

FIRST DRAFT

#

Credit Union Federation's Standardization

Assessment Tool #



ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

4/30/2012

ASSESSMENT TOOL – Federation

1. FINANCIAL PERSPECTIVE

Financial	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
P1. Provisions for delinquent loans over 12 months	Less than 85% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced.	85-99% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced.	100% provisioning for loans delinquent for more than 12 months and quarterly charge off is practiced from time to time.	100% provisioning for loans delinquent for more than 12 months and quarterly charge off is consistently practiced in the last 3 years.
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e. how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS 4. Charge off schedule or Off-Balance Sheet Loans Outstanding 5. Policy of the Board in the determination of delinquency and charge-off (this policy should be in accordance with the standards of PEARLS) 			
P2. Provisions for delinquent loans 1-12 months	No provisioning for loans delinquent for 1-12 months and no charging off is practiced.	Less than 35 % provisioning for loans delinquent for 1-12 months and no charging off is practiced.	35% provisioning for loans delinquent for 1-12 months and quarterly charge off is practiced from time to time.	35% provisioning for loans delinquent for 1-12 months and quarterly charge off is consistently practiced in the last 3 years
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e. how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS 4. Charge off schedule or Off-Balance Sheet Loans Outstanding 5. Policy of the Board in the determination of delinquency and charge-off (this policy should be in accordance with the standards of PEARLS) 			

Financial	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
E1. Net Loans to Total Assets Goal: 70-80% <i>(need to review the ratio)</i>	Below 50% of the total assets or over 80% of the total assets	51-69% of the total assets	Between 70-80% of the total assets	Between 70-80% of the total assets and a diversified loan portfolio with a minimum of 3 different loan products
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e. how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 4. Charge off schedule or Off-Balance Sheet Loans Outstanding 5. Policy of the Board in the determination of delinquency and charge-off (this policy should be in accordance with the standards of PEARLS) 6. Product Catalogue 			
E5. Savings Deposits/ total Assets Goal: 70-80%	Below 50% of the total assets (deleted: or over 80% of the total assets)	51-69% of the total assets	Between 70-80% of the total assets	Between 70-80% of the total assets and a functional liquidity fund
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Schedule of Savings Accounts 3. Savings Products schemes i.e. policy, promotional brochures 4. Product catalogue 5. Policy on liquid fund 			

Financial	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
E6. External Borrowing to Total Assets Goal: Not more than 30%	More than 30% of total assets Over 60> <input type="checkbox"/>	5-9% of the total assets 50> 60> <input type="checkbox"/>	10% of the total assets 30> 50 <input type="checkbox"/>	10% of the total assets and consistently maintain at that level 30% <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Understanding of the terms and conditions of the external borrowing 3. Policy on external borrowing 			
E9. Net Institutional Capital Goal: Min. 10%	Below 4% of the total assets <input type="checkbox"/>	5-9% of the total assets <input type="checkbox"/>	10% of the total assets <input type="checkbox"/>	10% of the total assets and consistently maintained at that level. <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e. how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 4. Policy of the Board in the determination of delinquency and charge-off (this policy should be in accordance with the standards of PEARLS) 5. Ledger on Donations and allowance for probable losses on loans. 			

Financial	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
A1. Total loan delinquency / total loan portfolio: equal or less equal than 5%	More than 10% of the total loan portfolio	6-10% of the total loan portfolio	< 5 % of total loan portfolio	< 2 % of total loan portfolio
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e. how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 4. Policy of the Board in the determination of delinquency and charge-off (this policy should be in accordance with the standards of PEARLS) 			
A2. Non-earning assets / Total assets Goal: Less Than or equal to 5%	More than 10% of the total assets	6-9% of the total assets	5% of the total assets	Less than 5% of the total assets
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Policy on Disposing of Property acquired in settlement of loans. 3. Policy of the Board on the acquisition of assets for the organization 			

Financial	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
R9. Operating Expenses to Average Assets Goal: 5%	Operating expenses to Average Assets is below 5% of the average assets and maintains insufficient staffing to run the operation of the federation.	Operating expenses to Average Assets is above 5%	Operating expenses to Average Assets is 5%	Operating expenses to Average Assets is less than 5% and maintains sufficient number of employees with competitive salaries
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Management Structure and their respective job descriptions 3. Personnel policy 4. Salary structure of the staff 5. Evaluation of the components of expenses such as: Governance, administration, and marketing on a monthly basis. 			
L1. Liquid investments (+) liquid assets (-) short-term payables / savings deposits Goal: minimum 15%	Below 10% of the total savings if that amount is 20% of the total assets	10-15% of the total savings but not exceeding 20% of the total assets	15% of the total savings but not exceeding 20% of the total assets	Above 15% of the total savings but not exceeding 20% of the total assets
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. List of liquid assets investments 3. Policy on investments 4. Policy on liquidity fund 			

Financial	1-Poor	2-Fair	3-Good	4-Excellent
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S11. Growth in total assets: Goal: Greater than inflation rate	Lower than inflation rate	1-4% higher than the inflation rate	5-9% higher than the inflation rate	10% higher than the inflation rate
<i>Basis of Evaluation and Validation</i>	1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department			
R7: Interest on Share Capital to Average Shares Goal: Market Rate or >R5	Interest cost on shares (dividend) is paid at below the market rate	Interest cost on shares (dividend) is paid than the market rate at below or 2% higher than the market rate	Interest cost on shares (dividend) is 1% higher than the market rate	Interest cost on shares (dividend) is equivalent to market rate
<i>Basis of Evaluation and Validation</i>	1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Process or mechanism of monitoring market interest rates 3. Interest rates on investment in the financial market 4. Dividend rates of credit union affiliates.			
Self-Sufficiency Ratio: Total Own generated Income to Total Core Costs Goal: 110%	Total own generated income is less than 100% of the Total Core cost	Total own generated income is 100-109% of the Total Core cost	Total own generated income is 110% of the Total Core cost	Total own generated income is 110% of the Total Core cost
<i>Basis of Evaluation and Validation</i>	1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Evaluation of the components for expenses such as Governance, Administration and Marketing on a monthly basis.			

Self-Sustainability	1-Poor	2-Fair	3-Good	4-Excellent
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Donor Dependency: Total Donor Income to Total Expense per Year Goal: 10%	Total Donor Income to Expense per year is more than 60%	Total Donor Income to Expense per year is 40% to 59%	Total Donor Income to Expense per year is less than 10% to 39%	Total Donor Income to Expense per year is less than 10%
<i>Basis of Evaluation and Validation</i>	1. Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department 2. Donor Ledger 3. Donation MOU/MOA or Deed of Donation, project contract			
Survival Ratio: Reserve Fund to Operational Expense per year Goal: 5 years	Reserve Fund to Operational Expense per year is less than 1 year	Reserve Fund to Operational Expense per year is less than 2	Reserve Fund to Operational Expense per year is 5 years	Reserve Fund to Operational Expense per year over 5 years
<i>Basis of Evaluation and Validation</i>	Latest Audited Financial Statement plus the latest interim FS of the Central Fund Department Reference: Institutional Capital is 10% of assets, Operating Expenses is 5% of assets, therefore, 10/5 is 2 years estimate			

2. **CUSTOMER-MEMBER PERSPECTIVE**

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Credit Unions Adhering to Standards				
Number of CUs using the financial performance standard tool	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>				
Number of CUs achieving the performance standards	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>				
Practicing Good Governance				
Number of CUs with Governance Policy	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Statistical Report			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Number of CUs submitting Governance Scorecard Checklist	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Annual Governance compliance report			
Number of CUs complying with Comprehensive Strategic Plan (min. of 3 years)	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			
Comprehensive Operating Policies and Procedures				
No. of CUs complying with Human Resource Standards	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
No. of CUs complying with minimum Credit Management Resource Standards	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			
No. of CUs complying with minimum Financial Management Resource Standards	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
PREFERRED FINANCIAL AND SERVICE PROVIDER				
Market reach - Number of CUs with growth rate of more than 12%	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Statistical Report			
Number of CUs with penetration rate of at least 30%	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Statistical Report			
Number of CUs with youth members – 10% min.	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Statistical Report			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Number of CUs with at least 10 have less members	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			
Number CUs with at least 5 loans and 5 savings wealth building products	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Statistical Report			
Number of CUs patronizing federation's services:				
Central fund or inter-lending	Less than 20% of member credit unions <input type="checkbox"/>	20 to 60% of member credit unions <input type="checkbox"/>	61% to 80% of member credit unions <input type="checkbox"/>	more than 80% of member credit unions <input type="checkbox"/>
<i>Basis of Evaluation and Validation</i>	Depositors and Borrowers of the Central Fund			

	1-Poor	2-Fair	3-Good	4-Excellent
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Education and training – the credit unions patronizing the training of the federation	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Report of the training department			
Consultancy – no. of credit unions engaging the consultancy service of the federation	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Report of the consultancy department			
Information Technology	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	80			
Standard credit union forms	Less than 20% of member credit unions	20 to 60% of member credit unions	61% to 80% of member credit unions	more than 80% of member credit unions
<i>Basis of Evaluation and Validation</i>	Sales list			

	1-Poor	2-Fair	3-Good	4-Excellent
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Credit Unions' Key Financial Performance Indicators				
Average Savings Ratio	Less than 20% of member credit unions with 70 to 80% average savings ratio	20 to 60% of member credit unions with 70 to 80% average savings ratio	61% to 80% of member credit unions with 70 to 80% average savings ratio	more than 80% of member credit unions with 70 to 80% average savings ratio
<i>Basis of Evaluation and Validation</i>	<i>Statistical Report</i>			
Average Delinquency Ratio	Less than 20% of member credit unions with <5 delinquency ratio	20 to 60% of member credit unions with <5 delinquency ratio	61% to 80% of member credit unions with <5 delinquency ratio	more than 80% of member credit unions with <5 delinquency ratio
<i>Basis of Evaluation and Validation</i>	<i>Statistical Report</i>			
Achieving Superior Brand				
No. of ACCESS Branded Credit Unions	Less than 5 CUs has been branded in five years time	6-10 CUS ACCESS Branded in five years time	11 to 20 credit unions are ACCESS Branded in five years time	More than 20 CUs ACCESS Branded in five years time
<i>Basis of Evaluation and Validation</i>	<i>Final ACCESS rating</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
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Member retention - length of business relationship	The federation does not have any program on building relationship with member Credit Unions.	The federation occasionally carry out programs on some areas e.g. frequency of members' participation in all programs, building loyalty, financial support, compliance with membership obligations	Year round regular programs carried out to increase all areas e.g. frequency of members' participation in all programs, building loyalty, financial support, compliance with membership obligations, increase goodwill, excite and energize membership	Extensive year round innovative programs carried out to increase frequency of members' participation in all programs, building loyalty, financial support, compliance with membership obligations, increase goodwill, excite and energize membership
<i>Basis of Evaluation and Validation</i>	1. Evaluation of marketing materials and loyalty programs 2. Policy and procedures on the loyalty programs			
Loyalty incentives	No tactics are carried out to gain member CUs loyalty and inject excitement on members in making business with the federation.	Implement tactics that somehow gain the loyalty of member CUs and injects excitement on members in making business with the federation tied up with rewards and celebrations.	Year round member loyalty program in operation tied up with rewards and celebrations.	Championing extensive tactics in gaining the loyalty of the member CUs.
<i>Basis of Evaluation and Validation</i>	Review of the loyalty programs based on the criteria Mechanics of the loyalty programs			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
No. of Certified CU CEOs	Less than 20% of member credit unions with certified CEO	20 to 60% of member credit unions with certified CEO	61% to 80% of member credit unions with certified CEO	more than 80% of member credit unions with certified CEO
<i>Basis of Evaluation and Validation</i>	The list of CEOs that have been certified by the federation			
No. of Certified CU BoDs	Less than 20% of member credit unions with certified Board	20 to 60% of member credit unions with certified Board	61% to 80% of member credit unions with certified Board	more than 80% of member credit unions with certified Board
<i>Basis of Evaluation and Validation</i>	The report on CUDCC program			
No. of Certified Loan Officers	Less than 20% of member credit unions with certified Loan Officers	20 to 60% of member credit unions with certified Loan Officers	61% to 80% of member credit unions with certified Loan Officers	more than 80% of member credit unions with certified Loan Officers
<i>Basis of Evaluation and Validation</i>	The report on Loan Competency Course			
No. of CUs with International Awards	(No. of credit union ___) within the network is awarded in the last three years	(No. of credit union ___) within the network are awarded within the last 3 years.	(No. of credit union ___) within the network are awarded within the last 3 years.	(No. of credit union ___) within the network are awarded within the last 3 years.
<i>Basis of Evaluation and Validation</i>	The Awards System List of credit unions awarded			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
No. of CUs with National Awards	(No. of credit union ___) within the network is awarded in the last three years <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>
<i>Basis of Evaluation and Validation</i>	The Awards System List of credit unions awarded			
No. of CUs with Local Awards	(No. of credit union ___) within the network is awarded in the last three years <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>	(No. of credit union ___) within the network are awarded within the last 3 years. <input type="text"/>
<i>Basis of Evaluation and Validation</i>	The Awards System List of credit unions awarded			
Member Benefits	No benefits or welfare programs for CU members <input type="text"/>	some welfare services are available for member credit unions partly using the funds from financial services operation; scholarship to federations' training programs; social services, etc. <input type="text"/>	5 sustainable welfare services are available for member credit unions utilizing the funds separate from financial services operation with funding from accumulated profits <input type="text"/>	More than 5 sustainable welfare services are available for member credit unions utilizing the funds separate from financial services operation with funding from accumulated profits. <input type="text"/>
<i>Basis of Evaluation and Validation</i>				

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Member Satisfaction Survey	The federation does not use/conduct customer/member satisfaction survey.	The federation undertakes irregular formal. Informal membership consultations and customer satisfaction survey in some areas (e.g. service promptness , staff courtesy, responsiveness, problem understanding and resolutions, organizational evaluation or diagnostics) but do not use and analyze them; not using the established benchmark.	The federation deploys and undertakes informal and formal membership meetings and customer satisfaction survey in all areas (e.g. service promptness, staff courtesy, responsiveness, problem understanding and resolutions, organizational evaluation or diagnostics) for quality service using established benchmark; rating is very good.	The federation deploys and undertakes informal and formal membership meetings and customer satisfaction survey in all areas (e.g. service promptness, staff courtesy, responsiveness, problem understanding and resolutions, organizational evaluation or diagnostics) for world class customer service as its differentiation using established benchmark; rating is excellent.
<i>Basis of Evaluation and Validation</i>	Customer Satisfaction Index: <ol style="list-style-type: none"> 1. Use of products and services of the federation 2. Member credit unions welfare and benefits 3. Institutionalized customer care 4. Federation of choice 5. Member CU Satisfaction Evaluation 6. Loyalty programs and incentives 			

3. INTERNAL BUSINESS PROCESSES

IBP 1. Operational Efficiency

	1-Poor	2-Fair	3-Good	4-Excellent
OPERATIONAL EFFICIENCY	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Comprehensive Operational Manual	Partly guided by some policies but not enough to give operational decision; decisions are based on board resolutions; practices on some areas are not written in the form of policies	Operation is mostly guided by operational policies on some of the areas e.g organization, finance, credit management, human resources, risk, governance, planning, products and services; not reviewed and updated on a regular basis	Operation is guided by a set of comprehensive operational manual reviewed as the need arises on all of the following areas: organization, finance, credit management, human resources, risk, governance, planning, products and services	Operation is guided by a set of comprehensive operational manual reviewed and updated once a year on all of the areas of organization, finance, credit management, human resources, risk, governance, planning, products and services Solution manual
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> <i>Comprehensive codified operational manual (this must be updated regularly)</i> <i>Risk management</i> 		<ol style="list-style-type: none"> <i>Governance checklist</i> <i>planning toolkit</i> 	

OPERATIONAL EFFICIENCY	1-Poor	2-Fair	3-Good	4-Excellent
		<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>
Procedures Manual	Management is not guided by the manual of procedures in the day-to-day operation;	<ul style="list-style-type: none"> Limited written procedures on some areas e.g. organization, finance, credit management, human resources, governance, planning, products and services guide management in the day to day operation; The written procedures not reviewed and updated annually 	Management is guided by a set of comprehensive manual of procedures reviewed and updated as the need arises on all of the following areas: organization, finance, credit management, human resources, governance, risk, planning, products and services	Management is guided by a set of comprehensive manual of procedures reviewed and updated annually on the areas of organization, finance, credit management, human resources, governance, risk, planning, products and services
<i>Basis of Evaluation and Validation</i>	<i>Comprehensive procedures manual developed and consistently followed by the management</i>			
Staff Productivity				
<i>Basis of Evaluation and Validation</i>	<i>Computation of the ratio of staff with the total membership of the credit union</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
OPERATIONAL EFFICIENCY	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Error Management	No system in place	Irregular follow-up of mistakes	System in place and operating	System in place, operating, regular evaluation and review of the system records
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Review of the Error Management System 2. Error management policy 			
Utilization of Office Machines & Equipment	Staff not capable of using limited range of equipment available to them	Limited capacity of staff to use equipment available to them	Staff capable of full use of the full range of equipment available to them	Staff capable of full use of the full range of equipment available to them and skills enhancement program
<i>Basis of Evaluation and Validation</i>	<i>Observation of the usage of the office equipment by staff i.e. use of computer – is it for typing purpose only</i>			

OPERATIONAL EFFICIENCY	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Internal Communication Efficiency	No written policies and procedures governing communication with stakeholders	Limited policies and procedures in place governing communication with stakeholders: <ul style="list-style-type: none"> ▪ Annual report sent to members prior to AGM 	Evidence of policies and procedures to deliver a comprehensive communication package to members including: <ul style="list-style-type: none"> ▪ Regular newsletter to members ▪ Guidelines for efficient telephone use including response time ▪ Guidelines for response letters and e-mails ▪ Staff training for front liners ▪ Regular staff communication i.e. meeting, staff bulletin board 	Comprehensive evidence of policies and procedures to deliver a best practice communication package to members including: <ul style="list-style-type: none"> ▪ Regular newsletter to members ▪ Guidelines for efficient telephone use including response time ▪ Guidelines for response letters and e-mails ▪ Staff training for front liners ▪ Regular staff communication i.e. meeting, staff bulletin board ▪ Others
<i>Basis of Evaluation and Validation</i>	<i>Review of the comprehensive policy and procedures on internal communication consistently followed</i>			

IBP 2. COMPETITIVE POSITION

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Strategic Direction				
Clarity of Vision	The Board/Committees and Staff have no vision for the future of the credit union	<ul style="list-style-type: none"> ▪ Limited understanding of the credit union’s vision by Board and staff; ▪ There may be a written vision but seldom translated into action. 	<ul style="list-style-type: none"> ▪ Clear and specific understanding of the credit union’s desired future; ▪ There is a written vision and translated into action. 	<ul style="list-style-type: none"> ▪ Clear, specific and confident understanding of the credit union’s desired future; ▪ There is a written vision & consistently translated into action. ▪ Demonstrated commitment from Board & staff to achieve the vision
<i>Basis of Evaluation and Validation</i>	<i>Written vision statement Review of the planning document where vision is always referred to as the direction</i>		<i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union’s vision</i>	
Boldness of Vision	No clear vision articulated	The written vision sets the stage for where the credit union wants to go, but it is not convincing, inspiring and in response to the current market challenges.	<ul style="list-style-type: none"> ▪ The written vision is clear, convincing and inspiring the people running the credit union; ▪ the vision sets the stage for where the credit union wants to go; ▪ the vision is in response to the current market challenges. 	<ul style="list-style-type: none"> ▪ The written vision is clear, convincing and inspiring; ▪ it sets the stage for where the credit union wants to go in terms of its performance criteria, standards, basic organizational values and best practice, ▪ it is in response to the current market challenges
<i>Basis of Evaluation and Validation</i>	<i>Assessment of the Vision Statement of the credit union</i>			

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
		<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>
Well-Defined Mission	<ul style="list-style-type: none"> ▪ No clear and defined purpose of the credit union existence. ▪ The mission statement may be written but not referred to; ▪ known by very few people in the organization 	<ul style="list-style-type: none"> ▪ The written mission lacks clarity and does not define the reason for existence of the credit union; ▪ known to only few; ▪ seldom referred to as the basis of developing services to members. 	<ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the credit union; ▪ it has clarity; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. 	<ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the federation; ▪ it has clarity, compelling and describes enduring reality; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. ▪ Communicated in marketing and promotion activities
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. <i>Written mission statement</i> 2. <i>Review of the planning document where mission is always referred to</i> 		<ol style="list-style-type: none"> 3. <i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union's mission</i> 	

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
Core Values	Consistently does not meet the desired levels of performance in this area. Not written and not clear.	Does not meet the desired levels of performance, but Fair on the quality <ul style="list-style-type: none"> ▪ Written core values but seldom referred to; ▪ known by few; ▪ it answers some of the questions: Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our cultural and leadership style? 	Meet the desired levels of performance, seldom do not meet them and frequently exceed them. <ul style="list-style-type: none"> ▪ Written, clear and compelling core values defined and referred to frequently; ▪ known by many; ▪ it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers some of the questions: Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style? 	Consistently exceed the desired levels of performance. <ul style="list-style-type: none"> ▪ Written, Clear and compelling core values defined and referred to consistently; ▪ known by all; it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers the questions: Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style? ▪ Values reflected in development of products and services
<i>Basis of Evaluation and Validation</i>	<i>Written values statement Review of the planning document and marketing materials where core values are referred to</i>		<i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union's core values</i>	

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
Overarching Goals	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <ul style="list-style-type: none"> • no concrete goals 	<p><i>Does not meet the desired levels of performance, but Fair on the quality</i></p> <ul style="list-style-type: none"> ▪ Limited goals exist but they lack boldness and some of the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound) 	<p><i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i></p> <ul style="list-style-type: none"> ▪ The vision is translated into action goals ▪ it has the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound); ▪ Known by many within the credit union; ▪ Consistently monitored and reviewed. 	<p><i>Consistently exceed the desired levels of performance.</i></p> <ul style="list-style-type: none"> ▪ the vision is translated into action goals, ▪ has the elements of SMART (Stretching, Measurable, Attainable, Related to Members & Time Bound); ▪ broadly known; ▪ Closely monitored and reviewed with set of indicators. ▪ Goals reflected by innovative services and products
<i>Basis of Evaluation and Validation</i>	<p><i>Written goals in the planning document</i> <i>Progress report of the plan where achievements are assessed based on the goals set</i></p>			

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Strategic Objectives	<ul style="list-style-type: none"> ▪ Strategy is nonexistent; unclear, or disorganized and exaggerated; ▪ the strategy has no consistency with the vision and goals 	<ul style="list-style-type: none"> ▪ Strategy is existent but is not clearly linked to mission, vision, and overarching goals, or lacks coherence; ▪ or is not easily actionable; it is routine; ▪ it is not innovative; ▪ is not broadly known and has limited influence over the day-to-day behavior 	<ul style="list-style-type: none"> ▪ Strategy is existent, clearly linked to mission, vision, and overarching goals, ▪ coherent; ▪ easily actionable; ▪ it is not routine; it is innovative; ▪ it is mostly known and the day-to-day behavior is driven by it 	<ul style="list-style-type: none"> ▪ Has clear, coherent medium to long term strategy that is linked to mission, vision, and overarching goals, easily actionable; ▪ it is not routine; ▪ it is innovative; ▪ it is broadly known and has influence over the day-to-day behavior
<i>Basis of Evaluation and Validation</i>	<i>Assessment of the strategies in the planning document Assessment of its implementation (note: plans might be written nicely but not implemented and reviewed)</i>			

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Annual Business Plan	no annual business plan	<ul style="list-style-type: none"> ▪ Annual Business plan is existent but not clear; ▪ not linked to vision, mission, goals and strategy; ▪ may change from year to year; ▪ targets are ignored or not known by staff; lack milestones; ▪ mostly focused on inputs not the assessment of outputs 	<ul style="list-style-type: none"> ▪ Annual Business plan is linked to vision, mission, goals and strategy; ▪ focused on inputs and outputs; ▪ multi-year targets including milestones; ▪ targets are known and adopted by all staff who use them to guide their work 	<ul style="list-style-type: none"> ▪ Includes a set of quantified, genuinely demanding performance targets in all areas and tightly linked to vision, mission, goals & strategy; ▪ focused on inputs and outputs; ▪ multi-year targets; ▪ have annual milestones; ▪ targets are known and consistently adopted by staff who diligently achieve them ▪ with the projected Balance sheet
<i>Basis of Evaluation and Validation</i>	<i>Assessment of the business plan and its implementation results</i>			

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
		<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>
Image Building				
Sales Culture	<p>makes no use of PR/marketing skills and expertise</p>	<ul style="list-style-type: none"> ▪ takes limited opportunities to engage in PR/marketing as they arise; ▪ some PR/marketing skills and experience within staff or via external assistance 	<ul style="list-style-type: none"> ▪ Considers PR/marketing to be an essential tool, and actively seeks opportunities to engage in these activities; ▪ critical mass or internal expertise and experience in PR/Marketing or access to relevant external assistance 	<ul style="list-style-type: none"> ▪ Is fully aware of the power of PR/marketing and continually engages them; ▪ broad pool of PR/marketing expertise within the credit union or efficient use of external, sustainable, highly qualified resources
<i>Basis of Evaluation and Validation</i>	<i>PR/Marketing Expertise as part of the management Job Description of the PR/marketing person</i>			
Involvement in the Local Community	<ul style="list-style-type: none"> ▪ presence either is not recognized or generally not regarded as positive; ▪ few members of the local community beneficially involved 	<ul style="list-style-type: none"> ▪ presence is somewhat recognized or generally regarded as positive; ▪ some members of the local community beneficially engaged with the credit union 	<ul style="list-style-type: none"> ▪ reasonably well-known within the community and perceived as open and responsive to community needs; with at least 2 two community programs per year ▪ members of larger community; including a few prominent ones are constructively involved 	<ul style="list-style-type: none"> ▪ widely known within the larger community, and perceived as actively engaged with and extremely responsive to it; with more than two community programs per year ▪ many members of the larger community are actively and constructively involved Alliance with national organization
<i>Basis of Evaluation and Validation</i>	<i>Documentation of programs organized by the credit union with community involvement Assessment of its impact</i>		<i>An interview with members should be carried out to assess the impact</i>	

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
		<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>
Partnerships and Alliances	no partnership and alliances	Early stages of building relationships and collaborating with other for-profit, non-profit or public sector	Effectively built and leveraged key relationships with for-profit, non-profit or public sector; relationships are stable and have benefit for the credit union	Built, leveraged, and maintained strong, high-impact relationships with for-profit, non-profit or public sector; relationships deeply anchored in stable, long-term, mutually beneficial collaboration
<i>Basis of Evaluation and Validation</i>	<i>Documentation and evidence of partnership i.e. Memorandum of Understanding</i>			

COMPETITIVE POSITION	1-Poor	2-Fair	3-Good	4-Excellent
		<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>
Relationship with credit union regional organization	Not a member or either a member but not actively involved; not attending meetings; not patronizing the services of the confederation	A member of the confederation with limited engagement; rarely attending meetings and patronizing services; not updated in the required savings, shares and loan repayment	A member of the confederation; actively participating in meetings; patronizing the services; updated in the required savings, shares and loan repayment, following the standards promoted by the confederation e.g. one logo, one vision, prudential standards, products etc.	<ul style="list-style-type: none"> ▪ A member of the confederation; ▪ actively attending and contributing to the meetings; ▪ consistently patronizing and promoting the services; ▪ Consistently following the standards promoted by the confederation e.g. one logo, one vision, prudential standards, products etc. ▪ updated in the dues payment ▪ consistently supports and contributes to governance of the confederation
<i>Basis of Evaluation and Validation</i>	<i>Review of the relationship with the regional organization based on the criteria</i> <i>Interview with the confederation</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
COMPETITIVE POSITION	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Regulatory Compliance				
Management of Regulatory Obligations	Failing to achieve even minimal compliance with prudential requirements	Limited compliance with prudential requirements set by the regulatory agency for credit unions 1. Submission of Annual Financial Statements 2. Annual Audit	Following all of the requirements set by the regulatory agency for credit unions on a timely manner.	Following all of the requirements set by the regulatory agency for credit unions on a timely manner and promoted by the regulator as a model credit union
<i>Basis of Evaluation and Validation</i>	<i>Check the Legal Survival Kit of the Credit Union Cooperative Law and regulation issued by the Cooperative Department</i>		<i>Regulation of the Bureau of Internal Revenue</i>	
Statutory commitment	Non-compliance with the statutory requirements	Limited compliance with the statutory requirements	Full compliance with the statutory requirements	Full compliance with the statutory requirements and promoted by the regulator as a model credit union
<i>Basis of Evaluation and Validation</i>	<i>Check the Legal Survival Kit of the Credit Union Cooperative Law and regulation issued by the Cooperative Department</i>		<i>Regulation of the Bureau of Internal Revenue Local permits</i>	

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Systems and Infrastructure for Excellent Services to Members				
Physical Infrastructure e-Buildings and office space	Inadequate physical infrastructure, resulting in loss of effectiveness and efficiency e.g. unfavorable locations for members and employees, insufficient workspace for individuals, no space for teamwork	Physical infrastructure can be made to work well enough to suit organization's most important and immediate needs; a number of improvements could greatly help increase effectiveness and efficiency e.g. no good office space for teamwork, no possibility of holding confidential discussions, employees share desks	Adequate physical infrastructure for the current needs of the organization; infrastructure does not impede effectiveness and efficiency e.g. favorable locations for members and employees, sufficient individual and team office space, possibility for confidential discussions	Physical infrastructure well-tailored to organization's current and anticipated future needs; well-designed and thought out to enhance organization's efficiency and effectiveness e.g. especially favorable locations for members and employees, plentiful team office space encourages teamwork, layout increases critical interactions among staff
<i>Basis of Evaluation and Validation</i>	<i>Observance of the office environment of the credit union (credit union must maintain an office building enough to house its operation; it must be professionally designed externally and internally for better public image)</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Technological Infrastructure- telephone and fax	Limited number of telephone and fax facilities are an impediment to day-to-day effectiveness and efficiency	Adequate basic telephone and fax facilities accessible to most staff; may be moderately reliable or user-friendly, or may lack certain features that would increase effectiveness and efficiency e.g. individual voice mail or may not be easily accessible to some staff e.g. frontline deliverers	<ul style="list-style-type: none"> • Basic telephone and fax facilities accessible to entire staff (in office and at front line); cater to day-to-day communication needs with essentially no problems; • Includes additional features contributing to increased effectiveness and efficiency e.g. individual, remotely accessible voice-mail 	<ul style="list-style-type: none"> • Sophisticated and reliable telephone and fax facilities accessible by all staff (in office and at front line), includes around the clock individual voice mail; • Supplemented by additional facilities (e.g. pagers, cell phones) for selected staff; effective and essential in increasing staff effectiveness and efficiency.
<i>Basis of Evaluation and Validation</i>	<i>Observance of the usage of the available technology in the office as described in the criteria</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Computers, applications, network and e-mail	Limited/no use of computers or other technology in day-to-day activity; and/or little or no usage by staff of existing IT infrastructure	Well-equipped at central level; incomplete infrastructure; equipment sharing may be common; satisfactory use of IT infrastructure by some staff	Hardware and software infrastructure accessible by staff; no sharing of equipment is necessary; accessibility for frontline program deliverers; high usage level of IT infrastructure by staff; contributes to increased efficiency	State-of-the-art fully networked computing hardware with comprehensive range of up-to-date software applications; all staff has individual computer access and e-mail; accessible by frontline service deliverers as well as entire staff; used regularly by staff; effective and essential in increasing staff efficiency.
<i>Basis of Evaluation and Validation</i>	<i>Observance of the usage of the available technology in the office as described in the criteria</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Website	No website	Basic Web site containing general information on current developments; site maintenance is a burden and performed only occasionally	Comprehensive web site containing basic information on organization as well as up-to-date latest developments; most information is organization-specific; easy to maintain and regularly maintained	Sophisticated comprehensive and interactive web site, regularly maintained and kept up to date on latest area and organization developments; praised for its user-friendliness and depth of information; includes links to related organizations and useful resources on topic or services
<i>Basis of Evaluation and Validation</i>	<i>Review of the existing website, if any</i>			
Databases and management reporting systems	No systems for tracking membership information; staff; services outcomes; and financial information	Data bases and management reporting systems exist only in few areas; system perform only basic features, are awkward to use or are used only occasionally by staff	Data base and management reporting system exist in all areas for tracking members, staff; service outcomes; and financial information; commonly used and help increase information sharing and efficiency	Sophisticated comprehensive electronic database and management reporting system exists for tracking members, staff, service outcomes, and financial information; widely used and essential in increasing information sharing and efficiency.
<i>Basis of Evaluation and Validation</i>	<i>Observance of the data base</i>			

4. LEARNING AND GROWTH PERSPECTIVE

LG1: Leadership-Knowledgeable and Involved Board of Directors

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
Prime Decision Center	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <ul style="list-style-type: none"> • No policy manual • No strategic plan 	<p><i>Does not meet the desired levels of performance, but Fair on the quality</i></p> <ul style="list-style-type: none"> • The Board has ultimate authority and responsibility for the management; • Incomplete policy manual • Strategic plan developed but not translated into operation 	<p><i>Meet the desired levels of performance, seldom do not meet them and</i></p> <ul style="list-style-type: none"> • The Board has ultimate authority and responsibility for the management; • Comprehensive policies in place and reviewed annually; • Strategic plan fully developed with action plan and follow-up through monitoring at monthly meetings 	<p><i>Consistently exceed the desired levels of performance.</i></p> <ul style="list-style-type: none"> • In consultation with the management, The Board has ultimate authority and responsibility for the management; • Comprehensive policies in place and reviewed annually; • Strategic plan fully developed with action plan and follow-up through monitoring at (monthly) regular meetings • Board meetings regularly review external operating environment and response in timely fashion to changing circumstances
<i>Basis of Evaluation and Validation</i>	<p><i>Comprehensive policies Strategic plan and progress report on the strategic plan Updated SWOT Analysis</i></p>			

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
Advisory	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <ul style="list-style-type: none"> The Board does not act in an advisory capacity for management, sub-committees and membership; does not advise primary coops members of the need for changes in lending policies, bylaws and even market strategies; does not act as advisory group to others, does not review decisions or actions they have taken. 	<p><i>Does not meet the desired levels of performance, but Fair on the quality</i></p> <ul style="list-style-type: none"> The Board acts in an advisory capacity for management, sub-committees and membership; lack in giving advice to primary coop members of the need for changes in lending policies, bylaws and even market strategies; lack the reviewing of decisions or actions they have taken. 	<p><i>Meet the desired levels of performance, seldom do not meet them and</i></p> <ul style="list-style-type: none"> The Board acts in an advisory capacity for management, sub-committees and membership; advise primary coop members of the need for changes in lending policies, bylaws and even market strategies; act as advisory group to others, reviewing decisions or actions they have taken. 	<p><i>Consistently exceed the desired levels of performance.</i></p> <ul style="list-style-type: none"> The Board acts in an advisory capacity for management, sub-committees and membership; consistently advise primary coops members of the need for changes in lending policies, bylaws and even market strategies; act as advisory group to others, consistently reviewing decisions or actions they have taken;
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> <i>Minutes of the meeting of the Board</i> <i>Minutes of the meeting of the Committee</i> <i>Report of the Committee to the Board</i> 		<ol style="list-style-type: none"> <i>Minutes of the General Meeting</i> 	

	1-Poor	2-Fair	3-Good	4-Excellent
LEADERSHIP	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Perpetuating	<ul style="list-style-type: none"> Does not ensure the members of the Board and sub-committees are competent and understand their roles and responsibilities; the Board does not encourage training and development of all officers to ensure their effectiveness; less than 50% of the Board and committees do not attend competency training (CUDCC) 	<ul style="list-style-type: none"> Board and sub-committees have limited understanding of/and competence in performing their roles and responsibilities; Limited training and development of all officers to ensure their effectiveness; 50-79% of the Board and committees have completed competency course program (CUDCC) 	<ul style="list-style-type: none"> Provide for the continuity of national federation by ensuring the members of the Board and sub- committees are competent and understand their roles and responsibilities; the Board requires training and development of all officers to ensure their effectiveness; 80% or more of the Board and committees have completed competency course program (CUDCC) 	<ul style="list-style-type: none"> Provide for the continuity of national federation by ensuring the members of the Board and sub- committees are competent and understand their roles and responsibilities; Continuous professional training is a must for all officers to ensure their effectiveness; 100% the Board and committees have completed competency course program (CUDCC)
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> <i>Performance Evaluation of the Committees and Board</i> <i>Training programs attended by the committees</i> <i>Training for Board of Directors – CUDCC</i> 			

	1-Poor	2-Fair	3-Good	4-Excellent
LEADERSHIP	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Trustee Function	<ul style="list-style-type: none"> • The Board pursue individual interest at expense of primary coops members (related party interest) • does not monitor or review loan portfolio and allied services • no risk management policy in place • loan delinquency is more than 10% of the loan portfolio 	<ul style="list-style-type: none"> • The Board represents the primary coop member shareholders but occasionally pursues individual interest • irregular monitoring and reviewing of loan portfolio and investments • limited risk management policy in place • loan delinquency is 6-10% of the loan portfolio 	<ul style="list-style-type: none"> • The Board consistently puts the needs of primary coop members first • Consistently supervising and monitoring the loan portfolio, • Maintains policies with special emphasis on limiting/controlling undue risk exposure • loan delinquency is 3-5% of the loan portfolio 	<ul style="list-style-type: none"> • The Board consistently puts the needs of primary coop members first • Consistently supervising and monitoring the loan portfolio, • Maintains policies with special emphasis on limiting/controlling undue risk exposure • Constantly strives to achieve best practice in performance of trustee function • loan delinquency is 2% and below of the loan portfolio
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. <i>Review of the Board Papers at the Board meeting (what information are provided to the board)</i> 2. <i>Risk Management policy of the national federation</i> 3. <i>PEARLS rating as part of the reporting to the Board</i> 4. <i>Assess the action taken by the Board on the issues highlighted by the PEARLS</i> 		<ol style="list-style-type: none"> 5. <i>Review of the minutes of the meeting</i> 6. <i>Action taken by the Board on gaps on allied services</i> 	

LEADERSHIP	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Symbolic	<ul style="list-style-type: none"> • Below 50% of the primary coops are good borrowers, savers; majority are delinquent borrowers. • the board self interest prevails than their functions; • does not perform their functions professionally and with integrity; • The primary coop which the Board represent is not a symbol of strength and leadership in the national federation 	<ul style="list-style-type: none"> • The Board is fair in the leadership and strength portrayed in the national federation; • performs their functions with a degree of professionalism and integrity but still unable to balance self-interest against board functions; • 75% of the primary coops are good borrowers, savers and not delinquent. 	<ul style="list-style-type: none"> • The Board is considered as a symbol of strength and leadership in the national federation; • Perform their functions with professionalism and integrity and moral values; • Borrowing Primary Coops are not delinquent and good savers. 	<ul style="list-style-type: none"> • The Primary coop which the Board represent is considered as a symbol of strength and leadership in the national federation and his/her primary coop patronizes the National federations products and services • perform their functions with high degree of professionalism and integrity and high moral values; • Borrowing primary coops are not delinquent and good savers. • Constantly striving for best practice as cooperative leaders
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. Examination of the Primary Coops' 2. Random interview of primary coop members can be made 			

	1-Poor	2-Fair	3-Good	4-Excellent
LEADERSHIP	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Composition and Commitment	<ul style="list-style-type: none"> • Membership with limited diversity of fields of practice and expertise; • drawn from a narrow spectrum of membership; • limited or no relevant experience; • low commitment to organization's success, vision, mission, meetings infrequent and/or low attendance 	<ul style="list-style-type: none"> • Some diversity in fields of practice; • membership represents a few different segments; • moderate commitment to organization's success, vision, mission, and behavior to suit; • regular, purposeful meetings with overall good attendance 	<ul style="list-style-type: none"> • Good diversity in fields of practice and expertise; • membership represents most segments; • good commitment to organization's success, vision, mission, and behavior suit; • regular, purposeful meetings are well-planned and attendance is consistently good 	<ul style="list-style-type: none"> • Membership with broad variety of fields of practice and expertise, and drawn from the full spectrum of market segments; • includes functional program content-related expertise; • high willingness and proven track record of investing in learning about the national federation and addressing its issues; • outstanding commitment to the national federation's success, mission, vision; • meet in person regularly, good attendance, frequent meetings
<i>Basis of Evaluation and Validation</i>	<p>1. <i>Board qualifications– diversity of knowledge is important. In this case, Board bio data and write up of national federation involvement and achievement would be</i></p> <p>2. <i>Review of the minutes of the meeting</i></p>			

	1-Poor	2-Fair	3-Good	4-Excellent
LEADERSHIP	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Guiding and coaching	Board does not coach, help, inspire, motivate and stimulate, is not action-oriented, and does not evaluate management & members	Limited Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, but does not evaluate management & members	Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and evaluate processes based on performance measures	Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and consistently evaluate processes based on best practice performance measures
<i>Basis of Evaluation and Validation</i>	<i>Interview with the CEO and Sub-committees</i>			

LEADERSHIP	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Governance	<ul style="list-style-type: none"> • Roles of Board and Manager are not clearly defined • Board interferes in management function • Board does not scrutinize budgets or audits, does not set performance targets and hold CEO accountable or does not operate according to formal procedures; executive, treasury and board functions unclear • Size of the board reflects individual interest 	<ul style="list-style-type: none"> • Limited definition of different roles of board and managers; • board not functioning according to bylaws; • limited budget reviews, occasionally sets organizational direction and targets and does not monitor potential conflicts of interest, scrutinize auditors, or reviews regulatory compliance • Limited attempts to control size of board ; does not regularly review CEO performance and not prepared to hire or fire CEO 	<ul style="list-style-type: none"> • Roles of board and managers are clearly defined and each party performs own role without interference; • board reviews budgets, audits, regulatory compliance; • size of board set for maximum effectiveness with rigorous nomination process; • board co-defines performance targets and actively encourages CEO to meet targets; • annual review of the CEO's performance 	<ul style="list-style-type: none"> • Board and manager exhibit high degree of teamwork and combine well together from clear roles; • board fully understands and fulfills fiduciary duties; • size of board set for maximum effectiveness with rigorous nomination process; • board actively defines performance targets and holds CEO accountable; • board empowered and prepared to hire or fire CEO if necessary
<i>Basis of Evaluation and Validation</i>	<i>Interview with the CEO and Sub-committees Comprehensive policy and procedures CEO job description</i>		<i>CEO terms and reference Board nomination process Board size</i>	

LEADERSHIP	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	<i>Consistently exceed the desired levels of performance.</i>
Performance Evaluation	No periodic performance evaluation	<ul style="list-style-type: none"> • Performance evaluated but not using standard performance evaluation tool for individual board and the whole board as team; • not clear whether evaluation results area used to improve Board's performance 	<ul style="list-style-type: none"> • The Board's performance periodically evaluated using standard performance evaluation tool for individual board and the whole board as team; • Evaluation results used to improve Board's performance and efficiency. 	<ul style="list-style-type: none"> • The Board's performance periodically evaluated using standard performance evaluation tool for individual board and the whole board as team; • Evaluation results consistently used to improve Board's performance and efficiency. • Consistently striving for best practice in corporate governance standards
Gender Equality in Leadership	No woman members of the Board	10% or less are women Board members	30% of the Board are women	50% of the Board are women and actively participating in the Board

LG 2: Employee Satisfaction

EMPLOYEE SATISFACTION	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Administration				
Job Designs	<ul style="list-style-type: none"> • unclear roles and responsibilities with many overlaps; • job descriptions do not exist 	<ul style="list-style-type: none"> • Position exist for most key roles, with a few still missing; • most key positions are well-defined and have job descriptions that are static • some unclear accountabilities or overlap in roles and responsibilities; 	<ul style="list-style-type: none"> • All roles have associated positions; • individuals have well-defined roles with clear activities and reporting relationships and minimal overlaps; • job descriptions are continuously being redefined to allow for organizational development and individuals' growth within the job 	<ul style="list-style-type: none"> • All roles have associated dedicated positions; • all employees have clearly define core roles which must be achieved and an area of discretion where they can show initiative and try to make a difference; • core roles are defined in terms of end-products and services rather than activities; • individuals have the ability to define their own activities and are empowered to continuously reexamine their jobs
<i>Basis of Evaluation and Validation</i>	<i>Management Structure and Job Descriptions</i>			

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
Recruitment and Selection	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <p>No recruitment policy, no guidelines for making sound decisions on hiring; hiring decision is also politicized</p>	<p><i>Does not meet the desired levels of performance, but Fair on the quality</i></p> <ul style="list-style-type: none"> • Inadequate recruitment policy is in place • the hiring supervisors have little knowledge on the basic legal rules, • does not have guidelines for making sound hiring decisions; • does not anticipate future needs in hiring employees 	<p><i>Meet the desired levels of performance, seldom do not meet them and</i></p> <ul style="list-style-type: none"> • Recruitment policy is in place to enable draw a stronger pool of candidates to choose from, • the hiring supervisors sufficient knowledge on the basic legal rules, • have guidelines for making sound hiring decisions; • anticipate future needs in hiring employees 	<p><i>Consistently exceed the desired levels of performance.</i></p> <ul style="list-style-type: none"> • Clear recruitment policy enabling to draw a stronger pool of candidates to choose from, • the hiring supervisors have excellent knowledge on basic legal rules, • have consistent guidelines for making sound hiring decisions; • always anticipate future needs in hiring • constantly striving for best practice in HRD
<i>Basis of Evaluation and Validation</i>	<i>Employee policy and processes</i>			

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but Fair on the quality</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Compensation	No compensation program is in place	Limited compensation program is in place with no provision for regular reviews of salary levels as well as benefits costs.	<ul style="list-style-type: none"> ▪ Well defined compensation program that combines salaries and benefits as part of the big picture is in place; ▪ reviews salary levels as well as benefits costs. ▪ Following the minimum industry standards 	<ul style="list-style-type: none"> ▪ Well defined and competitive compensation program that combines salaries & benefits as part of the big picture is in place; ▪ Regularly reviews salary levels as well as benefits costs consistently applying the industry standards ▪ Constantly striving to attract and maintain high quality staff
Staffing Levels	<ul style="list-style-type: none"> ▪ Real staffing level needs unknown ▪ High turnover ▪ Many positions unfilled 	<ul style="list-style-type: none"> ▪ Limited understanding of real staffing needs ▪ Critical positions unfilled ▪ Medium level turnover 	<ul style="list-style-type: none"> ▪ Staffing level accurately reflect organizational need; ▪ Positions are all staffed; ▪ low turnover 	<ul style="list-style-type: none"> ▪ Staffing level accurately reflect organizational need; ▪ Positions are all staffed; ▪ low turnover ▪ Constantly striving to attract and maintain high quality staff

EMPLOYEE SATISFACTION	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Performance Management				
Performance Objectives	No performance management process in place	Limited performance management undertaken with no clear linkage to recognition and reward of effort	<ul style="list-style-type: none"> • Comprehensive performance management process in place • The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance- related guidance to meet employees need 	Best practice performance management process in place.
<i>Basis of Evaluation and Validation</i>	<i>Performance evaluation system</i>			
Appraisal Standards	No appraisal standards process in place	Limited appraisal standards undertaken with no clear linkage to recognition and reward of effort	<ul style="list-style-type: none"> • Comprehensive appraisal standards process in place • The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance- related guidance to meet employees need 	Best practice appraisal standards process in place.
<i>Basis of Evaluation and Validation</i>	<i>Performance evaluation system</i>			

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
Performance as Shared Values	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <ul style="list-style-type: none"> • Employees are hired, rewarded and promoted for executing a set of tasks/duties or for no clear reason, rather than for their impact; • decisions are mostly made on “gut feeling” 	<p><i>Does not meet the desired levels of performance, but Fair on the quality</i></p> <ul style="list-style-type: none"> • Performance contribution is occasionally used and may be one of many criteria for hiring, rewarding and promoting employees; • performance data is used to make decisions 	<p><i>Meet the desired levels of performance, seldom do not meet</i></p> <ul style="list-style-type: none"> • Employee contribution to social, financial and organizational impact is typically considered as a preeminent criterion in making hiring, rewards and promotion decisions; • important decisions about the organization are embedded in comprehensive performance thinking 	<p><i>Consistently exceed the desired levels of performance.</i></p> <ul style="list-style-type: none"> • All employees are systematically hired, rewarded and promoted for their collective contribution to social, financial and organizational impact; • day-to-day processes and decision making are embedded in comprehensive performance thinking; • Performance is constantly referred to
<i>Basis of Evaluation and Validation</i>	<i>Performance evaluation system</i>			

EMPLOYEE SATISFACTION	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Team Capabilities	<ul style="list-style-type: none"> • Employees drawn from a narrow range of backgrounds and experiences; • interest and abilities limited to present job; little ability to solve problems as they arise; • dependent from the CEO 	<ul style="list-style-type: none"> • Some variety of staff backgrounds and experiences; • good capabilities including some ability to solve problems as they arise; • many interested in work beyond their current jobs and in the success of the organization's mission 	<ul style="list-style-type: none"> • Staff drawn from diverse background and experiences and bring broad range of skills; • highly capable and committed to mission and strategy; • eager to learn and develop and assume increased responsibility 	<ul style="list-style-type: none"> • Staff drawn from extraordinarily diverse backgrounds and experiences, and bring broad range of skills; • highly capable in multiple roles, committed both to mission, strategy and continuous learning; • eager and able to take on special projects and collaborate across divisional lines; • Staff are source of ideas and momentum for improvement and innovation
<i>Basis of Evaluation and Validation</i>	<i>Objective interview of the staff – How are they satisfied on the teamwork in the national federation</i>			

EMPLOYEE SATISFACTION	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but Fair on the quality</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Knowledge Management				
Career Path/Succession planning	Unclear Job appraisal system and competence development for employees; do not care of the personal ambition of staff	Job appraisal and competence development are distinct and seldom linked to the personal ambition of employees and the shared ambition of the national federation	Job appraisal and competence development are linked to the personal ambition of employees and the shared ambition of the national federation	<ul style="list-style-type: none"> • Job appraisal and competence development • are clearly linked to the personal ambition of employees and the shared ambition of the national federation • National federation actively • striving to provide a ‘career not a job’ working
<i>Basis of Evaluation and Validation</i>	<ol style="list-style-type: none"> 1. <i>Objective interview of the staff – How are they satisfied on the job as linked to his/her career path</i> 2. <i>Review of the Performance Appraisal system</i> 3. <i>Staff meetings</i> 			

EMPLOYEE SATISFACTION	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Development program	No employee knowledge development program	Employee knowledge is developed from time to time but not on a regular basis, there is no written policy on staff development program	<ul style="list-style-type: none"> Employee knowledge is developed from time to time by means of training, coaching and talent development programs; there is a competence development policy, which includes internal and external training courses, working conferences, symposia and seminars 	<ul style="list-style-type: none"> Employee knowledge is developed constantly and kept up-to-date by means of training, coaching and talent dev't. programs; there is a proactive competence development policy, which includes internal and external training courses, working conferences, symposia and seminars constantly striving to implement a best practice development program
<i>Basis of Evaluation and Validation</i>	<i>Development program for the staff of the national federation</i>			

ORGANIZATIONAL	1-Poor	2-Fair	3-Good	4-Excellent
Knowledge Management (Compilation of corporate document)	<p><i>Consistently does not meet the desired levels of performance in this area.</i></p> <p>The federation does not recognize that the most important asset is people and their knowledge. The following are not kept and shared within the organization:</p> <ul style="list-style-type: none"> • Customer Knowledge • Knowledge in Processes • Knowledge in Products • Knowledge in People • Organizational Memory • Knowledge in Relationships • Knowledge Assets 	<p><i>Does not meet the desired levels of performance, but</i></p> <p>The federation recognizes that the most important asset is people and their knowledge by making sure that at least two of the following are kept and shared within the organization:</p> <ul style="list-style-type: none"> • Customer Knowledge • Knowledge in Processes • Knowledge in Products • Knowledge in People • Organizational Memory • Knowledge in Relationships • Knowledge Assets 	<p><i>Meet the desired levels of performance, seldom do not meet them and</i></p> <p>The federation recognizes that the most important asset is people and their knowledge by making sure that at least five of the following are kept and shared within the organization:</p> <ul style="list-style-type: none"> • Customer Knowledge • Knowledge in • Knowledge in Products (and Services) • Knowledge in People • Organizational Memory • Knowledge in • Knowledge Assets 	<p><i>Consistently exceed the desired levels of performance.</i></p> <p>The federation recognizes that the most important asset is people and their knowledge by making sure that all of the following are kept and shared within the organization consistently:</p> <ul style="list-style-type: none"> • Customer Knowledge - the most vital knowledge in most organizations • Knowledge in Processes - applying the best know-how while performing core tasks • Knowledge in Products (and Services) - smarter solutions, customized to users' needs • Knowledge in People - nurturing and harnessing brainpower, your most precious asset • Organizational Memory - drawing on lessons from the past or elsewhere in the organization • Knowledge in Relationships - deep personal knowledge that underpins successful collaboration • Knowledge Assets - measuring and managing your intellectual capital.
<i>Basis of Evaluation and Validation</i>	<i>Development program for the staff of the national federation</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
Organizational	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
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Goodwill	No employee knowledge development program	Employee knowledge is developed from time to time but not on a regular basis, there is no written policy on staff development program	<ul style="list-style-type: none"> Employee knowledge is developed from time to time by means of training, coaching and talent development programs; there is a competence development policy, which includes internal and external training courses, working conferences, symposia and seminars 	<ul style="list-style-type: none"> Employee knowledge is developed constantly and kept up-to-date by means of training, coaching and talent dev't. programs; there is a proactive competence development policy, which includes internal and external training courses, working conferences, symposia and seminars constantly striving to implement a best practice development program
<i>Basis of Evaluation and Validation</i>	<i>Development program for the staff of the national federation</i>			

	1-Poor	2-Fair	3-Good	4-Excellent
Organizational 1	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Culture	No employee knowledge development program	Employee knowledge is developed from time to time but not on a regular basis, there is no written policy on staff development program	<ul style="list-style-type: none"> Employee knowledge is developed from time to time by means of training, coaching and talent development programs; there is a competence development policy, which includes internal and external training courses, working conferences, symposia and seminars 	<ul style="list-style-type: none"> Employee knowledge is developed constantly and kept up-to-date by means of training, coaching and talent dev't. programs; there is a proactive competence development policy, which includes internal and external training courses, working conferences, symposia and seminars constantly striving to implement a best practice development program
<i>Basis of Evaluation and Validation</i>	<i>Development program for the staff of the national federation</i>			

Information Capital	1-Poor <i>Consistently does not meet the desired levels of performance in this area.</i>	2-Fair <i>Does not meet the desired levels of performance, but</i>	3-Good <i>Meet the desired levels of performance, seldom do not meet them and</i>	4-Excellent <i>Consistently exceed the desired levels of performance.</i>
Members' Data base	No data base of primary coop members was established	Presence of Data base /profile of member primary coops but not updated and not complete	Presence of updated and complete profile of member primary cooperatives are maintained.	<ul style="list-style-type: none"> • Presence of updated and comprehensive data of primary coop members are maintained; • The updated and comprehensive data are shared and used by all departments.
<i>Basis of Evaluation and Validation</i>	<i>Membership profile</i>			

Information Capital	1-Poor	2-Fair	3-Good	4-Excellent
	<i>Consistently does not meet the desired levels of performance in this area.</i>	<i>Does not meet the desired levels of performance, but</i>	<i>Meet the desired levels of performance, seldom do not meet them and</i>	<i>Consistently exceed the desired levels of performance.</i>
Survey of Primary coops' needs	No mechanism on determining the coops' needs was established	<ul style="list-style-type: none"> • Conduct coop needs survey in some areas (e.g. effectiveness of the products delivered to coop. • responsiveness, understanding of the coop's problem, overall evaluation of organization, but do not analyze and use them; 	<ul style="list-style-type: none"> • Conduct coop needs survey in some areas (e.g. effectiveness of the products delivered to coop. • responsiveness, understanding of the coop's problem, overall evaluation of organization, but do not analyze and use them; not 	<ul style="list-style-type: none"> • Conduct regular survey on coops' need regularly consistently undertake, analyze and use the coops' needs surveys, • responsiveness, understanding of the coop's problem, overall evaluation of organization, • Analyze, provide, develop means to address to coop needs continuously
<i>Basis of Evaluation and Validation</i>	<i>Members satisfactions survey documents and its results</i>			