

Friday 15 & Saturday 16 March  
The Midland Hotel, Manchester

# ABCUL Annual Conference 2024 Agenda



Thank you to our  
annual conference  
sponsor -



# Friday 15 March 2024

Event	Description
11:00 - 17:00	<b>Registration in the Lobby</b>
11:30 - 12:30	<b>Lunch &amp; Networking</b>
12:45 - 13:00	<b>Opening Address - ABCUL President, Paul Norgrove</b>
13:00 - 13:10	<b>Welcome Address from Conference Sponsor CMutual - Paul Walsh (CMutual)</b>
13:10 - 13:20	<p><b>Plenary Address – Celebrating 60 Years of Credit Unions and the Future of the Sector</b> Bim Afolami MP, Economic Secretary to the Treasury</p> <p>Bim Afolami, Conservative MP for Hitchin and Harpenden and Economic Secretary to the Treasury and former Chair of the APPG on Credit Unions will open conference proceedings via video link on Friday afternoon. The Minister has for many years been a supporter of the movement and spend a good proportion time extolling the virtues of credit unions in relation to financial inclusion and encouraging the Treasury to review legislation - particularly in relation to lending powers - and to work with the Bank of England on reviewing the capital requirements.</p>
13:20 - 14:10	<p><b>Plenary Address - Community Development Credit Union</b> Robert Kelly (ABCUL), Scott Butterfield (Your Credit Union Partner), CDCU Pilot Group</p> <p>In the US, a community development credit union (CDCU) is a credit union with a mission of serving low- and moderate-income people and communities. ABCUL believes that the time is right for the same designation to exist for the British sector too, and this panel will discuss the benefits US credit unions and their members have wrought from being a CDCU, and why this could apply to credit unions this side of the Atlantic too.</p>
14:30 - 15:30 <b>Breakout 1</b>	<p><b>ABCUL Board Motions -</b> Matt Bland (ABCUL Director &amp; The Co-op Credit Union)</p> <p>In November 2023, the ABCUL Board Structure Review Working Group delivered recommendations to the ABCUL Board designed to create a structure that ensures the ABCUL Board is not only more representative of the broader ABCUL membership but also possesses the necessary skills and knowledge for a sustainable and successful trade association. These recommendations were accepted by the ABCUL Board and will be debated at the ABCUL AGM this year. In this session Matt Bland, Vice Chair of ABCUL, and Chair of the Working Group, will talk about the review and explain what improvements the proposed changes to the ABCUL Board structure will bring.</p>
14:30 - 15:30 <b>Breakout 2</b>	<p><b>Growth and Challenges in the Credit Union Sector -</b> Adrian Sargent (Castle Community Bank)</p> <p>In this session, Adrian will outline a number of challenges and opportunities for the GB credit union sector in light of the success of credit unions around the world. He will also cover a number of points specifically around Castle Community Bank and the opportunities and challenges they have faced as they have grown recently. The session will be intended to be interactive and questions are encouraged, therefore will a good amount of time at the end for Q&amp;A.</p>

## Friday 15 March - continued

14:30 - 15:30  
**Breakout 3**

### **PRA Smaller Credit Unions Session -** Marcela Hashim (Prudential Regulation Authority)

The Prudential Regulation Authority is the regulator for the financial safety and soundness of credit unions. In this session, aimed at credit unions under £10m in assets, attendees will receive an update on the key regulatory messages and changes that credit unions need to be aware of. The next year promises to be a time of change for credit unions, which while exciting will need to be prepared for, and this breakout will help do just that.

14:30 - 15:30  
**Breakout 4**

### **Retrofit Opportunities -** David McAuley (Donore Credit Union), Jonathan Atkinson (People Powered Retrofit), Ciara Davies (Metro Moneywise Credit Union)

People Powered Retrofit is a not-for-profit service for householders in Greater Manchester and the North West who help advise, support and deliver retrofit projects in homes. A newly-published report from People Powered Retrofit in collaboration with ABCUL, Carbon Coop, Loco Home and Metro Moneywise researched the ways that homeowners currently finance retrofit work and their attitudes towards borrowing for retrofit. This session will explore the benefits of retrofit projects and how it can impact communities in a positive way.

14:30 - 15:30  
**Breakout 5**

### **Global Women's Leadership Network -** Sandra McDowell (CU eLeadership Academy)

Last year's conference launched the GB Global Women's Leadership Network's (GWLN) and its steering committee set objectives for the years ahead. The event was a significant milestone for the British credit union sector, and this session welcomes Sandra McDowell. With nearly two decades of executive experience and advanced certifications in Leadership, NeuroLeadership, and Human Resources, Sandra is a trusted authority on leading with the brain in mind.

14:30 - 15:30  
**Breakout 6**

### **National Crime Agency - Bringing SARs to Life** Mikey Jones (NCA)

Join us for a comprehensive workshop where we delve into the roles of the NCA and the UK Financial Intelligence Unit (UKFIU), examine the National Risk Assessment, and discuss the implications of POCA & TACT Legislation, with a particular focus on DAML & DATF obligations. We'll debunk SARs myths, explore the handling of SARs from the credit union sector, share best practices for assisting law enforcement in intelligence exploitation, showcase SAR success stories, and provide valuable guidance materials. This session is ideal for MLROs, compliance professionals, and those in anti-money laundering roles, as well as member-facing staff seeking to enhance their understanding of money laundering threats and AML controls.

16:00 - 16:30 | **Plenary Address** - Dele Adeleye (Bank of England)

The past couple of years has seen significant change in the sector, with legislative changes on the horizon, an enhancement on digital services, and a focus on communities under pressure from the cost-of-living crisis. With these subjects being a main priority for ABCUL, we are pleased to welcome back Dele Adeleye, Head of Division at the Prudential Regulation Authority to the conference. Dele was a conference highlight for many delegates last year, who will discuss the opportunities available to the sector and how credit unions can ensure their sustainability while improving the services offered to members.

16:30 - 17:15 | **Plenary Address** - Andrew Price (World Council of Credit Unions)

19:00 | **Gala Dinner & Awards Celebrations**

Winners of the ABCUL Awards announced & celebration of the recipients of the Pioneer Awards to recognise the efforts, contribution, and achievements of individuals within the credit union sector over the past 60 years.

# Saturday 16 March 2024

Registration Desk Open 8-9am

<p>8:45 - 9:45   <b>Breakout 7</b></p>	<p><b>Recruiting Directors in a Challenging Regulatory Environment -</b> Helen Torresi (Advance Credit Union)</p> <p>Board recruitment continues to be a challenge for many credit unions across the sector. In this session we will hear from Helen Torresi, Chair of Advance credit union based in Birmingham. Helen will offer insight into the steps taken to ensure Advance credit union has a robust board whilst also identifying and ensuring the required skill sets are in place to keep up with an increasingly challenging regulatory landscape.</p>
<p>8:45 - 9:45   <b>Breakout 8</b></p>	<p><b>PRA Larger Credit Unions Session -</b> Marcela Hashim (Prudential Regulation Authority)</p> <p>PRA Credit Union Regulatory Priorities &amp; Outlook (Larger Credit Union Session) - The Prudential Regulation Authority is the regulator for the financial safety and soundness of credit unions. In this session, aimed at credit unions over £10m in assets, attendees will receive an update on the key regulatory messages and changes that credit unions need to be aware. The next year promises to be a time of change for credit unions, which while exciting will need to be prepared for, and this breakout will help do just that.</p>
<p>8:45 - 9:45   <b>Breakout 9</b></p>	<p><b>Fair4All Finance - Creating a Bigger Conversation Around Community Finance</b></p>
<p>8:45 - 9:45   <b>Breakout 10</b></p>	<p><b>Policy in Focus -</b> Natalie McQuade (ABCUL)</p> <p>In this session, we'll delve into credit union policy, exploring the regulatory framework, challenges and opportunities shaping the landscape of the sector. In the year of an upcoming general election, we will also be discussing our lobbying activity at local, regional, and national levels.</p>
<p>8:45 - 9:45   <b>Breakout 11</b></p>	<p><b>Ethical Finance Marketing Trends -</b> Mike Pye (MP&amp;Co)</p> <p>This interactive workshop is aimed at empowering credit unions to unlock financial success. This session will offer valuable insights, expert advice, and actionable strategies tailored to help credit unions thrive in today's competitive market environment. Whether your organisation is newly established or seeking growth and innovation, our workshop is designed to support you in customer engagement, achieving marketing objectives, and fulfilling consumer duty responsibilities.</p>
<p>8:45 - 9:45   <b>Breakout 12</b></p>	<p><b>Auto Enrolment Payroll -</b> Jo Philips (Nest Insight) &amp; Roger Shelton (Transave Credit Union)</p> <p>Saving behaviours are core to financial wellbeing and yet one in four UK adults have less than £100 in savings (Money and Pensions Service, 2022). Credit unions are well placed to offer savings products through payroll to support people to build financial resilience but sign up can often be low.</p> <p>In an innovative trial, Nest Insight, the public-benefit research and innovation centre, and TransaveUK have explored the impact of offering payroll saving as a default to SUEZ Recycling and Recovery UK employees, if they don't opt out. The results suggest default saving is a powerful and popular way to increase the number of people saving, so why don't more credit unions and employers offer it?</p> <p>In this session we'll be exploring what the results show, what they could mean for the future of payroll saving and what some of the challenges are for credit unions wanting to increase savings in this way. You can <a href="#">read more about the work here</a>.</p>

## 9:30 - 13:00 | **ABCUL Young Professionals Network Event**

Sandra McDowell (CU eLeadership Academy), Andy Davey (The Co-op Credit Union), Emma Franklin-Keogh (Clockwise Credit Union)

The YPN is delighted to host its flagship event, which launched the Network back in 2019. We will welcome back to the Network, The Co-op Credit Union's, Andy Davey who will lead a session on personal development, Emma Keogh from Clockwise Credit Union will lead on a session focussed on managing upwards. Also, founder and voice behind the globally recognised eLeadership Academy™, Sandra McDowell will help YPs understand sounding the alarm that brain health is under threat. In her talks, she captivates audiences by blending theory, story and practice to help people and organisations increase their performance by harnessing the untapped power of the brain.

## Saturday 16 March - continued

10:00 - 11:00 | **Breakout 13**

### **Affordability Handbook -** Dr Andrea Fejos (University of Essex)

Andrea will discuss the draft Guide on affordability assessment that aims to fill in the current legal gap on the absence of affordability rules. The guide sets out general principles and specific rules for small value short term credit, the presentation will set out these including explaining their rationale. The Guide was created in conversation with representatives of the credit union sector and with input from ABCUL and the Financial Ombudsman Service. Participants will have a chance to share their views on the proposed rules and principles during the session. We will also look at the recent increase in affordability complaints, and discuss how different credit unions are handling these.

10:00 - 11:00 | **Breakout 14**

### **Credit Union Insurance Developments - the Future of Member Protection -** Paul Walsh (CMutual)

Promising to be an enlightening experience filled with invaluable insights that can shape the future of your business, this session provides:

- A look at our Member Life Benefit Program, aimed at enhancing benefits for Credit Union members through low-cost end-of-life cover. We'll discuss our newly formulated user group, the sustainability of future rates, and our ability to tailor programs to fit your credit union's specific needs.
- An introduction to our new Online Portal, a user-friendly platform empowering credit unions to manage their premiums, update cover details, submit claims, and track payments seamlessly.
- A glimpse into the imminent roll-out of Peopl Insurance in the UK, offering fair and affordable life, home, travel and motor insurance designed specifically for credit union members.

10:00 - 11:00 | **Breakout 15**

### **Shaping the Future Together: Co-Designing Digital Transformation with Central Liverpool, South Manchester, and Notts & Lincs Credit Unions -** Maarten Rooney (Singlify)

Join us for an enlightening panel discussion featuring leaders from Central Liverpool Credit Union, South Manchester Credit Union, and Notts & Lincs Credit Union, alongside Singlify. We'll share the collaborative journey of our co-design project in 2023, focusing on the lessons learned, the challenges navigated, and our collective vision for digitizing credit union operations to enhance member services.

10:00 - 11:00 | **Breakout 16**

### **Intelligibility - Are you Compliant? -** Minesh Patel (Amplified Global)

Founder of a novel language, intelligibility & simplification technology. Working with regulators and cross sector organisations to ensure their customers better understand and act on the information they have read and are better off for having done so. Minesh has a number of hidden disabilities and is a multi -sector pioneer in digital solutions.

This interactive session will delve into:  
Your legal obligations, intelligibility vs readability, understand your customers, practical steps to help create better comms.

10:00 - 11:00 | **Breakout 17**

### **HR - Difficult Conversations -** Emma Franklin-Keogh (Clockwise Credit Union)

10:00 - 11:00 | **Breakout 18**

### **Building Employer Engagement -** Sean Lynch (Citysave Credit Union)

In this session, Sean will aim to share Citysave's experiences of what has and has not worked when engaging and managing local employer partners. Key areas will cover but is not limited to: getting the CU ready, what messaging to focus on and how to keep momentum.

11:15 - 11:45 | **Special Guest Speaker -** Andy Burnham (Mayor of Greater Manchester)

Andy was elected Mayor of the Greater Manchester City Region promising an era of economic localism. He is a member of the Co-operative Party and is committed to supporting the development of co-operatives as a means of delivering better economic and social outcomes for the people of Greater Manchester.

Speaking at the annual conference back in 2018, Andy spoke about the vital role of credit unions in the social economy play and how important it is that people saving with their local credit union creates a social impact throughout communities, which is typified by his pledge to speak to delegates of our conference this month in Manchester.

11:45 - 12:15 | **Plenary Address** - Samantha Beeler (President of the League of Southeastern Credit Unions & Affiliates)

12:15 - 12:45 | **Plenary Address - DEI in Action: Building Inclusive Cultures**  
ABCUL Inclusivity Group Presents Sandra McDowell (CU eLeadership Academy)

Learn essential practices for building inclusive cultures and leading workplace diversity, equity, and inclusion. Leaders will learn to leverage insights from cognitive science to understand diversity, bias, belonging, and allyship. Within the session, Sandra shares insights about the social brain, psychological safety, and techniques for inclusive leadership.

12:45 - 13:00 | **Close & Wrap Up** - ABCUL CEO, Robert Kelly

13:00 - 14:00 | **Lunch & Networking**

14:00 - 16:30

**ABCUL Annual  
General Meeting**

14:00 - 15:00 | **Breakout 19 - Demonstrating the Credit Union Difference: the Importance of Social Impact Reporting**  
Nick Money & Paul Jones (Swoboda Research Centre)

In recent years, several credit unions have produced social impact reports, to show how they have been a positive influence in their communities. In this workshop, Paul Jones and Nick Money from Swoboda Research Centre will explain why measuring and reporting on social impact – the credit union difference - can be beneficial for credit unions. Paul and Nick will also consider some of the ways of approaching social impact and the issues that can arise. There will be an opportunity to hear from credit unions who have been there and done it, with a Q&A opportunity facilitated by Paul and Nick. Attendees at this workshop will come away with a better understanding of what social impact reporting means and inspired to consider it for their credit union.

15:30 - 16:30 | **Breakout 20 - YPN Masterclass on Credit Control**  
YPN Steering Committee & Expert Guests

In this breakout session (which runs parallel to the ABCUL AGM) the Young Professionals Network will lead a conversation about credit control. Young Professionals are particularly encouraged to attend but it is relevant to all. Along with the YPN committee, Sharon Platt (Enterprise Credit Union) and Mark Taylor (Wilkin Chapman) will have an open Q&A about credit control and how to get it right.

19:00 - late | **Evening Gala Celebrations - CU Futures Graduation & Entertainment**



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