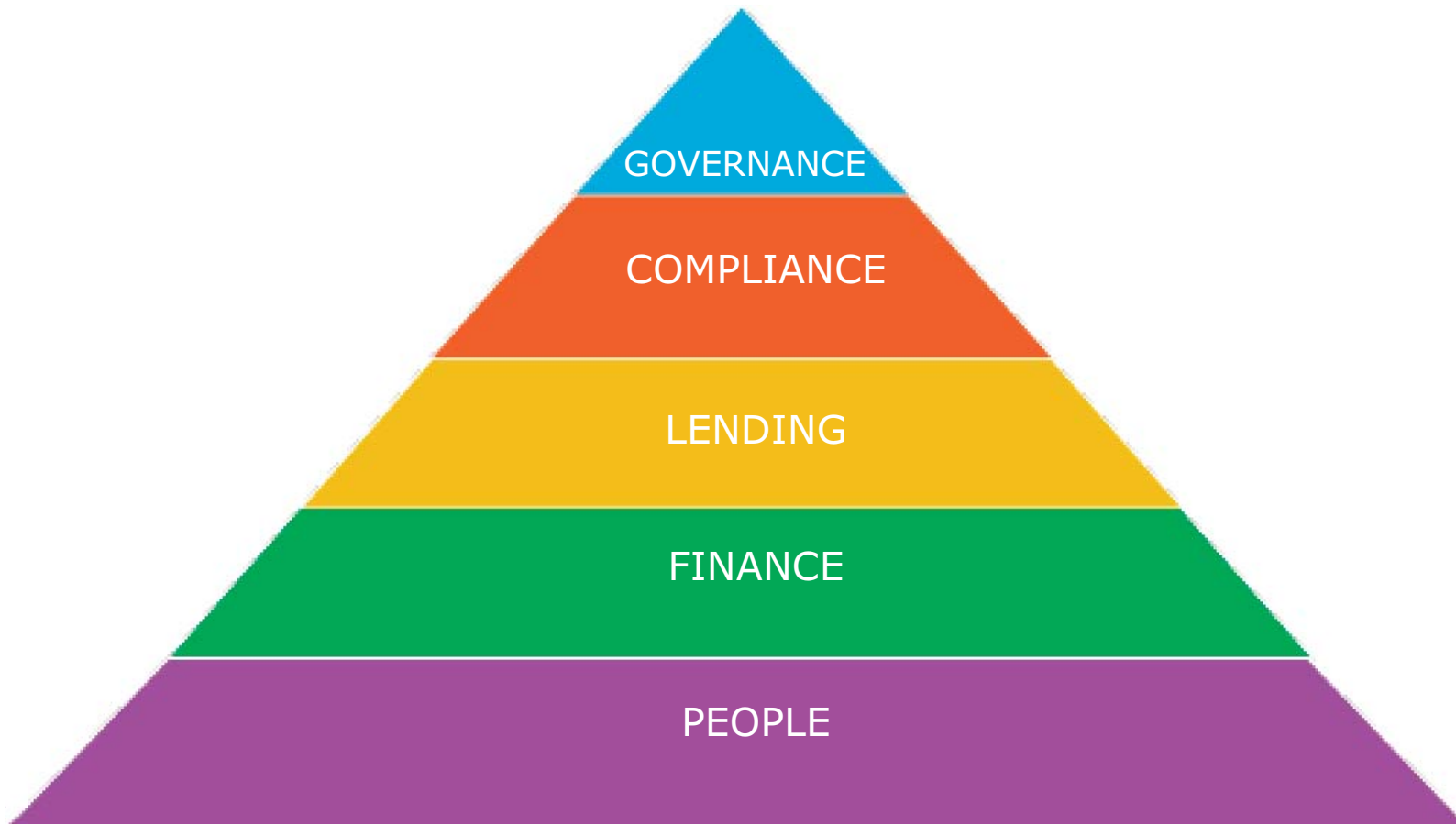


# Building Your Skills



**Training courses designed  
specifically for credit unions**

**[www.abculearning.coop](http://www.abculearning.coop)**

**0800 954 0661**



## ABCUL The Association of British Credit Unions Ltd

The only trade body that regularly meets with devolved and UK governments and the EU;

Representing the vast majority of credit unions in Britain;

Highly skilled staff and directors throughout Britain;

Developer and administrator of the Credit Union Current Account on behalf of credit unions;

Developer of more partnerships and resources than any other credit union support body;

Administrator of the Credit Union Foundation;

Developer of the Code of Governance for Credit Unions;

The home of Delta; Development, Education and Learning Through ABCUL

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.

ABCUL also offers a consultancy service that includes business development assistance, governance, feasibility studies, mentoring and technology.

Training materials and associates provided by ABCUL have a reputation of high quality training that regularly receives positive feedback.

The Code of Governance for Credit Unions forms the basis for good practice within credit unions in:

- Compliance and Continuity
- Integrity and Accountability
- Skills and Ability
- Structure and the Principles of Good Governance

ABCUL is committed to developing the capacity of credit unions to deliver an excellent service to their members.

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

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Whilst every effort is made to run the events contained in this brochure, ABCUL reserves the right to alter details including dates & venues of any event subject to the terms & conditions outlined on page 20.

ABCUL is not responsible for the result of any actions taken as a result of attendance at any training sessions it provides. ABCUL also reserves the right to alter the content of any course as necessary.

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## Welcome to this latest edition of the ABCUL Training Brochure

Practical Topics Relevant to Credit Unions

New Courses For 2009/2010

Training Available Around Great Britain

Easy Booking by Phone or On-line

This prospectus contains a wide range of learning opportunities for individuals in the credit union sector. This has been developed in consultation with credit unions, chapters and experts all of whom have contributed to the contents of this brochure.

We hope you find these new opportunities for personal development as exciting as we do and we would welcome your feedback, comments and ideas for future training developments.

All your comments should be directed to **training@abcul.org** with 'feedback' as the subject line.

### Growth Fund Provider?

If you are a Growth Fund provider you pay the **ABCUL member rate** stated for the course. Reimbursement of the cost will be available on receipt of signed proof of attendance of course.

Reimbursements are currently available until March 2010.

### Not a Growth Fund Provider?

Your ABCUL Chapter may be able to assist with bursaries. Contact your Chapter Officer for details. If you do not have your Chapter details contact [chapters@abcul.org](mailto:chapters@abcul.org)

welcome

## Booking onto a Course Could Not be Simpler

You can call to check availability for the course you want to attend. You can reserve a place over the phone or by e-mail but confirmation of your place will be given only on receipt of booking form and payment.

Or why not book online. All our courses can be found and places reserved at:

**[www.abculearning.coop](http://www.abculearning.coop)**

### Dates and venues

For dates and venues for courses go to the At a Glance Calendar on page 18.

**To check availability contact  
0161 819 6935**

**or e-mail  
[training@abcul.org](mailto:training@abcul.org)**

### Paying your Course Fee

Payment by post is accepted by cheque made payable to ABCUL and accompanying the booking form.

Payment on our website may be made using a debit or credit card. You can even order your place on the website and pay by post.

You can also pay by BACS; details on the booking form.

The cost of each course is indicated in the price box and includes course fee, lunch, refreshments and materials.

Accredited courses require additional registration fees and information on these can be found in the course details.

## Terms & Conditions

For full terms & conditions see page 20

## Classroom Courses

All of our classroom courses are delivered in quality venues and by skilled and knowledgeable trainers. All courses start at 10am and finish at 4.30 pm unless otherwise stated.

## Our Trainers

**All ABCUL Courses are delivered by experienced Associates who understand credit unions.**

Individual Associates have specialist skills and knowledge on the course topics they deliver and are able to answer your topic specific questions during training.

ABCUL is always interested in recruiting new Associates, particularly those with knowledge and experience of credit unions and lending.

If you want to know more about becoming an ABCUL Associate contact **[training@abcul.org](mailto:training@abcul.org)** for an application pack.

## ABCUL Webinars

Many more courses are available in the virtual classroom. This means you get the benefits of interaction with a live trainer but in the comfort of sitting by your own PC.

See more on the Virtual Training Calendar on page 21.

**Or find out more by visiting  
[www.abculearning.coop](http://www.abculearning.coop)**

## The Director's Introduction to Credit Unions

**Credit union directors are at the centre of credit union governance and hold a unique position as the trustees with the responsibility for protecting the interests of members.**

### Overview

This one day course offers a basic introduction to credit union directorship looking at the environment in which directors must operate. If you wish to go on to study each of the themes in greater detail you can register for the IFS/ABCUL Foundation Certificate for Credit Union Directors and study at your own pace with online learning and home study. For more details visit [www.abculearning.coop](http://www.abculearning.coop).

### Who is it for?

It doesn't matter if you are a newly elected director or have been a director for some time and need a refresher, this course is for you.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- Credit unions in the financial sector
- Roles and responsibilities of directors
- The legal and regulatory environment

### Course content:

- Credit unions in perspective  
A background to the credit union sector
- Roles and responsibilities of directors  
A look at the governance and legal duties of individual directors.
- The legal and regulatory environment  
An outline of the key legislation and the regulatory regime.

Duration: One Day Course Ref: D3

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Leadership in the Credit Union

**The Board of a credit union is the legally responsible governing body and as such has a role in leading the development of the credit union in a professional and effective way.**

### Overview

A seminar looking at vision, communication and leadership styles and how they can they are essential to the strategic development of the credit union.

### Who is it for?

A more advanced course for board members and managers who want to explore board development and leadership qualities.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- Governance in the credit union
- Vision, leadership and how they enable effective governance
- How to develop a leadership strategy

### Course content:

- Governance in the credit union - structures, roles and responsibilities
- Vision - what is vision and how is it achieved?
- Who leads and who manages what?
- The route from vision to strategy to aims to actions
- Developing a leadership strategy

Duration: One Day Course Ref: D8

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Good Governance in the Credit Union

**Good Governance is at the centre of the strategic direction and operation of the credit union.**

### Overview

This seminar explores the credit union governance and the Code of Governance for Credit Unions and discusses implementation and monitoring as well as the importance of stakeholders.

### Who is it for?

Directors and senior managers involved in the governance of the credit union.

### Learning outcomes:

As a result of this seminar you will be able to demonstrate an understanding of governance in the credit union and the involvement of stakeholders.

### Course content:

- What is Governance?
- The Code of Governance for Credit Unions
- Implementation of the Code
- Involving Stakeholders

Duration: One Day Course Ref: D9

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

**Want to book these courses exclusively for your credit union or chapter?**

**See page 20 for more details**

## The Role of the Chairperson

**The role and responsibilities of the chairperson of a credit union.**

### Overview

This course explores the distinct role of the chairperson in the credit union and aims to offer practical advice and techniques for those undertaking this leadership role.

### Who is it for?

A course for current board chairpersons or directors thinking of becoming a chairperson in the future.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the roles and responsibilities of the chairperson in leading the credit union board.

### Course content:

#### Roles & Responsibilities

- Role within the Board
- Characteristics of a chairperson
- Legal responsibilities
- Limits to authority
- Induction & training

#### Role as a Leader, Manager, Figurehead

- Communication and relationship with stakeholders
- Managing the Board
- Chairing meetings

#### Managing the CEO/Manager

- Line management
- Communication
- Supporting and Mentoring

#### Governance

- Credit union structures
- Lines of responsibility
- Good Governance

**Duration:** One Day **Course Ref:** D5

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Strategic Business Planning

**Strategic Business Planning is key to the central role of both directors and managers and drives the credit union forward in its development.**

### Overview

This seminar will emphasise the importance of sound strategic planning and the role of strategic management in ensuring effective decision-making in the credit union.

### Who is it for?

Directors and senior managers involved in the planning strategy

### Learning outcomes:

When the module has been completed you will be able to:

- Describe the link between visioning, goal-setting and decision-making
- Describe the role of strategic planning as part of the total strategic management cycle
- Explain the role of the board in the planning process

### Course content:

- Why Planning is Important for Your Credit Union
- Benefits and Realities of Planning
- Communication
- Steps in the Planning Cycle
- Strategic v Tactical Planning
- Budgeting
- Monitoring and Evaluation

**Duration:** One Day **Course Ref:** D6

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Supervisory Committee & Internal Audit

**Supervisory Committee is unique to the credit union sector and takes on the role of internal audit.**

### Overview

This one day course aims to give a basic introduction to the functions of supervisory and internal audit within the credit union and assist those new to their position get a sound overall introduction to their duties. Better informed Supervisory Committee members will help ensure the credit union operates safely and soundly and provide the best possible service to its members.

### Who is it for?

Everyone involved in the provision of supervisory and internal audit services to the credit union.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the roles and responsibilities in the supervisory role.

### Course content:

- The purpose and structure of the supervisory committee
- The roles and responsibility of members of the supervisory committee
- The design of internal audit plans

**Duration:** One Day **Course Ref:** D4

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## The Strategic Compliance Function

**This course looks at the responsibility of the board for both strategic and operational compliance and introduce the importance of compliance in the credit union**

### Overview

The seminar will aim to reinforce the principles of compliance and explore implementation within the resource constraints of the credit union.

### Who is it for?

Aimed at new directors, managers, supervisors and compliance officers.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the responsibility of the credit union board for the strategic compliance function.

### Course content:

- The key characteristics of the compliance function
- The difference between strategic and operational compliance
- Compliance as a management not a supervisory responsibility
- The 5 key areas and tasks of the compliance function.
- Coordination of compliance areas
- Developing an understanding of resources
- Timetables & tools

**Duration:** One Day **Course Ref:** CI

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Financial Compliance in the Credit Union

**This seminar will outline the requirements for compliance in the financial functions in the credit union**

### Overview

Participants will look at accounting and regulatory compliance requirements and explore calculation of key ratios in detail.

### Who is it for?

A more advanced course for board members, managers and individuals involved in financial operations.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The principles of compliance and the responsibility of the board
- Key areas in financial compliance
- Annual schedule for monitoring compliance

### Course content:

- The definition of compliance
- Financial compliance areas
- Authorisations
- Key ratios
- Arithmetical accounting
- Insurances
- Credit control
- Coordination and implementation

**Duration:** One Day **Course Ref:** CIF

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Governance Compliance in the Credit Union

**Good Governance is at the centre of the strategic direction and operation of the credit union.**

### Overview

This seminar explores the requirements for compliance in the governance functions in the credit union and looks at good practice from within the sector and similar organisations.

### Who is it for?

Directors and senior managers involved in the governance of the credit union

### Learning outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The principles of compliance and the responsibility of the board
- The key areas in governance compliance
- An annual schedule for monitoring compliance

### Course content:

- The definition of compliance
- Governance compliance areas
- Coordination and implementation

**Duration:** One Day **Course Ref:** CIG

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

**Want to book these courses exclusively for your credit union or chapter?**

**See page 20 for more details**

## Risk Management

**A seminar looking at risk and the impact on credit union operations.**

Risk management is a key factor in the operation of a credit union and it is important to understand the concept of risk and how to mitigate or reduce probability and impact of an event occurring.

### Overview

The course will equip the individual with the skills & knowledge required to undertake a risk assessment of all aspects of the credit union's operations

### Who is it for?

Board Directors, and managers responsible for risk management in the credit union.

### Learning Outcomes:

By taking part in this course you will be able to understand the principles and practice of risk management in the context of the credit union environment.

### Course content:

Course content includes:

- The Definition of Risk
- Managing Risk
- Risk Register
- Responsibilities of Individuals

**Duration:** One Day **Course Ref:** R1

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Setting and Implementing Anti Money Laundering Policy

**A guide to developing and implementing Anti Money Laundering Policy in the credit union.**

### Overview

At the end of this course you will feel confident and fully equipped to develop and maintain Anti Money Laundering good practice in your credit union.

### Who is it for?

Directors, supervisors, managers and individuals with responsibility for money laundering prevention policy & practice.

### Learning Outcomes:

By taking part in this course you will be able to:

- Develop policies and procedures to prevent money laundering
- Develop an anti-money laundering strategy for a credit union

### Course content:

This course looks at:

- Money Laundering in Context
- Legal, Regulatory & Compliance Requirements
- Money Laundering Reporting
- Developing AML Policy & Procedures
- An AML Strategy

**Duration:** One Day **Course Ref:** C7

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Succession Planning

**One of the key risks for credit unions is the loss of key directors or managers.**

### Overview

This seminar explores the need for succession planning as a way of managing the risk of loss of key persons in the credit union.

### Who is it for?

Aimed at directors and senior managers involved in the planning strategy.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the need for succession planning as an essential element of strategy.

### Course content:

- The risk of loss of key persons
- Succession plans as part of strategy
- Developing and implementing a succession plan

**Duration:** One Day **Course Ref:** C2

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Treating Customers Fairly

A look at the FSA requirements for Treating Customers Fairly and what the implications are for the credit union.

The session will explore the detail of Treating Customers Fairly and best practice for implementation, evaluation and communication of the initiative.

### Who is it for?

Aimed at directors and senior managers involved in the strategy and operations of the credit union.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the Treating Customers Fairly regulations and the responsibilities of the credit union.

**Duration:** One Day **Course Ref:** C4

**Course Fee** ABCUL member £80 Non ABCUL member £120

## Bookkeeping & Credit Union Accounting

**An introduction to bookkeeping and credit union accounting for those with little or no experience of accounting.**

### Overview

During course you will learn to develop and implement effective financial practices in the credit union. *NB: This course does not include training on electronic accounting systems.*

### Who is it for?

This course is aimed at those with responsibility for accounting & finance in the credit union with only a basic knowledge of accounting.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The basics of financial controls in the credit union
- Financial records
- The final accounts
- Accounting in the credit union context

### Course content:

This course aims to equip participants with knowledge of finance and accounting in the context of the day to day operation of the credit union. Using the monthly accounting cycle and a manual accounting system the course will cover:

- Background to bookkeeping & credit union accounts
- Journals, Ledgers & Cash Books
- Trial Balance, Revenue Account & Balance Sheet
- The Accounting Cycle
- Essential Accounting Controls

**Duration:** One day      **Course Ref:** T1

### Course Fee:

ABCUL member      £80  
Non ABCUL member      £120

## Analysis of Financial Accounts

**The interpretation of credit union accounts and an understanding of key financial ratios.**

### Overview

During the course the trainer will take you through exercises designed to develop your understanding of credit union financial analysis.

*It is recommended that you take the Bookkeeping & Introduction to CU Accounting to benefit from this course*

### Who is it for?

Treasurers, board members and managers involved in production and interpretation of credit union financial accounts.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The financial statements of the credit union
- The relationship between the balance sheet and the revenue account.
- Interpretation of the financial statements
- Key ratios and key performance areas
- Asset & Liability Management

### Course content:

Looking at aspects of accounting reports starting at Revenue and Balance Sheet this course will take the participants through interpretation of accounts and key financial ratios.

Included in this one day course:

- Final Accounts
- Appropriation Account
- Liquidity & Solvency
- Financial Reporting
- Key Performance Ratios
- Asset & Liability Management
- PEARLS™

**Duration:** One day      **Course Ref:** T2

### Course Fee:

ABCUL member      £80  
Non ABCUL member      £120

## Financial Planning & Budgeting

**A more detailed look at financial analysis and the process of financial planning.**

### Overview

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

*It is recommended that you take Analysis of Financial Accounts to benefit from this course.*

### Who is it for?

Treasurers, board members and managers involved in production and interpretation of credit union financial accounts who are in need of a more advanced insight into financial planning.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The annual planning process
- Setting goals
- Analysing priorities in planning
- Cost benefit analysis
- Accruals accounting
- Financial ratios
- Risk

### Course content:

Taking the next stage on from the basic & 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

**Duration:** One day      **Course Ref:** T3

### Course Fee:

ABCUL member      £80  
Non ABCUL member      £120

## Introduction to PEARLS™

**A seminar providing an introduction to PEARLS and its use as a financial monitoring system.**

### Overview

Many different financial ratios and “rules of thumb” have been promoted for financial institutions worldwide, but few have been consolidated into an evaluation program that is capable of measuring both the individual components and the system as a whole. Since 1990, the World Council of Credit Unions has been using a set of financial ratios known as “PEARLS.”

*You must have an understanding of the final accounts to benefit from this course. See [www.abculearning.coop](http://www.abculearning.coop) for online courses on understanding the final accounts.*

### Who is it for?

Board Directors, and managers responsible for strategic and operational management in the credit union.

### Learning Outcomes:

On completion of this session you will be able to:

- Understand the principle benefits of using PEARLS
- Define the terms and key ratios within PEARLS
- Understand the relationship between the CY and the PEARLS report
- Input data from the CY and year end accounts

### Course content:

- Pre course reading
- History & Context
- Definition of terms and ratios
- The CY and the PEARLS Report
- Practical experience of inputting data

**Duration:** One Day **Course Ref:** T4

### Courses Fee:

ABCUL member £80  
Non ABCUL member £120

## Analysing PEARLS™ Outputs

**Practical instruction on inputting, drawing out and analysing PEARLS data.**

### Overview

This seminar will use example and actual reports to create PEARLS reports for analysis. Bring your own financial reports for input. *It is recommended that you take Introduction to PEARLS to benefit from this course*

### Who is it for?

Individuals involved in the input of PEARLS and the reporting processes. Those who need to understand and interpret accounts.

### Learning Outcomes:

By taking part in this course you will be able to:

- Re-affirm knowledge of the terms and key ratios within PEARLS
- Produce and analyse a PEARLS report
- Understand the basis of monthly input of PEARLS
- Use PEARLS to monitor CU performance and manage change

### Course content:

- Summary of acronym, terms and key ratios
- Definition of terms and ratios
- The basis of monthly reporting
- Explore trends and use in business planning

**Duration:** One Day **Course Ref:** T5

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Business Planning with PEARLS™

**Available January 2010.**

### Overview

A course enabling participants to develop the skills to use PEARLS in the business planning process

### Who is it for?

Credit unions using PEARLS as an integral part of the financial and reporting processes.

### Learning Outcomes:

By taking part in this course you will be able to develop and monitor a business plan for the credit union using PEARLS outputs and reports.

### Content:

- Using monthly reporting to monitor CU business plans
- Using the stages of PEARLS business planning to create a business plan for the CU.

**Duration:** One Day **Course Ref:** T6

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

**Want to book these courses exclusively for your credit union or chapter?**

**See page 20 for more details**

# Lending & Credit Control

## Effective Lending Operations

**Introduction to managing a loan portfolio which will enable directors and senior managers to act and react to ensure the credit union meets its goals.**

### Overview

This seminar looks at the loan portfolio in the credit union and aims to provide practical guidance in choosing the right loan products for your members.

### Who is it for?

Managers, credit committee members and operational volunteers involved in the day to day lending process.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- Risk and balancing risk
- Choosing and pricing loan products
- Setting and monitoring targets
- Possible actions for different scenarios
- The factors driving lending portfolio performance
- Monitoring and managing the portfolio

### Course content:

- A portfolio approach to lending
- Factors driving portfolio performance
- Understanding and balancing risk
- Choosing and pricing loan products
- Setting targets and monitoring

**Duration:** One Day    **Course Ref:** L1

### Course Fee:

ABCUL member        £80  
Non ABCUL member   £120

## A Strategic Approach to Lending

**An introduction to credit union lending policy.**

### Overview

Aimed at policy makers this course aims to enable you to understand the philosophy behind credit union lending and develop a lending policy for the credit union.

### Who is it for?

Directors & senior managers

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The philosophy of credit union lending
- The law and regulations surrounding lending
- Developing a lending strategy
- Elements of loan policies

### Course content:

This one day course aims to enable directors and senior managers to understand the ethos and regulatory environment surrounding lending.

On completing the course they will be able to develop and implement effective lending policies within the credit union.

The course includes:

- The philosophy of credit union lending
- The law and regulations surrounding lending
- Developing a lending strategy
- Elements of loan policy

**Duration:** One Day    **Course Ref:** L3

### Course Fee:

ABCUL member        £80  
Non ABCUL member   £120

## Effective Credit Control

**An overview of the issues of credit control and debt management.**

### Overview

Every credit union, at some stage, will experience loan delinquency. A credit union that never experiences any loan delinquency is unlikely to be providing access to credit to people who may require the service the most. This seminar aims to equip you with the basic knowledge required to develop and maintain a credit control policy.

### Who is it for?

Directors and managers responsible for lending practice and credit control within the credit union.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of:

- The law and regulations surrounding credit and debt
- Loan policy
- Credit administration
- Credit assessment
- Delinquency
- Recovery options

### Course content:

This course will explore:

- Laws, rules & regulations affecting credit control
- Understanding delinquency
- Managing delinquency
- Establishing credit control system
- The role of a credit control officer
- Debt recovery procedures

**Duration:** One Day    **Course Ref:** L2

### Course Fee:

ABCUL member        £80  
Non ABCUL member   £120

# Lending & Credit Control

## Loan Applications & Interview Techniques

**A look at the loan application process and practical interview techniques.**

### Overview

The course will explore how to go about testing the member's ability to repay a loan and will provide an opportunity for discussion and practical exercises on changing traditional lending assessment practices in credit unions

### Who is it for?

Individuals involved in face to face loan applications.

### Course content:

- Loan Policy
- Credit administration
- Pre-application
- Interviewing
- Loan application
- Supporting evidence
- Assessing the application
- Making a decision
- The loan agreement & repayments
- Record keeping
- Internal controls

**Duration:** One day **Course Ref:** L8

### Course Fee:

ABCUL member      £80  
Non ABCUL member   £120

Want to book these courses exclusively for your credit union or chapter?

See page 20 for more details

## An Introduction to HR Management

**An insight into some of the key aspects of managing people particularly under difficult circumstances.**

### Overview

The recipe for a successful credit union requires many ingredients, but the key ingredient is the people who guide and run the credit union. The people who govern, work, and volunteer for the credit union are faced with increasing pressures and demands in a tough market place. Leading people to success is important, but leading them and ensuring that our staff and volunteers are treated fairly and equitably is vital.

### Who is it for?

Boards, managers and individuals with responsibility for developing HR strategies.

### Learning Outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of the policies and procedures required as an employer

### Course content:

The workshop will be an interactive introduction to managing people and will cover the following:

- Contracts of Employment
- Performance Management
- Absence Management
- Dealing with Change
- Key Legislation

**Duration:** One Day **Course Ref:** M4

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Recruiting & Managing Volunteers

**An overview of the key issues surrounding the recruitment and management of volunteers within a credit union.**

### Overview

This one day seminar will explore key issues specific to recruiting and managing volunteers. Whilst much of what is required is standard people management equally relevant to employees, there are particular issues and techniques that can be used when working with volunteers. By the end of this course you will feel able to support and manage credit union volunteers successfully.

### Who is it for?

Volunteer co-ordinators, directors and managers.

### Learning Outcomes:

By taking part in this course you will have an understanding of:

- The nature of volunteering
- Volunteer strategies
- Recruiting volunteers
- Induction, training and supervision
- Legal issues

### Course content:

The seminar will cover:

- Developing a volunteering strategy and policies
- Role descriptions and specifications
- Induction & training
- Supervision and management
- Legal issues

**Duration:** One Day **Course Ref:** M7

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Coaching Staff & Volunteers

**An interactive session looking at techniques and strategies for coaching staff and volunteers.**

### Overview

The course explores coaching as an 'on the job' technique of developing skills and knowledge amongst staff and volunteers

### Who is it for?

Managers, team leaders and volunteer coordinators.

### Learning outcomes:

By taking part in this course you will be able to demonstrate a basic understanding of strategies and tips for coaching individuals including:

### Course content:

- Setting goals
- Listening
- Nurturing
- Empathising
- Giving Feedback

**Duration:** One Day **Course Ref:** M10

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

**Want to book these courses exclusively for your credit union or chapter?**

**See page 20 for more details**

## Providing Good Customer Service

**A seminar exploring the theory and practice of customer service in the credit union**

### Overview

Using real credit union case studies and experience, this course will look at customer service and good practice.

### Who is it for?

Member facing individuals, team leaders and managers.

### Learning outcomes:

By taking part in this course you will be able to understand the principles and practice of good customer service in the credit union.

### Course content:

- Understanding Your Customer
- Dealing with Customers Effectively
- Dealing with Difficult Situations
- Practical activity

**Duration:** One Day **Course Ref:** R1

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Developing an Effective Quality Standards Strategy

**Quality Management recognise a number of management principles that can be used by managers and the board as a framework to guide the credit union towards improved performance.**

### Overview

This course explores the principles of customer focus, leadership, involvement of people, process approach, system approach to management, continual improvement, and decision making as part of an ongoing strategy.

### Who is it for?

Directors and managers involved in strategy and operations..

### Learning outcomes:

By taking part in this course you will be able to understand and develop a quality standards strategy for the credit union.

### Course content:

- Determining the needs and expectations of members
- Policies and objectives
- Designing and managing a system of interconnected processes
- Measuring, analysing and continual process.

**Duration:** One Day **Course Ref:** M9

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

## Speaking & Presenting with Confidence

**A course to enable individuals to develop and practice a style of speaking and presenting and feel confident in addressing an audience.**

### Overview

Individuals in credit unions often find themselves in situations where public speaking or presenting is necessary. This seminar aims to give hint, tips and practical advice on how to present with confidence and authority.

### Who is it for?

Any individual wishing to enhance and develop their presenting and public speaking skills.

### Learning outcomes:

By taking part in this course you will be able to develop and practice your presenting style.

### Course content:

- Understanding the audience, its needs and expectations
- Holding the audience's attention
- Handling questions and objections non-defensively
- Breathing and voice projection
- Presentation tips

**Duration:** One Day **Course Ref:** M11

### Course Fee:

ABCUL member £80  
Non ABCUL member £120

# Team Leading

provided in  
partnership



**ABCUL is pleased to offer team leadership and management qualifications accredited by the Chartered Management Institute. The qualification on offer is the**

## CMI Level 2 Certificate in Team Leading

This qualification is intended for people who are responsible for leading a team which directly provides services or produces goods, who need to maintain and develop the effectiveness and efficiency of the operations for which they are responsible and who:

- Are responsible for making sure that the team's work achieves the organisation's objectives and standards
- Have some responsibility for planning, problem solving and decision making
- Report to a manager – ie. whoever gives instructions to the team leader, such as the supervisor or line manager.

## Study Modules

	CREDITS
<b>Team Development part 1 &amp; 2 (2 days)</b>	15
<ul style="list-style-type: none"><li>• Personal development as a team leader</li><li>• Team Communications</li><li>• Team Performance</li><li>• Team Development</li></ul>	
<b>Controlling Resources</b>	6
<ul style="list-style-type: none"><li>• Identify Resources</li><li>• Managing Resources</li><li>• Identify and reduce resource waste</li></ul>	
<b>Building Working Relationships</b>	6
<ul style="list-style-type: none"><li>• Communicating with the manager</li><li>• Communicating with the team</li><li>• Develop work relationships outside the team</li></ul>	
<b>Providing Customer Service</b>	5
<ul style="list-style-type: none"><li>• Identifying the team's customers and level of service</li><li>• Identify and resolve customer service issues</li></ul>	
<b>Personal Development Project</b>	6
<ul style="list-style-type: none"><li>• Ongoing project agreed and assessed during course</li></ul>	

## Registering for the CMI qualification

Remember you can take part in the training without registering with the CMI and simply receive an ABCUL certificate on completion then register later. You can also register initially for one level and upgrade later by simply paying the difference in registration fee.

The certificate is attained by registering for the qualification and completion of an assignment. The level of award depends on the credits achieved.

The more credits attained the higher the level of qualification. You can even take part in the course and register for the certificate afterwards!

The levels are:

### Level 2 Award in Team Leading

A combination of units to a minimum of 5 credits.

### Level 2 Certificate in Team Leading

A combination of units to a minimum of 15 credits.

### Level 2 Diploma in Team Leading

All units to a total of 38 credits.

**For Course Dates see the Calendar on page 18**

## Course Fees:

### Team Development (2 days)

ABCUL member £180 per person, per course  
Non ABCUL member £220 per person, per course

### All other modules (1 Day)

ABCUL member £120 per person, per course  
Non ABCUL member £180 per person, per course

The cost of [registering for the CMI qualification](#) is additional:

Award: £100, Certificate: £140, Diploma: £210  
(Cost for whole course registration)



**ABCUL is proud to support the:**

University Certificate of Professional Development (CDP)  
LIVERPOOL JOHN MOORES UNIVERSITY



## **Promoting Financial Inclusion in Low Income Communities** **A University qualification at undergraduate or post-graduate levels**

The academic programme in Promoting Financial Inclusion in Low Income Communities is offered as a Certificate in Professional Development to people working, paid or voluntary, in agencies and organisations concerned with financial inclusion or financial capability education.

This CPD offers a staff development and educational opportunity for credit union directors, staff and volunteers as well as youth and community workers, social workers, health visitors, housing officers, probation officers, money advice workers, local government officers, regeneration workers and all those who are engaged with young people and/or adults in low income communities.

This academic programme of studies will aim to deepen participants' theoretical and practical understanding of poverty, over-indebtedness and financial exclusion. It will explore a range of policy and other initiatives within Government, the financial services industry and the community and voluntary sectors aimed at promoting financial inclusion. It will focus on investigating how partnership and cooperative approaches to tackling financial exclusion can, and do, work in practice. It has a particular focus on the role of credit unions and money advice agencies in promoting financial inclusion and in delivering financial capability programmes.

This CPD was developed with the support of The Co-operative Bank.

The **co-operative** bank  
good with money

The programme will offer 12 credits at undergraduate level (level 3) or 10 credits at post-graduate level M. These credits are transferable to other higher education academic programmes.

**The CPD will run over 5 full days of study – all Fridays once a fortnight – 9.30 a.m. – 3.30 p.m. – February to April 2010. These days in JMU will be complemented by eLearning, private study and optional tutorials.**

**Course fee - £320 (level 3) £255 (level M)**

**ENROL now for February 2010**  
**Application forms available on the RUFU website <http://www.ljmu.ac.uk/HEA/financialinclusion> and from Liverpool JMU.**

***Do not use the booking form in this brochure to book***

Further information on the RUFU website.  
<http://www.ljmu.ac.uk/HEA/financialinclusion>  
Or from

**Paul A Jones, Research Unit for Financial Inclusion**  
**Faculty of Health and Applied Social Sciences**  
**Liverpool John Moores University**

**+44 (0)7939 566552 (Mobile)**  
**Email: P.A.JONES@LJMU.AC.UK**

# ABCUL Training September 2009 to June 2010



New Venues

New Dates

New Courses

calendar

Course	Code	Page	London	Taunton	Winchester	Cardiff	Shrewsbury	Birmingham	Warwick	Nottingham	Sheffield	Leeds	Chester	Manchester	Liverpool	Newcastle	Glasgow	Course	
Governance Courses	Director's Introduction to Credit Unions	D3	6	16 Jan 24 Apr		28 Nov	5 Dec	14 Nov	17 Oct	26 Sep	20 Feb	28 Nov	16 Jan 24 Apr	17 Apr 12 Jun	5 Dec	21 Nov		Director's Introduction to Credit Unions	
	Leadership in the Credit Union	D8	6	20 Feb	17 Apr			23 Jan			5 Jun		26 Sep		21 Nov	15 May	13 Feb	27 Feb	Leadership in the Credit Union
	Good Governance in the Credit Union	D9	6		12 Jun		26 Sep				7 Nov	27 Mar	22 May		19 Sep 20 Feb		24 Apr		Good Governance in the Credit Union
	The Role of the Chairperson	D5	7	24 Apr			5 Dec												The Role of the Chairperson
	Strategic Business Planning	D6	7		6 Feb		23 Jan		17 Oct			28 Nov	13 Feb		21 Nov		21 Nov		Strategic Business Planning
Supervisory & Internal Audit	D4	7	19 Sep		5 Jun									19 Sep				Supervisory & Internal Audit	
Compliance Courses	The Strategic Compliance Function	C1	8	16 Jan 24 Apr	12 Jun		26 Sep	30 Jan		16 Jan				20 Feb				The Strategic Compliance Function	
	Financial Compliance in the CU	C1F	8	14 Jan						5 Jun		13 Feb		17 Apr	17 Oct			Financial Compliance in the CU	
	Governance Compliance in the CU	C1G	8				22 May		6 Feb									Governance Compliance in the CU	
	Risk Management	R1	9	19 Sep	14 Nov			14 Nov		15 May			26 Sep			30 Jan		Risk Management	
	Setting & Implementing AML Policy	C7	9	7 Nov	12 Jun				28 Nov							15 May		Setting & Implementing AML Policy	
	Treating Customers Fairly	C4	9	7 Nov 24 Apr	14 Nov 17 Apr	28 Nov	23 Jan	23 Jan		15 May	16 Jan		26 Sep	16 Jan	8 Dec 20 Feb	5 Dec		8 Oct	Treating Customers Fairly
	Succession Planning	C2	9								7 Nov			16 Jan	12 Jun		19 Sep	Succession Planning	
Finance Courses	Introduction to CU Accounting	T1	10						6 Feb					21 Nov				Introduction to CU Accounting	
	Analysis of Financial Accounts	T2	10	16 Jan		28 Nov	5 Dec			20 Feb	27 Mar				17 Oct	24 Apr		Analysis of Financial Accounts	
	Financial Planning & Budgeting	T3	10	20 Feb		5 Jun		23 Jan				13 Feb			15 May	21 Nov	27 Feb	Financial Planning & Budgeting	
	Introduction to PEARLS	T4	11	21 Nov			22 May		28 Nov		5 Jun			8 Dec	5 Dec	13 Feb	27 Feb	Introduction to PEARLS	
	Analysing PEARLS Outputs	T5	11	14 Jan					30 Jan				19 Jan	20 Feb	30 Jan		2 Mar	Analysing PEARLS Outputs	
	Business Planning with PEARLS	T6	11	20 Feb									22 May	17 Apr			27 Mar	Business Planning with PEARLS	
Lending Courses	Effective Lending Operations	L1	12	19 Sep	6 Feb					7 Nov			16 Jan		17 Oct			Effective Lending Operations	
	A Strategic Approach to Lending	L3	12					30 Jan	26 Sep		28 Nov					24 Apr		A Strategic Approach to Lending	
	Effective Credit Control	L2	12	16 Jan	6 Feb		23 Jan	28 Nov	26 Sep	7 Nov		22 May		19 Sep 12 Jun	17 Oct	13 Feb		Effective Credit Control	
	Loan Applications & Interviews	L8	13	3 Sep				15 Apr								19 Sep	8 Oct	Loan Applications & Interviews	
People Courses	An Introduction to HR Management	M4	14	20 Feb		28 Nov							13 Feb					An Introduction to HR Management	
	Recruiting & Managing Volunteers	M7	14	14 Nov		5 Jun		23 Jan	17 Oct	15 May		27 Mar			5 Dec			Recruiting & Managing Volunteers	
	Coaching Staff & Volunteers	M10	14	3 Sep 11 Feb	14 Nov					6 Feb	16 Jan			8 Sep				Coaching Staff & Volunteers	
	Providing Good Customer Service	M6	15	14 Jan	6 Feb			30 Jan				18 Nov				13 Feb		Providing Good Customer Service	
	Developing a Quality Standards Strategy	M9	15	7 Nov	17 Apr		5 Dec				16 Jan	28 Nov		17 Apr	30 Jan		27 Feb	Developing a Quality Standards Strategy	
	Speaking & Presenting with Confidence	M11	15										26 Sep		12 Jun			Speaking & Presenting with Confidence	
CMI Courses	Team Development Pt1	TM1	16	24 Sep										15 Sep			16 Feb	Team Development Pt1	
	Team Development Pt2	TM2	16	22 Oct										13 Oct			23 Mar	Team Development Pt2	
	Controlling Resources	TM3	16	26 Nov										17 Nov			13 Apr	Controlling Resources	
	Building Working Relationships	TM4	16	21 Jan										12 Jan			18 May	Building Working Relationships	
	Providing Customer Service	TM5	16	25 Feb										9 Feb			16 Jun	Providing Customer Service	

# Classroom Training Booking Form

Use this booking form to book classroom training only.

If you want to book virtual training go to [www.abculearning.coop](http://www.abculearning.coop)

Complete **ONE FORM PER COURSE** and send with payment to ABCUL via Email, Fax or Post

If paying by cheque (payable to ABCUL)—print a copy of the completed form and send with payment

Course Name		Date	
Location			
Credit Union		growth fund provider?	Y/N
Other Organisation			

Remember if you are a growth fund credit union you pay the ABCUL delegate rate.

Delegate Name	Position in CU	Employee <b>E</b> or Volunteer <b>V</b>	Dietary or Other Needs	Course Fee £

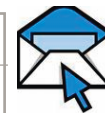
BACS payments: Sort code: 089000 Account: 50116821

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

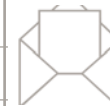
Quote company name and event as reference and advise ABCUL you are paying by BACS.

<b>Amount due: £</b>	
<input type="checkbox"/>	Cheque Attached. Cheque No (payable to ABCUL)
<input type="checkbox"/>	Payment by BACS. Date:

Main Contact:	
Credit Union:	
Address	
Postcode:	
Tel:	
E Mail:	



**email:**  
[training@abcul.org](mailto:training@abcul.org)



**Post to:**  
ABCUL Training Union  
Holyoake House,  
Hanover Street,  
Manchester, M60 0AS



**Fax:** 0161 832 3706



**Tel: (for information)**  
0161 819 6935



**Book Online**  
[www.abculearning.coop](http://www.abculearning.coop)

I have read and agree with the terms & conditions	Signed	
	Date	
Would you like a member of the Training Team to contact you to discuss your specific access or equipment needs?		Y/N

## Terms & Conditions of Booking

**Bookings will be acknowledged and confirmed on payment and a receipt will be issued. Joining instructions will be received up to 7 days prior to the event.**

Bookings must be received no later than 10 days in advance of the day.

If you cancel your booking, you **MUST** notify ABCUL in writing. Please note cancellation charges will apply.

Substitute delegates will be accepted but **MUST** be notified in writing to ABCUL. Non attendance of a delegate at a booked course will not be refunded.

Payments not received by the event date will result in entry being denied.

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## ABCUL Bespoke Training

If you require delivery of any training contained in this brochure exclusively for your credit union, chapter or study group contact our Training Team who will be ready to discuss your needs.

Training can start at as little as £900 per day for up to 15 people (not including venue or catering)

**To discuss your options call  
0161 819 6935  
or email  
training@abcul.org**

Sometimes, due to circumstances beyond our control, we may be forced to cancel a course. In the unlikely event of us doing this we will always aim to give you at least 48 hours notice and offer alternative dates or places on another course. Alternatively any fee which has been paid will be refunded in full.

## We want your views

ABCUL is always interested in your feedback on the training provided. When you attend a course you will be given the opportunity to complete a feedback form. If you prefer you can contact training@abcul.org for an electronic form. You can also contact us for more general feedback or comments. Simply put 'Feedback' in the Subject line of your e mail.

### Here's what some of our customers have said:

***“Excellent training, well informed, learned quite a lot from the course and other credit union employees and volunteers.”***

***“It was an excellent course and very good value for money.”***

***“Excellent course, very well delivered. Very enjoyable and interesting”.***

***“As a beginner to Supervisory Committee I found the course beneficial and look forward to using what I have learnt in my office.”***

***“I felt that I have enjoyed today's training the course has clarified my role and what is expected of me as a director.”***

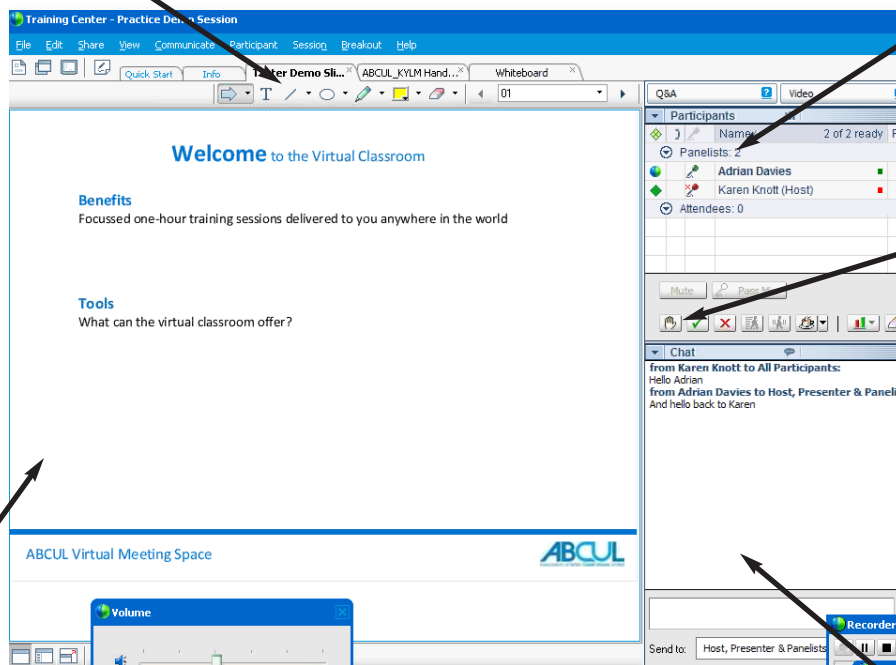
ABCUL Virtual Learning offers all the benefits of live classroom training but with even more functionality and in the comfort of your own home or office. The Training Centre enables you to engage in the highest quality online learning.

- ▶ Live interaction with the trainer and other learners
- ▶ Share presentations, documents and applications
- ▶ Try out applications and annotate on screen
- ▶ View video and flash animation
- ▶ Take part in break out sessions
- ▶ Sketch ideas on a whiteboard in real time
- ▶ Write up discussions and report back
- ▶ Take tests and receive instant feedback

Onscreen tools to enable you to point, draw, write and highlight on the screen.

## THE ABCUL VIRTUAL CLASSROOM

Voice over Internet (VoIP) communication to enable you to talk to presenter and other attendees



Icons to help you communicate with the presenter and offer your opinions

Presentation screen where you can view presentations, write up 'virtual' flip chart and share documents and applications

Chat box to enable you to communicate with the host and other attendees

Remember -All of our virtual sessions must be booked by logging onto

# www.abculelearning.coop

FOR MORE INFORMATION ABOUT TECHNICAL REQUIREMENTS e-mail [elarning@abcul.coop](mailto:elarning@abcul.coop)

eSkills	Code	Duration	Jul	Aug	Sep	Oct	Nov	Dec
<b>eSkills Risk</b>								
<i>timing approximate</i>								
Introduction to Risk Management	V123	90min			1st	5th		
The Compliance Function	V124	90min			29th	7th		
Health & Safety in the Credit Union	V125	90min				13th 21st		
Succession Planning	V127	90min					25th	8th
Regulatory Requirements for Management Systems and Controls	V126	90min					3rd 24th	

## eSkills Members

Running your AGM	V115	90min			2nd 24th			
Treating Customers Fairly	V113	90min			30th		10th	
Handling Complaints	V117	90min					4th 18th	
Creating an Annual Report	V118	90min			30th	1st		
Ensuring Quality Member Service	V116	120min				8th 20th		

## eSkills People

Introduction to HR Management	V128	90min			10th 29th			
Managing Volunteers	V129	90min				13th 22nd		
Developing a Quality Standards Strategy	V130	90min					3rd 26th	
Leadership in the Credit Union	V132	90min			22nd	7th		
Developing an Effective Customer Service Strategy	V131	90min					16th	8th

## More Virtual Courses

Course	Code	Duration	Jul	Aug	Sep	Oct	Nov	Dec
The Role of the Director	V102	90min	3rd 28th	20th				
Understanding and Interpreting Final Accounts	V119	90min	14th		10th			
Good Lending Practice	V120	90min		17th 25th	16th			
Debt Remedies (Scotland)	V121	90min		18th 25th				
Debt Remedies (England & Wales)	V122	90min			9th 15th			
Role of Supervisory Committee	V106	90min	1st					
Enforcement Options	V111	90min	2nd	24th				
Money Laundering Prevention	V107	90min	7th 16th		16th		12th	

All courses cost £30 per person

To book go to [www.abculearning.coop](http://www.abculearning.coop)

ABCUL reserves the right to cancel courses and will endeavour to give reasonable notice of cancellation. See terms & conditions on our website





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Whilst every effort is made to run the events contained in this brochure, ABCUL reserves the right to alter details including dates & venues of any event subject to the terms & conditions outlined on page 21.

ABCUL is not responsible for the result of any actions taken as a result of attendance at any training sessions it provides. ABCUL also reserves the right to alter the content of any course as necessary.