



**HEY Credit Union**

The Fairer Alternative

# **Elections for the Board of Directors**

## **Candidates' Statements 2025**

*Candidates listed in alphabetical order*

Your name	<b>TONY CRAGGS</b>
Your occupation (if any)	Retired Finance Manager (Dec 2024). Part-time exam invigilator from Jan 2025.
What is your current involvement with the CU?	I have been a member since 2001 and on the board for much of that time. I am currently Treasurer and chair of the Audit & Risk Committee.
What qualities would you bring to the role if elected?	I am a thoughtful and diligent person committed to the credit union and will serve in the best interests of our member owners. Being a good listener, I feel that I consider all views expressed when making decisions as it is always important to manage our members' funds appropriately. Settling into retirement I can give a little more time to helping the Credit Union improve into the future.
What are your hopes for the future of the Credit Union?	The economy is still not in a particularly healthy position which is a challenge to us all, but the credit union is still here to support its members in the best possible way as we continue to strive to be a successful self-sufficient organisation. Our loans continue to grow and I would really like to contribute as we continue to improve and expand our products and services that will benefit our members long into the future. This will hopefully be further improved as we take advantage of the opportunities available through ongoing regulatory changes.

Your name	<b>EMMA GARLAND</b>
Your occupation (if any)	Senior Transformation Officer
What is your current involvement with the CU?	I am currently a member of the credit union but have previously served on the Board of Directors.
What qualities would you bring to the role if elected?	I bring a strong blend of leadership, strategic insight, and practical experience to the role of Credit Union Director. Having previously served as a director, I understand the importance of governance, accountability, and member-focused decision-making. My extensive background in change, transformation, and project management equips me to navigate complex challenges and deliver sustainable improvements. I excel at driving efficiency, enhancing processes, and fostering collaboration, ensuring that organisational goals align with member needs and regulatory requirements. With a proven ability to lead through change, I am committed to strengthening financial resilience, promoting innovation, and supporting the long-term growth of the credit union. My approach combines analytical thinking with a people-first mindset, enabling me to balance strategic priorities with operational realities. I am passionate about contributing to a trusted, member-owned institution that makes a positive impact on the community.
What are your hopes for the future of the Credit Union?	My hope for the future of the Credit Union is that it continues to grow as a trusted, member-focused financial institution that delivers real value to its community. I envisage a Credit Union that embraces innovation while staying true to its cooperative principles, offering accessible and affordable financial services that empower members to achieve their goals. Strengthening financial resilience and sustainability is key, ensuring we can adapt to changing economic conditions and regulatory requirements. I would like

	to see the Credit Union expand its reach, deepen member engagement, and enhance digital capabilities to improve convenience and inclusivity. Above all, my hope is that the Credit Union remains a cornerstone of financial wellbeing, fostering a sense of belonging and shared success among its members.
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Your name	<b>ALAN HIGNETT</b>
Your occupation (if any)	Retired Social Worker and Credit Union volunteer
What is your current involvement with the CU?	I have been a HEY CU board member for over 20 years, serving as President twice. I am currently the Secretary, actively involved in governing our credit union to ensure continued growth and better services for all members. I am also a member of the Association of British Credit Unions (ABCUL), the trade organisation for credit unions. I serve as the Director for the North East of England, Yorkshire, and Humber, having been on the ABCUL board for 14 years, and I am presently the Vice President.
What qualities would you bring to the role if elected?	I have a long-standing involvement with Credit Unions. Locally, with our Credit Union; nationally, through our trade body; and internationally, via the World Council of Credit Unions. I have visited the USA on several occasions to observe how a more developed system serves the diverse members of American society.  I continue to enhance my knowledge to support the growth of our Credit Union and the movement overall.
What are your hopes for the future of the Credit Union?	Our Credit Union is healthy and expanding. Currently, society faces stress and financial hardship. Our Credit Union assists members in improving their financial stability by enabling them to save and lend to one another, "People helping People".  The changes to the Credit Union Act are increasing the ways we can help our members through the creation of Credit Union Service Organisations (CUSO's) to share with other credit unions the delivery of services for the benefit of their combined membership.  I ask you to support me to continue serving (you) and our members on the Board of our Credit Union.  Thank you, Alan Hignett.

Your name	<b>ANDY STANKARD</b>
Your occupation (if any)	Principal Member Support Officer, Hull City Council
What is your current involvement with the CU?	I am on the Board of Directors of the credit union and I am currently one of the Vice Presidents. Prior to this I was the President for 7 years.

<p>What qualities would you bring to the role if elected?</p>	<p>I have been on the Board for 18 years and it has been a period of enormous change and challenges, including the Coronavirus pandemic and delivering the succession of both our founder CEO and me as President. HEY CU has grown significantly and is one of the most successful CUs in the country. I am pragmatic and able to engage with people to encourage open discussion and decision making. I have experience of having been a Social Work professional and manager, a qualified trainer in therapeutic intervention and an Associate Lecturer at the University of Hull and Lincoln University. Since 2003 I have worked as a researcher and advisor at Hull City Council. I am also a Senior Steward, Joint Chair of the Hull City Branch of UNISON, Joint Unison Health &amp; Safety Officer and the Staff Side Chair for the Hull local government trade unions. I am a member of the Hull International Brigade Memorial Group. I believe I have displayed the leadership qualities needed to continue to contribute to the Board.</p>
<p>What are your hopes for the future of the Credit Union?</p>	<p>I believe that my role at the moment is to use my experience to support our new President and CEO and to help to develop the Board. I want to continue to contribute to our credit unions success and development, encouraging new members and delivering a very good service to our Member/Owners. I think it is important that we remain true to our origins but also continue to be sustainable so that we can continue to provide the services we all value. There will always be challenges and changes and it is important that we continue to be successful while avoiding becoming another faceless business. Our aim should be to be a first-choice provider of ethical, sound financial services to our members and owners.</p>

**END OF CANDIDATES' STATEMENTS 2025**