

Issues and Prospects on the Value Chain Financing in Cooperatives

*with Particular Focus on Agriculture as the Key Driver in Uplifting
the Lives of Members*

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ACCU is the regional



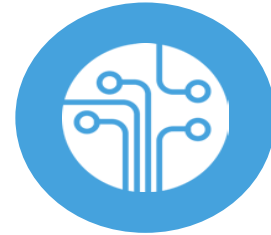
Trade
Association



Development
Agency



Foundation



Digital Financial
Services Group

for CREDIT UNIONS

Our mission is to improve lives of people through credit unions.

Our vision is integrated and sustainable credit union networks in Asia.

Asian Credit Union Network Strength 2017

- 35.1 Million Individual Members
- 30,473 Financial Cooperatives
- USD 169 billion Assets
- 11 million people in poverty has been reached
- At least 300,000 volunteers
- At least 700,000 employees

Mission

ACCU (Asia)

- To work in partnership with members to strengthen and promote credit unions as effective instruments for socio-economic development of people in Asia.

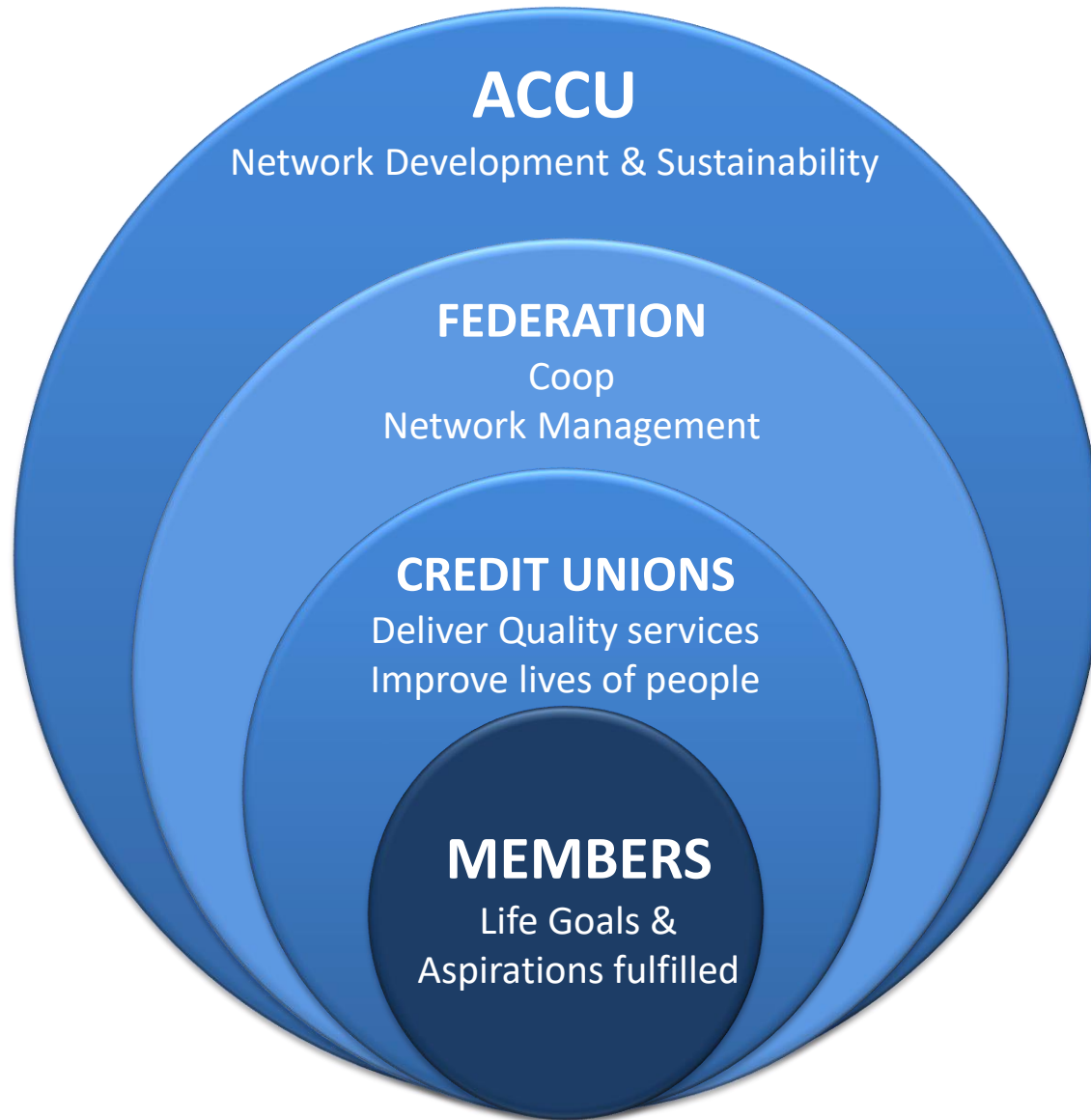
National Federation (national)

- To ensure the sustainable growth of credit unions enabling them to provide quality service that improve lives of people.

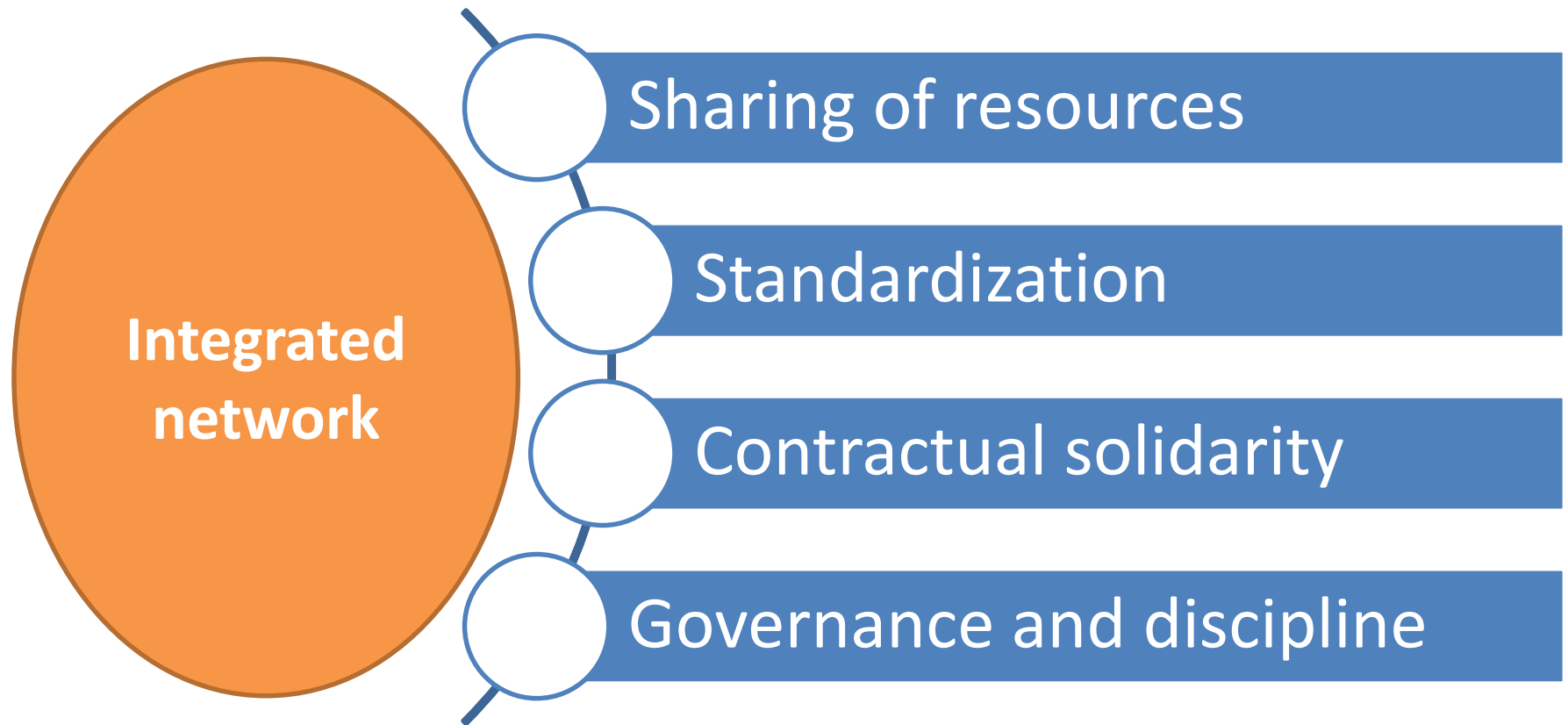
Credit Unions (Village)

- To provide quality financial services that improve lives of people.

Vision: Integrated & Sustainable Credit Union Networks



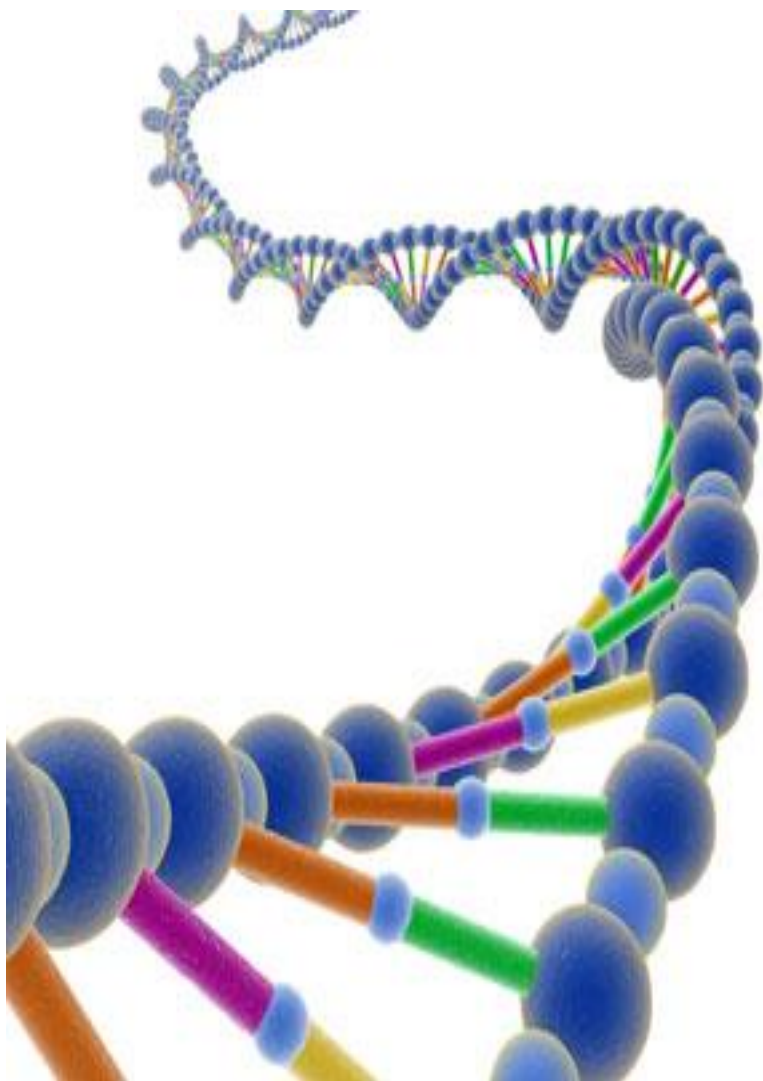
Federations take leadership





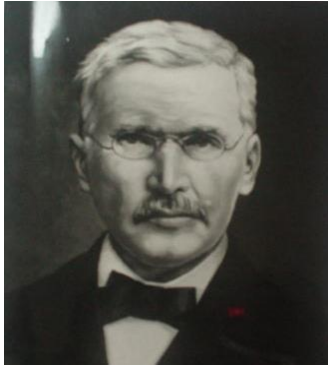
“Co-operatives are reminder to the international community that it is possible to pursue both economic viability and social responsibility.”

Ban Ki Moon
UN Secretary General



Co-operative DNA:

Business with a wider
Social Engagement

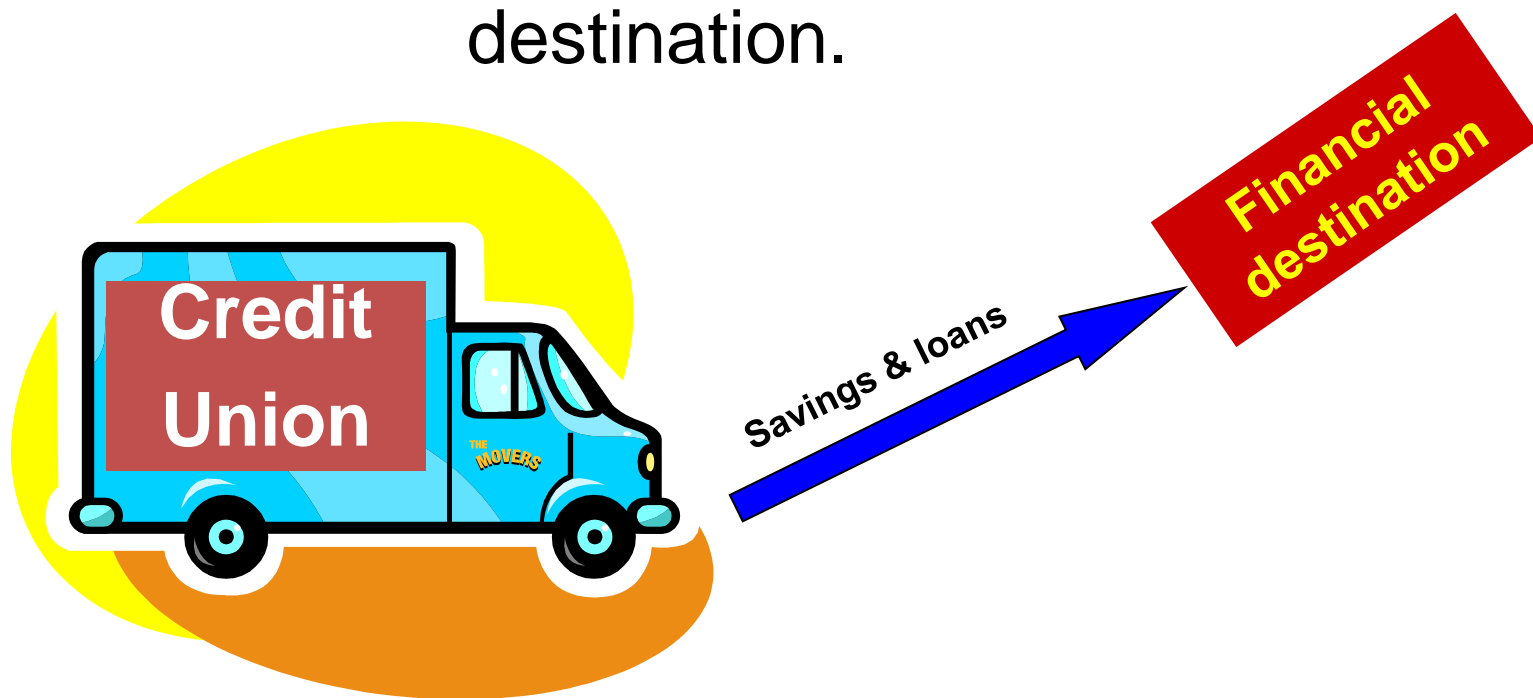


F. W. Raiffeisen (1818 - 1888)

“Credit Unions must not confine themselves to granting loans. Their main objective should be to control the use of money, to improve the moral and physical values of people, and their will to act by themselves.”

Credit Union Mission

The credit union provides vehicle; the members use it to arrive at their financial destination.



**Members life
goals fulfilled**

**Socioeconomic
empowerment
of People**

**Members gross
happiness**



Credit Union Microfinance Innovation - CUMI

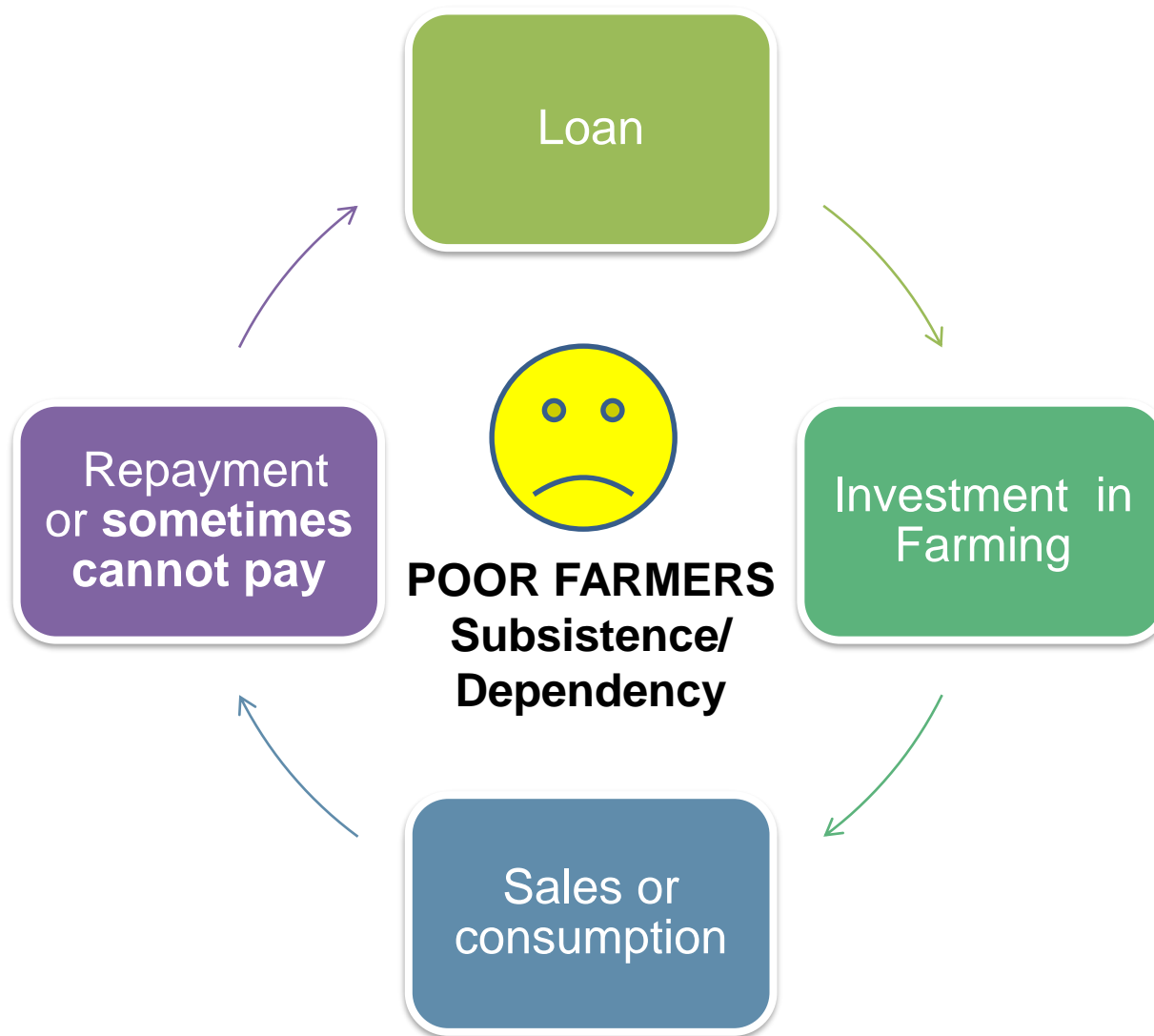
- Target: Poor, unemployed, landless & has ability to undertake entrepreneurial activities
- Strategies:
 - Education
 - Develop thrift habit
 - Enterprise loan



What about our Farmer members?

- They are still poor and in subsistence economy
- Means:
- “People barely meet their everyday needs.”



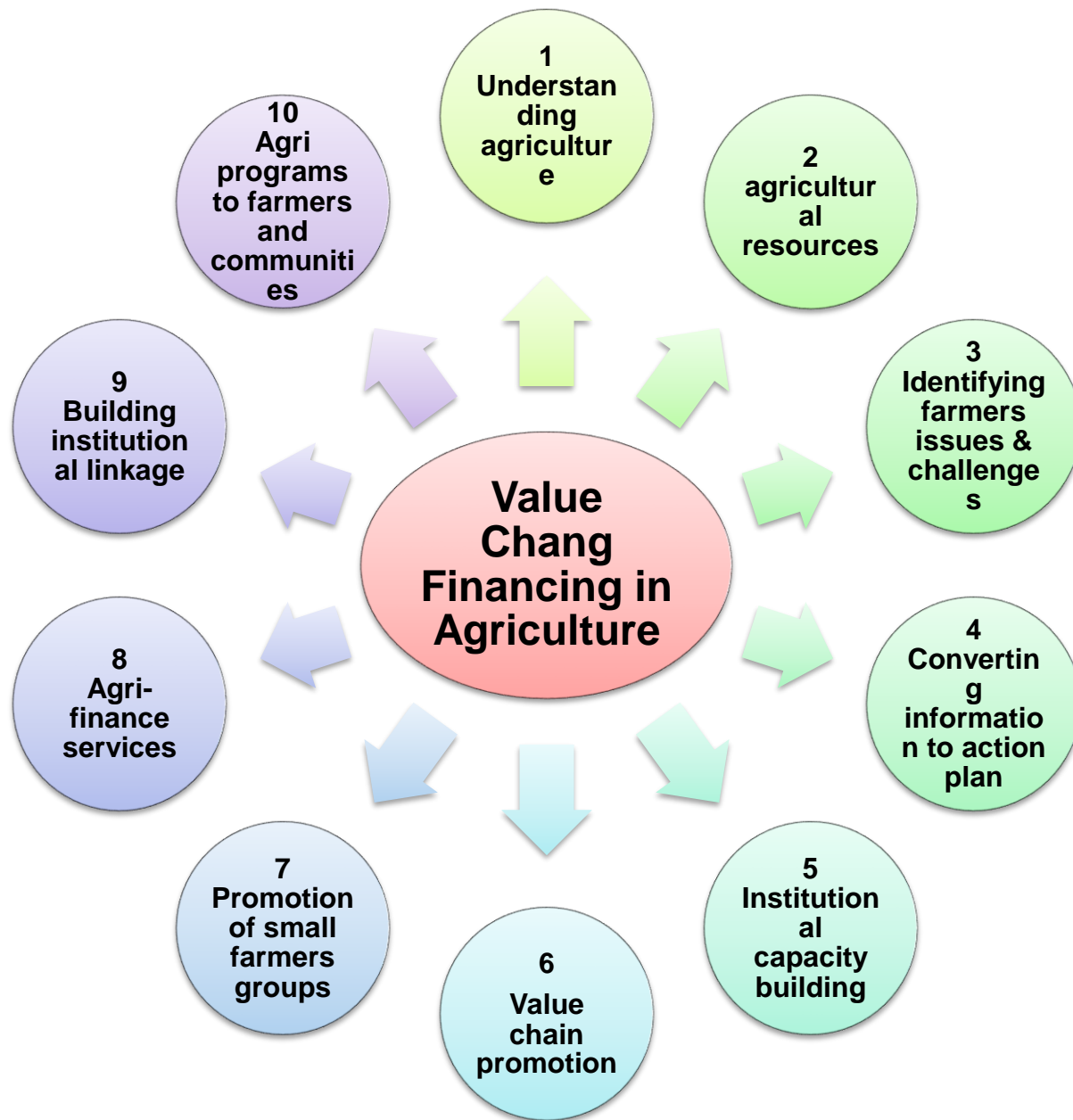


To help our farmer members improve their lives, credit is not the only solution...



What credit unions need to do?

- Understand agriculture, it's challenges and opportunities
- Identify problems faced by farmers
- Develop our need based financial services for farmers
- Establish linkages to help farmers get access to new technology and skills
- Educate farmers on Financial Literacy
- Promote agriculture in our communities



1

Understanding
agriculture

Facts about farmers

- Subsistence farming
- Once an exporter of rice, now has a food deficit



Read more: <http://www.nationsencyclopedia.com/economies/Asia->

1

Understanding
agriculture

Facts about farmers

Over 60% of the
population is involved in
agriculture



Read more: <http://www.nationsencyclopedia.com/economies/Asia->

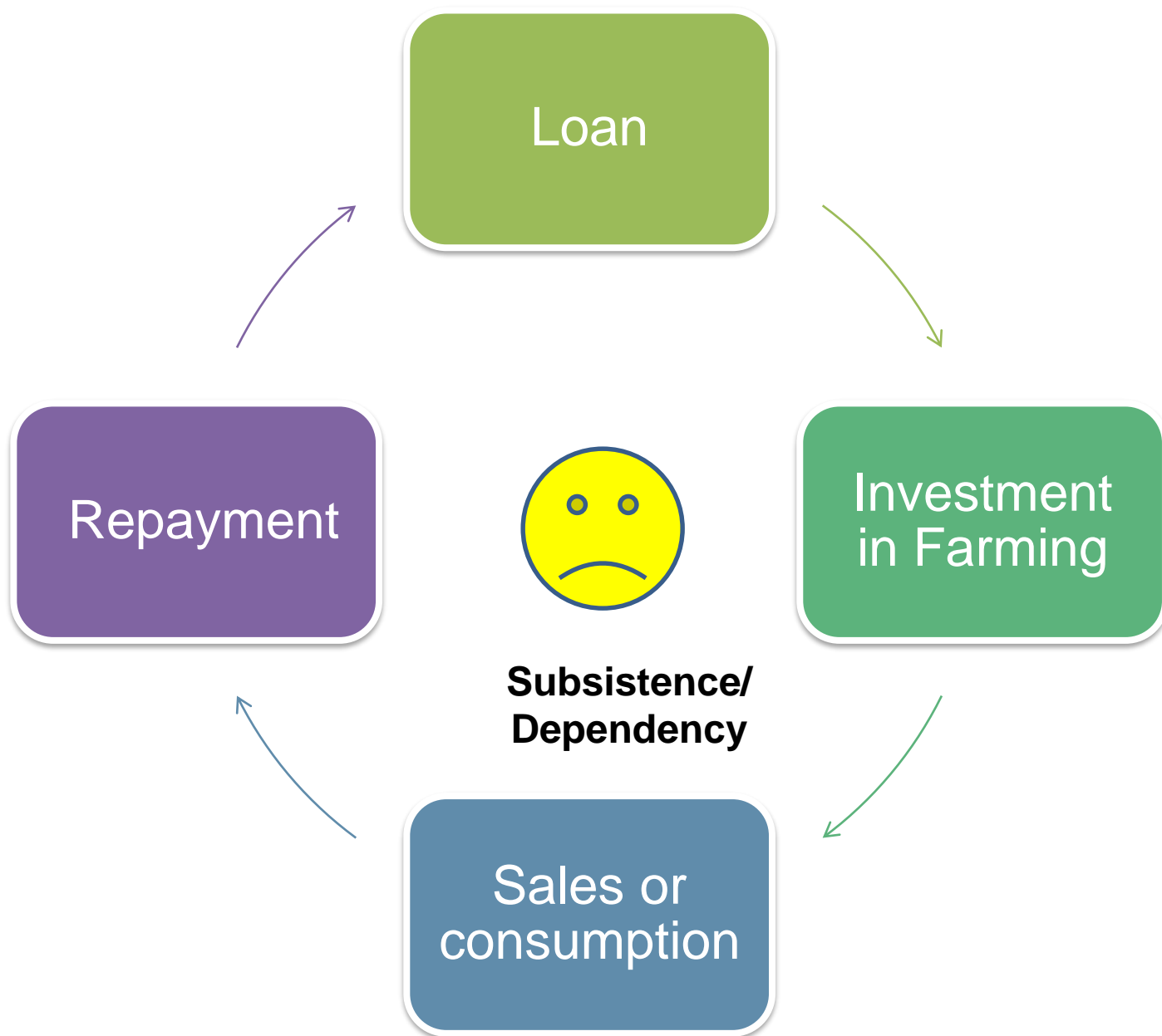
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Understanding
agriculture

Types of Agriculture the community is involved?

Credit union maintains information on the approximate number of members & potential members involvement in agriculture:

- Soil cultivation
- Livestock
- Fisheries
- Agri-Business



2 agricultural resources

What resources are available for agriculture?

- Farmland and how it is being used
- Characteristics of farmland
- Natural & cultural resources



3

identifying
farmers
issues &
challenges

What are the needs and concerns of farmers?

- Consultations
- Meetings
- Loan interviews
- Collections
- Credit investigations



4

Converting
information
to action
plan

What are the response of the credit union?

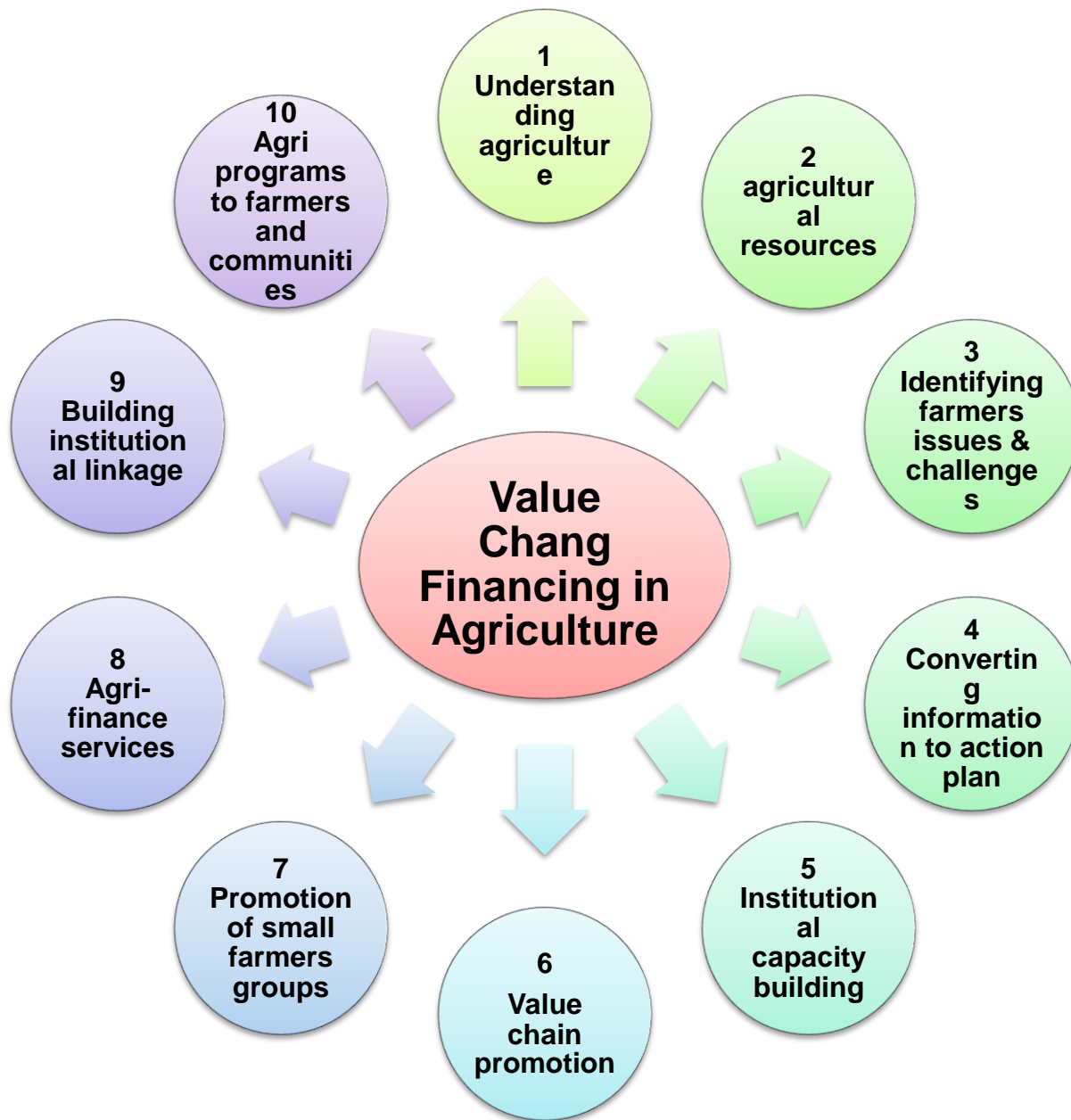
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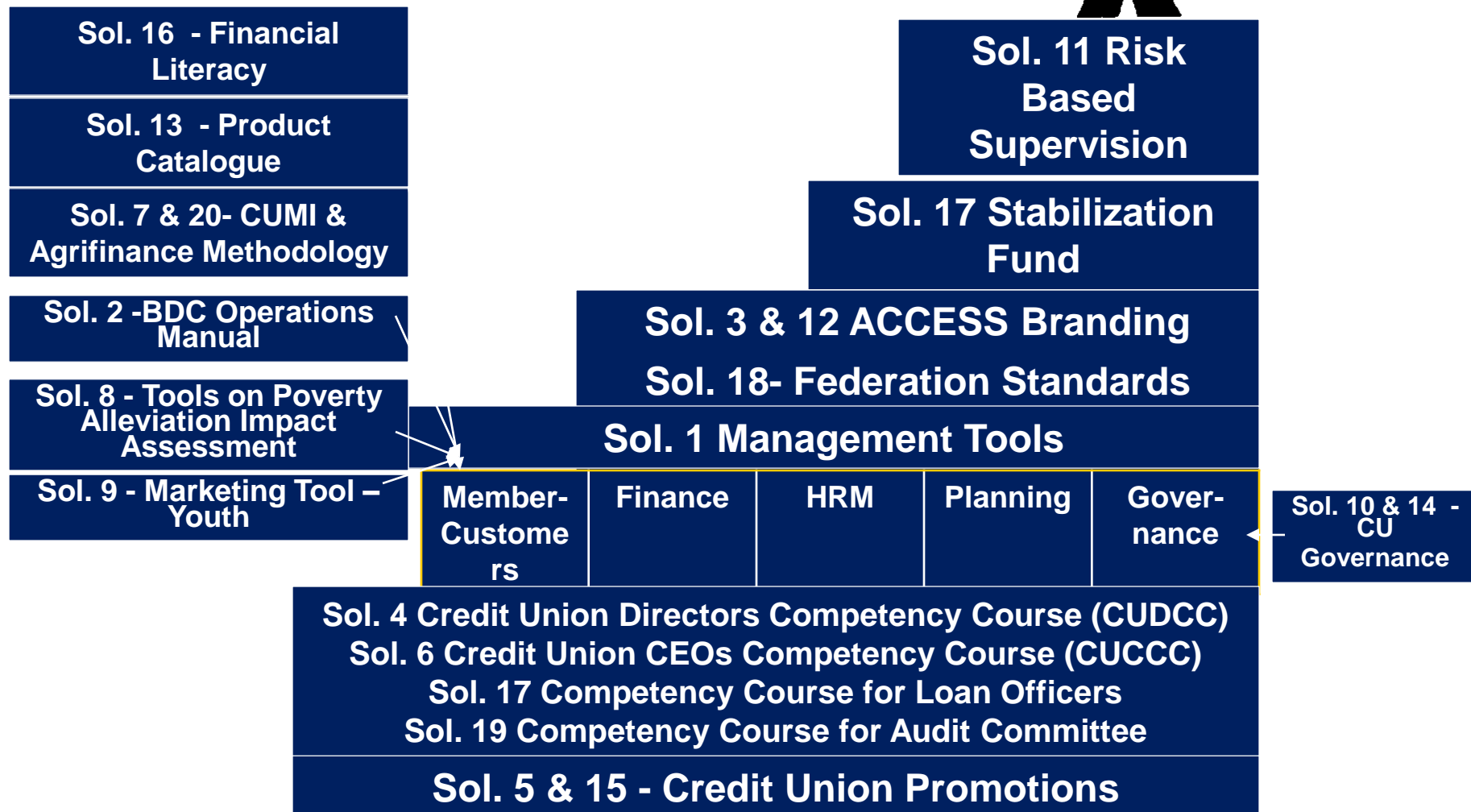
Institutional
Capacity
Building

What you need to do in order to be in the position to effectively serve members?

- Deployment of credit union business solutions



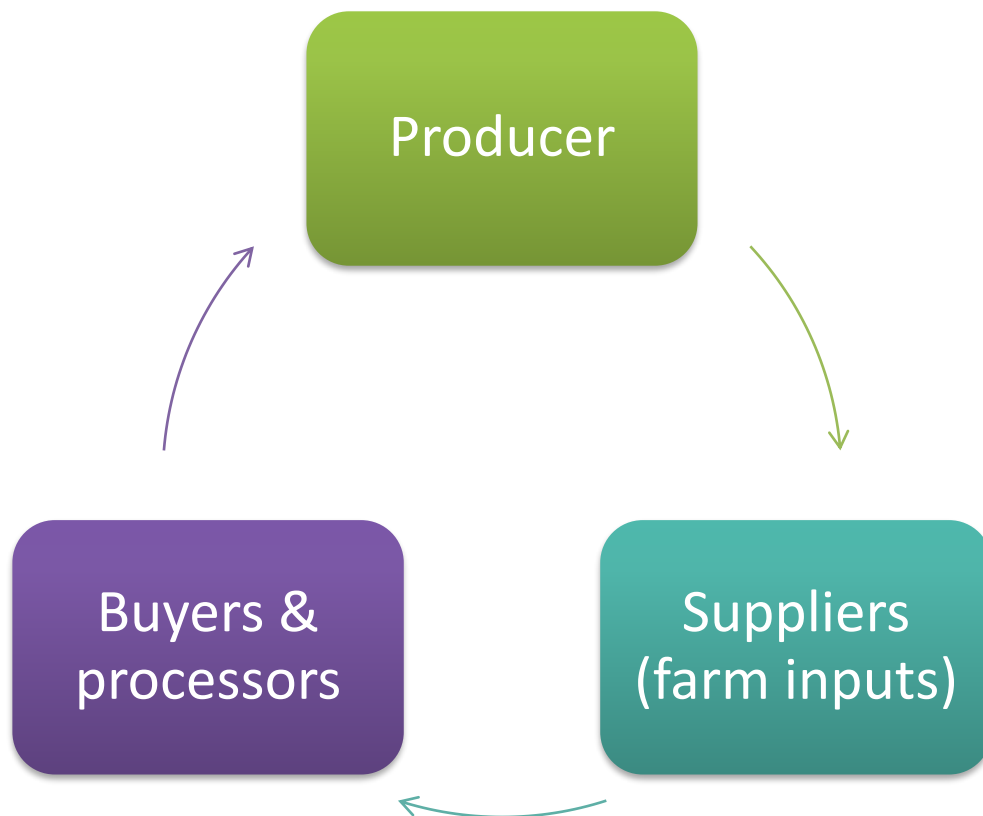
ACCU: Building solutions to credit union critical challenges



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Value chain
promotion

How can we cooperate with Value chain participants to give more benefit to farmers?



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Promotion of
Small
Farmer
Groups

What are the benefits of having small farmers' groups?

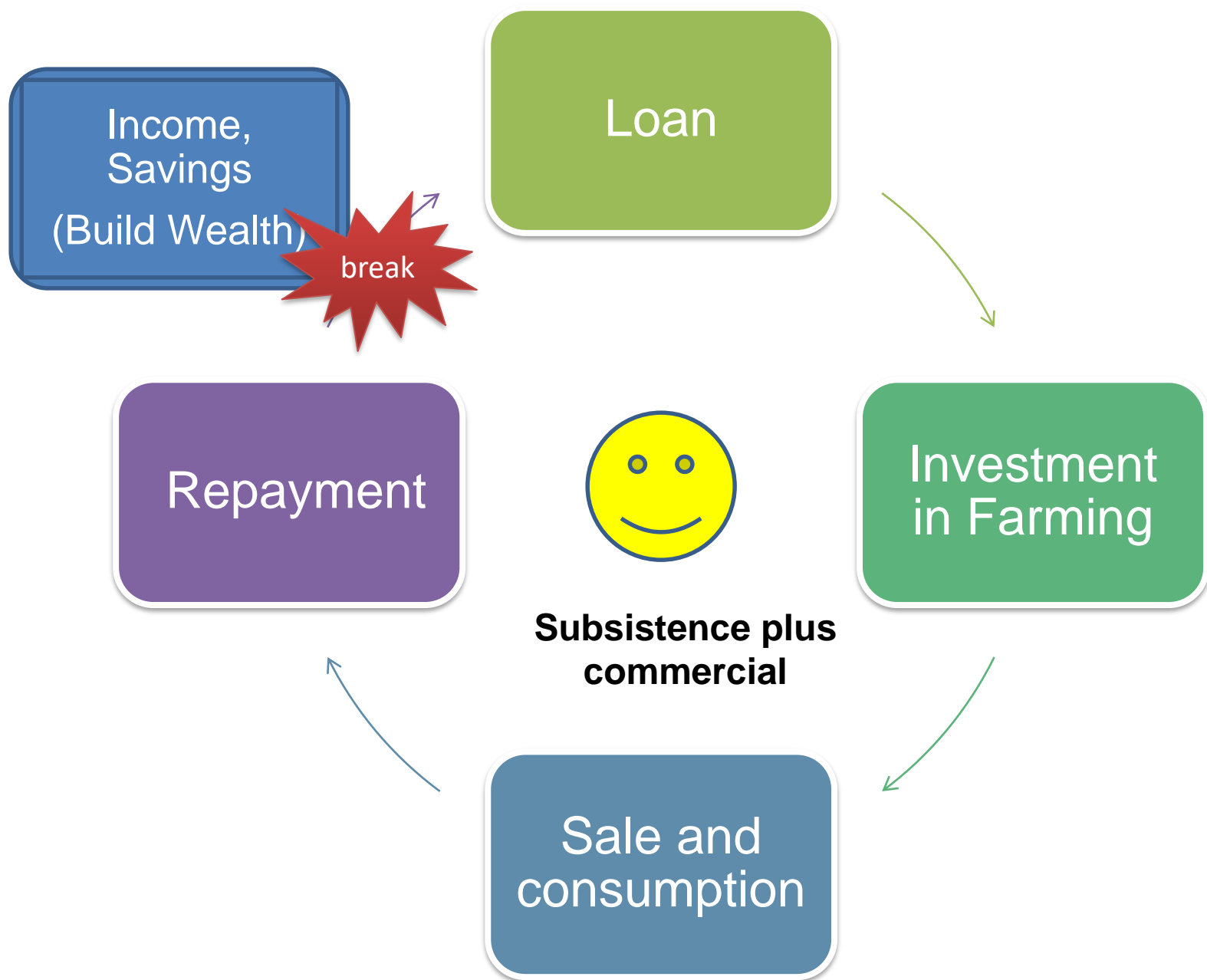


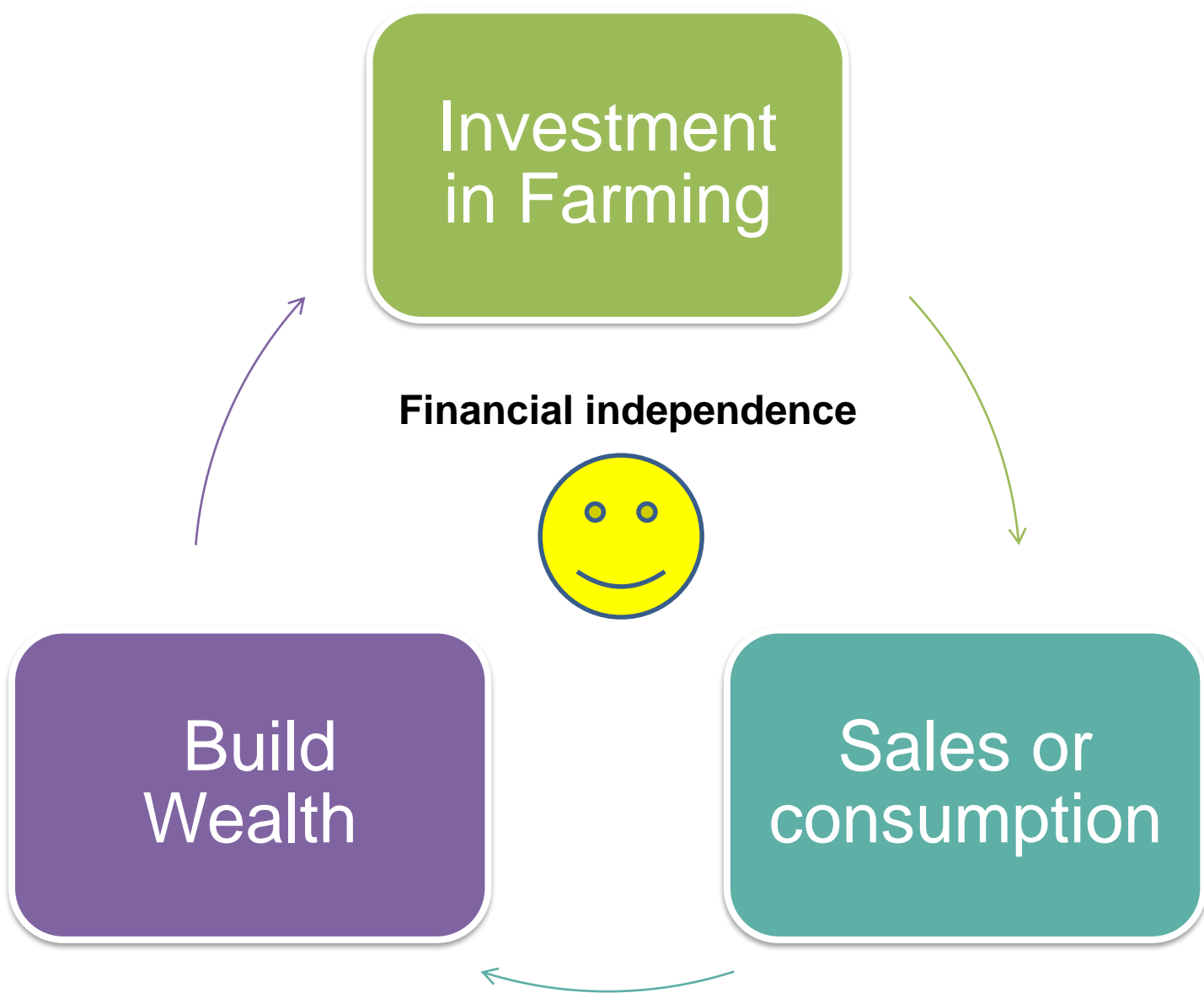
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Agricultural
financial
services

Financial services that build wealth for members?



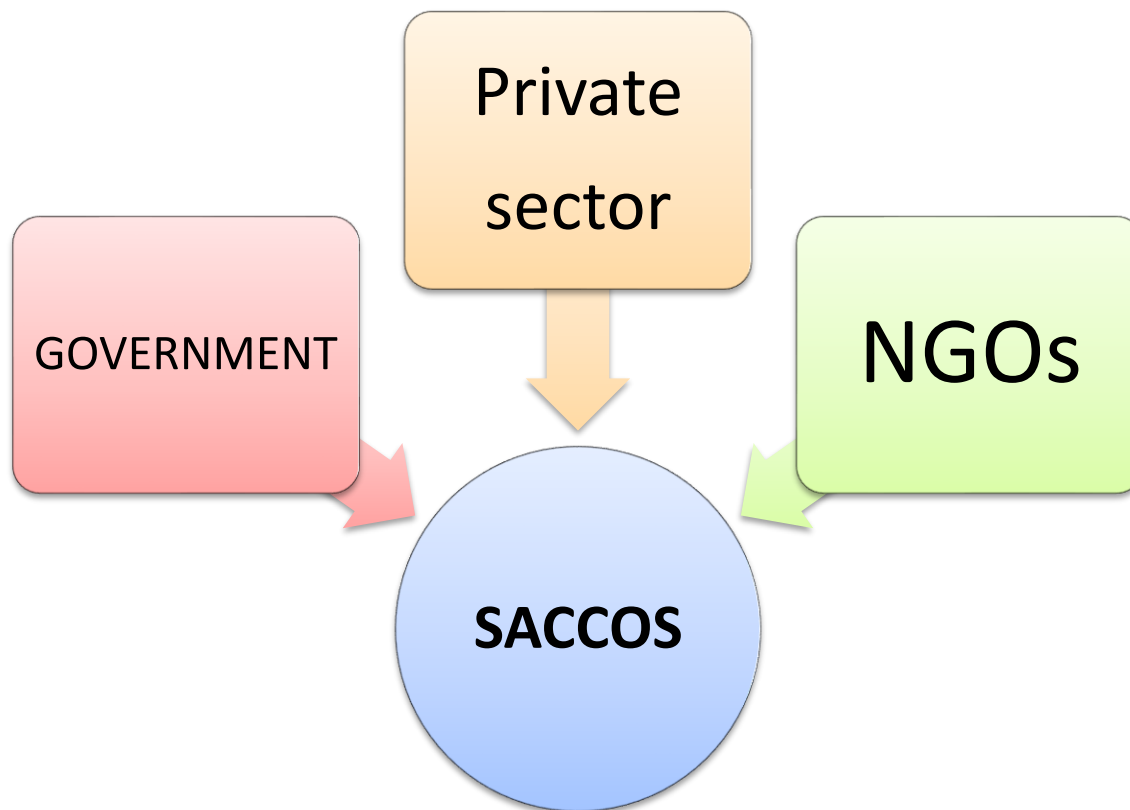




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Building
Institutional
Linkages

Links?



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Agricultural
programs



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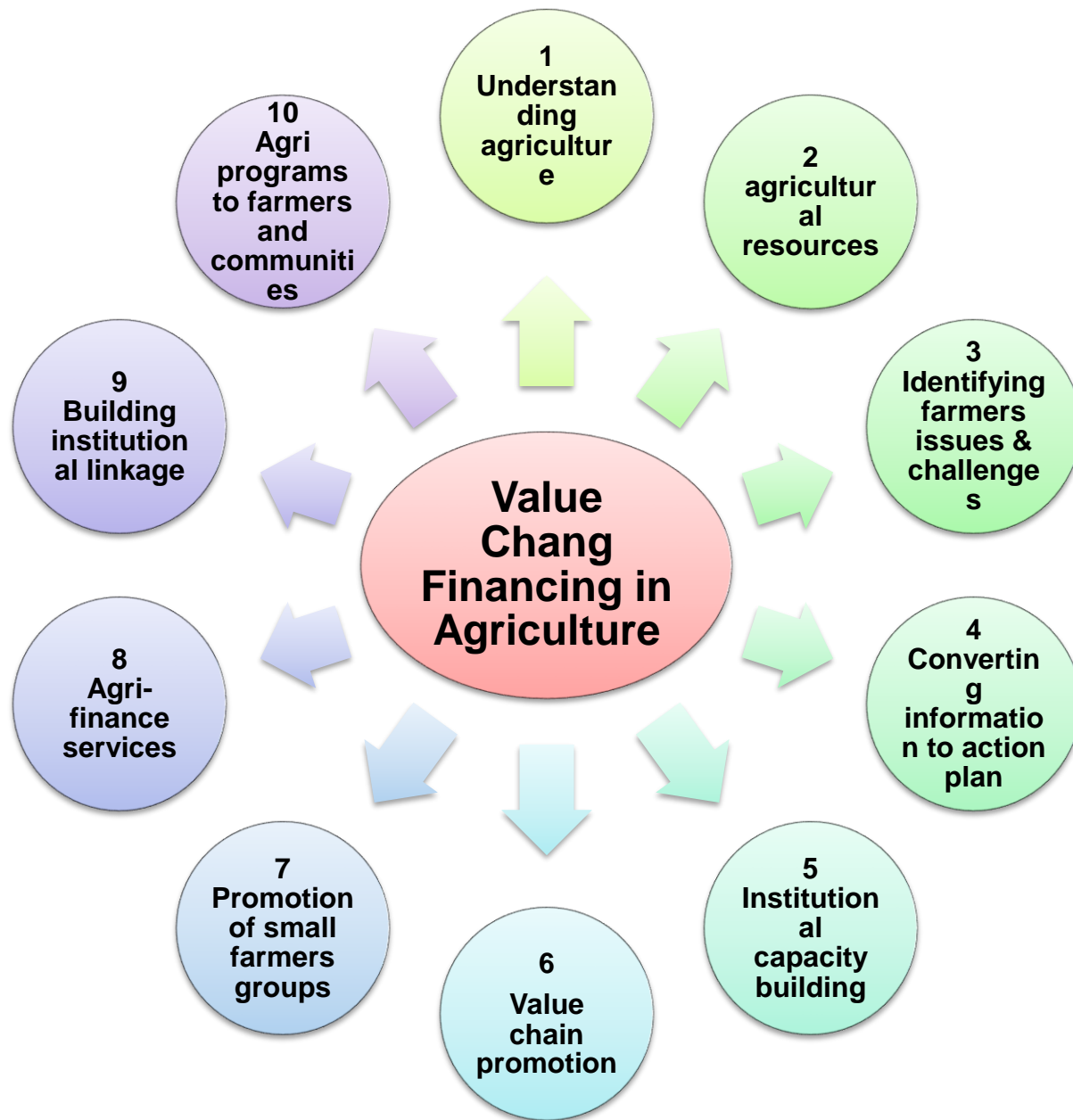
Agricultural
programs



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Agricultural
programs





Thank you very much

