News Plus

CROYDON MERTON AND SUTTON CREDIT UNION

March 2022

AGM 2022

With the success of recent years and the Covid-19 Pandemic still impacting events, we took the decision to once again hold our AGM 'virtually'.

This took place on the evening of 6th March 2022. It was a huge success, with over 50 attendees! Once again ABCUL assisted us with hosting this event and our special thanks goes out to Andy Naden and Jackie Littlewood for helping to make this event possible!

We were really thrilled that John Haslam from ABCUL accepted our invitation to be our Guest Speaker during the event - the third time that he has done this for us! John delivered an incredible presentation on the topic of ABCUL's Vision 25.

We were also fortunate enough to have a live performance from local Musician (and CroydonPlus employee) Hayden Brenen. If you would like to see more from Hayden, you can follow him on Twitter & Instagram @HaydenBrenen

Sadly, Julia Pitt, Carlla Kennedy and Ranil Perera have stood down as members of our Board of Directors this year. We would like to take this opportunity to thank them for all of their efforts over the years and wish them well in all of their future endevours.

We are very happy to announce the appointment of our newest Board Member, Laurence Pocock. Both the Board and the Team are looking forward to working with Laurence over the coming year.

During the meeting, our Chair Cllr Manju Shahul-Hameed explained that we are always keen to hear from anyone who feels that they would like to offer us their time to volunteer as a member of our team, Supervisory Committee, or our Board. If you think that this is something that you would like to do, please visit the 'Join the Team' page on our website at: www.croydonplus.co.uk/join-the-team

For those members who were unable to attend this event, we have uploaded a recording of the whole thing to our website at: ww.croydonplus.co.uk/agm-directors-reports

The entire CroydonPlus Team are so grateful for the involvement from all contributors and members who once again, helped to make our Virtual AGM a success!

LOOKING FOR A LOAN?

www.croydonplus.co.uk/loans

We have a variety of loan products available for our members, with **competitive interest rates** and **no early repayment fees!**

So whether you are thinking of replacing your car, making some renovations to your home or even need to pay an unexpected bill - we have options available.

Visit our website today to find out how we can help you!

Croydon *Plus*

SAVINGS & LOANS FOR PEOPLE
IN CROYDON, MERTON & SUTTON

@CroydonPlus

JOIN TODAY

Mental Health Aware
MHFA England

London's Child Poverty Network
Proud 4in10 Member

ABCUL
Association of British Credit Unions Limited

FSCS
Financial Services Compensation Scheme

MEMBER SURVEY 2022

When asked **'How friendly do you find the staff/volunteers at Croydon*Plus*?'**

81% of those surveyed said either '**GOOD** or **VERY GOOD**'

76% of the members who completed our survey **have access to Online Services via our Website**

We have received a few comments about members finding it difficult to find information on how to reset your password/pin. We have now made this clearer and we hope that this will help our members to locate the information quicker

When asked **'How knowledgeable do you find staff/volunteers at Croydon*Plus*?'**

80% of those surveyed said either ' **GOOD or VERY GOOD'**

When asked **'How would you rate the lending service from Croydon*Plus*?'**

77% of those surveyed rated our lending services either **'GOOD' or 'EXCELLENT'**

86%of our members **do not follow us on social media.**

Social Media is the best way for us to get information on our services and products to our members.

Please follow us on Facebook and Twitter @CroydonPlus

When asked **'How satisfied are you with the overall service from Croydon*Plus*?'**

76% of those surveyed said they were either '**SATISFIED** or **VERY SATISFIED'**

90% of members **would recommend us to family/colleagues/friends**

Over 50% of our members have said they **would benefit from us being more accessible within the community**

95% of those surveyed are **PROUD TO BE A MEMBER OF CROYDONPLUS CREDIT UNION**

We know that call answering times are higher than we would like and this has had an impact on some members satisfaction with our services. We have moved over to a VoIP telephony system which we hope will allow us to serve our members better. We are committed to ensuring that our members are able to speak with us when they need to.

We are extremely grateful to all of our members who took the time to complete this year's survey. All of the responses will allow us to review our products and services to ensure that our members are happy and proud to be a member of Croydons*Plus*!

To read the rest of the results, please visit our webiste at:
www.croydonplus.co.uk/membersurvey

4 IN 10

Late in 2021, we were introduced to an incredible Network of Frontline Service providers and researchers with one shared commitment: to make a difference when and where they can by tackling inequality and poverty in London.

We are extremely proud to be a part of this network and we are excited to be a part of the change!

For more information visit:

www.4in10.org.uk

NIVO APP

We are continuously reviewing our working practices to ensure that we are able to be there for our members when they need us most.

Download the Nivo App on your smart phone for a safe and secure way to communicate with us!

https://links.nivohub.com/l/gy9

PRODUCT CHANGES

We will be reviewing some of our loan products in the coming months to ensure that we are able to provide our members with the best possible service.

All details about these changes will be published on our website, so please keep an eye out for more information.

INDUSTRY NEWS

The Illegal Money Lending Team (IMLT) have recently published a statement confirming a recent prosecution of two Illegal Money Lenders.

'Two women who ran an illegal lending racket worth more than £4 million have been sentenced.

Luz Guerra Villar, 65, and Leticia Manipol, 69, of Church Lane, Tooting, lent over £4.2 million to fellow Filipinos across South London, including many working at a London hospital.'

The case was prosecuted by the England Illegal Money Lending Team (IMLT), in partnership with the London Borough of Merton, Richmond upon Thames & Wandsworth Regulatory Services Partnership and the Metropolitan Police.

The full Press Release Statement and details of other investigations and prosecutions can be viewed here: www.stoploansharks.co.uk/news/

The team at Croydon*Plus* are very aware that there will be members of our community who could have found themselves caught out by Loan Sharks and Illegal Money Lenders.

If you have borrowed money from a Loan Shark or are worried about someone else, please contact Stop Loan Sharks 24/7 on 0300 555 2222 or visit their website at www.stoploansharks.co.uk. The team there are specially trained to provide you with emotional and practical support, so please reach out to them.

STOP LOAN SHARKS

Intervention . Support . Education

Passport to Employment 4 Weeks Course

Hill House St. Helier
Community Action Sutton
Building Stronger Communities

Are you looking for help with your CV or to understand what employers are looking for in an interview?

This informal 4-week course will help you to identify and explain your key work skills.

Venue: Hill House Community Centre
Bishopsford Road, SM4 6BL

Please book early by emailing:
Helena@communityactionsutton.org.uk

Any questions about the course please email
hillhouseclare63@gmail.com

20th April 2022

10am to 12pm

Cost: Free

Refreshments and course materials also available at no cost

Depending on your area of interest and subject to availability we can offer participants work placements and volunteering opportunities to help gain experience and develop office skills.

- Get help to create or adapt your CV
- Learn how to complete supporting statements on application forms
- Practice your interview skills
- Learn how to use job search engines
- Gain a work or volunteer placement

Please book early as space is limited and offered on a first come first served basis

Sutton College
Adult Education
Lifelong Learning

Community Action Sutton
Building Stronger Communities

Sutton

ENERGY CRISIS

One of the biggest topics being spoken about currently is the confirmed hike in the cost of energy services in the UK. This situation is extremely concerning and we know that it will have a detrimental impact on the finances of many households - even those who are otherwise normally in a positive financial position.

One of the country's leading Financial Journalists, Martin Lewis, has been busy sharing lots of information which may help people in the months ahead. We wanted to share some of his tips with our members as we think that they could be extremely useful!

Pre-Payment Meters

Martin Says, "The is for those of you on prepayment metres, specifically non-smart prepay meters – if you're on a smart prepay, this won't help. The regulator Ofgem has confirmed to me that you get the rate on the day you top up, not when you use energy.

"Now, that means if you max out your top-up in March before the rate goes up, that's what you'll get, even if you then use that energy in April. So you can extend the cheap rate we have now for longer by maxing your top-up if you can afford it – and I know not everybody on prepay can.

"Now, every mainstream company has confirmed to me that this will work, with one exception – Scottish Power, which says it will add a rate on top of that. That seems to me at odds with what the regulator is saying, so I've reported it to Ofgem to try and see if there is a way around that. But I don't have an answer on that yet."

Direct Debit Users

Martin Says, "If you're on direct debit, I'm afraid there's no similar system for you. If you artificially inflate your direct debit in March, that's fraud, you can't do it. But I would suggest you do a meter reading today and diarise to do a meter reading on 31 March, so you draw a line and tell the energy company all this energy I've used should be at the cheap rate."

Council Tax Rebate to help with energy costs

Martin says, "you'll know that there are a couple of Government schemes to come in place. There's the controversial"loan not loan scheme"happening in October. But the other one is in April, where all those in council tax bands A to D will get a £150 rebate to help with energy costs. We're being told you will get the money automatically paid into your bank account as long as you pay for council tax by direct debit. If you don't do that already, there's still time to set it up, though I can't give you deadlines because it's council-by-council.

"If you don't set the direct debits up, then keep an eye out for a letter from the council, because each council will tell you its claim system and you need to watch for that.

"If you're not eligible for the £150, say, because you're in a higher band, then there is a discretionary £140 million fund being set up to help those who are struggling. It will be up to each council to decide how it distributes it, but be ready to claim that."

If you require further support, the Citizens Advice Bureau have lots of information on their website at: **www.citizensadvice.org.uk/consumer/energy/energy-supply/**

MEET THE TEAM

We would like you to meet........

Stephanie Hunt | Communication and Marketing Lead

Originally from a financial background, Steph went on to work as a Claims Manager within the Insurance Industry gaining over 12 years of customer service experience, helping people in their time of need. After the birth of her first child, Steph decided that it was time for a new challenge and joined us in 2017 as a Credit Control Officer.

Steph is known for being organised and forward thinking, with a passion for excellent customer service. Since returning from Maternity Leave in 2019 after the birth of her second child, Steph has taken on a new position within our organisation, as our Communication and Marketing Lead. This new role has given Steph the opportunity to work on several projects, all of which will help CroydonPlus Credit Union to continue to grow and help to provide our members with the service they deserve!

Steph has recently got married and loves nothing more than spending quality time with her family and friends. When she isn't running around after her two small children, she enjoys cooking and on the rare occasion that she gets to sit down, Steph loves to take time out with a good book!

LETS GET SOCIAL

Follow @CroydonPlus

for our latest updates!

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)

Croydon, Merton & Sutton Credit Union Ltd
T/as CroydonPlus Credit Union

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

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

Firm Number 213603, - Registration number 569c

FSCS Financial Services Compensation Scheme

ABCUL Association of British Credit Unions Limited

Mental Health Aware MHFA England

London's Child Poverty Network Proud 4in10 Member