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# Horizon 2030

*Strong Foundations, Future  
Success*

CUDA Annual Conference 2025

# Agenda

## 08:30 – 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. Séan Murray, Chair, CUDA Management Committee & CEO, Comhar Linn INTO Credit Union,  
Ms. Helen Carbery, CEO, CUDA

## 10:10 – 11:00 Regulatory Outlook

With many sections of the Credit Union Amendment Act now commenced, and the remainder to come in 2025, we hear from Ms Elaine Byrne, Registrar for Credit Unions, and the two Deputy Registrars on how the new Act paves the way for growth, innovation, and greater operational flexibility within the credit union sector.

Followed by Audience Q&A.

**Guests:** Ms. Elaine Byrne, Registrar of Credit Unions, Mr. David Kielty, Deputy Registrar and Mr. Eamon Clark, Acting Deputy Registrar, Central Bank of Ireland, Ms. Elaine Larke, Head of Legal & Compliance, CUDA

**Moderator:** Ms. Ann Walsh, Director, Capital Credit Union.



Banc Ceannais na hÉireann  
Central Bank of Ireland  
Eurosystem

## 11:00 – 11:30 Energy Break and Meet the Sponsors

### 11:30 – 12:15 Managing the Changing Balance Sheet

As the structure of the Credit Union balance sheet changes, driven by the broader mix of lending, longer term investments and single source of funding, this session will share insights that Directors and senior managers need to know about Asset & Liability Management.

**Guest:** Mr. Justin Fox, Chair, Asset & Liability Association (ALMA) & Group Treasurer at Virgin Money UK PLC



**12:15 – 12:45 Reaching the Summit of Everest**

Our colleague, Solution Centre’s Michael Fortune, last year became the 61st Irish person to summit Mount Everest. In this session, he will share his incredible journey to the world’s highest peak, the result of meticulous planning, rigorous risk management, and unwavering preparation. Drawing parallels to the world of credit unions, Michael will highlight how the same principles of strategic foresight, managing uncertainty, and overcoming obstacles are crucial for success.

**Speaker:** Mr. Michael Fortune, Digital Marketing Manager, Solution Centre.



**12:45 – 14:00 Networking, Meet the Sponsors and Lunch**

**14:00 – 14:30 Maintaining Relevance for all Member Generations**

Here we will expand on the importance of knowing your members and understanding how they view their finances, and the financial world, to understand how credit unions can support them and continue to remain relevant.

**Panel:** Ms. Caroline Collins Murphy, Deputy CEO, Tullamore Credit Union, Mr. Mark Toner, Chief Operating Officer, Dundalk Credit Union, Mr. Paul Walsh, CEO, CMutual.

**14:20 – 16:20 Modernising the Purpose: The Credit Union of the Future**

In this session we build on the work that has commenced on the Credit Union of the Future and how credit unions can carve their own niche in the financial landscape. An engaging, interactive session designed to get you thinking, and diving deep into the Credit Union of the Future.

**Guests:** Mr. Barry Winkless, Chief Strategy Officer, Cpl Group & Head of the Future of Work Institute Cpl.



**16:20 – 16:30 Closing Remarks**

Mr. Séan Murray, Chair, CUDA Management Committee & CEO, Comhar Linn INTO Credit Union.

**16:30 – 17:00 Meet the Sponsors and Networking**

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



**20:00 – late Gala Dinner and Dance**



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**JOHN MACNAMARA**  
Client Services Director  
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**DOMINIC LUMSDEN**  
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# MEET THE TEAM

We look forward to welcoming you  
at the CMutual stand.

CMutual, proud Sponsor of the  Annual Conference 2025  
credit union development associator





Saturday 25th January

## MEET THE TEAM

Stop by our stand and see how we're making a real difference for credit union members!

Discover our **Member Death Benefit Program** — a low-cost, high-value solution that provides peace of mind to families when they need it most. Let's talk about how we can help you enhance member benefits.

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Saturday 25th January

## MEET THE TEAM

Stop by our stand to explore how our **Life Savings and Loan Protection Program** is making a difference!

Automatically included with credit union membership, it's designed to offer security and support exactly when your members need it most. Let's chat about how this program can benefit your credit union!

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Saturday 25th January

# MEET THE TEAM

Stop by our stand to see how we help **safeguard loan repayments** for members facing unexpected challenges like accidents, illness, or unemployment.

Let's discuss how we can support your members when it matters most!

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**Peopl.**  
Insurance



HOME INSURANCE



LIFE INSURANCE



TRAVEL INSURANCE



CAR INSURANCE

Saturday 25th January

## MEET THE TEAM

Discover Peopl Insurance's range of **affordable and fair insurance products**, from life and home to travel and motor — each thoughtfully crafted with credit union members in mind.

Visit our stand to learn more!

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Saturday 25th January

## MEMBER DEATH BENEFIT

Stop by our stand and see how we're making a real difference for credit union members!

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Saturday 25th January

# LIFE SAVINGS AND LOAN PROTECTION

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Saturday 25th January

## LOAN REPAYMENT PROTECTION

Stop by our stand to see how we help **safeguard loan repayments** for members facing unexpected challenges like accidents, illness, or unemployment.

Let's discuss how we can support your members when it matters most!

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SEE YOU IN 2026!

# THANK YOU!

It has been an honour to sponsor CUDA Conference 2025,  
we thank everyone for attending,  
and look forward to seeing you again at the next conference.

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