



ACE CU SERVICES says goodbye to a founder member BARBARA HANN CBE

It was with great sadness that we received the news that ACE founder and our first CEO, Barbara Hann, had passed away on Christmas Day 2022. We extend sympathy from the Board and member credit unions to her sons Paul and Trevor, her brother Richard, and their families.

Barbara began ACE at the demise of the National Federation of Credit Unions (NFCU), which was dissolved on the day that ACE started in 2000. ACE Treasurer Nancy MacGillivray recalls seeing Barbara standing on a stage with credit union activist Margaret Nolan, asking local credit unions at a meeting if they wanted a community focussed credit union trade body.

Nancy was at that meeting more than 22 years ago and said:

“My first sight of this feisty woman, who became one of my heroes, began a journey that many of us travelled with her. Barbara had a reputation for standing up for the rights of those who often felt that they had no voice, with an impressive past record for working in the best interests of those who often feel excluded and isolated in society.”

Her work in the provision of financial services to the financially excluded in Newcastle-Tyne & Wear was recognised in 2015 by Her Majesty Queen of England in the Queen’s Birthday Honours list. She was awarded with a CBE (Commander of the Order of the British Empire). The CBE is the highest-ranking Order of the British Empire awards, followed by the OBE and then the MBE. They are given to people to recognise a positive impact they have made in their work. The CBE was a much-deserved recognition of Barbara’s contribution to the development of the credit union movement over the years.

Training as a social worker was next on her agenda, during this time she became shop steward with the union and eventually a full-time union employee. Her interest in credit unions began here. Margaret Nolan recounted that Barbara would send people along to the community credit union when she found that

they needed extra help with their finances. Barbara was instrumental in setting up a credit union for Newcastle Council employees as well as a community credit union. This credit union has now become Moneywise Credit Union which now serves thousands of people within the communities of the north east of England.

She also began a health and wealth café where people could get something to eat and learn about credit unions, an enterprise which supplied small refreshments for ACE Board meetings held in Byker.

Barbara became the first CEO of ACE, travelling around the country in her campervan visiting credit unions, meeting with officials of Treasury, PRA and FCA. She announced her retirement from ACE at age 77 in 2014.

Despite her desire to leave quietly and with ‘no fuss’ HM Treasury had other ideas and Barbara was awarded CBE.

Barbara celebrated her retirement from ACE by embarking on a Caribbean tour, not on a luxury liner but on a cargo ship. Barbara being Barbara did not stay at home with her feet up in retirement. Instead she found other projects such as assisting blind people have a fuller life.



Barbara and Stan

Background - Barbara and her brother Richard were born in Haywards Heath, Surrey, being evacuated to Wales during World War II.

The threads running throughout Barbara’s life were of service to others, starting at the age 13 when she, with a group of girls volunteered to help out in the local hospital, becoming invaluable when there was a shortage of nursing staff.

Despite her earlier desire to train as a nurse Barbara attended University in London, qualifying as an Occupational Therapist.

She then trained in the prison service and was appointed as assistant governor at HMP Holloway (at



the time when Myra Hindley was one of the inmates). Being Barbara, she noted the challenges women faced on release, such as fashion, hair, make-up etc. Barbara, realising she was not qualified to give advice, in her own time and her own expense undertook a grooming course in London Mayfair thereby gaining the knowledge to help the women build confidence and self-esteem. Following this she relocated to Newcastle when she was appointed as head of Hilda's school.

Barbara's husband Stan died before her in 2012, a time of great sorrow for her. Barbara then, suffered a major stroke in December 2018 and after several months of rehabilitation she was admitted to St Catherine's Residential Care Home in Newcastle, where she quickly became a favourite with the staff becoming known as 'The Smiler'. On Christmas Day 2022 she passed away peacefully with her son Paul by her side. She is survived by her two sons, Trevor and Paul, of whom she was extremely proud and her younger brother Richard.

ACE CEO, Bill Hudson said:

"I worked closely with Barbara before I took over as CEO in 2014. She was a very impressive leader of ACE and was totally committed to promoting Financial Inclusion in the North-East of England. She was notoriously famous for challenging those individuals who attempted to dominate Regulatory meetings speaking up for community focussed credit unions. She will be greatly missed by all at ACE Credit Union Services."

Barbara's funeral was held at Whitley Bay Crematorium at 3pm on Monday 30th January 2023.



Bill Hudson with Margaret Nolan at Barbara's Funeral in January 2023

ACE Annual Conference heads for Chester - 26th - 27th May 2023



This year's ACE Conference will be held in the 4* DoubleTree by Hilton in Chester.

We are offering a full attendance rate of £199 with daily attendance rates of £35 on the Friday afternoon

and £60 for the Saturday.

The DoubleTree by Hilton Hotel and Spa Chester is a lovingly restored 18th century Manor House situated in a beautifully landscaped garden on the outskirts of the historic City of Chester, Ideally Situated just off the M53 junction 12.



Manchester international is just 53k and can be reached in under forty minutes, John Lennon International Airport, Liverpool is on 37k from the Hotel and is

within a 35 minutes' drive. Chester mainline Railway Station is just a 2-mile drive away.

There is free parking available, with the venue being easily accessible from Chester Railway station and a £6-8 taxi journey from the station.



The PRA and FCA have already confirmed their attendance at the event which will be a great opportunity to ask questions about

recent and forthcoming Regulatory changes such as the proposed changes to the Credit Unions Act 1979 and the new Consumer Duty Responsibilities.




The Conference will start at 1pm on the 26th May 2023 and end at 3.30pm on the 27th May 2023.

If you have not already done so you will need to confirm your attendance by **Friday 10th February 2023** by sending your details to bill.hudson@acecus.org

GDPR Webinar Attracts a Record Number

The recent GDPR webinar delivered by Mandy Bygrave from the Coventry & Warwickshire CDA attracted a record numbers of attendees with more than 40 people attending from 11 ACE credit unions. With credit unions being required by the Regulators to provide training to staff and volunteers, this was a great opportunity to get a GDPR update which includes a new British Data Protection System due in 2023. Forthcoming training events include Directors Roles and Responsibilities and Managing Risk in a Credit Union.

FCA Survey Shows 20% Increase in Hardship in Two Years

 FCA's Financial Lives Survey (FLS) is a flagship tracking survey, which provides evidence of how financial circumstances are improving, worsening or staying the same in all UK nations. The FLS provides information about consumers' attitudes towards managing their money, the financial products they have and their experiences of engaging with financial services firms.

The Snapshot findings from the FLS in May 2022, shows that 12.9 million UK adults had low financial resilience – 1 in 4 of all UK adults. These are people who are in financial difficulty, or who could quickly find themselves in difficulty if they suffer a financial shock, because, for example, they have little to no savings or are heavily burdened by their domestic bills or credit commitments. This result is much worse than we recorded in our February 2020 Financial Lives survey. At that time, 10.7 million adults had low financial resilience, 2.2 million fewer than in May of this year (a 20% increase).

The main reason for this increase is a large jump in the proportion of adults who say they are heavily burdened by their domestic bills and credit commitments: 7.8 million adults (15% of all adults) felt this way in May this year, compared with 5.3 million adults (10%) in February 2020. This is not surprising, as there has been a significant increase in the cost of living in the latter half of 2021 and in 2022.

Many people do not have savings that could be used to offset the rising cost of living. 3 in 10 UK adults have no investable assets or have less than £1,000. 21% of people with low financial resilience are borrowing using high-cost credit. 19% are constantly or usually overdrawn and 12% have persistent credit card debts 25% of consumers could be tempted to draw down early on their pensions. And 44% of consumers could be duped by 'free pension review' offers

[Financial Lives 2022 survey: insights on vulnerability and financial resilience relevant to the rising cost of living | FCA](#)



Llynfi Valley Credit Union Enters its' 30th Year

The Llynfi Valley Credit Union which is based in Maesteg Nr Bridgend, has recently joined ACE. The General Manager John Hughes said "We are delighted to be part of the ACE family and we look forward to working with other ACE Credit Unions in the coming years". The Llynfi Valley Credit Union (LVCU) is a community based Credit Union that

started in 1993 and have 1800 adult members and 625 Juniors. LVCU has two offices, one in Maesteg and one in Caerau.

