

# SWOBODA RESEARCH CENTRE

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## The Credit Union Research Prize 2022

The [Swoboda Research Centre \(www.swobodacentre.org](http://www.swobodacentre.org), formerly CFCFE) awards an annual research Prize for academic / professional researchers who wish to contribute significantly to the development of the credit union movement in Ireland and / or Great Britain.



The Swoboda Credit Union Prize is the only such award offered in Ireland or Britain and presents an unparalleled opportunity for researchers to create real impact on the credit union sector. Swoboda 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 Swoboda by **Friday 6 May 2022**. The requirements for proposals, the criteria for how the Prize will be decided and the rules for the Prize are set out below.

Contact Dr Paul A. Jones, Director of Research at Swoboda, with any queries: [paul.a.jones@swobodacentre.org](mailto:paul.a.jones@swobodacentre.org).

### Introduction

Swoboda awards an annual research prize for academic / professional researchers, from anywhere in the world, who wish to contribute significantly to the development of the credit union movement in Ireland and / or Great Britain. It offers researchers the opportunity to publish (and potentially present) their work directly to credit union practitioners through Swoboda's membership and wider network.

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-winner will be asked to submit a paper of 3,000-6,000 words in length (excluding references and any appendices), by 31 December 2022. The Prize competition is subject in all regards to the Prize Rules, which are shown below.

### Swoboda Research Centre

Swoboda 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. Swoboda has over fifty subscribing credit unions from Ireland and Britain. Swoboda is focused on applied research for practitioners, and papers must be written in plain English with the practitioner readership in mind.

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## Current themes

This year, Swoboda is particularly interested in proposals that will help the credit union movement in the following areas:

- How to innovate to meet **member borrowing needs**, whether through products, processes, sales or marketing
- Shaping **future credit union business model(s)**
- How credit unions can harness **digital technology** to meet member needs or improve competitiveness.

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 Ireland<sup>1</sup> or Great Britain or ideally both. Primary research is of interest but is not a requirement. Secondary research may draw on international literature and examples. Our Guidelines for Researchers are at [https://bit.ly/swoboda\\_guidelines\\_researchers](https://bit.ly/swoboda_guidelines_researchers). Previous Awards can be seen at <https://swobodacentre.org/research/>.

The Prize will be awarded based on the following equally weighted criteria:

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

## Applications

Those wishing to be considered must apply by **close of play on Friday 6 May 2022**, with:

- Email and telephone contact details
- A short CV for all authors, 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@swobodacentre.org](mailto:paul.a.jones@swobodacentre.org), with 'Swoboda Research Prize 2022' in the subject line. Submission of an application constitutes the entrant's acknowledgement of the Prize Rules shown below. This year's Prize will be awarded by Friday 3 June 2021.

Swoboda 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, Swoboda 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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<sup>1</sup> Researchers may find useful [this](https://bit.ly/20210114_creditunion_research) report on a recent Swoboda research colloquium in Ireland ([https://bit.ly/20210114\\_creditunion\\_research](https://bit.ly/20210114_creditunion_research))

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## Prize Rules

### General

1. This Prize is run by the Swoboda Research Centre ("Swoboda") of 1 Kingsley Mews, Raglan Road, Ballsbridge, Dublin 4, D04 DD78, 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 Swoboda 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 Swoboda.
5. No commitments are formalised until both Swoboda and the Winning Entrant have signed a letter of engagement, to be prepared by Swoboda and agreed with the Winning Entrant.
6. Swoboda will administer the Prize and ensure that the competition is administered fairly.
7. The competition is free to enter.
8. 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 Swoboda).
9. Entrants may submit more than one proposal, however each proposal must independently meet the criteria set out in these Rules.
10. The competition is open to everyone, except Swoboda personnel.
11. Submission guidelines. Proposals should:
  - a. Be submitted electronically to Dr Paul A Jones, [paul.a.jones@swobodacentre.org](mailto:paul.a.jones@swobodacentre.org), 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
  - f. Not infringe the copyright of any third party.
12. 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;

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- 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 Swoboda 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 Swoboda to provide information in connection with the Prizes both during and after the competition.
13. Swoboda 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 Swoboda, be disqualified from receipt of the Prize.
14. Swoboda will decide the Winning Entrants from among those submissions on merit. Swoboda'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.
15. The Winning Entrant will be notified as soon as practicable after the decision has been made by Swoboda.
16. Prizes are non-transferrable.
17. Swoboda reserves the right to not award any Prize if, in Swoboda's sole discretion, none of the submissions are suitable. Swoboda also reserves the right to award additional prizes for the same or lesser amounts.

## **Intellectual Property, Publicity and Publication**

18. In accepting the Prize, Entrants:
- a. Agree that the intellectual property of the paper is held individually and equally by Swoboda 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.
19. 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 Swoboda.
20. If informed that they have won the Prize, Winning Entrants must not publicise this until Swoboda publicly announces that the Prize is awarded.
21. 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.
22. Entrants are prohibited from attempting to prejudice the result in any way.

## **Rules Interpretation and Amendment**

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

## **Jurisdiction**

26. 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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## About the Swoboda Research Centre

The Swoboda Research Centre is an independent, not-for-profit organisation delivering participative, action-orientated research and events to credit unions and community finance institutions in Ireland and Great Britain.

For more information or to get involved, contact [nick.money@swobodacentre.org](mailto:nick.money@swobodacentre.org).

Swoboda works in collaboration with the [Research Unit for Financial Inclusion](#) at Liverpool John Moores University.



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## Membership of the Swoboda Research Centre

\* Denotes Founding Member. These organisations supported the inauguration of the Swoboda Research Centre in 2017

### Credit Union Platinum Members

**Comhar Linn INTU Credit Union\***, Ireland

**Core CU\***, Ireland  
**Dundalk CU\***, Ireland

**Health Services Staffs CU\***, Ireland

### Credit Union Gold Members

**Capital CU\***, Ireland  
**Central Liverpool CU\***, England  
**Commsave CU\***, England  
**Dubco CU\***, Ireland

**Enterprise CU\***, England  
**First Choice CU\***, Ireland  
**Glasgow CU**, Scotland  
**Life CU\***, Ireland  
**NHS CU\***, Scotland

**No1 CopperPot CU\***, England  
**Savvi CU\***, Ireland  
**TransaveUK CU**, England  
**Tullamore CU\***, Ireland

### Credit Union Silver Members

**Capital CU**, Scotland  
**Pennine Community CU**, England

**Plane Saver CU\***, England  
**St Canice's CU**, Ireland

**TUI (Teachers Union of Ireland) Credit Union**, Ireland

### Credit Union Bronze Members

**1<sup>st</sup> Alliance CU**, Scotland  
**Altura CU\***, Ireland  
**Black Raven CU**, Ireland  
**Cambrian CU**, Wales  
**Cardiff & Vale CU**, Wales  
**Celtic CU**, Wales  
**Clockwise CU**, England  
**Clonmel CU**, Ireland  
**Community CU**, Ireland  
**Co-operative CU**, England  
**Donore CU**, Ireland  
**Dragonsavers CU**, Wales  
**First Rate CU**, England

**Great Western CU**, England  
**Heritage CU**, Ireland  
**Hoot CU**, England  
**Just CU**, England  
**London Mutual CU\***, England  
**Manchester CU**, England  
**Member First CU\***, Ireland  
**Metro Moneywise CU**, England  
**Naomh Breandán CU**, Ireland  
**Palmerstown CU**, Ireland

**Partners CU**, England  
**Penny Post CU**, England  
**St. Anthony's & Claddagh CU\***, Ireland  
**St. Jarlath's CU\***, Ireland  
**Salford CU**, England  
**Saveeasy CU**, Wales  
**Smart Money Cymru CU**, Wales  
**South Manchester CU**, England  
**Unify CU**, England  
**Youghal CU**, Ireland

### Corporate Members (reputable suppliers to the sector who wish to support Swoboda's work)

**AsOne Digital Business Development**, UK  
**Cantor Fitzgerald\***, Ireland  
**CUFA Ltd.\***, Ireland/UK

**ECCU Assurance DAC**, Ireland  
**Fern Software**, Ireland/UK  
**Metamo**, Ireland

**OCWM Law\***, Ireland  
**Payac**, Ireland  
**The Solution Centre\***, Ireland

### Institutional Members (institutions and organisations with an aligned purpose)

**Filene Research Institute**, USA

### Swoboda Research Centre Board

Michael Byrne, Director  
Caroline Domanski, Director

Dr. Paul A. Jones, Director of Research  
Nick Money, Director of Development

### Swoboda Research Centre Advisory Board

Professor Elaine Kempson  
(Professor Emeritus, University of Bristol)  
Dr Olive McCarthy  
(Senior Lecturer, University College Cork)

Roger Marsh  
(Bank of England, Retired)  
Professor Anne-Marie Ward  
(Professor of Accounting, Ulster University)