



Theme: Navigating Change: From Resilience to Results

22 - 27 September 2026

Royalton Antigua All Inclusive Resort

SUMMIT PROGRAMME

Royalton Antigua All Inclusive Resort

HOSTED BY	Antigua & Barbuda Co-operative League Ltd and Credit Unions of Antigua & Barbuda
ONLINE	summit.antiguacoopleague.com • cusummit2026@abcl.ag



Delegates arrive at Royalton Antigua All Inclusive Resort and complete Summit registration.



Day 1

WEDNESDAY, 23 SEPTEMBER

OPENING CEREMONY · 9:00–11:00 A.M.

DRESS: BUSINESS ATTIRE

8:00–9:00 a.m.	Arrival of Attendees
9:00–9:05 a.m.	Arrival & Recognition of Distinguished Guests
9:05–9:15 a.m.	OECS Anthems & Flag Presentation
9:15–9:20 a.m.	National Anthem of Antigua & Barbuda
9:20–9:25 a.m.	Invocation — Kem Tonge, Member of the Board of Directors, Antigua and Barbuda Co-operative League
9:25–9:35 a.m.	Welcome Remarks — Giffer Guiste-Jones, President of the Board of Directors, Antigua and Barbuda Co-operative League
9:35–9:45 a.m.	Title Sponsor Remarks — Andre Goindoo, Managing Director & CEO, CUNA Caribbean Insurance
9:45–9:55 a.m.	Remarks — Hon. Gaston Browne, Prime Minister of Antigua & Barbuda
9:55–10:00 a.m.	Remarks — Andrea Messam, President of the Board of Directors, Caribbean Confederation of Credit Unions
10:00–10:10 a.m.	Greetings from the OECS Credit Union Movement — Representatives of participating OECS jurisdictions
10:10–10:20 a.m.	Cultural Presentation
10:20–10:50 a.m.	Special Address: Strengthening the ECCU Credit Union Movement to Advance Financial Security, Economic Resilience and Inclusive Growth — Timothy N. J. Antoine, Governor of the Eastern Caribbean Central Bank
10:50–11:00 a.m.	Vote of Thanks — Dorothea Blackman Brown, Chief Executive Officer, Antigua and Barbuda Co-operative League Ltd
11:00–11:30 a.m.	Coffee and Connections

Protocol will be observed for the departure of the Governor General of Antigua and Barbuda and the Governor of the Eastern Caribbean Central Bank.

Day 1

WEDNESDAY, 23 SEPTEMBER

BUSINESS SESSION

DRESS: BUSINESS ATTIRE

11:30-11:35 a.m.	Housekeeping Matters — Key information on the Summit, venue, breaks, meals and programme logistics.
11:35 a.m.-12:20 p.m.	Beyond Compliance: Navigating Legislative & Regulatory Change — Examining legislative and regulatory reforms, emerging supervisory expectations, compliance vulnerabilities, Board and management responsibilities, risk management, AML/CFT, reporting and institutional preparedness.
12:20-1:00 p.m.	Access Matters: Strengthening Correspondent Banking for Caribbean Credit Unions — Exploring correspondent banking challenges, de-risking, access to international financial services, compliance expectations and potential regional solutions.
1:00-2:00 p.m.	Lunch & Networking
2:00-2:15 p.m.	Title Sponsor Presentation
2:15-2:45 p.m.	Leading Through the Storm — Leadership through uncertainty, managing institutional change, building resilient organizations and using collaboration to unlock growth.
2:45-3:30 p.m.	Shared Services, Scale & Sustainability — Exploring shared services, operational efficiencies, regional collaboration, economies of scale and practical opportunities for cooperation across the OECS.
3:30-4:00 p.m.	What We Heard. Where We Go Next. — Key messages from Day 1 and a look ahead to the financial crime, digital transformation, data, payments and AI discussions.
4:00-7:00 p.m.	Rest and Relaxation
7:00-10:00 p.m.	Welcome Reception & Cultural Explosion — A resort-lawn reception featuring a welcome cocktail, buffet dinner and networking, followed by a cultural showcase celebrating Antigua & Barbuda. Dress: Island Chic / Smart Casual. Men: button-up shirts with trousers or chinos; blazer optional. Women: blouses, tailored trousers or midi dresses. Comfortable footwear is recommended.

BUSINESS SESSION • NAVIGATING THE CHANGE

DRESS: SUMMIT POLO

8:00-8:15 a.m.	From Resilience to Results: Navigating the Change — Welcome and framing of Day 2, connecting the day's discussions to the major changes affecting credit unions.
8:15-9:00 a.m.	Financial Crimes in a Changing Environment: What Credit Unions Need to Know NOW — A regional examination of current and emerging financial crime threats, fraud typologies and the exploitation of digital channels, identity systems, payment systems and member accounts. The session also considers prevention, detection, transaction monitoring, reporting, staff awareness, member education, technology, information sharing, incident response and Board oversight.
9:00-9:30 a.m.	From Awareness to Action: Practical Strategies for Credit Unions — A discussion on prevention, detection, transaction monitoring, reporting, staff awareness, member education, information sharing, technology, incident response and Board oversight, with a focus on measures institutions can strengthen immediately.
9:30-10:00 a.m.	Simplified Due Diligence: A Risk-Based Approach to Proportionate Compliance — A regional discussion on the application of Simplified Due Diligence within the risk-based AML/CFT framework, including when SDD may be appropriate, distinctions among due-diligence levels, safeguards, the OECS/ECCB context and practical considerations across jurisdictions.
10:00-10:15 a.m.	Coffee & Connections
10:15-11:00 a.m.	Building the Future-Ready Credit Union — Moving beyond technology implementation to measurable value through digital maturity, improved member experience, operational efficiency and data-driven decision-making.
11:00-11:45 a.m.	The Digital Journey: From Implementation to Impact — Practical experiences and lessons from core banking modernization, digital onboarding and mobile banking, including adoption, implementation challenges, cost and return on investment.

Day 2

THURSDAY, 24 SEPTEMBER

BUSINESS SESSION • CONTINUED • NAVIGATING THE CHANGE

DRESS: SUMMIT POLO

11:45 a.m.-12:15 p.m.	Unlocking the Power of Credit Data: Smarter Decisions, Stronger Credit Unions — Exploring data quality, responsible reporting, smarter lending, portfolio management, risk assessment and member financial wellness.
12:15-12:45 p.m.	Speed, Security & Simplicity: The Future of Payments — ACH modernization, faster payments, operational efficiency, security and the changing member payment experience.
12:45-1:00 p.m.	Sponsor Presentations
1:00-2:00 p.m.	Lunch & Networking
2:00-2:35 p.m.	AI Unfiltered: What Every Credit Union Leader Needs to Know — Practical applications of AI, opportunities, risks and the governance considerations Boards and management need to address.
2:35-3:15 p.m.	Building Resilient Credit Unions for the Future: A Global Perspective — Global trends shaping credit unions, including digital transformation, climate resilience, governance, AML/CFT, financial inclusion, changing member expectations and evolving operating models.
3:15-3:30 p.m.	Coffee & Connections
3:30-3:45 p.m.	Sponsor Presentations
3:45-4:00 p.m.	From Threat to Opportunity — Key messages from Day 2 and transition to the leadership, governance, cooperation, capital and investment themes of Day 3.
4:00-8:30 p.m.	Rest and Relaxation
8:30-10:30 p.m.	Evening Entertainment: White Party — A relaxed evening of music, fellowship and networking in a white-themed setting, held on the beach or in the Main Lobby depending on weather. Dress: White attire is encouraged; smart-casual styles are appropriate.

BUSINESS SESSION • FROM CHANGE TO RESULTS

**DRESS: BUSINESS CASUAL OR
CREDIT UNION/LEAGUE ATTIRE**

8:00-8:15 a.m.	From Navigating Change to Delivering Results — Reflection on the first two days and introduction to the leadership, governance, cooperation, capital and investment themes of Day 3.
8:15-9:00 a.m.	Governance That Drives Performance — Governance, accountability, Board performance, strategic oversight, decision-making and the connection between effective governance and institutional results.
9:00-9:45 a.m.	Leadership Under Pressure: The Story Behind the Decisions — A real-world leadership perspective examining difficult decisions, setbacks, people management, institutional change, risk and resilience.
9:45-10:00 a.m.	Coffee & Connections
10:00-10:45 a.m.	Leadership, Legacy & the Power of Belief — Excellence, discipline, resilience, leadership under pressure, overcoming obstacles and building a lasting legacy.
10:45-11:30 a.m.	Passing the Baton: The Real Story of Succession — Practical perspectives on succession planning, preparation, ownership, leadership transition and continuity from one generation to the next.
11:30 a.m.-12:15 p.m.	Signature Session: Stronger Together — Turning Cooperation into Collective Results — Formal launch of the Partner Program, focusing on mentorship, peer support, capacity building and practical collaboration among credit unions.
12:15-1:15 p.m.	Lunch & Networking

Day 3

FRIDAY, 25 SEPTEMBER

BUSINESS SESSION • CONTINUED • FROM CHANGE TO RESULTS

DRESS: BUSINESS CASUAL OR
CREDIT UNION/LEAGUE ATTIRE

1:15-2:00 p.m.	Unlocking the Power of Collective Capital — Exploring surplus capital, liquidity, scale, pooled investment vehicles, treasury collaboration and cooperative investment models.
2:00-3:00 p.m.	From Surplus to Investment Strategy: Putting Capital to Work — Investment opportunities, diversification, risk and return, liquidity, regulation, capital preservation and the role of investment institutions and market participants.
3:00-3:30 p.m.	Coffee & Connections
3:30-3:50 p.m.	Sponsor Presentations
3:50-4:00 p.m.	From Resilience to Results — Final reflection on the Summit journey and conclusion of the formal business programme.
4:00-8:30 p.m.	Rest and Relaxation
8:30-10:30 p.m.	Bonfire Party — A relaxed evening of fellowship and networking after the final day of business sessions, held on the beach or in the Main Lobby depending on weather. Dress: Casual, comfortable, relaxed wear.

Day 4

SATURDAY, 26 SEPTEMBER

CLOSING CEREMONY / FAREWELL DINNER

DRESS: ISLAND ELEGANCE

Daytime	Time to Lime!!! — Explore Antigua No formal business sessions. Delegates are free to relax, explore Antigua, enjoy the resort or make their own arrangements.
7:00-10:00 p.m.	Closing Ceremony / Farewell Dinner — Theme: Island Elegance Join us for an unforgettable evening where elegance meets the spirit of the islands. Embrace the beauty, warmth and vibrant colours of the Caribbean through rich hues, sunset shades, luxurious fabrics and graceful silhouettes. As we celebrate the connections, conversations and achievements that have shaped our Summit journey, let us gather in style, savour the moment and raise a glass to the partnerships and possibilities that lie ahead. And when dinner ends, the celebration continues! Experience the legendary Burning Flames 🔥, Antigua's internationally renowned soca band. Their distinctive fusion of tradition and technology helped shape the high-energy sound of Eastern Caribbean soca. With infectious rhythms and unmistakable Antiguan spirit, Burning Flames 🔥 will take us from elegant dining to an unforgettable night of music, movement and celebration.

PROGRAMME NOTE

This general programme gives delegates an overview of the Summit schedule and the nature of the sessions and activities. Programme content, speakers, session sequencing and timings may be adjusted based on final confirmations and operational requirements.

SUNDAY, 27
SEPTEMBER

DEPARTURES

ALL DAY

Delegates check out and depart from Antigua & Barbuda. Safe travels.