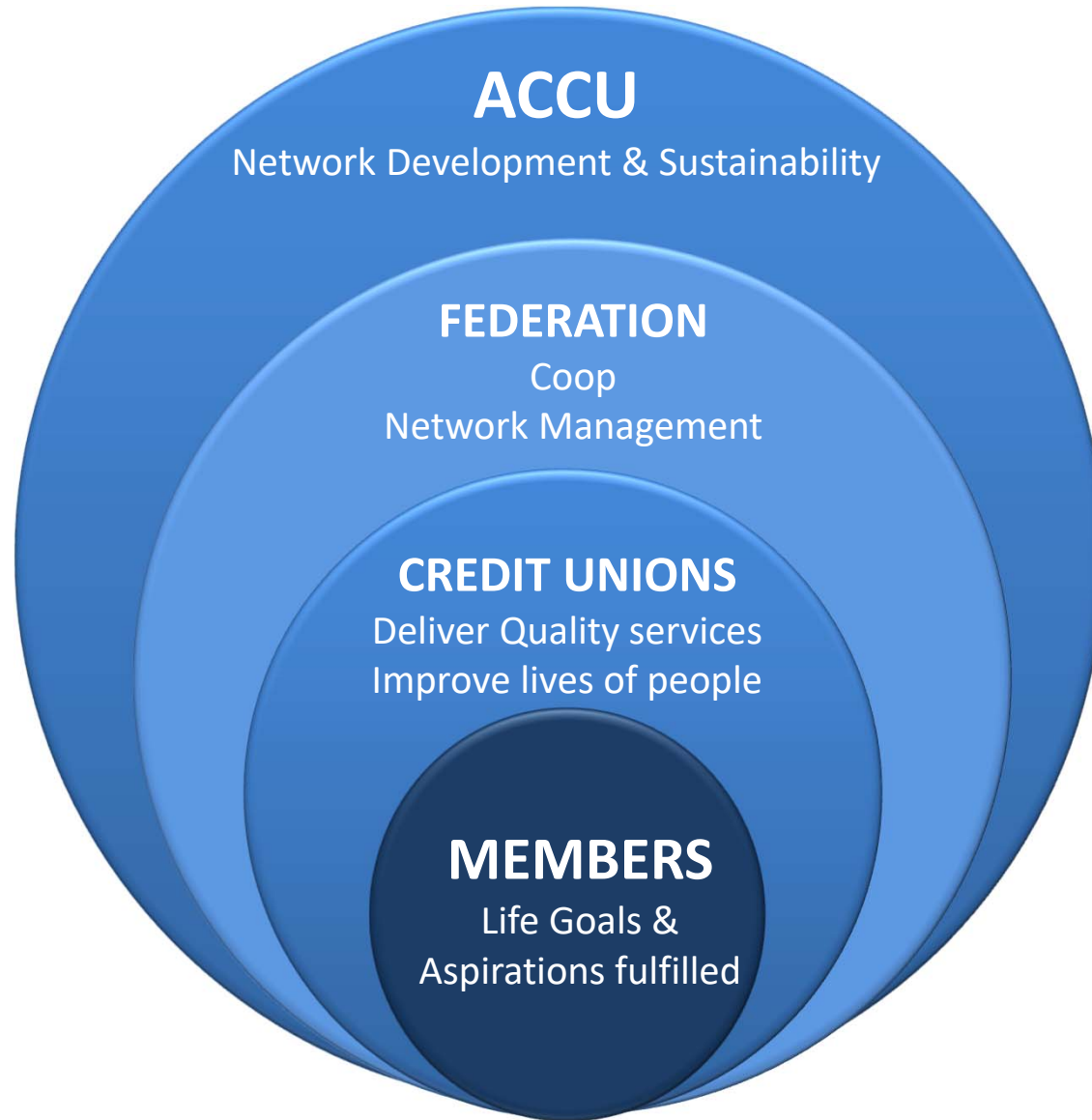


Standardization of Policies and Products to Guarantee the Delivery of Quality Services to Members



Vision: Integrated & Sustainable Credit Union Networks



Integrated network governance

Integration challenges

Criteria	Cycle of Evolution
1. Sharing resources (pooling)	Simple – solidarity put in action
2. Standardization of operations	Compromises is important
3. Contractual solidarity	Form something new
4. Governance and self-discipline	Maturity

Integrated network governance

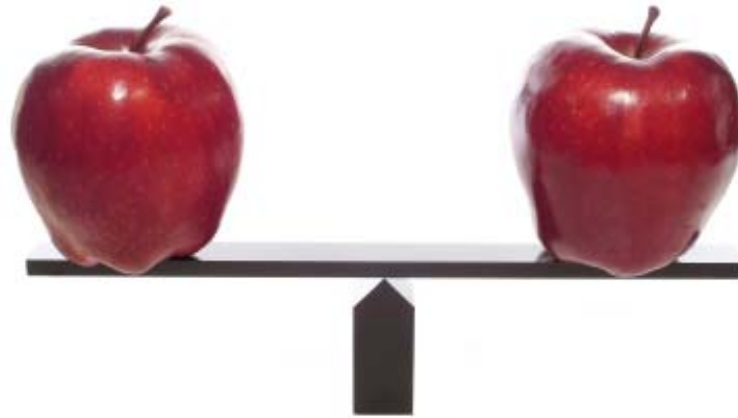
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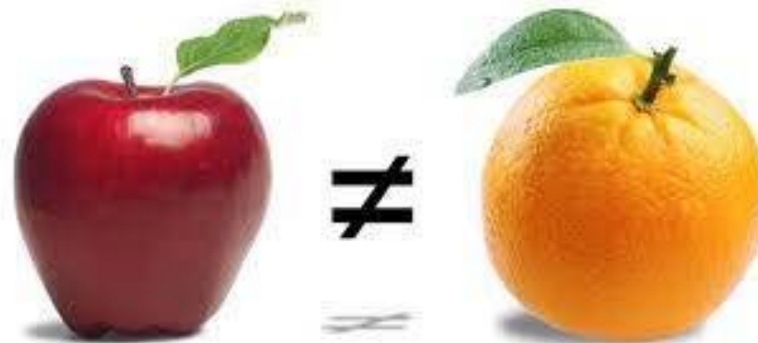
Why Standards are Important?

Consistency or Harmony

Apple to Apple



Apple to Orange



Standards protect consumers' (members) fundamental right to safety, the right to be informed and the right to choose.



Why Standards are Important?

Uphold the development and implementation of technologies that influence and transform the way we live, work and communicate with our members.



Why Standards are Important?

Upholds the public
image – gain public
recognition
**“global knowledge,
local resources”**



Why Standards are Important?

Institutional Image building – together, we are strong



ASIAN CONFEDERATION OF CREDIT UNIONS



Standardization

Federations prescribing the minimum policies to ensure credit unions adherence to principles and values.



Standardization of operations

- Operating systems: accounting, information technology, control, MIS
- Policies and standards: credit, finance
- Products: rates, term, collateral, fees
- Institutional image: logo, advertising, representation



Standardization of Products & Services

To ensure credit union products & services are creating wealth for members instead of promoting further indebtedness.



Issues Debate Resolve ACT



**Thank you
very much.**

