

Credit Union 3 in 1

The Living Source of Cooperation & Unity



Member Volunteer Leader



SELF-CONFIDENCE



WORRIES?

Only 8% of a person's worries are legitimate:

- 40% will never happen
- 30% are over people's criticisms of us
- 12% are over old decisions
- 10% are about our health



That accounts for 92% of our concerns about which we can do little or nothing.

"IRA" FORMULA



I – IMPRESSION

- Observe and listen
- Get a clear impression of the name
- Have the person spell it if it is strange or unusual

R – REPETITION

- Repeat and review the name as often and as politely as possible during your conversation with the person

A – ASSOCIATION

- Make an association of the person and his name with some object or situation
- The more the association has "action," and is exaggerated or unusual, the better!



BE MORE CREATIVE



4 BROAD FUNCTIONS OF THE MIND

- Absorption of knowledge
- Retention of knowledge
- Judgement of ideas
- Creation of ideas



Most of our education deals with the first three, While the creative function is often neglected.

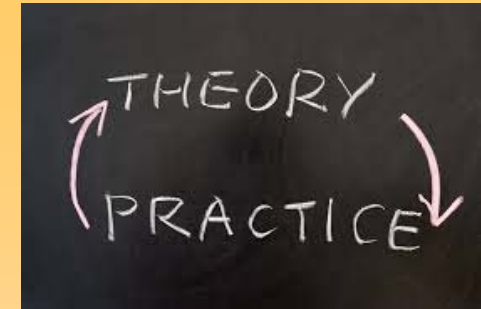
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TIPS FOR CREATIVE IDEATION

1. Suspend judgement – no criticism
2. Let ideas pop
3. Try for a long list
4. Hitchhike on ideas of others
5. Set time limit
6. Use check list



PRACTICE CREATIVITY TIPS



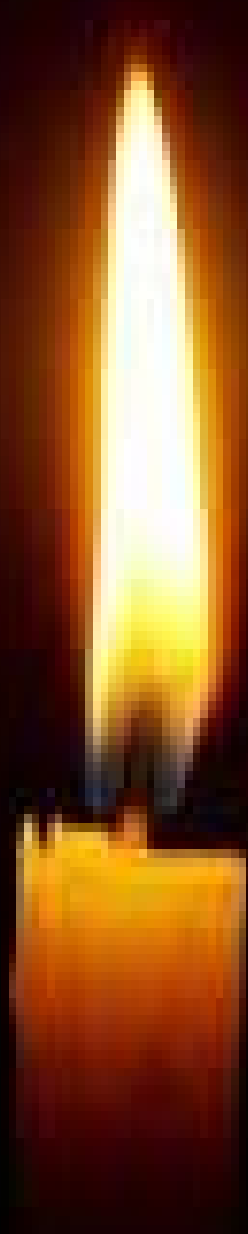
How can we get members to understand that they will benefit directly from the integrated system that ACCU introduced?

How can we best spread this idea of "3 in 1s, a living source of unity, our members, volunteers and leaders."?



ACCENTUATE THE POSITIVE





It is better to
light one candle
than to curse the darkness.

WHAT ARE THE WAYS IN WHICH “ACCENTUATING THE POSITIVE” CAN BE PRACTICED?

1. With yourself and others
2. At home
3. At work
4. In your credit union



THE POWER OF ONE PERSON





Keep in mind that most great events
in human history started with **ONE** person!



No living creature
can match the
physical strength
and stamina of an ant.

SHORT CUT TO EFFECTIVE SPEAKING

- Point
- Example
- Point (Call for Action)



EASY RULES IN MAKING A SUCCESSFUL TALK

Rule No. 1 – Right Topic (for YOU)

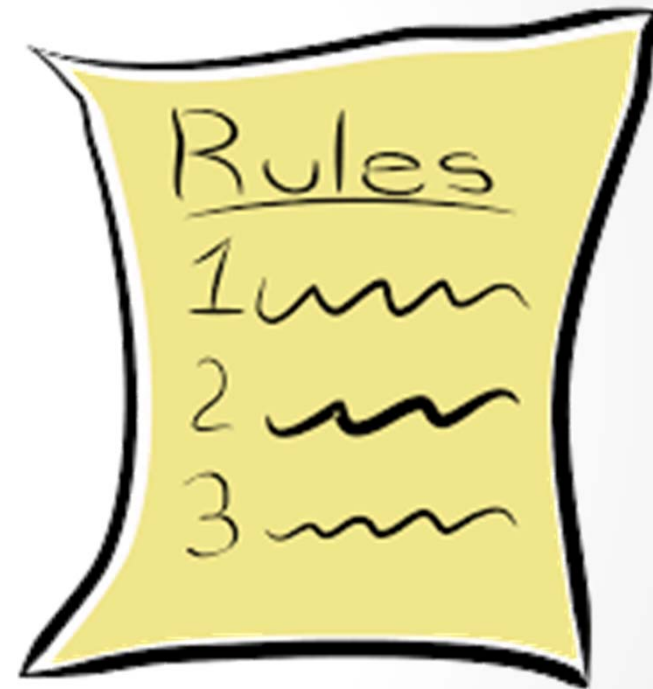
Rule No. 2 – Desire to Share

D = Desire to share

E = Enthusiasm

P = Preparation

T = Topic



THE VOLUNTEER



One of the founders of the Antigonish Movement in Canada, Dr. M.M. Coady (1882-1959) once said:

In social reform movements, it is more practical to rely on volunteers that work on week-ends or after dinner without pay than paid professional staff who works 8 hours a day.

If the Asian Credit Union Movement is to continue to be a force for social responsibility and economic cooperation, its members and leaders must remember that volunteers have taken it every step of the way. It is our culture.

WHAT IS CULTURE?

Values, beliefs and norms of the organization which determine how people think, behave and what they believe is true.



KEEPING PURPOSE CONSTANT





Credit Union

The heart of credit union purpose and values from its beginning has been its unique and distinct concept of human service in the economic field. It is because you believed in these principles, values and practices that you think it is worthwhile to organize your credit union.



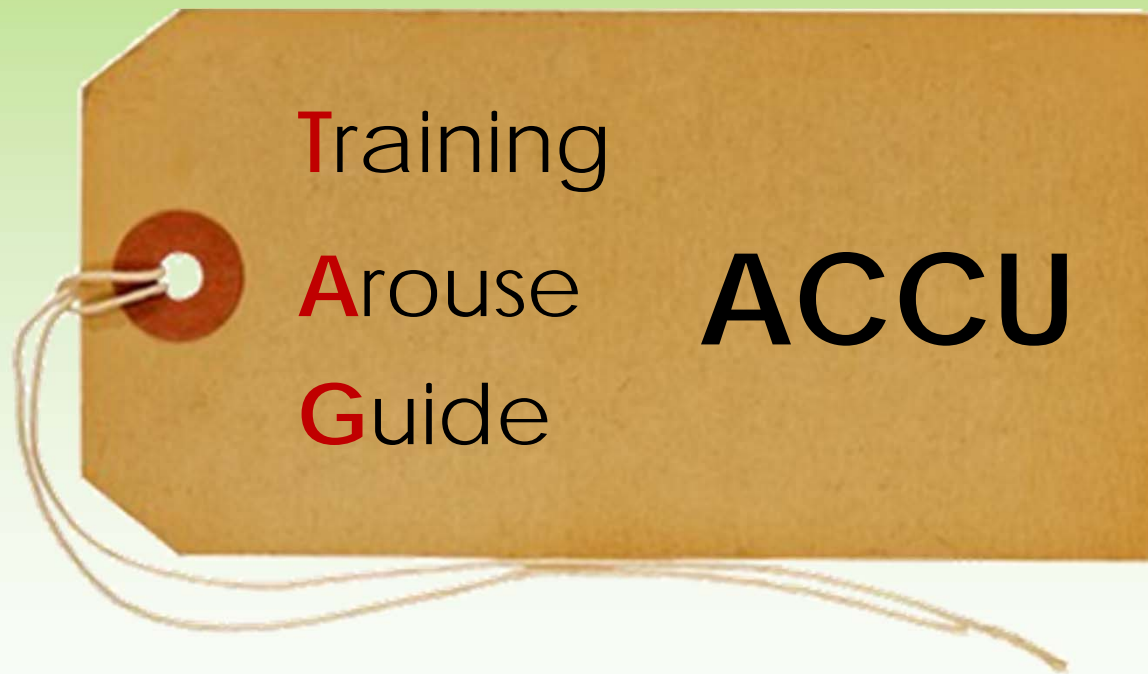
With purpose, you have direction and motivation.
The stronger the purpose, the greater your
determination to attain your goals.



Detect and uncover the purposes of:

1. Your credit union
2. The Chapter to which your credit union belongs
3. The Federation with which your credit union affiliates
4. ACCU

The purpose of the educational and training program of ACCU is **TAG**.



THE CREDIT UNION PRAYER

Make me an instrument of Your Peace
Where there is hatred, let me sow love;
Where there is injury, pardon;
Where there is doubt, faith;
Where there is despair, hope;
Where there is darkness, light;
Where there is sadness, joy.

Grant that I may seek not so much to be consoled
as to console; to be understood as to understand; to be
loved as to love; for it is in giving that we receive; it is in
pardoning that we are pardoned, and it is in dying that we are
born to Eternal Life."

OUR CORE VALUES



Values are self-imposed rules.
Or the ethical policy we adopt
in order to travel through life,
Including the life of an
organization, with a clear
conscience.

LIST, IN ORDER OF PRIORITY, 12 CORE VALUES OF:

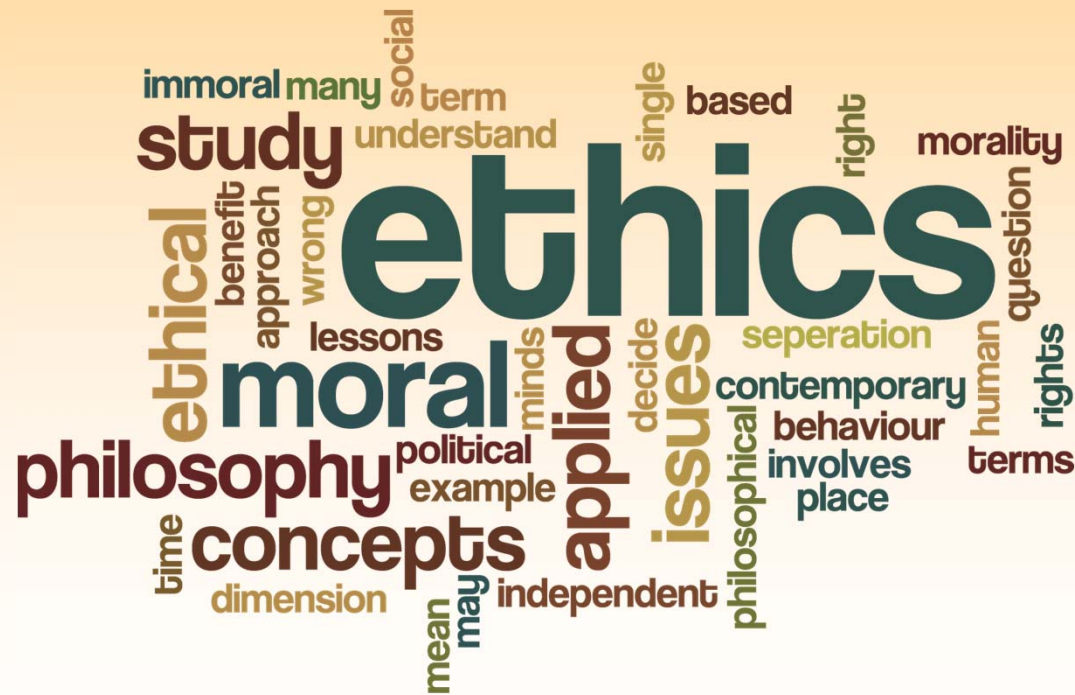
1. A Credit Union in Asia
2. A Chapter of credit unions in Asia
3. A Federation of credit unions in Asia; and
4. ACCU



AN ETHNICAL COMPASS




Acting responsibly and ethically is the only real option if businesses were to be sustainable and competitive.




It is the policy of the credit union that at all times, directors, officers and employees shall strictly adhere to and obey all laws, rules and regulations of local or national government, regulators, as from time to time amended, in connection with the business of the credit union.





In the governance framework for credit unions, there is a prescribed code of conduct to be complied by board members. The code contains statements on accountability, professional excellence, personal gain, equal opportunity, confidential information, collaboration and cooperation.



A code may include
a statement of ideals,
a set of disciplinary rules,
a standard of professional
etiquette.

THE 5 CHARACTERISTICS OF A VARIABLE & REALISTIC PROFESSIONAL CODE:



1. Convinces employees to voluntarily commit to standards of conduct integral to the profession's practices.
2. Protects public interest and the interests of those served by the profession instead of catering to the convenience of the profession.
3. Provides guidance to everyone in the profession on how to perform duties with the highest level of integrity and professionalism
4. Specific and honest
5. Enforceable and policed.



Each Team writes a code of ethics for the Asian Credit Union Movement.



Each Participant develops an Ethical compass for ACCU.



Teams to come up with ideas to observe, exercise, and implement the following principles in the context of the Asian Credit Union Movement:

- a. accountability
- b. equal opportunity
- c. leadership
- d. reputation and morale
- e. honesty
- f. integrity
- g. promise-keeping
- h. loyalty
- i. fairness
- j. concern for others
- k. respect for others.
- l. pursuit of excellence



SOCIAL DEVELOPMENT



Development is growth towards maturity, which may be gradual and discontinuous, which may involve passing through a number of stages and which normally occurs as a result of guidance and stimulus.





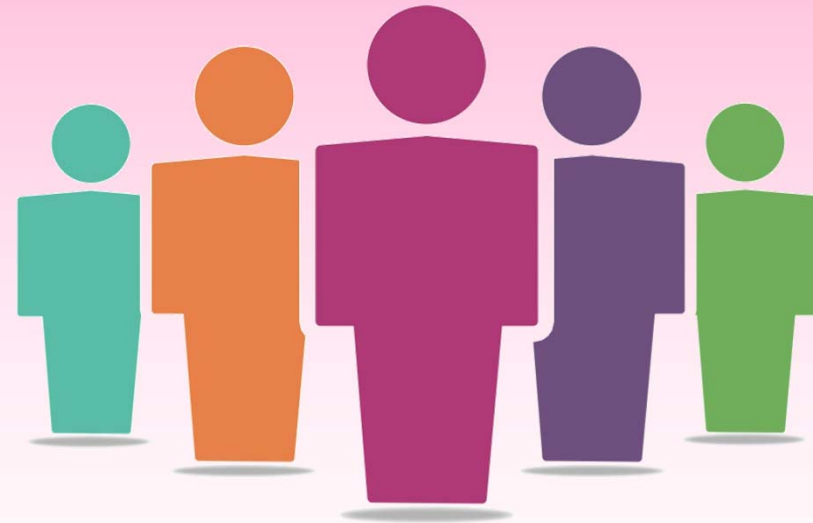
The Social purpose of economy is to produce goods and services for human flourishing.



Social Development is progressively acquiring the skills and personal qualities needed to live and participate cooperatively in social settings and play a full part in society.



Economic laws are not blind forces completely independent of human control, like the laws of physics and chemistry. They are the rules of systems that have been made by people and can be changed by people. The economy should serve people, not the other way around.



In a globalized world, the idea of a “shared economy” has emerged. “We care, we share” has always been the culture of the Asian credit union movement.

What can the credit union movement offer to meet the challenges facing the world?



List 10 ways that credit unions can help development and to contribute to the human success of globalization and how chapters, federations and ACCU can help supporting their effort.



VISION TO REINFORCE COOPERATION & UNITY



The integration system ACCU is promoting has become an obligation for credit unions to keep up with the evolving world of financial competition.



To keep the network safe and sound, the credit union movement needs to reinforce solidarity and cooperation.



It helps measuring the accomplishment level of the 3 major goals including growth, competitiveness and sustainability of a credit union by observing 4 perspective of operation, financial, learning & growth, internal business & member perspectives.



Unity is built on a shared goal, hope and vision; it creates the experience of cooperation, increase enthusiasm for the task and makes the atmosphere empowering.





Unity creates a sense of belonging and increases **well-being for all.**



Courage, consideration, caring
and sharing provide a foundation
for cooperation.



When cooperating, there is a need to know what is needed. Sometimes an idea is needed, sometimes we need to let go of our idea. Sometime we need To lead and sometimes we need to follow.

WHAT
DO
YOU NEED




While a purpose gives you the direction to where you are heading to, value gives you choices on how to get to the destination. Vision is what you anticipate when you get to the destination.

PURPOSE

VISION

VALUE

•

A dramatic landscape featuring a long, straight asphalt road that recedes into the distance towards a bright horizon. The sky is filled with large, textured clouds in shades of orange, yellow, and blue, suggesting a sunrise or sunset. The ground on either side of the road is a flat, green field. The overall mood is one of hope and forward-looking vision.

Vision is the picture
in your mind of your future.

SESSION 10

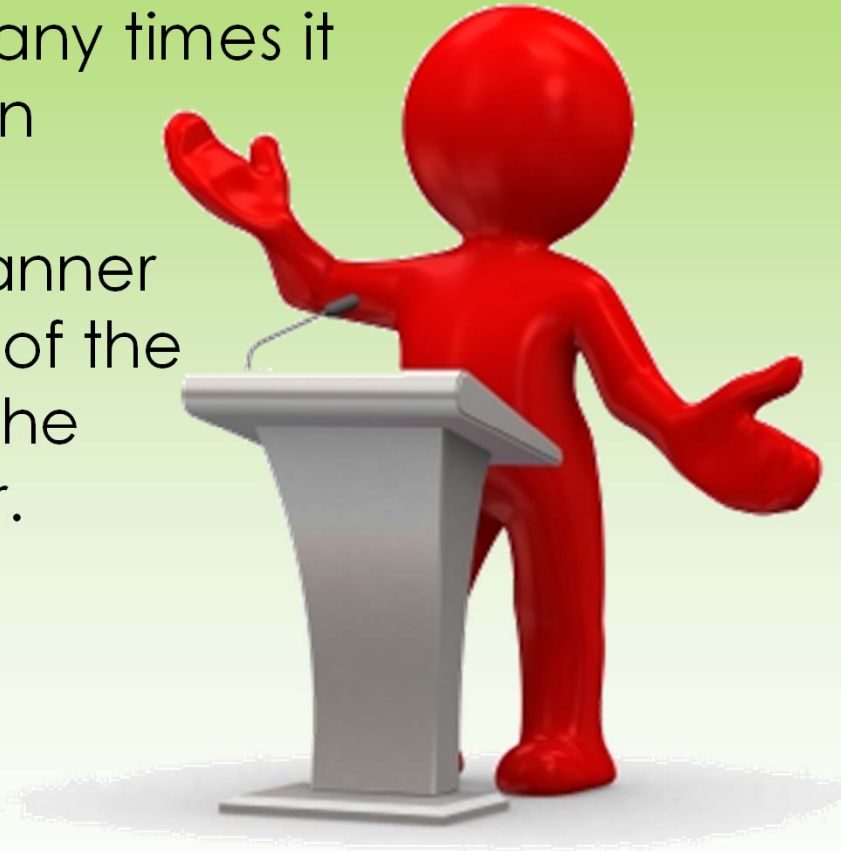
Using colored pens, develop a powerful, encouraging symbolic picture that best expressed and reinforces the essence of ACCU's purpose, values and vision. This symbolic image will remind us instantly of what our ACCU is aiming for in the years ahead.




SHOWMANSHIP SALESMANSHIP MOTIVATION



Showmanship is the technique by which one takes an important thought or idea that has become watered down because of the many times it has been presented in an ordinary manner, and present in an unusual manner so that a mental picture of the thought or idea is left in the mind's eye of the listener.



How does one develop
showmanship?



Use our
imagination.

Be
creative

ASK THESE QUESTIONS WHEN CREATING:

How about a new twist?

How can I substitute this for that?

How can I reverse it?

How can I combine ideas?

What would be expected?

What other ideas are similar to this one?

Why would people be interested in this?



Apply merchandizing skills to the spread of good ideas. If you show the same enterprise in merchandising your good ideas as businessmen do in their products, you will render a great service to mankind.



FIVE STEPS OF SELLING

1. Get the attention.
2. State your claim.
3. Back up (support) claim
4. Create the desire.
5. Ask for the sale.



DOMINANT BUYING MOTIVE (DBM)

The controlling thought or desire that causes a person to buy a product or accept an idea.



DRILL – EMOTIONAL EXPRESSION

Little Lamb

Words: MARY HAD A LITTLE LAMB.
ITS FLEECE WAS WHITE AS SNOW.
AND EVERYWHERE THAT MARY WENT,
THE LAMB WAS SURE TO GO.



COMMON MOTIVE

that are instrumental in directing the action of most people:



- Desire for self – preservation: good health etc
- Desire to perform a known duty
- Desire to be loyal
- Desire to avoid undesirable consequences
- Desire to have peace of mind
- Desire for freedom of action
- Desire for recognition
- Desire to succeed
- Desire for personal gain
- Desire to belong.




THE FIVE MOTIVATORS

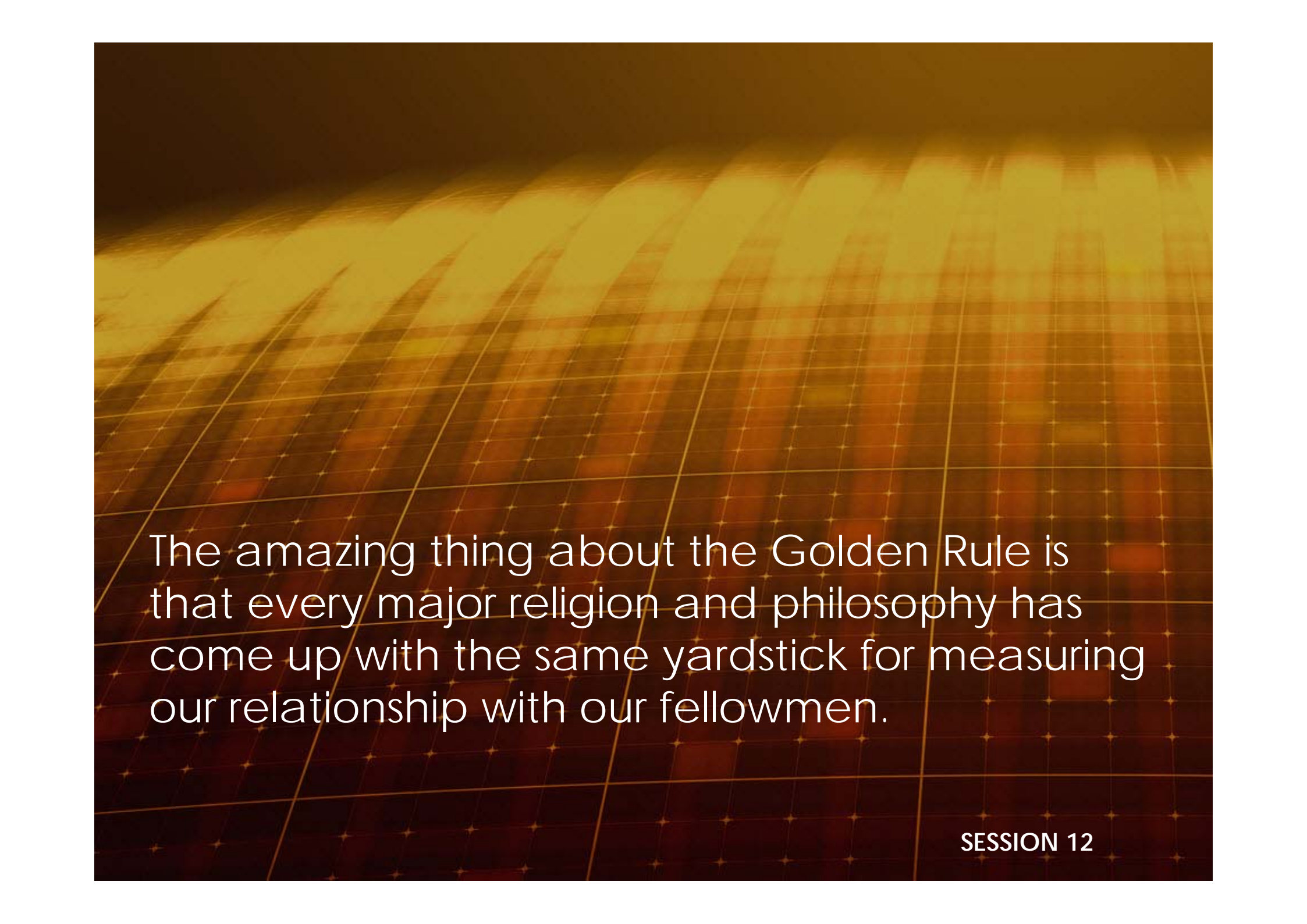
- Strive after worthwhile goals
- Develop a sense of personal responsibility
- Be enthusiastic
- Develop a positive and creative attitude
- Acquire greatness of vision

THIS WORKSHOP DOESN'T END



A silhouette of a man and a woman standing on a rocky cliff edge at sunset. The man is on the left, leaning forward and holding the woman's hand. The woman is on the right, leaning back and holding the man's hand. The sky is a mix of blue, orange, and pink, with clouds. The overall mood is one of support and partnership.

Men and women who have developed a pleasing and attractive personality have done so by successfully applying the law of "loving for their fellowmen". In other words of practicing the **"Golden Rule"**.



The amazing thing about the Golden Rule is that every major religion and philosophy has come up with the same yardstick for measuring our relationship with our fellowmen.

Peace must begin with each one of us.
Through quiet and serious reflection on
its meaning, new and creative ways
can be found to foster understanding,
friendship, solidarity and cooperation
among all people.



DISCUSSION

What are the ways in which the tips for
'Remembering the Golden Rule'
can be practiced in our daily lives?"



CONCLUSION



THE MORE PURPOSE, DEVOTION AND EFFECTIVENESS WE WILL SHOW IN FULFILLING OUR RESPONSIBILITIES TO OUR FAMILY, WORK, CREDIT UNION ORGANIZATIONS, SCHOOL, CIVIC AND OTHER WORTHY ORGANIZATIONS IN OUR OWN LOCALITY, WE WILL BEGIN TO REALIZE THAT THEY ARE VITAL PARTS OF THE WHOLE, AND NOT ISOLATED LITTLE UNITS WITH NO RELATION TO, OR BEARING ON THE WORLD.

