



ACCESS Branding

Branding Credit Unions in Asia:

ACCESS

**A-1 Competitive Choice for
Excellent Service & Soundness**

HRD
Workshop
2007

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS



Workshop Objectives:

At the end of the training, the participants:

- a. Appreciate the quality assurance for credit unions excellence and soundness as well as the unique principles that makes it different from other financial institutions;
- b. Obtain sufficient knowledge on ACCESS branding indicators;
- c. Gain adequate knowledge of the ACCESS implementation steps.



Workshop Objectives:

At the end of the training, the participants:

- d. Acquire sufficient knowledge on the roles and functions of ACCESS promoters;
- e. Acquire skills in using ACCESS standards in monitoring credit union operation; and
- f. Develop skills in Strategic Planning for credit unions to reach the ACCESS standards.



Workshop Topics

Introduction of Branding – Concepts and Objectives.

- **Financial Perspective**

Diagnosis 1: Financial Perspective –
Using PEARLS

- **Customer Perspective**

Diagnosis 2: Quality Products and
Services

Diagnosis 3: Member Satisfaction



Workshop Topics

- **Internal Business Perspective**

Diagnosis 4: Operational Efficiency

Diagnosis 5: Competitive Position

- **Learning and Growth Perspective**

Diagnosis 6: Leadership - Knowledgeable and Involved Board of Directors

Diagnosis 7: Employee Satisfaction

Utilizing ACCESS as Strategic Planning Tool

Implementation of ACCESS



INTRODUCTION:

Branding: Concepts and Objectives



BACKGROUND..

**ACCU have chartered
its strategic direction
for 2004 - 2009**

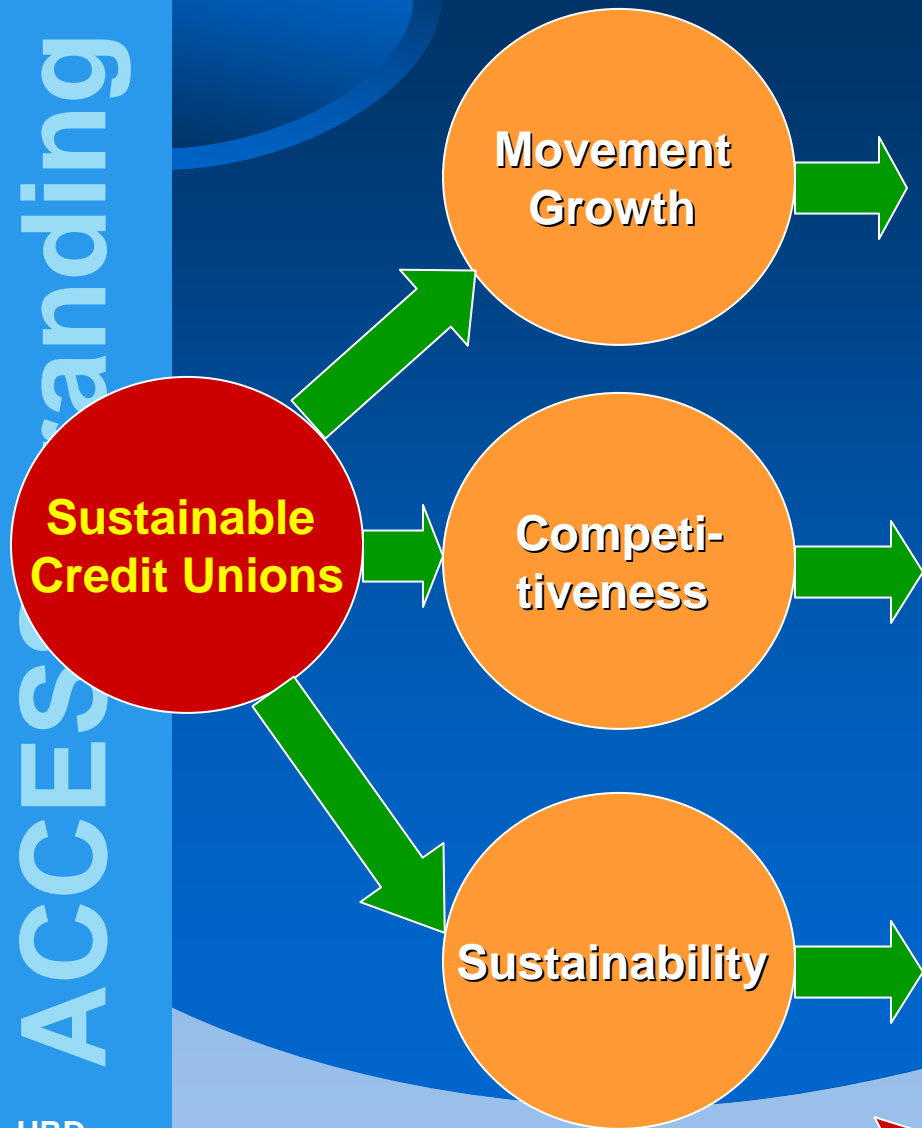


Strategic Vision: Sustainable Credit Unions is characterized by:

- **Financial viability**
- **Member - customer oriented**
- **Offering market driven products and services**
- **Operational Efficiency**
- **Knowledgeable and involved Board**
- **Maintain proficient staff**
- **Continuous growth**



Way forward . . .



1. Need based and competitively packaged products
2. Repositioning Strategy as Trusted Wealth Management Advisor
3. Customer Relationship Management
4. Market Segment Targeting
5. Reaching out
6. Credit Union Monitoring Standardization
7. Changing Leadership Competencies
8. Connectivity/Convenience
9. Branding



A collective effort of the Asian Credit Union Movement

- The CEOs recommended to have an Asian Branding in the meeting on February 24-26, 2004 in Taiwan
- Member organizations agreed on “ACCESS” as Asian credit union brand. It was presented in the CEOs workshop in Korea last September 2004
- CEOs agreed on the branding criteria in their workshop last May 2005



A collective effort of the Asian Credit Union Movement

- **ACCESS Auditors from member organizations trained last January 2007**
- **ACCESS launched to 14 credit unions in the Philippines last June 1, 2007**



BRANDING

- This is not the corporate identity which refers to name, logo or tagline
- It is a business process, one that is planned, strategically focused and integrated throughout the organization



What do we mean of Branding Asian Credit Unions?

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BEYOND Branding



- This would distinguish you from your competitors
- It is a promise that your organization keeps to your customers, prospects, business partners and employees



What is Asian Credit Union Branding?

Branding is a whole business process of choosing

- what promises

Differentiation

- what kind of value

Competitive Advantage

- what kind of identifiable entity we have

a credit union



The "HUB of the Wheel"





DIAGNOSIS 1

Financial Perspective



<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Safety and soundness
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ PEARLS International Prudential standards of WOCCU



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PEARLS

International Prudential Standards of WOCCU

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What is Financial Standard?

- PEARLS is the international prudential standards for credit unions
- Developed by the World Council of Credit Unions



Important Features of PEARLS?

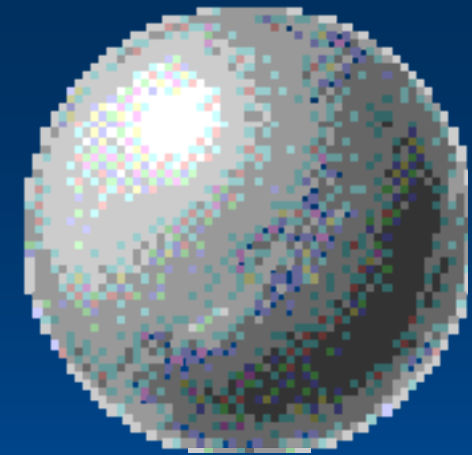
- Executive Management Tool
- Standardized Evaluation Ratios and Formulas
- Objective, Comparative Rankings
- Facilitate Supervisory Control



What is the trend in Financial Standard?

Adoption of PEARLS and CAMEL in Asian Countries

- *COOP-PESOS in Philippines*
- *PEARLS-GOLD in Bangladesh*
- *COOP-Rupees in Sri Lanka*
- *GLARES in Hong Kong*



Best Practices Benchmarking:
A Road Map for moving towards
WORLD-CLASS
performance by employing best
practices



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The Power of PEARLS



Key Ratios

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PEARLS

<i>P</i>	<i>Protection</i>
E	Effective Financial Structure
A	Asset Quality
R	Rate of Return & Cost
L	Liquidity
S	Signs of Growth



P1. Allowance for loan losses / Delinquency > 12 months

Purpose: Measure adequacy of loan loss allowance when compared to all delinquent loans over 12 months.

Formula:

$$\frac{\text{Allowance for Loan Loss}}{\text{Loan Balances of All Delinquent Loans > 12 Months}}$$

Goal: Protection against 100% of loans delinquent greater than 12 months.



P1. Allowance for loan losses / Delinquency > 12 months

1	2	3	4
>50%	50-99%	100% and charging from time to time	100% and charging consistently

Actual Ratio: _____

Score: _____



P2. Net Allowance for Loan Losses / Delinquency From 1 to 12 Months

Purpose: Measure adequacy of net loan loss allowance when compared to all loans delinquent from 1 to 12 months.

Formula:

Allo. for Loan Loss for Loans Delinquent 1- 12 mos.

Balance of All Delinquent Loans Outstanding From 1-12 Mos.

Goal: Protection against 35% of loans delinquent from 1 to 12 months.



P2. Net Allowance for Loan Losses / Delinquency From 1 to 12 Months

1	2	3	4
>0%	< 35%	35% and charging from time to time	35% and charging consistently

Actual Ratio: _____

Score: _____



PEARLS

<i>P</i>	<i>Protection</i>
E	Effective Financial Structure
A	Asset Quality
R	Rate of Return & Cost
L	Liquidity
S	Signs of Growth



E1. Net Loans / Total Assets

Purpose: Measure percentage of total assets invested in the loan portfolio.

Formula:

$$\frac{\text{Total gross loan portfolio -- Loan Loss Allow.}}{\text{Total assets}}$$

Goal: Between 70 and 80% of total assets. Less than 50% of total assets changes the CU's role as a financial intermediary.



E1. Net Loans / Total Assets

1	2	3	4
>50%	> 80% or < 51- 69%	70-80%	70-80% with diversified loan portfolio at least 5 loan products

Actual Ratio: _____

Score: _____



E2. Liquid Investments / Total Assets

Purpose: Measure percentage of total assets invested in earning liquid assets.

Formula:

$$\frac{\text{Total liquid investments}}{\text{Total assets}}$$

Goal: Maximum 20%



E3. Financial Investments / Total Assets

Purpose: Measure percentage of total assets invested in financial investments.

Formula:

$$\frac{\text{Total financial investments}}{\text{Total assets}}$$

Goal: Maximum 10%



E5. Member Savings Deposits / Total Assets

Purpose: Measure percentage of total assets financed by member savings deposits.

Formula:

$$\frac{\text{Total member deposits}}{\text{Total assets}}$$

Goal: Between 70 and 80%



E5. Member Savings Deposits / Total Assets

1	2	3	4
< 50% or > 80%	51-69%	70-80%	70-80% with diversified savings at least 5 savings products

Actual Ratio: _____

Score: _____



E6. External Borrowings / Total Assets

Purpose: Measure percentage of total assets financed by external borrowings.

Formula:

$$\frac{\text{Total external borrowing}}{\text{Total assets}}$$

Goal: Reducing to Zero



E6. External Borrowings / Total Assets

1	2	3	4
> 30%	20-30%	1-19%	0

Actual Ratio: _____

Score: _____



E7. Member Shares / Total Assets

Purpose: Measure percentage of total assets financed by member shares.

Formula:

$$\frac{\text{Total member shares}}{\text{Total assets}}$$

Goal: 10-20%



E8. Total Institutional Capital / Total Assets

Purpose: Measure percentage of total assets financed by institutional capital.

Formula:

Total institutional capital

Total assets

Goal: Minimum 10%



E9. Net Institutional Capital / Total Assets

Purpose: Measure the real level of institutional capital after adjusting the allowances for delinquent loans to meet the standards of P1 & P2, and covering any other potential losses

Formula:
$$\frac{((\text{Institutional Cap.} + \text{Allow. For Bad Loans}) - (\text{Bal. Of loan outstanding delinquent} > 12 \text{ mos.} + \text{Bal. Of loan del. 1 to 12 mos.} \times .35) + \text{Problem Assets})}{\text{Total assets}}$$

Goal: Minimum 10%



E9. Net Institutional Capital / Total Assets

1	2	3	4
< 4%	5 - 9%	10%	>10%

Actual Ratio: _____

Score: _____



PEARLS

P *Protection*

E *Effective Financial Structure*

A *Asset Quality*

R *Rate of Return & Cost*

L *Liquidity*

S *Signs of Growth*



A = Asset Quality

**A1. Total Loan Delinquency /
Total Gross Loan Portfolio**

**A2. Non-Earning Assets / Total
Assets**

**A3. Zero Cost Funds / Non-
Earning Assets**



A = Asset Quality

- Asset Quality is the main variable that affects institutional profitability.
- Delinquency must be correctly measured and zealously pursued.
- Non-earning assets should be minimized.
- Savings, External Credit, or Shares should never be used to purchase Non-earning Assets.



A1. Total Delinquency / Gross Loan Portfolio

Purpose: Measure percentage of delinquency in loan portfolio using *Outstanding Delinquent Balances* **NOT** *Accumulated Delinquent Payments*.

Formula:

$$\frac{\text{Sum of delinquent loan balances}}{\text{Gross loan portfolio outstanding}}$$

Goal: Less than or equal to 5%



A1. Total Delinquency / Gross Loan Portfolio

1	2	3	4
>10%	6 - 10%	<5%	>0%

Actual Ratio: _____

Score: _____



A2. Total Non-earning Assets / Total Assets

Purpose: Measure percentage of total assets that is not producing income.

Formula:

Total non-earning assets (*total of building, furniture, land, prepaid expenses, office supplies inventory, cash on hand, cash in current account*)

Total assets

Goal: Less than 5% of total assets



Examples Of Non-earning Assets

- Cash on hand
- Non-interest bearing monetary checking accounts
- Accounts receivable
- Assets in liquidation acquired in execution of a guarantee
- Fixed assets (land, buildings, furniture, etc.)
- Prepaid or deferred assets



A2. Total Non-earning Assets / Total Assets

1	2	3	4
>10%	6 - 9%	5%	>5%

Actual Ratio: _____

Score: _____



A3. Net Zero Cost Capital + Liabilities w/o Interest / Non-earning Assets

Purpose: Measure percentage of non-earning assets financed with net institutional capital, transitory capital and liabilities without interest.

Formula:

(Liabilities w/o interest + transitory & net institutional capital)

Total non-earning assets

Goal: Greater than or equal to 100%



PEARLS

<i>P</i>	<i>Protection</i>
<i>E</i>	Effective Financial Structure
<i>A</i>	Asset Quality
<i>R</i>	<i>Rate of Return & Cost</i>
<i>L</i>	Liquidity
<i>S</i>	Signs of Growth



R7. Int. cost on SC/Average Share Capital

Purpose: Measure return cost on share capital.

Formula:

Interest Cost on Share Capital

[(Total SC year-end + last year-end) / 2]

Goal: Market rate of R5 %



R7. Int. cost on SC/Average Share Capital

1	2	3	4
>market rate	below or 2% higher than market rate	1% higher than market rate	= to market rate

Actual Ratio: _____

Score: _____



R9. Operating Expenses /Average Total Assets

Purpose: Measure cost to manage all assets.

Formula:

Total operating expenses, w/o loan loss provisions

[(Total assets year-end + last year-end) / 2]

Goal: 5 %



R9. Operating Expenses / Average Total Assets

1	2	3	4
< 5 % & insufficient # of staff	> 5%	5%	5% % sufficient # of staff

Actual Ratio: _____

Score: _____



R12. Net Income/Average Total Assets

Purpose: To measure the adequacy of earnings and also, the capacity to build Institutional Capital.

Net Income

[(Total assets year-end + last year-end) / 2]

Goal: Enough to attain the goal of E9



PEARLS

P *Protection*

E Effective Financial Structure

A Asset Quality

R Rate of Return & Cost

L *Liquidity*

S Signs of Growth



L = Liquidity

- L1. Liquid Assets – Short-term Payables / Total Savings Deposits
- L2. Liquidity Reserve / Total Savings Deposits
- L3. Non-Earning Liquid Assets (Cash on Hand)/Total Assets



L1. Liquid Assets - Short-term Payables / Member Deposits

Purpose: Measure adequacy of liquid cash reserves to satisfy withdrawal requests, after paying all obligations of ≤ 30 days.

Formula:

$$\frac{\text{(Bank deposit Earning. + Non-earning. liquid assets)} \\ \text{--- Total payables } \leq 30 \text{ days)}}{\text{Total member savings deposits}}$$

Goal: Minimum 15%

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L1. Liquid Assets - Short-term Payables / Member Deposits

1	2	3	4
<10 or >15% if the amount is > 20%TA	10-15% but not <20 of TA	15% but not > 20% of TA	> 15% but not >20% of TA

Actual Ratio: _____

Score: _____



L2. LIQUIDITY RESERVES / SAVINGS DEPOSITS

Purpose: To measure compliance with obligatory Central Bank, CFF, or Other Liquidity Reserve

Formula:

$$\frac{\text{(Bank deposit Earning.+Non-earning. liquid assets)}}{\text{Total member savings deposits}}$$

Goal: 10%



PEARLS

P *Protection*

E Effective Financial Structure

A Asset Quality

R Rate of Return & Cost

L Liquidity

S *Signs of Growth*



S10. Growth in Membership

Purpose: Measure growth in membership from one year to the next

Formula:

$$\left[\left(\frac{\text{\# of members for current year}}{\text{\# of members at last year-end}} \right) - 1 \right] * 100$$

Goal: >12%



S10. Growth in Membership

1	2	3	4
< 5%	5-11%	12%	> 12%

Actual Ratio: _____

Score: _____



S11. Growth in Total Assets

Purpose: Measure growth of total assets from one year to the next.

Formula:

$$\left[\left(\frac{\text{Total assets for current year}}{\text{Total assets for last year-end}} \right) - 1 \right] * 100$$

Goal: Greater than the inflation rate



S11. Growth in Total Assets

1	2	3	4
< Inf. Rate	1-4% > Inf. Rate	5-9% > Inf. Rate	10% > Inf. Rate

Actual Ratio: _____

Score: _____



1. Financial Perspective		Goal Ratio	Max. Score	Actual Ratio	Actual Score
PROTECTION					
1. P1	Prov. for del. Loan over 12 mos.	100%	4		
2. P2	Prov. for del. Loan over 1-12mos.	35%	4		
EFFECTIVE FINANCIAL STRUCTURE					
3. E1	Net Loans/Total Assets	70-80%	4		
4. E5	Savings deposits/Total Assets	70-80%	4		
5. E6	Ext. borrowing/Total Assets	reducing to 0	4		
6. E9	Net Inst. Capital/Total Assets	Min. 10%	4		
ASSET QUALITY					
7. A1	Total loan del./Total loans	equal or < 5%	4		
8. A2	Non- earning/Total Assets	equal or < 5%	4		



Goal	Max.	Actual	Actual
Ratio	Score	Ratio	Score

RATES ON RETURN ON COST

9. R7	Int. on SC/Ave.SC	Market rate or R5	4		
10. R9	Operating Exp./Ave. Assets	5%	4		

LIQUIDITY

11. L1	Liquid Assets-ST Pay./TA	Min. 15%	4		
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SIGNS OF GROWTH

12. S10	Growth in Membership	> 12%	4		
13. S11	Growth in Assets	> Inf. Rate	4		
	SUB-TOTAL		52		



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The Power of PEARLS



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DIAGNOSIS 2

Customer/Member Perspective

2

• Critical Success Factors	➤ Quality Products and Services
• Measurement	<ul style="list-style-type: none">➤ Clear objective of products➤ Product presentation➤ Range of product and services➤ Brand mind set and sales culture➤ Wealth building products➤ Capacity based lending➤ Access and convenience➤ Price Value➤ Loyalty incentives➤ Packaging



2. Customer/Member Perspective		Max. Score	Actual Score
C1. Quality Products and Services			
2.1	Product and Service Project	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	



DIAGNOSIS 3

Customer/Member Perspective

2

<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Member Satisfaction
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Knowledge of members➤ Building lasting relationship➤ Customer service evaluation and customer care➤ Share of wallet➤ Participation➤ Understanding responsibility➤ Member benefits➤ Use of wealth building products



2. Customer/Member Perspective		Max. Score	Actual Score
C2. Member Satisfaction			
2.12	Knowledge of Members	4	
2.13	Building a Lasting Rel. 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	



DIAGNOSIS 4

Customer/Member Perspective



<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Excellent Service to Members
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Physical Infrastructure- Building and office space➤ Technological Infrastructure- tel. and fax➤ Computers, applications, network and e-mail➤ Website➤ Databases and mgt. reporting systems



		Max. Score	Actual Score
2. Customer/Member Perspective			
C3. Excellent Services to Members			
2.23	Physical Infras.-Bldg. and office space	4	
2.24	Technological Infras.-tel and fax	4	
2.25	Computers, applications, network, and e-mail	4	
2.26	Website	4	
2.27	Databases and mgt. reporting system	4	
Sub-total		108	



DIAGNOSIS 4

Internal Business Perspective



<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Operational Efficiency
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Comprehensive Operational and Procedures Manual➤ Staff productivity➤ Error management➤ Service delivery to members➤ Utilization of Office Machines and equipment➤ Communication efficiency



3. Internal Business Processes		Max. Score	Actual Score
BP1. 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- Withdrawals	4	
3.8	Utilization of Office Machines and Equipment	4	
3.9	Internal Communication Efficiency	4	



DIAGNOSIS 5

Internal Business Perspective



<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Competitive Position in the Market
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Strategic Direction➤ Image Building➤ Market Penetration➤ Regulatory compliance



3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Strategic Direction			
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 Plans	4	



3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Image Building			
3.17	Sales Culture	4	
3.18	Involvement in the Local Community	4	
3.19	Partnership and Alliances	4	
3.20	Relationship with the National Federation	4	



3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Market Penetration			
3.21	Members of the community using services of the CU	4	
3.22	Member Segmentation-according to age	4	
3.23	Diversity of Membership	4	
3.24	Gender Balance	4	



3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Regulatory Compliance			
3.24	Management of Regulatory Obligations	4	
3.25	Statutory Commitment	4	
Sub-total - Internal business processes		104	



DIAGNOSIS 6

Learning and Growth Perspective

4

<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Knowledgeable and Involved Board of Directors (Leadership)
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Performance of the prime responsibilities➤ Composition and commitment➤ Guiding and coaching role➤ Performance evaluation➤ Gender equality➤ Governance



4. Learning and Growth Perspective		Max. Score	Actual Score
LG1. Learning and Growth Perspective			
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	



DIAGNOSIS 6

Learning and Growth Perspective

4

<ul style="list-style-type: none">• Critical Success Factors	<ul style="list-style-type: none">➤ Competent and Satisfied Employees
<ul style="list-style-type: none">• Measurement	<ul style="list-style-type: none">➤ Administration-job designs, appraisals, shared values and team capabilities➤ Performance Management-performance objectives, appraisal standards, performance as shared values and team capabilities➤ Knowledge Management-career path and development program



4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Administration			
4.11.	Job Designs	4	
4.12.	Recruitment and Selection	4	
4.13.	Compensation	4	
4.14.	Staffing Levels	4	



4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Performance Management			
4.15.	Performance Objectives	4	
4.16.	Appraisal Standards	4	
4.17.	Performance as shared values	4	
4.18.	Team Capabilities	4	



4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Knowledge Management			
4.19.	Career Path	4	
4.20	Development Program	4	
Sub-total		80	
Total Score Points		348	



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Summary		Score	Weighted Score
1	Financial Perspective	52	40
2	Customer/member Perspective	108	20
3	Internal Business Processess	104	20
4	Learning and Growth Perspective	80	20
	TOTAL	344	100



ACCESS Brand Rating

Branding	Score	Equivalent%
Bronze	207-241	60-70%
Silver	242-275	71-80%
Gold	276-310	81-90%
Platinum	Above 311	Above 90%



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Living our
Brand,
Inside and
Out

ACCESS

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- Utilizing ACCESS as STRATEGIC PLANNING TOOL

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The Magic Words

- **People** (who understand their)
- **Mission** (and have)
- **Faith** (in it)



How Do We Get There

- One (great) movement.
- One (high) standard.
- One sign.



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IMPLEMENTATION PLAN OF ACCESS BRANDING

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What do we mean of Branding Asian Credit Unions?

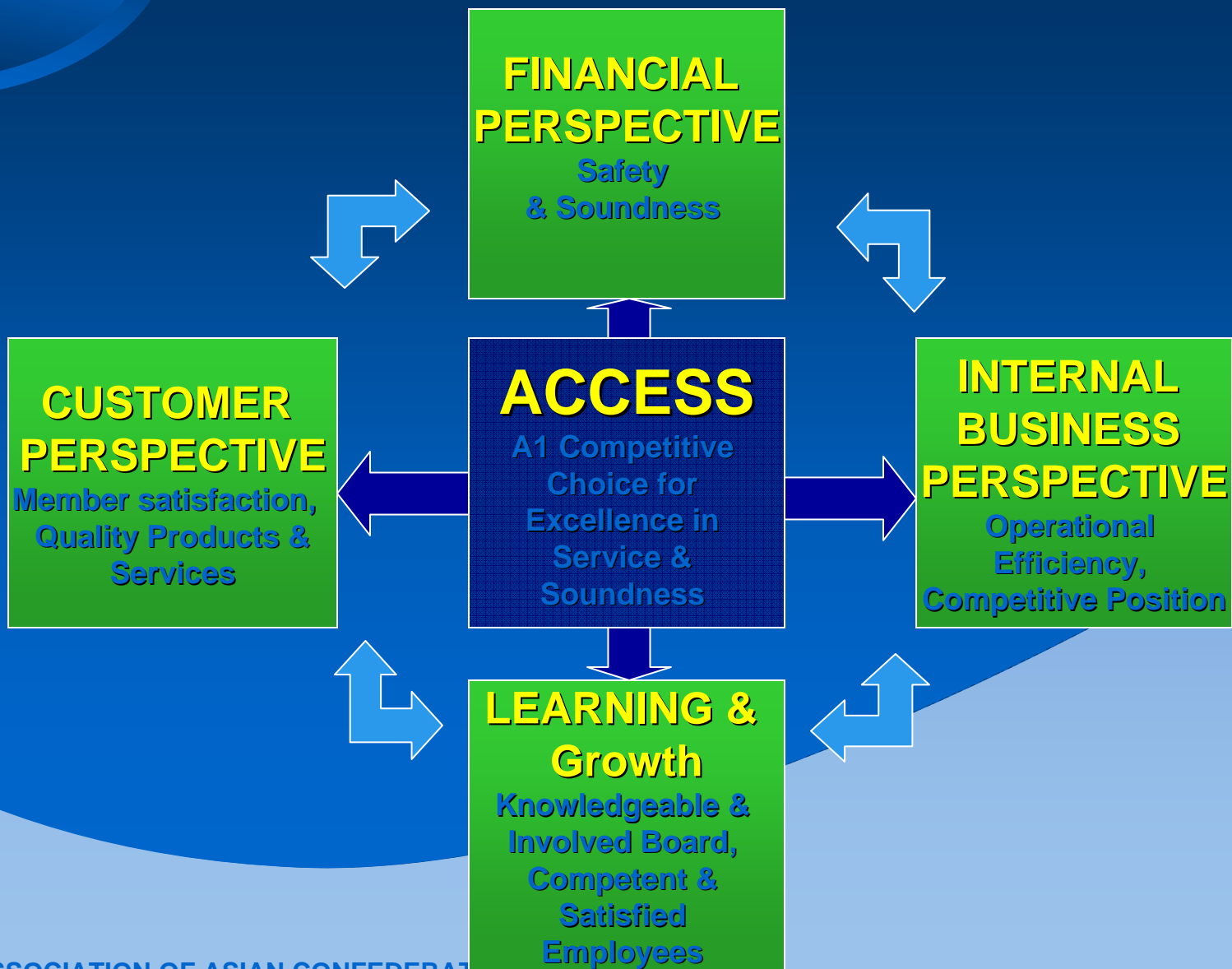
ACCESS

**A-1 Competitive Choice for
Excellent Service and Soundness**

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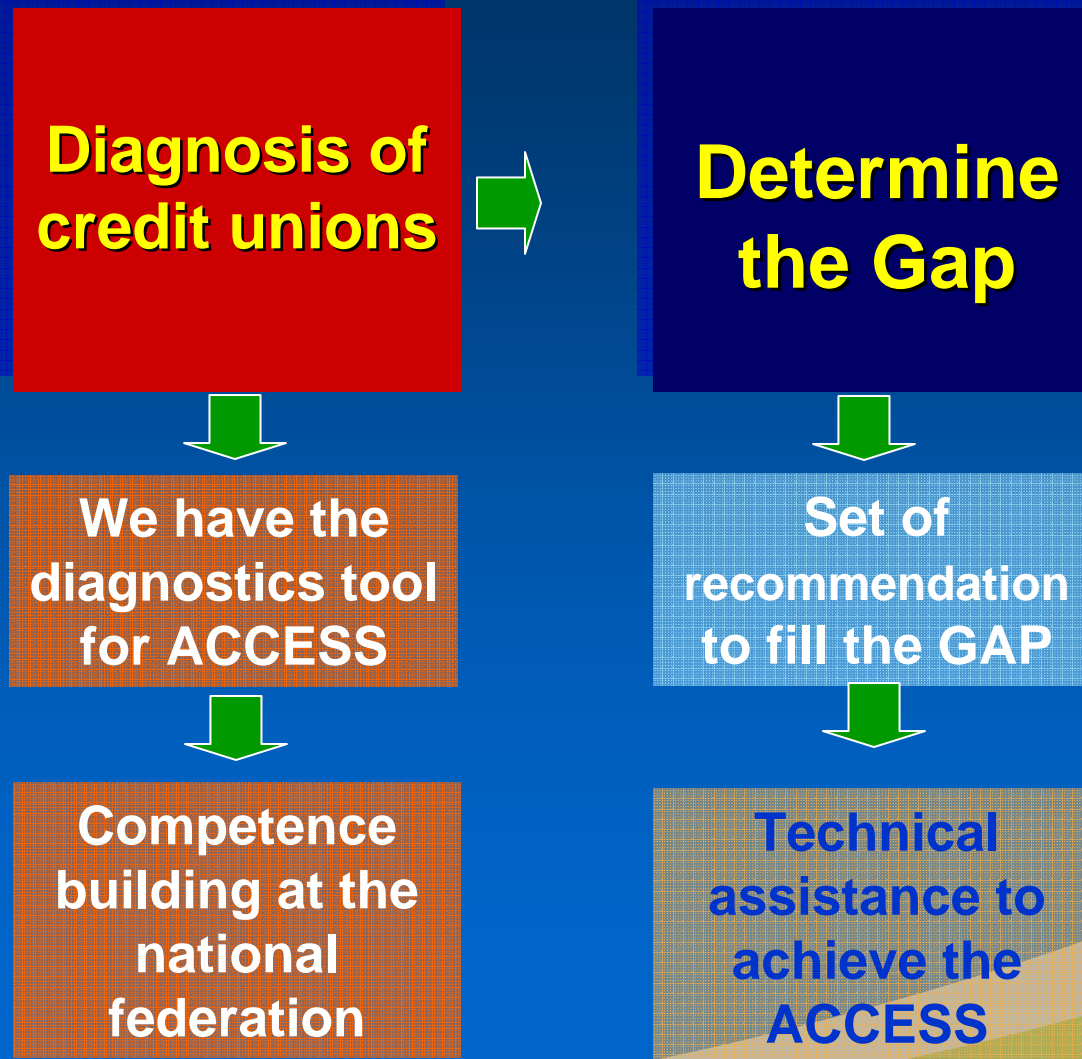


The “HUB of the Wheel”





What is the step forward for ACCESS?





Steps of Implementation?

NATIONAL FEDERATION:

1. High level committee consisted of credit union leaders, professionals and regulators to determine:
 - Initial on site diagnosis cost
 - Technical assistance for policy development and training
 - Preparation of documents for ACCESS awarding
 - ACCESS award application and fee of Management Audit



Steps of Implementation?

NATIONAL FEDERATION:

- Regional training on the use of ACCESS Tool
- Self-appraisal of credit unions submitted to the national federation
- National Federation review the self-appraisal-pointing out the weaknesses
- Rating credit unions through management audit – confirmation of the self-assessment



Steps of Implementation?

NATIONAL FEDERATION:

6. Formal application for ACCESS Branding. Registration fee is charged plus an extensive management audit
7. Technical assistance from the national federation to help credit unions to reach ACCESS



ACCESS Brand Rating

Branding	Score	Equivalent%
Bronze	207-241	60-70%
Silver	242-275	71-80%
Gold	276-310	81-90%
Platinum	Above 311	Above 90%



Does Brand Rating Expires?

Yes: Validity is for the next 12 months after the awarding.

The credit union should apply for renewal of the brand. There is a fee for the renewal.



Does Brand Rating Expires?

The ACCESS award certificate is issued by ACCU and will have the right to verify the data submitted by the national federation



What are ACCU's Tasks?

1. Develop self-assessment tool for ACCESS
2. Pilot a diagnostics exercise with the credit unions – planned for the partner credit unions in the Philippines
3. Identify the common weaknesses of credit unions based on ACCESS tool
4. Develop solutions on the weaknesses
5. Review of the ACCESS Diagnostics tool based on the pilot diagnosis made
6. Design marketing tool – logo, external & internal display
7. Awarding or Branding
8. Tailor made the ACCESS for national federation



What are the tasks of the national federation?

- 1. Launching of ACCESS branding**
- 2. Diagnosis of credit unions using ACCESS (fee for service)**
- 3. Technical assistance to credit unions to reach ACCESS**



ACCESS Branding

HRD
Workshop
2007

Thank you!

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS