

ABCUL Annual Conference and AGM 2010

Friday 12 - Sunday 14 March 2010
Hilton Hotel, Blackpool

**Building a picture
of the future...**



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 CUNA MUTUAL GROUP

THE ABCUL ANNUAL CONFERENCE AND AGM IS THE LARGEST EVENT IN THE BRITISH CREDIT UNION CALENDAR. IT PROVIDES THE OPPORTUNITY FOR CREDIT UNION BOARD MEMBERS, STAFF AND VOLUNTEERS TO HEAR FROM A WIDE RANGE OF SPEAKERS, DISCUSS THE ISSUES THAT ARE IMPORTANT TO THEM AND NETWORK WITH OTHERS FROM THE MOVEMENT

Who should attend?

Everyone involved in or with credit unions!

This conference offers a programme for people from every size of credit union. It is also a great opportunity for people wanting to learn more about credit unions, their work and their potential.

Exhibition

The exhibition gives you the opportunity to meet credit union partners and suppliers. Take advantage of a relaxed atmosphere to discuss your credit union's needs with current suppliers and seek new partnerships.

Please see the conference programme for opening times.

Contact ABCUL for more details: conferences@abc.ul.org

Dinners and Entertainment

Friday and Saturday night dinners, including live entertainment at the Hilton are included in the full weekend package option.

The programme

FRIDAY 12 MARCH

13.00 – 18.00

Registration and Exhibition

14.00 – 18.00

PEARLS Surgery

14.00 – 17.00

Training Courses

(T1, T2, T3, T4)

Refreshments on arrival

14.00 – 17.30

AGM Voting Card Desk Open

15.30 – 16.00

Refreshments

19.00 – 19.30

Pre-Dinner Speakers

Antony MacRow-Wood,
ABCUL President

Grzegorz Bierecki, National Association
of Cooperative Savings and Credit Unions

19.30 until Late

Dinner and Entertainment

SATURDAY 13 MARCH

ALL DAY Exhibition

08.45 – 17.00

Registration/Information Desk

09.00 – 18.00

PEARLS Surgery

09.00 – 10.15

Plenary Session:

FSA CONSULTATION – THE NEXT STEPS

10.15 – 10.45

Refreshments

10.30 – 14.30

AGM Voting Card Desk Open

10.45 – 12.00

WORKSHOP SESSION 1

(W1, W2, W3, W4)

12.00 – 13.00

Lunch

13.00 – 14.15

WORKSHOP SESSION 2

(W5, W6, W7, W8)

14.15 – 14.45

Refreshments

14.45 – 17.15

ANNUAL GENERAL MEETING

19.00

Pre Dinner Speakers

Rt. Hon. Ian McCartney MP
Paul Walsh, CUNA Mutual Group

19.30 until Late

Dinner and Entertainment

SUNDAY 14 MARCH

09.00 – 14.00

Exhibition

09.00 – 14.00

PEARLS Surgery

09.15 – 10.30

WORKSHOP SESSION 3

(W9, W10, W11, W12)

10.30 – 11.00

Refreshments

11.00 – 12.30

Debating Session:
DOES THE BRITISH CREDIT UNION
SECTOR NEED A STABILISATION FUND?

12.30

Lunch

Training Courses

Friday 14.00 - 17.00

COURSE

OVERVIEW

T1 CAN'T PAY, WON'T PAY? (ENGLAND & WALES)

DEBT REMEDIES AND ENFORCEMENT OPTIONS (ENGLAND AND WALES)

This course starts off by examining enforcement options for credit unions seeking to recover bad debts, with a focus on those available in England and Wales. Practical strategies will be discussed to help the credit union maximise its chance of successfully recovering its members' money. The course will include a review of arguments that can be used to support the contention that credit union loans should be treated as priority debts.

The second half of the course explores the options for your members to get out of debt. Participants look at the variety of debt remedies available in England and Wales.

Recommended for:

Managers, Loan Officers and Credit Controllers, Board and Credit Committee members in credit unions in England & Wales.

T2 CAN'T PAY, WON'T PAY? (SCOTLAND)

DEBT REMEDIES AND ENFORCEMENT OPTIONS (SCOTLAND)

This course follows the structure of the course above but focuses on the debt remedies and enforcement options available in Scotland.

Recommended for:

Loan Officers and Credit Controllers, Board and Credit Committee members in credit unions in Scotland.

T3 ARE YOU READY FOR THE WORST?

BUSINESS CONTINUITY AND DISASTER RECOVERY

Did you know...

- In the UK, only 45% of businesses have a business continuity plan.
- Of those businesses that do have a plan, only 57% of them test it annually to ensure that it works.
- Of those organisations that suffer a major business disruption (but don't have a continuity plan in place) 70% go out of business within 18 months of the incident taking place.

Aside from the fact that there is now a regulatory requirement for credit unions to have a robust business continuity plan in place covering various disruption scenarios, more importantly it makes very sound business sense to help secure the future sustainability of your business following a serious disruption. This course explores the development of a business continuity plan as a document containing information designed to restore your credit union to as near to a "business as usual" scenario as possible following a significant interruption to business.

Recommended for:

Managers, Board members and anyone concerned with business continuity.

T4 LOOKING AFTER THE PENNIES...

FINANCIAL PLANNING IN THE CREDIT UNION

The Board has the responsibility for setting out the direction that it wishes the credit union to take and will have aims that it wants to achieve over differing time frames, eg, 1-3-5 years, with benchmark business levels factored in to see if the actual development matches the desired expectations at any particular point in the plan. To this end an accurate realistic budget setting process also needs to be carried out.

Taking the next stage on from the basic and intermediate level of Financial Analysis, this course looks in more detail at the process of financial planning and reporting and will cover:

- Financial Analysis
- Key Performance Ratio
- Financial Planning
- Monitoring Budgets
- Management Reports

Using practical exercises you will develop an understanding of financial planning and monitoring at a more advanced level.

Recommended for:

Managers, Board members and financial officers in the credit union.

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Plenary Session

Saturday 09.00 – 10.15

FSA CONSULTATION – THE NEXT STEPS

LINDA WOODALL, HEAD OF DEPARTMENT, INVESTMENTS, SMALL FIRMS AND CONTACT
CHRIS HIBBEN, SENIOR MANAGER - PRUDENTIAL POLICY DIVISION

When we meet in March the FSA will have completed the biggest review of credit union regulation since it took over the sector in 2002. Come and hear about the main issues arising from the consultation, the likely next steps and what this will mean for your credit union.

Workshops

Saturday 10.45 – 12.00

WORKSHOP SESSION 1

COURSE

OVERVIEW

W1 PROVIDING FINANCIAL SERVICES FOR GROUPS & BUSINESSES

SPEAKER TO BE ANNOUNCED

Credit unions will not be limited to providing services to individuals when the law changes next year. But corporate members, from small community groups to larger businesses, have very different needs. This session is aimed at helping credit unions understand the challenges involved in meeting the demands of these new members.

W2 TOOLS FOR THE NEW REGIME

ABCUL STAFF MEMBER

ABCUL is starting work on a major rewrite of the ABCUL Model Rulebook which will help credit unions pick and choose the new opportunities available to them through new legislation. We are also building a range of tools to help credit unions meet the opportunities and challenges that legislative and regulatory change will bring. Come and find out about this work and feed in your ideas for what you need from your trade association in this major time of change.

W3 FILLING THE GAP – EXPANDING THE COVERAGE OF YOUR CREDIT UNION

PETER BUSSY, ABCUL

Whether you're thinking of extending your common bond to new groups of people or joining together with other credit unions through merger, there's much more to think about than form filling. Peter has many years experience of helping credit unions change and grow. He has carried out and commissioned many feasibility studies and development plans for clients including local authorities and national membership organisations. In this workshop he will take you through the steps you need to take so you have all the information you need to fully consider your options.

W4 UNLOCKING THE POTENTIAL WITH TRAINING & COACHING

CHRIS CANHAM, ABCUL

This workshop will give managers, team leaders and training officers the chance to explore the different options available for developing the skills and knowledge of staff and volunteers. Learn how effective training management and planning combined with other techniques such as mentoring and coaching can help build a team capable of meeting all the challenges your credit union may face.

Workshops

Saturday 13.00 – 14.15

WORKSHOP SESSION 2

COURSE

OVERVIEW

W5 DEMONSTRATING THE VALUE OF CREDIT UNIONS TO LOCAL GOVERNMENT – CENTRE FOR LOCAL ECONOMIC STRATEGIES

RICHARD MUSCAT, CLES

From next year, a new economic assessment duty will require all top tier and unitary local authorities to carry out a full economic assessment of their locality. CLES have led work in this area and their resilience model encourages Local Authorities to work towards understanding all the parts of their economy of which the credit union is an integral part rather than just concentrating on the commercial sphere. This workshop will help you understand the composition of a resilient economy and provide methods to help you demonstrate the worth of your credit union to your local economy and the local authority.

W6 INTEREST BEARING SHARES - WHAT YOU NEED TO BE ABLE TO OFFER FIXED INTEREST TO YOUR SAVERS

SPEAKER TO BE ANNOUNCED

When legislation changes, many credit unions will be able to choose to offer interest on savings, rather than a dividend. This workshop will help you decide whether this is an option for you and give you information on the systems and tools your credit union will need to put in place to take advantage of this change.

W7 INSURANCE MATTERS: PROTECTING CREDIT UNION & MEMBER VALUE IN AN UNCERTAIN WORLD

ALAN DODDS & PAUL WALSH, CUNA MUTUAL

As we go about our day-to-day business we are continually faced with risks. When we talk about "risk" we mean the possibility that something may happen which we do not want, or in some cases expect to happen. CUNA Mutual helps deal with these risks, providing financial stability and security in an increasingly uncertain world. This workshop will provide you with the information and insight to deliver effective protection for your members, improve the financial health of your credit union and reduce risk as new frontiers created by legislation and external market forces are reached.

W8 BUILDING PARTNERSHIPS WITH EMPLOYERS & HOUSING ASSOCIATIONS

**LAURA BOSTOCK, RIVERSIDE HOUSING
LYNN WIGGANS, RIVERSIDE HOUSING
CATHRYN COTTERILL, HOME RETAIL GROUP**

When legislation changes, credit unions will be able to add in new membership groups to their common bonds, including nationwide employers and housing associations. These exciting new opportunities will mean that credit unions have to present clear, targeted proposals to large organisations with high standards. Delegates attending this session will hear what will be expected of them from people who are regularly on the receiving end of pitches and presentations.



Workshops

Sunday 09.15 – 10.30

WORKSHOP SESSION 3

COURSE

OVERVIEW

W9	A BRIGHT FUTURE? WHAT DOES THE SECTOR NEED TO THRIVE?	MARK LYONETTE, ABCUL Credit unions have received support in various forms over the last decade from UK and devolved Governments. An election is due in the next few months and tightened Government budgets are expected whatever the result. Come to this session and discuss what credit unions need from Government and what should we, as a sector, be calling for over the next decade?
W10	PROVIDING FINANCIAL SERVICES FOR GROUPS & BUSINESSES	SPEAKER TO BE ANNOUNCED This is a repeat of session W1
W11	INTEREST BEARING SHARES - WHAT YOU NEED TO BE ABLE TO OFFER FIXED INTEREST TO YOUR SAVERS	SPEAKER TO BE ANNOUNCED This is a repeat of session W6
W12	THE CREDIT UNION CURRENT ACCOUNT - ALL YOU NEED TO KNOW	JAMES MORAN, ABCUL, PLUS REPRESENTATIVES FROM THE CREDIT UNION BANKING COMMUNITY The Credit Union Current Account (CUCA) was first launched in 2006 by nine credit unions. Those founder credit unions have since been joined by a further 15 to offer the service. ABCUL is now looking to encourage more credit unions to consider introducing this service to their members. Clearly a key consideration for any credit union looking at the service is the means to obtain external funding to support their initial investment and to cover any deficit until the service reaches breakeven. This workshop will answer your questions about the CUCA, provide a business plan for the project and advise you about funding. There will also be the opportunity to speak to credit unions who are already offering the product.

Debating Session

Sunday 11.00 – 12.30

DOES THE BRITISH CREDIT UNION SECTOR NEED A STABILISATION FUND?

PANEL TO INCLUDE REPORT AUTHOR PAUL JONES (LIVERPOOL JOHN MOORES UNIVERSITY) AND A REPRESENTATIVE FROM THE FSA

At last year's AGM, members asked the ABCUL Board to look into the possibility of developing a stabilisation fund for credit unions in Great Britain, and to report on its findings at the AGM in 2010. Paul Jones from Liverpool John Moores University was commissioned to carry out a comprehensive study, exploring international examples and talking to a range of interested parties in Britain. This session will give ABCUL members an opportunity to find out about the research and its recommendations and contribute to a wide ranging discussion with an invited panel.

Come along and visit the ABCUL Learning Centre. We're open all weekend!

AT THE ABCUL LEARNING CENTRE YOU WILL BE ABLE TO SEE FREE PREVIEWS OF ANY OF OUR SELF PACED COURSES AND EXPLORE THE VIRTUAL CLASSROOM LIVE.

Not taken part in a virtual training course before?

Do you have little or no hands on experience of computers? Would you like a gentle introduction to the world of online training? We will be hosting fun online sessions to help the total beginner gain confidence in being able to take part in virtual courses. And everyone who takes part in these sessions will have the chance to win a Nintendo DS Lite!

Why choose online courses?

ABCUL virtual classroom courses are designed to complement our other courses and improve accessibility to credit union staff and volunteers. Courses cover topics relevant to credit unions that can be studied in the comfort of your own home or office with live interaction with the trainer and other learners.

ABCUL self-paced learning is the ideal way to up-skill already busy staff and volunteers by offering study at a pace that suits the individual

learner. Once you register on one of our self paced courses you have access to high quality course materials and links as well as the support of our web training team.

We can also offer bespoke classroom or online training to suit your needs and would be delighted to discuss any specific requirements you may have.

ABCUL Classroom Training

ABCUL has developed a range of training products for credit unions that aim to enhance the skills and knowledge of directors, volunteers and employees. Training takes place within the credit union, locally, regionally or at one of many ABCUL seminars and conferences. Training materials and associates provided by ABCUL have a reputation of high quality training that regularly receive positive feedback.

At the ABCUL Learning Centre you will be able to have a look at our latest brochure for classroom training courses throughout Great Britain.

So come along and see us in the exhibition area and have a chat with the training team about how you can encourage your fellow directors, staff or volunteers to get more involved in training.



Have you had the PEARLS Experience?

HEARD OF PEARLS, BUT STILL NOT SURE WHAT IT IS? DO YOU WANT TO KNOW WHAT PEARLS SAYS ABOUT YOUR CREDIT UNION? FANCY A MONTHLY REPORT ON YOUR CREDIT UNION, BUT NOT SURE WHAT YOU NEED TO DO?

Then book a PEARLS Surgery, with PEARLS Analyst David Batten. Surgeries are confidential, last about an hour, and are your opportunity to find out more about PEARLS and how it can help you identify your credit union's strengths and weaknesses. Interested? Then book now as places are limited and allocated on a first come first served basis. Just send an email to david.batten@abcul.org with your name, your credit

union, your preferred timeslot and an indication of what you want to get from the surgery. Surgeries can be booked during the following times:

Friday 12 March 14.00 - 18.00
Saturday 13 March 09.00 - 18.00
Sunday 14 March 09.00 - 14.00

Booking Information

Closing date for all bookings: Monday 1 March 2010.

Options	Rates are non residential. Please book accommodation separately.	
	Member	Non-member
Full Weekend Includes training courses, workshops, lunches, refreshments, Friday and Saturday night dinners at Hilton.	£225	£424
Friday Day Includes training courses and refreshments. DOES NOT include Friday night dinner.	£50	£75
Saturday Day Includes lunch, refreshments and workshops. DOES NOT include Saturday Night dinner.	£90	£235
Sunday Includes lunch, refreshments and debating session.	£90	£235
Friday Dinner at Hilton For spouses, partners, guests, or AGM only attendees (if required).	£35	£35
Saturday Dinner at Hilton For spouses, partners, guests, or AGM only attendees (if required).	£35	£35
AGM only* (no lunch provided, bar snacks available at delegates own cost).	£0	£0

Rates include VAT and are non residential. Book your accommodation separately direct with the hotel.

*AGM

AGM only is FREE to attend and includes teas and coffees only during AGM. If you are attending this and are not booking a place at the Conference, you cannot attend workshops, meals or any other conference activities.

Accommodation

The Conference fee **does not** include accommodation. You are responsible for booking your own accommodation.

Hilton Hotel 01253 623 434

The Conference is at the Hilton. This is one of Blackpool's best hotels, and is a 4 star venue with leisure facilities and free parking for residents. Bedrooms are available on Friday and Saturday evening:
£72.00 single occupancy per person per night
£52.00 twin/double room per person per night
Rates include breakfast.

Imperial Hotel 01253 623 971

Bedrooms are also available at the nearby Imperial Hotel. Rates are the same as the Hilton and also include breakfast.

To book either hotel complete the enclosed hotel booking form and send direct to the hotel of your choice, not ABCUL.

Conference Bookings:

Conference bookings including training and workshop selections go direct to ABCUL.

Please complete the enclosed conference booking form and return to:

ABCUL Conferences
Holyoake House
Hanover Street
Manchester
M60 0AS

t: 0161 832 3694

f: 0161 832 3706

e: conferences@abcul.org

Cancellations

All cancellations must be notified in writing to ABCUL head office. Substitutes welcome.

See booking form for cancellation terms.

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