

a brief history of

The **co-operative**
credit union
1998-2018



1998-2018





Foreword

The Co-op Credit Union is a special organisation which has served our Co-op colleagues with distinction over the past 20 years. With so many high cost lenders in the market, this not for profit financial co-op has given us a trusted, efficient and ethical place to save and borrow.

This fascinating booklet celebrates the Union's achievements of the past two decades and shows how it continues to fulfil its mission of providing a range of affordable financial services and products for current and retired Co-op employees from a host of co-operative and mutual businesses.

Impressively, since its launch in 1998, the Co-op Credit Union with its team of dedicated and enthusiastic volunteers, has lent £30m to its members.

Often it's been able to help in the most trying of circumstances when many other providers would not have considered providing a loan.

This is a heart-warming story of a classic member owned co-operative serving its members and I would like to congratulate everyone involved as the Co-op Credit Union celebrates its 20th anniversary. And here's to the next 20!

**Steve Murrells CEO
Co-op Group**



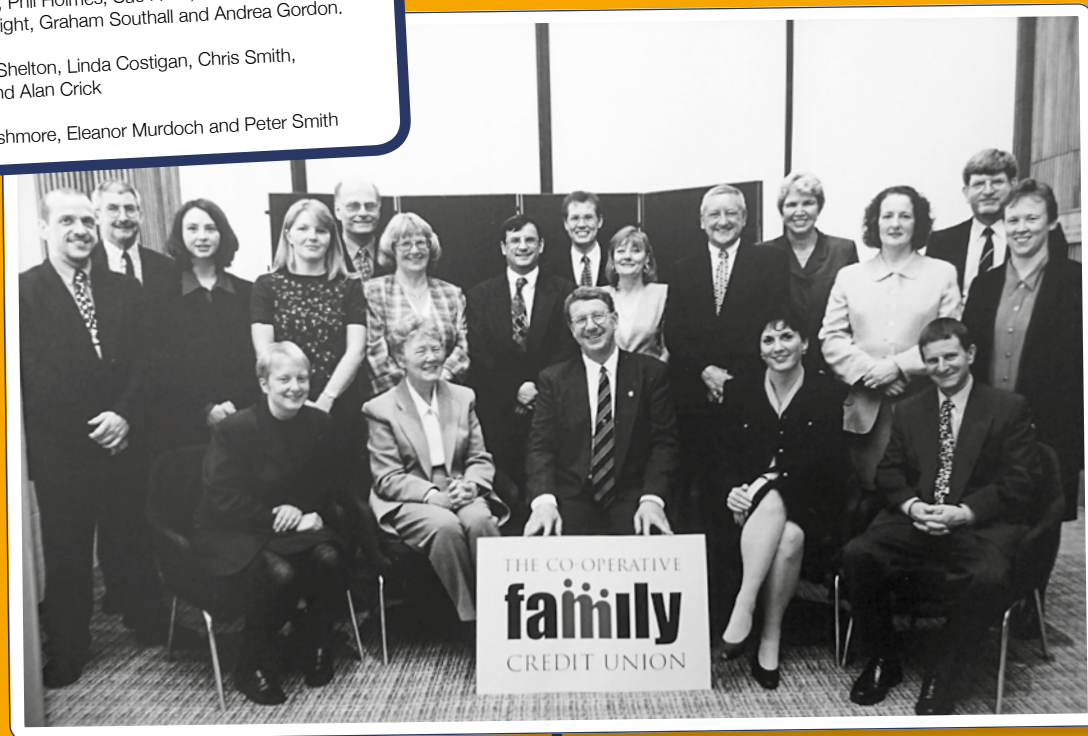
20 years of The **co-operative** credit union

THE ORIGINAL STEERING GROUP 1997

L to R standing: Paul Cullerton, Iain Macdonald, Caroline Wood, Nicola Aspinall, Doug Farrow, Jennifew Fawcett, Nicholas Hayles, Phil Holmes, Sue Fretti, Ian Murray, Diane Home, Denise Light, Graham Southall and Andrea Gordon.

Seated: Abbie Shelton, Linda Costigan, Chris Smith, Julie Halliwell and Alan Crick

Absent: Sue Ashmore, Eleanor Murdoch and Peter Smith



Introduction

The Co-operative Family Credit Union, as the Co-operative Credit Union (CCU) was then known, was officially launched on 1st October 1998.

As the history of just about every co-operative depicts, CCU had a relatively modest beginning but through the vision and demanding work of a core of dedicated individuals it has grown into a thriving operation, serving the needs of more than 8,000 members drawn from a range of co-operative organisations across the UK.

CCU, which is proud of its co-operative values, now in 2018, has seven permanent staff members and around 25 members who undertake tasks for the credit union in a voluntary capacity, such as board directors. It manages over £5m of members' savings, and loans of £2.5m.

The credit union has lent out over £30m since it opened its doors back in 1998 and this has been lent out at affordable rates. Thousands of members have had holidays, got married, bought cars, renovated their homes and covered many other important life events that required the credit unions help.

Members continue to save and borrow with increasing frequency knowing that their own credit union is entirely not for profit and will always work in the best interest of the members.

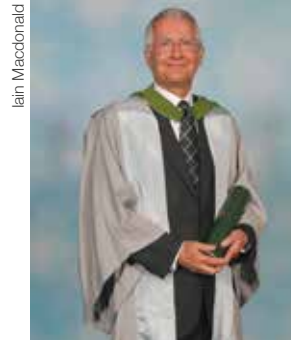


The beginning

The first board meeting of the Family Credit Union took place on 1st October 1998, but the work on forming a credit union for the Co-operative organisations based in Manchester - the Co-operative Bank, Co-operative Wholesale Society (CWS), Co-operative Insurance (CIS), the Co-operative Union and the Association of British Credit Unions (ABCUL) - had begun four years earlier.

It was Chris Smith that got the ball rolling with this credit union back in 1994. Chris, the then Group Public Affairs Manager, Co-operative Bank and Vice Chair of The Association of British Credit Unions Ltd (ABCUL) had begun his volunteering career with credit unions in the late 1980s as a founding director of Ashton West End Credit Union and later with Dukinfield Credit Union, in Tameside Greater Manchester. Dukinfield Credit Union went on to be part of firstly Money Spinner Credit Union (Hattersley) that later was absorbed by Manchester Credit Union. Chris successfully served on the board of directors on all those credit unions. It was a natural progression when Chris

floated the idea of a Manchester based co-operative credit union in 1994. That year he submitted a paper to the Co-operative Bank board seeking encouragement and support for a Manchester based employee credit union. The idea of an independent volunteer-run savings and loans venture for bank employees was a challenging concept for some on the bank board but the paper gained enough traction to encourage Chris to seek other supporters for his plan.



Iain Macdonald

Chris met up with **Iain Macdonald**, who held various positions for the CWS including Head of Co-operative Strategy, and was later to become Director General of the International Co-operative Alliance (ICA) in Geneva from 2002 to 2010. With Iain's help the idea gradually gained more support. Iain Macdonald was a great

influencer, persuader and co-operative supporter and it was his influence that crucially brought

1998

All Co-op CEO's sign up for the credit union



During the first six months alone...

253 members, £22k in shares, £10k in loans



Sir Graham Melmoth



Sir Graham Melmoth (then secretary and later Chief Executive of CWS) into taking an active role in the promotion of a Manchester based employee credit union and so after months of planning, training and preparation and considerable help from several key supporters the credit union was launched.

In 1997, Iain MacDonald, approached Graham Southall, the then Secretary of CWS and Co-operative Bank Staff Council (TSC) to suggest that TSC acted as a steering group for the formation of a credit union for Greater Manchester employees of CWS, CIS and Co-operative Bank.

This was probably one of the credit union's single most crucial recruitment of support ever; as **Graham Southall** was vital in getting the launch underway. Graham was the catalyst in turning plans into action. Graham Southall approached **Bill Hughes**, chair of TSC and Director of HR on CWS

Graham Southall



Executive, for support to include the new credit union proposal on the agenda for the next TSC meeting. Bill conferred with his colleagues on CWS Executive who all expressed their support to what they saw as a major employee benefit. Iain MacDonald was invited to the next meeting of TSC where he outlined a proposal and representatives

agreed to form the steering group.





Chris Smith, was encouraged to chair the first credit union steering group and in turn Chris invited **Peter Smith**, Director of Human Resources at Co-operative Insurance Society to represent their employees. Graham was the first secretary of the steering group and following an open meeting where all interested employees were

encouraged to attend, several others also joined the steering group.

Bill Shannon, Director of Corporate Affairs on the Group Executive approached Graham Southall with the suggestion that the word “Family” be included. At that time, “Family” was the ‘in-word’ for the CWS and was being used in many other areas. The steering group were receptive of this suggestion and The Co-operative Family Credit Union Ltd (CFCU) was adopted. As the credit union office had to be easily accessible to its members, CWS Chief Executive

Graham Melmoth asked the then Head of Premises, **Steve Blundell**, to allocate suitable office space together with desks, telephones and other requirements. Steve allocated a suite



This is the first CCU board of directors 1998

of offices on the ground floor of the Old Bank Building, furnishing it with excess furniture from storage. He also sourced excess IT equipment with any charges being absorbed by his department. The

other pioneering directors in addition to Chris, Iain and Graham at that first board meeting were: **Linda Costigan; Alan Crick, Nick Hayles; Phil Holmes; Caroline Sellers and Abbie Shelton**, from the credit union trade association ABCUL.



Celebrating
our 1000th
member

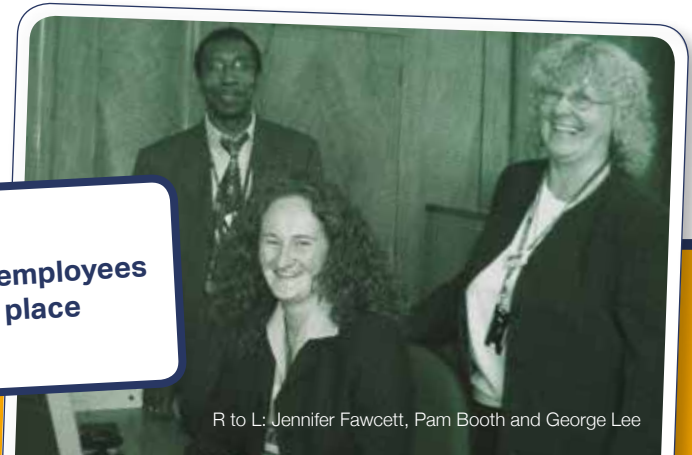
1000

Lifetime President

History will show that the credit union may have never launched or certainly never have launched so successfully had it not been for the efforts of Graham Southall. As a way of recognising this effort, CCU created it's first Life Presidency. This honour was bestowed on Graham who retired in 2014 from both the Co-operative Group after 48 years, and the credit union. His energy, passion and enthusiasm for credit unions will never be forgotten and a lesson to us all. Furthermore, the credit union also created the Graham Southall Award that annually recognises co-operative achievement by volunteers or supporters of the CCU.

Following the Group's re-branding as "The co-operative" Graham Southall was approached by Group Communications Department with the suggestion that the credit union adopted the main 'Co-operative' branding. Graham met with Kristian Mills from Brand Department when they arranged for a brand agreement to be drawn up and the credit union commenced trading as The Co-operative Credit Union, as it does to this day. Board members of the Co-operative Group congratulated the credit union for adopting the generic branding and showing solidarity in co-operation.

When the Co-op Group decided to re-locate into Angel Square, Kate Morris, then Head of Facilities, met with Graham to discuss the credit union's on-going requirements and advised that due to security issues, it would not be possible to provide accommodation within Angel Square itself. However, the Co-operative Group instructed its architects to incorporate space next to the loading bay which provided street level access to members from outside Group alleviating the necessity for them to have to be signed in through the main security barriers. It was exciting and of great support to see the builders and architects plans clearly stating the offices of the credit union; another fine measure of the support the Co-op Group business for CCU. Since moving into this office, the Group Facilities Department have provided many items of support from furniture to ongoing advice on many practical items.



Lent out
£1m

**3 employees
in place**

R to L: Jennifer Fawcett, Pam Booth and George Lee



The early years

It was most appropriate, in 1998, that the CCU first office should be in the magnificent Old Bank Building, on Corporation Street, Manchester, which had been opened in 1930 as the head office of the then CWS Bank, later The Co-operative Bank. The imposing edifice with its marble columns, wood panelled walls and its art deco chandeliers was a symbol of success of the Co-op in those inter war years and an inspiring setting for the office of the fledgling credit union. The credit union operated out of what was the esteemed Co-op Bank managers office and anterooms. A very ostentatious space that remains to this day with oak panelled walls and cast-iron radiators and yet a very useful space for a credit union at the time and again all with the support of the Co-operative Group. Real commitment to supporting other co-operatives. Progress was steady but unspectacular at the beginning as the employees of the Manchester based Co-operative organisations slowly began to understand what the credit union could offer. Graham Southall, Secretary of CCU, and Secretary of the Staff Council never missed a

chance to endorse and, indeed, evangelise about the benefits of co-operative savings and loans. He frequently and publicly, endorsed the credit union as the 'simplest and most effective co-operative he has ever been a member of'. He acknowledged the role the credit union played in helping thousands of Co-op Group employees obtain affordable loans.



Pictured above at the launch of the new credit union. L to R: Lloyd Wilkinson, Chief Exec of the Co-op Union; David Hollas, Chief Exec of CIS; Mervyn Pedelty, Chief Exec of the Co-operative Bank; Stephanie Sturrock, General Manager of ABCUL and Graham Melmoth, Chief Exec of CWS.

Slowly but surely the idea of affordable loans and an easy and convenient way to save caught on and by 2006 CCU had amassed assets of £1.1m and recruited 1,700 members with loans of almost £1m.



Jennifer Fawcett was the credit union's first employee and went on to be the manager of the credit union. Jennifer had a lengthy career at the Co-operative Bank and held important roles in CBFA (Co-operative Bank Financial Advisors). That experience gained and ability to get the job done in a very pioneering business was Jenny's hallmark. Jenny oversaw the growth from a handful to hundreds of members and in a very paper laden system of the times; made it successful. Jenny retired some years ago but her legacy of make it work and look after the members was passed on to her team and exists today. As the credit union grew, and Jennifer Fawcett retired, new leaders were recruited; firstly **Simon Carolan** who led a new effective sales era followed by **Linda Edwards** who modernised processes and policies making CCU a more efficient business.

David Dickman



David Dickman joined the board of directors of CCU in 2005 and for a period of 6 years became chair of the CCU. David was pivotal in helping CCU become an even more professional business. David had retired from the Co-operative Bank as one of its most respected senior managers and lenders for many years. David is a fervent co-operator and has held many

posts at other significant co-operative and third sector businesses. David helped the credit union organise itself in a manner that allowed greater efficiencies and a clearer method of serving the members but in an appropriate manner as a true successful not-for-profit business. This also meant 'not for loss' either. David remains a great mentor to many people within CCU and will always remain a true pioneer of the early days of the credit union. His continued directorship is compared to the silky skills of a mid-field general (in football parlance) creating much of the play and involved in almost all the credit union's successes. By 2008 the credit union was no longer reading the



Martin Beaumont signs up as a member



Instant loans now available

training books on how to do it, indeed they had travelled a long way from those exciting but anxious days of 1998. The list of people that have had a role in shaping and growing the credit union is a distinguished parade of volunteers and staff. But 2008 saw the retirement of Jennifer Fawcett as manager of the credit union and although her health was a factor in her retirement she has now found her dream home on the north-west coast and is enjoying a well-earned retirement. Jennifer acted as a rock to build an excellent credit union on and we really miss her around the place. Andy Davey has

taken on the role, as Operations Manager and he would be the first to admit that we have now to move onwards and upwards to achieve even greater achievements.

Nick Money

In the early part of this century the credit union attracted some excellent talent onto its board of directors and one stand out

recruitment was Nick Money. Nick worked in a variety of head of function and managerial roles at The Co-operative Bank plc, in business strategy and planning, business change and marketing. Nick joined the board in 2001 and continues to volunteer as director and vice chair at The Co-operative Credit Union and he chairs the Co-operative Governance Expert Reference Panel of the trade body Co-operatives UK. His expertise and skills contributed to the modernisation of the credit union particularly planning and use of technology. Recent modernisation of the credit union computer operation systems would have not happened had Nick not been one of CCU's key volunteer directors.

Nick Money



Rebecca Hamilton



Rebecca Hamilton

Credit unions began with a very cautious approach to lending and CCU was no different; many of the volunteers around at the time can remember the first loan of £50.00 and how we lost sleep over the decision to grant it. Over the years



2% dividend,
20% growth of
assets, 30%
Growth in
lending



Retirement of the
credit unions first
employee and
manager
Jennifer Fawcett



an army of credit committee volunteers have been on hand in the Manchester complex (as it used to be called) to sign off loans for the staff team in the credit union office. It needed a real champion to transform this system from a volunteer dependent process to a highly trained workforce that only needs occasional help on policy. That person is Rebecca Hamilton; not only has she led the army of volunteers, over the years but assisted the office team on an almost daily basis. Due to her energy and drive we now have an excellent loans policy and process that requires merely occasional assistance by a well-run credit committee. Rebecca is a long-term employee of the Co-op Group and in many ways Rebecca epitomises the value of key volunteers in running this credit union. Rebecca continues as valued member of the CCU board of directors.

National Common Bond

All credit unions operate a common bond which is something potential members have in common i.e. members may work for the same employer, live in the same area or are members of the same association. In 2007, the credit union successfully applied to The Financial Services Authority for an extension to

its common bond (field of membership) to now include all co-operative employees in the UK resulting in a large influx of employees working in Food Retail.

Initially, the CCU common bond was co-operative employees working for the Co-operative Bank, Co-operative Wholesale Society (CWS), Co-operative Insurance (CIS), the Co-operative Union and the Association of British Credit Unions (ABCUL) based in Manchester. Whilst this provided a potential pool of more than 10,000 members, it meant that thousands more colleagues within these organisations working in other parts of the UK could not access the savings and loans benefits offered by CCU. After much lobbying and behind the scenes work, the Financial Services Authority allowed CCU to expand its common bond to include not only the employees of the original co-operative organisations working anywhere in the UK but workers, their families and retirees of other co-operative organisations.



**David Dickman
becomes CCU's
2nd Chairperson**



**Shelagh Everett
becomes a new
director**



Registered Partners

These are the credit union's registered partners; the employees, and in some cases members (***highlighted in bold**), that make up our entire membership.

Central England Co-operative

Channel Islands Co-operative Society

Co-operatives UK

East of England Co-operative Society

FC United of Manchester*

Heart of England Co-operative Society

Lincolnshire Co-operative Society

Mid Counties Co-operative Society*

Radstock Co-operative Society

Southern Co-operative Society

SUMA Wholefoods

Tamworth Co-operative Society

The Association of British Credit Unions

The Charities Aid Foundation

The Co-operative Academy

The Co-operative Academies Trust

The Co-operative Bank

The Co-operative College

The Co-operative Group*

The Co-operative News

The Co-operative Party*

The National Association of Co-operative
Officials (NACO)

The Phone Co-op*

Unicorn Grocery, Manchester

Unity Trust Bank

USDAW*

The Woodcraft Folk*



23% increase
in new
accounts



Online balances
available

New business
development
manager

Co-operative Values

As a co-operative owned and controlled by Co-op employees, CCU is proud of its co-operative credentials.

As a 'not for profit' financial co-operative, any surplus profit is returned to members via an annual dividend paid on savings.

Members can get involved as much or as little as they like - from simply saving and borrowing to attending the Annual General Meeting where members elect directors and vote on the share dividend or even becoming actively involved as volunteers.

At any one time, there are about 25 members holding various voluntary positions, including sitting on the board, without which the credit union could not operate.

CCU has adopted the seven **Principles of Co-operation** drawn up by the International Co-operative Alliance and these permeate throughout the organisation. These values clearly set out what CCU believes in and the approach it takes to members and staff. These core values include a belief in being proactive, nimble and flexible whilst remaining agile. Accountability and transparency are valued as is fostering engagement and meaningful relationships. CCU does everything

it can to promote financial knowledge and education and promotes diversity at every opportunity.

The Co-operative Credit Union is regulated by the Financial Conduct Authority and the Prudential Regulation Authority, just like banks and building societies.



CCU Today

Following the introduction of the national common bond CCU enjoyed a period of growth with assets increasing from £1.5m in 2011 to £5m just five years later. In the same period member numbers increased by 66.8%, share balances by 96.6% and assets by 94%. This spurt in growth also coincided with the well documented problems of the Co-operative Group and the Co-operative Bank in 2013. Today CCU, offers its members a full range of savings and loan products and it uses a combination of computer-based scoring and manual underwriting to assess loan applications. The aim is to help members wherever possible, consistent with its responsible lending approach and at the same time encouraging a culture of savings. Indeed, no member is declined for a loan without a personal conversation with a member of CCU staff to explore options.

CCU not only provides loans to support everyday expenses such as unexpected bills and car repairs as well as helping with the nicer things in life by offering loans for holidays and home improvements.



CCU Employees Team, Left to right; Karen Appleton (left 2017), Jake Hatch, Matthew Watkins, Janet Henry (Office Manager), Katie Walker, Andy Davey (Operations Manager) and Sheena Jennison (Finance & Credit Manager).



USDAW
members join
the credit
union

Usdaw
Union of Shop, Distribution
and Allied Workers



Credit in the right hands

The interest rates are competitive and there are no hidden charges or early repayment penalties on loans and CCU, unlike many other financial institutions, only charges interest on the reducing loan balance which means members save a considerable amount of money. Another huge bonus is that the credit union offers free life cover on loans which means that members protect their family too.

Saving is simple as members can save as little as £10 per month from their payroll and see their deductions on their pay slip. Withdrawals are easy too.

CCU has recently introduced a series of savings accounts to help members save for specific life time occasions. As well as the regular share account, there is also the Christmas Saver; University Fund; Baby Fund; Wedding Fund and Home Deposit Fund Many members save for Christmas with CCU. Indeed, last year more 2,500 members used the credit union to help with Christmas finances. In November and December combined

there were over 2,700 withdrawals from the credit union and 660 loans issued. The University Fund assists members who are considering a long term saving option specifically for a child/grandchild who may have a desire to attend university in the future.

Pioneers

Eleanor Murdoch



Many valued volunteers played a significant role in shaping the credit union we have today.

Eleanor Murdoch was involved in the very early days and was the Justice of the Peace that signed our first submission to the regulator (The

Registry of Friendly Societies). Eleanor went on to be an excellent CCU employee; probably holding the record for single



handed recruitment of members. She also was a valuable director of CCU and gave support to almost all committees and directors in her long term with CCU. **Andy Oldale** was the treasurer of the credit union for many years and was the voice of wisdom on many complex decisions made through the time with the credit union. Such was the respect for Andy that it was agreed that CCU make Andy Oldale the second ever Lifetime President, in recognition of his 20 years of sterling work for the credit union in July 2017 as he retired from his post with the credit union.



Andy Oldale

Many others gave hours of time in creating this credit union and we have tried to capture them in a role of honour later in this booklet. It's difficult to avoid singling out everyone for their efforts, in this brief history, and it's our intention to produce a more in-depth history of everyone in the credit union in our 25th year.

Andy Davey



People remain the life blood of the credit unions success and the current board work hard to balance cost and profits and yet deliver an excellent service for CCU members.

The champion of the service to members culture is **Andy Davey**. Few will have not observed his passion for members and his love of the credit union. He gives up his spare time to help run the regional forum of credit unions, a forum dedicated to the sharing and empowering of credit unions of all sizes and communities.



Campaign against Pay Day Lenders



Andy has been with the credit union from the early days. Working his way up to leading the credit union through many tough periods and still managing to smile and roll his sleeves up to get the job done.

Andy takes the credit union into its current adventure into IT platform changes that is a major challenge. Already, we are seeing the benefits of the change that Andy has managed.

The current board of directors & supervisory as at 2018

Matt Bland
David Dickman – Vice Chair
David Fawell – Treasurer
Rebecca Hamilton – Director of Credit
Danielle Haugedal-Wilson
Lawrence Kitson
Grant Mitchell
Nick Money – Vice Chair
Charles Sim – Head of Supervisory
(Not a director but members representative)
Chris Smith – Chair



Promotions Squad; left to right; Chris Smith (Chair), Janet Henry (Office Manager), David Fawell (Treasurer) and Andy Davey (Operations Manager).



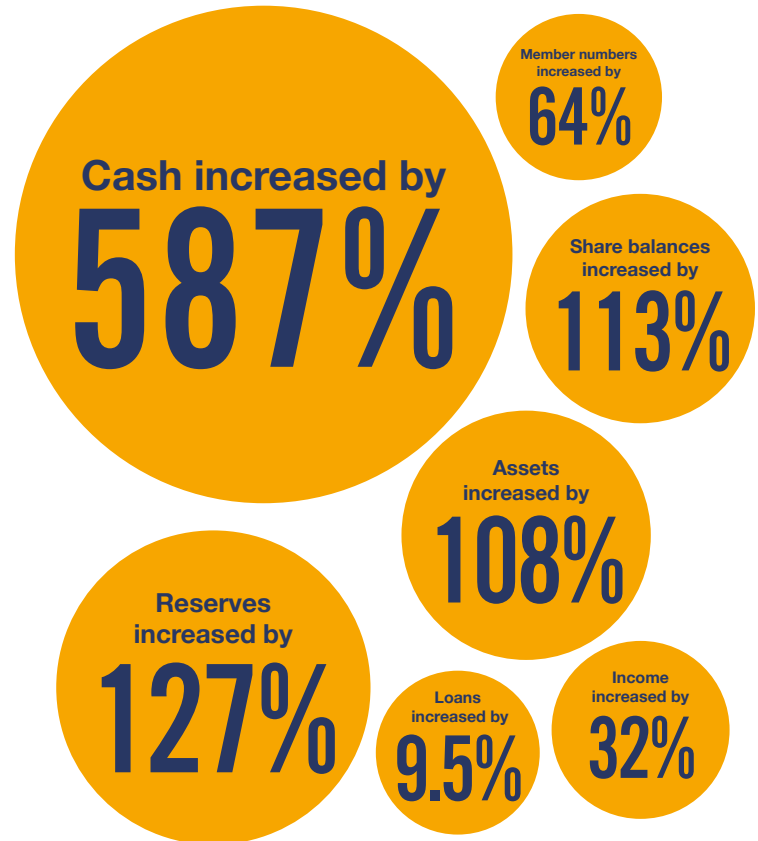
**Celebrating
Twenty
years of
Co-operation**

**£30 million
lent out to
members since
we launched**

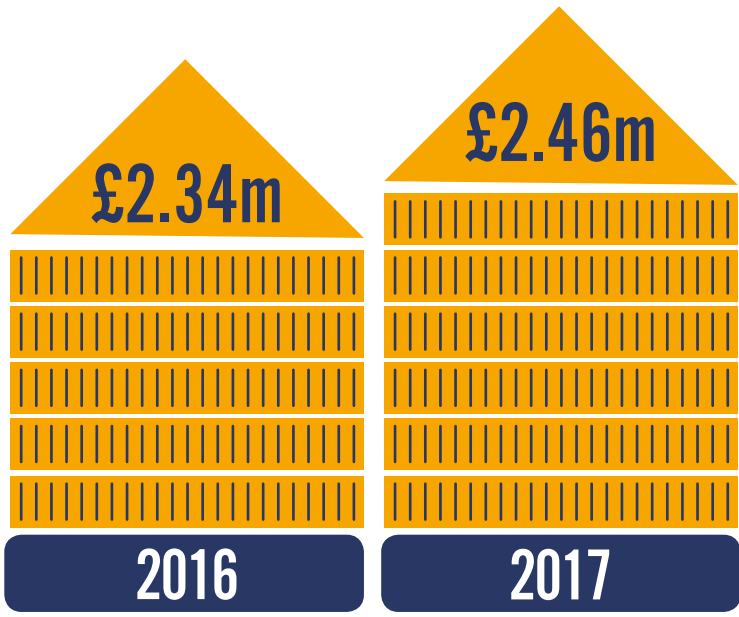


Five Years of Growth 2012-2017

Year	2012	2017
Loans	£2.1m	£2.3m
Cash	£495k	£3.4m
Shares	£2.3m	£4.9m
Reserves	£217k	£493k
Total Assets	£2.6m	£5.4m
Members	4,928	8,063
Income	£298k	£393k
Capital/Asset Ratio	9%	9%
Surplus	£57k	£44k



Accounts highlights 2017



20 great years, working with great people

DIRECTOR VOLUNTEERS

Matt Bland
Nora Brennan (RIP)
Tony Britten
Gwyneth Brock
Alan Crick
Claire Dalton
David Dickman
David Dunn
Shelagh Everett
David Fawell
Julie Halliwell
Nick Hayles
Rebecca Hamilton
Danielle Haugedal-Wilson
Gary Hickton
James Hillon
Peter Holt
Lawrence Kitson
Karen Knott
Denise Light
Linda Linney
Grant Mitchell
Nick Money
James Morgan

Eleanor Murdoch
Andy Oldale
Dave Roberts
David Roome
Caroline Sellers
Abbie Shelton
Graham Southall
Chris Smith
Peter Smith

EMPLOYEES

Karen Appleton
Jessica Barker
Pam Booth
Simon Carolan
Andrew Davey
Linda Edwards
Jennifer Fawcett
Jake Hatch
Luke Harold
Brett Hamilton
Janet Henry
George Lee
Emma Lyonette
Eleanor Murdoch

Rachel Muter
Stuart Thomas
Sheena Tomlinson
Katie Walker
Matthew Watkins

REGULAR & OCCASIONAL PAID WORKERS

ABCUL
Beevers and Struthers
Auditors
CUNA Mutual
Paula Brown
Emma Carolan
Sarah Carolan
Matthew Carolan
FERN
Sarah Hill
Anna Holroyd
Martin Honor
Mark Lyonette's
Daughter
Mary McGuigan
Carol Parkes
Andy Reich

Barbara Scarlett
Dave Smith
Gemma Southall

CREDIT COMMITTEE VOLUNTEERS

Karen Appleton
Francis Bennett
Nora Brennan (RIP)
Peter Brookes
Isabelle Bryan
Patrick Cleary
Caroline Colgan
Francis Daiken
Ryan Etchells
Andrea Gordon
Rebecca Hamilton
Esther Harding
Diane Home
Juleigh Howcroft
Caroline Kanso
Teresa Lord
Eleanor Murdoch
Tony Perkins
Katherine Rogers

John Rudd
Adrian Smithies
Lorraine Stephenson
Lynda Twist
Julie Warburton

SUPERVISORY COMMITTEE VOLUNTEERS

Peter Bienvenu
Alan Crick
Peter Harris
Ken Jackson
Brian Redman
Michael Shepherd
Charles Sim

LOTTERY COMMITTEE VOLUNTEERS

Andy Davey
Kate Eldridge
Phil Holmes
Karen Knott
Barbara Scarlett

OTHERS

Sue Ashmore
Nicola Aspinall
Paul Culleton
Doug Farrow
Mark Fawcett
Sue Fretti
Janet Frost
Andrea Gordon
Harold Linton
Iain Macdonald
Nicola McGivney
Ian Murray
Karen Ruane
Carol Strand
Peter Walker

OTHER CREDIT UNIONS THAT HELPED IN THE EARLY DAYS

- Sue Davenport from Leeds CU for advice and sharing experience
- Steve Finnegan from Copperpot CU for sharing

advice and experience

- June Smith (RIP) from Moneyspinner CU for sharing advice and experience
- Ian Laybourn from Wythenshawe CU for sharing advice and experience
- John Smith from Hull & East Yorkshire CU for sharing advice and experience
- Christine Moore from Manchester Credit Union
- Paul Jones from Manchester Credit Union
- Directors and staff from Value CU for sharing advice and experience
- The many friends and helpers from the 1990's Greater Manchester

Chapter of Credit Unions who were an inspiration to many fledgling credit unions.

SPECIAL THANKS TO

- CWS Staff Council Members from August 1997 – September 1998 for acting on the Steering group (John Dillon, Carmel Cox and others perhaps 15 or 16 in total).
- Moira Lees for encouragement and support.
- Executives of CWS, Co-operative Bank, CIS, Co-op Union and ABCUL for pledging their support.
- The payroll teams
- Mark Smith CEO Southern Co-operative
- Steve Murrells CEO Co-op Group

The **co-operative**
credit union

