

Foreword from the President of the Irish League of Credit Unions



I am delighted to introduce the 2015 CU Learning & Development Brochure which outlines the training and support services available to credit unions countrywide this year.

As many credit unions in Northern Ireland and the Republic of Ireland are now placing a renewed emphasis on developing the services offered to members, it is important to recognise that training plays a very important role in this process. Training and education are key to ensuring that both the board of directors and staff are making strategic and operational decisions in an informed manner. Many officers will be familiarising themselves with new and revised roles which they now perform. Training and education will equip these individuals with the knowledge of what is required of these roles and the skills to execute them. Regardless of their length of service or their position; ongoing training and education is a necessary support for every officer within the credit union.

The range of services being offered by CU Learning & Development is continually expanding and this year sees the introduction of the new Certificate in Credit Union Compliance and Risk which is accredited by the National College of Ireland. This timely qualification offers credit union specific content for those working within compliance and risk management functions.

Several new courses are also being introduced this year in line with the evolving needs of volunteers and staff. The new courses are being offered through a variety of formats to ensure flexible training delivery that can accommodate individual learning preferences.

I am also pleased to confirm that the Credit Union Compliance Centre will continue to provide high quality support and advice through new compliance services for subscribing credit unions in both the Republic of Ireland and Northern Ireland.







I hope that your credit union will benefit from the wide range of excellent training and development services which are available to you from the ILCU.

On behalf of the Irish League of Credit Unions and CU Learning and Development, I wish the best to you and your credit union this year.

A handwritten signature in black ink that reads "Martin Sisk". The signature is written in a cursive style with a large, stylized 'S' at the end.

Martin Sisk
President, Irish League of Credit Unions

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2015 Training Programme

Welcome to CU Learning & Development's new look 2015 training brochure.

This year, the brochure comes to you in an annual booklet. Credit unions undertake training and development activities throughout the entire calendar year. CU Learning & Development hope that presenting our full range of services on an annual basis will help credit unions to plan their training for the year.

SERVICES



In order to support credit union officers in their roles, CU Learning continue to offer a wide range of training, education and development services.

IN-HOUSE TRAINING

CU L&D continue to provide training on request to credit unions, when and where they need it. See the in-house section of this brochure for more information on the course titles delivered on an in-house basis to credit unions at locations and times of their choosing. Many of our open schedule courses can also be provided on in-house basis by request.

OPEN SCHEDULE

Scheduled, regional training is available to credit unions in 2015 by means of a Spring Programme and an Autumn Programme. Credit union officers may book to attend scheduled training at a variety of centres throughout the country. Numbers for these practical workshops are limited to maximise the learning and the interaction with fellow officers from other credit unions.

New titles for 2015 include:

- Fundamentals of Credit Control (ROI)
- Proactive Lending for Growth (ROI)
- Credit Union Finance: Managing the Transfer to FRS 102 (ROI and NI)
- Essentials of Anti-Money Laundering (ROI)
- Managing AML Compliance (ROI)

Courses updated for 2015 include:

- Role of the Secretary (ROI)
- Supervisory Committee (NI)

For full information on dates, venues and booking of open schedule courses visit www.culearn.ie.

E-LEARNING

CU Learning & Development provide a range of e-learning titles covering relevant topics and designed specifically for credit unions. A new title to our e-learning collection is, **Risk Management Explained (ROI and NI)**. Two new courses are scheduled for release later this year on the topics of AML and Preparing for AGM.

To access any of the CU L&D e-learning titles visit www.culearn.ie.

ACCREDITED PROGRAMMES

In addition to the Pathways suite of accredited programmes ranging from Certificate level, through to Diploma, Degree and Masters, CU L&D is expanding its offering of accredited educational qualifications designed specifically for credit unions in 2015. This year will see the launch of the Certificate in Credit Union Compliance and Risk. Developed in partnership with National College of Ireland, this new qualification is a timely support for officers who have a direct role in risk management and compliance within the credit union.

CU CPD SCHEME

The CU CPD Scheme is for credit union officers who wish to;

- Meet a requirement to complete mandatory CPD training
- Maintain a recognised qualification and designation
- Keep up-to-date with latest developments within the credit union sector
- Record and track training completed
- Demonstrate skills and competencies acquired through training

CU CPD Scheme members must complete a minimum of 15 hours training per annum. CU L&D offer a number of CPD hours available across a wide range of credit union specific courses, delivered in multiple formats. The number and variety of courses ensures choice and flexibility for CU CPD Scheme members in meeting this requirement.

CUCC

The Irish League of Credit Unions established the Credit Union Compliance Centre (CUCC) to support credit unions to meet their compliance obligations. There are increasingly onerous requirements on credit union boards to demonstrate compliance, satisfy regulatory obligations and keep up-to-date with continual regulatory changes. CUCC provides supports and tools to credit unions on a subscription basis in both ROI and NI.

CU LEARN

CU Learn is the ILCU's learning management system which allows users to book, manage and record training.

Users of CU Learn must register on the system. Registration is free. To do so, go to www.culearn.ie and click on 'register'. All users must include a valid email address in their registration information.

Users can plan their training by accessing the latest course content, dates and venue information on CU Learn. In addition to booking training courses or completing e-learning, users can also run reports to keep track of their own training and compliance with the CU CPD Scheme where applicable.

Each credit union appoints a CU Learn Co-Ordinator. The CU Learn Co-ordinator is usually a person within the credit union with responsibility for organising training. There are many additional features of CU Learn which are available exclusively for the co-ordinator including the creation and approval of CU Learn accounts, the approval of accredited programme enrolments and running of training reports for credit union officers. Training to support CU Learn Co-ordinator's on the features of CU Learn which are available to them is provided by CU L&D free of charge.

Users who require assistance on any feature of CU Learn can download a CU Learn User Guide by clicking 'Help' on the homepage when logged in.

ADDITIONAL SERVICES

CU Learning and Development have a number of additional supports, advice and resources available to assist credit unions in managing training, including

- Mentoring Guidelines
- Guide to Managing Training in Credit Unions
- Guidance on Training Needs Analysis
- Advice on Fitness & Probity

A close-up photograph of a person's hands writing on a document with a pen. The image is overlaid with a semi-transparent blue filter. The text 'IN-HOUSE TRAINING' is centered at the top in white, bold, uppercase letters, with a thin white horizontal line underneath it.

IN-HOUSE TRAINING

*Your training on
your terms*

In-House Training for Credit Unions

INTRODUCTION

It can sometimes be a challenge to fit your credit union's training needs into a defined timetable. The schedule of dates and times just don't suit or the training you need just isn't scheduled when you need it. Sometimes a credit union's officers will benefit from learning together as one group.

CU Learning & Development's provision of training on an in-house basis allows us to accommodate the specific needs of your officers - when and where the training suits your credit union. In-house training is available to credit unions on an individual, cluster (a group of credit unions) or chapter basis.

HOW TO BOOK

All in-house requests and bookings must be made via CU Learn*. CU Learn is CU Learning and Development's online training management system (www.culearn.ie).**

In-house training must be arranged by the CU Learn Co-Ordinator or chapter organiser. The designated person can set up an in-house event by clicking on the **In-house and Chapter Booking Form** on the CU Learn homepage. Once the event organiser indicates a date, time and venue for the training, CU Learn can manage the co-ordination, booking and tracking of that event. Organisers can also open attendance to other local credit unions or chapter members. At any time, the event organiser can view how many are booked onto the training. Reminders can be sent to credit unions or chapters about an upcoming event. CU Learn will automatically manage class sizes by setting a minimum and maximum number for your training.

IN-HOUSE TRAINING FEES

Full-day workshop	€1000/£800	Minimum 5 participants Maximum 20 participants
Half-day workshop	€500/£400	Minimum 5 participants Maximum 25 participants
Seminar	€25/£20 per person	Any half-day course where more than 25 participants attend will be charged as a seminar



Please note in-house training fees were revised in January 2015. In-house fees cover booking, materials and trainer fee. Venue and refreshments, where required, must be arranged by the organising credit union or chapter as applicable.

**CPD hours and certificates will not be afforded where the prescribed booking process via CU Learn is not followed.*

*** For further information on using CU Learn to set up in-house or chapter training events please see the CU Learn User Guide which is available on www.culearn.ie.*

IN-HOUSE COURSES

The following list comprises our in-house programme courses. From time to time, these courses are also available on the open schedule. In addition to the courses below, CU L&D offer all courses on an in-house basis where practicable.

- Assisting Members in Debt
- Central Role of Training in Credit Unions
- Data Protection for Credit Unions
- Essentials of Anti-Money Laundering
- HR Seminar
- Implementing Fitness & Probity
- LP/LS
- Strategic Planning for Credit Unions
- Quality Member Care

Assisting Members in Debt (ROI)

FOR WHOM

Credit union officers who interact with members who may be experiencing financial difficulty, particularly frontline staff in a member facing role and credit control officers.

KEY CONTENT

In times of financial burden, early intervention is crucial, both for the member and the credit union. This course helps participants to understand why members are in debt and equip them with techniques to approach, interact with and assist a member who is in financial strife.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Recognise indicators that a member is experiencing financial difficulty
- Know how to approach and offer assistance to a member who is demonstrating such indicators
- Utilise a range of practical tools and tips that can help members improve their financial situation
- Develop a range of practical methods and tips for assisting members in debt

PARTICIPANT'S VIEW

“ Very interesting workshop on issues we are seeing more of in our credit union.”



Duration

Full-day workshop

Dates

In-house only

CU CPD

CU CPD Gov – 4 hours

Central Role of Training in Credit Unions (ROI and NI)

Essential to compliance, operations and growth

FOR WHOM

Credit union officers with responsibility for ensuring that training needs and requirements are met within their credit union such as the manager, chair, nomination committee, training liaison officer and CU Learn co-ordinator.

KEY CONTENT

Training has become key for credit unions who must adapt to changes within the sector, while managing the process of change itself. This seminar outlines the various training requirements of the credit union and the supports available from ILCU. Topics covered include fitness and probity, minimum competencies, mandatory training, training policies and administration and record keeping requirements.

LEARNING OBJECTIVES

By the end of this seminar participants will be able to:

- Highlight recent regulatory change and the emphasis it has placed on education and development for credit unions
- Know how to support officers within their credit union during significant changes to their roles and within the sector
- Understand the individual and collective training requirements coming out of legislation and regulation
- Be aware of the supports offered by CU Learning & Development available to credit unions

Duration

1 hour seminar

Cost

Free

Dates

In-house only

CU CPD

CU CPD Gov – 1 hour

CU CPD Ops – 1 hour

*Protecting the privacy
of members*

Data Protection for Credit Unions (ROI and NI)

DATA PROTECTION

Duration

Half day workshop

Dates

In-house only

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3 hours

FOR WHOM

As a financial institution which collects, processes and stores member's personal data, all officers of the credit union must know and apply the data protection principles and are required to complete data protection training on a regular basis.

KEY CONTENT

Outlining the eight principles of data protection and how they apply to credit unions on a practical basis, this course provides all credit union officers with an overview of both their individual and the credit union's data protection obligations.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand the importance of having adequate and robust data protection procedures
- Know the legal framework for data protection within which the credit union operates
- Understand, in practical terms, how to ensure compliance with the eight rules of data protection
- Understand the risks and responsibilities on credit unions when outsourcing
- Understand the importance of, and requirement to keep member information up to date, and the necessity of a retention policy
- Know the key components of a data protection policy and understand the importance of having such a policy in place

Duration

Full-day workshop

Dates

In-house and open schedule

CU CPD

CU CPD Gov – 4 hours

CU CPD Ops – 4 hours

NEW

Essentials of Anti-Money Laundering (ROI and NI)

FOR WHOM

All credit union officers who must know and apply the essentials of anti-money laundering when carrying out their duties are required to complete anti-money laundering training on an annual basis.

KEY CONTENT

Designed specifically to assist credit unions in meeting their obligation to train officers annually in anti-money laundering*, this course covers the requirements of the legislation including identification, record-keeping reporting and the systems required for an effective anti-money laundering regime.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand obligations under anti-money laundering legislation
- Understand the Customer Due Diligence (CDD) measures required of the credit union and the potential for Enhanced Due Diligence (EDD)
- Recognise potential suspicious transactions
- Be aware of the internal reporting process
- Detail how terrorist financing differs from money laundering

**In order to meet AML training requirements, credit union officers must complete training on the policy and procedures of their own credit union in conjunction with a CU L&D course.*

*Compliance, controls
and vigilance*



Duration

3 hour workshop

Dates

In-house and Autumn Schedule

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3hours

*Skills for working
with people*

HR Seminar (ROI and NI)



FOR WHOM

Credit union officers who require support in the area of human resources such as manager, assistant manager and chair.

KEY CONTENT

The ILCU HR function continues to provide an advisory service to affiliated credit unions. ILCU runs a number of HR training events to support credit unions in this complex and ever changing area.

QUERIES OR BOOKING

Please contact Margaret Davern from the ILCU HR Department to discuss or request any specific training topics or needs which your credit union may have.

Contact

Margaret Davern
HR Advisor, ILCU

Ph: 01 6146974
Email: mdavern@creditunion.ie

Implementing Fitness and Probity (ROI)

Apply F&P Standards to your credit union

FOR WHOM

Those involved in implementing fitness and probity within their credit union as well as those who are deemed to hold Control Function (CF) roles; directors, nomination committee, manager, board oversight committee.

KEY CONTENT

The second phase of the Fitness and Probity regime for credit unions will commence on 1st August 2015 and will bring all credit unions within the scope of the regime. This workshop will look at the introduction of F&P for credit unions and who it will apply to. It will focus on the various roles involved, the PCF and CF, and how they must comply with this legislation by abiding by the F&P Standards. Participants will learn about the due diligence process and how to complete the IQ form. At the end of the course participants will have a checklist for implementing F&P within their credit unions.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Define what Fitness & Probity is
- Understand the roles involved
- Understand the Fitness & Probity Standards
- Explain the process of due diligence
- Provide an F&P implementation plan for credit unions

PARTICIPANT'S VIEW

“A must for anyone trying to understand F&P.”

Duration

Full day workshop

Dates

In-house only

CU CPD

CU CPD Gov – 4 hours

CU CPD Ops – 4hours

Duration

Half day workshop

Dates

In-house only

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3hours

A key benefit of credit union membership

LP/LS Insurance Training (ROI/NI)

FOR WHOM

This program is designed particularly for staff but will also be of benefit for new and experienced, directors, and board oversight committee. All staff and volunteers dealing with members, either for loans or savings, should have a full understanding of the valuable benefits these policies provide for their members. In particular credit union officers dealing with loan applications or looking after death and disability claims will benefit from these workshops. All front-line staff dealing with member transactions will find this workshop valuable.

KEY CONTENT

This training aims to provide a full understanding of ECCU's policies and provides detailed training which includes underwriting procedures and handling claims. New procedures and forms were introduced by Eccu in April 2014 for the Loan Protection policy and this programme includes full details of these changes. This workshop is designed to provide participants with a good working knowledge of all Eccu's products and the importance of these insurances for both members and credit unions.

LEARNING OBJECTIVES

At the end of this workshop, participants will:

- Know the background to the ECCU Assurance Company
- Understand the various benefits and policy options of the Loan Protection policy
- Be familiar with the eligibility conditions for all ECCU's policies
- Understand the new Declaration of Health limits and how to complete the new forms
- Know how to explain to members how share withdrawals can reduce Life Savings benefits
- Understand Life Savings Cover and how to calculate the amount of members' savings covered
- Calculate various examples of Life Savings cover
- Understand how Death Benefit Insurance works
- Be able to calculate claims and complete death claim forms

Please note:

*From 2015 the LP/LS Insurance Training course **does not** cover the CU CPD insurance requirement which requires that all members of CU CPD Ops must complete at least one hour of member-pay insurance training.*

Duration

Half day workshop

Dates

In-house only

Cost and Booking

This course is provided **free of charge** by Eccu.

To book:

Contact ILCU Insurance Department direct on 01 6146719 to arrange a date.

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3 hours

Strategic Planning for Credit Unions (ROI)

Plan for the future of your credit union

FOR WHOM

Credit unions officers who must input to and prepare a strategic plan, in particular members of the board of directors and manager.

KEY CONTENT

This workshop will support participants as they prepare a strategic plan for the credit union. The workshop will discuss why the credit union needs a strategic plan; the business need for direction and plans for growth in an ever changing environment in addition to the legal requirement to have such a plan. The workshop follows all of the stages of the planning cycle, what to assess and consider when formulating a plan, how to set goals and what to consider when implementing them.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand the Strategic Planning Cycle
- Be informed about the credit union's current financial and business position
- Be aware of the compliance requirements under the Credit Union Act, 1997(as amended plan with regard to strategic planning
- Identify targets and goals to form the basis of your strategic plan for the next 3 years



Duration

Full-day workshop

Dates

In-house only

CU CPD

CU CPD Gov – 4 hours

*Members are the life-blood
of the credit union*

Quality Member Care (ROI and NI)

FOR WHOM

Frontline staff and volunteers who are involved in providing credit union services to members.

KEY CONTENT

How a business interacts with its customers has a direct impact on the reputation, success and growth of the business. The credit union ethos places members and their needs at the heart of the operations of the credit union. During this course participants will discuss and understand the significance of quality member care. The workshop will facilitate participants as they focus on the particular needs of their members and how the credit union may enhance its service in order to enrich the quality of member care.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand the importance of quality member care to both the member and the credit union
- Identify the needs and expectations of members from their credit union
- Be aware of how communication techniques may impact on service to members
- Discuss dealing with members complaints
- Prepare a member charter for their credit union

PARTICIPANT'S VIEW

*“Very enjoyable. Helped me
to focus on the needs of our
members.”*

Duration

Full-day workshop

Dates

In-house and open schedule

CU CPD

CU CPD Gov – 4 hours

OPEN SCHEDULE PROGRAMMES



Open Schedule Programmes

INTRODUCTION

CU Learning & Development continue to offer quality, practical and relevant training to credit union officers throughout the island of Ireland through our Open Programmes. In 2015, CU L&D offer a variety of training courses across two open programmes; Spring and Autumn, allowing credit union officers to meet both their development needs and CPD requirements.

You will find course details and information on all open schedule courses within this brochure. Below are the open schedule courses for 2015:

- Advanced Credit Control (ROI and NI)
- Credit Union Operations (NI)
- CU Learn – Co-ordinator Training (ROI and NI)
- Compliance for Credit Unions (ROI)
- Credit Union Finance: Managing the Transfer to FRS 102 (ROI and NI) **NEW**
- Data Protection for Credit Unions (ROI and NI)
- Essentials of Anti-Money Laundering **NEW** (see in-house section for full course information)
- Fundamentals of Credit Control (ROI) **NEW**
- Human Resources: Performance Management (ROI)
- Introduction to Credit Unions (Induction for New Directors Part 1) (ROI)
- An Overview of Governance and Finance for Board Directors
(*Induction for New Directors Part 2*) (ROI)
- IT and Academic Writing Skills (ROI and NI)
- Leadership for Credit Union Managers (ROI and NI)
- Lending in the Current Environment (ROI and NI)
- Managing AML Compliance (ROI) **NEW**
- Member Service through Compliance (ROI)
- Overseeing Risk Management (ROI)
- PRA Prudential Reporting (NI)
- Proactive Lending for Growth (ROI) **NEW**
- Quality Member Care (ROI and NI) (see in-house section for full course information)
- Role of the Board Oversight Committee (ROI)
- Role of the Chair (ROI and NI)
- Role of the Credit Union Manager (ROI)
- Role of Internal Audit (ROI)
- Role of the Nomination Committee (ROI)
- Role of the Secretary (ROI and NI) **UPDATED**
- Role of the Supervisory Committee (NI) **UPDATED**
- Using Financial Information for the Board (ROI)

TO BOOK

For full, up-to-date information on dates venues and, to any open schedule course, visit www.culearn.ie.

Advanced Credit Control (ROI and NI)

*Skills to enhance the
credit collection function*

FOR WHOM

Experienced credit union officers working in the credit control area who wish to expand on their existing credit collection knowledge; credit control officers, credit control committee members and managers.

KEY CONTENT

This highly interactive workshop explores methods and means to reduce delinquency and improve payments in the credit control arena. In these challenging times, credit collection can be an arduous task. This workshop will explore new methods of how to engage and communicate with the member. The course will also help participants to prioritise accounts and practical advice on how the credit union's policy supports the work of the credit control function.

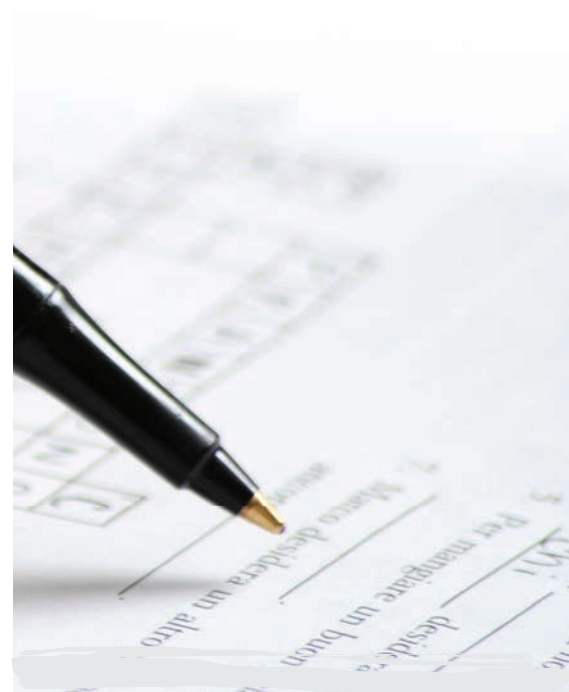
LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Demonstrate advanced negotiation skills
- Be aware of communications techniques to encourage members to engage with the credit union
- Introduce alternative ways to make contact with members and the parameters of these contact methods
- Explore legal considerations with regard to contacting members, collections using the legal system and third parties.

PARTICIPANT'S VIEW

*“Very enlightening. Good,
practical advice.”*



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 2 hours

*Core credit union
products and service*

Credit Union Operations (NI)

FOR WHOM

Designed for frontline staff in Northern Ireland wishing to develop their understanding of core credit union products and services. Ideally suited to new officers within the first year of their role but also for those with more experience who would benefit from an operational update.

KEY CONTENT

This workshop provides a comprehensive overview of core credit union products and services such as membership, shares, loans and internal controls whilst maintaining a focus on quality service to credit union members. The workshop will allow participants to examine core credit union activities from a legal, regulatory and member perspective.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Know the legal, regulatory and ethical framework within which the credit union operates
- Be familiar with credit union membership requirements such as the common bond and legal identification requirements
- Understand core activities such as shares, loans and nominations
- Know the importance of internal controls in protecting the credit union, its members and officers

Duration

1 day workshop
9.15am to 4pm

Cost

£100 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 4 hours

CU Learn Co-Ordinator Training (ROI and NI)

FOR WHOM

This course is aimed at officers who are appointed CU Learn Co-ordinators of the credit union.

KEY CONTENT

This hands-on training session is aimed at CU Learn Co-ordinators. It covers best practice use of the learning management system features of CU Learn including creating training plans.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand CU Learn structure and navigation
- Know how to enrol and withdraw users from your credit union on courses
- Manage CU Learn user accounts
- Track training records of both the credit union and of each individual user through the reporting features
- Be familiar with the CPD section and requirements on CU Learn
- Know how to configure a training plan for users on CU Learn

Features of the CU Learn system



Duration

Evening workshop

Cost

Free

Includes:

- Training materials

Dates

Spring 2015

Autumn 2015

A general introduction to credit union compliance

Compliance for Credit Unions (ROI)

FOR WHOM

Directors, board oversight committee and senior staff and as an introduction for new or prospective compliance officers.

KEY CONTENT

This course will give an overview of the regulatory environment and the various statutory compliance requirements which credit unions face and will advise participants on what is required of an effective compliance programme.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Place compliance in the context of good governance, ethical and judiciary accountability, regulatory requirements and statutory responsibility.
- Identify the major laws and regulations applicable to credit unions
- Understand the nature of compliance risk
- Understand the components of a compliance programme required to ensure compliance within the credit union

PARTICIPANT'S VIEW

“Excellent course, very practical”

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 4 hours

NEW

Credit Union Finance: Managing the Transfer to FRS 102 (ROI and NI)

FOR WHOM

Key credit unions officers including the manager and board of directors who must understand the impact of FRS 102 on the credit union.

KEY CONTENT

Since 1st January 2015, credit unions are required to adopt a new accounting standard (FRS 102) when preparing financial reports and statements. This includes changes in the accounting treatment of certain transactions within the credit union. Although the first set of FRS 102-compliant financial statements will not be required until 2015, these statements will have to include comparative figures for 2015 and that financial year began on 1st October 2014.

CU Learning & Development has partnered with PricewaterhouseCoopers (PwC) to develop and deliver suitable training on this topic. This practical evening training programme will guide senior officers in the ROI and NI to efficiently manage the transfer to the new accounting framework.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Have a high level understanding of the evolving financial reporting landscape in Ireland
- Understand FRS 102 and its conceptual differences to existing GAAP
- Know how the introduction of FRS 102 will change financial reporting for credit unions.
- Be aware of the steps that credit unions need to take now to ready themselves for the transition to this new accounting framework.
- Anticipate what credit unions can expect when transitioning to FRS 102 in 2016

Changes to accounting standards



Duration

Evening workshop
7pm to 10pm

Cost

€125 /£100 per person

Includes:

- Training materials
- Tea/coffee

Dates

Spring 2015

CU CPD

CU CPD Gov – 2.5 hours

CU CPD Ops – 2.5 hours

*Protecting the privacy
of members*

Data Protection for Credit Unions (ROI and NI)

FOR WHOM

As a financial institution which collects, processes and stores member's personal data, all officers of the credit union must know and apply the data protection principles and are required to complete data protection training on a regular basis.

KEY CONTENT

Outlining the eight principles of data protection and how they apply to credit unions on a practical basis, this course provides all credit union officers with an overview of both their individual and the credit union's data protection obligations.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand the importance of having adequate and robust data protection procedures
- Know the legal framework for data protection within which the credit union operates
- Understand, in practical terms, how to ensure compliance with the eight rules of data protection
- Understand the risks and responsibilities on credit unions when outsourcing
- Understand the importance of, and requirement to keep member information up to date, and the necessity of a retention policy
- Know the key components of a data protection policy and understand the importance of having such a policy in place



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 4 hours

NEW

Fundamentals of Credit Control (ROI)

Key information for credit controllers

FOR WHOM

Designed for those working in the credit control function of the credit union who are tasked with recovering money. While particularly aimed at those who are new or recently working within credit control, experienced credit controllers will also find this course informative.

KEY CONTENT

This workshop will provide participants with practical advice and tips which they may utilise in their role. The course will examine considerations for credit controllers in the context of legislation and regulation, in particular, the Credit Union Act, (1997) as amended, data protection legislation, the Credit Union Handbook and the credit union's own credit control policy. This workshop will also advise credit controllers on where to start; how they may prioritise and manage accounts.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand the legal and regulatory environment which applies to the credit control function
- Know how to prioritise loans for collection
- Be aware of practical methods to increase engagement with members throughout the stages of the credit collection process
- Explore a variety of collection methods open to the credit union
- Know the requirements and responsibilities attached to credit unions when outsourcing credit collection services

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 2 hours



Duration

Half-day workshop

Cost

€65 per person

Includes:

- Training materials
- Tea/coffee

Dates

Spring 2015

CU CPD

CU CPD Gov – 2 hours

CU CPD Ops – 2 hours

Human Resources: Performance Management (ROI)

FOR WHOM

Those tasked with conducting performance management of officers within the credit union, namely manager, assistant manager and chair.

KEY CONTENT

Legislation requires that the board and management must undertake performance appraisal at least annually. This session will demonstrate how performance management can be utilised by the credit union to best manage and develop people in order to achieve its goals and plan future improvement. The workshop provides practical information and guidance on how to carry out an effective performance appraisal.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Know what performance management is and the benefits for the individual and the credit union
- Understand the purpose of performance appraisal meetings
- Have practical knowledge on how to prepare for performance appraisal meetings
- Know how to conduct a performance appraisal meeting
- Be familiar with how to set performance objectives in a credit union context
- Understand the challenges and issues with regard to performance management

PARTICIPANT'S VIEW

*“Very interesting course.
Gave practical support to
conduct appraisal interviews”*

Induction for New Directors (ROI)

The board of directors have responsibility for the general control, direction and management of a credit union. Elected by and from the members, credit union directors must be sufficiently familiar with the credit union business in order to act in the best interests of the credit union and its members.

The Credit Union Act, 1997 (as amended), requires that new directors undertake induction training in order to familiarise themselves with their role on the board of directors and the strategy, operations and performance of the credit union. The required induction training must be completed within the first six months following a director's appointment to the board.

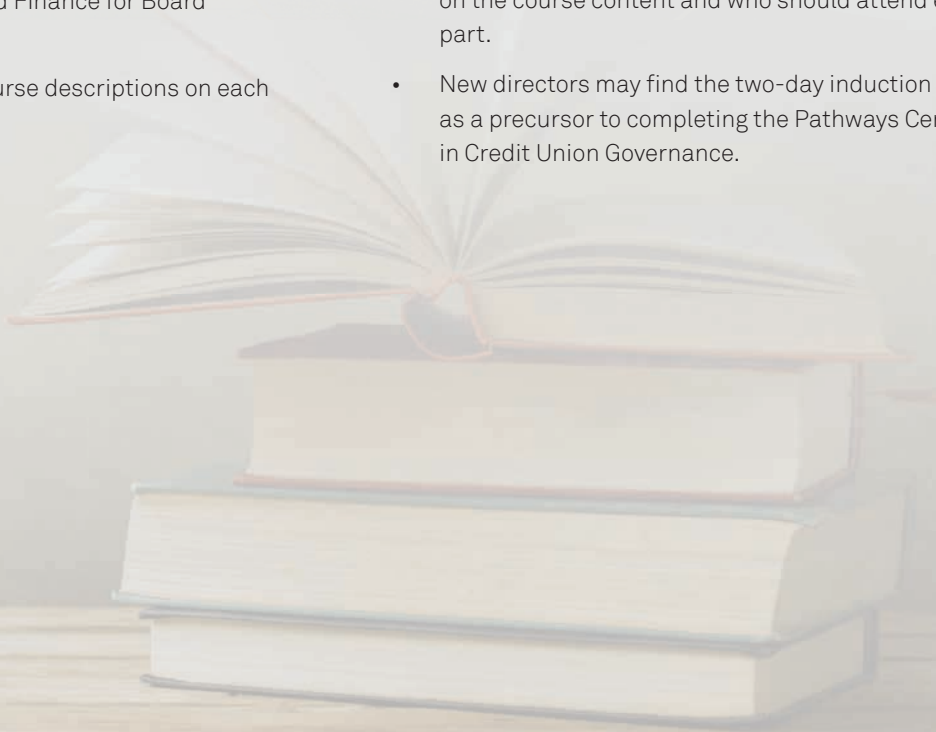
The induction requirements for new directors may be satisfied by completion of the following two distinct one-day workshops:

- 1) Induction for New Directors Part 1 - An Introduction to Credit Unions
- 2) Induction for New Directors Part 2 - Overview of Governance and Finance for Board Directors

See each course outline for full course descriptions on each session.

NOTE:

- Newly appointed directors must complete **both** one-day workshops in order to meet the induction requirements of the Act.
- Participants wishing to complete both sessions must book each session separately on CU Learn. Securing a place on Part 1 **does not** automatically book a place on Part 2.
- Part 1 and Part 2 may be completed separately. Enrolling on one session does not automatically require you to enrol in the other. However, new directors should note that, in order to meet the induction requirements of the Act, both workshops must be undertaken within six months of their appointment to the board of directors.
- In addition to new directors, both workshops may be of benefit to other roles within the credit union. For example, other officers new to the credit union or current credit union directors may find either of the workshops useful as applicable. Please see the descriptions of each workshop for more information on the course content and who should attend each part.
- New directors may find the two-day induction useful as a precursor to completing the Pathways Certificate in Credit Union Governance.



Begin your credit union journey

The Credit Union Act, 1997 (as amended), requires that new directors undertake induction training in order to familiarise themselves with their role on the board of directors and the strategy, operations and performance of the credit union. The required induction training must be completed within the first six months following a director's appointment to the board.

The induction requirements for new directors may be satisfied by completion of the following two distinct one-day workshops:

- 1) Induction for New Directors Part 1 - An Introduction to Credit Unions
- 2) Induction for New Directors Part 2 - Overview of Governance and Finance for Board Directors

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours

Induction for New Directors

Part 1: Introduction to Credit Unions (ROI)

FOR WHOM

Newly appointed directors and those who would benefit from an introduction to credit unions.

Primarily this course is aimed at directors who are newly appointed to the board of directors and wish to satisfy their induction training requirements *as per the Credit Union Act, 1997 (as amended).

**Induction Part 2 must also be completed in order to meet the requirements.*

KEY CONTENT

Credit unions are distinct organisations. More than just financial institutions, credit unions are a blend of co-operative ethos and principles, volunteerism and community focus whilst also bound by the legislation and regulation which applies to the wider financial sector.

In order to act in the best interests of the credit union and its members, directors must understand the structure, workings and business of the credit union and what is required of them. This course will give those new to the movement an introduction to credit unions and an overview of the role and responsibilities of credit union directors.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand what a credit union is
- Be familiar with the national and worldwide context of credit unions
- Know the fundamental language of credit unions; key phrases and terminology specific to the sector which are necessary for understanding and communication at meetings and other credit union events
- Be aware of the main legislative, ethical and regulatory frameworks within which credit unions operate, including the Credit Union Act, 1997 (as amended)
- Understand the role and responsibilities of a credit union board director
- Be equipped with quality training materials which act as a reference source in their role

Induction for New Directors

Part 2: An Overview of Governance and Finance for Board Directors (ROI)

FOR WHOM

New and in situ directors and board oversight committee members.

This course is primarily aimed at directors who are newly appointed to the board of directors and wish to satisfy their induction training requirements *as per the Credit Union Act, 1997 (as amended).

This course is also of benefit to those who wish to better understand the role and responsibilities of the credit union director in the governance of the credit union, i.e. current board directors and board oversight committee members.

Those wishing to complete their induction requirement must also have completed Induction Part 1 **prior to completing Part 2.*

KEY CONTENT

This session provides an introduction for new directors to their role and responsibilities and also supports current directors to become familiar with changes to their role since the enactment of the Credit Union Act, 1997 (as amended). Participants will learn what governance means in a credit union context with specific reference to obligations under the Act. Attendees will understand how to fulfil their role as a director and how, both individually and collectively, they contribute to better governance of their credit union. The course will also cover the financial model of the credit union; how to assess and examine the performance of the credit union, and strategic planning for the future.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Understand what governance is in a credit union context and the central role of the board of directors
- Understand the role and responsibilities of the board of directors in safeguarding member's assets
- Identify the executive and non-executive functions within the credit union and their working relationships
- Be introduced to the primary financial statements of the credit union
- Be aware of the importance of strategic planning for the credit union
- Be familiar with the significance of credit union financial ratios

The roles and responsibilities of a credit union director

The Credit Union Act, 1997 (as amended), requires that new directors undertake induction training in order to familiarise themselves with their role on the board of directors and the strategy, operations and performance of the credit union. The required induction training must be completed within the first six months following a director's appointment to the board.

The induction requirements for new directors may be satisfied by completion of the following two distinct one-day workshops:

- 1) Induction for New Directors Part 1 - An Introduction to Credit Unions
- 2) Induction for New Directors Part 2 - Overview of Governance and Finance for Board Directors

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Tea/coffee
- Lunch

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours

*A prelude to the Pathways
Certificate*

IT and Academic Writing Skills (ROI and NI)

FOR WHOM

Primarily designed for those who wish to enrol on the Pathways Certificate, this course is for credit union officers who wish to enhance their IT and academic writing skills.

KEY CONTENT

This workshop covers how to interpret and address the type of questions which appear on the Pathways Certificate. While particular focus is given to preparation for the Pathways Certificate programme, this workshop also introduces participants to basic IT and writing skills and to become familiar with the main features of CU Learn.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Perform basic tasks in Microsoft Word such as creating a new document, adding and formatting text in a document and saving a document
- Log into and navigate CU Learn and its features
- Use the online classroom which is essential for Pathways Certificate students
- Understand the language used in accredited programme assessment questions
- Demonstrate writing skills which may be used in educational or workplace settings



Duration

1 day workshop
9.45am to 4pm

Cost

€140 per person

Includes:

- Training materials
- Tea/coffee (dependent on venue facilities)

Dates

Spring 2015

Leadership for Credit Union Managers (ROI and NI)

Core skills for effective managers

FOR WHOM

Credit union managers and assistant managers.

KEY CONTENT

CU Learning & Development has partnered with IBEC to provide a course which meets wider industry best practice but is tailored to the unique environment in which credit union leaders must operate. This four-day workshop (taking place over two distinct 2-day sessions) discusses the core leadership competencies of an effective manager and how participants can put these into practice in their role as credit union manager.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Develop and improve key management skills in leadership, communication, motivation, performance management, managing change, team building and stress management
- Gain an insight into their own behavioural style and approach to others by carrying out a detailed personality profile
- Develop a greater understanding of their own preferred interactive style and recognise the dynamics of interpersonal relationships
- Develop personal action plans to develop themselves, their team and their credit union

PARTICIPANT'S VIEW

“Very enjoyable and easy to understand. I learned a lot of skills which I will use back in my credit union”



Duration

4 day workshop (2 days plus 2 days)
9.15am to 4pm (each day)

Cost

€895/£716 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Note: Accommodation is not included in the course fee. Participants who require accommodation (recommended for at least the first evening of each session) must contact the hotel directly.

Dates

Spring 2015

Lending in the Current Environment (ROI and NI)

FOR WHOM

Officers involved in making lending decisions.

KEY CONTENT

Credit unions are finding that the current lending environment has become increasingly challenging. This course will explore some of the issues which credit unions face making lending decisions in increasingly difficult times.

The session will focus on the key messages of establishing repayment capacity and also on actively engaging with members who may have repayment capacity but are not borrowing from the credit union. Participants will have the opportunity to assess documentation and make decisions based on real life case studies.

LEARNING OBJECTIVES

By the end of this workshop participants will be able to:

- Put into place best practice loan assessment techniques
- Make sound lending decisions within the regulatory and legislative environment
- Assess a range of loan applications using a criteria based model
- Practice real loan application scenarios

PARTICIPANT'S VIEW

“Great examples and discussion around the lending process”

Duration

1 day workshop
9.15am to 4pm

Cost

€125/£100 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 4 hours

Managing AML Compliance (ROI)

For a compliant, effective AML function

FOR WHOM

This course is designed for key officers with responsibilities for the overseeing and implementation of anti-money laundering legislation and compliance requirements, such as MLRO, directors and manager.

KEY CONTENT

The Criminal Justice (Money Laundering & Terrorist Financing) Acts, 2010 -2013, require credit unions to design, implement and monitor suitable controls, policies, procedures and activities with a view to the deterring, detection and disruption of money laundering and terrorist financing activities. This course will outline how to manage a compliant and effective AML regime for directors, who must demonstrate to the Central Bank that they are meeting the requirements as specified in the Act, and MLRO's whose role and obligations are clearly identified in law.

Note: Prior to attending this workshop, participants **must** have completed anti-money laundering training and should also be familiar with the AML resources on the member's area of the ILCU website www.creditunion.ie/membersarea/aml.

LEARNING OBJECTIVES

By the end of the workshop, participants will be able to:

- Understand the legislative and regulatory requirements of a compliant AML regime within the credit union
- Understand the role and responsibilities of the MLRO
- Deal effectively with suspicion reports
- Be able to effectively demonstrate their credit union's compliance with AML legislation and regulation
- Perform an AML risk assessment



Duration

Half- day workshop

Cost

€65 per person

Includes:

- Training materials
- Tea/coffee

Dates

Autumn 2015

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3 hours

*Meeting member expectations
and regulatory requirements*

Member Service through Compliance (ROI)

FOR WHOM

Frontline credit union officers who deliver a service to members face-to-face or over the phone.

KEY CONTENT

A high standard of member service goes hand in hand with compliance with legislation and regulation and also ensures the protection of members with the credit union as a whole. Frontline officers are central in the provision of a first-rate compliant service to members. This course will assist those on the front line in understanding their regulatory and legal requirements for the provision of services to members to the highest standards in a compliant manner.

LEARNING OBJECTIVES

By the end of this workshop, participants will be able to:

- List the services which the credit union provides to members and identify the general principles of providing an excellent member service
- Detail the legislation and regulation which impacts on the delivery of an excellent service at the front line
- Link how excellent member service is underpinned by legislation and regulation
- Expand on member service skills with a focus on the communication techniques of listening skills, imparting information and asking questions to ensure an even higher standard of service to the member

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Autumn 2015

CU CPD

CU CPD Gov – 4 hours

CU CPD Ops – 4 hours

Overseeing Risk Management (ROI)

An introduction to risk for the board and management

FOR WHOM

Primarily for directors who are responsible for the risk management policy and overseeing the risk management system of the credit union. This course will also be of benefit to managers who work closely with the risk management officer. Any officer wishing to hold the risk management officer role will find this workshop of benefit.

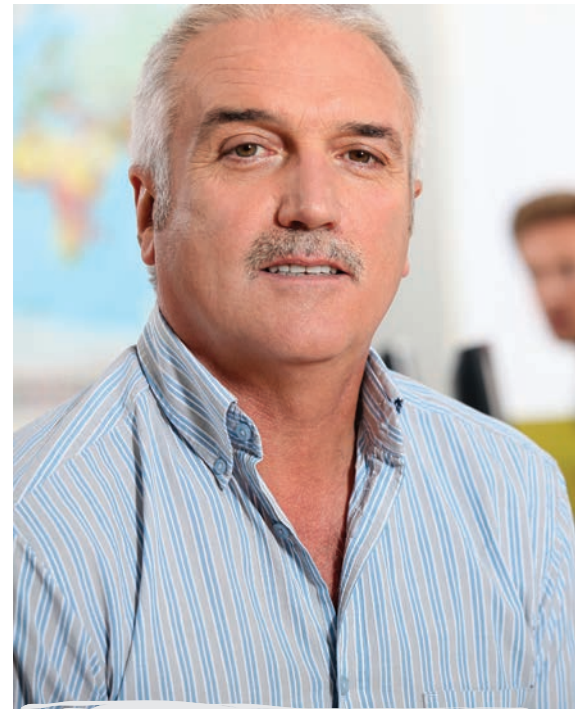
KEY CONTENT

This workshop will provide an introduction to the concept of risk management in financial institutions whilst also clarifying what the board and management must do to comply with their legal requirements in this area. In addition, the session will provide practical information for overseeing the risk management system and risk management officer.

LEARNING OBJECTIVES

By the end of this workshop, participants will be able to:

- Identify the key benefits of effective risk management for financial institutions
- Understand the underlying principles of risk management
- Analyse the role of the risk management officer and understand their duties
- Identify the components of an effective risk management system
- Discuss the next steps to be taken in their own credit unions



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015

CU CPD

CU CPD Gov – 4 hours

CU CPD Ops – 4 hours

PRA Prudential Reporting (NI)

FOR WHOM

Those responsible for making financial returns and conveying the results to the credit union, i.e. treasurers, managers or equivalent. This session is also useful for those directors who may require a better understanding of the key financial performance indicators of the credit union.

KEY CONTENT

This course will help credit unions to familiarise themselves with the PRA reporting requirements, the regular returns that must be completed and other changes relating to the information needed to complete the Returns (e.g. switching to accruals based accounting which may be new for some credit unions). The course also provides participants with information on the PRA PEARLS ratios which are developed by ILCU. These ratios and KPIs will assist credit unions in meeting the PRA requirement rules on capital, liquidity etc.

LEARNING OBJECTIVES

By the end of this session, participants will be familiar with:

- The basics of accruals-based accounting
- PRA reporting requirements
- Details of PRA returns
- PRA PEARLS and KPIs

Duration

Half-day workshop

Cost

£50 per person

Includes:

- Training materials
- Tea/coffee

Dates

Autumn 2015

CU CPD

CU CPD Gov – 3 hours

CU CPD Ops – 3 hours

NEW

Proactive Lending for Growth (ROI)

FOR WHOM

Designed for key officers within the credit union who oversee the lending function and make strategic lending decisions such as managers, experienced credit and loan officers, credit committees or directors.

KEY CONTENT

Credit unions offer great loan products at competitive rates. All credit unions have money to lend and want to prudently grow their loan books. In fact, our future success and even our viability depends on us doing just that. So what might be holding your credit union back?

This new course challenges participants to look at the loan process within their own credit union and to share, not only best practices, but effective practices with other credit unions. The course also examines the marketing and promotion of loans and looks at how everybody has a role in growing the loan book. The business is out there – but we have to proactively ensure that our members think of the credit union first.

During this highly interactive and practical workshop, participants will critically analyse the key components of an efficient lending process. Examining everything from loan application forms, to checklists, to credit scoring, participants will build on and enhance their current practices. With an effective process in place, participants will be encouraged to consider how to develop a proactive culture of marketing and promoting loans and will discuss effective and proven marketing strategies to do this.

LEARNING OBJECTIVES

By the end of the workshop, participants will be able to:

- Identify improvements that could be made to current lending processes
- Benchmark their own loan application and assessment processes against other credit unions
- Understand how an appropriately weighted credit scoring methodology can improve the quality and efficiency of lending activities
- Explore ways to target new lending business from both existing and new members
- Foster a proactive culture of promoting loans within their credit union

*Growing the credit union
loan book*



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 1 hour

Role of the Board Oversight Committee (ROI)

FOR WHOM

Members of the board oversight committee or any officer wishing to have a greater understanding of this role.

KEY CONTENT

This workshop will outline the role of the board oversight committee and provide participants with a methodology for how to carry out oversight of the board of directors. The workshop will present practical steps, including checklists and other materials, to assist the board oversight committee in assessing the board's current effectiveness, report on this assessment and make recommendations to assist the board in meeting its governance requirements.

LEARNING OBJECTIVES

By the end of this workshop, participants will:

- Understand the role of the board oversight committee and the legislation relevant to the position
- Know how to review the content/agenda of board meetings and assess whether it is sufficient and appropriate to meet good governance requirements
- Identify the skills and competencies required for the board to be effective
- Identify changes which could be recommended to result in more effective board meetings

PARTICIPANT'S VIEW

*“An excellent and insightful
training course”*



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours

Role of the Chair (ROI & NI)

An overview of the responsibilities of this key credit union role

FOR WHOM

Directors who are currently, or may be in the future, in the role of chair.

KEY CONTENT

This course will give participants an understanding of the central role which the chair has within the credit union. Participants will gain insight into what is required of this key role and will also receive practical supports to help them facilitate effective communication and performance of the board of directors.

LEARNING OBJECTIVES

By the end of this session, participants will:

- Understand the role of the credit union chair as per the Credit Union Act, 1997 (as amended)
- Know key skills which contribute to the effective chairing of meetings, including an efficient agenda
- Be familiar with parliamentary procedures
- Practice some of the skills required of the chair, including giving feedback for the purposes of performance appraisal

PARTICIPANT'S VIEW

“Very enjoyable and informative”

Duration

1 day workshop
9.15am to 4pm

Cost

€125 / £100 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015

CU CPD

CU CPD Gov – 4 hours

*What is required of the
credit union CEO*

Role of the Credit Union Manager (ROI)

FOR WHOM

Credit union managers and assistant managers.

KEY CONTENT

This course is useful for credit union managers who wish to gain an understanding of their responsibilities as required by legislation and the practical considerations for them as they carry out a key role within the credit union. The session will also discuss the workings of the management team and the new board/management relationship since the clear separation of executive and non-executive functions of the credit union.

LEARNING OBJECTIVES

By the end of this workshop, participants will:

- Know the role of the manager within the credit union governance structure
- Understand the remit of the manager function as chief executive officer of the credit union
- Identify the responsibilities of the manager as outlined in the Credit Union Act, 1997 (as amended)
- Be familiar with the management team structure
- Have explored and discussed challenges commonly faced by credit union managers

PARTICIPANT'S VIEW

“A very worthwhile course”

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Ops – 4 hours

Role of Internal Audit (ROI)

FOR WHOM

Board members (particularly members of the audit committee), board oversight committee and senior management officers.

KEY CONTENT

This course will assist participants in maximising the contribution of the internal audit function to the credit union. Participants will receive practical checklists and other material to support the internal audit function, increase its effectiveness, properly manage the function and improve its reporting activities to management, board and audit committee.

LEARNING OBJECTIVES

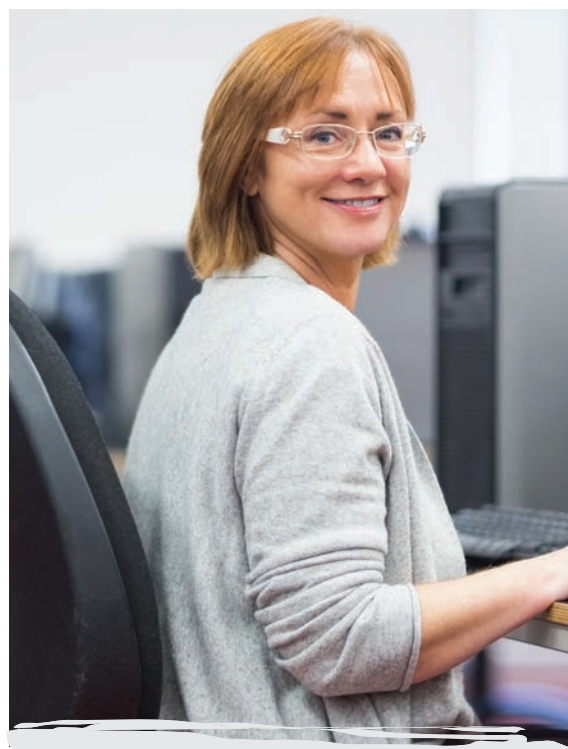
By the end of this workshop, participants will be able to:

- Understand the background and role of internal auditors in organisations
- Gain an awareness of the work of the internal audit function and how it can be best utilised within the credit union
- Know the steps required to successfully establish an internal audit function in their credit union
- Appreciate the key relationships of both the executive and non-executive functions in the credit union which are required to support the activities of the internal audit function
- Identify the key management tools and procedures which can help ensure an effective internal audit function

PARTICIPANT'S VIEW

“Practical advice for the internal audit function”

Assurance that the credit union's processes are effective



Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours
CU CPD Ops – 4 hours

What is required of this key committee

Role of the Nomination Committee (ROI)

FOR WHOM

Directors who sit on, or intend to sit on, the nomination committee.

KEY CONTENT

The Credit Union Act, 1997 (as amended) assigns significant responsibility to the nomination committee with regard to the collective skills and competencies of the board of directors. This course will give participants a comprehensive understanding of their role and of the activities required of their function. Particular emphasis will be given to the recruitment and ongoing training of volunteers and the requirements of to ascertain the fitness and probity of directors.

LEARNING OBJECTIVES

By the end of this session, participants will:

- Understand the role of the nomination committee and be able to plan strategies to effectively recruit and retain volunteers
- Understand the election process within the credit union
- Apply fitness & probity due diligence to new directors
- Know the structures that support volunteers within the credit union and be aware of best practice volunteerism within Ireland

PARTICIPANT'S VIEW

“Excellent course which clarified a lot for me as a member of the nomination committee”

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours

Role of the Secretary (ROI and NI)

*Essential to effective board
meetings*

FOR WHOM

New and experienced credit union secretaries.

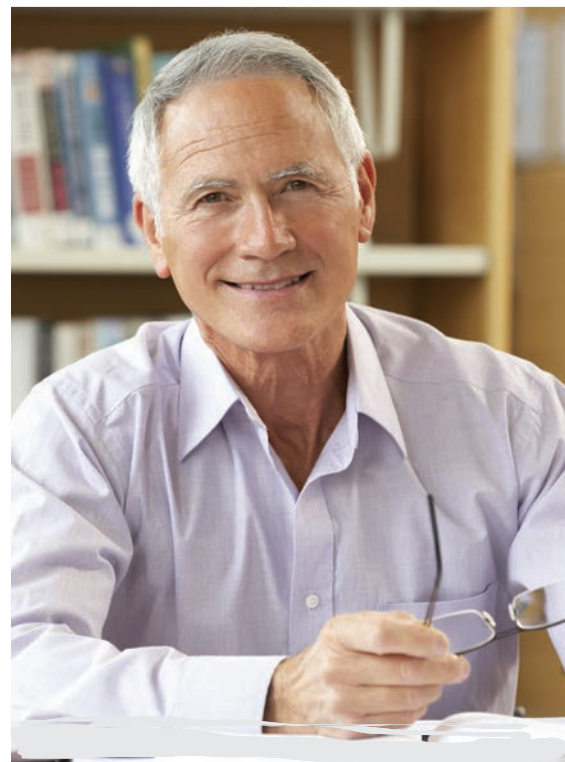
KEY CONTENT

This session will guide participants in carrying out this important compliance role as they must ensure the credit union's documentation is in order and maintained in accordance with legislation.

LEARNING OBJECTIVES

By the end of this session, participants will:

- Understand the role of the credit union secretary and the legislation relevant to this key position
- Have practised effective note-making and writing skills
- Know what should be included in the agenda and minutes of credit union meetings
- Be familiar with basic parliamentary procedures
- Be equipped with quality training materials which act as a reference source for them in their role



Duration

1 day workshop
9.15am to 4pm

Cost

€125 / £100 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015

CU CPD

CU CPD Gov – 4 hours

Role of the Supervisory Committee (NI)

FOR WHOM

Members of the supervisory committee in Northern Ireland.

KEY CONTENT

This course will outline the role of the supervisory committee, linking the 1985 Order, through CREDS to the Standard Rules and individual credit union policies and procedures. Participants will become familiar with the use of the Supervision Section of CREDS along with the SYSC and SUP manuals issued by the Bank of England through the PRA/FCA.

LEARNING OBJECTIVES

By the end of this session, participants will:

- Know the role of the supervisory committee within the credit union organisational structure
- Be familiar with the range of functions of the supervisory committee
- Understand the role of the supervisory committee with regard to monitoring of the financial performance of the credit union including using PEARLS as a monitoring tool.
- Understand the role of the supervisory committee with regard to credit union meetings
- Be equipped with quality materials that will act as a reference source during your time as a supervisor.

Duration

1 day workshop
9.15am to 4pm

Cost

£100 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Spring 2015
Autumn 2015

CU CPD

CU CPD Gov – 4 hours

Using Financial Information for the Board (ROI)

Information for decision-making

FOR WHOM

Primarily designed for members of the boards of directors, this course may also be useful for other officers who wish to gain an understanding of the credit union's financial information.

KEY CONTENT

Understanding and interpreting the credit union's financial information is fundamental to the governance role of the board of directors. In order to manage and strategically develop their credit union, directors must be equipped to analyse and understand the information contained within the credit union's key financial statements. This course will support board directors in using the credit union's financial information for future-focused decision-making.

LEARNING OBJECTIVES

By the end of this session, participants will:

- Be familiar with the financial model and key financial statements of the credit union
- Understand the principles underlying the preparation of the credit union's financial information
- Be aware of techniques which may be used to evaluate the credit union's financial performance
- Have been introduced to the PEARLS ratio system for credit unions
- Know how to use financial information in a future-focused way for strategic and business planning

Note: Participants should bring a calculator to this workshop.

Duration

1 day workshop
9.15am to 4pm

Cost

€125 per person

Includes:

- Training materials
- Lunch
- Tea/coffee

Dates

Autumn 2015

CU CPD

CU CPD Gov – 4 hours



E-LEARNING



E-learning

E-learning gives credit union officers access to online learning from any location with an internet connection. The main advantage of self-paced e-learning is convenience. Participants can learn independently, at any time, from any place. Successful completion of online or computer-based learning builds knowledge and self-confidence and encourages participants to take responsibility for how they complete their own learning.

CU LEARN

CU Learning and Development e-learning courses are accessible via CU Learn, our online learning management system (www.culearn.ie). CU Learn enables learners to track and record their progress and course completion. These results can then be used to provide evidence of training requirements for regulation purposes and to support continual professional development (CPD).

E-LEARNING COURSES

CU Learning & Development currently has a suite of 13 e-learning courses specifically developed for credit unions, all providing CPD, and is currently developing further new courses to expand this offering.

Each course provides key, up to date content on a credit union specific topic. Learning is reinforced by a comprehensive test which follows the course content. This test consists of 25 randomly selected questions and requires a 72% pass rate for successful completion of the course. Most of the CU L&D e-learning courses award two of CPD hours for both Ops and Gov. CU CPD members and are also recognised for CPD for LIA members. (See course details for specific CPD hours). ROI and NI specific versions of e-learning courses are available where applicable.

CU Learning & Development E-learning Courses

- Combat Money Laundering
- Compliance and Regulation Overview
- Complaints Handling
- Data Protection
- Ethics for Credit Unions
- FCFS – Deposit Takers – What you need to know
- Fitness and Probity
- Loan Protection/Life Savings
- Overview of Consumer Protection Code
- Overview of Lending Practices
- Overview of the Personal Insolvency Act
- Risk Management Explained for Credit Unions
- The Credit Union Acts

Combat Money Laundering (ROI and NI)

*Understand AML
requirements*

FOR WHOM

This course is aimed at all officers in the credit union. AML training must be taken on an annual basis and this course, based on recognised guidance for the credit union sector, meets the credit unions requirement to provide this training.

KEY CONTENT

This course has recently been updated to cover the information required under the Criminal Justice Acts, 2010 & 2013 (ROI) and Proceeds of Crime Act, 2002 (NI).

LEARNING OBJECTIVES

By the end of this course, participants will be able to:

- Understand what money laundering and terrorist financing is
- Understand the requirements under the Criminal Justice Acts, 2010 & 2013 (ROI) or the Proceeds of Crime Act, 2002 (NI), as applicable
- Understand how to verify the identify of members
- Understand how to report suspicious transactions

PARTICIPANT'S VIEW

*“I liked the statistical
information and real examples
used”*

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Introducing the legal and regulatory environment in which credit unions operate

Compliance and Regulation Overview (ROI)

FOR WHOM

This course is aimed at all officers in the credit union, particularly new staff and volunteers who may benefit from an overview of the legal and regulatory environment within which credit unions operate.

KEY CONTENT

This course covers compliance and regulation requirements for credit unions, will help participants to understand the difference between legislation and regulation and highlights the importance of compliance for the credit union.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand the regulatory framework within which credit unions operate including the roles of the Central Bank and the Registrar of Credit Unions
- Be introduced to the Credit Union Act, 1997 (as amended) as the principal legislation governing credit unions
- Understand the principles of the Consumer Protection Code for financial institutions
- Be aware of the requirements which the Consumer Credit Directive, Minimum Competency Code, Anti-Money Laundering legislation and Data Protection Acts place on credit unions
- Understand legislation requirements including taxation and fundamentals of Employment and Equality Law.

PARTICIPANT'S VIEW:

“This course explained very thoroughly compliance and regulation currently affecting all ROI credit unions”

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Complaints Handling (ROI and NI)

*For prompt and
satisfactory resolution*

FOR WHOM

This course is aimed at all officers in the credit union dealing with members.

KEY CONTENT

Dealing with the complaints handling process required by regulation, this course outlines how to deal with and manage member complaints effectively and within regulatory requirements. The ROI version outlines the Financial Ombudsman scheme and requirements under that scheme and the NI version has been updated to cover PRA / FCA requirements.

LEARNING OBJECTIVES

By the end of this course, participants will be able to:

- Understand how to treat members fairly
- Understand how complaints can be used to improve services
- Understand how to deal with complaints
- Understand how to comply with the complaints procedure

PARTICIPANT'S VIEW:

*“Helped me understand the
importance of feedback to help
improve credit union services”*



Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

*Protecting the privacy
of members*

Data Protection (ROI and NI)

FOR WHOM

All credit union officers who have a requirement to complete data protection training.

KEY CONTENT

Covering the key requirements of data protection including; the credit union's obligations as a data controller, the Data Protection Acts and the principles of data protection as they affect credit union operations.

LEARNING OBJECTIVES

By the end of this course, participants will be able to:

- Understand data collection and the role of the data controller
- Understand data processing obligations including direct marketing
- Understand data security and data protection breaches
- Understand the credit union's data retention and maintenance requirements
- Understand data disclosure procedures and subject access requests

PARTICIPANT'S VIEW

*“Interesting course covering key
data protection principles”*

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

FSCS - Deposit takers - what you need to know (NI)

FOR WHOM

This course is aimed at all officers in NI credit unions dealing with member's savings.

KEY CONTENT

Designed by the FSCS, this course introduces the workings of the UK FSCS and the information to provide to members on these important protections to their savings.

Note: Please be aware that course has not been developed specifically for credit unions. This is a generic course, designed by the FSCS for financial institutions to give an overview of what the FSCS provides. As such, the course contains generic rather than credit union terminology, i.e. customers rather than members.

LEARNING OBJECTIVES

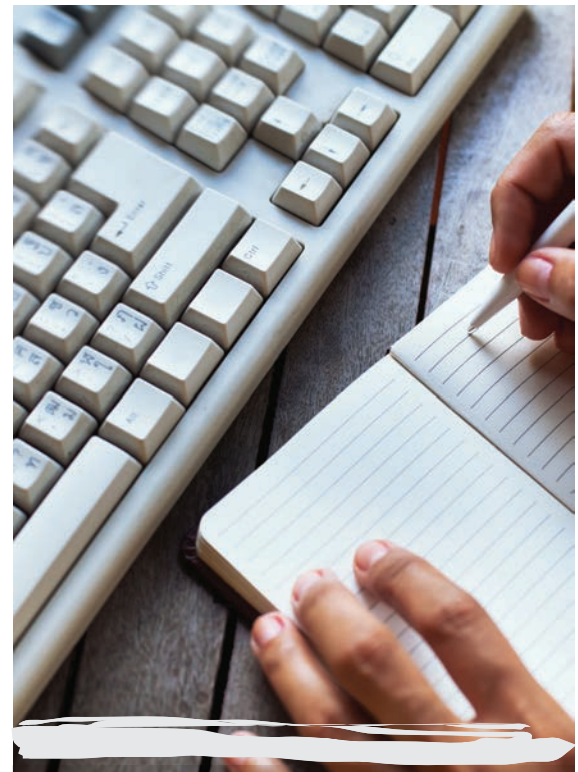
By the end of this course participants will be able to:

- Describe the protection the FSCS provides to members and differentiate between the FSCS, PRA, FCA and Financial Ombudsman Service (FOS)

PARTICIPANT'S VIEW:

“Explained clearly the FSCS structure governing NI credit unions”

FSCS information for deposit takers



Cost

Free

Duration

1 hour self-paced learning

CU CPD

CU CPD Gov – 1 hour

CU CPD Ops – 1 hour

*Introducing fitness
& probity*

Fitness & Probity (ROI)



Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

FOR WHOM

This course is aimed at officers who require an overview the fitness and probity regime as it applies to credit unions, particularly board directors, nomination committees and managers.

KEY CONTENT

This course will give an introduction to the Fitness & Probity Regime as it applies to credit unions.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand what Fitness and Probity is, the roles involved and how it impacts on credit unions
- Understand the Fitness & Probity Standards required of credit unions, the Due Diligence Process and the Central Bank of Ireland Pre-approval Process
- Explain what the Fitness & Probity Regime involves but more importantly what is required of the credit union and when to ensure compliance with the regime

PARTICIPANT'S VIEW

*“I found this course challenging
and very informative”*

Loan Protection / Life Savings (ROI and NI)

Understanding a key benefit of credit union membership

FOR WHOM

All credit union personnel, but particularly relevant for those dealing directly with members.

KEY CONTENT

This course outlines the key features of Life Savings (LS) and the new Loan Protection policy (LP) which has been in place since 1st of April 2014. This Life Assurance Policy is underwritten by ECCU Assurance Company Ltd, a life company founded by the ILCU for credit unions.

LEARNING OBJECTIVES

By the end of this course, participants will be able to:

- Understand the LP/LS policies, and the optional policy riders available to credit unions
- Understand the benefits of a LP policy and a LS policy in the unfortunate event of a member's disability or death
- Understand the LP policy and classes of members covered
- Understand the LS policy for members and the eligibility criteria
- Be familiar with the key underwriting procedures and the effect of withdrawals
- Understand the benefits of the death benefit insurance (DBI) policy

PARTICIPANT'S VIEW

“Informative course and provided an understanding of the LP/LS benefits for members”

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Overview of Consumer Protection Code (ROI)

FOR WHOM

This course is aimed at all officers in the credit union dealing directly with members and is particularly important for those credit unions offering insurances and, therefore, regulated for this activity by the Code.

KEY CONTENT

Participants will gain an overview of this Code as a best practice standard for service to members.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand the requirements within the Code of assessing 'suitability' prior to the provision of certain regulated financial services.
- Understand the principles of the Consumer Protection Code in the areas of advertising, errors and complaints resolution in respect to the provision of insurance services to members.

PARTICIPANT'S VIEW

“Good overview of the Code and the implications when dealing with members”

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Overview of Ethics for Credit Unions (ROI and NI)

Guiding how the credit union conducts its business

FOR WHOM

All credit union officers should be aware of the main principles of business ethics.

Note: All members of a CPD scheme have an annual requirement to complete an ethics course.

KEY CONTENT

Ethics can be a divisive topic. This course aims to explore the main principles of ethics using case study examples specifically for credit unions.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand what is ethics and where the credit union's responsibilities come from
- Understand why ethics are important
- Understand the difference between personal ethics and business ethics
- Understand the credit union's written code of ethics
- Understand conflicts of interest
- Be familiar with how ethics can relate to and impact compliance

PARTICIPANT'S VIEW

“Very comprehensive course, well laid out format and easy to follow.”



Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Overview of Lending Practices (ROI)

FOR WHOM

Credit union officers involved in the lending function and the provision of credit to members.

KEY CONTENT

This course outlines the principles of lending including loan assessment techniques and how these can be applied in a credit union.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand risk and compliance requirements that impact on credit union lending
- Understand practical application of legislation relating to lending
- Be familiar with current topical lending issues
- Understand loan assessment techniques and responsible lending
- Understand key marketing ideas and techniques for credit unions

PARTICIPANT'S VIEW:

“I liked the course as it gave me a better understanding of the lending in the credit union”

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Overview of the Personal Insolvency Act (ROI)

FOR WHOM

Credit Union officers who require an understanding of Personal Insolvency legislation.

KEY CONTENT

This course provides an overview of the Personal Insolvency Act, 2012. It outlines the various schemes involved, such as, a Debt Relief Notice (DRN), Debt Settlement Arrangement (DSA), Personal Insolvency Arrangement (PIA) and bankruptcy. This course illustrates some of the key issues for credit unions and how to deal with a situation where a member avails of these schemes.

LEARNING OBJECTIVES

By the end of this course the participant will:

- Understand the background to the introduction of this legislation and the policy objectives
- Be familiar with the structure of the Personal Insolvency Act
- Understand the legal requirements and criteria for the three new insolvency schemes and the credit union's rights and obligations under these new schemes
- Understand how the schemes will operate in practice and review relevant case studies
- Be aware of the new bankruptcy provisions

PARTICIPANT'S VIEW

“Good overview and it was very much to the point”

Introducing Personal Insolvency



Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

Risk Management Explained (ROI and NI)

FOR WHOM

Staff and volunteers wishing to understand the process of risk management as it applies to credit unions.

KEY CONTENT

This course outlines the key principles/practices of risk management to help credit union officers identify risk within their credit union and how to respond appropriately.

LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Define the concept of risk within credit unions
- Identify each stage in the risk management process
- Explain the ways in which a credit union can respond to risk
- Identify the link between financial services regulation and risk management
- Describe the role of key officers in managing risk and the benefits of a strong risk management culture

Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members -
€30 / £24

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours

The Credit Union Acts (ROI)

Principal credit union legislation

FOR WHOM

Credit union officers who require an introduction to the Credit Union Act, 1997 (as amended) as the principal legislation governing credit unions.

KEY CONTENT

Looking at the role of the Central Bank (ROI) in the regulation and supervision of credit unions. This course outlines the regulatory approach being suggested in the Credit Union Acts, 1997-2012.

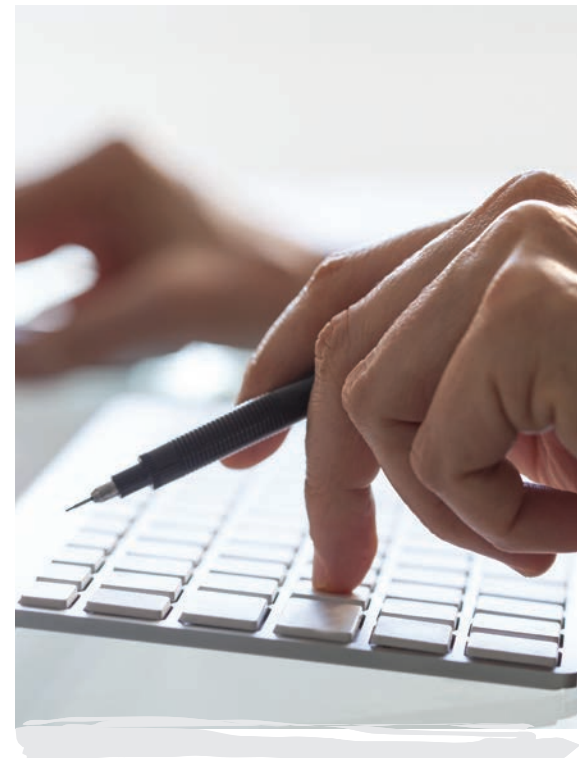
LEARNING OBJECTIVES

By the end of this course participants will be able to:

- Understand the role of the Central Bank and the regulatory framework
- Understand governance principles, roles defined, composition of the board and the nomination committee
- Understand the credit union structure and reporting structure created under the CU Acts,
- Understand new roles and functions created under the CU Acts including: Internal Audit function, Risk Management Officer and Compliance Officer
- Understand the regulatory requirements and administrative sanctions under the CU Acts

PARTICIPANT'S VIEW

“This course was very easy to understand and covered everything related to CU Acts”.



Cost

CU CPD Scheme members - Free
Non CU CPD Scheme members - €30

Duration

2 hours self-paced learning

CU CPD

CU CPD Gov – 2 hours
CU CPD Ops – 2 hours



Credit Union

CU Learning & Development



ACCREDITED PROGRAMMES



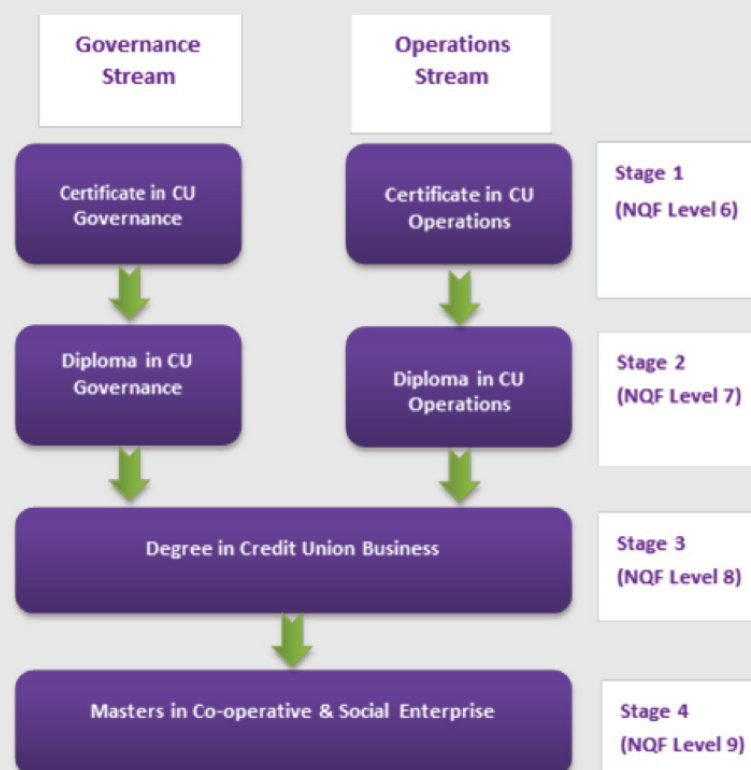
Accredited Programmes

CU Learning & Development is committed to providing relevant, recognised education opportunities to credit union officers who wish to invest in their own development and also preserve and protect the quality standards of credit union governance, operations and service to credit union members.

Understanding the needs of credit union learners, CU Learning & Development's accredited programmes combine quality teaching and education, are developed exclusively as specifically relevant for credit unions and are delivered in a flexible format to suit credit union officers.

PATHWAYS

In partnership with University College Cork, CU Learning & Development provide a comprehensive education progression route which caters for credit union officers at a level that suits them. Commencing with an entry level Certificate programme, participants have the option to progress to Diploma, Degree and Masters levels, specialising in governance or operations depending on the nature of their role within the credit union.



CERTIFICATE IN CREDIT UNION COMPLIANCE AND RISK

CU Learning & Development has added to its offering of accredited education with the launch of the Certificate in Credit Union Compliance and Risk. In partnership with National College of Ireland, CU Learning & Development offers this recognised qualification to support credit unions at a time when they are subject to intense scrutiny and requirements in the areas of risk and compliance.

Visit www.culearn.ie for further information on the accredited programmes offered by CU Learning & Development.

Pathways Certificate in Governance (ROI and NI)

FOR WHOM

Designed for credit union officers carrying out a governance role within the credit union – directors, board oversight committee (ROI), supervisory committee (NI), committee members - who wish to obtain their first qualification or are new to the credit union sector.

KEY CONTENT

The Pathways Certificate is a 14 week programme delivered through a combination of distance learning, e-learning, classroom tutorials and online support. This delivery format is designed to maximize flexibility and allow participants study at their own pace. The Pathways Certificate sits at Level 6 on the National Qualifications Framework (NQF).

Participants complete three modules:

- Credit Union Ethos and Core Activities
- The Legal and Regulatory Framework for Credit Unions
- Principles of Credit Union Governance and Finance

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the core services provided by the credit union to members and explore the potential for broadening the range of services in the future.
- Describe the unique ethos and structure of financial co-operatives and their role in the purpose and governance of credit unions.
- Explain the role of the board of directors, supervisory/board oversight committee, internal audit function and senior executive positions in the governance and operation of the credit union.
- Identify core legislation, regulatory bodies and regulation related to the sector, and describe the role that they play in the credit union sector.
- Describe the ethical and regulatory standards of governance and conduct which officers of a credit union are expected to maintain.
- Explain principles of corporate and voluntary governance and apply these within a credit union context.
- Explain the key financial statements of the credit union and identify financial information which can be used to aid decision-making / monitoring performance and compliance.
- Carry out their core role in governing a credit union in a proficient and compliant manner individually or as part of a team.
- Reflect on and enhance their own credit union practice.

The first step in accredited, credit union specific education



Those interested in undertaking the Pathways Certificate may be interested in the IT and Academic Writing Skills (ROI and NI) offered by CU Learning & Development. Designed as a preparatory course for participants who may not have studied for some time, this one-day workshop will focus on basic IT and academic writing skills to equip participants as they prepare to commence the Pathways Certificate.

Cost

€525 / £465 per person

Duration

14 weeks

Dates

Autumn 2015

CU CPD

CU CPD Gov – 12 hours

For full programme information see www.culearn.ie

*The first step in accredited,
credit union specific education*



Those interested in undertaking the Pathways Certificate may be interested in the IT and Academic Writing Skills (ROI and NI) offered by CU Learning & Development. Designed as a preparatory course for participants who may not have studied for some time, this one-day workshop will focus on basic IT and academic writing skills to equip participants as they prepare to commence the Pathways Certificate.

Cost

€525 / £465 per person

Duration

14 weeks

Dates

Autumn 2015

CU CPD

CU CPD Ops – 12 hours

*For full programme information see
www.culearn.ie*

Pathways Certificate in Operations (ROI and NI)

FOR WHOM

Designed for credit union officers performing an operational role within the credit union – manager, tellers, loans officers, credit controllers, administrators - who wish to obtain their first qualification or are new to the credit union sector.

KEY CONTENT

The Pathways Certificate is a 14 week programme delivered through a combination of distance learning, e-learning, classroom tutorials and online support. This delivery format is designed to maximize flexibility and allow participants study at their own pace. The Pathways Certificate sits at Level 6 on the National Qualifications Framework (NQF).

Participants complete three modules:

- Credit Union Ethos and Core Activities
- The Legal and Regulatory Framework for Credit Unions
- Credit Union Operations and Controls

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Carry out their individual role in the operation of a credit union in proficient and compliant manner
- Describe the unique ethos and structure of financial co-operatives and their role in the purpose and conduct of credit unions
- Explain the role of the board of directors, supervisory/board oversight committee, internal audit function and senior executive positions in the governance and operation of the credit union
- Identify core legislation, regulatory bodies and regulation related to the sector, and describe the role that they play in the operation of the credit union
- Describe the ethical and regulatory standards of governance and conduct which officers of a credit union are expected to maintain
- Demonstrate an ability to deliver the core services of the credit union (membership, savings and loans) in compliance with regulatory requirements.
- Describe the function and importance of internal controls within a credit union.
- Reflect on and enhance their own credit union practice

Pathways Diploma in Credit Union Governance (ROI)

FOR WHOM

The Diploma is designed for those officers who have completed the Certificate in Credit Union Governance and wish to advance their understanding of core areas of the credit union business.

KEY CONTENT

Sitting at Level 7 on the National Qualification Frameworks (NQF), the Diploma allows participants to take the next step in developing the skills and knowledge specifically relevant to their role in the credit union. Each module is delivered through a combination of tutorial, self-directed learning and online support. Each module is of 14 weeks duration.

Participants complete three modules:

- Lending and Loan Recovery
- Compliance and Risk Management
- Strategic and Financial Management

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Demonstrate that they have achieved an enhanced competency in the governance of a credit union
- Explain the principles of compliance and risk management in credit unions in Ireland
- Explain the lending and credit control principles and processes in a credit union
- Examine strategic and financial management in credit unions
- Communicate their professional opinion in both verbal and written form
- Research and report on credit union practice
- Reflect on and enhance their own credit union practice

Reaching competence



Cost

€1260 per person

Duration

14 weeks per module

Dates

Autumn 2015

CU CPD

CU CPD Gov – 24 hours

*For full programme information contact
Helena O'Connor in UCC by email:
h.oconnor@ucc.ie.*

Reaching competence



Cost

€1260 per person

Duration

14 weeks per module

Dates

Autumn 2015

CU CPD

CU CPD Ops – 24 hours

For full programme information contact
Helena O'Connor in UCC by email:
h.oconnor@ucc.ie.

Pathways Diploma in Credit Union Operations (ROI)

FOR WHOM

The Diploma is designed for those officers who have completed the Certificate in Credit Union Operations and wish to advance their understanding of core areas of the credit union business. Participants seeking to meet the Central Banks Minimum Competency Code (2011) requirement may do so by completion of the Pathways Diploma in Credit Union Operations.

KEY CONTENT

Sitting at Level 7 on the National Qualification Frameworks (NQF), the Diploma allows participants to take the next step in developing the skills and knowledge specifically relevant to their role in the credit union. Each module is delivered through a combination of a tutorial, self-directed learning and online support. Each module is of 14 weeks duration. Participants complete three modules:

- Lending and Loan Recovery
- Regulation and Compliance in Credit Union Service Delivery
- Credit Union Insurance

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Demonstrate that they have achieved an enhanced competency in the operations and practice of a credit union
- Explain the principles of compliance and risk management in credit unions in Ireland
- Explain the lending and credit control principles and processes in a credit union
- Explain credit union insurance products and the related legal and regulatory requirements, and be able to give advice to members on credit union insurance and assurance products
- Communicate their professional opinion in both verbal and written form
- Research and report on credit union practice
- Reflect on and enhance their own credit union practice

Pathways Degree BSc in Credit Union Business (ROI)

FOR WHOM

The Pathways Degree is designed for those officers occupying a senior position, or officers who aspire to hold senior positions within a credit union. Participants wishing to complete the Degree must have completed either, the Diploma in Credit Union Governance or the Diploma in Credit Union Operations.

KEY CONTENT

This NQF Level 8 programme provides in-depth knowledge and also transferable business skills in specialised areas associated with the development and management of a credit union. This programme is also designed to be undertaken on a modular part-time basis, and can be completed within two years, or up to a period of four years. Therefore this qualification is an excellent option for any officer who needs to meet an annual CPD requirement but would also like to study towards a qualification at level eight on the National Qualifications Framework of Ireland.

Module assessment is by end of year examination and continuous assessment. Students must complete a total of 120 credits through a combination of modules. Modules* include:

- People Management in Member Based Organisations
- Strategic Uses of IT
- Applied Risk Management
- Advanced Financial Management and Investments
- Credit Unions & Society
- Marketing
- UCC Summer School / Placement
- Credit Union Research Project

**Additional subjects/electives are likely to be available also.*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Work and communicate effectively in a credit union business environment to an enhanced level of professional competence.
- Implement regulatory and legal requirements in credit unions.
- Explain financial management and investments in a credit union context.
- Think holistically about credit unions in their socio-economic and cultural environment.
- Plan, conduct and write up a research project.
- Demonstrate the role that marketing plays in the development of a member centred credit union.
- Examine the theory and practice of risk management in credit unions and develop and implement a risk management process.
- Explore human resource management in credit unions.
- Communicate their professional opinion in both verbal and written form.

*Advancing your
development*



Cost

Contact for further information.

Duration

14 weeks per module

Dates

Autumn 2015

CU CPD

CU CPD Gov – TBC

CU CPD Ops – TBC

*For full programme information
contact Helena O'Connor in UCC by
email: h.oconnor@ucc.ie.*

*An in-depth study of the fabric
of co-operative concepts*



Pathways MSc in Co-operative and Social Enterprise (ROI and NI)

FOR WHOM

For degree holders wishing to develop their academic skills and deepen their theoretical understanding of co-operative and social enterprises.

KEY CONTENT

This programme, which sits at Level 9 on the National Qualifications Framework, is an existing qualification offered by UCC. Delivered through online learning, the programme concludes the Pathways suit of programmes in a manner which continues to provide flexibility to credit union officers who have family and work commitments while they pursue their own development.

Participants complete the following modules:

- Social and Co-operative Entrepreneurship
- Co-operative and Social Enterprise Governance
- Education and Marketing for Co-operatives and Social Enterprises
- Research Methods
- Minor Thesis

And choose three electives from:

- Leadership and Change Management in Co-operative and Social Enterprises
- People Management in Member-Based Organisations
- Innovation and Enterprise in Financial Co-operatives and Mutuals
- Community Co-operatives and Social Enterprises
- Worker Co-operative Strategies
- Co-operative Food Processing and Supply
- Social Enterprises and the Developing World

*For further information on entry
requirements, exemptions, cost and
enrolment please go to:*

www.ucc.ie/en/ckl10/ or contact

Dr. Carol Power cpower@ucc.ie

Dr. Olive McCarthy o.mccarthy@ucc.ie

NEW

Certificate in Credit Union Compliance and Risk (ROI and NI)

FOR WHOM

This programme is designed primarily for risk management officers, compliance officers, risk and compliance officers, and members of the risk committee. The programme may also be of interest to any other officer who has a direct role in risk management and compliance within the credit union.

KEY CONTENT

This new, specialised qualification sits on Level 7 of the National Qualifications Framework. Delivered in partnership with National College of Ireland (NCI), students will be supported through the programme by a combination of distance learning materials and classroom tutorials.

The Certificate consists of the following three modules:

- Introduction to Compliance & Risk Management in Financial Services
- The Credit Union Compliance Programme
- The Credit Union Risk Management System

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Understand the purpose of compliance and the role of the compliance function in financial services
- Understand the legal and regulatory frameworks in Ireland/Northern Ireland including the purpose and functions of relevant bodies
- Understand the purpose of risk management and the role of the risk management function in financial services
- Define risk management within a credit union context
- Understand the types of risks to which a credit union is exposed to
- Describe the components of a credit union risk management system
- Be able to develop a risk register and risk mitigation plan
- Describe the compliance function of a credit union
- Identify the key legal and regulatory requirements for credit unions
- Describe the components of a credit union compliance programme
- Develop a compliance policy and plan for their credit union

Specialising in risk and compliance for credit unions



**National
College of
Ireland**



Duration

20 weeks

Cost

€1350 per person

Dates

Spring 2015 (ROI)

Autumn 2015 (NI)

*For full programme information visit
www.culearn.ie.*



CU CPD SCHEME





CU CPD Scheme

The on-going training and up-skilling of all credit union personnel has always been key to the success of the credit union movement. The CU CPD scheme is a credit union specific service which has been devised to assist credit union officers in meeting their on-going training and development requirements so as to ensure that they are, and remain, well informed in the operations and good governance of the credit union.

WHO MUST COMPLETE CPD?

At present two categories of credit union officer must undertake CPD – those with a qualification that includes a CPD element, i.e., ACCUP, Pathways Diploma, QFA or CUA holders, and those in the Republic of Ireland who were originally ‘grandfathered’ by their credit union under the terms of the Central Bank’s Minimum Competency Requirements (MCR) of 2007.

With both the Minimum Competency Code (2011) and the Fitness & Probity Regime now in place in the Republic of Ireland; it is strongly recommended that the credit union requests all officers to join CU CPD and maintain their hours. This is the most efficient and effective way of ensuring compliance whilst also maintaining standards of knowledge and skills of volunteers and staff within the organisation.

Duration

Annual Membership

Cost

€100 / £80 per person

For full information on the CU CPD scheme; membership, requirements, etc. please go to www.culearn.ie

In Northern Ireland, the impending introduction of rules regarding Individual Accountability will increase the need for credit unions to formalise training arrangements for key personnel. The CU CPD scheme is a simple and effective solution to ensure this occurs.

REQUIREMENTS OF THE CU CPD SCHEME

The CU CPD regime operates on the basis that an individual is awarded CPD hours whenever they complete a relevant, formal training activity. These awarded hours will then be tracked and offset against a person’s required CPD hours for the year.

The CU CPD scheme requires 15 hours formal CPD to be completed annually. CPD must consist of active involvement in a relevant presentation, seminar, lecture, class-room event or certified completion of appropriate e-learning tutorials, and is not awarded to normal work activities such as meetings or everyday presentations.

The CPD must include at least one hour of ethics training. All members of the CU CPD Ops Stream must also complete at least one hour of member-pay insurance training. (This requirement applies regardless of whether the member gives advice on general insurance).

Details of the CPD awarded for all CU L&D courses may be found in this brochure and on www.culearn.ie.

CU CPD GUIDELINES

For full information on membership, requirements and obligations of the CU CPD scheme please see the CU CPD Guidelines available to download from www.culearn.ie. This important document should be read and fully understood by all CU CPD members.



**CREDIT UNION
COMPLIANCE
CENTRE (CUCC)**

A new service which supports the development of an effective compliance function within the credit union



CREDIT UNION COMPLIANCE CENTRE
culture | people | protection

Credit Union Compliance Centre (CUCC)

FOR WHOM

CUCC is an on-going subscription service providing comprehensive supports and tools to officers responsible for compliance within the credit union.

WHAT IS CUCC?

The Irish League of Credit Unions has established the Credit Union Compliance Centre (CUCC) as a central compliance point of contact for credit unions. The compliance officer is somebody that the board of directors will depend on to ensure that management and staff are carrying out their daily activities in a manner that is compliant with all legal and regulatory requirements and consistent with the strategic plan. There are increasingly onerous requirements on credit union boards to demonstrate compliance, satisfy regulatory obligations and keep up-to-date with continual regulatory changes. Having the right tools on hand can help reduce the burden many boards and, consequently, compliance officers are facing. The CUCC will support and provide credit unions with the tools necessary to meet their compliance obligations under the Credit Union Act, 1997 (as amended), PRA/FCA requirements and all other financial services legislation.

BENEFITS OF CUCC

Subscribing credit unions can also avail of:

- Compliance Plan Templates
- Compliance Plan updates
- Sample Materiality Statement
- Compliance Statement template
- Compliance Statement advice
- Compliance briefing documents
- Quarterly Compliance E-zine
- Access to a dedicated Compliance Working Group
- Access to a secure, dedicated website

SUBSCRIBERS VIEW

“Being part of the CUCC has given our credit union the structure to clearly scrutinise and assess our compliance with all relevant legislation.

It has given us the conviction to critically evaluate our compliance and the confidence to report breaches where appropriate.

The CUCC team has been our back-up team – the people who know the answers to the minutiae. Their updates and guidance proved invaluable in the preparation and submission of the Annual Compliance Statement 2014.

Being part of the CUCC has further advanced our understanding and determination in the cultivation of a compliance culture in our credit union.”

SUBSCRIPTION

CUCCU operates as a 12 month subscription service for ROI and NI credit unions, commencing in September each year. Each subscribing credit union will receive a unique identification number which they must quote when accessing and availing of the service.

COST:

The annual subscription is €2400 / £1,900 plus VAT.



COURSE	ROI	NI	Volunteers	Management	St
Advanced Credit Control	✓	✓	✓	✓	
Assisting Members in Debt	✓		✓	✓	
Credit Union Operations		✓			
Central Role of Training	✓		✓	✓	
Combat Money Laundering	✓	✓	✓	✓	
CU Learn Co-Ordinator Training	✓	✓	✓	✓	
Complaints Handling	✓	✓	✓	✓	
Compliance and Regulation Overview	✓		✓	✓	
Compliance for Credit Unions	✓	✓	✓	✓	
Credit Union Finance: Managing the Transfer to FRS 102	✓	✓	✓	✓	
Data Protection	✓	✓	✓	✓	
Data Protection for Credit Unions	✓	✓	✓	✓	
Essentials of Anti-Money Laundering	✓	✓	✓	✓	
FSCS - Deposit takers - what you need to know		✓	✓	✓	
Fitness & Probity	✓		✓	✓	
Fundamentals of Credit Control	✓		✓	✓	
Human Resources: Performance Management	✓		✓	✓	
Introduction to Credit Unions: Induction Part 1	✓		✓	✓	
Implementing Fitness & Probity	✓		✓	✓	
IT and Academic Writing Skills	✓	✓	✓	✓	
Leadership for Credit Union Managers	✓	✓		✓	
Lending in the Current Environment	✓	✓	✓	✓	
Loan Protection/Life Savings	✓	✓	✓	✓	
LP/LS	✓	✓	✓	✓	
Managing AML Compliance	✓		✓	✓	
Member Service through Compliance	✓		✓	✓	
Overseeing Risk Management	✓		✓	✓	
Overview of Consumer Protection Code	✓		✓	✓	
Overview of Ethics for Credit Unions	✓	✓	✓	✓	
Overview of Governance and Finance for Directors: Induction Part 2	✓		✓		
Overview of Lending Practices	✓		✓	✓	
Overview of the Personal Insolvency Act	✓		✓	✓	
PRA Prudential Reporting		✓	✓	✓	
Proactive Lending for Growth	✓		✓	✓	
Quality Member Care	✓	✓	✓	✓	
Risk Management Explained	✓	✓	✓	✓	
Role of the Board Oversight Committee	✓		✓		
Role of the Chair	✓	✓	✓		
Role of the Credit Union Manager	✓			✓	
Role of Internal Audit	✓		✓	✓	
Role of the Nomination Committee	✓		✓		
Role of the Secretary	✓	✓	✓		
Role of the Supervisory Committee		✓	✓		
Strategic Planning for Credit Unions	✓		✓	✓	
The Credit Union Acts	✓		✓	✓	
Using Financial Information for the Board	✓		✓	✓	

Staff	Open Schedule	In-House	E-Learning	Full Day	Half Day	CU CPD GOV	CU CPD OPS
✓	✓	✓		✓		4	2
✓		✓		✓		4	
✓	✓	✓		✓		4	4
		✓				1	1
✓			✓			2	2
✓	✓				✓		
✓			✓			2	2
✓			✓			2	2
	✓	✓		✓	✓	✓	✓
	✓				✓	2.5	2.5
✓			✓			2	2
✓	✓	✓		✓	✓	✓	✓
✓	✓	✓			✓	✓	✓
✓			✓			1	1
			✓			2	2
✓	✓	✓		✓		4	2
	✓	✓			✓	2	2
✓	✓	✓		✓		4	
		✓	✓	✓	✓	✓	✓
✓	✓	✓		✓			
	✓			4 DAYS			
✓	✓	✓		✓		4	4
✓			✓			2	2
✓		✓			✓	3	3
	✓	✓			✓	3	3
✓	✓	✓		✓		4	4
	✓	✓		✓		4	4
✓			✓			2	2
✓			✓			2	2
	✓	✓		✓		4	
✓			✓			2	2
✓					✓	3	3
	✓	✓		✓		4	1
✓	✓	✓		✓		4	
✓			✓			2	2
	✓	✓		✓	✓	✓	
	✓	✓		✓		4	
	✓			✓			4
	✓	✓		✓	✓	✓	✓
	✓	✓		✓		4	
	✓	✓		✓		4	
	✓	✓		✓		4	
	✓	✓		✓		4	
✓		✓	✓	✓		4	
✓	✓	✓		✓		2	2
	✓	✓		✓		4	

