



FORUM PROGRAM

2010 ASIAN CREDIT UNION FORUM

VENUES:



Pre-Forum Workshops:
NACUFOK Training Center
Daejeon



Asian Credit Union Forum:
Hotel Seoul KyoYuk MunHwa
HeoKwan - Seoul
<http://www.temf.co.kr/eng/>



Unveiling the 50 years Korean
Credit Unions' Achievements & Innovation

September 7 to 9 - Seoul, **KOREA**



ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS

Host:



NATIONAL CREDIT UNION FEDERATION OF KOREA

Sponsor:



Rabobank Foundation, the Netherlands

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Welcome to the Forum!



Mr. John F. Rodrigues
President

Dear Credit Union Friends,

Welcome to the Asian Credit Union Forum!

As the first and the most valued credit union gathering in Asia, the Association of Asian Confederation of Credit Unions (ACCU) is pleased to welcome you at the 2010 Asian Credit Union Forum on September 8-10 in Korea hosted by the National Credit Union Federation of Korea (NACUFOK).

The forum is a three days of credit union professional development and networking. Renowned for its achievements and leadership in credit union innovation, Korea ranks the 3rd credit union movement in the world and the largest in Asia in terms of assets and membership.

At the forum, you will meet the best and the brightest in credit union industry across the world. Workshop presenters represent successful Korean 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.

These learning tracks represent high interest:

- Governance – such as internal and internal regulations
- Products and Services that offers total solution to members' financial needs
- Organizational Culture: Leaders and Management

This is networking at its best. 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, follow new trends and hear the buzz on credit union management in today's environment.

You will return home with new ideas and perspectives that will help you achieve the results you need and recognition you deserve. Managing credit union is a challenge in today's economic climate. There really is no better time to benefit from the experience, wisdom and expertise of others who face similar personal and professional journey. Besides the educational sessions, interaction with credit union friends will stimulate bright ideas for the benefit of your credit union.

Prepare yourself to be challenged, excited and inspired. We want to say once more on behalf of the organizing committee, "Welcome! It's a pleasure to see so many of you here in Korea."



Mr. Ranjith Hettiarachchi
Chief Executive Officer



Welcome to Korea!



Mr. Tae-Jong Zhang
Chairman and President



Mr. Hee-yong Lee
Chief Executive Officer

Dear Friends,

It is with great pleasure that the National Credit Union Federation of Korea has the opportunity to host the widely known ACCU Asian Credit Union Forum and events.

On behalf of the 5.1 million individuals of 947 credit unions, we heartily welcome all attendees of the Asian Credit Union Forum here in Korea.

Just like your movement, the Korean credit union movement started as a dream. NACUFOK envisioned a dream of establishing a world class cooperative financial institution; a credit union movement that would mold and guide the future generations to achieve their dream. We are very much elated to share our 50 years experience in this forum as we celebrate our Golden Jubilee in this year.

Often referred to as the "Land of the Morning Calm," Korea is a country filled with a friendly population of diligent, controlled people who continue to endure any of life's hardships presented to them. It is a country rich in tradition and struggle, but also a country growing and expanding with the times. We attribute our unfaltering culture to the binding agents of Confucianism, language and pride. The stunning landscape has also played a big part in creating a cohesive Korean identity.

Please take every opportunity to network with credit union leaders and professionals across Asia and the world.

It is also a great opportunity to discover the busy city of Seoul, enjoy the green landscape of the countryside during the credit union visit, experience our friendly people, and enjoy our uniquely prepared Korean food known for its most distinguishing characteristic of spiciness.

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

Thank you very much for coming.



COUNTRIES REPRESENTED



1. Australia	4
2. Azerbaijan	2
3. Bangladesh	12
4. Cambodia	2
5. Canada	1
6. Hong Kong	16
7. India	6
8. Indonesia	27
9. Iran	2
10. Lao PDR	6
11. Malaysia	2
12. Mauritius	3
13. Mongolia	2
14. Myanmar	3
15. Nepal	30
16. Pakistan	1
17. Papua New Guinea	2
18. Philippines	68
19. Russia	2
20. Singapore	16
21. Sri Lanka	3
22. Taiwan	3
24. Thailand	33
23. The Netherlands	1
25. Vietnam	4
26. United States of America	1
26. Korea (host country)	
26. ACCU Staff	5

Total

257

As of August 5, 2010

VENUE**Asian Credit Union Forum:**

Hotel Seoul KyoYuk MunHwa HeoKwan
202, Yongjae-Dong, Seocho-Gu; Seoul, Korea
Tel: +82-2-571-8100 Fax: +82-2-571-7055
Web site: <http://www.temf.co.kr/eng/>

Pre-Conference Workshops

NACUFOK Training Center
Daejeon City

CONTACT PERSONS**Mr. Hee-yong Lee**

Chief Executive Officer

Mr. Woo Tag Lim

Team Manager – PR and Marketing

Mr. Boaz Park

International Program Officer

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Mr. Ranjith Hettiarachchi

Chief Executive Officer

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ROOM 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.

For Pre-forum participants, the accommodation at the training center on September 3 to 6 is traditional Korean bedroom featuring 'ondol' or floor heating system (using mattress, no beds).

The workshop participants check-in at Hotel Seoul KyoYuk MunHwa HeoKwan on September 7. Only forum participants and delegates will check in on September 6 after 15:00 hrs.

The check out will be September 10 or 11 according to your registration. Ensure check out before 12:00 noon otherwise additional charge will be applied to your own account.

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

NACUFOK arranged transport services to and from the airport only on the following indicated arrival and departure dates:

	Workshop & Forum	Workshop, Forum & AGM	Forum	Forum & AGM
Arrival	Sept. 3	Sept. 3	Sept. 6	Sept. 6
Departure	Sept. 10	Sept. 11	Sept. 10	Sept. 11

NACUFOK staff will meet arriving participants at the Exit Gate No. 10 at the arrival hall of the airport. Any arrival or departure not on the above specified schedules would be on their own arrangement.

The pre-forum workshop venue is 160 kilometers from the International Airport (Seoul).

EXCHANGE RATE

Won is the Korean currency. 1 US Dollar = US \$1 = Won 1,169 as of August 5, 2010. To find out the current exchange rate of Korean Won, please go this link: <http://www.dollars2won.com/>

CONFERENCE ATTIRE

Pre-Forum Workshops	- Business Casual
Field Visit	- Casual (Conference Shirt)
Forum Opening	- National Costume or Formal
Conference (Forum)	- Business Casual
Korean Night	- Casual or Korean Traditional Costume
International Night	- National Costume

FORUM REGISTRATION

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. Venue at Seoul Hotel: _____

Registration desk is open during the following hours:

Day	Date	Time
NACUFOK Training Center		
Friday	September 3	13:00 - 21:30
Saturday	September 4	8:00 - 21:30
Sunday	September 5	Closed
Hotel Seoul KyoYuk MunHwa HeoKwan		
Monday	September 6	9:00 - 22:00
Tuesday	September 7	7:30 - 20:00
Wednesday	September 8	8:30 - 20:00
Thursday	September 9	8:30 - 20:00

FIELD VISIT

On September 7, we will be visiting the head office and training center of NACUFOK in Daejeon City; approximately 3 hours travel by bus from Seoul.

We request your utmost cooperation to observe the departure schedule on September 7 as the buses will be departing at the exact time indicated below:

From	Departure time
Hotel Seoul KyoYuk MunHwa HeoKwan	6:45 am (packed breakfast will be served in the bus)
NACUFOK Training Center	8:30 am

The pre-workshop participants must check out before 8:00 am from NACUFOK Training Center on September 7. Please bring your luggage/s when you get into the bus as all will be accommodated at Seoul Hotel.

INTERNATIONAL NIGHT - September 9

This event shows our cultural diversity and solidarity. The program has given a slot for the participation of every country's delegates. Please be prepared with your country's presentation (for 10 minutes), which will show your rich cultures and traditions. Please inform the secretariat of your country presentation. We are very pleased to extend assistance you may need. Please inform the Secretariat if you are participating in the cultural presentation.

Venue: _____

KOREAN NIGHT - September 8

An exciting program hosted by NACUFOK is in store for the forum attendees. Venue: _____

FUNCTION ROOMS

Functions	Date	Venue	Room
Pre-Forum			
Joint Opening/ Closing Program	September 4 & 6	NACUFOK Training Center	Auditorium
CEOs' Workshop	September 4 to 6		Class no. 2
HRD Workshop			Class no. 3
Women and Youth Workshop			Class no. 4
Board Meeting	September 4		Lecturer room
Open Forum			
Opening and Closing	September 8 & 9	Hotel Seoul KyoYuk MunHwa HeoKwan	Geomongo A & B
Breakout 1			Geomongo A
Breakout 2			Geomongo B
Breakout 3			???
General Meeting	September 10		Annex - 2nd Floor

MEAL ARRANGEMENT

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

	Breakfast	Lunch	Dinner
Sept. 6	-	-	The Park
Sept. 7	Workshop participants - NACUFOK Training Center Forum - picnic box	NACUFOK Training Center	Dinner on your own (dinner allowance will be provided)
Sept. 8	The Park	The Park	Korean Night
Sept. 9	The Park	Arirang	International Night
Sept. 10	The Park	The Park	The Park
Sept. 11	Coffee Shop	-	-

BREAKOUT SESSION ASSIGNMENT

Your name badge identifies your pre-assigned breakout session: **Breakout 1- Yellow, Breakout 2 – Red, Breakout 3 - Blue**

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 6 at 4:00 p.m. until September 9 at 15:30 at the Secretariat room. 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 with a value of US\$ 5 per unit will be sold. Please buy raffle tickets at the secretariat room. Raffle winners may claim their prizes at the Secretariat room on September 26 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

Take advantage to network after the program. We have assigned a host in-charge to keep the ball rolling. The hospitality room is open from September 3 to 6 from 20:00-22:30 (only during the pre-forum Workshops). The management, if necessary could grant extension. Please bring your own favorite drinks and share it with your 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 4. 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.

Here are common expressions you are bound to hear/see/be able to use:

GREETINGS & CIVILITIES

Hello	An-nyong haseyo
Goodbye	An-nyong-ee keseyo
Goodnight	Annyeonghi jumushipsiyo
How are you?	Annyeong Hashimnikka
Pleased to meet you	Manaseo bangapseumnida
Fine thanks	Chal Cheenem needa
Please	Pootak-hamneeda
Thank you	Kamsa-hamneeda
Yes	Ne
No	A-neeyo
Excuse me/ pardon?	Moo-o-ra hasyo ssumeekka?
How much?	Kugo olma eemneekka?
Too much	nomoo manee
Okay	Chaw-ssumneeda
Never mind	Kwen-chan-ssumneeda

See you tomorrow	Nae-il man-nayo
Take care	Jar-it-suh (slowly said)
Hello (Phone)	Yeoboseyo

DIRECTIONS

left	wen-chok
right	o-reun-chok
straight	ddok-ba-ro
up	wi-ro
down	a-re-ro
far	meon
near	fa-ka-un
long	gin
short	chal-beun
map	ji-do
tourist information center	gwan-gang an-ne-so
here	yyog-ee
there	chog-ee

Eating

Noodles	myon/kuksu
Rice	bap
Fish	saengson
Beef	sogogi
Chicken	takkogi
Pork	taejigogi
Beans	k'yong
Black pepper	huch'u
Salt	sogum
butter	pot'o
Ketchup	k'ech'op
sugar	solt'ang
water (cold)	ch'an mul
tea	ch'a
coffee	kop'i
juice	chyusu
milk	uyu
beer	maekchu

FORUM AT GLANCE

SATURDAY TO MONDAY - PRE-FORUM WORKSHOPS - SEPTEMBER 4 TO 6

	ACTIVITY	VENUE
08:30 - 17:00	CEOs' Workshop	Class no. 2
	HRD Workshop	Class no. 3
	Women and Youth Workshop	Class no. 4

TUESDAY - CREDIT UNION VISITS - SEPTEMBER 7

06:45 - 15:00	Credit Union Visits - Forum participants at Hotel Seoul Kyo Yuk MunHwa Kwan departs at 6:46 while workshop participants at NACUFOK Training Center depart at 8:30 am	NACUFOK Headquarter and Training Center, Daejeon City
16:00 onwards	Cultural Immersion and Dinner on Your Own	Seoul

WEDNESDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 8

08:00 - 08:30	Arrival of Guests, Invitees and participants	Geomongo A & B
08:30 - 11:00	Opening Program	
10:30 - 11:00	Photo Session and Morning Break	
11:00 - 12:30	Plenary 1: A Year After - Progress Report on the 2009 Asian Credit Union Forum Recommendation	
12:30 - 14:00	Lunch	The Park
14:00 - 15:30	Plenary 2: The Secrets of Success of the Korean Credit Union Movement: from the Remnants of the Past to Glorious Tomorrow	Geomongo A & B
15:30 - 16:00	Afternoon Break	Foyer
16:00 - 17:30	Breakout Sessions:	
	1. Governance Systems: External Regulations for Credit Unions	Geomongo A (Yellow)
	2. Products & Services: Credit Union Financial Services that Provides Total Convenience and Flexibility	Geomongo B (Red)
	3. People's Culture: Fostering Leadership & Management Competence in Credit Unions	????? (Blue)
19:00 - 22:00	Korean Night	Gayageum Hall

THURSDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 9

09:00 - 10:00	Plenary 3: International Year of Cooperatives 2012: Revisiting Asian Credit Union Impact on Poverty Reduction, Employment Generation and Social Integration	Geomongo A & B
10:00 - 10:30	Morning Break	Foyer
10:30 - 12:00	Breakout Sessions:	
	1. Governance Systems: Federations: Ensuring Supportive Internal Regulatory Infrastructure for Credit Unions	Geomongo A (Yellow)
	2. Products & Services: The Credit Union Mutual Insurance Protection at Member's Rescue	Geomongo B (Red)
	3. People's Culture: Building Lasting Relationship with Members	??????? (Blue)
12:00 - 14:00	Lunch	Arirang (Korean Restaurant)

THURSDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 9

14:00 - 15:30	Breakout Sessions:	
	1. Governance Systems: Internal Governance in Credit Unions	Geomongo A (Yellow)
	2. Products & Services: Credit Union Social Responsibility: Welfare and Education	Geomongo B (Red)
	3. People's Culture: Credit Union Ethics Management	???? (Blue)
15:30 - 16:00	Afternoon Break	Foyer
16:00 - 17:00	Plenary 4: What Future Lies Ahead for the Korean Credit Union Movement?	Geomongo A & B
17:00 - 17:30	Plenary 5: Forum Recommendations and Closing Program	
19:00 onwards	International Night	?????

Fast Facts About South Korea

Country Full Name: conventional long form: Republic of Korea
conventional short form: South Korea

Government Type: Republic

Location: Eastern Asia, southern half of the Korean Peninsula bordering the Sea of Japan and the Yellow Sea

Area: total: Total 99,720 sq km: land: 96,920 sq km
water: 2,800 sq km



Flag Description: White with a red (top) and blue yin-yang symbol in the center; there is a different black trigram

from the ancient I Ching (Book

of Changes) in each corner of the white field; the Korean national flag is called Taegukki; white is a traditional Korean color and represents peace and purity; the blue section represents the negative cosmic forces of the yin, while the red symbolizes the opposite positive forces of the yang; each trigram (kwae) denotes one of the four universal elements, which together express the principle of movement and harmony

Capital: Seoul

Administrative Divisions: 9 provinces (do, singular and plural) and 7 metropolitan cities (gwangyoksi, singular and plural)

Population: 48,636,068 (July 2010 est.)

Nationality: Korean

Religions: Christian 26.3% (Protestant 19.7%, Roman Catholic 6.6%), Buddhist 23.2%, other or unknown 1.3%, none 49.3% (1995 census)

Language: Korean, English widely taught in junior high and high school

Currency: South Korean won (KRW) per US dollar - 1,296.88 (2009), 1,101.7 (2008), 929.2 (2007), 954.8 (2006), 1,024.1 (2005)

Climate: temperate, with rainfall heavier in summer than winter

Natural Resources: coal, tungsten, graphite, molybdenum, lead, hydropower potential

Agricultural Products: rice, root crops, barley, vegetables, fruit; cattle, pigs, chickens, milk, eggs; fish

Industries: electronics, telecommunications, automobile production, chemicals, shipbuilding, steel

Source: The World Fact Book, August 13, 2009

DETAILED PROGRAM SCHEDULE

TUESDAY - CREDIT UNION VISITS - SEPTEMBER 7

The forum will commence with the visit to NACUFOK Headquarter and Training Center in Daejeon City. This tour is also a great opportunity to advance your learning and network with fellow attendees.

06:45 - 7:00 at Hotel Seoul KyoYuk MunHwa HeoKwan

The forum attendees at Hotel Seoul KyoYuk MunHwa HeoKwan are requested to be ready at the hotel lobby at 6:45 am. The buses will leave at exactly 7:00 am. Packed breakfast will be served in the buses.

08:30 at NACUFOK Training Center

Those who attended the pre-forum workshops at NACUFOK training center are requested to be ready by 8:30 am – rooms cleared and checked out.



10:00 - 12:00	NACUFOK Headquarter Visit
12:00 - 13:30	Lunch at the NACUFOK Training Center
14:00 - 17:00	Back to Hotel Seoul KyoYuk MunHwa HeoKwan
17:00	Cultural Immersion & Dinner on your own

SUGGESTED PLACES OF INTEREST



Originally called **Heung-injimun** (“**Gate of Uplifting Mercy**”), it once served as the main eastern gate in the wall surrounding Seoul. First built in 1397, it was rebuilt in 1869 in its present form. Located nearby are Dongdaemun Market (one of Korea's largest and most popular) and Dongdaemun Sports Stadium. The area also has a thriving nightlife scene.



Like **Namdaemun Market**, **Dongdaemun Market** is located near its namesake of Dongdaemun (Great East Gate). Korea's largest wholesale and retail shopping district has 26 shopping malls, 30,000 specialty shops, and 50,000 manufacturers. Within the ten blocks of the market area, you can find silks, clothes, shoes, sporting goods, plumbing and electrical supplies, electronics, office supplies, toys and just about everything else imaginable.

Traditionally, wholesalers operated from 1:00 a.m. to 1:00 p.m., and retailers were open from 1:00 a.m. to 6:00 p.m. Buyers came from all over Korea to take advantage of the cheap wholesale prices during the wee hours of the morning, creating an unusual nightlife in the area. Now, the area stays open from 10:30 a.m. to 5:00 a.m., allowing shoppers to do their thing almost any time the mood strikes them. (Most stores close on Mondays and holidays.)

The older 2- and 3-story buildings have narrow walkways between the stores, poor lighting, exposed plumbing and conduits, and ajumas run the individual shops. The newer high rise stores resemble department stores, having wider walkways, brighter lighting, modern styling, loud techno-pop music blaring from speakers, and college-age people running the stores.

WEDNESDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 8

OPENING PROGRAM - GEOMUNGO

- 08:00 - 08:30 Arrival of Guests, Invitees, & participants
- 08:30 - 09:10 Flag Hoisting and Korean Welcome
- 09:10 - 09:20 Video Presentation
- 09:20 - 09:30 **Forum Welcome**
- Mr. John F. Rodrigues
President - ACCU
 - Mr. Tae-Jong Zhang, Chairman and
President - NACUFOK
- 09:30 - 09:45 **Keynote Address**
- 09:45 - 10:20 **ACCU F.W. Raiffeisen Award**
- Dr. Supachai Srisupaakorn
- ACCESS Brand Awarding**
- Manatal Multi-Purpose Cooperative
 - San Jose Koop (SJDMKBK)
 - Saint Martin of Tours Credit and
Development Cooperative
- 10:20 - 10:30 **Introduction of the Forum
and Vote of Thanks**
- Mr. Ranjith Hettiarachchi
Chief Executive Officer, ACCU
- 10:30 - 11:30 **Photo Session and Morning Break**
- 11:30 - 12:30 Plenary 1: A Year After - Recommendation
of 2009 Asian Credit Union Forum
- Speakers:**
- Mr. Ratan F. Costa
General Manager, The Cooperative
Credit Union League of Bangladesh, Ltd.
 - Mr. David J. Pajaron, Jr.
General Manager, Philippine Federation
of Credit Cooperatives
- Chair**
- Ms. Elenita V. San Roque
Manager Member Services, ACCU
- 12:30 - 14:00 Lunch Break - The Park



ACCESS Accreditation

With the desire of the Asian credit union movement to raise the value of credit unions, ACCU develops the quality assurance standards called ACCESS (A1 Competitive Choice for Excellence in Service and Soundness) - Credit Union Solution No. 3. ACCESS confirms the credit union credibility, solidifies member loyalty, connects to members emotionally, and ensures quality of people in management and leadership. Adopted from the Balanced Scorecard, ACCESS comprises of 86 measurable indicators on Financial, Customer/Member, Internal Business Processes and Learning & Growth Perspectives.

ACCESS intends to certify credit unions achieving the standards on ranking of Bronze, Silver, Gold and Platinum. Besides certification, ACCESS aims to provide road map to build credit union excellence. ACCESS can present an opportunity for improvement to credit unions in the absence of external regulatory environment on prudential and operational standards.

At this forum, ACCU is giving accreditations to three cooperatives piloted from the Philippine Federation of Credit Cooperatives (PFCCO) and the National Confederation of Cooperatives (NATCCO) out of eleven piloted, in Philippines (4) and Nepal (7).

The 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 key ratios of PEARLS. The credit unions recognized that ACCESS helped them focused on the key operational problems that may have considerable risks in the future.

The process is painstakingly complex as the credit unions have to face the challenge of changing the mindset of leaders and organizational culture, installing financial disciplines.

DETAILED PROGRAM SCHEDULE

14:00 - 15:30 **Plenary 2 at Geomungo: The Secrets of Success of the Korean Credit Union Movement ... from the Remnants of the Past to Glorious Tomorrow**

Speaker: Dr. Joon-Kyung Kim, Professor of Korean Development Institute

Moderator: Mr. R. Bhakter Solomon, Chief Executive Officer, Development Promotion Group - India

Korean credit unions started in May 1960 with the people's desire to rise above hardships and poverty after the Korean war ended in 1953. A missionary nun, Sister Mary Gabriella (1900~1993) helped organized Holy Family Credit Union with 27 members. Today, credit unions emerge as a strong and steadfast economic force in Korean marketplace. The movement represents more than 4 million members, involves more than 10,000 leaders, preferred employer of more than 10,000 professionals, and manages US\$ 30 billion assets. The credit unions are providing services anyone can get from other financial institutions and demonstrating its unique qualities by caring its members.

15:30 - 16:00 Afternoon Break

16:00 - 17:30 Breakout Session 1

Workshop 1: Governance	Workshop 2: Products & Services	Workshop 2: Movement
Coordinator: Ms. Daisy Belle Cabal Room: Geomungo A (Yellow Name Badge)	Coordinator: Ms. Caroline Mol Room: Geomungo A (Red Name Badge)	Coordinator: Ms. Tutuk Ekawati Room: ????? (Blue Name Badge)
External Regulations for Credit Unions Speaker: Mr. Sung-won Chung, Regional Manager, NACUFOK Incheon-Kyung-gi Province Moderator: Ms. Sylvia Paraguya, CEO, National Confederation of Cooperatives, Philippines	Credit Union Financial Services that Provides Total Convenience and Flexibility Speaker: Ms. Patrice Pratt, Chairperson, VanCity Credit Union, Canada Moderator: Mr. Charles Inapi, CEO, PNG Police & State Services Savings & Loan Society	Fostering Leadership and Management Competence in Credit Unions Speaker: Mr. Dave Richardson, Technical Development Senior Manager, WOCCU Moderator: Ms. Kamla Gunness Purmessur, Manager, Vacoas Popular MPCS, Mauritius
ACCU considers the urgent need to lobby for a separate law or regulations for Credit Unions. Korea, Taiwan and Hong Kong are the only countries with separate credit union law. The Korean credit union regulatory system is acknowledged to be one of the key factors for its success. The topic will present the Korean credit union regulations and its working partnership with the National Credit Union Federation of Korea (NACUFOK). The forum attendees will be able to visualize the impact of enabling regulatory environment to the growth and sustainability of Korean credit unions.	The complexity and diversity of financial products offered by financial institutions are expanding and the channels utilized to engage the customers are growing to encompass new technology. But how can credit union board members lead in this dynamic and changing environment? How do board members assess the needs of members? Is there a risk that credit unions will be too technology driven, not able to serve the real needs of members? And how do board members assess decisions for large investments when they are not experts in technology or finance? How do credit union board supervise functions that they only generally understand?	Democratic structure of governance in credit unions creates cooperative advantage and disadvantage. Management and leadership have different orientations, but both exert an influence over people and most positions. The topic touches on the competence needed by leaders and managers of credit unions in today's market environment. The resource person will share credit union actions to develop the competence of both leaders and management. Attendees will be able to take with them some strategies they can adopt to improve their human resource policies and systems.

19:30 - 22:00 **Korean Night - Gayageum Hall**

THURSDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 9

09:00 - 10:00 **Plenary 3: International Year of Cooperatives 2012: Revisiting Asian Credit Union Impact on Poverty Reduction, Employment Generation and Social Integration**

Speaker: Dr. Ian MacPherson, M.A., Ph.D., Founder and Co-Director, The Canadian Social Economy Hub

Moderator: Ms. Iris van der Velden, Programme Manager Asia, Rabobank Foundation

The United Nations General Assembly has declared 2012 as the International Year of Cooperatives (IYC), highlighting the contribution of cooperatives to socioeconomic development. As self-help organizations that meet the needs of their members, cooperatives assist in generating employment and incomes throughout local communities. 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. The session will examine the actual contribution of credit unions in Asia. At the end of the session, the attendees will be challenged to reach the 'have less' for the meaningful celebration of the IYC in 2012. At this session, ACCU awards credit unions achieving significant outreach of the 'have less.'

10:00 - 10:30 Morning Break

10:30 - 12:00 Breakout Session 2

Workshop 1: Governance	Workshop 2: Products & Services	Workshop 2: Movement
Federations: Ensuring Supportive Internal Regulatory Infrastructure for Credit Unions Speaker: Mr. Dong-og Yang, Chairman, Mil-al Credit Union Moderator: Mr. Charles Yip, Chairman, Bus. Dev't. Committee, Credit Union League of Hong Kong	The Credit Union Mutual Insurance Protection at Members' Rescue Speaker: Mr. Levi Andreas van Wingerden, Advisor Mutual Aid, Nepal Federation of Savings & Credit Cooperative Unions Moderator: Mr. Romanus Woga, Chairman, Credit Union Central Indonesia	Building Lasting Relationship with Members Speaker: Mr. Mark Worthington, Chief Executive, Select Credit Union Moderator: Mr. Rishi Raj Ghimire, Vice-Chair, Nepal Federation of Savings & Credit Cooperative Unions
NACUFOK strives hard to improve the credit union's competitive edge and public confidence. NACUFOK exercises powers delegated by the regulators to protect the credit union systems. The federation conducts surveillance against insolvent management of credit unions. NACUFOK supervision provides technical assistance on business analysis and recommends improvement on financial structure and income. The foundation of Korean credit union movement is the solidarity and cooperation they have demonstrated in creating conducive environment that creates synergy reflected on the services members are enjoying today.	Credit unions motivate members to work hard to build wealth and put their finances in order. Saving, investing, and planning for the future won't mean much if members are taken away due to an unforeseen emergency. The topic will share mechanisms to secure members' financial stability that can be exposed to risks due to unforeseen life events such as disasters and death. The resource person will present different models of mutual aid benefit or insurance. It will also include the business model of NACUFOK and other credit union movements. Participants will enable to get idea on what model will be applicable to their unique working environment.	Building effective and lasting relationship is necessary in the business world. Relationship marketing is the process of building business by nurturing existing relationships and turning members into 'raving fans.' You can also continually mine their resources to develop warm leads and tangential opportunities. Granted, everyone has differing responsibilities, but it is important to create a culture within your credit union that promotes the fact that everyone is responsible for marketing. In this session, the resource person will share strategies credit unions can adopt to establish relationship marketing for the success of credit union business.

DETAILED PROGRAM SCHEDULE

12:00 - 14:00 Lunch

14:00 - 15:30 **Breakout Session 3**

Workshop 1: Governance	Workshop 2: Products & Services	Workshop 2: Movement
Internal Governance in Credit Unions Speaker: Mr. Anan Chatruracheewin, General Manager, Federation of Savings and Credit Cooperatives of Thailand Ltd. Moderator : Ms. Ma. Cristina Naigan, General Manager, St. Martin of Tours Credit & Development Coop., Phil.	Credit Union Social Responsibility: Welfare & Education Speaker: Mr. Peter Mason, Executive Officer, Credit Union Foundation Australia & Mr. Sung-Chul Chon, General Manager, NACUFOK Insurance Dept. Moderator: Fr. Mar D.J. Arenas, Chairman, Philippine Federation of Credit Cooperatives	Credit Union Ethics Management Speaker: Mr. Andrew So, Secretary General, Association of International Business Ethics Moderator: Ms. Shoba Gunasekaran, General Manager, Telecoms Credit Cooperative, Singapore
Credit union is a cooperative financial institution owned and controlled by its members and operates in a complex, dynamic, and highly competitive environment. To strike a balance between the different dimensions of responsibilities have become a big challenge for credit unions. Asian regulation on credit unions except Korea has no definite regulation that enshrined the principles and values of good governance and mirrors the world's best practices. The session shares key areas of the Governance Framework for Credit Unions.	Giving back to the community is a responsibility integral in the credit union mission. The Korean credit unions strive to make the society a comfortable home for everyone. Development initiatives offers economic support for an overall betterment, which is further complemented by social welfare, cultural education, and environment protection - using the triple bottom line approach: people, planet and profit. The session attempts to give clarity on the activities credit unions can implement to fulfill its social responsibility – approaches, objectives, activities and budget.	The session provides new avenue to improve credit union ethical standards by establishing an ethics management program. Ethics programs convey corporate values, often using codes and policies to guide decisions and behavior, and can include extensive training and evaluating, depending on the organization. The session will share more practical tools and information to understand credit union values, how to manage them and how to put them into practice – creating the credit union differentiation.

15:30 - 16:00 Afternoon Break

16:00 - 17:00 **Plenary 4: Credit Union Outlook: What Future Lies Ahead of the Korean Credit Union Movement**

Speaker: Mr. Tae-Jong Zhang, Chairman & President, National Credit Union Federation of Korea
 Moderator: Mr. Andrew So, Secretary General, Association of International Business Ethics

NACUFOK is running the training and supervision works to ensure that all primary credit unions contribute to members' economic and social status and local economic development. It will continue to make the utmost effort to provide sound support for members' financial dream towards the brighter future as well as healthy development and growth of the credit union through management of superb integrity and effectiveness. The session will provide highlights of the Korean credit union movement vision.

17:00 - 17:30 **Plenary 5: Forum Recommendations and Closing**

Speakers: Breakout Sessions Coordinators: Ms. Daisy Belle M. Cabal, Ms. Caroline Mol, Ms. Tutuk Ekawati
 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 PERFORMANCE AWARD 2010

Credit Union Microfinance Innovation

Bindhavasini Savings Co-operative Society, Ltd. - Nepal
Paglaum Multi-Purpose Cooperative - Philippines



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 awards are presented to **Paglaum Multi-Purpose Cooperative** in the Philippines and **Bindhavasini Savings Co-operative Society, Ltd.** in Nepal 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 Paglaum MPC and Bindhavasini SACCOS for reaching out to 30,000 and 5,000 'have less' people who are given a glimpse of hope and better lives through cooperative means. The awards are bestowed to these cooperatives on 9th day of September 2010 at the Asian Credit Union Forum, Seoul, Korea.

SPEAKERS



Anan Chatrupracheewin is the General Manager of the Federation of Savings and Credit Cooperatives of Thailand, Ltd. (FSCT), a position he takes up since 1994. Anan has diverse knowledge and skills such as finance, investments, customer service and governance, which he applied in managing the federation's more than US\$ 1.3 billion-assets. In 2008, he was recognized by the Cooperative League of Thailand as the Best Cooperative Manager in Thailand.

For 14 years (1979 – 1993), Anan served as the Chairperson of the Savings and Credit Cooperative's Managers Union in Thailand. He also served as Executive Committee of the Asian Women in Development Cooperative Forum (AWCF) and Board Member of the Urban Poor Development Office of the Housing Authority of Thailand. Anan was the Executive Board of the NET Fund Village Foundation, a Central Fund for Village Bank Committee of the Catholic Relief Services, NGOs Coordination Committee in Thailand. Prior to his post in FSCT, Anan was the General Manager of the Credit Union League of Thailand (CULT). Anan completed a cooperative course at SEARSOLIN, Xavier University in the Philippines and earned his Master's Degree in Business Administration at Kasetsart University in Thailand.



Sung-won Chung is the Regional Manager of the Incheon – Kyung-gi Provincial Branch of the National Credit Union Federation of Korea (NACUFOK). Chung served in various key positions in NACUFOK.

Chung has two years of international exposure in the field of credit union organizing, training, project evaluation and institutional assessment when he worked as staff secondment to ACCU in 1993 to 1994. His short stint in ACCU made him more appreciative of the important role of credit unions in improving the lives of Asian people. Chung has at least 26 years of credit union experience.

Chung has completed his degree in Law at Hanyong University and Masters on City Development Administration at Yeonsen University.



Ratan F. Costa is the General Manager of the Cooperative Credit Union League of Bangladesh, Ltd. (CCULB). Ratan began his credit union involvement in 1980 at the age of 18, as member of the local credit union – Tumilia Christian Credit Union. He was elected as Secretary of the Supervisory Committee the following year and consequently elected to the Board in 1983.

He joined CCULB in 1989. Ratan served in senior positions in CCULB such as Field Organizer, Accounts Officer, Insurance Coordinator, and Deputy General Manager prior to his promotion as General Manager in 2002. Ratan is an active member of ACCU's Asian Leaders/Managers Institute (ALMI).

He had conducted volunteer assignments as moderator of the Asian Credit Union Forum and facilitated trainings in Nepal and Pakistan. Ratan earned his Development Educator title from

Australia in 1998.



Dr. Joon-Kyung Kim is currently a professor at the School of Public Policy and Management at the Korea Development Institute. He earned his Bachelor's degree from the Seoul National University and Master's degree in Economics at the University of California in 1988. He had a teaching career at Virginia Tech from 1988 to 1990, visiting professor at the University of Columbia in 1996 and in Hawaii University in 2002 to 2004. In 1998 – 2000, Dr. Kim was a member of the Presidential Commission on Policy Planning. Dr. Kim was Director of the Korean Money and Finance Association and Korean Economic Association from 2004 to 2008. In 2008, Dr. Kim served as Financial Secretary in the office of the President. He was also a member of the Financial Committee in the Ministry of Strategy and Finance in 2004 – 2010 and member of the Advisory Committee of the Financial Supervisory Service. He served as Director of NACUFOK in 2009 to 2010. Dr. Kim published and presented more than twenty two research papers in Korea and abroad on topics related to trade and investments, economic crisis, financial regulations, governance and others.



Dr. Ian MacPherson, M.A., Ph.D., the founder and Co-Director, Social Economy Hub was born in Toronto in 1939, grew up in an Ontario farm and earned his B.A. degree at the University of Windsor in 1960. After teaching high school near Toronto for four years, Ian earned his M.A. and Ph.D. degrees in History from the University of Western Ontario. Ian founded the B.C. Institute for Co-operative Studies (BCICS) at the University of Victoria. The Institute began official operations in January 2000; Ian is the Director of the BCICS.

His research has been largely on the history of the co-operative movement, particularly in Canada. With various colleagues, Ian MacPherson has co-edited volumes in rural and urban history. In addition he has published over forty academic and fifty non-academic papers, mostly on co-operative topics. Currently Ian is preparing separate volumes on co-operatives among the Inuit people, the Canadian credit union movement, and the British Columbia co-operative movement. With other research groups he is engaged in long-term research projects on Prairie rural history and the history of the Canadian family.

He has presented papers, participated in panels, given speeches and facilitated workshops in over 140 academic and non-academic conferences and meetings in more than sixty countries around the world. Ian MacPherson's participation in co-operatives has been long and involved. He has served on boards of co-operatives for twenty-five years including consumer co-operatives in Winnipeg and Victoria; a health co-operative in Winnipeg; a child care co-operative in Victoria; and several credit unions (including Pacific Coast Savings) in Victoria.

Ian MacPherson served on the Board of BC Central Credit union from 1983 to 1992 during which time he was President from 1987 to 1989. Nationally, he has served on the boards of the Canadian Co-operative Credit Society, the Co-operative College of Canada, the Co-operative Union of Canada, and the Canadian Co-operative Association. He has served on the board of the International Co-operative Alliance and he chaired the process and wrote the documents whereby the international rules of co-operative organizations (often called the Rochdale Rules) were revised at the 1995 ICA Manchester Congress. Among his awards are the Uvic Community Leadership Award, 2007, Canadian Association for Studies in Co-operation (CASC) – CASC Merit Award 2002, BC Credit Unions – Distinguished Service Award (twice), Canadian Co-operative Association – BC Region – Distinguished Co-operator Award in 2000, WOCCU 2000 Credit Union Ambassador Award – for Hands Around the Globe (documenting the history of the international credit union movement) and the Canadian Credit Union Hall of Fame Member – awarded in 2000.

SPEAKERS



Peter Mason is the Executive Director of the Credit Union Foundation Australia. He assumed this position since 2005. Credit Union Foundation Australia (CUFA) is the development agency for the Australian Credit Union Movement. CUFA has both domestic and international development focus in its activities. CUFA supports Australian credit unions to achieve and promote sustainable corporate, economic, social and environmental practice, and to promote financial and social well-being in communities. CUFA develops community access to affordable financial services in the Asia Pacific region, working cooperatively at grass-roots through to government levels, building capacity in emerging credit union movements to create sustainability, improve lives and relieve poverty. In Asia, CUFA has development initiatives in Cambodia, Timor Leste, Sri Lanka and Myanmar. The programs are focused on development of access to financial services for disadvantaged communities.



David J. Pajaron, Jr. (Dave) is the General Manager of the Philippine Federation of Credit Cooperatives (PFCCO) and its Mindanao League. He joined PFCCO as a trainee in 1992 where he started to develop his passion on credit unions. As member of ACCU ALMI – Asian Leaders and Managers Institute, Dave took up a technical mission to Vietnam where he facilitated workshops on Credit Union Microfinance Innovations (CUMI) for the leaders of People's Credit Fund. He was also assigned as resource person for ACCU Microfinance professional training in 2000. Dave is leading his team in Mindanao (south of Philippines) to support credit unions in embracing CUMI. Dave believes that credit unions can play a big role in building better future for the people in Mindanao particularly in areas affected by conflicts. Dave graduated from the Asian Development Education workshop in 2001 and in 2003 was a mentor to the 25th Australian Development Education Workshop.



Patrice Pratt is a life-long community advocate and labour relations leader, Patrice Pratt was first elected to the Vancity board of directors in 2005. Patrice is currently serving her fourth consecutive term as chair; in addition, she chairs the Human Resources Policy Committee and serves on the Financial Policy Committee, the Governance and Conduct Review Committee and the Member Services ad hoc Committee.

Patrice's professional career included 27 years with the BC Government and Service Employees' Union (BCGEU)—20 years as director of the 60,000-member organization. Since retiring from the executive of the BCGEU in 2003, Patrice has worked as a strategic planning consultant. Her client list includes the City of Vancouver, 2010 LegaciesNow, Translink, BC Hydro, the BC Paraplegic Association, the Health Sciences Association of BC and SFU Student Society.

Patrice has held numerous directorships over the years, and currently serves on the advisory board of the Columbia Institute Centre for Civic Governance; is a member of the Disability Advisory Committee for the 2010 Winter Games, and chairs the board of the Burnaby-based Sharing Our Futures Foundation. A past chair of the United Way of the Lower Mainland and its Success by 6 initiative, Patrice was also a director of the Vancouver Foundation, chaired its Four Pillars Advisory Committee and continues to serve the Foundation as a member of its Honourary Governors' Council. Patrice has served on the National Executive Committee for the Governor General's Canadian Leadership Conference, as well as the Canadian Cooperative Association's International Program Committee.

Described as a “straight-shooter” who can facilitate resolutions in even the most polarized settings, Patrice is frequently called upon to speak at seminars and workshops for labour organizations, the private sector and post-secondary institutions. When her only daughter was diagnosed with a developmental disorder at the age of four, Patrice added advocacy for the disabled to her long list of social involvement and is a member of the Vancouver Foundation’s Disability Supports for Employment Fund Advisory Committee.

Patrice majored in sociology at the University of San Francisco, studied psychology and education at the University of Manitoba, and continues her professional development through the University of British Columbia and Simon Fraser University. She is a recipient of the Joe Morris Labour Community Service Award and the President’s Award of Distinction from the United Way and was named to the City of Burnaby’s Local Heroes list in 2007. Patrice’s achievements and business leadership were recognized with a Business in Vancouver ‘Influential Women in Business’ Award in 2008; that same year, she was a YWCA “Women of Distinction” nominee in the Category of Community Building. Born in Ohio and raised in Arizona, Patrice has lived in Canada since 1969 and became a Canadian citizen in 1974. Today, she makes her home in Burnaby and has been a proud member of the Station Square Community Branch inside Save-on-Foods since 1992.



David Richardson is the Senior Manager, Technical Services for World Council of Credit Unions, Inc. (WOCCU). He provides technical support and oversight to WOCCU’s credit union development programs worldwide. Richardson is responsible for the development and integration of new technical products and services that will improve credit union financial management and supervision. Recognized as WOCCU’s chief spokesman for technical literature, seminars, and marketing focused on credit union development and development finance, Richardson has made numerous presentations to credit union groups, donors and governments on these issues. In addition, he has also written many articles on technical topics related to credit union operation, prudential standards, and financial management for distribution to a wide audience.

Responsible for providing technical assistance to all of WOCCU’s development projects worldwide, Richardson’s activities have included technical troubleshooting, project evaluations and strategic project implementation activities. As the principal architect of the PEARLS performance monitoring system and a number of Model Credit Union Building tools, including the business planning tool and credit union risk analysis methodology, Richardson has developed and tested those tools in Guatemala, Costa Rica, El Salvador, Poland, Romania and the Philippines. Richardson holds an MBA in Agri-Banking/Business Management from Texas A&M University, and a B.A., Economics/Latin American Studies from Brigham Young University. He is fluent in English and Spanish.



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.

SPEAKERS



Erni, full name **Levi Andreas van Wingerden**, has worked with cooperatives for the last 10 years. After starting his job career at a local Rabobank in the Netherlands, he worked in Mutual Insurance and in 2002, Erni started working at Agriterra the Netherlands, a development organization that supports farmer's organizations and cooperatives worldwide. In Agriterra, he worked initially with farmers organizations and cooperatives in South America, gradually he became more involved in South East Asia working with ACCU and some of its members. Since the end of 2007, Erni and his family with 2 young children are living and working in Nepal. Erni is Technical Adviser for the Nepal Federation of Savings and Credit Cooperative Unions (NEFSCUN). From 2007 to 2009 he worked mainly on setting up the Mutual Aid Services which is providing micro insurance through the Savings and Credit Cooperative Societies' (SACCOS) members of NEFSCUN. Apart from that, he supports NEFSCUN's operational management and assists NEFSCUN with its strategic and operational planning and execution.

Erni graduated as Agricultural Engineer at Larenstein University of Applied Sciences (part of Wageningen University, the Netherlands) in 2000. He completed the post graduate course Agribusiness Development and Supply Chain Management from IAC Wageningen University in 2005. Currently, he is studying at Deakin University (Australia) taking up Master of International and Community Development. Among many other courses, Erni followed ACCU's Credit Union Directors Competence Course and completed MANGO's Training for Trainers course on Financial Management (Cambridge, UK).



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 23 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 ground breaking 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.



Dong-og Yang is the Chairman of Mil-al Credit Union. His credit union experience spans to more than 20 years. He worked with the National Credit Union Federation of Korea as officer of the International relations Department and the Regulatory Service for primary credit unions. His experience in the international department has sharpened his appreciation of the important role of credit unions in helping people improve lives.

Moreover, as part of the supervisory team of NACUFOK, Yang also considers that a prudently managed credit union is capable of fulfilling its mission. Yang has vast experience and skills to contribute to Mil-al Credit Union given his knowledge of international credit union development as well as his competence in credit union prudential standards and governance systems.



Tae-Jong Zhang is the Chairman and President of the National Credit Union Federation of Korea (NACUFOK).

Zhang was a director of the Supervisory Department of NACUFOK in 2004 to 2008. He worked in the Financial Supervisory Services of the Bank of Korea (central bank). Apart from Zhang's professional experience in the financial industry, Zhang also brought with him a solid educational background as Chairman and President of NACUFOK.

He holds a Master's degree from the faculty of Management and Information of the Korean University. Zhang was elected in March 2010 to lead the 3rd largest credit union movement in the world.

NACUFOK CAN USE THIS SPACE

SESSION'S MODERATOR



Fr. Mar D.J. Arenas is the Founding Chairman of one of the successful cooperatives in the Philippines – Holy Cross Savings and Credit Cooperatives. He also founded and Chair the Divine Mercy Shrine Multi-Purpose Cooperative operating within his current parish assignment. Fr. Mar as a priest sees the cooperative role in bringing economic development of people. His involvement in his credit union took him to a bigger role in the cooperative movement. He was a three term Chairman of the Philippine Federation of Credit Cooperatives (2004-2006), former Chairman of the Philippine Resort and Education Service Cooperative (2006-2007) and former Vice-Chairman and Chairman of Metro South Cooperative Bank (2004-2007).

Fr. Mar is currently the Chairman of the Cooperative Deposit Insurance System, Ating-Koop Partylist and Director of the Philippine Cooperative Center. Fr. Mar completed certificate courses on organizational development, good governance and risk management, and civil and



Rishi Raj Ghimire is the Vice Chairman of Nepal Federation of Savings & Credit Cooperative Unions Ltd (NEFSCUN), the national apex body for savings and credit cooperatives and their District Unions. NEFSCUN is committed for the development, promotion & strengthening of member organizations by providing technical and institutional support in achieving the goal of poverty reduction in Nepal. Rishi has been actively involved with NEFSCUN for the last 20 years. He was elected as the member of Supervisory Committee in 1990, Board member for the period of 1992 to 1995, and General Secretary for the period 1995 to 1998. His contribution is highly appreciated in the credit union movement in Nepal. Rish was also involved with Sajha Swasthya Sewa (Health cooperative organization) in Nepal since 2000 to 2005 as its General Manager. Apart from this, he has been providing voluntary service to establish and promote numbers of credit unions in Nepal. His contribution in promoting the credit union movement is highly appreciated by leaders and members. Rishi participated in a senior level manager training course on Strengthening the Management of Cooperatives in Asia

for four months organized by ICA in Japan, India, and Vietnam in 2003/2004. Rishi presented a paper on Impact Assessment of Credit Unions in Nepal in a seminar organized by ACCU in Sri Lanka in 1995.



Shoba Gunasekaran is the General Manager of Telecoms Credit Co-operative Limited (TCC Ltd). It is the second largest Credit Co-operative in Singapore with 40,000 members. A dedicated volunteer, Shoba holds key positions in the Co-operative such as the Board Secretary of TCC Ltd, a Director / Board Secretary with Secureguard Security Services Co-operative Ltd and Board of Director / Treasurer for Singapore Amalgamated Services Co-operative Organisation. Shoba, a graduate of the Australian Development Education program in 1998, also holds the title of Asian Development Educator. She had demonstrated her presentation skills as a resource person for the Asian Credit Union Forum in 2003, 2005, 2006 and 2007. In 2005 Asian Credit Union Forum, Shoba made an impressive presentation on Employee Satisfaction: Career Path Solutions. Shoba was one of the resource persons at ACCU's Women and Youth Workshop and Moderator at the Asian Credit Union Forum of 2006 in Sri Lanka and 2007 in Indonesia. Shoba also served as Moderator at the World Credit Union Conference in

Dublin, Ireland in 2006 and in Calgary, Canada in 2007. Shoba is one of the recipients of the 2006 World Council's WYCUP scholarship awarded annually to five outstanding nominees whose skills and accomplishments have already made a significant impact within their own credit union system - locally, regionally, or nationally. She holds a Bachelor of Arts and Master of Arts in Mass Communication with the Oklahoma City University, USA and is currently pursuing her Doctor of Business Administration with the Southern Cross University, Australia. **She also dedicates her time in various community organizations as a volunteer**



Dr. 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.



Charles Inapi is the Chief Executive Officer of the Police and State Services Savings and Loan Society in Papua New Guinea. Charles previously worked with the Central Bank of Papua New Guinea, the regulatory agency that registers, supervises and monitors savings and loans societies.

The Police and State Savings and Loan Society is one of the twenty-one societies licensed or authorized by PNG Central Bank to accept or collect deposits from the public according to the Savings and Loan Societies Act in 1995.

Charles society is the first supporter member of ACCU in Papua New Guinea. Charles involvement in credit union spans to more than 15 years.



Ma. Cristina B. Naigan is the General Manager of St. Martin of Tours Credit and Development Cooperative, one of the biggest and strongest savings and credit cooperatives in the Philippines that offer multi-faceted financial products and social services.

Cristy is the ninth employee of St. Martin, joining the Cooperative in 1982 as its first Counter Teller. She progressed through different job levels, going on to head the cashiering, collection, and branch operation departments. In 2000, Cristy became St. Martin's fourth general manager. As GM, she is responsible for the strategic leadership of the Cooperative to ensure that it remains a financially strong and socially responsible organization. Since her appointment as GM, Cristy has been introducing innovations to improve the Cooperative's branching operations, and billing and fund management systems. She also initiated the interconnectivity of St. Martin's branches through wide area network.

Cristy is a certified ACCU Development Educator and an accredited trainer of Credit Union CEO Competency Course (CUCCC). She constantly attends management and leadership training seminars and courses both in the Philippines and abroad. Cristy earned a BSC degree in Economics from the University of Sto. Tomas, and is currently completing the requirements for a Master's Degree in Business Administration.

SESSION'S MODERATOR



Sylvia Okinlay-Paraguay is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO), Philippines since August of 2009. NATCCO is a federation composed of 393 cooperatives, where 77% of its members are engaged in savings and credit.

Her 22 years of professional work included three (3) years as a chemical engineer in the biggest steel plant in the Philippines and 18 years with the cooperative movement. Prior to NATCCO, she was the Chief Executive Officer of MASS-SPECC Cooperative Development Center, the biggest regional federation in the Philippines; MASS-SPECC is also a member of NATCCO. On top of being a cooperator, she is active with non-government organizations. She served as the Chairperson of the Mindanao Coalition of Development NGO Networks, the biggest network of non-government organizations and people's organizations in Mindanao, Philippines; and also of Balay Mindanaw Foundation, an NGO which aims to help build empowered sustainable communities, and helps build peace. Her active participation in the

civil society and her being a member of the indigenous peoples led to her appointment as a member of the government panel negotiating with the Moro Islamic Liberation Front during the period 2004-2008. A Chemical Engineer, she is also a graduate of the Master of Business Management at the Asian Institute of Management, Makati City, Philippines.



Kamla Gunness-Purmessur is the General Manager of the Vacoas Popular Multi Purpose Co-operative Society Ltd in Mauritius. Kamla is a founder member of the VPMPCS and its core business is savings and credit. The VPMPCS was launched in 1976 when Socio-economic conditions in Mauritius were bleak. VPMPCS has been a crusader against loan sharks and has helped to develop the thrift and savings habit in its members. Today, VPMPCS has a turnover of about US\$30 million whereas at its inception it was only US\$1000. VPMPCS provides a range of service to its members such as education, housing, birth, wedding, death etc. including advocacy and representation to Government and regulators. The wide choice of products offered by VPMPCS has helped a lot in maintaining a sound health of the economic environment of Mauritius. Kamla has been a Board Member of the Mauritius Co-operative Union Ltd (Apex Organization) as well as the Mauritius Co-operative Central Bank Ltd. Kamla is actually a Board Member of the "Co-operative Development Fund" under the aegis of the Ministry of Co-operatives & Co-operative Development. With the vision and initiative of Kamla,

VPMPCS has joined ACCU as affiliate member which has helped different Asian Countries to know that the small island of Mauritius is operating Credit Unions just as any other countries in the World.



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 351 leaders and professionals who graduated from the 12 batches. Leni is the DE Administrator for Asia. Leni is a Certified Public Accountant by profession.



Bhakhter Solomon is the Chief Executive Officer of Development Promotion Group. DPG was established in 1986 as a registered non-Governmental Organisation (NGO) and from thereon became fully involved in Development Initiatives. DPG assists Community-based Organisations (CBOs) and NGOs in generating awareness of the causes of local problems, creating conditions for their resolutions, and thereby facilitating a general improvement in the quality of life. Solomon is heading the massive relief and rehabilitation program for Tsunami victims in nine villages. With donor support, DPG has rehabilitated the livelihood of 2,000 families and provided permanent shelters to 822 families. Before joining DPG, Solomon was a Program Director of ActionAid Chennai Regional Office for four years 1996 – 2000. Since 1972, Solomon's work experiences involved community organizing and development. Solomon graduated from the Australian Development Education program in 2004.



Iris van der Velden is the Asia Programme Manager of Rabobank Foundation in the Netherlands. Iris has a master's degree on International Economics at the University of Utrecht, the Netherlands. For her final thesis, she spends six months in Thailand investigating mechanisms for a developing country to upgrade its local economy. This working experience has inspired her to start her career in the development sector. After working for one year for Cordaid, she started as Junior Programme Manager for Rabobank Foundation, gaining experience in Latin America and Asia.

She is responsible for the Asia portfolio of Rabobank Foundation. Rabobank Foundation is active in India, Indonesia, Sri Lanka, Philippines, Vietnam, Cambodia and Lao.



Romanus Woga is the new Chairman of the Credit Union Central of Indonesia (CUCO - Inkopdit). Representing Maumere Chapter in Flores Island, Romy was elected at CUCO General Meeting on May 15, 2010. He is called 'master' Development Educator for having completed two DE workshops in 2000 and 2007. Romy was a parliament member in Indonesia. He is a graduate of the Southeast Asian Rural & Leadership Institute (SEARSOLIN) in the Philippines. His credit union experience spans to about more than 20 years both as professional and volunteer leader. In Maumere Chapter, Romy introduced the Credit Union Microfinance Innovation (CUMI) program with a special focus on women. The Swadaya Central Credit Union in which he is the Chairman has an outreach of 45,000 'have less' women.



Mr. Charles Yip is the Chairman of the Business Development Committee of the Credit Union League of Hong Kong (CULHK). He was the past President of CULHK and ACCU 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. Charles is responsible for the regional business development and overall strategy formulation of HGC's corporate business. In addition, Charles 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.

BREAKOUT SESSION COORDINATOR



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 (CUECC) 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.



Tutuk Ekawati is the Deputy Team Leader Field Team Consultant of PT. NEXUS - Jakarta Consulting Services for Sustainable Capacity Building for Decentralization (SCBD) project (Ministry of Home Affairs and Regional Autonomy- supported by ADB).

She worked as Development Advisor in ACCU from 1995 to 1998. From 1999 onwards, Tutuk is still involved in ACCU as member of the Asian Leaders and Managers Institute (ALMI) where she is taking up assignments on areas of credit union promotion, project assessments and training. Developing training curriculum human resource, marketing credit union to women and youth, and promotion of credit unions were among the tasks handled by Tutuk in ACCU. A Development Educator, graduated from the Australian DE workshop in 1995, Tutuk still promote the role of credit union in her present job.

She has promoted the credit union concept in the ADB assisted project for the Ministry of Home Affairs and Regional Autonomy in Indonesia. Born in Malang, Indonesia, Tutuk was first involved as a Director of her community credit union and Malang Provincial Chapter. Tutuk has a degree in English Literature and Public Administration.



Caroline Mol made her introduction into the development sector during an exchange program in 2005. She was touched by a lecture and study of Muhammad Yunus, the founder of Bangladesh's Grameen Bank. Banking for the Poor. She decided to make it the thematic focus of her graduate thesis. She concluded her research in Bolivia at FINRURAL: Association of Financial Institutions for Rural Development.

After having finished a Master in Business Administration, Caroline continued to do a Master in Advanced Development Studies combined with a position as program officer for the Dutch development organization Hivos. In this position, she took responsibility to develop the portfolio for financial services and business development in Central Asia as well as activities in the area of Social Performance Management.

In August 2009, Caroline's enthusiasm and interest to help underprivileged people to access opportunities got a new tail when she was accepted as advisor for organizational strengthening in an ACCU project in Laos. With a complete project team of 4 staff and 1 project manager they pave the way to a sustainable future of savings and credit unions in Laos. Caroline will be a facilitator in the 12th Asian Credit Union Development Education Workshop.

As we enter in the 5th decade of our existence,
we continue to bring fresh approach to all aspects of our services.



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 2009, ACCU has 14 regular members, 1 associate member, 15 Affiliate members and 35 supporter members from 18 countries. However, ACCU works in 25 countries in Asia, including countries in transition like Lao PDR, Mongolia and Cambodia.

ACCU is very proud to represent 37.5 million individual members from 21,778 credit unions in 18 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.

National Credit Union Federation of Korea



The National Credit Union Federation of Korea (NACUFOK) is the apex trade association, financial intermediary, and business organization for credit unions in Korea. Established in 1964, NACUFOK represents 5.2 million individual members from 982 credit unions with assets of 34 billion US dollars. NACUFOK plays an important role in the development of credit unions in Korea as confirmed in its number one ranking in Asia and third in the world.

As a trade association, NACUFOK represents member credit unions to the government, the regulator, and the international credit union society. It conducts publicity, supervision, management consulting and education.

As a financial intermediary, NACUFOK manages an interlending service as a central finance facility, and it invests the surplus funds in high grade mutual funds, government and corporate bonds, and other securities.

NACUFOK offers a variety of mutual insurance services to members with 22 products and more than 860,000 contracts via credit unions. NACUFOK's solvency margin ratio, adapted to the EU based solvency margin method is 355.00% as of December 31, 2008.

In fulfillment of the principle of 'cooperation among cooperatives,' NACUFOK provides opportunity for other Asian credit union movements to learn from their experience. In the last 24 years, NACUFOK organized an Exposure Program to study the Korean credit union system. Approximately 240 credit union leaders and professionals took advantage of the program and had as well implemented the learning to their respective credit unions.

WELCOMING IN KOREA

In Korea, one welcomes other people with a bow. Today, many Koreans do prefer a handshake, at least at the first meeting, be it with Koreans or foreigners. Others will first bow and then shake hands.

BEHAVIOR

In Korea, more so than in other Asian countries, it is important to pay attention to many small details when communicating to other people. Heavily influenced by Confucian ethics, the Koreans place great emphasis on respect for one's elders. Greetings, and saying thank you, are considered important. Direct physical contact, unless between close friends, is limited to a courteous handshake.

Remember always to remove your shoes before entering a Korean home, although bare feet are considered insulting.

When out for a drink or a meal with a group, be prepared to take on the role of guest, or host: Koreans will seldom pay separately. Talking a lot during a meal is impolite, as is blowing your nose at table and resting your chopsticks in the rice. Oddly enough, public drunkenness is perfectly OK, as long as the inebriated individual is not being aggressive or offensive.

TIPPING

Tipping is not the norm in Korea, and is expected only in businesses that cater primarily to Westerners. A 10–15 percent service charge is automatically added to major hotel room and restaurant bills (read the bill to make sure before tipping). Airport baggage porters are tipped at

the exit door according to a set standard. Taxi drivers do not expect a tip unless they perform extra service, although they may not return your change if it is only a small amount. Bellhops usually receive around ₩1000 tip per bag. Business travelers should beware of some pitfalls of getting around Seoul, where most major companies are located. Rush-hour traffic jams can throw well-laid schedules awry, and occasional lack of clear addresses can make finding office buildings tricky. And few taxi drivers speak anything apart from Hangeul. A well-briefed chauffeur, hired from your hotel, can save a lot of time.

WHEN EATING

For eating meals in Korea one uses chopsticks. The chopsticks should be placed onto the rice bowl or, if they are no longer in need, beside oneself on the table. The chopsticks should in no circumstances be stuck into the rice, because this would resemble procedures at sacrificial ceremonies for the deceased.

It is a common rule in Korea never to pour beverages into one's own glass. If the glass is empty, then your neighbor or the host will top you up, in order to show that he or she is paying attention to you. One should do the same also with others. If the glass of another table neighbor should be empty, then one should offer to fill it. While doing so, it is a rule of politeness to use both hands. When drinking, Koreans clink glasses with each other, though when drinking to persons of a higher social rank (older people), one should pay attention that one is holding one's glass in a somewhat lower position than the other does.

EATING CUSTOMS

Many Koreans today continue to eat Korean food in the traditional way, sitting cross-legged at a low table. While chopsticks are the primary eating utensils, spoons are used to eat their soups and steamed rice, and these dishes usually remain on the table. Many families will not drink during their meal, similar to other Asian countries, but restaurants commonly serve water or tea. Side dishes are almost always shared, and it is considered impolite to begin eating before your elders at the table. In formal settings and at home, these rules are often strictly enforced, though in casual settings many Koreans ignore such traditions.

KOREAN FOOD

The Korean kitchen is diversified and unique, with a wide range of ingredients, flavors and styles. Their ingredients come from the mountains to the fields to the seas, all in close quarters on the Korean peninsula. Nevertheless, despite the wide assortment of dishes and tastes that Korean food offers, it would not be wrong for one to think "kimchi," or "spices," when the topic of Korean cuisine arises.





NACUFOK CAN USE THIS SPACE

NACUFOK CAN USE THIS SPACE

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 reachable
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
Nations 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)



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