

THE ADVANCED CERTIFICATE  
IN CREDIT UNION PRACTICE



## Foreword

Dear colleagues,

*I am delighted to announce that the Irish League of Credit Unions and University of Ulster will commence the next Advanced Certificate in Credit Union Practice (ACCUP) programme. To date we have had over 1,200 volunteers and staff undertake the programme since it began in 2008.*

*I would like to commend those credit unions who continually demonstrate their commitment to training and education by investing in accredited courses such as ACCUP. Due to current and future regulatory requirements, on-going training will be a key pursuit of every credit union. However, I do not believe regulatory impetus is the main reason why credit unions have undertaken training and education in the past, nor will it be the main reason in the future. Our credit union movement is built on a foundation of continual learning and we strive to expand our knowledge in order to meet the needs of our members.*

*In July 2011, I was present at the ACCUP graduation ceremony which was attended by 234 of our students. The sense of excitement and pride which was displayed by graduates and their family members conveyed to me the scale of their achievement. Many of the graduates told me of the significant hours of study and work which they dedicated to complete the course. They also told me how the course has greatly benefited them, both in a professional and personal capacity. I would encourage any credit union officer, regardless of their work or educational experience to consider this programme.*

*Finally, I would like to wish all ACCUP students the best of luck in their studies and I look forward to seeing you all for your graduation.*

Yours Faithfully,



Jimmy Johnstone,  
**ILCU President**



## Why is the Advanced Certificate in Credit Union Practice for you?

The Advanced Certificate in Credit Union Practice (ACCUP) is the essential credit union qualification for both volunteers and staff. It is vital for a credit union to ensure that officers have a solid understanding of their organisation and business. The ACCUP programme aims to equip credit union personnel with knowledge in core areas of credit union business to enable them to effectively carry out their role. The content of each module is developed to provide information on key aspects of credit union business such as:

- **Governance**
- **Operations**
- **Legislation**
- **Lending**
- **Finance**
- **Insurances**

Each module focuses on the practical rather than the theoretical aspects of working in a credit union. Upon successful completion of the programme a student will:

- ✓ Have demonstrated their competency in the core aspects of credit union operations and governance
- ✓ Gain a solid knowledge of good practice in relation to credit union lending and credit control
- ✓ Have a clear understanding of the key responsibilities associated with their role in the credit union
- ✓ Receive up-to-date information on the current legal and regulatory requirements as they apply to credit unions
- ✓ Obtain a university qualification (Advanced Certificate) which is recognised by the Central Bank (ROI) as meeting the minimum competency requirements (MCR) as they apply to credit unions
- ✓ Be awarded the Recognised Credit Union Practitioner (R-Cup) professional designation (visit [www.cucpd.ie](http://www.cucpd.ie) for more details)

Over 1,200 credit union officers have undertaken the qualification and benefited from this excellent learning experience.



(L to R) Brian McCrory (ILCU Director), Iona Rodgers (Course Director), Tracey Quinn (Graduate), Deirdre Mayo (Graduate), Jimmy Johnstone (ILCU President) at ACCUP graduation ceremony 2011

## What graduates say about the ACCUP programme

*“The ACCUP course was a great opportunity to increase my knowledge of credit unions and to meet and hear from other credit union personnel on a variety of topics.”*

**Director, Ardboe Credit Union Limited**

*“I really enjoyed completing the ACCUP qualification and it has been invaluable to me here at work.”*

**Clerical Officer, Lisnaskea Credit Union Limited**

*“We found ACCUP to be a huge success which resulted in better interaction between officers themselves and the members, more confidence, and better skills.”*

**Chairperson, St. Ailbe’s Credit Union Limited**

*“Our staff, directors and supervisors who are currently undertaking ACCUP, or who have already qualified, are absolutely delighted with the course and the knowledge they have gained. Many of them had not undertaken study for years and it is incredible to see the excitement and joy they experience on passing the course modules and attending the graduation ceremony.”*

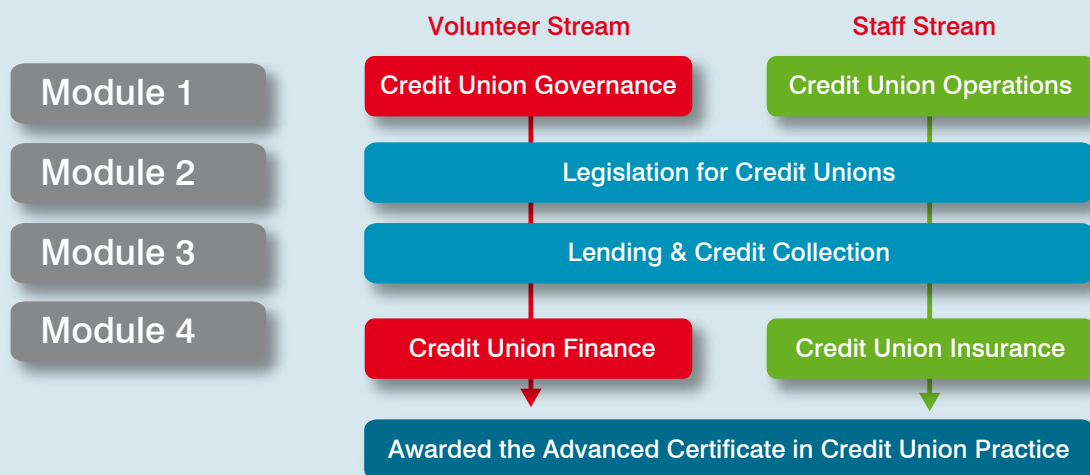
**Chief Executive Officer, Tipperary Credit Union Limited**

## ACCUP Structure

ACCUP is accredited by the University of Ulster, an institution which has a long history of providing courses to meet the needs of those working in the financial, community and business sectors. The programme is designed to cover the core competency areas for credit union staff and volunteers. The programme consists of four modules for each student. Upon successful completion of all modules, a student is awarded the Advanced Certificate in Credit Union Practice from the University of Ulster.

The modules you take are dependent on your role within the credit union. Credit union officers working in an operational capacity will undertake the “Staff stream”. This includes roles such as manager, teller, loans officer, credit controller, administrator and any other officer working in an operational capacity. The “Volunteer stream” is for any officer in a governance capacity in the credit union. This includes directors, supervisors and committee members.

## The Advanced Certificate in Credit Union Practice



## Module Content

	Subject	Description
Module 1	Credit Union Operations <i>Staff stream</i>	Students will obtain a solid understanding of core credit union structures and operations. There is specific focus on core services such as membership, savings and loans.
	Credit Union Governance <i>Volunteer stream</i>	This module covers director and supervisor responsibilities in the effective governance of the credit union. Students will appreciate how they must discharge their duties in order to fulfil their legal and ethical responsibilities.
Module 2	Legislation for Credit Unions	Students will gain an understanding of the key regulation and legislation which credit unions must comply with.
Module 3	Lending and Credit Control	This module provides practical information on good lending and credit control practices. Students will study the criteria which should be considered when assessing loan applications.
Module 4	Credit Union Insurance <i>Staff stream</i>	Students will learn the key principles and regulation which must be adhered to when providing advice to members on credit union insurance products.
	Credit Union Finance <i>Volunteer stream</i>	This module covers the financial model and key accounting processes which are essential to the operation of the credit union. Students will gain an insight into financial forecasting, PEARLS and budgeting.

## ACCUP Tutorials

Students will attend a total of five tutorials (an induction session and four module tutorials) during the course. The ACCUP programme uses small interactive tutorials rather than large lecture style seminars as these tutorials are proven to be a more effective method of transferring knowledge. Tutorials are delivered by an experienced credit union tutor who will facilitate an engaging and supportive day.

Tutorials are run in a number of local venues across the island of Ireland. Please download a copy of the latest ACCUP schedule from our website for the current set of tutorial locations and dates. [www.creditunion.ie/accup](http://www.creditunion.ie/accup)

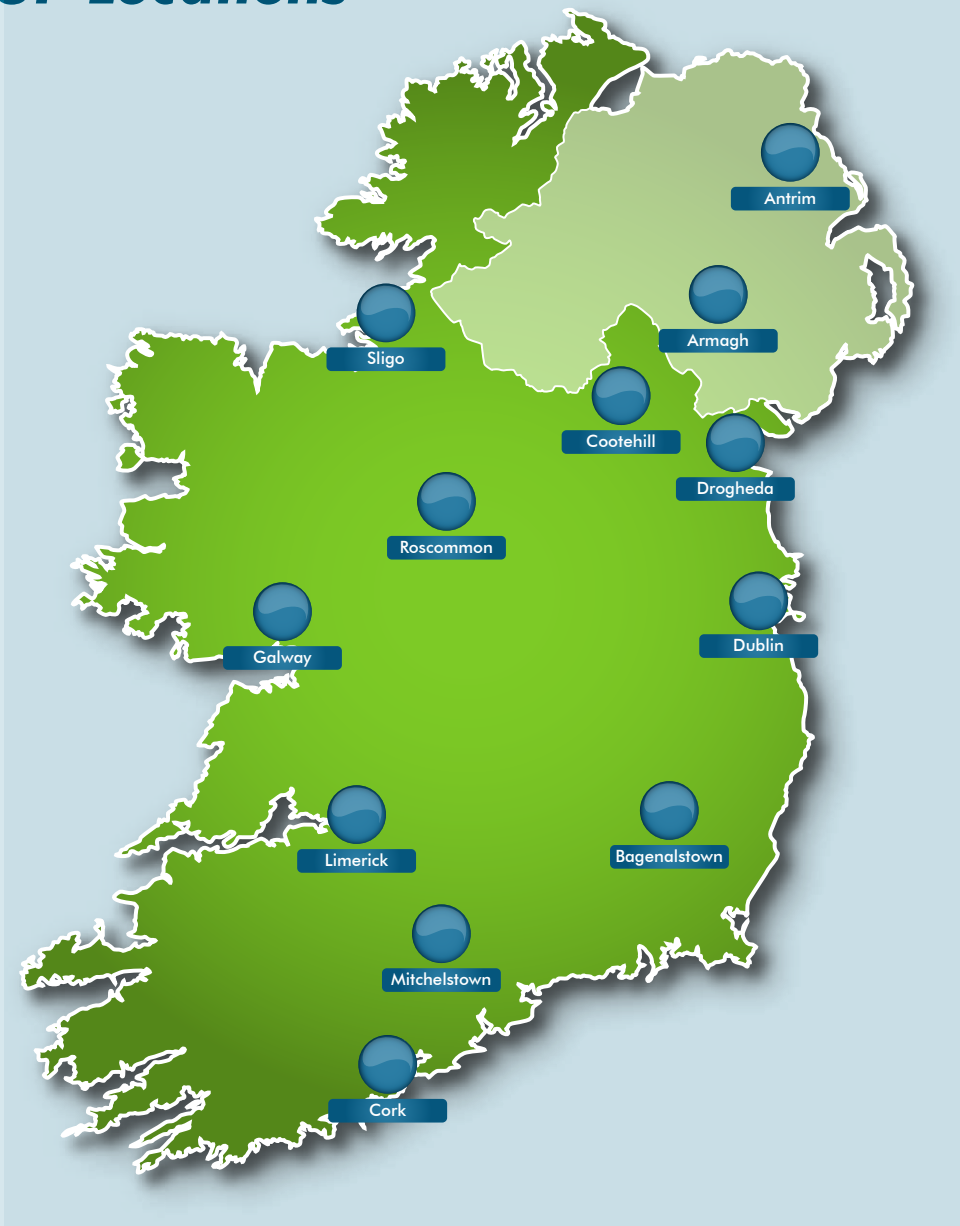
## Student Support

The ACCUP programme aims to provide a high level of support to all students. In addition to the tutorials, students will have 24/7 access to online support via the ACCUP learning management system. This will include access to a dedicated e-tutor and online discussion forums.

## Booking Details

- Applicants must complete and return the application form available from ILCU Training Dept or [www.creditunion.ie/accup](http://www.creditunion.ie/accup)
- Tutorials run from 9:30am – 4pm and will take place on Saturday for the volunteer stream and mid-week for the staff stream
- Programme fee is €995 / £795 per student
- For further information on ACCUP and to download a copy of the schedule visit our website – [www.creditunion.ie/accup](http://www.creditunion.ie/accup)

## ACCUP Locations



For more information on ACCUP

Web: [www.creditunion.ie/accup](http://www.creditunion.ie/accup)

Email: [accup@creditunion.ie](mailto:accup@creditunion.ie)

Tel: +353 (0) 1 614 6955

Fax: +353 (0) 1 614 6764