



CHURCHES MUTUAL
CREDIT UNION
We believe connection matters
10 YEARS ANNIVERSARY

2025 - 2026

REPORT OF CHURCHES' MUTUAL
MARKETING COMMITTEE

For the January 2026 AGM

OVERVIEW

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The Churches' Mutual Marketing Committee is responsible for developing and overseeing the organisation's marketing strategy, ensuring alignment with the wider business plan, and monitoring the work of our external marketing partner, Indigo. The Committee comprises representatives from the Board, staff team, and membership, providing a broad range of perspectives and ensuring that marketing activity reflects the needs and expectations of our member base.

MEMBERS SERVING ON THE COMMITTEE DURING THE YEAR WERE:

- **Ian Buchanan (Chair)**
- **Alan Yates**
- **Joel Williams**
- **Simon Shinkfield**
- **John Rowland**
- **Paula Twedde**
- **Hilary Sams**

Objectives

The Committee's work during 2024–25 has been guided by three core objectives:

- Borrower Acquisition: Target clergy, church workers, and lay leaders aged 26–45, including past members and third-party referrals.
- Saver Acquisition: Attract high-value savers aged 46+ and those using payroll deduction.
- Retention: Strengthen relationships with existing savers and borrowers.

Target Audiences

- Primary Borrowers: Clergy, church workers, lay leaders (26–45), existing and past borrowers.
- Primary Savers: Individuals aged 46+, high-value savers, payroll deduction users.
- Secondary Stakeholders: Denominational partners and third-party influencers.



Digital Channels

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Progress has been made in strengthening Churches Mutual's digital presence:

- Active engagement across Facebook, LinkedIn, Bluesky, and X, with content tailored to each platform
- Seasonal campaign themes:
 - Q1:** Personal loans, consolidation, vehicle finance
 - Q2:** Car loans and first-post loans
 - Q3–Q4:** Weekly thematic focus on specific loan categories
- Quarterly e-newsletters and AGM notices
- Promotion of the new mobile app, including a dedicated QR-code landing page
- Press releases aligned with newsletter distribution, including coverage in the Church Times during the app launch
- Outreach to denominational communications teams to update listings, improve backlinks, and strengthen visibility



Offline Channels

- Distribution of promotional materials and loan leaflets printed in 2024/25
- Continued use of printed resources at conferences, diocesan events, and partner gatherings

Additional Initiatives

The Committee has supported several wider initiatives to enhance brand visibility and member engagement:

- Ongoing 10th anniversary celebrations (continuing until February 2026)
- Expansion of the Connection Dividend campaign to encourage member advocacy
- Review of the full customer journey, including onboarding, application processes, and communication touch-points
- Collection of member testimonials to support future campaigns
- Exploration of referral incentives and deeper partnership opportunities
- Engagement with theological colleges and early exploration of an ambassador network to support awareness among younger clergy

Monitoring, Performance & Compliance

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The Committee monitors marketing effectiveness through:

- Loan and savings performance data
- Google Analytics and website traffic insights
- Member feedback and engagement metrics
- Ongoing review of campaign performance with Indigo

All marketing activity is aligned with Consumer Duty requirements, ensuring clarity, fairness, and accessibility in all communications.

The Committee also continues to work closely with the regulator, ensuring compliance and transparency.



Future Initiatives for 2026

The Committee has identified several priorities for the year ahead:

- Launch of a poster campaign in schools across the Northwest in January 2026
- Increased utilisation of features within the new mobile app to support engagement and acquisition
- Activation of the new partnership with ACAT (Association of Church Accountants and Treasurers)
- Greater presence at conferences, including the Clergy Conference and other denominational gatherings
- Continued collaboration with key partners such as:
 - Clergy Support Trust
 - Church of England Pensions Board
 - Payroll partners across denominations

These initiatives aim to strengthen brand recognition, expand reach, and support sustainable growth in both lending and savings.

Example Social
Media Posts

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Finance with Purpose

Your money can do more than sit in an account. It can support people whose work serves the Church and wider community.

01



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Built for Church Workers

Our financial services are designed for individuals working within the Church of England and associated charities.

Not-for-Profit Banking

We don't exist to make profits for investors. Any surplus is reinvested to benefit our members.

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CONCLUSION

The Marketing Committee is satisfied with the progress made during the year and the strong foundations now in place for continued growth. The combination of digital development, strengthened partnerships, and targeted campaigns has enhanced Churches Mutual's visibility and engagement across its core audiences. The Committee remains committed to ensuring that marketing activity supports the organisation's mission, reflects its values, and contributes to long-term financial sustainability.

