

Safe, friendly and ethical

Join us in celebrating another successful record-breaking year!

It's been another successful year at Just Credit Union which has seen growth in loans, savings and membership. The year of record growth reflects the hard work of the Just Credit Union team and the valuable support of our members and our many community partners.

Just achieved its biggest ever growth in loans' saving (up by 15%) and membership (up by 12%). The continuing growth shows Just is meeting the needs of the people who live or work in Shropshire and Telford. But none of this would be possible without your continued support. It's thanks to you that we are able to provide ethical and affordable loans and secure savings to the local community. You can support the credit union both by borrowing and saving and all the money circulates in Shropshire which benefits the local economy.

Please keep up the great work - and don't forget to tell your family and friends about the benefits of joining your credit union:-

- ✓ Easy ways to save regularly
- ✓ Access to affordable low cost loans up to £15,000 (subject to status)
- ✓ FREE life savings insurance (up to the age of 65)
- ✓ FREE loan protection insurance (up to the age of 70)
- ✓ No early repayment charges, arrangement fees or hidden costs
- ✓ An annual dividend (interest) on your savings

JOIN ONLINE AT www.justcreditunion.org or telephone 01743 252325

Notice of Annual General Meeting 2017-2018

**Wednesday
20th March 2019
at 6pm**

Registration from 5.45pm

**The Shirehall,
Abbey Foregate,
Shrewsbury SY2 6ND**

**FREE refreshments!
RSVP Monday 15th March**

CREDIT UNION PERFORMANCE



Just Credit Union is all about **COMMUNITY**. We work closely with lots of organisations across Shropshire and Telford including businesses, schools, charities, councils and community groups.



The Illegal Money Lending Team's mascot, Sid the Shark, visited the school and presented prizes.

Increasing money know-how in schools

Just worked with Holmer Lake Primary School and the Illegal Money Lending Team to promote money knowledge and safe borrowing and savings. The school set up a junior savings bank and ran a whole school finance fortnight which developed the pupils' confidence, skills and knowledge so they are equipped to manage their money, now and in the future. The Head Teacher of Holmer Lake was delighted with the results and will be making the fortnight an annual event.

If your school would like to discuss junior savings or financial education - get in touch!

Supporting businesses to improve staff welfare

One in four employees lose sleep over money worries and 59% of employees with money worries say they are not working at their best. A Just Credit Union payroll savings scheme is free to set up and operate and encourages employees to save whilst also offering access to ethical and affordable loans if needed. Just recently set up a scheme with Allcare and also a partnership arrangement with Shropshire Partners In Care. The schemes provide a valuable staff benefit and can improve employees' financial welfare reducing staff anxiety.

If you would like to discuss setting up a payroll savings scheme - we're here to help!



Martin Beasley (MD) and members of the Allcare team.

New partnership to support Wheels2Work scooter scheme and access to work

Just Credit Union has teamed up with Shropshire Rural Communities Charity to help more people in the county get on the road and into work. The Wheels2Work scheme offers vehicle loans to those living in the county who are missing out on employment or training positions because of a lack of public transport. It provides scooters and electric bikes at an affordable weekly rate giving its clients the chance to save for their own transport. The partnership will offer more people the chance to join the scheme and receive support with their financial planning.

If you would like to discuss setting up a community partnership - we'd love to talk!



Steve Barras of JCU and Lindsey Stirton of W2W

Just Credit Union is owned by its MEMBERS and managed for their mutual benefit. Members elect volunteer Directors onto the Board who are ultimately responsible for the management of the co-operative.

Founder member retires after 20 years of service

A founder member and Chair of Just Credit Union will retire at this year's AGM. Pat Buchanan's connection with Just Credit Union goes back exactly 20 years when she attended the first public meeting of people interested in forming a not-for-profit savings and loans co-operative for Shropshire. A steering group was set up in 1999 and Just Credit Union Ltd started trading in October 2001.

Just Credit Union started with 50 members initially and this has grown to having more than 4,000 on the books. It has lent over £13m since it began and currently has £1.7m out on loan and £2.5m in members' savings.

Pat spent time training volunteers from all over the county and established an accredited exam for understanding the credit union and its procedures. She served as Secretary for 12 months prior to becoming a Director and Chair four years ago. Just Credit Union's annual meeting in March will be Pat's final duty before stepping down to enjoy travelling with a great desire to visit Eastern Europe.



“Looking back, one of the most satisfying things is that we started an ethical financial service from nothing. We now deliver these ethical financial services to people, including many who are on low incomes and benefits, helping them to manage their money well. That has given me the greatest satisfaction. I am very proud of what we have achieved and I will continue to be committed to the credit union movement. Just Credit Union is in good hands and has a great future ahead of it. Technology will make their ethical services more accessible, particularly as they are currently investing in new software.”

Pat Buchanan, Chair, Just Credit Union.

Are your contact details up-to-date?



We DON'T share your information with anyone else without your approval. But we DO need to make sure we have your current details in case we need to contact you or deal with your account in the event of your death. So please let us know if you move house or if your mobile number, email address, employer, next of kin or beneficiary have changed.

Join the Board?

Just Credit Union is always looking for active people who want to support their community and share their life and work experience by joining its Board.

We welcome current and retired professionals to join us to contribute to the development and fulfilment of business plans and services on behalf of our members.

If you would like to find out more - get in touch.

Open your Christmas Savings Account TODAY!



Start saving for the festive season now and make Christmas 2019 your best ever.

- ✓ Easy to set up
- ✓ Savings safely 'locked' away
- ✓ Protected by the FSCS scheme
- ✓ Covered by life insurance protection
- ✓ Potential annual dividend (interest)

**So what are you waiting for?
just ask us ...to arrange one for you.**

Just Credit Union is all about YOU. We provide people who live or work in Shropshire and Telford with ethical, affordable loans and secure savings.

“You have made such a positive impact on my life.”

“I hardly noticed I was saving and this year we will have a family holiday!”

“Easiest account I have ever opened.”

“I am part of it because I believe in it.”



“I am saving so my son has a better start than I had.”

“Easy and friendly, they helped me along the way.”

“Saving is so easy and I have managed to save more than I have borrowed - so, so happy.”

“I finally feel in control of my money!”

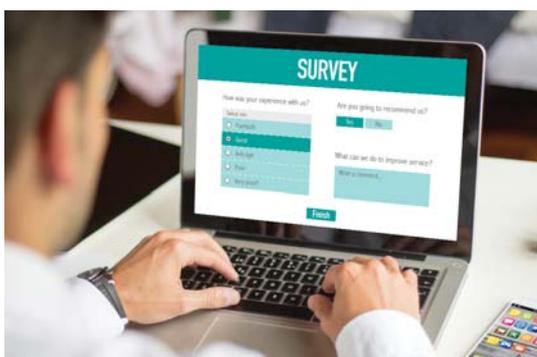
We are Social!

We keep in touch with our members by phone, online and in person.

One great way to keep up-to-date with what’s happening at YOUR credit union is our Facebook page.

You’ll find lots of useful information, polls, fun and competitions with some great prizes. One of our lucky winners enjoyed a family day out at Hawkstone Follies’ Christmas Safari.

Like our page at www.facebook.com/justcreditunion



Members’ Survey

We love to know how we’re doing so we are asking members to complete a short online questionnaire.

To say ‘thank you’ your name will be entered into a

FREE Prize Draw to win £50.

You can find the survey at

www.justcreditunion.org/useful-documents

The closing date for entries is 30th April 2019.

