

Cross-Party Group Annual Return

Name of Cross-Party Group

Cross-Party Group on Credit Unions

Date Group Established (the date of establishment is the date in this parliamentary session that the Group held its initial meeting, where the office bearers were elected and not the date that the Group was accorded recognition. All Groups should hold their AGMs on, or before, the anniversary of this date.)

26th October 2021

Date of Most Recent Annual General Meeting (AGM)

19th December 2022

Note: AGM held outside the 13-month window. Original meetings for 2022 planned slightly outside the 11-13 month window due to an administrative error on behalf of the CPG secretariat (meetings were planned for early September and December). AGM was scheduled for early December, but was postponed to later in the month due to limited availability of credit union sector CPG members and invited guests.

The CPG office bearers will ensure the following AGM is held within the 11-13 month window.

Date Annual Return Submitted 17/01/2023

Date of Preceding AGM [this date is required to aid clerks in verifying that the most recent AGM has taken place within 11 to 13 months of the previous AGM]

26th October 2021

Group Meetings and Activities

Please provide details of each meeting of the Group including the date of the meeting, a brief description of the main subjects discussed and the MSP and non-MSP attendance figures.

Details of any other activities, such as visits undertaken by the Group or papers/report published by the Group should also be provided.

Meeting 10th February 2022:

- 31 total attendees. 3 MSPs in attendance and 28 attendees from the credit union sector (of which 8 were from credit union trade associations members of the CPG and 20 were invited guests from credit unions)
- Meeting dedicated to discuss the CPG's priorities for the year ahead, as identified by the credit union trade associations and also via a wider survey of credit unions conducted prior to the meeting. A statistical overview of the Scottish credit union sector and recent financial trends was presented. The group held a general discussion on the challenges the credit union sector faces, and ways Scottish Parliament and Government could support the sector.

Meeting 12th May 2022:

- 25 total attendees. 2 MSPs in attendance, 1 attendee from Scottish Parliament and 22 attendees from the credit union sector (of which 8 were from credit union trade associations members of the CPG and 14 were invited guests from credit unions).
- Meeting dedicated to discussing the value of credit union payroll services in building financial resilience, and how MSPs and Scottish Government could work to promote the uptake of credit union payroll services.

Meeting 19th December 2022:

- 23 total attendees. 3 MSPs in attendance, 1 attendee from Scottish Parliament and 19 attendees from the credit union sector (of which 8 were from credit union trade associations members of the CPG and 11 were invited guests from credit unions)
- CPG held AGM and annual election of office bearers. Remaining agenda focussed on cost of living crisis, impact on of the rising cost of living seen by credit unions and what credit unions are doing to respond to the crisis. Discussion on potential support from Scottish Government for credit unions with responding to the cost of living crisis.

MSP Members of The Group

Please provide names and party designation of all MSP members of the Group.

Tess White MSP (Scottish Conservatives and Unionist Party)
 John Mason MSP (SNP)
 Stuart McMillan MSP (SNP)
 Paul Sweeney MSP (Scottish Labour and Co-operative Party)
 Graham Simpson MSP (Scottish Conservative Party)
 Miles Briggs MSP (Scottish Conservative Party)
 Stephen Kerr MSP (Scottish Conservative Party)

Non-MSP Members of The Group

For organisational members please provide only the name of the organisation, it is not necessary to provide the name(s) of individuals who may represent the organisation at meetings of the Group.

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| Individuals | |
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| Organisations | Association of British Credit Unions Ltd (Scotland) Scottish League of Credit Unions ACE Credit Union Services UK Credit Unions Ltd National Credit Union Forum |
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Group Office Bearers

Please provide names for all office bearers. The minimum requirement is that two of the office bearers are MSPs and one of these is Convener – beyond this it is a matter for the Group to decide upon the office bearers it wishes to have. It is permissible to have more than one individual elected to each office, for example, co-conveners or multiple deputy conveners.

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| Convener | Tess White MSP |
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| Deputy Convener | Paul Sweeney MSP |
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| Secretary | Association of British Credit Unions Ltd. |
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| Treasurer | |
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Financial Benefits or Other Benefits

Please provide details of any financial or material benefit(s) the Group anticipates receiving from a single source in a calendar year which has a value, either singly or cumulatively, of more than £500. This includes donations, gifts, hospitality or visits and material assistance such as secretariat support.

Association of British Credit Unions (Scotland) covers the cost of teas/coffees for in-person meetings. In the last session this cost £28.20 per meeting, so we anticipate a similar amount dependent on the cost of Scottish Parliament catering. The CPG will have both in-person and online meetings in 2022 and anticipates two in-person meetings.

ABCUL Scotland also provides secretariat support for approximately 8 days per year, at an estimated market value of £2,400.

In previous Parliamentary terms, the CPG has organised a reception in Parliament to mark International Credit Union Day, with financial support from CUNA Mutual for catering to the value of £2000. No arrangements are in place at this time to hold a similar event over the next 12 months, but it is possible that the CPG may have a similar event at some point over the course of this Parliament.

Convener Contact Details

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| Name | Tess White MSP |
| Parliamentary address | M2.20 The Scottish Parliament Edinburgh EH99 1SP |
| Telephone number | 0131 348 6218 |