



**ASSOCIATION OF ASIAN
CONFEDERATION OF CREDIT UNIONS**

**Master Trainers' Training on
CREDIT UNION
CEOs Competency
Course**

Credit Union Solutions Series No. 6

**A Report
December 4th – 10th, 2006
Phuket, Thailand**

Executive Summary

“CUCCC recognizes the competencies needed by CEOs to move the credit union performance from “ordinary” to “exceptional” by exploring change from organizational, personal, and strategic perspective“.

The Credit Union CEOs Competency Course is follow up of the Credit Union Directors Competency Course which was held last year in 2005. It was started by the ACCU, as a part of its Strategic Plan, to meet the needs of the CEOs of Credit Unions across the continent of Asia.

A CEO is the primary management in any organization. He is responsible for carrying out the strategic plans and policies established by the Board of Directors. The failure or success of any organization falls on his shoulders. More so for the CEOs of a credit union as the Board of Directors changes every two or three months. It is essential for the CEO to be competent and knowledgeable in a wide range of areas. However, there is lack of professional training programs. Besides, Credit Unions are currently at grass root level. It is essential that they rise to a new level of sustainability. Credit unions rely on the management to show the way. Hence, CUCCC serves as *Credit Union Solution No.6* to meet some such needs faced by credit unions. This program is designed to help managers become more proficient and to bring about better efficiency in the management.

This course also emphasizes on the need to clearly define and distinguish between the roles of CEOs and the Board of Directors as the line between them is very thin and vague. Unless the roles are clearly defined, there will be clash of accountability.

This guide contains 10 different modules dealing with various aspects of credit unions relating to management, from Credit unions in the Marketplace to Strategic thinking to Legislative Compliance & Board Responsibilities.

It includes the materials needed for a comprehensive and complete training program including pre as well as post course projects, presentations, group discussions, case studies, guidelines, Powerpoint, handouts, etc - all the elements required to bring about exceptional services and to develop a sustainable credit union.

Introduction

The five day Credit union CEOs Competency Course marked its beginning on the December 5, 2006 in Phuket, Thailand. It was facilitated by Mr. Ranjith Hettiarachi, CEO of ACCU; Ms. Elinita V. San Roque, Manager for Member Services of ACCU and Mr. William Field, Chairman of WAW Credit Union Coop., Australia. There were 21 participants from various parts of Asia, viz., Hong Kong, Philippines, Bangladesh, Malaysia, Indonesia, Nepal, Magnolia, Vietnam, Sri Lanka and Thailand. In addition, two staff members from ACCU also participated in the workshop.



The workshop began with an introductory speech by ACCU CEO, Mr. Ranjith, who put forth a challenge to the management of Credit Unions across S.E. Asia, i.e., Why is it that Mr. Mohammad Yunus of Bangladesh walks away with the Noble Peace Prize for what cooperative credit unions have been doing for the past 150 years and more.

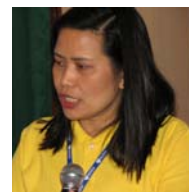


Mr. Bill Field briefly described what CUCCC is all about, mentioning that it is a follow up of the CUDCC held last year. This course had been put together to help the managers move their credit unions to rise to the level of sustainability.

As Mr. Ranjith puts it, though we have loyal workforce, we do not have enough managers who are business-minded. Hence, they need to be trained on various aspects of management to help them become more proficient and provide extraordinary services to members in need.

ACCU has therefore organized this course for master trainers from Credit Unions of various countries in Asia. They will in turn train few other trainers to spread this program in order that the management of credit unions in their respective countries may benefit.

What followed was the introduction of the 21 participants and the laying down of house rules which were to be followed throughout the program. It set an example of good governance, which is one of the module of this course. Participants were allocated modules in pairs, which gave each of them an opportunity to experience what they are required to do when they return to their home countries. The modules were highly interactive; well presented and appreciated by the participants. Many valuable and constructive comments and suggestions were made on each module and ways of presentation which will be incorporated in the Trainer's Manual.



On a lighter note, the participants were divided into four groups. They named themselves Fruit Salad, Banana, Watermelon and Orchid. They were made to do action dance as ice breakers during the training program whenever it was felt that the participants were getting inactive.

Module 1: Credit union in the Marketplace

- Facilitators:**
- 1) Mr. FX. Ari Setiawan, SPD
Head Department of Education,
INKOPDIT, C/o Credit Union Central of Indonesia
Indonesia
 - 2) Mr. Robert Gomes,
Manager, Member Service,
The Cooperative Credit Union League of Bangladesh
Bangladesh

Objective: *This module aims at developing among Credit Union CEOs a broader sense and awareness of marketplace perspective and develop their sense of Vision for institutional stability, competitiveness and strategic positioning of Credit Union.*

Introduction: In order to meet the objectives of this module, various exercises, discussion points and tools were used, namely, identifying the current trends in the marketplace, characteristics of a 'Safe & Sound' Credit union, SWOT Analysis and how CUs could respond to it. Some of the highlights of the discussion are as below:

Highlights:

- 1) It proved to be an eye-opener as participants were made to realize how meager their market penetration in their respective country is. Except in Hong Kong and Vietnam, where the market share is around 5%, the rest of the countries have less than 1% market share.
- 2) The SWOT Analysis was another important exercise of this module. Before starting this exercise, it is important that the difference between external (Opportunities & Threats) and internal (Strengths & Weaknesses) environment is clearly differentiated.
- 3) Upon analysis it was found that the weaknesses and threats of Credit Unions far exceeded its strengths and opportunities. It is now important that the management respond to the analysis.
- 4) It was suggested that trainers be prepared for situations where participants have not met the pre course requisites. Example: Trainers



should be ready with the results of the SWOT analysis. He may ask the participants to discuss in groups there and then, if the pre course projects are not completed in advance.

Module 2: CEO Duties and core Competencies

- Facilitators:**
- 1) Mr. David Jayoma Pajaron Jr.
General Manager,
Philippine Federation of Credit Cooperatives
Indonesia
 - 2) Ms. Dinh Bich Thuy
Staff of the International relations & Project management department
Central People's Credit fund,
Vietnam

Objective: *This module aims to provide credit union CEOs with a clear understanding of their roles and core competencies in managing the credit union.*

Introduction: Some of the important topics covered in this module were the CEO duties and core competencies, and his relationship with his staff and board. Participants were made to brainstorm and identify these issues through various exercises. Mr. Dave and Ms. Thuy were very effective in facilitating this module, making sure that every topic was covered efficiently and on time.

Highlights:

- 1) It is necessary that competent trainers are identified when handling such programs in order to be able to imbibe the messages of the course in the mind of the trainees.
- 2) In order to manage time more efficiently, the trainees may be asked to compare the results of their discussions with the answers in the Powerpoint slides instead of reading each and every point of all the groups.

Module 3: Strategic Thinking, the Art of Creating Value

- Facilitators:**
- 1) Mr. Ratan Francis Costa
General Manager,
The Cooperative Credit Union League of Bangladesh
Bangladesh
 - 2) Mr. R. Gopal Singam
General Manager
The workers Cooperative Credit Society Limited
Malaysia

Objective: *This module aims to provide credit union CEOs with a the knowledge and skills to plan, develop and monitor a dynamic Strategic Plan based on strategic thinking in partnership with the Board of Directors*

Introduction: In this module, the importance of Strategic Management, roles of CEOs in terms of setting future directions, the various tasks and processes involved in Strategic Management, to help the management of credit unions become more professional, were discussed. It is necessary to continually and periodically review, compare and evaluate the results with the plans and strategies formulated.

Some of the highlights of the discussions were as follows:

Highlights:

- 1) This module contained one of the most interactive exercises called 'Building Castle in the Air'. Some of its findings were as follows-
 - a. It is important to have Strategic Plans. The plans should be flexible for instances where the main plan fail. In such cases we should have a backup plan
 - b. For every activity there is a leader or an initiator. The others may execute or support the leader.
 - c. Plans should be channelized in the right direction. It should be in line with the vision of the Credit Union.



- d. In order to be competent, we need to look around and make sure that our strategies are different and unique from those of the others. There has to be value addition to our customers.
 - e. Cooperation and teamwork among the members is very essential. They should be at the same level of thinking when working together.
 - f. Finally, there has to be execution and not just strategy formulation.
- 2) Modules such as these are vast and comprehensive. They contain lot of exercises. The trainers should be tactful and be able to manage time well.
 - 3) It is one of the most difficult modules. Directors are encouraged to commit to the program and proper process is followed through.
 - 4) This module once again stresses on the needs to identify the differences in the Board and CEO roles in terms of Strategic planning activities.

Module 4: Role of Credit Union as Trusted Wealth Creation Advisor for Member

- Facilitators:**
- 1) Ms. Daisy Belle M. Cabal
ACCU-NATCCO CUBSEA Management and Finance Analyst,
National Confederation of Cooperatives
Philippines
 - 2) Mr. Bayarsaikhan Balijinnyam
CEO of Tsetsgeing Undes Credit Union
Mangolia

Objective: *This module provides CEOs with the understanding and skills on the processes and strategies in offering financial solutions to members' financial needs*

Introduction: Credit unions were started with the aim of providing financial solutions to the 'have less'. It is important for the board, the CEOs and his management team to always keep this in mind when formulating or implementing strategies. They should not lose focus of their role as ***'Trusted Wealth Creation Advisor for Members'***. This module helps CEOs differentiate its services from those of other financial institutions.

Highlights:

- 1) This module reminds us of the very reason of the existence of credit unions. The board and the CEOs of credit unions must never lose sight of the fact that they are here to help people.
- 2) The role of credit union is that of a trusted wealth creation advisor, which implies that credit unions should focus on their role of providing financial solutions and not venture into other activities like construction, education, medical services, etc. In order to provide such services, credit unions may partner with such service providers. This will help credit unions focus on their core competencies.
- 3) Credit Unions provide financial solutions, not just financial services. They get involved in the lives of its members from 'womb to tomb'. It's about total human development and improving the lives of its members.
- 4) In relation to Maslow's Need Hierarchy Theory, Credit unions are focusing mainly on the first two needs of its members, i.e., the Physiological and Safety needs. Unless the basic needs are satisfied, we cannot go to the other levels of needs.



Module 5: Customer Relationship Management

- Facilitators:**
- 1) Mr. Ramon Hernandez Aragon
Technical Services Coordinator
National Confederation of Cooperatives
Philippines
 - 2) Ms. Dinh Bich Thuy
Staff of the International relations & Project management department
Central People's Credit fund,
Vietnam

Objective: *This module provides CEOs with knowledge and skills in developing the credit union customer relationship management strategy aimed at establishing meaningful bonds with members and turning them into reliable, lifelong partners of the credit union*

Introduction: The following two modules covered on the third day are the two most important factors of a sustainable credit union. The core competency of any credit union is its service provided. It may not be a champion in price or quality, but a credit union can be a champion in service. Effective CRM and HRM are the two main factors which can bring about customer satisfaction in terms of service provided. This module explains what CRM is, what are the roles of CEOs on CRM, and strategies and tactics on CRM.

Highlights:

- 1) It is said that a dissatisfied customer is the costliest customer. They could cost us another 8-10 customers through word-of-mouth. Hence, the management and staffs should get proper training on Customer Relationship Management.
- 2) CRM is not just about providing quality services. It constitutes everything from a receptionist's smile to the office environment to the waiting time. It is about everything in relation to its customers.
- 3) CRM is an essential tool for credit unions to not only reach out to the market but also to reach out to the full potential of its members, i.e., to be every member's 'Preferred financial institutions' and to give them a 'WOW !! experience' each time, every time.
- 4) Credit Unions are at present at a very low and surviving level. It needs to be aggressive and professional. Though credit unions have many loyal

and trustworthy employees, not many are professional. This module provides the necessary tools and guidelines towards a better Customer Relationship Management.

- 5) It is important that credit unions take CRM more seriously as they are competing with world class banks and other financial institutions
- 6) And not to forget, CRM is about growing advocates and finding new ways to add value for its members.

Module 6: Human Resource Management

- Facilitators:**
- 1) Mr. Kamon Kiattisirikumpon
Program Assistant
Association of Asian Confederation of Credit Union
Thailand
 - 2) Mr. Marselus Sunardi
Treasurer
Kalimanton Chapter
Malaysia

Objective: *This module provides CEOs with knowledge on human resource management aimed at getting the best people, training them, and providing mechanisms to ensure they maintain productive relationships with their credit union*

Introduction: HRM is another very important module covered in CUCCC. Two major problems that Credit unions are facing now are employee turnover and the aging problem. To tackle both these issues, effective HRM is required. It is also one of the most difficult as it deals with human beings. This module helps define a CEO's role in relation to HRM and his responsibilities towards his staffs.

Highlights:

- 1) Human Resource Management is the most important factor for a sustainable credit union. The success of all other factors is depended on employee satisfaction. If an employee is satisfied, he will take care of the rest.
- 2) Select the right people with the right attitude and right behavior. Right competency can always be developed.
- 3) However, it is not feasible for credit unions to outsource its HRM as the credit union will have to bear the expense whether or not the employee

works for the credit union. There is no guarantee of such outsourcing and hence, may prove expensive for credit unions.

- 4) During training, the trainers should maintain eye contact with the trainees. They may also keep cue cards to facilitate them during the training sessions.
- 5) The formulation of the policies regarding HRM are the responsibilities of the board. They are to be updated at least once every 12 months. However, policies should not only be in papers. They are to be practiced.
- 6) A satisfied staff is equal to satisfied customers.
- 7) Most of the credit unions in Asia have no policies on HRM or CRM, neither do they invest in them. But they are the most important elements for credit unions. Credit Unions should aim at providing exceptional and unique service. The message is to be different.



Module 7: Risk Management

- Facilitators:**
- 1) Mr. Ernan Lopez Palabyab
Training Officer
Philippines Federation of Credit Cooperatives
Philippines
 - 2) Ms. Oyuntungalag Badarch
Gravi Saving and Credit Cooperative
Mangolia

Objective: *This module provides CEOs with knowledge and skills enabling them to work with the Board of Directors in establishing an updated Risk Management infrastructure and processes*

Introduction: For any financial institution, risk is an unavoidable factor. The key is to minimize the risks as far as possible. This module helps CEOs clearly understand the definition of risks relating to a credit union and the sources of risks. It also helps them design risk management programs, its processes and procedures and ways to monitor them.



Highlights:

- 1) Risk Management is the responsibility of CEOs towards the organization. This module helps board and management to be able to assess risks using Likelihood scale, Course Scale and matrix. It also helps them grade the risks based on the severity.
- 2) After identifying risks, the board should find strategies to overcome and mitigate risks.
- 3) Risk Management should be implemented in every credit union. Besides, they should respond to the risks analysis to help reduce risks.
- 4) The most common risk among credit unions is the risk of avoiding members due to fear of delinquency. They tend to limit their activities of providing loans to people due to fear of failure of repayment. They ought to realize that loans are assets for credit unions.

Module 8: Financial Management & Analysis I

- Facilitators:**
- 1) Mr. Suman Khanal
Chief Executive Officer
Nepal Federation of Savings and Credit Co-operative
Nepal
 - 2) Ms. Kruewan Boonrin
General Manager Office
Credit Union League of Thailand, Ltd.
Thailand

Objective: *This module aims to provide CEOs with basic knowledge and skills in financial management plus the ability to analyze the financial position and operational performance needed for quality monitoring and planning*

Introduction: This module helps CEOs understand the financial management cycle from documenting past performances, to analyzing them, to predicting future performances. It helps them in not only widening their knowledge about basic accounting and finance, but also on the use of PEARLS Monitoring system. This module is very important as a CEO should be able to analyze budgets and financial statements of his/her credit union.

Highlights:

- 1) Financial Management and analysis is an important module as it is vital for decision making.
- 2) Policies and procedures regarding budgeting and planning should be well documented in black and white. This gives way for accountability and responsibility which in turn leads to trust from people.
- 3) The policies and procedure may be customized for countries. However, they should ensure that the local laws are not violated.
- 4) For this module a pre requisite is required. The participants should have some knowledge or training in accounts/finance.
- 5) Some exercises in budgeting would be helpful to be able to better comprehend this module.
- 6) Simplified terminologies should be used as there are non-accounts participants.
- 7) Master trainer should have a broad knowledge about PEARLS.

Module 9: Good Cooperative Governance

- Facilitators:**
- 1) Ms. Leung Shuk-Ching
Senior Manager
Credit union league of Hong Kong
Hong Kong
 - 2) Mr. W.G.T. Bandara
D.G.M/Manager
Federation of Thrift and Credit Co-operative Ltd.
Sri Lanka

Objective: *This module aims to provide CEOs with basic knowledge on concepts, framework, principles and their responsibility in ensuring good governance in the credit union*

Introduction: This is the last day of the Credit Union CEOs competency Course. The two modules covered on this last day were on Good Governance and Legislative Compliance, both of which are very important to gain the trust of people. The 9th module helps CEOs understand and appreciate the principles, concepts and framework of Good Governance. It also helps create awareness among CEOs about their responsibilities in good governance of Credit Unions.

Highlights:

- 1) Credit unions need to ensure that competent members are selected as candidates of the Board. It must ensure that the democratic process is not destroyed or misused. Members need to have the right competence and right attitude to be in the governance.
- 2) The organization has every right to protect itself by way of documentation of policies and procedures and in terms of providing loans to members. Without which it cannot prove itself in the court of law in case of any discrepancies.



Module 10: Legislative Compliance & CEO's Responsibilities

- Facilitators:**
- 1) Mr. Herculanus Cale
Chairman of Supervisor Committee
Kalimantan Chapter
Indonesia
 - 2) Ms. Wandee Panyavannasiri
Organization Coordinator
Credit Union League of Thailand
Thailand

Objective: *This module aims to provide CEOs with knowledge of the legal requirements that exists in their country and their respective legal responsibilities*

Introduction: It is the responsibility of the CEO to ensure sufficient systems and procedures are in place, to ensure proper compliance to policies is observed throughout the organization. This module helps CEOs recognize the common offences the credit unions commit. This module also provides ways to develop Legal Survival Kit to ensure compliance of credit union with existing laws and regulations.

Highlights:

- 1) Some of the major reasons why credit unions have very less market share are because people are afraid to join credit unions. People do not consider credit unions bankable. They fear they might lose their savings. This could be because credit unions do not carry a very professional image.
- 2) Some questions that come to mind when talking about credit unions are- Is it safe and sound? Is there any regulations and compliance, in case of fraud? Hence, credit unions should comply with the legal requirements of their country in order to gain trust of its people.
- 3) There has to be integrity of character in the management as well as in the organization as a whole since credit unions deal with the finances of the people. There has to be complete compliance with the laws and regulations of their respective country.

Conclusion

This training poses a challenge for trainers. They need to invest a lot of time on such projects to study, analyze, investigate and prepare for the training process. To make this program effective, the master trainers should select trainers who already have knowledge about management, finance, accounts, etc. They should be professional and effective in delivering the message across. The trainers ought to prepare themselves well. The materials should be well read and studied before attending the program. This training should not be just an exercise. Participants should be able to link the exercises with the subject of the modules. For this, the trainer has to be able to get people involved with his own enthusiasm. He should be tactful in using gimmicks to make the program interactive.

It is also essential that the trainers follow the guidelines of the modules starting with the pre course projects. The trainers have to ensure that they are completed before the trainees attend the program. The post course projects are to be submitted before they get the Certificate of completion of this program.

Finally, unless the master trainers effectively train at least 10 trainers in their respective countries, the credit union movement will continue to crawl at a very slow pace.



Action Plan

Apart from Vietnam, no other country conducts any professional training program. Adopting Credit Union CEOs Competency Course could help the management of credit unions initiate such professional courses. The following were the Action Plans proposed by the participants for their own countries after going through the entire training.

Action Plan

ORGANIZATION: CUCCO OF INDONESIA

Goal: *To be able to master the modules material and to conduct the training for CEOs*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Translate all materials into Indonesian language	Ari, Cale, Sunardi	/				Translated materials are available
Prepare training for CEO	Ari,		/			Training schedule, budget, place, material, committee are available
Training activity	Ari, Cale, Sunardi			/		Report of training activity
Evaluation of Training	Ari, Cale, Sunardi			/		Documentation of Evaluation

Implementation of modules	CEOs (trainees)			/	/	Improvement
Monitoring and Evaluation	CUCO and Chapter				/	Feedback, material development

Prepared by:

Mr. FX. Ari Setiawan, SPD
Head of Dept of Education

Mr. Herculanus Cale
Chairman of Supervisor Committee

Mr. Marselus Sunardi
Treasurer of Kalimantan Chapter

Name and Designation

Name and Designation

ORGANIZATION: CREDIT UNION LEAGUE OF THAILAND

Goal: *Improve knowledge and skill for CEOs to be professional*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Set up taskforce CUCCC project - write a proposal - submit proposal for approval from CEO	G.M. Office	/				Taskforce committee (7 people)
Translation of manual of CUCCC guide to Thai	G.M. Office		/			Original Manual in thai language
Printing manual of CUCCC guide in thai language	Education Department		/			50 manual for the trainers

Transfer skill and knowledge on CUCCC by training at least 10 trainees	Education Dept and GM Office			/		10 trainees
Conduct CUCCC training for managers of primary Credit union (20 trainees/time) 2 times	Education Dept and GM Office				/	40 trainees
Evaluation and monitoring	GM Office (Taskforce)		/	/	/	Performance of Trainer

Prepared by:

Ms. Kruewan Boonrin
General Manager Office

Ms. Wandee Panyavannasiri
Organization Coordinator

Name and Designation

Name and Designation

ORGANIZATION: CREDIT UNION LEAGUE OF HONG KONG

Goal: *To increase the knowledge of CU managers n HK*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Translate into Chinese	BOD & CULHK & professional translator	/	/			Translated Chinese CUCCC manual
Incrporate the training program into CULHK’s Annual training program for 2007-08	BOD Training Committee & Eliza			/		Annual Training Program of CULHK

Conduct training program to CU Managers	CULHK Trainng Staff				/	CUCCC Training workshop
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Prepared by:

Ms. Leung Shuk-Ching / Senior Manager

Name and Designation

Name and Designation

ORGANIZATION: GRAVI SAVING AND CREDIT COOPERATIVE

Goal: To improve CEOs skills, responsibilities

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Give UCITC a copy of the manual	B.Oyuntungalag	/				
Translate into Mangolian language	B.Oyuntungalag & UCITC		/			
Compliance of this manual in our CU		/	/	/	/	

Prepared by:

Ms. Oyuntungalag Badarch

Name and Designation

Name and Designation

ORGANIZATION: UCITC “TSETSEGIN UNDES” CREDIT UNION

Goal:

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
To introduce about CUCCC to our board and CEO	Bayarsaikhan	/				
To train members and potential members	Board		/	/		
Training for financial managers	Board		/	/		
To organize training for boards	With CITC					

Prepared by:

Mr. Bayarsaikhan Baljinnyam / CEO of Tsetsging Undes Credit Badarch

Name and Designation

Name and Designation

ORGANIZATION: CCULB

Goal: *Translate CEOs competency Course Material in Bangla and replicate this training within 100 CUs*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Submit report of this training to the CCULB board	Ratan F.Costa	/				Accept report by the board

Submit implementation plan of CUCCC to the Training & Extension committee for preparing recommendation to the board	Ratan F.Costa & Robert Gomes	/				One year implementation plan shall be approved by the committee
CUCCC replication plan to be forwarded and submitted to the board by the Training & Extension committee for board approval	Ratan F.Costa	/				Board to approve
Course material to be translated in Bangla	Ratan F.Costa & Robert Gomes		/			Translation has to be completed
Master Traiers Training on CUCCC will be conducted	Ratan F.Costa & Robert Gomes		/			10 trainers will be trained
Regular CUCCC shall be conducted	Ratan F.Costa & Robert Gomes			/	/	At least 2 courses to be arranged and projected participants will be 60

Prepared by:

Ratan F. Costa
General Manager

Name and Designation

Robert Gomes
Manager, Member Service

Name and Designation

ORGANIZATION: NEPAL FEDERATION OF SAVINGS AND CREDIT COOPERATIVE

Goal: *To enhance the capacity of SACCOS members*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Get the document translated into Nepali	Suman & Ram babu	/				Translate Nepali CUCCC

Incorporate the training program into NEFSCUN's Annual Plan for 2007-08	Board & Suman		/			Program(Annual) list
Conduct the training program to 10 CU members	Suman & Ram babu			/		Conducted entire program

Prepared by:

Suman Khanal / CEO

Name and Designation

Name and Designation

ORGANIZATION: WCCS

Goal: To introduce CUCCC Program to the Board and design policies (Manual)

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
To share the basic ideas of this training and its implementation	CEO	/				Handout of 10 modules
Develop policies & procedures for the 10 modules “Since we do not have any other CEOs in our CU we could only introduce to our managerial staff”	CEO/ BOD				/	Draft copy of the manual
I may conduct this training to my staff or make them aware of this module	CEO/ FS			/		Staff training program

Prepared by:

Gopal Singam, General Manager

Name and Designation

Name and Designation

ORGANIZATION: CCF VIETNAM

Goal: *Re- training for CFOs of PCFs and the trainers of CCF*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Customer Relationship Management	Ms. Hua & Ms. Thuy		/		/	-Trainers of the Credit Department -Ms. Hua & Ms. Thuy
Human Resource Management	Ms. Hua & Ms. Thuy		/	/		-Trainers of the Admin Department -Ms. Hua & Ms. Thuy
Risk Management	Ms. Hua & Ms. Thuy		/		/	-Trainers of the Training Department -Ms. Hua & Ms. Thuy
Financial Management Analysis I	Ms. Hua & Ms. Thuy		/	/		-Trainers of the Planning Department -Ms. Hua & Ms. Thuy

Prepared by:

Ms. Dinh Bich Thuy
Staff of International relations & Project Mgt.

Ms. Do Thi Hua
Chief of Planning Dept.

Name and Designation

Name and Designation

ORGANIZATION: PHILIPPINES FEDERATION OF CREDIT COOPERATIVES

Goal: To develop 10 trainers for CUCCC & certify 75 CEOs at General'07

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Trainers' training for CUCCC (Cugayan do Uro City) - Costing	Ernan & Dave		/			10 prospective trainers
CUCCC for Luzon (Bragerio City	Ernan, Dave & 5 trainers			/		25 GMs
CUCCC for Vinayaz (Cebu)	Ernan, Dave & 5 trainers			/		25 GMs
CUCCC for Nirndavao (Leavao)	Ernan, Dave & 5 trainers				/	25 GMs

Prepared by:

Mr. David J. Pajaron
CEO

Mr. Ernan L. Palabyab
Training Officer

Name and Designation

Name and Designation

ORGANIZATION: NATIONAL CONFEDERATION OF COOPERATIVES, NNATCO, PHILIPPINES
Goal: *Institutionalize the Managers/CEOs Program in NATCO Network*

Action Steps	Responsible	Time Frame 2006				Indicators
		2007				
		Q1	Q2	Q3	Q4	
Trainers' Training for CUDCC (Feb 7-10, 2007)	Bing & Mon	/				Atleast 10 managers trained
PILOT Conduct of CUDCC (March 1-3, April 5-7, 2007)	Bing & Mon	/	/			25 Managers, Participants
2 Regular conduct of CUDCC - B 1 – April 26-28, 2007 June 14-16, 2007 - B 2 – July 5-7, 2007 Aug 2-4, 2007	Bing & Mon	/				25 Managers, Participants

Prepared by:

Ms. Daisy Belle M. Cabal
Management & Finance Analyst

Name and Designation

Mr. Ramon Hernandez Aragon
Technical Services Coordinitor

Name and Designation

Highlights of the Action Plan

To highlight the Action plan, we may summarize with the following points –

1. CULT – To translate the CUCCC manual into Thai and train at least 10 trainers.
2. NATCCO – Follow up with the Credit Union Directors' Competency Course.
3. PFCCO – Providing CUCCC in various regions in Philippines.
4. CCF – To put into practice the learnings of the course and to provide training at home country.
5. Gravi Saving & Credit Coop – To translate the manual into Mangolian language and comply with the CUCCC manual.
6. CULHK – Translate manual into Chinese and incorporate the training program in Hong Kong.
7. CUCO, Indonesia – Translate the manual into Indonesian and implement the modules of the program.
8. WCCS – Share the idea and implement the training program to the staff members.
9. Nepal – Translate the guide into Nepali and conduct training program to 10 CU managers
10. UCITC – To introduce the CUCCC training to the BoD and train potential members.
11. CCULB – Report on the CUCCC training program to the board, translate the manual into Bangla and conduct regular CEO Competency Course.

Summary of the Evaluation & Feedback by Participants

Upon completion of the course, the participants were asked to provide feedback on the training program. All the 19 participants responded positively to the program. Following were the feedback given by the participants on the **Credit Union CEOs Competency Course**:

1. How worthwhile was the training for you?
 - All 19 participants found it **Very Worthwhile**
2. How the program was conducted?
 - 15 participants said it was **Very Well** conducted
 - 4 participants said it was **Fairly Well** conducted
3. Did the program add additional value in your particular job?
 - 18 participants found it **Very Worthwhile**
 - 2 participants found it **Partly Worthwhile**
4. What are the strong points?
 - All the modules are relevant and acceptable to CU operations & Standard
 - Resource people were very helpful
 - Active participation
 - Materials provided – Powerpoint, handouts, workshop, exercises, etc
 - Diversity & Competency of participants, leading to active sharing
 - Method of Training
 - Arrangements of the training program
 - Guidelines are very helpful
 - Very innovative method of training
 - Clear distinction between the roles of CEOs and Board were made
 - Areas of discussion
 - Participants were very friendly
5. What are the weak points?
 - Language barrier, since participants were from different countries
 - Lack of time
 - Too many things to discuss
 - Technical subjects to be given additional time
 - Facilitators must be given chance to select modules of their choice based on their abilities and character
 - The materials should have been distributed to the participants well in advance for preparation
6. Training Methodology

Lecture and Discussions

- 11 participants felt it was **About the right amount of each**
- 4 participants felt it was **Too much discussion**
- 2 participants felt it was **Too much lecture** as well as **Too much discussion**

Visual Aids

- 18 participants found it **Okay**

Group Dynamics

- 17 participants felt it was **Very useful**

Group Activities

- 16 participants considered it to be **About the right amount of group activities**

Handouts and reading materials

- 15 participants felt it was **About the right amount of handout**

7. Trainee's Participation

- 15 participants found it **Okay**
- 3 participants felt there was **Too much participation by trainees**

8. Time Schedule

- 13 participants found it **Okay**
- 6 participants felt that the time was **Too short**

9. How well did the trainers maintain friendly and helpful manner?

- 11 participants found it **Excellent**, while
- 7 participants felt it was **Very good**

10. How well did the trainers keep the session active and interesting?

- 10 participants considered it to be **Very Good**, while
- 4 participants considered it to be **Excellent**

11. How were the training facilities, board and lodging arrangements, etc?

- 11 participants felt it was **Very Good**, while
- 5 participants felt it was **Excellent**

12. What were the major benefits you received?

Most of the participants felt the training program **Presented new ideas and approaches** and **Give them a good chance to look objectively at themselves and their job**, while some of them felt it **Helped confirm some of their ideas and approaches** and **Acquainted me with problems and solutions from other cooperatives/ credit unions**

13. Other Comments and Suggestions

- It gave me an opportunity to learn and share experiences and ideas with other CEOs and also be vital network

- This program was very useful
- Mr. Bill, Mr. Ranjith and Ms. Leni were excellent resource people
- The modules were very interesting and useful
- More training is required to be able to conduct the modules
- All the modules were very important and helpful for the development of the credit union movement
- The training was very useful for the job we are doing
- Food was too spicy
- The training program needs to be followed up
- Looking forward to the next program
- We should also have competency course for
 - Audit committee
 - Secretaries
 - Treasurer
 - Credit Committees

List of Participants
Master Trainers' Training on
Credit Union CEOs competency Course
December 4-11, 2006, Bangkok, Thailand

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6. Mr. Marselus Sunardi Treasurer of Kalimantan Chapter	

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Name	Organization
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