

PROGRAM BOOK



Organizer:



ASSOCIATION OF
ASIAN CONFEDERATION OF
CREDIT UNIONS (ACC)

Host:



The Federation of Thrift and
Credit Cooperative Societies
Ltd. (SANASA Federation)

Venue:

GALADARI

HOTEL COLOMBO

2017

ASIAN CREDIT UNION FORUM

CREDIT UNION NETWORKS:
Building Bridges Together to Create Value for
People and Communities

September 19 to 21, Colombo - Sri Lanka

Welcome to the Forum!



**ASSOCIATION
OF ASIAN CONFEDERATION
OF CREDIT UNIONS**



Chul-sang Moon, Ph. D.
President



Elenita V. San Roque
Chief Executive Officer

Dear Fellow Co-operators and Friends,

We are pleased to welcome you to the Asian Credit Union Forum on the theme: Credit Union Networks - Building Bridges Together to Create Value for People and Communities on September 19 to 21, 2017 in Colombo, Sri Lanka!

After 11 years, our host - the Federation of Thrift and Credit Cooperative Societies or SANASA Federation has waited for this great opportunity to extend their utmost hospitality and friendship.

Since 2014, ACCUC has been taking a lead on the discussion of credit union integration at CEOs workshops, annual forums of federations, and in the Asian credit union forum.

In an integrated network, credit unions delegate their federation to manage credit union performance, supervision, standardization, pooling of resources, sharing of services, and strategies for governance. The national federation of financial cooperatives makes every effort to provide healthy and enabling environment for the network to grow and sustain.

The sessions in this forum intend to stage 'hard talk' on the areas of integration: Sharing of resources, standardization, and network governance. We have invited credit union opinion leaders to take part in the panel discussion to address the hindrances on integration and put forward recommendations that call for action on integration. Credit union experts serve as Moderators to stimulate practical discussions on the issues presented. The forum will culminate with a Forum Declaration setting the direction of Asian credit union networks.

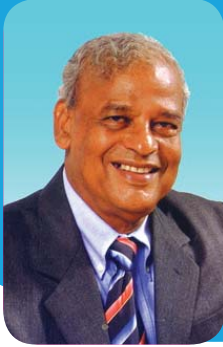
We look forward to making this learning opportunity a deeply insightful one for all credit union leaders and employees attending the forum and hope you also, while acquiring new ideas and innovation, discover what the wonder of Sri Lanka has to offer.

All in all, attending our forum presents a great value and an excellent opportunity to meet experts and learn about the latest development in the credit union movement, but keep in mind, the most important element of making this event a successful one is you, the future leaders of the credit union movement in Asia.

Thank you very much.

Sincerely yours,
ACCUC

Welcome to Sri Lanka!



P.A. Kiriwandeniya,
Ph.D. *President*



Navindra Liyanaarachahi
Chief Executive Officer



**THE FEDERATION OF THRIFT
AND CREDIT COOPERATIVE
SOCIETIES LTD. (SANASA
FEDERATION)**

Dear Friends,

This year, in Sri Lanka – the island wonder of Asia, the Federation of Thrift and Credit Cooperative Societies Ltd. (SANASA Federation) would like to extend our foremost hospitality to all the attendees of the Asian Credit Union Forum 2017.

In the largest commercial and capital city of Sri Lanka, Colombo's cosmopolitan areas awaits its opportunity to open your doors to the authenticity, compactness, and diversity of Sri Lankan enriched culture embedded in its thousands of years' history. As a host, we strongly anticipate our guests to feel most at home during your stay in Galadari Hotel.

Colombo is known for its archaeological legacy and has emerged as a must-see stop in Sri Lanka that includes world heritage sites such as the Sigiriya, an ancient rock fortress reflecting the prolonged historical significance and unique architecture. The city also supports diverse eateries, galleries, and shops. The contemporary boom of the city itself has also left many visitors with an unforgettable excitement.

In the mist of this tropical heaven and the country's splendor, do not miss the opportunity to let Sri Lankan way of greetings and warm hospitality from the people rejuvenate your mind and soul. We truly hope you are having the most pleasant time.

We hereby cordially welcome you to Sri Lanka and wish you the most successful and memorable learning experience throughout your stay!

Sincerely yours,
SANASA Federation



UNITY IN DIVERSITY...

22 COUNTRIES REPRESENTED



No.	Country	# Participants
1	Australia	6
2	Bangladesh	22
3	Bulgaria	2
4	Canada	3
5	China	3
6	Hong Kong	8
7	India	1
8	Indonesia	38
9	Lao PDR	5
10	Malaysia	14
11	Mongolia	1
12	Myanmar	2
13	Nepal	62
14	Philippines	83
15	Papua New Guinea	4
16	Singapore	17
17	South Korea	100
18	Sri Lanka	42
19	Taiwan	4
20	Thailand	20
21	United States	4
22	Vietnam	7
23	ACCU Management Team	6

Total 454

***Data as of August 18, 2017*

2018 ACCU Forum

Asian Credit Union Forum

Shaping our Future - Connect, Collaborate, Differentiate

FORUM INFORMATION

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CONFERENCE VENUE & HOTEL RESERVATION

Galadari Hotel

64 Lotus Rd,
Colombo 00100, Sri Lanka
Tel: +(94) 11 2 544544

Single or Twin rooms have been reserved during the conference in accordance with your indicated Forum package and payment. The registration covers board and lodging as specified in the confirmation letter sent to you. The hotel check-in time is after 14:00 and the check-out time is before 12:00 noon.

HOST CONTACT PERSON

Navindra Linayarachchi

Chief Executive Officer/General Manager
The Federation of Thrift and Credit Cooperative Societies Ltd.
(SANASA Federation)
45/90 Nawala Road, Narahempita, Colombo 5 - 00500, Sri Lanka
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Email: info@sanasa.coop Website: <http://sanasa.coop/>

ORGANIZER CONTACT PERSON

Elenita V. San Roque

Chief Executive Officer
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Thailand. Tel (Bangkok): +(66) - 2-375 - 3225 to 6
Sri Lanka Tel. Number: +(94) 76 467 0543
Email: accumail@aaccu.coop Website: www.aaccu.coop

EMERGENCY CONTACT NUMBERS

Ranjith Hettiarachchi + (94) 76 467 2745
Police 911



AIRPORT TRANSPORTATION:

Federation of Thrift and Credit Cooperative Societies Ltd. (SANASA Federation) provides complimentary transportation and information from the airport. Kindly look for the SANASA Help Desk on arrival. In case you missed the Help Desk, please contact Grab, Uber or Kangaroo transport. They are widely available at best price. The maximum rate from the airport to Galadari Hotel is approximately US\$ 15.

FORUM REGISTRATION

Venue: Secretariat Room - VIP Lounge

Please register at the Secretariat Room 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.

Example: Indicated in the letter - Our Ref: 120/123. The last 3 numbers is your reg. no. 123.

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, 2017

SECRETARIAT BUSINESS HOURS (VIP LOUNGE)

Day	Date	Time
Friday	September 15	13:00 - 22:00
Saturday	September 16	08:00 - 11:00
Sunday	September 17	08:00 - 09:00
Monday	September 18	08:00 - 22:00
Tuesday (CU Visit)	September 19	07:30 - 08:30
Wednesday	September 20	07:30 - 20:00
Thursday	September 21	08:00 - 20:00
Friday	September 22	08:30 - 10:00

DEVELOPMENT EDUCATORS

If you are an ACDE, a DUDE or a CUDE, please wear your Silver DE Name Badge throughout the event. The DEs are in-charge of the Hospitality Room on September 18. Make a difference that night!

CONFERENCE ATTIRE:

Pre-Forum Workshop Opening	- Business Casual
Workshops	- Business Casual
Field Visit	- Conference Shirt
Forum Opening	- National Costume or Formal
Conference (Forum)	- Business Casual
Sri Lankan Night	- Casual Dressing
International Night	- National Costume
AGM	- Formal

WEAR YOUR NAME BADGE!

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

FIELD VISIT - September 19

A total of 7 buses will depart to 7 destinations from 7:00 am to 9:00 am. Each bus can accommodate a maximum of 40 people. **Assembly is at the lobby of Galadari Hotel and will start 15 minutes before the departure time. Refer to page 11 for the detailed bus schedule.

SRI LANKAN NIGHT - September 20

An exciting program hosted by SANASA Federation is in store for the forum attendees. You will experience an array of performances depicting the interesting culture and traditions, diversity and colorful heritage of Sri Lanka.

Venue: Grand Ballroom, Galadari Hotel!

INTERNATIONAL NIGHT - September 21

This event shows our cultural diversity and solidarity. We have allocated time for the participation of delegates. If your delegation is ready for a presentation (maximum 5 minutes), please inform our Secretariat. We are very pleased to extend assistance you may need.

Venue: Grand Ballroom, Galadari Hotel!

Please note that participants wishing to extend their stay at Galadari Hotel can book for a room using online service including www.hotel.com or www.agoda.com

FUNCTION ROOMS

PRE-FORUM WORKSHOPS		
Joint Opening & Closing Program	September 16 and 18	Bougainvillea
CEOs Workshop	September 16 to 18	Jasmine
HRD Workshop		Bougainvillea
Youth & Women Workshop		Orchid
Board Meeting	September 18	VIP A Hall
ASIAN CREDIT UNION FORUM		
Credit Union Visits	September 19	7 locations
Opening/Closing	September 20 to 21	Grand Ballroom
Plenary session		
Breakout 1		Bougainvillea
Breakout 2		Anthurium
Breakout 3	September 22	Bougainvillea
General Meeting		Bougainvillea
Hospitality Room	September 15-22	Araliya

HOSPITALITY ROOM (Araliya)

Take advantage to network after the program. The hospitality room is open from September 15 to 22 from 08:00 - 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!

The ACCU Supporter Members, Sister Society Members (Global Women Leadership Network) and Development Educators are invited at the Hospitality Room. Meet our delegates who have passion to make difference in the lives of others.

FREE REGISTRATION TO 2018 FORUM:

You can get a chance to win free registration to 2018 Asian Credit Union Forum when you submit the filled Forum Evaluation Sheet. Please submit your evaluation sheet on September 21, before 18:00 hrs.

The winners will be drawn at the International Night on September 21. The person picked at the Raffle draw must be present. The free registration to the Asian Credit Union Forum is worth US\$ 800 to cover twin sharing room, meals and conference kit.

MEAL ARRANGEMENT

- Coffee Breaks (September 16 - 18) will be located in front of the function rooms, Galadari Hotel
- Coffee Breaks (September 20 - 21) will be located in front of the Grand Ballroom, Galadari Hotel
- Coffee Breaks (September 22) will be located in front of Bougainvillea room, Galadari Hotel.

	BREAK-FAST 06:30 - 08:30	LUNCH 12:00 - 13:30	DINNER 19:00 - 22:00
Sept. 15	-	-	Coffee Shop
Sept. 16	Galadari Hotel, Coffee Shop, Ground Floor	Anthurium	Dinner Allowance
Sept. 17			Grand Ballroom
Sept. 18		Nearby Credit Unions	
Sept. 19		Bougainvillea, Ballroom, Anthurium	Grand Ballroom
Sept. 20		Salon Orchid, Ballroom B	
Sept. 21		Anthurium	Dinner Allowance
Sept. 22			

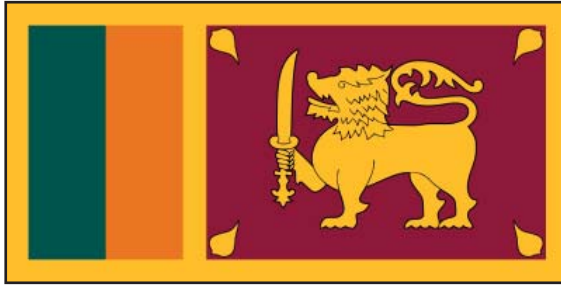
INTERNATIONAL AUCTION

ACCU mobilizes resources for Credit Union Development in Asia. Forum attendees are kindly requested to bring item/s for auction. Ideal items which reflect your country's uniqueness and culture. Given Items for auction will be displayed from September 16 until September 21 (15:30) at the Secretariat room - VIP Lounge. In the past, over 250 items were contributed by Forum attendees.

The most unique and intriguing items will be placed for public auction and the rest will be raffled. Raffle tickets are sold at the Secretariat for **US\$ 5 per unit or Rupees 750.**

Raffle draw winners can claim their prizes at the Secretariat room on September 21 from 17:00 hrs to 18:30 hrs. Winning ticket numbers will be displayed at the Notice Board located in front of the Secretariat room.

FACTS ABOUT SRI LANKA



Country Full Name: Democratic Socialist Republic of Sri Lanka

Conventional Short Form: Sri Lanka

Government Type: Presidential Republic

Location: Southern Asia, island in the Indian Ocean, south of India

Capital: Colombo

Nationality: Sri Lankan (s)

The flag of the Democratic Socialist Republic of Sri Lanka contains yellow with two panels; the smaller hoist-side panel has two equal vertical bands of green (hoist side) and orange; the other larger panel depicts a yellow lion holding a sword on a maroon rectangular field that also displays a yellow bo leaf in each corner; the yellow field appears as a border around the entire flag and extends between the two panels; the lion represents Sinhalese ethnicity, the strength of the nation, and bravery; the sword demonstrates the sovereignty of the nation; the four bo leaves - symbolizing Buddhism and its influence on the country - stand for the four virtues of kindness, friendliness, happiness, and equanimity; orange signifies Sri Lankan Tamils, green Sri Lankan Moors, and maroon the Sinhalese majority; yellow denotes other ethnic groups; also referred to as the Lion Flag.

SOCIAL & ECONOMICAL ASPECTS

Population: 22.235 million (July 2016 est.)
comparison to the world: 57

GDP Per Capita (PPP): \$236.7 billion (2016 est.)
GDP Real Growth Rate: 4.5% (2016 est.)
Growth National Saving: 26.8% of GDP (2016 est.)
Unemployment Rate: 4.5% (2016 est.)
Country comparison to the world: 52

Religions: Buddhist (official) 70.2%, Hindu 12.6%, Muslim 9.7%, Roman Catholic 6.1%, other Christian 1.3%, other 0.05% (2012 est.)

Language: Sinhala (official and national language) 74%, Tamil (official and national language) 18%, other 8%
Note: English, spoken competently by about 10% of the population, is commonly used in government and is referred to as the link language in the constitution

Currency: Sri Lankan Rupee (LKR)
US\$ 1 = LKR 151.13 (Central Bank of Sri Lanka, Aug. 17, 2017)

GOVERNMENT & GEOGRAPHICAL ASPECTS

Area: total: 65,610 sq km, land area: 64,630 sq km, 980 sq km

Natural Resources: limestone, graphite, mineral sands, gems, phosphates, clay, hydropower, arable land

Climate: Tropical monsoon; northeast monsoon (December to March); southwest monsoon (June to October)

Administrative Divisions: 9 provinces; Central, Eastern, North Central, Northern, North Western, Sabaragamuwa, Southern, Uva, Western

Legal System: Mixed legal system of Roman-Dutch civil law, English common law, and Jaffna Tamil customary law

Electricity Access:
population without electricity: 1,334,100
electrification - total population: 94%
electrification - urban areas: 99%
electrification - rural areas: 93% (2013)

Source: The World Fact Book, July, 2017

<https://www.cia.gov/library/publications/the-world-factbook/geos/ce.html>

FORUM AT GLANCE

SATURDAY TO MONDAY - SEPTEMBER 16 TO 18 - PRE-FORUM WORKSHOPS

	ACTIVITY	VENUE
Sept 16 & 18	Joint Opening and Closing Program (08:30 - 10:00 & 15:30 - 17:00)	Bougainvillea Ballroom
Sept 16 - 18	CEOs' Workshop	Salon Jasmine
	HRD Workshop	Bougainvillea Ballroom
	Women and Youth Workshop	Salon Orchid
Sept 18	ACCU Board of Directors Meeting	VIP A Hall

TUESDAY - SEPTEMBER 19 - CREDIT UNION VISIT

08:00 -08:45	Assembly at the Hotel Lobby	Please refer to page 11 & 34
09:00 - 09:30	Travel to Credit Union	
10:00 - 11:00	Credit Union Visit	
12:00 - 13:00	LUNCH	
14:30 - 15:30	Cultural Immersion	
15:30 onward	Travel back to Galadari Hotel	

WEDNESDAY - SEPTEMBER 20 - ASIAN CREDIT UNION FORUM

08:00 - 08:30	Arrival of Guests, Invitees, and participants	Grand Ballroom
09:00 - 10:35	Opening Ceremony	
10:35 - 11:15	Photo Session and Coffee Break	
11:15 - 12:30	Plenary 1: SANASA Business Model Speaker: Dr. P.A. Kiriwandeniya, Leader - SANASA Group Moderator: Rishi Raj Ghimire, 1st Vice President – ACCU	
12:30 - 13:30	Lunch	
13:30 - 14:15	Plenary 2: Building Bridges together to Create Value for People and Communities Speaker: Andrew So, Founding President of ACCU Moderator: Atty. Gloria G. Futralan, Secretary – ACCU	
14:15 - 15:00	Plenary 3: The Degree of Integration of CU Networks in Asia: Institutional Assessment using TOP 3 Speaker: Serge Gosselin, Director, Market Development of DID Shivajee Sapkota, CEO of NEFSCUN Hwan-yong Lee, CEO of NACUFOK Moderator: Elenita V. San Roque, CEO of ACCU	
15:00 - 15:30	Coffee Break	
Breakout Sessions:		
15:30 - 17:00	1. Sharing of Resources : How Credit Union Networks Become Leader in Innovation through shared Technology	Grand Ballroom
	2. Standardization: Network Discipline – Strengthening Governance through Internal Strategies and Regulations	Bougainvillea Ballroom
	3. Network Governance: Territory Management: Credit Unions Collaborate, Innovate and Win	Anthurium
19:30 - 22:30	Sri Lankan Night (Join us to socialize and network!)	Grand Ballroom
19:30 - 22:00	Sri Lankan Night	Grand Ballroom

THURSDAY - SEPTEMBER 21 - ASIAN CREDIT UNION FORUM - CONTINUED

08:15 - 8:50	<p>Asian Sister Society: Meeting on Asian Women Empowerment Strategies & Programs</p> <ul style="list-style-type: none"> Elenita V. San Roque, Chief Executive Officer - ACCU Serge Gosselin – Director Market Development - Développement international Desjardins (DID) 	
09:00 - 10:00	<p>Plenary 4: Updates on the ACCU Payment Platform – Philippines' KAYA</p> <p>Panelists: Sylvia Paraguya, CEO – NATCCO Atty. Gloria Futralan, Chairperson-PFCCO Kalin Radev, Chief Executive Officer - Software Group</p> <p>Moderator: Murray Gardiner, Business Director - Temenos</p>	Grand Ballroom
10:00 - 10:30	Coffee Break and Networking	
Breakout Sessions:		
10:30 - 12:00	1. Sharing of Resources: Fund Management of the Credit Union Network	Grand Ballroom
	2. Standardization: HR Process Standardization for Credit Union Network	Bougainvillea Ballroom
	3. Network Governance: In-House Security Mechanism: Stabilization Fund and Risk Based Supervision by the Federation	Anthurium
12:00 - 13:30	Lunch Break	
Breakout Sessions:		
13:30 - 15:00	1. Sharing of Resources: Cultivate Coop Culture: Unity and Consistency in Communicating Values	Grand Ballroom
	2. Standardization: Standardization of Policies and Products to Guarantee the Delivery of Quality Services to Members	Bougainvillea Ballroom
	3. Network Governance: Sustainable Financing the Credit Union Network's Structure	Anthurium
15:00 - 15:30	Coffee Break and Networking	
15:30 - 16:30	<p>Plenary 5: Sustainable Development Goals – The Response of the Cooperatives</p> <p>Panelists:</p> <ul style="list-style-type: none"> Sylvia Paraguya, CEO – National Confederation of Cooperatives Emma S. dela Cerna, CEO - Philippine Federation of Credit Cooperatives Shivajee Sapkota, CEO - Nepal Federation of Cooperative Credit Unions Puspo Cahyo Nugroho, General Manager - Credit Union Central of Indonesia <p>Moderators: Paul Luchtenburg, National Coordinator - UNCDF Ranjith Hettiarachchi, Chief Technical Officer - ACCU</p>	Grand Ballroom
16:30 - 17:00	Plenary 6: Forum Recommendations and Closing	Grand Ballroom
19:30 - 22:30	International Night (Join us to socialize and network!)	Grand Ballroom

FRIDAY - SEPTEMBER 22 - ACCU ANNUAL GENERAL MEETING/ DEPARTURE OF FORUM PARTICIPANTS

8:30 - 15:00	36th Annual General Meeting (by invitation only)	Bougainvillea
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DETAILED PROGRAM SCHEDULE

TUESDAY - CU VISITS - SEPTEMBER 19

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 7 buses will depart to 7 different destinations. Each bus can accommodate a maximum of 40 people.

**Assembly will be at the lobby of Galadari Hotel and will start 15 minutes before the departure time.

Bus #	Destination	Departure Time (AM)	Estimated Time of Arrival at Hotel (PM)
1	SANASA Campus Ltd Alawwaththa Sanasa society Ltd	7:00	17:30
2	Badalgama SANASA Society Ltd	7:30	16:30
3	Meegoda Abaya SANASA Society Ltd	8:00	16:30
4	Gampaha District SANASA Union Ltd	8:00	16:30
5	Moragalla SANASA Society Ltd	7:30	16:30
6	Godigamuwa SANASA TCCS Ltd	8:30	16:30
7	Athurugiriya-South SANASA Society Ltd	8:30	16:30

*** The buses will leave at the exact scheduled time. ***

WEATHER

The average temperature during September is around 29 degree Celsius(C) ranging from 28C low to 30C high in Colombo, Sri Lanka. September in Colombo receives an average precipitation of 236 mm and has an average of 15 days of rain. For outdoor activities and shopping, wearing short-sleeves shirt is recommended, but long-sleeved shirts or light jacket may also come in handy during the pre-forum workshops and forum where the air conditioning will be used throughout.

WEDNESDAY - SEPTEMBER 20 - ASIAN CREDIT UNION FORUM

OPENING PROGRAM - Grand Ballroom

- 08:00 - 08:30 Arrival of Guests, Invitees, and participants
- 09:00 - 09:30 Parade of Nations – Flag hoisting ceremony
- 09:30 - 09:40 Forum Welcome – ACCU: President and SANASA Chairman
- 09:40 - 10:00 Keynote Speech:
Hon. Ranil Wickramasinghe,
Prime Minister of Democratic Socialist Republic of Sri Lanka
- 10:00 - 10:20 Recognition Award and ACCESS Branding Accreditation Award
- 10:20 - 10:35 Introduction of the Forum and Vote of Thanks
- 10:35 - 11:15 Photo Session and Coffee Break
- 11:15 - 12:30 **Plenary 1: Grand Ballroom**

SANASA Business Model

Speaker: Dr. P.A. Kiriwandeniya, Leader - SANASA Group

Moderator: Rishi Raj Ghimire, 1st Vice President – ACCU

12:30 - 13:30 LUNCH

13:30 - 14:15 **Plenary 2:**
Building Bridges together to Create Value for People and Communities

Venue: Grand Ballroom

Speaker: Andrew So, Founding President of ACCU

Moderator: Atty. Gloria G. Futralan, Secretary – ACCU

14:15 - 15:00 **Plenary 3: Grand Ballroom**

The Degree of Integration of CU Networks in Asia: Institutional Assessment using TOP 3

Speakers: Serge Gosselin, Director Market Development - DID

Shivajee Sapkota, CEO - NEFSCUN

Hwan-yong Lee, CEO - NACUFOK

Moderator: Elenita V. San Roque, CEO of ACCU

15:00 - 15:30 Coffee break



<p>Breakout 1.1 SHARING OF RESOURCES</p> <p>Moderator: Fr. Fredy Rante Taruk <i>Chairman, Sauan Sibarrung Credit Union - Indonesia</i></p> <p>Venue: Grand Ballroom</p>	<p>How Credit Union Networks Become Leader in Innovation through shared Technology Presenters: Kalin Radev, Chief Executive Officer, Software Group Murray Gardiner, Business Director, Temenos</p> <p>Big banks are winning the market because of their ability to win the race for digital user experience. Megabanks have the capital they need to invest in new technologies. The delivery of financial services becomes more challenging because of FinTechs (Financial technology) - an industry composed of companies that use new technology and innovation with available resources to compete in the marketplace of traditional financial institutions and intermediaries in the delivery of financial services. Credit unions cannot be onlookers while their members are lured by other players. Credit unions' inability to rally its force in embracing technology becomes a big challenge. Large credit unions invest huge sum of money to buy or develop its core banking solution. The cost of technology would be higher or inefficient in providing access and convenience to members beyond their area of operation. Credit unions should be able to take advantage of new technology to bolster its relevance by providing convenience and fast access to financial services. The challenge is trying to get credit unions' brand identity out to members by ensuring it control its own destiny on technology rather than being used by a competitor in delivering services to members. By bringing credit unions to work together to innovate, it distributes some of the risk across the network. Credit unions can begin to close that technology gap.</p> <p>The session will also look into the possible ways credit unions could take advantage of technology owned by them. For credit unions, then, closing the technology gap isn't just about recruiting more members. Rather, FinTech is helping credit unions build their brands as the wellness gurus of the industry.</p>
<p>Breakout 1.2 STANDARDIZATION</p> <p>Moderator: Brian Bennett <i>Manager of Australian Mutual Foundation - Australia</i></p> <p>Venue: Bougainvillea</p>	<p>Network Discipline – Strengthening Governance through Internal Strategies and Regulations Panelist: Joko Susilo, Chairman, Credit Union Central Indonesia Rishi Raj Ghimire, 1st Vice President – ACCU Evelia Sator, Chairperson, MASS-SPECC – Philippines</p> <p>Description: Federated networks are characterized by a structure for democratic representation and centralized authority, by an apex organization or federation whose roles and responsibilities are complementary to those of the credit unions, by implementation of a surveillance service; and by mechanisms for affiliation and disaffiliation. Setting up internal rules and strategies to strengthen governance is another characteristic of an integrated network. The following are the areas to which internal regulations must be set:</p> <ul style="list-style-type: none"> • Structure for democratic representation and centralization of authority: An integrated network will centralize many of its functions while ensuring ongoing validation of its decisions and orientations by the credit unions through consultation mechanisms and effective democracy. • Respecting the Principle of Subsidiarity: The credit unions role is to ensure it delivers quality services that improve lives of members, while the federation role is to provide support services among others are policies, standards, supervision, education, marketing, and technology that enable credit unions to fulfill its role. The federation must make the effort to provide advice and direction to the credit union network. • Surveillance: An integrated network allows for part of the regulatory and supervisory function to be delegated by the state agency for regulating and supervising networks of credit unions. An integrated network generally issues strict prudential norms, has unrestricted access to information, sets up its own security fund, gives itself power to intervene and supervise cooperatives that are delinquent or in difficulty. <p>In the absence of enabling regulator environment for financial cooperatives in many Asian countries, self-regulation and mechanisms for protection of credit unions is a must. The session will conclude on the recommendations that will form part of the Forum Declaration on Integration.</p>



Breakout 1.3 NETWORK GOVERNANCE

Moderator:

Danilo Cabahug

*Director, Perpetual Help Credit
Cooperative - Philippines*

Venue: Anthurium

Territory Management: Credit Unions Collaborate, Innovate and Win

Panelist: Marselinus Sunardi, Chairman, Kalimantan Chapter – Indonesia
Shanti Adhikari, Director, Nepal Federation of Savings and Credit Unions

Alphonse Desjardins made the right decision in choosing parishes as locations: The caisses populaires- credit unions expanded with support from the clergy and today their networked territory is larger than that of non-cooperative banks (translation).

By controlling where credit unions are located, the apex curbs the expansion of the primary credit unions. This control is based on geographic or tightly defined market criteria. The possibility of opening a credit union or its branch within an integrated network is normally limited to a few local points of service. A credit union cannot expand beyond its defined territory or a specific number of members. This measure is aimed at limiting competition among credit unions by preventing encroachment. No credit union can expand into the territory of another credit union or another federation, and in this manner it expresses its solidarity with other network entities. According to this principle, it is impossible for a credit union in a highly integrated network to expand its activities onto a national scale.

The moderator will provide introduction to the topic to bring the audience to the same level of understanding on the topic. Then, the moderator will lead the discussion with the panelists and audience. These are only some suggested questions, but not limited to:

1. What is the situation of the network's territory management? Is there a law or network regulation defining the territory of a credit union?
2. What are the consequences or challenges of not being able to manage territories?
3. What should the credit union network do to stop credit unions encroaching area of operation of another credit union/s?

The session will conclude on the recommendations that will form part of the Forum Declaration on Integration.

19:30 - 22:30 **Sri Lankan Night**



THURSDAY - SEPTEMBER 21 - ASIAN CREDIT UNION FORUM

08:15 - 08:50 **Asian Women Sister Society Meeting on Asian Women Empowerment Strategy and Program**

Venue: Grand Ballroom

Speakers:

- Elenita V. San Roque, Chief Executive Officer - ACCU
- Serge Gosselin – Director Market Development - Développement international Desjardins (DID)

09:00 - 10:00 **Plenary 4:** Venue: Grand Ballroom

Updates on the ACCU Payment Platform – Philippines' KAYA

Panelists: Sylvia Paraguya, CEO – NATCCO

Atty. Gloria Futralan, Chairperson-PFCCO

Kalin Radev, Chief Executive Officer - Software Group

Moderator: Murray Gardiner, Business Director - Temenos

10:00 - 10:30 Coffee Break and Networking

10:30 - 12:00 **BREAKOUT SESSIONS**

Breakout 2.1 SHARING OF RESOURCES

Moderator:
Daisybelle Cabal

*Head, Training and
Consultancy Group, NATCCO*

Venue: Grand Ballroom

Fund Management of the Credit Union Network

Panelists: Cielito Garrido, CEO, San Dionisio Credit Cooperative – Philippines

Anan Chatrurachewin, Immediate Past General Manager, Federation of Savings and Credit Cooperatives of Thailand

K.B. Upreti, Managing Director, National Cooperative Bank Ltd. – Nepal

A federated (integrated) network may set up a central agency for access to external sources of funding. The central agency functions as the main bank for the local base units and may be in charge of managing the liquidities for the financial cooperatives and on occasion raise funds in capital markets. The central agency plays the role of financial agent on international markets. It may also contribute to risk sharing among network entities when the level of lending requires it.

One of the federation's functions is to manage the liquidity of the credit union network. By providing a variety of funding programs and investment products to credit unions, the federation enables a strong and stable credit union system.

By accepting Non-Mandatory and Mandatory Deposits from credit unions and lending funds to those credit unions with liquidity needs, the federation facilitates the circulation of liquidity within the credit union network. By pooling credit unions' liquidity and investing in high quality liquid assets in the capital markets, the federation achieve economies of scale and favourable returns for its members.

Directors and Managers of credit unions are joining the panel to shed light on the following issues:

1. Why credit unions are limiting or not even depositing their liquidity to the federation? What are the hindrances?
2. What needs to be done by the federation and the credit unions to ensure liquidity of credit unions stay within the system and not with competitor banks?

The topic will be concluded on a call to action to for integration of pooling of resources.



<p>Breakout 2.2 STANDARDIZATION</p> <p>Moderator: Gillian George <i>Founding Director, Australian Mutuals Foundation – Australia</i></p> <p>Venue: Bougainvillea</p>	<p>HR Process Standardization for Credit Union Network Panelists: Charles Yip Wai-Kwong, President, Sun Credit Union - Hong Kong Dr. Arumugam Saminathan, President, Workers Cooperative Credit Society – Malaysia Kruewan Chonlanai, Deputy General Manager - Development, Credit Union League of Thailand</p> <p>Without HR process standardization, credit unions are seen with variety of problems including: 1) underutilized staff within the HR organization; 2) missing credit union-wide perspectives in providing career path to employees; 3) varying management structures that sometimes do not reflect the unique purpose of credit union 4) using different data, inconsistent HR terminology and measurements for making key HR decisions; 5) lack of indicative and comparable HR KPI's ; and 6) no standard compensation pay and benefits for employees 7) no mandated training to tailor made professional's competence to the unique environment of credit unions 8) no network wide employee service recognition 9) No consistent and effective Volunteer training and 10) no fit and proper requirements for volunteers and employees. These problems present huge challenges to managing the network-wide HR organization and result in poor service quality because of inefficient processes. Credit union networks must aim to provide career path to its employees and a preferred employer. Satisfied employees, make happy and satisfied members.</p> <p>The goals of HR process standardization for financial cooperatives operating across different locations is to eliminate overlapping and poorly defined HR practices that vary across organizations. In an integrated network, the federation is tasked to deliver enterprise wide HR standardization of critical activities in measurable and cost effective ways. The results can produce cost savings, efficiencies, and more productive HR services staff that allow you to deliver 1) consistent and reliable services in every credit union across the country; 2) a single, universal, HR system of record to support benefits, compensation and payroll; 3) enterprise-wide best practices; and 4) greater efficiency and reduced costs.</p> <p>The topic will be concluded with recommendation on HR Standardization.</p>
<p>Breakout 2.3 NETWORK GOVERNANCE</p> <p>Moderator: Mark Worthington <i>CEO, Select Encompass Credit Union</i></p> <p>Venue: Anthurium</p>	<p>In-House Security Mechanism: Stabilization Fund and Risk Based Supervision by the Federation Panelists: Navindra Liyanarachchi, CEO - SANASA Federation Md. Ali Jinnah, Vice Chairman - The Credit Union League of Bangladesh Emma Dela Cerna-Sable, CEO - Philippine Federation of Credit Cooperatives Tam Nguyen Thac, Deputy CEO, Vietnam Cooperative Bank</p> <p>For effective management of potential crises among any of primary credit unions, integrated networks set up security mechanisms. These include contingency funds, insurance funds and guarantee funds mainly designed to provide coverage against the unforeseen and offer risk sharing for the entities. Creation of this type of mechanism is often associated with the supervisory authority of a federation over the base units.</p> <p>An integrated network generally issues strict prudential norms, has unrestricted access to information, sets up its own security fund, gives itself power to intervene and supervise credit unions that are delinquent or in difficulty. This delegated supervisory function may take various forms. At Desjardins, there is an independent bureau answering directly to the president and the appointment or firing of its head must be decided at the general meeting of the Fédération nationale in accordance with the government supervisory agency. For the German Raffeisen federation there is an independent legal entity with its own board of directors. The National Credit Union Federation of Korea (NACUFOK) supervises its member credit unions through its professional and skilled supervision team. NACUFOK invested in technology allowing real time supervision of credit union financial activities.</p> <p>In the absence of regulations, the credit union networks must do something to manage risks. Stabilization Fund is a national reserve fund set up by the credit union network to help ailing credit union get back to its normal operation. Credit unions belonging to the network should be part of the fund because they cannot afford any credit union to be bankrupt. The bankruptcy of a credit union affects the reputation of other credit unions belonging to the network.</p>

12:00 - 13:30 Lunch

13:30 - 15:00 **BREAKOUT SESSIONS**

<p>Breakout 3.1 SHARING OF RESOURCES</p> <p>Moderator: Lisa Brown <i>President/CEO, Tallahassee/Leon Federal Credit Union - USA</i></p> <p>Venue: Grand Ballroom</p>	<p>Cultivate Coop Culture: Unity and Consistency in Communicating Values Panelists: Michelle Velasco Hipolito, Chief Membership Services & Marketing, St. Martin Dev't. & Credit Cooperative – Philippines Daniel Cher, Director, TCC Credit Cooperative – Singapore Ram Krishna Rayachhetri, Deputy CEO, Budol Samudayik SACCOS - Nepal</p> <p>A federated or an integrated network presents a unique banner and adopts national marketing strategies. Even if from a legal viewpoint each credit union is individual and operates on a different legal personality, they may still present a unified marketing image. Centralization of advertising by the federation plays a major role in maintaining that image. Institutional marketing has considerable influence on public perception of network integration. By adhering to a unique image, the financial cooperatives acknowledge that they are part of a system which is greater than they are: the network.</p> <p>The moderator will field questions to the panelists and as well involved audience to solicit answers to the following questions:</p> <ol style="list-style-type: none">1. Currently, credit unions are doing their own marketing to promote membership and image in the public. Do they see any disadvantage if every credit union will have their own program?2. What would be the powerful message of credit unions to the public?3. What is the advantage of centralizing the marketing at the federation?4. How the cost will be financed?
<p>Breakout 3.2 STANDARDIZATION</p> <p>Moderator: Paul Dawson <i>General Manager, First Choice Credit Union - Australia</i></p> <p>Venue: Bougainvillea</p>	<p>Standardization of Policies and Products to Guarantee the Delivery of Quality Services to Members Panelists: S.L. Naseer, Commissioner of Co-operative Development – Sri Lanka Jonas Dhaki, Chairman, Cooperative Credit Union League of Bangladesh Hwan-yong Lee, Chief Executive Officer, National Credit Union Federation of Korea</p> <p>Standardizing systems within an integrated network can also affect financial systems, human resource systems, management and marketing systems.</p> <p>Standardizing policies and norms constitutes a further step. It is one thing to impose uniform ways to operate, it is another to create the uniformity of principles and direction they are based on. Policies and norms affect performance criteria, credit conditions, hiring policies, etc... In an integrated network, the federation is responsible for establishing policies in collaboration with the credit unions. Once the policies are adopted, the base units are committed to following them.</p> <p>Standardization of products is also a significant step in the process of network integration. Even though the primary credit unions may operate in very different markets, they must, in an integrated network, draw upon a pool of products conceived and designed according to pre-established norms. In this way, members will receive a given service in a similar way from one credit union to another. The primary credit union decides which products are relevant for its members and informs the federation what new products need development. An integrated network may increase the optimization of the distribution of products and services by encouraging the sharing of resources among credit unions.</p> <p>The session will conclude on the recommendations that will form part of the Forum Declaration on Integration.</p>

Breakout 3.3 NETWORK GOVERNANCE

Moderator:
Ranjith Hettiarachchi
Chief Technical Officer, ACCU

Venue: Anthurium

Sustainable Financing the Credit Union Network's Structure

Panelists: M. Monzoor, Vice-Chairman, SANASA Federation – Sri Lanka
Fe Adlawan, Chairperson, Tagum Cooperative – Philippines,
Maj. General Gilberto Llanto, Chairperson – ACDI MPC, Philippines
Paulus Laveil, CEO, Federation of Savings and Loans Societies – Papua New Guinea

When cooperative financial systems encourage greater integration of their components through the creation of a shared image and shared services, explicit and strict rules of operation, mutual solidarity, self-discipline and the power to intervene, they have a greater probability of offering services to more people and achieving better financial performance and greater stability.

The federation, as authorized by its credit unions builds the structures and mechanisms, acquires competence and expertise to perform its role in an integrated network. The federation role is to ensure all the components needed to maintain the integrated system is adopted to support the growth and sustainability of credit unions. To support the integrated structure, credit unions must be obligated to pay dues to the second-tier institution in order to belong to the integrated network and enjoy access to its services. Along with affiliation, the fee becomes one of the two basic elements in the contract established between the federation and the credit unions. The rules establishing the dues may vary from one network to another.

ACCU and its members have suggested a small amount of US\$0.20 could be charged to an individual member of credit union as its network affiliation fee. The fee when pooled is significant amount to support the structure of the federation. Currently, the federation are relying on fee for service basis – sufficient or not even enough to cover its operational costs.

15:00 - 15:30 Coffee Break and Networking

15:30 - 16:30 **Plenary 5:** Venue: Grand Ballroom
Sustainable Development Goals (SDGs) – The Response of Cooperatives

Panelists:

Ms. Sylvia Paraguya, CEO – NATCCO
Ms. Emma S. dela Cerna, CEO - PFCCO
Shivajee Sapkota, CEO - NEFSCUN
Puspo Cahyo Nugroho, GM - CUCO

Moderator: Mr. Paul Luchtenburg, Country Coordinator - UNCDF & Ranjith Hettiarachchi, CTO - ACCU

16:30 - 17:00 **Plenary 6:** Forum Recommendation and Closing

19:30 - 22:30 **International Night:** All conference attendees and speakers are welcome to join us for this special

FRIDAY - SEPTEMBER 22 - DEPARTURE OF PARTICIPANTS



2017 RECOGNITION AWARD

The Association of Asian Confederation of Credit Unions
is proud to present the 2017 Recognition Award

Individual Category **ANAN CHATRUPRACHEEWIN**



Anan Chatrurachewin in recognition of his exceptional leadership and contributions to savings and credit cooperatives and credit unions in Thailand and in Asia.

He served the cooperative movement for 37 years and has devoted his whole professional and voluntary work for the better living of the people through the development of credit unions and SACCO in Thailand.

We honor his contribution in boosting the trust and confidence of members and public to the SACCO network in Thailand. His efforts brought unprecedented growth in assets and members of the Federation of Savings and Credit Cooperatives of Thailand (FSCT) - placing it as the 2nd in Asia.

ACCU and its members express gratitude to Anan for unselfishly sharing FSCT's best practices to Asian credit union leaders and professionals on their visit to FSCT and at ACCU conferences.

The distinctive accomplishments of Anan Chatrurachewin in the dedication of his compassionate service to cooperatives and credit unions reflect great recognition.

SPECIAL RECOGNITION

National Credit Union Federation of Korea

We honor NACUFOK for its 'EXTRA MILE' efforts to support ACCU and the Asian Credit Union Movement.

Since 1971, NACUFOK has contributed human and financial resources to host educational programs in Korea. Being the 4th largest credit union movement the world, the sharing of NACUFOK's experience inspired leaders and professionals to create bold vision – becoming humane, friendly, nearest, and safe cooperative financial institutions for the common people.

NACUFOK enthusiastically promoted ACCU Supporter Membership to 118 credit unions contributing US\$ 500 each per annum that enables ACCU to reach countries where credit unions are still at initial stage.

In partnership with Open Doctor's Society in Korea, NACUFOK spearheaded medical missions in Nepal, Philippines, Mongolia and Sri Lanka. Further, the significant contribution of NACUFOK to NATCCO and PFCCO has no doubt build lives of cooperative members devastated by 2013 typhoon Haiyan in the Philippines.

With its desire to give learning opportunity to Asian credit union leaders, NACUFOK subsidized almost 50% of the costs in organizing the Asian Credit Union Forum in 2016.

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



National Credit Union Federation
of Korea (NACUFOK)



A-one Competitive Choice for Excellence in Service & Soundness

Has 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, 2017 to August 31, 2018.

Congratulations on your distinguished achievement!

SILVER



Bindhavasini Saving and Credit Co-operative Society Ltd.
Kavre, Nepal



Janasachetan Saving and Credit Cooperative Ltd.
Dolakha, Nepal



Subhakamana Savings and Credit Cooperative Society Ltd
Bhaktapur, Nepal



Tagum Cooperative
Davao del Norte, Philippines



San Jose del Monte Savings and Credit Cooperative
Bulacan, Philippines

BRONZE



Samudayik Savings and Credit Cooperative Society Ltd
Kavre, Nepal



Siddhi Ganesh SACCOS
Bhaktapur, Nepal



VYCCU Savings and Credit Co-Operative Ltd.
Nawalparasi, Nepal



Kisan Savings and Credit Co-Operative Ltd.
Nawalparasi, Nepal



Scope Savings and Credit Co-operative Society Ltd.
Lalitpur, Nepal



Shree Barahi Savings and Credit Cooperative Ltd.
Bhaktapur, Nepal



Mahila Savings and Credit Cooperative Society Ltd.
Sunsari, Nepal



Kishan Kalyan Savings and Credit Cooperative Society Ltd.
Sunsari, Nepal



Gaidakot Swabhimana Savings and Credit Cooperative Society Ltd
Nawalparasi, Nepal



Kalyankari Savings and Credit Cooperative Society Ltd
Lalitpur, Nepal



Upakar Savings and Credit Cooperative Society Ltd
Bhaktapur, Nepal



Milijuli Savings and Credit Cooperative Society Ltd
Dolakha, Nepal



Hamro Janakalyan Savings and Credit Cooperative Society Ltd
Dolakha, Nepal



Itahara Savings and Credit Cooperative Society Ltd
Morang, Nepal



Manakamana Savings and Credit Cooperative Society Ltd
Morang, Nepal



Credit Union Sauan Sibarrung
Indonesia



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



Speakers & Resource Persons



SPEAKERS & PANELISTS



Andrew So
ACCU Founding President

After his retirement as the Ombudsman of Hong Kong in 1999, Mr. So has been active as a volunteer in promoting credit unions, human values, business ethics, self-management leadership and community projects in China. He was, for over 10 years, the co-founder and Chief Administrator of the Hong Kong International Education Leadership as well as the General Secretary of the Association for International Business Ethics.

Andrew So was an appointed member of the Hong Kong Legislative Council from 1978 to 1985 and had served on a number of government committees as chairman and member including the Economic Review Committee, Pay Trend Survey Committee, Board of Education, the Curriculum Development Council, Environmental Protection Advisory Committee and the Standing Commission on Civil Services and Conditions of Services. 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 Founding President of the Asian Confederation of Credit Unions and has served on its Board from 1971 to 1981. R. So was the co-founder of the credit union movement in 1963. He was the first 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. Having served the CUNA Mutual Insurance Group for over 20 years, he retired as the Group's International Vice President for Asia and Africa in 1994.



Anan Chatrurachewin
Former General Manager, Federation of Savings and Credit Cooperatives of Thailand

Anan Chatrurachewin is the immediate past General Manager of the Federation of Savings and Credit Cooperatives of Thailand, Ltd. (FSCT), a position he takes up since 1994. He was the chairman of the planning committee for the Cooperative System Reform. He was the Chairman of the Provident Fund for Cooperatives' employees and the Director & Registrar of the Cremation Association for FSCT's members. Anan has diverse knowledge and skills such as finance, investments, risk management, strategic planning, marketing, and governance, which he applied in managing more than USD 3.15 billion-asset federation. He was bestowed "ACCU's Service Award" in 2016, he was recognized by the Cooperative League of Thailand as the Best Cooperative Manager in Thailand in 2008. For 14 years (1979 – 1993), Anan served as the Chairperson of the Savings and Credit Cooperative's Managers Union in Thailand. He also served as Executive Committee of the Asian Women in Development Cooperative Forum (AWCF) and Board Member of the Urban Poor Development Office of the Housing Authority of Thailand. Anan was the Executive Board of the NET Fund Village Foundation, a Central Fund for Village Bank Committee of the Catholic Relief Services, NGOs Coordination Committee in Thailand. Prior to his post in FSCT, Anan was the General Manager of the Credit Union League of Thailand (CULT). Anan completed the leadership and cooperative course at SEARSOLIN, Xavier University in the Philippines and earned Master's Degree in Business Administration at Kasetsart University in Thailand.



Arumugam Saminathan
Chairman, Workers Cooperative Credit Society – Malaysia

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 professional 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.

SPEAKERS & PANELISTS



Charles Yip Wai-Kwong
President, Sun Credit Union Hong Kong

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. He 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 30 years. In 1986, he started to work for Hong Kong Telephone Credit Union (at present re-named as PCCW Credit Union) at different levels included the Chairman of Education Committee and Vice President. In 1994, he was elected the Board of Director of Credit Union League of Hong Kong (CULHK) and served different positions included Secretary and Vice-President during the period from 1994 to 1997, the President from 1998 to 2009 and the President of Hong Kong League Central Credit Union from 2001 to 2006. 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.



Cielito Garrido
CEO, San Dionisio Credit Cooperative – Philippines

Cielito Garrido serves as a 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.



Daniel Cher
Director, TCC Credit Cooperative – Singapore

Daniel has been associated with the finance industry for over three decades. He started his career with Singapore's national savings bank, POSB, in the early '80s. Over 2 decades there, he picked up skills in Client Services, Electronic Banking, Security & Investigations, and other Operations Support functions. He moved on to hone his skills with South East Asia's largest bank, DBS, in the late '90s. A decade later, he picked up AML and Compliance and was certified by ACAMS as an AML Compliance Specialist in 2011. He went on to join multinational banking & finance company, Standard Chartered Bank, before moving on to the private banking sector where he is presently with Bank of Singapore.

He has been involved with the Credit Co-operative movement since 1994 when he joined TCC as a Member. He was elected to the Board of Directors in 1999 till present. As a volunteer, he is actively involved with TCC activities and sits on the Audit Committee as well as on the Board of their subsidiary, a security services company.

He is a graduate of the Asian Credit Union Development Educator Program in June 2005. He was awarded the Certificate of Honour in 2013 by Singapore National Co-operative Federation (SNCF) for his dedication to the co-operative movement.

SPEAKERS & PANELISTS



Emma S. dela Cerna
CEO, Philippine Federation of Credit Cooperatives

EMMA SABLE 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 bless 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. 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, Phillippines. Emma is happily married, with three son.



Evelia Sator
Chairperson, MASS-SPECC – Philippines

EVELIA R. SATOR is the Chairperson of Mindanao Alliance of Self-Help Societies-Southern Philippines Educational Cooperative Center (MASS-SPECC), in 2007-2008, 2016-2017 and 2017-2018, a Board of Director of Tagum Cooperative (TC) and an officer of the Philippine Cooperative Center (PCC). She had been involved in the cooperative movement since she was a student. She was the youth organizer and President of the Youth Savers Club of Tagum City, Davao del Norte Philippines. She was instrumental in the organization of the Women in Cooperatives (Win-C) Reg. XI as its Interim President in 2005. She became a member of Tagum Cooperative in 1972. She became the first recipient of TC's "Most Outstanding Member", Multi-officer Hall of Fame Award, and "Model Officer Award". As a gender advocate, she received the "2008 Asian Trio Award Individual Category for the Transformational Leadership" from the Asian Women Cooperative Development Forum (AWCF). She also received the Gawad Parangal 2016 as the Most Outstanding Cooperative Leader (Large Scale Category) from the city of Tagum.

She is an experienced coop/leader, module writer and PMES handbook author, Coop trainer and lecturer. She is a Credit Union Trainer Empowerment (CUTE) lecturer of the Credit Union Empowerment Strengthening (CUES) Philippines of the World Council of Credit Unions (WOCCU), and also a Certified Development Educator (DE)-and Credit Union Development Educator (CUDE)- Australia. She is an accredited lecturer of the government agency, the Cooperative Development Authority (CDA).



Fe Juele Adlawan
Chairperson, Tagum Cooperative – Philippines

Fe Juele Adlawan known as "Fe" by her colleagues and contemporaries, hails from Ilog, Negros Occidental, Philippines, but she found her home in Trebajo Village, Tagum City, Davao Del Norte, Philippines. She has earned a degree of Bachelor of Science in Elementary Education from West Negros College in Bacolod City. She exercised her teaching profession in the public schools for nine (9) years and has spent thirty six (36) years as court interpreter of Regional Trial Court (RTC) Branch 2, Hall of Justice Tagum City, Davao Del Norte, Philippines.

Her long years with RTC brought her a number of opportunities to attend trainings, seminars and conventions. Off from government service, she continues to embrace lifelong learning with Tagum Cooperative which she has been serving for more than 6 years and now holds the position of Chairperson of the Board of Directors and a Member of Fund Executive Committee in National Confederation of Cooperatives (NATCCO) and the Past Immediate Chairperson of Model Cooperative Network (MCN). Recently, she received a Golden Excellence Award from the Province of Davao Del Norte.

She has created a niche in the Cooperative as the "great editor", her knack in English word usage and her profound knowledge in English Grammar have made her a reliable editor of Tagum Cooperative. In advocating Gender Equality, she is one of the expert gender trainers and has been a gender adviser in the cooperative movement.

SPEAKERS & PANELISTS



Maj. General Gilbert Sanchez Llanto
Chairperson, ACDI Multipurpose Cooperative – Philippines

Retired Major General Gilbert Sanchez Llanto co-founded in October 1981 the Aces Credit Cooperative Development, Inc. (ACCDI), the forerunner of ACDI Multipurpose Cooperative. He currently serves as the incumbent Chairperson of the Board of Directors of ACDI MPC. He previously held management positions in the Cooperative as former President and Assistant General Manager. Major General Llanto is also the Chairperson of the Cooperative Health Management Federation (One Coop Health), a cooperative HMO group based in Quezon City, and the Vice-Chairperson of the CLIMBS Life and General Insurance Cooperative based in Cagayan de Oro City.

Major General Llanto holds a bachelor degree in Political Science from the University of San Carlos in Cebu City in 1972. He later earned his post-graduate degrees in Business Management (MBM) from the Asian Institute of Management in 1984 and National Security Administration (MNSA) from the National Defense College of the Philippines in 2003. He also took baccalaureate units in Law at the University of Visayas from 1972 to 1973.



Gloria Futralan
Secretary - ACCU

Gloria G. Futralan, 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 Copreneurs 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. Futralan 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.



Hwan Yong Lee
CEO, National Credit Union Federation of Korea (NACUFOK)

Hwan Yong Lee is a Chief Executive Officer of the National Credit Union Federation of Korea (NACUFOK) and the Korean Credit Union Foundation. He holds a Bachelor’s Degree in Law and Master’s Degree in Business Administration. He also a certificate as Certified Management Consultant (Head of Small and Medium Business Administration) as well.

In the past, he held many positions in NACUFOK before taking his current position as CEO. He was the Human Resource Department Team Manager, Credit Union Business Strategy Team Manager, Credit Union Management Support Department Manager, Mutual – Insurance Business Department Manager including Regional Office Manager in Incheon-Gyeonggi Province and Seoul.



Joko Susilo
Chairman, Credit Union Central Indonesia (CUCO)

V. Joko Susilo is the Chairman of Credit Union Central of Indonesia (CUCO) since June 2016. CUCO, also known as INKOPDIT, is the national service organization for credit unions, and a regular member of ACCU. It represents 2.4 million individual members from 921 credit unions throughout Indonesia with an aggregate asset of USD 1.9 billion.

Before this position, he was the Board Member of Melania Credit union and the Credit Union League of West Java Province. He holds a degree in Social Work

SPEAKERS & PANELISTS



Jonas Dhaki
Chairman, Cooperative Credit Union League of Bangladesh (CCULB)

Jonas Dhaki is the Chairman of the Cooperative Credit Union League of Bangladesh (CCULB). He has been elected to the position on December 30, 2016. Prior to this he also served for 9 years as Chairman of CCULB, from 1999 to 2007. He also served as 1st Vice-President (1999-2000), 2nd Vice-President (2000-2002) and Secretary (2002-2004) of ACCU.

His initiative to spread Credit Union movement all over Bangladesh by motivating the Teachers to participate in Credit Unionis has become very successful. Now over 150,000 teachers are involved in Credit Union activities through 350+ primaries. He was declared Man of the Year by the American Biographical Department in 2006. Dhaki is also a veteran Freedom Fighter of Bangladesh Liberation War.



Kalin Radev
Chief Executive Officer, Software Group

Kalin Radev is the CEO of Software Group, a global technology company that is specialized in delivery channel and integration solutions for all institutions that provide financial services. He brings 20+ years of professional experience in IT, 15+ of which in financial inclusion, banking and microfinance. Kalin has extensive international experience leading strategic projects in Europe, Africa, Asia, Pacific and Latin America. His expertise has been crucial for carrying out more than 100 projects around the globe, focused on developing IT strategies and designing solutions that accelerate financial inclusion and enhance efficiency. Kalin is also a Member of the Board of Directors of the Microfinance Center (MFC) and the Indian-Bulgarian Business Chamber.



Krishna Bahadur Upreti
Managing Director, National Cooperative Bank Ltd. – Nepal

Krishna Bahadur Upreti (K.B) serves as the Board of Directors Member and Managing Director of the National Cooperative Bank Ltd. (NCBL), Nepal. He is also the chairman of the HamroSagarmatha Multipurpose Cooperative Ltd. in Kupandole, Latipur, Nepal as well. He is also the ex-chairman of District Cooperative Federation, Kathmandu and served as Accounts Committee Convenor at National Cooperative Federation, the apex body of cooperatives in Nepal.

He has participated in many cooperative-related training and workshops held by ACCU and other organizations throughout the Asian Region. The trainings and workshops include the CEOs Workshops in Thailand, Myanmar and South Korea, the Professional Development for Directors and Senior Management conducted by ACCU. He also completed the ICA Training Course on "Enhancement of Farmers Income and Poverty Reduction through Cooperatives" in Tokyo, Japan, and participated in the "International Programme for Restructuring and Strengthening of Rural Financial Institutions" held at the College of Agricultural Banking (CAB) in Pune, India.

He had visited to many countries like USA, UK, Thailand, Japan, Myanmar, Mexico, South Africa, Malaysia, Sri Lanka,



Kruewan Chonlanai
Deputy General Manager - Development, Credit Union League of Thailand

Kruewan Chonlanai is the Deputy General Manager – Development of the Credit Union League of Thailand Ltd (CULT). She has worked for CULT for more than 25 years, starting as Training Staff of the Education Department in 1990. In Asian Women in Co-operative Development Forum (AWCF), she was elected as AWCF Chairperson representing the CULT and Thailand since 2008 to 2014 for 4 terms. In the ICA 9th Meeting of ICA – AP Regional Assembly in China in 2010, she also was elected as Vice President of Regional Women Committee of International Co-operatives Alliances- Asia Pacific (ICA-AP RWC) representing the AWCF from 2010 to 2012.

Kruewan's educational credentials include a Bachelor's Degree in Economics from Ramkhamhaeng University and a Master of Arts (MA) in Co-operative Economics from the Kasetsart University, both located in Thailand, as well as a Southeast Asia Rural Social Leadership Institute (SEARSOLIN) Certificate on Leadership from the Philippines and a Certificate on the Credit Union community Development Programme as a Development Educator (DE) from Australia in 2003.

SPEAKERS & PANELISTS



M. Manzoor
Vice-Chairman, SANASA Federation - Sri Lanka

Manzoor is veteran cooperator. He has been an employee of cooperative sector for more than 4 decades and he retired as General Manager of Nindavur Multipurpose Cooperative Society in Ampara District. While he working in MPCS, he joined SANASA Primary society and climbed the ladder as Chairman of the Society and Board of Director of District Union, Chairman of District Union and has been the Vice Chairman of SANASA Federation for 2 years. During his tenure in the Federation, he was the official delegate for SANASA in ACCU AGM 2016 in Incheon South Korea. He is a pioneer in the revitalization of inter-lending facility of Kalmunai District SANASA Union Ltd with the assistance of Federation. His interests are rural cooperative credit schemes and society development.



Marselinus Sunardi
Chairman, Kalimantan Chapter – Indonesia

Marselus Sunardi is the President of BKCU Kalimantan Chapter since 2012. BKCU Kalimantan Chapter is well-known as the largest Chapter in CUCO Indonesia. he started to get involved in credit union movement in 1993 as a member. With his expertise in management, He became Board Member of Lantang Tipo Credit Union in 1995.

Marselus Sunardi is a visionary leader. He has an extensive 23 years of experience in credit unions movement in Indonesia. He was elected as vice president of CUCO Indonesia in 2013 to 2015.

With his devotion toward Asian Credit Union movement, Marselus Sunardi has participated many times in Asian Credit Union Forum as a speaker and moderator including in 2017 at South Korea.



Michelle Velasco Hipolito
Chief Membership Services & Marketing, St. Martin Dev't. & Credit Cooperative – Philippines

Michelle Velasco Hipolito is a graduate of Bachelor of Science in Information Technology at the University of Santo Tomas in 2004. She has been with St. Martin of Tours Credit and Development Cooperative for over 13 years as detail-oriented IT professional with twelve years of experience and specialization in software development and platforms, data analytics, methodologies for the analysis, design and quality assurance in developing and integrating the cooperative's information systems. With her leadership, she has lead and implemented IT team projects of the cooperative through certification in IT project management course.

Michelle Velasco Hipolito is now embracing new learning opportunities as the Chief Officer position of Membership Services and



Muhammad Ali Jinnah
Vice Chairman, the Cooperative Credit Union League of Bangladesh

Muhammad Ali Jinnah is the Vice-Chairman of the Cooperative Credit Union League of Bangladesh (CCULB). Before joining the Cooperative Credit Union movement in 2009, he worked as a Head of the Department in a multi-national corporation, British American Tobacco (BAT) Company Limited. He is very passionate cooperator and works for expansion and development of Credit Unions in Bangladesh. He is an alumnus of Asian Credit Union Development Education (CUDE).

Jinnah is Convener of the Academic Council of CCULB which is working for Institutional Development, Branding and Integration of Credit Unions in Bangladesh. He is also Head of the Technology & Networking Sub-Committee of CCULB which has already brought the financial system of 888 Credit Unions under online operations. Ultimate objective of this committee is to bring all the Credit Unions of Bangladesh under one Network.

SPEAKERS & PANELISTS



Murray Gardiner
Business Director, Temenos

Murray Gardiner Murray 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.



Navindra Linayarachchi
CEO, SANASA Federation - Sri Lanka

Navindra Liyanaarachchi is currently CEO/General Manager of the SANASA Federation, the apex organization of SANASA movement in Sri Lanka. He accounts for extensive experience in working with grass root level communities particularly in microfinance and poverty alleviation programs. Prior joining to SANASA, he worked in microfinance and development sector in the capacities of Project Coordinator, Regional Coordinator, Manager and Head of Project consultancy Unit; engage of steering various donor funded and partnership projects with international organizations. Immediately prior to current appointment he worked as microfinance consultant for Lanka Microfinance Practitioners Association. Further, He has published more than 10 research publications related to environment and community affairs during his tenure as Research Assistant in University of Ruhuna.

Navindra Liyanaarachchi is a member of Environmental Professionals Association of Sri Lanka and Graduate in Agricultural Economics. Further, he obtained prestigious Commonwealth Youth Program (CYP) Diploma in Youth in Development Work from Open University of Sri Lanka. He is Diploma holder of Environment Conservation and Natural Resources Management from Center for Environment and Nature Studies. He has exposures to Credit Union networks of Indonesia, Nepal, Korea, Taiwan, Thailand, Vietnam, India Singapore and China. Apart from his current position Mr. Liyanaarachchi is Deputy Chairman of SANASA Printers and Publishers Ltd and Director of SANASA Campus Ltd. He holds MCPM, the Member of Institute of Certified Professional Managers of Sri Lanka.



P.A. Kiriwandeniya
Chairman, SANASA Federation - Sri Lanka

There is a single man, a single brain behind the rapid & unparalleled success of the Sanasa Movement. Dr. P.A. Kiriwandeniya, the visionary leader of the SANASA Movement was that single super-brain who drove the SANASA to an unbelievably high level of success.

Starting from a depleted credit and savings society he made a gigantic peoples movement with entities competing with the giant private sector of the country owned by the simple people of the country to serve the simple and economically weak. Besides, he is being honored by the world of cooperative communities as "kiri" and the name that stands to remember Sri Lanka and SANASA the brand name which he made a landmark in the local business world as a successful cooperative enterprise and internationally among the world cooperative bodies.

Dr. Kiriwandeniya was a director of International Cooperative Alliance -Asia Pacific (ICA-AP) and was President of Asian Confederation of Credit Unions (ACCU), currently Vice President of Asia Oceania Association (AOA) of International Cooperative Mutual Insurance Federation (ICMIF) and he represented numerous positions in the global cooperative movement. For his remarkable achievement, he was honored by "Vishwa Prasadini" highest recognition by the government of Sri Lanka for an individual in international development activities.

SPEAKERS & PANELISTS



Paulus Laveil
Managing Director, Federation of Savings and Loans Societies – PNG

Paulus Laveil is the current Managing Director of the Federation of Savings & Loan Societies (Fesalos) in Papua New Guinea (PNG). He has held this position for more than 8 years. He is 54 years old, married and a father of 5 children. He hails from Lou Island in Manus Province, PNG. He has a Bachelor of Agriculture Science Degree from the University of PNG, a Post Grad. Dip. in Business and a MBA from the University of New England, Australia.

Before joining Fesalos, Paulus worked with the National Development Bank of PNG for 18 years mostly in Rural/Agric. lending. He is a professional member of the PNG Institute of Directors, and sits on the board of the Centre for Excellence in Financial Inclusion (CEFI)



B. PUSPO CAHYO NUGROHO
General Manager, Credit Union Central of Indonesia (CUCO)

Basilus Puspo Cahyo Nugro is the general manager of Credit Union Central of Indonesia (CUCO), Vice chairman of Credit Union Takeru - Jakarta. He started his credit union involvement in 1998 as audit staff of CUCO. He then was assigned as the manager of Daperma (Insurance) during 2003 - 2013. He also has long time experienced working as the member of the Board of Sehati Credit Union during 2003-2009 and Takeru Credit Union from 2004 until present.

Basilus Puspo Cahyo Nugro holds a bachelors degree in Accounting from Persada Indonesia University in 2004. He is also certified training manager, and took various training on advanced accounting and audit. He is happily married, with two children.



Ram Krishna Rayachhetri
Executive Director, Budol Samudayik SACCOS – Nepal

Ram Krishna Rayachhetri is the Executive Officer of Budol Samudayik SACCOS in Nepal from November 2016. He started his career in the SACCOS in 2008 as a Loan Department Head.

He had attended the Credit Union Loan officer's Competency Course (CULOCC), Credit Union CEO's Competency Course (CUCCC), Credit Union Director's Competency Course (CUDCC) and the ACCESS Training as well. He also has concrete knowledge on the computer, networking and software. For his education background, he holds a Bachelor's Degree in Business Study (BBS) from the Nepal Commerce Campus, Minbhawan, Kathmandu with extensive trainings on the computer program and IT.



Rishi Raj Ghimire
1st Vice President - ACCU

Rishi Raj Ghimire is the 1st Vice President of Association of Asian Confederation of Credit Union (ACCU) as a delegate from Nepal Federation of Savings & Credit Cooperative Unions Ltd (NEFSCUN), the national apex body for savings and credit cooperatives and their District Unions. NEFSCUN provides competitive financial services, training and education, supplies and e-solution to promote and strengthen members for socio-economic development of the people. Mr. Rishi has been actively involved with NEFSCUN for the last 20 years. 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. Contribution is highly appreciated in the credit union movement in Nepal. Mr. 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. He was elected as 1st Vice President of ACCU at the ACCU Forum 2016 in Incheon, South Korea.

SPEAKERS & PANELISTS



S.L. Naseer
Commissioner, Co-operative Development, Department of Cooperative Development – Sri Lanka

S. L. Naseer is Class I officer of Sri Lanka Administrative Service and currently hold the position of Commissioner of Cooperative Development and Registrar of Cooperative Societies in the national level. He is responsible for overall management and administration of the Department of Cooperative Development under the Ministry of Commerce and Industry, government of Sri Lanka. Prior to this position he held the positions in Ministry of Home Affairs, Youth Services Council, Department of Registration of Persons, Department of Emigration and Immigration, Ministry of Resettlement, Rehabilitation and Reconstruction, Ministry of Port Development, Rehabilitation, Resettlement & Reconstruction in the capacities of Senior Asst. Secretary, Director (Development), Commissioner (Operations & IT), Deputy Controller (Document Examination and Processing Unit), Assistant Secretary (Citizenship), Assistant Controller, Project Director (Rehabilitation) and Assistant Secretary respectively.

He earned his Bachelor's Degree in Arts from University of Peradeniya, Postgraduate Diploma in Public Administration from Sri Lanka Institute of Development Administration (SLIDA) and Master of Public Management (MPM) in Human Resources from SLIDA. Further, he is qualified Licentiate Degree in Arabic Studies from FIIU, Malaysia. Apart from his academic qualifications, he engaged in various international exposures and trainings in India, Hong Kong, Cambodia and Japan.



Serge Gosselin
Director Market Development - Développement international Desjardins (DID)

Serge 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's 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.



Shanti Adhikari
Director, Nepal Federation of Savings and Credit Unions

Shanti Adhikari is a Cooperatives Activist, with more than 22 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.

Ms. Adhikari appears technically sound on planning and management as well. The Cooperative Career as a volunteer started from 1995 with Prabhat Mahila Savings and Credit Cooperatives, a financial cooperative in a village, she has contributed to unify communities to bring the change in the societies and established the cooperatives as a community owned. She contributed 2 consecutive term 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. Ms. Adhikari has facilitated national forums and more than 100 training and facilitation of credit unions, economic development sessions throughout the country.

With the exposures in Japan, Bangladesh, Thailand, Sri Lanka, Malaysia and India she has involved in linking members' organization, preparing and reviewing policies, regularly follow up performance of the program and ensure to encompass the values and perspectives of this institution.

SPEAKERS & PANELISTS



Shivajee Sapkota
CEO, Nepal Federation of Savings and Credit Co-operative Unions Ltd. (NEFSCUN)

Shivajee Sapkota, Chief Executive Officer of NEFSCUN, also known as a development educator in Asia has more than 20 years of working experience in cooperative sector. Having academic qualification of Master's Degree in (MA/MPA), he has gained depth knowledge on cooperative. Mr. Sapkota 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. Mr. Sapkota 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.



Sylvia Paraguya
CEO – NATCCO Philippines

Sylvia Okinlay-Paraguya is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO), Philippines since 2009. She has 23 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 is currently 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.



Tam Nguyen Thac
Deputy CEO, Cooperative Bank of Vietnam (CBV)

Tam Nguyen Thac started to work at Central People's Credit Fund of Vietnam (CCF - former name of Cooperative Bank of Vietnam) in 1996. He got a Bachelor in International Economics from Hanoi National Economics University and also a Master Degree from Solvay business School, University of Liberty of Belgium. He participated in many researches and studies about rural finance and microfinance in Vietnam and Asia. He has visited to study quite a lot of models of cooperative finance models in the world. Since 2014, he has been Deputy General Director of Cooperative Bank of Vietnam. Mr. Tam has participated many time in Asian Credit Union Forum as a resource speaker including the 2017 ACCU Forum in South Korea.

MODERATORS



Brian Bennett

Brian Bennett has recently been appointed the Manager of The Australian Mutuals Foundation after a 36 year career working in Credit Unions in Australia. He has considerable experience working in different credit unions ranging in size from \$2 million to over \$500 million in assets. During that time he has worked in the areas of Finance, Lending, IT, Compliance & Risk and General Management. Brian is a Certified Practicing Accountant (CPA) with CPA Australia. He has served on numerous committees within the credit union industry in Australia. Brian retired as the Chief Executive Officer of Encompass Credit Union, a member owned credit union with \$290 million in assets based in Sydney Australia on 1 July 2016, following its merger with Select Credit Union.

Brian is very passionate about credit unions, their people and the work they do both in developed and developing countries. He has participated and presented in Asian (ACCU) and Pacific Credit Union (Oceanic) conferences in Papua New Guinea, Fiji, Bali, Nepal and attended WOCCU conferences as appropriate. Brian has, together with Mark Worthington from Select Credit Union, been instrumental in raising funds from Australian Credit Unions for an international credit union development project in Laos and Bhutan. Brian presented at the 2nd SACCOS summit in Nepal. Credit unions offer people hope for the future to build a better life for themselves and it is through this work of people helping people that there is a bright future for everyone.



Daisybelle Cabal
Head Training and Consultancy Group, NATCCO

Daisybelle M. Cabal is the head of the Education Training and Consultancy Group of NATCCO. In partnership with PFCCO, Bing is currently in charge of the Credit Union Directors Competency Course (CUDCC) and the Credit Union CEOs Competency Course (CUCCC) for NATCCO as its Registrar and Master Trainer. Bing has 35 years of professional and volunteer involvement in cooperatives. Her exposure and experience in the international credit union development has sharpened her knowledge and competence in taking enormous responsibility in introducing experience in the international credit union development has sharpened her knowledge and competence in taking enormous responsibility in introducing innovative approaches to credit unions under the projects implemented by ACCU. She worked for the project on Credit Union Benchmarking Services in Southeast Asia implemented with partner credit unions in NATCCO. Bing is now actively involved in implementing the joint PFCCO-NATCCO ACCESS Branding. Bing is a Certified Public Accountant and an Asian Development Educator.



Danilo Cabahug
Director, Perpetual Help Credit Cooperative – Philippines

Danilo T. Cabahug was a banker in Saudi Arabia and in Qatar before joining the Cooperative Movement in 2009. He started as the Chairman of the Credit Committee of Perpetual Help Community Cooperative in Dumaguete City, Philippines in 2012 and later became its Chairman of the Board for two years. During his leadership stint, the Co-op started showing impressive growth, posting double digit increases in all significant variables. These are all now a continuing trend. Danny is the current Vice Chair of the Co-op. In 2013, he set up a business enterprise which he slowly develops into a Social Enterprise model. He is currently the President of the Negros Oriental Food Producers Association, Inc. in Southern Philippines. After completing his Development Education Program in Bangkok, Thailand, in May 2016, he became more involved with the grassroots, organizing and motivating farmers to become part of the supply chain of his enterprise. He has been going around the neighboring provinces educating people about cooperatives, teaching entrepreneurship and financial literacy. Since 2014, he has been the director of the Cooperative Central Fund of the Philippines (PCF), a Cebu-based federation assisting and providing financial services to Cooperatives. He also sits as Independent Director of Climbs Investment Management and Advisory Corporation (CIMAC), an advisory company of Climbs Mutual Fund. CIMAC, a member of Climbs Life and General Insurance Cooperative Group of Companies was created to promote financial inclusion particularly in the area of investment.

MODERATORS



Elenita V. San Roque
CEO - ACCU

Leni (her nickname) joined the Association of Asian Confederation of Credit Unions on February 1995 as Manager for Member Services. She 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 534 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. She assumes greater responsibilities for the Asian credit union movement starting September 1, 2014 as she has been appointed as the Chief Executive Officer of ACCU. 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 Global Women Leadership Network (GWLN) too recognize her significant accomplishments for bringing women in Asia increased access to financial services.



Fr. Fredy Rante Turuk
Chairman, Sauan Sibarrung Credit Union – Indonesia

Fr. Fredy Rante Taruk is a diocesan 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.



Gillian George
Founding Director, Australian Mutuals Foundation – Australia

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. Gillian is a founding director of the Australian Mutuals Foundation and very supportive of their activities. She is passionate about the future of Credit Union Mutuals in Australia. 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. With 33 years experienced in the Transport industry; she is currently employed with Sydney Trains as a Business Analyst within Corporate Finance and IT and a director of Transport Life and Leisure.



Lisa Brown
President/CEO, Tallahassee/Leon Federal Credit Union – USA

Lisa Brown is Chief Executive Officer of Tallahassee-Leon Federal Credit Union. Starting her career in the credit union movement at the age of 17, She worked at a credit union down south for three years during the time of economic crisis. The experience was eye-opening and had a profound impact on her. Also It inspired her to dedicatedly improve the life of people in community. She now has more than 18 years experienced in credit union industry. Under her management as the CEO of Tallahassee-Leon Federal Credit Union, It has grown its membership to more than five thousand members and has helped many young people to create their financial plan and building good credit for their own long-term goals. She is an active member of the Global Women's Leadership Network and a Development Educator. She has volunteered in the Philippines to facilitate a youth and women workshops.

MODERATORS



Mark Worthington
CEO, Select Encompass Credit Union - Australia

Mark Worthington: Mark is the Chief Executive of Select Encompass Credit Union based in Sydney Australia. 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. The result of a recent merger, Select Encompass has 30,000 members and over \$600m assets. Mark is a Director of the computer bureau TransAction Solutions, which provides hardware and communications services to fifty-six credit unions, one mutual bank, and nine other corporate customers. He has participated in credit union development as 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, a director of the Australian Mutuals Foundation, and Select Encompass is a Supporter Member of ACCU.



Paul Dawson
General Manager, First Choice Credit Union – Australia

Paul Dawson is CEO of First Choice Credit Union, a Mutual with assets of Australian \$54 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 \$54 million. Commitment to exceptional customer service, sound fiscal management and a commitment to the ideals of the Credit Union industry combine to see First Choice regularly featuring in industry surveys as an optimum performer in terms of profit, efficiency and growth among Australian Credit Unions. Paul is a Fellow of the Australian Mutuals Institute (AMI), a Graduate of the Australian Institute of Company Directors, a Justice of the Peace in NSW and sits on the executive of the Small Australian Mutuals (SAM) movement.



Paul Luchtenburg
Country Coordinator - UNCDF

Paul has more than 25 years of experience in Microfinance and Financial Inclusion playing a variety of roles from implementer, Technical Assistance provider, funder, board member and equity investor. Paul holds an MBA from Eastern University and has also been a part of the writing of a number of books and articles on microfinance and financial inclusion. Currently based in Myanmar Paul serves as the Country Coordinator for UNCDF. UNCDF is doing a number of creative projects: The MAP (Making Access Possible) supply and demand research which has culminated in the development of the Financial Inclusion Roadmap which was approved and is being implemented by the government of Myanmar. UNCDF is also facilitating MFI greenfields, financial diaries research, digital financial service interventions, big data, a financial literacy app, a market development facility which provides local currency funding and guarantees and financing for clean energy initiatives. Paul is passionate about ensuring microfinance and financial inclusion maximize benefits to clients, he serves on the Social Performance Task Force board and formerly was a founding member of the SMART campaign board. Before UNCDF Paul served as the senior operations officer for microfinance covering the East Asia and Pacific region for the International Finance Corporation (IFC). Before that he was a microfinance implementer serving as the CEO of AMK in Cambodia.



Ranjith Hettiarachchi
Chief Technical Officer - ACCU

Ranjith Hettiarachchi is currently 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 Masters 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.

CREDIT UNION FACT SHEETS

SANASA Campus Ltd

Years of operation	31 years (Reg. date: 1986.08.30)
President/Chairman	Dr. P.A. Kiriwandeniya
Vice Chancellor/CEO	Prof. W.D. Lakshman
Registrar/COO	Atty. Mr. F.M. Henriques
Address	Paragamma, Hettimulla, Kegalle, Sri Lanka Regional Centers: Colombo, Galle and Trincomalee and Kilinochchi
Incorporated:	Incorporated in 2003 as a limited liability company under the companies act no. 17 of 1982 and re-registered under companies act 2007
Shareholders:	SANASA Federation (90 %), SANASA Insurance Co. Ltd, SANASA Producer and Consumer Alliance Ltd and SANASA Primary Society and Secondary Unions.
Areas of Operation	Faculty of Regional Science and Planning 1. Degree Programs 2. Diploma Programs 3. Certificate Programs 4. Standalone Programs • Center Co-operative and Community Studies
Member Welfare Programs	<ul style="list-style-type: none"> Higher Education scholarships Training and capacity building under recognized body. Collaborative Research studies for Societies for business development. International education exposure opportunities

Alawwaththa Sanasa society Ltd

Years of operation	38 years (Reg. date: 05.01.1979)						
President/Chairman	P.A. Ajith Shantha Bandara						
Chief Manager	K.D. Shirani Jayalath Ramyalatha						
Address	Ashokarama Mawatha, Alawwaththa, Alawwa						
Members	566 (Male: 223, Female: 343)						
Number of staff	6 (Male: -, Female: 6)						
Total Assets	USD 861,298						
Equity/Share capital	USD 203,591						
Loan Portfolio	USD 224,572						
Member Deposits	USD 426,937						
Associate/Non Member Deposits	USD 176,145						
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer USD 79,309</td><td>Education USD 1,772</td></tr> <tr> <td>Agriculture/Livestock USD 1,131</td><td>Housing/Property USD 97,525</td></tr> <tr> <td>SMEs USD 36,794</td><td>Pawning /Gold loans USD 9,064</td></tr> </table>	Retail/consumer USD 79,309	Education USD 1,772	Agriculture/Livestock USD 1,131	Housing/Property USD 97,525	SMEs USD 36,794	Pawning /Gold loans USD 9,064
Retail/consumer USD 79,309	Education USD 1,772						
Agriculture/Livestock USD 1,131	Housing/Property USD 97,525						
SMEs USD 36,794	Pawning /Gold loans USD 9,064						
Member Welfare Programs	<ul style="list-style-type: none"> Granting scholarship to students who have passed grade 5 scholarship exam. Granting scholarships to students who eligible to enter the university. Providing hospital benefits for members and funeral aid for members. Building houses for low income families. Providing insurance deeds for members. Provide school books for Minor deposit holders 						

Badalgama SANASA Society Ltd

Years of operation	31 years (Reg. date: 1986.08.30)				
President/Chairman	G. J. T. Basnayaka				
Chief Manager	J. H. M. Sisira Kumara				
Address	SANASA Niwasa, Giriulla Road, Badalgama				
Members	1,367 (Male: 299, Female: 1,068)				
Number of staff	28 (Male: 12, Female: 16)				
Total Assets	USD 1,956,540				
Equity/Share capital	USD 99,937				
Loan Portfolio	USD 754,625				
Member Deposits	USD 899,692				
Associate/Non Member Deposits	USD 202,285				
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer USD 655,059</td><td>Agriculture/Livestock USD 129,464</td></tr> <tr> <td>Housing/Property USD 258,929</td><td></td></tr> </table>	Retail/consumer USD 655,059	Agriculture/Livestock USD 129,464	Housing/Property USD 258,929	
Retail/consumer USD 655,059	Agriculture/Livestock USD 129,464				
Housing/Property USD 258,929					
Member Welfare Programs	<ul style="list-style-type: none"> Health insurance coverage selected surgeries. Financial assistance in member's ceremonial occasions. Death benevolent service for members. 				

Meegoda Abaya Sanasa Society Ltd

Years of operation	67 years (Reg. date: 1950.03.14)						
President/Chairman	T. S. D. Silva						
Chief Manager	G. K. Asanthi Poornima						
Address	256/A Sirirathana Mawatha, Meegoda						
Members	569 (Male: 86, Female: 483)						
Number of staff	4 (Male: 2, Female: 2)						
Total Assets	USD 1,422,197						
Equity/Share capital	USD 1,422,197						
Loan Portfolio	USD 1,219,851						
Member Deposits	USD 405,626						
Associate/Non Member Deposits	USD 588,443						
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer USD 558,379</td><td>Agriculture/Livestock USD 2,442</td></tr> <tr> <td>SMEs USD 19,681</td><td>Education USD 14,186</td></tr> <tr> <td>Housing/Property USD 602,497</td><td>Pawning/Gold loans USD 22,664</td></tr> </table>	Retail/consumer USD 558,379	Agriculture/Livestock USD 2,442	SMEs USD 19,681	Education USD 14,186	Housing/Property USD 602,497	Pawning/Gold loans USD 22,664
Retail/consumer USD 558,379	Agriculture/Livestock USD 2,442						
SMEs USD 19,681	Education USD 14,186						
Housing/Property USD 602,497	Pawning/Gold loans USD 22,664						

Gampaha District SANASA Union Ltd	
Years of operation	39 years (Reg. date: 1978.12.29)
President/Chairman	Atty. N. J. A. Lalitha Jayasooriya
Chief Manager	W. A. S. Senevirathne
Address	99, Colombo Road, Gampaha
Members	487 (Male: -, Female: -)
Number of staff	59 (Male: 24, Female: 35)
Total Assets	USD 38,854,759
Equity/Share capital	USD 408,735
Loan Portfolio	USD 25,115,661
Member Deposits	USD 20,346,364
Associate/Non Member Deposits	USD 2,991,590
Loan product or industry-wise portfolio	<ul style="list-style-type: none"> Retail/consumer Agriculture/Livestock SMEs Education Housing/Property Pawning/Gold loans Total: USD 25,115,661
Member Welfare Programs	<ul style="list-style-type: none"> Society Education and Training/capacity building programs. District society grading mechanism. Member motivational and marketing campaigns. Liquidity support and short term advances. Cooperative/credit union knowledge dissemination. Creating international exposure programs with Federation. Social welfare programs

Moragalla SANASA Society Ltd.											
Years of operation	32 years (Reg. date: 1985.07.22)										
President/Chairman	P. C. Silva										
Chief Manager	G. S. K. Silva										
Address	5th Lane, Moragalla, Beruwala										
Members	1,192 (Male: 470, Female: 722)										
Number of staff	6 (Male: 1, Female: 5)										
Total Assets	USD 645,726										
Equity/Share capital	USD 29,522										
Loan Portfolio	USD 413,499										
Member Deposits	USD 317,183										
Associate/Non Member Deposits	USD 261,941										
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer</td><td>USD 128,228</td></tr> <tr> <td>SMEs</td><td>USD 63,390</td></tr> <tr> <td>Education</td><td>USD 226</td></tr> <tr> <td>Housing/Property</td><td>USD 135,069</td></tr> <tr> <td>Pawning/Gold loans</td><td>USD 86,584</td></tr> </table>	Retail/consumer	USD 128,228	SMEs	USD 63,390	Education	USD 226	Housing/Property	USD 135,069	Pawning/Gold loans	USD 86,584
Retail/consumer	USD 128,228										
SMEs	USD 63,390										
Education	USD 226										
Housing/Property	USD 135,069										
Pawning/Gold loans	USD 86,584										
Member Welfare Programs	<ul style="list-style-type: none"> Annual Trip. Member welfare on health/education/insurance and overseas program 										

Godigamuwa SANASA TCCS Ltd											
Years of operation	84 years (Reg. date: 1933.03.15)										
President/Chairman	N. P. G. Punchihewa										
Chief Manager	C. D. Senarathne										
Address	68, Piliyandala Road, Maharagama										
Members	475 (Male: 218, Female: 257)										
Number of staff	12 (Male: 6, Female: 6)										
Total Assets	USD 3,237,101										
Equity/Share capital	USD 153,248										
Loan Portfolio	USD 1,379,915										
Member Deposits	USD 678,942										
Associate/Non Member Deposits	USD 2,078,114										
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer</td><td>USD 152</td></tr> <tr> <td>SMEs</td><td>USD 813,860</td></tr> <tr> <td>Education</td><td>USD 552</td></tr> <tr> <td>Housing/Property</td><td>USD 312,608</td></tr> <tr> <td>Pawning/Gold loans</td><td>USD 259,063</td></tr> </table>	Retail/consumer	USD 152	SMEs	USD 813,860	Education	USD 552	Housing/Property	USD 312,608	Pawning/Gold loans	USD 259,063
Retail/consumer	USD 152										
SMEs	USD 813,860										
Education	USD 552										
Housing/Property	USD 312,608										
Pawning/Gold loans	USD 259,063										
Member Welfare Programs	Health Programs, Death Donations, Children Scholarships, Members Annual Trip, Aluth Awurudu Festival Programs, Donation of School Books, & Equipment										

Athurugiriya-South SANASA Society Ltd													
Years of operation	32 years (Reg. date: 1985.08.01)												
President/Chairman	M. Gunarathna												
Chief Manager	K. V. Lakshmi												
Address	474/1, Homagama Road, Athurugiriya												
Members	1,349 (Male: 454, Female: 895)												
Number of staff	21 (Male: 5, Female: 16)												
Total Assets	USD 7,826,942												
Equity/Share capital	USD 829,108												
Loan Portfolio	USD 3,060,670												
Member Deposits	USD 688,162												
Associate/Non Member Deposits	USD 4,835,755												
Loan product or industry-wise portfolio	<table> <tr> <td>Retail/consumer</td><td>USD 67,621</td></tr> <tr> <td>Agriculture/Livestock</td><td>USD 140,526</td></tr> <tr> <td>SMEs</td><td>USD 173,441</td></tr> <tr> <td>Education</td><td>USD 402,681</td></tr> <tr> <td>Housing/Property</td><td>USD 3,356,033</td></tr> <tr> <td>Pawning/Gold loans</td><td>USD 7,173</td></tr> </table>	Retail/consumer	USD 67,621	Agriculture/Livestock	USD 140,526	SMEs	USD 173,441	Education	USD 402,681	Housing/Property	USD 3,356,033	Pawning/Gold loans	USD 7,173
Retail/consumer	USD 67,621												
Agriculture/Livestock	USD 140,526												
SMEs	USD 173,441												
Education	USD 402,681												
Housing/Property	USD 3,356,033												
Pawning/Gold loans	USD 7,173												
Member Welfare Programs	<ul style="list-style-type: none"> Donate Funeral Package for all our members & their families. Give uniforms for members per year. Interest free Loan facilities for low income members 												



Federation of Thrift and Credit Co-operative Societies of Sri Lanka (SANASA)

As the name implies, Federation of Thrift and Credit Co-operative Societies of Sri Lanka, is the umbrella organization or the apex body of over 8,000 primary societies dealing in microfinance in territories designated from the rural conclaves to the townships, ramified throughout the country inclusive of predominantly populated areas with Tamil speaking people in north and east of the country. The Primary societies serving a membership population in designated areas are also referred as “Primary SANASA Society” in the village. The federation referred heretofore, represent the largest People Oriented Service Organization based on a cooperative philosophy.

Thus the Sinhala the language spoken by the majority uses a concise wording for savings and credit “SANASA” which was the name given to this peoples’ movement and hence the federation is also referred as SANASA Federation, and the peoples movement that it stands for is referred as the “SANASA Movement”.

Growing from four digit figures over hundred years ago, with the resurgence of the movement that originated in 1978 under the guidance of a charismatic leadership, today SANASA Federation fathers a membership of 20% of the country’s total population as direct and indirect membership of family units making Sanasa family and the community as a formidable social community from grass root level membership spread in to the most remote villages comprising farmers, field workers, teachers and town workers and other marginalized communities who are considered the just ordinary folk in the countries social strata.

The SANASA Community described above comprises Sinhala, Tamil and Muslim communities in every society followers of all faiths and different castes work together under the philosophy of cooperative values and principles as one community.





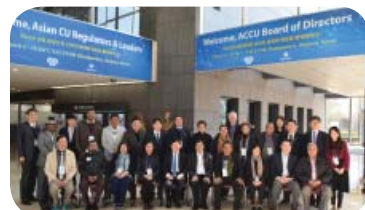
Association of Asian Confederation of Credit Unions (ACCU)

The Association of Asian Confederation of Credit Unions is the regional networking body for credit unions in the Asia region. Its mission is to work in partnership with its member organizations (apex body of credit unions) to promote and strengthen credit unions as effective instruments of socioeconomic development of people in Asia. Since inception on April 28, 1971, ACCU has been truly committed to its vision of developing an Integrated and Sustainable Credit Union Networks in Asia.

As of June 2017, ACCU has 13 regular members, 17 Affiliate members, and 116 supporter members. ACCU works in 25 countries in Asia, including countries in transition like Myanmar, Laos and Bhutan.

ACCU is very proud to represent 40.2 million individual members from 45,105 credit unions in 22 countries, and through the demonstration of self-help and mutual assistance, the Asian people own assets totaling US\$ 143 billion. As think tank for Asian credit unions, ACCU seeks out solutions to the challenges faced by credit unions. The 22 credit union business solutions developed are resources available for members and credit unions.

ACCU is focused on expanding the breadth and depth of its reach across Asia, as this continent is the home of more than 800 million people living in poverty. ACCU considers the 'Reaching out Strategy' will continue to promote sustained future growth. Central to ACCU's role is an endless imagination of technical and management innovation to keep the credit union relevance. ACCU has developed credit unions solutions adopting sound business practices and ensures that these solutions keep up with changes in market environment and the complex situation in credit union operations.



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 differences – 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)

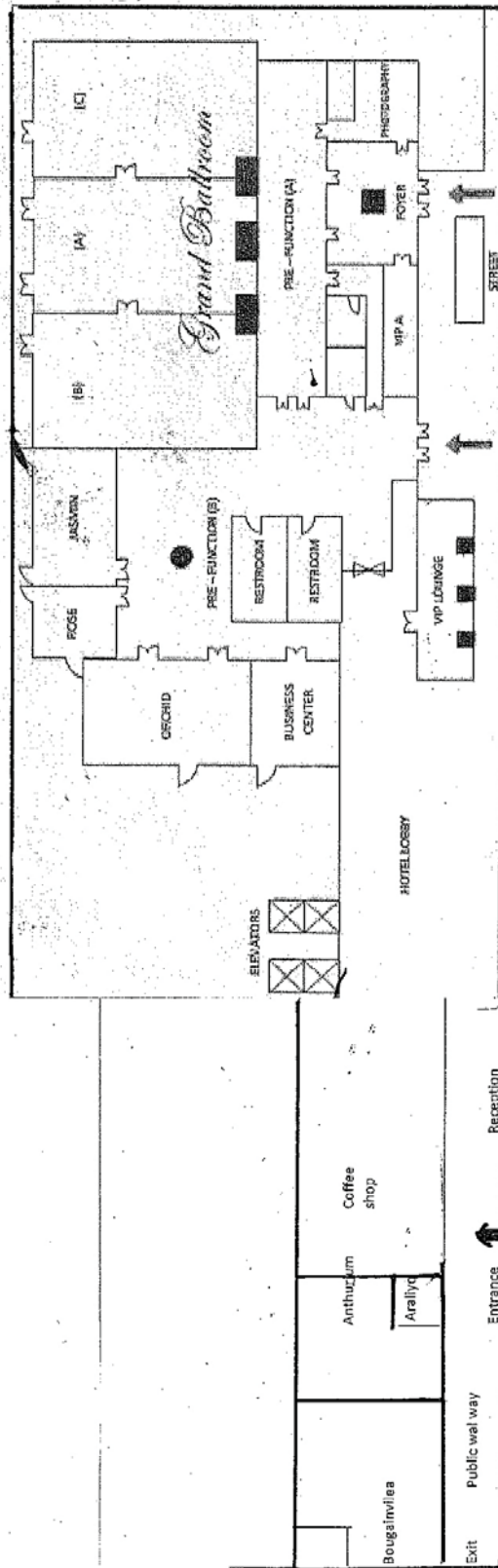
Asian solidarity through ACCU

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!

GALADARI HOTEL FLOOR PLAN

Floor Plan



Embracing the ICA Blueprint to ACCU Strategic Plan

The starting point for the strategy for a global co-operative future is the powerful claim which co-operatives make to the outside world: that they have a way of doing business which is both better, and brings a more effective balance to the global economy than the dominance of one single model as now.



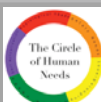
PARTICIPATION

Sharing of Resources & Standardization



SUSTAINABILITY:

Supervision and Stabilization Fund



IDENTITY: Adherence to credit union mission (governance & quality services, marketing management)



LEGAL FRAMEWORK: Enabling regulatory environment & self-regulation by federations



CAPITAL

Quality assurance through ACCESS branding

International Credit Union Operating Principles

International Operating Principles	ACCU International Operating Principles (Adopted from WOCCU)
Democratic Structure: <ul style="list-style-type: none"> • Open and Voluntary Membership • Democratic Control • Non-discrimination 	Cooperative Structure: <ul style="list-style-type: none"> • Member Owned • Member Controlled • Democratic Control
Service to Members: <ul style="list-style-type: none"> • Distribution to Members • Building Financial Stability • Service to Members 	Service to Members: <ul style="list-style-type: none"> • Financial Inclusion • Financial Sustainability • Maximizing Member Economic Benefit
Social Goals: <ul style="list-style-type: none"> • Ongoing Education • Cooperation among Cooperatives • Social Responsibility 	Social Responsibility: <ul style="list-style-type: none"> • Financial Literacy • Cooperation among Cooperatives for Integrated networks • Community Social Responsibility • Global Vision



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

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