

DAVY

Credit Union Consultancy Services

Together  
we build  
a unique union



**Our  
unique  
difference**

**is understanding  
your unique  
difference**

**At Davy, we understand the unique requirements of credit unions. In fact, our specialist team has been working in the sector for over 20 years, helping our clients achieve their investment goals and successfully navigate the regulatory environment.**

We know that you're driven by the need to meet both your strategic objectives and simultaneously provide your members with a comprehensive range of financial services.

Our ownership structure is similar to that of a partnership and fosters a long-term approach to all our activities. We build deeper relationships, enabling us to challenge perspectives and offer quality, thought provoking investment advice. All of this helps you secure long-term prosperity.

We are fully responsible for the assets we manage and are vigilant on your behalf, monitoring the markets to help navigate volatile conditions. Our goal is simple: we are committed to delivering superior investment returns while protecting your existing assets by harnessing the energy, talent and experience of our people.



# A comprehensive service offering

Our service has evolved to meet the changing needs of credit unions, expanding beyond our core premise of quality investment advice and developing into an investment advisory oversight service, based around five interrelated areas:

1

## Investment Strategy

- Develop a cohesive investment strategy in partnership with your investment committee

2

## Advice

- Provide informed objective advice
- Provide relevant insights and benchmark comparison from Davy's nationwide credit union client base

3

## Research & Education

- Prepare informed analysis on issues impacting credit unions
- Provide access to education programmes with continuous professional development (CPD) hours exclusive to Davy clients

4

## Governance & Compliance

- Advise on the development of a rigorous governance framework
- Represent the interests of credit unions through regulatory developments
- Consult on investment regulation changes with detailed impact assessments

5

## Client Support

- Ensure safe custody of assets under a single valuation source, cash management service and PRISM (Probability Risk and Impact System) visit report preparation
- Support clients in best practice preparation of Strategic Plans, Board Reports and Investment Policies
- Davy advisory clients have exclusive access to myDavy for Credit Unions, our secure online portal





# Why we're different

**We offer a comprehensive proposition through the provision of bespoke value added services.**



We stress test your investment strategy to address any identified weaknesses and adapt to changing market conditions.



We provide extensive income analysis and future projections to assist in the development of your strategic plan.



We prepare detailed research and commentary in relation to developments that will impact the credit union sector.



As a strong and stable entity, Davy has significant resources at its disposal which enable us to provide best-in-class services to our clients.



We take the time to listen, as well as completing our financial and suitability assessments in understanding your credit union, to ensure we can provide the best advice.

# Our promise to you



## Develop

a suitable investment strategy that is aligned to your business model, with a clear focus on regulatory compliance and risk management



## Provide

quality investment advice designed to outperform the portfolio benchmark



## Offer

a diversified choice of investments to meet your income objectives



## Review

performance regularly at meetings and stress test in response to changing market conditions



## Create

a rigorous governance framework



## Deliver

exemplary client service via a dedicated team of experienced professionals



## Commit

to provide informed, objective advice from a strong and stable business partner



## Foster

a long-term relationship which will meet your needs now and into the future



# Meet the team

## Advisory team



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**90+**  
**Years of  
Experience**

Established in 1926, the Davy Group has been managing clients' assets for over 90 years.

**850+**  
**Employees**

With headquarters in Dublin, and offices in London, Belfast, Cork and Galway, we offer extensive services to a broad range of clients including charities, not-for-profit entities and credit unions.

**€16.6bn+**  
**Assets Under  
Management**

Our credit union assets under management account for €3 billion of the Davy Group's total assets and our experience within the credit union sector is unrivalled. Our team of professionals provides expert advice in an environment of unprecedented challenges.

**The Davy Group is Ireland's leading provider of asset management, wealth management, capital markets and financial advisory services. Irish owned and managed, the name Davy stands for integrity and trust. Our experienced team is dedicated to supporting our credit union clients to meet their strategic and financial objectives.**

**We understand the significant challenges facing credit unions and we focus on delivering an appropriate investment strategy within the regulatory framework. Our aim is to build long-term relationships with our clients based on the shared principles of trust, planning and communication.**



# Talk to us



**We're confident that we can help you achieve your credit union's financial goals.**

**Why not make contact with one of our investment managers today?**



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All data correct as at May 2023.

#### **Risks**

There are risks associated with putting any financial or investment plan in place. There is no guarantee that the financial or investment plan will meet its objectives. The value of your investment may go down as well as up. Please note that these risks are not exhaustive and there may be other risk factors which should be taken into consideration. Fees and charges may apply to products or services that you may decide to avail of as part of the Davy service. For additional information on the risks associated with financial or investment planning and the associated costs, please contact a member of the Davy team.

#### **WARNING:**

This information is based on Davy's understanding of current tax legislation in Ireland and is subject to change without notice. It is intended as a guide only and not as a substitute for professional advice. You should consult your tax adviser for the rules that apply in your individual circumstances.

#### **Marketing Communications**

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