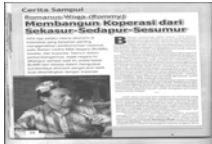




A Part Experience as Alumnus of DE Year 2000 - 2007



Romanus Woga
President Swadaya Utama
Maumere, Flores Indonesia



Development Education Program



DEP : Training Purpose

- an intensive personnel motivation
- an awareness raising process



DEP : Brief History

- Started in September 1999
- 380 Development Educators
- 16 countries in ASIA
- Asian Development Education Program



DEP: Course Covered

- Become a DE within your community and country
- An induction to the values and philosophy of credit union movements
- Further ones understanding of credit union difference and/or rekindle your enthusiasm
- Develop confident and skills on public presentation
- Open up opportunity to involve in national and international development activities through ACCU



What I have learned on Development Educators Training Program

Congrats! DEP ACCU Facilitators

- Fun
- Unique and Happily made
- Alive
- Presentation Skills
- Debate
- Group works
- Etc.



Why Development Education Program is Important?

MISSION: Credit Union Development Program

- is to communicate and promote the unique role of credit unions in cooperative development and to assist in obtaining support for credit union programs worldwide

Education

- Credit Union: “ Started with Education, Develop by Education , Controlled by Education and Mostly Depending of Education”
- The Tree Philosophy of CU Movement are : “Education , Selfhelp and Solidarity”
- “ Education is The First Way and Important Key in CU Development : Before - Now - and The Future
- Theroferere we need Development Education Program and we have Development Educators

What is the role of Development Educators

- Developement Educators are Credit Union Movement Volunteers who are trained to communicate about development issues and the role of credit unions in cooperative development.

Who are the development educators

- 380 DEs in 16 countries in ASIA
- Myself as Alumunus
2000 : Los Banos Philippine University
2007 : Tagaytay Manila Philippines



What I have done as Development Educators



Members: Field Visits

- Meet people in the villages
- Motivate them to be a good member
- Educate them about Credit Union Principles and Belief

“ One for All, All for One”

“ Credit Union not for Profit, not for Charity but Credit Union for Services”



Board of Directors and CU Management

- Educate and Motivate
“ Good service to the members to make them satisfy”

This is the strength of CU

- “Go to the Peoples, Live among Them, Love Them, Serve Them, Learn from Them, Plan with Them, Start what which They know, Built on what They have, Learn by Doing and Teach by Showing”

Ten Guide for Community Development



Credit Union Peoples

Establish Fund, Risk Management, Internal Control, and Credit Union as Trusted Wealth Creation Advisor for Members.



Non Credit Union Members

We do dialog and inspires

**“ Be a Credit Union Members and
you have a long life with
additional eight more years in
your age”**



Women Empowerment on Microfinance Program

- Fastest growth in membership and saving accumulation
- Services
 - support on small enterprise
 - business skills development
 - access to other services such as:
agriculture, housing program, livestock,
health insurance, business information
services, etc.

Gender Advocates

Women was created from the rib of Man,
not from his head to be above him, nor
from his feet to be walk upon, but from
his side to be equal, near his arm to be
protected, closed to his heart to be
love, to be love, love.

Supervise: Credit Union

- “ 7 Deadly Credit Union Sins”
- 1. External Dependency
- 2. Confusing Financial Information
- 3. Uncompetitive Products and Services
- 4. Poor Public Image
- 5. Undisciplined Fiscal Operation
- 6. “Cookie-Cutter” Loan Analysis

Trainings and Education

- From 2001 - 2010 : Puskopdit Swadaya Utama:

227	Trainings and Seminars
10,528	Participants
91,883	Individual Members
431,817,520,152 Rp	Assets

54 Primary Credit Union Members



Networking & Linkages

- Government and other stakeholders:
 - Economic Development
 - Sharing Information and knowledge
 - Alignment of programs based on local needs
 - Harmonization among each others
 - Manage Results
 - Promote mutual accountability

Impact of Development Education Program

Puskopdit Swadaya Utama
Maumere NTT East Indonesia

Impact

- Increase and quality of training improved
- Changing attitudes of Credit Unions
- Women's participation and empowerment
- Increase number of members
- Increase in savings and loans
- Increase in assets

Impact

- CU family members living condition improved
- Youth members and staff increased
- Updated Information Technology creates public interest
- Good offices and services create better image in the public

Impact

- Puskopdit Swadaya Utama one of the biggest in 5 chapters in NTT Province
- 2010 : PSU rank as number 4 among 33 chapters in Indonesia
- 2009 : Mr. Romanus Woga got Medal and Certificate of Appreciation from Ministry of Cooperatives Republic of Indonesia

Impact

- 2010 : Romanus Woga Moderator ACCU Forum Seoul South Korea
- 2010-2013 : Romanus Woga, President of Credit Union National Level, Republic of Indonesia
- July 2011 : Romanus Woga, Medal and Certificate of Honor direct from President of Republic of Indonesia Mr. Susilo Bambang Yudoyono



Key Messages

- Dedication is always contagious
- Board of Directors: Send one or two person in your organization to be participants in DE Program
- In Indonesia English is not widely spoken so we can prepare first an English course in Indonesia

My Dream Development Education Program BALI Indonesia



Key Messages

- Approach government for support and religious leader for spiritual guidance
- Have an ambition to become Development Educators: "The Man without ambition is like a Bird without wings"
- To be successful: "Believe that you are successful"
- Don't be afraid to try, don't be afraid to **START!**

