

SNCF singapore national co-operative federation

Purpose Driven Leadership:

Discovering Why You are in the Credit Union

make the difference.

What are the considerations?

1 Whom to Listen: Heart or Mind?

2 Individual vs Platform

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Company, Charity, Co-operative

Primary driver is to achieve **SOCIAL VALUE**

Primary driver is to achieve **FINANCIAL VALUE**

Charity

Charitable funding from grants, donations or endowment

Products & services to generate some revenue

Co-operative

Co-operatives: Sustainable Business with Social Mission

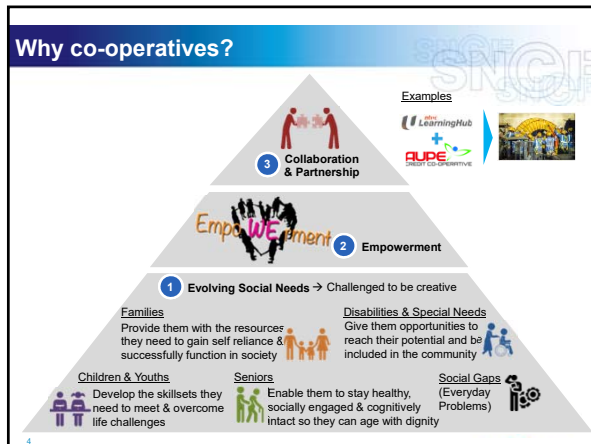
- Build Self-Esteem
- Strengthen Self-Confidence
- Enhance Community Cohesiveness

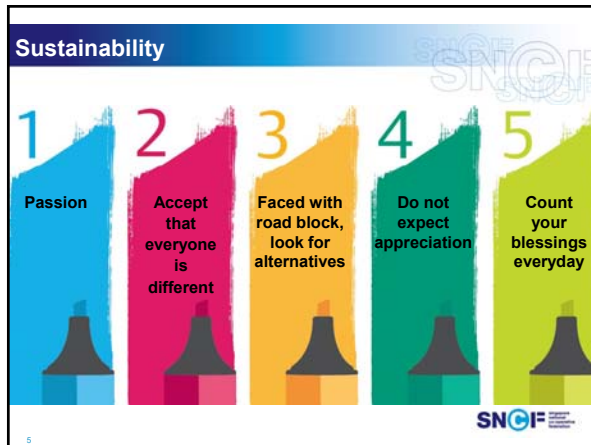
Corporate

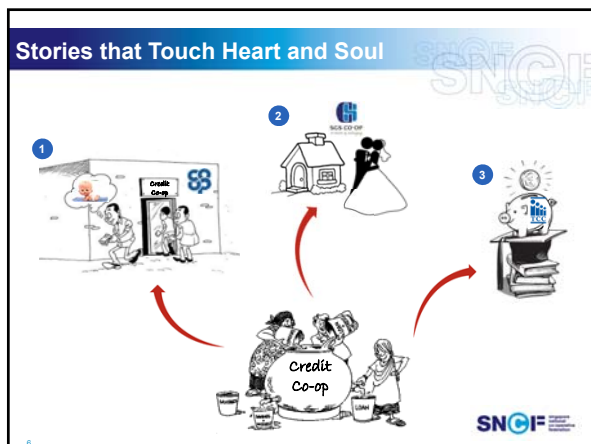
CSR & Corporate Philanthropy

Profit Maximisation

SNCF







Why You are in Co-operatives & Credit Unions

Country	No of Credit Co-ops	Membership vs Population	Asset Size (US\$M)	Loans (US\$M)	Average Income (US\$M) ²
South Korea	898	9.97%	77,509	55	2,365
Philippines*	1,680	9.31%	4,523	2,481	305
Thailand	1,681	6.14%	80,352	59,458	497
Sri Lanka**	8,423	4.96%	83	67	320
Singapore	23	2.36%	717	147	4,544
Vietnam**	1,182	1.68%	100	79	181
Hong Kong	42	1.22%	2,116	48	3,859
Indonesia	857	1.10%	2,167	1,585	295
Malaysia	304	0.85%	64	17	804
Bangladesh	888	0.33%	328	498	123

Co-operatives - the best of both worlds

Notes: * Possibility of data overlapping ** Estimates only
Sources: 1. All sources except population and average income are from ACCU
2. Population: <http://www.worldometers.info/world-population/> 3. Average income - <https://www.worlddata.info/average-income.php>


Listen...



Discover Why You are in the Credit Union


- Is it just a job?
- Can we bring happiness and laughter in someone's life?
- Can our jobs be meaningful working in Credit Co-operatives?
- How can our jobs be meaningful?
- It is all about **US, our mindset, our approach**
 - How we look at PEOPLE - people whom we serve, colleagues, partners
 - How we approach CHALLENGES - Are they OPPORTUNITIES?

Use your BRAINS & Listen to your HEART



Thank You

Thank you



Dolly Goh
dollygoh@sncf.org.sg



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Connection, Partnership, Collaboration

In touch with the People We Serve & Champion



11 Credit: Photos taken from relevant websites
