

# **ASIAN CREDIT UNION FORUM 2012**



6 to 8 September

# **FORUM PROGRAM**

# **Philippines**



Conference Venue:



Hotels:



The Malayan Plaza



Organizer:



PHILIPPINE FEDERATION **OF CREDIT COOPERATIVES** 

Hosts:





In collaboration with:

**CARD - MUTUALLY** REINFORCING **INSTITUTIONS** 



Sponsor:

Rabobank

# Welcome to the Forum!



Chalermpol Dulsamphant, Ph.D.

President

DIFEDERATION FEDIT UNI

Ranjith Hettiarachchi Chief Executive Officer



Dear Credit Union Friends,

Welcome to the Asian Credit Union Forum! We are very excited to welcome you in the Philippines after 7 years!

As the first and the most valued credit union gathering in Asia, the Association of Asian Confederation of Credit Unions (ACCU) is pleased to present the Asian Credit Union Forum and the celebration of International Year of Cooperatives on September 6 to 8, 2012 hosted by the Philippine Federation of Credit Cooperatives (PFCCO) and National Confederation of Cooperatives (NATCCO) in cooperation with CARD-Mutually Reinforcing Institutions.

This is the chance for you to interact with the best and brightest in credit union industry across the world. The workshop presenters represent successful credit union practitioners and international experts in the field. This is your chance to find out what works and how you can gain a competitive advantage. Besides the educational sessions, interaction with credit union friends will stimulate bright ideas for the benefit of your credit union.

We have adopted the tag line of the International Year of Cooperatives as our theme: Cooperative Enterprises Build a Better World. Topics in the breakout sessions are about our achievements and responses to the three objectives of the IYC: Cooperatives' Public Awareness, Cooperatives' Growth, and Cooperatives' Policy.

Participating in the Asian Credit Union Forum tells the world that you are serious about your involvement and committed to making your credit union stronger. Take this opportunity to reinforce your skills and commitment to take on the mission of credit union and continue to make difference in improving the lives of people especially those who need the credit union.

Besides the educational sessions, interaction with credit union friends will stimulate bright ideas for the benefit of your credit union. There is no other way to gain these benefits than attending the 2012 Asian Credit Union Forum.

A bridge between the East and the West, the South and the North for more than 4 decades, ACCU is pleased to welcome you in the Philippines at what promises to be a most stimulating and enjoyable credit union event of the year!

Thank you very much.

# Welcome to the Philippines!

Dear Friends,

We heartily welcome all attendees of the Forum in the Philippines.

It is with great pleasure that the Philippine Federation of Credit Cooperatives (PFCCO) and the National Confederation of Cooperatives (NATCCO) in collaboration with CARD-Mutually Reinforcing Institutions have the opportunity to host the widely known ACCU Asian Credit Union Forum and events.

The Republic of the Philippines is the second-largest sprawling archipelago in the world set in the western Pacific Ocean. With over 7,107 tropical islands, the Philippines is one of the great treasures of Southeast Asia.

The Philippines is an incredibly diverse nation in terms of language, religion, ethnicity and also geography. From our long history of Western occupation, 377 years by the Spaniards and 42 years by the Americans, our people have evolved as a unique blend of East and West in both appearance and culture. The confirmation of the Puerto Princesa Underground River as one of the New Seven Wonders of Nature is another reason for visiting the Philippines.

We will do our best to share our genuine and pure expression of hospitality that is inherent trait in us Filipinos. Just like every year forum, Philippines topped the highest representation – more than 200 cooperators.

Please take every opportunity to enjoy our country and meet up with our people and network with credit union leaders and professionals across Asia and the world.

We encourage you to enjoy the conference, simply relax, network and build unforgettable memories.

Thank you.



# PHILIPPINE FEDERATION OF CREDIT COOPERATIVES (PFCCO)



Oscar R. Adversalo

Chairperson



Emma S. dela Cerna Manager - PFCCO Visayas



NATIONAL CONFEDERATION OF COOPERATIVES (NATCCO)



Amneris G. Gabriel
Chairperson



Sylvia Paraguya
Chief Executive Officer











# COUNTRIES REPRESENTED

1.	Australia	8
2.	Bangladesh	27
3.	Cambodia	3
4.	Canada	7
5.	China	1
6.	Germany	1
7.	Hong Kong	4
8.	India	4
9.	Indonesia	127
10.	Iran	1
11.	Korea	5
12.	Lao PDR	7
13.	Malaysia	16
14.	Mauritius	3
15.	Mongolia	10
16.	Myanmar	3
17.	Nepal	43
18.	Papua New Guinea	4
19.	Russia	6
20.	Singapore	17
21.	Sri Lanka	29
22.	Taiwan ROC	3
23.	Timor Leste	2
24.	Thailand	69
25.	Vietnam	6
26.	Philippines	198
27.	United Kingdom	2
28.	ACCU Board and Staff	10
Total		616
		•

As of August 2, 2012



#### **CONFERENCE VENUE**

CROWNE PLAZA GALERIA MANILA
Ortigas Avenue Corner ADB Avenue,
Ortigas Center, Quezon City, Philippines 1100
Tel: +632 633 7222 Email: mnlcp@ihg.com
www.crowneplaza.com/cpmanila

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#### **HOTEL RESERVATION**

As per your request, a room has been reserved for twin sharing or single during the conference. The registration covers board and lodging as specified in the confirmation letter sent to you. Take note of the following table for your check-in and check-out dates:

	Work- shop + Forum	Work- shop + Forum + AGM	Forum	Forum + AGM
Check in (Arrival)	Sept. 2	Sept. 2	Sept. 5	Sept. 5
Check out (Departure)	Sept. 9	Sept. 10	Sept. 9	Sept. 10

Due to limited rooms at Holiday Inn, we applied the first come, first served basis on room allocation. The rest of the participants are booked at Malayan Plaza hotel, a 5-10 minute walk from Crowne Plaza Galeria. The hotel assignment is indicated on the confirmation letter sent to you prior to the conference.

#### **OTHER ROOM CHARGES**

Extra charges like mini bar, restaurants, phone and laundry will be at your own expense. The organizers have guaranteed your stay in the hotel, thus no cash deposit or imprint of your credit card is required. Any extra charges shall be billed 'cash basis' or upon your check out.

#### **AIRPORT TRANSPORTATION**

Holiday Inn and Malayan Plaza is 15 kilometers from Ninoy Aquino International Airport (NAIA). Based on the airline, international delegates would be arriving on the following terminals:

- Terminal 1: NAIA Terminal International flights, non-Philippine Airlines
- Terminal 2: Centennial Terminal All Philippine Airlines flights only
- Terminal 3: NAIA International Terminal International flights (Air Philippines, Cebu Pacific, PAL Express)

Taxi service is available at all NAIA terminals. Take only the transport service with accreditation from the Philippine Tourism Authority. These transport services are located at the arrival hall after passing the customs. Only Peso currency is accepted.

- Metered Taxi: The fare is based on the meter. It will cost you approximately Pesos 350 to 400 (USD 8.4 to 9.6) to Holiday Inn and Malayan Plaza. It will take about 20 minutes to one hour for the trip, depending on traffic. The fare might increase depending on the traffic.
- Non-metered transport will cost you approximately Pesos 650 (USD 16).

Arrival at Clark International Airport: Please note that the airport is approximately 80 kilometers to Holiday Inn or Malayan Plaza. Transport can be arranged when you arrive at the airport. Please visit http://www.dmia.ph/index.htm for the transport information.

#### **CONFERENCE ATTIRE**

Pre-Forum Workshops - Bu

**Business Casual** 

Field Visit

- Casual (Conference Shirt)

Forum Opening

National Costume or Formal

Conference (Forum)

- Business Casual

Philippine Night

Casual or Philippine
 Traditional Costume

International Night

- National Costume

6

#### **FORUM REGISTRATION - Opal AB**

Please register at the Secretariat Room immediately after your arrival. The forum kit provides you with name badge, printed materials and relevant information. The name badge will be your passport to participate in all events and meals.

Secretariat Room: Opal AB

Registration desk is open during the following hours:

Day	Date	Time
Sunday	September 2	13:00 - 22:00
Monday	September 3	8:00 - 20:00
Tuesday	September 4	8:00 -20:00
Wednesday	September 5	8:00 - 22:00
Thursday (CU Visit)	September 6	08:00 - 09:00
Friday	September 7	7:30 - 09:00
Saturday	September 8	8:00 - 20:00
Sunday	September 9	8:30 - 09:30

#### FIELD VISIT - September 6

We request your utmost cooperation to observe the departure schedule on September 6 as the buses will be departing from 8:00. Assembly is at the ground floor lobby of Crowne Plaza at 7:45 am. There is no pre-assigned bus. You can choose the credit union you want to visit. However, it will be on first come, first served basis. Our Field Trip Coordinators will assist you. They are displaying the signage with the name of Credit Union.

#### **PHILIPPINE NIGHT - September 7**

An exciting program hosted by PFCCO and NATCCO in collaboration with CARD-MRI is in store for the forum attendees. You will experience an array of performances depicting the interesting past, diversity and colorful heritage of the Philippines. See you all at the **Ballroom AB**.

#### **INTERNATIONAL NIGHT - September 8**

This event shows our cultural diversity and solidarity, The program has given a slot for the participation of country's delegates. If your delegation is ready for a presentation (maximum 10 minutes), please inform our Secretariat. We are very pleased to extend assistance you may need.

Venue: Ballroom AB

#### **FUNCTION ROOMS**

Functions	Date	Room	
PRE-FORUM			
Joint Opening/ Closing Program	September 3 and 5	Sapphire A	
CEOs' Workshop		Emerald A	
HRD Workshop	September 3 to 5	Sapphire A	
Women Workshop		Emerald B	
Youth Workshop		Emerald C	
Board Meeting	September 4	Business Center Board Room	
ASIAN CREDIT UNION FORUM			
Plenary Sessions	September 7 to 8	Ballroom AB	
Breakout 1		Ballroom AB	
Breakout 2		Sapphire A	
Breakout 3		Sapphire B	
Breakout 4 (regulators)	September 8	Emerald E	
General Meeting	September 9	Sapphire AB	

#### **MEAL ARRANGEMENT**

- Coffee Breaks in front of the session hall
- Lunch and Dinner

	Breakfast	Lunch	Dinner
Sept. 2	-	-	Dinner on
Sept. 3	Holiday Inn: Fab Restau- rant at 4th floor	Ruby B	your own (dinner
Sept. 4		Ruby B	allowance will be
Sept. 5		Ruby B	provided)
Sept. 6	(only for Outside (Field Visit)		Field Visit)
Sept. 7	residential participants)  Holiday Inn: Fab Restaurant  Malayan Plaza - 32nd Floor	Ruby AB & Emerald	Ballroom
Sept. 8		ABC	AB
Sept. 9		Ruby B	Dinner on your own (dinner al- lowance will be provided)
Sept. 10			

Dinner allowance of Pesos 400 for September 2, 3, 4, 5 and 9 will be provided to attendees upon registration. Numbers of restaurants serving local and international cuisines are available around the hotel vicinity. Try them!

#### **BREAKOUT SESSION ASSIGNMENT**

Your name badge indicates your pre-assigned breakout session: Breakout 1- Ballroom AB, Breakout 2 - Sapphire A and Breakout 3 - Sapphire B.

#### INTERNATIONAL AUCTION

Through the cooperation and generosity of participants, ACCU mobilizes resources for Credit Union Development in Asia. Forum attendees are kindly requested to bring item/s for auction. Ideal items reflect your country's uniqueness and culture. Please hand over your items to the registration desk.

Items for auction will be displayed from September 3 until September 8 (15:30) at the Secretariat room - Opal AB. In the past, over 250 items were contributed by Forum attendees. The most unique and intriguing items will be placed for public auction and the rest will be raffled. Raffle tickets are sold at the Secretariat for US\$ 5 per unit. Raffle draw winners can claim their prizes at the Secretariat room on September 8 from 5:00 pm to 6:30 pm. Winning ticket numbers will be displayed at the Notice Board located in front of the Secretariat room.

#### **HOSPITALITY ROOM: Opal C**

Take advantage to network after the program. We have assigned host in-charge to keep the ball rolling. The hospitality room is open from September 2 to 9 from 20:00-22:30. The management, if necessary could grant extension. Please bring your own favorite drinks to share with friends. See you there and have fun!

#### **DEVELOPMENT EDUCATORS**

If you are an ACDE, a DUDE or a CUDE, please do not forget to wear your Silver DE Name Badge throughout the event. The DEs are in-charge of the Hospitality Room on September 5. Make a difference that night!

#### **MOBILE/CELL PHONES**

As courtesy to our speakers and other participants, please turn off your mobile phones inside the meeting rooms.

#### **EXCHANGE RATE**

Pesos is the Philippine currency. 1 US Dollar = Php 41.65 as of July 27, 2012. To find out the current exchange rate of Philippine Peso, please go to this link - http://www.pnb.com.ph/Rates/fxrates.asp



## FORUM AT GLANCE

#### MONDAY TO WEDNESDAY - SEPTEMBER 3 TO 5 - PRE-FORUM WORKSHOPS

	ACTIVITY	VENUE
08:30 - 17:00	CEOs' Workshop	Emerald A
	HRD Workshop	Sapphire A
	Women Workshop	Emerald B
	Youth Workshop	Emerald C
	ACCU Board of Directors Meeting (September 4)	Business Center Board Room
HURSDAY - SE	PTEMBER 6 - CREDIT UNION VISITS	
08:00 - 12:30	Cooperative Visits	11 destinations
12:30 onwards	Cultural Immersion and Dinner on your own	Fort Santiago, Intramuros and Rizal Park
RIDAY - SEPTE	MBER 7 - ASIAN CREDIT UNION FORUM	
08:00 - 08:30	Arrival of Guests, Invitees and participants	
08:30 - 10:45	Opening Program	Ballroom AB
10:45 - 12:00	Photo Session, Networking and Morning Break	-
12:00 - 13:30	Lunch	Ruby AB & Emerald ABC
13:30 - 15:00	<b>Plenary 1:</b> Invaluable Contributions of Cooperative Enterprises to Poverty Reduction, Employment Generation and Social Integration	Ballroom AB
15:00 - 15:30	Afternoon Break	
	Breakout Sessions:	
	<ol> <li>Cooperative &amp; Credit Union Public Awareness Campaign:         Developing Cadre of Coops &amp; Credit Union Advocates through Development Education     </li> </ol>	Ballroom AB
15:30 - 17:00	2. Cooperative & Credit Union Growth: Case Presentation: Reaching 'Have Less' through Credit Unions	Sapphire A
	<ol> <li>Cooperative &amp; Credit Union Policy Agenda: Asian Credit Union &amp; Cooperative Regulators Alliance (ACCRA): Securing Foundation for Credit Union Strength</li> </ol>	Sapphire B
19:00 - 22:00	Philippine Night	Ballroom AB
SATURDAY - S	SEPTEMBER 8 - ASIAN CREDIT UNION FORUM	
9:00 - 10:00	Plenary 2: Cooperative Business Model: An Alternative of Doing Business and Furthering Socioeconomic Development	Ballroom AB
10:00 - 10:30	Morning Break	
	Breakout Sessions:	
10:30 - 12:00	<ol> <li>Cooperative &amp; Credit Union Public Awareness Campaign: Reinforcing the Credit Union Value Proposition: Helping Members Achieve Life Goals and Aspirations</li> </ol>	Ballroom AB
	2. Cooperative & Credit Union Growth: Mission Check: Are Members Growing in the Same Phase as Credit Unions Grow?	Sapphire A
	3. Cooperative & Credit Union Policy Agenda: Self- Regulation, a Core Strength of Credit Unions	Sapphire B
	<ol> <li>Regulators workshop: Update on significant regulatory changes in credit unions and ACCRA mandate</li> </ol>	Emerald E
12:00 - 14:00	Lunch	Ruby AB & Emerald ABC

#### SATURDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 8

	Breakout Sessions:	
	Cooperative & Credit Union Public Awareness Campaign:     The Credit Union Image-Building Tools	Ballroom AB
	2. Cooperative & Credit Union Growth: Leadership Growth and Development - Strengthening Your Character Traits	Sapphire A
14:00 - 15:30	3. Cooperative & Credit Union Policy Agenda: Effective Regulation and Supervision, a Safeguard to Credit Union Stability	Sapphire B
	<ol> <li>Regulators Workshop: ACCRA focus for the next three years and Institutional Commitment to ACCRA by the regulators of Asian Countries.</li> </ol>	Emerald E
15:30 - 16:00	Afternoon Break	
16:00 - 17:00 Plenary 3: Cooperatives in Pursuit of Both Economic Viability and Social Responsibility		Ballroom AB
17:00 - 17:30	Plenary 4: IYC Declaration 2012 and Closing Program	
19:00 onwards	International Night	Ballroom AB

## Fast Facts About the Philippines

Country Full Name: Republic of the Philippines

Government Type: republic

Location: Southeastern Asia, archipelago between the Philippine Sea and the South China Sea, east of Vietnam

Area: 300,000 sq km, country comparison to the world: 73 land: 298,170 sq km; water: 1,830 sq km



Flag Description: two equal horizontal bands of blue (top) and red; a white equilateral triangle is based on the hoist side; the center of

the triangle displays a yellow sun with eight primary rays; each corner of the triangle contains a small, yellow, five-pointed star; blue stands for peace and justice, red symbolizes courage, the white equal-sided triangle represents equality; the rays recall the first eight provinces that sought independence from Spain, while the stars represent the three major geographical divisions of the country: Luzon, Visayas, and Mindanao; the design of the flag dates to 1897.

note:in wartime the flag is flown upside down with the red band at the top

Capital: Manila Nationality: Filipino

Administrative Divisions: 180 provinces and 39 chartered cities

Population: 103,775,002 (July 2011 est.) country comparison to the world: 12

Major Cities Population: MANILA (capital) 11.449 million; Davao 1.48 million; Cebu City 845,000; Zamboanga 827,000 (2009)

Religions: Catholic 82.9% (Roman Catholic 80.9%, Aglipayan 2%), Muslim 5%, Evangelical 2.8%, Iglesia ni Kristo 2.3%, other Christian 4.5%, other 1.8%, unspecified 0.6%, none 0.1% (2000 census)

Language: Filipino (official; based on Tagalog) and English (official); eight major dialects - Tagalog, Cebuano, Ilocano, Hiligaynon or Ilonggo, Bicol, Waray, Pampango, and Pangasinan

Currency: Pesos (Php)

Climate: tropical marine; northeast monsoon (November to April); southwest monsoon (May to October)

Legal System: mixed legal system of civil, common, Islamic, and customary law

Source: The World Fact Book, August 8, 2010



#### DETAILED PROGRAM SCHEDULE

#### THURSDAY- COOP VISITS - SEPTEMBER 6

To jump-start your conference, join the tour to credit unions. This tour is also great opportunity to advance your learning and network with fellow attendees.

You may choose the credit union you want to visit. It will be on a first come first served basis. Since only one bus can be parked in front of Crowne Plaza, the buses to the credit union will depart one at a time according to the order on the following table. The capacity of one bus is 45 persons. Your cooperation would be very much appreciated.

Time	Destinations	
08:00	San Jose Koop - ACCESS Certified	
08:10	Manatal Multi-purpose Cooperative -     ACCESS Certified	
08:20	St. Martin of Tours Credit and     Development Cooperative - ACCESS     Certified	
08:30	4. Novaliches Development Cooperative (NOVADECI)	
08:40	5. ACDI Savings and Credit Cooperative	
08:50	6. San Dionisio Credit Cooperative	
09:00	7. Stardolls Multi-Purpose Cooperative	
09:10	8. Valenzuela Development Cooperative	
09:20	PLDT Employees Credit Cooperative (PECCI)	
09:30	10. Pasig Parish Credit Cooperative	
11:30 - 12:30	Lunch courtesy of host cooperatives	
12:30 - 14:30	Travel time	
14:30 - 17:00	Fort Santiago, Intramuros and Rizal Park	
17:00	Back to Hotel	
19:00	Dinner on your own	

# FRIDAY - SEPTEMBER 7 - ASIAN CREDIT UNION FORUM

#### **OPENING PROGRAM - BALLROOM AB**

08:00 - 08:30	Arrival of Guests, Invitees, & participants
08:30 - 10:45	Opening Program
10:45 - 12:00	Photo Session, Networking and
	Morning Break
12:00 - 13:30	Lunch Break at Ruby AB & Emerald ABC
13:30 - 15:00	

#### Plenary 1 at Ballroom AB:

Invaluable Contributions of Cooperative Enterprises to Poverty Reduction, Employment Generation and Social Integration

#### Speakers:

Dame Pauleen Greene, President - International Cooperative Alliance and Aristotle Alip, Managing Director -CARD MRI

#### Moderator:

Simon A. Pereira, Chairman, The Cooperative Credit Union League of Bangladesh Ltd.

Cooperatives improve opportunities for income generation, help diversify economic activities and increase productivity in low-income and poor communities. In particular, they assist with the provision of financial and technical assistance. Today, cooperatives have cemented that role – they are the largest providers of microfinance services to the poor. Historically, cooperatives were founded in times of economic hardship. As a business model, cooperatives provide employment. And since cooperatives are meant for everyone, it has been an instrument for integration of the different social stratum in the community. The resource speaker will highlight the contributions and cooperatives and credit unions and will provide recommendations on how this could be improved.

15:00 - 15:30 Afternoon Break

#### **DETAILED PROGRAM SCHEDULE**

#### 15:30 - 17:00 BREAKOUT SESSION

# Breakout 1: Cooperative & Credit Unions Public Awareness Campaign

# **Developing Cadre of Cooperatives and Credit Union Advocates through Development Education**

Speaker: Mark Dixen, Director WAW Credit Union

# Moderators: Fr. Fredy Rante Taruk DE - Indonesia Daisybelle M. Cabal DE - Philippines

Venue: Ballroom AB

The Development Education Program creates awareness on the burning development issues affecting the viability and growth of credit unions, enhances commitment to contribute to further the application of credit union principles and values. Understanding the development issues will keep the DEs more appreciative of the value of their job and the important role they are playing in building strong financial cooperatives for the community. 426 DEs have attended the intensive personal motivation and awareness raising process that begins with the participation in a six days residential workshop conducted by ACCU. Having changed their ABC (Attitude, Belief, Commitment), DEs serve as cadre of cooperative advocates. The topic will share the experiences of our renowned DEs on how the program has influenced a big change in credit union leadership.

# Breakout 2: Cooperative & Credit Union Growth

# Moderators: Gaspar L. Arbas, Jr. DE - Philippines Norma Pereyras DE - Philippines

Venue: Saphhire A

#### Case Presentation: Reaching Have Less through Credit Union

Speakers: Gadwin E. Handumon, General Manager, Paglaum Multi Purpose Cooperative,
Philippines and Dr. Sukesh Zamwar, Managing Director, Buldana Credit Cooperative Society - India

The introduction of the Credit Union Microfinance Innovations (CUMI) has heightened the need for greater conviction to reach the poor. ACCU has supported pilot projects with member organizations to prove CUMI's viability and value as a business model. Despite the achievements, ACCU recognizes that Asia is still the home for more than 800 million poor people in the world. ACCU targets to reach 1 million poor people by 2012 under the CUMI program - a wakeup call for all credit union leaders and managers to demonstrate the distinctive value of credit unions – a tangible contribution to the International Year of Cooperatives and to the Millennium Development Goals. This session will showcase the experience of credit unions creating a difference in the lives of poor people. The credit unions will share their experience in improving the lives of more disadvantaged groups but also set out the challenge in reaching those hard to reach groups, caught in the cycle of poverty.

#### Breakout 3: Cooperative & Credit Unions Policy Agenda

Moderators: Richard Avena DE - Philippines Lalaine Gepaya DE - Philippines

Venue: Sapphire B

# The Asian Credit Union & Cooperative Regulators Alliance (ACCRA): Effective Regulation and Supervision, a Safeguard to Credit Union Stability

Speaker: Dr. Emmanuel Santiaguel, Chairman - Cooperative Development Authority

The 5th regulators conference on April 25-26, 2011 held in Bangkok, Thailand formalized ACCRA as the official forum for Asian credit unions and cooperative regulators — a platform where regulators can collaborate plans, exchange ideas and best practices on regulation and supervision; discuss issues and challenges particularly on enabling regulatory agenda that will best support credit unions. Following the 2011 conference, in-country working groups were organized to evolve policy and prudential standards for credit unions and ensure compliance with the joint efforts of government regulatory authority and the credit union national federation. In this session, the regulators from the Philippines will share the milestones and its plans in laying down the foundation for credit union growth and sustainability.

#### **DETAILED PROGRAM SCHEDULE - Continued**

#### SATURDAY - SEPTEMBER 8 - ASIAN CREDIT UNION FORUM

09:00 - 10:00 Plenary 2 at Ballroom AB: Cooperative Business Model: An Alternative Means of Doing Business

and Furthering Socioeconomic Development

Speakers: Dr. Supachai Srisupaaksorn, President - Klongchan Credit Union and

Dr. Chan Ho Choi, ICA Regional Director for Asia and the Pacific

Moderator: Elenita V. San Roque, Manager Member Services - ACCU

10:00 - 10:30 Morning Break

**BREAKOUT SESSION** 10:30 - 12:00

#### **Breakout 1: Cooperative** & Credit Unions Public Awareness Campaign

#### Reinforcing the Credit Union Value Proposition: Helping Members achieve their life goals and aspirations.

#### **Moderators:** Fr. Fredy Rante Taruk DE - Indonesia Daisybelle M. Cabal

Speaker: Peter Challis, Chief Executive Officer, WAW Credit Union, Australia Charles Yip, Credit Union League of Hong Kong (Case Presentation)

DE - Philippines

Venue: Ballroom AB

Credit union's mission is to help members improve their socioeconomic condition through the services it provides. Thus, credit unions must be committed to help members understand their goals, dreams and aspirations. This forms the basis of their personalized plan, designed to set them on their path toward financial freedom. Credit unions are meant to provide an integrated solution, whatever needs or circumstances members are faced. The relationships with members are built on trust, authenticity and integrity. The session will examine if the credit unions are truly demonstrating its mission. If the credit union grows, the members should also grow - rich credit union, rich members. Most importantly, the session will suggest how best credit union demonstrates its value proposition.

#### **Breakout 2: Cooperative** & Credit Union Growth

**Moderators:** Gaspar L. Arbas, Jr.

**DE** - Philippines **Norma Pereyras** 

DE - Philippines

Venue: Sapphire A

#### Mission Check: Are Members Growing in the same phase as Credit Unions Grow?

Speaker: Christian Albrecht, Director - Vietnam Program - German Cooperatives and Reiffeisen Confederation (DGRV - Deutscher Genossenschafts - und Raiffeisenverband)

Credit union's mission is to provide quality services that improve lives of people which can be measured on the level of their financial independence. As F.W. Raiffeisen indicated, credit unions must not confine themselves to granting loans; their main objective is to control the use of money, to improve the moral and physical values and their will to act by themselves. It is critical that credit unions educate its members on financial literacy that allows people to increase and better manage their earnings—and therefore better manage life events. Nevertheless, looking at the recipients of credit - they are the people who lack the basic financial skills. Members of credit unions are also making bad decisions in choosing the right products for them - instead of gaining financial independence, the loans make them more indebted. The session is a reality check as to whether the credit unions in Asia are fulfilling its mission - are credit unions getting richer and members becoming poorer?

#### Breakout 3: Cooperative & Credit Unions Policy Agenda

#### Topic: Self-Regulation - A Core Strength of Credit Unions

Speaker: Jean Caron, Senior Advisor, Développement International Desjardins, Canada

Moderators:
Richard Avena
DE - Philippines
Lalaine Gepaya
DE - Philippines

The ability of the national federation of credit unions to self-regulate is a core competence essential for a strong credit union system. National federations have commitment to ensure the safety and soundness of credit unions, which in turn safeguards its member's financial well-being. Self-regulation begins with a strong infrastructure supported by all volunteer Board of Directors. In the absence of a strong regulatory environment in Asia, it is sensible to adopt self-discipline within

absence of a strong regulatory environment in Asia, it is sensible to adopt self-discipline within the credit union movement. The session will share some of the self-regulation tools needed by the credit union movement that covers internal quality assurance programs; standardization, risk management and supervision. The topic will also give clarity on the definition, areas and method of

self-regulation.

Breakout 4: Regulators
Workshop

Venue: Sapphire B

Venue: Emerald E

• Update on significant regulatory changes in credit unions

ACCRA (Asian Credit Union and Cooperatives Regulators Alliance) mandate

Note: Exclusive for the Credit union/Cooperative Regulators and CEOs of Federations

12:00 - 14:00 Lunch

14:00 - 15:30 BREAKOUT SESSION

# Breakout 1: Cooperative & Credit Unions Public Awareness Campaign

#### **Topic: Credit Union Image-Building Tools**

Speaker: Paul Dawson, General Manager, First Choice Credit Union, Australia

Moderators:
Fr. Fredy Rante Taruk
DE - Indonesia
Daisybelle M. Cabal
DE - Philippines

Venue: Ballroom AB

It is not easy to start and build up a new organization. Although credit unions may not fail as quickly, they need to connect meaningfully with the people they supposedly serve or cater to. Just what is it, though, that serves as an impetus for this "connection?" Without doubt, it has something to do with "image," how the credit union comes to be viewed, what it represents, what it stands for, and what it means to a particular community. The challenge, then, is to find ways to establish and build a good image, something that will attract good employees, loyal members, and the support of the community-something without which no credit union can either thrive or survive, for that matter. The resource person discusses tools to shape the type of image which will help credit unions enter and possibly lead in a particular market they serve.

# Breakout 2: Cooperative & Credit Union Growth

#### Topic: Leadership Growth and Development: Strengthening Your Character Traits

Speaker: Denyse Guy, Executive Director - Canadian Co-operative Association

Moderators:
Gaspar L. Arbas, Jr.
DE - Philippines
Norma Pereyras
DE - Philippines

Venue: Sapphire A

Credit union leadership is all about integrity as the strong and solid base, while respect and responsibility are balanced on either side. A leader with integrity is honest, trustworthy and authentic. They are also respectful of others and have a strong sense of leadership responsibility. Contemporary leadership scholars have recognized that personal characteristics are important to effective leadership – particularly intelligence and aspects of personality. Governance issues in many credit unions can be attributed to individual governance, directly linking to character and attitude of volunteer leaders. The topic discusses on the leadership competencies related to character development that each leader should have. "Attitude is a little thing that makes a big difference." ~Winston Churchill

#### **Breakout 3: Cooperative** & Credit Unions Policy Agenda

Topic: Effective Regulation and Supervision, a Safeguard to Credit Union Stability

Speaker: Mark Worthington, Chief Executive, Select Credit Union Australia

**Moderators: Richard Avena** DE - Philippines Lalaine Gepaya

DE - Philippines

Venue: Sapphire B

Enabling regulatory environment is needed to safeguard the credit union stability. In developed credit union movements, its success can directly be attributed to strong regulations. The topic features the Australian credit union regulatory system which has established and enforced prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by institutions like credit unions are met within a stable, efficient and competitive financial system. APRA's, (the prudential regulator of the Australian financial services industry) supervisory approach is forward-looking, primarily risk-based, consultative, consistent and in line with international best practice. This approach also recognizes that management and boards of supervised institutions are primarily responsible for financial soundness. The resource person will share how the regulations influence the growth and stability of credit unions in Australia.

#### **Breakout 4: Regulators** Workshop Venue: Emerald E

- ACCRA focus for the next three years
- Institutional Commitment to ACCRA by the regulators of Asian Countries.

Note: Exclusive for the Credit union/Cooperative Regulators and CEOs of Federations

15:30 - 16:00 Afternoon Break

16:00 - 17:00 Plenary 3: Cooperatives in Pursuit of Both Economic Viability and Social Responsibility

Speaker: Andrew So, Secretary General, Association of International Business Ethics and Founding

President of ACCU

Moderator: Dr. Chalermpol Dulsamphant, President - ACCU

17:00 - 17:30 Plenary 4: IYC Declaration 2012 and Closing Program

Speakers:

Breakout Session Moderators: Fr. Fredy Rante Taruk & Daisybelle M. Cabal; Gaspar L. Arbas, Jr. & Norma Pereyras; Richard Avena & Lalaine Gepaya

Moderator: Mr. Ranjith Hettiarachchi, Chief Executive Officer, ACCU

18:30 onwards

International Night: Let's meet and have a drink as you relax with your peers. All conference attendees and speakers are welcome to join us for this special opportunity to have fun and network with your colleagues. Don't miss this chance to display your national costume, dance and songs.

# **CUMI AWARD**

### **CUMI PERFORMANCE AWARD 2012**

Credit Union Microfinance Innovation

Buldana Urban Credit Cooperative Society Ltd. - India Sahara Nepal Savings and Credit Cooperative Society Ltd.



ACCU institutes a regular and permanent means of recognizing the Credit Union Microfinance Innovation (CUMI) performance to recognize significant outreach with quality and excellent services to the low income members in the community.

The regional Award establishes that, on the occasion of the Asian Credit Union Forum plaques of appreciation would be presented publicly and officially on behalf of the Asia-wide credit union movement.

Meanwhile, the national Award establishes that, on the occasion of the National Credit Union Congress or Annual General Meeting of ACCU member organization, plaques of appreciation would be presented publicly and officially on behalf of the nation-wide credit union movement.

The award is presented to Buldana Urban Credit Cooperative Society, India and Sahara Nepal Savings and Credit Cooperative Society Ltd. in recognition of the fulfillment of its social responsibility by offering opportunities to low-income and disadvantaged communities through the provision of affordable financial services, instilling the value of thrift and generating means to create wealth for 'have less' families.

ACCU commends the cooperative for reaching out more than 40,000 and 55,000 'have less' Indian and Nepali respectively women who are given a glimpse of hope and better lives through cooperative means. The award is bestowed on the 7th day of September 2012 at the Asian Credit Union Forum in the Philippines.



#### **SPEAKERS**



Christian Albrecht is the Director - Vietnam Program of the German Cooperatives and Reiffeisen Confederation (DGRV - Deutscher Genossenschafts - und Raiffeisenverband) and for numerous assignments as referent, consultant and auditor mainly for the region South East Asia. As he conducted exploratory and planning meetings with representatives of foreign cooperative associations to identify potential projects or fields of cooperation on behalf of DGRV he links with the current problems of the regional cooperative associations by regular exchange meetings. Since his employer's range of services covers consulting, auditing, lobbying and educational measures for the associated cooperatives Christian gives customized consulting services and advices in all business-related fields as risk management, strategic issues, controlling and corporate governance. To support efficiently the cooperatives worldwide coping with their challenges Christian carefully plans and conducts a lot of aim-

driven trainings and learning modules about up-to-date topics in banking, auditing and management. On the base of tested-and-tried best practices and in the realization of a Key-Account-Management by supporting and accompanying permanently the member cooperatives Christian made relevant conceptions by the implementation of Change-Management-approaches and worked out hands-on tools for the daily use. On the other hand, he takes on the problems and needs of the cooperatives concerning the financial stability and profitability with representing them against supervisory authorities and other partners in the cooperative network and link-up system.



**Dr. Jaime Aristotle B. Alip** is the Founder and Managing Director of the Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), the 2008 Ramon Magsaysay Awardee for Public Service. As of July 2009, CARD MRI has a total outreach of more than 1,021,505 poor women clients with a total outstanding loan of more than P3.2 Billion (USD 67 Million). Total asset of CARD MRI is more than P5.8 Billion (USD 121 Million) with a total staff complement of 4,925. Under CARD MBA microinsurance activities, CARD has insured a total of 4,315,160 persons. Under Dr. Alip's leadership CARD MRI was also awarded the Prize for Excellence in Community Economic Development by the Southern New Hampshire University in 2007; People Power People Recognition Award by Former President Corazon C. Aquino in 2005; the Global Excellence for Microfinance by the Grameen Foundation, USA in 2003; and the Flame of Excellence Award given by USAID and Microfinance Coali-

tion for Standards of the Philippines in 2000. Dr. Alip received the Medal of Honor from the Vietnam Women's Union in 1995 for his work in microcredit for poor women in Vietnam. Because of his work, Dr. Alip received at least 2 international and 3 national awards. Dr. Alip has recently been elected as a member of the International Board of Directors of Oikocredit and sits as an adviser in Grameen Foundation, USA. He is also currently the Immediate Past President of RIMANSI, a regional based association that promotes microinsurance among MFI players in Asia region. He is currently an adjunct faculty of the SCED, Southern New Hampshire University, USA. Dr. Alip gained his educational credentials from Harvard Business School, Case Western Reserve University in USA and top ranking universities in the Philippines. He also served in various key positions in the Philippine Government from 1992 to 2003. He has extensive international experience in the field of microfinance and rural development in Vietnam, Laos, Cambodia, China, Myanmar, Bhutan, East Timor and Indonesia serving in various capacities as advisor, expert and/or consultant.



**Mr. Jean Caron** has an extensive management experience in strategic positions, participatory approach focusing both on results and development of human resources. He works in the Philippines with NATCCO as a Senior Advisor for DID (Développement International Desjardins, Canada). Prior to his position as Senior advisor, Mr. Caron held several strategic positions within Desjardins Group, notably as General Manager, Vice President for Caisse Sales and Counseling, Vice President for Administration and Cooperation and Manager of Human Resources Development at Federation level. A natural leader and a visionary, who is recognized as a professional who works with rigor and high standards. He founded CLCG, a consulting firm involved in various types of organizations, especially in cooperatives. His taste for challenge and curiosity has led him to work in Canada, the USA, Latin America and Asia.

#### SPEAKERS continued



**Peter K. Challis is** the Chief Executive Officer of WAW Credit Union in Australia. Peter commenced work in the co-operative sector in 1983. These early years were running the administration, accounting and information technology areas of the credit union. In 1986 Peter was appointed to his first leadership position as General Manager. Over the next 26 years Peter has played a part in the development, leadership and promotion of the credit union industry in Australia.

Peter holds a Bachelor of Business in Management and has a business focus on risk management, business improvement, community engagement and is passionate about influencing cultural leadership. In 1995 Peter graduated as a Development Educator in Australia and supports the development of people and the credit union ideals. During this time Peter has served on a number of

national and state Board of Management and Advisory committee positions with APRA, and the two key industry peak bodies in Australia, Cuscal and Abacus. WAW Credit Union origins dated back in 1956 has assets of AU\$ 350 million, shareholders of 20,500, customers of 47,000 and a delinquency ratio of 0.011%. WAW Credit Union is a supporter member of ACCU since 2001.



**Dr. Chan Ho Choi** joined the ICA as its Regional Director for Asia-Pacific in January, 2010. Dr. Choi carries with him an experience of more than 31 years of working with NACF Korea, one of the biggest cooperatives from the region. Dr. Choi in his former capacity used to receive more than 600 co-operators every year from various parts of the world. In 1988 he got Ph.D in Development Communication from the University of the Philippines. He was seconded to the Food and Fertilizer Technology Centre in Taiwan for 3 years (1992 to 1995) where he worked as an Agricultural Economist and then to ICA Geneva as an Agricultural Cooperative Advisor (2002-2005). Upon his return to NACF, Dr. Choi worked with Agricultural Cooperative College as Professor from 2005 to 2007. He has also been the Secretary General of International Cooperative Agricultural Organisation (ICAO) for the past few years and has led seminars on Agricultural Cooperatives, WTO related Issues

and Climate Change.



Paul Dawson is CEO of First Choice Credit Union based in Regional New South Wales, having been appointed in 2001. He has held senior management positions in Credit Unions since 1997 and worked in finance and banking for 28 years. With Paul guiding the way, First Choice Credit Union has grown into a sound financial institution that still values the ethics of exceptional service to its members while still offering all the modern electronic and internet based products they demand. First Choice regularly features in industry surveys as the optimum performer in terms of profit, efficiency and growth among peer credit Unions. Paul was the founding Chairman of the Community Chest and "No Interest Loans Scheme" in his local community. Both enterprises continue to service the needs of people who are most in need, while ensuring each individual is treated with courtesy and respect. Paul is a Fellow of the Australian Mutuals Institute (AMI), a Graduate of the Australian Institute of Company Directors, a Justice of

the Peace in NSW and sits on the executive of the Small Australian Mutuals (SAM) movement.



Mark Dixen has worked with Australian youth groups in the areas of education, environment, performing arts, adventure training, and the International Award (known in Australia as the Duke of Edinburgh Award). Mark was a teacher for over 30 years, being elevated to "Advanced Skills Teacher" for his mentoring and leadership qualities. Mark's teaching subjects included Commerce, Legal Studies, and Agriculture; plus he co-ordinated Business Studies courses for over ten years as well as being an examiner for the Board of Studies. Throughout his career Mark developed leadership programs for students and senior prefects; he initiated Media courses; and was a Captain in the Australian Army Cadets promoting opportunities for girls and boys. Mark also used performing arts to motivate regional youth, encouraging individual and group participation at Albury-Wodonga's Sight and Sound Festival. For 20 years Mark supported the annual festival and its 4,000 participants; firstly

as a committee member and later as Chairman of the Board. In every context Mark's efforts have focused on building Youth confidence and leadership. More recently, as a director of WAW Credit Union Mark has used his knowledge and skills to support the Credit Union movement, as well as assisting teacher trainees at a nearby university.



**Dame Pauline Green** is the Chairperson of the International Co-operative Alliance (ICA). She has been part of the Co-operative Movement for the past 35 years from its youth movement to being its advocate on European affairs to the European Parliament as a co-operative member of Parliament. In 1988, Green was awarded honorary Doctorates from the University of North London and Middlesex University, and was made Commander of the Order of Honour in 1994 by the President of Greece. She has since been awarded the Grand Golden Cross with Star by the President of the Republic of Austria, and been made Grand Commander of the Order of Merit of the Republic of Cyprus.

She was Chief Executive and General Secretary of Co-operatives UK, a position she held from 2000 to October 2009. She was made Dame Commander of the British Empire (DBE) in the 2003

New Year Honours "for services to the Co-operative Movement and to the development of the European Union" She served as Co-President of Co-operatives Europe and ICA Vice- President for Europe up until her election as ICA President. Dame Pauline has played an active role in the international co-operative movement particularly in Co-operatives Europe and strongly supported the restructuring process of the ICA. As with her appointment to Co-operatives UK, she is the first female president in the organisation's history.

She has been described as "strong, confident and well organised" by Neil Kinnock, "a refreshing no-nonsense figure" by Phillip Whitehead and "guided by common sense and an antagonism (which amounts almost to contempt) towards the superficialities of political image-making" by Roy Hattersley.



**Denyse Guy** has been Executive Director of the Canadian Co-operative Association since January 2, 2012. For nearly 30 years, she has worked as a manager and educator/trainer in the co-operative sector in Canada and overseas. Prior to her arrival at CCA, she served for more than 10 years as Executive Director of the Ontario-Co-operative Association (On Co-op); before that, she was the coordinator of Windfield Co-operative Homes, a co-op housing project in Guelph, Ontario. She also has experience in international development, having worked as a group leader and community organizer with Canada World Youth.

Guy has received numerous awards, including national recognition in 1999 for the "Best Managed Housing Co-operative in Canada." In 2007, Credit Union Central of Ontario (now Central 1) and

Alterna Savings Credit Union celebrated her achievements by giving her the Garry Gilliam Award for Social Responsibility. In 2009, she was the first Canadian to be awarded the Friend of GROWMARK system, which recognizes outstanding leadership and commitment to agriculture. Guy, who is fluently bilingual in English and French, holds an honours bachelor's degree in Environmental Sciences from the University of Waterloo, as well as a diploma in computer business applications from Humber College.



**Gadwin E. Handumon** is the General Manager of Paglaum Multi-Purpose Cooperative (PMPC) in the Philippines since its inception in 1992. Initiated from the work of Paglaum Community Development Foundation, for which Gadwin was the Executive Director, PMPC is organized to address the economic sustainability of low-income and socially secluded people in Mindanao like people with disabilities, indigenous people and people in the remote areas of the country.

Gadwin is now leading a team of more than 200 staff who demonstrate high level of commitment to work with people to improve their lives and reach their financial destination. With Gadwin's leadership, PMPC is enjoying worldwide linkages making them in better position to fulfill its mission. The young, vibrant, multi awarded, and action man Gadwin instills within PMPC the compassion to help people

help themselves. PMPC has now reached 35,000 people living beyond despair before becoming a member of the cooperative. Throughout his career, Gadwin demonstrated an intense desire to work with people and spread the values of cooperatives. Gadwin has a degree in Economics and a Masters Degree on Microfinance Management at the Southern New Hampshire University, USA. In April 2011, he is elected as the Chairperson of MASS-SPECC (the secondary cooperative organization in Mindanao).



Ranjith Hettiarachchi has an extensive experience in global credit union development and a strong academic background. He earned a degree in economics and Masters Degree in Development Management in Manchester University, UK and PhD in Salsbury University. He has been working with ACCU since 1993 first as a Financial Advisor from 1993-1994 and the Chief Executive Officer from 1995. He has nearly 25 years experience in credit union development in different capacity such as volunteer trainer, General Manager of Federation of Thrift and Credit Cooperatives (SANASA) in Sri Lanka and currently the Chief Executive Officer of ACCU.

As the CEO of ACCU, Ranjith's challenge is addressing the pressing needs and issues on growth and sustainability of its members and credit unions. During his term as CEO, he brought the issues on the

women participation in credit unions, the ageing leadership, professionalization and the insignificant market share of credit unions of the poor sector of the community. This has resulted to the development of 14 credit union solutions now available to ACCU members. Ranjith has earned his DE title from the Australian DE Program in February 1996.



**Dr. Emmanuel Santiaguel** is the Chairman of the Board of Administrators of the Cooperative Development Authority (CDA), the regulatory body for cooperatives in the Philippines. Prior to appointment to CDA, he was the Chairman of the Cooperative Bank of Cavite and as the head of the Cavite Provincial Cooperative Livelihood Entrepreneurial Office and chairman of Imus Institute Multi-Purpose Cooperative. As the Cooperative Development Officer of Cavite, he has propelled the province to transform as the Cooperative Capital of the nation.

Academically, he is well-rooted and highly intellectually-equipped. He has obtained his Ph.D. in Development Administration, Master in Public Administration and Master in Business Administration at the Philippine Christian University (PCU) and Bachelor of Science in Commerce, major in

Management. He has laid down his 3-Point Agenda (i). Massive Expansion of Cooperative Membership nationwide, from 7 million up to 20 million! (2). Human Resource Development of Cooperative Members and all stakeholders through the Cooperative Training Institute; (3) Recognition and Awards for cooperatives and partners to emulate and duplicate best practices.



**Dr. Supachai Srisupaaksorn,** a prominent credit union and community leader in Thailand, has more than 27 years involvement in credit union. His voluntary attachment to credit union started in 1983 when he cofounded Klongchan Credit Union. He assumed the highest leadership role in Asian credit unions on March to September 2007 as President of ACCU.

He had participated in several training programs of ACCU under the project of Institutional Development of Credit Unions (INDECUA). With a winning attitude, he led his Board to the vision of being the "Best of the Best" credit union in Thailand by introducing changes and modernization in management. Klongchan CU now ranks as No. 1 credit union in Thailand demonstrated in the growth of its assets from Baht 95 million (US\$ 3.1 million) in 1997 to Baht 27 Billion (US\$ 857 million) in 2011.

He was the 1st Vice-President of the Executive Committee and Chairman of the Executive Committee of the Credit Union League of Thailand (CULT). He served as President of CULT since 2003 to March 2007. He had since became ACCU Treasurer in 2000 and 1st Vice-President from 2004-2005. Mr. Supachai is a Development Educator. He graduated from the Australian Development Education Program in October 2005. He earned a Bachelor's Degree on Arts and Law and Honorary Doctorate degree in the from Ramkhamhaeng University in Thailand. Dr. Supachai is a recipient of ACCU Recognition Award and F.W. Raiffeisen Award.



Andrew So, SBS, OBE, JP is the Secretary General of the Association for International Business Ethics. He has been the Chief Administrator of the Hong Kong International Institute of Educational Leadership since he retired as the Ombudsman of Hong Kong in 1999. He was the first Managing Director of the Credit Union League of Hong Kong and Founding President of the Association of Asian Confederation of Credit Unions.

In 1994 he relinquished his position as the International Vice President for Asia and Africa of the CUNA Mutual Insurance Group after having served the Group for 20 years. Andrew was also a Director, including one term as Treasurer, of the World Council of Credit Unions, Inc. Between 1978 and 1985, he was an appointed member of the Hong Kong Legislative Council.



Mark Worthington is the Chief Executive of Select Credit Union based in Sydney, having been appointed in September 2004. He has held senior management positions in credit unions for the past 28 years, and during this time has completed Bachelor of Arts and Master of Business Administration degrees. Under Mark's leadership, Select Credit Union has increased its profitability whilst maintaining member satisfaction ratings at 90%. Select has also been at the forefront of compliance with the regulator's Fitness and Propriety requirements for directors, and Corporate Governance prudential standards. Select has also made a groundbreaking alliance to provide savings and loans products to members of two industry based retirement funds. Formerly a director of the Credit Union Foundation Australia, Mark remains a director of the computer bureau Transaction Solutions. Mark has participated in credit union development projects including as technical advisor in Papua New

Guinea, Fiji, Tonga, and Tuvalu. His experience as a credit union presenter includes the Oceania Confederation of Credit Union Leagues, the PNG Federation of Savings and Loans Societies, and the Asian Confederation of Credit Unions. Mark is a Development Educator and Select Credit Union is a Supporter member of ACCU.



Charles Yip Wai-kwong is the past President of the Credit Union League of Hong Kong (CULHK) and Association of Asian Confederation of Credit Unions in 2003 to 2004. Prior to being President, Charles was also in the Board of ACCU as Treasurer in 1999-2000 and first Vice-President in 2001-2002. Charles is the General Manager, International Corporate Business Management of Hutchison Global Communications Limited ("HGC"), the fixed line operating unit of Hutchison Telecommunications (Hong Kong) Limited. A key management team member in the International Business Division of HGC, Mr. Yip is responsible for the regional business development and overall strategy formulation of HGC's corporate business. In addition, Mr. Yip oversees the operation of international corporate business in 14 regional offices, including four offices in China, nine offices in Asia Pacific and one office in the USA. He completed his MBA in International Business from RMIT University in Australia in 1997.



**Dr. Sukesh Zamwar** is the Chief Executive Officer of Buldana Urban Credit Cooperative Society in India. He is managing a successful cooperative with USD 1 billion in assets and more than 450,000 members. He brought with him a strong educational foundation having maters in Germany and Masters in Business Administration (Banking and Finance). Recently, Dr. Sukesh was appointed by the Maharashtra State Federation of Co-operative Credit Society as its International Coordinator when the federation celebrated the International Year of Cooperatives attended by more than 12,000 coop leaders and 27 international delegates. He held several positions such as the Director of the Buldana Urban Foundation and Charitable Trust, Project Director of the International Fund for Agriculture and Chief Managing Director of Buldana Urban Credit Care.

#### **MODERATORS**



Gaspar "Randy" L. Arbas, Jr. Known to many as Randy, this young man at 36 years old is the new manager of the Dumaguete Branch of Dumaguete Cathedral Credit Cooperative (DCCCO). As of June 30, 2012, DCCCO, with its five branches, has total assets of P 1,595,715,811.30 and total membership of 48,033. Prior to this, he used to be the full-time Treasurer of DCCCO from May 1, 2005 until March 31, 2012. He was also the Vice-Chairman of the Election Committee for one year, Secretary for two years and Chairman for two years of the Audit Committee. He completed the Development Educator (DE) course last June 7-13, 2012 in Bangkok, Thailand. Randy was once employed in a rural bank for seven years before deciding to be part of the DCCCO family as full-time employee. He is married and has two daughters, 7 and 2 years old. His wife, a teacher by profession, is also a DE being part of the 4th batch.



Richard 'Chie' E. Avena. Fondly called Chie by his credit union friends and colleagues, this jolly and youthful cooperative leader is presently the Vice Chair of San Jose del Monte Savings and Credit Cooperative (SJDMSCC), one of the leading cooperatives in the Philippines with a total assets of P700M and 30,000 plus members, and the first to be given the ACCESS Brand by ACCU for two consecutive years. Concurrently, he chairs the PFCCO-Central Luzon Region League since 2011, and a Member of the PFCCO Board since 2009. An Accredited Trainer of the Cooperative Development Authority, he is a DE graduate in 2007, and applies his DE experience by introducing Aflatoun in PFCCO – A Child Social and Financial Education program, among other trainings offered by the PFCCO and CDA. One of his cherished experiences in being part of the PFCCO-ACCU family



Daisybelle (Bing) M. Cabal is the Head of Training and Consultancy Group of the National Confederation of Cooperatives (NATCCO). In partnership with PFCCO, Bing is currently in charge of the Credit Union Directors Competency Course (CUDCC) and the Credit Union CEOs Competency Course (CUCCC) for NATCCO side as its Registrar and Master Trainer. Bing has 29 years of professional and volunteer involvement in cooperatives. Her exposure and experience in the international credit union development has sharpened her knowledge and competence in taking enormous responsibility in introducing innovative approaches to credit unions under the projects implemented by ACCU. She worked for the project on Credit Union Benchmarking Services in Southeast Asia implemented with partner credit unions in NATCCO. Bing is now actively involved in implementing the joint PFCCO-NATCCO ACCESS branding. Bing is a Certified Public Accountant and

an Asian Development Educator.



**Dr. Chalermpol Dulsamphant** is the President of the Association of Asian Confederation of Credit Unions (ACCU) representing the Federation of Savings and Credit Cooperatives of Thailand. He is serving as ACCU President from September 2010 to September 2012. Dr. Chalermpol is the President of the Metropolitan Electricity Authority Savings and Credit Cooperative in Thailand. He served in various key leadership positions in FSCT and the Cooperative League of Thailand, the apex body for all types of cooperatives in Thailand. After finishing his term in FSCT as its President in 2011, Dr. Chalermpol serves as its Advisor. His educational background on finance is plus factor on his extensive volunteer work as cooperative leader.



Lalaine Y. Gepaya is the Chief Executive Officer of Panabo Multi-Purpose Cooperative. Lal as she is fondly called, earned two-academic courses, both a graduate of BS Commerce major in Accounting and BS Education. Her resume' as a cooperative advocate, worker, volunteer with a service tenure of almost 26 years in the cooperative movement deserved her as the Chief Executive Officer (CEO) of Panabo Multi-Purpose Cooperative, in Panabo City, Davao del Norte, Philippines. She had committed her prowess and efforts in bringing the Panabo MPC as a world-class cooperative and premier provider of quality financial products and services. With her leadership, she steered up the thrust of Panabo MPC as one of the best managed cooperatives in the Philippines with more than half a billion total resources, member-users strength of almost 52,000 and has established twelve (12) branches. Definitely, her proficiency and executive leadership made her steps to become one of the leaders of

different national and local cooperative federations, institutions and organizations. She became a Board of Director of the National Confederation of Cooperatives (NATCCO) in 2010-2012 and an alumna of ACCU Development Education (2004) and Philippine DE (2005). She has been to several international and national exposures attending trainings and seminars, leadership exposures, fora, summit, assemblies and mentoring programs. A leader and an educationalist of true cooperativism, indeed, her expertise is noteworthy which Panabo MPC is honored of.



Simon A. Pereira is the Chairman of The Cooperative Credit Union League of Bangladesh Ltd. (CCULB). His credit union involvement can be traced back in the 80s. He served as ACCU Treasurer in 1991 -1992 and first Vice-President in 1993-1994. He also represented ACCU to the World Council of Credit Unions General Meeting in 1993. Simon relieved his leadership position in CCULB when he migrated to United States of America in 1998. While in the US, Simon continued demonstrating his passion for credit unions when he held a leadership position in a credit union among Bangladeshi community. He returned to Bangladesh in 2010 and once again got elected as Chairman of CCULB. From thereon, Simon led his team to a compelling vision for the credit union movement in Bangladesh. He started his job in CCULB by mobilizing the Board in partnership with the management to craft the Strategic Plan for 2012-2015. Simon is an accountant by profession.



**Norma 'Normskie' R. Pereyras** is the Chairperson of Tagum Cooperative. She served as Board of Trustees of AWCF (Asian Women Cooperative Development Forum) representing NATCCO. She is a Development Educator of Asia (batch 2008), a Gender Specialist Transformative Leadership Trainer, Credit Union Director Competency Course (CUDCC) Trainer and a Trainer of Credit Union Trainers for Empowerment (CUTE).

With 34 years as an NGO Volunteer and 25years as Gender Advocate, Normskie has carved a name of her own as multi-awarded local, national, civic, religious and cooperative leader holding at various times the highest position in the organizations she was involved in. She was the first Woman President of Tagum Cooperative, Davao del Norte, Philippines for three (3) consecutive terms and having served

the Coop for over 25 years as Officer.

Normskie continues to be a staunch advocate of the Gender and Development and Family Enrichment Program of Tagum Cooperative which began in 1990 up to the present. Her passion and vigor for service and an enthusiasm that never fades gives her ample time to attend to her other involvements which include among others the Girl Scouts of the Philippines, as National Central Board, past President and past Assistant Governor of the Rotary Club of Tagum Golden L.A.C.E.S., President of Women in Cooperatives Region XI and ExeCom Member of the Davao del Norte Provincial Development Council representing the Cooperative Sector. Normskie is the President of the Palm City ToastMasters Club. Normskie is also the Chairperson of the Philippine Cooperative Center, a consortium of cooperative federations in the Philippines and Board of Director of MASS-SPECC.



Elenita V. San Roque (Leni) joined the Association of Asian Confederation of Credit Unions on February 1995 as Financial Advisor responsible to assist ACCU's member organizations in developing and improving their movement's institutional capacity. At present, she is the Manager for Member Services of the Asian Confederation of Credit Unions. She is in-charge of developing programs according to the present needs of ACCU's member organizations. Leni is a graduate of the 13th Australian Development Education Workshop in 1997. Inspired with the DE experience, ACCU and CUFA with the initiative of Leni, Ranjith, the late Grahame Mehrtens and Bill Field started the Asian Development Education Program in 1999. The Asian DE has gained high approval from 426 leaders and professionals who graduated from the 14 batches. Leni is the DE Administrator for Asia. Leni is a Certified Public Accountant by profession.



Fr. Fredy Rante Taruk is a Catholic Priest who dedicated his apostolic work in social-economic development especially credit unions. He believes that credit union is a tool to mold people's moral and physical values. Fr. Fredy came from South Sulawesi where he helped organized several credit unions. He is now the President of the Sauan Sibarrung Credit Union, which has 18,814 members and US\$ 15 million assets. He also became the Vice President of Puskopdit BKCU Kalimantan which represents 312,000 individual members of credit unions. After attending the Masters Training on 360 Degrees Financial Literacy for Credit Union Members, Fr. Fredy tirelessly introduced the training to credit unions in South Sulawesi. Having attended ACCU training on credit union business solutions, Fr. Fredy makes sure that these solutions are deployed to credit unions in South Sulawesi. He is a graduate of the 12th Asian Development Education Workshop in June 2010. He also renewed his

Development Educator title last January 2012.





# **About ACCU**

The Association of Asian Confederation of Credit Unions is the regional networking body for credit unions in the Asia region. Its mission is to work in partnership with its member organizations (apex body of credit unions) to promote and strengthen credit unions as effective instruments of socioeconomic development of people in Asia. Since inception on April 28, 1971, ACCU has been truly committed to its vision of developing a Sustainable Credit Union system in Asia.

As of June 2012, ACCU has 12 regular members, 1 associate member, 21 Affiliate members and 35 supporter members. However, ACCU works in 25 countries in Asia, including countries in transition like Lao PDR, Mongolia and Cambodia.

ACCU is very proud to represent 41.6 million individual members from 22,019 credit unions in 20 countries, and through the demonstration of self-help and mutual assistance, the Asian people own assets totaling US\$ 70 billion. ACCU considers how credit unions in Asia can significantly contribute to the achievement of the Millennium Development Goal, the greatest challenge. The Millennium Development Goal is to reduce the number of poor people by half in 2015. ACCU is committed to promoting opportunities that encourage creative work. ACCU spearheads the target of reaching additional 1 million have less by 2012 for the meaningful celebration of the International Year of Cooperatives in 2012.

ACCU is focused on expanding the breadth and depth of its reach across Asia, as this continent is the home of more than 800 million people living in poverty. ACCU considers the 'Reaching out Strategy' will continue to promote sustained future growth. Central to ACCU's role is an endless imagination of technical and management innovation to keep the credit union relevance. ACCU has developed credit unions solutions adopting sound business practices and ensures that these solutions keep up with changes in market environment and the complex situation in credit union operations.



# **PFCCO**

The Philippine Federation of Credit Cooperatives (PFCCO) is the tertiary organization for credit cooperatives in the Philippines. It represents more than 700 credit cooperatives with more than 2 million members. Established in 1960, PFCCO is one of the oldest federations in Asia and one of the five founding members of ACCU.

As a tertiary organization for credit cooperatives in the Philippines, PFCCO members are 8 leagues or secondary credit cooperative federations from the three major islands of the Philippines namely: Luzon, Visayas and Mindanao. PFCCO receives its tertiary status in 2011 after completing its 50 years operation.

PFCCO is one of the five founding members of ACCU when it was organized on April 28, 1971 along with federations in Korea, Taiwan, Hong Kong and Japan.

ACCU and PFCCO had a very close working partnership over the years. It piloted the Credit Union Microfinance Innovation (CUMI) in at least 20 credit cooperatives. PFCCO is one of the federations where ACCU implemented the project on Institutional Development of Credit Unions in Asia (INDECUA). The experience in INDECUA has evolved in the development of the 18 Credit Union Business solutions now available to Asian credit unions.

PFCCO continuously promotes and use the business solutions develop by ACCU such as Credit Union Directors and CEOs Competency Course, Governance Framework, ACCESS Branding, Financial Literacy and Loan Officers Competency Course.



# **NATCCO**

The National Confederation of Cooperatives (NATCCO) was formed by credit union pioneers who believed that the task of co-op development lies primarily in the hands of the private sector. These leaders believed in self-help and in the idea that people in poverty need to create opportunities for themselves to improve their economic well being. The co-op sector leaders were aware that in order to succeed they cannot rely on government alone. Instead, co-ops have to be driven and patronized by their members and it is only through co-op education that this level of member patronage and responsibility can be established.

Thus, in the 1950's to the 70's, a large number of privately-initiated primary co-ops banded as five regional co-op training centers (secondary cooperatives). In 1977, the five regional training centers formed NATCCO, then known as the National Association of Training Centers for Co-ops, to coordinate the trainings and educational services for cooperatives at the national level. NATCCO also served as the voice of co-ops belonging to the network.

In response to the growing needs of primary co-op affiliates, in 1986 NATCCO was transformed into a multi-service national co-op federation while the regional training centers were transformed into multi-service co-op development centers. The acronym NATCCO was retained and its meaning converted to the present, National Confederation of Cooperatives.

Today, NATCCO is the biggest and strongest federation of co-ops in the Philippines, in terms of geographical reach, membership, financial capacity and array of services. It now has around 1.6 million individual members coming from several co-op federations and some 406 rural and urban-based co-ops.



# **CARD - MRI**

The Center for Agriculture and Rural Development (CARD) Inc. was established in December 1986 as a social development foundation to respond to the growing poverty incidence in depressed communities in the southern part of Luzon. Its vision has always been to establish a bank created for, owned and managed by landless rural women. A training-focused community and livelihood assistance program for landless coconut workers marked the start of CARD Inc.'s operation in April 1988. In 1989, CARD Inc. pilot-tested solidarity group lending, modifying the Grameen Banking scheme to suit the context of the Philippines.

In August 1997, CARD NGO obtained from the Bangko Sentral ng Pilipinas the license to operate as a rural bank. CARD earned the recognition as the first microfinance NGO to transform into a formal financial intermediary, thus providing a model for other Microfinance Institutions (MFIs) in the country and abroad. Answering the call for organizational renewal, CARD revisited its mission and vision in October 1999 and came up with a new mission statement: CARD is a group of mutually reinforcing institutions, that is dedicated to ultimately empower the poor, by upholding the core values of competence, culture of excellence, family spirit, stewardship and simplicity.

By the year 2009, CARD's existing structures will have been transformed into institutions that will serve as vehicles to provide more and better services to its clients, i.e. from CARD Rural Bank to CARD Development Bank; CARD NGO to CARD NGO Microfinance; CARD Training Center to CARD Development Institute; and CARD Mutual Benefit Association to CARD Insurance Company. As well, new institutions will have been created to respond to the evolving needs of CARD's expanding clientele, namely the CARD Housing Development Company and CARD Marketing Centers. In six years time, CARD MRI has already achieved its mission of transforming its Training Center into a Development Institute, the CARD MRI Development Institute (CMDI). However, as part of it mission of providing Marketing Centers, it has established the CARD Business Development Services (BDS). CARD has an outreach of 1.4 million poor individuals across Philippines. CARD MRI is a recepient of the Ramon Magsaysay Award for public service.

# ONE VOICE, ONE FAMILY (ACCU Song)

Verse 1

Ever seeking solidarity, respecting our diversity Working together to build a regional community Strongly believing that credit unions Shall change lives for you and me

#### Verse 2

And together, we will reach a higher goal for people's future
A better life for us all, a yearning we all share
Through credit unions, these dreams are possible
Spread the word, in the Asian region...

#### Chorus

We come from different nations
Yet A-C-C-U unites us all
With a single vision, and a common mission
For Asian credit unions
One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
(Verse 1 and Chorus)

#### Verse 3

And so we embrace the old and the young
People of all races, we all bond
Services of credit unions together we unfold
They're lasting solutions to sustain the world!

One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
For you and for me (2 times)

#### **United as One**

(ACCU Anniversary Song)

Verse 1: (first main melody)
Solidarity in our hearts we treasure
People above all – the service we assure
Improving the quality of life for one and all
Asian credit unions, bringing hope to the region

#### **REFRAIN:**

Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego.

Verse 2: (first main melody)
Unique qualities we give our due respect
Turning diff'rences – into o-ur strength
Cooperation and support for one another
You and I, we will do these together.

#### REFRAIN:

Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego.

Instrumental

Verse 3: (second main melody)

To fulfill people's dreams, a passion we all share

Credit unions bind us all together

A collective desire.... to do what is best....

To be special... a cut above the rest!

Instrumental interlude with vocal back-up on REFRAIN:

Verse 4: (second main melody)

To the top of the world, we shall all get there
This is our goal, this is o-ur future
Asian solidarity .... Will set us free....
United we stand.....divided we may fall!

REFRAIN: (Coda)
Asian solidarity through ACCU

An advocacy we'll forever pursue

From the North, the South, the East, across the West
Unity through ACCU (3X), we will never forego.

CODA: Asian solidarity through ACCU!







#### ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

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