

Credit Union Conference Who Do We Serve? Social and Economic Change in Our Communities



10.00am-4.00pm, Tuesday 23rd May 2023

Midlands Park Hotel, Portlaoise, Co. Laois, Ireland

Presented by

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*



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What is the issue?

Social and economic change in Ireland over the last generation has been rapid. The country has more wealth than ever before, but also rising house prices, a growing population that is shifting to urban centres, and significant immigration from returning Irish citizens and people from the EU, Ukraine and around the world. Technology is changing how people interact, and how they engage with services. The previously longstanding homogeneity of Ireland is diminishing.

The mission of credit unions is to support members and their communities, so it is vital that they maintain their connections in this changing world, in terms of the products and services they offer and their communication.

What do credit unions need to do to ensure they remain a key part of communities in the 2020s? Our speakers, from inside and outside the sector, will bring information, perspective and opinion to attendees looking to understand and succeed in this landscape.

The agenda focuses on the situation in Ireland, but the discussion and principles will be of interest to British credit unions, where change is also pronounced and ensuring relevance across the community is also highly relevant, and credit unions from all jurisdictions will have valuable insights to share.

Who should attend?

Credit union leaders, policymakers, stakeholders and community-builders in Ireland and Great Britain.

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 €200 inc. VAT.

Tickets include refreshments and lunch.

Where do I register to attend?

Here - <https://swobodamay2023.eventbrite.ie>

Who should I contact with queries?

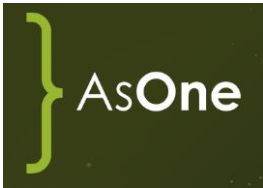
Mary Hachey, +353 (83) 021 3634,
mary.hachey@swobodacentre.org

Agenda

- 10.00 **Welcome and introductions**, Dr Paul A. Jones (Swoboda Research Centre), and Peter Robinson (Cantor Fitzgerald Ireland)
- 10.15 **Engaging with Modern Ireland**
The dimensions of the social, cultural and economic change in the Republic Ireland
- Keynotes**
- Charlie Weston (Irish Independent)
 - Cathal Doherty (Central Statistics Office, Ireland)
- 11.00 **Expert panel:** Charlie Weston, Cathal Doherty, Kevin Johnson (Solution Centre), Mick McAteer (Financial Inclusion Centre, GB, and Irish Financial Services and Pensions Ombudsman), Alan McQuaid (strategy consultant)
Views on the challenge, including Q&A. Facilitated by Dr Paul A. Jones, Swoboda Research Centre
- 11.45 **Small Loans: Unsung Heroes?** Lorraine Corcoran (Afanite), Introduced by David Malone (ILCU)
- 12.15 **Credit Union Collaboration Around the World**, Andrew T. Price (WOCCU)
- 12.45 **Lunch**
- 13.30 **Reaching Out in Practice**
Practitioner panel: Catherine Byrne (Health Services Staffs Credit Union), Paula Maguire (Lucan Credit Union), Elaine Rae (NHS Credit Union), Alan Roche (Heritage Credit Union)
How are credit unions actively addressing the breadth of their common bonds? Including Q&A. Facilitated by Dr Paul A. Jones
- 2.15 **If you score an A+ on your scorecard, can your Credit Union still fail?** led by Miranda V. Flury (Hawkeye Strategies, Canada)
- 3.45 **Conference closing remarks**, Nick Money (Swoboda Research Centre)
- 4.00 **Conference close**, followed by networking

Corporate Members

Swoboda would like to thank its Corporate Members for their support.



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In addition to recognition in publications and at conference, Corporate members of Swoboda Research Centre can avail of free exhibition space at Swoboda events. Contact Nick Money (nick.money@swobodacentre.org) for details.

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Sponsors

Conference sponsor

Swoboda's annual conference in Ireland is exclusively sponsored by **Cantor Fitzgerald Ireland**.



Cantor Fitzgerald Ireland has a long-established successful relationship with the Irish credit union sector having provided financial services since 2000. The company currently has active business relationships with over 140 leading credit unions, through a dedicated and experienced Credit Union team. Their credit union clients benefit from full access to the in depth financial and investment resources available within the global Cantor Fitzgerald group. <https://cantorfitzgerald.ie/institutions/credit-unions/>

Contact Cantor's Head of Credit Union Services: peter.robinson@cantor.com

Leadership Dinner sponsor

Swoboda's members-only pre-conference Leadership Dinner is sponsored by **Heritage Credit Union**.



Heritage Credit Union is delighted to be sponsoring this Leadership Dinner and to continue to support the Swoboda Centre. It is absolutely vital that research continues which is dedicated to helping credit unions and other community finance providers address strategic and sustainability requirements into the future.

Contact Heritage Credit Union's CEO: alan.roche@heritagecu.ie

Speaker biographies



Catherine Byrne is Chief Operating Officer of Health Services Staffs Credit Union (HSSCU). Catherine joined HSSCU in 1991 and has held a variety of roles including: Member Services roles, Marketing Officer, Internal Auditor, before becoming Assistant Manager in 1999, a role which was expanded to become Chief Operating Officer in 2021. As COO, Catherine is responsible for day-to-day implementation of HSSCU's strategy, providing leadership and overseeing management of the Credit Union.

During her time in HSSCU she has overseen a prolonged period of growth and change, including a number of Transfers of Engagements.

Education Profile: MSc in Management from TCD, BA (Hons) in Management from the IMI, Diploma in Credit Union Studies from UCC, Post Graduate Diploma in Risk Management, Internal Audit and Compliance from the Chartered Accountants of Ireland and a Post Graduate Diploma in Cyber Security from UCD.

Contact Catherine: catherine.byrne@hsscu.ie



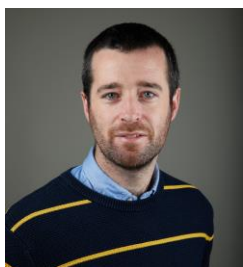
Lorraine Corcoran is a founder of Afanite, a company that utilises her extensive strategy, policy, and implementation skills to bridge the gap between social, commercial and public sectors. She is an advocate for credit inclusion, leading the Personal Micro Credit (PMC) initiative. Tackling excessively high-cost credit in Ireland, PMC is a multi-stakeholder programme that includes the 'It Makes Sense' loan and the Interest Rate Restriction research which

sought the recently enacted cap on Moneylender interest rates. Prior to Afanite, Lorraine had a career in Financial Services.

Lorraine chairs the Credit Union Advisory Committee and was recently appointed Chair of Microfinance Ireland. She is a Director of Social Enterprise Republic of Ireland and Sensational Kids.

She is a graduate of Trinity College Dublin with a B.A. Mod in Economics and Geography (1992) and a Masters in Literature (1994). She was awarded a Masters in International Relations focused on social enterprise from Dublin City University in 2012.

Contact Lorraine: lorraine.corcoran@afanite.com



Cathal Doherty works in the Central Statistics Office as a Statistician and is a Mathematics graduate with a Masters in Statistics. Cathal's main responsibility is to compile annual population statistics for Ireland, these statistics require estimation of migration and vital events. The annual statistics provide an important benchmark for the population in intercensal years and allow assessment of demographic trends over time. A further responsibility for Cathal is to organise and manage the projection

of the population forward into the future once a census of population has been

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finalised, the latest round of projections will be undated in 2024. Cathal will speak today about the range of available demographic statistics from the CSO and what Ireland looks like in 2023.

Contact Cathal: cathal.doherty@cs0.ie

Miranda V. Flury is the President of [Hawkeye Strategies Inc.](#), enabling her to live out her purpose: helping to turn co-operative 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 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@hawkeyestrategies.com

Kevin Johnson was appointed CEO of Credit Union Development Association (CUDA), which owns Solution Centre, in 2008. The Solution Centre is a hothouse unit developing specialist products, supports and solutions to enable Credit Unions to sustainably grow their business. Prior to that Kevin was 25 years with EBS, where he headed up core business areas of savings, investments, residential mortgages, personal lending and insurances.



Contact Kevin: kevin.johnson@cuda.ie

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 on Merseyside, GB, and chairs the Audit & Risk Committee at Manchester Credit Union.

Contact Paul: p.a.jones@ljmu.ac.uk

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Mick McAteer [forthcoming]

Contact Mick: mickmcateer92@gmail.com



Paula Maguire is accountant by profession, FCCA, with an MBA, QFA and multiple other qualifications. She previously worked with Accenture, Invesco Asset Management and BHP Insurances. She has been the CEO of Lucan District Credit Union since July 2013 where she planned and oversaw the turnaround and restructuring of the business, achieving substantial growth of the credit union during her tenure. Her focus remains on changing and expanding the business model to deliver a strong and sustainable business, and a good return, for the members.

Contact Paula: paula@lucancu.ie



Nick Money is Director of Development at Swoboda Research Centre, responsible for growing the scale and impact of the organisation. An independent management consultant to co-operative and not-for-profit enterprises since 2011, Nick has specialised in advising executives and boards on governance, strategy and business development, while now focusing on running

Swoboda! Nick is an associate with the Research Unit for Financial Inclusion at Liverpool John Moores University. He is also a consultancy project supervisor for students on the MBA programme at the Alliance Manchester Business School and a PhD candidate at University College Cork.

Prior to consultancy, Nick worked in a variety of head of function and managerial roles at The Co-operative Bank plc. Nick is an honorary Life President at Co-operative Credit Union and current director of South Manchester Credit Union, both in GB.

Contact Nick: nick.money@swobodacentre.org



Alan McQuaid began his career in the Economics Division of the Department of Finance before leaving the public service in 1987 to join the research unit of Goodbody Stockbrokers. In 1995 he took up the role of chief economist with Bloxham and then held a similar position with Merrion Capital from 2012 to 2018 before the firm was taken over by Cantor Fitzgerald. He left Cantors in April 2019 to pursue his own interests. Over the years he has written extensively on all matters relating to economics/financial markets and is a regular media contributor

Contact Alan: mcquaidalan123@gmail.com

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Andrew T. Price has been Vice President of Advocacy since 2019. Andrew has years of diverse experience at the credit union, league, regulatory and national level to his new role. He was previously general counsel for First Commerce Credit Union, a 50,000-member financial institution based in Tallahassee, Florida. Andrew also engaged in advocacy and lobbying for credit unions at both the Credit Union National Association (CUNA) and the League of Southeastern Credit Unions.



In the public sector, Andrew worked for the prudential bank, credit union and finance regulator in the State of Florida (Office of Financial Regulation)—and served as a cabinet aide to Comptroller General Robert F. Milligan. He also serves as an adjunct professor at Florida State University College of Law—teaching consumer finance law for their online Juris Master program. In addition to his Juris Doctor from Nova Southeastern University and a BSc. in Legal Studies from the University of Central Florida, he is certified as a Bank Secrecy Act compliance specialist, a credit union compliance expert, and a credit union enterprise risk management expert.

Contact Andy: aprice@woccu.org

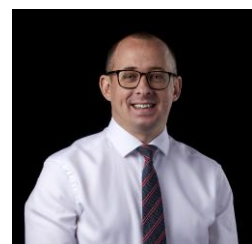


Elaine Rae is CEO of NHS Scotland and North England Credit Union, a passionate advocate and founding member with three decades of experience, including being a Board Chair for 4+years. Elaine's commitment to social justice has taken various forms over many years. During the pandemic she was commissioned by the

Scottish Government to co-ordinate NHS delivery of a PPE distribution service for the entire social care sector, a lifeline for staff on the front line. Elaine also spent 10 years working with dying people as a Hospice Leader and community activist, where she set up an award-winning child & young person's bereavement service. She is a noted bibliophile who co-owns a book shop. Elaine has three master's degrees and declares every day a school day as a committed lifelong learner. Her personal interests include singing, reading, coastal rowing and playing veteran football, she admits to a love of profanity and claims humour is a critical business skill for all executive leaders.

Contact Elaine: elaine.rae@nhscreditunion.com

Alan Roche is the CEO of Heritage Credit Union, which has branches across Dublin. Alan's involvement with Credit Unions began 25 years ago. After a gap working in other areas of Financial Services, Alan returned to the sector in 2007, working in a number of Credit Unions since then. He is a firm believer in the Credit Union difference and the importance of the role that Credit Unions play in



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their communities. Alan believes that Credit Unions are as relevant for their members today as sixty-five years ago. While the way financial services are consumed has fundamentally changed, the ethos underpinning credit unions is what can set us apart.

Contact Alan: alan.roche@heritagecu.ie



Charlie Weston is the personal finance editor of the 'Irish Independent', the country's largest-selling daily newspaper. His claim to fame is that he broke the tracker mortgage scandal story. He features weekly on 'The Last Word' on TodayFM, and is a regular contributor on RTE radio, NewsTalk and regional radio stations. He campaigns on consumer issues, with a focus on mortgage rates, credit unions and high motor insurance premiums.

Charlie was honoured with an Outstanding Achievement Award at the annual Business Journalists' Association and Smurfit Business School journalism awards in 2016. He was chosen as Campaigning Journalist of the Year in 2018 for his work breaking the tracker mortgage scandal story. He has won numerous other journalism awards. He is married to Emer and has two daughters, Gillian and Helen.

Contact Charlie: cweston@independent.ie