



ACCU Directory 2009

“We work in partnership with our members to strengthen and promote credit unions as effective instruments for socio-economic development of the people.”

Our Mission

ACCU Mission is to assist member Credit Union Federations and their affiliates to be competitive and reach significant market penetration, as community based cooperative financial organizations, so as to enable them to fulfill their potential as effective instruments for the socio-economic development of the people in the market place.

ACCU will provide value-added service to its members to address the challenges and exploit every inch of opportunity for the benefit of the entire credit union movement.

Our Core Values

■ **Dynamic Regional Organization for Credit**

Unions: We will strive to expand our human resources by mobilizing competent people who can deliver value-added services to our members in a timely manner.

■ **Leading Organization for Credit Union**

Innovation in Asia: We believe that innovation is central to helping our members and credit union movements achieve breakthrough and sustainable results. We will fearlessly question the status quo and stretch ourselves and our members outside of our comfort zones to advance new ideas and solutions. We will innovate to advance the strategic goals of our members. We will intentionally network and explore opportunities to learn from different experiences and perspectives in solution development process for credit unions.

■ **Learning Organization for Credit Unions in Asia:**

We will be the resource center or facilitator for credit union best practice, management tools, systems, guidelines and technology.

■ **Highest Quality Service Possible:** We will provide highest possible service at all times to our members and stakeholders. These services are characterized by responsiveness, accuracy, reliability and professionalism. We will strive for quality improvement.

■ **Focus on Our Members' Success:** We understand that our members ask us to assist them with some of their most challenging business concerns. We recognize and value the trust they place in us and understand that our success as an organization begins with their success. We will understand their specific and unique business needs and objectives and will tailor culturally appropriate solutions focused on the current challenges of credit unions.

We will strive to create uncommon value in the work that we do by leveraging the best that our organization has to offer for every member.

■ **Focus on Our Members' Success:**

We understand that our members ask us to assist them with some of their most challenging business concerns. We recognize and value the trust they place in us and understand that our success as an organization begins with their success. We will understand their specific and unique business needs and objectives and will tailor culturally appropriate solutions focused on the current challenges of credit unions. We will strive to create uncommon value in the work that we do by leveraging the best that our organization has to offer for every member.

■ **Operate with Integrity and Accountability:**

We understand that our members expect us to uphold the highest ethical standards and best business practices in our delivery of services to them and in the management and operation. We will share the truth, as we see it, with our members and with each other. We will only make realistic commitments and then we will honor them. We will hold ourselves and our organization accountable for our actions and our results.

■ **Sustain a Diverse, Inclusive and**

Rewarding Culture: We understand that our ability to create uncommon value for our members starts with sustaining an inclusive culture internally. We believe that such an environment is key to attracting, retaining, growing and inspiring our members. We will practice what we teach, inspire credit union leaders and professionals and assist members regardless of their resources constraints. We will collaborate and support each other in our work and extend that spirit of partnership to the working relationship with our members and credit unions.

■ **Foster Solidarity and Teamwork:**

We will take personal responsibility for continuing to improve the unity of the Asian credit union movement. Our mechanisms, policies and programs will at all time harness unity. We will always recognize that the people are the most important asset in the credit union movement, and thus relationship and teamwork within the people of the credit union should be give focal point in whatever we do. We will strive to protect the solidarity of our people and there will be no room for division.

INTRODUCTION

Association of Asian Confederation of Credit Unions (ACCU) operates as a regional representative organization of credit unions and similar cooperative financial institutions in the region of Asia.

As of June 2009, ACCU has 15 regular members, 1 associate member, 14 Affiliate members and 28 supporter members from 24 countries.

A team of Competent human resources carries out the implementation of work plan under each of the following divisions: Planning and Development, Member Services, Promotion, Marketing and Research, Business Development, and Support Services.

As a regional organization of credit union leagues and federations, representing 23 countries in the Asia region, ACCU has a unique and diverse skill in the development of, promotion of, and strengthening of credit unions in different stages of development.

As a private sector financial intermediaries, credit unions play significant roles in urban and rural financial markets. In line with this, ACCU's credit union approach primarily focuses to effect substantial contribution to the socioeconomic growth of Asian nations in the region.

By expanding its role and improving its public image, credit unions have become reliable and sustainable community based financial institutions bringing financial services to people not generally served by the formal sector.

The plan has only three goals:

- 1 Growth of the movement,
- 2 Competitiveness of credit unions in Asia,
- 3 Sustainability of ACCU.

Strategies are addressing the needs of credit unions enabling them adopt innovation increasing their market share. Among the strategies identified are:

- 1 Need based & competitively packaged products strategy
- 2 Repositioning Strategy as a "Trusted Wealth Management Advisor"
- 3 Customer Relationship Management (CRM) Strategy
- 4 Market Segment Targeting Strategy
- 5 Reaching Out Strategy
- 6 Credit Union Monitoring Standardization Strategy
- 7 Changing Leadership Competency Strategy
- 8 Connectivity/Convenience Strategy
- 9 Branding Strategy

The plan entitled Fostering Cooperation and Innovation for Asian Credit Unions Growth and competitiveness stands for the entirety of the plan. ACCU recognizes that there is an urgent need for a sweeping commitment for cooperation to bring far-reaching growth changes in Asian Credit Unions.

The annual Statistical report is tool to monitor the growth and development for credit unions. This report is the consolidation of the statistics of member countries as of December 2008.

CONTENTS

Introduction.....	3
15 Regular Members	
Bangladesh:	The Cooperative Credit Union League of Bangladesh Ltd. (CCULB)..... 7
Hong Kong:	Credit Union League of Hong Kong (CULHK)..... 7
India:	Maharashtra State Federation Cooperative Credit Societies Ltd. (MAFCOCS)..... 8
Indonesia:	Credit Union Central of Indonesia (CUCO)..... 8
Korea:	National Credit Union Federation of Korea (NACUFOK)..... 9
Malaysia:	The Workers Cooperative Credit Society Ltd. (WCCS)..... 9
Nepal:	Nepal Federation of Savings and Credit Co-operative Unions Ltd. (NEFSCUN)..... 10
Papua New Guinea:	Federation of Savings and Loan Societies Ltd. (FESALOS)..... 10
Philippines:	National Confederation of Cooperatives (NATCCO)..... 11
	Philippine Federation of Credit Cooperatives (PFCCO)..... 11
Sri Lanka:	Federation of Thrift and Credit Co-operative Ltd. (SANASA)..... 12
Taiwan:	Credit Union League of the Republic of China (CULROC)..... 12
Thailand:	Credit Union League of Thailand Ltd. (CULT)..... 13
	The Federation of Savings and Credit Cooperatives of Thailand Ltd. (FSCT)..... 13
Vietnam:	Central People's Credit Fund (CCF)..... 14
1 Associate Member	
Iran:	Central Credit Cooperative Union of Iran (CCC)..... 14
14 Affiliate Members	
Australia:	Credit Union Foundation Australia (CUFA)..... 15
Cambodia:	The Cambodia Community Savings Federation (CCSF)..... 15
Germany:	International Raiffeisen Union (IRU)..... 15
India:	Development Promotion Group (DPG)..... 15
	National Association of Co-operative Credit Societies & Federations (NACCFED)..... 15
Iran:	Mollah-AI-Movahedin Credit Cooperative (MAMCC)..... 16
	Samen AI Aemeh Credit Cooperative..... 16
Japan:	Research Institute of Labour Bank (RILB)..... 16
Mauritius:	Vacoas Popular Multi-Purpose Co-operative Society Ltd. (VPMPCS)..... 16
Mongolia:	Mongolian Confederation of Credit Union (MOCCU)..... 16
Pakistan:	Catholic Social Services (CSS)..... 16
Philippines:	Card Mutually Reinforcing Institutions (Card MRI)..... 17
Russia:	Interregional Association of Credit Unions of the Far East and Zabaikalye (IACUFEZ)..... 17
Singapore:	Singapore National Cooperatives Federation Ltd. (SNCF)..... 17

28 Supporter Members

Australia:	Maritime Workers Credit Union.....	18
	The NSW Teachers Credit Union.....	18
	Select Credit Union Ltd.....	18
	SGE Credit Union Ltd.....	18
	WAW Credit Union Co-operative Ltd.....	18
	Victoria Teachers Credit Union.....	18
Bangladesh:	The Christian Co-operative Credit Union Ltd.....	18
Indonesia:	Batang Asi Credit Union.....	19
	Canaga Antutn Credit Union.....	19
	Keling Kumang Credit Union.....	19
	Lantang Tipo Credit Union.....	19
	Pancur Dangeri Credit Union.....	19
	Pancur Kasih Credit Union.....	19
	Pancur Solidaritas Credit Union.....	19
	Puyang Gana Credit Union.....	19
	Semandang Jaya Credit Union.....	20
	Sumber Rejeki Credit Union.....	20
	Tilung Jaya Credit Union.....	20
	Tri Tapang Kasih Credit Union.....	20
Japan:	Japan Credit Union (JCU).....	20
Philippines:	Aurora Integrated Multipurpose Cooperative (AIMC).....	20
	Baguio Benguet Community Credit Cooperative.....	20
	Paglaum Multi Purpose Cooperative.....	21
	St. Martin of Tours Credit and Development Cooperative.....	21
	Tagum Cooperative.....	21
	Visayas Credit Union League (PFCCO-VISCUL).....	21
Thailand:	Klongchan Credit Union Cooperative Ltd.....	21
	Soon Klang Thewa Credit Union Cooperative Ltd.....	21
International Affiliation:	International Raffeisen Union (IRU).....	22
	International Cooperative Alliance (ICA).....	22
Global Network:	ICA Regional Office Asia & the Pacific.....	22
Economic and Social Council (ECOSCOC)-UN:		22
Canada:	Credit Union Central of Canada.....	23
New Zealand:	New Zealand Association of Credit Unions.....	23
USA:	World Council of Credit Union (WOCCU).....	23
	CUNA Mutual Group.....	23

Contact Organization:

Timor Leste:	Coop Credit Federation of East Timor “Hanai Malu”.....	23
	State Rural Development and Cooperative.....	23
Lao PDR:	Bank of Lao PDR.....	24
	Luang Namtha Province	24
	Luang Prabang Province	
	Department for Planning and Investment.....	24
	Oudomxay Province	
	Department for Planning and Investment.....	24
	Xayaburi Province	
	Intergrated Rural Development, Provincial Rural Development Office....	24
Myanmar:	Central Cooperative Society Ltd.....	24
	The Union of Myanmar, Ministry of Cooperative Department.....	24

Development Partners:

Canada:	Canadian Co-operative Association (CCA).....	25
Ireland:	Irish League of Credit Unions.....	25
The Netehrlands:	Agriterra.....	25
	Cordaid.....	25
	Rabobank Foundation.....	25

ACCU Board of Directors & Management:	25
Project Staff & ALMI Member:	26
ACCU’s Calendar 2010:	26
ACCU’s Recognition Awardees:	27
38 Years of Events:	27-34
Board of Directors 1971-2009:	35-37
10 Golden Rules:	37
International Cooperative Principles &	
International Credit Union Operating Principles:	37

15 Regular Members



Bangladesh

The Cooperative Credit Union League of Bangladesh Ltd. (CCULB)



Board of Directors:

1. Mr. John F. Rodrigues-Chairman
2. Mr. Biman Barua Chowdhury-Vice-Chairman
3. Mr. Emdad Hossain Maleque-Secretary
4. Mr. Goutam Debnath-Treasurer
5. Mr. Majibar Rahman-Director
6. Mr. Subrata Rozario-Director
7. Mr. Md. Rasheduzzaman Jhila-Director
8. Mr. Sahidul Islam Faisal-Director
9. Mr. Amulya Chandra Das-Director
10. Mr. Clement D' Rozario-Director
11. Mr. Md. Hossain Ali-Director
12. Mr. Md. Abdus Sttar Bhuiyan-Director

Address: CCULB Bhaban, Block # B, House # 8, School Road, Khilbarirtek, Badda, Gulshan, Dhaka 1212, Bangladesh

Telephone: (880)-2-9899739; (880)-2-9889651

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Mr. Ratan F. Costa-General Manager

Regulator:

Ms. Suraiya Begum-Registrar & Additional Secretary
Department of Cooperatives, Ministry of LGRD & Cooperatives, Govt. of the People's Republic of Bangladesh

Address: Samabaya Bhaban, Plot No. F-10/A & 10B, Agargaon, Dhaka 1207, Bangladesh

Country Profile

Population (Millions)	158.6
Population Growth (Annual %)	1.6
GDP (Billions)	US\$67.7
GNI per Capita	US\$470
Exchange Rate (US\$1)	70.25 Taka (BDT)
CU Penetration	0.15%



Hong Kong

Credit Union League of Hong Kong (CULHK)



Board of Directors:

1. Mr. Jimmy YEUNG Tat-wing-President
2. Ms. Cecilia LI Ming-chu-1st Vice-President
3. Mr. John KWOK Tat-pui-Vice-President
4. Mr. Ricky SO Chun-keung-Treasurer
5. Mr. MAK Kui-hoi-Secretary
6. Mr. Andrew HO Chi-hung-Director
7. Ms. Margaret LEE Wai-yee-Director
8. Mr. LEUNG Tin-hung-Director
9. Mr. John LUI Yuk-luen-Director
10. Mr. Tom TSENG Hing-wah-Director
11. Mr. WONG Tak-chung-Director

Address: Party Room 1-2, G/F., Kam Wah House, Choi Hung Estate, Kowloon, Hong Kong

Telephone: (852)-23-880177 **Fax:** (852)-23-236020

E-mail: culhk@hkcreditunion.org

Website: www.hkcreditunion.org

Contact Person:

Mr. Lee Yuen Cheong-Senior Manager

Regulator:

Miss CHEUNG Siu-hing-Registrar of Credit Union
Mr. Edward Yuen Chun-wah-Assistant Registrar of Credit Union (Acting)

Address: 5/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon, Hong Kong

Telephone: (852)-21-506760

Fax: (852)-23-142618

Country Profile

Population (Millions)	6.9
Population Growth (Annual %)	1
GDP (Billions)	US\$206.7
GNI per Capita	US\$31,610
Exchange Rate (US\$1)	7.7 HK Dollar (HKD)
CU Penetration	1.28%



India

Maharashtra State Federation Cooperative Credit Societies Ltd. (mafcocs)



Board of Directors:

1. Mr. Omprakash Dadappa Alias Kaka Koyte
President
2. Mr. Vasant Natha Shinde-Managing Director
3. Mr. Dilip Gopalrao Rajurkar-Vice Managing Director
4. Mr. Satish Satyanarayan Dandnaik-Vice Managing Director
5. Mr. Chandrakant Mugutrao Khopade-Vice Managing Director
6. Mr. Rajudas Laxmanrao Jadhav-Vice Managing Director

Address: Plot No 9 Suraksha Bhavan, Gultekadi, Industrial Estate, Mukund Nagar, Pune 411037, Maharashtra, India

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E-mail: odkoyate@suryadevelopers.com

Contact Person:

Mr. Girish Vishnu Tulpule-General Secretary

Regulator:

Mr. Anil Diggikar-Commissioner
Co-Operative, Societies, Maharashtra State, India

Country Profile

Population (Millions)	1,123.30
Population Growth (Annual %)	1.2
GDP (Billions)	US\$1,171
GNI per Capita	US\$950
Exchange Rate (US\$1)	50.6 Rupees (INR)
CU Penetration	2.75%



Indonesia

Credit Union Central of Indonesia (CUCO)



Board of Directors:

1. Drs. FX. Siman-President
2. Drs. Theofilus Woghe-Vice President
3. Drs. V. Joko Susilo-Secretary
4. Mr. Marliani, SKm-Treasurer
5. Mr. V. Edy Cahyono, S.Sos-Member

Address: Jl. Gunung Sahari III No. 11A, Jakarta 10610, Indonesia

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E-mail: cucoindo@indo.net.id

Website: www.inkopdit.com

Contact Person:

Mr. Abat Elias, SE-General Manager

Regulator:

Mr. Untung Tri Basuki-Regulator Deputy at Indonesian Cooperative Ministry Department

Address: Indonesian Cooperative Ministry Dept.Jl. HR. Rasuna Said, Kav. 3-5, Jakarta, Indonesia

Country Profile

Population (Millions)	225.6
Population Growth (Annual %)	1.2
GDP (Billions)	US\$432.8
GNI per Capita	US\$1,650
Exchange Rate (US\$1)	10,869 Rupiahs (IDR)
CU Penetration	0.62%



Korea

National Credit Union Federation of Korea (NACUFOK)



Board of Directors:

1. Mr. Oh-man Kwon-Chairman & President
2. Mr. Joo-Young Lee-Director, Representative Supervisor
3. Mr. Young-se Lee-Director, Supervisor (CPA)
4. Mr. Jong-hyun Lee-Director, Supervisor (CPA)
5. Mr. Sung-deok Ko-Director
6. Dr. Byung-ro Kim-Director
7. Mr. Yong-koo Kim-Director
8. Mr. Cheol-sang Moon-Director
9. Mr. Chan-bum Park-Director
10. Mr. Byung-guk Kim-Director
11. Mr. Sang-ho Lee-Director
12. Mr. Cheol-won Lee-Director
13. Mr. Han-shik Lee-Director
14. Mr. Kang-rae Jo-Director
15. Mr. Chun-dong Kim-Director
16. Mr. Won-hyung Hwang-Director
17. Mr. Duk-we Lew-Director
18. Mr. Jun-kyung Kim-Director
19. Mr. Sung-su Hyun-Director
20. Mr. Chan-woo Lee-Director, Business Operating Division
21. Mr. Sung-hee Lee-Director, Supervisory Division

Address: No. 949, Dunsan-Dong, Seo-Gu, Daejeon City, 302-120, Korea

Telephone: (82)-42-7201255

Fax: (82)-42-7201260

E-mail: nacufok@cu.co.kr

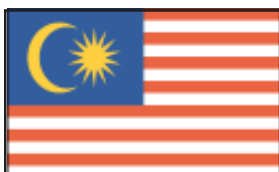
Website: www.cu.co.kr

Contact Person:

Mr. Jong-jun Park-Chief Executive Officer

Country Profile

Population (Millions)	48.5
Population Growth (Annual %)	0.2
GDP (Billions)	US\$969.8
GNI per Capita	US\$19,690
Exchange Rate (US\$1)	1,344 Won (KRW)
CU Penetration	13.47%



Malaysia

The Workers Cooperative Credit Society Ltd. (WCCS)



Board of Directors:

1. Mr. G. Lahmana-Chairman
2. Mr. S. Arumugam-Deputy Chairman
3. Mr V. Barathan-1st Vice Chairman
4. Mrs. R. Susheela-2nd Vice Chairman
5. Mr. P. Kunalan-3rd Vice Chairman
6. Mr. A. Vijayakumaran-Secretary
7. Mr. P. Nachimuthu-Assistant Secretary
8. Mr. T. Kesavan-Treasurer
9. Mrs. V. Amakanmu-Board Member
10. Mr. M. Vasudevan-Board Member
11. Mr. G. Raman-Board Member
12. Mr. P.Govindarajoo-Board Member
13. Mr.L. Krishna-Board Member
14. Mrs. S. Suppulechumy-Board Member
15. Dr. M. Letchumanan-Board Member/Founder and Advisor

Contact Person:

Mr. M. Annamalai-General Manager

Address: No. 19, Jalan 9/42, Taman Sejahtera, Off Jalan Kuching, 51200 Kuala Lumpur, Malaysia

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Regulator:

Mr. Dato Mongsor Bin Saad-Executive Chairman
Malaysian Cooperative Societies Commission
Block J, 5-7 Floor, Pusat Bandar Damansara,
50608 Kuala Lumpur, Malaysia

Country Profile

Population (Millions)	26.5
Population Growth (Annual %)	1.7
GDP (Billions)	US\$180.7
GNI per Capita	US\$6,540
Exchange Rate (US\$1)	3.62 Ringgits (MYR)
CU Penetration	0.28%



Nepal

Nepal Federation of Savings and Credit Cooperat Union (NEFSCUN)



Board of Directors:

1. Mr. Min Raj Kadel-Chairman
2. Mr. Rishi Raj Ghimire-Vicechairman
3. Mr. Ghana Shyam Khatiwada-General Secretary
4. Mr. Deepak Thapa-Treasurer
5. Mr. Gokul Dhoj Karki-Director
6. Mr. Sadhana Singh-Director
7. Ms. Amrita Subba-Director
8. Ms. Parbati Khand Chamling-Director
9. Mr. Tara Bahadur Kifle-Director
10. Ms. Menuka Dahal-Director
11. Mr. Binod Kumar Shah-Director

Address: New Baneshwor, N K Singhmarga-34,
Kathmandu, Nepal

Or P.O. Box 9169, Kathmandu, Nepal

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Fax: (977)-1-4481071

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Contact Person:

Mr. Kuber Niroula-Chief Executive Officer

Regulator:

Mr. Maheshwor Sharma Poudel-Registrar
Department of Cooperative

Address: New Baneshwor, Kathmandu, Nepal

Tel: (977)-1-4465362

E-mail: saharibivag@gmail.com

Country Profile

Population (Millions)	28.1
Population Growth (Annual %)	1.7
GDP (Billions)	US\$10.2
GNI per Capita	US\$340
Exchange Rate (US\$1)	81.1 Rupees (NPR)
CU Penetration	%



Papua New Guinea

Federation of Savings & Loan Societies Ltd. (FESALOS)



Board of Directors:

1. Mr. Michael Koisen-Chairman & President
2. Mr. Rakum Peni-Director
3. Mr. Sylvester Gaso-Director
4. Mr. Jack Namaliu-Director
5. Mr. Ian Tarutia-Director

Address: P.O. Box 251, Waigani, N.C.D.
Papua New Guinea

Telephone: (675)-3232320; (675)-3254034;
(675)-3253906

Fax: (675)-3253918

E-mail: plaveil@fesalos.org.pg

Contact Person:

Mr. Paulus Laveil-Managing Director/Secretary

Regulator:

Mr. Wilson Kamit KBE
Governor and Registrar of Savings & Loan Societies
Bank of Papua New Guinea

Address: P.O. Box 121, Port Moresby, NCD,
Papua New Guinea

Country Profile

Population (Millions)	6.3
Population Growth (Annual %)	2
GDP (Billions)	US\$6.3
GNI per Capita	US\$850
Exchange Rate (US\$1)	2.9 Kina (PGK)
CU Penetration	3%



Philippines

National Confederation of Cooperatives (NATCCO)



Board of Directors:

1. Mr. Reynaldo Gandionco-Chairperson
2. Ms. Divina Quemi-Vice-Chairperson
3. Ms. Rafaela "Raquel" T. Escudro-Director
4. Mr. Jeptah Domz "JD" J. Gines-Director
5. Ms. Purita M. Javillonar-Director
6. Mr. Artemio M. Jose-Director
7. Mr. Lilian Ester DJ Lim-Director
8. Mr. Godofredo E. Lising Jr.-Director
9. Mr. Thomas L. Aceron-Director
10. Mr. Manolito "Dong" Bolpa-Director
11. Ms. Aurea B. De Ramayo-Director
12. Ms. Evelyn C. Remo-Director
13. Ms. Evangeline A. Cedeño-Director
14. Mr. Prudencio N. Mabanglo-Director
15. Ms. Emma A. Nieva-Director

Address: No. 227 J.P. Rizal, Project 4, Quezon City, Philippines

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Fax: (63)-2-9137016

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Website: www.natcco.coop

Regulator:

Ms. Lecira Juarez-Chairperson
Cooperative Development Authority

Address: 5th Floor Ben-Lor Bldg. No. 1184 Quezon Avenue, Quezon City, Philippines

Contact Person:

Mr. Cresente C. Paez-President /Chief Executive Officer

Philippines

Philippine Federation of Credit Cooperatives (PFCCO)



Board of Directors:

1. Atty. Proculo T. Sarmen-Chairman
2. Mr. Rito V. Fabella-Vice-Chairman
3. Dr. Amparo T. Rimas-Council Member
4. Dr. Juanito P. Rosini-Council Member
5. Mr. Rufino Casas-Council Member
6. Prof. Severino I. Medina Jr.-Council Member
7. Mr. Rafael Puentespina-Council Member
8. Mr. Romeo Clavillas-Council Member
9. Mr. Richard E. Avena-Council Member Representing Youth
10. Ms. Erlinda V.E. Duque-Council Member Representing Women
11. Ms. Felicidad Ruiz-Council Member Representing Manager
12. Ms. Ana Lucia B. Enriquez-Treasurer
13. Ms. Araceli M. Gonzales-Secretary

Address: No. 20 Sapphire St., Fern Village, Diliman Quezon City, Manila, Philippines

Telephone: (63)-2-931-9855

E-mail: cumi@pfcco.coop; gm@pfcco.coop

Website: www.pfcco.coop

Contact Person:

Mr. David J. Pajaron Jr.-General Manager

Country Profile

Population (Millions)	87.9
Population Growth (Annual %)	1.9
GDP (Billions)	US\$144.1
GNI per Capita	US\$1,620
Exchange Rate (US\$1)	48.72 Pesos (PHP)
CU Penetration	2.19%



Sri Lanka
Federation of Thrift and Credit Cooperative Societies
Ltd. (SANASA)



Board of Directors:

1. Dr. P.A. Kiriwandeniya-SANASA Leader
2. Mr. Gunarathna Maddumage-President
3. Mr. Abdul Manaff-Vice President
4. Mr. W.R. Patrick Fernando-Deputy President
5. Mr. J.H. Gamage-Executive Director
6. Mr. Ranjith Amarasingha-Executive Director
7. Mr. D.A. De S Kalugalage-Executive Director
8. Mr. Coldin Silva-Executive Director
9. Ms. Kalyani Wickramasinghe-Executive Director

Contact Person:

Mr. L.B. Dasanayaka-General Manager

Address: No 45/90, Nawala Road, Narahenpita, Colombo 5, Sri Lanka

Telephone: (94)-11-2369042-44

Fax: (94)-11-2369043

E-mail: sanasafe@sltnet.lk

Website: www.sanasa.lk

Regulator:

Mr. Arukatti Patabendige Gamini Kithsiri-
 Commissioner/Registrar
 Department of Cooperative

Address: P.O. Box 419, No. 27, Sathosa Secretarial Building, 5th Floor, Vauxall Street, Colombo 3, Sri Lanka

Country Profile

Population (Millions)	19.9
Population Growth (Annual %)	0.3
GDP (Billions)	US\$32.4
GNI per Capita	US\$1,540
Exchange Rate (US\$1)	120 Rupees (LKR)
CU Penetration	6.06%



Taiwan R.O.C
Credit Union League of the Republic of China
(CULROC)



Board of Directors:

1. Mr. Walis Pelin-President
2. Mr. Tian, Cing-Biao-Vice President
3. Mr. Chen, Ren-Ming-Vice President
4. Mrs. Su, Jin-Yu-Vice President
5. Mr. Liou, Jin-Hua-Member of the Standing Committee of the Board of Directors
6. Mr. Chang, Ching-Yi-Member of the Standing Committee of the Board of Directors
7. Mr. Lee, Fang-Mou-Member of the Standing Committee of the Board of Directors
8. Mr. Wei, Jung-Lian-Board member
9. Mr. Lee, Ching-Biao-Board member
10. Mr. Wu, Siang-Guang-Board member
11. Mr. Fu, Shian-Rong-Board member
12. Mr. Chen, Jian-Nan-Board member
13. Mr. Wu, Tien-Teng-Board member
14. Mr. Lee, Yu-Wen-Board member
15. Mr. Liao, Guang-Shiu-Board member
16. Mr. Wu, Wan-Sheng-Board member
17. Mr. Huang, Shih-Yuan-Board member
18. Mr. Hung, Chi-Wen-Board member
19. Mrs. Ba, Ying-Chun-Board member
20. Mr. Chen, Fu-Chun-Board member
21. Mrs. Lee, Chun-Feng-Board member

Contact Person:

Mr. Ko, Yen-Hui--Chief Executive Officer

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E-mail: geoff@culroc.org.tw ; culroc@ms10.hinet.net

Website: www.culroc.org.tw

Regulator:

Mr. Lee, Yi-Yang-Minister

Address: No.10, Syujhou Rd., Jhongjheng District, Taipei City 100, Taiwan, ROC

Telephone: (886)-2-23565005

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Country Profile

Population (Millions)	1,318.3
Population Growth (Annual %)	0.6
GDP (Billions)	US\$3,205.5
GNI per Capita	US\$2,370
Exchange Rate (US\$1)	33.8 Dollar (TWD)
CU Penetration	1.20%



Thailand

Credit Union League of Thailand Ltd. (CULT)



Board of Directors:

1. Mr. Kiengheng Sae-tung-President
2. Mr. Mana Sudsa-nguan-1st Vice-President
3. Mr. Chatchawit Namwong-2nd Vice-President
4. Mr. Suwat Wongsai-Secretary to the Board
5. Mrs. Phannee Sutjarit-Director
6. Mr. Sawad In-thalang-Director
7. Mr. Bunlerd Simaworaphongphan-Director
8. Mr. Sayan Kaewbuddha-Director
9. Mr. Sunthorn Phusrithan-Director
10. Mr. Niphat Wangdee-Director
11. Mr. Chalong Pannoi-Director
12. Mr. Phitinun Hirunchawanrat-Director
13. Mr. Bunchoo Naowarat-Director
14. Ms. Kessarawan Chanchai-Director
15. Mr. Hirun Rouengsawad-Director
16. Mr. Suphat Arnarnart-Chairman, Supervisory Committee
17. Ms. Kattiya Sampaothong-Secretary, Supervisory Committee
18. Mr. Komdee Chaimuen-Member, Supervisory Committee
19. Mr. Chaichana Pinnoi-Member, Supervisory Committee
20. Mr. Samran Ruengsak-Member, Supervisory Committee

Address: No. 40, Ramkhamhaeng Road (Sukhapiban 3), Sapansoong, Bangkok 10240, Thailand
Telephone: (66)-2-373-0020-1; (66)-2-3730150-1
Fax: (66)-2-373-0022
E-mail: cult@cultthai.coop
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Regulator:

Ms. Supattra Thanaseneewat-Director General
 Cooperative Promotion Department
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Fax: (66)-2-2826078

Contact Person:

Mr. Dabchai Jaisusuk-General Manager

Thailand

Federation of Savings & Credit Cooperatives of Thailand (FSCT)



Board of Directors:

1. Mr. Chalernpol Dulsamphant-President
2. Mr. Sittichai Ungphakorn-1st Vice President
3. Mr. Pradit Husdi-2nd Vice President
4. RADM Bonggot Phasuk-3rd Vice President
5. Mr. Ekkarat Changlao-4th Vice President
6. Mr. Anek Nakdilok-Secretary
7. Mr. Widsanugorn Onprasonk, M.D.-Director
8. Mr. Charte Fahpagasit-Director
9. Maj.Gen. Weera Wongsan, Ph.D.-Director
10. Asst.Prof. Wanchai Thanawangnoi-Director
11. Mr. Sutat Kongpa-Director
12. Pol.Maj.Gen. Viroj Satayasansakul-Director
13. Mr. Kouk Donsumran-Director
14. Mr. Manu Bunsrimaneechai-Director
15. Mr. Khamnueng Sodthiudom-Director

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E-mail: info@fsct.com
Website: www.fsct.com

Contact Person:

Mr. Anan Chatrpracheewin-General Manager

Country Profile

Population (Millions)	63.8
Population Growth (Annual %)	0.6
GDP (Billions)	US\$245.8
GNI per Capita	US\$3,400
Exchange Rate (US\$1)	35.5 Baht (THB)
CU Penetration	6.22%





Vietnam

Central People's Credit Fund (CCF)



Board of Directors:

1. Mr. Tran Quang Khanh-Chairman
2. Mr. Do Manh Hung-Member
3. Mrs. Le Thi Thanh Hang-Member
4. Mr. Nguyen Van Thanh-Member
5. Mr. Nguyen Van Tuan-Member
6. Mr. Nguyen Trung Hieu-Member
7. Mr. Duong Thanh Ha-Member
8. Mr. Nguyen Duc Hanh-Member
9. Mr. Phan Tan Tri-Member
10. Mr. Bui Van Hau-Member
11. Mr. Nguyen Ngoc Quy-Member

Contact Person:

Mr. Do Manh Hung-General Director

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Fax: (844)-9741615

E-mail: ccf@hn.vnn.vn

Regulator:

Mr. Tran Minh Tuan-Vice Governor
State Bank of Vietnam

Country Profile

Population (Millions)	85.2
Population Growth (Annual %)	1.2
GDP (Billions)	US\$68.6
GNI per Capita	US\$770
Exchange Rate (US\$1)	17,920 Dong (VND)
CU Penetration	2.05%

1 Associate Member



Iran

Central Credit Cooperative Union of Iran (CCC)

Contact Person:

Mr. Abbas Samimi-President

Mr. M.H. Tavakoli-Board Member & Managing Director

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14 Affiliate Members



Australia

Credit Union Foundation Australia (CUFA)

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Cambodia

Cambodian Community Savings Federation (CCSF)

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India

Development Promotion Group (DPG)

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Iran

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Mauritius

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Philippines

**Card Mutually Reinforcing
Institutions (Card MRI)**



Russia

**Interregional Association
of Credit Union of the Far
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Singapore National Cooperative Federation Ltd. (SNCF)

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Membership At Glance

Organizations	
Regular Members	15
Associate Members	1
Affiliate Members	14
Supporter Members	28
Total	58



28 Supporter Members



Maritime Workers Credit Union

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Select Credit Union Ltd.

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Victoria Teachers Credit Union

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The Christian Co-operative Credit Union Ltd.

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Canaga Antutn Credit Union

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Keling Kumang Credit Union

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Mr. Yohanes RJ-General Manager

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Pancur Dangeri Credit Union

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Pancur Kasih Credit Union

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Mr. Dorani-General Manager

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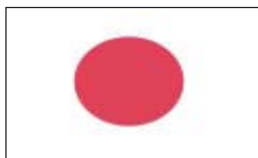
Tri Tapang Kasih Credit Union

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International Affiliation



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Switzerland

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India

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Global Network

Economic and Social Council (ECOSOC)-UN

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Vienna

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The Economic and Social Council (ECOSOC) of the United Nations in New York, USA, at its Substantive Session of July 2007, decided to grant Special Consultative Status to ACCU. The regular presence of ACCU representatives will allow implementing effectively the provisions of the consultative relationship.



Credit Union Central of Canada



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CUNA Mutual Group

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World Council of Credit Unions (WOCCU)

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Oudomxay Province, Lao PDR

Department for Planning and Investment

Contact Person:

Mr. Bounta Phetdara-Director Permanence Secretary
and Deputy Provincial Project Director

E-mail: phetdarab@yahoo.com

Mr. Bounthan Bounthongphet-Saving and Credit Union
Promotion Field Officer

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Mr. Kongthav-Village Fund Development Officer

Address: No. 13, North Road, Ban Phukeyaw
Oudomxay District, Lao PDR

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Xayaburi Province, Lao PDR

Intregrated Rural Development, Provincial Rural Development Office

Contact Person:

Mr. Bouchanh Souksombath-Provincial Rural
Development Project Director

Mr. Bounpheng-Saving and Credit Union Promotion
Field Officer

Telephone: (856)-20-6005232

Address: Ban Srimeung Xayaburi District, Lao PDR

Telephone: (856)-74-213177

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Myanmar

Central Cooperative Society Ltd.

Contact Person:

Mr. Kyaw Thein-General Manager
Mr. Min Lwin-Deputy General Manager International

Address: Saya San Plaza, Junction of Saya San
Road & New University Avenue Road, Bahan Tsp,
Yangon, Myanmar

Telephone: (95)-1-557640; (95)-1-554678

Fax: (95)-1-555745 **E-mail:** ccscencoop@mptmail.net.mm

The Union of Myanmar, Ministry of Cooperatives, Cooperative Department

Contact Person:

Col. Soe Win Oo-Director General

Address: Building No. 16, Nay Pyi Taw, Myanmar

Telephone: (95)-67-410340; (95)-67-410038

Fax: (95)-67-410339

E-mail: coopdeptdg@mptmail.net.mm

Development Partners



Canadian Co-operative Association (CCA)

Address: No. 400-275 Bank Street, Ottawa, Ontario, Canada

Telephone: (1)-613-2386711

Fax: (1)-613-5670658

Website: www.coopscanada.coop





Irish League of Credit Unions

Address: No. 33-41, Lower Mount Street, Dublin, Ireland
Telephone: (1)-353-6146700
Fax: (1)-353-6146708
Website: www.ilcu.ie



Agriterra

Address: P. O. Box 158, 6800 AD, Arnhem, The Netherlands
Telephone: (31)-26-3542007
Fax: (31)-26-4455978
E-mail: agriterra@agriterra.org
Website: www.agriterra.org



Cordaid

Address: Lutherse Burgwal 10, 2512 CB Den Haag, The Hague, The Netherlands
Telephone: (31)-70-3136462
Fax: (31)-70-3136451
Website: www.cordaid.nl



Rabobank Foundation

Address: UCO 125, P. O. Box 17100, 3500 HG Utrecht, The Netherlands
Telephone: (31)-30-2163346
Fax: (31)-30-216937
E-mail: rabobankfoundation@m.rabobank.nl
Website: www.rabobankfoundation.com



ACCU Board of Directors & Management

President	Mr. Oh-man Kwon NACUFOK-Korea	Mr. Ranjith Hettiarachchi	Chief Executive Officer
1st Vice President	Ms. Norma R. Pereyras NATCCO-Philippines	Ms. Elenita V. San Roque	Manager, Member Services
2nd Vice President	Mr. Chuang, Chin-Sheng CULROC-Taiwan	Mr. Kamon Kiattisirikumpon	Program Assistant
Treasurer	Mr. Suriya Montripak CULT-Thailand	Ms. Thanawankorn Toscha	Assitant Administrative Officer
Secretary	Mr. M. Gunarathna Perera SANASA-Sri Lanka	Ms. Porramaphorn Artrit	Secretary / Program
Ex-Officio	Mr. Ranjith Hettiarachchi	Mr. Seksan Seenil	Office Assistant
		Mr. Sathianphan Khunmontri	Training Staff

Project Staff & ALMI Member

Bangladesh

Project Coordinator (ACCESS): Mr. Romel Hubert Cruze
Project Coordinator (CUMI): Mr. Hubert Sukumar Palma

Cambodia

Project Coordinator: Mr. Soung Karukomar

Indonesia

Manager, Ende-Ngada: Mr. Kosmas Lawa Bagho

Lao PDR

Project Coordinator, Luang Prabang: Mr. Chanphet Bounvilay
Mr. Bounpheng Sithiphone
Mr. Bunthan Bounthongphet
Mr. Southida Xaionsa

Nepal

Management & Finance Specialist-ACCESS: Mr. Rambabu Neupane

Philippines (NATCCO)

Management & Finance Specialist: Ms. Daisybelle Cabal

Philippines (PFCCO)

Management & Finance Specialist: Mr. Carlos Samson

Bangladesh (CCULB) Mr. Ratan F. Costa

Indonesia Mr. Munaldus Munal

Philippines (NATCCO) Mr. Cresente Paez &
Ms. Daisybelle Cabal

Philippines (PFCCO) Mr. David J. Pajaron, Jr.

Singapore (TCC) Ms. Shoba Gunasekaran

Thailand (CULT) Mr. Veerayut Ruchirek &
Mr. Somjit Kaewooun-reun

ACCU Calendar 2010

January 14-15	Staff Evaluation and Planning Workshop	Thailand
January 25-30	Quality Control ACCESS Training	Thailand
March 8-10	Regulators & CEOs Exposure Program	Korea
March 10-11	68th Board Meeting of ACCU	Korea
June 20- 25	12th Asian Development Education Workshop	Thailand
June 26 -30	Credit Union Directors Competency Course	Thailand
July 26-29	WOCCU - World Credit Union Conference	Open
September 5-08	Specialized Workshop CEOs, HRD, Women, Youth Workshop	Korea
September 8-11	Asian Credit Union Forum, 69th and 70th Board Meeting	Korea
September 12	29th General Meeting	Korea
September 28-29	Staff Planning and Evaluation Workshop	Thailand
October 19	International Credit Union Day	Member
November	CULROC Exposure Program	Taiwan ROC
December 3-7	CUCCC Professional Training	Thailand

* Programs may be changed as deemed necessary*

ACCU's Recognition Awardees

Institution Category

1999	Germany	MISEREOR
1999	The Netherlands	Cordaid
2001	Australia	Credit Union Foundation Australia
2002	Canada	Canadian Co-operative Association
2003	Ireland	Irish League of Credit Unions
2004	The Netherlands	Agriterra
2005	Philippines	South East Asian Rural Social Leadership Institute
2006	N/A	N/A
2007	The Netherlands	Rabobank Foundation
2008	The Netherlands	Cordaid
2009	Canada	Coady

Individual Category

1989	Indonesia	Mr. Robby Tulus	1999	Indonesia	Mr. Ibnoe Soedjono
1990	Korea	Mr. Michael Lee-Sang Ho	2001	Thailand	Assoc. Prof. Sawat Saengbangpla
1990	Taiwan ROC	Mr. Chen Wang-Shong	2002	Australia	Mr. Grahame Mehrtens
1991	Taiwan ROC	Mr. Mathew Wang Wu	2003	Sri Lanka	Mr. P.A. Kiriwadeniya
1992	Thailand	Mr. Weera Namwong	2004	Philippines	Atty. Mordino R. Cua
1993	Taiwan ROC	Mr. Hsieh Wen-Yih	2005	Thailand	Dr. Amporn Wathanavongs
1994	Hong Kong	Mr. Andrew So Kwok-Wing	2006	N/A	N/A
1995	Korea	Mr. John Sung-Ho Park	2007	Korea	Mr. Lee Han-woong
1997	Thailand	Mr. Sming Jongasikit	2008	Thailand	Mr. Supachai Srisupaaksorn
1998	Korea	Mr. Kwang-Bo Son	2009	Philippines	Hon. Guillermo (Posthumous)

38 Years of Events

1970s

1971

- April 18 - 17 - 4th Asian Regional Credit Union Training Conference and ACCU Planning Committee Meeting, Cooperative Education Institute, Seoul, Korea

1972

- December 3 - 12 - First Asian Regional Credit Union League Managers Training Conference, Ciyapung, Indonesia

1973

- September 3 - 12 - 5th Asian Credit Union Leaders Training Conference, 1st General Meeting & Ecumenical Planning Committee, Hong Kong

1974

- December 2 - 6 - Joint Meeting of ACCU Board and Directors of the Cooperative Training Institutes in Asia, Bangkok, Thailand

1975

- March 9 - 20 - First Asian Sub-regional Credit Union Training Seminar, Ciyapung, Indonesia
 October 4 - 11 - Sub-regional Credit Union Training Seminar, Seoul, Korea
 October 25 - 30 - Sub-regional Credit Union Training Seminar, Sarawak, West Malaysia

1976

- March 18 - 23 - ACCU Planning Seminar and Biennial General Meeting, Academy House, Seoul, Korea
- March -18 - Asian Credit Union Leaders for Seminar, Seoul, Korea
- June 6 - 13 - The First Asian Leaders Workshop Cooperative Education Institute, Seoul, Korea
- June 26 - August 2 - Asian Sub-regional Credit Union Leaders Training Seminar, Singapore
- November - Asian Regional E.W.G., Singapore

1977

- July 24 - 31 - Regional Credit Union Leaders Training for Northeast Asia & ACCU Board Meeting, Tanshul, Taipei, Taiwan ROC

1978

- March 19 - 27 - West Asia Regional Credit Union Leaders Training Conference, Bangkok, Thailand

1979

- March 25 - April 2 - The Asian Regional Credit Union Executive Development Seminar and 4th ACCU Biennial General Meeting, Taiwan ROC
- November 12 - 19 - 3rd Asian Sub-regional Leaders Training Seminar, Bali, Indonesia
- December 16 - 22 - Regional Seminar-Workshop on Mass Media Skills Training Program Communication Foundation in Asia, Manila, Philippines

1980s**1980**

- October 5 - 14 - 1st Asian Regional Seminar on Credit Union Laws, Seoul, Korea

1981

- March 20 - 28 - 3rd Northeast Asian Regional Credit Union Leadership Training Seminar, Taiwan ROC
- September 18 - 26 - 1st Phase of the South Asia Field Training Exchange Program Indonesia-Thailand CU Exchange Program

1982

- April 22 - 27 - Asian Credit Union Leaders Conference on Future Development of Asian Credit Unions, ACCU 10th Anniversary and General Meeting, Bangkok, Thailand

1983

- February 21 - 27 - Second of Final Phase of the South Asia Field Training Exchange program of Credit Union Leaders from Thailand and Indonesia
- May 29 - June 9 - 2nd Asian Regional Credit Union Law Seminar, Seoul, Korea
- September 10 - 18 - Asian Regional Training Seminar on Inter-lending, Seoul, Korea
- November 1 - 5 - ACCU Intensive Leadership Course for Member League's Trainers' Training NACUFOK Training Center, Taejeon, Korea

1983

- February 21 - 27 - Second of Final Phase of the South Asia Field Training Exchange program of Credit Union Leaders from Thailand and Indonesia
- May 29 - June 9 - 2nd Asian Regional Credit Union Law Seminar, Seoul, Korea
- September 10 - 18 - Asian Regional Training Seminar on Inter-lending, Seoul, Korea
- November 1 - 5 - ACCU Intensive Leadership Course for Member League's Trainers' Training NACUFOK Training Center, Taejeon, Korea

1984

- February 19 - March 3 - Credit Union Leadership Training Course on CU Field, Organizer's Workshop, CULT's Training Center, Bangkok, Thailand
- July 29 - August 11 - Credit Union Leadership Training Course on CU Management NACUFOK Training Center, Seoul, Korea
- November 25 - 30 - Asian Insurance Managers Training Seminar Parapat, North Sumatra, Indonesia

1985

- June 8 - 10 - ACCU Public Relation Seminar & General Meeting, Bangkok, Thailand
- August 29 - September 7 - Rural Credit Union Leadership Exchange Program, Indonesia-Sri Lanka-Thailand
- November 3 - 9 - Rural Credit Union Leadership Exchange Program, Indonesia
- November 3 - 9 - South Asian Sub-regional Seminar on Credit Union Success and Failures, Kandy, Sri Lanka
- November 24 - 30 - The Role of Credit Union on Rural Development, Bulacan, Philippines

1986

- March 25 - April 2 - 4th Leadership Training Course on CU Field Workers/Organizers, Bangkok-Pattaya, Thailand
- June 16 - 22 - Modern Technology in Asian Credit Union Management CULROC Training Center, Taichung, Taiwan ROC

1987

- March 15 - 28 - Credit Union Trainer's Training Course, Chiangmai, Thailand
- April 17 - 24 - South Asian Sub-regional Seminar on CU Consolidation for Growth, Dhaka, Bangladesh
- June 29 - July 4 - Women Involvement in Credit Unions and ACCU General Meeting, Hong Kong
- November 2 - 7 - The Asian Credit Unions Insurance Seminar, Singapore

1988

- April 26 - May 7 - Finance and Accounting for Non-financial Executive NACUFOK Training Center, Taejun, Korea
- June 21 - 24 - ACCU Labour Banks Forum for Mutual Understanding
- June 26 - 30 - ACCU Leaders China Exposure in Guangzhou 3rd South Asia Sub-regional Seminar on Effective Credit Union Management, Bombay, India
- November 7 - 12 - South Asian Sub-Regional Seminar on Effective Credit Union Management

1989

- February 5 - 18 - 2nd Credit Union Trainees Training Workshop, Bangkok, Thailand
- February 28 - March 22 - BIS Buddhist's Leaders Exposure Program in Bangladesh, India and Sri Lanka
- May 21 - June 4 - ACCU-NACUFOK Friendship Program May 21-June 4, NACUFOK Training Center Taejun, Korea
- June 18 - 25 - Seminar on the Asian Credit Union Movement in the year 2000 and 8th ACCU General Meeting Manila, Philippines
- July 7 - 12 - Sub-regional Seminar on Credit Union Promotion in South Asia, New Delhi, India

1990s**1990**

- March 2 - 8 - Risk Management Seminar. CULROC Training Center, Taichung, Taiwan ROC
- July 1 - 11 - ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea
- August 1 - 5 - ACCU Open Forum and 9th General Meeting, Colombo, Sri Lanka
- August 28 - September 6 - ACCU-Irish CU League Friendship Program, Dublin, Ireland
- September 19 - 27 - ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea

1991

- May 19 - 29 - ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea
- April 1 - 5 - Workshop on "Joint-effort to Strengthen CUs in Asia, Pattaya, Thailand
- June 9 - 13 - ACCU-AFCUL-DEW Seminar on the "Role of Credit Unions in Human Development, Singapore
- September 4 - 9 - 20th Anniversary of ACCU and 10th General Meeting, Seoul and Taejun, Korea

1992

- February 5 - 16 - WOCCU-ACCU Productive Lending Workshop, Philippines
- February 20 - ACCU registered under the Royal Thai Government
- May 25 - June 3 - NACUFOK Exposure Program
- June 22 - 28 - ACCU-WOCCU Productive Lending Workshop in Malaysia
- July 21 - 23 - Open Forum on the Safety and Soundness of Credit Unions and 11th General Meeting, Thailand
- November 25 - 28 - Women Task Force Committee Meeting, Bangkok, Thailand

1993

- May 3 - 8 - Regional Workshop on Integration of Women and Youth in Credit Unions, Philippines
- August 27 - 28 - ACCU-SNCF International Cooperative Symposium 12 general Meeting
- September 12 - 18 - NACUFOK Exposure Program, Korea
- October 31 - November 5 - ACCU-IRU Cooperative Seminar, Thailand
- December 1 - 5 - SANASA-ACCU Exposure Program for South Asia

1994

- April 7 - 12 - First CEOs Workshop on Institutional Development and Management, Sri Lanka
- June 4 - 24 - In PhiThai (Indonesia, Philippines and Thailand) Exposure Program
- September 6 - 11 - ACCU Open Forum and 13th General Meeting, Bangladesh
- October 16 - 22 - NACUFOK Exposure Program, Korea

1995

- January 14 - 15 - Exposure Program to CULROC, Taiwan ROC
- January 16 - 20 - China Coordination Meeting, Taiwan ROC
- April 25 - 30 - ACCU-AWCF Regional Conference on Showcase on Gender Responsive Cooperatives, Thailand
- May 25 - 30 - Regional Workshop on Financing Small Project for Low Income Earning Members of Credit Unions, Sri Lanka
- July 2 - 9 - NACUFOK Exposure Program, Korea
- August 27 - 28 - CEOs Workshop on Sustainable Development and Technology in Credit Unions, Hong Kong
- August 29 - CEOs Advisory Committee Meeting, Hong Kong
- September 1 - 2 - Asian Credit Union Forum on Sustainable Development of Credit Unions in Asia and 14th General Meeting, Hong Kong
- August 28 - ACCU Overall Planning Committee appointed
- November 14 - 19 - CULROC Friendship Program, Taiwan ROC
- December 5 - 8 - First meeting of the Overall Planning Committee of ACCU, Philippines

1996

- January 7 - 13 - Exposure Program for the Chinese Government Officers to Thailand
- May 17 - 20 - 3rd China Coordination Meeting, Yangin City, China
- June 4 - 9 - CURLOC Friendship Program, Taiwan ROC
- June 10 - 15 - Entrepreneurial Exposure Program to SEWA-India for South Asian Women
- July 8 - 16 - NACUFOK Exposure Program, Korea
- July 17 - 22 - Workshop on Sustainable Development of ACCU in the 21st Century "To be or not to be"
- September 15 - 22 - CEOs Workshop and Asian Credit Union Forum, 25th Anniversary Celebration, Taiwan ROC
- November 2 - December 2 - ACCU-CUFA Youth Exposure Program - Australia and Indonesia
- November 17 - 22 - First Regional Future Leaders Training in Credit Unions
- November 28 - Credit Union Exposure Program for Laos, Thailand
- December 4 -
- December 10 - 15 - APDC-ACCU Bank Poor 1996

1997

- March 31 - April 2 - ACCU Gender Task Force Committee Meeting, Bangkok
- April 2 - 6 - Human Resource Development Committee Meeting, Bangkok
- May 6 - 7 - 4th China Coordination Meeting, Hong Kong
- June 12 - 18 - CULROC Friendship Program, Taiwan ROC
- September 16 - 18 - CEOs Workshop on Credit Union Management in Competitive Environment, Manila, Philippines
- September 19 - 21 - Asian Credit Union Forum on Outreaching Penetration of Credit Unions and 16th General Meeting
- October 12 - 17 - Exposure Program for Laos, Thailand
- November 7 - 30 - Youth Exposure Program - PhiMalSri (Philippines, Malaysia and Sri Lanka)

1998

- May 18 - 25 - Second Regional Training on Future Leaders, Thailand
- June 1 - 3 - ACCU-ACFOD-CDF Regional Micro financing Dialogue '98
- September 20 - Asian Credit Union Forum on How Credit Unions Responds to Changes in the Marketplace, Nepal
- September 16 - 19 - CEOs Workshop on Marketplace Challenges and Opportunities, 3rd Gender Task Force Committee Meeting, First Future Leaders Task Force Committee Meeting
- October 13 - 18 - CULROC Friendship Program, Taiwan ROC
- November 2 - 7 - NACUFOK Exposure Program, Korea

1999

- January 9 - 14 - Regional Conference on Micro financing in Credit Unions, Bangladesh
- March 9 - 29 - First Professional Training on Micro financing and Micro enterprise Development, Thailand
- June 5 - 10 - Regional Training on Future Leaders of Credit Union, Thailand
- June 11 - 30 - ThaiBangNep (Thailand, Bangladesh and Nepal) Exposure Program for Future Leaders in CUs
- August 15 - September 3 - Trainers Training on Credit Union Organization and Management for Loans Promoters
- September 14 - 16 - CEOs Workshop on Challenges to Cooperative Finance in the Next Millennium, HRD Committee Meeting on the Effects of Changes to HRD in the Present Financial Market, Gender Task Force Committee Meeting and Future Leaders Committee Meeting, Bali, Indonesia
- September 17 - 18 - Asian Credit Forum on Core Business: Credit Union Focus in the Next Millennium and 18th General Meeting, Bali, Indonesia
- September 22 - 27 - First Asian Credit Union Development Education Workshop, Tagaytay, Philippines
- October 20 - 26 - CULROC Friendship Program, Taiwan ROC
- October 25 - 29 - NACUFOK Exposure Program, Korea

2000s

2000

- March 13 - 30 - Second Professional Training on Microfinance and Micro enterprise Development, Bangkok, Thailand
- May 15 - 17 - ACCU-CUNA-ICMIF Workshop on Strategies and Alternatives for LP/LS Program in Credit Unions
- June 5 - 10 - Second Asian Development Education Course, Philippines
- June 29 - July 5 - Future Leaders Exposure Program of Youth from Korea, Taiwan ROC and Hong Kong
- July 5 - 11 - Regional Training for Future Leaders in Credit Unions, Bangkok, Thailand
- September 18 - 19 - CEOs Workshop on Strategic Marketing Management in Credit Unions, HRD Workshop on Effects of Human Capital in Marketplace, Kuala Lumpur, Malaysia

- September 21 - 24 - Asian Credit Union Forum on Positioning Credit Unions in 2010 and 19th General Meeting, Kuala Lumpur, Malaysia
- October 30 - November 4 - NACUFOK Exposure Program, Korea
- November 27 - 29 - Regional Conference on Exploring Technology for On-Line Financial Services of Credit Unions, Bangkok, Thailand

2001

- March 13 - 30 - The third professional Training on Microfinance and Micro enterprises Development, Thailand
- March - The "YouthBEE savers" workshops on Product Development, Asia
- June 10 - 15 - The 3rd Asian Development Education Course, Philippines
- July 5 - 11 - Regional Training for Future Leaders in Credit Unions in Bangkok, Thailand
- September 19 - 20 - The CEOs workshop on Growth, Competitiveness and Credit Unions Prospects, Levers and Barriers, Hong Kong
- September 19 - 20 - Workshop on Human Resource Development on Measuring HRD & Performance", Hong Kong
- September 22 - The Asian Credit Union Forum 2001 on the theme of "Power of Partnership for Better Community" and 20th General Meeting, Hong Kong
- October 7 - 13 - NACUFOK Exposure Program, Korea

2002

- March 4 - 5 - Workshop on Microfinance Innovation in Credit Union
- March 6 - 8 - Regional conference on Microfinance Policy and Governance Regional, Bangkok
- June 9 - 14 - The 4th Development Education Program, Philippines
- August 27 - 30 - Asian Credit Union Management training, Taiwan ROC
- September 16 - 18 - HRD Workshop On "Management Tools for the Professionalization of Credit Unions", Bangkok Thailand
- September 16 - 18 - CEOs workshop on Planning for Credit Unions to Thrive in 2002 and Beyond", Bangkok Thailand
- September 16 - 18 - 5th Regional Meeting of On Women Entrepreneurship Development in Credit Union "Capacity Building and Empowerment", Bangkok Thailand
- September 16 - 18 - Workshop on Marketing Across Generation: Youth ", Bangkok Thailand
- September 20 - 22 - The Asian Credit Union Forum 2002 on the theme of "Positing Credit Unions in Changing Landscape" and 21 General Meeting, Bangkok, Thailand
- September - Launch Member Get Member and Smart Teen Saver product in Asia
- October 29 - November 4 - NACUFOK Exposure Program, Korea
- November 26 - 29 - The First Indochina workshop on Planning and management of Credit

2003

- January 21 - 26 - Professionalization Training for Philippines - PFCCO and NATCCO, Bangkok, Thailand
- March 10 - 12 - The 50th Board of Directors meeting, Bangkok Thailand
- March 23 - 27 - A fact-finding mission was carried out in East Timor
- May 27 - 30 - The Exposure Program for 13 Government Officers and 47 credit union leaders from Lao PDR, Khon Kaen, Thailand
- July 14 - 26 - The 5th International training course on Professional training on Microfinance and Micro enterprise development was conducted, Thailand
- September 23 - 26 - The Asian Credit Union Forum 2003 on the theme of " Good Cooperative Governance "Malaysia; Regional Workshop On Managing organizational Changes, CEOs and Managers of HRD in Member countries

September 20 - 23	- The 22nd General Meeting of the Association of Asian Confederation of Credit Unions Malaysia
September-27	- Asian Credit Unions legislators /Administrators Conference on Prudent Management and operational standard, Bangkok, Thailand
October 27 - 30	- NACUFOK Exposure Program, Korea
November 11 - 26	- The 5th Development Education Program was conducted at the Development Academy, Philippines

2004

January 26 - 30	- The 2nd Indo China Advance Training program, Thailand
February 24 - 26	- CEOs Workshop on Competitiveness of Asian Credit Unions, Taipei
May 3 - 7	- The 6th Regional Women Meeting and Entrepreneurship Development Training, Bangkok, Thailand
June 6 - 11	- The 6th Development Education Program, Hong Kong
September 13 - 15	- Specialized workshop, CEOs HRD, Women, Youth, Korea
September 16 - 19	- 52nd & 53rd Board Meeting, Korea
September 16 - 18	- Asian Credit Union Forum 2004, Korea

2005

January 24 - 27	- Indo-China Sub-Regional Training Advance Training on CU Management
March 14 - 15	- 54th & 55th Board Meeting of ACCU, Thailand
May 13 - 16	- Regional Workshop on Women Business Development Center and ACCESS Branding Assessment Tool, Thailand
May 16 - 20	- Follow up Conference of Asian Credit Union Legislators/Administrators, Thailand
June 5 - 10	- 7th Asian Development Education Workshop, Thailand
June 12 - 16	- The Experts Accreditation and Practicum on Credit Union Directors' Competency Course (CUDCC), Thailand
September 4 - 7	- Specialized Workshop CEOs, HRD, Women, Youth Workshop, Manila, Philippines
September 8 - 10	- Asian Credit Union Forum, 56th & 57th Board Meeting, Manila, the Philippines, 24th General Meeting, Manila, Philippines
September - 11	- Credit Union Directors' Competency Course (CUDCC) Master Trainers' Training, Chiang Mai, Thailand
December 5 - 10	- ACCU committee meeting - ACCU's office building

2006

January 23 - 27	- Advance Training on CU Management, Thailand
March 9 - 12	- 58th Board Meeting of ACCU, Kuala Lumpur, Malaysia
March 10 - 12	- CEOs Workshop on Global Challenges for Credit Unions, Subang, Malaysia
March 13 - 15	- 8th Board of Directors Meeting, Subang, Malaysia
April 25 - 29	- South Asia Sub-Regional Workshop on the Principles of Good Cooperative Governance: Application and Practices in Credit Unions, Kathmandu, Nepal
June 4 - 8	- 8th Asian Development Education Workshop, Bangkok, Thailand
June 12 - 17	- Regional Credit Union Directors Competency Course, Bangkok, Thailand
July 9 - 15	- CULROC Exposure Program
October 22 - 27	- NACUFOK Exposure Program, Korea
September 18 - 20	- Specialized Workshop CEOs, HRD, Colombo, Sri Lanka
September 21	- 59th - 60th Board Meeting, Colombo, Sri Lanka
September 21 - 23	- Asian Credit Union Forum, Colombo, Sri Lanka
September - 24	- 25th General Meeting, Colombo, Sri Lanka
December 5 - 10	- Trainers Training on Credit Union CEOs Competency Course, Phuket, Thailand

2007

January 22 - 26	- 2nd ACCESS Auditors Training, Bangkok, Thailand
February 19 - 25	- CULT Exposure Program on Credit Union in the Marketplace, Bangkok, Thailand
March 13 - 15	- 61st Board Meeting of ACCU, Thailand

- April 16 - 22 - Sub-Regional Conference Training, Nepal
- April 22 - 27 - NACUFOK Exposure Program, Seoul, Korea
- May 20 - 24 - Regulator Conference on Deposit Guarantee Program, Thailand
- May 25 - CEOs Workshop, Bangkok, Thailand
- June 3 - 8 - 9th Asian Development Education Workshop, Philippines
- August - Credit Union CEOs Competency Course, Thailand
- September 17 - 19 - Specialized Workshop CEOs, HRD, Bali, Indonesia
- September 20 - 22 - Asian Credit Union Forum on Recreating Credit Union Superior Value, 62nd Board Meeting, Bali, Indonesia
- September 23 - 26th General Meeting, Bali, Indonesia
- November 4 - 11 - CULROC Exposure Program, Taiwan ROC
- December 3 - 7 - CUDCC Professional Training, Thailand

2008

- January 25 - 29 - CU Quality Control - ACCESS Training 6th Advance Training, Bangkok, Thailand
- March 24 - 28 - CEOs workshop, Incheon, Korea
- March 26 - 29 - 63rd Board Meeting of ACCU, Incheon, Korea
- April - WOCCU Executive Committee Meeting
- April - NACUFOK Exposure Program, Incheon, Korea
- June 8 - 13 - 10th Development Education Workshop, Bangkok, Thailand
- June 12-19 - Credit Union CEO's Competency Course (CUCCC), Bangkok, Thailand
- September 20-23 - Specialized Workshop CEOs, HRD, Women, Youth Workshop, Dhaka, Bangladesh
- September 23-26 - Asian Credit Union Forum, 67th Board Meeting, Dhaka, Bangladesh
- September 27 - 28th General Meeting, Dhaka, Bangladesh
- October - Staff Planning and Evaluation Workshop
- October 27 - International Credit Union Day

2009

- January 25-30 - ACCESS Training on Credit Union Management, Bangkok, Thailand
- March 16-18 - 66th Board Meeting of ACCU, Bangkok, Thailand
- April - NACUFOK Exposure Program, Korea
- May 11-14 - Asian Credit Unions Legislators /Administrators Conference, Bangkok, Thailand
- June 26-July 1 - 11th Asian Development Education Workshop, Bangkok, Thailand

Management Commitments

- √ Communication
- √ Innovative
- √ Integrity
- √ Positive attitude
- √ Professionalism
- √ Quality
- √ Responsible and Accountable
- √ Self-esteem
- √ Service mind
- √ Teamwork

Board of Directors 1971-2009

1971-1972

President	Andrew So Kwok-Wing
Vice President	Michael Lee Sang-Ho
Secretary	Salvador Agbayani
Member	Paul C.L. Wu
Member 1971	Miguel Lafont
Member 1972	Hoichi Endo
Member	Matthew Wang
General Manager	Augustine Kang J.R.

1973-1975

President	Andrew So Kwok-Wing
Vice President	Kwok Chang-Yul
Secretary	Matthew Wang
Member	Amporn Wathanavongs
Member	Hoichi Endo
Member	Agnes Wasini (Prakobkit)
Member	Supabanpot Alexander Brilliantes
Member	Sr. Marie Engracia
General Manager	Augustine Kang J.R.

1976-1978

President	Matthew Wang
Vice President	Im Jin Chang
Secretary	Andrew So Kwok-Wing
Member	Amporn Wathanavongs
Member	Hoichi Endo
General Manager	Augustine Kang J.R.

1979-1981

President	Andrew So Kwok-Wing
Vice President	Hoichi Endo
Secretary	William Griffin
Member	Michael Lee Sang-Ho
Member	Somchit (Varangkanangyubol) Supabanpot
Member	Bunluen Mansap
General Manager	Augustine Kang J.R.

1982

President	Michael Lee Sang-Ho
Vice President	Somchit Supabanpot
Secretary	Andrew So Kwok-Wing
Member	Hoichi Endo
Member	Matthew Wang
Member	William Griffin
General Manager	Augustine Kang J.R.

1983

President	Michael Lee Sang-Ho
Vice President	Hoichi Endo
Secretary	Andrew So Kwok-Wing
Member	Chen Wang Shiong
Member	P.M. Sitanggang
Member	Thomas Tobunbun
Member	Ekchai Chutrutrungsi
General Manager	Somchit Supabanpot

1984

President	Michael Lee Sang-Ho
Vice President	Hoichi Endo
Secretary	John Kwok Tak-Pui
Member	Cheng Wang Shiong
Member	P.M. Sitanggang
Member	Andrew Ivosa
Member	Ekchai Chutrutrungsi
General Manager	Somchit Supabanpot

1985

President	Michael Lee Sang-Ho
Vice President	Hoichi Endo
Secretary/Treasurer	John Kwok Tak-Pui
Member	Chen Wang Shiong
Member	P.M. Sitanggang
Member	Toarni Kullunga
Member	Ekchai Chutrutrungsi
Member	P.A. Kirlwandeniya
General Manager	Somchit Supabanpot

1986

President	Michael Lee Sang Ho
Vice President	Hoichi Endo
Secretary/Treasurer	John Kwok Tak-Pui
Member	Chen Wang-Shiong
Member	P.M. Sitanggang
Member	Toami Kulunga
Member	Severo Castulo
Member	P.A. Kiriwandeniya
Member	Sampan Jankamai
General Manager	Somchit Supabanpot

1987

President	John Kwok Tak-Pui
Vice President	Sampan Jankamai
Secretary	P.A. Kiriwandeniya
Member	Michael Lee Sang-Ho
Member	Hoichi Endo
Member	Chen Wang-Shiong
Member	J.K. Lumunon Vagi Mac
Member	Ramiro Laserna
Member	John F. Rodrigues
General Manager	Somchit Supabanpot

1988

President	John Kwok Tak Pui
Secretary/Treasurer	P.A. Kiriwandeniya
Member	Michael Lee Sang-Ho
Member	Hoichi Endo
Member	Vagi Mae
Member	Ramiro Laserna
Member	M. Soedarmono
Member	Panya Srithongsook
Member	Chen Sin-Jen
Member	John F. Rodrigues
General Manager	Somchit Supabanpot

1989

President	P.A. Kiriwandeniya
1st Vice President	Lee Jae-Ho
2nd Vice President	Cheng Sin-Jen
Secretary	Panya Srithongsook
Treasurer	M. Soedarmono
General Manager	Somchit Supabanpot

1990

President (till Dec '90)	P.A. Kiriwandeniya
President	Lee Jae-Ho
1st Vice President	P.A. Kiriwandeniya
2nd Vice President	Cheng Sin-ien
Secretary	Panya Srithongsook
Treasurer	M. Soedarmono
General Manager	Somchit Supabanpot

1991-1992

President	Lee Jae-Ho
1st Vice President	Pandu Kusumo Hadi
2nd Vice President	Lee Chi-Hsiung
Secretary	Panya Srithongsook
Treasurer	Simon A. Pereira
General Manager	Somchit Supabanport

1993-1994

President	Lee Han-Woong
1st Vice President	Simon A. Pereira
2nd Vice President	Metodio Gapasin
Secretary	Pandu Kusumo Hadi
Treasurer	Ekchai Chutrutrungsi
General Manager	Somchit Supabanport
(till Dec '93)	
General Manager	Ranjith Hettiarachchi

1995-1996

President	Lee Han-Woong
1st Vice President	Wu Chin-Mu
2nd Vice President	Victor Pascual
Secretary	P.A. Kiriwandeniya
Treasurer	Prateep Anumathanggul
General Manager	Ranjith Hettiarachchi

1997-1998

President	Chuang Chin-Sheng
1st Vice President	Lee Han-Woong
2nd Vice President	P.A. Kiriwandeniya
Secretary	P.M. Sitanggang
Treasurer	Prateep Anumathanggul
General Manager	Ranjith Hettiarachchi

1999-2000

President	Chuang Chin-Sheng
1st Vice President	Hwang Chang-Kyu
2nd Vice President	Assoc. Prof. Sawat Saengbangpla, Ph.D.
Secretary (1998-1999)	Edilberto Lagrimas
Secretary	P.M. Sitanggang
Treasurer	Charles Yip Wai Kwong
General Manager	Ranjith Hettiarachchi

2001-2002

President	Jin Woo Park
1st Vice President	Charles Yip Wai Kwong
2nd Vice President	Jonas Dhaki
Secretary	Michael Koisen
Treasurer	Supachai Srisupaaksorn
Treasurer	Dr. Letchumanan (Sep '01)
General Manager	Ranjith Hettiarachchi
(till Sep '01)	
Chief Executive Officer	Ranjith Hettiarachchi

2002-2003

President (till Oct '02)	Jin Woo Park
President	Charles Yip Wai Kwong
1st Vice President	Dr. Vorawoot Hirunruk
2nd Vice President	Vacant
Secretary	Jonas Dhaki
Treasurer	Walis Pelin
Chief Executive Officer	Ranjith Hettiarachchi

2003-2004

President	Charles Yip Wai Kwong
1st Vice President	Jonas Dhaki
2nd Vice President	Walis Pelin
Secretary	Dr. M. Letchumanan
Treasurer	Msgr. Manuel P. Alonzo, Jr. (up to May '04)
Secretary/Treasurer	Dr. M. Letchumanan
Chief Executive Officer	Ranjith Hettiarachchi

2004-2006

President (till Feb '06)	Dr. Augustine K. Lim
1st Vice President	Supachai Srisupaaksorn
2nd Vice President	Walis Pelin
Secretary (till Sep '05)	Evelyn C. Bautista (Ms.)
Secretary	Michael Koisen
Treasurer	Dr. M. Letchumanan
Chief Executive Officer	Ranjith Hettiarachchi

2005-2006

President	Supachai Srisupaaksorn
(from Mar '06 – Sep '06)	
1st Vice President	Walis Pelin
(till Mar '06)	
2nd Vice President	Vacant
Secretary	Michael Koisen
Treasurer	Dr. M. Letchumanan
Chief Executive Officer	Ranjith Hettiarachchi

2006-2007

President	Assoc. Prof. Sawat Saengbangpla, Ph.D.
1st Vice President	Oh man Kwon
2nd Vice President	P.M. Sitanggang
Secretary	Sylvia Flores, Ph.D. (Ms.)
Treasurer	G. Lahmana
Chief Executive Officer	Ranjith Hettiarachchi

2007-2008

President	Oh man Kwon
1st Vice President	P.M. Sitanggang
2nd Vice President	Michael Koisen
Secretary	Sylvia Flores, Ph.D. (Ms.)
Treasurer	G. Lahmana
Chief Executive Officer	Ranjith Hettiarachchi

2008-Present

President	Oh man Kwon
1st Vice President	Norma R. Pereyras (Ms.)
2nd Vice President	Chuang, Chin-Sheng
Secretary	M. Gunarathna Perera
Treasurer	Suriya Montripak
Chief Executive Officer	Ranjith Hettiarachchi

10 Golden Rules

1. Create positive attitude
2. Be innovative
3. Be concerned of quality at all times
 4. Have a service mind
 5. Aim of zero mistake
6. Professional way of doing things: not anyhow, anyway, it should be with quality
7. Adhere to teamwork
8. Be accountable: responsible of actions whether right or wrong
9. Possess customer or service orientation: sense of caring, courtesy, ability to solve members' problems, willing to help
10. Acquire high level of self-esteem

International Cooperative Principles

Statement on the cooperative identify

Definition

A cooperative is an autonomous association of person united voluntarily to meet their common economic, social, ad cultural needs and aspirations through a jointly-owned and demoractically-controlled enterprise.

Value

Cooperative are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

1 st Principle	Voluntary and Open Membership
2 nd Principle	Democratic Member Control
3 rd Principle	Member Economic Participation
4 th Principle	Autonomy and Independence
5 th Principle	Education, Training, and Information
6 th Principle	Cooperation among Cooperatives
7 th Principle	Concern for Community

International Credit Union

Operating Principles

Democratic Structure

- ✓ Open and voluntary Membership:
- ✓ Democratic Control:
- ✓ Non-Discrimination:

Definition Service to Members

- ✓ Service to Member:
- ✓ Distribution of Services to members:
- ✓ Building Financial Stability:

Social Goals

- ✓ On-going Education:
- ✓ Co-operation Among Co-operatives:
- ✓ Social responsibilities:

**Approved by Membership of WOCCU
on August 24, 1984**



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