



# Strategic Plan

2025 - 2029



International Development

**FOUNDATION**  
TOGETHER BUILDING FINANCIAL INCLUSION

# OUR VISION

Financial inclusion for all.

# OUR PURPOSE

To reduce poverty by supporting an environment where financial cooperatives and their members thrive.

# OUR MISSION

To support the sustainable development of financial cooperatives from the local to national level through collaborating internationally.

# OUR VALUES

- **Community:** We collaborate and work in solidarity through the cooperative model to harness and strengthen communities.
- **Sustainability:** We support members' financial inclusion through sustainable financial services, strong institutions, and a fit for purpose regulatory environment.
- **Partnership:** We operate through partnerships, fostering both individual and collective growth and potential.



# OUR STRATEGIC GOALS



## GOAL 1:

Further our impact through focused and locally-led programmes



## GOAL 2:

Become a more agile and resilient organisation



## GOAL 3:

Raise our profile to increase and diversify our income

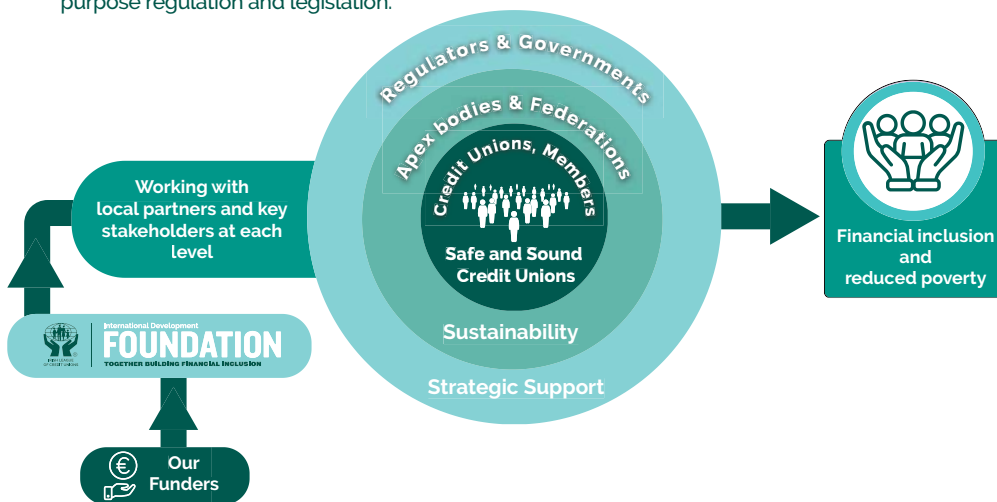
# THEORY OF CHANGE

A theory of change is a tool used in development to explain how a specific intervention can lead to meaningful social impact and development change.

Our theory of change shows how supporting credit union development leads to financial inclusion and reduced poverty. The Foundation receives funding from Irish credit unions, corporates and individuals, we use this 'core funding' to apply for additional funding from institutional donors. All the funds are used to provide financial and technical support.

We work alongside our local partners and key stakeholders at three levels:

- Micro level (credit unions and their members): we provide support to ensure **safe and secure credit unions**
- Meso level (apex bodies & federations): we provide support to ensure **sustainable** apex bodies for the credit union movements
- Macro level (regulators and governments): we provide **strategic support** to advocate for fit-for-purpose regulation and legislation.



## WHAT WE DO

- provide financial and technical expertise
- work closely with local partners and key stakeholders
- collaborate to support strong sustainable financial cooperatives that meet local needs
- create structures and frameworks that allow financial cooperatives to grow and thrive
- support financial inclusion
- provide a hand-up not a handout.

# FINANCIAL INCLUSION

To be financially included means you have access to affordable formal financial services that are delivered in a sustainable way. Being financially included gives people the opportunity to...



Grow their household savings



Invest in education



Set up micro business



Plan for life events



Increase agricultural productivity



Save for a rainy day

## FINANCIAL INCLUSION AND SDGS

The World Bank acknowledges that "greater access to financial services is a key enabler to reducing poverty and boosting prosperity" and "has been identified as an enabler for 7 of the 17 SDGs". Credit unions can help to ensure financial inclusion. As not-for-profit financial cooperatives, credit unions can give people the opportunity to save money securely and borrow at affordable rates.



1  
NO  
POVERTY



2  
ZERO  
HUNGER



4  
QUALITY  
EDUCATION



5  
GENDER  
EQUALITY



8  
DECENT WORK &  
ECONOMIC GROWTH



10  
REDUCED  
INEQUALITIES



17  
PARTNERSHIP  
FOR THE GOALS



# OUR STORY

In the 1950s and 1960s, financial cooperatives in the US and Canada supported the development of the credit union movement in Ireland. The Irish League of Credit Unions (ILCU) established the Foundation in the late 1980s, as a conduit for Irish credit unions to support the development of strong, sustainable financial cooperatives movements that provide access to affordable financial services - embodying the principle of cooperation among cooperatives. Our unique story and lifelong engagement with the credit union family sets us apart from other charities. We know the important role credit unions play providing access to affordable financial services within communities and workplaces.

Through sharing the Irish credit union experience, we use the vast expertise and skills within the Irish movement and share this knowledge to help others. We are people helping people.

# GET INVOLVED

**CREDIT UNIONS ARE MAKING A DIFFERENCE, YOUR SUPPORT CAN HELP US TO HELP OTHERS.**

- Make an annual donation in support of our work
- Host a fundraising event at your credit union and help to raise awareness and funds for our work
- Volunteer and share your credit union experience and provide peer support
- Host a delegation as part of a Study Visit, and share your credit union's experience
- Follow us on our socials
- Have our staff present on our work to the Board, staff, members.

## INDIVIDUALS AND CORPORATES

- Individuals can donate directly to our work or indeed fundraise on our behalf
- Corporates can donate directly to our work or establish a corporate partnership with the Foundation.



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# FOUNDATION

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The Foundation is registered with the Charities Regulatory Authority in Ireland,  
registered charity number 20024314.

