ALBIRR CREDIT UNION LIMITED
Newsletter ▪ Vol 06.02 (June/July 2026) ▪ UK

The Chair's Memo

From Foundation to Growth

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Alhamdulillah. In our last newsletter, we announced that AlBirr Credit Union had successfully exited mobilisation and opened its doors. Today, I am pleased to say that we are now taking the next step reaching out directly to our communities.

This month marks the launch of our 2026 Community Outreach Programme. Over the coming months, we will visit our Common Bond Organisations across the UK, meeting members, answering questions and encouraging more families to join AlBirr Credit Union.

We begin with the *Muslim Association of Nigeria UK* (MAN UK), followed by *FOMWAN UK* and *The Muslim Platform*, strengthening our partnerships and promoting the benefits of credit union membership.

Our members are the foundation of our growth and sustainability. Membership is open not only to members of our Common Bond Organisations but also to their families, relatives and children under 16.

Your membership, savings, and support make AlBirr Credit Union possible. Please continue to invite others to join us. The stronger our membership, the stronger our credit union.

May Allah (SWT) bless our efforts and make AlBirr Credit Union a lasting benefit for our families, communities and future generations.

Wassalamu Alaykum wa Rahmatullahi wa Barakatuh.

Tajudeen Adesina | Chairman, AlBirr Credit Union (UK)

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From Foundation to Growth: *Bringing AlBirr Credit Union to Our Communities*

COMMUNITY FOCUS — MAIN FEATURE

Bringing AlBirr to You: Our Community Outreach Programme Begins

By Shams O'Muyiwa, Membership Director

AlBirr Credit Union is now open. The foundations have been laid, our systems are in place, and we are ready for the next exciting chapter. But a credit union only flourishes when its members are actively involved. That is why we are taking AlBirr directly to the heart of our communities.

Our Community Outreach Programme is already underway. We began our engagement with *Vanguard Community*, introducing members to the vision and benefits of *AlBirr Credit Union* while encouraging a culture of regular saving and financial resilience.

Building on this momentum, our focus for July 2026 is *the Muslim Association of Nigeria UK* (MAN UK), where we will be meeting with both the Executive Council and the wider membership.

In August 2026, we look forward to extending our engagement to the *Federation of Muslim Women's Associations UK* (FOMWAUK), with further visits planned across our Common Bond Organisations.

These are more than presentations; they are opportunities to listen, answer questions, share ideas and help members take their first practical steps towards joining *AlBirr Credit Union*. Every session is designed to explain who we are, how a credit union works, the benefits of membership, how to register online and how regular savings can help individuals and families build stronger financial futures.

Our outreach programme will continue across all our Common Bond Organisations, including *The Muslim Platform*, as we work together to strengthen financial wellbeing through cooperation, mutual support and shared responsibility.

If your organisation would like to host an *AlBirr Credit Union* presentation, membership drive or financial wellbeing session, we would be delighted to hear from you. Together, we can build a stronger, more financially resilient community, one member and one family at a time.

Community Partnership Spotlight

Muslim Association of Nigeria UK (MAN UK)

We are delighted to begin our 2026 Community Outreach Programme with one of our founding Common Bond Organisations, MAN UK.

During July, AlBirrCU will be meeting with the MAN UK Executive Council, followed by engagement sessions with members across the organisation. The programme will focus on:

- Introducing AlBirrCU to members
- Explaining the benefits of membership
- Supporting online registration
- Encouraging regular savings and financial wellbeing

We look forward to working closely with MAN UK as we continue building a stronger financial future for our communities, together.

WHAT'S COMING NEXT

🏘️ **Summer Community Campaigns**

Roadshows and membership drives across all Common Bond Organisations through summer 2026.

🏛️ **Annual General Meeting (AGM)**

Our first AGM — members will receive updates, participate in governance and shape our future direction.

🎉 **Official Public Launch**

As onboarding and engagement progresses, our official public launch is being planned. Celebrate with us, in sha Allah.

KEY UPDATES

Community Outreach Programme launched

Our nationwide programme of visits to Common Bond Organisations begins this summer. MAN UK is next.

Membership registration fully open

All eligible individuals within our common bond can now join, save and grow with AlBirrCU. Register today at albirrcreditunion.co.uk or scan the QR code below

Savings accounts: start now

Open your account and contribute regularly. Consistency matters more than the amount. Start small. Stay committed.

AGM: date to be confirmed

Our first Annual General Meeting is coming. Members will receive updates, participate in governance and help shape AlBirrCU's future.

Membership fee proposal: £10 per year

The Board intends to propose an annual fee of £10 per account (payable each January) at the AGM. Juvenile Accounts will remain free. Full details to follow before the AGM.

Official public launch: in preparation

As our community engagement programme progresses, preparations for the official public launch of AlBirrCU are underway. Watch this space, insha'Allah.

Friends of AlBirr (FoAB) continues

FoAB remains vital to our growth. Pledge redemptions and the GoFundMe remain open. gofund.me/flip.rose.camp. Thank you.

Member-owned. Community-focused. Built for everyone. That is not a slogan, it is how AlBirrCU is designed to operate, every single day.

MEMBER WELLBEING

Building Financial Strength Together

By Niyi Raimi, Technical Adviser & Ex-Treasurer

More than money

Financial wellbeing is about peace of mind. It is about knowing that you have a plan, that your community is standing with you and that your savings are working in a way that aligns with your values. AlBirrCU exists to make all of that possible.

What membership gives you

As a member you become a co-owner of a regulated financial cooperative that exists solely for your benefit. You get a safe, halal place to save regularly, access to financial wellbeing sessions, membership of a trusted organisation and a voice in how the credit union is governed.

Your voice matters, equally too

One of the most distinctive features of a credit union is democratic governance. Regardless of how much you save, every member has exactly one vote. No shareholder has more power than you. No board member outranks you at the ballot. Your voice matters, and it counts equally.

Helping our community grow stronger

When you join and save with us, you are not just managing your own finances. You are strengthening the collective pool that allows the credit union to serve more members, develop new products and build a lasting institution. Every pound saved is a brick in the wall we are building together.

MEMBER'S STORY

Joining AlBirr has helped me save with purpose

My onboarding experience with AlBirr Credit Union was a positive one. Although the process took a little longer than I had initially expected, I understood the importance of the checks involved and found the experience worthwhile.

Since becoming a member, I've become much more consistent with my monthly savings. Having a structured savings plan has helped me develop better financial discipline and stay focused on achieving my financial goals.

I'm really pleased I joined AlBirr Credit Union and appreciate the positive difference it has made to my saving habits. I would encourage anyone who wants to build a stronger savings culture to become a member too.

- Mrs M. Yusuf, Chelmsford (29th June 2026)

FOCUS

Saving Little, Growing Strong

Why consistency matters more than the amount

Start where you are

Many people believe they need large amounts before they can start saving. The opposite is true. Saving even a small amount each week or month gradually builds a financial cushion for unexpected expenses and future goals.

Consistency is the secret

A member who saves £20 a month every month will, over time, build more financial resilience than someone who saves £200 once. Regular habits compound. Irregular windfalls do not.

Your savings serve the community too

When you save with AlBirrCU, your funds are pooled with other members' savings and used to provide halal financing to those who need it. Your savings are not sitting idle; they are working for your community.

Saving for Hajj and Umrah

One of the most powerful uses of regular saving is planning for pilgrimage. Open a dedicated savings plan with AlBirrCU and let your Hajj and Umrah fund grow the halal way, one month at a time.

Did You Know?

Every AlBirrCU member has an equal voice. Regardless of how much you save, you have exactly one vote in our governance. Member-owned means member-led.

SCAN TO JOIN TODAY

FOR FURTHER ENQUIRY

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- Credit Control Director: Mr Idris Shofolahan
- Membership Director: Mr Shams O'Muyiwa
- Deputy Chair: Mr Lanre Bello
- Treasurer: Mrs Shereefat Aminu
- HR Director: Mrs Shakirah Balogun
- IT Director: Mr Ola Aminu