

Credit Union



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Serving Credit Unions for more than 36 years

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ASIAN CREDIT UNION FORUM 2007

Bali, Indonesia



From the Editor

It is very disturbing to hear bankruptcies of credit unions have happened in Mongolia since May 2006. News items written about the crisis were attributing the collapse to lack of monitoring system on credit unions. Whether external or internal monitoring, leaders of credit unions are ultimately responsible! Credit unions established with legitimacy are grown to help members reach their financial destination. These credit unions are very clear with their vision and mission and thus Directors ensure appropriate governance, policies and prudential standards are adopted within the organization. Directors are Trustees of members. They need to ensure that their money is safe.

Failure of credit unions to protect members' money is a big offense to credit union operating principles. An example of this offense is negligence in credit administration resulting to high delinquency. Inability to provide services to members, pay competitive salary to staff, grow institutional capital and insufficient liquidity are some of the consequences of high delinquency. In effect, members' deposits and shares are in danger.

We urged credit union leaders to take a serious attention in protecting members' interest because this is something within our control. Let us not wait for regulators to tell us how to do it. We, in the Asian credit union system have developed quite a number of tools to prudently manage our credit unions such as ACCESS, CUDCC, CUCCC and comprehensive policies. We need to adopt these tools wholeheartedly and with full commitment. Because at the end of the day, the fact is - **"Directors are Ultimately Responsible."**



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President's Corner



Mr. Kwon, the 14th President of ACCU in 36 years

"It is a privilege and honor to assume the highest leadership position in the Asian credit union movement. I will do my best to fulfill this responsibility to the best of my abilities." Mr. Kwon

Mr. Oh-man Kwon, President of NACUFOK, assumed the President of ACCU after the resignation of Assoc. Prof. Sawat Saengbangpla, Ph.D. on September 19, 2007. Dr. Sawat turned over the chain of office to the new President, Mr. Kwon at the opening program of the Asian Credit Union Forum on September 21, 2007 in Bali, Indonesia.

In accordance with the Bylaws, the 2nd Vice-President, Mr. P.M. Sitanggang assumed the position of the 1st Vice-President and the vacancy was filled by the Alternate Board Member, Mr. Michael Koisen. According to the Bylaws, the Directors shall reassign the remaining office among Members of the new Board in the next meeting. The present Board will serve until September 2008.

Upon accepting the position, Mr. Kwon said he will ensure democratic leadership in ACCU. He indicated that he is fully aware of the journey of ACCU in the last 36 years and the credibility gained as an institution for the last 10 years. He acknowledged that ACCU became well-recognized organization in Asia and worldwide. He underscored that ACCU **Special Consultative Status** at the United Nations is evidence that ACCU is recognized globally. According to Mr. Kwon, the credit unions ACCU serves are faced with many challenges. Mr. Kwon believes ACCU has a vital role to play. He urged the Board to work together, and support the management to continue achieving for the good of the credit unions in Asia. The President thanked Dr. Sawat Saengbangpla, the outgoing President for his dedication and achievements.



Mr. Kwon has been involved as Vice-President of NACUFOK in 2003. He served as the President of the Reform Committee and then as Representative Supervisor of NACUFOK. Mr. Kwon assumed as Chairman and President of NACUFOK in 2006. He is representing Chungju Yahyun Credit Union as its President. Mr. Kwon brought with him an extensive experience on credit unions coupled with educational achievement on social science.

"It is a privilege and honor to assume the highest leadership position in the Asian credit union movement. I will do my best to fulfill this responsibility to the best of my abilities," said Mr. Kwon.

ACCU Obtains “Special Consultative Status” from United Nations



The Economic and Social Council (ECOSOC) of the United Nations in New York, USA, at its Substantive Session of July 2007, decided to grant Special Consultative Status to ACCU. According to the approval, ACCU may now designate official representatives to the United Nations – to the United Nations Headquarters in New York and the United Nations offices in Geneva and Vienna. Designated representatives can pick up their passes at the designated sites. The regular presence of ACCU representatives will allow effective implementation of the provisions of the consultative relationship. According to the approval, every year, ACCU will receive the “Calendar of United Nations meeting open to participation by or of special interest to NGOs in consultative status.” With this status, ACCU may indicate the status with United Nations on the letterhead.

ACCU can now participate in formal UN deliberations through the Economic and Social Council (ECOSOC). The Special consultative is status given to organizations that have a special competence in, and are concerned specifically with, only a few of the fields of activity covered by the ECOSOC.

WOCCU CEO, Pete Crear Visits ACCU



(Left photo) Pete Crear, 2nd from left with ACCU staff (Top Right Photo) Crear, seated 2nd from left at the reception dinner (Bottom right photo) Crear, middle visiting the new office of Klongchan Credit Union.

Pete Crear, the Chief Executive of the World Council of Credit Unions visited Thailand on October 16 and 17. He met ACCU staff and leaders of the credit union movement in Thailand. Crear congratulated ACCU staff for their hard work in introducing innovative programs for Asian credit unions. Ranjith, ACCU CEO said Crear is the first WOCCU CEO to visit ACCU in the last 36 years. Ranjith and Crear discussed the membership relationship of ACCU and WOCCU in a very optimistic outlook. Crear visited the office of ACCU, CULT and Klongchan Credit Union. Crear received invitations as guest in upcoming credit union programs in Thailand that will be organized by ACCU-CULT-FSCT.



ACCU CEO Ranjith Hettiarachchi presenting a token of appreciation to WAW Credit Union General Manager Peter Challis on his visit last August 2007.

ACCU Visit to WAW Credit Union Boosts Partnership

ACCU CEO, Ranjith Hettiarachchi was invited by WAW Credit Union in Australia to present to its Board the challenging role of ACCU in promoting and strengthening credit unions in Asia. Ranjith shared the development issues faced by Asian credit unions in governance, professionalism, financial disciplines, standards, regulations, membership, and youth and women involvement. He was happy to share the credit union solutions ACCU is building to address the current and perceived challenges of credit unions.

The sharing is part of WAW Board's continuing education particularly aimed at widening the Boards' understanding of the worldwide credit union, its challenges and achievements.

Ranjith acknowledged the contribution of WAW Credit Union in building solutions for Asian credit unions. WAW Chair, Bill Field has been involved in developing the

Credit Union Directors Competency Course (CUDCC) and the Credit Union CEOs Competency Course (CUCCC). Bill, a Development Educator and active member of the Asian Leaders and Managers Institute (ALMI) has been continuously involved as mentor for the Asian Development Education Workshop.

WAW Credit Union is an active Supporter Member of ACCU. It has recently committed to send additional mentor and participants to the Asian Development Education Workshop starting 2008. Ranjith said ACCU values the active involvement of WAW in the development of Asian credit unions.

According to Ranjith the growing partnership with WAW Credit Union is a practical demonstration of the principle of 'Cooperation among Cooperatives.' Through ACCU, WAW is supporting the Asian credit union system.

Past Events

NEFSCUN Bestowed ACCU CEO with Distinguished Service Award



NEFSCUN presented ACCU CEO Ranjith Hettiarachchi of its Distinguished Service Award in recognition of his contribution to the development of credit unions in Nepal since 1994. The award was presented at the opening of the National Women's Cooperative Seminar on October 7 attended by more than 5,000 women. NEFSCUN Chairperson Mr. Kailash Pradhanangga said the Board bestowed the award to demonstrate their sincere appreciation to Ranjith's personal and professional commitment to credit union development in Nepal.

In the same travel mission to Nepal, the CEO also facilitated the ACCESS branding and Business Development Center's review meeting on October 5-8. The CEO followed up with the cooperative registrar of Nepal Mr. Tanka Mani Sharma the implementation of ACCESS Audit training for government officers in February 2008.

Asian Credit Union Forum 2007

Recreating Credit Union Superior Value

Asian Credit Union Forum 2007



Pre-Conference Workshops - CEOs, HRD, Youth and Women



Annual General Meeting Delegates



Once again, 347 Asian credit union leaders and professionals from 24 countries convened, network and exchange ideas – in learning sessions, credit union visits, Indonesian Night and International Night in Bali, Indonesia on September 20-22. The Asian Credit Union Forum on the theme ‘Recreating Credit Union Superior Value’ was hosted by the Credit Union Central of Indonesia. The Chairman of CUCO, Mr. F.X. Siman gladly welcomed the delegates on behalf of the 780,000 individual members of credit unions in Indonesia. ACCU President, Mr. Oh-man Kwon sincerely thanked CUCO for the utmost hospitality and cooperation extended to ACCU.

Inspiring presentations were also delivered by resource persons from the Canadian Co-operative Association, World Council of Credit Unions, Rabobank Foundation and Development Educators in 5 plenary and 9 breakout sessions.

“The heart of credit union value from its beginning has been its unique concept of human service in the economic field,” underscored Andrew So, Founding President of ACCU. We, in credit unions, are in great need of just such a renaissance of our own, a rebirth of idea, new language and new culture must be developed on which to base our values, beliefs, norms and behaviours accommodated to our own situation, said Andrew in the breakout session on Back to the Roots.

Keynote speaker Guillermo Cua of the House of Representatives of the Republic of the Philippines stirred the audience of his powerful message of **ARISE**. “So, at this point, I challenge credit unions to **ARISE** and create the superior value in the local communities, despite the uncertainties and risks posed by globalization and trade liberalization,” said Cua. He requested the attendees to remember the key words:

- **ALLIANCES** - Establish strategic alliances. Putting the co-op principle

“cooperating with other co-ops” in practice is a major key to ensure the success of credit unions within a highly competitive global financial market.

- **REGULATIONS** - Advocate for appropriate regulatory environment for co-ops – The credit union sector must lobby governments towards the establishment of a favorable policy and legal environment based on the co-operative principles, observing a participatory process and adopting policies that would allow credit unions to grow as member-controlled, democratically-managed financial institutions.
- **IDENTITY** - Strengthen the co-operative identity – Continuous education is a must. As rapid external changes happen, the teaching of co-op values and principles and the demonstration of its practices must be given more importance.
- **SERVICES** - Improve on the services for members – Responsive and good quality financial products and services are the credit union’s best assurance that members would be loyal patrons of the co-op. We should always bear in mind that as customers, our members have the right to demand for and deserve superior products and services.
- **E-COMMERCE** – Promote the use of Information and Communication Technology (ICT) in co-op enterprises.

Cua referred to CUDCC, CUCCC, ACCESS and the efforts of ACCU in building a strong partnership with Asian credit union regulators as examples of recreating the superior value of credit unions.

Each breakout session, came up with recommendations that will be addressed at different levels. According to Ranjith, these recommendations will be reviewed by ACCU management. Those that are falling under ACCU responsibility will be immediately incorporated in the business plan.

Past Events

ACCU Recognition Award 2007

ACCU institutes a regular and permanent means of recognizing the contributions of individuals and institutions to credit union development in Asia. This award policy establishes that, on the occasion of the General Meeting/ Asian Credit Union Forum, plaques of appreciation be presented publicly and officially on behalf of the worldwide credit union movement.



Mr. Lee Han-woong, Korea Individual Category



Rabobank Foundation-the Netherlands Institution Category



Credit Unions across the World Celebrated International Credit Union Day, October 18, 2007

More than 172 million credit union members around the world celebrated International Credit Union Day on October 18, 2007, to commemorate the credit union movement's history and achievements.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, it affords the opportunity to remember our proud history and promote understanding and support for the credit union difference. This year's theme, "Together We're Better," reflects the value of credit union cooperation on all levels for members from all walks of life. Working together, credit unions build stronger institutions and more effectively serve their members.

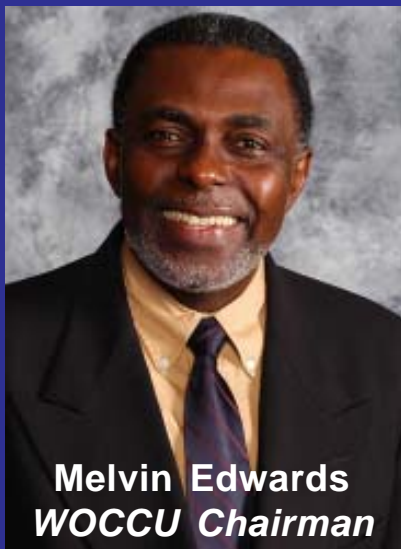
Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 172 million members in 97 countries. In Asia, 44,658 credit unions serve 34.3 million individuals in 24 countries. Credit unions in Asia play an important role in providing affordable financial services to the 'have less' market segment. They are

member-owned and exist to provide a safe place to save money and access affordable loans.

Internationally, credit unions are recognized as a force for positive economic and social change and have found great success in both industrialized and emerging nations. They are built on a one member/one vote model that provides members with a unique opportunity to experience democracy firsthand.

International Credit Union Day is sponsored by the World Council of Credit Unions (WOCCU), the international trade association and development organization for credit unions, and the Credit Union National Association (CUNA), the premier trade association for America's credit unions.

On October 18, credit unions from around the world celebrated the day with parades, festivals, contests and open houses. The Credit Union League of Thailand (CULT) will organize a belated celebration on December 8 and 9, 2007 attended by some 15,000 credit union enthusiasts from across Thailand.



Melvin Edwards
WOCCU Chairman

Melvin Edwards, a national of St. Kitts-Nevis, is currently chairman of the Board of Directors of the World Council of Credit Unions, Inc. (WOCCU). Since 1998, Mr. Edwards has been representing the Caribbean Confederation of Credit Unions (CCCU) at the global level. Currently, he chairs WOCCU's Legislative and Regulatory Affairs Committee and serves on its Meetings and Conferences Committee.

Fluent in French and conversant in Spanish, Edwards is known throughout the Caribbean Region for his contributions to economic competitiveness, private enterprise development, harmonized business legislation and credit union expansion. A specialist in development finance and project management, he was educated at the Sandy Point Junior and Senior Schools, and the St. Kitts-Nevis Grammar School before pursuing undergraduate studies at the University of the West Indies (Cave Hill) and Graduate Studies at the University of Wales, U.K. He also pursued post-graduate training at the Université de Bordeaux, the University of Minnesota and the Coady International Institute (Nova Scotia). **Source: www.woccu.org**

PFCCO & NATCCO take a First Big Step to Protect Cooperative Members



Considering the legal framework and the preparatory steps taken to professionalize the operations of credit unions, National Confederation of Cooperatives (NATCCO) and Philippine Federation of Credit Cooperatives (PFCCO) volunteered to take the challenge of piloting Stabilization Fund in the Philippines. A national seminar attended by 50 leaders and managers of leading credit unions was held on September 29. The technical planning meeting on September 30 outlined the action steps leading to the preparation of Feasibility Study. ACCU solicited the technical support of Desjardins International Development (DID) through its expert Mr. Michel Belanger. It is anticipated that the Feasibility Study will be completed on the first half of 2008.

The participating cooperatives agreed to submit a Board Resolution affirming organizational commitment to support and promote the program as a movement driven initiative. Tagum Credit Cooperative (TCC) from Davao City was the first to submit a Board resolution strongly endorsing the establishment of a Stabilization Fund for cooperatives affiliated with NATCCO and PFCCO networks.

PFCCO and NATCCO strongly consider the need for Stabilization Fund. The COOP-PESOS, Standard Chart of Accounts and Standard Auditing Systems and Procedures required by government for credit unions are some of the positive aspects for Philippine cooperatives to proceed to the next level said Ranjith, ACCU CEO.

Meanwhile, the Memorandum of Rules and Regulations for Savings and Credit Cooperatives signed into law by the President of the Philippines on October 2007, is hoped to boost the enabling regulatory environment for credit unions. PFCCO and NATCCO have institutionalized their support mechanisms to professionalize credit union operations enabling them to meet the standards set by the regulations.

ACCU is thankful to its development partner Cordaid for supporting the Stabilization Fund initiative. Cordaid has been continuously supporting ACCU programs on professional development and standardization of credit unions in Asia.

Member Events

13 Indonesian CUs all set for ACCESS Branding



Thirty credit union Managers and leaders from Jakarta, Ende, Kalimantan, Bali, Lampung and North Sumatra Chapters attended the ACCESS orientation Workshop organized by ACCU and the Credit Union Central of Indonesia (CUCO) on August 19-21. The workshop explained in detail the standards of ACCESS and the process for accreditation. The workshop also agreed on the fee structure of accreditation in recognition of the enormous amount of technical assistance from chapter and CUCO.

Recognizing the value to professionalize and demonstrate the credit union difference, thirteen credit unions volunteered to undergo ACCESS branding. ACCU commits to provide technical assistance to CUCO Indonesia and the respective chapters to train the auditors.

Member Events



9 CULT's Credit Unions Ready for Youth Challenge

The October 30 and 31 consultation workshop at CULT's (Credit Union League of Thailand) Petchaburi chapter is meant to get the approval of credit unions on five Youth products developed by ACCU, according to CULT's Marketing Team. "To ensure the Youth products are fitting the lifestyles and needs of youth market, ACCU and CULT decided to consult the credit unions intending to implement them," said Kruewan Choonalai, Advisor to the Team. All five products were endorsed by the Presidents and Managers of nine participating credit unions.

CULT's Marketing Team, composed of five members, works with ACCU to develop product catalogue, marketing materials, and design of the Credit Union Youth Corner that will be placed at the lobby of the credit union office. The credit union Managers showed off excitement of the Youth program which will be launched on January 2008. "The achievement of the youth program is a big contribution to the movement's target of increasing membership to 2 million," said Veerayut Ruchirek, CULT's Manager of Administrative Department. Though credit unions are increasing membership, quality should always be maintained, reminded Veerayut.

ACCU anticipates that CULT's Youth program will be a best practice soon to be replicated to other member organizations. ACCU develops financial products for Generation Y (0-19) and X (20-35) youth market. The product package also includes marketing tactics to ensure that credit unions remain interesting, creative and dynamic organization for young generation.

Bangladesh Ministry & Department of Coop Pledge support to ACUF



The Registrar of Cooperatives Mr. Md. Mosharraf Hossain Bhuiyan (left) accepts a small token from ACCU CEO Ranjith Hettiarachchi. CCULB Chair Jonas Dhaki and CCULB General Manager Ratan Costa accompany Ranjith on this visit.

The Secretary of the Rural Development & Cooperative Division of the Ministry of LGRD & Cooperatives, Mr. Muhammad Nazrul Islam expressed sincere gratitude for choosing Bangladesh as venue of the Asian Credit Union Forum 2008 (ACUF) said ACCU CEO Ranjith Hettiarachchi. Mr. Islam said the Ministry will absolutely extend their full support and cooperation to the Cooperative Credit Union League of Bangladesh (CCULB) to ensure the success of the forum.

Ranjith also visited the Department of Cooperatives. The Registrar Mr. Md. Mosharraf Hossain Bhuiyan was also very much elated of the news according to Ranjith. "We will do everything we can to support CCULB in hosting this very

important event. We will be partners in hosting the Forum," said the Registrar.

On October 20-24, Ranjith visited Bangladesh to scout for the venue of Asian Credit Union Forum 2008. He also paid a courtesy visit to the Ministry and Department of Cooperatives. Ranjith said he is happy and excited with the expression of support from the Secretary and Registrar. Moreover, CCULB as host of the Forum has shown their exemplary cooperation and support for the success of the 2008 Forum.

The Forum is scheduled on September 25-27, 2008. Pre-forum conference on CEOs, HRD, Youth and Women is on September 22-24, 2008. The Annual General Meeting is on September 28, 2008.

Block your calendar!
Asian Credit Union
Forum 2008

Dhaka, Bangladesh @ 25 to 27 September



Member Events

ACCESS Branding & CUMI Reviewed in CCULB

Seven credit unions expressed willingness to undergo ACCESS branding. The review meeting organized by CCULB on October 23 clarified the branding process and fee structure. ACCU made clear that strong and professionally operated credit unions may have shorter ACCESS Branding process. ACCU advised credit unions to undergo professionalization training and technical consulting from CCULB to prepare them for ACCESS branding. Meanwhile, credit unions willing to enroll in ACCESS branding were required to submit Board Resolution by November 2007 to confirm their institutional commitment to the process.

ACCU and CCULB launched the CUMI program on October 24. The name of the program was re-branded SHACTEE, which means Self-Help Advancement of Community through Economic Empowerment. The change in the program's name came up at the technical meeting on October 21 claiming that the use of the term 'microfinance' could be associated to 'micro credit', a credit driven program for the poor widely operating across Bangladesh. CCULB will have two operational frameworks: Operate on Own (triple O) and Build Operate Transfer (BOT). ACCESS and SHACTEE are programs supported by ACCU.

MOCCU calls for Unwavering Cooperation to Build CU Image in Mongolia

ACCU carried out a technical mission to Mongolia on November 7-13, 2007. Ranjith said the mission has enabled ACCU to understand the negative impact on the image of credit unions caused by the collapse of 30 credit unions in 2006. Failure to prudently manage, adhere to credit union principles, observance of proper governance and ethics of volunteers and management are some of the reasons for the collapse. The failure of one credit union affects the image of the entire movement pointed out Ranjith.

MOCCU (Mongolian Confederation of Credit Unions) Director Mr. Enhthuvshin indicated that the visit of ACCU is very timely.

According to him the government has taken action to protect members' interest. The Financial Regulatory Commission to supervise credit unions was created and a new law for savings and credit cooperatives (SCCs) is in the process of approval by the Parliament. MOCCU Chair Mr. Gookhuu requested ACCU to share its experience on credit union regulations with FRC. MOCCU is lobbying for enabling policy regulations to ensure the growth and sustainability of SCCs. On a positive note, the Chairman of FRC Mr. Bayarksaikhan opened avenues to work in partnership with MOCCU. Meanwhile, FRC's Head of SCCs Mr. Munkhjargal expressed that SCC should consider their regulators as allies not foes. He said their role is to protect the interest of members by ensuring SCCs are operating prudently.



ACCU provided technical support to introduce Management Tools to 30 credit unions in a workshop held on November 9-11. MOCCU has a very critical role in regaining back the image of credit unions in Mongolia. A three-year Strategic Plan is underway focusing on major concerns such as building image of SCCs, capacity building of MOCCU, lobbying for enabling policy regulations and strengthening SCCs. MOCCU Board calls for unwavering cooperation among SCCs, government and development agencies.

future events

Regional CUDCC, December 3-10, 2007

Confirmation letters for the directors attending the Credit Union Directors Competency Course in Bangkok has been sent out. Registration to the course closes on November 15, 2007.

CULT's Belated ICU Day Celebration, December 8-9, 2007

The Credit Union League of Thailand (CULT) organizes a belated International Credit Union Day celebration on December 8-9 in Petchaburi Province. Estimated 8,000 credit union leaders and professionals across Thailand are attending the two-day event.

First CEOs Exposure Program to Canada, November 12-21, 2007

Four CEOs (Thailand, Malaysia, Philippines and Bangladesh) of ACCU member organizations are joining the study tour to Canada on Nov. 12-21. The Canadian Co-operative Association under the current project with ACCU supports the program.

PFCCO Internship Program, November 29-December 4, 2007

The Philippine Federation of Credit Cooperatives (PFCCO) organizes an Internship Program on November 29 to December 4, 2007. The program is another platform available for ACCU member organizations to exchange experience and learn from each other.

South Asian Sub-Regional Workshop in Nepal, February 6-8, 2008

ACCU has announced the South Asia Sub-Regional Workshop on the theme: Savings and Credit Cooperatives and Sustainable Development that will be organized by USC-Nepal in collaboration with ACCU and NEFSCUN on February 6-8, 2008 in Nepal. Registration to the workshop is open until December 31, 2007. The program is aimed at promoting the value of savings and credit cooperatives. It also aimed to build partnerships with organizations promoting savings and credit cooperatives as sustainable approach in people's development. For more information, please contact ACCU: accu@aaccu.coop.

The Association of Asian Confederation of Credit Unions is an alliance of national credit union leagues, federations and promotion centers of Asian countries. ACCU works in partnership with members to strengthen and promote credit unions as effective instruments for socioeconomic development of the people.

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EDITORIAL STAFF:

Ranjith Hettiarachchi
Elenita V. San Roque
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Kamon Kiattisirikumpon
Seksan Seenil



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

24 Ramkhamhaeng Soi 60, Bangkapi, Bangkok 10240, Thailand

Tel: 662 374 3170; 374 5101 Fax: 662 374 5321

E-mail: accu@aaccu.coop Website: www.aaccu.coop