



Credit Unions Must Look Beyond Credit to Help Farmer-members

ACCU has completed three consultation workshops on AgriFinance for credit unions in Bangladesh on November 10-12, in Nepal on November 19-20 and in the Philippines on December 17-18, 2012. The workshops were attended by a total of 80 leaders and managers of 40 credit unions from three countries. The workshop sought input on the design

of AgriFinance Program as Credit Union Business Solution no. 20. The solution was developed because of to the growing challenges faced by farmers due to climate change, the recent food and financial crises, and falling investments in agriculture. The marginal farmers become most vulnerable and become the poorest of the poor

Although access to financial services may prove crucial, credit unions need to fill the needs of the farmer-members to improve their lives. The workshop concluded to introduce AgriFinance that includes offering of need base financial services, organizing farmers association, training members on financial literacy, linkage with the Agricultural extension offices and promotion of community agricultural undertaking. Most importantly, the workshop provided inputs on the Credit Union Business Solution No. 20 - AgriFinance Methodology for Credit Unions.

"We have AgriFinance program in our coop. In this workshop, I realized the importance of a written guidelines to ensure that the support to farmers are consistently aligned with the goal of helping the farmers improve lives," observes Eric Dizon, Chair of Manatal MPC from the Philippines. Participants from Nepal and Bangladesh said they were enlightened that giving credit to farmers could not guarantee their financial independence. Accordingly, more than 80% of their members are farmers. Participants from three countries admitted that farmer-members are still in the subsistence economy or more often heavily indebted. The workshops endorsed the components of AgriFinance and suggested to adopt tools for its seamless implementation. The program addresses the issues and needs of farmers in order for them to reach financial freedom.

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The Association of Asian Confederation of Credit Unions operates as a regional representative organization of credit unions and similar cooperative financial institutions in the region of Asia. ACCU is representing 41.6 million individual members from more than 22,019 credit unions in 25 countries in Asia. ACCU works in partnership with its member organizations [apex body of credit unions] to promote and strengthen credit unions as vehicles of community development and socioeconomic development of people.

ACCU Governance

Accounts and Supervisory Committee Performs Duties



The meeting of the Accounts and Supervisory Committee of the Association of Asian Confederation of Credit Unions was held at U-Tower Building, Thailand on December 1, 2012. The members of the Committee in attendance were the President, Mr. Simon A. Pereira and Treasurer Mr. Mana Sudsanguan. The committee examined the interim financial statements from July to October 2012. The CEO of ACCU provided highlights of the significant financial events in relation to the results of operation. As per policy, the Committee shall complete, at least six monthly, an examination of the affairs, books and documents of ACCU. Also the committee will do or cause to do an internal audit of ACCU. And shall compile and submit a written report thereof to the board.



1) President Simon Pereira facilitating the ICA-AP election of officers in Kobe, Japan

2) President Pereira announcing the rules of election alongside with ICA's Director-General Charles Gould and ICA-AP Regional Director Chan Ho Choi.



Asian CUs Represented by ACCU President at ICA-AP Meetings

The President Mr. Simon A. Pereira represented ACCU at the 10th International Co-operative Alliance - Asia Pacific Regional Assembly and related meetings in Kobe (Japan) from 26th to 30th November 2012.

As requested by ICA-AP, the President served as the Chair of the Election Committee for the election of the 11 member Board of ICA-AP. On November 28th, the ICA-AP Regional Assembly,

which meets once every two years, brought together the representatives from member organizations in the Region.

In order to promote collaboration among ICA Member-Organisations at the regional level, and to provide a forum for discussion of regional issues, Regional Assemblies are part of ICA's governing structure. The Regional Assembly is highest policy body in the region to

promote collaboration among the ICA member-organisation at the regional level and provide a forum for discussion of regional as well as global issues. It is to guide Regional Office on its programmes of activities and has to make recommendations and to submit proposals and resolutions for consideration by the General Assembly.

ACCU is a member of ICA since 1992.



Colorful Celebration of ICU Day Draws 15,000 CU Enthusiasts across Thailand

ICU Day Theme: Members Matter Most!



Committee members of the Credit Union League of Thailand (CULT) Petchaburi Chapter accept the International Credit Union Day flag from the Northern Chapter as a symbol of the turn over of responsibilities in organizing the 2013 ICU Day celebration. The ICU Day is the biggest event in CULT attended by at least 10,000 credit union enthusiasts across the country.

Throng of Thai credit union enthusiasts took on buses to the northernmost city of Chiangrai to celebrate the International Credit Union Day on December 9. Organized by the Credit Union League of Thailand (CULT), the colorful event was attended by approximately 15,000 credit union leaders across Thailand.

The celebration kicked off with the releasing of 75,000 fish in the river as tribute to His Majesty King Bhumibol Adulyadej on the occasion of his birthday on December 5. According to CULT GM Dabchai Jaisusuk, the credit union would like to express their support to His Majesty's development initiatives. They cover a wide range of subjects from the introduction of new

crops to water conservation, from swamp drainage to the preservation of forests, and their aim has been sustainable development, serving not only immediate needs, but also those of future generations. This is to be achieved by conserving the environment and restoring areas that have already suffered from misuse.

A Trade Fair featuring products of credit union members and the One Tambon One Product (OTOP) was organized. Dabchai said the Trade Fair demonstrated the opportunity for job creation given by credit unions to its members. Obviously, participating entrepreneurs in the Trade Fair are recipients of credit union financial services.

The event culminated with the lighting of candles as tribute to His Majesty. It was presided by the Deputy Prime Minister H.E. Somkiat Sornlum along with the VIP guests.

The President of CULT Mr. Mana Sudsangan said the belated celebration of ICU Day in December, instead of 3rd Thursday of October, allows the movement to pay tribute to His Majesty King Bhumibol Adulyadej on the month of his birthday. His Majesty greatly supports credit unions.

CULT uses the ICU day to demonstrate the credit union solidarity and dynamism to the public and to build strong relationships among members.



NEFSCUN AGM Approves Stabilization Fund

The 21st Annual General Meeting of NEFSCUN on December 21 concluded with a special resolution of establishing Stabilization fund to protect SACCOS in the changeable financial market in Nepal.

The Cooperative Act permits savings and credit cooperatives to accept deposits and sanction loan to members. In the absence of regulatory supervision from the government, financial cooperatives are susceptible to risks, unless a strong in-system regulation to mitigate such risks is in place.

In consultation with the Ministry and Department of Cooperatives, the Nepal Federation of Savings and Credit Cooperatives (NEFSCUN) initiated to establish a mechanism to protect the SACCOS from undue risks. Prior to the General Meeting, NEFSCUN consulted its members in four regional workshops where the concepts, policies and procedures of the Stabilization Fund were presented in details.

Part of the Bylaws amendment, the agenda on the SF was presented by NEFSCUN's Board to about 700 member representatives. The approved Bylaws



COOP CANDLES symbolizing the coop principles are being lighted by the Chief Guest Hon. Eknath Dhakal, Minister of Cooperatives and Poverty Alleviation along with the NEFSCUN Chair Mr. Min Raj Kadel and Vice Chair Mr. Rishi Raj Ghimire at the opening of the 21st Annual General Meeting of NEFSCUN on December 21, 2012.

amendment will be submitted to the Department of Cooperatives.

NEFSCUN has developed the concept of SF with the technical support from ACCU. "We also need the support of ACCU in developing the policies and procedures of the Fund," according to the CEO Mr. Bishnu Prasad Pathak. Meanwhile, NEFSCUN will simultaneously implement the self-regulation framework and stabilization fund from fiscal year 2014.

The 21st AGM was chaired by Mr. Min Raj Kadel, Chairperson of NEFSCUN and graced by the Chief Guest Hon. Eknath Dhakal,

Minister of Cooperatives and Poverty Alleviation.

Stabilization Fund is established as an 'in-system' mechanism to secure credit union savings and to assist in stabilizing credit union operations in the event of serious financial losses. The Fund ensures credit unions meet the statutory standards which protect them from financial losses. The Stabilization Fund provides continuous financial monitoring of all credit unions and initiates remedial action if necessary. The Stabilization Fund will be financed by the credit union system in Nepal through assessments levied by the Fund.

Federation's Branding Commences in NATCCO

The branding team of NATCCO was appointed at the meeting held on December 13, 2012 in Manila. The committee is tasked to coordinate with different departments the completion of the information and tools needed to meet the standards within the given time frame. The meeting also made a rapid assessment of NATCCO's rating on the 87 indicators. The committee presumes that the gaps can be filled within January to February 2013.

An initiative endorsed by the CEOs of ACCU member organizations, the standardization will enhance the credibility of federation to widely promote the credit unions' ACCESS branding. Federations will consequently be practicing what they are preaching. NATCCO volunteered as the pilot federation. The experience will be shared with other federations.



"We are excited to be the pilot federation for branding," said NATCCO CEO Sylvia Paraguya. The exercise will help our technical people to sharpen their skills on ACCESS branding.

AgriFinance Workshop

Bangladesh, Nepal, & Philippines



1) Bangladesh: project analysis disclosed that farmer's income is not sufficient to sustain family expenses

2) Nepal: making a rapid assessment of the agricultural resources

3) Philippines: opted to role play the challenges of farmers such as natural calamities, unable to link with market, high cost of farm inputs, etc.



Core Promoters' Action Plan

Two Credit Unions will be Organized in Bhutan

ACCU hosted the study visit of 9 technical staff of the Dept. of Agriculture Marketing and Cooperatives (DAMC), Ministry of Agriculture and Forests in Thailand on November 25-30. The program included two days



credit union orientation in ACCU office and visit to: FSCT, CULT, Klongchan Credit Union, Police Gen. Hospital Employees Savings and Credit Cooperative and St. Peter Credit Union. "I really appreciate the differentiation of credit unions. Its role of helping members achieve their dreams is connected to Bhutan's development philosophy of National Gross Happiness," said Mr. Bim Raj Gurung, Marketing Counselor of DAMC.

The 9 core promoters plan to organize two credit unions in 2013: one among the employees of DAMC and one in a pilot district. DAMC is the regulatory body for cooperatives. The amended cooperative act in Bhutan was only passed by the parliament in 2009. DAMC recognizes the need to build its capacity to promote and strengthen cooperatives in Bhutan and thus, ACCU commits to support the department.

Financial Literacy among Farmers Needed

Participants of the AVRDC – World Vegetable Organization's 31st International Vegetable Training Course visited ACCU on November 7. From the presentation ACCU made on credit union differentiation, the 18 participants from Cambodia, Indonesia, Myanmar, Philippines, Sri Lanka, and Vietnam realized

that farmers need education to change their financial behavior. It was acknowledged that farmers are living in subsistence economy. Lack of financial literacy hinders them to get out of the cycle of poverty. The participants are agriculturists and community workers.

The surest way to ruin a man who does not know how to handle money is to give him some.

George Bernard Shaw
1856-1950, Irish critic and playwright





Lao SCUs Taking Steps to Federate



Consultation with the leaders of savings and credit unions (SCUs) in Laos is underway. Supported by Rabobank Foundation, the project on the Savings and Credit Union Development in Laos (SACUDIL) targets to organize a secondary level organization for credit unions. Consequently, the project office will be assumed by the federation. ACCU CEO Ranjith Hettiarachchi explained the project believes that local people can be equipped with leadership skills to manage and direct change in their own communities through cooperative means. SACUDIL project provides opportunities and tools for the local people to

build their own financial cooperative.

In the recent visit to Laos on January 7 and 8, Mr. Ranjith Hettiarachchi explained the functions of the secondary organization to SCU leaders. The meeting with Bank of Lao PDR's (BoL) Director General of the MF Supervision Department Dr. Akhom Praseuth and his Deputy Ms. Kaesone Manivong explored the legal framework in which the federation can be registered. Registration under the association law and the cooperative law are the two options for the SCU federation.

BoL on its book Microfinance in Laos acknowledges the contribution of ACCU in providing access to financial services to villages not reached by formal financial institutions.

In the meantime, the project carries out training and coaching to strengthen SCUs. A study visit was participated by 30 Directors of credit unions and technical staff of the Rural Development and Department of Planning and Investment on November 19-21, 2012. Three credit unions from Chiengrai and CULT's Northern Branch welcomed the group. Review of policies, upgrade of products and services, and development of welfare program are among others the steps to be taken by the Board of Directors of Lao credit unions.

The Project Manager Mr. Choua Va Xiong said that it is feasible to start the federation with 10 SCUs. Even before the consultation, the leaders have already suggested having joint meetings so that they can learn from each other said Mr. Choua. Six credit unions



under the SACUDIL project have been registered with the Bank of Lao PDR. Four SCUs are being prepared for registration. One credit union named Namthouamtai SCU has reached more than 2,700 members with assets of approximately USD 250,000. Mr. Ranjith said "it might seem small compared with other countries, but considering Lao context, the achievement of the credit union is commendable."



CULROC Board of Directors Visit ACCU

ACCU welcomes the Board of Directors and senior staff of the Credit Union League of the Republic of China (CULROC) on their study tour to Thailand on October 2, 2012. CULROC is one of the five founding members of ACCU.

CULROC Shares Learning Opportunity to Asian CUs



Another successful Exposure Program was organized by the Credit Union League of the Republic of China – Taiwan (CULROC) on November 4 to 10, 2012 participated by 8 credit union leaders and professionals from Nepal, Philippines, and Thailand. This year's theme was The Counselling and Governing of Credit Unions.

"We had a very successful workshop this year because of the theme's relevance and diversity of participants who shared abundant knowledge and experiences," International Program Officer Geoff Lin said. The Associate Professor of Social

Policy and Social Work of the National Chi Nan University Dr. Chan Ying-chen made an exceptional presentation on the theme. An immense interest was shown by participants on CULROC's organizational structure, management systems, bylaws, and executive details from the presentation made by CULROC's CEO Mr. Wang, Yung-Yu (Joel).

On the first part of the program, participants compared notes on strengths and challenges of credit unions in their country as well as Taiwan. They appreciated the significance of CULROC's connection with recognized

universities in Taiwan, Feng Chia University and Chi Nan University - which adds value to CULROC's development initiatives. Lin said the experience of CULROC and the participating five organizations would absolutely stimulate new ideas and services.

"We ensure that the program maintains a friendly environment to generate rational discussions on issues rather than just simply listening to presenters," according to Lin. Combined with field visit, the participants validated their learning as practiced by credit unions. Above all, the camaraderie of participants and their host is exceptional.

"The program was packed with learning on credit unions and culture of the Taiwanese people," said U Life's Managing Director Sahaphon Sangmek. We were accorded with utmost hospitality by CULROC and CUs he added.

As a proactive member of the Asian credit union movement, CULROC relentlessly supports ACCU development role by providing an annual platform for learning and exchange of experiences on policies and best practices among members since 1995. As a way of showing their brotherhood to Asian credit unions, CULROC sponsors the costs of participants in Taiwan.

PFCCO and CCULB Mainstream ACCESS Branding

The 11 ACCESS technical team of the Philippine Federation of Credit Cooperatives (PFCCO) undertakes skills training on December 14-16 that prepared them for coaching and audit of credit unions undergoing accreditation. The team is ready to take on the engagements starting 2013. The team has assigned responsible persons for the technical assistance to three cooperatives that have signified intention to go through ACCESS accreditation.

The three days training prepared the team's standard toolkit such as the engagement letter, ACCESS presentation to credit union Board of Directors, report preparation and common findings/recommendations. Two coops (Manatal MPC and San Jose Koop) from PFCCO network received Bronze ACCESS accreditation in three consecutive years. "PFCCO has to field its technical people for ACCESS accreditation because there are at least 5 coops requesting our assistance,"

according to the CEO in-charge of PFCCO Ms. Emma dela Cerna.

In Bangladesh, the ACCESS orientation workshop was attended by 24 participants from 14 credit unions on November 13-14, 2012. It was agreed that the MOU and first payment of technical fee to The Cooperative Credit Union League of Bangladesh (CCULB) on the ACCESS branding accreditation will be submitted by December 31, 2012. Diagnosis, PEARLS training, deployment of policies on Finance, Credit and Organization shall be the technical assistance to be provided by CCULB until March 2013. CCULB is also supporting a credit union model building part of its strategic plan. ACCESS will be a special technical assistance program on a fee for service basis.

A total of 8 credit unions have received Bronze ACCESS accreditation: Philippines-3 and Nepal-5. NEFSCUN is assisting 30 SACCOS for accreditation.



ACCU Staff Planning for 2013/2014 CU Development Activities:

The ACCU staff evaluation and planning meeting on December 7-8, 2012 in Chiangmai updated the current work plan and prepared the credit union development activities for the fiscal year 2013/2014. The meeting also prepared the Strategic Planning calendar as the current plan will be completed in 2014.



'Life Time Achievement in Cooperatives Award' received by Dr Daman Prakash

Dr. Daman Prakash, a well-known professional in the Cooperative Sector, and former Director, International Cooperative Alliance Regional Office for Asia-Pacific, was presented the 'Life-Time Achievement in Cooperatives Award' at New Delhi on December 5, 2012 during the inaugural session of the International Conference on Cooperatives organized by the World Peace Development and Research Foundation in collaboration with the National

Cooperative Union of India. The Award was presented by Dr. Balram Jakhar, former Governor of Madhya Pradesh and ex-Minister of Agriculture, Government of India, in the presence of over 150 delegates.

"Dr Daman Prakash [born 1939] devoted half a century of his life as a professional to the cause of Cooperative Movement; Senior Consultant with the IFFCO Foundation; Served the International Cooperative

Alliance Regional Office for Asia and the Pacific since 1962 in various capacities and retired in 2002 as its Director; Served in Indonesia as Chief Technical Advisor of the ILO/ UNDP-SWISS Projects on Rural Cooperatives; Served in Sri Lanka as Senior Advisor to the ICA/ Swedish Cooperative Teachers Training Project; Served as Senior Consultant to FAO/UN, FAO-NEDAC [Network for the Development of Agricultural Cooperatives in Asia]; and, on

Japan-sponsored JICA-JA-Zenchu Study Missions to Indonesia, Laos, Mongolia, Cambodia and Uzbekistan. He has to his credit several books and articles. He is currently advisor to the World Peace Development and Research Foundation.

The "Life time Achievement Award" is presented in recognition of his outstanding professional services rendered to the World Cooperative Movement."

Nomination for 2013 ACCU Recognition Award is Open

Calling the attention of all member organizations for the nomination of the ACCU Recognition Award for 2013. Nominations can still be submitted by e-mail to accumail@aaccu.coop until February 15, 2013.

ACCU institutes a regular and permanent means of recognizing the contributions of individuals to the credit union development in Asia. On the occasion of the General Meeting/Asian Credit Union Forum, plaques of appreciation be presented publicly and officially on behalf of the Asia-wide credit union movement. This year presentation will take place in September in Nepal.

Men and women who have given exemplary service to the credit union idea and its practice nationally or regionally may be nominated. They may be officers, directors or representatives, international pioneers, long-service field technicians or persons who have acted on behalf of the credit union development but are neither Directors nor employees of ACCU member-organizations.

ACCU members shall bring names of persons believed to deserve special recognition by ACCU.

For further clarifications or need more information, please e-mail us at accumail@aaccu.coop.

Eligibility Criteria:

Individual: shall be considered if each person has demonstrated the following:

1. personal history of commitment to international credit union development in an area or region outside the person's own nation;
2. a record of technical service to the development of other credit union movements beyond his/her own boundaries;
3. an ongoing demonstration of institutional development by playing a leading role in the building of ACCU; and
4. an ability to locate and mobilize resources needed by ACCU and its members to continue the struggle to establish strong credit union movements wherever they are sought.

Institution: shall be considered if the following qualifications have been met:

1. The commitment to credit union development has been ongoing for more than three years in the region;
2. The technical assistance has led to measurable results within the region receiving it and has an ongoing history following the end of the period of aid;
3. The range of programs funded has and development as anticipated; and
4. The nominating affiliate(s) make the nomination in unanimity.



ACCU Supporters: Help Promote Growth of CUs

Welcome to 9 Supporter Members from Australia, Bangladesh and Canada!



CREDIT UNION MAKING ITS WAY IN LAOS: Board of Directors of Khon Chanh Saving & Credit Union proudly display their sign board before mounting it to their office (behind).

With the support of the Chief Executive of Select Credit Union, Mr. Mark Worthington, seven credit unions from Australia join as supporter members at the end of 2012. There are now 13 supporter members from Australia.

- Sutherland Credit Union
- First Choice Credit Union
- Encompass Credit Union Ltd.,
- Community Mutual Limited
- Quay Credit Union Ltd.
- Fire Brigades Employees' Credit Union
- Warwick Credit Union

ACCU welcomes the Northern Savings Credit Union, the first supporter member from Canada.

The newly appointed CEO and President Mr. Ken Doleman, an avid supporter of ACCU initiatives in Asia indicated: "please be assured that my passion and commitment to the work has not diminished. In fact, I believe my new role will enable me to continue with international co-operative work on a regular basis, and also provide the ability to bring more resources to bear." Doleman was a resource person at the 2009 Asian Credit Union Forum in Thailand.

Aftabgonj Khudra Banik Cooperative Credit Union Ltd., Bangladesh is the 3rd supporter member from Bangladesh. ACCU has 59 supporters in 13 countries.

Block your Calendar!

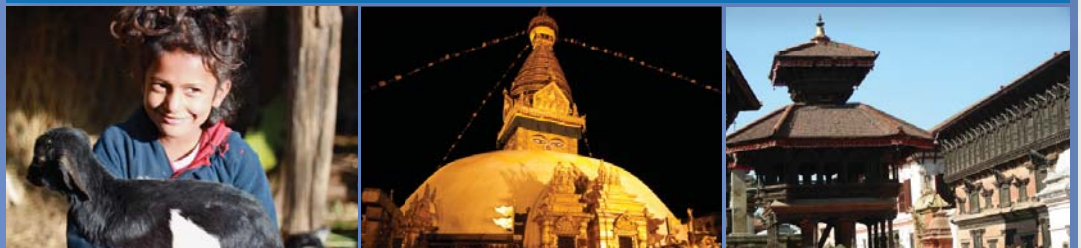
Asian Credit Union Forum 2013

Soaltee Crowne Plaza, Kathmandu, Nepal

- September 9 to 11 - Pre-Forum Workshops: CEO, HRD, Women & Youth
- September 12 - Credit Union Visits
- September 13 to 14 - Asian Credit Union Forum
- September 15 - Annual General Meeting

Host: **Nepal Federation of Savings & Credit Cooperatives Ltd. ((NEFSCUN)**

NEPAL: Top of the World



TIMETABLE

2013 Regional Programs and Meetings

January 27 - 31	Regional Workshop on AgriFinance for Credit Unions	Bangkok, Thailand
February 6 - 15	Internship to Buldana Urban Credit Cooperative Society & MAFCOCS	India
March 8 - 12	Asian Development Educators Grand Reunion and CEOs Workshop (CEOs are joining the DEs)	Bangkok, Thailand
March 12-13	ACCU Board of Directors Meeting	Bangkok, Thailand

April 21 to May 5	Credit Union Young Professionals' Internship	Russia
April 22 to 26	Masters' Training on Audit and Supervisory Committee Competency Course	Bangkok, Thailand
June 22 to 27	15th Development Education Workshop	Bangkok, Thailand

SCHOLARSHIPS FOR DE GRAND REUNION - SLOTS

AVAILABLE UNTIL JAN. 31, 2013: Our sponsor, the U Group provides scholarships for DEs from developing countries such as Bangladesh, Indonesia, Laos, Nepal, Mauritius, Philippines, Sri Lanka, and Thailand. The request for scholarship must be endorsed by ACCU member organization (national federation) where the credit union of the applicant DE is affiliated.

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