



The **Centre for Community Finance Europe** (CFCFE, www.cfcfe.eu) awards an annual research Prize for academic / professional researchers who wish to contribute significantly to the development of the credit union movement in the Republic of Ireland and / or the United Kingdom.

The CFCFE Credit Union Prize is the only such award offered in Ireland and the UK and presents an unparalleled opportunity for researchers to create real impact on the credit union sector. CFCFE brings expertise, credibility with regulators and other stakeholders and, most importantly, direct access to the leadership and staff of leading credit unions, both for research and for subsequent presentation of the outputs. The Prize-winner will be granted €4,000 to support time and expenses.

Proposals for papers addressing an issue, opportunity or challenge facing the sector must be submitted to CFCFE by **Friday 26 March 2021**. The requirements for proposals, the criteria for how the Prize will be decided and the rules for the Prize are set out below.

Please contact Dr Paul A. Jones, Director of Research at CFCFE, with any queries: paul.a.jones@cfcfe.eu.

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CFCFE works in collaboration with the Research Unit for Financial Inclusion at Liverpool John Moores University



Prize Details

CFCFE awards an annual research prize for academic / professional researchers who wish to contribute significantly to the development of the credit union movement in the Republic of Ireland and / or the United Kingdom.

The Prize is awarded on the basis of a proposal (including an initial abstract) for a paper to be written on a contemporary issue, opportunity or challenge facing the credit union sector. The Prize competition is subject in all regards to the Prize Rules, which are shown below.

It offers researchers the opportunity to publish (and potentially present) their work directly to credit union practitioners through CFCFE's membership and wider network. The Prize awards €4,000 to support time and expenses in the production of the paper (50 per cent payable on acceptance of the proposal, the remainder on the final acceptance of the paper for publication by CFCFE).

CFCFE is a not-for-profit research organisation founded in 2017. Its mission is to make a significant contribution to the sustainability and vibrancy of community finance in Europe through high-quality, accurate and accessible research. CFCFE is focused on actionable research for practitioners, and papers must be written in plain English with the practitioner readership in mind. CFCFE's research themes for 2021 are Business Model & Strategy, Maximising Membership, Governance, Leadership, and Efficiency & Effectiveness. The 2020 Award announcement can be seen here <https://cfcfe.eu/prizewinners/>. Our Guidelines for Researchers are appended at the end of this description.

Topics can include any aspect of a credit union or its members, but should be focused on and be of interest to the credit union sectors in either the Republic of Ireland or the United Kingdom or ideally both. Primary research is of interest but is not a requirement. Secondary research may draw on international literature and examples. The Prize will be awarded based on the following equally-weighted criteria:

- Action orientation and potential for impact on credit unions
- Relevance to the current and future needs of credit unions.

This year's Prize will be awarded by Friday 30 April 2021, and the paper must be delivered by 31 December 2021. Those wishing to be considered must submit an application by close of play on Friday 26 March 2021, comprising:

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- Email and telephone contact details
- A short CV, which should include academic qualifications, current position and/or programme of study, conference papers and publications
- Abstract title and summary (max 250 words) including:
 - Outline of the question to be addressed
 - Summary of methods and sources
 - Probable conclusions
 - Relevance to the contemporary credit union sector.

Applications should be submitted by email to Dr Paul A Jones, Director of Research, via paul.a.jones@cfcfe.eu, with 'CFCFE Research Prize 2021' in the subject line. Submission of an application constitutes the entrant's acknowledgement of the Prize Rules shown below.

The Prize-winner will be asked to submit a paper of 3,000-6,000 words in length (excluding references and any appendices), by 31 December 2020.

CFCFE hosts conferences and webinars as part of its programme, and the Prize-winner may be invited to present at one of these events. If necessary CFCFE will cover travel and accommodation expenses if this is not available from the presenter's institution.

Any questions should be submitted to Dr Paul Jones at the email address above.

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Prize Rules

General

1. This Prize is run by Centre for Community Finance Europe ("CFCFE") of Unit 12, 55 Percy Place, Dublin, Ireland, subject to the rules stated herein ("Rules").
2. A person wishing to enter the competition (the "Entrant" and alternatively the "Entrants") to win any Prize should submit a submission in accordance with these Rules.
3. The Prize will be awarded to a winning entrant (the "Winning Entrant") whom in the opinion of CFCFE submits the best proposal in accordance with the following equally-weighted criteria:
 - (a) Action orientation and potential for positive impact on credit unions
 - (b) Relevance to the current and future needs of credit unions.
4. The Winning Entrant will receive the main Prize of €4,000 (four thousand euros), or its equivalent in British Pounds Sterling if the Winning Entrant prefers. €2,000 (50 per cent) is payable on acceptance of the proposal, with €2,000 (50 per cent) on the final acceptance of the paper for publication by CFCFE.
5. CFCFE will administer the Prize and ensure that the competition is administered fairly.
6. The competition is free to enter.
7. Joint submissions are welcome (subject to Rule 10(b) below) and Entrants are free to call upon any expertise at any time in the development of their submissions. Publicity relating to any winning submission will give credit to all those identified as having developed it (at the sole discretion of CFCFE).
8. Entrants may submit more than one proposal, however each proposal must independently meet the criteria set out in these Rules.
9. The competition is open to everyone, except CFCFE personnel and their employers, employees, and connected persons.
10. Submission guidelines. Proposals should:
 - (a) Be submitted electronically to Dr Paul A Jones, paul.a.jones@cfefe.eu, from an email address that can be used for subsequent correspondence
 - (b) Be written in the English language
 - (c) Have numbered pages
 - (d) Be presented on A4 size pages
 - (e) Contain nothing that is defamatory or indecent

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- (f) Not infringe the copyright of any third party.
11. By submitting a Proposal, the Entrant:
- (a) Agrees to be bound by these Rules and warrants and represents that their submission meets the conditions set out in these Rules
 - (b) In the case of joint submissions from more than one person or organisation, the Entrant warrants, represents and undertakes that he/she has been nominated by all of the contributors to that submission to be the person to be paid the Prize in the event that the Entrant's submission is a winning submission, and the contributors acknowledge that any re-allocation of the Prize between such contributors will be at the discretion of the Entrant;
 - (c) Warrants that:
 - i. the submission is the original work of the Entrant and any contributor and has not been copied wholly or substantially from any other work or material or any other source;
 - ii. they and any contributor are the sole legal and beneficial owner of the submission in its entirety, references to past original works excluded;
 - iii. they and the contributor have not assigned or licensed and will not assign or license any of the rights in the submission until the competition has concluded and a winner has been announced and they have received their respective Prize;
 - iv. they are unaware that the submission infringes any rights of any third party;
 - v. pursuant to these Rules, they are eligible to enter the competition;
 - vi. they undertake to fully indemnify CFCFE against any legal action or costs and damages arising whether directly or indirectly, from a false, incomplete or misleading warranty given in accordance with these Rules;
 - vii. that they agree that the relevant Entrant may be contacted by CFCFE to provide information in connection with the Prizes both during and after the competition.
12. CFCFE reserves the right to use online plagiarism checks. Any proposal or final paper judged to have plagiarised other work or that is otherwise in breach of these Rules will, at the sole discretion of CFCFE, be disqualified from receipt of the Prize.
13. CFCFE will decide the Winning Entrants from among those submissions on merit. CFCFE's decision is final and in its total discretion and no correspondence or discussion will be entered into with any Entrant who wishes to dispute the decision made.
14. The Winning Entrant will be notified as soon as practicable after the decision has been made by CFCFE.

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15. Prizes are non-transferrable.
16. CFCFE reserves the right to not award any Prize if, in CFCFE's sole discretion, none of the submissions meet its quality standards. CFCFE also reserves the right to award additional prizes for the same or lesser amounts.

Intellectual Property, Publicity and Publication

17. In accepting the Prize, Entrants:
 - (a) Agree that the intellectual property of the paper is held individually and equally by CFCFE and the Winning Entrant, who each have unlimited rights to publish the paper on their respective websites;
 - (b) Agree to their names being made public, and agree to make themselves available for reasonable publicity, marketing and promotional purposes.
18. The award of a Prize to or the publication of a report is not nor shall it be construed as an endorsement of the contents of that material by CFCFE.
19. If informed that they have won the Prize, Winning Entrants must not publicise this until CFCFE publicly announces that the Prize is awarded.
20. Entrants may not publicise the content of their submission prior to the awarding of the Prize. This is to preserve the anonymity of the judging process.
21. Entrants are prohibited from attempting to prejudice the result in any way.

Rules Interpretation and Amendment

22. In the event of a dispute, CFCFE's ruling on the interpretation of these Rules is final.
23. CFCFE reserves the right to amend, supplement or clarify these Rules at any time. Up to date Rules will be published on the CFCFE website.
24. CFCFE reserves the right to hold void, suspend, cancel or amend the Prize at its discretion.

Jurisdiction

25. The competition and these Rules shall be governed by and construed in accordance with the laws of the Republic of Ireland and any disputes shall be subject to the exclusive jurisdiction of that country's courts.

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This guidance is for existing and potential CFCFE research partners, contributors and authors. It aims to explain CFCFE's objectives and approach and to stimulate interest in working with CFCFE.

1. Overarching objective

CFCFE aims to publish academically rigorous research papers and other outputs that will be of practical and actionable help to the Centre's stakeholders. Those stakeholders are primarily the CEOs, volunteer directors and senior staff at our member (and potential member) organisations. Our objective is to help them identify and adopt new services, better engage their communities, improve their business practices, protect their values, mitigate the risks they face, and facilitate their collaboration for the common good.

We also aim to inform and constructively influence regulators, public policy-makers and opinion-influencers in the Irish and British credit union and community finance sectors.

2. Themes of research approach

Rigour - CFCFE wants to be a thought-leader in its field, with outputs respected by practitioner audiences for being evidence-based, well-argued and well-written. The [Research Advisory Board](#) supports the Centre with research methodology, standards and quality, and oversees peer review of publications.

Collaboration – CFCFE research incorporates collaboration with members and other stakeholders to the greatest extent possible, to ensure that ideas and concepts are tested, proven and can be engaged with by the practitioner audience.

Accessibility - CFCFE also supports secondary research papers which summarise and communicate, as useful guidance to practitioners, insights that have already been published in academic journals our stakeholders are unlikely to otherwise know of or read.

Practitioner focus – CFCFE prioritises a practitioner audience to maximise engagement and impact, so research methods and outputs need to be expressed in plain English and with action-orientated conclusions and recommendations.

3. Research outputs and distribution

CFCFE is keen to promote a diversity of voices in sector research and does not seek to promote a single or narrow philosophy. CFCFE seeks consistency, however, for all outputs under its brand with the Objective and Themes outlined above and therefore retains final editorial authority in this regard.

CFCFE's outputs have a simple house style, and we intentionally avoid using a style and format that would be expected by most academic journals. To the contrary, our intended readers are practitioners who would not normally read academic papers.

Accordingly, we insist on clear, simple and engaging English writing, as would be found in a quality business periodical aimed at an educated, professional audience. We require brevity, accessibility and the lack of academic jargon.

CFCFE's research is made available first to its members via website or email, and then to the public via website and social media promotion.

CFCFE welcomes distribution through research partners' channels.

In the spirit of collaboration and openness, CFCFE co-brands research with authors, partners and partner organisations, to ensure visibility and the sharing of credit for works produced.

4. Quality assurance and Peer review

CFCFE will review all materials being presented under its name for consistency with its objectives of quality and practicality. This may include review by members of CFCFE's Advisory Board or other relevant peers. Materials will not be published until this process is completed, and CFCFE reserves the right to not publish materials that, in CFCFE's sole discretion, do not meet its standards.

5. Benefits of presenting research through CFCFE for researchers

CFCFE is the only dedicated research centre for community finance based in Great Britain and Ireland, and has high credibility in its sector with practitioners, trade associations and policy-makers. For research partners CFCFE offers:

- Access to a pool of progressive and active practitioners for research activity
- An audience of interested and demanding practitioners for research outputs
- Visibility and credibility by association within the community finance sector
- CFCFE's expertise on the sector, including guidance on current and historic debates, commercial and policy dynamics and intra-sector relationships.

Contact: Dr Paul A. Jones, Director of Research at CFCFE, paul.a.jones@cfefe.eu, +44 7939 566552.