

News Plus

CROYDON MERTON AND SUTTON CREDIT UNION

MARCH 2021

ANNUAL GENERAL MEETING

Our Virtual AGM on the evening of 9th March 2021 was a huge success, with over 60 attendees! Once again ABCUL assisted us with hosting this event and our special thanks goes out to Jackie Littlewood and John Haslam for helping to make this event possible!

During the evening, we had two Guest Speakers, John Haslam from ABCUL and Steve Triner from Citizens Advice at Sutton. We thoroughly enjoyed their presentations about the impact of the Covid-19 Pandemic on Credit Unions and the increased need for financial support for many members of the population. We were also fortunate enough to have a live performance from local Musician (and CroydonPlus employee) Hayden Brenan. We loved his performance and we are so grateful to him for sharing his incredible talent with us all. If you would like to see more from Hayden, you can follow him on Twitter & Instagram @HaydenBrenan

Sadly, we have had two members of the board stand down this year, Steve Triner and Dilly Dokubo. We want to thank them both for all of their efforts over the years and wish them well in all of their future endeavours. Going forward, both John Tooze and Clive Fraser were re-elected to the Board and we also welcome our two newest members of the board, who were elected during the meeting, Daniel Ayeni and Enid Mollyneaux.

All in all, it was a fantastic evening and we are looking forward to what we can achieve together in the year ahead!

NEW MEMBER PRIZE DRAW



Our members mean the world to us! If it wasn't for all of you and your support, we would not be able to continue providing our services to the local community. We now have almost 8000 active members, but we always have room for more!

We know that many of our members already recommend us to their friends and family, but we wanted to reward those that do and this Spring we are launching a (Three Month) New Member Prize Draw!! All you need to do to be in with a chance of winning is recommend us!

If one of your recommendations goes on to join CroydonPlus and saves regularly with us for three months, then both of you will receive an entry into the draw – completely free of charge! The more people that you recommend, the more chances you have of winning the prize fund!

Full Terms and Conditions can be viewed on our website at: www.croydonplus.co.uk/new-member-prize-draw/

THE RESULTS ARE IN.....

In December, we asked all of our members to complete our Annual Member Survey. This was a chance for our members to share their thoughts with us on how they think we are doing.

We were thrilled to receive so much fantastic feedback and some of the suggestions that we have received will really help us to continue to grow as an organisation. We know that there is always room for improvement and over this past year we have changed lots of procedures to help us to be better for you!

We are extremely proud to announce that **94% of our members would recommend us** and **96% of our members are proud to be a member of CroydonPlus Credit Union.**

MEET THE TEAM

We would like you to meet...

Peter Robinson | Operations Manager

Peter has worked within the Finance and Banking Sector since leaving school. During his 30 year service with his last employer he has worked his way through a number of roles, including Cashier, Data Processor, Securities Clerk, Project Manager, Internal Control and Regulatory Reporting

Having joined the CroydonPlus team in September 2019, Peter is responsible for increasing awareness of the Credit Union and ensuring its members receive the best customer experience as possible, together with looking for ways to improve productivity and staff development. Peter's favourite role however, is when he can interact with members, whether that be on the phone or in person.

In his free time Peter is an avid Crystal Palace fan and enjoys taking time out at the gym.

OUR PRODUCTS

We have a variety of products available to our members to suit a number of different needs. Below is a basic guide and more details can be found on our website at www.croydonplus.co.uk/savings/ and www.croydonplus.co.uk/loans/

SAVINGS

Saver Account

This is our main Savings Account and allows unlimited deposits / withdrawals at anytime (subject to Fund Availability and the request being made within working hours). As with all of our Savings Accounts, deposits can be made via Bank Transfer, Standing Order and Payroll Deductions.

Junior Saver Account

This account is set up by an existing CroydonPlus member who is named as the Trustee of the account, until the Junior Saver reaches 16. Once the Junior Saver turns 16 years of age, the ownership of the account is transferred over to them.

Christmas Saver Account

This is an additional account which allows members to save specifically for Christmas and only allows for withdrawals during the months of November to January.

LOANS

Saver Loan

This loan is available for all (adult) Members with a minimum of three months savings.

Family / Child Benefit Loan

This loan is aimed at newly-joined Members receiving Child Benefit or Universal Credit, however this is open to all (adult) Members.

Premier Loan

This loan is ideal for Members with a longer savings history and are looking to borrow over £2000.00

Security Loan

This loan is ideal for Members who have saved for a while and have no current loan with CroydonPlus



This is a brand new product which has been created for new Members looking for a quick, short term loan - more information can be found at

www.justborrow.co.uk

Look out for more products coming later this year!

ART COMPETITION

We are looking to create some new promotional flyers and would love it if some of the younger members of the community could get involved with designing them!



We are holding a competition to 'Design a Flyer' - or a drawing to be included within a flyer. There will be two age categories for ages 4-10 and 11-16.

The theme should be based around, Saving and Communities and if you are able to include our logo too that would be great.

Please send all entries to events@croydonplus.co.uk by April 30th 2021, with details of the artists name, age and contact details. We will then select a winner from each age category and the winner will not only have their image on our new flyers, but they will also win a prize!

We cannot wait to see all of your entries!

FINANCIAL ADVICE

For many people, financial worries can weigh heavy on their mind and in the current climate, this problem seems to be impacting more and more people. We recently shared some information about Food Banks. If any of you are struggling to feed your families, please know that support is out there.

Take a look at our December edition of NewsPlus for more information on Food Banks in your area,

There is also lots of support available for people who are having difficulties with managing their money, and debts - so please don't suffer in silence! We will always try to assist our members where we can, whether that be by helping you out with a loan to get you back on your feet or even reviewing your existing loan repayments should your circumstances have changed.

In addition to this we have collated lots of information about organisations who may be able to help you and details of this can be found on our website at:

www.croydonplus.co.uk/financial-support/

CHANGE OF EMAIL ADDRESS

Some of you may have noticed already that our email addresses have changed format from 'cmscu.co.uk' to 'croydon.plus.co.uk'. This has been done as part of a larger software update to enable us to provide our members with the best possible service. Don't worry if you have sent emails to our old addresses though, as they will still reach us!

GET IN TOUCH

Website: www.croydonplus.co.uk

Telephone: 020 8760 5711

General Enquiries Email: cu-info@croydonplus.co.uk

Loan Enquiries Email: loans@croydonplus.co.uk

Credit Control Email: cu-creditcontrol@croydonplus.co.uk

VOLUNTEERING

As an organisation, we are extremely reliant upon the support that we receive from our Volunteers and Credit Union Directors.

If you have a set of skills that you feel would make a difference and you would like to offer us some of your time, please forward a copy of your CV to us at cu-info@croydonplus.co.uk

LETS GET SOCIAL



Follow @CroydonPlus for our latest updates!

Croydon, Merton & Sutton Credit Union Ltd

Registered Office: Bernard Weatherill House, 8 Mint Walk, Croydon, CR0 1EA

Authorised and Regulated by the Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA)

