

Spring 2021

CU Focus



IT'S HERE! THE MYCU DEBIT CARD AND CURRENT ACCOUNT



Paving the way for the future of credit unions

Editorial

Welcome to the Spring edition of CU Focus!

As Leo Tolstoy described it, "Spring is the time of plans and projects." It is also a time of great hope and optimism as we emerge from a long winter, different to any other we have known in recent years. While we did not experience the severe conditions of winter 2018 brought about by the 'Beast from the East', the conditions brought about by the pandemic lockdown brought a different type of severity, one of loneliness and isolation. We are now entering a period of great hope and optimism as the vaccination programme is rolled out to all age groups across the island. Now is the time for new plans and projects as we look forward to adapting to a different, post pandemic world.

The Credit Union Art Competition, now in its 37th year, and the Credit Unions Schools Quiz, both covered in this edition, are perfect examples of how credit unions and the ILCU adapted to ensure the many entrants wouldn't be disappointed this year. Many staff and volunteers accepted art entries through their credit union offices while taking the necessary precautions to follow public health guidelines. Judging for the national final, which took place in February during Level 5 lockdown, was successfully carried out virtually by the panel of judges with the assistance of ILCU staff. The final, hosted by Marty Whelan, will be screened across ILCU social media channels at the end of March.

In order to keep the Credit Union Schools Quiz in people's thoughts for this year, the ILCU prepared a fun online quiz for contestants to test themselves and to try and top the virtual leader board. In addition, to mark what would have been the final of the Monster Credit Union Schools Quiz, a virtual version of the quiz, hosted by Today FM's Fergal D'Arcy, will be available on ILCU social media channels in April. This will also be available through the ILCU Youtube channel for teachers to play back during class to suit their timetable.

Many challenges lie ahead for credit unions, along with many opportunities. However, with the spirit of resilience and innovation displayed over the past 12 months, we have no doubt the Spring-time plans and projects are aplenty among credit unions and are already being rolled out on behalf of their members. This gives us hope for the summer to come.

In the words of CS Lewis, "There are far better things ahead than any we leave behind".



Main Cover Image:
MYCU Current Account
and Debit Card

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MYCU Debit Card and Current Account

On the launch of CUSOP's MYCU Debit Mastercard® and Current Account (MPCAS) we spoke to CUSOP CEO, Dermot Griffin.

Tell us about CUSOP and the services you provide?

CUSOP, established under trust by the Irish League of Credit Unions, is a not-for-profit, credit union owned payments service provider. We are the largest provider of electronic payment solutions to almost 200 credit unions across the island of Ireland. CUSOP is continually growing and evolving and in 2020 we expanded our business to provide Direct Debit services to credit unions in Northern Ireland.

In 2020 we processed over 20 million transactions totalling in excess of €5bn and this number continues to grow. Surplus revenues generated are reinvested to enhance existing services, introduce new products and passed back to credit unions by way of price reductions. CUSOP is also backed by the Irish League of Credit Unions.

Why should a credit union partner with CUSOP?

CUSOP provides a single payments platform which is purpose built and dedicated to credit unions. We provide a 'shared service', supporting both small and

large credit unions with the same responsive Irish based one-stop-shop service for all payment queries.

The addition of the MYCU Debit Card and Current Account service achieves economies of scale that allows us to offer our services at the most competitive rates to our customers. Our expert team has extensive collective banking experience and understand the debit card business thoroughly.

CUSOP's exclusive MYCU Debit Card and Current Account financial model allows credit unions to develop their business case with variable pricing parameters specific to their credit union. We offer the only service model that facilitates a future seamless IT service provider switch. There is no need to cancel members' debit cards or PINs if you wish to change IT service provider at some future stage, so you are not locked into your existing IT service provider for ever more. This unique feature is testimony to the CUSOP expert knowledge on the project and background in card products.

You are in the process of rolling out the new MYCU Debit Card and Current Account offering. Tell us more about the launch.

The MYCU Debit Card and Current Account offers a real choice and alternative to traditional banks. It is a full service account with all the features members have come to expect from a current account, delivered by their local, trusted credit union. The account offers simple and transparent fee structures, with no penalty charges. The MYCU debit card scheme is operated by Mastercard which means it is accepted at millions of locations around the world giving credit union members the benefit of banking anytime, anywhere.

The timing of the service launch is ideal with additional opportunity to attract

Debit Card and Current Account customers over the coming years with the planned withdrawal of Ulster Bank from the ROI market and the closure of Bank of Ireland branches around the country.

The card look is certainly unique. Tell us about the card features and the design.

Yes, the MYCU name and design are both distinctive and unique. We've designed it as a vertical card, as you tap or insert it into merchant terminals, the card design and direction stays upright. The card has an added feature, a semicircular indent on one side to support members who may be visually impaired. It also has unique printing on the card. The traditional embossing style for personalising cards has been replaced by the more modern durable graphics technology making personal details easier to read and less prone to wear-and-tear. It looks great in your wallet with a modern contemporary look.



Dermot Griffin, CEO CUSOP



The MYCU Debit Card is tokenised, which means it has been set up for the planned introduction of mobile payments schemes such as Apple Pay and Google Pay. Members can in effect take their credit union with them where ever they go in the world with the MYCU Debit Card.

Who are the partners involved in the project?

CUSOP have partnered with three global players to deliver this service for credit unions. The Mastercard brand is one of the most widely recognised in the world, representing instant buying power, immediate account access and security worldwide. FIS Global is one of the industry leading providers of card processing services. Finally, Railsbank Technology Limited provides the banking service and sponsor membership to the Mastercard Scheme.

Working with our partners and participating credit unions we will develop the service continuously.

When will it launch and where?

The initial rollout of the MYCU Debit Cards and Current Account commenced in March 2021, with Ballinasloe Credit Union

in Co. Galway, People First Credit Union in Co. Laois and Sligo Credit Union. We are currently rolling the service out to an additional 12 credit unions which we expect to complete by June. We are currently engaging with several credit unions in relation to coming on board later this year.

What has the reaction from the pilot group been like so far?

Very positive indeed. The MYCU offering means members no longer need to split their banking services. In effect, Credit Unions are now a one-stop-shop for the day to day banking needs of their members. By removing the need for members to engage with other banking providers, it provides credit unions with the opportunity to offer a full suite of products and win business that may have previously been lost to other banking providers.

In addition, the modern design of the card and the ‘MYCU’ brand name and logo have been exceptionally well received. In particular, the card was a hit during brand focus group meetings with younger members, a key demographic that Credit Unions wish to attract and retain.

Can a credit union below the €75m minimum asset threshold apply for MYCU Current Account (MPCAS)?

Yes. Following engagement with the Central Bank of Ireland (CBI), the CBI has confirmed to CUSOP that it will consider MYCU MPCAS applications from credit unions with assets below the €75 million minimum assets threshold. CUSOP has already submitted an application for a credit union with less than €75m in assets and the Credit Union has been advised by the CBI of their intent to approve the application. It is important that the credit union has a robust business case developed before applying for MPCAS approval.

How can credit unions get in touch to know more and partner with CUSOP?

CUSOP will be pleased to answer any questions your credit union may have on MYCU Debit Card and Current Account or our payments services. We can arrange a presentation to your management team or your board to discuss the MYCU proposition in detail.

Please contact us and we will offer all the support your Credit Union needs to join us on this exciting journey.



Credit Unions Launch New Financial Planning Service

Partnership with Zurich will enable credit union members to avail of advice in relation to pensions, life protection and long-term saving solutions.

With the closure of many bank branches across the country, credit union members are increasingly looking to their local credit union to provide a full range of financial products. In order to facilitate the introduction of a range of new financial planning products to credit union members, the Irish League of Credit Unions has entered into a new collaboration with Zurich, one of Ireland's leading life and pension providers. The new product range includes long-term saving solutions, life protection and pension products.

According to Garrett Dwyer, Head of Insurance Services in the Irish League of Credit Unions

"We are delighted to partner with Zurich Life to introduce this new service for our credit unions and their members. Having piloted this offering with a number of credit unions last year, we are now in a position to roll it out to all affiliated credit union in the Republic of Ireland. This is both a timely and a cost-effective offering for both credit unions and their members".

According to Adam Lovett, National Sales Director from Zurich

"We're delighted to work with Credit Unions to make these financial planning solutions available to their members. The COVID-19 pandemic has highlighted the importance of saving money and early financial planning. As a company, we pride ourselves on the service which we give to our customers, and this is something which is deeply important to credit unions as well."



The partnership enables members of participating credit unions to set up a free consultation, via phone or video call, with a Zurich Financial Planner. After a detailed fact find, the Financial Planner will assess the individual needs of the customer and can then develop a tailored financial plan.

It is expected that the options available for long-term savings will be of particular interest to members who are seeking a better return on their savings. This is also of particular interest to credit unions who may have introduced or be considering the introduction of savings caps.

Promotional Material

In order to assist credit unions to promote the scheme, a suite of promotional material has been developed. Focusing on a key message of 'It's Time to Talk', the collateral encourages people to take the first step to securing their financial future by discussing their financial situation and their future needs and goals. The

supporting material provides information on the options available to the member in straight forward terms, with support documentation also outlining how the process works.

Additional Support

The service is designed on a referral / introduction only basis to minimise the regulatory burden and the associated costs. There is no capital cost for credit unions to participate in this scheme and full support is available to participating credit unions from highly experienced and qualified insurance professionals in the ILCU and Zurich Life.

Comprehensive training is also provided to senior management and staff in participating credit unions.

If your credit union is interested in providing this service to your members, please contact ILCU Insurance Development Executive – Aoibhinn O'Toole, 087 6399223, aotoole@creditunion.ie or Vinnie Murphy 087 1868239 vmurphy@creditunion.ie

SAVE THE DATE - CHAIRS' FORUM 2021



The ILCU Chairs' Forum has been scheduled for Saturday 19th June 2021. This event will be delivered virtually via Zoom beginning at 10.00 and concluding at 16.00. As usual, a variety of topics will be presented, these will include a review of the current and future economic



conditions and a look into the intangible and tangible value of social capital. The all new Volunteer Toolkit will also be launched on the day and includes innovative new tools to support the recruitment and retention of volunteers.

Keep Saving When You Learn

Last year we all developed new habits and changed our understanding of the classroom learning environment. Fostering continued common purpose through virtual learning was an important milestone as the credit union movement embraced virtual learning. The business value delivered saved over 133,000km in travel between May and December 2020 and as a result, returned time to our work and volunteer commitments. This simultaneously improved our collective environmental footprint with over 20 tons of CO₂e emissions saved.

With an eye on 2021, savings will continue to be made as we continue to deliver our full catalogue through virtual classrooms and eLearning. As part of our greater migration online the Certificate in Credit Union Business will be delivered online for the first time. The team in Learning and Development would like to wish all new students on the certificate the very best as they begin a new learning journey. The Pathways Certificate remains the most comprehensive and credit union specific programme on the market and by moving online offers students back time to reinvest in their learning and other commitments.

KEEP SAVING WITH VIRTUAL LEARNING

Time saved on travel with Virtual Courses

Average travel time
2hrs 6mins
saved per course

1,900
travel hours equating
49
average working weeks

CU Learning & Development

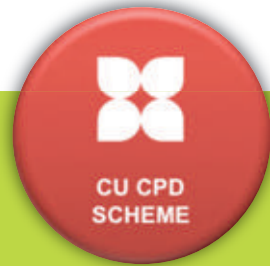
133,821
kilometres saved

Equal to
8 years
mileage for the average car

Over 20 Tons
of CO₂e emissions saved

Learning and Development Training & Education Brochure 2021

We've made our training brochure available digitally for 2021, which means the full catalogue of courses and educational opportunities are available to view online. With our courses being more accessible than ever before, why not branch out with a new topic that draws your interest? The brochure is easy to navigate using the colour coding system to find the course that most suits your needs and interests. Additionally, we've included details on how to book courses and outline information on the CU CPD Scheme if these areas are new to you.



Credit Union CPD Scheme Champions Your Needs

There are a number of reasons why the Credit Union Continuous Professional Development Scheme (CU CPD) champions your needs. It is the only CPD scheme that has been specifically designed to assist credit union officers (staff and volunteers) in meeting their on-going training and development requirements. This ensures that officers are, and remain, well informed in the operations and good governance of the credit union through the widest range of credit union focussed topics available on the market. It is this breadth of learning, matched with the experience and expertise of our trainers, which gives us confidence to champion that we continually offer the best credit union training available nationally.

Membership of CU CPD helps demonstrate to the credit union, the regulators and most importantly your members, the competence to maintain and sustain standards.

CU CPD remains the only scheme that is fully focussed on the needs of credit unions, offering the most cost effective scheme on the market, which notably does not have any hidden costs or administrative burdens. The value proposition is, that at a time where the Central Bank of Ireland and UK regulators look at demonstrable evidence of continued learning engagement, CU CPD provides the best range of both live and eLearning topics while remaining the best value for money. Furthermore, the ability to manage learner accounts for your credit union on CU Learn means that demonstrating a current and historic culture of training engagement can be easily generated as a training report and shared.



ILCU PROUD TO SUPPORT CREDIT UNIONS TAKING PART IN THE COVID-19 CREDIT GUARANTEE SCHEME

In January, the ILCU welcomed the announcement that a number of its credit unions have been included in the Covid-19 Credit Guarantee Scheme which supports small and medium Irish businesses that have been impacted by Covid-19. The scheme, made available by the Department of Enterprise, Trade and Employment and operated by the Strategic Banking Corporation of Ireland provides support for businesses who have experienced an adverse impact as a result of Covid-19.

KEY FEATURES OF THE SCHEME:

- It's aimed at supporting local businesses that have been impacted by Covid-19
- To be eligible, businesses must have seen or expect to have min. 15% reduction in turnover/ profits due to Covid-19
- Interest rates will be lower than the standard rate available to businesses
- Loan terms from 3 months to 66 months available
- A guarantee premium payable to the government will apply



- The scheme is open until 30th June 2021 or until fully subscribed, the closing date is likely to be extended to 31st December 2021

Credit Unions supported by the ILCU in joining the scheme include Carrickmacross Credit Union, Castlecomer Credit Union, Clonmel Credit Union, Connect Credit Union, Mullingar Credit Union, Progressive Credit Union, Tower Credit Union and Westport Credit Union.

Following the announcement, ILCU CEO, Ed Farrell said "We are very pleased that ILCU affiliated credit

unions are taking part in the Covid-19 Credit Guarantee Scheme. The past year has been an extremely challenging one for businesses and there are still many challenges ahead. Securing access to credit is now even more important for businesses and through this scheme, credit unions will be in a position to help provide local businesses with the access and supports they need to get back trading. Credit unions are at the heart of the community and we recognise the importance of local businesses and how important this scheme will be to them."

ABOUT THE COVID CREDIT GUARANTEE SCHEME

Interested parties can find further information on the COVID Credit Guarantee Scheme at www.sbci.gov.ie

Businesses will be required to declare that their turnover or projected turnover has been reduced by 15% as a result of COVID-19. The scheme will provide medium to long term liquidity finance. It is situated between the shorter term COVID Working Capital scheme and the long-term Future Growth Loan Scheme being offered by the Government.

Businesses need not previously have been clients of a participating provider to apply for lending from those providers. Loans of up to €1 million are available for up to 5.5 years. No personal guarantees or collateral is required for loans under €250,000. All loans have reduced interest rates demonstrated in the agreement documents with the participating enterprise.

The COVID-19 Credit Guarantee Scheme operates under the State Aid Temporary Framework introduced in response to the pandemic.



MONSTER CREDIT UNION SCHOOLS QUIZ



creditunion.ie

With schools closed and restrictions still in place, we were unable to roll out the Credit Union Schools Quiz in its regular format this year. The event is a popular fixture for schools and aims to encourage and develop teamwork and collaboration between schoolchildren and is one of the central events in the ILCU's calendar. In its place, for the first time ever in its history, the Monster Credit Union Schools Quiz went fully virtual for 2021.

Starting in the first week in March, we launched the Monster Credit Union Schools Quiz. Using Quiz Wizards, an online quiz tool, which allows for a virtual

quiz through the credit union website, we are running three instalments of online quizzes throughout the month.

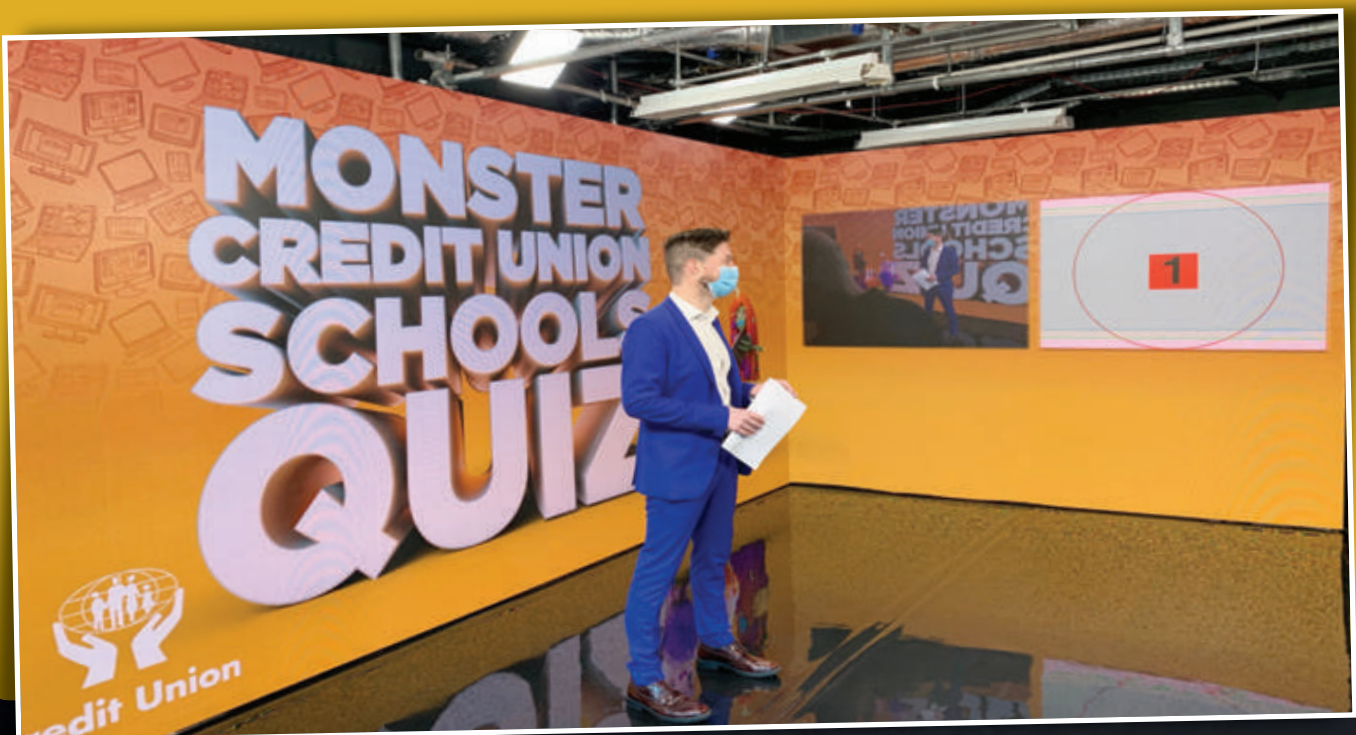
The virtual quiz is fully available to all credit unions to share on their social channels, to send to their schools directly, or to even have a go themselves!

In place of the National Final, a special virtual quiz will be hosted by last year's quizmaster, Today FM presenter Fergal D'Arcy. We pre-recorded the virtual quiz at the Aviva stadium in line with work safely protocols. The virtual quiz will be online in early April and will consist of six rounds. The questions for the quiz will

cover general knowledge, geography, history, music, literature and sport.

"This year we find ourselves in a very different environment than we're used to! Our usual day out brings us to the RDS, where over 2,000 of us come together and have the best day ever! This year, due to the circumstances, we've gone virtual and we won't let that stop our fun!"

Fergal D'Arcy – Quizmaster





We hope it will be an asset for teachers to use in their classroom, for parents to use at home, and for the general public to test their knowledge.

We hope that all who encounter both events enjoy the content we produce. We very much look forward to hosting these events in person in the not too distant future.

If you have any queries about anything raised above, feel free to contact the events team at ilcuevents@creditunion.ie and they will be happy to assist.



CREDIT UNION ART COMPETITION 2020

CLANMAURICE CREDIT UNION - VIRTUAL PRESENTATIONS OF PRIZES

Art has always played a huge part in Irish life and the Credit Union Art Competition is dedicated to supporting and developing the arts in Irish society. Promoting and encouraging involvement in the arts across communities is an important objective of the competition. Art plays a critical role in enriching the lives of all people and is central to sustaining and increasing connections.

The theme for this year's Credit Union Annual Art Competition was

"Imagine More". This is the 37th year of this highly successful competition – so there are generations of former participants out there with lovely memories of their own involvement whether that was in the 1980's, 90's, 2000's (noughties).

The Art Competition raises community spirit and brings excitement to everyone in Clanmaurice Credit Union and the other Credit Unions in Chapter 23 every year – particularly when the

amazing entries come in year on year. This year's entries fully embraced the theme and the participants duly exercised their imaginations to produce some very thought provoking and exciting work; the standard of entries was phenomenally high as the accompanying montage demonstrates.

Clanmaurice Credit Union wish to pay tribute to all the entrants and to compliment them on their artistic abilities.



This year's art competition – by Clanmaurice Credit Union

Times are changing and challenging. In the midst of this global pandemic - Covid-19 – the entire country craves everything to go back to normal. So we know for the most part, that is difficult to do. Clanmaurice Credit Union as an essential financial service has as far as possible adopted a business “almost as usual” strategy. The credit union applied a similar “almost as usual” strategy to the organisation of the Credit Union Art Competition.

As September 2020 dawned there were some ominous indicators that while the first “Lockdown” had “flattened the curve” the horizon ahead was not looking very promising in regard to a return to normal living. However, the principals and the

teachers in the schools in the area were very anxious to facilitate the involvement of their students in the competition. We are very aware of the challenging environment and working conditions for teaching and learning and we compliment all involved in the highest terms.

Clanmaurice Credit Union organised the physical judging of over 750 entries across all categories, having fully implemented all the essential measures to ensure the Health & Safety of all involved. The next stage in the process was to organise a virtual presentation of prizes. This took place on Wednesday evening 2nd December 2020 and involved 110 participants receiving awards.

The “Virtual Presentation” awards for Chapter 23 took place on the

afternoon of Saturday 5th December 2020. It is worth noting that the 1st Saturday in December has over the years been reserved by Chapter 23 for the physical presentation of the Art Competition Awards. Hence, our emphasis on conducting all aspects of Credit Union business on an “almost as usual” basis.

The accompanying photographs which are excerpts from both “Virtual Presentation Award Ceremonies” give an indication of the process.

Clanmaurice Credit Union and Chapter 23 are very grateful to “Kerry Music Causeway” who provided the technology and expertise which facilitated the virtual presentations. These were streamed on the credit union's website, Facebook and YouTube and attracted a huge audience.



ARTISTS IMAGINE MORE WITH THE CREDIT UNION ART COMPETITION

In a year when we all dreamed of a brighter world, over 30,000 artists from all four corners of Ireland took their dreams to the next level in the Credit Union Art Competition for 2020. The competition, in its 37th year, is one the longest-running competitions of its type. Due to the current restrictions, for the first time ever in the history of the competition, the prize-giving ceremony took place virtually.

The winners from across the age spectrum, tuned in to the broadcast from MC Marty Whelan at the gala prize-giving ceremony. In this new world we find ourselves in, the prize-giving ceremony was viewed across the island of Ireland, where hopefully artists tuned in to hear their fate.

The theme for this year's competition was Imagine More. And the aim of this theme is to allow participants think past the current situation and use their imagination, to dream about what life will be like when restrictions aren't a large part of our world. This theme also aims to reflect and display just how important the arts are to Irish society.

Speaking at the virtual awards ceremony, ILCU Head of

Communications, Paul Bailey said: "There is a thriving creative and artistic community across the island of Ireland and the credit union movement is dedicated to supporting and developing this community. Our annual art event is just one example of the great work credit unions do in their local communities to ensure that both young and old have an outlet for their creative skills. This year, despite restrictions, credit unions have created a space, in which artists can express their creative skills while allowing them to dream of a bigger brighter world. While this competition is a huge part of life on the island of Ireland, this year, it opened up a whole new way of thinking for participants. The immense talent, displayed this year shows the

hope and imagination of brighter days to come. We are once again blown away by the truly amazing talent on show and we wish to congratulate all the entrants to this year's competition, without whom our competition couldn't go ahead".

Eleven successful entries we're crowned winner in their respective categories and in addition to the ten individual winners and one group winner, there were 22 runner-up and merit awards. Age categories encompassed 7-years-and under to 18-years-and-over. There was also a category for artists with learning difficulties. The competition is facilitated by credit unions in the Republic of Ireland and Northern Ireland.

CREDIT UNION ART COMPETITION WINNERS

GENERAL CATEGORY

Chpt	Name	Credit Union	Category	Position
23	Aoibhinn Creedon	Rathmore & District	7 yrs & under (G)	Winner
3	Faith Berzins	Lurgan	7 yrs & under (G)	Runnerup
4	Amber McCombe	Armagh	7 yrs & under (G)	Merit
1	Fabian Baiju	Letterkenny	8 to 10 years (G)	Winner
7	Sabbh Agnew	Baltinglass	8 to 10 years (G)	Runnerup
18	Katelyn Garvey	Ballaghaderreen	8 to 10 years (G)	Merit
25	Grace McManus	Dunboyne & Dist	8 to 10 years (G)	Merit
11	Abimbola Fashade	Glanmire & Dist	11 to 13 years (G)	Winner
2	Lowis Heatley	Antrim	11 to 13 years (G)	Runnerup
1	Maebh Doman	Derry	11 to 13 years (G)	Merit
1	Eimear Doherty	Derry	14 to 17 years (G)	Winner
15	Lauren McTieran	Roscommon	14 to 17 years (G)	Runnerup
13	Brian Coughlan	St. Francis	14 to 17 years (G)	Merit
2	Stephen Murray	Antrim	14 to 17 years (G)	Merit
6	Jennifer Nulty	Virginia	18 years & over (G)	Winner
9	Aoibhinn Kinsella	Altura	18 years & over (G)	Runnerup
1	Sheethal Baiju	Letterkenny	18 years & over (G)	Merit



Winner

7 years & under

Aoibhinn Creedon



Winner

8 to 10 years

Fabian Baiju

Winner

11 to
13 years

*Abimbola
Fashade*



Winner

14 to
17 years

*Eimear
Doherty*



Winner

18 years
& over

*Jennifer
Nulty*



CREDIT UNION ART COMPETITION WINNERS

CATEGORY FOR PEOPLE WITH DISABILITIES

Chpt	Name	Credit Union	Category	Position
13	Chloe O'Brien	Rathkeale & Dist	7 yrs & under (S)	Winner
22	Cáel Moran	Blackrock & Dist	7 yrs & under (S)	Runnerup
5	Eoghan O'Neill Murray	Cootehill	7 yrs & under (S)	Merit
16	Jonas Whyte	St. Jarlath's (Tuam)	8 to 10 years (S)	Winner
7	Laoise Patterson	Baltinglass	8 to 10 years (S)	Runnerup
11	Hollie Dennehy	Glanmire & Dist	8 to 10 years (S)	Merit
23	Mikayla O'Sullivan	Clanmaurice	11 to 13 years (S)	Winner
3	Mikey Connors	Lurgan	11 to 13 years (S)	Runnerup
2	Ryan Mc Anoy Ross.	Antrim	11 to 13 years (S)	Merit
6	James Moonan	Drogheda	14 to 17 years (S)	Winner
2	Aoibhinn O'Donnell	Antrim	14 to 17 years (S)	Runnerup
9	Alicia Fortune	Wexford	14 to 17 years (S)	Merit
4	Ada Chmielewska	Armagh	18 years & over (S)	Winner
5	Alana Barry	Castleblayney	18 years & over (S)	Runnerup
6	Mary Catherine Grimes	Drogheda	18 years & over (S)	Merit
6	St. Ita's School - Primary 5	Drogheda	Group	Winner



Group Winner

*St Ita's
Primary 5*



Winner

**7 years
& under**

*Chloe
O'Brien*

Winner

8 to
10 years

*Jonas
Whyte*



Winner

11 to
13 years

*Mikayla
O'Sullivan*



Winner

14 to
17 years

*James
Moonan*



Winner

18 years
and over

*Ada
Chmielewska*



THE ULTIMATE LENDING BOOK

'Lending for Credit Unions' is a new independently published book by Alan Shaw, lending manager in St Jarlath's Credit Union. The book gives the ultimate guide on lending in credit unions and is packed with 400+ pages with everything you could need on the skills and practices of lending. He covers personal, business, self-employed, Ltd Companies, house loans, and lending to the agri sector. There are even 50 pages of interesting loan scenarios to prompt discussion and create debate.

Alan makes the point that there is no shortage of literature on regulation, legislation, compliance, risk, policies, and of course, the Act. These are topics that the book has generally avoided as they are already instilled in us and he wanted to concentrate on the business of lending rather than the rules around it.

The range and depth of lending skills across all credit unions is a priceless asset. Every loans officer and credit committee member enhances those skills when they look at the next loan request from a member. Like any skill, the more we practice, the better we get! Thirty-five years in lending has given Alan a massive resource to draw on, and he felt that now was a good time to capture as much of that

as possible in this very welcome book.

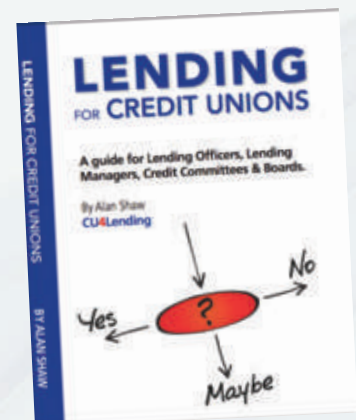
It's written in a style that makes for easy reading and is free from jargon or judgment. Each credit union has its own culture and lending style, and that's the way it should be. The book reflects the view that there is no single perfect way of deciding on the infinite variety of loan applications we see in the course of our work. Rather, it suggests what might be worth considering when you are faced with an application from a member on low or no income, to a more complex scenario. The capacity to decide one way or the other lies with the knowledge and experience of our priceless assets....YOU!

If you want to sharpen your skills on lending to the self-employed there are explanations to over 130 phrases relating to the annual income & expenditure accounts, plus a section on ratio analysis and why some are more useful than others. For anyone chatting with farmers from time to time, the book has almost as many farming terms explained. About 20% of the book is dedicated to lending to PAYE members, and offers an insight to negotiating with members, as well as handling a decline situation.

It was both a shock and an honour for

Alan when he heard that his CEO and Board decided to cover the cost of gifting a copy of the book to each credit union in the country. Alan has self-published the book and it is available to buy on Amazon, but the more cost effective way is to order a copy directly from alan@cu4lending.com at €35 including €9 postage.

"Its been interesting piecing this together over the past couple of years, and I am thankful to my work colleagues who have inspired a lot of the content. Every day is a school day in the world of credit union lending, and hopefully the book will be a useful resource to those who dip into it".



ALAN SHAW - AUTHOR LENDING FOR CREDIT UNIONS

CU Home Credit Union Focus' Athlone Target Mortgage Lending



Quote by Michael
Evans CEO

“...the fact that condition fulfilment and perfection of security was outsourced to a company with such experience as Link, gave comfort that our security would be managed in a very professional way...”

We asked Michael Evans CEO and his team at Athlone Credit Union to share their thoughts on joining the CUSO service

WHAT PROMPTED ATHLONE CREDIT UNION TO ENTER THE HOME LOAN MARKET? KEY REASONS – FINANCIAL OR MEMBER SERVICE BASED?

Both really, members were asking about Home Loans and we needed to lend more money when we are facing into zero returns on investments. Additionally, our loan run off rate was shortening (circa 3 years) and we needed longer term lending to complement our existing Loan Product range. To address this short run off rate, mortgages are longer term loans, with less of a churn and lead to a more sustainable income stream over time.

WHY DID THE CREDIT UNION JOIN UP TO THE HOME LOANS CUSO?

The Board and Management Team felt as this was our first serious entry into Home Loans, an extra set of experienced eyes could improve the underwriting process and ensure that we remain compliant. Additionally, the fact that condition fulfilment and perfection of security was outsourced to a company with such experience as Link, gave comfort that our security would be managed in a very professional way.

HOW DID THIS ON BOARDING PROCESS PLAY OUT?

It took longer than I expected. The business case and due diligence takes time. When we got going, the training from Link was good and the Link systems are very good/easy to get used to. Also, the support from Link is first class and they appreciate that we are only at the beginning of the journey.

MEET THE TEAM - WHO ARE THE STAFF ASSIGNED TO HANDLE APPLICATIONS?

Our primary Home Loan Advisor is Lisa Kearney and she is backed up by experienced Loans Officers, Colman Hanly, Anne Duffy, Collette Dolan, who all report to Liam Flannery, Head of Lending.

HOW DO THE MEMBERS KNOW THE CREDIT UNION OFFERS A HOME LOAN PRODUCT?

We were very energetic with our Home Loan campaigns with everything from billboards, inhouse branding, social media competitions, signs on roundabouts to radio advertising in conjunction with a neighbouring credit union.

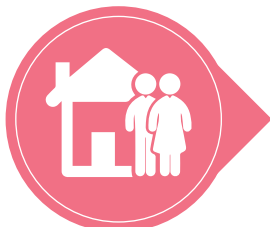
ARE APPLICATIONS BY MEMBERS TYPICALLY AT THE OFFICE OR IS THERE AN ON LINE FACILITY TO START THE PROCESS?

We can start the process online, we are open late on Friday and until 2pm on Saturday so members have plenty of opportunity to meet with an experienced Home Loan Advisor. If necessary, we will meet members outside of office hours subject to Covid-19 restrictions.

Home Loans

LOOKING FOR A PLACE OF YOUR OWN?
We'll CUHome

ATHLONE CREDIT UNION



The Home Loans CUSO service was developed to provide support to credit unions engaging in mortgage lending, or intending to do so. The service, branded as CU Home has been designed and built so that participating credit unions can have the support and assurance they need to be successful in mortgage lending.

Mortgage Hub Contact Details:

Phone: 01 614 6973. • Email: mortgagehub@creditunion.ie

ILCU CELEBRATES INTERNATIONAL WOMEN'S DAY



ILCU celebrated International Women's Day 2021 by highlighting the pivotal role women play in the Irish credit union movement

To celebrate International Women's Day on the 8th March, the ILCU wanted to acknowledge the incredible work and contribution made by women to the credit union movement on the island of Ireland. The ILCU recognised the countless women who are involved in the credit union movement and recognised the focal roles they play in credit unions around the island of Ireland.

From an analysis of a sample of 190 credit unions we have found that:

45% of Credit Union CEOs reported were female

40% of managers reported were female

30% of chairs and 35% of vice-chairs were women.

According to the CSO Gender Balance in Business Survey 2019, only one in nine CEOs of large enterprises in Ireland were women. Women occupied 28% of Senior Executive roles compared with 72% for men. The vast majority of Chairpersons were male at 92.6% with 7.4% being female. The overall composition of Boards of Directors was 80% male and 20% female.

We spoke to women involved with credit

unions across the country to tell their story, how they first got engaged with the movement, why they think the statistics are the way they are and what change would they like to see in the future

"I think all the women I have worked with over the years in the Credit Union have inspired me in some way. They are a unique group of people and each and every one of them have impacted on the leader I have become." - Bridget Hynes, CEO Ballyfermot Inchicore Credit Union

"It's very much a movement that I am proud to be involved in. I value the ethos of it, and aspire to this in my daily working life. It's all about giving back to the members in the community." - Claire O'Neill, Manager Cookstown Credit Union

"The Credit Union is member owned. We are not working to make profits to pay dividends to wealthy shareholders like the banks are. Our surpluses go back to our members and into the local communities that we serve. I like to feel that we make a

difference to our member's lives." Sinéad Rooney CEO of Ballygall Credit Union,

"I get to lead an organisation that is held in high regard in the city. I work as part of a dedicated team of people who believe in the credit union and its ethos. Collectively we have the opportunity to make a real positive impact on the individual member and on the community on a daily basis." - Joan Gallagher, General Manager Derry Credit Union

"I am lucky to be working in an organisation that empowers women. My management team, again mostly made up of females, have always supported me in my personal and professional development." - Georgie Cantwell, Youth and Marketing Officer First South Credit Union

"Be confident. Strive and you can make a difference." Geraldine Gilsean, Chairperson Drogheda Credit Union

You can read all of the interviews in the blog section of the ILCU website www.creditunion.ie



INTERNATIONAL WOMEN'S DAY 2021
#CHOOSETOCHALLENGE





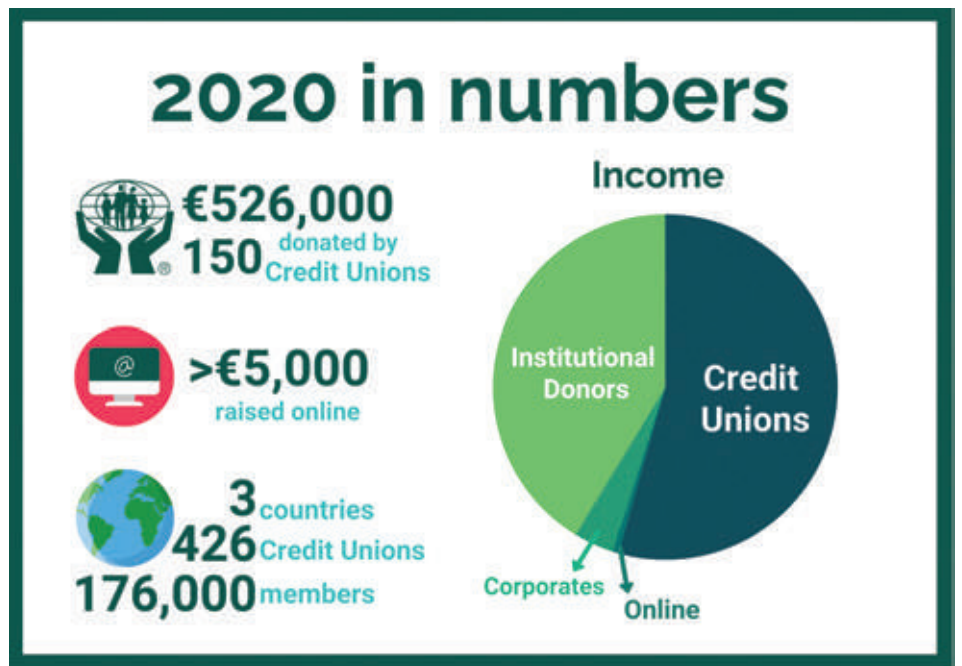
International Development
FOUNDATION
 TOGETHER BUILDING FINANCIAL INCLUSION

2020 Overview

Despite 2020 being a challenging year, the International Development Foundation are hugely grateful for the continued support of Irish credit unions. Throughout the year we provided support to our local partners to ensure their movements continued to operate and meet the needs of their members in the face of the COVID-19 pandemic.

Some highlights from the year include:

- 7 Irish credit union staff and volunteers travelled to West Africa in January to share their expertise to support their peers.
- We supported NaCCUA, apex body in Sierra Leone, to provide technical assistance to credit unions in the area of liquidity management, loan management and HR.
- We supported credit unions in Sierra Leone to respond to the threat of COVID-19 by distributing masks and sanitation kits for credit unions and members nationwide.
- A pilot project was undertaken to oralise passbooks for GMF members in Conakry Dee Credit Union to address their low levels of financial literacy.
- A deep dive research project examining mobile money and digital financial services resulted in a pilot project in remote rural credit unions in a southern region of Ethiopia.
- We signed a memorandum of



understanding with both NACCUG in The Gambia and ACCOSCA in Kenya, which sets out our support to both organisations in the short to medium term.

- A core Credit Union Curriculum was developed for Sierra Leone and Ethiopia.

Thank you to everyone who donated and/or supported our work, in what was a

challenging year for everyone. As we embark on the year ahead we will continue to provide remote support to our local partners who are committed to building financial inclusion for all. We are People Helping People.

Our 2020 Annual Report will be available later in the year.



N'mah Kamara, GMF member, Conakry Dee Coop Credit Union_



Training for staff and Board members continued throughout the year



Credit Unions put measures in place to protect their members and help stop the spread of COVID



Launch of Regional Federations for SACCOs

The Foundation in partnership with the International Fund for Agricultural Development (IFAD), has been working on a project in Ethiopia to establish regional apex bodies (federations) for the SACCO (Savings and Credit Cooperative Organisation) movement. The 'Improving Rural Financial Inclusion Through Co-operatives' project (IRFITCO) seeks to improve rural financial inclusion for the rural poor in Ethiopia, Malawi and Tanzania. Working with ACCOSCA and CDF, the Foundation is the implementing partner in Ethiopia. In Ethiopia, the Foundation is working closing with the government's Federal Cooperative Agency, and the aim is to ensure strengthened financial co-operative networks.

There is no national apex body (i.e. League) in Ethiopia, with a population of over 100 million, and over 20,000 SACCOs spanning the country ranging from large SACCOs in cities to very small SACCOs in rural communities. There are an estimated 5 million members and around 42% of whom are female.



Some of the newly elected Board members following the AGM



At Sisay Arega, Dep. Director Addis Ababa City Admin, speaking at the official launch



Both events ensured COVID protocols were adhered to



Attendees at the official launch of the Addis Ababa Regional Federation

Two regional SACCO Federations were established in the past 15 months as part of the IRFITCO project, and we are delighted to report that the Regional Federation in Amhara held its first AGM while the Federation in Addis Ababa officially launched their federation in February, 2021. The regional federations will be based in Addis Ababa, and in the Amhara region. Speaking at the launch of the Addis Ababa Federation, Ato Wubneh Emiru, Head of the Addis Ababa City Administration, said that *“With the Federations, the SACCOs and*

their members now do not need banks, the Federations are their ‘banks’ (financial institutions)”. Currently, members’ savings are deposited by the SACCOs into bank accounts, and now with the federations, they can be pooled to offer an empowering Central Financing Facility.

In addition, the Foundation are supporting the establishment of a tiered regulation and supervision mechanism, to support the regional Federations to provide capacity building support and advocate for an enabling environment to

ensure improved financial services for members. As part of a plan to roll out the tiered regulation and supervision, in January, the Federal Cooperative Agency embarked on an extensive programme of translation of the regulatory and supervisory documents jointly developed. They also started to develop a training programme for rolling out this new approach to tiered, prudential regulation and supervision. This will enhance risk management and increase confidence in the movement.

Electric Aid Funding

The Foundation are delighted to have received funding from Electric Aid for the newly launched regional federation in Amhara. The funding of close to €10,000 is to be used for purchasing office equipment including a laptop, desktops, furniture and a motorbike.



Keep up to date with us on Facebook, Twitter, Instagram and LinkedIn
For more information on the ILCU Foundation contact Sinéad on 01 614 6945 or email slynam@creditunion.ie

Legislative Update



Updates on the Assisted Decision-Making (Capacity) Act 2015

Credit unions will be aware of the Assisted Decision-Making (Capacity) Act 2015 (“the Act”), which replaces the Lunacy Regulation (Ireland) Act 1871, and was signed into law in 2015. Although the 2015 Act is fully enacted, it is not yet fully commenced. When it is, it will abolish the current Victorian wards of court system, under the Lunacy Regulation Act of 1871, and replace it with a modern, person-centred framework to maximise autonomy for people who require support to make decisions about their personal welfare, property and financial affairs.

The Act contains a number of provisions that aim to empower persons who may require assistance making decisions at certain times. It represents a move away from what may be described as a paternalistic approach, whereby third parties determine what is in the best interests of an individual and provides that, where possible, the “will and preferences” of the individual should be taken into consideration when making decisions that will impact on them.

Developments

Progress has been slow regarding the full commencement of the Act and the full implementation of the supports due to the challenge of transitioning away from the long-standing and outdated system, but it appears that developments are occurring now.

Funding

Recently the Decision Support Service (“DSS”) reported that it has been allocated increased funding to provide the establishment of its services.

The DSS is established by the Assisted Decision-Making (Capacity) Act 2015 and will regulate and register, supervise and regulate arrangements, as well as investigate complaints and promote awareness. The DSS estimates that there could be as many as 220,000 adults living in Ireland who have capacity-related difficulties and who may become users of the DSS.

The Director of Support Services has stated that the additional resourcing and an agreed plan for commencement means that the DSS are firmly on track to deliver this important human rights-based framework to the people of Ireland in 2022, and they suggest that there are a number of things organisations can do to start getting ready. Please click here for further information: <https://decisionsupportservice.ie/getting-ready/organisations>.

Repeal of the Marriage of Lunatics Act 1811

Furthermore, in February 2021, section 7(1) of Assisted Decision-Making (Capacity) Act 2015 was commenced. The commencement of this section has the effect of repealing the Marriage of Lunatics Act 1811 which prevents persons who are wards of court from getting married. When the Act is commenced, it will also abolish the wards of court system for adults, which is administered under the Lunacy Regulation (Ireland) Act of 1871. All current adult wards of court will have their cases reviewed and where appropriate will transition to a modern framework of supports provided under the 2015 Act.

The decision to proceed with the repeal of the Marriage of Lunatics Act has been prompted by a legal challenge brought by an intellectually disabled man who wishes to marry his long-term partner. In June 2019, the High Court granted an injunction to prevent the man’s wedding which was to take place the following day. At that time, the court began an enquiry into wardship.

The full implications for this man’s particular case are unclear and his legal challenge is still before the court. What is clear, however, is that wards of court are no longer disbarred from marrying by virtue only of the fact that they are wards of court. This is a welcome further step towards the full rollout of the 2015 Act and another move away from the language and ethos of antique legislation.

In wardship, a person is declared to be of ‘unsound mind and incapable of managing his or her his affairs’. Post commencement of the new Act, where there is a query about a person’s capacity to marry, this may be the subject of a specific application to the circuit court. Under the new Act, a finding of incapacity to marry will have no implications in relation to a person’s decision-making in other matters. The person will have full access to the court and to legal representation and such a finding of incapacity will be subject to periodic review.

Conclusion

The Act represents a significant overhaul of Ireland’s outdated mental capacity legislation. The ILCU Legal Department continues to monitor developments in this area and updated guidance will be issued in due course. It should also be noted that the DSS is preparing a Code of Practice for finance professionals to help them meet their legal and professional duties. Further information is available at the following link: <https://www.decisionsupportservice.ie/>

Legislative Update



Increase in small payment limit without probate in Northern Ireland

Following lobbying and representations by the Irish League of Credit Unions in 2020, the Administration of Estates (Small Payments) (Increase of Limit) Order (Northern Ireland) 2020 was introduced by the Northern Ireland Assembly in December 2020 increasing the amount that can be disposed of under a valid nomination under Article 17 of the Credit Unions (Northern Ireland) Order 1985 (the 1985 Order) from £10,000 to £20,000.

In addition the limit referred to in Article 19 (small payment rule) of the 1985 Order has also been increased to £20,000. Under this provision, if any member of a credit union dies and at his death his property in the credit union does not exceed £20,000 and is not the subject of a nomination, then the board of directors may, without letters of administration or probate of any will, distribute that property among such persons as appears to the board on such evidence as it deems satisfactory to be entitled by law to receive it.

These increases apply to all deaths occurring or nominations affected, after 8 January 2021.

The Irish League of Credit Unions had pushed for the increase in the amount given the time period of 16 years since the last increase and that raising the amount would result in a quicker and more efficient process in the payment of money to nominated persons or beneficiaries, without the involvement and stress of court applications and associated bureaucracy for relatives.

The Department of Finance and the Assembly Finance Committee put their thanks on record to the Irish League of Credit Unions for its input to the consultation, greatly assisting in their consideration of the policy implications of the proposed change to the small payments limit. The Department of Finance added “While a technical change in law, its implications will go some way towards assisting many in our local communities at often difficult and distressing times in their lives”.

These statutory increases are a welcome result of extensive consultation with credit unions, negotiations with relevant Department of Economy and Department of Finance and submissions made by the Irish League of Credit Unions and credit unions.

Our thanks to those of you who participated in this process.

NEW CODE OF PRACTICE ON WORKPLACE BULLYING

A new Code of Practice on the Prevention of Bullying at work (the Code) came into effect on 23rd December 2020; prepared by the Health and Safety Authority (HSA) and the Workplace Relations Commission (WRC).

It replaces the Health and Safety Authority's 2007 code and the Labour Relations Commission 2002 code relating to the issue of bullying at work.

The new code of practice applies to all employments in the Republic of Ireland, irrespective of whether their employees work in the office, at home or are mobile. Credit unions should promote and reinforce at all times a positive workplace culture.

The purpose of the code is to provide employers and employees with practical guidance and recommendations in identifying, managing, and preventing bullying in the workplace. The Code provides guidance to employers about processes and procedures when a complaint of bullying is made.

The Code reaffirms the existing definition of bullying from 2001 which is the "repeated inappropriate behaviour, direct or indirect, whether verbal, physical or otherwise, conducted by one or more persons against another or others, at the place of work and/ or in the course of employment which could reasonably be regarded as undermining the individual's right to dignity at work". It provides a non-exhaustive list of what could be considered bullying in the workplace. It confirms that disrespectful behaviour or an isolated incident of the behaviour as described in the above definition may be an affront to dignity at

work but, as a once off incident, is not considered to be bullying.

Key takeaways for employers

- The 2020 Code provides practical guidance to employers about processes and procedures when a complaint of bullying is made.
- It reaffirms the definition of bullying and a non-exhaustive list of what could be considered bullying.
- The Code introduces the concept of bullying by use of cyber or digital means, this is particularly relevant where remote working is now commonplace.
- In a welcome development, it also provides a definition and specific examples of what is not considered workplace bullying, such as for example, ordinary performance management. This will help employers consider whether management of workplace issues amounts to bullying behaviour.
- The Code emphasises the onus on employers to manage and conduct work activities in such a way as to prevent any improper conduct or behaviour likely to put at risk an employee's safety, health or welfare at work. An employer must act reasonably to prevent workplace bullying patterns developing and where there are complaints, must react reasonably, assess a complaint, record actions and put in place a suitable response based on each case arising.

- The Code requires an employer to develop an appropriate workplace Anti-Bullying policy to ensure a system is in place for dealing with complaints. As required under health and safety legislation and in keeping with normal industrial relations practice, there should be prior consultation, and participation where appropriate, regarding the Anti-Bullying policy and its implementation, with employees or their representatives, including the Safety Representative or the Safety Committee. The policy should clearly state that disciplinary action may follow where bullying is found to have occurred. Employers have a duty to assess the risk of bullying and preventive measures should be included, where necessary, in the employer's Safety Statement.
- The 2020 Code refers to workplace bullying only and does not include harassment cases. This does not however prevent employers from having one policy and procedure for processing both bullying and harassment cases.
- The Code refers to the role of a "Contact Person". The Contact Person functions as a supportive person who listens and offers guidance (on a strictly confidential basis) on the various options in line with company policy and procedures. The Contact Person is not involved in the investigation of the complaint.



- The 2020 Code gives guidance on an informal and formal procedure for dealing with a workplace bullying complaint and emphasises the value of using internal or external mediators that are suitably qualified when aiming to resolve issues at any early stage.
- The Code also sets out the roles and powers of the Workplace Relations Commission and the Health and Safety Authority when dealing with bullying complaints.
- Widespread policy awareness and training on the Anti-Bullying policy is key, especially for those who will be involved in the complaints process.
- The 2020 Code gives guidance on an informal and formal procedure for dealing with workplace bullying. The value of using internal or external mediators that are suitably qualified is emphasised.
- The Code outlines that any policy

should indicate that bullying at work by non-employees such as clients, customers and business contacts is not tolerated and may lead to termination of contracts, suspension of services, exclusion from a premises or other sanctions as appropriate.

The HR Department are in the process of updating the Policy currently in place. This shall then be circulated to all credit unions and a copy will be available on the ILCU Website.

HR Webinar - Key Steps for Restructuring within the credit union

The HR Department ran the first of their webinars this year on Wed 24th February. Given the queries we have been getting from the credit unions, with regards to restructure and wage costs, the topic covered was “Key Steps for Restructuring within the credit union”. Over 250 people registered for this event which was very well received. A copy of the presentation and a recording of the webinar are available on the ILCU Website, in addition to an FAQ document detailing queries received on the day.

The ILCU HR department is available to discuss any specific queries you may have on this topic. Contact Details:

Margaret Davern, HR Adviser	mdavern@creditunion.ie	+35316146974
Maura Behan, HR Executive	mbehan@creditunion.ie	+35316146941



Clonakilty Credit Unions – brings music to members ears

At Clonakilty Credit Union they value their member experience and during Covid-19 staff have stepped up and gone beyond their duties to provide not only financial assistance to members but also a bit of entertainment too!!

One such staff member is John Collins who took it upon himself to contact the credit union's older members during the first lockdown to keep in touch and have a "chat". Following on to the third lockdown, John entertained both staff and members in the offices by playing some jigs and reels on his much loved accordion. A video of John playing the accordion in the office was shared to the credit union's social media platforms, much to the delight of followers and members, who had to guess the tune and won some local vouchers! It was a unique way to brighten spirits and a simple reminder of the credit union difference!

John joined Muinir Clanna Caoilte (Clonakilty) CU in January 2019. He began playing the accordion at the tender age of 10, following in the steps of his grandfather Con Cotter. It is a hobby of Johns, but he did play a few tunes for a few Fleadh Ceols when he was young. A huge thanks to John for his positivity and musicality!



Ballinascreen Credit Union helps schools in the Glenelly Area with access to technology for home learning

When a principle in the local area highlighted their concerns over some children falling behind in their education due to a lack of access to technology, Ballinascreen Credit Union stepped in. Working with local schools in the Glenelly area – Plumbridge, Cranagh and Donemana - the credit union committed to supplying local families with digital devices that would allow their children to take part in online lessons during periods of school closures, due to the pandemic.

With many parents trying to juggle home schooling with everyday commitments during these already challenging times, the credit union welcomed the opportunity to play their part in supporting efforts in making a difference to the local community.

The aim of the project was to enable the schools to identify those children who didn't have access to or had limited access to a suitable digital device to undertake home schooling work. The devices would be gifted

to the schools who would then distribute them to children/families as necessary.

Ballinascreen Credit Union provided digital devices to over 20 children/families via the four local primary schools – Donemana Primary School, St Brigid's Cranagh, St Michael's Donemanagh and St Patrick's Plumbridge.

Mr Patrick McShane, Chairperson of Ballinascreen Credit Union, said: "It's clear that digital exclusion is real issue for many children in this rural area, not just those who attend schools in our community. Children

have been widely affected by school closures and the lockdowns, but with the support of the credit union, our local families no longer have to worry about their children falling behind in their schoolwork due to a lack of technology.

"Ballinascreen Credit Union were delighted to support the Workspace initiative in Draperstown, but wanted to ensure that the schools in Plumbridge, Donemanagh and Cranagh could also benefit."



Gurranabraher Credit Union nominated for Business to Arts Award

Gurranabraher Credit Union along with their partner Sample Studios have been nominated for a national Award Business to Arts award for Best Small Sponsorship for their Photo Go Initiative. The Business to Arts Awards recognise businesses, philanthropists, artists and arts organisations that develop creative partnerships.

The PhotoGo initiative was a photography competition and exhibition which took place in The Lord Mayor's Pavilion, Fitzgerald's Park. The PhotoGo competition launched on Culture Night, Friday 18th of September 2020 and invited Corkonians to take photographs which celebrated Cork City's Northside communities and the theme of 'legacy', to mark this important centenary year of the Burning of Cork in 1920.

Over 60 entries were received, as well as over 50 entries by local Transition Year students from St. Vincent's Secondary School and Gaelcholáiste Mhuire A.G, who participated in a series of free schools photography workshops with artist and Sample-Studios member Kate McElroy.

Sample-Studios presents a year-round programme of free public exhibitions in The Lord Mayor's Pavilion but, due to Covid 19 restrictions, have had to temporarily close their exhibition space. As Artistic Director, Aoibhie McCarthy, explains, "We wanted to ensure that the photographs taken by members of the local community could be enjoyed by that community safely. By presenting their entries in the windows, we can invite passers-by and park users to see over 100 different vantage points of Cork City's Northside, all from within their 5km."

Eamonn Kirwan, Chair of Gurranabraher Credit Union speaking about PhotoGo said "This is the 2nd year of our PhotoGo initiative with Sample-Studios and we couldn't be happier with the volume and quality of the entries. We believe that this event provided the perfect chance for people to get out and really look at our great City. As a community organisation, we feel it is one of our most important roles to promote our communities."

The 2021 Business to Arts Awards will be broadcast online on April 21st 2021.



Rickey Dineen, Shnowy Shandon Street



Alisa Poppen, Sunset at St.Patricks Hill



Sonia Salzano



my
cu

My card for my life.

Give your members instant access
to their MYCU Current Account
with the MYCU Debit Mastercard®

Some of the many features and benefits

- Access to your money 24/7
- Accepted globally anywhere you see Mastercard® Acceptance Mark
- Can be used in-store, online or at an ATM
- Contactless payments
- Banking anywhere, anytime with Mobile and Online Banking
- Overdraft available, with no surcharge interest
- Simplified, low cost fee
- Same local, friendly service from our Credit Union
- 24/7 support for lost or stolen debit cards
- Standing Orders and Direct Debits

