



CALEDONIAN CREDIT UNION

26th Annual General Meeting

Friday 2nd February 2024 2pm

In Person and Via Zoom

Agenda

1. Credit Union Prayer
2. Attendance
 - a) Verify quorum is present (≥ 15 members)
 - b) Apologies
3. Minutes, AGM January 2023 & SGM July 2023
 - a) Review for accuracy
 - b) Matters arising
4. Report from the Committee (Nancy MacGillivray)
5. Report from the Treasury
 - a) Treasurer's comments
 - b) Report from Auditor
 - c) Vote to accept proposed dividend
 - d) Appointment of Auditor for new financial year
 - e) Report from Money Laundering Officer (in members area)
 - f) Report from Internal Audit (in members area)
6. Election of Committee members
 - a) Re-election of Board Members
 - b) Appointment of new Board Members
7. Annual Membership Fee
8. Regulatory Compliance
 - a) Depositor Protection
 - b) Policy of Insurance
 - c) Consumer Duty
9. AOCB –