



COMMUNITY MUSIC SERVICES

In early January 2023, we began hosting our very own radio show 'Community Music Services' on Flex FM and it's going well! The show is 10am – Midday, every Thursday morning and we would love it if you could tune in!

If you can't listen live, then check out past shows by visiting:

www.croydonplus.co.uk/communityevents

We play music, but are starting to incorporate more chat elements into the show - we even have some guests coming up, so keep you eyes out for information on this!

If you would be interested in coming on as a guest sometime in the near future to talk about Credit Unions, Money Management or anything you feel would be beneficial for our listeners to hear, please email us at events@croydonplus.co.uk.

You can also email us here if you have any song requests or messages for the live shows.



RECOGNITION AWARD

We have been awarded the Partner Recognition accreditation from the England Illegal Money Lending Team (IMLT), in recognition of our efforts to raise awareness of the dangers of Loan Sharks to make our community safer.

The IMLT investigates and prosecutes illegal money lenders while supporting those who have borrowed money from a loan shark.

If you, or someone you know, has fallen victim to a Loan Shark you can contact the IMLT 24/7 by telephone on 0300 555 2222, or by visiting: www.stoploansharks.co.uk

STOP LOAN SHARKS
Intervention . Support . Education



CROYDONPLUS SCHOOL SAVER ACCOUNT

Don't let the kids going back to school break the bank!

Did you know that a study carried out by The Childrens Society last year, found that on average, parents were spending around £315 on uniform for each child at primary school and £337 for each of their children at secondary?

Our School Saver Account could be just what you need to help with the ever increasing costs of school uniform and equipment.

Our School Saver Account is specially designed for use when you need it most! You can add to the account whenever you would like to and the funds can be accessed for withdrawals in July, August, December and April.

The account will help you to budget for the times that you need to buy uniform, pay for holiday clubs, additional childcare, or even as a savings pot to be used to keep the kids busy over the holidays!

Plus, there is no time limit on how long you can hold one of these accounts, so it could even be used for long term savings toward college or university costs!

VISIT
WWW.CROYDONPLUS.CO.UK/SCHOOLSAYER
FOR MORE INFORMATION ON HOW TO
APPLY

IMLT REWARD SCHEME - SE25

Following on from successful campaigns in both New Addington and St Helier, we have teamed up with the South Norwood Community Kitchen, and the IMLT to encourage regular saving among members of the community.

The IMLT (England Illegal Money Lending Team), will be rewarding new members in the SE25 area with £25 to join and save with CroydonPlus Credit Union.



To be eligible to benefit from this scheme, you must live in SE25, and save a minimum of £25 over three months with CroydonPlus.

More information on how to become a member of CroydonPlus Credit Union and how to start saving can be found here:

www.croydonplus.co.uk/becoming-a-member

INTRODUCING

VICTORIA COPELAND | CHAIR OF THE BOARD

Victoria has been a member of CroydonPlus Credit Union for 14 years and previously volunteered on the board from 2010 to 2013.

Victoria's involvement with Croydon Plus sparked a wider interest in financial wellbeing and after thirty years of working in business development in the commercial sector she joined the Money and Pension Service (MaPS) in 2020 as Regional Partnership Manager for West London which brought her back into the common bond area for Croydon Plus.

Supporting the work of the credit union within Croydon, Merton and Sutton is a logical next step and her enthusiasm to help as many people as possible improve their relationship with money is her motivation for agreeing to chair the board.

When not working or volunteering Victoria enjoys spending time on her small holding producing food for her family and has ambitions to keep goats and learn to make cheese.



EVENTS

We have had a busy summer attending lots of events across the borough. It has been lovely to meet so many of our existing members and their families, along with lots of new members and local organisations.

Community really is at the heart of what we do at CroydonPlus and we are very proud to support so many people across Croydon, Merton and Sutton.

Over the next couple of months we will be attending some 'Cost of Living Events' which will be hosted by Merton Council. The dates for these are:



Merton Civic Centre, Morden - 10.30 am - 1.30pm

Saturday 23rd September at Pollards Hill Library - 10.30 am - 1.30pm

Saturday 28th October at Raynes Park Library - 10.30 am - 1.30pm

FACEBOOK

We have recently had some problems with our facebook page and as a result we have lost a number of followers. One of the best ways of us getting information out to our members is by using social media.



Please follow us on facebook by searching 'Croydon Merton & Sutton Credit Union'

INACTIVE & DORMANT ACCOUNTS

We understand that situations can change and that regular transactions may not be a priority however, there are costs associated with a dormant account - which lead to to higher expenses for the credit union and its members.

Over the coming days, we will be reaching out to members who have not made any transactions to or from their account to ask that they consider recommencing use, to prevent us from closing their account.

MEMBER SURVEY 2023

Throughout December and January, we ran our Annual Member Survey which we encouraged members to complete.

We received over 400 responses with lots of positive and helpful feedback which we can use to help improve our services for all members.

Thank you to everyone who took the time to complete the survey and share their views with us.

You can view the results at:

www.croydonplus.co.uk/membersurvey

INCREASE IN CHILD BENEFIT PAYMENTS

Earlier this year, the HM Revenue and Customs (HMRC) published an increase in the weekly payment rates for people claiming Child Benefit or Guardian's Allowance, which came into effect in April 2023.

Child Benefit is a payment made to people who are responsible for bringing up a child aged below 16 or a young person under 20, if they are still in full-time education or on certain approved training courses.

From April 2023, the updated Child Benefit payment rates are £24.00 per week (£96.00 per four-week payment period) for the Eldest or Only Child and £15.90 per week (£63.30 every four-week pay period) for Additional Children. As a result, over the next financial year, which started on April 6, parents will receive an additional £114.40 and £75.40 respectively.

For those people claiming Guardian's Allowance, the new weekly payment rate will be £20.40 (£81.60 per four-week period).

With the current financial difficulties that many of the nation are facing, we know that every extra penny is helpful but have you considered what you could do with the increase? We have had a few ideas....

- If you are in receipt of Child Benefit for one child, you will see an increase of £2.20 per week. If you were to add this increase to a CroydonPlus Christmas Saver Account each week you could have over £60 available to use in December - that's the turkey sorted!
- If you are in receipt of Child Benefit for three children, you will see an increase of £3.65 per week. If you were to add this increase to a CroydonPlus School Saver Account each week you could have over £130 available to buy the summer uniform for your children next spring.

If you would like some support with arranging for your Child Benefit paid into your CroydonPlus, you can book an appointment with a member of the team.

Just visit www.croydonplus.co.uk/book-online and book an appointment to suit you.



ONLINE SERVICES

SCAN BELOW TO REGISTER
FOR ONLINE SERVICES

You can access and manage your account with us online, by visiting www.croydonplus.co.uk and hit the 'Members Area' button, or scan the QR code with your camera phone.



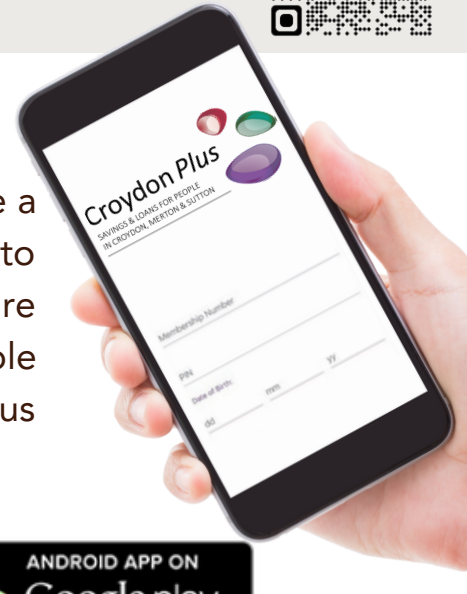
LETS GET SOCIAL

To keep up to date with all the latest information from us, just hit the follow button on social media by searching Croydon Merton & Sutton Credit Union or @CroydonPlus



MOBILE APPS

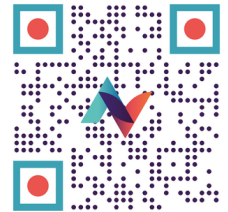
Did you know that we have a mobile app? Its is free to download and once your are registered, you will be able to access your CroydonPlus Account 24/7!



Ensuring our members data is kept secure is of paramount importance to us.

When you are asked to send us documentation, or you would like to message us securely, we ask that you use the Nivo App. You can download this for free now by visiting <https://links.nivohub.com/l/gy9> or scan the QR code with you camera phone.

SCAN BELOW TO
DOWNLOAD NIVO



GET IN TOUCH

Website: www.croydonplus.co.uk

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

Email for Loan Enquiries: loans@croydonplus.co.uk

Email for Credit Control: cu-creditcontol@croydonplus.co.uk

Telephone: **020 3468 8568** Monday to Friday 10am - 3pm
(Thursday's 10am-12pm)



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T/as CroydonPlus Credit Union
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Authorised and Regulated by the Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA)

Firm Number 213603, - Registration number 569c

