

## Bristol Credit Union (BCU) Members' Forum (BCUMF) Meeting notes

<i>Date</i>	<i>Time</i>	<i>Location</i>
Thursday 19 September 2018	18:30pm – 20.00pm	2 York Court, Upper York Street
<p><b>Present:</b></p> <p>Avril Marshall – BCU Member            Elaine Ashley – BCU Member            Helen Clarke - BCU Member            Rahana Davis - BCU Member            Chris Simons – (late arrival) BCU Member            Kate Hanks – BCU Member &amp; BCU Deputy CEO            Nigel Stenner – BCU Member &amp; BCU Board Member</p>		
		<b>CC</b>
<p><b>Apologies:</b></p> <p>Ben Commis            Trevor Henley-Edwards            Tony Saunders            Anne Withers</p>		<p>Board of Directors            BCU membership via website</p>
<i>Agenda</i>		
<ol style="list-style-type: none"> <li>1. Welcome and Introductions</li> <li>2. General discussion</li> </ol>		
<i>Agenda Item</i>	<i>Discussion Points</i>	
1.	<p>Introductions - each attendee gave their story about how or why they had joined or been involved with Bristol Credit Union. It was discussed how important real stories are to promote BCU and also how the relationship may have changed over the years of membership; for example one member spoke about saving for several years and how useful those savings had been, then a few years later accessing a loan for a car. There was mention of how powerful individual stories were.</p> <p>KH mentioned how it will be the 20<sup>th</sup> birthday of BCU in 2019. The forum felt there should be a celebration of long term membership. Appreciation was also given that a director attends each forum meeting, that this is a really good link between both groups and that hopefully in the future a forum member will join the board.</p>	
2.	<ul style="list-style-type: none"> <li>• There were questions about the BCU future plans that had been presented at previous meetings and the last AGM – namely accessibility and IT updates. The need of an app was seen as crucial - many people</li> </ul>	

are using apps for many daily activities like banking, utilities and things like paying for bus journeys. BCU should be similarly accessible; this should result in more young people connecting with BCU as well. Bristol bus travel has shown how they have got young and older people using the app to pay for tickets, especially as there is the incentive for cheaper travel using this option and the improvement in the time getting on a bus. The forum requested to be consulted and asked to test the design of any new banking platform, website or app

- The forum was asked about the fall out of Wonga – no-one was directly affected and hadn't heard any colleagues or friends mentioning it particularly. This led into a discussion on how important it was when members applied for a loan with BCU that even if they weren't offered what they applied for they still received useful and positive feedback about how they could improve a situation for future applications, and the fact that BCU wanted to develop a long term relationship with members. These are good stories – 'I wasn't successful with my first application but I followed their suggestions and got a different decision next time.' It was thought that it is really important that as part of a loan application journey – especially with new technology - there is still the accessibility to discuss applications, whether it is an online chat or a phone number. It was also mentioned how many people still think BCU is just for people on low incomes and how more stories about real members will dispel this perception.
- The forum was asked if a blog would be useful. The feeling was that BCU should find the places where people already are – existing channels and groups. People promoting BCU through real relationships; it could be through contacts at workplaces, unions and community groups – the forum and other members can help with this. Some helpful suggestions were made of workplace contacts and also debt advice organisations like Christians against Poverty (CAP) & Citizens Advice Bureau (CAB). Attendees were keen to help with the distribution of BCU flyers with their connections in the local community
- Request to set action points for the group:
  1. AM to have flyers to distribute in the Hartcliffe and Withywood community – she is involved in raising awareness of Vision BME and will include BCU leaflets with that activity.
  2. All those present requested to have flyers to distribute in their communities – work places, GP surgeries etc and will keep them topped up
  3. RD will get details of a contact for CAP through her church
  4. Housing Associations are currently reminding tenants to make sure they budget for Christmas (94 days to go). People still need to be able to borrow carefully at Christmas – we need to make sure BCU can be part of the message. BCU already has strong links with several social landlords –KH will follow up contacts with BCU marketing officer with a seasonal reminder.
  5. Forum members to follow up local contacts with unions - how we can deliver the BCU message to their connections.
  6. Help to buy SW show on 25<sup>th</sup> October – make sure flyers are there.

7. Ask all forum members if they can distribute some flyers, but making sure that they are used wisely, not placed so that they cause an annoyance or are ineffective.
8. BCU will have a stall at the Co-operative Party Conference in Bristol on 13<sup>th</sup> and the morning of 14<sup>th</sup> October, if anyone is able to offer any time to let KH know

- Dates were set for meetings for the next 12 months.
  - Thursday November 29<sup>th</sup> 2018
  - Tuesday January 22<sup>nd</sup> 2019 ( AGM preparation)
  - Thursday 14<sup>th</sup> March 2019
  - Tuesday 21<sup>st</sup> May 2019 ( to be held in Bath)
  - Thursday 11<sup>th</sup> July 2019
  - Tuesday 17<sup>th</sup> September 2019

Next meeting on Thursday November 29<sup>th</sup> 2018 18:30 at 2 York Court, Upper York Street, Bristol. BS2 8QF