

# COMMSAVE

Friendly • Ethical • Professional



**Annual General Meeting**  
**Sunday 19<sup>th</sup> January 2025**  
**Director Candidate Biographies**

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## Sony Jacob

I have been a member of Commsave for more than 14 years. I do believe that an option for savings and availability of fair and affordable credit is key in ensuring financial stability and the credit unions play a vital role in this. Commsave is among the well reputed credit unions and I want to help and be part of its journey to becoming the largest and the best credit union in the country.

I have been actively volunteering with Commsave for the last 5 years working as a director. As part of this role, I work as a lead director for Treating Customers Fairly (TCF) initiative & also as a Board champion for Consumer Duty, supporting the CEO in implementing Consumer Duty plan and it's compliance. I have completed all the required director training pathway courses in the ABCUL academy & the Certificate in Credit Union Principles and Practice from the Chartered Banker Institute.

I am confident that I will be able to contribute further in developing growth plans and forming sustainable strategic directions for Commsave in the coming years by working with all the stakeholders including our membership. Professionally, I am working as a freelance consultant and I have an MBA (Strategy & Operations) & an MA (Advertising & Marketing). I consider it's a privilege to serve our members in this role. We have ambitious plans for Commsave and I am looking forward to continue working with you all.

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## Dean Keith

Fourteen years ago I joined Commsave and three years later attended my first AGM; during which a request went out for anyone interested in joining the board. Stepping forward that Sunday morning turned out to be one of my better decisions.

I have recently retired from Royal Mail after over forty years of service during which I worked on deliveries and latterly indoors in Sheffield Mail Centre; served as a union rep on deliveries for a few years.

As a director of Commsave I have seen many changes over the last eleven years and hopefully have contributed to them in a positive way. The biggest change of all has been in the growth of our membership which of course causes its own problems but at the same time gives me the sense of being privileged to work for an organisation that has overcome all the obstacles put in its way due to the board, management and staff working together as a team!

Working as a Board Member I have undertaken various training courses online and in person; held the positions of Chair and Vice-Chair; Chaired the Community Fund as well as being a board representative on the ARSC.

With all that in mind I'm seeking re-election for the absolute honour of serving you The Membership for a further 3 years. Thank you for taking the time to read this address.

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## Richard Munro

I have been a member of Commsave since our credit union was founded in 1991, and I have been a volunteer director/supervisor for over 30 years.

I have served terms as Chairman of our Supervisory Committee, Secretary, Treasurer and Chairman of our Board.

In addition to my volunteer duties, Commsave has employed me as an Executive Director supporting the Board on governance, policy, board/director development, and external relations.

I was elected to represent the East Midland region as volunteer director on our national trade body the Association of British Credit Unions Ltd (Abcul) where I served for six years.

Although a long serving director I am committed to ensure my knowledge and objectivity remain up to date. In 2017 I studied and passed the credit union examination accredited by the Chartered Bankers Institute.

In 2024 I attended a Strategic Leadership & Change Management programme designed for community finance organisations.

I have been recognised as an International Credit Union Development Educator.

In 2024, our national trade body recognised me as one of six credit union pioneers across Great Britain.

Our regulator has authorised me as a Senior Manager Function.

I am currently serving a second period as Interim CEO, which has given me greater understanding of the operations of our credit union.

If re-elected, I commit to continuing to make sure Commsave delivers services that are as relevant today as when the credit union was founded and ensuring we remain true to our principles of 'People Helping People'.