

The logo features a stylized 'P' composed of a green-to-blue gradient bar on the left and a blue-to-green gradient bar on the right, which curves around the letter.

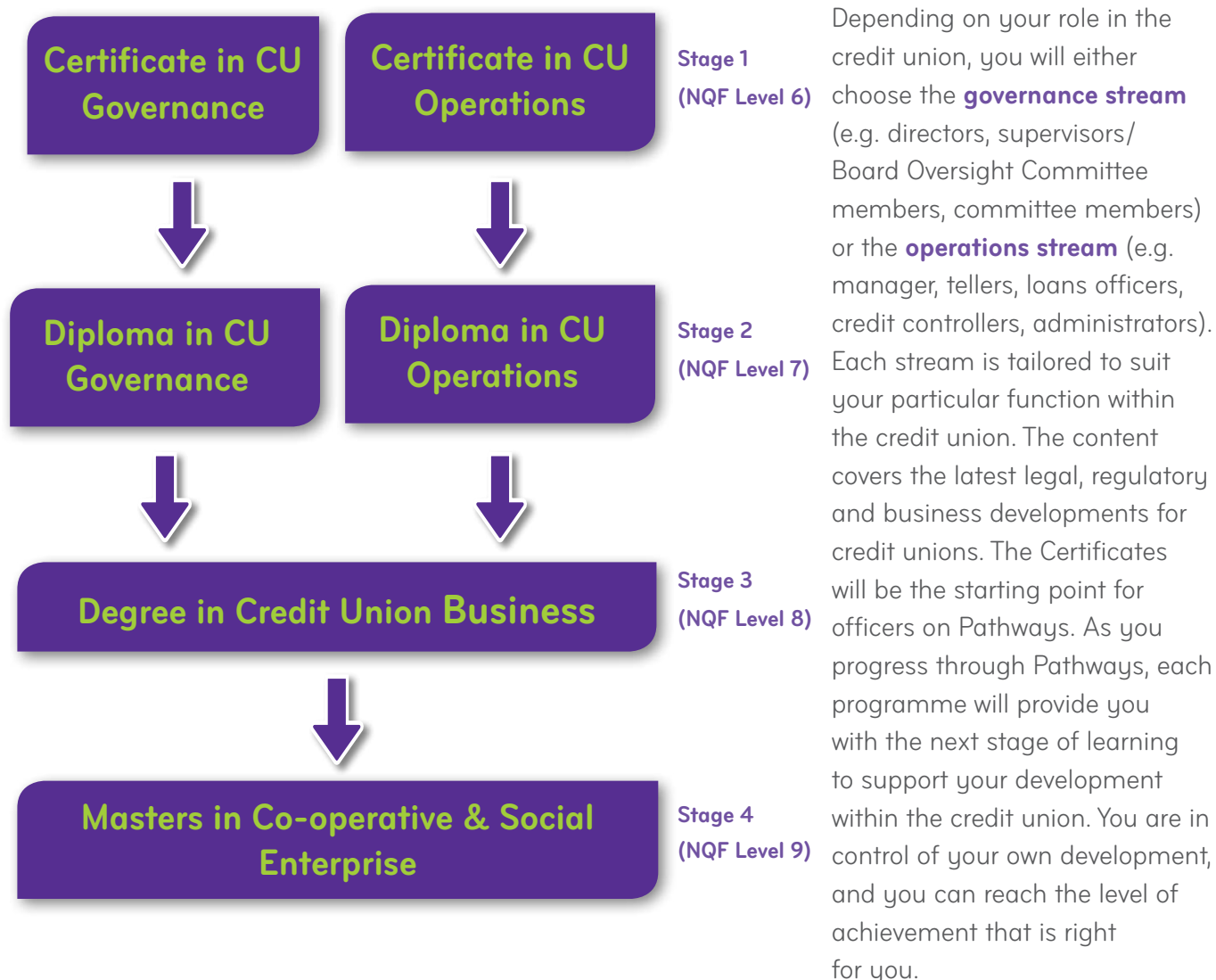
# Pathways

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**Programme  
Information  
2014/2015**

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## Pathways Overview



### Martin Sisk, President of Irish League of Credit Unions says:

"Pathways is one of the many great initiatives to emanate from the ILCU. A total of 811 students from across the country undertook the Certificate programmes in 2013. In its inaugural year the Certificate ran in both Spring and Autumn yielding very positive feedback from both groups. The credit union specific content, high quality materials and knowledgeable and helpful tutors were some of the key features of the programmes which received particular praise.

The Pathways Diploma qualifications commenced in July 2013 with over 450

students opting to up-skill and expand their knowledge. The Diploma qualifications are specifically designed to equip students with an in-depth understanding of the new legal and regulatory requirements as well as an insight into topical areas such as risk management, compliance and strategic planning. As the environment we operate in evolves, we strive to grow our knowledge and skills in the areas of credit union governance and operations and it is through investment in our own development that we continue to secure the best service to our members".

## Why Pathways?

CU Learning & Development and University College Cork understand that credit union volunteers and staff want to undertake programmes that are built specifically for them, offering flexibility, quality teaching and above all else excellent value.

Pathways has been developed in consultation with key stakeholders in the credit union movement. Each programme is designed to provide you with the most relevant and up-to-date content relating to governance, operations, regulation and management as it applies to credit unions today.

Pathways consists of six accredited programmes which are designed to be both challenging and engaging for students, while also offering the necessary assistance through high quality teaching and a flexible blended learning approach. By completing any of the Pathways programmes, you can expect to gain practical and relevant knowledge that will assist you in your current role and prepare you for the next step in your credit union.

Students who participate in any of the Pathways programmes can be assured of receiving first class tuition from our panel of highly experienced and exceptionally motivated tutors. They will also receive support from an on-line tutor and the facility to interact with other students via the Discussion Forum. All Pathways manuals and materials are produced by credit union subject matter experts to a superior standard.

The Pathways suite of programmes are delivered through a combination of distance learning, e-learning, classroom tutorials and online support and are designed to maximize flexibility and allow participants study at their own pace.

## Student Testimonials:

*"I really enjoyed the Pathways Certificate course. It has given me a better understanding of the running of a credit union and the reasoning for policies and procedures to be in place. My tutor was very approachable and delivered the tutorials in a clear and informative manner which assisted me with my assignments."*

*"I completed the Certificate in Credit Union Governance in 2013. I found that the course was run very smoothly with extensive supporting material supplied both online and at the tutorials. I found the team in the ILCU's CU Learning and Development to be very professional and always ready to help if needed. I would have no hesitation in recommending this course to anyone who would like to gain more knowledge in this area"*

*'I really enjoyed the pathways course as it has helped me get up to date with the new legislative and regulative requirements facing credit unions. I feel it is an invaluable course for anyone working in the credit union movement.'*

## Pathways Certificate

Cert in Credit Union Governance	Cert in Credit Union Operations
• Credit Union Ethos, Structure & Core Activities	• Credit Union Ethos, Structure & Core Activities
• The Legal & Regulatory Framework for Credit Unions	• The Legal & Regulatory Framework for Credit Unions
• Principles of Credit Union Governance & Finance	• Credit Union Operations & Controls

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

### Certificate in Credit Union Governance

1. Explain the core services provided by the credit union to members and explore the potential for broadening the range of services in the future.
2. Describe the unique ethos and structure of financial co-operatives and their role in the purpose and governance of credit unions.
3. Explain the role of the board of directors, supervisory/board oversight committee, internal audit function and senior executive positions in the governance and operation of the credit union.
4. Identify core legislation, regulatory bodies and regulation related to the sector, and describe the role that they play in the credit union sector.
5. Describe the ethical and regulatory standards of governance and conduct which officers of a credit union are expected to maintain.
6. Explain principles of corporate and voluntary governance and apply these within a credit union context.
7. Explain the key financial statements of the credit union and identify financial information which can be used to aid decision-making / monitoring performance and compliance.
8. Carry out their core role in governing a credit union in a proficient and compliant manner individually or as part of a team.
9. Reflect on and enhance their own credit union practice.

### Certificate in Credit Union Operations

1. Carry out their individual core role in the operation of a credit union in a proficient and compliant manner individually or as part of a team.
2. Describe the unique ethos and structure of financial co-operatives and their role in the purpose and conduct of credit unions.
3. Explain the role of the board of directors, supervisory/board oversight committee, internal audit function and senior executive positions in the governance and operation of the credit union.
4. Identify core legislation, regulatory bodies and regulation related to the sector, and describe the role that they play in the operation of the credit union.
5. Describe the ethical and regulatory standards of governance and conduct which officers of a credit union are expected to maintain.
6. Demonstrate an ability to deliver the core services of the credit union (membership, savings and loans) in compliance with regulatory requirements.
7. Describe the function and importance of internal controls within a credit union.
8. Reflect on and enhance their own credit union practice

### Qualification:

UCC Certificate (Level 6 on the National Qualifications Framework of Ireland)

Price: €475 (£380) per student – 14 week duration

## Pathways Diploma

The Diploma is designed for those officers who have achieved their Certificate and wish to advance their understanding of core areas of the credit union business. Again, the Diploma includes two streams, each containing three modules, to ensure that officers gain the skills and knowledge most relevant to their role. Each module is delivered through a combination of a tutorial, self-directed learning and online support.

If you are looking to expand your knowledge in key areas such as strategic planning, risk management, lending, loan recovery, compliance or insurance; the Diploma is the ideal solution for you.

The Diploma in Credit Union Governance/Credit Union Operations is a part-time programme comprising 30 credits offered by UCC Department of Food Business and Development in collaboration with the Adult Continuing Education and the Irish League of Credit Unions. The programme will utilise a variety of teaching methods through a blended learning delivery model, which will include:

- Classroom-based tutorials with a qualified tutor
- Independent study using high quality student manuals
- E-learning activities and assessment
- Online support and interaction via Blackboard

### Diploma Assessment:

The students' knowledge and ability to assimilate and apply knowledge within their workplace will be assessed through a combination of essay assignments, group-based project work, an online exam, work-based assignments, practical case-studies and scenario-based assignments. There are no end-of-year examinations within this programme. Continuous assessment through the methods outlined above comprise of 100% of the marks for each module.

### Diploma Entry Requirements:

Hold a Certificate in Credit Union Governance (NFQ Level 6) or the Certificate in Credit Union Operations (NFQ Level 6)

Recognised Prior Learning/existing relevant qualifications will be considered on application.

## Pathways Diploma

Diploma in Credit Union Governance	Diploma in Credit Union Operations
• Lending & Loan Recovery	• Lending & Loan Recovery
• Compliance & Risk Management	• Regulation & Compliance in CU Service Delivery
• Strategic and Financial Management	• Credit Union Insurance

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

### Diploma in Credit Union Governance

1. Demonstrate that they have achieved an enhanced competency in the governance of a credit union;
2. Explain the principles of compliance and risk management in credit unions in Ireland;
3. Explain the lending and credit control principles and processes in a credit union;
4. Examine strategic and financial management in credit unions;
5. Communicate their professional opinion in both verbal and written form;
6. Research and report on credit union practice;
7. Reflect on and enhance their own credit union practice.

### Diploma in Credit Union Operations

1. Demonstrate that they have achieved an enhanced competency in the operations and practice of a credit union;
2. Explain the principles of compliance and risk management in credit unions in Ireland;
3. Explain the lending and credit control principles and processes in a credit union;
4. Explain credit union insurance products and the related legal and regulatory requirements, and be able to give advice to members on credit union insurance and assurance products;
5. Communicate their professional opinion in both verbal and written form;
6. Research and report on credit union practice;
7. Reflect on and enhance their own credit union practice.

### Bernard Sheridan, Director of Consumer Protection at the Central Bank stated:

"We have recognised the Diploma in Credit Union Operations for the purposes of the Minimum Competency Code 2011 as an appropriate qualification for those in credit unions providing insurance mediation services. We see it as an important step forward in providing credit union staff and volunteers with the opportunity to pursue a qualification specific to the sector that will lead them on a path to further develop their knowledge and competence. We would encourage all credit union staff involved in the sale of insurance to avail of the opportunity to pursue this qualification."

### Qualification:

UCC Diploma (Level 7 on the National Qualifications Framework of Ireland)

Price: €1,260 over a 1 year period – 14 week per module duration

\*Students may take modules on an individual basis subject to terms and conditions. Students completing the Diploma on a modular basis must complete all modules within 3 years. Cost for this option will incur a registration and modular fee

## Pathways Degree

The BSc in Credit Union Business is another new qualification which will be available from 2014. This Degree is designed for those officers occupying a senior position, or officers who aspire to hold senior positions within a credit union. The programme provides in-depth knowledge and also transferable business skills in specialised areas associated with the development and management of a credit union. This programme is also designed to be undertaken on a modular part-time basis, and can be completed within two years, or up to a period of four years. Therefore this qualification is an excellent option for any officer who needs to meet an annual CPD requirement but would also like to study towards a qualification at level eight on the National Qualifications Framework of Ireland.

The key objective of the programme is to develop the capacity of those working in either operational or governance roles as leaders in their respective areas with strong reflective, analytical and innovative abilities so as to contribute to the long-term sustainability of the credit union as a member centred and owned and controlled business

### Degree Options:

Students will have the option to undertake the degree on either a full-time or part-time basis depending on their own preference. The degree is 180 credits in total, the first 60 of which are obtained through completion of either the Diploma in Credit Union Governance or the Diploma in Credit Union Operations. The remaining 120 credit can be gained in one of two ways:

- a) The full-time option requires the student to undertake 60 credits per academic year, to complete the degree over a two-year period.
- b) The part-time option allows students to undertake only 30 credits per academic year, to complete the degree over a four-year period.

For those students choosing the part-time option, please note that certain modules must be undertaken in a specific order in order to demonstrate academic progression.

### Degree Assessment:

This programme will involve both end of year examinations and continuous assessment.

### Degree Entry Requirements:

Hold a Diploma in Credit Union Governance (NFQ Level 7, Minor award) or the Diploma in Credit Union Operations (NFQ Level 7, Minor award).

Recognised Prior Learning/existing relevant qualifications will be considered on application.

### Prof. Michael Ward, Director, Centre for Co-operatives Studies says:

"It is our hope that the new BSc Credit Union Business degree will contribute to the development of leaders in the credit union movement who will ensure the long-term sustainability of the credit union as a member-centred, owned and controlled business."

## Pathways Degree

### BSc (Honours) in Credit Union Business

- People Management in Member Based Organisations
- Strategic Uses of IT
- Applied Risk Management
- Advanced Financial Management and Investments
- Credit Unions & Society
- Marketing
- UCC Summer School / Placement
- Credit Union Research Project
- Additional subjects/electives are likely to be available also

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

- Work and communicate effectively in a credit union business environment to an enhanced level of professional competence.
- Implement regulatory and legal requirements in credit unions.
- Explain financial management and investments in a credit union context.
- Think holistically about credit unions in their socio-economic and cultural environment.
- Plan, conduct and write up a research project.
- Demonstrate the role that marketing plays in the development of a member-centred credit union.
- Examine the theory and practice of risk management in credit unions and develop and implement a risk management process.
- Explore human resource management in credit unions.
- Communicate their professional opinion in both verbal and written form.

### Qualification:

UCC Bachelors of Science - Honours (Level 8 on the National Qualifications Framework of Ireland)

## Pathways Masters in Co-operative & Social Enterprise

Degree holders wishing to develop their academic skills and deepen their theoretical understanding of co-operative and social enterprises can enrol on the existing UCC MBS in Co-operative and Social Enterprise. This programme is delivered through online learning and therefore offers maximum flexibility to credit union officers who have family and work commitments. Successful graduates will obtain a master's degree which sits at level nine on the National Qualifications Framework of Ireland. For further information please go to [www.ucc.ie/en/ckl10/](http://www.ucc.ie/en/ckl10/).

### MBS in Co-operative and Social Enterprise

- Social and Co-operative Entrepreneurship
- Co-operative and Social Enterprise Governance
- Education and Marketing for Co-operatives and Social Enterprises
- Research Methods
- Minor Thesis

### Choose three electives from:

- Leadership and Change Management in Co-operative and Social Enterprises
- People Management in Member-Based Organisations
- Innovation and Enterprise in Financial Co-operatives and Mutuals
- Community Co-operatives and Social Enterprises
- Worker Co-operative Strategies
- Co-operative Food Processing and Supply
- Social Enterprises and the Developing World

### YouTube clips:

There are two short YouTube clips available with further programme details. The first can be found at: <http://www.youtube.com/watch?v=ihUhiLoBOBk> and talks through the content of the programme. The second is located at: <http://www.youtube.com/watch?v=57RZB3VB2Dk> offering the perspective of one credit union manager who graduated from the programme.

## Pathways Masters in Co-operative & Social Enterprise

### Flexi-Options on the Masters Programme – new from 2014:

Flexi-Options allow access to modules on the masters according to your chosen area of interest, without the requirement to undertake the full programme of study. On successful completion of each module, you receive a transcript of results. This is your certificate of attendance and an official record of having completed the module. A maximum of 20 credits of modules can be taken per annum. **Studying by postgraduate flexi-options will not involve the award of a qualification.**

A student who successfully completes a postgraduate flexi-options module will be eligible for exemptions if they subsequently apply and are admitted to the full programme normally within a maximum of five years.

### Masters Entry Requirements:

To qualify to apply for the Masters Programme or the FlexiOptions, you must:

- be at least 23 at time of enrolment
- be able to access and use the Internet
- possess two years' experience in a voluntary or professional capacity in a co-operative or social enterprise,

**and either**

- hold at least a 2.2 primary degree or an equivalent academic qualification

**or**

- have at least five years' extensive practical, professional or scholarly experience in the co-operative and social enterprise field as approved by the Faculty of Commerce, have sat the MBS (Co-operative and Social enterprise) Qualifying Examination and attained at least a Second Class Honours Grade II therein, and present for interview (if required) by the Department of Food Business and Development at UCC.

### UCC Graduate Testimonials:

*"I found the experience to be very enriching. The programme was well-designed and delivered and the staff were extremely helpful. I can't speak highly enough about my time in UCC."*

*"I enjoyed the course. It built on my skills based and gave me confidence to try something new in my professional career."*

*"I found the course excellent. The modules were interesting and created thinking."*

## Further Information

### Exemption Information:

Pathways programmes replaced the ACCUP programme in 2013. A transitional process has been put in place which exempts ACCUP graduates from relevant parts of both the Certificate and Diploma. Completing the Diploma will allow ACCUP graduates expand their knowledge in areas which were covered in ACCUP and also cover new areas which are relevant to their roles today. This new knowledge is gained whilst also working towards a level seven Diploma in either Credit Union Governance or Credit Union Operations.

For credit union officers holding other qualifications which relate to financial services and/or credit unions, exemptions will be granted where the existing qualification covers content relevant to the programme/module for which an exemption is sought.

### Pathways Scholarships:

The Valerie Hand Memorial Scholarship is offered by St. Patrick's Credit Union (ESB Staff) Ltd in memory of Valerie Hand, a much loved staff member who sadly passed away in 2012.

The National Supervisors Forum has offered two scholarships to qualifying board oversight/supervisory committee members throughout the island of Ireland to cover the full cost of completing the Pathways Certificate and/or Diploma in Credit Union Governance.

### Pathways and Fitness & Probity:

Are you currently performing a control function (CF) or pre-approved control function (PCF) for your credit union? Maybe you are planning to hold one of these roles in the future? Pathways has been specifically designed to assist credit union officers to demonstrate they have the necessary competency to meet the Standards of Fitness & Probity, as **it applies to their role**.

### Venue Information:

Pathways Certificate and Diploma tutorials are held in a number of venues per programme countrywide. All Pathways venues are of high quality with well established reputations for excellent service and outstanding customer care.

### Commencement Dates:

The Pathways Certificate takes place in Spring and Autumn each year.

The Pathways Diploma is held on an annual basis and commences in July each year.

## Contact the Pathways Team

Students should contact the Pathways team as follows:

Chris Ryan CU Learning & Development Irish League of Credit Unions	Helena O'Connor University College Cork
Tel. No.: + 353 1 6146931 Email: pathways@creditunion.ie cryan@creditunion.ie	Tel. No.: + 353 (0)214904736 Office Hours: Mon-Wed 09.00-11.00 hrs Email: pathways@ucc.ie
<b>Queries on:</b>	<b>Queries on:</b>
<ul style="list-style-type: none"><li>• CU Learn Registration</li><li>• Tutorial Venues</li><li>• Course Feedback or Issues</li><li>• Withdrawal Requests</li><li>• General Queries</li><li>• Queries on the Certificate programmes</li></ul>	<ul style="list-style-type: none"><li>• UCC Registration</li><li>• UCC Student Card</li><li>• Exemptions</li><li>• Disability Support</li><li>• Queries on the Diploma and Degree programmes</li></ul>



## Further Information

### About CU Learning & Development:

CU Learning & Development programmes have been built on the concept of creating a suite of first-class educational programmes relevant for credit union volunteers and staff which are delivered in a flexible way through e-learning and classroom based programmes on a regional and in-house basis. They deliver key learning outcomes that will provide credit union officers with the knowledge and skills to fulfil member, regulatory and legislative demands. The on-going training and up-skilling of all credit union personnel remains the top priority of the CU Learning & Development department.



### About UCC:

Founded in 1980, the mission of the Centre for Co-operative Studies is to promote, through its research, consultancy and educational activities, the continued growth of the co-operative movement, as an effective, locally-owned and democratically-controlled sector of the economy, designed to address the urgent needs and problems of the community. To this end the Centre has pioneered the development of new distance and online learning programmes to meet the needs of people involved in a broad range of co-operatives, social enterprises and local development initiatives, including the BSc in Credit Union Business, the BSc in Rural Development, and the MBS in Co-operative and Social Enterprises.



### About ACE:

Adult Continuing Education (ACE) is the longest established dedicated centre for adult and lifelong learning in the Irish university system. Lifelong learning began at UCC in 1946, when, then President Alfred O'Rahilly, established the first extramural courses aimed at workers in Cork city. Given its long history, ACE has a unique standing and potential reputational advantage over other similar units in the Irish third level sector. Its original mission, to bring the university to communities which did not have access to third level education, is as important today as it was 66 years ago.



