

BOARD OF DIRECTORS TOOLKIT



**ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS**

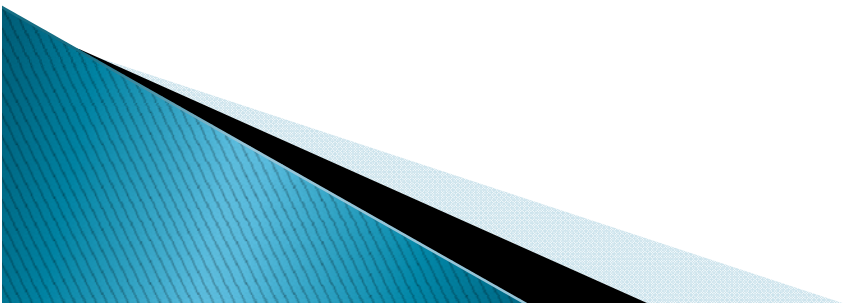
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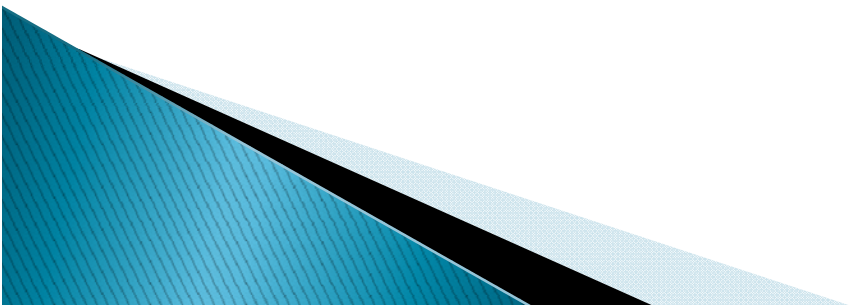
E-mail: accu@aaccu.coop Website: www.aaccu.coop

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Organization's Overview





ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Our Vision... Sustainable Credit Unions in Asia

We believe that ACCU's primary purpose is to ensure credit unions are continually providing affordable financial services to their members. To perform its purpose, credit unions have to achieve financial viability, operational efficiency, member-customer and employee satisfaction, competitive position, knowledgeable and involved boards of directors and quality products & services. ACCU's value added services to members are all directed toward the shared vision.

Our Mission...

ACCU works in partnership with its members to strengthen and promote credit unions as effective instruments for socio-economic development of people.

Core Values, Our Commitment to members and partners

Dynamism: We own our members a Dynamic Regional Organization. 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.

Innovation: We own our members a Leading Organization for Credit Union Innovation in Asia. ACCU will not duplicate what our members are doing. Our services will always be of value to members that use them to help achieve their own goals.

Learning: We own our members a Learning Organization for Credit Unions in Asia-this means ACCU will be the resource center or facilitator for credit union best practice, management tools, systems, guidelines and technology.

Quality: We own our members and partners the Highest Quality Service possible at all times characterized by responsiveness, accuracy, integrity and professionalism. We will always strive for quality improvement.

Solidarity: We own the Asia Credit Union Movement the value of Solidarity. This means our mechanisms, policies, and programs will translate this value.

The Association of Asian Confederation of Credit Unions (ACCU) operates as a regional representative organization of credit unions and similar cooperative financial institutions in the region of Asia.

As of March 31, 2009, ACCU has 15 regular members, 1 associate member, 15 Affiliate members and 30 supporter members from 23 countries. ACCU holds membership status with the World Council of Credit Unions (WOCCU), and the International Raiffeisen Union (IRU).

A team of competent human resources carries out the implementation of work plan under each of the following divisions: Planning and Development, Member Services, Promotion, Marketing and Research, Business Development, and Support Services.

As a regional organization of credit union leagues and federations, representing 23 countries in the Asia region, ACCU has a unique and diverse skill in the development of, promotion of, and strengthening of credit unions in different stages of development.

As a private sector financial intermediaries, credit unions play significant roles in urban and rural financial markets. In line with this, ACCU credit union approach primarily focuses to effect substantial contribution to the socioeconomic growth of Asian nations in the region.

By expanding its role and improving its public image, credit unions have become reliable and sustainable community based financial institutions bringing financial services to people not generally served by the formal sector.

The Strategic Plan for July 2004 to June 2009:

The plan has only three goals:

1. Growth of the movement,
2. Competitiveness of credit unions in Asia,
3. Sustainability of ACCU.

Strategies are addressing the needs of credit unions enabling them adopt innovation increasing their market share. Among the strategies identified are:

1. Need based & competitively packaged products strategy
2. Repositioning Strategy as a “Trusted Wealth Management Advisor”
3. Customer Relationship Management (CRM) Strategy
4. Market Segment Targeting Strategy
5. Reaching Out Strategy
6. Credit Union Monitoring Standardization Strategy
7. Changing Leadership Competency Strategy
8. Connectivity/Convenience Strategy
9. Branding Strategy

The plan entitled Fostering Cooperation and Innovation for Asian Credit Unions Growth and competitiveness stands for the entirety of the plan. ACCU recognizes that there is an urgent need for a sweeping commitment for cooperation to bring far-reaching growth changes in Asian Credit Unions.

The new Strategic Plan is to be implemented for July 2009 to June 2014.

MEMBERSHIP

15 REGULAR MEMBERS

1. The Cooperative Credit Union League of Bangladesh Ltd. (CCULB) CCULB Bhaban, School Road, Khilbarirtek, Gulshan, Dhaka 1212, Bangladesh	9. National Confederation of Cooperatives (NATCCO) No. 227 J.P. Rizal, Project 4, Quezon City Philippines
2. Credit Union League of Hong Kong (CULHK) Party Room 1-2, G/F., Kam Wah House, Choi Hung Estate, Kowloon Hong Kong	10. Philippine Federation of Credit Cooperatives (PFCCO) No. 20 Sapphire St., Fern Village, Pasong Tamo, Diliman Quezon City, Manila Philippines
3. Maharashtra State Federation Cooperative Credit Societies Ltd. Plot No 9 Suraksha Bhavan, Gultekadi, Industrial Estate, Mukund Nagar, Pune 411037, Maharashtra, India	11. Federation of Thrift and Credit Co-operative Ltd. (SANASA) No. 45/90, 1st Floor, Kirimandalawatta, Nawala Road, Narahenpita, Colombo 5, Sri Lanka
4. Credit Union Central of Indonesia (CUCO) Jalan Gunung Sahari III, No. 11 A, Jakarta 10610 Indonesia	12. Credit Union League of the Republic of China (CULROC) No.33 Sec.1, Beiping Rd., Taichung 40460, Taiwan ROC
5. National Credit Union Federation of Korea (NACUFOK) No. 949 Dunsan-dong, Seo-gu, Daejeon Metropolitan city 302-120, Korea	13. Credit Union League of Thailand Ltd. (CULT) No. 40, Ramkhamhaeng Road (Sukhapiban 3), Sapansoong, Bangkok 10240 Thailand
6. The Workers Cooperative Credit Society Limited (WCCS) No. 19 Jalan 9/ 42, Taman Sejahtera, Off Jalan Kuching, Kuala Lumpur, Malaysia	14. The Federation of Savings and Credit Cooperatives of Thailand Ltd. (FSCT) No. 199, Nakornin Rd. (Rama V), Bangsrithong Sub-District, Bangkruay District, Nontaburi Province, Thailand
7. Nepal Federation of Savings and Credit Co-operative Unions Ltd. (NEFSCUN) New Baneshwor, N K Singhmarga-34, Kathmandu, Nepal	15. Central People's Credit Fund (CCF) No. 193 Ba trieu St, Ha Noi Vietnam
8. Federation of Savings and Loan Societies Ltd. (FESALOS) Suite 18, Level 2 Haus Tisa, Waigani, Port Moresby Papua New Guinea	

1 ASSOCIATE MEMBER

Central Credit Cooperative Union of Iran (CCC)
Unit 7, 4th Floor, No. 1/1 Soltani Alley, near Bahar-
Shiraz Cross, Shariati Street, Tehran
Iran

15 AFFILIATE MEMBERS

1. Credit Union Foundation Australia (CUFA) Level 1, 1 Magaret Street, Sydney NSW 2000 Australia	9. Mauritius Co-operative Savings and Credit League Ltd. (MACOSCLE) 8 th Floor, Meem Tower, Dechartres Street, Port Louis, Mauritius
2. The Cambodia Community Savings Federation (CCSF) Romchek 5 Village, Ratanak Commune, Battambang Province, Cambodia	10. Vacoas Popular Multi-Purpose Co-operative Society Ltd. (VPMPCS) No. 510 Morcellement Coop, Bonne Terre, Solferino Vacoas, Mauritius
3. International Raiffeisen Union (IRU) Adnauerallee 127, 53113 Bonn Federal Republic of Germany	11. Mongolian Confederation of Credit Union (MOCCU) Bayanzurkh District 14 th Khoroo Nanyanjug Street, “Bayasakh Traolek” Co. Ltd. # 203, Ulaanbaatar, Mongolia
4. Development Promotion Group (DPG) “Joseph Centre”, 60, Officer’s colony III Street, Mehta Nagar, Aminjikarai, Chennai 600 029, India	12. USC Nepal P.O. Box: 2223, Gairi Tole, Basundhara, Kathmandu-3, Nepal
5. National Association of Co-operative Credit Societies & Federations (NACCFED) Business House, 1677, E, Main Road, 10th Lane Rajarampuri, Kolhapur 16 008 Mumbai, Maharashtra, India	13. Catholic Social Services B-III, AL Azmat Centre, Block 12, Gulshan, E-Jgbal, Karachi, Pakistan
6. Mollah-Al-Movahedin Credit Cooperative (MAMCC) No. 20 Nader Alley, Dr. Beheshty and Valiaser St., Intersection, Tehran 15116, Iran	14. Interregional Association of Credit Unions of the Far East and ZABAICALYE (IACUFEZ) No. 62, Lenin St., Khabarovsk, 680013, Russia
7. Samen Al Aemeh Credit Cooperative No. 4, Gandhi 15 th , Gandy Avenue, Tehran Iran	15. Singapore National Cooperatives Federation Ltd. (SNCF) No. 510, Thomson Road #12-02 SLF Building S, 298135, Singapore
8. Research Institute of Labour Bank (RILB) No. 2 - 5 - 15 Kanda Surugadai, Chiyoda - ku, Tokyo 101- 0062, Japan	

29 SUPPORTER MEMBERS

AUSTRALIA:

INDONESIA:

1. Maritime Workers Credit Union No. 365-375 Sussex Street, Sydney, Australia	• Betang Asi CU JL. Tjilik Riwut Km. 1, No. 32A Palangka Raya 73112 Kalimantan, Tengah, Indonesia
2. The NSW Teachers Credit Union No. 28-38 Powell Street, Homebush, NSW 2140, Australia	• Canaga Antutn CU Desa Menyumbung, Kecamatan Hulu Sungai, Kabupaten Ketapang 78871 Propinisi, Kalimantan Barat (West), Indonesia
3. Select Credit Union Ltd. Quad 2, Level 2, 8 Parkview Drive, Sydney Olympic Park, Homebush Bay, NSW 2127 Australia	• Keling Kumang CU Desa Tapang, Jln. Sekadau-Sintang Km 27, Kabupaten Sekadau Hilir, Kabupaten Sekadau, Kalimantan Barat (West) 78582, Indonesia
4. SGE Credit Union Ltd No. 230, Clarence Street, Sydney, NSW 2000 Australia	• Lantang Tipo CU Jalan Pancasila, No. 4 Pusat Damai 78561, Kecamatan Parindu, Kabupaten Sanggau, Kalimantan Barat (West), Indonesia
5. Sydney Credit Union Ltd. No. 277 Clarence Street, Sydney 2000 Australia	• Pancur Dangeri CU Desa Semcindany Kanan Kecamatan Ketupangy 78854 Kalimantan Barat (West), Indonesia
6. WAW Credit Union Co-operative Ltd. No. 11 Stanley Street, Wodonga, Victoria 3690, Australia	• Pancur Kasih CU Jl. Gusti Situt Mahmud, Gg. Selat Sumba III, Pontianak, Kalimantan, Indonesia
7. Victoria Teachers Credit Union No. 277 Camberwell Rd., Camberwell, Victoria 3124, Australia	• Pancur Solidaritas CU JL. S. Parman, Gang, Sukajadi Dalam No. 9, Ketapang 78813, Kalimantan Barat (West), Indonesia
BANGLADESH	• Puyang Gana Credit Union Puyang Gana CU JL. Taruna, No. 8, Sintang 78611, Kalimantan Barat (West), Indonesia
8. The Christian Co-operative Credit Union Ltd. Rev. Fr. Charles J. Young Bhaban, 173/1/A, East Tejuri Bazar, Tejgaon, Dhaka 1215 Bangladesh	• Semandang Jaya CU JL. Tran Kalimantan No. 25 Balai, Semandung, Kec, Simpang, Hulu, Ketapang 78854, Kalimantan, Indonesia

<ul style="list-style-type: none"> Sumber Rejeki CU JL. Barombot, No. 37 RT 34 Ampah, Keg Dusun Tengah, Kab, Bariteo, Timur Kodepos 73652, Central Kalimantan, Indonesia 	25. Baguio Benguet Community Credit Cooperative No. 56 Cooperatives Street, Assumption Road 2600, Baguio City Philippines
<ul style="list-style-type: none"> Tilung Jaya CU JL. Budi Utumo, No. 4 Putussibau Kode Pos 7871, Kalimantan, Indonesia 	26. Paglum Multi Purpose Cooperatives 2/F PMPC Building, Eastern Looc Plaridel, Misamis Occidenta, Mindanao Philippines
<ul style="list-style-type: none"> Tri Tapang Kasih CU JL. Penunjang Lintas Selatan Sejiran 78772, Kab, Kapuas Hulu, Kalimantan Barat (West), Indonesia 	27. St. Martin of Tours Credit and Development Cooperative Poblacion, Bocaue, Bulacan Philippines
JAPAN	28. Visayas Credit Union League (PFCCO-VISCUL) 2nd Floor DCCCO Building, Sta. Rosa St., Dumaguete City, Negros Oriental 6200 Philippines
<ul style="list-style-type: none"> Japan Credit Union (JCU) No. 8-33, Takanawa 4-chome, Minato-ku, Tokyo, 108-0074, Japan 	
<ul style="list-style-type: none"> Meguro Church Local Union, JCU No. 36-14, Shimouma 5-Chome, Setagaya-ku, Tokyo 154-0002, Japan 	THAILAND 29. Klongchan Credit Union Ltd. No. 1, Soi Serithai 7, Klongchan, Bangkok 10240, Thailand
PAPUA NEW GUINEA	
<ul style="list-style-type: none"> The PNG Police & State Services Savings and Loan Society Ltd. 3rd Floor, Tisa Haus, Kumul Avenue, Waigani City Center, Papua New Guinea 	30. Soon Klang Thewa Credit Union Cooperative Ltd. No. 134 Soi Prachasomgkroh 24, Dindaeng, Bangkok 10320, Thailand
PHILIPPINES	
<ul style="list-style-type: none"> Aurora Integrated Multipurpose Cooperative (AIMC) Burgos Street, Poblacion., Aurora 7020 Zamboanga del Sur, Philippines 	

DEVELOPMENT PARTNERS

<p>Canadian Co-operative Association (CCA) Address: No. 875-473 Albert Street Ottawa, Ontario, Canada Telephone: (1)-613-2386711 Fax: (1)-613-5670658 E-mail: www.coopscanada.coop</p>	<p>Agriterra Address: P. O. Box 158, 6800 AD, Arnhem, The Netherlands Telephone: (31)-26-3542007 Fax: (31)-26-4455978 E-mail: agriterra@agriterra.org Website: www.agriterra.org</p>
<p>Cordaid Address: P. O. Box 16440, 2500 BK, The Hague, The Netherlands Telephone: (31)-70-3136462 Fax: (31)-70-3136451 Website: www.cordaid.nl</p>	<p>Rabobank Foundation Address: UCO 125, P. O. Box 17100, 3500 HG Utrecht, The Netherlands Telephone: (31)-30-2163346 Fax: (31)-30-216937 E-mail: rabobankfoundation@rn.rabobank.nl Website: www.rabobankfoundation.com</p>

ACCU RECOGNITION AWARDEES

Individual Category

1989	Indonesia	Mr. Robby Tulus
1990	Korea	Mr. Michael Lee-Sang Ho
1990	Taiwan ROC	Mr. Chen Wang-Shong
1991	Taiwan ROC	Mr. Mathew Wang Wu
1992	Thailand	Mr. Weera Namwong
1993	Taiwan ROC	Mr. Hsieh Wen-Yih
1994	Hong Kong	Mr. Andrew So Kwok-Wing
1995	Korea	Mr. John Sung-Ho Park
1997	Thailand	Mr. Sming Jongasikit
1998	Korea	Mr. Kwang-Bo Son
1999	Indonesia	Mr. Ibnoe Soedjono
2001	Thailand	Assoc. Prof. Sawat Saengbangpla
2002	Australia	Mr. Grahame Mehrtens
2003	Sri Lanka	Mr. P.A. Kiriwandeniya
2004	Philippines	Atty. Mordino R. Cua
2005	Thailand	Dr. Amporn Wathanavongs
2006	None	None
2007	Korea	Mr. Lee Han-woong
2008	Thailand	Mr. Supachai Srisupaaksorn

Institution Category

1999	Germany	MISEREOR
1999	The Netherlands	Cordaid
2001	Australia	Credit Union Foundation Australia
2002	Canada	Canadian Co-operative Association
2003	Ireland	Irish League of Credit Unions
2004	The Netherlands	Agriterra
2005	Philippines	South East Asian Rural Social Leadership Institute
2006	None	None
2007	The Netherlands	Rabobank Foundation
2008	The Netherlands	Cordaid

38 YEARS OF EVENTS

1970s 1971 April 18 - 17	- 4th Asian Regional Credit Union Training Conference and ACCU Planning Committee Meeting, Cooperative Education Institute, Seoul, Korea
1972 December 3 - 12	- First Asian Regional Credit Union League Managers Training Conference, Ciyapung, Indonesia
1973 September 3 - 12	- 5th Asian Credit Union Leaders Training Conference, 1st General Meeting & Ecumenical Planning Committee, Hong Kong
1974 December 2 - 6	- Joint Meeting of ACCU Board and Directors of the Cooperative Training Institutes in Asia, Bangkok, Thailand
1975 March 9 - 20 October 4 - 11 October 25 - 30	- First Asian Sub-regional Credit Union Training Seminar, Ciyapung, Indonesia - Sub-regional Credit Union Training Seminar, Seoul, Korea - Sub-regional Credit Union Training Seminar, Sarawak, West Malaysia
1976 March 18 - 23	- ACCU Planning Seminar and Biennial General Meeting, Academy House, Seoul, Korea
March -18 June 6 - 13 June 26 - August 2 November	- Asian Credit Union Leaders for Seminar, Seoul, Korea - The First Asian Leaders Workshop Cooperative Education Institute, Seoul, Korea - Asian Sub-regional Credit Union Leaders Training Seminar, Singapore - Asian Regional E.W.G., Singapore

1977 July 24 - 31	- Regional Credit Union Leaders Training for Northeast Asia & ACCU Board Meeting, Tanshul, Taipei, Taiwan ROC
1978 March 19 - 27	- West Asia Regional Credit Union Leaders Training Conference, Bangkok, Thailand 1979
March 25 - April 2	- The Asian Regional Credit Union Executive Development Seminar and 4th ACCU Biennial General Meeting, Taiwan ROC
November 12 - 19	- 3rd Asian Sub-regional Leaders Training Seminar, Bali, Indonesia
December 16 - 22	- Regional Seminar-Workshop on Mass Media Skills Training Program Communication Foundation in Asia, Manila, Philippines
1980s 1980 October 5 - 14	- 1st Asian Regional Seminar on Credit Union Laws, Seoul, Korea
1981 March 20 - 28	- 3rd Northeast Asian Regional Credit Union Leadership Training Seminar, Taiwan ROC
September 18 - 26	- 1st Phase of the South Asia Field Training Exchange Program Indonesia-Thailand CU Exchange Program
1982 April 22 - 27	- Asian Credit Union Leaders Conference on Future Development of Asian Credit Unions, ACCU 10th Anniversary and General Meeting, Bangkok, Thailand
1983 February 21 - 27	- Second of Final Phase of the South Asia Field Training Exchange program of Credit Union Leaders from Thailand and Indonesia
May 29 - June 9	- 2nd Asian Regional Credit Union Law Seminar, Seoul, Korea
September 10 - 18	- Asian Regional Training Seminar on Inter- lending, Seoul, Korea
November 1 - 5	- ACCU Intensive Leadership Course for Member League's Trainers' Training NACUFOK Training Center, Taejun, Korea
1983 February 21 - 27	- Second of Final Phase of the South Asia Field Training Exchange program of Credit Union Leaders from Thailand and Indonesia
May 29 - June 9	- 2nd Asian Regional Credit Union Law Seminar, Seoul, Korea
September 10 - 18	- Asian Regional Training Seminar on Inter- lending, Seoul, Korea
November 1 - 5	- ACCU Intensive Leadership Course for Member League's Trainers' Training NACUFOK Training Center, Taejun, Korea
1984 February 19 - March 3	- Credit Union Leadership Training Course on CU Field, Organizer's Workshop, CULT's Training Center, Bangkok, Thailand
July 29 - August 11	- Credit Union Leadership Training Course on CU Management NACUFOK Training Center, Seoul, Korea
November 25 - 30	- Asian Insurance Managers Training Seminar Parapart, North Sumatra, Indonesia

1985 June 8 - 10 August 29 - September 7 November 3 - 9 November 24 - 30	<ul style="list-style-type: none"> - ACCU Public Relation Seminar & General Meeting, Bangkok, Thailand - Rural Credit Union Leadership Exchange Program, Indonesia-Sri Lanka- Thailand Rural Credit Union Leadership Exchange Program, Indonesia - South Asian Sub-regional Seminar on Credit Union Success and Failures, Kandy, Sri Lanka - The Role of Credit Union on Rural Development, Bulacan, Philippines
1986 March 25 - April 2 June 16 - 22	<ul style="list-style-type: none"> - 4th Leadership Training Course on CU Field Workers/Organizers, Bangkok- Pattaya, Thailand - Modern Technology in Asian Credit Union Management CULROC Training Center, Taichung, Taiwan ROC
1987 March 15 - 28 April 17 - 24 June 29 - July 4 November 2 - 7	<ul style="list-style-type: none"> - Credit Union Trainer's Training Course, Chiangmai, Thailand - South Asian Sub-regional Seminar on CU Consolidation for Growth, Dhaka, Bangladesh - Women Involvement in Credit Unions and ACCU General Meeting, Hong Kong - The Asian Credit Unions Insurance Seminar, Singapore
1988 April 26 - May 7 June 21 - 24 June 26 - 30 November 7 - 12	<ul style="list-style-type: none"> - Finance and Accounting for Non-financial Executive NACUFOK Training Center, Taejun, Korea - ACCU Labour Banks Forum for Mutual Understanding - ACCU Leaders China Exposure in Guangzhou 3rd South Asia Sub-regional Seminar on Effective Credit Union Management, Bombay, India - South Asian Sub-Regional Seminar on Effective Credit Union Management
1989 February 5 - 18 February 28 - March 22 May 21 - June 4 June 18 - 25 July 7 - 12	<ul style="list-style-type: none"> - 2nd Credit Union Trainees Training Workshop, Bangkok, Thailand - BIS Buddhist's Leaders Exposure Program in Bangladesh, India and Sri Lanka - ACCU-NACUFOK Friendship Program May 21-June 4, NACUFOK Training Center Taejun, Korea - Seminar on the Asian Credit Union Movement in the year 2000 and 8th ACCU General Meeting Manila, Philippines - Sub-regional Seminar on Credit Union Promotion in South Asia, New Delhi, India
1990s 1990 March 2 - 8 July 1 - 11 August 1 - 5 August 28 - September 6 September 19 - 27	<ul style="list-style-type: none"> - Risk Management Seminar. CULROC Training Center, Talchung, Taiwan ROC - ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea - ACCU Open Forum and 9th General Meeting, Colombo, Sri Lanka - ACCU-Irish CU League Friendship Program, Dublin, Ireland - ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea

1991	
May 19 - 29	- ACCU-NACUFOK Friendship Program NACUFOK Training Center, Taejun, Korea
April 1 - 5	- Workshop on "Joint-effort to Strengthen CUs in Asia, Pattaya, Thailand
June 9 - 13	- CCU-AFCUL-DEW Seminar on the "Role of Credit Unions in Human Development, Singapore
September 4 - 9	- 20th Anniversary of ACCU and 10th General Meeting, Seoul and Taejun, Korea
1992	
February 5 - 16	- WOCCU-ACCU Productive Lending Workshop, Philippines
February 20	- ACCU registered under the Royal Thai Government
May 25 - June 3	- NACUFOK Exposure Program
June 22 - 28	- ACCU-WOCCU Productive Lending Workshop in Malaysia
July 21 - 23	- Open Forum on the Safety and Soundness of Credit Unions and 11th General Meeting, Thailand
November 25 - 28	- Women Task Force Committee Meeting, Bangkok, Thailand
1993	
May 3 - 8	- Regional Workshop on Integration of Women and Youth in Credit Unions, Philippines
August 27 - 28	- ACCU-SNCF International Cooperative Symposium 12 general Meeting
September 12 - 18	- NACUFOK Exposure Program, Korea
October 31 -	- ACCU-IRU Cooperative Seminar, Thailand
November 5	
December 1 - 5	- SANASA-ACCU Exposure Program for South Asia
1994	
April 7 - 12	- First CEOs Workshop on Institutional Development and Management, Sri Lanka
June 4 - 24	- In PhiThai (Indonesia, Philippines and Thailand) Exposure Program
September 6 - 11	- ACCU Open Forum and 13th General Meeting, Bangladesh
October 16 - 22	- NACUFOK Exposure Program, Korea
1995	
January 14 - 15	- Exposure Program to CULROC, Taiwan ROC
January 16 - 20	- China Coordination Meeting, Taiwan ROC
April 25 - 30	- ACCU-AWCF Regional Conference on Showcase on Gender Responsive Cooperatives, Thailand
May 25 - 30	- Regional Workshop on Financing Small Project for Low Income Earning Members of Credit Unions, Sri Lanka
July 2 - 9	- NACUFOK Exposure Program, Korea
August 27 - 28	- CEOs Workshop on Sustainable Development and Technology in Credit Unions, Hong Kong
August 29	- CEOs Advisory Committee Meeting, Hong Kong
September 1 - 2	- Asian Credit Union Forum on Sustainable Development of Credit Unions in Asia and 14th General Meeting, Hong Kong
August 28	- ACCU Overall Planning Committee appointed
November 14 - 19	- CULROC Friendship Program, Taiwan ROC
December 5 - 8	- First meeting of the Overall Planning Committee of ACCU, Philippines

1996	
January 7 - 13	- Exposure Program for the Chinese Government Officers to Thailand
May 17 - 20	- 3rd China Coordination Meeting, Yangin City, China
June 4 - 9	- CURLOC Friendship Program, Taiwan ROC
June 10 - 15	- Entrepreneurial Exposure Program to SEWA-India for South Asian Women
July 8 - 16	- NACUFOK Exposure Program, Korea
July 17 - 22	- Workshop on Sustainable Development of ACCU in the 21st Century "To be or Not to be"
September 15 - 22	- CEOs Workshop and Asian Credit Union Forum, 25th Anniversary Celebration, Taiwan ROC
November 2 -	- ACCU-CUFA Youth Exposure Program - Australia and Indonesia
December 2	
November 17 - 22	- First Regional Future Leaders Training in Credit Unions
November 28 -	- Credit Union Exposure Program for Laos, Thailand
December 4	
December 10 - 15	- APDC-ACCU Bank Poor 1996
1997	
March 31 - April 2	- ACCU Gender Task Force Committee Meeting, Bangkok
April 2 - 6	- Human Resource Development Committee Meeting, Bangkok
May 6 - 7	- 4th China Coordination Meeting, Hong Kong
June 12 - 18	- CULROC Friendship Program, Taiwan ROC
September 16 - 18	- CEOs Workshop on Credit Union Management in Competitive Environment, Manila, Philippines
September 19 - 21	- Asian Credit Union Forum on Outreaching Penetration of Credit Unions and 16th General Meeting
October 12 - 17	- Exposure Program for Laos, Thailand
November 7 - 30	- Youth Exposure Program - PhiMalSri (Philippines, Malaysia and Sri Lanka)
1998	
May 18 - 25	- Second Regional Training on Future Leaders, Thailand
June 1 - 3	- ACCU-ACFOD-CDF Regional Micro financing Dialogue '98
September 20	- Asian Credit Union Forum on How Credit Unions Responds to Changes in the Marketplace, Nepal - CEOs Workshop on Marketplace Challenges and Opportunities, 3rd Gender Task Force Committee Meeting, First Future Leaders Task Force Committee Meeting
September 16 - 19	- CULROC Friendship Program, Taiwan ROC
October 13 - 18	- NACUFOK Exposure Program, Korea
November 2 - 7	
1999	
January 9 - 14	- Regional Conference on Micro financing in Credit Unions, Bangladesh
March 9 - 29	- First Professional Training on Micro financing and Micro enterprise Development, Thailand
June 5 - 10	- Regional Training on Future Leaders of Credit Union, Thailand
June 11 - 30	- ThaiBangNep (Thailand, Bangladesh and Nepal) Exposure Program for Future Leaders in CUs
August 15 -	- Trainers Training on Credit Union Organization and Management for Loans Promoters
September 3	

September 14 - 16	- CEOs Workshop on Challenges to Cooperative Finance in the Next Millennium, HRD Committee Meeting on the Effects of Changes to HRD in the Present Financial Market, Gender Task Force Committee Meeting and Future Leaders Committee Meeting, Bali, Indonesia
September 17 - 18	- Asian Credit Forum on Core Business: Credit Union Focus in the Next Millennium and 18th General Meeting, Bali, Indonesia
September 22 - 27	- First Asian Credit Union Development Education Workshop, Tagaytay, Philippines
October 20 - 26	- CULROC Friendship Program, Taiwan ROC
October 25 - 29	- NACUFOK Exposure Program, Korea
2000s	
2000	
March 13 - 30	- Second Professional Training on Microfinance and Micro enterprise Development, Bangkok, Thailand
May 15 - 17	- ACCU-CUNA-ICMIF Workshop on Strategies and Alternatives for LP/LS Program in Credit Unions
June 5 - 10	- Second Asian Development Education Course, Philippines
June 29 - July 5	- Future Leaders Exposure Program of Youth from Korea, Taiwan ROC and Hong Kong
July 5 - 11	- Regional Training for Future Leaders in Credit Unions, Bangkok, Thailand
September 18 - 19	- CEOs Workshop on Strategic Marketing Management in Credit Unions, HRD Workshop on Effects of Human Capital in Marketplace, Kuala Lumpur, Malaysia
September 21 - 24	- Asian Credit Union Forum on Positioning Credit Unions in 2010 and 19th General Meeting, Kuala Lumpur, Malaysia
October 30 - November 4	- NACUFOK Exposure Program, Korea
November 27 - 29	- Regional Conference on Exploring Technology for On-Line Financial Services of Credit Unions, Bangkok, Thailand
2001	
March 13 - 30	- The third professional Training on Microfinance and Micro enterprises Development, Thailand
March	- The "YouthBEE savers" workshops on Product Development, Asia
June 10 - 15	- The 3rd Asian Development Education Course, Philippines
July 5 - 11	- Regional Training for Future Leaders in Credit Unions in Bangkok, Thailand
September 19 - 20	- The CEOs workshop on Growth, Competitiveness and Credit Unions Prospects, Levers and Barriers, Hong Kong
September 19 - 20	- Workshop on Human Resource Development on Measuring HRD & Performance", Hong Kong
September 22	- The Asian Credit Union Forum 2001 on the theme of "Power of Partnership for Better Community" and 20th General Meeting, Hong Kong
October 7 - 13	- NACUFOK Exposure Program, Korea
2002	
March 4 - 5	- Workshop on Microfinance Innovation in Credit Union
March 6 - 8	- Regional conference on Microfinance Policy and Governance Regional, Bangkok
June 9 - 14	- The 4th Development Education Program, Philippines
August 27 - 30	- Asian Credit Union Management training, Taiwan ROC
September 16 - 18	- HRD Workshop On "Management Tools for the Professionalization of Credit

September 16 - 18	Unions “, Bangkok, Thailand
September 16 - 18	- CEOs workshop on Planning for Credit Unions to Thrive in 2002 and Beyond“, Bangkok Thailand
September 16 - 18	- 5th Regional Meeting of On Women Entrepreneurship Development in Credit Union “Capacity Building and Empowerment“, Bangkok Thailand
September 20 - 22	- Workshop on Marketing Across Generation: Youth “, Bangkok Thailand
September	- The Asian Credit Union Forum 2002 on the theme of “Positing Credit Unions in Changing Landscape” and 21 General Meeting, Bangkok, Thailand
October 29 -	- Launch Member Get Member and Smart Teen Saver product in Asia
November 4	- NACUFOK Exposure Program, Korea
November 26 - 29	- The First Indochina workshop on Planning and management of Credit Unions, Bangkok Thailand
2003	
January 21 - 26	- Professionalization Training for Philippines - PFCCO and NATCCO, Bangkok, Thailand
March 10 - 12	- The 50th Board of Directors meeting, Bangkok Thailand
March 23 - 27	- A fact-finding mission was carried out in East Timor
May 27 - 30	- The Exposure Program for 13 Government Officers and 47 credit union leaders from Lao PDR, Khon Kaen, Thailand
July 14 - 26	- The 5th International training course on Professional training on Microfinance and Micro enterprise development was conducted, Thailand
September 23 - 26	- The Asian Credit Union Forum 2003 on the theme of “ Good Cooperative Governance ”Malaysia; Regional Workshop On Managing organizational Changes, CEOs and Managers of HRD in Member countries
September 20 - 23	- The 22nd General Meeting of the Association of Asian Confederation of Credit Unions Malaysia
September-27	- Asian Credit Unions legislators /Administrators Conference on Prudent Management and operational standard, Bangkok, Thailand
October 27 - 30	- NACUFOK Exposure Program, Korea
October 6 - 11	- The 5th Development Education Program was conducted at the Development Academy, Philippines
November 11 - 26	
2004	
January 26 - 30	- The 2nd Indo China Advance Training program, Thailand
February 24 - 26	- CEOs Workshop on Competitiveness of Asian Credit Unions, Taipei
May 3 - 7	- The 6th Regional Women Meeting and Entrepreneurship Development Training, Bangkok, Thailand
June 6 - 11	- The 6th Development Education Program, Hong Kong
September 13 - 15	- Specialized workshop, CEOs HRD, Women, Youth, Korea
September 16 - 19	- 52nd & 53rd Board Meeting, Korea
September 16 - 18	- Asian Credit Union Forum 2004, Korea
2005	
January 24 - 27	- Indo-China Sub-Regional Training Advance Training on CU Management
March 14 - 15	- 54th & 55th Board Meeting of ACCU, Thailand
May 13 - 16	- Regional Workshop on Women Business Development Center and ACCESS Branding Assessment Tool, Thailand
May 16 - 20	- Follow up Conference of Asian Credit Union Legislators/Administrators, Thailand

June 5 - 10	- 7th Asian Development Education Workshop, Thailand
June 12 - 16	- The Experts Accreditation and Practicum on Credit Union Directors' Competency Course (CUDCC), Thailand
September 4 - 7	- Specialized Workshop CEOs, HRD, Women, Youth Workshop, Manila, Philippines
September 8 - 10	- Asian Credit Union Forum, 56th & 57th Board Meeting, Manila, the Philippines, 24th General Meeting, Manila, Philippines
September - 11	- Credit Union Directors' Competency Course (CUDCC) Master Trainers' Training, Chiang Mai, Thailand
December 5 - 10	- ACCU committee meeting - ACCU's office building
December 10	
2006	
January 23 - 27	- Advance Training on CU Management, Thailand
March 9 - 12	- 58th Board Meeting of ACCU, Kuala Lumpur, Malaysia
March 10 - 12	- CEOs Workshop on Global Challenges for Credit Unions, Subang, Malaysia
March 13 - 15	- 8th Board of Directors Meeting, Subang, Malaysia
April 25 - 29	- South Asia Sub-Regional Workshop on the Principles of Good Cooperative Governance: Application and Practices in Credit Unions, Kathmandu, Nepal
June 4 - 8	- 8th Asian Development Education Workshop, Bangkok, Thailand
June 12 - 17	- Regional Credit Union Directors Competency Course, Bangkok, Thailand
July 9 - 15	- CULROC Exposure Program
October 22 - 27	- NACUFOK Exposure Program, Korea
September 18 - 20	- Specialized Workshop CEOs, HRD, Colombo, Sri Lanka
September 21	- 59th - 60th Board Meeting, Colombo, Sri Lanka
September 21 - 23	- Asian Credit Union Forum, Colombo, Sri Lanka
September - 24	- 25th General Meeting, Colombo, Sri Lanka
December 5 - 10	- Trainers Training on Credit Union CEOs Competency Course, Phuket, Thailand
2007	
January 22 - 26	- 2 nd ACCESS Auditors Training, Bangkok, Thailand
February 19 - 25	- CULT Exposure Program on Credit Union in the Marketplace, Bangkok, Thailand
March 13 - 15	- 61st Board Meeting of ACCU, Thailand
April 16 - 22	- Sub-Regional Conference Training, Nepal
April 22 - 27	- NACUFOK Exposure Program, Seoul, Korea
May 20 - 24	- Regulator Conference on Deposit Guarantee Program, Thailand
May - 25	- CEOs Workshop, Bangkok, Thailand
June 3 - 8	- 9th Asian Development Education Workshop, Philippines
August	- Credit Union CEOs Competency Course, Thailand
September 17 - 19	- Specialized Workshop CEOs, HRD, Bali, Indonesia
September 20 - 22	- Asian Credit Union Forum on Recreating Credit Union Superior Value, 62nd Board Meeting, Bali, Indonesia
September - 23	- 26th General Meeting, Bali, Indonesia
November 4 - 11	- CULROC Exposure Program, Taiwan ROC
December 3 - 7	- CUDCC Professional Training, Thailand

2008	
January 25 – 29	- CU Quality Control - ACCESS Training 6th Advance Training, Bangkok, Thailand
March 24 - 28	- CEOs workshop, Incheon, Korea
March 26 - 29	- 63rd Board Meeting of ACCU, Incheon, Korea
April	- WOCCU Executive Committee Meeting
April	- NACUFOK Exposure Program, Incheon, Korea
June 8 - 13	- 10th Development Education Workshop, Bangkok, Thailand
June 12-19	- Credit Union CEO's Competency Course (CUCCC), Bangkok, Thailand
September 20-23	- Specialized Workshop CEOs, HRD, Women, Youth Workshop
September 23-26	- Asian Credit Union Forum, 67 th Board Meeting
September 27	- 28th General Meeting
October	- Staff Planning and Evaluation Workshop
October 27	- International Credit Union Day

BOARD OF DIRECTORS 1971-2009

1971-1972 President Vice President Secretary Member Member 1971 Member 1972 Member General Manager	Andrew So Kwok-Wing Michael Lee Sang-Ho Salvador Agbayani Paul C.L. Wu Miguel Lafont Hoichi Endo Matthew Wang Augustine Kang J.R.	1976-1978 President Vice President Secretary Member Member General Manager	Matthew Wang Im Jin Chang Andrew So Kwok-Wing Amporn Wathanavongs Hoichi Endo Augustine Kang J.R.
1973-1975 President Vice President Secretary Member Member Member Member Member General Manager	Andrew So Kwok-Wing Kwok Chang-Yul Matthew Wang Amporn Wathanavongs Hoichi Endo Agnes Wasini (Prakobkit) Supabanpot Alexander Brilliantes Sr. Marie Engracia Augustine Kang J.R.	1979-1981 President Vice President Secretary Member Member Member General Manager	Andrew So Kwok-Wing Hoichi Endo William Griffin Michael Lee Sang-Ho Somchit (Varangkanangyubol) Supabanpot Bunluen Mansap Augustine Kang J.R.
1982 President Vice President Secretary Member Member Member General Manager	Michael Lee Sang-Ho Somchit Supabanpot Andrew So Kwok-Wing Hoichi Endo Matthew Wang William Griffin Augustine Kang J.R.	1986 President Vice President Secretary/Treasurer Member Member Member Member Member Member General Manager	Michael Lee Sang Ho Hoichi Endo John Kwok Tak-Pui Chen Wang-Shiong P.M. Sitanggang Toami Kulunga Severo Castulo P.A. Kiriwandeniya Sampan Jankamai Somchit Supabanpot

1983 President Vice President Secretary Member Member Member Member General Manager	Michael Lee Sang-Ho Hoichi Endo Andrew So Kwok-Wing Chen Wang Shiong P.M. Sitanggang Thomas Tobunbun Ekchai Chutrutrunksi Somchit Supabanpot	1987 President Vice President Secretary Member Member Member Member Member Member General Manager	John Kwok Tak-Pui Sampan Jankamai P.A. Kiriwandeniya Michael Lee Sang-Ho Hoichi Endo Chen Wang-Shiong J.K. Lumunon Vagi Mac Ramiro Laserna John F. Rodrigues Somchit Supabanpot
1984 President Vice President Secretary Member Member Member Member General Manager	Michael Lee Sang-Ho Hoichi Endo John Kwok Tak-Pul Cheng Wang Shiong P.M.Sitanggang Andrew Ivosa Ekchai Chutrutrunksi Somchit Supabanpot	1988 President Secretary/Treasurer Member Member Member Member Member Member Member General Manager	John Kwok Tak Pui P.A. Kiriwandeniya Michael Lee Sang-Ho Hoichi Endo Vagi Mae Ramiro Laserna M. Soedarmono Panya Srithongsook Chen Sin-Jen John F. Rodrigues Somchit Supabanpot
1985 President Vice President Secretary/Treasurer Member Member Member Member Member General Manager	Michael Lee Sang-Ho Hoichi Endo John Kwok Tak-Pui Chen Wang Shiong P.M. Sitanggang Toarni Kullunga Ekchai Chutrutrunksi P.A. Kiriwandeniya Somchit Supabanpot	1989 President 1st Vice President 2nd Vice President Secretary Treasurer General Manager	P.A. Kiriwandeniya Lee Jae-Ho Cheng Sin-Jen Panya Srithongsook M. Soedarmono Somchit Supabanpot
1990 President (till Dec '90) President 1st Vice President 2nd Vice President Secretary Treasurer General Manager	P.A. Kiriwandeniya Lee Jae-Ho P.A. Kiriwandeniya Cheng Sin-ien Panya Srithongsook M. Soedarmono Somchit Supabanpot	1997-1998 President 1st Vice President 2nd Vice President Secretary Treasurer General Manager	Chuang Chin-Sheng Lee Han-Woong P.A. Kiriwandeniya P.M. Sitanggang Prateep Anumathanggul Ranjith Hettiarachchi
1991-1992 President 1st Vice President 2nd Vice President Secretary Treasurer General Manager	Lee Jae-Ho Pandu Kusumo Hadi Lee Chi-Hsiung Panya Srithongsook Simon A. Pereira Somchit Supabanpot	1999-2000 President 1st Vice President 2nd Vice President Secretary (1998-1999) Secretary Treasurer	Chuang Chin-Sheng Hwang Chang-Kyu Assoc. Prof. Sawat Saengbangpla, Ph.D. Edilberto Lagrimas P.M. Sitanggang Charles Yip Wai

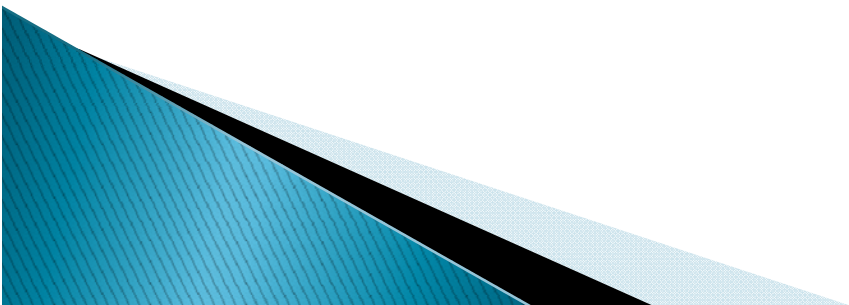
		General Manager	Kwong Ranjith Hettiarachchi
1993-1994 President 1st Vice President 2nd Vice President Secretary Treasurer General Manager (till Dec '93) General Manager	Lee Han-Woong Simon A. Pereira Metodio Gapasin Pandu Kusumo Hadi Ekchai Chutrutrunsi Somchit Supabanport Ranjith Hettiarachchi	2001-2002 President 1st Vice President 2nd Vice President Secretary Treasurer Treasurer General Manager (till Sep '01) Chief Executive Officer	Jin Woo Park Charles Yip Wai Kwong Jonas Dhaki Michael Koisen Supachai Srisupaaksorn Dr. Letchumanan (Sep '01) Ranjith Hettiarachchi Ranjith Hettiarachchi
1995-1996 President 1st Vice President 2nd Vice President Secretary Treasurer General Manager	Lee Han-Woong Wu Chin-Mu Victor Pascual P.A. Kiriwandeniya Prateep Anumathanggul Ranjith Hettiarachchi	2002-2003 President (till Oct '02) President 1st Vice President 2nd Vice President Secretary Treasurer Chief Executive Officer	Jin Woo Park Charles Yip Wai Kwong Dr. Vorawoot Hirunruk Vacant Jonas Dhaki Walis Pelin Ranjith Hettiarachchi
2003-2004 President 1st Vice President 2nd Vice President Secretary Treasurer Secretary/Treasurer Chief Executive Officer	Charles Yip Wai Kwong Jonas Dhaki Walis Pelin Dr. M. Letchumanan Msgr. Manuel P. Alonzo, Jr. (up to May '04) Dr. M. Letchumanan Ranjith Hettiarachchi	2006-2007 President 1st Vice President 2nd Vice President Secretary Treasurer Chief Executive Officer	Assoc. Prof. Sawat Saengbangpla, Ph.D. Oh man Kwon P.M. Sitanggang Sylvia Flores, Ph.D. (Ms.) G. Lahmana Ranjith Hettiarachchi
2004-2006 President (till Feb '06) 1st Vice President 2nd Vice President Secretary (till Sep '05) Secretary Secretary Treasurer Chief Executive Officer	Dr. Augustine K. Lim Supachai Srisupaaksorn Walis Pelin Evelyn C. Bautista (Ms.) Michael Koisen Dr. M. Letchumanan Ranjith Hettiarachchi	2007-2008 President 1st Vice President 2nd Vice President Secretary Treasurer Chief Executive Officer	Oh man Kwon P.M. Sitanggang Michael Koisen Sylvia Flores, Ph.D. (Ms.) G. Lahmana Ranjith Hettiarachchi

2005-2006 President (from Mar '06 – Sep '06) 1st Vice President (till Mar '06) 2nd Vice President Secretary Treasurer Chief Executive Officer	Supachai Srisupaaksorn Walis Pelin Vacant Michael Koisen Dr. M. Letchumanan Ranjith Hettiarachchi	2008 -Present President 1st Vice President 2nd Vice President Secretary Treasurer Chief Executive Officer	Oh man Kwon Norma R. Pereyras (Ms.) Chuang, Chin-Sheng Suriya Montripak M. Gunarathna Perera Ranjith Hettiarachchi
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ACCU CEO 1971-2009

General Manager	
April 1971-1982	Augustine Kang Jr.
1983-December 1993	Somchit Supabanpot
December 1993-2001	Ranjith Hettiarachchi
Chief Executive Officer	
2002-Present	Ranjith Hettiarachchi

Development Projects & Programs



PROJECT AND PROGRAM

Summary of ACCU projects 2009 to 2011							
Project Title	Partner	Objectives	Activities	Time Frame	Budget	Countries	Activities of 2008 & 2009
Credit Union Strengthening in Asia	CCA-Canada	<ul style="list-style-type: none"> • Improve the professional management capacity, • CUDCC training , • Structural changes • Benchmark services improvement, • ACCESS Auditors training 	<ul style="list-style-type: none"> • Credit Union Strengthening in Asia • Benchmarking Service, • CUDCC, TA to partner credit unions, • ACCESS Auditors Training , • CUMI, • CEOs to Canada Exposure 	April 2007-March 2010	CDN\$ 356,550	Bangladesh, Nepal, Philippines	<ul style="list-style-type: none"> • ACCU web services benchmark services • Costumer Relation training CUMI replication • CUDCC Training in Bangladesh • Wealth creation Manual, • On side diagnosis • Semi Annual training

Summary of ACCU projects 2009 to 2011							
Project Title	Partner	Objectives	Activities	Time Frame	Budget	Countries	Activities of 2008 & 2009
ACCU/ Agriterra Block Fund project	Agriterra-Netherlands	<ul style="list-style-type: none"> • CUDA-CUs promotion in Lao PDR, • Cambodia, WECUMI-Replication, • E- mall, • Youth Program 	<ul style="list-style-type: none"> • CUs promotion • Seminar Training Field staff in Laos • Cambodia Exposure program, • TA for CUs, • BDC Training and piloting youth initiative in regional 	January 2008 - December 2010	Euro 49,6020 Local Contribution Euro 77,250	Cambodia, Indonesia-Yogyakarta Ende Ngada, Lao PDR, Nepal, Sri Lanka	<ul style="list-style-type: none"> • Training assistance to Cambodia and Laos • E-mall promotion • TA to CUMI and WECUMI in Nepal and Indonesia • Youth training and product development for youth
CUDA II- Consolidation of Credit Union Development in Asia	Cordaid-Netherlands	<ul style="list-style-type: none"> • Consolidation of CUMI • BDC Training Monitoring Union , • Stabilization Fund, • CUDCC, CUMCC and Regulators Conference 	<ul style="list-style-type: none"> • Consolidation of CUMI • BDC Training Monitoring Union 2 countries, • Stabilization Fund 1ountry, • Amalgamation of CUDCC, CUMCC and Regulators Conference • Transitional economy countries 	October 2006- June 2009	Euro 263, 300 Local contribution Euro 128,200 Euro 384,000	India, Indonesia, Mongolia, Myanmar, Philippines, Vietnam,	<ul style="list-style-type: none"> • Indochina Training, • Regulators conference, • BDC Training, • Professionalization Manual, • Training Access, • Trainers training

ORGANIZATION'S OVERVIEW

Summary of ACCU projects 2009 to 2011							
Project Title	Partner	Objectives	Activities	Time Frame	Budget	Countries	Activities of 2008 & 2009
CU Promotion in Pakistan	Irish CU League Foundation	<ul style="list-style-type: none"> • CUs promotion in Pakistan Strengthening 12 credit Unions and 4 new credit Unions 	<ul style="list-style-type: none"> • TOT Training on CUs promotion, • Promotional Seminar , • Leadership Training, • Financial Management training 	October 2008-2009	Euro 14,000	Pakistan	<ul style="list-style-type: none"> • TOT training August, • Financial Management training in November, • In-country Training in April
Credit Union promotion in Lao PDR	Agriterra, the Netherlands	<ul style="list-style-type: none"> • 5 Savings and Credit Cooperatives/ Credit Unions in 9 districts, • To promote second tier organization 	<ul style="list-style-type: none"> • TOT Training on CUs promotion 5 Modules , Accounting and bookkeeping training, • Leadership training, • Exposure program registration of SCU in BOL 	February-December 2011	Agriterra: Euro 288,900 ACCU's Euro 36,000	Luang Prabang, Udomxay, Luang Namtha and Xayaboury Provinces with DPI	<ul style="list-style-type: none"> • Staff recruitment • Set up office • Orientation of staff Planning meeting, • 1st SCU organization Training publication

STRATEGIC PLAN 2004-2009

Adding Value to Members/Owners

How do we get there... 2009?

GOAL 1: Movement Growth

The growth of the Asian Credit Union Movement can be achieved in four components:

- System growth (assets growth),
- A stretching growth target by market segment which supports the system growth (membership growth),
- Exploring untapped markets (developing economies in transition)

The following strategies will be introduced by ACCU to its member organizations:

Needs Based & Competitively Packaged Products Strategy

The growth of Asian credit unions is very slow because it is operating on share capital. It is envisioned that credit unions should have a range of product offerings where members can shop. Innovating new products and services would be a hard task for a credit union considering the present challenges faced by them.

As a regional organization, ACCU sees its role in this Strategy as follows:

- Develop Market Opportunity Analysis Tools on different segments of the market for both members and non-members of credit unions. The member organization will collect market information randomly using the tools.
Conduct study and research with the Member organization to establish needs and demands common to members.
- With member organizations, package the products and services along with marketing tools, materials and advertising slogans.

The products are not intended to be limiting nor are the credit unions restricted to the core products. If variations make more sense in the local marketplace, they should be pursued as additional offerings. Further, the product price could be changed based on costs, however, the characteristics and marketing graphical support and tag line should be maintained.

Repositioning Strategy as Trusted Wealth Management Advisor

Having the right product at the right time is still not sufficient to attract members to use it. Each core product is a solution to the financial problem of each member. The value of the products is designed to be as flexible as possible to fit the capacity and needs of every single member of the credit union. The credit union staff and front liners should have a skill in financial counseling to advice members on wealth creation and this is the only way in which credit unions can help members to help themselves.

ACCU sees its role in this area as:

- Developing Wealth Advisory Tools that can be used by credit unions
- Developing Training Modules on Financial Counseling or Wealth Management
- Training Trainers of Member organizations on Wealth Management

Customer Relationship Management (CRM) Strategy

The most valuable asset a credit union has is its relationship with its members/owners. The key growth strategy is to deepen our relationship with existing members and broaden them to embrace new members. When a member uses the services of the credit union, he/she is a customer. Thus, we are expecting that credit unions would maintain their customers for intimacy, for life, and loyalty.

ACCU considers itself to be:

- Conducting research to establish member service expectations
- Designing tools for CRM
- Providing technical assistance for members to launch programs for the establishment of business relationships and membership loyalty i.e. Membership Reward Program
- Providing training opportunities on CRM (Trainers Training for member organizations)

Market Segment Targeting Strategy

The initial survey made of selected credit unions disclosed an imbalance of membership distribution by market segment. The most highly penetrated segment of the market is between ages 30-50 years. This is attributed to the fact that credit unions are credit driven and this age group includes people who are more productive. If credit unions were more effective in their competence as trusted wealth advisors, then there would be greater potential to increase membership in this segment that is not tapped at present. Senior citizens for example are a potential market for savings, especially if they are pensioners. Credit Unions should be both savings and credit institutions.

ACCU considers itself to be:

- Developing tools on market segmentation
- Introducing innovative strategy for recruiting new members like High Profile “Member Get Member” campaign
- Providing Technical Assistance for members to develop their own strategies

Reaching Out Strategy

ACCU will continue its work in reaching out to countries where a National Credit Union Federation is not in existence. Credit unions existing in economies in transition like Cambodia, Vietnam, Mongolia and Lao PDR are thriving and have a great potential for growth. However, ACCU will focus its resources on these countries in strengthening and consolidating the credit union movement.

The services that would be made available are:

- Technical assistance aimed at putting in place systems, procedures and policies for the prudent management of credit unions
- Technical assistance on planning for growth
- Technical assistance in establishing their own national federations

GOAL 2: Competitiveness of Credit Unions in Asia

Goal 2 is the translation of the vision defined earlier as:

1. Financial viability
2. Knowledgeable and Involved Board
3. Member-customer orientation (addressed as a Strategy in Goal 1)
4. Technological Competence
5. Price-competitive Products and Services (addressed as a Strategy in Goal 1)
6. Proficient Staff and Sales Culture (addressed as a Strategy in Goal 1)
7. Focus on Continual Growth (addressed as a Strategy in Goal 1)

To sum it up, items 1, 2 and 4 have not been addressed as a Strategy. All the other strategies in Goal 1 also support the attainment of this goal.

Credit Union Monitoring Standardization Strategy

Adopting a benchmark to assess the performance of credit unions is a very important aspect of prudent management. The credit union industry has a standard but it has to be strictly followed and achieved, it should be the basis for planning, if the goals of each credit union are to reach the standards in a reasonable time. Being an autonomous organization, self-regulation is extremely difficult and an institution independent of the credit union should enforce the industry standards. In the Asian context, the Cooperative Department has the role to do so and a good case is the Philippines where it has developed its own standards COOP-PESOS of which most of the ratios are derived from PEARLS. The standards are adopted without changing the Cooperative Law.

Thus, ACCU considers itself to be playing the following role:

- System growth (assets growth),
- A stretching growth target by market segment which supports the system growth (membership growth),
- Exploring untapped markets (developing economies in transition)

Advocating International Credit Union Standards with the respective country regulators

Providing technical assistance in conducting Training on International Standards for Financial Reporting and Benchmarking

Providing technical assistance to the Cooperative Department to Develop the Standards for Credit Unions

Changing Leadership Competencies Strategy

The Relationship between Board and Management is crucial for the efficient operation of a credit union and failure to establish an effective understanding can be attributed to a stagnating credit union. Board and Committees are volunteers elected from the general membership. Unlike management and staff, Boards and Committees are elected not in accordance with their competencies to run a financial institution, but according to how people trust and respect them. However, the credit union system in Asia does not have compulsory training to ensure that board and committees are able to perform their duties with full competence. In the present environment, the following are critical competencies for effective leadership expected of Credit Union Directors:

- Articulate a tangible vision, values and strategy
- Empower other to do their best
- Be a catalyst/manager of strategic change
- Get results/manage strategy to action
- Exhibit a strong customer orientation
- Communicate effectively on a day-to-day basis
- Be a catalyst/manager of cultural change
- Think interactively about the total business
- Be flexible and adaptive
- Have a “global mindset”

In this area, ACCU will be supporting its member organizations to:

- Develop the Curriculum for a Directors Achievement Program
- Develop the mechanisms and Policies for Certification of Volunteers (Certified Volunteer)
- Develop the Curriculum for Continuing Directors Competence Educational Program

The above program will be adopted by member organizations and this would be the new training program that will be offered to affiliate credit unions on a fee basis.

Connectivity/Convenience Strategy

The ability to provide connectivity and member portability is the key to an integral relationship management strategy for our system. At present, big credit unions hire software developers to develop the accounting package for them, resulting in a very expensive outcome. An alternative and cheaper solution would be for the National Federation to acquire the system and distribute it to their members.

ACCU has sought advice and conducted research in other developed credit union movements with effective connectivity with their members. We came up with the conclusion that the National Federation should provide this as a service to their members. Adopting only one system in the country would reduce the cost, risk and develop new financial products using latest technology. Thus, the national federation should have the capacity and resources to run an IT company or within the existing structure as a support service.

In this strategy ACCU will focus on:

- Developing strategic partnership with the best Software Solutions company
- Negotiating the terms and conditions with the service providers and member organizations

Branding Strategy

Branding is critical to successful growth strategies. The brand is not simply the logo for the national entity it is much broader. It is the reputation of the credit union movement in the marketplace. What is truly being branded is the vision, offering and reputation of the credit unions themselves, with the brand acting as both the collective expression of credit union values at a national level, and the local expression of national capabilities.

In doing so, ACCU will work along:

- Developing branding strategies for credit unions, capitalizing the competitive advantage of credit unions such as: Friendly Financial Institutions; Humane Financial Institutions; Dream Financial Institutions; World Financial Institutions; Nearest Financial Institution.
- Providing technical assistance for members to implement the branding strategies
- Developing advertising materials that will serve as model for member organizations.

The branding strategies will define the role of the Credit Union Movement as a new leader in the Financial Service Sector. In so doing, it will promote those characteristics that differentiate credit unions from other financial institutions in the marketplace. Further, branding will also communicate our capabilities to a broad national audience that does not realize how closely attuned their values are with those of credit unions. Most importantly, credit union operation will turn around into a dynamic and creative cooperative financial institution.

GOAL 3: Sustainability of ACCU as a Regional

Credit Union Organization

Goals number 1 and 2 support this goal. The viability of ACCU relies mainly on the viability of the primary credit unions. Thus, the focus of ACCU's services to its members is to ensure that value is added to their efforts to strengthen credit unions. All the strategies described in this document support this goal of creating a sustainable regional organization of credit unions in Asia. The following table shows how

ACCU can fulfill this role:

	Core Trade Association	Development and Marketing	Business Support Services
Functions	<ul style="list-style-type: none"> • Advocacy with Government • International Linkage with bilateral organizations • International Cooperative Relations • Research and Economic Analysis • Planning/Democratic Support • Net work and communication • Representation in country and Global • Promotion of Membership 	<ul style="list-style-type: none"> • Operations and Service Support • Standards – Management Tools • Core Product Development & Marketing (Modeling) • Business Development • Strategic Alliances and Joint Ventures • Advanced Level Training Support • Marketing CU in transitional economy 	<ul style="list-style-type: none"> • Planning consulting • Human Resource Consulting • Operations/ Service Consulting • Training Consulting • Market Consulting • Market Consulting • Project Management Consulting • New Services support like technology • Fair trade services
Funding	Membership Dues	Fee-for-Service and Development Partners	Fee-for-Service
Management	Core Staff and Country coordinators	Core Staff/ Technical Staff/ Hired Professionals on assignment basis a need arises	Core Staff/ Technical Staff/ Hired Professionals on assignment basis as need arises
Delivery Channels	Nationally through Member Organizations and Regional program	Nationally through Member Organizations and Regional Program	Nationally through Member Organizations and Locally with Member Organizations
Beneficiaries	All Member Organizations	All Member Organizations and potential members	Those Member Organizations or Primary Credit Unions require services

Functional Organizational Structure

