

CREDIT UNION YOUTH POLICY

Young people are the future of our credit unions both in terms of being the main source of new members and the source of volunteers which will keep credit unions going from strength to strength. To paraphrase Abraham Lincoln, youth are the people who are going to carry on what we have started. They are going to sit where we are sitting, and when we are gone, attend to those things which we think are important.



The motion passed at BDM in Belfast requiring the boards of credit unions to appoint a youth development officer also states that the youth development officer should draw up a youth policy for the credit union.

Why Develop a Youth Policy?

The main aim of the youth policy should be to provide a clear strategic direction to the credit union in its dealing with young people. It highlights why youth development is important for the credit union and the measures the credit union will take to attract and retain young members and volunteers.

Can a Youth Policy not be drafted on a national level?

While it may be possible to draft a youth policy on a national level, it is a fact that credit unions differ in the resources they have available to them, the focus which they give to the youth market and indeed the youth composition of their common bonds. A youth policy for the credit union cannot simply be taken 'off the shelf'. The thought, discussion and deliberation which goes into the development of such a policy should ensure the policy reflects the exact requirements of the credit union and should be a match with the resources available to the credit union.

Guidelines

In order to assist credit unions to prepare a youth policy, the National Youth Committee have put together guidelines and a sample template for developing a youth policy. This document suggests developing a youth policy under the following headings:

Objectives of the Policy

This might set out in simple terms the value and importance placed on the youth market by the credit union, the measures to be utilised and the resources to be assigned to attract young people to the credit union.



cu4youth

For the latest information on promoting the credit union to the youth market, log on to www.cu4youth.ie.

Set Vision

It is important to develop a broad vision of what the credit union hopes to achieve in relation to youth development. The vision should be a short concise statement of the value the credit union places on youth and how the credit union will work to make youth aware of the values of the credit union movement.

Identify Strategic Aims to be Achieved

The next stage in the process is to outline what action is required on behalf of the credit union to achieve the agreed vision. This should set out the key building blocks to be put in place to help the credit union reach its goal. Each aim should include a number of key measures to be carried out to ensure the aims are achieved.

Identify the Resources Available

Given that credit unions vary in size and resources, it is important that each credit union tailors its activities to fit its resources, which include both financial and personnel. It is important to set out what resources are available to deliver on the proposed activities. Many credit unions need to 'cut their cloth' accordingly and choose the activities which can be implemented given the resources available.

Ongoing Review & Reporting Structure

The development of a youth policy is the first step in a process. In order to be effective, the policy must be reviewed on an ongoing basis to determine if the necessary measures are being carried out or if additional resources are required.

A key factor in the process is that the youth officer must have a reporting channel to the credit union board. The youth policy should detail how and when the youth officer will report on youth development activities to the Board. This should ensure that youth is given consideration throughout the credit union and not simply be the responsibility of the youth officer.

The layout developed and the examples given are not intended to be definitive or exhaustive. Credit unions may well have their own layout for a youth policy and their own ideas on the type of information that should be included. The crucial element in the policy is that whatever information is included, it is vital that all those involved in the credit union are committed to putting the policy into action.

A copy of the guidelines to preparing a youth policy is available for credit unions by logging on to www.cu4youth.ie.

National Youth Committee

The National Youth Committee was established by the Irish League of Credit Unions in 2004. The purpose of this committee is to assist and be proactive in furthering youth development within the credit union movement. The committee meets on a quarterly basis to analyse current activities in relation to youth development and to discuss and recommend new initiatives.

For the 2008–2009 term, the following people have been elected to the committee

- Anne Marie Coffey, Enfield Credit Union (Representing the East).
- Orla Lee, Sligo Credit Union (Representing the West).
- Margaret Loughnane, Naomh Brendain Credit Union (Representing the West).
- John McCandless, Newington Credit Union (Representing the North).
- Noreen Moynihan, Killarney Credit Union (Representing the South West).
- Sean Murray, Naas Credit Union (Representing the East).

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