



The Uniqueness of Credit Union

- ✓ Credit Union is not merely a financial institution
- Credit Union is a Community-Based Life Empowerment Institution that provides financial services.
- Credit Union's mission is to empower members to achieve their goals and life aspirations
- This Empowerment is done to enable a person to help themselves in community
- CU Community is a social community that summarizes the local community with the potential of society, environment, culture, and wisdom

Problem

- CU is often only be financial institutions (savings and loans). CU Activists focuses solely on financial issues (provide financial services in the administrator's office)
- In fact, the result of financial indicators are not achieved. This affects the achievement of the mission and social goals
- CU, that only oriented to money management, has the high-risks of conflicts of interest, financial deviation, no achievement in an effective financial structure, and ignore human values
- CU failed to live up to and practice the mission, values and principles of the Social Movement CU invented by founder F.W. Raiffeisen

The Miracles of CU

- CU that promotes human development will be easy in the governance and the achievement of financial indicators (financial goals).
- > The Achieving of financial goals is to help the achievement of social goals that improve the physical welfare and moral-spiritual force of members.
- Human development : focus on character building Activist (board, supervisory, committee, manager, staff) and intelligence education of members (financial and life) which help CU to achieve its social objectives.
- CU can be a means of liberation members of the poverty and uplift the dignity of the human person and to realize the quality of life and meaningful.

Importance of balance

- ✓ Professional Business Governance (Good Governance)
- Development of good products and services
- ✓ IT Development
- ✓ Financial Destination
- ✓ Establishment of Hearts (character building)
- ✓ Social responsibility (and solidarity promotion)
- ✓ Develop social relationships
- Social Destination (Human Destination)

Personal Empowerment Profesionality, Skill, Personality, Knowledge, Leadership, Ethos • Training Mindset change **Heart Building (spiritual** Education cultivation) • Financial Literacy **Self Awareness** Apprentice confidence Debriefing Services Motivation Entrepreneurship Self Development • Techical Assistance Ret-treat **Learning Books Peace Building** Etc...

Community Empowerment Financial Services. Solidarity, Unity, Trust, **Technical Assistance** Encouraging Teamwork-Shared responsibility **Provision of Financial Product** Build unity - Mutual Trust Promotion of Values of Life Training Promotion Social Responsibility Education Pilot Project Lifting the wisdom of local communities **Group Counseling** Keep focus to the small, weak, poor and marginalized people Base: local people especially children, youth, and women **Community Building** Regeneration Mainstreaming environmental issues **Group Meetings** Etc...

Role of DE's

- Focus on managing human: spirituality (heart) and professional (governance).
- Focus on Building Capacity to produce activists who can be an example of high-CU (implement the real CU mission: walk the talk).
- Focus on empowerment activities and movement education for small, weak, poor and marginalized people.
- Living the duties and responsibilities at CU as a grace, trust, call, thus providing complete services.
- 5. Focus on the main CU MISSION to build physical strength and morale of members to achieve his goal

A DE Attitude

- Involved in CU viewed as a calling and a blessing from God
- Involved in CU with integrity because the awareness of mandate from members, so that truly responsible
- Involved in CU is part of self-actualization, find true meaning in life
- Involved in CU with full passion, creativity and excellence
- Involved in CU to complete service (integrated services)

DE Contribution in the Credit Union movement in South Sulawesi - Indonesia

- I. CU Movement in the South Sulawesi Territory: facilitating the establishment of two Primary CU over the past 6 years.
 - Total members CU Sauan Sibarrrung: 21.895 members and CU Mekar Kasih: 9.011 members.
 - b. Total assets CU Sauan Sibarrung 19,479,166,67 $\$ US and CU Mekar Kasih 10,312,500,00 $\$ US
- 2. Developing Farmers Field 51 groups (483 members)
- 3. Livestock groups: 12 groups (107 members)
- 4. CUMI groups: 35 groups (323 members)
- 5. Craft group: 2 groups (18 members)
- 6. Empowerment Facilitator Team : 137 people
- Educational activities for members (Motivation Education, Elementary Education, Financial Literacy, Integrated Agricultural Training, Group Training, Etc..)
- 8. Pearls Indicators (13): 11 ideal, 2 not ideal

Challenges

- Community empowerment methodologies that focus on the small, weak, poor, and marginalized according to their potential, their environment, and their local culture.
- Regeneration visionary leader and credible sustainable
- Activities that focus on improving the value and dignity of the human person