



| Enterprise
Credit Union

Our partnership working with Local
Councils within our area

Karen Bennett CEO



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Who are Enterprise



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We have 24,000 members across three local council areas.

Liverpool , Knowsley and St Helens Council



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Partnership Working

KNOWSLEY	ST HELENS	LIVERPOOL
RATE RELIEF	RATE RELIEF	100K LOAN CAPITAL
DEFERRED SHARES		PART RATE RELIEF
CORPORATE SHARES		COVID BUSINESS GRANT
PAYROLL FACILITY		
COVID BUSINESS GRANT		



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Knowsley Council:

- KMBC give ECU full rate relief on four of our offices in the borough
- KMBC have invested £50k in deferred shares
- KMBC are one of our Corporate Members and have over £130k invested
- KMBC provide save as you earn/payroll deduction facilities for their staff with ECU
 - More recently COVID support via a business grant of £10k



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Liverpool City Council :

- LCC give 80% discretionary rate relief on the branch in Liverpool
- In 2008 LCC distributed 1 million pounds between 8 credit unions in the city. ECU received £100k for loan capital
- More recently COVID support via a business grant of £10k



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- St Helens Council:
 - St Helens Council give ECU rate relief on the property we own in St Helens
 - St Helens Council provide save as you earn facilities for their staff with ECU



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Partnership Benefits

Monies invested provides a good return with the credit union.

24,500 residents are more financially resilient and are building up savings with us

Each and every member (Corporate Members included) in our credit union receive a good return on their savings accounts



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Partnership Benefits

8000 residents/families have received loans from ECU totalling just under £6 million pounds during COVID

(These included 986 school uniform loans totalling £400k)

Estimated interest saved to our members and those residents is in excess of*4.8 million pounds

* <https://www.providentpersonalcredit.com/apply-now/>



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Thanks for listening

If you want to contact me my email is
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