

## Bristol Credit Union Members Forum (BCUMF) Meeting Minutes

<i>Meeting</i>	<i>Date</i>	<i>Time</i>	<i>Location</i>
Bristol Credit Union Members Forum	5 <sup>th</sup> July 2016	18:30pm – 20:30pm	BCU, 2 York Court, Upper York Street, Bristol. BS2 8QF
<b>Present:</b>			
Steve Wood		BCU Member and meeting chair	
Tony Saunders		BCU Member	
Helen Clark		BCU Member	
Trevor Henley		BCU Member	
Lewis Ryden		BCU Director and Member	
Kate Hanks		BCU Member and staff	
		<b>CC</b>	
		Board of Directors	

### AGENDA

1. Apologies and introductions
2. Approval of minutes from 26<sup>th</sup> May 2016 meeting
3. Matters Arising
4. Feedback from looking at other credit union websites
5. Newsletter and what the forum wishes to contribute
6. Junior Savers - feedback
7. Any other business

<i>Agenda Item</i>	<i>Discussion Points/ Outcomes &amp; Actions</i>	<i>Actions</i>
1.	<u>Apologies</u> Wendy Leocque Anthony Waterhouse Avril Marshall Andy Ross Simon Dulson	

2.	<p><u>Approval of Minutes – 26th May 2016 meeting</u> Minutes were agreed as a true record and signed by Steve Wood</p>	
3.	<p><u>Matters Arising:</u> Schools contact. Wendy will need a bit more time and more specific detail to contact schools local to her. BCU has 1212 junior savers of which 314 are active Many joined at primary school but have not used account since moving to senior school. Discussion continued - see item 6.</p>	
4.	<p><u>Feedback from looking at other CU websites</u> Lots about junior savers but when look deeper it obviously needs lots of resources and new points are not being opened. Explanation that funding was available several years back and junior programmes developed in many CUs but not sustainable without further funding. Discussion about what is useful for members on website and how do we market our loans It does take a lot to get people to move provider, are there clever things we can do to make our loans more flexible, such as a payment holiday, links that if a member wants a loan for a car they can also click to insurance easily and include this in the loan. Now that the current account is closed BCU is looking at all products, looking to develop partnerships with companies. Leeds CU website has a lot about employer partner relationships. Update about what BCU does.</p>	
5.	<p><u>Newsletter and what the forum wishes to contribute</u> Can the newsletter be printed? Should send it out to new members Newsletters sent out bi-monthly by email, next in September/November – to make sure content from forum included in future. Stories of ‘why I come to the forum meetings’. Trevor and Tony willing to be first contributors</p>	
6.	<p><u>Junior Savers – feedback</u> Schools savings schemes need lots of resources and collaboration with schools and parents – need key internal people to make it successful.</p>	

	<p>Nothing for older children – and not a lot of money management provided in schools          What is a CU here for? Provide financial education?          We do need more people to take out loans.          Is our time better spent on focussing on adults – why not have a fun day that involves adults as well as children?</p>	
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7.	<p>A.O.B.          request for updates on marketing campaign in Staple Hill and employer partner campaigns</p>	
8.	<p>Next Meeting Thursday 29<sup>th</sup> September at 18:30          Agreement of Agenda</p> <ol style="list-style-type: none"> <li>1. Apologies</li> <li>2. Matters arising</li> <li>3. Discuss content of newsletters</li> <li>4. Feedback from Board strategy day</li> <li>5. AGM – how to get more people there or make the meetings relevant/interesting to more members.          Should the date be moved to before Xmas and change of venue?</li> <li>6. Set forum meeting dates for next 12 months</li> <li>7. Set Agenda for next meeting</li> </ol>	