

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

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.

SPECIAL POINTS OF INTEREST

1. MSD RELOCATION
2. Upcoming Events
3. Credit Union Month Specials

VOLUME 12 , ISSUE 3

JULY - SEPTEMBER 2016

MSD MADE THE MOVE!

MSD completed the move to our new office on Friday 29th July, 2016. Our telephone numbers and email address remain unchanged, while our new mailing address is: #3 Gordon Street, Curepe, Trinidad and Tobago

GPS Coordinates Latitude = 10.651777 Longitude = -61.409150



Our new office incorporates an expanded and upgraded training facility, which will be utilized to offer our valued customers more opportunities for Training. We at MSD wish to express our gratitude for your continued support, which has allowed us to achieve this significant milestone. Our pledge is to use this facility to improve our customers' user experience.

INSIDE THIS ISSUE:

MSD New Office Celebration	1
Credit Union Month - Oct 2016	2
TECH BITE Thermal POS Receipt Printers	3
Inspiration Corner: Embracing Change	3
Health Corner	3
10 Year Employment Service	4
Addition to MSD Family	4
Upcoming Training	4

Brenda Hunte (right) & Monica Ramdial (left) having the honour of cutting the celebration cake



MSD NEW OFFICE OPENING CELEBRATION

The following photos highlight MSD's celebration of moving into its new office at #3 Gordon Street, Curepe, Trinidad, W.I. Enjoy!



MSD's Quality Control (QC) Dep.



Back row: Yvette Bobb, Dominic Jennings
Front row: Kern John, Shernelle Brathwaite



The entire MSD Team getting ready to make the celebratory

MSD's Support Department



MSD's Administration Department



Back row: Collinsworth Howard, Brenda Hunte, Monica Ramdial
Front row: Natasha Joseph, Jo-Marie Bagot, Cheryl-Ann Wallace

Back row: Collinsworth Howard, Gail Griffith, Mikhail Ferdinand, Dil-Solomon Jagassar, Cassius Rochford
Front row: Rae-Ann London, Ferdinand McIntosh, Vashti Paul-Khan

CREDIT UNION MONTH – OCTOBER 2016



Credit Union Month October 2016: International Credit Union (ICU) Day® theme; “The Authentic Difference”. This year's theme, “The Authentic Difference” emphasizes credit unions' uniqueness and ability to effectively differentiate themselves from other financial institutions. *Brian Branch, World Council president and CEO articulated the Credit Union difference very succinctly when he said "Credit unions differ — in both philosophy and structure — from other financial institutions. In addition to community commitment and positive economic and social change, we put people before profit to provide all members with affordable financial services. This is the authentic difference that makes a real impact in our world."*

In recognition of Credit Union Month, October 2016, the management and staff at MSD extend to all our loyal and dedicated Credit Union customers in Trinidad, Tobago and throughout the length and breadth of the Caribbean islands and by extension the world, an eventful, productive Credit Union Week [October 17-21], and a blessed and reflective International Credit Union Day, Thursday October 20th 2016.

Credit Unions throughout every conceivable location within the globe continue to perform a noble service by providing products and services to their membership, positively impacting the quality of their lives. We at MSD are elated to be a part of this enabling process and Authentic Difference by providing quality technological solutions to Credit Unions throughout Trinidad & Tobago and the wider Caribbean region to enhance the perpetuation of this noble service, while ensuring Information Technology [IT] continues to be fused with traditional customer service, so as to maintain a customer centric approach when services are delivered to their membership.

In Celebration of Credit Union Month October 2016 Look Out for MSDs Special 25% Product Discounts

INTERNATIONAL CREDIT UNION DAY
OCTOBER 20 2016

CREDIT UNIONS ARE NOT-FOR-PROFIT, MEMBER-OWNED FINANCIAL COOPERATIVES

9 PRINCIPLES

1 DEMOCRATIC CONTROL

One member, one vote.

2 OPEN MEMBERSHIP

Membership fosters community.

3 NONDISCRIMINATION

All are welcome at a credit union.

4 SERVICE TO MEMBERS

57,000 Credit Unions Serve \$1.2 TRILLION LOANS 217 MILLION+ MEMBERS

5 DISTRIBUTION TO MEMBERS

Profits

6 BUILDING FINANCIAL STABILITY

Credit unions are reliable. Credit Union vs. Bank Closures, 2008-2012

Credit Unions	~100
BANKS	~350

7 CO-OP COOPERATION

No Fee ATM

8 SOCIAL RESPONSIBILITY

After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

9 ONGOING EDUCATION

Money Smarts

S M A R T

Specific Measurable Attainable Relevant Time-Sound

World Council of Credit Unions

#CUIDIFFERENCE #ICUDAY

“COMMITTED TO CUSTOMER SATISFACTION,

A thermal printer is a printer that uses heat to print an image on paper. These printers are used by many businesses nowadays for printing receipts in banking and retail shops. Not only are they more efficient than impact (dot-matrix) printers, but thermal printers are proving to be more cost effective and reliable. There are many advantages to using a thermal printer which include:

- Reduced Printing Costs** - Thermal printers do not use ink, which means that there will be no need to replace ribbons.
- Increased Printing Speed** - Thermal printers are able to print much faster than other printers. Their printing heads create images in milliseconds, resulting in much faster lines per second and less time waiting on the print to complete.
- Friendlier to the Environment** - These narrower (80mm) receipts use much less paper than the typical 8½ inch wide receipt. Save the trees!
- Reduced Maintenance costs** - Because these printers contain less moving parts it makes them more reliable and durable since there are fewer things that can go wrong.
- Smaller physical dimensions** - Thermal printers can be less than 1/3 the size of a traditional impact (dot-matrix) printer which gives more flexibility in placement.



Our Emortelle application is currently compatible with narrow receipt printers and has formats for narrow receipt printing.

INSPIRATIONAL CORNER: EMBRACING CHANGE



On Thursday 28th July, 2016, Micro Software Designs Limited held a Dedication Service to mark the official opening of its new office at #3 Gordon Street, Curepe, Trinidad, W.I. The Master of Ceremonies was Mr. Collinworth Howard, MSD's General Manager, and opening remarks were given by the organization's CEO, Mr. Terence Hunte. The feature presentation was made by Apostle Emanuel Vivian Duncan, who inspired Management and Staff on "*Understanding the Dynamics of Change*".

Apostle Duncan shared on the Definitions of change; the Drivers of change; the Psychology of change; and Managing change. Most enlightening was the recommendation to see ourselves as working for ourselves and not an employer. In that way, it is easier to accept change and do what needs to be done joyfully. As MSD continues to evolve, we will always embrace the dynamics associated with change, thereby ensuring and propelling our commitment to customer satisfaction, software excellence and integrity.

IT'S A HEALTH THING

As part of the opening of the new building, MSD has incorporated a Fitness Centre/Gym, as well as a Wellness Centre to facilitate and further promote healthier lifestyles of its staff members. Staff has graciously received this benefit and has been fully utilizing the equipment. Taken from an online article, here are just a few points highlighting the 'Best Reasons to Break a Sweat'.

- It works as an antidepressant. As a matter of fact, effects from the exercise last longer than those from the medication.
- It reduces stress and anxiety. Working out is one of the fastest ways to clear cortisol, the stress hormone, out of your system and calm a frantic mind.
- It helps you resist temptation. Whether you're addicted to sugar, cigarettes, or even heroin, exercise could play an important role in resisting your substance of choice. In one study, scientists found that the endorphin rush released during exercise acts on the same neural pathways as addictive substances.

MSD's Fitness Centre/Gym



MSD's Wellness Centre



10-YEAR EMPLOYMENT SERVICE - Warren Alexis



MSD's Manager, Corporate Services, Monica Ramdial (left) cutting work anniversary cake with Warren Alexis (right).

Warren Alexis, MSD's Network Engineer, celebrated his 10th Work Anniversary on September 4th 2016.

"Immediately after completing my Diploma in Computer Engineering @ UTT, I requested to join MSD full time after enjoying two internship stints prior. I would admit that I had very little IT knowledge and skills when first starting to work here, so little in fact that I'm embarrassed about it :)

I started with the position Technical Assistant Technician and was promoted to IT Specialist, then Senior IT Specialist and then Network Engineer, which is my current title. During that time I also completed my B.Eng degree. Working at MSD taught me that lessons are sometimes best learnt after having to "fight up" to find a solution. Back in the early days my job consisted of more site visits; going out to troubleshoot server and printing issues at the customers' site. Fast-forward 10 years and everything is done remotely and virtually so things can get handled in a much more efficient manner. I hope that my interest in modern technology and IT assists the company in achieving its vision." *Warren Alexis*



MSD's General Manager Collinsworth Howard (left) presenting Warren Alexis (right) with a special token of appreciation for his 10 years of service to the organisation



Muhammad Siddeeq Khan

MSD warmly welcomes a new team member, Muhammad Siddeeq Khan, to its Technical Department. He started on September 1st 2016 as a Programmer Analyst.

Muhammad is a very analytical individual with a background in Maths and Science. He graduated from UWI with a B.Sc Computer Science (First Class Honours) degree. He enjoys software development and is interested in furthering his knowledge and skills as it relates to software engineering best practices.

MSD 2016
MICRO SOFTWARE DESIGNS
@ MSD New Training Centre



Upcoming Training
Register Now

Attendees will receive Certificate of Participation outlining modules and areas

DATE	TIME	MODULE / AREA	Module Cost (VAT incl.)
Mon 7 th Nov	9:00am - 4:00pm	Fixed Asset & Bank Reconciliation	\$1,000.00TT / \$153.00US
Tues 8 th Nov	9:00am - 4:00pm	Fixed Deposit Management & Deposit Interest	\$1,000.00TT / \$153.00US
Wed 9 th Nov	9:00am - 3:00pm	Credit Committee	\$1,450.00TT / \$221.00US
Thurs 10 th Nov	9:00am - 3:00pm	Supervisory Committee	\$1,450.00TT / \$221.00US
Fri 11 th Nov	9:00am - 3:00pm	Strategic Insights: Board of Directors and Management	\$1,800.00TT / \$274.00US
Tues 15 th Nov	9:00am - 4:00pm	Standing Order & Cheque Management	\$1,000.00TT / \$153.00US
Wed 16 th Nov	9:00am - 4:00pm	Report Builder / Query / Dormant Ledger	\$1,050.00TT / \$160.00US
Thurs 17 th Nov	9:00am - 3:00pm	Transaction Codes Management	1,000.00TT / \$153.00US
Fri 18 th Nov	9:00am - 4:00pm	Cashier System & Float Management	\$1,000.00TT / \$153.00US



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



Micro Software Designs Ltd
3 Gordon Street,
Curepe,
Trinidad, W.I.



Ph: (868) 663-2768;
868) 663-3880
Fax: (868) 663-2848



info@msd-tt.com
Visit us on the web at
www.msd-tt.com



(www.twitter.com/MSDTWEET84)