



December 28, 2018

Dear Friends,

In 2019, it will be ten years since the Global Women's Leadership Network (GWLN) was formed. The vision was to provide women with the opportunity and resources to make a difference in the lives of each other, in the lives of credit union members and in their communities. World Council serves as the hub of the network to bring together women from credit union systems around the world: staff, executives, board members, and business partners. This is one of our most important programs. How far have we come?

The initial request which led to the GWLN was to create a safe forum in which women could discuss business issues among themselves. Yet it was not meant to be divisive or separatist. Both females and males championed the network, contributed their time and leveraged the power of the network and the vision to make a difference among their peers and in their community.

The pink tie became the symbol of the GWLN. How many of us remember or recognize the logo? ... but we all recognize the pink ties, ubiquitously worn now by men and women. The Asian Confederation of Credit Unions (ACCU) introduced pink scarves. In pictures around the globe, we see people in education forums and volunteers working in their communities. They wear differing local dress but they all wear pink ties and scarves, the mark of the network.

Membership expanded to include men; GWLN forums became open for men to participate in. Brazil introduced the "He for She" slogan. Men who had for years sponsored their colleagues to participate stepped forward and became active participants in the network.

The network was never meant to be patronizing: north to south or older to younger. Personal mentoring never became a major part of the program. Members from many countries face personal and professional headwinds at home and told us that they wanted to be part of a network which treated them with respect as professional peers. Yet the network provides a forum for collaborative coaching. We are cooperators. The annual GWLN Forum at the World Council conference, the Brazil Women's Leaders' Summit and the US Executive Readiness Summit each year provide best practices on critical competencies and working groups working on professional development challenges. Local sister societies include people from all levels of experience and responsibilities. The more experienced provide coaching and inspiration while the newly experienced provide renewal and inspiration. The result is an expanding pool of talented women ready for advancement.

The GWLN Forum took place every year the first day before the World Council conference. Members told us they wanted to continue their own forum, but the network has expanded to sessions and networking throughout the conference. The network hosts a lounge during the three day conference

to allow members to connect and relax. The Athena award presentation moved from the pre-conference reception to center stage of the conference.

The GWLN has provided scholarships each year for many to attend the forum or to carry out a community based program. Many came, were committed and went home to launch GWLN initiatives in their home community or to create sister societies in their home country. GWLN became an international community and a truly global network. Malawians who participated returned home and created the Malawi sister society. Brazil joined us from the start. When we first talked of GWLN, SICREDI in Brazil had one woman credit union CEO. Men and women embraced the commitment to women's professional development and inclusion in the Brazil credit union system. GWLN took off with each credit union establishing its own sister society. Women embraced new opportunities for responsibility and leadership. Leni introduced sister societies in Thailand, Philippines and Nepal. In Thailand Kruewon worked to translate the vision to Thai and spread to sister societies throughout Thailand. In Mexico, Dolores led credit unions to build a shared payments platform for serving the rural communities. Costa Rica launched its sister societies. Trinidad and Tobago and Jamaica launched their sister societies in the Caribbean.

It was more than network growth and peer support. Credit unions are always community based organizations, finding solutions to the challenges that their members and their communities face. The Malawi sister society organized support for the homes and schools of visually impaired children in Malawi, delivering care and food support, wearing their pink scarves. In Kenya, the GWLN has long supported the Busia orphanage created by credit unions to provide a safe home for the care and education of orphans in Kenya. In Philippines and Thailand, ACCU introduced women's business development centers in credit unions to support women members who owned their own business. Business development centers helped women-owned businesses increase their income by 23%. In Macedonia, Eli returned home with new ideas to reach out to women, serve handicapped members and provide solutions to those captured by predatory lenders.

GWLN is a global network with members from 78 countries ... and it is a local movement. Sister societies began in the US to provide peer networking, education and professional development. Group leaders are elected to plan and lead several meetings a year. Credit unions sponsor the venue and meal. Many leagues include a GWLN sister societies luncheon at their annual conferences. Sister societies provide the innovation and community leadership of the network. We have seen sister societies take on resume writing, interview coaching, placement counseling and outreach to university graduating students. Most sister societies choose a community charity for strengthening the economic security for women and their families. Sister societies support battered women shelters, single mother's education support, young women's life coping skills, family food assistance programs and youth empowerment programs.

States with active sister societies include Arizona, California, Colorado, Florida, Idaho, Iowa, Illinois, Indiana, Maine, Massachusetts, Michigan, Minnesota, Nevada, New York, Oregon, Pennsylvania, South Dakota, Texas, Virginia, Washington, Wisconsin and Wyoming. At the end of 2018 there are over a hundred sister societies in the US, Bahamas, Brazil,

Costa Rica, Fiji, Indonesia, Macedonia, Malawi, Nepal, Peru, Philippines, Thailand, Trinidad and Tobago, Uganda and Ukraine. Network volunteers travel across state lines and across international borders to participate in sister society meetings.

The network is supported by member dues and by corporate partners. Mitchell Stankovic and Associates has supported the network from the beginning. PSCU has supported sister societies for many years. Much of what we have achieved has been supported by business partners such as CU Answers, CU Direct, CO-OP Financial Services, CUNA Mutual Group and Ser Technology Corporation.

We began the GWLN field engagement programs in which members of the network would travel with us to study and contribute to the work of our peers. In 2017, we travelled from the World Council conference in Vienna to Ukraine, to support a credit union system suffering from global isolation, archaic systems and civil war. Subsequently, three network members travelled to Ukraine as volunteers to assist credit unions in product enhancement, marketing and financial literacy services to rural women and youth. In 2018, we travelled from the World Council conference in Singapore to Thailand to study the Asian credit union system and to participate in their future strategic visioning. In 2019, we will travel from the World Council conference in Bahamas to Puerto Rico to support an American community struggling to overcome economic and natural disaster.

One of the challenges of an international network is keeping up with members across the globe. Today's technology offers the opportunity for instant connection and communication. One of the GWLN dilemmas has been reaching people who do not have access to the internet but they do have mobile phones. Elevations Credit Union stepped up to develop an app which connects members and links to cuwomen.org, GWLN's website. Now, from the most remote locations members can get information, share educational ideas, and build a true "network". Today as we work on strategies to help digitize credit unions in other countries, we point to the work that GWLN and Elevations have done to show how credit union networks can connect.

In 2019 at the World Council our agenda returns to some of the early challenges in serving women. Then it was increasing outreach to women membership. Today it is:

- raising better data about women's participation in credit union systems around the world and the impact of their financial inclusion.
- identifying the obstacles that women face in addressing time, family and opportunity costs of taking on executive or leadership responsibilities. The credit union system has the opportunity to lead the financial systems by establishing institutional best practices.
- implementing solutions that leverage opportunities for women's financial inclusion presented by digital technologies. With the Gates Foundation we work in Philippines and Indonesia to connect women with credit union digital platforms to e-commerce and payments ecosystems.
- expanding credit union secured lending to women business owners and entrepreneurs.
- partnering with the African Confederation of Credit Unions' new Africa Womens' Network to empower women leadership in the African credit union system.

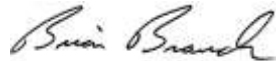
Surely it is time for the GWLN to start telling its stories to the wider credit union community. With thousands of members doing good work around the globe, there are so many successes that are shared in sister society meetings or shared on the closed Facebook and LinkedIn social media pages. Please share your success and your impact.

As a community built on this network, we constantly ask ourselves: “What is different about this network?”, “How do we provide value?” and “How do we make a difference?”. We ask ourselves why women and men would take time from their very busy demands to participate in this network.

At World Council we talk of the generosity of talent, time and treasure of the credit union movement. The GWLN is a network of volunteers. We are grateful for all you do. Thank you to Sue Mitchell who serves as Chair of the network. Thank you to those of you who serve or have served on the advisory committee. Thank you to the leaders of the sister societies and your credit unions who have hosted you. Thank you to those of you who have traveled to work with your international peers. The world credit union system is stronger through this global network with local effort.

You should be proud of what you have achieved. We are.

Safe travels,



Brian Branch
President and CEO
World Council of Credit Unions