ACCU Forum 2022 Presentation

IMPACTS OF COVID 19
to Members and Credit Unions
And Some Actions Undertaken in
Building Members' Resiliency and Wealth
to Recover from the Crisis.

MR. ERNAN L. PALABYAB
OIC-CEO, PFCCO National
Bangkok, Thailand
August 29, 2022

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ASIAN CREDIT UNION FORUM 2022

Greener, Inclusive, Resilient Path to COVID-19 Recovery
August 29 - September 1, 2022 - Thailand

Plenary 2 Outlook of the Asian Credit Union Movement post-COVID 19

IMPACTS OF COVID 19 to Members and Credit Unions
And Some Actions Undertaken in Building Members' Resiliency and Wealth
to Recover from the Crisis.

Ernan Palabyab, Officer-In-Charge - CEO – PFCCO

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About PFCCO National

Est. : 1960 as PHILCUL (Philippine Credit Union League
1980s – PFCCO – 2 tier
2010 – PFCCO National – 3 tier

Our Strategic Vision

"An integrated network of strong and sustainable cooperatives in the Philippines"

OUR MISSION AND GOALS

"To strengthen cooperatives, enabling them to provide quality financial and related services that will improve the socio -economic lives of the people".

Beyond 2020 and beyond, we aspire our member primary-cooperatives to be:

1. The acknowledged leader in social, economic, and environmental sustainability;
2. the business model preferred by people;
3. the fastest growing form of enterprise

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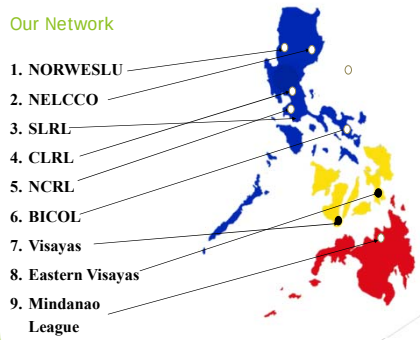
Our Network



1. **NORWESLU**
2. **NELCCO**
3. **SLRL**
4. **CLRL**
5. **NCRL**
6. **BICOL**
7. **Visayas**
8. **Eastern Visayas**
9. **Mindanao League**

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As of Dec. 31, 2021

1. **976** member-cooperatives
2. **1.7 Million** individual members
3. **Nine (9)** Regional Leagues
4. **83 Billion Pesos** in combined assets
5. **48,000** professional employees
6. **29,000** volunteers
7. **47 Billion pesos** combined loans outstanding
8. **26 Billion pesos** Combined Share Capital
9. **31 Billion pesos** Combined Savings Deposits

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OBJECTIVES

- Recognize the Impacts of COVID 19 to Credit Union Operations and to Individual Members
- Highlight some programs of Credit Unions to sustain its Operations and to the resiliency and wealth creation of Members during pandemic
- Recognize the importance of having emergency savings in times of uncertainties
- Recognize the importance of having a strong Institutional Capital in times of heavy crisis.

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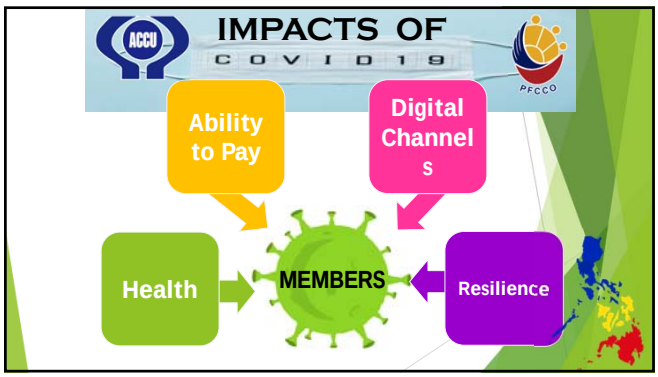
IMPACTS OF
COVID19
Ability to Pay
Digital Channels
Health
MEMBERS
Resilience

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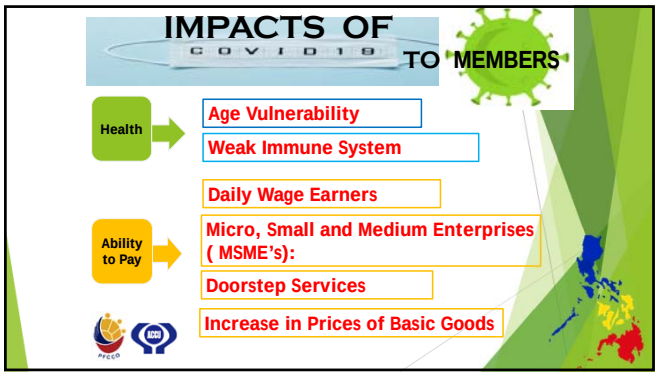
IMPACTS OF
COVID19
TO MEMBERS
Health
Age Vulnerability
Weak Immune System
Ability to Pay
Daily Wage Earners
Micro, Small and Medium Enterprises (MSME's):
Doorstep Services
Increase in Prices of Basic Goods

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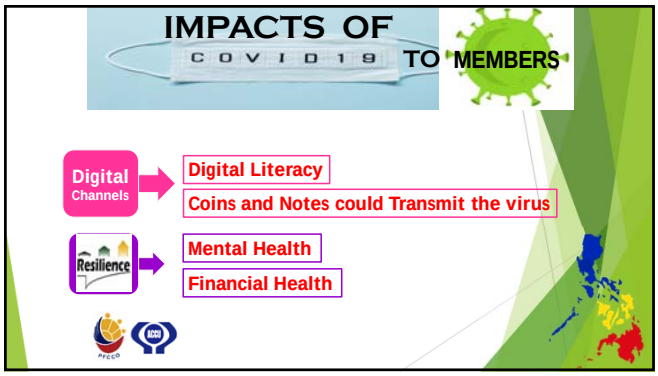
IMPACTS OF
COVID19
TO MEMBERS
Digital Channels
Digital Literacy
Coins and Notes could Transmit the virus
Resilience
Mental Health
Financial Health

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Covid 19 Impact to CUs

- LIQUIDITY MANAGEMENT
- LENDING
- PORTFOLIO QUALITY
- SHARE/SAVINGS MOBILIZATION
- REVENUES
- EXTERNAL BORROWINGS
- OPERATING AND CAPITAL EXPENDITURES
- INSTITUTIONAL CAPITAL
- HR POLICIES UNDER NEW NORMAL

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BAYANIHAN 1 and 2

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BAYANIHAN 1 – (Members)

- LOAN MORATORIUM
- LOAN RESTRUCTURING AND RE-NEGOTIATIONS
- PENALTY CONDONATIONS
- FINANCIAL ASSISTANCE DURING LOCKDOWNS (AYUDA)
- FINANCIAL LITERACY FOR MEMBERS THRU FAMILY BUDGETING AND PERSONAL FINANCIAL RESILIENCY
- PROVIDED FOOD PACKS TO FRONTLINERS AND VULNERABLE MEMBERS
- PROVIDED DISINFECTANTS, FACE MASKS AND PPES FOR FRONTLINERS

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BAYANIHAN 2 – (Members)

- VACCINATION FOR ALL MEMBERS
- PROVIDED VITAMINS, MEDICAL SUPPLIES
- TRAINING ON PROPER HYGIENE, HEALTH PROTOCOLS AND CLEANLINESS
- TELE-MEDICAL CONSULTANCY CLINIC
- OFFERING NEW MICRO-BUSINESS OPPORTUNITIES
- OFFERING FINANCIAL COUNSELLING
- DIGITAL LITERACY FOR MEMBERS
- ON LINE PHYSICAL FITNESS ACTIVITIES

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BAYANIHAN 1 – (Cooperative)

- POLICY DEVELOPMENT (LOAN RELIEF, HR POLICIES
- REGULAR SANITATION OF THE BUILDING/OFFICE
- REGULATORY RELIEF IMPOSED BY AUTHORITY
- BUSINESS CONTINUITY PLANNING
- ADHERENCE TO MINIMUM HEALTH PROTOCOLS
- DISASTER AND RISK REDUCTION MANAGEMENT PROGRAMS

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BAYANIHAN 2 – (Cooperative)

- IMPLEMENTATION AND PROMOTION OF THE BUSINESS DEVELOPMENT SERVICES
- CENTRAL FINANCE FACILITIES – SOFT LOANS
- DIGITAL LITERACY – DIGITALIZATION OF OPERATIONS
- INSTITUTIONALIZATION OF FINANCIAL LITERACY
- UTILIZATION OF THE COMMUNITY DEVELOPMENT FUND

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LESSONS

PERSONAL LEVEL	CREDIT UNION LEVEL
EMERGENCY SAVINGS FUND	INSTITUTIONAL CAPITAL

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THANK YOU
for your
ATTENTION!

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