PROGRAM BOOK

ASIAN CREDIT UNION FORUM 2026

THEME :

"Overcoming Unspoken Realities: The Transformation & Resilience Era 2026"

Kuala Lumpur, Malaysia

September 10-12, 2026

Organizer

ACCU
Association of Asian Confederation of Credit Unions

Host

ANGKASA
Angkatan Koperasi Kebangsaan Malaysia Berhad

Welcome to the Forum!

ASSOCIATION OF
ASIAN CONFEDERATION OF
CREDIT UNIONS

Pol. Maj. Gen. Danukrit Kalampakorn
President

Elenita V. San Roque
Chief Executive Officer

Dear Credit Union Friends,

Welcome and Selamat Datang!

On behalf of the Association of Asian Confederation of Credit Unions (ACCU), it is our honor to welcome you to the Asian Credit Union Forum 2026 here in Kuala Lumpur, Malaysia.

We extend our heartfelt gratitude to ANGKASA for their gracious hospitality and dedicated leadership in hosting this year's events.

This year, we gather beneath a braver theme: **"Overcoming Unspoken Realities — The Transformation & Resilience Era, 2026."**

There are truths our movement has carried in silence. This year, we choose to speak them. In every session, we will find the courage to name the ten unspoken realities that weigh on us and face them without justifying. From those hard truths, and in guidance of your federation CEOs, we shaped ten Transformational Themes, now woven into the ACCU Strategic Plan 2030.

Across three breakout tracks, we will test our convictions and rediscover the resilience that comes only when truth is faced, not hidden:

- **Organizational Renewal & Governance** — renewing leadership, strengthening boards, and passing the legacy on with integrity.
- **Member Engagement & Social Impact** — returning members to the center and creating impact that lifts families and communities.
- **Innovation, Integration & Advocacy** — welcoming new ideas, weaving them into our system, and raising one united voice for change.

Join the conversation in every session as we unpack eleven Credit Union Business Solutions—our companions on the road ahead. Together, we will close with a powerful Call to Action, the compass we carry home to guide our next steps.

Besides the sessions, we organize a visit to cooperatives and cultural immersion for you to experience Kuala Lumpur and the wonders of Malaysia, a nation whose rich heritage, diverse cuisine, and striking landscapes have earned it the name "Truly Asia."

May your time here be marked by learning, collaboration, and lasting memories. And may this Forum empower us all to transform ideals into impact, and to move forward stronger, wiser, and more united.

Thank you.

Welcome to Malaysia!

ANGKATAN KOPERASI KEBANGSAAN MALAYSIA BERHAD

DATUK SERI DR. ABDUL FATTAH ABDULLAH
President

Dear Friends, Welcome and Selamat Datang!

On behalf of **The Malaysian National Cooperative Movement (ANGKASA)**, we warmly welcome all delegates, cooperative leaders, and participants from across the globe joining us here in Kuala Lumpur, Malaysia for the Asian Credit Union Forum 2026.

ANGKASA is incredibly proud to host this year's forum in the vibrant city of Kuala Lumpur at Berjaya Times Square, organized in close partnership with the Association of Asian Confederation of Credit Unions (ACCU). We are thrilled to bring together passionate cooperators from across the region to share insights, strengthen international solidarity, and co-create solutions for a stronger regional movement.

Our theme for this forum, **"Unspoken Realities, Bold Bridges: Credit Union Transformation and Resilience Era 2026+",** serves as a powerful call to action. As we navigate rapid technological disruptions, shifting economic realities, and evolving member expectations, we can no longer afford to leave critical challenges unaddressed. This gathering provides us with a transparent platform to confront our "unspoken realities"—ranging from governance gaps and digital disruption to leadership succession and sustainability.
I would like to express my deepest gratitude to ACCU for their trust and continuous support, as well as to the organizing committee and partners whose dedication made this event possible.

To our international participants, I hope you take some time to experience the warm hospitality, rich culture, and diverse culinary heritage of Malaysia during the immersion and special night events. At the same time, optimise the opportunity of your stay here to exploit the melting pot of cultural diversity that Malaysia has to offer.

Let us move forward together into this new era—stronger, wiser, and more united. I wish you all a highly productive, inspiring, and impactful forum!

Enjoy your time in Kuala Lumpur—and once again, **SELAMAT DATANG!**
ANGKASA Welcomes you to Malaysia!

UNITY IN DIVERSITY - ATTENDEES

1	Australia	4
2	Bangladesh	31
3	Hongkong	5
4	India	9
5	Indonesia	98
6	Japan	5
7	Kenya	9
8	Korea	43
9	Laos	2
10	Malaysia	50
11	Mongolia	10
12	Nepal	29
13	Papua New Guinea	6
14	Philippines	171
15	Singapore	15
16	Solomon Islands	2
17	Sri Lanka	7
18	Taiwan	3
19	Thailand	47
20	Timor Leste	6
21	United States of America	2
22	Vietnam	6
23	ACCU Management Team	11
	Total	**571**

FORUM INFORMATION

HOSTS & ORGANIZER CONTACT PERSONS

Ms. Elenita V. San Roque
Chief Executive Officer
Association of Asian Confederation of Credit Unions (ACCU)
5th Floor FSCT Building, No. 199 Nakorn-In Rd.(Rama V),
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Tel: +662 496 1262
Email: accumail@aaccu.coop Website: www.aaccu.coop

Dato' Abdullah Jusoh
Group Chief Executive Officer
Malaysian National Cooperative Movement (ANGKASA)
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Tel : +603 7884 6735
Email: international@angkasa.coop

DOWNLOAD THE ACCU FORUM APP

Your complete guide to the 2026 Asian Credit Union Forum. All session times, speakers' bio, and networking opportunities in one place.

CONFERENCE VENUE

The venue of the forum is at : **Berjaya Times Square**

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HOTEL RESERVATION

Your confirmation letter indicates the hotel booked for you which is either at:

Berjaya Times Square
No. 1, Jalan Imbi, 55100 Kuala Lumpur, Malaysia
Tel: +60 3-2117 3111
Note: The hotel lobby/check-in counters, and the Conference Venue are at 14th Floor.

Furama Bukit Bintang
136, Jalan Changkat Thambi Dollah, 55100
Kuala Lumpur, Malaysia
Tel: +60 3 2788 8861
The walk to Berjaya Times Square is easy and takes about 10 minutes (roughly 500–550 meters). Exit Furama Bukit Bintang via the main entrance onto Jalan Changkat Thambi Dollah. Turn left and continue walking along the sidewalk. Cross the road at the designated pedestrian crossing when you reach Jalan Imbi. From there you can the Berjaya Times Square.

The registration fee covers board and lodging as specified in the confirmation letter sent to you. Take note of the following table for your check in (after 2:00 pm) and check-out (before 12:00 noon).

	Workshop + Forum	Workshop + Forum + AGM	Forum	Forum + AGM
Check - In (Arrival)	Sunday Sept. 6	Sunday Sept. 6	Wednesday Sept. 9	Wedensday Sept. 9
Check-Out (Departure)	Sunday Sept. 13	Monday Sept. 14	Sunday Sept. 13	Monday Sept. 14

OTHER ROOM CHARGES

Extra charges like mini bar, restaurants, phone, hi-speed internet not within the complimentary package and laundry will be at your own expense. The organizers have guaranteed your stay in the hotel, thus, no cash deposit or imprint of your credit card is required when you check in. Any extra charges shall be billed 'cash basis' or upon check out.

AIRPORT TRANSFERS

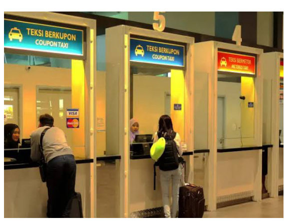
Getting to Berjaya Times Square by taxi turns to be the suitable means of transport given the distance of 60 kilometers. Like many major metropolitan cities, Kuala Lumpur experiences significant traffic congestion, especially on major expressways and in the city center during peak periods. That means transferring times can vary between one hour, without traffic, up to one hour and 10 minutes with traffic.

These are your best options from Kuala Lumpur International Airport:

1. Grab (Best overall)
Travel time: 50–70 minutes (depending on traffic)
Cost: Approximately RM70–100
Best for: Travelers with luggage, groups of 2–4, or arriving after a long flight.
Simply book through the Grab app after exiting customs.

2. KLIA Ekspres + Monorail (Fastest public transport)
Take the KLIA Ekspres from KLIA to KL Sentral.Time: 28 minutes
Fare: RM55

At KL Sentral, transfer to the KL Monorail. Ride to Imbi Station. Berjaya Times Square is directly connected to Imbi Station by a covered walkway.
Total travel time: About 45–55 minutes
Total cost: Around RM58–60.



3. Airport Taxi (Coupon Taxi)
Travel time: 50–70 minutes
Cost: Around RM80–120
Purchase a coupon at the airport taxi counter before exiting the terminal.

Kindly be advised to exchange your money to Ringgit on your arrival as the taxis would accept Ringgit only.

Coupon taxis, Metered taxis, and e-hailing services such as Grab are available at the Arrivals exit of KLIA1 and KLIA2, with designated counters and pickup zones.

For international participants, your arrival terminals could be Terminal 1 and 2. Check the terminal assignment on your ticket.

CURRENCY EXCHANGE

Ringgit is the Malaysian currency. 1 US Dollar =US $1 = RM 4.09 as of August 11, 2026. To find out the current exchangerate of Malysian Ringgit go this link: (https://www.bnm.gov.my/exchange-rates).

SIM CARD WITH DATA CONNECTION

If your phone supports eSIM, this is usually the easiest option. Please install before leaving your home country.

Prepaid SIM card is your second best option instead of using your international roaming service. A 5-10GB data package is usually priced at MYR 20-40 (about US$4-9) . Popular providers include: Airalo, Nomad, aloSIM and MobiMatter.

REGISTRATION - Bronx VI at Berjaya Times Square

Please register at the Secretariat Room at Bronx VI immediately after your arrival. For your convenience, please bring your confirmation letter which indicates your confirmation number. You may inform the secretariat your registration number so they can efficiently process your registration. Ex. Our Ref. 120/76. The Forum ID Number in ACCU is your registration number. The following is the operating hours of our Secretariat Room at Bronx VI.

Day	Date	Time
Sunday	September 6	13:00 - 21:00
Monday	September 7	07:30 - 21:00
Tuesday	September 8	08:00 - 17:00
Wednesday	September 9	08:00 - 21:00
Thursday (CU Visit)	September 10	07:00 - 09:00
Friday	September 11	08:00 - 17:00
Saturday	September 12	08:00 - 17:00
Sunday	September 13	13:30 - 17:00

The Forum Kit provides you with name badge, information and printed materials.

You will also receive your forum shirt based on the measurement you submitted before July 31, 2026. We can only provide Large size to those who submitted did not meet the deadline on the submission of the size.

WEAR YOUR NAME BADGE!

The name badge is your passport to events and meals. Please always wear the name badge.

CONFERENCE ATTIRE

Pre-Forum Workshops	-	Business Casual
Credit Union Visit	-	Casual - Conference Shirt
Forum Opening	-	National Costume or Formal
Conference	-	Business Casual
Malaysian Night	-	Casual or Malaysian National Costume
International Night	-	National Costume

MEAL ARRANGEMENTS

Coffee Breaks - in front of the session hall

	BREAKFAST 06:30 - 08:00	LUNCH 12:00 -13:00	DINNER 19:00 - 22:00
Sept. 6	-	-	Dinner Allowance
Sept. 7	At your respective hotels: Berjaya Times Square and Furama Bukit Bintang	Bronx V	Dinner Allowance
Sept. 8			Dinner Allowance
Sept. 9			Dinner Allowance
Sept. 10		Lunch at the cooperative / institution visited	Dinner Allowance
Sept. 11		Manhattan VI - VIII	Manhattan Ballroom
Sept. 12		Manhattan VI - VIII	
Sept. 13		Bronx I	Dinner Allowance

FUNCTION ROOMS

Functions	Date	Room
PRE-FORUM		
Joint Opening/ Closing Program	Sept. 7 and 9	Bronx V
CEOs' Workshop	Sept. 7 to 9	Manhattan VI
ACUES Workshop		Manhattan VIII
Youth & Women Workshop		Manhattan VII
BOD Meeting	Sept. 9	Bronx I
ASIAN CREDIT UNION FORUM		
Opening/Closing Sessions	Sept 11 to 12	Manhattan Ballroom
Plenary Sessions		
Breakout 1		Manhattan I
Breakout 2		Manhattan II
Breakout 3		Manhattan III
General Meeting	Sept 13	Manhattan II
Hospitality Room	Sept 6 to 12	Bronx III
Secretariat	Sept 6 to 13	Bronx VI

HOSPITALITY ROOM

Take advantage to network after the program. The hospitality room is open from September 7 to 12 from 17:00 - 22:00. The management, if necessary could grant extension. Please bring your own favorite drinks to share with friends. See you there and have fun!

COOP VISITS

Please gather in the ground-floor lobby 30 minutes before your assigned bus's departure. The buses will depart according to the schedule below. To streamline the process, we've pre-assigned buses to each attendee. Your bus number is indicated on your name badge. Strictly no changing of bus assignment.

Please board the corresponding bus, as our coordinators will be there to verify your assignment upon boarding. The fact sheet of the coops is on page 26 of this program book.

Bus No.	Destination	Departure Time (AM)
1 & 2	ANGKASA / Malaysia Cooperative Societies Commission (MCSC)	8:00
3, 4 & 5	ANGKASA / Cooperative Institute of Malaysia (CIM)	8:10
6 & 7	ANGKASA / Bank Kerjasama Rakyat Malaysia Berhad	8:15
8 & 9	ANGKASA / Co-opBank Pertama (CBP)	8:20
10	ANGKASA / Koperasi Sahabat Amanah Ikhtiar Malaysia Berhad (Koop Sahabat)	8:25
11& 12	ANGKASA / The National Land Finance Co-operative Society Limited (NLFCS)	8:30

* All the buses will depart from ANGKASA to the respective organisation at 10:30AM.

WEATHER IN KUALA LUMPUR

The average temperature during September is ranging from 23C low to 33C high in Kuala Lumpur. September is one of the warm and humid months in Kuala Lumpur. While it isn't the wettest month of the year, you should expect frequent afternoon or evening thunderstorms.

FREE REGISTRATION TO 2027 FORUM

You can get a chance to win free registration to 2027 Asian Credit Union Forum in Sri Lanka when you submit the filled Forum Evaluation Sheet. Please submit your evaluation sheet on September 12 before 6:00 pm to qualify for the raffle. The free registration will be drawn at the international night on Sept. 12. The owner of the stub drawn should be present at the ballroom. Good luck.

EVENTS AT GLANCE - SEPT. 7 - 13, 2025

	ACTIVITY	VENUE
Sept 7	Joint Opening and Session (08:30 - 12:00)	Bronx V
Sept 7 - 9 (8:30 - 17:00)	CEOs' Workshop	Manhattan VI
	ACUES Workshop	Manhattan VIII
	Women and Youth Workshop	Manhattan VII
Sept. 9	Closing Program (15:30 - 17:00)	Bronx V
Sept 9	ACCU Board of Directors Meeting	Bronx I

THURSDAY - SEPTEMBER 10 - COOP VISIT

08:00 - 14:00	Coop Visits (please see the bus departure time)	6 destinations
12:30 - 14:00	Lunch at the Cooperative	
14:00 - 17:30	City Tour: Kuala Lumpur and Putrajaya	
17:30 - 18:00	Travel to hotel	
18:00	Dinner on your own	

FRIDAY - SEPTEMBER 11 - ASIAN CREDIT UNION FORUM

07:30 - 08:00	Arrival of Guests, Invitees, and participants	Manhattan Ballroom
08:00 - 08:30	Parade of Nations	
08:30 - 08:40	Welcome Malaysian Dance: Expression of Hospitality	
08:40 - 8:50	Forum Welcome - ACCU President and ANGKASA President	
08:50 - 09:15	Guest of Honor's Keynote Address	
09:15 - 09:45	Awards: ACCESS, CULEG Accreditation	
09:45 - 10:15	Introduction of the Forum and Vote of Thanks	
10:15 - 10:45	Coffee Break and Networking	
10:45 - 11:00	ACCU Member Brief	Manhattan Ballroom
11:00 - 12:00	**Plenary 1:** Co-opportunities: Where Credit Are Headed? WOCCU Presentation	
12:00 - 13:00	Lunch Break	Manhattan VI - VIII
13:00 - 14:00	**Plenary 2:** How do we see the Transformation and Resilience Era 2020	Manhattan Ballroom
14:00 - 15:00	**Plenary 3:** From Automation to Empowerment: Ways Generative AI Strengthens Credit Unions in the Resilience Era	
15:00 - 15:30	Afternoon Break and Networking	
	BREAKOUT SESSIONS	
15:30 - 17:00	**1.1 Organizational Renewal and Governance:** From Drift to Drive	Manhattan I
	1.2 Member Engagement and Social Impact: Member Reconnection	Manhattan II
	1.3 Innovation, Integration and Advocacy: The Cooperative Values Charter: Values That Bind: A Charter for the Transformation and Resilience Era	Manhattan III
18:00 - 22:00	Dinner and Malaysian Night	Manhattan I, II, III

SATURDAY - SEPTEMBER 12 - ASIAN CREDIT UNION FORUM

08:00 - 09:00	**Plenary 4:** Youth-Powered, Values-Drive: The New Credit Union Story	Manhattan Ballroom
09:00 - 10:00	**Plenary 5:** Benchmarking Brilliance: Lessons from Korea's Credit Union Movement	
10:00 - 10:30	Morning Break and Networking	

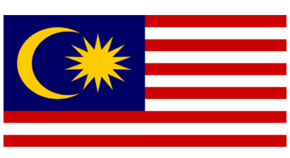
BREAKOUT SESSIONS		
10:30 - 12:00	**2.1 Organizational Renewal and Governance:** The Purpose Dashboard: Governing What Matters in a Credit Union	Manhattan I
	2.2 Member Engagement and Social Impact: From Numbers to Narratives: Telling the Credit Union Story That Matters	Manhattan II
	2.3 Innovation, Integration and Advocacy: One Movement: Unifying networks into a stronger, scalable credit union force	Manhattan III
12:00 - 13:00	Lunch Break and Networking	Manhattan VI - VIII
13:00 - 14:30	**3.1 Organizational Renewal and Governance:** The Values Audit Tool for Credit Unions	Manhattan I
	3.2 Member Engagement and Social Impact: Climate-Proofing the Future: Resilience is the new ROI.	Manhattan II
	3.3 Innovation, Integration and Advocacy: Policy Edge - Influencing regulation to create enabling environments for growth.	Manhattan III
14:30 - 15:00	Afternoon Break and Networking	
15:00 - 16:00	**Plenary 6:** From Balance Sheets to Belief Systems: Reviving Cooperative DNA	Manhattan Ballroom
16:00 - 16:30	**Plenary 7:** Commitment and Closing	
19:00 - 22:00	International Night (Join us to socialize and network!)	

SUNDAY - SEPTEMBER 13 - ANNUAL GENERAL MEETING

9:00 - 15:00	Annual General Meeting (by invitation only)	Bronx I

FACTS ABOUT MALAYSIA

Country Full Name: Malaysia
Conventional Short Form: Malaysia
Government Type: Federal Parliamentary Constitutional Monarchy
Location: Southeastern Asia, peninsula bordering Thailand and northern one-third of the island of Borneo, bordering Indonesia, Brunei, and the South China Sea, south of Vietnam
Capital: Kuala Lumpur
National Anthem: "Negaraku" (My Country)
Nationality: Malaysian(s)



The National Flag of Malaysia has 14 equal horizontal stripes of red (top) alternating with white (bottom); there is a dark blue rectangle in the upper hoist-side corner bearing a yellow crescent and a yellow 14-pointed star; the flag is often referred to as Jalur Gemilang (Stripes of Glory); the 14 stripes stand for the equal status in the federation of the 13 member states and the federal government; the 14 points on the star represent the unity between these entities; the crescent is a traditional symbol of Islam; blue symbolizes the unity of the Malay people and yellow is the royal color of Malay rulers

Area: Malaysia covers a total land area of approximately 330,803 square kilometers (127,724 square miles), split into Peninsular Malaysia and East Malaysia.

Natural Resources: tin, petroleum, timber, copper, iron ore, natural gas, bauxite

Population: 34.9 million (2024 est.)
comparison to the world: 43rd

GDP Per Capita (PPP):$11,874(2025 est.)
GDP Real Growth Rate: 5.11% (2024 est.)
Gross National Saving: 24.8% of GDP (2024 est.)
Unemployment Rate: 3.76% (2025 est.)

Religions: Muslim (official) 63.5%, Buddhist 18.7%, Christian 9.1%, Hindu 6.1%, other (Confucianism, Taoism, other traditional Chinese religions) 0.9%, none/unspecified 1.8% (2020 est.)

Language: Bahasa Malaysia (official), English, Chinese (Cantonese, Mandarin, Hokkien, Hakka, Hainan, Foochow), Tamil, Telugu, Malayalam, Panjabi, Thai

Currency: Malaysian ringgit (MYR) [RM]
Administrative Divisions: Thirteen states and three federal territories.

Legal System: mixed system of English common law, Islamic law (sharia), and customary law; the Federal Court can review legislative acts at the request of the supreme head of the federation

Population Distribution: a highly uneven distribution, with over 80% of the population residing on the Malay Peninsula

Source: The World Fact Book, August 2026
http://www.worldfactbook.co/country.php?slug=malaysia

DETAILED PROGRAM SCHEDULE

THURSDAY - SEPTEMBER 10 - COOP VISITS

To jump-start your conference, join the tour to credit unions. This tour is also a great opportunity to advance your learning and network with fellow attendees. A total of 12 buses will depart to 7 different destinations. Each bus can accommodate a maximum of 45 people.

After the credit union visit, participants will proceed to for a cultural immersion tour. This experience offers a chance to explore the country's history while connecting with fellow delegates.

07:45	Assembly at the Lobby, Berjaya Times Square
08:00	Departure from the Hotel
09:00 - 10:30	Visit to ANGKASA
11:00 - 12:30	Coop Visit
12:30 - 14:00	LUNCH at the Institution / Cooperative
14:00 - 17:30	City Tour: Kuala Lumpur and Putrajaya
17:30 - 18:00	Travel back to hotel
18:00	Dinner on your own

FRIDAY - SEPTEMBER 11 - ASIAN CREDIT UNION FORUM

OPENING PROGRAM - MANHATTAN BALLROOM

07:30 - 08:00	Arrival of Guests, Invitees, and participants
08:00 - 08:30	Parade of Nations – Flag hoisting ceremony
08:30 - 08:40	Welcome Malaysian Dance: Expression of Hospitality
08:40 - 08:50	Forum Welcome - ACCU President and ANGKASA President
08:50 - 09:15	Guest of Honor's Keynote Address
09:15 - 09:45	Awards: ACCESS and CULEG Accreditation Awards
09:45 - 10:15	Introduction of the Forum and Vote of Thanks
10:15 - 10:45	Coffee Break and Networking
10:45 - 11:00	ACCU Members Brief
11:00 - 12:00	**Plenary 1: Co-opportunities: Where Credit Unions are Headed**
Speaker:	Mr. Paul Treinen, President/CEO, WOCCU Ms. Erin O'Hern, International Advocacy and Regulatory Counsel, WOCCU
Moderator:	Elenita V. San Roque, ACCU Chief Executive Officer
12:00 - 13:00	Lunch Break

13:00 - 14:00 Plenary 2: How Do We See the Transformation and Resilience Era 2026

Ms. Elenita V. San Roque Chief Executive Officer, Association of Asian Confederation of Credit Unions
Moderator: Mr. Ranjith Hettiarachchi, Chief Technical Officer - ACCU

The session confronts the unspoken realities that have slowed cooperative progress—hesitant leadership, fragmented networks, and outdated narratives. It calls for courage to integrate, clarity to redefine success, and resilience to adapt to shifting member expectations.
In this session, participants will explore how governance with grit, purpose-driven branding, and digital innovation can accelerate transformation. They will see that resilience depends not on size or assets, but on lived impact, member trust, and collective strength. The key takeaway is that by uniting around values, reframing success, and embracing change, credit unions can thrive in the resilience era of 2026 and beyond.

DEVELOPMENT EDUCATORS:

If you are a Development Educator, please wear your Silver DE Name Badge throughout the event.

14:00 - 15:00 Plenary 3: From Automation to Empowerment: Ways Generative AI Strengthens Credit Unions in the Resilience Era

Speaker: Mr. Sutjahyo Budiman, President Director, Fortress Digital Services, Indonesia

Moderator: Mr. Tony, IT Manager, PUSKOPCUINA, Indonesia

Generative AI is transforming credit unions from efficiency-focused automation to true empowerment. This theme highlights how AI can personalize member experiences, strengthen governance, and accelerate innovation while staying rooted in cooperative values.

Participants will see that AI is not about replacing people but equipping them with tools to serve members better, expand inclusion, and build resilience. The key takeaway is that when harnessed with purpose, generative AI becomes a cooperative advantage, driving trust, relevance, and sustainable growth in the resilience era of 2026 and beyond.

15:00 - 15:30 Afternoon Break and Networking

15:30 - 17:00 BREAKOUT SESSIONS

Breakout 1.1 **ORGANIZATIONAL RENEWAL AND GOVERNANCE** **Moderator:** **Atty. Edwin Concepcion, Legal Counsel, Nueva Segovia** Venue: Manhattan I	**From Drift to Drive** Reignite values, reclaim cooperative identity, and empower leaders with purpose. Panelists: Dr. Mildredo Umbac, CEO, DCCCO Multipurpose Cooperative, Philippines Dr. Rita Sarlawa, Chairperson, Betang Asi Credit Union, Indonesia Credit unions exist for one reason: to improve the lives of their members. Yet across our region, many are drifting — quietly shifting from purpose to profit, from service to self-interest, from mission to margin. This session calls us back. From Drift to Drive is a call to reignite cooperative values, reclaim our identity, and lead with renewed purpose. It is about a culture shift — transforming the mindsets, behaviors, and organizational norms that shape how we serve every day. The purpose of leadership is not ambiguous. It is visible in families who live in decent homes because a credit union believed in them. It is measurable in the members who have built emergency funds, prepared for retirement, secured insurance, and created multiple streams of income. When leadership drifts, these outcomes suffer. When leadership drives, lives change. Together, we will examine the classic signs of mission drift — how it starts, what sustains it, and what it costs. We will explore root causes at the credit union, national federation, and regional level, and discuss what each of us can do to correct course. Participants will leave not just informed, but ready — to move from drifting under external pressures to driving purposeful, value-based growth together.
Breakout 1.2 **MEMBER ENGAGEMENT AND SOCIAL IMPACT** **Moderator:** **Mr. Mark Worthington Chairperson, AMF-Cufa** Venue: Manhattan II	**Member Reconnection – Making every member feel seen, heard, and valued again.** **Panelists:** Ms. Venus Lubguban, Chief Executive Officer - BUGEMCO, Philippines Mr. Dominic Ranjan Purification, CEO - CACCO, Bangladesh Credit unions continue to grow in membership, but growth alone can be misleading. Many are expanding their physical presence without first strengthening engagement with the members they already serve. Ask any credit union leader how many members actively save, repay loans on time, and participate in the institution. The answer is often fewer than half—a contradiction of our mission. Credit unions exist to help members achieve their financial goals, not simply to increase membership. This session challenges participants to identify why members disengage and how credit unions can achieve a bold target of at least 80% active member engagement. The recommendations from this session will directly inform the ACCU Business Solution for the Asian credit union movement, transforming shared insights into practical strategies for lasting impact.

Breakout 1.3 INNOVATION, INTEGRATION AND ADVOCACY **Moderator:** **Ms. Adeline Siew** **Head of Business Service, Customer Owned Banking Association** Venue: Manhattan III	**The Cooperative Values Charter** Values That Bind: A Charter for the Transformation and Resilience Era **Speakers:** Ms. Elenita V. San Roque, Chief Executive Officer, Association of Asian Confederation of Credit Unions Mr. Ranjith Hettiarachchi, Chief Technical Officer - ACCU Every credit union in Asia claims the cooperative principles — yet the movement's hardest problems, from boards demanding profit shares to member savings drifting into ventures that serve no member, are all values failures. The principles were never denied; they were quietly de-prioritized, one reasonable decision at a time. The Cooperative Values Charter answers this by changing the nature of the commitment. It converts the values and the seven principles into observable, binding obligations — adopted by resolution, signed by name, renewed by every newly elected board, and measured through an annual values audit reported to members and the federation. It covers volunteer governance in the Raiffeisen tradition, mission fidelity in the use of members' savings, prudential discipline, and accountability for board decisions. Adopted across federations, the Charter becomes the movement's shared constitution: proof to members, regulators, and the public that our values are not decoration — they are the standard we invite the world to measure us by.

18:00 - 22:00 Dinner and Malaysian Night

SATURDAY - SEPTEMBER 12 - ASIAN CREDIT UNION FORUM

08:00 - 09:00 Plenary 4: Youth-Powered, Values-Driven: The New Credit Union Story

Panelists: Mr. Umesh Acharya, Youth Committee Member, Budol Samudayik SACCO, Nepal
Ms. Shannen Mercado, Diaspora and Climate Action Program Specialist (Advocacy Unit), NATCCO, Philippines
Mr. Abhel Jan S. Aquino, Administrative Staff – Solano Satellite Office; Director for Youth, PFCCO National, Philippines
Mr. Desti Sarangnga, IT Manager, Credit Union Sauan Sibarrung, Indonesia
Ms. Kyoko Nakamura, Corporate Planning Officer, Shinkumi Bank Federation, Japan
Mr. Daisuke Watanabe, Deputy Chief, Shinkumi Bank Federation, Japan

Co-moderators: Ms. Camille Baluyot, Unit Head, Training Unit, NATCCO, Philippines
Mr. Tony, IT Manager, PUSKOPCUINA, Indonesia

The session is about rewriting the credit union story for a new era—one where success is measured not by size or profit, but by the lived impact on people's lives. It emphasizes the power of youth as catalysts for change and the enduring relevance of cooperative values as the foundation for resilience. Credit unions must move beyond traditional narratives and embrace purpose-driven branding that speaks to inclusion, empowerment, and belonging.

In this session, participants will explore how reconnecting with youth and underserved groups can reignite cooperative identity and ensure long-term relevance. They will see that values-driven leadership and authentic storytelling are the ultimate magnets for the next generation, building trust and loyalty in ways that numbers alone cannot. The key takeaway is that the future of credit unions lies in a new narrative—one powered by youth, rooted in values, and focused on transforming the movement into a force that inspires pride, participation, and resilience. strategies for ensuring that leadership remain focused on the cooperative values of financial equity, community development, and member well-being, ultimately contributing to the long-term success and integrity of credit unions.



09:00 - 10:00 Plenary 5: Benchmarking Brilliance: Lessons from Korea's Credit Union Movement - NACUFOK Mutual Growth Credit Union Program

Speakers: Mr. Jae-Woon Park, CU Loan Support Team, National Credit Union Federation of Korea (NACUFOK)
Ms. Ji-Soo Kang, Team Manager, CU Loan Planning Team, National Credit Union Federation of Korea (NACUFOK)
Moderator: Mr. Dindo Meroy, Manager, Training and Development Services, ACCU

Credit unions are built on the idea of growing together. In Korea, we believe that this growth should not only benefit individual members and local communities, but also extend to cooperation and mutual growth between credit unions themselves. This is the idea behind our Mutual Growth Credit Union Program. Under this program, one well-established credit union is paired with one developing credit union. Through management consulting, staff exchanges, practical training, and joint community service activities, the two credit unions build a long-term partnership based on solidarity and cooperation.

10:00 - 10:30 Morning Break and Networking

10:30 - 12:00 BREAKOUT SESSIONS

Breakout 2.1 **ORGANIZATION RENEWAL AND GOVERNANCE** **Moderator:** **Ms. Sharon Marie S. Dy** **Incoming CEO, NATCCO** Venue: Manhattan I	**The Purpose Dashboard: Governing What Matters in a Credit Union** **Presenter:** Ms. Elenita V. San Roque, Chief Executive Officer, ACCU **Reactors:** Atty. Edilberito B. Euraoba II, Immediate Past Chairperson, DCCCO MPC, Philippines Fr. Liton Hubert Gomes, Chaplain, CACCO, Bangladesh A credit union board exists to ensure the institution improves members' lives. Yet governance often focuses on financial reports and compliance while overlooking the true measure of success—member wellbeing. This session introduces the Purpose Dashboard, a governance framework that measures what matters across six domains: member wellbeing, engagement, financial health, community impact, institutional health, and leadership integrity. At its core is the PEARLS framework, integrated not merely to monitor financial soundness, but to ensure the credit union can sustainably fulfill its mission. Participants will leave with a practical governance tool that helps boards focus on purpose, ask the right questions, and hold leadership accountable to the members they serve.

Breakout 2.2 **MEMBER ENGAGEMENT AND SOCIAL IMPACT** **Moderator:** **Ms. Ruby Salvador** **CEO, Philippine Federation of Credit Cooperative** Venue: Manhattan II	**From Numbers to Narratives: Telling the Credit Union Story That Matters** **Panelists:** Mr. Jose Alvic P. Suaybaguio, Chairperson, Tagum Cooperative, Philippines Ms. Rosalina Susi CEO, PUSKOPCUINA, Indonesia Credit unions have long measured success through assets, profits, and growth. While important, these metrics overlook what matters most—the lives transformed through cooperative finance. This session challenges participants to ask whether their institution is telling the story of what it does or the story of who it serves. Purpose-driven branding goes beyond marketing; it is the authentic expression of cooperative values through real people, real experiences, and real impact. Participants will be invited to share recommendations on how credit unions can better communicate their purpose, strengthen trust, and inspire the next generation. These insights will contribute to a practical guide for purpose-driven communication across the credit union movement.

Breakout 2.3 INNOVATION, INTEGRATION AND ADVOCACY Moderator: Mr. Paul Dawson Mutuals Advisor, AMF-Cufa Venue: Manhattan III	**One Movement Unifying networks into a stronger, scalable credit union force.** Emphasizes collective strength, integration, and solidarity. **Speakers:** Ms. Lilibeth Q. Liguden, CEO - Landbankers Multipurpose Cooperative, Philippines Mr. Agustinus Alibata, Chairperson, PUSKOPCUINA, Indonesia For more than a decade, ACCU has championed integration as the foundation of a stronger cooperative movement, yet progress has remained slow. The challenge is not the vision, but the willingness of leaders to embrace change and act decisively. This session explores why integration has stalled and examines the leadership, cultural, and structural barriers that must be overcome. Participants will identify practical strategies to strengthen collaboration, build trust, and demonstrate the value of scale while preserving each cooperative's identity. The session calls on leaders to renew their commitment to solidarity and transform integration from aspiration into action, positioning the cooperative movement as a unified force for resilience, relevance, and sustainable growth.

12:00 - 13:00 Lunch Break and Networking

13:00 - 14:30 BREAKOUT SESSIONS

Breakout 3.1 ORGANIZATION RENEWAL AND GOVERNANCE Moderator: Mr. Glenn M. Medez Chief Operating Officer, NATCCO Venue: Manhattan I	**The Purpose Under Pressure** The Values Audit Tool for Credit Unions **Presenter:** Mr. Dindo Meroy, Manager, Training and Development Services **Reactor:** Mr. Patrick Palma, CEO, The Cooperative Credit Union League of Bangladesh LTD. As credit unions grow, professionalize, and compete in an increasingly commercial financial landscape, even well-intentioned leaders can quietly drift from the purpose that built the movement. This session introduces a practical Values Audit Tool designed to help boards and senior management teams answer a hard question honestly: are we still who we say we are? Moving beyond mission statements, the tool translates the seven cooperative principles, ethical leadership, and governance discipline into measurable, evidence-based indicators — and ties leadership's self-assessment to real member outcomes such as savings behavior, debt freedom, and financial resilience. Participants will leave with a ready-to-use diagnostic instrument for their own boards, plus a framework for turning results into concrete action plans. Designed for CEOs, general managers, board directors, and federation leaders committed to keeping the credit union movement anchored in its founding values.

Breakout 3.2 MEMBER ENGAGEMENT AND SOCIAL IMPACT Moderator: Ms. Daisybelle Cabal Resource Person, Philippines Venue: Manhattan II	**Climate-Proofing the Future:** Resilience is the new ROI. **Presenter:** Mr. Kamon Kiattisirikumpon, Manager Member Services, ACCU Sustainability is no longer optional — it is a survival strategy. This session reframes climate action as strength, not cost, positioning credit unions as powerful levers for resilience. By applying a climate lens across lending, investment, procurement, and governance, and educating members as environmental stewards, cooperatives can mobilize millions for compounding impact. Prioritizing resilience over short-term gains protects assets, secures stability, and attracts conscious members. T The discussion highlights green finance for renewable energy and resilient infrastructure, cooperative safety nets for vulnerable members like small-scale farmers, and the trust advantage that makes credit unions natural partners for purpose-driven digital natives. Climate action is shifting from CSR to survival — strategic, tied to ROI and member security, and inclusive, centering those most at risk.

Breakout 3.3
INNOVATION, INTEGRATION AND ADVOCACY

Presenter and Moderator:
Mr. Ranjith Hettiarachchi, Chief Technical Officer - ACCU

Venue: Manhattan III

Policy Edge

Influencing regulation to create enabling environments for growth.

Panelists: Ms. Erin O'Hern, International Advocacy and Regulatory Counsel WOCCU
Ms. Sylvia Paraguya, CEO, National Confederation of Cooperatives (NATCCO) - Philippines
Mr. Paulus Laveil, CEO, Federation of Savings and Loans Societies (FESALOS) – Papua New Guinea
Mr. Shivajee Sapkota, CEO, Nepal Federation of Savings and Credit Cooperative Unions (NEFSCUN)
Mr. Nontawat Smathi, CEO, Federation of Savings and Credit Cooperatives of Thailand (FSCT)
Mr. Stephanus Toga Siagan, CEO, Credit Union Central of Indonesia (CUCO)

Across Asia, credit unions operate under widely different regulatory conditions — from well-established supervisory frameworks to jurisdictions where cooperatives are registered but rarely examined for financial soundness. Capital adequacy, delinquency, provisioning, and liquidity may remain unchecked until institutions fail and members lose their savings. Too often, the movement responds with a broad call for an "enabling regulatory environment." Without a clear definition, however, this demand risks becoming hollow — or worse, being interpreted as a plea to be left alone.
The session makes two essential contributions:• **Concrete definition:** It defines an enabling regulatory environment issue by issue, covering supervision, licensing, branching, fit-and-proper standards, investment limits, board accountability, delegated supervision, and climate action.• **Practical roadmap:** It provides federations with a step-by-step approach and adaptable template for developing a national advocacy plan aligned with their country's regulatory stage.

14:30 - 15:00 Afternoon Break and Networking

15:00 - 16:00 Plenary 6: From Balance Sheets to Belief Systems: Reviving Cooperative DNA

Speaker: Fr. Fredy Rante Taruk Advisor, PUSKOPCUINA
Moderator: Mr. Ranjith Hettiarachchi Chief Technical Officer - ACCU

For generations, credit unions have focused on balance sheets, financial performance, and operational growth. Yet their true strength has always been their cooperative DNA—a culture rooted in solidarity, democratic ownership, and service to members.

This session challenges participants to examine whether their institutions are preserving these values or gradually adopting the mindset of conventional financial institutions. Together, they will explore practical ways to revive the beliefs, behaviors, and leadership practices that distinguish credit unions and keep their purpose alive.

Participants will leave with renewed commitment to strengthen their cooperative identity and ensure that financial success remains the outcome of living their values—not the replacement for them.

16:00 - 16:30 **Plenary 7: Commitment and Closing**

19:00 - 22:00 **International Night**: All conference attendees and speakers are welcome to join us for this special opportunity to have fun and network with your colleagues. Don't miss this chance to display your national costume, dance and songs.

CREDIT UNION QUALITY ASSURANCE

ACCREDITATION

These credit unions have established and applied a management system that can channel the energies, abilities, and specific knowledge held by people in the organization toward achieving long-term strategic goals on the perspectives of Finance, Customer-Member, Internal Business Processes, and Learning and Growth.

An audit was performed and documented in a report. Proof has been furnished that the requirements according to ACCESS standards are fulfilled. Further clarification regarding the scope of this certification and the applicability of ACCESS Brand may be obtained by consulting the organization. Certification is valid from September 1, 2026 to August 31, 2027.

ACCESS

A-one Competitive Choice for Excellence in Service and Soundness

GOLD

Tagum Cooperative
Philippines

Credit Union Sauan Sibarrung
Indonesia

SILVER

Credit Union Mentari Kasih
Indonesia

Janautthan Savings and Credit Cooperative Society Ltd
Nepal

Credit Union Kasih Sejahtera
Indonesia

Credit Union Betang Asi
Indonesia

BRONZE

Credit Union Pangudi Luhur Kasih
Indonesia

Credit Union Bonaventura
Indonesia

Credit Union Kasih Prima Danarta
Indonesia

KSP PUSKOP CREDIT UNION INDONESIA (Skd)
Indonesia

Credit Union Bererod Gratia
Indonesia

Madhya Nepal Savings and Credit Cooperative Society Ltd
Nepal

CULEG

Credit Union Label for Excellence in Governance

For having successfully met the rigorous criteria stipulated by the CULEG framework, which assesses credit unions based on their integration of the 11 core principles of sound governance, namely: Participation, Transparency, Accountability, Consensus Orientation, Efficiency & Effectiveness, Equity & Inclusiveness, Respect for Rules, Policies & Regulations, Strategic & Visionary Leadership, Knowledge & Skills in Leadership, Organizational Performance, and Network's Accountability. Accreditation is valid for 2 years, from September 1, 2026 to August 31, 2028.

GOLD

KSP PUSKOP CREDIT UNION INDONESIA (Skd)
Indonesia

BRONZE

Oro Integrated Cooperative
Philippines

SPEAKERS

UMESH ACHARYA is a Senior Financial Officer and cooperative leader with over 10 years of experience in credit risk, branch operations, and portfolio recovery. As a Youth Sub-Committee Member of Budol Samudayik SACCOS, he promotes financial literacy, youth empowerment, and cooperative growth.Honored as Best Staff of the Year (2020), he has led branch operations, maintained ultra-low NPL ratios, and implemented strong financial controls. His career spans roles in administration, marketing, and senior branch management, reflecting his versatility in cooperative finance.
Certified in credit risk management and cooperative governance, Umesh is also a skilled trainer and public speaker. Fluent in Nepali, English, and Hindi, he combines technical expertise with a passion for youth development and sustainable cooperative practices.

AGUSTINUS ALIBATA is the Chairman of Pusat Koperasi Credit Union Indonesia (PUSKOPCUINA), the national federation overseeing 46 credit unions across 23 provinces with assets exceeding 10 trillion rupiah. With more than 20 years of experience in organisational and human resource development, he has worked extensively in policy design, social cost–benefit analysis, and community empowerment. He also serves as Board Secretary of Credit Union Muara Kasih and Adviser to Credit Union Pancur Dangeri.
Alibata is Director of Lintas Cakrawala Indonesia, an institution dedicated to education, training, and coaching for human resource excellence. His professional journey includes leadership roles in PT Freeport Indonesia, consultancy for multinational companies, and contributions to sustainable development planning. He holds a Master of Public Policy from Universitas Gadjah Mada and certifications from BNSP and ACCU. Known for his strong analytical skills and adaptability, he is committed to advancing cooperative movements and community development across Indonesia.

ABHEL JAN S. AQUINO is an Administrative Staff at NELCCO-PFCCO, dedicated to advancing cooperative governance and youth leadership in the Philippines. A graduate of Business Administration from Nueva Vizcaya State University, he has built his career around cooperative service and education.
Currently serving as Youth Representative on the PFCCO National Board of Directors (2025–2026), Abhel advocates for youth participation in cooperative development. Since 2018, he has supported administrative operations at NELCCO, contributing to organizational efficiency and member engagement.
As a Development Educator, he has completed extensive training with the Association of Asian Confederation of Credit Unions, including leadership bootcamps, training of trainers, and governance workshops. His involvement spans national educational forums and international cooperative programs, equipping him with strong skills in leadership, training, and cooperative excellence.

SUTJAHYO BUDIMAN is the President Director of Fortress Digital Services (FDS), a Financial SaaS company serving institutions across Southeast Asia. With over 25 years of experience in banking, digital transformation, and financial inclusion, he champions technology as an equalizer—empowering community-based financial institutions like credit unions to compete with the same sophistication as major banks. Under his leadership, FDS' Core Banking System has transformed the operations of PUSKOPCUINA, Indonesia's largest credit union federation, enabling 45+ credit unions to modernize their credit cycles. This innovation has earned international recognition, including the WOCCU Digital Growth Award 2024 and the ACCU ACCESS Branding & CULEG Awards. Sutjahyo's career includes co-founding BaliCamp, directing PT Sigma Cipta Caraka (Telkom Sigma), and establishing FDS in 2010. At the Asian Credit Union Forum 2026, he brings a practitioner's perspective on how credit unions can overcome legacy constraints, embrace AI-driven banking, and scale digital infrastructure to better serve their communities.

EDILBERITO EURAOBA II is a seasoned cooperative leader and educator with extensive experience in governance, law, and community development. He holds degrees in Political Science from Silliman University and Law from Foundation University, complemented by advanced cooperative leadership training at St. Mary's University, Canada.
He has served as Head of the City Transportation and Traffic Management Office and as Chairperson of the Dumaguete Cathedral Credit Cooperative (DCCCO). His cooperative journey includes active participation in international forums across Korea, Sri Lanka, Thailand, Singapore, Nepal, Hong Kong, Indonesia, and India.Recognized for his outstanding public service, Atty. Euraoba was awarded the Presidential Lingkod Bayan Award at Malacañang Palace and cited as the Most Outstanding City Information Officer. His commitment to cooperative education and leadership continues to inspire communities toward resilience, innovation, and shared prosperity.

Dr. Father Liton Hubert Gomes CSC is s a religious priest of the Holy Cross Congregation and a distinguished academic teaching accounting at Notre Dame College, Dhaka, Bangladesh.

He serves as Executive Secretary of the Episcopal Commission for Justice and Peace of the Catholic Bishops' Conference of Bangladesh (ECJP-CBCB) and is actively engaged with financial, social, and human rights organizations, including CACCO Ltd., CCULB, and Caritas Development Institute.

A graduate of Notre Dame College, he holds a Master's in Accounting and a Doctorate in Commerce from the University of Santo Tomas, Manila. He has authored books and published scholarly articles on cooperative credit unions, financial management, social business, theology, ecology, and morality in national and international journals.

RANJITH HETTIARACHCHI is the Chief Technical Officer of ACCU. He has extensive experience in global credit union development and a solid academic background. He earned a degree in economics and a master's Degree in Development Management from Manchester University, UK, and a Ph.D. from Salsbury University. He has worked with ACCU since 1993, first as a financial advisor from 1993-1994, then as the chief executive officer from 1995 to 2014, and currently as the chief technical officer. He has nearly four decades of credit union development experience in different capacities, such as volunteer trainer and General Manager of the Federation of Thrift and Credit Cooperatives in Sri Lanka. He worked as the Project Manager of the ACCU-UNCDF project in Myanmar from 2013 to 2017. Ranjith earned his DE title from the Australian DE Program in February 1996. Ranjith was awarded the 2014 Joe Biden Lifetime Service Award to Credit Unions and Cooperatives in Asia in London. In 2023, he also earned the Raiffeisen Ambassador Designation after completing the International Raiffeisen Union's training in Germany.

JISU KANG is a young professional in Korea's credit union movement, having joined the National Credit Union Federation of Korea (NACUFOK) in 2022. She currently serves in the CU Loan Support Team, where she provides consultation and guidance to local credit unions on their lending operations.

Her work focuses on cooperative lending initiatives under NACUFOK's Mutual Growth Credit Union Program, which she will introduce at this year's Forum. In this role, she supports and oversees joint lending activities between credit unions, ensuring that member institutions can collaborate effectively to meet the diverse financial needs of their communities.

With her commitment to strengthening cooperative finance, Jisu brings fresh perspectives and practical expertise to the field. She represents the new generation of leaders dedicated to advancing the sustainability and resilience of credit unions, while fostering innovation and mutual growth across Korea's cooperative sector.

KAMON KIATTISIRIKUMPON is the Manager, Member Services of ACCU. Kamon began his career as a junior internal auditor at Charoen Phokpand Foods PLC before joining ACCU in 2008 as a Program Assistant. Leveraging his accounting expertise, he supported government and non-governmental organizations in Lao PDR and Cambodia to promote savings and credit unions. His early involvement in the regional credit union movement provided invaluable insights into the principles of mutual-help and self-help applied across diverse communities worldwide. Passionate about uplifting the poor, Kamon participated in numerous training and development programs organized by ACCU and federations, and is a proud graduate of the 10th Asian Credit Union Development Education Workshop. Today, he serves as ACCU Regional Program Coordinator and Development Education Program Director, facilitating international learning with his fluency in English and Thai.

ROSALINA SUSI is the General Manager of PUSKOPCUINA. She has been a Credit Union practitioner for nearly 25 years, with specialization in Finance and Accounting, as well as Credit Union Governance.

Her most recent academic qualification, a Master's degree in Accounting, has further strengthened her competence and professionalism in the areas of Accounting and Internal Control Systems. She is also currently serving as an Auditor for ACCESS Branding and CULEG accreditation. She has been a long-time accredited resource person for training programs within the Indonesian Credit Union movement. Her core training expertise includes CULOCC, CUSCC, the Manual of ACCESS Audit, CULEG, Leadership BootCamp, Climate Action, Business Continuity Plan, Training of Trainers on the Fit and Proper Policy for Credit Unions, as well as several other ACCU Business Solutions.

PAULUS LAVEIL is the Chief Executive Officer of the Federation of Savings and Loan Societies Incorporated (FESALOS), the national body representing savings and loan societies across Papua New Guinea. With more than three decades of experience in cooperative finance and banking, he has been instrumental in strengthening the sector's role in advancing financial inclusion and socioeconomic development.

Paulus began his career at the Agriculture Bank of Papua New Guinea (now National Development Bank) in 1986 and later pursued advanced studies in business and management, earning an MBA from the University of New England. Under his leadership, FESALOS has expanded its reach, providing technical assistance to ensure societies remain viable, sustainable, and member-focused. He has championed partnerships with academic institutions and development agencies, integrating innovation and capacity building into cooperative finance. Paulus continues to advocate for savings and loan societies as engines of community empowerment and national progress.

LILIBETH LIGUDEN is the General Manager of LandBankers Multipurpose Cooperative (LANDBANKOOP) and a member of the Board of Directors of the National Confederation of Cooperatives (NATCCO) in the Philippines. With more than three decades of experience in cooperative management, enterprise development, and policy advocacy, she has been a strong voice for sustainability, inclusivity, and innovation in the cooperative sector.

Her career spans leadership roles in major cooperatives and development organizations, including NOVADECI, SEARICE, AWCF, FPSDC, and PDAP, where she specialized in enterprise finance, investment, and community organizing. She has consistently championed capacity building, gender inclusion, and cooperative-friendly policies, helping strengthen grassroots movements and national networks alike. Through her role at NATCCO, she continues to advocate for cooperatives as engines of socioeconomic progress, resilience, and inclusive growth.

VENUS LUBGUBAN is the Chief Executive Officer of BUGEMCO, where she has spearheaded its transformation from a closed-type cooperative into a dynamic, community-based organization with multi-billion-peso assets serving thousands of members. Her leadership emphasizes member education, empowerment, health and wellness, meaningful engagement, and accountable governance, ensuring that growth is matched by social impact.

Beyond BUGEMCO, Venus contributes to the wider cooperative movement as an Independent Director of the Network Consolidated Cooperative Bank (NCCB), President of the MASS-SPECC Managers' Club, and Regional Governor of the Philippine Chamber of Cooperatives. Her dedication is reinforced by continuous professional development through the Asian Development Educator Program, the Asian Credit Union Leadership Program, and other cooperative leadership initiatives.

SHANNEN MERCADO is an Advocacy Program Specialist at the National Confederation of Cooperatives (NATCCO), where she designs and manages programs on diaspora engagement, youth development, and climate action. She leads capacity-building initiatives, stakeholder partnerships, and educational campaigns that strengthen cooperative advocacy and empower members toward sustainable development.

A Magna Cum Laude graduate of the Polytechnic University of the Philippines with a degree in Entrepreneurship, Shannen brings academic excellence and practical expertise to her cooperative work. She is a Certified Cooperative Manager, a Certified Trainer for Financial Wellness accredited by the Bangko Sentral ng Pilipinas, and a completer of the Leadership Boot Camp – 11 Leadershifts Program.Her dedication to youth leadership, financial empowerment, and climate resilience reflects her vision of cooperatives as catalysts for inclusive growth.

DINDO MEROY is the Manager for Training and Development Services at the Association of Asian Confederation of Credit Unions ACCU), where he leads institutional planning, training, and consultancy to strengthen governance, quality standards, and integration of credit union networks across Asia. He also manages regional programs such as the Asian Credit Union Forum, ACUNEL, and ACUES, ensuring leadership development and innovation in the cooperative movement.

With over two decades of cooperative experience, Dindo has held key roles in NATCCO, and Metro Ormoc Community Cooperative, including branch management, credit advisory, and project leadership. He notably organized 34 savings and credit cooperatives in Myanmar, establishing the country's first two-tier federation. Dindo is also an Asian Development Educator mentor, and Raiffeisen Ambassador.

KYOKO NAKAMURA is a young cooperative professional from Japan, currently serving in the Branch Office of Shinkumi Federation Bank, the central financial institution for credit cooperatives. She began her career in the Corporate Planning Department, where she contributed to organizational planning, corporate administration, and public relations, including the institution's 70th Anniversary Project.Through competitive internal screening, Kyoko was selected to participate in the ACCU Youth Summit 2025 and later joined the ACCU Forum 2025, collaborating with peers from across Asia to explore challenges and opportunities in cooperative finance. She has also engaged in industry-wide projects, conducting field visits and research on digital transformation (DX) and best practices among credit cooperatives in Japan. In her current role, Kyoko supports member institutions through consultation, problem-solving, and relationship management, contributing to the sustainable growth and sound development of credit cooperatives.

ERIN O'HERN is serves as International Advocacy and Regulatory Counsel for the World Council of Credit Unions (WOCCU), where she leads global regulatory advocacy on behalf of credit unions before international standard-setting bodies including the Basel Committee on Banking Supervision and the Financial Action Task Force. She also supports WOCCU members by sharing global best practices to strengthen advocacy efforts within individual countries.

With more than 15 years of experience in financial regulation, Erin's expertise lies at the intersection of regulation and financial inclusion. Prior to WOCCU, she worked with ViClarity, an international subsidiary of three U.S. credit union leagues, where she advanced compliance services, regulatory education, and technology-related risk projects. Earlier in her career, she served as an attorney for a legal aid organization, handling consumer financial protection and abuse prevention cases. Erin holds a Juris Doctor from the University of Iowa College of Law.

PATRICK PALMA is the Chief Executive Officer of the Co-operative Credit Union League of Bangladesh Ltd. (CCULB). With more than three decades of professional experience, he brings a wealth of expertise in cooperative development, organizational management, and international humanitarian work.

Mr. Palma began his cooperative career at CCULB, serving as Deputy General Manager of the Development and Extension Department from 1993 to 2003. He later expanded his leadership experience through senior roles in international organizations and donor agencies, including ICDDR,B, IFRC, German Red Cross, TEARFUND UK, Christian Aid UK, Plan International Bangladesh, and Lutheran Health Care International.

JAE-WOON PARK is the Team Manager of the CU Loan Planning Team at NACUFOK's Credit Union Loan Support Department. Mr Park has been a dedicated leader in Korea's credit union movement since joining the National Credit Union Federation of Korea (NACUFOK) in 2012. He began his career at the Incheon-Gyeonggi Regional Office, where he supported local credit unions in strengthening their operations. From 2014 to 2017, he served as International Affairs Officer, advancing NACUFOK's global cooperation and engagement with the international credit union community. Between 2018 and 2025, Jaewoon specialized in lending and alternative investments, gaining expertise across the full investment cycle—from direct investment and credit assessment to post-investment management. This experience provided him with a deep understanding of financial strategies that support sustainable growth. Since 2026, he has served as Team Manager of the CU Loan Planning Team in NACUFOK's Credit Union Loan Support Department. In this role, he leads initiatives to guide and strengthen lending operations nationwide, ensuring credit unions remain resilient and member-focused.

DOMINIC RANJAN PURIFICATION is Chief Executive Officer of The Central Association of Christian Cooperatives (CACCO) Ltd., Bangladesh, the national federation of Christian cooperatives. With more than 30 years of experience in community development and cooperative leadership, he has been instrumental in advancing institutional strengthening, financial inclusion, and resilient cooperative growth. Dominic spent 29 years with World Vision Bangladesh, where he led development planning, program design, and community transformation initiatives that empowered grassroots institutions and promoted sustainable development. Alongside his development career, he has been deeply engaged in the cooperative movement for over two decades, serving in leadership roles that foster governance, sustainability, and innovation.

A passionate Development Educator and lifelong learner, Dominic has facilitated strategic planning, leadership development, and organizational transformation for numerous organizations. He holds an MBA and completed Advanced Leadership studies at Eastern University, Philadelphia, USA.

ELENITA V. SAN ROQUE is the Chief Executive Officer of ACCU. Leni has dedicated over three decades to advancing cooperative excellence in Asia. She joined ACCU in 1995 as Financial Advisor, later serving as Manager of Member Services, where she spearheaded the development of 48 Credit Union Business Solutions — foundational tools for sustainable cooperative systems. On September 1, 2014, she became ACCU's first woman CEO since its founding in 1971.
A graduate of the 13th Australian Development Education Workshop, she co-initiated the Asian Development Education Program in 1999. Her leadership has been recognized globally, including the Athena Award from the WOCCU Global Women Leadership Network in 2016 and the International Credit Union Development Educator (I-CUDE) designation in 2013. Beyond ACCU, Leni has served on the Management Committee of Proxfin and was elected to the Board of the International Raiffeisen Union in 2023. A Certified Public Accountant, she continues to champion women's leadership, cooperative integration, and innovation.

DR. SHIVAJEE SAPKOTA is Chief Executive Officer of NEFSCUN and a distinguished cooperative leader with more than 32 years of experience in rural financing, microfinance, and cooperative institution building. He holds a PhD in Human Resource Management from the USA (2024), alongside master's degrees in Development Studies and Public Administration. Dr. Sapkota has served as CEO of NEFSCUN during two terms, overseeing assets of more than USD 270 million and leading 40 outlets with hundreds of employees. His career spans academic leadership as Research Director at Kathmandu University, extensive work in institutional development, and authorship of books on cooperative management and board capacity building. A certified auditor for Quality Branding and master trainer in governance and cooperative management, he has facilitated over 200 regional trainings and 100 international sessions.

DESTI SARANGNGA is IT Manager at Credit Union Sauan Sibarrung, where he oversees information technology systems, graphic design, and digital maintenance across all service units. With a strong innovative spirit, he develops creative solutions to enhance efficiency and support branch offices in overcoming technical challenges.
Desti's expertise spans IT management, visual communication, and brand building, making him a key driver of CU Sauan Sibarrung's digital transformation. He has led projects such as the ESCETE SuperApp, SmartCU initiatives, and the cooperative's financial checkup engine, while also producing newsletters, catalogs, and multimedia campaigns that strengthen member engagement.
A graduate in Informatics Engineering with advanced studies in Management, Desti has also served as a lecturer in computer studies and contributed to cooperative empowerment programs. His passion lies in combining technology and cooperative values to build resilient systems and empower communities through innovation and digital solutions.

RITA SARLAWA is the Chairperson of Credit Union Betang Asi in Palangka Raya, Indonesia. She holds degrees in Financial Management from Universitas Palangkaraya and Universitas Airlangga, and is currently completing her doctoral studies at Universitas Hasanuddin. Her career spans academia and cooperative leadership, serving as Secretary of the Management Department at Universitas Palangkaraya and as Chairman of Credit Union Betang Asi since 2021. She has also held key positions within the Federation of Credit Union Indonesia (PUSKOPCUINA), including Treasurer and Supervisory Chair. Dr. Sarlawa is a Certified Finance Accountant (CFA), Certified Chartered Fintech Professional (CCFP), and Development Educator (DE), reflecting her commitment to professional excellence. With a passion for cooperative resilience and sustainable finance, she continues to champion innovation and solidarity in the credit union movement across Indonesia and Asia.

STEPHANUS SIAGAN is the General Manager of Credit Union Central of Indonesia (CUCO Indonesia/INKOPDIT), the national federation supporting and strengthening credit unions across the country. Since joining CUCO Indonesia in 2011, he has played a pivotal role in education, training, and international relations, helping credit unions build capacity, improve governance, and embrace innovation.

With a background in international relations from Universitas Katolik Parahyangan in Bandung, Stephanus has combined academic insight with practical leadership to advance cooperative development. He has designed training programs for boards and management, promoted financial literacy, and supported the integration of technology into cooperative operations. He continues to represent Indonesia's credit union movement in global forums, advocating for cooperation, inclusivity, and member-focused growth.

NONTAWAT SMATHI is General Manager of the Federation of Savings and Credit Cooperatives of Thailand Limited (FSCT), the apex body representing Thailand's savings and credit cooperatives. With more than 30 years of experience in the cooperative movement, he has played a pivotal role in advancing good governance, innovation, and sustainable development across the sector.

He holds a master's degree in Cooperative Economics from Kasetsart University and has built his career around strengthening cooperative institutions and promoting financial inclusion. Prior to his current role, Mr. Smathi served as President of the Cooperative League of Thailand's Officer Saving and Credit Cooperative Limited, where he gained extensive expertise in cooperative management, financial strategy, and organizational development.

Recognized for his leadership and commitment, Mr. Smathi continues to champion cooperative growth in Thailand, ensuring that savings and credit cooperatives remain resilient, member-focused, and responsive to evolving community needs.

JOSE ALVIC SUAYBAGUIO is the Chairperson of Tagum Cooperative, and sits in the Board of Directors of Nationanal Confederation of Cooperatives (NATCCO) in the Philippines. Bong, as he is known to friends, has built a life dedicated to excellence, community service, and cooperative leadership. A businessperson by profession and resident of Tagum City, Davao del Norte, he earned his Bachelor of Science in Civil Engineering from the Mapúa Institute of Technology and a Master of Public Administration from Ateneo de Davao University.

His cooperative journey reflects perseverance and committed service. Before becoming Board Chairperson, he served as Secretary and later Chairperson of the Ethics Committee, then as Vice-Chairperson. In 2023, he was elected to the Board of Directors, and through the trust of members, he now serves consecutive terms as Chairperson (2025–2027).

Chairperson Suaybaguio continues to enhance his competencies through local and international training, equipping him to lead with strategic vision and accountability. Beyond TC, he remains active in civic organizations, extending his commitment to community development.

FR. FREDY RANTE TARUK is an Indonesian priest in the Archdiocese of Makassar. Since 2019, he has served as Executive Director of Caritas Indonesia (KARINA-KWI). After being ordained, he serves to help marginalized and vulnerable communities and focuses on socioeconomic development through Caritas and credit unions. For him, Caritas and credit unions are means to forming values and improving lives. He has 21 years of experience as a facilitator, animator, and motivator in the social work area. He often helps credit unions build strategy, HR development, organizational development, and strengthening values. In South Sulawesi, Fr. Fredy is a trusted advisor at CU Sauan Sibarrung, where he has been instrumental in achieving the ACCESS Branding Certification since 2017 and CULEG since 2023. His active role as a credit union advocate in Puskopcuina, facilitator of the PSE CU Forum, and member ACCU demonstrates his strong leadership and commitment. Since 2010, he has also been an Asian Development Educator, significantly increasing the impact of this movement.

DR. MILDREDO UMBAC is the CEO of DCCCO Multipurpose Cooperative in the Philippines. He holds a Doctorate in Management and a Master's in Business Administration from Negros Oriental State University, with a strong foundation in Mathematics from Silliman University. Mel has enhanced his leadership and strategic thinking through various programs, including the USAID-funded Program for Development Management at the Asian Institute of Management and the Development Educators Program at the Asian Confederation of Credit Unions (ACCU) in Bangkok. Mel has extensive experience in agrarian reform, coastal resource management, and credit cooperatives. He has held leadership roles at DCCCO since 2024 and socio-civic organizations both the local and national level, and is active in industry associations and a sought-after cooperative management trainer.

PAUL TREINEN took over as full-time President and CEO of World Council of Credit Unions (WOCCU) in August 2025, after serving in the role on an interim basis for four months. He had previously worked for WOCCU from 2017 to 2023, first as Chief Operating Officer, and later as Executive Vice President. In 2023, Treinen became the founder/CEO of a consulting practice focused on helping organizations looking for assistance in international development, strategy, governance and operational efficiency. Prior to assuming his current role, Treinen had over 30 years working with the cooperative financial sector where his focus was on development and on-going business management in more than 20 countries throughout Europe, Asia, Latin America and the Caribbean. He continues that work today as an independent director with four companies serving the financial services sector in the Caribbean and Central America regions.

MODERATORS

CAMILLE BALUYOT is a Certified Cooperative Manager and Development Educator with nearly a decade of experience in cooperative education, capacity building, and learning program management. She currently leads the Training Unit of the National Confederation of Cooperatives (NATCCO), where she spearheads initiatives that strengthen organizational performance and develop competent cooperative leaders. Her expertise spans training facilitation, program design, and stakeholder engagement, with a proven track record in delivering high-impact learning programs across diverse audiences. Camille has represented Philippine cooperatives in international platforms, including the Asian Credit Unions Youth Summit and the Development Education Workshop.Passionate about advancing cooperative excellence, she integrates innovative learning methodologies and inclusive approaches to empower youth, women, and community leaders. Camille's work reflects her commitment to building resilient cooperatives through impactful education and leadership development.

DAISYBELLE CABAL is the former Chief Operations Officer of the National Confederation of Cooperatives (NATCCO) until April 2025. Before this role, she led NATCCO's Education Training and Consultancy Group. With over 44 years of professional and volunteer experience in the cooperative sector, Bing has significantly contributed to various projects, including the Credit Union Benchmarking Services in Southeast Asia and the development of ACCU business solutions like ACCESS and competency courses for cooperative leaders.

Bing is a Certified Public Accountant, an Asian Development Educator, and a graduate of the Coady International Institute in Nova Scotia, Canada.and innovation.

ATTY. EDWIN CONCEPCION is the Legal Counsel of the Nueva Segovia Consortium of Cooperatives (NSCC), one of the Philippines' largest and most dynamic cooperative federations. In this role, he provides legal guidance on cooperative governance, compliance, and regulatory matters, ensuring NSCC's operations remain transparent, accountable, and aligned with national cooperative laws. An alumnus of the University of Santo Tomas, Atty. Concepcion brings both academic rigor and practical expertise to his work.

He is also an active member of Rotary International, embodying the values of service and ethical leadership in both his professional and civic engagements. Through his diverse contributions in law, business, and community service, Atty. Concepcion continues to strengthen cooperative institutions while promoting integrity, innovation, and social responsibility.

PAUL DAWSON is Mutuals Advisor and formerly the CEO of the Australian Mutuals Foundation (now AMF-Cufa). He has extensive experience in finance, banking, and advocacy, having served as the CEO of First Choice CU from 2001 to 2024. Since 2011, he's actively facilitated ACCU Forum lectures and workshops. Notably, he co-facilitates Women's and Youth workshops, enhancing local Credit Union roles.

As a mentor for ACDE workshops since 2014, Paul improves presentation skills and global Credit Union understanding for hundreds of ACDEs. As the Founding Chair of Community Chest and "NoInterest Loan Scheme," he prioritizes individuals in need with respect. Paul initiated the Small Australian Mutuals (SAM) Network in 2009, aiding smaller credit unions. As the Australian Mutuals Foundation's CEO, he supervises and supports ACCU and its members. In 2017, he was awarded the prestigious Joe Biden Development Educator of the Year for Australasia award in London, a testament to his expertise and commitment.

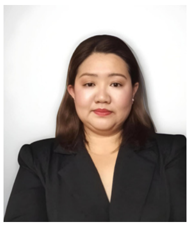
SHARON MARIE S. DY is the Incoming CEO of NATCCO. Sharon is a home-grown cooperative leader with over 25 years of dedicated service to the Philippine cooperative movement. A Certified Public Accountant and holder of multiple professional certifications in risk analysis, forensic accounting, and internal control auditing, she brings strong expertise in governance, financial oversight, and organizational accountability.

She has held key leadership roles within NATCCO, including Group Head of the Stabilization Fund System, and was instrumental in developing the Balanced Scorecard Strategic Planning Framework. Sharon has represented Philippine cooperatives in numerous international platforms, including the World Credit Union Conference, DGRV exchanges, and Desjardins Group programs. Recognized as a Raiffeisen Ambassador and a Development Educator–Asia, she continues to champion cooperative integration, digital transformation, and inclusive growth. Her appointment as NATCCO's Incoming CEO marks a new chapter in advancing cooperative resilience and shared prosperity.

GLENN MEDEZ is the Chief Operating Officer of NATCCO. Before joining the National Confederation of Cooperatives (NATCCO) Network in 2014, he held key positions in a primary cooperative, including Chief Credit Officer and Operations Manager.

At NATCCO, he rapidly advanced, becoming the COO in 2025. His strategic and business planning expertise is complemented by certifications such as Balanced Scorecard Professional and a solid academic foundation, which are currently being solidified through an MBA program. As the COO, Glenn is dedicated to oversees operations, strategy, and efficiency to achieve organizational goals.

His extensive certifications, including Raiffeisen Ambassador, Development Educator (DE)-Asia and Certified Cooperative Manager (CCM) and his active involvement in industry organizations like ACUES, highlight his commitment to the cooperative sector's growth and development. His leadership and contributions have earned him widespread recognition and respect.



RUBY SALVADOR is the Chief Executive Officer of PFCCO National. Ms. Salvador's leadership journey at PFCCO National began in March 2022 as a Training Assistant. Her exemplary performance quickly led to a promotion as Manager for Member Services in May 2023.

She holds dual honors degrees from the University of Baguio: a Bachelor of Science in Marketing (Cum Laude) and a Bachelor of Science in Accountancy (Honorable Mention), both completed within an exceptional span of just four and a half years.

Her professional credentials reflect her commitment to excellence. She is a Certified Credit Union Leader, recognized by the National Credit Union Federation of Korea (NACUFOK), where she completed the esteemed Asian Credit Leadership Program in December 2022. She is also an Accredited Cooperative Educator certified by the Cooperative Development Authority, an Asian Development Educator.

ADELINE SIEW is the Head of Business Services at Customer Owned Banking Association (COBA) in Australia. She is responsible for the Finance & Accounting functions, Human Resource and Operations of COBA which include overseeing the Mutual Support Network.

Adeline is a finance, accounting and business professional with over 16 years' experience in the financial services sector. Prior to joining COBA, she has held various roles in Westpac Banking Corporation, specialising in accounting, risk and managed funds operations. Adeline relishes the opportunity to work with diverse teams and support the development and growth of individuals in reaching their full potential.

Adeline holds a Bachelor of Commerce from the University of New South Wales and is a Certified Practicing Accountant. Adeline has a strong passion for the mutual sector and currently sits on the Board of Trustees for the Australian Mutuals History.

TONY, is the IT Manager at PUSKOPCUINA and already working in Credit Union movement since 2014, holds a Bachelor's degree in Information Systems and over 10 years of web development experience. He developed SIMO, a web-based superapp that hat seamlessly integrates data between PUSKOPCUINA and its member credit unions and deliver PUSKOPCUINA digitized services for 45 credit unions across 20 provinces. He also oversees the development of ESCETE, a core banking system designed to standardizing operations with digital-first services like mobile apps and e-commerce platforms. Developed in collaboration with Sarana Pactindo Inc. Beyond his technical contributions, Tony is a dedicated advocate for the global credit union movement. He serves as an ad hoc committee member for Asian Credit Union Network of Emerging Leaders (ACUNEL) and a 2024-2025 board observer for the World Council of Credit Unions (WOCCU), Tony contributes to global credit union initiatives. A Development Educator (DE) graduate, he is dedicated to financial inclusion and cooperative values, driving innovation and empowerment in Indonesia's credit union sector.

MARK WORTHINGTON, is the Chairperson of the Australian Mutuals Foundation (AMF)-Cufa. Mark has been a CEO of mutual banks/credit unions for over 20 years and recently retired as the CEO of Australian Mutual Bank. He has completed Bachelor of Arts and Master of Business Administration degrees. He is also a Graduate member of the Australian Institute of Company Directors. Mark was instrumental in the creation of the Australian Mutuals Foundation in 2015. He has participated in Barnardos volunteering opportunities, and participated in credit union development as a technical advisor in Papua New Guinea, Fiji, Tonga and Tuvalu. His experience as a credit union presenter includes Asian Confederation Forums since 2007, Credit Union Development Education courses, the Oceania Confederation of Credit Union Leagues, and the PNG Federation of Savings and Loans Societies.

COOP VISIT AND CULTURAL IMMERSION

COOPERATIVE FACT SHEETS

Malaysia Cooperative Societies Commission (MCSC)

Address: Suruhanjaya Koperasi Malaysia (SKM) Menara Suruhanjaya Koperasi Malaysia Changkat Semantan, Off Jalan Semantan Bukit Damansara 50490 Kuala Lumpur, Malaysia

Malaysia Cooperative Societies Commission (MCSC) or **Suruhanjaya Koperasi Malaysia (SKM)** is the statutory body responsible for regulating, supervising and developing the cooperative movement in Malaysia. Established on 1 January 2008 under the Malaysia Co-operative Societies Commission Act 2007 (Act 665), SKM operates under the Ministry of Entrepreneur and Cooperatives Development (KUSKOP).

The Commission plays a vital role in strengthening the cooperative sector as an important contributor to Malaysia's socio-economic development through effective governance, capacity building and sustainable growth initiatives.

Historical Background

Established in July 1922 as the Office of the Director of Co-operation under the Cooperative Societies Enactment 1922. The headquarters was initially located in Taiping, Perak before being relocated to Kuala Lumpur in 1924. Renamed the Department of Co-operative Development (Jabatan Pembangunan Koperasi - JPK) in the late 1970s. The legal framework evolved from the Co-operative Societies Ordinance 1948 to the Co-operative Societies Act 1993 (Act 502). Incorporated as Suruhanjaya Koperasi Malaysia (SKM) on 1 January 2008 under the Malaysia Co-operative Societies Commission Act 2007 (Act 665).

Organisational Structure

Operates under the Ministry of Entrepreneur and Cooperatives Development (KUSKOP). Led by a Chairman and supported by the management team headed by the Chief Executive Officer (CEO). Headquarters located at Menara SKM, Bukit Damansara, Kuala Lumpur. Supported by state and regional offices throughout Malaysia to ensure effective implementation and monitoring of cooperative activities nationwide.Core Functions and Services

Registration and Regulation

Registers and supervises cooperative societies in accordance with the Co-operative Societies Act 1993 (Act 502). Ensures compliance with cooperative legislation, regulations and governance requirements.

Monitoring and Enforcement

Monitors the performance and governance of cooperatives. Conducts inspections, investigations and enforcement actions where necessary.

Cooperative Development

Promotes the growth and sustainability of cooperatives through strategic programmes and initiatives. Encourages innovation, digitalisation and competitiveness within the cooperative sector.

Impact on Community and Economy

More than 16,000 cooperatives are registered nationwide across various economic sectors.

Cooperative Institute of Malaysia (CIM)

Address: Cooperative Institute of Malaysia (CIM)
103 Jalan Templer, 46700, Petaling Jaya,
Selangor Darul Ehsan, Malaysia

The Cooperative Institute of Malaysia (CIM) is the national institution responsible for human capital development in Malaysia's cooperative sector. Established in 1956, IKMa supports the development of Malaysia's cooperative sector through education, training, research and consultancy.

Today, IKMa is a statutory body under the Ministry of Entrepreneur Development and Cooperatives (KUSKOP). The Institute supports the Government's efforts to strengthen the cooperative sector by developing competent cooperative leaders, managers, employees and members through capacity-building programmes, applied research and advisory services.

Institutional Governance

IKMa is governed by a Board of Directors appointed by the Ministry of Entrepreneur Development and Cooperatives. The Board provides strategic direction for the Institute, while the day-to-day management is led by the Director General.

The Institute's headquarters is in Petaling Jaya, Selangor. To ensure its services are accessible throughout the country, IKMa also operates regional offices in several states, delivering education, training and advisory services to cooperatives nationwide.

Education, Training, Research and Consultancy

IKMa supports the development of cooperatives in Malaysia through education, training, research and consultancy services. These services are designed to strengthen the knowledge, skills, governance and business capabilities of cooperatives.

Education and Training

IKMa offers professional training and skills development programmes for cooperative leaders, board members, managers, employees and members. Academic programmes are offered through its subsidiary, Universiti Keusahawanan Koperasi Malaysia (UKKM), providing opportunities for higher education in cooperative management, entrepreneurship and related fields.

Research and Consultancy

IKMa conducts research on issues and developments related to the cooperative sector to support policy and programme development. The Institute also provides consultancy services to assist cooperatives in improving governance, management practices and business performance.

Networking and Collaboration

IKMa works closely with government agencies, universities, cooperative organisations and international institutions to promote knowledge exchange and institutional collaboration.

COOPERATIVE FACT SHEETS

Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)

Address & Headquarters
Menara 1, Menara Kembar Bank Rakyat, No. 33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur, Malaysia

Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) is Malaysia's largest Islamic cooperative bank, founded in 1954 and fully converted to Shariah-compliant operations in 2002. It has over 770,000 cooperative members and assets exceeding RM123 billion (2024), playing a central role in financial inclusion, personal financing, and cooperative-driven socio-economic development.

Historical Background

Established 28 September 1954 as a cooperative credit institution.
Transitioned to full Islamic banking in 2002, replacing conventional products with Shariah-compliant offerings.
Recognized globally, ranked 15th in Islamic banking worldwide (2025).

Organisation Structure

Operates as a member-owned cooperative bank, not a shareholder-driven commercial bank.
773,859 cooperative members (2024), each entitled to dividends.
Governed by a Board of Directors and overseen by Bank Negara Malaysia (BNM) under DFIA 2002 and the Ministry of Entrepreneur Development and Cooperatives (KUKoP).

Current leadership: Datuk Mohd Irwan Mohd Mubarak (Chairman) and Ahmad Shahril Mohd Shariff (CEO, appointed April 2025).

Products & Services

Personal Financing (PF): Salary-deductible loans, especially for civil servants.
Savings & Deposits: Shariah-compliant accounts and investment products.
Cards & Payments: Credit/debit card issuance, merchant acquiring.
Digital Banking: iRakyat platform with over 1 million users.
Sukuk Issuance: Islamic bonds supporting sustainable finance.

Impact on Community & Economy

Financial Inclusion: Provides access to banking for underserved communities.
Cooperative Empowerment: Members share profits via annual dividends (17% declared in 2024, RM486.32 million payout).
National Contribution: Supports Malaysia's agenda for inclusive growth and Islamic finance leadership.
Sustainability: Strategic focus on ESG, digitalization, and community development.

Co-opbank Pertama (CBP)

Address: Wisma Co-opbank Pertama,
No 115, Jalan Raja Muda Abdul Aziz,
Kampung Bharu, 50300 Kuala Lumpur

Co-opbank Pertama (CBP) is Malaysia's cooperative bank, established to serve cooperative members and the wider community with financial services. It has grown into a strong institution supporting cooperative development, entrepreneurship, and inclusive economic growth.

Historical Background

Founded in 1950 as the The Province Wellesley Co-operative Banking Union Limited, serving Malay cooperatives.
Rebranded as Koperasi Co-opbank Pertama Malaysia Berhad (CBP) in 2018 to reflect its broader cooperative identity.
Built on cooperative principles, focusing on financial inclusion and community empowerment.

Organisation Structure

Operates as a cooperative bank, owned by cooperative members and individuals.
Governed by a Board of Directors elected by members.
Headquarters in Kuala Lumpur, with 35 branches and outlets across Malaysia.
Membership includes cooperatives and individuals,

Products & Services

Banking & Finance: Savings, deposits, and financing facilities and fee based products
Islamic Banking: Shariah-compliant products and services.
SME & Cooperative Financing: Support for small businesses and cooperative ventures.
Digital Banking: Online services, mobile apps, and e-payment solutions.
Community Programs: Scholarships, training, and welfare initiatives.
Investment & Insurance: Cooperative investment schemes and protection plans.

Impact on Community & Economy

Supports Cooperatives: Provides financial backbone for Malaysia's cooperative sector.
Economic Contribution: Strengthens SMEs and grassroots entrepreneurship.
Financial Inclusion: Extends banking services to underserved communities.
Community Empowerment: Promotes education, welfare, and cooperative values.
National Role: Enhances Malaysia's cooperative movement and Islamic finance ecosystem.

COOPERATIVE FACT SHEETS

Koperasi Sahabat Amanah Ikhtiar Malaysia Berhad (Koop Sahabat)

Address: Suite G-6, Jalan Cempaka SD12/1A,
Jalan PJU 9, Bandar Sri Damansara, 52200 Kuala Lumpur

Koperasi Sahabat Amanah Ikhtiar Malaysia Berhad (Koop Sahabat) is a prominent Malaysian cooperative originally set up to complement the ecosystem of Amanah Ikhtiar Malaysia (AIM). Koop Sahabat has over 460,000 members nationwide. Its primary goal is to uplift the socio-economic status of low-income and B40 communities, particularly focusing on empowering women entrepreneurs.

Historical Background

Originated from Amanah Ikhtiar Malaysia (AIM), founded in 1987 inspired by the Grameen Bank model in Bangladesh. Koop Sahabat formed to strengthen cooperative participation among AIM borrowers. Focused on poverty alleviation through microcredit and cooperative empowerment.

Organisation Structure

Operates as a member-based cooperative society. Membership primarily AIM borrowers, especially women entrepreneurs. Governed by a Board of Directors elected by members. Works closely with AIM and other cooperative bodies under KUSKOP.

Products & Services

Microfinance Support: Cooperative platform for AIM borrowers to pool resources.
Savings & Credit: Encourages savings culture and provides small loans.
Entrepreneurship Development: Supports micro and small businesses.
Training & Capacity Building: Skills development, financial literacy, and cooperative education.
Community Programs: Welfare initiatives, social support, and empowerment activities.

Impact on Community & Economy

Poverty Reduction: Helps thousands of families escape poverty through microcredit and cooperative support.
Women Empowerment: Majority of members are women, strengthening their role in household and community economy.
Economic Inclusion: Provides access to financial services for marginalized groups.
Community Development: Promotes self-reliance, entrepreneurship, and cooperative values.
National Contribution: Supports Malaysia's agenda of inclusive growth and cooperative-driven socio-economic development.
job creation and community-based economic development. Enhances financial inclusion and socio-economic well-being, particularly among local communities. Promotes cooperative values and principles that contribute to sustainable and inclusive economic growth.

The National Land Finance Co-Operative Society Limited (NLFCS)

Address: Level 10, Wisma Tun Sambanthan,
No.2, Jalan sultan Sulaiman,Peti surat 12133,
50768 Kuala Lumpur

The National Land Finance Co-Operative Society Limited (NLFCS), founded in 1960, is one of Malaysia's largest and most influential cooperatives. It was established to protect plantation workers from unemployment and eviction after estate fragmentation post-independence. Today, it manages vast agricultural estates, diversified investments, and cultural foundations, contributing significantly to Malaysia's economy and community development.

Historical Background

Founded on 14 May 1960 by Tun V.T. Sambanthan, then President of the Malaysian Indian Congress. Inspired by cooperative movements in Fiji and advice from Satyanda Swamiji (India). Workers purchased shares at RM100 per share, payable in monthly installments. First estate acquisition: Bukit Sidim Estate, Kedah (1961, 2,900 acres). Expanded holdings through multiple estate purchases in Kedah, Selangor, Perak, Negeri Sembilan, and Pahang. Established Tan Sri K.R. Soma Arts & Cultural Foundation and Language & Literary Foundation (1992) to promote heritage and education.

Organisation Structure

Operates as a member-owned cooperative society. Leadership under Tan Sri K.R. Somasundram (Chairman), continuing the vision of Tun Sambanthan. Headquarters: 28-story NLFCS Building, Kuala Lumpur. Membership base primarily plantation workers and their families.

Products & Services

Agriculture: Manages 19 estates spanning 35,000 acres, mainly palm oil and rubber.
Real Estate: Housing schemes and property development for members.
Financial Services: Cooperative shareholding, loans, and member benefit schemes.
Education Support: Scholarships, study loans, and incentives for outstanding students.
Cultural Promotion: Annual literary competitions, historical dramas, and cultural events.
Community Welfare: Housing ownership programs, healthcare support, and social initiatives.

Impact on Community & Economy

Employment Security: Protected plantation workers from eviction and unemployment post-independence.
Economic Contribution: Significant role in Malaysia's palm oil, rubber, coconut and cocoa industries.
Community Empowerment: Improved living standards through housing, education, and welfare schemes.
Cultural Preservation: Promotes Malaysian Indian heritage and literature.

ANGKASA

Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) is the national apex body representing Malaysia's cooperative movement. Established on 12 May 1971 following a resolution of the Second Malaysian Cooperative Congress, ANGKASA was created to unify and amplify the voices of cooperatives across the country. Its role was further strengthened when the Government officially recognized ANGKASA as the apex body through a gazette on 23 May 1996, empowering it to represent Malaysian cooperatives at both national and international levels.

ANGKASA has been a member of the International Cooperative Alliance since 1972 and a founding member of the ASEAN Co-operative Organization since 1977, reflecting its commitment to global cooperative solidarity. Headquartered at Wisma Ungku A. Aziz in Petaling Jaya, Selangor, ANGKASA maintains 16 state offices and 2 branch offices nationwide, ensuring strong grassroots presence. Today, Malaysia's cooperative sector comprises 16,468 registered cooperatives, with 7.3 million members, assets worth RM186.7 billion, and an annual turnover exceeding RM81.6 billion, underscoring its significant contribution to the national economy.

As apex body, ANGKASA provides a wide range of services designed to strengthen cooperative governance, financial sustainability, and member empowerment. These include the Salary Deduction System (e-SPGA), Experian Credit Reporting System (SPeKAR), and Credit Collection & Recovery Services (ACCRS), alongside Shariah-compliant solutions such as Zakat Management, Infaq Lil-Waqf, and the Tawarruq System. ANGKASA also supports cooperative recovery, taxation, and education, while offering modern digital tools like the Computerised Management System (SPBA) and AGM registration with electronic voting.

Beyond financial and governance services, ANGKASA promotes cooperative identity and social responsibility through initiatives such as the Malaysian Cooperative Museum, Malaysian Cooperative Library, and COOPCARE ANGKASA. It also invests in community development through early childhood education programs, publicity campaigns, and international affairs. Subsidiaries such as MYANGKASA Holdings Sdn. Bhd., ANGKASA Komardi Sdn. Bhd., and ANGKASA Resource & Consultancy (ARC) Sdn. Bhd. further extend its reach into business, consultancy, and cooperative innovation.

For over five decades, ANGKASA has remained steadfast in its mission to champion cooperative resilience, inclusivity, and socioeconomic progress. By bridging grassroots cooperatives with national and international platforms, ANGKASA continues to play a pivotal role in shaping Malaysia's cooperative movement as a driver of sustainable development and community empowerment.

ACCU

The Association of Asian Confederation of Credit Unions is the regional networking body for credit unions in Asia. Its mission remains to work in partnership with member organizations (apex bodies of credit unions) to promote and strengthen credit unions as effective instruments of socioeconomic development across the region.

Since inception on April 28, 1971, ACCU has been steadfast in its vision of building an integrated and sustainable Credit Union system in Asia. Today, ACCU continues to champion cooperative transformation, resilience, and innovation through leadership development platforms and regional solidarity programs.

As of mid-2026, ACCU represents 15 regular members, 1 associate member, 12 affiliate members, and 210 supporter members from 21 countries. Its work now spans 21 countries in Asia, including emerging cooperative movements in Lao PDR, Mongolia, and Timor Leste.

ACCU proudly represents over 57.31 million individual members from 35,719 credit unions, with combined assets exceeding US$ 457 billion. Through self-help and mutual assistance, Asian people continue to build financial security and community resilience. ACCU aligns its programs with the Sustainable Development Goals, focusing on poverty reduction, digital transformation, and inclusive growth.

Recent initiatives include the 9th Regulators Conference in Bangkok and the Asian Credit Union Forum 2026 in Malaysia, both emphasizing cooperative leadership, governance, and digital innovation. ACCU's Strategic Plan 2026–2030 introduces 48 Credit Union Business Solutions, designed to strengthen institutional sustainability, risk management, and member-centered services.

ACCU's "Reaching Out Strategy" remains central, expanding its reach across Asia where more than 800 million people live in poverty. By fostering integration, standardization, and collaboration, ACCU ensures credit unions remain relevant and resilient in a rapidly changing environment.

At the heart of ACCU's role is an endless imagination for technical and management innovation. By embracing digital platforms, leadership succession, and youth engagement, ACCU continues to provide solutions that keep pace with market changes and the complex realities of cooperative operations.

ONE VOICE, ONE FAMILY
(ACCU Song)

Verse 1

Ever seeking solidarity, respecting our diversity
Working together to build a regional community
Strongly believing that credit unions
Shall change lives for you and me

Verse 2

And together, we will reach a higher goal for people's future
A better life for us all, a yearning we all share
Through credit unions, these dreams are possible
Spread the word, in the Asian region...

Chorus
We come from different nations
Yet A-C-C-U unites us all
With a single vision, and a common mission
For Asian credit unions
One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
(Verse 1 and Chorus)

Verse 3
And so we embrace the old and the young
People of all races, we all bond
Services of credit unions together we unfold
They're lasting solutions to sustain the world!

One voice, one family
Sisters and brothers in unity
Building better future, for you and for me
For you and for me (2 times)

United as One
(ACCU Anniversary Song)

Verse 1: (first main melody)
Solidarity in our hearts we treasure
People above all – the service we assure
Improving the quality of life for one and all
Asian credit unions, bringing hope to the region

REFRAIN:
Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego .

Verse 2: (first main melody)
Unique qualities we give our due respect
Turning diff'rences – into o-ur strength
Cooperation and support for one another
You and I, we will do these together.

REFRAIN:
Asian solidarity through ACCU
An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU, we will never forego.
Instrumental
Verse 3: (second main melody)
To fulfill people's dreams, a passion we all share
Credit unions bind us all together
A collective desire…. to do what is best….
To be special…   a cut above the rest!

Instrumental interlude with vocal back-up on REFRAIN:

Verse 4: (second main melody)
To the top of the world, we shall all get there
This is our goal, this is o-ur future
Asian solidarity …. Will set us free….
United we stand…..divided we may fall!

REFRAIN: (Coda)
Asian solidarity through ACCU

An advocacy we'll forever pursue
From the North, the South, the East, across the West
Unity through ACCU (3X), we will never forego.

CODA: Asian solidarity through ACCU!

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

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