

Guidelines on HUMAN RESOURCE MANAGEMENT



ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS

Version October 3, 2011



Procedures Manual

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MIRROR OF ACCU

Golden Rules

- Be honest
- Admit your mistakes
- Treat others as you want them to treat you

Decision Making and Abidance

- Observe agreed upon office decorum
- Participate actively and abide by the decisions arrived at collectively

Conflict Management

- Raise concerns and settle conflicts as soon as they arise by talking to the person/s directly concerned
- When trying to resolve conflicts, be calm, fair and considerate
- When listening to others, put yourself in their shoes but don't be too emotionally involved

Privacy

- Respect everyone's right to a personal life, values and beliefs

Social Decorum

- In the performance of official functions, keep in mind that you carry the name of the institution: conduct yourself in a manner that will reflect well on the organization
- Be civil, exercise self-restraint: your freedom ends where the other person's freedom begins

Character/Personality

- Keep your temper in check. Don't involve other people in your "anger"
- Be sensitive and considerate of people's needs, feelings and peculiarities
- Don't take life too seriously. Be open to humor
- Recognize the capacities and potentials of each one

Reviewed as of October 3, 2011



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Communication

- Consider it a personal responsibility to keep communication lines open; don't nag, insult, cut ideas, walk out, etc.
- Be sensitive to nonverbal communication
- Seize every opportunity to provide constructive feedback

Network Relations


- ACCU is a family of credit unions. Be fair in all matters and be respectful of difference in opinions no matter **what race, color, religion, gender, and national origin**
- When people from the affiliates come to the office, treat them as friends, not as mere visitors; and take time to smile and to provide them assistance.
- When you go to their areas, be grateful for whatever they can offer; and be a good listener and instrument of relevant information

Use of ACCU Resources

- Optimize, reuse, and recycle

Adherence to Credit Union Values

- As a credit union, nurture self-reliance, volunteerism, solidarity, nationalism, and respect for freedom and democracy

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|  | <p style="text-align: center;">Procedures Manual ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS</p> | | <p>Human Resource Management</p> <p style="text-align: right;">Page 4 of 29</p> |
| Subject: Human Resource Management System | Effective Date: January 1993 | | |
| Issued By: Management | Revised Date: October 5, 1999, January 18, 2002, October 2002, January 11, 2003, January 14, 2004, October 5, 2006, October 12, 2009, October 2, 2008, October 20, 2009, September 17, 2010, January 14, 2011 | | |
| Approved By: Management | Last Management Review Date: October 3, 2011 | | |

Procedures Statement:

The Human Resources is the most valuable resources of the organization, which has to manage to fulfill its mission and goals. This will serve as guidelines to ACCU as an effective institution in the marketplace. This will serve as guidelines to ACCU staff to maintain professionalism and committed work force within a quality environment. This manual aims to support and reinforce ACCU's vision and mission.


The Guidelines on Human Resource Management intends to give autonomy, responsibility and accountability of the staff to fulfill their task with high degree of quality and commitment. The policies and procedures contained in this manual are to be utilized as an infrastructure, which provides guidance and support to management and staff.

ACCU will continuously improve this guidelines to keep pace to changing environment. The policies and procedures should not be obstacle to fulfill the task and challenges. The management seeks feedback from the staff in improving and evaluating the effectiveness of the policies to maintain excellent service to its members.

All employees of an organization should keep the same practices and observe common rules of the organization. The following employee guidelines should serve as a manual on the organizational practices and disciplines. Employees should seek clarifications from the Chief Executive Officer in the case of doubt.

1. Home Address

Home addresses of all employees should be kept in the office. Any employee who changes address but continues working at ACCU should give his/her complete new address and phone number. These changes of address are needed to keep personnel records up to date.

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2. Appearance

The appearance of all employees contributes significantly to the respect that others have for ACCU as a business organization. On the matter of personal appearance, you are only expected to observe the neatness and good taste consistent with the dignity of your position and surroundings.

Professional Dress and Grooming

2.1. A professional standard of business dress is required of all employees, regardless of the level of client contact the employee may have. The credit union requires a professional image to be projected at all times.

2.2. Dress Code: All staff must dress in an appropriate way to match ACCU expectations. Staff must look professional and well groomed. Male and female staff must wear black shoes. Open shoes are not permitted. Everyone must look professional in the new office.

2.3. Corporate Uniform shall be provided to all employees to project an image of professionalism within the credit union. The following uniform standard will be observed:

- a. Wearing the credit union's corporate uniform is compulsory except (day i.e Friday or any other day in the week) which is regarded as "wash" day. However, on "wash" day, employees are required to wear business dress.
- b. Name Badges are considered as part of the corporate uniform and are deemed compulsory when the employee has direct contact with a member or is representing ACCU at workshops, seminars and conferences.

2.4. Dress standards, grooming and presentation – Female

- a. Black shoes, covered heel and toe, medium heel height is recommended for comfort and safety.
- b. Shoes should be polished regularly and heeled when worn down.
- c. Non-standard items that are not part of the uniform must not be worn.
- d. Simple make-up will enhance the female employee appearance in the uniform. Care should be taken to ensure that make-up is kept to a minimum and complements hair and skin color.



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- e. Hands should be well cared for, with nails clean. When nails are manicured, it should be well maintained and toned to blend in with the uniform. Bright iridescent nail polish should not be worn.
- f. Hair should be neat and tidy.
- g. Uniforms attract attention. Avoid standing with arms folded (if the uniform is a long sleeve), crossed, putting hands in pockets, or slouching. A relaxed but upright stance will enhance appearance to members. When seated, sit comfortably with straight but relaxed back and shoulders.
- h. Jewelry may be worn with the uniform but it should be simple.

2.5. Dress standards, grooming and presentation – Male

- a. Top shirts should be properly buttoned.
- b. Care must be taken not to obstruct the Credit Union Logo on the Shirt.
- c. The corporate tie must be worn at all times during business hours or when representing the credit union at events requiring this more formal attire. Exceptions may apply from time to time as determined by the management.
- d. Shoes should be black business shoe. It must be polished regularly and heeled when worn down.
- e. Belts to be worn with trousers at all times. It is recommended that black, dark gray or navy blue socks be worn with the uniform.
- f. Non-standard garments must not be worn.
- g. Moustaches, beards and hair should be neat and tidy.
- h. Hands should be well cared for, with nails clean.
- i. Uniforms attract attention. Avoid standing with arms folded (if the uniform is a long sleeve), crossed, putting hands in pockets, or slouching. A relaxed but upright stance will enhance appearance to members. When seated, sit comfortably with straight but relaxed back and shoulders.
- j. Jewelry may be worn with the uniform but it should be simple.

3. Employee code of conduct

Each employee must familiarize him/herself with the following “Employee Code of Conduct” and be sure he/she knows and understands its meaning.

- 3.1. **Safeguarding information:** Employees must not divulge records, plans or other data (except as necessary in the course of ACCU business)



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- 3.2. **Handling ACCU records:** Employees must make sure all reports, vouchers, and the like are factual and accurate; they must not destroy records, except in accordance with ACCU's system of accounts; they must not destroy records, except in accordance with prescribed procedure.
- 3.3. **ACCU funds:** Employees must follow prescribed practices for handling and protecting ACCU funds.
- 3.4. **Use of ACCU property and facilities:** No equipment, tools materials and supplies and ACCU facilities can be taken for personal use without the Chief Executive Officer's permission. Employees must care for and preserve such property at all times.
- 3.5. **Secrecy of communication:** Employees must not divulge any information or any communication, or even that it exists, to any but authorized persons.
- 3.6. **Work time:** Employees must not shirk their duties or waste time. They are expected to give a fair day's work for a fair day's pay. Absenteeism is to be kept at a minimum; lateness is to be avoided, personal phone call, text messaging and internet chatting must be limited, and employees are to stay on the job.
- 3.7. **Drinking Rule:** ACCU has no desire to regulate the personal life of any employee, but the use of intoxicants cannot be permitted to interfere with the duties of any employee.
- 3.8. **Personal Behavior:** Employees must maintain high degree of professionalism in dealing with business associates in both member and partner organizations. They must distinguish the limits between business and personal involvement and thus should maintain the reputation of ACCU.
- 3.9. **Summation:** Employees must maintain the highest degree of honesty and integrity so that ACCU can, in turn, conduct its work on the same high plane.

4. Attendance

Every employee plays a part in keeping the organization running smoothly. Therefore, regular attendance is important. Of course, there are times when getting to work may be quite impossible. If you know that you are going to be late or absent, call the office as early in the morning as possible explaining the reason for your absence.



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If you find it necessary to leave during working hours, consult with the Chief Executive Officer. A leave-application form has to be filled out in any cases.

Two tardiness incurred within maximum of 30 minutes per time due to acceptable reasons are excused. However, subsequent tardiness within the month shall be accounted for. Two days tardiness shall be considered half day and shall be deducted from the Annual Leave.

5. First Aid/Accident

In case of accidents requiring a doctor's attention, one of three courses will be followed:

- 5.1. The employee will be taken to his own doctor.
- 5.2. If the employee has no preference of doctor or is unable to state a preference, the employee will be taken to the nearest clinic.
- 5.3. If the injured employee cannot be moved, a doctor will be called.

Employees are insured against accidents at the maximum insured sum equivalent to their own annual remuneration. The insurance policy must be carefully studied and observed by employees.

6. Sick Leave

When poor health or compelling personal reasons make it impossible for you to work, you can ask for a sick leave. The following procedure will apply:

- 6.1. When applied in advance, the staff should submit an application form explaining the sickness.
- 6.2. When emergency sickness arises, the staff must inform to the superior and application for sick leave submitted upon resuming to work.

The management will approve each request depending on the particular circumstances involved. An absentee of more than two consecutive days due to sickness has to submit a doctor's certification.



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7. Maternity Leave

Married female employees are entitled to one and a half months maternity leave with pay. Additional maternity leave of two months may be granted at the employee's request, during which time she shall not receive pay. The following procedures apply:

- 7.1. When applied in advance, the staff should submit an application.
- 7.2. When emergency maternity leave arise, the staff must inform to the superior and application for sick leave submitted upon resuming working.

8. Annual Leave

The employees who have worked for ACCU more than 10 months are allowed to take an annual leave of 10 working days. This leave shall not hamper the operation of ACCU nor be combined with the following year. The employees should submit annual leave application at least three months in advance.

9. Medical Expenses

- 9.1. The employees, who have worked for ACCU more than 12 months, will be paid for their annual normal physical check-up for a maximum of Baht 5,000 per year. A hospital shall be designated for the group medical checkup of the staff.
- 9.2. The employees may get reimbursement for their own actual out patient hospital bills within an amount equivalent to 3% (for employees paid Baht 360,000.- and over annually) and 5% (for employees paid less than Baht 360,000.- annually) of their annual remuneration. From the annual allocation, ACCU will cover premium of staff's medical insurance for hospitalization. The following documents should be submitted for reimbursement of outpatient hospital bills:
 - a. Medical report
 - b. Official receipt of the hospital or clinic
- 9.3. Unused allocation for staff medical allowance will be transferred to the Staff Medical Reserve Fund at the end of the fiscal year.



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- 9.4. In case insurance policy does not cover the hospitalization bills, employee can request reimbursement from his/her medical allocation. In case, the medical allocation is not sufficient to cover the hospital bills, the management will consider reimbursement from the Staff Medical Reserve Fund on a case-to-case basis.

10. Uniform

The permanent employees may get reimbursement for their uniform up to Baht 3,500 annually. The claim should be supported by Supplier's Receipt. The staff uniform should show professionalism, uniqueness, unity and solidarity in color and style.

Staff corporate jacket with ACCU logo will be provided to the staff every three years. The staff must use the jacket on official functions such as Asian Credit Union Forum, Workshops, Conferences and attending meetings.

11. Office Maintenance

It will be a great help to office maintenance and to employees in the long run if everyone keeps his/her own work area neat and clean. When you leave for the day, clear your desk. This will eliminate the possibility of losing valuable papers, shut off and cover office equipment for which you are responsible.

For the sake of safety and convenience, it is advisable that keys to important files, drawers, cabinets, etc. be kept by two employees. If only one employee were responsible, work could be impeded if he/she is absent.

The staffs are responsible to minimize electricity and water consumption. The person leaving last in the office at the end of the day, must ensure all the equipment unplugged.

The staff shall educate themselves and consistently observe the following "5S" for the efficiency and effectiveness of the day to day work:

- 11.1 5S is a method for organizing a workplace, especially a **shared** workplace and keeping it organized.
- 11.2 The key targets of 5S are improved workplace morale, safety and efficiency. The staff assigns everything (that is needed) a location, time is not wasted by looking for things.



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- 11.3 The staff advocates the benefits of 5S methodology by deciding *what* should be kept, *where* it should be kept, *how* it should be stored and most importantly *how* the new order will be maintained.
- 11.4 The following 5S methodology will be observed:
- a. **Phase 1 - Seiri (整理) Sorting:** Going through all the tools, materials, etc., in the work area and keeping only essential items. Everything else is stored or discarded.
 - b. **Phase 2 - Seiton (整頓) Straighten or Set in Order:** Focuses on efficiency. When we translate this to "Straighten or Set in Order", it sounds like more sorting or sweeping, but the intent is to arrange the tools, equipment and parts in a manner that promotes work flow. For example, tools and equipment should be kept where they will be used (i.e. straighten the flow path), and the process should be set in an order that maximizes efficiency. For everything there should be place and everything should be in its place. (Demarcation and labeling of place.)
 - c. **Phase 3 - Seisō (清掃) Sweeping or Shining or Cleanliness: Systematic Cleaning** or the need to keep the workplace clean as well as neat. At the end of each shift, the work area is cleaned up and everything is restored to its place. This makes it easy to know what goes where and have confidence that everything is where it should be. The key point is that maintaining cleanliness should be part of the daily work - not an occasional activity initiated when things get too messy.
 - d. **Phase 4 - Seiketsu (清潔) Standardizing:** Standardized work practices or operating in a consistent and standardized fashion. Everyone knows exactly what his or her responsibilities are to keep above 3S's.
 - e. **Phase 5 - Shitsuke (躰) Sustaining the discipline:** Refers to maintaining and reviewing standards. Once the previous 4S's have been established, they become the new way to operate. Maintain the focus on this new way of operating, and do not allow a gradual decline back to the old ways of operating. However, when an issue arises such as a suggested improvement, a new way of working, a new tool or a new output requirement, then a review of the first 4S's is appropriate.



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- f. A **sixth phase, "Safety," is sometimes added.** Purists, however, argue that adding it is unnecessary since following 5S correctly will result in a safe work environment. Often, however a poorly conceived and designed 5S process can result in increases in workplace hazard when employees attempt to maintain cleanliness at the expense of ensuring that safety standards are adequately followed.

12. Keys

Employees are entitled to keep the keys of the drawers, cupboards, cabinets and lockers of the office property under their responsibilities, a set of spare-keys shall be kept under the custody of the Chief Executive Officer.

13. Correspondence

Fast and efficient communications have allowed organizations to communicate with members and partners faster. It is therefore encouraged that ACCU utilizes the services of needed facilities to achieve its goals. Maximum but efficient use of the means of communication shall be observed at all times. Unnecessary use of such especially for personal and non-work related use is definitely discouraged.

13.1. Use of telephone, fax machine and email

ACCU does not maintain a logbook or record of local phone calls made; however, staff must record international phone calls and give memos to the appropriate staff.

Upon receipt of the monthly bill, calls are identified and charged accordingly to the project. The personal calls are billed to the staff.

As much as possible, for transmittal of messages, the use of email is encouraged while that of fax is limited to those absolutely necessary. Just like the phone calls, fax messages are charged after the receipt of the bill and identification of its particulars.

Since each staff member has an individual access to email services due to the LAN, efficient flow of communication is expected. Official outgoing communications need to be copy furnished to the central computer so that each staff can keep abreast of outgoing messages.



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13.2. Incoming and outgoing correspondence

The Secretary/Program (SP) coordinates incoming and outgoing mails. For outgoing mails, the responsible staff provides SP necessary instructions with regards to the mail concerned and the latter in turn coordinates the transmittal with the messenger according to approved arrangements. Incoming mails are received by the Secretary/Program and sort according to personal and/or official nature of the communication.

SP maintains specific trays for the staff correspondences. All staff is in-charge of filing and catalogue maintenance.

13.3. Immediate Action on Correspondences

When the Chief Executive Officer is absent from the office for more than 5 consecutive days, arrangements shall be made for this mail to be submitted daily for processing by the senior staff. Correspondence required immediate action should be brought to the prompt attention of the Chief Executive Officer.

13.4. Maintenance of Correspondences

The following procedures will be applied in maintaining correspondence address:

- c. Monthly updating of e-mail group address. The following are examples of creating display names in the Address Book:
 - Members – Name of Organization/Person/Position
 - Partners – Name of Partner/Person/Position
 - Others – Country/Organization/Name/Position
- d. Secretary/Program informs Office Assistant of the changes of mailing address of members and other contact organizations or persons.



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13.5. Telephone Etiquette Guide

Answering Calls for Your Department

- a. Answer promptly (before the third ring if possible).
- b. Before picking up the receiver, discontinue any other conversation or activity such as eating, chewing gum, typing, etc that can be heard by the calling party.
- c. Speak clearly and distinctly in a pleasant tone of voice.
- d. Use hold button when leaving the line so that the caller does not accidentally hear conversations being held nearby.
- e. When transferring a call, be sure to explain to the caller that you are doing so and where you are transferring them.
- f. Remember that you may be the first and only contact a person may have with your department, and that first impression will stay with the caller long after the call is completed.
- g. If the caller has reached the wrong department, be courteous. Sometimes they have been transferred all over campus with a simple question. If possible, attempt to find out where they should call/to whom they should speak. They will greatly appreciate it.
- h. When the called party is not in, the following responses should be used both to protect the privacy of the office staff and to give a more tactful response:

| What You Mean: | Tell the Caller: |
|------------------------------------|-----------------------------------------------------------------------------|
| "He is out." | "He is not in the office at the moment. Would you like to leave a message?" |
| "I don't know where he is." | "He has stepped out of the office. Would you like to leave a message?" |
| "He is in the men's room." | "He has stepped out of the office. Would you like to leave a message?" |
| "He hasn't come in yet." | "I expect him shortly. Would you like to leave a message?" |
| "She took the day off." | "She is out of the office for the day. Can someone else help you?" |
| "He doesn't want to be disturbed." | "He is unavailable at the moment. Would you like to leave a message?" |
| "She is busy" | "She is unavailable at the moment. Would you like to leave a message?" |



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Transferring Calls

To transfer a call:

- a. Let the caller know where you are transferring them.
- b. Press 'transfer' or its equivalent key
- c. Dial the extension where you are transferring them. (i.e. 2300 for Admissions & Records)
- d. Press 'transfer' or its equivalent key. You're done.

To announce a call:

- a. Find out the name of the caller and ask what it is in regard to. (Why they are calling).
- b. Tell the caller to please hold for a moment.
- c. Press 'transfer' or its equivalent key
- d. Dial the extension of the person the caller wants to speak to. (i.e. 14 for CEO or 15 for MM)
- e. Wait for the person to answer.
- f. Tell the person (i.e. Jane) who is calling.
- g. If the person accepts the call, press 'transfer' or its equivalent key
- h. If the person asks you to take a message, press RLSE (release), then press the button where the caller is holding. From there you can take a paper message (see below instructions).

Good Telephone Procedures

- a. Remember that you are representing your credit union and etiquette is very important. Using phrases such as "thank you" and "please" are essential in displaying a professional atmosphere. { You can tailor this section for your credit union's needs }
- Make sure to answer before the third ring.
 - Examples of greetings can be: "Telephone Services, may I help you?" OR "Good morning"...you get the idea. Use a greeting that is going to give the caller the impression that we are in fact professional and pleasant.
 - If you are currently on one line and another line rings:
 - Tell the first caller to "Please hold."
 - Place caller on hold.
 - Answer the ringing line saying, "[ACCUC]--please hold."
 - Place second caller on hold.



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- Return to first caller and complete the call.
- Go back to the second caller.
- Say, "Thank you for holding, may I help you?"

NOTE: Sometimes you will have many lines ringing all at once. Please remember to write down the names of the calls holding so you avoid asking who the caller is holding for more than once.

Follow the above steps, placing as many calls on hold as necessary.

Screening Calls

Answer the phone by saying: "[ACCUCU], how may I help you?"

- If the caller asks to speak to the CEO (for example), ask "May I tell him/her who is calling?"
 - Ask the caller "What is this in regard to?" (if appropriate)
 - Press 'transfer' or its equivalent key and the extension
 - Wait for the CEO to answer.
- Announce the name of the caller.
 - Wait for a response as to whether the call will be taken.
 - If the called party wishes to take the call, press the 'transfer' or its equivalent key again.
 - If the calling party does not wish to take the call, press the RLSE button and then the button where the caller is. SAY: "_____ is out of the office, may I take a message?"

Taking Messages

1. Be prepared with pen and message slip when you answer the phone.
2. When taking messages be sure to ask for:
 - Caller's name (asking the caller for correct spelling.)
 - Caller's phone number and/or extension (including area code)
 - If the caller is a member, ask for the Member No. (if appropriate) and ask what the call is in regard to.



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3. Repeat the message to the caller.
4. Be sure to fill in the date, time, and your initials.
5. Place the message slip in the called party's inbox or in a conspicuous place in their office, such as their chair.

Handling Rude or Impatient Callers

1. Be prepared with pen and message slip when you answer the phone.
2. Stay calm. Try to remain diplomatic and polite. Getting angry will only make them angrier.
3. Always show willingness to resolve the problem or conflict.
4. Try to think like the caller. Remember, their problems and concerns are important.
5. Non-supervisory: Offer to have your supervisor talk to the caller or call him/her back if the caller persists.

Supervisor: Be willing to handle irate callers. Speak slowly and calmly. Be firm with your answers, but understanding. Sometimes the irate caller just wants someone in a supervisory capacity to listen to their story even if you are unable to help them.

Good Telephone Habits for Everyone

Whether answering the phone or making phone calls, using the proper etiquette is a must in order to maintain a certain level of professionalism. Proper etiquette leaves callers with a favorable impression of you and your credit union. You will also find that others treat you with more respect and are willing to go out of their way to assist you if you use the proper etiquette.

Answering Your Phone

1. Answer your calls within three rings.
2. Always identify yourself when you answer the phone: "This is _____, Good Morning, ACCU."
3. Speak in a pleasant tone of voice - the caller will appreciate it.
4. Learn to listen actively and listen others without interrupting.
5. Use the hold button when leaving a line so that the caller does not accidentally overhear conversations being held nearby.
6. If the caller has reached a wrong number, be courteous. Sometimes a caller is transferred all over campus with a simple question and the caller gets frustrated. If possible, take the time to find out where they should be calling/to whom they should be speaking.



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Making Calls

1. When you call someone and they answer the phone, do not say "Who am I speaking with?" without first identifying yourself: "This is _____. To whom am I speaking?"
2. Always know and state the purpose of the communication.
3. When you reach a wrong number, don't argue with the person who answered the call or keep them on the line. Say: "I'm sorry, I must have the wrong number. Please excuse the interruption." And then hang up.
4. If you told a person you would call at a certain time, call them as you promised. If you need to delay the conversation, call to postpone it, but do not make the other person wait around for your call.
5. If you don't leave a number/message for someone to call you back, don't become angry if they are not available when you call again.
6. Keep in mind the Golden Rule when it comes to phone etiquette. Don't make people dread having to answer their phone or call your credit union.

How to End Conversations Gracefully

There are several ways that you can end a long phone call without making up a story or sounding rude:

1. Leave the conversation open.
2. Promise to finish your discussion at another time.
3. End on an "up" note.
4. Tell the person how much you've enjoyed speaking with him/her.


As long as you are honest and polite with the other person, you shouldn't have any problems getting off the phone and onto something else.

14. Office Logistical Support

14.1. Photocopying

ACCU monitors the use of the copying machine. The photocopying can be done by the staff her/himself or be coursed through the Office Assistant for the reproduction of the documents according to the instructions given.

Big volumes for reproduction (i.e. activity kits) are photocopied through shops or agencies providing such service and to include collating, compiling and binding (if necessary).

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Besides, each staff can be used their multifunction printer which can print, copy and scan at their tables.

14.2. Travel Arrangements

Staff members and leaders can request for the following support and assistance which will be readily provided for:

Flight reservations and confirmations. The Secretary/Program calls at least three travel agencies to get quotations for the travel requirements and with the approval of the persons concerned, confirm the reservation. Requests for flight reconfirmations are also done.

14.3. Support to Training Activities

Administrative functions during major activities. The Secretary/Program provides assistance in the form of registration, documentation, program preparation, materials reproduction, etc.

14.4. Supplies and Equipment Management

ACCU does maintain inventory and supplies are kept at a minimum level. The Administrative Officer determines the day to day supplies requirement and takes care of all regular supplies purchases. Major purchases are done according to project needs and activities and these are managed by the concerned officer or staff.

Each staff is expected to regularly clean the furniture and office equipment assigned to him/her at work station. He/She is also expected to turn-off his/her computer if leaving the office for more than three (3) hours. All other electrical equipments must be turned- off and to be checked by the last person leaving the office.

A List of furniture, fixtures and equipment is maintained by the Administrative Officer and is updated regularly. A physical count is done annually. Also, equipment should not be moved out without the knowledge of the Administrative Officer.

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14.5. Library Maintenance

A guide catalogue for the library is kept, maintained and updated by the Office Assistant. All books and manuals are stamped as ACCU property upon receipt. Borrowers' logbook will be maintained and checked regularly for review and follow-up, if necessary. At least every 3 months, library should be clean.

15. Letters

- 15.1. Abbreviations: In titles, addresses and name, abbreviations are more apt to be wrong than right, where space allows, the spelled out version is almost always preferable. The use of abbreviations is controversial. The better course is the non controversial one-spell it out.
- 15.2. Copies of letters: Copy recipients are designated at the bottom left of each letter. The usual mark is: cc: Mr. John Kwok, CULHK.
- 15.3. Informality in letters: There are times when ACCU staff will prefer to make letters informal. Informal notes are generally appropriate between ACCU and league staff. They may also be proper between ACCU staff and ACCU elected officials. This is left entirely to the writer with the simple suggestion that informal letters or notes be considered where formal writing is not needed.
- 15.4. Initials in letters: Reference initials at the bottom left of a letter generally show who wrote the letter and who typed it. For routine dictation/transcription this be show as....."RH/SP" showing that Ranjith Hettiarachchi wrote the letter and **Secretary/Program** typed it.
- 15.5. Names and staff titles in letters: Correct spelling of name is certainly important to every individual; correct listing of title is almost as important. They are worth a check every time.
- 15.6. All business incoming and outgoing mails must be registered at the "CU Mailing" and list of mails will be printed monthly and backed up weekly.

16. Mailing

Office Assistant is responsible to collect mail at least three times per week before 10 AM from the post box. The Secretary/Program, in receiving in-coming mails except personal letters will open all the letters and present to CEO. Out going letters are mailed before 3:00 pm every day.

Incoming mail: All mail/Fax/E-Mail should be date-and-time stamped and record with details of whom, when, and where as soon as received.

Outgoing mail:

- All mail/Fax/E-mail should be recorded before mailing.
- Use the person or organization's address when sending Courier Parcel or express mail service.

All publications will be posted within five days by OA.

17. Files

Each division needs to maintain their file-catalogue and submit a copy to Chief Executive Officer for information. The general files are open to any employee. The bulk of the material is filed alphabetically by leagues. Employees are encouraged to find materials in the files on their own. When through with the materials, they should be returned to the same place in the file folder.

The CEO office will maintain a file for each employee. This will include:

- Letter of employment and related correspondence.
- Job description.
- Salary information.
- Personal information sheet.
- Photocopy of passport
- Photocopy of work permit

18. Expense Accounts

- 18.1. Employees who traveled abroad on assignments shall receive reimbursement for their necessary expenses such as meals, hotel-room and transportation of reasonable actual expenses. A personal phone call of a maximum of 5 minutes to his/her residence may be charged to the office if the trip is more than 5 days. Such a call may be charged once a week if the trip is more than 10 days. The travel-allowance will be paid at the rate of US\$ 10.- per day. The bank exchange conversion rate will be applied to convert to the Baht. A day is defined by 24 hours. A fraction of less than 5 hours shall be regarded as half-a-day.
- 18.2. The staff out going to the field should not always expect hospitality from other countries, be responsible for oneself, respect country culture and social situation and learn to adjust drastically to country situation. In the field work be responsible enough for oneself first the security.



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- 18.3. Employees, who travel on assignments with Thailand, shall receive reimbursement for their necessary expenses. If the travel is outside the provinces of Bangkok, Nonthaburi and Samutprakarn for more than 3 hours, the travel- allowance will be paid at the rate of Baht 180. - (Baht one hundred and Eighty) per day. A day is defined by 24 hours. A fraction of less than 5 hours shall be regarded as half-a-day.
- 18.4. The travel expenses report should be submitted with in seven days of the field visit. The laundry and tip are considered as personal expenses. The meal expenses exceeding US\$ 25 would have to support by the official receipts.
- 18.5. The staff are allowed to provide meal for the staff and leaders of national federation when it necessary for the field activities. The details should be given in the expenses report.
- 18.6. Tipping: The staff should make a prudent judgment on tipping on group meals. Suggested tipping on bills without service charge follows:
- < 2,000 Baht - maximum Baht 100
 - > 2,000 – 5,000 Baht – maximum Baht 200
 - > 5,000 Baht – maximum Baht 300
- 18.7. ACCU will reimburse any personal monies spent for ACCU affairs within three days after expense accounts are submitted. An advance fund for local ACCU expenses must be cleared as early as possible as but not later than seven working days after the trip.
- 18.8. Any staff unable to submit liquidation of advance within 7 days, will be charged 10% surcharge based on the amount of advance.
- 18.9. In case, any staff has not liquidated the advance within 21 days, he/she will be charged of dishonesty and misuse of ACCU funds.
- 18.10. Prior approval is necessary for the staff to utilize advance balance for the next field travel, provided that the next field travel is within two weeks after the previous travel.
- 18.11. The local contribution for program should be calculated properly in accordance with the line item of the budget and submitted to AO **part of the with Field Report.**



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19. Staff Travel

- 19.1. All officers going on field activities will submit a proposed program in advance to the CEO and obtain his prior approval before making any arrangements for the visit. It is the responsibility of the staff to ensure that funds are available to meet the cost of travel under the concerned activity project.
- 19.2. Once the field visit program has been approved by the CEO, copies of the approved program will be made available to Secretary/Program.
- 19.3. For international and domestic flights, economy class travel is permitted with the approval of the CEO. Efforts should be made to use excursion fare wherever possible.
- 19.4. Ticket reconfirmation is the responsibility of the individual staff member and ACCU will not be responsible for additional costs arising from failure to reconfirm.
- 19.5. It is the responsibility of the traveling staff member to be aware of visa requirement of the country of destination. ACCU Secretary/ Program and AO will assist staff members to acquire any such visas and cover the cost involved.
- 19.6. ACCU will cover the cost of renewal of passport of staff members.
- 19.7. Travel reports should be submitted within 7 days after returning from a trip. They should be sufficiently detailed on the activities, outcome and impact to allow those reading the report to obtain a clear picture of what transpired and to make an accurate assessment of results.
- 19.8. In addition to the Field-Report, the Program Report will be submitted within six weeks after a trip. The report should be good quality and should create good impression.

20. Purchasing

AO is responsible for purchasing assets and office stationaries such as film rolls and pantry items. However, in the case of any urgent requirement, the staff could purchase stationary and report to AO.

Any purchase of assets shall be duly authorized by the Chief Executive Officer. Three quotations is required for the purchase of assets with value of **Baht 15,000** and above except those items that can only be obtained from a sole or exclusive ditrubor.

Official Receipts issued on payments of more than Baht 1,000 must be issued in the name of “ACCU” or “Association of Asian Confederation of Credit Unions” instead of “Cash” or name of the person who made such payments.

21. Holidays

a. International holidays

| | | |
|---------------------|---|-------------|
| New Year | : | January 1 |
| Christmas Day | : | December 25 |
| New Year's Eve | : | December 31 |
| Saturdays & Sundays | | |

b. Other holidays

The Chief Executive Officer will define other holidays not more than 17 days according to common local practices on an annual basis. Special holidays declared by the Royal Thai Government shall be decided case by case.

22. ACCU office Hours

Office working hours: 8:30-17:30 hrs. with lunch break between 12:00-13:00 hrs. **The office helper time can be adjusted based on the needs.**

23. Overtime

In case of unusual or peak demand, you might be asked to work overtime. No overtime will be paid but some expenses incurred due to overtime work such as meals, taxi, etc., will be paid with the prior approval of the Chief Executive Officer. However, overtime shall be calculated into equivalent days off.

24. Holiday-Work

In case of fieldwork you might be requested to work on Saturday or Sunday or Holidays. No overtime will be paid but staff is allowed to equivalent number day off leave within three months. However, staff may not be permitted to obtain compensation leave consecutively more than five (5) days at one time.



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25. Outside Employment

Your job as an ACCU employee deserves first consideration. You are therefore not expected to be working additional hours elsewhere. However, exceptions may be made in cases where the nature of the outside work will not, in the opinion of the management, interfere with or reflect on your job with ACCU.

26. Inquiries from the Mass Media

All calls and inquiries from newspapers, magazines, radio, television and all other publications and mass media should be referred immediately to ACCU Chief Executive Officer, as he can formulate the best possible public position for ACCU and the credit union movement.

27. Non-Discrimination

ACCU follows an absolute policy of non-discrimination regarding race, color, religion, gender, national origin in the hiring or termination of all employees.

28. Staff Development/Training

ACCU may request employees to attend specific seminars, short courses, or conferences for the benefit of ACCU. Enrollment fees, travel expenses and related costs will be paid by ACCU in such cases.

Semi Annual Planning and Evaluation Meeting be conducted two times per year in January and September. Monthly staff meeting is held to review the progress of the operational plan of the fiscal year and to maintain better communication among the staff.

29. Violation of Rules May Lead to Discharge or Other Discipline

Employees who violate certain rules of conduct are subject to reprimand, temporary lay off or dismissal without warning. These infractions include:

- a. Dishonesty
- b. Incompetence or inefficiency
- c. Insubordination or misconduct
- d. Falsification of administration time report
- e. Falsification of work reports or/and other reports.

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30. Employment Administration

31.1. Appointment Letter

Once a candidate is selected to the job, a Letter of Appointment (Annex 003) for three months probationary period is to be issued to him/her by the CEO with a validity date of 7 days after the date of issuance.

If the candidate accepts the offer, he/she has to endorse a duplicate and return it to the ACCU to indicate acceptance. If the duplicate is not returned after the deadline, ACCU is free to offer the job to another qualified candidate.

31.2. Personnel File

A personnel file is created for him/her and all documents relating to his/her job shall be filed i.e. terms and conditions of service, details of leave application, disciplinary notices, letters of promotion, etc. All these documents should be systematically filed so that easy reference could be made at any time.

31.3. Confirmation/Non-Confirmation After Probation Period


CEO will issue a letter of Confirmation/Non-Confirmation of Employment 90 days before the expiration of the probationary period. The performance of staff under probation should be evaluated throughout the probation period so that a fair decision is reached at the end of the period.

CEO will carry out performance appraisal (Annex_001__) approximately two to three weeks before the date of confirmation is due.

31.4. Extension of Probation

A probation period may be extended if CEO feels that his/her performance has not met ACCU's expectations and that more time should be given to prove himself/herself.

ACCU may amend the job description if he/she cannot be confirmed in the original position but may be suited for another position.

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Extension of the probation period will be done only once. If the staff under probation is still unable to prove his worthiness at the end of the extended probation, his/her services are terminated through non-confirmation.

31.5. Non-Confirmation

If the staff on probation cannot prove that he/she can carry out his job functions satisfactorily, CEO can opt not to confirm his/her employment. It is sound personnel practice to issue a non-confirmation letter towards the end of the probation period and not before, unless termination is on grounds of misconduct

31. Leaving ACCU

- 32.1. **Adequate Notice:** Unless you and the Chief Executive Officer agree to a shorter period, one month is standard notice for leaving your job. Should circumstance be that you would know further in advance of the month that you will be terminating, it is desirable that you notify the Chief Executive Officer at once. This then will give the Chief Executive Officer more time to find someone qualified to take over your duties.
- 32.2. **Dismissals:** Management has the right to discharge an employee if there is sufficient and reasonable cause. No employee will be dismissed with less than a month's notice unless for grave cause management deems it necessary to dismiss an employee on shorter notice.
- 32.3. **Return of ACCU Property:** All ACCU property such as keys, equipment, etc., must be accounted for before the employee is given his/her final paycheck.
- 32.4. **Severance Pay:** Except in the case of dishonorable discharge, any employee terminating employment with ACCU shall be entitled to a month's pay times every year served. The most recent salary received shall be basis for calculating the severance pay. Fifty percent (50%) of the severance will be paid on the last day of work and fifty percent (50%) shall be paid after 30 days provided that employee has cleared all accountabilities.



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32. Performance Evaluation

The staff performance appraisal is done annually. The details performances evaluation system is attached as annex.

33.1. Aims

- To allow free and confidential discussions about work between staff and management;
- To discuss the staff member's progress and review job performance, in comparison with set job standards;
- To offer and discuss means of improving work performance, such as learning and development needs;
- To enable all staff to make full use of their potential and keep the credit union informed of their needs and aspirations;
- To serve as basis for the annual salary increments.

33.2. Process

- The annual Appraisal will be carried out every June of each year.
- The appraisal is an evaluation of staff's performance and has to be evaluated objectively, accurately and fairly.
- The superior assesses his/her subordinates using the prescribed Performance Appraisal Format (annex 2) to discuss their achievement and shortcomings. It is a must that the evaluation is carried out in the presence of the staff concerned, as this will enable the assessor to point out the deficiency of the employee.
- The superior should provide an excellent opportunity to the staff concerned to take remedial measures with a view to improving those areas of deficiency.
- The superior should offer advice and encouragement pertaining to improved performance;
- The factors considered for evaluation are grouped as follows:
 - a. Work Knowledge and Ability
 - b. Work Habits
 - c. Work Attitude
 - d. Work Performance
 - e. Personal Characteristics

33.3. Promotion

Deserving staff could be promoted to a higher position upon the confirmation of the General Manager. If such staff's potential and ability to do well in the new position is guaranteed, the promotion may be unconditional. However, if the employee deserves the promotion but unsure to live the up to the expectations of the new position, the General Manager may opt for a conditional promotion i.e. on a trial or "acting" basis for a period of time subject to confirmation. Sample Letter of Promotion -with condition and Letter of Promotion-without condition is Annex 004 and 005 respectively.

33. Re-employment

An ex-employee may be considered for re-employment with the approval of the Chief Executive Officer. Re-employment will be based on the same needs and qualifications as are considered in the employment of any other applicants.

34. Monitoring Methodology:

Semi-annual review by the Management in its semi-annual planning meeting.

References:

Approved by

HRD Forms

Ranjith Hettiarachchi
 Chief Executive Officer