



*Years Celebrating our
Credit Union Journey*

Thank You

We're having a celebration
After all these years,
To mark the hard work and dedication
Of staff and volunteers.
It's been a really long time coming
Just 30 years or so,
For the people who banded together
To watch the credit union grow.
And for the people right from the beginning
Who have given their time for free
Helping out behind the scenes
Or making cups of tea,
We take our hat off to you
You've helped make us who we are
Without your kindness and loyalty
We may not have made it this far.

By Lisa Gregory

Foreword

This year we celebrate thirty years of credit unions in our area. It has been down to a lot of hard work and true commitment that has grown Unify Credit Union into the organisation that it is today. Developing from strength to strength we are proud to have been able to support the people in our local communities for the last three decades.

Unify Credit Union is here today by the merging of five credit unions. We currently have four branches, over twenty paid staff and over 40 active volunteers. We currently serve over 10,000 members who have above £7.5m in savings. We have given out £30,000,000 in loans to our members over the last thirty years; an impressive figure which has had an amazing impact in our community. This would not have been made possible without our committed volunteers, supervisors, board and staff – past and present. For all your countless hours of hard work, for believing in our ethos and for everyday being a “cheer-leader” of our credit union, we thank you.

As we look into how we can serve our members in the future, in an ever growing world of technology and diversity, let us first look back on the stepping stones and building blocks that have brought us here today. Let us smile, reminisce and congratulate ourselves as we strive to serve our community for the next thirty years and beyond.

A. Fishwick

Where it all began...

Platt Bridge Credit Union

In 1988 Platt Bridge in Wigan was an area struggling with high unemployment and the decline of traditional industry which blighted most of the north west of England during that decade. The local authority had information about a very active loan shark in the area and they encouraged a group of local volunteers to undertake a year-long training programme to learn how to run a community credit union. On July 7th 1989 Platt Bridge Credit Union opened its doors to the local community.



Our Timeline →

1989

Platt Bridge Credit Union registered (149c) as the first credit union in the Wigan Borough



Pictured: L-R Ian Mc Cartney, (former MP), Audrey Bennett, (Mayor of Wigan), Mary Hurst, (Platt Bridge CU President), Cathy Mallen (Member Services Assistant MSA), and Julie Greenwood (Assistant Treasurer Platt Bridge CU)



Pictured : Peter Kelly (Development Worker, WCCUDA)

1991

Worsley Mesnes
Credit Union
registered (271c)

1992

Pemberton
Credit Union
registered (315c)



Development of Wigan Credit Unions

Funding was secured to form a development agency, Wigan Community Credit Union Development Agency (WCCUDA). This was established to promote the growth of credit unions across the borough. Over the next few years five more credit unions were formed across Wigan Borough: Pemberton, West Leigh, Worsley Mesnes, North West Wigan and Welcome Credit Union.



1996

North West
Credit Union
registered (454c)



1996

Welcome Credit
Union registered
(485c)

Unify Credit Union

From the late 1990's to the turn of the century some of the smaller credit unions struggled to be sustainable. It became clear that in order to survive and grow they needed to join forces and create a stronger and more influential voice for the sector. North West Wigan and Pemberton credit unions transferred their members to Platt Bridge Credit union which then extended its common bond and rebranded to become Unify Credit Union, with a new registered office in Ince.



*Ince Branch
(Smithy Green)*



2002

June

Pemberton & North West Wigan Credit Union transfers their members to Platt Bridge Credit Union. Platt Bridge Credit Union extends their common bond and renames themselves as Unify Credit Union.

October

Unify opens branch in Ince

Growth and Development

In the early 2000's money from the DWP growth fund enabled Unify to employ their first two members of staff. In 2009 Worsley Mesnes Credit Union transferred its members to Unify.

Mesnes Credit Union transferred its members to Unify. Unify opened an additional three offices in Leigh, Chorley and Wigan town centre. Unify refurbished the Ince branch and then in 2016 purchased their first premises at Bradshawgate in Leigh.



Pictured : Jo Platt (MP), Elaine Chillag (Board Director of Unify), Andy Burnham (MP), Angela Fishwick (CEO of Unify)



Pictured: Cllr.Alistair Bradley (Chorley Council), Angela Fishwick (CEO, Unify)

In 2013 with support from Chorley Council, Unify widened its common bond to include Chorley and opened an office on Market Street.

2009

Worsley Mesnes Credit Union transfers to become part of Unify

2010

Unify opens branch in Leigh

2013

Unify opens branch in Chorley

STOP LOAN SHARKS

Intervention . Support . Education



Crompton Street Branch



Ince Refurbished

The Chorley branch manager, Julie Greenwood (one of the founding members of Platt Bridge CU) and her team, realised a virulent loan shark was working in the Chorley area and alerted the Illegal Money Lending Team who successfully prosecuted the illegal lender, for which the credit union staff received an award in recognition of their help.



Pictured: Denise Finney (MSA, Unify) Gary Hall (Chief Executive, Chorley Council), Julie Greenwood (Branch Manager, Unify) Jemma Whitford (MSA, Unify)

2015

Unify opens branch in Wigan town centre

2016

Unify purchases their first premises at 90 Bradshawgate, Leigh. Leigh branch relocates to here.

In 2017, Welcome Credit Union transferred its members to Unify creating a larger and more sustainable single credit union which today is going from strength to strength. Combining payroll members with community membership and thus offering something for everyone living and working across the common bond area.



Over the last 30 years we have given out over £30,000,000 in loans



2017

Welcome Credit Union transfers to become part of Unify Credit Union

2019

We celebrate 30 years of Credit Unions in our community!

Filene Awards



In November 2018, Unify were awarded 3 credit union 'Oscars' at the 8th Annual Filene Credit Union Awards for Excellence. The awards were – Special award for excellence in Film Production, Award for Hosting Schemes in Primary and Secondary Schools and Award for Use of Media.



Roll of Honour

A special thank you to all the people who have volunteered with us. We wouldn't be here without you.

Abbie Gregory
Aileen Maloney
Ajheen Jaf
Alan Bretherton
Alison Green
Alison McKenzie Folan
Aneta Ogrodzinska
Andrew Gregory
Ann Messenger
Ann Robinson
Barbara Nettleton
Barry Lyon
Bernadine Brady
Bill Swankie
Brenda Greenhalgh
Carol Carr
Carol Doran

Carol Isherwood
Carolyn Yarwood
Cath Dawber
Cath Webb
Cathy Mallon
Chris Ready
Christine Willis
Christine Farrimond
Crystal Chilton
Dave Walker
David Coaker
David Willis
Dawn Galletly
Derek Breheny
Diane Kelly
Diane Splaine
Doris Bretherton

Eileen Bradshaw
Eileen Horrocks
Eileen Woodcock
Elaine Chillag
Elaine Conroy
Elizabeth Rothwell
Ellen Barstow
Emily Fishwick
Eric Greenhalgh
Eric King
Erica Mann
Gary Hall
Gashaw Awla
Gavin Tomlinson
Graham Isherwood
Graham Wood
Helen Barnard
Ian McCartney
Ira Whitely
James Maloney
Janice Ashurst
Jean Touhey

Jean Wood
Joan Banks
Joe Morris
John Earl
John Tiernan
John Whitely
Julia Wiechers
Julie Greenwood
Julie Loynd
June Hulse (Gordon)
Karen Hill
Karen Bish
Kath Fisher
Katy Fishwick
Kayleigh Gregory
Kelly Hunt
Kerry Williams
Kevin Hudson
Laura Alker
Linda Heffey

Lisa Gregory
Lisa Jackson
Lorna Pownall
Lyndsey Neal
Marie Breheny
Mark Fishwick
Mary Hurst
Mary Morris
Max Finney
Michael Greenwood
Mona Follows
Muriel Butler
Myra Gregson
Nadine Atherton
Neil Bracegirdle
Pat Conroy
Pat Hill
Paul Spencer
Pauline Facey
Pauline McBride

Peter Deacon
Peter Kelly
Peter McCarthy
Samantha Hayes
Sheila Saxon
Stacey Kaaria
Stephen Cartwright
Steve Parker
Sue Shaw
Susan Forshaw
Susan Harrison
Tracey Bayley
Tony Addison
Trevor Barton
Una Townsend
Val Watson
(Higgins)
Vanessa King
Veronica Maloney
Yvonne Fields



A MESSAGE FROM OUR TRADE ASSOCIATION

ACE Credit Union Services would like to wish everybody at Unify Credit Union a Happy 30th Anniversary. As one of four credit union trade bodies operating in Great Britain ACE was delighted to welcome Unify Credit Union on board in 2017. ACE CEO Bill Hudson said:

“Getting Unify Credit Union on board as an ACE member in 2017, was a hugely positive move for us as a small trade body. Having spoken to CEO Angela Fishwick before Unify joined ACE, it was clear that we would be recruiting a hugely committed credit union that puts its members needs at the centre of all of its business planning and development”. Unify Credit Union tells its members that “Your financial well-being is key to our success” and offers them products and services that justify this bold statement. Since the early days of development in 1989, Unify Credit Union has moved strategically forwards by reaching out to neighbouring communities and building on the basic credit union principle of “people helping people”.

Backing this growth Unify Credit Union has been built on strong standards of Management and Governance which ensures that they are consistently looking at how they are performing and where they are going in the future.

For ACE, Unify Credit Union should be seen by others as a “Flagship” credit union that follows the basic credit union objects but also looks at ways that it can constantly be looking to improve the financial well-being of its members.

Bill Hudson

CEO - ACE Credit Union Services





You're Better Off With Us

www.unifycu.org

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (FRN 213321)