



## 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.

## MSD on the move!



MSD is pleased to announce that we will be moving to our new offices at 3 Gordon Street, Curepe in May 2016. The new office has double the office and parking space, which will facilitate additional staff, and a larger and better equipped Training facility to better serve our loyal customers.

It is expected that our email addresses and phone numbers will remain unchanged after the move. Customers will be informed of the exact date of the move in early May 2016.

## MSD & Credit Bureau Strategic Alliances, Jamaica

MSD recently formed strategic alliances with two leading Credit Bureaus in Jamaica. Both Credit Bureaus are registered as Credit Bureaus pursuant to Section 4 of the Credit Reporting Act, 2010.

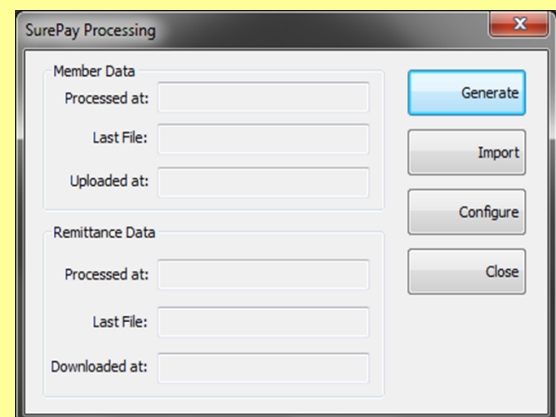
The objective of these strategic alliances derive benefits from all concerned parties involved which, in turns support current and potential mutual clients in Jamaica. The Credit Bureaus are mainly designed to gather, process and distribute credit information among others. It allows Credit Information Providers to properly manage risk. This includes the identification, assessment, prioritization of risk and the ability to develop strategies to offset the risk involved.

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## Sure Pay Module

The SurePay Module allows members to service their accounts form authorized SurePay outlets in Trinidad and Tobago. This allows members to have the flexibility to service accounts at the Credit Union without having to physically be there, which would be beneficial particularly where there is a lack of time or convenience.



The screenshot shows a window titled "SurePay Processing" with a close button (X). It contains two main sections: "Member Data" and "Remittance Data". Each section has input fields for "Processed at:", "Last File:", and "Uploaded at:" (for Member Data) or "Downloaded at:" (for Remittance Data). To the right of these sections are four buttons: "Generate", "Import", "Configure", and "Close".

## New Client joining the Emortelle Family

MSD is also pleased to announce that Angostura Credit Union (Trinidad) will be joining the Emortelle family in the 2nd quarter of 2016.





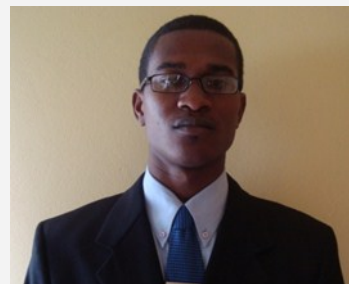
## **PSCU Returns to the Emortelle Family**

MSD is pleased to announce that we have successfully completed the implementation of Emortelle v9.1 at the PSCU Credit Union (Trinidad and Tobago). The project was completed on schedule, which can be attributed to excellent planning and coordination between the PSCU and MSD teams. MSD's on-site team, lead by Ms. Vashti Paul-Khan, Manager of Technical Service, spent five (5) weeks of Training and implementation involving the 5 branches of this forward looking organization.

The database integrated 16 years of CUMIS Plus and 5 years of Trinerger data into a comprehensive, SQL enabled database, with real time GL processing.

## **On the Horizon**

"After several months of discussions and planning among Micro Software Designs ("MSD"), Executive Corporate Holdings ("ECH"), and the Credit Union League of Trinidad & Tobago ("CCULTT"), the three entities reached an agreement for the commencement of a significant joint EFT project that is poised to bridge the divide between modern technology driven services and the valued members of the Credit Union community in Trinidad and Tobago in January 2016.



**Marlon Higgins**  
Group General Manager  
Executive Corporate Holdings  
[ECH] Antigua & Barbuda

The EFT project embodies a working collaboration between the parties to facilitate Credit Union organizations in Trinidad & Tobago to offer upgraded financial services to its members to include ATM services across a shared proprietary network for the Credit Unions in the first phase, the enabling of Credit Unions to offer merchant services to its business class members using mobile services, e-commerce services for enhanced financial services to the membership, and ultimately empowering Credit Union members with greater access to their deposit funds and wider participation in the evolving financial services in commercial activities.

MSD's role is pivotal in this project as the primary technology service provider of core system application to the majority of the Credit Unions in Trinidad & Tobago with its elite Emortelle System. MSD will provide technical and strategic support for integration services between Credit Union systems and the host processor, Global Processing Centre Ltd., owned and operated by ECH out of Antigua.

The members of this project see this as an evolutionary step towards transforming the Credit Union movement in Trinidad & Tobago with modern services and represent a progressive initiative of the coming together of regional entities for a common commercial goal."

## **Ms. Denecia Edmund Business Analyst– Projects**

Among MSD's Core Values is the provision of an 'Optimal Working Environment' for its employees, which includes "promoting employees' growth and development by encouraging education and training within an enabling environment". In keeping with this, Ms. Denecia Edmund's function was re-classified as *Business Analyst – Projects* in January 2016. Ms. Edmund has been with MSD since December 2009, moving her way up from Technical Support Representative II. She now spearheads MSD's large-scale projects, including ATM Online and Online Banking.

Ms. Edmund expressed excitement with this new role since she is now able to apply her I.T. skills (narrow focus) to the full cycle of projects (broad focus), which gives a great sense of accomplishment. More importantly, in utilizing her PMP qualification, Ms. Edmund can further ensure that MSD presents enhanced delivery of projects to our customers.



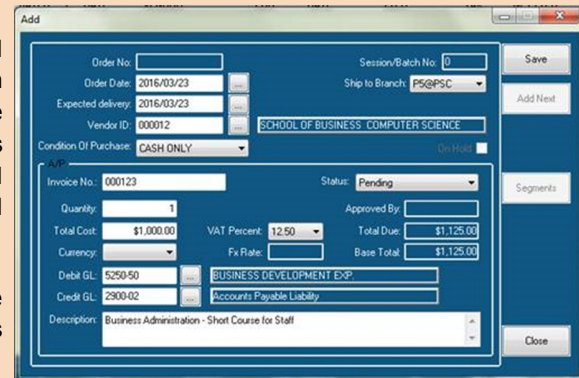




## Accounts Payable Training at PSCU Credit Union

Mr. Dominic Jennings, Quality Control Officer II, conducted training in Emortelle's enhanced Accounts Payable Module at PSCU Credit Union's Head Office in Port of Spain, Trinidad on Wednesday 16<sup>th</sup> March, 2016. The Module allows for accurate recording and reporting of the Creditors Ledger and has been formulated to be an efficient sub-ledger for an organisation's Financial Reports. Invoices can be created and subjected to approval and payment by designated personnel. The Module is integrated with the General Ledger and check writer so transactions will be automatically written in both whenever invoices are approved and paid.

This multi skilled approach ensures that MSD staff interacts directly with customers to enhance their knowledge of customers' experience and expectations, thereby ensuring that customers delivery expectations are fulfilled.



The screenshot shows a software window titled 'Add' with various fields for creating an invoice. Fields include Order No., Order Date (2016/03/23), Expected delivery (2016/03/23), Vendor ID (000012), Condition Of Purchase (CASH ONLY), Invoice No. (000123), Status (Pending), Quantity (1), Total Cost (\$1,000.00), Currency, VAT Percent (12.50), Fx Rate, Total Due (\$1,125.00), Base Total (\$1,125.00), Debit GL (5250-50), Credit GL (2900-02), and Description (Business Administration - Short Course for Staff). There are also buttons for 'Save', 'Add Next', 'Segments', and 'Close'.

## MSD's Health and Wellness Centre

In keeping with our under-mentioned Core Values of Health, Safety & Well-Being of employees, MSD is in the process of constructing a Health and Wellness Centre as part of our New Innovative Building.

### 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.

The findings of MSD's last Employee Engagement (EE) Survey conducted in 2014 illustrated 70% of high levels of engagement while the remaining 30% was actively disengaged. One major strategy MSD has been embarking on and continues too, is to promote various health and wellness initiatives, among others, in an attempt to bring the EE figures to 100%.

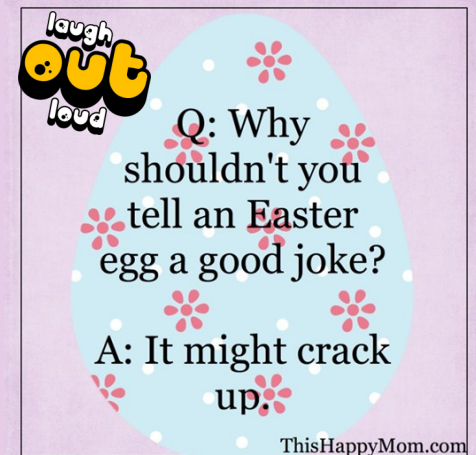
The Health and Wellness Initiative will enhance Employee wellbeing and engagement levels at the workplace which, in turn, influences MSD's customer experience and, ultimately, the overall performance of MSD in terms of productivity and overall business success. With MSD's expansion project, and its impending move to our new and innovative corporate building, is a Wellness Centre designed especially for employees, which includes a fitness area equipped with work-out machines and an overall relaxing environment geared towards maintaining a healthy lifestyle. Corporate wellness programs will also form part of this initiative in the future.

*"We are challenging our employees to strive harder both for health and in the work environment, as we continue to strive for excellence in our personal and professional lives"*

### The heightened expected benefit of this initiative includes:

- Protection of MSD's greatest asset – the employee
- Healthier, more productive working employees
- Lower stress levels
- Higher self-esteem and a greater team-building mentality
- Increased energy and vitality in the workplace
- A more optimistic, positive attitude
- A greater eagerness to succeed and lead, along with the energy to do so
- Greater community synergy, greater company synergy
- Improvement in personal and professional life.

*"Man. Because he sacrifices his health in order to make money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being that he does not live in the present or the future; he lives as if he is never going to die, and then dies having never really lived."*



## International Women's Day at MSD

As an initiative to celebrate International Women's Week 2016, the Management of MSD supplied the raw ingredients necessary for smoothie making to Staff. This allowed the women of the company to come together briefly, relax, converse and enjoy delicious smoothies for a moment in time. Smoothies, being the choice of the token of appreciation, also add to the health and well being of an individual, given all its nutritious benefits from using real fruits.



## Assisting Differently Abled Person

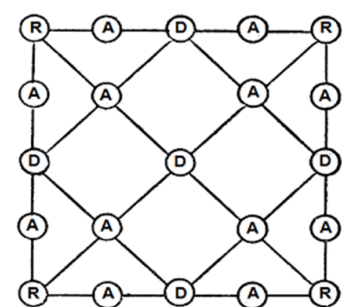
On the 7<sup>th</sup> March, differently-abled Michealine Wall was fined \$2,500 or 12 months in prison for the possession of marijuana. Mrs. Wall was arrested for selling/using the drug as she claims she took it to help relieve her pains caused by her disorder and as a means of getting by. The Black Caucus Movement has paid her bail in full, and this is an attempt to keep her from returning to a life of crime as she was denied her disability grant from the Social Welfare Department. As such, the staff of MSD have also come together and made a collective effort in donating items in support of this worthy cause.

## The message of Easter

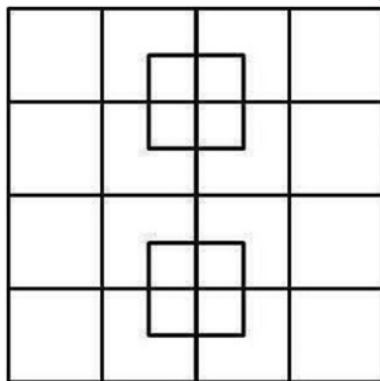
Scripture says: "For God so loved the world, that He gave His only begotten Son, that whosoever believeth in Him shall not perish, but have everlasting life." John 3:16

When we look at the Passion of Christ, what He willing endured for us, because He so loved us, it brings one to their knees. Must we now further 'spit' in His face by allowing His death to be in vain. When we accept His death, we understand that there's nothing we can do to ever repay him but we show our appreciation everyday by choosing Him, picking up our crosses and following Him. He took all our unrighteousness with Him on the cross and gave us His holiness so as to present us holy, unblameable and unreprieveable in His sight. 'Greater love hath no man than this that a man lay down his life for his friends' John 15:13. This is what we celebrate on Easter; He has conquered death and lives forever more.

The message of Easter is not that Jesus is alive, it is so much more, the message is that Jesus has Risen! (Collin Smith)



How many ways  
can you spell  
**RADAR**



How many squares?

## BRAIN TEASERS



Two ducks in front of a duck, two ducks behind a duck, one duck in the middle.

**Question : How many ducks are there?**



### WHAT IS EASTER?

It's not about the eggs to hunt  
It's not about a bunny  
It's not about brand new clothes  
Or candy as sweet as honey

On this day many years ago  
A man named Jesus Christ  
Upon a cross for you an me  
Gladly gave His life

Not for sins that He had done  
Or crimes he must repay  
He did it all for you an me  
For our sins, He died that day

But that's not the end of Jesus Christ  
They put Him in a grave  
But three days later He rose again  
Our sin debt had finally been paid

So this Easter as you hunt for eggs  
Dressed up in brand new clothes  
Don't think about the Easter Bunny  
Think about why Christ arose.

*Author unknown*



## ANSWERS

Solution 3- 3

Solution 2- 40

Solution 1- 80



### Contact Us

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



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