



**Tullamore  
Credit Union**

# Sustainability and Community Impact Report 2025

Working with our  
Community, for our  
Community.

Call us  
057 93 51780

Email us  
[info@tullamorecu.ie](mailto:info@tullamorecu.ie)

Visit Our Website  
[www.tullamorecu.ie](http://www.tullamorecu.ie)



# CONTENTS

03	About ESG
04	Our ESG Committee
05	Green Lending
06	Member Benefits
08	Financial Awareness
09	Community Support Fund
11	Primary School Quiz
13	Junior Members Day
14	The School Garden Competition
15	Pride in Your Place
16	ESG Roadshow
17	Quarterly Members Prize Draw
18	Face the Phoenix
19	Our Initiatives
21	Street Feast
22	Our Staff

---

## **Our Opening Hours**

### Tullamore Office

Monday - Saturday

10am - 5pm

### Kilcormac Office

Thursday - Saturday

9.30am - 4.30pm



# About ESG

## What is ESG?

ESG stands for Environmental, Social, and Governance – representing three key pillars that guide responsible, ethical and sustainable business practices.

What does this mean for Tullamore Credit Union and what are we doing in this space?

### Environmental

Tullamore Credit Union are committed to sustainability and doing everything we can to have a positive environmental impact. This includes managing our carbon footprint, optimising energy usage, reducing waste, and promoting overall environmental responsibility within our community – as well as offering 'Green' focused loans such as our Green Mortgage. The Environmental pillar of ESG is where we are the least mature, but we are no less dedicated and driven to making a significant contribution in this area.

### Social

Tullamore Credit Union, and the Credit Union Sector as a whole, has a community ethos at its heart. Our strong focus in this area existed long before the term 'ESG' was coined – whether it be sponsoring community activities, donating funds to worthy causes, or participating in local events. And we have no intention of slowing down in this space! As well as the overall community, we place a strong emphasis on fostering a healthy and inclusive workplace culture, with the strong belief that happy and engaged employees are central to a successful organisation.

### Governance

Good governance is at the heart of how we operate. This includes the systems and processes we have in place to govern regulatory compliance, diversity, fair pay practices, transparency, and accountability in leadership. We are committed to upholding equity and equality in the workplace, and to adapting to evolving legal and ethical standards. Again, these are all aspects of running a Credit Union that are not new to us, but we welcome the enhanced focus that comes with the principles of ESG.



# Our ESG Committee



Our ESG Strategy is stated below and, as well as recognising all the good work we continue to be involved with, also reflects our aspirations in what we hope to achieve.

*"Tullamore Credit Union has been at the heart of our community for 62 years. During that time, we have supported our Members in all aspects of their lives by constantly striving to improve the products and services we provide. Tullamore Credit Union is perceived as a positive, trusted organisation within the community and, as such, has a responsibility to act as a role model on key issues. The effects of environmental and social issues have an impact on everyone, and Tullamore Credit Union is committed to ensuring that, not only do we have a positive impact as a business in this regard, but also that we convey a strong and positive message to our Members."*

I am Chairperson of our ESG Committee, which has an overall responsibility for driving the ESG agenda within Tullamore Credit Union – and whilst a lot of the component parts are already well established and successful, the process to identify potential opportunities for the future is a continuous endeavour.

Matt Worgan  
Chair of the ESG Committee



Pictured: Siobhán Conroy, Ciara Flanagan, Sinead Hanniffy, Matt Worgan, Áine Guilfoyle, Caroline Collins-Murphy, Caitriona Lawlor.

Missing from photo: Siobhain Arnold.

# Green Lending



## Green Mortgages

Tullamore Credit Union has great rates for energy-efficient homes! We offer a Green Variable Rate of 4.0% (APR 4.1%) and a Green Fixed Rate of 4.0% (APR 4.1%). Available for homes with a BER rating of A1-B3

## Green Car

Enjoy a reduced interest rate with our Green Car Loan! This is available to Members at an interest rate of 6.5% (APR 6.7%), with a maximum term of 7 years. This is available on both electric and hybrid cars!



## E Homes

Thinking of a log cabin, garden room or home office? We've got you covered!

Finance packages available with Eco Home Log Cabin Ltd, Church Road, Tullamore

Reduced rate: 6.5% (APR 6.7%)

## Pro Energy

Planning an energy upgrade or retrofit? We're here to help!

Rate: 6.95% (APR 7.18%)

This is supported by SEAI and REIL.



# Member Benefits

## Loan Protection

Should a Member with an outstanding loan pass away, the remainder of their loan may be covered under our Loan Protection Insurance.

## Life Savings Insurance

Dependents will receive a financial sum in the event of your death. The amount depends on your age and how much you have saved in TCU over the years.

## Dividends and Loan Rebate

These are approved at the AGM and paid before Christmas, based on our financial performance.

## Deposit Guarantee Scheme

Members' savings are protected up to €100,000 under the Deposit Guarantee Scheme

## Foreign Exchange

Place an order by email, phone, or online through FexCo to collect Foreign Exchange at our Patrick St office. TCU Members do not pay commission.

## Online Access

Download the Tullamore Credit Union App and begin transacting online!





# Member Benefits

## Insurance

Apply for Home, Travel or Car Insurance today with Peopl Insurance, TCU members receive a discount!

## New Products and Services

Visit our Patrick Street office to use our Kiosk and avoid the queue. We have also introduced Loan Automation, you can now apply for your loan online and get approved in as little as 8 minutes!

## Current Account

Open a Current Account today. Enjoy our competitive monthly rates of just €4 and save money with our Loyalty Scheme.

## Nominations

Complete a Nomination Form at our Patrick St or Kilcormac office to ensure your loved ones receive your funds quickly.

## Financial Advice

See our next page to learn about Aidan O'Neill.

**Peopl.**  
Insurance



# Financial Awareness



Aidan O'Neill is a financial advisor who works with Tullamore Credit Union, offering members advice on various financial matters, including savings, investments, and pensions. Aidan has over 25 years experience in financial services and has been providing advice to Tullamore Credit Union members since 2023. He is local and ensures the members benefit is the top priority. He is also the Managing Director of ERA Financial Planning Ltd.

Aidan can provide advice on:

- Pensions, Group Pension Solutions
- Income Protection
- Life Insurance, Serious Illness Cover, Mortgage Protection
- Investments and Regular Savings

Call or email us today to arrange an appointment.

# Community Support Fund



A fantastic evening was had by all on 23rd April in Esker Arts for the Tullamore Credit Union Community Support Fund 2025 presentation event. There were 145 applications for funding – the largest number of applications ever received! A fund of €100,000 was made available by the credit union's Board of Directors. Funds were distributed to a mixture of sporting organisations, community, and retirement groups as well as schools and sporting clubs, all located within the Tullamore Credit Union common bond area.

## The Inaugural ESG Award Scoil Eoin Phóil N.S.

Contributing towards the purchase & build of a polytunnel, to facilitate sensory movement breaks, build gardening and life skills



## Mucklagh Playground Group Supporting the establishment of a Community Playground

**Croghan Pure Mile**  
Supporting the purchase of barn owl nesting boxes & fruit trees for the village



# Community Support Fund

At the Community Support Fund, St Joseph's National School in Tullamore was allocated funds in support of their new clinical intervention programme, called the BUSS model. This project is to support children who may have experienced disruption in their early development.



# School Quiz Senior Winners



The annual Primary Schools Quiz was held in the Tullamore Court Hotel on 12th February and what a fantastic evening was had by all. There was 215 local children from 22 different primary schools in a battle to get one of the top 4 spots in both categories! Below are the winners of the Junior & Senior Section – Well Done to all involved.



1st place: Ballinagar N.S



2nd place: Geashill N.S



3rd place: Killeigh N.S



4th place: Gaelscoil An Eiscir  
Riada NS

# School Quiz Junior Winners



1st place: Geashill N.S



2nd place: Daingean N.S



3rd place: Ballinagar N.S



4th place: Tullamore Educate Together  
N.S



# Junior Members Day

Our Junior Members Day on the 28<sup>th</sup> of July was a blast! We had a great turnout with many families enjoying our activities. The Offaly Rose, Nicole Heffernan, even joined in on the fun. Thanks to all that joined us in Tullamore Town FC.



# The School Garden Competition



Tullamore  
Credit Union

Comhghairdeachas!



Tullamore  
Credit Union



Boher NS  
- winners of our  
School Garden competition



Well done to Áine, Ruby, Harry, James, Tom and Jacob representing the pupils of Boher National School Parents Association - winners of our School Garden competition! Thanks to all the schools who took part and a big shout out to Brian of Cloonans Hardware who generously donated the flower and vegetable seeds!

# Pride in Your Place



The Pride in your Place presentation of awards event took place on the 10th of September in Esker Arts Centre Tullamore. It was fantastic to see so many Members involved in making their local areas a wonderful place to be.

Our CEO, Paul Shaw, welcomed everyone to the event, and invited John Leahy Cathaoirleach of Offaly County Council to the podium. John spoke of the fantastic power of the community coming together for the greater good. He commended TCU as an example of how community power can be harnessed and mentioned the recent launch of TCU's Aided Home Improvement Loan, a new loan product which can support adaptation grants which may be available from Offaly County Council.

The next guest speaker to the podium was John Mc Nally, Climate Action coordinator with Offaly County Council. John spoke of the many new and innovative schemes being reviewed by the council. He referenced Tullamore, as the designated Decarbonising Zone for Offaly. He spoke passionately about the potential that this designation would have for the town and its future, acting as a testbed of actions in various areas, including biodiversity, air quality, waste management and community activation.

Our Deputy CEO Caroline Collins-Murphy then spoke and turned to the main business of the evening - the announcements of the winners, presentations of plaques and prizes over various categories.

Congratulations to all who participated and we look forward to next year's competition!



## **Glendine, Kilcormac**

Winners of the Small Estates section of Pride in Your Place. Funds will be used in the supporting of biodiversity in Glendine, Kilcormac

# ESG Roadshow

Tullamore Credit Union, together with St Brigid's Credit Union, have launched a collaborative ECO Loan to help local homeowners invest in sustainable, energy-efficient home improvements. This joint initiative - developed in partnership with Offaly County Council's Department of Enterprise - aligns with each credit union's strategic commitment to environmental responsibility and community impact.

The new ECO Loan offers the same interest rate, terms, and conditions across all participating credit unions, providing Members with a consistent, fair, and affordable financing option for projects such as retrofitting, insulation, solar panels, and heat pumps.

This loan launch is being supported by a series of regional Energy Roadshows, where Members can meet with energy experts and credit union advisors to learn more about reducing their energy costs and environmental footprint.

This marks the first collaboration of its kind between our credit unions and reflects a shared mission to empower Members while contributing to a greener future.



# Quarterly Members Prize Draw

Four cars are purchased each year from garages within our common bond which return funds to the local community. We encourage our Members to reduce their carbon footprint which is why we have chosen hybrid cars recently. The Car Draw is very popular with our Members and an average 6700 of Members participated in each quarter this year. Other prizes include cash prizes and vouchers.



December'24: Amy Daly



March'25: Marian Monagher



June'25: Jessica Ryan



September'25: Mary Margaret Keating

# Face the Phoenix

Tullamore Credit Union held the Face the Phoenix live final on Tuesday 28th January 2025 in the Esker Arts Centre Tullamore. This is the credit union's version of the popular TV show Dragon's Den. Every year, we invite students from the Transition Year classes of the local secondary schools in the area, to go head-to-head and showcase their mini company ideas. This year's competition saw entries from Coláiste Choilm, Killina Presentation Secondary School, Mercy School Kilbeggan and Tullamore College.



1st place: Scentsible.  
Tullamore College.



2nd place: Frame Fusion.  
Mercy Secondary School Kilbeggan

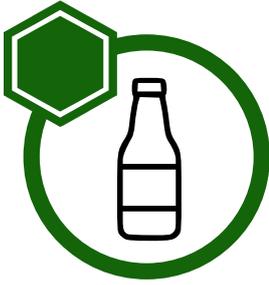


3rd place joint winner: Little Helper.  
Tullamore College.



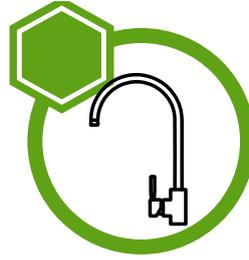
3rd place joint winner: Rejuvenate Design.  
Tullamore College.

# Our Initiatives



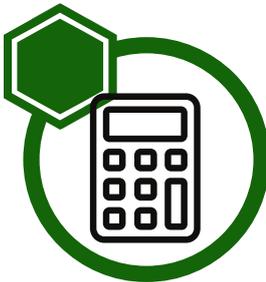
## Bottle Return

The ESG Committee brought in an initiative to allow staff to donate their Re-Turn bottles, these funds were collected and will be given to various charities. We thank all staff who supported this initiative.



## Water Tap

We love reducing our plastic usage, this is why we have installed a filtered water tap, we also provided staff with reusable bottles.



## Carbon Footprint

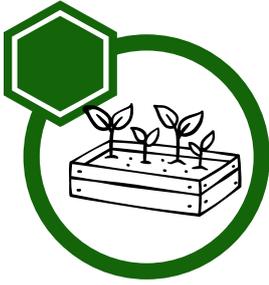
We have embarked on a journey to calculate our carbon footprint, and hope to publish this in our 2026 Sustainability and Community Impact Report.



## Money Master

The Money Master Financial Literacy Program represents a landmark opportunity for Credit Unions to deliver financial education at a consistent professional, standardised level, setting a new benchmark for community economic empowerment in Ireland.

# Our Initiatives



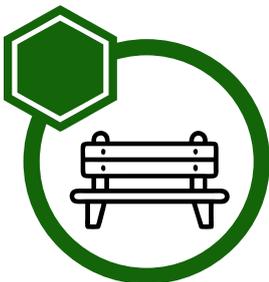
## Staff Garden

The garden is looked after by Gavin, who does a fabulous job each week to make sure the garden is kept in order. Gavin has ensured that all senses are catered for in the garden.



## Brown Bin

We love reducing our waste too! We have implemented the Brown Bin in our Patrick Street Office to reduce waste sent to landfill. This waste is sent to a composting centre and then used as fertiliser by farmers.



## Solar Bench

The ESG Committee have installed a Solar Bench outside of Tullamore Library, feel free to use this for a quick break and charge your phone while you're at it!



# Street Feast

Tullamore Credit Union joined Tullamore Phoenix and the Tullamore Chamber to organise an event called the Street Feast. We held this event on the 24<sup>th</sup> of May 2025 with music, face painting, panto characters and also featured surprise guests, local band Chasing Abbey! Our aim of this was to get local people into the town and to encourage collaborative initiatives, it was a great success!



# Our Staff

All Staff have attended Dignity at Work training. Dignity at Work training is a vital annual initiative that reinforces respectful conduct among employees and promotes a positive workplace culture. The training emphasises treating colleagues and Members with courtesy, fairness, and professionalism, regardless of role or background. It encourages open communication, empathy, and active listening to foster collaboration and mutual respect.

A key component of the training is understanding and complying with relevant legislation. This includes laws addressing bullying and harassment, which protect individuals from repeated, inappropriate behaviour that undermines their dignity. The training outlines clear procedures for reporting and addressing such conduct, ensuring a safe and supportive environment for all.

Participants also learn about the nine grounds of discrimination under Irish equality legislation: gender, civil status, family status, sexual orientation, religion, age, disability, race, and membership of the Traveller community. The training highlights how discrimination—whether direct or indirect—can manifest in workplace interactions and customer service and provides strategies to prevent it.

By conducting this training annually, we are reaffirming our commitment to equality, inclusion, and respect. It empowers employees to recognise unacceptable behaviour, challenge bias, and contribute to a workplace where everyone feels valued and protected. Ultimately, dignity at work is not just a policy—it's a shared responsibility.



