

# MSD 4 U NEWSLETTER

"COMMITTED TO CUSTOMER SATISFACTION, SOFTWARE EXCELLENCE & INTEGRITY"

## Whats in this Issue:

- EXPRESSION OF GRATITUDE TO YOU OUR VALUED CUSTOMERS
- RECIPROCAL LINKING
- EASTER MESSAGE
- MSD AT CONFERENCES
- GUYANA CONFERENCE & UGM



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- MSD COMMUNITY OUTREACH INITIATIVE & CORPORATE SOCIAL RESPONSIBILITY
- HURRICANE RELIEF TO DOMINICAN COOPERATIVE SOCIETIES LEAGUE LIMITED
- HEALTH CORNER

## EXPRESSION OF GRATITUDE TO YOU OUR VALUED CUSTOMERS

The market place in which we operate is highly competitive and very dynamic, consisting of a number of software providers competing for the same customer base and market place attention. However, we at MSD believe that the high quality of our products, competence of our human resource, ability to anticipate our customers' current and future technological needs, and the provision of superior customer service, are key factors, which aid in differentiating us from our competitors.

One of our guiding principles is, "**Technology drives our business, and our customer's business drives technology**". This principle is indicative of us adopting a symbiotic and holistic customer centric approach to service delivery, and not taking the loyalty of our customers for granted. A common adage at MSD is, "no two [2] customers are the same", we embrace this difference by developing customized products and services with characteristics unique to each customer's needs, and quality expectations.

The above approach, progressively adopted over the past 33 years of delivering quality customer care to you our valued customers, has evidently yielded positive growth in our customers loyalty index [CLI], resulting in MSD's continued sustainability in the marketplace.

This level of sustainability was not achieved by guess or by waving a magic wand. One of the key drivers to MSD's continued sustainability is customer loyalty. For this we will like to express our sincere gratitude and commitment to you our valued customers operating within the financial services industry throughout the English speaking Caribbean and Central American region, for the continued support, and being the driving force behind MSD's continued success in the marketplace.

## RECIPROCAL LINKING

MSD had discussions with some of the Credit Union Leagues in the region who have agreed to reciprocal linkage between our website and theirs.

We see this as a win - win strategy for both parties as it would give site visitors access to relevant and up to date information on projects and events taking place in the credit union environment as well as to view MSD's offerings that would respond to any requirements necessary for a core banking system.

To date, MSD can be seen on the St Lucia Cooperative Credit Union League and the Dominica Co-operative Societies League Ltd websites; linking with the Belize Credit Union League and the Trinidad & Tobago Credit Union League is in completion stage with their relevant IT Departments.

MSD intends to extend this agreement to our other strategic partners outside the Credit Union movement as well.

MSD also advertises on external company's website such as ExporTT - <http://www.exporTT.co.tt/node/77>

## EASTER MESSAGE

**Easter**, as it is commonly known to the world, is referred to as **Resurrection Sunday**, by those who believe in the death and resurrection of Jesus Christ.

Christians believe that, Jesus Christ came into the world to save the world from their sins. In doing so, Jesus had to shed His blood by dying on the Cross of Calvary.

Before Christ came into the world, the blood of animals was sacrificed as atonement for the sins of people. There was limit to what the blood of the animals could have done, it only covered the sins but could not wash people's sins away. God provided a better way by sending His only son, Jesus Christ to die on the cross so that when His blood was shed as a sacrifice for our sins, our sins were no longer covered but washed away. The Bible says in **1 John 1:9** *If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness.*

### Passage on His Death

#### Matthew 27 (KJV)

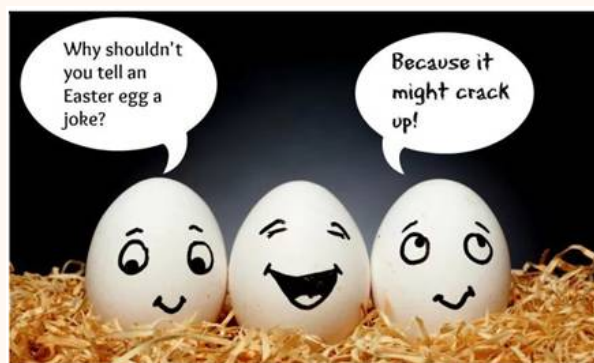
<sup>54</sup>Now when the centurion, and they that were with him, watching Jesus, saw the earthquake, and those things that were done, they feared greatly, saying, Truly this was the Son of God.

### Passage on His Resurrection

#### Matthew 28 (KJV)

<sup>6</sup>He is not here: for he is risen, as he said. Come, see the place where the Lord lay.  
<sup>17</sup>And when they saw him, they worshipped him: but some doubted.

It is expected that some people would not believe because the message is too simple. But **Psalms 34:8** says O taste and see that the LORD is good: blessed is the man that trusteth in him.



## MSD AT CONFERENCES

MSD sensitised our customers on 13th December 2017 via bulletin on the development of the IFRS 9 Risk Management module in the Emortelle V9.10 application. Development was done in conjunction with consultations with Auditors, Credit Union Leagues, Credit Unions and Lending Agencies and the module was released on 31st January 2018.

**EXHIBITION BOOTH AT THE  
CCCU CONFERENCE IN JUNE  
2018**

During the months of February and March 2018, MSD conducted a series of webinars demonstrating the module to Trinidad & Tobago, Jamaica, St. Vincent, St. Lucia and Dominica customers. To date, a total of nineteen (19) customers have either commenced or completed their implementation of this module with more requests being received daily.

**DEMONSTRATION AT THE NEM  
LEADERSHIP CONSULTANTS 'EFFECTIVE  
CREDIT MANAGEMENT' WORKSHOP ON  
WEDNESDAY 23RD AND THURSDAY 24TH  
MAY, 2018**

Continuing along these lines, MSD would be making presentations at the following Trinidad Conferences promoting our flagship product, Emortelle, with the newest addition of the IFRS 9 Risk Management Module.

## GUYANA CONFERENCE & UGM

Credit unions in Guyana were exposed to a wide array of features and functionalities within our flagship product Emortelle version 9.1 on Thursday 22nd February 2018. Approximately ten [10] Credit Unions witnessed, in live mode, the real time fully integrated modules including the likes of, Customer Relationship Management [CRM], User Security Management, Transaction processing, Loans processing, Arrears Management, General Ledger Management, and IFRS 9 Management, in operation.

**THANK YOU TO CREDIT UNIONS IN GUYANA, "LAND OF MANY WATERS"**



We at MSD will like to take this opportunity to say a heartfelt THANK YOU to Ms. Dana Nestor, General Manager of the Guyana Co-operative Credit Union League, for coordinating this effort, and each staff member from the respective Credit Unions for taking the time to share approximately six [6] hours of their precious time, to gain valuable insights into the seamless and integrated functionalities of our flagship product Emortelle version 9.1.

# MSD COMMUNITY OUTREACH INITIATIVE & CORPORATE SOCIAL RESPONSIBILITY

MSD, as part of our Community Outreach Initiative and our Corporate Social Responsibility, visited the St. Samuel Home for the Aged in Curepe on Holy Thursday – 29th March, 2018.

We recognise the importance of our community and giving back as today community engagement is recognised as being core to an organisation's success. The initiative represents interactions between community members and employees representing MSD. MSD will continue to formulate strategies for engaging other employees and members in social service, public health, mental health and physical health and awareness efforts and much more as we strive to conduct our business in a way that is ethical. This means taking account of our social, economic and environmental impact, and consideration of human rights..



**RESIDENTS OF THE ST. SAMUEL HOME FOR THE AGED AND MSD EMPLOYEES**

MSD's Brand is important to us and we intend to distinguish ourselves from the rest by making this Community Outreach Initiative and Corporate Social Responsibility a regular activity, which will be extended to MSD stakeholders, families, organisations, Trinidad & Tobago, the Caribbean Region and by extension the world at large.

## HURRICANE RELIEF TO DOMINICAN COOPERATIVE SOCIETIES LEAGUE LIMITED

Apart from the various initiatives done by MSD and Staff in 2017 for Hurricane Relief to Dominica, on 26th January MSD donated a cheque to the Dominica Cooperative Societies League Limited. This was presented to Mr. Phoenix Belfield, the Manager, when he visited Trinidad. This contribution goes towards the rebuilding of the League's Office.

**BRENDA HUNTE,  
ADMINISTRATIVE  
DIRECTOR OF  
MSD (LEFT)**

**PHOENIX  
BELFIELD,  
MANAGER OF  
DCSLL (RIGHT)**



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Giving is not just about making a donation, it is about making a difference

– Kathy Calvin



# HEALTH CORNER

## HIKE

It was a 'Good Friday' indeed on March 30th, 2018 Good Friday Holiday when some brave – hearted MSD staff, friends and family set out on an early morning hike in the Tucker Valley in Chaguaramas, Trinidad.

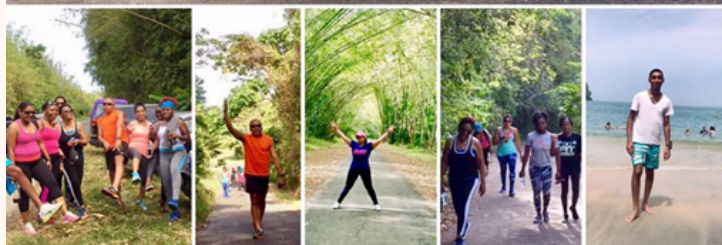


This trail explores Cazabon Park, the Bamboo Cathedral, and then ventures along Radio Tower Road up to the old Chaguaramas Tracking Station.

This hike is a long uphill walk with little canopy cover up to the North Coast Trail and the Old World War II Tracking Station.

On the way we saw the swinging, howling Red Howler Monkey and the Trinidad white-fronted capuchin monkey.

The after hike and cool down was a dip in the Macqueripe Bay located 2.4 km or 6 minutes walk away.



## CANCER AWARENESS

Cancer Awareness Colours for March as follows:

- Colon Cancer Awareness Month – Dark Blue
- National Kidney Cancer Awareness Month – Orange



MSD Staff wore dark blue and orange ribbons during the month of March in support of this initiative and to bring awareness of the various types of Cancer. These colours are similar to MSD's colours. As such, staff came out in matching work attire on March 27th, 2018 in support of MSD's effort to raising awareness of this disease.



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