



PSCU ANNUAL GENERAL MEETING 2024

Friday 10 January 2025 5:00PM

Venue: Hilton London Syon Park Hotel & Zoom

PSCU Attendees	Member Attendance
<p>Board Members:</p> <p>Ian Atkins (IA) - President & Chairman Joy Maitland (JM) - Vice Chair & Board Secretary June Parsons (JP) - Director & Chair of Nominations and Successions Committee Dinesh Sanghvi (DS) – Director and Chair of Community Engagement CJ Giddy (CJG) – Treasurer & Chair of Finance Committee Ruchi Gupta – Director & Deputy Treasurer Enva Doda – Director Roger Hardman - Director</p> <p>CEO: Gary Lewis (GL)</p> <p>Host: Anna Masheter (AM)</p> <p>Keynote Speaker: Ruth Cadbury, Labour MP for Brentford and Isleworth</p> <p>Minute Taker: Vernita Staines (VS)</p> <p>Observer: Chau-Ping Chan</p> <p>Apologies:</p> <p>Robert Finney (RF) – Director & Chair of Risk Committee</p>	<p>In Person</p> <p>Abdalla Al-Amoudi Aneela Mahmood Ashia Davies Candice Nsona Wungudi Doyin Arowolo Gerald Plumb Gurminder Bhagrath Hussanlal Dhiman James Jordan Lilian Sunderland Mohammed Chowdry Natalie Ibbetson Parth Baron Rachel Downing Ramandeep Sidhu Satish Verma Shetal Jethwa Sumir Ahluwalia Surinder Vasudev Tope Adeniji Vienna D'Mello</p> <p>Online:</p> <p>Abdul Sesay Alshia Johnson Anthony Riley Atesh Mayer Brian Aginga Claudette Kenlock Daniel Bamfo Dhanya Sridharan Elizabeth Oladiji Fiona McKillop Grantley Yearwood Helen Tate Jackie Hart Jamie Barnes Jason Sibley John Tooze Kay Morrison</p> <p>Alicine Almeida Asha Verma Balwinder Dhiman Chelsea Geard Fabian Almeida Graham Chance Harjinder Ahluwalia Jaipreet Kaur Joan Capon Malgorzata Kut Nabeela Arshad Numaan Ahmad Paul Goodstein Rachhpal Bains Robert Sunderland Shanice Thompson Simon Jumna Surinder Bhogal Terry Jackson Vanessa Rowley</p> <p>Aderoneke Ayanleye-Egbo Amith Nimal Lazarus Asma Shoukat Beatrice Nyathi Chanika Headley Constancia Ngavaite Daniel Okech Dominic Adzidobo Emmanuel Saniyah Furkan Noormohammed Harry Faragher Henry Ukaegbu Jackie Sullivan Janet Hughes John David Karlene Smith Forsythe Lia Doume</p>



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	Lotoya Forbes Mercy Paul Mudashiru Shekoni Olamide Eyinla Portia Bediako Rashida Adekunle Rodi Murgitroyd Samson Binzuwan Silvia Saniyah Susan Yearwood Trudyann Lee Winston Blake	Mabel Wilson Michelle Cato Mukesh Malhotra Patrick Acheampong Rafiq Arthur-Quarm Richard Nti Rusiate Komaiyasa Shailash Gohil Sitiveni Kabulevu Tomasi Tawaketolu Vernita Staines
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1.	<p><u>Introduction – Started 17:05</u></p> <p>Anna Masheter (AM) introduced herself and welcomed members to the Plane Saver Credit Union's (PSCU) Annual General Meeting (AGM) 2024.</p> <p>AM welcomed the keynote speaker for the evening, Ruth Cadbury, Labour MP for Brentford and Isleworth. AM also introduced the PSCU Board members to the meeting.</p> <p>House Keeping</p> <p>AM went through the house keeping for the AGM.</p> <ul style="list-style-type: none">Getting Best View <p>For those members joining online AM explained that the view will be set to speaker view.</p> <ul style="list-style-type: none">Casting your vote <p>AM explained the voting that will take place this evening and how the vote will work.</p> <p>PSCU will need a proposer and seconder for all voting which can be done via the raise hand button on zoom or raising your hand in the room. This will be followed by a member vote. Those joining via zoom will be invited to take part in an online poll and those in the room will hold up the relevant cards to indicate their vote.</p> <p>If you are a guest or stakeholder and not a member of PSCU, you are unable to vote. AM also highlighted that members need to use their individual zoom links to be able to join the voting. Therefore, if multiple members had dialled in on one device, they would need</p>		



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1.	<p>to access a separate device to cast a vote.</p> <ul style="list-style-type: none"> Every Member Counts <p>If you are multiple members of PSCU joining the AGM from the same device and you don't wish to exercise your right to vote, please put your name in the chat or Q&A function so we can record your attendance at the AGM.</p> <ul style="list-style-type: none"> Q&A Opportunity <p>AM noted that there will be an opportunity for some live questions at the AGM. If a member would like to ask a question to the panellist or the Board members, please enter this in the Q&A function if you are on zoom and raise your hand in the room.</p> <p>AGM Agenda</p> <p>AM went through the AGM agenda for the members.</p>		
2.	<p>Chair's Address</p> <p>AM introduced Ian Atkins (IA), Chair of Plane Saver Board to give his address to the AGM. IA welcomed all and expressed the pleasure it was to present as the PSCU Chairman.</p> <p>IA informed the AGM that he felt that it had been a successful year for PSCU, highlighting resilience and innovative initiatives despite challenges. Leadership from the CEO, Senior Management Team (SMT), and staff, along with new talent in the SMT and Board of Directors, ensured the organisation was well-equipped to address evolving threats and opportunities.</p> <p>IA expressed gratitude to the CEO, SMT, staff, and Board of Directors for their dedication and commitment to PSCU.</p> <p>Finally, IA extended his appreciation to members for their continued trust as PSCU grows and adapts. Looking ahead, PSCU remains committed to building a resilient community based on principles of integrity, fairness, and financial well-being for all.</p>		
3.	<p>CEO's Address</p> <p>AM informed the meeting that there was going to be a short pause in which the team tried to resolve some sound issues that were affecting the individuals watching online.</p> <p>AM returned to welcome Gary Lewis (GL), CEO of PSCU to the stage to go through his reflections from the past year.</p> <p>GL started by apologising for the technical issues with the sound for</p>		



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	<p>those online and for the delay to the meeting from those in the room.</p> <p>GL discussed the challenges faced during the pandemic and the assumptions that after a period we would get back to normality. However, following this came the financial crises and then several geopolitical events, emphasizing the importance of creating a resilient credit union to handle unforeseen circumstances. Therefore, PSCU focused on diversifying origination and funding sources, introducing new products, and investing in infrastructure to meet member needs. Significant progress has been made, with 80% of members now accessing services online and the loan book tripling in size. GL attributed this success to the collective effort of the team and the support and guidance of the Board.</p> <p>GL expressed his gratitude for the continued support and looks forward to PSCU's future achievements.</p>		
4.	<p>Meaningful Membership</p> <p>AM introduced Rachel Downing (RD), Head of Business Development to share what being a PlaneSaver member means.</p> <p>RD thanked the members for bearing with the team while they continued to resolve the sound issues.</p> <p>RD asked all in the room to consider what it truly means to belong to something bigger than yourself. RD stated that being a member of PSCU is so much more than a financial transaction, it is being part of a community, a collective effort where every member contributes to something bigger. It is about ethics in action and showing the world that finances can be fair and that success can be shared. Together we achieve so much more than we ever could alone.</p> <p>RD informed the AGM that over the next few minutes they will hear from the most important voices in the room and online, the members. The stories will remind us all, of why PSCU do what we do. They show us how membership has transformed lives not just financially but emotionally and practically, building a sense of trust and empowerment. RD encouraged all while they watched the video to reflect on the role they play in this community.</p> <p>RD concluded with thanking the members who shared their stories whether on film or in writing, every story counts. RD reiterated PSCUs gratitude for all members, those that have been with us for several</p>		



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	<p>years and those that are brand new, the PSCU family are glad to have you all on this journey.</p>		
5.	<p>Keynote Speaker</p> <p>AM introduced Ruth Cadbury (RC), Labour MP for Brentford & Isleworth, who has been a MP since 2015, working hard for the community where she's lived for 30 years.</p> <p>AM informed the meeting that RC receives and responds to approximately 10,000 ask for help and support per year and each month visits schools, community groups, resident associations and business. RC is dedicated to the issues that affect residents including defending our NHS, our schools, campaigning to improve air quality and for a better, not bigger Heathrow.</p> <p>RC stated that it was a pleasure to be the keynote speaker at PSCU's AGM. RC expressed her pride in her role as a Labour MP and chair of the Transport Select Committee.</p> <p>RC highlighted the Labour government's efforts to address economic challenges, improve public services, and rebuild the country. RC emphasised her commitment to Labour's agenda, including initiatives to repair the energy market, nationalise rail services, enhance local bus services, improve housing and public sector pay, and support the NHS.</p> <p>RC is a strong supporter of credit unions, acknowledging their rich history, where communities come together and focus on a common good. Whether this is giving someone a small loan they need in a time of hardship or simply offering advice and support. The team at PSCU are part of that important work that is happening up and down the country to ensure people have the financial support they need.</p> <p>RC recognises the importance of credit unions in offering alternatives to high-interest commercial loans, which can often resemble predatory lending practices. RC fears that many people, including ones across Hounslow, risk being cut off from financial support and advice and praises Hounslow Council's efforts to provide financial advice through community hubs. RC urges PSCU, if they are not already part of the team at these community hubs to join them. RC takes great pride in the work she has done with linking third sector with council officers and the public sector to increase resources to get information to people that need it.</p>		



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	<p>RC advocates for greater government support for credit unions, noting that the movement in the UK is not as widespread as in other countries. RC is optimistic about Labour's ongoing work to improve and sustain credit unions, particularly through reforms and better regulatory frameworks. RC concluded with a call for increased collaboration to help credit unions grow and provide services for the common good.</p> <p>AM thanked RC for her keynote speech.</p>		
6.	<p><u>Quorum and Minutes from 2023</u></p> <p>AM moved to the formal part of the meeting and confirmed the AGM was quorate and we could continue with the meeting.</p> <p>AM informed members that ahead of this event members were sent the minutes from the 2023 AGM and were asked to vote whether they accepted these minutes. AM confirmed that by a majority vote the members of PSCU had voted to accept the minutes from 2023 AGM.</p>		
7.	<p><u>Internal Audit</u></p> <p>AM handed over to Steven Cunningham (SC) from Alexander Sloan to read PSCU's internal auditors report for 2024. AM handed over to SC for his update via video link.</p> <p>Unfortunately, there were technical difficulties with the video link for SC's update. AM informed the meeting that we hoped to come back to SC for his update but will continue with the rest of the agenda.</p>		
8.	<p><u>External Audit</u></p> <p>AM welcomed Qasim Medhi (QM), Barnes Roffe LLP, on stage to provide the external audit report.</p> <p>QM informed the meeting that as part of their audit they attended the PSCU office in Brentford for just under a week to conduct various audit procedures. Following this visit, Barnes Roffe sat down with management and some members of the Board to discuss their audit findings and financial statements.</p> <p>QM was pleased to report that Barnes Roffe was able to issue a clean audit opinion on the financial statements. QM noted this a testament to the great work done by the Finance team.</p> <p>QM finished by stating that Barnes Roffe remain here to support the credit union with its compliance needs as it continues its journey to</p>		



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	<p>growth and excellence.</p> <p>Vote on the Re-appointment of External Auditor</p> <p>AM noted that we had come to the first vote for the evening which was the re-appointment of Barnes Roffe as the external auditor for PSCU.</p> <p>AM reminded individuals that if they were not members of PSCU they were unable to vote.</p> <p>AM asked for a proposer and seconder to reappoint Barnes Roffe as PSCU's external auditor for the year before going to the vote by all members.</p> <p>Proposed by – Samir Ahluwalia Seconded by – Major Tony Finch</p> <p>The vote was carried by a majority from the members in the room and online.</p>		
9.	<p>Treasurers Address</p> <p>AM handed over to CJ Giddy (CJG) for his Treasurers address.</p> <p>CJG informed the AGM that 2024 was a strong year for PlaneSaver. Membership, deposits, and loans reached record levels due to the efforts of management and the broader team. Management diversified the sources of loans and deposits through various channels, including payroll partners and aggregator platforms. As a result, returns to members grew by more than 100%.</p> <p>Total assets grew to £62 million, primarily due to lending activities funded by members' savings.</p> <p>Growth in surplus before taxation and distribution to members was driven by an increase in net interest income. This growth was partly offset by:</p> <ul style="list-style-type: none"> Increases in the cost base as management invested in the platform. Increased impairments in line with increases in lending. The absence of exceptional profits from the sale of the barn earned in the prior year. <p>The outlook for 2025 remains strong. The PSCU team will continue to grow the member base and diversify product lines while mitigating</p>		



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	<p>risks presented by the current environment. The board looks forward to working with management to achieve these goals.</p> <p>CJG thanked the Finance team, for the good audit and putting together all the documentation required. CJG also thanked the Board and all the PSCU team for delivering this year's results.</p>		
10.	<p>Motions, Declarations & Elections</p> <p><u>Motions</u></p> <p>Rulebook Changes</p> <p>AM informed the members further to a rulebook change that was approved at last year's AGM which now includes housing associations as part of our common bond, we want to propose a rulebook amendment which cites several specific organisations and housing associations that we want to list within the rulebook.</p> <p>This specific amendment is in relation to Rule 7, Point G, which is an individual otherwise associated with other individuals by being in receipts of housing services from the following housing providers. The proposed motion is to add the following housing providers to the rulebook. This includes the following: -</p> <ul style="list-style-type: none"> • Anchor Hanover • Central & Cecil Housing Trust • Central Bedfordshire Council Housing • Grand Union Housing Group • Hightown Housing • Look Ahead Housing • Metropolitan Housing • Origin Housing • Sanctuary Housing • Settle Housing • Vale of Aylesbury Housing Trust <p>The reasons for this partial rulebook amendment includes our mission to continue to expand our membership, which does not just boost our financial stability and competitiveness, it also continues to strengthen our market reach.</p> <p>AM asked, firstly for a proposer and seconder for the motion to amend the rulebook and acceptance from the wider members.</p>		



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	<p>Proposed by: Major Tony Finch Approved by: Valerie Walwyn-Tait</p> <p>The vote was carried by a majority from the members in the room and online.</p> <p><u>Declarations</u></p> <p>AM went through the declaration for PSCU.</p> <p>Plane Saver Credit Union, like all credit unions in the UK, is dual regulated by the Financial Conduct Authority and the Prudential Regulation Authority (PRA). The PRA requires that each credit union's governing body will report to the members at the annual general meeting in respect of compliance as follows:</p> <ol style="list-style-type: none">1. Depositor Protection2. Policy of Insurance3. Additional Activities <p>The Board confirms compliance with the Depositor Protection Scheme and compliance with the insurance requirements. The Director's also confirmed that the single customer view records have been tested and comply with regulatory authority depositor protection rules and the credit union has had sufficient fidelity bond insurance throughout the year.</p> <p>The Director's also confirmed that the credit union has carried out its lending activity within the PRA credit union rulebook and that we meet the requirements of carrying out this activity.</p> <p><u>Elections</u></p> <p>AM informed the members that two members of the Board were up for election, these were Roger Hardman (RH) and Enva Doda (ED). AM provided the meeting with some background on both Board members up for election prior to them taking to the stand to address the members.</p> <p>The member voting took place prior to the AGM and AM confirmed that by a majority vote, the members had decided to appoint RH and ED to the Board.</p> <p><u>Agreement of Receipt of 2024 Accounts</u></p> <p>AM asked for a proposer and a seconder to confirm the members</p>		



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10.	<p>receipt of the 2024 Accounts.</p> <p>Proposed by: Joan Capon Seconded by: Valerie Walwyn-Tait The vote was carried by a majority from the members in the room and online.</p> <p><u>Dividend Recommendation</u> AM invited CJG to the stage for the dividend recommendation as proposed by the Board.</p> <p>CJG explained that in deciding the dividend, the Board considered the interest rate environment that we are operating in, PSCU's liquidity position, as well as the forward-looking profitability of the credit union which impacts our capital to asset ratio.</p> <p>CJG informed the members that the PlaneSaver Board were pleased to recommend a proposed dividend of 1.75%.</p> <p>AM handed over to the members for a proposer and seconder prior to going to a wider member vote.</p> <p>Proposed by: Major Tony Finch Seconded by: Mohammad Chowdury The vote was carried by a majority from the members in the room and online.</p>		
11.	<p><u>Friends of Plane Saver</u> AM invited Valerie Walwyn-Tait (VWT) to the stage to update the meeting on the activities of Friends of Plane Saver (FoPS) over the last year.</p> <p>VWT was asked by the FoPS Committee to deliver the operational report from FoPS for 2024.</p> <p>Throughout the year, the Committee has continued to oversee the monthly and special lottery draws. The Committee extend their congratulations to those members who have won prizes throughout the year.</p> <p>The Committee has met quarterly to review and ensure the smooth operation of the lottery focusing on key areas such as enhancing the lottery experience for our members, exploring marketing strategies to</p>		



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	<p>attract new applicants, promoting growth in membership whilst avoiding the encouragement of gambling.</p> <p>Part of FoPS' mission is to support charitable initiatives and organisations that make a difference to our community. This year, their proud to have provided funding to several worthy causes, including the Hounslow Citizens Advice Bureau who offer essential, impartial advice to individuals that live in Hounslow community. VWT noted that they spent the money on some new IT equipment.</p> <p>FoPS have also supported Hobart Charitable Trust, who each year facilitate a residential experience for young people with the aim of fostering personal growth and community engagement. VWT has been to visit the organisation and they do some wonderful work and link with a lot of other community groups in the building.</p> <p>WAY Windowed & Young which is a UK online charity that provides peer-to-peer to support for widowed and young people who have lost a partner before their 51st birthday.</p> <p>The Mulberry Centre, which is a registered charity providing emotional, psychological and physical support to individuals and families affected by cancer.</p> <p>Finally, FoPS supported the charity DreamFlight, which each October charters a plane to take 192 children with serious illnesses or disabilities on a life-changing trip to Orlando.</p> <p>FoPS extend their sincere gratitude to all members who have contributed to the lottery and help us to support these worthy causes, your generosity makes this support possible and we encourage members who do not currently subscribe, to join the lottery to support our efforts.</p> <p>FoPS thanked the PSCU team who administer the lottery monthly and provide the Committee with invaluable support.</p> <p>Finally, special thanks go to our volunteer committee members whose time and efforts are essential to our success. FoPS currently have a vacancy for the committee so VWT asked that if anyone wanted to volunteer to speak to her. VWT thanked the members once again for their continued support, together we can continue to make a</p>		



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	difference to the lives of many.		
12.	<p>Member Q&A</p> <p>AM moved to the Q&A section of the AGM and explained that members were invited to send questions ahead of the AGM but there is an opportunity to still ask questions tonight.</p> <p>The first question received prior to the AGM is “could you tell us about the future of PSCU?” AM handed over to GL to answer this question. GL feels the future of PSCU will be the continuation of the efforts we’ve started with investment in infrastructure and the members will start to see two things. The first is more engagement with members to understand their needs. The team have laid the groundwork to make sure that when we receive feedback, we can implement it. GL feels previously we have had feedback with great things we can do but weren’t set up to do it but now, finally, PSCU is able to deliver on some of these. The other thing that members will probably see is focus on engagement within the communities. PSCU have started down this route already, but GL thinks that’s something that we’ll make more of a concerted effort on.</p> <p>The second question was “Will there be any updates to the PSCU app?” AM handed over to Gurminder Bhagrath (GB) to answer this question. GB informed the AGM that PSCU are constantly looking to improve the app and noted that it is very important that we have the facilities to support at the back end what members see at the front end of the app. However, the team are working on bringing some updates to the app to help support the members with a smoother in app experience and move towards what you would expect from a financial services app.</p> <p>AM noted that another question that was asked was “How many years will my membership last at PSCU?” AM noted she could answer this as it was in the video earlier. The answer is once a member, always a member. Your membership at PSCU can last a lifetime.</p> <p>A question that had come in through the live Q&A facility online was “How are we spreading the word about PSCU?” AM handed over to RD to share PSCU’s strategy with the members. RD noted that PSCU use a mixture of different channels to spread the word about PSCU. PSCU use social media, we have our website and monitor our SEO position. However, the most important thing that anyone in this room can do to promote PSCU is spread the word, tell a friend. PSCU has 28,000</p>		



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	<p>members, if every single member this evening got one person to join will have doubled our membership so, please tell friends and family.</p>		
13.	<p>Team Member of the Year 2024</p> <p>AM informed the AGM that PSCU would like to take a moment to recognise the efforts and the contributions of our fantastic team here at PSCU.</p> <p>AM invited IA and Joy Maitland (JM) on to the stage to present this award. JM thanked all for being with PSCU this evening to celebrate 30 plus years and for having the privilege of recognising an exceptional individual who exemplifies the values of the credit union. This award celebrates those who go above and beyond for PSCU.</p> <p>JM informed the meeting that they have had an overwhelming response from staff nominating colleagues who inspire, support and embody the very best of who PSCU are. JM went through the top 10 most nominated employees and asked them to stand when she called their names as follows: -</p> <ol style="list-style-type: none">1. Achraf Salim Lamari2. Doyin Arowolo3. Ashia Davies4. Chau-Ping Chan5. James Jordan6. Nick Rider7. Chelsea Geard8. Chrissie Blythe9. Jackie Sullivan10. Janet Hughes <p>Each of these individuals have made an extraordinary impact and we're proud to celebrate their achievements. However, one name was top, going above and beyond, supporting not only their team members, but also the senior management. JM was delighted to announce on behalf of PSCU that the winner of this year's PSCU Team Member of Year Award is Achraf Salim Lamari (ASL). ASL has been described as a true team player whose support and commitment made a significant difference. JM congratulated ASL on this well-deserved recognition and thanked him for all his efforts. JM asked all to give ASL a round of applause.</p> <p>ASL thanked the team at PSCU for this award and for allowing him to join on an internship to learn as much as he could about the credit</p>		



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	<p>union. ASL felt it really is the members and the team that make PSCU one big family.</p> <p>AM noted that JM had received an MBE recently and asked the AGM to give JM a huge round of applause for her MBE.</p>		
14.	<p>AGM Close</p> <p>AM brought the AGM to a close with a special thank you to the Expert Advisory Committee who work behind the scenes with the Board and Senior Management Team to provide specialist advice and guidance.</p> <p>AM thanked PSCU's guest speaker, Ruth Cadbury for spending her time with us this evening and the members for joining us in person and online.</p> <p>AM thanked the PSCU Board for their continued voluntary contribution to make this such a fantastic credit union. AM thanked GL on behalf of the PSCU team.</p> <p>AM thanked our external and internal auditors for their contribution. AM noted that we have not been able to go back to Steven Cunningham, Alexander Sloan. However, the internal auditors report is part of the annual general meeting brochure that has been sent out to members so they can read the update there.</p> <p>AM thanked VWT for her attendance on behalf of FoPS.</p> <p>AM thanked the PSCU team and a special thanks went to Chau-Ping Chan for her organisation of the AGM and RD for her support with Zoom for those online.</p> <p>GB thanked AM for hosting this evening's event on behalf of PSCU.</p> <p>AM invited those that had joined in person to return to the main foyer for a drinks reception while the room is set up for the buffet dinner.</p> <p>Meeting closed: 18:18</p>		