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CREDIT UNION DEVELOPMENT EDUCATION

(BIDEN-PELL) PROJECT GRANT

#PDC-0230-G-SS-2140-00

TO THE CUNA FOUNDATION

CREDIT UNION DEVELOPMENT EDUCATION
(BIDEN-PELL) PROJECT GRANT #PDC-0230-G-SS-2140-00
To The CUNA Foundation

Progress Report, Period: July 1, 1982 - December 31, 1982

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PART I: NARRATIVE

A. GRANT PURPOSE

The purpose of this Development Education (Biden-Pell) Project grant is to greatly expand within the U.S. credit union movement, understanding and support for the ways in which the principles of credit unions have helped many others around the world to improve their lives, communities and nations. The project educates people to recognize that development is important to world peace and stability, using illustrations to demonstrate that development efforts have had positive results and that future efforts are necessary to build upon that success.

The national credit union development education program utilizes the credit union network that links the Credit Union National Association (CUNA) and its affiliated service organizations through State Leagues and District Chapters to more than 20,000 credit unions and 45 million credit union members and their communities. This network permits the message of development to be passed through group meetings and credit union movement media to large numbers at a low cost.

Through the CUNA Foundation, the organization which plays the major role in the project is the National Credit Union Youth Involvement Board (NCUYIB), an elected group sponsored by the CUNA Mutual Insurance Group and CUNA. This project helps to insure the achievement of a goal adopted by the NCUYIB in 1982 (similar to another adopted the previous year), to increase awareness, support of, and participation in the international credit union movement. Recognition of the project's importance and potential multiplier effect impact is evidenced by its support from sources besides the Agency for International Development. These are: CUNA, CUNA Mutual, and the World Council of Credit Unions (WOCCU), the latter being the international apex organization for credit unions.

B. GOALS AND OBJECTIVES

In order to achieve the project's purpose, four major goals have been established:

1. There will be a minimum of one NCUYIB Development Educator in each state. Development Educators will have the ability and willingness to plan, design, conduct and evaluate development education programs appropriate to state league leadership and staff, chapter representatives, credit unions, and classroom groups.
2. Development Education programs will be conducted annually at the national, state league, chapter, credit union and classroom levels.

3. Development education articles will be published annually in credit union movement publications at the national, state, chapter, and credit union levels.
4. There will be an annual increase in credit union movement support for international development programs, including voluntary participation in development education programs, resolutions in support of international development and development education programs, volunteers for technical assistance support to the international credit union movement, financial support for international development, and political support for international development.

Each of these goals has been broken down into objectives, as noted in Part II of this report. The first goal will not be entirely achieved by the end of the project's first year, although more than half of the United States will have development educators and several states already boast more than one. Also, the success of the fourth goal can only be measured over time, using base-line data which is being collected during the project's first year, and annually thereafter.

C. PROJECT ACTIVITIES AND RESULTS TO DATE

A detailed accounting of the project's planned and actual activities constitutes Part II of this report. Briefly, by project goal, current status is as follows:

1. A minimum of one NCUYIB Development Educator per state.

Prior to the grant's approval, the NCUYIB's Executive Committee adopted a resolution to support international development, which was subsequently published nationally. The following step was the programming of Development Education presentations at the 1982 National Youth Conference. As soon as AID support was ensured, a national steering committee was assembled to develop the program's theme and strategy, a five-day training session was designed to take place in December and selection criteria were developed to facilitate choosing from among development educator applicants. All of the above was achieved by the end of the first quarter.

During the second quarter, the Development Education Training Session was designed, all relevant materials were developed, the training was held for 32 development educators (including the NCUYIB Executive Committee members), and each development educator prepared and submitted a six-month work plan.

2. Development Education Programs conducted.

Since the Development Educators were only trained at the end of the second quarter, the number of programs actually conducted was minimal (being that personnel was limited to the national steering committee and staff resource persons). However, a total of ten sessions were held at the national and several regional youth conferences from June through November. A module was developed and tested for classroom use and a slide and tape audio-visual presentation was produced. Following the five-day training session, eight chapter meeting presentations and 200 hours of student programs were made, within the space of a few short weeks.

3. Development educational articles in movement publications.

In April of 1982 a communications task force was established with representatives of all cooperating private agencies. This group identified the program's theme and communications strategy which was presented and approved at the June national conference. The adopted theme is: "Credit Unions, A World of Difference". By the end of the second quarter, eight articles about the program had been placed in national credit union publications, with a total circulation of 86,900, three articles were written and communicated to the State Leagues, and two articles were completed for chapter levels.

4. Annual increase in movement support for international development programs.

As previously mentioned, this goal, by its nature, can only be measured over time. Initial activities have included preliminary compilation of the requisite base-line data.

D. PROJECT CONSTRAINTS/SOLUTIONS

As is understandably the case in all "first time" projects, unforeseen factors may hinder or constrain efforts towards the realization of intended project goals and objectives. As related to the national credit union international awareness program, such constraints and their probable means of resolution have been identified:

1. There was no previous history with this program which would have assisted in the establishment of the original project indicators. However, periodic monitoring of actual results will enable the development of a more precise planning and evaluation methodology.
2. Due to nationwide economic concerns, the involvement of each state league may be limited, since some of them may view the program at this time as less important than maintaining balanced books. The means to deal with this is to, a) attempt to affect attitudinal change among leadership and management with more publicity and programs featuring experienced and trusted speakers, and b) decentralize development education skills transfer within the regions and states, with the resultant reduction in travel costs and work time lost.
3. Due to federal deregulation of registered credit unions, the timing of annual general meetings is at the discretion of each credit union. While this will prevent the attainment of the intended number of presentations at such meetings during the project's third quarter, the same number will eventually be made during the course of the calendar year.
4. The module intended for classroom use was not completed until the end of the second quarter, somewhat later than initially anticipated. The schedule of indicators will be accordingly adjusted and the goal for the year should still be met.
5. A necessary ongoing evaluation process will be less effective if the development educators are not able to meet as a group after several months to perform common task analyses, resulting in clear needs identification and more effective resource utilization. At present, such exchanges may only be undertaken by mail and phone due to financial constraints.
6. The objectives delineated in goal 4 are reliant on the effect of the first three goals. This is viewed, however, as a minor constraint, since such a longer term view will help to insure the eventual institutionalization of the project.

E. ASSESSMENT TO DATE

The national credit union development education program has been viewed as very successful to date, even given its quite brief existence. Its success thus far has been due to several factors, among which are; the support of key state credit union league leadership, the enthusiasm of the development educators, the national credit union movement's frequent support, and the ease with which the participating private agencies have collaborated. Already it is clear that the project's potential impact was underestimated in its original design. This has been evidenced by presentations outside of the credit union movement, e.g., to civic groups and professional trade associations and the leadership development resulting directly from the program.

Finally, the project has generated inter-agency collaboration with other organizations involved with development education. Thus far, assistance has been received from UNICEF and an exchange of status reports, resources, and future activities has been ongoing with the YMCA and the Canadian Cooperative Development Foundation (CDF). The inevitable increased impact due to these contacts with the same overall program purposes will also avoid duplications of efforts and more developed methodologies and resources.

FART II: WORK PLAN

WORK PLAN

Reporting Period: July 1 -- December 31, 1982

PAGE 1

Goals/Objectives	Planned Period of Accomplishment	Status of Accomplishment (Quantitative data indicated where possible)
I. <u>A minimum of one volunteer NCUYIB Development Educator in each state</u>		
-NCUYIB Executive resolution to support international development	11/81	Resolution adopted November, 1981
-Publicize resolution through "Youth and You"	12/81 6/82	Published as stated
-Publicize Resolution through "The Advisor"	4/82	Published Mar.-Apr. issue
-Develop and make Development Education Presentation leading to NCUYIB Goal at 1982 Conference	6/82	Presentation made on June 12 at Conference
-Design 5-day Development Education Training Session	Year 1, First Quarter	Training Session developed August-September, 1982
-Develop selection criteria and select NCUYIB Development Education Volunteers	Year 1, First Quarter	Selection criteria established first month; all Development Educators selected by October 1
-Conduct 2 or 3 Development Education Training Sessions with total 30-40 Volunteers	Year 1, Second Quarter	NCUYIB Training Session conducted July, 1982; Nationwide Training Session conducted December, 1982
-Design and supply Volunteers with Development Education Kits	Year 1, Second Quarter	Total presentation package developed, produced and provided to all Development Educators, December 1982 (See Attachments)
-Six-month workplan prepared and submitted by each Volunteer	Year 1, Second Quarter	Accomplished December 1982
-Six-month activity summary submitted by each Volunteer	Year 1, Fourth Quarter	N/A

NYIB INTERNATIONAL AWARENESS PROGRAM

WORK PLAN

Reporting Period: July 1 -- December 31, 1982

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Goals/Objectives	Planned Period of Accomplishment	Status of Accomplishment (Quantitative data indicated where possible)
<u>II. Development Education Programs Conducted.</u>		
-Develop/Present Development Education Program at NCUYIB National/Regional Conferences (3 Regional/year)	6/82	Six "international" sessions offered at National Youth Conference, June 11-14, 1982 Two "international" sessions presented at Regional Youth Conference held October 29-31. Two "international" sessions presented at Regional Youth Conference held November 5-7, 1982.
-Develop/present Development Education Program at State League Annual Meetings/Education Workshops	Year 1, Third Quarter	N/A
-Develop/present Development Education Program at Chapter Meetings	Year 1, First Quarter Second Quarter	8 Chapter Meeting Presentations by year-end, 1982
-Development Education Programs conducted at Credit Union Annual General Meetings	Year 1, Third Quarter	N/A
-Development Education Module Designed tested and incorporated in Money Management Kit for classroom use	Year 1, First Quarter	Content designed and tested by October, 1982 Production completed December, 1982
-Development Education Module Classroom Presentations	Year 1, Second Quarter	200 hours--student testing
-League AGM Development Education Presentation Evaluated/Redesigned	Year 1, Fourth Quarter	N/A
-Chapter Development Education Presentation Evaluated/Redesigned	Year 1, Second Quarter Fourth Quarter	Input from initial presentations influenced curriculum and training techniques for nationwide Training Session in December

NYIB INTERNATIONAL AWARENESS PROGRAM

WORK PLAN

Reporting Period: July 1 -- December 31, 1982

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Goals/Objectives	Planned Period of Accomplishment	Status of Accomplishment (Quantitative data indicated where possible)
Goal II (continued)		
-Classroom development education module evaluated/redesigned	Year 2, First Quarter	N/A
-Six-month workplans/activity summaries submitted by volunteers	Year 1, Second Quarter	Plans submitted December, 1982
-Program Review at National and Regional NCUYIB Conferences	Year 1, Third Quarter	N/A
II III. <u>Development educational articles in movement publications</u>		
-Establishment of a Communications Task Force including representatives of CUNA, CUNA Mutual, NCUYIB, WOCCU and others	4/82	Established 4/82
-Identification of communications theme and strategy in support of development education strategy	5/82	Alternative strategies discussed and defined at NCUYIB meeting May, 1982
-Presentation of communications theme/strategy at NCUYIB National Conference	6/82	Grant approval - June 1982 Program theme and strategy finalized - July 1982 Program presentations made at National Conference - June Program presentations made at Regional Conferences - October and November, 1982
-Preparation of articles for CUNA and affiliate publications	Year 1, First Quarter Second Quarter	8 articles placed in publications by year-end, 1982. Publications have aggregate total circulation of 86,900.

NYIB INTERNATIONAL AWARENESS PROGRAM

WORK PLAN

Reporting Period: July 1 -- December 31, 1982

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Goals/Objectives	Planned Period of Accomplishment	Status of Accomplishment (Quantitative data indicated where possible)
Goal III (continued)		
-Preparation and distribution of development education materials for League Publications	Year 1, First Quarter	3 communications written and distributed to League Press
-Preparation and distribution to volunteers of development education materials for chapter publications	Year 1, Second Quarter	2 items completed December 1982
-Preparation and distribution to chapter representatives of development education "press releases" for credit union publications	Year 2, First Quarter	1 article written for International Credit Union Day Packet
-Evaluation and reformulation of communications theme/strategy based on volunteer feedback	Year 2, First Quarter	N/A
<u>IV. Annual Increase in movement support for international development programs.</u>		
-Annual tabulation of voluntary participation in development education programs	Year 1, Fourth Quarter	N/A
-Annual tabulation of resolutions in support of international development and development education programs	Year 1, Fourth Quarter	N/A
-Annual tabulation of movement volunteers to provide support to international development activities	Year 1, Second Quarter	N/A --Program conducted for six months

WORK PLAN

Reporting Period: July 1 -- December 31, 1982

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Goals/Objectives	Planned Period of Accomplishment	Status of Accomplishment (Quantitative data indicated where possible)
Goal IV (continued) -Compilation of financial support by movement to CUNA Foundation	Year 1, Third Quarter	N/A

PART III: RESOURCES

A. PERCENTAGE BREAKDOWN OF EXPENDITURES BY PROGRAM GOAL

GOAL	GRANT RESOURCES	APPLICANT RESOURCES	GOAL DESCRIPTION
1.	56%	77%	<u>There will be a minimum of one volunteer NCUYIB Development Educator in each state</u> A five-day development education training session was designed which included travel and lodging, training facilities, resource and audio-visual support materials.
2.	44%	11%	<u>Presentation of Development Education Programs</u> An international educational module was created for inclusion in the existing classroom money management kit to assist in development education presentations. Training and consulting costs are also represented.
3.	-0-	12%	<u>Development Education articles in movement publications</u> This represents communications staff salaries and distribution of promotional and informational press releases for credit union movement publications.
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TOTALS:	100%	100%	

B. DETAILED EXPENDITURE REPORT OF A.I.D. AND PRIVATE MATCHING FUNDS

(See below)

BUDGET SUMMARY: PROGRESS REPORT THROUGH 12/31/82

DEVELOPMENT EDUCATION PROGRAM GRANT

CUNA FOUNDATION

Item	<u>APPLICANT RESOURCES</u>		<u>GRANT RESOURCES</u>		<u>Total Expenditure</u>
	<u>Budget</u>	<u>Expenditure</u>	<u>Budget</u>	<u>Expenditure</u>	
Salaries and Benefits	\$109,183		\$ 4,590		
Professional Staff		\$62,247			
Volunteer Participants		<u>22,945</u>			
Sub-Totals		<u>\$85,192</u>			\$85,192
Consultants	\$225		\$2,250	\$2,000	\$2,000
Sub-Totals					
Travel and Transportation	\$24,135		\$15,360		
Training Programs		\$2,305		\$15,068	
Regional Meetings		135		--	
League Meetings		599		--	
CUNA and Affiliate Meetings		<u>386</u>		<u>--</u>	
Sub-Totals		<u>\$3,425</u>		<u>\$15,068</u>	\$18,493
Other Direct Costs	\$3,932		\$23,800		
Communications		\$1,050			
Materials Printing/Duplication		2,800		\$17,733	
Training Facility Rental		--		1,420	
Miscellaneous		<u>750</u>		<u>637</u>	
Sub-Totals		<u>\$4,600</u>		<u>\$19,790</u>	<u>\$24,390</u>
TOTALS	\$137,475	\$93,217	\$46,000	\$36,858	\$130,075

Expenditure Breakdown: Development Education Program Grant

<u>Salaries and Benefits</u>	<u>Applicant Resources</u>	<u>Grant Resources</u>	<u>Totals</u>
<u>Position</u>			
Professional Staff:			
CUNA Foundation			
Executive Vice President	\$ 2,783		\$ 2,783
Secretary	500		500
NCUYIB			
Vice President, Marketing Services (CUNA Mutual)	1,500		1,500
Director	16,092		16,092
Clerical	17,000		17,000
CUNA			
Director, National Advertising Program	400		400
World Council of Credit Unions			
Director Communications	2,226		2,226
Secretary	500		500
Training Specialist	5,964		5,964
Technical Resources Staff	1,004		1,004
Volunteer:			
NCUYIB Executive (7)	9,240		9,240
NCUYIB Volunteers (26)	22,945		22,945
CUNA Publications Staff (2)	3,528		3,528
CUNA Mutual Publications Staff (2)	1,510		1,510
TOTALS	\$85,192		\$85,192

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Budget Breakdown: Development Education Program Grant

<u>Consultants</u>	<u>Applicant Resources</u>	<u>Grant Resources</u>	<u>Total Expenditures</u>
Development Education Program module incorporation in Money Management Consumer Education Classroom Kit			
1) Instructional Guide		\$1,200	\$1,200
2) Practice Materials		<u>800</u>	<u>800</u>
TOTALS		\$2,000	\$2,000

Budget Breakdown: Development Education Program Grant

Travel and Transportation

<u>Purpose</u>	<u>Title</u>	<u>Applicant Resources</u>	<u>Grant Resources</u>	<u>Total Expenditures</u>
Development Education Training for NCUYIB Volunteers:	Volunteers (26)		\$11,714	\$11,714
	Trainers (1)	\$2,305	200	2,540
	NCUYIB Executive		3,154	3,184
Regionals:		599		599
League Meetings:		135		135
CUNA and Affiliates Meetings:		386		386
TOTALS		\$3,425	\$15,068	\$18,558

Budget Breakdown: Development Education Program Grant

Other Direct Costs

<u>Item</u>	<u>Applicant Resources</u>	<u>Grant Resources</u>	<u>Total Expenditures</u>
Telephone and Telegraph	\$ 400		\$ 400
Postage	650		650
Materials Design/Printing/Duplication			
Development Education Package for Volunteers		\$ 3,508	3,508
Development Education Module for Classroom Use		14,225	14,225
Releases for Credit Unions	2,800		2,800
Miscellaneous	750		750
Training Facility Rental		1,420	1,420
Miscellaneous		637	637
TOTALS	\$4,600	\$19,790	\$24,390

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