

**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:

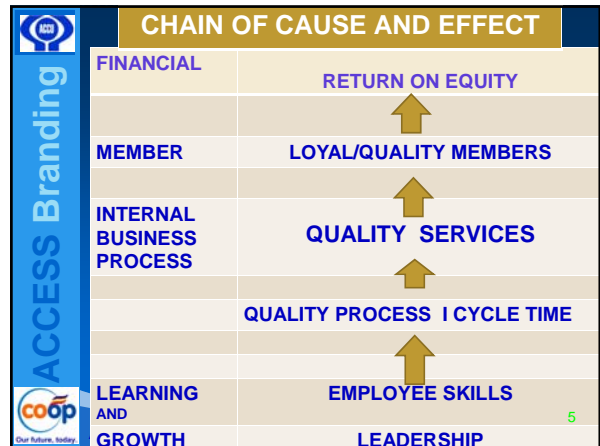
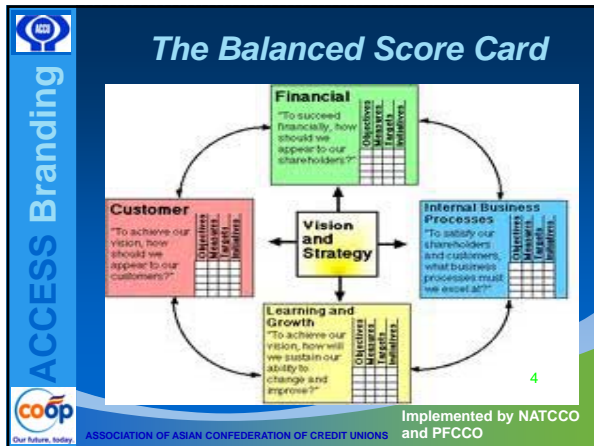
# ACCESS

### 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

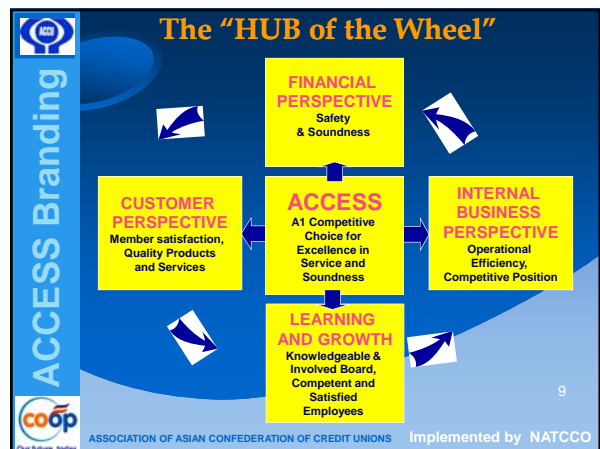
- ### BEYOND Branding
- 
- This would distinguish you from your competitors
  - It is a promise that your organization keeps to your customers, prospects, business partners and employees
- Implemented by NATCCO and PFCCO

### 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 <sup>10</sup>

## Member-Customer Perspective

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

Implemented by NATCCO and PFCCO <sup>11</sup>

## 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 <sup>12</sup>

## 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 <sup>13</sup>

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
<b>TOTAL (86)</b>	<b>344</b>	<b>100</b>

Implemented by NATCCO <sup>14</sup>

## 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 <sup>15</sup>

**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

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS



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

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

2. Customer/Member Perspective		Max. Score	Actual Score
<b>C1. Quality Products and Services</b>			
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
<b>C2. Member Satisfaction</b>			
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
<b>C3. Excellent Services to Members</b>			
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
<b>Sub-total</b>		<b>108</b>	<b>47</b>

3. Internal Business Processes		Max. Score	Actual Score
<b>BP1. Operational Efficiency</b>			
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
<b>BP2. Competitive Position – Strategic Direction</b>			
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
<b>BP2. Competitive Position - Image Building</b>			
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
<b>BP2. Competitive Position – Market Penetration</b>			
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
<b>BP2. Competitive Position - Regulatory Compliance</b>			
3.24	Management of Regulatory Obligations	4	2
3.25	Statutory Commitment	4	3
<b>Sub-total - Internal business processes</b>		<b>104</b>	<b>30</b>

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4. Learning and Growth Perspective		Max. Score	Actual Score
<b>LG1. Involved and Knowledgeable Baord</b>			
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
<b>LG2. Employee Satisfaction - Administration</b>			
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
<b>LG2. Employee Satisfaction - Performance Management</b>			
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
<b>LG2. Employee Satisfaction - Knowledge Management</b>			
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
<b>TOTAL</b>	<b>344</b>	<b>157</b>

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

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

**DIAGNOSIS 2**  
**Customer/Member Perspective**

**2**

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

ASOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS Implemented by NATCCO

2. Customer/Member Perspective		Max. Score	Actual Score
<b>C1. Quality Products and Services</b>			
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

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

2. Customer/Member Perspective		Max. Score	Actual Score
<b>C2. Member Satisfaction</b>			
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

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

2. Customer/Member Perspective		Max. Score	Actual Score
<b>C3. Excellent Services to Members</b>			
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
<b>Sub-total</b>		<b>108</b>	<b>47</b>

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

3. Internal Business Processes		Max. Score	Actual Score
<b>BP1. Operational Efficiency</b>			
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
<b>BP2. Competitive Position – Strategic Direction</b>			
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
<b>BP2. Competitive Position - Image Building</b>			
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

3. Internal Business Processes		Max. Score	Actual Score
<b>BP2. Competitive Position – Market Penetration</b>			
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

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

4. Learning and Growth Perspective		Max. Score	Actual Score
<b>LG1. Learning and Growth Perspective</b>			
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

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

4. Learning and Growth Perspective		Max. Score	Actual Score
<b>LG2. Employee Satisfaction - Performance Management</b>			
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

4. Learning and Growth Perspective		Max. Score	Actual Score
<b>LG2. Employee Satisfaction - Knowledge Management</b>			
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