Thank you Sue.

I am a big believer in fate and this has served me well throughout my life. There are a number of guiding lights that I would like to thank for showing me the way:

* Going way back to 2012 I would like to than Tony for employing me as Office Manager, sharing his enthusiasm for Darlington Credit Union and teaching me it’s many nuances
* Our current Board members for giving me the opportunity to stand here today as CEO
* My friends and family, particularly my long-suffering husband, Rob for having faith in me
* To my fantastic team, for their enthusiasm, hard work and loyalty
* Last but far from least to Sue for mentoring me over the past two years and giving me the confidence to take this step forward

So, to the future. Building on the success of the last two years is an exciting challenge. We are living in uncertain times on many fronts but by holding firm to the core principles of the Credit Union movement I am confident that we can have another strong outcome.

Our biggest challenge and focus for 2024 is to raise awareness of who we are and what we do. It amazes me that so many people still do not know of our existence and that we are here to help everyone who lives or works within our Common Bond. I urge you all to be active ambassadors for Darlington Credit Union. As you can see from the infogram we collect some wonderful feedback which shows how much our members appreciate us and the excellent service we provide. Please tell your friends and family about us, and anyone else you can get to listen!

I am determined to break the taboo of discussing financial matters. Most of us have experiences of financial struggles yet rather than share we stand by and watch others fall into the same traps. We can’t solve everyone’s financial problems but we can offer a non-judgmental, compassionate and safe place to start the conversation. Our MoneySmart project continues to help many people to improve their financial resilience and manage their monthly outgoings and we are working with wellbeing coaches in various workplaces to run workshops and drop-in sessions for their employees.

This year we are reinvigorating our community engagement which naturally declined due to Covid. Our ambition is to make better use of this wonderful building and encourage individuals and groups to visit us and use our meeting rooms. We hosted our first pop-up shop last week which attracted some good interest and we are planning to host these on a monthly basis.

Our mantra is: Save Regularly, Borrow Wisely, Pay Back Promptly. As many of the population are facing financial uncertainty this message becomes more important than ever. Our newest savings accounts, the Christmas Savings account and Save To Win were launched with the aim of encouraging members to save little and often. If you haven’t opened one yet please take a leaflet. As Sue has reported we have very robust lending and credit control processes in place which have improved the efficiency of our decision making and the conversations we have with those struggling to maintain their repayments. As I mentioned earlier talking about finances is vital in sharing best practices and helping those in difficulty to see that there is light at the end of the tunnel.

Thank you again for your support, our success is a truly communal effort and you all play an essential part.