

Asian Credit Union Forum

THEME:

Building Credit Union Momentum: Purpose, People, and Passion

Kathmandu *Nepal*
September 14-16, 2023

PROGRAM BOOK



HOST



Nepal Federation of
Savings & Credit Cooperative
Unions Limited



National Co-operative
Bank Limited

Welcome to the Forum!



Younsik Kim
President



Elenita V. San Roque
Chief Executive Officer

Dear Credit Union Friends,

A warm welcome to the Asian Credit Union Forum in Kathmandu, Nepal, from September 14 to 16, 2023! The Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) and the National Cooperative Bank Limited (NCBL) eagerly anticipate this fantastic opportunity to showcase their exceptional hospitality and foster lasting friendships.

THEME: Building Credit Union Momentum: Purpose, People, and Passion.

This significant event brings together credit union professionals and advocates from across the region to share knowledge, experiences, and insights that will shape the future of our movement. It is an occasion to celebrate credit unions' incredible work transforming lives and communities, guided by our unwavering commitment to purpose, people, and passion.

This Forum will explore the fundamental pillars that drive credit unions forward. We will delve into the very essence of our **PURPOSE**, examining how credit unions serve as catalysts for financial inclusion, economic empowerment, and social progress. Together, we will unlock the power of our **PEOPLE**, recognizing the immense value of collaboration, leadership, and talent within the movement. Moreover, we will ignite the flames of **PASSION** that kindle positive change, exploring innovative approaches and strategies that will enable us to overcome challenges and seize opportunities.

The Forum provides a unique platform for networking, learning, and forging new partnerships. It is an opportunity to exchange ideas, best practices, and lessons learned, ultimately strengthening the credit union movement throughout Asia and beyond. We encourage every one of you to participate in the insightful sessions actively, engage in meaningful discussions, and establish connections that will fuel the momentum of our credit union movement.

We want to express our heartfelt gratitude to our hosts, NEFSCUN, and NCBL, for their exceptional efforts in hosting this event. Their dedication and warm hospitality will undoubtedly contribute to the success of our gathering.

Finally, we thank speakers and partners for their valuable contributions and unwavering support. Your presence here today is a testament to your commitment to credit union philosophy and its impact on individuals and communities.

We wish you an inspiring and rewarding experience at the 2023 Asian Credit Unions Forum.

Welcome to Nepal!



Paritosh Paudyal
Chairperson-NEFSCUN



Krishna Bahadur Upreti
Chairperson-NCBL

Welcome to Nepal, the country of majestic Mount Everest, the highest peak in the world, and the sacred birthplace of Gautama Buddha in Lumbini.

Nepal is home to the mighty Himalayas, including Mount Everest, a symbol of human perseverance and the pinnacle of mountaineering achievements. The awe-inspiring landscapes, with their snow-capped peaks, cascading rivers, and lush valleys, offer an unparalleled backdrop for our gathering.

Moreover, Nepal holds a special place in the hearts of millions worldwide as the birthplace of Gautama Buddha in Lumbini. This sacred site serves as a reminder of the profound teachings of compassion, peace, and enlightenment that continue to inspire humanity today. We encourage you to visit Lumbini and experience the spiritual tranquility it offers.

As you engage in the discussions and sessions during this 2023 ACCU Forum, we hope that Nepal's serene ambiance and natural beauty will serve as a source of inspiration. We aim to create an environment that nurtures thoughtful dialogue, fosters collaboration, and propels the credit union movement forward.

In addition to the forum, we encourage you to explore the cultural wonders of Kathmandu Valley, a UNESCO World Heritage Site. Here, ancient temples, palaces, and stupas bear witness to centuries of history and artistry, showcasing the diverse cultural tapestry of Nepal. Furthermore, Nepal's warm and hospitable people will make your stay even more memorable. Their genuine smiles and graciousness will make you feel at home, and their rich cultural traditions and warm-heartedness will leave a lasting impression.

On behalf of NEFSCUN and NCBL and the credit union people of this great nation, we extend our heartfelt gratitude for your participation in this forum. Your expertise, insights, and commitment to the credit union movement are invaluable as we work together to shape the future of our movement.

May your time here be filled with fruitful discussions, profound connections, and cherished memories.

Namaste!

19 Countries Represented



Australia

3



Nepal

115



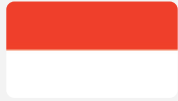
Bangladesh

21



Papua New Guinea

4



Indonesia

29



Philippines

145



Hong Kong

5



Singapore

18



India

2



Sri Lanka

5



Japan

5



Taiwan

3



Korea (South)

7



Thailand

19



Lao PDR

4



USA

1



Malaysia

2



Vietnam

10



Mongolia

4

ACCU Board and Staff 11

Female 76

Male 340

Total = 427





FORUM INFORMATION

VENUE

The Soaltee Kathmandu

Phone Number: +977-1-4273999

Email: info@soaltee.com

Address: Tahachal, Kathmandu, Nepal, 44600
Kathmandu, Nepal

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Elenita V. San Roque-ACCU

Chief Executive Officer

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ROOM RESERVATION AND CHECK-IN

According to your registration, we have reserved a room for either twin-sharing or single accommodation. Please refer to the table below for your check-in and check-out dates.

	Pre-Forum Workshop	Forum	AGM
Check In (Arrival)	Sept.10	Sept. 13	Sept. 13
Check out (Departure)	Sept. 17	Sept 17	Sept 18

AIRPORT TRANSPORTATION

We offer complimentary transportation from the airport to the hotel if you provide your flight details to us before August 15, 2023. If you haven't submitted your information, you can proceed to the public taxi counter outside the arrival hall. The approximate taxi fare is USD 15.

CONFERENCE ATTIRE

September 11-13 Pre-Forum Workshop	Business Casual
September 14 Credit Union Visit	Casual (Forum Shirt)
September 15 Forum Opening	National Costume or Formal
September 15-16 Conference, Plenary, and Breakout Session	Business Attire
September 15 Nepal Night	Casual or Nepali Costume
September 16 International Night	National Costume
September 17 AGM	Formal Business Attire

EXCHANGE RATE

Rupees are the Nepalese currency. 1 US Dollar = Rs 131.42. To find out the current exchange rate of Nepalese Rupees, please go this link: www.xe.com

DEVELOPMENT EDUCATORS

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

OTHER INCIDENTAL CHARGES

Extra charges like min bar, restaurants, phone, and laundry will be at your own expense. We 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 "on a cash basis" or upon checkout.

FORUM REGISTRATION/ SECRETARIAT

Please register at the Secretariat Room in the **Megha/Malhar Lounge** upon arrival. The forum kit includes a name badge, printed materials, and relevant information.

Note:

**Shirt sizes are pre-determined, as indicated in the registration form; the secretariat will not accommodate changes on the day of the forum.*

**Name Badge-For proper recognition and identification, the Name badge should be always worn at the forum premises and during the credit union visits.*

Registration Desk is open during the following hours:

Day	Date	Time
Sunday	September 10	10:00-21:00
Monday	September 11	8:00-18:00
Tuesday	September 12	8:00-18:00
Wednesday	September 13	8:00 - 22:00
Thursday	September 14	8:00 - 9:00
Friday	September 15	8:00-8:30
Saturday	September 16	8:00 - 17:00
Sunday	September 17	8:00-13:00

FIELD VISIT

Please meet at the ground lobby at 7:30 a.m. Buses depart promptly at 8:00. Your bus number is on your Name Badge. Please board the assigned bus. Our coordinators will check bus numbers.

DEPARTURES OF BUSES		
Time A.M.	Credit Unions	Bus no.
8:00	Chandragiri SACCOS	1&2
8:05	Samudayik SACCOS	3
8:10	Budol Samudayik SACCOS	4
8:15	Bindhavasini SACCOS	5&6
8:20	Chandeshwori SACCOS	7
8:25	Siddhi Ganesh SACCOS	8
8:30	Subhakamana SACCOS	9
8:30	Shree Bahari SACCOS	10

You may spend a maximum of 1 hour at the credit union. Please take advantage of this opportunity to learn from their best practices. The host credit unions would also appreciate hearing about your experiences, making this study visit a two-way learning opportunity.

FUNCTION ROOMS

Functions	Date	Room
PRE-FORUM WORKSHOP		
Joint Opening Closing Program	Sept. 11-13	Sur Sudha Hall
CEOs' Workshop	Sept. 11 -13	Malshree
ACUES		Marva
Women & Youth Workshop		Sur Sudha
Board Meeting	Sept. 13	Board Room 1

Functions	Date	Room
ASIAN CREDIT UNION FORUM		
Plenary Sessions	Sept. 15-16	Megha Malhar
Breakout 1	Sept. 15-16	Malhar Hall
Breakout 2	Sept. 15-16	Megha Hall
Breakout 3	Sept. 15-16	Sur Sudha Hall
General Meeting (by invitation only)	Sept. 17	Megha Hall

MEALS ARRANGEMENT

	BF	Lunch	Dinner
Sept. 13	Garden Terrace	Sur Sudha Hall & Lawn	Dinner on your own
Sept. 14		Dhulikel Lodge Resort	
Sept. 15		Front Lawn	Manjari Garden
Sept. 16		Manjari Garden	Manjari Garden
Sept. 17			Dinner on your own

Coffee Breaks: Rose Garden

Recommended Restaurants for Dining Out (10 minutes walk from the Soaltee Hotel)

- Maharaja Restaurant is located on the 8th floor of the 4-star Grand Hotel. They offer Indian and Nepali dishes. For more info., you can visit their website at www.grandhotelnepal.com
GPS: <https://goo.gl/maps/HTmy5xwka3hb9mKA8>
- Mahabir Palace is a 3-star hotel with a restaurant located just a short walk from Soaltee Gate. For more details, you can visit their website at Mahabir Palace, and you can find their exact location on Google Maps.
- The Burger House and Crunchy Fried Chicken: FB page: The Burger House Nepal
- Foodmandu (<https://foodmandu.com/>)
- Bhojdeals (<https://www.bhojdeals.com/>)

FORUM AT A GLANCE

MONDAY-WEDNESDAY- September 11-13, 2023

Sept. 10	Arrival and Registration of Pre-Forum participants	Megha/Malhar Lounge
Sept. 11 8:30 - 10:00	Joint Opening Program	Sur Sudha Hall
Sept. 11-13 08:30-05:30	CEO Workshop	Malshree
	Asian Credit Union Executive Society (ACUES) Workshop	Marva
	Women and Youth Workshop	Sur Sudha
Sept. 13 15:30-17:00	Joint Closing Program	Sur Sudha Hall

THURSDAY- September 14, 2023

CREDIT UNION VISIT and CULTURAL IMMERSION

08:00	Departure from Soaltee Hotel, Assembly at the Hotel Lobby at 7:00 a.m.
09:00	Arrival at SACCOS
09:00-11:00	Study Session at SACCOS
11:00-13:00	Lunch at Dulikhel Resort
13:00-14:00	Travel to Swayambhunath Stupa
14:00-17:30	Visit at Swayambhunath Stupa
17:30	Travel back to Hotel

FRIDAY- September 15, 2023

08:00-8:30	Arrival of Guest, Invitees and participants	Megha Malhar
08:30-10:10	Opening Program	Megha Malhar
10:10-10:30	Health Break, Group Photo, Networking	
10:30-11:30	Plenary 1: State of the World Credit Union Movement	Megha Malhar
11:30-12:30	Plenary 2: From Bangkok Declaration to Action: Our Progress and Next Steps	Megha Malhar
12:30-13:30	Lunch Break	
13:30-15:00	Plenary 3: Leveraging Digital technology to enhance member experiences, improve operational efficiency, and drive growth	Megha Malhar
15:00-15:30	Health Break	

FORUM AT A GLANCE

FRIDAY- September 15, 2023

BREAKOUT SESSION 1

15:30-17:00	PURPOSE: Financial Inclusion is Inherent to Credit Unions, but action is Required	Malhar Hall
	PEOPLE: Credit Unions Mirror-Image the People who Govern and Run Them	Megha Hall
	PASSION: Is Mission Drift a Challenge in the Credit Union Movement?	Sur Sudha Hall
19:30-22:00	NEPAL NIGHT	

SATURDAY- September 16, 2023

08:00-09:00	Plenary 4: ACCU's International Credit Union Development Journey	Megha Malhar
09:00-10:00	Plenary 5: The Triple Bottom Line: Why is it important for Credit Unions?	Megha Malhar
10:10-10:30	Health Break	
BREAKOUT SESSION 2		
10:30-12:00	PURPOSE: Going Above and Beyond Financial Services for Member Empowerment	Malhar Hall
	PEOPLE: Building a Digitally Literate Membership of Credit Unions: Enabling them to live in the society of the future	Megha Hall
	PASSION: Passion for People Differentiates Truly Great Leaders	Sur Sudha Hall
12:00-13:30	Lunch Break	
BREAKOUT SESSION 3		
13:30-15:00	PURPOSE: The Roadmap for the Financial Wellness of Employees and Members of Credit Unions	Malhar Hall
	PEOPLE: Is training Leads to Positive Contribution in Building Quality People and Quality Credit Unions?	Megha Hall
	PASSION: How do we Strengthen the Credit Union Value Proposition to Attract and Retain Talents?	Sur Sudha Hall

FORUM AT A GLANCE

SATURDAY- September 16, 2023

15:00-15:30	Health Break	
15:30-16:15	Plenary 6: Living the Credit Union Difference, The Sauan Sibarrung Credit Union Experience	Megha Malhar
16:15-17:00	Plenary 7: Forum Recommendations and Closing	Megha Malhar
19:00-onwards	International Night	

SUNDAY- September 17, 2023

08:00-15:30	ACCU Annual General Meeting (by invitation only)	Megha Hall
Departure of Forum Participants		



2023 Credit Union Accreditations



A-1 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.

GOLD



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 organization. Certification is valid from September 1, 2023 to August 31, 2024.

SILVER



Awarded to **Credit Union Sauan Sibarrung the Credit Union Label of Excellence in Governance (CULEG)** for having successfully met the rigorous criteria stipulated by the CULEG framework, which assesses credit unions based on their integration of the 11 core principles of sound governance, namely: Participation, Transparency, Accountability, Consensus Orientation, Efficiency & Effectiveness, Equity & Inclusiveness, Respect for Rules, Policies & Regulations, Strategic & Visionary Leadership, Knowledge & Skills in Leadership, Organizational Performance, and Network's Accountability.

The accreditation holds profound significance as it furnishes a transparent and impartial evaluation of CU Sauan Sibarrung's unwavering adherence to effective governance and steadfast dedication to heightening the welfare of its members and stakeholders.

The accreditation is valid from September 1, 2023, to August 31, 2025.



DETAILED PROGRAM

Opening Program- Megha Malhar Hall

- 08:00-08:30** Arrival of Guest, Invitees, and Participants
- 08:30-09:00** Parade of Nations
- 09:00-09:15** Forum Welcome-ACCU President, NEFSCUN and NCBL Chairperson
- 09:15-09:30** Keynote Speech
- 09:30-09:45** Awards: ACCESS Accreditation Award
- 09:45-10:00** Introduction of the Forum and Vote of Thanks
- 10:00-10:30** **Photo Session and Morning Break/Networking**
- 10:30-11:30** **Plenary 1- State of the World Credit Union Movement**
Speaker: Elissa McCarter LaBorde, President and CEO-WOCCU
Moderator: Elenita V. San Roque, Chief Executive Officer-ACCU

The "State of the World Credit Union Movement" report comprehensively analyzes the global credit union industry, including its trends, challenges, and opportunities. It offers an overview of the movement's performance, progress toward financial inclusion and social responsibility goals, and member engagement. This report is a valuable resource for credit unions and stakeholders to identify growth opportunities, address areas for improvement, and navigate industry challenges and risks.

11:30-12:30 **Plenary 2- From Bangkok Declaration to Action: Our Progress and Next Steps**

- Panelists:** Sylvia Okinlay-Paraguay, CEO NATCCO, Philippines
 Erowin Pabayo, CEO PUSKOPCUINA, Indonesia
 Stephanus Siagian, General Manager CUCO, Indonesia
 Sanjay Raj Timilsena, Assistant Executive Officer, NEFSCUN, Nepal
 Ruby Salvador, Training Officer PFCCO, Philippines
- Moderator:** Ranjith Hettiarachchi, CTO ACCU, Thailand

The Bangkok Declaration, adopted by ACCU members in the 2022 Asian Credit Union Forum, outlines strategies for Greener, Inclusive, and Resilient recovery from the pandemic. It emphasizes financial inclusion, social responsibility, the environment, and members' impact on sustainable growth. The session reports the progress, challenges, best practices, and next steps to sustain the 10-point declaration.

12:30-13:30 **Lunch Break**

13:30-15:00 **Plenary 3- Leveraging Digital Technology to enhance member experiences, Improve operational efficiency, and drive growth**

- Moderator:** Ranjith Hettiarachchi, CTO ACCU, Thailand
- Panelists:** Seung Joo Shin, Officer NACUFOK, SOUTH KOREA

15:00-15:30 **Health Break and Networking**

FRIDAY-SEPTEMBER 15, 2023

BREAKOUT 1

15:30-17:00

BREAKOUT 1.1

PURPOSE

Malhar Hall

Moderator:

Elinore Bergante-Ang
Head, HR Department Sta.
Catalina MPC, Philippines

Panelists:

Evelia Tizon
BoD, Director
NEC MPC, Philippines

Madhab Prasad Poudel
Chief Executive Officer
VYCCU SACCOS, Nepal

PURPOSE

Financial Inclusions is Inherent to Credit Unions but Action is Required

As member-owned cooperatives, credit unions are committed to serving their communities and providing affordable financial services to all members, regardless of their financial status or background.

This session will discuss how credit unions reach underserved and marginalized communities, including low-income individuals and those residing in rural areas. We will explore whether credit unions monitor their members' progress toward financial well-being. If credit unions claim to contribute to SDG No. 1 of no Poverty by 2030, we need concrete evidence to support such assertions. These questions will be central to our debate as we strive to find practical solutions that credit unions can implement to address these challenges effectively.

Let us aim to find tangible solutions that will positively impact the financial well-being of our members and contribute to the broader goal of eradicating poverty. Together, we can make a meaningful difference and empower our credit unions to fulfill their mission of financial inclusion.



15:30-17:00

BREAKOUT 1.2

PEOPLE

Megha Hall

Moderator:

Mark Worthington

Chief Executive Officer
Australian Mutuals Bank
Australia

Panelists:

Sanjay Raj Timilsena

Assistant Executive
Officer
NEFSCUN
Nepal

Nenita R. Malbas

Chairperson
Board of Directors
Tagum Cooperative
Philippines

PEOPLE

Credit Unions Mirror-image the People who Govern and Run them

Mirror imaging in credit unions aims to create a governance structure that reflects the composition and values of the membership, enabling credit unions to understand better and meet the unique needs of their members and communities.

Credit unions' governance and leadership significantly impact their operations, culture, and overall sustainability. As member-owned institutions, credit unions are designed to reflect their members' values and priorities, including the people who govern and run them.

The board should reflect the diversity of the membership and possess a mix of skills and experience relevant to credit union operations. The management team executes the credit union's strategy and day-to-day operations. They should have the skills, experience, and passion necessary to manage the credit union effectively and ensure that its activities align with the needs and values of the membership.

In this session, we want your active participation in sharing your experience on how governance and leadership of the credit union play a critical role in shaping the organization's culture and values.

Credit unions that reflect the values and priorities of their members and cultivate a strong culture of member service and accountability are more likely to thrive and provide value to their communities.



15:30-17:00
BREAKOUT 1.3

PASSION
Sur Sudha Hall

Moderator:
Crisanto Sabino
Chairperson, Care Savings
and Credit Cooperative
Philippines

Panelists:
Krishna Kumar Shrestha
Chief Executive Officer
Chandragiri Savings &
Credit Cooperative Society
Ltd.
Nepal

Cielito Garrido,
Chief Executive Officer
San Dionisio Credit and
Development Cooperative
Philippines

PASSION

Is Mission Drift a Challenge in the Credit Union Movement?

It's difficult to make a blanket statement about all credit unions, as different institutions may have different goals and approaches to serving their members. However, in general, credit unions are member-owned financial cooperatives that exist to provide financial services to their members at reasonable and with a focus on serving their communities.

In recent years some credit unions have expanded their offerings and operations in ways that may seem outside of their traditional focus. For example, some credit unions have acquired smaller banks or expanded their reach to serve customers outside of their traditional geographic area. Some credit unions have also started offering services like investment management and insurance.

While these expansions may appear to be a departure from their original mission, they may also be seen as a way for credit unions to better serve their members and compete in a changing financial landscape. Ultimately, whether a credit union is experiencing mission drift depends on how well it is meeting the needs of its members and staying true to its core values.

NEPALI NIGHT

19:30-22:00

Join us for "Nepali Night," presented by NEFSCUN and NCBL. Experience Nepal's vibrant history, culture, and heritage through mesmerizing performances. Immerse yourself in the beauty of Nepali traditions at Nepal Night!



SATURDAY - SEPTEMBER 16, 2023

08:00-09:00

Plenary 4 - ACCU's International Credit Union Development Journey

Speakers: Maribel Gulay-Isidro, Manager Training & Development, ACCU
Kamon Kiattisirikumpon, Manager Member Services, ACCU

09:00-10:00

Plenary 5- The Triple Bottom Line: Why is it Important for Credit Unions?

Moderator: Badri Kumar Guragain, CEO NCBL, Nepal

Speaker: Upendra Poudyal, Representative, Asia Pacific
Global Alliance for Banking Values, Nepal

The triple bottom line is a concept that evaluates business success based on financial performance, social impact, and environmental responsibility. For credit unions, being member-owned and driven, this approach becomes crucial in aligning financial decisions with their members' values.

The people pillar focuses on meeting members' needs, promoting financial well-being, and supporting social responsibility through initiatives like financial education and charity support.

The planet pillar involves reducing the environmental impact through investments in renewable energy, sustainable practices, and encouraging eco-friendly behaviors among members.

The profit pillar emphasizes financial stability, affordability, and accessibility for members by managing risks, diversifying revenue, and offering competitive rates.

By adopting the triple bottom line, credit unions can showcase their commitment to social responsibility, sustainability, and financial well-being, setting themselves apart from traditional banks and contributing to a more equitable society.

10:00-10:30

Morning Break and Networking



Breakout 2	
<p>10:30-12:00 BREAKOUT 2 PURPOSE Malhar Hall</p> <p>Moderator: Shivajee Sapkota CEO, NEFSCUN</p> <p>Panelists: Stephanus Toga Siagian General Manager Credit Union Central of Indonesia (CUCO)</p> <p>Surekha Lawande Chief Executive Officer Maharashtra State Federation Co-op Credit Societies Ltd. (MAFCOCS) India</p>	<p>PURPOSE</p> <p>Going Above and Beyond Financial Services for Member Empowerment (NACUFOK Experience)</p> <p>The role of credit unions has evolved to go beyond traditional banking, focusing on empowering members in innovative ways. Personalized service is a key aspect, where credit unions understand individual members and tailor offerings to meet their specific needs, including customized financial advice, loans, and account management.</p> <p>Moreover, credit unions can extend services to enhance members' overall well-being, covering physical, emotional, social, spiritual, and intellectual aspects of their lives. This broad approach seeks to build strong relationships with members and communities, while also fostering their employability and skills.</p> <p>To explore strategies for surpassing traditional financial services, a panel discussion invites participation, encouraging collaboration in building a brighter future for credit unions.</p>
<p>10:30-12:00 BREAKOUT 2 PEOPLE Megha Hall</p> <p>Moderator: Ranjti Hettiarachchi CTO, ACCU</p> <p>Panelists: Tony IT Manager PUSKOPCUINA, Indonesia</p> <p>Tham Nguyen Thac Deputy General Director Co-op Bank of Vietnam</p> <p>Evelyn C. Remo BoD Vice-Chairperson Barbaza MPC Philippines</p>	<p>PEOPLE</p> <p>Building a Digitally Literate Membership of Credit Unions: Enabling them to live in the society of the future.</p> <p>Credit Union networks have been investing or are still in the planning stage in developing digital platform for members of credit unions.</p> <p>The danger of a 3rd party platform is that our members must move their savings out of the credit union and place them on the competitor's mobile platform, where they are charged exorbitant fees to pay bills and transfer money.</p> <p>Payment platforms succeed when people use them because they offer convenience, accessibility, security, speed, and integration with other services. Our topic will dwell on why the network's platforms do not gain widespread adoption and become members' preferred methods of financial transactions.</p>

<p>10:30-12:00 BREAKOUT 2 PASSION Sur Sudha Hall</p> <p>Moderator: Paul Dawson General Manager, First Choice Credit Union Australia</p> <p>Panelists: Mr. Younsik Kim ACCU President and NACUFOK Chairman, South Korea</p> <p>Mr. Rishi Raj Ghimire ACCU Past President, NEFSCUN Past President Nepal</p>	<p>PASSION Passion for People Differentiates Truly Great Leaders</p> <p>Great Leaders possess a quality that sets them apart: A genuine passion for people. This unwavering dedication to the individual's leadership distinguishes them as exceptional leaders. These passionate leaders invest time and effort in getting to know their team members, strengths, aspirations, and challenges. They celebrate achievements, provide guidance, and recognize their employees' contributions.</p> <p>By fostering an environment of trust, empathy, and collaboration, they inspire and motivate their teams to achieve greatness. Their passion for people goes beyond professional success; it is rooted in a deep care for the well-being and growth of those they lead. This genuine concern for people differentiates genuinely great leaders and enables them to leave a lasting impact on the individuals and organizations they serve.</p> <p>We have two pioneers sharing their experiences and thoughts on their leadership journey. We invite you also to share yours. We will conclude the session with suggestions on how the credit union movement could ensure we are sustaining the passion as leaders come and go.</p>
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12:00-13:30

LUNCH

Breakout 3	
<p>13:30-15:00 BREAKOUT 3.1 PURPOSE</p> <p>Moderator: Paul Dawson General Manager, First Choice Credit Union Australia</p> <p>Panelists: Juriz Perez CEO, Tagum Cooperative Philippines</p> <p>Primus Segang Lase General Manager CU Khatulistiwa Indonesia</p>	<p>PURPOSE The Roadmap for the Financial Wellness of Employees and Members of Credit Unions</p> <p>Friedrich Wilhelm Raiffeisen, the credit union founder, emphasized the importance of diligence and thrift to overcome poverty. These practices of self-help remain vital for credit unions to teach their members.</p> <p>Unfortunately, the lack of financial literacy can profoundly impact members' financial wellness, leading to poor choices, debt accumulation, and financial stress. To ensure the sustainability and resilience of credit unions, addressing members' financial literacy and resilience is crucial. Business Solution no. 33, launched by ACCU, aims to tackle this challenge and will be discussed in the pre-forum workshop.</p> <p>This session seeks to explore how the lack of financial literacy affects both members and employees of credit unions and find solutions to improve overall financial wellness.</p>

SATURDAY-SEPTEMBER 16, 2023

<p>13:30-15:00 BREAKOUT 3.2 PEOPLE</p> <p>Moderator:</p> <p>Daisybelle Cabal Group Head Education Training & Consultancy Group, NATCCO Philippines</p> <p>Speaker:</p> <p>Boaz Park, Vice President NACUFOK, South Korea</p>	<p>PEOPLE</p> <p>Is training leads to a positive contribution in building quality people and quality credit unions?</p> <p>Cooperative principle no. 5 is Training, Education and Communication. Education and training are aimed at helping members, elected representatives, CEOs, and employees to effectively contribute to developing their cooperatives, particularly with the public opinion leaders, to help boost cooperative understanding.</p> <p>Training equips credit union staff with the expertise to offer their members personalized and tailored financial guidance. Staff members who receive regular training are well-versed in various financial topics, including budgeting, saving, investing, and managing debt.</p> <p>In this session, we focus on the Korean Credit Union practices that exemplify cooperative principle no. 5 Remarkably, the Korean credit union movement holds the special rank of number 4 in the global credit union movement. When inquired about the key to their success, Korean leaders unanimously attribute it to one thing: Education, Education and Education.</p>
<p>13:30-15:00 BREAKOUT 3.3 PASSION</p> <p>Moderator:</p> <p>Sylvia Paraguya Chief Executive Officer NATCCO Philippines</p> <p>Panelist:</p> <p>Rita Salawa Director, Credit Union Betang Asi, Indonesia</p> <p>Sophia Marydel Gaboy Director Youth Rep, NATCCO Philippines</p>	<p>PASSION</p> <p>How do we strengthen the credit union value proposition to attract and retain talents?</p> <p>Credit unions may encounter obstacles in attracting young talent to management and board positions due to limited visibility and marketing efforts targeted at younger demographics compared to larger financial institutions. To appeal to young professionals, credit unions need to emphasize the potential for growth and impact within their organizations. Additionally, smaller credit unions may face difficulties in offering competitive compensation packages, which could deter young talents seeking higher financial rewards.</p> <p>The perception of limited advancement opportunities can also discourage young professionals from considering credit unions as potential employers. In an effort to address these challenges, seasoned panel members will share insights during a discussion, encouraging others to engage by sharing their experiences and suggestions to overcome these obstacles together</p>

15:00 - 15:30

Health Break and Networking

SATURDAY-SEPTEMBER 16, 2023

15:30-16:30

PLENARY 6-Living the Credit Union Difference, the Sauan Sibarrung Credit Union Experience

Moderator: Ranjith Hettiarachchi, Chief Technical Officer, ACCU

Speaker: Fr. Fredy Taruk, Advisor, Sauan Sibarrung CU, Indonesia

The Sauan Sibarrung Credit Union exemplifies the Credit Union Difference through its dedication to cooperative principles and member-centric services. Beyond providing financial services, it fosters community, empowerment, and social impact. The credit union's personalized approach caters to the diverse financial needs of its members, offering affordable loans, promoting financial literacy, and supporting local economic development. Members actively participate in shaping the credit union's direction, creating a strong sense of ownership and belonging.

16:30-17:00

PLENARY 7- Forum Recommendation and Closing

19:00-onwards

International Night

Join us for a relaxing gathering where you can connect with fellow attendees and speakers. Showcase your national costume, dance moves, and beautiful songs. Make lasting memories and build meaningful connections!

SUNDAY- SEPTEMBER 17, 2023

08:00-12:00
Megha Hall

ACCU Annual General Meeting (By invitation only)

Departure of Forum Participants

Your feedback helps us continuously enhance the ACCU Forum experience, and this is our way of expressing our gratitude.

Step 1: After session, please take a moment to fill out the evaluation sheet provided to you.

Step 2: Scan the QR code located at the back of your name badge to submit your evaluation electronically.

Win Free Registration for the 2024 ACCU Forum!

To qualify for this exciting raffle draw, here are some important conditions to keep in mind:

- Your submitted evaluation must be received between 5-6 p.m. on September 16 to be eligible.
- To claim your prize, you must be present in the meeting hall when the winner is announced. Winner will be announced during the International Night.
- Don't forget to wear your name badge for identification purposes.



RESOURCE SPEAKERS

RH Hon. Dev Raj Ghimire is the current Speaker of the House of Representatives of Nepal's Federal Parliament. He assumed this role on January 19, 2023, elected by the House of Representatives. He represents the Jhapa-2 constituency, elected under the first-past-the-post system. A member of the Communist Party of Nepal (Unified Marxist-Leninist) (CPN UML), he renounced his party membership upon becoming Speaker.

Ghimire, born on May 26, 1957, in Taplejung district, Nepal, engaged in politics from an early age. He joined the Communist Party of Nepal in 1978 and steadily progressed through party ranks. Notably, he became a central member at the 5th national general conference and held various leadership roles within CPN (UML), including being the Koshi Province party in-charge. In 1999, Ghimire served in the National Assembly and has maintained a strong presence in national politics. He is married with two sons.



RH HON. DEV RAJ GHIMIRE
Speaker, House of Representative
Federal Parliament of NEPAL

Younsik Kim stands as a prominent figure in the global credit union movement, having held the esteemed position of President of the Asian Confederation of Credit Unions, Board of Director of WOCCU and International Raiffeisen Union. His dedication to this sector is underscored by his influential roles, including serving as the Chairperson of the National Credit Union Foundation of Korea and as the President of the Daegu City Credit Union Regional Council. Beyond his significant leadership at NACUFOK, Mr. Kim's influence extends into the realm of politics, where he serves as the Vice Chair of the Democratic Party of Korean Policy Committee. Simultaneously, he manages the Hyosung Agricultural Products Corporation and presides over the operations of Hotel Ariana.

Mr. Kim's academic roots trace back to Shingu University, where he remains a proud alumnus. His commitment to various facets of society is further exemplified through his role as the Alumni President of the Maeil News Top Readers Academy and his position as a panel judge for the Korea Grand Art Exhibition Calligraphy.



YOUNSIK KIM
ACCU President and NACUFOK Chairman,
SOUTH KOREA

Elissa McCarter LaBorde became President and CEO of the World Council of Credit Unions in August 2021. With over 20 years of experience, she has led organizations in providing financial services to underserved communities worldwide. Previously, she served as CEO of Vitas Group, a for-profit holding company under Global Communities, where she turned it into the largest microfinance operation in the Middle East. During her tenure, Vitas Group disbursed over \$3 billion with a less than 1% default rate to microentrepreneurs and small business owners. She also held the position of Vice President of Development Finance at Global Communities for 16 years. Ms. LaBorde has an extensive international background, having lived and worked in five countries outside the U.S. and traveled to over 70 countries. She is a published author and serves as an adjunct professor at Johns Hopkins School of Advanced International Studies. She holds Masters' degrees from Georgetown University School of Foreign Service and Institut d'Etudes Politiques de Paris.



ELISSA MCCARTER LABORDE
PRESIDENT/CEO, WOCCU, USA



Leni is the CEO of ACCU. In 1997, she completed the Australian Development Education Workshop and later established the highly regarded Asian Development Education Program. Leni has received the International Credit Union Development Educator designation and the prestigious Athena Award for her contributions to women's leadership in the credit union movement. With a background as a Certified Public Accountant, she has also undergone training at the University of California Berkeley in leadership and management.

ELENITA V. SAN ROQUE
CHIEF EXECUTIVE OFFICER, ACCU, THAILAND



Sylvia is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO) in the Philippines since 2009. With almost 3 decades of experience in cooperatives, she has spent 16 years at MASS-SPECC Cooperative Development Center in Mindanao and over 14 years at NATCCO. She has focused on providing financial intermediation services and improving access to financial services for cooperative members through electronic platforms like ATMs, mobile banking, and point-of-sale systems. NATCCO, a federation consisting of 870 cooperatives, has approximately 6.4 million individual members. Additionally, Sylvia has served as the Chairperson of Proxfina, an international network of community finance institutions in collaboration with the Development International Desjardins (DID). She holds a Master of Business Management degree from the Asian Institute of Management and a Chemical Engineer.

SYLVIA OKINLAY-PARAGUYA
CHIEF EXECUTIVE OFFICER, NATCCO, PHILIPPINES



Erowin, the General Manager at PUSKOPCUINA, has dedicated 19 years to fostering the advancement of the Credit Union movement across the PUSKOPCUINA network. Erowin has exhibited unwavering commitment to strategic planning, business blueprinting, meticulous audits, organizational enhancement, vigilant monitoring and evaluation, and the development of educational and training modules. Erowin has played a pivotal role in streamlining operational procedures, establishing solidarity contracts, devising operational guidelines, and offering expert guidance to various credit unions within the network. This dedication is channeled into advocating the adoption of ACCESS-based governance by Primary Credit Unions (PCUs) and the empowerment of their members. Erowin propels this empowerment through a diverse range of educational and training endeavors, coupled with unwavering support for ventures initiated by productive member enterprises.

EROWIN
CHIEF EXECUTIVE OFFICER, PUSKOPCUINA,
INDONESIA



STEPHANUS TOGA SIAGIAN
CHIEF EXECUTIVE OFFICER, CUCO,
INDONESIA

STEPHANUS SIAGIAN is the Chief Executive Officer of Credit Union Central of Indonesia (CUCO) since 2022. Prior to taking this position, he was a Training and International Relations Manager and 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 supported by 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 and an Asian Development Educator.



RANJITH HETTIARACHCHI
CHIEF TECHNICAL OFFICER, ACCU,
THAILAND

Ranjith is a seasoned figure in global credit union development, backed by strong academics - an economics degree, a Master's in Development Management from Manchester University, and a Doctoral Degree in Cooperative Economics and Microfinance from Salisbury University. He joined ACCU in 1993, progressing from Financial Advisor to CEO until 2014, accumulating over 35 years in credit union development. Post-retirement, he led ACCU's UNCDF project that organized 25 savings-based credit unions with 50,000 members. Ranjith earned accolades, including the 2013 Outstanding Partners award from DID and Proxfin, and the 2013 "Life Time Achievement Award to a D.E." from ICULD&EF. He is Development Educator (DE) and International Credit Union Development Educator (I-CUDE).



SEUNG JOO SHIN
STAFF NACUFOK, SOUTH KOREA

Seung Joo Shin, a dedicated Staff at the National Credit Union Federation of Korea's Risk Management Department, is well-versed in managing diverse risks. Holding a bachelor's degree in Economics, Seung Joo adeptly handles Market Risk, ALM Risk, Alternative Asset Risk, RBC Risk, and the Risk Management System. Their contributions bolster financial stability by skillfully assessing potential losses, optimizing the balance between assets and liabilities, and navigating non-traditional investments. With a commitment to excellence, Seung Joo Shin plays a pivotal role in safeguarding the organization's resilience and success in the dynamic realm of risk management.

Upendra Poudyal, is currently holding the esteemed position of Chairperson at Nabil Bank Limited, Poudyal's influence extends far beyond this role. He also serves as a Director at the National Banking Institute Nepal and stands as the distinguished Representative of the Global Alliance for Banking on Values for Asia and the Pacific. This unique blend of responsibilities showcases Mr. Poudyal's commitment to fostering sustainable and value-driven financial practices, not only on a local scale but also on a global stage. His journey to the pinnacles of success began with his role as CEO at NMB Limited, a position he held for an impressive 17 years. Under his astute leadership, the institution not only navigated the intricacies of the financial realm but thrived, marking his tenure as a true era of transformation and growth. Stepping into the role of President later on, he continued to steer the institution towards newer horizons, embodying resilience and foresight.



UPENDRA POUDYAL
Representative, Asia Pacific Global
Alliance for Banking Values, NEPAL

Badri, the CEO of National Cooperative Bank Ltd., has over 16 years of experience and excels in business strategy, capacity building, performance improvement, policy development, cost analysis, and leadership. He holds a Master's degree in Management and is a chartered accountant from India and Nepal, making him the first Nepalese Chartered Accountant in collaboration with IIM. He also serves as an advisor to the social security fund Nepal and as a member of the Nepal Accounting Standards Board. Badri's dedication to cooperatives earned him the prestigious "Prabal Janasewashree Chaturtha Shreni" award from the President of Nepal.



BADRI KUMAR GURAGAIN
CHIEF EXECUTIVE OFFICER, NCBL,
NEPAL

Fr. Fredy Rante Taruk, an Indonesian priest in Makassar's Archdiocese, focuses on socio-economic development through credit unions. He sees them as tools for shaping values and improving lives. With 21 years as a facilitator, animator, and motivator, he aids credit unions in strategy, HR development, and values strengthening. Guiding CU Sauan Sibarrung towards ACCESS Branding Certification since 2017, he's an active CU advocate with Puskopdit BKCU Kalimantan, CUCO-Inkopdit, and ACCU. Fr. Fredy, an Asian Development Educator from 2010, enhances the movement's impact.



FR. FREDY RANTE TARUK
Advisor, PUSKOPCUINA, INDONESIA

Madhab Prasad Paudel, CEO of VYCCU SACCOS in Nepal since 2002, leads a cooperative with 115,000 members and NPR 9.5 billion in assets. Recognized as "Best Manager" by NEFSCUN, he's nominated for Manager of the Year, Europe. Trained by ACCU and ICA, Madhab excels in risk management, member relations, strategy, innovation, and change. His leadership secures ACCESS standards; VYCCU is an accredited SACCOS, certified for safety and excellence by ACCU.



MADHAB PRASAD PAUDEL
CHIEF EXECUTIVE OFFICER,
VYCCU Savings & Credit Co-op Ltd. NEPAL



RUBY SALVADOR
Training Officer, PFCCO, Philippines

Ruby Salvador is a seasoned professional with diverse experience. Currently the Member Services Manager at PFCCO National, she's also been a Training Assistant at PFCCO National, Credit Administration Officer at Birhen ng Lourdes Parish Development Cooperative, and held various roles in collection and bookkeeping. With degrees in Commerce (Marketing) and Accountancy, and Civil Service Eligibility, Ruby is a versatile expert. Her skills and education make her a dedicated professional capable of excelling in multifaceted roles.



ELINORE BERGANTE-ANG
HR Head, Sta. Catalina MPC, PHILIPPINES

Elinore Bergante-Ang, boasts 15 years of experience as the Head of the Human Resource Department at Sta. Catalina MPC. She holds a Bachelor's in English and has completed 42 units towards a Master's in Education, with a specialization in Administration and Supervision. Elinore's career journey includes roles as a College Teacher, Call Center Trainer, and a two-year tenure as a Board of Trustee for PMAP. She's also a certified CU-TE (Credit Union Trainers for Empowerment) trainer and an accredited Facilitator-Trainer by MASS-SPECC and completed the MDP (Management Development Program) of Mass-specc. Her career path, spanning education to corporate training, underscores her unwavering commitment to personal growth and community development, establishing her as a respected figure in her field.



EVELIA B. TIZON
Director, NEC MPC, Philippines

Evelia Bardos-Tizon, holds a Public Administration degree from the Lyceum of the Philippines. She served the Philippine Navy, was an Air Traffic Controller at CAAP, managed PATCOMC, and headed NATCCO's MICOOP Group. As PATCOMC's Founding Chair 30 years ago, she began her cooperative journey. She's an ITCILO-accredited Trainer for Making Microfinance Work and a Master Trainer for Making Cents International. After retiring in 2021, she remains active in cooperative webinars. In 2022, she became NECMPC's Education Committee Chair, later joining the NEC MPC Board in 2023, since joining NEC MPC in 2016.



MARK WORTHINGTON
Chief Executive Officer, Australian Mutual Bank, AUSTRALIA

Mark Worthington, Australian Mutual Bank's CEO, boasts 20+ years in senior credit union roles. With a Bachelor of Arts and a Master of Business Administration, he's an Australian Institute of Company Directors Graduate member. The bank, formed by 74 credit unions over 70 years, holds 65,000 members and AUD\$1.8 billion assets. Mark leads the Australian Mutuals Foundation, supporting ACCU's credit union development, including the Climate Action guide. He directs Transaction Solutions Ltd, aiding financial clients. Since 2007, he's presented as a Development Educator at ACCU Forums, backed by Australian Mutual Bank, an ACCU Supporter Member. His involvement spans Papua New Guinea, Fiji, Tonga, and Tuvalu.



NENITA R. MALBAS, CPA, MBA
BOD Chairperson, TAGUM CO-OP, PHILIPPINES

Ms. Nenita R. Malbas is the Chairperson of Tagum Cooperative. With 27 years of coop service, her commitment extends to voluntary work, mentoring, and cooperative initiatives. She's a DTI-accredited trainer and guides programs like Mentor Me and Model Credit Network. Ms. Malbas's influence spans civic and religious roles – she's the Regional Governor of the Philippine Chamber of Commerce & Industry and President of the Lectors Ministry. A seasoned CPA managing Malbas, Mahinay & Company, she's an acclaimed PICPA member, a leader recognized for dedication and impact.



KRISHNA KUMAR SHRESTHA
CHIEF EXECUTIVE OFFICER,
CHANDRAGIRI SACCOS, NEPAL

Mr. Krishna Kumar Shrestha, CEO of Chandragiri Savings and Credit Cooperative Ltd, boasts 23 years of cooperative expertise across three credit unions. Holding a master's degree in Rural Development, he was named NEFSCUN's Best Manager of 2011. As an ACCU-certified Development Educator (DE) and a Certified Credit Union Leader (ACL) by NACUFOK, he's highly regarded. Known for simplifying complex financial ideas, he advocates for holistic financial planning and HR collaboration.



CIELITO GARRIDO
CHIEF EXECUTIVE OFFICER
SDCCC, PHILIPPINES

Cielito, CEO of San Dionisio Credit Cooperative since 1989, demonstrates leadership across COOP-PESOS, CODIS, NCMFPI, and NATCCO. A former Chair of NATCCO Investment Committee, her role in NATCCO Stabilization Fund reflects influence. She's trained in Total Quality Management, HR for Cooperatives, and Credit Union Director's and CEO's Competency. Globally exposed, she's undergone Cooperative Training in Canada, Financial Inclusion Learning in Kenya, ACCU's workshop in Thailand, and WOCCU's growth strategies workshop. With an MBA and Bachelor's in Accountancy, she embodies continuous learning, expertise, and Development Educator status.



CRISANTO SABINO
BoD Chair, CARE MPC, PHILIPPINES

CRISANTO, or "Boysie," leads CARE Savings and Credit Cooperative and the Election Committee for the Philippine Federation of Credit Cooperatives Central Luzon. He's Head of Special Projects at East-West Seed Company. Boysie holds fellowships from Acton University, USA (Dignitatis Humane) and Wageningen University (Netherlands Fellowship Programme). Previously, he served as Executive Director at Alay Buhay Community Development Foundation, Resource Mobilization Manager at ASKI, and Program Coordinator at Philippine Business for Social Progress and Ayala Foundation.



SUREKHA LAWANDE
CHIEF EXECUTIVE OFFICER,
MAFCCOS, INDIA

Surekha serves as the CEO of MAFCCOS, the apex body representing credit cooperatives in Maharashtra. Under her leadership, MAFCCOS oversees about 16,000 credit cooperative societies across the state. She plays a crucial role in guiding these societies, ensuring financial services to diverse members. Surekha's expertise drives the growth and coordination of Maharashtra's credit cooperative sector, positively affecting numerous individuals and communities.



TAM NGUYEN THAC
Deputy Director, Co-op Bank of Vietnam,
VIETNAM

Tam is the Deputy Director of the Cooperative Bank of Vietnam (formerly known as the Central People's Credit Fund of Vietnam). He holds a Bachelor's degree in International Economics from Hanoi National Economics University and a Master's degree from Solvay Business School at the University of Liberty in Belgium. With a focus on rural finance and microfinance in Vietnam and Asia, Tam has been involved in various research and studies. He actively contributes to the digitalization efforts of the Coop Bank and People's Credit Fund Network in Vietnam, demonstrating his commitment to leveraging technology for improved financial services. Tam is an active participant in the Asian Credit Union Forum and frequently serves as a resource speaker in recent ACCU Forums.



TONY
IT Manager, PUSKOCUINA, INDONESIA

Tony is an accomplished professional and IT Manager at PUSKOPCUINA. Holding a Bachelor's Degree in System Information, he joined in 2014, contributing IT expertise. With eight years in web, mobile development, and graphic design, Tony excels. He's not only adept in IT; he's also the brains behind SIMO, an innovative management platform boosting Credit Union member collaboration. SIMO optimizes PUSKOPCUINA operations through improved communication. Tony's creative vision and technical skill drive SIMO's success, making him a valuable asset. He keeps PUSKOPCUINA at the forefront of technology, demonstrating dedication and innovation.



EVELYN REMO
Vice-Chair, Barbaza MPC, PHILIPPINES

Evelyn C. Remo, PhD, holds a Bachelor's (1986), Master's (1997), and Doctorate (2022) in Education, she's an accomplished leader in the Department of Education. With roles including Teacher, Principal, and Chief Education Supervisor, Evelyn's excellence has earned her a Certificate of Merit for leadership and the Coop Leader Award (2014). A regional Dangal ng Bayan Award qualifier (2021), her impact extends to cooperatives as she's engaged in Barbaza Multi-purpose Cooperative and holds key positions in national and local cooperative bodies. With a legacy of leadership and dedication, Evelyn inspires through education and community development.



Angela (Jee Yeon) Kwon, currently serving as an International Relations Officer at NACUFOK, commenced her journey with the organization in 2015. Her early years were marked by a significant contribution as she dedicated two years from 2016 to 2017 to the NACUFOK Training Institute. During her tenure at the institute, Angela effectively managed the ACL program, demonstrating her commitment to educational initiatives. Transitioning in 2018, she took on a new role within the International Affairs Division, where her expertise continues to play a pivotal role in fostering international relations for NACUFOK.

ANGELA KWON
International Relations Officer
NACUFOK, SOUTH KOREA



Rishi Raj Ghimire, a spirited 70-year-old, has an illustrious history of service in the credit union movement. He held prestigious positions, serving as the President of ACCU and Chairperson of NEFSCUN. Rishi dedicated over 33 years to voluntary work in the credit union movement in Nepal and Asia, with various roles within NEFSCUN, including General Secretary and Vice Chairperson. Previously a high school teacher, he later worked for 20 years as the General Manager of Sajha Swasthya Sewa in Nepal. Rishi actively promotes and educates credit unions in Nepal and was an expert on Credit Unions in a Cooperative Sector Reform Recommendation Task Force established by the Nepal Government in 2023.

RISHI RAJ GHIMIRE
ACCU Past President & Past Chair of
NEFSCUN, NEPAL



Paul, CEO of First Choice Credit Union in Regional New South Wales, leads a Mutual organization with AUD 99 million assets. With extensive experience in finance, banking, and advocacy, he's held his role since 2001. Since 2011, he's actively facilitated ACCU Forum lectures and workshops. Notably, he co-facilitates Women and Youth workshops, enhancing local Credit Union roles. As a mentor for ACDE workshops since 2014, Paul improves presentation skills and global Credit Union understanding. Founding Chair of Community Chest and "No Interest Loan Scheme," he prioritizes individuals in need with respect. Representing Small Credit Unions, he's on the Australia RediATM Council, offering fee-free ATMs. He initiated the Small Australian Mutuals (SAM) Network in 2009, aiding smaller credit unions. On the Australian Mutuals Foundation's Board, it supports local programs and partners with ACCU. Acknowledging his contributions, Paul earned the Joe Biden Development Educator of the Year for Australasia award in London, 2017.

PAUL DAWSON
CHIEF EXECUTIVE OFFICER
FIRST CHOICE CREDIT UNION, AUSTRALIA



Primus Lase is the General Manager of Khatulistiwa Chapter, Secondary Co-operative in West Kalimantan, Indonesia with over 12 years of experience in the Credit Union industry. He has held various roles, showcasing his expertise in managing financial operations, implementing strategic initiatives, and fostering a member-centric culture. He is a graduate of the 32nd Asian Credit Union Development Education Workshop. He is dedicated to guiding the institution to a bright and prosperous future, empowering members and employees to achieve their financial goals and dreams and SDG's 1: End poverty in all its form everywhere.

PRIMUS LASE

General Manager, Khatulistiwa Chapter,
INDONESIA



Juriz Perez is the CEO of Tagum Cooperative since 2014. Her journey began in 2000 as an accountant, and she progressed to key roles like main office manager and savings and credit group manager, ultimately reaching her esteemed position. Under her stewardship, Tagum Cooperative achieved billionaire status and secured prestigious awards, including ACCESS. Beyond her cooperative role, Juriz is involved in various initiatives, including being a mentor for programs like Mentor Me and Model Credit Network. With extensive experience, accolades, and industry recognition, she ensures Tagum Cooperative's commitment to members and financial excellence. Juriz is a Certified Public Accountant and earned Master's in Business Administration.

JURIZ PEREZ

CHIEF EXECUTIVE OFFICER
Tagum Cooperative, PHILIPPINES



Boaz Park, also known as Heejoon, boasts an impressive 15-year career at NACUFOK, excelling in international affairs and global investments. His speaking engagements at key events like the Asian Credit Union Forum in 2009 and the 2012 World Credit Union Conference showcased his expertise in the Korean credit union movement. Boaz actively contributes to domestic and international forums, covering topics from Korean credit union history to IT, marketing, CU mall operations, and management strategies. He plays a pivotal role in educating credit union delegations from Asia, the Americas, and Africa. Boaz is a founding member of the influential Asian Credit Union Leadership Program, dedicated to unveiling Korean credit union intricacies.

BOAZ PARK

Vice-President, NACUFOK,
SOUTH KOREA



Bing, the head of NATCCO's Education and Consultancy Group, brings over 42 years of experience in cooperatives as both a professional and volunteer. She played a crucial role in implementing the Credit Union Benchmarking Services project in Southeast Asia, working closely with partner credit unions within NATCCO. Bing was also instrumental in introducing ACCU Business solutions like ACCESS and competency courses for Directors, CEOs, Audit committees, and loan officers. Alongside being a Certified Public Accountant, Bing is an Asian Development Educator and a graduate of the Coady International Institute in Nova Scotia, Canada.

DAISYBELLE M. CABAL

Group Head, Education Training &
Consultancy, NATCCO, PHILIPPINES



Sophy, is the Youth Representative on NATCCO's Board of Directors, embarked on her youth cooperative journey at age 10 with Sacred Heart Savings Cooperative (SHSC). With a decade's coop involvement, she's observed cooperative leaders' dedication and contributed to youth-led initiatives nationally and locally. The NATCCO Children and Youth Team, alongside the Youth Committee, which includes cooperative leaders from diverse regions, drives youth development and leadership. Sophy and her peers execute NATCCO Children and Youth Network's advocacies and goals. Complementing her academic pursuit of a Business Intelligence and Analytics Bachelor's Degree at De La Salle-College of Saint Benilde, Sophy intertwines her advocacies.

SOPHIA MARYDEL GABOY
YOUTH REP. BoD, NATCCO, PHILIPPINES



Rita is the Chairperson of Betang Asi Credit Union and Supervisory Committee Chair of PUSKOPCUINA. Beyond her role, she embodies dedication cultivated over years in credit union activities. Rita's supervisory committee chair role at PUSKOCUINA (2011-2017) deepened her credit union insights and strategic acumen. An Asian Development Educator, she extends her influence beyond finance, nurturing responsible leaders for sustainable development. Rita's impact expands as a University of Palangkaraya lecturer, imparting financial literacy and responsible economics. Her legacy underscores the region's financial growth and ethical practice

RITA SALAWA
BoD, CREDIT UNION BETANG ASI,
INDONESIA



Sanjay, a scholar in Management, Political Science, and Rural Development, now pursuing an MPhil in Public Administration at Tribhuvan University, Nepal, boasts a diverse career. Starting as an accountant in 2000, he excelled in digital record management during five years in Government. Since 2011, he's held pivotal roles at NEFSCUN, including program officer, Member Service Office Incharge, Quality Assurance Officer, and Acting CEO. Post a brief marketing stint, he found his passion in community development training, becoming an Asian Credit Union Development Educator in 2004. Engaging in international programs and contributing to national newspapers, Sanjay presently serves as NEFSCUN's Assistant Executive Officer, focusing on Training and Education.

SANJAY RAJ TIMILSENA
Assistant Executive Officer, NEFSCUN, NEPAL



Shivajee Sapkota, NEFSCUN's CEO and a development educator, possesses over 25 years of cooperative sector experience. His expertise spans cooperative concepts, poverty alleviation, and business services. Shivajee began as a volunteer in 1998, serving in an ACCESS Branded Savings and Credit Cooperative in Nepal while working full-time for a development agency. Joining NEFSCUN in 2006, he played a pivotal role in establishing financial systems, advancing institutional development, expanding outreach, promoting financial institutions, enhancing financial literacy, agrifinance, digital financial services, and governance. In his 13-year tenure at NEFSCUN, Shivajee has successfully adopted and replicated solutions to support member growth and development. He holds a Master's Degree in (MA/MPA).

SHIVAJEE S APKOTA
CHIEF EXECUTIVE OFFICER, NEFSCUN,
NEPAL



KAMON is the Manager of Member Services at ACCU. He began his career as a junior auditor at Charoen Phokpand Foods PLC before joining ACCU to promote Savings and Credit Unions for NGOs and governments. Kamon is actively involved in promoting and advising LASCU in Lao PDR to become a sustainable organization. After a brief family business stint, Kamon returned to ACCU in 2017 and now holds roles as ACCU Regional Program Coordinator and Development Education Program Director. His fluency in English and Thai aids international credit union leaders in understanding Thailand's cooperative movement.

KAMON KIATTISIRIKUMPON
Manager, Member Services, ACCU



MABEL is currently ACCU's Training and Development Manager. She excels in Gender and Development (GAD) and cooperative development. She's dedicated to uplifting the less privileged through microfinance, fostering sustainable development and women empowerment. Her commitment and passion grew during a 2000 ACCU training on Microfinance. Joining PFCCO in 2001, she aided ACCU-CUMI Project in empowering cooperatives to reach out to poor people in the community. She then joined NATCCO in 2008, Mabel shaped Training and Gender Development for effective cooperative leadership. Certified as CUDCC trainer, ACCESS Branding Auditor. In 2010 she was posted in Lao PDR as adviser to ACCU SACUDIL shared insights for savings and credit unions in Lao PDR. Her journey promotes inclusive, sustainable development.


MARIBEL GULAY-ISIDRO
Manager, Training and Development, ACCU

CREDIT UNION PROFILE

CHANDRAGIRI SACCOS		CHANDESHWORI SACCOS	
President/Chairperson	Yogendra Kumar Kunwar	President/Chairperson	Nabin Bhakta Bade
General Manager/CEO	Krishna Kumar Shrestha	General Manager/CEO	Jhalendra Dahal
Founding Date	January 6, 2001	Founding Date	1993
No. of Members	17,363 (Male-6,451 Female-10,912)	No. of Members	8896 (Male-4141 Female-4723)
No. of Staff	25 (Male-19 Female-25)	No. of Staff	25 (Male -10 Female 15)
No. of BoDs	12 (Male-9 Female-3)	No. of BoDs	11 (Male-8 Female-3)
Key Financial Information (May 2023) & Loan Products In US\$		Key Financial Information (May 2023) & Loan Products In US\$	
Equity/Share Capital- 1,373,105	Consumer-115,921	Equity/Share Capital- 2,355,472	Consumer-148,064
Total Liabilities- 21, 993,401	Agriculture-5,576,280	Total Liabilities- 7,376,384	Agriculture- 67,518
Total Assets- 24,637,148	SMEs-510,277	Total Assets- 9,731,856	SMEs-2,684,405
Loan Portfolio- 15,983,263	Education-36,502	Loan Portfolio-7,708,489	Education-206,968
Member Deposit- 20,247,768	Housing - 6,782,937	Member Deposit- 7,185,806	Housing-2,628,729
Associate Deposit -	Pawning - 979	Associate Deposit -	Others-1,457,319
Equity Investment- 177,304	Others-656,073	Equity Investment -	
Net Profit- 110,292		Net Profit- 320,418	
Member Welfare- 6		Member Welfare- 15	


SHREE BAHARI SACCOS	
President/Chairperson	Bishoram Twayana
General Manager/CEO	Shivaji Hakuduwal
Founding Date	July 20, 1999
No. of Members	5,492 (Male- 2,781 Female-2,703)
No. of Staff	14 (Male-4 Female-10)
No. of BoDs	14 (Male-10 Female-4)
Key Financial Information (May 2023) In US\$	
Equity/Share Capital	591,057
Total Liabilities	478,375
Total Assets	6,824,012
Loan Portfolio	4,409,787
Member Deposit	5,102,721
Associate Deposit	N/A
Equity Investment	N/A
Net Profit	91,566
Loan Products	
Retail/Consumer	1,444,624
Agri/Livestock	6,702
SMEs	2,433,849
Education	N/A
Housing/Property	N/A
Pawning/Gold Loans	N/A
Others	398,816
Member Welfare Program	4 types

BUDOL SAMUDAYIK SACCOS	
President/Chairperson	Kailash K.C
General Manager/CEO	Ramkrishna Raya Chhetri
Founding Date	October 18, 1994
No. of Members	17,703 (Male-8,010 Female-9,679)
No. of Staff	46 (Male -31 Female 15)
No. of BoDs	13 (Male-9 Female-4)
Key Financial Information (May 2023) In US\$	
Equity/Share Capital	157,592,700
Total Liabilities	1,643,695,369
Total Assets	1,801,962,669
Loan Portfolio	1,329,563,159
Member Deposit	1,405,486,840
Associate Deposit	N/A
Equity Investment	31,248,500
Net Profit	31,248,500
Loan Products	
Retail/Consumer	N/A
Agri/Livestock	23,189,972
SMEs	1,494,294
Education	56,046,871
Housing/Property	566,779,012
Pawning/Gold Loans	N/A
Others	681,432,968
Member Welfare Program	5 types

BINDHAVASINI SACCOS			
President/Chairperson	Shanta Kumar Shrestha	Loan Products	
General Manager/CEO	K.B. Lama Syangtan	Retail/Consumer	8,487,972
Founding Date	February 18, 1994	Agriculture/Livestock	10,639,117
No. of Members	49,946 (Male-20,181 Female-29,736)	SMEs	5,835,389
No. of Staff	100 (Male-62 Female-38)	Education	1,050,688
No. of BoDs	16 (Male- 11 Female-5)	Housing/Property	749,902
Key Financial Information (May 2023) In US\$		Pawning/Gold Loans	N/A
Equity/Share Capital	3,713,383	Others	1,3372,536
Total Liabilities	34,685,632	Member Welfare	9 types
Total Assets	34,877,632		
Loan Portfolio	28,135,607		
Member Deposit	23,994,793		
Associate Deposit	N/A		
Equity Investment	N/A		
Net Profit	165,838		

SIDDHI GANESH SACCOS	
President/Chairperson	Rudra Narayan Lakha
General Manager/CEO	Sila Gosai
Founding Date	1995
No. of Members	16,243 (Male- 7,638 Female-8,605)
No. of Staff	31 (Male-10 Female-21)
No. of BoDs	18 (Male-15 Female-3)
Key Financial Information (May 2023) In US\$	
Equity/Share Capital	2,099,075
Total Liabilities	18,818,144
Total Assets	20,917,219
Loan Portfolio	14,829,550
Member Deposit	158,111,406
Associate Deposit	3,600,043
Equity Investment	14,756
Net Profit	392,476
Loan Products	
Retail/Consumer	2,099,075
Agri/Livestock	N/A
SMEs	8,055,962
Education	310,784
Housing/Property	4,194,723
Pawning/Gold Loans	N/A
Others	234,096
Member Welfare Program	7 types

SUBHAKAMANA SACCOS	
President/Chairperson	Ram Prasad Kasula
General Manager/CEO	Reshmi Shrestha
Founding Date	2000
No. of Members	8,531 (Male-4,086 Female-4,445)
No. of Staff	24 (Male-7 Female-17)
No. of BoDs	13 (Male -8 Female 5)
Key Financial Information (May 2023) In US\$	
Equity/Share Capital	822,711
Total Liabilities	9,713,030
Total Assets	9,713,030
Loan Portfolio	7,286,526
Member Deposit	7,006,878
Associate Deposit	N/A
Equity Investment	N/A
Net Profit	106,531
Loan Products	
Retail/Consumer	148,064
Agri/Livestock	67,518
SMEs	2,684,405
Education	206,968
Housing/Property	2,628,729
Pawning/Gold Loans	N/A
Others	1,457,319
Member Welfare Program	16 types

SAMUDAYIK SACCOS			
President/Chairperson	Prakash Banjara	Loan Products	
General Manager/CEO	Madan Basnet	Retail/Consumer	281,641
Founding Date	October 14, 1994	Agriculture/Livestock	1,803,536
No. of Members	44,611 (Male-22,288 Female-22,323)	SMEs	170,062,018
No. of Staff	114 (Male-47 Female-67)	Education	587,665
No. of BoDs	19 (Male- 14 Female-4)	Housing/Property	5,982,384
Key Financial Information (May 2023) In US\$		Pawning/Gold Loans	N/A
Equity/Share Capital	3,114,944	Others	1,349,188
Total Liabilities	31,150,130	Member Welfare	5 types
Total Assets	34,265,074		
Loan Portfolio	27,,066,434		
Member Deposit	22,003,135		
Associate Deposit	N/A		
Equity Investment	N/A		
Net Profit	129,699		

OUR HOSTS



National Cooperative Bank Limited

National Cooperative Bank Limited (NCBL) was established in 2003, as the only bank in the cooperative movement of Nepal at national level, in exercise of the power conferred by the sub-section 4 of section 26 under the then prevailing Cooperative Act, 1992 (first amendment, 2000) and from the recommendation of Nepal Rastra Bank (Central bank of Nepal) as an umbrella institution to provide banking and financial services to all its member cooperatives following the long and continuous demand and efforts of cooperators. At present, the bank with about 15,916 member cooperatives covering all 77 districts and with a rapidly growing number day by day, has already extended its network in 68 different places. NCBL is further planning to be expanded to other places in the current fiscal year to better serve the member cooperatives.



Nepal Federation of Savings and Credit Cooperatives Union Limited

NEFSCUN is committed to the development, promotion, and strengthening of its member organizations through supporting SACCOS and DUs in their aim to contribute to the upliftment of financial, social, and cultural aspirations of individual members of their respective communities by following the international credit union principles.

With its competitive products and services, NEFSCUN has reached 76 districts and is able to cover 3.57 Million individuals in the financial mainstream. Every Year, NEFSCUN provides cooperatives management training for more than 20000 leaders and staff. It has supported promoting formal finance access to the poor and managing their cooperatives locally with global tools and techniques.

ACCU SONG: ONE VOICE, ONE FAMILY

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)

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS
5th Floor FSCT Building
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PROGRAM BOOK