

THE 3 in 1 OF CREDIT UNIONS
Member, Leader and Volunteer
A Living Source of Cooperation & Unity.

**By 2017, there are 32,000,000 credit union
/coop members in Asia with 360,000
volunteers and 235,000 staff members.
More will be joining this living source of
cooperation and unity in the years to come.**

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ABOUT THIS WORKBOOK

This workbook has been prepared for a “3 in 1” who is a member, a leader and a volunteer in the one person of the Asian Credit Union Movement. An staff / professional of the credit union movement is, more often than not, a member, a leader and a “quasi” volunteer.

This work book can be used in forums, workshops, conferences, seminars and short courses organized by ACCU, Federations, Chapters and Credit Unions.

It can also be used by itself for self-directed learning by credit union trinities.

ACCU is just a work in progress and her workers are the 3 in 1s. In unity with the credit union organizations, our primary objectives in education and in training are symbolized by the simple word TAG which are:

TRAIN.....credit union people in the necessary skills, habits and attitudes needed in their daily lives.

AROUSE.. in them an awareness of the pressing needs of mankind and an awareness that they have been assigned a personal responsibility, and talents to alleviate these needs.

GUIDE..... them, with prudence, into those areas of human endeavor in general and in particular in working for credit unions in which their talents (known and latent) will be most effective.

Also, to meet present day and future challenges and to propel the sustainable growth of credit unions, ACCU has embarked on and will continue to embark on new programs such as an integrated system that shares resources, standardization, operation, learning, reinforce solidarity and maintain good governance framework by enjoying the provision of the highest quality financial services that are value driven and ethical.

Being value-driven means that we must look not only to laws, but also to the ethical values, principles and standards of our culture of “People Helping People”. Even

assuming that our members, leaders and volunteers have a good understanding of both the explicit and implicit ethical values of ACCU's culture, there still remains a vital question: how are we to remain faithful to ACCU's core ethical values, while at the same time respecting the values of our leagues and federations that market the products and services?

Part of the answer lies in systematic and effective education and training.

This workshop is designed to:

- Discover hidden potential.
- Develop faith, courage and enthusiasm
- Make people more creative and innovative
- Renew purpose-keeping purpose constant
- Identify and transmit core values
- Create an ethical code and compliance
- Visualizing the future of the Asian Credit Union Movement
- Expanding social economic cooperation
- Fostering unity.
- Striving for worthwhile goals.

It also aims at gathering of idea and thought for presentation in the form of recommendations to the credit unions, federation, chapters and ACCU for consideration.

Content

There are 12 sessions.

Each session contains:

- Reflection points
- Objectives
- Learning activities, and
- Learning materials

Duration of a workshop/seminar: 3 days

This workbook does not establish a detailed procedure to be followed by facilitators of the workshop/seminar. Rather, it should help facilitator(s) present the material effectively in their own way and adapt the materials in this workbook to suit local situations as well as adding their own materials.

Organization of the material:

Each session lists its objectives and reflection points – what skills participants will be able to develop after studying the session. Learning activities and learning materials are suggested to help participants understand the ideas in each session. The amount of time devoted to each session depends on the time available for the workshop/seminar. The facilitator(s) may choose to place greater emphasis and spend more time on certain sessions than on others.

Instructional techniques

Participants are divided into 5 teams for discussion and activities.

SESSION ONE — SELF-CONFIDENCE WHO NEEDS IT?

REFLECTION POINTS

- ◆ Conscientious, capable men and women everywhere are being held back, unable to do the best they can – all because they lack self-confidence.
- ◆ Only 8 percent of a person's worries are legitimate:
 - 40 per cent will never happen;
 - 30 per cent are over people's criticisms of us;
 - 12 per cent are over old decisions;
 - 10 per cent are about our health.
- ◆ That accounts for 92 per cent of our concerns about which we can do little or nothing. It is unrealistic to think that a long-term habit of anxiety can be disposed of with a wave of the hand. But we can try, little by little to: - accept ourselves as we are master our fears and reach out to others in love.
 - ◆ Refuse to become discouraged. If at first you don't succeed.....you're running about average.
 - ◆ Take a mental inventory of recent accomplishments as well as your assets as a trinity. This will boost your morale.

OBJECTIVES

After completing this session, the participants will be able to:

- ^ Know their leadership potential is an untapped gold mine.
- ^ Practice a helpful way to better their memory.
- ^ Gain self-confidence.

LEARNING ACTIVITIES

1. Run a “Name Game” by practicing the “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 as politely 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!

2. Explain IRA Formula

1) Introduction:

- a. Ask each participant to stand and give just his/her name. Don't have them repeat or say name louder.
- b. Now ask if anyone in the workshop can name all participants. (1) if someone volunteers and does a good job, congratulate him/her and tell the workshop that no doubt this person followed some of the natural laws of memory. Ask: “How many here would like to learn some of these laws so that by the end of the session, they will know most of the classmates by name (get a show of hands).” (2) if no one volunteers, ask class, “How many would like to learn some of the natural laws of memory so that by the end of this session, they all will know most of their classmates by name?” (Get a show of hands.)
- c. Remind class that the ability to remember names will help to develop their

confidence and make them more effective in influencing others.

2) Teach Impression

Explain what an impression of a name is and how it helps recall.

- a. An effective way to be sure “Impression” is understood is to proceed as follows:
- b. Ask class to pretend the front wall of the classroom is a big white-board and that their name is printed on the board in big black letters.
- c. Now, instruct them to close their eyes and visualize in their “mind’s eye,” their name as it is oriented on the whiteboard.
- d. Stress that one must first know a name before it can be remembered and the best way to do this is to be able to see it in the mind’s eye.
 - Demonstrate how to get an impression by test questions with one of the participants.
 - Sir, please repeat your name.”
 - “ Pashupati Manandhar”
 - “Would you mind spelling your last name?
 - “ May I write it down?”
 - “ Does your name have a meaning?”

3) Teach Repetition

Explain what it is and how it helps recall.

- a. Demonstrate method used to accomplish repetition.
- b. Use the name in your conversation or :
 - “ I am pleased to meet you, Pashupati Manandhar.”
 - “ Where do you work, Mr. Manandhar?
 - “ Have you worked here long, Mr. Manandhar?”
 - “Good to meet you Pashupati Manandhar,” etc.

4) Teach Association

Explain what it is and how it helps recall.

Demonstrate by using an association for your own name.

(Here is an example used by Walden Uchwal, a facilitator)

“ My name is Walden Uchwal. The UCH is pronounced the same as MUCH.

Associate my name with a big wall, 400 feet high, and reaching across Canada.

This would be MUCH WALL. Turn the M upside down and you have my first initial – W and the remainder will spell UCHWAL.”

2. Conduct Name Game

- 1) Caution: Take off name badges. Class is not to write any names until so instructed.
- 2) Explain briefly how game is run.
- 3) First round – For the first five participants: Have each stand (one at a time), give number, name, and build association for his/her name. If necessary, facilitator helps with association. After these five, call a one-minute in-seat break in which balance of class is to think up an association for their name. After break, have balance of class (one at a time) stand, give number, name and association.
- 4) Second round – Each person stands again, giving number, name and association (in a very few words). This should move very fast.
- 5) Third round – First make sure everyone has paper and pencil. Each person will now stand and give their number only and group will write down number and first and last name. Person giving number should count to 15 before sitting down. This gives everyone time to write name.

- 6) Explain scoring – each name counts for two points; one each for first and last name. Facilitator will read off number and names; participants make check mark for each first and last name that is correct.
- 7) Facilitator read off numbers and names, so participant can grade their papers.
- 8) Determine winner; facilitator must know how many participants there are. This number, times two is the top possible score (20 participants – 40 points). Ask all those who have a score of 25% of the top score or more, to stand. Then build up score in steps of 10 and 5 point, asking those to remain standing who had a score equal to or greater than the score called. Repeat until winner or winners are determined. Congratulate them.

Example: A class of 20 has a top possible score of 40 points. Facilitator start by asking all those with a score 10 or more to stand, then 20, then 30, then 35, and finally 40.
- 9) In a few seconds, review IRA formula and stress importance of remembering names.

3. Get acquainted talks

Participants will come up front in teams of 5 or 6 and , in a conversational manner, tell the class about themselves. To help organize a participant's idea, here are several questions one can answer about oneself:

- 1) Your name?
- 2) Where you live?
- 3) Your work?
- 4) Your hobbies?
- 5) Your family?

6) What would you like to get out of this Workshop/seminar?

Don't think of making a speech but pretend the class is asking you questions and you answer them.

4. Using a natural law of memory

Participants will learn and practice how to remember

Points of a talk Shopping lists

Meeting agenda Facts

Instructions

The basic principle involved is association – associating the unknown with the known.

a. Teach Memory Pegs

- 1) Facilitator recites numbers and peg words slowly and clearly to be sure everyone hears them correctly.
- 2) Then, ask class to recite numbers and pegs ,
- 3) Explain that as a class we will now recite peg words as if they were a poem or song, as follows:

One – Gun

One – Gun, Two – Shoe

One – Gun, Two – Shoe, Three - Key

Etc., adding a new peg each time until all are covered.

It is important that the facilitator acts as a leader and puts some rhythm into the recitation. The class will have fun as well as learn.

- 4) Check class now to determine if they know peg words. Ask for two or three

volunteers to recite them. Then select two or three at random to recite peg words.

b. Practice Using Memory Pegs.

1) For this practice ask the group to select items from the room. It is easier when learning the method.

2) Procedure

a. Ask that no one write down items – just pay attention and practice pegging.

b. Ask group for first item they want to remember.

c. Facilitator gives number, peg word, standard word picture and build an association with the item to be remembered.

d. After first item, facilitator merely recites the number, peg word and word picture. He/she then ask group to build the association.

Remind them to use their imagination. As you will have only about 60 seconds to spend on each item, it may be necessary for you to build the association.

e. Repeat the procedure until 10 items have been pegged.

f. To ensure success, it is good to stop half way through and ask one person to name the items up to this point - - and after the 10 items have been pegged to ask one participant to name all the items.

c. Memory Contest

1) Pass out contest sheets and pencil. Explain:

2) Don't try to think of the itm at once.

Their thought procedure should be:

First – Number One

Second – Gun

Third – 21 Gun Salute

Fourth – The Item

- 3) Papers will not be seen by anyone but themselves – not a spelling contest.
- 4) Ask them to write memory peg and item – will have about 5 minutes
- 5) Explain scoring (1 point for peg word and 1 point for item). Then, ask a participant who thinks he/she got them all right to come front and recite peg words and item so everyone can check their paper.

- 6) Ask, “ How many got a score of
 - 10 or more? (half of total) Please stand.”
 - 14 or more? Remain standing.”
 - 18 or more? Remain standing.”
 - That is great. About _____% of the group got a score of 18 or more correct. Please be seated.” Applause!!
 - “Now would those who got a score of 20 please raise their hand.” Applause! !

5. Summary

- 1) You can make up additional pegs for yourself – as many as you want.
- 2) You have only learned the method. You must now have a deep desire to remember better and practice.

“What you do – or fail to do – may have far reaching effects on countless people you will never meet this side of eternity.”

Learning Material

Word Peg System For Recall

WORD PEG SYSTEM FOR RECALL

By applying the fundamental laws of memory, psychologists have devised a number of systems to help a person to recall. One that is very effective and popular is the Word Peg System. Here is our version:

<u>No.</u>	<u>Peg Word</u>	<u>Mental Picture</u>
1	Gun	Visualize a 21-gun salute. Instead of smoke coming from the gun, it is the object or idea.
2	Shoe	Visualize the 'old woman who lived in a shoe'. Instead of children, you see the object or idea.
3	Key	Visualize a gold key to the city. As you open the door to City Hall, out rushes the object or idea.
4	Oar	Visualize a Viking boat propelled by oars. As the oars, in unison, come out of the water, you see dripping from them the object or idea.
5	Dive	Visualize yourself standing on a high diving board. As you dive out into the water, you suddenly realize that it is the object or idea, not water.
6	Tricks	Visualize a magician pulling a long silk scarf from a top hat. As you look closer, you see it is not a scarf but the object or idea.
7	Sever	Visualize an old French guillotine. As the blade comes down, you realize it is not Marie Antoinette lying there but the object or idea.
8	Skate	Visualize the Ice Follies. From the far end of the rink you see many skaters appear from behind a curtain. As they approach, however, you notice they are not skaters but the object or idea.
9	Vine	Visualize a vineyard in France, you drive along the road. You get closer and notice the object or idea hanging from the vines, not grapes.

- 10 Hen Visualize the Red Hen. You see her talking to the various animals, asking them to help her plant corn. Then you realize they are not animals, but the object or idea.
- 11 Leaven Visualize a cook in a bakery making bread. As you come closer, you see the dough rising. It starts to pop and you see the object or idea coming out.
- 12 Shelf Visualize a bookshelf 100 feet high. As you come closer you realize it is not a book on each shelf but the object or idea.
- 13 Thirsting Visualize a man walking across the Great American Desert. He sees water ahead and runs for it but, on arriving, finds it is the object or idea.
- 14 Sorting Visualize an IBM sorting machine. You see the operator feed it IBM cards but as it sorts, out comes the object or idea.
- 15 Drifting Visualize the Swiss Family Robinson, drifting on a raft. They seem to be moving closer to land but when they finally arrive, it is not land but the object or idea.

Method of Recall

- ***Begin with the number: i.e., One***
- ***Recall Peg Word: i.e., Gun***
- ***Recall mental picture: i.e., 21-gun salute, etc.***
- ***Recall object or idea: i.e., object or idea coming from gun.***

SESSION TWO——BE MORE CREATIVE & INNOVATIVE

REFLECTION POINTS

- ◆ If you have a willingness to break new ground – even at the risk of being criticized or laughed at – you may be surprised at the energies you release.
- ◆ You, whoever you are, have good ideas be few or many.
- ◆ Whether your ideas be few or many, small or great, you should put them into circulation – not keep them to yourself.
- ◆ By developing your creative and innovative powers, you will better realize how much you are needed and wanted to renew the face of the earth.
- ◆ You have been given a special mission in life to fulfill that has not been assigned to anyone else.
- ◆ Be more original and creative – more in demand
- ◆ Solve problem faster
- ◆ Lead a more exciting life.
- ◆ Each person has been endowed with a creative power.
- ◆ An unknown office clerk who invented the paper clip over a hundred years ago is good example. He picked up a hairpin and wondered if he could not find a new use for the little piece of wire. His experiment resulted in the paper clip as we know it today.

OBJECTIVES

On completion of this session, participants should be able to :

- ^ become more original and creative which will help lead a happier, more productive life.
- ^ grow in confidence.

LEARNING ACTIVITIES

1. Clip-Hanger Exercise

1) Ask class to write down as many good and useful ideas they can think of for use of paper clips other than that for which they were originally designed.

Stress the fact that they should think about ideas and judge them before writing.

Give class signal to start and ring bell at the end of 2 minutes.

2) When bell rings, instruct class to turn paper over and prepare to think of ideas for use of coat hanger, other than that for which they were originally designed.

Stress the fact that this time, they are not to think about the ideas or judge them but write as fast as possible any idea regardless how silly it seems. Explain that paper will not be collected and that no one will see them. Give the class the signal to start and ring the bell at the end of 2 minutes.

3) Ask participants to count ideas they got on paper clips; then count ideas they got on coat hanger. Ask all those who got more ideas on coat hanger to raise hand.

4) Show the 1 minute “Thai Tricks” video on the use of a coat hanger.

2. Learn Principle of Suspending Judgement

1) Inform class that there are 4 broad functions of the mind: Absorption of knowledge, retention of knowledge, judgement of ideas and creation of ideas.

Most of our education deals with the first three, while the creative function is often neglected. In the exercise on the coat hanger, you practiced one of the principles that help one use the creative function.

2) Many of us fail to come up with ideas because we try to create and judge at the same time. For a moment, think of a faucet with hot and cold water. Open both handles at the same time and we get lukewarm water. Now think of the hot handle as the creative function and the cold handle as the judicial function. Turn both on at the same time and you get lukewarm ideas. Turn on only the hot; you get real hot ideas. Turn on only the cold and you get real cold judgement. The Principle is: Suspend judgement when you are in the process of thinking up ideas. After you have a good list of ideas, then judge and select.

3. Learn 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.

4. Practice Creativity Tips

- ◆ Read problem. If you have one that particularly fits your class, use it. Otherwise here are a couple of suggestions:
- ◆ 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 in1s, a living source of unity, our members, volunteers and leaders.”?

“Just as a small cake of yeast can leaven or activate a great mass of dough, so can one person like you act as a leader in starting to transform and freshen a world that is waiting for your contribution.”

SESSION THREE — ACCENTUATE THE POSITIVE

REFLECTION POINTS

- ◆ It doesn't take a thimbleful of brains to be a negative thinker, a complainer or fault-finder.
- ◆ But it does take a positive mental attitude, wisdom and courage to:
 - 1) find the element of good in every person or situation, and build on that;
 - 2) put constructive ideas into circulation rather than cry about bad ones.
- ◆ It is better to light one candle than to curse the darkness.
- ◆ Our life is what our thoughts make it.
- ◆ Eight times down, nine times up.
- ◆ If you want to sing, you will find a song.
- ◆ Keep your face to the sunshine and you cannot see the shadow.
- ◆ Most folks are about as happy as they make up their minds to be.
- ◆ A bit of fragrance always clings to the hand that gives you roses.
- ◆ Give credit where credit is due.
- ◆ A hopeful person sees an opportunity in every calamity while a cynic sees a

calamity in every opportunity.

OBJECTIVES

After finishing this session, the participant will :

- ^ cultivate this philosophy of life and becomes creative and confident;
- ^ be able to look for the element of good in every person and situation and build on that;
- ^ live a happy life and become a strong influence for good wherever he goes.
- ^ become more productive and more genuinely enthusiastic!

LEARNING ACTIVITY

1. Teams generate ideas in answer to the question: What are 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.

2. Team report

3. Each participant to select an idea from the reports and write it on practice card to be provided by the facilitator.

4. Each participant stands at his seat and read what he has written on his card

– no speeches.

5. Remind class they are to practice the way selected. It will be helpful if they make out several cards and place them in strategic places as a reminder to practice the way.

“ Life has more meaning, problems easier to handle, goals more attainable, mistakes less disastrous, the future more exciting by applying a positive mental attitude to yourself.”

SESSION FOUR — THE POWER OF ONE PERSON

REFLECTION POINTS

- ◆ Don't be discouraged by the vast complications of these fast moving days. Our world seems to be in trouble: What can I do? But don't under-estimate your importance as an individual by thinking , "I don't count." Think of the treasures that lie within each of you.
- ◆ You have been endowed with inherent greatness and worth.
- ◆ Keep in mind that most great events in human history started with ONE person!
- ◆ You have been given a special mission in life to fulfill that has not been assigned to anyone else.
- ◆ Scientists calculate that if the electronic energy in the hydrogen atoms of the body could be utilized, you could supply all of the electronic needs of the entire United States of America for nearly one week.
- ◆ The atoms of the body contain a potential energy of more than 11 million kilowatt hours per pound. By this estimate, the average human is worth about eighty-five billion U.S. dollars.
- ◆ It is said that no living creature can match the physical strength and stamina of an ant. Have you ever watched an ant dragging a dead grasshopper? Weigh the bodies of both. The ant was pulling 60 times its own weight. To equal such a feat, a 150-pound man would have to drag a load of four and a half tons. But human beings were made to do more than haul tons around. You have no idea how much you can do to help mankind. As soon as you start "doing" even one little thing to

help people, you will begin to realize your tremendous power for good.

- ◆ You are not One of Many, You are One of One. You are Unique.
- ◆ Tiny snowflakes, multiplied over and over again, can maroon ships, trains and cars. It's amazing to think that tiny, delicate, almost weightless snowflakes can exert such great influence.

OBJECTIVES

After attending this session, a participant should be able to:

- ^ realize your importance and worth as a person, your mission in life and the capacities showered on you.
- ^ respond to strive for greater goals and become a strong influence for good.
- ^ be an effective speaker calling for action.
- ^ use interesting and colorful details in your talk and people will be more apt to believe what you have to say, and accept your ideas.

LEARNING ACTIVITY

1. Learn short cut to effective speaking - Point, Example, Point (Call for Action).

2. Learn 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

S = Self Confidence

3. Each will give a 60 second talk on the power of one

person based on a story from the culture of their own country or from their own personal experience.

“The destiny of many persons for time and eternity may depend on how far and how fast you develop the good that is in you.”

Learning Material

GROWING IN CONFIDENCE

A short-cut to self-confidence is through the practice of speaking skills. There are only a few easy rules to follow in making a successful talk. Speech authorities tell us to begin with these two:

1. Talk about something you have earned the right to talk about.
2. Talk about something that you want to share with your listeners -- something you feel strongly about.

Rule No. 1 -- Right Topic (for YOU)

What do we mean when we say, "Talk about something that you have earned the right to talk about?" Well, unless you are a nuclear physicist, you probably haven't earned the right to talk about the atomic bomb. But, if you are a property owner, you have earned the right to talk about high property taxes. Generally speaking, you have earned the right to talk about the things you *know*, the things you have *lived with*, the things you *feel deeply* about.

What do we know the most about?

Ourselves -- our family and friends -- our hobbies -- our business.

What do we feel strongly about?

An exciting experience -- a narrow escape -- a regret in our life -- a deep emotional experience such as love, death, etc.

What makes us angry?

Divorce -- political corruption -- parking problems -- television -- high food prices -- injustice -- high rent -- failure to vote, etc.

If you want to give successful talks, speak on topics with which you are familiar.

Rule No. 2 -- Desire to Share

The second rule is as important as the first. "Talk about something you *want* to share with your audience." You must have a *desire* to communicate.

If someone is stepping on your foot, your desire to communicate will be strong and you will let him know about it in no uncertain terms. Even if you are in China and your tormentor cannot speak your language, he will get the message. With a strong desire to communicate, a person can come up with new impressive ways to get his message across. However, if your subject is one that you are not enthusiastic about, one that you do not want to share, this will show too.

When you select a topic that you *feel* deeply about and one that you want others to feel deeply about, you forget yourself before an audience, you lose your self-consciousness, become more animated, get on fire and communicate successfully.

SESSION FIVE—THE VOLUNTEER

REFLECTION POINTS

- ◆ 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."
- ◆ During the time when the credit union movement in Korea was pursuing the passage a credit union law, an official from the Ministry of Finance responsible for examining 60 credit unions wanted first to find out what advantages directors and committee members got from credit unions. To his surprise, not only they had no salaries and got no advantages but also they had restrictions in getting loans. He then told the General Manager of ACCU, Mr. Augustine Kang that the credit union movement would no doubt be successful.
- ◆ Volunteerism existed before credit unions were invented. It is vital to the survival of credit unions.
- ◆ 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.
- ◆ Volunteers deserve fair treatment, which means placing limited demand on them.
- ◆ A good job description will make everyone's job easier by defining each volunteer's roles and responsibilities.
- ◆ According to the description of a volunteer by Dr. Coady, i.e. working on week-ends and after dinner, most of the paid professional staffs of the Asian Credit Union Movement are "Quasi Volunteers", if not "Full volunteers".
- ◆ Volunteerism is a culture of our credit union movement.
- ◆ What is culture? Values, beliefs and norms of the organization which determine

how people think, behave and what they believe is true.

OBJECTIVES

After finishing this session, the participants should be familiar with:

- ^ the philosophies of volunteerism.
- ^ the resources that volunteers bring to the credit union movement
- ^ how volunteers help credit unions serve their membership and their communities.
- ^ where to find potential volunteers
- ^ why volunteers should get adequate training.
- ^ what parts of credit union philosophy are especially useful for motivating volunteers?

LEARNING ACTIVITY

Questions for discussion

- 1. How has your culture used volunteers?**
- 2. Does the role of the volunteer change when a credit union grows? If so, how?**
- 3. What local institutions are similar to the credit union movement? How are they similar and how are they different? Be as specific as possible.**

4. **How actively do your organizations recruit volunteers? Are their efforts adequate? Explain.**

5. **Did you receive a good orientation when you began volunteering? What could have been done differently to prepare you for your volunteer responsibilities?**

6. **Are any of you aware of a group what your credit union could be serving that it is not? Who are they? How would you organize volunteers to help serve them?**

7. **Do any credit unions around here have development education projects? If so, what are they? What else could be done to make members aware of the potential credit unions have for development?**

8. **Have you, as a 3 in 1, heard of or taken ACCU’s Managing Yourself for Others (MYFO) course for refocusing one’s personal and professional life?**

“Be more of a “go-giver” than a “go-getter”. We have to be on guard against becoming so preoccupied in securing conveniences and luxuries that we miss the real joy of living – which is living for others.”

SESSION SIX——KEEPING PURPOSE CONSTANT

REFLECTION POINTS

- ◆ 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.
- ◆ every organization has an important purpose. There is no need to create a purpose. It is there already.
- ◆ By knowing your purpose, you can concentrate your energies on what is most meaningful and important.
- ◆ With purpose, you have direction and motivation.
- ◆ The stronger the purpose, the greater your determination to attain your goals.
- ◆ Without purpose, you can make real good time – but your destination can be lost.
- ◆ Don't write off the values of the smaller prayer, word, or deed. They can give you and your organization directions and can be instrumental in shaping a better world as in the Credit Union Prayer.

OBJECTIVES

After completing this session, a participant, with or without religious background, will be able to:

- ^ remember the Credit Union Prayer;
- ^ detect and uncover the purposes of your credit union organizations

LEARNING ACTIVITY

Group discussion to 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 i.e.
Training, Arouse and Guide.”**

Learning Material

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.”

SESSION SEVEN — OUR CORE VALUES

REFLECTION POINTS

- ◆ Values are principles and fundamental convictions which act as general guides to behavior, enduring beliefs about what is worthwhile, ideals for which one strives, standards by which particular beliefs and actions are judged to be good or desirable.
- ◆ Human values ensure the harmonious continuity of civilized life. They apply to the secular and practical day to day expressions of universal values, for example, cooperation, unity, honesty, responsibility, respect, and simplicity.
- ◆ 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.
- ◆ Values connect purpose with action. They fuel your purpose, giving meaning to your course of action.
- ◆ You do not need to create your values. They exist already. You only need to detect them and use them.

OBJECTIVES

After this session, a participant will:

- ^ know the definition of values;
- ^ be able to detect and use the core values of the Asian credit union organizations.
- ^ be able to give impromptu talk on values with confidence.

LEARNING ACTIVITIES

1. Take a moment to write down your own definition of values and then share it with your group;

2. 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

3. Participants will each give a 90 second impromptu talk about a value the topic of which will be given to him/her two minutes before his/her talk.

**Purpose is like a mission statement, goal, or dream that you want to accomplish.
The core values will influence the choices and decisions, and guide the action to
accomplish the dream of your organization.”**

Learning Material

YOUR DEFINITION OF VALUES

VALUES ARE DEFINED AS: “A PERSON’S PRINCIPLES OR STANDARDS OF BEHAVIOR; ONE’S JUDGEMENT OF WHAT IS IMPORTANT IN LIFE”

Values fall into three main classifications: universal values; human values and temporal values.

In general, universal values are accepted by all people at all times. They underlie all religions and philosophies and include aesthetic, ethical, moral and spiritual values. Human values ensure the harmonious continuity of civilized life. They apply to the secular and practical day to day expressions of universal values, for example, cooperation, honesty, humility, responsibility, simplicity and unity.

Learning Material

Team priorities

TEAM PRIORITIES

Team _____

Item	Individual Priority Ratings (names or initials)							Total Points
A								
B								
C								
D								
E								
F								
G								
H								
I								
J								
K								
L								
M								
N								
O								
P								
Q								
R								
S								
T								
U								
V								
W								
X								
Y								

SESSION EIGHT — AN ETHICAL COMPASS

REFLECTION POINTS

- ◆ Ethics is not about the ways things are. It is about the way things ought to be.
- ◆ If you want your business to boom then you must behave ethically.

- ◆ Acting responsibly and ethically is the only real option if businesses were to be sustainable and competitive.
- ◆ Integrity is uncompromising.
- ◆ Businesses just like humans, must have a conscience and that the humans who work in businesses must exercise their integrity and conscience in their business affairs.
- ◆ Rather than being a matter only for academics and philosophers and of irrelevance to the “real world “of business, ethics is a central feature of business that companies ignore at their peril.
- ◆ 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 viable and 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.
- ◆ He who merely knows right principles is not equal to him who loves them.

- ◆ A credit union organization cannot blush.

OBJECTIVES

Upon completion of this session, participants will:

- ^ recommend a code of conduct for the Asian Credit Union Movement to face the challenge of sharing resources, standardization, reinforcing solidarity and maintaining good governance framework;
- ^ put principles into practice.

LEARNING ACTIVITIES

1. Participants to develop an Ethical Compass each and discuss them with his/her group for the Asian Credit Union Movement.

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

- 1) accountability
- 2) equal opportunity
- 3) leadership
- 4) reputation and morale
- 5) honesty
- 6) integrity

- 7) promise-keeping
- 8) loyalty
- 9) fairness
- 10) concern for others
- 11) respect for others
- 12) pursuit of excellence

Learning Material

Code of conduct

CODE OF CONDUCT

Board members are expected to comply with the prescribed Code of Conduct that encourages the development of a spirit of collective decision-making, shared objectives and shared ownership of and respect for Board decisions. The Code of Conduct should be a concise statement of essential principles intended to govern the conduct of the Board and staff of the organization.

Sample - Code of Conduct of the Board

Code: Members of the Board of Directors of the {Name of credit union} are committed to observing and promoting the highest standards of ethical conduct in the performance of their responsibilities on the board of {name of credit union}. Board members pledge to accept this code as a minimum guideline for ethical conduct and shall:

Accountability

1. Faithfully abide by the By-laws and policies of {Name of credit union}.
2. Exercise reasonable care, good faith and due diligence in organizational affairs.
3. Fully disclose, at the earliest opportunity, information that may result in a perceived or actual conflict of interest.
4. Fully disclose, at the earliest opportunity, information and facts that would have significance in board decision-making.
5. Remain accountable for prudent fiscal management to members, the board, and public, government and other stakeholders.

Professional Excellence

6. Maintain a professional level of courtesy, respect, and objectivity in all {Name of credit union} activities
7. Strive to uphold those practices and assist other {Name of credit union} members of the board in upholding the highest standards of conduct

Personal Gain

8. Exercise the powers vested for the good of all members of the credit union rather than for his or her personal benefit.

Equal Opportunity

9. Ensure the right of all members for appropriate and effective services without discrimination based on geography, political, religious, or socio-economical characteristics of the region represented.
10. Ensure the right of all members for appropriate and effective services without discrimination based on staff make-up in respect to gender, sexual orientation, national origin, race, religion, age, political affiliation or disability, in accordance with all applicable legal and regulatory requirements.

Confidential Information

11. Respect the confidentiality of sensitive information known due to board service.

Collaboration and Cooperation

12. Respect the diversity of opinions as expressed or acted upon by the {Name of credit union} board, committees and membership, and formally register dissent as appropriate.
13. Promote collaboration, cooperation, and partnership among association members.

“A new generation of globally responsible leaders in the Asian Credit Union Movement is emerging whose decision rely both on their awareness of the principles and regulations and on their determination to follow values such as fairness, freedom, honesty, humanity, tolerance, transparency, responsibility and sustainability.”

SESSION NINE — SOCIAL DEVELOPMENT

REFLECTION POINTS

- ◆ 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.
- ◆ 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.
- ◆ There are two types of cooperation, social and economic. The practice of mutual helpfulness has always been deeply engraved in the conscious of people. It is a great part of our lives, born out of necessity and developed through centuries. The heavy burdens are borne together and the good things of life are enjoyed together.

This type of social cooperation makes for a strong feeling of solidarity, a feeling of harmoniously belonging together.

- ◆ In today's money and commercial economy, social cooperation must be joined economic cooperation so that mutual help will not merely occasional and sporadic but continuous. The purpose of economic cooperation is to improve the lot of the economically weak by means of working together.
- ◆ Cultural development is gaining an increasing acquaintance with cultural practices of various kinds such as aesthetic, religious and political), an understanding of one's own identity within one or more cultural groups, and a recognition of the way that beliefs, values, customs, practices, knowledge and skills form the basis of identity and cohesion in a wide variety of communities and groups.
- ◆ 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?

OBJECTIVES

After this session, the participants would be able to:

- ^ understand the real meaning of social cooperation, economic cooperation and the idea of a "Shared Economy".
- ^ know better the culture of a credit union as a single purpose cooperative and the culture of the Asian Credit Union Movement.
- ^ gain a deeper insight on the development stages of a credit union.

LEARNING ACTIVITIES

- 1. Narrate and discuss the 4 development stages of credit union.**
- 2. 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.**
- 3. List 10 ways that credit unions can contribute to a Sharing Economy.**

**“Lives of great men all remind us
We can make our lives sublime,**

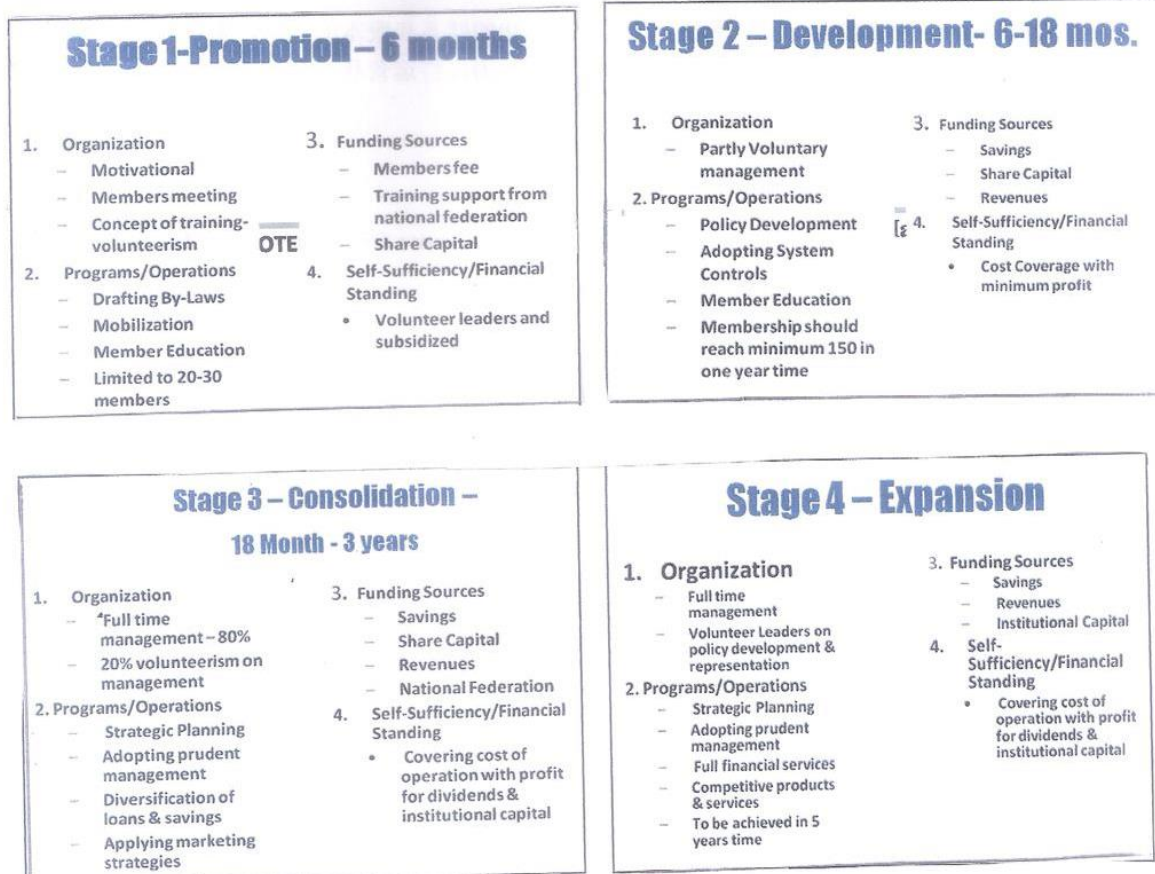
And departing leave behind us

Footsteps in the sand of time.”

Learning Material

The 4 Development Stages of Credit Union

Development Stages of Savings and Credit Cooperatives



Development Stages of Savings and Credit Cooperatives

Stage 1 – Promotion Period – 1 to 6 months

- * Needs dynamic and dedicated people to meet with common needs. During meetings, it motivates the individuals and continually includes the concept of “volunteerism” - strengthening trust, solidarity and reciprocity among people. Resources come from the share capital of the members and training support from national federation. Leaders serve voluntarily and subsidized.

Stage 2 – Development Period – 6 to 18 months

- Subsequently in organizing a cooperative is policy making and developments. This stage adheres to adopt system controls. Continuous member education and should reach minimum of 150 membership in one year time. On this stage, the cooperative are able to grant loans and receive collections, deposits and continued share capital build-up from its members and starts to gain profits from its loans granted to the members.

Stage 3 – Consolidation Period – 18 months to 3 years

... will appoint him 80% of its full time management including

Learning Material

The UN Sustainable Development Goals



SESSION TEN — VISION TO REINFORCE COOPERATION AND UNITY

REFLECTION POINTS

- ◆ 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.
- ◆ The integrated system shares resources, standardized operation, reinforce unity and maintain good governance framework.
- ◆ It conveys sense of security and protecting members by improving performance management, lending supervision, centralizing marketing and network disciplines.
- ◆ 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.
- ◆ 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.
- ◆ Vision is the picture in your mind of your future.

OBJECTIVES

After attending this session, participants will:

- ^ better understand what the ACCU integration system is about.
- ^ realize why cooperation and unity in the Asian credit union movement need to be reinforced?
- ^ know how to develop or design a symbol that will act as a strong and empowering reminder of the vision, purpose and values of the Asian credit union movement.

LEARNING ACTIVITIES

1. To enjoy experiencing cooperation – “Cooperative Eating”

Point out that real cooperation is working together with patience and affection - - happily.

Facilitator says, “Today we’re going to have a snack (or drink) that shows how important cooperation is. I want you all to pretend that your elbows do not work. They cannot bend. You have to figure out how to eat without bending your elbows! How are you going to do that?”

Allow the participants to figure it out for themselves. Facilitators may need to model keeping their arms straight while someone gives them food. This activity should provide a lot of laughter while learning.

2. To enjoy the feeling of unity – Polyrhythmic Unity

This rhythmic clapping exercise is from Africa. Simpler than it looks, it can be done with participants sitting or standing. Divide the class into four groups.

Group One is to keep the basic rhythm by clapping the numbered beats:

1 2 3 4

Group Two will clap: 1 pause 3 pause

Group Three will clap: 1 2 pause 4

Group Four will clap: 1 pause 3 4

It can be done without explanation. Having indicated which is Group One,

simply get them clapping 1 2 3 4. Then move on to Group Two, and get them clapping

1 – 3 -, Group One may try to follow you; just go back to them and clap 1 2 3 4, then go to Group Two and clap 1 – 3 -, Keep doing this until both groups are clear about what they are to do.

Then start Group Three with 1 2 – 4, moving back to Group Two and One with their own rhythms. Then go on to Group Four with their clap of 1 – 3 4. Go back to the other groups if necessary.

If anyone is losing the rhythm, just bring them back to it. When everyone is settled into their group's rhythm, ask them to listen to the music they have just created – and then gradually encourage them to clap more quietly so that the sound just gently fades away.

3. 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.

“It is said that a picture is worth a thousand words.”

Learning Material

Samples of Visionary Symbols



SESSION ELEVEN — SHOWMANSHIP, SALESMANSHIP & MOTIVATION

REFLECTION POINTS

- ◆ 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? Answer by using our imagination, being creative.
- ◆ Ask yourself these questions while in the process of creating:
 - 1) How about a new twist?
 - 2) How can I substitute this for that?
 - 3) How can I reverse it?
 - 4) How can I combine ideas?
 - 5) What would be expected?
 - 6) What other ideas are similar to this one?
 - 7) Why would people be interested in this?
- ◆ Remember the story of the Tiger Salesman selling scandals? One reported: "We cannot sell scandals here, because people are not using scandals, they are all barefoot." The other seeing that people are walking barefoot, said, "It's a big market, people here are not using scandals, please send one container immediately, and it's a big market!"
- ◆ 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.
- ◆ Those who are out to wreck the world show great ingenuity and speed in merchandising evil ideas. They are well aware that ideas change the world. Those who possess the truth should display even greater imagination and daring in circulating far and wide the sublime ideas upon which civilization depends.
- ◆ Five Steps of Selling
 - 1) Get the attention.
 - 2) State your claim.
 - 3) Back up (support) your 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.

Example

- ❖ The purchasing agent for a large school district buys oak chairs. His DBM could be:
 - 1) The desire to succeed by proving his value to the taxpayers by saving them money.
 - 2) Desire to do duty by doing his job to the very best of his ability.
- ❖ Be easy and spontaneity

OBJECTIVES

Learning outcomes:

- ^ Able to apply skills in merchandising good ideas as businessmen do in their products.
- ^ Able to use imagination and being creative
- ^ Having the courage to act

LEARNING ACTIVITIES

1. 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.

Procedure:

The idea is to have participant say these words three times (at least), each time expressing a different emotion. The first time, it should be said as if one were reading the story to a child. Then select two of the following emotions and ask participant to say it twice more, each time with a different emotion, as: crying, laughing, angry, etc.

2. A contest – Run an effective “Sell an object” contest.

**“Opportunities are everywhere – and come in all sizes and shapes.
Seize them and we can open up fresh possibilities of service to
those who rightly expect our help. Squander them and the good
left undone may mean remorse for us – frustration for others”**

Learning Material

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.

Be sure you understand that it is not self-preservation, loyalty, peace mind, etc., as such that motivate. It is the DESIRE for these things. Therefore, your appeal must be directed to this desire.

The Five Motivators

It takes far more than technique to make an effective leader. Those who have a burning love or a burning hate are the ones who are most successful in influencing others for good or evil. The “in-betweeners” accomplish little or nothing.

Giving people technique only without good purpose would be giving them lots of “know-how” without “know-why.” They would be all dressed up with no place to go.

There are five motivators which have been built into this workshop which help spark and guide our 3 in 1s into the thick of things. Participants learn them, think them over, discuss them and our 3 in 1s adopt them as principles for action. Here they are:

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

SESSION TWELVE — THIS WORKSHOP DOESN'T END

REFLECTION POINTS

- ◆ ACCU is just a work in progress in serving the Asian credit union movement

- ◆ We are not just trying to impart knowledge but developing skills, habits and attitudes of our” credit union trinitities” – a lifetime job for them to serve their credit union organizations in particular and in general to work for a world of peace, justice and love.
- ◆ Therefore, practicing the developed skills, habits and attitudes is vital.
- ◆ 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” Is this a new idea? Exciting? Startling? No. It is as old as man.
- ◆ 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.
- ◆ Buddhism: “Hurt not others in ways that you yourself would find hurtful” – (Udanavarga 5:18)
- ◆ Confucianism: “Is here one maxim which ought to be acted upon throughout one’s whole life? Surely it is the maxim of loving-kindness: Do not unto others what you would not have them do unto you.” – (analects 15:23)
- ◆ Hinduism: “This is the sum of duty: do naught unto others which would cause you pain if done unto you.” – (Mahabharata 5:1517)
- ◆ Islam: “No one of you is a believer until he desires for his brother that which he desires for himself.” – (Sunan)
- ◆ Judaism: “What is hateful to you, do not do to your fellow man. That is the entire law: all the rest is commentary.” - (Talmud, Sharbat 31a)
- ◆ Christianity: “Whatsoever you wish that men would do to you, do so to them; for this is the law and the prophets” – (Matthew7:12)
- ◆ Peace is more than the absence of war.
- ◆ If everyone in the world is peaceful, this would be a peaceful world
- ◆ 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.

OBJECTIVES

After this workshop participants will be convinced that:

- ^ they can help build a super credit union movement;
- ^ they can make contributions to build a better world'
- ^ Golden Rule has the magical value of helping them to be more influential, happy and successful.

LEARNING ACTIVITIES

- 1. Discussion: “ What are the ways in which the tips for ‘Remembering the Golden Rule’ can be practiced in our daily lives?”**

- 2. Baking a World Cake – make a world cake of human qualities and characteristics.**

“I plan to use this workshop by taking each one of the other eight rules listed in the Golden Rule section and put them to work. True, I have a long way to go, but it will be worth every effort I put into it.”

Learning Material

Action Starter Idea Sheet-- “Remember the Golden Rule”

Question

“What are ways in which tip number _____ for “remembering the Golden Rule” can be practiced in our daily lives?”

Ideas

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

Learning Material

9 Ways to Keep the Golden Rule

Here are 9 tips for putting into practice the Golden Rule, which is nothing else but the law of love.

1. SHOW GENUINE APPRECIATION

Develop the habit of “noticing”. Be thoughtfully aware of the time and effort that have gone into others’ action.

To form the habit, set yourself the objective of paying 3 compliments a day. These may go to anyone and to different people each day. But be truthful. If you cannot be both truthful and complimentary, don’t say it.

Make a deliberate effort each day to thank everyone who serves you during the day – from bus driver to the waitress to the watchman, etc.

The next time you express thanks to another who has gone out of his way to entertain you, be specific in your thanks. Select one or two things that especially pleased you and express them by Whats App, Wechat, email or phone.

2. GIVE COMPLIMENTS

Be sincere, specific and honest in your compliments.

Ask people for information or advice, for direction or an expression of opinion.

A question is one of the most subtle forms of a compliment.

Impute knowledge and experience, strength and maturity to your associates.

People are eager to be thought intelligent and well educated. They are delighted by

compliments which fall into this field.

Compliment the products or children of your associates, or their dogs or cats, goldfish or even the geranium. Older people are easy to compliment under this heading for they possess homes or gardens, cars or children. Remember the old adage to the effect that when you lay your hand upon a child's head, you place it on the mother's heart. Similarly, when you pay a verbal compliment to her child, you have indirectly praised the mother.

3. POINT OUT THE GOOD IN OTHERS

Learn how to give truthful praise and give it generously.

Take a specific person who really rubs you the wrong way, and look for a good quality in that person. When you find it, point it out to the person and to at least one other individual.

Take a person who seems to have a low opinion of himself and lack confidence. Try to lift up his heart by paying him a genuine compliment each day.

Bite your tongue a little every time you are tempted to say something derogatory about a person. Then search for something complimentary to say – something good – and say it to the person or to someone else. But say it loud.

When you hear another person's character being maligned, ask yourself what are the real facts, and in his behalf offer defense by pointing out a good quality he possesses.

4. RESPOND TO WARMHEARTED IMPULSES

Be alert to opportunities to speak a kind word, to show sympathy, or to give your neighbor a boost.

Make a conscious effort to respond to your warmhearted impulses. If it occurs to you to write a friend who seldom writes to you – write; or visit a person who never visits you – visit; or invite a person who lives alone for dinner, even though he never reciprocates; invite him.

When you enter a roomful of people, pause just a moment and ask yourself: "What can I contribute to this gathering?" "Can I make someone happier by my presence?"

“How best can I do this ?” By exhibiting certain skills and talent which I possess?
By listening to others in the group? By trying to bring out someone else in this group?

Do something about it at the moment you are inclined to do so. This moment may never come again. Speak the kind word; show them sympathy; give your neighbor a “portion of thyself.”

Go out of your way to give up the time you would ordinarily spend doing what you like and devote this time to doing something for someone else.

5. DEVELOP TOLERANCE AND COURTESY

Look for the good motives behind the actions of others. A child hugs his mother to show love. A friend may say: “Let me do that for you,; not because he doesn’t like the way you are doing it, but to lighten your task.

Heed your heart and “wait before you judge.”

Be courteous in your dealings with others.

Courtesy is a respect for the sensibilities of others because you recognize their worth.

Be quick to sense the needs of others, and be ingenious in finding ways to fill them without attracting attention to yourself.

Be ready to give as well as take. Add to every social situation what only you can give. Think: “What can I give?” – not, “What can I get out of this situation?”

6. PRACTICE KINDNESS

Picture yourself in the other person’s place and try to understand why he acts as he does.

Remember your own faults and excuse your neighbor’s.

Develop a royal memory! Remember only the virtues and good points of others.

Forgive injuries. Try to make up at once with those whom you have offended or

who have offended you.

Be sympathetic. Share another's problem or joys.

7. EASE OTHER'S BURDEN

Look over the list of "works of mercy". Select one and find a fresh application for it every day for a week.

The chief corporal works of mercy are:

- To feed the hungry
- To give drink to the thirsty
- To clothe the naked
- To visit the imprisoned
- To shelter the homeless
- To visit the sick
- To bury the dead

The chief spiritual works of mercy are:

- To admonish the sinner
- To instruct the ignorant
- To counsel the doubtful
- To comfort the sorrowful
- To bear wrongs patiently
- To forgive all injuries
- To pray for the living and the dead

Go over the list of those who need your assistance and select one of them for action today.

It costs only a little, time and effort to express sympathy, interest, friendship, congratulations, commendation, good will or good wishes to a friend or acquaintance.

8. ACT CHEERFUL

Try to make little of ordinary hardships. Be positive and look on the sunny and bright side of your surroundings.

Fix your attention on that which gives most joy and hope to the heart.

Use the magic of the smile. This cheers the heart before a word is spoken.

Act cheerfully and you'll soon be cheerful.

Control unpleasant emotions such as anger and fear. They give rise to depression and gloom.

Every morning give everyone with whom you come into contact a smile and a cheery "good morning." Engage in a little conversation with as many as possible and, when you separate, wish them a good day.

Develop patience. Remember, just as the longest journey must be travelled "only one mile at a time," so the most difficult person is won by one kind act at a time. Do not become discouraged over one failure or a dozen! If you persist, you will win.

9. LEARN TO SMILE

Smile to yourself until you notice that your constant seriousness, or even severity, has vanished. Then go out and radiate your smile.

Your smile can bring new life and hope and courage into the hearts of the weary, the overburdened, the discouraged, the tempted and the despairing.

“If you are one accustomed to being serious and sober, think how much more attractive you look smiling. Laugh out loud sometimes, just to get used to the sound of your laughing self.

Make a list of all the persons and things you can think of that make you happy.

Daily select one and keep your mind on it.

9 WAYS TO KEEP THE GOLDEN RULE

- | | | |
|--|---|-------------------------------|
| 1. SHOW genuine appreciation | 4. RESPOND to warmhearted impulses | 7. EASE other's burden |
| 2. GIVE compliments | 5. DEVELOP tolerance and courtesy | 8. ACT cheerful |
| 3. POINT out the good in others | 6. PRACTICE kindness | 9. LEARN to smile |

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.

3 In 1 PPT - 74 Slides

3 in 1 Supplies, Distributions & Teaching Aids

- Participants are in 4 to 5 teams in round tables.
- Each team is provided with a writing pad on easel, color pens, and adhesive taps
- Each participant should have a name tag and so should the facilitator (s)
- Each participant should be provided with a copy of the 3 in 1 workbook, writing papers and pencils.
- Equipment for the showing/playing of PPT, slides, videos, soft music should be ready for use at all time.
- There shall be two warm ups, 1 in the morning and 1 in the afternoon.
- Reflection before closing of the day will be conducted by the facilitator with background soft music and lights dimmed .

Session	Items needed	Check
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One

PPT -

Slide1: 3 in1 cover

2: Self confidence

3: Worries

4: IRA

Two

PPT –

Slide 5: Be more creative

6: Functions of Mind

7: Tips for creating ideas

8: Practice creation tips

Video – Thai Tricks

1 Coat hanger (wire)

1 Paper clip

Three

PPT –

Slide 9: Accentuate positive

10: Light a candle

11: Practice being positive

3x5 Practice cards for each participant

Four

PPT –

Slide 12: Power of 1 person

13: Great events started by one

14: The strength of an ant

15: Short cut- effective speaking

16: Rules for successful talk

Five

PPT –

Slide 17: The Volunteer

18: Quoting M.M. Coady

19: Volunteerism Culture

20: What's culture?

Remind participants to bring an item each for selling

During Session 11.

Six

PPT –

Slide 21: Keeping Purpose Constant

22: Credit Union Purpose

23: Detecting Purposes

24: TAG

25 Credit Union Prayer

CU Prayer souvenir for each participant

Seven

PPT –

- Slide 26: Core Values
- 27: Values – self- imposed rules
- 28: List 12 core values exercise

Team Priority Form for each participant

38 cards with one value written on each

Excel or calculator

Eight

PPT –

- Slide 29: An Ethical Compass
- 30: Why Ethics?
- 31: CU adheres to Laws
- 32: CU Code of Conduct
- 33: What's in a code?
- 34: Characteristics of a code
- 35: Exercise – (1) Writing a code
- 36: Exercise – (2) Develop a compass
- 37: Putting Principles into Practice
- 38: Example of ethical compass

Nine

PPT –

- Slide 39: Social Development
- 40: Development is growth in maturity
- 41: Social Purpose of Economy

- 42: Playing a full part in society
- 43: Economic Laws
- 44: Sharing Economy
- 45: Sustainable Development Goals
- 46: List 10 ways to help development

Ten

PPT –

- Slide 47: Vision – Cooperation & Unity
- 48: The Integrated system
- 49: Reinforcing Solidarity & Cooperation
- 50: Growth, Competiveness & Sustainability
- 51: Unity built on shared goals
- 52: Unity increases well-being for all
- 53: Sharing – foundation for cooperation
- 54: What’s needed?
- 55: Purpose – Vision – Value
- 56: Picture of your future
- 57: Develop a visionary symbol

Eleven

PPT –

- Slide 58: Showmanship, Salesmanship, Motivation
- 59: What's Showmanship?
- 60: How to develop showmanship?
- 61: Questions to ask when creating.
- 62: Spreading of good ideas.
- 63: 5 steps of selling
- 64: Dominant Buying Motive
- 65: Drill
- 66: Common Motive
- 67: 5 Motivators.

Twelve

PPT –

- Slide 68: Workshop does not end
- 69: Loving fellowmen
- 70: Yardstick – measuring relationship
- 71: Peace: Baking a World Cake
- 72: Ways to remember Golden Rule

1 Plastic flower (if time allows for another drill:

“My True Love”)

Video – “Try a Little Kindness”

Gifts for all participants – Golden Rule

Conclusion

Slide 73: Conclusion

74: Parts of the Whole

Sharing/ Evaluation

Certificate/diploma for participants

Evaluation Form

Credit Union 3 in 1

Member Volunteer leader

A Living Source of Cooperation and Unity

Which sessions did you benefit most from? _____

What contributed to that? _____

Where there any sessions you did not benefit from? _____

What contributed to that? _____

What did you enjoy the most? _____

Please rate the following:

	Poor	Fair	Good	Excellent
The overall program				
Content				
Process				
Quality of interaction				

Any suggestions? Is there anything else you would like us to know?

Name (optional) _____

THANK YOU

Appendix

Warm Ups

I AM ONLY ONE

Set Scene

It is the morning after have heard a tremendous speaker who has inspired you to greater things. You get out of bed full of pep, go over to the window, open it, take a deep breath and these words come to your mind.

Words

Gestures

I AM ONLY ONE

With index finger extended, reach right arm above head.

BUT I AM ONE

Point same index finger at yourself.

I CAN'T DO EVERYTHING

Extend both arms with palms toward ceiling. Then move both arms in horizontal plane away from each other.

BUT I CAN DO SOMETHING

Point both index fingers at yourself.

WHAT I CAN DO

Pound left palm with right fist.

I WILL DO

Again, pound left palm with right fist.

^

^

^

^

YOU'RE TERRIFIC

Set Scene

You have always worried about your inability to give a speech like some pros
You know. You just sat down after giving your first after dinner speech--- You
can hardly hear yourself think of these words because of the tremendous
ovation you are getting from your audience.

Words

DON'T TRY TO BE WHAT YOU'RE NOT

YOU'RE TERRIFIC

WITH WHAT YOU'VE GOT.

Gestures

Shake index finger several times
at class.

Shake both fists in front you.

Spread arms wide on word "got".

^

^

^

^

I CAN'T LOSE

Set Scene

Ask class to think of these as words from a talk they plan to give on what they got
out of the MYFO. Their one big objective in this talk is to convince others they
should take the course.

Words

Gestures

I CAN'T LOSE **

Point both index fingers at
your chest.

WHY?

Extend both arms in front with palms
toward ceiling. Then move both arms in
horizontal plane away from each other.

I'LL TELL YOU WHY

Point index finger at class.

BECAUSE I HAVE FAITH, COURAGE

On "faith" and "courage", pound left
palm with right fist.

AND ENTHUSIASM

Jump widely with both arms overhead.

** Alternate first line with, "I WILL WIN"

^ ^ ^ ^

I FEEL TERRIFIC

Set Scene

You had a physical today and received a clean bill of health. You've just had a date with your girlfriend (boyfriend) who accepted your proposal of marriage.

Words

Gestures

I FEEL

Point index finger at self.

HEALTHY

Pound chest with fists

HAPPY

Exaggerate a smile and swing extended

arms in front.

AND TERRIFIC

Jump off floor with both arms extended
overhead.

^ ^ ^ ^

ACT THE WAY YOU WANT TO BE

Set scene

You are the director of a play and are having difficulty getting the actor who is playing the role of an enthusiastic salesman to be enthusiastic. Every effort of logic has failed so finally, you say the following to him.

Words

Gestures

ACT THE WAY YOU WANT TO BE

Point index finger at class.

AND SOON YOU'LL BE THE WAY YOU ACT.

Extend arms in front with palms toward ceiling. Then move both arms in horizontal plane away from each other.

IF YOU WANT TO BE ENTHUSIASTIC**

Pound left palm with right fist.

THEN ACT ENTHUSIASTIC.

Jump off floor and wave arms

above

Head

** You can use other word here, to fit situation such as : a winner, successful,

charitable, courageous, etc.

^ ^ ^ ^

HI!

Set Scene

You have just completed the 3in 1 workshop and are full of confidence. You have just joined a credit union and are attending the first meeting. You decide to put to practice what you learned in the course by being friendly and conversational.

Ask class to stand, shake hands with people on either side of them, and say HI!

After about 15 seconds, ask them to tell the person they are shaking hands with what they had for lunch that day. Everyone is to talk at once.

LEADER

Set Scene

You have just listened to an inspiring talk on 3 in 1; one that convinced you that you can be a leader. The speaker is asking you some questions that you answer with conviction and enthusiasm

(Note: To assure that this warm up is successful, two facilitators should help conduct it--- one ask the questions, the other lead class in answers.)

Words

Gestures

Facilitator: WHAT IS A LEADER?

Class: ONE WHO KNOWS THE WAY,
SHOWS THE WAY, AND GOES

Indicate on fingers the three

ways.

THE WAY.

Facilitator: WHAT IS TODAY’S BIG
CHALLENGE?

Class: TO LEAD OR BE LED!

Shake one fist with arm
extended in front.

Facilitator: WHAT WILL YOU BE?

Class: LEADERS!

Shake both fists with arms
Extended in front.

^ ^ ^ ^

YES, I CAN

Set Scene

Your gold partner has beaten you almost every time. You have been practicing all winter and are now convinced you can do anything in golf better than he. It is your first match in the spring. Before leaving the locker room, you go off by yourself this pep talk.

Words

Gestures

ANYTHING YOU CAN DO

Shake right index finger at class

I CAN DO BETTER.

Hit chest several times with right

Index finger

I CAN DO ANYTHING BETTER THAN

Hit chest with both index fingers.

YOU.

The, shake both index fingers at class

YES, I CAN; YES, I CAN!

Pound left palm with right fist on
each "I Can"

Selected Songs from the ACCU Song Book –Solidarity Forever

1. SOLIDARITY FOREVER

Confederated we work for a better world.

Confederated we work for a better world.

Confederated we work for a better world.

With vision clear and mission strong.

Solidarity forever, solidarity forever, solidarity forever,

Credit Unions are marching on.

Solidarity forever, solidarity forever, solidarity forever,

ACCU is our underlying bond.

UNITED AS ONE

(ACCU Anniversary song)

2. UNITY IN DIVERSITY (BOMALAKA)

Bomalacka Bomalacka Bow-wow-wow

Chingalacka Chingalacka Chow-chow-chow

Bomalacka Chingalacka Who are we?

We're Credit unions can't you see?

3. HAPPY HOURS

Here's to all the happy hours,

Cheer for the ACCU members

Here's to all the credit unions
Gather here for a better world
Down along the sandy beach
Upon the beautiful hills
Round the tables in the evening
Here's to our Asian tie
To Asia, to members
To the laughter of our people in Asia,
To savings, to smart loans
To the volunteers all over Asia
We shall sing, with a will
As spark leads up to the clear blue sky
Tell our hearts, with a thrill
To the spirit of coops shall never die

4. CLIMB EV'RY MOUNTAIN

Climb ev'ry mountain, search high and low,
Follow ev'ry by-way, ev'ry path you know
Climb ev'ry mountain, ford ev'ry stream
Follow ev'ry rainbow, till you find your dream
A dream that will need all the love you can give,

5. PACK UP YOUR TROUBLES

Pack up your troubles in your old kit-bag and smile, smile, smile.
While you have the mood to sing a song,
Boys, that's the style.

What's the use of worrying?

It's never was worth-while.

So, pack up your troubles in your old kit-bag

And smile, smile, smile.

6. SHALOM (Hebrew Song)

Shalom my friends,

Shalom my friends, Shalom,

His peace to all men,

We share it again,

Shalom, Shalom.

Till we meet again,

Till we meet again,

Shalom, Shalom.

7. WE ARE TABLE NUMBER ONE

(Tune : The Wheels of the Bus)

We are table number one,

Number one, Number one

We are table number one

Where's number *four?

1).....one,.....

2).....two.....

3)..... three...

4)..... four.....

8. YOU ARE MY SUNSHINE

You are my sunshine, my only sunshine,
You make me happy when skies are grey,
You'll never know, dear, how much I love you
Please don't take my sunshine away.

9. WE SHALL OVERCOME

(1) We shall overcome,
We shall overcome,
We shall overcome some day.
Oh deep in my heart,
I do believe we all overcome some day
(2) We'll walk hand in hand
We'll walk hand in hand
We'll walk hand in hand some day
Oh deep in my heart,
I do believe we shall overcome someday.
(3) We shall live in peace, etc.,
(4) The truth will make us free....

10. OH, WHAT A BEAUTIFUL MORNING

There 's a bright golden haze on the meadow,
There's a bright golden haze on the meadow

The corn is as high as an elephant eye,
An' it looks like it's climbing clear up to the sky
Oh, what a beautiful morning
Oh, what a beautiful day,
I got a beautiful feeling
Ev'rything's going my way.
All the cattle are standin' like statues,
All the cattle are standin's like statues
They don't turn their heads as they see me ride by
But a little brown mav'rick is winkin' her eye
All the sounds of the earth are like music,
All the sounds of the earth are like music,
The breeze is so busy, it don't miss a tree
And an ol' weepin' willow is laughing' at me.

11. IT'S A SMALL WORLD

It's a world of laughter, a world of tears;
It's a world of hope and a world of fears.
There's so much that we share
That it's time we're aware.
It's a small world after all.
It's a small world after all,
It's a small world after all
It's a small, small world.
There is just one moon and the golden sun

And a smile means friendship to ev'ry one,

Though the mountains divide

And the oceans are wide

It's a small world after all

It's a small world after all (Repeat x 2)

It's a small, small world.