



Enterprise  
Credit Union

# ANNUAL REPORT 2020-21

Enterprise Credit Union, in common with all UK Credit Unions, is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our Firm Reference Number (FRN) is 213291.



# CONTENTS

01

ABOUT US

---

02

OUR YEAR AT  
A GLANCE

---

04

CHAIR'S REPORT

---

06

CEO'S REPORT

---

08

TREASURY REPORT

---

09

AUDITORS REPORT

---

14

INTERNAL AUDIT  
REPORT

---

16

MEET THE BOARD

---

18

JACKY ALKER AWARD  
& JOSH REFLECTS

---

19

IN MEMORY

---

20

WHAT OUR  
MEMBERS SAY

---



We have  
over **22,500**  
members



We have lent over  
**£58.6 Million** in the  
last 3 years



We look after  
over **£26.9 Million**  
of our members'  
savings

# ABOUT US

Enterprise Credit Union is a financial co-operative that exists for the benefit of its members and is open to those who live, work or study in the Knowsley, Liverpool, St Helens, Wirral, Halton and Warrington Boroughs of Merseyside. The Credit Union is owned and controlled by its members.

Our head office is in the heart of our region in Huyton, Knowsley and we have two other branches, one in St Helens and another on Pilch Lane, Liverpool.

## OUR VISION

Our vision is to be the leading ethical member-owned financial services provider for the communities in which we serve.

## OUR MISSION

Our mission is to provide quality, inclusive savings, loans and relevant products for our members throughout their lives.

## OUR VALUES

We will deliver our strategy by:

- ✓ Being responsive to the needs of our members, now and in the future.
- ✓ Being inclusive to all those living or working within our community.
- ✓ Being responsible and ensuring we operate our business ethically and acting to treat all members well.
- ✓ Being honest and fair and acting at all times with integrity.
- ✓ Being respectful to our member's circumstances and consistent with our approach.





# OUR YEAR AT A GLANCE

2020-21 was another challenging year for everyone. But despite the obstacles, our spirit remained strong throughout, and as you can see from some of our key achievements and activities, it was a very rewarding year for us at ECU...

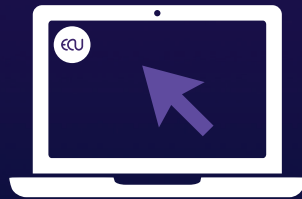


We welcomed over **2,200** new members

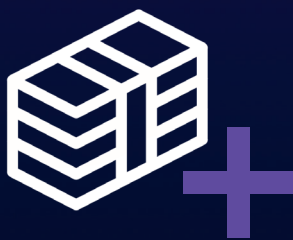


We expanded our field of membership to cover the **whole** of Merseyside and Warrington

Over **15,000** of our members are registered online



We've helped over **23,000** families in Merseyside

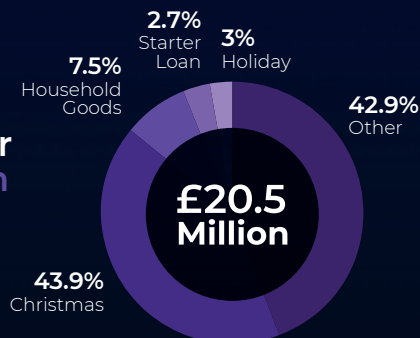


We issued over **20,000** loans with the average loan balance **£1,000+**



**10,000+** members downloaded our mobile app

We lent over **£20.5 Million** to help our members



Our Net Promoter Score (NPS) average was a 'World Class' **96%** for the year



# 2020-21



**November:** Sam joined the team as our Marketing & Communications Officer



**December:** issued over **£9 Million** in loans to our members for Christmas and supported four of our **Community Partners**



**January:** we successfully held our first **virtual AGM**



**March:** we launched the first of our refreshed **Seasonal Newsletters**



**March:** teamed up with **Money Helper** to provide our members with advice and tools that could help them take control of their finances



**May:** welcomed **Liam** and **Laura** to our Member Services Team



**June:** our virtual assistants **Bob & Penny** were given well-deserved makeovers



**September:** reached **1,000+** reviews with a **4.9/5 rating** in our first year using the trusted review platform **Feefo**



**September:** launched our first **pop-up** branch at **The Gate Community Centre**



# CHAIR'S REPORT

Welcome and greetings to all members and invited guests of Enterprise Credit Union to this year our 33rd Annual General Meeting. This report covers the period October 1st 2020, to September 30th 2021.

In a flash we are now a 1/3rd of a century old! I want to start my report by acknowledging another tremendous year for Enterprise credit union, this is all down to the hard-work and loyalty by all involved from my fellow board members, staff, members and also the communities we serve. In an ever changing world, sustainability of organisations to keep serving in both good and bad times is becoming more critical and I'm very proud of the foundations we have in place to keep serving our members.

Building our foundations for a sustainable future have been at the heart of our activity this year, expanding our common bond covering the whole of Merseyside to give us a base for future membership, building new partnerships with employers for payroll saving & loans and trialling new ways of delivering 'pop up branches', innovating the way in which we retain a presence in communities that still want the close interaction with staff.

Early in this last year we were approached by another credit union, St Helens credit union to look at options to merge with them and further enhance the service offered in St Helens. We were delighted the board and staff of St Helens credit union felt us to be worthy partners and as the financial year closed were in the final stages of consolidating this merger. We are excited to have new members coming on board next year.

Covid has continued to have an effect of Enterprise and in the early part of the year we seen a slower than normal growth across all our targets, as things normalised though in life we have seen recovery with 2,200 new members and a growth in our assets of £5.4 million. We anticipated a rise in bad debt in our strategic planning sessions and made prudent choices to increase our provision as a buffer in case this occurred. We again intend on taking this approach for next year, with so much uncertainty its important we as a board/leadership team plan for worst cases alongside investing in our growth. This is the balance we must strike in our strategy, always reviewing and mitigating risks whilst ambitiously moving towards our vision.

---

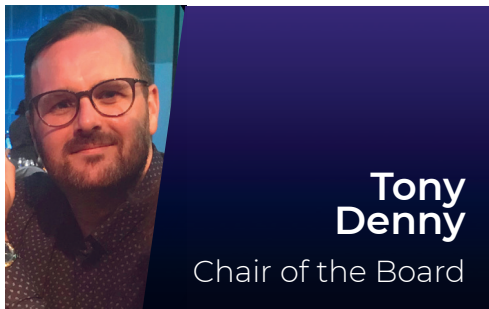
As a board we have also undertaken some self-reflection this year with a strategic governance review ran by one of our partners, Paul Rooney associates. The review was done from a position of strength as a board, ensuring we have the right skills to 'govern as we grow'. The review highlighted some areas we can improve in and we have sessions in the diary to develop an action plan around these. I will reflect on these activities next year, what is most pleasing to share right now is the attitude of fellow directors is one of open mindedness and drive to be the best we can, after all, this is the least our members deserve.

This year, sadly we lost two of our long serving colleagues. Pam Koopmans, and Kathy Halligan were both integral members of the team and had both worked with us for a long time. Our thoughts are with their families, friends and colleagues.

On behalf of the Board and Management, we would like to thank our member-owners for helping to make Enterprise CU a strong, sustainable, forward looking organisation. 2021 we continued building our sustainable foundations and we look forward to continuing to meet the future needs of members in 2022 and beyond.

Best regards,

**Tony Denny**  
**Chair**





# CEO's REPORT

I want to begin by thanking Tony and the whole Board for the support and guidance throughout the past year. As Tony said it's been a successful year and the results are testament to this. I am proud beyond words of the team here at ECU and would like to thank each and every one of them.

You will see the key achievements within this report and some not so visible. Behind the scenes our staff have helped some of our most vulnerable members in really difficult times in their lives. I am so proud of the fact that through our free Life Assurance cover we have helped 45 families in time of need. Over £135k has been paid out in claims and I know I speak on behalf of the team when I say how pleased we are to have supported those members at such a difficult time. For those who don't know we lost two key members of our team this year, Pam Koopmans, and Kathy Halligan, both of whom are sorely missed.

In what has been a roller coaster of a year we are yet again in the enviable position of growth across all areas and are pleased to be recommending one of the best dividend rates around.

Further proof is shown in our member survey where 99.7% of our members would recommend us to their families and friends.

As promised last year we have made great strides in the improvements across all areas of the business. We have undertaken a review of our staffing requirements and have welcomed six new members to our family, Sam, Liam, Laura, Terry, Dawn and Sharon are all settling in well. Our St Helens branch had a full refurbishment and we have plans to renovate our Hall Lane branch and improve your experience when you come to visit us.

We finally received approval from the FCA to open up, not only our geographical reach but also to allow students from across the city to join us. I am delighted with this, and plans are underway to start working with the universities and colleges across Merseyside.

---

## ***So what's in store for the year ahead...***

After a full business plan review, we have set our priorities for the year ahead and include:

**St Helens/Sutton Merger:** Along with the successful merger which took place in November we welcomed a new member of the team and over 1100 members into our CU family. We have exciting plans to expand our reach within the Sutton area and are working with a number of local groups and employers in the area.

**New Products:** In line with our ongoing digital transformation, we are reviewing our product range and are keen to hear from you about any improvements we can make. We will be recruiting some volunteers to help us shape our products so watch this space and if you want to become involved, please let us know.

---

**Expand our reach into the workplace:**

Over 90% of our membership comes from our community, but we know we could help so many more within our workplaces. We want to increase our membership within the workplace and have a dedicated team to expand our reach, not only in our existing partnerships but to encourage more employers to offer the services to their staff.

**Support our community:** We are developing our pop-up branches and aim to reach out not only within our existing field of membership but also into new areas across Merseyside and Warrington. This will be in housing associations, local council buildings, town centres and local community groups.

We now have a 'Friends of Enterprise' lottery where every month not only do our members have a chance of winning a cash prize but one of our local community groups is also awarded a donation.

**Quality Review:** We are so proud of the way we do our work and have received many awards and recognition over the years. Whilst we are undertaking our product review, we have also decided to review the way we do things internally and are excited to start the journey towards achieving ISO 9001 standard which provides assurance to us all that we are setting the standards for the future.

---

Just like the new world we are living in, we are all adjusting to new ways of working, the new norms and the uncertainty of what lies ahead of us, one thing that won't change are our values and we have our Board and the whole team to thank for that. I would like to thank you all for your continued support and look forward to the year ahead. We will achieve great things together not just because we are people helping people by:

- ✔ Being responsive to the needs of our members, now and in the future.
- ✔ Being inclusive to all those living or working within our community.
- ✔ Being responsible and ensuring we operate our business ethically and acting to treat all members well.
- ✔ Being honest and fair and acting at all times with integrity.
- ✔ Being respectful to our members circumstances and consistent with our approach



# TREASURY REPORT

Enterprise Credit Union continues to show significant growth and as the accounts have shown, this year's surplus after dividends, equates to approximately **£1,160,000**. As a result of this year's performance, our capital reserves are now just under **£6.6 million**.

This growth shows the confidence and trust our members have with us and is made possible by prompt loan repayments and the growing amount of shares our members invest with us.

It is essential that Enterprise Credit Union continues to grow and although we still face uncertain times ahead, our focus remains on providing the best possible services and products to our members.

After discussion, the Board of Directors are recommending again this year, that we pay a **2% dividend** to our members.

This proposed dividend represents our financial growth for this year and if agreed, will equate to approximately **£475,000**. The dividend will be proposed and voted on during the resolutions of this meeting.

We would like to thank the membership of the Credit Union for their continued support and hope that this report has clearly demonstrated that Enterprise Credit Union continues to grow and will succeed in becoming the leading ethical member-owned service provider for the communities in which we serve.

## Treasury Team



---

# AUDITORS REPORT

## Report of the independent Auditors to the Members of Enterprise Credit Union Limited

---

### Opinion

We have audited the financial statements of Enterprise Credit Union Limited for the year ended 30 September 2021 which comprise the Revenue Account, the Balance Sheet, the Statement of changes in retained earnings, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial framework that has been applied in their preparations is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the credit union's affairs as at 30 September 2021 and of its income and expenditure for the year the ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Co-operative and Community Benefit Societies Act 2014 and the Credit Unions Act 1979.

**SB&P LLP** | Oriel House, 2-8 Oriel Road, Bootle, Liverpool, Merseyside



## Enterprise Credit Union Limited

### Revenue Account for the Year Ended 30 September 2021

	30.9.21 £	30.9.20 £
Loan interest receivable and similar income	<b>3,090,888</b>	2,656,692
Interest payable	<b>(399,632)</b>	(333,499)
<b>NET INTEREST INCOME</b>	<b>2,691,256</b>	2,323,192
Fees and commissions receivable	-	34,364
Fees and commissions payable	<b>(17,977)</b>	(12,292)
<b>NET FEES AND COMMISSIONS RECEIVABLE</b>	<b>(17,977)</b>	22,072
Other income	<b>56,084</b>	95,332
Administrative expenses	<b>(909,769)</b>	(871,723)
Depreciation and amortisation	<b>(58,976)</b>	(66,765)
Other operating expenses	<b>(257,344)</b>	(207,175)
Impairment losses on loans to members	<b>(337,714)</b>	(772,114)

---

Enterprise Credit Union Limited

Revenue Account  
for the Year Ended 30 September 2021

---

	<b>30.9.21</b> £	30.9.20 £
<b>SURPLUS BEFORE TAXATION</b>	<b>1,165,560</b>	522,820
Taxation	<b>2,145</b>	2,274
<b>SURPLUS FOR THE FINANCIAL YEAR</b>	<b>1,163,415</b>	520,546
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1,163,415</b>	520,546



## Enterprise Credit Union Limited

### Balance Sheet 30 September 2021

	30.9.21 £	30.9.20 £
<b>ASSETS</b>		
Cash	<b>16,833</b>	46,931
Loans and advances to banks	<b>11,126,409</b>	8,468,381
	<b>8,468,381</b>	4,609,495
Loans and advances to members	<b>22,413,732</b>	19,863,236
Intangible fixed assets	<b>52,800</b>	69,750
Tangible fixed assets	<b>338,468</b>	289,258
Prepayments and accrued income	<b>126,773</b>	137,326
<b>TOTAL ASSETS</b>	<b>34,058,182</b>	28,827,951
<b>LIABILITIES</b>		
Subscribed capital – repayable on demand	<b>26,984,368</b>	22,970,119
Deferred shares	<b>50,000</b>	50,000

---

Enterprise Credit Union Limited

Balance Sheet  
30 September 2021

---

	<b>30.9.21</b>	30.9.20
	<b>£</b>	£
Other payables	<b>435,951</b>	383,384
	<hr/>	<hr/>
	<b>27,470,319</b>	23,403,503
Retained earnings	<b>6,587,863</b>	5,424,448
	<hr/>	<hr/>
<b>TOTAL LIABILITIES</b>	<b>34,058,182</b>	28,827,951
	<hr/> <hr/>	<hr/> <hr/>



# INTERNAL AUDIT REPORT

The Internal Audit function is a regulatory requirement for financial firms including credit unions. Its function is to provide oversight of the policies and procedures adopted and to ensure that there are effective systems and controls in place to safeguard members savings and to comply with the many regulations that apply to credit unions. We are dual regulated by both the Prudential Regulatory Authority (PRA) and the Financial Conduct Authority (FCA) who have set regulation specific to credit unions, but we must also follow other regulation common to all financial institutions including areas such as Money Laundering and Data Protection.

Its purpose is to assist the main Board of Directors in fulfilling its responsibilities in respect of:

- ✓ Regulatory compliance and reporting requirements
- ✓ Internal policies, systems & controls
- ✓ Adherence to Enterprise's Rulebook
- ✓ Our code of conduct

At Enterprise we have two aspects to the Internal Audit function:

1. An independent external firm of Auditors who specialise in auditing financial firms
  - a. Alexander Sloan Accountants and Business Advisors
2. An Internal Audit Committee
  - a. Paul Jones Director
  - b. Jenny France Director
  - c. Karen Bennett Chief Executive Officer
  - d. Frank Corcoran Head of Compliance & Risk

The external Auditors conduct comprehensive reviews of our policies, procedures, systems and documentation to ensure that they are comprehensive and compliant with regulation. They undertake various reviews during the year in different areas so as to provide full coverage over a period. They provide in depth reports on their findings which provide assurance that we are doing things correctly, along with recommendations for changes where they see a need.

Over the last year the reviews have covered areas including:

- > Account Maintenance
- > Complaints
- > Compliance
- > Deposits
- > Operational Resilience

The Internal Audit Committee meet quarterly to review the Auditor's findings and to discuss other internal audit matters. They undertake full reviews of Enterprise's Risk Register to identify risks to the business and put in place mitigation and monitoring processes to minimise any impact.

In turn, the Committee report directly to the Board of Directors at the monthly Board Meetings.

In line with PRA Regulation, we can confirm that all requirements in respect of Depositor Protection, Fidelity Bond Insurance and for "Additional Activities" have been met.

---

# MONEY LAUNDERING REPORT

In line with all financial firms, we are obliged to follow the Anti-Money Laundering principles as outlines in the Joint Money Laundering Steering Committee's Guidelines. This involves ensuring that we undertake suitable checks to correctly identify Members and have systems & controls in place to prevent and report Money Laundering through Enterprise.

We have in place robust procedures that involve either electronic checks or the production of approved documentation which verifies that any new Member is correctly identified before opening an account.

In addition, we have policies, systems & controls in place to identify unusual transactions that may involve money laundering.

All of our staff undertake training on an annual basis.

---

# COMPLIANCE REPORT

Regulation is there to protect the public with their financial dealings. Here at Enterprise, we take the safety of your money extremely seriously and take every precaution to adhere to that regulation and ensure that your money is secure. To that end we employ a Head of Compliance & Risk whose role includes maintaining a fully compliant credit union and reporting to the Board of Directors on any matters relating to regulation change.

One of the great things about saving with Enterprise is that we are part of the Financial Services Compensation Scheme. This guarantees eligible deposits (see the information sheet and exclusions list on our website) up to a maximum of £85,000 per member. In the event of a credit union failing, the FSCS will pay out within 10 business days. of regulation increases as a credit union grows.

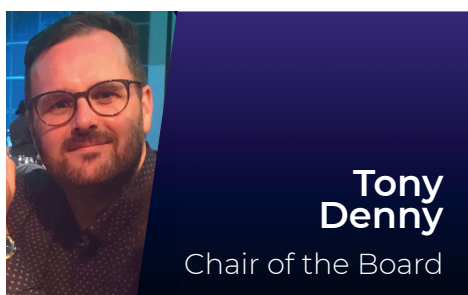
The Regulatory Regime for credit unions is a little different to other financial institutions as we come under the Credit Union Act 1979. Although we must also comply with many other regulations this Act only applies to credit unions making us somewhat unique in the financial world.

The Financial climate in the UK is rapidly changing and as you will see from the date of the Act, it is somewhat old and outdated. The Treasury have agreed to review it to bring it up to date and make it less restrictive. It will take time to agree the wording, and have it passed through Parliament but the review is welcome, and we hope it will allow us to provide more services in the future.

# MEET THE BOARD

The Board is responsible for the strategic direction of the credit union, establishing policies and procedures for the operation of the business. It also holds management responsible for delivery of the business plan and maintenance of high-quality service to members.

During the financial year 2020-2021 the directors (listed below) held office following the AGM in February 2021. The Board is comprised of unpaid members of the Credit Union who commit to volunteer on a regular basis.



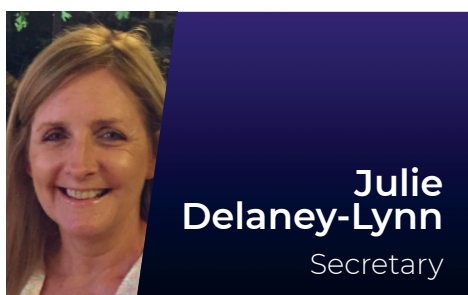
I have been involved with the Credit Union for the past five years and have been Chair of the Board of Directors for the past three. I have been involved in my local community for over twenty years and live in the Prescot area with a young family.

The credit union is something I am extremely passionate about, the fact we change people's lives through the services we provide inspires me and the board to be the best we can.



I have been on the Board for four years and have thoroughly enjoyed learning and being a part of the credit union.

I am currently Vice Chair and a member of the Internal Audit and Risk Committee. I work in commercial banking industry and live in St Helens.



I have been a Director for the past 20 years and have seen this credit union grow at a phenomenal rate during that time.

I am currently Secretary of the credit union and love being involved. I work in the civil service and from Huyton and I am married with two grown up children.



I have been involved in credit unions for over thirty years and more recently as a Director with Enterprise. I am on the Internal Audit and Risk Committee.

I am a Reader in Social Economy at Liverpool John Moore's University, where I have developed a national and international profile in credit union and co-operative research. I am also the Director of Research at the Swoboda Research Centre, a credit union research organisation based in Dublin Ireland, a trustee of the Just Finance Foundation, London, and a director of Financial Inclusion Europe AISBL, Brussels.



**Anne McGlashan**  
Director

I have been a Director since 2012 and have been involved in various committees throughout this time. I work in a local school and live in Huyton with 3 grown up sons.



**Tom Roberts**  
Treasurer

I was born and bred in Huyton but now live in Plymouth. I was previously a Director of Hope Credit Union in Plymouth and believe in the power, strength and ability of the local community.

I was elected on to the Board of Enterprise in 2012 and I am currently Treasurer. I have witnessed the strategic vision shown by the Board and Staff which will only move this Credit Union from strength to strength.



**Ken McGlashan**  
Director

I've been involved as a Director with the credit union for the past nine years and have lived in Huyton for over 70 years.

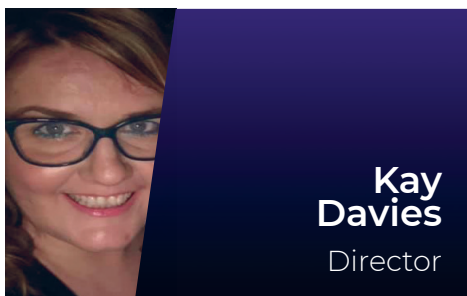
I have 9 children who all went to schools in Knowsley and I clearly value my local community.



**Josh Austin**  
Director

I have been involved with Enterprise Credit Union for over 9 years as a member and joined the Board last year as a Director. In my day to day role I am a Software Delivery Manager responsible for a team of over 50 developers, building solutions to meet business requirements and offer improved customer service for a leading telecoms provider.

I have joined the Board to help with the digital transformation and offer my expertise and knowledge along the way.



**Kay Davies**  
Director

I have been a member of the credit union for eight years and bring a range of skills to the board. I have spent over ten years as a civil servant and recently joined a local housing association as a senior customer liaison officer. I am a local councillor in Liverpool and very community driven.



# JACKY ALKER AWARD 2021

Jacky Alker began his volunteering with us at the young age of 57 as a collector in one of our local collection points. Jacky quickly became the chief cashier with the credit union and took great pride in his work. Jacky became a mentor for volunteers and staff alike and taught many of us the values and principles we stand by today. In August 2018 Jacky decided to retire at the age of 78 leaving a long-lasting influence on everyone. The Board decided to create the Jacky Alker Award to acknowledge the commitment and loyalty of our unsung heroes.

We began presenting the Jacky Alker award back in 2018 to recognise the effort and sheer commitment shown by our volunteers during their time at Enterprise. This year's recipient is without doubt a shining example of the true ethos of people helping people.



**Julie Delaney-Lynn** has been a volunteer with us since 1999 beginning as our first collector with our Junior Savers in Park View School in Huyton. Julie was persuaded to join our Board in 2000 and has been an integral part of our governance structure ever since. We would like to present this award to Julie and thank her for all her efforts both in the past and in the future.

# JOSH REFLECTS

I joined the board in December 2019 but only 3 months after joining ECU as a Director a global pandemic started to evolve and is still as prominent as ever. Throughout this time there have been highs and lows as I would imagine there has been for all our members, Liverpool won the league, England got to the final of a major tournament, Prince Phillip passed away, we officially left the EU, lockdown one and two just to name a few. However, despite all of this we as a credit union were able to quickly adapt and overcome the challenges faced to ensure we were there support our members and the local communities we serve in. Witnessing this has given me even more motivation to become more involved in Enterprise and helping drive us forward as an organisation so we can further support our ever-growing member base.

## What does the future hold...

Looking ahead to the future I am excited about the direction Enterprise is heading, as Technology Director I am focused on improving our digital capability whilst maintaining our personal relationship with our members and continuing to deliver quality products and customer service throughout. There are still some challenges ahead, but I am confident with community spirit and the drive and desire of all at Enterprise we will continue to overcome these challenges to best serve our members who are at the forefront of everything we do.

Here's to 2022 and beyond!



**Josh Austin**  
Director

# IN MEMORY

We were shook to the core this year when two of our long-standing team members both died within six months of each other. The Board of Directors extend their deepest sympathies to their families and loved ones.



## Pam Koopmans

Pam died very suddenly in July 2021 and was a valued member of the team who had worked with us since 2007. Pam will be fondly remembered by everyone who visited both our Pilch Lane and Page Moss branches in the past. She was a strong determined member of our team and was driven by the desire to help others. She was passionate about the credit union and was a staunch believer in social justice and financial inclusion for all.



## Kathy Halligan

Kathy died after a battle with pancreatic cancer after being diagnosed in December 2020. Kathy had been a valued member of the team since 2000 and will be remembered as the Manager of our Page Moss Branch. Page Moss was our busiest and most successful branch which was all down to Kathys drive and determination. She was loved by members and staff alike and was well known across the whole community.

The Board also extend their deepest sympathies to the families and friends of the forty-five members who died throughout the last year. Rest in Peace.





# WHAT OUR MEMBERS SAY



"I would, and do recommend ECU to friends and family. **It's a fantastic way to save and borrow.** Brilliant, straightforward service."

**Diane, ECU Member**



"Absolutely brilliant. **Best thing I did was to open a ECU account over 12 years ago.** Can't thank the staff enough for their help over the years."

**Leonie, ECU Member**



"Always happy to help and give advice on the best option for you. When it comes to paying it back you're still saving which is a huge bonus. **I recommend ECU to everyone I know.**"

**Sean, ECU Member**



"They were brilliant every step of the way, going above beyond call of duty ensuring everything went smoothly. **Excellent service as usual, cannot fault these people.**"

**Jeanette, ECU Member**



"Brilliant service. Never had a problem as long as I have been with the ECU. **Every member of staff I have dealt with have been professional and couldn't do enough for you!**"

**Danielle, ECU Member**



**99.7%** of our members would recommend us







Enterprise  
Credit Union

# you're better off with us

 Enterprise Credit Union  @EnterpriseCU  @enterprisecreditunion  Enterprise Credit Union

---

Enterprise Credit Union Limited, Hall Lane Branch (Head Office), Hall Lane, Huyton, Liverpool, L36 6AX  
Tel: (0151) 482 0177 • E-mail: [contact@enterprisecreditunion.org](mailto:contact@enterprisecreditunion.org) • Web: [www.enterprisecreditunion.org](http://www.enterprisecreditunion.org)