

Global Connections

HIGHLIGHTING THE WORK OF PRAIRIE CO-OPERATORS AROUND THE GLOBE

2011, ISSUE 1

Credit Union Coaches Make a Difference in Africa

For this issue of *Global Connections* we interviewed two prairie co-operators who just completed a CCA Coaching Program in Ghana. Douglas Shumilak of Winnipeg is Manager, Monitoring, for Deposit Guarantee Corporation of Manitoba, and Lucille Tetarenko is General Manager of Hudson Bay Credit Union in Hudson Bay, Saskatchewan. This is what they told us about their time in Africa.

What compelled you to get involved in CCA's coaching program?

DS: I was inspired by my parents who worked for CIDA in the mid eighties. My parents were hired by CIDA to run a 20,000 hectare sorghum grain operation for two years in the mid 1980's. This and my belief to assist mankind/womankind in any way possible to improve their lives.

LT: I had a colleague who got involved a number of years ago and that peaked my interest. I also got involved in The Women's Mentoring Program. This program provides opportunities for women working in credit unions in developing countries to come and spend time with us in our credit unions in Canada. They live with us and work with us for approximately 2 weeks. I had a great experience with Adelaide Tetteh from Ghana, Africa. We have become good friends. So I then applied to take part in the Credit Union coaching program and traveled to Ghana in 2010 and 2011 to work and help different credit union organizations.

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About CCA's Coaching Program

CCA's Coaching Program takes a hands-on approach that enables Canadian credit union professionals to share their skills and advice directly with our international partner credit unions. Working in teams of two, coaches spend two weeks sharing their knowledge and expertise with credit unions in the African countries of Uganda, Malawi and Ghana. In 2011, the program will be expanded to include Mongolia. Volunteers return the following year for a second session of coaching.

CCA is proud of the success of this program. Thanks to the dedication of our Canadian volunteers, we have been able to expand and create two distinct Coaching Programs: the Management Coaching Program and the Governance Coaching Program.

The most recent Management Coaching program took place from January 20th to February 8th in Africa. Among the participants were many Alberta, Manitoba and Saskatchewan credit union managers. We interviewed them to get a sense of why they chose to become involved, what they learned and what they were able to offer to their African counterparts.

The participating prairie cooperators were:

In UGANDA:
Stewart Oke (Delburne, AB)
Rene Ritchot (Kleefeld, MB)

In MALAWI:
Brad Schultz (Melville, SK)
Karen McBride (Regina, SK)
Larry Carnegie (Maple Creek, SK)

In GHANA:
Sheldon Wagner (Edmonton, AB)
Doug Shumilak (Winnipeg, MB)
Lucille Teteranko (Hudson Bay, SK)

The Coaching Program is made possible through the generous donations of Canadians to CCA's fundraising arm, the Co-operative Development Foundation of Canada, and through the financial participation of the Canadian International Development Agency.

Ellen Wilson, Manageress of PWD Prestige Co-operative Credit Union in the capital of Accra, Ghana. She manages approximately \$175,000 Ghanaian cedis in assets. Credit Unions tend to be much smaller in terms of asset size than the credit unions in Canada. (Photo: Lucille Tetarenko)

What was the purpose of your involvement?

DS: To coach fellow credit union employees in any way possible to improve the operations of their credit unions and try to help them avoid the pitfalls we experienced as our system grew.

Tell us about the credit union with which you worked.

LT: Over the past two years I had the opportunity to work with six different credit unions. Five were new visits and one was a credit union that had been previously visited. They were all smaller organizations struggling with operational issues, growth issues, loan delinquency and governance issues.

What were some of the challenges facing the credit unions you worked with?

DS: Some of the challenges Ghana credit unions are facing are:

1. High delinquency of the loans they granted
2. The separation of board and management responsibilities
3. Lack of an act to govern the credit union movement
4. Lack of a deposit guarantor
5. Implication of policies and procedures/ Standard of Sound Business Practices
6. Financial reporting to both the board and their central body (CUA)
7. No financial guidelines criteria for new credit unions wanting to join the credit union movement

LT: Very high delinquency, no savings so therefore there was a great deal of liquidity issues and profitability issues. They had no real process to deal with loan delinquency and teaching members to save money was a real challenge.

Do you feel that your time made a difference and if so how?

DS: Yes. I believe this was evident when the 2011 team visited a credit union that we visited last year. The recommendations we made last year were implemented and the credit union appears to be on solid footings now.

LT: After my first year, I was a little unsure if we were making a difference but this past year we had the opportunity to re-visit a credit union that had coaches help them last year. I was totally amazed at how they had implemented a majority of recommendations from the last year



Above: On the beach at Cape Coast about 2 hours west of the capital of Accra, the Ghanaian children were very friendly, curious and wanted to meet and touch the Canadian coaches, Cory Munden from Newfoundland and Heidi Hyokki from British Columbia.

Below: Evelyn Antwi, Manageress of the Madina Community Co-operative Credit Union in the capital of Accra, Ghana, who manages approximately \$130,000 Ghanaian cedis in assets. (Photos: Lucille Tetaranko)

and how seriously they had taken the recommendations. It was the highlight of my trip as it proved that, yes, we were making a difference and it was very gratifying.

What important message would you like to impress upon Canadian co-operators?

DS: Do not forget who you are and why your organization was formed.

LT: Co-operatives are strong around the world and as Canadians we have so much to offer in terms of knowledge and support.

Do you feel changed by this experience?

DS: Yes. There are things we can do to improve the lives of others and in Ghana the credit unions are there to improve the lives of their members.

LT: Yes I feel very changed. I started the program 2 years ago really not knowing if I could help or if I had any knowledge that could make a difference. I found out very quickly that I could help and I also found that this trip brought me back to the very fundamental reasons of why the credit union system first began, to help people. I think the credit union system in Canada has been forced to become more like

banks and we have lost the grass roots flavor . . . through no fault of its own.

Do we have anything to learn as Canadians?

DS: The credit unions in Canada are becoming of a size that they are forgetting why they were created. At one time you could distinguish a credit union from a "bank", now I am not sure if you can. I believe this is a step backwards, after saying this I also realize that our credit union system really does not have an option but to become more like a bank, given the financial pressures from its membership and its ability to compete with the banks.

LT: I believe more Canadians should participate in these programs as I learnt that being a Canadian is quite a privilege and that we have freedom, opportunities, equality and many things we take for granted. I also think the credit union movement is making a difference in the lives of many African communities and it made me very proud to belong to such a movement.

Did you know . . .

*You can get more information about the Coaching Program on the **View From Here** coaching blogs at the CCA Cinema (ccacinema.coopscanada.coop).*