



# **HRD Advisory Committee Workshop Trainers Training on Credit Union Loan Officers' Competency Course**

**September 16- 18, 2011  
Malaysia**



**ASSOCIATION OF  
ASIAN CONFEDERATION OF CREDIT UNIONS**

## **INTRODUCTION:**

Lending is the bread and butter of the credit union's business. It is a delicate area – subject to losses due to economic downturns, portfolio mismanagement, loan officer judgment errors and deficient lending policy.

And, with different people managing different areas in different ways, oversight becomes a real problem. It is easy to lose control and end up with problems where there should not be any. Problem loans absolutely must be managed effectively and efficiently while minimizing charge-offs.

ACCU recognizes that Loan Officers play vital role in ensuring that loans are properly written and managed; not only to guarantee collection, most importantly its purpose - creating wealth to members rather than creating additional financial burden. Members receiving loans on the basis of share leveraging instead of capacity based lending is a common issue in many credit unions. Due to this practice, credit unions are dealing with high delinquency affecting its long-term sustainability.

ACCU developed the Credit Union Business Solution No. 18 – Credit Union Loan Officers' Competency Course attempting to cover the A to Z of lending. The Solution provides practical tool for loan officers to perform their duties and responsibilities without losing grip to the original objective of credit union lending.

It is anticipated that the HRD Workshop will provide constructive feedback enabling ensure that the Solution serve as response to the loan management issues faced by credit unions in Asia.

## **OBJECTIVES:**

The workshop is to build the capacity of the Trainers of ACCU member organization on management of the loan portfolio.

After the workshop, the participants will be able to:

- Adopt comprehensive policies on Credit Management
- Provide feedback on the Competency Course for Loan Officers
- Develop skills in training Loan Officers in-country
- Identify areas in the module that will be contextualized for their respective country
- Prepare an action plan to conduct regular training for Loan Officers

## **WORKSHOP TOPICS**

1. Roles and Responsibilities of the Loan Officer
2. Credit Union Responsible Lending Objectives
3. Well Written Loans Policy
4. Loan Characteristics
5. Loan Process and Documentation
6. Credit Investigation
7. Collection and Delinquency Policy
8. Charge-Off Policy
9. Foreclosure Policy

## **PARTICIPANTS:**

The workshop will be attended by Officer/s in-charge of HRD/Training of ACCU member organizations, who automatically forms part of ACCU Human Resource Development Committee. The committee provides input to ACCU on issues and strategies required to develop the human resource of credit unions.

## **METHODOLOGY:**

The workshop shares and exchanges ideas and experiences on training and human resources development. Thus, a highly interactive participatory approach will be adopted. An experienced resource person will facilitate the workshop.

## **DATE AND VENUE:**

The workshop will be organized on September 16-18, 2011 in Malaysia.

# Tentative Daily Schedule

*Resource Person:* Ms. Daisybelle M. Cabal – Head, Training and Consulting Group,  
National Confederation of Cooperatives (NATCCO-Philippines)

<b>Thursday September 15, 2011</b>	
15:00 – 17:00 hrs.	Arrival and Registration
<b>Friday , September 16, 2011</b>	
08:30 – 10:00	Joint Opening Session (with other workshop groups – Youth, Women and CEOs)
10:00 – 10:30	AM Break
10:30 – 11:00	Introductions and Orientation
11:00 - 12:00	Roles and Responsibilities of the Loan Officer
12:00 - 13:00	Lunch
13:00 - 14:00	Credit Union Responsible Lending Objectives
14:00 – 15:00	Well Written Loans Policy
15:00 – 15:30	PM Break
15:30 – 17:00	Loan Characteristics
<b>Saturday September 17, 2011</b>	
8:30 – 9:00	Management Report
9:00 – 10:00	Loan Process and Documentation
10:00 – 10:30	AM Break
10:30 – 12:00	Credit Investigation
12:00- 13:30	Lunch
13:30 - 15.30	Collection and Delinquency Policy
15:00 – 15:00	PM Break
15:30 – 17:00	Charge-Off Policy
<b>Sunday , September 18, 2011</b>	
8:30 – 9:00	Management Report
9:00 – 10:00	Foreclosure Policy
10:00- 10:30	AM Break
10:30 – 12:00	Preparation of Recommendation
12:00 – 13:30	Lunch Break
13:30 – 15:00	Action Plan and Evaluation
15:00 – 15:30	PM Break
15:30 – 17:00	Presentation of Recommendations (Joint – CEOs, Youth, and Women)

