MSD4U

"Committed to Customer Satisfaction, Software Excellence & Integrity"

MICRO SOFTWARE DESIGNS

January-March 2015

2015

"Technology Driven, Customer Focused."

Our 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.

Our 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.

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WORD FROM MANAGEMENT

"Change is inevitable. Growth is optional." — John C. Maxwell

MSD chooses wisely the various strategic options available to us for continuous growth, development, sustained competitive advantage and to continuously create strategic value. One major growth decision is the acquisition of a property that is currently being renovated as part of our 2015 expansion project.

At MSD, we take pride in our business and, with this 2015 expansion project, we are fortunate to work towards meeting the demands of all clients as we are committed to *Customer Satisfaction, Software Excellence and Integrity.* We intend to always have a front-row seat as our clients and others in the market develop their organizational goals, both through the annual budget-setting process and in their consideration of longer-range strategies and targets.

The success of MSD over the past 30 years is highly influenced by the support of our employees and key stakeholders. One such key stakeholder is you, our clients. It is therefore important for us to continue to develop this significant relationship so that we can make a positive contribution to your organization's long standing reputation as you do for ours. As such, we take this opportunity to welcome recommendations and helpful critiques for enhanced value in both MSD's product and service delivery for 2015 and beyond.

Module Corner 1– Emortelle Investment Management

MSD is pleased to announce the immediate availability of a comprehensive Investment package in Emortelle v9.1. The package is fully integrated into Emortelle. The package is available as a Pay-to-use Add-on.

The following investment types and their requisite calculation methodologies are supported:

1. Government Bonds
2. Treasury Bills
3. Treasury Notes
4. Mutual Funds
5. Local Fixed Deposits
6. Foreign Fixed Deposit
7. Unit Trust

The above Investment types are further categorized by:

1. Payment Types
2. Instrument Type
3. Type of Purchase
4. Calculation Method

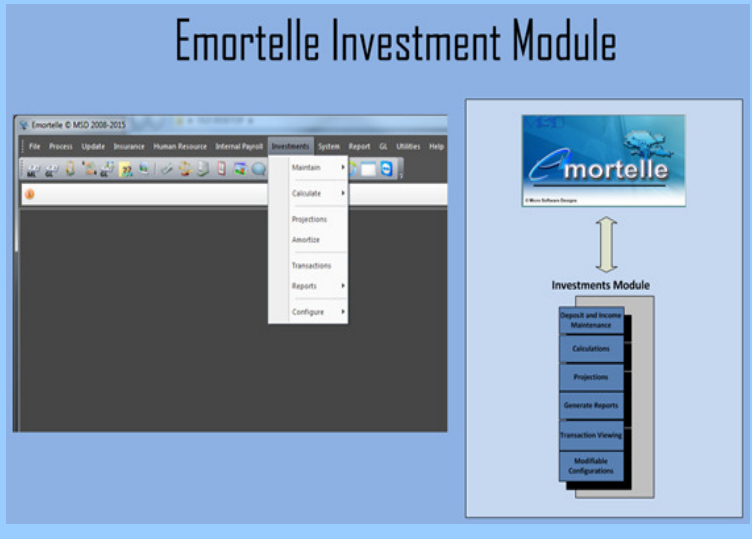
The following Calculations and Transaction processing are specific to the Investment package:

1. Accrual
2. Maturity
3. Capitalization
4. Amortization
5. Yield to maturity
6. Interest Receipts
7. Principal Repayment

The following Reports are specific to the Investment package:

1. Projections
2. Payment Schedules
3. Performance
4. Trial Balance
5. Investment Register
6. Payment and Maturity Alerts
7. Maturity Profile

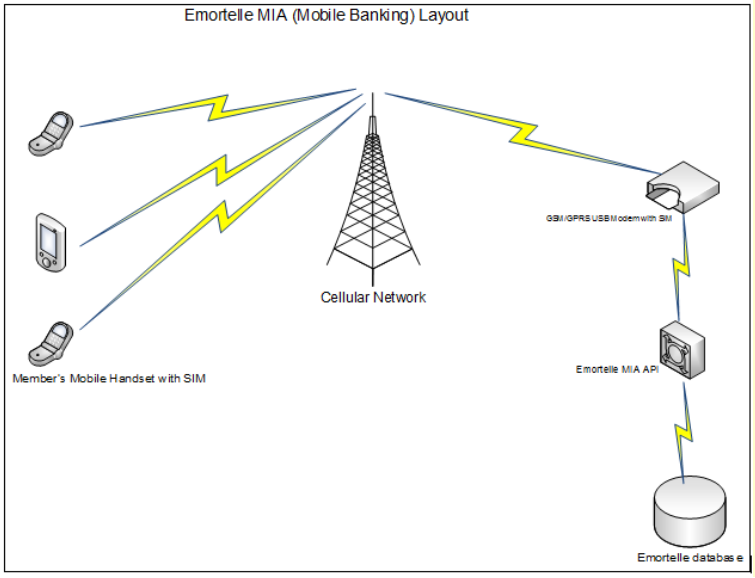
Table 1- Data Flow illustration



Module Corner 2 - Mobile Information Access (MIA) Module

Allows clients access to their accounts via any cellular telephone. Receive alert messages [Salary, Account activity, etc]; Transfer funds from one member's account to another member's, and within the same member's account; Perform balance inquiry; Request a letter; Request cheque and much more.

The MIA (Mobile Banking) Communication layout is as follows:



Humour Corner

Staff Corner - New Employees

DIL-SOLOMON JAGASSAR

Mr. Jagassar joined the MSD Team on July 1st 2014 as a Technical Support Officer II. He holds a BSc. in Computer Science and both a Diploma and Advanced Diploma in ABE Business Information System. He shares: "My stay at MSD has been most welcoming and supportive by the staff thus far. I really enjoy the family orientated culture, the 'MSD Family', which is promoted all the time." In order to make an even more meaningful contribution to MSD and its clientele, Mr. Jagassar wants to pursue his MSc. in Computer Science and Technology in the future. However, in the mean time, he has started some other courses to develop himself. Concerning extra-curricular activities, Mr. Jagassar enjoys soccer both as a player (taking a Sunday evening "sweat") and as a Fan. (FC Barcelona ALL the way).

NATASHA JOSEPH

Ms. Joseph joined the MSD Team on March 17th 2014 as the Financial Administrator. She holds accounting certification from the Association of Chartered Certified Accountants (ACCA), as well as a Master of Business Administration (MBA) from the Arthur Lok Jack Graduate School of Business, UWI St. Augustine. She is a member of ACCA and the Institute of Chartered Accountants of Trinidad and Tobago (ICATT). Ms. Joseph desires to use her knowledge to propel the internal accounting operations of MSD, in addition to offering accounting best-practice solutions to external customers.

DOMINIC JENNINGS

Mr. Jennings joined the MSD Team on July 1st 2014 as Quality Control Officer I. He holds a Diploma in Business Management, as well as Cisco Network+ certification and is currently pursuing a degree in Business and Accounting. Mr. Jennings says that "MSD is like a home away from home, with the family like culture expressed." He plans to be of added value to MSD and its clientele by aiding in the development of software and its features through verifying/testing the functionality and integrity of same.

Inspirational Corner - He is Risen

Jesus paid that ultimate price and died on the Cross as a sinless man just to save us from our sins – Matthew 27:45-50 (KJV). However, death could not have held Him in that tomb as on the third day of His death, ***HE WAS RISEN*** – Matthew 28:6 (KJV). This day is known as Easter Sunday.

Easter is a special time to remember Jesus Christ's sacrifice for the freedom of mankind from sin and eternal death, and this act of love should be indelibly engraved in our hearts. Easter Sunday is commemorated as the 'Resurrection of Christ', and Christians from all around the world celebrate this holy occasion with immense joy, delight and reverence .

Staff Corner– MSD's General Manager – Mr. Collinsworth Howard 20-Year Employment Service

On 1st March 2015, MSD's now General Manager, Mr. Collinsworth Howard, celebrated twenty (20) years service to the organisation. Mr. Howard holds a Masters of Science degree in Strategic Business Information Technology (MSc. SB IT), and is also a Project Management Professional (PMP).

Mr. Howard started off as a ***Systems Analyst*** assisting: in the implementation and training of CUMIS Plus; the development of VALENCIA (a Point-of-Sale package); COMRADE (software application custom designed to manage the business of the Trinidad and Tobago Unified Teachers Association (TTUTA) and DENTEZ (a Dentistry management information system).

He held this position until 1998 when he was promoted to the position of ***Supervisor of Customer Service***. In this role, he supervised a team of four (4) members providing support to MSD's overseas customers, whilst travelling extensively throughout the Caribbean and Central America promoting, implementing and providing training on MSD's products. In 2002, Mr. Howard moved up the ranks to become the ***Manager of Customer Service***.

His responsibilities now included tending to the needs of both overseas and local customers. Here he managed a team of nine (9) staffers, travelled throughout the Caribbean and Central America promoting, implementing and providing training on MSD's products. He was also responsible for developing a survey strategy using SERVQUAL Standards, which sought to manage customers' expectations and perceptions regarding the service delivery process.

He was also instrumental in developing the BUDDY concept, which promoted teamwork and fostered creativity by ensuring that each Support staff member had a 'buddy' to back him/her up. In addition, Mr. Howard designed and developed the CUMIS Plus Customer Information System database (CCIS), which assisted in the management of customer issues. From 2007, Mr. Howard became the ***Manager of Corporate Planning & Product Development***. His functions now included strategic planning, the engagement of customers, the expanding of MSD's product base and influencing the company's hiring policy to meet the demands of an expanding customer base. From 2010 to present, Mr. Howard holds the position of MSD's ***General Manager***.

His words of wisdom to MSD Staffers are: "Be passionate about what you do." "You have to love what you do. It's not about the title or position, but the task at hand." "Maintain focus and don't let the peripheral vision distract." "Always have a positive attitude, it dictates your altitude." "Concentrate on the things in front of you to achieve what's ahead of you." His words of wisdom concerning customer service are: "You have to get the customers addicted to your quality of service delivery." "You'll have less issues and negative reports to deal with. If you 'slip up', the customer will be less critical, and much more tolerant of your mistakes." "Customer service is a journey, not a destination."

Community Corner - The Just Because Foundation

The Just Because Foundation (JBF) is a non-profit Paediatric Cancer Support Organization located at the Wendy Fitzwilliam Paediatric Hospital in Mt. Hope, Trinidad, which was founded by Mr. Noel Joseph and Mrs. Chevaughn Joseph to provide emotional, practical and social support for children with cancer and their families at absolutely no cost.

On Friday 15th August, 2014, the JBF received a donation of three (3) Personal Computers from Micro Software Designs Limited (MSD). In addition, MSD donated version 9, Standard of its Emortelle software for use as a database by JBF. In keeping with its corporate and social responsibility, the first phase of training on the Emortelle software was conducted by MSD's General Manager, Mr. Collinsworth Howard, at the JBF's office on Monday 12th January, 2015. Two key staff members were exposed to a detailed overview of Emortelle. This orientation session lasted for three (3) hours, after which the JBF staff expressed satisfaction with the application and indicated that the system would assist in managing their patients' records much more efficiently and effectively. The second training session is slated for May 2015.

MSD wishes the Management and Staff of the JBF success in their future endeavours and encourages them to keep up the excellent work they are currently doing to serve the needs of juvenile cancer patients.

Community Corner– The Credit Union League of Trinidad & Tobago

MSD's Strategic Partner, The Co-operative Credit Union League of Trinidad and Tobago (CCULTT), launched its *Calendar of Events 2015* on Thursday 22nd January, 2015 at the Radisson Hotel, Port of Spain. The event was attended by MSD's General Manager, Mr. Collinsworth Howard.

Proceedings were officially launched by the Honourable Rudranath Indarsingh, Minister of State in the Ministry of Finance and the Economy; and welcoming remarks were presented by Mr. Joseph Remy, President of CCULTT. The Master of Ceremony was Ms. Dianne Joseph, Chief Operating Officer of CCULTT. Present at the launch was the Honourable Dr. Amery Brown, Member of Parliament for Diego Martin Central, who gave the feature address.The event was attended by a wide spectrum of Credit Union 'faithfuls' and all specially invited guests were presented with a token of CCULTT's appreciation. MSD extends hearty congratulations to the CCULTT Management and Staff for continuously staging an annual event that is well positioned on the Credit Union's calendar. We commit our continued support to all of their future events.

health CORNER

Strange but True

Don't brush your teeth immediately after meals and drinks, especially if they were acidic. Acidic foods—citrus fruits, sports drinks, tomatoes, soda (both diet and regular)—can soften tooth enamel . Brushing your teeth at this stage can speed up acid's effect on your enamel and erode the layer underneath. **Tip: Wait 30 minutes after meals before you brush.**

Customer Corner– MSD 2015 Training Calendar

MAY

Credit Committee; Wed 13th ; 9:00am – 3:00pm; $1437.50TT \ $232.00US
Supervisory Committee; Thurs 14th; 9:00am – 3:00pm; $1437.50TT \ $232.00US
Strategic Insights: Board of Directors and Management; Fri 15th; 9:00am – 3:00pm; $1782.50TT \ $288.00

JUNE

Branch Accounting; Tues 16th; 9:00am – 4:00pm; $1207.50TT / $195.00US

Loan Interest Accrual; Wed 17th; 9:00am – 1:00pm; $862.50TT / $140.00US

JULY

Cash Flow (2-days session); Mon 06th, 9:00am – 4:00pm & Tues 07th, 9:00am – 12:00noon; $1840.50TT / $297.00US

PEARLS (2-days session); Thurs 9th , 9:00am – 4:00pm & Fri 10th , 9:00am – 12:00noon; $1840.50TT / $297.00US

***SEPTEMBER:** for Your Staff Personnel (general schedule)*

DATE	TIME	MODULE / AREA	MODULE COST (VAT INCL.)
Mon 07th Sept	8:30 - 1:00	Member Services	$920.00TT Or $148.00US
Tues 08th Sept	9:00 – 3:00	Transaction Codes Management	$977.50.00TT / $158.00
Wed 9th Sept	9:00 - 3:00	Transaction Processing	$977.50.00TT / $158.00
Thurs 10th Sept	9:00 – 3:00	Members Payroll Management	$977.50.00TT / $158.00
Fri 11th Sept	8:30 – 1:00	Members Fixed Deposit Management	$920.00TT Or $148.00US
Mon 14th & Tues 15th Sept	9:00 - 4:00	Loans, Securities and Co-maker Management (2-days session)	$2,012.50TT Or $325.00US
Wed 16th Sept	9:00 - 4:00	User Management & Post	$1,035.00TT / $167.00US
Thurs 17th Sept	9:00 - 3:00	Arrears Management	$977.50.00TT / $158.00
Fri 18th Sept	9:00 – 3:00	Report Builder / Query / Dormant Ledger	$1,035.00TT / $167.00US
Mon 21nd Sept	9:00 - 4:00	GL Management	$1,035.00TT / $167.00US
Tues 22rd Sept	9:00 - 3:00	Fixed Asset and Fixed Deposit Management (GL)	$977.50.00TT / $158.00
Thurs 23th Sept	9:00 - 3:00	Accounts Payable	$977.50.00TT / $158.00
Fri 25th Sept	8:30 – 1:00	Cheque Management	$920.00TT Or $148.00US

Notes:
Registration would start 6-weeks before the respective Training session and would close 1-week before.
There must be a total minimum of 5 participants in order for the session to take place.
Registration forms (attached in email) should be sent to: c.wallace@msd-tt.com **and** msdltd@msd-tt.com

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