

SECOND DRAFT

ACCESS

A-1 Competitive Choice for Excellence in Service and Soundness

BRANDING Assessment Tool



ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS

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Preface

REASONS AND GOALS FOR THIS SOLUTION

To succeed in today's increasingly competitive environment, credit unions need superior brand intelligence. **ACCESS-A1 Competitive Choice for Excellence in Service and Soundness** will arm you with the critical insight you need to build the optimal organization wide brand strategy. It will show you how returns from a well-managed brand can be greater than those of any other business activity.

The propriety diagnostic tool of **ACCESS**, quantifies brand power in both a competitive and historical context. It identifies key opportunities for building the credit union brand.

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.

This diagnostics tool would help national federations in developing branding strategies for credit unions capitalizing the competitive advantage. This would also be the basis for ACCU's member organizations in providing technical assistance for members to implement the branding strategies and developing advertising materials that will serve as model for credit unions.

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.

ACKNOWLEDGMENTS

We would first like to thank the Canadian Co-operative Association (CCA) for providing us the opportunity to implement the project Credit Union Benchmarking Service (CUBSEA). This Manual on ACCESS Branding Diagnostic Tool is the output of this project.

ACCU appreciation also goes to all the CEOs of member organizations for providing inputs to complete this manual. We also thank our members particularly those implementing the CUBSEA. This manual was developed based on our actual experience on the operations of the 47 partner credit unions.

Finally, we want to thank all ACCU's member organizations for their support and cooperation. They provided us with valuable learning experience and continually challenged us to develop innovative programs that delivered results.



INTRODUCTION

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 are the vision, offering and

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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. It will promote those characteristics that differentiate credit unions from other financial institutions in the marketplace. 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.

BRAND AS A BUSINESS TOOL FOR CREDIT UNIONS

Consider some of the world's great brands: Coca-Cola, GE, Disney, Ford, IBM and Microsoft. All powerful, vibrant properties that command a premium price primarily because these brands are recognized and aggressively managed as potent business tools. Their corporate leadership understands that a powerful corporate brand can weather crisis more easily, slow market share erosion and rally employees. Powerful brands influence customer preference, strengthen the bottom line, and can even boost market valuation. Yet for many companies or organizations like credit unions, the brand remains an uncultivated business asset.

Branding, very much a buzzword today, is often confused with “corporate identity” or “corporate image.” They actually have very different meanings.

Corporate identity refers to a company's name, logo, tagline – its visual expression or its “look.” Corporate image is the public's perception of an organization, whether that perception is intended or not.

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Corporate branding, by contrast, is a business process, one that is planned, strategically focused and integrated throughout the organization. Branding establishes the direction, leadership, clarity of purpose, inspiration and energy for a company's most important asset, its corporate brand.

A corporate brand conveys the essence, character and purpose of an organization and its products and services. It's heart and soul of the brand from which all outward expressions emanate. When effectively managed and communicated, the corporate brand has tremendous power.

A brand becomes a corporate brand when it has been defined, directed and understood by all audiences. Your brand distinguishes you from your competitors. And most importantly, corporate branding is the promise that your organization keeps to your customer, prospects, business partners, stockholders and employees. Investing in your brand is investing in your credit union's future.

Your brand also has significant internal value. A strong corporate brand generates and sustains momentum. When clearly articulated, a brand's position becomes a rallying cry for the troops and smoothes out rough spots during times of challenge and change. If everyone in your credit union understands your brand's promise and knows that he or she will be rewarded according to their personal commitment to the promise, credit union politics and issues of personal turf begin to disappear.

To maximize its effectiveness, your credit union brand must be understood by all key audiences: members, potential members, business partners, regulators, analysts, employees and all other groups that determine the viability of your credit union to do business.

To succeed in today's increasingly competitive environment, credit unions need superior brand intelligence. **ACCESS-A1 Competitive Choice for Excellence in Service and Soundness** will arm you with the critical insight you need to build the optimal organization wide brand strategy. It will show you how returns from a well-managed brand can be greater than those of any other business activity.

The propriety diagnostic tool of **ACCESS**, quantifies brand power in both a competitive and historical context. It identifies key opportunities for building your brand.

GOALS FOR CREDIT UNION BRANDING

A successful branding strategy does the following:

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1. It develops a common theme so that current members tell friends and contacts a similar story about what it is like to be a member of the credit union.
2. It builds and reinforces the public's image of the credit union's culture, work practices, management style and excellent care for its member-customers.
3. It coordinates the organization's brand with its different product brands.
4. It continually monitors the credit union's image both inside and outside to ensure the brand image remains strong.
5. It energizes the management force of the credit union to become innovative aimed at exceeding member-customer expectations.

Characteristics of the ACCESS branding campaign for credit unions:

1. It creates a sense of urgency and an intellectual curiosity to act immediately.
2. It engages the mind, heart and dreams of the credit union board and staff.
3. It gives the management team a clear, compelling reason to work.
4. It gives an impression to the management team that it is fun, challenging, prestigious, and rewarding to work in the credit union and that staff look forward to work everyday.
5. It has "legs: and can serve for a long time as organization's message.
6. It sends message about the credit union products, tools, projects, management style, culture, and opportunities. It gives the impression that "people like me" are proud to be a member of the credit union.
7. It has a catchy them or slogan that makes a credit union look professional and dynamic in the industry.
8. It makes employees feel that the credit union is their dream organization and dream job.
9. Its message is "current but timeless" and excites across generations.
10. It is believable, sincere, and is not a slick public relation piece.

ACCESS BRANDING SCORECARD TEMPLATE

Perspective	Critical Success Factors	Objectives	Measures
Financial	Safety and soundness	<ul style="list-style-type: none">■ Protection■ Effective Financial Structure■ Assets Quality■ Liquidity management■ Rates of Return and Costs effectively managed	<ul style="list-style-type: none">■ P1-Provisions for loans delinquent for more than 12 months = 100%■ P2-Provisions for loans delinquent for 1-12 months- 35%■ E-9=Net Institutional Capital to Total Assets- >10%

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		<ul style="list-style-type: none"> Signs of growth 	<ul style="list-style-type: none"> E1=Net Loans to Total Assets – 70 to 80% E5=Savings Deposits to Total Assets – 70 to 80% E6=External Borrowing to Total Assets – reducing to 0% A1=Total Loan Delinquency to Total Loan Portfolio- less than 2% A2=Non-Earning Assets to Total Assets – less than 5% R7=Total interest (Dividend) Cost on Shares/Average Member Shares-Market rate>R5 R9=Total Operating Expenses to Average Assets – 5% L1= Liquid Investments to Savings Deposits – minimum 15% S10=Growth in Membership - >12% S11=Growth in Assets- > inflation rate
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Perspective	Critical Success Factors	Objectives	Measures
Customers/ Members	Quality Products and Services	<ul style="list-style-type: none"> Become a trusted financial adviser 	<ul style="list-style-type: none"> Products and Services Objective

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		<ul style="list-style-type: none"> ■ Provide superior service 	<ul style="list-style-type: none"> ■ Product Presentation ■ Range of Financial Products ■ Brand Mind Set ■ Wealth Building Products ■ Capacity Based Lending ■ Access and Convenience ■ Price Value ■ Marketing and Promotions ■ Loyalty Incentives ■ Product Packaging
	Customer Satisfaction	Member-Customer Orientation	<ul style="list-style-type: none"> ■ Knowledge of Members ■ Building Lasting Relationship with Members ■ Customer Satisfaction Evaluation ■ Share of Wallet ■ Institutionalized Customer Care Excellence ■ Member Benefits ■ General Meetings ■ Member Participation ■ Use of Wealth Building Products ■ Use of Loan Products ■ Understanding of Responsibility as Measured by Delinquency

Perspective	Critical Success Factors	Objectives	Measures
		Excellent Service to Members	<ul style="list-style-type: none"> ■ Physical Infrastructure – Building and office space

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			<ul style="list-style-type: none"> ■ Technological Infrastructure ■ Computer Applications, Network and E-mails ■ Website ■ Databases and Management Reporting System
Internal Business Processes	Operational Efficiency	<ul style="list-style-type: none"> ■ Professionalism ■ Achieve flawless implementation and operations ■ Provide rapid response and service to members ■ Leverage service to build image ■ Build expertise in technologies of the future 	<ul style="list-style-type: none"> ■ Comprehensive Operational Manual ■ Procedures Manual ■ Staff Productivity ■ Error Management ■ Service Delivery to Members-Loans ■ Service Delivery to Members-Savings ■ Service Delivery to Members-Withdrawals ■ Utilization of Office Machines and Equipment ■ Communication Efficiency
	Competitive Position	Ensuring Strategic Direction	<ul style="list-style-type: none"> ■ Clarity of Vision ■ Boldness of Vision ■ Well-defined Mission ■ Core Values ■ Overarching Goals ■ Strategic Objectives ■ Annual Business Plan
		Image Building	<ul style="list-style-type: none"> ■ Public Relations and Marketing ■ Involvement in the Local Community ■ Partnerships and Alliances ■ Relationship with National Federation

Perspective	Critical Success Factors	Objectives	Measures
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		Increasing Market Share	<ul style="list-style-type: none"> ■ Members of the Community Using the Services of the Credit Union ■ Member Segmentation-age ■ Diversity of Membership ■ Gender Balance
		Ethical Business-Compliance with regulations	<ul style="list-style-type: none"> ■ Management Regulatory Obligations ■ Statutory Commitment
Knowledge and Learning	Knowledgeable and Involved Board of Directors	Build cadre of competent and trustworthy leaders	<ul style="list-style-type: none"> ■ Prime Decision Center ■ Advisory ■ Trustee function ■ Perpetuating function ■ Symbolic ■ Composition and Commitment ■ Guiding and Coaching ■ Governance ■ Performance Evaluation ■ Gender Equality in Leadership
	Employee Satisfaction	Administration aimed at ensuring employees has the opportunity for career development.	<ul style="list-style-type: none"> ■ Job Designs ■ Recruitment and Selection ■ Compensation ■ Staffing Levels
		Performance Management aimed at continuous development of human potential	<ul style="list-style-type: none"> ■ Performance Objectives ■ Appraisal Standards ■ Performance as Shared Values ■ Team Capabilities
		Knowledge Management aimed at developing competitive advantage based on knowledge, skills, and capabilities of employees.	<ul style="list-style-type: none"> ■ Career path ■ Development programs

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1. FINANCIAL PERSPECTIVE

FINANCIAL	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
PROTECTION				
P1. Provisions for delinquent loans over 12 months	Less than 50% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced.	50-99% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced.	100% provisioning for loans delinquent for more than 12 months and quarterly charge off is practiced from time to time.	100% provisioning for loans delinquent for more than 12 months and quarterly charge off is consistently practiced.
P1. Provisions for delinquent loans 1-12 months	No provisioning for loans delinquent for 1-12 months and no charging off is practiced.	Less than 35 % provisioning for loans delinquent for 1-12 months and no charging off is practiced.	35% provisioning for loans delinquent for 1-12 months and quarterly charge off is practiced from time to time.	35% provisioning for loans delinquent for 1-12 months and quarterly charge off is consistently practiced.
EFFECTIVE FINANCIAL STRUCTURE				
E1. Net loans / total assets: Goal: Between 70 - 80%	Below 50% of the total assets Or	Over 80% of the total assets or 51-69% of the total assets	Between 70-80% of the total assets	Between 70-80% of the total assets and a diversified loan portfolio with a minimum of 5 different loan products
E5. Savings deposits / total assets Goal: Between 70 – 80%	Below 50% of the total assets	51-69% of the total assets	Between 70-80% of the total assets	Between 70-80% of the total assets and a diversified savings with a minimum of 5 different savings products

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FINANCIAL	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
E6. External Borrowing to Total Assets – reducing to Zero	More than 30% of total assets	20-30% of total assets	1-19% of total assets	0
E9. Net institutional capital Goal: Minimum 10%	Below 4 % of the total assets	5-9% % of the total assets	10% of the total assets	Above 10% of the total assets
A1. Total loan delinquency / total loan portfolio: equal or less than 5%	More than 10% of the total loan portfolio	6-10% of the total loan portfolio	≤ 5 % of total loan portfolio	0
A2. Non-earning assets / total assets Goal: Less Than or Equal to 5%	More than 10% of the total assets	6-9% of the total assets	5% of the total assets	Less than 5% of the total assets

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
R7- Interest Cost on Share Capital to Average Shares Goal: Market Rate or >R5	Interest cost on shares (dividend) is paid at below the market rate	Interest cost on shares (dividend) is paid at below or 2 % higher than the market rate	Interest cost on shares (dividend) is paid at market rate	Interest cost on shares (dividend) is paid at market rate
R9- Operating Expenses to Average Assets Goal: 5%	Operating expenses to Average Assets is below 5% of the average assets and maintains insufficient staffing to run the operation of the credit union.	Operating expenses to Average Assets is above 5%	Operating expenses to Average Assets is 5%	Operating expenses to Average Assets is 5%, maintains sufficient number of employees with competitive salaries
L1. Liquid investments (+) liquid assets (-) short-term payables /savings deposits Goal: Minimum 15%	Below 10% of the total savings or above 15% of the total savings if that amount exceeds 20% of the total assets	10-15% of the total savings but not exceeding 20% of the total assets	15 % of the total savings but not exceeding 20% of the total assets	Above 15% of total savings but not exceeding 20% of the total assets

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FINANCIAL	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
S10. Growth in membership: Goal: > 12%	Less than 5%	5-11%	12%	More than 12%
S11. Growth in total assets: Goal: Greater than the inflation rate	Lower than inflation rate	1-4% higher than the inflation rate	5-9% higher than the inflation rate	10% higher than the inflation rate

2. CUSTOMER/MEMBER PERSPECTIVE

C1. Quality Products and Services

QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Product and Service Objective	<ul style="list-style-type: none"> No means of receiving member feedback Products and services do not meet all the needs of the members as measured by members of the community using the services of the credit union (less than 10%) 	<ul style="list-style-type: none"> Irregular member needs survey Products and services meet some of the needs of the members as measured by members of the community using the services of the credit union (10-19%) 	<ul style="list-style-type: none"> annual member needs survey Products and services meet all the needs of the members as measured by members of the community using the services of the credit union (20-30%) 	<ul style="list-style-type: none"> annual member needs survey and additional feedback mechanisms Products and services meet all the needs of the members as measured by members of the community using the services of the credit union (above 30%)
Product Presentation	No product catalogue is developed; or seldom print flyers and brochures	Use brochures and flyers; but Fair to convey a positive message of satisfaction, convey the friendliness, excitement, and the credit union difference.	Use a professional product catalogue, brochures and flyers	Use a professional product catalogue, brochures and flyers; use pictures of members that tell the story of their satisfaction and convey friendliness, excitement, and the credit union difference in the credit union office environment and using external opportunities.

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QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Range of Financial Products	<ul style="list-style-type: none"> ■ Traditional products that have not been reviewed for the last 5 years. ■ Financial products are limited (e.g. regular, normal loans or savings); products design are traditional 	<ul style="list-style-type: none"> ■ Traditional products that have not been changed for the last 3 years ■ Limited financial products that serve as solutions to members' problems; ■ The products are not matched to the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc. 	<ul style="list-style-type: none"> ■ New products developed • The range of financial products is a customized solution on the recognized members' problems; • the products are matched to the majority of the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc. 	<ul style="list-style-type: none"> • new products developed during the last 10 years with value addition • A need based competitively priced range of financial products is a customized solutions on the recognized members' problems; • the products are matched to the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc.; offering value-added services such as insurance....

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QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Brand Mind Set	No brand personality declared	No evidence of a written brand personality; the brand somewhat describes the compelling promise about the benefits of CU's products and services; it somehow captures the feel of the credit union business and the psychological bond established with members; product names are a bit traditional	Displays a written brand personality that describes the compelling promise about the benefits of CU's products and services in the credit union office environment; it captures the feel of the credit union business and the psychological bond established with members; it emphasizes the credit union difference; product names are easy to remember, attractive and cool /trendy;	Actively promoting and advocating the compelling promise about the benefits of CU's products and services in the credit union office environment and using external opportunities; it captures the feel of the credit union business and the psychological bond established with members; it emphasizes the credit union difference; product names are easy to remember, attractive and cool/trendy
Wealth Building Products	Offers traditional savings products only	5 customized wealth building savings products are offered to members such as: education, house purchase, car purchase; lot purchase; computer purchase; investment; house remodeling; decorating house; emergency etc.	6-10 customized wealth building savings products are offered to members such as: education, house purchase, car purchase; lot purchase; computer purchase; investment; house remodeling; decorating house; emergency etc.	Over 10 customized wealth building savings products are offered to members such as: education, house purchase, car purchase; lot purchase; computer purchase; investment; house remodeling; decorating house; emergency etc.

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QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Capacity Based Lending	Loans are granted based on share capital and/or savings	Loans are granted based on the capacity of members to pay	All loans granted are based on the capacity of members to pay using a Credit Scoring Tool (5Cs of Credit)	All loans granted are based on the capacity of members to pay using a Credit Scoring Tool (5Cs of Credit) and provides additional incentive for good borrowers
Access and Convenience	Do not use extensive modes of service delivery; still stick to the traditional over-the-counter service delivery and inflexible office hours; unable to meet cash withdrawal need of members	Use some of the following modes of service delivery related to members' needs e.g. extended working hours; service counters opened during lunch break, drive thru tellers, mobile tellers; collection agents, door to door service, Saturdays, Sundays and Holiday services; Member Friendly Service Points etc.	Use most of the following modes of service delivery with flexibility related to members' needs e.g. extended working hours; service counters opened during lunch break, drive thru tellers, mobile tellers; collection agents, door to door service, Saturdays, Sundays and Holiday services; Member Friendly Service Points etc.	Use an extensive and flexible mode of service delivery related to members' needs e.g. extended working hours; service counters opened during lunch break, drive thru tellers, mobile tellers; collection agents, door to door service, Saturdays, Sundays and Holiday services; Member Friendly Service Points etc.

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QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Price Value	<ul style="list-style-type: none"> not able to pay interest at market rate or paying exaggerated interest rates 	At least market rate	Higher interest rate on savings and lower interest rate on loans based on the market	Competitive interest rates on all savings and loan products plus patronage refund
Marketing and Promotions	No promotional and marketing programs implemented; or promotional programs do not create excitement; boost usage of products and services, increase members and create loyal members	Occasionally launch promotional programs that in some way boost the value of the products and services; the promotion at times increase the frequency of usage of the p/s, and occasionally generate excitement to the credit union as a whole.	Succeeded in implementing a year round promotion program that frequently boost the value of the products and services <ul style="list-style-type: none"> evidence of marketing and promotions program evidence between linkage on increase in membership and use of products and services 	Succeeded in implementing a properly planned year round promotion program that consistently boost the value of the products and services: <ul style="list-style-type: none"> evidence of marketing and promotions program evidence between linkage on increase in membership and use of products and services evidence of cooperative marketing

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QUALITY PRODUCTS AND SERVICES	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Loyalty Incentives	No tactics are carried out to gain the loyalty of members and inject excitement on members in making business with the credit union	Implement tactics that somehow gain the loyalty of members and inject excitement on members in making business with the credit union e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc.	Year round member loyalty program in operation e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc.	Championing extensive tactics in gaining the loyalty of members and inject excitement on members in making business with the credit union e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc.
Product Packaging	P/S packaging do not create a memorable experience to members; seldom use printed promotional pieces and are not solution based and wealth building products.	Packaging the P/S somehow creates a memorable experience to members; includes some of the aspect on courtesy of the staff, printed promotional pieces and slogan, in some way are solution based and wealth building products.	Almost use a total business packaging that creates a totally pleasing memorable experience to members; includes some of the aspect on courtesy of the staff, printed promotional pieces and slogan, premium programs, solution based and wealth building products.	Use the total business product packaging that creates a totally pleasing memorable experience to members; includes the courtesy of the staff, attention seeker printed promotional pieces and slogan, premium programs, solution based and wealth building products.

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C2. Member Satisfaction

MEMBER SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Member-Customer Orientation				
Knowledge of Members	No systems for tracking membership transaction history and personal information.	<ul style="list-style-type: none"> Customer database is maintained irregularly Few personal information of members but do not exactly gives ideas about what members' are looking for, how to serve them, and how to market to them. 	<ul style="list-style-type: none"> Customer database is maintained tracking the transaction history, Basic personal information that gives ideas about what members' are looking for, how to serve them, and how to market to them. 	<ul style="list-style-type: none"> Sophisticated customer database maintained tracking the transaction history, Extensive personal information that gives ideas about what members' are looking for, how to serve and market to them.
Building a Lasting Relationship with Members	Do not have any program	Occasionally carry out program on some of the areas e.g. increase most of the areas e.g. frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership.	Year round programs carried out to increase all the areas e.g. frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership.	Extensive year round programs carried out to increase the frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership.

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MEMBER SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Member Satisfaction Evaluation	Do not use customer satisfaction survey	Undertakes irregular formal/informal membership meetings and customer satisfaction survey in some areas (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) but do not analyze and use them; not using the established benchmark	Deployed and undertake informal and formal membership meetings and customer satisfaction survey in all areas (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) for quality service, using established benchmark; rating is very good	Deployed, consistently undertake, analyze and use customer satisfaction surveys, informal or formal ownership meetings (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) for world class customer service as its differentiation using established benchmark; rating is excellent
Share of Wallet	Less than 50% of members state that the credit union is their number one financial institution	50-69% of members state that the credit union is their number one financial institution	70-80% of members state that the credit union is their number one financial institution	More than 80% of members state that the credit union is their number one financial institution

ACCESS Branding Assessment Tool

MEMBER SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Institutionalized Customer Care Excellence	<ul style="list-style-type: none"> Customer orientation is not integrated to the competence profile of the employees, customer-orientation in the objectives/strategy; do not follow Customer Care on the day-to-day operation even unwritten; no staff appointed to take care of member relationship; member relationship is defined in the mission but not in the core values of the organization 	<ul style="list-style-type: none"> Customer orientation is integrated to the competence profile of few employees, customer-orientation in the objectives/strategy but is not clear, follow high-standard Customer Care on the day-to-day operation but not written; appoint staff that takes care of customer relationship; member relationship is defined in the mission but not in the core values of the organization 	<ul style="list-style-type: none"> Customer orientation is integrated to the competence profile of all employees, 4 customer-orientation objectives/strategy in the strategic plan and communicated to all follow Customer Care guidelines on the day-to-day operation; appoint staff that takes care of customer relationship; adopt mechanism to involve members in developing new product offerings; member relationship is part of the vision, mission and core values of the organization 	<ul style="list-style-type: none"> Customer orientation integrated to the competence profile of all employees, 5 or more customer-orientation objectives/strategy in the strategic plan and communicated to all, follow and update high-standard Customer Care guidelines on the day-to-day operation; appoint staff that takes care of customer relationship; adopt mechanism to involve members in developing new product offerings; member relationship is part of the vision, mission and core values of the organization

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Member Benefits	No member welfare program	some welfare services are available for members partly utilizing the funds from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc.	5-7 sustainable welfare services are available for members utilizing the funds separate from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc., funding of the services are from the accumulated profits.	Over 7 sustainable innovative welfare services demonstrating the CU difference are available for members utilizing the funds separate from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc., funding of the services are from the accumulated profits
General Meetings	Irregular general meetings	General Meetings with minimum quorum	Timely annual general meetings plus special general meetings if required	Timely annual general meeting plus special general meeting and member program like family day etc.
Member Participation	No member inputs for planning	Members inputs are provided but not on a regular basis. Some members are involved in the community activities carried out by the credit union	Annual inputs from members in planning, members' feedback regularly sought	Annual and timely inputs from members in planning, members' feedback regularly sought and operational area has been divided as a means to ensure feedback are collected

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Use of Wealth building Products	Less than 50% of members use average of 1-2 wealth building products	21-30% of members use average of 1-2 wealth building products	31-40% of members use average of 3-5 wealth building products	More than 40% of members use average of more than 5 wealth building products
Use of Loan Products	Less than 20% of members using loan products	50-79% of members using loan products	90% of members using loan products	More than 98% of members using loan products
Understanding of responsibility as measured by delinquency	Less than 80% of members are paying on time according to the terms and conditions of the loan	80-94% of members are paying on time according to the terms and conditions of the loan	95% of members are paying on time according to the terms and conditions of the loan	More than 95% of members are paying on time according to the terms and conditions of the loan
Systems and Infrastructure for Excellent Services to Members				
Physical Infrastructure-Buildings and office space	Inadequate physical infrastructure, resulting in loss of effectiveness and efficiency e.g. unfavorable locations for members and employees, insufficient workspace for individuals, no space for teamwork	Physical infrastructure can be made to work well enough to suit organization's most important and immediate needs; a number of improvements could greatly help increase effectiveness and efficiency e.g. no good office space for teamwork, no possibility of holding confidential discussions, employees share desks	Adequate physical infrastructure for the current needs of the organization; infrastructure does not impede effectiveness and efficiency e.g. favorable locations for members and employees, sufficient individual and team office space, possibility for confidential discussions	Physical infrastructure well-tailored to organization's current and anticipated future needs; well-designed and thought out to enhance organization's efficiency and effectiveness e.g. especially favorable locations for members and employees, plentiful team office space encourages teamwork, layout increases critical interactions among staff

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Technological Infrastructure- telephone and fax	Limited number of telephone and fax facilities are an impediment to day-to-day effectiveness and efficiency	Adequate basic telephone and fax facilities accessible to most staff; may be moderately reliable or user-friendly, or may lack certain features that would increase effectiveness and efficiency e.g. individual voice mail or may not be easily accessible to some staff e.g. frontline deliverers	<ul style="list-style-type: none"> Basic telephone and fax facilities accessible to entire staff (in office and at front line); cater to day-to-day communication needs with essentially no problems; Includes additional features contributing to increased effectiveness and efficiency e.g. individual, remotely accessible voice-mail 	<ul style="list-style-type: none"> Sophisticated and reliable telephone and fax facilities accessible by all staff (in office and at front line), includes around the clock individual voice mail; Supplemented by additional facilities (e.g. pagers, cell phones) for selected staff; effective and essential in increasing staff effectiveness and efficiency.
Computers, applications, network and e-mail	Limited/no use of computers or other technology in day-to-day activity; and/or little or no usage by staff of existing IT infrastructure	Well-equipped at central level; incomplete infrastructure; equipment sharing may be common; satisfactory use of IT infrastructure by some staff	Hardware and software infrastructure accessible by staff; no sharing of equipment is necessary; accessibility for frontline program deliverers; high usage level of IT infrastructure by staff; contributes to increased efficiency	State-of-the-art fully networked computing hardware with comprehensive range of up-to-date software applications; all staff has individual computer access and e-mail; accessible by frontline service deliverers as well as entire staff; used regularly by staff; effective and essential in increasing staff efficiency.

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Website	No website	Basic Web site containing general information on current developments; site maintenance is a burden and performed only occasionally	Comprehensive web site containing basic information on organization as well as up-to-date latest developments; most information is organization-specific; easy to maintain and regularly maintained	Sophisticated comprehensive and interactive web site, regularly maintained and kept up to date on latest area and organization developments; praised for its user-friendliness and depth of information; includes links to related organizations and useful resources on topic or services
Databases and management reporting systems	No systems for tracking membership information; staff; services outcomes; and financial information	Data bases and management reporting systems exist only in few areas; system perform only basic features, are awkward to use or are used only occasionally by staff	Data base and management reporting system exist in all areas for tracking members, staff; service outcomes; and financial information; commonly used and help increase information sharing and efficiency	Sophisticated comprehensive electronic database and management reporting system exists for tracking members, staff, service outcomes, and financial information; widely used and essential in increasing information sharing and efficiency.

3. INTERNAL BUSINESS PROCESSES

IBP 1. Operational Efficiency

OPERATIONAL EFFICIENCY	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Comprehensive Operational Manual	Partly guided by some policies but not enough to give operational decision; decisions are based on board resolutions; practices on some areas are not written in the form of policies	Operation is mostly guided by operational policies on some of the areas e.g organization, finance, credit management, human resources, risk, governance, planning, products and services; not reviewed and updated on a regular basis	Operation is guided by a set of comprehensive operational manual reviewed as the need arises on all of the following areas: organization, finance, credit management, human resources, risk, governance, planning, products and services	Operation is guided by a set of comprehensive operational manual reviewed and updated once a year on all of the areas of organization, finance, credit management, human resources, risk, governance, planning, products and services
Procedures Manual	Management is not guided by the manual of procedures in the day-to-day operation;	<ul style="list-style-type: none"> Limited written procedures on some areas e.g. organization, finance, credit management, human resources, governance, planning, products and services guide management in the day to day operation; The written procedures not reviewed and updated annually 	Management is guided by a set of comprehensive manual of procedures reviewed and updated as the need arises on all of the following areas: organization, finance, credit management, human resources, governance, planning, products and services	Management is guided by a set of comprehensive manual of procedures reviewed and updated annually on the areas of organization, finance, credit management, human resources, governance, planning, products and services

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OPERATIONAL EFFICIENCY	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Staff Productivity	Member to staff ratio is below 200 <input type="text"/>	Member to staff ratio is 200-349 <input type="text"/>	Member to staff ratio is 350-500 <input type="text"/>	Member to staff ratio is more than 500 <input type="text"/>
Error Management	No system in place <input type="text"/>	Irregular follow-up of mistakes <input type="text"/>	System in place and operating <input type="text"/>	System in place, operating, regular evaluation and review of the system <input type="text"/>
Service Delivery to Members – Loans	Not adhering to the loan assessment and approval process in place <input type="text"/>	inconsistent application of loan policy and delayed turnaround of loan applications <input type="text"/>	Consistent application of loan policy and demonstrated efficient turnaround of loan applications <input type="text"/>	Consistent application of loan policy and demonstrated efficient turnaround of loan applications and regularly reviewed <input type="text"/>
Service Delivery to Members – Deposits	No financial counseling provided <input type="text"/>	Financial counseling provided but it is not institutionalized <input type="text"/>	Nominated staff person responsible for financial counseling of members <input type="text"/>	More than one staff person trained and available for financial counseling of members <input type="text"/>
Service Delivery to Members – Withdrawal	Inflexible and conservative cash handling procedures that do not meet the withdrawal needs of members <input type="text"/>	Flexible cash handling procedures that meet the withdrawal needs of members but exposing the credit union to risk <input type="text"/>	Environmental, physical, liquidity and risk factors managed to allow over the counter withdrawals on request <input type="text"/>	Meeting the withdrawal needs of members on time and without restriction <input type="text"/>

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Utilization of Office Machines & Equipment	Staff not capable of using limited range of equipment available to them	Limited capacity of staff to use equipment available to them	Staff capable of full use of the full range of equipment available to them	Staff capable of full use of the full range of equipment available to them and skills enhancement program
Internal Communication Efficiency	No written policies and procedures governing communication with stakeholders	Limited policies and procedures in place governing communication with stakeholders: <ul style="list-style-type: none"> Annual report sent to members prior to AGM 	Evidence of policies and procedures to deliver a comprehensive communication package to members including: <ul style="list-style-type: none"> Regular newsletter to members Guidelines for efficient telephone use including response time Guidelines for response letters and e-mails Staff training for front liners Regular staff communication i.e. meeting, staff board 	Comprehensive evidence of policies and procedures to deliver a best practice communication package to members including: <ul style="list-style-type: none"> Regular newsletter to members Guidelines for efficient telephone use including response time Guidelines for response letters and e-mails Staff training for front liners Regular staff communication i.e. meeting, staff board Others

ACCESS Branding Assessment Tool

IBP 2. COMPETITIVE POSITION

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
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Strategic Direction				
Clarity of Vision	The Board/Committees and Staff have no vision for the future of the credit union	<ul style="list-style-type: none"> Limited understanding of the credit union's vision by Board and staff; There maybe a written vision but seldom translated into action. 	<ul style="list-style-type: none"> Clear and specific understanding of the credit union's desired future; There is a written vision and translated into action. 	<ul style="list-style-type: none"> Clear, specific and confident understanding of the credit union's desired future; There is a written vision & consistently translated into action. Demonstrated commitment from Board & staff to achieve the vision
Boldness of Vision	No clear vision articulated	The written vision sets the stage for where the credit union wants to go, but it is not convincing, inspiring and in response to the current market challenges.	<ul style="list-style-type: none"> The written vision is clear, convincing and inspiring the people running the credit union; the vision sets the stage for where the credit union wants to go; the vision is in response to the current market challenges. 	<ul style="list-style-type: none"> The written vision is clear, convincing and inspiring; it sets the stage for where the credit union wants to go in terms of its performance criteria, standards, basic organizational values and best practice, it is in response to the current market challenges

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Well-Defined Mission	<ul style="list-style-type: none"> ▪ No clear and defined purpose of the credit union existence. ▪ The mission statement may be written but not referred to; ▪ known by very few people in the organization 	<ul style="list-style-type: none"> ▪ The written mission lacks clarity and does not defines the reason for existence of the credit union; ▪ known to only few; ▪ seldom referred to as the basis of developing services to members. 	<ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the credit union; ▪ it has clarity; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. 	<ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the credit union; ▪ it has clarity, compelling and describes enduring reality; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. ▪ Communicated in marketing and promotion activities

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Core Values	Not written and not clear.	<ul style="list-style-type: none"> ▪ Written core values but seldom referred to; ▪ known by few; ▪ it answers some of the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our cultural and leadership style?</i> 	<ul style="list-style-type: none"> ▪ Written, clear and compelling core values defined and referred to frequently; ▪ known by many; ▪ it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers some of the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style?</i> 	<ul style="list-style-type: none"> ▪ Written, Clear and compelling core values defined and referred to consistently; ▪ known by many; it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style?</i> ▪ Values reflected in development of products and services

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Overarching Goals	<ul style="list-style-type: none"> Credit union has no concrete goals 	<ul style="list-style-type: none"> Limited goals exist but they lack boldness and some of the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound) 	<ul style="list-style-type: none"> The vision is translated into action goals it has the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound); Known by many within the credit union; Consistently monitored and reviewed. 	<ul style="list-style-type: none"> the vision is translated into action goals, has the elements of SMART (Stretching, Measurable, Attainable, Related to Members & Time Bound); broadly known; Closely monitored and reviewed with set of indicators. Goals reflected by innovative services and products
Strategic Objectives	<ul style="list-style-type: none"> Strategy is nonexistent; unclear, or disorganized and exaggerated; the strategy has no consistency with the vision and goals 	<ul style="list-style-type: none"> Strategy is existent but is not clearly linked to mission, vision, and overarching goals, or lacks coherence; or is not easily actionable; it is routine; it is not innovative; is not broadly known and has limited influence over the day-to-day behavior 	<ul style="list-style-type: none"> Strategy is existent, clearly linked to mission, vision, and overarching goals, coherent; easily actionable; it is not routine; it is innovative; it is mostly known and the day-to-day behavior is driven by it 	<ul style="list-style-type: none"> Has clear, coherent medium to long term strategy that is linked to mission, vision, and overarching goals, easily actionable; it is not routine; it is innovative; it is broadly known and has influence over the day-to-day behavior

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Annual Business Plan	Credit union has no annual business plan	<ul style="list-style-type: none"> Annual Business plan is existent but not clear; not linked to vision, mission, goals and strategy; may change from year to year; targets are ignored or not known by staff; lack milestones; mostly focused on inputs not the assessment of outputs 	<ul style="list-style-type: none"> Annual Business plan is linked to vision, mission, goals and strategy; focused on inputs and outputs; multi-year targets including milestones; targets are known and adopted by all staff who use them to guide their work 	<ul style="list-style-type: none"> Includes a set of quantified, genuinely demanding performance targets in all areas and tightly linked to vision, mission, goals & strategy; focused on inputs and outputs; multi-year targets; have annual milestones; targets are known and consistently adopted by staff who diligently achieve them
Image Building				
Sales Culture	The credit union makes no use of PR/marketing skills and expertise	<ul style="list-style-type: none"> The credit union takes limited opportunities to engage in PR/marketing as they arise; some PR/marketing skills and experience within staff or via external assistance 	<ul style="list-style-type: none"> The credit union considers PR/marketing to be an essential tool, and actively seeks opportunities to engage in these activities; critical mass or internal expertise and experience in PR/Marketing or access to relevant external assistance 	<ul style="list-style-type: none"> The credit union is fully aware of the power of PR/marketing and continually engages them; broad pool of PR/marketing expertise within the credit union or efficient use of external, sustainable, highly qualified resources

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Involvement in the Local Community	<ul style="list-style-type: none"> The credit union's presence either is not recognized or generally not regarded as positive; few members of the local community beneficially involved 	<ul style="list-style-type: none"> The credit union's presence is somewhat recognized or generally regarded as positive; some members of the local community beneficially engaged with the credit union 	<ul style="list-style-type: none"> The credit union is reasonably well-known within the community and perceived as open and responsive to community needs; with at least 2 two community programs per year members of larger community; including a few prominent ones are constructively involved 	<ul style="list-style-type: none"> The credit union is widely known within the larger community, and perceived as actively engaged with and extremely responsive to it; with more than two community programs per year many members of the larger community are actively and constructively involved
Partnerships and Alliances	Credit union has no partnership and alliances	Early stages of building relationships and collaborating with other for-profit, non-profit or public sector	Effectively built and leveraged key relationships with for-profit, non-profit or public sector; relationships are stable and have benefit for the credit union	Built, leveraged, and maintained strong, high-impact relationships with for-profit, non-profit or public sector; relationships deeply anchored in stable, long-term, mutually beneficial collaboration

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Relationship with the National Federation	Not a member or either a member but not actively involved; not attending meetings; not patronizing the services of the federation	A member of the federation with limited engagement; rarely attending meetings and patronizing services; not updated in the required savings, shares and loan repayment	A member of the federation; actively participating in meetings; patronizing the services; updated in the required savings, shares and loan repayment, following the standards promoted by national federation e.g. one logo, one vision, prudential standards, products etc.	<ul style="list-style-type: none"> ▪ A member of the federation; ▪ actively attending and contributing to the meetings; ▪ consistently patronizing and promoting the services; ▪ Consistently following the standards promoted by national federation e.g. one logo, one vision, prudential standards, products etc. ▪ updated in the required savings, shares and loan repayment ▪ consistently supports and contributes to governance of the national federation

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Market Penetration				
Members of the community using the services of the credit union	Less than 10% of the working population are members of the credit union	10-19% of the working population are members of the credit union	20-30% of the working population are members of the credit union	More than 30% of the working population are members of the credit union
Member Segmentation -according to age	Concentrated on 3 of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 	Concentrated on 4 of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 	Spread over all of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 	Spread over all of the following age segment, but with majority concentration in 26-45, the most productive group for financial service benefit to credit union: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60

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Diversity of Membership	Concentrated on 3 of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. Ethnic groups	Concentrated on 4 of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups	Spread over all of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups	Spread over all of the following segment and with concentration on segment 5-8: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups
Gender Balance	Not balance 70:30%	60:40%	Strike balance on gender of between 40-50	Strike a balance on gender of 50:50
Regulatory Compliance				
Management of Regulatory Obligations	Failing to achieve even minimal compliance with prudential requirements	Limited compliance with prudential requirements set by the regulatory agency for credit unions 1. Submission of Annual Financial Statements 2. Annual Audit	Following all of the requirements set by the regulatory agency for credit unions on a timely manner.	Following all of the requirements set by the regulatory agency for credit unions on a timely manner and promoted by the regulator as a model credit union

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Statutory commitment	Non-compliance with the statutory requirements	Limited compliance with the statutory requirements	Full compliance with the statutory requirements	Full compliance with the statutory requirements and promoted by the regulator as a model credit union
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. LEARNING AND GROWTH PERSPECTIVE

LG 1: Leadership-Knowledgeable and Involved Board of Directors

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Prime Decision Center	<ul style="list-style-type: none"> No policy manual No strategic plan 	<ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Incomplete policy manual Strategic plan developed but not translated into operation 	<ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Comprehensive policies in place and reviewed annually; Strategic plan fully developed with action plan and follow-up through monitoring at monthly meetings 	<p>In consultation with the management,</p> <ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Comprehensive policies in place and reviewed annually; Strategic plan fully developed with action plan and follow-up through monitoring at monthly meetings Board meetings regularly review external operating environment and response in timely fashion to changing circumstances

ACCESS Branding Assessment Tool

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Advisory	<ul style="list-style-type: none"> ▪ The Board does not act in an advisory capacity for management, sub-committees and membership; ▪ does not advise members of the need for changes in lending policies, bylaws and even market strategies; ▪ does not act as advisory group to others, does not review decisions or actions they have taken. 	<ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ lack in giving advice to members of the need for changes in lending policies, bylaws and even market strategies; ▪ lack the reviewing of decisions or actions they have taken. 	<ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ advice members of the need for changes in lending policies, bylaws and even market strategies; ▪ act as advisory group to others, reviewing decisions or actions they have taken. 	<ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ consistently advise members of the need for changes in lending policies, bylaws and even market strategies; ▪ act as advisory group to others, consistently reviewing decisions or actions they have taken;

ACCESS Branding Assessment Tool

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Perpetuating	<ul style="list-style-type: none"> Does not ensure the members of the Board and sub-committees are competent and understand their roles and responsibilities; the Board does not encourage training and development of all officers to ensure their effectiveness; less than 50% of the Board and committees do not attend competency training (CUDCC) 	<ul style="list-style-type: none"> Board and sub-committees have limited understanding of/and competence in performing their roles and responsibilities; Limited training and development of all officers to ensure their effectiveness; 50-79% of the Board and committees have completed competency course program (CUDCC) 	<ul style="list-style-type: none"> Provide for the continuity of credit union by ensuring the members of the Board and sub-committees are competent and understand their roles and responsibilities; the Board requires training and development of all officers to ensure their effectiveness; 80% or more of the Board and committees have completed competency course program (CUDCC) 	<ul style="list-style-type: none"> Provide for the continuity of credit union by ensuring the members of the Board and sub-committees are competent and understand their roles and responsibilities; Continuous professional training is a must for all officers to ensure their effectiveness; 100% the Board and committees have completed competency course program (CUDCC)

ACCESS Branding Assessment Tool

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Trustee Function	<ul style="list-style-type: none"> ▪ The Board pursue individual interest at expense of members (related party interest) ▪ does not monitor or review loan portfolio ▪ no risk management policy in place ▪ loan delinquency is more than 10% of the loan portfolio 	<ul style="list-style-type: none"> ▪ The Board represents the member shareholders but occasionally pursues individual interest ▪ irregular monitoring and reviewing of loan portfolio and investments ▪ limited risk management policy in place ▪ loan delinquency is 6-10% of the loan portfolio 	<ul style="list-style-type: none"> ▪ The Board consistently puts the needs of members first ▪ Consistently supervising and monitoring the loan portfolio, ▪ Maintains policies with special emphasis on limiting/controlling undue risk exposure ▪ loan delinquency is 3-5% of the loan portfolio 	<ul style="list-style-type: none"> ▪ The Board consistently puts the needs of members first ▪ Consistently supervising and monitoring the loan portfolio, ▪ Maintains policies with special emphasis on limiting/controlling undue risk exposure ▪ Constantly strives to achieve best practice in performance of trustee function ▪ loan delinquency is 2% and below of the loan portfolio

ACCESS Branding Assessment Tool

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Symbolic	<ul style="list-style-type: none"> ▪ Below 50% of the Board are good borrowers, savers; majority are delinquent borrowers. ▪ the board self interest prevails than their functions; ▪ does not perform their functions professionally and with integrity; ▪ The Board is not a symbol of strength and leadership in the credit union and community 	<ul style="list-style-type: none"> ▪ The Board is fair in the leadership and strength portrayed in the credit union and community; ▪ performs their functions with a degree of professionalism and integrity but still unable to balance self interest against board functions; ▪ 75% of the Board are good borrowers, savers and not delinquent. 	<ul style="list-style-type: none"> ▪ The Board is considered as a symbol of strength and leadership in the credit union and community; ▪ Perform their functions with professionalism and integrity and moral values; ▪ Borrowing Boards are not delinquent and good savers. 	<ul style="list-style-type: none"> ▪ The Board is considered as a symbol of strength and leadership in the credit union and community; ▪ perform their functions with high degree of professionalism and integrity and high moral values; ▪ Borrowing Boards & their related parties are not delinquent and good savers. and related parties are good borrowers, savers and not delinquent. ▪ Constantly striving for best practice as cooperative leaders

ACCESS Branding Assessment Tool

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Composition and Commitment	<ul style="list-style-type: none"> ▪ Membership with limited diversity of fields of practice and expertise; ▪ drawn from a narrow spectrum of membership; ▪ limited or no relevant experience; ▪ low commitment to organization's success, vision, mission, meetings infrequent and/or low attendance 	<ul style="list-style-type: none"> ▪ Some diversity in fields of practice; ▪ membership represents a few different segments; ▪ moderate commitment to organization's success, vision, mission, and behavior to suit; ▪ regular, purposeful meetings with overall good attendance 	<ul style="list-style-type: none"> ▪ Good diversity in fields of practice and expertise; ▪ membership represents most segments; ▪ good commitment to organization's success, vision, mission, and behavior suit; ▪ regular, purposeful meetings are well-planned and attendance is consistently good 	<ul style="list-style-type: none"> ▪ Membership with broad variety of fields of practice and expertise, and drawn from the full spectrum of market segments; ▪ includes functional program content-related expertise; ▪ high willingness and proven track record of investing in learning about the credit union and addressing its issues; ▪ outstanding commitment to the credit union's success, mission, vision; ▪ meet in person regularly, good attendance, frequent meetings
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ACCESS Branding Assessment Tool

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Guiding and coaching	Board does not coach, help, inspire, motivate and stimulate, is not action-oriented, and does not evaluate management & members	Limited Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, but does not evaluate management & members	Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and evaluate processes based on performance measures	Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and consistently evaluate processes based on best practice performance measures
Governance	<ul style="list-style-type: none"> ▪ Roles of Board and Manager are not clearly defined ▪ Board interferes in management function ▪ Board does not scrutinize budgets or audits, does not set performance targets and hold CEO accountable or does not operate according to formal procedures; executive, treasury and board functions unclear ▪ Size of the board reflects individual interest 	<ul style="list-style-type: none"> ▪ Limited definition of different roles of board and managers; ▪ board not functioning according to bylaws; ▪ limited budget reviews, occasionally sets organizational direction and targets and does not monitor potential conflicts of interest, scrutinize auditors, or reviews regulatory compliance ▪ Limited attempts to control size of board ; does not regularly review CEO performance and not prepared to hire or fire CEO 	<ul style="list-style-type: none"> ▪ Roles of board and managers are clearly defined and each party performs own role without interference; ▪ board reviews budgets, audits, regulatory compliance; ▪ size of board set for maximum effectiveness with rigorous nomination process; ▪ board co-defines performance targets and actively encourages CEO to meet targets; ▪ annual review of the CEO's performance 	<ul style="list-style-type: none"> ▪ Board and manager exhibit high degree of teamwork and combine well together from clear roles; ▪ board fully understands and fulfills fiduciary duties; ▪ size of board set for maximum effectiveness with rigorous nomination process; ▪ board actively defines performance targets and holds CEO accountable; ▪ board empowered and prepared to hire or fire CEO if necessary

ACCESS Branding Assessment Tool

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Performance Evaluation	No periodic performance evaluation	<ul style="list-style-type: none"> Performance evaluated but not using standard performance evaluation tool for individual board and the whole board as team; not clear whether evaluation results are used to improve Board's performance 	<ul style="list-style-type: none"> The Board's performance periodically evaluated using standard performance evaluation tool for individual board and the whole board as team; Evaluation results used to improve Board's performance and efficiency. 	<ul style="list-style-type: none"> The Board's performance periodically evaluated using standard performance evaluation tool for individual board and the whole board as team; Evaluation results consistently used to improve Board's performance and efficiency. Consistently striving for best practice in corporate governance standards
Gender Equality in Leadership	No woman members of the Board	10% or less are women Board members	30% of the Board are women	50% of the Board are women and actively participating in the Board

ACCESS Branding Assessment Tool

LG 2: Employee Satisfaction

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Administration				
Job Designs	<ul style="list-style-type: none"> unclear roles and responsibilities with many overlaps; job descriptions do not exist 	<ul style="list-style-type: none"> Position exist for most key roles, with a few still missing; most key positions are well-defined and have job descriptions that are static some unclear accountabilities or overlap in roles and responsibilities; 	<ul style="list-style-type: none"> All roles have associated positions; individuals have well-defined roles with clear activities and reporting relationships and minimal overlaps; job descriptions are continuously being redefined to allow for organizational development and individuals' growth within the job 	<ul style="list-style-type: none"> All roles have associated dedicated positions; all employees have clearly define core roles which must be achieved and an area of discretion where they can show initiative and try to make a difference; core roles are defined in terms of end-products and services rather than activities; individuals have the ability to define their own activities and are empowered to continuously reexamine their jobs

ACCESS Branding Assessment Tool

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Recruitment and Selection	No recruitment policy, no guidelines for making sound decisions on hiring; hiring decision is also politicized	<ul style="list-style-type: none"> ▪ Inadequate recruitment policy is in place ▪ the hiring supervisors have little knowledge on the basic legal rules, ▪ does not have guidelines for making sound hiring decisions; ▪ does not anticipate future needs in hiring employees 	<ul style="list-style-type: none"> ▪ Recruitment policy is in place to enable draw a stronger pool of candidates to choose from, ▪ the hiring supervisors sufficient knowledge on the basic legal rules, ▪ have guidelines for making sound hiring decisions; ▪ anticipate future needs in hiring employees 	<ul style="list-style-type: none"> ▪ Clear recruitment policy enabling to draw a stronger pool of candidates to choose from, ▪ the hiring supervisors have excellent knowledge on basic legal rules, ▪ have consistent guidelines for making sound hiring decisions; ▪ always anticipate future needs in hiring ▪ constantly striving for best practice in HRD
Compensation	No compensation program is in place	Limited compensation program is in place with no provision for regular reviews of salary levels as well as benefits costs.	<ul style="list-style-type: none"> ▪ Well defined compensation program that combines salaries and benefits as part of the big picture is in place; ▪ reviews salary levels as well as benefits costs. ▪ Following the minimum industry standards 	<ul style="list-style-type: none"> ▪ Well defined and competitive compensation program that combines salaries & benefits as part of the big picture is in place; ▪ Regularly reviews salary levels as well as benefits costs consistently applying the industry standards ▪ Constantly striving to attract and maintain high quality staff

ACCESS Branding Assessment Tool

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
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Staffing Levels	<ul style="list-style-type: none"> Real staffing level needs unknown High turnover Many positions unfilled 	<ul style="list-style-type: none"> Limited understanding of real staffing needs Critical positions unfilled Medium level turnover 	<ul style="list-style-type: none"> Staffing level accurately reflect organizational need; Positions are all staffed; low turnover 	<ul style="list-style-type: none"> Staffing level accurately reflect organizational need; Positions are all staffed; low turnover Constantly striving to attract and maintain high quality staff
Performance Management				
Performance Objectives	No performance management process in place	Limited performance management undertaken with no clear linkage to recognition and reward of effort	<ul style="list-style-type: none"> Comprehensive performance management process in place The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance-related guidance to meet employees need 	Best practice performance management process in place.

ACCESS Branding Assessment Tool

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	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Appraisal Standards	No performance management process in place	Limited performance management undertaken with no clear linkage to recognition and reward of effort	<ul style="list-style-type: none"> Comprehensive performance management process in place The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance-related guidance to meet employees need 	Best practice performance management process in place.
Performance as Shared Values	<ul style="list-style-type: none"> Employees are hired, rewarded and promoted for executing a set of tasks/duties or for no clear reason, rather than for their impact; decisions are mostly made on “gut feeling” 	<ul style="list-style-type: none"> Performance contribution is occasionally used and may be one of many criteria for hiring, rewarding and promoting employees; performance data is used to make decisions 	<ul style="list-style-type: none"> Employee contribution to social, financial and organizational impact is typically considered as a preeminent criterion in making hiring, rewards and promotion decisions; important decisions about the organization are embedded in comprehensive performance thinking 	<ul style="list-style-type: none"> All employees are systematically hired, rewarded and promoted for their collective contribution to social, financial and organizational impact; day-to-day processes and decision making are embedded in comprehensive performance thinking; Performance is constantly referred to

ACCESS Branding Assessment Tool

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Team Capabilities	<ul style="list-style-type: none"> Employees drawn from a narrow range of backgrounds and experiences; interest and abilities limited to present job; little ability to solve problems as they arise; dependent from the CEO 	<ul style="list-style-type: none"> Some variety of staff backgrounds and experiences; good capabilities including some ability to solve problems as they arise; many interested in work beyond their current jobs and in the success of the organization's mission 	<ul style="list-style-type: none"> Staff drawn from diverse background and experiences and bring broad range of skills; highly capable and committed to mission and strategy; eager to learn and develop and assume increased responsibility 	<ul style="list-style-type: none"> Staff drawn from extraordinarily diverse backgrounds and experiences, and bring broad range of skills; highly capable in multiple roles, committed both to mission, strategy and continuous learning; eager and able to take on special projects and collaborate across divisional lines; Staff are source of ideas and momentum for improvement and innovation

ACCESS Branding Assessment Tool

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Knowledge Management				
Career Path	Unclear Job appraisal system and competence development for employees; do not care of the personal ambition of staff	Job appraisal and competence development are distinct and seldom linked to the personal ambition of employees and the shared ambition of the credit union	Job appraisal and competence development are linked to the personal ambition of employees and the shared ambition of the credit union	<ul style="list-style-type: none"> Job appraisal and competence development are clearly linked to the personal ambition of employees and the shared ambition of the credit union Credit union actively striving to provide a 'career not a job' working environment
Development program	No employee knowledge development program	Employee knowledge is developed from time to time but not on a regular basis, there is no written policy on staff development program	<ul style="list-style-type: none"> Employee knowledge is developed from time to time by means of training, coaching and talent development programs; there is a competence development policy, which includes internal and external training courses, working conferences, symposia and seminars 	<ul style="list-style-type: none"> Employee knowledge is developed constantly and kept up-to-date by means of training, coaching and talent dev't. programs; there is a proactive competence development policy, which includes internal and external training courses, working conferences, symposia and seminars constantly striving to implement a best practice development program

IMPLEMENTATION PROCESS

Steps in Building ACCESS Brand Strategy:

1. Set program goals and define what ACCESS branding is expected to do for the credit union over the next 1-3 years. Ideally, the credit union adopts ACCESS as its vision.
2. Assess your credit union's current financial viability, operational efficiency, competitive position, customer satisfaction, employee satisfaction and active & involved board.
3. Define or re-fine the current credit union strategic plan employing the criteria of ACCESS.
4. Define measurable organization's goals in conformity with the criteria of ACCESS and identify trail blazing strategies to achieve the goals.
5. Identify key product/programs and needs during the next three years that require new skills.
6. Update your credit union key competencies and support systems needed to meet the branding strategy.
7. Get the management team buy-in to the plan. Coordinate your efforts with all the members of the team. It is important that the volunteers and staff put their minds and hearts to the long-term direction of the credit union.
8. Show how branding will bring a credit union closer to "First Choice for Financial Services in our Community" status and increase applications, referrals and membership.
9. Benchmark and learn all you can from successful organization's branding within your movement.
10. Create a process to continually measure and evaluate the branding's effectiveness. Monitor its progress and improve it.

ACCESS Branding Assessment Tool

BRANDING SCORECARD

	SCORE	WEIGHTED SCORE
1. FINANCIAL PERSPECTIVE		
Protection		
1.1. P1. Provisions for delinquent loans over 12 months	4	
1.2. P1. Provisions for delinquent loans 1-12 months	4	
Effective Financial Structure		
1.3. E1. Net loans / total assets: Goal: Between 70 – 80%	4	
1.4. E5. Savings deposits / total assets Goal: Between 70 – 80%	4	
1.5. E6. External Borrowing to Total Assets – reducing to Zero	4	
1.6. E9. Net institutional capital Goal: Minimum 10%	4	
Assets Quality		
1.7. A1. Total loan delinquency / total loan portfolio: equal or less than 5%	4	
1.8. A2. Non-earning assets / total assets Goal: Less Than or Equal to 5%	4	
Rates on Return on Cost		
1.9. R7- Interest Cost on Share Capital to Average Shares Goal: Market Rate or >R5	4	
1.10. R9- Operating Expenses to Average Assets Goal: 5%	4	
Liquidity		
1.11. L1. Liquid investments (+) liquid assets (-) short-term payables /savings deposits Goal: Minimum 15%	4	
Signs of Growth		
1.12. S10. Growth in membership: Goal: > 12%	4	
1.13. S11. Growth in total assets: Goal: Greater than the inflation rate	4	
Sub total	52	40

ACCESS Branding Assessment Tool

	SCORE	WEIGHTED SCORE
2. CUSTOMER/MEMBER PERSPECTIVE		
C1. Quality Products and Services		
2.1. Product and Service Objective	4	
2.2. Product Presentation	4	
2.3. Range of Financial Products	4	
2.4. Brand Mind Set	4	
2.5. Wealth Building Products	4	
2.6. Capacity Based Lending	4	
2.7. Access and Convenience	4	
2.8. Price Value	4	
2.9. Marketing and Promotions	4	
2.10. Loyalty Incentives	4	
2.11. Product Packaging	4	
C2. Member Satisfaction		
Member-Customer Orientation		
2.12. Knowledge of Members	4	
2.13. Building a Lasting Relationship with Members	4	
2.14. Member Satisfaction Evaluation	4	
2.15. Share of Wallet	4	
2.16. Institutionalized Customer Care Excellence	4	
2.17. Member Benefits	4	
2.18. General Meetings	4	
2.19. Member Participation	4	
2.20. Use of Wealth building Products	4	
2.21. Use of Loan Products	4	
2.22. Understanding of responsibility as measured by delinquency	4	
Systems and Infrastructure for Excellent Services to Members		
2.23. Physical Infrastructure-Buildings and office space	4	
2.24. Technological Infrastructure- telephone and fax	4	
2.25. Computers, applications, network and e-mail	4	
2.26. Website	4	
2.27. Databases and management reporting systems	4	
Sub-Total	108	20

ACCESS Branding Assessment Tool

	SCORE	WEIGHTED SCORE
3. INTERNAL BUSINESS PROCESSES		
IBP 1. Operational Efficiency		
3.1. Comprehensive Operational Manual	4	
3.2. Procedures Manual	4	
3.3. Staff Productivity	4	
3.4. Error Management	4	
3.5. Service Delivery to Members –Loans	4	
3.6. Service Delivery to Members –Deposits	4	
3.7. Service Delivery to Members –Withdrawal	4	
3.8. Utilization of Office Machines & Equipment	4	
3.9. Internal Communication Efficiency	4	
IBP 2. COMPETITIVE POSITION		
Strategic Direction	4	
3.10. Clarity of Vision	4	
3.11. Boldness of Vision	4	
3.12. Well-Defined Mission	4	
3.13. Core Values	4	
3.14. Overarching Goals	4	
3.15. Strategic Objectives	4	
3.16. Annual Business Plan	4	
Image Building		
3.17. Sales Culture	4	
3.18. Involvement in the Local Community	4	
3.19. Partnerships and Alliances	4	
3.20. Relationship with the National Federation	4	
Market Penetration		
3.21. Members of the community using the services of the credit union	4	
3.22. Member Segmentation-according to age	4	
3.23. Diversity of Membership	4	
3.24. Gender Balance	4	
Regulatory Compliance		
3.25. Management of Regulatory Obligations	4	
3.26. Statutory commitment	4	
Sub-total	104	20

ACCESS Branding Assessment Tool

	SCORE	WEIGHTED SCORE %
4. LEARNING AND GROWTH PERSPECTIVE		
LG 1: Leadership-Knowledgeable and Involved Board of Directors		
4.1. Prime Decision Center	4	
4.2. Advisory	4	
4.3. Perpetuating	4	
4.4. Trustee Function	4	
4.5. Symbolic	4	
4.6. Composition and Commitment	4	
4.7. Guiding and coaching	4	
4.8. Governance	4	
4.9. Performance Evaluation	4	
4.10. Gender Equality in Leadership	4	
LG 2: Employee Satisfaction		
Administration		
4.11. Job Designs	4	
4.12. Recruitment and Selection	4	
4.13. Compensation	4	
4.14. Staffing Levels	4	
Performance Management		
4.15. Performance Objectives	4	
4.16. Appraisal Standards	4	
4.17. Performance as Shared Values	4	
4.18. Team Capabilities	4	
Knowledge Management		
4.19. Career Path	4	
4.20. Development program	4	
Sub-Total	80	20
Total Score Points		
	344	100

ACCESS Branding Assessment Tool

ACCESS Branding:

Branding	SCORE	EQUIVALENT % <i>provided that there is no percentage lower than 50% in any perspective</i>
Bronze	207-241	60-70%
Silver	242-275	71-80%
Gold	276-310	81-90%
Platinum	Above 311	above 90%