

# **Credit Union Conference: Responding to the Cost of Living Crisis**



10.00am-3.30pm, Friday 11<sup>th</sup> November 2022

The Midland Hotel, Manchester, GB

Presented by the Swoboda Research Centre

*In collaboration with the Research Unit for Financial  
Inclusion at Liverpool John Moores University,  
[www.ljmu.ac.uk/research-unit-for-financial-inclusion](http://www.ljmu.ac.uk/research-unit-for-financial-inclusion)*



## What is the issue?

Fast-increasing housing, energy and food costs are already having an impact on people, and as winter arrives these pressures will intensify. The prospects for 2023 are not good, with the rapid acceleration of inflation, hot on the heels of the pandemic shock and with interest rates also rising rapidly, leading to forecasts of recession.

The implications for credit unions could be reducing savings (which may suit some), reducing demand for loans for discretionary purchases while loan applications increase for food and essentials just as affordability is squeezed.

In the morning, we will address critical questions for credit unions leaders: how to support members? Is it time to batten down the hatches or approach lending boldly? Where are the opportunities?

In the afternoon, recognising that this crisis may endure - and in any event will not be the last - how can credit unions build strategic resilience? This session will be led by internationally renowned Canadian facilitator, Miranda V. Flury.

## Who should attend?

Credit union leaders, policy-makers and stakeholders in Great Britain and Ireland.

## What is the format?

This will be an in-person conference, with no online participation.

## How much does it cost?

Free for members of Swoboda Research Centre according to subscription level. Additional tickets at €75.

Non-member tickets €150 inc. VAT.

Tickets include refreshments and lunch.

## Where do I register to attend?

<https://creditunionsrespondtothecostoflivingcrisis.eventbrite.ie>

## Who should I contact with queries?

Nick Money, +44 7540 259053, [nick.money@swobodacentre.org](mailto:nick.money@swobodacentre.org)

## **Agenda**

- 10.00 **Welcome**, Dr Paul A. Jones, Swoboda Research Centre and Liverpool John Moores University
- 10.05 **Credit Unions in the Community**, Andy Burnham, Mayor of Greater Manchester  
A politician's view of the role credit unions can play, followed by Q&A
- 10.20 **Introductions and objectives**, Dr Paul A. Jones
- 10.30 **Setting the Context**
- **The scale of the crisis**, Niall Alexander, Fair4All Finance
  - **The financial wellbeing of credit union staff and members**, Erik Porter, Cheddr
- What are the features of the inflationary environment and how is it affecting people?  
Followed by a Q&A, facilitated by Paul Jones  
(Minute's silence at 11.00am)
- 11.40 **The credit union experience**  
**A conversation with credit union leaders**, facilitated by Paul Jones, with Q&A  
How is the crisis affecting credit unions already and how do they see the future?
- 12.05 **Over to you**, structured small group discussion and plenary  
Where are the greatest risks? How should they be managed? Are there opportunities?
- 12.45 **Lunch**
- 1.30 **Building strategic resilience**, led by Miranda V. Flury, Hawkeye Strategies  
How can credit unions plan to be resilient to crises like these and others in the future?
- 3.00 **Conference closing remarks**, Dr Paul Jones
- 3.30 **Conference close**, followed by networking

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**Sponsor of Swoboda Members' Leadership Dinner – Heritage Credit Union**



## Speaker biographies

**Niall Alexander** is Markets & Consumer Insights Manager at Fair4AllFinance. Niall joined Fair4All Finance in 2021, having previously anchored Carnegie's affordable credit work from 2016.



Niall spent the 1990's in community development within two disadvantaged neighbourhoods in Edinburgh; that experience led him to concentrate on affordable credit. He held positions within Bank of Scotland and Moneyline. Most of Niall's work has been in consultancy, addressing the impact on low-income households of a lack of access to financial products and services.

Niall is a Director of Right Way Credit Union and the Centre for Responsible Credit, and a member of Moneyline's Impact Committee.

Contact Niall: [niall@fair4allfinance.org.uk](mailto:niall@fair4allfinance.org.uk)

**Andy Burnham** was first elected as Mayor of Greater Manchester in May 2017 and was re-elected for a second term in May 2021.



Responsible for shaping the future of Greater Manchester, Andy's priorities include building a London-style integrated transport system, ending rough sleeping, transforming Greater Manchester into one of the greenest city regions in Europe and making Greater Manchester a great place to grow up, get on, and grow old.

Before being elected Mayor of Greater Manchester, Andy was MP for Leigh from 2001. In government, Andy has held Ministerial positions at the Home Office, Department of Health and the Treasury. In 2008 he became Secretary of State for Culture, Media and Sport, before returning to Health as Secretary of State in 2009.

In opposition, Andy has served as Shadow Education Secretary, Shadow Health Secretary and Shadow Home Secretary.

**Miranda V. Flury** is the President of [Hawkeye Strategies Inc.](#), enabling her to live out her purpose: helping to turn Cooperative Directors and Executives' light bulbs on. She values elated clients and partners, continuous improvement, and rigorous methodology. Miranda is a sought-out international public speaker and you will find her engaging audiences on the topics of governance and strategy. She has held Director roles on Cooperative, Regulatory, and Private Boards and is currently a Board Director on one of the largest and most complicated Cooperatives in Canada - Federated Cooperatives Limited.



Her business is comprised of three areas of professional focus: Facilitation & Consulting; Director & Executive Education; and Speaking Engagements. Through these offerings, Miranda works with co-operative boards and executives to enhance

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their businesses, and in turn, positively impacts their people and communities. In her spare time, Miranda formally mentors new business owners to help them succeed. She is also a CrossFit enthusiast!

Contact Miranda: [flury@hawkeystrategies.com](mailto:flury@hawkeystrategies.com)

**Dr Paul A. Jones** is a co-founder and Director of Research at [Swoboda](#), and also Reader in the Social Economy at Liverpool John Moores University, where he heads up the [Research Unit for Financial Inclusion](#). He is also visiting lecturer in the social economy at the Czech University of Life Sciences in Prague. Paul has had over twenty-five years' experience in academic, action and evaluative research in credit union organisational development, financial services for lower and moderate-income households, and money and debt advice services.



Paul is a director of Enterprise Credit Union and chairs the Audit & Risk Committee at Manchester Credit Union.

Contact Paul: [p.a.jones@ljmu.ac.uk](mailto:p.a.jones@ljmu.ac.uk)

**Erik Porter** is the founder of [Cheddr CIC](#), a social enterprise working with businesses of all sizes to improve the financial wellbeing of customers and employees. Erik uses his unique experience in financial services, regulation, and the voluntary sector to help businesses build great products and services which meet the demands of external stakeholders and deliver fair outcomes for customers. Erik is a member of the Financial Services Consumer Panel, providing an independent consumer voice to influence and challenge FCA policymakers. He has previously worked as a financial capability coach with Citizen's Advice and spent time working with the Initiative for Financial Wellbeing as well as The Money Charity.



Prior to his freelance career, Erik spent over 20 years in financial services with firms such as Citi and Barclays working in Debt Collections, Fraud, Operations, and Risk Management. Erik is the Chair of Fair Money Advice, an East London debt advice charity.

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