

Sound Practices for the Management of Members' Savings in Credit Unions

Asian Credit Union Forum
Berjaya Hotel Kuala Lumpur, Malaysia
27 September 2019

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How does a Cooperative work?

The diagram illustrates the cooperative model. On the left, a circular inset shows a person depositing money into a counter, labeled 'Deposits'. An arrow points from this to a central image of a building labeled 'ST MARTIN OF TOURS Credit Union'. Another arrow points from the building to a circular inset on the right showing a person receiving a loan, labeled 'Loans'.

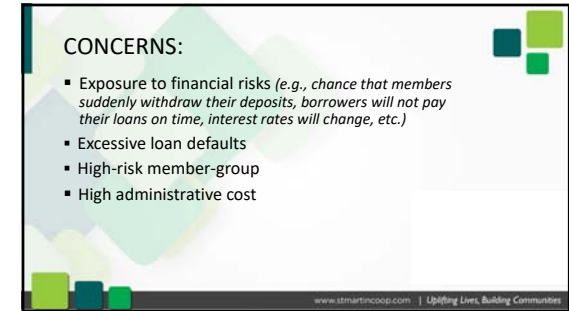
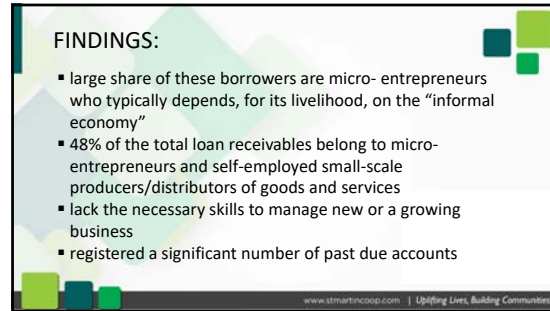
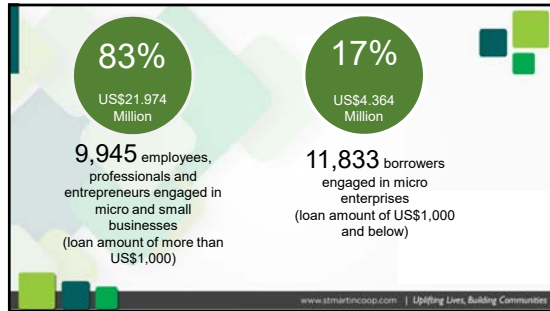
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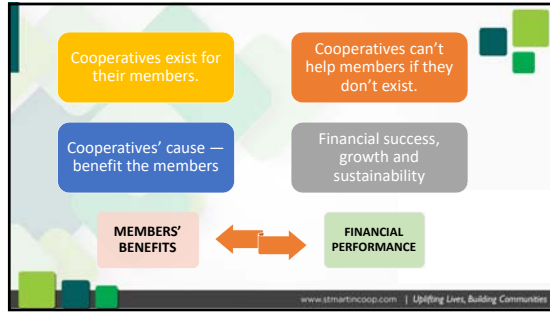
Productive Loans

To encourage entrepreneurship by providing members access to financial services to help them grow their business or start a new one.

The diagram shows a building labeled 'ST MARTIN OF TOURS Credit Union' with an arrow pointing to a circular inset labeled 'Loans'. This inset is further divided into two categories: 'Productive Loans' (which aligns with the text above) and 'Non-productive Loans'.

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CHALLENGE:

How can a Cooperative manage the risks in order to protect members' savings and help them improve their lives as well?

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Why we are here?

Our MISSION

We endeavor to uplift the lives of our members by providing them with relevant products and services through a competent team equipped with the latest technology and networking with other institution-partners.

ST MARTIN OF TOURS
Small text below logo

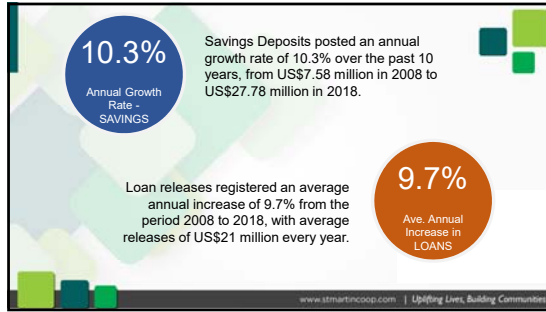
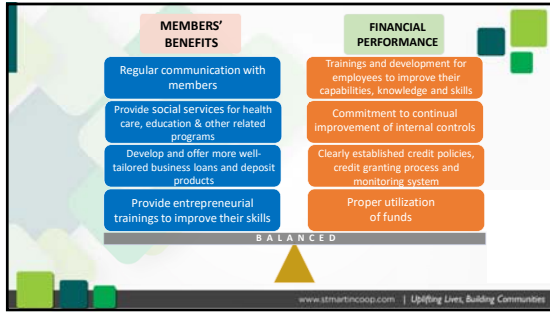
Where are we headed?

Our VISION

A leader of financial strength, integrity and social responsibility among cooperatives in the country.

ST MARTIN OF TOURS
Small text below logo

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ST MARTIN OF TOURS
CREDIT AND DEVELOPMENT COOPERATIVE

Cooperatives provide members with products for deposit mobilization and credit accessibility which contributed considerably in their standard of living.

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A Cooperative has to take a balanced approach of thoroughly harmonizing members' benefits and sound financial results to achieve true success, that is, **uplifting the lives of its members.**



Uplifting Lives

SIMPLE LIVES, SIMPLE DREAMS

This year's "Nanangang Kumpas" awarded all five simple lives. They have simple wants, but, for their future, they only hope for the fulfillment of simple dreams. All these simple people had such inspiring lives that their lives are worth following.

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Uplifting Lives

MEGA NATATANGANG KUMPAH
ORDINARY PEOPLE, EXEMPLARY MODELS

Like our past winners, this year's recipients of the Nanangang Kumpas are good and just ordinary people willing to work hard. However, their exemplary actions inspired them to better themselves and make something out of the lives of people who are just like them.

YENDELICA A. MELISA SAN PEDRO BARRIDO

Yen Delica A. Melisa San Pedro Barrido is a 35-year-old woman who is a member of St. Martin Cooperative. She is a single mother of two children and is currently working as a saleswoman in a retail store. She is a very hardworking and dedicated person who always strives to do her best in everything she does. She is also a very kind and generous person who is always willing to help others in need. She is a true example of an ordinary person who is making a difference in the world.

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"Through all the challenges they hurdled, one constant in our members' lives is how St. Martin Coop became a catalyst in turning around their fortune. It is a beautiful and mutually beneficial relationship, where trust begets trust."

Thank you!

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