

## WOCCU Cooperative Development Grant Extension Work Plan 2002-2004

**note:** All international travel (including airfare and other related costs) is denoted by a T in parenthesis, preceded by the number of trips. i.e. (\*2T) would designate two international trips (including airfare).

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	2002		2003				2004
						Q3	Q4	Q1	Q2	Q3	Q4	
1. Enhance the flow of new credit union tools, products, and policies between developed and developing movements and promote linkages between credit union movements around the world.	New tools, products, and policies are implemented by participating developing credit unions based on experiences gleaned from Overseas Partnership Interfaces.	<b>Starting in third quarter 2002 and ongoing</b> The process of implementing new tools and policies gleaned from the Partnership Interfaces will be progressive, but should start as soon as the first partnership activities commence.	There is a flow of information and experiences between developed and developing credit union movements based on Overseas Partnership Interfaces.	Training of Uzbek credit union professionals and leaders by their counterparts from the Credit Union Association of Oregon.	Sharing and Overseas Partnerships Interfaces				X			
	A heightened level of understanding of and support for the activities and mission of WOCCU and USAID.		Participating members of developed and developing movements view the positive changes brought about by USAID/WOCCU projects.	Build partnerships and cross-border, long-term relationships between Nicaragua and Washington DC credit unions.						X		
	A greater level of goodwill between the developed and developing credit union movements.		Long-lasting professional relationships and movement partnerships are formed between movements.	Build partnerships and cross-border, long-term relationships between Ecuador and Colorado credit unions.						X		
			Short reports from participants about partnership activities.	Support partnership Louisiana - South Africa partnership management training in South Africa. This activity will use funds for matching Louisiana partnership money. (*2T)						X		X

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1	
				WOCCU staff to jump-start linkages between credit union movement in Mexico and their counterparts in California and Texas.						X			
2. Promote peer-sharing of best practices, tools, and experiences with non-WOCCU members and help create stronger ties between movements within geographical regions.	Extension of tools and best practices to European non-member countries and strengthened peer relationships in the European region.	Fourth quarter 2003	Proceedings and/or meeting notes are posted on WOCCU website for at least six months post-conference.	Technical Congress: Romania (2003) (*5T)	Sharing and Overseas Partnerships Interfaces							X	
	Extension of tools and best practices to Latin American non-member countries and strengthened peer relationships in the Latin American region.	Fourth quarter 2002 Second quarter 2003	Proceedings and/or meeting notes are posted on WOCCU website for at least six months post-conference.	Technical Congresses: Washington DC (2002) Paraguay (2003) (*4T)			X		X				
	Extension of tools and best practices to Asian non-member countries and strengthened peer relationships in the Asian region.	Fourth quarter 2002 Fourth quarter 2003	Proceedings and/or meeting notes are posted on WOCCU website for at least six months post-conference.	Technical Congresses: Philippines (2002) Vietnam (2003) (site to be confirmed) (*5T)			X						X
	Extension of tools and best practices to African non-member countries and strengthened peer relationships in the African region.	Fourth quarter 2002 Fourth quarter 2003	Proceedings and/or meeting notes are posted on WOCCU website for at least six months post-conference.	Technical Congresses: Ghana (2002) Uganda (2003) (*9T)				X					X
Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1	

3. Empower credit unions around the world with access to high-quality, peer-developed credit union tools.	Credit unions develop and implement new credit union operational and sustainability tools and exchange with their peers.	<b>Second quarter 2003</b> Starting in second year of project tools will be refined and uploaded to the internal website, in an ongoing, long-term process.	New and updated tools are updated to the internal WOCCU website.	Continually update and increase tool deployment on the Project Advisors/Intranet website.	Tools Development and Dissemination			X	X	X	X	
								X				
									X			
Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
4. Improve management and financial performance of credit unions in WOCCU member and project countries through use the PEARLS monitoring system and associated tools to evaluate their institutions and make necessary adjustments.	Addition of improved qualitative tools to compliment existing quantitative tools in credit union performance evaluation.	<b>Throughout project, starting in third quarter 2002.</b>	Updates and upgrades to PEARLS system and development of disclosure guidelines.	Develop, document, upgrade, and refine PEARLS and share it and its associated tools with members, new projects, and regulators	Tools Development and Dissemination							
	Addition of refined and new PEARLS measures to improve its effectiveness as a monitoring tools including disclosure guidelines.					X	X	X	X	X	X	X
	Documentation of refined PEARLS system is published.											
Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1

5. Increase the diffusion and use of best practices and tools throughout WOCCU's projects.	WOCCU projects and credit unions in project countries utilize and benefit from best practices developed in other WOCCU projects.	<b>Third quarter 2002, fourth quarter 2003, second quarter 2004.</b> The PAWS conferences represent one of the primary mechanisms through which best practices will be shared among projects in diverse geographical regions. They will take place 3 times during the course of the project, starting in 2002.	The best practices and tools developed by each individual WOCCU project are shared with the other WOCCU projects.	Organize and implement annual Project Advisors Workshops where project advisors can share tools and best practices among each other. PAWS 2002 PAWS 2003 PAWS 2004	Tools Development and Dissemination	X											X
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>					
6. New tools are developed to help achieve a greater self-sufficiency among second-tier Credit Union National Systems and support credit union start-ups.	Second-tier credit union associations have access to the Model Credit Union methodology tool kit that will allow them to take actions to increase their self-sustainability.  Credit unions have access to new tools that will assist them in the start-up phase of operations.	<b>Starting third quarter, 2002</b> The refinement process will be ongoing throughout the project.	Publication of refined Model Credit Union methodology tool kit, containing new National Systems Tools and new Credit Union Start-Up tools.	Further refine existing tools that make up the Model Credit Union methodology tool kit.	Tools Development and Dissemination	X	X	X	X	X	X	X					
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>					
7. The adaptation of leading microfinance best practices to WOCCU's projects and activities with credit unions.	WOCCU has increased institutional capacity to adopt and revise best practices from the microfinance arena for use in credit unions.	<b>Third quarter 2002, third quarter 2003</b>	WOCCU staff members have access to latest microfinance best practice concepts and experiences as a result of information taken from the Microfinance Training Program and distribute that information within WOCCU.	Two WOCCU staff members participate in Microfinance Training Program (1 in 2002, and 1 in 2003) and disseminate information within WOCCU.	Credit Union Movement Support	X				X							
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>					





Ecuador by leveraging the experiences from another country's use of the CUVB product.	<p>Ecuadorian credit unions have a greater depth of commitment to CUVB principles.</p> <p>Ecuadorian credit unions draw on Philippine experiences to trouble-shoot CUVB problems.</p> <p>Ecuadorian credit unions avoid CUVB pitfalls demonstrated in the Philippines.</p> <p>Ecuadorian credit unions capitalize on CUVB successes demonstrated in the Philippines by implementing similar policies or CUVB adjustments in Ecuador.</p>	ongoing thereafter.	Philippines.	CUVB product and learn from experiences (*5T)	Sharing and Overseas Partnerships Interfaces (Ecuador-Philippines)	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td>X</td><td></td> </tr> </table>															X									
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Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1																		
12. Increase WOCCU-affiliated credit unions' ability to work successfully in high-poverty, low-population-density rural areas, reaching poor members with sustainable products geared to their needs.	WOCCU-affiliated credit unions have access to material that will allow them to develop and implement sustainable products and policies aimed at the rural poor.	Fourth quarter 2003	Documentation of rural finance best practices to help in the development of sustainable products and policies aimed at the rural poor.	<p>Document best principles for providing demand-driven financial services in rural areas, particularly Rwanda, Nicaragua, Guatemala, and the Philippines.</p> <p>Disseminate best principles for providing demand-driven financial services in rural areas</p>	Learning Agenda	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>X</td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>X</td> </tr> </table>																X								X
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Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1																		
13. Provide a framework for successfully implementing credit unions and credit union products in environments where Islamic banking principles are strictly enforced.	A document that provides in-depth analysis about the issues and potential solutions regarding credit union operation in the context of Islamic banking principles.	Fourth quarter 2003	Investigate and analyze the ways in which financial institutions have operated in the context of Islamic banking principles.	Do first-mover research on Islamic banking law and the ways in which credit unions, banks, and similar institutions operate successfully and sustainably within the context of Islamic banking principles. (*1T)	Learning Agenda	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>X</td> </tr> </table>																X								
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Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1																		

14. Promote the successful implementation of credit union village banking products by documenting and sharing the SCWE experience in the Philippines.	A document that provides a detailed cost analysis of the SCWE product.	Fourth quarter 2003	A draft of the SCWE cost analysis is produced.	Do cost analysis of SCWE product.	Learning Agenda (Philippines)							X
	New tools developed within the Philippine SCWE project are formalized and published to WOCCU website for use by other projects.	Fourth quarter 2003	Activities and tools that are developed in the SCWE project in the Philippines are documented.	Documentation of the SCWE experiences with focus on the documentation of specific tools that have been developed								
Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
15. Protect the growing member savings at Romanian credit unions by attaining effective regulation and supervision of CARs by the National Bank of Romania.	CARs in Romania are working under a regulatory framework with the National Bank of Romania acting as the regulator.	First and second quarter 2003	A concept paper is produced detailing recommendations and assessments about the best legal framework for CAR regulation in Romania.	Research and assessment to determine the best legal framework for the regulation of Romanian CARs by the Central Bank of Romania.	Credit Union Movement Support (Romania)			X	X			

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1		
	Credit unions in HIV/AIDS impacted areas use lessons from the South African study region to pursue policies that will increase stability and solvency.	First and second quarter of 2003	Credit unions have access to documented research information about the impact of HIV/AIDS on credit union solvency and stability.	Research how HIV/AIDS affects the sustainability of microfinance institutions. (*2T)	Learning Agenda (South Africa)			X	X					
	Credit unions in HIV/AIDS impacted areas use lessons from the South African study region to implement products specifically geared towards communities strongly affected by HIV/AIDS.		Credit unions have access via WOCCU's website and via the African Regional Technical Congress to research information about the types of products and services that successfully respond to the needs of HIV/AIDS impacted communities.	Survey 5 credit unions and their members to assess impact of HIV/AIDS on financial performance and gain insights on services demanded.				X	X					
	Credit unions have access to new HIV/AIDS risk management strategies.		Share findings on HIV/AIDS and emerging best principles with the broader development community					X	X					
			Development of HIV/AIDS risk management strategies.								X	X		
Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1		

17. Improve financial reporting in five credit unions in South Africa.	South African credit unions within the project produce high-quality monthly financial statements and have improved financial performance, including possible merger within credit union group. Detailed work plan progress reports with complete PEARLS will be submitted to program partners in quarterly intervals.	<b>Second quarter 2003 through end of project.</b> Accounting systems and financial management training will start during the second quarter of 2003 with progressive improvements in reporting taking place throughout the project.	Credit unions have upgraded internal accounting capacity and use the PEARLS system and trained professional management.	Conduct WOCCU accounting systems training (*5T)	Credit Union Movement Support (South Africa)				X	X	X	X
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>
19. Leverage USAID CDP grant for increased private sector financial support for Credit Unions in South Africa.	Private sector funding: \$500,000 from Cuna Mutual Group \$7,500 from BC Credit Union Foundation \$5,000 from Louisiana Credit Union League \$30,000 from other private sources	<b>Third quarter 2003 through end of project.</b>	\$500,000 secured from Cuna Mutual Group	Secure private sector funding for credit union support in South Africa.	Credit Union Movement Support (South Africa)		X	X	X	X	X	X
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>
20. Credit union commitment to improved year-end surplus dedicated to retained earnings reserves in project credit unions in South Africa.	Credit unions in project improve year-end surplus that is being dedicated to retained earnings reserves.	<b>Second quarter 2003 through end of project.</b> By the end of the first year within the CDP grant we expect improved year-end surpluses dedicated to retained earnings reserves.	Credit union managers implement policies geared towards increased profitability, improved solvency, and increased institutional capital.	Conduct WOCCU pricing and profitability training and WOCCU business planning tool training (*2T)	Credit Union Movement Support (South Africa)				X	X	X	X
<b>Objective</b>	<b>Outcomes</b>	<b>Estimated Date for Results</b>	<b>Key Results Along the Way</b>	<b>Supporting Activities</b>	<b>Focus</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>
21. Support project preparation to assure sound legislative and regulatory foundation for credit union start-up.	With the support of the CDP grant, at least 3 new Uzbek credit unions are started (including chartering, membership, and initial savings and loans) and are creating strategic business plans to assure their long-term sustainability.	<b>First through third quarter 2003.</b>	Draft regulations are complete.	Development of draft regulations (*2T)				X	X	X		
		<b>First through third quarter 2003.</b>	Contacts have been made with key government officials and dialog on credit union issues has begun.	The opening of dialog with key government officials				X	X	X		

Ongoing credit union support activities are undertaken using draft regulations, identified leaders, and pre-existing government contacts provided through the work of the CDP grant.	<b>First through third quarter 2003.</b>	Key government officials and legislators have been made aware of the necessity of a credit union regulatory framework.	Regulatory advocacy with Uzbek government.	Credit Union Movement Support (Uzbekistan)				X	X	X		
		Personnel has been identified and is beginning to support credit union development.	Mobilization of personnel necessary to undertake long-term credit union support.					X	X	X		
		Leaders have been identified.	The identification of leaders within the nascent credit union movement.					X	X	X		
A co-financing alliance with USAID CAR and the ADB has been created that will give financial support to WOCCU's efforts to provide assistance to the nascent Uzbek credit union movement.	<b>Second quarter 2003.</b>	A concrete project proposal has been developed for a multi-year assistance project.	Development of and negotiation of approval for a multi-year technical assistance program.						X			

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
22. Provide a poverty measurement tool for understanding poverty levels in Vietnam and worldwide.	Publication of a new poverty level criteria for Vietnam including supporting documentation and analysis.	<b>Third and fourth semester of 2003</b>	Research analysis, and strategic conclusions are published by WOCCU regarding the impact of state-level regulations.	Conduct research on poverty levels of the members of existing People's Credit Funds.	Learning Agenda (Vietnam)						X	X

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
23. Promote the safety of savings deposits and the long-term sustainability of People's Credit Funds through more effective regulation in Vietnam.	Provide recommendations to the State Bank of Vietnam for improved regulatory examination/supervision of People's Credit Funds.	<b>Third and fourth semester of 2003</b>	Research analysis, and strategic conclusions are published by WOCCU regarding the efficacy of state-level examination/supervision process of People's Credit Funds.	Conduct research on the effectiveness of the existing regulatory regime for People's Credit Funds.	Learning Agenda (Vietnam)						X	X

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
24. Cooperative savings and credit activities are optimized to take advantage of innovations and efficiencies in the Vietnamese financial market.	Cooperative savings and credit activities incorporate innovations and efficiencies identified within the Vietnamese financial market.	<b>Third and fourth semester of 2003</b>	Research analysis of innovations and efficiencies in the Vietnamese market are published by WOCCU.	Conduct research on segmentation in the financial market to identify innovations and efficiencies, or lack thereof.	Learning Agenda (Vietnam)						X	X



Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
25. Provide on-the-ground preparation and acquire the institutional resources to implement long-term credit union support activities in Vietnam.	WOCCU has maintained an ongoing presence in Vietnam during a critical transition period and has increased capacity to quickly implement ongoing credit union development activities.	Second quarter 2003 Ongoing support will continue beyond second quarter during preparation period.	Implementation of standardized accounting system, CFI accounting training program, CFI financial management training, CFI internal controls training. Completion of accounting manual, standardized internal controls system, system of financial ratios, examination guide for supervision, and supervision and examination training program.	Maintenance of key personnel and activities in Vietnam, actively continuing credit union support activities.	Credit Union Movement Support (Vietnam)							
	Funds have been leveraged to win a multi-year project to strengthen State Bank capacity.		A concrete project proposal has been developed for a multi-year assistance project.	Development of and negotiation of approval for a multi-year technical assistance program.					X	X	X	

Objective	Outcomes	Estimated Date for Results	Key Results Along the Way	Supporting Activities	Focus	Q3	Q4	Q1	Q2	Q3	Q4	Q1
26. Increase remittance volumes of participating credit unions as a result of shared knowledge, the preparation of credit union movements to receive remittances, and joint marketing programs between US, Caribbean, and Latin American credit unions.	Expanded access for immigrants to remit funds overseas.	Ongoing, starting third quarter of 2002.	US, Caribbean, and Latin American credit unions have shared experiences, done joint marketing activities, and have better learned how to respond to demand for remittance services.	Conferences to share experiences and information about remittances. Texas April, 2003 California November, 2003	Learning Agenda				X		X	
	Origination volume increased by 30% to 13,000 transaction and in increase to 180,000 transactions received.			Joint marketing programs between credit unions in Latin America, Caribbean, and US.		X	X	X	X	X	X	X

04

Q2

