



## ABCUL Annual Conference & AGM 2012

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The **co-operative** bank  
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 CUNA MUTUAL GROUP

9th - 11th March 2012  
The Royal York Hotel, York



# Welcome

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@abcul.org](mailto:conferences@abcul.org)

## Dinners and Entertainment

Friday and Saturday night dinners including live entertainment at The Royal York Hotel is included in the full weekend package option.

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# The Programme



## Training

ABCUL is delighted to offer a programme of courses aimed at enhancing your conference experience. We believe that your personal development is key to contributing to a successful credit union and to that end this year our training covers a range of topics relevant to credit union managers, directors and officers. Our training is developed with the needs of credit unions in mind and is delivered by presenters experienced in credit unions.

ABCUL offers a comprehensive and affordable training portfolio delivered face to face or in the virtual learning space and is able to give a bespoke service to suit your needs. Our elearning website [www.abculelearning.co.uk](http://www.abculelearning.co.uk) offers a range of courses and information on our bespoke range.

If you want to know more about our training or want to discuss your needs contact [training@abcul.org](mailto:training@abcul.org) or visit the ABCUL stand at conference.

**ABCUL Training**  
Over 6,000 people  
trained over 500  
courses

## Friday 9th March

**09.00 – 18.00**

Registration

**10.00 – 10.30**

Refreshments on arrival (delegates attending training)

**All Day**

Exhibitions

**10.30 – 17.00**

**ABCUL Training**

T1. Effective Management

T2. Risk Management and Fraud Awareness

T3. Financial Controls in the Credit Union

T4. Staff development and appraisals

T5. Lending in a Competitive Environment

**12.00 – 13.00**

Lunch (delegates attending training)

**14.00 – 17.00**

AGM Voting Card Desk Open

**15.00 – 15.30**

Refreshment Break (delegates attending training)

**19.00 – 19.15**

Welcome from ABCUL President

Antony MacRow-Wood

**19.15 – 19.30**

Pre Dinner Speaker

**19.30 Until Late**

Dinner and Entertainment



# The Programme

## Saturday 10th March

### All Day

Registration and Exhibition

### 08.00 – 09.00

Breakfast Session “Wake up with your World Council”  
with Brian Branch WOCCU

*To book a place for this session please register at  
the ABCUL registration desk*

### 09.00 – 10.00

Motivation Session

### 10.00 – 10.15

Refreshments

### 10.15 – 11.45

#### Workshop Session 1

W1. Lessons to be learnt

W2. ABCUL Back Office

W3. Challenges of Universal Credit versus  
credit union opportunity

### 10.30 – 14.30

AGM Voting Card Desk Open

### 11.45 – 13.15

#### Workshop Session 2

W4. Legislation reform & the rule book

W5. “Unlock” working with offenders’ project

W6. Pay day market

### 13.15 – 14.00

Lunch

### 14.00 – 17.00

AGM

### 15.30 – 16.00

Refreshments

### 19.00

Pre-Dinner Speaker

### 19.30 Until Late

Dinner and Entertainment

## Sunday 11th March

### All Day

Exhibition

### 09.30 – 11.00

Speed networking – credit unions telling their story

### 11.00 – 11.30

Refreshments

### 11.30 – 12.45

Plenary – Question time panel

### 13.00 – 14.00

Grab & Go Lunch

### 16.00

Conference Ends

# Training Courses



Friday 9th March, 10.30 – 17.00

## **T1. Effective Management – 10 things you need to know**

Leadership is about making things happen, putting your stamp on the future. Research clearly indicates that leadership skills can be identified and developed through training. In today's busy management environment we sometimes need to stop and reflect on our own management techniques and ask is it working well for the credit union and is working well for myself.

This seminar aims to briefly explore ten important topics of general credit union management. Through a series of discussions, exercises and case studies, this action packed five hour management course presents a review of modern management techniques to hone your skills.

• *This course is ideal for managers and senior employees.*

## **T2. Risk Management and Fraud Awareness – defining and analysing fraud risk**

Most frauds in a credit union are discovered by accident. Your credit union needs to adopt a practical approach to introducing measures to determine the levels of internal risk of fraud and where fraud is suspected to be able to quantify and qualify suspicions.

Presented by an experienced credit union practitioner, participants will explore key internal controls and use practical examples and experiences to create an action plan to take back to the credit union for reducing the risk of fraud.

• *This course is ideal for managers, directors, supervisors and individuals responsible for risk management.*

## **T3. Financial Controls in the Credit Union – essential accounting controls**

How important are financial controls in the credit union? What are the essential accounting controls? Financial control is important in any business and credit unions are no exception.

This seminar will explore the implementation of effective financial controls and practices in the credit union. Participants will look at the credit union accounting cycle and the details of financial controls.

• *This course is ideal for managers, treasurers and employees responsible for the finance functions in the credit union.*

## **T4. Staff development and appraisals**

The most important resource in your credit union is your people. Giving proper and effective support and offering the right development will benefit not only them as individuals but would enable them to achieve their potential and contribute to the provision of excellent service to your members.

This workshop would provide guidance, hints and tips on understanding and identifying development needs, appraisal and developing and coaching people.

• *This course is ideal for managers and team leaders.*

## **T5. Lending in a Competitive Environment**

Have you ever looked at what the rest of the lending market is doing? Competitor analysis is an essential part of lending practice and helps you to understand what you members want from a lending product.

With the aid of an experienced trainer you will explore the current lending market in the UK and explore the issues and trends that affect the market. Aligning this knowledge with credit union lending ethos and practice the course will look at what the needs of your members are, who else meets those needs and explore the competitive advantage of credit unions.

• *This course is ideal for managers, directors and employees responsible for the lending function.*

# Booking Information

Closing date for all bookings: 1st March 2012

Rates include VAT and are non residential  
Delegates must book their own accommodation directly with the hotel.

	Member	Non-member
<b>Option 1</b> Full Weekend starting Friday Night with dinner including Saturday/Sunday workshops, lunches, refreshments, and Saturday night dinner. <b>No training is included in this rate.</b>	£225	£425
<b>Option 2</b> Full Weekend including training on Friday, dinner both Friday & Saturday night and choice of Saturday/Sunday workshops, lunches, refreshments.	£275	£575
<b>Option 3</b> Friday Day Only Includes training courses, Lunch and refreshments. DOES NOT include Friday night dinner.	£50	N/A
<b>Option 4</b> Saturday Day Only Includes workshops, lunch, and refreshments. DOES NOT include Saturday Night dinner.	£90	£235
<b>Option 5</b> Sunday Day Only Includes workshops, lunch, and refreshments.	£90	£235
<b>Friday Dinner</b> Friday Dinner at The Royal York For spouses, partners, guests, or AGM only attendees (if required).	£40	£40
<b>Saturday Dinner</b> Saturday Dinner at The Royal York For spouses, partners, guests, or AGM only attendees (if required).	£40	£40
<b>AGM only*</b> (No lunch provided, bar snacks available at delegates own cost).	£0	£0

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

## The Royal York Hotel

The Conference is at The Royal York Hotel. This is one of York's best hotels, and is a 4 star venue with leisure facilities and free parking for residents.

## Accommodation

A minimum booking of two nights stay is only available Friday and Saturday evening (if you require additional nights please contact the Hotel directly for rates and availability).

The bed and breakfast rate is £90 per room per night. Rates include breakfast. Double occupancy available at no extra charge.

To book your accommodation at The Royal York Hotel please follow link via [www.principal-hayley.com/browse-our-hotels/the-royal-york-hotel.aspx](http://www.principal-hayley.com/browse-our-hotels/the-royal-york-hotel.aspx)

The promotion code is **ABCUL**

A credit/debit card is required as guarantee.

Alternately you can call Susan Barker – Senior Reservationist on direct dial 01904 688618 or email: [susan.barker@principal-hayley.com](mailto:susan.barker@principal-hayley.com)

## Local Hotels

Alternative accommodation is also available at the nearby local hotels all within a 5 minute walk of the venue, a list of hotels can be found on [www.visitryork.org/](http://www.visitryork.org/)

Or email [info@visitryork.org](mailto:info@visitryork.org) or by calling 01904 550099

**Please remember to 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.

# Registration Form

## Annual Conference & AGM 2012

### ATTENDING DELEGATE DETAILS

\*\* Name: \_\_\_\_\_  
\*\* Credit Union/Organisation: \_\_\_\_\_  
\_\_\_\_\_  
\*\* Postal address: \_\_\_\_\_  
\_\_\_\_\_  
\*\* Postcode: \_\_\_\_\_  
\*\* Contact Number: \_\_\_\_\_  
\*\* Email: \_\_\_\_\_  
\*\* Job Title: \_\_\_\_\_

*\*\* In order to process your booking form please complete all the above mandatory fields.*

### BOOKING OPTIONS

Bookings close 1st March 2012

Tick option required

	Member	Non-member
<b>Option 1</b>	<input type="checkbox"/> £225	<input type="checkbox"/> £425

Full Weekend – No Training included

<b>Option 2</b>	<input type="checkbox"/> £275	<input type="checkbox"/> £575
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Full Weekend – Including Training

#### Option 3

Friday Day (Training) (Friday dinner not included)	<input type="checkbox"/> £50	<input type="checkbox"/> N/A
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#### Option 4

Saturday Day (Saturday dinner not included)	<input type="checkbox"/> £90	<input type="checkbox"/> £235
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#### Option 5

Sunday Day	<input type="checkbox"/> £90	<input type="checkbox"/> £235
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### Additional Requirements

Friday Night Dinner	<input type="checkbox"/> £40	<input type="checkbox"/> £40
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Saturday Night Dinner	<input type="checkbox"/> £40	<input type="checkbox"/> £40
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AGM Only	<input type="checkbox"/> £0	<input type="checkbox"/> £0
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### TRAINING COURSES

Training courses are allocated on a first come first served basis  
Please give us your first and second choice.

Friday 9th March, 10.30 – 17.00

	1st Choice	2nd Choice
T1. Management	<input type="checkbox"/>	<input type="checkbox"/>
T2. Risk Management and Fraud Awareness	<input type="checkbox"/>	<input type="checkbox"/>
T3. Financial Controls in the Credit Union	<input type="checkbox"/>	<input type="checkbox"/>
T4. Staff Development and Appraisals	<input type="checkbox"/>	<input type="checkbox"/>
T5. Lending in a Competitive Environment	<input type="checkbox"/>	<input type="checkbox"/>

### WORKSHOPS

No advance booking required. Workshops are allocated on a first come first served basis.

### PAYMENT

Total £ \_\_\_\_\_

Cheque attached: Cheque No. \_\_\_\_\_

BACS payment: Ref. \_\_\_\_\_

Sort Code: 08-90-00

Account: 50116821

The Co-operative Bank plc, 1 Balloon Street, Manchester M60 4EP

Quote name of credit union as reference and advise ABCUL  
you are paying by BACS

### Online booking

If you wish to book online please go to [www.abcul.coop/events](http://www.abcul.coop/events)  
for details which are listed under Events and Conferences

Invoice – state invoice address below if different from  
postal address

Invoice address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_

*I agree to the terms and conditions stated on this booking form*

### Notes

- No refunds for cancellations less than 10 days before the conference.
- Substitute delegates welcome.
- **Full payment has to be made before conference. Payments not received will result in entry being denied.**

IPS reg: 23136R VAT reg: GB 759 350406

### IMPORTANT: VOTING AT THE AGM

Are you a voting delegate?  Yes  No

If yes, complete and return your voting delegate form to register your vote. You cannot vote if you have not returned your form. Keep a copy of the form for your records.

Voting form available from Judith McKenzie

Tel: 0161 819 6965

Email: [Judith.mckenzie@abcul.org](mailto:Judith.mckenzie@abcul.org)

### DIETARY REQUIREMENTS

Yes  No

Details if yes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### ADDITIONAL NEEDS

Give details: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



[www.abcul.coop](http://www.abcul.coop)

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ABCUL (Association of British Credit Unions Limited) is a member of the World Council of Credit Unions Inc.  
Industrial and Provident Societies Act Reg No. 23136R