



United Nations General Assembly Declares International Year of Cooperatives 2012

Highlighting cooperatives contribution to poverty reduction, employment generation & social integration



Retracing back the credit union ideals at the Raiffeisen Museum - valid for yesterday, today and tomorrow



The Association of Asian Confederation of Credit Unions operates as a regional representative organization of credit unions and similar cooperative financial institutions in the region of Asia. ACCU is representing 35 million individual members from more than 29,000 credit unions in 20 countries in Asia. ACCU works in partnership with its member organizations [apex body of credit unions] to promote and strengthen credit unions as vehicles of community development and socioeconomic development of people.



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International Year of Cooperatives 2012



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Department of Public Information • News and Media Division • New York **United Nations Declares 2012 International Year of Cooperatives**

NEW YORK, 21 December (Department of Economic and Social Affairs) -- The United Nations General Assembly has declared 2012 as the International Year of Cooperatives, highlighting the contribution of cooperatives to socio-economic development. In adopting resolution 64/136 on 18 December, the Assembly noted that cooperatives impact poverty reduction, employment generation and social integration.

A cooperative is an autonomous voluntary association of people who unite to meet common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise. In general, they contribute to socio-economic development.

As self-help organizations that meet the needs of their members, cooperatives assist in generating employment and incomes throughout local communities. Cooperatives provide opportunities for social inclusion. In the informal economy, workers have formed shared service cooperatives and associations to assist in their self-employment. In rural areas, savings and credit cooperatives provide access to banking services that are lacking in many communities and finance the formation of small and micro businesses, promotes inclusive finance.

The cooperative sector worldwide has about 800 million members in over 100 countries and is estimated to account for more than 100 million jobs around the world. The strength and reach of cooperatives are illustrated in the following examples:

- under the umbrella of the World Council of Credit Unions, 49,000 credit unions serve 177 million members in 96 countries, and 4,200 banks under the European Association of Cooperative Banks serve 149 million clients;
- agricultural cooperatives account for 80 to 99 per cent of milk production in Norway, New Zealand and the United States; 71 per cent of fishery production in the Republic of Korea; and 40 per cent of agriculture in Brazil;
- electric cooperatives play a key role in rural areas. In Bangladesh, rural electric cooperatives serve 28 million people. In the United States, 900 rural electric cooperatives serve 37 million people and own almost half of the electric distribution lines in the country.

International Years are declared by the United Nations to draw attention to major issues and encourage action. To commemorate the Year, regional conferences will raise awareness of cooperatives and seek ways to leverage their contribution to socio-economic development and foster regulatory frameworks. A research agenda will be proposed and Member States are to form national committees that will serve as focal points for the Year's activities.

ACCU has launched a Campaign to reach 1 million poor through the Credit Union Microfinance Innovations by 2012. The Campaign intends to further the contribution of credit unions in helping people to improve their socioeconomic well-being. The forthcoming CEOs Workshop in March 2010 will plan for the meaningful contribution of the Asian credit unions to the International Year of Cooperatives.



Task Force Committee Appointed for the Credit Co-op Federation's Formation

The Malaysian Co-operative Credit Conference 2010 on Innovative Sustainable Development of Credit Co-operatives held on January 16-17 in Langkawi concluded to establish the national federation of credit cooperatives. At present, credit cooperatives and other types of cooperatives are under the umbrella of ANGKASA or The National Co-operative Union of Malaysia.

After two days deliberation on the challenges and potentials for credit cooperatives in the present marketplace, attending 136 leaders affirmed that it is now the appropriate time for the Malaysian credit cooperatives to have their own federation. ACCU CEO Ranjith Hettiarachchi presented the role of the federation and best practices of federations in Asia. He said the

federation is a continuation on a higher level of the basic principle on which the local credit cooperatives are founded, i.e. self-help and mutual help. In this way, the credit cooperatives are combining their forces, thus making them a more significant economic power in the marketplace.

Malaysia has 551 credit cooperatives and 2 cooperative banks representing 9.08% of the total cooperative system. Though the cooperative financial sector only represents 9.08% in the number of cooperative organizations in Malaysia, the sector represents 42.8% in membership, 73.28% in Shares and 89.5% in assets of the entire cooperative system.

The Midlands Co-operative Union of Malaysia (MCUM) and Co-operative Union of Malaysia (CUM) organized

	Co-op Banks	Credit Co-ops	Total	% to total Co-op System
No. of Organization	2	551	553	9.08
Members	828 Million	1.96 Million	2.79 Million	42.8
Shares (US\$)	657 Million	1.18 Billion	1.84 Billion	73.28
Assets (US\$)	12.6 Billion	2.3 Billion	14.9 Billion	89.5


Source: Co-operative Credit & Investment Institution of Malaysia

the conference with the technical assistance of ACCU. A Task Force was formed to prepare the documents for the establishment of the National Federation. The Chair of MCUM Dato Seri Dr. Mohd. Ariff bin Araff is appointed as Chair of the Committee, the Chair of CUM Dato Dr. Mohinder Singh JP as Vice-Chair and Vice Chair of CUM En. S. Ahlaimuniandy as Secretary.

Mr. Ahlaimuniandy, after attending the Asian Credit Union Forum in Bangkok last September 2009 was motivated to spearhead the formation of a national federation.

ACCU CEO Mr. Hettiarachchi presented the result of the conference to the Cooperative Commission of Malaysia and indicated to support the Committee.



 The “Most Admirable Order of the Direkgunabhorn” Bestowed to Mr. Supachai Srisupaaksorn



The government gazette on December 5, 2009 (also the birthday of H.M. King Bhumibol Adulyadej), Volume 126 published the names of those who will receive The “Most Admirable Order of the Direkgunabhorn.” Mr. Supachai Srisupaaksorn, the President of Klongchan Credit Union and past President of ACCU and CULT is one of the recipients of the Order.

H.M. King Bhumibol Adulyadej or Rama IX established the Royal Decoration on 22 July 1991 (B.E. 2534) to be bestowed upon those who have rendered devotional services to the Kingdom. The membership of the Order can be gained via either “Devotional Service to the Kingdom” or by donation. Devotional service to the Kingdom is deemed to be met via the following criteria: Five years of devotional service to the Kingdom, from the last conferment; Outstanding service to the State, Religion and the People and Act of bravery for the State, Religion and the People.

Besides his work for the credit union, Mr. Supachai is also known for his humanitarian work and his devotion to religion and poor people. Klongchan Credit Union has reached more than 45,000 low-income members.

10,400 CU Leaders Join in CULT’s ICU Day Events

Once more, 10,400 credit union enthusiasts celebrated the International Credit Union Day in Nakonsawan province on December 11-12, 2009 organized by the Credit Union League of Thailand.

The first day event started with the releasing of 19,999 fish in the river as tribute to His Majesty King Bhumibol Adulyadej. Nine is His Majesty’s number as it represents significant meanings – His Majesty is the 9th King of Thailand and stepping forward. The Governor of Nakonsawan Mr. Kawee Kitthisathaporn presided the opening of Trade Fair featuring products of credit union members and the One Tambon One Product (OTOP). The Trade Fair also demonstrated the opportunity for job creation given by the credit union to its members.

The event culminated with the lighting of candles, also a tribute to His Majesty and gala dinner presided by the Minister of Agriculture and Cooperatives Mr. Amnart Sirichai. The Past President of WOCCU Mr. Bobby McVeigh attended the celebration in solidarity with the Thai credit unions. The leaders of Northeastern Chapter received the ICU Day flag that will be waved again on December 2010 in Khon Kaen province.

The President of CULT Mr. Kiengheng Sae-tung said the belated celebration of ICU Day in December (instead of 3rd Thursday of October) allows the movement to pay tribute to His Majesty on the month of his birthday. CULT uses the occasion to demonstrate the credit union solidarity and dynamism to the public and build strong relationships among members.



Revisiting Raiffeisen's Philosophy on Credit Unions

The visit of ACCU CEO Ranjith Hettiarachchi to the Raiffeisen Museum on December 4 was a way to reminisce the original philosophy of credit union promoted by the founder Friedrich Wilhelm Raiffeisen. He brought a priceless book written by Raiffeisen himself. "The book entitled Raiffeisen, the Credit Unions is something every leader should read," said Ranjith. Credit union leaders should ensure that the credit union original mission exist and we should not lose our path, added Ranjith.

The President of the German Raiffeisen Association Dr. Theodor Sonnemann said, "the work created by Friedrich Wilhelm Raiffeisen has outlive his lifetime and conquered the world. His basic ideas are still valid; forms and methods are bound to change with ever changing conditions – as already shown in Raiffeisen's lifetime."

F.W. Raiffeisen (1818-1888) was the father of the credit union idea.

He established the first credit union in the lower part of the mountain chain called Westerwald in the Prussian Rhine Province in Germany. They were originally established in 1847, a year of economic crisis and people were suffering from extreme poverty.

Credit Unions have spread across the world from its humble beginning – to alleviate people's economic difficulties. Though the world is rapidly changing, it is highly appropriate for every credit union leader to acquaint themselves with the thoughts of the father of the credit union idea. The foregoing are some of the important thoughts of Raiffeisen during his time, which are still very much applicable to the present time. These ideas are the basic foundations of credit unions which Raiffeisen originally envisioned (Raiffeisen statements are excerpts from the F.W. Raiffeisen, The Credit Unions and A Man Conquers Poverty).

Credit Union purpose: "Raiffeisen addressed the meeting of 30 people

who wanted to replicate credit union:

"I cannot offer you a miracle which will free you from poverty without any effort on your part. But one way I do know which anyone can follow and which, if all work together for the common good, can achieve its purpose – freedom from want. We must start from the fundamental principle that, by improving physical well-being, spiritual welfare also will benefit. By providing loans for the needy and industrious members of your parish (community), they will enabled themselves to enjoy the fruits of their industry and thrift instead of labouring for the benefit of the usurer. In this way they will become independent of any form of outside help which can only reduce them again to poverty with all its bitter consequences."

Increasing and partially useless expenditures add to the evil: "The luxury of useless utensils as well as glittering dresses is not only growing in



The small bake-house Raiffeisen established during the 1846/47 winter of famine.

the neighborhood of the cities, but is also to be found in distant places high in the mountains. Money is spent for them and for public entertainment, even when no money is left for daily bread.”

Direct help does not solve the problem: “Direct help of any kind without equivalent effort from the population is, however, highly detrimental. The limits of money to be paid, and the relative amount of aid granted to individual families in comparison with each other can never be treated exactly. Jealousy and discontent are the natural conse-

quences. The worst effect, however, is the lack of incentive to save during favorable periods, due to the expectation that subsidies will be granted again if necessary.”

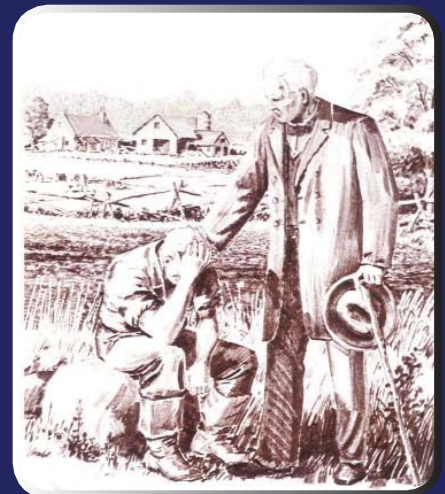
Money is not an end in itself, but a means to an end: “Repeatedly we have pointed to the fact that money does not represent an end in itself, as far as the Credit Unions are concerned, but that it is the means to improve the condition of all members in every respect. The main target is the development of the moral and physical forces. This is the prerequisite of all progress. If plenty of money were to come to a newly established Union from the beginning, the leading bodies (Board) might employ it carelessly, and the result would be the contrary of what it should be. No greater security for creditors can be established than that offered by a Credit Union whose members are all family heads of a parish or community, united in mutual help, pledging to all their possessions to this end.”

Savings: “Two factors are relevant to the improvement of the economic conditions of the rural population as far as the material side of life is concerned: thrift and diligence. Both virtues are closely connected with each other. Diligence can last only when it leads to good results by which additional efforts are stimulated, whereas lack of success entails discouragement and enervation. The aid from Credit Unions calls forth increasing diligence. To assure its usefulness in every respect, the tendency to save must be incited, and the opportunity must be offered to invest the money earned by diligent work not only safely, but also so it is bearing interest.”

Only self-help and cooperation can help – first basic principle:

Self-Help: “Although appropriate legal regulations are required to facilitate the improvements, to eliminate obstacles, and to reduce taxes, the needy people themselves must do the rest and act according to the proverb: God helps those who help themselves. This is the only way to remove the enervation, to lift the spirits, to make use of the capacities

Great Personality of all time



Raiffeisen is regarded as a social revolutionist and as a great pioneer by some people, whereas others consider him as a helper to humanity, a farseeing organizer of economic forces. The qualities which have placed Raiffeisen among the great personalities of all times make him appear to us first of all as a human being prompted by his Christian convictions. The human misery generated his ideas, the helpless individual was in the center of his supporting acts.

(A. Drusedau J. Kleinhans, Editors' Epilogue, F.W. Raiffeisen. The Credit Unions)

ACCESS BRANDING

Partner CUs in the Philippines & Nepal Getting Ready for Final ACCESS Audit



Janasechatan SACCOS Staff in their new uniform



Members of Janasechatan SACCOS benefits from ACCESS

In separate meetings in Nepal and the Philippines on November 17 and December 16 respectively, partner credit unions take on the challenge of accelerating the process of ACCESS branding accreditation.



GM Carol Dave of San Jose Coop in the Philippines in her remodelled office

According to Program Coordinator Baburam Neupane, this would mean increasing the institutional capital and completing the comprehensive systems and procedures for seven Nepal partner SACCOS. Meanwhile, the four partner coops in the Philippines would have to work hard in reducing delinquency and increasing institutional capital said Daisybelle Cabal, the Coordinator for NATCCO.

The eleven partner credit unions have been under ACCESS accreditation process for the last two years.

Significant transformation in management is visible which according to the Managers are attributed to the professional approaches inculcated by ACCESS. Most importantly, partner credit unions have demonstrated significant changes as seen in their Balance Sheets such as full provision of delinquent loans, decrease in delinquency, increase of net institutional capital and reaching other key ratios of PEARLS. The partner credit unions recognized that ACCESS helped them focused on the key operational problems that may have considerable risks in the future. All the 11 credit unions under ACCESS have mid-term and long-term strategies to achieve the required Net Institutional Capital of minimum 10% of total assets.

The final ACCESS audit of four coops in the Philippines will take place in February and the verification audit is scheduled in March 2010 while Nepal is on September and verification on October 2010.



Nepal Regulators Support SACCOS Supervision

The Central Cooperative Training Center and the Department of Cooperatives (DOC) organized the Training on Monitoring and Supervision of SACCOS on November 18-19 in Kathmandu in collaboration with the Nepal Federation of Savings and Credit Cooperative Unions and ACCU. Some 30 senior officers of the department and leaders of SACCOS attended the training that introduced PEARLS monitoring system and ACCESS. The DOC and training center have planned to adopt PEARLS in supervising SACCOS and in training programs respectively. The regulators recognized the importance PEARLS as management and supervisory tool for SACCOS. With PEARLS, SACCOS would be able to manage areas with heightened risks. PEARLS can identify risk areas and SACCOS would be able to mitigate the risks to avoid future losses.



1) TAX CONSULTATION with the Finance Minister Surendra Pandey (left) 2 & 3) Participants honing their skills in PEARLS analysis 4) SUPERVISION OF SACCOS: The Registrar of the Department of Cooperatives Mr. Maheshwor Paudel emphasizing the importance of supervision for SACCOS to ensure its safety and soundness.

NEFSCUN AGM Approve SACCOS Self-Regulation

Three hundred representatives from SACCOS and District Unions approved the self-regulation system at the Annual General Meeting of the Nepal Federation of Savings and Credit Unions (NEFSCUN) held in Kathmandu on December 18, 2009. NEFSCUN Chairperson Mr. Min Raj Kadel said the ability for the movement to self-regulate is a core strength that is essential to sustainable SACCOS.

To start with, NEFSCUN is to deploy the credit union solutions developed by ACCU. This would mean ensuring SACCOS adopt standard policies, accounting system, products and services, governance, and compulsory training for Board and key staff.

"We wanted to guarantee that the operation of SACCOS is in financially responsible manner for the benefit of their members, staff and

community as whole," added Mr. Kadel. He said NEFSCUN would promote basic standards of operation as a start up.

Hon. Subhash Chandra Nemwang, President of the Constitutional Assembly of Nepal as chief guest, government dignitaries and cooperative leaders, graced the opening of the AGM. At the inaugural session, NEFSCUN bestowed plaques of appreciation to deserving Best Leaders, Best Employee, Best SACCOS and Best District Unions. Recognition was also given to the PEARLS promoter in Nepal. General Manager, Kuber Niroula said NEFSCUN has placed an emphasis on the prudent management of SACCOS and for this reason, the award to PEARLS promoter was given for 2009.



Widening Credit Union Prospects through Experience Sharing

CCULB-NEFSCUN Mutual Exchange Study Program 2009



For the last 9 years since 2000, the cooperation between the Nepal Federation of Savings and Credit Cooperative Unions (NEFSCUN) and The Cooperative Credit Union League of Bangladesh (CCULB) is gaining momentum with the commitment of both organizations to provide learning platform for leaders as well as regulators.

With the eight mutual exposures organized, approximately 120 leaders and regulators were given opportunity to learn best practices and share challenges of credit unions with their counterparts. The 8th mutual exposure was organized by NEFSCUN for the 16 delegates from Bangladesh on November 21-27, 2010 in Nepal.

Nine SACCOS in seven districts, the Department of Cooperatives and the National Cooperative Board graciously welcomed the visiting group from Bangladesh. "The participants were impressed with the women participation and the rapid growth of SACCOS in Nepal," said NEFSCUN CEO Kuber Niroula. Two joint cooperative registrars with the group exchanged regulatory practices with the officers of the Department of Cooperatives.

Learning Together through Exposures & Exchange of Experience

ACCU supports and encourages the sharing of experiences among members to increase awareness of and strengthen the Asian movement for credit unions. Visiting and hosting organizations are building relationship and growing together through the sharing of best practices, encouraging innovation and even up to the extent of getting questions answered. The exchange seeks to broaden the vision of credit union leaders.

Taiwan Exposure



Nine participants from Nepal, Philippines, Russia, Singapore and Thailand attended the exposure program hosted by the Credit Union League of the Republic of China (CULROC) on November 8-14, 2009. CULROC provides an opportunity to learn about the movement's structure, management systems, products and services, counseling to members and governance. Participants learn about

the partnership of CULROC with the academic institutions in Taiwan – giving them edge in gaining new knowledge and market strategies.

Through such exposure, CULROC seeks to build solidarity with Asian credit union movements and create a better understanding of the relationships that bind CULROC and other Asian countries together through ACCU.

The exposure program consisted of a workshop on Counseling and Governing Credit Unions in Asia and in Taiwan and study visit to credit unions. Participants discussed a broad range of issues affecting their respective organizations. CULROC's International Officer Geoff Lin said, "having an open style discussion instead of just

listening from the speaker made the program successful. Combined with the field visit, participants can validate their learning to the practical situation – learning from asking and learning from seeing." The participants made a country presentation covering the achievements, challenges, structures, vision and mission of their movement. Lin said the sharing was very beneficial in understanding that credit unions have place everywhere despite diversity in political and cultural environment.

CULROC organizes the exposure program for ACCU member organizations annually. Since it started in 1995, CULROC has given opportunity to at least 140 credit union leaders and staff. CULROC shoulders the in-country costs of the participants.

Sri Lankan Exposure to Thailand

Participants of the Sri Lankan Exposure to Thailand were impressed on their visit to the federations and credit unions on January 18-21. The 7-member delegation was composed of Board and Managers of SANASA (credit union). The participants were overwhelmed with the growth and professional management of the credit unions and their federations. "We are going back to Sri Lanka with vigor to improve our society's management, increase membership and introduce new products and services," said Mr. Jahasingha. The group visited the two federations - Federation of Savings



and Credit Cooperatives of Thailand (FSCT) and Credit Union League of Thailand (CULT). Five Credit Unions and savings and Credit Cooperatives were visited – Klongchan CU, Mongkol Setdhi CU, Nong Khana CU, Wat Mai Prasert CU and Thammasart SCC. CULT, FSCT and its member credit unions are always excellent hosts.



Supporter Members

Welcome MSU-IIT MPC and MASS-SPECC

The Mindanao State University – Iligan Institute of Technology Multi-Purpose Cooperative (MSU-IIT MPC) in the Philippines was registered in 1979 within the common bond of the institution. As of November 2009, 28,000 members are enjoying the services of MSU-IIT MPC as it has now opened its common bond to the community. The cooperative has accumulated assets of US\$ 8.7 million and savings of US\$ 4.55 million. MSU-IIT MPC is a member of the National Confederation of Cooperatives (NATCCO).

The Mindanao Alliance of Self Help Societies-Southern Philippines Educational Center (MASS-SPECC) started in 1966 with the SPECC as the early organization and then MASS in 1972. Both were integrated in 1984 in order to unify its political and educational trainings. As a network, MASS SPECC member-cooperatives call themselves the Mindanao Federation of Cooperatives with 289 primary cooperatives and provincial federations. Across all types of cooperatives such as savings and credit, consumers, housing, MASS-SPECC provides services from womb to tomb. MASS-SPECC is also a member of NATCCO.

Supporter Membership is the 4th category of membership in ACCU. Credit unions willing to participate in ACCU development initiatives are most welcome under the category. The dues paid of the supporter members are earmarked to the initiatives in



THANKING SUPPORTERS: Representatives of Supporter Members accept recognition at the Asian Credit Union Forum 2009 in Thailand.

developing countries. Supporter members under this category have accelerated access to information, networking and experience sharing at international level.

With the acceptance of MSU-IIT MPC and MASS-SPECC, ACCU has now 30 Supporter Members in its roster - 8 from the Philippines.

ACCU Moving to New Office



ACCU is moving to an office space given by Klongchan Credit Union at the 8th floor of its 9-storey U Tower Building located at 411 Srinagrini Road, Suanluang, Bangkok 10250.

It may be recalled that the 2006 Annual General Meeting accepted the proposal of Klongchan Credit Union through Mr. Supahachai Srisupaakson, then the President of ACCU to donate the office for ACCU. The 8th floor of the U Tower building has an area of 650 square meters that can accommodate office space, a credit union museum, a library, a small meeting room for 20 persons and a large meeting room that can accommodate 120 persons.

Other floors of the building will house the office of Klongchan Credit Union, U Life (cooperative insurance) and a bank.

Members will be notified on the official opening of the ACCU office at the U Tower. Currently, the U Tower is undergoing renovation. It is estimated that the renovation work will be completed in March 2010.

TIMETABLE

January to June 2010 Regional Programs and Meetings

Date	Training/Meeting	Who will attend?	Venue
January 10-13	ACCU Staff Planning and Evaluation Meeting	ACCU staff	Chiangmai, Thailand
January 24-29	Trainers Training on Governance Framework for Credit Unions	Trainers and Technical Staff of Member organizations	Dynasty Hotel, Bangkok, Thailand
February 22-27	CUMI Enterprise Skills Development Training in collaboration with the Credit Union League of Thailand	Trainers and Technical Staff of Member organizations in charge in Microfinance	Credit Union League of Thailand (CULT) training center, Bangkok, Thailand
March 13-17	CEOs Workshop	CEOs of member organizations	Chennai, India
March 15-19	69th ACCU Board Meeting & Consultation with DPG & MAFCOCS	Board of Directors of ACCU	Chennai & Maharashtra, India
April or May	NACUFOK Exposure Program	Credit Union Board and staff recommended by member organizations	South Korea
June 21-26	12th Asian Development Education Workshop	Board of Directors, Staff, development workers in credit unions	Thailand
June 29 - July 3	Trainers Training on the Role of Credit Union as Trusted Advisor for Members	Trainers and Technical Staff of Member organizations	Thailand

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