

# WEL-COME



XXIII Conferencia Regional  
**EconoMía**  
Perspectivas económicas, sociales y ambientales  
para el cooperativismo del futuro en las Américas

  
Cooperativas  
de las Américas  
Región de la Alianza  
Cooperativa Internacional



International Cooperative  
Banking Association



International  
Co-operative  
Alliance  
Banking & Finance

# INTERNATIONAL COOPERATIVE BANKING ASSOCIATION (ICBA) STRUCTURE & MEMBERSHIPS - STRATEGIES



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International Cooperative  
Banking Association



# ABOUT ICA

- The International Cooperative Alliance (ICA) was founded in London, England on 19 August 1895 during the 1st Alliance Co-operative Congress.
- The delegates from co-operatives from Argentina, Australia, Belgium, England, Denmark, France, Germany, Holland, India, Italy, Switzerland, Serbia, and the USA. were present.
- The representatives established the Alliance's aims to provide information, define and defend the Co-operative Principles and develop international trade.
- The Alliance was one of the only international organisations to survive both World War I and World War II.
- Overcoming all the political differences between its members was extremely difficult, but the Alliance survived by staying committed to peace, democracy, and by remaining politically neutral. The Alliance confirms its political neutrality in 1896.

- The Alliance established a first ever committee called "International Co-operative Banking Committee" (ICBC). Today it is known as the International Co-operative Banking Association (ICBA), sectoral organisation of ICA regrouping co-operative banks and other financial institutions. ICBC in 1922, had initially membership from 7 European consumer cooperative banks. In 1964 membership was opened to all cooperative banks and central cooperative credit organizations directly or indirectly affiliated to International Co-operative Alliance (ICA), of which it is a specialized body. Following 28th ICA Congress, 1984, Hamburg (Germany FR), ICBC became an international specialized organization of ICA, with the title ICA Central Banking Committee - also sometimes referred to as International Association of Cooperative Banks –The present name of the International Co-operative Banking Association (ICBA), a sectoral organisation of the Alliance regrouping co-operative banks and other financial institutions was adopted in 1992.



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- **Role and objectives of the ICBA:** ICBA shall be representative of co-operative financial institutions and co-operative banks, affiliated, directly or indirectly, to the International Co-operative Alliance, hereinafter referred to as ICA. The ICBA shall initiate and encourage worldwide discussion and constructive resolution of the crucial issues that face co-operative financial institutions. It shall disseminate best practices amongst members and encourage co-operation between them.
- The ICBA shall organize, collect, process and render the information on activity of ICBA and world's co-operative banking subjects in a way to make possible a fast, efficient and active access to these data for ICBA members and other authorized organizations, especially the ICA and other co-operative organizations.
- The ICBA shall set up and promote Regional Banking Committees hereinafter referred to as “RBCs”, covering different geographical areas as required by its members to act as a forum for discussion of regional and worldwide co-operative banking issues and questions.



- **Aims of ICBA:** Exchange information; promote cooperation among cooperative banks; advise and assist the development of new cooperative banks; carry out studies and research on subjects of common interest - capital formation, cooperative values as applied to banking.
- **As a global organisation for cooperative banks, ICBA has four key parameters:**
  - To facilitate the promotion at the international and regional levels of the distinctive cooperative values of cooperative banks and of the advantages of using them over other banks.
  - To facilitate and encourage the exchange of information amongst members on key cooperative banking issues and foster inter-cooperation in the finding of solutions.
  - To support regional committees and their members, individually or collectively with specific challenges.
  - To encourage inter-cooperation with other types of cooperatives and various bodies of the ICA.



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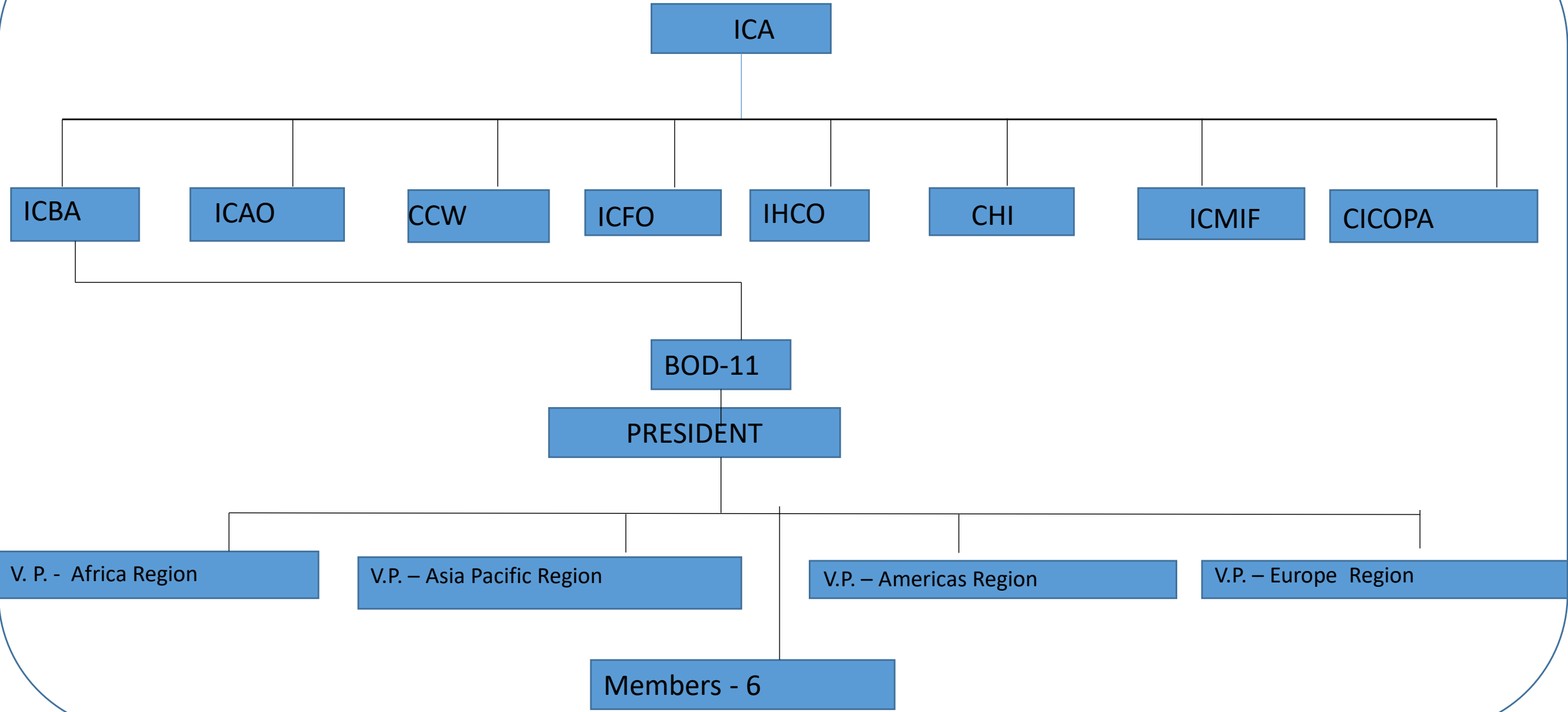


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# ICBA Structure





## REGION-WISE ICBA MEMBERS

Sl. No.	REGION	NO. OF MEMBERS
1	AF	08
2	AM	13
3	AP	21
4	EUR	11
5	INT	02
<b>Grand Total</b>		55

## REGION-WISE ICBA MEMBER COUNTRIES

Sl. No.	REGION	NO. OF MEMBERS
1	AF	06
2	AM	12
3	AP	09
4	EUR	08
<b>Total</b>		35

# ICBA Members in Americas Region

Sr. No.	Country	Organisation
1	Argentina	Instituto Movilizador De Fondos Cooperativos, Cooperativa Ltda. (IMFC)
2	Argentina	Banco Credicoop Coop. Ltd. (BCCL)
3	BARBADOS	COOPERATIVE INVESTMENT FUND LTD. (CIFL)
4	Brazil	CRESOL CONFEDERATION
5	Canada	Desjardins
6	Chile	COOPEUCH Ltda. Cooperativa de Ahorro y Crédito
7	Haiti	Union Cooperative Credit Agricole et Rural d'Haiti (UNICAGRIH)
8	Honduras	Cooperativa de Ahorro y Crédito Elga Limitada
9	JAMAICA	JAMAICA CO-OPERATIVE CREDIT UNION LEAGUE LIMITED
10	Paraguay	Cooperativa Universitaria Ltd.
11	Uruguay	ACAC
12	USA	National Cooperative Bank (NCB)
13	West Indies	CARIBBEAN CONFEDERATION OF CREDIT UNIONS (CCCU)

## List of useful documents by ICBA(8 out of 25)

Sr. No.	Title of the Document
1	THE COVID 19 STRATEGY FOR COOPERATIVE BANKS AND COOPERATIVES
2	COVID-19, CHALLENGES & COOPERATIVES
3	A PEOPLE-CENTRED PATH FOR A SECOND COOPERATIVE DECADE – 2020-2030 – STRATEGIC PLAN
4	REGULATION AND SUSTAINABILITY OF COOPERATIVE BANKS: A CROSS COUNTRY STUDY
5	SUSTAINABLE DEVELOPMENT GOALS & OBJECTIVES CONTRIBUTION OF COOPERATIVE BANKS INTERNATIONAL
6	ICBA MEMBERS TODAY - WHO ARE THEY AND HOW DO THEY CONTRIBUTE AND REPORT ON SUSTAINABLE DEVELOPMENT?
7	FUTURE OF COOPERATIVE FINANCIAL INSTITUTIONS – A REVIEW – ICBA CENTENNIAL EVENT
8	ICBA Report at Brussels 2022-2023 ICBA REPORT TO ICA BOARD (Up to June 2023) on 27-06-2023

- **Issues for Discussion on 19-08-2023/ Areas of Interest:**
  - **ICBA Publications : Most Imp**
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- Regulation/Regulatory Norms: proportionality
  - Digitalization Sharing Digitization Strategies among Credit Unions and Cooperative Banks
  - Resource Development
  - HR Policies
  - Outreach
  - Recovery performance
  - Financial Inclusion
  - Compliance of Prudential Norms
  - Profitability
  - Corporate Governance & management



- Computerisation/Adoption of Technology/DBT
- Leadership/systemic gap
- Democratic Institutions.
- Freedom of Autonomy
- Rationalization of Interest Rate Structure
- Role of CFS /CFIs in SDGs.
- 17 SDGs vs CFIs
- Green Finance
- 7 cooperative Principles vs CFIs.
- Coordination with SSEs-  
International Social and solidarity  
Economy
- ICBA-ESS-SSE Forum  
International
- Best Practices.
- Monetary and Credit Policy
- CRR and SLR
- Uniformity in Policies: Licensing to  
open branches/Branch Net-work  
expansion
- Exposure Norms
- Income Tax Issues.



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- Almost all the esteemed members of the ICA Board 2022-2026 put high emphasis on achieving the UN Sustainable Development Goals 2030 set in the year 2015. We in ICA have resolved to work with different governments and organizations including the UN system and the G20.
- The cooperative banking system should work in tandem toward a new financial system that drives financial resources towards climate action and the Sustainable Development Goals (SDGs). These goals require the rapid scaling up of investment in the low-carbon transition in different sectors including agricultural to safeguard the 1.5-degree Celsius target, necessitating substantial investment in building climate-resilience and sustainability and critical investments in public health and education.
- The crises have systemic roots. Only investment will change their course. New concessional lending in the global financial architecture should prioritise attaining the SDGs everywhere and building climate resilience in climate-vulnerable countries through cooperatives.



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- Deliberations in the ICA Policy Committee are also strategically important, in view of the 2023 Paris Summit for a New Global Financial Pact and of other major international summits in 2023, including the UN High-Level Political Forum and the SDG Summit at Heads of States Level under the auspices of the United Nations General Assembly in September 2023, the December COP28 in Dubai, and the lead-up to the 2024 Summit of the Future.
- ICBA has taken steps to make cooperatives aware of green finance mechanisms in the context of SDG goals and climate action.
- I suggest engagement of ICBA, in partnership with cooperatives from most climatically vulnerable regions such as Africa, Island States, Coastal Regions, Hilly Regions to work with the governments, UN agencies, socially responsible bodies, and the G20 on green finance to enable cooperative banking system play a bigger role on climate action. We resolve to leave no one behind.



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**THANK YOU**