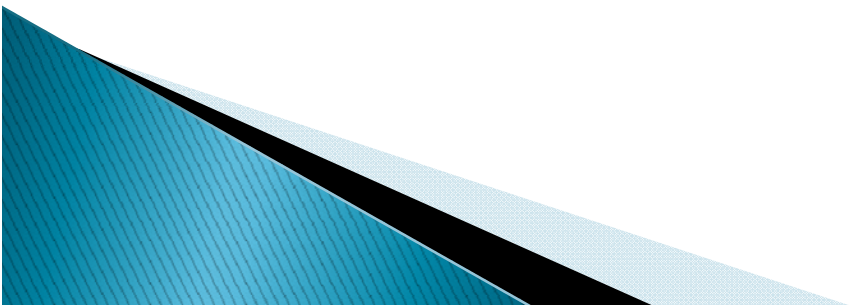


Strategic Plan 2009–2014





**ASSOCIATION OF
ASIAN CONFEDERATION
OF CREDIT UNIONS**
Strategic Plan 2009 to 2014

First Draft as of March 16, 2009



INTRODUCTION

The Board of Directors and management of the Association of Asian Confederation of Credit Unions (ACCUC) developed this Strategic Plan with the inputs from member organizations. The plan provides a five-year roadmap ensuring that ACCUC is constantly creating value to its members. ACCUC will be operated in accordance with this plan. The Board of Directors and staff will review progress quarterly and will review and update the plan annually as needed.

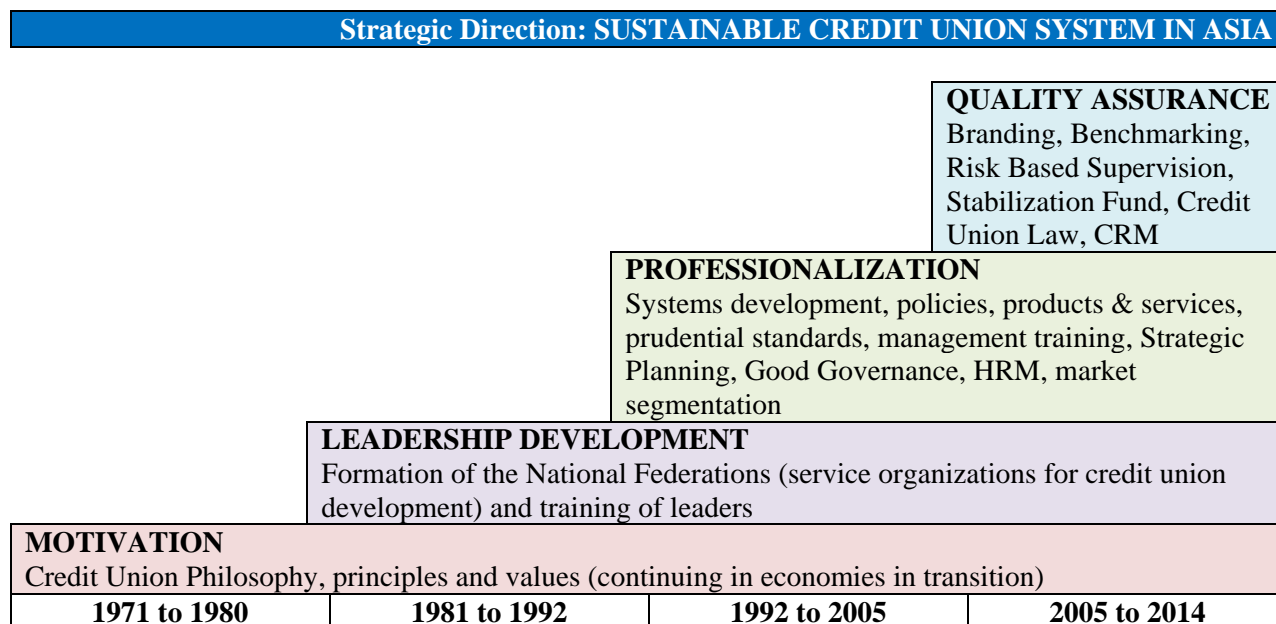
The 2009-2014 plan was developed with the broad involvement and guidance from the Board of Directors. Through a questionnaire sent to member organizations, inputs were gathered on the current challenges posed to credit unions and the credit union movement as a whole.

Since inception in 1971, planning has become an organizational process of thinking about the activities required to create a desired goal on some scale. The following plans were prepared and implemented:

- From 1971 to 1989 – three year plans prepared and implemented
- 1989 – prepared the ACCUC Strategic Plan 2000
- 1991 to 1995 – Strategic Plan
- 1995 to 1998 – Strategic Plan
- 1997 to 2000 – Beyond the Boundaries
- 2000 to 2003 – Strategic Plan
- 2004 to 2009 – ACCUC Road Map theme: Fostering Cooperation and Innovation of Asian Credit Unions for Sustainability and Growth

As illustrated in the Figure 1, ACCUC plans were all focused in filling the ‘opportunity for improvement’ (OFIs) leading to achieving the ultimate goal of sustainable credit union system in Asia.

Figure 1: Asian Credit Union Development Ladder





Mapping the credit union future in Asia is a collaborative approach. ACCU provides a common table for stakeholders to ensure their opinions and suggestions are considered through the CEOs of member organizations and technical persons within Asia.

The CEOs of member organizations, in their meetings on September 2008 and April 2009 provided significant suggestions on the future direction of credit union development in Asia. The recommendations of the Asian Credit Union Forum on September 2008 provided a clear glimpse of what ACCU has to focus in the next five years.

Meanwhile, ACCU management in their semi-annual planning sessions held on October and December 2008 assessed the internal weaknesses and strengths of the organization and take on the inputs from members and leaders to the planning document.



EXECUTIVE SUMMARY

ACCUCU mission is to work in partnership with its members (national federations of credit unions) to promote and strengthen credit unions as effective instruments for socio-economic development of the people.

Organized on April 28, 1971, ACCUCU has 38 years of evolving experience in credit union development, starting from promotion, to developing leadership, to institutional development and professionalization. Today ACCUCU can be considered as a matured organization but maturity does not only reflect on the capacity of the organization to innovate its product and services, but most importantly its capability to maintain an appropriate structure to fulfill its mission effectively.

ACCUCU dedicates its efforts to the achievement of solutions to critical problems confronted by credit unions in Asia. We recognize that someone has to undertake wide-ranging development of tools to address vital problems and to focus on strategic themes, which will guarantee the competitiveness of credit unions in this tough market environment.

Direction and Results

The strategic direction and goals included in this plan are ACCUCU response to its understanding of what members and credit unions require from its regional level organization. The Strategic plan focuses on three major goals which are growth, competitiveness and sustainability. Achievement of the goals contributes to the achievement of the long term vision – Sustainable credit union system in Asia.

With a fresh perspective on its mission, understanding what it does well, and the environment in which it operates, ACCUCU will pursue the following strategic direction:

- Financial Perspective: Build a strong financial base to support the mission and vision
- Members Perspective: Provide the best total credit union solutions to members (national federation) enabling credit unions to be meaningful organizations in helping people reach financial independence
- Internal Business Process Perspective: Developing a business model and execution systems that Work SMART
- Learning and Growth Perspective: Develop and maintain a cadre of competent, trustworthy and committed workforce and leaders and support them with resources and information for effective performance of their jobs.



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

STRATEGIC PLAN
July 2009 to June 2014

FOUNDATION	OBJECTIVES & GOALS			IMPROVEMENT ACTIONS
<p>Our Mission To work in partnership with members to strengthen and promote credit unions as effective instruments for socio-economic development of people in Asia.</p> <p>Our Core Values</p> <ul style="list-style-type: none"> • Dynamism: to effectively strive for credit union impact in the marketplace • Innovation: our services will always be of value to our members that use them to help achieve their own goals. • Learning: to continually pursue knowledge and learn • Quality: to build passion for highest quality service possible characterized by responsiveness, accuracy, integrity and professionalism • Solidarity: our mechanisms, policies and programs at all times harness unity of the Asian CU movement. • persistence: to practice what we teach, inspire credit union leaders & professionals; and assist members regardless of their resources constraints • Celebration: to have enjoyment and fulfillment in our work 	Financial Perspective			<ul style="list-style-type: none"> • Capitalize the Reserve Fund annually by transferring 100% of net profit • Intensify promotion and campaign for supporter membership • Maintain lean and qualified management team & outsource additional expertise if required
	<p>Critical Success Factor:</p> <ul style="list-style-type: none"> • Grow institutional fund • Grow internally mobilized dev't. funds • Decrease external fund 	<p>Strategic Objective:</p> <p>Build strong financial base to support the mission – perpetuation of service to members (both trade & development)</p>	<p>Targets:</p> <ul style="list-style-type: none"> • 3 million US dollars by 2014 • 300 supporter members by 2014 • 100% coverage of core function from internally generated fund • 50% coverage of dev't. function from internally generated fund 	
	Member (Customer) Perspective			<ul style="list-style-type: none"> • Develop model Stabilization Fund and supervision standards • Establish a regular platform for Asian CU regulators – conference • Develop competence of members to implement ACCESS branding • Launch CUMI to reach out to low income poor and Asia level reward system for CUs with significant outreach • Reach out to developing movements – promotion and strengthening • Train trainers on Wealth Creation Advisory Role of CUs • Advocate member service satisfaction survey to members & CUs • Develop models for products and services • Develop continuing professional development modules for CU volunteers and key staff • Provide platforms of learning for volunteers and professional staff of credit unions i.e. Asian CU Forum, Exchange programs, internships, professional trainings and DEP
	<p>Critical Success Factor:</p> <ul style="list-style-type: none"> • Safety and soundness • Operational efficiency • Competitive position • Member satisfaction • Quality products and services • Knowledgeable and involved board of directors • Competent and satisfied staff 	<p>Strategic Objective:</p> <ul style="list-style-type: none"> • Monitoring and Standardization of credit unions • Enabling regulatory environment for credit unions • Branding • Convenience & Connectivity • Market penetration of credit unions (reaching out) • Credit unions repositioned as Trusted Wealth Creation Advisor for members • Satisfaction level of primary credit unions to their federation • Need based and competitively priced products & services 	<p>Targets:</p> <ul style="list-style-type: none"> • At least 4 countries introduced Stabilization Fund & supervision • Prudential standards used • Min. 5 CUs receive ACCESS brand • Min. 8 million poor & disadvantaged are reached by CUs • ACCU members adopt training on Wealth creation for members • Members receive 85% and above rating from members • Min. 50% of CUs in developing countries adopt ranges of wealth building p/s • Competency programs for Directors, committees, CEOs, key management staff offered by members 	

COMPETITIVE ADVANTAGE	Internal Business Process Perspective			
What we will do best?	Critical Success Factor:	Strategic Objective:	Targets:	
<ul style="list-style-type: none"> Created international credibility from the 38 years of operation in Asia region Business network in 23 countries Established proven value to members for credit union management innovations and best practices Members demonstrate confidence 	<ul style="list-style-type: none"> Operational efficiency Excellent membership relations Continuing 	<ul style="list-style-type: none"> Rapid response to member service Satisfaction rating on all services New services offered 	<ul style="list-style-type: none"> Shortened communication responses i.e. e-mails, phones, letters Efficient organization of office environment 85% and above rating received 	<ul style="list-style-type: none"> Execute and maintain CRM process that is producing results Maintain and Audit 5 S Maintain and update library of credit union resources Continue to develop technology innovation: web based information collection, analysis and sharing (statistical data) Execute member satisfaction survey annually Develop staff's competence



VISION

Sustainable Credit Union Movement in Asia

Context:

ACCUCU exist for its members and will only sustain if the members are sustainable. In similar manner, the national federation of credit unions is also sustainable if the credit unions are sustainable.

We believe that ACCUCU's prime purpose is to ensure that credit unions are thriving in our communities and continually providing affordable financial services to their members. We believe that a credit union is born out of human need, grows as it serves people, and endures as long as it is useful and wanted. To us credit unions are institutions through which relations between their members-savers and borrowers are based upon humane basis-service. It is a business with a special purpose, a business with a heart.

The vision of sustainable credit union movement is defined as a credit union with the following distinctiveness:

- Safety and soundness
- Operational efficiency
- Competitive position
- Member satisfaction
- Quality products and services
- Knowledgeable and involved board of directors
- Competent and satisfied staff



OUR MISSION

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

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

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

OUR CORE VALUES

- **Dynamic Regional Organization for Credit Unions.**
We will strive to expand our human resources by mobilizing competent people who can deliver value-added services to our members in a timely manner.
- **Leading Organization for Credit Union Innovation in Asia.**
We believe that innovation is central to helping our members and credit union movements achieve breakthrough and sustainable results. We will fearlessly question the status quo and stretch ourselves and our members outside of our comfort zones to advance new ideas and solutions. We will innovate to advance the strategic goals of our members. We will intentionally network and explore opportunities to learn from different experiences and perspectives in solution development process for credit unions.
- **Learning Organization for Credit Unions in Asia.**
We will be the resource center or facilitator for credit union best practice, management tools, systems, guidelines and technology.
- **Highest Quality Service Possible.**
We will provide highest possible service at all times to our members and stakeholders. These services are characterized by responsiveness, accuracy, reliability and professionalism. We will strive for quality improvement.
- **Focus on Our Members' Success.**
We understand that our members ask us to assist them with some of their most challenging business concerns. We recognize and value the trust they place in us and understand that our success as an organization begins with their success. We will understand their specific and unique business needs and objectives and will tailor culturally appropriate solutions focused on the current challenges of credit unions. We will strive to create uncommon value in the work that we do by leveraging the best that our organization has to offer for every member.



- **Operate with Integrity and Accountability**

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

- **Sustain a Diverse, Inclusive and Rewarding culture.**

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

- **Foster Solidarity and Teamwork**

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

SUMMARY OF E-SCAN

An environmental scan (e-scan) is undertaken in preparing the plan. The scan discovered and documented the facts and trends in the operating environment that are likely to affect ACCU in its future work. E-scan findings are basis on how the mission will be carried out. The e-scan is put into the framework of SWOT.

The following is a brief summary of strengths, weaknesses, opportunities and threats highlighted by the members, staff and Board of ACCU.

S – Strengths

ACCU key strengths include the organization's demonstrated ability to provide high quality, necessary services, which help members build its capacity to offer valuable services that are direct response to credit union challenges. The services it provides to members are all innovative and relevant. It does not duplicate what members have been already providing, but instead adding value. ACCU has the ability to evolve its services in accordance with the needs of the credit unions. When there is a challenge, ACCU meets it through innovation.

ACCU has an excellent reputation and is looked to by its members and parallel organizations as a leader in credit union development in the region for the last 38 years. ACCU has built its credibility as a regional networking body of credit unions in Asia over the 32 years of its existence. The recent collaboration with UN-ESCAP, APDC and APRACA has enhanced the status of ACCU as a regional organization. At present, we are listed among the top 10 networking organizations with an outreach of 2.2 million poor families at the Micro Credit Summit Campaign.

In the advent of the current financial crisis, credit unions can prove its values. As financial institutions, credit unions are not at the mercy of stock markets or external funding in order to operate. It relies instead on members' savings for its value; and is not subject to exploitation and materialism because the local people for local people control it – the members are owners themselves. The value of self-help practiced through savings by credit unions is a significant aspect to help members' particularly ordinary people to improve their lives. Credit unions have important role to play in building communities and helping country's economy.

W – Weaknesses

The significant growth on ACCU membership has led to challenges to human resources. There is a perceived need for improved management practices, use of technology, and increased use of volunteers. Issues with employment program including matching people to jobs, training and finding more capable people with the right commitment to carry out development work in the field is beginning to be felt.

Meanwhile, credit unions have a number of weaknesses too. According to the survey, non- members of credit unions do not know us very well. We are perceived as less sophisticated and a less attractive choice for financial services. We lack connectivity, which disadvantages us in a highly mobile society, which is concentrated on the middle-income level population. However, in the low-income level sector of the population, we are even more inflexible with our financial services. Looking into the membership profile of an individual credit union, members with income below the poverty line is averaging to 2-5% of the total membership and in fact, Asia is the home for more than 800 million poor people.

Other important constraints are solely within the competence of the credit unions. Some examples are:

- **A troublesome age-gap among the membership:** The random survey results indicate the age demographics of membership in credit unions as less than 10% of membership aged 30 years and below. If we are not more successful in attracting and retaining younger members, our current membership base will erode over time and our growth prospects will diminish.
- **A misinterpretation of the practice of “democracy” is hampering the efficient business operations in many credit unions:** A practical example is the Board unknowingly interfering in the role of the General Manager of the credit union. This can be attributed to the absence of policies and guidelines for credit union operation.
- **A delayed and often fragmented decision-making process:** While the decision making process requires independent thinking and consideration of all points of view. The interest of the institution and its members must be the first consideration as opposed to any personal interest, which may arise.
- **A serious lack of information about members/owners:** Although credit unions know their members individually or even by name, they are still lacking detailed knowledge regarding the demographics of their members and consequently the ability to use it to meet emerging needs. This ability is fundamental to effective relations marketing, and the gap between our capacity in this area and that of our competitors is growing.
- **Traditional product offerings:** This could be associated with the lack of market information. Credit unions loan and savings products are very general i.e. regular, special, and emergency loans. Credit unions should have a range of products and services that allow members to choose from according to their financial needs. Serious gaps lie along this line especially with wealth creation, which should be the main factor in cementing the relationship between members and their credit union. As a result, the vast majority of credit union members also have financial relationships with other competitors. A dangerous factor is that members tend to have only a credit relationship with credit unions because our rates are lower and the loan evaluation system is based on the amount of share capital the member holds.
- **Inability to offer inter-credit union connectivity:** This is indeed an urgent need. Technology is just within our reach but it is not working until now because many credit unions are hesitant to cooperate with the credit union next door. A single credit union cannot do this and it should be a collaborative effort of the movement catering for the mobility of our members. Many credit union members definitely have savings with the Banks because the ATM network enables access to savings possible anywhere (even outside the country) at anytime.
- **An equally serious lack of knowledge about sales culture:** Sales culture could turn around the operation of a credit union and while some credit unions have pioneered in this area, sales culture should be incorporated in the whole system not only in part. Branding is a way forward that needs to be explored to upgrade the image of credit unions. Moreover, a sales culture is not only advertising and branding, but it is also about the role of every person in the credit union with their day-to-day dealings with the members.

- **Lack of systems, procedures and policy guidelines for the prudent management of credit unions:** This is the fundamental requirement of any organization. However, credit unions in Asia, except Korea have no such comprehensive system to follow. Thus, the credit union sometime has a dilemma regarding the succession of volunteers. The existence of such a system would put in place guidelines for the organization to follow and enable monitoring of policy implementation. There are many problems arising through this deficiency such as high delinquency ratio because of undisciplined credit management, a credit oriented membership, inefficiency, and many others.

O – Opportunities

The opportunities considered most important are:

- Increasing acceptance of the value of self-help (savings) by microfinance institutions (MFIs). These financial institutions mainly focused on the poor segment of the market provide credit driven services. They have recognized the importance of mobilizing local resources for their stability. These changes make credit union's philosophy more prevalent and may increase demand for credit union services and opportunities. This can also change the outlook of development organizations and governments on credit unions and cooperatives
- Recognizing the need for constant change and development, ACCU has to focus on quality documentation of training manuals, best practices, and management tools. Along with this need is a continuous strengthening of ACCU's human resource capacity. Our human resources should seek personal and professional growth at all times. This would mean ACCU staff should always be in quest of new knowledge and greater challenges, striving to remain on the leading edge of our respective professions
- There are quite a number of opportunities in the Technological side of credit union operation. There are three software solutions initiating collaboration with ACCU. These IT companies want economy of scale in dealing with the credit union market.
- Over the years, ACCU has worked hard to establish relationships with government regulators. It has been successful in establishing linkages with the Cooperative Departments in the Philippines, Bangladesh, Nepal and Sri Lanka. However, this may not have permanence because of the political situation in each country. ACCU has to continually work on this line to advocate a level playing field for credit unions.

T – Threats

- **Phasing out development support:** Among the strengths highlighted is the strong partnership relationship with the donors (CCA, Cordaid, Agriterro, and Irish League of Credit Unions). However, the trend of financial support from the development partners is phasing out and ACCU can no longer rely on financial support to pay for the salaries of technical staff. Activities currently supported by our partners are the direct delivery of development services to member organizations. Further, ACCU has to deal with the credit union challenges across Asia, but development partners have a specific country of focus, with most interest at present focused on countries in transition like Cambodia, Laos, Vietnam and Mongolia.

- **Regulatory back up of MFIs:** The government recognizes microfinance as one of the important tools in the current fight against poverty. The government's microfinance policy is built on the principles of the greater role of private microfinance institutions (MFIs) in the provision of financial services and an enabling policy environment that will facilitate the increased participation of the private sector in microfinance. With the enabling regulatory environment in place for MFIs, credit unions will have stiff competition on ground. It would be more difficult for credit unions to promote its mission of helping members gain financial independence by prudent money management. MFIs have huge financial back for the credit driven financial services which hampers the sustainable development of poor people.
- **Credit union Regulations on Taxation:** government sees the credit union as another kind of business enterprise and thus should be subject to taxation. There is a lack of education for the government on the role of credit unions in serving low-income communities in inner-cities and rural areas. They serve the working poor, people with disabilities, minorities, and many others who do not qualify for bank credit. The following are seen as impacts of taxation to credit unions:
 - Significantly reduce access to affordable credit and financial services to low-income people
 - Inflict a serious blow on community development credit unions, large and small, impairing the solvency of some and driving others out of business altogether
 - Raise the cost of financial services for those Americans who can least afford it
 - Undermine the cooperative nature of the credit union movement as a whole and diminish its contributions to the public good
 - Inhibit the growing, innovative efforts of credit unions of all types and sizes to expand service to low-income communities. The National Federation of Community Development Credit Unions believes that tax exemption should be retained for all credit unions.
- **Information Technology Investments:** If managed wisely, investments in information technology (IT) can enrich members' lives and improve credit union performance. However, along with the potential to improve organizations, IT projects can become risky, costly, unproductive mistakes. As we have learned in numerous testimonies, credit unions too frequently incur cost overruns and schedule slippages while contributing little to mission-related outcomes. Credit unions are encouraged to work together to minimize the cost of technology, but in most cases credit unions develop their own systems which are independent from the rest. The vision of credit union interconnectivity is a long way to go if credit unions will not cooperate.

STRATEGIC GAME PLAN

With a fresh perspective on our mission, understanding what it does well, and the environment in which we operate, ACCU will pursue the following strategic direction:





STRATEGY MAP

STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Dev't.
Financial Perspective Build strong financial based to support the mission – perpetuation of service to members (both trade & development)	<ul style="list-style-type: none"> Grow the institutional capital Grow internally mobilized development funds Decrease external funding for development programs 	<ul style="list-style-type: none"> ACCUCU reserve fund Supporter membership Cost coverage on core and trade functions 	<ul style="list-style-type: none"> 3 million US dollars by 2014 300 supporter members by 2014 100% coverage of core function from internally generated fund 50% coverage of development function from internally generated fund 	<ul style="list-style-type: none"> Capitalize the Reserve Fund annually by transferring 100% of net profit Intensify promotion and campaign for supporter membership Maintain lean and qualified management team & outsource additional expertise if required 		
Internal Business Process Perspective Develop a business model and execution systems that work SMART (Simple, Member driven, Accurate, Rapid, and Time conscious)	<ul style="list-style-type: none"> Operational efficiency 	<ul style="list-style-type: none"> Rapid and effective response to member needs and issues 	<ul style="list-style-type: none"> Shortened communication responses i.e. e-mails, phones, letters Efficient organization of office environment 	<ul style="list-style-type: none"> Execute and maintain CRM process that is producing results Maintain and Audit 5 S (Sort, Set in Order, Sweep, Standardize and Sustain –Discipline) Maintain and update library of credit union resources Continue to develop technology innovation: web based information collection, analysis and sharing (statistical data) 		



	<ul style="list-style-type: none"> • Excellent membership relations • Continuing innovations • Ethical business compliance 	<ul style="list-style-type: none"> • Satisfaction rating on all services • New services offered • Regulatory and social responsibility compliance 	<ul style="list-style-type: none"> • Above 85% rating received from members • At least introduced 1 new service or credit union solution per year • 100% compliance on all regulations and social responsibility 	<ul style="list-style-type: none"> • Execute member satisfaction survey annually • Develop staff's competence, culture and attitude of member service • Carry out research, adoption and pilot deployment of modern management technology for credit unions • Develop comprehensive manual on policies and procedures 		
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STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Projects
Members Perspective Provide the best total credit union solutions enabling members to transform sustainable credit union system (vision) in their respective movements. (in support of the vision of ACCU for the Asian credit union movement)	• Safety and soundness	<ul style="list-style-type: none"> Monitoring and Standardization of credit unions Enabling regulatory environment for credit unions 	<ul style="list-style-type: none"> At least 4 countries introduced Stabilization Fund & supervision Prudential standards used 	<ul style="list-style-type: none"> Develop model Stabilization Fund and supervision standards Establish a regular platform for Asian CU regulators – conference 		
	• Operational efficiency	<ul style="list-style-type: none"> Branding Convenience & Connectivity 	<ul style="list-style-type: none"> Min. 5 CUs receive ACCESS brand 	<ul style="list-style-type: none"> Develop competence of members to implement ACCESS branding 		
	• Competitive position	<ul style="list-style-type: none"> Market penetration of credit unions (reaching out) Credit unions repositioned as Trusted Wealth Creation Advisor for members 	<ul style="list-style-type: none"> Min. 8 million poor & disadvantaged are reached by CUs ACCU members adopt training on Wealth creation for members 	<ul style="list-style-type: none"> Launch CUMI to reach out to low income poor and Asia level reward system for CUs with significant outreach (<i>includes publishing CUMI methodology Manual in different languages</i>) Reach out to developing movements – promotion and strengthening Train trainers on Wealth Creation Advisory Role of CUs 		
	• Member satisfaction	<ul style="list-style-type: none"> Satisfaction level of primary credit unions to their federation 	<ul style="list-style-type: none"> Members receive 85% and above rating from members 	<ul style="list-style-type: none"> Advocate member service satisfaction survey to members & CUs 		



	<ul style="list-style-type: none"> • Quality products and services • Knowledgeable and involved board of directors • Competent and satisfied staff 	<ul style="list-style-type: none"> • Need based and competitively priced products & services • Competencies built for leaders and professionals 	<ul style="list-style-type: none"> • Min. 50% of CUs in developing countries adopt ranges of wealth building p/s • Competency programs for Directors, committees, CEOs, key management staff offered by members 	<ul style="list-style-type: none"> • Develop models for products and services • Develop continuing professional development modules for CU volunteers and key staff • Provide platforms of learning for volunteers and professional staff of credit unions i.e. Asian CU Forum, Exchange programs, internships, professional trainings and development education programs 		
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STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Dev't.
Learning and Growth Perspective Develop and maintain cadre of competent, trustworthy, motivated and committed workforce & leaders and support them with resources and information for effective job performance.	<ul style="list-style-type: none"> Intensify team members strategic skills Ensure effective management throughout the organization Enhance technology capabilities 	<ul style="list-style-type: none"> Performance management - rating Diversity of staff competence Values % of Annual Goals met Usability of technology used for office and program operations 	<ul style="list-style-type: none"> >85% performance Presence of knowledge & skills on: industry, CRM, negotiation, project management, consulting, technology, training Team player, result orientation Min. 85% of goals are met 100% functioning 	<ul style="list-style-type: none"> Support individual staff personal development Execute employee satisfaction study annually Attendance of staff at best practice conference Inculcate values to staff meetings and emphasize on ACCU mirror at all time Devise a monitoring system tracking performance against plan Maintain library of technical papers (CU solutions) and PowerPoint presentations Develop web based statistical collection, benchmarking and training 		



	<ul style="list-style-type: none">• Ensure active and involved board of directors• Deepen the sense of ownership of member organizations to ACCU	<ul style="list-style-type: none">• Policies and updated Strategic Plan• Attendance and feedbacks in AGMs, consultations, workshops	<ul style="list-style-type: none">• Comprehensive – covering all areas of operation• Min. 85% members response	<ul style="list-style-type: none">• Develop comprehensive policies, procedures, governance framework and ethics management• Institutionalize service satisfaction survey for members• Implement a policy on service delivery to members strictly following the networking relationship		
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