

Organisation: Charity Commission for NI

Address: 257 Lough Road, Lurgan

Contact number: 02838320220

E-mail: admin@charitycommissionni.org.uk

The Charity Commission for Northern Ireland is the independent regulator of charities in Northern Ireland, responsible for ensuring Northern Ireland has a dynamic and well governed charities sector in which the public can have confidence.

Charities are part of all our lives. They range from small groups meeting local needs with few resources to household name charities operating with budgets of millions. Charities receive support from society in many ways, from donations of money, volunteering time and skills, attendance at charity events or fundraisers, through to small acts such as liking a charity's Facebook page or sharing the charity's news. The public have the right to expect charities to be open and accountable. Public trust and confidence in Northern Ireland's charities is high - we want to make sure it stays that way. Whatever their size or purpose, an essential requirement of all charities is that they operate for the public benefit and independently of government or commercial interests. As the independent regulator of charities in Northern Ireland, the Commission regulates charities operating in Northern Ireland. This means it is our job to make sure charities are meeting their legal requirements and to work with charity trustees to put things right if they go wrong. In doing so, the Commission plays a crucial role in the development of charities, enabling them to meet modern expectations and obligations.

- 1. **Public confidence:** To increase public trust and confidence in charities.
- 2. **Public benefit:** To promote awareness and understanding of the operation of the public benefit requirement.
- 3. **Compliance:** To promote compliance by charity trustees with their legal obligations in exercising control and management of the administration of their charities.
- 4. **Charitable resources:** To promote the effective use of charitable resources.
- 5. **Accountability:** To enhance the accountability of charities to donors, beneficiaries and the public.
- 6. **Delivery:** To manage the Charity Commission for Northern Ireland as an effective and efficient non departmental public body.

Our aims

Recently published guidance:

Guidance for charitable industrial and provident societies in Northern Ireland on their obligations under charity law The intention of this guidance is to set out information, and signpost to other guidance, that will help charitable industrial and provident societies apply the principles of charity law to their organisation. It is important to remember that there are no exceptions or exemptions to applying to register as a charity in Northern Ireland. More broadly, the principles of charity law apply equally to all charities, including charitable industrial and provident societies.









Clonard Credit Union Limited

Address: 62 Clonard Gardens, Belfast, BT13 2RJ

Contact number: 02890 322507

E-mail: info@clonardcu.com

Providing Financial Services in the local community for over 50 Years!

The Credit Union in 2016

Much change lies ahead with the uncertainty of the fallout from the Brexit vote, and with only speculation as to what those changes might be, there is an air of uncertainty on what the economic future holds. However, we would like to assure you that Clonard Credit Union is very much focused on the future and continues to work hard to ensure we are providing the best service to our members.

The Board is aware of the expectation of members and are putting in place plans for the development of new products and services in the coming months like debit cards, direct debits, cash withdrawal machines, updating our internet provider to make it easier to apply online or manage your account through internet services.

The ethos of our credit union remains the same today as when it was first established in 1964. We are more than just a financial institution. Together with our members, we work with our community not only with their savings and access to credit but also through promoting business, education and good community spirit.

Clonard Credit Union plays a significant role in ensuring affordable credit for those who need it most. The most vulnerable in our communities are susceptible to the lure of "easy borrowing" from high cost, doorstep and payday lenders, but are paying the price with excessive interest rates, and crippling fees and charges. We aim to reach out to those who might need a loan, and ask them to talk to us first.

At Clonard Credit Union we recognise and appreciate your loyalty and support which has always existed between our members and the credit union. For this we are grateful and assure you that, together and with the continued loyalty, we will continue to make a positive difference in our community.

Clonard Credit Union, our services and attitude to our members will never change. *We do things differently*. We are not a bank, we are a "Not for Profit" financial co-operative.

We also have a healthy volunteer base. People helping people in our local community. These volunteers give their time freely for the benefit of others. Clonard Credit Union employs sixteen paid staff and is delighted that we continue to create employment in our business. This is only due to the support of our members and the demand for the alternative to banks which ensures continued success for Clonard Credit Union.

- "Not for Profit" FinancialCo-Operative
- Over 14,000 Members
- Open "6" Days a week
- 3 Locations for member convenience
- Friendly professional
 Service
- Promoting thrift within our community
- Creating employment
- Creating opportunities in the voluntary sector
- Promoting the credit union ethos in our young people through schools
- Providing loans at a fair rate of interest
- Community focused organisation
- Providing services to the most vulnerable persons in our society

Supporting local initiatives through promotion of children's savings in schools.

Supporting charitable causes within the local community we donate annually in excess of £5500 and overseas with contributions made to the Irish League of Credit Union International Fund which supports oversees development of the credit union movement.

- Art Competitions
- Schools Quiz

To encourage our young people to save and know the value of managing their finances.

Credit Unions Matter

Supporting local and international charities

We are seeking support from government on the following issues;

- Reduce regulatory burden;
- Exemption from the corporation tax and non-domestic rating system;
- Allow credit unions to invest in social projects;
- Engage with government in promoting financial inclusion; and
- Provide appropriate investment to the credit union movement to assist in areas such as online and transactional banking

Branches at 62 Clonard Gardens

Twin Spires Complex











www.clonardcu.com



Organisation:
Address:
Contact number:
E-mail:

Fane Valley Cooperative Society Limited Glenavy Road, Moira, Craigavon, BT67 0LT T: 028 9261 9620

onagh.chesney@fanevalley.com

With its headquarters located in Glenavy Road Business Park, Moira (Northern Ireland) the farmer owned Co-operative is now one of Ireland's most progressive agri-food businesses, with interests in red meats, porridge oats and breakfast cereal, animal feed compounding, agricultural supplies, and renewable energy, operating across Europe.

Fane Valley Co-operative was formed in 1903, and over 100 years later still remains 100% farmer owned by 1250 shareholders. The company now has a turnover in excess of £450 million, with over 2,000 employees with sites in Northern Ireland, Republic of Ireland, England and Belgium.

Established in 1903 by a group of forward thinking farmers who wished to market their products more effectively Fane Valley Co-operative Society Ltd. Is now a major force in the Irish Agri- Food Industry.

The original Fane Valley dairy was located on the banks of the river Fane bordering counties Armagh and Monaghan. Today a Fane Valley Store operates from this site providing a vital service to local farmers. Fane Valley is still a Co-Operative Society and is owned by approximately 1250 local farmer shareholders, led by a board of farmer directors.

Fane Valley will succeed through commitment to excellence in customer service, product innovation, uncompromising quality and operational efficiency.

Fane Valley works closely with Business in the Community and are members of the NI Chamber of Commerce together with a range of other organisations.

Type of co-op/ Sector Group

- Farming Co-operative
- Farmer Directors
- Agri Sector

We believe in doing business better, in a more sustainable responsible way, while supporting our local communities.

The 4 key pillars in our business strategy, are namely:

- Our Environment
- Our Colleagues and Communities
- Our Agriculture
- Our Customers

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Targets across the four pillars have been set to drive the transition to total sustainability, this ranges from energy reduction to apprenticeship schemes, from on farm carbon footprints to salt reduction, protecting and enhancing biodiversity and building local relationships with schools; direct supply chain, local charities, clubs and everything in between.

Social Aims & Impacts

We are aware of the impact our activities and processes can have on the environment in which we operate. We wish to exert strong levels of control over our day-to-day operations, driving reductions in carbon and water footprints and functioning as efficiently as possible.

Corporate Governance: Fane Valley continues to strive towards high levels of corporate governance, which is the process by which the Group is directed, managed, administered and ultimately controlled in the best interests of members.

Corporate Responsibility: In line with ISO 26000 guidance on social responsibility the Group has developed a Corporate Social Responsibility Strategy and Steering Committee. Key areas addressed by this strategy include:

- Organisational governance;
 Human Resource practices;
 The environment;
- Fair operating practices;
- Consumer and stakeholder issues; and Community involvement

Corporate Goverance & Corporate Responsibility









www.fanevalley.com



BALLYMACASH RANGERS COMMUNITY TRUST

THE BLUEBELL STADIUM & SOCIAL CLUB

RUSHMORE DRIVE, LISBURN, BT28 2HN

Contact number: 07882 097 998 (Neil)

E-mail: clubsecretary@ballymcashrangersfc.co.uk

Our Co Operative

Our football club has been at the heart of our community in North Lisburn for over 30 years. What we will achieve through the setting up of Ballymacash Rangers Community Trust will be to build the foundation for our Senior and Youth Football clubs to remain at the heart of our community for the next 30 years and beyond. Ballymacash Rangers Community Trust will incorporate our sports teams and our social enterprises. What we are aiming to do is to raise the capital to build a new purpose built facility that will incorporate our already long established, successful and fully licensed Social Club, new Community Meeting and Function Rooms, new Community Gym and a new 3G Football Pitch. All profits will be reinvested into growing and developing the facility for the benefit of our local community, schools and charities, from all backgrounds.

Ballymacash Rangers play in the Mid Ulster Football League in the Intermediate A Division, The club is run by a Management Committee of dedicated volunteers, who put over 200 man hours a week collectively, into running the club. The club has 75 Full Members, 25 Junior Members and over 65 Associate Members.

There are many users of our facility including the Senior and Youth Football teams, Men's and Ladies Darts teams, Pool Team, North Lisburn Community Investment, Ballymacash NISC and Pride of Ballymacash FB. The Irish Football Association has also committed to using our facility from 2017 for Small Sided games for children and for the IFA Nutty Krust Soccer Camps in Summer 2017.

Type of co-op/ Sector Group

- BenCom
- Fan owned football club
- Community football

- Increase youth participation in football and fitness in our community
- Improve Health and well-being in North Lisburn
- Community Owned Football Club
- Provide a modern community hub for local community
- Provide training and employment opportunities for local youth

Social Aims & Impacts

 Charitable Status for Co Operatives like ours that invest in community projects

VAT exemptions

Policy & Legislative Issues













Organisation: Evolved Enterprises

Address: 136 Farmlodge Park, Greenisland

Contact number: 02890 997050

E-mail: aaron@evolvedenterprisesni.com

Evolved Enterprises works alongside local communities to develop a detailed plan to improve broadband in their own area. Once the plan is developed, we help pull together funding from private and public sources and provide project management services to the community as they establish their own Internet Service Provider (ISP) channelling the profits back into the community.

We recognise that some areas will never make commercial sense for companies like BT to provide Super- Fast broadband and community-led solutions are necessary to avoid these communities being left behind. Projects across the world have demonstrated that it can be done and with some technical support and a willingness to get involved communities can provide their own broadband service, in some cases providing a better one than their urban neighbours.

While community-led schemes are common place across America and increasingly so in England and Scotland, it is still a relatively unheard of concept in Northern Ireland. Most people are still of the belief that only BT or Virgin can provide broadband access and we are working to help them realise that they can do it on their own.

Type of co-op/ Sector Group

 In most cases these community- led groups will form a Community Benefit Society Coop

We welcome the PfG commitment to ensure Superfast broadband connections are available to all premises by 2021. Our hope is that the executive become more ambitious and push for Ultrafast or even Gigabit connections to be the norm by 2021

It is vital to the success of these schemes that the Assembly and in particular the Dept for the Economy support community-led projects as well as commercial operators.

To that end we would hope that future broadband improvement funds will have a portion of investment earmarked for communityled projects Policy & Legislative Issues







Organisation: Co-operative Alternatives

Address: Unit 140, North City Business centre, 2 Duncairn

Gardens, Belfast BT15 2GG

Contact number: 028 90736075

E-mail: <u>tiziana@coopalternatives.coop</u>

About Co-operative Alternatives

The only body in Northern Ireland entirely devoted to developing successful co-operatives of all kinds.

Co-operative Alternatives is a development body exclusively dedicated to the development of co-operatives in Northern Ireland. We have been operational since the end of 2011 when a resurgence of interest in co-operatives was stimulated by the campaign around the International Year of Co-operatives (2012).

Co-operatives became then an option to groups of people and/or organisations who wanted to adopt a collective approach in addressing common needs.

Co-operative Alternatives offers high quality range of legal, financial and business advice. We provide tailored training and business support to all groups who want to do business in the cooperative way.

Co-operatives are democratic enterprises trading for the benefit of a community and its membership. Their focus is local and their practice is based on the co-operative values of equality, fairness and solidarity.

We are committed to assist co-operatives to develop and succeed in the North and South of Ireland and transform the economic balance from rewarding outside investors to benefitting local communities and its members.

We are currently delivering an investment readiness programme called the COMMUNITY SHARES, READY! - commissioned by the Building Change Trust, for organisations that want to launch community share offers in Northern Ireland.

We are also co-deliver the new GO SOCIAL support programme for social enterprises and co-operatives sponsored by the Belfast City Council.

We are working in collaboration with Cooperatives UK, the Plunkett Foundation and the Community Shares Unit (Manchester).





Target / Sector Group

- Co-operative and Community Benefit Societies Development
- Community Shares

Social Aims & Impacts

- 16 new co-operatives set up in the past 3 years
- 2 community benefit societies supported within the Community Shares, Ready! project
- Overall £350,000 raised in shares by 4 societies in the last year.



A member of:



Social Enterprise NI

www.coopalternatives.coo





Drumlin Wind Energy Co-operative
Unit 140 North City Business Centre. Belfast
01229 821028
info@drumlin.coop

Drumlin is a community owned energy co-operative which owns and operates six 250kW wind turbines at locations spread across Northern Ireland. Drumlin has over 1000 members who have invested approximately £4 million, in amounts ranging from £250 to £20, 000, to fund turbine construction and who are committed to ongoing promotion of environmental awareness and support for communities local to their turbines

Drumlin's first share offer was launched in 2012. £2.7 million was raised to build 4 turbines which began generation of pollution free electricity during 2014. A second share offer raised £1.2 million and 2 further turbines were installed.

Full generation capacity was reached in September 2015.

Turbines are located as follows:

- Cavanoneill Rd, Pomeroy
- Aghafad Rd, Pomeroy
- Ballyboley Rd, Larne
- Parkgate Rd, Kells
- Cavanoneill Rd, Newtownhamilton
- Ballyrobert Rd, Ballyclare

Drumlin enters into Power Purchase Agreements which determine the income to the Co-op from the sale of electricity into the NIE grid. The other source of income for Drumlin is the sale of Government issued Renewable Obligation Certificates which are guaranteed for 20 years.

The Drumlin Board, elected by the members, consists of 7 members, 6 of whom are resident in Northern Ireland. The Board oversees the ongoing management of electricity generation by the turbines, including monitoring performance and maintenance with the aim of maximising output for the benefit of investors, the local communities and ultimately the environment.

Drumlin's commitment to community building and increasing awareness of sustainability issues was identified in the share offers and evidenced in the setting aside of £2000 per turbine annually in a community Fund. During its early development, Drumlin was heavily dependent on Energy 4 All, community energy specialists based in Cumbria, for management of the share offers and E4A continues to provide valuable administration services for the Co-op. Drumlin has short term financial support from the Ulster Community Investment Trust

Type of co-op/ Sector Group

- Co-operative
- Community Energy

- Community fund £2000 per turbine each year for local communities
- Funded installation of 12 kW Photovoltaic Panels providing free energy for a community centre in Co Tyrone - co-operating with Northern Ireland Community Energy
- Funding to 2 schools to promote environmental education
- Facilitated turbine visits for schools
- Interest payments to investors
- Lease payments to site landowners

Social Aims & Impacts

Support for Community and Social Investment

- Climate Change Legislation with specified targets
- Energy policy, Divestment,
- Grid improvement
- Energy Storage Solutions
- Energy conservation and efficiency strategies
- Government estate energy impact potential

Key Policy and Legislative Issues





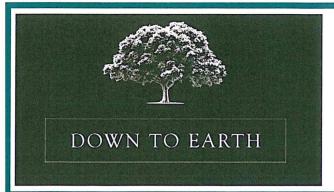
www.drumlin.coop











Organisations:

Down to Earth NI

Contact:

Gill McNeill

E-mail:

info@downtoearthni.com

Down to Earth NI, a new community-led, environmentally aware burial project which launched a share offer in January 2015, are edging closer to their goal of becoming Northern Ireland's first woodland burial provider.

Situated in an area of outstanding natural beauty, in the Lecale area of County Down, our location is a peaceful final place of rest for people.

With a long history dating back to the Neolithic age, the area has strong links with Saint Patrick, and resonates with spirituality and healing.

Our Mission Statement

- Meaning The search for meaning, dignity, space and reflection in funeral services
- Fairness Our funerals will not be cheap but will be reasonably priced
- Ecological Health Burial processes and structures on site will enhance nature
- Develop local businesses Through local urn and coffin manufacture, wildflower wreaths etc.
- Personalised Service Giving families and friends control and support
- **Pre-paid funeral plans** We will develop our own plan but only when we create the best possible woodland burial site

We are a new, locally owned, independent company that aims to bring green burial sites and funeral services to Northern Ireland.

The emphasis is on woodland burials, quality, integrity and a personal service.

Although our initial share offer is now closed we are in the process of moving the project forward.

Type of co-op/Sector

Community Benefit
 Society

Who we are?

A group of people who are committed to developing the first woodland burial site in Northern Ireland. We are Gill McNeill, James Orr, Elizabeth Rice, Catherine McWilliams, Sheena Bradley, Ciara Campbell-Crawford and Miriam Shields. What we also share is a search for meaning or ritual and a deep sense of responsibility to nature. We have no ideological or religious agenda and are bound together by a desire to do the right thing for people who are going through a loss and to restore land to ecological health.

Social Aims & Impacts -

Down to Earth (NI) Limited wishes to:

 protect the environment for future generations by not using poisonous substances - such as formaldehyde currently Some of us have a faith (part of the woodland burial site can be consecrated if people wish) others do not. We have a background in ecology, green business, arts, crafts and marketing. We share a concern that conventional funerals are unnecessarily expensive and that: land should not become poisoned and polluted; funerals should be personalised; the natural aesthetics of a graveyard should convey beauty and tranquillity.

What is not appropriate in a woodland burial site

90% of coffins are made from chipboard material with fake plastic handles. Chemicals in the coffins contaminate the land and can leach toxins into streams and lakes. Plastics do not break down naturally. We will not allow these coffins in our burial ground. In addition, embalming fluids are currently very toxic and not appropriate although we are actively looking for non-toxic alternatives. We also feel that imported granite surrounds and headstones involve damaging quarrying with miners paid slave wages in many poorer parts of the world. We will avoid any unnatural material as we want the graveyard to become a natural forest.

What is appropriate

Native trees (such as yew, ash, oak, hawthorn, apple, rowan and hazel) and native wildflowers will cover the site. Each site can be individually marked using biodegradable material. Precise locations of graves will be identified using a GPS system. Any water bodies will be protected from contamination using reed beds. Coffins will be made from bio-degradeable materials. We will also attempt to dig graves by hand and use non-motorised transport on the site.

How did we acquire the land

Our shareholders in the society; each invested £800 to purchase withdrawable shares, also known as community shares. These people are members and jointly share a long-term woodland commitment which will be legally restricted for the sole purpose of native woodland planting. This land is held in trust and Down to Earth (NI) Limited will manage the funeral business on this land. Trust and ethics will be guaranteed. The landowner supports our ethos and wants to work with us closely. We are fully aware of the need for planning permission but do not consider this to be an obstacle.

used in embalming and within the manufacture of many caskets.

- be all inclusive regardless of race or religion.
- offer dignity in death.





www.downtoearthni.com



Lough Neagh Fishermen's Co-operative

Lough Neagh Fishermen's Co-operative Society Ltd 4 Bannside, Toomebridge, Antrim. BT41 3SB Tele: 028 7965 0618 E-mail: admin@loughneagheels.com



Lough Neagh Fishermen's Co-operative Society Ltd. (LNFCS) was established in 1965 to represent the interests of local fishermen and by 1972 had acquired outright control of the company known as Toome Eel Fishery Ltd. The Co-operative manages the eel fishing rights on Lough Neagh which is home to the largest wild eel fishery in Europe, marketing approximately 350 ton's annually. The Co-operative also now owns the fishing rights to other species found in the lough which are collectively known as 'scale fish' and includes pollan, perch, roach, trout, bream and pike.

LNFCS has over 600 share-holding members the majority of whom are fishermen, retired fishermen or members of their extended families. The work of the Co-operative is led by its Board of Directors with the support of a 20-strong

Management Committee elected by shareholders

to help determine policies.

The Society manages an industry within the Agri-food sector and is worth approx. £3 million annually to the local rural economy providing seasonal employment for about 200 fishermen.

Our Co-operative regulates authority to fish Lough Neagh's waters and is responsible for the handling and marketing of the catch.

Some 80% of our eels are exported to Holland and Germany where they are processed and retailed as a 'high-end' smoked product.

The recent completion of new processing facilities at our site in Toomebridge has led to the launch of a new smoked product for the local market and further development work is on-going.

Type of co-op/Sector Group

- Type of co-op
- Membership/Board
- Sector

The primary objective of the Society throughout its history has been the rational and sustainable exploitation of a unique, valuable, but ultimately finite resource. The conservation and sustainability of the resource is central to our policy making processes.

The eel industry on Lough Neagh has a rich cultural heritage, a proven track record in conservation and a unique role to play in the future of the European eel industry in a challenging environment.

During its existence LNFCS has marketed some 30,000 tonnes of Lough Neagh wildcaught eels and developed a reputation for the highest quality eels available anywhere.

Our focus continues to be to provide a reasonable livelihood for the fishermen currently involved while securing the industry for future generations, protecting and promoting the unique culture heritage and traditions of previous generations of fishing families.

Social Aims & Impacts

- It is vital to the Lough Neagh fishing industry that it can continue to receive funding in support of its restocking; development work currently under consideration.
- Given our reliance on markets in continental Europe we will need support and assistance from Regional and National Government in establishing specific trade agreements post-Brexit to take account of existing international restrictions on trade in the species.









www.loughneagheels.com



Organisation: Ceres Europe (NI) Ltd

Address: Ceres House, 3 Shackleton Drive, Ballykelly,

Contact number: 07510924003

E-mail: info@cereseurope.com

CERES EUROPE (NI) was set up in 2012 as a co-operative with the object to provide educational and employability accredited courses in the area. Most of the accredited programmes are now online and this has opened up to new customers. The courses vary from business administration to child and social care. Target customers are usually people of all age who prefer informal learning settings. CERES EUROPE (NI) is registered as a co-operative (Co-operatives UK Consortia Model Rules) and has a growing small surplus for the last 2 financial years.

Our vision of Co-operation, Enterprise, Resources, Education & Services means that we offer a wide range of facilities, both intellectual and physical to our customers, ranging from locally here in the North West coast of Northern Ireland to as far afield as Melbourne, Australia. Our qualifications team combined have over 50 years' experience in education, training and continued personal development opportunities, for both individuals and companies alike. Ceres holds certified accreditations from some of the world's leading awarding bodies. We believe in a managed, flexible, fun approach to education. Being 100% independent gives us the flexibility we need in meeting your needs, with a person-centred approach to learning & assessment using a wide range of methodologies from long-term traditional to new multi-media using mobile phone technology & Apps. We wholeheartedly welcome and embrace diversity. Our unique location is on the A2 in Ballykelly, approximately 5 miles from the Market Town of Limavady, only 17 miles from the 2013 UK City of Culture, Derry/Londonderry. It makes our Social Enterprise facilities ideally situated for any new or existing entrepreneur who may require a long or short term virtual, or physical address, to meet their business need.

Type of co-op/ Sector Group

Community Education

- Community education has achieved access to qualifications for more rural users, especially farmers.
- More impact encouraging young people to learn rural skills.
- Storytelling as a means of assessment. Has been a bonus with those users who have special learning difficulties.
- Helping 3 x farms to diversity into educational activities.
- Moving a Men's Shed to grow.
- Assisting an equestrian centre to write qualifications.
- Partnering an EU project on Storytelling.
- Setup of new social-cultural historical project for those aged 50+
- Members List & commitments
- Partnership agreements

Social Aims & Impacts

- Social Farming
- Rural Skills
- "THRIVE" teaching & learning methodologies





Raising Strong & Resilient Communities ERASMUS+ project partners







Organisation: Irish League of Credit Unions

Address: 95 Finaghy Road, Belfast, BT10 OBY

33-41 Lower Mount Street, Dublin 2 DO2 Y489

Contact number: +44 (0)2890 614394 /+353 (1) 614 6700

E-mail: info@creditunion.ie

The Irish League of Credit Unions (ILCU) is the largest credit union representative body on the island of Ireland. It was founded to provide representation, leadership, co-operation, support and development for credit unions in both Northern Ireland and the Republic of Ireland.

The Irish League of Credit Unions (ILCU)

The ILCU is made up of almost 400 member credit unions which is governed by a Board of Directors who are ultimately elected by our affiliated credit unions.

The ILCU has 93 affiliated credit unions in NI with total membership of 470,000 with savings of £1.14billion and assets of £1.35billion

As an advocate of the credit union ethos of mutuality, volunteerism, self-help and not for profit philosophy, the ILCU has a vision to influence and inspire the credit union movement to achieve its goals – social, economic and cultural – while always respecting the individual's rights and dignity.

The ILCU achieves its vision in the following ways:

- Providing leadership for the movement in philosophy and services
- Fostering and maintaining unity and co-operation between credit unions
- Developing and making available to credit unions and their members, a full range of highest quality financial products and services.
- Recognising the value of volunteers, staff of the credit unions movement and the dignity of credit union members and their value in the community by their contribution to the social development of communities in Ireland and other countries.

The activities of the ILCU include promoting the credit union idea and ethos; representing affiliated credit unions with Government, the EU and other agencies, and providing central services to credit unions.

The services that the ILCU provides can largely be broken down into the following four headings:

- Trade and Representative Association
- Business Support Services
- Monitoring/Supervisory Activities
- Movement-Wide ICT Service

Credit unions affiliated to the ILCU elect the leaders of the ILCU and ultimately drive what the ILCU delivers. The ILCU responds directly to the needs of our affiliated credit unions. A credit union is a financial co-operative owned and controlled by its members, for its members.

Credit unions exist to service the financial needs of their community, on a notfor-profit basis, and to retain members' savings in their community for the benefit of all members.

Credit Unions

A credit union is a financial co-operative that provides savings and loan facilities for the benefit of its members. As a co-operative, it is owned and controlled by those members, each of whom has one vote (once aged 16 or over) regardless of how much or how little they have saved.

Each credit union is an independent, 'not-forprofit' organisation that exists solely for the benefit of its members, not stock markets. Decisions are therefore made at a local level.

No matter how much you have saved, all members aged 16 or over, have equal voting rights on issues affecting their credit union. The more savings you have, the more shares you have. Member savings provide the money to lend to other members. So everybody benefits because any surplus money generated is returned to members as a dividend or as a loan interest rebate.

Alternatively, the surplus can be used to provide enhanced services to members. It is a unique people-centred service to meet the unique needs of ordinary people.

All credit unions share a common goal to offer access to affordable financial services to their members and provide even the most financially disadvantaged the tools and the opportunities to be financially self-sufficient. This is the credit union difference that makes a real impact.

Credit unions are unique because they are notfor-profit, democratically controlled, memberowned cooperatives. For over 50 years, credit unions have been trusted to meet the financial, economic and social needs of the local communities across the island of Ireland. Across the island of Ireland, 3.5 million people enjoy the benefits of credit union membership. Because of our members, we are able to play a vital role in the development and financial stability of the community. Our strength lies in our difference and we are very proud of this fact. Credit unions are non-sectarian and non-political, and continue that Irish tradition of co-operative self help.

It's the money that members save with their credit union that provides the money to lend to other members. So everybody benefits because any surplus that is generated is returned to members as a dividend or as a loan interest rebate. Alternatively, the surplus can be used to provide enhanced services to members.

It has been shown throughout history that by working together people can achieve far more through co-operation than by individual effort. The success of the credit union movements worldwide as well as Ireland is a clear illustration of this. Credit unions have served their members well in Ireland and Northern Ireland.

At the core of everything we do, we uphold a different, people-led way of looking at things, a way that is benefiting millions of people, in both the Republic of Ireland and Northern Ireland.

A credit union is a group of people who save together and lend to each other at a fair and reasonable rate of interest. Credit unions offer members the chance to have control over their own finances by making their own savings work for them.

The Credit Union Difference;

- Credit unions are owned by all their members. One Member One Vote.
- Every credit union is a 'not-for-profit' financial co-operative.
- Surplus income generated is returned to the members as a dividend to savers and interest-rebate to borrowers or it may be directed to improved or additional services for members.
- Membership of a credit union is open to people who have, in relation to all other members, a unique 'common bond'.
- There are no transaction charges on loans or saving accounts.
- Loans are insured at no direct cost to the eligible member.
- Savings are insured at no direct cost to the eligible member.
- Flexibility -you can repay a credit union loan earlier or make larger repayments than agreed with no penalty.
- Additional lump sum repayments are accepted with no penalty.
- The credit union also works in cooperation with the local community.
- There is also a wide-range of insurance services for members.

See credit union operating principles graphic below from our recent International Credit Union Day, which is celebrating on the 3rd Thursday of October annually.

Social Aims & Impacts

- Reduce regulatory burden;
- Exemption from the corporation tax and non-domestic rating system;
- Allow credit unions to invest in social projects;
- Engage with government in promoting financial inclusion; and
- Provide appropriate investment to the credit union movement to assist in areas such as online and transactional banking

Policy & Legislative Issues





www.creditunion.ie

INTERNATIONAL CREDIT UNION DAY OCTOBER 20 2016



CREDIT UNIONS ARE

NOT-FOR-PROFIT,

MEMBER-OWNED

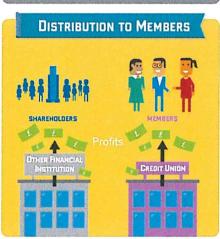
FINANCIAL COOPERATIVES

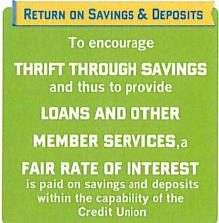




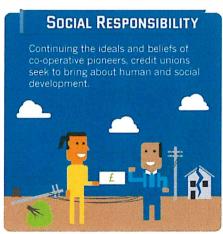


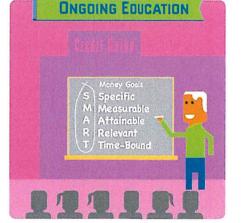












Credit Unions in Northern Ireland are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

#CUDIFFERENCE #ICUDAY



CO-OPERATIVES UK



Co-operatives UK

Holyoake House, Hanover Street, Manchester M60 OAS

Tel: 0161 214 1750

E-mail: membership@uk.coop

The network for thousands of co-operative businesses, Co-operatives UK works to promote, develop and unite member-owned business worth £37 billion to the economy.

Our mission is to grow the co-operative economy and together we work to promote, develop and unite co-operatives across all sectors, from major high street retailers and large agricultural businesses to community owned pubs and credit unions.

Co-operatives UK is the network for Britain's thousands of co-operatives.

Owned and run by our members, we connect businesses that give people more control over the things that matter to them.

What we do together:

Promote co-operatives: Lead lobbying work and campaigns to promote co-operatives to decision-makers and the wider public, in order to create a level playing field for the start-up and growth of co-operative businesses.

Develop co-operatives: Deliver specialist governance, secretariat and legal advice services to help members run their co-operative businesses, from simple online factsheets and guidance through to tailored support and training.

Unite co-operatives: Organise high profile national events for co-operatives and facilitate networks and workshops to enable co-operatives to connect, learn and do business with one another.

Type of co-op/ Sector Group

- National Co-operative Membership Body
- Elected Board from cooperative sectors

Services, Events & Membership

- Advice and Support Expert advice on everything from governance to HR.
- The Hive Start or grow a cooperative/community enterprises using this new business support programme.
- Training Events We offer comprehensive training on a range of disciplines.
- Co-operatives Fortnight Once a year co-ops of all
 shapes and sizes come
 together to show the
 power of co-operation
- Membership costs as little as £95+VAT (that's less than £2 a week)

Aims

• To promote, develop and unite co-operatives across the UK.

Influencing Policy - We are constantly campaigning for government policy that helps grow the co-operative economy. Our priorities are areas of common interest such as legal framework, regulation, and finance. We promote the reputation of our model among policy makers and opinion formers, and work hard to develop co-operative solutions in exciting new areas, such as community energy and social care.

Policy & Legislative Issues







028 95 436100 48 KING STREET BELFAST, BT1 6AD www.creativeworkerscooperative.com info@creativeworkerscooperative.com

Formed in November 2012 as a workers co-operative, the Creative Workers Co-operative is democratically owned and controlled by its workers. Our members have a diverse array of skills in design for print and web, film and photography, as well as a background in community and social activism. It is this mixture that drives us to work for positive social change

We are a worker owned Co-operative. We are a multimedia service provider; producing graphic and website design, animation, short films and photography. We specialise in community based projects, grassroots activism and social justice campaigns.

Type of co-op/ Sector Group

- Worker Cooperative
- Worker Owners
- Media
- Provide reasonably Priced Media Packages to Community Groups, NGOs and Campaign Groups
- Promote Social Justice Campaigns

Manifesto For You: Client: Belfast City Council

As part of the Decades of Centenaries Programme, we collaborated on an 8 week programme where young people from all across the city developed a new Covenant/Proclamation Belfast in 2016. Ten young people, aged between 12 and 17, from the Belfast Youth Forum, Ligoniel Youth Project, Divis Youth Project and Mountain Hill Youth Club worked with human rights campaigners and artists to develop an art piece. The result is Manifesto for You, an art piece and film that sets out a vision of Belfast in 2016 with peace, equality and human rights at its heart.

Social Aims & Impacts

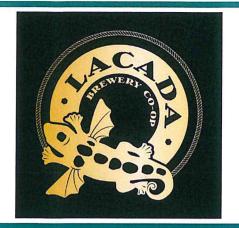
- Seed Investment and long term investment and development for Cooperatives
- Recognition of Workers Cooperatives within Economic Strategy
- Consideration for Workers Buy Outs in terms of struggling or closing business venture.
- \bullet Consideration from InvestNI for investment below the £250,000 threshold for Cooperatives

Policy & Legislative Issues





www.creativeworkerscooperative.com



Organisation: Lacada Brewery Co-operative Ltd

Address: 7a Victoria Street, Portrush

Contact number: 02870825684

E-mail: info@lacadabrewery.com

Based on the north coast, Lacada Brewery was set up by people who love a good beer and the place they live in. Our brilliant beers tell stories about the area we live in and we always aim to augment the visitor experience to the Causeway Coast and Glens. With a co-ownership of 283, five part time employees and a brewery that has just completed Year One, we are on the map and moving forwards with new, wonderful beers being brewed all the time in Portrush.

Lacada is a supporter and employee based co-operative, registered in May 2014 as an Industrial and Provident Society. We have a Board of ten Directors as well as committees for Marketing and Finance.

There is a huge amount of work done by volunteer co-owners which aids the business as it develops and grows. We are pleased to be employing five part time employees and hope to strengthen those positions.

The craft beer sector in Northern Ireland is burgeoning and the microbreweries have raised the game in the drinks industry by bringing amazing tasting beers to the public. We are proud to be part of this and even more proud to show that a co-operative, community owned business can succeed in a tough market place.

We have three core beers that are named after stories, places and legends of the North coast. There is the Giant's Organ IPS (at the Causeway); Sorley Boy's Stash Gold Ale (at Dunluce Castle) and the Stranded Bunny Porter (on the Skerries). Alongside these we also produce special limited edition brews. We had an exclusive Ivy Honey Beer as well as a seasonal Elder flower beer.

Our latest 'special' is a dark, malty IPA called the Devil's Washtub, after the inlet at Ramore Head.

Type of co-op/ Sector Group

- Multi-stakeholder co-operative
- Hospitality

- Bring people together across the community
- Support our local hospitality industry
- Provide employment, both primary and secondary
- Create the finest beers
- Create a buzz about this place we live in

Social Aims & Impacts

 Producer's licence is essential to enable direct sales to public be it on brewery tours, occasional tap rooms and online sales

Policy & Legislative Issues





www.lacadabrewery.com



Organisation:

Loveworks Cooperative

Address:

Macrory Centre, 130 Duncairn Gardens,

Contact number: 07402513432

E-mail:

loveworkscoop@gmail.com

Loveworks Cooperative was established in December 2015 to create work placement opportunities and training for disadvantaged young men, to help them gain employment and be better equipped to meet their needs. It operates a range of business ventures including: (a) bike repair and refurbished bike sales (b) organic mircro-bakery, (c) garden maintenance & landscaping.



BAKERY.

We bake a range of organic sourdough rye and wheat breads, as well as sweet bakes, every Friday from our bakery at the Macrory

See www.loveworkscoop.com to download an order form

The bakery sources its flour from Doves Farm Organic in England, and produces sourdough bread and sweet bakes to 24 local subscribers or wholesale customers.



BIKE REPAIR

We operate a bike-repair workshop from the Macrory Centre, and refurbish unwanted bikes of any size, and sell at an affordable price. We also deliver training in Bike Repair & Maintenance. All available bikes can be viewed on www.gumtree.com/belfast. All members have gained OCN-accredited Level 1 in Bike Repair Maintenance and gained experience in training delivery.

The cooperative covers volunteer expenses and reinvests profit into needed equipment. Its income is solely from sales. It aims to secure employment for its workers through strategic partnerships that will multiply its impact. The cooperative up-cycles about 20 bikes a month, which it receives from public donations or from East Belfast Mission's Re:furb plant.

Workers Cooperative

Membership

Ryan McAuley (Chair)

Wesley Fletcher (Secretary)

Richard Higginson (Treasurer)

David Laughlin

Jordan Laughlin

Mahmoud Halaby

Kurtis Ellis

Andrew Fletcher



GARDENING

We offer a garden maintenance and landscaping service including custom furniture building. Contact us and we'll come out to see what you'd like done.

Personal & Social Development – the cooperative is educational, enabling the workers to gain new knowledge and skills, and develop healthier relationships with each other and the outside world.

Poverty Reduction - we seek to enable the workers to come off state benefits, and thereby enhance quality of living and reduce unemployment in socially deprived areas.

Health & Environment – We promote the importance of physical exercise and mental wellbeing through direct involvement in our business operation. We promote environmental sustainability through upcycling the bikes, and prioritising local, organic food production, the promotion of gardening, and growing your own vegetables.

Social Aims & Impacts

We have 8 members from a range of different community/cultural backgrounds who have successfully formed a team.

We meet every month to discuss business and relational issues.











www.loveworkscoop.com



Organisation: Northern Counties Co-operative Enterprises Ltd

Address: 29 Garvagh Road Swatragh, County Derry

Contact number: 028 79 401246

E-mail: <u>paul.coyle@ncce.org.uk</u>

Farmers Owned Co-operative which was formed in 1963. Agriculture is at the heart of a lot of what we do. We currently have on site, a Farmware Store, a Livestock Mart, an Indoor Auction Centre, a Training and Information Centre, a Pottery Supplies Business. We also own some Commercial property and 250 acres of land. There is also a great history of entrepreneurism in our Organisation. Providing a range of services to both the Farming and Rural community and ensuring a thriving local economy is very important to us

Vision;

The Vision of the business is to be the leading Farm services provider in our Region, consistently adding value for our stakeholders and being recognized by our members, non-members and suppliers as best in our field.

To become a premier provider of Farming Services to our Farming Members and non-members, building links with the broader community and exploring all other commercial opportunities that adds value to our business.

The Company is entering an exciting phase of development as we continue to develop both our existing businesses and look to new commercial opportunities.

Type of co-op/ Sector Group

- Farmers
- 1200 members with Chairman with 9 Directors
- Agriculture

To remain a premier provider of Farming Services to our Farming Members and non-members.

Creation of Employment – we have created 3 new jobs in the last twelve months.

Social Aims & Impacts

- Impact of Brexit on N.I.Agricultural Sector
- Amount of Red Tape that Farmers have to work through.

Policy & Legislative Issues





www.ncce.org.uk

Newington Credit Union

Limited



Organisation: Newington Credit Union

Address: 239-247 Duncairn Gardens, North Belfast

Contact number: (028) 90351040

E-mail: ncu@btconnect.com

Newington Credit Union is a co-operative. It was formed in 1967 by a group of people in the community, getting together to help themselves and others. The temporary premises were the Holy Family Boys` Primary School and the Common Bond was the Holy Family Parish. Their goal was to help people to save regularly and borrow wisely.

We are here to serve our members by providing financial services. These services include;

- Access to a savings scheme
- Low cost loans
- Life Savings insurance
- Death Benefit insurance
- Foreign exchange
- Advice Services
- The option to have your benefits paid directly into your Credit Union Account

The purpose of the Credit Union is to promote thrift among its members and by the accumulation of their savings create for themselves a source of credit at a fair and reasonable rate of interest.

You are not just another customer but an active member of a highly successful financial co-operative. Yes, you have a share in the ownership of the Credit Union. Along with having a say in the operation of the Credit Union you also earn dividends

Type of co-op/ Sector Group

 Credit Union Financial Institution

- We offer donations to our community and charities
- We offer reasonable loans to our members
- Our savings scheme allows us to encourage the younger generation to save and be wise with money
- In order to help higher level students financially we offer a bursary award scheme
- Our Youth Committee have a great impact on the community, especially with the younger members. They interact with young people in order to teach them the value of saving and borrowing.

Social Aims & Impacts

CREDIT UNION ACT 1997

Policy & Legislative Issues







Organisation: Northern Ireland Community Energy (NICE)

Address: c/o Unit 140, North City Business Centre, 2

Duncairn Gardens, Belfast BT15 2GG

Contact No: 028 9073 6075

E-mail: info@nicommunityenergy.org

'a local community energy co-operative, taking forward, community owned, renewable energy initiatives and energy efficiency services which provide a social, economic and environmental returns'

Northern Ireland Community Energy – NICE, is Northern Ireland's first community owned, renewable energy, benefit society (BenCom). A pioneering not-for-profit social enterprise established 2nd December 2014. Its primary focus is the creation of community owned renewable energy projects & energy efficiency services which keep financial revenues within the local community. It operates under the core Co-Operative values and principles.

NICE project is 'free of charge' solar pv installations of between 4 - 20 kWp on buildings owned by N.I. third sector organisations e.g. charities, community groups, social enterprises etc. The benefit of which for these organisations is electricity at a significantly discounted, price 5.5 p (RPI linked), for the next 20 years. NICE generates an income from the N.I. Renewable Obligation Certificates (NIROCs) and receives revenue from the sale of electricity from unused generation. Unlike 'Free PV' offers from commercial businesses, community groups do not rent their roof to NICE. Instead NICE creatively designed its own arrangement whereby groups collaborate with it by agreeing to share their roof for a 20 year period. In the unlikely event the Group should wish to take over ownership and maintenance of the system within the agreement period then NICE uniquely offers a flexible, fair/equitable way of doing this without any of the penalties which feature in all commercial rent-a-roof schemes.

NICE launched a community share offer 3rd March 2015 to raise £150,000. This is the first time residents from N.I. had been able to buy into a community owned, N.I., solar energy enterprise. Investment was invited from £250 up to £20,000. Remarkably the share offer raised the £150,000 capital target in little over three months.

On 17th June 2015 NICE achieved its capital investment total and put £150k straight to work. With prudent project management it managed to fund free solar pv arrays on 13, third sector organisations totalling 130 kWp – four more installations than originally anticipated! They were:- Mediation N.I.; Chinese Welfare Association; Ashton Centre; Whitehead Community Association; Rathmor Centre; YMCA Londonderry; Women's Aid Belfast & Lisburn; NIAMH Mental Wellbeing; Bryson Recycling; Ulster Wildlife Trust; Harmony Community Trust; Confederation of Community Groups and Mornington Community Project.

On reviewing this success and the fact NICE had many more third sector organisations interested in availing of its offer the Board reviewed its financial model to account for the NIROCs changes as of October 2015 and formulated a second community share offer model. NICE Board consulted, received support from its members and subsequently launched a second community share offer in April 2016. This second phase share offer raised £65k which enabled NICE to do a further five 'free of charge' solar pv installations of 12 kWp each bringing NICE total portfolio to 18 sites totalling 190 kWp i.e.:- *Toome* Industrial Development, Amenities and Leisure (TIDAL); The Nerve Centre; Galbally Youth and Community Association; Workwest Social Economy Village; and Positive Futures.

NICE has been supported by Co-Operative Alternatives, a co-operative commissioned by the Building Change Trust to run its Community Shares Ready project to increase the awareness of Community Shares in Northern Ireland.

Type of Co-Op/ Sector
Group

- NICE is a Community Benefit Society (BenCom)
- NICE has 110
 members, 70% of
 which are N.I.
 investors
- NICE Board is made up of a group of volunteers with a track record in renewable energy & co-operative models
- Our enterprise is community renewable energy projects & energy efficiency initiatives.



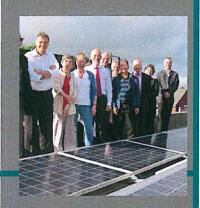
- NICE aims to demonstrate community energy ownership contributes to the well-being of the local community, economy & environment. Traditional energy companies maximise profits whereas NICE offers a far more decentralised, equitable model run by the community for the benefit of the community.
- Engagement in a significant long term project such as development of new renewable energy generation involves local people in a range of activities, improving skills and confidence. By giving them a say in how their business is run, developing greater selfdetermination through the direct control of local resources and improved social cohesion creating new networks and connection between individuals.
- The renewable generation installations educate and raise awareness and connect our local
 community to where their energy comes from and attracts school and college visits and
 student projects. They provide direct experience of the application of science and
 technology; study sites for a range of disciplines, and opportunities for technical skills
 development. They also reduce the community carbon footprint and increase awareness
 of their energy usage and stimulates consideration of other energy efficiency measures
 and or renewable technologies.
- This innovative project recycles/reinvests in the local community helping their economic resilience and sustainability. That is communities receive significantly discounted electricity and the enterprise generates an income from the sale of electricity generated and ROCs entitlements. After expenses its members (i.e. local community) receive a modest interest payment of up to approx. 4% but the more significant portion of its surplus is being put into a community fund which will be reinvested back into the local community on further local community energy projects continuing the cycle whilst in tandem reducing the environmental impact! Win win people, profit, planet (not necessarily in that order)!

N.I. is somewhat behind development and progress both nationally and internationally in utilising its naturally abundant energy resources and implementing renewable energy technologies. In order for N.I. to be more progressive and catch up we believe the following are some issues to be addressed:-

- A clear and consistent policy on energy: While Government has stated its support for community energy there are concerns that until a clear strategy is published there are uncertainties regarding the future price of energy, dependency on power purchase agreements with large commercial energy firms, the ease of connection to the grid, the future incentives and the level of support available for community schemes.
- Whilst a significant upgrade is being made to the electricity grid this is merely a sticking plaster. We need to do more and faster, towards a diverse "smart mix" of renewable energy, storage solutions, combined with energy efficiencies/reduction supported by an appropriately financed energy infrastructure.
- Planning both policy and permissions. Inconsistent approach, knowledge and expertise
 within planning offices for community energy schemes, planning processes lengthy and
 prohibitive to meeting funding target delivery.

Social Aims & Impacts





Policy & Legislative Issues that matter to our Co-Op:-









wwww.nicommunityenergy.org

APG Social Enterprise & Co-Operatives 2016 Event organised by







Organisation: Raglan Community Development & Renovation Society

Address: 20-24 Queen Street, Ballymena, BT42 3BW

Contact number: 0739 161 1202

E-mail: info@theraglan.org

Our Society is made up of eleven local community volunteers, all of whom have a joint goal to see the creation of 'social capital' in South Ballymena through economic & social regeneration.

Our Society will redevelop in the form of a Community/Business Hub the portion of the Raglan Building in Harryville South Ballymena not required by its current owners Slemish n tha Braid Credit Union Ltd.

When finished this facility will provide for hire/rent up to 10 self-contained units of varying sizes.

It is envisaged that the finance required to make this project happen will be generated via a 'cocktail of finance' including our Community Share Offer,

Local Government Support and it's hoped matched funding support from Mid & East Antrim Borough Council.

The surplus created through the business of this project will then be used to support and develop other community based projects within the local area, an area recognised in the last NISRA Statistics as an area of significant social deprivation.

Type of co-op/ Sector Group

Industrial Provident Society

Social Regeneration
Economic Regeneration
Job Creation
Community Cohesion
Training Opportunities

Social Aims & Impacts

Policy & Legislative Issues

The Credit Unions and Co-Operative and Community Benefit Societies Act (Northern Ireland) 2016



The finished building as will be seen from Henry Street, Car Park, Ballymena



An aerial view of the finished building.





www.theraglan.org

Organisation: Slemish n tha Braid Credit Union Ltd



20-24 Queen Street, Ballymena, BT42 3BW

Contact number: 028 2564 8641

E-mail:

info@slemishbraidcreditunion.com

Our Credit Union provides 'financially inclusive' services to our 3,500 members whose assets now exceed £3M

Slemish n tha Braid Credit Union has now established itself as a primary source of 'financially inclusive' support across a geographical 'common bond' which stretches across large swathes of County Antrim.

Its Registered Office is in the Ragian Building, Harryville, Ballymena, a building it acquired and renovated in a £350k project in 2015, the funding of this project being completely financed by the CU itself.

The CU has a wonderful history of controlled growth, it was founded by the merger of the former Slemish CU and Braid CU and on the 1st October this year it accepted the Transfer of Engagements of both Maine CU and Loughill CU to create a business in excess of £3M.

The provision of all aspects of 'money mentoring' support to all our members is paramount to the business ethics of our organisation and shortly we hope to launch a project in conjunction with the NIHE to translate our business stationery to support local migrant workers.

Type of co-op/ Sector Group

Industrial Provident Society Our Credit Union is governed by a Board comprising 13 members

Our Credit Union employs 13 members of staff

Community Voluntary Sector

Financial Inclusion **Economic Regeneration** Job Creation Social Regeneration Financial Budgeting via 'Money Mentoring' support Social Aims & Impacts

Policy & Legislative Issues

The Credit Unions and Co-Operative and Community Benefit Societies Act (Northern Ireland) 2016

The Credit Unions (Northern Ireland) Order 1985

The photo shown is the Raglan Building as it was when opened in August 2015 following its £350k renovation.

A renovation fully funded by the Credit Union itself which has provided employment opportunities and Social and Economic Regeneration to an area recognised as having many forms of 'social dereliction'.









Organisation: Ulster Federation of Credit Unions

Address: Credit Union House 218-220

Kingsway, Dunmurry, Belfast. BT17 9AE

Contact number: 028 9030 1204 / 028 9030 9994

E-mail: info@ufcu.co.uk

The Ulster Federation of Credit Unions is the Trade Body for 44 affiliated credit unions in Northern Ireland. The majority of our affiliated credit unions are community based and run by a <u>dedicated team of volunteers</u> who willingly give of their time to support their local community

- Credit Unions in Northern Ireland are Not for Profit organisations and make a massive contribution to their local economy.
- Credit Unions elect members from their Zones onto the Board of the UFCU Annually
- The majority of our affiliated credit unions are community based and run by a dedicated team of volunteers who willingly give of their time to support their local community.
- Some of our larger credit unions also employ staff and these skilled individuals enable their credit union to open longer hours to help meet their member's needs.

Type of co-op/ Sector Group

- Type of co-op
- Membership/Board
- Sector

- To provide a local and easily contacted central office to answer queries, help with difficulties, and offer advice and to provide stationery, rule books, etc.
- To act as a powerful body when negotiating with the Registrar, Banks, Solicitors, Accountants, Insurance Companies and other financial and legal bodies.
- To encourage self-support amongst member Credit Unions and to broker a simple internal means of borrowing and lending from and to each other

Social Aims & Impacts

- Ever increasing levels of Regulation for Credit Unions
- Not being able to let Unincorporated organisation join Credit Unions

Policy & Legislative Issues





www.ufcu.co.uk