

To develop and deliver reliable, feature-laden software, quality customer service and the highest quality solutions to our customers, resulting in end user satisfaction, thereby positioning the company as a leading, total solutions provider.



To be the industry leader in software development within the Caribbean, Central & Latin America region, providing the highest standards in quality, customer service, and software solutions for the financial services sector, and all other related industries.

WORD FROM MANAGEMENT

2014 is almost over and, as a company, we have reflected on our service delivery to our customers over the past months. We did receive some good ratings from some of our customers, even some great ones but, unfortunately, we also had some not so good.

We do recognize that even one bad rating is enough for us to take heed and reassess our service delivery to our customers. We must refocus on our mission to satisfy you our Valued Customers beyond any acceptable expectation. In January 2015, we will conduct a customer satisfaction survey engaging all our customers, to determine all areas of dissatisfaction. We will appreciate your candidness, as this will only help us to enhance our service delivery to you.

Going forward, we will do our utmost to improve our overall performance. 2015 promises to be a hectic year, as we will be engaged in constructing our new office building, which will accommodate more staff to allow for enhanced service delivery.

We thank all our Customers for giving us the opportunity to serve you and we do appreciate your goodwill and loyalty throughout the years. We look forward to serving you in the next year.

On behalf of Management and Staff, do have a VERY MERRY CHRISTMAS AND A FULFILLING AND PROSPEROUS 2015!



STAFF CORNER

2014 Christmas Dinner & Children's Treat

Micro Software Designs hosted its annual Christmas Dinner on **Sunday 14th December, 2014** at the Olympia Glass Room located at the Radisson Hotel. The evening began at 6:25 p.m. with guests being greeted and invited to pick a number for the door prize. They were also asked to choose a random funny name, which would replace their name for the night.

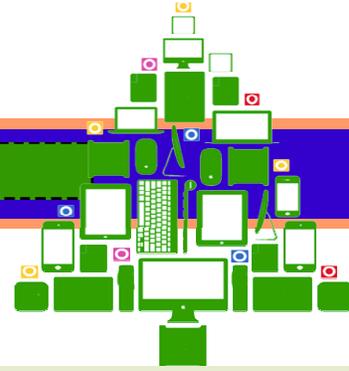
MSD's staff and their guests were treated to a complete dinner, buffet style, which included a variety of dishes. The evening was also filled with fun and humorous activities, including a simple, yet very competitive word guessing game and an impromptu, but short talent competition. Prizes, in the form of hampers, were given to successful participants of each game. To conclude the evening, guests had a few drinks, mingled and posed for photos.

On **Friday 19th December, 2014** MSD's Social Committee also put together a Christmas party for the children of Staff and Management. The treat was planned, organized and executed seamlessly at MSD's compound. On site, there was a bouncy castle, a bubble machine, popcorn, cotton candy and face painting. Treats in a party bag were provided for the kids as well. The evening was topped off with a guest appearance by Santa, who distributed gifts, which sent the kiddies in a frenzy.

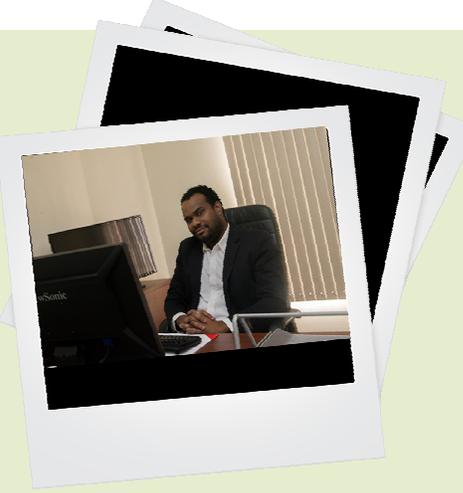


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Staff Corner - Mr. Keelan Hunte



At the tender age of 12, Keelan Hunte was no stranger to the world of technology as he had already acquired knowledge of BASIC (Beginner's All-purpose Symbolic Instruction Code). This has been his hobby for perhaps all his years. He attended St Mary's College and began working at MSD during his summer vacation from 2002 as an Assistant Technician. He advanced to Web Developer and was responsible for the maintenance as well as the redesigning of MSD's website. He also created the OSS system that is presently used by the organization to help service their customers. He subsequently assumed the position of Software Developer when he completed secondary school, while still fulfilling his previous obligations and pursuing his BSc. double major in Computer Science at UWI.

Another highlight of Keelan's life at MSD is where he redesigned the online banking as well as the SMS banking and was an integral part of the launching of Emortelle 8.1. In July 2012, he continued on his journey and was promoted to Senior Software Analyst. In July 2014, he was promoted to Technical Director. In this capacity, he now oversees the operations of the entire technical department and all technology used within the organization. He is indeed a unique member of the organization.

Keelan is a well-rounded individual who indulges in other curricular activities such as Chess and film making. He currently ranks 49 in FIDE (Fédération Internationale des Échecs or World Chess Federation) in Trinidad and is actively involved in the 'Chess Scene'. As for the film making, he placed 1st in the 1st Annual Movie Towne School Short Film Competition as the Role Editor in 2005 but has put this to bed since.

Staff Corner - Ms. Monica Sindy Ramdial BSc. (Hons), PgDip Mgn't, MBA, GM

On September 26th, 2014 MSD's Manager, Corporate Services Ms. Monica Sindy Ramdial was 1of 100 international students and 1 of the 3 students from Trinidad & Tobago who graduated in Henley Greenlands Campus (University of Reading), England with one of the most renowned MBAs in the world - The Henley MBA in General Management.

The Henley MBA is designed to help individuals achieve the best possible outcomes in business and in life with a core focus on personal development along with professional development. It is ranked in the 14th Edition of The Economist as "the best MBA in the UK" and among the most renowned MBAs in the world.

Henley's MBA is triply accredited by the internationally recognized AACSB, EQUIS and AMBA accreditation organisations.



"My Henley MBA journey was one of the most interesting, intense and most rewarding experiences of my life. It was challenging, stimulating and relevant to the Competitive Business World."

-Monica Sindy Ramdial. BSc.(Hons), PgDip Mgn't, MBA, GM

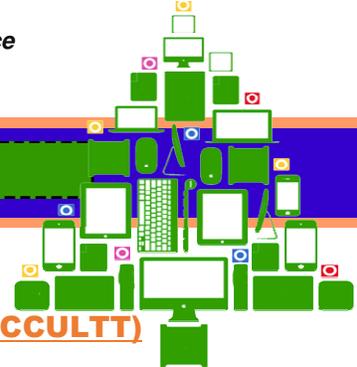
Inspirational Corner - Jesus is the reason for the season

In the Bible, John 3:16 (KJV) states: *"For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life."* This is such a universal verse that even non-Christians are knowledgeable of it. At this time of Christmas, we celebrate the birth of God's Son, Jesus Christ. Imagine giving up Your only child to pay for sins He did not commit. So great is God's love for us all. This gift, however, would be of no value if we do not accept it. Just picture giving your loved ones gifts this Christmas, only to have them say "No thanks." The rejection would be very hurtful (and may even have negative consequences). As we make merry this festive season, let's not forget its real purpose ... Christ was born, specifically to die, so that all mankind can have eternal life.



DIVIDEND TRAINING

Look out for Dividend Training in early February 2015



Customer Corner- Co-Operative Credit Union League of Trinidad & Tobago (CCULTT)

Extract from article published on October 30th 2014 in the Trinidad & Tobago Newsday.

Credit Unions utilizing our flagship product **EMORTELLE** within their operating environment **Excel Again!** at the Co-operative Credit Union League annual awards ceremony 2014.

“The Co-operative Credit Union League honoured credit unions for Excellence in Performance for the year 2013 at its Annual Awards Ceremony on International Credit Union Day – Thursday in October 16, 2014 at the Signature Hall Montrose, Chaguanas.

The annual ceremony serves as a motivating factor to encourage credit unions to strive for excellence on a continuous basis, both in operations, financial and human resources. Using the PEARLS Monitoring tool to measure the financial performance of credit unions, the winners that emerged on that evening were quite outstanding and worthy of commendation.

As the National Umbrella Body for credit unions in the country, the League wishes to sincerely congratulate all the winners and look forward to continued good performance in the coming years. Speaking at the awards ceremony, League’s Chief Operating Officer, Ms. Dianne Joseph lauded the work of the League and credited the outstanding performances of credit unions to its continuous educational thrust and the determination of all the leaders of member units to pursue excellence and press on with their work, keeping uppermost in their minds – ‘**Quality Service to their Members**’. Credit Unions embrace persons of all walks of life and have improved the lives of many over several decades. We must therefore commend every member for being a part of this wonderful Credit Union Movement” Joseph said.



Curtis Lee Poy of Neal and Massy (North) Credit Union (right) receives the award for Best Financial Performance (Large), from Collinsworth Howard - General Manager of Micro Software Designs.



Oren Holder of Guaymay Alliance Credit Union (right) receives the Most Outstanding Credit Union award from League President Joseph Remy

Following are the winners who are utilizing EMORTELLE within their operating environment

Size	Credit Union
BEST PERFORMING CREDIT UNION: H.R. DEVELOPMENT	
LARGE	NEAL & MASSY (NORTH) CREDIT UNION
VERY LARGE	PALO SECO CREDIT UNION
MOST IMPROVED FINANCIAL PERFORMANCE	
SMALL	SAN FERNANDO CORPORATION EMPLOYEES CREDIT UNION
MEDIUM	WHIM CREDIT UNION
LARGE	NEAL & MASSY (NORTH) CREDIT UNION
VERY LARGE	WORKS CREDIT UNION
BEST FINANCIAL (PEARLS) PERFORMANCE	
VERY SMALL	USINE STE. MADELEINE CREDIT UNION
SMALL	THAWE CREDIT UNION
MEDIUM	GUAYMAY ALLIANCE CREDIT UNION
LARGE	NEAL & MASSY (NORTH) CREDIT UNION
VERY LARGE	ANTILLES EMPLOYEES' CREDIT UNION
MOST OUTSTANDING CREDIT UNION	
	GUAYMAY ALLIANCE CREDIT UNION
SPECIAL AWARDS – MOST PROMISING CREDIT UNION	
TOBAGO	MT. PLEASANT CREDIT UNION

Community Corner-Zan's 2014 Children's Christmas Party

Zan's House of Food, located next to MSD in St. Joseph, Trinidad, hosted their Annual Children Christmas Party on Sunday 21st December, 2014. This Annual event has been dedicated to the under-privileged children in the vicinity. One hundred (100) kids were treated with gifts, treats, snacks and fun filled activities including Santa's visit. This event has been in existence for the past seven years and MSD has been a yearly sponsor.



“It is the personal thoughtfulness, the warm human awareness, the reaching out of the self to one's fellow man that makes giving worthy of the Christmas spirit.” - Isabel Currier



Q: What do you call a kid who doesn't believe in Santa?

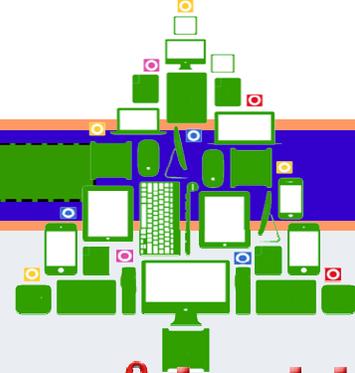
A: A Rebel without a Claus.

Q: Why are Christmas trees so fond of the past?

A: Because the present's beneath them.

MW 1: Answer– Yes

MW 2– Answer– The word LIFT



Breaking News

Eggs can aptly be called nutritious food items due to their opulent content of proteins. There are ONLY 60-70 calories in one egg! Eggs are capable of providing you the same nutrition that is found in fish, poultry, meat, nuts and dry beans. It is loaded with vitamins, such as iron, folate, omega-3 fatty acids, and plenty of minerals.



The protein in eggs provides steady and sustained energy that starts your day off right.

Now, what's for breakfast tomorrow?

Community Corner- The Communal Co- Operative Credit Union

50th Anniversary Dinner and Awards Ceremony

Micro Software Designs Ltd. [MSD] was presented with an award for Institutional Support at Communal Credit Union's 50th Anniversary Dinner & Award Ceremony on October 18th 2014. In keeping with our good Corporate and Social Responsibility objective, MSD donated five [5] awards in recognition of staff's hard and loyal service. These awards were presented during the gala event.



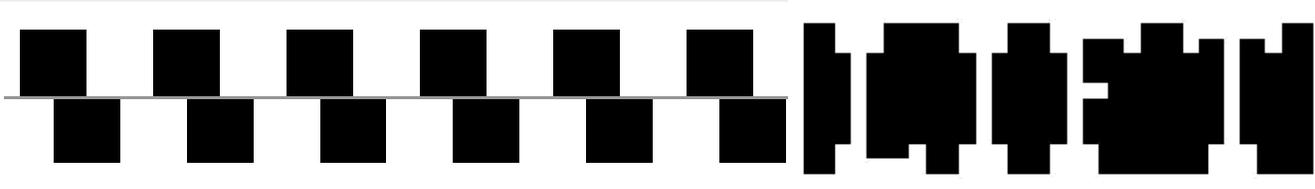
Collinsworth Howard, General Manager of Micro Software Designs Ltd. [MSD] receiving an award for Institutional Support, at The Communal Credit Union's 50th Anniversary Dinner & Award Ceremony.



Collinsworth Howard, General Manager of Micro Software Designs Ltd. [MSD] presenting staff with long service awards at The Communal Credit Union's 50th Anniversary Dinner & Award Ceremony.

1. Are these 2 rows perfectly parallel? Yes or NO.

2. What do you see? - Black images on a white background or white images on a black background



MIND WARS



See Answers on Page 3



Contact Us

Give us a call for more information about our services and products



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