



ASIAN CREDIT UNION FORUM

Recreating Credit Union Superior Value

September 20-22, 2007

PROGRAM BOOK

Hosted by:



ASSOCIATION
OF ASIAN CONFEDERATION
OF CREDIT UNIONS



CREDIT UNION CENTRAL
OF INDONESIA



Welcome to Bali
Sanur Paradise Plaza Hotel, Bali, Indonesia



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Our Vision... Sustainable Credit Unions in Asia

We believe that ACCU's primary purpose is to ensure credit unions are continually providing affordable financial services to their members. To perform its purpose, credit unions have to achieve financial viability, operational efficiency, member-customer and employee satisfaction, competitive position, knowledgeable and involved boards of directors and quality products & services. ACCU's value added services to members are all directed toward the shared vision.

Our Mission...

ACCU works in partnership with its members to strengthen and promote credit unions as effective instruments for socio-economic development of people.

Core Values, Our Commitment to members and partners

Dynamism: We owe our members a Dynamic Regional Organization. We will strive to expand our human resources by mobilizing competent people who can deliver value-added services to our members in a timely manner.

Innovation: We owe our members a Leading Organization for Credit Union Innovation in Asia. ACCU will not duplicate what our members are doing. Our services will always be of value to members that use them to help achieve their own goals.

Learning: We owe our members a Learning Organization for Credit Unions in Asia - this means ACCU will be the resource center or facilitator for credit union best practice, management tools, systems, guidelines and technology.

Quality: We owe our members and partners the Highest Quality Service possible at all times characterized by responsiveness, accuracy, integrity and professionalism. We will always strive for quality improvement.

Solidarity: We owe the Asian Credit Union Movement the value of Solidarity. This means our mechanisms, policies, and programs will translate this value.



Contents

Welcome	4
Forum Information	7
Program Schedule	9
Sanur Paradise Plaza Hotel Floor Plan	10
Forum At Glance	11
Recognition Award 2007	17
Speakers	18
Moderators	24
About Bali	26
Common Expressions in Indonesian	27



Welcome!



Dear Credit Union Friends,

We are very pleased to offer you another exciting event for the year 2007: Asian Credit Union Forum on the theme “Recreating the Credit Union Superior Value” on September 20-22 in Bali, Indonesia.

From our member’s point of view, the credit union exists to create value for them, to provide *them* with results. In the new rapidly changing economy, the focus must be on *the way in which the nature of value is changing*, involving new ways to deliver our services, innovation and emotion. Credit unions will need to identify the hidden values and think more accurately about their worth to maintain an exceptionally loyal members and provide value to community they are operating. Credit Unions will need to think of ways and means to exploit their knowledge to give members value-added experience.

This year’s forum topics will evolve around recreating superior value of credit unions through our operating principles, differentiation over other players and safety & soundness. The resource persons will focus on innovation as the best way of creating value. Innovation will harness the creative power of our greatest assets, our people. In an objective manner, we will also discuss goals to turn our people as opportunistic entrepreneurs who are constantly looking for new ways of doing business for the ultimate benefit of members and credit unions. A team of facilitators is assigned to the three breakout groups. The topics have a consistent flow on the main theme.

The forum features a prominent line-up of speakers who will address most essential topics. You will benefit from insightful educational sessions and networking with attendees from different countries. Meet, network, and exchange ideas with the credit union colleagues – in learning sessions, credit union visits, Indonesian Night, and International Night. This is a memorable occasion for credit union volunteers and professionals.

We are very grateful to all of you for attending this momentous event. The Annual Asian Credit Union Forums have been very successful because of your support and cooperation. Our million thanks to all of you!

Please have a great time in Bali!

Assoc. Prof. Sawat Saengbangpla, Ph.D.
President



Ranjith Hettiarachchi
Chief Executive Officer



Selamat Datang!



Dear Friends,

It is with great pleasure that the Credit Union Central of Indonesia (CUCO) has the opportunity to host the widely known ACCU's Asian Credit Union Forum and events.

On behalf of the 780,000 members of 1,041 credit unions throughout Indonesia, we heartily welcome all the attendees of the Forum in Bali and in Indonesia.

We are honored to share our credit union experience, our country's cultural diversity, traditions and natural beauty. The Republic of Indonesia is a nation comprising of 17,508 islands. It is the world's largest archipelagic state with a population of over 234 million people; the world's fourth most populous country.

Our Forum is set around the picturesque Bali - with rice paddies trip down hillsides like giant steps, forests are lush and tropical, and the warm waters of the Indian Ocean lap the beaches.

Please take every opportunity to network with credit union leaders and professionals across Asia and the world. It is also a great opportunity to enjoy Bali's beauty, experience our friendly people, or maybe even the influence from spirits that certainly abide in this place.

Thank you for coming.

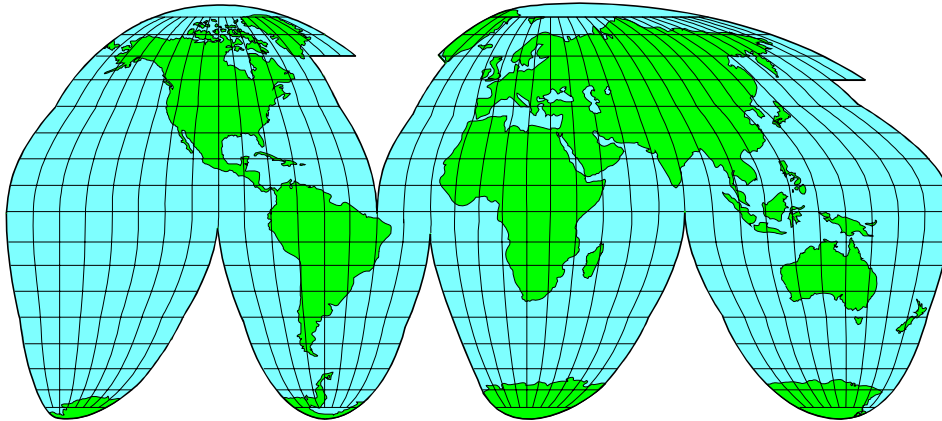
F.X. Siman
Chairman



Abat Elias, S.E.
General Manager



Countries Represented



1. Australia	2
2. Bangladesh	2
3. Cambodia	2
4. Canada	9
5. Hong Kong	11
6. India	17
7. Indonesia	100
8. Iran	5
9. Japan	1
10. Korea	4
11. Malaysia	6
12. Mauritius	4
13. Mongolia	2
14. Nepal	6
15. Papua New Guinea	4
16. Philippines	84
17. Russia	16
18. Singapore	25
19. Sri Lanka	21
20. Taiwan	3
21. Thailand	52
22. The Netherlands	5
23. United States of America	1
24. Vietnam	4

Total **386**

As of August 31, 2007

Forum Information

VENUE

Sanur Paradise Plaza Hotel, Jl. Hang Tuah 46 Sanur, Bali 80228, Indonesia, Phone: (62)-361-281781

Fax: (62)-361-289166, info@sanurparadise.com
www.sanurparadise.com

CONTACT PERSONS

Mr. Abat Elias, General Manager

Credit Union Central of Indonesia (CUCO)

Jalan Gunung Sahari III, No. 11 A, Jakarta 10610, Indonesia

Tel 62 21 425 6559 62 21 425 7107 Fax 62 21 424 5333

E Mail: cucoindo@indo.net.id Website: www.inkopdit.com

Mr. Ranjith Hettiarachchi, Chief Executive Officer

Association of Asian Confederation of Credit Unions

24 Ramkhamhaeng Soi 60, Bangkapi, Bangkok 10240, Thailand

Tel: (66) 2 3745101; 3743170 Fax: (66) 2 3745321

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

ROOM RESERVATION

As per your request, a room has been reserved for twin sharing/single during the conference. The registration covers board and lodging as specified in the confirmation letter sent to you.

OTHER ROOM CHARGES

Extra charges like mini bar, restaurants, phone and laundry will be at your own expense. The hotel will require an imprint of your credit card OR extra charges will be billed 'cash basis.'

TRANSPORTATION

Sanur Paradise Plaza Hotel provides transport services to the airport. The vehicles are subject to availability. The following are the charges:

- Car/Van maximum 3 passengers with luggage
= Rp. 80,000 nett (US\$ 9)
- Min Bus maximum 8 passengers with luggage
= Rp. 160,000 nett (US\$ 18)

Payment: All charges for transportation will be paid in Rupiah at the front desk of the hotel. For those departing in groups, it is suggested to appoint a person in charge of collecting fares. The in-charge can deal with the transport payment to hotel's front desk **NOT** to the driver.

FIELD VISIT:

We have prepared an exciting field visit on September 20. The group will be divided into five. **Your name badge indicates the group you belong i.e. Group 1, 2, 3, 4, 5.** Groups will leave at 8:30 am. You should be seated on the bus by 8:15 am. The coordinators are displaying the signage. The following are the coordinators:

Bus No. 1 - M. Annamalai and Sally Ganibe

Bus No. 2 - Shoba Gunasekaran and Richard Avena

Bus No. 3 - Daisy Belle Cabal and Veerayut Ruchirek

Bus No. 4 - Bill Field and Kruewan Boonrin

Bus No. 5 - Norma Pereyras and Ratan F. Costa

FORUM REGISTRATION

Please register at the Secretariat Room *immediately* after your arrival. The Secretariat Room is at the **Legian Room (2nd Floor)**. The forum kit provides you with name badge, printed materials and relevant information. **The name badge is your passport to participate in all events and meals.** Registration desk is open during the following hours:

Sunday - September 16	- 11:00 – 21:30
Monday – September 17	- 11:00 – 21:30
Tuesday – September 18	- 9:00 – 20:00
Wednesday – September 19	- 11:00 – 21:30
Thursday – September 20	- 7:00 – 8:30
Friday – September 21	- 7:00 – 20:30
Saturday – September 22	- 7:00 – 20:30

MEAL ARRANGEMENT

- **Breakfast** – for residential attendees only – at Brasserie Restaurant
- **Lunch** – Brasserie Restaurant
- **Coffee Breaks** – Pre Function Area (2nd Floor)
- **Dinner**

September 19	-	Brasserie
September 20	-	Dinner on your Own
September 21	-	Grand Ballroom
September 22	-	Grand Ballroom

OPEN FORUM – SEPTEMBER 21 AND 22

Opening Session – 8:30-11:00 am

The opening session starts at 8.30 am at **Grand Ballroom**. The participants are requested to be seated at least at 8:15. The sticker on your name badge is the identification of your pre-assigned breakout session. Please be guided by your Program Book. Signage on the breakout session rooms is posted on the door for your guidance.

Plenary Sessions – there are five plenary sessions on September 21 and 22. Please proceed to the Grand Ballroom immediately after the breakout session.

INTERNATIONAL AUCTION

Through the cooperation and generosity of participants, ACCU mobilizes resources for Credit Union Development in Asia. Forum attendees are kindly requested to bring auction item/s. Ideal items reflect your country's uniqueness and culture. Please hand over your auction items to the registration desk.



Auction items will be displayed from September 18 at 4:30 p.m. until September 22 at 15:30 at the Secretariat room (Legian). In the past, over 250 items were contributed by Forum attendees. The most unique and intriguing items will be placed for public auction and the rest will be raffled. Raffle tickets with a value of US\$ 5 per unit will be sold. Please buy raffle tickets at the secretariat room. Raffle winners may claim their prizes at the Secretariat room on September 22 from 5:00 pm to 6:30 pm. Winning ticket numbers will be displayed at the Notice Board located in front of the Secretariat room.

INDONESIAN NIGHT ON SEPTEMBER 21

An exciting program hosted by CUCO is in store for the Forum attendees. Venue: **Grand Ballroom**



MOBILE/CELL PHONES

As courtesy to our speakers and other participants, please turn off your mobile phones inside the meeting rooms.

CONFERENCE ATTIRE:

The following dress codes are suggested:

- Field Visit - Casual (Conference Shirt)
- Conference Plenary and Breakout Sessions - Business Casual
- Indonesian Night - Casual or Indonesian
- International Night - National Costume

INTERNATIONAL NIGHT ON SEPTEMBER 22

The most awaited event at the Forum is the International Night. It reflects diversity of cultures and solidarity of credit union people in Asia and other credit union movements across the world.

The program has given a slot for the participation of country delegates. Please be prepared with your country presentation (for 10 minutes), which will show your rich culture and tradition. Please inform the secretariat of your country presentation. We are very pleased to extend assistance you may need. Venue: **Grand Ballroom**

HOSPITALITY ROOM

Take advantage to network **off-line** the program. We have assigned a nightly in-charge to keep the ball rolling. The hospitality room located at **Press Lounge** is open from September 17 to 22 from 20:00-22:30.

Please bring your own favorite drinks and share it with your friends. See you there and have fun!

DEVELOPMENT EDUCATORS

If you are an ACDE, a DUDE or a CUDE, please do not forget to wear your Silver DE Name Badge throughout the event. The DEs are in-charge of the Hospitality Room on September 20. Make a difference that night!



RECONFIRMATION OF TICKETS

If your airline requires reconfirmation of ticket, please request the assistance of Hotel's Business Center. They would be pleased to do it for you.

PROGRAM SCHEDULE

MONDAY TO WEDNESDAY - PRE-CONFERENCE WORKSHOPS - SEPTEMBER 17-19

	ACTIVITY	Venue	
8:30/9:00 -17:00 Daily	CEOs Workshop	Tabanan	4th Floor
	HRD Workshop	Denpasar	3rd Floor
	Youth Workshop	Bangli	4th Floor
	Women Workshop	Amlapura	4th Floor

THURSDAY - CREDIT UNION VISITS - SEPTEMBER 20

8:00 - 17:00	Credit Union Visits, Assembly time at the Lobby - 8:00 am	5 locations
--------------	---	-------------

FRIDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 21

8:00 - 11:00	Opening Program	Grand Ballroom	2nd Floor
11:00 - 12:00	Plenary 1: A Year After - Progress of the 2006 Forum Recommendation	Grand Ballroom	2nd Floor
12:00 - 14:00	Lunch	Brasserie	
14:00 - 15:00	Plenary 2: Recreating the Credit Union Superior Value for Members and Community	Grand Ballroom	2nd Floor
15:00 - 15:30	Coffee/Tea Break	Pre-Function Area	2nd Floor
15:30 - 17:00	Breakout 1:		
	1. Back to the Roots: Defining Democratic Principles to Boost Business Stability of Credit Unions	Tabanan	4th Floor
	2. Recreating Value through the Credit Union Difference:		
	Products & Services Leadership – Solution to Members Financial Problems	Amlapura & Bangli	4th Floor
	3. Recreating Value through the Credit Union Safety and Soundness:		
	Preparing Leaders with desirable Competencies: CUDCC & CUCCC	Denpasar	3rd Floor
19:00 onwards	Indonesian Night	Grand Ballroom	

SATURDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 22

9:00 - 10:00	Plenary 3: Cooperation Among Cooperatives: E-Finance Business of Korean Credit Unions	Grand Ballroom	2nd Floor
10:00 - 10:30	Coffee/Tea Break	Pre-Function Area	2nd Floor
10:30 - 12:30	Breakout 2		
	1. Back to the Roots: Service to Members – Credit Union Business with a Heart	Tabanan	4th Floor
	2. Recreating Value through the Credit Union Difference:		
	Financial Planning – Helping Members Reach their Financial Destination	Amlapura & Bangli	4th Floor
	3. Recreating Value through the Credit Union Safety and Soundness:		
	Governance Framework for Credit Unions	Denpasar	3rd Floor
12:30 - 14:00	Lunch	Brasserie	

SATURDAY - ASIAN CREDIT UNION FORUM - SEPTEMBER 22

14:00-15:30	Breakout 3		
	1. Back to the Roots: Building a Winning Organizational Culture	Tabanan	4th Floor
	2. Recreating Value through the Credit Union Difference:		
	Building Lasting Relationship with Members	Amlapura & Bangli	4th Floor
	3. Recreating Value through the Credit Union Safety & Soundness:		
	Stabilization Fund - Working Together to Protect the Credit Union System	Denpasar	3rd Floor
15:30 - 16:00	Coffee/Tea Break	Pre-Function Area	2nd Floor
16:00 - 17:00	Plenary 4: What is the Credit Union Value Proposition?	Grand Ballroom	2nd Floor
17:00 - 17:30	Plenary 5: Forum Recommendations and Closing Program	Grand Ballroom	2nd Floor
18:30 onwards	International Night	Grand Ballroom	2nd Floor

OTHER VENUES - SEPTEMBER 16-23

	Secretariat Room	Legian	2nd Floor
18:00 - 23:00	Hospitality Room	Press Lounge	

Sanur Paradise Plaza Hotel Floor Plan



FORUM AT GLANCE

THURSDAY - CREDIT UNION VISITS - SEPTEMBER 20

8:00 - 8:30 Participants should be seated on the Bus

To jumpstart your conference experience, join the tour to credit unions. This tour is also a great opportunity to advance your learning and network with fellow attendees. The tour will have five destinations. Please note the sticker on your name badge for the **BUS No.** assignment (1-5). Buses will be parked in front of the hotel. It is first come, first serve basis seating arrangement, except for seats reserved for team leader and coordinators. Please make sure you are seated in the assigned bus at least 15 minutes before departure. Buses will leave exactly at 8:30 am.

8:30 Buses Leave Sanur Paradise Plaza Hotel

Bus No. 1 - Credit Union Suastiastu - Singaraja

Coordinators: M. Annamalai and Sally Ganibe

Team Leader: Mr. G. Lahmana

8:30 - 10:30 Travel from Hotel to Credit Union
10:30 - 11:30 Visit Credit Union Suastiastu Singaraja
11:30 - 13:00 Lunch at Aditya Restaurant in Lovina
13:00 - 15:00 Visit Banjar Hotspring and Ulun Danu Temple
15:00 - 17:00 Travel Back to Hotel
17:00 onwards Free time - Dinner on your own

Bus No. 2 - Credit Union Dharma Sedana - Ubud

Coordinators: Shoba Gunasekaran and Richard Avena

Team Leader: Dr. Sylvia L. Flores

8:30 - 9:00 Travel from Hotel to Credit Union
9:00 - 10:00 Visit Credit Union Dharma Sedana Ubud
10:00 - 12:00 Visit Elephant Cave
12:00 - 13:30 Lunch at Lake View Restaurant
13:30 - 16:00 Visit Celuk Gold & Silver & Mas Wood Carving
16:00 - 17:00 Travel Back to Hotel
17:00 onwards Free time - Dinner on your own

Bus No. 3 - Credit Union Kubu Gunung Tegal Jaya - Denpasar

Coordinators: Daisy Belle Cabal and Veerayut Ruchirek

Team Leader: Assoc. Prof. Sawat Saengbangpla, Ph.D.

8:30 - 9:00 Travel from Hotel to Credit Union
9:00 - 10:00 Visit Credit Union Gunung Tegal Jaya
10:00 - 12:00 Travel to Ubud include stop to Celuk Gold & Silver & Mas Wood Carving
12:00 - 13:30 Lunch at Lake View Restaurant
13:30 - 16:00 Visit Elephant Cave Temple
16:00 - 17:00 Travel Back to Hotel
17:00 onwards Free time - Dinner on your own

Bus No. 4 - Credit Union Tri Tunggal - Tuka

Coordinators: Bill Field and Kruewan Boonrin

Team Leader: Mr. Oh-man Kwon

8:30 - 9:00	Travel from Hotel to Credit Union
9:00 - 10:00	Visit Credit Union Tri Tunggal
10:00 - 12:00	Travel to Ubud include stop to Celuk Gold & Silver & Mas Wood Carving
12:00 - 13:30	Lunch at Lake View Restaurant
13:30 - 15:00	Visit Elephant Cave Temple
15:00 - 17:00	Travel Back to Hotel
17:00 onwards	Free time - Dinner on your own

Bus No. 5 - KSP Duta Sejahtera- Denpasar

Coordinators: Norma Pereyras and Ratan F. Costa

Team Leader: Mr. P.M. Sitanggang

8:30 - 9:00	Travel from Hotel to Credit Union
9:00 - 10:00	Visit KSP Duta Sejahtera
10:00 - 12:00	Travel to Ubud include stop to Celuk Gold & Silver & Mas Wood Carving
12:00 - 13:30	Lunch at Lake View Restaurant
13:30 - 16:00	Visit Elephant Cave Temple
16:00 - 17:00	Travel Back to Hotel
17:00 onwards	Free time - Dinner on your own

FRIDAY - SEPTEMBER 21 - ASIAN CREDIT UNION FORUM

OPENING PROGRAM AT THE GRAND BALLROOM

8:00 - 8:30	Arrival of Guests, Invitees, and participants – Grand Ballroom
8:30 - 9:00	Flag Hoisting and Indonesian Welcome
9:00 - 9:10	Forum Welcome – Assoc. Prof. Sawat Saengbangpla, Ph.D., President - ACCU - Mr. F.X. Siman, Chairman - CUCO
9:10 - 9:20	Greetings - Global Partners - Erni van Wingerden, Projects Officer, Agriterre - The Netherlands - Jo-Anne Ferguson, Senior Director, International Development, Canadian Co-operative Association - Frans Goosens, Team Leader Asia, Sector Entrepreneurship, Cordaid, The Netherlands
9:20 - 9:45	Keynote Speech: Honorable Guillermo P. Cua, Member of the House of Representatives Republic of the Philippines
9:45 - 10:15	Chief Guest - Minister of Cooperatives of Indonesia
10:15 - 10:20	Recognition Award - Lee Han-woong - Korea - Individual Category - Rabobank Foundation, the Netherlands - Institution Category
10:20 - 10:30	Introduction of the Forum and Vote of Thanks - Mr. Ranjith Hettiarachchi, Chief Executive Officer, ACCU
10:30 - 11:00	Photo Session and Coffee Break

- 11:00 - 12:00 **Plenary 1 at Grand Ballroom: A Year After - Progress of the Recommendations of 2006 Forum**
 - Anan Chatruracheewin, General Manager, Federation of Savings and Credit Cooperatives of Thailand
 - Cresente C. Paez, Chief Executive Officer, National Confederation of Cooperatives
 - Ratan F. Costa, General Manager, Cooperative Credit Union League of Bangladesh
 - Ranjith Hettiarachchi, Chief Executive Officer, Association of Asian Confederation of Credit Unions
- 12:00 - 14:00 Lunch at Brasserie
- 14:00 - 15:00 **Plenary 2 at Grand Ballroom: Creating the Credit Union Superior Value for Members and Community**
 - Andrew So, Founding President of ACCU
 - L.R. (Bobby) McVeigh, B.A., B.Ed., CGC, M.Ed., ACDE, CUDE
 Director - Credit Union Central of Canada, Director - Concentra Financial, Member - UN Advisors Group of Inclusive Financial Sectors, Member - Advisory Council of Deposit Guarantee Program, Ukraine
- 15:00 - 15:30 Coffee/Tea Break at Pre-Function Area
- 15:30 - 17:00 **Breakout Session 1**

Back to the Roots: Creating Value through Credit Union Operating Principles	Creating Value through the Credit Union Difference	Recreating Value through the Credit Union Safety and Soundness
Moderators: Daisybelle M. Cabal, DE and Veerayut Ruchirek, DE Room: Tabanan	Moderators: Shoba Gunasekaran, DE and Richard Avena, DE Room: Amlapura & Bangli	Moderators: Norma Pereyras, DE and M. Annamalai, DE Room: Denpasar
<p>Defining Democratic Principle to Boost Business Stability of Credit Unions</p> <p>Pieter McNair, General Manager Kelvington Credit Union, Canada</p> <p>Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. This is a unique differentiation of credit unions compared with NGOs. However, use of democracy as an excuse for decisions that hamper the safety and soundness of credit unions is unacceptable. The session will open our eyes on the abuses of democracy that hurt the business stability of credit unions. The session will also enlighten the participants on the best practice of democracy with discipline.</p>	<p>Product and Services Leadership: Solutions to Members Financial Problems</p> <p>Myrna Bentley, Chair -Concentra Financial Services Association, Canada</p> <p>Credit unions must focus on their core competency of creating innovative products and services that prove indispensable to members. Credit unions that have anticipated members financial problems will certainly developed products that define their particular lifestyles whether professionals, employees, business persons, students, etc. Every member of the credit union has his or her own financial goals. The products and services of the credit union are solutions to members' financial problems. The session will enable participants assess whether their credit union products and services are offering solutions to member financial problems.</p>	<p>Preparing Leaders with desirable Competencies: CUDCC and CUCCC</p> <p>Mark Worthington, Chief Executive, Select Credit Union, Australia</p> <p>We are all aware of the crucial role played by Directors and Management in ensuring the sustainability of our credit unions. Through the CUDCC and CUCCC, ACCU has provided the means for all responsible people to receive training which will enable them to effectively fulfill their roles and responsibilities. This session will highlight the experiences of the trainers and the trained Directors and CEOs of these two programs. The session will reinforce the need for the Asian credit union system to have a compulsory training for the people leading the credit union.</p>

19:00 onwards **Indonesian Night at Grand Ballroom**
 Don't miss this event. CUCO, our co-host has prepared an exiting program that certainly includes an array of Indonesian dances and songs.

SATURDAY - SEPTEMBER 22 - ASIAN CREDIT UNION FORUM

9:00 - 10:00 **Plenary 3 at Grand Ballroom: Cooperation Among Cooperatives - E-Finance Business of Korean CUs**
 - Kevin Heo, International Program Officer, National Credit Union Federation of Korea

10:00 - 10:30 Coffee/Tea Break at Pre-Function Area

10:30 - 12:30 **Breakout Session 2**

Back to the Roots: Creating Value through Credit Union Operating Principles	Creating Value through the Credit Union Difference	Recreating Value through the Credit Union Safety and Soundness
Room: Tabanan	Room: Amlapura & Bangli	Room: Denpasar
<p>Service to Members: The Credit Union Business with a Heart – <i>Are we enabling people to grow in the services we are providing?</i></p> <p>Bill Field, Chairman WAW Credit Union Co-operative, Australia Supachai Srisupaaksorn Advisor of ACCU & Manager, Klongchan Credit Union, Thailand</p> <p>A credit union is born out of human need, it grows as it serves people, it endures as long as it is useful and wanted. To some, a credit union is just good business, to others it is more. It is an institution through which relations between its members – savers and borrowers – are placed upon a humane basis – service, not profit. It is a business with a special purpose – a business with a heart. This session will provide you of examples on how we measure our success in terms of how many of our members have improved their lives because of our credit union. How many poor people have we reached? How many of them have we alleviated from poverty? What is our commitment?</p>	<p>Financial Planning: Helping Members Reach their Financial Destination</p> <p>L.R. (Bobby) McVeigh, B.A., B.Ed.,CGC, M.Ed., ACDE, CUDE</p> <p>Bart Jan Krouwel, Managing Director Corporate Social Responsibility Rabobank Foundation</p> <p>Members with even moderate wealth or income can reach their financial destinations if proper financial planning is made. Financial planning is looking toward the future, specifically at building the kind of security a member like to have and being able to afford the lifestyle, he or she wants. Unfortunately, financial planning is not very much the skill of the credit unions in Asia. Members can be making financial decisions that will not move them forward toward their goals very effectively, or that may even interfere rather than achieving them. The resource persons will underscore the importance of financial planning and how financial planning can be implemented part of credit union service i.e. strategies and tools.</p>	<p>Governance Framework for Credit Unions</p> <p>Dave Richardson Senior Manager, Technical Services - World Council of Credit Unions</p> <p>Good governance was the theme of the 2002 Forum. From 2002 onwards, discussions on good governance have been continuing. This is now the time to put the things in order by examining the options for credit union governance standards and practices that will meet or exceed the requirements of applicable laws, rules, regulations and best practices.</p> <p>More importantly, the session will also present suggestions on the credit union governance principles that reflect commitment to excellence and integrity in all aspects of credit union operations.</p>

12:30 - 14:00 Lunch at Brasserie

14:00 - 15:30 **Breakout Session 3**

Back to the Roots: Creating Value through Credit Union Operating Principles	Creating Value through the Credit Union Difference	Recreating Value through the Credit Union Safety and Soundness
Room: Tabanan	Room: Amlapura & Bangli	Room: Denpasar
<p data-bbox="227 462 487 525">Building a Winning Organizational Culture</p> <p data-bbox="194 567 519 640">Andrew So Founding President of ACCU</p> <p data-bbox="142 693 568 1432">Culture refers to an organization's values, beliefs, and behaviors. In general, it is concerned with beliefs and values on the basis on which people interpret experiences and behave, individually and in groups. Cultural statements become operational when executives articulate and publish the values of their organization, which provide patterns for how employees should behave. Organizations with strong cultures achieve higher results because employees sustain focus on both what to do and how to do it. This session will provide you examples of winning organizational culture. The session will enable attendees to identify issues on the organizational culture practices in their credit union. The resource person will be able to respond on those issues.</p>	<p data-bbox="617 462 1006 525">Building Lasting Relationship with Members</p> <p data-bbox="617 567 1006 672">Gary Rogers Vice-President, Financial Policy, Credit Union Central of Canada</p> <p data-bbox="600 724 1026 1432">Many successful businesses have mastered the core competency of building a deep connection with customers. In this session, the facilitator will share successful cases of credit unions that have succeeded in this tough financial world by excelling at using customer service and customer data to retain members, attract new ones, up-sell or cross-sell, and build loyalty. At the end of the session, the participants will be able to identify strategies to build their credit union differentiation capitalizing on their intimate relationship with members. Compared with other businesses, credit unions have advantage because we know our members and we are in close proximity to where our members live and work.</p>	<p data-bbox="1071 462 1461 567">Stabilization Fund: Working Together to Protect the Credit Union System</p> <p data-bbox="1071 609 1461 714">Dave Richardson Senior Manager, Technical Services - World Council of Credit Unions</p> <p data-bbox="1058 756 1481 1432">Stabilization Fund is established as an 'in-system' mechanism to secure credit union savings and to assist in stabilizing credit union operations in the event of serious financial losses. The Fund ensures credit unions meet the prudential norms to protect them from financial losses. The Stabilization Fund provides continuous financial monitoring of all credit unions and initiates remedial action if necessary. The session will share the experiences of developed credit union movements on Stabilization Fund and the steps to be taken to establish the system within the Asian credit union movement.</p>

15:30 - 16:00 Coffee/Tea Break at Pre-Function Area

16:00 - 17:00 **Plenary 4 at the Grand Ballroom : What is the Credit Union Value Proposition?**
- Jo-Anne Ferguson, Senior Director, International Development, Canadian Co-operative Association
- Dr. Thobby Mutis, President, Trisakti University - Indonesia

17:00 - 17:30 **Plenary 5 at the Grand Ballroom : 2007 Asian Credit Union Forum Recommendations**
The moderators of the three breakout sessions will present the recommendations addressed to all levels. The proposal is an input to the region-wide programming for Asian credit unions.

18:30 onwards **International Night at the Grand Ballroom**
All attendees and speakers are welcome to join us on this special opportunity to have fun and network with your colleagues. Don't miss this chance to display your national costume, dances and songs.



is honored to present the

RECOGNITION AWARD 2007

to

LEE HAN-WOONG



for his exemplary contribution, committed involvement and dedication in the promotion of credit unions in Korea, Asia and across the world.

Mr. Lee Han-woong advocated the credit union philosophy of “People Helping People” during his service in various key positions in the National Credit Union Federation of Korea (NACUFOK-1989 to 1998), Association of Asian Confederation of Credit Unions (ACCU- 1992 to 1998) and the World Council of Credit Unions (WOCCU-1995-1998).

His contributions are unique in the financial world for which he assumed tremendous responsibilities and demanding workloads. May his service to the credit union movement remain an inspiration of the credit union professionals and leaders in Asia.



RABOBANK FOUNDATION

For exemplary contribution in the development and strengthening of credit unions and cooperatives in Asia through the provision of financial support to promote innovation and accelerate growth.



Rabobank

This recognition is also presented as a sincere demonstration of appreciation to Rabobank Foundation for its outstanding partnership and support to ACCU and the Asian Credit Union Movement as a whole.

The Association of Asian Confederation of Credit Unions 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 Asia-wide credit union movement.

**Congratulations and Thank you
for your outstanding service to the Asian Credit Union Movement.**



SPEAKERS AND MODERATORS

SPEAKERS



Myrna Bentley is the President and Chief Executive Officer of Concentra Financial Services Association and its wholly owned subsidiary Concentra Trust. Myrna has worked in the co-operative financial system for over 30 years and has held a variety of senior executive positions. Under her leadership, Concentra Financial was successfully launched and received recognition over consecutive years as one of Canada's Top 100 Employers and one of Canada's 50 Best Managed Companies. Concentra has also received the Work Life and Family Balance Employer Award and other community builder awards. Myrna received an Athena International Award in 2007 which recognizes Professional Excellence, Community Contribution and Mentoring of women in realizing their full leadership potential.

Myrna is frequently called upon to share her insights and passion for leadership. This includes speaking engagements and her participation as a contributing author of the book, *Cultures of Excellence*, published in 2005 by Pacific Institute Publishing. Myrna serves on a number of credit union/co-operative system boards and management committees including Celero Solutions, Credit Union Electronic Transaction Services (CUEETS) and as Chair of the National Lenders Policy Committee. She is a past president of CIMBL (Canadian Institute of Mortgage Brokers and Lenders).

As an active community volunteer, Myrna has served on the boards of many non profit organizations. She is currently serving as a Director of Saskatoon City Hospital Foundation, Saskatoon Community Foundation and The Women's Midlife Health Centre. Myrna and her husband of 30 years, Brian, have one daughter, Meaghan. Outside of work, Myrna enjoys spending time with her family at their lake cottage in Northern Saskatchewan.



Anan Chatrurachewin is the General Manager of the Federation of Savings and Credit Cooperatives of Thailand, Ltd. (FSCT), a position he takes up since 1994. Anan has strong knowledge and skills in a wide variety of areas such as finance, investments, customer service and governance, which he applied in managing the more than US\$ 500 million-asset federation.

For 14 years (1979 – 1993), Anan served as the Chairperson of the Savings and Credit Cooperative's Managers Union in Thailand. He was also the General Manager of the Credit Union League of Thailand (CULT) prior to his post in FSCT.

Anan completed a cooperative course at SEARSOLIN in the Philippines and earned his Masters Degree in Business Administration at Kasetsart University in Thailand.



Ratan F. Costa is the General Manager of the Cooperative Credit Union League of Bangladesh, Ltd. (CCULB). Ratan began his credit union involvement in 1980 at the age of 18, as member of the local credit union – Tumilia Christian Credit Union. He was elected as Secretary of the Supervisory Committee the following year and consequently elected to the Board in 1983.

He joined CCULB in 1989. Ratan served in senior positions in CCULB such as Field Organizer, Accounts Officer, Insurance Coordinator, and Deputy General Manager prior to his promotion as General Manager in 2002.

Ratan is an active member of ACCU's Asian Leaders/Managers Institute (ALMI). He had conducted volunteer assignments as moderator of the Asian Credit Union Forum and facilitated trainings in Nepal and Pakistan. Ratan earned his Development Educator title from Australia in 1998.



Congressman Guillermo P. Cua assumed the Congress representation on behalf of the COOP-NATCCO Party list (cooperative sector representation) on July 1, 2004 to May 2007. For the second time, the party successfully gets seat in the Philippine congress. Cua continues to serve as Member of the House of Representatives for a term of three years starting July 2007. Cua has successfully pushed the agenda outlined in the party's platform of which among others was the clarification of the tax treatment for cooperatives, strengthening of savings and credit cooperatives, support for housing cooperatives, appropriate and enabling regulatory framework for co-ops, more substantial representation of co-ops in government decision-making bodies, and greater access to government programs and services.

Gil is a Certified Public Accountant with a post-graduate course on Program for Development Management at the Asian Institute of Management. He was the Executive Director of MASS-SPECC Cooperative Development Center in Cagayan de Oro City before he joined NATCCO as Chief Executive Officer in 2000. He has represented the Philippine cooperative sector in government financial institutions such as Land Bank of the Philippines and Quedan Guarantee Corporation as Board of Trustee and in joint poverty alleviation programs of Philippines civil society and international donor agencies as program adviser. He was national coordinator of the medium and small-scale enterprises program of the Department of Trade and Industry before he joined cooperatives in 1979.



Jo-Anne Ferguson is the Senior Director, International Development, Canadian Co-operative Association (CCA), a post she has held for ten years. CCA is managing C\$ 11.5 million of development funds this year and working with 45 partner organizations to provide assistance to more than 2.2. million people in 27 countries. Over half of CCA's financial and technical resources are used to support sustainable, savings-driven financial cooperatives.

Jo-Anne has more than 30 years of professional management experience in the credit union and cooperative sectors. She spent two years managing the Credit Union Development Assistance Program in Sri Lanka to strengthen the educational campus of SANASA, Sri Lanka's national credit union system. Jo-Anne has conducted missions to China, Mongolia, India, Indonesia, Thailand, the Philippines, and Sierra Leone. She

is married and has two sons.



Bill Field has actively participated in credit unions for over thirty years. Part of that time as a college representative of Education Credit Union (Ed. Credit), and for the past nineteen years as a Director and Chairman of WAW Credit Union. Presently, besides being a proud and active Development Educator, Bill is Chairman of WAW Credit Union and served on CUSCAL's Membership Council for eight years where he made a significant contribution to the development of the Australian Industry's Values Process. During his council service he was elected Deputy Chairman, member of the Council Executive and the Joint CUSCAL – Membership Council Executive. As Deputy Chairman, Credit Union Foundation Australia (CUFA), he chaired CUFA's Advisory Committee, a body representing credit union views, and was Chairman of the Development Education Management Committee. In 1999, he completed the US Credit Union

Development Education Program and in 2000 was awarded "International Credit Union Volunteer of the Year." Since 2001, Bill has contributed to facilitation of the Asian DE Programme. He has also contributed to credit union development through ACCU and is a member of the Asian Leaders Management Institute (ALMI). In 2003, Bill chaired the inaugural Annual General Meeting of the Cambodian Community Savings Federation. Among Bill's proudest contributions has been to work with Leni San Roque of ACCU in establishing the Credit Union Directors Competency Course (CUDCC) and the Credit Union CEO's Competency Course (CUCCC). In 2003, Bill was recognised by the Australian Government for his voluntary contribution to the people of the Asia Pacific Region and in 2004 he received the "Distinguished Service Award" from the Australian Credit Union Industry. Bill has long been a strong advocate of Continuing Professional Development at all levels of the Credit Union Industry both as former Victorian President, Australian Institute of Credit Union Directors and Victorian Councillor of the Australian Credit Union Institute (ACUI). He has completed the Diploma - Financial Services and is recognised as a Fellow of the Institute.

Speakers continued



Kevin Heo (Heo, Young-kyu) is the International Program Officer of the National Credit Union Federation of Korea (NACUFOK). He earned his Masters Degree in Economics at the Korean University. A licensed Professional Conference Organizer (PCO), Kevin was one of the key people when NACUFOK co-organized the 2nd Asian Technical Congress and the Asian Credit Union Forum 2004. Kevin is in-charge of the NACUFOK Exposure Programs from 2002 to 2007. NACUFOK provided learning opportunity to more than 200 credit union leaders and professionals across Asia through its Annual Asian Credit Union Exposure Program in Korea. Traces of Korean learning can be found in many Asian countries. Among others are the interlending program, mutual insurance and training. Most significantly, the five days exposure generates enormous impact in building vision for the credit union system in Asia. Kevin is an ACCU certified Development Educator. He attended the 5th Development Education Workshop held in the Philippines on November 2003.

Bart Jan Krouwel (born 1946) worked in the banking world from 1964 till 1986 starting with the AMRO Bank, then the Crediet- en Effectenbank (a subsidiary of ING Bank) and the Triodos Bank. He was the co-founder and first director of this bank (1980 - 1986).

For setting up the Triodos Bank he received the FEM/PA award from Prince Claus in 1981 for socially-renewable entrepreneurship in the Netherlands. From 1986 to 1993 Bart Jan Krouwel was General Director of various institutions for medical healthcare based on mainstream, anthroposophic and alternative approaches in the Berg and Bosch Medical Centre in Bilthoven, in the centre of the Netherlands. In the same period Bart Jan Krouwel was also co-founder and Managing Co-Director O.W.M. MEDIOS Ltd., a fully independent health insurance company for alternative and complementary medicines.

From 1993 to 1996 Bart Jan Krouwel worked as Director of several non-profit foundations which co-operated closely with each other in the areas of international environmental care, healthcare, humanitarian aid and peace initiatives. Mr. Gorbachov, last president of the former Soviet Union, was (honorary) president of two of these foundations. At this moment Bart Jan Krouwel is Managing Director Corporate Social Responsibility of Rabobank Nederland. Bart Jan Krouwel joined Rabobank Nederland in August 1996.



Pieter McNair has held various senior positions within the Saskatchewan Credit Union system in Canada for the past 38 years, and is currently General Manager of Kelvington Credit Union, a position he has held for the past 28 years. Kelvington Credit Union has assets under administration of \$46 million, loans of \$28 million, revenues of \$2.8 million, delinquency of 1.54%, and 9.2% reserves/equity.

Pieter has been a dedicated board member with many years experience in co-operative governance models, for a variety of co-operative organizations, including the Canadian Co-operative Association; Saskatchewan Co-operative Association; Co-operative Superannuation Society; and Credit Union Central of Saskatchewan.

He has also served on a number of committees, including: executive; finance; audit and risk; conduct review; and international development. He has also served as a delegate to The Co-operators Insurance Group. For the past 22 years, Pieter has served as Chairman of the Kelvington Housing Authority, and is Past President of several community clubs and organizations including, Lions Club; Chamber of Commerce; Curling Club; Golf Club; Recreation Board; & Main Street Development Committee.

Pieter is a Certified Financial Planner (CFP) and a graduate of the Canadian Securities Course (Honors). Pieter is married to Donna, and they have two grown daughters, one of which are married, and have provided them with a 10 month old grand daughter. Pieter & Donna enjoy international travel, and have attended several ACCU conventions. Pieter & Donna reside in Kelvington, Saskatchewan, Canada.



L.R. (Bobby) McVeigh is a Director of the Credit Union Central of Canada, Director of Concentra Financial, Member of the UN Advisors Group on Inclusive Financial Sectors and Member of the Advisory Council of Deposit Guarantee Program in Ukraine.

McVeigh has given his time and talent over the last 31 years as a volunteer director at all levels of the Canadian credit union system, beginning with his local credit union Dominion, Nova Scotia where he served as Director and later Chairman, during the period 1968-1987. Over the years, McVeigh has facilitated strategic planning sessions both nationally and internationally within the credit union movement and had addressed credit union audiences in Western and Eastern Continental Europe, Ireland, Australia, Britain, South Africa, Asia and the Caribbean, as well as various locations in Canada and the United States of America. McVeigh also completed the US Development Education (DE) program in 2003 and the Asian DE program in 2005.

McVeigh is a recipient of the 2007 World Council’s Distinguished Service Award, the highest honor paid to individuals and institutions by the worldwide credit union movement. Created to recognize outstanding contributions to international credit union development, Distinguished Service Awards are presented each year at WOCCU’s World Credit Union Conference. McVeigh was a Director and Past President of the World Council of Credit Unions.



Cresente C. Paez is the Chief Executive Officer of the National Confederation of Credit Cooperatives in the Philippines. Cris brought with him a wide experience such as project administration, cooperatives, investment banking, finance and credit, trade/commerce/marketing, training and value formation, farmers organization development, institution strengthening, and community organizing in assuming his post as CEO of NATCCO in 2004. Cris introduced the Central Finance Facility in NATCCO network; now gaining support from its affiliate cooperatives.

He was the representative of COOP-NATCCO Party List at the 11th Congress of the Republic of the Philippines. Prior to his involvement in the government, Cris was the Chair & Executive Director, Visayas Cooperative Development Center (VICTO). Cris earned a degree on Bachelor of Science in Agriculture, major in agricultural engineering and Master in Business Management. He also attended the Basic Management Program (BMP) of the Asian Institute of Management (AIM).



David Richardson is the Senior Manager, Technical Services for World Council of Credit Unions, Inc. (WOCCU). He provides technical support and oversight to WOCCU’s credit union development programs worldwide. Richardson is responsible for the development and integration of new technical products and services that will improve credit union financial management and supervision. Recognized as WOCCU’s chief spokesman for technical literature, seminars, and marketing focused on credit union development and development finance, Richardson has made numerous presentations to credit union groups, donors and governments on these issues. In addition, he has also written many articles on technical topics related to credit union operation, prudential standards, and financial management for distribution to a wide audience.

Responsible for providing technical assistance to all of WOCCU’s development projects worldwide, Richardson’s activities have included technical troubleshooting, project evaluations and strategic project implementation activities. As the principal architect of the PEARLS performance monitoring system and a number of Model Credit Union Building tools, including the business planning tool and credit union risk analysis methodology, Richardson has developed and tested those tools in Guatemala, Costa Rica, El Salvador, Poland, Romania and the Philippines. Richardson holds an MBA in Agri-Banking/Business Management from Texas A&M University, and a B.A., Economics/Latin American Studies from Brigham Young University. He is fluent in English and Spanish.

Speakers continued



Gary Rogers is the Vice-President, Financial Policy at the Canadian Central. Part of the Senior Management team of Credit Union Central of Canada since 1998, he was Chief Financial Officer until 2006.

Since changing focus in 2006, he has taken on files of a policy or project nature that will enhance Canadian Central's role as a national trade association. He resources the national Finance Policy Committee and Credit Union Stabilization funds of Canada (the association of credit union deposit insurers); assists the Treasury Managers Advisory Group and the Acquisitions Working Group of the Special Strategy Committee; and Chairs the Clearing Group Committee.

Gary continues to oversee the operations of Canadian Cooperative Agricultural Financial Services, a national farm financing co-operative located in Winnipeg. Gary holds a Bachelor of Commerce degree from Queen's University. As a chartered accountant, he spent 10 years in Deloitte & Touche, latterly as a tax manager in national and Toronto offices, before joining the credit union system.



Andrew So, is the founding President of the Association of Asian Confederation of Credit Unions. He served as President of the confederation from 1971 to 1975 and 1979 to 1981, then a delegate of the Credit Union League of Hong Kong. Credit union pioneers in Asia would certainly remember Andrew So for his dedicated work and contribution in building the Asian credit union movement – which he spent a great deal of his voluntary service. It may seem like a break from his former positions as legislator and ombudsman but Andrew So thinks his work promoting ethical values in education and business is a continuation of his lifelong career in public service. “A lot of people say we are fighting an uphill battle, but we are not doing too badly within our scope,” he said referring to his work with the Hong Kong Institute of Education Leadership, a non-governmental organization he helped set up about 1997 to promote ethics

and personal development. The institute runs training courses at cost for parents, teachers and youth workers. Since his tenure as ombudsman ended in January 1999, Andrew So had devoted much of his time to the institute, which he serves as chief administrator. Andrew So is still very much integrated to ACCU in his personal capacity. He was the first person to respond to the appeal of ACCU for the Tsunami rehabilitation fund and an avid supporter of the Asian Credit Union Forum.



Supachai Srisupaakorn, a prominent credit union and community leader in Thailand, has more than 23 years involvement in credit union. His voluntary attachment to credit union started in 1983 when he co-founded Klongchan Credit Union. He assumed the highest leadership role in Asian credit unions on March to September 2007 as President of ACCU.

He had participated in several training programs of ACCU under the project of Institutional Development of Credit Unions (INDECUA). With a winning attitude, he led his Board to the vision of being the “Best of the Best” credit union in Thailand by introducing changes and modernization in management.

Klongchan CU now ranks as No. 1 credit union in Thailand demonstrated in the growth of its assets from Baht 95 million (US\$ 2.7 million) in 1997 to Baht 1.8 Billion (US\$ 51.4 million) in 2007. Klongchan CU is a best example of a credit union that has fulfilled its responsibility to members while maintaining professionalism, safety and soundness.

He was the 1st Vice-President of the Executive Committee and Chairman of the Executive Committee of the Credit Union League of Thailand (CULT). He served as President of CULT since 2003 to March 2007. He had since become ACCU Treasurer in 2000 and 1st Vice-President from 2004-2005. Mr. Supachai is a Development Educator. He graduated from the Australian Development Education Program in October 2005. He earned a Bachelor's Degree on Arts and Law from Ramkhamhaeng University in Thailand.



Mark Worthington is the Chief Executive of Select Credit Union based in Sydney, having been appointed in September 2004. He has held senior management positions in credit unions for the past 20 years, and during this time has completed Bachelor of Arts and Master of Business Administration degrees.

Under Mark's leadership Select Credit Union has more than doubled its profitability whilst maintaining member satisfaction ratings at 90%. Select has also been at the forefront of compliance with the regulator's Fitness and Propriety requirements for directors, as well the Corporate Governance prudential standard. Select has recently made a ground breaking alliance to provide savings and loans products to members of two industry retirement funds. Formerly a director of the Credit Union Foundation Australia, Mark remains a director of the computer bureau Transaction Solutions.

For more than a decade Mark has enjoyed extensive credit union development experience that has included field work in PNG, Fiji, Tonga, and Tuvalu. His experience as a credit union development presenter includes the Oceania Confederation of Credit Union Leagues, the PNG Federation of Savings and Loans Societies, and the ACCU Regulators Conference.



MODERATORS



Richard "Chie" E. Avena never would have thought he will be involved in the cooperative movement. Being a city government employee for 10 years, it must be fate that this 31-year old lad be elected as the youngest Member of the Board of Directors of the San Jose del Monte Kooperatiba ng Bayan sa Kaunlaran (SJDMMKBK), a credit cooperative in the Philippines having 20,000 members and more than P300M assets (US\$ 6.5 million) to date (August 2007).

In Chie's 3 years as a youth coop leader, he chaired the Committee on Research and the Committee on Education and Training of SJDMMKBK. He is also the Editor-in-Chief of their CU's newsletter MASIKAP.

Chie is very fortunate to be among the first batch to graduate in the Credit Union Directors' Competency Course (CUDCC) of conducted jointly by PFCCO and NATCCO, and is a certified CUDCC Trainer of the Philippine Federation of Credit Cooperatives (PFCCO). He also finished the 2nd Development Communicators' Training, organized by PFCCO. Chie used to deliver presentations to coop leaders and youth in different seminars and forums such as in PFCCO's CUDCC and CUCCC trainings and PFCCO-NCRL's Youth Forum. Keen for more learning, Chie attended ACCU's 9th Asian Development Education Workshop last June 2007 where he is certified as Asian Development Educator. DE Mentors bestowed him the "Dynamite DE" title with high hopes that Chie's energy and enthusiasm to serve and share would promote the infusion of a breed of young leaders in the cooperative movement.



Daisy Belle M. Cabal is the Finance and Management Specialist of the National Confederation of Cooperatives (NATCCO). Cabal is currently in charge of the well acclaimed Credit Union Directors Competency Course (CUDCC) and the Credit Union CEOs Competency Course (CUCCC) as its Registrar and Master Trainer. Cabal has 27 years of professional and volunteer involvement in cooperatives. Her exposure and experience in the international credit union development has sharpened her knowledge and competence in taking enormous responsibility in introducing innovative approaches to credit unions under the projects implemented by ACCU. She worked for the project on Credit Union Benchmarking Services in Southeast Asia implemented with partner credit unions in NATCCO. Cabal provides management consulting advice to partner credit unions aimed to professionalize their operations. Cabal now faces a new challenging role in implementing ACCESS branding in the NATCCO Network. Cabal is a Certified Public Accountant and worked as the Deputy CEO and Training and Education Director of the Cooperative Education and Development Centre (CEDC) in the Philippines before assuming her job in NATCCO in 2007. Cabal joins the Asian Development Educator rank last June 2007.



Shoba is currently the General Manager of Telecoms Credit Co-operative Limited (TCC Ltd). It is the second largest Credit Co-operative in Singapore with more than 34,000 members and assets totaling \$72 million. A dedicated volunteer, Shoba holds key positions in the cooperative such as the Board Secretary of TCC Ltd, a Director / Board Secretary with Secureguard Security Services Co-operative Ltd, Associate Secretary of Premier Travel Co-operative Society Ltd and Board of Director for Singapore Amalgamated Services Co-operative Organisation.

Shoba, a graduate of the Australian Development Education program in 1998, also holds the title of Asian Development Educator. She had demonstrated her presentation skills as a resource person for the Asian Credit Union Forum in 2003, 2005 and 2006. In 2005 Asian Credit Union Forum, Shoba made an impressive presentation on Employee Satisfaction: Career Path Solutions. Shoba was one of the resource persons at ACCU's Women and Youth Workshop and Moderator at the Asian Credit Union Forum of 2006 in Sri Lanka. Shoba also served as Moderator at the World Credit Union Conference in Dublin, Ireland on July 28-30, 2006 and in Calgary, Canada on July 29-31, 2007. Shoba is one of the recipients of the 2006 World Council's WYUCUP scholarship awarded annually to five outstanding nominees whose skills and accomplishments have already made a significant impact within their own credit union system - locally, regionally, or nationally.



Annamalai Muniandy is married to his credit union career since 1973. It's been 34 fruitful years of relationship. He started to get involved in a credit union in 1973 as a member and immediately became Treasurer in 1974. In 1978 to 1982, he served as the first General Treasurer of KKP (Kooperasi Kredit Perkerja Perkerja Berhad) or the Workers' Credit Cooperative Society Ltd. The cooperative is operating in the whole Malaysia with 450 branches. He assumed the job of a Finance Officer of KKP in 1983 until 1995 and Finance and Administrative Manager from 1996 to present. He has been very active in supporting the credit union development in Asia through ACCU. As volunteer, he conducted a workshop in Nepal on Financial Management. He attended various regional programs in ACCU.

Annamalai has enriched his worldwide credit union knowledge. He attended Productive Lending now called microfinance in Coady International Institute in Nova Scotia, Canada in 1992. In 1997, he was one of the interns who attended the International Credit Union Forum in Vancouver, Canada. He attended the Development Education Course in Australia in February 1998.



Norma R. Pereyras is an active member of the Pool of Experts and Board of Trustees of the Asian Women Cooperative Development Forum (AWCF), a Member of the Development Educator of Asia, a Gender Specialist Transformative Leadership Trainer, Credit Union Director Competency Course (CUDCC) Trainer and a Trainer of Credit Union Trainers for Empowerment (CUTE). Pereyras is also the Women Sector Representative of the National Confederation of Cooperatives (NATCCO) in the Philippines.

With 29 years as an NGO Volunteer and 17 years as Gender Advocate, Pereyras has carved a name of her own as multi-awarded local, national, civic, religious and cooperative leader holding at various times the highest position in the organizations she was involved in. She was the first Woman President of Tagum Cooperative, Davao del Norte, Philippines for three (3) consecutive terms and having served the Coop for over 20 years as Officer. She was instrumental to Tagum's paradigm shift and courageously stood her ground in the transformation of its "cleansing" process. Today, as the incumbent Vice-Chairperson and Education Committee Chair, Pereyras continues to be a staunch advocate of the Gender and Development and Family Enrichment Program of Tagum Cooperative which began in 1990 up to the present. Her passion and vigor for service and an enthusiasm that never fades gives her ample time to attend to her other involvements in cooperative and civic organizations.

Her ultimate happiness lies in being able to serve God, her family and the community and being able to make a difference in the lives of other people, thereby leaving a beautiful legacy for the next generation. Though she is very serious with her Cooperative endeavors, Pereyras is widely known for her great sense of humor and dancing prowess which is the secret of her youthful vibrance throughout the years.



Veerayut Ruchirek is the Manager of the Administrative Department of the Credit Union League of Thailand (CULT). He has an extensive 27 years experience in credit unions and international development in various capacities. Ruchirek is a multi-skilled credit union executive. He excels in the field of finance, management analysis, training, general administration and public relations.

Ruchirek worked for the Asian Confederation of Credit Unions in 1989 to 1993. His bond with ACCU is continuing through his active membership in the Asian Leaders and Managers Institute (ALMI), a pool of credit union experts prepared to volunteer their services for international credit union development programs.

As ALMI member, Ruchirek is a volunteer resource person in training programs organized by ACCU in Vietnam. He was also a volunteer resource person for ACCU trainings in Lao PDR and the Asian Credit Union Forum. Ruchirek earned his DE title in 2001 and had volunteered as mentor for the 2005 and 2006 DE workshops. His involvement in many international programs organized by ACCU, Asian Women Cooperative Forum, SEARSOLIN, NACUFOK, and CULROC has sharpened his perspectives on the important role of credit unions.

ABOUT BALI

Bali is a land that seems to have a magnet at its very heart. It is a feeling that is difficult to understand unless experienced but once visited you are surely compelled to come back and you may even want to stay forever, such is its pull. Maybe its Bali's beauty, maybe the friendly people, or maybe even the influence from spirits that certainly abide in this place.

Bali goes under many names. Some call it the 'island of the gods', others Shangri-La. The 'last paradise', the 'dawning of the world' and the 'centre of the universe' are yet more names for this truly beautiful tropical island inhabited by a remarkably artistic people who have created a dynamic society with unique arts and ceremonies.

Bali is small, just 140 Km by 80 Km and lies between Java, the most highly populated and influential of all the islands, and Lombok, one of the quieter and moderately slower paced islands. Like many islands, Bali has

developed a world of its own. It not only captures what is special about Indonesia but also has a uniqueness of its own.

Daily life on Bali is culturally linked to satisfying and appeasing the gods, spirits and demons in the midst of breathtaking panoramas of cultivated rice terraces, impressive volcanoes and pristine beaches. Bali's main volcano, Gunung Agung, is still active and sometimes explosive and is considered sacred among local people as it is believed to be the centre of the universe.

Lying just south of the Equator, Bali can boast a tropical climate with just two seasons a year and an average temperature of around 28 Degrees Celsius. It has a whole range of different



environments and activities for the tourist.

Economically and culturally, Bali is one of the most important islands of Indonesia. Rice is grown on irrigated, terraced hillsides; other crops include sugar cane, coffee, copra, tobacco, fruits and vegetables. Cattle and hogs are also raised. The Balinese are skilled artisans, particularly in woodcarving and in fashioning objects of tortoiseshell and of gold, silver and other metals. The Balinese are noted for their traditional dance, the distinctive music of the gamelan and for their skills in weaving cloth of gold and silver threads, Songket, as well as for embroidering silk and cotton clothing.

Bali of today is one of the twenty six provinces of the Republic of Indonesia, divided administratively between eight districts that take their names and boundaries from the island's old Hindu kingdoms.

It might be worth speaking a bit of Bahasa Indonesia... *Bahasa* means

language, and Bahasa Indonesia is the lingua franca of the archipelago. With over 350 native languages currently in use throughout the country, a good lingua franca is clearly necessary... When pronounced or spoken, sentences in Bahasa Indonesia (Bahasa) are usually not as lively as English, and like Deutsche (German), words in Bahasa are pronounced pretty much as they are written. In comparison to European languages, the grammar is very simple.

It's good to speak a bit of the language of a country you are visiting, or at least understand commonly used expression or greetings - this will allow you to get better involved with the people and culture. It also helps to speak a bit of the language when bargaining for souvenirs in the tourism areas, as a little knowledge goes a long way to getting a better price!

Here are some common expressions you are bound to hear/ see/be able to use:

Greetings and civilities

- Good morning - Selamat Pagi
- Good afternoon - Selamat Siang.
- Good evening - Selamat Sore.
- Good night - Selamat Malam.
- Goodbye - Selamat Tinggal.
- 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.
- Goodbye (said to people leaving) - Selamat jalan.
- Goodbye (said to people staying) - Selamat tinggal.
- I do not understand - Saya tidak mengerti.
- I do not speak Indonesian - Saya tidak mengerti bahasa.

General

- Yes - Ya / Tentu.
- O.K. - Beres.
- No / not - Tidak / bukan.
- Thank you - Terima kasih.
- You're welcome - Kembali.
- Please - Tolong / Silakan.
- Please help me - Tolonglah saya.
- Excuse me - Permisi.
- Sorry - Ma'af.
- What time is it? - Jam berapa?
- This - Ini.
- That - Itu.
- Dari mana? - Where have you just come from?
- Tuan asal dari mana? - What country are you from?
- Mau ke mana? - Where are you going?
- Be careful / attention - Hati Hati

Shopping

- Only looking - Lihat saja.
- I want to buy this - Saya mau beli.
- How much? - Berapa?
- How much is it? - Berapa Harganya?
- Expensive - Mahal.

- It's too expensive - Harganya terlalu mahal.
- Can you make it cheaper? - Boleh kurang harganya?
- What is your fixed price? - Harga pas berapa?
- Will you please leave me alone? - Sudikah anda membiarkan saya sendiri?

Eating

- I want the menu please - Saya mau daftar makanan minta.
- What would you like to drink? - Tuan mau minum apa?
- 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.
- With a little sugar / milk - Sedikit gula / susu.
- What would you like to eat? - Tuan mau makan apa?
- I would like to eat (spicy) chicken fried rice / spring rolls - Mau makan (pedas) nasi goreng ayam / lumpia.
- I would like to eat banana pancakes please - Mau makan kue dadar minta.
- How do you say it in English? - Apa bahasa Inggrisnya (pointing to strange item on menu)?
- I want the bill (check), thank you - Saya mau rekening, terima kasih.
- The bill (check) please - Tolong bonnya.

Map of Bali



