

# March Newsletter

## Webinars

March 19th: NCW Webinar – ‘How To’ for using NCW marketing assets

On March 19<sup>th</sup> Avril hosted the National Cultivate Week webinar. The webinar covered the 2026 Activation Playbook, providing ideas of what to do and how to make the most of all the resources available to you.

The webinar recording can be found in the Marketing Sharepoint.



## Exhibition

24th-25th March: CUMA Conference

Collaborative Finance exhibited at the CUMA Conference in Galway.

The exhibition stand gave attendees the opportunity to learn more about Cultivate and how credit unions can get involved.



# Upcoming Events

## Agri Sector Update Webinar: April 15th

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

This webinar is designed to support Credit Union staff in deepening their understanding of the agricultural landscape and strengthening relationships with farmer members.



**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.

[www.Cultivate-CU.ie](http://www.Cultivate-CU.ie)

## National Cultivate Week 2026: April 20th-26th

This year's National Cultivate Week 2026 is fast approaching and Credit Unions are planning their local activations.

The National Marketing Campaign is running across the week so keep your eyes peeled for Cultivate Advertisements and PR coverage across the National media.

A public webinar will take place on Thursday 23<sup>rd</sup> to promote Cultivate nationally. Details will be sent in a separate communication.



**National Cultivate Week**  
Farm Finance  
20<sup>th</sup> - 26<sup>th</sup> 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](http://www.Cultivate-CU.ie)

Loans are subject to approval. Terms and conditions apply.  
 Additionally, if you do not meet the requirements on 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.

# Upcoming Events

## Cultivate Lending Training: April 22nd

10.00 - 13.00

Understanding farm loan requirements – Martin Clarke, Commercial Manager, ifac

- Specific financial needs of farmers (e.g. equipment, stocking and working capital, etc.)
- Risk assessment in farming and tailoring loan products to fit these needs
- Farm structures - differences between a sole trader, a partnership and a limited company
- How to read farm accounts – P&L, Balance Sheet, etc.
- When a business plan is needed, farm expansion and diversification

14.00 - 15.00

Training on the use of Visualyse – Colm Begley, Graphic Financial Analysis

15.00 - 15.30

- Member-centric lending – Colette O’Connell, Head of Lending, North Midlands Credit Union
- Feedback from an established Cultivate Credit Union on their experience, learnings and advice for growing and promoting Cultivate.

## On Farm Cultivate Training: April 29th

10.00 - 13.00

On-farm introduction to Irish agriculture – John Parry, Principal, Gurteen College

- Practical day of learning in Teagasc Gurteen College to see a beef, dairy, tillage and sheep farm in practice.

14.00 - 15.00

Introduction to Irish agriculture – Philip O’Connor, Head of Farm Support, ifac

- Review of current Agricultural Schemes, Agri-terminology, Farm Life / Financial Cycles.
- Current trends and issues in farming.
- Update on latest Ifac Report.



## 2026 - Dates for the Diary

We will add to this list of events throughout the year, but we would like to notify everyone of the below dates which are confirmed for year ahead.

Please note, if you are unable to make any of the webinars, the recorded sessions will be available in the Cultivate Marketing Sharepoint.

- **April 20th:** Release of the Cultivate Review 2025
- **April 20th - 26th:** National Cultivate Week 2026
- **August 9th:** Tullamore National Livestock Show 2026
- **September 15th - 17th:** National Ploughing Championships 2026
- **September 30<sup>th</sup>:** Closing date for Cultivate Farming Photography Competition entries
- **April, September & December:** National Advertising Campaigns across print and digital media
- **Monthly:** Updates via Webinars & Newsletters