

# ICUDE Application Essay

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## ICUDE Projects: October 2021 and February 2022

It is my firm belief that education is the best way to grow the credit union movement. Having spent 20 years at Credit Union National Association in the Center for Professional Development, I saw how the right education at the right time for the right people could provide a lasting impact and create infinite ripples of improvement throughout the movement. I've had several amazing experiences working with domestic and international credit unions to deliver webinars, including delivering content for credit unions in the Philippines and SACCOs in Africa.

### Project 1: SACCA Congress, October 2021

In February 2022, I got a call that changed my thinking and my perspective on the impact and importance of ongoing education even further. George Ombado, Executive Director of ACCOSCA, asked me to teach a two-day workshop for the 2021 SACCA Congress in the Kawali, Kenya. The opportunity meant developing 2 full days of curriculum for a group of SACCO leaders, staff, and board members. It also meant developing content that would provide opportunities for Solomon Angutsa, CEO of Kenya National Police SACCO, to facilitate throughout the two days.

**The purpose of this project** was to bring a deeper understanding of how service and sales are interconnected in SACCOs, and how growth and success can increase more quickly by increasing the sales skills of SACCO staff. This project directly relates to the **cooperative principles of Member Economic Participation and Education, Training & Information**. It also speaks to the **development issues of savings, credit, and financial inclusion**.

Many African SACCOs only provide loans if the member has a balance in their savings account equal to or greater than the amount they are requesting in their loan. A large part of the discussion included the work that Kenya National Police SACCO is doing to change that model. Access to Credit and Member Economic Participation were the focus of the content to help frame the role that SACCOs can play in financial inclusion. Mortgages are not a part of the lending process because it is impossible to save enough to buy land, build a house, and furnish your home. Instead, members obtain a small loan to purchase a plot of land. Once that loan is paid off, the member takes out a loan to pour the foundation. Once that loan is paid off, the member takes out a loan to frame the house. This process can take decades, with members passing away before the house is ever completed.

The workshop originally had 45 people registered to attend, however by the time we finished our second day, the room was in a standing-room-only situation with the hotel continuing to bring in chairs. (I stopped counting when we reached 75 participants, but I know others joined as well.) There were several other pre-conference workshops occurring simultaneously, so I was thrilled to learn that attendees were selecting our session.

Attendees proved they were engaged and interested in the content, actively participating in all discussions and activities throughout the two days. Additionally, many of the attendees continued to engage with me after the workshop as the conference continued. In fact, a follow-up breakout session later in the conference brought another 75-100 participants.

The **tangible impact the project** had on credit unions, including employees and directors, included ongoing conversations with credit unions across the continent. SACCO leaders from Liberia, Malawi, Eswatini, Tanzania, and Kenya who attended the workshop followed up with me to clarify points and provide guidance for their individual situations. They will continue to experiment with the concepts learned and processes uncovered as a result of their attendance at the workshop.

The **duration** of this phase of the project was 2 days. The **frequency of the project** is expected to be ongoing annually at the Annual SACCA Congress as I've been requested to teach this session again at the upcoming SACCA Congress in the Kingdom of Eswatini in August, 2022.

Additionally, the work will be ongoing as the new ACCOSCA Academy takes shape. I will be able to record a series of sessions for SACCOs to continue their professional development beyond the in-person, annual Congress. My goal is to have a series of 4-6 sessions that will outline the sales and service process for SACCOs. These sessions can be customized for front-line staff, managers, and the Board of Directors. I'm excited to watch this continue to grow!



## **Project 2: Advanced Africa Development Educator Training Curriculum Development and Participation, February 2022**

The Advanced Africa Development Educator (AADE) program was the first Advanced DE program to occur amongst all of the DE programs around the world. The program included 24 credit union/SACCO professionals from around the Continent and was held February 6-11, 2022.

Having spent 20 years in adult education at Credit Union National Association, and having earned my CUDE designation in 2003, I was over the moon to be asked to help develop the curriculum for the AADE program shortly after returning from the SACCA Congress in 2021. George Ombado and Lois Kitsch requested my volunteer assistance to discuss and develop the curriculum for a group of ADEs who had made major impacts in their SACCOs and their communities following their participation in the ADE program.

**The purpose of this project** is to bring a deeper experience and understanding of how the Development Educator program can have the most impact throughout the Continent of Africa. Advanced African DE focuses on how DEs can use their development education training as a guide to address and solve the complex development issues that prevail in an everchanging Africa. Through interaction, reflection and action steps, participants delve into issues related to poverty, injustice, gender and age inequalities, humanitarian crises and climate challenges. The program goal is for DEs to make connections between their personal lives, the work within their SACCO organization and social justice issues to make positive change for Africa. Upon completion of AADE, DEs will understand how to identify the root cause of development issues within their communities, determine a course of action to solve defined development issues, build consensus to fund their project, identify community partners and measure successful outcomes.

This project directly relates to the **cooperative principles of Education, Training & Information**. However, it deeply connects with **all of the cooperative principles** and the **12 development issues** as the program content included a deeper dive into the 12 development issues as they related to the community of Malindi, Kenya.

AADE “flips the script” on the projects that typically are tackled on Thursday of the Development Educator programs around the world. Each of the 6 teams were assigned their projects on Monday, taking the week to develop a deeper understanding of their project issues and more thorough evaluation and development of potential solutions.

In addition to the “flipped script,” another key difference with the AADE program was the size of the teams. Each team had 3-4 participants plus a team leader, for a total of 4-5 people per team. Team leaders were considered active members of their teams, rather than acting as a team guide as is done with a team mentor role. The team leaders acted as a project guide, helping to arbitrate in the case of disagreement. We were also active participants in the research, project work, and working toward a quality outcome of the project. As project team leaders, we also played an active role in both the written project plan and in the oral presentation.

The agenda included experiential learning amongst the project work to help the teams bond, as well as to give the teams an opportunity to network with other AADE participants. Final projects included a 40-minute oral presentation with 20 minutes for questions plus a 20-page written business plan, all

developed over the course of the week and delivered no later than 10:00 p.m. on Thursday night. The business plan included potential funding sources, with the oral presentation delivery to one of the potential funding organizations.

### **High-Level Agenda for AADE**

#### Day 1: Sunday

1. Mentor training
2. Participant Evening Reception and Dinner

#### Day 2: Monday

1. Small group introductions
2. Large group introductions
3. DE review
4. Economic State of Africa
5. Member Problems as Development Issues
6. Understanding Member Problems (Field work)
7. Project Assignments
  - a. Access to Affordable and Adequate Housing
  - b. Health and Health Related Issues
  - c. Access to Potable Water
  - d. Environmental Issues
  - e. Access to quality and generational education
  - f. Income Generation
8. Introduction to the Project Plan
9. Consensus Building Exercise

#### Day 3: Tuesday

1. Data Collection: Root Cause of the Problem
2. From Goal Setting to Goal Getting: From Micro Goals to Macro Achievement (I led this session)
3. Project Work: Vision Statement
4. Sharing Their Vision
5. Project Work: Project Outline
6. Project Work: Products, Program, and Services
7. Group Exercise: Continue, Change, Rotate
8. Project Progress Check: Thumbs Up/Thumbs Down/Thumbs Sideways

#### Day 4: Wednesday

1. Project Review and Group Feedback
2. Empathy Mapping: Focus on the Beneficiaries
3. Project Work: Marketing Plan and Operational Plan
4. Project Progress Check: Thumbs Up/Thumbs Down/Thumbs Sideways
5. Networking Night (Entertain Us)

#### Day 5: Thursday

1. Project Progress Check: Thumbs Up/Thumbs Down/Thumbs Sideways
2. Project Work: Impact Plan and Financial Plan
3. Project Work: Project Completion

Day 6: Friday

1. Team Final Presentations
2. Graduation, Debrief, and Group Photos
3. Graduation Party

The **tangible impact the project** had on credit unions, including employees and directors, included deepening the DE work throughout the Continent. AADE final projects included the fully developed project plans that could be used to apply for funding of these projects locally in Malindi or through similar projects at the home SACCO for each participant. Due to the nature of the economy and living conditions throughout the continent, parallel project opportunities occur throughout the Continent, making the work directly applicable to each participants local community.

The **duration** of the actual project implementation was 6 days; however, the project took from November 2021 until February 2022 to be developed. The **frequency of the project** is expected to be ongoing annually. While the Africa Development Educator training may occur more than once each year, the Advanced Africa Development Educator program is expected to occur once per year. Due to the intense nature of the program, each potential participant will apply for a spot in the training.

