

When, just over three years ago, this Credit Union absorbed the smaller North London Credit Union where I was also a volunteer director, you voted me in as a director here.

I felt that my background as a non-practising barrister and former criminal law lecturer and my long time enthusiasm for volunteering for organisations, which work to counter the effects of climate change, meant I had something to offer an ethical co-operative of members who can save and borrow, without enriching the owners of financial organisations only interested in making as much profit as possible.

The board asked me to take responsibility for looking at our carbon footprint and how to reduce it; and for our Anti—Money Laundering policy – checking that accounts are not opened to turn criminal money into clean money.

Thanks to the building our offices are in, with its solar panels, air source heat pump and triple or double glazing, our Credit Union is closing on net zero on its energy use. With great help from the previous and current CEO, our systems for ensuring our members savings and loans are used only for their intended legal and ethical purposes, already robust, is becoming more so every year and I have further refinements planned for both areas which should be complete by this time next year. I shall relinquish my place on the board to give me more time for other voluntary work which is why I ask you for another year as a director.

There is a number of other organisations I volunteer for, such as a small charity I am trustee of, but being a director of London Capital Credit Union is one of the most satisfying volunteering works I have ever done. It enables me to apply my professional skills to deliver results for an excellent organisation which provides important financial services to a range of members – including some vulnerable ones - and to the wider community.