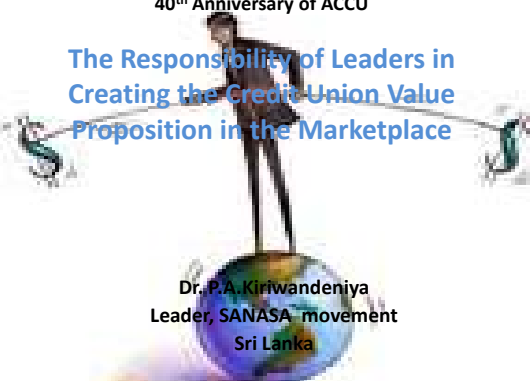


40th Anniversary of ACCU

The Responsibility of Leaders in Creating the Credit Union Value Proposition in the Marketplace



Dr. P.A. Kiriwandeniya
Leader, SANASA movement
Sri Lanka

TRAPPED IN CONSUMERISM

We are trapped in a market: demand increasing, supply decreasing. Every one is chasing "prosperity" where purchasing capacity indicates the growth



World is contained in a barrel of oil




I'M NOT LEAVING!

WILDFEAST OIL

UNITED SPIES

Ecological and man made crisis

Disease, plague, earthquake, volcanic eruptions, cyclone, typhoon, tidal wave, Tsunami, landslide, radiation leaks and genoside

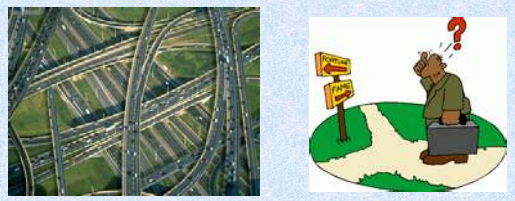


Part of the collective Solidarity and Synergy


Middle Path




Foot path Leader to Super Highway leader



Attributes of “21st century co-operative leader”



- Relentless
- Explorer
- Thirsty for knowledge
- Understand things and processes as a whole




Co-operative is not a peripheral ideology, playing supplementary roles in economic, social and political affairs.

Co-operatives are CENTRAL and DISTINCT PHYLOSOPHIES

Co-operative Leaders must,

- Strive to Consolidate,
- Innovate and Improve
- Adapt to changing circumstances
- But, do not compromise co-operative principles



**Co-operative is not just a philosophy
It is an Enterprise**



We are not,

- Tinkering operations
- Not band aid (plastering)
- Not a stop-gap


We are the alternative

- A different methodology to bring progress,
- An alternative philosophy of being,
- A unique and sustainable enterprise .



Building co-operative enterprise

- Difficult task
- Complex and large organizations
- Global problems affecting local contexts
- Professionalism without commitment to values and principles
- No real sense of membership.




Membership is the backbone: leaders must know the pulse of the members. Co-operative leaders must be supported by the membership.

Leaders must be humble enough to explain their decisions and educate their members.

We have to constantly ask...

- **Have we chosen convenience over principles?**
- **Have we lost the sights of our fundamental objective?**



- We know about solidarity.
- We know about co-operatives.
- We know the potential of co-operatives.
- We will be tested in ways that were never before in times to come.
- We need a vision, enterprise and strong belief and determination to deliver the impossible.

I am optimistic



Thank you..!

