

Successful Lending by Credit Unions

10.00am-3.30pm (registration from 9.30am), Tuesday 21 May 2019

Red Cow Moran Hotel, Naas Rd, Fox-And-Geese, Dublin, Ireland

Presented by the Centre for Community Finance Europe, in collaboration with Liverpool John Moores University.

What is the issue?

Credit unions in Ireland and Great Britain earn most of their trading income from unsecured lending to individual members. If the volume and quality of lending is not sustained, the viability of the credit union is endangered. Conversely, a growing and profitable loan book enables direct rewards to members in the form of better pricing and dividends, or indirectly through investment in new or improved services.

However, many credit unions in Ireland and Britain are not achieving the targets they set for themselves in this core area.

This conference gives a platform to credit union leaders with track records and case studies of success and innovation in lending. Our goal for the day is to provide actionable insights on how to make more and better loans.

Who should attend?

Anyone interested in how to improve credit union lending in Great Britain and Ireland.

In collaboration with the Research Unit for Financial Inclusion at Liverpool John Moores University
+44 151 231 4064, www.ljmu.ac.uk/research-unit-for-financial-inclusion

How much does it cost?

This event is free for members of the Centre for Community Finance Europe (according to membership level).

Non-members are charged €120 (including VAT) to contribute to event costs. Refreshments and a buffet lunch will be provided.

Where do I register to attend?

<https://www.eventbrite.co.uk/e/successful-lending-for-credit-unions-tickets-56793757658>

Who should I contact with queries?

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Agenda

- 9.30 **Registration and refreshments**
- 10.00 **Welcome and introductions**
Dr Paul A Jones, Liverpool John Moores University (LJMU) and the Centre for Community Finance Europe (CFCFE)
- 10.15 **An insider's outsider perspective**, Pádraig Enright, Clonmel Credit Union
What does a banker recently turned credit union CEO think of how we do business? What can we learn from the competition?
- 10.35 **Over to you.** Group discussion and feedback, facilitated by Dr Paul A Jones
What do you think are the opportunities and barriers to successful lending?
What takeaways do you want from today?
- 11:35 **Break**
- 11.50 **What are we doing right in Ireland?**
Examples of successful lending practice:
 - Michael Byrne, Core Credit Union (Co. Dublin)
 - David McCauley, Donore Credit Union (Dublin)
 - Catherine Byrne, Health Services Staffs Credit Union (Dublin)
- 12:35 **Panel discussion on successful lending**, moderated by Ralph Swoboda, CFCFE
What have we learned? How transferable are these examples?
- 13:00 **Buffet lunch**
- 13.45 **A regulator's perspective on credit union lending**, John Meagher, Central Bank of Ireland
Where does the Registrar see risks and opportunities for lending?
- 14.15 **What are we doing right in Britain?**
Examples of successful lending practice:
 - Karen Bennett, Enterprise Credit Union (Merseyside)
 - Teresa Manning, Clockwise Credit Union (Leicester)
 - Richard Munro, Commsave Credit Union (Northampton)
- 15:00 **Panel discussion on successful lending**, moderated by Nick Money, CFCFE
What have we learned? How transferable are these examples?
- 15:20 **Concluding remarks**, Dr Paul A Jones
- 15.30 **Close**
Refreshments and networking with other attendees available until 17.00