



UCC

Coláiste na hOllscoile Corcaigh, Éire
University College Cork, Ireland

**DIPLOMA
IN
CREDIT UNION
STUDIES**

2010 – 2011

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DIPLOMA IN CREDIT UNION STUDIES

INTRODUCTION

The **Diploma in Credit Union Studies** is designed for people with experience in credit unions, as employees or as volunteers. There have been over 786 graduates to date, equally representing credit union employees and credit union volunteers including board members and committee members, from both small and large credit unions in urban and rural areas. The mixture of backgrounds, educational qualifications, motivations and ambitions is an ideal basis for the generation of new ideas which benefit the students as individuals, their respective credit unions, and indeed, the movement as a whole.

The Diploma is offered on a distance learning basis which gives students the flexibility that is not available from traditional classroom based learning. Distance Learning caters specifically for students who, due to work or other commitments, are unable to attend formal structured lectures or classes. The materials are text-based packages known as Modules, which differ from normal textbooks in that they contain space for working, and test the student's understanding throughout.

Distance Learning has a number of advantages:

- Students can learn at their own pace, place and time
- Students can break down and control their study without harming their learning

A regional distance learning lecture system facilitates the learning process and allows students to mix with each other. Students on the Diploma also spend one week at a residential Summer School in UCC where they interact with Diploma students from throughout the country in an academic learning environment.

The Diploma course normally extends over two years but may be taken over one year.

The main areas covered in the Diploma are:

- a) Credit union background, history and development, and relationships with other types of co-operatives
- b) Ethos which shapes their structure and management

- c) Basic management and interpersonal skills
- d) Training and practice in the conduct of research
- e) Credit union placement

This Diploma¹ is the equivalent of the first year of the three-year **BSc (Mutual & Credit Union Business)**.

RETURNING TO LEARNING

For many, registering for the Diploma in Credit Union Studies represents a return to learning after many years outside the formal education system. Additionally, the vast majority of the Diploma students are in full or part time employment, have considerable family responsibilities, or have made voluntary commitments to their credit union. The challenge set by entering a course of study after many years is both daunting and rewarding. For most students, the return to education is a very self-satisfying experience.

Furthermore, experience suggests that age is no barrier to studying for the Diploma: the age difference between the youngest and oldest diplomate so far is more than 50 years.

NETWORK OF CONTACTS

Studying for the Diploma in Credit Union Studies presents many opportunities to students to network with their peers within the credit union movement. Students from all over the country can share their ideas and experiences, learn about other credit unions, and engage in discussion and debate with each other throughout the course of their studies. Many friendships and professional relationships within the credit union movement are built in this way.

A specially dedicated website for students of the Diploma acts as a reference point for students throughout the year. One of its main features is a 'discussion forum', enabling students throughout the country to stay in contact with each other for the duration of the course.

¹ All those awarded with the Diploma in Credit Union Studies who registered between 1993 and 1999 inclusive, will be eligible to proceed to Level Two of the degree on successful completion of a brief 15 credit bridging programme.

RELEVANCE OF THE COURSE

The Diploma in Credit Union Studies was launched as a direct result of a perceived need for a third level qualification identified in the Planning Committee Report as adopted by the Irish League of Credit Unions at its 1991 Special General Meeting. It is designed to develop a critical awareness of the distinctive nature of credit union organisations and their role in promoting socio-economic development at community level. It also aims to develop further the knowledge and abilities of credit union personnel, so that at organisational and individual levels, they can more efficiently organise and manage credit unions. This broad base of knowledge is more important than ever if credit unions are to meet the challenges and accept the opportunities afforded by new legislation especially in the area of member service. Furthermore, the emphasis being placed by the Irish Financial Services Regulatory Authority (IFSRA Strategic Plan 2008-2010) on financially stable and modernised credit unions is highlighting the need for continued training and education of credit union personnel, such as that provided by the Diploma in Credit Union Studies.

Indeed, the positive impact of holders of the Diploma in Credit Union Studies on the movement has already been recognised at many levels. Credit union personnel have been enabled to think strategically and to contribute more effectively, not only to the credit union movement but also to their wider communities. They have been afforded the opportunity to understand credit union operations more fully and to enhance their practical skills in such areas as research, report writing and the use of new technologies. Furthermore, students who complete the Diploma in Credit Union Studies will already have completed the equivalent of one third of a university degree. The Diploma in Credit Union Studies has been recognised as an important qualification by the Irish League of Credit Unions. The quality of the educational materials used in the Diploma and the efficiency with which it is run have been recognised in a recent external review.

WHAT HAVE PREVIOUS DIPLOMATES SAID...

....ABOUT THE COURSE CONTENT?

“It gives a wide experience of business, business applications and experience and how this can be applied to credit union work.”

“I felt I received a very good knowledge of background, history, philosophy etc. This coupled with the business elements have been of significant benefit in the various volunteer positions which I have held.”

“I really enjoyed the diploma course. It gave me a great grounding in what credit union is all about. It was a very professionally run course throughout, particularly the reading material and there was a great sense of camaraderie in my study group.”

....ABOUT MEETING OTHER STUDENTS?

“Doing the Diploma was an opportunity to interchange and interact with others. It was also an opportunity to acquire knowledge on the background, ethos and philosophy of the credit union movement. “

“The distance learning lectures provided an excellent forum to meet people from other credit unions and to gain experience on how their credit union dealt with various issues.”

....ABOUT THE RETURN TO LEARNING?

“It was a great opportunity to gain a third level qualification. I felt a great sense of personal achievement on completing the course. The first year was difficult in adjusting for study.”

“Going back to studying after a lapse of a number of years was difficult at first, but I soon got into a routine.”

“The experience of studying for the diploma was enriching. The return to studying and writing assignments with expert direction from the distance learning lecturers was challenging and rewarding. The camaraderie created in regional groups and on the week-long stay in the campus of UCC was phenomenal. The taste of ‘college life’ in microcosm makes me understand the ‘buzz’ third level students enjoy today.”

....ABOUT TIME COMMITMENT?

“It was very time consuming but worth every minute and I recommend it to everyone.”

“Studying for the diploma was worthwhile but it is difficult to find the time when working fulltime and credit unions take a lot of voluntary time.”

“It can be difficult sometimes to balance full-time employment and family life with studying.”

“I found the course challenging, not having done anything similar previously and also felt that the fact that I had a full-time ‘day job’ plus a heavy voluntary commitment to my credit union meant that it was difficult to fit in time for study etc. Nevertheless, it was worth the effort and I would recommend the course to anyone involved in credit unions - whether staff or volunteer.”

....ABOUT PERSONAL AND CAREER DEVELOPMENT?

“Not alone did the Diploma give confidence in my knowledge of credit union matters but it also benefited me in terms of personal development.”

“For me personally, the studies were positive and I am now benefiting and using my knowledge to the continued and sustained growth of our credit union.”

“The knowledge gained through the course gave me the confidence to express my views at meetings. Distance learning lectures were excellent and the lecturer encouraged participation by everyone. The course was definitely worth doing as knowledge and friendships were gained plus an insight into the workings of other credit unions both in Ireland and abroad.”

WHAT HAVE OTHERS IN THE MOVEMENT SAID?

Mr. Liam O'Dwyer, past Chief Executive Officer, Irish League of Credit Unions:

"I strongly recommend staff and volunteers in credit unions throughout Ireland to take part in the distance learning Diploma in Credit Union Studies offered by University College Cork. The wide knowledge attained through the Diploma will be of significant advantage in strengthening and differentiating credit unions in an ever-changing financial services environment."

Mr. Brendan Logue, Registrar of Credit Unions, Irish Financial Services Regulatory

Authority:

"There is an excellent program in credit union studies currently offered by University College Cork. I would wish to see this whole area of education continue to be expanded to meet the needs of a movement which is constantly increasing in size and complexity."

Mr. Martin Sisk, Deputy Head of Consumer Protection Codes, Irish Financial Services Regulatory Authority:

"I have been a strong supporter of the Diploma in Credit Union Studies since the project was first conceived. I am both honoured and pleased to have made contributions at the various Summer Schools. The issues which I have addressed have always been topical and I hope the comments I have made in relation to those issues will have proved useful to all concerned."

Mr. Pat Hehir, Diplomat, Manager, St. Columba's Credit Union:

"Volunteers and staff of every credit union have an understanding of the co-operative ethos of our unique movement, but the Diploma course focuses all our attention on why, when and how our professionalism must be finely tuned to meet ever changing needs of our members."

Ms. Mary Griffin, Diplomat, Volunteer, Inchicore Credit Union, Distance learning lecturer on the diploma:

"There were enormous benefits from the course. It takes a lot of time and commitment and dedication but at the end of the day the benefits far outweigh the costs. Having completed the course, there was a profound satisfaction that I, like my fellow students, had given my time and commitment, and more importantly, it had been worthwhile."

COURSE DETAILS

The Diploma in Credit Union Studies comprises of 12, 5-credit modules. For students taking the Diploma over two years, Part A (taken in the first year of study) must be passed before progressing to Part B (taken in the second year of study).

Part A (30 credits)

Students must take 25 credits from:

FE1701 History and Development of the Credit Union Movement (5 credits)

FE1702 The Principles and Practices of Credit Union Management (5 credits)

FE1703 Operations Management in Credit Unions (5 credits)

FE1704 Decision-making and Organisational Issues in Credit Union Development (5 credits)

FE1709 Credit Union Placement (5 credits)

FE1721 Communications: Issues and Skills (5 credits)

and take:

FE1705 Summer School (5 credits)

Part B (30 credits)

FE1706 Research Project (5 credits)

FE1707 Research Methods (5 credits)

FE1708 Mutual Business Case Analysis (5 credits)

AC1701 Financial Services and Practices (5 credits)

LW1701 Business Finance Law and Credit Unions (5 credits)

IS1701 Information Management (5 credits)

These modules make up a total of 60 credits, the equivalent of the first year of the B.Sc. in Mutual and Credit Union Business. The Diploma, however, is normally taken over two years, with Part A being taken in the first year of study and Part B being taken in the second year of study. Students may opt to take the course over one year.

PROGRAMME LEARNING OUTCOMES

On successful completion of this programme, students should be able to:

- Work and communicate more effectively as a volunteer and/or a staff member at an appropriate level in a credit union, as an individual or in a team
- Explain the unique ethos, history and development of the credit union movement

- Describe and analyse key governance, accounting, and operational issues in credit unions
- Recognise the importance of business and credit union legislation
- Use information technology tools and demonstrate knowledge of information resources and information technology
- Research and report on credit union practice
- Discuss and debate credit union issues with their colleagues
- Reflect on and enhance their own credit union practice
- Communicate their professional opinion in both verbal and written form

SUBJECT DETAILS

FE1701 History and Development of the Credit Union Movement

Module objective: To introduce the student to the history, characteristics and philosophy of the credit union movement.

Module content: The origins and development of the credit union movement. Its place in the context of the broader co-operative movement. Its philosophy, characteristics and approaches to meeting members' needs. Credit union management and organisation. Defining legislation, rules and regulations. Its approach to lending, money management, insurance.

Learning outcomes: On successful completion of this module, students should be able to:

- Outline the history and development of the credit union movement
- Explain the principles and philosophy on which the credit union movement is based
- Illustrate how credit unions are structured
- Discuss the functions of credit union management
- Evaluate the services provided by credit unions
- Describe the importance of insurance to credit unions and their members
- Research and report on aspects of the history and development of their own credit union

FE1702 The Principles and Practices of Credit Union Management

Module objective: To introduce the student to the special nature of management in credit unions and co-operatives.

Module content: A brief history of management, the origins of the concept and how it has changed over time. Alternative approaches to the management of organisations. Management within a co-operative context. Leadership. The functions of a co-operative organisation - operations, marketing, finance and control. Member relations.

Learning outcomes: On successful completion of this module, students should be able to:

- Discuss the various approaches to management.
- Compare and contrast management in conventional organisations with management in co-operatives and credit unions.
- Explain management structures in credit unions.
- Describe and analyse management functions in credit unions, including planning, implementation, control, leadership and marketing.
- Discuss member relations in credit unions.
- Research and report on aspects of management in their own credit union.

FE1703 Operations Management in Credit Unions

Module objective: To define and explore the concepts of operations management and efficiency in the context of a credit union.

Module content: Definitions of operations management and efficiency. Total quality management for credit unions. The marketing implications of operations management. The relevance of employee empowerment to efficiency. Planning systems and administrative procedures. Records management and the role of information technology. Co-operative personnel management and industrial relations practices and issues in a credit union.

Learning outcomes: On successful completion of this module, students should be able to:

- Explain the meaning, scope and relevance of operations management, especially in relation to the service sector and more specifically to credit unions.
- Discuss and evaluate the importance of quality to credit union operations.
- Identify and explain quality systems developed for service organisations.
- Describe the increasing relevance of employee empowerment and participation in organisations, including credit unions.
- Evaluate the type and importance of personnel issues, including industrial relations, impacting on credit union operations.
- Research and report on aspects of operations management in their own credit union.

FE1704 Decision-making and Organisational Issues in Credit Union Development

Module objective: To provide an introduction to the issues involved in decision-making, a range of decision making processes and the importance of effective teamwork.

Module content: Approaches and techniques for decision-making. Co-operative decision-making processes. Running meetings co-operatively. Groups and teamwork. Power, conflict and conflict resolution. Change and creativity in organisations.

Learning outcomes: On successful completion of this module, students should be able to:

- Identify the main issues and techniques involved in organisational decision-making.
- Discuss the process of co-operative decision-making.
- Explain the importance of effective meetings and of teamwork.
- Discuss power, conflict and conflict resolution in organisations.
- Describe some of the issues involved in organisational change.
- Discuss the role of creativity in organisations.
- Research and report on organisational and decision-making issues within their own credit union.

FE1705 Summer School

Module objective: To provide a range of analytical lectures, exercises etc. relating to topics of current importance to credit unions and co-operatives.

Module content: A series of lectures on a topic of current importance to credit unions and co-operatives with presentations by practitioners and other experts in the field, with group discussions, problem solving sessions and presentations plus relevant field visits.

Learning outcomes: On successful completion of this module, students should be able to:

- Participate in co-operative teams.
- Engage in dialogue and debate on a theme of the Summer School.
- Summarise and express professional opinion, in both verbal and written forms.
- Evaluate professional practice in credit unions, co-operatives and social enterprises.
- Use academic searching, writing and referencing skills.

The Summer School attracts speakers of the highest calibre including leaders of the Irish and international credit union movements - both volunteers and professionals - together with academics from the credit union and co-operative disciplines. This mixture of speakers provides a balanced approach to understanding, discussion, and problem solving.

FE1706 Research Project

Module objective: To introduce the student to a variety of approaches to conducting research in credit unions and social enterprises.

Module content: Students conduct, analyse and write up an individual research study.

Research carried out by students as part of their diploma is designed to feedback into the movement to aid decision-making and policy formulation at all levels. A publication collating the students' research project work each year is compiled and distributed.

Learning outcomes: On successful completion of this module, students should be able to:

- Identify and review relevant scientific literature.
- Conduct secondary and primary research in a credit union setting.
- Collate and analyse data.
- Write up a research report.
- Appraise research outcomes.

FE1707 Research Methods

Module objective: To introduce the student to a variety of approaches on conducting research in credit unions and social enterprises.

Module content: The design of a research proposal, quantitative and qualitative research methods, sampling and statistical techniques; the use of case studies; action research; and ethical considerations in the design, conduct and reporting of research.

Learning outcomes: On successful completion of this module, students should be able to:

- Map the steps involved in the research process.
- Identify the various approaches to conducting research.
- Distinguish and discriminate between different research techniques.
- Describe how data can be analysed.
- Illustrate how to write-up a research report.
- Plan a research project and defend the chosen methodology.

FE1708 Mutual Business Case Analysis

Module objective: To develop the skills of problem identification and strategic analysis as applied to small social enterprises.

Module content: Students will be taught how to develop and analyse a basic cases study, and will prepare, present and analyse their own case study of a mutual business.

Learning outcomes: On successful completion of this module, students should be able to:

- Explain the case study method of research.
- Design and conduct a case study of a credit union or other mutual business.
- Write a case study report of a credit union or other mutual business.
- Analyse a case study.

FE1709 Credit Union Placement

Module objective: To enable students to diversify their practical experience in credit union operations.

Module content: The credit union placement will be undertaken in an approved credit union, other than the one the student is normally involved with, or with an approved credit union representative body, whether in Ireland or abroad. Students will be placed for a minimum of 80 hours in a relevant work environment and will be expected to make a significant contribution to their area of work. Students are required to prepare a learning log of their placement.

Learning outcomes: On successful completion of this module, students should be able to:

- Work in a credit union, or credit union representative body as a volunteer or a staff member.
- Report verbally and in writing on their credit union work
- Reflect analytically on aspects of their credit union work

FE1721 Communications: Issues and Skills

Module objective: To provide an understanding of key dimensions of the communication process and to build communications skills of value to leaders of co-operative organisations.

Module content: Models of individual and group communications. Communication patterns in organisations. Verbal and non-verbal communication. Listening skills. Communications and quality service. Working in groups and effective conduct of meetings. Presentation skills. The skills of written communication.

Learning outcomes: On successful completion of this module students should be able to:

- Critically analyse the communication process in the context of the main models of communication.
- Evaluate the significance of the major components of non-verbal communication. Illustrate the key skills related to active listening.
- Analyse the key processes that contribute to effective group functioning.
- Distinguish different types of interviews and associated communication issues.
- Communicate appropriately in written format using recommended referencing system.

AC1701 Financial Services and Practices

Module objective: To provide an overview of accounting principles and procedures and the financial environment of credit unions.

Module content: Financial institutions and credit unions. Financial services of credit unions. Financial statements and accounting principles. Basic financial statement preparation and

analysis. Financial planning and risk management. Financial control and the use of ratio analysis. Financial services and practices and the roles of staff and volunteers.

Learning outcomes: On successful completion of this module, students should be able to:

- Outline the similarities and differences between credit unions and other financial institutions.
- Identify the financial operations of credit unions and the financial services they provide
- Prepare a set of financial statements for a typical credit union in keeping with generally accepted accounting practice in the area
- Analyse the difference between budgeted and actual financial data for credit unions
- Describe the main methods for risk management adopted by credit unions
- Formulate the main PEARLS ratios for credit unions
- Summarise the various roles and financial activities carried out within credit unions.

IS1701 Information Management

Module objective: To provide participants with both the practical skills to use information technology, and knowledge about information resources and information technology.

Module content: Introduction to the use of information and information management. Practical informatics, including communications. Identifying information needs in local development organisations. Information storage, retrieval and database development. methods of assessing information and the uses of information on the Internet.

Learning outcomes: On successful completion of this module, students should be able to:

- Identify and consider the core issues in working with and managing information.
- Differentiate between the different information systems.
- Describe the processes involved in manipulating information through IT.
- Apply a problem-solving approach to identifying the IT needs of a business.
- Determine the appropriate IT requirements for a business problem.
- Evaluate IT solutions for business issues

LW1701 Business Finance Law and Credit Unions

Module objective: To introduce key issues fo commercial law and explore their impact on the operation and management of credit unions.

Module content: Introduction to the legal system. Contract law. Key issues of Commercial Law - agency; insurance and banking. Employment law. Credit unions and the law.

Learning outcomes: On successful completion of this module students should be able to:

- Describe the basic features of the Irish Legal system.
- Outline the principles of contract law.
- Evaluate aspects of commercial law.
- Explore key issues in employment law.
- Illustrate a knowledge of the law governing credit unions.
- Present information and arguments effectively and comprehensively.
- Identify applicable legal rules and apply those rules in order to determine the likely outcome.

WHAT ABOUT DISTANCE LEARNING LECTURES AND ASSESSMENT?

For **each** module, other than **FE1705, FE1706 and FE1709** and, there is:

- One text-based module

These are provided to students at no extra cost.

- Six hours of distance learning lectures, held at regional centres

Each distance learning lecturer has extensive teaching experience and is actively involved in the credit union movement.

- A 1500 word (maximum) assignment worth 40%
- An examination at the end of each academic year based on the study material for that year worth 60%

However, for **FE1708**, there will be no examination. Assessment will be based on an assignment and project only.

For **FE1705**, students will be expected to attend at the university for a residential summer school. During the Summer School, students will be required to attend 25 hours of lectures and 6 hours of tutorials, relating to topics of current importance to credit unions and co-operatives. Students will be assessed on the basis of a Summer School Project and an assignment.

For **FE1706**, the Research Project, students are required to conduct, analyse and write-up an individual research study. There will be 6 hours of tutorials to support students in their work.

For **FE1709**, the Credit Union Placement, students will be placed for a minimum of 80 hours in a relevant work environment and will be expected to make a significant contribution to their area of work. The placement will be undertaken in an approved credit union, other than the one the

student is normally involved with, or with an approved credit union representative body, whether in Ireland or abroad. Students are required to prepare a learning log of their placement.

ENTRY AND ADMISSION TO THE COURSE

What are the entry requirements?

Applicants will normally be required to:

- (a) have reached 21 years on or before the 1st January of the year of enrolment *and* satisfy the minimum entry requirements of the Faculty of Commerce
- or*
- (b) have at least two years' experience in operations/management, either as an employee or volunteer *or* comparable experience in similar co-operative organisations.

Are there any exemptions if I have completed the Advanced Certificate in Credit Union Practice?

Holders of the Advanced Certificate in Credit Union Practice awarded by the University of Ulster, will be eligible for exemptions of a **total** of 10 credits from Level One, Option One, Diploma in Credit Union Studies, as follows:

Credit Union volunteer: exemptions from FE1704 and FE1709

Credit Unions staff member: exemptions from FE1703 and FE1709

Credit Union staff member and volunteer: exemptions from FE1709 and either FE1703 or FE1704

WHAT IS THE APPLICATION PROCEDURE?

Application forms and related information will be posted to all credit unions in early summer. Application forms are also available from the programme administrator, Martina Beckett, at the contact details below. The closing date for receipt of applications for the 2010/2011 academic year is the **27th August 2010**. Applications will continue to be accepted in September for any places still remaining, or for inclusion on a waiting list.

HOW MUCH ARE THE COURSE FEES?

The fee for the Diploma course in 2008/2009 was €1,990 per year over two years or €3,980 per year for one year. The fee for 2009/2010 has not yet been decided but students should expect a small increase.

ARE THERE ANY SCHOLARSHIPS AND AWARDS?

A small number of scholarships to the Diploma course are awarded each year in memory of the late Mr. Michael O'Doherty (retired General Secretary of the Irish League of Credit Unions). Further details on these scholarships may be obtained by contacting the Training Department in the Irish League of Credit Unions directly.

Two awards are also made each year to the two students who obtain the highest aggregate marks on the course. These awards are made in the memory of the late Mr. James C. Murphy (retired General Secretary of the Irish League of Credit Unions) in recognition of the immense contribution he made as a member of the original advisory team to the Diploma in Credit Union Studies

DOES THIS COURSE QUALIFY FOR TAX RELIEF?

The Diploma in Credit Union Studies has been included in the list of part-time courses eligible for tax relief under Section 15, Finance Act 1996 (Republic of Ireland) as amended by Section 7, Finance Act 1997. Students should make their own enquiries from the relevant Income Tax Office.

FURTHER INFORMATION ON THE DIPLOMA IN CREDIT UNION STUDIES IS AVAILABLE FROM:

Ms. Martina Beckett,
Programme Administrator,
Centre for Co-operative Studies & Dept of
Food Business and Development,
University College Cork, Ireland.
Tel: (021) 4902788
Email: m.beckett@ucc.ie

Dr. Olive McCarthy,
Lecturer,
Centre for Co-operative Studies & Dept of
Food Business and Development,
University College Cork, Ireland.
Tel: (021) 4903354
Email: o.mccarthy@ucc.ie

Website: www.ucc.ie/ccs

BSc IN MUTUAL AND CREDIT UNION BUSINESS

While the Diploma in Credit Union Studies is a stand-alone diploma, your studies do not have to end when you complete it! University College Cork offers a number of progression routes to further studies to credit union diplomates. The Diploma in Credit Union Studies constitutes the first year of the BSc in Mutual and Credit Union Business. This BSc programme, also delivered by distance learning, builds on the core competencies and skills acquired at diploma level by exposing the students to the range of business and social science disciplines and their application in a credit union context.

The degree programme is designed to start from the practical experience of participants and to generalise outwards. It offers learning opportunities which are clearly relevant to the participants' interests, while providing them with a broader educational background which will stimulate new ideas and innovative approaches in this important field. The BSc is awarded upon the successful completion of Levels Two & Three of the degree which may be taken over two years or over four years.

Applicants for the BSc who have been awarded the Diploma in Credit Union Studies, and who registered between 1993 and 1999 inclusive, will be eligible to proceed to Level Two of the degree on successful completion of a brief 15 credit bridging programme.

The course content of the BSc is as follows:

Level Two

- The market economy
- Financial and management accounting
- Principles of marketing
- Organisational communications in mutual business
- Public policy process in Ireland
- Principles of strategic management
- Local and community business development
- Mutual and credit union business
- Summer school

Level Three

- Mutual and credit union business law
- Management information systems
- Human resources management
- Understanding mutual organisations
- The ethos and values of mutual businesses
- Individual research report
- Business finance and investment for credit unions
- Micro-credit strategies for development

MBS IN CO-OPERATIVE AND SOCIAL ENTERPRISE

Degree holders from any discipline who have at least two years' experience in a voluntary or salaried capacity in a co-operative or social enterprise (including credit unions) may be entitled to apply for the e-learning MBS in Co-operative and Social Enterprise also offered by University College Cork. This MBS is unique in that it will be delivered entirely over the worldwide web. This means that participants may never even have to leave home to attain their Masters' degree!

FURTHER INFORMATION ON THE BSC (MUTUAL AND CREDIT UNION BUSINESS) AND THE MBS IN CO-OPERATIVE AND SOCIAL ENTERPRISE IS AVAILABLE FROM:

Ms. Martina Beckett,
Programme Administrator,
Centre for Co-operative Studies & Dept of
Food Business and Development,
University College Cork, Ireland.
Tel: (021) 4902788
Email: m.beckett@ucc.ie

Ms. Bridget Carroll,
Lecturer,
Centre for Co-operative Studies & Dept of
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University College Cork, Ireland.
Tel: (021) 4902070
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