



ACCESS Branding

Master Auditors Training

Quality Assurance for Credit Union Excellence and Soundness

January 25 to 31, 2009, Bangkok, Thailand



**ASSOCIATION
OF ASIAN CONFEDERATION OF CREDIT UNIONS**



Procedure of the Opening

The formal commencement of the activity was done with an opening ritual led by the Director General of Thai Coop Promotional Department, Ms. Supatra Thanaseniwat followed by Introduction of the training by ACCU CEO Mr. Ranjtih Hettiarachchi, He highlighted several of ACCU's commitment in developing credit unions throughout Asia and that the organizations thrust is to capacitate and strengthen credit unions and make a difference. Furthermore, He emphasized the involvement of ACCU in its response to the global outcry of reducing poverty by 2011. He introduced participants by country delegation.



Ms. Thanaseniwat once again graced the event by welcoming participants; she was elated that ACCU came about with such kind of activity to ensure that cooperatives will carry out their task by means of benchmarking, focusing on 4 fundamental perspectives to achieve excellence. She made mention that CPD is always devoted to support such endeavor. Mr. Chalernpol Dulsamphant, FSCT President conferred his greetings to delegates and at once congratulated ACCU for the thriving effort given to credit unions in Asia.



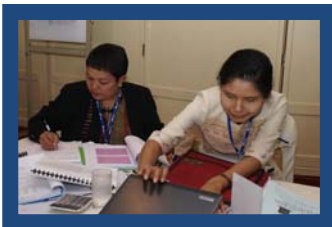
Mr. Steven Rheault-Kihira, Canadian Embassy counselor, gave a very comprehensive and challenging speech and stressed that he was impressed about how cooperatives live out the "people first approach".



Mr. Joris Geeven of Royal Netherland Embassy believes that this event is timely since the activity presents an opportunity for credit unions in Asia to improve its operation and even redirect its strategies towards realizing the standards.

Some words of encouragement was shared by Mr. Supachai Srisupaaksorn and Dr. Amporn Wattanavongs.

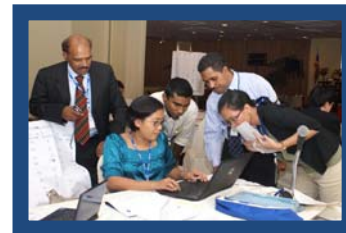
Workshop Presentation



In the afternoon, Mr. Hettiarachchi and Ms. San Roque continued by presenting the Branding Concept. He highlighted that the training will be a learning ground for all coop professionals since this will be an opportunity for everyone to exchange their ideas on various concerns in credit union operations and how Branding is important in realization of credit unions strategic direction.



ACCU's strategic Vision of Sustainable credit unions presents several objectives puts quite firmly in center that ACCU belongs to its members thus it never stops innovating and focus its intervention on sustainable mechanism which will help credit unions develop and strengthen its system. Branding as one of the strategy entails 3 major processes ACCESS as a tool for Diagnosis which has 86 indicators rooted in 7 key success factors Financial Viability, Operational Efficiency, Competitive Position, Member Satisfaction, Employee Satisfaction, Knowledgeable & Involved Board of Directors and Quality Products and Services.



The 7 KPIs will be measured, GAPS or OFI will be hastily and appropriately address.

ACCESS as patterned from Kaplan and Norton's Balance Scorecard which aims at aligning business activity to the vision and strategy of the organization, improve its external and internal communication and monitor organization performance based on its strategic goals.

ACCESS seen as core of Branding anchored in 4 perspectives Financial, Customer/Member, Internal Business Processes and Learning & Growth. These perspectives will serve as a steer to the path of achieving credit union excellence.

At the night a reception Dinner was organized for the participants and some key guest. Logistical arrangements were clarified, Host Team were assigned to manage each day activity further Ms. San Roque give explanation about "Kris Kringle"

Participants Output on the assigned Task

1. Diagnosis for Financial Perspective

		Pakistan	Phil NATCCO	Phil PFCCO
P1	Prov. for del. Loan over 12 months	1	3	3
P2	Prov. for del. Loan over 1-12mos.	1	3	3
E1	Net Loans/Total Assets	1	1	2
E5	Savings deposits/Total Assets	2	4	3
E6	Ext. borrowing/Total Assets	4	4	3
E9	Net Inst. Capital/Total Assets	1	2	3
A1	Total loan del./Total loans	1	1	3
A2	Non-earning/Total Assets	4	2	2
R7	Int. on SC/Ave.SC	4	3	3
R9	Operating Exp./Ave. Assets	4	4	3
L1	Liquid Assets-ST Pay./TA	3	3	3
	Growth in Membership	1	1	2
S11	Growth in Asset	1	4	3



Opportunities for Improvement



P1 and P2

- Absence of Policy in determination of delinquent loans.
- Weak monitoring of delinquency level as well as provisioning.
- Coop has not fully provided for the required allowance both for over 12 months and 1-12 months.

E1

- Coops in Philippines and Pakistan in terms of their financial structure on net loans over total asset are less than the standard which means that some of the assets are not efficiently used as based on the standard which is 70 to 80% must be utilized in loans.

E5

- Coops offer few savings product at the moment most coops have a very traditional savings product; it is not packaged to entice members.

E6

- Both coops diagnosed in Pakistan and Philippines have 0 external borrowings. We would like to commend the coops for sustaining its operations without the help of outside source of funds.

E9

- Non-Earning assets is one of the weak spot of the cooperative. A 28% ratio of Non-Earning Assets over the total asset is very far against the standard of 5%. The volume of the non productive assets is in the assets acquired in settlement of loans.
- High Delinquency
- Coops have no policy on determining delinquent account along with the policy on charge-off loans.

A1

- Coops focused on share capital leveraging as basis of loan granting to members.
- The cooperative's Portfolio At Risk (PAR) is 46% which is very far from the standard of 5%. It measures the quality of assets that the cooperative is maintaining. The organization may look very big but it is not the true measurement of strength but the kind of assets or receivables the cooperative is keeping.



A2

- Lack of Policy on Purchasing of Asset
- Non-Earning assets is one of the weaknesses of the cooperative. A 28% ratio of Non-Earning Assets over the total assets is very far against the standard of 5%. The bulk of the non productive assets are the assets acquired in settlement of loans. The Board should decide on how to reduce these non productive assets because it affects the financial performance of the cooperative.

R7

- One way of attracting members to save
- Cooperative does not have any policy on the process or mechanism of monitoring interest rates.

R9

- The cooperative has policy on human resource management including the management structure, personnel policy and salary structure. However, coop has no policy as to its operating expenses.

L1

- The cooperative's liquidity ratio as is 24% a little higher than the standard of not less than 15% but not more than 20%.



Growth in membership

- The cooperative's growth in membership shows very little growth of 5 %.Standard states that it should be more than 12%
- No survey done for non-member or potential members

S11

- The cooperative shows a very aggressive growth in assets of 15% which is opposite in Pakistan credit unions which is way below inflation rate.

P1 and P2

- Upgrade the knowledge of BOD and Management to Financial Management.
- BOD to prepare policy on determination of Delinquency.
- To prepare a mechanism or tool for early detection of delinquent accounts and strategies for prompt collection.
- Coops must make priority in sufficiently providing the allowance for over 12 which is 100% before providing for 35% or provision for 1-12 month.
- A monthly Aging of Account must be done to be able to instantaneously determine past due accounts.

E1

- Coops must review their products and services offered to their members. They must focus on need - based products and services rather than supply driven.
- Coops should not ape for the competition rather offer a distinct product which is based on the members need through needs analysis survey.
- Another marketing strategy a cooperative should make is to create an attractive and informative product catalogue that will serve as the coop's marketing material.



E5

- It is recommended that the cooperative should fortify its savings mobilization promotion. Once the coop meets the standard which is 70-80%. Then it is an indication that the people in the community has put their trust and confidence to the coop and making it cheaper for the coop to operate its financing activities.

E6

- Coops should maintain its status as a self-sustaining organization.

E9

- Increase allocation for institutional capital, To provide the required allowance before distribution.
- The cooperative should put more allocation of net surplus on its reserve fund to strengthen its net institutional capital because it is the sign of stability in every organization. Reserve fund is the only account in the balance sheet that is recognized as the ownership of the cooperative. It is the buffer of the cooperative in case of future losses.

A1

- Shift to Capacity Based lending
- It is recommended that the cooperative should re-evaluate and hold on to its policy on writing and charging off. Currently, the cooperative has policy on writing off delinquent accounts. There are many old accounts that could no longer be collected, these accounts should be taken out and keep an off balance sheet account of all receivables that has been written off. It may be painful because it will decrease the assets of the cooperative. However, it will improve the financial strength of the organization. The cooperative should maintain an off balance sheet account for the accounts written off.



A2

- The board of directors is recommended to create a policy on disposing of property acquired in settlement of loans and acquisition of assets. Adherence to the policy should be institutionalized.
- Compilation and documenting practices into policies particularly on the acquisition, maintenance and disposal of property and equipment.



R7

- Design innovative savings products
- It is recommended that the cooperative should formulate policy on the process or mechanism of monitoring interest rates. It is not enough that the cooperative has practices on monitoring the prevailing market interest rates

R9

- It is very essential that the cooperative should maintain its operating expenses in accordance with its policy. The absence of the coop's operating expenses policy gives no clear idea on what to follow by the management aside from the guidelines set forth in the budget.



L1

- Policy on how much cash the coop should kept
- Cash Flow Analysis

Growth in membership

- Professional Image monitoring, Guidelines on member recruitment, MVG should be very clear
- Coops must be more aggressive in recruitment of members.

S11

- Insistent savings mobilization campaign, Products must be responsive to the needs of the members, Organize promotional activities.

2. Diagnosis for Customer Perspective

		Pakistan	Philippines NATCCO
Quality Products and Services			
2.1.	Product and Services Objectives	2	2
2.2.	Prov. for del. Loan over 1-12mos.	1	2
2.3.	Range of Financial Products and Services	2	2
2.4.	Brand Mind Set	2	2
2.5.	Wealth Building Products	2	3
2.6.	Capacity Based Lending	2	3
2.7.	Access and Convenience	2	3
2.8.	Price Value	2	3
2.9	Marketing and Promotion	2	3
2.10	Loyalty Incentives	1	2
2.11	Product Packaging	1	2
2.12	Knowledge of Members	2	2
2.13	Building a lasting relationship with members	2	2
2.14	Member Satisfaction Evaluation	1	3
2.15	Share of Wallet	1	1



2.16	Institutionalized Customer care excellence	1	2
2.17	Member Benefits	2	2
2.18	General Meetings	2	3
2.19	Member participation	2	2
2.20	Use of Wealth Building Products	2	2
2.21	Use of Loan products	2	3
2.22	Understanding of responsibility as measured by delinquency	2	2
2.23	Physical Infrastructure-Buildings and office space	2	2
2.24	Technological Infrastructure-Telephone and fax	1	2
2.25	Computers, Application, network and e-mail	1	2
2.26	Website	1	1
2.27	Database and management reporting system	1	2

Opportunities for Improvement/GAPS

2.1 Product and Service Objective

- Coop has written policy on products and services, however what is lacking is the written policy on members' feedback. The means of gathering feedbacks are not clearly stated in the policy. The coop has 8 savings products and 10 loan products, but as to type of users they are not determined.
- In Pakistan there is no survey being conducted moreover members' feedback are not sought.

Recommendation:

- For Philippine coops it is advice to do assessment of members demographics. Information such as tracking of products develop and improved, Male and female users of products and date of implementation.
- Pakistan Cus must start with simple assessment of its members this can be done through survey, suggestions and questionnaires.

2.2 Product Presentation

- It was observed that the coop has no product catalogue. There are some brochures featuring the products but not all are done in a professional manner of presenting them. Some of the brochures were printed in bond paper. Posters of savings and loan products are not available.

Recommendation:

It is recommended that the marketing materials of the cooperative such as brochures and tarpaulin should be done in good quality.

2.3 Range of Financial products

- There are no data available as to the range of the financial products.

Recommendation:

It is recommended that the coop shall fill up savings and loan product usage table and date of development and usage of the products.

2.4 Brand Mindset

- The cooperative has no visual identity handbook. In making marketing paraphernalia the coop must be consistent in the use of logo, font of and the color to be used.



Recommendation:

It is suggested that the coop should create a visual identity handbook that carries the standard color of the coop to be used in all of their communication and marketing materials. In this way the cooperative is identified once the logo, color and other symbolism being used by the cooperative.

2.5 Wealth Building Products

- The coop has 8 savings products and 10 loan products as wealth building products.

Recommendation:

The coop should identify the number of members who uses the products. An analysis of the users, usages and uses of the different loan products of the cooperative.

2.6 Capacity Based Lending

- The cooperative is not yet adopting 100% the Capacity Based Lending but instead they uses a modified approach of the CBL procedures.

Recommendation:

Strict implementation of the Capacity Based Lending should be practiced by coops since they have revised their Loan policy using the CBL in lending, and the 5C's of credit as guidelines in rating the ability to pay of the member borrower.

2.7 Access and Convenience



- The cooperative has 5 modes available in servicing their members such as putting up satellite office to key places of area of operation, extending time for the members' convenience, using collectors to accommodate easy way of transacting with members.

Recommendation:

The cooperative is suggested to look for more avenues that will make it easy for the members to transact with the coop such as the use of ATM cards, debit and credit cards etc.

2.8 Price Value

- It was observed that the cooperative have no written policy in getting information from the competitors such as the prevailing interest rates they offer to their clients. However, their practice is to include them in their daily cash position reports.

Recommendation:

A written policy is suggested in conducting price value analysis in order to facilitate comparison with the competitors.

2.9 Marketing and Promotion

- There are available marketing materials for the coop's products and services. However, there is no consistency as to the design, color and even the font being used in their marketing materials.

Recommendation:

The assigned marketing person of coop should make a uniform design of all marketing materials being done by the coop so that there is uniformity in its presentation and once a member would see it, they could easily say that this is coop.



2.10 Loyalty Incentives

- The coop has 3 loyalty programs for its members such as early payment incentives, most outstanding members and member gets member incentives program. However, these have no written policy developed.

Recommendation:

It is recommended that the coop should formulate corresponding policies in each of the loyalty program they are giving to members.

2.11 Product Packaging

- The only product packages identified are the brochures they are giving to members and non-members. But the detailed profiles of each product are not included in the brochure.

Recommendation:

It is recommended that a complete compilation of product profile should be available in the cooperative. The best way of packaging the products and services is thru the creation of a catalogue with complete description, requirements and benefits to be gained by members in availing such product.

2.12 Knowledge of Members

- It was noticed that there is no complete set of information pertaining to the member and the summary of data gathered. The computer program cannot generate complete data summary necessary for the officers' data analysis and decision making.

Recommendation:

Management Information System is very important for every organization because from the data gathered improvements and decision could be easily identified. Therefore it is recommended that the coop should invest in MIS programs in order to get important information available.

Updating of members' data to get summary of information needed.

2.13 Building a Lasting Relationship with Members

- The coop is practicing a marketing program available in building a lasting relationship with members. However, this are not properly documented and assessment of the program is not available.

2.14 Member Satisfaction Evaluation

- The coop is presently conducting a annual survey of the satisfaction of members on the coops delivery of products and services. However, the practice is not properly documented and the result of the survey has no written follow-up after its evaluation.

2.15 Share of Wallet

- No schedule of savings deposit and no regular monitoring of the members' regular input of their savings to their respective account. In this way, the coop can identify if the member is regularly sharing their wallet.

Recommendation:

No schedules available that will tell if the member is regularly putting savings to the coop. Once the computer program of the coop is improved the coop can immediately supply information.



2.16 Institutionalized Customer care Excellence

- The coop has not yet institutionalized their policy on customer care program. No written documents that will guide management in their delivery of good customer relations.

Recommendation:

A written policy on customer care excellence should be in placed to guide the management in implementing their tasks.

2.17 Members Benefit

- No existing policy, guidelines, system and procedures with regards to member benefit programs of the cooperative. The coop has 9 benefit programs available, but no documentation.

2.18 General Meetings

- It was noticed that the coop do not have a running sheet being used in the conduct of its general meeting.

Recommendation:

It is recommended that the general assembly meeting of the coop should carry a running sheet to save time and guidelines.

2.19 Member Participation

- The coop has a feedback tool mechanism. But, after getting the feedback form there is no evaluation being done.

Recommendation:

It is recommended that after soliciting feedback survey the coop should make necessary evaluation in order to identify weaknesses encountered during the general assembly meeting.

2.20 Use of Wealth Building Products

- The schedule submitted of the savings deposits needs to be improved as to the information needed necessary for the analysis of the accounts.

2.21 Use of Loan Products

- During the conduct of audit we were not furnished with the schedule we look for necessary in the course of audit but not given to us.

2.22 Understanding of responsibility as measured by delinquency

- Okay aging of receivables were submitted

2.23 Physical Infrastructure-Buildings and office space

-
- The office set up is not well arranged, it looks very crowded.

Recommendation:

There is a need for rearranging the office set up of the employees.

2.24 Technological Infrastructure- telephone and fax

- There were limited lines available in the cooperative. Trunk lines are not physically available in the front desk. The coop is not using voice mail.



Recommendation:

The coop should maximize the use of the communication facilities available and should carry guidelines in the usage of them.

2.25 Computers, applications, network and e-mail

- The coop has email address but the person responsible not regularly monitoring the messages. No written policy on email and other communication guidelines.

Recommendation:

The coop should set a policy on the communication being used by the management. All employees should be knowledgeable in using them.

2.26 Website

- The coop has no website yet. But it will be included in their developmental plans for 2009.

Recommendation:

The coop should create a website as one way of promoting CU

2.27 Database and management reporting system

- Not enough data could be generated by the cooperative in terms of members information and the coop itself.

Recommendation:

Again MIS of the coop needs to be improved, since the information that could be generated by the program are essential information that could be used by the management and the officers.

3. Diagnosis for Internal Business Perspective

		Pakistan	Phil NATCCO
Operational			
3.1.	Comprehensive Operational Manual	1	3
3.2.	Procedures Manual	2	2
3.3.	Staff Productivity	3	4
3.4.	Error Management	1	1
3.5.	Service Delivery to Members- Loans	2	2
3.6.	Service Delivery to Members- Deposits	2	2
3.7.	Service Delivery to Members- Withdrawal	2	2
3.8.	Utilization of Office Machines & Equipment	2	2
3.9	Internal communication Policy	2	2
3.10	Clarity of Vision	2	3
3.11	Boldness of Vision	2	3
3.12	Well-Defined Mission	2	3
3.13	Core Values	2	3
3.14	Overarching Goals	2	3
3.15	Strategic Objectives	1	2
3.16	Annual Business Plan	2	2
3.17	Sales Culture	1	2
3.18	Community Involvement	1	2
3.19	Partnership and Alliances	1	2



3.20	Relationship to National Federation	1	3
3.21	Members of the community using the services of the credit unions	2	1
3.22	Members Segmentation according to age	1	1
3.23	Diversity of Membership	1	1
3.24	Gender balance	1	1
3.25	Management Regulatory Obligation	1	3
3.26	Statutory Commitment	1	2

3.1. Comprehensive Operational Manual

CU has a compilation of the operational manual which includes organizational and governance policy, savings and credit operations, financial management and human resource management. However, there are areas that are not included such as the operating expense process and asset liability monitoring process policy.

In case of Pakistan there is no existing comprehensive policy.

Recommendation:

Pakistan CU can seek assistance from ACCU for sample template of a complete and comprehensive policy for credit unions.

Philippine coop must formulate policy on operating expense process and ALM process.

3.4 Error Management

The cooperative has no policy on error management. Error management guidelines of policies should be taken into action as the error occurs.

3.5, 3.6, 3.7 Service to Delivery to Members (Loans, Deposit, Withdrawal)

Although the cooperative has policy in the delivery of its services a procedural flow chart is needed to be developed.

3.8 Utilization of Office Equipment & Machines

Not all employees are knowledgeable to operate the office machines and equipments.

Recommendation:

Prepare a summary of manual of operation of all office equipment. Ensure that all staff will be orientated on the proper use and handling of each machine.

3.9. Internal communication Policy

There is no complete policy on internal communication, front liners training is not institutionalized as part of employees' development.

3.15 Strategic Objectives

Though strategies are identified has no connection with the coop vision, mission and goals. In Pakistan coop still doesn't have vision and mission statement.

Recommendation:

Strategies identified must be associated with coops VMO.



3.21,22,23. Member using services of credit unions, Member Segmentation according to age, Diversity of Members,

- Coop cannot determine the market segment since they do not have members' classification.
- The present program of the cooperative cannot produce information needed by the cooperative about its members.

Recommendation:

The program should be reviewed and upgraded to produce necessary data needed for the use of the cooperative.

4. Diagnosis for Learning and Growth

		Pakistan	Phil NATCCO
4.1.	Prime Decision Center	3	3
4.2.	Advisory Role	3	3
4.3.	Perpetuating	3	4
4.4.	Trustee Function	3	4
4.5.	Symbolic	3	4
4.6.	Composition and Commitment	3	3
4.7.	Guiding and Coaching	2	2
4.8.	Governance	3	3
4.9	Performance Evaluation	3	3
4.10	Gender Equality in Leadership	3	3
4.11	Job Designs	3	4
4.12	Recruitment and Selection	3	4
4.13	Compensation	2	3
3.14	Staffing Levels	3	3
3.15	Performance Objectives	3	4
3.16	Appraisal Standards	3	3
3.17	Performance as Shared Values	2	3
3.18	Team Capabilities	2	2
3.19	Career Path	3	3
3.20	Development Program	3	3

Opportunities for Improvement/GAPS

4.1 Prime Decision Center

The coop has presented to us policy on manual of operations, strategic plan and SWOT analysis. However, there is no monitoring documentation done by the cooperative.

Recommendation:

The board makes timely decision on matters raised during the board meetings even so that the coop should monitor each accomplishment of plans.

4.2 Advisory Role

The board, officers and key management officers do their task as advisers to members and staffs.



Recommendation:

Documentation is needed as evidence.

4.3 Perpetuating

The coop regularly conduct training programs for board, officers and staffs. Also conduct annual performance evaluation for board, officers and staff.

Recommendation:

A training program should be in place and conduct survey of the schedule of trainings available in the coop organizations and federations.



4.4 Trustee Function

No policy set with regards to Risk management

Recommendation:

The coop should set a risk management policy.

4.5 Symbolic

As part of the functions of the board of directors, they should show transparency by disclosing and collecting the coop's Directors Officers Staff and Related Interest account.

Recommendation:

Regular disclosure can be done during the regular BOD meeting



4.6 Composition and Commitment

The coop is maintaining files of the boards and officers personal files. However, they are not being evaluated regularly.

Recommendation:

Proper organization of the files pertaining to officers are to be set by the coop.

4.7 Guiding and Coaching

The coop is doing counselling to members as they come to the office

Recommendation:

It should be part of the policies of the coop the counselling and guidance of officers and management to its members.

4.9 Performance Evaluation

In the examination of the performance evaluation we cannot fully assess the frequency and regularity of the evaluation

Recommendation:

Regular evaluation of the board should be conducted and assessment should be made in order to improve the weak points identified.

4.10 Gender Equality in Leadership

The composition of the board is 2 female and 5 male.



4.11 Job Design

The auditors were able to examine the job descriptions of the employees but, it is not consistent in form (design) and must have one compilation.

4.19 Career Path

The coop has a program for the staff career development through scholarship programs to employees.

4.20 Development Program

The cooperative has an existing and continuous development programs for all staff



Field Study

A schedule was set to visit successful primary coop and federations in Thailand. FSCT, CULT and Klongchan Credit Unions. Highlights of learnings and Applicability are enumerated as follows:

1. What are your Learnings?

- Professionlized services
- Professional Building image which conveys/projects trustworthy organization.
- Vision and Mission is put into practices
- Activities are focused addressing members needs
- Transparency is very evident
- Building promotes energy conservation
- Organization promotes global warming awareness
- There is still Opportunity for improvements
- E-Coop and BDC



- Excellent Image
 - Strong Organization
 - Neat and On time
 - Staff- Good and Kind Hearted
 - Modern and High tech
 - Good Service
 - Convenient
- Modern Product – E- Coop
 - Young and Beautiful Staff
 - Good Management
 - Social Responsibility environmental consciousness
 - Safe and Soundness of operation
 - Infrastructure and technology
 - Brand Image Developments
 - Innovative Building Construction
 - Well organized office set-up
 - Networking with government and other organization
 - Advance Technology and Monitoring
 - Well Designed Filing System



- Gender Balance
- Excellent member Service
- Social responsibility is exercised
- Got clear picture of the Credit Unions
- FSCT is very successful in applying Innovation Technology
- There are control and system in managing line and Business
- Concerns are more on the environment and infrastructure before business service
- CUs can be better than banks
- CUs providing answer to present economic situation.

2. What can you apply in your organization?

- Financial Discipline
- Social Responsibility
- At Klongchan we learned that we can extend long-term loan up to 20 years
- FSCT and CULT is so far the most advance and we could apply them into our organization.
- The organization structure diversity of products & services and information technology.
- Start to become aware of our response to environment issues become an environment friendly organization.
- Each network has a strong collaboration and cooperation in case of FSCT and CULT such spirit can be apply in our country.
- Delineation of each organizations task and outreach in case of CULT and FSCT.

ACCESS Project Experience



The two organizations from the Philippines and Nepal shared their implementation of ACCESS Branding. Both organization experience challenges in addressing GAPS. ACCU and the local federation are instrumental in developing appropriate tools which concentrate on addressing each GAPS.

ACCU CEO in his closing remarks expresses enthusiasm over the support of member and donor organization given to this activity that advocated for the development of cooperatives in Asia. This activity will enable coop professionals to see challenges coops is experiencing. He stressed that it will not be an easy job for everyone but as long as credit unions all over Asia will work hand-in-hand, challenges will be surmounted.



He sees a major role ACCU is doing is to unite credit unions to emerge as champion in the community in times when economies around the world are buffeted by financial and political turmoil.

Action Planning and Evaluation was the last task given to participants followed by Closing Program.



Action Plan

Organization: The Cooperative Credit Union League of Bangladesh LTD.				
Goal: Introduce ACCESS Branding Tools to at least 5 credit Unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
1. Selection Process	Select Credit Unions within CCULB members CUs	March 31 2009	General Manager	Agreed at least 5 credit unions for implementing ACCESS Branding
2. Orientation & Signing of MOU	Arrange Orientation Program for the Leaders and Managers of the participating CUs and after having the orientation MOU will be signed with CCULB	April 30 2009	General Manager	Signed MOU with CCULB at least 5 CUs
3. Diagnosis of CUs operation	Diagnosis will be organized for the 5 CUs and recommendation will be given for improvement according to the ACCESS Tools	June 30 2009	General Manager	Ready for certification
4. Recommend for ACCESS Branding Accreditation	Diagnosis complete and prepare/ make the CUs ready for 1 st accreditation through ACCESS Branding	December 31 2009	GM and his team	Ready for Certification
Organization: NEFSCUN (Babu Ram, Shivajee Sapkota)				
Goal: Introduce ACCESS Branding tools to at least 5 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
Disseminate best practices of ACCESS Branding	Organize Orientation in potential CUs. Publish news of ACCESS in NEFSCUN Bulletin continuously	Quarterly	ACCESS Coordinator and CEO	5 CUs will pay fee on installment within December 31 2009



Developing promotional materials of ACCESS Branding	Translate ACCESS Masters Auditors Manual in Nepali Version. Develop guidelines about using methodology and produce promotional materials	Continuously	ACCESS Coordinator	1 manual in Nepali version will be place in library
Study potential coops for ACCESS Branding	Develop create for the participation of ACCESS Branding for CUs	May 2009	ACCESS Coordinator	A small book of
Organization: Catholics Social Services in Pakistan				
Mr. Yacub Arshad				
Goals: Introduce ACCESS Branding tools to at least 15 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
Manual that is suited to Pakistan in terms of language	Translation of the ACCU ACCESS Branding Master Auditors Training Manual	February 2009 March 2009	Y.A	A book in Uzdu language
A regular forum for sharing of CU leaders	Monthly Forum for CU Leaders	February 2009 March 2009	Y.A.	15 CUs attending Forum
Sensitization of BOD and CU leaders to CSS	Presentation to the CSS BOD Presentation to the CU Leaders	2 nd Sunday of February 2009	Y.A	Presentation attended by 9 member of the BOD
Sensitization and Capacity Building of 15 CUs	ACCESS Branding Masters Auditors Training Workshop	November and December 2009	Y.A.	3-4 days Workshop attended by 15 CUs



Organization: CUCO, Indonesia				
Mr. F.X. Ari Setiawan, Mr. Kosmas Lawa Bagho, Mr. F.X. Sri Haryadi, Mr. Antonius Suharyono Daud				
Goals: Introduce ACCESS Branding Tools to at least 30 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
1. Translating Audit Guideline Manual	Translating auditor guideline manual	31 March 2009	Haryono Daud	Printed Book of auditor guideline
	Preparing ACCESS Branding Toolkit	30 June 2009	Sri Heiyadi	Manual operational policy
2. Conduct training on auditor ACCESS Branding	Training	August 2009	Ari Setiawan	35 ACCESS Auditor
3. Self Assessment of selected CUs	Distribute self assessment form to selected CUs by e-mail and snail mail	March 31 2009	Ari Setiawan	Selected CUs received the assessment tool
	Classifying and rating assesses Cus			
Monitoring and Verification	Onsite audit	December 2009	Haryono Heriyadi Cosmas Edy. Subagyo	30 Cus



Organization: SANASA Movement-Sri Lanka				
Ms. K. Vijaya Lakshmi, R.M. Jayani, U.G. Keerthi, Mr. B.G. p. Samantha				
Goals: Introduce ACCESS Branding Tools to at least 5 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
Communicate with selected primary societies	Inform in writing	15 th of Feb.	Lakshmi	Board Approval
	Having the formal Seminar	1 st week of Mar.	Keerthi	
	Primary Action Plan	15 th of Mar.	Samantha	
	Finalized Action Plan	25 th of March	Jayani	
Process Study	Document the existing process	By the end of April	do	Board Minutes
	Identify the weak points and Point out advantage of using ACCESS	By mid of May		
Assessment Process	Self-Assessment by respective society	By mid of June	do	Board Minutes
	Review by ACCESS Master Auditor	By end of June		
	Report variances	By mid of July		
	Practice ACCESS Tool Branding	Afterwards		
Continually follow-up	<ul style="list-style-type: none"> ☞ Monitoring ☞ Guiding ☞ Repeat Generation and Inform Members ☞ Communicate with ACCU for further development 	Monthly	Do	Board Minutes Ratio Analysis Audit Reports Updated SWOT Analysis



Organization: Cooperative Promotion Department of Thailand				
Goals: Introduce ACCESS Branding Tools to at least 1 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
1. Introduce Concept	Introduce to credit unions through: Training Find coop that will volunteer for piloting the project	March 2009	CPD, FSCT, CAD,CULT	50 coops are trained At least 1 coop will join as pilot project
2. Learning by Doing	Using ACCESS with pilot coop Identified problem	April to May 2009	CPD, FSCT, CAD,CULT	ACCESS diagnosis result Case study for further training
3. Make Plan to improve ACCESS scoring	-Make Plan -Implement -Evaluation	June to November 2009	CAD,CPD,FSCT,CULT	-Development Plan -Improvement of ACCESS evaluation result
4. Encourage more coop to apply for ACCESS	-Arrange Training to Coops by showing pilot coop case - Encourage trainee to use ACCESS	December 2009	CAD,CPD,FSCT,CULT	10 coops are trained for ACCESS
Organization: Thailand Credit Union (Kritsada Meeboonmark, Poramatha Wongsrichar)				
Goals: Introduce ACCESS Branding Tools to at least 12 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
1. Financial Perspective	To present board of director about ACCESS Action Plan Create the Course for ACCESS to train 12 credit unions Set 12 CU is pilot project including our staff from branch	Feb 15-18 1-15 March	ACCESS Branding Master Participants Training Staff CULT/CUKJ	Approved by BOD
1. Customer Perspective	Customer Needs Survey (Marketing & product Survey)	1-30 March	12 CO Pilot Project including staff	The Product & Service that Customer Need
2. Internal Business Process	Training & Workshop for Action plan to each Branch	15 March 15 April	12 Cu Pilot include Staff	Onetime/3 month



Strategies		(1 month)	CULT and CUKJ Training Center	
Center of Financial Institution & OTOF				
3. Learning and Growth Perspective Strategies	Set Human Resource Manual <ul style="list-style-type: none"> ☞ Recruit Manual ☞ Promote Manual ☞ Evaluate Manual ☞ Job Profile Manual 	1-28 February	Board of Director And GM	H.R. Manual
Sustainable Human Resource Development Plan				
Organization: MOCCU Mongolian Confederation of Credit Unions				
Goals: Introduce ACCESS Branding Tools to at least 12 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
1. To develop Human Resource	<ul style="list-style-type: none"> ☞ Translation of ACCESS Training manual ☞ Choose 2 CUs 	Feb 2-28, 2009 March 3-7, 2009	BOD of MOCCU BOD member and Directors of member credit unions	ACCESS Manual in Mongolian Language 2 CUs chosen
	<ul style="list-style-type: none"> ☞ Do analysis 2Cus activities and completed ☞ Do ACCESS Branding audit in the choice CUs ☞ Planning and Training 	March 3-7,2009 April 20, 2009 April 20-25, 2009 April 26-30	BOD member and Supervisor Community	Analysis report must be in writing ACCESS Branding report will be in writing Planning will be ready



	Do training course On Financial Perspective On Operational Efficiency On BOD	May 1 to June 25	Board and all staff employer	Knowledgeable
	To Practice ACCESS Branding Continuous monitoring	July 1-Aug 1		First Report
Organization: Paglaum Multi-Purpose Cooperative (Mr. Jefferson L. Magsalay, Mila N. Barcelona Luz Moneva,)				
Goals: Introduce ACCESS Branding Tools to at least 12 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
Introduce ACCESS Branding to the Board	During the Regular Board Meeting	February 2	3 participants of ACCU ACCESS Branding Master Auditors Training	-Minutes of the Board Meeting -Stating the Re-echo Conducted by the 3 participants
Introduce ACCESS Branding to the Management Committee	During the Regular Management Committee Meeting	2 nd Monday of the month Of February 2009	Key Management Staff	Documented Report about the Appreciation of ACCESS Branding
Branch Level self-Assessment with regards to the Adaptation of ACCESS Branding	-Branding Managers with the key Branch officer will lead to introduce ACCESS Branding on Branch Level	-Scheduled Regular Staff Meeting	-Branch Managers and Key Management Staff	- Evaluation Report on the appreciation of the adaptation of ACCESS Branding consequently the report will be submitted to the Head office for further review



Review the existing manual for further improvement	-Conduct a through evaluation of the Documented Existing Policies -HR/Admin Manual Staff Development manual Systems and Procedures Manual Error Management Products & Service Manual	1-2 years to complete	HR/Admin Dept Audit/Finance Compliance and Operation Department Risk Mngt. Com. Operations Mngr Finance Dept. Audit Dept	
Board Approval Adaptation of ACCESS	Financial Management Audit Program/Procedures Manual			Board Resolution
Organization: NATCCO (Tita Viesca)				
Goals: Introduce ACCESS Branding Tools to at least 12 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
To include in the quarterly Meetings of Manager in the region where I belong (TAGCODEC)	1. Inform CEO regional of the plan. 2. Share our experiences in ACCESS Branding Implementation 3. Request representative from NATCCO to conduct orientation in the Managers Meeting 4. Send Letter of Proposal to their Board of Directors for ACCESS Branding. 5. Conduct presentation in their coop if necessary	March 2009	NATCCO	Cooperatives are aware of the ACCESS Branding Coop responded to the letter positively at least 4 coops



Organization: NATCCO (Maribel Gulay)				
Goals: Introduce ACCESS Branding Tools to at least 12 credit unions by December 31, 2009				
Strategies	Activities	Time Frame	Responsible Person	Indicators
NATCCO Leaders (BOD and Committee) to appreciate ACCESS Branding	Presentation of ACCESS Branding to NATCCO the need for credit union brand and how it differs from ISO.	March 2009	Training and Consultancy Department	Convinced leaders and each will agree to implement in their respective coop the ACCESS Branding
ACCESS a must for coops with outstanding loans to NATCCO	Coordinate with Central Fund to make it a requirement for all coop with existing loan accounts in NATCCO to undergo a self-assessment using ACCESS Tool.	2 nd week March	Training and Consultancy Department	Coops
Marketing of ACCESS Branding	Posting in the NATCCO website the ACCESS Tools highlighting the benefits of the program	March 2009	Development Communication Officer, IT specialist and Training Officer	Posted in NATCCO web ACCESS Branding
	Road show to be done in a quarterly basis starting with Luzon wide areas included in the activities is a testimonial from coops which has underwent the ACCESS Branding.	Starting April 2009- continuous	CEO, Training and Consultancy Group	Awareness of member primaries about the brand and will engage with NATCCO to implement ACCESS
Testimony from ACCESS Branded Coops	Include as highlight of the activity during NATCCO AGM is the awarding of 2 coops for ACCESS Brand.	May NATCCO AGM		



EVALUATION SHEET

32 PARTICIPANTS SUBMITTED

Title of the Workshop / Training: Access Branding Master Auditors' Training

Please tick (/) in the appropriate box.

1. How worthwhile was the training for you

VERY WORTHWHILE	NOT VERY WORTHWHILE	FAIRLY WORTHWHILE	A WASTE OF TIME
30 (93.75%)			2 (6.25%)

2. How the program was conducted?

VERY WELL	POORLY	FAIRLY WELL	VERY POORLY
29 (90.6%)			3 (9.37%)

3. Did the program have additional value in your particular job?

YES	PARTLY	NO
30 (93.75%)	2 (6.25%)	

4. What are the strong points?

1. Activities support brain storming
2. It is benefit for cooperative organizations.
3. To learn how to manage business in the appropriate way
4. To share the experiences from different countries
5. Best presentation and speakers
6. Clear concept about different CUs
7. Competitiveness to the market
8. Not only apply to credit unions but also to society in the country
9. Professionalization
10. Standardization

5. What are the weak points?

1. Participants are not same understanding knowledge level.
2. Participants should have PEARLS background.
3. Schedule is to tight
4. Lack of experience in CU management system
5. Language problem
6. Less visit in tourist places
7. Limited timetable on group discussion



6. Training Methodology

Lecture and discussions:

TOO MUCH LECTURE	TOO MUCH DISCUSSION	ABOUT THE RIGHT AMOUNT OF EACH
2 (6.25%)	3 (9.37%)	26 (81.25%)

Visual aids

NOT ENOUGH	TOO MUCH	OKAY
2 (6.25%)		30 (93.75%)

Group Dynamics

VERY USEFUL	JUST FOR ENJOY	AS A HABIT
30 (93.75%)	2 (6.25%)	

Group activities

Too much group activities	Not enough group activities	About the right amount of group activities
8 (25%)	1 (3.12%)	23 (71.87%)

Handouts and reading materials

TOO MUCH HANDOUT	NOT ENOUGH HANDOUT	ABOUT THE RIGHT AMOUNT OF HANDOUT
3 (9.37%)	2 (6.25%)	27 (%)

7. Trainee's participation

TOO MUCH PARTICIPATION BY TRAINEES	TOO LESS PARTICIPATION BY TRAINEES	OKAY
4 (12.5%)		28 (87.5%)

8. Time Schedule

TOO SHORT	TOO LONG	OKAY
	1 (3.12%)	31 (96.87%)

9. How well did trainers maintain friendly and helpful manner?

EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
19 (59.37%)	13 (40.62%)			

10. How well did trainers keep the session active and interesting?

EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
17 (53.12%)	15 (46.87%)			



11. How were the training facilities, board and lodging arrangements etc.?

EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
12 (37.5%)	15 (46.87%)	5 (15.62%)		

12. What were the major benefits you received? (tick as many as you wish)

- Help confirmed some of my ideas _____ 16 (50%) __
- Presented new ideas and approaches _____ 24 (75%) __
- Give me a good change to look objectively at myself and my job _____ 26 (81.25%)
- Acquainted me with problems and solutions from other cooperatives /credit unions _____ 22 (68.75%)
- Other benefits _____ 25 (78.12%)

13. Other comments and suggestions

1. Car parking is not enough.
2. Participants can not visit some interesting places due to bad traffic.
3. Rooms are not quite comfortable.
4. The accommodation is located in traffic jam area especially graduation day.
5. The program is a bit tough however ACCU staff are very keen to arrange effectively.
6. Need to follow up of the implementation plan from ACCU. ACCESS implementation is very important considering the global economic situation as well as other competition in the financial market.
7. To request for the follow up of the training program
8. To request to take ACCESS training again because it is good for developing the organization of cooperatives and credit unions.



INTRODUCTION:

ACCU strategic plan for 2004-2005 identifies Branding as one of the strategies to achieve the goal of competitiveness and growth of credit unions in Asia. In 2005, ACCU made a step forward in implementing the strategy in launching the propriety diagnostic tool of **ACCESS** at the Asian Credit Union Forum in the Philippines. The tool quantifies brand power in both a competitive and historical context. It identifies key opportunities for building the credit union brand.

ACCU and its members believe that to succeed in today's increasingly competitive environment, credit unions need superior brand intelligence. In consultation with the key stakeholders, the brand **ACCESS-A1 Competitive Choice for Excellence in Service and Soundness** was developed. It will arm the national federations with critical insight needed to build the optimal organization wide brand strategy. It will show how returns from a well-managed brand can be greater than those of any other business activity.

Branding is critical to successful growth strategies. The brand is not simply the logo for the national entity it is much broader. It is the reputation of the credit union movement in the marketplace. What is truly being branded is the vision, offering and reputation of the credit unions themselves, with the brand acting as both the collective expression of credit union values at a national level, and the local expression of national capabilities. This diagnostics tool would help national federations in developing branding strategies for credit unions.

ACCU would provide technical assistance to its members to implement ACCESS branding. It would also entail technical component provided by the national federations to ensure that credit unions would be able to achieve the standards. In this regard, ACCU would be assisting its members to build its technical capacity to implement ACCESS within its network. Thus, this training is proposed to train ACCESS Auditors of national federations.

OBJECTIVES:

After the end of the training, the participants:

- a. Appreciate the quality assurance for credit unions excellence and soundness as well as the unique principles that makes it different from other financial institutions;
- b. Obtain sufficient knowledge on ACCESS branding indicators;
- c. Gain adequate knowledge of the ACCESS implementation steps
- d. Acquire sufficient knowledge on the roles and function of ACCESS Auditors.
- e. Acquire skills in using ACCESS standards in monitoring credit union operation; and
- f. Develop skills on Strategic Planning for credit unions to reach the ACCESS standards.



Topics:

1. Introduction of Branding – Concepts and Objectives
2. Financial Perspective
 - Diagnosis 1: Financial Perspective – Using PEARLS
3. Customer Perspective
 - Diagnosis 2: Quality Products and Services
 - Diagnosis 3: Member Satisfaction
4. Internal Business Perspective
 - Diagnosis 4: Operational Efficiency
 - Diagnosis 5: Competitive Position
5. Learning and Growth Perspective
 - Diagnosis 6: Leadership – Knowledgeable and Involved Board of Directors
 - Diagnosis 7: Employee Satisfaction
6. Utilizing ACCESS as Strategic Planning Tool
7. Implementation of ACCESS

Participants:

The participants are the Trainers or technical staff of the national federations of ACCU member organizations and the technical person from the Cooperative or Auditing Department in charge of the supervision and inspection of cooperatives/credit unions.

The following are the qualifications of the participants:

- Trainer and Technical Staff currently in-charge in the Monitoring and Auditing of credit unions
- Fluent in written and spoken English
- Will continue to work for the organization within the next five years

Methodology:

The workshop adopts a highly interactive participatory approach. The participants will be requested to carry out a preliminary ACCESS evaluation of one select credit union. The preliminary evaluation shall be a requirement for attendance.

Date and Venue :

The Federation of Savings and Credit Cooperatives of Thailand Ltd. (FSCT) and Credit Union League of Thailand Ltd. (CULT) are collaborating in organizing the training on January 25 to 31, 2009. The venue is at:

Dynasty Hotel
No 52, Soi 35, Ramkhamhaeng, Huamark, Bangkok,
Bangkok 10240, Thailand
Tel: (66)-2-3100200 Fax: (66)-2-3186935



Outcomes:

The workshop would:

1. Prepare an action plan to introduce ACCESS;
2. Conduct at least two echo trainers training in 2009 for qualified ACCESS auditors;
3. Conduct at least 3 ACCESS audit with the participation of ACCU; and
4. Build the technical skills of the national federations in providing assistance to credit unions to achieve ACCESS brand.

ACCESS Branding Auditors Training
January 25-30, 2009

Tentative Daily Schedule

Day 1 - Arrival - January 25 – Sunday	
Day 2 – January 26 – Monday	
8:30-10:00	Registration, Opening Program and Orientation of the Workshop- Objectives, Logistics & House Rules
10:00-10:30	Coffee Break
10:30 – 12:30	Introduction of Branding – Concepts and Objectives
12:30-13:30	Lunch Break
Financial Perspective	
13:30 – 15:00	Diagnosis 1: Financial Perspective - findings and recommendations
Customer Perspective	
15:00 – 15:30	Coffee Break
	Diagnosis 2: Quality Products and Services
15:30 – 17:00	Continuation Diagnosis 2
Day 3 - January 27 - Tuesday	
08:30-10:30	Diagnosis 3: Member Satisfaction
10:00-10:30	Coffee/Tea Break
Internal Business Perspective	
10:30-12:00	Diagnosis 4: Operational Efficiency
12:00- 13:30	Lunch
13:30 – 15:00	Continuation Diagnosis 4
15:00 – 15:30	Coffee/Tea Break
15:30 – 17:00	Diagnosis 5: Competitive Position
Day 4 - January 28 - Wednesday	
Learning and Growth Perspective	
08:30-10:30	Diagnosis 6: Leadership – Knowledgeable and Involved Board of Directors
10:00-10:30	Coffee/Tea Break
10:30-12:00	Continuation of Diagnosis 6
12:00- 13:30	Lunch
13:30 – 15:00	Diagnosis 7: Employee Satisfaction
15:00 – 15:30	Coffee/Tea Break
15:30 – 16:30	Continuation of Diagnosis 7
16:30 – 17:00	Orientation of the Field Study Visit



Day 5 - January 29 – Thursday	
08:30 – 17:00	Field Study – Practical Exercise
Day 6 - January 30 – Friday	
08:30 – 10:00	Field Reflection
10:00 – 10:30	Coffee Break
10:30 – 11:30	ACCESS as Tool for Strategic Planning
11:30 – 12:30	Implementation Guidelines of ACCESS
12:00 – 13:30	Lunch Break
13:30 – 15:00	Action Plan and Evaluation
15:00 – 15:30	Coffee Break
15:30 – 17:00	Closing Program
Day 7 - January 31 – Saturday	