



Sustainability - Rising to the Challenge

CUDA Annual Conference 2023

January 28th 2023

Killarney Convention Centre, Kerry



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CMutual has been at the forefront of supporting the needs of Credit Unions and mutual lenders, in a sustainable and ethical manner for decades. We were supportive of the Irish Credit Union’s sector development, from its early stages in 1963. Our focus remains on the quality of support, innovation, and expertise of what we do for our partners. The intimacy of these interactions and engagements is what differentiates us from all others. By honouring our heritage and our responsibilities we have been truly able to assist in making our partners businesses stronger and their members safer.

Our commitment to you

Our focus is to deliver successful products and services to our partners and their members. We provide a suite of services that deliver an innovative and adaptable range of products, tailored to suit the specific needs of our partners’ requirements.

As insurance experts we will provide you with the ability to go to market with insurance products that offer the financial security and simplicity your members demand. Our services to clients are designed to benefit your business and your members.

Our values are at the heart of all we do:

We bring an honesty, integrity and transparency to all our partnerships in a way that is mutually rewarding and supportive; We leverage our international and national experience in support of our local partners to ensure that they access knowledge, expertise and equips them with the tools needed to make the right decisions; We empower our staff and our partners to support a smooth and friendly customer experience that is uncommon in financial sectors, yet is the essence of mutuality and local care;

We strive to achieve an excellence that makes our partners stronger and their clients better, we invest in shaping a future that enables our partners to execute their strategies safely and prudently. Our working relationship with our partners is based on trust and openness. Upon this we leverage our core skills to ensure our partners obtain the support and protection they need.

Our Services:

Over the years, we have introduced several innovations across many member’ benefit programmes. These benefits are core to the Credit Union ethos and are a differentiator when it comes to competing with banks and other loan providers.

- Our Loan Protection Insurance now extends to Business Loans.
- Life Savings, Age of Death programmes can offer savings to the Credit Union, will improve the effectiveness by reducing the time spent on claims processing and is so transparent members can easily understand the programme benefits. Age at death also mitigates the age inflation that is inherent in all Credit Unions.
- In addition to the Life Saving, we also offer Member pay DBI combinations that are tailored to match the needs of the Credit Union.
- Our Loan Repayment Protection protects the Credit Union loan book and your members credit rating, should they become sick, have an accident, or become unemployed.
- At CMutual, we have an exceptional record for handling claims, processing 97% of completed claims and making the payment to the member, within 48 hours or less.

Foreword

Credit Unions exist to deliver social change, and the founding principles of providing access to credit and employment have been achieved.

The growth of ESG now provides an opportunity to modernise and expand credit unions' purpose by leveraging our unique ethos, local presence, and lending capacity to support more social and environmental initiatives.

Our conference theme is ***Sustainability - Rising to the Challenge***. We explore how credit unions can create long-term competitive advantage through sustainability initiatives and how to achieve the right balance between purpose, people, planet, and profit.

We will hear from credit union and sustainability experts from Ireland and North America about best practices to make an impact with members and other stakeholders today.

CUDA is delighted to welcome both the new Minister and Registrar for credit unions, Ms. Jennifer Carroll MacNeill and Ms. Elaine Byrne respectively. We will discuss policy developments and what expectation's government have for credit unions in the financial services and sustainability domains.

A wide range of exhibitors and sponsors will be onsite to explain their business solutions to benefit your credit union and members.

Finally, we are delighted to welcome all delegates back to Killarney. 2022 was a very successful year for CUDA, with major deliveries in representation and record volumes in training, the SAM mortgage framework and BizFin. We look forward to a lively conference and progressing with you in 2023.

Kevin Johnson
CEO, CUDA

Agenda

08:15 – 08:45 Registration of Delegates for CUDA AGM (CUDA Owners Only)

We welcome delegates from CUDA Owner Credit Unions to register early and network with their peers and our sponsors.

08:45 – 09:45 CUDA AGM (CUDA Owners Only)

Closed session for CUDA Owner Credit Unions. Owners are presented with CUDA’s annual accounts, audit report, strategy update, 2023 action plan and 2024 funding requirement, followed by Q&A and voting.

09:00 – 10:00 Registration, Networking and Meet the Sponsors

We welcome delegates, speakers, and guests to register early and network with their peers and exhibitors.

10:00 – 10:10 Welcome and Opening Remarks

Welcome, agenda and protocols.

Mr. Peter Mitchell, Master of Ceremonies, and Principal at Business Talk PR.

Mr. Gerry McConville, CEO, Capital Credit Union, and Chairperson, CUDA Management Committee.

10:10 – 10:50 Regulatory Outlook

The Central Bank has consistently urged credit unions to seek sustainability. In this session we hear from Ms. Elaine Byrne, newly appointed Registrar for Credit Unions, and Mr David Kielty about how they view the sector, their outlook on ESG, and what changes might be expected in Governance, Risk and Compliance in the coming year and ahead.

Guests: Ms. Elaine Byrne, Registrar of Credit Unions, Mr. David Kielty, Deputy Registrar and Mr. Eamon Clark, Acting Deputy Registrar, Central Bank of Ireland.

Moderator: Kevin Johnson, CEO, CUDA.



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

10:50 – 11:30 Legislative Outlook

The Retail Banking review and Credit Union (Amendment) Bill are major government policies. In this session we hear from Ms. Jennifer Carroll MacNeill, newly appointed Minister of State with responsibility for Financial Services, Credit Unions, and Insurance about government objectives in retail banking. What role is foreseen for credit unions and how can a level playing field be achieved with Banks and An Post in areas such as Balance Sheet and subsidising local delivery.

Guest: Ms. Jennifer Carroll MacNeill, Minister of State with responsibility for Financial Services, Credit Unions and Insurance, and TD for Dún Laoghaire.

Moderator: Kevin Johnson, CEO, CUDA.



An Roinn Airgeadais
Department of Finance

11:30 – 11:50 Energy Break and Meet the Sponsors

11:50 – 12:30 The Credit Union Purpose, sponsored by CMutual

Factors such as digitalisation, competition, and consolidation challenge credit unions. In this session we hear from global thought leader Mr Mark Meyer about how credit unions can modernise their purpose without losing their identity or personal touch. We explore best practices from North America, where credit unions are both unique and highly competitive.

Speaker: Mr. Mark Meyer, President and CEO, Filene Research Institute.



12:30 – 13:15 Panel – The Credit Union Purpose

Irish credit unions were formed to meet the challenges of the 1950's including the access to credit against a background of unemployment and emigration. Having successfully fulfilled this purpose, what are credit unions doing to meet the challenges of today and tomorrow? In this session we hear from Directors about how their credit unions are adapting strategy and what it is essential to retain.

Guests: Mr. Peter Fallon, St Jarlaths CU, Ms. Sheila Hennessy, Dubco Ireland CU, Mr. Ray Spain, Tullamore CU and Mr Mark Meyer, President and CEO, Filene Research Institute.

Moderator: Paul Walsh, CEO, Peopl Insurances.



13:15 – 14:00 Networking, Meet the Sponsors and Lunch

14:00 – 14:40 The Sustainability Opportunity

Sustainability is changing consumer, investor, and regulator expectations. Credit unions are the natural owner of social change thanks to their ethos and local presence, but a bigger opportunity exists in being the only truly sustainable finance provider. In this session we hear from leading practitioner Ms Laura Heuston

about what credit unions can do in the Environmental space, and the role of Governance in balancing people, planet, and profit.

Speaker: Ms. Laura Heuston, Sustainability Works.

[SustainabilityWorks.](#)

14:40 – 15:20 Panel – Sustainability Initiatives

Many credit unions have begun to focus attention on sustainability and the impact a changing climate will have on their members as well as their own business model. In this session we hear from CEOs about how their credit union is adopting ESG, how to prioritise resources and plan for the future, adapt products and operations, and ensure an evolving risk profile is adequately managed.

Guests: Mr. Stewart Agnew, Blanchardstown & District CU, Mr. Billy Doyle, Dundalk CU, Ms. Louise Shields, Claddagh CU, Mr. Brendan Synnott, First Tech CU

Moderator: Neil Mathieson, CUDA

15:20 – 16:00 Workshop – Central Bank Climate Survey

Credit unions are to increase ESG reporting to the Central Bank, starting with the climate survey. In this session leading practitioner Ms Laura Heuston will highlight key points, answer credit union questions and offer best practices.

Facilitators: Ms. Laura Heuston, Sustainability Works and Cathal Tyther, CUDA

[SustainabilityWorks.](#)  SOLUTION CENTRE

16:00 – 16:05 Closing Remarks

Kevin Johnson, CEO, CUDA.

16:05 – 17:00 Meet the Sponsors and Networking

19:00 – 20:00 Drinks reception hosted by CMutual Group



20:00 – late Gala Dinner and Dance

View speaker profiles by scanning:



Speaker Profiles



Stewart Agnew

Chief Executive Officer at Blanchardstown & District Credit Union

Stewart Agnew, BSC, QFA, CUA & CUG is CEO of Blanchardstown & District Credit Union. With over two decades of credit union and financial sector knowledge, Stewart is a natural leader who champions positive change and growth for Blanchardstown & District Credit Union and the wider community of Dublin 15. Educated at UCD and University of Ulster, Stewart's focus is firmly on building and sharing his expertise and experiences within the Credit Union sector with his team so that Blanchardstown & District Credit Union will continue to offer relevancy, a lifetime value and operational excellence to its existing and prospective members into the future.



Elaine Byrne

Registrar of Credit Unions, Central Bank of Ireland

Elaine Byrne was appointed Registrar of Credit Unions on 21 November 2022. Prior to this she held the position of Deputy Registrar of Credit Unions with functional responsibility for Policy and Restructuring. Elaine is Chair of the International Credit Union Regulators' Network (ICURN).

Elaine joined the Central Bank in 1987 and has occupied leadership positions in the Banking Supervision Division, Legal and Finance Division and in the Registry of Credit Unions, including as Deputy Registrar of Credit Unions since 2006. Elaine was appointed as the Central Bank nominee to the board of the statutory organisation, the Credit Union Restructuring Board (ReBo), on its establishment in 2013. She is the current Chair of the International Credit Union Regulators Network (ICURN), the global network for the supervision of financial cooperatives.

Prior to joining the Central Bank Elaine qualified as a Chartered Accountant with KPMG. Elaine holds a BComm from University College Dublin, a Diploma in Company Direction from the Institute of Directors and in 2022 was admitted to the Institute of Directors in London as a Chartered Director.



Billy Doyle

Chief Executive Officer at Dundalk Credit Union

Billy Doyle is CEO of Dundalk Credit Union. Billy has over twenty five years' experience in the Credit Union sector with previous roles including those of Strategy Co-Ordinator

at Dublin City Council Credit Union (Dubco) and CEO of the Credit Union Development Association (CUDA). Billy was appointed by the Minister For Finance as a member of the Commission on Credit Unions established in 2011 by the Government to review the future of the Credit Union sector.

Billy has a Master of Business Administration (MBA) from the Smurfit Business School, University College Dublin (UCD); a Master of Science Degree (MSc) in Investment & Treasury from Dublin City University (DCU) and a Degree in Public Administration from the Institute of Public Administration (IPA) / Trinity College Dublin and holds the Credit Union Advisor (CUA) designation from the LIA / UCD Business School.



Peter Fallon

Director, St Jarlath's CU

Peter is a business owner (supply + installation of pvc windows + doors) since 1995 based in Oranmore. His first involvement with credit unions was as a director of Moylough Mountbellew Cu 2000-2016 where he performed roles as a Sunday teller, treasurer, vice chair and chair for two terms. Following a successful TOE, Peter joined St Jarlath's CU in 2016 as a director. To date has served as Board secretary, Chair of audit, member of risk committee, remuneration committee, vice chair and currently in 2nd year as Chair.

Peter's other voluntary involvement includes Treasurer of Moylough Mountbellew Twinning Committee, Treasurer of the Malthouse Players (Amateur Drama group), Member of Mountbellew Community Alert Committee, Co-Chair of Mountbellew Moylough Parish Pastoral Council. He resides in Mountbellew Co Galway with wife Colette and three adult children Ruairí, Eimear + Conor, and enjoys amateur drama, sports and current affairs



Sheila Hennessy

Director, Dubco Ireland Credit Union

Sheila Hennessy has been a Director of Dubco Ireland Credit Union since 2015 and was elected Vice Chairperson following the AGM in 2020. She is currently chair of the Remuneration and Nomination Committees and has also served on the Credit Control Committee and Risk/Investment Committee. Sheila has been employed with Dublin City Council since 1986 and was 26 years in the Housing Department. She has now taken up a new post as Senior Executive Officer in the Planning and Property Department. In her own words " As a member of Dubco Ireland since 1987 and a Director since 2015, I have witnessed many challenges. However, the unprecedented growth and new initiatives across the entire Credit Union Sector has also brought positive challenges, innovative thinking and creativity as to how we provide services. Members and their needs continues to be the focus of our core business and strategic planning"



Laura Heuston
CEO, Sustainability Works

An accountant and tax expert by training, Laura pivoted her career to focus on renewable energy and sustainable finance. She has worked with many companies in the sustainable energy sector on international M&A transactions, finance and corporate structures.

A leading expert in her field, she has in-depth knowledge of the global sustainable finance landscape and has used this knowledge to raise awareness and build engagement in Ireland around the jobs and business opportunities linked to this sector.

She speaks, writes and advises on a broad range of sustainable finance topics. Laura previously worked with KPMG, Airtricity, and Sustainable Nation Ireland.



Kevin Johnson
CEO, CUDA

Kevin has a strong track record of achievement throughout his career in financial services. As CEO of CUDA, Kevin is responsible for overall delivery of the strategic plan, plus advocating with Government, Regulators and Oireachtas Committees. Kevin has a successful track record driving change, having implemented The Solution Centre, secured new opportunities for credit unions and participated in multiple policy makers. Prior to CUDA Kevin established and managed a Customer Contact Centre, Business Innovation Centre, Bancassurance Business that included both front and back-office operations, as well as successfully leading core business functions when at EBS Building Society. Kevin participated in the Commission on Credit Unions, was a director on ReBo, and represents CUDA at the Credit Union Stakeholder Group and the Financial Industry Forum. He holds a degree of Doctor of Philosophy (PhD), Master of Business Administration (MBA) and is a fellow of the Institute of Bankers (FIB).



Jennifer Carroll MacNeill
Minister of State at the Department of Finance

Jennifer Carroll MacNeill is Minister of State at the Department of Finance with special responsibility for Financial Services, Credit Unions and Insurance. She was appointed to this role in December 2022.

She is a TD for the Dún Laoghaire Constituency, elected in February 2020. She is Vice Chair of the Fine Gael Parliamentary Party and Spokesperson for Equality. She is also Vice Chair of the Justice

Committee as well as being a member of the Public Accounts Committee and the Implementation of the Good Friday Agreement Committee. She was also a member of the Special Dáil Committee on Covid prior to its disbandment into sectoral Committees.

Previously she was a Councillor for the Killiney-Shankill ward. Since first being elected as a public representative, she has prioritised families experiencing homelessness and domestic abuse awareness. She has supported, and personally assisted a number of homeless women with small children to find appropriate accommodation. She has also worked closely with Coercive Control Ireland to raise awareness of this issue. Coercive Control became a criminal offence in January 2019.

Since being elected as a TD, she has continued to work for her constituents at a national level, drawing on her decade of experience working in Government on policy and legislation. Reducing carbon emissions by protecting and developing public transport facilities and better recycling and waste management are also part of her local agenda.



Gerry McConville

Gerry McConville, CEO, Capital Credit Union and Chair, CUDA Management Committee

Gerry McConville is Chief Executive Officer of Capital Credit Union, one of the largest community credit unions in Ireland, with assets of almost €300 million and over 50,000 members. He has successfully steered Capital Credit Union through a series of mergers with seven other credit unions over the last decade.

Gerry has over thirty years' experience in the credit union movement and has been to the forefront of many collaborative developments within the sector, including the formation and development of The Solution Centre. Gerry plays a leadership role in several credit union collaborative projects, including specialist lending, core IT system development, and insurance services. He is a director of two credit union service organisations, Flywheel IT Services and CUIS Marketing Programme CLG.

Gerry is Chair of the CUDA Management Committee. He is Vice President of the Dun Laoghaire Rathdown Chamber of Commerce, and a member of the Board of Management of Dundrum College of Further Education.



Neil Mathieson

CUDA

Neil has worked with CUDA since 2017 on a range of technology, representation, and training initiatives. In addition, Neil runs Key Capital (Estonia), an advisory firm providing technology, commercial and regulatory advice to European financial institutions and FinTech companies. Neil began his career with Royal Bank of Scotland and ABN AMRO advising companies on funding, risk, and liquidity management, later serving as Partner at Aalto Capital, an advisory firm which arranges equity and debt funding for FinTech companies.



Home Comfort Financed and Delivered

ProEnergy Homes is Ireland's original and most trusted solution to offer energy-saving home improvement loans, including an SEAI grant.

To learn how ProEnergy Homes has helped credit unions grow lending and create comfortable, affordable homes for members, contact cathal.tyther@solutioncentre.ie



Mark Meyer

President + CEO, Filene Research Institute

Mark turns big research questions into relevant key findings and big ideas into products for a changing world as one of North America's top cooperative finance thinkers. His critical thinking shows through in his approaches to innovation and research on consumer behavior.

As CEO of Filene, he leads a team of brilliant thinkers, who deliver research and innovation to inspire people to understand the opportunities for cooperative finance to transform communities and lives.

An internationally recognized consumer finance expert published in dozens of publications, Mark has lectured to audiences up to 4,000 in locations across Asia, Australia, Europe, North Africa, and North America. He has advised the US Department of the Treasury and lectured in a variety of academic settings, including Harvard Business School.

Mark is an attorney licensed to practice law in Colorado and Arizona, formerly of the firm of Montgomery, Little & McGrew. He also held executive posts with Arizona State Credit Union and CUNA Mutual Group. He served on the board of directors for Summit Credit Union, the largest credit union in Wisconsin, for ten years.



Peter Mitchell

Principal at Business Talk PR

Peter established Business Talk in 2003, a public relations and communications agency which specialises in corporate messaging, media relations, campaign development and crisis management for clients in the banking, insurance, tax and related business sectors. Prior to Business Talk, Peter work in the financial service sector for over 30 years, including in general and life insurance. Peter is an experienced media trainer, moderator, and conference host.

Digital Marketing

Grow Lending by reaching members with the right message at the right time on social media



Louise Shields

CEO of Claddagh Credit Union.

An accountant by profession, with over 25 years’ experience working in senior roles in practice & industry, moved to the credit union sector in 2007 working initially in finance and then risk and compliance and was appointed CEO in 2022. Experienced as a volunteer in the non-governmental sector with Educate Together, Amnesty International and the Citizens Information Centre. Volunteered as a credit union coach in West Africa on 3 occasions. Louise introduced the community engagement strategy to Claddagh Credit Union in 2015. This is managed through community partners and projects and initially focused on arts, sports and community development. It has expanded to include health & wellbeing and this year a green project has been added.



Ray Spain

Secretary, Tullamore Credit Union

Ray has been a member of Tullamore credit Union since 1982 and joined the board of Tullamore Credit union in 2013; firstly on the Board oversight and in 2016 as director on the board. Ray served as chairperson 2020 to 2022 and is now secretary.

Ray is immersed in the community and is currently chair of his local resident’s association, a council member of Offaly Sports Partnership and a director with a local charity. Ray previously served on the committees of Tullamore GAA, Tullamore Golf Club, Tullamore Squash Club to name but a few and is an active walker, cyclists and golfer along with his duties with Tullamore Credit Union.



Brendan Synnott

CEO at First Tech Credit Union Ltd.

Brendan Synnott is the CEO of First Tech Credit Union, was educated at University College Cork and has been a career banker since 1987. His career has spanned retail banking, wholesale banking and capital markets. His previous appointment as M.D. of the U.K.s Nationwide Building Society in Ireland has led to a deep commitment to the mutual sector and providing ethical lending across the lifecycle and a safe home for members money.



Cathal Tyther

Manager, The Solution Centre

Cathal heads up The Solution Centre, where he has successfully brought innovative product and technical solutions to market and grown utilisation. In addition, Cathal has authored numerous whitepapers in areas such as FinTech, Revolving Credit and Sustainability. Prior to CUDA, Cathal worked at ReBo, The Credit Union Restructuring Board. Cathal served as chairperson of Tralee Credit Union, giving him a unique insight into the needs of credit unions on an individual, Irish and global basis.



Paul J Walsh

Chief Executive Officer, Peopl Insurance

Paul is Chief Executive at Peopl Insurance, the new personal lines insurance business established with Credit Unions and Cuna Mutual. Paul previously served as CEO of CUNA Mutual’s European businesses since 2007 and remains a Director. He also serves as Chairman of its UK operations. Paul has been heavily engaged in development and support of Credit Union research, and actively supporting many Credit Union boards with strategic developments, mergers, member engagement and growth.

He holds a Master’s degree in Science, is a Chartered Director with the IOD, is Vice Chairman of a major Charity and has held a range senior management positions for over 35 years.

BizFin.

Smart business finance,
made simple...



BizFin, a business lending framework commenced in February 2020, among three large progressive credit unions wishing to increase lending volumes and diversify their offering to serve another segment of membership, namely small and medium sized businesses, including micro enterprises.

BizFin launched business loans in early 2021 in tandem with the Governments' Covid 19 Credit Guarantee Scheme, as we had successfully partnered with the Department of Enterprise, Trade & Employment. Today we work with Capital Credit Union, Credit Union Plus, and Blanchardstown & District Credit Union, who have 15 branches in total. Collaborative minded credit unions working together to share cost and expertise.

Our offering is designed by credit unions for credit unions. BizFin is a fully inclusive offering, incorporating SME regulations, and supporting the entire spectrum of member business lending from origination, credit assessment, decision, security perfection to drawdown, and collection.

All business loans are quality assured and reviewed by Central Assessment, who provide a written report and recommendation before a loan is formally approved by the credit union, giving reassurance that every loan granted has the additional approval of a long-experienced business underwriter. This is a unique advantage of BizFin and reduces barriers for credit unions with little or no business lending experience.

Significant initial training and ongoing guidance is provided specific to the credit unions' individual training needs. Finally, we have a custom designed business loan origination platform, which as well as incorporating SME regulations will:

- Guide underwriters from the start of an application to loan drawdown.
- Assist the underwriter with repayment capacity assessment.
- Store key business information on the system to reuse in later applications.
- Automate letters, such as, approval and decline letters.
- The upgraded system is API enabled and is planned to be integrated with Hive and banking systems.

BizFin is led by Anne Corrigan. Previously a Senior Bank Manager, Anne has over 25yrs experience in credit leadership, including significant expertise in developing and reviewing credit policies and managing complex business lending portfolios to ensure the correct balance of risk and commerciality. Anne has several qualifications including Qualified Financial Advisor (QFA), SME Diploma, Omega Accounting, along with various mortgage & banking exams.



Blanchardstown & District
Credit Union



www.bizfin.ie

anne.corrigan@cuda.ie

Thank You

On behalf of the CUDA Management Committee, National Council, and team, we would like to express our sincere thanks to all member credit unions and their representatives.

We are grateful for your support, contributions, and suggestions during the year, which ensure CUDA is always pushing forward with a representative agenda and solutions that matter and keeps CUDA relevant to you.

CUDA Owner Credit Unions



Become an Owner member of
CUDA to shape the future.

Attending Credit Unions

CUDA is delighted the following Credit Unions have participated today:

Affinity Credit Union Ltd	Cara Credit Union Ltd
Blanchardstown Credit Union Ltd	Clonmel Credit Union Ltd
Bray Credit Union Ltd	Community Credit Union Ltd
Capital Credit Union Ltd	Core Credit Union Ltd
Claddagh Credit Union Ltd	Donore Credit Union Ltd
Comhar Linn Credit Union Ltd	First South Credit Union Ltd
Credit Union Plus Ltd	Health Services Credit Union Ltd
Donegal Town Credit Union Ltd	Limerick & District Credit Union Ltd
Dubco Ireland Credit Union Ltd	Kells Credit Union Ltd
Dundalk Credit Union Ltd	Nenagh Credit Union Ltd
First Tech Credit Union Ltd	North Midlands Credit Union Ltd
Greystones Credit Union Ltd	Palmerstown Credit Union Ltd
Lisduggan Credit Union Ltd	Public Service Credit Union Ltd
Member First Credit Union Ltd	Savvi Credit Union Ltd
Prison Service Credit Union Ltd	St. Dominic's Credit Union Ltd
St Jarlath's Credit Union Ltd	St Raphael's Credit Union Ltd
Tullamore Credit Union Ltd	Synergy Credit Union Ltd
Athenry Credit Union Ltd	TUI Credit Union Ltd
Ballinasloe Credit Union Ltd	Youghal Credit Union Ltd
Blackrock Credit Union Ltd	

Event Support

CUDA extends a special word of thanks to Dundalk Credit Union for their kind and valued assistance with our CUDA Conference 2023.

Sponsor Profiles



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As one of Ireland's leading insurers, we provide an extensive portfolio of cover across motor, home, commercial and farm.

- Credit Union members get great deals on car and home insurance with AXA
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- Dedicated local branches and claims helplines

Members can drop into their local branch or call us on 0818 336 339 (02892 445566 from NI). To learn more about the great deals available to your members, or to speak with us about an existing arrangement, get in touch with our team:

ROI	NI
Patricia McMorrow	Ryan Donaghey
087 2062220	07964 501950
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BCP

BCP Asset Management is one of Ireland’s largest independently owned Investment Product Providers for the advisor market. We have been offering investment solutions since 1969, and we are privileged today to manage over €3 billion in assets, and we have provided investment solutions to in excess of 30,000 investors. We’ve achieved this through a conservative investment approach, constant product innovation and a strong focus on our investors’ investment requirements.

John Cunningham, Senior Investment Consultant

John joined BCP in 2015 bringing expertise in portfolio management, investment analysis and advice and business development. John holds a Masters in Business Administration (MBA) from UCD and originally qualified as Bachelor of Chemical Engineering, also from UCD. In his spare time, John plays soccer and golf and he is a keen GAA fan.

Gareth Fahey, Head of Credit Union Desk

Gareth joined BCP in 2012, taking responsibility for the expansion and growth of BCP’s market leading investment offering through key partners. Gareth’s experience and knowledge of the pensions and investment industry enhanced BCP’s ability to deliver superior investment solutions to our partners. Gareth brought a wealth of experience gained as a founding Director of Mercury Wealth Management and previously with Liberty Asset Management and Standard Life Investments.

Gareth currently serves on the LIA Dublin Region Committee, which he chaired in 2015. Gareth holds a Master of Business Administration (MBA) from Henley Business School, a Graduate Diploma in Financial Planning from UCD, an MSc in Financial Services from UCD and is a Certified Financial Planner. In his spare time Gareth has served as a Board member for Heritage credit union where he was on the Investment and Strategy committees, and currently serves on the management committee of Leicester Celtic Football Club, Rathfarnham, Dublin.

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Live arrears portfolio management for over 25 Credit Unions with over 80 Credit Union clients in total availing of cash collection and software services

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Cantor Fitzgerald is a global financial services firm, not owned by the Irish Banks – fully independent, giving impartial advice with in-depth knowledge of the Irish Credit Union Sector. At Cantor we have developed deep, long term relationships and have been working with the Credit Union sector since 2001. We are recognised by the NTMA as the only domestic primary dealer in Irish Government Bonds. Cantor has a large network of bank and asset manager relationships, delivering innovative investment solutions to all of our Credit Union clients.

Our dedicated team takes a prudent and long-term view to all Credit Union investments. We continuously add high quality counterparties to client portfolios, to increase diversification and reduce risk across the maturity curve. We are proactive in our approach, managing liquidity levels and maturities tightly to increase the yield of client portfolios.



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The Gold Standard for Effective Credit Risk Management

Balancing Credit Risk Management & Business Development / Lending Growth

CUFA Ltd. is the Dublin-based provider of an internationally respected solution for understanding and managing loan portfolio risk – CUFA Lending Analytics (CLA). The 61 credit unions using the system account for over half of all credit union loans in Ireland.

Using sophisticated statistical techniques, CLA analyses the historical performance of each lender's portfolio. Based on trend relationships mined from the lender's data, the system automatically calculates the losses embedded in the loan book, guides risk-based product design and pricing, and prioritises credit control activities. CLA also automates the process of calculating provisions under FRS 102.

CLA's analytical engine computes the risk inherent in every loan, both those that are well-performing and those in arrears. The software quantifies the risk in your portfolio and gives you a robust readout on risk trends for each sub-portfolio, sorted by loan maturity, vintage, collateral, loan purpose, etc

Credit Unions who are focused on Loan Book growth can measure the new lending risks they take on as they explore new lending opportunities.

- Safely grow your Loan Book
- Understand the key sources of lending risk
- Address Early / Set Up arrears
- Improve Credit Control and Collections
- Automate your Loan Book Review

To arrange a test drive of CUFA Lending Analytics, please visit our stand at the CUDA Conference 2022. Or you can contact Declan Mooney at +353 (0)86 241 3299 or at declanmooney@cufa.ie

DigitalWell

DigitalWell is a leading provider of enterprise communications, consultancy, and technology transformation services. It empowers clients and their teams to unlock best-in-class customer and employee experiences, driving growth. DigitalWell rebranded from WellTel in May 2022 as the organisation consolidated and rationalised the talent, expertise, and product & service portfolios gained from a series of ten strategic acquisitions since 2017. A key acquisition for the company was Strencom that proudly assisted many Credit Unions with their cloud and connectivity operations.

DigitalWell operates in over 63 countries from its HQ in Dublin. With a rapidly expanding European and Global client base, they employ more than 230 people serving over 3,000 clients across multiple public and private sector industries. It continues to be a strategic partner to them, providing bespoke software-as-a-service (SaaS) communications platforms that enable them to dramatically improve their customer service while conducting business from literally anywhere, and simultaneously reducing staff turnover in an industry where the remote-working trend has complicated the lives of HR directors, CIOs, and CEOs alike.

DigitalWell delivers 7 key business communication solutions to its clients; Cybersecurity, Unified Communications, Voice, Contact Centre, Cloud, Connectivity, Managed IT and As well as DigitalWell's market leading global partnerships, DigitalWell delivers tangible benefits and ROI to companies seeking to digitally transform – from credit unions to other organisations across Ireland.

Linda Mullen

Head of Marketing

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www.digitalwell.com





At Credit Union Consultancy Services, we know that you're driven to meet both your strategic objectives and provide your members with a comprehensive range of financial services. Our goal is simple: harness the energy, talent, and experience of our team to deliver superior investment returns while protecting your existing assets. We've been working in the sector for over 20 years, so we have a deep understanding of the unique requirements of credit unions and the significant challenges you face.

About the Davy Group

Established in 1926, the Davy Group is a trusted market leader in wealth management and capital markets, building rewarding relationships that last.

Our vision is to be the financial services partner most trusted by our clients and most admired for our people. We are committed to delivering world-class outcomes for our clients – whether they are individuals, businesses or institutions. We are over 800 people, managing €14bn+ of client assets, with offices in Dublin, Cork, Galway, Belfast, London and Luxembourg.

We are one team, always growing, putting our clients first.

Davy House
49 Dawson Street
Dublin 2
Ireland

+353-1-614-9962

creditunions@davy.ie

www.davy.ie/credit-unions



CUVision The Hybrid Banking Platform

e-CFS Ltd has been supplying systems and services to credit unions in Ireland and the UK since 2003.

Over 100 credit unions rely on e-CFS to deliver leading edge services to members in the cloud or on-premises.

Pallas Computers was recently acquired by e-CFS as part of its continued expansion of products and services for credit unions. This acquisition further strengthens the e-CFS offerings to credit unions seeking better products and services from IT suppliers.

Sion Mills Credit Union recently moved to CUVision in 8 weeks. The project was fully managed by e-CFS with full data migration and replacement hardware delivered in record time.

Contact us for a free web demo or subscribe to our newsletter on e-cfs.ie

A fully digital online banking platform built on a proven core banking system.

- Member-centric Solution
- Core Banking
- Online Banking
- Mobile Banking
- Online Loans
- Online Membership
- ATM
- Full Nominal Ledger Suite
- Ireland & UK Regulatory & Compliance Suite
- Workflow
- Arrears Management
- Automated Transaction Processing

Can you reduce your IT costs by 40% ?

Can you fix your IT costs for 3 years ?

CONTACT US NOW

e-Channel Financial Systems Ltd

*Unit 1, Knockmitten Business Park,
Knockmitten Lane,*

Co Dublin, D12 PX01

p: +353 87 988 3128 e: john.nugent@e-cfs.net p: 0777 893 4125

e-CFS (UK) Ltd

*Oak Court, Wynne Ave
Clifton*

Manchester M278FF



www.e-cfs.com



Investment Advice for Credit Unions

Established in 2021, Fairway Advisers Limited specialises in providing impartial, competitive and expert investment advice and services to credit unions.

The firm was established by Donal Coghlan who has an unrivalled 20 plus years of experience in the Irish Credit Union movement. Donal was instrumental in establishing the [CU AHB Fund](#), the first such fund authorised by the Central Bank to enable credit unions provide loans to Approved Housing Bodies for much needed social homes.



The firm provides a complete investment advisory service as well as being the distributor for the CU AHB Fund.

Fairway Advisers operates on the basis of full cost transparency and provides services for fixed fees with rebates of commissions payable from third party banks and other product producers.

Fairway Advisers is authorised by the Central Bank of Ireland as an Investment Business Firm under the Investment Intermediaries Act.

Our Philosophy

Working together through co-operation in the knowledge that we can achieve far more.

www.fairwayadvisers.ie Email: info@fairwayadvisers.ie Tel: 01 9011700 / 087 2861083

GLORY

Enabling access to cash where your members need it



On the basis of the ECB's most recent data, despite the gradual decline in cash transactions, cash is the most popular payment instrument among euro area citizens for day-to-day transactions at the point of sale or person-to-person payments.

Along with the Credit Union sector GLORY are committed to supporting government initiatives in Ireland ensuring the freedom of payment choice and access to cash for all communities across the country. We provide cash automation solutions to financial institutions and retailers throughout Ireland to keep cash flowing in our communities.

Find out more about how GLORY enables continued personal engagement between Financial Institutions and their members providing access to cash where it's needed most.

Contact

**David O'Meara – david.omeara@glory-global.com
+353 (0)1 571 3990 | www.glory-global.com/ireland**

Glory Ireland Block 13, Unit H, Blanchardstown Corporate Park 1, Blanchardstown, Dublin 15, D15 KW27, Ireland



Passion for Innovation in Data Protection

Fort Privacy owners, Barrister Tricia Higgins and Engineer Marie Murphy, have a common passion for all things Data Protection. Barristers and Engineers can be really innovative when their passions align!

Our Story

We have never been content to simply deliver a standard service to our clients. We are constantly looking to evolve our services and to learn from each client engagement in order to continuously improve.

We spend time thinking about how a compliance activity will impact on our client's day-to-day business and we constantly look to ensure our clients get tangible business benefits from their investment in data protection compliance.

Trust Fort Privacy to take care of all of your GDPR Compliance and Data Protection needs.

We understand that compliance with Data Protection legislation is difficult to navigate and we know that any compliance issues could seriously affect the growth and success of your business.

Outsourced Data Protection Officers with a difference!

Our passion and innovation help us deliver a unique Data Protection Compliance Framework that is the bedrock of everything we do.

As part of our services and in particular our, Outsourced Data Protection Officer Service we use the framework to deliver a structured Data Protection Programme for our customers that delivers added value far beyond just GDPR compliance.



Fort Privacy have years of hands-on Data Protection expertise with companies just like yours.

WE'RE HERE TO HELP.

- Visit our website (www.fortprivacy.ie)
- or contact us at info@fortprivacy.ie for more information.



We have many years of experience in HR & Employment Law, advising clients from all sectors. We provide tailored solutions for your business with the aim of providing expert advice and guidance to lead you through all stages of the employee life cycle.

**Laura Powney, Assoc CIPD
Director & Lead Consultant**

Experienced HR & Employment Law Consultant with a demonstrated history of working in the Human Resources & Employment Law field, advising across all sectors. Having worked in mainstream and corporate HR she has extensive experience both in the UK & Ireland, particularly in Employment Law gaining a wealth of exposure to Industrial & Employee Relations issues, representing clients in WRC & Labour Court cases. She has dedicated a lot of her career to transformational change in the wellbeing space, compensation & benefits & strategic HR planning. Laura is also highly skilled in Sales, People Management & Marketing and has a strong entrepreneurial background. She has HR & Employment Law qualifications from National College of Ireland, Dublin Business School, is CIPD qualified and an active member. She is currently in her Second year studying Law at The Honorable Society of Kings Inns working towards becoming a Barrister in Employment Law.



CONTACT US

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Infinity IT has provided Managed IT Support and Security Services to the Credit Union Sector for over 20 years.

At Infinity IT we provide trustworthy guidance to our Credit Union clients. We assist them to ensure that their IT systems adhere to accepted best practice and meet the requirements of any audit, internal, external, or regulatory. We have an appreciation of our customers strategic objectives and tailor our solutions to assist with the attainment of their goals.

Managed CyberSecurity Service

At Infinity IT we deliver a complete CyberSecurity platform to defend Credit Unions against every attack, every second, of every day.

- Next Generation Anti-Virus and End-Point Protection with Artificial Intelligence
- Next Generation Firewalls with Gateway Anti-Virus
- Windows and Third-Party Patch Management
- Email Security
- Deep Packet Inspection
- SIEM - Security Information and Event Management, with 24/7 SOC
- Vulnerability Management

Managed IT Support Service

Infinity IT's proactive IT Support Service utilises predictive analytics and the latest monitoring technology to detect any impending problems which allows for thorough analysis and rapid resolution.

- 24/7/365 Monitoring
- Network Management & Security
- Hardware & Software Asset Management
- Account Management & Operational Reporting
- Business Continuity Planning.
- Network Management & Security
- Data Protection & Encryption
- IT Risk Compliance Consulting

We Manage Your IT So you Can Manage your Business

Infinity IT | 17 The Mall | Beacon Court | Sandyford | Dublin D18 E3C8 | Tel: 01-293 0090

www.infinityIT.ie



Brian Dunphy
Credit Union Relationship Manager
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brian.dunphy@lia.ie

LIA is the Centre of Excellence for the education and development of Finance Professionals, dedicated to enabling and promoting the highest quality standards in financial advisory practice.

We recognise the pivotal role Credit Unions play in both their local communities and in the Finance industry in Ireland and strive to support you with your ongoing requirements for minimum competency, development of staff/volunteers and staying ahead of industry changes.

Qualifications

LIA offers the Certificate in Professional Financial Advice leading to the prestigious QFA designation. The QFA meets the Central Bank's Minimum Competency Code requirements for selling and advising on five of the eight categories of retail financial product set out in the Code.

We also offer a selection of Credit Union specific qualifications, offering flexibility and choice for a variety of roles in the Credit Union.

Our Certificate in Credit Union Operations leads to up to four professional Credit Union designations:

- Credit Union Adviser (CUA)
- Credit Union Governance (CUG)
- Credit Union Compliance (CUC)
- APA Loans

In addition to this LIA is delighted to announce the upcoming launch of a new online AML Risk Assessment training course aimed at providing Credit Union Compliance Officers with the necessary knowledge and skills to enable them to complete the annual AML Risk Assessment. From the end of January 2023, this online course will be available year-round so can be completed in your own time and at your own pace. Visit our website for more information on this course: www.lia.ie.

Events

LIA holds a variety of educational and developmental events throughout the year, many of which offer opportunities to earn CPD relevant to LIA designations. In addition, we regularly run events specifically for Credit Unions, which cover topical issues and enable employees to stay up to date on the latest developments.

Online CPD

LIA provides 50+ hours of on-demand CPD in its MyCPD portal – a 24/7 online resource available exclusively to our members. 38 of these CPD hours are relevant to Credit Union employees.

Membership

Being a member with LIA opens a window to limitless opportunities in your career and personal development, and provides you with ongoing access to numerous member benefits which will support and assist you as your career progresses. LIA offers various categories of membership to cater for different needs, including an option for Credit Union staff and volunteers who have no designation or CPD requirements i.e. a 'bundled' membership offering for multiple employees that offers significant savings on individual membership fees, and includes access to our 24/7 MyCPD portal which can be used for training purposes.



NSSL is the Information and Communications Technology Partner of choice for a large number of Credit Unions throughout Ireland. We provide Information Technology solutions that secures sensitive data and enables our Credit Union customers to thrive in an ever changing and competitive world. Our core services include, Cloud computing, Data Security and Compliance, Managed IT Services, Business Continuity planning, VOIP Intelligent telephony solutions. NSSL is an ISO27001 Certified Company, providing IT services to Irelands Credit Unions for over 30 years. www.nssl.ie

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Web: www.nssl.ie



OCWM
LAW LLP

Michael Walshe and his team have supported credit unions for more than 25 years through many fundamental changes in the sector.

We advise on regulatory matters, outsourcing contracts, collaboration projects, transfers of engagement, mortgage and business lending, IT contracts, employment matters and a wide array of member issues.

Representing a broad cross-section of credit unions, small and large, community and industrial and those affiliated to both representative bodies and neither, we have a thorough understanding of all of the challenges and opportunities faced by their boards and management teams.

We now provide all the legal support for over 10 credit unions who are providing mortgage services to their members.

We have also developed close working relationships with many other leading service providers to credit unions which enables us to bring a holistic, collaborative approach to our work.

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Payments Made Easy



2021 winner of the New CUSO of the Year Award, Payac Services CLG, is redefining the financial services landscape in Ireland and leading innovation in the credit union space. Payac is the 'go-to' credit union payment partner across the country. We are a member-owned shared services company, aiming to enhance the business model of credit unions through the provision of a wide range of world-class payment solutions. Our ethos is built to align with the core values of our member credit unions, with a focus on: cooperation, collaboration and community enhancement.

With Payac's Current Account, credit union members will have their finances at their fingertips wherever they are. The benefits for credit unions offering the service are far-reaching, including the ability to capture a larger share of the Irish finance market and introduce a more community-centric way of banking in Ireland. Member credit unions can avail of a full suite of payment services, centralised support, a competitive pricing structure, integration with your existing IT system, and an 8 week go-live time.



Our product offering doesn't just stop at current account services. Following on from the successful introduction of our Current Account service into the Irish market, credit unions can also avail of additional services, including SEPAPay.

Contact: Dorothy Gallagher, Payac Business Development & Relationship Manager, Mob 087 3570386 Email: Dorothy@payac.ie



Introducing SEPAPay - SEPAPay is the alternative proven SEPA Clearing solution available to all credit unions. Over 25 credit unions have chosen to make the switch in the past 6 months alone.

It is not often that you get an opportunity to half your fees with an enhanced service, including:

- 50% Cost saving on your SEPA Transaction fees. With our tiered pricing model transaction fees will continue to reduce further.
- No implementation charges.
- No annual fee if you transfer your SEPA business in 2022.
- Cost saving of more than 50% on your annual fees thereafter.
- No negative interest rate charges on balances up to €5 million.

The switching process is easy. Payac does all the heavy lifting and will guide and assist you through every step of the process. This is a proven process and will achieve huge savings for your credit union. Credit unions on average are saving over €40k per annum. The benefits are not limited to a reduction in fees and charges, there are enhanced services provided to Credit Unions as part of this offer.

If you are interested in exploring our SEPA offering and saving over 50% on your SEPA fees this year, come and talk to us.

Contact: Kira Magennis, Head of SEPA Payments, Mob 087 447 6004 Email: Kira@payac.ie



Meet Your Progress Banking Account Management Team



Tom Owens
Sales Director

Tom as a Director of Progress Systems has been involved with Credit Unions since 1990.

He has gained a broad experience of Credit Union, both large and small and works closely with our users to improve Progress Banking functionality and services.



Keith Tilly
Sales and Account Manager

Keith has worked in the credit union sector for nearly 3 decades.

He has been with Progress for nearly 10 years. Prior to that he worked in Eircom Credit Union and was a Director/Volunteer for many years in Kilmamagh Credit Union.



Stephen Hyland
Sales and Account Manager

Stephen has worked with Progress for nearly 20 years and before he worked in St. Agnes Credit Union for 3 years before later returning as a Director & Chairperson.

He also represented the ILCU on the WYCUP program in Hong Kong during the WOCU conference in 2008.



Max Tonge
Sales and Account Manager

Since 2016, Max has worked directly in the Credit Union sector providing automated Cash Handling Solutions for improved safety and security for Credit Unions.

In December 2020 Max joined Progress as a Sales and account manager working with our NI and UK customers.



Progress Banking is a feature rich Credit Union banking platform, designed to meet the changing requirements of the modern financial services world. With Progress Banking at the core of the platform, users can then select from a range of digital services integrated to the core. Digital services such as biometric online membership, the 360° digital end to end loan channel, API driven digital signatures and credit scoring, customised CRM marketing campaigns to automated AML member screening.

Availability of key digital services through core application development and API integration provides the most cost effective and efficient delivery channel for our customers. Delivery of key functionality to customers with our market leading Support Service is at the heart of Progress Systems.



Value-Added IT Security Distributor

Renaissance is a leading Value-Added IT security distributor, dedicated through our partners to strengthening Ireland's credit unions' cybersecurity infrastructure to ensure compliance and mitigate risk. With over 30 years of experience serving the credit union sector through our partners, we ensure that credit unions are compliant and have robust, reliable and secure IT infrastructure in place. We are constantly introducing new, cutting-edge and industry-leading cyber security and compliance solutions into Ireland and we work with our vendors and resellers to develop a complete range of services to meet all of your security needs.

About Renaissance

Our goal is to strengthen Ireland's IT and OT landscape by providing information, support and the latest solutions to Vendors, Resellers and End Users. For us, a Value-Added Distributor (VAD) does more than just supply IT resellers with products from IT Vendors. We supply solutions, not just products! We also invest our time in helping our MSPs and VARs package products appropriately creating bespoke solutions, and generating more revenue for them and more value for their customers and our vendors. We have been a trusted partner to Irish resellers and their customers for over 30 years. Renaissance has created a security ecosystem linking its vendors, value-added resellers and end users. We bring this ecosystem together every year under one roof at Ireland's only Cyber Expo & Conference Ireland, now in its fourth consecutive year.

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wellington IT

35 years of Excellence



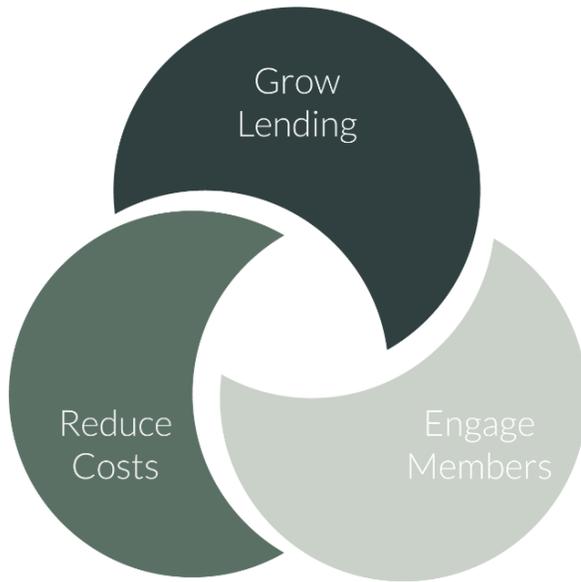
Wellington IT provides a fully integrated enterprise-class banking system, built from the ground up around the Irish Credit Union member.

-  Most robust and secure Credit Union system on the market
-  Member based, not account based
-  Full digital member suite
-  40+ extensive partner network
-  Access hundreds of automations
-  Make data-driven decisions
-  Access to shared services
-  Financial security
-  Defined product & strategic direction
-  Private cloud hosting



Ask us at CUDA about how we can help you Grow,
Manage and Protect your Credit Union or visit well-it.com





Hive 

Book a demonstration at solutioncentre.ie



intuity
TECHNOLOGIES

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Digital Transformation.
For Credit Unions

Development Partner
Hive 
 SOLUTION CENTRE

ISO 27001 CERTIFICATION EUROPE™

CYBER ESSENTIALS

Microsoft Solutions Partner

Offer mortgages efficiently and compliantly...



SAM is a best practice solution for credit unions to grow lending in the growth market of consumer mortgages.

Optimised processes from application to assessment, documentation, and a workflow management system ensure a consistent approach and compliance with ESIS, MARP and other requirements. SAM includes training and service support, access to CUDA's legal and compliance services, and the option for external file assessment by an industry expert at discount rates.

Excellent member experience is delivered by streamlined processes, competitive rates and the personal approach which has made credit unions the most trusted brand in Ireland.

Launched in 2017 and upgraded in 2021 to cover a wider range of products, SAM has an extensive track record of creating value:

Benefits for Credit Unions

- ✓ Generate income
- ✓ Return on assets
- ✓ Easy to implement
- ✓ Fully compliant
- ✓ Tested solution

Benefits for Members

- ✓ Loan support
- ✓ Choice of tenors
- ✓ Competitive rates
- ✓ Simple documentation
- ✓ Trustworthy solution

SAM has helped credit unions issue 400+ mortgages

About CUDA

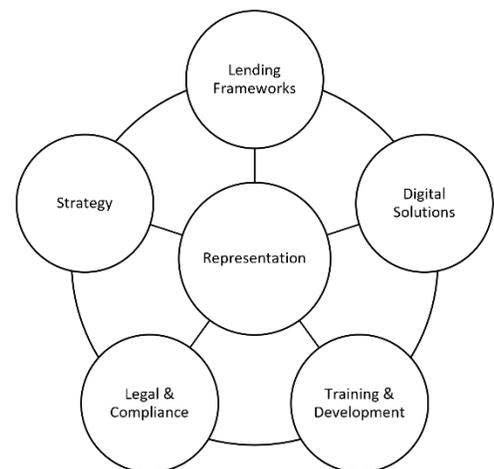
CUDA is proud to serve 45 of Ireland’s most progressive credit unions with a strong voice, leadership, and business solutions. Formed in 2003, we have an extensive track record of helping our members improve the policy environment, member engagement, and financial performance.

Integrated Solutions

CUDA provides high-quality solutions to support credit union strategies and evolve the business model.

A modular approach provides flexibility, but full benefit comes with integration – lobbying for new opportunities, developing strategy, delivering digital and lending solutions, developing skills, and ensuring compliance.

Designed with Owner members for the sole purpose of enhancing their business, we deliver using credit union-owned shared services on a not-for-profit basis.



Professional Representation

CUDA helps Owner credit unions achieve a stronger voice, create new opportunities, and ensure fair treatment by engaging policy makers, industry stakeholders, and suppliers. CUDA is an authorised lobbyist and has an unparalleled track record of enabling change thanks to its professional and proactive approach:

- ❖ Meet more member needs by expanding the range of lending, non-credit and investment asset products.
- ❖ Enhance collaborative lending through loan introduction and participation (CU policy review).
- ❖ Modernise and simplify corporate governance (CU policy review).
- ❖ Ensure credit unions have significant role in financial services (retail banking review)
- ❖ Lead industry collaboration through joint submissions and CUSO formation.
- ❖ Reduce regulatory requirements and levies.

Our current agenda includes fair implementation of the Credit Union (Amendment) Bill, Balance Sheet evolution and sustainability. A detail description is available to Owners.

Strategy

CUDA supports Owner's in their strategic planning process by providing curated data, expert advice, and global best practices. Credit Unions benefit from enhanced competitiveness, member engagement and financial sustainability.

Lending Frameworks

Loans are credit unions' most productive asset, creating income and deep member relationships. CUDA has ready solutions with full support that make it easy for credit unions to launch competitive and compliant products with great member experience.



Mortgages

Best practice framework including processes, documentation, and technology to offer consumer mortgages.

SAM has helped credit unions issue 400+ loans with excellent risk and ROI performance.

Leverage our unique expertise and data today.



Home Improvement Loans

Ireland's original and most trusted solution to offer energy-saving home improvement loans, including an SEAI grant.

ProEnergy Homes has helped 13 credit unions grow lending and their members create comfortable, sustainable homes.



Business Lending

Innovative solution and expertise to lend to sole traders, partnerships and SMEs.

Full support across origination, credit assessment, decision, security perfection, drawdown, and collection.

Members receive a dedicated relationship manager and decisions within 3 days.

Digital Solutions

Members expect great service across all channels. CUDA has ready solutions which help credit unions improve member engagement, deliver great experience, and originate new loans and members. Generate revenue with compliant, easy-to-implement solutions.



Digital Marketing

Grow lending by reaching members with the right message at the right time on social media.

Winning adverts, campaign management. and real-time



CRM

Create a new era in member engagement with credit union-tailored sales, marketing, and customer service features.

Improve engagement, processes, and reporting to achieve service



Fintech Enablers

Generate income by streamlining loan and membership processes from advert to approval.

Applications can be completed by members within 5mins.

reporting in Hive help you improve conversion.

Customised to your needs and fully compliant, CUDA has delivered high ROI since 2016.

excellence and conversion rates of up to 93%.

Built on Microsoft Dynamics, Hive has open architecture to integrate 3rd party systems.

Credit unions receive quality requests and approve up to 15x faster than manual processes when combined with Hive.

Training and Development

As member needs, legislation, and regulation evolve, credit unions must invest in knowledge and skills to stay competitive. CUDA provides role and function-based courses covering lending (personal, mortgage and business), operational (cyber security and outsourcing), leadership (Director Development) and compliance (AML, CFT, MLRO) topics.

Designed to meet mandatory requirements and provide CPD certification, training is delivered by credit union and financial services professionals. Training is delivered online with extensive materials available to provide practical support in daily operations.

Legal and Compliance

Changes in legislation, regulation, and corporate governance mean credit unions must meet higher standards and monitor their obligations proactively. CUDA provides confidential advice, regular briefings, and CUSP (Credit Union Support Platform) to help Owner members fulfil their duties, improve regulatory engagement, and meet internal challenges.

Owner v Affinity Membership

CUDA offers membership to progressive credit unions, large or small, community and industrial. We have a range of membership options which make it easy to join:

Affinity Member

- Access to Digital Solutions
- Access to Lending Frameworks
- Access to Training & Development
- CUSP light

Owner Member

As Affinity plus...

- Set the Representation agenda
- Full Legal & Compliance support
- Set the CUDA strategy.
- Participate in CUDA governance.
- Monthly Info Briefing

Training & Development



CUDA's training programs are updated to reflect the evolving needs of credit unions and new legislative and regulatory requirements and. CUDA provides a range of role and function-based courses covering:

- ❖ Level 1 – Basics of Loan Underwriting
- ❖ Level 2 – Advanced Lending Skills
- ❖ Level 3 – Loan Underwriting – Long Term Lending/Primarily Home Loans
- ❖ Level 4 – Loan Underwriting Level 4 - Introduction to Business Lending
 - Business Lending Credit Risk Assessment Part 1& 2
 - Using Tax Returns & Bank Statements
- ❖ MARP & Managing Mortgage Arrears
- ❖ SCARP & Small Company Arrears
- ❖ Mandatory Training for AML/CTF & Money Laundering Compliance Officer, Data Protection & Ethics
- ❖ Revolving Line of Credit (New in 2022)
- ❖ Preparing your Credit Union - The Commencement of the Assisted Decision Making (Capacity) Act 2015(New in 2022)
- ❖ Cyber, Business Resilience & Outsourcing
- ❖ Central Bank PRISM Focus Programme for Directors & BOC (New in 2022)
 - Induction & Succession Planning for Directors & BOC
- ❖ Facilitate Central Bank (CCR), Financial Intelligence Unit (AML) and Revenue Commissioners (STR) information events.

Designed to meet mandatory requirements and provide CPD certification, training is delivered by credit union and financial services professionals to help staff, management and boards develop capabilities, improve effectiveness, and meet compliance obligations.

In 2022 we hosted 53 events with 2,100+ attendees. 108 CPD Hours were accredited, and two new courses launched.

CUDA have scheduled approx. 50 training events for 2023 over a wide range areas. We welcome your attendance to our on-line, high-quality training.

Enhance capability and serve members better

