

## MISSION

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.

## VISION

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

Essential to the success and sustenance of any progressive company and in particular MSD, is the issue of succession planning which can be facilitated through the existence and promotion of Continuous Professional Education and Development.

One definition of Continuous Professional Development (CPD) is: the means by which employees maintain their knowledge and skills related to their professional lives.

MSD can be viewed as a young company, being in existence for just over thirty years and the records will show that its staff complement has grown from two to over thirty with the General Manager today being one of its original employees. It is not by luck that the GM assumed this position but as a result of his preparedness for the opportunity which presented itself. Critical to this preparedness was his investment in CPD.

MSD, being in the Information Technology, must continue to reinvent itself if it has to stay current and at least maintain its market share. However, this can only be achieved through the knowledge of its human resources. And while MSD will do its part in ensuring the promotion of its staff and that the right employees are placed in the right jobs, there is a high expectation by MSD for employees to invest in their future by maintaining the appropriate quantity and quality of CPD together with an appropriate work discipline.

It must also be known that Succession Planning is a core value of MSD and the existence of CPD by its employees will be critical.

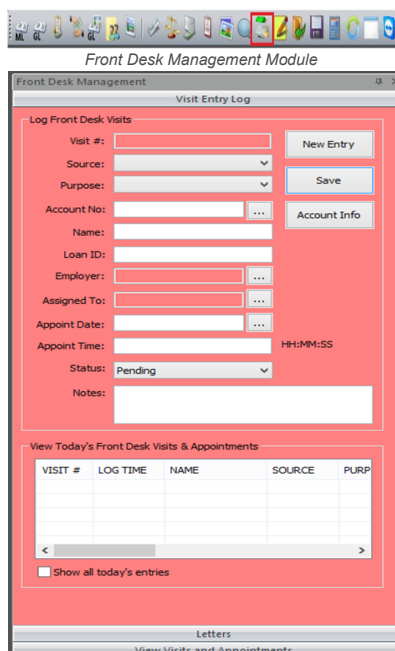
## IN THIS ISSUE

MSD Mission & Vision	1
Word from Management	1
Module Corner – Front Desk Management	1
Module & Internal Messaging Feature	
Staff Corner – Staff rewards & recognition	2
Staff Corner – Christmas Dinner	2
Customer Corner – CCULTT Awards	2
Customer Corner– Tranquillity Credit	3
Union launches international Debit Card	
Humor Corner—Time for a diet	3
Inspirational Corner– Look within yourself	3
Community Corner– MSD supports Annual children's Christmas party.	3
Community Corner– Kids Party	4
Health Corner– Health & Wellness Initiative	4
Seasonal Corner– Traditional meaning of Christmas colours	4

## MODULE CORNER

### Front Desk Management Module

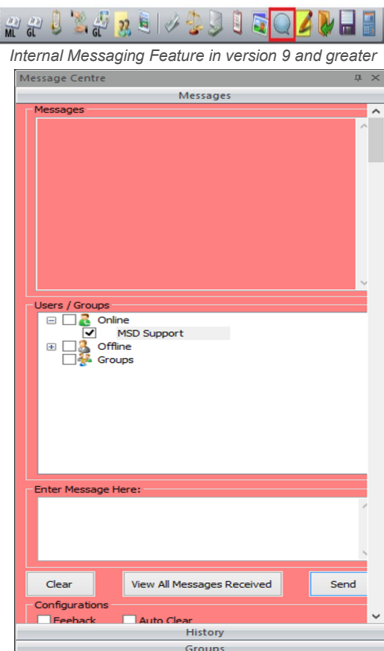
To Access the Front Desk Management Module click on the highlighted icon



The screenshot shows the 'Front Desk Management' window with a 'Visit Entry Log' form. The form includes fields for Visit #, Source, Purpose, Account No., Name, Loan ID, Employer, Assigned To, Appointment Date, Appointment Time, Status, and Notes. There are buttons for 'New Entry', 'Save', and 'Account Info'. Below the form is a table titled 'View Today's Front Desk Visits & Appointments' with columns for VISIT #, LOG TIME, NAME, SOURCE, and PURP. At the bottom, there are checkboxes for 'Show all today's entries' and 'View Visits and Appointments'.

### & Internal Messaging Feature

To Access the Internal Messaging Feature click on the highlighted icon



The screenshot shows the 'Message Centre' window. It has a 'Messages' list on the left and a 'Users / Groups' list on the right. The 'Messages' list shows a message from 'MSD Support'. The 'Users / Groups' list shows 'Online' and 'Offline' status for 'MSD Support' and 'Groups'. At the bottom, there is a text area for 'Enter Message Here:' and buttons for 'Clear', 'View All Messages Received', and 'Send'. There are also checkboxes for 'Configurations', 'Feedback', 'Auto Clear', and 'History'.

The Internal Messaging Feature and the Front Desk Management Module are two features which can assist users in their day to day operations. The *Internal Messaging Feature*, which is available in Emortelle versions 8.1 and greater, allows users to communicate with each other via messages. It utilises the same concept as Instant Messaging (IM) so, rather than using the telephone to call another employee, messages can be sent. These messages can also be sent to individuals who are in other physical branches as well and also group messages can be sent (available in version 9 and greater). Messages can even be sent to users who are not logged in, as it would be delivered when they first log in (version 9 and greater).

The *Front Desk Management Module* is an Appointment Scheduling System integrated into Emortelle version 9.1. It allows for the creation of appointments, reminders, to view the status of members/clients (if they are being attended to or still waiting to be attended to) and reports concerning appointments. This functionality can assist in the management of length of time members/clients are waiting to be attended to, and allows staff to efficiently schedule their day/appointments.

If any demonstration of these features is needed, feel free to contact MSD to schedule a remote demo of how these features can maximize efficiency within your organisation.



## STAFF CORNER ☆ -Staff Rewards & Recognition

In keeping with its Core Values of Teamwork and an Optimal Working Environment, MSD held its first "Staff Rewards & Recognition" ceremony on October 8, 2015 to show appreciation to Staff for excellent performance. There were six (6) categories to vie for with the winners being chosen based on the results of the organization's 2015 appraisals. The first three awards were presented by Mrs. Brenda Hunte, MSD's Administrative Director, and the next three awards were presented by Mrs. Charlene Pedro, HR Consultant to MSD.

**Best Attendance** – Mr. Dominic Jennings  
(Quality Control Officer II)



**Most Improved** – Mr. Timothy Crandon  
(Programmer/Analyst)



**Overall Excellence in Customer Service** – Mr. Warren Alexis  
(Network Engineer)

**Consistency in Performance**  
– Mr. Jean-Paul Haqq  
(Programmer)

**Overall Team Player** –  
Mr. Mikhail Ferdinand (Technical  
Support Representative)

**Dedication and Loyalty** –  
Mr. Ferdinand McIntosh (Technical  
Support Representative)



## STAFF CORNER -Christmas Dinner

Once again MSD hosted its annual Christmas dinner on the 29<sup>th</sup> November, 2015. This was held at Hilton Trinidad, Savannah Terrace. Guests were afforded an amazing view of the city at this location as the ambiance was simply put, spectacular. Specially invited guest, CEO of Trinidad and Tobago Credit Union League, Dianne Joseph, joined in the fun as everyone took part in all the activities while being serenaded with soothing music to end a wonderful afternoon.

## Customer Corner

The Co-operative Credit Union League of Trinidad & Tobago held its Annual Awards Ceremony on October 15, 2015, which coincided with International Credit Union Day. At this event, Credit Unions were given recognition for excellence in performance. Of all the Credit Unions honoured, almost sixty percent (60%) are users of MSD's Emortelle software, all of which are listed in the table on the right. MSD's General Manager, Mr. Collinsworth Howard, attended the ceremony and made the presentation for H.R. Development (Large).

### - Credit Union League of Trinidad & Tobago Awards

AWARD CATEGORY	NAME OF ORGANIZATION
H.R. Development (Medium)	TRINTOC (Penal) Credit Union
H.R. Development (Large)	Neal & Massy (North) Credit Union
Best Financial Performance (Medium)	TRINTOC (Penal) Credit Union
Best Financial Performance (Large)	Guaymay Alliance Credit Union
Best Financial Performance (Very Large)	Antilles Employees Credit Union
Most Improved Financial Performance (Large)	San Fernando Community Credit Union
Most Improved Financial Performance (Very Large)	Mt. Pleasant Credit Union
Most Outstanding Youth	Lambeau Credit Union
Most Promising – Tobago	Lambeau Credit Union
Most Outstanding Credit Union	TRINTOC (Penal) Credit Union





# Customer Corner

Published: Guardian- Sunday, November 22, 2015

The Tranquillity Credit Union Cooperative Society Ltd in collaboration with Intercommercial Bank Ltd, and with technical support from Micro Software Designs Ltd launched its Visa debit card on Thursday in the Century Ballroom, Queen's Park Oval

The launch of the innovative service according to Collinsworth Howard, general manager of Micro Software Designs Ltd, is indicative of two of Tranquillity Credit Union's stated commitment—to improve the quality of life of their membership and to provide quality service.

Identifying some of the main benefits of having the card, Edwin Ian Reid, president of the Tranquillity Credit Union said cardholders will have the advantage of instant cash in their hands, no worry to apply for US dollars while vacationing, free insurance coverage when

travelling abroad (provided that tickets are purchased with your Tranquillity debit card), no interest payable and no transaction fees locally.

Reid also said Tranquillity Credit Union will be implementing in early 2016, the Global Information Access (GIA) and Mobile Information Access (MIA).

These facilities, he said, are complimentary to the debit card and would afford members the comfort to access and conduct transactions from their computer and mobile phones anywhere in the world."

## Excerpt from GM's Speech

We at MSD challenge all Credit Unions to, Push the technological envelope and allow each member to become a branch. As at 2014 the mobile penetration rate in Trinidad & Tobago stood at 141%, one of the highest in the world – Just Imagine the possibilities you will open up to your membership – Accessibility and Convenience 101.

The management and Staff at MSD remain focused and committed to providing quality technological solutions which will continue to enable all our clients to perpetuate their noble service, by ensuring the continued fusing of Information Communication Technology [ICT] with traditional member service, so as to maintain a member centric approach when services are delivered to their membership.

We pride ourselves of being, Committed to customer satisfaction, software excellence and integrity, remaining committed to one of our core principles "Technology Drives our business, our Customers business drives technology."

This symbiotic relationship is harnessed through consistent engagement with our clients, and by us keeping at the forefront of technological innovations.

To the Board of Directors, Management and Staff of TCU, congratulations on achieving this significant milestone, Keep Focused and remember the sky is no longer the limit, so aim for beyond.

Video clip of the launch from C TV November 20<sup>th</sup> 2015: <https://www.youtube.com/watch?v=NhOpgvUb-c>

[v=NhOpgvUb-c](https://www.youtube.com/watch?v=NhOpgvUb-c)

## Tranquillity Credit Union International Debit Card Launch



Mr. Collinsworth Howard, MSD GM & Ms. Vashti Paul-Khan, MSD Technical Services Manager



## Inspirational Corner

Take a look within yourself for this New Year.... Although I know I'm not where I should be, I thank God I'm not where I used to be. "I feel a new beginning coming towards me and I'm running to it with open arms."



## MARSHA'S ANNUAL CHILDREN'S CHRISTMAS PARTY



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Trinidad, West Indies.  
Tel: (Mobile) 366-5676

E-mail: [marshacudjoe@gmail.com](mailto:marshacudjoe@gmail.com)

Special Thanks to

**Micro Software Designs Limited**

for sponsoring

**Marsha's 15<sup>th</sup> Annual Children's Christmas Party 2015;**

held on Saturday 19<sup>th</sup> December, 2015 at PTSC Grounds Rio Claro.

Your contribution brought joy to the children of Rio Claro and environs. May your New Year be filled with life's richest blessings and the continued growth and success of your company. Thank you again and I look forward to your continued assistance.

## COMMUNITY CORNER

## MSD contributes to Marsha's Christmas party

As part of its ongoing Corporate Social Responsibility, MSD contributed financially to the initiative of an employee of one of our corporate customers, Guaymay Energy Alliance Credit Union, Trinidad. Below is a personal 'Thank You' note from the employee, Ms. Marsha Cudjoe.





## COMMUNITY CORNER - Zan's Children's Christmas Party

**Zan House of Food**, located at #25 Eastern Main Road, St. Joseph (next to MSD), hosted its Annual Children's Christmas Party on Saturday 19<sup>th</sup> December, 2015. This event has been held for the past seven (7) years for which MSD is happy to be an annual Sponsor.

Over the years, Zan Children's Christmas Party has grown tremendously to in excess of one hundred (100) under-privileged children and children of the community. They come together to share in the Christmas Spirit where tremendous joy is expressed. They enjoy special treats, toys, games and entertainment. This event has become one of MSD's Holiday traditions to which we hold extreme value as it helps us embrace the miracle that becomes possible through Jesus' birth, God's gift to bring joy to all people, especially the children- our future.

*Joy Expressed, Love Shared, a Miracle Celebrated.....*

Christmas time awakens our appreciation for the ultimate reason for the occasion—the celebration of the *greatest gift of all*—Christ Jesus.



## INITIATIVE



Mr. Collinsworth Howard, MSD GM makes a presentation to Ms. Kimlin Harrilal

**Good health is a duty to yourself, to your contemporaries, to your inheritors, to the progress of the world.** ~Gwendolyn Brooks

### MSD CORE VALUES OF HEALTH, SAFETY & WELL-BEING OF STAFF:

- We will always place the safety of employees as priority #1.
- We will encourage a healthy lifestyle by promoting the health, safety and wellbeing of all employees.
- We will encourage green practices by aiming to maintain a green business.



In keeping with MSD's above Core Values of Health, Safety & Well-Being of Staff, MSD conducted Phase 6 of MSD's Health and Wellness Initiative. The continuation of this Initiative took the form of an informative presentation on Cancer Awareness by the Trinidad and Tobago Cancer Society on December 11th 2015. The Education and Communications Officer, Ms. Kimlin Harrilal, conducted two separate sessions to facilitate MSD servicing its customers despite the fact that she was 'under the weather'. MSD is extremely grateful for the effort articulated.

The Trinidad and Tobago Cancer Society was founded in 1969 as a non-profit voluntary service organization, which began when close friends formed a Steering Committee. They shared a common vision – to bring a message of hope to cancer survivors and to promote awareness. Their mission is, "To create and promote greater awareness of the need for early detection and preventative measures and to reduce the incidence of cancer through education, service and advocacy."

One of MSD's staff expressed feedback as quoted:

*"I wish to extend my appreciation of the Health & Wellness initiative on the Cancer Awareness Phase. Since last Friday I have started looking into family history and I have found there to be a few extended family members who have had cancer. There is one member who had a breast removed because of cancer and is still living at age 91 years. Tomorrow however, I have to attend a cousin's funeral and she died of breast cancer." Anonymous dated 14/12/2015.*

It is evident from the feedback received from one of MSD's staff that The Trinidad and Tobago Cancer Society is well on its way to achieving its mission.

**The greatest wealth is health.** ~Virgil

## SEASONAL CORNER - Traditional meaning of Christmas colours

The traditional three colors of Christmas are **green, red, and gold**. Green has long been a symbol of life and rebirth; red symbolizes the blood of Christ, and gold represents light as well as wealth and royalty



### Contact Us

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



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