



Credit Union Loan Officers Competency Course

PROGRAM OVERVIEW

Lending is the bread and butter of the credit union's business. It is a delicate area – subject to losses due to economic downturns, portfolio mismanagement, loan officer judgment errors and deficient lending policy. And, with different people managing different areas in different ways, oversight becomes a real problem. It is easy to lose control and end up with problems where there should not be any. Problem loans absolutely must be managed effectively and efficiently while minimizing charge-offs.

ACCU recognizes that Loan Officers play vital role in ensuring that loans are properly written and managed; not only

to guarantee collection, most importantly its purpose - creating wealth to members rather than creating additional financial burden. Members receiving loans on the basis of share leveraging instead of capacity based lending is a common issue in many credit unions. Due to this practice, credit unions are dealing with high delinquency affecting its long-term sustainability.

ACCU developed the Credit Union Business Solution No. 17 – Credit Union Loan Officers' Competency Course attempting to cover the A to Z of lending.

The Solution provides practical tool for loan officers to perform their duties and responsibilities without losing grip to the original objective of credit union lending.

March 4-9, 2018
(including arrival & departure)
Bangkok, Thailand



Student Financial Services



Why you should attend?

- Put your cooperative mission into action by ensuring responsible lending practices are consistently applied
- Break free from the traditional share leveraging for loans
- Reduce uncertainty of recovery by adopting satisfactory loan evaluation
- Work through interactive activities and discussion with peers from at least 7 countries; this will enhance your learning in the context of your own organization.

What will you gain from attending?

- Define the roles and responsibilities of the Loan Officer and Credit Committee
- Design the appropriate Credit Union responsible lending objectives
- Develop a well written loans policy for the credit union
- Design the loan process and documentation for the credit union
- Commit to adhere to the collection, delinquency and charge-off policy
- Risks assess the current credit management system of the credit union
- Recommend necessary changes needed to mitigate the risks in the credit union's lending operation
- Take away tools on credit administration

Who should attend and How to Apply?

- Manager, Loan officer or Credit committee member, Staff of the loan department, Director of the National Federation or credit unions
- Good English knowledge
- Submit an application on the form provided meeting all the criteria and pre-selection requirements.

Registration Fee:

Early Bird Rate (Apply on, before January 25)	
Shared Accommodation	- US\$ 500
Single Accommodation	- US\$ 600
Regular Rate (Apply after Jan 25)	
Shared Accommodation	- US\$ 550
Single Accommodation	- US\$ 650

The registration fee includes:

- > Twin/single room accommodation during the workshop from March 4 - 8
- > Meals from dinner of March 4 to breakfast of March 9
- > Credit Union Visit
- > Workshop Kit

Method of Payment

1. Bank transfer. (Send your request for bank account information to may@aaccu.coop)
2. Online payment at <https://aaccu.coop/donate>

Cancellation & Transfer:

- > If you are unable to attend, a substitute participant is welcome to attend in your place (same gender) at no additional charges if you inform on or before February 20, 2018.
- > A full refund deducting 20% administrative charge, will be given if cancellation is received in writing on or before February 4).
- > A 50% refund will be given if cancellation is received in writing after February 4 but on or before February 20).
- > No refund can be made for cancellation after February 20.



ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS
APPLICATION FORM

Credit Union Loan Officer Competency Course Training
March 4 – 9, 2018

Name as Appeared in Passport: _____

Name Preferred on Name Badge: _____

Name in the Certificate: _____

Mailing Address: _____

Phone (Office) _____

E-mail: _____

Educational Qualification: _____

Current Occupation: _____

Your Credit Union Name and Address: _____

The Federation your Credit Union is Affiliated: _____

Number of Years in CU Movement or Development work: _____

Preferred Room Type (Twin/Single): _____

Registration Type (Early Bird/Regular): _____

Payment Method (Online, Wire-transfer, and Through Federation): _____

The following information is required and will be kept confidential:

Date of Birth: _____

Emergency Contact Names & Phone Numbers:

Specific Dietary requirements (if any) Please list: _____

Signature of Applicant: _____

Application should be submitted to ACCU on or before February 20, 2018

Please apply as soon as possible! First come, first served basis.