



HOME HEATING OIL STAMPS ARE AVAILABLE FOR PURCHASE IN THE OFFICE. £5 EACH

HOME HEATING LOAN

BORROW UP TO £500 TODAY

Call in and talk to us today
info@kilkeelcu.com
02841763412

Open to everyone.. You can open an account with us and borrow on the same day.
No Credit Checks - No Bank Statements required.
Loan paid directly to Fuel Company - Invoice required

5.12% APR
Must be repaid in 6 months
If you borrow £500 over 6 months, total amount repaid is £507.39

www.kilkeelcu.com/terms-and-conditions

NEW HOME HEATING LOAN...

- Available to everyone
- Borrow up to £500
- Low interest 5.12% APR
- No Credit Checks
- No Bank Statements

Let us help you with your heating bills, give us a call today on 02841763412



We take a look at the great work being done by Mourne Stimulus



See how Autism Support Kilkeel are supporting local families.

HOLIDAYS ARE BACK!

Imagine the trip of your dreams

Whether you're dreaming of the sun or the slopes or sailing the seas, talk to us today about getting financed with ease.

- Straight-forward loans with no sneaky conditions
- Flexible loans up to £40,000
- Quick decisions, we can pay straight to your bank account
- All loans have built in insurance, at no cost to you



APPLY TODAY



With COVID restrictions starting to lift, we can all finally start to look ahead and think about booking holidays again. Here are some tips for booking this year:

- Booking a package holiday offers you some protections if your holiday can't go ahead.
- Using a company that offers a flexible booking policy protects you further – especially if it's one that allows fee-free rebooking and/or refunds if your trip is disrupted for Covid-related reasons.
- Keep an eye out for changing travel restrictions re Covid testing and quarantine.

About Loan Protection Insurance

Should a member with an outstanding loan balance die, the balance is repaid in full, subject to terms and conditions and certain cover limits which apply. You should enquire when making your loan application to see if you are eligible.

If you are an eligible member, this means that you can borrow from Kilkeel Credit Union in the full confidence that your dependents will not be obliged to repay the outstanding loan balance in the event of your death. You should check with your credit union for full details of cover under their loan protection policy.

TIME TO DO UP THE HOUSE!

Imagine a bigger, brighter or greener nest

Let us help you make your dream home a reality.

Home improvements can be expensive and finding the savings to cover the cost isn't always possible.

A home improvement loan can help cover the cost of any building work you do to your home. You can pay this off over a few months or years.

You can borrow up to £40,000 and repayments can be made over up to 10 years to help you spread the cost.

Talk to us today and let us see if we can help you.

You can pay off your loan early or increase your repayments, all without any scary penalties.



Most Popular Home Improvements

1. New Kitchen
2. Garden Makeover
3. New Bathroom
4. Extension
5. Loft Conversion
6. Conservatory
7. New Home Office

* Source: idealhome.co.uk



You can improve your home's value, by doing some simple jobs



SPRING IS HERE!

Create the outside home of your dreams...



A Home Improvement Garden Loan to get the job started and add the finishing touches...

Have you got a project in mind to improve your garden area?

Then why not look to a home improvement loan from Kilkeel Credit Union to create an ideal outdoor living space the whole family can enjoy



You can talk to us today about our great range of Home Improvement Loans

- Simple application process
- Quick decisions
- Borrow up to £40k
- Money paid directly to you, allows you to shop around for best prices



No matter what stage of your life you are at, how you earn your living, who your friends are or what you do for leisure, your garden could almost certainly improve your life. One of the benefits of beautiful gardens is that they are adaptable. You can design a garden that suits your personal taste and complements your lifestyle. If COVID has taught us anything, it's that life is short and that we should all make the most of every asset. Including our gardens!

GET THE KIDS INVOLVED

Getting your children excited about gardening has lots of benefits. It's not only fun, but can also strengthen their connection to food, help them eat more vegetables and set them up with a healthy hobby for life.



KILKEEL GARDEN CENTRE

We have everything for your gardening needs...



It's not just the garden we cater for, we have a dedicated section for all your pet supplies.

We have a wide selection of foods and treats. We stock all the toys and chews, collars and leads your pet could ever need or want. We also have a gift shop with a wide range of items, from gifts and crafts to a great selection of local produce, sauces and honey. Call in and check us out today, we are always glad to help.

Spring is finally here and now is the time to be getting back into the garden. Here at Kilkeel Garden Centre we have a huge range of bedding plants, shrubs, trees and fruit and vegetable plants. We have all the gardening tools you may need. Let our experienced and friendly staff help you pick out whatever you need.

We also stock a wide range of pots, planters, birdbaths and water features that combine traditional design with contemporary style.



**WIN
£30
VOUCHER**

FOR
KILKEEL GARDEN CENTRE

ONE LUCKY READER WILL
RECEIVE A VOUCHER TO
SPEND IN STORE

WINNER DRAWN AT RANDOM
DRAW WILL TAKE PLACE ON 30TH APRIL 2022

CHECK OUT OUR RANGE OF OFFERS

3 BAGS OF COMPOST £12

MANY POTS 50% OFF

OFFERS ON SHRUBS AND SOLAR PRODUCTS

116 Newcastle Road, Kilkeel

Opening Hours:

Sunday 1pm - 6pm

Monday to Friday 9am - 6pm

Call us on 07985267661



**FLOWERS
PLANTS
SHRUBS
TREES**



**FURNITURE
ORNAMENTS
WATER FEATURES
TOOLS**



**GIFTS
PET SUPPLIES
AND
SO MUCH MORE..**

N°16 BEAUTY & BROWS

People come to the Credit Union for many reasons, they might need a new car, they may be doing up the house or going on holiday, they may be getting married or just finishing off their Christmas shopping. But we are also here to help our members get started in business. Countless members over the years have come to us to get the help they need to get their own business up and running.

In this months KCU Newsletter we are delighted to feature one of our members who has recently begun a new chapter in her own journey as a business owner.

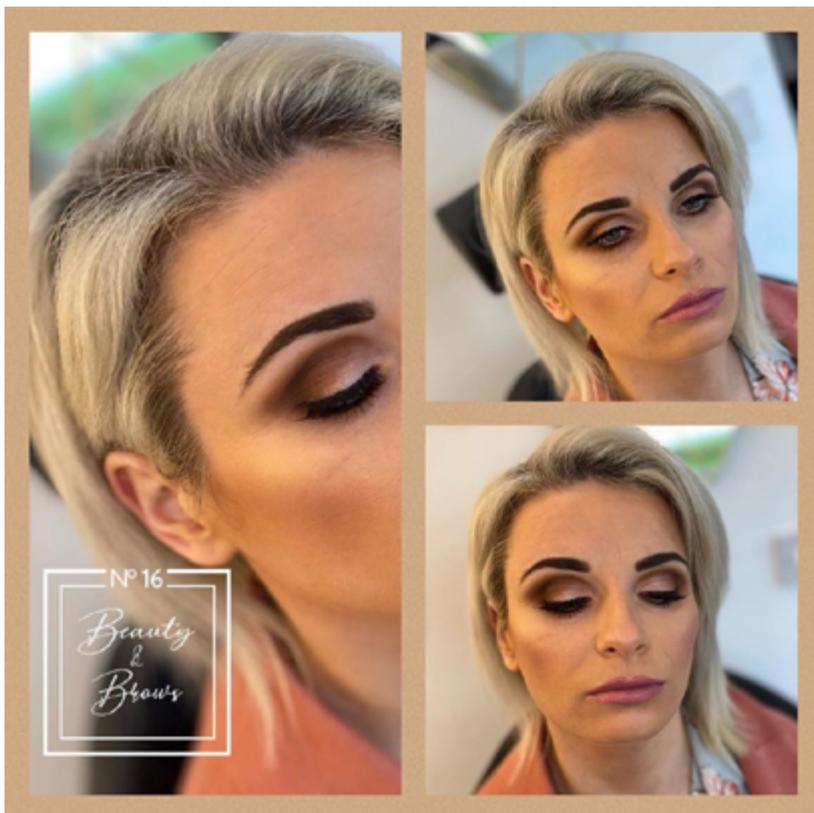
Catherine Croston has been a member of Kilkeel

Credit Union since she was 17. She has been in business for over 11 years and has operated a very successful beauty salon and nail parlour in Kilkeel during that time. Catherine has recently moved her



business to a new purpose built premises located in the grounds of her home. No16 Beauty & Brows is off to a great start at its new home and we wish Catherine a long and successful future with her new venture.

“None of this would have been possible without the credit Union”



Giveaway

Gel Polish
for one lucky reader

Winner drawn at random
Draw takes place on 30th April 2022

FOCUS ON BUSINESS...

Hi I'm Catherine Croston, I have been a member of Kilkeel Credit Union from the age of 17. Over the years I have got loans for many reasons, both for personal and professional reasons.

I am a business woman and I have been running my own salon for 11 years, I've just recently moved from my old location to my home and now work from a purpose built cabin. None of this would have been possible with out the credit Union. The staff have always made the process so easy and helpful and its affordable rates/ payments make life a

bit more easy.

I can't thank the credit Union enough for all their help over the years.

This year I've added another NEW treatment to the salon, Semi-permanent Brows NANOBROWS.

I am celebrating my 11th year in business in May so keep a look out on my NEW Facebook page. No.16 Beauty & Brows for special offers and my new treatments.



N° 16 *Beauty & Brows*

17 CORICK WAY
MANSE ROAD
KILKEEL
BT34 4EP

CONTACT US
07515 556036

FACEBOOK
[HERE](#)

Your first visit to the salon will take about 2hrs.

I will use a topical numbing cream then measure your brows and have a template for you to look at and decide if your happy with the shape before we start.

Next we choose a colour to match your brows and hair colour no More than 2 shades darker.

The pain is minimal and the downtime is zero

Post treatment your brows will be perfect first time with a small amount of aftercare product needed.

You will need a second visit to perfect the finished look.

MOURNE STIMULUS



STORM BARRA APPEAL

Thank you to our wonderful community for their recent donations towards our Storm Barra Appeal, thankfully work has commenced on the relocation of our new Poly Tunnel and everyone is looking forward to getting prepared for the summer session.

Mourne Stimulus is committed to the provision of a high quality day care service for adults with varying degrees of learning disabilities, delivered by competent staff in a manner that ensures opportunities are provided to maximise potential, respect and value attenders as individuals and promotes their rights at all times.

Our day care centre aims to develop independent life skills in a stimulating environment. We offer a wide range of activities, educational, vocational and essential skills training where we concentrate on abilities, not disabilities. Our Garden Project offers a therapeutic environment where attenders are given responsibility for maintaining the garden and grounds. Our Picture Framing studio promotes a work ethos and provides an opportunity

for attenders to be creative and interact with the public. We offer facilities for sensory stimulation and as communication is essential for self expression, we encourage the use of Makaton signs and symbols. Our attenders play an important role in our local community through integration in social events. The Mourne Stimulus Makaton Choir is well

known and performs regularly in public, demonstrating their passion for music, drama and communication.



We are very appreciative to all in the local community who continue to support us year after year with generous donations through organised events, coffee mornings, running marathons, community groups and local schools, to each and everyone of you, THANK YOU!

Look out for our virtual walk/run which will be held during Learning Disability Week June 2022

If anyone wishes to fundraise in aid of us or donate, please contact Bronagh on 07704945621 to discuss your ideas and support.

We offer: Therapeutic Based Activities

- Therapeutic Gardening
- Creative arts
- Music and Drama
- Multi Sensory Environment
- Knitting and Weaving
- Armchair
- Water Snoozelen (Hydro Therapy)

- Personal Image Therapy
- Baking
- Exercises/Dancercise
- Swimming

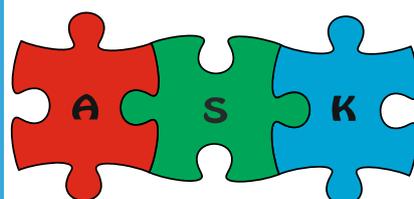
- Work Placements**
- Community Activities**
- Education and Social Skills**
- Advocacy**

AUTISM SUPPORT KILKEEL

Providing support and life enhancing services for people with ASD

We were formed on the 10th of May 2011 with the aim of helping people from the Newry, Mourne and Down area living with or suspected of having an Autism Spectrum Disorder (ASD), we also provide support for families and carers. As an autism diagnosis crosses all borders and boundaries, our group is made up of families from all walks of life. We promote acceptance and a non-judgemental environment.

Autism Support Kilkeel receives no funding from the Statutory Sector and therefore relies heavily on public donations and fundraising activities. We are a non-profit organisation and every penny raised or donated to ASK goes directly to the children to avail of much-needed therapies and residential breaks



**AUTISM SUPPORT
KILKEEL**

Autism is lifelong and affects the way an individual relates to people, situations and the immediate environment. Many Individuals with autism have difficulty processing everyday sensory information like smells, touch, tastes and sounds. Individuals with autism can face barriers in relation to equal access to a range of services including health and education. We provide free support, counselling, education/training and information on services and provide or assist in the provision of early intervention programmes such as Music Therapy and Equine Therapy to build on the child/young person's individual strengths enabling them to achieve their full potential.

Autism support Kilkeel is currently supporting over 60 families and every month new families approach us for help. We meet on the last Thursday of every month at our centre based at 108 Newry Road, Kilkeel.

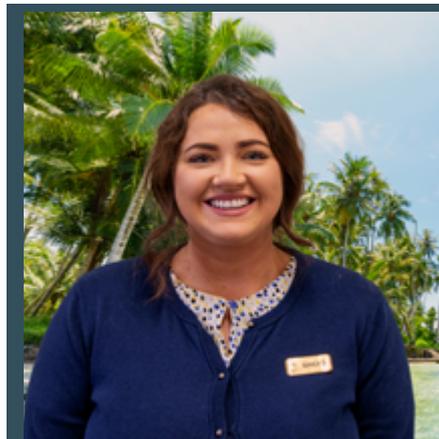
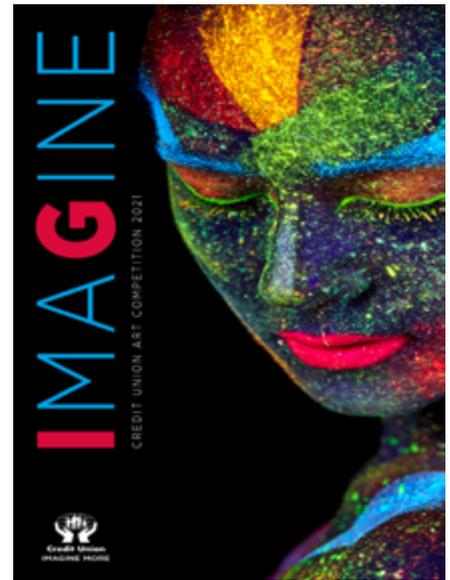
If you would like any more information on our group, you can find us on facebook or email autismsupportkilkeel@hotmail.co.uk



CATCHING UP WITH KCU!

Credit Union Art Competition 2021 - Final in Dublin

We are delighted to let you know that Killeel Credit Union member Alice Quinn, from St. Louis in Killeel was awarded Joint Merit in the 14 -17 Years category at the All Ireland Final which took place at a ceremony in Dublin on 10th March 2022. This is a great achievement for Alice and we are all very proud of her success.



Name: Sinéad Donnelly
Role at CU: Teller
How long have you been with the CU?:
Four years in May :)
What do you like most about your job?:
The people. Staff and members alike are so friendly and

make the working week very pleasant.

What are your plans for the future?

Professional: to still be here or working within a field of Psychology
Personal: To have at least 10 dogs

If you were shipwrecked on a deserted island, but all your human needs— such as food and water— were taken care of, what two items would you want to have with you?

A photo of my nephews and my dog (she counts as an item).

BECOME A MEMBER

We are always glad to welcome new members here at Killeel Credit Union. If you or any of your family have been thinking of joining, just make sure you meet the criteria below:

- Live within our Common Bond area (Lisnacree – Attical – Killeel – Greencastle - Annalong)
- Over 16 years old.
- Have 2 forms of Identification (1 Photographic and 1 Proof of Address)

There is a £1 fee when you open your account, and you must put at least £5 in your account when you open it. That's all there is to it...

DECEMBER TO MARCH

