



SOCIAL IMPACT REPORT

Where Members Matter



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Introduction & Milestone Achievements

At Elevate Credit Union, we believe in more than just financial services—we are passionately committed to creating a lasting, positive impact on the lives of our members, our local community, and the environment. Guided by our core values of sustainability, financial inclusivity, and community well-being, 2025 has been a benchmark year of growth, empowerment, and recognition



Ireland's Most Reputable Organisation:

In a magnificent milestone for our movement, the Credit Union movement topped the 2024/2025 RepTrak rankings with an exceptional score of **82.4/100**. Evaluated as the premier organization in the "Excellent" tier, this highlights our standing as the most down-to-earth, fair, flexible, genuine, and straightforward institution in Ireland—a trust we proudly uphold across all our branches in Douglas, Glanmire, Passage West, and Grange.

Access to Financial Services & Affordable Credit

While traditional banking services retreat from high streets, Elevate Credit Union remains steadfast in ensuring accessible, personalized, and human-centric financial services. We offer complete 24/7 digital and mobile app access alongside our full-service branch network

We are dedicated to providing affordable credit solutions, offering accessible loan approvals that other financial providers often decline, shielding our members from predatory interest rates and excessive fees.

Financial Literacy & Youth Empowerment

Empowering the next generation with robust life skills was a core focus of our 2025 social mandate:

- **Primary School Literacy:**

Just in time for World Book Day (March 6th, 2025), we officially launched "Money Made Easy", a custom financial literacy book designed to teach primary school children essential skills regarding smart saving and spending choices. Physical copies were distributed to all schools within our common bond and local libraries





Secondary School Initiative:

Building on this success, we collaborated with the 4th-year students of Coláiste an Phiarsaigh to author and launch our first-ever Financial Literacy Book for Secondary Schools, providing practical guidance on budgeting, borrowing, and strategic long-term financial planning. Over 100 free copies were delivered to each secondary school across our network.



Community Engagement: Our Annual Credit Union Quiz at the Rochestown Park Hotel achieved record-breaking numbers, hosting nearly 200 students representing 21 local schools. We also hosted active educational workshops at the Morrison's Island Campus for over 150 participants covering fraud awareness, budgeting, and money-muling prevention.

2025 Environmental Initiatives

We take our environmental responsibilities seriously, actively developing capital and forming strategic alliances to reduce carbon footprints and assist our community's transition to green energy.

SE Systems Strategic Partnership: In 2025, Elevate Credit Union launched a premier partnership with SE Systems to help members maximize home energy-efficiency upgrades.



Backed up to €37,500 in SEAI grants and exclusive low-rate Green Loans, we enabled extensive retrofits and solar installations.

Sustainable Energy Communities (SEC): We proudly backed the residents of Newton Court, Grange, in establishing a Sustainable Energy Community. In its first phase, 21 households, successfully signed up for group solar panel installations, providing blueprint clarity on what community-led sustainability looks like in practice.

Local Green Infrastructure: Supported the expansion of the outdoor green space and vegetable patches at St. Columba's BNS, and proudly presented a development cheque to St. Mary's School in Rochestown for their new student green area and specialized sensory space

Social & Charitable Impact

Our 2025 social initiatives directly addressed local health, sport and vulnerable community sectors:



6th Annual Charity 5K Run:

Held on Sunday, October 5th, 2025, at Tramore Valley Park, our marquee athletic event achieved perfect turnout and record community energy. 100% of the funds raised went directly to support Meals on Wheels and the Irish Kidney Association (Munster Branch).

Meals on Wheels Christmas Donation: To provide a seasonal boost, Elevate Credit Union donated €2,000 each (€6,000 total) to the three vital branches of Meals on Wheels within our common bond: Douglas, Glanmire, and Passage West.

Grassroots Sports Sponsorship: Provided extensive financial backing, equipment, and trophies to local clubs including Rochestown GAA, DCS Bowls, Douglas RFC, College Corinthians AFC (Senior & U12 teams), St. Stephen's Pitch & Putt Club, Glanmire Ladies Football U15s (National Féile Finals), Glanmire Allstars, Glounthaune Bowls, and the Glanmire Ladies Basketball Senior Team.

Brand Ambassadorship:

Announced Rachel Sheehan of Passage West GAA & Cork LGFA as our new official Brand Ambassador to champion youth athletic achievement and community pride.



Governance & Ethical Standards

Elevate Credit Union is governed by an independent Board of Directors consisting of democratically elected volunteers from our membership. Operating with absolute transparency, financial rectitude, and strict adherence to statutory regulatory frameworks, the Board guarantees that member assets are deployed exclusively to drive local prosperity, ethical growth, and sustainable social impact.



At Elevate Credit Union, our dedication to ESG principles is unwavering. We thank our members and community partners for making 2025 a year of transformative social impact.