

# Dumbarton Credit Union

## ~ DCU History ~

Extended Version



As a combination of membership growth and changes in government legislation lead to an expansion in its operations, Dumbarton Credit Union, will inevitably become unrecognisable to its founder members of 1990. Equally, what was the small, almost cosy organisation of the early 1990s will have little relevance to future generations of members. It is chiefly for their benefit that this brief account of the conception, birth and infancy of our Credit Union has been compiled.

In the early autumn of 1985, the West-End community newspaper announced that a meeting would be held in St. Michael's Annexe Cardross Road on October 16<sup>th</sup> to discuss the possibility of forming a Credit Union to serve the people living in the immediate area.

Declan Jones, a Credit Union development officer from Lothians, addressed the meeting which was fairly well attended. However, despite an initial show of interest, after a few similar meetings the project had fizzled out by the summer of 1986.

Regional Councillor Iain Macdonald had been highly supportive of the venture from the outset. When it eventually failed, he voiced the opinion that 'perhaps there would be another day'.

Although unsuccessful, the attempt to establish a Credit Union in the West End had not been a total waste of time. Among those who attended some of the meetings in St. Michael's Annexe and went on to become members, volunteers and office-bearers in Dumbarton Credit Union were Freddie Barnes, Anne Cavan, Cathie Callaghan, Hannah Collins, Danny Kerr, Josephine McAlister, Tom O'Neill, John and Tommy Trainer.

### NEW DAWN

Around the same time as the failed attempt to set up a Credit Union in the West End of the town, a small number of socially concerned people in Bellsmyre were regularly meeting to discuss various relevant issues. It was from these informal meetings that the Dumbarton Justice and Peace Group sprang. Eventually, Mary Cullen became President of the Scottish Justice and Peace Commission while Anna Trainer, represented the movement's local membership at Glasgow Diocesan level.

Part of the local Justice and Peace Group's strategy for combating poverty was the promotion of thrift. To them, the forming of a Credit Union seemed a natural progression towards achieving this particular aim. To some extent they were probably aided and abetted in their thinking by John Kerr, a Credit Union activist from Castlemilk, whom they sometimes met in the wider course of their Justice and Peace work.

In December of each year, Dumbarton Justice and Peace Group organised a series of Advent meetings at which talks were given and discussions held on a wide range of topics. It appears that it was the late Anna Trainer who suggested using one of these meetings to explore the potential for setting up a Credit Union to serve all of Dumbarton.

Acting on Anna's suggestion, Justice and Peace arranged a meeting in Ben View House Strathleven Place on Thursday 8<sup>th</sup> of December 1988 that was addressed by Mary Ferris of Strathclyde Credit Union Development Agency.

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Unfortunately, no formal record appears to have been kept of this meeting. However, it is known that among those who attended were Regional Councillor Iain McDonald and his daughter Gillian. Helen Conboy, Rose Dorman and Helen Fitzpatrick represented the already well-established Dalmuir Credit Union. Others known to have attended were Alice Campbell, Betty Cambell, Sarah Coyle, Eamonn and Mary Cullen, Jock Findlay, Greg Gallagher, Bridie Jermy, Bernard Kelly, Eileen Lally, May Mooney, Sister Anne Jane O'Rourke, Tom O'Neill, Nellie Sweeney, Anna Trainer and Pat Tonner. It is worth noting that almost seventeen years later, some of the above remain highly active members of Dumbarton Credit Union.

### EIGHTEEN MONTHS HARD

The outcome of the December 1988 meeting was the formation of a Steering Committee or Study Group to further the object of setting up a local Credit Union. Tutored by Mary Ferris and Jennifer Lees of SCUDA and the previously mentioned ladies from Dalmuir. The members of the Study Group gradually became acquainted with the routine tasks and responsibilities of running a Credit Union.

The early months of 1989 were something of an odd period in the life of the Study Group. New, unannounced faces would simply turn up at meetings. Some of these new faces would simply disappear after one or two meetings. Fortunately, a hard core chose to remain and become vital cogs in the wheel.

For some months following its formation, Monsignor Murray of St. Patrick's Strathleven Place, had generously allowed the Study Group free use of Ben View House. Eventually the Study Group moved its meeting place to the Concord CE Centre where it received great assistance and co-operation from the centre's co-ordinator, May MacNeill

Initially the Study Group had comprised of a number of disparate individuals brought together by an idea that appealed to their personal sense of social duty. The late Gregor Gordon best summed up this sense of responsibility to society when, in early 1990, he was asked his reasons for becoming involved in the Credit Union movement. Gregor replied to the effect that life had been reasonably good to him and it was simply time to give something back.

The members of the Dumbarton Study Group were far from unique in using Credit Union involvement as means of discharging what they saw as their duty to society. In the late nineteen nineties, the Heriot-Watt University School of Management issued a report on the rapid growth of Credit Unions in Scotland. The report found that Credit Unions in West Central Scotland accounted for 35% of the total membership of British Credit Unions.

In some respects in almost a photo-fit of the Dumbarton Study Group, the report went on to state that, 'Credit Unions therefore tended to form in communities where there remained a vestige of working class solidarity. Members of the founding group have tended to be skilled manual workers (C2s) who participated in the activity of a whole variety of organisations that exist within the community, including particularly Trades Unions, churches and charities. Frequently members of the founding group were well known to one another, and well-known within the community, prior to the establishment of the credit union, have had experience of leadership and may also have acquired many of the formal skills relevant to the operations of a financial services co-operative'.

By April 1989 the Study Group was developing into a cohesive unit possessing a firm sense of direction. In that month, a letter was submitted to the Registrar of Friendly Societies initiating the lengthy process of

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obtaining his recognition that they were capable of running a Credit Union. In the same month Pat Tonner and Helen Devlin were appointed Chairman and Secretary of the Study Group and in anticipation of receiving a start-up grant from Strathclyde Regional Council, a bank account was opened. Also that April, those members of the Study Group who were considering becoming office-bearers in the proposed Credit Union were being asked to give a commitment of between at least six months and a year to the task.

Throughout 1989 the learning process continued. Regular visits were made to established credit unions in the area to see at first hand, their day-to-day operation. Another aspect of learning was that of meetings devoted to role-plays. These role-plays involved the acting out of basic credit union procedures such as the Enrolment of New Members, filling out Deposit Slips, Cash Collection Sheets and the paperwork involved in preparing cash for Banking etc. The roles of Directors, Credit and Supervisory Committee members were also acted out. It was from these role-plays that a picture of who would eventually do what within the proposed Credit Union began to emerge.

In the autumn of that year role-playing became reality when on the 9<sup>th</sup> of October, Helen M. Devlin and Sarah Davis jointly signed the first cheque issued by our Credit Union. Valued at £28.50 it was issued to purchase official Credit Union stationery from the Irish League of Credit Unions. Later the same month, the members of the Study Group, along with family members and friends, set up a savings fund. On October 30<sup>th</sup>, with Sister Anne Jane O'Rourke and Dierdre Lynch acting as Tellers, the first night's collections for the savings fund amounted to £31.50.

It was also around this time that the aspirations of the Study Group received a potentially disastrous set back. To progress to being a fully-fledged Credit Union, the members of the Study Group were required to submit a formal application for recognition to the Registrar of Friendly Societies. In making this formal application, the Study Group was required prove that a degree of shared interests or a *Common Bond* existed among the residents of Dumbarton and Milton. They were also required to illustrate in some depth; their own individual and collective abilities to administer a community based financial institution.

This would involve the submission to the Registrar of an extremely detailed document describing the geography and demography of the area in which the proposed Credit Union would operate. The document was also required to supply information on local industry and politics and what provisions the area had for educational, recreational, community and religious worship activities. Additionally, each member of the Study Group had to submit character references and information on their own personal, family and professional backgrounds as well as outlining their experience in community affairs. The onerous task of compiling the above was the responsibility of a small committee led by Carol McCafferty.

Comprising of a Nurse, a retired Health and Safety Officer, an ex Shepherd, a Distillery Worker, a Joiner, three Local Authority Clerical Staff members, a Clerk, a retired Library Assistant, two Social Security Workers and six Schoolteachers, the Dumbarton Credit Union Study Group, in whose name the application to the Registrar was made, represented a fair cross section of the town's population.

The Registrar's replied that he could not grant an operating licence, as the application had not fully met his requirements. In his opinion, the area to be served was too widespread for a credible *Common Bond* to be shared by members of a population which he felt was somewhat larger than he would have wished for. Apparently based on his examining an Ordnance Survey Map of the district; he also felt the Dumbarton and Milton area to be extremely fragmented and not conducive to a sharing of interests among the population.

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The reaction of The Study Group to the rejection of their application was that it was totally unacceptable to them that the Registrar had arrived at this decision without ever having been in Dumbarton or met any of its townspeople. Local MP John McFall personally conveyed the Group's views to the Registrar.

Accepting the Study Group's views on his decision as being fair comment, the Registrar arranged for his representative, Mr Oliver Clutton-Brock to visit Dumbarton. In mid February 1990, Oliver toured the area accompanied by Regional Councillor Iain McDonald, Helen Conboy, Rose Dorman, Mary Ferris, Gregor Gordon, Tom O'Neill and Pat Tonner. Oliver was immediately impressed by places such as Levensgrove Park and the extensive playing fields at Havoc. Apparently unversed in the ways of small towns, he had some difficulty in being persuaded that people living in Brucehill and Castlehill could actually know anything of the residents of Bellsmyre and Garshake. It would appear that overall, Mr Clutton-Brock had been suitably impressed by what he had seen and heard. A few weeks following his representative's visit to Dumbarton, the Registrar reversed his previous decision and approved the Study Group's application. As a consequence of the Dumbarton Study Group's refusal to take no for an answer, the Registrar made on-site visits by his representative, standard practice when dealing with future registration applications.

Around about the same time as Mr Clutton-Brock's visit another potentially serious obstacle to progress was about to be removed. Almost from day one, the acquisition and long-term retention of suitable, centrally located and economically viable premises figured prominently at meetings of the Study Group. Due to the town centre area of Dumbarton having been demolished and rebuilt in the 1960s and 70s there was a dearth of the type of properties that would meet the requirements of the emergent, community based Dumbarton Credit Union. Among locations suggested and found wanting was the Concorde CE Centre where the Study Group was already holding its meetings. Others suggested sites included at least one local church hall, the old Burgh Hall, vacant premises located on ground level at Dumbarton Central railway station and last, but not least, the disused Police Mortuary at the rear of the Municipal Buildings.

In the late 1980s and early 90s the expansion of the Credit Union movement had been the subject of some favourable comment within the Church of Scotland. With an element of good fortune, while attending an ecumenical service, Eamonn Cullen found himself in the company of the Rev. John Cairns of Riverside Parish Church. Mr Cairns suggested to Eamonn that the Credit Union might be interested in using a former whisky sample store in Castle Street that the church had leased from Allied Distillers. Following one of their weekly meetings in the Concord, members of the Study Group trooped over to Castle Street and were well pleased with what was on offer. Eamonn's casual meeting with Mr Cairns marked the beginning of a cordial relationship between the Credit Union and Riverside Parish Church.

Eventually, a similar good relationship has been struck with Allied Distillers who have proved to be a more than generous landlord to the Credit Union.

### SLOW AND STEADY

Having gained the Registrar's approval and obtained suitable premises all that remained was for the Study Group to finalise its preparations for the opening of Dumbarton Credit Union Ltd.

On Monday 14<sup>th</sup> of May, two separate but directly linked meetings were held in the Concord CE Centre. Pat Tonner with Gregor Gordon acting as Secretary chaired the first of these, formally described as being The Inaugural Meeting. Rose Dorman representing the Association of British Credit Unions Ltd opened the meeting and expressed her delight that after working for eighteen months the Study Group was on the verge of establishing a Credit Union in Dumbarton.

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It was formally agreed that the Common Bond would be defined as that described in the Registration Document. Also that the Credit Union would be known as Dumbarton Credit Union Ltd and its registered Address would be Castle Street Dumbarton. It was further agreed to affiliate to the Association of British Credit Unions Ltd and abide by the International Operating Principles of Credit Union.

Rose Dorman then addressed the meeting on the responsibilities of Credit Union members and office-bearers.

As this point elections were held to form a Board of Directors, Supervisory and Credit Committees. The outcome was as follows. Directors, B. Croft E. Cullen, H. Devlin, G. Gordon, S. Kerr, E. Lally, D. Lynch, C. McCafferty, T. O'Neill, Sister A. J. O'Rourke, M. Orr, S. Scott and T. Trainer.

Credit Committee, S. Davis, H. McGillen, and W. J. Findlay.

Supervisory Committee, S. Connolly, A. Majumdar and P. Tonner.

The meeting was brought to a close by Mary Ferris who reiterated Rose Dorman's earlier sentiments by congratulating the Study group on its eighteen months of hard work. In turn, the meeting thanked Mary for her help and assistance.

There then followed the first formal Board Meeting of Dumbarton Credit Union Ltd. With Mary Ferris as temporary chairperson the following were elected as office-bearers. President, T.O'Neill. Vice-President M.Orr, Secretary, G. Gordon. Treasurer, H. Devlin. Vice- Treasurer, S. Scott. Board Appointee to Credit Committee, E. Cullen. Education Officers, B. Croft, C. McCafferty, Sister A. J.O'Rourke. Insurance Officer, D. Lynch. Delinquency

Officer, S. Kerr Membership Secretary, E. Lally. T. Trainer was formally elected as Board Member.

The meeting was informed that Strathclyde Regional Council had granted the Credit Union £700.

To complete the formalities of becoming a Credit Union four office-bearers were required to sign the Registration Document contained in Rules of Credit Union. The signatories were Siobhan Kerr, Eamonn Cullen, Thomas O'Neill and Gregor Gordon. On the 24<sup>th</sup> of May 1990, Dumbarton Credit Union was given the Register number 47 C by the Registrar's Assistant in Edinburgh.

Around about this time, some apprehensions concerning the responsibility of running a Credit Union began to surface. However, all concerned held their nerve and preparations for opening went ahead.

On Thursday 7<sup>th</sup> of June, various public figures and representatives of local organisations were invited to the formal launching of the Credit Union in Riverside Parish Church Hall. Before introducing District Provost Bill Petrie as the evening's main speaker, Tom O'Neill, laying strong emphasis on the everyone, said that the aim of Dumbarton Credit Union was to serve everyone living in Dumbarton and Milton. For his part, Provost Petrie wished the organisation well and outlined what he saw as some of the benefits of having a Credit Union operating in the area. Other speakers were Rose Dorman, Regional Councillor Iain McDonald and local MP John McFall.

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After the evening's speechmaking, Mrs Joan McFall presented prizes to the winners of a logo designing competition, which had been held in the local secondary schools. Carol Watson's interpretation in blue and white of Dumbarton Castle and Rock backed by the Scottish Thistle, which is still used by the Credit Union, was judged to be the winning entry. Other prizewinners were Karen Anne Wilson and Gerard Boustead.

Throughout the previous eighteen months the Lennox Herald had been fairly supportive of the Study Group's efforts. On the 14<sup>th</sup> of June, the day the fledgling Credit Union opened to the public for business, the local newspaper prominently featured Helen Devlin, Gregor Gordon and Tom O'Neill. Interviewed by Mary Cullen, all three outlined what they saw as benefits of a Credit Union to the community and their individual reasons for becoming involved in the project.

With Carol McCaffery, Jock Findlay and Margaret Orr as Tellers, the first night's collections, including membership fees, amounted to £322. 60. Forty-five adult members were enrolled. Although the Junior Section was not due to start until mid-September, two of Pat Tonner's children were also enrolled that evening.

At the following Monday's Board meeting a small presentation was made to Mary Ferris in appreciation of her contribution to the establishment of the new Credit Union. This was no empty gesture. Week in week out, summer and winter, for the previous eighteen months, Mary would find herself leaving Dumbarton at nine or ten o'clock at night to make her way home to East Kilbride by public transport.

Part of Mary Ferris' remit had been to instil in the Study Group that as officers of a Credit Union their first duty would be the protection of the membership's money. Very much  
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mindful of the above, and only after much agonised discussion, the Credit Committee approved three loans totalling £350. These were paid out on September 27<sup>th</sup>. Of the three borrowers above, one is still happily with us, while the other have sadly passed on.

The Credit Union financial year runs from October 1<sup>st</sup> to September 30<sup>th</sup>. The Auditor's report covering from June to September 1990 shows Cash at Bank and on Hand £5,012, Shares and Savings of £3,862. Loans made totalled £350. Membership stood at 98. A week later this figure rose to 100.

Accounts presented to the AGM for the year 1998/99, show that an active membership of 1461 had Shares and Savings of £450,772. and Cash at Bank and on Hand was £12,264. Loans made for the year in question totalled £539,617. The aggregate of Loans made since September 1990 was £1,946,986. Within the next few weeks this figure has passed the two million pounds mark. Also at the end of September 1999 the Junior Section had a membership of 347 with savings of almost eighteen thousand pounds.

In the late 1980s and early 1990s a company named Telethon was annually making substantial grants of money to community-based groups. Despite the closing date for 1990 applications being past, Pat Tonner compiled and submitted what turned out to be a highly successful application on our behalf. The £3,000 received from this source allowed Dumbarton Credit Union to benefit from having a computerised accounting system at a very early stage of its development.

Since 1993, John Trainer with the assistance of many willing, unpaid volunteers has led our Credit Union on a course of steady and so far sustainable growth. It would be extremely difficult to overstate the week in week,

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out year in year out contribution made by the various volunteers. While some have contributed more than others, all have given freely of their time and effort.

In addition to office-bearers and volunteers a steadily growing membership has contributed to the success of Dumbarton Credit Union. In common with other community-based credit unions, our membership has from day one been preponderantly female.

While mainly due to the hard work of its volunteers, some measure of the Credit Union's success is attributable to assistance received from a number of local public figures and organisations. These include the Rev. John Cairns and Mgr. Thomas Murray of Riverside and St. Patrick's Churches. John McFall MP. District and Regional Councillors Jim Bolland, Iain McDonald, Bill Petrie and the late Provost Pat O'Neill. Also Bill Heaney editor of the Lennox Herald, May McNeill of the Concorde CE Centre, Allied Distillers Ltd, the Bank of Scotland, Dumbarton and Robertson's Printers.

Sadly, of the original sturdy group, Sister Anne Jane O'Rourke, Margaret Orr, Anna Trainer, Jock Findlay and Gregor Gordon have passed on. However, Sally Connolly, Eamonn Cullen, Sarah Davis, Helen Devlin, Eileen Lally, Helen McGillen, Anindya Majumdar, Tom O'Neill. Pat Tonner and Tommy Trainer remain either as active members or volunteers.