

MSD 4 U NEWSLETTER



"Committed to Customer Satisfaction, Software Excellence & Integrity"

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WORD FROM MANAGEMENT



Congratulations to the Credit Union Movement in celebrating their 69th Annual International Credit Union (ICU) Day.

"The 2017 International Credit Union (ICU)

Day® theme — "Dreams Thrive Here"

illustrates how credit union and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real."

Apart from being a platform where many professionals realize their dreams, the Credit Union Movement has played, and is still playing a very important role in bringing to fruition the dreams of many who have accessed the services of the Movement, thus enabling them to achieve their financial goals.

We at MSD join with the Credit Union Movement in celebrating Credit Union Month, and in particular, (ICU) Day and salute all the stalwarts of the Movement who have worked tirelessly over the years, for their loyalty, hard work and astute business acumen. The theme "Dreams Thrive Here" could be considered a continuation of their vision.

In celebration of Credit Union Month 2017, look out for our "Products' Special Discounts". Dreams also thrive at MSD!

Again, Congratulations and best wishes for a successful International Credit Union Day, from the Management and Staff of Micro Software Designs Limited!

MADISON, WI

World Council of Credit Unions today announced the 2017 International Credit Union (ICU) Day® theme — "Dreams Thrive Here" — celebrating the spirit of the global credit union movement. ICU Day is celebrated annually on the third Thursday of October and will take place this year on October 19. [Read More](#)

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences.

International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. [Read More](#)

EXTERNAL TRAINING

IN SEPTEMBER 2017, MSD CONDUCTED ANOTHER ROUND OF EXTERNAL TRAINING FOR ITS USERS OF EMORTELE. SESSIONS WERE HELD FROM THE 4TH. TO THE 28TH. WITH THE FOLLOWING AREAS BEING COVERED.

- Member Services
- Transaction Codes Management
- Transaction Processing
- Members Payroll Management
- Members Fixed Deposit Management
- Loans, Securities & Co-maker Management
- User Management & Post
- Arrears Management
- Report Builder / Query / Dormant Ledger
- GL Management
- Fixed Asset & Fixed Deposit Management (GL)
- Accounts Payable
- Cheque Management
- Credit Bureau



Behind is a picture of the opening session being facilitated by Technical Support Representative, Mr. Kiran Singh.

MSD SEPTEMBER TRAINING SCHEDULE

NO.	MODULES	DATE
1.	Members Services	Monday 4th September
2.	Transaction Codes Management	Tuesday 5th September
3.	Transaction Processing	Wednesday 6th September
4.	Members Payroll Management	Thursday 7th September
5.	Members Fixed Deposit Management	Friday 8th September
6.	Loans, Securities & Co-Maker Management (2-day session)	Monday 11th & Tuesday 12th September
7.	User Management	Wednesday 13th September
8.	Arrears Management	Thursday 14th September
9.	Report Builder/ Query / Dormant Ledger	Friday 15th September
10.	GL Management	Monday 18th September
11.	Fixed Assets & Fixed Deposits Management	Tuesday 19th September
12.	Accounts Payable	Thursday 21st September
13.	Cheque Management	Friday 22nd September
14.	Credit Bureau	Thursday 28th September

Emortelle's Software as a Service would allow users to access their Emortelle application and database that is hosted in the cloud. The cloud platform chosen is provided by Google who follows an extensive security model. Our SaaS customers need not worry about the security of their sensitive data, since we also implement multiple security mechanisms.

Some of these security mechanisms include:

- **Https encrypted connections** - the communication protocol which encrypts the data being sent between client pc and remote server.
- **2-steps of authentication** - There are two levels of password authentication required to access the Emortelle data.
- **Public IP address exclusion** - If enabled, only remote users accessing from permitted public IP address can gain access. This can result in only being able to access from a specific internet location.
- **Resource authorization policies** - The first level of authentication determines which Emortelle database the remote users is allowed to attempt to login and access.
- **Isolation of remote cloud server** - Each remote database server is dedicated to a SaaS customer. There is no sharing of resources.

MSD's 1-year Anniversary

Our 1 year anniversary celebration took place on July 28, 2017. The commemoration began at 11:00 a.m. with opening prayer by Ms. Natasha Joseph. A speech was given by our General Manager, Mr. Collinsworth Howard, detailing our transition from the old building. Everyone raised glasses in honour. Following the service, Management and Staff were invited to partake in a lovely buffet style brunch in the kitchen, which was beautifully decorated with palm trees, soft lights and other decor fitting a celebratory ambience. All were able to dine in sweet fellowship with each other.



In addition, MSD celebrated Mrs. Yvette Bobb's achievement of completing her Bachelor's Degree. The opportunity was also used to reward Mr. Dil-Solomon Jagassar for his outstanding customer service. We give all honour and glory to Almighty God who has blessed us. Special thanks to each member of our Admin. Department who was responsible for making this event a success.

Congratulations Team MSD!

MSD USER GROUP MEETING

Look out for MSD's User Group Meeting in Trinidad in November 2017

MSD recognizes the importance of one-on-one contact with our clients. As such, we have decided to recommence our User Group Meetings starting with Trinidad, but also geared toward our Guyana clients.

Aim:

To encourage a one-on-one contact with our users and provide insights to efficiently and effectively utilize the software.

Other User Group Meetings to follow will be Eastern Caribbean, Jamaica and Belize

Objectives

- To facilitate a learning and interactive environment.
- To share insights and discuss new issues.
- To introduce new features and ideas to enhance your customer satisfaction.



RISK MANAGEMENT MODULE

Institutions now have the opportunity to bring their system up to date with international Best Practice for Compliance. MSD introduces the new Risk Management Module.

This is what it looks like in Emortelle

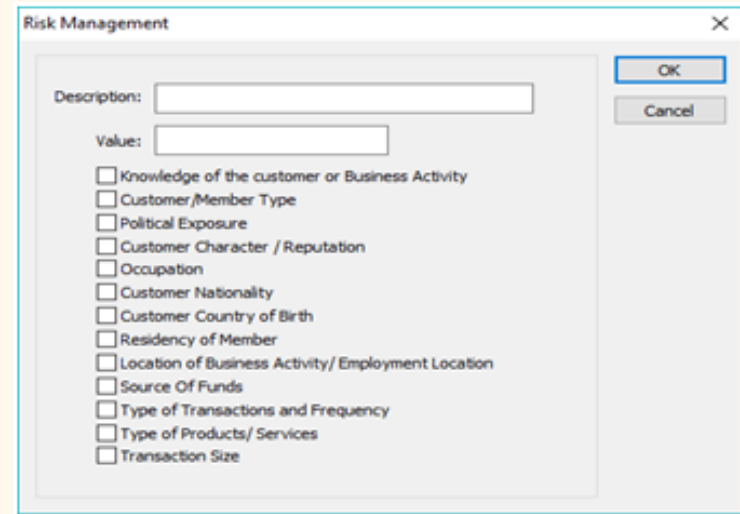
Institutions now have the opportunity to bring their system up to date with international standards of Compliance. MSD introduces the new Risk Management Module.

DESCRIPTION	SECTIONS	WEIGHT
Known to Credit Union	Knowledge of the custo...	1.00
Somewhat known to C.U. Personnel	Knowledge of the custo...	2.00
Unknown to Credit Union Personnel	Knowledge of the custo...	3.00
Individual	Customer/Member Type	1.00
Local Business	Customer/Member Type	2.00
Unincorporated Partnerships	Customer/Member Type	2.00
Trust	Customer/Member Type	3.00
Charities	Customer/Member Type	3.00
Foreign Customers	Customer/Member Type	3.00
Structures	Customer/Member Type	3.00
Foreign Business	Customer/Member Type	3.00
Corporate Business	Customer/Member Type	3.00
IBC's	Customer/Member Type	3.00

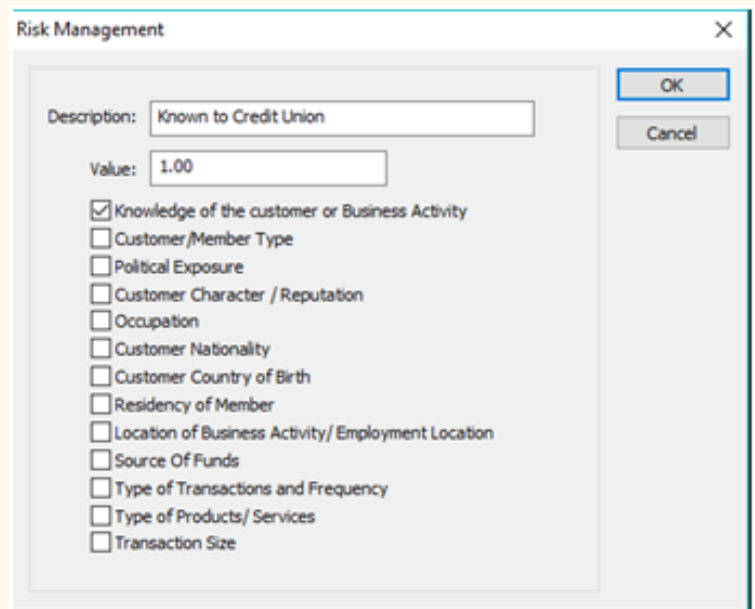
1. In System/
Maintenance/ General ->
Maintenance Type: Risk
Management is the
location where the
Descriptions, Risk
Sections and Risk Weight
are added, edited and
deleted.

a. Add: This allows the user to enter a new risk criterion to the database by entering the description of that risk, the weight of that risk and which risk section it belongs to.

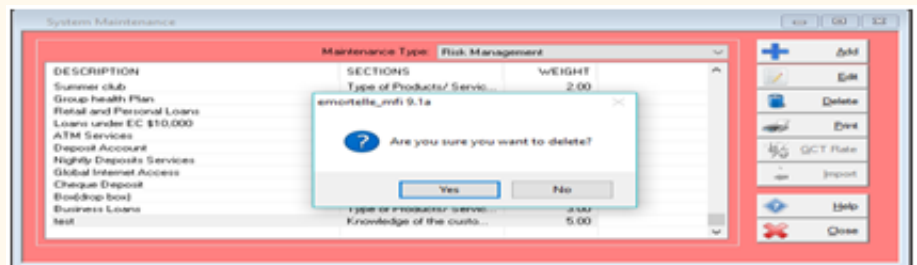
Note: A description can be tagged to multiple sections.



b. Edit: This allows the user to change any details concerning risk management criteria.



c. Delete: This allows the user to highlight one of the risk management criteria and select the 'Delete' button to remove the criteria from the database. The user is presented with a confirmation screen to either select 'Yes' or 'No' before proceeding with the deletion.



ST. LUCIA CO-OP. CREDIT UNION LEAGUE SPONSORSHIP

MSD is happy to be a Sponsor to the upcoming Awards Gala hosted by the St. Lucia Co-operative Credit Union League Limited. The event will take place on Saturday October 21, 2017 as part of the St. Lucia Co-operative Credit Union League Limited's Credit Union Month of Activities.

The award ceremony is geared towards preserving the Co-operative Principles from which the Sector is established.

The Awards Gala will recognize the significant contributions that Credit Unions and volunteers alike make towards the Co-operative Movement in Saint Lucia.

The event will be attended by a representative of Micro Software Designs Limited as we continue to share similar goals and remain a significant stakeholder in this sector.



A VIEW FROM THE TOP

It was raining “cats” and “dogs” in many areas of Trinidad, and possibly Tobago, but was dry like a biscuit in St. Augustine, Trinidad. MSD’s staff, full of enthusiasm, set out on the morning of Saturday 29th July 2017 to get a view from the top of Mt. Thabor, by hiking through the pines of Mt. St. Benedict. We had a false start when the leader, our GM, called from Arima to cancel because it was raining “cats and dogs.” But we were determined that morning to have a view from the top. On the way up, we stopped at different junctures to enjoy the kaleidoscopic view and of course to take a breather, while many other enthusiastic hikers on their way down, encouraged us to take one step at a time on the way to the top. Through the pines, some of us decided to embrace the view and ambiance as we sat and communed with nature, while the others continued up and got their view from the top.



STAFF CORNER

NEW STAFF

In September 2017, Ms. Alana Best was confirmed as MSD’s Senior Administrative Assistant. Ms. Best brings to MSD six (6) years of Data Entry and Client Relations experience and over four (4) years experience in the field of Administration, facilitating a smooth transition into MSD’s Administrative Team. Ms. Best currently holds a Certificate in Office Administration and an ABE Level 4 Diploma in Business Management. In the near future, she plans to further her studies in Business Management as she gains continuous knowledge and growth. Her passion for arranging and coordinating events will enable her to be heavily involved in any activity MSD hosts.



PROMOTION

On September 01, 2017 Mr. Jean-Paul Haqq was promoted from the position of Software Engineer to Senior Software Engineer. Mr. Haqq joined Micro Software Designs Limited in January 2008 and will now lead five members of the Technical Team in areas of task assignments, training, development and evaluation. Mr. Haqq is a well-rounded exemplary employee, dedicated to his field of work and active in extra-curricular activities, particularly MSD's Table Tennis. The Staff and Management join in extending warm congratulations to Mr. Haqq!

INTERNSHIPS

On Monday July 03, 2017, Mr. Purshotam Ramprashad and Mr. Jason Ramnarine commenced a two-month internship period at MSD. Their main focus was testing of the Emortelle Software as a Service under the guidance of Senior Business Analyst, Quality Control, Mrs. Yvette Bobb who commented on their stay as follows:

“MSD continued with its internship program for Summer 2017 by selecting two bright young minds, Mr. Purshotam Ramprashad and Mr. Jason Ramnarine from a pool of industry contacts and universities. These young men were heavily involved in our new Emortelle SaaS within the Quality Control and Assurance Department, which provided work experience and to operationalize different learnt constructs.”

Mr. Ramprashad and Mr. Ramnarine ended their stay on Wednesday August 30, 2017 expressing the following sentiments:

“On behalf of Jason and I, we would like to thank everyone for a very hospitable stay. It was an extremely productive stay as we definitely learnt a lot. Special thanks to Mr. Hunte for giving us this opportunity. Special thanks to Mrs. Bobb and Ms. Ramdial for their guidance. Wishing everyone the best in their endeavours.”



Front row: The Interns - Mr. Purshotam Ramprashad and Mr. Jason Ramnarine
Back row: Senior Business Analyst, Mrs. Yvette Bobb & Manager of Corporate Services, Ms. Monica Ramdial

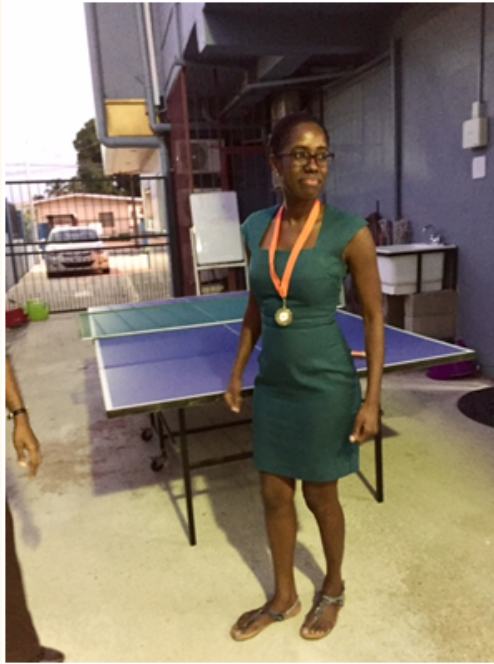
TABLE TENNIS TOURNAMENT

In our previous Newsletter, you would have read that a small group of employees recently started playing table tennis after work. Following on from this initiative, MSD held its first table tennis tournament on 23/08/2017, a way for employees to interact with each other outside of the office in a friendly competition. Below are pictures of the winners!

GROUP PHOTO OF FIRST, SECOND AND THIRD PLACE WINNERS



FIRST PRIZE FOR FEMALES

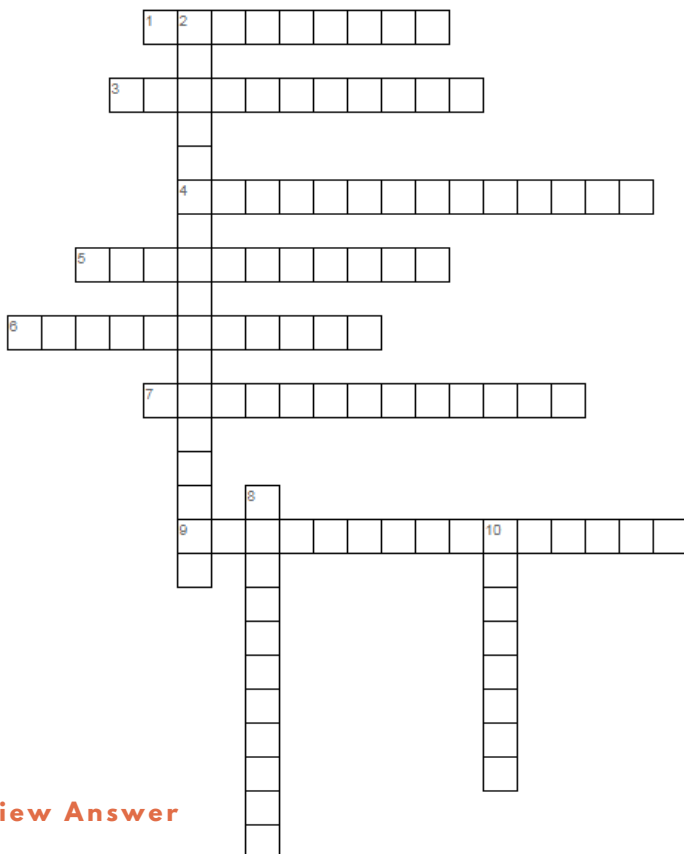


FIRST PRIZE FOR MALES



PUZZLE

BASIC COMPUTER SOFTWARE



[View Answer](#)

Across

- 1 A program that allow users to communicate through email.
- 3 is the main circuit board of your computer
- 4 a graphics editing program
- 5 Microsoft Excel is ____ program that can be used to calculate numerical data, store data and make charts
- 6 software is used by computer programmers to help write computer code
- 7 program that is used to type such tings as letters, reports and newsletters
- 9 this software runs the computer

Down

- 2 A web browser
- 8 These programs allow users to navigate the internet
- 10 a set of instructions that tells the computer what to do



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