Alicia is passionate about modeling, acting and exercising.

She has been a member of the Credit Union for the past 6 years and is desirous of serving on the Credit Committee.

Analdo Russell

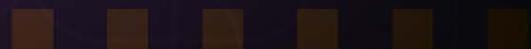
Analdo Russell is a highly motivated, knowledge driven and team oriented individual. He has over twenty two (22) years of active service, eighteen (18) within the Trinidad and Tobago Regiment and four (4) years as a member of the Trinidad and Tobago Coast Guard.

Mr. Russell is the holder of a Master's Degree in Business Administration, Bachelor of Arts Degree in Human Resource Management and a Diploma in Security Administration and Management. Further he has achieved military certification and recognition in several workshops and programmes of study namely:



- Managers to Leaders Workshop (2016)
- Ethics and Military Profession workshop (2016)
- Competency Based HRM workshop (2014)
- Soldier of the year (2014)
- Academic technical Award (2013)
- Best International Student Jamaica (2009)
- Chinese Wushu Peoples Liberation Army (2006)

Mr. Russell's years of military experience in various team oriented environments coupled with his ability to manage and lead corporate and military oriented units can enhance the performance of the Credit Committee within the CLICO Credit Union. He has been a member of the Credit Union for the past 15 years and is desirous of offering himself for service on the Credit Committee. "I believe the success of an organization is primarily dependent on sound competency models and the recruitment of the right people best fit into the organization."



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Chesterfield Sealey



Chesterfield has been a member of CLICO Credit Union for the past eight years. He is a Finance Specialist at COLFIRE and is currently pursuing Level 3 ACCA.

With over fifteen years of experience in Finance, Chester will bring a wealth of knowledge and expertise to the Credit Committee.

Chesterfield served on the Risk Management Committee for the period 2019-2020 and is once again desirous of serving the Credit Union.

Cindee Ambrose

Cindee Ambrose has been employed with COLFIRE for the past 7 years. She currently holds the position of HR Coordinator-Organizational Development.

She is the holder of an ASc in Project Management and is currently pursuing a specialized MSc in Human Resource Management. She is also certified SHRM-CP.

Cindee has been a member of the Credit Union for the past 6 years is desirous of offering herself for service on the Credit Committee.



Darlene Chapman



Darlene has worked in the Insurance industry for over 22 years. She currently holds the position of Internal Auditor at COLFIRE for over 13 years. Prior to this she worked in the Finance Department.

A member of the Credit Union for over 28 years Darlene has served as the link officer for COLFIRE where she is committed to serving the membership to the best of her ability, always seeking their interest and ensuring that their needs are met and the Credit Union rules are adhered to with due diligence.

Darlene has a strong desire to bring her experience and commitment to the Credit Union. She served on the Supervisory Committee for the period 2017-2018 and as Chair of the Supervisory Committee for the period 2019-2020.

She is offering herself again for service on the Credit Committee.



Clico Credit Union



Deniscia Dennie



Deniscia Dennie is an Underwriter at COLFIRE attached to the Agency Team. She began her career at COLFIRE on August 15, 2007 and worked her way through the ranks. She holds a BSc in Insurance and Risk Management and a Certificate of Insurance from the Chartered Insurance Institute.

A member of CCU for the past eleven (11) years, Deniscia is offering her service as a member of the Credit Committee and is confident that she can add tremendous value given her skills and attributes.

Deniscia is honest, committed and focused. She has a keen eye for detail and a high level of professionalism. Her persistence and tenacity add to the multitude of expertise which she possesses. Deniscia firmly believes that her combination of skills, her risk management abilities and other attributes will add tremendous value to CCU.

Rachel Hope

Rachel has been a member of the CLICO family and by extension the CLICO Credit Union since 1992. She has been an integral member of the Marketing and Corporate Communications Department, assisting with the successful execution of all CLICO's Events. Rachel prides herself on her professionalism and willingly shares her knowledge and skills with others. Her expertise and talents have been utilized throughout CLICO and over the years the CLICO Credit Union has benefitted from her quiet and consistent support when called upon to serve.



Rachel holds a BA (Hons) in Business Administration.

She served on the Credit Committee for the period 2017-2018; 2018-2019; 2019-2020 and is seeking re-election.

Sean Alleyne



Sean has over 19 years' multi-disciplinary service in the Trinidad and Tobago Coast Guard's administrative arm and is recognized for communicating and delivering strategies with optimal results. He prides his skills in resource planning, communications, problem solving, strategic team-building and customer service.

He is the holder of a BA from the University of Southerland and a Master of Business Administration from Anglia Ruskin University.

A member of the Credit Union since 2001 Sean served on the Credit Committee for the period 2018-2020 and is again desirous of bringing his wealth of experience and service to the Credit Union.

