

# Thrift News



## Christmas Message

**The Committee of Management** would like to wish everyone a Merry Christmas and a Happy New Year. Together we have worked to make the Thrift one of the best financial institutions for all public sector workers and their families, and as we enter the holiday season we can reflect on our blessings.

We are proud of how much we have achieved so far, and how much our membership has grown. Today, we have expanded our products and improved our services to ensure that we offer personalized and innovative digital services to make it easier for you to conduct your financial business.

All that we have accomplished could not have been achieved without the hard work and sacrifice of all our employees. We trust that our employees will accept our warmest wishes for the holiday season. You have worked so hard throughout the year, and so we are hoping that you will be able to take some down time during the holidays for yourself to spend time with the ones you love.

As we celebrate the holidays and welcome the year 2025, we hope that our membership will continue to grow and bond as a family to create fantastic memories, as we continue to focus on building financial wealth. ■



Happy Holidays

FROM THE COMMITTEE OF MANAGEMENT



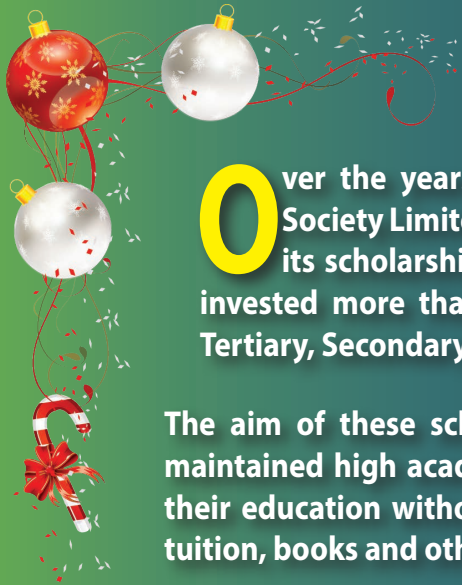
Standing left to right: Members **Kevin Clarke**, **Geraldine Bradford**, **Rowena Palmer**, **Maud Chambers** and **Allan Carter**. Seated left to right: Member **Richard Benjamin**, 1st Vice Chair **Marva Pringle-Ximinnies**, Chairman **Errol Miller**, Members **Georgia Mogg** and **Cebert Mitchell**.



**...Designed For You!!**

At the Jamaica Civil Service Mutual Thrift Society Limited, we know that life is unpredictable, and that there is a wide range of unexpected events that could cause you to scramble - one such is not having the funds to insure your motor vehicle so that you can go about your daily business. Well, no need to worry any more, as we will provide you with the protection you need with our **Motor Vehicle Insurance Loan**. With this loan you can get up to \$200,000.<sup>00</sup> and 12 months to repay. Stop worrying and apply today!! ■





# JCSMTS Scholarship Programme

**O**ver the years the Jamaica Civil Service Mutual Thrift Society Limited has impacted over 200 students through its scholarship and grants programme. The Society has invested more than Two Million Dollars to students at the Tertiary, Secondary and Primary levels.



The aim of these scholarships and grants are to enable children of members, who have maintained high academic standards and are involved in extracurricular activities to pursue their education without financial worry. The scholarships provide financial support towards tuition, books and other costs associated with studying.

Recognizing that education is the bedrock on which these students from all walks of life can build a bright future, the Society continues to review its scholarship programme and commit to the continued support of these students and the next generation.

## The JCSMTS Continues to Provide Assistance To Members' Children Through Scholarships And Grants



**A** number of children of members, who excelled in their examinations including the Primary Exit Profile (PEP) received scholarships and grants for the academic year 2021-2023.

These outstanding scholars were celebrated by the Society at its offices located at Caledonia Avenue in Kingston.

The scholarships covered tuition and books, as well as other school supplies. It should also be noted that the recipients will continue to receive assistance during their studies as long as they maintain high grades.

According to Mr. Hibbert Anderson, outgoing Secretary/Manager of the Jamaica Civil Service Mutual Thrift Society, the financial institution is proud of its record of providing financial support to members' families, but most importantly it is happy for the opportunity to participate in the growth and development of those young person making them confident and articulate members of the Jamaican society. ■





# FINANCIAL Tips



## Evaluate your spending

One of the first financial planning tips for the holidays begins before you start mapping out your funds for the annual shopping season. You will want to start by evaluating your spending for the year to get a better understanding of where you are in your financial journey. Calculate how much you want to work with for your holiday plans by subtracting all your monthly expenses from your total net income. This would also be a time to see where you are with your goals you have set yourself including for your spending.

## Prepare A Plan And Stick To It

Budgets are a great strategy to use year-round since they are created with the idea in mind that they will likely need to be adjusted to account for constraints and surprises. It is therefore recommended, that you reevaluate your budget every month. Of course, the holiday season is likely a time when a new spending budget will be set. This budget should be a fixed amount that is understood by everyone responsible for making financial decisions so that it can truly be stuck to. If you are one of those individuals that get swept up in the rush of buying gifts for the people you care about, it is important that you reference the budget you created for yourself so as to stay on top of your spending.

## Stay In Control Of Your Debt

Another important money management tip you should consider during the holidays is paying off your debt. This should already be a priority in your month-to-month budgeting, so when it comes time for the holidays, make sure you do not work backward by mismanaging your credit. You do not want to fall into the overspending trap that people sink into when they use their credit cards to supplement their budget. Even when buying your gifts for the holidays, a general rule of thumb is to always plan to pay off your balance in full each month.

Managing your balance and paying it off in full will keep you from having to make high-interest payments on your remaining balance in the months to come. It will also help you reduce your debt while opening you up to the ability to qualify for lower-interest credit cards in the future.

*Farewell*

**Mr. Hibbert Anderson**  
outgoing Secretary/Manager



Your contributions to the JCSMTS **have been immense.** It was a pleasure working with you!!



Welcome

**Richard Benjamin**  
— Our New Secretary Manager

**Mr. Richard Benjamin**, a highly motivated and results-oriented professional, joined the Management Team at the Jamaica Civil Service Mutual Thrift Society as Secretary Manager on October 1, 2024.

Mr. Benjamin holds a Master's degree in Business Administration, specializing in Management from the University of the Commonwealth Caribbean (UCC). His other qualifications include Business Studies, Lending; Financial Management and Retail Management from UCC, including in-house training from his employers.

He has many years of professional experience in the financial industry. He began his career as a junior accountant and later spent 21 rewarding years in Banking, where he specialized in financial reporting, credit analysis, retail sales and branch management. This dedicated service-oriented individual also worked in the microfinance industry, as the Microfinance Chain Manager for Courts Ready Cash (Unicomer Jamaica Limited) for seven years. He then moved on to Lasco Financial Services Limited, as Products and Sales Development Manager.

The Jamaica Civil Service Mutual Thrift Society now stands to benefit from this outstanding independent thinker, collaborative leader and motivator with excellent communication and interpersonal skills and extensive experience working with diverse groups.

Mr. Benjamin is happily married with a daughter and is a family oriented young man. He is the eldest of three boys and takes pride in sharing fun moments with his parents and brothers via family visits or outings.

His philanthropic interests involves voluntarism. In his earlier years he served his community as one of the leaders of a youth group. He is also the past Treasurer of the Kiwanis Club of North St. Andrew. Despite his busy schedule, Mr. Benjamin remains dedicated to his community, helping to bring people together for small projects that enrich the community. ■



Congratulations

**Patrice Robinson**  
— Elevated to Member Service Supervisor

**We have some great news to share!** Our New Member Service Supervisor is **Ms. Patrice Robinson**.

Ms. Robinson joined the Society in 2011 as Records Officer and also worked as a relief Receptionist. She later transitioned to the Accounts Department, where she served for 3 years. Following that, Ms. Robinson took on the role of Loan Officer for 6 years, contributing significantly to the Society during her time in that position. Being a hardworking and dedicated member of staff Ms. Robinson was promoted to Member Service Supervisor in 2023. Her drive, professionalism and passion for her work have led to her remarkable career achievements.

Ms. Robinson holds a Bachelor's Degree in Finance and Management, and an Associate Degree in Business Studies from Excelsior Community College.

Her goal is to positively influence her team to achieve excellence. In her current role as Member Service Supervisor, she also hopes to increase brand awareness and improve community relations. With an eye for satisfaction, she will continue to ensure that each member of the Society is given all possible attention for positive results.

Ms. Robinson also believes that everyone she interacts with should feel a sense of belonging and happiness. It is therefore no doubt that her motto is to **'make one person laugh each day'**. ■





# Our Social Responsibility



A central part of the Jamaica Civil Service Mutual Thrift Society's (JCSMTS), mission is to impact communities in a positive and sustainable way.

As a consequence the institution has invested hundreds of dollars in scholarships and grants to improve the lives of members' families. In addition, the Society has invested in several young people in and around the community in which it does business. In doing so, the Society provided financial support including computers and other learning materials.

## Collaboration

The Jamaica Civil Service Mutual Thrift Society collaborated with other institutions such as the **Good Samaritan Inn**, the **Goodwin Park Boys Hostel** and **The Voluntary Organization for the Upliftment of Children (VOUCH)** to support projects and programmes that contribute to the development of the less fortunate in the society. The institution also supported the **Bustamante Hospital for Children** in Kingston through its Labour Day activities which included financial support, as well as labour to paint the physiotherapy Department.

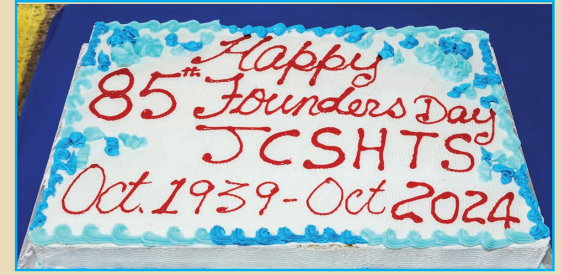
## Christmas Baskets

To celebrate Christmas, members were given Christmas baskets filled with food, drink, cake and hygiene products, as well as other goodies. ■





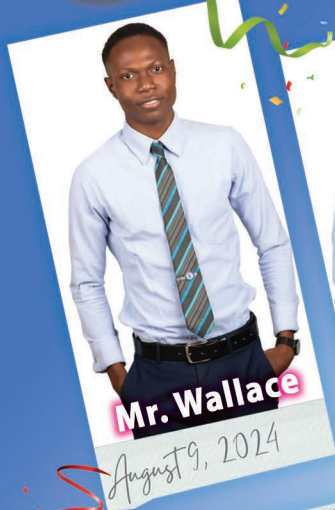
# Pictorial: FOUNDER'S DAY 2024







# Happy Birthday



**Mr. Wallace**

August 9, 2024



**Mr. Bramwell**

August 10, 2024



**Ms. Smalling**

August 17, 2024



**Ms. Barnett**

August 21, 2024



**Mrs. Benjamin**

August 31, 2024



**Ms. Solomon**

August 31, 2024

# Happy Anniversary



**Khamisa**

7<sup>th</sup>



**Shana**

10<sup>th</sup>

# Have a Happy Holiday

## VISIT US ONLINE:

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[info@jcsmts.com.jm](mailto:info@jcsmts.com.jm)

[@jcsmts.ltd](https://www.instagram.com/jcsmts.ltd)

[/JamaicaCivilServiceMutualThriftSocietyLtd](https://www.facebook.com/JamaicaCivilServiceMutualThriftSocietyLtd)

**MONTEGO BAY** Mondays, Wednesdays & Thursdays 8:30am - 5:00pm

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Tel: 876-926-5877 | 876-926-5634

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cellphone to  
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register:

