

GOVERNANCE PRACTICES IN FINANCIAL SERVICES ASSOCIATIONS

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Introduction

- Corporate governance principles
- Financial services Associations
 - Loans
 - deposits,
 - payments services,
 - money transfers, and
 - insurance

Purpose

- This paper addresses the roles of the:
 - outreach model,
 - board of directors,
 - shareholders and
 - financial reporting in the governance of FSAs.

The Study

- Descriptive survey
 - Questionnaire
 - Focus group discussions

Results

- Ownership
- Savings
- Borrowing
- Dividends
- FSA benefits
- Credit committees
- Meetings

Discussion and Implications

- Governance
- Outreach model
- Board of directors
- Shareholders, and
- Financial reporting in the governance of FSAs.

Thank you

Questions?
Suggestions?