



FOR THE TRIP OF YOUR DREAMS



**WIN A
VOUCHER FROM
NEARYNÓGS**



Where's Next?

Let us make your dream holiday a reality. Quick and simple application process, with fast decisions and payments directly into your bank account.

HOLIDAY LOANS...



Where in the world?

No matter where you are planning on going to next, we can help you make it happen. Holiday Loans from the Credit Union are designed to suit your needs. We can tailor the term and payments to help you afford your dream holiday.

For more information or to apply you can visit:

www.kilkeelcreditunion.com

or call us on 02841763412

TURN YOUR HOUSE INTO A HOME

Elevate your living space with a touch of comfort and style, thanks to Kilkeel Credit Union's Home Improvement Loans. Dreaming of a chic lounge, a modern entertainment room, or a tranquil reading nook? Our tailored loans are crafted to make your interior dreams a reality.

Enjoy transparent terms, no hidden fees, and the freedom to repay your way—with no penalties for early repayment. As a community-focused lender, we offer the added peace of mind of built-in insurance at no extra cost.

Let's create a home that's uniquely yours. Reach out to us and take the first step towards a more beautiful, functional living area.



GARDEN LOANS...

BRING YOUR OUTDOOR SPACE TO LIFE

Transform your outdoor space into a personal oasis with
Kilkeel Credit Union's Garden Loans.

Whether you're dreaming of a lush garden, a cozy patio, or an
outdoor kitchen, our flexible loans are designed to bring your vision
to life. With no sneaky conditions, built-in insurance at no extra cost,
and the ability to pay off your loan early without penalties, we're not
just lenders—we're your neighbors.

Invest in your happiness and the value of your home.
Talk to us today and let's grow your dreams into reality.

NearyNógs...

Northern Ireland's first bean to bar craft chocolate makers and the oldest in Ireland. NearyNógs chocolate is small batch crafted on the Mourne Coast. Our family friendly chocolate factory has breathtaking views of the Irish Sea, Carlingford Lough & the Mourne Mountains. We take great pride in our chocolate making.



Every process is meticulously controlled so that every cacao beans' origin, of fine flavour, shines through.

We ethically source sustainable cacao beans, supporting the rainforest alliance and we practice direct trade where possible. We pay above market value for cacao beans, to ensure that the Cacao farmers get a living wage,



ensuring survival of the cacao industry and the farmers livelihoods. We want to honour the farmers, the cacao and the maker.

Recently, NearyNógs has switched to Solar energy, powering the chocolate factory! We are passionate about reducing carbon emissions and looking after our environment. All of our packaging is either made from recycled materials, can be recycled or is biodegradable.



NearyNógs...



in the formation of the family business to provide income and flexibility. The Neary family works as a team alongside a small community of friends and family, working together to make the dream alive.

The name "NearyNógs" comes from children stories written by Johnnie Neary, Shane's

Dad. Stories that have never been published but the memory remains. Neary is the family name and Nógs comes from the Irish Gaelic word Tír na nÓg, which means the land of the youth or the Eternal land. Call in for a visit, see how chocolate is made from the cacao bean to bar and hear some chocolate stories!

Shop here for your favourite Chocolate Bars, Drinking Chocolates, Truffles, Chocolate Fudges, Cacao Nibs and much more! Dairy Free, Gluten free and even sugar free options available.

You can see our process and taste chocolate along the way. Guided tours, tasting sessions and workshops!

NearyNógs is a family business, established in 2011, originally as a fund-raiser for their eldest daughter travelling to India to do charitable work with orphans. Chocolate became a passion and a resource. Shortly after, a younger daughter became life threateningly ill and needed urgent medical treatment in Great Ormond Street Hospital London. This resulted



We are giving a £20 voucher to 1 lucky winner to enjoy our delicious products. Draw will take place on 1st of June 2024.

We're here



providing support to the Kilkeel area!

PIPS Hope and Support provides **FREE** therapy to anyone with suicidal thoughts, high levels of anxiety, poor mental health, or bereaved by suicide across the Southern Trust Area. *We are a Protect Life resource centre.*

Outreach venue at Mourne Matters.

Our outreach support services are available at the **Mourne Matters in Kilkeel**. A dedicated counsellor is on hand to provide direct assistance to community members. Additionally, our family support workers offer support for individuals and families impacted by suicide bereavement.

Get help, reach out.

☎ 028 3026 6195

✉ info@pipshopeandsupport.org



Scan QR Code to self-refer online through our website

We Train and

We offer suicide prevention training and education workshops based on community needs for individuals, community and sporting groups, and businesses. You can avail of our training and workshops **FREE** thanks to support from the Public Health Agency.

- ASIST
- Mental Health First Aid
- safeTALK
- Shoulder to Shoulder
- Gimme5
- B+ Positive
- Resilience
- Stress Management
- Every Mind Matters

Educate



Scan QR Code to find out more about upcoming training

The WELL-Bean (Crisis) Café

The Well-Bean (Crisis) Café supports individuals in emotional crisis in a **safe, non-stigmatising, café-themed environment** by providing immediate, early intervention support to prevent further deterioration for those in emotional distress, outside normal working hours.

Our welcoming and secure café-themed space offers hope and provides comfort for you to open up and receive the support you need to overcome your struggles.

Drop-in

No appointment needed

☎ info@pipshopeandsupport.org ☎ 028 3044 2326



Scan QR Code to find out more



THE WELL-BEAN CAFE
OPENING HOURS

Friday's
5:00 - 10:00 pm

Saturday's & Sunday's
12:00 - 7:00 pm

Monday's
5:00 - 10:00 pm



Latest News from KCU...

MEET OUR NEW STAFF...



Name: Lauren

Role with KCU: Teller/Loans Officer

What did you do before joining KCU?:

I was a Personal Banker for a local Bank. I previously worked for KCU around 8 years ago whilst I was still at college doing business.

What 2 things are on your bucket

list?: To go on a road trip down Route 66, I'd also love to go to the Canadian Rockies.

Name: Lorena

Role with KCU: Teller/Loans Officer in training

What did you do before joining KCU?: I have worked in hospitality for the last 25 years.

What 2 things are on your bucket list?: I'd love to travel around the world, ideally without the kids, lol I'd also love to run a marathon.



SO FAR IN 2024....

83 NEW ADULT MEMBERS

35 NEW JUVENILE MEMBERS

280 NEW LOANS

£974,478 IN NEW LOANS