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ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

# ASIAN CREDIT UNION FORUM 2024

*Rooted Resilience: Bridging Gaps for  
Sustainable Future for Asian Credit Unions*

SEPTEMBER 5 - 7, 2024

*Bali, Indonesia*



HOST:



Credit  
Union  
Central  
Of Indonesia



## PROGRAM BOOK



# Welcome to the Forum!



**Younsik Kim**  
President



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

Dear Credit Union Friends,

We are delighted to welcome you to the Asian Credit Union Forum 2024, set against the stunning landscapes of Bali, Indonesia. From September 5-7, 2024, this ground breaking event promises more than a conference—it offers an immersive journey into the future of Asian credit unions.

Welcome to the forum, **Proxfin** delegates! We're delighted to host your annual seminar. Don't miss the chance to network with our Asian colleagues.

## **Theme: Rooted Resilience - Bridging Gaps for a Sustainable Future**

In a rapidly evolving financial landscape, resilience becomes the cornerstone for sustainable growth. The "Rooted Resilience" theme reflects our commitment to navigating challenges, fostering innovation, and bridging the gaps between credit unions and a sustainable future.

## **What Awaits You:**

- **Engaging Discussions:** Immerse yourself in thought-provoking discussions led by industry leaders and visionaries, exploring the latest trends, challenges, and opportunities in the credit union sector.
- **Innovative Strategies:** Discover cutting-edge solutions and strategies that will empower credit unions to adapt, evolve, and thrive in the ever-changing financial ecosystem.
- **Networking Extravaganza:** Forge connections with like-minded professionals, exchange ideas, and build collaborative partnerships that will shape the future of Asian credit unions

Bali's natural beauty and vibrant culture provide the ideal backdrop for inspiring ideas and creative thinking. The Credit Union Central of Indonesia is excited to share the warmth of Indonesian hospitality, ensuring an unforgettable experience inside and outside the conference room.

The Asian Credit Union Forum 2024 is not just a gathering—it's a transformative experience. Join us as we pave the way for a resilient and sustainable future for Asian credit unions.

We wish you a memorable 2024 Forum.

# Welcome to Indonesia



**CREDIT UNION CENTRAL OF  
INDONESIA**



**Dr. Wara Sabon Dominikus, M. Sc**  
Chairman



**Stephanus T. Siagian**  
General Manager

Dear Friends,

Salamat Datang!

On behalf of the Credit Union Central of Indonesia, we extend our warmest welcome to the 500+ participants who have joined us on the enchanting island of Bali for the Asian Credit Union Forum 2024.

Indonesia, comprised of thousands of islands, is home to a vibrant and resilient people. Our credit unions, deeply rooted in our communities, reflect this spirit, providing essential financial services to millions of Indonesians. We are proud of our credit union movement's contribution to the nation's economic growth and social development.

Bali, known as the "Island of the Gods," is renowned for its stunning natural beauty, rich culture, and warm-hearted people. We hope that during your stay, you can immerse yourselves in the island's charm and create lasting memories.

We are honored to host you and believe that Bali's unique energy will inspire innovative ideas and foster strong collaborations.

Let us make this forum a platform for meaningful discussions, collaborations, and innovations. Your insights and contributions will be instrumental in shaping the future of credit unions in the region.

Enjoy your time in Bali!

# 30 COUNTRIES REPRESENTED

## ASIAN CREDIT UNION FORUM 2024 & PROXFIN INTERNATIONAL SEMINAR

Country	Attendees
1. Australia	5
2. Bangladesh	30
3. Hong Kong	6
4. India	4
5. Indonesia	92
6. Japan	5
7. Korea (South)	38
8. Lao PDR	4
9. Mongolia	10
10. Nepal	50
11. The Philippines*	190
12. Papua New Guinea	3
13. Singapore	20
14. Sri Lanka	7
15. Taiwan	5
16. Thailand*	23
17. Timor Leste	6
18. United States of America	1
19. Vietnam	6
<b>Sub-total</b>	<b>505</b>
<b>PROXFIN Delegates</b>	
20. Burkina Faso	2
21. Cameroun	3
22. Canada	6
23. Ghana	2
24. Haiti	3
25. Kenya	2
26. Lithuania	4
27. Madagascar	1
28. Mali	2
29. Senegal	2
30. Zambia	2
<b>Sub Total</b>	<b>29</b>
<b>Total</b>	<b>534</b>

\* Also attending the Proxfin Seminar and AGM



As of August 16, 2024





*Pura Ulun Danu Bratan, major Shivaite and water temple on Bali*

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# FORUM INFORMATION

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# VERY IMPORTANT FOR YOU TO KNOW!

## VENUE

### Prime Plaza Hotel Sanur

Jl. Hang Tuah No. 46, Sanur Bali - Indonesia

T +62-361-281 781 F +62-361-289 166

Website: <https://spph.pphotels.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, Bangkruey 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

A room has been reserved for your accommodation, either single or twin-share, for the duration of the conference. As outlined in your confirmation letter, your registration includes board and lodging. Please refer to the following table for your check-in and check-out dates.

Check in (Arrival) at 3:00 PM	September 4, 2024
Check out (Departure) at 12:00 PM	September 8, 2024

## OTHER ROOM CHARGES

Please note that additional charges for mini bar, restaurant services, phone calls, and laundry will be at your own expense. Your accommodation is guaranteed, so no deposit or credit card imprint is required. All extra charges incurred will be payable in cash upon checkout.

## EXCHANGE RATE

It's wise to exchange some cash for Indonesian Rupiah for your trip. To ensure a secure exchange, look for authorized money changers with clear signage, security cameras, and money-counting machines. US dollars are widely accepted in Bali and can be easily exchanged for Rupiah. The Bank Indonesia exchange rate as of August 7, 2024 is 1USD = Rupiah 16,102.08.\*

When using debit or credit cards, be aware of potential foreign transaction fees and currency conversion charges.

\* <https://www.bi.go.id/en/statistik/informasi-kurs/transaksi-bi/default.aspx>

## AIRPORT TRANSPORTATION

The average travel time from Gusti Ngurah Rai International Airport to Prime Plaza Hotel Sanur—Bali is 25 minutes.

These are the public transportations available:

- Grab Services
- Gojek
- Bluebird Taxi Services: This is a more reliable option

The taxi fare is approximately Rp 250,000. For Grab and Gojek, you need an app on your phone. The Airport has free Wi-Fi.

Prime Plaza Hotel Sanur Bali offers airport transfer service upon request. The rate starts from 300,000 IDR net/car/way for maximum of 4 persons. To request this service, email [reservation@sanur.pphotels.com](mailto:reservation@sanur.pphotels.com)



*Scan for the Local  
Transport from the  
Airport*



*Scan for the Special  
Transport from the  
Airport*

## CONFERENCE DRESS CODE

September 2-4	Business Casual
September 5 - credit union visit and cultural immersion	Batik forum shirt and comfortable walking shoes. You may wish to bring spare shirt for the afternoon sightseeing.
September 6 Opening	National Costume or formal attire
September 6 to 7 - conference proper	Business Casual
September 6 - Indonesian Night	Casual or Indonesian costume
September 7 - International Night	National Costume

## DEVELOPMENT EDUCATORS



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



## FORUM REGISTRATION: LEGIAN ROOM, 2ND FL.

Upon arrival, please register at the Secretariat Room (Legian). You will receive a forum kit containing a name badge, program book, batik shirt, and essential materials. Your name badge is required for all events and meals. Registration desk is open during the following hours:

Day	Date	Time
Sunday (Pre-forum)	September 1	13:00 - 21:00
Wednesday	September 4	13:00 - 21:00
Thursday	September 5	8:00 - 9:00 11:00 - 19:00
Friday	September 6	9:00 - 17:00
Saturday	September 7	7:00 - 16:00
Sunday	September 8	7:00 - 9:00

## FIELD VISIT

Please gather in the ground-floor lobby 30 minutes before your assigned bus's departure. The buses will depart according to the schedule below.

To streamline the process, we've pre-assigned buses to each attendee. Your bus number is indicated on your name badge. Please board the corresponding bus, as our coordinators will be there to verify your assignment upon boarding.

DEPARTURES OF BUSES		
Time	Credit Union/Organization	Bus No.
7:30	Swastiastu (KCP Pancasari)	1 & 2
7:40	Mulia Sejahtera	3 & 4
7:50	Lumbung Sari Sedana	5 & 6
8:00	Tri Tunggal Tuka	7 & 8
8:10	Bhuana Kasih Babakan	9
8:20	Sumber Kasih Tangeb	10 & 11
8:30	Tabhira	12
8:30	Kubu Bingin Bali	13
8:40	Insan Mandiri	14
8:40	Wisuda Gunu Raharja (for PROXFIN group)	15

After the visit, you will proceed to Garuda Wisnu Kencana Park where we arranged your lunch, then proceed to Bali Icon Mall where you can have your dinner. Buses will leave from Bali Icon every 10 min. from 19:00 hrs. The last bus leaves at 19:30. If you miss the bus, please take a taxi to hotel (it's only 2 kms. to the hotel).

## FUNCTION ROOMS

The following function rooms:

Functions	Date	Room
Hospitality Room	Sept. 1 - 5	Kintamani 2nd Fl.
Pre-forum Workshop Joint Opening & Closing	September 2 and 4	Tabanna, Amlapura, Bangli 4th Fl.
CEOs Workshop	September 2 - 4	Singaraja 4th Fl.
ACUES Workshop		Tabanan + Amlapura 4th Fl.
Youth Workshop		Bangli 4th Fl.
Women Workshop		Mangupura 4th Fl.
Board Meeting	September 5	Badung 4th Fl.

## ASIAN CREDIT UNION FORUM & PROXFIN

Plenary Sessions	September 6 and 7	Griya Agung Ballroom 2nd Fl.
Breakout 1		Griya Agung Ballroom 2nd Fl.
Breakout 2		Negara 2nd Fl.
Breakout 3		Singaraja + Mangupura 4th Fl.
Proxfin Seminar	September 8	Denpasar 3rd Fl.
General Meeting (by invitation only)		Denpasar

## MEALS ARRANGEMENT

Coffee Breaks – in front of the session hall

	Breakfast	Lunch	Dinner
Sept. 1	-	-	Sanur Harum
Sept. 2	Sanur Harum Restaurant		
Sept. 3			
Sept. 4	Sanur Harum Restaurant		
Sept. 5	Sanur Harum Restaurant	Garuda Wisnu Kencana Park Restaurant	Dinner on your own
Sept. 6		Sanur Harum & Taman Sari	Griya Agung Ballroom
Sept. 7			
Sept. 8 (AGM)		Sanur Harum	Dinner on your own

Scan for Garuda Wisnu Kencana Park



Scan for Bali Icon Mall



# FAST FACTS ABOUT INDONESIA

**Country Full Name:** Republic of Indonesia, Local short form: Indonesia

**Government Type:** Republic

**Location:** Southeastern Asia, archipelago between the Indian Ocean and the Pacific Ocean

**Area:** total: 1,904,569 sq km, country comparison to the world: 15, land: 1,811,569 sq km, water: 93,000 sq km



Flag description: Two equal horizontal bands of red (top) and white; the colors derive from the banner of the Majapahit Empire of the 13th-15th centuries; red symbolizes courage, white represents purity

**Capital:** Jakarta

**Nationality:** Indonesian

**Population:** 281,562,465

**Literacy:** 99.76% in 2021.

## Economic overview

One of the fastest growing economies and largest in Southeast Asia; upper middle-income country; human capital and competitiveness phase of its 20-year development plan; COVID-19 reversed poverty reduction trajectory; strengthening financial resilience

**Real GDP PER CAPITA:** USD 4,940.5

**Unemployment Rate:** 5.2% (2024 est.)

**Currency:** Rupiah (Rp)

**Climate:** tropical; hot, humid; more moderate in highlands

## Fun Facts About Indonesia:

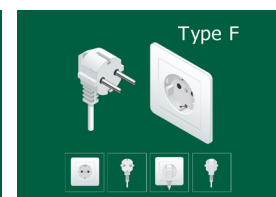
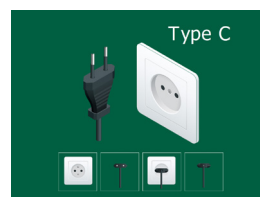
1. Indonesia's flag is almost identical to Monaco's. Both have a red top and white bottom. The only difference is that Indonesia's flag is wider and a different shade of red.
2. Although there is one official language, Indonesian, there are 700 other languages spoken across the country. These range from Javanese, Balinese and Tae, which is spoken by just 0.11% of the population.
3. Indonesia is the world's largest archipelago, with 17,508 islands.
4. Indonesia was ruled by the Netherlands until 1945 and was known as the Dutch East Indies.
5. It was the first southeast Asian country to qualify for the FIFA World Cup in 1938. They did, however, lose 6 – 0 to Hungary in the first round.
6. Indonesia is home to the Komodo dragon. They have an island named specifically after them – Komodo Island.
7. The country is home to the world's largest flower, rafflesia arnoldii. They have been known to grow up to three feet and weigh 22 pounds.
8. Indonesia has the world's most populous island. More than 140 million people live on the island of Java (which is also home to the country's capital, Jakarta).
9. Indonesia sits both sides of the equator, splitting the islands of Sumatra, Kalimantan, Sulawesi and Maluku.
10. There are over 130 volcanoes in Indonesia, 58 of which are still active.

Sources: The World Fact Book, International Monetary Fund, original travel guide

## INDONESIA'S POWER PLUGS & SOCKETS

Most power plugs and sockets in Indonesia are type C and F. This plug is the two-pin socket and plug design, which is the standard European plug. You should buy an adapter if you're from a country that does not use this socket type. You can also find them in many local minimarkets around Indonesia. However, we advise you to bring one for uninterrupted use of your devices. The standard voltage throughout Indonesia is usually 230V with standard

frequency of 50 Hz. Most 220V devices will work safely with 230V electricity.





# FORUM AT GLANCE

## MONDAY - WEDNESDAY, SEPTEMBER 2 - 4 - PRE FORUM WORKSHOPS

8:30 - 17:00	CEOs Workshop	Singaraja 4th F..
	Asian Credit Union Executive Society (ACUES) Workshop	Tabanan + Amlapura 4th Fl.
	Youth Workshop	Bangli 4th Fl.
	Women Workshop	Mangupura 4 Fl.

## THURSDAY, SEPTEMBER 5 - CREDIT UNION VISITS & CULTURAL IMMERSION

from 7:30	Leave from the Hotel by bus	see Bus schedule on Page 7
10:00 - 11:00	Credit Union Visits	11 credit unions
11:30 - 15:00	Garuda Wisnu Kencana Park (Lunch and cultural immersion)	
15:30 - 19:00	Bali Icon Mall (dinner on your own, dinner allowance will be given)	Buses will leave every 10 min. from 19:00 hrs. Last bus is 19:30

## FRIDAY, SEPTEMBER 6 - ASIAN CREDIT UNION FORUM

7:30 - 8:00	Arrival of Guests		
8:00 - 8:45	Parade of Nations - Flag Hoisting Ceremony		
8:45 - 8:50	Welcome: ACCU President and CUCO President		
8:50 - 8:55	Greetings: Développement International Desjardins (DID) Président-directeur général (President-Director General)		
8:55 - 9:20	Chief Guest from the Government of Indonesia		
9:20 - 9:45	Awards: ACCESS and CULEG Accreditation Award 2024		
9:45 - 10:00	Introduction of the Forum and Vote of Thanks		
10:00 - 10:30	Morning Networking Break		
10:30 - 12:00	Plenary 1: Bridging the Gaps: Addressing Credit Union Challenges for a Sustainable Future		
12:00 - 13:00	Lunch Break		
13:00 - 14:00	Plenary 2: Ethical Governance and Good Practices: Upholding Values in Credit Union Operations		
14:00 - 15:00	Plenary 3: Digital Solutions for a Resilient Membership: Closing the Financial Services Gap		
15:00 - 15:30	Afternoon Networking Break		
15:30 - 17:00	<b>Break out Sessions</b>		
	<b>Financial Inclusion</b>	<b>Generation</b>	<b>Sustainability</b>
	Microfinance and Small Business Lending: Enhancing Access to Credit for Under served Communities	Strategies for Serving and Engaging Members of All Ages	Succession Planning: Building Leadership and Talent Pipelines for the Future
18:00 onwards	Dinner and Indonesian Night		



## SATURDAY, SEPTEMBER 7 - ASIAN CREDIT UNION FORUM

8:00 - 9:00	Plenary 4: Empowering People and Communities: Desjardins Cooperative Financial Group's Journey to Inclusion and Resilience		
9:00 - 10:00	Plenary 5: Environmental Sustainability and Green Recovery: Opportunities and Challenges for Credit Unions		
10:00 - 10:30	Morning Networking Break		
10:30 - 12:00	<b>Break out Sessions</b>		
	<b>Financial Inclusion</b>	<b>Generation</b>	<b>Sustainability</b>
	Member Education and Empowerment: Promoting Financial Wellness and Inclusion	Navigating the Digital Divide: Equipping Members of All Generations for the Digital Banking Era	Policy Advocacy and Regulatory Frameworks: Shaping the Future of Credit Union Movements
12:00 - 13:00	Lunch Break		
13:00 - 14:00	Plenary 6: Empowering Women in Credit Unions: Strategies for Closing the Gender Gap and Fostering Inclusive Leadership		
14:00 - 15:00	Plenary 7: Community Engagement and Impact: Leveraging Credit Union Networks for Social Development, NACUFOK's Experience		
15:00 - 15:30	Afternoon Networking Break		
15:30 - 16:30	Plenary 8: The Role of Credit Unions in Addressing Socioeconomic Challenges		
16:30 - 17:00	Plenary 9: Launch Event for the 2025 UN International Year of Cooperatives and Closing		
19:00 onwards	International Night		

## INCREASING MEMBER ENGAGEMENT



### Personalized Financial Solutions:

Credit unions prioritize understanding their members' unique financial needs and offering tailored products and services. This personalized approach strengthens member loyalty and ensures members feel valued and understood.



### Educational Programs and Financial Literacy:

Credit unions actively engage members by providing educational resources and financial literacy programs. These initiatives empower members to make informed financial decisions, fostering a deeper connection with the credit union.



### Community Involvement and Social Impact:

Credit unions focus on building strong community ties through involvement in local events, charitable activities, and social responsibility initiatives. This approach enhances member engagement by aligning the credit union's goals with its members' values.



# DETAILED PROGRAM SCHEDULE



*Mount Batur (Gunung Batur), active volcano located in Bali, Indonesia*



## DETAILED FORUM PROGRAM

FRIDAY - SEPTEMBER 6

OPENING PROGRAM - Griya Agung Ballroom (2nd Fl.)	
7:30 - 8:00	Arrival of Guests and participants
8:00 - 8:45	Parade of Nations and Indonesian Welcome Performance
	<b>WELCOME and GREETINGS</b>
8:45 - 8:55	<ul style="list-style-type: none"> <li>Younsik Kim, President - ACCU</li> <li>Dr. Wara Sabon Dominikus, M.Sc, Chairman - CUCO</li> <li>Gerardo Almaguer, Président-directeur général Développement international Desjardins (DID)</li> </ul>
8:55 - 9:20	Chief Guest's Message
9:20 - 9:45	<b>ACCESS Accreditation</b> <ul style="list-style-type: none"> <li>KSP PUSKOP Credit Union Indonesia - Silver</li> <li>Credit Union Sauan Sibarrung - Gold</li> <li>Credit Union Sejahtera - Bronze</li> <li>Janautthan Savings and Credit Co-operative Ltd. - Bronze</li> <li>Tagum Cooperative - Gold</li> </ul> <b>Credit Union Label of Excellence in Governance (CULEG) Accreditation</b> KSP PUSKOP Credit Union Indonesia
09:45 - 10:00	Introduction of the forum and Vote of Thanks
10:00 - 10:30	Morning Networking Break
10:30 - 12:00	<b>Plenary 1 - Griya Agung Ballroom</b>
<b>Bridging the Gaps: Addressing Credit Union Challenges for a Sustainable Future</b> <p>Credit unions, pillars of financial inclusion, face unprecedented challenges due to rapid industry changes. This session explores strategies for credit unions to navigate a complex landscape, focusing on financial inclusion, technological adaptation, economic resilience, regulatory compliance, member engagement, and long-term sustainability.</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>Venus Lubguban, CEO, BUGEMCO, Philippines</li> <li>Valentinus Narung, CEO, Keling Kumang Credit Union, Indonesia</li> <li>Mahendra Kumar Giri, Sahara SACCOS, Nepal</li> </ul> <p><b>Moderator:</b> Ranjith Hettiarachchi, Chief Technical Officer, ACCU</p>	

12:00 - 13:00	Lunch Break
13:00 - 14:00	<b>Plenary 2 - Griya Agung Ballroom</b>
<b>Ethical Governance and Good Practices: Upholding Values in Credit Union Operations</b> <p>This session delves into ethical governance best practices for credit unions. Participants will explore core values, decision-making, and trust-building through the lens of Sauan Sibarrung Credit Union, the first CULEG recipient.</p> <p>The session will equip leaders with practical tools to navigate ethical challenges, strengthen governance frameworks, and uphold credit union principles.</p> <p><b>Speaker:</b> Fr. Fredy Rante Taruk, Advisor, PUSKOPCUINA</p> <p><b>Moderator:</b> Ranjith Hettiarachchi, Chief Technical Officer – ACCU</p>	
14:00 - 15:00	<b>Plenary 3 - Griya Agung Ballroom</b>
<b>Digital Solutions for a Resilient Membership: Closing the Financial Services Gap</b> <p>Cooperative Bank of Vietnam (CBV) is a leading innovator in digital financial services for under served Vietnamese. This presentation will explore how CBV has leveraged technology to overcome financial access barriers while prioritizing cyber security. By examining CBV's approach to data protection, threat detection, and incident response, we will demonstrate the critical role of cyber security in building trust and fostering a secure digital financial ecosystem.</p> <p><b>Speaker:</b>            Nguyen Thac Tam, Deputy General Director, Cooperative Bank of Vietnam</p> <p><b>Moderator:</b>            Laurentius Tony, IT Manager, PUSKOPCUINA, Indonesia</p>	





15:00 - 15:30	Afternoon Networking Break
15:30 - 17:00	<b>BREAKOUT SESSIONS</b>
<b>Financial Inclusion</b>  Venue: Griya Agung Ballroom	<p><b>Microfinance and Small Business Lending: Enhancing Access to Credit for Underserved Communities</b></p> <p>Credit unions are vital to empowering micro enterprises and small businesses in underserved communities. By providing access to finance, they contribute to poverty reduction, job creation, and economic growth, aligning with UN SDGs 1 and 8. This session explores challenges and opportunities in microfinance and small business lending, inspiring credit unions to drive economic development and social progress.</p> <p><b>Speakers:</b>  Eleonor Santiago-Dillena, CEO – Micro Entrepreneurs Multi-Purpose Cooperative (MEMPCO), Philippines  Krishna Kumar Shrestha, CEO, Chandragiri SACCOS, Nepal</p> <p><b>Moderator:</b> Raymond Cardenas, Chief Operating Officer, St. Martin of Tours Credit and Development Cooperative, Philippines</p>
<b>Generation</b>  Venue: Negara - 2nd Floor	<p><b>Bridging Generational Gaps: Strategies for Serving and Engaging Members of All Ages</b></p> <p>This session focuses on tailoring credit union services to meet the diverse needs of different generations. Credit unions can foster stronger member relationships, drive loyalty, and future-proof their business by understanding and addressing the unique preferences of millennials, Gen Z, Gen X, and baby boomers. Participants will learn practical strategies to implement a more inclusive and customer-centric approach.</p> <p><b>Speakers:</b>  Jaffry Jude Cardoza, IT Officer, The Morning Star Co-operative Credit Union, Ltd. Bangladesh  Curtina Melait Kasih, HR Staff, Betang Asi Credit Union, Indonesia  Rupa Thapa, Senior Assistant, National Cooperative Bank Ltd. Nepal  Crystal Marie Vicente Bendijo, Child and Youth Coordinator, MEMPCO, Philippines</p> <p><b>Moderator:</b> Gillian George, Chairperson, Australian Mutuals Foundation</p>
<b>Sustainability</b>  Venue: Singaraja Mangupura 4th Floor	<p><b>Succession Planning: Building Leadership and Talent Pipelines for the Future</b></p> <p>This session focuses on effective leadership succession planning for credit unions. Participants will learn strategies for identifying, developing, and transitioning future leaders. Credit unions can build resilient leadership teams to drive long-term success by emphasizing mentorship and knowledge transfer.</p> <p><b>Speakers:</b>  Gaylene Quitadamo, Manager - People &amp; Culture, Unity Bank – Australia  Glenn Medez, Head, Coop Academy of NATCCO Network (Education, Training, and Consultancy Group), Philippines</p> <p><b>Moderator:</b> Daniel Cher, Director/Treasurer, TCC Cooperative, Singapore</p>
18:00 onwards	Dinner and Indonesian Night

## SATURDAY - SEPTEMBER 7

8:00 - 9:00	<b>Plenary 4</b> <b>Empowering People and Communities: Desjardins Cooperative Financial Group's Journey to Inclusion and Resilience</b> <p>Desjardins Financial Cooperative Group, commonly known as Desjardins Group, is a prominent cooperative financial institution based in Canada. It is the largest federation of credit unions in North America and one of the leading cooperative financial groups in the world. Desjardins Group offers a wide range of financial products and services, including banking, insurance, wealth management, and investment solutions, serving millions of members and clients across Canada and internationally.</p> <p>As a cooperative, Desjardins operates under the principle of member ownership and democratic control, with a mission to contribute to the economic and social well-being of its members and communities. The Desjardins movement's federated structure inspires ACCU and its members. This session serves as a reminder of the opportunities we can leverage through integration.</p> <p><b>Speaker:</b> Gerardo Almaguer, President and CEO, Développement International Desjardins</p> <p><b>Moderator:</b> Dr. Adv Anjali Gopal Patil, Director, Maharashtra Federation of Cooperative Credit Societies, India</p>
9:00 - 10:00	<b>Plenary 5</b> <b>Environmental Sustainability and Green Recovery: Opportunities and Challenges for Credit Unions</b> <p>This session delves into the pivotal role of credit unions in promoting environmental sustainability and contributing to green recovery efforts. Attendees will explore the unique opportunities and challenges faced by credit unions in aligning their operations and services with principles of environmental stewardship and sustainable development. Through engaging discussions and case studies, participants will uncover innovative strategies for integrating environmental considerations into credit union practices, including green lending, renewable energy financing, and sustainable investment portfolios.</p> <p>Additionally, this session will examine the potential benefits of pursuing green initiatives for credit unions, such as enhancing community resilience, mitigating climate risks, and fostering long-term economic growth. By examining real-world examples and best practices, attendees will gain practical insights into harnessing the power of credit unions to drive positive environmental change and contribute to a more sustainable future.</p> <p><b>Speaker:</b> Gabrielle Sangollo, Advisor, Environment and Sustainable Finance, DID</p> <p><b>Moderator:</b> Primus Segang Lase, S.S.T.,M.M., General Manager, Puskop Credit Khatulistiwa, Indonesia</p>
10:00 - 10:30	Morning Networking Break

10:30 - 12:00	<b>BREAKOUT SESSIONS</b>
<b>Financial Inclusion</b>  Venue: Griya Agung Ballroom	<p><b>Member Education and Empowerment: Promoting Financial Wellness and Inclusion</b></p> <p>The topic delves into the critical role of credit unions in educating and empowering members to achieve financial well-being while fostering inclusivity within the financial sector. Aligned with the United Nations Sustainable Development Goals (SDGs), particularly Goal 1: No Poverty, Goal 4: Quality Education, and Goal 8: Decent Work and Economic Growth, this topic underscores the broader societal impact of member education and empowerment initiatives. By promoting financial wellness and inclusion, credit unions build resilient and sustainable communities, foster economic empowerment, and reduce inequalities. Through engaging discussions and practical insights, participants will understand how credit unions can drive positive change by prioritizing member education and empowerment, ultimately leading to greater financial resilience and social impact.</p> <p><b>Speakers:</b>  Bolormaa Urtnasan, Executive Director, Khas Bayjikh Credit Union, Mongolia  Mel Umbac, Chief Executive Officer – DCCCO MPC, Philippines</p> <p><b>Moderator:</b> Dominic Ranjan Purification, CEO, The Central Association of Christian Co-operatives (CACCO) Ltd.</p>
<b>Generation</b>  Venue: Negara - 2nd Floor	<p><b>Navigating the Digital Divide: Equipping Members of All Generations for the Digital Banking Era</b></p> <p>This session will focus on NACUFOK's experience in bridging the digital divide in credit unions, ensuring equal access to digital financial services for all age groups. It will explore strategies to empower members across generations to use digital banking platforms confidently. Participants will gain insights into different demographics' barriers and learn about solutions like digital literacy training, intuitive interfaces, and personalized support. The session aims to equip credit union professionals with actionable strategies to promote digital inclusion and enhance the overall member experience in the digital age.</p> <p><b>Speaker:</b> Choongsun Uh, IT Team Leader, National Credit Union Federation of Korea  <b>Moderator:</b> Tony, IT Manager, PUSKOPCUINA, Indonesia</p>
<b>Sustainability</b>  Venue: Singaraja Mangupura 4th Floor	<p><b>Policy Advocacy and Regulatory Frameworks: Shaping the Future of Credit Union Movements</b></p> <p>This session explores the crucial role of policy advocacy and regulatory frameworks in shaping the trajectory of credit unions across the region. Participants will gain insights into the importance of effective policy advocacy in promoting credit union interests, advocating for supportive regulatory environments, and driving positive changes within the financial sector. The session will also examine critical regulatory challenges and opportunities credit unions face, including compliance requirements, capital adequacy standards, and supervision. This session aims to empower credit union leaders and professionals with the knowledge and skills to navigate regulatory landscapes effectively and shape the future of credit union movements in Asia.</p> <p><b>Speakers:</b>  Shivajee Sapkota, CEO – Nepal Federation of Savings and Credit Cooperatives (NEFSCUN)  George Ombado, CEO – African Confederation of Cooperative of Savings and Credit Associations</p> <p><b>Moderator:</b> Betsy Joy Tan, Development Educator, Philippines</p>



12:00 - 13:00	<b>Lunch Break and Networking</b>
13:00 - 14:00	<b>Plenary 6</b>
Venue: Griya Agung Ballroom	<p><b>Empowering Women in Credit Unions: Strategies for Closing the Gender Gap and Fostering Inclusive Leadership</b></p> <p>The session explores practical strategies for promoting gender diversity, inclusivity, and equality within credit unions to empower women leaders. Participants will gain insights into initiatives such as mentorship programs, leadership training opportunities, and policies that promote equal opportunities for women in leadership roles. By fostering inclusive leadership practices, credit unions can drive positive organizational culture, enhance decision-making processes, and better serve their members and communities.</p> <p>Through engaging discussions and practical examples, attendees will learn how to implement actionable strategies to close the gender gap and create more equitable and inclusive environments within credit unions. This session aims to inspire credit union leaders to champion diversity, empower women, and build a more sustainable and resilient future for the credit union movement.</p> <p><b>Speaker:</b> Eleni Giakoumopoulos (she/her), GWLN Director – Global Women Leadership Network  <b>Moderator:</b> Mr. Paul Dawson, Executive Director, Australian Mutuals Foundation</p>
14:00 - 15:00	<b>Plenary 7</b>
Venue: Griya Agung Ballroom	<p><b>Community Engagement and Impact: Leveraging Credit Union Networks for Social Development, NACUFOK's Experience</b></p> <p>NACUFOK's Credit Union Social Contribution Fund is a dedicated financial initiative to support various community-oriented projects and initiatives undertaken by credit unions affiliated with the National Association of Credit Unions of South Korea (NACUFOK). This fund serves as a means for credit unions to contribute to social welfare, community development, and philanthropic efforts, reflecting their commitment to making a positive impact beyond traditional banking services.</p> <p>Through this fund, credit unions can collectively address social needs, promote financial inclusion, and strengthen their connection with local communities, fostering a culture of social responsibility and collective action within the credit union movement. ACCU and its members received support from the Social Contribution Fund to stimulate actions in bridging financial inclusion and generation divides.</p> <p><b>Speaker:</b> Seulgi Kim, Team Manager at the Korean Credit Union Social Contribution Foundation  <b>Moderator:</b> Daisybelle M. Cabal, Chief Operating Officer, National Confederation of Cooperatives (NATCCO), Philippines</p>
15:00 - 15:30	<b>Afternoon Networking Break</b>



15:30 - 16:30	<b>Plenary 8</b>
Venue: Griya Agung Ballroom	<p><b>The Role of Credit Unions in Addressing Socio-Economic Challenges</b></p> <p>The session summarizes the credit unions' critical role in tackling the multifaceted socio-economic challenges of Asia's diverse landscape. Delving into the heart of the matter, esteemed speakers from the national federations will illuminate credit unions' unique positions and responsibilities. From a network's point of view, the session will highlight how credit unions can catalyze positive social impact, fostering financial empowerment and inclusive growth within their communities. From facilitating access to affordable financial services for underserved populations to promoting grassroots entrepreneurship and resilience-building initiatives, attendees will gain valuable insights into the transformative potential of credit unions in addressing pressing socio-economic issues.</p> <p><b>Speakers:</b>  Mark Worthington, Chief Executive – Australian Mutual Bank  Sylvia Paraguya, CEO, National Confederation of Cooperatives, Philippines  Badri Guragain, CEO, National Cooperative Bank Ltd. Nepal  Patrick Palma, General Manager, The Co-operative Credit Union League of Bangladesh  Dr. Wara Sabon Dominikus, Credit Union Central of Indonesia</p> <p><b>Moderator:</b> Elenita V. San Roque, Chief Executive Officer - ACCU</p>
16:30 - 17:00	<b>Plenary 9: Soft Launch Event for the 2025 UN International Year of Cooperatives and Closing</b>
19:00 onwards	International Night

*Please share with us the specific initiatives or events planned for IYC2025*

### **International Year of Cooperatives 2025: Cooperatives Build a Better World**

The United Nations has declared 2025 as the International Year of Cooperatives (IYC2025). This global recognition highlights cooperatives' crucial role in addressing global challenges and promoting sustainable development.

#### **The Theme: Cooperatives Build a Better World**

The chosen theme underscores the enduring impact of cooperatives on communities worldwide. It emphasizes how the cooperative model offers practical solutions to various issues, from poverty and inequality to climate change and food security.

#### **Objectives of IYC2025**

- **Raise awareness:** Increase public understanding of the cooperative business model and its contributions to society.
- **Promote cooperation:** Encourage collaboration among cooperatives, governments, and other stakeholders.

- **Showcase impact:** Highlight the achievements of cooperatives in achieving the Sustainable Development Goals (SDGs).
- **Build capacity:** Support cooperatives in strengthening their operations and expanding their reach.

#### **IYC2025 aims to:**

- Enhance the global image and reputation of cooperatives.
- Foster a more cooperative and inclusive world. Accelerate progress towards the SDGs.
- Create a lasting legacy for the cooperative movement.

By celebrating the International Year of Cooperatives, the world recognizes the power of people working together to create a more equitable and sustainable future.

## CREDIT UNION QUALITY ASSURANCE



**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.

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, 2024 to August 31, 2025.

### GOLD



Since 1967



### SILVER



### BRONZE



Presented to:  
**KSP PUSKOP CREDIT UNION INDONESIA**

the accreditation for 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 KSP PUSKOP CREDIT UNION'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, 2024, to August 31, 2026.





# SPEAKERS & MODERATORS

*Bali Botanical Gardens*



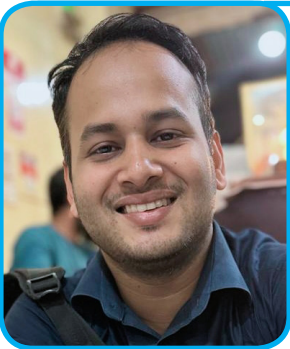
## SPEAKERS



**GERARDO ALMAGUER**, President and CEO of Desjardins International Development (DID). Gerardo holds a degree in Chemical Engineering from the Universidad de Guanajuato, Mexico, and a Masters in Business Administration from the Tecnológico de Monterrey. He began his career in 1993 as an analyst at Nacional Financiera. In 1996, he joined the Guanajuato State Civil Service as Quality Manager. In 2001, he joined Desjardins International Development (DID) in Mexico, where he started out as a financial advisor. He then worked as a consultant for DID until 2005, when he was appointed Project Manager. Between 2009 and 2013, he worked on DID projects in Panama, first as an entrepreneurial credit advisor, then as General Manager of the Panama Entrepreneur Financial Center from 2011. In 2013, he moved to Quebec, where he worked as an entrepreneurial credit advisor, before leaving for Colombia as field manager between 2014 and 2015. On his return, he was appointed Project Manager, before being named Senior Director Agricultural Financing and Food Security. Since January 2019, Gerardo has been President and CEO of DID.



**CRYSTAL MARIE V. BENDIHO** is a passionate advocate for youth empowerment and financial education. With a bachelor's degree in accounting technology from the Universidad de Zamboanga, she began her credit union career at just 20 years old with the Micro-Entrepreneurs Multi-Purpose Cooperative (MEMPCO). Her dedication and drive led her to become a Youth Committee Member of the National Confederation of Cooperatives (NATCCO), where she gained valuable leadership experience. Crystal has collaborated with schools and communities to highlight the importance of financial education, creating workshops on budgeting, saving, investing, and entrepreneurship. Her mission is to bridge economic disparities by equipping youth with essential financial skills, promoting equal opportunities for success. Crystal is committed to making a positive impact on young people's lives, ensuring they have the tools needed for effective financial management. She remains dedicated to empowering the next generation through ongoing financial education initiatives.



**JAFRY JUDE CARDOZA** is the IT Officer of the Morning Star Co-operative Credit Union Ltd., Dhaka, Bangladesh, since April 2022. He completed his graduation in Computer Science & Engineering (CSE), and his dream is to serve mid-level people by using innovative technology and Credit Unions with his leadership and technical knowledge. Jafry has been the founding President of the Central Club of Bhadun Mission Youth Club, a church-based youth club, since December 2023. Previously, he was the President of the Bhadun Christian Youth Club from 2020 to 2023. His work with these youth clubs focuses on developing leadership and personal skills through seminars and cultural activities, providing opportunities for youth to grow into influential leaders and pleasing individuals.





**ELEONOR SANTIAGO-DILLENA** is a notable social science professional and a dedicated leader in microfinance. She earned her Bachelor's in Social Work from Western Mindanao State University in Zamboanga City, Philippines.

Eleonor began her career as a Member Development Assistant at the Micro-Entrepreneurs Multi-Purpose Cooperative (MEMPCO). She advanced to roles including Training and Administration Officer and eventually Manager through her commitment and expertise. She now serves as the Chief Executive Officer (CEO) of MEMPCO. Under Eleonor's leadership, MEMPCO has undergone a remarkable transformation. What started as a microfinance cooperative employing the Grameen Bank Methodology has evolved into a dynamic and diverse credit union serving

the community. With over 22 years of experience, Eleonor has been instrumental in shaping MEMPCO's microfinancing programs and expanding its reach.



**Dr. WARA SABON DOMINIKUS, M.Sc.**, is the Chairman of the Credit Union Central of Indonesia (CUCO) and a Lecturer in the Education Mathematics Department at the University of Nusa Cendana Kupang, NTT, Indonesia. Since he was young, he has been active in the development of Credit Unions in Kupang NTT. Starting in 2001, he was on the board of directors of Serviam Credit Union and Puskopdit Bekatigade Timor.

Dominikus has a strong background in facilitating training programs for credit unions. His expertise spans various areas: Governance and Leadership, Cooperative Management, Supervisory Management, Financial Management, and credit union promotion. His extensive experience covers a range of institutions, including credit unions, government agencies, and cooperative departments.

This breadth of experience instills confidence in his abilities and knowledge.



**ELENI GIAKOUMOPOULOS**, Global Women's Leadership Network (GWLN) Director, Worldwide Foundation for Credit Unions. Giakoumopoulos has over 25 years of international experience working in nearly 30 western, central, and eastern European countries. Her background includes Managing European Union cross-border cooperation programs through consultancy work, membership recruitment for a national trade association, content development for print and digital media, and directing career services at the American College of Thessaloniki, an educational organization in Northern Greece. Before joining the World Council as the Corporate Communications Manager in 2017, she was part of the board communications team at the Black Sea Trade and Development Bank, an international finance institution. There, she worked with ministries of finance and foreign affairs, supporting economic development and regional cooperation in the Black Sea region.

In her role with GWLN since 2018, she has been responsible for leading the program, raising awareness and growing membership domestically and internationally, expanding GWLN Sister Societies worldwide, and developing educational content for the network.

She is a member of the International Society of Female Professionals and the International Association of Business Communicators. She volunteers and serves on the local chapter board for the Ladies Philoptochos Society, Inc., the philanthropic arm of the Greek Orthodox Archdiocese of America. Eleni Giakoumopoulos's academic prowess is evident in her fluency in Greek, proficiency in French, and her master's degree in global marketing from the University of Liverpool.





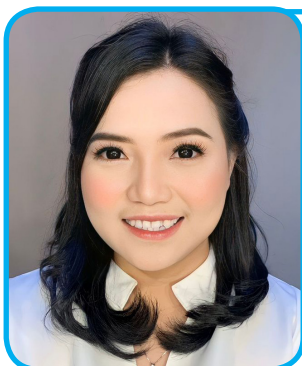
**MAHENDRA KUMAR GIRI** is renowned in Nepal's cooperative and development sectors. As the CEO of Sahara SACCOS, he has been instrumental in driving the organization's growth and impact. Giri is a seasoned leader with a deep understanding of community engagement, microfinance, and cooperative development. His career spans grassroots-level work to policy formulation, showcasing his comprehensive grasp of the sector. An entrepreneur at heart, he has successfully launched various startups and initiatives to empower youth, women, and entrepreneurs in the micro, small, and medium enterprises (MSME) sector. Giri's visionary leadership and strategic acumen have positioned Sahara SACCOS as a leading force in Nepal's financial landscape. His ability to combine financial expertise with social responsibility has made him a respected figure in the development community. He currently serves as the Vice Chair of the

National Cooperative Bank Ltd.



**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 in management and a Chartered Accountant from India & Nepal. Badri is the first Nepalese accountant to complete special managerial training at the Institute of Chartered Accountants of India in collaboration with IIM. He served as a Senior Technical Advisor of the 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.

Badri is an advisor to the Social Security Fund Nepal. He also serves as a member of the Nepal Accounting Standards Board. He is visiting the 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. After completing the training, the International Raiffeisen Union designated Badri as the Raiffeisen Ambassador.



**CURTINA MELATI KASIH**, or "Curtin," is the Human Resources Staff of Betang Asi Credit Union. She is from Palangka Raya, Central Kalimantan, Borneo Island. From 2016 to 2021, she was a service staff member who managed school financial services, promoted Credit Union membership, and engaged in socialization activities at her credit union. Betang Asi Credit Union is a financial cooperative based in Central Kalimantan, Indonesia. Founded in 2003, it has grown into a significant player in the region, offering its members a range of financial services. She also served as a song leader in my church's Sunday Service Team and volunteered as a teacher for English Language and Financial Literacy through the "1000 Guru" program in 2019.



**SEULGI KIM**, Team Manager at the NACUFOK's Korean Credit Union Social Contribution Foundation, has been responsible for planning and managing projects that support the activation of social responsibility initiatives across credit unions nationwide. In particular, she has identified and developed flagship social responsibility programs, driving active participation from credit unions and their employees nationwide. Kim has also pioneered IT technology in infrastructure-building projects within local communities, among other activities. I

In 2023, she led a consulting project for the Foundation, successfully restructuring the organization and its business framework to establish a forward-looking foundation for the Foundation's future growth.



**VENUS PIQUERO-LUBGUBAN** has demonstrated exceptional leadership by rising from a Teller to the Chief Executive Officer (CEO) of Bukidnon Government Employees Multi-Purpose Cooperative (BUGEMCO). Under her helm, BUGEMCO achieved a significant milestone in 2020, joining the elite Philippine cooperatives with billion-peso assets. Beyond her role as CEO, she actively contributes to the cooperative sector as an Independent Board Member of the Network of Consolidated Cooperative Banks and CLIMBS Share Capital Investment Fund Corporation. She is the President of the Philippine Chamber of Cooperatives, Region 10 and the Mindanao Cooperative Managers Club. Venus's commitment to professional development is unwavering, as evidenced by her 2021 Asian Development Educator title. As a Certified Public Accountant, Licensed Real Estate Appraiser, Licensed Real Estate Broker, and Certified Co-op Manager,

Venus's extensive qualifications are a testament to her exceptional leadership abilities.



**GLENN MEDEZ's**. Before joining the National Confederation of Cooperatives (NATCCO) Network in 2014, he held key positions in a primary cooperative, including Chief Credit Officer and Operations Manager. At NATCCO, he rapidly advanced, becoming the Group Head of the Cooperative Academy of NATCCO Network (CANN) in 2023. His strategic and business planning expertise is complemented by certifications such as Balanced Scorecard Professional and a solid academic foundation, which are currently being solidified through an MBA program. As the Head and Senior Instructor of CANN, Glenn is dedicated to empowering cooperative leaders through education and capacity building. His extensive certifications, including Development Educator (DE)-Asia and Certified Cooperative Manager (CCM) and his active involvement in industry organizations like ACUES, highlight his commitment to the cooperative sector's growth and

development. His leadership and contributions have earned him widespread recognition and respect.



**VALENTINUS NARUNG** 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.



**GEORGE OMBADO** is the CEO of the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA). He joined the WOCCU Board of Directors in April 2024. George has been instrumental in fostering collaboration within the cooperative sector across regions and continents. In addition to his board positions at the Cadasta Foundation, Proxfin Network, and Africa Cooperative Development Foundation, he leads the Africa Development Educators Program and convenes the Africa Regulators Round Table. He is a development economist with a B. Com (Hons) from Daystar University, an M.A. (Economics of Development) from Erasmus University in the Netherlands, and an MSc in Management from Strathclyde Business School, UK. He is also an Alumnus of Harvard Business School with a certificate in Strategic Leadership.

George has been a speaker on developing and establishing transformational approaches that harness social and economic development through Cooperative approaches in over 30 countries. He was inducted into the African American Credit Union Hall of Fame during the Credit Union National Association's Governmental Affairs Conference in 2022 for his work developing a viable financial cooperative in the World.



**PATRICK PALMA** assumed the Chief Executive Officer position of The Credit Union League of Bangladesh Ltd. (CCULB) on October 1, 2021. He started his professional life with CCULB in May 1993, first as an Administrative Officer from 1993 to 1995 and as Deputy General Manager (Development & Extension) from 1995 to October 2003. From 2003 to September 2021, he worked in different international organizations and INGOs in Bangladesh, such as the ICDDR'B, IFRC, Plan International Bangladesh, Swiss Red Cross, and Tearfund.UK, ActionAid Bangladesh, World Concern International Bangladesh, Lutheran Health Care Bangladesh (LHCB) and Christian Aid.

Patrick has over 30 years of experience as a development worker for credit unions and INGOs. 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 organized by ACCU and different international NGOs. He visited a maximum number of Asian countries, European countries, America, Canada, Australia, and African countries to attend meetings, training, and exposure/mutual learning programs. Tearfund.UK selected Mr. Patrick Palma as best international staff of Efficient Humanitarian Manager in 2012. On the other hand, Mr. Palma was also awarded the Best Emergency Response Manager 2019 award by the International NGO Forum of Bangladesh in 2019. Mr. Patrick Palma is married to Jharna Bridget Gomes and blessed with three children, e.g., one daughter and two boys.



**SYLVIA OKINLAY-PARAGUYA** is the Chief Executive Officer of the National Confederation of Cooperatives (NATCCO) in the Philippines since 2009. She has over three (3) decades of work with the cooperative movement.

She spearheaded the growth of two cooperative federations, ensuring that the federations provide a bundle of services for the member cooperatives to survive and thrive. Today, NATCCO has more than 947 member cooperatives with 7.6M individual members. She has chaired several cooperative organizations, including Proxin, an international network of community finance institutions accompanied by the Developpement Internationale Desjardins. She is currently a member of the board of Aflatoun International, based in the Netherlands. A

chemical engineer, she holds a Master of Business Management degree from the Asian Institute of Management, Makati City, the Philippines. She is a member of the Higaunon tribe of Bukidnon, Philippines.



**GAYLENE QUITADAMO** Is the People & Culture Manager at Unity Bank, Sydney, Australia. Her 13-year career in the Mutual Industry has focussed on roles that create a robust and inclusive workplace culture. She builds strong relationships, inspires others, and helps people achieve their goals while instilling much-needed fun into each day. A key priority is ensuring employees feel valued and appreciated and are genuinely happy to work at Unity Bank.

In 2021, she became a founding member of Unity Bank's Values Working Group, which identified and articulated Unity Bank's key values and began the process of aligning and integrating these new Values into Unity Bank's Strategy and day-to-day work practices.

Gaylene's commitment to professional development and mentorship is evident in her role as a DE Mentor appointed by ACCU. As a 33rd Batch Graduate of ACCU's Development Education Program, she is an engaging advocate for the Mutual Industry, seizing every opportunity to highlight how Mutuals improve people's lives.





**GABRIELLE SANGOLLO** is the Advisor, Environment and Sustainable Finance of Desjardins International Development (DID). Gabrielle is a specialist in environment and climate change who holds a master's degree in environmental management and a postgraduate degree in Strategic Environmental Consulting. She has over eight years of experience working in the environmental field on different scales of projects, including significant engineering projects. She also has more than ten years of experience in the cooperative financial system, working as an advisor for Desjardins for the past four years. Her education and work experience allow her to grasp environmental issues and apply transversal solutions fully.



**SHIVAJEE SAPKOTA**, PhD, Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) CEO and a Development Educator, possesses over 30 years of cooperative sector experience. His expertise spans cooperative concepts, poverty alleviation, and business services. Mr. Sapkota began volunteering 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 14-year tenure at NEFSCUN, Shivajee has adopted and replicated solutions to support member growth and development. He has also contributed as the academic director of a KU-affiliated college to developing the curriculum for the Development Finance Course at Kathmandu University of Nepal.



**KRISHNA KUMAR SHRESTHA**, CEO of Chandragiri Savings and Credit Cooperative Ltd, is a visionary Management leader in Nepal's financial cooperative sector. With over 24 years of experience, he has driven significant growth and operational success. Twice awarded "Best Manager of the Year 2011 and 2024" by NEFSCUN, Shrestha excels in risk management, internal controls, and product development. His inclusive and innovative leadership style fosters continuous improvement. Internationally, Shrestha has enriched his global perspective through professional engagements in many countries, presenting insightful papers at prestigious workshops. His dedication to community development, a cornerstone of his leadership, makes him a transformative force in Nepal's financial Cooperative landscape.



**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.



**FR. FREDY RANTE TARUK** is an Indonesian priest in the Archdiocese of Makassar. Since 2019, he has served as Executive Director of Caritas Indonesia (KARINA-KWI). After being ordained, he serves to help marginalized and vulnerable communities and focuses on socioeconomic development through Caritas and credit unions. For him, Caritas and credit unions are means to forming values and improving lives. He has 21 years of experience as a facilitator, animator, and motivator in the social work area. He often helps credit unions build strategy, HR development, organizational development, and strengthening values. In South Sulawesi, Fr. Fredy is a trusted advisor at CU Sauan Sibarrung, where he has been instrumental in achieving the ACCESS Branding Certification since 2017 and CULEG since 2023. His active role as a credit union advocate in Puskopcuina, facilitator of the PSE CU Forum, and member of the Association of Asia Confederation Credit Union (ACCU) demonstrates his strong leadership and commitment. Since 2010, he has also been an Asian Development Educator, significantly increasing the impact of this movement.



**RUPA THAPA**, Senior Assistant and Branch In charge at the Chapur Branch of the National Cooperative Bank Limited (NCBL) in Nepal, has eight years of experience in the cooperative sector. Starting in marketing for a primary cooperative, she pursued a Cooperative Diploma Course, leading to her role at NCBL. Rupa has promoted SMS banking, e-banking, and ATM cards in the Rautahat district, led financial literacy campaigns, and advocated for cooperative digitization. She focuses on making financial services accessible and enhancing cooperatives' societal role. She seeks to improve her leadership skills and learn international best practices at the ACCU Forum through a NACUFOK scholarship.



**CHOONGSUN EO** contributed to the successful launch of the next-generation core banking system as a project team member in 2006. Establishing this core banking system was a historic moment in the IT history of Korean credit unions. By integrating the individually managed ledgers of each credit union into the central IT system, they could elevate their banking services to a new level, achieve remarkable efficiency improvements, and lay the foundation for expanding various banking services. Choongsun is a seasoned IT leader with a proven track record in stabilizing and optimizing credit union IT services. Facing budget cuts, he spearheaded IT compliance, data analytics, and process automation initiatives through Robotic Process Automation. As the inaugural leader of the Credit Union Deposits IT Development Team, he dramatically improved efficiency, reduced costs, and enhanced user satisfaction.



**DR. MILDREDO "MEL" UMBAC** is the CEO of DCCCO Multipurpose Cooperative in the Philippines. He holds a Doctorate in Management and a Master's in Business Administration from Negros Oriental State University, with a strong foundation in Mathematics from Silliman University. Mel has enhanced his leadership and strategic thinking through various programs, including the USAID-funded Program for Development Management at the Asian Institute of Management and the Development Educators Program at the Asian Confederation of Credit Unions (ACCU) in Bangkok. Mel has extensive experience in agrarian reform, coastal resource management, and credit cooperatives. He has held leadership roles at DCCCO since 2004 and has contributed to various development projects. Mel is active in industry associations and a sought-after cooperative management trainer.



**BOLORMAA URTNASAN** is the Executive Director or CEO of Khasbayjikh Saving & Credit Cooperative, located in Batsumber soum of Tuv Province, Mongolia. Despite the low population density of just 2.8 people per square kilometer, Bolormaa's credit union serves 1,400 members, demonstrating significant outreach and impact in the region. Bolormaa inspires her members by making credit unions a central part of their lives. Under her leadership, the cooperative excels in member engagement, fostering a strong sense of connection and community through various activities that bring members together and reinforce their shared values. She served as the Chairperson of the Supervisory Committee of the Mongolian Confederation of Credit Unions (MOCCU) from 2015 to 2019. Currently, she is a member of the Board of MOCCU. She is a well known physics teacher by profession until 2022.



**MARK WORTHINGTON**, Australian Mutual Bank's CEO, has 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 60,000 members and AUD\$1.8 billion in assets. Mark is a director of the Australian Mutuals Foundation, supporting ACCU's credit union development, including the Climate Action guide. He is a director of Transaction Solutions Ltd, a provider of IT services. Since 2007, he's presented as a Development Educator at ACCU Forums, backed by Australian Mutual Bank, an ACCU Supporter Member. His credit union development involvement spans Papua New Guinea, Fiji, Tonga, and Tuvalu.

## MODERATORS



**DAISYBELLE "Bing" M. CABAL** is the Chief Operations Officer of the National Confederation of Cooperatives (NATCCO) since 2023. Before this role, she led NATCCO's Education Training and Consultancy Group. With over 44 years of professional and volunteer experience in the cooperative sector, Bing has significantly contributed to various projects, including the Credit Union Benchmarking Services in Southeast Asia and the development of ACCU business solutions like ACCESS and competency courses for cooperative leaders.

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



**RAYMOND M. CARDENAS** is the Chief Operating Officer of St. Martin of Tours Credit and Development Cooperative in the Philippines. With a Bachelor of Arts in Philosophy and an MBA, Cardenas brings a unique blend of strategic thinking and business acumen to his role. His extensive experience includes leadership positions within the cooperative, spanning marketing, membership services, human resources, and account management. Previously, he held roles in the insurance industry and academia. Raymond is a certified cooperative manager with certifications in human resources, data management, and Asian Development Educator, Batch 2016. A solid commitment to cooperative development marks Raymond's career. His deep understanding of the cooperative movement and diverse skill set position him as a valuable leader in the cooperative movement.





**PAUL DAWSON** is currently the CEO of the Australian Mutuals Foundation. He has extensive experience in finance, banking, and advocacy, having served as the CEO of First Choice CU from 2001 to 2024. Since 2011, he's actively facilitated ACCU Forum lectures and workshops. Notably, he co-facilitates Women's 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 for hundreds of ACDEs. As the Founding Chair of Community Chest and "NoInterest Loan Scheme," he prioritizes individuals in need with respect. Paul initiated the Small Australian Mutuals (SAM) Network in 2009, aiding smaller credit unions. As the Australian Mutuals Foundation's CEO, he supervises and supports ACCU and its members. Paul's contributions to the finance and banking sector have been recognized

globally. In 2017, he was awarded the prestigious Joe Biden Development Educator of the Year for Australasia award in London, a testament to his expertise and commitment.



**GILLIAN GEORGE** has worked for 42 years in the transport industry. She is currently employed at Sydney Trains as a corporate finance and IT business analyst. Gillian previously served on the Encompass Credit Union Board as a director for six years; during that time, she held the position of Chair of the Board Risk Committee and served on the Board Risk, Audit, and Governance.

She is passionate about the future of Credit Union Mutuals in Australia. Gillian is a director of Transport Life and Leisure. This not-for-profit organization provides member benefit services, including sporting activities and accommodation at discounted rates to Transport industry employees. Gillian was the first female director elected to the Board of Transport Life and Leisure, known as Railway Institute (established over 100 years ago).

Gillian currently holds the position of Treasurer of the Institute. Gillian is the Australian Mutuals Foundation's founding director and is very supportive of their activities. Gillian attended and facilitated the ACCU Women and Youth Forums in Bali, Thailand, Sri Lanka, and the Philippines in 2014, 2015, 2017, and 2018, encouraging women and youth to self-promote and explore opportunities to obtain a director's position and develop their careers in the future. Gillian is a Development Educator in Batch 35.



**RANJITH HETTIARACHCHI** is the Chief Technical Officer of ACCU. He has extensive experience in global credit union development and a solid academic background. He earned a degree in economics and a master's Degree in Development Management from Manchester University, UK, and a Ph.D. from Salsbury University. He has worked with ACCU since 1993, first as a financial advisor from 1993-1994, then as the chief executive officer from 1995 to 2014, and currently as the chief technical officer.

He has nearly four decades of credit union development experience in different capacities, such as volunteer trainer and 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. Ranjith was awarded the 2014 Joe Biden Lifetime Service Award to Credit Unions and Cooperatives in Asia in London. In 2023, he also earned the Raiffeisen Ambassador Designation after completing the International Raiffeisen Union's training in Germany.



**DANIEL CHER** has been a Board Member of TCC Ltd, a 95-year-old financial cooperative in Singapore since 1994. He actively contributes to TCC through various roles, including treasurer and board member, and participates in committees such as Investments, Youth, and Recreation. He also serves on the Board of TCC's security services subsidiary. Daniel's career spans roles in client services, operations, electronic banking, and security at POSB. He later joined DBS, transitioning into AML and Compliance, earning an ACAMS certification. After a stint at Standard Chartered Bank, he moved to private banking, where he manages Financial Crime Compliance. Daniel graduated from the Asian Credit Union Development Educator Program in June 2005. Daniel is a seasoned financial consultant and community leader with over 30 years of service. Recognized for his dedication to cooperatives and financial literacy, he received the SNCF Certificate of Honour in 2013 and the Singapore President's Public Service Medal in 2019.



**PRIMUS LASE** is the General Manager of Puskop Credit Khatulistiwa (PUSKHAT), a Regional Secondary Cooperative in West Kalimantan, Indonesia, with over 15 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 participated in many trainings abroad and credit union development in his region. He is a 32nd-batch graduate of the Asian Credit Union Development Education Workshop in Bangkok, Thailand. Primus earned a Bachelor's in Applied Science at the Polytechnic Tonggak Equator, Pontianak, Indonesia, and a Master's in Management at the Tanjungpura University, Pontianak, Indonesia.



**DR. ADV. ANJALI PATIL** is an Advocate practicing in Nashik, Maharashtra, India. She is a Director at the Maharashtra Federation of Credit Cooperative Societies, which instills confidence in her leadership, with her role as Chairperson of the Kalyani Women Credit Cooperative Society. Driven by a profound belief in the transformative power of cooperatives for marginalized communities, Dr. Patil has been a staunch advocate for strengthening the women's cooperative movement. Through the Kalyani Credit Cooperative Society, she has spearheaded numerous awareness and training initiatives to empower women. Dr. Patil is a leading advocate for women's empowerment through education, legal literacy, and entrepreneurship. She founded Kalyani Mahila Sahkar Prabodhini in 2015 to drive these initiatives. By pioneering women's cooperatives and establishing India's first sister society

organization, she's creating a powerful platform for women's financial independence and community leadership.



**DOMINIC RANJAN PURIFICATION** is the CEO of The Central Association of Christian Cooperatives (CACCO)Ltd. He is an MBA. He has finished his MBA from Eastern University in Philadelphia, USA. He has earned his Leadership Diploma from the same University. He worked for World Vision Bangladesh in an international NGO for 27 years, worked for the Chamber and Commerce for two years, and worked for the Cooperatives as a Professional for the rest of his career. He was heavily involved in transformational development work at different locations. He started his career in 1989. Dominic is a seasoned development professional with expertise in operations, strategy, and capacity building. His most impactful work involves empowering the extremely poor through cooperative development. By organizing marginalized communities into cooperatives, he has transformed lives and demonstrated exceptional leadership.



**ELENITA “LENI” SAN ROQUE** is the Chief Executive Officer of the Association of Asian Confederation of Credit Unions (ACCU), a regional body representing national credit union associations in 23 Asian countries. Under her leadership, ACCU supports over 32,809 credit unions, serving more than 50 million members.

Leni is a Certified Public Accountant who completed the Women's Executive Leadership Program at the University of California, Berkeley. She holds the International Credit Union Development Educator designation from the World Council of Credit Unions. The Global Women Leadership Network honored Leni with the 2016 Athena Award for her outstanding contributions to women's leadership in the international credit union movement. She is also a Board Director of the International Raiffeisen Union in Germany.



**DR. BETSY JOY B. TAN**, Professor Emeritus and former Vice President for Academic Affairs at Silliman University is a paragon of woman empowerment with a career spanning various leadership roles. She has been instrumental in aligning the academic division with the university's strategic goals, particularly in accreditation, curriculum updates, and faculty development, while leading the transition to K+12 and higher education reforms. Her extensive experience includes chairing the Board of Directors of ACSCU-AAI and presiding over FAAP, along with international engagements and specialized training in educational management.

A dedicated Sillimanian with degrees in Preparatory Medicine, Psychology, Guidance & Counseling, and Educational Management, Dr. Tan is also an active member of the cooperative movement and the Girl Scouting community. She has been Chairperson of the Board of

Directors of the Philippine Mental Health Association Negros Oriental Chapter for the longest time and is currently the Vice Chairperson.

As a Lieutenant Colonel in the Philippine Army Reserve, she has been honored with military and educational awards, including the Ulang Ina and Outstanding NegOrense awards. Dr. Tan's family life is equally rich, sharing it with her husband, retired Judge Rafael Crescencio C. Tan, Jr., their two daughters, and five grandchildren



**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, 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 skills drive SIMO's success, making him a valuable asset. He keeps PUSKOPCUINA at the forefront of technology, demonstrating dedication and innovation.

Tony is an Ad Hoc Committee Member of the ACCU Asian Credit Union Network of Emerging Leaders. Tony has been appointed an observer to the World Council of Credit Unions

(WOCCU) Board of Directors through July 2025. In the fall of 2024, Tony will participate in three WOCCU Board meetings. This prestigious role will give Tony invaluable insights into global cooperative governance frameworks and provide him with experience in international credit union practices.





# BASIC INDONESIAN PHRASES

*to help you get around*

## **Greetings & Civilities**

- Welcome - Selamat datang
- Good morning - Selamat Pagi
- Good evening - Selamat Sore
- Good night - Selamat Malam
- Goodbye (to people staying) - Selamat tinggal
- Goodbye (to people leaving) - Selamat jalan
- How are you? - Apa Kabar?
- I am fine - Kabar Baik
- What is your name? - Siapa nama anda?
- My name is... - Nama saya...
- Nice to meet you - Senang berkenalan dengan anda
- See you later - Sampai jumpa lagi
- I don't understand - Saya tidak mengerti
- I don't speak Indonesian - Saya tidak mengerti bahasa

## **General**

- Yes - Ya/Tentu
- OK - Beres
- No/not - Tidak/bukan
- Thank you - Terima kasih
- You are welcome - Kembali
- Please - Tolong/Silakan

- Please help me - Tolonglah saya
- Excuse me - Permisi
- Sorry - Ma'af
- Be careful/attention - Hati Hati
- What time is it? - Jam berapa?
- This - Ini
- That - Itu
- How much? - Berapa
- How much is this? - Berapa harganya?
- I want to buy this - Saya mau beli
- Expensive - Mahal

## **Eating**

- I want the menu please - Saya mau daftar makanan minta
- I would like to eat... - Mau makan
- I would like to drink water/beer - Mau minum air/bir
- Drinking water - Air minum
- (Hot) tea/coffee - Teh (panas)/kopi
- Without sugar/milk - Tanpa gula/susu
- I want the bill, thank you - Saya mau rekening, terima kasih
- The bill please - Tolong bonnya

# ABOUT ACCU



The Association of Asian Confederation of Credit Unions (ACCU) is the regional network for credit unions across Asia, dedicated to fostering their growth and impact on socioeconomic development. Established on April 28, 1971, ACCU remains committed to creating an integrated and sustainable regional credit union network.

As of June 2023, ACCU represents 55.3 million members across 36,098 credit unions in 23 countries, with assets totaling USD 428 billion. The organization has 16 regular members, one associate member, 14 affiliates, and 222 supporter members. ACCU has dedicated recent years to fostering safe and robust credit unions through learning resources, expert guidance, and practical business solutions. The organization has developed 35 Credit Union Business Solutions, which provide proven frameworks for credit unions and their federations to enhance operations and positively impact the lives of Asian communities.

ACCU's Impact: By fostering cooperation and knowledge sharing among its members, ACCU has been instrumental in:

- Expanding access to financial services for millions of people in Asia.
- Building strong and resilient credit unions capable of withstanding economic challenges.
- Promoting financial education and literacy to empower individuals and communities.
- Advocating for policies that support the credit union movement and cooperative principles.

Moving forward, ACCU is leading efforts to integrate credit union networks across Asia, focusing on technical and management innovation to keep credit unions relevant in an ever-changing market environment.



# ABOUT CUCO



The Credit Union Central of Indonesia (CUCO), or INKOPDIT, is the national umbrella organization for Indonesia's credit union movement. Representing 3.3 million members across 970 credit unions, the organization boasts a combined asset value of USD 2.3 billion.

From its humble beginnings in 1969 as the Credit Union Counseling Office, CUCO has metamorphosed into the dynamic and adaptable INKOPDIT. This evolution has enabled it to provide comprehensive support services for credit unions nationwide, including interlending, insurance, auditing, training, shared technology, and consulting, all aimed at fortifying the credit union sector.

Since 2012, INKOPDIT has intensified its efforts to expand the movement through initiatives like the "Member Get Member" campaign and professional development programs. The introduction of the SIKOPDIT OL IT system has standardized credit union management information systems. To enhance service delivery and public trust, INKOPDIT mandates that all credit unions maintain well-equipped physical offices. These strategic steps underscore INKOPDIT's commitment to fostering Indonesia's robust and reputable credit union system.

The Credit Union Central of Indonesia (INKOPDIT) is a vital institution that has played a pivotal role in the country's financial landscape. Its commitment to cooperative principles and financial inclusion has positively impacted the lives of millions of Indonesians.



# 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)

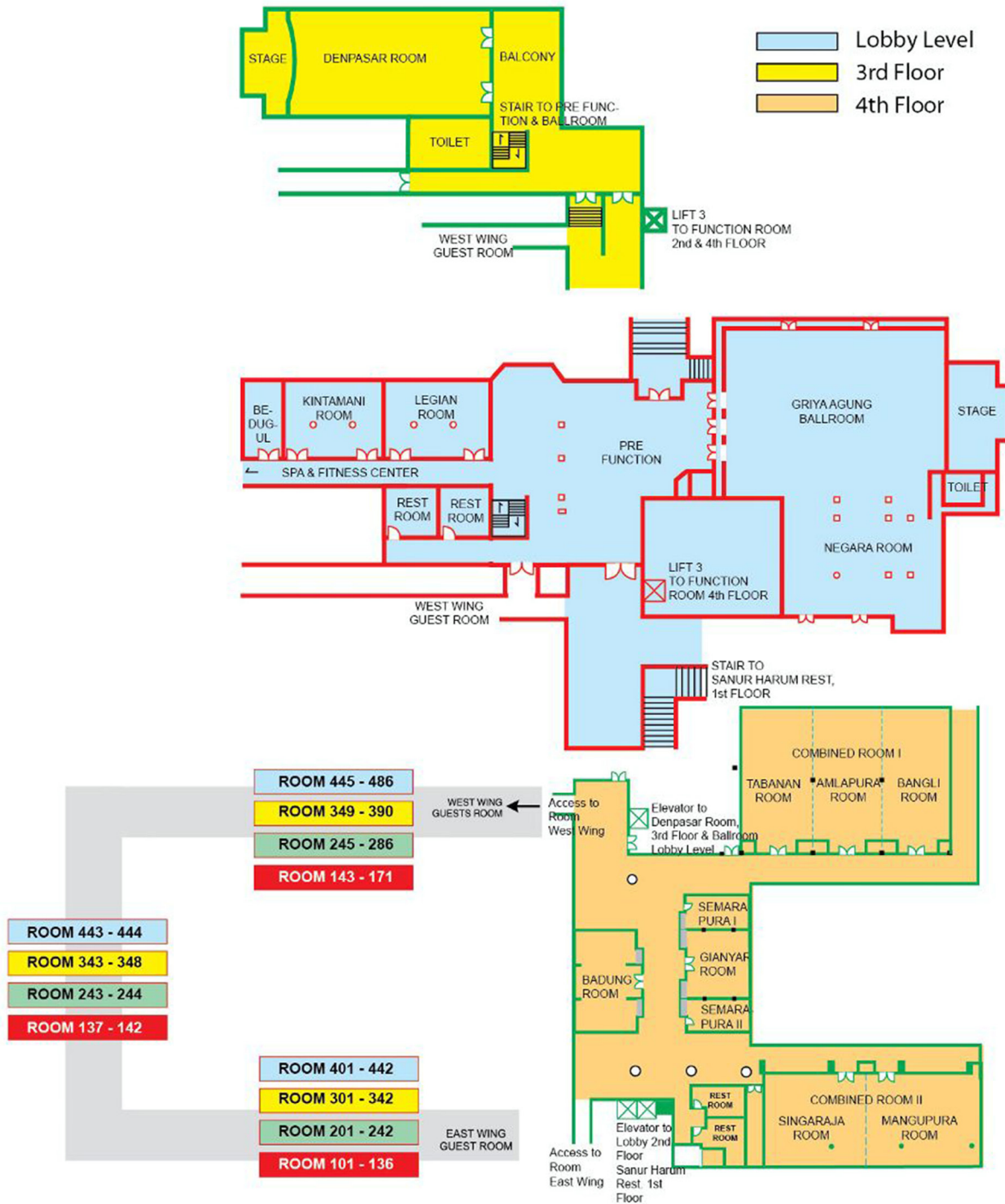
To the top of the world, we shall all get there  
This is our goal, this is o-ur future  
Asian solidarity .... Will set us free....  
United we stand.....divided we may fall!

## 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!

# MEETING ROOM FLOOR PLAN





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**Youtube Channel**

ACCU Thailand



**PROGRAM BOOK**