

ACCESS Branding

Quality Assurance for Credit Unions

ACCESS Branding Solution Mainstreaming

Implemented by NATCCO and PFCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Branding

- Describe the concepts of ACCESS Branding, its importance, the rating system and its uses
- List the benefits of ACCESS on the operation of credit unions
- Commit to integrate ACCESS branding as monitoring toll to respective credit union
- Convince the board of his/her credit union to undergo ACCESS brand accreditation

Implemented by NATCCO and PFCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Branding

ACCESS Branding

1

Implemented by NATCCO and PFCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Branding

ACCU have chartered its strategic direction for credit unions

2

Implemented by NATCCO and PFCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Strategic Direction: SUSTAINABLE CREDIT UNION SYSTEM IN ASIA

QUALITY ASSURANCE
Branding, Benchmarking, Risk Based Supervision, Stabilization Fund, Credit Union Law, CRM

PROFESSIONALIZATION
Systems development, policies, products & services, prudential standards, management training, Strategic Planning, Good Governance, HRM, market segmentation

LEADERSHIP DEVELOPMENT
Formation of the National Federations (service organizations for credit union development) and training of leaders

MOTIVATION
Credit Union Philosophy, principles and values (continuing in economies in transition)

1980 1981 to 1992 1992 to 2005 2005 to 2014

NATCCO MASS-SPECC
ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Branding

Branding Credit Unions in Asia:

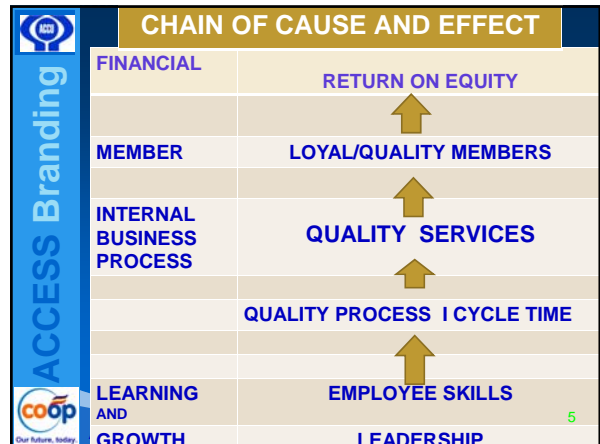
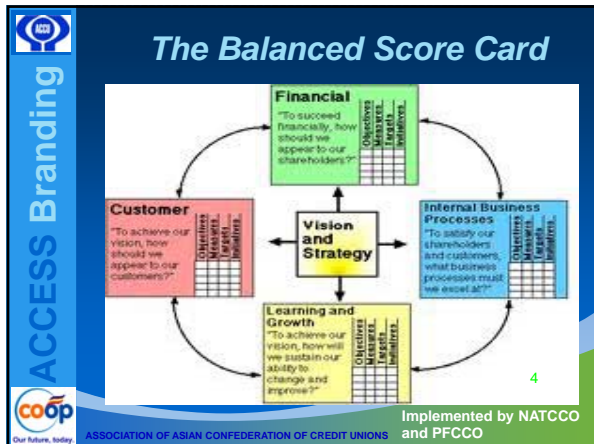
ACCESS

A-1 Competitive Choice for Excellent Service & Soundness

3

Implemented by NATCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS



- ### Strategic Vision: Sustainable Credit Unions is characterized by:
- Financial viability
 - Member - customer oriented
 - Offering market driven products and services
 - Operational Efficiency
 - Knowledgeable and involved Board
 - Maintain proficient staff
 - Continuous growth
- Implemented by NATCCO and PFCCO

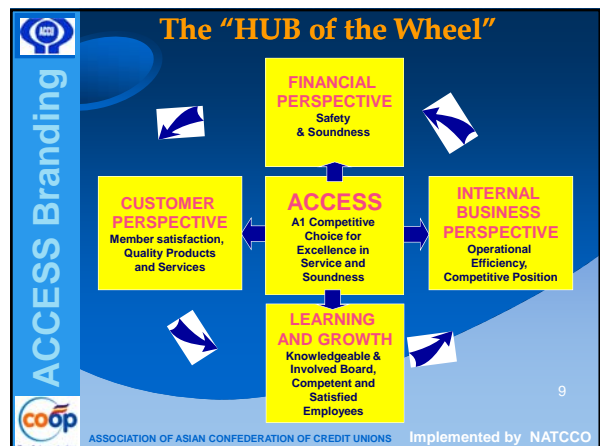
- ### BEYOND Branding
-
- This would distinguish you from your competitors
 - It is a promise that your organization keeps to your customers, prospects, business partners and employees
- Implemented by NATCCO and PFCCO

What do we mean of Branding Asian Credit Unions?

ACCESS

A-1 Competitive Choice for Excellent Service and Soundness

Implemented by NATCCO



Financial Perspective

Ratios of PEARLS

1. 2 - Protection Ratios
2. 4 - Effective Financial Structures
3. 2 - Asset Quality
4. 2 - Rates of Returns
5. 1 - Liquidity ratio
6. 2 - Signs of Growth

Implemented by NATCCO and PFCCO ¹⁰

Member-Customer Perspective

1. Quality Products and Services
2. Member Satisfaction
3. Excellent Services to Members

Implemented by NATCCO and PFCCO ¹¹

Internal Business Process

1. Operational Efficiency
2. Competitive Position – Strategic Direction
3. Competitive Position – Image Building
4. Competitive Position – Market Penetration
5. Competitive Position – Regulatory Compliance

Implemented by NATCCO and PFCCO ¹²

Learning and Growth Perspective

1. Involved and knowledgeable board
2. Employee satisfaction – administration
3. Employee – performance management
4. Employee – knowledge management

Implemented by NATCCO and PFCCO ¹³

Summary	Max Score	%
1. Financial Perspective (13)	52	40
2. Customer/member Perspective (27)	108	20
3. Internal Business Process (26)	104	20
4. Learning and Growth Perspective (20)	80	20
TOTAL (86)	344	100

Implemented by NATCCO ¹⁴

ACCESS Brand Rating

Branding	Score	Equivalent%
Bronze	208-256	60-70%
Silver	257-298	71-80%
Gold	299-330	81-90%
Platinum	Above 330	Above 90%

Implemented by NATCCO ¹⁵

ACCESS Branding

Implemented by NATCCO and PFCCO

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

How to get the brand?

Apply to your National Federation → Self-Diagnostics → Address the gaps → ACCESS Audit → ACCESS Validation

NATCCO MASS-SPECC

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS



Living our Brand, Inside and Out

ACCESS

Joint Unions Branding Score

FINANCIAL PERSPECTIVE Goals: Good Financial Results for Safety and Soundness (Expression of PEARS implementation)

CUSTOMER PERSPECTIVE Goals: Member satisfaction; Competitive Position in the Market and Quality Products & Services

INTERNAL BUSINESS PERSPECTIVE Goals: Operational Efficiency and competitive Practices in the Marketplace

LEARNING & GROWTH PERSPECTIVE Goals: Knowledgeable & Involved Board of Directors; Competent & Skilled Employees

ACCESS: All Core Business Goals for Excellence in Service and Soundness (Values)

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS



	Goal Ratio	Max. Score	Actual Ratio	Actual Score
1. Financial Perspective				
PROTECTION				
1. P1	Prov. for del. Loan over 12 mos.	100%	4	100 % 4
2. P2	Prov. for del. Loan over 1-12mos.	35%	4	27% 2
EFFECTIVE FINANCIAL STRUCTURE				
3. E1	Net Loans/Total Assets	70-80%	4	54 2
4. E5	Savings deposits/Total Assets	70-80%	4	58% 2
5. E6	Ext. borrowing/Total Assets	reducing to 0	4	0 4
6. E9	Net Inst. Capital/Total Assets	Min. 10%	4	-1% 2
ASSET QUALITY				
7. A1	Total loan del./Total loans	equal or < 5%	4	10% 2
8. A2	Non-earning/Total Assets	equal or < 5%	4	28 1

1. Financial Perspective		Goal Ratio	Max. Score	Actual Ratio	Actual Score
PROTECTION					
1. P1	Prov. for del. Loan over 12 mos.	100%	4	100%	4
2. P2	Prov. for del. Loan over 1-12mos.	35%	4	27%	2
EFFECTIVE FINANCIAL STRUCTURE					
3. E1	Net Loans/Total Assets	70-80%	4	54	2
4. E5	Savings deposits/Total Assets	70-80%	4	58%	2
5. E6	Ext. borrowing/Total Assets	reducing to 0	4	0	4
6. E9	Net Inst. Capital/Total Assets	Min. 10%	4	-1%	2
ASSET QUALITY					
7. A1	Total loan del./Total loans	equal or < 5%	4	10%	2
8. A2	Non-earning/Total Assets	equal or < 5%	4	28	1

		Goal Ratio	Max. Score	Actual Ratio	Actual Score
RATES ON RETURN ON COST					
9. R7	Int. on SC/Ave.SC	Market rate or R5	4	1%	1
10. R9	Operating Exp./Ave. Assets	5%	4	10%	1
LIQUIDITY					
11. L1	Liquid Assets-ST Pay/TA	Min. 15%	4	25%	1
SIGNS OF GROWTH					
12. S10	Growth in Membership	> 12%	4	3%	1
13. S11	Growth in Assets	> Inf. Rate	4	18.5%	4
SUB-TOTAL			52		27

DIAGNOSIS 2		2
Customer/Member Perspective		
Critical Success Factors	➢ Quality Products and Services	
Measurement	<ul style="list-style-type: none"> ➢ Clear objective of products ➢ Product presentation ➢ Range of product and services ➢ Brand mind set and sales culture ➢ Wealth building products ➢ Capacity based lending ➢ Access and convenience ➢ Price Value ➢ Loyalty incentives ➢ Packaging 	

2. Customer/Member Perspective		Max. Score	Actual Score
C1. Quality Products and Services			
2.1	Product and Service Objective	4	1
2.2	Product Presentation	4	1
2.3	Range of Financial Products	4	1
2.4	Brand Mind Set	4	1
2.5	Wealth building Products	4	1
2.6	Capacity-based Lending	4	2
2.7	Access and Convenience	4	1
2.8	Price Value	4	3
2.9	Marketing and Promotions	4	1
2.10	Loyalty Incentives	4	2
2.11	Product Packaging	4	1

2. Customer/Member Perspective		Max. Score	Actual Score
C2. Member Satisfaction			
2.12	Knowledge of Members	4	2
2.13	Building a Lasting Rel. with Members	4	1
2.14	Member Satisfaction Evaluation	4	2
2.15	Share of Wallet	4	2
2.16	Institutionalized Customer Care Excellence	4	2
2.17	Member Benefits	4	2
2.18	General Meetings	4	3
2.19	Member Participation	4	3
2.20	Use of Wealth Building Products	4	2
2.21	Use of Loan Products	4	2
2.22	Understanding of responsibility as measured by delinquency	4	2

2. Customer/Member Perspective		Max. Score	Actual Score
C3. Excellent Services to Members			
2.23	Physical Infrs.-Bldg. and office space	4	3
2.24	Technological Infrs.-tel and fax	4	3
2.25	Computers, applications, network, and e-mail	4	2
2.26	Website	4	1
2.27	Databases and mgt. reporting system	4	2
Sub-total		108	47

3. Internal Business Processes		Max. Score	Actual Score
BP1. Operational Efficiency			
3.1	Comprehensive Operational Manual	4	2
3.2	Procedures Manual	4	2
3.3	Staff Productivity	4	1
3.4	Error management	4	2
3.5	Service Delivery to Members- Loans	4	2
3.6	Service Delivery to Members- Deposits	4	2
3.7	Service Delivery to Members- Withdrawals	4	2
3.8	Utilization of Office Machines and Equipment	4	3
3.9	Internal Communication Efficiency	4	

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Strategic Direction			
3.10	Clarity of Vision	4	2
3.11	Boldness of Vision	4	2
3.12	Well-Defined Mission	4	2
3.13	Core Values	4	2
3.14	Overarching Goals	4	1
3.15	Strategic Objectives	4	1
3.16	Annual Business Plans	4	1

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Image Building			
3.17	Sales Culture	4	1
3.18	Involvement in the Local Community	4	2
3.19	Partnership and Alliances	4	3
3.20	Relationship with the National Federation	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Market Penetration			
3.21	Members of the community using services of the CU	4	1
3.22	Member Segmentation-according to age	4	1
3.23	Diversity of Membership	4	2
3.24	Gender Balance	4	1

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Regulatory Compliance			
3.24	Management of Regulatory Obligations	4	2
3.25	Statutory Commitment	4	3
Sub-total - Internal business processes		104	30

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG1. Involved and Knowledgeable Baord			
4.1.	Prime Decision Center	4	3
4.2.	Advisory	4	3
4.3.	Perpetuating	4	3
4.4.	Trustee Function	4	2
4.5.	Symbolic	4	3
4.6.	Composition and Commitment	4	3
4.7.	Guiding and Coaching	4	3
4.8.	Governance	4	3
4.9.	Performance Evaluation	4	2
4.10.	Gender Equality in Leadership	4	1

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Administration			
4.11.	Job Designs	4	3
4.12.	Recruitment and Selection	4	3
4.13.	Compensation	4	3
4.14.	Staffing Levels	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Performance Management			
4.15.	Performance Objectives	4	2
4.16.	Appraisal Standards	4	2
4.17.	Performance as shared values	4	3
4.18.	Team Capabilities	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Knowledge Management			
4.19.	Career Path	4	3
4.20	Development Program	4	2
Sub-total		80	53
Total Score Points		348	

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Summary	Score	Weighted Score
1 Financial Perspective	52	27
2 Customer/member Perspective	108	47
3 Internal Business Processes	104	30
4 Learning and Growth Perspective	80	53
TOTAL	344	157

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Brand Rating

Branding	Score	Equivalent%
Bronze	208-256	60-70%
Silver	257-298	71-80%
Gold	299-330	81-90%
Platinum	Above 330	Above 90%

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS Implemented by NATCCO

	Goal Ratio	Max. Score	Actual Ratio	Actual Score	
RATES ON RETURN ON COST					
9. R7	Int. on SC/Ave.SC	Market rate or R5	4	1%	1
10. R9	Operating Exp./Ave. Assets	5%	4	10%	1
LIQUIDITY					
11. L1	Liquid Assets-ST Pay/TA	Min. 15%	4	25%	1
SIGNS OF GROWTH					
12. S10	Growth in Membership	> 12%	4	3%	1
13. S11	Growth in Assets	> Inf. Rate	4	18.5%	4
SUB-TOTAL			52		27

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

DIAGNOSIS 2
Customer/Member Perspective 2

<ul style="list-style-type: none"> • Critical Success Factors • Measurement 	<ul style="list-style-type: none"> ➢ Quality Products and Services ➢ Clear objective of products ➢ Product presentation ➢ Range of product and services ➢ Brand mind set and sales culture ➢ Wealth building products ➢ Capacity based lending ➢ Access and convenience ➢ Price Value ➢ Loyalty incentives ➢ Packaging
---	---

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS Implemented by NATCCO

2. Customer/Member Perspective		Max. Score	Actual Score
C1. Quality Products and Services			
2.1	Product and Service Objective	4	1
2.2	Product Presentation	4	1
2.3	Range of Financial Products	4	1
2.4	Brand Mind Set	4	1
2.5	Wealth building Products	4	1
2.6	Capacity-based Lending	4	2
2.7	Access and Convenience	4	1
2.8	Price Value	4	3
2.9	Marketing and Promotions	4	1
2.10	Loyalty Incentives	4	2
2.11	Product Packaging	4	1

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

2. Customer/Member Perspective		Max. Score	Actual Score
C2. Member Satisfaction			
2.12	Knowledge of Members	4	2
2.13	Building a Lasting Rel. with Members	4	1
2.14	Member Satisfaction Evaluation	4	2
2.15	Share of Wallet	4	2
2.16	Institutionalized Customer Care Excellence	4	2
2.17	Member Benefits	4	2
2.18	General Meetings	4	3
2.19	Member Participation	4	3
2.20	Use of Wealth Building Products	4	2
2.21	Use of Loan Products	4	2
2.22	Understanding of responsibility as measured by delinquency	4	2

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

2. Customer/Member Perspective		Max. Score	Actual Score
C3. Excellent Services to Members			
2.23	Physical Infras.-Bldg. and office space	4	3
2.24	Technological Infras.-tel and fax	4	3
2.25	Computers, applications, network, and e-mail	4	2
2.26	Website	4	1
2.27	Databases and mgt. reporting system	4	2
Sub-total		108	47

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP1. Operational Efficiency			
3.1	Comprehensive Operational Manual	4	2
3.2	Procedures Manual	4	2
3.3	Staff Productivity	4	1
3.4	Error management	4	2
3.5	Service Delivery to Members- Loans	4	2
3.6	Service Delivery to Members- Deposits	4	2
3.7	Service Delivery to Members- Withdrawals	4	2
3.8	Utilization of Office Machines and Equipment	4	3
3.9	Internal Communication Efficiency	4	

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Strategic Direction			
3.10	Clarity of Vision	4	2
3.11	Boldness of Vision	4	2
3.12	Well-Defined Mission	4	2
3.13	Core Values	4	2
3.14	Overarching Goals	4	1
3.15	Strategic Objectives	4	1
3.16	Annual Business Plans	4	1

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Image Building			
3.17	Sales Culture	4	1
3.18	Involvement in the Local Community	4	2
3.19	Partnership and Alliances	4	3
3.20	Relationship with the National Federation	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position – Market Penetration			
3.21	Members of the community using services of the CU	4	1
3.22	Member Segmentation-according to age	4	1
3.23	Diversity of Membership	4	2
3.24	Gender Balance	4	1

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
BP2. Competitive Position - Regulatory Compliance			
3.24	Management of Regulatory Obligations	4	2
3.25	Statutory Commitment	4	3
Sub-total - Internal business processes		104	30

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG1. Learning and Growth Perspective			
4.1.	Prime Decision Center	4	3
4.2.	Advisory	4	3
4.3.	Perpetuating	4	3
4.4.	Trustee Function	4	2
4.5.	Symbolic	4	3
4.6.	Composition and Commitment	4	3
4.7.	Guiding and Coaching	4	3
4.8.	Governance	4	3
4.9.	Performance Evaluation	4	2
4.10.	Gender Equality in Leadership	4	1

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Administration			
4.11.	Job Designs	4	3
4.12.	Recruitment and Selection	4	3
4.13.	Compensation	4	3
4.14.	Staffing Levels	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Performance Management			
4.15.	Performance Objectives	4	2
4.16.	Appraisal Standards	4	2
4.17.	Performance as shared values	4	3
4.18.	Team Capabilities	4	3

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
LG2. Employee Satisfaction - Knowledge Management			
4.19.	Career Path	4	3
4.20	Development Program	4	2
Sub-total		80	53
Total Score Points		348	

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Summary		Score	Weighted Score
1	Financial Perspective	52	27
2	Customer/member Perspective	108	47
3	Internal Business Processess	104	30
4	Learning and Growth Perspective	80	53
TOTAL		344	157

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS Brand Rating

Branding	Score	Equivalent%
Bronze	208-256	60-70%
Silver	257-298	71-80%
Gold	299-330	81-90%
Platinum	Above 330	Above 90%

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS Implemented by NATCCO