BLUESANDTWOS
Credit Union • *Working for you not for profit*

TIMELINE OF EVENTS AS CEO

2000
Members: 2649
Shares: Less than £2 million
Loans: Less than £1.5 million
Assets: £2 million

2005
Members: 3332
Shares: £2, 980, 103
Loans: £2, 518, 027
Assets: £3, 403, 219

2010
Members: 4,683
Shares: £5, 100, 275
Loans: £3, 771, 324
Assets: £5, 870, 267

2015
Members: 6, 901
Shares: £10, 589, 757
Loans: £6, 002, 786
Assets: £12, 036, 171

2020
Members: 8, 568
Shares: £15, 932, 651
Loans: £8, 564, 069
Assets: £18, 256, 432

TODAY 2025
Members: 10, 015
Shares: £17, 654, 966
Loans: £9, 318, 190
Assets: £20, 218, 859

- **Joining the Credit Union:**
  - Vicky Harrison joined in 2000 as a part-time Member Services Officer before becoming CEO.
  - The credit union had less than 1,500 members and operated from a modest office in a police house provided by the Lancashire Constabulary.
- **Early Days:**
  - The year 2000 was marked by the Millennium bug scare.
  - No Google for problem-solving and no iPhones.
  - Savings withdrawals were by cheque, and loan applications were paper-based.
- **Transformation and Growth:**
  - Vicky's commitment, vision, and determination transformed the credit union.
  - Now serves over 10,200 members across the North West of England and beyond.
- **Leadership and Achievements:**
  - Became CEO in 2018.
  - Secured over 90 payroll partnerships.
  - Continuous work with founder member payroll, Lancashire Police.
  - Over 18 years with Lancashire County Council.
  - 15 years with various education establishments and NHS trusts.
  - Expanded services, extended common bond, and increased products across Savings and Lending.
- **Recognition and Gratitude:**
  - Michael Beeston, current Chair, expressed gratitude for Vicky's dedication and passion.
  - Vicky's leadership has helped support many individuals in accessing fair and ethical financial services.
- **Innovations and Adaptations:**
  - Spearheaded new initiatives and ensured good governance.
  - Oversaw the transition from paper-based systems to online systems, including Faster Payments.

Reflecting on her career to-date, Vicky said: “It is an absolute privilege to be part of this incredible organisation. What started as a small, local workplace credit union has grown into a thriving financial organisation that truly makes a difference in people’s lives and all from the support of an organised & committed Board and our members with a passion to support their fellow colleagues. I have had the pleasure of and continue to work with, many dedicated colleagues, volunteers and directors who all share the same mission—to provide ethical savings and loans for our 10,000+ strong membership constantly reviewing our products and services to maintain a high level of service to our members in these changing savings markets without which this credit union would not be what it is today.