

Credit Union Promotion

VISUAL AIDS



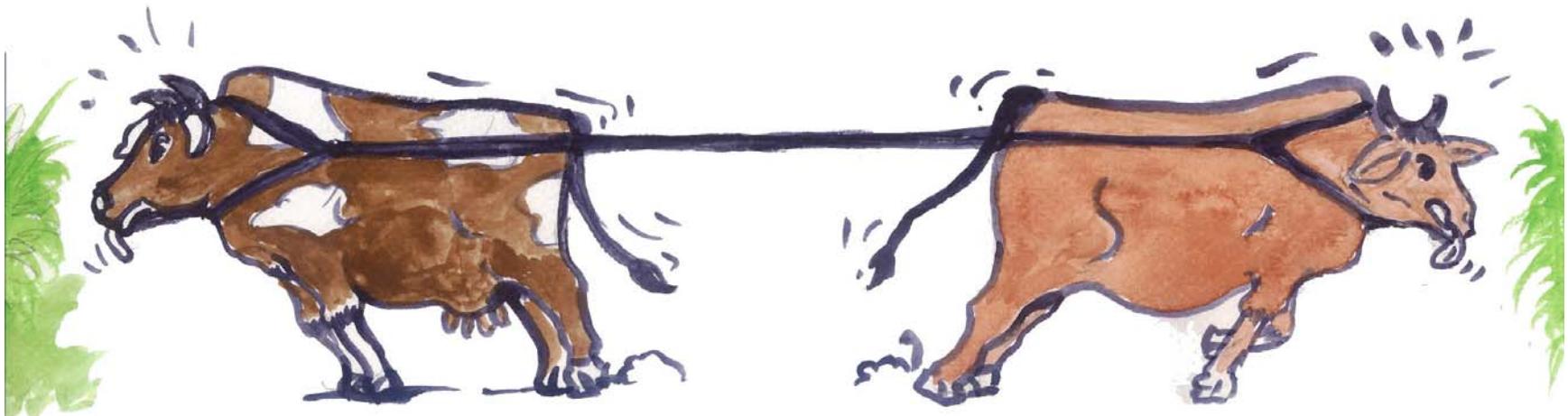
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Credit Union Organization

No cooperation, no unity . . .

Goal cannot be achieved

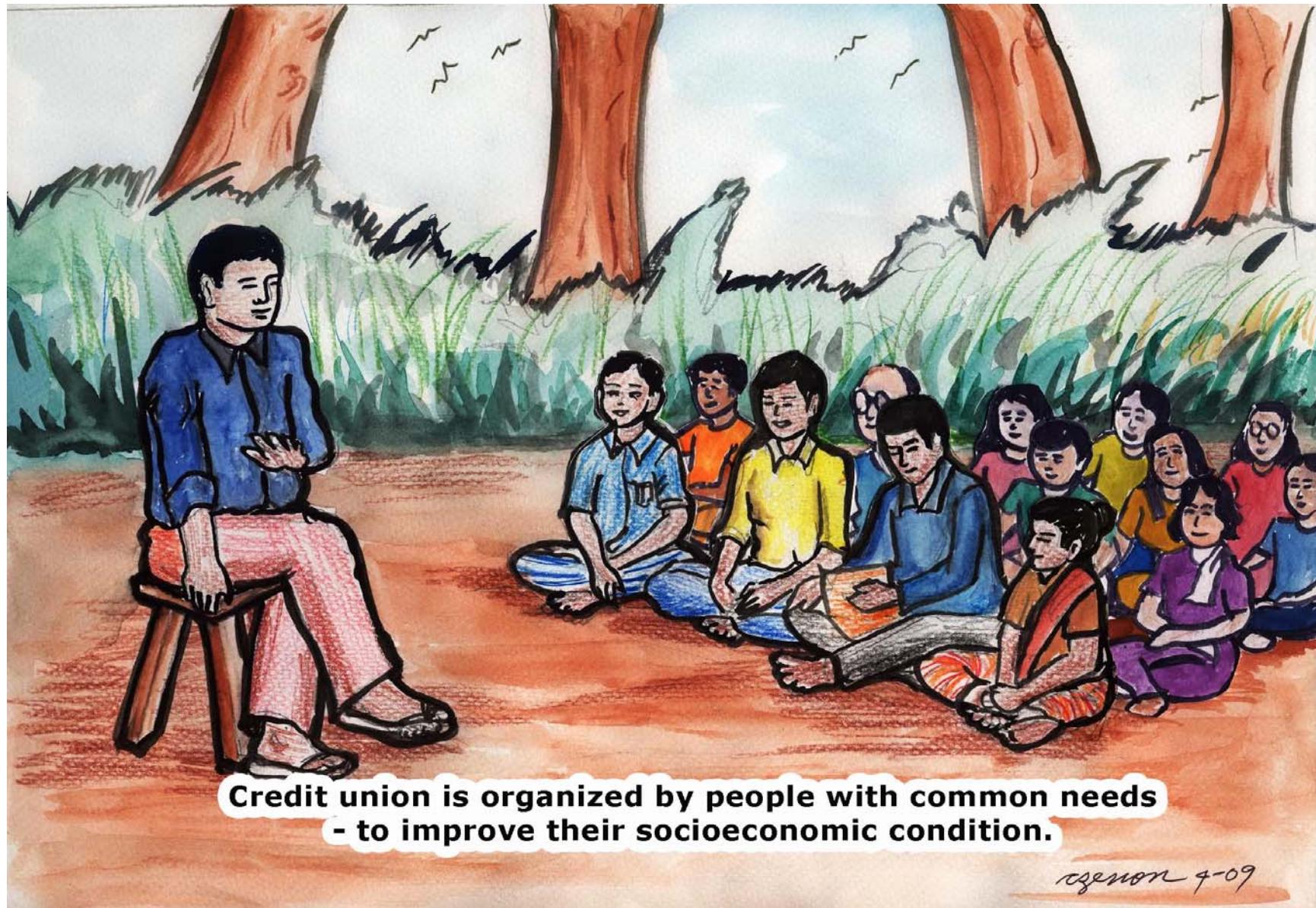


working together, can achieve larger goals



Working together can achieve larger goals



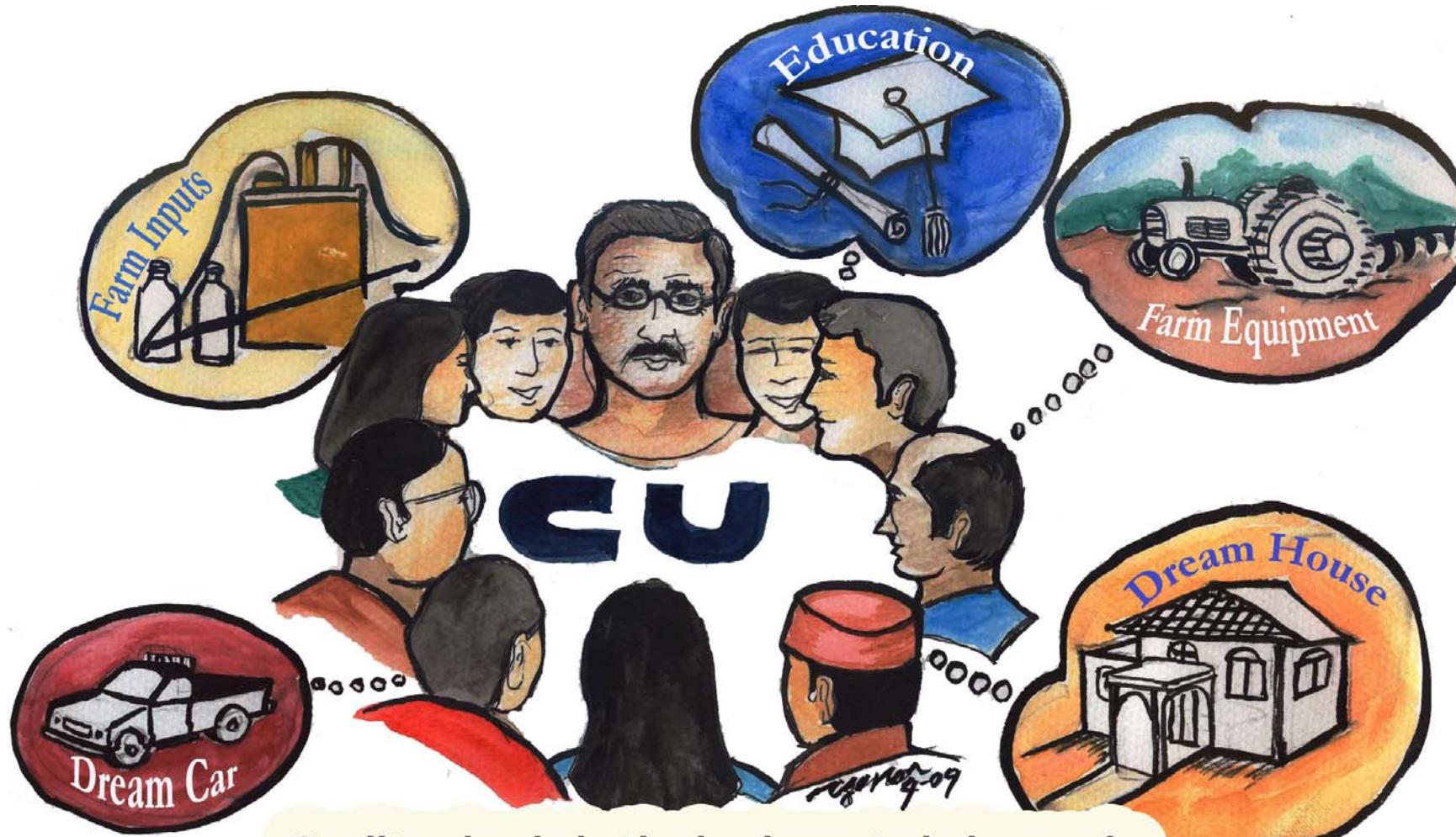


**Credit union is organized by people with common needs
- to improve their socioeconomic condition.**

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Credit union inculcates the habit of thrift to members
- a way out of financial worries.

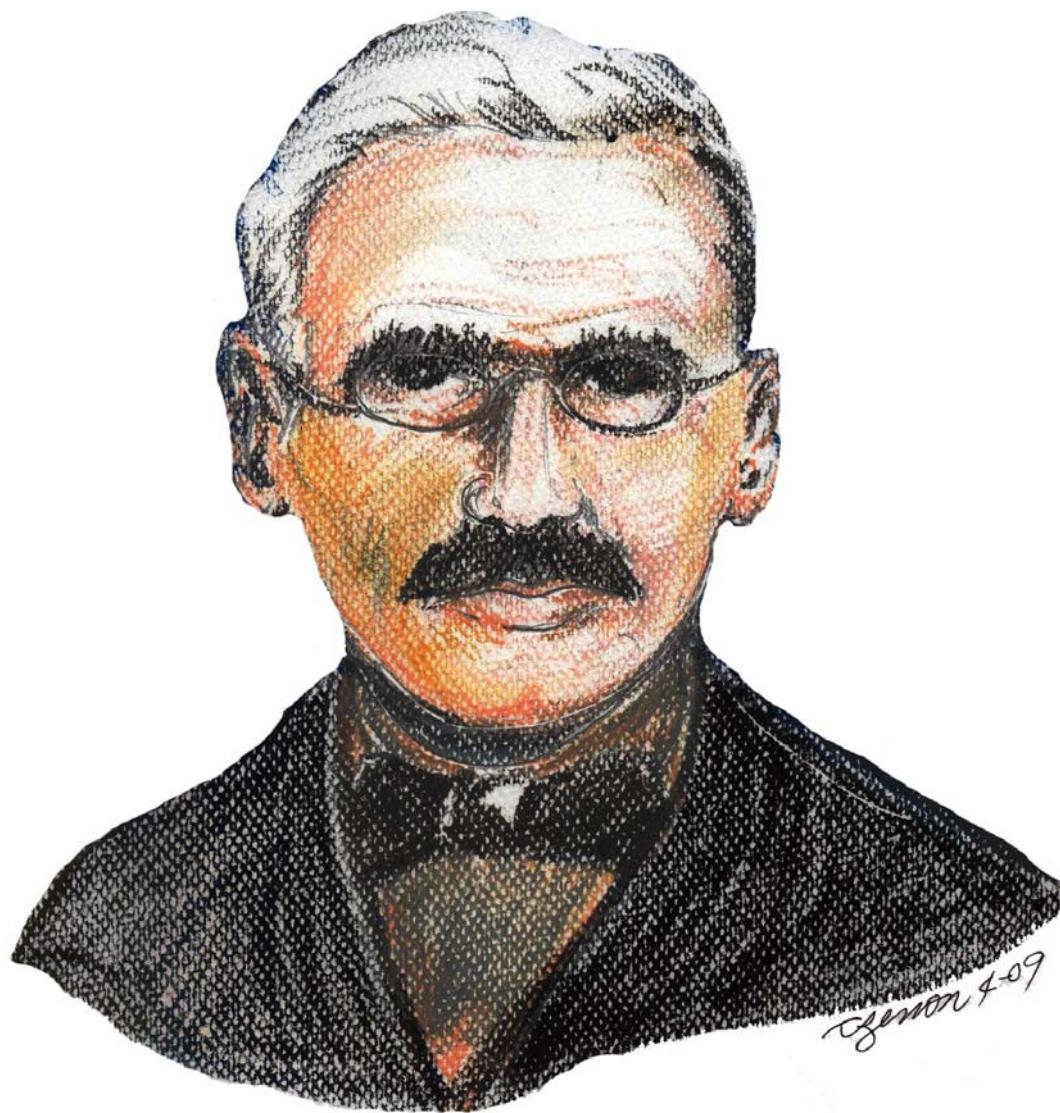


Credit union is in the business to help people
improve lives through reliaizing their financial goals.



**The credit union provides the vehicle;
the members use it to arrive at their financial destination.**

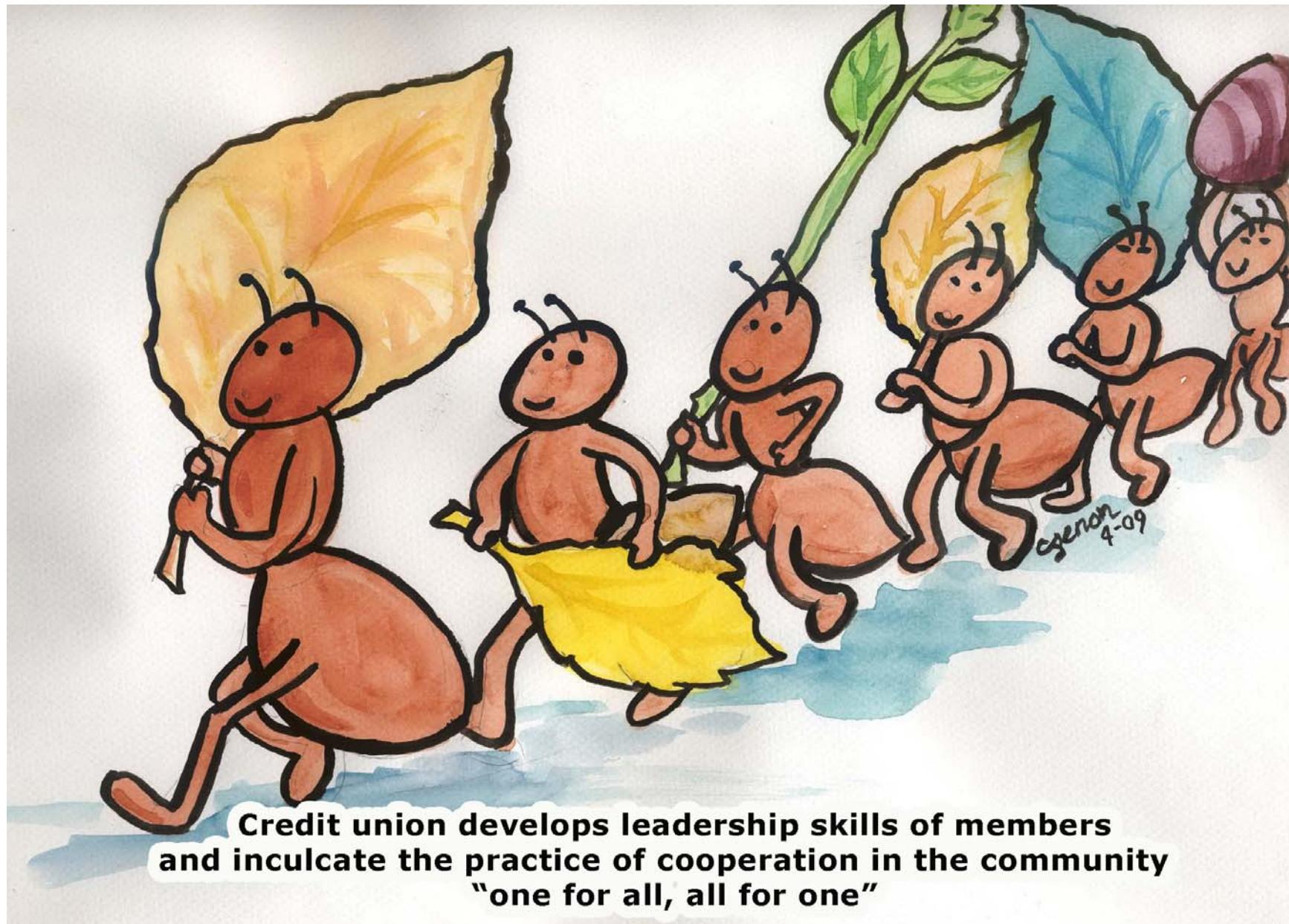
The Father of Credit Union
F.W. Raiffeisen





Credit union is the center for cooperation,
unity and community building.

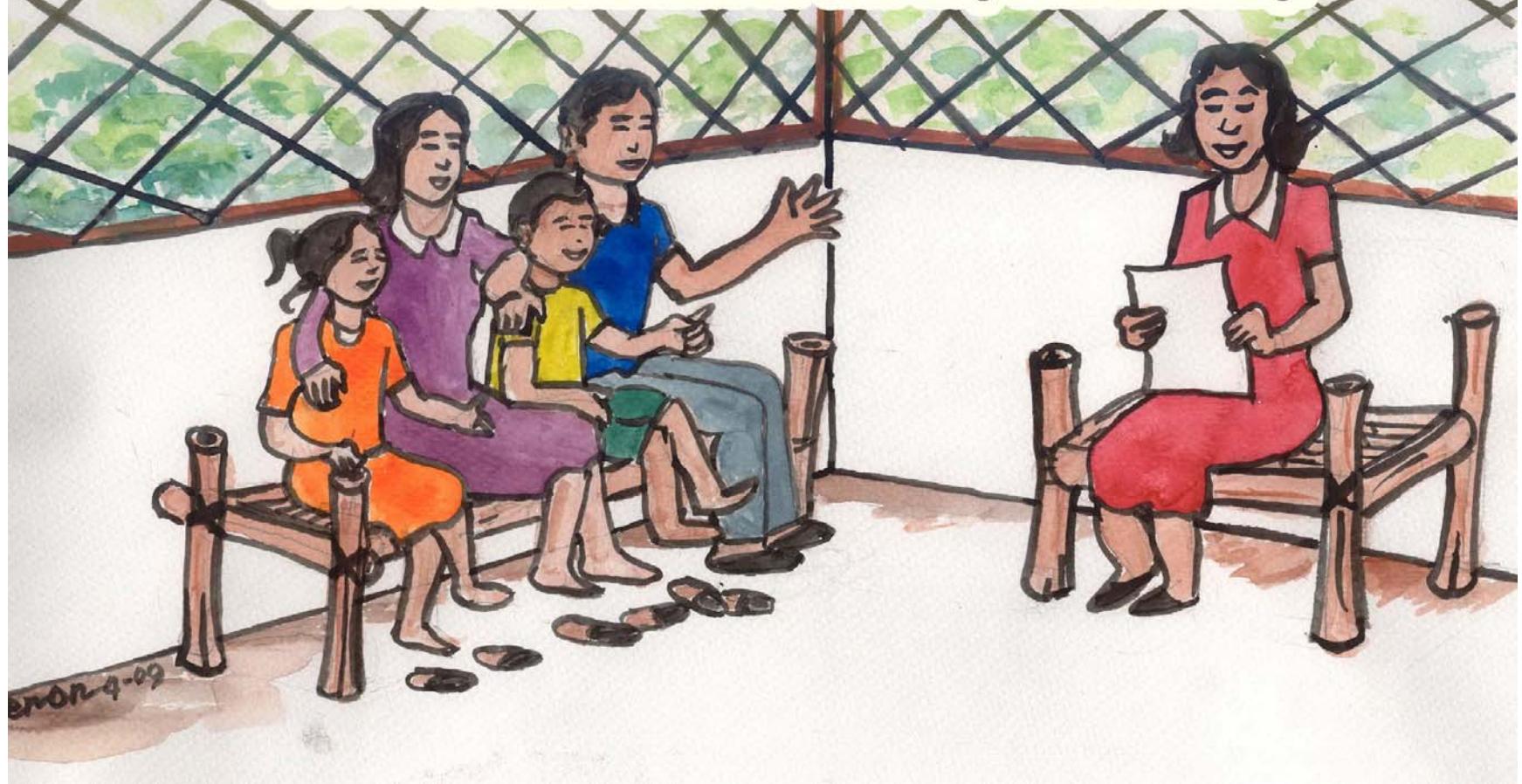
Benefits of Community from Credit Union

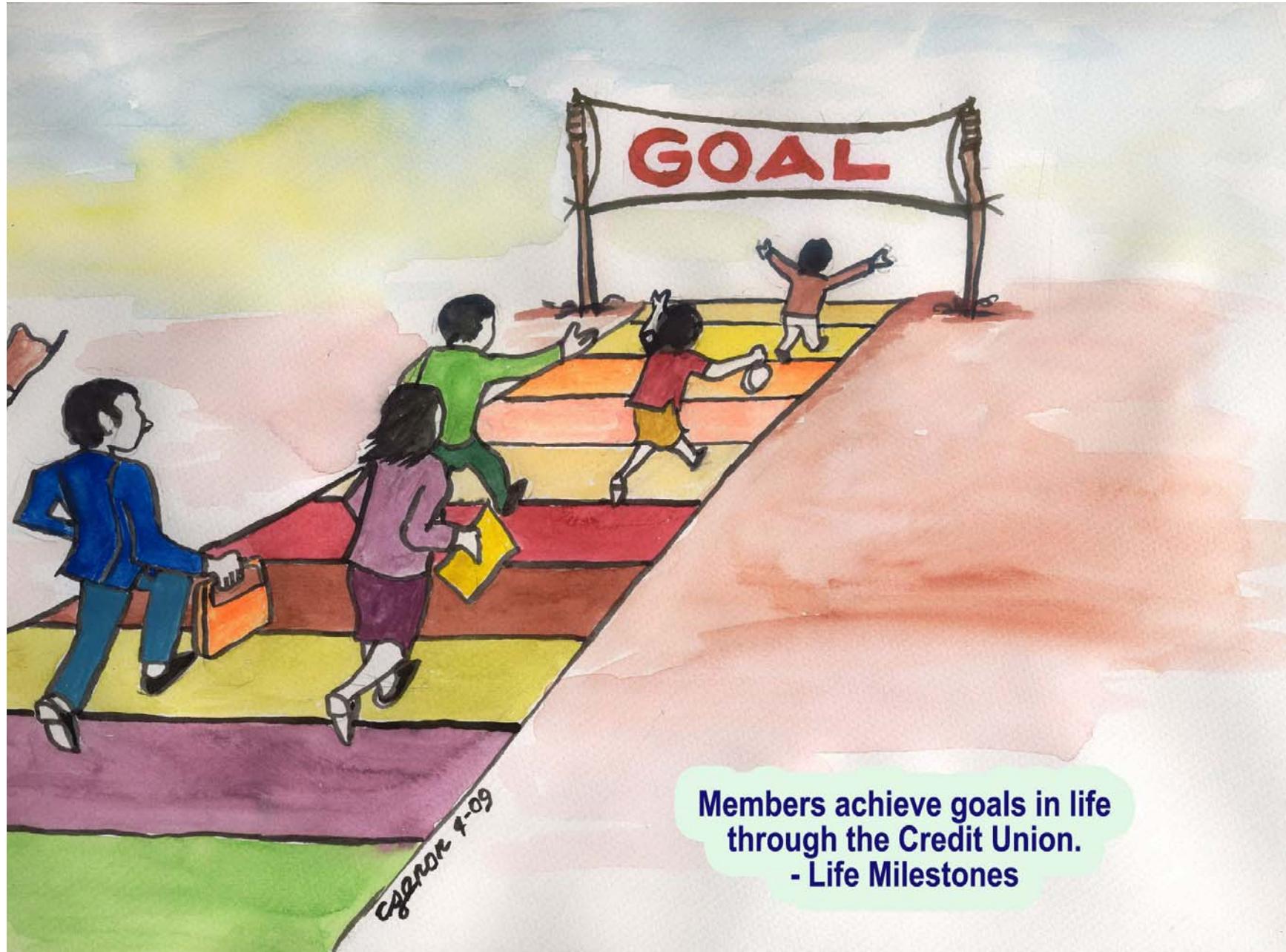


**Credit union develops leadership skills of members
and inculcate the practice of cooperation in the community
“one for all, all for one”**

FINANCIAL COUNSELING

Credit union listens to members; involve with their financial lives;
and will be with members for their long-term well being.





Members achieve goals in life
through the Credit Union.
- Life Milestones

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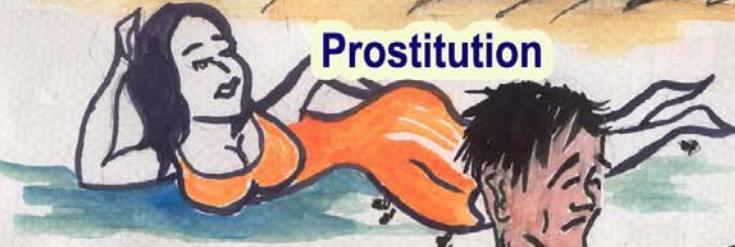
Social Issues Related to Poverty

Social Issues on Poverty

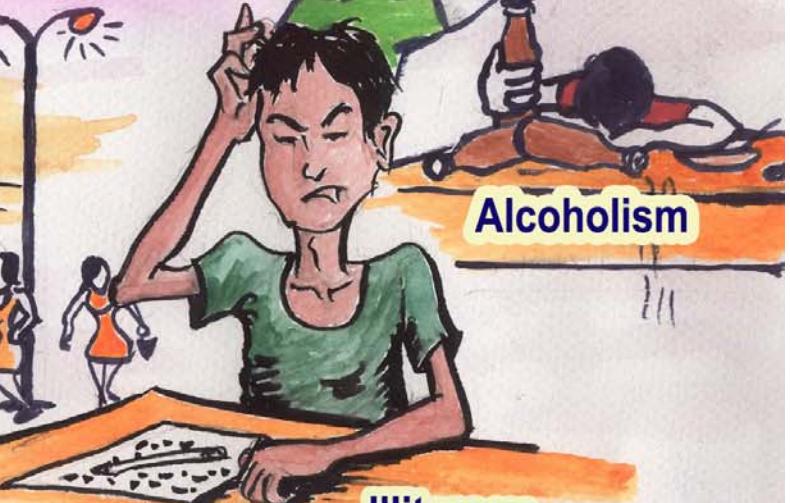
Squatting (slums)



Prostitution



Alcoholism



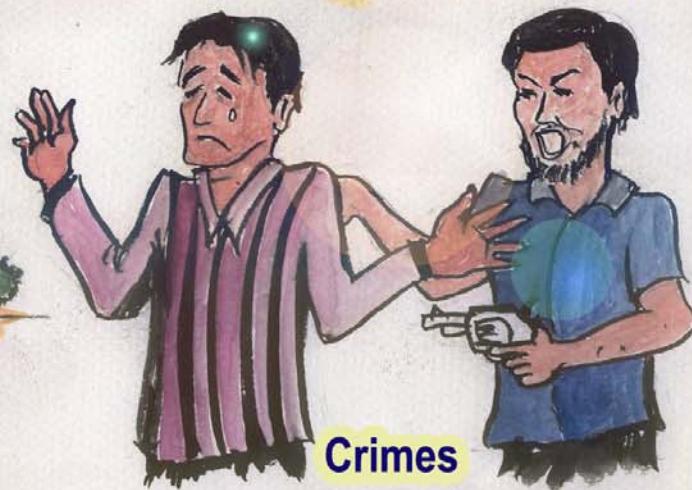
Illiteracy



Begging

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Crimes



The Value of Savings



Savings is a financial discipline that
allows members to prepare for emergencies & build financial future.

**Life's Choice:
Spend for NEEDS or WANTS?**



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Learn the habit of thrift
by proper financial planning.

Personal financial management

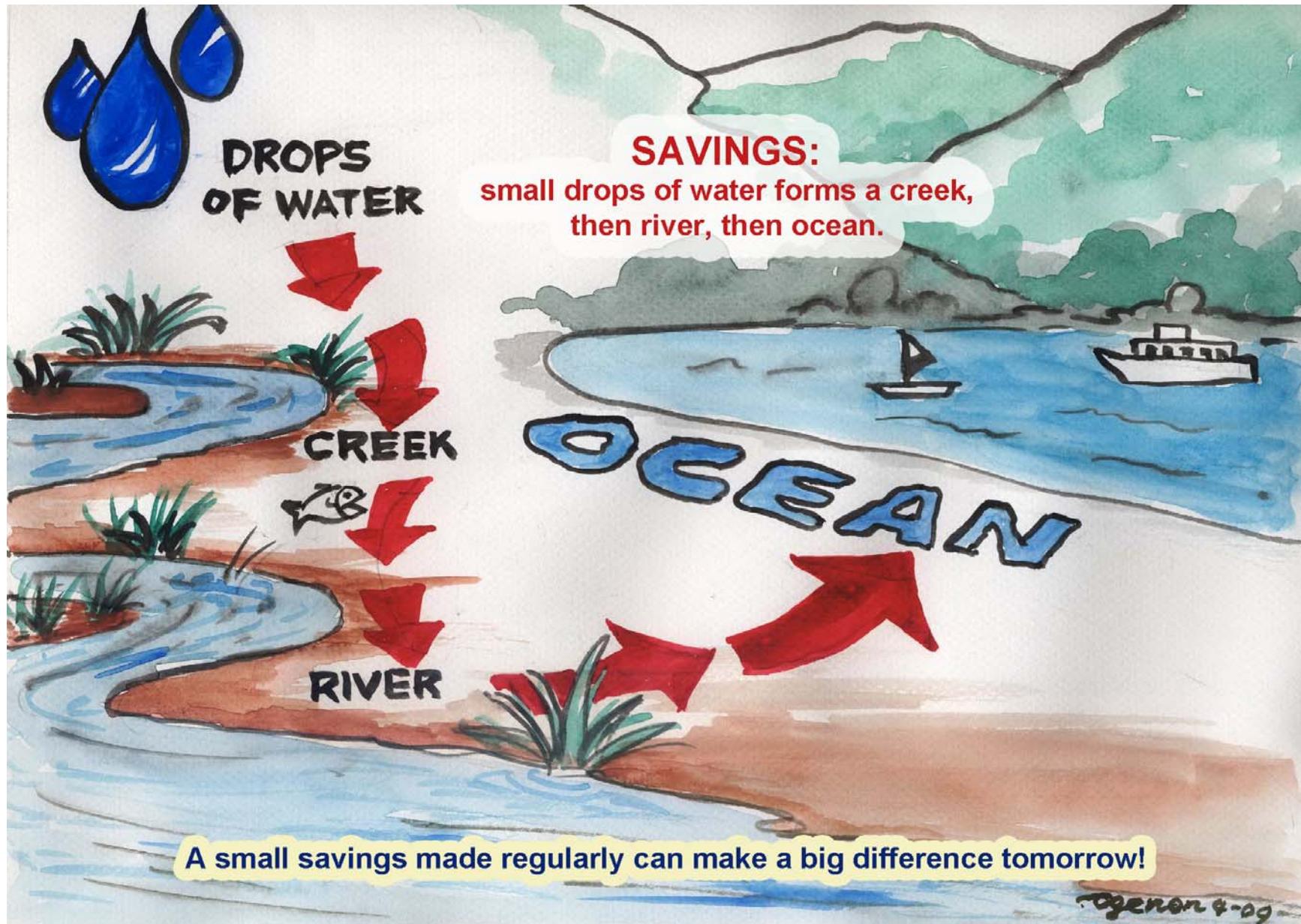
SAVINGS

INCOME

EXPENSES

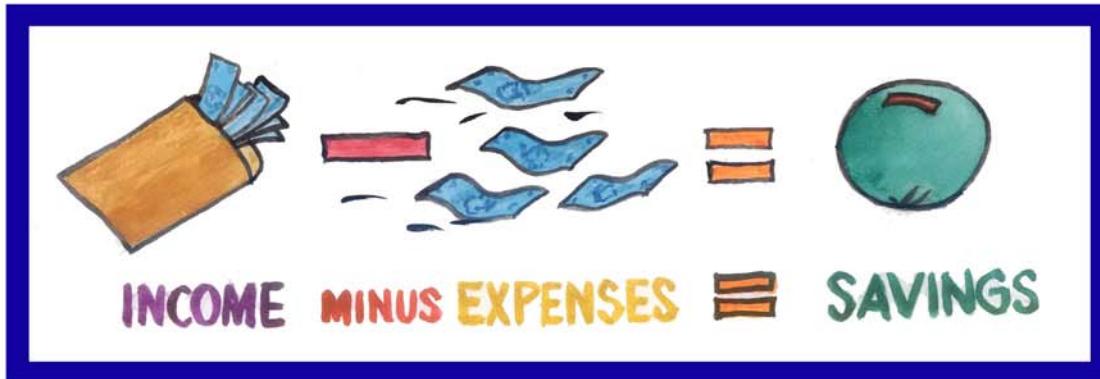
BORROWING



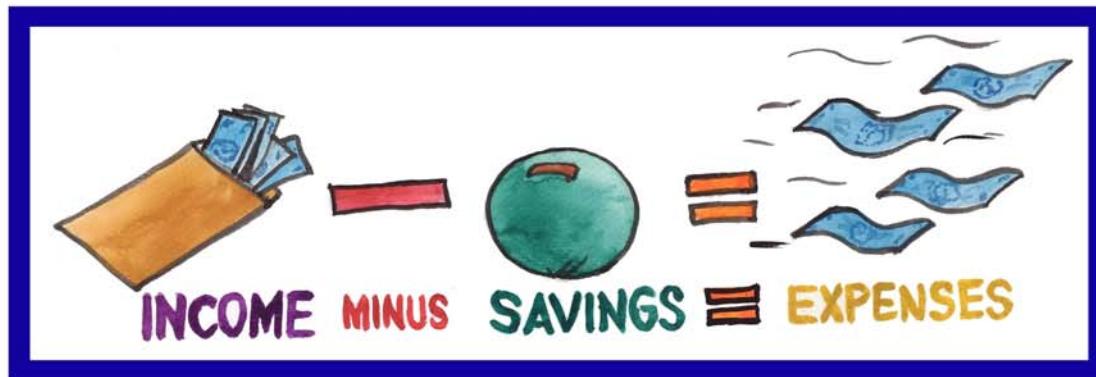


How can you save?

1. Savings after expenses



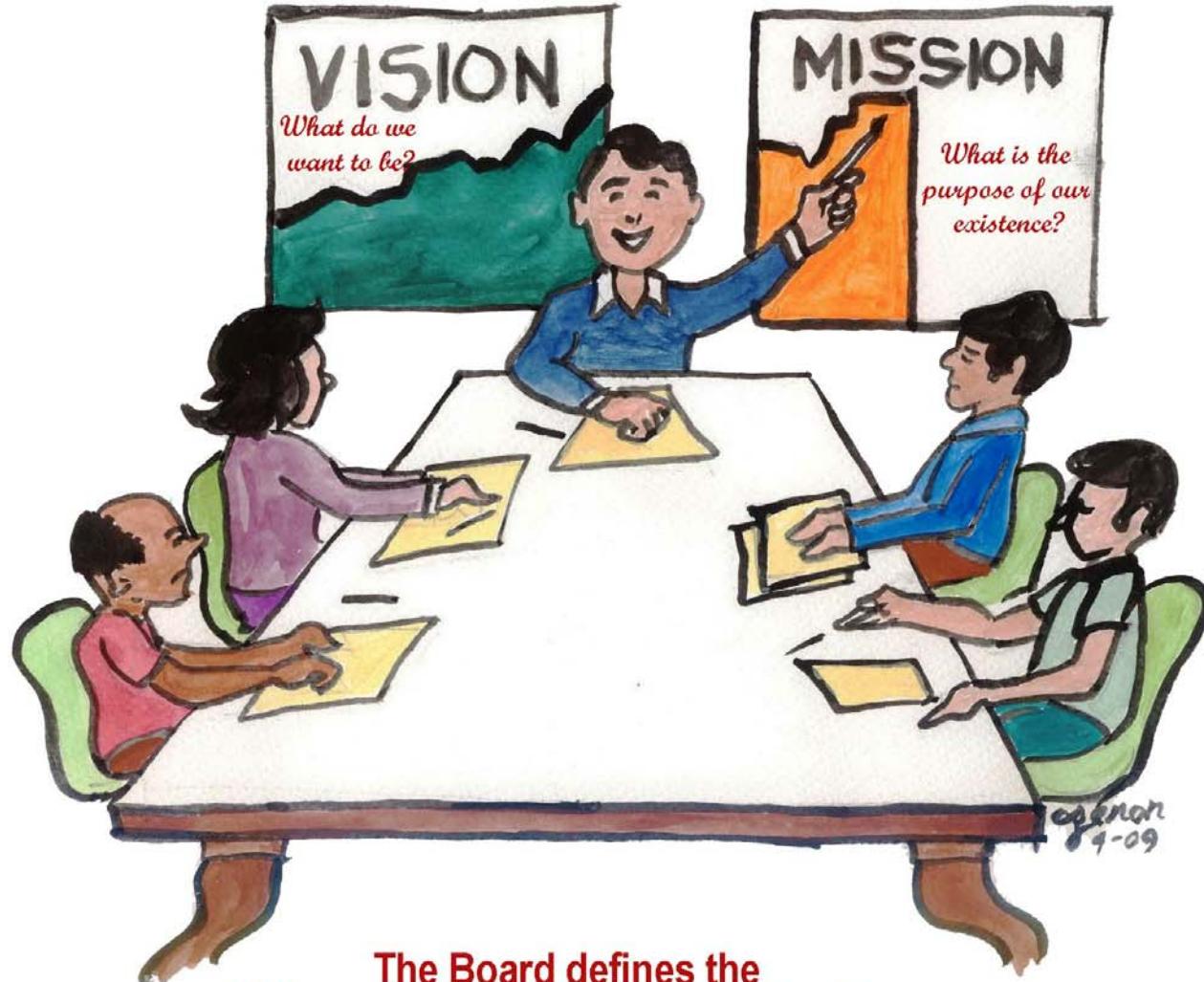
2. Savings before expenses



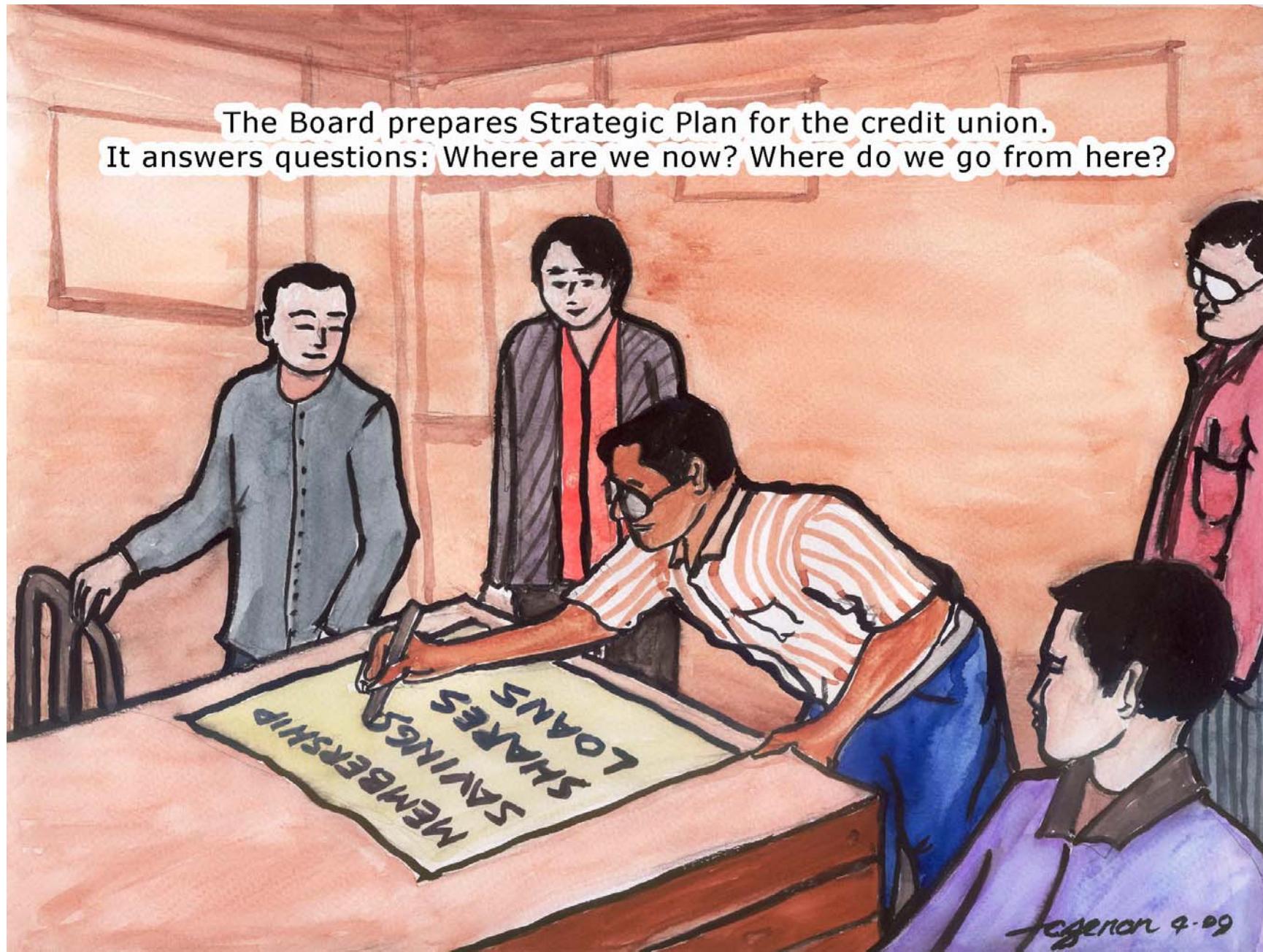
The Role of Board of Directors

The Board assumes responsibility from General Meeting to govern the credit union within the framework of legislations, standards and policies to fulfill the mission.





The Board defines the
Vision and Mission of the credit union.

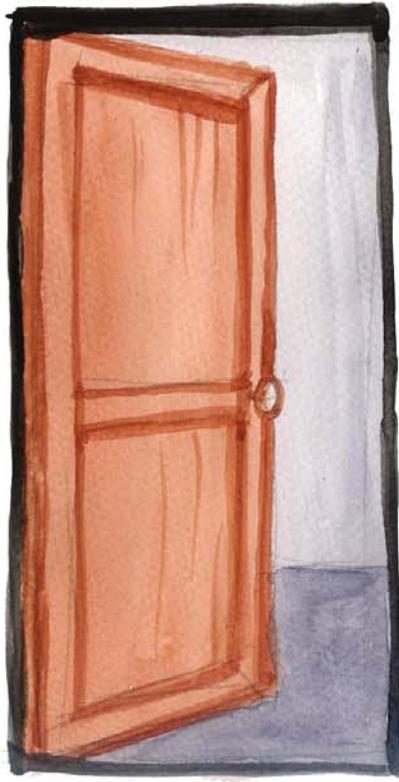


The Board reviews the credit union performance & set the best strategies to achieve growth & sustainability.

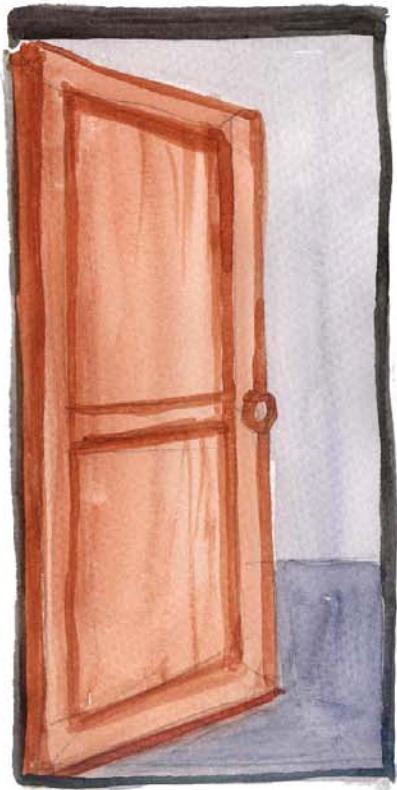


The Role of Credit Committee

The Credit Union 3-Door Strategy



Door 1



Door 2



Door 3



Door 1 - Membership

It should be wide opened.
Credit Union is the WINNER!

Credit Union receives
Share Capital &
Membership Fee!



Door 2 - Savings

It should be wide opened.
Credit Union is the WINNER!

Credit Union receives
SAVINGS!



Door 3 - Loan

It should be opened but with precaution. Need training and full understanding of loan purpose and capacity to pay of member.

This time Credit Union takes RISK.

**Credit Committee ensures the savings & loans
are solutions to members' financial problems & goals.**



5 Cs of Credit:

Character
Capacity
Capital
Collateral
Condition



The Credit Committee ensures loans are granted based on the 5 Cs of credit evaluation system.

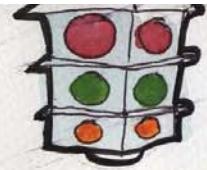


AGENDA OF MEETING

1. Review of Products & Services
2. Review of Loan Procedures
3. Review of Repayment
4. Approve Loans
5. Review Loan Loss Provisions



The Role of Supervisory Committee



Traffic rules violation - Accident & Chaos



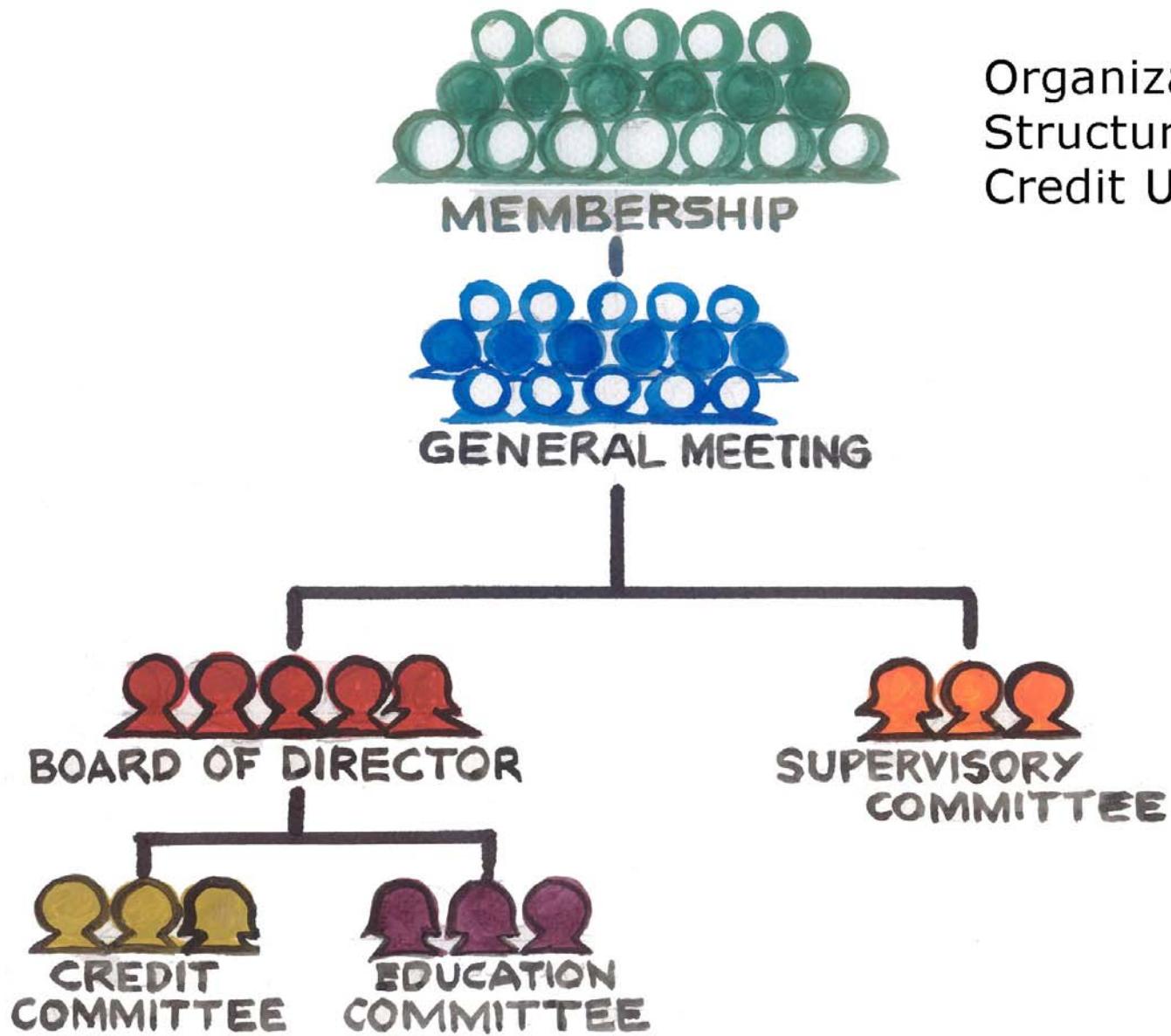


Supervisory Committee meets regularly to review the Financial Statements and reviews the compliance of Board and management to Bylaws and policies.

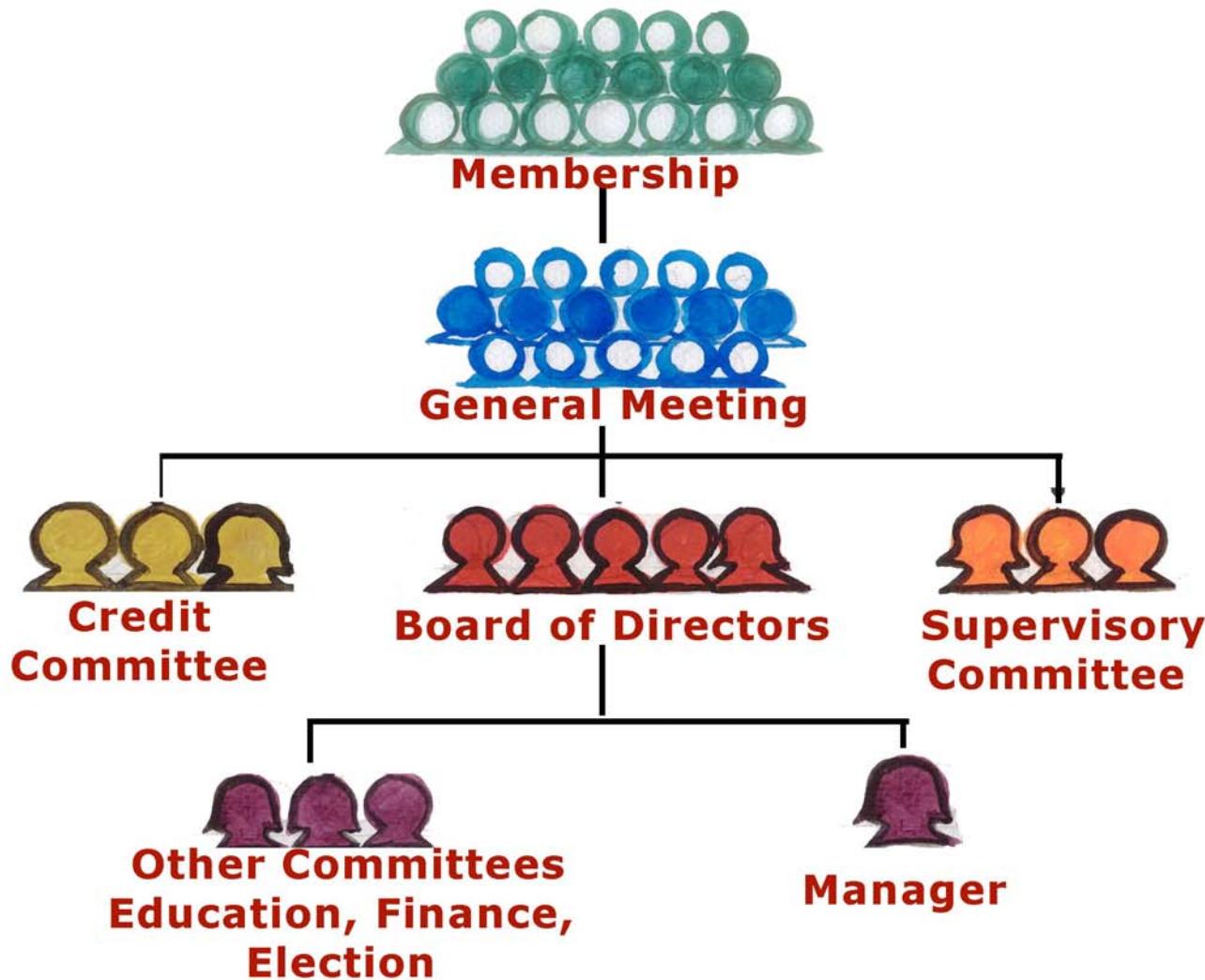


The General Meeting

Organizational Structure of Credit Union

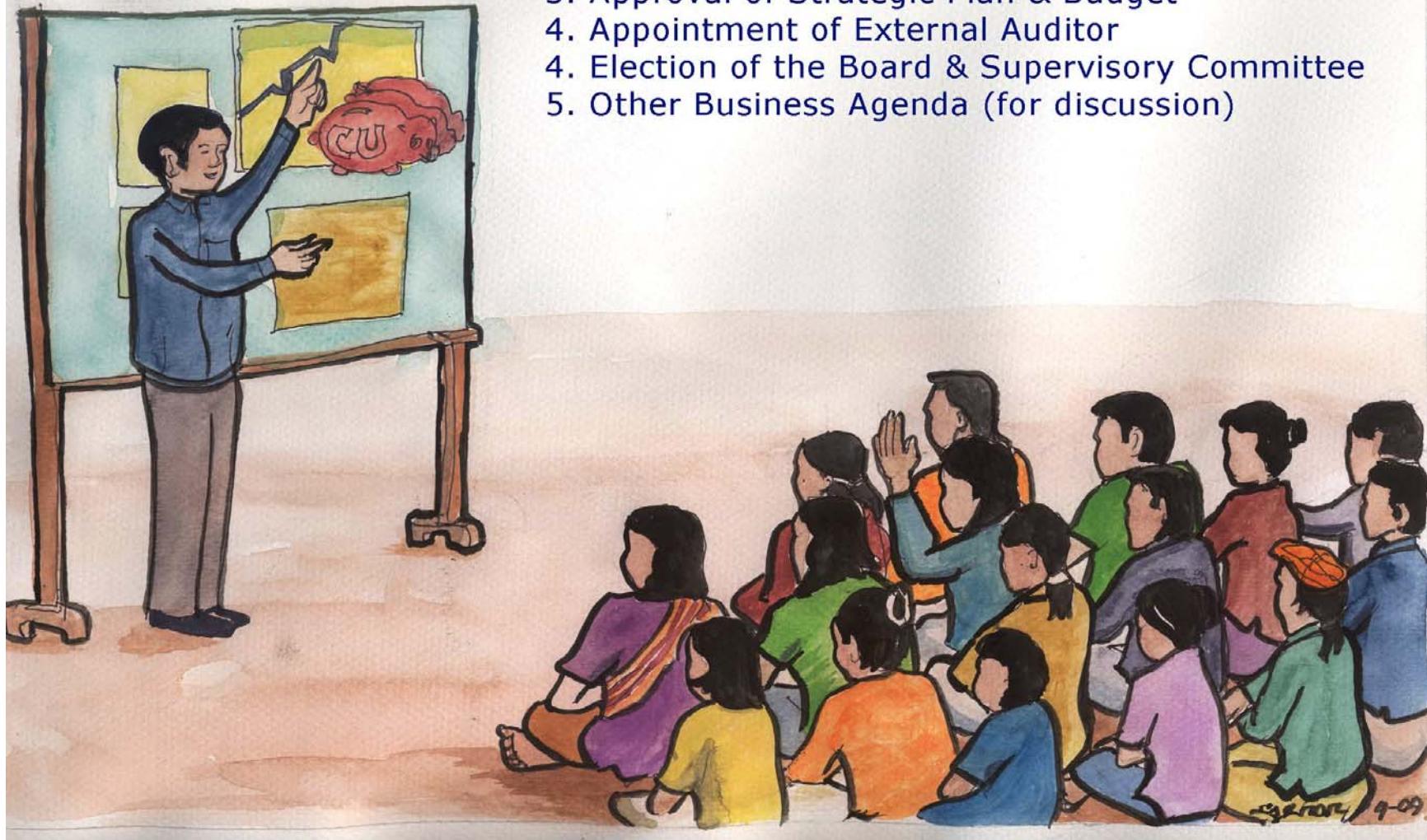


Credit Union Organizational Structure

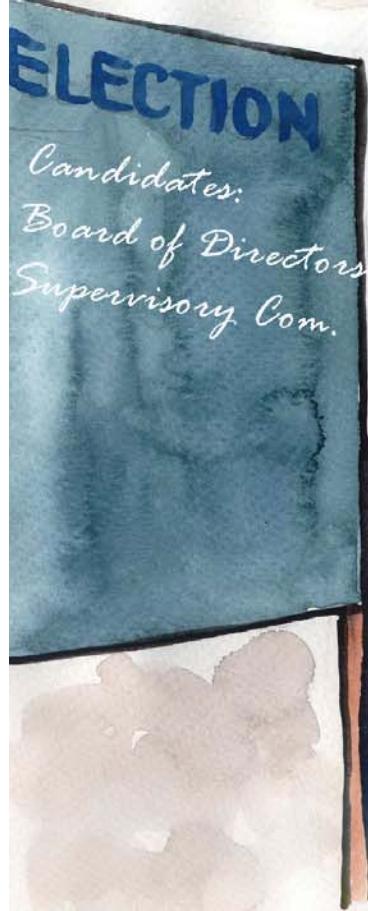


General Meeting Agenda:

1. Confirmation of Minutes
2. Report of the Officers (Board)
3. Approval of Strategic Plan & Budget
4. Appointment of External Auditor
5. Election of the Board & Supervisory Committee
5. Other Business Agenda (for discussion)



The General Meeting elects the Board of Directors
and Supervisory Committee



AGENDA 5

APPROVAL OF THE PLAN AND BUDGET

Members participate in taking decision for their credit union.



How to Conduct Board Meeting?

Board Meeting:

The Chair leads the meeting & builds consensus
Board members study the meeting agenda in advance
Board members participate actively in taking decisions
Board takes decision by consensus.



Quality Leadership

Where my credit union is going in the next 3 years?



**A leader manages
the future of the
credit union.**

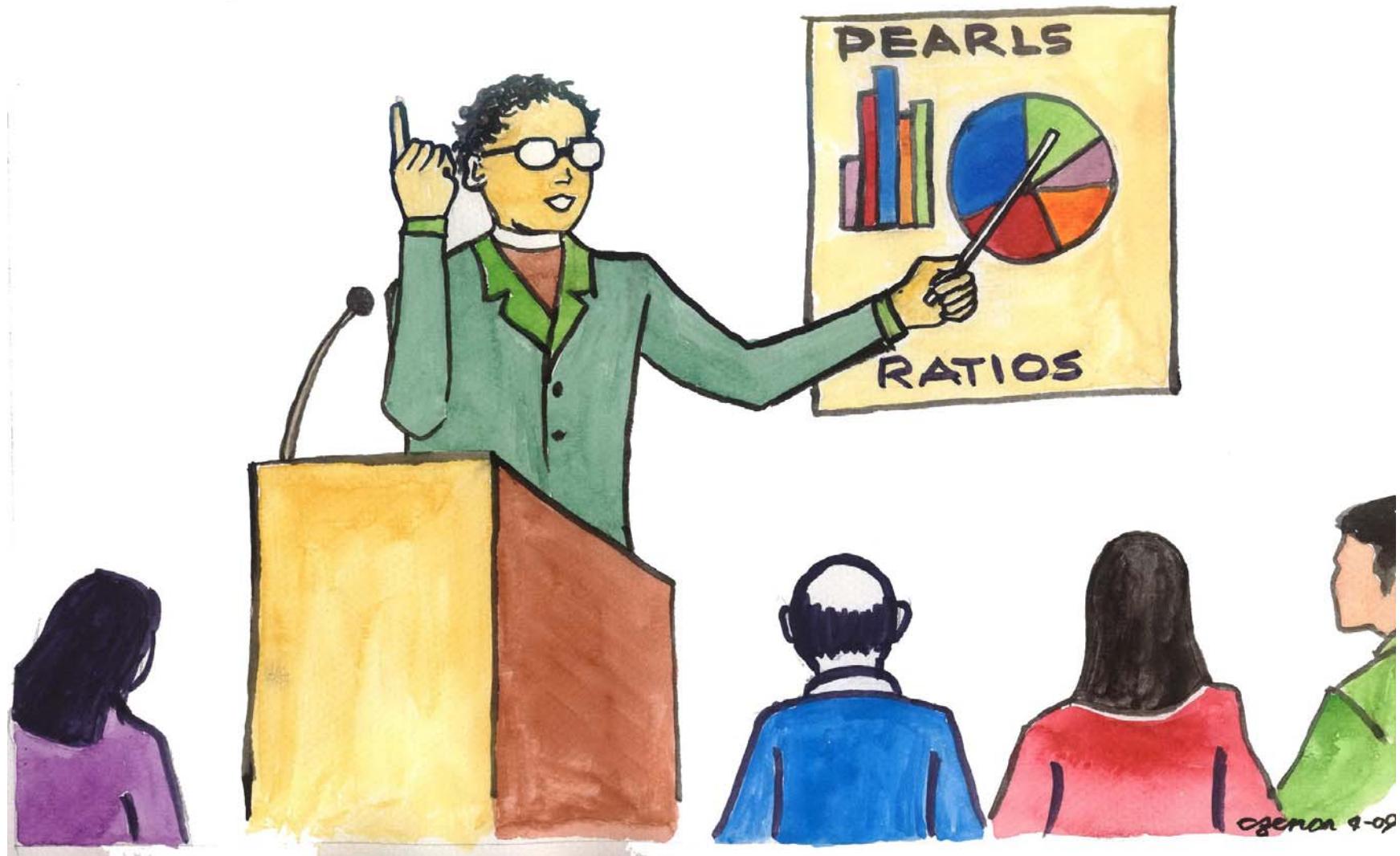
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Leadership - Motivate others to achieve common goal.





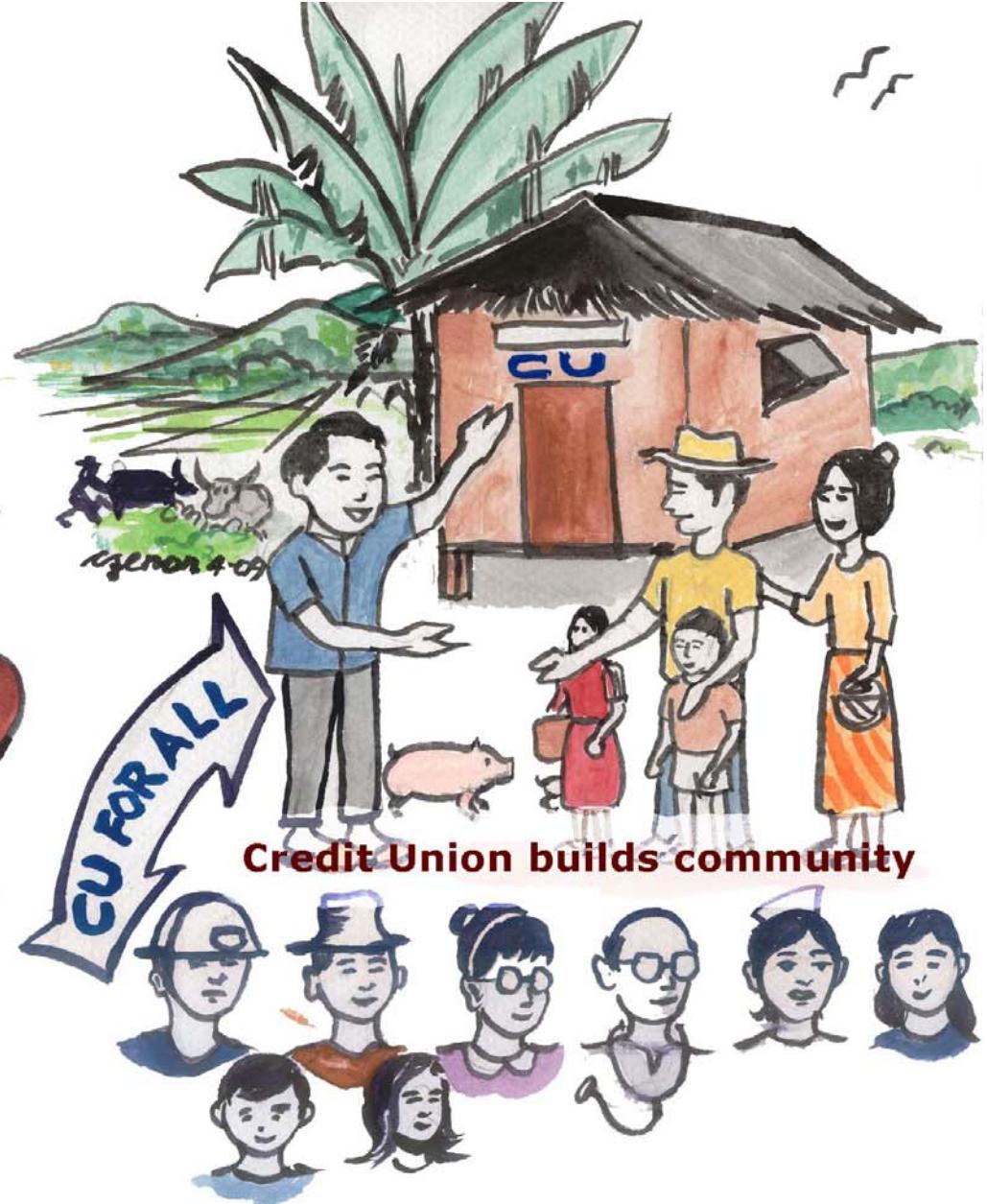
A leader always seeks for opportunity to learn
and improve skills



Difference of Credit Union with Bank

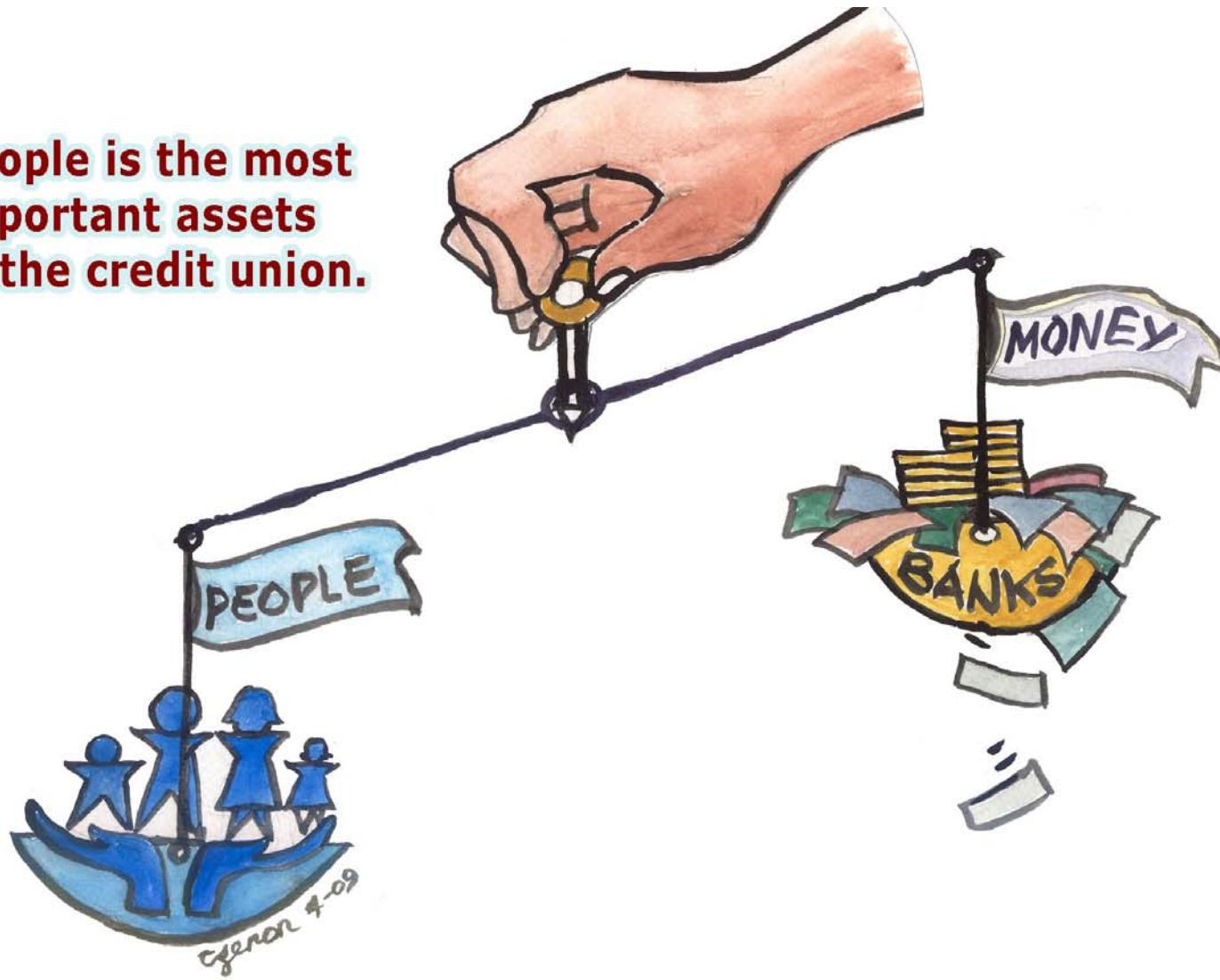


Bank builds financial sector



Credit Union builds community

**People is the most
important assets
of the credit union.**



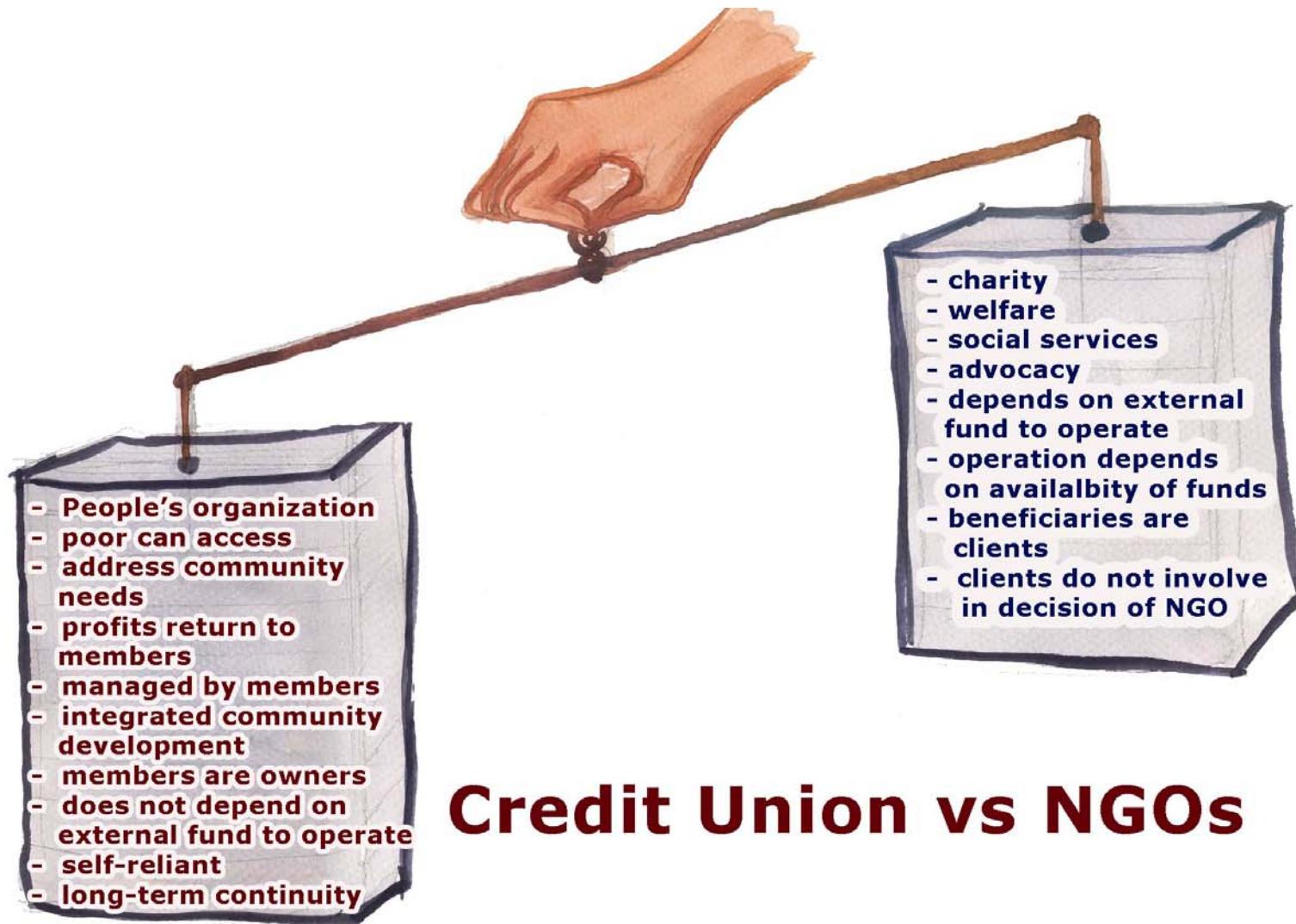
- builds community
- members are owners
- profit return to members
- concern about members financial future
- savings mobilized invested back to community



- builds financial sector
- clients are users
- profit return to investors
- concern about high profit for investor
- savings mobilized from public invested in large enterprise & financial market

Credit Union vs Bank

Difference of Credit Union with NGO



Credit Union vs NGOs

Benefits of Credit Union Membership



**Access to affordable financial services
- both savings & credit for members' livelihood.**

**Credit union services are delivered
right at member's doorsteps.**





YouthBEE
savers

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Credit union develops financial literate youth.



**Members will no longer
be at the mercy of
money lenders or relatives
for loans.**



Women Empowerment in Credit Unions



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Women are engaged in economic activities through the credit union Microenterprise program.

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