

ASIAN CREDIT UNION FORUM 2018

FRIEDRICH WILHELM
RAIFFEISEN

200 YEARS

Anniversary



PROGRAM BOOK

Rekindling Raiffeisen's Ideologies in the Heart of Every Credit Union

Organizer:



ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS

Hosts:



PHILIPPINE FEDERATION OF
CREDIT COOPERATIVES

Venue:



CROWNE PLAZA®
MANILA GALLERIA

Crowne Plaza Manila Galleria

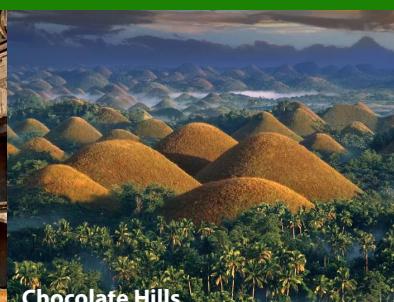
PHILIPPINES



Intramuros, the walled city



Corregidor Island - The Rock



Chocolate Hills



Palawan

Welcome to the Forum!



Rishi Raj Ghimire
President



Elenita V. San Roque
Chief Executive Officer

Raiffeisen strong idea is Intangible Cultural Heritage!

His strong idea is still of great importance. The aim of the Raiffeisen Year 2018 is therefore not only to remember this idea, but to provide a stage for Raiffeisen's descendants in politics, business and society. The recognition of the cooperative idea by UNESCO as an intangible cultural heritage of humankind provides confirmation and an important impulse for this. www.raiffeisen2018.de

Dear Credit Union Friends,

We are pleased to welcome you to the Asian Credit Union Forum with a theme **Rekindling Raiffeisen's Ideologies in the Heart of Every Credit Union** on September 13 to 15, 2018 in Manila, Philippines!

Our hosts, the Philippine Federation of Credit Cooperatives (PFCCO) and the National Confederation of Cooperatives (NATCCO) have waited for this great opportunity to extend their utmost hospitality and friendship.

CELEBRATING F.W. RAIFFEISEN'S STRONG IDEA:

The 2018 Asian credit unions' premier event celebrates the 200th year Anniversary of F.W. Raiffeisen, the founder of credit unions. The forum intends to recall Raiffeisen and his work and to rekindle the ideologies that helped more than 235 million members of financial cooperatives around the world to better their lives. The great idea of Raiffeisen deserves to be further developed and reintroduced again and again.

Behind each cooperative stands the founders, members, and a strong idea. In fact, F.W. Raiffeisen idea is so strong that UNESCO (United Nations Educational, Scientific, and Cultural Organization) recognized the cooperative idea as an Intangible Cultural Heritage of Humanity – this is indeed worth for a celebration!

REKINDLING OUR ROOTS:

Credit union philosophies have proven to be successful and have created value for entire communities. The idea of helping people to help themselves is a powerful philosophy – much more needed in today's growing disparity between the rich and the poor. This forum is great reminder for us that human dimension is a prerequisite for a credit union. We want to bring back our focus on utilizing entrepreneurship to realize our social goals. In reference to our past themes, we are very consistent on our focus on integration of cooperative networks as model we need to adopt to help members navigate to their financial destination.

After returning from the forum, you will be able to immediately apply your new-found knowledge to help assure your operation remains competitive in our continued challenging environment. The conference will be a fantastic and memorable event.

Thank you very much for coming!



Welcome to the Philippines!



PHILIPPINE FEDERATION OF CREDIT COOPERATIVES



Atty. Manuel Beaniza, Jr.
Chairperson



Emma Dela Cerna
Chief Executive Officer



NATIONAL CONFEDERATION OF COOPERATIVES



Atty. Soledad Cabangis
Chairperson



Sylvia Paraguya
Chief Executive Officer

Dear Friends,

We heartily welcome all attendees of the Forum in the Philippines.

It is with great pleasure that the Philippine Federation of Credit Cooperatives (PFCCO) and the National Confederation of Cooperatives (NATCCO) have the opportunity to host the widely known ACCU Asian Credit Union Forum and events.

The Republic of the Philippines is the second-largest sprawling archipelago in the world set in the western Pacific Ocean. With over 7,107 tropical islands, the Philippines is one of the great treasures of Southeast Asia.

The Philippines is an incredibly diverse nation in terms of language, religion, ethnicity and also geography. From our long history of Western occupation, 377 years by the Spaniards and 42 years by the Americans, our people have evolved as a unique blend of East and West in both appearance and culture.

Its capital, Manila, is famous for its waterfront promenade and centuries-old Chinatown, Binondo. Intramuros, a walled city in colonial times, is the heart of Old Manila. It's home to the baroque 17th-century San Agustin Church as well as Fort Santiago, a storied citadel and military prison.

We hope you have time to visit our islands because the Philippines is a beach bum's delight. There's an island to suit every taste, from marooned slicks of sand in the middle of the ocean, to volcanic fantasy-scapes concealing hidden lagoons, to sprawling mega-islands such as Luzon and Mindanao.

Above all, we are indeed delighted to share our cooperative experiences with your visit to our coop members. The delegates from the Philippines will do our best to share our genuine and pure expression of hospitality that is inherent trait in us Filipinos.

Please take every opportunity to enjoy our country and meet up with our people and network with credit union leaders and professionals across Asia and the world.

We encourage you to enjoy the conference, simply relax, network and build unforgettable memories.

Thank you very much!

MABUHAY!

UNITY IN DIVERSITY...

22 COUNTRIES REPRESENTED



No.	Country	#Participants
1	Australia	3
2	Bangladesh	20
3	Canada	2
4	China	1
5	Germany	2
6	Hong Kong	5
7	Indonesia	54
8	Kenya	2
9	Lao PDR	4
10	Malaysia	15
11	Mongolia	3
12	Nepal	117
13	Philippines	180
14	Singapore	21
15	South Korea	48
16	Sri Lanka	21
17	Taiwan	4
18	Thailand	31
19	Timor Leste	6
20	United Kingdom	2
21	United States of America	3
22	Vietnam	7
23	ACCU Management Team	10
Total		561



FORUM INFORMATION

HOSTS & ORGANIZER CONTACT PERSONS

Ms. Elenita V. San Roque

Chief Executive Officer
Association of Asian Confederation of Credit Unions (ACCU)
236 Ramkhamhaeng 58/4, Huamark, Bangkapi,
Bangkok 10240, Thailand
Tel: +662 375 3225
Email: accumail@aaccu.coop Website: www.aaccu.coop

Ms. Sylvia Paraguya

Chief Executive Officer
National Confederation of Cooperatives (NATCCO)
227 JP Rizal St. Proj. 4, Quezon City, 1109, Philippines
Tel : +632 913-7011 to 16
Email: ibingparaguya@natcco.coop

Ms. Emma S. Dela Cerna

Chief Executive Officer
Philippine Federation of Credit Cooperatives (PFCCO)
137 Malakas Street, Diliman, Quezon City, Philippines 1101
Tel: +63 917 707 5576
Email: gemma17615@gmail.com

CONFERENCE VENUE

The venue of the forum is at: **Crowne Plaza Manila Galeria**

HOTEL RESERVATION

Your confirmation letter indicates the hotel booked for you which is either at:

Crowne Plaza Manila Galeria or Holiday Inn

Ortigas Avenue corner Asia Development Bank Avenue,
Quezon City 1655, Philippines

Tel: +63 2 634 9962

Note: The hotel are connected to each other with separate entrance doors.

For Philippine Participants, except for those who registered using international rate, your accommodation is arranged at:

Go Hotel Ortigas Center

Robinsons Cyberscape Alpha, Garnet Rd, San Antonio,
Pasig, Kalakhang Maynila, Philippines
Tel: +63 2 531 3585

As per your request, a room has been reserved for twin sharing or single during the conference. The registration fee covers board and lodging as specified in the confirmation letter sent to you. Take note of the following table for your check in (after 2:00 pm) and check-out (before 12:00 noon).

TABLE OF CONTENTS

Forum Information	5
Airport Transfers, registration, meals etc.	6
Events at Glance	8
Facts about the Philippines	9
Detailed Program	10
2018 Special Recognition Award	16
ACCESS Brand Accreditation	17
Speakers	18
Credit Union Profiles for the Visits	27
About ACCU, PFCCO and NATCCO	31
ACCU Song	32

	Workshop + Forum	Workshop + Forum + AGM	Forum	Forum + AGM
Check - In (Arrival)	Sunday Sept. 9	Sunday Sept. 9	Wednesday Sept. 12	Wednesday Sept. 12
Check-Out (Departure)	Sunday Sept. 16	Monday Sept. 17	Sunday Sept. 16	Monday Sept. 17

OTHER ROOM CHARGES

Extra charges like mini bar, restaurants, phone, hi-speed internet not within the complimentary package and laundry will be at your own expense. The organizers have guaranteed your stay in the hotel, thus, no cash deposit or imprint of your credit card is required when you check in. Any extra charges shall be billed 'cash basis' or upon check out.

AIRPORT TRANSFERS

Getting to Crowne Plaza Manila Galeria by taxi turns to be the suitable means of transport given the distance of 17.2 kilometers. The city of Manila is quite famous for its large traffic jams – That means transferring times can vary between 20 minutes, without traffic, up to an hour with traffic.

A couple of options regarding taxi transportation in 3 Manila airports (Terminal 1, 2 & 3):

1. Coupon Taxi (colored white with blue squares). To take Coupon Taxi you just need to approach the dispatch station available at any of the airport terminals, state your destination and you'll be given a coupon which marks the price you'll need to pay to get to your final destination. Please keep your coupon during all trip and do not deliver it to the driver until the end of your ride. The fare would be around Pesos 600 maximum or (USD 12).



This is the best option for travelling in group. You may ask for a large taxi (up to eight passengers) without being surcharged on your luggage.

2. Yellow Taxi (colored yellow). The yellow taxis are the only metered taxi companies allowed in the airport premises. In case the driver refuses to turn on the meter, board another taxi. The fare is approximately Pesos 500 (USD 10), but it could go higher when the traffic is too bad.



Kindly be advised to exchange your money to Pesos on your arrival as the taxis would accept Pesos only. Both Coupon and Metered Taxis can be found at the Departures exit of each terminal. There are four airport terminals in Manila in the same vicinity. The same taxi services are available in all terminals. For international participants, your arrival terminals could be Terminal 1, 2 and 3. Check the terminal assignment of your flight on your ticket.

CURRENCY EXCHANGE

You are required to use Philippine Peso during your stay. There are 8 banks, 5 ATMs and 18 currency exchange counters in the airport, providing currency exchange facilities. As of Aug. 16, 2018, 1 USD is Pesos 53.145. (<https://www.pnb.com.ph>)

SIM CARD WITH DATA CONNECTION

Prepaid SIM card is a best option instead of using your international roaming service. A 1GB data package is usually priced at PHP50 (about US\$1) plus top up in denomination of Pesos 300 and 500. There are two cell phone networks in the Philippines: Smart and Globe. Both networks offer prepaid SIM cards that can meet your needs. You can find their booths at the airport.

CONFERENCE ATTIRE

Pre-Forum Workshops	-	Business Casual
Credit Union Visit	-	Casual - Conference Shirt
Forum Opening	-	National Costume or Formal
Conference	-	Business Casual
Philippine Night	-	Casual or Philippine National Costume
International Night	-	National Costume

REGISTRATION - Opal ABC at Crowne Plaza

Please register at the Secretariat Room at Opal ABC immediately after your arrival. For your convenience, please bring your confirmation letter which indicates your confirmation number. You may inform the secretariat your registration number so they can efficiently process your registration. Ex. Our Ref. 120/258. The last 3 numbers (258) is your registration number. The following is the operating hours of our Secretariat Room at OPAL ABC.

Day	Date	Time
Sunday	September 9	13:00 - 22:00
Monday	September 10	08:00 - 11:00
Tuesday	September 11	08:00 - 09:00
Wednesday	September 12	08:00 - 22:00
Thursday (CU Visit)	September 13	07:30 - 20:00
Friday	September 14	07:30 - 20:00
Saturday	September 15	08:00 - 20:00
Sunday	September 16	08:30 - 10:00

The Forum Kit provides you with name badge, information and printed materials.

You will also receive your forum shirt based on the measurement you submitted before July 15, 2018. We can only provide Large size to those who submitted did not meet the deadline on the submission of the size.

WEAR YOUR NAME BADGE!

The name badge is your passport to events and meals. Please always wear the name badge.

MEAL ARRANGEMENTS

	BREAKFAST 06:30 - 08:00	LUNCH 12:00 -13:30	DINNER 19:00 - 22:00
Sept. 9	-	-	Dinner Allowance
Sept. 10	At your respective hotels: Crowne Plaza Holiday Inn and Go Hotels	Sapphire B	Dinner Allowance
Sept. 11			Dinner Allowance
Sept. 12			Dinner Allowance
Sept. 13		Lunch at the coop	Dinner Allowance
Sept. 14	At your respective hotels: Crowne Plaza Holiday Inn and Go Hotels	Sapphire ABC & Emerald ABC	Ballroom
Sept. 15		Ballroom & Ruby AB	
Sept. 16		Jade	Dinner Allowance
Sept. 17		-	-

MEAL ARRANGEMENTS

Functions	Date	Room
PRE-FORUM		
Joint Opening/Closing Program	Sept. 10 and 12	Emerald ABC
CEOs' Workshop	Sept. 10 to 12	Emerald C
HRD Workshop		Emerald A
Youth & Women Workshop		Emerald B
BOD Meeting	Sept. 11	Business Center
ASIAN CREDIT UNION FORUM		
Opening/Closing Sessions	Sept 14 to 15	Grand Ballroom
Plenary Sessions		Sapphire A
Breakout 1		Sapphire B
Breakout 2		Emerald ABC
Breakout 3		Sapphire AB
General Meeting	Sept 16	Opal ABC
Hospitality Room	Sept 9 to 16	Opal ABC
Secretariat	Sept 9 to 16	Opal ABC

HOSPITALITY ROOM

Take advantage to network after the program. The hospitality room is open from September 9 to 16 from 17:00 - 22:00. The management, if necessary could grant extension. Please bring your own favorite drinks to share with friends. See you there and have fun!

WEATHER IN MANILA

The average temperature during September is ranging from 25C low to 31C high in Manila. On average September is the 3rd wettest month of the year in Manila. The rainfall is typically spread over 19 days, although this may vary considerably. On the flip side this corresponds to an average of 5.8 hours of sunshine per day.

COOP VISITS

We request your utmost cooperation to observe the departure schedule on September 13. The buses will depart from 7:40 am. Assembly is at the ground floor of Crowne Plaza at 7:20 AM. There is no pre assigned bus. It will be on first come, first served basis. Our field coordinators will assist you. They are displaying the signage with the name of the coop. The fact sheet of the coops is on page 27 of this program book.

Bus No.	Destination	Departure Time (AM)
1	Manatal MPC - Pandi, Bulacan	7:40
2	Bagong Barrio MPC - Pandi, Bulacan	7:50
3	San Jose Del Monte Savings & Credit Cooperative - San Jose del Monte, Bulacan	8:00
4	St. Martin of Tours Credit & Dev't. Cooperative, Bocaue, Bulacan	8:00
5	Most Holy Rosary Multi-Purpose Cooperative, Rizal	8:10
6	Holy Cross Savings & Credit Cooperative, Valenzuela City	8:20
7	San Juan dela Cruz Parish Savings & Credit Cooperative, Valenzuela City	8:20
8	Our Lady of Fatima Credit Cooperative, Valenzuela City	8:30
9	GMA Employees Multi-Purpose Cooperative, Quezon City	9:00
10	Pasig Parish Credit Cooperative, Pasig City	9:00

AUCTION and RAFFLE FREE REGISTRATION TO 2019 FORUM

ACCU mobilizes resources for Credit Union Development in Asia. Forum attendees are kindly requested to bring item/s for auction. Ideal items are those that reflect your country's uniqueness and culture. Given Items for auction will be displayed at the Secretariat room. In the past, over 250 items were contributed by Forum attendees. The most intriguing items will be placed for public auction and the rest will be raffled on Sept. 15 at 3:30 pm. Raffle tickets are sold for USD 5 or Pesos 250. Raffle draw winners can claim their items at the Secretariat on Sept. 15 at 5:00 pm.

FREE REGISTRATION TO 2019 FORUM

You can get a chance to win free registration to 2019 Asian Credit Union Forum in Malaysia when you submit the filled Forum Evaluation Sheet. Please submit your evaluation sheet on September 15 before 6:00 pm to qualify for the raffle. The free registration will be drawn at the international night on Sept. 15. The owner of the stub drawn should be present at the ballroom. Good luck.

EVENTS AT GLANCE - SEPT. 10 - 16, 2018

	ACTIVITY	VENUE
Sept 10	Joint Opening and Closing Program (08:30 - 10:00)	Emerald ABC
Sept 10 - 12 (8:30 - 17:00)	CEOs' Workshop	Emerald C
	HRD Workshop	Emerald A
	Women and Youth Workshop	Emerald B
Sept. 12	Closing Program (15:30 - 17:00)	Emerald ABCs
Sept 11	ACCU Board of Directors Meeting	Business Center Boardroom

THURSDAY - SEPTEMBER 13 - COOP VISIT

07:40 - 14:00	Coop Visits	10 destinations
12:30 - 13:30	Lunch at the Cooperative	
15:00	Back to Hotel and free time	

FRIDAY - SEPTEMBER 14 - ASIAN CREDIT UNION FORUM

08:00 - 08:30	Arrival of Guests, Invitees, and participants / Parade of Nations	Grand Ballroom
08:30 - 10:10	Opening Ceremony	
10:10 - 10:45	Photo Session and Coffee Break	
10:45 - 11:45	Plenary 1: Reporting back - Keeping Colombo Declaration Alive and Working	
11:45 - 12:30	Plenary 2: "Raiffeisen. Great Idea!"	
12:30 - 13:30	Lunch	Sapphire ABC & Emerald ABC
13:30 - 14:30	Plenary 3: The Power of One	Grand Ballroom
14:30 - 15:30	Plenary 4: Desjardins Group: Strong Community values, people-focused, modern, high performance and simple to do business with	
15:30 - 16:00	Coffee Break	

BREAKOUT SESSIONS

16:00 - 17:30	1. People Differentiation: Building Governance Model for Credit Unions	Sapphire A
	2. Creating Member Value: Measuring Impacts of Credit Union Services on Wealth Building of Members	Sapphire B
	3. Credit Union Development: How to Avoid Mission Drift and Stay True to Your Purpose	Emerald ABC
19:30 - 22:00	Philippine Night	

SATURDAY - SEPTEMBER 15 - ASIAN CREDIT UNION FORUM

08:30 - 10:00	Plenary 5: Kaya Payments Platform: Your Gateway to the Future of Big Data; Fintech and the Future of Credit Union Digitization	Grand Ballroom
10:00 - 10:30	Coffee Break	

BREAKOUT SESSIONS

10:30 - 12:00	4. People Differentiation: Understanding Millennials and How to Woo them to Credit Unions	Sapphire A
	5. Creating Member Value: Digitization - High Touch Service to Members in a High-Tech World	Sapphire B
	6. Credit Union Development: Leaving No One Behind - Credit Union Contribution to the Achievement of Sustainable Development Goals	Emerald ABC
12:00 - 13:30	Lunch Break	

BREAKOUT SESSIONS

13:30 - 15:00	7. People Differentiation: Purpose Driven Leadership - Discovering Why You are in a Credit Union	Sapphire A
	8. Creating Member Value: Evolving for the Future - Embracing Credit Union Differentiation and Underserved Markets	Sapphire B
	9. Credit Union Development: Promoting Women Entrepreneurship for Poverty Alleviation and Empowerment	Emerald ABC
15:00 - 15:30	Coffee Break	
15:30 - 16:15	Plenary 6: Rekindling Raiffeisen Ideals in the Heart of Every Credit Union	Grand Ballroom
16:15 - 17:00	Plenary 7: Forum Recommendation and Closing	
19:00 onwards	International Night (Join us to socialize and network!)	

SUNDAY - SEPTEMBER 15 - ANNUAL GENERAL MEETING

9:00 - 15:00	Annual General Meeting (by invitation only)	Sapphire AB
--------------	---	-------------

FACTS ABOUT PHILLIPINES

Country Full Name: Republic of the Philippines

Conventional Short Form: Philippines

Government Type: Presidential Republic

Location: Southeast Asia, Islands in the Western Pacific Ocean

Capital: Manila

National Anthem: "Lupang Hinirang" (Chosen Land)

Nationality: Filipino (s)



The National Flag of the Philippines is a horizontal flag bicolor with equal bands of royal blue and scarlet, and with a white, equilateral triangle at the hoist.

In the center of the triangle is a golden-yellow sun with eight primary rays, each representing a Philippine province. At each vertex of the triangle is a five-pointed, golden-yellow star, each of which representing one of the country's three main island groups—Luzon, Visayas, and Mindanao, the central star originally referred to Panay. A unique feature of this flag is its ability to indicate a state of war if it is displayed with the red side on top, which is effectively achieved by flipping the flag upside-down.

Area: total: Consist of 7,641 Islands with total area 300,000 sq km (land area: 298,170 sq km, water area 1,830 sq km) The archipelago is around 800 kilometers (500 mi) from the Asian mainland and is located between Taiwan and Borneo.

Natural Resources: timber, petroleum, nickel, cobalt, silver, gold, salt, copper.

Source: *The World Fact Book, July, 2017*
<https://www.cia.gov/library/publications/the-world-factbook/geos/ce.html>

Population: 106.51 million (2018 est.)

comparison to the world: 12th

GDP Per Capita (PPP): \$8,200 (2017 est.)

GDP Real Growth Rate: 6.7% (2017 est.)

Gross National Saving: 25.97% of GDP (2018 est.)

Unemployment Rate: 5.3% (2018 est.)

Religions: Catholic 82.9% (Roman Catholic 80.9%, Aglipayan 2%), Muslim 5%, Evangelical 2.8%, Iglesia ni Kristo 2.3%, other Christian 4.5%, other 1.8%, unspecified 0.6%, none 0.1% (2000 census)

Language: Filipino (official; based on Tagalog) and English (official); eight major dialects - Tagalog, Cebuano, Ilocano, Hiligaynon or Ilonggo, Bicol, Waray, Pampango, and Pangasinan.

Note: English, spoken competently more than 95% of the population, is the spoken business language.

Currency: Philippines Peso (PHP)

Administrative Divisions: 80 provinces and 39 chartered cities.

Legal System: mixed legal system of civil, common, Islamic, and customary law.

Population Distribution: population concentrated where good farmlands lie; highest concentrations are northwest and south-central Luzon, the southeastern extension of Luzon, and the islands of the Visayan Sea, particularly Cebu and Negros; Manila is home to one-eighth of the entire national population



200 years Friedrich W. Raiffeisen

"He never left his homeland, but his idea made a worldwide career. Friedrich Wilhelm Raiffeisen has noticeably improved the lives and economies of people with his work. Two principles drove him to this end: solidarity and help for self-help."

<https://raiffeisen2018.de>

DETAILED PROGRAM SCHEDULE

THURSDAY - SEPTEMBER 13 - COOP VISITS

To jump-start your conference, join the tour to credit unions. This tour is also great opportunity to advance your learning and network with fellow attendees. A total of 10 buses will depart to 10 different destinations. Each bus can accomodate a maximum of 45 people.

07:20	Assembly at the Lobby, Crowne Plaza
07:40 - 09:00	Departure from the Hotel
10:00 - 11:00	Credit Union Visit
12:00 - 14:00	LUNCH at the Cooperative
15:00 onward	Travel back to Crowne Plaza Hotel
16:00	Dinner on your own

DEVELOPMENT EDUCATORS:

If you are a Development Educator, please wear your Silver DE Name Badge throughout the event.



FRIDAY - SEPTEMBER 14 - ASIAN CREDIT UNION FORUM

OPENING PROGRAM - GRAND BALLROOM

08:00 – 08:30	Arrival of Guests, Invitees, and participants
08:30 – 09:00	Parade of Nations – Flag hoisting ceremony
09:00 – 09:10	Performance (welcoming the delegates)
09:10 – 09:20	Forum Welcome – ACCU: President, PFCCO and NATCCO Chairpersons
09:20 – 09:30	Solidarity Messages
09:30 – 10:00	Recognition Award and ACCESS Branding Accreditation Award
10:00 – 10:10	Introduction of the Forum and Vote of Thanks
10:10 – 10:45	Photo Session and Coffee Break

10:45 - 11:45 Plenary 1: Reporting back- Keeping the Colombo Declaration Alive and Working

Panelist: CEOs of National Federations

Moderator: Ranjith Hettiarachchi, ACCU Chief Technical Officer

Whatever challenges the opposing forces may bring, keeping the Colombo Declaration alive and working with ACCU members is critical to the realization of a long-term dream of an integrated and sustainable credit union networks in Asia.

The CEOs of ACCU member organizations have demonstrated their dedication to make the declaration work. The Declaration is a 10-point plan outlining actions needed to reach the goals on integration.

The actions are game changers that would mean an organizational growth, transformation and better lives for members. In this session, select CEOs will share their stories, not only their achievements on the Declaration, but most importantly the challenges they faced and how they overcome them.

11:45 - 12:30 Plenary 2: "Raiffeisen. Great idea!"

I.V. Andreas Kappes Head of Department International Relations IRU Secretary General

Moderator: Elenita V. San Roque Chief Executive Officer Association of Asian Confederation of Credit Unions

"His strong idea is still of great importance. The aim of the Raiffeisen Year 2018 is therefore not only to remember this idea, but to provide a stage for Raiffeisen's descendants in politics, business and society. The recognition of the cooperative idea by UNESCO as an intangible cultural heritage of humankind provides confirmation and an important impulse for this. More than 22 million people in Germany and more than 1 billion people worldwide are today members of a cooperative. They work in small, local teams as well as in international companies. The aim of the Raiffeisen Year 2018 is also to unite these people under one roof, to pool their strength and to show the cooperative as a model of the future." - German Friedrich Wilhelm Raiffeisen Society. The forum in honor of Raiffeisen's great idea is not only intended to recall the man and his work, but also to promote an idea on how cooperatives handle financial crisis, contribute to the achievement of the SDGs, in particular on the goal on poverty, women empowerment, education for all and environment. Above all, this is the time for all credit union leaders to reflect on how far have we practiced cooperation. "What can't be done alone, can be done together," a famous line of Raiffeisen. This plenary session will set the tone for the deliberation at the forum.

12:30 - 13:30 Lunch

13:30 - 14:30 Plenary 3: The Power of One

Dr. Troy Hall Chief Strategy Officer - South Carolina Federal Credit Union

Throughout the ages, leaders have been charged with the responsibility to motivate, influence, and enable others to attain results that defy their own perceptions of what is possible. How do leaders of social change ignite passion for a vision greater than themselves, challenge the status quo, engage the heart, and encourage the follower? It all starts with the Power of One or what Dr.Troy" calls "The Nehemiah Principle."

14:30 - 15:30 Plenary 4: The Desjardins Group: Strong Community values, people-focused, modern, high performance and simple to do business with

Speaker: Serge Gosselin, Market Development Director, Développement international Desjardins (DID)

The Desjardins Group is the largest association of credit unions in North America, and is counted among the World's Strongest Banks according to the Banker magazine. It was founded in 1900 in Levis, Quebec by Alphonse Desjardins to contribute to improving the economic and social well-being of people and communities within the compatible limits of its field of activity: by continually developing an integrated cooperative network of secure and profitable financial services, owned and administered by the members, as well as a network of complementary financial organizations with competitive returns, controlled by the members by educating people, particularly members, officers and employees, about democracy, economics, solidarity, and individual and collective responsibility. Desjardins, the leading cooperative financial group in Canada, inspires trust around the world through the commitment of its people, its financial strength and its contribution to sustainable prosperity.

15:30 - 16:00 Lunch

16:30 - 17:30 BREAKOUT SESSIONS

Breakout 1

PEOPLE

DIFFERENTIATION

Venue: Sapphire A

Building Governance Model for Credit Unions

Speaker: Helmut Pabst, Project Director, Office Hanoi, Vietnam, DGRV German Cooperative and Raiffeisen Confederation

No enterprise that aspires to compete and remain in the market prospers if the governing bodies do not practice a Good Corporate Governance. Every day the media report about failures and bankruptcy of companies. Even though the notion of Good Governance originates from guidelines, first designed to public administrations, nowadays it is agreed that the concept of Corporate Governance addresses public and private institutions and companies as well. And irrespective of their mission or business model, profit or non-profit oriented, their governing bodies aim to have institutional sustainability. The sector of financial cooperatives might even care more about the Good Corporate Governance than other companies, since they are mobilizing savings and deposits and member shares from mainly lower-income segments of the community and thus more vulnerable. This particular exposure poses a special fiduciary duty and public concern and has to be taken into account by their governing bodies' performance, commitment and soundness. Helmut will share the best practices regarding moral soundness, a transcendent element of governance, and those regarding the properness of financial policies, apply to and challenge with the same criteria and relevance the Savings and Loans Cooperatives sector

Breakout 2 CREATING MEMBER VALUE Moderator: Mark Worthington Chief Executive Officer, Endeavour Mutual Bank, Australia Venue: Sapphire B	<p align="center">Measuring Impacts of Credit Union Services on Wealth Building of Members</p> <p>Panelist:</p> <p>Cielito L. Garrido, Chief Executive Officer, San Dionisio Credit Cooperative Lillian D. Silubrico, Chief Executive Officer, Holy Cross Savings & Credit Cooperative Badri Guragain, Chief Executive Officer (Acting), National Cooperative Bank Limited</p> <p>Successful credit union businesses benefit their communities, create wealth and help their members accumulate wealth and/or assets. Credit unions play an important role in our organization-based economy because they provide the “cooperative advantage”, which means they are attentive to local community and individual needs in a unique way because of their democratic structure and because they operate using a set of principles that stress equity, participation, self-reliance and transparency.</p> <p>This session explores the many ways that credit unions benefit their members and their communities by measuring the impacts of their programs and services on members’ wellbeing, financial stability, wealth-building, skill development, civic engagement, and overall community economic development. The panelists are encouraged to discuss issues as to whether cooperatives’ services are in reality improving the lives of their members or making them more indebted.</p> <p>The session is anticipated to provide enlightenment on the issues and suggest actions to ensure that the services of credit unions lead the members to their financial independence.</p>
Breakout 3 CREDIT UNION DEVELOPMENT Moderator: Cliffordson T. Lariosa Acting General Manager, Perpetual Help Community Cooperative Venue: Emerald ABC	<p align="center">How to Avoid Mission Drift and Stay True to Your Purpose</p> <p>Panelist:</p> <p>Bernadette O. Toledo, Chief Executive Officer, MASS SPECC, Philippines Keshav Prasad Sapkota, VYCCU Saving & Credit Cooperative Society Ltd. Fr. Fredy Taruk, Chairman, Credit Union Sauan Sibarrung, Indonesia</p> <p>As every credit union gets older and matures, it can become difficult to remember the reasons why it was founded in the first place. When you look to those credit unions that have been around 30 to 50 years and older, it can be really hard to believe you’re talking about the same place.</p> <p>The pioneers of the credit union are no longer around and new leaders and staff coming in could have different perception of credit union difference. This is something that threatens every credit union. The topic will discuss on some safeguards and preventative measures credit unions have to put in place to ensure that the credit union would be able to maintain and sustain its adherence to its purpose.</p>

SATURDAY - SEPTEMBER 15 - ASIAN CREDIT UNION FORUM

08:30 - 10:00 Plenary 5: Kaya Platform: Your gateway to the future of big data; fintech and the future of credit union digitization

Murray Gardiner, Business Director, Inclusive Banking, Temenos

The session features opportunities on digitization for credit unions using Kaya Payments Platform. Kaya is the beginning, and once the credit unions are on a digital payments platform, here is what the future holds for them. A live demo of Kaya Payment Platform doing a Blue Code, QR or Bar Code token payment (acted out on stage with credit union staff of a Kaya CU) will be made. The session will discuss about the Fintech Market Place and provide examples of new fintech tech innovations.

10:00 - 10:30 Coffee Break and Networking



"Repeatedly we have pointed to the fact that money does not represent an end in itself, as far as the Credit Unions are concerned, but that it is the means to improve the condition of all participants (members) in every respect. The main target is the development of the moral and physical forces."

F.W. Raiffeisen

10:30 - 12:00 BREAKOUT SESSIONS

<p>Breakout 4 PEOPLE DIFFERENTIATION</p> <p>Moderator: Paul Dawson, General Manager, First Credit Union - Australia</p> <p>Venue: Sapphire A</p>	<p>Understanding Millennials and How to Woo them to Credit Unions</p> <p>Panelist:</p> <ul style="list-style-type: none">• Kairos Le C. Lasta, Chief Executive Officer, Silliman University MPC, Philippines• Ronah Marie Kristine F. Nillos, Youth Board, National Confederation of Credit Cooperatives, Philippines• Jonas Daniel Corraya, Youth Member, The Cooperative Credit Union League of Bangladesh• Terence Pan, Relationship Manager, Relationship & Special Projects Credit & Training - Singapore National Cooperative Federation <p>Millennials are coming of age – the oldest of them are hitting the peak of their economic productivity and their greatest purchasing power. Meanwhile the youngest are exploiting technology in ways we never anticipated, and contending with the economic realities of a world that appears to have faltered in its previously inexorable progress. Their choices, their behaviors and their concerns will profoundly shape developments across every spectrum of business and commerce, and nowhere more so than in the way they move and exchange their money.</p> <p>On the other hand, credit union membership is ageing and we need the millennials to come in as future leaders and members of credit unions. The session will share the steps credit unions take to attract millennials? The panelists started their career in the credit union at their young age. In this session, they will reveal the reasons of sticking with the cooperative. The session is aimed to identify the issues on why credit unions are not attracting millennials and come up with tips for attracting and retaining millennial members.</p>
<p>Breakout 5 CREATING MEMBER VALUE</p> <p>Moderator: Atty. Gloria G. Futalan ACCU Secretary</p> <p>Venue: Sapphire B</p>	<p>Digitization - High Touch Service to Members in a High-Tech World</p> <p>Panelist:</p> <p>Sylvia Okinlay-Paragua, Chief Executive Officer, National Confederation of Cooperatives (NATCCO) Brent Rempe, CUDE, ADE - AVP/Credit Union Development, WEOKIE Federal Credit Union (USA)</p> <p>The language of computers may have changed the face of business for the better, but it doesn't always demonstrate excellent customer service skills. Pay attention to the little details to keep service high. All of the technological innovations that have been made manifest over the past three decades have been good news. But these changes have also become the source of no small amount of management anxiety with regard to which technology is right for a business to adopt, and when to do so. PFCCO and NATCCO will share how Kaya Payments Platform could provide digital access to and use of formal financial services by excluded and underserved populations. Such services should be suited to members' needs, and delivered responsibly, at a cost both affordable to customers and sustainable for providers. The panelists are also encouraged to share their challenges, way forward and successes towards digitization.</p>

Breakout 6 CREDIT UNION DEVELOPMENT Moderator: Charles Yip President, Sun Credit Union, Hong Kong Venue: Emerald ABC	<p>Leaving No One Behind - Credit Union Contribution to the Achievement of Sustainable Development Goals</p> <p>Speaker:</p> <ul style="list-style-type: none"> • Rishi Raj Ghimire, President, Association of Asian Confederation of Credit Unions (ACCU) • Richard Mañalag Obaner, Chairperson, Lamac MPC, Philippines <p>During the United Nations General Assembly in September 2015, world leaders committed to the 2030 Agenda for Sustainable Development, outlining an ambitious vision for a better world. They agreed on the 17 Sustainable Development Goals (SDGs) to wipe out poverty, fight inequality and injustice and tackle climate change, all over the next fifteen years. Consequently, the Intentional Co-operative Alliance (ICA) has adopted the theme for 2016 International Co-operative Day on July 2 - "Co-operatives Supporting the Sustainable Development Goals." ICA recognizes that co-operatives have unique role to play in realizing the goals, as they contribute to sustainable growth, social development and environmental responsibility. The session will bring experiences on the responses to help achieve SDGs by cooperatives across Asia. The session anticipates to deepen the commitment of credit unions and coops on SDGs.</p>
---	---

12:00 - 13:30 Lunch

13:30 - 15:00 BREAKOUT SESSIONS

Breakout 7 PEOPLE DIFFERENTIATION Moderator: Gillian Maree George Chairperson, Australian Mutuals Federation Venue: Sapphire A	<p>Purpose Driven Leadership - Discovering Why You are in a Credit Union</p> <p>Panelists:</p> <p>Dolly Goh, Chief Executive Officer, Singapore National Co-operative Federation Ltd Babu Markus Gomes, President, The Christian Cooperative Credit Union Ltd., Dhaka, Bangladesh Ablong, William E., Chairperson, DCCCO Multi-purpose Cooperative, Philippines</p> <p>Having a volunteer position in credit unions as a Director or Committee member is a choice. Being a credit union leader is an opportunity [others may not have] to impact your community or your country and changing lives of your members. Many people look to leaders who have impacted history – Martin Luther King, Jr., Bill Gates, Malala Yousafzai – as role models and aspire to emulate them. To many, these leaders are successful not because of their wealth, but because of the purpose with which they live or lived their lives. All of us are in search of a clear and driving purpose for our lives; we want to contribute to something bigger than ourselves. The session offers a great opportunity for you to connect with a purpose. The reality is that people care much more about working for a compelling cause. The session will feature the experience of the panelists on their involvement in their respective cooperatives. Reignite your sense of purpose and inspire innovation in this session.</p>
---	--

Breakout 8 CREATING MEMBER VALUE Moderator: Evelia Bardoz Tizón Group Head, MICOOP – NATCCO, Philippines Venue: Sapphire B	<p>Evolving for the Future - Embracing Credit Union Differentiation and Underserved Markets</p> <p>Panelist:</p> <ul style="list-style-type: none"> • Dr. Arumugam Saminathan, Chairman, Koperasi Kredit Pekerja Pekerja Berhad, Malaysia • Lecira V. Juarez – DE, Philippines, Managing Director, Asia-Pacific Rural and Agricultural Credit Association - Center for Training and Research for Agricultural Banking (APRACA-CENTRAB) • George Yashon Ombado, Chief Executive Officer, African Confederation of Savings & Credit Cooperatives <p>The credit union movement's greatest success has been its strong differentiation in the marketplace. Credit unions are not profit motivated but its business is to improve their members' financial lives. Credit unions are humane financial institutions and they must demonstrate their authentic desire of understanding members' financial needs and goals that would enable them develop perfectly fit financial products for their members. Asia is home for more than 800 million people living in poverty. Credit unions are very relevant to them. This is nothing more than moving forward with the cooperative principles and spirit on which credit unions were founded. Outreach of credit unions of the low income and poor is insignificant. The topic will examine why credit unions are not reaching the poor.</p>
---	---

Breakout 9
CREDIT UNION
DEVELOPMENT

Moderator:
Atty. Gloria G. Futilan
ACCU Secretary

Venue: Emerald ABC

Promoting Women Entrepreneurship for Poverty Alleviation and Empowerment

Presenter:

Dr. Aris Alip, Advisor, Central for Agriculture and Rural Development Mutual Reinforce Institution, Philippines
Shanti Adhikari, Board Member, Nepal Federation of Savings and Credit Cooperative Unions
Gadwin E. Handumon, Chief Executive Officer, Paglaum Multipurpose Cooperative, Philippines

Small businesses play an important role in community development by credit unions investing into lagging areas and spread the benefits of economic growth to people and places too often left behind. Through their capital investments, small businesses and micro-enterprises owned by members can create job for themselves or create job to at least 5 members. It can also create new opportunities that promote community-building and social activities in the rural and small towns.

The session intends to raise the awareness of credit unions on the connection between small businesses, economic growth and the incidence of poverty. It is anticipated that credit unions would embrace the need to promote and support businesses of members particularly those who are unemployed women and youth.

15:00 - 15:30 Coffee Break and Networking

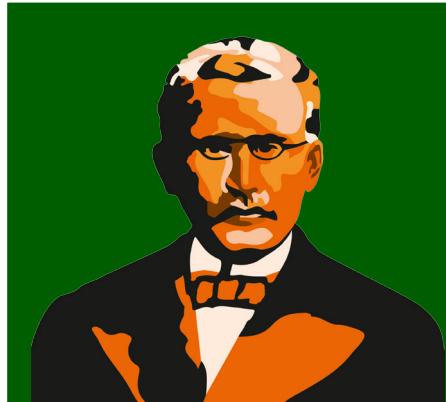
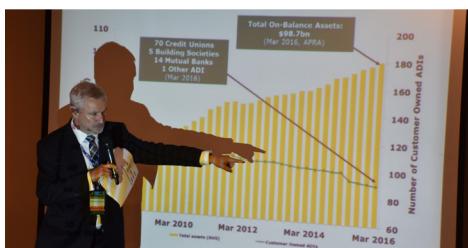
15:30 - 16:15 Plenary 6: Rekindling Raiffeisen Ideals in the Heart of Every Credit Union

Andrew So, Founding President of ACCU

As always, we would like to listen to the words of wisdom of the founding father of the credit union movement in Asia. Andrew would remind us of the values and principles that makes credit unions different from other financial institutions. Raiffeisen idea made a worldwide impact. These ideologies noticeably improved the lives and economies of people. Two principles drove these development: solidarity and help for self-help. The impact of credit unions should be retold and rekindled in the hearts of our people and thus, credit unions.

16:15 - 17:00 **Plenary 7: Forum Recommendation and Closing**

19.00 onwards **International Night:** All conference attendees and speakers are welcome to join us for this special opportunity to have fun and network with your colleagues. Don't miss this chance to display your national costume, dance and songs.





SPECIAL RECOGNITION

Presented to:



FEDERATION OF SAVINGS & CREDIT COOPERATIVES OF THAILAND LTD. (FSCT)

We honor FSCT for its 'EXTRA MILE' efforts in supporting ACCU and the Asian Credit Union Movement.

From 2006 to 2008, FSCT has provided grant fund to support the development initiatives of credit unions in Bangladesh, Laos, Nepal, Philippines and Sri Lanka.

ACCU appreciates FSCT for providing financial contribution to carry out the Credit Union Planning and Management for Indo China in 2002 and ACCESS Auditors' Training in 2007.

FSCT has contributed human resource to support ACCU in promoting credit unions in Laos and Myanmar. Being the 2nd largest financial cooperative network under ACCU membership, FSCT always shares experiences that inspired leaders and professionals across Asia.

ACCU and the Asian Credit Union movement are grateful to FSCT for allocating a space in its building for the headquarter of ACCU starting February 2019.

The distinctive 'EXTRA MILE' efforts of FSCT deserves a very Special Recognition.



ACCREDITATION



A-one Competitive Choice for Excellence in Service & Soundness

These credit unions have established and applied a management system that can channel the energies, abilities, and specific knowledge held by people in the organization toward achieving long-term strategic goals on the perspectives of Finance, Customer-Member, Internal Business Processes, and Learning and Growth.

An audit was performed and documented in a report. Proof has been furnished that the requirements according to ACCESS standards are fulfilled. Further clarification regarding the scope of this certification and the applicability of ACCESS Brand may be obtained by consulting the organization. Certification is valid from September 1, 2018 to August 31, 2019.

SILVER



Tagum Cooperative Philippines



San Jose del Monte Savings and Credit Cooperative Philippines



Credit Union Sauan Sibarrung Cooperative Indonesia



Bindhavasini Saving and Credit Co-operative Society Ltd. Nepal



Kalyankari Saving and Credit Co-operative Society Ltd. Nepal



Samudayik Saving and Credit Cooperative Society Ltd. Nepal



Janasachetan Saving and Credit Co-operative Ltd. Nepal



Milijuli Saving and Credit Co-operative Society Ltd. Nepal

BRONZE



Budol Samudayik Saving and Credit Co-operative Society Ltd. Nepal



Gaindakot Swabhiman Saving and Credit Co-operative Society Ltd. Nepal



Hamro Janakalyan Saving and Credit Co-operative Society Ltd. Nepal



Itahara Saving and Credit Co-operative Society Ltd. Nepal



Janakalyan Saving and Credit Co-operative Society Ltd. Nepal



Janautthan Saving and Credit Co-operative Society Ltd. Nepal



Kishan Kalyan Saving and Credit Co-operative Society Ltd. Nepal



Kisan Saving and Credit Co-operative Society Ltd. Nepal



Koliya Saving and Credit Co-operative Society Ltd. Nepal



Mahila Saving and Credit Co-operative Society Ltd. Nepal



Manakamana Saving and Credit Co-operative Society Ltd. Nepal



Shree Bahari Savings and Credit Co-operative Society Ltd. Nepal



Siddhi Ganesh Savings and Credit Co-operative Society Ltd. Nepal



Upakar Savings and Credit Co-operative Society Ltd. Nepal



VYCCU Savings and Credit Co-operative Society Ltd. Nepal

SPEAKERS



William E. Ablong has retired from government service effective February 1, 2018. He served Dumaguete City, Philippines as elected City Vice-Mayor (2001-2007), appointed City Agriculturist (2008-2018) and concurrently City Administrator from 2010 to 2016. He holds key positions in the cooperative organizations in Negros Oriental, Philippines. From 2010 to present, he is Chairperson of the Board of Directors of DCCCO Multipurpose Cooperative. From 2012 to present he is BOD Vice-Chairperson of the Cooperative Bank of Negros Oriental (CBNO). From 2012-2015 he was BOD Vice-Chairperson of the Negros Oriental Hospital and Health Services Cooperative (NOHHSCO) from 2012-2015. He has been actively involved in the cooperative movement for many years where he shares his expertise in planning, policy formulation and analysis, management and



Dr. Jaime Aristotle B. Alip is the Founder of the Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), the 2008 Ramon Magsaysay Awardee for Public Service. Dr. Alip is now the Chairman Emeritus of CARD, Inc. and continues to chair the board of the major institutions of CARD MRI (CARD Bank, CARD SME Bank, and CMDI). Started in 1986, CARD MRI is now a group of 21 mutually reinforcing institutions dedicated to eradicate poverty in the Philippines. It has a total outreach of more than 5.5 million poor families and thru its microinsurance group, it is insuring more than 19 million poor individuals in the country. It also has program offices/partnerships in Hongkong, Indonesia, Vietnam, Laos, Cambodia, and Myanmar. Dr. Alip also served in various key positions in the Philippine Government and Undersecretary (Vice-Minister) of Department of Social Welfare and Development (DSWD); Assistant Secretary (Assistant Minister) of Department of Agrarian Reform (DAR), among others. As an educator, he now serves as the dean of CMDI Tagum campus. Dr Alip is an alumnus of the Harvard Business School (OPM Program) and has a PhD degree in Organizational Development in SAIDI, Philippines.



Shanti Adhikari is a Cooperatives Activist, with more than 23 years of working experience in economic development sector. Having academic qualification of Bachelor's Degree in Education, she has gained depth knowledge on educational planning, facilitation as well as rural economic development through cooperative, its concept, contributions to address the extreme poverty, its business and services, innovation to coop the market, inclusive development of cooperatives and many more. The Cooperative Career as a volunteer started from 1995 with Prabhat Mahila Savings and Credit Cooperatives, a financial cooperative in a village, in this she has contributed to unify communities to bring the change in the societies and established the cooperatives as a community owned.

Shanti contributed 2 consecutive terms as BOD member in NEFSCUN. Continuously engaged in financial system for member affiliates, institutional development program, expansion of NEFSCUN outreach, promotion of women in leadership, financial inclusion and good governance in cooperatives are the major involvement area of her. She has organized 8 sister societies to empower women in credit unions. With the exposures in Japan, Bangladesh, Thailand, Sri Lanka, Malaysia and India she has involved in linking members' organization, preparing and reviewing policies that are logically constant, regular follow up performance of the program and ensure to encompass the values and perspectives of this institution.



Basilius Puspo Cahyo Nugroho, SE is the General Manager of the Credit Union Central of Indonesia (CUCO). Puspo rose from the ranks as the Audit staff in 1998, finance officer in 2001, manager for Daperma (mutual aid program) in 2003 and General Manager in 2014. He served key leadership positions in a local credit union – CU Sehati as Supervisory Committee, Credit Committee and 2nd Vice President of CU Takera, the latter being the credit union of CUCO employees. Puspo is managing the national association of credit unions in Indonesia representing 2.9 million individual members from 857 credit unions across the country. Puspo earned a Bachelors in Accountancy from Persada Indonesia University in 2004.



Jonas Daniel Corraya, was born in 9th April 2000 in a family full of successful co-operators. He is currently studying for his A level due this November 2018. He aspires to be an Engineer. Jonas is a regular member of Barnali Co-operative Credit Union Ltd since the age of 1 and also am affiliated with Dhaka Christian Chatro Kallyan Shangha (Dhaka Christian Student Welfare Society) as an elected board member.
In his spare time, Jonas tutors a handful of students for their O level Examinations. Jonas is joining an exciting panel session on how to attract millennials in the credit union.



Romel Hubert Cruze is the General Manager (Acting) of CCULB. He earned Degree on Bachelor of Commerce and completed the 1st semester on Master of Commerce. He has vast knowledge on IT and Software Development & Solutions. He has been working with the Co-operative Credit Unions the Co-operative Credit Union League of Bangladesh Ltd. (CCULB) since October 1, 1995. He has more than 23 years experience in credit union development in different capacity. Romel rose from the ranks at CCULB from Cash Officer in 2002, Accounts Manager in 2004, Senior Manager of Information Technology in 2010 and Senior Manager – Trade and Development in 2012. He assumed the action General Manager position in May 2017. Romel has participated IT & Software based "Micro-banker Software Training" during 1-14 September 2003 organized by I-Flex Solution Limited, Bangalore, India. He also participated at the "ACCESS Branding Masters Auditors Training" during 21-27 January 2007 in Bangkok, Thailand organized by ACCU. Mr. Romel participated at the "Asian Credit Union Leader Program" (ACL) during December 3-16, 2017 at the NACUFOK Training Center in Daejeon, South Korea. He has also participated at the Asian Credit Union Forums and CEO Workshops in Indonesia, Sri Lanka, Thailand, and Bangladesh.



Paul Dawson is CEO of First Choice Credit Union, a Mutual with assets of Australian \$68 Million, based in Regional New South Wales. Prior to taking up this role in 2001, Paul worked in various roles in finance, banking and advocacy. First Choice Credit Union has grown into a sound financial institution with assets over \$68 million. Since 2011, Paul has facilitated various lectures and workshops in association with ACCU Forums. In 2017, and again in 2018 he was co-facilitator of the Women and Youth workshops, with the brief of creating programs that will assist member Credit Unions in lifting their relevance to Women and Youth in their local communities. Paul has acted as Mentor for ACDE workshops since 2014 helping participants in improving their presentation skills as well as getting a greater understanding of Credit Unions and their relevance worldwide. Paul was the founding Chairman of the Community Chest and "No Interest Loans Scheme" in his local community, helping service the needs of people who are most in need, while ensuring each individual is treated with courtesy and respect. He is the Small Credit Union representative on the Australian RediATM Council (An agreement with Banks, allowing fee-free ATM use for Credit Union Members Australia wide). He was a driving force behind the establishment of the Small Australian Mutuals (SAM) Network in 2009, and continues to sit on its Executive Committee. SAM provides a platform for smaller Credit Unions to source resources and support around a range of operational and governance issues.

Paul is a Director of the Australian Mutuals Foundation, a philanthropic organisation supported by Australian Credit Unions carrying out a range of poverty alleviation programs both in Australia and in association with ACCU. In 2017, Paul was awarded the Joe Biden Development Educator of the Year for Australasia by the International Credit Union Development Education Foundation, based in London. Paul is a Fellow of the Australian Mutuals Institute, Graduate of the Australian Institute of Company Directors and a Justice of the Peace in NSW.



Emma dela Cerna - her involvement and experienced in working with the movement started in 1983 when she became a member of DCCCO MPC thru the influence of her Mother, she was then still a student and later became one of their Team of Facilitators until now. It was in her volunteer work with DCCCO where she got her experience and love of the movement. Currently, she is the Chief Executive Officer of PFCCO-National and Visayas. Because of her work in the Federation she was blessed to attend and participated Conferences, Forums, Trainings, Workshops in local, Regional, National and International and the latest was Managing Yourself for Others (MYFO) in Bangkok, Thailand facilitated by Mr. Andrew So, ACCU Founder, Mr. Ranjith and Ms. Leni. She is also an Accredited Auditor for ACCESS and a Development Educator. A graduate of Bachelor of Business in Administration major in Accounting at St. Paul University of Dumaguete, Negros Oriental, Philippines. Happily married with 3 sons.



Gloria G. Futilan, LLB and PhD. is the Chairperson of the Philippine Federation of Credit Cooperatives-National. She is also the Chairperson of the Cooperative Bank of Negros Oriental, the Negros Oriental Coopreneurs Surety Fund, and the Silliman University Cooperative. She is a Development Educator and has been actively involved in the cooperative movement for 30 years where she shares her expertise in law, finance, and management.

Gloria G. Futilan is the Dean of the College of Business Administration at Silliman University in Dumaguete City, Philippines and the Vice-President (Visayas) of the Philippine Association of Collegiate Schools In Business. She has conducted feasibility and research studies that have strong social impact, the latest of which is the study on the "Factors Contributing to the Recovery and Continuity of Philippine Local Businesses and Residents' Resiliency in the Aftermath of Typhoon Yolanda (Haiyan)". A practicing lawyer since 1998, her specialization includes Commercial Law, Corporate Law, Special Banking Law, and Human Rights Law. She earned her Ph.D in Education at Silliman University in the Philippines, Certificate in Public Finance at the University of Bath in England, Certificate in Public Administration at the Fiscal Administration Foundation, Inc. (FAFI), MBA at the Ateneo Graduate School of Business in the Philippines, and BBA at Silliman University.



Murray Gardiner is a senior manager at Temenos responsible for and community banking and credit unions worldwide. With a 30 year career in cooperative and community banking Murray has worked and conducted business with financial institutions in more than 70 countries. Murray has experience as a credit union executive in Canada and as a program director for government and cooperative development agencies. Murray holds a Masters' degree in Environmental Studies from York University in Toronto Canada and is recognized as a microfinance and community banking technology expert in emerging markets with particular experience in Africa and Asia.



Cielito Garrido is the Chief Executive Officer of the San Dionisio Credit Cooperative (SDCC). She is the Development Educator. She has been worked in the cooperative movement since 1989. She was involved in the cooperative movement in many aspects. She is the former member of the Expanded Technical Working Group – COOP-PESOS, the member of the Technical Working Group on Cooperative Deposit Insurance System (CODIS) and NCM Mutual Fund of the Philippines, Inc. (NCMMFPI) as well. She is also the Chairperson of NATCCO Executive Fund Committee and the member of NATCCO Stabilization Fund. She has participated in various training both domestically and internationally. For domestic training and workshops she participated are such as Total Quality Management, Human Resource Management for Cooperatives, Credit Union Director's and CEO's Competency Courses. For international training and workshops she participated are such as Cooperative Training and Exposure in Canada by CCA, Canada, Development Education Workshop by ACCU in Thailand, and Technical Workshop on Technology Based Strategies for Growth by the World Council of Credit Union (WOCCU) in Thailand. She holds a Master's Degree in Business Administration and Bachelor's Degree in Accountancy.



Gillian George has worked for 36 years' in the Transport industry; she is currently employed with Sydney Trains as a Business Analyst within Corporate Finance and IT. Gillian previously served on the Encompass Credit Union Board as a director for 6 years, during that time she held the position of Chair of the Board Risk Committee and served on the Board Risk, Audit and Governance. She is passionate about the future of Credit Union Mutuals in Australia. Gillian is a director of Transport Life and Leisure, a Not for Profit organisation which provides member benefit services, including sporting activities and accommodation at discounted rates to employees of the Transport industry. Gillian was the first female director elected to the Board of the Transport Life and Leisure, previously known a Railway Institute, (established over 100 year's ago) Gillian currently holds the position of Treasurer of the Institute. Gillian is a founding director of the Australian Mutuals Foundation and currently holds the position of Chairperson, and moreover very supportive of their activities. Gillian has attended and facilitated at the Asian Confederation of Credit Unions Women and Youth Forums in Bali, Thailand and Sri Lanka in 2014, 2015 and 2017, encouraging women and youth to self-promote and explore opportunities in obtaining a director's position and developing their career in the future.



Rishi Raj Ghimire is the President of ACCU as a delegate from Nepal Federation of Savings & Credit Cooperative Unions Ltd. He was elected as the member of Supervisory Committee in 1990, Board member for the period of 1992 to 1995, and General Secretary for the period 1995 to 1998. Rishi was also involved with Sajha Swasthya Sewa (Health cooperative organization) in Nepal since 2000 to 2005 as its General Manager. Apart from this, he has been providing voluntary service to establish and promote numbers of credit unions in Nepal. His contribution in promoting the credit union movement is highly appreciated by leaders and members. Mr. Rishi participated in a senior level manager training course on Strengthening the Management of Cooperatives in Asia for four months organized by ICA in Japan, India, and Vietnam in 2003/2004. Rishi presented a paper on Impact Assessment of Credit Unions in Nepal in a seminar organized by ACCU in Sri Lanka in 1995, Savings & Credit Cooperative Movement in Nepal in ACCU Forum 2013 in Kathmandu, Credit Union Integration in CCULB Forum 2015 in Bangladesh.



Dolly Goh brings with her many years of experience from the private sector where she was the President and Managing Director of Asia Pacific Region of a listed company. Her experience spans across varied cultures and many countries, working for and/or as director of boards of American, British, Japanese, Indian multi-national corporations and local companies. In 2005, Goh left the private sector to dedicate her time in the not-for-profit sector. She joined one of Singapore's largest charities as the Chief Executive Officer. She successfully transformed the charity with an Institution of a Public Character (IPC) status into a "social enterprise" where fundraising was no longer required for sustainability as it carried out its charity mission. Goh has played an active role as board member of several charities and private education institutions. She currently chairs the Marketing Communications Committee of a charity and is a member of the Consumer Association of Singapore's Central Committee. And because of her commitment and contributions to the social services and the community, Ms. Goh has been appointed Justice of the Peace since 2013. She is also a member of the Public Service Commission (PSC) Disciplinary Committee of Inquiry since 2014, and a member of Institutional Discipline Advisory Committee 4 (IDAC 4), one of the six sub-committees formed under the Singapore Prison Service, of the Ministry of Home Affairs since 2016. Ms. Goh is a Deputy Registrar of the Registry of Marriage, Singapore.



Babu Markus Gomes is the President of The Christian Co-operative Credit Union Ltd. Dhaka (Dhaka Credit), the first and the largest credit union in Bangladesh with more than 50,000 members. Babu is the President of the Asia and Pacific Alliance of YMCAs based in Hong Kong. He is also serving as Board of Director of the World Alliance of YMCAs based in Switzerland. Besides involvement in the credit union, Babu is also involved in other organizations such as Vice – President of the Bangladesh Christian Association – Central Committee and Joint Secretary of Bangladesh Truck and Cover-van Owners' Association. Babu is a graduate of MSC in Economics from Jahangir Nagar University and successfully running his own business – MM International.



Serge Gosselin, Director Market Development - Développement international Desjardins (DID) is a holder of an MBA in International Management. He has worked, throughout the various stages of his career, in the management and development of financial institutions. His specific fields of expertise include complex project management, support for revitalization and consolidation of financial cooperatives as well as the management of agricultural cooperatives. He also developed an expertise in both rural and urban microfinance. He has acquired an expertise in support for microenterprises, in management consultancy and in seeking funding. At DID, Serge was appointed Field Project Director in Madagascar from 1991 to 1999 where he contributed to the creation and development of the OTIV financial networks in the country.

In 1999, he became Project Manager at DID as head office in Canada and in 2004, he was nominated Market Development Director. His main responsibilities consist of representing DID on national and international events and identifying new opportunities. He coordinates the bidding process and proposals drafting in addition of contributing to the implementation of DID business and strategic plans.



Badri Kumar Guragain is the acting Chief Executive Officer of National Cooperative Bank Ltd. He had qualified Chartered Accountancy (CA) from both India & Nepal. Currently he is pursuing Ph.D. in risk management of Financial Cooperatives in Nepal. Badri has become the first Nepalese CA to complete Special Managerial training from The Institute of Chartered Accountants of India. He served as a Senior Technical Advisor (Finance & System) of International Planned Parenthood Federation, South Asia Regional Office-New Delhi, Deputy General Manager of National Cooperative Bank, Director (Finance) of Family Planning Association of Nepal along with shirt stint as CEO at Nepal Federation of Saving and Credit Cooperative Ltd, Deputy Director of The Institute of Chartered Accountants of Nepal (ICAN – Regulating body of Auditor in Nepal) before he re-joins at National Cooperative Bank Ltd. as Chief Executive Officer (Acting). Badri has over 13 years' experience in the field of Accounting, Taxation, Audit, Management Consultancy, Cooperative Management, Company Law matters and teaching. He has addressed various National and International Conferences on IFRS, Nepal Accounting and Auditing Standards, Taxation, Company Law matters, Banking and diverse topics related to the CA and Cooperative. He is also a resource person for the CPE training of the Institute of Chartered Accountants of Nepal (ICAN) and visiting faculty of Financial management & Advanced Accountancy of crash course of ICAN.



Dr. Troy Hall is an expert in practical leadership. His mission is to motivate, influence and enable all levels of business professionals to succeed as leaders. Dr. Troy is an expert in practical leadership with a doctorate in Global Leadership & Entrepreneurship. As the Chief Strategy Officer for South Carolina Federal Credit Union, he's focused on expanding markets for the multi-billion-dollar institution. "Dr. Troy," as he's affectionately known, specializes in taking complex leadership ideas and making them understandable. Whether it's through his motivational talks, workshops or videos, his "Real Talk" advice on practical leadership has strengthened experienced leaders and helped to develop young professionals across the globe. Audiences love the warmth of Dr. Troy and universally respond to his energetic, engaging and empowering style. Tag lines: Energetic, Engaging, Empowering Strengthening Experienced Leaders Developing Young Professionals.



Gadwin Handumon is the Founding Leader Cooperator and General Manager of Paglaum Multi Purpose Cooperative with an initial capital of PhP 2,000 with 35 pioneering members and has grown today to a PhP 1 billion asset (USD 19 million) with 71,594 members in the Southern Philippines. He is also the Executive Director of Paglaum Community Development Foundation, Inc. He was once a public servant in the municipality of Plaridel and received the distinguished award as an Outstanding Misamisnon of Misamis Occidental province. He served for three terms as Chairperson of Mindanao Alliance for Self-help Societies in Southern Philippines Educational Cooperative Center (MASS-SPECC) the largest federation in Mindanao comprising of more than 300 primary credit unions. At present, he is the Chairperson of Bank of Hope, Inc., member of the Board of Trustees for Microfinance Council of the Philippines and Chairperson of Rimansi Mutual Solutions Insurance Agency, Inc. a micro insurance company. He also serves as the Private Sector Representative to the Provincial Development Council of Misamis Occidental and to the Regional Development Council of Region X as Co-Chair for the Economic Development Committee. He is appointed as the coop sectoral representative to the National Anti-Poverty Commission under the Office of the President of the Philippines. He completed his Master of Science in International Community Economic Development (MS-ICED) from Southern New Hampshire University, New Hampshire, Manchester, U.S.A.



Ranjith Hettiarachchi is the Chief Technical Officer of ACCU. He served as the Project Manager of ACCU Myanmar MicroLead Expansion Project in Myanmar supported by the United Nations Capital Development Fund (UNCDF). He assumed this role after retiring as the Chief Executive Officer of ACCU in September 2014. Ranjith has an extensive experience in global credit union development and a strong academic background. He earned a degree in economics and Master's Degree in Development Management in Manchester University, UK and PhD in Salsbury University.

He has been working with ACCU since 1993 first as a Financial Advisor from 1993-1994. He has more than 30 years experience in credit union development in different capacity such as volunteer trainer, General Manager of Federation of Thrift and Credit Cooperatives (SANASA) in Sri Lanka and currently the Chief Executive Officer of ACCU. During his term as CEO, he brought the issues on the women participation in credit unions, the ageing leadership, professionalization and the insignificant market share of credit unions of the poor sector of the community. This has resulted to the development of 21 credit union solutions now available to ACCU members. Ranjith has earned his DE title from the Australian DE Program in February 1996.



Lecira "Bing" Juarez has 35 solid years of cooperative experience as a coop member, as manager and as a leader with intensive and extensive practical exposure locally and internationally where cooperative and credit union operation is remarkably thriving. She was the first woman Board Chairperson of MASS SPECC Mindanao Coop Federation and NATCCO Network after 36 years and 26 years of male dominance respectively.

Bing was conferred various awards and recognitions as a Manager and Leader. In 2004, she won the Development International Desjardin's (DID) World Search for Community Finance Advocate. She is also a Development Educator (DE) for Asia and Australia. She also served as Chairperson of the Cooperative Development Authority (CDA), the registering and regulatory agency of cooperatives in the Philippines. Bing was also a member of the UN Expert Group for the United Nations Declaration of International Year of Cooperatives in 2012 under the UN/DESA. At present, she is the Managing Director of APRACA CENTRAB, a network of 84 institutions in 23 countries in the Asia Pacific focusing on capacity building and knowledge sharing in the area of rural and agri-finance. She is also an accredited Subject Matter Expert (SME) of the Bangko Sentral ng Pilipinas and an accredited Resource Person of the Land Bank Foundation.



Andreas Kappes is Secretary General of IRU – International Raiffeisen Union and Head of the International Relations Department (IRD) of DGRV -Deutscher Genossenschafts-und Raiffeisenverband e. V. (German Cooperative and Raiffeisen Confederation). He is in charge of DGRV's worldwide activities and cooperation programs in the cooperative sector in partner countries in Africa, Asia, Latin America, and the Mediterranean. The IRD is located in Bonn/Germany. IRU, founded in 1968, is a worldwide voluntary association of national cooperative organizations and includes today 52 members from 33 countries.

Since August 2017, Mr. Kappes represents DGRV as member of the board of Cooperatives Europe, the European Region of the ICA. For several years, he has been an active member of the Cooperatives Europe Development Platform, a working group of Cooperatives Europe. In 1994, Andreas Kappes started his professional career in the German cooperative organization in a consulting company owned by DZ BANK, before joining the DGRV in 1996. From 2006 -2011, he was resident Team Leader of a bilateral project of the German Government, implemented by DGRV in Ankara/Turkey. Mr. Kappes, born 1966, is an economist (University of Cologne) and holds a master in international management (Community of European Management Schools, CEMS-MIM). DGRV is the national apex organization and top-level auditing federation of German cooperatives in banking, agriculture, services and consumption. Some 5,500 cooperative enterprises uniting 19.7 million memberships are affiliated to DGRV.



Cliffordson T. Lariosa is the 2nd son of Mr. Ernie Lariosa, a Tricycle for Hire Driver and Mrs. Merlyn Lariosa, a housewife. He worked his way through college as a working student and through a scholarship grant. He obtained his Bachelor in Business Administration Degree in Silliman University, Dumaguete City, Philippines. Currently, he is the Acting General Manager of Perpetual Help Community Cooperative otherwise known as PHCCI, one of Philippines top cooperative. He has been serving the cooperative for 17 years, working his way up of the corporate ladder. Assigned in many positions, from rank and file, to supervisory, to managerial positions.

To keep up with the pressures of working, he joined, attended and enrolled in various job and personal development seminars and training conducted in the Philippines and abroad. To name a few: ACCU Development Education Program; Philippine Development Education Program (PHDE); Diploma in Marketing at Ateneo de Manila Graduate School of Business; Master in Business Administration at St. Paul University of Dumaguete; and many enhancement and development trainings and seminars.



Kairos Le Lesta, 27, is a Bachelor of Science in Accountancy graduate of Silliman University in Dumaguete City, Philippines. He graduated last March 2012 and passed the Certified Public Accountant Board Examination in October of the same year. Prior to becoming the General Manager of SUCC MULTIPURPOSE COOPERATIVE, he served as the Accountant of the same cooperative from June 16, 2013 – April 15, 2015. On the side he does bookkeeping and lectures. In addition, he graduated the Asian Cooperative Development Education Program of ACCU last May 2016 and recently completed last June 2018 the Loan Officer's Competency Course Trainor's Training program of ACCU.



Ronah Marie Kristine Nillos is a well-rounded 18 year-old young cooperative leader and a Senior High School student. She graduated from elementary and high school with honors at SPED-Integrated School for Exceptional Children. She balances her active cooperative involvement and academics as a Grade 12 Senior High student at St. Paul University Iloilo taking up the STEM Strand (Science, Technology, Engineering and Math). Kristine has been recently hailed as one of the students with high honors, and plans to take up B.S. Pharmacy in college as a pre-medicine course. Her positive spirit and amiable personality made her a Paulinian Peer Facilitator of St. Paul University Iloilo. She is an active member of the Aflatoun program since 2010 and have participated in the various Regional and National Youth Congresses organized by NATCCO. Kristine is the first-ever Chairperson of the Laboratory Cooperative of Iloilo City Public School Teachers and Employees-MPC for 2016-2018. She takes pride as the youngest Youth Board of NATCCO for 2018-2020.



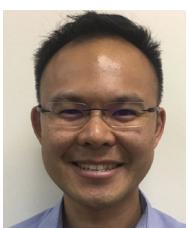
Richard Manalag Obaner is the Chairperson of Lamac Multi-purpose Cooperative operating in central Philippines. He served as the Vice-Chairperson of Lamac MPC in 2017 to 2019 and was elected as its Chairman for 2018 to 2019. Lamac Multi-purpose Cooperative is now operating in the whole Visayas and Mindanao area with 18 business offices, 15 of which are within Cebu Province and 3 offices outside Cebu but within Visayas. Lamac MPC is still hoping for more development in order to deliver the desired services to its members anchored in our Vision and Mission and guided by our Core Values LOVE - loyalty, oneness, valour and empathy. Richard is an Architect by profession. He is the Vice President JARC Construction and Marine Services Corporation from 2013 and a member of the Member: United Architects of the Philippines.



George Ombado is a Development Economist with a keen interest on strategic management and discourse that shapes the developing countries to attain financial inclusion and access. He holds B.Com (Hons), M.A (Economics of Development) from Erasmus University in the Netherlands) and Msc in Management from Strathclyde Business School, UK. He is the current Chief Executive Officer of African Confederation of Co-operative saving and Credit Association (ACCOSCA) an institution that supports development of Cooperative Financial Institutions in Africa. In this role, he has spearheaded drafting strategic planning documents for a number of financial co-operative in Africa. He has also contributed in financial structure publication, with the recent contribution being on International Co-operative Alliance Book: "The Capital Conundrum for Co-operatives" published and disseminated on October 2015. He is also the Current Director of Africa Development Educators Program and Holds an I-CUDE designation.



Helmut Emil Pabst is the Project Director of DGRV, German Co-operative Confederation, Deutscher Genossenschafts- und Raiffeisenverband, Berlin for Vietnam and the Philippines since 2017. He was the Project Director for Bolivia and Costa Rica in 1991 to 1994, Project Director for Chile in 1998 to 2002, and Project Director for Mexico, El Salvador, Nicaragua, Honduras and Cuba in 2007 to 2016. His cooperative experience dates back in 1973 when he served as loan officer of the Co-operative Bank Nürnberg, VR Bank Nürnberg eG (1973-1977) and Senior Financial Auditor, Head of Province Representative office of the Bavarian Co-operative Union, Munich, Genossenschaftsverband Bayern e.V. (1978-2007). Pabsts is a Graduate on Financial Banking Administration (1976, German Dual Vocational System) and a Certified Financial Auditor (1981).



Terence Pan is the sector lead for credit cooperatives affiliated to the Singapore National Cooperative Federation 'SNCF' and is responsible for the development as well as promotion of credit cooperatives in Singapore. He joined SNCF in 2018. Prior to joining SNCF, Terence spent 12 years at Mizuho Bank, Ltd. 'Mizuho' where he provided corporate client coverage across multiple industries. At Mizuho he was responsible for managing a full spectrum product suite including corporate finance, investment banking and transaction banking. Terence held the role of Senior Vice President and was the sector head for Technology, Media and Telecom 'TMT'; Healthcare and Consumer/Retail sectors in the global subsidiaries banking unit of Mizuho Singapore Branch. Earlier in his career, he was instrumental in establishing Mizuho Singapore's real estate finance, funds and S-REITs business with a focus on top-tier Singapore real estate developers where he had helped built a loan book in excess of US\$5 billion. Terence started his career in Mizuho as a graduate trainee in 2006.



Sylvia Okinlay-Paraguya is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO), Philippines since 2009. She has 24 years of work with cooperatives, with 16 years spent with MASS-SPECC Cooperative Development Center in Mindanao, Philippines. In both cooperative federations, she led the team towards focused services in building the capacities of cooperatives in financial intermediation; enhancing members' access to financial services with electronic financial servicing via ATM, mobile and POS. NATCCO is a federation composed of 816 cooperatives with individual members of around 3.5 Millions.

NATCCO's products and services include Treasury and Credit, Payment Services, Information Technology, Microfinance Innovation in Cooperatives, Education, Training and Consultancy. Sylvia served as the Chairperson of Proxfin, an international network of community finance institutions accompanied by the Développement international Desjardins (DID) from 24 countries around the world. A Chemical Engineer, she is a graduate of the Master of Business Management at the Asian Institute of Management, Makati City.



Brent Rempe, I-CUDE, ADE. Brent Rempe serves as Assistant Vice President of Credit Union Development at WEOKE Federal Credit Union and is responsible for employee training and development as well as financial literacy outreach to primary and secondary schools in the Oklahoma City area.

Rempe holds a master of arts in organizational dynamics from the University of Oklahoma and a master of arts in economics and entrepreneurship for educators from the University of Delaware. He is currently pursuing his doctorate in education with an emphasis in workforce learning and development from the University of Oklahoma. His dissertation topic will study the socio-moral climate within a select group of credit unions in the United States.



Elenita V. San Roque. Leni is the CEO of ACCU. Prior to her appointment as CEO in 2014, Leni has extensively worked in developing programs in response to the challenges of credit unions in Asia. The 21 credit union business solutions are some of the achievements of ACCU wherein Leni has dedicated much of her time. Leni is a graduate of the 13th Australian Development Education Workshop in the year 1997. Inspired with the DE experience, ACCU and the Credit Union Foundation Australia, started the Asian Development Education Program in 1999. The Asian DE has gained high approval from the 719 leaders and professionals who are certified since 1999. Leni is serving as the DE Administrator for Asia and also received the I-CUDE (International Credit Union Development Educator) designation given by the World Council of Credit Unions. Leni is a Certified Public Accountant by profession and has completed the Women's Executive Leadership Program at University of California Berkeley, USA. She received the 2016 Athena Award from the WOCCU Global Women Leadership Network to recognize her significant accomplishments for bringing women in Asia increased access to financial services.



Dr. Arumugam Saminathan is the co-founder of the Koperasi Kredit Pekerja-Pekerja Malaysia Berhad (Worker's Co-operative Credit Society (Malaysia) Ltd.) and he is the chairman of this organization since 2012. He was a Development Educator and received many cooperative-related training from many countries including Philippines, Thailand India,Korea,Hong Kong, Taiwan, Indonesia, Singapore, Canada and Australia.

He received the Doctorate Degree from the University of California, USA. He involved in many cooperative activities and his dedication shows his tireless effort in promoting cooperative in Malaysia. His profession experiences also include his involvement in National's NGOs, Youth Organization, Social Analytic, Social Researcher and rural development. He serves as a Director of the Malaysian Insurance Co-operative Society since 2011, the Chairman of Risk Management Committee, the National President of the Credit Union of Malaysia since 2011 and Director of Midlands Union Cooperative & etc.



Keshab Prasad Sapkota is an innovative social leader who combines multi-disciplinary professional experiences in the areas of credit union promotion & development, microfinance, community development, institutional capacity development, among others. Having over two-decade of consistent involvement in asset-based community development through cooperative plus NGO model, Sapkota has established himself as a change agent and advocate of civic space and engagement for broader societal transformation. He is one of the self-motivated pioneers who has successfully innovated and implemented the development paradigm in Nepal through his lead roles in VYCCU Savings and Credit Cooperative Limited and Vijaya Development Resource Centre-Nepal (VDRC-Nepal), among others. Currently, he is the Chairperson of VYCCU SACCOS which has been able to obtain ACCESS Brand and best performance awards several times. A PHD student of development studies, Sapkota attained his MSC in Development Studies from Reading University of the United Kingdom.



Shivajee Sapkota is the Chief Executive Officer of NEFSCUN and a Development Educator. He has more than 21 years of working experience in cooperative sector. Having academic qualification of Master's Degree in (MA/MPA), he has gained in-depth knowledge on cooperative, its concept, contributions to address the extreme poverty in the rural communities, its business and services, and innovation to coop the market. Shivajee commenced working as volunteer in the cooperative sector in 1998 as a member of ASC in an ACCESS Branded Savings and Credit Cooperatives in Nepal. Simultaneously he was engaged in a development agency as a full timer.

At the career started in NEFSCUN, 2006 he has contributed to establish financial system for member affiliates, institutional development program, expansion of NEFSCUN outreach, promotion of financial inclusion, financial literacy, agrifinance promotion, digital financial service and good governance in cooperatives are the major involvement area of him. Shivajee is a certified auditor for ACCESS Branding, master trainer of good governance framework, master trainer of SACCOS management and integrated network management system in Asia. He has facilitated international forums of credit unions in Asia, has conducted more than 200 regional training and facilitation and more than 10 national sessions in the country. Serving NEFSCUN for 12 years, Sapkota has adopted and replicated most of the solutions that supports members' growth and development.



Andrew So. After his retirement as the Ombudsman of Hong Kong in 1999, Andrew has been active as a volunteer in promoting credit unions, human values, business Ethics, Managing Yourself for Others Leadership course and community projects. He was the Chief Administrator of the Hong Kong International Education Leadership as well as the General Secretary of the Association for International Business Ethics.



Andrew was an appointed member of the Hong Kong Legislative Council from 1978 to 1985. He was made a Justice of the Peace (JP) in 1980; an Officer of the British Empire (OBE) in 1983 and was awarded the Silver Bauhinia Star (SBS) in 1999. He is the Founding President of the Asian Confederation of Credit Unions and has served on its Board from 1971 to 1981. Andrew was the co-founder of the Hong Kong credit union movement in 1963. He was the Managing Director of the Credit Union League of Hong Kong as well as a Director of the CUNA International and of the World Council of Credit Unions Inc. Having served the CUNA Mutual Insurance Group for 20 years, he retired as the Group's International Vice President for Asia and Africa in 1994.



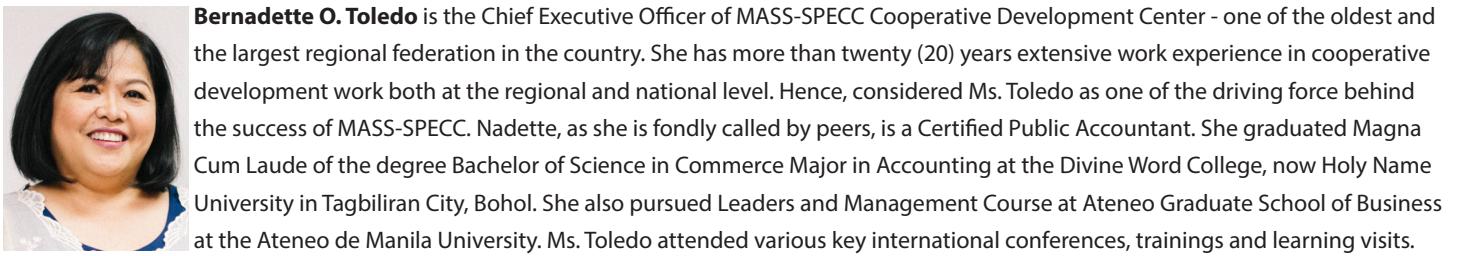
Lilian D. Silubrico is the Chief Executive Officer of the Holy Cross Savings and Credit Cooperative. She has been with the cooperative for 20 years, 17 of which is as its CEO. Lily participated in the Women's Mentoring Program of the Canadian Cooperative Association (CCA) in 2005 and as a Co-Facilitator of the same program in 2009 in Ottawa, Canada. She is an Asia Development Educator batch 2003. Lily honed her credit union management skills by successfully completing the Professionalization Program for credit unions in 2003-2004, Credit Union CEO Competency Course in 2007 and ToT for Audit Committee Competency Course in 2018. Apart from her role as CEO, Lily is currently volunteering her time as an Independent Director of CLIMBS Life and General Insurance Cooperative, Vice-Chair of Valenzuela Development Council and Vice-Chairperson of the Managers' Group of the Philippine Federation of Credit Cooperatives National Capital Region.



Fr. Fredy Rante Taruk is a dioecan priest of the Archdiocese of Makassar, Indonesia. He dedicated his apostolic work in social-economic development especially credit union movement. He believes that credit union is a tool to mold people's moral and physical values. Fr. Fredy came from South Sulawesi where he helped several credit unions. He is now the Chairman of Board of Sauan Sibarrung Credit Union, which has 31,194 members and US\$ 29,1 million assets. He is a graduate of the 12th Asian Development Education Workshop in June 2010. After attending the Masters Training on 360 Degrees Financial Literacy for Credit Union Members 2012 in Bangkok, Fr. Fredy tirelessly introduced the training to credit unions in South Sulawesi, Indonesia.



Evelia Bardos-Tizon was born in Tumauini, Isabela, Philippines on May 11, 1956. She graduated from the Lyceum of the Philippines and holds a baccalaureate degree on Public Administration. For 33 years now, she's married to Jose Tizon from Pampanga. She worked with the Philippine Navy as a military woman, with the Air Transportation Office, now Civil Aviation Authority of the Philippines, as an Air Traffic Controller, with the Philippine Air Traffic Controllers Multi-Purpose Cooperative, as Manager and now, for the last 11 years, with NATCCO, as the MICOOP Group Head. She started her cooperative journey, 25 years ago, as the Founding Chairperson of PATCOMC. She is an ITCILO-accredited Trainer for Making Microfinance Work and a Master Trainer for Making Cents International for Philippine Youth-Inclusive Financial Services.



Bernadette O. Toledo is the Chief Executive Officer of MASS-SPECC Cooperative Development Center - one of the oldest and the largest regional federation in the country. She has more than twenty (20) years extensive work experience in cooperative development work both at the regional and national level. Hence, considered Ms. Toledo as one of the driving force behind the success of MASS-SPECC. Nadette, as she is fondly called by peers, is a Certified Public Accountant. She graduated Magna Cum Laude of the degree Bachelor of Science in Commerce Major in Accounting at the Divine Word College, now Holy Name University in Tagbilaran City, Bohol. She also pursued Leaders and Management Course at Ateneo Graduate School of Business at the Ateneo de Manila University. Ms. Toledo attended various key international conferences, trainings and learning visits.

The highlights of these are her participation in, The Asia Microfinance Forum (AMF) in Shanghai, China; International Visit and Exposure Trip to Credit Union League of the Republic of China (CULROC) in Taichung, Taiwan; and International Visit and Exposure Trip to Development International Dejardins (DID) in Quebec, Canada. She also serves key positions in various cooperatives, NGOs and government bodies. Among her many titles are: National Audit Coordinator and Member of the Fund Executive Committee of the National Confederation of Cooperatives (NATCCO); Member of the Board of Directors of both Caucus of Development NGO Networks (CODE-NGO) and Mindanao Coalition of Development NGO Networks (MINCODE); and Committee Officer to the Philippine Cooperative Center (PCC) and Federation of Philippine Sustainable Development Cooperative (FPSDC).



Mark Worthington is the CEO of Select Encompass Credit Union based in Sydney. He has held senior management positions in credit unions for over 20 years, and has completed Bachelor of Arts and Master of Business Administration degrees. He is also a Graduate member of the Australian Institute of Company Directors. Mark is a director of the Australian Mutuals Foundation Ltd, and he is also a director of the managed services company TransAction Solutions Ltd, which provides platform and infrastructure hosting services to over fifty clients in the financial services sector, including four mutual banks. He has participated in credit union development as a technical advisor in Papua New Guinea, Fiji, Tonga, and Tuvalu. His experience as a credit union presenter includes ACCU Forums since 2007, Development Education courses, the Oceania Confederation of Credit Union Leagues, and the PNG Federation of Savings and Loans Societies. Mark is a Development Educator and Select Encompass is a Supporter Member of the Asian Confederation of Credit Unions.



Charles Yip Wai-kwong, has over 35 years of experience in both local and international telecommunications industries. He graduated from RMIT University in Melbourne Australia, with a Master of Business Administration in International Business Management. Mr. Yip now is the Chief Executive Officer of Top Express Communications Limited in Hong Kong. Charles is a volunteer to serve the credit union movement in Hong Kong and Asia over 31 years. He served at top leadership positions at PCCW Credit Union and the Credit Union League of Hong Kong (CULHK). Under his presidency of CULHK, the World Credit Union Conference was held in Hong Kong in July 2008 which was co-hosted together with Association of Asian Confederation of Credit Unions (ACCU) and World Council of Credit Unions (WOCCU).

At present Charles is appointed the Chairman of Education and Development Committee of CULHK and elected the Board of Director of Hong Kong League Central Credit Union. He is also the Chairman of Hong Kong CU Movement Charity Fund Limited to continue devoting himself in the credit union movement on developing strategies to nurture the youth and credit union social goals. He established Sun Credit Union in 2015 and has elected the founding President till now. The credit union accept any citizen in Hong Kong to be a member after receiving a training. Charles received the Outstanding Service Award in 1995 and the Long Service Award in 2001 presented by the Registrar of Credit Unions in Hong Kong. Charles participated in the Asian credit union movement in 1998 after he was elected the Treasurer of the Association of Asian Confederation of Credit Unions (ACCU) in that year. He served the Board of ACCU consecutively for three terms of office from 1998 to 2004 and the last position was the President of ACCU.



CREDIT UNION FACT SHEETS

San Juan dela Cruz Parish Savings and Credit Cooperative		
Years of operation	21 years	
President/Chairman	Mr. Godofredo Y. Magno	
CEO/General Manager	Ms. Elvira R. Magno	
Address	F. Bautista St. Ugong, Valenzuela City	
Members	3,310 (Female 2,155; Male 1,155)	
Number of staff	16 (Female - 7, Male - 9)	
Total Assets	Pesos 178 million (USD 3.4 million)	
Equity/Share capital	Pesos 61 million (USD 1.1 million)	
Loan Portfolio	Pesos 75 million (USD 1.4 million)	
Member Deposits	Pesos 99 million (USD 1.8 million)	
Loan product or industry-wise portfolio	Savings: Saving for your dreams Kiddie savers Laboratory coop Loans: Agapay loan Loan against deposit Rice Loan Appliance Loan Collateral Loan Character Loan Emergency Loan	Educational Loan Salary Microfinance check rediscounting Special loan package SCL1-5 Dream Lot Centennial Mid Year Travel Birth month SCL 8

Holy Cross Savings and Credit Cooperative	
Years of operation	28 years
President/Chairman	Fr. Danilo C. Bermudo
CEO/General Manager	Ms. Lillian D. Silubrico
Address	Gen. T. De Leon, Valenzuela City
Members	14,384 (Female 9,609; Male 4,775)
Number of staff	62 (Female - 38, Male - 24)
Total Assets	Pesos 1.4 Billion (USD 27 million)
Equity/Share capital	Pesos 900 million (USD 17 million)
Loan Portfolio	Pesos 813 million (USD 15.5 million)
Member Deposits	Pesos 861 million (USD 16.4 million)
Loan product or industry-wise portfolio	Savings - .75% Time Deposit - 3.33%
Member Welfare Programs	<ul style="list-style-type: none"> • Medical/Dental/Optalmology Mission • Financial Literacy Seminar • Livelihood Seminar • Drug Dependents Members Assistance • Livelihood assistance for qualified member indigents

Our Lady of Fatima Credit Cooperative		
Years of operation	27 years	
President/Chairman	Engr. Milan M. Lacson	
CEO/General Manager	Dr. Ivan Richard A. Viray	
Address	14 Adoracion Nocturna St. Pag Asa Subd., Marulas, Valenzuela City	
Members	4,183 (Female 2,891; Male 1,292)	
Number of staff	10 (Female - 6, Male - 4)	
Total Assets	Pesos 157 million (USD 3 million)	
Equity/Share capital	Pesos 70.6 million (USD 1.3 million)	
Loan Portfolio	Pesos 44.3 million (USD 844,222)	
Equity Investments	Pesos 79.3 million (USD 1.5 million)	
Member Deposits	Pesos 105 million (USD 2 million)	
Loan product or industry-wise portfolio	Not available	
Pricing Policy	Not available	
Member Welfare	Not available	

Pasig Parish Credit Cooperative	
Years of operation	56 years
President/Chairman	Ms. Victoria S. Pueblo
CEO/General Manager	Ms. Ana Lucia B. Enriquez
Address	92 Justice Ramon Jabson St., Malinao, Pasig City
Members	8,204 (Female 6,087; Male 2,117)
Number of staff	22 (Female - 13, Male - 9)
Total Assets	Pesos 579 million (USD 11 million)
Equity/Share capital	Pesos 210 million (USD 4 million)
Loan Portfolio	Pesos 213 million (USD 4.1 million)
Member Deposits	Pesos 323 million (USD 6.1 million)
Loan product or industry-wise portfolio	Savings: regular Time deposits - short and long term
Pricing Policy	Loans: Regular Housing Business Coop Line
Member Welfare Programs	<ul style="list-style-type: none"> • Savings - .25% to 1% • Time Deposit - 1.5 to 2.5%

CREDIT UNION FACT SHEETS

St. Martin of Tours Credit & Development Cooperative			San Jose del Monte Savings and Credit Cooperative		
Years of operation	49 years		Years of operation	31 years	
President/Chairman	Ms. Herminda Valeriano		President/Chairman	Mr. Romeo de Jesus	
CEO/General Manager	Ms. Ma. Cristina B. Naigan		CEO/General Manager	Ms. Caroline D. Dave	
Address	#1 R. Matanda, P. Burgos St., Poblacion, Bocaue, Bulacan		Address	San Pedro St., Poblacion 1, City of San Jose del Monte, Bulacan	
Members	49,879 (Female 33,238; Male 16,641)		Members	30,799 (Female 20,139; Male 10,660)	
Number of staff	133 (Female - 70, Male - 63)		Number of staff	76 (Female - 48, Male - 27)	
Total Assets	Pesos 1.9 billion (USD 37.5 million)		Total Assets	Pesos 1.7 billion (USD 31.7 million)	
Equity/Share capital	Pesos 480 million (USD 9.2 million)		Equity/Share capital	Pesos 517 million (USD 9.9 million)	
Loan Portfolio	Pesos 1.3 billion (USD 24.4 million)		Loan Portfolio	Pesos 811 million (USD 15.4 million)	
Equity Investments	Pesos 33 million (USD 629,084)		Member Deposits	Pesos 1.08 million (USD 20.5 million)	
Member Deposits	Pesos 1.25 billion (USD 23.9 million)				
Loan product or industry-wise portfolio	Regular Petty Cash Emergency Education Short Term Financing Housing Check rediscounting Secured Special Short term credit line financing employees salary computer financing	Line restructuring livelihood RLSNE Entrepreneur Zip Credit Micro Business Small Business Consumer Home Improvement Agricultural Group Employees Assistance Loan Conso Loan-Character Secured GP Loan Calamity	Loan product or industry-wise portfolio	Loans: CBL - Bus. Credit Education/ELA/EL/ House repair Small enterprise/ Commercial Business Transport Service Special Car Priviledge Special LALA Agrifinance Salary Service Back to school Market stall owners Restructured Housing Micro Share Restaurant & Catering	Savings: Savings/Time Special deposit Tipid (save) Youthbee/Smart teens Holiday Budget Christmas Damay impok Health savers Deposits for future subscription Couple savings happy retirement auto debit emergency savings wellness savings future Education Fund
Pricing Policy	Savings - .75%, Time deposit - 1.5 to 3%		Pricing Policy	<ul style="list-style-type: none"> Savings - 1% Time Deposit - 1 to 5.5% 	
Member Welfare	Mortuary Fund Share Capital Protection Fund Burial donation Scholarship Fire Victing Assistance Senior members pension BuntiSuporta Medical Assistance Birthday Card and GC Entrepreneurial Training Senior Member's day Free Health consultation and laboratory tests Gratuity pay Give away and raffle prizes at members' meeting member recruitment incentive member classification borrower classification Recognition to outstanding members		Member Welfare Programs	<ul style="list-style-type: none"> Scholarship Medical & dental mission Funeral wreath for deceased member brigada eskwela (back to school) feeding program on orphanage business signage program Zumba sponsorship group insurance discounts from coop partners free livelihood training Mutual aid assistance Program for members with special needs allowance for METV during general meeting 	

CREDIT UNION FACT SHEETS

Most Holy Rosary Multi-Purpose Cooperative	
Years of operation	33 years
President/Chairman	Mr. Elicerio P. Jacobe, Jr.
CEO/General Manager	Ms. Joselita F. Cardona
Address	22 E. Rodriguez Highway, San Jose, Rodriguez, Rizal
Members	17,736 (Female 10,869; Male 6,867)
Number of staff	102 (Female - 40, Male - 62)
Total Assets	Pesos 278 million (USD 5.3 million)
Equity/Share capital	Pesos 142 million (USD 2.7 million)
Loan Portfolio	Pesos 178.3 million (USD 3.4 million)
Member Deposits	Pesos 88.4 million (USD 1.7 million)
Loan product or industry-wise portfolio	<p>Savings: Savings deposit kiddie/youth savers aflatoun savings purpose savings time deposit wealth building</p> <p>Loans: regular calamity Microfinance micro small financing capital loan</p> <p>special loan lingap loan motor loan computer loan salary loan merchandise loan ATM loan housing loan educational loan appliance loan renovation loan installment rice loan pension loan</p>
Pricing Policy	<ul style="list-style-type: none"> Savings - 2% Kiddie, youth and Aflatoun - 2% Purpose savings - 2.5% Time deposit - 2.5 to 6% Wealth Building - 2.5 to 6.5%
Member Welfare Programs	Philhealth subsidy, elderly pension benefit, damayan and disability, loan protection fund

San Dionisio Credit Cooperative		
Years of operation	57 years	
President/Chairman	Mr. Renato G. dela Cruz	
CEO/General Manager	Ms. Cielito L. Garrido, MBA	
Address	0554 Quirino Avenue, San Dionisio, Paranaque City	
Members	19,690 (Female 13,895; Male 5,795)	
Number of staff	142 (Female - 80, Male - 62)	
Total Assets	Pesos 1.91 billion (USD 36.4 million)	
Equity/Share capital	Pesos 490 million (USD 9.3 million)	
Loan Portfolio	Pesos 735 million (USD 14 million)	
Equity Investments	Pesos 115 million (USD 2.2 million)	
Member Deposits	Pesos 1.3 billion (USD 24.8 million)	
Loan product or industry-wise portfolio	<p>Loans: Provident Balik Eskwela (Education Calamity Character Consumer Educational Housing Christmas Productive paycard in partnership with Metrobank Appliance/product financing</p>	<p>Savings: Savings Time deposit Aflatoun - Kiddie Kaya Savings</p>
Pricing Policy	Savings 0.5%, Time deposit - 1 to 2.6%	
Member Welfare	Coop Assurance Coop Health Care Coop library coop loan protection Education for members, officers and staff Promotion and assistance Pharmacy, convenience store Entrepreneurship services Food franchise Funeral services (tie-up) Housing project Mailing and bills payment Medical, dental, and other health services Mutual aid plan Pre-school/elementary/high school Social enterprises	

CREDIT UNION FACT SHEETS

Manatal Multi-Purpose Cooperative	
Years of operation	27 years
President/Chairman	Mr. Eric Dizon
CEO/General Manager	Mr. Jemuel C. Feliciano
Address	Bunsuran 2nd, Pandi, Bulacan
Members	10,684 (Female 5,930; Male 4,754)
Number of staff	134 (Female - 52, Male - 82)
Total Assets	Pesos 1.1 billion (USD 20.9 million)
Equity/Share capital	Pesos 443 million (USD 8.4 million)
Loan Portfolio	Pesos 565 million (USD 10.7 million)
Equity Investments	Pesos 335 million (USD 6.4 million)
Member Deposits	Pesos 456 million (USD 8.7 million)
Loan product or industry-wise portfolio	Savings - .5% Time Deposit - 2.25 to 3%
Member Welfare Programs	<ul style="list-style-type: none"> • Damayan (Funeral assistance) • Life Savings Deposit • Loyalty benefits • wellness/clinic/medical/optical

GMA Employees Multi-Purpose Cooperative	
Years of operation	24 years
President/Chairman	Mr. Jose Vernon A. Jacela
CEO/General Manager	Ms. Rosalind L. Hagos
Address	GEMPC Building, No. 132 Timog Avenue Corner EDSA, Diliman, Quezon City
Members	2,420 (Female 857; Male 1,563)
Number of staff	90 (Female - 60, Male - 30)
Total Assets	Pesos 824 million (USD 15.7 million)
Equity/Share capital	Pesos 425 million (USD 8.1 million)
Loan Portfolio	Pesos 432 million (USD 8.2)
Member Deposits	Pesos 198.4 million (USD 3.8 million)
Loan product or industry-wise portfolio	Not available
Pricing Policy	Not available
Member Welfare	Not available

"I cannot offer you a miracle which will free you from poverty without any effort on your part. But one way I do know which anyone can follow and which, if all work together for the common good, can achieve its purpose – freedom from want. We must start from the fundamental principle that, by improving physical well-being, spiritual welfare also will benefit."

F.W. Raiffeisen





The Association of Asian Confederation of Credit Unions is the regional trade and development organization for credit unions representing 40.2 million individual members from 45,105 credit unions in 22 countries. Established in 1971, ACCU works in partnership with members to promote and strengthen credit unions as effective instruments for the socioeconomic development of people.

Contact Address:
Elenita V. San Roque,
Chief Executive Officer

Association of Asian Confederation of Credit Unions
236 Ramkhamhaeng 58/4, Huamark,
Bangkapi, Bangkok 10240, Thailand

E-mail: accu@aaccu.coop
Website: www.aaccu.coop



The Philippine Federation of Credit Cooperatives (PFCCO) is the tertiary organization for credit cooperatives in the Philippines. It represents more than 1,000 credit cooperatives with more than 817,000 members.

Established in 1960, PFCCO is one of the oldest federations in Asia and one of the five founding members of ACCU.

Contact Address:
Emma S. Dela Cerna
Chief Executive Officer

Philippine Federation of Credit Cooperatives (PFCCO)
409 Acre Bldg., 137 Malakas St.,
Diliman, Quezon City,
Philippines
e-mail: gemma17615@gmail.com



The National Confederation of Cooperatives (NATCCO) was formed in 1977 to coordinate the training and educational services for cooperatives at the national level.

Over the years, its role has evolved to multi-service federation. It now has around 4.7 million individual members from co-op federations and rural and urban-based co-ops.

Ms. Sylvia Paraguya
Chief Executive Officer

National Confederation of Cooperatives (NATCCO)
No. 227 J.P. Rizal St., Project 4,
Quezon City, Philippines
e-mail: soparaguya@natcco.coop



ONE VOICE, ONE FAMILY

(ACCU Song)

Verse 1

Ever seeking solidarity, respecting our diversity
Working together to build a regional community
Strongly believing that credit unions
Shall change lives for you and me

Verse 2

And together, we will reach a higher goal for people's future
A better life for us all, a yearning we all share
Through credit unions, these dreams are possible
Spread the word, in the Asian region...

Chorus

We come from different nations
Yet A-C-C-U unites us all
With a single vision, and a common mission
For Asian credit unions
One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
(Verse 1 and Chorus)

Verse 3

And so we embrace the old and the young
People of all races, we all bond
Services of credit unions together we unfold
They're lasting solutions to sustain the world!

One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
For you and for me (2 times)

United as One

(ACCU Anniversary Song)

Verse 1: (first main melody)

Solidarity in our hearts we treasure
People above all – the service we assure
Improving the quality of life for one and all
Asian credit unions, bringing hope to the region

REFRAIN:

Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego.

Verse 2: (first main melody)

Unique qualities we give our due respect
Turning diff'rences – into o-ur strength
Cooperation and support for one another
You and I, we will do these together.

REFRAIN:

Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego.

Instrumental

Verse 3: (second main melody)
To fulfill people's dreams, a passion we all share
Credit unions bind us all together
A collective desire.... to do what is best....
To be special... a cut above the rest!

*Instrumental interlude with vocal back-up on
REFRAIN:*

Verse 4: (second main melody)
To the top of the world, we shall all get there
This is our goal, this is o-ur future
Asian solidarity Will set us free....
United we stand.....divided we may fall!

REFRAIN: (Coda)

Asian solidarity through ACCU

An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU (3X), we will never forego.

CODA: Asian solidarity through ACCU!



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

236 Ramkhamhaeng Soi 58/4, Huamark, Bangkapi, Bangkok 10240
Tel. +66 - 2-375 - 3225 to 6 Fax: +66 - 2-375 - 3225 to 6
E-mail: accumail@aaccu.coop Website: www.aaccu.coop