



UNDEB CREDYD Y LLECHEN CYF
Y LLECHEN CREDIT UNION LTD

The Annual General Meeting will be held at 7pm on Tuesday 16th February at Ty Gegin, Maesgeirchen, Bangor.

All members are invited to attend.

Agenda

- 1. Minutes of the AGM 2009**
- 2. Matters Arising**
- 3. Chairs Report**
- 4. Annual Accounts**
- 5. Election of Officers**
- 6. Proposed Merger (see enclosed newsletter)**
- 7. Any Other Business**

Tea, Coffee and biscuits will be available.

New Year Resolution

It's the start of a New Year and the perfect time for a New Years REVOLUTION!

Let's take the opportunity to make 2010 a great year for Y-Llechen and all really try to do everything that we can to make this coming year the best yet for your Credit Union. With the impending merger on the cards, in the not so distant future, we really need to take this chance to forge ahead and get as many new active members as possible. The more members we have saving regularly the more we can bring to the table in the new North Wales Credit Union.

Remember in addition to the adult and junior memberships we can now also offer Child Trust Funds (CTFs) which can gain an interest rate of 3% for the benefactor. This gives us a range of products that are well placed in a competitive marketplace.

Although it's the beginning of the year and next Christmas seems a very long time away (thankfully!) this is the time we need to promote our services and products.

The television will have adverts for the various Christmas savings schemes and hopefully people will be conscious of the need to plan ahead, not just for Christmas but also for the summer holidays. All in all it's an excellent time to push the aims and objectives of community saving. I can't stress how much the CU will benefit its members and the more we are able to be, the better our service to the members, so please take every opportunity to let people know about Y-Llechen.

The best recommendation is from someone who already uses and like the service we offer and as such it is dependent on you to let your friends know about the credit union and what it can offer.



New Members For The New Year

Congratulations are due for one of our newest members.

Baby Shea Roberts has joined the Credit Union at the tender age of 3 months. He joins his Mum - Sharon, sisters - Hope and Amy and big brother Ethan in being members of Y-Llechen. Shea is pictured with Dorothy Bulled one of our long-standing members and organiser of the collection point based in MATRA in Maesgeirchen, Bangor.

Without volunteers the Credit Union could not survive, so if you have any spare time, come and join us as a volunteer. You will be warmly welcomed.
If you are interested please contact the Head Office in Caernarfon on 01286-678686.

Child Trust Fund Cymru

The Welsh Assembly Government is providing a top up to the Child Trust Fund of all eligible children in Wales.

Who is eligible for the basic £50 Child Trust Fund Cymru?

Children born between 1 September 2002 and 31st August 2004 who already have a Child Trust account. Children living in Wales as at 21st of September 2009.

Who is eligible for the extra £50 (total £100)?

Children claiming Free School Meals at 21st September 2009.

How do I apply?

Claim forms will be sent to the homes of eligible children in October. If not received, a copy can be ordered by calling 0800 4960590.

Further information is available online at www.wales.gov.uk/childtrustfundcymru

Child Trust Fund accounts are available from Y-Llechen Credit Union and we presently pay an annual interest rate of 3% please enquire at any collection point for more information.

New Development Manager!

Y-Llechen has appointed Urtha Felda as its new Development Manager.

Having spent many years working in the voluntary sector, in North West Wales, Urtha started this role in late 2009.

Urtha has a background in law, social work, and education and is passionate about social justice.

Immediately prior to taking this role she worked for SOVA based in Bangor. She has extensive experience in both paid and voluntary roles and will add greatly to the Y-Llechen team.



Start Saving For Christmas 2010

Christmas is an expensive time of year but with a little planning you can cover the cost and avoid large bills in the New Year.

By saving regularly with your local Credit Union you'll be surprised how much extra you'll have to spend. By saving just five pounds a week you could have over two hundred pounds saved by next Christmas; this would enable you to apply for four hundred pounds as a loan to help cover the cost of this most expensive time.

Yes I know we're all still sick of turkey and some of us are still suffering with indigestion and the last thing you want to do is start thinking about it all again. But this is the time to bite the bullet and plan ahead for next time. As you can see from the above with just a little organisation you can take a lot of the stress and hassle from next year's festivities. So give it some thought and enjoy next Christmas even more than this year.

The Benefits Of Volunteering

Hi, I'm Alistair and I'd like to take this chance to tell you about the benefits of volunteering for your local Credit Union.

I have been a volunteer at Pool Street for a little over a year now and have enjoyed myself tremendously. Prior to starting here I had been unemployed and more than a little un-stimulated for far too long. I have gained in confidence through meeting

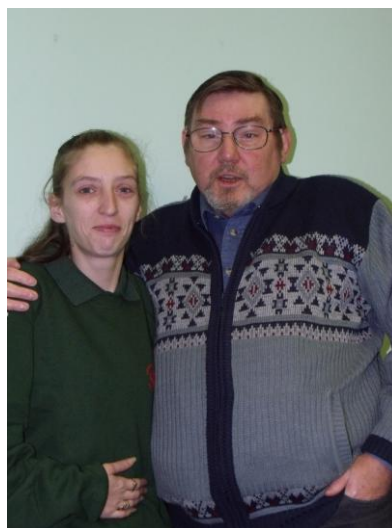
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people, both colleagues and customers, and have updated my job skills after letting them get rusty. I have also learned some new skills which will hopefully add to my career prospects in the future. In addition to this I have met many different people at work and have gained socially as well as the previously mentioned benefits.

I have really enjoyed adding to the community in this role and it has definitely increased my self-worth. During my time I have received excellent support from staff that I work with have encountered no problems that I felt I had been left on my own to deal with. In addition to the above I also have benefited from not heating my flat quite as much of the time and certainly have saved a lot of money on coffee (being something of a coffee-aholic).

So really there is no reason why you shouldn't give some of your time to help out, and we have a role to suit everybody if you are 18 or 80. If you or someone you know is interested in giving up some of their time please contact your local collection point or the main office in Pool Street, Caernarfon.

Volunteer Sees the World



Pictured are Pool Street Volunteer Sarah Horton and Credit Union Director Mostyn Toghill on an outreach visit to Barmouth Collection Point.

The two intrepid adventurers visited one of our furthest flung outposts in early December. They spent some time with Nan and the team, talking through any training needs any other questions that the Deep South of Gwynedd had.

Sarah volunteers one day a week in Caernarfon and does workplace training via Arfon Dwyfor Training.

COLLECTION POINTS

**MATRA Residents Association,
Penrhyn Avenue,
Maesgeirchen,
Bangor.
Tel No: 01248-361793.
Opening Times -
Tuesday 9am - 12pm.**

**Barmouth Communities First
Partnership,
Station road,
Barmouth.
Tel No: 01341-280979.
Opening Times -
Thursday 11am - 2pm.**

**Blaenau Ffestiniog Communities
First,
49 Stryd Fawr,
Blaenau Ffestiniog.
Tel No: 01766-832214.
Opening Times -
Friday 10am - 12.30pm.**

**Gwelfor Community Centre,
Ffordd Tudur,
Holyhead.
Tel No: 01407-769277.
Opening Times -
Monday: 11am - 12.30pm.**

**Newry Community Centre,
Newry Fields,
Holyhead.
Tel No: 01407 769277.
Opening Times -
Friday: 9.30am - 12.30pm.**

**Plas Cybi Partnership,
Millbank Senior Citizens Club,
Holyhead.
Tel No: 01407 765832.
Opening Times -
Friday: 10am - 12pm.**

**Y-Llechen Credit Union,
41 Pool Street,
Caernarfon.
Tel No: 01286 678686.
Opening Times -
Wednesday & Friday 10am - 3pm.**