

# ASIAN CREDIT UNION FORUM

Theme :

**Greener, Inclusive,  
Resilient Path to  
COVID-19 Recovery**

# 2022

August 29 - September 1

**BANGKOK, THAILAND**

[WWW.AACCU.COOP](http://WWW.AACCU.COOP)



ASSOCIATION OF  
ASIAN CONFEDERATION  
OF CREDIT UNIONS

Hosts for Year 2022



Credit  
Union  
League of  
Thailand



Federation of  
Savings and  
Credit Cooperatives of  
Thailand

# Welcome to the Forum!



**Younsik Kim**  
President



**Elenita V. San Roque**  
Chief Executive Officer

Dear Credit Union Friends,

Welcome to the Asian Credit Union Forum in Bangkok, Thailand, from August 29 to September 1, 2022! Our hosts, the Credit Union League of Thailand (CULT) and the Federation of Savings and Credit Cooperatives of Thailand (FSCT), have waited for this great opportunity to extend their utmost hospitality and friendship.

We organize the forum in conjunction with FSCT's 50th Anniversary celebration on September 1, giving our leaders a chance to join such an important event.

**THEME: Greener, Inclusive, Resilient Path to COVID 19 Recovery**

The pandemic and climate change impact directly challenge the credit unions' desire to improve the living standards of their members. The poorest aren't the only ones affected, as households in the bottom 60 percent of the global income distribution have lost ground due to the pandemic. In August 2021, ADB reported that the COVID-19 pandemic pushed another 75 million to 80 million people in emerging Asian economies into extreme poverty. The numbers would climb due to climate change impacts like drought and severe weather conditions severely affecting the vulnerable and skyrocketing inflation.

We have been discussing the impacts of the pandemic and climate change; thus, the forum intends to share recovery measures we need for our members, our institutions, and a particular focus on innovation. These recovery measures have to be greener, inclusive, and resilient.

Transformative experience: We look forward to making this another learning opportunity for credit union leaders and employees. As borders are slowly and surely opening up, the forum is an opportunity to catch up with friends in a face-to-face discussion of the new chapter of our credit union development. We anticipate that we will renew our commitment to improving people's lives by ensuring they overcome the impacts brought by the pandemic and climate change.

"Amazing Thailand New Chapter": After seven years, the forum makes its way again to Thailand. The Tourism Authority of Thailand's campaign of the Amazing New Chapters envisions change toward more robust, sustainable, responsible, digital, and inclusive tourism growth. Do not miss experiencing the new chapters of Thailand 2022 that promise to awaken your senses and reconnect with nature with local-based tourism.

Thank you.



# Welcome to Thailand



Federation of Savings & Credit  
Cooperatives of Thailand, Ltd.



**Adjaop Lt. Gen. Dr. Weera  
Wongsan**  
President



Credit Union League of Thailand, Ltd.



**Veerachot Chunharungroj**  
President

Dear Friends,

Sawadee Krap! We heartily welcome all attendees of the Forum in Thailand.

With great pleasure, the Federation of Savings and Credit Cooperatives of Thailand (FSCT) and the Credit Union League of Thailand (CULT) have the opportunity to host the most awaited ACCU Asian Credit Union Forum.

Your coming to Thailand raises our confidence in welcoming foreign guests as we begin our new chapters. Our country continues revitalizing and transforming the Thai tourism sector towards a more robust, sustainable, responsible, digital, and inclusive growth. We encourage you to experience the difference.

Thailand is a kingdom featuring Buddhist temples, exotic wildlife, and stunning islands. Along with a captivating history and a unique culture that includes mouthwatering Thai food and massage, Thailand features a modern capital city and friendly people who exemplify Thailand's "land of smiles" reputation.

In Bangkok, the capital, an ultramodern cityscape rises next to quiet canal and riverside communities. Commercial hubs consist of intricate alleys crammed with shophouses, markets, and diners, making it more exciting for the delegates. We will do our best to share our genuine and pure expression of hospitality which is an inherent trait in us Thais.

We encourage you to enjoy the conference, relax, network, and build unforgettable memories.

Please take every opportunity to enjoy our country, meet up with our people, and network with credit union leaders and professionals across Asia and the world.

Thank you.

# 16 COUNTRIES REPRESENTED



## ASIAN CREDIT UNION FORUM 2022

Country	Attendees
1. Australia	3
2. Bangladesh	15
3. Indonesia	24
4. India	3
5. Japan	8
6. Lao PDR	6
7. Korea (South)	6
8. Malaysia	2
9. Nepal	56
10. The Philippines	142
11. Singapore	12
12. Sri Lanka	3
13. Taiwan	3
14. Thailand	3
15. Timor Leste	4
16. Vietnam	35
17. ACCU Board and Staff	10
<b>Total</b>	<b>335</b>

*As of August 8, 2022*





# FORUM INFORMATION

# VERY IMPORTANT FOR YOU TO KNOW!

## VENUE

### AMBASSADOR HOTEL BANGKOK

171 Soi Sukhumvit 11, Khlong Toei Nuea, Watthana, Bangkok 10110, Thailand

Phone: +662 254 0444; [www.ambassadorbkk.com](http://www.ambassadorbkk.com)

## CONTACT PERSONS

**Elenita V. San Roque**, Chief Executive Officer

**Ranjith Hettiarachchi**, Chief Technical Officer

**Kamon Kiattisirikumpon**, Member Services Officer

Association of Asian Confederation of Credit Unions (ACCU)

5th Floor FSCT Building, No. 199, Nakornin Rd. (Rama V),

Bangsrithong Sub-District, Bangkruay District, Nonthaburi

Province 11130, Thailand Web site: [www.aaccu.coop](http://www.aaccu.coop)

Tel: +662-496-1262 and +662-496-1264

E-mail: [accumail@aaccu.coop](mailto:accumail@aaccu.coop)

## ROOM RESERVATION

As per your request, a room has been reserved for twin sharing or single during the conference. The registration covers board and lodging as specified in the confirmation letter sent to you. Take note of the following table for your check-in and check-out dates:

Check in (Arrival) at 2:00 PM	August 28, 2022
Check out (Departure) at 11:00 AM	September 2, 2022

## OTHER ROOM CHARGES

Extra charges like mini bar, restaurants, phone and laundry will be at your own expense. The organizers have guaranteed your stay in the hotel, thus, **no cash deposit or imprint of your credit card is required**. Any extra charges shall be billed 'cash basis' or upon check out.

## EXCHANGE RATE

Baht is the currency of Thailand. If you're from a country with a less popular currency, it is advisable to exchange your money for US Dollars before you arrive. You can then exchange the USD for Baht once you're in Thailand. The USD exchange rate as of August 9, 2022, is Baht 34.96.

Money exchange kiosks offer better rates than banks. When changing USD to Baht, the best rate is given for USD50 or USD100 bills. Smaller bills get slightly lower rates. Vasu Exchange (<http://www.vasuxchange.com/>) is a 4-minute walk from Ambassador Hotel.

## AIRPORT TRANSPORTATION

Suvarnabhumi International Airport is 35 km away from Ambassador Bangkok Hotel. Delegates have the following option of hotel transfers:

### Option no. 1- Airport Limousine.

Contact the "Limousine Service Counter" at the Arrival level (2nd floor) to get a limousine. The limousine pick-up area is at the Arrivals Level (inner curb).

### Option no. 2 - Bangkok Airport Public Taxi Service

Metered taxis are the easiest way to get out of the airport and to the hotel.

- Once you clear customs and immigration, head downstairs to the first level; there will be a taxi line outside.
- You will need to get a ticket from a taxi dispatcher machine near exits 3, 4, 7, and 8.
- Receive a ticket from a taxi dispatcher machine, and proceed to the lane number printed on your ticket.
- Fare: Actual meter plus 50 Baht airport surcharge plus expressway fees. It is safe to prepare Baht 500 for the fare. The fare would be approximately 300 Baht including toll fees. Drivers will only receive Thai Baht currency.

The Public taxi serving Bangkok's Suvarnabhumi airport must be less than five years old. Public taxi drivers must be certified by the Airports of Thailand.

## CONFERENCE DRESS CODE

August 29 Opening	National Costume or formal
August 29 to 30 - conference	Business Casual
August 31 - Cultural Immersion	Casual, use comfortable walking shoes. You may wish to bring spare shirt/blouse/dress for the dinner cruise.
September 1	
Credit Union visit	Conference Shirt
FSCT's 50th Anniversary (only for Federations' delegates)	Smart Casual

## DEVELOPMENT EDUCATORS

If you are a Development Educator, please wear your Silver DE Name Badge throughout the event.

## FORUM REGISTRATION

Please register at the Secretariat Room immediately after your arrival. The forum kit provides you with name badge, COVID 19 kit (Antigen Test Kit, masks, and alcohol) printed materials and relevant information. **The name badge will be your passport to participate in all events and meals.**  
**Secretariat Room: Peony 11 - 12**

Registration desk is open during the following hours:

Day	Date	Time
Sunday	August 28	13:00 - 21:00
Monday	August 29	8:00 - 9:00 11:00 - 19:00
Tuesday	August 30	9:00 - 17:00
Wednesday	August 31	7:00 - 16:00
Thursday	September 1	7:00 - 9:00

## FIELD VISIT

**Please assemble at the ground floor lobby at 7:00 AM as the buses are starting to leave at exactly 7:45 AM.**

On August 31, the group has one destination. However, on September 1, the buses are headed to four destinations.

***We took the liberty to have your bus pre-assigned. The Bus No. assignment is on your Name Badge. Please take the bus number assigned for you. Our bus coordinators will check your number as you enter the bus.***

DEPARTURES OF BUSES		
Time	Credit Union/Organization	Bus No.
7:45	Ban Nong Krathum Pattana CU	1 & 2
08:00	Nong Kanang Credit Union	3, 4 & 5
08:15	Ruam Nam Jai Ta Yang Credit Union	6
08:30	Ban Song Credit Union (for attendees with FSCT's Anniversary Logo)	7 & 8

You may spend a maximum of 1.5 hours at the credit union. Take this opportunity to learn from their best practices. Our host credit unions would also like to hear about your experiences. We can make this study visit a two-way learning opportunity. After the Credit Union Visit, the buses **1 to 6** return to Bangkok to Pratunam for shopping and at Baiyoke Sky Restaurant for dinner (<https://www.baiyokehotel.com>). Buses **7 & 8** return to Ambassador Hotel for participants to freshen up, then to FSCT's 50th Anniversary.

## FUNCTION ROOMS

The following function rooms:

Functions	Date	Room
Board Meeting	August 28	Garden 2
<b>ASIAN CREDIT UNION FORUM</b>		
Plenary Sessions	August 29 and 30	Convention A,B, & C
Breakout 1		Convention A
Breakout 2		Convention B
Breakout 3	August 31	Convention C
General Meeting (by invitation only)		Convention A & B

## MEALS ARRANGEMENT

- Coffee Breaks – in front of the session hall
- Lunch and Dinner

	Breakfast	Lunch	Dinner
Sunday, August 28	-	-	Orchid 3 & 4 (3rd Floor)
Monday, August 29	Orchid 3 & 4 (3rd Floor)	Orchid 2, 3, & 4 (3rd Floor)	Dinner on your own
Tuesday, August 30			Dinner on your own
Wednesday, August 31		Group Lunch in the field	Dinner Cruise
Thursday, September 1			Baiyoke Sky & FSCT's 50th Anniversary*
Friday, September 2			

### \* SEPTEMBER 1 DINNER

#### FSCT's 50th Anniversary Dinner

Due to limited seats, only Chairs, CEOs, and invitees from National Federations are joining the FSCT's Anniversary. FSCT can only accommodate 60 pax for the event.

**\* BAIYOKE SKY RESTAURANT** is the dinner venue for the rest of the participants. After dinner, you can enjoy the spectacular view of Bangkok and beyond the metropolis. Do not miss the 77th Floor's observation deck and the Revolving View Point on the 84th floor.



# THAILAND'S HEALTH PROTOCOLS, JULY 1, 2022

## PRE ARRIVAL REQUIREMENTS

*No Thailand Pass, RTPCR Test, and mandatory Travel Insurance will e required. But comprehensive travel insurance when you travel to Thailand is highly recommended.*

**Vaccinated travellers** must have the following documents for entering Thailand:

- A valid Passport, or a border pass for arrivals via border checkpoints.
- A Certificate of COVID-19 Vaccination

Everyone 18 years of age and older must be fully vaccinated for COVID-19 with an approved vaccine at least 14 days before travelling to Thailand.

## ON ARRIVAL REQUIREMENTS

Upon arriving in Thailand, all travellers must undergo entry screening including body temperature check, and present the required documents to the Immigration/Health Control officer to carry out the checks.

## DURING THE STAY

While in Thailand, travellers are advised to strictly follow the health and safety standards. Travellers who are experiencing COVID-like symptoms should get tested. If testing positive, they must get the appropriate medical treatment. For weekly updates check this link: <https://www.thaiembassy.com/thailand-travel-restrictions-updates#tab-2>

**SOURCE:** <https://www.tourismthailand.org/> Check this website for updated information.



# FORUM AT GLANCE

## MONDAY - AUGUST 29, 2022

08:00 - 08:30	Arrival of Guests, Invitees and participants	Convention A,B,C
08:30 - 10:10	Opening Program	
10:10 - 10:30	Health Break, Group Photo and Networking	Foyer
10:30 - 11:00	<b>Plenary 1</b> – Challenges and Outlook of the Global Cooperative Movement 2030	Convention A,B,C
11:00 - 12:00	<b>Plenary 2</b> – Outlook of the Asian Credit Union Movement post COVID 19	
12:00 - 13:00	Lunch Break	Orchid 2,3,4
13:00 - 14:00	<b>Plenary 3:</b> Credit Union's Financial Stability: Planning for Disruptions and Learning from the Crisis	Convention A,B,C
14:00 -15:00	<b>Plenary 4:</b> Leadership Bootcamp – The 11 Essential Changes Every Leader Must Embrace	Convention A,B,C
15:00-15:30	Health Break and Networking	
<b>Breakout Sessions:</b>		
15:30-17:00	<b>1. Members:</b> Has the Pandemic Fueled Focus on Financial Wellness of Members?	Convention A
	<b>2. Institution:</b> Lending: Investing on Members to Build their Wealth	Convention B
	<b>3. Innovation:</b> How's Digital Financial Services in Credit Unions Picked up During the Pandemic (Kaya Payment Platform)	Convention C
19:00	Dinner on your own	

## TUESDAY - AUGUST 30, 2022

08:30 - 09:15	<b>Plenary 5</b> – Digital Transformation Trends Shaping the Vietnamese Financial Cooperatives	Convention A,B,C
09:15 - 10:00	<b>Plenary 6</b> – Socio-economic Impact of the Cooperative Movement in Thailand and the Challenges of New Social Dynamics	
10:00 - 10:30	Health Break and Networking	
<b>Breakout Sessions:</b>		
10:30 - 12:00	<b>1. Members:</b> Financial Inclusion: Are Credit Unions Continuing True to its Mission?	Convention A
	<b>2. Institution:</b> Lessons Learnt from the COVID-19 Pandemic from a Financial Stability Perspective	Convention B
	<b>3. Innovation:</b> Digital Transformation: The Present and the Future Roadmap of Credit Unions Networks (Puskopcuina)	Convention C
12:00 - 13:30	Lunch	



Breakout Sessions:		
13:30 - 15:00	<b>1. Members:</b> Creating a Climate Culture: Cultivating Environment Awareness Among Credit Union Members	Convention A
	<b>2. Institution:</b> Thailand and Nepal Experience: Regulatory Governance for Development and Growth	Convention B
	<b>3. Innovation:</b> Promoting Entrepreneurship and Innovative SMEs Towards a More Responsible and Inclusive Finance	Convention C
15:00 - 15:30	Health Break and Networking	Foyer
15:30 - 16:15	<b>Plenary 7:</b> Proactive Management of the Credit Unions Responding to the Challenges of the new Social Order	Convention A, B, C
16:15 - 17:00	<b>Plenary 8:</b> Forum Recommendation and Closing	
19:00	Dinner on your own	

### WEDNESDAY - AUGUST 31, 2022

Time	Cultural Immersion	ACCU Annual General Meeting (By invitation only)
08:00	Departure from Ambassador Hotel	
09:00 - 15:00		41st Annual General Meeting of ACCU at Convention A & B, Ambassador Hotel
10:00	Arrive at Ayutthaya Historical Park	
14:30	Visit the Summer Palace of Bang Pa In	
16:30		Departure from Ambassador Hotel
17:30	Free time at Asiatique	
19:30	Board the Royal Princess Cruise	
19:45	Cruising at the Chaophya River and Dinner	
21:45	Return to the Pier and Transfer to Ambassador Hotel	
22:30	Arrival at the Ambassador Hotel	

### THURSDAY - SEPTEMBER 1, 2022

Time	Credit Union Visit	Credit Union Visit + FSCT 50th Anniversary (By invitation only - 60 attendees)
07:45	Departure from Ambassador Hotel (Assembly at the Hotel Lobby: 7:00 AM)	
10:30	Arrive to Petchaburi Province to visit 4 credit unions (the group will be divided into 4)	
12:30	Depart for lunch	
13:00	Lunch	
14:00	Depart for Bangkok	
16:00		Arrive to Ambassador Hotel
16:30	Arrive to Pratunam and free time for shopping	
17:00		Depart for FSCT's Building, Nonthaburi
18:00		FSCT's 50th Anniversary Celebration at FSCT's Building, Nonthaburi
18:45	Meet at Baiyoke Sky Hotel Lobby to Ascend to the Tower	
19:00	Buffet Dinner at Baiyoke Sky Restaurant	
21:00	Transfer to Hotel	Transfer to Hotel
21:30 - 22:00	Arrive at Ambassador Hotel	

### FRIDAY - SEPTEMBER 2, 2022 - DEPARTURE





## Detailed Program Schedule





## DETAILED FORUM PROGRAM

MONDAY - AUGUST 29, 2022

OPENING PROGRAM - Convention A,B,C	
08:00 - 08:30	Arrival of Guests and participants
08:30 - 09:00	Parade of Nations
	<b>WELCOMING ATTENDEES</b>
09:00 - 09:05	Mr. Younsik Kim, President - ACCU
09:05 - 09:30	Presiding the Opening of the Forum - Chief Guest
09:30 - 9:50	<b>Awards:</b> <ul style="list-style-type: none"> <li>Recognition Award (Institutional Category - Australian Mutuals Foundation)</li> <li>Outstanding Credit Union Executive Award - Ms. Juris Perez, CEO - Tagum Cooperative, Philippines</li> <li>WOCCU Digital Award 2021 - NATCCO and PFCCO for the Kaya Payment Platform</li> </ul> <b>ACCESS Accreditation</b> <ul style="list-style-type: none"> <li>Tagum Cooperative (GOLD)</li> <li>Oro Integrated Cooperative (BRONZE)</li> </ul>
09:50 - 10:10	<ul style="list-style-type: none"> <li>Introduction of the forum and Vote of Thanks</li> </ul>
10:10 - 10:30	Health Break and Networking
10:30 - 11:00	<b>Plenary 1 – Challenges and Outlook of the Global Credit Unions 2030</b>  <p>Ms. Morrison has worked for more than two decades for the cooperative movement, both internationally and in Australia, dedicating her time to raising the profile of the powerful, sustainable cooperative business model. Presenting virtually, Ms. Morrison shares her outlook on what leadership cooperatives need, how to communicate the purpose of cooperatives, and how to grow and thrive as cooperatives.</p> <p>Ms. Melina Morrison, Chief Executive Officer, Business Council of Co-operatives and Mutuals</p>

	<b>Plenary 2: Outlook of the Asian Credit Union Movement Post COVID 19</b>  <p>Imagining members' future needs would not be as easy. The COVID era has left a lot of complexities in people's lives and positioning the credit unions for long-term growth would be even more challenging.</p> <p>The panelists would provide their plans on how their movements would address the challenges they face in the 'new normal.' They will share the impacts of the pandemic on credit unions and their members and their outlook on supporting members' economic activities, generating employment, providing social protection to members, and balancing between the growth of credit unions and the resilience of members.</p> <p>Moderator: Mr. Ranjith Hettiarachchi, Chief Technical Officer - ACCU</p> <p>Panelists:</p> <ul style="list-style-type: none"> <li>Prakash Pokharel, CEO – NEFSCUN</li> <li>Patrick Palma, General Manager – CCULB</li> <li>Ernan Palabyab, Officer-In-Charge - CEO – PFCCO</li> </ul>
11:00 - 12:00	
Convention A,B,C	
12:00 - 13:00	Lunch - Orchid 2, 3, & 4 (3rd Floor)



<p>13:00 - 14:00</p> <p>Convention A,B,C</p>	<p><b>Plenary 3: Credit Union's Financial Stability: Planning for Disruptions and Learning from the Crisis</b></p> <p>The disruptions associated with the coronavirus pandemic of 2020 were an opportunity not only to reflect on the efficacy of the response to the COVID 19 pandemic and past actions but also to seek reforms to confront the challenges of a new normal for which, thus far, supposed disruptions may come from time to time. The speaker shares lessons learnt on how these disruptions may usher in a new set of responses or existing roles of credit unions for which long-term impacts remain to be determined.</p> <p>Speaker: Mark Worthington, Chief Executive Officer, Australian Mutual Bank Moderator: Badri Guragain, CEO, National Cooperative Bank - Nepal</p>
<p>14:00 - 15:00</p> <p>Convention A,B,C</p>	<p><b>Plenary 4: Leadership Bootcamp – The 11 Essential Changes Every Leader Must Embrace</b></p> <p>The Leadership Boot Camp is an intensive session focusing on discovering personal leadership strengths and weaknesses, transitioning to new leadership perspectives, and inspiring leaders to leave a legacy for the next generation. The leaders explore and master skills and knowledge that will comfortably take their leadership to the next level. The first level training is an adaptation of John Maxwell's eleven (11) Leader – SHIFTS lessons contextualized in the credit union environment. The Leader-SHIFTS teaches to accelerate leaders' careers by putting their leadership into high gear.</p> <p>Presenter: Elenita V. San Roque – CEO – ACCU Reactors: Marselinus Sunardi, Chair-PUSKOPCUINA Nicolas Valentin, Vice-Chairperson - NATCCO</p>
<p>15:00 - 15:30</p>	<p>Health Break and Networking - Foyer</p>
<p>15:30 - 17:00</p>	<p><b>BREAKOUT SESSIONS</b> <b>Coordinators:</b> <b>BREAKOUT 1:</b> Daisybelle Cabal, DE - Head Training and Consultancy Group, NATCCO <b>BREAKOUT 2:</b> Maribel Isidro-Gulay, DE - Gender and Development Officer, NATCCO <b>BREAKOUT 3:</b> Ernan Palabyab, DE - Officer-In-Charge CEO, PFCCO</p>





<p><b>Breakout 1.1 Members</b></p> <p>Speaker: <b>Juris Perez</b> <i>CEO, Tagum Cooperative - Philippines</i></p> <p>Moderator: <b>Patrick Palma</b> <i>CEO, The Cooperative Credit Union League of Bangladesh</i></p> <p>Venue: Convention A</p>	<p><b>Has the Pandemic Fueled Focus on Financial Wellness of Members?</b></p> <p>While most organizations have been primarily concentrating on the impact of the COVID-19 situation on their business operations, credit unions must fuel their focus on the financial wellness of their employees and members to build a solid foundation to ensure the resilience of the credit union.</p> <p>The pandemic has heightened members' inability to manage short-term financial pressures. Members who were not financially resilient during the pandemic could not pay loans, would need financial support to get by, and could not absorb new loans. As schools moved to online learning, some members could not afford laptops, so their children could not access homeschooling. The pandemic heightened peoples' inability to manage short-term financial pressures between unprecedented job losses and people put on leave. It became a classic example of financial stress.</p>
<p><b>Breakout 1.2 INSTITUTION</b></p> <p>Speakers: <b>Venus Lubguban</b> <i>CEO, BUGEMCO - Philippines</i> <b>Valentinus</b> <i>CEO, Keling Kumang CU - Indonesia</i></p> <p>Moderator: <b>Epifania Sonjaco</b> <i>Board Secretary DCCCO MPC, Philippines</i></p> <p>Venue: Convention B</p>	<p><b>Lending: Investing on Members to Build their Wealth</b></p> <p>By and large, credit unions in Asia experienced high liquidity during the crisis. They attracted depositors due to their higher interest rates than other financial institutions. To fulfill the principle of mutual help, credit unions must use the savings mobilized in investing to members that help them build long-term wealth. Thus, the loans to total assets percentage should be 70-80%.</p> <p>We will stage an interactive session to discuss the challenges and recommendations on how credit unions can effectively fulfill their mission of uplifting members' lives by providing access to loans that build their long-term wealth.</p>
<p><b>Breakout 1.3 INNOVATION</b></p> <p>Speakers: <b>Sylvia O. Paraguya</b> <i>CEO, NATCCO - Philippines</i></p> <p><b>Testimonials</b></p> <p>Moderator: <b>Brian Bennett</b> <i>Manager, Australian Mutuals Foundation</i></p> <p>Venue: Convention C</p>	<p><b>How's Digital Financial Services in Credit Unions Picked up During the Pandemic (Kaya Payment Platform)</b></p> <p>While digital financial inclusion was a development priority of NATCCO/PFCCO before the COVID-19 pandemic, it's really become indispensable now – both for short-term relief in terms of putting money in the hands of those who need it, but also as a central element of broad-based sustainable recovery efforts.</p> <p>According to UN's ITC agency, COVID-19 has had a profound impact on people's payment habits, with 60 per cent of financial authorities reporting an increase in digital transactions.</p> <p>We will hear from the Kaya Payment Platform their experience on turning the crisis into opportunity of growing the usage of its digital financial services - enabling previously unbanked people and small firms to join the financial system.</p>

08:30 - 09:15 Convention A,B,C	<p><b>Plenary 5: Digital Transformation Trends Shaping the Vietnamese Financial Cooperatives</b></p> <p>Digital transformation in credit unions hopes to integrate business processes to deliver convenience and value-added services to members. Digital transformation also opens the doors to offer financial products and services that are accessible and competitive. Digital transformation strategies must also use robust and latest technologies to transcend member engagement and has room to absorb future technology changes. The Vietnam Cooperative Bank, formerly the Central People's Credit Fund, will share its digitalization journey. The pandemic has even accelerated the digitization of the People's Credit Fund (credit unions) in Vietnam. We hope to learn how the Vietnam Cooperative Bank implements and plans.</p> <p>Speaker: Nguyen Thac Tam, Deputy General Director, Cooperative Bank of Vietnam Moderator: Prakash Pokharel, CEO, Nepal Federation of Savings and Credit Cooperatives</p>
09:15 - 10:00 Convention A,B,C	<p><b>Plenary 6: Socio-economic Impact of the Cooperative Movement in Thailand and the Challenges of New Social Dynamics</b></p> <p>Cooperatives in Thailand have a rich history and play a prime role in assisting the poor and marginalized. The first cooperative was established in 1916 to improve the livelihood of small and indebted farmers affected by the shift from a self-sufficient economy to a trade economy. Since then, cooperatives have played an essential role in agriculture, credit, and services. There are seven types of cooperatives in Thailand; two are financial cooperatives. The credit unions are community-based, while the savings and credit cooperatives are institution-based. The topic will share the study of Kasetsart University on the impacts of cooperatives and their challenges.</p> <p>Speaker: Dr. Preecha Sitdhikornkrai, Special Expert of the Cooperative Department, and Board of Director of the Cooperative Academic Institute, Kasetsart University, Thailand</p>
10:00 - 10:30	Health Break and Networking - Foyer
10:30 - 12:00	<b>BREAKOUT SESSIONS</b>

<p><b>Breakout 1.2 - Members</b></p> <p>Speakers: <b>Rita Sarlawa</b> <i>Chair, Betang Asi CU Indonesia</i></p> <p><b>Madhab Poudel</b> <i>CEO, VYCCU Savings &amp; Credit Cooperative - Nepal</i></p> <p>Moderator: <b>Clifford Lariosa</b> <i>CEO, Perpetual Help Credit Cooperative - Philippines</i></p> <p>Venue: Convention A</p>	<p><b>Financial Inclusion: Are Credit Unions Continuing True to its Mission?</b></p> <p>Credit unions were born intending to offer essential financial services regardless of income or savings. The credit union objective is what we call today "Financial Inclusion," broadly used to describe the provision of savings and loan services to the poor in an inexpensive and easy-to-use form. It focuses on providing financial solutions to the economically underprivileged. It aims to ensure that the poor and marginalized make the best use of their money and attain financial education. With advances in financial technology and digital transactions, more startups are making financial inclusion simpler to achieve.</p> <p>The session will share credit unions' experiences on how far they have lived the mission of uplifting the lives of the disadvantaged.</p>
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<p><b>Breakout 2.2</b> <b>Members</b></p> <p>Speaker: <b>Floriano Hilot</b> CEO, Oro Integrated Cooperative - Philippines</p> <p>Moderator: <b>Stephanus Siagian</b> Manager of Training, E-PR and Education CUCO Indonesia</p> <p>Venue: Convention B</p>	<p><b>Lessons Learnt from the COVID-19 Pandemic from a Financial Stability Perspective</b></p> <p>The session will share credit unions' lessons learnt and actions on COVID 10 impacts:</p> <ul style="list-style-type: none"> <li>• <i>Institutional resilience.</i> The functioning of credit unions' institutional capital and liquidity buffers warrant urgent attention. Credit union resilience is having sufficient Reserves or capital adequacy to withstand any crisis. In general, credit union reserves in many Asian countries do not meet the standard of at least 10% of the Total Assets according to the PEARLS Prudential Standards. Credit unions must comply with this standard at any time to protect members' hard-earned savings.</li> <li>• <i>Operational resilience.</i> COVID-19 has highlighted the importance of effective operational risk management being in place before a shock hits.</li> </ul> <p>The session attempts to reinvigorate commitment of federations and credit unions to put in place a broader policy that include monitoring COVID-19 responses and examining in due course how macroprudential policy would be implemented.</p>
<p><b>Breakout 3.2</b> <b>Institution</b></p> <p>Speaker: <b>Tony</b> IT Manager PUSKOPCUINA Indonesia</p> <p>Moderator: <b>Ranjith Hettiarachchi</b> Chief Technical Officer ACCU</p> <p>Venue: Convention C</p>	<p><b>Digital Transformation: The Present and the Future Roadmap of Credit Unions Networks (Puskopcuina)</b></p> <p>The session showcases PUSKOPCUINA's experience on collaboration and partnership with fintechs as a way forward to provide win-win solutions to credit unions.</p> <p>PUSKOPCUINA, a federation for credit unions in Kalimantan, Indonesia saw the collaboration with fintechs could improve financial availability to members of credit unions.</p> <p>The session will share the experience on how the fintech is helping the credit union network get to their objectives quicker so that the whole credit union network benefits.</p>
<p>12:00 - 13:30</p>	<p>LUNCH and NETWORKING</p>
<p>13:30 - 15:00</p>	<p><b>BREAKOUT SESSIONS</b></p>
<p><b>Breakout 1.3</b> <b>Members</b></p> <p>Speaker: <b>Cielito Garrido</b> CEO, San Dionisio Credit Coop - Philippines</p> <p>Moderator: <b>Kamon Kiattisirikumpon</b> Member Services Officer ACCU</p> <p>Venue: Convention A</p>	<p><b>Creating a Climate Culture: Cultivating Environment Awareness Among Credit Union Members</b></p> <p>Climate change awareness is imperative to achieving sustainability. Lack of understanding is a significant barrier to climate change adaptation. Raising climate change awareness at the credit union level is critical as natural disasters resulting from climate change impact the lives and livelihood of members.</p> <p>Climate change is one of the most significant issues on our planet. Even though some people, including members of credit unions, are not aware of how seriously it affects the world, there are many things we can do to keep them informed. The session will share some easy ways to bring up climate change in conversation and move on to actions credit unions can take in their community and get the word out there!</p>



<p><b>Breakout 2.3 - Members</b></p> <p>Speaker:  <b>Anan Chatrurachewin</b>  <i>Advisor, FSCT - THAILAND</i>  <b>Badri Guragain</b>  <i>CEO - National Coop Bank Ltd.</i></p> <p>Moderator:  <b>Eleonor Hernandez</b>  <i>Chair, PFCCO NCR League - Philippines</i>  Venue: Convention B</p>	<p><b>Thailand and Nepal Experience: Regulatory Governance for Development and Growth –</b></p> <p>Recently, the government of Thailand issued new regulations to ensure good governance of financial cooperatives. Good regulatory practices are a systematic application of tools and procedures that the government can ensure that regulatory outcomes are practical, transparent, inclusive, and sustained.</p> <p>The regulations address the common pitfalls of governance, such as conflict of interest, oversight, accountability, transparency, and ethics violations.</p> <p>The session anticipates that other credit union systems can learn from the Thai experience, encouraging them to start a dialogue with their respective regulators.</p>
<p><b>Breakout 3.3 Institution</b></p> <p>Moderator:  <b>Paul Dawson</b>  <i>CEO, First Choice CU</i></p> <p>Speakers:  <b>Anjali Patel</b>  <i>Director, Maharashtra Federation of Cooperative Credit Societies</i>  <b>Patareepan Pongwat</b>  <i>Enterprise Consultant, Thailand</i>  Venue: Convention C</p>	<p><b>Promoting Entrepreneurship and Innovative SMEs Towards a More Responsible and Inclusive Finance</b></p> <p>The pandemic has caused unprecedented reversals in poverty reduction, further exacerbated by rising inflation and the effects of the war in Ukraine. Compared to pre-pandemic projections, World Bank estimates that these combined crises will lead to an additional 75 million to 95 million people living in extreme poverty in 2022. As a strategy for poverty reduction, enterprises and SMEs help members achieve the highest sustainable economic growth, employment, and a rising standard of living while maintaining the credit union's financial stability. ACCU has introduced the Business Development Services in credit unions to help unemployed or underemployed members find investment opportunities in enterprises. The session encourages attendees to share on the development of innovative solutions to collateral issues, such as the acceptance of more flexible forms of collateral, particularly for SMEs with few fixed assets; the use of group guarantees; more emphasis on cash flow than balance sheets in the assessment of borrowing capacity; value chain promotion; and easy and effective loan application assessment methodologies.</p>
<p>15:00 - 15:30</p>	<p>Health Break and Networking</p>
<p>15:30 - 16:15</p>	<p><b>Plenary 7: Proactive Management of the Credit Unions Responding to the Challenges of the new Social Order</b></p> <p>The persisting inflation is narrowing the profitability revenue of credit unions. Unregulated credit union systems still have a considerable gap in interest offerings compared to the market, which is the reason for significant deposit inflows in the last two years. However, funds inflows could pose financial pressures as credit unions still bear the negative impacts of the pandemic. Credit unions' market share in lending could also slip due to high competition from different players. Credit unions must realize the emerging growth opportunities, accelerate their digital transformation initiatives, and responsible loan origination to gain a competitive advantage and be future-ready.</p> <p>Speaker: Dr. Junichi Naito, President and CEO, Shinkumi Banks Association of Japan  Moderator: Ranjith Hettiarachchi, Chief Technical Officer - ACCU</p>
<p>16:15 - 17:00</p>	<p>FORUM RECOMMENDATIONS and CLOSING</p>
<p>19:00</p>	<p><b>DINNER ON YOUR OWN</b></p>

## RECOGNITION AWARD 2022 (Institution Category)



### AUSTRALIAN MUTUALS FOUNDATION

ACCU recognizes the Australian Mutuals Foundation for its support for the Asian Confederation of Credit Unions' mission of promoting and strengthening credit unions as vehicles for the socio-economic development of people in Asia.

AMF's funding support enabled ACCU to promote and strengthen a new breed of savings-based cooperative financial institutions in Lao PDR, Myanmar, Bhutan, and Timor Leste.

Our partnership with AMF has established the Lao Association of Savings and Credit Unions, which adheres to cooperative principles and values of self-governance, self-management, and self-reliance.

AMF has supported the education program of ACCU to raise awareness of climate change's impacts on credit unions. It gave birth to two business solutions: No. 26 - Guide to Credit Unions on Climate Action and No. 30 - Assessment Tool for Green Cooperative.

The distinctive contribution of the Australian Mutuals Foundation to cooperatives and credit unions in Asia reflects excellent recognition.

## OUTSTANDING CREDIT UNION EXECUTIVE AWARD 2022



### JURIS D. PEREZ

ACCU awards Juris D. Perez for her exemplary service and consistent demonstration of the cooperative values and principles that inspired national and international leaders and professionals of credit unions.

We honor her contribution to boosting the trust and confidence of members and the public in the financial cooperatives in the Philippines, especially to Tagum Cooperative, where she has served for 21 years, of which eight years were as its Chief Executive Officer.

During her tenure, Tagum Cooperative received the Asian quality standard accreditation – ACCESS – Gold, the first-ever GOLD status awarded to a credit union since its launching in 2000.

Her service has contributed to the exemplary performance of Tagum Cooperative in Finance and Operations, Human Resources, Products and Services, Facilities, Planning, and Governance.

The distinctive accomplishments of Juris D. Perez in the dedication of her compassionate service to credit unions reflect great recognition.

## CREDIT UNION QUALITY ASSURANCE

### GOLD



Since 1967



### A-one Competitive Choice for Excellence in Service & Soundness

Has established and applied a management system that can channel the energies, abilities, and specific knowledge held by people in the organization toward achieving long-term strategic goals on the perspectives of Finance, Customer-Member, Internal Business Processes, and Learning and Growth.

### BRONZE



An audit was performed and documented in a report. Proof has been furnished that the requirements according to ACCESS standards are fulfilled. Further clarification regarding the scope of this certification and the applicability of ACCESS Brand may be obtained by consulting the organization.

Certification is valid from September 1, 2022 to August 31, 2023.





## RESOURCE PERSONS



**BRIAN BENNETT** has been the Manager of The Australian Mutuals Foundation (AMF) since July 2016. AMF supports the Asian Confederation of Credit Unions (ACCU) in the Asia region with its international Credit Union/Mutual/ Cooperative development work. Brian has had a 50-year career working with Credit Unions/ Mutual and Co-operatives in Australia. Brian's last position was CEO of Encompass Credit Union (now Australian Mutual Bank) for eleven years to 2016. Brian has considerable experience working as a CEO and an Executive Manager and has worked in the areas of Finance, Lending, IT, Compliance & Risk and Strategic Development. He has served on numerous Boards & Committees within the credit union industry in Australia. Brian is very passionate about Credit Unions/Mutuals/ Co-operatives, their people and the work they do both in Australia and developing countries. He has participated and presented as a speaker

at Asian Credit Unions (ACCU) conferences and Pacific Credit Unions (Oceanic) conferences in Papua New Guinea, Fiji, Bali, Nepal, Myanmar, Thailand and has attended WOCCU conferences as appropriate. Brian has been instrumental in raising funds for international credit union development projects in Laos, Timor Leste, Myanmar and Bhutan. He helped establish the Australian Mutuals Foundation (AMF) and encouraged their support of ACCU's international development work. He has a good understanding of legislative requirements needed for successful Savings and Loans Co-operatives. Credit unions/ Savings & Loans Co-operatives offer people hope for the future to build a better life for themselves and it is through this work of "people helping people that there is a brighter future for everyone.



**ANAN CHATRUPRACHEWIN** is currently an Investment Advisor of the Federation of Savings and Credit Cooperatives of Thailand, Ltd. (FSCT). He was Chief Executive Officer of FSCT from 1994 to 2017. He was the Chairman of the Provident Fund for Cooperatives' employees, the Chairman of the Savings and Credit Cooperative's Managers Union in Thailand, and the Director & Registrar of the Cremation Association for FSCT's members. He was the Chairman of the CLT's planning committee for the Cooperative System Reform. Anan has diverse knowledge and skills in finance, investments, risk management, strategic planning, marketing, and governance, which he applied to manage more than USD 3.70 billion-asset federation.

Anan also served as General Manager of the Credit Union League of Thailand and in leadership positions in NGOs. He was bestowed "ACCU's Service Award" in 2016 and "ACCU Recognition Award" in 2017, and he was recognized by the Cooperative League of Thailand (CLT) as the Best Cooperative Manager in Thailand in 2008. He was awarded the Golden Bell Person of the Year 2012 for Outstanding Enterprise Developer. Anan completed the leadership and cooperative course at SEARSOLIN, Xavier University in the Philippines, and earned a Master's Degree in Business Administration at Kasetsart University in Thailand, where he received the Distinguished Alumni Award in 2017.



**DAISYBELLE M. CABAL** is the head of the Education Training and Consultancy Group of the National Confederation of Cooperatives. Bing has more than 42 years of professional and volunteer involvement in cooperatives. She worked on the project on Credit Union Benchmarking Services in Southeast Asia implemented with partner credit unions in NATCCO. Bing was instrumental in pioneering ACCU business solutions such as ACCESS, and competency courses for Directors, CEOs, Audit committees, and Loan officers.

Bing is a Certified Public Accountant, an Asian Development Educator, and a graduate of Coady International Institute in Nova Scotia, Canada.



**PAUL DAWSON** is CEO of First Choice Credit Union, a Mutual with assets of Australian \$99 Million, based in Regional New South Wales. Prior to taking up this role in 2001, Paul worked in various roles in finance, banking and advocacy. Since 2011, Paul has facilitated various lectures and workshops in association with ACCU Forums.

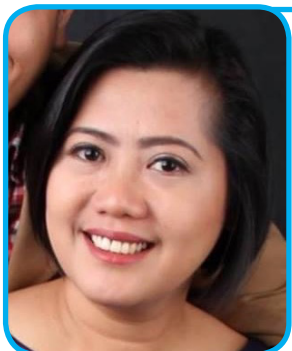
Since 2017, he has been a co-facilitator of the Women and Youth workshops, with the brief of creating programs that will assist member Credit Unions in lifting their relevance to Women and Youth in their local communities. Paul has acted as Mentor for ACDE workshops since 2014 helping participants in improving their presentation skills as well as getting a greater understanding of Credit Unions and their relevance worldwide.

Paul was the founding Chairman of the Community Chest and “No Interest Loans Scheme” in his local community, helping service the needs of people who are most in need, while ensuring each individual is treated with courtesy and respect. He is the Small Credit Union representative on the Australian RediATM Council (An agreement with Banks, allowing fee-free ATM use for Credit Union Members Australia wide). He was a driving force behind the establishment of the Small Australian Mutuals (SAM) Network in 2009, and continues to sit on its Executive Committee. SAM provides a platform for smaller Credit Unions to source resources and support around a range of operational and governance issues.

Paul is a Director of the Australian Mutuals Foundation, a philanthropic organisation supported by Australian Credit Unions carrying out a range of poverty alleviation programs both in Australia and in association with ACCU. In 2017, Paul was awarded the Joe Biden Development Educator of the Year for Australasia by the International Credit Union Development Education Foundation, based in London. Paul is a Graduate of the Australian Institute of Company Directors and a Justice of the Peace in NSW.



**CIELITO GARRIDO** serves as the Chief Executive Officer of the San Dionisio Credit Cooperative (SDCC). She has worked in the cooperative movement since 1989. Some of the key positions Cielo held were a member of the Expanded Technical Working Group – COOP-PESOS, a member of the Technical Working Group on Cooperative Deposit Insurance System (CODIS), and NCM Mutual Fund of the Philippines Inc. She is also the Chairperson of the NATCCO Executive Fund Committee and a member of the NATCCO Stabilization Fund. In the last 32 years, Cielo attended more than 108 credit union-related training that honed her passion, leadership, and competence. She has participated in various training both domestically and internationally. She was part of the Women’s Mentoring Program of the Canadian Co-operative Association and has earned a Development Educator title from ACCU. Cielo brought with her a solid educational background as an Accountant and a Master’s in Business Administration degree.



**MARIBEL “MABEL” GULAY-ISIDRO** is the Gender and Development Officer of the National Confederation of Cooperatives. Her passion for helping the poor uplift their living standard was intensified after engaging in a month of Professional Training on Micro-finance and Micro-enterprise Development organized by ACCU in March 2000. She joined PFCCO in 2001 to work on the ACCU-CUMI project. In 2008, she teamed up with the Training and Consultancy Group of NATCCO. Her main task was to facilitate and train leaders/management of the cooperative with the necessary knowledge to guarantee that they become able and competent leaders in their respective credit unions. An ACCU certified CUDCC trainer, ACCESS Branding Auditor, and recognized trainer by Cooperative Development Authority in the Philippines. Mabel was posted for a year (2010) as an External Adviser for the ACCU project on Savings and Credit Union Development in Lao PDR (SACUDIL). Mabel is a DE Alumni, belongs to the 3rd batch-200.



**BADRI KUMAR GURAGAIN** is the CEO of National Cooperative Bank Ltd with over 16 years of professional experience. Badri is a Business Strategy Developer, Capacity Building Specialist, Performance Improvement Specialist, policy developer, Cost Analyst, Visionary & Team Leader. He holds a Master's degree in management and a Chartered Accountant from India & Nepal. He is the first Nepalese Chartered Accountant to complete Special Managerial training from The Institute of Chartered Accountants of India in collaboration with IIM. He served as a Senior Technical Advisor of International Planned Parenthood Federation, South Asia Regional Office- New Delhi, Deputy General Manager of NCBL, Director of FPAN along with a short stint as CEO at NEFSCUN, Deputy Director of The Institute of Chartered Accountants of Nepal before he re-joins NCBL. He is an Advisor of Social Security Fund Nepal. He also serves as a member of the Nepal Accounting Standards Board. He is visiting faculty of the CPE training of ICAN and Financial Management of MBA. He has been awarded "Prabal Janasewashree Chaturtha Shreni" by the President of Nepal for his contribution to Cooperatives.



**ATTY. ELEONOR HERNANDEZ** fondly called Atty. Norie has been a true-blue cooperative advocate and leader for decades now. She was the Director of the Legal and Registration Department of the Cooperative Development Authority, the regulatory agency of cooperatives or credit unions in the Philippines (June 1, 2011 – February 28, 2015). She now acts as Secretary of CDA's Financial Cluster. She is elected, for the second time, as Chairperson of the Philippine Federation of Credit Cooperatives-National Capital Region. Concurrently, she chairs the Muntinlupa City Cooperative Development Council and her primary cooperative, Mapag-ampon Parish Multi-Purpose Cooperative. She is also the Vice Chairperson of the Cooperative Union of the City of Muntinlupa. As a lawyer, Atty. Norie is also the Treasurer of the Muntinlupa Bar Association. She held the same position in the Integrated Bar of the Philippines (IBP) PPLM Chapter (February 2017 to February 2019).



**RANJITH HETTIARACHCHI** has an extensive experience in global credit union development and a solid academic background. He earned a degree in economics and Masters's Degree in Development Management from Manchester University, UK, and Ph.D. from Salisbury University. He has been working with ACCU since 1993, first as a Financial Advisor from 1993-1994, the Chief Executive Officer from 1995 to 2014, and currently the Chief Technical Officer. He has nearly four decades of credit union development experience in different capacities, such as volunteer trainer, General Manager of the Federation of Thrift and Credit Cooperatives in Sri Lanka. He worked as the Project Manager of the ACCU-UNCDF project in Myanmar from 2013 to 2017. Ranjith earned his DE title from the Australian DE Program in February 1996.



**FLORIANO R. HILOT** has been the Chief Executive Officer of Oro Integrated Cooperative (OIC) since 2008. He has been with the cooperative since 1995 as a Special Project Officer/ Credit Appraiser/Loan Officer and a Branch Manager. Since 2019, he has represented OIC to several corporations as Director, including CLIMBS Investment Management and Advisory Corporation (CIMAC), Cosmopolitan CLIMBS Life Plan Inc. (CCLPI), and Oro Intelligent Capital Inc. (OICI). The same year, he was named President/Board of Directors of the Bank of Hope, Inc., a rural bank in Plaridel, Misamis Occidental. Rene, his nickname, is an Asian Development Educator in Batch 19. He earned his Bachelor of Science in Accountancy degree in 1994 and is currently enrolled in Masters in Business Administration, majoring in Social Entrepreneurship at the University of Asia and the Pacific in the Philippines.





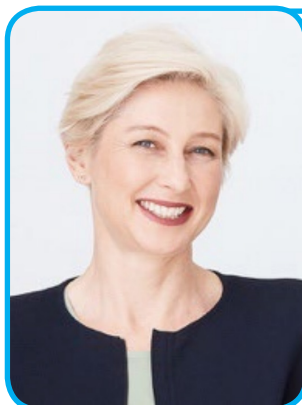
**KAMON KIATTISIRIKUMPON** is the Member Service Officer of ACCU and the director of the Asian Credit Union Development Education Program (ACDE). He has working experience in the cooperative sector since 2008, initially as the program assistant on credit union promotion projects in Lao PDR and Cambodia. Kamon has developed a passion for helping the poor uplift their living standard. In the early stage of his cooperative career, he participated in many training and CU development programs of ACCU and the federations. He is a Development Educator Batch 10. In his role for member service, he delivered ACCU business solutions services such as ACCESS, PEARLS, and SDGs 13: CU guide to Climate Action. He works with NATCCO, PFCCO, and PUSKOPCUINA to deliver training to inspire cooperative leaders to take



**CLIFFORDSON T. LARIOSA** worked his way through college as a working student and through a scholarship grant. He obtained his Bachelor in Business Administration Degree from Silliman University - Philippines. Currently, he is the CEO of Perpetual Help Community Cooperative (PHCCI) one of the Philippines' top cooperatives. He has served the cooperative for 21 years, from rank and file to supervisory to managerial positions. To keep up with the pressures of working, he joined various national and international job and personal development seminars and training. To name a few: ACCU Development Education Program; Philippine Development Education Program (PHDE); Diploma in Marketing at Ateneo de Manila Graduate School of Business; Master in Business Administration at St. Paul University of Dumaguete; and many enhancement and development training and seminars.



**VENUS PIQUERO – LUGUBAN** is a cooperative leader having more than ten years of co-op involvement. She rose from the ranks as a Teller, a Bookkeeper, and an Internal Auditor and became the Chief Executive Officer (CEO). Her leadership as the current CEO of Bukidnon Government Employees Multi-Purpose Cooperative (BUGEMCO) directed the co-op to greater heights as it joined the billionaires' circle of Philippine cooperatives in 2020. The substantial improvements in the membership programs of BUGEMCO is a proof of her passion for improving people's lives. Her passion was further fueled after earning an Asian Development Educator title in 2021. She is the concurrent Chairperson of the MASS-SPECC Managers' Club in Region 10 and one of the Independent Board of Directors of CLIMBS Investment Fund Corporation. Venus is a Certified Public Accountant, a Licensed Real Estate Appraiser, a Licensed Real Estate Broker, and a Certified Co-op Manager.



**MELINA MORRISON** is the inaugural CEO of the Business Council of Co-operatives and Mutuals (BCCM) and was a driving force behind the establishment of the Council in 2013. Melina has since led the association to many historic achievements for the Australian co-operative and mutual sector including; the first national mapping of the mutual sector's economic impact; the first advocacy blueprint; advocacy to establish a Federal Government inquiry into the co-operative and mutual business sector; and the development a global-first – a framework to measure the unique economic and social value of CMEs. Under Melina's leadership, the BCCM has achieved fundamental reforms to level the playing field for member-owned firms. She has created greater awareness of co-operative and mutual enterprises, advocated for and successfully driven legislative and regulatory changes, and worked with government and the private sector to enhance socially-minded, business-model competition in Australian enterprise. As a result of Melina's long-term campaign for CME access to capital, the Federal Government

passed the first enabling laws for co-operatives and mutuals in 18 years – the Treasury Laws Amendment (Mutual Reforms) Act 2019 – facilitating the issuing of equity without demutualisation.



**DR. JUNICHI NAITO** is Ph.D. in Economics from Nagoya University, the President and CEO of the Shinkumi Banks Association of Japan (SBAJ) and the Shinkumi Federation Bank (SFB). Dr. Naito has almost 50 years of experience as a highly well-known director and professor. In 1975, he graduated from the University of Tokyo, Faculty of Economics, and entered the Ministry of Finance (MOF). From 1995, he held several prestige positions, including a Director of the Research Division, Banking Bureau, MOF, a Director of the Banks Division, Banking Bureau, MOF, a Director of the Tokai Local Finance Bureau, MOF, a Secretary General of the Securities and Exchange Surveillance Commissions, Financial Service Agency (FSA) and a Director General of the Planning and Coordination Bureau, FSA.

He also has academic careers, including a Professorship at the Faculty of Economics (Nagoya University, financial theory), visiting lecturer at Princeton University (USA), and the Waseda Business School (Tokyo). He is an author of “Senryakuteki Kinyū Sisutemu no Sōzō (Creation of a Strategic Financial System)” (Chuokoron-shinsha; April 2004) and a co-translator of “Atarashii Kinyū Ron (New Financial Theory)” (University of Tokyo Press; October 2003), and “Towards a New Paradigm in Monetary Economies,” by Joseph E Stiglitz and Bruce Greenwald. Besides, He is also a lecturer in several Japanese universities such as Doshisha Univ. (Kyoto), Tohoku Univ., Kansai Univ., Keio Univ., Hitotsubashi Univ., Kobe Univ., Chuo Univ., Sophia Univ., Aoyama Gakuin Univ., and others.



**PATRICK PALMA** assumed the Chief Executive Officer position of The Credit Union League of Bangladesh Ltd. (CCULB) from October 1, 2022. He started his professional life with CCULB in 1993, first as Administrative Officer from 1993 to 1995 and as Deputy General Manager (Development & Extension) from 1995 till October 2003. From 2003 to September 2021, he worked in different international organizations and NGOs in Bangladesh, such as the ICDDR'B, IFRC, Plan International Bangladesh, Swiss Red Cross, Tearfund UK, ActionAid Bangladesh, Tearfund NL, and Christian Aid. Patrick has over 30 years of experience as a development worker for credit unions and NGOs. He specializes in facilitating credit union educational sessions on leadership, and management, emergency response, disaster risk reduction, climate change adaptation, women in development, project evaluation, etc. Patrick gains these skills from training and international exposure. The International NGO Forum, Bangladesh, bestowed

Patrick, the Best Employee in Emergency Response 2019.



**SYLVIA OKINLAY-PARAGUYA** is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO), the Philippines, since 2009. She has close to three decades of work with cooperatives, with 16 years spent with MASS-SPECC Cooperative Development Center in Mindanao, Philippines, and now more than 13 years with NATCCO.

In both cooperative federations, she led the team towards focused services in building the capacities of cooperatives in financial intermediation, enhancing members' access to financial services with electronic financial servicing via ATM, mobile and POS.

NATCCO is a federation composed of 870 cooperatives with individual members of around 6.4 Million. NATCCO's products and services include Treasury and Credit, Payment Services, Information Technology, Microfinance Innovation in Cooperatives, Education, Training, and Consultancy. Sylvia served as the Chairperson of Proxfin, an international network of community finance institutions accompanied by the Développement international Desjardins (DID) from 24 countries worldwide. A Chemical Engineer, she is a graduate of the Master of Business Management at the Asian Institute of Management, Makati City.



**ERNAN LOPEZ PALABYAB** is the Officer in Charge-CEO of PFCCO National and has 33 years of cooperative credit union involvement. He started as one of the pioneers of his primary cooperative in 1989 - the San Jose Koop, an ACCESS Branded cooperative in the Philippines since 2011. He served as Director in his primary coop from 1997-1999. He also held positions such as Board Secretary, the Ethics Committee, and Mediation and Conciliation Committee member. He joined PFCCO in 1997 as Training Assistant as an implementer of INDECUA program. In 2004, he assisted ACCU in the CUBSEA Project. He is an ACCU Scholar in several business solutions for which he is responsible for the cascading to PFCCO National member leagues. Ernán is a regular attendee of ACCU Forum and once a volunteer facilitator of the Asian Credit Union Institute e-learning program, and a member of the Asian Leaders Managers Institute. He was certified as an Asia CU Development Educator under Batch 16 in 2014.



**ADVOCATE ANJALI GOPAL PATIL** is a practicing lawyer from Nashik, Maharashtra, India. Being Chair Person of Kalyani Women Credit Co-operative Society, established in 1990, she is elected as Director of Maharashtra Federation of Credit Co-operative Societies. She believes that the cooperative is the only sector that can help transform the better lives of the disadvantaged. She has advocated for strengthening the Women Co-operative movement by organizing awareness and training programs by the Kalyani Credit Co-operative Society, to which she belongs. She has also been active in organizing programs to teach Cooperative values to the youth and women of Maharashtra. Along with Co-operative Sector, she has contributed her knowledge and skill for legal literacy, education, and health of women by establishing the NGO Kalyani Mahila Sahkar Prabodhini in 2005. Anjali motivates members of Credit Co-operative Societies in strengthening and empowering women economically and

leading dignified lives. She plans to create an entrepreneurial environment through Women Co-operative. The first sister society was established in India through her leadership. Connecting cooperative is the life mission of Advocate Anjali Patil.



**JURIS D. PEREZ** is the Chief Executive Officer of Tagum Cooperative, a Certified Public Accountant (CPA), Licensed Teacher, and Master's Degree holder in Business Administration from the Ateneo de Davao University. As the head of Tagum Cooperative Management, her sincerity, loyalty, work ethic, experience, and listening attitude, earned the trust and confidence of the Management Staff, Officers, and Members. Through this leadership, Tagum Cooperative is well-placed to maintain its excellent performance in serving the members in a secured financial environment. Juris led Tagum Coop's ACCESS Gold accreditation, a seal of credit union excellence in Asia. Juris is the 2022 Awardee for Outstanding CU Executive by ACCU. She is happily married to Oliver V. Perez, a Civil Engineer, and is blessed with three lovely children – JOYCE, a CPA; OLIVER, a Doctor; and BRUCE, a young and exemplary student.



**PRAKASH POKHAREL** is the Chief Executive Officer Prakash Pokharel is the CEO of the Nepal Federation of Savings and Credit Cooperative Unions Ltd (NEFSCUN). He brings over 23 years of work experience in organizational management, assessment, training, development, governance practices, financial inclusion, and sustainable management in the field of cooperative and INGOs. He joined NEFSCUN in 2019 as the Deputy CEO and was promoted to CEO in 2021. Since then, he has played a vital role in the promotion, development, standardization, and network management of Credit Unions in Nepal. He has facilitated numerous national and international forums in Nepal and over eight countries. He holds a Master of Philosophy in Management and a Master of Business Studies (MBS) from Kathmandu University and Tribhuvan University, Nepal, two prominent universities in Nepal.





**PATAREEPAN PONGWAT** for 30 years, has been training entrepreneurs in the Philippines, Sri Lanka, Thailand, and Vietnam. She was a consultant on enterprise development to the Food and Agricultural Organization (FAO) and the Association of Asian Confederation of Credit Unions (ACCU). When she worked for the Credit Union League of Thailand (CULT), she developed her commitment to helping women improve their lives. She strengthened her belief that women can only take a leadership role when they know their families are not hungry. She always emphasizes the need to look beyond a product by looking at the people who produced them. For instance, she is the consultant for more than ten projects for persons with disabilities engaged in furniture-making, mushroom production, rice mill operation, drinking water purifying, and other operations.



**MADHAB PRASAD POUDEL** has been the Chief Executive Officer of VYCCU Saving and Credit Cooperative Ltd. in Nepal since 2002. Madhab is awarded by the Nepal Federation of Savings and Credit Cooperatives (NEFSCUN) as “Best Manager” and nominated for Manager of the Year, Europe, for his contribution to professionalizing and growing his SACCOS. VYCCU SACCOS is an ACCESS accredited SACCOS, a quality certification for safety, soundness, and excellence in service given by ACCU. The SACCOS boasts a membership of 112,000 individuals and Rupees 9 billion in Assets (USD 48 million). He is an expert in risk management, member relation and internal control, strategy development and growth, product design, quality control and improvement, decision making, policy making, innovation, and change management. Madhab honed his skills and passion for cooperatives from his training with ACCU, ICA, and other international organizations.



**RITA SARLAWA** is the Chairperson of Betang Asi Credit Union in the Kalimantan province. She is currently the Treasurer of PUSKOPCUINA, formerly Puskopdit Kalimantan Chapter, where she also served as Chair of the Supervisory Committee from 2011 to 2017.

Serving the credit union is a way of life for Rita as she grew up exposed to credit union activities. Her late father was a prominent credit union leader of the Kalimantan Chapter of Credit Unions. Rita is an Asian Development Educator. She is a lecturer at the University of Palangkaraya in Indonesia. By profession, Rita is an Economist.



**STEPHANUS SIAGIAN** is the Training and International Relations Manager of Credit Union Central of Indonesia (CUCO). He has more than 10 years of experience in the credit unions movement in Indonesia. His specialization is Communication, Training Methodology, Coaching & Mentoring, and Marketing Strategy. Stephanus plays a vital role in the WOCCU project as the National Head of Phase 1 Indonesia Digitization Project. The project is in cooperation with Bill & Melinda Gates Foundation. He is also ACCU National Project Coordinator & ACCESS Branding Consultant for Indonesia. Stephanus is a graduate of Parahyangan Catholic University, Indonesia. His major is International Relations Study. Stephanus is an Asian Development Educator.



**EPIFANIA D. SONJACO** is a graduate of Bachelor of Arts major in Political Science and minor in History from Silliman University, Dumaguete City. She completed her academic requirements for her Master in International Studies (MIS) at the University of the Philippines. She serves as the Board Secretary of DCCCO Multipurpose Cooperative (DCCCO) in the Philippines. She taught for seven years: 5 years at Trinity College, now the Trinity University of Asia, and two years at the Pamantasan ng Lungsod ng Maynila (PLM). She has a certificate of proficiency for the six-level French language course from the Department of Foreign Affairs. She served as Director II of the International Relations Service of the Office of International Relations and Protocol (OIRP) of the Senate of the Philippines from February 8, 1993, to January 31, 2014, where she researched and wrote briefing papers for Senators, prepared Philippine statements during their attendance to Inter-Parliamentary Conferences, prepared Messages of the Senate President and Senate Minority Leader, drafted Senate resolutions and press releases, among others. She is a certified Asian Confederation of Credit Unions (ACCU) Development Educator (DE).



**DR. PREECHA SITDHIKORNKRAI** is the Special Expert of the Cooperatives Department and Board of Directors (BOD) of the Cooperatives Academic Institute of Kasetsart University (KU) in Thailand. He has worked with KU since 1991 as a Lecturer in the Cooperatives Department, Vice Dean of Economics Faculty 2004, and the Department Head from 2004-2008. He has nearly 30 years of experience in the cooperatives movement in Thailand and related fields, such as the Director of the KU Savings and Credit Cooperative (KUSCC) in 1995, 2000-2001, and 2002-2003 and BOD of the Federation of Savings and Credit Cooperative of Thailand (FSCT) in 2001-2002 and BOD of the Cooperative League of Thailand (CLT) in 1990-1991 and 2007-2010. He was a BOD of the Ministry of Labor's Fund for Labor from 2003 to 2010 and advisor of the Social Security Office from 2009 to 2011. He was an advisor to the Minister of the Ministry of Agriculture and Cooperatives from November 2006 to January 2008.



**MARSELUS SUNARDI** is the President of PUSKOPCUINA, the Associate Member of ACCU. PUSKOPCUINA is the former BKCU Kalimantan Chapter. BKCU Kalimantan Chapter is well-known as the most significant Chapter in CUCO Indonesia. Sunardi started to get involved in the credit union movement in 1993 as a member. With his management expertise, he became a Board Member of Lantang Tipo Credit Union in 1995. Marselus Sunardi is a visionary leader. He has an extensive 23 years of experience in the credit union movement in Indonesia. He was elected as vice president of CUCO Indonesia from 2013 to 2015. With his devotion to the Asian Credit Union movement, Marselus Sunardi has participated many times in Asian Credit Union Forum and ACCU conferences as a speaker, moderator, and resource person.



**TAM NGUYEN THAC** started to work at the Central People's Credit Fund of Vietnam (CCF - former name of Cooperative Bank of Vietnam) in 1996. He got a Bachelor in International Economics from Hanoi National Economics University and a Master's Degree from Solvay Business School, University of Liberty of Belgium. He participated in several kinds of research and studies about rural finance and microfinance in Vietnam and Asia. Since 2014, he has been Deputy General Director of the Cooperative Bank of Vietnam. On top of other things, he has recently been actively involved in the digitalization process of Coopbank and the People's credit fund network in Vietnam. Tam has participated many times in Asian Credit Union Forum and acted as a resource speaker in the last several ACCU Forums.



**TONY** was born on 23rd July 1992. Joining PUSKOPCUINA (at that time was Puskopdit BKCU Kalimantan) in 2014 after earning a bachelor's in System Information from Widya Dharma High School and right now as IT Manager.

He has eight years of experience in web development, mobile development, and graphic design. Tony is also the creator of the organization management platform called SIMO acts as data sharing across all Credit Union members of PUSKOPCUINA.



**NICOLAS M. VALENTIN** is the Vice-Chair of the National Confederation of Cooperatives and the Chairperson of the Board of Directors of Barbaza Multi-Purpose Cooperative, one of the biggest cooperatives in the Philippines. Nicolas is a seasoned cooperative leader as he served in different committees before having been elected as Chair. Nicolas is active in civic and religious organizations, where he contributed to fulfilling their vision and mission. He is also part of the Municipal Anti-Drug Abuse Council and the Municipal Peace and Order Council of the Municipality of Barbaza, also in the Philippines. By profession, Nicolas is a Mechanical Engineer. He is currently a Clerk of Court II of the 4th Municipal Circuit Trial Court, Barbaza, Antique, Philippines, and has been working with the Judiciary Department for 18 years.



**VALENTINUS** is the CEO of Keling Kumang Credit Union in Indonesia. He worked his way up from the head of a Sub Branch to Branch Manager and then as Regional Manager. He is a recipient of the Joe Biden Award 2019 by the International Credit Union Leadership Development and Educational Foundation, UK.

Valentinus is an Asian Development Educator. He has also completed the Trainers' Training on Credit Union Label of Excellence in Governance, which enables him to facilitate or rate the level of excellence of credit union governance. Keling Kumang Credit Union is one of Indonesia's largest credit unions, with over 208,000 members and 60 branches. Keling Kumang CU is a supporter member of ACCU.



**MARK WORTHINGTON** is the CEO of Australian Mutual Bank. He has held senior management positions in credit unions for over 20 years, and has completed Bachelor of Arts and Master of Business Administration degrees. He is also a Graduate member of the Australian Institute of Company Directors. The Sydney based Australian Mutual Bank has 65,000 members and AUD\$1.8 billion assets. It is the result of seventy four credit unions coming together over the past 68 years. The name change from 'credit union' to 'mutual bank' occurred in 2018 and does not affect the mutual bank's co-operative structure. Mark is a director of the Australian Mutuals Foundation, a charitable organization which directly funds ACCU's credit union development activities. The Foundation is proud to have funded ACCU's internationally recognised Climate Action guide. Mark is also a director of the managed services company Transaction Solutions Ltd, which provides platform and infrastructure

hosting services to over fifty clients in the financial services sector, including mutual banks and credit unions. Mark has participated in credit union development activities in Papua New Guinea, Fiji, Tonga, and Tuvalu. His experience as a credit union presenter includes Australian Development Education courses, and ACCU Forums since 2007. Mark is a Development Educator and Australian Mutual Bank is a Supporter Member of ACCU.



## Basic Thai Phrases to Help you Get Around.

The first thing you need to know is that the Thai language changes a bit depending on whether the speaker is a man or a woman. The addition of the word Krub/khrup (male speaker) and Kah/kaa (female speaker) makes what is being said "polite". Personal pronouns also change according to the gender of the speaker.

A few handy phrases: Mai Aow (krub/kah) - I don't want it. (smile when you say this, it is polite, yet will dissuade any street seller from pursuing you further). (In some areas "R" words take an "L" sound. i.e. "roi" (100) becomes "loi" and "Chiang Rai" sounds like "Chiang Lai". The Rs and Ls may also be dropped altogether; i.e. Sri Racha is pronounced "See Rachaa". "Pla" (fish) becomes "Pah" and, "Krub/Khrup" sounds more like "carb".

Hello.	sà-wàt-dee krub/kah
Welcome	yin dee dtôn ráp krub/kah
How are you?	sà-baai dee mǎi krub/kah bpen yàang rai bâang krub/kah? sà-baai dee rêu krub/kah?
Reply to 'How are you?'	sà-baai dee krub/kha
What is your name?	kun chêu a-rai krub/kah?
My name is .....	pôm chêu ... male rao chêu ... female
Thank you.	kòrp-koon krub/kah
Yes	chai Krub/kha
No	Mai Chai Krub/kha
I'm sorry	KhorThot Krab/Kha
It's OK. /Never mind.	Mai Pen Ra Krab/Kha

Goodbye	Sà-wàt-dee Krub/kha
Bye Bye	Wàt-dee Krub/kha
I only speak a little Thai	Chan phut pasa thai dai nid noi
Do you speak English?	Khun, Phut pasa angrit dai mai?
I do not understand	mai kow jai krub/kha
Good night.	Raa-dtree-sà-wàd
Where are you going?	Pai nai
I don't speak thai	Phut Thai mai dai
I don't understand	mai khao jai
"Where's the restroom?"	Haawng naam yuu thee nai Krub/kha?
Very expensive	pang mak
Can you give me a little discount	lot noi dai mai



Ambassador Hotel Bangkok Location Map



## CREDIT UNION VISIT: FACT SHEET

Credit Union Ban Nong Krathum Pattana	
President/Chairman	Mr. Nukul Chanprapai
General Manager	Mr. Chalerm Chanchaung
Years of operation	32 years
Members	7,495
Number of staff	24
Total Assets Dec. 2021	USD 24,840,514
Loans to Members	USD 22,893,671
Share Capital	USD 7,504,404
Savings Deposits	USD 15,621,643
Net Income	USD 476,457
<b>Loan Per Industry Type</b>	
Retail/Consumer	USD 1,175,744
Agriculture/Livestock	USD 12,769,237
SMEs	USD 2,090,327
Education	USD 6,710,804
Housing/Property	-
others	USD 147,557
Welfare Programs	11 types of programs

Nong Kanang Credit Union	
President/Chairman	Mr. Nattuwat Nakorn-In
General Manager	Ms. Chanunploy Chalearnchotworakul
Years of operation	41 years
Members	2,586
Number of staff	34
Total Assets Dec. 2021	USD 23,413,042
Loans to Members	USD 18,595,593
Share Capital	USD 13,333,937
Savings Deposits	USD 9,238,377
Net Income	USD 912,985
<b>Loan Per Industry Type</b>	
Retail/Consumer	USD 4,872,712
Agriculture/Livestock	USD 22,305
SMEs	USD 2,451,911
Education	USD 73,168
Housing/Property	USD 976,162
others	USD 318,451
Welfare Programs	16 types of programs

Credit Union Ruam Nam Jai Ta Yang	
President/Chairman	Pol. Col. Preeda Sonkham
General Manager	Ms. Siraphat Kusolsawad
Years of operation	40 years
Members	7,169
Number of staff	8
Total Assets Dec. 2021	USD 10,863,393
Loans to Members	USD 6,316,061
Share Capital	USD 4,456,747
Savings Deposits	USD 4,212,843
Net Income	USD 303,532
<b>Loan Per Industry Type</b>	
Retail/Consumer	USD 111,965
Agriculture/Livestock	USD 365,082
SMEs	USD 459,945
Education	USD 100,105
Housing/Property	USD 244,257
others	USD 1,136,692
Welfare Programs	9 types of programs

Credit Union Ban Song Ltd.	
President/Chairman	Mr. Boonlert Noomnoi
General Manager	Ms. Kanya Boonrod
Years of operation	40 years
Members	4,757
Number of staff	15
Total Assets Dec. 2021	USD 14,662,655
Loans to Members	USD 9,968,582
Share Capital	USD 5,142,630
Savings Deposits	USD 9,036,420
Net Income	USD 192,177
<b>Loan Per Industry Type</b>	
Retail/Consumer	USD 2,610,808
Agriculture/Livestock	USD 6,083,467
SMEs	USD 100,000
Education	USD 10,857
Housing/Property	USD 711,291
others	USD 10,857
Welfare Programs	10 types of programs

# ONE VOICE, ONE FAMILY

(ACCU Song)

## Verse 1

Ever seeking solidarity, respecting our diversity  
Working together to build a regional community  
Strongly believing that credit unions  
Shall change lives for you and me

## Verse 2

And together, we will reach a higher goal for  
people's future  
A better life for us all, a yearning we all share  
Through credit unions, these dreams are possible  
Spread the word, in the Asian region...

## Chorus

We come from different nations  
Yet A-C-C-U unites us all  
With a single vision, and a common mission  
For Asian credit unions  
One voice, one family  
Sisters and brothers in unity  
Building better future, for you and for me  
(Verse 1 and Chorus)

## Verse 3

And so we embrace the old and the young  
People of all races, we all bond  
Services of credit unions together we unfold  
They're lasting solutions to sustain the world!

One voice, one family  
Sisters and brothers in unity  
Building better future, for you and for me  
For you and for me (2 times)

# United as One

(ACCU Anniversary Song)

## Verse 1: (first main melody)

Solidarity in our hearts we treasure  
People above all – the service we assure  
Improving the quality of life for one and all  
Asian credit unions, bringing hope to the region

## REFRAIN:

Asian solidarity through ACCU  
An advocacy we'll forever pursue  
From the North, the South, the East, across the West  
Unity through ACCU, we will never forego .

## Verse 2: (first main melody)

Unique qualities we give our due respect  
Turning differences – into o-ur strength  
Cooperation and support for one another  
You and I, we will do these together.

## REFRAIN:

Asian solidarity through ACCU  
An advocacy we'll forever pursue  
From the North, the South, the East, across the West  
Unity through ACCU, we will never forego.

## Instrumental

## Verse 3: (second main melody)

To fulfill people's dreams, a passion we all share  
Credit unions bind us all together  
A collective desire.... to do what is best....  
To be special... a cut above the rest!

*Instrumental interlude with vocal back-up on  
REFRAIN:*

## Verse 4: (second main melody)

To the top of the world, we shall all get there  
This is our goal, this is o-ur future  
Asian solidarity .... Will set us free....  
United we stand.....divided we may fall!

## REFRAIN: (Coda)

Asian solidarity through ACCU  
  
An advocacy we'll forever pursue  
From the North, the South, the East, across the West  
Unity through ACCU (3X), we will never forego.

CODA: Asian solidarity through ACCU!



Organized by:



**ASSOCIATION OF  
ASIAN CONFEDERATION  
OF CREDIT UNIONS**

Hosted by:



**Credit Union  
League of  
Thailand**



**Federation of  
Savings and  
Credit Cooperatives of  
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