

# Newarthill Credit Union

Finding a balance  
to suit all  
members



**On the High Street**

Register  
for our  
App or  
Website



**Online**

**47th A.G.M.**

**Date: 20<sup>th</sup> January 2025**

**"Newarthill Bowling Club"**

**7pm Prompt**

**People helping  
people**

**Our  
volunteers  
make it  
possible**

## AGENDA

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Red headings are subject to SLCU Model Rules 39, 44, 45, 50 & 85

## OUR POSITIONS

### **DIRECTORS**

PRESIDENT	Frank Curran
VICE PRESIDENT	Susan Brough
SECRETARY	Eliz Cameron
TREASURER	Doreen Henderson
DIRECTOR	Mary Phee
DIRECTOR	Nancy Hill
DIRECTOR	John Carroll
CO-OPTED DIRECTOR	Ann Marie McAvoy
CO-OPTED DIRECTOR	Andrew Lees

### **SUPERVISORY**

Kate Kilgour

### **SENIOR MANAGEMENT**

CEO (COMPLAINTS)	Jackie Sweeney
COMPLIANCE OFFICER	Mary Forsyth
MANAGER (DATA PROTECTION)	Ashley Tonner

### **STAFF**

OFFICE SUPPORT	May Love
ACCOUNTS ADMINISTRATOR	Nicole Godfrey
CREDIT CONTROL	Sandra Aird
DEVELOPMENT OFFICER	Declan Bell
ADMIN	Natalie McFarlane
LOAN OFFICER	Nicola Murdoch
LOAN OFFICER	Susie Hurst

### **VOLUNTEERS**

TELLERS, CASHIER, SECURITY	Elizabeth Dick, Helen Munro, Catherine Smith, Margaret Maguire, Ellen Lynch
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### **CREDIT UNION AREAS**

DIRECTION	Frank Curran
COMPLIANCE	Elizabeth Cameron
MANAGEMENT & HR	Susan Brough
ACCOUNTS & FINANCE	Doreen Henderson
LENDING & CREDIT CONTROL	John Carroll
DEPOSITS & MEMBERSHIP	Nancy Hill
DISBURSEMENTS & DEATH BENEFIT	Mary Phee
INTERNAL AUDIT (SUPERVISORY)	Kate Kilgour

## OUR TEAM 2024

	<b>President</b> <i>Frank Curran</i> Oct 1994		<b>Vice President</b> <i>Susan Brough</i> Mar 2009		<b>Treasurer</b> <i>Doreen Henderson</i> Oct 2005
	<b>Secretary</b> <i>Eliz Cameron</i> Oct 1998		<b>Director</b> <i>Mary Phee</i> Apr 2008		<b>Director</b> <i>Nancy Hill</i> Jan 2017
	<b>Director</b> <i>John Carroll</i> Jan 2023		<b>Director</b> <i>Ann Marie McAvoy</i> Oct 2018		<b>Director</b> <i>Andrew Lees</i> Jul 2014
	<b>Supervisory</b> <i>Kate Kilgour</i> Jan 2015		<b>Director</b>		<b>Volunteer</b> <i>Elma Dick</i> Nov 2011
	<b>Volunteer</b> <i>Helen Munro</i> Jul 2013		<b>Volunteer</b> <i>Catherine Smith</i> Jan 2014		<b>Volunteer</b> <i>Margaret Maguire</i> Feb 2014
	<b>Volunteer</b> <i>Ellen Lynch</i> Jan 2022		<b>Volunteer</b>		<b>Volunteer</b>
	<b>Staff</b> <i>Jackie Sweeney</i> Jun 2005		<b>Staff</b> <i>Sandra Aird</i> Oct 2006		<b>Staff</b> <i>May Love</i> Mar 2016
	<b>Staff</b> <i>Ashley Tonner</i> Oct 2017		<b>Staff</b> <i>Declan Bell</i> Jun 2018		<b>Staff</b> <i>Nicole Godfrey</i> Feb 2020
	<b>Staff</b> <i>Natalie McFarlane</i> July 2021		<b>Staff</b> <i>Mary Forsyth</i> Aug 2021		<b>Staff</b> <i>Nicola Murdoch</i> June 2022
	<b>Staff</b> <i>Susie Hurst</i> Nov 2023				

## QUORUM ASCERTAINMENT

10% of the membership or 15 members, whichever is the lesser shall constitute a quorum.

## STANDING ORDERS

### Motions

A motion is a proposal where the entire board take action or stand on an issue with the Model Rules. So far, there are no motions being proposed for this AGM. Members who wish to raise a motion at the AGM can do so verbally on the evening or contact the office by emailing [accounts@newarthillcu.co.uk](mailto:accounts@newarthillcu.co.uk) or in writing to the office. These motions will be considered, reported and replied to in due course.

### Voting Procedure

The voting procedure for the AGM is as follows:

1. The report, application, consideration or motion will be presented
2. The Chairperson will ask for a proposer
  - a. At this point if you have an **objection or question** raise your hand so it can be clearly seen
  - b. The Chairperson will ask you to state your objection or question
  - c. If there are many objections or questions the Chairperson will ask for a show of hands and votes will be counted individually by the designated staff
3. The Chairperson will ask for a seconder to resolve the motion, their name will be recorded in the minutes. If there is no seconder the motion will fall.

### Nominations

Are you interested in becoming a Director at Newarthill Credit Union? A Director must be a member of the Credit Union and at least 21 years of age. All applications (if successful) will be brought before the members at the AGM for election. Directors typically serve a term of 3 years and after this will be required to be re-elected at the AGM by the member's.

### How to Apply

Nomination forms can be requested by emailing [accounts@newarthillcu.co.uk](mailto:accounts@newarthillcu.co.uk), or by phone or in the office. Applications received will be subject to "fit and proper" regulatory compliance checks to assess fitness to hold such a vital position.

## CHAIRPERSON WELCOME

I would like to welcome all members who have come here tonight to celebrate Newarthill Credit Union's 47<sup>th</sup> AGM.

I call for a minute's silence to remember the members who have passed away over the past year. Our condolences go to all the deceased members' families.

## Last Year's Minutes

### **Minutes of AGM 29.01.24**

Present: J Sweeney (CEO) Directors: S Brough, E Cameron, M Phee, D Henderson, N Hill, J Carroll, A Tonner (Manager) M Forsyth (Compliance Officer) Dermot O'Neil (SLCU)

**Chairmans Welcome** - In the absence of Frank Curran Susan Brough opened the meeting and having ascertained that a quorum was present she welcomed everyone to the 46<sup>th</sup> AGM of Newarthill Credit Union and read the President's welcome.

**Minutes of Last Years AGM** – E Cameron. No matters arising from minutes. Proposed by A Fern and seconded by A Lees.

**Report of the Board of Directors** – read by Susan Brough. No questions or objections. Proposed by E Lynch and seconded by A Fern

**Management Report** – read by Ashley Tonner. No questions or objections.

**Treasurers Report** – read by Doreen Henderson. No questions or objections. Proposed by C Ness and seconded by M Maguire.

**Auditor Report** – read by Doreen Henderson. No questions or objections. Jackie Sweeney CEO cleared up the increase in computer costs for 2022 to include maintenance and new equipment purchased. Proposed by C Smith and seconded by K McCallum.

**Declaration of Dividend** – read by Doreen Henderson. Dividend proposed at 0.25% for juniors and seniors and an interest rebate of 15% on members' loan interest. There were no questions or objections. Proposed by A Lees and seconded by C Ness.

**Appointment of Auditor** – Doreen Henderson re-appointed Sharles Chartered Accountants as auditor. Proposed by J Sweeney and seconded by T Lees.

**Membership Report** – read by Declan Bell. No questions or objections.

**Credit Committee Report** – read by John Carroll. No questions or objections. Lending proposed by E Lynch and seconded by C Smith (lending) and Credit Control proposed by L Hughes and seconded by E Gillick.

**Supervisory Report** – read by Mary Forsyth. No questions or objections. Proposed by K White Seconded by F Forsyth

**Death Benefit Report** – read by Mary Phee. Kieran White asked to clarify the death benefit. Jackie Sweeney confirmed that it covers 50% of shares up to a maximum of £5k Loans are covered until the age of 80 and the maximum loan coverage is £15k. Mary Phee had a supply of death benefit leaflets for anyone who wished to take one.

**Staff and Volunteer Report** – read by May Love. No questions or objections.

**Elections and Re-Elections** – Nominations received for Susan Brough, proposed by J Sweeney and seconded by E Gillick and for Mary Phee proposed by A Bradley and seconded by M McKay.

Dermot O'Neill Chief Executive of the Scottish League of Credit Unions introduced himself and highlighted that the League's core purpose is not to supervise but help Member Credit Unions become and remain Compliant, sustainable and Cooperative. He noted that in a world that's seen unprecedented changes our credit union has stood as a beacon of resilience, commitment and community service.

Raffle took place and Susan closed the meeting.

**Matters Arising from Last Year's Minutes**

**Could we have a proposer and a seconder for last year's minutes?**

## BOARD OF DIRECTORS REPORT

It is with pride that I announce another successful year for Newarthill Credit Union. As directors of your credit union, we are committed to transparency, accountability, and ensuring the long-term prosperity of our members.

### **Financial Overview**

Our financial position this year is strong as we invested members savings at a good return rate. We have paid all our expenses and liabilities, safeguarded members deposits and assets, have sufficient reserves and have made a healthy surplus which as always, we ensure as much as possible goes back to the members in the way of dividend.

### **Strategic Decision-Making**

The Board has been actively involved in strategic decision-making addressing all the issues presented. It's a challenging time for the board as our board members change from experienced time served board members to new board members. This year we have lost Frank Curran as president due to ill health; Frank has been instrumental in shaping the credit union over the past few years and will be sorely missed and at the same time it's exciting to look forward to the changes the new board will bring.

### **Risk Management and Compliance**

The board of directors set the risk appetite and policies for all areas of the credit union. This can be a trying process in an ever-evolving regulatory sector.

### **Community Engagement and Social Responsibility**

The board of directors have on behalf of our members contributed to several charities this year ensuring we keep up with our commitment to our community and fulfil our core objectives.

### **Member Feedback and Communication**

We value members feedback good or bad. Please feel free to contact us in person, by email, by contact through the app, website or social media. We are committed to shaping the credit union to suit our member's needs therefore your feedback is vital to ensure your credit union remains relevant.

### **Looking Forward**

Our dedication to the credit union principles will remain our guide as we embrace the year ahead. We will put members first, promote financial stability and contribute to the prosperity of our community.



In closing, I express my sincere gratitude to our members, staff and volunteers for your trust and continued support. The success of Newarthill Credit Union is a testament to the collective strength of our people, and we look forward to the opportunities that lie ahead.

### Motion

No motions have been presented unless anyone has any issues to raise.

### Complaints

Can all members please; if they have any complaints forward them in writing to Jackie Sweeney (the Complaints Officer) and send to 111-113 High Street, Newarthill, ML1 5JH. All complaints will be dealt with in accordance with the Financial Conduct Authority requirements.

### DIRECTION

Frank Curran (President)  
Susan Brough (Vice President)  
Eliz Cameron  
Doreen Henderson  
Mary Phee  
Nancy Hill  
John Carroll  
Jackie Sweeney

## MANAGEMENT

### Management

This year, we are proud to celebrate a significant milestone in our credit union's history, achieving £1 million in income for the first time. This remarkable accomplishment reflects the hard work, dedication, and strategic focus of our team and highlights the trust and support of our valued members.

As part of the Senior Management Function (SMF) team, we have been carefully working to establish and enhance various areas within our credit union. This involves reviewing and formalising procedures, policies, and the risk file to ensure they align with best practices and governing requirements. These efforts aim to strengthen our operational framework, support effective decision-making, and promote a culture of accountability and compliance across the organisation. Recognising the importance of continuous improvement, this will be an ongoing process.

We assure members that:

- We are compliant with the depositor's protection of shares
- We are covered by the Fidelity Bond Insurance and additional insurances
- We don't currently partake in any Prudential Regulatory Authority (PRA) additional activities

On behalf of the entire team, I would like to extend our heartfelt gratitude to our members for their continued trust, unwavering support, and loyalty, which remain the cornerstone of our credit union's success and growth.

We also extend our deepest thanks to our dedicated directors, volunteers, and staff, whose hard work, commitment, and passion are integral to the success and smooth operation of Newarthill Credit Union

We are always interested in hearing from you as members. If you have any suggestions, we can be reached at [enquiries@newarthillcu.co.uk](mailto:enquiries@newarthillcu.co.uk).

I look forward to another year of growth, innovation and success as we continue our journey together. Thank you for your attention, and I am open to any questions you may have.

#### SENIOR MANAGEMENT

Jackie Sweeney  
Mary Forsyth  
Ashley Tonner

## TREASURERS REPORT

### Accounts & Finance

In 2021, we received a grant from Social Investment Scotland (SIS) of £345,000, with approx. £113k being left going into our 4<sup>th</sup> year. Throughout this credit union year, grant spending totalled approx. £59k – leaving just over £54k to be spent by 2026, as per our 5-year plan.

As mentioned in previous years meetings, the costs of additional staffing have been subsidised by our grant funding, with 1 wage being removed from the funding every year, for the duration of the 5-year plan, until all staff are paid on regular income alone. Going into this year, 3 members of staff's wages were subsidised by grant funding. Going forward, this will now be sustained by our regular income outside of the grant fund.

This year's expenditure has decreased from last year's spending by approx. 5.2% overall. One of the main reasons for this decrease could be attributed to the decline in spending on bad debt write offs, which has decreased, on average, around 47% compared to last year. Decreased spending on the credit card can also be factored into this saving, as credit card spending last year totalled approx. £10k compared to this year's £6.7k.

Over the course of the year, our WorldPay expenses, for our card machines, have measured approx. £1100 more than last year's total – going from £3.9k to just over £5k, due to the slight increase in WorldPay's rates since last October. As per our most recent bill, our total card transactions over the last year have totalled approx. £400k – 13.5% more than last year.

This year we have made a fantastic return on the funds invested in the bank. Interest rates have been high therefore we have benefited from a surplus of bank interest of £457,319, although we will have to pay cooperation tax of £114,205 but still netting a great surplus of £343,114.

#### **ACCOUNTS & FINANCE**

Doreen Henderson (Treasurer)

Ashley Tonner

Nicole Godfrey

## Deposits

Over the past year, we have continued to enhance and promote our online and telephone services for loans and withdrawals. At the same time, we remain committed to supporting members who prefer visiting us in person. Our current office hours are:

Monday: 10:00 am – 12:00 pm

Tuesday: 10:00 am – 3:00 pm

Wednesday: 10:00 am – 12:00 pm

Thursday: 10:00 am – 3:00 pm

Key financial updates:

- The number of share deposits has decreased slightly, from 7,888 last year to 7,268 this year.
- The value of senior share deposits has increased, rising from £2,008,662 to £2,055,498.55.
- The number of junior share deposits has grown, with the total value increasing from £114,789 to £134,119.26.

### **DEPOSITS**

Nancy Hill (Cashier)

Ann Marie McAvoy

Nicola Murdoch

Susie Hurst

## AUDITORS REPORT – OPEN DIRECTORS REPORT AND FINANCIAL STATEMENTS (OTHER BOOKLET)

### DECLARATION OF DIVIDEND

We propose a senior dividend of 2% and the same for juniors and an Interest Rebate of 20%. **Could we have a proposer and a seconder to approve the dividend and interest rebate?**

There are **five** main areas Newarthill Credit Union distribute the income generated:

- Share Dividend= 23%
- Death Benefit = 13%
- Loan Rebate = 10%
- Maintenance & Reserves = 27%
- Service = 27%

### APPOINTMENT OF AUDITOR

**Could we have a proposer and a seconder please** to re-appoint Sharles Chartered Accountants as auditor?

## MEMBERSHIP REPORT

### Membership

This year we have continued to enhance the online joining process, which was first introduced a few years ago. Additionally, we are focused on improving the membership service by exploring ways to implement some of the suggestions provided by members through the questionnaire. We have introduced electronic nominee change forms through Signable, allowing members to update these details online without needing to visit the office. This is particularly beneficial for members who rely solely on our online services.

We have begun exploring the feasibility of implementing payroll deduction as a convenient payment option for our members. Our plan includes initiating discussions with various companies early next year to assess their interest in participating. We believe this has the potential to enhance convenience and strengthen our service offerings.

For over 40 years, word-of-mouth has been the primary and most effective method of promoting the Credit Union. While this remains a valuable approach, we recognise the need to adopt modern marketing strategies to attract new audiences. We launched a Facebook page, providing members with quick and easy access to information as they go about their daily lives. We hope to continue implementing new ideas of marketing over the next year.

<u>Membership</u>	<u>2023</u>	<u>2024</u>	<u>% Difference</u>
New Senior Member	151	135	-11.1%
New Junior Member	36	25	-36%
Rejoin	13	12	-8%
Total Senior Members	4809	4697	-2.3%
Total Junior Members	674	619	-8.5%

#### **MEMBERSHIP**

Nancy Hill (Chairperson)

Declan Bell

Natalie McFarlane

## CREDIT COMMITTEE REPORT

### Lending

Office opening hours have increased and we are now open Monday and Wednesday 10am- 12pm and Tuesday and Thursday 10am- 3pm with telephone enquiries Monday to Friday 10am-3pm.

We are committed to improving our members experience with our loan services and we have made several enhancements to our loan application process:

- Convenient Payment Options: Members can now make loan payments over the telephone using a card, providing a quick and easy payment method (please note that this does incur an additional cost to the Credit Union).
- Streamlined Loan Submissions: You can now submit loan applications either via telephone or online, making it easier than ever to access our services at your convenience.
- Electronic Loan Agreements: To expedite the process, members can fully complete loan agreements electronically, reducing paperwork and saving you time.

We have continued to streamline processes but also enhancing the overall member experience. The ability to electronically sign documents remotely saves time and effort for members, making it more convenient for them to manage their loans and withdrawals.

The rise in the percentage of members using this service indicates that it resonates well with our members and meets their needs effectively. As more members embrace this technology, it can lead to increased efficiency for the Credit Union, reduced paperwork, and potentially faster processing times for loan approvals and withdrawals.

Number of Loans – 1790

Amount of Loans – £3,107,186.28

We have issued 1790 loans this year, which is a decrease of 60 from the previous year. The value of these loans has also decreased by £21,837.72

#### LENDING

John Carroll (Chairperson)

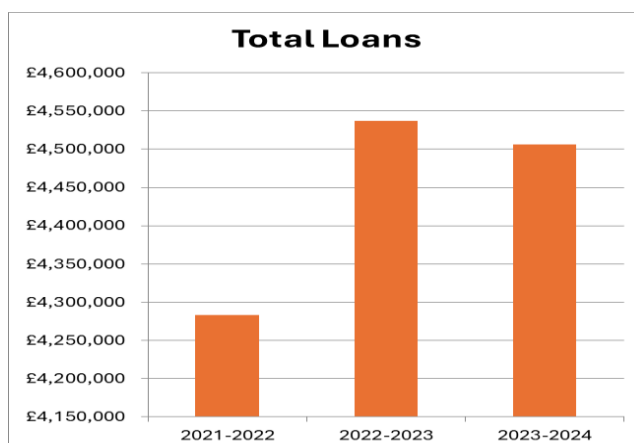
Declan Bell

Nicole Godfrey

Ann Marie McAvoy

Nicola Murdoch

Susie Hurst



## Credit Control

Over the past year our credit control still seems to be running smoothly, due to all the work has been put into reviewing the process from lending to credit control

This is proven with the percentage of our loans in credit control have only slightly increased from 4.64% to 4.86% over the course of the year. We have not found a significant increase in members entering debt arrangement schemes (DAS) or trust deed (sequestrations).

We still have the same options available to us from last year - members can pay us either via standing order or bank transfer, via card payment over the phone or at the counter, where they will be given the option of paying via card payment or cash. Taking card payments over the phone is working well as a convenient option for members that cannot visit the office.

We understand that people may still be struggling. If you are experiencing any difficulties, please do not hesitate to get in touch.

### **CREDIT CONTROL**

John Carroll (Chairperson)

Sandra Aird

Nicole Godfrey



## SUPERVISORY REPORT

### Compliance

We would first like to thank Kate Kilgour who has been part of our Supervisory team and a volunteer with us since January 2015 for all her hard work over the years. Kate has decided to step down from her role after 10 years. We will miss Kate, and her expertise and knowledge will be hard to replace. Thanks Kate from all at Newarthill Credit Union and we all wish you well.

We are pleased to present the Annual Report on Compliance and Internal Audit. This report outlines the key activities, findings, and outcomes of our compliance and internal audit efforts. Our goal is to ensure that the Credit Union operates in adherence to relevant laws, regulations, policies, while maintaining robust internal controls.

We are delighted to confirm that Charles Audit Ltd have issued us with a clean audit for 2023-2024. Well done to all involved in this achievement.

In the past year, we have focused on high-risk areas, emerging regulatory requirements, and key operational processes to align with the organisation's strategic objectives.

The PRA and FCA have set a list of expectations on us in the last year which we are working through within the Senior Management Team and with our Monday Board Training Sessions. All correspondence received is sent on to all directors and any updates are brought to the Board as and when required.

We are now compliant with the PRA requirements on concentration limits with our banks – this we knew would take a full 12 months to achieve. It was challenging opening the new bank accounts and timely. We have now managed to bring our limits with each of our bank account providers within the required levels set by the PRA.

We have delivered training sessions to staff on compliance topics such as Consumer Duty and our annual compliance within our Credit Union Areas. The new Consumer Duty expectations have been considered by our Board of Directors and are now live in all our processes. We worked closely with the Board and staff to ensure we were meeting our members needs via all our channels. This is now fully implemented into our everyday interactions with members. Many thanks to all who assisted compliance to meet our requirements.

We have had several meetings with other compliance officers within the credit union sector and hope to use these as a way of sharing good practices within the credit union.

## Internal Audit

We have performed audits on critical areas and reviewed and updated the risk assessment framework to identify and prioritise high-risk areas with our Board of Directors.

Our Internal Audit requirement is becoming clearer and evolving as we progress through the areas within the Credit Union.

The frequency of the audits is determined by the Boards appetite for risk and the likelihood of an occurrence happening and the impact this would have on the Credit Union.

We will continue to monitor any high-risk areas and report our findings and recommendations to the board. Some areas have identified only a need for an annual audit to happen, whereas riskier processes are checked on a daily/weekly/monthly/quarterly basis.

We have carried out all our checks at the dedicated time and our findings are reported back to Management for any actions required on a weekly basis.

Looking ahead, our focus will remain on maintaining a culture of compliance, continuously improving internal controls, and proactively addressing emerging challenges.

We extend our gratitude to all members, staff, volunteers and directors for their support and commitment to upholding our compliance and audit standards.

### COMPLIANCE & SUPERVISORY

Kate Kilgour (Chairperson)

Mary Forsyth

### Disbursements

In reference to last year's report, we believe we are still successfully maintaining member satisfaction and providing consistent access to online services. The proportion of online and in office transactions fluctuate each month but emails are evenly split overall.

We continue to encourage the use of our online and telephone services for loan applications, withdrawals and electronic transfers from member's account.

Additionally, we actively promote various payment options, including standing orders, card payments by phone or in office and bank transfers. Further details on these preferred methods can be found below.

- Bank Transfers – 76%
- Cash Transfers – 24%

Below we have figures showing both senior and junior withdrawals over the year. Both Senior and Junior withdrawal have increased

- No of Senior Share withdrawals: 1715
- Value of Senior Share withdrawals: £1,834,464
- No of Junior Share withdrawals: 163
- Value of Junior Share withdrawals: £121,235

## Death Benefit

This year's death benefit payout is lower than last years, but the Credit Union has continued to provide monthly death benefit coverage of £11,000.

In the past year, there were 48 death claims, totalling £125,310. The distribution included £13,548 for loans and £111,761 for shares.

The cost of the death benefit remains a considerable expense for the Credit Union despite a reduction of 9 claims and a decrease in value by £13,724. this year. However, we will continue to monitor the situation.

We are continuously working to enable online services. We have introduced the use of Signable for updating nominee details. We encourage members to regularly verify that these details are accurate and up to date.

### DISBURSEMENTS & DEATH BENEFIT

Mary Phee (Chairperson)

Frank Curran

Eliz Cameron

Doreen Henderson

Declan Bell

Nicole Godfrey

Natalie McFarlane

## STAFF & VOLUNTEER REPORT

### Human Resources

We have seen a few changes to personnel within the credit union this year. Jan Cashill, who has been involved in the credit union for over 33 years as a director and, latterly, as a volunteer, has retired from her role.

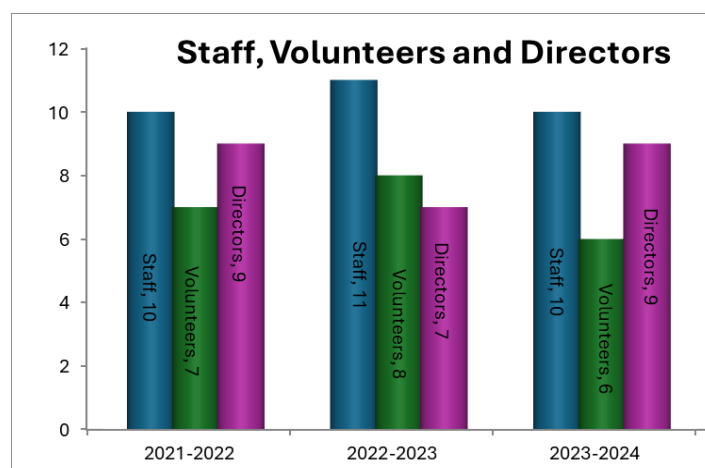
Frank Curran has also recently resigned from the board as a director and our president. Frank began volunteering with us in 1994 and progressed to become a director. Frank gave a great deal of his free time to volunteering. He has helped to build and shape the credit union into the success it is today. His experience and knowledge have been invaluable in training and mentoring new staff, directors and volunteers. He has accomplished this whilst ensuring he passed on the ethics of what makes a credit union different from other financial institutions.

Kate Kilgour is also planning to leave her role as a volunteer after 10 years' service with us. Kate has worked in the role of teller and in a Supervisory capacity for much of this time ensuring that all policies and procedures have been adhered to.

We have recently welcomed Nicola Murdoch back from maternity leave and Susie Hurst, who has been covering for Nicola, joined us on a permanent basis.

Ann Marie McAvoy resigned as a member of staff earlier in the year but has happily returned to join the board as a new director. Andrew Lees has also joined the board having volunteered for over 10 years.

We have been very blessed to have had so many volunteers who were willing to offer their time and join us in serving our community. This really helps to keep staffing costs down. Everyone has their reasons for choosing to volunteer: to give something back to the community, to connect to people within the community and to keep an active mind. In return volunteers often find that they improve their self-confidence, they learn new skills and gain work experience, they make new friends and feel a sense of belonging to the community. Please contact the office if this would be of interest to you.



### ELECTIONS

The following directors are due for re-election:

Elizabeth Cameron - Could we have a proposer and seconder please?

Agnes Hill - Could we have a proposer and seconder please?

The following directors have been co-opted onto the board this year and require to be elected at the AGM:

Ann Marie McAvoy - Could we have a proposer and a seconder please?

Andrew Lees - Could we have a proposer and a seconder please?

### HUMAN RESOURCES

Frank Curran (Chairperson)

Eliz Cameron

Doreen Henderson

May Love

### ANY OTHER BUSINESS

Does anyone have any other business they wish to discuss?

### SLCU REPRESENTATION BY DERMOT O'NEILL

I invite Dermot to speak.

### CLOSE OF MEETING

We would like to thank all our members for their continued support.