

Credit Union Business Solutions

in response to credit union challenges across Asia.

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ACCU Profile

- Regular Members - 15
- Associate Member - 1
- Affiliate Members - 14
- Supporter Members - 28
- **Total organizations - 58**
- Number of countries - 25
- Ind. Members - 35 million
- No. of Credit Unions - 22,000

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Mission

- To work in partnership with members to promote and strengthen credit unions as vehicles for sustainable socio-economic development of people in Asia.

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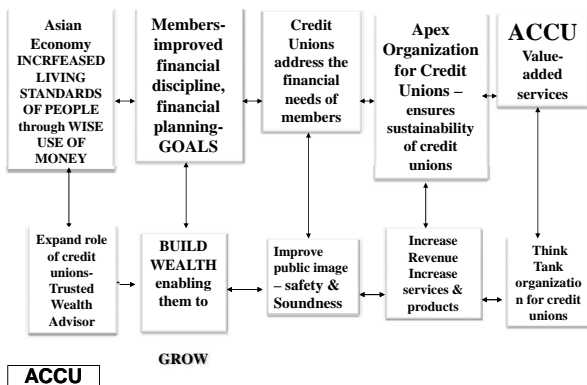
Strategic Vision: Sustainable Credit Unions is characterized by:

- Financial viability
- Member - customer oriented
- Offering market driven products and services
- Operational Efficiency
- Knowledgeable and involved Board
- Satisfied and proficient staff
- Improving the lives of members
- Competitive position

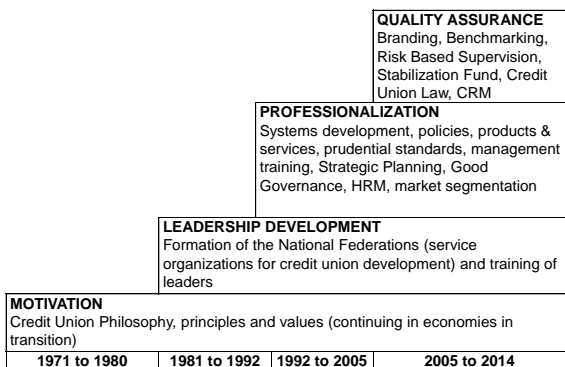
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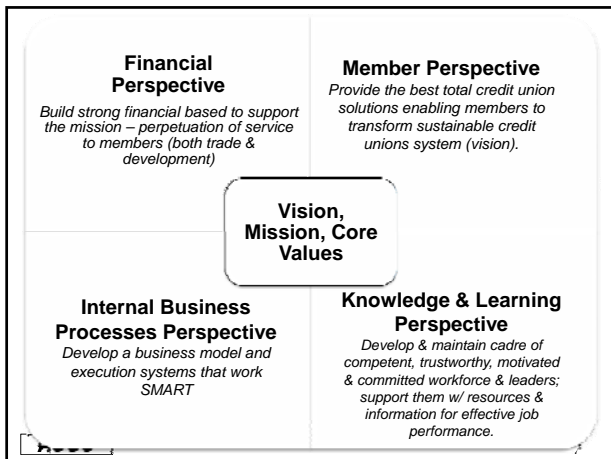
Credit Union Development Approach & Impact



Strategic Direction: SUSTAINABLE CREDIT UNION SYSTEM IN ASIA



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“THINK TANK” for Asian Credit Unions 2

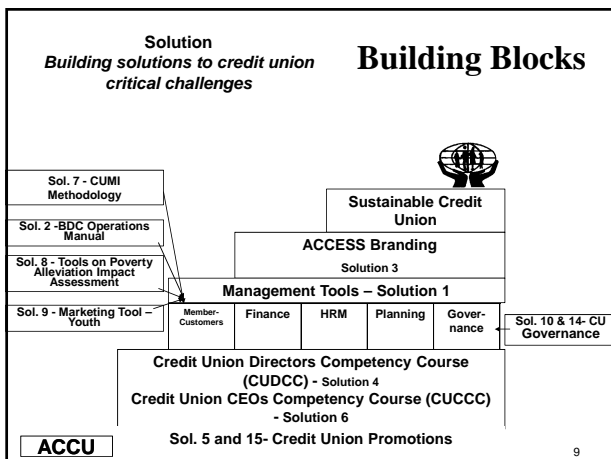
Non-traditional, not routine, responding to credit unions’ current challenges

Think Innovation

Think Solutions

Walk the Talk!

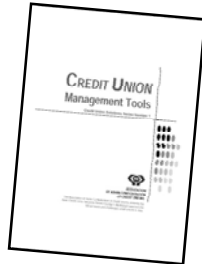
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CU Solution 1 – Management Tools

Model Policies:

1. Governance
2. Finance
3. Member-Customer – Credit Administration
4. Products and Services
5. Strategic Planning Tool



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CU Solution 2 – Business Development Center Operations Manual

The BDC provides an integrated set of choices on business development services leading to poor members' successful enterprise:

- Training
- Technical consulting
- Trade facilitation
- Market linkages – backward and forward



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3 – ACCESS Diagnostics Tool 12 – ACCESS Audit Procedures Manual

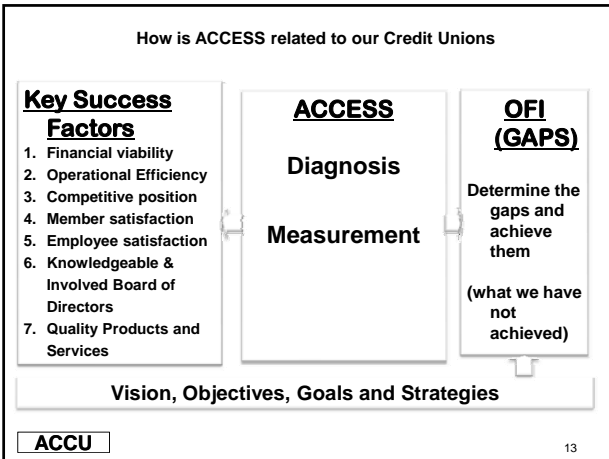
Adopted from
Balanced Scorecard

Perspectives:

1. Finance
2. Customer – Member
3. Internal Business Processes
4. Learning and Growth



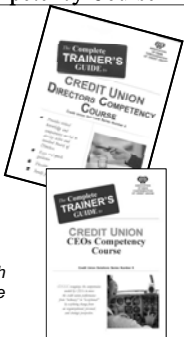
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4 – Trainer Manual on Directors Competency Course
6 – Trainer Manual on CEOs Competency Course

Features of the Manual:

- provides critical knowledge and competencies needed to develop active and involved boards.
- It includes:
 - Lesson Plans
 - PowerPoint and Handouts
 - Pre and post-course project work
 - Highly interactive methods applied such as presentations, group discussion, case study examination and syndicate/team exercises.




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5 – Credit Union Promotion Tools

Features of the Manual:

- provides knowledge and tools for credit union promoters to organize a credit union
- The manual gives details on credit union:
 - History
 - Principles
 - Products and Services
 - Step by step organization of credit union
 - Sample Bylaws of credit union



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7 – Credit Union Microfinance Innovations Methodology

Methodology

- Step by step procedure on how to organize and manage microfinance in credit unions – 10 steps.
- Training design – 10 Learn and Save sessions

8 – Tool on Poverty Alleviation Program Impact Assessment Software

Contents:

1. Housing condition
2. Access to Education for Children
3. Access to health services
4. Access to financial services
5. Improve in income – crossing the poverty line

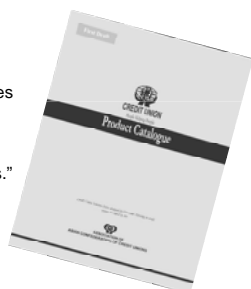
9 – Credit Union Product Catalogue

Contents:

Wealth building products for credit union members.

“Credit unions must not confine themselves to granting loans. Their main objective should be to control the use of money, to improve the moral and physical values of people, and their will to act by themselves.”

... F.W. Raiffeisen



10 – Governance Checklist

14- Governance Framework for Credit Unions

The Governance Framework for Credit Unions will serve as guides for individual credit unions and second level credit union organizations to assist its Board of Directors in the performance of its duties and the exercise of its responsibilities.



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11 – Credit Union Risk Based Supervision Manual

An in-system supervision to ensure the safety and soundness of credit unions:

-Going beyond compliance to regulations, standards and sound business practices

- identifying the current and perceived risks of credit unions that may cause systemic risk to the CU system.



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13 – Stabilization Fund

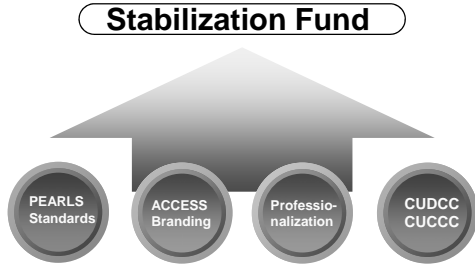
A Fund contributed by the credit unions and managed by the national federation aimed at covering the deficit of a member credit union after its reserves have been depleted.

The main issue is to maintain financial cooperatives in operation whenever possible.

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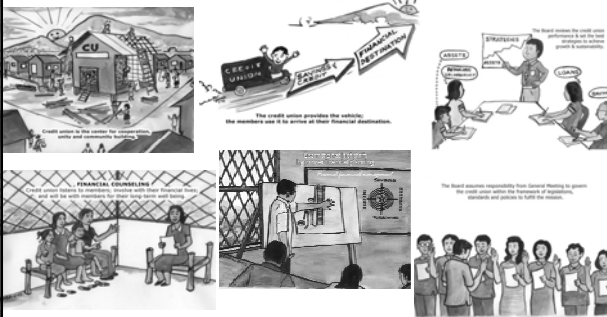
What are the foundations for Stabilization Fund



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15 – Credit Union Promotion Visual Aid



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Thank you
very much.

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