Overview

Credit Union Foundation Australia (CUFA) is not merely a Charitable Organisation, it’s a Socially Responsible Developing Agency that helps its beneficiaries help themselves.

The CUFA Challenge Programs have a dual focus of providing a challenging educational participant program and a means to raise funds for CUFA development projects.

This report is intended to provide details of the outcomes achieved as a result of the CUFA Cambodian Leadership Challenge in July, 2009.

Seven participants from Credit Unions in New South Wales and Queensland were involved in six main challenge components designed to take participants out of their comfort zone of a conventional western lifestyle. These leadership programs are a real test physically, emotionally, intellectually and culturally with participants further developing their leadership and teamwork skills under these trying conditions.

Challenge Components.

The six main challenge components are:-

- Fundraising
- Physical Challenge.
- Cultural, Emotional and Intellectual Challenge
- Community Service
- Teamwork
- Leadership
**Fundraising**

**Context**

Participants were required to raise a minimum of $3000 each before commencing the trip to Cambodia. 100% of the money raised was used for the CUFA Children’s Financial Literacy Program

**Outcome**

Personally, over $4,000 was raised in five weeks. Half of this total was raised through donations from Business Partners, Local Businesses, work Colleagues, friends and family. The remainder was generated through various methods including raffles, Cadbury Chocolate and cake sales. The fundraising component was not only a personal goal; it involved my fellow branch team members who were also able to feel a part of the challenge.

The seven participants collectively raised over $27000.

**Learning’s**

Through increased knowledge of CUFA’S Financial Literacy Program, the participants were able to persuade donors that their donations were funding an exceptional financial literacy program for the children of Cambodia. This reinforces all Credit Union ethos that good product knowledge is the basis of good selling skills, better communication and sharp negotiating skills.

**Physical challenge**

**Context**

Challengers were required to train for and to cycle over 225 kilometres in 4 days around Siem Reap, Sisophon and then to Battambang. Not only would participants be faced with cycling over long distances, they were also to encounter extreme weather conditions featuring hot temperatures and high humidity. It was also pointed out, that cycling surfaces to be encountered involved unsealed roads, potholes, sandy dirt and fast moving traffic on bitumen highways

**Outcome**

The level of enjoyment and success of this component depended on the Challengers level of physical fitness, their mental determination and their preparation.
The Challengers were extended physically, and their mental strength was the reason why this component was completed.

Unfortunately, not all Challengers were able to complete the cycle leg of the challenge. Age was not the reason for this outcome and neither was teamwork. One can only assume that it was lack of preparation.

Learning’s

Advice and direction from experts enabled the best result from physical training. Correct management of time during normal day to day routine enabled the challengers to train regularly. Correct nutrition and hydration, together with rest and recovery during training and the cycle challenge, was as critical to the success as the physical preparation. Remaining disciplined and focused on the goal at hand, increased the likelihood of success. Self-awareness of all conditions allowed for ongoing assessment to each situation.

**Cultural, Emotional & Intellectual Challenge**

**Context**

The Challenge offered exposure to a different culture, belief, tradition and ideas. The challengers also learnt about the emerging savings bank (Credit Union) movement and attended the opening of the OMUNY Saving Bank Branch. They engaged in CUFA’s ‘Financial Literacy Program’ for the children and attended three schools to witness and participate in the lessons implementing this program. The Challengers also visited the homes of three participants in the Village Entrepreneur Program. The Challengers were also given the task that they were not allowed to complain or whinge at all during this challenge. They were allowed to share a concern but not become a burden to the team or individual.

**Outcome**

Cambodia’s culture required the Challengers to conform to the dress codes and behaviour. There were contrasting living conditions for Cambodians in the larger cities but in the provinces, they were very poor, with many children malnourished and many not attending school. Exposure to the Cambodians lifestyle and their many struggles gave the Challengers the basis of comparison to the Australian lifestyle. The Challengers experience firsthand the formation of the savings bank (Credit Union) movement in Cambodia.
Learning’s

Sensitivity and conforming to their culture requirements gave us mutual respect. Cambodian’s are delightful people, very easy to smile and displaying warmth to all people.
Life continues, even through oppression and they have a positive attitude in spite of adversity.
Challengers reconsidered their priorities and questioned what was important – i.e. adopting the attitude ‘not to sweat the small stuff’.
Life experiences, broadens ones horizons and the knowledge gained enables significant understanding of people and what motivates them.
To renew our love and appreciation for Australia, our culture, our cuisine and the wonderful opportunities this country has to offer everyone.

**Community Service**

**Context**

Challengers are required to complete 100 hours of community work with a charity or community organisation.

**Outcome**

Many organisations need competent volunteers who have the time and experience to help.

**Learning’s**

With the right ‘can do’ attitude the Challengers can successfully complete a wider range of activities.

**Teamwork**

**Context**

The program brought together 7 individuals to work together as a team for a common purpose and for all participants to learn from this experience.

**Outcome**

When the challengers met in Sydney for their Teambuilding and Leadership Workshop, the structure and the relationships within the team were unknown but by the end of the day there was a genuine commitment toward the teams’ unity developing and a common goal clarified. By the end of the cycling challenge in
Cambodia clear roles within the team were defined, a trust-based environment had developed and a mutual respect for each team member deepened. The involvement of all team members to communicate openly and honestly, improved with more time spent together.

Learning’s

The coming together of a number of people for a common goal does not mean it will become a successful team. Each team member must be committed individually as well as collectively to the success of the team. Different individuals respond differently to situations, but by allowing each individual the time and space to respond can maximise the effect and make the team more successful.

**Leadership**

Context

Participating in this ‘out of comfort zone’ challenge gave the challengers a feel they were influencing other people by setting an example for others to follow.

Outcome

Each participant was willing to take on the responsibility to undertake and complete each component of this challenge. Some members of the group stepped up, motivated others and showed their leadership skills.

Learning’s

The cycling challenge brought the Challengers out of their comfort zone, testing their skills to perform when confronted with a situation that physically extended them and they needed to rely on their mental strength to finish. At the same time, being able to lead and motivate other challengers to finish their cycling challenge gave these leaders a sense of accomplishment when contributing to others.

**CUFA - Benefits**

CUFA’s vision for this Financial Literacy Program and Village Entrepreneur Program, needs to be supported by all Credit Unions and the wider community. The Literacy Program would be beneficial to Australian children as many do not join a financial institution and are not educated in good saving behaviour.
Personal Benefits

1. Knowledge & Support: This Challenge allowed first hand experience of the participants to witness the work of CUFA. The Children’s Financial Literacy Program and the Village Entrepreneur Program have both impacted positively on the lives of many children and families in Cambodia.

2. Personal Qualities: This Challenge has increased many personal qualities such as confidence, patience, humour, strength of character, respect, empathy and trust.

3. Teamwork: Effective teams work together to ‘get the job done’ and all members are important to this outcome. Increased awareness to teams and their dynamics.

4. Attitude: Improved ‘I can do’ attitude

5. Communication: Effective communication means everyone understands what is required.

6. Australia: An renewed love for our country, its lifestyle, people, cuisine and the opportunities this wonderful country has to offer everyone

7. Friendships: many friendships developed through this program

As this is a unique adventure that not everyone is lucky enough to experience, the exposure to such a contrasting culture and the first hand ‘life experience’ translates positively back to Encompass Credit Union through the personal developments of two of its valued employees.