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Registry of Credit Unions and Industrial and Provident Societies

Annual Report
2014/15

Department of Enterprise,
Trade & Investment

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**Annual Report
2014/15**

February 2016

Registry of Credit

**Unions and Industrial &
Provident Societies**

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INTRODUCTION

This combined report has been made in compliance with various requirements of the enactments administered during the period of the report by the Registrar of Credit Unions. Covered in the report are industrial and provident societies and credit unions.

Separate sections have been devoted to each of the above types of society. The nature of the legislation and the provisions requiring an annual report are given at the start of each section.

The main priorities of the Registry of Credit Unions and Industrial and Provident Societies are:

- i the efficient administration and, where appropriate, enforcement of society law and codes of conduct; and
- ii the provision of an effective public search facility.

Under the provisions of the Financial Services and Markets Act 2000 (Permissions, Transitional Provisions and Consequential Amendments) (Northern Ireland Credit Unions) Order 2011, responsibility for the regulation of credit unions in Northern Ireland transferred to the Financial Services Authority on 31 March 2012 and since replaced by the Prudential Regulation Authority and the Financial Conduct Authority. The Registry, for the time being, continues to perform the registration function for credit unions and industrial and provident societies but does not exercise a prudential supervisory role in relation to either sector.

Report on Societies Registered under the Industrial and Provident Societies Act (Northern Ireland) 1969

LEGISLATION

Primary Legislation

The legislation relating to the registration and regulation of industrial and provident societies is the Industrial and Provident Societies Act (Northern Ireland) 1969 (1969 c. 24). The 1969 Act consolidated with amendments the provisions of previous legislation dealing with industrial and provident societies and applied those provisions with suitable modifications to credit unions, which were recognised in the Act as a special category of society. However, credit unions have since been governed by their own separate legislation, the Credit Unions (Northern Ireland) Order 1985, and (from 31 March 2012) are also regulated by the Prudential Regulation Authority and the Financial Conduct Authority under the Financial Services and Markets Act 2000.

Section 100 of the 1969 Act places a duty on the Registrar to make a report of proceedings under the legislation in respect of each year.

Subordinate Legislation

The subordinate legislation relating to industrial and provident societies in operation at 31 March 2015 is listed in Annex 1.

QUALIFICATIONS FOR REGISTRATION

Objects

A society qualifies for registration under the 1969 Act if it is formed for the purpose of carrying on any industry, business or trade and it satisfies the Registrar that either it is a bona fide co-operative society or, that its business is to be conducted for the benefit of the community.

Bona Fide Co-operative Societies

There is no statutory definition of what might constitute a bona fide co-operative society. However, over the years a number of criteria have evolved which are recognised as describing a bona fide co-operative; these are, in brief:-

- conduct of business will be for the mutual benefit of members in such a way that the benefit which members obtain will in the main stem from their participation in the business;
- control of the society will be vested in the members equally, i.e. the principle of “one person, one vote” must apply;
- return on capital will not exceed a rate necessary to obtain and retain sufficient capital to carry out the society’s objects;
- profits after payment of interest will, if distributable amongst the members, be so distributed in relation to the extent to which the members have traded with or taken part in the society’s business;
- membership will not be restricted artificially with the object of increasing the value of proprietary rights and interests.

The formation and continuation of a bona fide co-operative society therefore pre-supposes a genuine community interest amongst its members based on something other than the amount of capital they may from time to time have placed in the society.

Societies for the Benefit of the Community

To qualify for registration as a society “for the benefit of the community” a society must demonstrate, amongst other things, that it will benefit persons other than its own members and that its business will be in the interests of the community. Other factors relevant to the decision on qualification are whether it is non-profit making, whether its rules prohibit distribution of assets among members and whether the same considerations relating to member control, interest rates, etc. as are applied to bona fide co-operatives are satisfied. Typical societies which qualify for registration in this category are the many forms of housing associations, some (though not all) being charitable in character.

REGISTRATION - CONDITIONS

In addition to the points mentioned, the following conditions also apply in respect of industrial and provident societies.

Every society seeking registration under the 1969 Act must satisfy the following conditions:-

- it must have at least 3 members (plus a secretary) or in the case of a society where membership is made up of other registered societies, it must consist of two or more such societies;

- the rules of the society must provide for all the matters required by Schedule 1 to the 1969 Act. These matters include the name, registered office and objects of the society and the terms of admission of members, and deal with (amongst other things) the society’s administration, method of operation and mode of application of profits;
- the proposed name of the society must, in the opinion of the Registrar, not be undesirable.

ADVANTAGES AND PRIVILEGES OF REGISTRATION

The principal advantages and privileges gained by registration under the 1969 Act are:-

- the liability of members is limited;
- corporate status is acquired; and
- share capital may be withdrawn.

ANNUAL RETURNS ON STATISTICAL MATTER

Societies are required to make up returns containing certain statistical and financial information and submit them to the Registrar each year. Failure to do so by the due date is an offence under the 1969 Act.

Material included in the Statistical Summaries (Annex 3 of this report) has been taken from the latest available annual return, together with details from the returns for previous years. The second column of each of the Statistical Summaries refers to the number of returns and **NOT** to the number of societies on the Register.

Report on Credit Unions Registered under the Credit Unions (Northern Ireland) Order 1985

LEGISLATION

Primary Legislation

The legislation relating to the registration of credit unions is the Credit Unions (Northern Ireland) Order 1985 (S.I. 1985/1205 (N.I. 12)) - "the 1985 Order". The 1985 Order, which came into operation on 1 June 1986, consolidated with amendments (and repealed) the provisions of the Industrial and Provident Societies Act (Northern Ireland) 1969 under which credit unions were first regulated as a special category of society. The principal changes introduced by the 1985 Order were:-

- minimum (21) and maximum numbers of members specified;
- members leaving the common bond may retain full borrowing powers;
- limited pre-membership deposits may be accepted from children under 16 years, to be held in trust until the attainment of 16 years, and then either converted to shares or withdrawn by the depositors;
- maximum dividend on shares increased to 8%; and
- insurance against fraud or dishonesty must be maintained by all registered credit unions.

Article 81 of the 1985 Order requires the Registrar to make a report of the proceedings under the 1985 Order in respect of each year.

QUALIFICATIONS FOR REGISTRATION

Credit unions qualify for registration if they are societies which consist of persons each of whom has in relation to all other members a common bond, generally of residence or employment in a particular locality. Such societies are formed with the following objectives:-

- the promotion of thrift among members by the accumulation of their savings;
- the creation of sources of credit for the benefit of members at a fair and reasonable rate of interest;
- the control and use of members' savings for their mutual benefit; and
- the training and education of members in the wise use of money and in the management of their financial affairs.

Income consists of interest on loans and investments, bank interest etc. Expenditure comprises operating expenses. Dividends are paid on shares. Some of the surplus of income after meeting expenses may be used for rebate of interest on loans made to members and for social, cultural or charitable purposes.

All applications for registration from 31 March 2012 are subject to the credit union having made an application to the Prudential Regulation Authority (PRA) for a permission under Part 4 of the Financial Services and Markets Act 2000 to accept deposits and also confirmation that the PRA is satisfied that once registered under the Order, the society will satisfy, and continue to satisfy the threshold conditions set out in Schedule 6 to the 2000 Act in relation to the regulated activity of accepting deposits.

REGISTRATION - CONDITIONS

In addition to the points mentioned the following conditions also apply to credit unions.

Every credit union seeking registration under the 1985 Order must satisfy the following conditions:-

- the rules of the credit union must provide for all the matters contained in Schedule 1 to the 1985 Order. These matters include the name, registered office and objects of the credit union and the terms of admission of members and deal with (amongst other things) the credit union's administration, method of operation and mode of application of surplus income; and
- the proposed name of the credit union must, in the opinion of the Registrar, not be undesirable.

ADVANTAGES AND PRIVILEGES OF REGISTRATION

The principle advantages and privileges gained by registration under the 1985 Order are:-

- the liability of members is limited;
- corporate status is acquired;
- share capital may be withdrawn;
- credit unions are exempt from complying with the requirements of:
the Bills of Sale (Ireland) Acts 1879 and 1883, the Consumer Credit Act 1974, and
- credit unions may provide for their members a nomination to property facility by which members may during their lives nominate persons to become entitled at the member's death to the whole or part of the member's property in the credit union.

Annex 1

Subordinate Legislation made under the Industrial and Provident Societies Acts in operation at 31 March 2015

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List of Industrial and Provident Societies Registered in Northern Ireland at 31 March 2015

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Statistical Summaries:
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List of credit unions registered in Northern Ireland under the Credit Unions (Northern Ireland) Order 1985 as at 31 March 2015

ANNEX 1

This list is for guidance only.

Subordinate Legislation made under the Industrial and Provident Societies Acts in operation at 31 March 2015

Industrial and Provident Societies Regulations (Northern Ireland) 1969 (S.R. & O. (N.I.) 1969 No.353)

Industrial and Provident Societies (Group Accounts) Regulations (Northern Ireland) 1969 (S.R. & O. (N.I.) 1969 No.359)

Industrial and Provident Societies (Payment for Copies of Rules) Regulations (Northern Ireland) 1974 (S.R. 1974 No.317)

Industrial and Provident Societies (Increase in Shareholding Limit) Regulations (Northern Ireland) 1991 (S.R. 1991 No.375)

Industrial and Provident Societies (Fees) (Amendment) Regulations (Northern Ireland) 1994 (S.R. 1994 No. 437)

Industrial and Provident Societies (Northern Ireland) Order 2006

ANNEX 2

List of Industrial and Provident Societies Registered in Northern Ireland at 31 March 2015

Abbeyfield (Lurgan) Society Limited	Comber Earlies Growers Co-Operative Society Limited
Abbeyfield & Wesley Housing Association	Clonduff Development Enterprise Limited
Abbeyfield Tyrone Society Limited	Connswater Homes Limited
Aberdeen Angus Quality Beef Limited	Co-operative Alternative Development Society Limited
Adams Memorial Home Society	Co-operative Forum (NI) Limited
Alpha Housing (Northern Ireland) Limited	Covenanter Residential Association Limited
An Togail Self Build Limited	Craigowen Housing Association Limited
Anglo-North Irish Fish Producers Organisation Limited	Creggan Co-operative Society Limited
Apex Housing Association Limited	Croft Community Limited
Ards Saturday Market Traders Co-operative Limited	Crossmaglen and Region Enterprises Limited
Ark Housing Association (NI) Limited	CTS Limited
Armagh Quality Lamb Marketing Limited	
Asherwoods Housing Association Limited	D. A. B. Farmers Co-operative Limited
Ashton Centre Development Limited	Dalriada Urgent Care Limited
Augher Co-operative Agricultural & Dairy Society Limited	
	Derry City Supporters Society Limited
Ballinderry Producers Co-operative Limited	Derrygonnelly & District Community Enterprises Limited
Ballylurgan Co-operative Agricultural Society Limited	Derry Youth & Community Workshop Limited
Ballyrashane Co-operative Agricultural & Dairy Society Limited	Donemana Co-operative Livestock Mart Limited
Bangor Provident Trust	Downpatrick Co-operative Marketing Limited
B.C.W. Training Limited	Down To Earth NI Limited
Belfast Central Training Limited	Drumlin Wind Energy Co-operative Limited
Belfast Cleaning Co-operative Limited	Drumquin Co-operative Livestock Mart Limited
Belfast Co-operative Chemists Limited	Dungannon and District Co-operative Enterprises Limited
Belfast Pilots Limited	
Belfast Self-Build Housing Association Limited	East Down Farmers Limited
Boundary Brewing Cooperative Limited	Emerald Venison Co-operative Limited
Carers Union NI & GB Limited	Fane Valley Co-operative Society Limited
Carmen Attested Sales Limited Causeway Coast Artists Co-op Limited	F. A. R. M. (NI) Limited
Choice Housing Ireland Limited	Farmageddon Brewing Co-Operative Limited
Clanmil Housing Association Limited	Fivemiletown & Brookeborough Co-operative Agricultural & Dairy Society Limited
Clanrye Group Limited	Fold Housing Association

ANNEX 2 (Continued)

Glenall Housing Co-operative Limited	Na Croisbhealai Limited
Glenfarm Holdings Limited	Newington Housing Association (1975) Limited
Glens of Antrim Co-operative Society Limited	North Antrim Agricultural Association Limited
Glentoran Supporters' Society Limited	North Antrim Co-operative Enterprises Limited
Gosford Housing Association (Armagh) Limited	North Belfast Co-operative Limited
Greencastle & District Attested Cattle Owners Limited	North Belfast Housing Association Limited
Green Glens Marketing Limited	North Belfast Housing Co-operative Limited
Grosvenor Environmental Society Limited	North Coast Future Proof Co-operative Limited
Grove Housing Association Limited	North Derry Agricultural Society Limited
Habinteg Housing Association (Ulster) Limited	North Eastern Lobster Fishermen's Co-operative Society Limited
Hearth Housing Association Hearth Revolving Fund	Northern Counties Co-operative Enterprises Limited
Helm Housing Limited	Northern Ireland Civil Service Sports Association Limited
Hilltown Farmers' Attested Sales Limited	Northern Ireland Community Energy (NICE) Limited (*)
Hollywood Hills Farmers Limited	Northern Ireland Co-ownership Housing Association Limited
Impact Training (NI) Limited	Northern Ireland Fish Producers' Organisation Limited
INCI Housing Association Limited	Northern Ireland Horse Board Co-operative Society Limited
International School for Peace Studies Limited	Northern Ireland Scallop Fishermen's Co-operative Limited
Irish Methodist Ministers Housing Society Limited	Northern Ireland Seafood Limited
Lacada Brewery Limited (*)	Ollardale Ltd
Lakeland Timber Limited	Open Door Housing Association (Northern Ireland) Limited
Limestone Youth Training Programme Limited	Orchard Training Services Limited
Lough Neagh Fishermen's Co-operative Society Limited	Ostrich (Ireland) Limited
Loughview Training Services Limited	Presbyterian Mutual Society Limited (In Scheme of Arrangement)
Lower Badoney Attested Livestock Mart Limited	Progressive Lean Pigs Limited
Mid Tyrone Forestry Co-operative Limited	
Mid Ulster Enterprises (Creggan) Limited	
Mourne Sheep Breeder's Association Limited	
M.O.V.E. Community Housing Co-operative Society Limited	

ANNEX 2 (Continued)

Rathfriland Farmers Co-operative Society Limited
Rathlin Co-operative Society Limited
Richmond Fellowship (N.I.) Limited
Royal British Legion Club Upperlands Limited
Royal Ulster Constabulary Athletic Association
Limited
Ruby House (N.I.) Limited
Rural Housing Association Limited

Sackville Co-op Taxis Limited
South Antrim Dairy Producers Limited
South Armagh Farming Enterprises Limited
South Ulster Housing Association Limited
Sperrin Producers' Co-operative Limited
St Matthew's Housing Association Limited
Strangford Down Limited
Strangford Lough Shellfishermens' Co-operative
Limited
Swann Training Services Limited

Thatch Housing Co-operative Limited
The Coast Office Society Limited
Triangle Housing Association Limited
Tyrone Quality Livestock Limited

Ulidia Housing Association Limited
Ulster Community Investment Trust Limited
Ulster Garden Villages Limited
Ulster Pig Producers Co-Operative Limited
Ulster Provident Housing Association Limited
Ulster Wool Growers Limited
Union Taxis Limited
United Dairy Farmers Limited
U.P.A. (Ireland) Limited

Victoria Housing Estates Limited

West Erne Farmers Co-operative Limited
Western Urgent Care Limited
West Ulster Farmers Limited
Woodvale & Shankill Community Housing
Association Limited

* New societies registered during 2014/15

ANNEX 3

Statistical Summaries: Industrial and Provident Societies

(i) Agricultural Societies

Year	No. of returns	No. of members	Turnover £	Surplus/ (Deficit) £	Total Liabilities £	Share Capital £	Reserves £	Total Assets £
2015	40	22,998	492,850,277	5,743,590	190,619,257	16,104,601	124,824,958	331,548,816
2014	39	23,086	582,139,162	8,696,220	153,273,411	19,434,764	125,203,885	353,670,234
2013	33	18,346	558,819,296	5,450,940	152,507,141	17,546,196	102,133,461	281,397,490
2012	33	18,321	626,949,569	12,423,968	157,030,676	18,756,865	105,925,563	288,595,446
2011	38	22,525	575,865,886	9,788,101	142,997,101	21,312,388	120,516,039	284,825,626

(ii) Housing Associations

Year	No. of returns	No. of members	Turnover £	Surplus/ (Deficit) £	Total Liabilities £	Share Capital £	Reserves £	Total Assets £
2015	33	3,437	217,826,757	23,500,235	847,772,294	22,798	431,403,041	1,279,198,133
2014	35	3,462	207,056,618	35,041,196	755,842,850	19,461	430,624,652	1,188,986,894
2013	35	3,478	191,302,807	43,664,920	706,212,101	3,743	388,010,665	1,094,226,509
2012	37	3,416	168,591,290	22,822,178	552,559,151	3,716	265,063,369	817,855,203
2011	42	3,693	169,110,143	27,156,967	544,300,876	4,185	393,522,993	937,947,008

(iii) Miscellaneous Societies (Including Distributive and General Supply)

Year	No. of returns	No. of members	Turnover £	Surplus/ (Deficit) £	Total Liabilities £	Share Capital £	Reserves £	Total Assets £
2015	40	32,964	36,145,794	13,656,500	235,873,055	23,215,189	-83,421,367	175,666,877
2014	31	32,499	27,488,278	-11,490,830	241,409,532	21,951,900	-101,449,507	161,688,418
2013	22	23,818	11,371,736	1,293,060	8,110,885	2,734,673	30,016,592	40,862,150
2012	20	23,120	10,704,912	1,247,160	11,602,878	106,634	27,585,998	39,145,205
2011	22	23,355	16,387,013	2,781,940	15,614,334	111,979	25,713,885	41,445,659

ANNEX 4

List of credit unions registered in Northern Ireland under the Credit Unions (Northern Ireland) Order 1985 as at 31 March 2014

Abbey Credit Union Limited	Camlin Credit Union Limited
A-B-C Credit Union Limited	Carnglen Credit Union Limited
Aghaloo Credit Union Limited	Carleton Credit Union Limited (In Liquidation)
Annahoe Credit Union Limited	Carrickfergus Credit Union Limited
Antrim Credit Union Limited	Castleberg and District No.12 Credit Union Limited
Ardboe Credit Union Limited	Causeway Credit Union Limited
Armagh Credit Union Limited	Circle Credit Union Limited
Avila Credit Union Limited	Claudy Credit Union Limited
	Clogher Valley Credit Union Limited
Ballinascreen Credit Union Limited	Clonard Credit Union Limited
Ballinderry Bridge Credit Union Limited	Cloughfern Community Credit Union Limited
Ballycastle Credit Union Limited	Coagh & District Credit Union Limited
Ballyhackamore Credit Union Limited	Coalisland Credit Union Limited
Ballykelly Credit Union Limited	Comber Community Credit Union Limited
Ballymacarrett Credit Union Limited (In Liquidation)	Cookstown Credit Union Limited
Ballymacash Credit Union Limited	Court Credit Union Limited
Ballymena Credit Union Limited	Crossmaglen Credit Union Limited
Ballynafeigh Credit Union Limited	
Ballynahinch Credit Union Limited	Dalriada Credit Union Limited
Banbridge Credit Union Limited	Derry Credit Union Limited
Bangor Credit Union Limited	Derrygonnelly Credit Union Limited
Bannvale Credit Union Limited	Desertmartin Credit Union Limited
Bannview Community Credit Union Limited	Divisview Antiginish Credit Union Limited
B.D.S. Credit Union Limited	Downpatrick Credit Union Limited
Beechview Antiginish Credit Union Limited	Dromara and Drumgooland Credit Union Limited
Belleek-Garrison Credit Union Limited	Dromore (Tyrone) Credit Union Limited
Belvoir Credit Union Limited	Dundonald Credit Union Limited
Benburb and Killyman Districts Credit Union Limited	Dungannon Credit Union Limited
Beragh Credit Union Limited	Dungiven Credit Union Limited
Bessbrook Credit Union Limited	Dunmurry Credit Union Limited
Braniel Credit Union Limited	
Britannia Credit Union Limited	Ederney Credit Union Limited
Brownlow (Lurgan) Credit Union Limited	Enniskillen Credit Union Limited
BTCU (Credit Union) Limited	Erne Credit Union Limited

ANNEX 4 (Continued)

Fairhill and District Credit Union Limited	Lower Iveagh Credit Union Limited (In Liquidation)
Fairywater Credit Union Limited	Lurgan Credit Union Limited
Faughanvale Credit Union Limited	Macnean Credit Union Limited
Fintona Credit Union Limited	Maghera Credit Union Limited
Frontier Credit Union Limited	Magherafelt and District No.3 Credit Union Limited
	Magherafelt Credit Union Limited
Glenard Credit Union Limited (In Liquidation)	Magilligan Credit Union Limited
Glenelly Credit Union Limited	Maine Credit Union Limited
Greencastle Credit Union Limited	Mallard Credit Union Limited
Greyabbey Credit Union Limited	Mid-Tyrone Credit Union Limited
	Moneymore Credit Union Limited
Hamilton Road Credit Union Limited	Mourne-Derg Credit Union Limited
Hannahstown Credit Union Limited	Mourne Valley Credit Union Limited
Harp and Crown Credit Union Limited - The	Moy Credit Union Limited
Hollywood Credit Union Limited	Moyenir Credit Union Limited
Horseshoe Credit Union Limited	Moyola & Toome Credit Union Limited
	Muckamore Credit Union Limited
Irvinestown Credit Union Limited	
	New Horizons Credit Union Limited
Keady Credit Union Limited	Newington Credit Union Limited
Kildress Credit Union Limited	Newmount Credit Union Limited
Kilkeel Credit Union Limited	Newry Credit Union Limited
Kilrea and District No.5 Credit Union Limited	Newtownards Credit Union Limited
Kilrea Rasharkin & Dunloy Credit Union Limited	Newtownbutler Credit Union Limited
Kinawley Credit Union Limited	Newtownhamilton Credit Union Limited
Kingdom of Mourne Credit Union Limited	Newtownstewart Credit Union Limited
Knockninny Credit Union Limited	No.5 Credit Union Limited
	North Belfast Credit Union Limited
Lagan Valley Credit Union Limited	North Tyrone Credit Union Limited
Lakeland Credit Union Limited	
Larne Credit Union Limited	Oldpark Credit Union Limited
Lecale Credit Union Limited	Omagh Credit Union Limited
Limavady Credit Union Limited	Orchard Credit Union Limited
Link Credit Union Limited	Ormeau Credit Limited
Lisbellaw Credit Union Limited	Owenkillew Credit Union Limited
Lisburn Credit Union Limited	
Lisnaskea Credit Union Limited	Pennyburn Credit Union Limited
Loughguile Credit Union Limited	Poleglass Credit Union Limited
Loughill Credit Union Limited	Pomeroy Credit Union Limited
Loughside Credit Union Limited	Portadown Credit Union Limited
	Portaferry Credit Union Limited

ANNEX 4 (Continued)

Rathfriland Credit Union Limited
Riada Credit Union Limited
Roe Valley Credit Union Limited
Roslea Credit Union Limited
Rowallane Credit Union Limited

S.A.G. Credit Union Limited
Shaftesbury Credit Union Limited
Sion Mills Credit Union Limited
Sixmilecross and District Credit Union Limited
Skea Credit Union Limited
Slemish n tha Braid Credit Union Limited
Slieve Gullion Credit Union Limited
Society Credit Union Limited
South Fermanagh Credit Union Limited
Star Credit Union Limited
Stewartstown and District Credit Union Limited
Strabane Credit Union Limited
Stramore Community Credit Union Limited

Templemore Credit Union Limited
Termonmaguirk Credit Union Limited
Third Tree Branch Credit Union Limited
Torrent Credit Union Limited
T.P.M. Credit Union Limited
Tullycarnet Credit Union Limited
Tullylish Credit Union Limited

Victoria Credit Union Limited

Waterside Credit Union
W.B.R. Credit Union Limited
West Tyrone Credit Union Limited
Willowfield Credit Union Limited



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