



**OCCUL Membership Services**

**Pacific Region**

**Desk-Based Mid-Term Evaluation Report**

**July 2014**

## Acknowledgements

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## List of acronyms

**ACFID** – Australian Council for International Development

**AGM** – Annual General Meeting

**AUD** – Australian Dollar

**CEO** – Chief Executive Officer

**CU** – Credit Union

**DE** – Development Education

**DFAT** – Department of Foreign Affairs and Trade

**FESALOS** – Federation of Savings and Loans Societies Ltd

**FHM** – Federation Hanai Malu

**FJD** – Fijian Dollar

**FSCUL** – Fiji Savings and Credit Union League

**FSM** – Federated States of Micronesia

**INGO** – International Non-Government Organisation

**ISSS** – International Seminar Support Scheme

**MoA** –Memorandum of Association

**NGO** – Non-Government Organisation

**NZ** – New Zealand

**OCCUL** – Oceania Confederation of Credit Union Leagues

**PEARLS** – Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity, Signs of Growth

**PNG** – Papua New Guinea

**PCUN** – Pacific Credit Union Network

**SICUL** – Solomon Islands Credit Union League

**SMS** – Short Message Service

**TA** – Technical Assistance

**TCUL** –Tongan Credit Union League

**QAF** – Quality Assurance Framework

**WOCCU** – World Council of Credit Unions

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## 1. Executive summary

Oceania Confederation of Credit Unions and Leagues (OCCUL) was established in 2010 as a peak body to build a united credit union movement in the region, provide a mechanism for information sharing, and act as a representative body in international forums. Since this time it has received financial support from CUFA.

OCCUL has two components, Technical Assistance and Membership Services. The focus of this evaluation is on four core components of OCCUL's Membership Services activities: Governance, Communications, Engagement and the Pacific Credit Unions Technical Congress. An evaluation of Technical Assistance was undertaken by CUFA in 2013.

The overarching goal of Membership Services is to support OCCUL and professionalise its functions so it may become a financially and operationally sustainable peak body with necessary expertise to provide the training, information and representation required to develop a cohesive network of credit unions across the Pacific.

Now in its fourth year, Membership Services has attained substantial achievements with few resources in its short history. OCCUL now has 34 members representing 13 nations from across the Pacific region, a working board currently representing seven nations and an established Secretariat Office. OCCUL through its communication channels provides regular information dissemination to members in relation to information sharing, organisational performance, as well as governance and technical assistance advice.

The flagship activity for OCCUL is the annual Pacific Credit Unions Technical Congress, the main opportunity to create encounters between different credit unions and leagues/federations, from Australia, New Zealand and Pacific Island countries. Since its inaugural event in 2008, Congress has continued to offer a unique professional and personal development experience for credit union professionals within the region, 114 delegates and Manager Certification Program participants attended Congress in 2013 representing 11 countries.

As evident throughout this evaluation report while OCCUL has performed well in achieving operational objectives the challenge now is to ensure that OCCUL is sustainable as a peak body and has the capacity to unify regional credit unions so that their members not only have the ability to access financial services but also the chance to be part of a member owned financial institution.

To enhance the efficiency of OCCUL's operations consideration should also be given to how the OCCUL budget is allocated to meet its costs.

Overall to aid OCCUL's journey to sustainability and to build upon OCCUL's success to date, the core recommendation from this evaluation is the development of a strategic plan as well as modification of the project's objectives and activities.

## 1.1. Summary of findings: Project quality rating assessment

- Relevance: Satisfactory
- Efficiency: Satisfactory
- Effectiveness: Satisfactory
- Sustainability: Marginally Satisfactory

## 1.2. Summary of recommendations

### 1.2.1. Governance

#### 1. Strategic plan

- a. OCCUL Board to develop a strategic plan that sets direction for OCCUL to become financially and operationally sustainable.
- b. The strategic plan has quantitative goals and progress towards meeting these goals form the basis of the OCCUL Board meetings.
- c. A skilled volunteer specialising in strategic planning is engaged to mentor and guide the Board at the 2014 Congress to develop OCCUL's strategic plan.
- d. Project plan updated to incorporate objectives in addition to Governance, such as an objective that refers to sustainability through the development of a strategic plan.

#### 2. OCCUL Board representative of the Pacific credit union movement

- a. Board selection criterion in the OCCUL MoA is updated to state that movements can nominate a person (not just the President) from their movement to be representative on the OCCUL Board.
- b. The MoA to continue to allow Full Member countries who do not have a league or federation, a network of leagues or federations to nominate a suitable candidate to represent it on the OCCUL board.
- c. A resolution to be moved at the 2014 OCCUL AGM to reduce the Board to four members (plus an honorary member from the Australian or New Zealand credit union movement).
- d. A resolution to be moved at the 2014 OCCUL AGM to reduce the Board tenure from three to two years, to provide opportunity for more Pacific nations to be represented on the Board.
- e. In the event that Fiji is not represented on the Board, allowance needs to be provided for the President of the Fijian League to continue as a signatory on the bank account.
- f. The MoA is updated, with the removal of the ability of the Board to send proxies to Board meetings.
- g. The OCCUL Board in collaboration with CUFA to consider options to reduce the proportion of the OCCUL Budget allocated to Board meetings.

#### 3. Board meetings and board papers

- a. The Board Chair in consultation with the OCCUL Secretariat Officer to prepare Board papers.
- b. The Australian honorary Board member assists with board paper preparation, through provision of strategic direction and guidance.

- c. Meeting minutes and actions (for confirmation) are distributed within two weeks of meetings.
- d. The MoA is updated to state that Board members are unable to send proxies or Alternate Directors to attend Board meetings.
- e. The strategic plan forms the basis of future Board meetings.

#### **4. Location of Board meetings**

- a. Comprehensive cost comparison conducted prior to Board meetings to determine the most cost effective location.

#### **5. Roles and responsibilities of Board members, Secretariat Office and CUFA**

- a. CUFA in collaboration with the Board develop Board Charter to ensure clear understanding of OCCUL's governance and operational structure.
- b. CUFA in collaboration with the Board develop clear roles and responsibilities for the Board that are consistent with the objectives of the strategic plan.
- c. CUFA in collaboration with the Board develop clear roles and responsibilities for the Secretariat Office, that are consistent with the roles and responsibilities of the Board and recognise the change in roles and responsibilities as OCCUL moves from being a development project to a sustainable membership body as per the OCCUL structure: sustainability.
- d. The Board continued to be mentored by Australian and New Zealand credit union professionals as well as from professionals within the PNG movement.
- e. The Board to be held accountable to their respective Federations or Leagues, the OCCUL members, OCCUL Board and donors through regular reporting on how they are performing against the Strategic Plan.
- f. An external facilitator or Chair of the Board to facilitate an annual Board review process to ensure that the Board are accountable to their members and that the Board are fulfilling their objectives and commitments.

#### **6. OCCUL to become financially sustainable**

- a. The Board to continue pursuing opportunities for strategic partners to form with OCCUL.
- b. The Board to incorporate strategic partnerships into the strategic plan.
- c. The Board consider a fee structure based on asset size; whilst taking into account the impact this will have on larger more established credit union movements.
- d. The Board to consider costing add-on services based on asset size, such as study tours.
- e. The Board to consider engaging pro-bono representatives from the Australian or New Zealand credit union movement as well from advanced Pacific movements to deliver technical assistance to more complex requests that are unable to be fulfilled by OCCUL's Technical Manager.
- f. The OCCUL Secretariat to continue to be proactive in sourcing Congress sponsors.
- g. The Board as part of the strategic plan consider additional revenue streams at Congress.
- h. The Board as part of the strategic plan consider strategies to increase Congress participation numbers within their home countries.
- i. The Board to assist in the preparation of future grant proposals.

- j. Funds received from grant proposals to be allocated to activities incorporated into the strategic plan that do not form part of the existing OCCUL project.
- k. As part of the strategic plan, the Board as recommended by a respondent should assess the need to need to establish a reserves fund.
- l. Any reserve fund amount to be determined by the Board and subscribed in the MoA.

### 1.2.2. Communications

#### 7. Newsletters

- a. OCCUL Secretariat Office to collate the newsletters and bulletins into one document.
- b. OCCUL Secretariat Office to continue disseminating newsletters on a monthly basis.
- c. OCCUL Secretariat Office to disseminate newsletters both through post and by email.
- d. OCCUL membership to share newsletters within their membership.
- e. OCCUL Secretariat to engage a provider to send email campaigns, such as Mail Chimp to track and monitor subscriber engagement and activity.
- f. OCCUL Secretariat to ensure the distribution list is continually updated to ensure that all relevant stakeholders are included.
- g. OCCUL with assistance from CUFA to update the OCCUL newsletter template so that it is more engaging for the audience.
- h. OCCUL newsletters to continue using a variety of article types and contributions from a range of members across the region with a consideration on including more articles on the topics suggested by the evaluation participants.

#### 8. Website

- a. OCCUL with the assistance of CUFA develop a new, more engaging and interactive website.
- b. The new OCCUL website to be developed on a more user friendly platform such as WordPress<sup>1</sup>.
- c. Content on the OCCUL website is continually updated and is reflective of both members' suggestions from this evaluation as well as from continued feedback and suggestions from members.
- d. OCCUL website migrated to a more user-friendly platform and a more engaging and interactive format.
- e. OCCUL regularly monitors the data analytics of the website to ensure that it is most appropriately updated for the stakeholders.
- f. A 'resource centre' to be included on the OCCUL website that provides members with additional technical and educational materials to assist credit unions to build their operational capacity.
- g. Both OCCUL and credit union members to regularly contribute materials and resources to the 'resource centre'.

#### 9. Other communication opportunities

- a. OCCUL with the assistance from CUFA to create a Facebook page to provide timely information to the Pacific credit union movement.

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<sup>1</sup> Word Press is a website provider.

- b. OCCUL to engage members to provide regular contributions to social media activities.
- c. OCCUL to track the insights of the Facebook page and to tailor posts accordingly.
- d. OCCUL to consider the creation groups within the Facebook page, such as for the Pacific Women's Leadership Network, OCCUL Board and recipients of Technical Support.

### 1.2.3. Engagement

#### 10. Engaging developed credit union movements

- a. OCCUL to continue to engage with developed credit union movements such as Australian and New Zealand and Papua New Guinea credit unions to present at Congress.
- b. OCCUL to offer a combined membership and congress and scholarship package to the developed credit union movement.
- c. OCCUL to encourage developed credit unions to sponsor a delegate from a developing country to attend Congress.
- d. OCCUL to provide the opportunity for developed credit unions to tailor their sponsorship to a particular category of delegate.

#### 11. Promoting the credit union difference and mobilising members

- a. Further emphasis by OCCUL to encourage Pacific credit unions to have membership mobilisation workshops to encourage new members to join.
- b. OCCUL in collaboration with Pacific credit unions to make available more educational and technical materials on ways credit unions can increase members, such as through membership.
- c. Pacific credit unions and OCCUL to share ideas on how to promote membership through the OCCUL Facebook page, OCCUL newsletters and OCCUL website.
- d. Future Congress events to continue to include member promotion activities/presentations.
- e. The Technical Manager to assist credit unions with member mobilisation strategies during technical assistant visits.

#### 12. Technical Assistance

- a. Feedback forms are implemented post each technical assistance visit.
- b. Recipients of technical assistance continue to contribute articles for OCCUL and CUFA publications.

### 1.2.4. Technical Congress

- a. Continual revision of the Congress agenda, topics and activities.
- b. Add-on services such as Credit union visits/study tours available for Congress delegates.
- c. Congress delegates complete a report/plan to action, to reflect on how their credit union has benefited from Congress and areas they hope to improve.
- d. Revision of Congress evaluation forms.

### 1.2.5. Cross-cutting themes

#### 13. Gender

- a. Updating the MoA with a wider criterion for Board selection.

- b. Continuation of the Women's Leadership Forum at Congress and promotion through communication channels.
- c. Australian and New Zealand credit union movement used as a gateway to sponsor female participants to attend Congress.
- d. Greater engagement by CUFA's Gender and Disability Specialist within OCCUL Membership Services.
- e. Greater focus on gender inclusion strategy and activities in the OCCUL Membership Services project plan.

#### **14. Disability**

- a. Deploying the CUFA Disability and Gender Specialist on short-term assignments to the Pacific.
- b. CUFA Disability and Gender Specialist to deliver gender and disability workshops and presentations at future Congress events.

#### **15. Social**

- a. Congress to continue providing opportunities for knowledge enhancement and skill development for representatives from developed and developing movements within the region.
- b. Engagement of on-going technical assistance by OCCUL.
- c. Provision of membership/scholarship packages whereby developed credit unions sponsor a delegate from a developing movement to attend Congress.
- d. Continuation of the Women's Leadership Forum at Congress and promotion through communication channels.
- e. Updating the MoA with a wider criterion for Board selection.
- f. Continued mentoring of the Board by credit union professionals from more mature credit union movements, with particular focus on strategic vision.
- g. Continued opportunity for credit union professionals to undertake study tours within the region.

#### **16. Financial**

- a. Congress presentations to continue addressing member and savings mobilisation strategies.
- b. Communication materials to be developed on member and savings mobilisation strategies; such as in newsletter articles, website content, social media and technical assistance materials.

## 2. Introduction

### 2.1. Document purpose

This document reports the process and findings for evaluating the impact of OCCUL Membership Services on Pacific Credit Unions and Federations since OCCUL's establishment in 2010 to present. CUFA has provided financial assistance to OCCUL since its inauguration.

The intended use of the evaluation report includes the following:

- To assess the current project delivery structure.
- To assess the current progress of the project against the project goals and outcomes.
- To review areas for development within the current project model.
- To provide recommendations to enhance the project delivery that will support the development and expansion of the Oceania Confederation of Credit Union Leagues and assist in building a united credit union movement in the region.
- To inform OCCUL membership services project activities for 2014-15 and beyond.

### 2.2. Credit Unions in the Pacific

Members of credit unions in the region are increasing their access to financial services, particularly for rural and isolated people living in poverty who currently have limited access to financial institutions. Members of the credit union movement in the Pacific face a variety of challenges. Fiji, Kiribati and Vanuatu face similar challenges: delinquency, good governance, and financial reporting are all areas requiring support and development. Vanuatu Financial Services commission who currently oversee and manage the scheme's funds is now awaiting the court decision to formally endorse the handing over of all operations of Mountain View Treasurers Scheme to its newly elected committee. They will then be registered as a credit union with the new name of Vanuatu Police Credit Union.

Kiribati credit union movement is very small with each credit union having a membership of around 10 – 30 people. The Kiribati Ministry of Commerce, Industry and Cooperatives have currently got a Credit Union Act with supplementary By – Laws in place. Following OCCUL's visit in June 2012 the Ministry is now trying to register all existing credit unions and also the League. All of these have to go through the registration process once they have fulfilled the relevant requirements.

The Fiji Savings and Credit Union League are currently trying to review the Credit Union Act and is advocating for the change/transfer of the supervisory role of credit unions to the Reserve Bank of Fiji from the Ministry of Justice. While there are a number of credit unions in Fiji, not all of them are affiliated to the League. Major credit unions that were part of the League membership have withdrawn over the past few years. The Fiji Savings and Credit Union League has to do a lot more than its current undertakings and needs to be more dynamic with a major boost in human and financial resources in order to engage and win back the support and membership of other primary credit unions in-country who are currently non-members.

Governance and financial record keeping are also present as difficulties in the Papua New Guinea credit union movement, particularly in rural areas outside of Port Moresby. Most credit unions in Samoa require assistance to help them establish more efficient loan processes to avoid high levels of delinquency; they also have issues with book-keeping and still need to identify and put in place efficient software as a majority still conduct manual bookkeeping.

The credit unions in Timor-Leste have remained small and unsustainable without the ability to mobilise savings and membership to grow substantially, and would benefit from targeted technical support in these areas. The Solomon Islands have a large number of small grass-roots savings clubs operating in rural and remote areas and 16 credit unions that need support to keep basic financial records to achieve transparency and ensure that delinquency levels are low.

The credit union in Tuvalu has limited staff resources but also lacks a regulatory framework they also need assistance in training in terms of financial bookkeeping. In the Federated States of Micronesia the credit union is implementing a new financial reporting system which requires assistance from OCCUL in its set-up and the training of staff. Currently there are some changes being made to their system to accommodate the audit findings of the OCCUL technical manager with modules such as bank reconciliation which was a major problem in FSM and Fixed Asset Register; Accounts payable modules have also been included.

Palau is currently working on developing their Credit Union Act in partnership with the Financial Institution Commission. With OCCUL's aid they have begun to issue loans to its members and introducing new products to its membership. They also send monthly newsletters to their membership to update them on what Belau Community Credit Union is doing. They also have issues with governance as they currently don't have an audit committee – but this has been noted as important and BCCU is working towards the establishment of this committee

The main challenges relate to regulatory issues and the technical ability to keep accurate financial records, both of which are central for credit union survival. Credit unions often have limited funds to pay membership dues, and it is important that members realise the payment of dues creates value beyond just being an act of solidarity. It is imperative that technical assistance is provided to address the support needs of credit unions.

### **2.3. Project background**

The establishment of OCCUL was the genesis of a group of national credit unions meeting at the annual Pacific Union Technical Congress in September 2008 and 2009. In 2008 a commitment was undertaken to establish the regional league and in 2009 delegates voted for a representative Advisory Committee to support the establishment process. National credit unions requested CUFA's assistance to take the lead in establishing this new peak body. Discussions about the structure of membership and governance were undertaken through a process of consultation and collaboration. It was decided that it should be a membership-based structure and that members should pay a fee, albeit affordable.

It was also decided that membership to the network would be through the peak body (League or Federation) of each national credit union movement, where they exist. Levels of membership could also be considered whereby there are full members (Leagues and Federations) and associate members (individual credit unions). It was anticipated that Timor-Leste would form the boundary in the west, and Hawaii to form the boundary in the east. The favoured governance structure was for a constitutional model governed by a representative board, and it was agreed that the Pacific Credit Union Technical Congress would form the basis of an annual general meeting and conference forum.

At its inaugural official meeting during the 2009 Congress, the Advisory Committee decided to base the OCCUL Secretariat in Suva, Fiji on the basis of Suva having good quality telecommunications infrastructure, its position as a hub for cost efficient regional travel, and there being a pool of qualified staff. The Secretariat Office was established with seed capital and continues to receive

funding from CUFA such as from funds raised through their Leadership Challenge program supported by Australian credit unions.

## **2.4. Project delivery**

Functions of the OCCUL Secretariat Office are divided into Member Services and Technical Assistance, which together comprise key five support elements: governance, communication, engagement, technical assistance and education, and the Pacific Credit Union Technical Congress.

### **2.4.1. Governance**

A process of consultation was undertaken to develop a governance structure and constitution for OCCUL. The most favoured structure by the respondents to the initial consultation was one of a membership focus with a constitution and a number of elected members forming a governing board.

Initially, the OCCUL Board was formed comprising representatives of credit union leagues (and credit unions in the absence of a league) who have become full members of OCCUL. A representative from WOCCU and a representative from CUFA initially sat on the OCCUL Advisory Board as honorary members to provide guidance for governance.

Following the guidance from WOCCU and CUFA as honorary members, an honorary position on the OCCUL Board was extended to an Australian credit union professional (on behalf of CUFA as the funding body) to provide guidance in decisions as well as making sure that the board functions in a professional manner.

The constitution was developed in consultation with the OCCUL Board and was presented to the members at the most recent OCCUL AGM in September 2011, with suggested changes implemented. This constitutional document was developed according to Fijian law, as the base country of operation.

The OCCUL Board meets twice per year to discuss governance issues that affect the strategic direction of OCCUL. They are also consulted on a regular basis via email by the Secretariat Officer to seek input and guidance in instances of change and the implementation of new initiatives. A monthly report is produced by the Secretariat Officer detailing progress on project activities. The OCCUL AGM is held annually at the Pacific Credit Union Technical Congress, providing an opportunity for the greatest number of members to attend and become involved in decisions relating to their peak body.

### **2.4.2. Communication**

An initial project survey of stakeholders indicated a common desire for OCCUL to have functional communication channels and regular information dissemination. Survey respondents expressed a vision for a peak body that is best practice in relation to: financial record keeping and organisational performance, sharing good news stories and performance status of leagues and credit unions, as well as leadership and governance guidelines.

OCCUL has now developed multiple communication streams. An electronic bulletin is produced and circulated via email on a monthly basis. The bulletin is designed to give a snapshot of up to date credit union related news across the region. An electronic newsletter is created and circulated at the end of each month with detailed stories and photos from various credit union movements. OCCUL also produces an annual report and annual statistical report which is presented at the Pacific Credit Union Technical Congress and AGM each year.

OCCUL has its own website [www.occul.org](http://www.occul.org) with up information in relation to: each of the credit union movements; country reports produced; newsletters and bulletins released; the OCCUL Board and staff; and details in relation to the annual Pacific Credit Union Technical Congress. Secretariat staff regularly communicates with OCCUL stakeholders via Skype, phone, and email. OCCUL also sends regular email alerts and communications in the month and weeks leading up to Pacific Credit Union Technical Congress.

### **2.4.3. Engagement**

OCCUL is a membership body and therefore needs to engage with the regional credit union movements to build its membership. There are three components to engagement:

- Engagement of developing credit union movements with OCCUL to be part of a regional network and receive much needed support in terms of technical assistance and advocacy support in relation to poor regulatory frameworks.
- Engagement with developed credit union movements (i.e. primarily Australia and New Zealand) to provide support, information, and assistance to neighbouring developing credit unions.
- Engagement of credit unions with their local communities to promote the credit union difference and mobilise members and membership savings.

OCCUL engages with its membership and the wider Pacific region credit unions through: secretariat visits to gain experience of the movement (its size, membership, geographical spread, and financial status); regular communication to share information and resources; the annual Pacific Credit Union Technical Congress; and on the ground organisation of the annual Leadership Challenge program.

### **2.4.4. Technical assistance and professional development**

Targeted technical assistance is supporting credit union movements throughout the Pacific to respond to these challenges. Developing credit unions across the Pacific have significant support needs, in particular in relation to financial account keeping and good governance – both integral to the sound operations of a credit union. Technical Assistance and education through professional development opportunities are considered the greatest value-add of OCCUL membership.

A technical assistant was employed by CUFA in November 2010 to meet the support needs of developing credit unions. DFAT support commenced in the 2012-13 financial year. OCCUL has the task of promoting ongoing professional development among the leagues, federations and credit unions with the aim of trying to decrease the absolute dependence on international aid. Technical Assistance is available without charge to OCCUL full and founding members. OCCUL encourages members to identify challenges faced on a technical assistance request form so that the most appropriate training, support, and materials can be developed.

The provision of technical assistance and professional development opportunities such as study tours and participation at conferences, are particularly important where active credit unions are predominantly situated in rural areas which often lack access to education opportunities. In these places, low levels of education attainment mean the capacity of community members to effectively manage their savings and governance processes are limited by their low levels of literacy and

knowledge of financial and governance concepts. Technical assistance and education is important to ensure that the credit unions have the skills and abilities to promote trust and build their membership.

#### 2.4.5. Pacific Credit Union Technical Congress

The Pacific Credit Union Technical Congress, that is held once a year, is the main opportunity to create encounters between the different credit unions and leagues and federations. The main topics included on its agenda are:

- How to efficiently run a credit union – leadership and good governance.
- Sharing ideas and learning about other credit union movement's experiences, especially examples of best practice and effective problem solving initiatives.
- Financial training for the management boards and members.
- Discussions in relation to regulation and possible forward pathways; and
- Promotional workshops explaining the basic principles of credit unions and how to effectively mobilise members and savings.

The main focus of the Congress is the development of staff from developing credit union movements but it is also an ideal opportunity for developed credit union movements to engage and share their expertise and knowledge with their Pacific neighbours in a gesture of solidarity in line with the international credit union principle of cooperation amongst cooperatives.

### 2.5. Project summary

#### 2.5.1. Project goal

The goal of this project is to support OCCUL and professionalise its functions so it may become a financially and operationally sustainable peak body with necessary expertise to provide the training, information and representation required to develop a cohesive network of credit unions across the Pacific.

#### 2.5.2. Project purpose

The purpose of this project is to unify and strengthen the credit union movement across the region by developing leagues and federations who can provide a voice to credit union movements' in-country whilst OCCUL provides international representation for the movement in the Pacific.

#### 2.5.3. Project objectives

The overall objectives of the project are:

- **Governance:** Ensure that at a governance level OCCUL is representative of its members and the developing credit union movements of the Pacific region and that OCCUL becomes financially and operationally sustainable.
- **Communication:** Achieve an open channel of communication between the credit unions of the Pacific region to: share knowledge, ideas, successes, and lessons learned.
- **Technical Assistance and Education:** Building the capacity and strength of developing credit unions across the Pacific to achieve future financial and operational sustainability.

- **Engagement:** Successful engagement with OCCUL members; developed credit union movements within the region; and with communities lacking opportunities for financial inclusion; and
- **Pacific Credit Union Technical Congress:** Maximising potential attendance and participation of stakeholders at the Pacific Credit Union Technical Congress.

#### 2.5.4. Contribution to cross-cutting issues

- Gender
- Disability
- Social
- Financial

#### 2.6. Evaluation scope

In 2012, an evaluation was conducted on the delivery of technical assistance. This evaluation is the first to assess the other components of OCCUL membership services.

The scope of this evaluation includes the assessment of the following project objectives:

- Governance
- Communications
- Engagement
- Pacific Credit Union Technical Congress

The evaluation assesses:

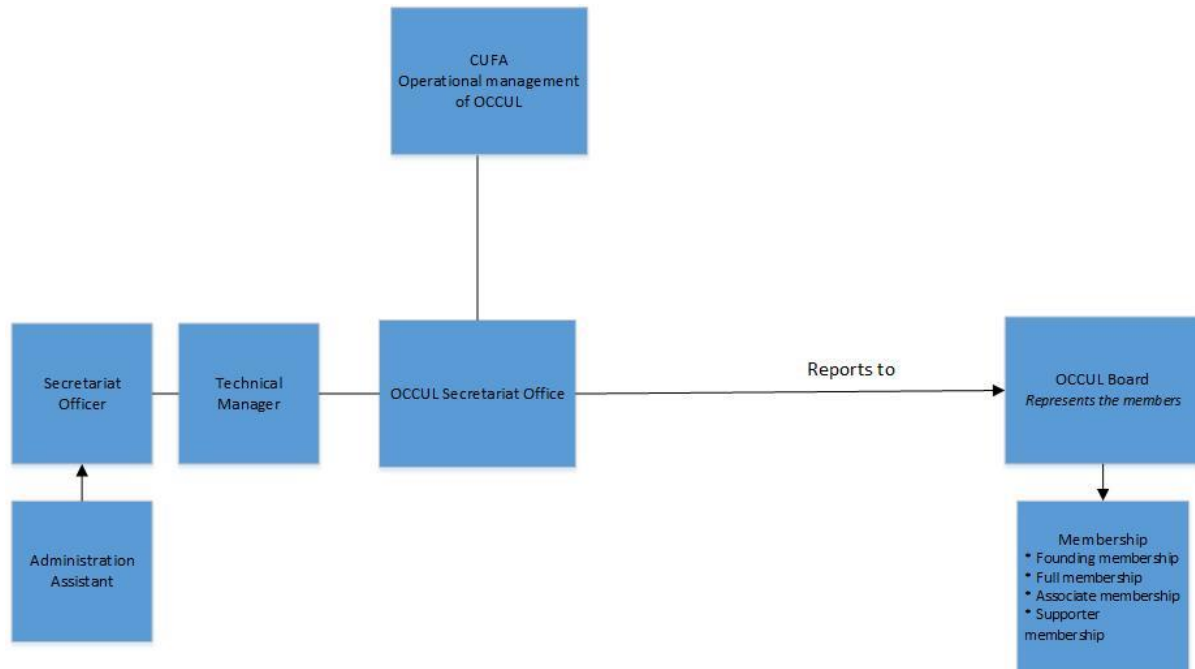
- Progress towards achieving project outcomes and activities (governance, communications, engagement and Pacific Technical Credit Unions Congress).
- Project quality rating assessment.
- Contribution towards cross cutting issues.

#### 2.7. Evaluation purpose

The purpose of this evaluation is to present findings and recommendations to inform future design and activities to assist OCCUL to become financially and operationally sustainable.

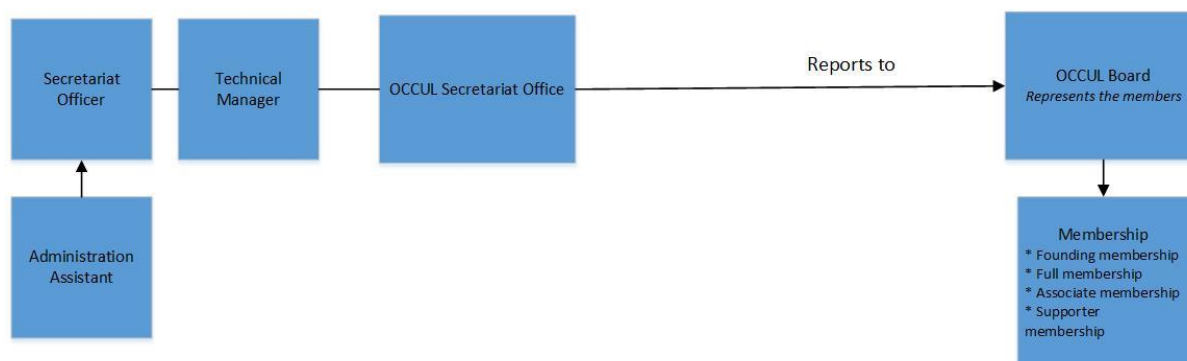
## 2.8. OCCUL project structure as per project plan

Diagram 1: OCCUL project structure



## 2.9. OCCUL structure: sustainability

Diagram 2: OCCUL Structure – sustainability



### 2.9.1. Structure

#### OCCUL Board

The current OCCUL Board consists of seven members representing PNG, Solomon Islands, Tonga, Fiji, Australia, Samoa and Timor-Leste. The initial advisory committee members were democratically elected at the Pacific Technical Congress of 2011. Since this time Board members have been elected democratically at the AGM.

#### Membership

OCCUL provides four levels of membership:

Founding membership: Credit union leagues/federations that joined prior to the 2010 Pacific Credit Union Technical Congress. Membership dues are \$0.05 per member to a maximum cap of \$150.

There are four founding members:

1. Federation of Savings & Loan Societies LTD (FESALOS) – PNG
2. Solomon Islands Credit Union League (SICUL) – Solomon Islands
3. Fiji Savings and Credit Union League – Fiji
4. Tongan Credit Union League – Tonga

Founding members have the following rights:

1. Placed on the Roll of Honour as a founding Member – in perpetuity.
2. Full voting rights by proxy at any general meeting, annual general meeting or extraordinary meeting.
3. Right to receive notice to attend the annual general meeting.
4. Invitation to Pacific Credit Union Technical Congress, and Australian Development Education Program.
5. Access to advocacy services; and
6. Receive a monthly newsletter.

Full membership: Credit union/leagues who joined after the 2010 Pacific Credit Union Technical Congress. Membership dues are \$0.08 per member to a maximum cap of \$350. There are currently four full members:

1. Federation Hanai Malu – Timor-Leste
2. New Zealand Association of Credit Unions – New Zealand
3. Samoan Credit Union Network – Samoa
4. BKATM Credit Union League - Kiribati

Full members have the following rights:

1. Full voting rights by proxy at any general meeting, annual general meeting or extraordinary meeting.
2. Right to receive notice to attend the annual general meeting.
3. Invitation to Pacific Credit Union Technical Congress, and Australian Development Education Program.
4. Access to advocacy services; and
5. Receive a monthly newsletter.

Associate Membership: Credit unions who join independently of their league or federation or are not represented by a league or federation. Membership dues are \$100. There are currently five associate members.

1. Mesenieng Credit Union – Federation States of Micronesia
2. V-One Credit Union – Vanuatu
3. Mountain View Treasures – Vanuatu
4. Samoan Teachers Credit Union – Samoa
5. Samoan Development Bank Credit Union - Samoa

Associate members have the following rights:

1. Invitation to Pacific Credit Union Technical Congress and Australian Development Education Program; and
2. Receive a monthly newsletter.

Supporter Membership: Non-government organisations, INGOs, third party suppliers or individuals. Membership dues are \$100. There are currently 18 supporters from the Australian movement.

Supporter members have the following rights:

1. Invitation to Pacific Credit Union Technical Congress.
2. Receive a monthly newsletter; and
3. Access to sponsorship opportunities.

## **2.9.2. Roles and responsibilities**

### **OCCUL Board**

- To meet twice per year to discuss governance issues that affects the strategic direction of OCCUL.
- To consult on a regular basis with the Secretariat Officer to seek input and guidance in instances of change and the implementation of new initiatives.

- To be the representative voice of the Pacific Credit Union Movement.
- To ensure that the Company acts in furtherance of its objects and to ensure that the funds and assets of the Company are properly accounted for and safeguarded.

#### **CUFA**

- Provide overall project supervision.
- Deliver ongoing management of project delivery.
- Provide financial resources for the project.
- Provide suitably skilled implementation staff.
- Provide monitoring and evaluation of project provision.

#### **OCCUL Secretariat**

- Establish regular contact with the credit unions in the Pacific region.
- Maintain and update a comprehensive database of the Pacific region credit union community members.
- Organise yearly Pacific Technical Credit Union Congress and assist with the Leadership Challenge.
- Identify the needs and challenges of the regional credit union movements.
- Produce monthly reports to CUFA Management.
- Work within the allocated budget and provide accurate monthly reconciliation of project funds expended.

Develop and maintain cooperative working relationships with key stakeholder organisations and international partner colleagues.

#### **OCCUL Technical Manager**

- To respond to requests from members of the Pacific credit union movement for technical assistance.
- To develop appropriate training materials to address the support needs of credit unions.
- To assess current competency levels and delivery accountancy and financial record keeping training to credit unions.
- To track training provided and the implementation of information and strategies learned.
- Facilitates the professional development opportunities such as study tours, workshop participation and conferences for members.

## 3. Methodology

### 3.1. Approach

This evaluation consisted of a qualitative and exploratory assessment with OCCUL Board members, OCCUL members as well as with the OCCUL Secretariat office. A quantitative assessment of the project plan, communication materials, budget and associated project materials was also undertaken.

This evaluation examines the implementation and impact of the projects activities with regards to achievement towards unifying and strengthening the credit union movement across the region and providing international representation for the movement in the Pacific.

### 3.2. Theoretical framework

This evaluation integrates the Australian Aid programs frameworks for measuring program quality relating to implementation and achievements:

#### 3.2.1. The Australian Aid programs NGO Quality Assessment Framework (QAF)

A framework to assess the quality of NGO project implementation employed by the Australian Aid programs Quality Assurance Group for:

- **Relevance:** the extent to which activity objectives and designs are appropriate.
- **Efficiency:** the extent to which activities have been managed in a professional manner.
- **Effectiveness:** evidence that the activity is likely to achieve the desired results; and
- **Sustainability:** evidence that the activity is likely to foster sustainable outcomes.

#### 3.2.2. The Australian Aid programs NGO Quality Ratings Guide

A framework developed to report on the achievement of project objectives as required in the Australian Aid programs AdPlan Performance Report as:

- **Best Practice:** Represents a situation where something over and above normal good aid practice has occurred, particularly something innovative.
- **Fully satisfactory:** There are only a few minor weaknesses in the program as a whole.
- **Satisfactory overall:** There are weaknesses as well as strengths but that the weaknesses are not severe enough to threaten the program.
- **Marginally satisfactory:** There are serious weaknesses which require early action if the program is to continue to progress; or
- **Weak:** The program is seriously deficient. Problems are widespread throughout the project/program and that immediate and decisive action is needed to address them.

### 3.3. Research tools

In order to assess the impact of OCCUL in processing project goals and outcomes and contributing to cross-cutting themes, both qualitative and quantitative methods were used to assess achievement towards project objectives and outcomes.

The specific methods of inquiry included:

- Desk-top review: Consisting of reviewing the project plan, monthly and quarterly monitoring reports, newsletters and bulletins, board minutes, Memorandum of Association (MoA); website, OCCUL operational report and the OCCUL statistical report.
- Individual interviews with OCCUL board members.
- Individual interviews with OCCUL members.
- Interview with the Secretariat office staff; and
- Ongoing communication via Skype and email with the Secretariat office.

### **3.3.1. Desk-top review**

Data and project material from the project inception to present was reviewed and assessed. Further clarification and information was sought from the Secretariat office as required during this evaluation.

### **3.3.2. Individual interviews with OCCUL board members**

Interviews were conducted with five of the seven OCCUL board members. The interviews were conducted by the Secretariat Officer over the phone and when required to seek additional information, by email. A copy of the questionnaires are attached at Appendix B and Appendix C.

### **3.3.3. Individual interviews with members**

Interviews were conducted with individuals representing seven credit union members. The interviews were conducted by the Secretariat Officer over the phone and when required to seek additional information, by email. A copy of the questionnaire is attached at Appendix A.

## **3.4. Research team**

A CUFA staff member conducted a series of both in-field and desk-based evaluations of CUFA projects across the Asia Pacific. For this desk-based evaluation, assistance was provided by staff members within the OCCUL Secretariat office in Suva, Fiji as well as a CUFA employee in Timor-Leste.

Whilst familiar with OCCUL's activities, the evaluator is independent of the project design and implementation activities.

The CUFA staff member in Timor-Leste is independent of the OCCUL project and the implementation activities. The CUFA staff members' sole task was to conduct two interviews with respondents in Timor-Leste by phone. This staff member has a professional working relationship with the interviewees, however given the importance of relationship building and trust in Pacific culture this was viewed as strength to this desk-top assessment as the respondents were considered more likely to provide open and honest responses to someone they already know.

The Pacific-based staff members while familiar and engaged with OCCUL activities, are independent of project design and their sole task was to conduct interview with respondents across the Pacific. These staff members also have a professional working relationship with the respondents, however given the importance of relationship building and trust in Pacific culture this was viewed as strength to this desk-top assessment as the respondents were considered more likely to provide open and honest responses to someone they already know.

To ensure appropriate information gathering and analysis, appropriate communications between the evaluator and assisting staff members took place prior to and following these interviews. All

other evaluation-related responsibilities, including the design of questionnaires and analysis of information, were conducted solely by the evaluation officer.

### 3.5. Research tools

Key research tools employed to inform this evaluation are:

- Desk review of project plan, current communication and project materials, OCCUL website, monitoring reports and OCCUL Board and AGM papers.
- Six individual interviews with OCCUL members, via phone.
- Five individual interviews with OCCUL board members, via phone; and
- Email communications and phone contact with OCCUL project staff.

### 3.6. Sampling

Table 1: Evaluation interview with OCCUL Board members

Country	Organisation	Position	Gender
Papua New Guinea	Federation of Savings and Loans Societies Ltd (FESALOS)	Previous Board Member (2010-2013). Previous President and Chairman of Board of Directors	M
Australia	Maritime Mining Power Credit Union	Chief Executive Officer	M
Tonga	Tongan Credit Union League	President	F
Timor-Leste	Federation Hanai Malu	President	M
Solomon Islands	Solomon Islands Credit Union League (SICUL)	General Manager	M

Table 2: Evaluation interview with OCCUL members

Country	Organisation	Membership type	Position	Gender
Fiji	Fiji Savings and Credit Union Leagues	Founding member	Acting Manager	M
Kiribati	Federation (Ministry of Commerce, Industry & Co-operatives)	Full member	Senior Credit Union Regulatory Officer	F
Vanuatu	Mountain View Treasures Scheme	Associate member	Interim Chair	M
Samoa	Samoan Teachers Credit Union	Associate member	General Manager	F
	Development Bank of Samoa Credit Union	Associate Member	Board Member	F

Federated States of Micronesia	Mesenieng Credit Union	Associate member	CEO/Member	M
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### 3.7. Analysis and feedback

A series of indicator questions were developed for both the board member and member interviews, to discuss OCCUL Membership Services project impacts against the four areas of the Australian Aid Programs Quality Assessment Framework.

- Assessment area one: Relevance – Are the objectives right?
- Assessment area two: Efficiency – Have the activities been organised in a professional manner?
- Assessment area three: Effectiveness – How well are the objectives being achieved?
- Assessment area four: Sustainability – Will benefits (systems and institutions) be sustained?

An overall category ranking of activities was determined based on synthesizing the responses from the evaluation. The five category scale is:

- Best practice
- Fully satisfactory
- Satisfactory overall
- Marginally satisfactory
- Weak

### 3.8. Limitations encountered

A number of limitations were encountered during the OCCUL membership services evaluation:

- Evaluation scope: Due to time constraints and availability of respondents not all board members or members were invited to participate in the evaluation.
- Availability of data and information: Not all OCCUL membership services information and data was readily available.
- Evaluation methods: Due to the high costs associated with travel in the Pacific, interviews were conducted by OCCUL secretariat staff by telephone and email rather than face-to-face.
- Interviewer: In most cases the respondents had a professional relationship with the interviewer, which could have impacted the impartiality of responses. However the fact that the findings of this report produce a range of feedback and improvement options suggested by participants indicates that interview respondents were objective in their responses.
- Availability of respondents: Some interviews were not able to be comprehensively completed due to the time availability of respondents.

## 4. Findings

As this is an exploratory, qualitative study the findings should be used as indicative rather than conclusive explanations as to all activities under OCCUL Membership Services. However, it can be reasonable to anticipate that given the detailed assessment of information and data available and interviews with a range of Board members, members and OCCUL Secretariat staff that the findings outlined below provide a thorough analysis of project activities under OCCUL Membership Services.

The section below presents detailed information and analysis towards the projects progress towards achieving the program goal: *“To support OCCUL and professionalise its functions so it may become a financially and operationally sustainable peak body with necessary expertise to provide the training, information and representation required to develop a cohesive network of credit unions across the Pacific”*.

Findings have been categorised under the four key components of OCCUL Membership Services as per the 2013-14 project plan: Governance; Communications; Engagement and Pacific Credit Union Technical Congress. In addition, this section also assesses achievement towards the key cross-cutting issues as detailed in the project plan.

Progress towards achieving project outcomes are summarised below.

Table 3: Progress towards achieving project outcomes and activities

Area	Best practice	Fully satisfactory	Satisfactory overall	Marginally satisfactory	Weak
<b>Relevance</b>					
Project outcomes and activities			✓		
<b>Efficiency</b>					
Project outcomes and activities			✓		
<b>Effectiveness</b>					
Project outcomes and activities			✓		
<b>Sustainability</b>					
Project outcomes and activities				✓	

Analysis of each rating assessment is provided in the section below.

## 4.1. Project quality rating assessment

### Project goal:

To support OCCUL and professionalise its functions so it may become a financially and operationally sustainable peak body with necessary expertise to provide the training, information and representation required to develop a cohesive network of credit unions across the Pacific.

#### 4.1.1. Relevance

To assess the relevancy of project activities and objectives the following questions were considered:

- *To what extent are the objectives of the project still valid?*
- *Are the activities and outputs of the project consistent with the overall goal and the attainment of its objectives?*
- *Are the activities and outputs of the project consistent with the intended impacts and effects?*

Overall the relevancy of OCCUL's project objectives is **satisfactory**. The current project objectives are reflective of OCCUL's initial years as an emerging peak body and mainly provide a networking and information sharing opportunity for Pacific credit unions. As OCCUL is now an established body with a stable membership structure, operational processes and procedures and an elected Board that is representative of the Pacific, objectives, especially governance should be reviewed and revised on a regular basis to ensure they are strategically aligned with OCCUL's overarching goal.

The structure and content of Congress, OCCUL's flagship activity is producing proven outcomes in line with the objective of creating encounters between developed and developing credit unions of the Pacific. Congress presentations and networking opportunities include a good balance of technical knowledge and interaction within the region and the intended impacts and effects are reasonably effective. Sampled respondents were able to identify how Congress has provided examples of best practice and effective problem solving initiatives.

Congress over the years has maintained a solid attendance rate and generated much interest in terms of sponsorship. The success of Congress provides an opportune platform for OCCUL to considering expanding its financial base as well as harnessing on the already good-will of developed credit unions to further engage with the Pacific movement.

While communication, engagement and Congress activities are mostly relevant, a marginally satisfactory rating has been provided due to the narrow scope of governance activities that have been undertaken thus far.

The Board generally meet twice per year to discuss the decisions relating to OCCUL. To date, much discussion has been generated around operational activities of OCCUL, rather than its strategic direction. While significant process has been made in terms of operational processes and procedures, the lack of strategic direction to date has resulted in limited impacts and effects on OCCUL becoming a sustainable peak body.

At the time of this evaluation, initial discussions had begun to commence the development of a strategic plan and mentoring the Board to aid OCCUL's journey to sustainability. Through these

activities as well as an updated project plan future activities and outputs are likely to have a positive impact and effect and consistent with OCCUL's overall goal.

#### 4.1.2. Efficiency

Efficiency is assessed with consideration of the following questions:

- *Is the project achieving the planned outputs?*
- *Are the project resources being used to achieve outputs of the desired quantity and quality?*
- *Could the use of the resources be improved?*

Project efficiency is **satisfactory** overall with Membership Services achieving its planned outputs however; as examined throughout this evaluation in order to maximise the project resources and desired impacts and effects, revised objectives and activities are recommended.

#### Resources

A simple breakdown of OCCUL's budget shows that a significant proportion of the budget has been allocated towards Board meetings. In 2013/14, 47 percent (\$23,313.34 AUD) of the total budget was allocated to fund OCCUL Board meetings, at the time of this evaluation only one of the two allocated Board meetings had occurred. The one Board meeting that occurred cost \$16,009.57 AUD, 69 percent of the annual Board meeting budget, demonstrating that two meetings annually with the present number of Board members would more than likely exceed the allocated budget.

This evaluation notes that due to only one Board meeting occurring in the 2013/14 financial year, three Board meetings will likely occur in the 2014/15 financial year. Given the current expense levels, consideration should be taken to reduce the proportion of the OCCUL budget allocated to Board meetings.

#### Project activities

Membership Services currently only has one full time staff member, as well as occasional assistance by the Technical Manager. Project reach and scope of activities is significant in relation to inputs. The Secretariat Officer undertakes a range of tasks including planning and preparation for Board meetings, advocating for Congress, securing Congress participants, managing OCCUL operations, coordinating OCCUL communications, preparing secretariat reports, actioning Board meeting tasks and undertaking CUFA reporting and other associated activities.

The upcoming recruitment of an administration assistant will provide the Secretariat Officer with an opportunity to focus less on administration tasks, thus generating greater project efficiencies and effectiveness.

#### Governance activities

A simple breakdown of Board meeting discussions demonstrates that the majority of time is allocated to operational issues rather than a strategic focus. Greater project efficiencies and effectiveness can be generated by implementing a strategic plan that forms the basis of future board meetings. Having an outcomes focused Board meeting, which concentrates on the activities and strategies required for OCCUL to become sustainable, will add significant value add to OCCUL's overall governance.

#### 4.1.3. Effectiveness – How well are the objectives being achieved?

Effectiveness is assessed with consideration of the following questions:

- *To what extent were the objectives achieved / are likely to be achieved?*
- *What were the major factors influencing the achievement or non-achievement of the objectives?*

Project effectiveness is **satisfactory** overall. OCCUL Membership Services is effective in engaging representatives from developing and developed credit unions within the Pacific region. Since 2011, Australian and New Zealand credit unions have shown their allegiance and support of OCCUL with 20 credit unions supporter members each year. Congress has provided the main opportunity for these credit unions to engage within the Pacific movement, through presentations and networking opportunities that have assisted developing credit unions in upgrading their operations.

Currently OCCUL has members from 13 countries from across the Australia-Pacific region, and Board members representing seven nations.

The continued financial support, knowledge sharing and technical assistance by developed credit union movements is critical for OCCUL to work towards sustainability. Future development of OCCUL Membership Services should introduce additional opportunities for developed credit unions to engage with developing movements such as through sponsorship packages and delivery of technical assistance, to achieve greater project effectiveness.

Congress has proven to be an effective event in reaching a diverse range of credit unions within the region. 80 percent of sampled respondents (who had previously attended Congress) were mostly satisfied that their attendance at Congress could assist in helping their credit unions/federations to build capacity for operational sustainability. Respondents stated that their attendance at Congress had led to increases in membership drives, changes to loan application processes and managing delinquency levels.

Revised feedback forms and continual revision of the agenda will build on the future success and impact of Congress.

Evaluation data confirms that OCCUL newsletters are effective in sharing knowledge of credit union developments within the region. Newsletter content particularly in recent years is appropriate for the audience and provides an opportunity for credit unions to consider how they can apply new processes and operational procedures.

Newsletters are not as effective however in reaching their intended audience with 50 percent of respondents indicating that they do not receive the newsletters. Contributing factors include limited internet coverage and an outdated distribution list.

To ensure OCCUL communications are effective and members have the greatest opportunity to receive OCCUL updates this evaluation recommends that newsletters are distributed by email and post. This would allow members without strong internet coverage to obtain news and the opportunity for credit unions to share OCCUL updates with a broader audience scope.

As OCCUL does not currently have the ability to track analytics on its website or newsletter articles, the overall effectiveness of communications is difficult to accurately measure. The future monitoring and associated adjustments to communications, based on readers' behaviour will allow OCCUL to achieve greater impact and effect.

Activities related to the effectiveness of governance activities that affect the strategic direction of OCCUL have had the least impact.

OCCUL as a peak body is in its infancy stage, and as such governance activities undertaken to date are limited. Evidently, this evaluation recognises that operational issues formulate the basis of activities during the early days of establishing any organisation or peak body.

While the Board and CUFA have made considerable progress in OCCUL's short history into establishing OCCUL as a peak body, creating a functional operational structure and securing membership within the region, there has been limited strategic focus.

While the effectiveness of governance is currently weak the future of OCCUL as a peak body for the Pacific is optimistic. Significant progress has already been made in securing membership from a varied range of movements and the imminent commencement of a strategic plan.

#### **4.1.4. Sustainability – Will benefits (systems and institutions) be sustained?**

Sustainability has been measured with consideration of the following questions:

- *To what extent did the benefits of a program or project continue after donor funding ceased?*
- *What were the major factors which influenced the achievement or non-achievement of sustainability of the program or project?*

The sustainability of OCCUL Membership Services is marginally satisfactory overall. There has been significant progress in recent years towards engaging with regional credit union movements, providing an open channel of communications for regional movements and Congress as an opportunity for developed and developing credit unions to come together to share ideas to improve operational practices.

However progress towards OCCUL becoming a financially and operationally sustainable body, especially in relation to governance is weak. An increased focus on governance and the strategic direction of OCCUL is needed to ensure project sustainability. This will require greater investment in mentoring the Board to develop and implement a strategic plan, and ensuring the strategic plan and project plan are closely aligned.

As suggested in this evaluation, it would be appropriate for the strategic plan to form the basis of future board meetings. In the absence of strengthened, stronger and more robust governance, it will be increasingly difficult for OCCUL to obtain its mandate to be an industry body that organises, supports and represents the Pacific leagues and federations. The challenge and key objective now is to ensure that OCCUL is sustainable as a peak body and has the capacity to unify regional credit unions and provide them with appropriate support in the long-term.

## 4.2. Progress towards achieving project outcomes and activities

### 4.2.1. Governance

**Objectives:** Ensure that at a governance level OCCUL is representative of its members and the developing credit union movements of the Pacific region.

OCCUL's governance and operational structure is very unique and as such presents a number of challenges when it comes to implementation of activities.

For CUFA, OCCUL is a development project and have developed a project plan that highlights a number of activities, both operational and governance level, ultimately resulting in OCCUL's long-term sustainability.

As the representatives and voices of the Pacific credit unions, CUFA looks to the OCCUL Board to promote OCCUL within the movement, and to consider the future strategic direction to assist OCCUL to become sustainable. Given this unique structure, the achievement of the project goal for OCCUL to become a sustainable peak body for credit unions in the Pacific requires strong links between governance objectives, activities and outputs.

The OCCUL Board are voluntary positions and have a variety of time commitments that restrict the opportunity to be operationally responsible for OCCUL on a day-to-day basis. The development of a strategic plan that has collaboration and commitment from both parties is essential for OCCUL's long-term sustainability.

The section below is largely focused on the development of a strategic plan. It strongly indicates how current activities and outputs will be able to be more relevant, effective, efficient and sustainable; once woven into a comprehensive strategic plan that illustrates OCCUL's medium to long-term journey to sustainability. Focus is also placed on revenue streams that will aid OCCUL to become financially sustainable.

Valuable input from Board Members, the OCCUL Secretariat Office and CUFA management have largely steered the development of this section and the subsequent recommendations.

#### **Development of a strategic plan**

Strategic planning and the subsequent process of developing a strategic plan, is the process to which an organisation defines its own vision, mission, objectives, strategies and action plan<sup>2</sup>. A comprehensive planning tool such as a strategic plan can assist an organisation to provide roadmap for moving ideas into action to achieve positive outcomes.

Currently OCCUL does not have a strategic plan. To ensure that OCCUL becomes operationally and financial sustainable, the development of a strategic plan is imperative. Strategic planning<sup>3</sup> is important as it is way for OCCUL to ensure that it is accountable to its members and that processes

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<sup>2</sup> Adapted from Community Tool Box: <http://ctb.ku.edu/en/table-of-contents/structure/strategic-planning/vmosa/main>

<sup>3</sup> Adapted from OTS Management: <http://www.otsmanagement.com.au/pdf/Strategic%20Planning%20for%20NFP%2010%20Step%20Guide.pdf>

are transparent. A strategic direction will help assure that OCCUL remains relevant and responsive to the needs of its membership, and contributes to the body's stability and growth.

A strategic plan will further provide OCCUL a basis for monitoring progress and for assessing results and impact and will map the future vision and direction of OCCUL to become operationally and financially sustainable. From a governance perspective, it will enable the Board to set short and long term goals, targets and activities that will guide OCCUL to reach its vision and mission.

Future board meetings would also be shaped by the strategic plan and progress towards meeting goals and targets.

It is recommended that an urgent priority of the OCCUL Board is to prepare a strategic plan with guidance from representatives of the Australian or New Zealand credit union movements, to set direction for OCCUL becoming operationally and financially sustainable.

### Recommendations

- OCCUL Board to develop a strategic plan that sets direction for OCCUL to become financially and operationally sustainable.
- The strategic plan has quantitative goals and progress towards meeting these goals form the basis of the OCCUL Board meetings.
- A skilled volunteer specialising in strategic planning is engaged to mentor and guide the Board at the 2014 Congress to develop OCCUL's strategic plan.
- Project plan updated to incorporate objectives in addition to Governance, such as an objective that refers to sustainability through the development of a strategic plan.

### **OCCUL Board representative of the Pacific credit union movement**

In total eight Pacific nations have been represented on the OCCUL Board. As of June 2014, the OCCUL Board consists of seven, representing Papua New Guinea, Solomon Islands, Tonga, Fiji, Australia, Samoa and Timor-Leste. The OCCUL Board since its inception are voluntary positions.

The initial Advisory Committee was formed in 2010, representative of the founding OCCUL members: Papua New Guinea, Solomon Islands, Fiji and Tonga. The advisory committee held these positions until the OCCUL constitution (MoA) was passed in 2011.

The members of the OCCUL board were democratically elected at the first OCCUL AGM at the Pacific Credit Union Technical Congress of 2011. The Board were chosen to speak on behalf of members of the Pacific credit union movement through votes cast by representatives of each island nation that attends Congress. Board members hold positions for up to three years, however are eligible to be re-nominated to serve further terms.

Currently, as per the OCCUL MoA the minimum qualification criterion for Board members is that they are a President, of a Full or Founding member country league or federation or their appointee. Where a Full Member country does not have a league or federation, a network of leagues or federations from that country can be formed to nominate a suitable candidate to represent it on the OCCUL board.

Given the tight criterion to be selected as a Board member, the available positions are generally restricted to only one eligible candidate per country.

A recommendation of this evaluation is that the MoA is updated to state that each movement can nominate a person from their movement (not necessarily a President) who they believe would be suitable to be representative on the OCCUL Board.

Currently the majority of Presidents of Pacific country leagues or federations are men, thus contributing to the low representation of women on the OCCUL Board. A wider criterion will provide the opportunity for more women to represent OCCUL and will also provide the opportunity for country leagues and federations to nominate representatives who poses a diverse range of skills.

As highlighted in the board meeting section below, a significant proportion of the OCCUL budget is spent on the board meetings, with 47 percent of the total OCCUL budget for 2013/14 allocated to board meetings. While the current structure of seven members allows seven countries to be represented across the Pacific, reducing the number of board members and decreasing the term of tenure from three years to two years will over the longer term allow more countries to be represented and lead to significant reductions in board meeting costs. However, consideration needs to be given to whether there is a mix of movements on the OCCUL Board i.e. larger together with smaller movements, to create an opportunity for mentoring and skill development and a voice from a diverse range of movements.

### Recommendations

- Board selection criterion in the OCCUL MoA is updated to state that movements can nominate a person (not just the President) from their movement to be representative on the OCCUL Board.
- The MoA to continue to allow Full Member countries who do not have a league or federation, a network of leagues or federations to nominate a suitable candidate to represent it on the OCCUL board.
- A resolution to be moved at the 2014 OCCUL AGM to reduce the Board to four members (plus an honorary member from the Australian or New Zealand credit union movement).
- A resolution to be moved at the 2014 OCCUL AGM to reduce the Board tenure from three to two years, to provide opportunity for more Pacific nations to be represented on the Board.
- In the event that Fiji is not represented on the Board, allowance needs to be provided for the President of the Fijian League to continue as a signatory on the bank account.
- The MoA is updated, with the removal of the ability of the Board to send proxies to Board meetings.
- The OCCUL Board in collaboration with CUFA to consider options to reduce the proportion of the OCCUL Budget allocated to Board meetings.

### **Board meetings and board papers**

Currently, board meetings are scheduled twice a year. As highlighted in the Financial Management section of this report, in 2013/14 the costs to undertake one board meeting was 23 percent of the total OCCUL budget. The allocated budget for two board meetings is 47 percent of the total OCCUL budget.

Given the significant proportion of the OCCUL budget that is spent on Board meetings, it is imperative that immediate action is taken to reduce costs. As highlighted in the section above a reduction in the number of Board members would allow for a smaller proportion of the OCCUL budget to be allocated to Board meetings.

An analysis of the board meetings discussions to date suggests that they are predominately focused on operational issues rather than governance, and strategic direction of OCCUL is not being addressed. While there have been some discussions regarding additional funding sources, there is not a lot of guidance on how financial sustainability will be achieved through a plan of action. Appendix F provides a summary of board meetings discussions to date.

As per recommendations above, clearer roles and responsibilities for the Board as well as the development of a strategic plan will greatly assist the Board meetings to have a strategic approach. In addition to ensure the Board are accountable, quantifiable outputs from the strategic plan should be assessed and progress tracked at each of the meetings.

Additionally, to ensure that the Board meetings are run efficiently and that discussions have a strategic direction, Board members, in particular the Board Chair should be involved in the preparation of Board papers in consultation with the OCCUL Secretariat. A further evaluation recommendation is that the Australian honorary member also assists in board paper preparation, by providing strategic direction and input.

Board meeting minutes and actions are a crucial component of meeting procedures as they form the official record of the proceedings and resolutions of OCCUL Board meetings. As such, it is imperative that minutes and actions (for confirmation) are distributed in a timely manner post meetings, ideally within two weeks.

Given that there are only two Board meetings per year, the high costs to operate each meeting and that members are flown from various locations to attend, it is important that appointed Board members attend Board meetings rather than proxies. Without prior knowledge of OCCUL, and attendance at previous meetings, there is little value to proxies attending and there would be limitations to ability to represent their movement.

As per the recommendation above to reduce the Board Members, it is even more important that the full composition of the Board attend meetings, otherwise the number of attendance will be too small to warrant meeting, and the meetings will not be represent the membership. It has also been recommended in this evaluation that a strategic plan should play an integral role in providing the OCCUL Board with strategic direction for the future sustainability of OCCUL.

The OCCUL Board meetings will track this strategic plan and report against the activities, providing further emphasis on the importance of all Board members attending and taking a pro-active role in OCCUL's path to sustainability.

As such, this evaluation recommends that the MoA is updated to state that Board members are unable to send proxies to attend Board meetings; however movements continue to be able to appoint a proxy or an Alternate Director to vote at an AGM.

#### Recommendations

- The Board Chair in consultation with the OCCUL Secretariat Officer to prepare Board papers.
- The Australian honorary Board member assists with board paper preparation, through provision of strategic direction and guidance.
- Meeting minutes and actions (for confirmation) are distributed within two weeks of meetings.

- The MoA is updated to state that Board members are unable to send proxies or Alternate Directors to attend Board meetings.
- The strategic plan forms the basis of future Board meetings.

### **Location of board meetings**

The OCCUL Board generally meet twice a year, generally once around April and a second time at Congress.

In 2010 and 2011 the location for the meeting was held in different Pacific countries to allow the Board to learn about other credit union movements. Post 2011, due to cost efficiencies the Board meetings have been held in Fiji.

This evaluation has noted that the Board have suggested holding Board meetings in locations other than Fiji. This evaluation strongly recommends that consideration of alternate locations includes a comprehensive cost comparison analysis that takes into account all associated costs. This includes flights, taxes, visas, overnight accommodation, all meals, accommodation, on the ground transportation, board meeting costs and associated costs for the Secretariat to attend the meeting.

### Recommendation

- Comprehensive cost comparison conducted prior to Board meetings to determine the most cost effective location.

### **Roles and responsibilities of Board members, OCCUL Secretariat Office and CUFA**

#### *Board members*

Board members play a critical role in the development and success of an organisation. As a collective body, the board members hold the authority and responsibility to ensure the fulfilment of an organisation's mission<sup>4</sup>. The Board's main responsibilities include establishing and supporting OCCUL's vision and mission, ensuring OCCUL is sustainable both operationally and financially, evaluating performance and supporting the OCCUL Secretariat Office.

At present there are no clear guidelines that define the roles and responsibilities of Board members and this is a contributing factor leading to the lack of strategic direction for OCCUL. The OCCUL MoA while providing information on the appointment, removal and disqualification of Directors, proceedings of the Board of Directors (attendance), alternate Directors, the Seal and power of Directors has no section on the roles and responsibilities for the Board, nor is there a Board Charter. The Board is the body responsible for ensuring that an organisation is accountable for its actions and performance. OCCUL members need to know that OCCUL is being managed prudently and that the financial position and allocation of resources are aligned with the values and objectives of OCCUL as set out in the strategic plan.

The OCCUL Board is the focal point of OCCUL's corporate governance framework. As such, the main roles and responsibilities of the Board should be as follows<sup>5</sup>:

- Provide strategic guidance for OCCUL.

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<sup>4</sup> Sourced from Funds for NGO's. Accessed 2/7/14

<http://www.fundsforngos.org/financial-management-for-ngos/ngo-management-assemble-board-trustees/>

<sup>5</sup> Adapted from: 'Not-for Profit Officers, Directors and the Board', Governance Institute of Australia, 2014.

- Provide effective oversight of management.
- Facilitate board and management accountability to OCCUL members.
- Determine OCCUL's strategic objectives (that is, what do OCCUL want to achieve and how do OCCUL propose to go about this).
- Monitor the performance of OCCUL.
- Review OCCUL's performance.

Given that the OCCUL is a small body and the Board are voluntary, Board members need to share responsibilities and will often need to perform more than one role. To ensure that the functions of the Board are carried out effectively, it is important for all Board members to be clear about what their roles are, how each Board member is carrying out their role so that full and open reporting and accountability are maintained in the best interests of OCCUL.

As stated above, there are currently no clear guidelines on Board responsibilities, and it is recommended that these are laid out in a separate Board charter.

To ensure that the Board roles and responsibilities are clearly understood and effectively implemented, it's strongly recommended that the Board are mentored. This will assist the individuals in these roles to understand their legal and moral responsibilities to the OCCUL membership and enable them to develop their skills to most effectively run the OCCUL Board and represent their respective memberships.

As illustrated in the section below, the current OCCUL board during the evaluation were only able to articulate their broad roles and responsibilities.

The section below provides a summary of what the Board recognise as their roles and responsibilities as received throughout the evaluation:

- *"To be the representative and voice of the Samoa Credit Union movement on the OCCUL board and the liaison of the Board to the Samoa movement".*
- *"I am part and parcel of what I view to be a developing organization that has great potential and much to offer to the Credit union movement in the region".*
- *"My role as Board member during my tenure was to provide strategic direction to OCCUL and in an environment of best practise in governance. I also sought to maintain and strengthen relationships with key agencies and all stakeholders, including membership".*
- *"My involvement at Board Level provides me with the unique opportunity to actively participate and contribute to the direction and effectiveness of the Secretariat's work by way of information sharing and dissemination, engaging our local movement to offer solidarity and support in whatever way we can, give analysis and feedback on reports and data made available to us and in general participate in active discussions and make practical decisions for the betterment of OCCUL, its resources and programs".*
- *"Represent my Federation; participated in all event organized by OCCUL and collaborated to host the training and event in home country. And also said to our members that we are affiliated to the OCCUL movement".*

- *“Promote OCCUL to any other league and Credit Union through personal network; we can share who is OCCUL and the activities, so we can attract more people or credit union to join”.*
- *“To draft policies, management & strategic plans for the administration of the organization for consideration of the members at AGM”.*
- *“To oversee the operation of the organization as mandated by the policies and constitution of the organization”;*
- *“To select and appoint employees of the organization”.*
- *“To act on behalf of the organization to others as and when required by the Board”.*
- *“To consider the financial and annual report of the organization and other relevant management documents prior submission to AGM for endorsement”.*

As the OCCUL Board are accountable to their members, it is recommended that an annual review of the Board is undertaken by either an external facilitator or the Board Chair. An annual review would not only help OCCUL to deliver high quality projects, but is instrumental to improving the Board’s and OCCUL’s impact, effectiveness and success, thus improving the overall quality of OCCUL’s services to members.

#### *OCCUL Secretariat Office and CUFA’s roles and responsibilities*

Throughout the course of the evaluation it became apparent that there is some misunderstanding on OCCUL’s governance and operational structure, including the roles and responsibilities of the Secretariat Office.

Currently, the OCCUL governance and operational structure is very unique and presents numerous challenges when it comes to the management of staff and implementation of activities. As the funding body of the project, CUFA has a number of Department of Foreign Affairs and Trade (DFAT) and Australian Council for International Development (ACFID) requirements that need to be met in the expenditure of both Australian Aid and donor funds.

At present CUFA has assumed responsibility for these requirements and has taken the operational lead to ensure that; recruitment, delivery, project planning and reporting all fit into the rigorous framework provided.

Given the above situation, personnel within the OCCUL Secretariat Office currently report to both CUFA and the Board, who in turn report to the members. This has subsequently resulted in some blurred distinction in how OCCUL is operated and the roles and responsibilities of the OCCUL Secretariat Office.

An evaluation recommendation is that to ensure clear understanding on governance and operational structure, CUFA develop in collaboration with the Board, a Board Charter and define both the operational responsibilities of CUFA as well as clear roles and responsibilities of the Secretariat Office.

#### Recommendations

- CUFA in collaboration with the Board develop Board Charter to ensure clear understanding of OCCUL's governance and operational structure.
- CUFA in collaboration with the Board develop clear roles and responsibilities for the Board that are consistent with the objectives of the strategic plan.
- CUFA in collaboration with the Board develop clear roles and responsibilities for the Secretariat Office, that are consistent with the roles and responsibilities of the Board and recognise the change in roles and responsibilities as OCCUL moves from being a development project to a sustainable membership body as per the OCCUL structure: sustainability, above.
- The Board continued to be mentored by Australian and New Zealand credit union professionals as well as from professionals within the PNG movement.
- The Board to be held accountable to their respective Federations or Leagues, the OCCUL members, OCCUL Board and donors through regular reporting on how they are performing against the Strategic Plan.
- An external facilitator or Chair of the Board to facilitate an annual Board review process to ensure that the Board are accountable to their members and that the Board are fulfilling their objectives and commitments.

### **OCCUL to become financially sustainable**

The overarching goal for OCCUL is to become financially sustainable. While the Board has begun to discuss strategies and were able to provide a range of ideas during this evaluation, the next step is for these ideas to be assessed and implemented through the development of a strategic plan as highlighted in the section above.

A summary on the strategies suggested by the Board that could form the basis of the financial section of the strategic plan include:

- Exploring and networking with other regional bodies and development agencies.
- Increasing Congress participant registration numbers.
- Greater communication regarding OCCUL's services.
- Increased advocacy to promote the credit union movement in the Pacific.
- Increasing membership fees.
- Preparation and submission of grant proposals.
- Additional fees for add-on services such as study tours, technical assistance and the Managers Certification Program.

While these strategies are a good basis for OCCUL to become financially sustainable, the Board need to undertake in-depth planning to establish how these can be implemented, whether they are sustainable, and the right delivery approach.

### *Advocacy and networking*

The Board has begun discussions on exploring and networking with other regional and international bodies who could become strategic partners of OCCUL, either through provision of financial support for projects and activities or services that could benefit OCCUL and its members such as legal aspects or regional policies.

These early relationships with other organisations are a step in the right direction, yet to evolve other time to become more dynamic and sustainable partnerships that benefit both OCCUL and the membership require greater strategic focus and direction by the Board, and as such form an important component of the strategic plan.

#### Recommendations

- The Board to continue pursuing opportunities for strategic partners to form with OCCUL.
- The Board to incorporate strategic partnerships into the strategic plan.

#### *Increased fees*

Board members highlighted that a way to increase revenue is through increased fees. While increasing membership is a logical suggestion to increase revenue, the Board need to consider how the fee structure is best implemented. For example, smaller credit union movements may not be in a financial position to pay increased fees. A recommendation is that the Board consider a fee structure based on asset size, although consideration needs to be given of the impact on larger more established credit union movements, for example PNG who is a direct member of WOCCU, who may not see value in OCCUL membership if it is at a higher price.

#### Recommendations

- The Board consider a fee structure based on asset size; whilst taking into account the impact this will have on larger more established credit union movements.

#### *Promoting OCCUL services*

One Board member recommended that the Board should also commence work on recommending methods on how OCCUL can re-define and re-package its services in order to attract new members, retain existing members and to justify any increases in membership dues; such as greater promotion of the provision of technical assistance.

As highlighted in the communications section of this report, current communication channels such as newsletters and the website and new channels such as social media are an avenue that could be used to further promote the services on OCCUL. Maintaining a current database and inclusion of interested movements not yet members on newsletter distribution lists would provide an opportunity to highlight membership benefits.

Additionally, Board members could further promote the benefits of OCCUL to non-members within their home countries or when networking overseas.

#### Recommendations

- The OCCUL Secretariat to promote the services and benefits of OCCUL through current communication channels.
- The OCCUL Secretariat to ensure that distribution lists are up-to-date and inclusive of interested movements.
- The Board to proactively promote the benefits of OCCUL to non-members within their home countries and when networking abroad.

#### *Add-on services*

Members and as well as Board members highlighted that their OCCUL membership could be improved with the provision on add-on services such as study tours, managers certification program and more advanced technical assistance (although it is noted that the WOCCU managers certification program is now no longer available).

As per fee structure, add-on services could be costed based on assets. Additionally, a recommendation for the OCCUL Board that would increase revenue is to engage representatives (pro-bono) from the Australian or New Zealand credit union movement as well as from more advanced Pacific movements to deliver technical assistance to more complex requests from the larger credit union movements that are unable to be fulfilled by OCCUL's Technical Manager.

This would provide multiple benefits; assist larger credit union movements to become more operationally advanced, contribute to the Australian credit unions corporate social responsibility and add to OCCUL's financial revenue.

### Recommendations

- The Board to consider costing add-on services based on asset size, such as study tours.
- The Board to consider engaging pro-bono representatives from the Australian or New Zealand credit union movement as well from advanced Pacific movements to deliver technical assistance to more complex requests that are unable to be fulfilled by OCCUL's Technical Manager.

### *Congress*

Congress as the focal event each year for OCCUL presents a prime opportunity for OCCUL to increase its financial revenue. Appendix E provides a summary of sponsorship packages for Congress.

A range of Congress sponsorship opportunities are now available with Platinum category, Gold category, Bronze category, cultural evening, funding support from credit unions and mutuals and other third parties. As of 2014, the International Seminar Support Scheme is no longer offered due to funding cuts within the Australian Aid budget<sup>6</sup>.

The OCCUL Secretariat has been very proactive in seeking sponsorship opportunities and it's important that these opportunities are continually pursued. Congress sponsorships, particularly in the past two years have provided OCCUL with a steady source of revenue. In 2013, \$39,100 FJD (\$22,762 AUD) was generated through congress sponsorships (excluding funds from the Australian Government).

Congress also provides an opportunity for OCCUL to expand its revenue options in addition to sponsorship and participation fees. As part of the strategic plan, the Board could consider other revenue mechanisms at Congress. This could include selling merchandise (such as Congress t-shirts) to participants, provision of technical assistance services to non-OCCUL members at a cost and the availability of manuals and policies on latest software at a cost, as developed by the Technical Manager.

Although the 2013 Congress provided an opportunity to generate significant sponsorship opportunities, lower than expected participant numbers resulted in overall profits being reduced. A

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<sup>6</sup> [http://aid.dfat.gov.au/business/other\\_opps/pages/issr.aspx](http://aid.dfat.gov.au/business/other_opps/pages/issr.aspx)

recommendation from this evaluation and also suggested by a Board member is that the Board, as influential and key figures within their movements play a more active role in sourcing participants to attend Congress from their home countries. It is recommended that strategies to increase Congress participation numbers are clearly defined in the strategic plan. High attendance numbers, from a wide range of countries (both developed and developing movements) will continue to ensure that sponsors are interested and continue to support Congress.

Additionally, as highlighted in the section 'Ability to engage Australian and New Zealand credit union movements to provide support, information and assistance to neighbouring developed countries' an additional way to increase Congress numbers is to encourage Australian or New Zealand credit unions to sponsor participants from developing countries to attend Congress.

### Recommendations

- The OCCUL Secretariat to continue to be proactive in sourcing Congress sponsors.
- The Board as part of the strategic plan consider additional revenue streams at Congress.
- The Board as part of the strategic plan consider strategies to increase Congress participation numbers within their home countries.

### *Grant proposals*

A further suggestion from the Board is for the Secretariat Office to prepare grant proposals to donor agencies and to source development funding directly. While this can be actioned, it does not provide an ongoing long term sustainable solution to fund OCCUL operations. Grant money is predominantly tied to discrete projects and may serve as being useful to fund activities incorporated into the OCCUL Strategic Plan that do not form part of the existing OCCUL project, as a stepping stone to reaching sustainability. Consideration also needs to be given to the human resource availability to write grant proposals within the OCCUL Secretariat Office and the assistance that may be available through the OCCUL Board to support and assist this process.

### Recommendations

- The Board to assist in the preparation of future grant proposals.
- Funds received from grant proposals to be allocated to activities incorporated into the strategic plan that do not form part of the existing OCCUL project.

### *Reserves funds*

As part of the strategic plan, the Board as recommended by a respondent should assess the need to need to establish a reserves fund. As there are currently no OCCUL reserves and OCCUL is reliant of CUFA's operational funding, establishing a reserves account is a long-term goal.

Financial reserves are funds that would be retained by OCCUL to help meet future needs. Holding a certain amount of funds in reserve would assist OCCUL operate effectively in times of economic difficulty, as well as help cover unforeseen or unplanned future costs that may arise, and facilitate planning for the future. Over time, as reserves grow, it would enable OCCUL to make long-term commitments to OCCUL services, add some protection against financial fluctuations and provide a degree of security from unpredicted events.

### Recommendations

- As part of the strategic plan, the Board as recommended by a respondent should assess the need to need to establish a reserves fund.
- Any reserve fund amount to be determined by the Board and subscribed in the MoA.

#### 4.2.2. Communications

**Objectives:** Achieve an open channel of communication between the credit unions of the Pacific region to: share knowledge, ideas, successes, and lessons learned

The section below provides an analysis of Membership Services communication activities to date including newsletters and bulletins, the website and social media.

Overall, OCCUL communications are an effective method to achieve an open channel of communications between the credit unions of the Pacific region to share knowledge, ideas, successes and lessons learnt.

As OCCUL’s functions continue to develop, the membership base grows and the competencies and technical capacity of members increase, communication objectives and activities need to be adjusted to ensure that are relevant, efficient and effectiveness in assisting OCCUL on its journey to sustainability.

The section below has been developed based on the valuable input from Board Members, the OCCUL Secretariat Office and CUFA management.

#### Newsletters distribution and reach

Table 4: Usefulness of OCCUL newsletters/bulletins

	Very useful – I read them every month and use this information to help my members/CU/Federation	Mostly useful – I read the newsletters and make time to read the stories	Marginally useful – I open the newsletters/bulletins but don’t spend much time reading the stories	Not at all useful - I receive the newsletters/bulletins but don’t read them	N/A I don’t receive the newsletters
How useful do you find the OCCUL monthly newsletters and bulletins?	0%	33%	17%	0%	50%

Overall OCCUL newsletters/bulletins are assessed as relative effective in assisting credit unions in their operations. This has been determined based on the variety of content that gives readers a good snap shot of activities across the region. Newsletters could be enhanced through a number of simple solutions, such as ensuring an up-to-date distribution list, integrating the bulletins and newsletters into one platform, posting newsletters to the membership and using a platform such as Mail Chimp<sup>7</sup> to disseminate newsletters that will allow for analysis and insight into readers behaviour.

#### Dissemination

<sup>7</sup> Mail Chimp is a low cost email marketing service that manages contacts, send emails and track results.

The OCCUL newsletters and bulletins are each generally distributed monthly to approximately 350 people from credit union movements across the Asia-Pacific, Fiji Challengers, Congress speakers, WOCCU representatives and CUFA staff.

The Secretariat Office distributes the newsletters and bulletins via email in the form of a PDF document; the newsletters are also uploaded onto the OCCUL website and in some instances displayed on credit union noticeboards. The newsletters and bulletins are currently disseminated separately, generally each month.

As the internet availability is limited in some areas of the Pacific region, a recommendation to ensure that newsletters are disseminated to all members is that OCCUL send newsletters by post and by email. Sending newsletters by post would entail that members without reliable internet connectivity are able to receive newsletters; similarly it would also provide the opportunity for recipients to share OCCUL news with others within their membership.

Given the similar information obtained in the OCCUL bulletins and newsletters, an evaluation recommendation is that these two formats are collated into one document.

### *Reach*

An analysis of the email distribution list and qualitative results (50 percent of participants) from this evaluation would indicate that the distribution list is somewhat outdated with a number of key stakeholders and representatives from the Pacific credit union movement not on the distribution list. It would be beneficial for OCCUL to assess and revise the distribution list on a regular basis to ensure that appropriate people within each credit union movement receive the newsletter.

Given the amount of time required to prepare the newsletters and the useful information that is included, it would be valuable for OCCUL to actively expand the distribution channels. Comments from the evaluation suggest that the newsletter often remains within recipients' inboxes and is not shared with others, such as with other staff members or smaller villagers. Wider exposure of the newsletter would ensure that OCCUL news and stories are shared with a wider audience.

However, given the significant costs that would result in printing and postage, OCCUL should consider and discuss alternate options on how to engage a wider audience, for example encouraging their members to share publications to those without access to email and to assist the OCCUL Secretariat to expand the distribution list.

### *Frequency*

As core component of OCCUL membership is regular communication from the Secretariat Office to the membership. Newsletters and bulletins provide the main medium to share OCCUL news and to provide the membership with updates within the region as well as information and resources that can assist movements in terms of member mobilisation and enhancing current operations and systems.

While this evaluation acknowledges the time required to disseminate newsletters on a monthly basis, the need to regularly communicate with the membership and provide value to membership fees, it is recommended that the newsletters are continued to be disseminated on a monthly basis.

The impending recruitment of an additional resource to OCCUL membership services will assist in ensuring this can be achieved. Additionally, utilising mail chimp will assist the Secretariat Office in terms of efficiency and times required to design and collate the newsletter.

### *User activity and insights*

With the current distribution method it is not possible to gather insight about OCCUL subscribers, their level of engagement with the newsletter and to track performance such as how many people opened the newsletter, who opened (and deleted) the newsletter and the frequency and reach of articles.

Email marketing when used effectively is a powerful tool that provides valuable information that can help improve campaigns by monitoring trends and analysing subscriber activity. A recommendation of this evaluation is that OCCUL to engage a provider to send future email marketing campaigns to track and monitor subscriber engagement and activity, such as Mail Chimp.

### Recommendations

- OCCUL Secretariat Office to collate the newsletters and bulletins into one document.
- OCCUL Secretariat Office to continue disseminating newsletters on a monthly basis.
- OCCUL Secretariat Office to disseminate newsletters both through post and by email.
- OCCUL membership to share newsletters within their membership.
- OCCUL Secretariat to engage a provider to send email campaigns, such as Mail Chimp to track and monitor subscriber engagement and activity.
- OCCUL Secretariat to ensure the distribution list is continually updated to ensure that all relevant stakeholders are included.

### **Newsletter/bulletin content**

Table 5: Newsletter content June 2010 – November 2013

	<b>Number of newsletters articles<sup>8</sup></b>	<b>Percentage of newsletters<sup>9</sup> with article</b>
<b>Membership updates</b>	7	19%
<b>Congress promotion</b>	18	49%
<b>Credit union profile/background</b>	12	30%
<b>Credit union operations</b>	32	57%
<b>Lessons learnt from congress</b>	21	30%
<b>Technical assistance updates</b>	21	45% <sup>10</sup>
<b>Updates from the Board</b>	5	14%

### *Content*

The newsletters consist of around four articles and the bulletins a one page summary of recent events and updates based on the newsletters.

<sup>8</sup> Includes multiple articles under same theme within one newsletter

<sup>9</sup> 37 newsletters analysed

<sup>10</sup> Percentage based on 31 newsletters

The qualitative findings of this evaluation, although only a small sample indicate that the newsletters/bulletins are somewhat useful in terms of providing members with information to help their CU/Federation. Thirty-three per cent indicated that they find the newsletters 'mostly useful' and make time to read the stories and 17 percent indicated that the newsletters are 'marginally useful' but do not spend much time reading the articles.

### *Relevancy of content*

Participant feedback as well as a desk-top review of 37 newsletters highlights that the newsletters provide an adequate snapshot of news around the region with credit union movements and recent developments within credit unions being the most commonly profiled stories (81 percent of newsletters), followed by promotion of technical congress (48 percent of newsletters), technical assistance updates (45 percent of newsletters) and lessons learnt/overview of Congress (35 percent of newsletters).

### *Feedback*

Feedback received to the OCCUL Secretariat office from both CUFA management and representatives within the Pacific credit union movement on the newsletters has been positive, congratulating the Secretariat on providing an informative and interesting newsletter.

Unprompted feedback received to date includes:

- *"Thanks for this well informative newsletter. Excellent work OCCUL".*
- *"Congratulations on a great newsletter!"*
- *"I thank you for keeping me in the loop and appreciate the OCCUL newsletter which shows credit union events and interesting movement in PNG. Looking forward to more in future".*
- *"I'd like to say the bulletin looks great with varieties of interesting information to read".*
- *"Congratulations on the newsletter, it's looking great, and very detailed!"*

Recent changes to the OCCUL quarterly reporting that contains questions relating to feedback on newsletters will continue to ensure that more feedback is received and will make sure that newsletter content continues to be both informative and useful for credit union movements to improve their operations.

Overall, participants who received the newsletters stated that the main things they enjoy reading about in the newsletters are respective stories from other credit unions and tips on how to improve operation and management practices. Examples from the qualitative findings are below.

- *"I like learning about other credit union movements around the Pacific and hearing about other credit unions' development and progress and how they address issues and how they have overcome challenges. This has provided us with opportunities to gauge others performance and assess which areas we can improve on i.e. reading about new accounting software used by other credit unions has motivated us to consider this as part of our future plans for the credit union to improve our record keeping and to update the efficiency of our staff and member services".*
- *"When I do get the time to read I enjoy the various stories shared from other CU movements and members in neighbouring countries on significant development and progress they've achieved after the initial challenges and changes over time and value the different perspectives outlined on major events such as Congress etc."*

- *“I like the respective stories provided from the CUs. It is useful information when you read an article that talk about a credit union somewhere in the Pacific addressing issues that may also be the case in our own community or credit union”.*
- *Hearing aspiring credit unions development in the Pacific CU’s e.g. PNG movement moving to SMS Banking, ways how the credit union has issued new loan products for its members. It is also great to hear the movement developing across the Pacific and through OCCUL newsletters/bulletins we get to hear about the CU stories and updates”.*
- *“These stories and others of interest enable us to gauge the performance of our own credit unions to date and see what areas we can improve on. For instance reading about new accounting software used by other credit unions in other Pacific Island countries motivates us to also consider this as part of our future plans for the credit union to improve our record keeping and upgrade the efficiency of our staff and member services. Other articles that are usually shared on tips for good governance, accountability, importance of good management practices etc. teach us many valuable lessons and encourages us to adopt relevant processes of work that are appropriate for our credit union and its operations”.*
- *“One day while reading the newsletter, I came across an article about OCCUL Technical Manager providing accounting and or audit services to a credit union in Timor-Leste. From that article, I followed it up at the next OCCUL Congress and today, we have such assistance now ongoing”.*

### *Future considerations*

While the current newsletters are performing well and have proven useful in providing members with updates from around the region, the newsletters could be further enhanced with the provision of more technical and educational articles that would assist Pacific credit unions to improve their current practices.

- *“There are no articles of HOW-TO-Dos and or teaching materials that may provide educational issues with regards to the CU lending, delinquency rates and etc. The Newsletter simply reports –NEWS. The usefulness of this newsletter is the information. That could make a difference if not improve current practices”.*

A continued variety in article types, contribution from a range of members across the region and consideration of topics suggested by evaluation participants below will similarly contribute to the continued development and expansion of Pacific credit unions and their operations.

A summary of participant suggestions on additional information that could be included in the newsletters to make them more useful to their credit union/federation includes:

- Educational and teaching materials (CU lending, delinquency rates) to help improve current practices.
- Pacific credit union and industry developments, news, trends and economic issues.
- Industry and Pacific region news, trends, issues and economic issues.
- Technology, software and accounting system updates and availability.
- Technical assistance updates.
- Availability/calendar of professional development opportunities (i.e. scholarships, development education, study tours or training).

- OCCUL Board updates.
- Governance issues and policy changes relevant to the Pacific credit union movement.
- Progress and achievements of Pacific credit unions.

#### Recommendations

- OCCUL with assistance from CUFA to update the OCCUL newsletter template so that it's more engaging for the audience.
- OCCUL newsletters to continue using a variety of article types and contributions from a range of members across the region with a consideration on including more articles on the topics suggested by the evaluation participants.

## Website

Table 6: Usefulness of OCCUL Website

	Very useful – I visit the OCCUL website all the time and use the information to help my CU/Federation	Mostly useful – I visit the website often to check for OCCUL updates (i.e. new members, reports and photos)	Somewhat useful – I only check the website if I need specific information (i.e. details on Congress)	Not at all useful - I never visit the OCCUL website	N/A I didn't know there was a website
How useful do you find the OCCUL website?	0%	17%	67%	0%	17%

### Content

The website: [www.occul.org](http://www.occul.org) alongside with newsletters is the main platform for OCCUL to disseminate information on OCCUL news and upcoming activities such as Congress. First impressions of the website are that it's simple and provides basic information for members to learn about each other's movements, previous newsletters and administrative information such as membership and congress application forms.

Content is divided into eight tabs: Home, Membership, Movements, Events, Communications, Board and Staff and Opportunity; with minimal layers of information providing easy navigation. Information is the form of text, within minimal use of graphics or no interactive media such as film clips. Updates to the website are most commonly in the form of uploading newsletters and information on Congress.

Information on Pacific credit union movements is also available; however there is a lot of potential to further develop this component of the website as much of the existing information is based on Secretariat visits between 2010 and 2012.

### Relevancy

Qualitative findings indicate that the website is currently only 'somewhat useful' and members generally only checking the website if they need specific information on an upcoming event such as Congress.

Member responses from this evaluation note that the information they access the most on the website is details and presentations on congress. It would very valuable to also include more educational and technical information to assist credit unions in their operations as well updates from around the Pacific and professional development opportunities.

Suggestions from members include:

- *"It would be good to have more Pacific economic issues and its impacts on Pacific Nation CUs."*

- *“Updates on availabilities of sponsorships.”*
- *“More marketing materials and information of credit union trainings and workshops that are available for members to apply to or attend within the region and beyond would be great”.*
- *“I would encourage more contributions from other Federations/ Leagues or general credit union stakeholders on specific matters relating to CU operations/ management/services etc. (e.g. governance and good management practices shared that can be adopted and adapted to specific credit union needs; diversification of members services and products that can be used as a starting point to allow CUs to plan and prepare on what can be done to improve or expand what they currently offer/provide, etc.)”*
- *“The OCCUL website should have news on any professional developments and Scholarships that are available for the Pacific Credit Unions to apply, maybe from the Australia and New Zealand movements or even from World Council of Credit Unions (WOCCU). This will generate interest and motivate Credit Unions to apply for these professional development programs as and when needed and participation in such initiatives will give new ideas of operations and vision to the credit union and can even expand current credit union services so that more members join and the current membership is better served”.*
- *“Additional information that would be useful to have on the OCCUL website could include updates on topics crucial to our work as credit union staff as well as bank employees such as effective Financial, fraud and risk management etc.”*
- *“It would also be good to have OCCUL’s Calendar of events or scheduled activities for the year/quarter/month and updated regularly for members’ information.”*
- *Updates on all members’ progress and activities, as well as updates on events and calendar on future congress, availability of professional development maybe technical assistance training schedule updates so that countries are aware when the technical assistance is free and can request for technical assistance to come provide training”.*

Continual updating of the website content that is reflective of members’ suggestions from this evaluation and from continued feedback and communications from members would provide opportunities for the website to become more useful and relevant.

### *Future considerations*

The website could furthermore be improved with a ‘resource centre’ that includes content only available to OCCUL members through the use of a login, similar to that of WOCCU. Access to supplementary educational and technical assistance resources and readings would provide members with valuable resources that could be used for training programs and materials and to assist credit unions to build their operational capacity.

In order for the resource centre to be effective, collaboration and resource sharing from both OCCUL and members would be required.

### *Functionality*

The website functionality and ability to provide more interactive and engaging content is restricted by the 'back-end' complexities of the current website host. For example, the OCCUL newsletter is unable to be distributed by a provider such as Mail Chimp due to technical barriers of uploading content onto the website.

At the time of the evaluation it was not possible to gather data analytics to assess website traffic, to scrutinize various aspects of the site or to measure site statistics. Website analytics measure where the websites visitors come from, where they go within a site and how they interact with the site. All of these details can tell a story of how well or poorly a website is performing for its target audience so that the website can be optimised. Analysing a websites traffic can identify useability issues and popular content and can provide actionable findings on how to improve a website.

A re-design of the website so that it is more engaging in terms of content and design and is migrated to a more user-friendly platform, similar to CUFA websites would be of great benefit to OCCUL. As there are internet constraints across the Pacific, OCCUL would need to assess how to disseminate necessary information from the OCCUL website to members without internet accessibility.

### Recommendations

- OCCUL with the assistance of CUFA develop a new, more engaging and interactive website.
- The new OCCUL website to be developed on a more user friendly platform such as WordPress<sup>11</sup>.
- Content on the OCCUL website is continually updated and is reflective of both members' suggestions from this evaluation as well as from continued feedback and suggestions from members.
- OCCUL website migrated to a more user-friendly platform and a more engaging and interactive format.
- OCCUL regularly monitors the data analytics of the website to ensure that it is most appropriately updated for the stakeholders.
- A 'resource centre' to be included on the OCCUL website that provides members with additional technical and educational materials to assist credit unions to build their operational capacity.
- Both OCCUL and credit union members to regularly contribute materials and resources to the 'resource centre'.

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<sup>11</sup> Word Press is a website provider.

### *Other communication opportunities*

While the newsletters and website are considered by respondents as adequate tools to share news and stories, 50 percent of the evaluation respondents suggested that OCCUL could consider expanding into the social networking space, with tools such as Facebook or Twitter. Social media is a relatively new concept in the Pacific but as internet and mobile technologies expand, it provides an additional avenue for OCCUL to provide timely information to the Pacific credit union movement such as for members to share success stories, photos and links to additional information on the OCCUL website.

Given the current internet restrictions within some of movements, OCCUL updates via a tool such as Facebook would provide an opportunity for members to connect with OCCUL via their personal Facebook accounts.

### Recommendations

- OCCUL with the assistance from CUFA to create a Facebook page to provide timely information to the Pacific credit union movement.
- OCCUL to engage members to provide regular contributions to social media activities.
- OCCUL to track the insights of the Facebook page and to tailor posts accordingly.
- OCCUL to consider the creation groups within the Facebook page, such as for the Pacific Women's Leadership Network, OCCUL Board and recipients of Technical Support.

### 4.2.3. Engagement

**Objective:** Ensure that at a governance level OCCUL is representative of its members and the developing credit union movements of the Pacific Region.

Engagement is divided into three segments, evaluating: 1) Ability to engage Australian and New Zealand credit union movements to provide support, information and assistance to neighbouring developed countries, 2) Capacity of credit unions to promote the credit union difference and mobilise members within their local communities and 3) Technical assistance.

Overall engagement activities to date have successfully engaged developed credit union movements to provide support, information and assistance to neighbouring developing countries and the OCCUL Board as well as membership structure is representative of the Pacific region.

As examined in the section below, there are many potential opportunities for OCCUL to further engage with members and increase the capacity of credit unions to promote the credit union difference and mobilise members within their local communities.

#### **Ability to engage Australian and New Zealand credit union movements to provide support, information and assistance to neighbouring developed countries**

Australian and New Zealand credit unions have demonstrated their support and allegiance to the Pacific credit union movement through becoming supporter members of OCCUL.

Table 7: OCCUL membership listing – Number of Australian and New Zealand credit union members

2011	2012	2013	2014
20	20	20	20

As demonstrated in the table above, the number of Australian and New Zealand credit union supporters has remained constant from 2011 to 2014.

The Australian and New Zealand credit union movements, along with other Australian professionals from the university sector and third party suppliers have engaged with OCCUL, mainly through the Pacific Congress.

The table below provides a summary from 2011-2013 of Australian professionals who have presented at Congress, these include credit union professionals, representatives from Australian universities and third party suppliers.

**Table 8: Presentations from Australian and New Zealand professionals at Congress**

Credit Union	Position of presenter	Topic	Year
Summerland Credit Union Australia	CEO Summerland Credit Union and Chair of CUFA	Credit Union Risks (internal & External)	2011
Maritime Mining and Power Credit Union Australia	Assistant General Manager – Service and Sales	Credit Union Risks (internal & External)	2011

	Business Strategy and Alliances		
Associated Computer Solutions/Bizedocs Australia	Product Manager	Corporate Document Management	2011
Swinburne University Australia	Lecturer, Management	Corporate Governance Writing a Business Plan	2011
Abacus Australian Mutuals Australia	Senior Adviser Public Affairs	Lobbying and Stakeholder Relations – Credible Advocacy and Positioning	2011
Sterling Systems Australia	Technical Advisor	Sterling Systems	2011
Sterling Systems Australia	Technical Advisor	Sterling Systems	2012
Abacus Australian Mutuals	Senior Analyst Financial Crimes	Credit Union Risk and Fraud	2012
Teacher's Mutual Bank	Fraud and Security Manager	Credit Union Risk and Fraud	2012
Swinburne University of Technology	Discipline Leader, Management & Program Coordinator, International Business	Strategic Planning	2012
Encompass Credit Union	Relationship Manager and Lending Specialist	Marketing	2012
Family First Credit Union	Director	Corporate Governance	2012
Teachers Mutual Banks Ltd	Fraud & Security Manager	Safeguarding Your Credit Union Against Risk And Fraud	2013
Sterling Systems Australia	Technical Advisor	Sterling Systems	2013
New Zealand Association of Credit Union	Chief Financial Officer	Planning For the Future of Your Credit Union	2013
Maritime Mining and Power Credit Union	General Manager - Sales & Service	Managing Delinquency	2013

The table above demonstrates that each year the Australian and New Zealand credit union movement (in particular the Australian movement) not only participates in Congress but delivers presentations to assist Pacific credit unions, over the three years they've delivered topics such as managing delinquency, safeguarding against fraud and risk, lobbying and stakeholder relations, corporate governance and strategic planning.

One of the challenges that OCCUL faces in the future is securing participants from developing movements with the Pacific to attend Congress, and this is where there could be further engagement with the Australian and New Zealand credit union movements.

In the past, OCCUL has received funding for the Australian Government through the International Seminar Support Scheme (ISSS), which has provided opportunities for delegates from developing credit union movements in the Pacific to attend Congress. However, in 2013 in light of the Australian Government's decision to reduce the aid budget, the International Seminar Support Scheme (ISSS) will no longer operate.

In the absence of ISSS, the Australian credit union movement could be used as the gateway to sponsor OCCUL members from developing movements to attend Congress and benefit from the professional development opportunities.

While the Australian and New Zealand credit union movements have been approached in the past to sponsor delegates, there is much opportunity and goodwill that could further be leveraged. In particular it is suggested that OCCUL when undertaking the membership drive, offer a combined membership and congress scholarship package to the Australian and New Zealand credit unions.

This allows the Australian and New Zealand credit union movements to directly engage with a Pacific Island credit union professional, through the receipt of reports on how the delegate has benefited from Congress and how their credit union has been able to leverage from their attendance. This would also provide the Australian and New Zealand credit unions the opportunity to use this information in their marketing and communications materials to their membership their corporate social responsibility within the credit union movement in the Pacific.

Opportunity could be given to the Australian and New Zealand credit unions to tailor their sponsorship to a particular category of delegate, i.e. female, disability, emerging, indigenous or a particular country of interest.

#### Recommendations

- OCCUL to continue to engage with developed credit union movements such as Australian and New Zealand and Papua New Guinea credit unions to present at Congress.
- OCCUL to offer a combined membership and congress and scholarship package to the developed credit union movement.
- OCCUL to encourage developed credit unions to sponsor a delegate from a developing country to attend Congress.
- OCCUL to provide the opportunity for developed credit unions to tailor their sponsorship to a particular category of delegate.

#### **Capacity of credit unions to promote the credit union difference and mobilise members within their local communities**

Currently there is not much emphasis on OCCUL activities to build the capacity of credit unions to mobilise members within their communities, other than specific technical assistance visits and a presentation at the 2011 Congress.

Member mobilisation is a core component of a credit union becoming financially sustainable and as such should be a focus of OCCUL membership services for future project activities.

Activities such as encouraging credit unions to have savings mobilisation workshops, availability of more educational and technical materials on ways to increase membership, promotion and encouragement of membership drives, sharing of ideas on the new OCCUL Facebook site as well as a greater focus on member mobilisation within OCCUL newsletters and on the website would be of great benefit.

Congress is another platform that could be utilised to educate and encourage credit unions to mobilise members. The promotion of member mobilisation at Congress has proven to be successful. In 2011 a presentation by WOCCU at Congress led to a credit union in Samoa successfully implementing a membership drive to school teachers which resulted in increased membership numbers.

As the 2013 Congress did not focus on member mobilisation it is recommended that the 2014 agenda includes a session with strategies and success stories on how other credit unions have successfully increased their membership.

Member promotion strategies could further be emphasised during technical assistance visits. The Technical Manager accompanied a Samoan credit union staff on their membership drive, membership increasing by 10-20 members as a result. The Technical Manager possess a wealth of knowledge and the sharing of member mobilisation strategies while assisting with other technical concepts would be beneficial, this could be as simple as sharing guides and information that is available on the OCCUL website or in document form for those that don't have internet access.

Membership numbers will undoubtedly increase as credit unions across the Pacific become more advanced in terms of their operational and technical competencies and they will build a greater presence and reputation within communities.

### Recommendations

- Further emphasis by OCCUL to encourage Pacific credit unions to have membership mobilisation workshops to encourage new members to join.
- OCCUL in collaboration with Pacific credit unions to make available more educational and technical materials on ways credit unions can increase members, such as through membership.
- Pacific credit unions and OCCUL to share ideas on how to promote membership through the OCCUL Facebook page, OCCUL newsletters and OCCUL website.
- Future Congress events to continue to include member promotion activities/ presentations.
- The Technical Manager to assist credit unions with member mobilisation strategies during technical assistant visits.

### **Technical Assistance**

As the scope of this evaluation does not include the assessment of in-field technical assistance, only a brief analysis in addition to the 2013 evaluation has been provided below, based on evaluation responses to the question 'How has your CU/Federation benefitted from being a member of OCCUL?'. Technical Assistance, as examined in the 2013 Technical Assistance evaluation is found to be satisfactory overall with in-field technical assistance assessed as relevant and a useful mechanism to assist credit unions. This evaluation found that in-field technical assistance is producing demonstrated results towards improved governance and operational capabilities.

Responses from this evaluation are consistent with those from the 2013 evaluation with credit unions reporting improvements in governance and operations as a result of in-field support. A credit union in the Federated States of Micronesia (FSM) was able to improve its accounting software with an all-in-one integrated system (database and administration expenses) – the first of its kind in FSM. The ability for the general ledger to now capture all financial transactions has led to improved operational efficiencies.

Similarly, technical assistance supported a credit union in Samoa in obtaining a server, computerised system for membership and assisted in a membership drive that resulted in 10-20 more members.

*“For the Philippines trip, it all started with OCCUL’s Technical Assistant Manager discovering that our current system was not a full accounting system but was merely a database. Most of the financial reports we wanted could not be produced via the software because it was not an accounting system. As a result, we brought the TA Manager to the Philippines to support our renegotiations for the software company to rebuild our software and integrate the missing accounting functions. Today, we now have not only a database but accounting software as well, all in one software. I believe this kind of integration (database and admin. expenses) is the first of its kind not only in the FSM but in most other countries as well. Most institutions (even our largest bank in the FSM) currently operates with two separate ledgers or software, separating the database from the general accounting of administration. The ease of one general ledger capturing all financial transactions is something we need given the capability of our accounting staff”.*

*“OCCUL Technical Manager visited OCCUL and advised us how we can better serve our members since we were planning of getting software however OCCUL technical manager advised what things the Credit union should do like getting a server and do networking to have a computerised system in place for our membership. OCCUL Technical Manager also went on membership drive with us which were one of our initial plans following our attendance from the Pacific Technical Congress. Due to our visits we managed to get between 10-20 additional/ new members”.*

This evaluation supports the recommendations of the 2013 evaluation, with the additional recommendation that feedback forms are implemented post-delivery of each technical assistance visit and that recipients contribute articles highlighting the assistance received for both OCCUL and CUFA publications and communications.

#### Recommendations

- Feedback forms are implemented post each technical assistance visit.
- Recipients of technical assistance continue to contribute articles for OCCUL and CUFA publications.

#### 4.2.4. Pacific Credit Union Technical Congress

The 2013 technical assistance evaluation provided a synthesis of participant feedback from the Pacific Technical Congress held in 2012. The scope of this evaluation extends to why participants participate in Congress and how their credit unions have been able to leverage from the skills and knowledge learnt at Congress.

**Table 9: Satisfaction with Congress towards helping credit unions/federations to build capacity for operational sustainability**

	Fully/completely satisfied	Mostly satisfied	Marginally (a little bit satisfied)	Unsatisfied	N/A
How satisfied are you that the Congress helps your CU/Federation build capacity for operational sustainability?	0%	67%	16.5%	0%	16.5%

Overall, the evaluation indicates that Congress is valuable in providing skills and knowledge that help credit unions/federations to build capacity for operational sustainability. Congress is assessed as satisfactory overall, with participants demonstrating sound examples of how they have been able to apply skills and knowledge learnt from Congress and other OCCUL sponsored events into their operations.

Future Congress events could further be enhanced with continued representation from around the Pacific as well as with annual revision of the agenda, activities and topics based on respondents' feedback in this evaluation as well as from participant feedback forms from Congress.

#### Reasons to attend Congress

All members (who had attended Congress) were able to provide justified reasons about why they have attended Congress. A summary of responses is provided below.

- *“To enhance skills and knowledge in the movement and management of credit unions”.*
- *“To become aware and be exposed in the gathering of Credit Unions in the Region to experiences the different areas (weaknesses & strengths) of each member union and to get more knowledge to further equip own selves to effectively carry out the work/ operations of own union.*
- *“Professional development opportunities for staff.”*
- *“Personal and professional development opportunities.”*

#### Opportunity to build capacity for operational sustainability

Eighty per cent of respondents (who had previously attended Congress) stated that they were mostly satisfied that their attendance at Congress could assist in helping their credit unions/federations to build capacity for operational sustainability. Respondents most commonly indicated that Congress provides the opportunity to share information and resources, acquire new skills and knowledge to assist in operations, to learn about the availability of technical assistance and to expand networks.

Participants were able to provide examples of how presentations made at Congress have a direct impact on their operations, such as introducing membership drives, PEARLS training, how to lend money prudently, how to assess loan applications, methods on how to deal with delinquency, improvements to processes and procedures and knowledge sharing on activities and practices that have been initiated across the Pacific. The introduction of these practices has led to increases in member numbers, minimisation of bad debt, revised lending practices and detection of fraud.

- *“An interesting presentation made by a WOCCU representative during the 2011 Congress on increasing membership in PNG got our attention as this was one area we wanted to improve on within our credit union. We returned home and applied the Membership Drive concept and visited school teachers to join; this initiative was a success as we managed to get more members joining the credit union”.*
- *“Given that there was still a lot to be done to improve our processes and loans procedures and policies, we were grateful for the new and additional knowledge we gained at Congress specific to these areas. We returned following Congress to review and revise our current loans assessment procedures for improvement and have also introduced changes to our lending policies for members to ensure better control and monitoring of each member’s repayment capability and ensuring the proper and adequate value is in place for their loans security offered”.*
- *“Attending the congress helped us to better develop our staff and board. It’s helped us to better understand the credit union movement and we also received new ideas from other Credit Unions; for example at the congress we learnt about lending and how to assess loans this process will help us to assist in our lending policies”.*
- *“The satisfaction of having attended Congress and how that has assisted our CU has been evident in our being able to apply relevant processes and procedures learned to our daily operations. With strengthening set guidelines for lending services, we have recognized that after the financial year, level of members’ debts were well controlled and did not exceed their limits allowed. As we are always flexible with our decisions made, we were now able to thoroughly assess members on a case by case basis and agree on decisions that will both benefit the members and the union. The new practices implemented not only minimized bad debt accounts but made us more alert to member needs and repayment capabilities prior to the processing of loans over the ensuing months post Congress and onwards.*
- *“Through the knowledge we received in the Congress, we are kept alert of areas that would affect the managing of our financial, like detecting fraud and risks and with these ‘sign lights’ in mind we have applied these to our everyday work not only as CU workers but as bankers as well”.*

- *“Our credit union, through staff participation in Development Education and Congress events has built its capacity in areas of office management, membership service and credit union operations by being exposed to and accessing relevant information from resource personnel and training facilitators. Even workshop sharing with peers during breakout sessions and informal networking has provided a wonderful opportunity for exchanging of ideas and learning of best practices and methods which have been noted and applied to real work situations back in our home country. No doubt participants have come away from these events grateful for the professional and personal development achieved”.*
- *“The notes and practical usage on PEARLS training has provided clearer direction and understanding of Credit union systems, processes and procedures that we can be used for improving operational efficiency. Other topics covered and expanded on such as Managing Risk, Delinquency and Fraud, Corporate Governance etc., have not only been used by primary credit unions to improve their operations but have provided additional substance to training and discussions topics for the Fiji League in its quest to engage and elevate their working relationship with and capacity building of credit unions for the benefit of their members”.*
- *The additional knowledge acquired from the Congress sessions on provisioning and how to deal with delinquency was applied in our credit union to better deal with our member accounts. One of our participants also managed to meet some software developers to see what possibilities and opportunities are available for the Samoan Teachers Credit Union to further explore and pursue until such a time when STCU can have a system of its own”.*
- *“We have learned from the Congress the different ways each credit union around the Pacific are adopting to improve own bodies, this with regards to growing membership, improving collection and recovery and indeed the important ways to protect the union from fraud and illegal activities.”*
- *“The Congress further strengthens and enlightened us to continue activities of the union according to set guidelines approved. This practice minimizes the number of bad debts written off our books should members leave without paying back their outstanding loans with the union”.*
- *“Many things learned out of the topics presented especially on how to lend money, what type of system works for recording and lending and also to learn the movement of successful credit unions in other regions. Calculating delinquency loan, regulatory framework of credit unions in Fiji, business plan for establishing new credit unions and more importantly, the opportunity to learn the system to do a proper recording on lending”.*

### **Future Congress events**

While Congress has performed well and has provided opportunities for participants to develop their credit unions, future Congress events would benefit with continual revision of the agenda, topics, activities and feedback forms and a greater understanding on how credit unions leverage from the skills and experience learnt at Congress and how these have been applied post Congress.

### *Congress topics*

Participants provided a variety of suggestions on future Congress topics such as more time spent on addressing current issues faced by credit unions, more comprehensive country updates, question and answer sessions with other credit unions to share common difficulties and challenges faced as well as success stories to enable other credit unions to think of new ways to introduce processes or products.

### *Credit union visits*

Credit union visits could also be a valuable add-on to Congress, providing an opportunity for participants to learn about how credit unions operate in respective countries. Given the cost associated with organising credit union visits, if implemented OCCUL would need to consider options to cover costs, such as an optional extra in addition to the Congress fee.

### *Post-evaluation forms*

With OCCUL being the umbrella body for credit unions across the Pacific and the Technical Congress the key annual event for credit union professionals from Australia and the Pacific to come together and share knowledge, insight and experience it is of paramount importance for OCCUL to gauge and have first-hand knowledge of how credit unions have benefited from their participation at Congress. Currently the only method that is used by OCCUL to measure the effectiveness of Congress is through an evaluation form at the end of Congress. Feedback from this evaluation suggested that more responsibility could be placed on credit unions to deliver post congress reports to ensure that they receive maximum value from Congress and that delegates can add value to their credit unions.

A suggestion from a respondent is that credit unions with representatives at Congress complete a report/or post evaluation to reflect on how they have benefited from Congress and to potentially provide a plan of action on the areas they hope to improve within their credit unions through the application of knowledge and skills applied at Congress.

Ensuring that Congress is of value and provides opportunity to build capacity for operational sustainability is one of the core objectives of OCCUL and as such this evaluation recommends that post Congress evaluation forms are disseminated to all participants as well as their credit union management six months post Congress to assess how each credit union have benefitted from their participation. This also provides an opportunity to shape the agenda for the upcoming Congress to ensure it's aligned with the needs of participants.

The success of future congresses and for credit unions to build their capacity for operational sustainability is highly dependent on the cooperation and commitment by credit unions themselves. Participation and willingness to provide constructive and reflective responses to both congress and post congress evaluations are of upmost importance and credit unions need to not only understand the importance but also the value it provides to their institution and members.

### **Feedback forms**

Revision of the current Congress evaluation form will provide opportunities to gather more useful information that can assist in growing and strengthening Congress. As participants in many circumstances are funded by OCCUL and have an ongoing relationship with the Secretariat office there is the possibility that participants could be hesitant in providing a true reflection on what they really think, in particular with a rating scale.

Future feedback forms would receive more valuable information with the use of fewer questions and focus on questions that will really be used to influence the design of the Congress in the following year i.e. rather than asking participants to complete a feedback form at the end of each session, it would be more beneficial to consider a revised, shorter format such as the following:

*Assessing which sessions were most beneficial for participants*

- Which two sessions did you find the most useful/relevant? (provide a list)
- Why did you find these sessions the most useful/relevant?
- What did you like about these sessions?

*Assessing which sessions were least beneficial for participants*

- Which two sessions were the least useful/relevant for you? (provide a list)
- Why did you find these sessions the least useful/relevant?
- What would you improve about these sessions?

*Assessing relevancy of the content and presenters*

- Overall how relevant was the content of the OCCUL Congress to assist your credit union/federation? (rating scale)
- What topics would you like to be covered at next year's Congress?
- What is one new idea you have learnt from this Congress?
- Will/how will you use the ideas you learnt today in your work?
- Why did you attend this Congress (provide a list)?
- Overall how would you rate the presentation skills of the presenters (provide a rating scale)?

Recommendations

- Continual revision of the Congress agenda, topics and activities.
- Add-on services such as Credit union visits/study tours available for Congress delegates.
- Congress delegates complete a report/plan to action, to reflect on how their credit union has benefited from Congress and areas they hope to improve.
- Revision of Congress evaluation forms.

**International Seminar Support Scheme (ISSS)**

As highlighted above in ability to engage Australian and New Zealand credit union professionals, in previous years OCCUL has been a recipient of the International Seminar Support Scheme (ISSS) from DFAT (formally known as AusAid). This has provided opportunities for between 10-15 representatives from developing countries to attend Congress each year. However, as of 2014 this initiative is no longer offered by DFAT in light of the Australian Government's decision to reduce the aid budget. Given the value that Congress provides for participants from developing countries it's essential that OCCUL consider alternate streams to support these participants.

A recommendation from this evaluation is that the OCCUL Board discusses avenues to provide opportunities for participants from developing countries, which are generally the smaller movements, to attend Congress. Given the high travel and accommodation costs as well as the registration fee it suffice to say that these movements will not be represented without adequate

support. In addition the Board will need to make a full commitment to draw registrations from their home countries such as from Samoa, Tonga and the Solomon Islands who have been past recipients of ISSS funding.

The OCCUL Board could also look at alternative sponsorship schemes that may be available in their respective countries to fund participant attendance. When contacting the Australian and New Zealand credit union movement to market the Congress and secure speakers, an alternative of sponsoring participants, in lieu of attending themselves could be presented as a valuable alternate avenue.

## 5. Cross-cutting participation issues

The 2014/15 OCCUL project plan highlights 10 cross-cutting issues that contribute to the overall project goal; social, human, environmental, financial, physical, rural development, gender, peace building, youth and disability.

The main cross-cutting themes that are relevant to the findings from this evaluation are provided below.

### 5.1.1. Gender

The 2013/14 OCCUL project plan recognises the context of low women's participation in public institutions in many Pacific countries: the status of women in society often restricts their power to make financial decisions, constrains their ability to control financial resources, and limits their access to credit and appropriate financial products.

As the regional body representing credit unions in the Pacific, OCCUL Membership Services has the ability to influence women's participation within the Pacific credit union movement.

As highlighted within this report, recommendations to increase female participation within OCCUL membership services scope of activities could include:

- Updating the MoA with a wider criterion for Board selection  
A wider criterion will provide the opportunity for more women to represent OCCUL and will also provide the opportunity for country leagues and federations to nominate representatives who poses a diverse range of skills. It is recommended that future Board selection places a stronger emphasis on ensuring greater female representation.
- Continuation of the Women's Leadership Forum at Congress and promotion through communication channels  
Although WOCCU is no longer facilitating the Women's Leadership Forum at Congress, the current OCCUL Secretariat has participated in previous forums and is well positioned to coordinate future events for the movement. The expansion of OCCUL's communication and current communication channels provides an avenue to promote the network and for participants to share ideas. It is recommended that the OCCUL Secretariat liaises within the movement to establish a Pacific Women's Leadership forum which is held annually at Congress.
- Australian and New Zealand credit union movement used as a gateway to sponsor female participants to attend Congress  
An evaluation recommendation is that OCCUL Membership Services proactively encourage Australian and New Zealand credit unions that are not able to attend Congress to sponsor a participant from a developing Pacific credit union to attend Congress. It is recommended that there is a focus to sponsor females to participate at Congress.
- Greater engagement by CUFA's Gender and Disability Specialist within OCCUL Membership Services  
CUFA has employed a gender specialist to work with staff in all countries of operation to ensure gender equity in project design and implementation. A recommendation is that

OCCUL Membership Services seek guidance from CUFA's Gender and Disability Specialist to guide future project activities including the Pacific Women's Leadership Forum.

➤ Greater focus on gender inclusion strategy and activities in the OCCUL Membership Services project plan

Current the OCCUL Membership Services project plan has limited focus on gender inclusion strategy and activities. A recommendation is that future project plans incorporate the gender inclusion recommendations from this evaluation. In addition, CUFA's Gender and Disability Specialist should review and provide input into additional inclusion activities for the OCCUL Membership Services project plan.

### 5.1.2. Disability

As indicated in the 2013/14 OCCUL project plan, CUFA has employed a specialist to work with all staff across its programs in Asia and the Pacific region to develop staff awareness particular vulnerabilities of people living with disabilities, and design appropriate inclusion strategies including the development of appropriate flexible training modules.

At the time of this evaluation the Disability and Gender Specialist based in Cambodia, is yet to work with OCCUL and no disability inclusion strategies have been employed to date.

Evaluation recommendations to ensure greater focus on disability inclusion strategies within OCCUL Membership Services within the Pacific could include:

➤ Deploying the CUFA Disability and Gender Specialist on short-term assignments to the Pacific

To ensure greater focus on disability (and gender) inclusion strategies, CUFA should consider deploying the Gender and Disability Specialist to the Pacific on a short-term assignment to assist OCCUL Membership Services in raising awareness of disability issues.

➤ CUFA Disability and Gender Specialist to deliver gender and disability workshops and presentations at future Congress events

An evaluation recommendation is that CUFA's Gender and Disability Specialist attends future Congress events. Given that Congress is the annual event for Pacific credit unions this presents an opportune time for the Gender and Disability Specialist to engage with the wider Pacific credit union movement. Through a gender and disability presentation, participatory workshops and networking CUFA's Gender and Disability Specialist would provide considerable value to Congress.

### 5.1.3. Social

#### Personal and professional development

Increased confidence by members at a personal and professional level has resulted from attending OCCUL supported industry events such as Congress, Manager's Certification Program, Development Education the Women's Leadership Network events. This is affirmed through interviewees feedback where the mostly commonly cited reason to attend Congress was for personal and professional opportunities.

*"During Development Education, our participant was taught and built up on personal presentation skills which came in handy when providing credit union training or making verbal submissions to credit union stakeholders".*

*“Our credit union through the participation of our staff and leaders in Development Education and Congress events has built capacity in areas of office management, membership service and credit union operations by being exposed to and accessing relevant information from resource personnel and training facilitators. Even workshop sharing with peers during breakout sessions and informal networking has provided wonderful opportunity for exchange of ideas and learning of best practices and methods which have been noted and applied to real work situations back in home country. No doubt participants have come away from these events grateful for the professional and personal development achieved”.*

Commonly throughout this evaluation respondents indicated that as a result of attending events they were able to learn new skills and knowledge that aided them in changing processes and procedures within their institutions.

*“I have attended Congress because of the added value such events have produced in terms of personal and professional development. This has come about through the acquisition of knowledge and capacity building from training sessions and resource materials made available at these events which have given me better understanding and allowed me to apply effective procedures for better administration and organisational planning of work, training programs and general CU activities specific to the League’s roles and responsibilities.”*

*“Many credit union leaders and members from Samoa have attended Congress and have returned home enriched and better equipped with information and skills that have translated to more effective operations, management and service delivery in their individual credit unions”.*

Scholarship opportunities, such as ISSS have provided the opportunity for employees from developing movements to attend events such as Congress, an occasion that would have otherwise not been accessible.

*“Given the situation of our own union, we apply for scholarship/ full sponsorship in order to attend congress every year. As here at Development Bank Credit Union we are restricted to members of the Development Bank with such small numbers it hard for us to attend any professional development hence the opportunity to apply for scholarships that is available gives us an opportunity to develop and build the capacity of our members and management”.*

With the ISSS scholarships no longer available, there is an opportunity for OCCUL to consider additional engagement possibilities with developed credit union movements. For example, OCCUL could provide the opportunity for developed credit unions to sponsor a delegate to attend Congress, providing twofold benefits for both parties.

Evaluation recommendations to ensure continued professional and personal development opportunities for members include:

- Congress to continue providing opportunities for knowledge enhancement and skill development for representatives from developed and developing movements within the region.
- Engagement of on-going technical assistance by OCCUL.
- Provision of membership/scholarship packages whereby developed credit unions sponsor a delegate from a developing movement to attend Congress.

- Continuation of the Women’s Leadership Forum at Congress and promotion through communication channels.
- Updating the MoA with a wider criterion for Board selection.
- Continued mentoring of the Board by credit union professionals from more mature credit union movements, with particular focus on strategic vision.
- Continued opportunity for credit union professionals to undertake study tours within the region.

#### 5.1.4. Financial

Credit unions are built on mutuality and transparency of accounts, knowledge sharing and the technical assistance provided by OCCUL has helped strengthen governance and regulatory procedures. This has improved the economic viability of credit unions, as the staff and communities have become more equipped with skills that allow them to implement effective savings mobilisation strategies, attract new membership and provide more loans.

*“The satisfaction of having attended Congress and how that has assisted our CU has been evident in our being able to apply relevant processes and procedures learned to our daily operations.*

*With strengthening set guidelines for lending services, we have recognized that after the financial year, level of members’ debts were well controlled and did not exceed their limits allowed. As we are always flexible with our decisions made, we were now able to thoroughly assess members on a case by case basis and agree on decisions that will both benefit the members and the union.*

*The new practices implemented not only minimized bad debt accounts but made us more alert to member needs and repayment capabilities prior to the processing of loans over the ensuing months post Congress and onwards”.*

*“The notes and practical usage on PEARLS training has provided clearer direction and understanding of credit union systems, processes and procedures that we can be used for improving operational efficiency”.*

*“We returned following Congress to review and revise our current loans assessment procedures for improvement and have also introduced changes to our lending policies for members to ensure better control and monitoring of each member’s repayment capability and ensuring the proper and adequate value is in place for their loans security offered”.*

Recommendations to ensure improved economic viability of credit unions include:

- Congress presentations to continue addressing member and savings mobilisation strategies.
- Communication materials to be developed on member and savings mobilisation strategies; such as in newsletter articles, website content, social media and technical assistance materials.

## 6. Appendices

### 6.1. Appendix A: Interview format – OCCUL Members

#	Question	Guidance for Interviewer	Answer
<i>Basic Information</i>			
i	CU/League/Federation	Eg. Pacific CU	
ii	Position of interviewee	Eg. Director	
iii	Date of interview		
Support element: Communications, Engagement, Governance: Output: <ul style="list-style-type: none"> <li>- Functional communication channels,</li> <li>- Regular information dissemination</li> </ul>			
1	How useful do you find the OCCUL monthly newsletters and bulletins?	Circle/underline 1 only of the 4 ratings.	N/A I don't receive the newsletters Not at all useful - I receive the newsletters/bulletins but don't read them Marginally useful – I open the newsletters/bulletins but don't spend much time reading the stories Mostly useful – I read the newsletters and make time to read the stories Very useful – I read them every month and use this information to help my members/CU/Federation Explain response – is there a reason why?
2	What additional information could we provide in the newsletters/bulletins to make it very useful for your CU/Federation?		
3	What do you like most about the newsletters?		
4	How useful do you find the OCCUL website?	Circle/underline 1 only of the 4 ratings.	N/A I didn't know there was a website

			<p>Not at all useful - I never visit the OCCUL website</p> <p>Somewhat useful – I only check the website if I need specific information (i.e. details on Congress)</p> <p>Mostly useful – I visit the website often to check for OCCUL updates (i.e. new members, reports and photos)</p> <p>Very useful – I visit the OCCUL website all the time and use the information to help my CU/Federation</p> <p>Explain response – is there a reason why?</p>
5	What information do you use/like the most on the OCCUL website?		
6	What additional information could we provide on the website to make it very useful for your CU/Federation?		
7	Other than OCCUL sources (newsletters, website, OCCUL staff etc.) is there anywhere else you obtain information/resources to assist your Credit Union/Federation? If yes – Why and What do you use?		
8	<p>OCCUL is looking at expanding our communication channels so we can provide our members with different avenues to receive regular and engaging information</p> <p>Can you suggest other ways we could provide you and your CU/Federation with regular OCCUL communication updates?</p>		

Basic information			
iv	What years have you attended Technical Congress?		
<p>Support element: Governance, OCCUL sustainability, Technical Congress</p> <p>Output:</p> <ul style="list-style-type: none"> <li>- Building capacity for operational sustainability</li> <li>- Credit Unions/Federations have more robust governance in place/ increased operational capacity</li> </ul>			
9	Why do you attend/ apply for a scholarship Congress?		
10	How has your CU/Federation been able to leverage from the skills, knowledge and networks you gained from Congress?		
11	How satisfied are you that the Congress helps your CU/Federation build capacity for operational sustainability?	Circle/underline 1 only of the 4 ratings.	<ul style="list-style-type: none"> <li>- Unsatisfied</li> <li>- Marginally (a little bit satisfied)</li> <li>- Mostly satisfied</li> <li>- Fully/completely satisfied</li> </ul>
12	Could you please explain this rating? This is your opportunity to help us better understand your CU/Federation's needs. Please give any feedback about how we can improve Congress to assist your CU/Federation in the future.		
<p>Supporting element: Communications, Governance, Engagement,</p> <p>Output:</p> <ul style="list-style-type: none"> <li>- Credit Unions have more robust governance in place/ increased operational capacity</li> <li>- Building capacity for operational sustainability</li> <li>- Advocacy support in relation to poor regulatory framework</li> <li>- Engagement of CUs with their local communities to promote the CU difference and mobilise members</li> <li>- Engaging with developed CU movements (Australia and NZ)</li> </ul>			
13	How has your CU/Federation benefitted from being a member of OCCUL?		
14	How does OCCUL help your CU/Federation to promote the credit union movement/ mobilise members?		

15	Do you have any other suggestions on how OCCUL could better serve its members?		
16	Any other comments?		

## 6.2. Appendix B: Interview format – OCCUL Board members (Pacific-based nations)

#	Question	Guidance for Interviewer	Answer
<i>Basic Information</i>			
i	CU/League/Federation	Eg. Pacific CU	
ii	Position of interviewee	Eg. Director	
iii	Date of interview		
Support element: Governance Output: <ul style="list-style-type: none"> <li>- Strategic direction of OCCUL</li> <li>- Building capacity for financial sustainability</li> <li>- Building capacity for operational sustainability</li> </ul>			
1	What do you view as your key roles and responsibilities as a Board Member?		
2	How is the Board working towards OCCUL becoming financially sustainable?		
3	As a board member how you can and your CU/Federation use your networks and partnerships to help OCCUL become financially sustainable?		
4	What is your vision for the future of OCCUL – and how do we get there?		
5	How do you believe your OCCUL membership is beneficial to helping you operate your CU/Federation?		
6	Other comments		

### 6.3. Appendix C: Interview format – OCCUL Board members (Australian based)

#	Question	Guidance for Interviewer	Answer
<i>Basic Information</i>			
i	CU/League/Federation	Eg. Pacific CU	
ii	Position of interviewee	Eg. Director	
iii	Date of interview		
Support element: Governance Output: <ul style="list-style-type: none"> <li>- Strategic direction of OCCUL</li> <li>- Building capacity for financial sustainability</li> <li>- Building capacity for operational sustainability</li> </ul>			
1	What do you view as your key roles and responsibilities as a Board Member?		
2	How is the Board working towards OCCUL becoming financially sustainable?		
3	As a board member how you can and your CU/Federation use your networks and partnerships to help OCCUL become financially sustainable?		
4	What is your vision for the future of OCCUL – and how do we get there?		
5	How can developed credit unions (Australian and New Zealand) continue to provide support, information and assistance to neighbouring developing credit unions?		
6	Other comments		

#### 6.4. Appendix D: OCCUL Board members

<b>Board Member</b>	<b>Tenure</b>
Mr Jack Namaliu Acting Chairman of Board of Directors Federation of Savings & Loan Societies Ltd	Current Board member from March 2014
Mr Selwyn Talasasa General Manger Solomon Islands Credit Union League	PCUN Advisory Committee Member-2009 to 2010  Current OCCUL Board member from 2011
Ms Mele Amanaki President Tongan Credit Union League	Current Board Member from 2013
Mr Anare Vadei President Fiji Savings and Credit Union League	Pacific Credit Union Network Advisory Committee Member – 2009 to 2010  OCCUL Board Member – 2012 to June 2014
Mr Mark Genovese CEO Maritime Mining Power Credit Union (Australia)	Current Board Member from 2012
Mr Afioga Afemaleta Representative to OCCUL Board Samoan Network of Credit Unions	Current member from Feb 2014
Mr Elizaro Ferreira President Federation Hanai Malu (Timor-Leste)	Current member since 2012
Peter Mason CEO Credit Union Foundation Australia (CUFA)	Chair – PCUN Advisory Committee : 2009 to 2010 OCCUL Advisory Board Chair : 2010 to September 2011 Current OCCUL Honorary Board Member from Sep 2011
Mr Michael Koisen President Federation of Savings and Loan Societies (FESALOS)	Former OCCUL Board Chair & member– Sep 2011 to October 2013  Pacific Credit Union Network (PCUN) & OCCUL Advisory Board Committee Member – 2009 to Sep 2011
Mr Jack Valentine President Fiji Savings and Credit Union League	2011 to 2012
Mr Penisimani Fifita Board Member Friendly Islands Teachers Association (Tonga)	PCUN Advisory Committee Member – 2009 to 2010  OCCUL Board Member – 2011 to 2012
Mr Fa’atanga President Public Service Credit Union (Samoa)	OCCUL Advisory Board Committee member – 2010/2011
Mr Amosa Tavita (Maulolo) Secretary	Post Congress Sep 2011 to February 2014

Samoan Teachers Credit Union and Representative from Samoan Credit Union Network	
Mr Tioti Tiotaaake President Kiribati Credit Union League (BKATM)	2012
Mr Sanaila Kaufauti President Fiji Savings & Credit Union League	Current member from June 2014

6.5. Appendix E: List of Sponsors – Pacific Credit Unions Technical  
Congress 2008 -2014

Years	Platinum Category	Gold Category	Bronze Category	Cultural Evening	ISSS Sponsorship for CU Participants from OCCUL Member countries	Funding Support from Credit Unions & Mutuals	Other Organizations
2010			Calastica - Health & Wellbeing (amount not known)		Australian Government (AusAID) AUD \$50,009.57	CUA AUD\$850; Manly Warringah AUD\$260; Circle CU AUD\$350; Fire Brigades CU AUD\$350; Maritime Mining & Power	
2011	Associated Computer Solutions (ACS)-BizeDots (amount not known)	SALS (Sterling Systems) amount not known		FESALOS	Australian Government (AusAID)	Maritime, Mining & Power CU; ABACUS; Circle CU; Encompass CU	
2012	SALS (Sterling Systems) FJD\$5,500	FERN Software FJD\$4,000		DATEC FJD\$3,600	Australian Government (AusAID) <b>AUD \$18,225</b>	Maritime, Mining & Power CU; Circle CU; Police CU; Encompass CU, Select CU; EE CU; ABACUS;	BSP Fiji -FJD\$500

2013	Teachers' Savings & Loans Society (TISA)- PNG :FJD \$9,000	<b>FESALOS (PNG)</b> FJD \$5,500; <b>SALS (Sterling Systems)</b> FJD \$5,500 & <b>Unit Trust of Fiji</b> FJD\$5,500		FERN Software FJD \$3,600;	Australian Government (Australian Aid) <b>AUD \$32,040</b>	Public Service CU Fiji - FJD \$5,000 & Fiji Nursing & Associates CU - FJD\$500	
2014	Teachers' Savings & Loans Society (TISA)- PNG :FJD \$9,000				ISSS Funding no longer available this year		

## 6.6. Appendix F: Summary of Board meeting discussions

Board Meeting May 2010				
Item	Discussion	Questions/feedback	Response	Conclusion/Action
Business arising	Australian membership numbers	Australian numbers are inaccurate		CUFA to adjust the Australian CU movement numbers to reflect accuracy
	Technical Assistance	Imperative that this be done in-line with the ethos of the current movement to include principles and values of CU as well as technical training so the 'heart of the movement isn't lost'		PCUN to ensure that CU principles and values are threaded into any TA provided
	Movement	Need to find out about the challenges of the movement		
	Membership structure and services	Value proposition: Paper attempts to address this		
	Geographical reach	Where the Pacific CU network reach should lie – consideration needs to be given to the model to ensure that it's sustainable (does the movement need larger more developed movements- Australia and NZ) to increase	Need to be inclusive from the beginning  Need to consider the financial sustainability when considering membership	

		membership dues – though this may compromise the integrity of the movement	Option: Different levels of membership to reflect levels of participation	
	South Pacific Forum	Consider how the South Pacific Forum is structured as a geographical base model structure – by replicating this model it may gain support from the government		PCUN to consider the goals and objectives and the relationship structure of the South Pacific Forum Secretariat to see how closely we are aligned.  PCUN will work towards building relationships with the South Pacific Forum
	Levels of membership	OCCUL focus on building membership in next few years rather than raising capital immediately.  Proposed that there is a level of prestige  Contentious issues are the supporter and associate memberships – outside of movement as third party suppliers  Need to strengthen the	RE. Associate Members and Supporter members – goes against the international CU movement principles if they don't have the right to vote – and might also rule out future funding from third party suppliers if they aren't able to attend meetings as an observer  - Associate membership be only for primary credit unions who have the ability to join and access	Resolved: that Associate and Supporter Members not be formally invited to the Annual General Meeting. Countries that have been granted League exemption within the Constitution (i.e. credit unions who only have one credit union) would be invited to attend and vote, as Full/Founding Members. That a General Meeting be held prior to the Annual General Meeting to allow all interested members to attend and voice their opinions and feedback to then be taken to the Annual General Meeting.

		<p>movement – one country one vote</p> <p>Need for exemption in constitution for smaller countries who only have one CU</p> <p>Associate members and Supporter members: should have the ability to voice an opinion but not vote – human right</p>	<p>TA but don't have voting rights.</p> <p>Third party suppliers and NGOs: become known as supporter members</p>	
Draft constitution		Should other cooperatives be considered – provide higher financial sustainability and greater voice but raises questions how you can be one thing for all people	Agreed that this would be discussed at a later date.	Draft constitution be forwarded to the Advisory Committee prior to the Pacific Congress for consideration and feedback
Membership dues	Fee structure proposed	<p>Proposed as an entry point for people to join</p> <p>Not proposed to reach financial sustainability</p>		
Nominated currency	Ease of administration - \$USD			USD used as currency
Membership fee rates		Proposed a cap \$150 for founding members and \$350	Rates reviewed on annual basis by the Advisory	

		for full members	Committee members	
Countries with Confederations and a League	Can both join OCCUL?	Mason: Need to be inclusive in a fair manner.  Both asked to join and vote be circulated between the two. Need to be seen to be apolitical and impartial.		A meeting , chaired by Mason to be held prior to the next meeting between the Confederation and the League to discuss issues and reach resolutions
Action Journal	Good practice to have Action Journal to accompany minutes	To be circulated with the minutes and reported on at each meeting		
<b>15 September 2010 Board Meeting</b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
Business arising	Samoa on advisory committee	Should Samoa be on the advisory committee as not a member of OCCUL: no longer considered on the Advisory Committee as haven't yet joined OCCUL  Solomon Islands invited to nominate a representative to join as they have formally joined OCCUL and only member country that doesn't currently have representation	Suggested that committee make the nomination/election process more transparent by calling for a vote on who should represent SIslands on the committee (gender in balance)  Mason: Suggested committee allow SI to designate their own representative, rather than	Resolution: SI invited to nominate a representative to participate in the advisory committee since they have formally joined OCCUL and only country member that doesn't formally have a representative.  Gender issue to be addressed in OCCUL constitution

		on the advisory committee	the committee electing	
Reports	Secretariat Report	Steady increase in membership and founding members leading by example		
	Membership	<p>Founding members: Fiji, PNG, Tonga, Solomon Islands</p> <p>Associate member: Vanuatu</p> <p>Waiting payment from Australian CU's</p> <p>Islands that are not represented include: Samoa, Mauritius, Cook Islands (no CU's exist), Kiribus (CUs struggling), Narau (no CUs), Tuvalu (only 1 CU and not interested in joining due to lack of funds).</p> <p>OCCUL is looking at membership from: New Caledonia, Guam, Tahiti, Hawaii</p>		
	Financial report	Request that financial report be included in the committee meeting from now on		
<b>11 April 2011 Board Meeting</b>				

Item	Discussion	Questions/feedback	Response	Conclusion/Action
Membership structure and fees	<p>Suggested that a structure be implemented for the payment of membership dues due to OCCUL</p> <p>Suggested that following Congress in September good time to implement new structure</p>	Mason agreed: Offering a pro-rata system of payments		OCCUL to charge pro-rata membership dues after
Reports	Secretariat Report	<p>Membership now at 26 and highlighted issues regarding attracting members to the network as the pool of countries is limited</p> <p>-Finau said because most countries have weak or inactive movements, and some countries are affiliated to other organisations (Guam and Hawaii and their respective affiliations).</p>	<p>Mr Mason, Mr Talassa and Mr Koisen commented they were to find former contacts from Samoa and provide to Finau (A Fala from Red Cross Samoa was mentioned)</p> <p>Mr Koisen suggested OCCUL meet the former league contacts rather than visiting CUs individually as this may upset formal league officials.</p> <p>Peter mentioned that Hawaii should be a supporter member</p>	<p>OCCUL to pursue bigger CU movements to gather support regardless of their pre-existing affiliations</p> <p>SICUL growing and would continue to support OCCUL and provide more support in the future</p> <p>Result: Once country movements are strong enough OCCUL will market itself to individual CUs from these movements to obtain support also under the support member level</p>

			<p>He stated that membership would show solidarity amongst CU movements of the Pacific regardless of differing existing affiliations to other networks in these countries</p> <p>Peter mentioned that Guam should also be supporting OCCUL</p> <p>Koisen mentioned that the bigger CU movements should be approached to support OCCUL</p>	
Pacific Congress	CEO's study tour	Option to be available for those interested in attending Congress. Initially to attract CU leaders in Australia but has been packaged appropriately to interest all potential participants.		
Board members				<p>Honorary positions of the Board for CUFA and WOCCU</p> <p>5 board members on the OCCUL board from founding and full members, 2 honorary positions plus one official</p>
Congress	Different countries	Criteria constructed for countries wishing to host an		

	host event?	event		
Newsletters	OCCUL to calendar contributions so each country is aware of their contributions each month			OCCUL to develop a calendar of contributions and OCCUL members to provide suitable contributions
Country visit	FSM- only CU struggling to get model credit union law implemented in the country  WOCCU to be consulted in the draft model credit union law of the country			
Technical assistance	Some TA requests are beyond the TA's capacity (insurance)			
Country profiles				
Financials	OCCUL over budget and this needs to be monitored closely  Congress breaking even and corporate	Mason: Ideally income stream from OCCUL would come from Congress, Challenge program and membership fees.  A business model is best for OCCUL – agreed and		

	<p>sponsorship required</p> <p>Question re. income stream for OCCUL</p>	<p>whatever the income stream, financial sustainability should be ensured and sooner this is realised the better.</p> <p>Model should also ensure it can sustain the training activities of OCCUL as well as, and the region should take responsibility of OCCUL.</p> <p>Model should build on total institutional capacity- human resources, training and operations.</p> <p>Mason: Congress is raising funds for OCCUL through having participants pay congress registration fees to attend the event is a good first sign</p> <p>Koisen: OCCUL members should step up and take ownership, shouldn't rely on CUFA although their assistance is currently needed</p>		
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11 September 2011 Board Meeting				
ITEM	DISCUSSION	Questions/feedback	Response	Conclusion/Action
Membership structure and fees		<p>OCCUL currently has 2 full members, 4 founding and 3 associate members</p> <p>Koisiin: Summary on membership structure – for the purpose of moving forward and constitutional acceptance it is ideal to provide associate members the opportunity to have a voice and voting entitlements specific to the AGM</p>	<p>Mason: emphasised that this process would allow for a more robust and representative structure of the OCCUL membership.</p> <p>Associate members would be encouraged to form leagues or federations in country and graduate to full membership status with relevant fees.</p> <p>For countries that currently have no leagues or federations , primary credit unions would need to consolidate efforts, formally meet at a specified time to discuss pertinent issues and receipt of minutes would indicate the representative voice of the movement</p>	Each country return home, hold meeting to elect representatives to the OCCUL board and make formal notification of this to the secretariat
Congress	Peter expressed the logic of only having congress in nations where the biggest number of delegates is assured- currently on			

	Fiji and PNG			
Operational report 2010/11	OCCUL highly commended for an excellent report and booklet form			
Financials	Enquiry as to whether OCCUL financials are audited	<p>Mason Currently not done as essentially funds given by CUFA to OCCUL are specifically for expenses incurred.</p> <p>For accountability to our members and stakeholders, OCCUL financials will definitely need to be audited in the future when more funding will be utilised</p>		
<b>AGM 15 September – 1<sup>st</sup></b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
General business	Financial report	Mention on major expenses for salaries, M&E, professional development and advisory committee costs		
Amendments to the constitution		Change: the number of members the company		

		<p>proposes in 75, which the board may increase from time to time</p> <p>Not less than 3, or greater than 10 and only consist of representatives from founding and full member countries only</p>		
		<p>Expected at the very least that the associated league federations and CU board of directors are members</p>		
	<p>Criteria for Board members</p>	<p>Min: President of a founding or full member country league or federation - when there isn't a league or federation that the network of CUs from that country be formed to nominate a candidate for the OCCUL board</p>		
	<p>Membership- full membership</p>	<p>Full membership – join after 2010 Congress:</p> <p>-Full voting rights with proxy at any general meeting, annual meeting or</p>		

		<p>extraordinary meeting</p> <p>-Access to the OCCUL scholarship and smalls grants program</p> <p>-Right to receive notice to attend annual general meeting</p> <p>Invitation to the Congress and DE program</p> <p>Access to advocacy services</p> <p>Monthly newsletter</p>		
<b>Board meetings May 2012</b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
Business arising	Australian Board Member rep	P.Mason stand-down – conflict of interest (CUFA)	CUFA to provide a new nominee	<p>P.Mason step-down from OCCUL’s honorary seat and a new nominee take his place</p> <p>CUFA to send a letter to OCCUL Board naming nominee</p>
	Samoa membership	Clarification of Samoa’s membership	Full membership status	
	WOCCU representation on Board	WOCCU provided with honorary seat on OCCUL board?	Honorary position will be made for WOCCU on the OCCUL Board	Letter to be sent to WOCCU following the approval of the creation of a seat for WOCCU on the OCCUL board at the next AGM

	Request for history of OCCUL and advisory committee			
	Registration and change of name approved			
Membership	Update on Vanuatu and FSM	Neither have taken the opportunity to graduate to full members	Given challenges facing both countries – given time to become full members and continue to be associate members	
Action journal	Been developments and most have been sent/completed while others ongoing and near completion	Finau request to remove completed items from the journal	Rejected: Need to maintain all items in the action journal for reference purposes	Action journal be maintained from beginning to its completion with most recent items at the top of the document
Bank account	Additional signatory			
Strategic update	Secretariat report	No details		
	Website	OCCUL constitution be uploaded to the website		
Financials	Under budget (due to exchange fluctuations)	Qsn regarding under spending and funding	P Mason: Management is happy for OCCUL to be under and to build-up its reserves	
	Insurance	Who authorised insurance as it wasn't done with	P Mason: Operational issue and considered best practice to cover staff for medical	

		Board's consent	costs, travel costs. Is a mitigation strategy.	
	Operational budget 2012/13		Be reviewed by Board once completed	Sent to Board for approval once completed
Operational report	Membership	<p>Finau stressed importance of relationship with member countries</p> <ul style="list-style-type: none"> <li>-Adequate number and reps from member countries attend congress</li> <li>-Requested member countries to assist with in-country advertising</li> <li>-Congress posters to be sent in June</li> <li>-If the budget allows, radio and TV slots</li> </ul>		
	Member data	Country movement data required so can be presented to AusAid		
	Country contributions	<p>Member countries need to contribute each month – need for on-going commitment</p> <p>P Mason asked if there was</p>	Response that publications are a great help	

		a need for publications		
	Subscription to WOCCU newsletter	P Mason confirmed he'd obtain the subscribed material for the OCCUL readership		
	Membership to WOCCU	To be a member of WOCCU there is a \$1000USD fee based on members or assets		OCCUL to find out how to obtain membership with WOCCU and present findings to the Board for approval (info to include costs and benefits)
<b>2012 AGM – 24 October</b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
Operational and statistical report	OCCUL key achievements			
OCCUL Financials 2011/12	Income statement Balance sheet General summary	Reports be sent prior to meeting so Board have adequate time to review and appropriate discussion		Relevant meeting papers sent out 2 months prior
		Why aren't financials audited?	Audited by CUFA	
		Does Board review OCCUL budgets	No.  -Imperative that funding sources are identified and exploited as OCCUL works towards autonomy and	

			financial sustainability	
		Issue on whether OCCUL financials need to be audited	-Part of overall project funds from CUFA	Forwarded to Attorney General's office
OCCUL Constitution	OCCUL MOA's	Outcomes of documents passed at previous AGM		
<b>Board Meeting April 2013</b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
Action Journal	Forum Secretariat – utilise	Better under other NGO operations, so OCCUL learn more and assist in becoming financially sustainable and independent		OCCUL to investigate other NGOs to find out about best practices, operations and anything else useful to OCCUL
Creation of WOCCU seat on OCCUL board	-Secretariat asked for Board reconsideration given costs	Suggested that don't have to on the Board but invited to make comments/suggestions  -Important to have the connection with WOCCU given their heavy involvement (Congress and start-up)  -value-add ability and relationship		-Invite WOCCU to attend next meeting at Congress

Board contact details				
Strategic update: Secretariat report	TA visits	Commendation on Amal's support		
Samoan appeal	Use of funds	How are funds being used?	Restoration efforts  Further questioning – no response	
Congress	Future host locations	In determining locations – Board need to set host country criteria and set minimum requirements		
Challenge	Funding	Mention that it's concerning that there's no challenge program and funding deficit needs to be covered	ACTION: OCCUL to investigate additional sources of funding from the local non-governmental organizations such as the Pacific Islands Forum Secretariat or the Secretariat of the Pacific Community	
<b>September 2013 Board Meeting</b>				
<b>Item</b>	<b>Discussion</b>	<b>Questions/feedback</b>	<b>Response</b>	<b>Conclusion/Action</b>
Actions Arising	Kiribati	Has legislation and now		

		looking at registration		
	WOCCU membership	Membership too high		
	Congress	Overwhelming sponsorship support		
	Exploring and pursuing other funding sources  Continue from local NGOs such as the Pacific Islands Forum Secretariat or Secretariat of the Pacific Community	Issue raised – important that OCCUL and CUs make contact and have associations with other NGOs	OCCUL to make contact with regional Fiji based NGOs (PIFs, PRNGOs Forum, SPC etc) and find out how beneficial networking and funding access can occur – to occur within a reasonable timeframe and Mr Vadei engaged with the relevant ground work with OCCUL	OCCUL Secretariat has been tasked to finalise and table findings to the Board of Directors and organise meetings between relevant officials from regional Fiji based NGO's an OCCUL Board – <b>TO OCCUR APRIL 14</b>
Future Congress venues		Hosted in Tonga?  -benefits for local credit union movement (who can't afford to attend Congress abroad)	Recommended that Congress be rotated on a regular basis	
		Should Congress be held annually?	Yes – important revenue stream	
Inclusion of CU visits for educational purposes during Congress				

