



NOTICE OF THE 77th ANNUAL GENERAL MEETING

Notice is hereby given that the 77th Annual General Meeting of RHAND Credit Union Co-operative Society Limited will be held on Saturday 10th May 2025 commencing at 1:00pm.

The meeting will be held using a **hybrid format**:

1. Virtually through the internet via links provided to a closed Zoom meeting portal; and
2. Simultaneously in-person with limited seating available at the following two (2) venues:

Tobago (primary venue) – The Colibri Ballroom, Magdalena Grand Beach
and Golf Resort, Lowlands and

Trinidad – RHAND Head Office Rooftop, Abercromby Street, POS.

AGENDA

1. Adoption of the Standing Orders
2. President's Address
3. Minutes of the 76th Annual General Meeting of 20th April 2024
4. Matters Arising out of the Minutes of the 76th Annual General Meeting
5. Reports 2024
 - Board of Directors
 - Education Committee
 - Credit Committee
 - Supervisory Committee
 - Independent Auditors
 - Financial Statements
 - Nominating Committee
6. Election of Officers for the 2025/2026 Term
7. 2025 Quantitative Objectives, Proposed Capital Expenditure and Financial Projections
8. Motions
9. Resolutions
10. Other Business

Dated this 11th day of April, 2025

BY ORDER OF THE BOARD,

Martin Minguell

Secretary – Board of Directors

NOTE:

1. Members wishing to participate in the AGM should pre-register online via our AGM registration portal on our website <https://rhand.org.tt/> or email at agm@rhand.org.tt along with your name, contact number, date of birth and a copy of valid identification. Members can also register by calling 62-RHAND ext. 1271 – 1273. Or visiting any Branch where the necessary assistance will be provided.
2. Pre - Registration will end on Wednesday, 30th April 2025 at 4:00pm.
3. Members will have the option to select the preference of their attendance, that is, either virtually or in-person.
4. Members who registered to participate virtually will not be allowed to attend in-person. Likewise, members who registered to participate physically will not be allowed to attend virtually.
5. We encourage members who wish to attend the in-person meeting to reserve their seats in advance. As seating is limited, reservations will be accommodated on a first-come, first-served basis.
6. Only registered members will be emailed a link, with the accompanying instructions to access the virtual meeting.
7. The voting will be done electronically. As such, all members must be registered with a valid email address and a mobile phone number.
8. Please use a reliable and functioning email address to pre-register for virtual attendance. The Zoom link to join the meeting will be sent to the email used for pre-registration.
9. The 2024 Annual Report is available for download on our website <https://rhand.org.tt/>