



Association of Asian Confederation of Credit Unions

ACCU Business Plan for 2012 to 2013



For the period of July 1, 2012 to June 30, 2013 as of July 2012

Vision... “Sustainable Credit Unions in Asia”

Mission...

“Works in partnership with its members to strengthen and promote credit unions as effective instruments for socioeconomic development of the people”.

This planning document (now being translated into action through this work-plan) is also a commitment to our Values Statement to sharpen our focus in delivering value-added services to members:

- **WE OWE OUR MEMBERS** a dynamic regional organization-this means expanding our human resources by mobilizing competent people who could deliver value-added services to our members on a timely manner.
- **WE OWE OUR MEMBERS** A Leading Organization for Credit Union Innovation in Asia- ACCU will not duplicate what our members are doing. Our services would always be of value to our members that help them achieve their own goals.
- **WE OWE OUR MEMBERS** A Learning Organization for Credit Union in Asia-this means ACCU would be the resource center or facilitator for credit union best practices, management tools, systems, guidelines and technology.
- **WE OWE OUR MEMBERS AND PARTNERS** highest quality service possible at all times- characterized by responsiveness, accuracy, integrity and professionalism. We will always strive for quality improvement.
- **WE OWE THE ASIAN CREDIT UNION MOVEMENT** of Solidarity-this means our mechanisms; our policies and our programs would translate this value.

STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Dev't.
Financial Perspective Build strong financial based to support the mission – perpetuation of service to members (both trade & development)	<ul style="list-style-type: none"> • Grow the institutional capital • Grow internally mobilized development funds • Decrease external funding for development programs 	<ul style="list-style-type: none"> • ACCU reserve fund • Supporter membership • Cost coverage on core and trade functions 	<ul style="list-style-type: none"> • 3 million US dollars by 2015 • 300 supporter members by 2015 • 100% coverage 	<ul style="list-style-type: none"> • Capitalize the Reserve Fund annually by transferring 100% of net profit • Intensify promotion and campaign for supporter membership • Maintain lean and qualified management team & outsource additional expertise if required 	1.8USM	25000 US\$



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STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Dev't.
Internal Business Perspective Develop a business model and execution systems that work SMART (Simple, Member driven, Accurate, Rapid, and Time conscious)	• Operational efficiency	• Rapid response to member service	• Shortened communication responses i.e. e-mails, phones, letters	• Execute and maintain CRM process that is producing results	XX	
	• Excellent membership relations	• Satisfaction rating on all services	• 85% and above rating received	• Execute member satisfaction survey annually	XX	
	• Continuing innovations	• New services offered	• At least introduced 1 new service per year	• Continue to develop technology innovation: web based information collection, analysis and sharing (statistical data)	XX	
	• Ethical business compliance	• Regulatory and social responsibility compliance	• 100% compliance on all regulations and social responsibility	• Develop comprehensive manual on policies and procedures	XX	
				• Develop staff's competence, culture and attitude of member service	XX	

Members Perspective Provide the best total credit union solutions enabling members to transform sustainable credit union system (vision) in their respective movements. (in support of the	• Safety and soundness	• Monitoring and Standardization of credit unions	• At least 4 countries introduced Stabilization Fund & supervision	• Develop model Stabilization Fund and supervision standards		XX
	• Operational efficiency	• Enabling regulatory environment for credit unions	• Prudential standards used	• Establish a regular platform for Asian CU regulators – conference		XX
	• Competitive position	• Branding	• Min. 5 CUs receive ACCESS brand	• Develop competence of members to implement		XX



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vision of ACCU for the Asian credit union movement)	<ul style="list-style-type: none"> Member satisfaction Quality products and services Knowledgeable and involved board of directors Competent and satisfied staff 	<ul style="list-style-type: none"> repositioned as Trusted Wealth Creation Advisor for members Satisfaction level of primary credit unions to their federation Need based and competitively priced products & services Competencies built for leaders and professionals 	<ul style="list-style-type: none"> Min. 8 million poor & disadvantaged are reached by CUs ACCUCU members adopt training on Wealth creation for members Members receive 85% and above rating from members Min. 50% of CUs in developing countries adopt ranges of wealth building p/s Competency programs for Directors, committees, CEOs, key management staff offered by members 	<ul style="list-style-type: none"> ACCESS branding Assist members in reaching out to low income poor Reach out to developing movements – promotion and strengthening Train trainers on Wealth Creation Advisory Role of CUs Advocate member service satisfaction survey to members & CUs Develop models for P/S Develop continuing professional development modules for CU volunteers and key staff Develop credit union solutions based on the current challenges 		
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STRATEGY MAP		BALANCED SCORECARD		ACTION PLAN		
	Strategic Objective	Measurement	Target by 2014	Initiative	Budget	
					General	Dev't.
Learning and Growth Perspective Develop and maintain cadre of competent, trustworthy, motivated and committed workforce & leaders and	<ul style="list-style-type: none"> Intensify team members strategic skills 	<ul style="list-style-type: none"> Performance management - rating Diversity of staff competence 	<ul style="list-style-type: none"> >85% performance Presence of knowledge & 	<ul style="list-style-type: none"> Support individual staff personal development Execute employee satisfaction study annually Attendance of staff at best practice 		



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support them with resources and information for effective job performance.	<ul style="list-style-type: none"> • Ensure effective management throughout the organization • Enhance technology capabilities • Ensure active and involved board of directors • Deepen the sense of ownership of member organizations for ACCUCU 	<ul style="list-style-type: none"> • Values • % of Annual Goals met • Usability of technology used for office and program operations • Policies and updated Strategic Plan • Attendance and feedbacks in AGMs, consultations, workshops 	<p>skills on: industry, CRM, negotiation, project management, consulting, technology, training</p> <ul style="list-style-type: none"> • Team player, result orientation • Min. 85% of goals are met • 100% functioning • Comprehensive – covering all areas of operation • Min. 85% members response 	<p>conference</p> <ul style="list-style-type: none"> • Inculcate values to staff meetings and emphasize on ACCUCU mirror at all time • Devise a monitoring system tracking performance against plan • Maintain library of technical papers and PowerPoint presentations • Develop web based statistical collection, benchmarking and training • Develop comprehensive policies, procedures, governance framework and ethics management • Institutionalize service satisfaction survey for members 		
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STRATEGIC GOALS OF THE ROAD MAP FOR 2009 AND 2014

Financial Perspective

Measurement	Target by 2012/2013	Action Initiative
<ul style="list-style-type: none"> • ACCUCU reserve fund • Supporter membership • Cost coverage on core and trade functions 	<ul style="list-style-type: none"> • Maintain lean and qualified management team & outsource additional expertise if required 3 million US dollars by 2015 • 60 supporter members by 2013 • 100% coverage 	<ul style="list-style-type: none"> • Capitalize the Reserve Fund annually by transferring 100% of net profit • Intensify promotion and campaign for supporter membership • Maintain lean and qualified management team & outsource additional expertise if required



Internal Business Perspective

<ul style="list-style-type: none"> • Rapid response to member service • Satisfaction rating on all services • New services offered • Regulatory and social responsibility compliance 	<ul style="list-style-type: none"> • Shortened communication responses i.e. e-mails, phones, letters • 85% and above rating received • At least introduced 1 new service per year • 100% compliance on all regulations and social responsibility 	<ul style="list-style-type: none"> • Execute and maintain CRM process that is producing results • Execute member satisfaction survey annually • Continue to develop technology innovation: web based information collection, analysis and sharing (statistical data) • Develop comprehensive manual on policies and procedures • Renewal of the ACCUCU license to receive development fund from international donors. • Renewal of the Work Permit and Visa of foreign staff • Submission of 6-month project reports to the Labor Department • External Audit of the ACCUCU Financial Statements at end of fiscal year 2013 • Staff development and planning meeting • Maintenance of ACCUCU Assets – equipment and supplies • Update and maintain ACCUCU Resource Center • Facilitate international travel requirements i.e. visa and ticketing • Coordinate and facilitate visiting credit union leaders and development partners in Thailand • Production of ACCUCU marketing materials and plaques – training bags, souvenirs – table calendar, greeting cards • Develop staff's competence, culture and attitude of member service • Annual audit 2013 • 75 and 76 Board meeting • 31th General meeting
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Members Perspective

<ul style="list-style-type: none"> • Monitoring and Standardization of credit unions • Enabling regulatory environment for credit unions • Branding • Convenience & Connectivity • Market penetration of credit unions (reaching out) • Credit unions repositioned as Trusted Wealth Creation Advisor for members • Satisfaction level of primary credit unions to their federation • Need based and competitively priced products & services • Competencies built for leaders and professionals 	<ul style="list-style-type: none"> • At least 2 countries introduced Stabilization Fund & supervision • Prudential standards used • Min. 5 CUs receive ACCESS brand • Min. 6 million poor & disadvantaged are reached by CUs • ACCU members adopt training on Wealth creation for members • Members receive 85% and above rating from members • Min. 50% of CUs in developing countries adopt ranges of wealth building p/s • Competency programs for Directors, committees, CEOs, key management staff offered by members 	<ul style="list-style-type: none"> • Develop model Stabilization Fund and supervision standards • Establish a regular platform for Asian CU regulators – conference • Develop competence of members to implement ACCESS branding • Assist members in reaching out to low income poor • Reach out to developing movements – promotion and strengthening • Train trainers on Wealth Creation Advisory Role of CUs • Advocate member service satisfaction survey to members & CUs • Develop models for P/S • Develop continuing professional development modules for CU volunteers and key staff • Develop credit union solutions based on the current challenges
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Learning and Growth Perspective

<ul style="list-style-type: none"> • Performance management - rating • Diversity of staff competence • Values • % of Annual Goals met • Usability of technology used for office and program operations • Policies and updated Strategic Plan • Attendance and feedbacks in AGMs, consultations, workshops 	<ul style="list-style-type: none"> • >85% performance • Presence of knowledge & skills on: industry, CRM, negotiation, project management, consulting, technology, training • Team player, result orientation • Min. 85% of goals are met • 100% functioning • Comprehensive – covering all areas of operation • Min. 85% members response 	<ul style="list-style-type: none"> • Support individual staff personal development • Execute employee satisfaction study annually • Attendance of staff at best practice conference • Inculcate values to staff meetings and emphasize on ACCU mirror at all time • Devise a monitoring system tracking performance against plan • Maintain library of technical papers and PowerPoint presentations • Develop web based statistical collection, benchmarking and training • Develop comprehensive policies, procedures, governance framework and ethics management • Institutionalize service satisfaction survey for members
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IN COUNTRY STRATEGIC WORK-PLAN

SOUTH ASIA

COUNTRY STRATEGIC WORK-PLAN

SOUTH ASIA

ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
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Bangladesh-CCULB

Technical assistance to conduct Good Governance Training	Institutionalized as regular service for fee basis Good Governance Training and wealth creation	March 2013	Changing Leadership Competency
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to implement ACCU-ACCESS	25 CUs receive ACCESS Brand	March 2013	Monitoring & Standardization
Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	Nov 2012	Reaching Out Strategy

India – DPG/MSCCSFL

Technical assistance to conduct Good Governance Training	Institutionalized as regular service for fee basis Good Governance Training and wealth creation	January 2013	Changing Leadership Competency
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to implement ACCU-ACCESS	15 CUs receive ACCESS Brand	August 2012	Monitoring & Standardization
Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	August 2012	Reaching Out Strategy

Nepal – NEFSCUN

Technical assistance to conduct Good Governance Training	Institutionalized as regular service for fee basis Good Governance Training and wealth creation	Nov. 2012	Changing Leadership Competency
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ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to implement CUMI /WECUMI and youth program	Increase outreach of the have less market segment 200 CUs	2012/13	Market Segment Targeting

Bhutan

Initial contact with the government and relevant agencies to promote credit unions	Development Plan prepared	2012/13	Reaching Out Strategy
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Maldives

Initial contact with the government and relevant agencies to promote credit unions	Consultation and sharing information	2012/13	Reaching Out Strategy
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Pakistan

Technical assistance to Strengthen the League of Credit Unions	In country training on CU Promotion and lobbying with Government	July to June 2012/13	Reaching Out Strategy
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Sri Lanka – SANASA

Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	2012/13	Reaching Out Strategy
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to conduct Good Governance Training	Institutionalized as regular service for fee basis Good Governance Training and wealth creation	March 2012	Changing Leadership Competency

WEST ASIA

Afghanistan

Establish initial contacts with the credit union project, government and relevant agencies to promote credit unions	Consultation and sharing information	2011/12	Reaching Out Strategy
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ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
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Iran: MAM; Samen & CCCUI

Technical assistance to build the capacity of the National Credit coop. federation	Service is institutionalized on fee basis	2011/12	Reaching Out Strategy
Technical assistance to organize Sub Regional Training in west Asia	Organize Sub-regional workshop in cooperation with CCUI, MAM and Samen Credit Cooperative	2011/12	Reaching Out Strategy

Mauritius

Introduce Credit Union Law	Consultation and sharing information	2012/13	Monitoring & Standardization
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Uzbekistan

Establish initial contacts with the credit union project, government and relevant agencies to promote credit unions	Consultation and sharing information	2012/13	Reaching Out Strategy
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SOUTH-EAST ASIA

Cambodia

Technical Assistance to SEDOC and Filfly on Credit Union Promotion	Consolidation of CU 15	2012/13	Capacity Building of Members and Reaching Out
Technical assistance on Regulatory aspect for CCSF credit union to National Bank of Cambodia	Enabling Policy Environment for Credit Unions	2012/13	Monitoring & Standardization
Technical assistance to on ACCESS Training or Risk Based supervision	Training on ACCESS or Risk based supervision	2012/13	Monitoring & Standardization

Indonesia – CUCO

Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	2011/12	Market Segment Targeting
Technical assistance to on ACCESS Training or Risk Based supervision	Training on ACCESS or Risk based supervision	2012/13	Monitoring & Standardization
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency



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ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
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Lao PDR

Technical assistance to register 19 Savings and credit unions in 4 province with 20 SCU	Reaching minimum of 300 members per established saving and credit unions	2012/13	Reaching Out
Technical assistance to organize second tier national federation of credit unions	Established credit unions formed an ad-hoc organization	2012/13	Reaching Out

Malaysia

Technical assistance to Strengthen CU federation introduce CU solution	Professionalization of Management	2012/13	Reaching Out Strategy
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Myanmar (Burma)

Technical assistance to Consolidate CUMI Central Cooperative Society of Myanmar and the federation	Increase outreach of the have less market segment	2012/13	Reaching Out Strategy
Provide technical assistance to National federation to build its capacity in credit unions business solution	Capacity building to National federation	2012/13	Reaching Out Strategy

Papua New Guinea – FESALOS

Technical assistance to implement the ACCU-ACCESS	10 CUs receive ACCESS Brand	2012/13	Monitoring & Standardization
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Philippines – PFCCO/NATCCO

Technical assistance to implement the ACCU-ACCESS	10 CUs Receiving ACCESS brand	2012/13	Monitoring & Standardization
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance on Stabilization fund program	Introduce stabilization fund system to Philippine credit unions	2012/13	Monitoring & Standardization
Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	2012/13	Reaching Out Strategy

Singapore

Facilitate linkage with other organizations for advance technology	Strategic partnerships established	2012/13	Sustainability
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ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
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Thailand - CULT & FSCT

Technical assistance to implement the ACCU-ACCESS, FSCT and CULT	5 CUs receive ACCESS Brand	2012/13	Monitoring & Standardization
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency

Brunei Darussalam

Establish initial contact with the government and relevant agencies to promote credit unions	Development Plan prepared	2012/13	Reaching Out Strategy
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Timor Leste

Provide technical assistance to National federation to build its capacity in rebuilding credit unions	Capacity building to National federation	2012/13	Reaching Out Strategy
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Vietnam – CCF

Technical assistance to CUMI Agri Finance	Increase outreach of the have less market segment reach 50 CUs	2012/13	Reaching Out Strategy
Technical assistance to implement the ACCU-ACCESS	15 PCFs receive ACCESS Brand	2012/13	Monitoring & Standardization
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency

EAST ASIA

Hong Kong – CULHK

Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
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Japan - Labour Bank

To develop close collaboration with Labour Banks	Innovation on Products and Services	2012/13	Capacity Building.
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ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
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Korea – NACUFOK

Technical assistance to organize the Friendship program	Innovation on Products and Services in participating countries	2012/13	Changing Leadership Competency
Technical assistance to implement the ACCU-ACCESS	25 CUs receive ACCESS Brand	2012/13	Monitoring & Standardization
Facilitate linkage with other organizations for advance technology and operational systems of credit unions	Strategic partnerships established	On going	Sustainability

Mongolia

Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to Strengthen CU and federations	Institutionalized the products and services	2012/13	Capacity Building of Members
Technical assistance to implement Stabilization funds	Institutionalized as Stabilization	2012/13	Changing Leadership Competency

Russia (Far East Association)

Technical assistance to Introduce CU Management tools	Translation of Management tools 50	2012/13	Monitoring & Standardization
Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency

Taiwan R.O.C. – CULROC

Technical assistance to implement Loan officer	Loan Officers Institutionalized as regular fee basis service	2012/13	Changing Leadership Competency
Technical assistance to implement the ACCU-ACCESS	10 CUs receive ACCESS Brand	2012/13	Monitoring & Standardization
Technical assistance to organize the Friendship program	Innovation on Products and Services in participating countries	2012/13	Changing Leadership Competency



REGIONAL DEVELOPMENT PROGRAMS

ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
1. Asian Credit Union Forum 2012	Cooperative Enterprises Build a Better World	Sep5 to 9 2012	Changing Leadership Competency
2. CEO's Workshop and Advisory Meeting 2012	Risk management and Asian Strategic Plan	Sep 2-6 , 2012	Changing Leadership Competency
3. HRDs Workshop 2012	Credit Union Solution: Social Performance Management (SPM)	Sep 2-6 , 2012	Branding Strategy
4. Youth Marketing Across generation 2012	Preparing future plan for CU development	Sep 2-6 , 2012	Reaching Out
5. Women Workshop 2012		Sep 2-6 , 2012	Reaching Out
6. Asian Regulators Net work	CUs regulations Net work	Sep 8/12	Monitoring & Standardization
7. Mini Masters On CU Management	CEOs Achievement Program institutionalized	December 2012	Changing Leadership Competency
8. Sub Regional credit union Conference	Related CU development issues in west Asia	February 2012	Reaching Out
9. Youth Internship Program	Range of Financial products offered to Asian Credit Unions	June 16-20 2013	Competitively Priced Products and Services
10. 15 th Asian Development Education Workshop	25 new DEs added to the pool of ALMI	June 15-29, 2013	Changing Leadership Competency
11. Consultancy on Project assessment, project evaluation, project designing for CCA, CORDAID, Rabobank foundation and CARE	Sustainability of ACCU as regional organization	On going activity	Sustainability of ACCU
12. Member country exposure and study visit coordination	Each Member organization one study visit program	2012 2013	Changing Leadership Competency



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PUBLICATION AND COMMUNICATION

ACTIVITIES	MILESTONES	POSITION	STRATEGY EMPLOYED
ACCU News Quarterly	August 12, November 12, February 13, May 13		Changing Leadership Competency
ACCU Directory and Statistics	May 31, 2012	May 31, 2013	Changing Leadership Competency
E Training manual: on Organization and Management, Credit Management tools and PEARLS Training	Human capital development	May 31, 2013	Capacity Building of Members
Technical Bulletin – semi annual	Sep , 2012 and March 13	May 31, 2013	Capacity Building of Members
Web Based Monitoring system	50 Credit Union	May 31, 2013	Capacity Building of Members
Youth Marketing Across generation	Youth leadership	2012/13	Changing Leadership Competency
New Video of ACCU in July 2013	ACCU activities	2012/13	Outreach
Facilitate ACCU Recognition Awards, CUMI , ACCESS	Highlight of ACCU	2012/13	Outreach
Manage AFCUD & AFCRH and development Funds of ACCU	Support services	2012/13	Capacity Building of Members