

SUCCESSFUL LEADERSHIP in Credit Unions

**by
Dr. R. Theyvendran, PBM**

**Asian Credit Union Forum 2006
“The Challenges of Leadership in
Credit Union Management”**

**Exposing Credit Union Leadership to
The Challenges of Change**

21st - 23rd September 2006

Handouts

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Successful Leadership

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GOOD LEADERSHIP

First, Who do you think are good leaders?

1. Hitler
2. Gangster Chiefs?
3. The Mafia Leaders?
4. Mao Tze-Tung?

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WHO IS A LEADER?

A leader is nobody - he is
nothing unless
**HE CAN COMMAND A
FOLLOWING.**

**People must believe in him
and follow him.**

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Defining Leadership

**LEADERSHIP, according to Richard Nixon,
MEANS THE POWER TO LEAD.**

People follow Margaret Thatcher, Lee Kuan Yew, Nelson Mandela, Winston Churchill and Martin Luther King because of the quality of their minds, their convictions and most of all because they **TRUST** these leaders.

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A Leader must be a walking conviction.

A leader projects his confidence and his enthusiasm on to others. After listening to a leader, people are convinced that he is the best man to lead them.

**The people believe that these men will
not lead them astray.**

They will not lead them to a hell of poverty and economic difficulties like unemployment and racial riots.

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What makes a Leader?

CHARACTERISTICS

"The image and character of any group are reflections of the image and character of its leader... the man who makes all the difference."

"A problem solver or decision maker alone is not necessarily a leader."

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Whether one is the leader of a nation, of a business, of a department, or of a home, one has to have the following characteristics:

- the ability of thinking deeply
- the ability of effective communication
- the ability of foreseeing the future and taking the necessary corrective action from time to time.
- the ability of making things happen.

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CAN LEADERS BE MADE?

Yes! Some leaders can be made

The Famous Napoleon Bonaparte said that he could make leaders out of man who are nothing but clay - not men of character, not men of substance, not men of achievement, but men of ordinary clay - simple farmers and ordinary laborers.

He pulled them, shook their hands, hugged them and after that they were changed men.

Napoleon sort of breathed new life into them and they too became leaders of men.

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QUALITIES OF A LEADER

- | | |
|--|-------------------------------------|
| 1. He must have integrity and dignity. | 9. He must have courage. |
| 2. He must be sincere. | 10. He must be caring. |
| 3. He energizes his people. (Motivation) | 11. He must not abuse his power. |
| 4. He is innovative. | 12. He must be a good communicator. |
| 5. He has confidence. | 13. He must have minimum vices. |
| 6. He is dedicated. | 14. He must be visionary. |
| 7. He is decisive. | 15. He must have conviction. |
| 8. He is merciless when necessary. | |

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ABUSE OF LEADERSHIP

Why are gangster leaders, the mafia and Hitler not considered great leaders?

- Abuse of power
- Use of power for Wrong Purposes

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Motivation - Fire him INTO an organization

A Spark of Motivation will fire him to great heights.

A leader told me he was going to fire a certain person because the man was slow, dull and sleepy.

Instead of firing him out of the organization, why not fire him into the organization?" I asked.

"You mean build a fire under him?" he demanded.

"No", I said, "Build a fire in him. Get him excited. Get him motivated."

The leader did just that and now he reports of the same person, "the man is a ball of fire."

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The Secret to Lee Iacocca's Success

- Great qualities of leadership
- Gave vision and hope
- Team working purposefully and with determination
- Confidence of staff
- Trust of staff
- Humane
- Courage and confidence
- No abuse of power

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FOUR STYLES OF LEADERSHIP

Style 1 - Directive Style

Telling , Asserting and Modeling

Style 2 - Participative style

Coaching, Negotiating, and Collaborating

Style 3 - Catalytic or Paternalistic

Encouraging, Facilitating, and Consulting

Style 4 - Non-Directive

Delegating

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9 Steps For A Leader

1. *Begin with praise and honest appreciation.*
2. *Call attention to people's mistakes indirectly.*
3. *Talk about your own mistakes before criticizing the other person.*
4. *Ask questions instead of giving direct orders.*
5. *Let the other person save face.*
6. *Praise the slightest improvement and praise every improvement. Be "heartily in your appreciation and lavish in your praise."*
7. *Give the other person a fine reputation to live up to.*
8. *Use encouragement. Make the fault seem easy to correct.*
9. *Make the other person happy about doing the thing you suggest.*

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"TOUGH TIMES NEVER LAST BUT TOUGH PEOPLE DO"

So the important thing about leadership is not whether a person has great leadership qualities, whether he has charisma or not, **BUT WHAT CORE PRINCIPLES GUIDE HIM.**

What are the real bed-rock beliefs that motivate him?

*Even if tested by the searing heat
and fire of adversity -
he cannot compromise on his principles!*

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LEADING A CREDIT UNION

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A LEADER'S ROLE AND COMMITMENT

- To Lead
- To Achieve an Objective or Purpose
- To Have a Vision

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SUBSTANCE

As far as Leadership is concerned, leaders of the Credit Union are no different from leaders of the Trade Union Movement.

What they believe in are PRINCIPLES.

If a leader is not bound by and steeped in principles - then he will not last long as the leader of the credit union.

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Dedication

Dedication is always contagious. That means the dedication and commitment a leader brings to his responsibilities is the dedication and commitment he will get in return from the members.

Every leader must remember this truism.

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Openness

A leader that is not open cannot last long.

Do you think that a leader whose personal affairs are in a mess can last long?

Do you think that a leader with "indiscreet extra curricular activities" or excessive alcoholism can long command the support, loyalty and trust of the members?

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Effectiveness

Dedication begets dedication.

Commitment begets commitment. Members "respond" to the leader.

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TACT & PATIENCE

Tact (Diplomacy) and Patience should be backed by firmness.

Otherwise Tact and Diplomacy will only be an indication of weakness.

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Threatening Wont Help

Its better if your people WANT to do their job than if they HAVE to do their job.

Threatening wont help.

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RECOGNISE GOOD WORK

Give people the attention they need.
Recognise their work.
Don't take the credit for their ideas.

25

Don't Lay It On Thick

Dealing with people with cleverness
is a poor substitute for sincerity and
good intentions.

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Don't Let Success Go to your Head

If you want loyalty and devotion from
your men, you in turn must also give it to
them. Your men must always be made to
feel that they're important as well.

Never treat them in a casual off-hand
manner.

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The Real Leader

The Real Leader is the fellow who is always in front.

If he wants his men to be punctual, he has to be
punctual himself. If he wants neatness, obedience,
discipline, **he must himself set an example.**

If there is a dangerous or difficult job to be done, he
must be the one to do it. **Setting an example is one
of the best ways of winning the respect of your
men.**

They will do any thing for you if they know that you
will never ask them to do anything which you
yourself won't do.

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A Credit Union is Different

Once a leader has thought carefully and worked out
the policy, then it is **his responsibility to make sure
it is implemented all the way down the line.** This is
where participation and feedback is very important.

A business organization that is interested only in
profits need not consult rank and file workers **BUT A
CREDIT UNION IS DIFFERENT.**

The strength and power of the Credit Union comes
from its membership. So the consultation and
participation must be and usually is Greater.

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Owners of the Credit Union

The members are the actual
owners of the Co-op. they are
entitled to certain rights. **Nobody
can take away these rights.**

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Volunteerism

Volunteerism is good but the Credit Union must be aware that even volunteers have travel and other miscellaneous expenses and these must be carefully accounted for and met unless the volunteers themselves have requested that they are doing everything and spending every cent on the basis and philosophy of volunteerism.

Don't use volunteerism to exploit a person and deprive him of what he or she is worth in actual monetary terms.

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Long Term Planning

It is the leadership's responsibility to explain to members what is going on.

The principle is simple.

Members have the right to vote.

They have Voting Power.

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A Co-op should recruit professionals as it moves with the times and progresses but **POWER MUST ALWAYS REMAIN WITH THE VOTING MEMBERSHIP.**

Otherwise bureaucrats will take-over and hard-headed, non-feeling bureaucrats usually have no time for the feelings and difficulties of the ordinary layman.

THE CREDIT UNION WAS FORMED FOR THE ORDINARY LAYMAN.

The leadership must control the bureaucrats and professionals.

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Be Successful

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Success means ... Different Things to Different People

"Success doesn't mean the absence of failures. It means the attainment of ultimate objectives.

It means winning the war,
not every battle."

- Edwin C. Bliss

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You are born with two things:
EXISTENCE and OPPORTUNITY
and these are the raw materials
with which you make a
SUCCESSFUL LIFE.

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How do you Achieve Success?

"People are always blaming circumstances
for what they are.

I don't believe in circumstances. The people
who get ahead in this world are the people
who get up and look for
the circumstances they want.

And if they can't find them, they make them.

- George Bernard Shaw

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Attributes to Success THE FIVE FACTORS

1. Industry - Hard work
2. Sincerity - Honest and Faithfulness.
3. Integrity - Uprightness , Forthrightness
4. Daring - Calculated
5. Hidden hand - Mysterious force

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Always Remember to Choose
**Temporary Suffering over
Temporary Happiness** so That You
may receive

PERMANENT HAPPINESS

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POSITIVE THINKING

Positive Thinking is a technique used to create
positive affirmations that you use to counter
negative thoughts.

"I will prepare and someday my
chance will come."

- Abraham Lincoln

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POSITIVE BEHAVIOUR

1. Circulate in New Groups
2. Select your friends
3. Network for Success
4. Associate with Positive People

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POWER OF THE MIND

The one basic, absolutely essential
ingredient in successful people.

Believe Big

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In order to
BE SUCCESSFUL,
you must first **BELIEVE**
YOU ARE
SUCCESSFUL

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BUILD CONFIDENCE AND DESTROY FEAR

Fear is psychological and prevents people from making the most of opportunities.

Find out what your Fear Factors are and how you can **OVERCOME** them.

Some examples are available in your notes.

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EXCUSITIES THE FAILURE DISEASE

CURE YOURSELF OF IT

People with no accomplishments to speak of always have the best excuses.

Don't waste your mental muscles dreaming of an effortless way to win success.

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BEWARE OF NEGATORS

Negators - Negative Thinking People

- Accept negative advice only as a challenge to prove you can do it.
- Never let "negators" destroy your dreams of success.

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WHEN THINGS GO WRONG

Just do two things :

1. Ask yourself, what can I do to make myself more deserving of the next opportunity.
2. Don't waste time and energy being discouraged. Plan to win the next time.

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SET YOUR GOALS

**Nothing is beyond your reach.
Failure is not an option.**

Don't worry about where you were or where you are.
Set your mind on where you want to get.

Visualise a big picture

**A Goal is a Dream with a
DEADLINE.**

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It All Comes Back

In life there are no short cuts.

Even those who do not believe in some form of Infinite Intelligence will tell that there is a Principle of Justice in this world.

There are scientific laws which say that bad cannot come out of good. Or for that matter, good come out of bad.

Effort will be and must be rewarded.

Commitment begets commitment. Dedication brings the Dedication in and out of others.

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Conclusion

If you want anything in life, you've got to persevere.

Winston Churchill said wipe out the word "impossible" from your mind, memory and dictionary. I am not as great as the immortal Churchill, so I just say "PERSEVERE".

Persevere until you have an excellent leadership and a great Credit Union.

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Thank You
&
May you all have a
great future ahead.

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Additional Notes

QUALITIES OF A LEADER

A Leader must have integrity and dignity.

That means deep inside, at this deepest core, he respects and loves himself. Only a leader who loves and respects himself can and will love and respect others.

A Leader must be sincere.

Sincerity is like love for your children. You can't hide it. The people can see sincerity. A sincere leader is not afraid of 'transparency'.

Insincerity in a leader cannot be hidden for long.

A Leader energizes his people (Motivation)

He energises his people. His energy is contagious. The moment he walks into a room, the room is electrified to some extent. He encourages them. He sometimes provokes them, asks them deep, searching questions, stimulates them.

A Leader is innovative.

He keeps abreast of the latest change in technology. He knows the economic trends of the nation. He introduces the changes and educates the people. He keeps ahead of his followers.

A Leader has confidence.

He believes in his people and he knows they can achieve what they set out to.

A Leader is dedicated.

He works harder than any of his followers. Most world leaders and managing directors of big corporations work an average of 16 hours per day.

A Leader is decisive.

He considers all the facts, asks for opinions, gathers all the information and makes the decision. In most cases his decisions are fair and firm. He cannot afford to waiver.

A Leader is merciless when necessary.

He is merciless in his decision making if and when necessary. He is ruthless when removing the corrupt and incompetent. A leader must be fair and tough. He must make the decision that his position and authority requires him to make for the welfare of the majority.

A Leader must have courage.

He must have real courage, courage to say what he believes in. He must show by his actions what his real convictions are. His actions and his words must be one and the same. Sir Winston Churchill was always referred to as "the king of the British empire." No one could defeat his mind and spirit. His spirit was indomitable.

Physical Courage

Sometimes enemies can threaten a leader. They can try and stop him from campaigning during elections. They can try and bully him into silence. If you do not have physical courage even your bodyguards won't respect you.

A leader must respect his mind, his soul and his body. If you break a man's body, after sometime his mind and his beliefs will collapse. So it is important that a leader must respect his body and know how much punishment the body can take before he submits.

A Leader must be caring

He must concern himself with the welfare of the people. If he is the MD or President of a corporation, he must care for the welfare of his staff. A leader who cares only for himself and his family is no leader.

Some great leaders love others as much as they love their own children or close family members.

Jawaharlal Nehru, when he was the Prime Minister of India always referred to the people of India as his children.

Hitler was a courageous leader but he did not care. He was so obsessed with getting rid of the Jews that he massacred seven million of them. So courage alone is not sufficient. You must also care for the welfare of other people.

Soekarno was a courageous leader. He fought against the Dutch and against colonialism but he was an ego-maniac.

A leader must have compassion - but it must be rational compassion. A leader of misplaced sympathy won't last long. In a corporation or in a country - the bottom line is of course profit and loss. No compassion, no social service, no charity is possible without profits.

A Leader must not abuse his power.

A leader who has no self-respect will often abuse his power, his position, and his authority. He will bully the people. He will not respect the people's rights to freedom and liberty. Dictators have no respect for the feelings and rights of others. Remember Kenya's Idi Amin.

A Leader must be a good communicator.

He must be able to communicate with all levels of people.
He must know how to talk to the simple laborers. He must know how to talk to trade union leaders. He must know how to talk to employers. And if he is capable enough, he must even know how to talk to foreign dignitaries.

A Leader must have minimum vices.

He must discipline himself. We all know that Soekarno had a great weakness for women. A leader can't afford to be a drunkard. Although we know that many leaders are closet drunkards. The point is that if a leader has weaknesses, he may not be fully stable and healthy to make vital decisions that affect the welfare and security of the state and country.

A Leader must be visionary.

That means he must foresee events and plan for them. He must remember that he too is human and will one day die. Some leaders are so selfish of their power and position that they do not care what happens to the nation or the company when they die, they never train and develop second-generation leaders.

And when they die, there is so much in-fighting and instability that the country sometimes breaks up. In the case of a company, when the managing director or the president dies without leaving an heir, the other shareholders sometimes take over. So a good leader is one who trains and develops successors to take over when he is no longer around, proper succession is very important for stability and continuity.

Most importantly, a Leader must have conviction.

He must be prepared to pay a price for his genuine convictions. With genuine convictions come confidence.

He must know that he is bound to lead and others are bound to follow. He must have earned this confidence to lead. He must have that rare confidence of a leader. Some people call it charisma. What it actually means is confidence. But this confidence must be for the good of the people or the good of the staff. False confidence, pride and egotism are not genuine confidence. But confidence to lead can always be tested by general elections and concern for the people.

In an office too, if the boss has no concern and care for the staff, then no matter how much confidence he has, the staff will not co-operate to help him achieve success.

FOUR STYLES OF LEADERSHIP

- Style 1 - Directive**
Telling , Asserting and Modeling
- Style 2 - Participative**
Coaching, Negotiating, and Collaborating
- Style 3 - Catalytic or Paternalistic**
Encouraging, Facilitating, and Consulting
- Style 4 - Non-Directive**
Delegating

Style 1 - Directive leadership

The Directive Style is the Assertive Style

He is the robust type always directing the men and staff. He is a confident leader and the prime mover of the organization. One look at him and you know he is the boss. He expects everyone to think and know that he is the best boss. He is the model for them.

Usually the directive leader is also loved by the staff or the followers so they follow his footsteps and he is their role model.

As far as the directive style is concerned there is one important question:

Are Dictators Good Leaders?

A dictator is a leader with a difference. He just dictates and others obey. Military leaders - whether in the military or when they go into politics usually practice this form of leadership.

The participation of the followers are limited. The opinions of those below them are seldom sought. Dictators seldom leave strong organization. In fact, even great leaders, if they are dictators, leave poorly run organizations.

Style 2 - Participative leadership

As the term implies, this style of leadership depends on participation and therefore on many opinions. A leader who believes and practices participative leadership will want consensus from all his followers. Consensus does not mean 100% support for his policies, ideas and programmes. What it means is that the majority of the people support him and his policies.

Style3 - Catalytic or Paternalistic leadership

Catalytic leadership

These leaders are like sparks. They start a fire in the hearts and minds of people. The Russian leader, V. Lenin was such a man. He made people think. He had faith in his people.

By trusting and encouraging the people, he started a revolution. He is a catalyst leader, wherever he goes, he teaches people to think, he provokes and stimulates. Most of all, he gives people the confidence. Catalytic leaders arouse the people's conscience.

Paternalistic leadership

The father-figure type. Sometimes a father figure helps to make decisions. Especially where there are a variety of diverse or controversial opinions. Then, an elderly father figure keeps the balance and ensures fair play.

But sometimes, father figures can be dead wood - blocking the aggressive growth of the firm or cooperation. Sometimes without the experience of the father figure, the company or even the country can go down the road of errors and ultimately liquidation or economic difficulties.

The future belongs to the accommodative leaders. This is also a part of participative leadership. One of the most important criteria for this form of leadership is a matured and well-informed electorate. In a corporation, this form of leadership can be fatal. There are some decisions that only the managing or executive director can and must make. He may ask for information and opinions but finally he must make the decision himself.

Style 4 - Non- Directive leadership: middle management

They are important as they help the main leader get his work done. But they themselves do not make major decisions.

Often the non-directive leaders are like a two-way conduit. They make sure the followers get the orders and instructions of the main leader and at the same time make sure the leader gets the feedback from the followers. They are the chain link in the hierarchical system.

Without non-directive leaders, the achievement-orientated main leader, the doers and the prime movers cannot get their jobs done.

FEAR

Type of Fear	Action to be taken
<ul style="list-style-type: none">• Embarrassment because of Personal Appearance	<ul style="list-style-type: none">• Improve it. Go and beautify yourself. Dress for success and practice better grooming.
<ul style="list-style-type: none">• Fear of what others may think and say	<ul style="list-style-type: none">• Make sure what you plan to do is right. Then do it.
<ul style="list-style-type: none">• Fear of failing in examinations.	<ul style="list-style-type: none">• Convert worry time into study time.
<ul style="list-style-type: none">• Fear of things totally beyond your control.	<ul style="list-style-type: none">• Switch your attention to something totally different. Play with your children. Go for a movie.
<ul style="list-style-type: none">• Fear of losing an important customer.	<ul style="list-style-type: none">• Work doubly hard to give better service. Correct anything that may have caused loss of confidence.
<ul style="list-style-type: none">• Fear of being physically hurt by something you cannot control.	<ul style="list-style-type: none">• Turn your attention to helping to relieve the fear of others. Pray.
<ul style="list-style-type: none">• Fear of making an investment or purchasing a home	<ul style="list-style-type: none">• Analyze all the factors. Then be decisive. Make a decision and stick with it, trust your own judgment.
<ul style="list-style-type: none">• Fear of people	<ul style="list-style-type: none">• Put them in proper perspective. Remember the other person is another human being just like you.

Positivity

If you associate with achievers, you will become one
If you associate with thinkers, you will become one
If you associate with givers, you will become one
If you associate with complainers, you will become one

Don't let negative people drag you down!

GOALS

Goals are important because they give you an idea of that to work towards.

This gives sense of direction.

Goals are not dreams. Dreams and desires are just wishes

Goals are dreams with a deadline and an action plan. They are turned into reality through passion & sheer hard work.

PERSISTENCE

"The sense of obligation to continue is present in all of us. A duty to strive is the duty of us all. I felt a call to that duty."

- Abraham Lincoln

Probably the greatest example of persistence is Abraham Lincoln. If you want to learn about someone who didn't quite, he is the man.

Born into poverty, Lincoln was faced with defeat throughout his life.

He lost eight elections, twice failed in business and suffered a nervous breakdown.

He could have quite many times - but he didn't and because he didn't quit, he became one of the greatest presidents in history,

Lincoln was a champion because he didn't give up.

"The path was worn and slippery, my foot slipped from under me, knocking the other out of the way but I recovered and said to myself, 'It's just a slip not a fall' "

- Abraham Lincoln after losing a Senate race.

WINNERS CREED

If you think you are beaten, you are
If you think you dare not, you don't
If you'd like to win but you think you can't, it's almost a cinch
you won't
If you think you'll lose, you've lost
For out in the world we find,
Success begins with the person's will
It's all in the state of mind
Life's battles don't always go
To the stronger or faster hand;
But sooner or later
The person who wins
Is the one who thinks
"I can"



DR. R. THEYVENDRAN

Dr. R. Theyvendran, PBM - better known as Denan is indeed a multi-faceted man.

Denan is the Chairman and owner of Stamford Media International, a multi-million dollar company based in Singapore. He also owns companies in Australia, Sri Lanka, India and United Kingdom.

The Stamford Press Group was selected as one of the Top 50 Enterprising Companies in 1996 and again in 2000. This group has an average annual turnover of some \$15 million dollars.

Denan is also currently the Secretary-General of the Management Development Institute of Singapore (MDIS), a 50-year-old educational institution and Chairman of the 32,000-member strong Telecoms Credit Co-operative (TCC).

Denan is also the Management Consultant of Aequitas Management Consultants Pte Ltd, specializing in personnel recruitment, human resources development and industrial matters.

Denan is recognized as one of the top leaders in training and development of human resource professionals. Besides conducting workshops and seminars organized by government and statutory bodies, he has lectured previously at the Singapore Institute of Management for more than 20 years.

Drawing on his specialist experience, Denan has co-authored two textbooks, the Industrial Arbitration Court Awards Digest and The Singapore Employment Act and Guide - which covers legislation governing labour laws in Singapore.

Well-regarded in many circles for his knowledge of local labour laws and his forte as a facilitator in industrial disputes, Denan has an impressive track record in trouble-shooting and solving complex problems at many levels.

In 1999, he was appointed as a Member of the Inter-Ministerial Committee on Employment and Employability.

Community Work

Respected in many circles and communities as a tested friend and benefactor, Denan is the President of the Tamils Representative Council (TRC), which comprises of 31 Indian cultural and social organizations.

A visionary, Denan created a \$100,000 trust fund in his parents' name with the Singapore Indian Education Trust (SIET) to grant bursaries to children. He also created another similar trust fund of \$100,000 in his parents' name with MDIS.

Denan is also the President of Ceylon Sports Club which stands strong in Balestier Road, Singapore.

Denan does a lot of voluntary work and has made other donations totaling more than two million dollars to charities, educational institutions, community organizations and temples.

He is also the President of the Singapore Ceylon Tamils Association and President of the Sri Senpaga Vinayagar Temple Building Fund. The temple was recently re-built at a total cost of \$6 million. The temple is now recognized as a world-class monument and he is planning to further build on the existing structure.

Among his many public roles, he was the previous Hon. Secretary and later on Hon. Treasurer of the Print & Media Association, Singapore.

Recognition

Denan was conferred a Fellow Member of MDIS in 1996.

In recognition of his numerous contributions in social, educational and community service, he was conferred the prestigious Public Service Medal (PBM) at the 1998 Singapore National Day Awards Ceremony

In April 1999, Denan was honoured with the 'Excellent Leader Award' by MDIS.

In September 2000, the University of Bradford, United Kingdom bestowed upon Denan, the Honorary Degree of Doctor of the University.

In October 2002, Denan was awarded the 10-years 'Long Service Volunteer Award' and the 'Friend of MCDS Award' - for being a conscientious community partner of the Ministry of Community Development & Sports, Singapore.

In February 2005, Denan was awarded the 5th International Management Action Award (IMAA). Jointly given by the Chartered Management Institute (CMI), Singapore and Spring Singapore, the award recognizes outstanding individuals who have exceptional abilities to take management action to achieve sustainable, tangible results.

