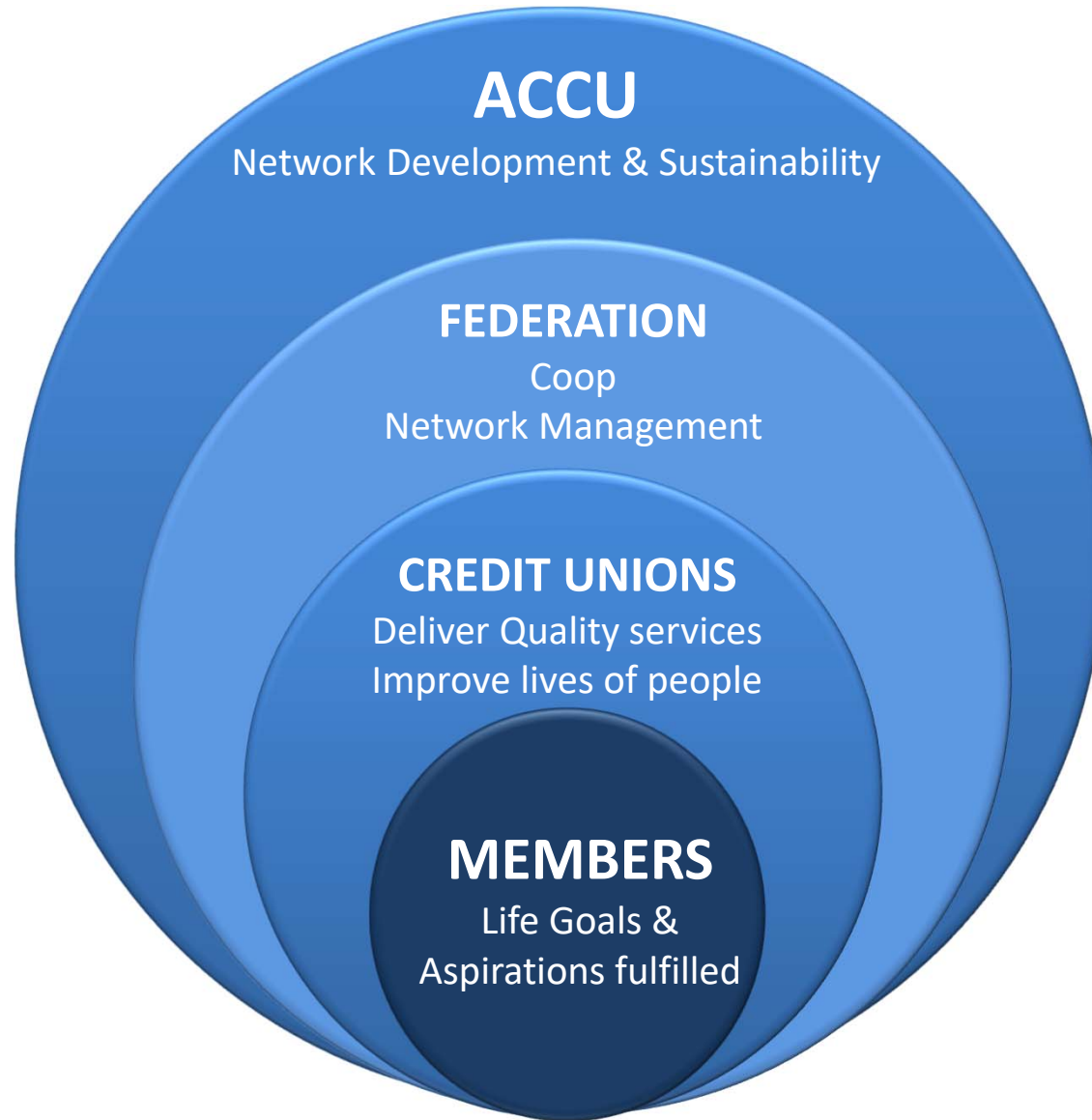


Standardization of Policies and Products to Guarantee the Delivery of Quality Services to Members



Vision: Integrated & Sustainable Credit Union Networks



Integrated network governance

Integration challenges

Criteria	Cycle of Evolution
1. Sharing resources (pooling)	Simple – solidarity put in action
2. Standardization of operations	Compromises is important
3. Contractual solidarity	Form something new
4. Governance and self-discipline	Maturity

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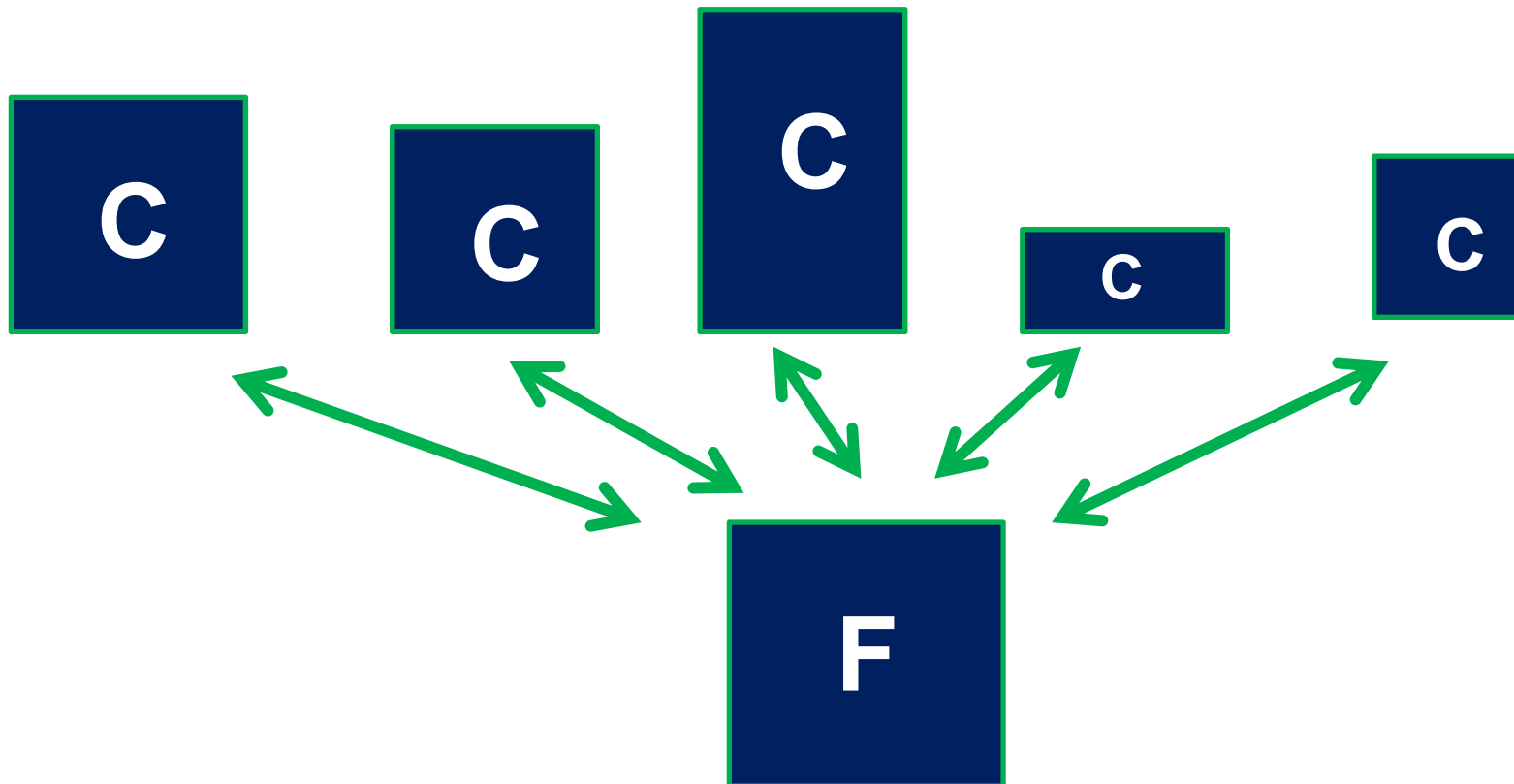
WHY EMERGENCY!

Unnecessary
competition among
Cooperatives

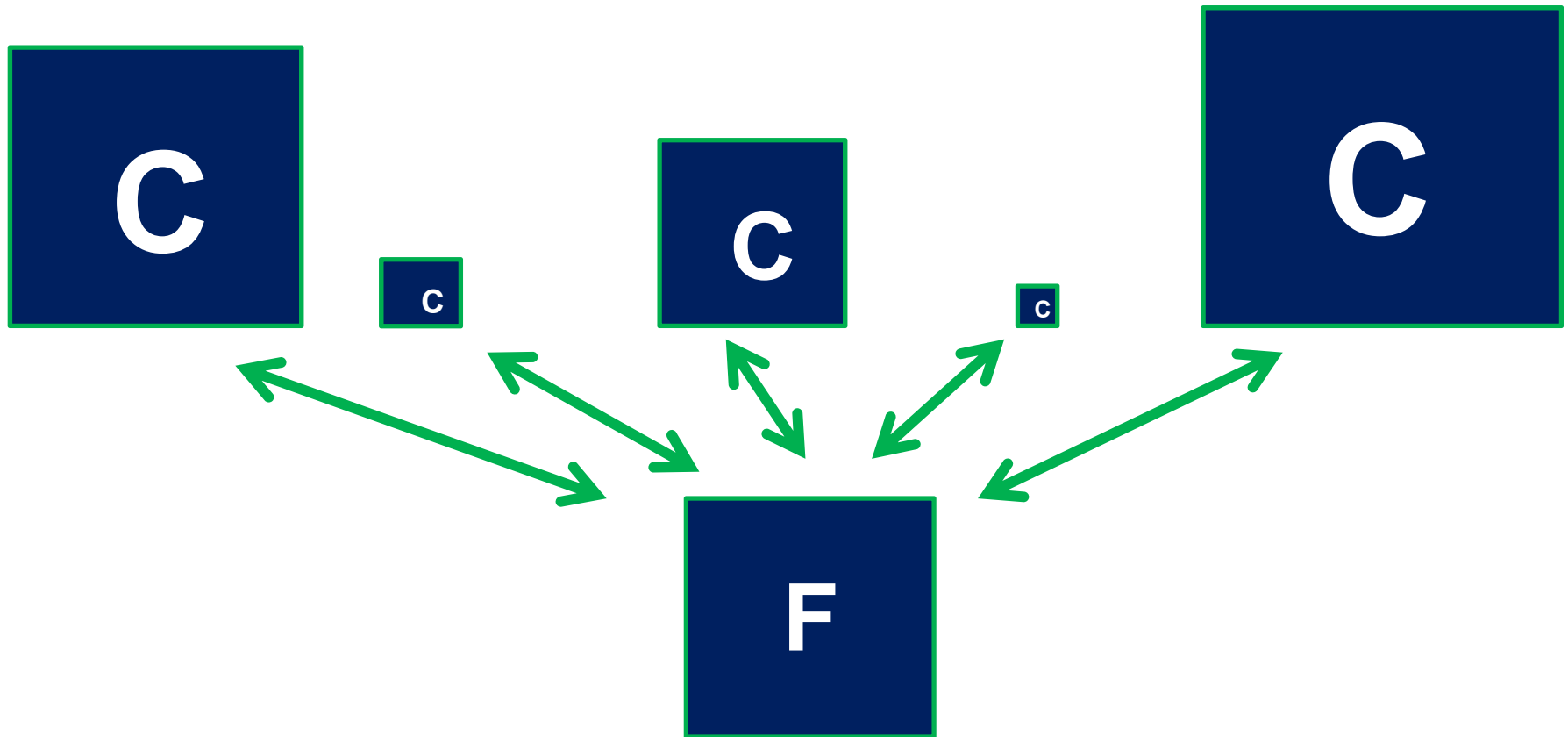
Credit union 1 versus
Credit Union 2



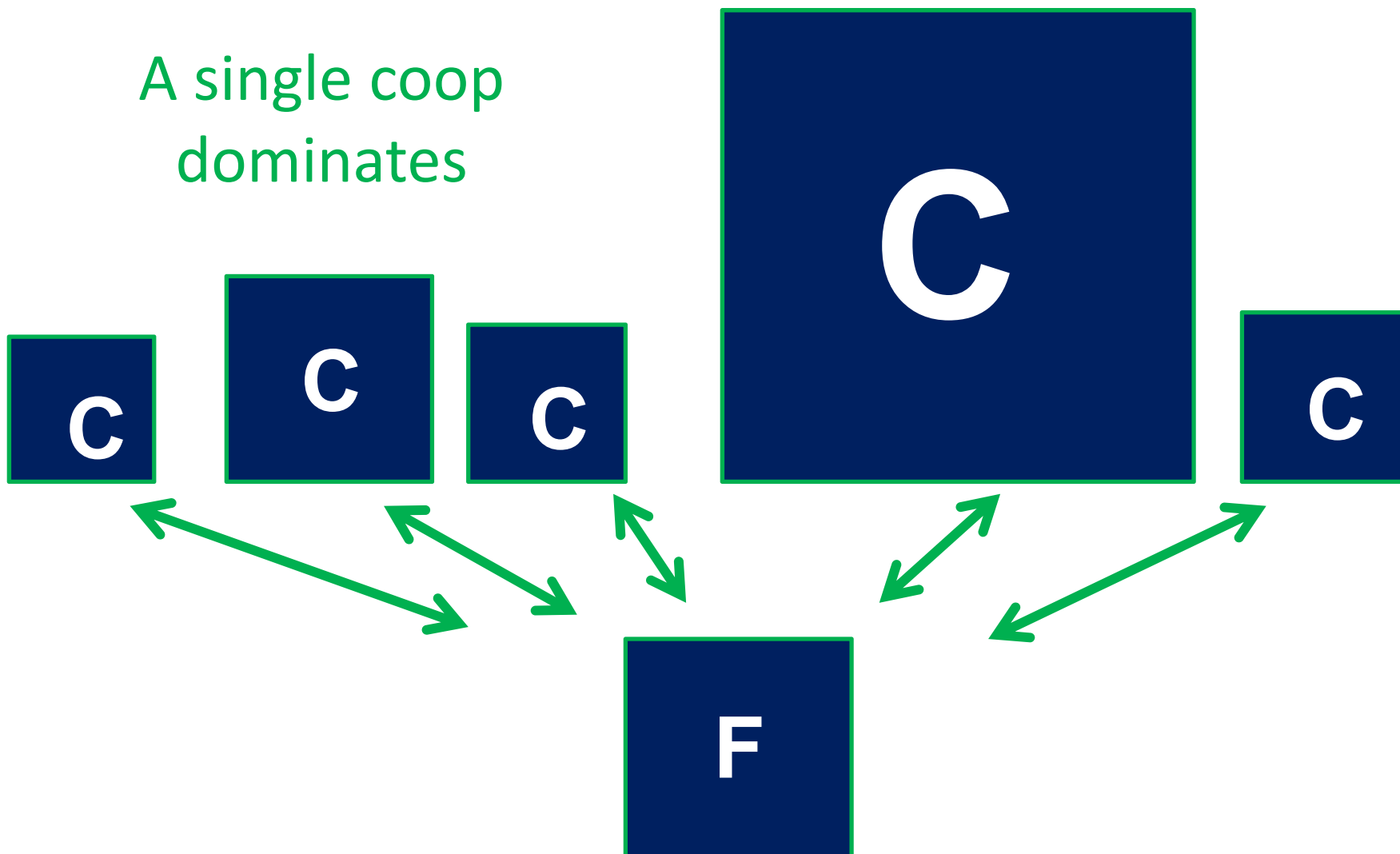
Image of an ideal network...



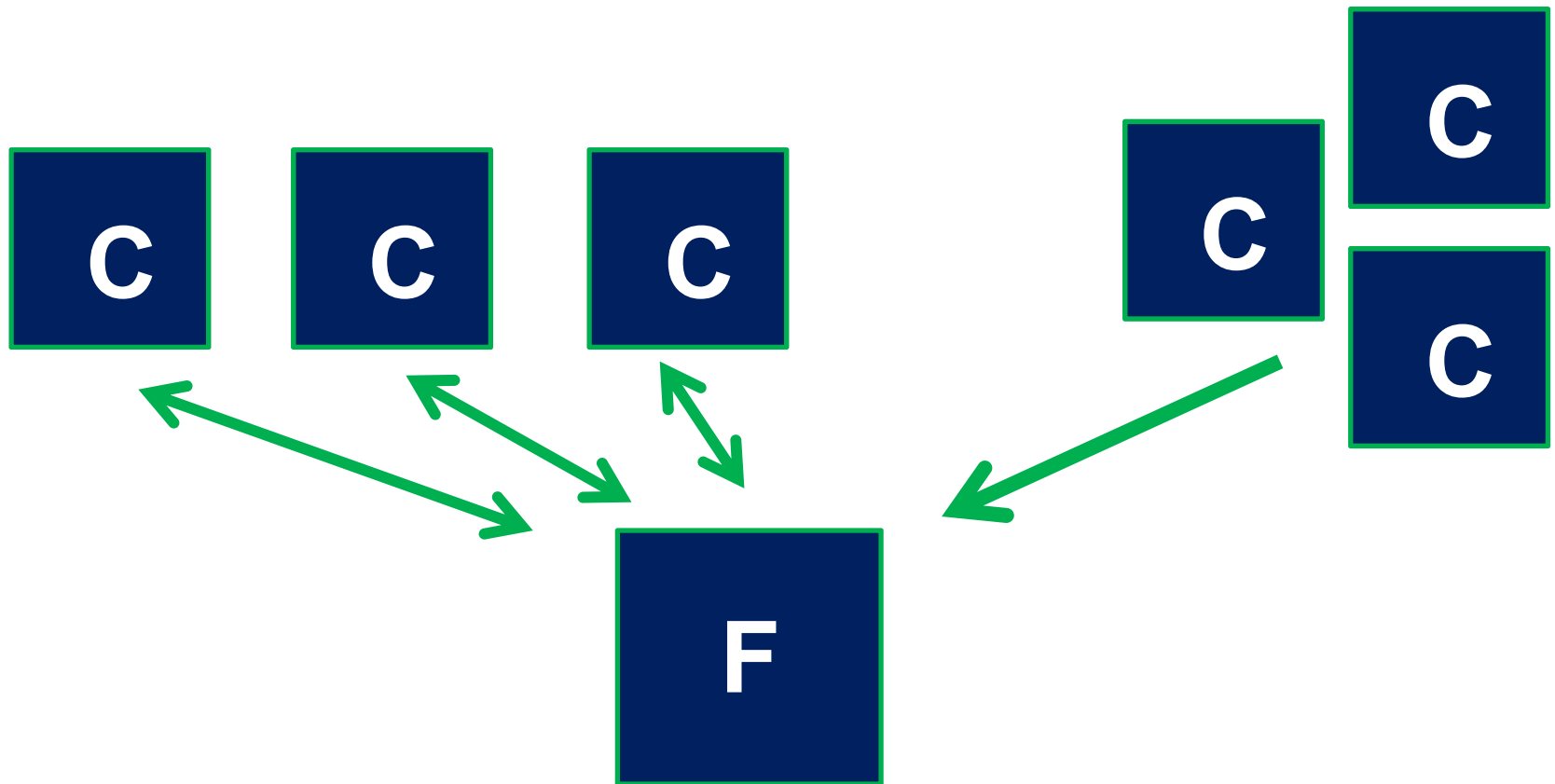
Too much imbalance among financial cooperatives



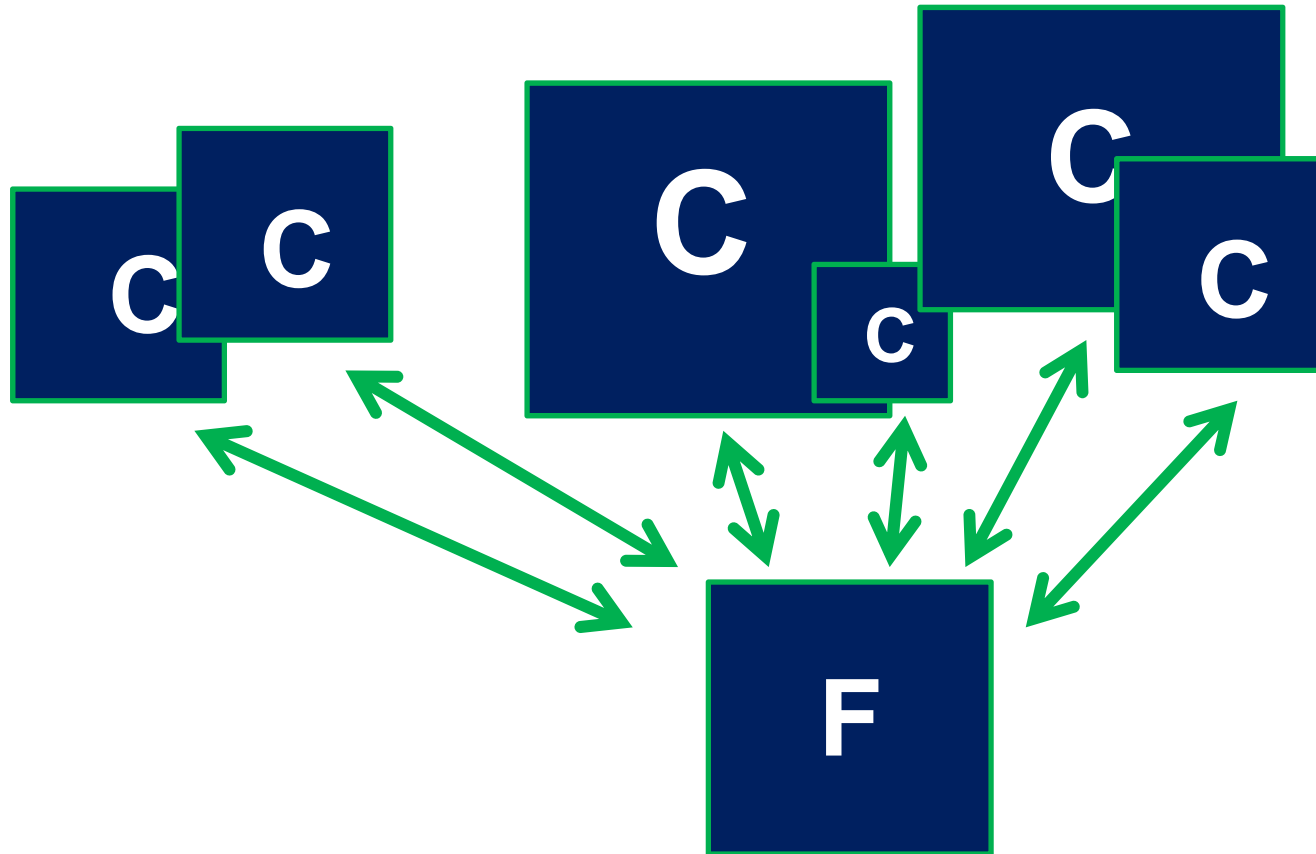
A single coop
dominates



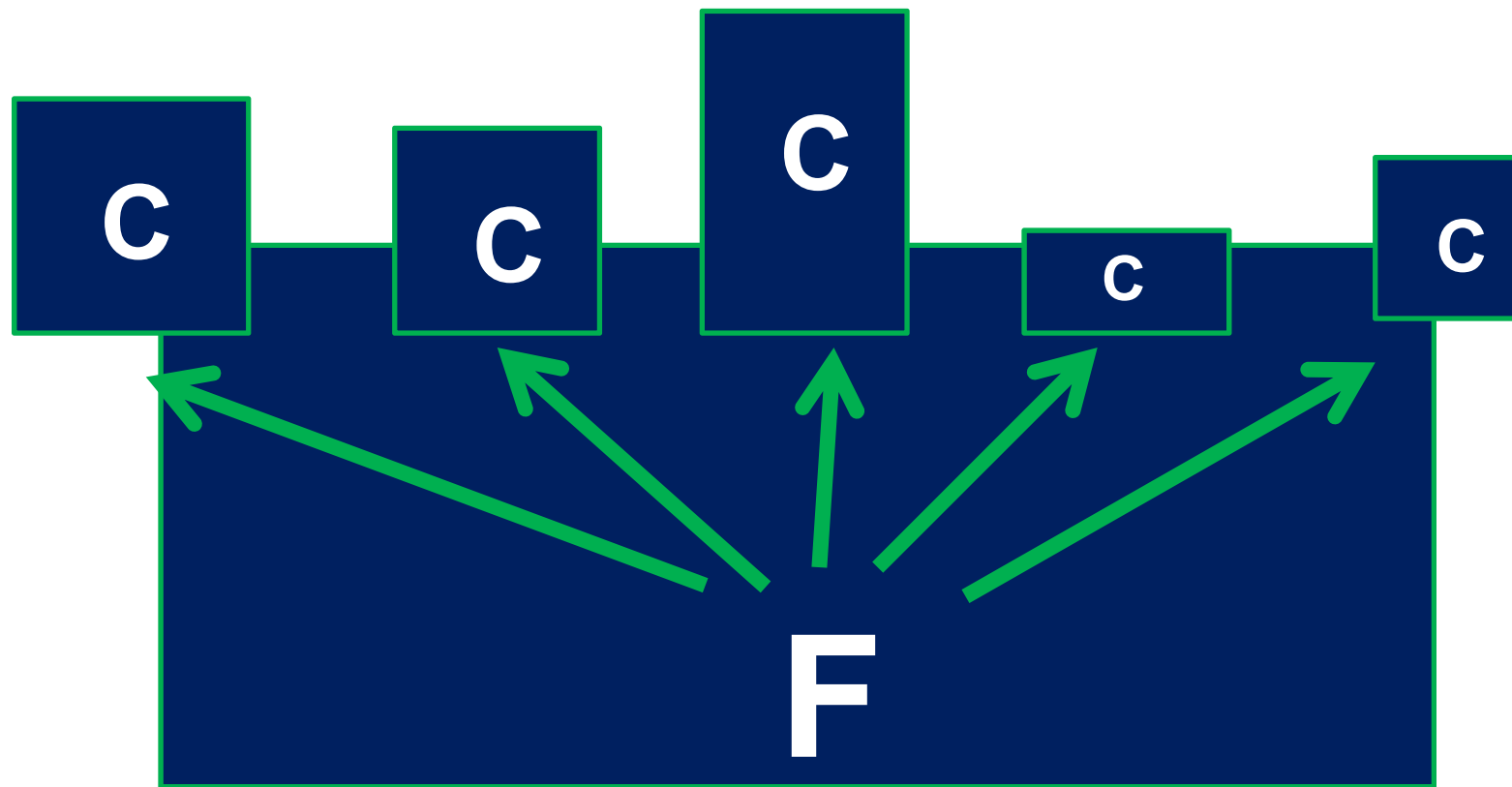
Some financial cooperatives go their own way



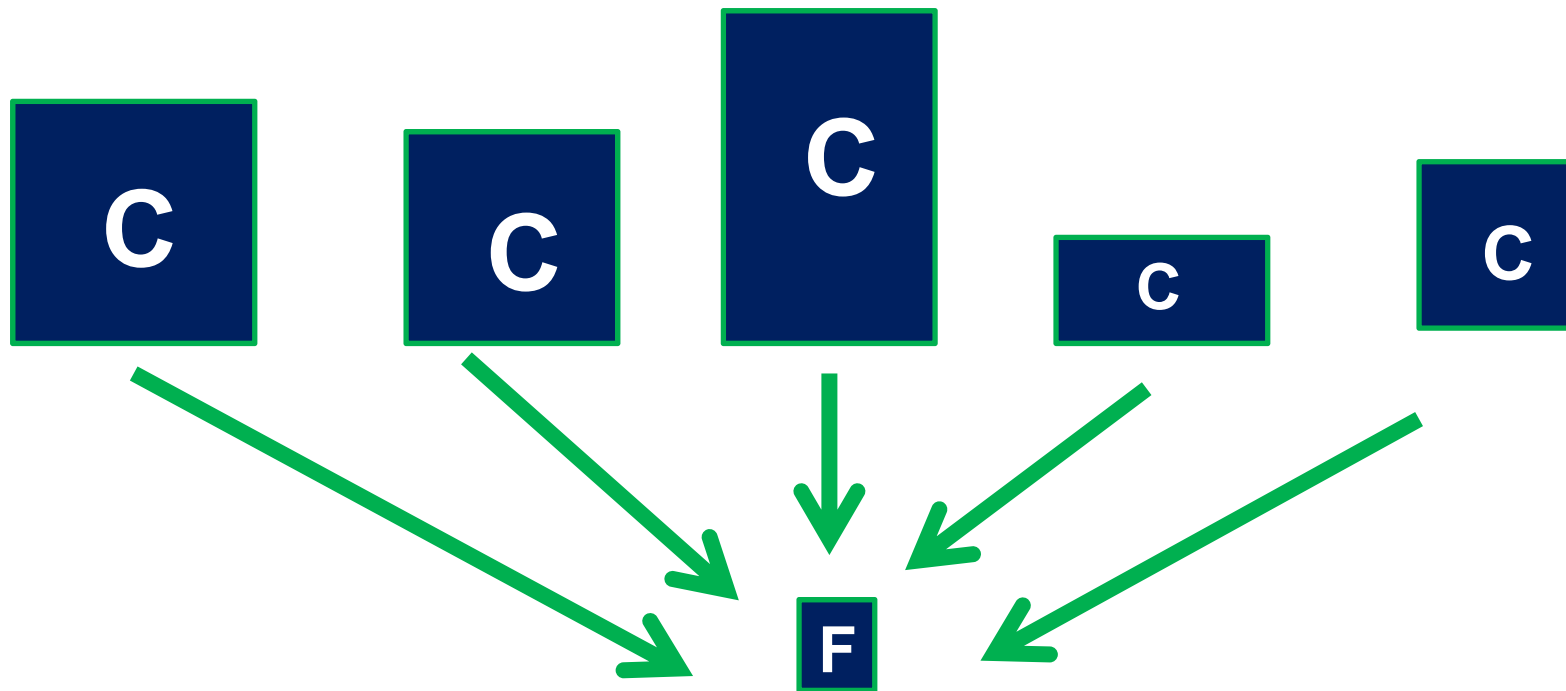
Blurred territorial lines



A federation unresponsive to its financial cooperatives



A federation lacking leadership



Issues Debate Resolve ACT



**Thank you
very much.**

