

April/May Newsletter



2026 Dates for the Diary

- **June 17th:** Collaborative Finance Webinar - Business and Community Lending
- **July 8th:** Updated Cultivate Business Case Review
- **July 15th:** SME Regulations (Operational & Credit)
- **July 22nd:** SME Regulations (Credit Control)
- **August 9th:** Tullamore National Livestock Show 2026
- **September 15th - 17th:** National Ploughing Championships 2026
- **September 30th:** Closing date for Cultivate Farming Photography Competition entries
- **September & December:** National Advertising Campaigns across print and digital media

Business and Community lending

Collaborative Finance are holding a webinar on the 17th of June at 11am to discuss Community and Business Lending proposals, as recently presented at the Collaborative Finance AGM and Strategic Update meeting in May.

This session will be open to:

- Credit unions that were unable to attend the AGM on the day, and
- Credit unions that were represented at the AGM but would like other members of their team to hear the presentation first-hand.

The registration link has been circulated to CEOs of Collaborative Finance member credit unions.

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Updating our mailing lists

Our Cultivate mailing list is used to send out any marketing updates. If any updates need to be made to the Cultivate mailing list from your own credit union team (removals or additions), please email these updates to Jane janewalker@ifac.ie. Please include your name, title and credit union branch.

Agri Sector Update Webinar: April 15th

This session featured Philip O'Connor from Ifac, who shared practical insights into the Agri-sector ahead of National Cultivate Week.

This webinar supported Credit Union staff in deepening their understanding of the agricultural landscape and strengthening relationships with farmer members prior to their engagement with farmer members during a busy National Cultivate Week.

National Cultivate Week 2026: April 20-26th

National Cultivate Week is one of the most exciting weeks in our calendar. It was brilliant to see so many credit union teams get involved, bringing Cultivate to life through local activations, events and strong social media presence. The level of commitment and effort that went into the week was fantastic, with lots of creative ways used to celebrate National Cultivate Week, which we have shared further on in this newsletter.

The week attracted great media coverage and the feedback from farming members was hugely encouraging, reflecting the appetite that exists for Cultivate. Huge thanks to all who made it a successful and engaging week.



Cultivate
CREDIT UNION Farm Finance

**NCW Internal Webinar:
Agri Sector Update**
15th April, 11am - 12pm via Zoom

This session will feature Philip O'Connor from Ifac, who will share valuable updates and practical insights into the Agri-sector.

This webinar is designed to support Credit Union staff in deepening their understanding of the agricultural landscape and strengthening relationships with farmer members ahead of National Cultivate Week which will run from 20th - 26th of April.

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National Cultivate Week
Farm Finance
20th - 26th April 2026

Join us to celebrate
National Cultivate Week!

National Cultivate Week brings together credit unions and their members to celebrate farmers and the contribution they make to local communities with events taking place in participating branches nationwide.

Contact your local Cultivate Credit Union for more information!

☎ Freephone 1800 839 999 🌐 Online www.Cultivate-CU.ie

Loans are subject to approval. Terms and conditions apply.
Borrowers who do not meet the requirements of your Cultivate loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. The cost of your repayments may increase.
All Cultivate Credit Unions are regulated by the Central Bank of Ireland.

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National Cultivate Week Photocall

We had our photocall for National Cultivate Week in early April, which you will have seen from the official media launch.

We'd like to extend our thanks to Sean and Dave in Crosshaven Carrigaline Credit Union for supporting on the day and to Joe Healy for attending.



National Webinar: April 23rd

As part of National Cultivate Week, we hosted a free live webinar on Thursday 23 April, *Cultivate: Backing Irish Farming's Future*. Chaired by David Leydon (Head of Growth, ifac), the panel brought together Therese Conway (CEO, Collaborative Finance) on what Cultivate is and how it works, Aidan Brennan (Digital Editor and Deputy Editor, Irish Farmers Journal) on market trends, Philip O'Connor (Head of Farm Support, ifac) on farm financial planning, and beef farmer Louise Condon on her experience as a Cultivate borrower.

This was an opportunity to tell attendees about what Cultivate offers their members, as well as an insight into current farming reality, hearing right from those across farm advisory, media, and farmers themselves.

National Cultivate Week
Farm Finance
20th - 26th April 2026

Join us for our live webinar

**Cultivate Webinar:
Backing Irish Farming's Future**

Thursday 23rd April 2026 | 12:30-1:30PM

Live Webinar

Register here for free:

www.Cultivate-CU.ie

Cultivate Review

The 2025 Cultivate Review was released in April to compliment NCW. Some of the key highlights from the review were:

- Average loan amount €40,924
- April was the busiest month for loan applications
- Beef farmers account for 70% of all Cultivate loans
- Stocking and working capital was the most popular loan purpose (25%)

The full Cultivate Review 2025 is available to download from the Cultivate website.



Cultivate Review 2025

FARMER FRIENDLY FINANCE



Collaborative Finance AGM and Strategic Update Meeting

Collaborative Finance held their AGM on Wednesday May 13th in the Midlands Park Hotel, Portlaoise. The event was attended by Minister for State, Robert Troy, along with a number of representatives from Collaborative Finance member credit unions.

Collaborative Finance gave a strategic update on existing loan products, such as Cultivate and Greenify's progress to date, as well as a workshop session on Business and Community lending proposals. It was also a wonderful opportunity to connect with our credit unions from across the country and we are very appreciative of your time. For those who couldn't attend the AGM, see below details on our upcoming webinar to discuss Business & Community lending.



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NCW Media Coverage

Below is a snippet of some of the media outlets that featured National Cultivate Week across print, digital and radio. It is great to see the success of this Cultivate initiative across national media.

A huge thanks to everyone for planning such engaging local activities and helping to secure this coverage for National Cultivate Week 2026.



THE IRISH TIMES



Agriland



Irish Examiner

Irish Independent



The Tuam Herald

Sligo Weekender

The Southern Star



westcorkpeople

**The Connaught
telegraph**



Slaneynews

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NCW Local Events & Activities

We were blown away with the variety of activities during NCW!
Teams engaged across:

- Mascot races
- Mart stands
- Tractor runs
- In-branch coffee mornings/events
- Videos with local farmers
- Competitions/giveaways
- Visiting local businesses and key agri stakeholders
- Photoshoots
- Radio interviews



Enniscorthy Credit Union Cultivate: L-R: Mary Moulds - Head of Operations, Joleen Murphy - Marketing Officer, Orla Doyle - Head of Lending, Jackie Whelan Fagan - IFA South Leinster Senior Regional Executive, Tanya Gregory - Loans Underwriter.



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Kells Credit Union MASCOT RACE

€100 One-For-All winner
revealed at the end 🏆

claims her 6th

Congratulations



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National Cultivate Week Join us to celebrate
National Cultivate Week! 20th – 26th April 2026

NATIONAL CULTIVATE WEEK: WHAT'S ON AT NORTHWEST CREDIT UNION



TUESDAY 21ST
shannonside @ NWCU Boyle
Meet with the Cultivate Lending Team (Tea & coffee all day)



FRIDAY 24TH
oceanview @ NWCU Sligo
Broadcasting live with giveaways + learn why cultivate can help you! (Tea & coffee all day)



SATURDAY 25TH
10AM – Toy Farm Competition @ NWCU Boyle. Enter online at @northwestcreditunion

CULTIVATE CORNER



SLIGO F91 KXY6



BOYLE F52 CT80



Drop in to our branches all week and meet the lending team in our cultivate corner

COLOURING IN COMPETITION



collect a sheet at any branch or page of www.nwcui.ie



Altogether, better.
www.nwcui.ie

National Cultivate Week! 20th – 26th April 2026



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Recap: In-person Trainings



This April, we ran two in-person training days to help credit union teams lend confidently to farmers under Cultivate, one in the branch and one out on the farm.

Cultivate Lending Training, 22nd April, North Midlands CU, Mullingar

The first day focused on the practical side of farm lending.

Martin Clarke, Commercial Manager at ifac, walked through understanding farm loan requirements: the specific financial needs of farmers from equipment to stocking and working capital, risk assessment in farming and tailoring loan products to suit, the differences between a sole trader, a partnership and a limited company, how to read farm accounts including the P&L and balance sheet, and when a business plan is needed for expansion or diversification.

Colm Begley of Graphic Financial Analysis then trained the group on using Visualyse. Colette O'Connell, Head of Lending at North Midlands Credit Union, shared the member-centric approach to lending, and the day closed with feedback from an established Cultivate credit union on their experience, learnings and advice for growing Cultivate.

On-Farm Cultivate Training, 29th April, Gurteen Agricultural College

The second day took the learning out of the office and onto the farm at Teagasc Gurteen.

John Parry, Principal of Gurteen College, led a practical day at the Teagasc Gurteen campus, giving teams a first-hand look at beef, dairy, tillage and sheep farms in practice.

Emma Dooley, Farm Support Advisor at ifac, gave an introduction to Irish agriculture, covering current agricultural schemes, agri-terminology, and the farm life and financial cycles, alongside current trends and issues in farming and an update on the latest ifac report.

Together, the two days gave credit union teams both the financial grounding and the on-the-ground understanding to back farmers with confidence.



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