



Malahide Credit Union

- We are
 - Small, community-based, urban
 - Atypical credit union Common Bond
- We don't let our size inhibit our ambition
- Our objective – to be the “best small credit union in Ireland”



Statistics & challenges



Total Assets
€20m

Savings
€18m

6,800 members

Loans €5m
Our biggest
challenge –
getting our
members to
borrow from
us!

Seven
staff

Mergers happening all around us, peer
pressure to follow suit!

Strategies that have worked for us?

True to our values & ethos!
We are different and our members know it!
Open to change – but only if it benefits our members

Technology:
Payments, app, website

Lending:
Flexible & adaptable loan products
Marketing calendar & targeted marketing

New building on Main Street:
Visibility & presence

Capitalising on our network:
Shared services, use the expertise that's out there – just ask!

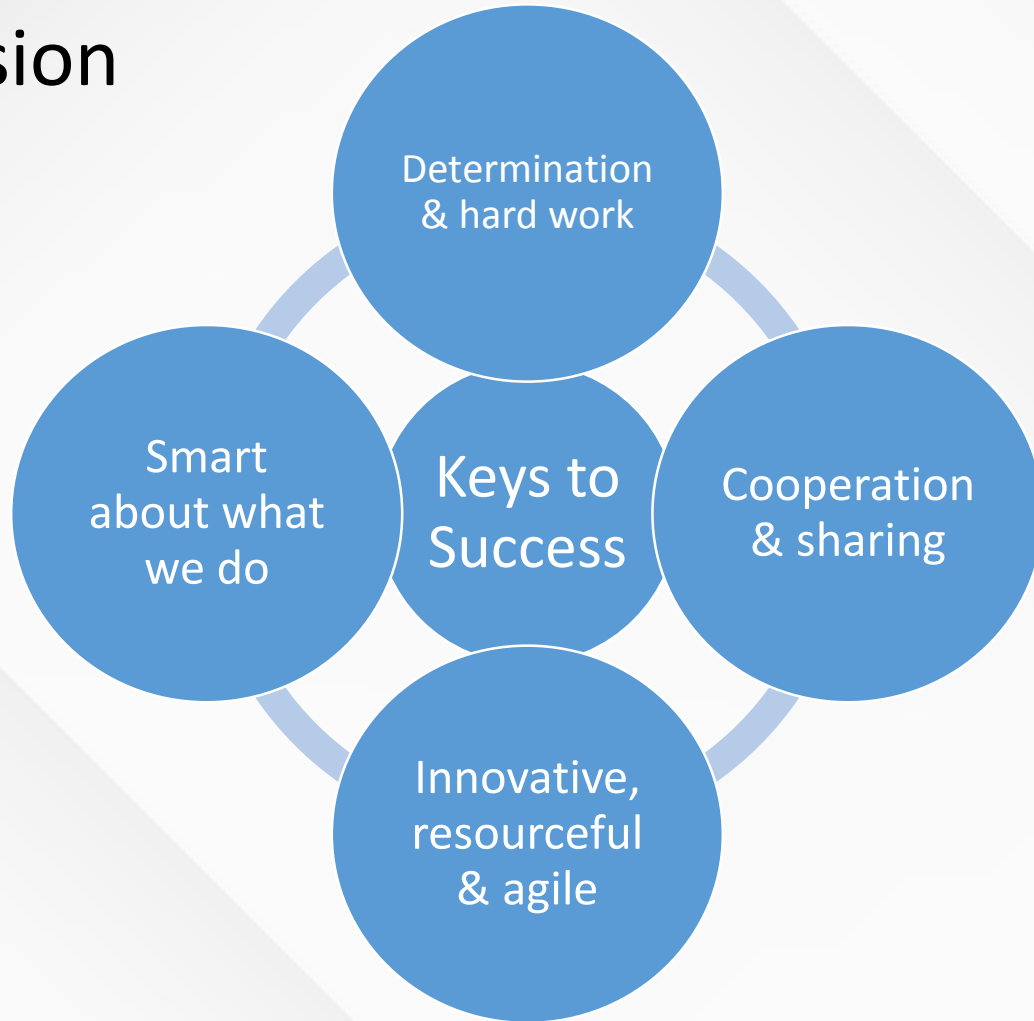


Key success factors?

- ✓ Enthusiastic and committed staff & volunteers
- ✓ Focused on member needs
- ✓ Forward thinking & innovative
- ✓ Smart about what we do and how we do it
- ✓ Flexible & adaptable
- ✓ Doing the important things really well &
- ✓ Never afraid to ask for help!



In conclusion



And finally, with thanks to Mark Twain ...

It's not the size of the
dog in the fight, **it's**
the size of the
fight in the dog!

