

**Chief Executive Officer's Report  
Report to the Board of Directors,  
Delegates and CEOs of Member Organizations**

Road Map 2010-2015 as of August 15, 2012

I am very pleased to provide an update of ACCU development programs and business plan approved by the General Meeting and implemented with close monitoring and approval of the Board of Directors. The monthly Management Report provided to the Board of Directors, Delegates and CEOs of member organizations is our means of communicating and soliciting feedback on the activities carried out. We are ensuring that constant flow of information to stakeholders increases the sense of ownership and ensures members' needs are addressed through our services.

This is third year of the ACCU's Strategic Plan.

Strategic Direction: SUSTAINABLE CREDIT UNION SYSTEM IN ASIA				
				<b>E - SOLUTION</b> On line training Technical assistance and support service for CU Core business
			<b>QUALITY ASSURANCE</b> Branding, Benchmarking, Risk Based Supervision, Stabilization Fund, Credit Union Law, CRM	
		<b>PROFESSIONALIZATION</b> Systems development, policies, products & services, prudential standards, management training, Strategic Planning, Good Governance, HRM, market segmentation		
	<b>LEADERSHIP DEVELOPMENT</b> Formation of the National Federations (service organizations for credit union development) and training of leaders			
<b>MOTIVATION</b> Credit Union Philosophy, principles and values (continuing in economies in transition)				
1971 to 1980	1981 to 1992	1992 to 2005	2005 to 2014	2015 to 2020

**ACCU Ownership:**

- 12 Regular Members
- 1 Associate Member
- 21 Affiliate Members
- 35 Supporter Members
- Credit Unions with total Assets of USD 89.8 billion
- 41.6 million Individual Members

**Leveraging Core Strength:** In partnership with members, we have worked to leverage our core strengths to create sustainable growth for credit unions in Asia. The team members of ACCU and member organizations have executed our strategies and achieved major milestones. This year, I am proud to report that our concerted focus on solutions development has strengthened the foundation for credit union growth and competitiveness. The 18 credit union solutions are now available for members. This year 320 credit union professionals have been trained to use the credit union solutions that will serve as tools to respond to the challenges faced by credit unions.

It is my pleasure to update the Delegates and CEOs on the implementation of the Road Map 2009 to 2014. ACCU is in existence for the last 41 years with a strong commitment on members' partnership. In this report, we attempt to highlight the achievements of the Strategic Plan 2009-2014.

The ACCU management worked diligently to implement the Strategic Plan in an effective manner. More important, we improved the plan by creating forward-thinking goals to support our members and credit unions in responding to their challenges.

The activities of ACCU, inherent in the work to build sustainable credit union system in Asia are exhilarating opportunities: to generate new insights; to strengthen existing partnerships and build new ones; to inspire creative new approaches; to benefit from knowledge shared. We will work to leverage all of these opportunities as we move into 2013.

We have developed 18 credit union business solutions. All these resource materials are available for ACCU's members and credit unions. These sound business practices are compilation of our experience working in credit unions for the last 41 years, combined with modern management technologies deployed within the unique environment of credit unions across Asia. The business solutions are practical tools credit unions can adopt to build the institution, create lasting impact to members' well-being, and equip human resources without losing grip of our differentiation – our principles and values.

The strategic plan will continue to forge partnership with our members to ensure that these business solutions add value to credit unions. ACCU develop tools for the accreditation or the Federation. The ACCESS for National federations will be finalized at the CEOs workshop in September 2012.

ACCU is committed to exert more efforts in deploying the business solutions to address the current and perceived challenges of credit unions. We sincerely thank our members for adopting the solutions such as the Credit Union Directors and CEOs Competency Courses, ACCESS Branding, Credit Union Microfinance Innovations, Professionalization, Management Tools, Credit Union Governance Framework, Stabilization Fund and Risk Based Supervision.

Reaching out the 'have less':

As 2012 is the International Year of Co-operatives, we have been actively supporting our members to celebrate the year in meaningful way. We are proud that the Nepal Federation of Savings and Credit Cooperatives (NEFSCUN) was the first to celebrate IYC with its first SACCOS' Summit in February 2012.

In 2010, ACCU and its members pledged to reach additional 1 million 'have less' by 2012 through the Credit Union Microfinance Innovation bear results of reaching 1.6 million by December 31, 2011. In every event, we continuously communicate the need to revisit the credit union mission. F.W. Raiffeisen founded the first credit union in 1854 to fight against poverty and social exclusion.

We always remind our credit union leaders that competition, growth, profits and ease in management system might unintentionally lead credit unions to deviate from their original mission. Our platforms for learning always incorporate topic that strike a chord on credit union mission – the reason of our existence.

We are very thankful for the trust that you have placed in us. 10 National programs focusing on reaching out the poor were organized this year. It was participated by 30,802 credit union leaders and professionals – a reason to be inspired. Thus, we promise to exert efforts to offer our members need based learning experience in the years to come.

ACCU reinforces the target of one million 'have less' reached by the Credit Union Microfinance Innovation (CUMI). The CUMI national summit, appointed a point person at the national federation in 7 countries and introduction of Financial Literacy education to the Learn and Save Sessions were some of the initiatives undertaken during the year. The following are the significant milestones in credit union outreach of the poor:

- CUMI outreach is 1.6 million individuals from 823 credit unions
- Credit unions in Asia have reach 6.9 million members belonging to the 'have less' category
- The poor outreach of 6.9 million represents 17% of the total credit union membership in Asia of 40 million individuals in 20 countries

Project and Administration Project Development:

**Project on Entrenching Credit Union Solutions in the Philippines and Asia is supported by CCA for the period of 2011 to 2015.** The propose of the project is consolidate gains and build on results made over the past 10 years with ACCU in the Philippines, by promoting the mainstreaming of existing programs (ACCESS and CUMI), introducing new ones (Federation diagnostic tool) and enhancing the stabilization fund, in support of providing sustainable and affordable financial services equitably to poor men and women.

**The Project on Credit Union as Sustainable Solution to Poverty Alleviation (CUSSPA)**, a three-year (2009-2012) project in partnership with CORDAID of the Netherlands, started implementation in September 2009 in the Philippines, Indonesia, Nepal Bangladesh, Sri Lanka and Vietnam. During the year project provided 12 in country CUMI training and policy development as well as 12 in country regulatory technical assistance program was carried out. The regulators workshop was also organized in conjunction with the forum in the Philippines.

The project is expected provide technical support and encourage member organizations to reach the have less community through CUMI methodology. The project will also continue the advocacy for enabling policy environment for credit unions in Asia. During this year, ACCU took advantage of learning the practices of Paglaum Multi-purpose Cooperative (PMPC) in the Philippines to expand CUMI to AgriFinance. The study of PMPC marks the start of the partnership with the cooperative as a training laboratory on CUMI. The concept paper on AgriFinance was also submitted to Cordaid for potential partnership from 2013.

**The Project on Credit Unions Development in Lao PDR in partnership with Rabobank Foundation** is aimed to convert Village Development Funds (VDFs) in Luang Prabang as a full pledged Savings and Credit Unions (SCUs). At the end of the project, it is also targeted to organize a secondary federation to promote and strengthen SCUs. As of to date, three SCUs has been registered with the Bank of Lao PDR and four SCUs are being prepared for registration. The service of the volunteer staff supported by PSO<sup>1</sup>, Ms. Maribel Gulay of NATCCO has been completed on July 31, 2012.

ACCU and DID first partnership project on the Financial Decision Making was held on April 27 to May 1, 2012 in Bangkok. It was attended by 18 federations' CEOs and executives from Bangladesh, Cambodia, Indonesia, Korea, Malaysia, Mongolia, Philippines, Thailand, and Sri Lanka. At the end of the seminar, the attendees are able to interpret and analyze the financial information of an organization and make strategic and enlightened decisions aimed at improving financial performance and identify and apply relevant and adapted solutions. ACCU and Développement International Desjardins (DID) recently forge partnership on credit union development in Asia. DID shares with ACCU its training resources aimed to add value to the latter's current offerings. It is anticipated that the partnership will provide continuing professional development for credit union leaders and executives.

**Platforms for Learning:** Being good is not enough in today's market place. Even the best person in the world never stops learning. ACCU recognizes the need to build the competence of leaders and professionals. From September 2011, we have offered 6 regional learning platforms availed by 550 leaders, professionals and regulators.

## 5. D.04

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<sup>1</sup> *Personnel Cooperation in Developing Countries or in Dutch Personele Samenwerking in Ontwikkelingslanden*

## **E-SOLUTION 2014 TO 2020**

**What is ACCU-NET?** ACCU is conceptualizing moving to the next level on the development of E-solutions for ACCU business and its members to offer financial and payment network for credit union members. The study is on its initial stage at the moment.

ACCU will search for synergies and explore achievements that are possible at organizational level through partnerships with members and the development of entirely new growth opportunities for credit unions. ACCU places highest value in our partnership with members, global credit union/cooperative networks and development organizations. We sincerely thank them for supporting us in fulfilling our mission.

**ACCU Office:** We are extremely excited to inform ACCU new office located at the 8<sup>th</sup> floor of U Tower Building at No. 411, Srinakarin Road, Suanluang, Bangkok 10250 was formally opened on April 28, 2011.

**ACCU House:** ACCU house sale notice was published. There were more than 25 calls to inquire about the house but still we could not find appropriate buyer. We have published sale price of Bath 7.25 Million

Building ACCU financial capabilities to support our mission, providing total credit union solutions to members, developing effective execution systems, and maintaining competent people to deliver services to members are in the core of the Strategic Plan. ACCU will search for synergies and explore achievements that are possible at organizational level through partnerships with members and the development of entirely new growth opportunities for credit unions. ACCU places highest value in our partnership with members, global credit union/cooperative networks and development organizations. We sincerely thank them for supporting us in fulfilling our mission.

## **REHABILITATION FUND TSUNAMI SUPPORT**

The interest earning of Rehabilitation Fund and Asian Credit Union Development Fund has been credited to respective account.

## **BOARD/GOVERNANCE**

The Board of Directors approved the Budget for the fiscal year 2012/2013 in its 74rd meeting on March 13, 2012. The Board appointed The Thai Ltd. as the external Auditor of the ACCU for the fiscal year 2011/2012 who performed financial audit in July 2011.

The Accounts and Audit Supervisory activities are carried out by the president every month since last year September 2011. The CEO submitted the terms and reference of the Accounts and Audit Supervisory Committee to the Board.

**Bylaws and Regulations:**

The information on the Board of Directors of 2010 to 2012 was presented to the Royal Thai police for approval. ACCU submitted an application to the Ministry of Labor to secure approval to receive project funds from the development agencies. Part of the approval process, the CEO and MM were interviewed by the police intelligence.

**Human Resource:**

Currently, ACCU has 7 staff members plus 12 staff working in the project offices around the Asia. ACCU has 8 competent technical ALMI members who provide technical service on short term assignments. Ms. Maribel Rustia Gulay of NATCCO has completed one year services in SACUDIL office and returned to NATCCO on July 31, 2012. ACCU presented requested to CARD MRI for secondment for the project. Mr. Kamon Kiattisirikunpon completed his employee agreement and informed that he will not continue the services.

**ACCU's investment:**

Furthermore the annex shows the investment in Bank, Klongchan CU, CULT and FSCT Promissory note the approval and renewal of the PN after maturity date.

I personally thank the Board of Directors of ACCU, delegates, CEOs of member organizations and development partners for supporting us in every endeavor we present to you. ACCU is your own organization. We are very grateful of the solidarity we profess and demonstrate over the last 41 years. We look forward to working with you in partnership in the years ahead.

The attached Scorecard of the Strategic Plan 2009-2014 provides measurement of what we achieved so far in the implementation of the plan from July 1, 2011 to August 15, 2012.

Thank you very much.



# STRATEGIC PLAN 2009-2014 SCORECARD as of August 2012

STRATEGY MAP		BALANCED SCORECARD		ACTIONS
FINANCIAL PERSPECTIVE				
Build strong financial based to support the mission – perpetuation of service to members (both trade & development)				
Strategic Objective	Measurement	Target by 2014	Initiatives	Achievements as of August 15, 2012
Grow the institutional capital	ACCU reserve fund	3 million US dollars by 2014	Capitalize the Reserve Fund annually by transferring 100% of net profit	Reserve Fund as of June 30, 2012 is Baht 80.4 million or US\$ 2.5 million.  At the end of fiscal year June 30, 2012, the fund will increase by transferring Net Income of US\$39,287.
Grow internally mobilized development funds	Supporter membership	300 supporter members by 2014	Intensify promotion and campaign for supporter membership	<ul style="list-style-type: none"><li>Supporter members joined for the period July 2011 to February 2012 – 5</li><li>Affiliate Member – 2</li></ul> <b>ACCU Membership in</b> Regular Members - 12 Associate Member - 1 Affiliate Members - 21 Supporter Members - 35 <b>Total 69</b> ACCU is currently supporting the establishment of the Federation of Credit Cooperatives in Laos



STRATEGY MAP		BALANCED SCORECARD		ACTIONS
FINANCIAL PERSPECTIVE				
Build strong financial based to support the mission – perpetuation of service to members (both trade & development)				
Strategic Objective	Measurement	Target by 2014	Initiatives	Achievements as of August 15, 2012
Decrease external funding for development programs	Cost coverage on core and trade functions	100% coverage of core function from internally generated fund  50% coverage of development function from internally generated fund	Maintain lean and qualified management team & outsource additional expertise if required	<b>Staff Strength:</b> <ul style="list-style-type: none"><li>6 Technical &amp; Support Staff in Bangkok</li><li>11 project staff posted in member organizations or partners</li><li>20 members of the Asian Leaders and Managers Institute (ALMI) with diverse expertise and experience in credit unions and financial industry</li></ul>
INTERNAL BUSINESS PROCESSES PERSPECTIVE				
Develop a business model and execution systems that work SMART (Simple, Member driven, Accurate, Rapid, and Time conscious)				
Operational efficiency	Rapid and effective response to member needs and issues	Shortened communication responses i.e. e-mails, phones, letters	Execute and maintain CRM process that is producing results	Policy has been set out: <ul style="list-style-type: none"><li>Answering phone calls within 3 rings</li><li>Answering letters and e-mails within 24 hours</li></ul>
		Efficient organization of office environment	Maintain and Audit 5 S (Sort, Set in Order, Sweep, Standardize and Sustain –Discipline)	The 5S concept is deployed in the Human Resource Management Guidelines for the staff. Audit of the 5S is to be carried out in the new office
		5. D.08	Maintain and update library of credit union resources	Catalogue of credit union resources prepared for the library. (A new system will be implemented in the new office.)

				Continue to develop technology innovation: web based information collection, analysis and sharing (statistical data)	The website is now currently being conceptualized by the IT consultant of ACCU.
<b>INTERNAL BUSINESS PROCESSES PERSPECTIVE</b>					
Develop a business model and execution systems that work SMART (Simple, Member driven, Accurate, Rapid, and Time conscious)					
<b>Strategic Objective</b>	<b>Measurement</b>	<b>Target by 2014</b>	<b>Initiatives</b>	<b>Achievements as of August 15 2012</b>	
Excellent membership relations	Satisfaction rating on all services	Above 90% rating received from members	Execute member satisfaction survey annually	The member survey has completed for the fiscal year July 2011/12	
			Develop staff's competence, culture and attitude on member service	The staff meeting in October 2011 and January 2012 provided inputs on the customer service best practices.	
Continuing innovations	New services offered	At least introduce 1 new service or credit union solution per year	carry out research, adoption and pilot deployment of modern management technology for credit unions	<b>Introduced:</b> Credit Union Business Solution No. 17- Loan Officer Competency Training and, 18 – Federations' Diagnostic Tool and 19 – Supervisory Committee Competency Training. The DE reunification program was organized on January 25-29, 2012	
Ethical business compliance	Regulatory and social responsibility compliance	100% compliance on all regulations and social responsibility	Develop comprehensive manual on policies and procedures	<ul style="list-style-type: none"> <li>Full compliance of the regulatory requirements with the Department of Labor, Immigration Office, and District Office in Bangkok</li> </ul>	

## 5. D.09

STRATEGY MAP		BALANCED SCORECARD		ACTIONS	
<b>MEMBERS PERSPECTIVE</b> 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)					
Strategic Objective	Measurement	Target by 2014	Initiatives	Achievements as of August 15, 2012	
Safety and soundness	Monitoring and Standardization of credit unions	At least 4 countries introduced Stabilization Fund & supervision	Develop model Stabilization Fund and supervision standards	The Stabilization Fund supervision standard has been completed: Risk Based Supervision as Credit Union Solution no. 11. The standard is evolving. NATCCO has established Stabilization Fund, now at initial stage. ACCU provided TA to Sri Lanka and Bangladesh.	
	Enabling regulatory environment for credit unions	Prudential standards used	Establish a regular platform for Asian CU regulators – conference	ACCRA (Alliance of Credit Union/Cooperative Regulators in Asia) is formed in April 2011 regulators conference. The charter was approved to the regulators during April 25 to 27, 2011 meeting in Thailand.  Training for Sri Lankan regulators on COOP-RUPEES was conducted in April 2012.  Prudential standards have been developed in Philippines, Nepal, Sri Lanka, Bangladesh, Hong Kong and Thailand. There is a need to lobby with the regulators to make it compulsory.	

STRATEGY MAP		BALANCED SCORECARD		ACTIONS																																									
Strategic Objective	Operational efficiency	Measurement	Target by 2014	Initiatives	Achievements as of August 15, 2012																																								
		Branding  Convenience & Connectivity	Min. 5 CUs receive ACCESS brand	Develop competence of members to implement ACCESS branding	3 Credit unions in the Philippines have been certified for two consecutive years 2010-2012 for Bronze ACCESS. In Philippines 15 credit unions undergoing ACCESS and in Nepal 31 SACCOS.  There is a greater need to promote the Business Solution. The credit unions undergoing branding have turnaround their operations to professional and well managed credit unions. Management will pursue marketing the program.  The CUMI 1 million campaigns were launched in September 2009. The following are the achievement of member organizations:																																								
Competitive position	Market penetration of credit unions (reaching out)		Min. 8 million poor & disadvantaged are reached by CUs	Launch CUMI to reach out to low income poor and Asia level reward system for CUs with significant outreach (includes publishing CUMI methodology Manual in different languages)  Reach out to developing movements – promotion and strengthening	<table><tr><th>Country</th><th>Organization</th><th>No. of CUs</th><th>CUMI 2012</th></tr><tr><td>Bangladesh</td><td>CCULB</td><td>44</td><td>72,100</td></tr><tr><td>Cambodia</td><td>CCSF/Flitfly/SEDOC</td><td>44</td><td>32,200</td></tr><tr><td>India</td><td>MAFCOCS</td><td>34</td><td>130,000</td></tr><tr><td>India</td><td>DPG</td><td>32</td><td>48,000</td></tr><tr><td>Indonesia</td><td>CUCO</td><td>68</td><td>162,000</td></tr><tr><td>Lao PDR</td><td>Savings Group</td><td>12</td><td>6,800</td></tr><tr><td>Mongolia</td><td>MOCCU</td><td>18</td><td>22,200</td></tr><tr><td>Myanmar</td><td>CCUM</td><td>35</td><td>82,340</td></tr><tr><td>Nepal</td><td>NEFSCUN</td><td>135</td><td>95,000</td></tr></table>	Country	Organization	No. of CUs	CUMI 2012	Bangladesh	CCULB	44	72,100	Cambodia	CCSF/Flitfly/SEDOC	44	32,200	India	MAFCOCS	34	130,000	India	DPG	32	48,000	Indonesia	CUCO	68	162,000	Lao PDR	Savings Group	12	6,800	Mongolia	MOCCU	18	22,200	Myanmar	CCUM	35	82,340	Nepal	NEFSCUN	135	95,000
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**5. D.11**



<ul style="list-style-type: none"> <li>• <b>Knowledgeable and involved board of directors</b></li> <li>• <b>Competent and satisfied staff</b></li> </ul>	Competencies built for leaders and professionals	Competency programs for Directors, committees, CEOs, key management staff offered by members	Develop continuing professional development modules for credit union volunteers and key staff	<p>The Credit Union Directors (Solution No.4) and CEOs Competency Course (Solution No. 6) adopted by member organizations.</p> <p>The Good Governance Framework for Credit Unions Module is considered as continuing professional education for the Board.</p> <p>Platforms for Learning available for Asian CUs:</p> <ul style="list-style-type: none"> <li>• 13 Development Education Program</li> <li>• Exposures – Korea, Taiwan, Thailand, Nepal &amp; Bangladesh</li> <li>• Regional workshop on Deployment of credit union solutions</li> <li>• Asian Credit Union Forum</li> <li>• CEOs, HRD and Youth regional workshops on annual basis</li> </ul>
	Credit unions repositioned as Trusted Wealth Creation Advisor for members	ACCU members adopt training on Wealth creation for members	Train trainers on Wealth Creation Advisory Role of CUs	Conducted trainer's training workshop in 2012
Member Satisfaction	Satisfaction level of primary credit unions to their federation	Members receive 85% and above rating from members	Advocate member service satisfaction survey to members & CUs	Not yet completed
Quality products and services	Need based and competitively priced products & services	Min. 50% of CUs in developing countries adopt ranges of wealth building products and services	Develop models for products and services	Developed Credit Union Solution No. 9. The training manual introducing the product catalogue will be developed during the course of implementation of the Strategic Plan 2009-2014.

## 5. D.13

<ul style="list-style-type: none"> <li>• Knowledgeable and involved board of directors</li> <li>• Competent and satisfied staff</li> </ul>	Competencies built for leaders and professionals	Competency programs for Directors, committees, CEOs, key management staff offered by members	<p>Develop continuing professional development modules for credit union volunteers and key staff</p> <p>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</p>	<p>The Credit Union Directors (Solution No.4) and CEOs Competency Course (Solution No. 6) adopted by member organizations.</p> <p>The Good Governance Framework for Credit Unions Module is considered as continuing professional education for the Board.</p> <p>Platforms for Learning available for Asian CUs:</p> <ul style="list-style-type: none"> <li>• Development Education Program</li> <li>• Exposures – Korea, Taiwan, Thailand, Nepal &amp; Bangladesh</li> <li>• Regional workshop on Deployment of credit union solutions</li> <li>• Asian Credit Union Forum</li> <li>• CEOs, HRD and Youth regional workshops on annual basis</li> </ul>
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## 5. D.14

STRATEGY MAP	BALANCED SCORECARD	ACTIONS
<b>LEARNING &amp; GROWTH PERSPECTIVE</b> Develop and maintain cadre of competent, trustworthy, motivated and committed workforce and leaders and support them with resources and information for effective job performance.		
<b>Strategic Objective</b> Intensify team members strategic skills	<b>Measurement</b> Performance management rating  Diversity of staff competence  Values	<b>Achievements as of August 15, 2012</b> The management is changing the performance evaluation rating based on organizational objectives and goals.  Not yet started
	<b>Target by 2014</b> >85% performance  Presence of knowledge & skills on: industry, CRM, negotiation, project management, consulting, technology, training  Team Player, result orientation	<b>Initiatives</b> Support individual staff personal development  <ul style="list-style-type: none"> <li>Execute employee satisfaction study annually</li> <li>Attendance of staff at best practice conference</li> </ul> Inculcate values to staff meetings and emphasize on ACCU mirror at all times
Ensure effective management throughout the organization	% of Annual Goals met  Minimum 85% of goals are met	The staff meeting last January 9-11 introduced activities to build staff team spirit and rapport.  Devise a monitoring tracking performance against plan
		Compiled in hard and soft copies  Maintain library of technical papers (credit union solutions) and PowerPoint presentations
Enhance technology capabilities	Usability of technology used for office and program operations	<ul style="list-style-type: none"> <li>On line Benchmarking has been developed – ACCESS and PEARLS</li> <li>Web-based credit union statistical collection is being implemented.</li> </ul>

**5. D.15**



Strategic Objective	Measurement	Target by 2014	Initiatives	Achievements as of August 15, 2012
Ensure active and involved board of directors	Policies and updated strategic plan	Comprehensive – covering all areas of operation	Develop comprehensive policies, procedures, governance framework and ethics management	<ul style="list-style-type: none"> <li>Board toolkit made available to all directors</li> <li>Management is compiling all policies in standard format</li> </ul>
Deepen the sense of ownership of member organizations to ACCU	Attendance and feedbacks in AGMs, consultation, workshops	Minimum 85% members' response	Institutionalize service satisfaction survey for members	The survey will be made on the 2 <sup>nd</sup> half of 2011.
			Implement policy on service delivery to members strictly following the networking relationship	Observe at all times.

## 5. D.16