

Election Statements – AGM Thursday 25th February 2021

Board of Directors

Ms Helen Baron (Seeking re-election)

I believe that an accessible saving and loans facility is sorely needed, particularly in the current economic climate. The impact of the pandemic on people's income and livelihood is already great and likely to increase. The commercial financial sector often excludes or exploits people in financial difficulty. As a savings and loans cooperative the credit union can provide the services and support its members want and need in a better way – whether that is support in dealing with rent arrears or loan payment breaks when times are difficult.

I have volunteered as Director and President of the Credit Union since October 2007 and am proud to have been involved in its phenomenal growth from a few hundred members to where we are today. We are providing fair financial services to people that want an ethical alternative and those who are not served well by commercial firms. I see my responsibility as President to enable the board to work effectively. The best part of the role is the opportunity it gives me to see directly how the credit union can impact on members' lives.

I have been a resident of Haringey, Islington and now Barnet over the last 30 years which covers a lot of our common bond and enjoy becoming involved in the community. In my day job I am a psychologist and work with organisations and people to help them find appropriate roles and work effectively. Thus I can also use my professional expertise to support the credit union.

Ms Kerry Hallett (seeking election)

I am seeking your approval to be able to continue to serve the Board, the Credit Union and most importantly you, its members. I have been involved with the Board of Directors at London Capital since spring 2020, and have been working alongside the team to upgrade the mobile app. I was co-opted to the Board late last year.

We are all painfully aware of what an extraordinary year 2020 was for everyone, for many this has been felt financially. The support that the Union is able to provide to members of the community is essential, especially in times such as these. This further strengthens my belief in the value and importance of Credit Unions and my determination to help London Capital Credit Union to continue to provide its members with appropriate, fair, financial products to meet their needs and improve their financial well-being.

Whether we like it or not money does seem to make the world go round. Credit Unions genuinely help real people to control their own finances and destinies, to be able to play an active part in the Credit Union movement is a privilege for me.

I have built a career in Financial Services over the last 25+ years, working in some of the world's biggest banks. During that time, I have built skills and knowledge in Leadership, Project Management, Regulatory Compliance and Risk and Controls that I know can be put to good use at the Credit Union. As a member of the Board, I look forward to playing an active role in shaping policy and ensuring that the relevant rules and regulations are adhered to, as well as mitigating risks and enhancing controls. In doing so I can help London Capital CU to continue to grow and provide affordable, high quality and ethical financial services to the community.

Mr Francois Jarrosson (seeking election)

I have been involved with the London Capital Credit Union since 2019, helping to analyse and strengthen its loan offering and its capital structure. I have also participated in Board meetings as an observer during that time.

With more than 20 years' experience in the financial sector, focusing on risk management in regulated industries, I look forward to actively contributing to the stability and success of our Credit Union for the benefit of its members and our community.

Our Credit Union is an ethical, local and democratic institution that does an incredible job to improve the daily lives of so many people. Therefore, I am glad to stand for election this year and pledge to support its future achievements.

Mr Barak Sas (seeking election)

I have been involved in the credit union movement for the past 8 years, leading efforts to establish credit unions. In the process I have touched on regulatory, IT and operational issues, working with financial regulators, private sector stakeholders and international bodies (such as WOCCU and CUNA). Since 2019 I have been living in Camden and volunteering for London Capital Credit Union and was co-opted onto the Board in November 2020.

In my day job I am the Head of Corporate Development at Zeelo, a UK founded mobility start-up. Before that I worked in financial and operational positions in the automotive industry, and prior to that in research and consulting companies. I hold an MBA and bring a wealth of operational and management experience to my role on the board. Since joining the board I have made particular contributions on cyber security and risk management.

I believe credit unions are important in providing access to fair capital, and can be used for social good, and am happy to contribute my time for that goal. At these

post-corona times, we have an opportunity to help re-start our community's economic activity, and I want to help that happen.

Supervisory Committee

Mr Gordon Brown (seeking re-election)

I have been a member of the Credit Union for many years, initially as a Director of Radio Taxis Credit Union which transferred engagements to London Capital CU. More recently I have been assisting the Credit Union in its business planning and the Supervisory Committee in its duties.

I have over 30 years in the finance and accountancy profession where as a qualified accountant I worked in senior finance roles at Tesco, Ryman, Radio Taxis and currently the Stationers Company. I am keen to support London Capital CU which I see as an important provider of financial support to the community and is something I believe should be encouraged.

Accordingly, I wish to be re-elected to the Supervisory Committee so that I can use my finance and business skills to help maintain the high level of controls required of the Credit Union that will ensure its continued success in serving its members.

Mr John Davies (seeking re-election)

I have been volunteering with the credit union for four years, starting out helping in the office and latterly working with the supervisory committee to help the board have as wide a view as feasible of how the business is run.

I've worked in various finance jobs for more than 20 years which brings relevant experience in systems and approaches. I have seen first-hand how LCCU has a very important place in the communities it is part of and want to help it grow safely and brings its benefits to more members.