



# **STRATEGY OF DEVELOPMENT OF THE CREDIT UNION "UKRAINSKA PROVIDNA" for the period till 2015**

**2012  
town Makariv  
Kyiv Region**

## **Address to the Members of the Credit Union "Ukrainska Providna"**

### **Dear Members!**

Our credit union has, and I am sure, will have, long lasting and happy history. Yet we together have to make a move into future, from a small credit union to powerful non-banking financial institution in Kyiv region.

There is a challenging journey in front of us, which we could surmount, using the principles of team thinking, joining our knowledge-based resources and quality utilisation of our possibilities.

The best way to do this is careful and quality planning of the future of our credit union, estimating every step. We would like to act exactly this way, inviting to discussion everyone willing to be heard, and gathering, bit by bit, unique ideas of our members.

The Strategy of development of the credit union "Ukrainiska Providna", which will identify its first steps into the future, has been formed by the Managing Board of the credit union. All members of the Board are professionals in their areas.

Credit union "Ukrainska Providna" has certain achievements already today and will have a successful future.

We would like to thank everybody who has taken part in the development of the Strategy and made an input into the future of the credit union "Ukrainska Providna".

The Strategy is an open document which needs amendments in accordance with today's and future realities, so we are open to cooperation and new ideas.

Head of the Supervisory Board "Ukrainska Providna"  
Gritshenko Mykola Petrovych

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## 1.0 Introduction

The Strategy of development of the credit union "Ukrainska Providna" for the period till 2015 has been prepared in accordance with the Statute, Regulations on Financial Services, and Regulations on Financial Management of the credit union "Ukrainska Providna".

The document is developed taking account of main tendencies of the development of the market of non-banking services in Ukraine and, in particular, in Kyiv region.

Key task for the Strategy elaboration was identification of the main directions of development of the credit union, key forms and aspects of activities. Strategic aims of the Strategy are identified for achievement of the Vision of development of the credit union, which is a socially oriented credit union No 1 at the financial services market in Kyiv region. The Strategy identifies keeps and supports directions of development important for the credit union. It identifies and indicates the ways of development for future perspective directions.

Such approach, aimed at improvement of the quality of the services and increase of the loyalty of the clients, will allow to decrease, and in some cases, to block the influence of possible system risks. This will provide for sustainable development of the financial institution.

We plan for the maximum use of existing scientific-technical, administrative-political, socio-economic, international conditions of functioning and development of the credit union as a unified body that exists in a changing environment.

The management bodies of the credit union and the members of the credit union "Ukrainska Providna" face a lot of routine and non routine problems, which result from the system's deficiencies of the past, impact of the world economic crisis of 2008 - 2009 and appearance of the new tasks, related to the implementation of the administrative reform, change of the mentality and perceptions of people leaving in Kyiv region in relation to the contemporary life. All the factors above conditioned the development of the Strategy of development of the credit union "Ukrainska Providna" for the period till 2015, taking into account the complexity and continuity of the set tasks.

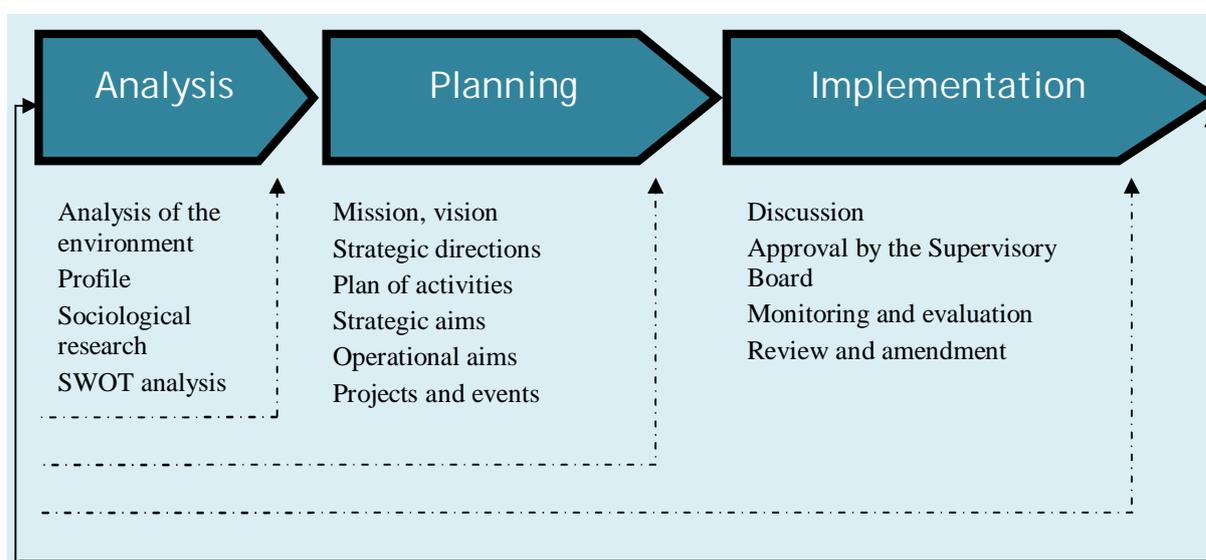
Such planning period will allow to take into account the mid term tendencies and cyclical processes in the economic and social spheres, to form annual plans and budgets of the credit union "Ukrainska Providna" in a more effective way.

## 2.0 The methodology of the strategy development

Analysis of the current situation and identification of the ways of development of the financial institution were taken as the basis of the methodology of elaboration of the Strategy of development of the credit union "Ukrainsak Providana".

Materials of the Ministry of Economy of Ukraine and other Ministries and governmental bodies: State Statistic Committee of Ukraine, Main Department of Statistics in Kyiv region were used at all the stages of the analysis of the situation and preparation of the Strategy of development of the credit union "Ukrainska Providna" for the period till 2015.

The scheme presents the process of strategic planning and depicts consecutive steps of the strategy implementation: (1) organisation of the work; (2) conduction of the analysis; (3) identification of the mission, vision and directions of the development; (4) development of the aims, tasks and action plan; (5) discussion and agreement of the Strategy; (6) monitoring and implementation of the Strategic plan.



The Supervisory Board and the Managing Board of the credit union "Ukrainska Providna" have conducted the SWOT analysis of positioning and development of the credit union. Strengths and weaknesses (internal factors) were thoroughly worked through, the position of the credit union in comparison with other credit unions of Kyiv region, with which the organisation is competing for the resources and investments was evaluated. The competitiveness of the credit union "Ukrainska Providna" has been also evaluated in the context of the analysis of the external factors: favourable opportunities and threats.

The members of the Supervisory Board and the Managing Board were informed at the stage of identification of the vision and directions of the development of the credit union.

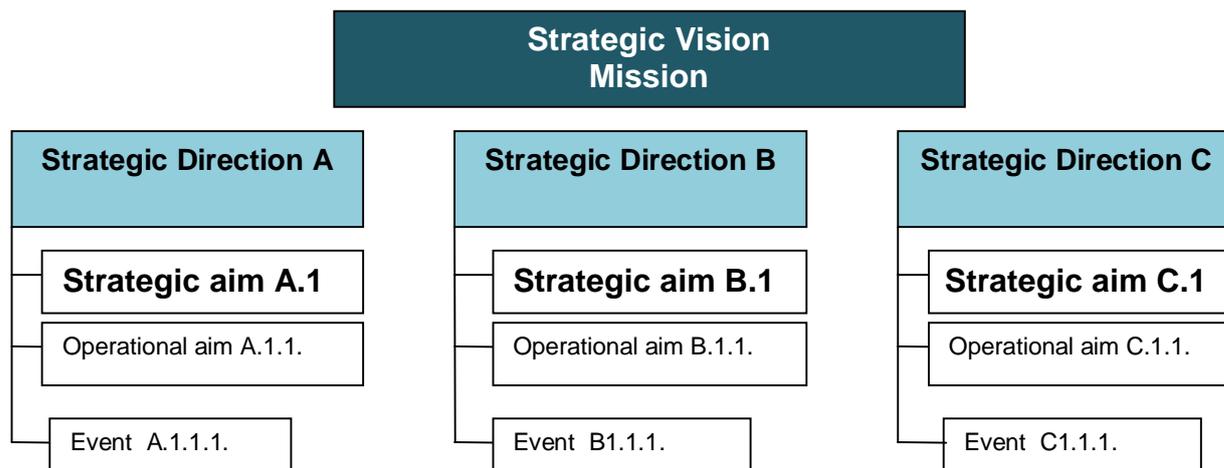
The strategic directions of development of the credit union "Ukrainska Providna", which formed the basis of the Strategy, were identified on the basis of analysis of activities of the credit union and SWOT analysis in a way of collective decision making and discussions of the results of random questioning of the members of the credit union.

The Supervisory Board and the Managing Board of the credit union "Ukrainska Providna" carried out the function of a working group for the development of the Strategy. The working group formulated Mission and Strategic Vision - the

understanding of what the credit union should become in the future. The Strategic Vision is the basis for development of the Strategy.

The Supervisory Board and the Managing Board of the credit union "Ukrainska Providna" have identified strategic and operational aims for each of the direction of development of the credit union. Discussing current situation, the Supervisory Board, the Managing Board and strategic partners suggested the ways out of current situation, have identified the steps which should be taken by all the participants of the development process, for achievement of the improvements in identified directions.

### Scheme of development of the Strategy



The methodology of preparation and implementation of the Strategy is based on the understanding that implementation of the Strategy takes place only under the condition with joined efforts of implementers and stakeholders. In the result of this work identified aims will be reached, joined projects implemented which will provide for the sustainable development of the credit union.

This document has a modular structure - its separate directions are self-sufficient, autonomous, formed with the aim of further implementation through implementation of projects, each of which is a separate element of the strategy implementation but have the influence on the general result. If needed, the document can be amended with other directions of the development, which in future will be identified as the key ones by the members of the credit union.

The success of implementation of the Strategy will depend on the responsibility of the stakeholders. That is why it is reasonable to task the Managing Board of the credit union with the responsibility of monitoring the implementation of all operational aims (projects) of the Strategy of the development of the credit union "Ukrainsak providna" for the period till 2015 and preparation of the proposals for the Supervisory Board as to the changes and amendments to the Strategy.

Strategic planning is an effective instrument of the systematic management. It is a continuous process as the environment as well as the object of planning are constantly changing. This is the method of movement to absolute vision through which the sustainable development of the credit union is reached.

### 3.0 Short Characteristic of the Credit Union "Ukrainska Providna"

Credit union "Ukrainska Providna" (till 2008 CU "The Farmers of Kyiv Region") was created in 1996 with the initiative of the farmers of the Kyiv region and with the support of the Programme of Development of Credit Unions which was financed by the Canadian Agency of International Development. From the start of its activities the credit union positioned itself exceptionally as the credit union of the farmers of Kyiv region and in its activities cooperated with the Support Fund of the Farmers of Kyiv Region. Analysis of the activity of the credit union "Ukrainska Providna" should be carried out in correspondence with the most important periods of its activities:

- 1) from 1997 till 6 March 2006 - CU "Farmers of Kyiv Region"
- 2) from 6 March 2006 till now - CU "Ukrainska Providna".

Each period of activity of CU "Ukrainska Providna" has its special characteristics. First period from the creation till 6 March 2006 can be characterised as the period of formation and development of the organisation as the institution aimed specifically at Kyiv region farmers' mutual crediting. During indicated period the credit union has gone the way from changing of the organisational - legal form (from the non-governmental organisation to credit union) to the period of development and decline. The peak of its development CU "The Farmers of Kyiv Region" reached in 2000 - 2002 when the assets of the credit union were more than UAH 500,000 and the number of members was more than 300 people. This period can be characterised by the narrowly specialised credit portfolio and attraction of additional shares only. Credit policy of the CU "The Farmers of Kyiv Region" led to gradual decrease of assets of the organisation and its credit portfolio after 2003, the main factors of which were:

- existence of serious risks related to the seasonal character of farmers' activities
- unsatisfactory level of work with the borrowers of the CU "The Farmers of Kyiv Region"
- inactive position of the credit union at the financial market
- unsatisfactory internal management of the CU "The Farmers of Kyiv Region".

The above mentioned reasons led to substantial decrease of assets of CU "The Farmers of Kyiv Region", thus for 31 December 2005 the assets of the credit union were UAH 204,157 and for the whole 2005 the credits were issued only for the amount of UAH 28,103.

Second period of activities started from March 2006 after conduction of the General Meeting of the members of CU "The Farmers of Kyiv Region" in the result of which the composition of all management bodies of the credit union was changed. From 6 March 2006 the credit union "The Farmers of Kyiv Region" has started close cooperation with Kyiv Oblast Rural Development Service on the issues of advisory and financial support. Second period can be characterised by the following stages:

- gradual diversification of the credit portfolio;
- conduction of the re-branding of financial institution;
- receiving of all Ukrainian status and creation of separate subdivisions;
- impact of the world financial crisis.

New management of the credit union "The Farmers of Kyiv Region" took the decision about gradual diversification of credit portfolio and focusing on people leaving in Kyiv region. In 2007 the credit union "The Farmers of Kyiv Region" has merged with credit union "Ros" (Tetiiv, Kyiv region), and 2007 -2008 the name of the credit union "The

Farmers of Kyiv Region" was changed to "Ukrainska Providna". The credit union has received all Ukrainian status on the basis of the membership in National non-governmental organisation "National Chamber of Ukraine" and the process of opening of separate subdivisions of the credit union in Borodyanka, Volodarka, Rokytno, Stavyshe, Kyiv, Poltava and Lviv has started.

In the result of undertaken activities credit portfolio of the credit union "Ukrainska Providna" became diversified (the share of credits for farming activities has decreased from 92.02% in 2005 to 0.27% in 2011). On the results of the activities of the CU "Ukrainska Providna" in 2011 the greatest share in the credit portfolio is taken by consumer credits - 40.2%, credits for the repairs and construction of real property - 34.8%, and commercial credits - 21.87%.

For the period from 2005 till 2011 the clear tendency for increase of the share of commercial credits in the general credit portfolio of the credit union "Ukrainska Providna" can be identified, in particular from 7.98% in 2005 to 21.87% in 2011.

The number of members of the CU "Ukrainska Providna" has increased from 235 persons in 2005 to 1862 persons in 2011, the assets of the credit union increased from UAH 204,157 to UAH 3,726,605.55.

World economic crisis in 2008 had a substantial impact on the indicators of activities of the CU "Ukrainska Providna", which has led to outflow of deposits of the members of the credit union, decrease of the assets, increase of the amount of the bad credits and losses in the result of carrying out main activities of financial institution.

In 2009 the Supervisory Board and the Managing Board of the CU "Ukrainska Providna" conducted reorganisation of the union and optimisation of the expenses. These measures caused cuts in separate subdivisions of the credit union, change of the locations of the separate subdivisions, cuts in staff expenses, improvement in the pre-court and court work with the debtors of the credit union "Ukrainska Providna". Above mentioned steps led to the situation when in 2011 all losses formed in 2009 - 2010 were covered.

Main indicators of activity of the credit union "Ukrainska Providna" for the period from 2003 till 2011 are demonstrated on the pictures 1-8.

As of 1 January 2012 the credit union "Ukrainska Providna" is a financial institution with diversified credit portfolio and assets of UAH 3,8 mln. The credit union unites nearly 2,000 members and works at the territory of Kyiv region in Makariv, Kyiv, Tetiiv, Volodarka and Borodyanka.

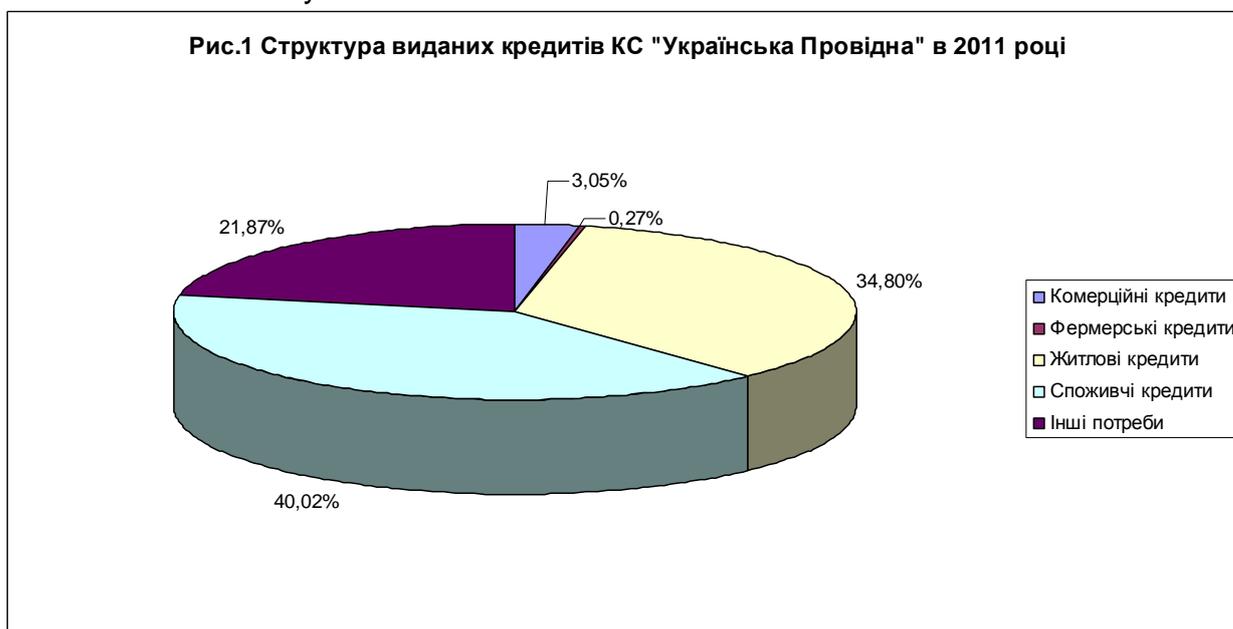


Рис.2 Структура виданих кредитів КС "Українська Провідна" в 2009 році

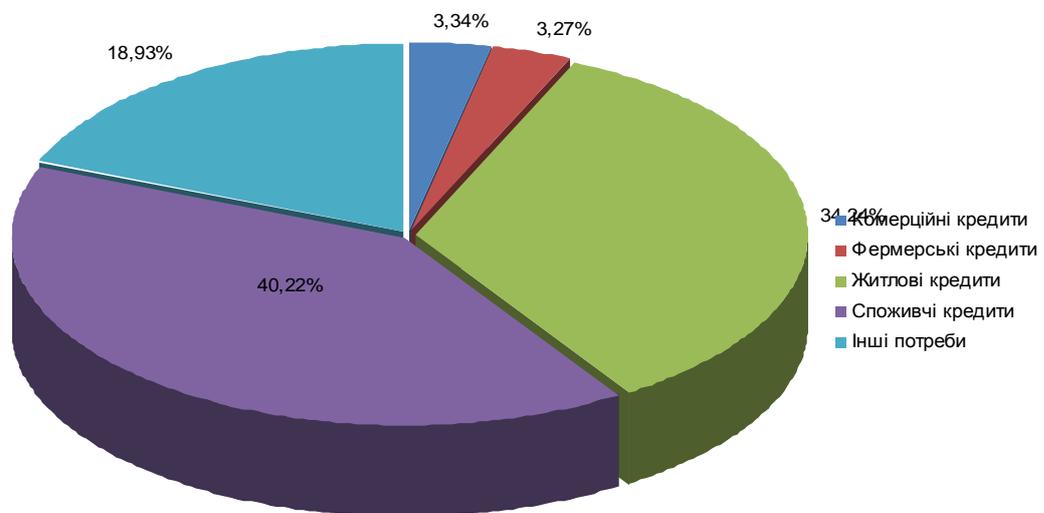


Рис.3 Структура кредитного портфелю КС "Українська Провідна" в 2007 році

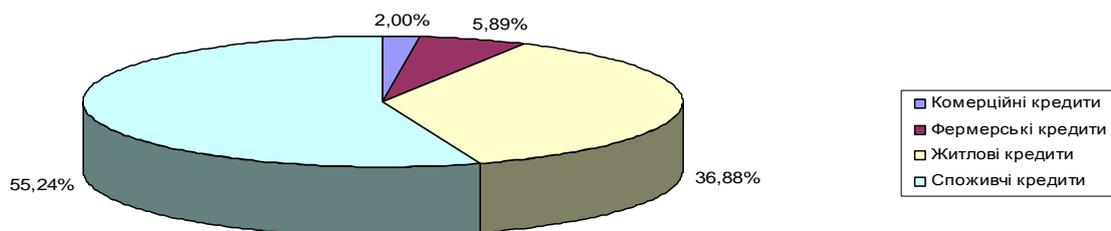


Рис.4 Структура виданих кредитів КС "Українська Провідна" в 2005 році

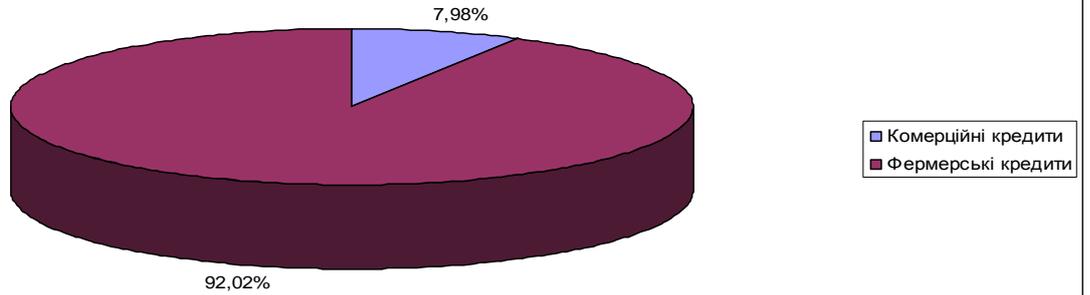


Рис. 5 Динаміка росту членства в КС "Українська Провідна" в 2003 - 2011 рр.

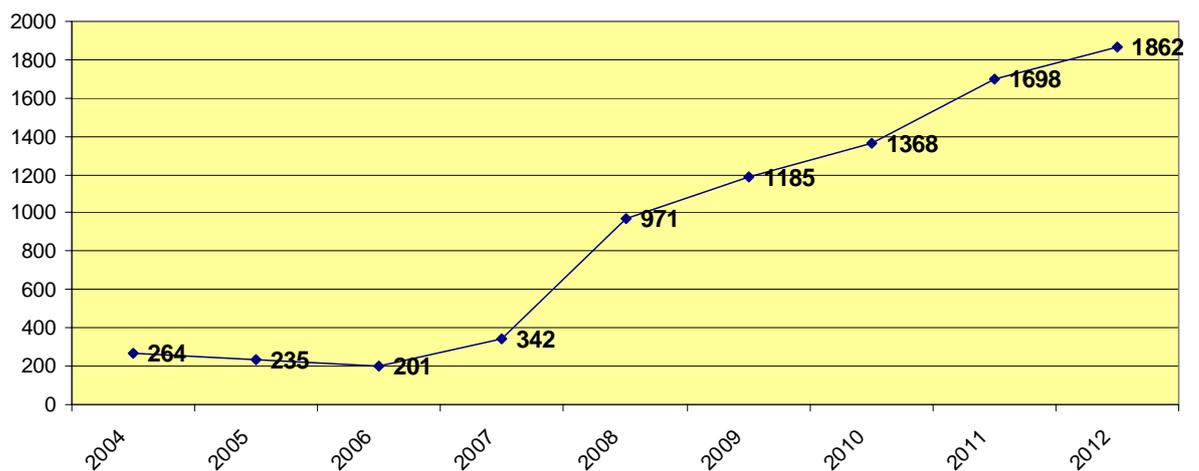


Рис.6 Основні показники кредитної діяльності КС "Українська Провідна" в 2003 - 2011 рр., грн.

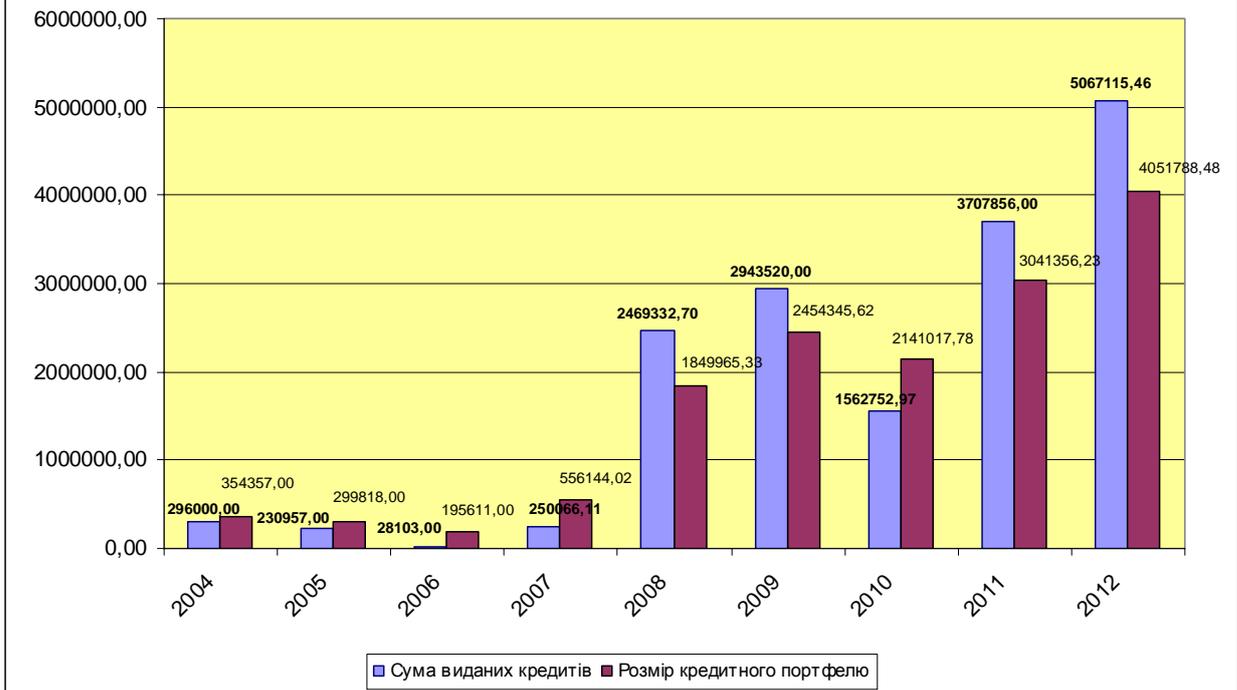
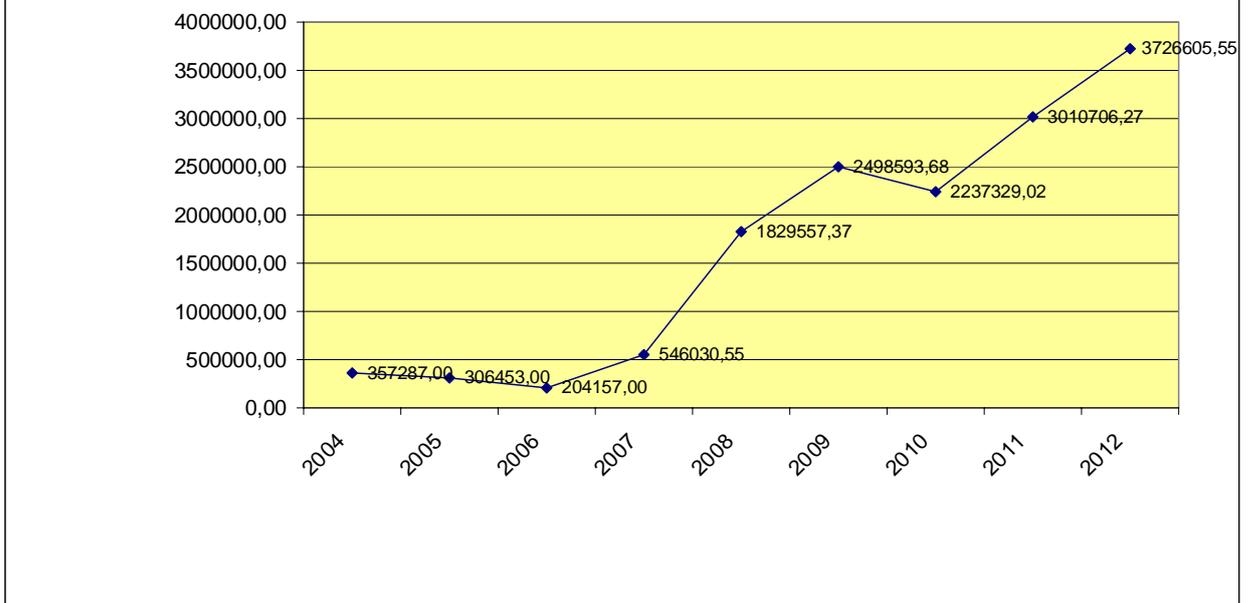
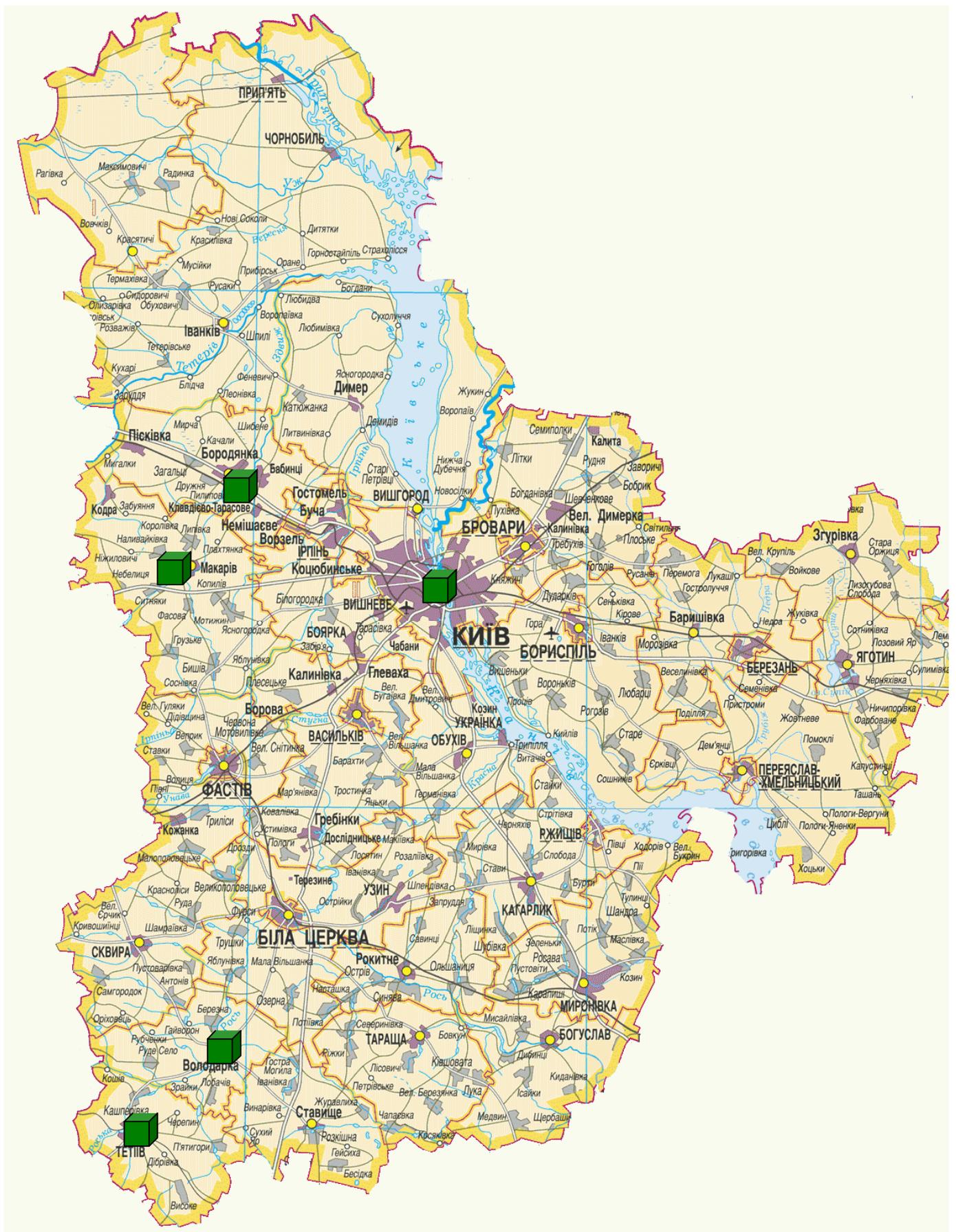


Рис.7 Динаміка росту активів КС "Українська Провідна" в 2003 - 2011 рр., грн.





Picture 8 Map of activity of the credit union "Ukrainska Providna" as of 01.01.2012.

#### 4.0 SWOT- analysis of development of CU "Ukrainska Providna"

SWOT analysis is a complex analysis of strengths and weaknesses of development of the credit union. Its aim is to identify strengths of development of the credit union in order to maximise their utilisation for further development, and to identify the weaknesses in order to minimise their negative impact. This analysis also identifies opportunities which should be used and threats which should be avoided. The analysis was carried out by the members of the Managing Board of the credit union "Ukrainska Providna".

<b>Analysis of the internal factors: strengths and weaknesses</b>	
<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• CU "Ukrainska Providna" is located in one of the leading regions of Ukraine;</li> <li>• Advantageous geographical location - vicinity of Kyiv as the main employment centre for the local population;</li> <li>• Experience in reorganisation of a credit union and optimisation of the expenses;</li> <li>• Experience of managing the crisis periods;</li> <li>• Separate subdivisions in Kyiv region and Kyiv;</li> <li>• Highly qualified staff;</li> </ul>	<ul style="list-style-type: none"> <li>• Absence of the license for attraction of deposits from the members of the credit union;</li> <li>• Absence of the license for issuing financial credits from the attracted funding, except deposits of the members of the credit union.</li> <li>• High concentration of the strong financial institutions and concentration of the private financial resources.</li> <li>• Low level of awareness of local population about services of the credit union.</li> <li>• Low level of loyalty of the members and employers of the credit union as to the integral body.</li> </ul>
<b>Analysis of the external factors: opportunities and threats</b>	
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Implementation of international programmes of cooperation in the area of development of financial services.</li> <li>• Opening of the separate subdivisions of the credit union "Ukrainska Providna" in Kyiv region;</li> <li>• Growing demand for financial services;</li> <li>• Improvement of investment climate in Ukraine - utilisation of the international and national means of communication for attraction of investments;</li> <li>• Adoption of the new legislation and by-laws which will provide for transparent procedures and conditions for operation of credit unions in Ukraine;</li> <li>• Creation of the Deposit Guarantee Fund for the members of credit unions;</li> </ul>	<ul style="list-style-type: none"> <li>• Migration of the population, in particular of the qualified workforce and youths;</li> <li>• Absence of the state policy of support for the development of cooperative movement;</li> <li>• Decrease of the pace of development of Ukraine's economy which will lead to decrease of incomes and purchasing power of the population.</li> </ul>

## 5.0 Strategic vision and mission of the credit union

The Supervisory Board and the Managing Board of the credit union "Ukrainska Providna", based on the results of the analysis of the activities of the credit union for the last five years, forecast of the development of Ukraine's economy and own expectation as to the future development of the credit union, have discussed main priorities of development and suggested the wording of the strategic vision and mission of the organisation.

Mission of the organisation is the reason for its creation, its main function, unique characteristics and competitive advantages.

Strategic vision of the organisation is a joint, agreed on the basis of consensus understanding of the members and the employers as to what the credit union should be in future.

The mission depicts the connection between past and current times and demonstrates unique characteristics which the members of the CU would like to retain. Main function of the credit union can be changed with the time (or the members of the union would like to do so), then it will be depicted in the formulation of the vision.

### Mission

***Credit union "Ukrainska Providna" is a socially oriented credit union at the market of provision of quality and accessible financial services in Kyiv region***

### Vision

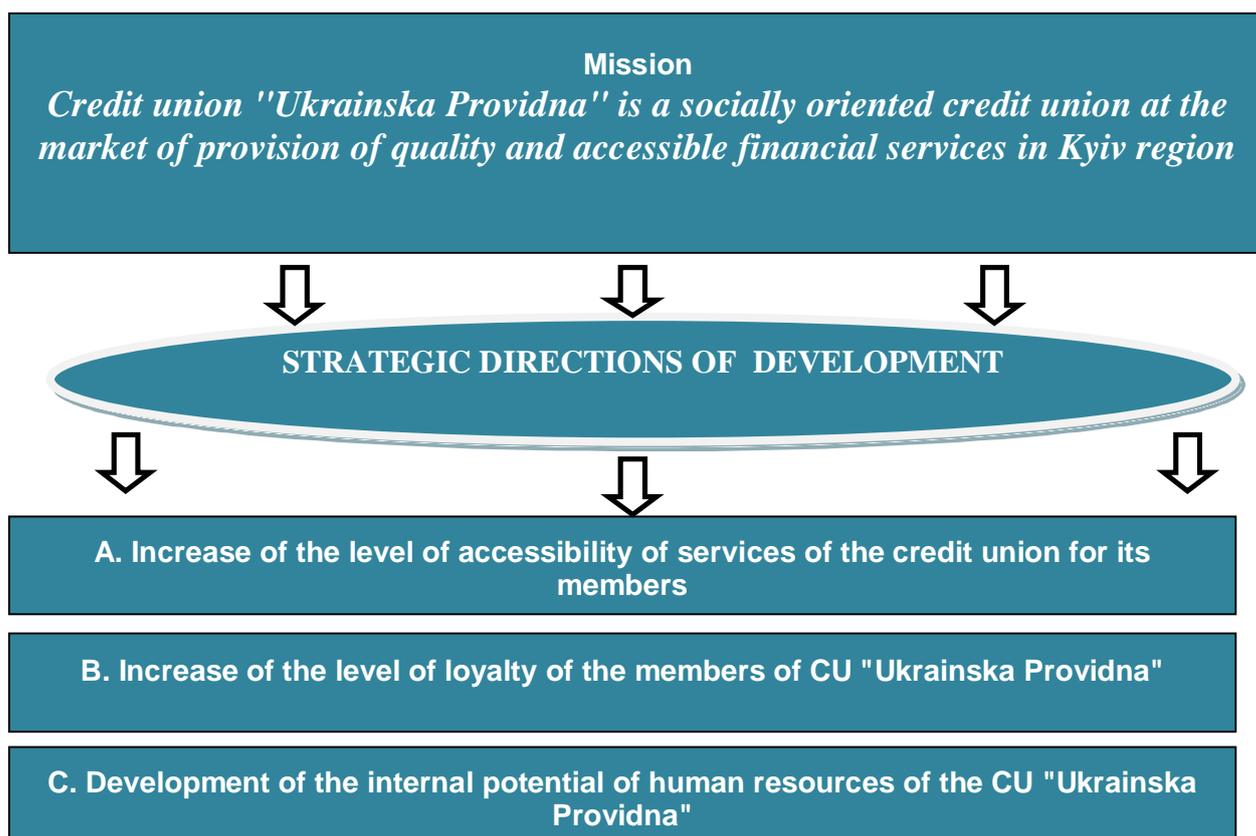
***In the future credit union "Ukrainska Providna" is the financial institution which is:***

- ***No 1 at the market of provision of quality and accessible financial services in Kyiv region;***
- ***No 50 at the market of provision of quality and accessible financial services in Ukraine;***
- ***an organisation of harmonious cooperation of the members of the credit union for the provision of high standards of level and quality of life.***

## 6.0 Strategic directions of development of the credit union

Based on the conducted SWOT analysis and identified strategic vision three strategic directions of development of the credit union were identified: increase of the level of accessibility of services of the credit union for its members, increase of the level of loyalty of the members of the CU "Ukrainska Providna", development of the internal human resources of the CU "Ukrainska Providna".

### THE SCHEME OF THE STRATEGIC PLAN OF DEVELOPMENT OF THE CREDIT UNION 'UKRAINSKA PROVIDNA'



## **6.1 INCREASE OF THE LEVEL OF ACCESSIBILITY OF SERVICES OF THE CREDIT UNION FOR ITS MEMBERS**

Strategic direction "Increase of the level of accessibility of services of the credit union for its members" includes the following operational aims:

6.1.1 Widening of the range of activities of the credit union "Ukrainska Providna" in Kyiv region

6.1.2 Improvement of the quality of providing services to the members of the credit union "Ukrainska Providna".

**Operational aim 6.1.1 "Widening of the range of activities of the credit union "Ukrainska Providna" in Kyiv region" foresees** the following tasks and measures:

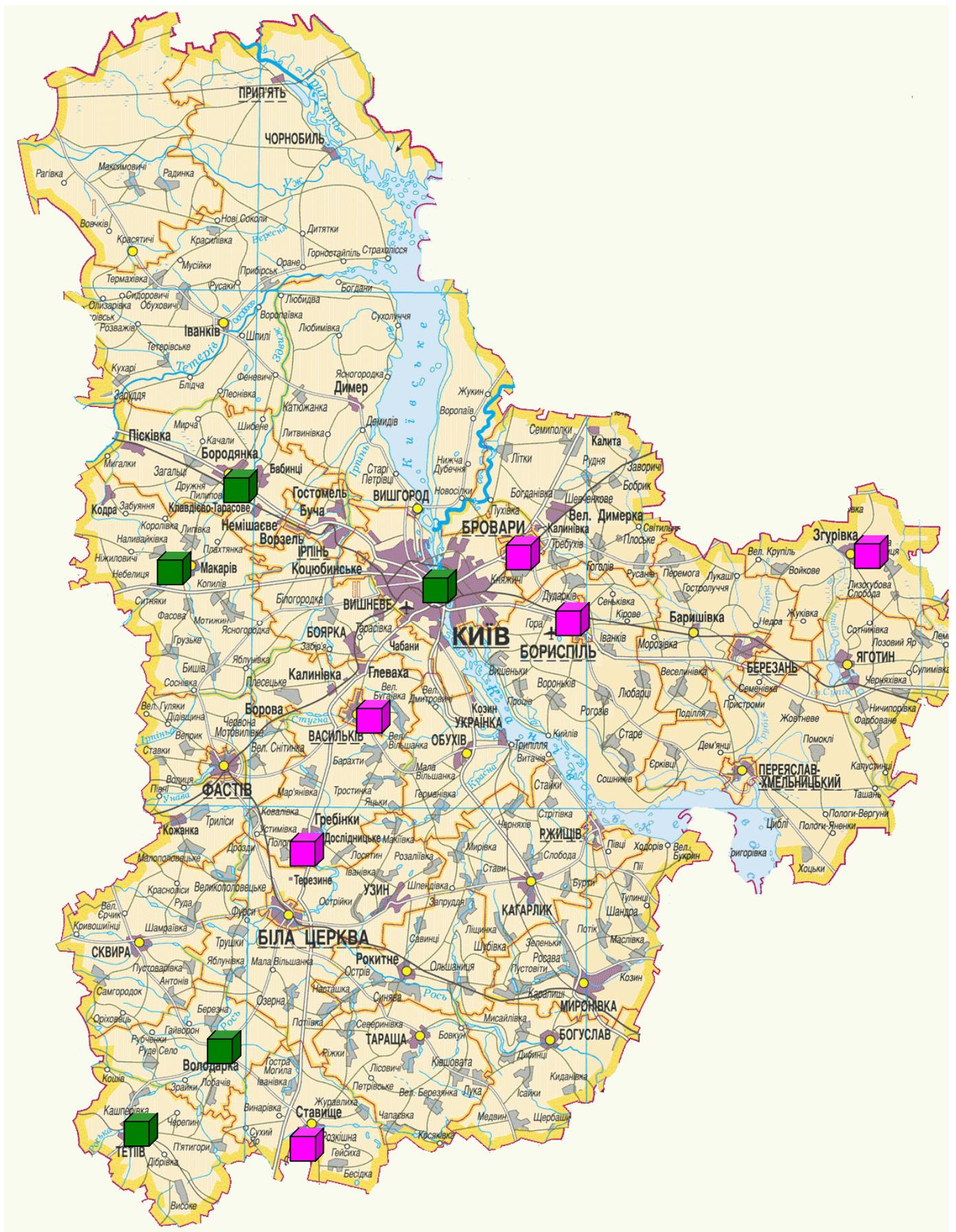
- Opening of the new separate subdivisions of the credit union "Ukrainska Providna" in new towns located in the rayon of 50 km from Kyiv: Vyshgorod, Vasylkiv, Obuhiv, Boryspil, Baryshivka, Irpin.
- Merges and acquisition of the credit unions in Kyiv oblast (CU "Lavanda" - Grebinky, Vasylkivskiy region, CU "Vesta" - Stavyshe, Stavyshenskiy region, CU "Gospodar" - Makariv, Makarivskiy region).

**Responsible:** Head of the Managing Board

**Implementers:** The Managing Board and the staff of the credit union "Ukrainska Providna".

**Cooperation:** local authorities, credit union "Vesta", credit union "Lavanda", credit union "Gospodar".

**Terms of delivery:** 2012 - 2015



Pic. 9 Map of the activities of the credit union "UKrainska Providna" as of 1 January 2016.

**Operational aim 6.1.2 "Improvement of the quality of providing services for the members of the credit union "Ukrainska Providna"** foresees the following tasks and measures:

- Reconstruction of the office building of the credit union. Carrying out of reconstruction of the part of the shopping - office building for the needs of the credit union "Ukrainska Provida" in cooperation with LLC "Kyiv Oblast Rural Advisory Service". The address of the building: 60, B. Khmel'nitskogo str, Makariv, Kyiv region, 08000 Ukraine
- Implementation of the new services to make the use of main services of the credit union more convenient: opening of the card accounts, installation of the cash automated dispensers, and implementation of the service of the money transfer through different payment systems, advisory support to the members of the credit union working as farmers or private entrepreneurs (advisory service).
- Development of the information technologies with the aim of attraction of youths through improvement of the internet page of the credit union "Ukrainska Providna", registration and placement of the information in the social and professional media.

**Responsible:** Head of the Managing Board

**Implementers:** The Managing Board and the staff of the credit union "Ukrainska Providna".

**Cooperation:** LLC "Kyiv Oblast Advisory Service".

**Terms of delivery:** 2012 - 2015

## **6.2 INCREASE OF THE LEVEL OF LOYALTY OF THE MEMBERS OF THE CREDIT UNION "UKRAINSKA PROVIDNA"**

Strategic direction "Increase of the level of loyalty of the members of credit union "Ukrainska Providna" includes the following operational aims:

6.2.1 Development and implementation of the motivational system for the members of the credit union "Ukrainska Providna"

6.2.2 Increase of the level of awareness of the population of Kyiv region about activities of the credit union "Ukrainska Providna"

**Operational aim 6.2.1 "Development and implementation of the motivational system for the members of the credit union "Ukrainska Providna"** includes the following task and measures:

- Development and implementation of the system of motivation for the depositors of the credit union - insurance of the depositors of the credit union from casualties in cooperation with selected insurance partner.
- Implementation of the discount system for the quality borrowers under the condition of the on-going usage of services of the credit union.

**Responsible:** Head of the Managing Board

**Implementers:** The Managing Board and the staff of the credit union "Ukrainska Providna".

**Cooperation:** OJSC "SK "Ukrainian Insurance Group"

**Terms of delivery:** 2012 - 2013

**Operational aim 6.2.2 "Increase of the level of awareness of the population of Kyiv region about activities of the credit union "Ukrainska Providna"** includes the following tasks and measures:

- Implementation of the corporate social responsibility projects and support of the youth: development and support of the corporate social responsibility projects together with the local authorities.
- Development and implementation of the awareness raising campaign for the population of Kyiv region about activities of the credit union "Ukrainska Providna".

**Responsible:** Head of the Managing Board

**Implementers:** The Managing Board and the staff of the credit union "Ukrainska Providna".

**Cooperation:** local authorities, LLC "Kyiv Oblast Rural Advisory Service", business structures.

**Terms of delivery:** 2012 - 2015

### **6.3 DEVELOPMENT OF THE INTERNAL POTENTIAL OF STAFF OF THE CREDIT UNION 'UKRAINSKA PROVIDNA'**

Strategic direction "Development of the internal potential of staff of the credit union "Ukrainska Providna" includes the following operational aims:

6.3.1 Upgrade of qualification of the staff of the credit union "Ukrainska Providna"

6.3.2 Increase of the level of loyalty of the staff of the credit union "Ukrainska Providna"

**Operational aim 6.3.1 "Upgrade of qualification of the staff of the credit union "Ukrainska Providna"** foresees implementation of the following tasks and measures:

- Development and implementation of the system of on-going training: compulsory and internal training of the staff and members of the key management bodies of the credit union "Ukrainska Providna"

**Responsible:** Head of the Managing Board

**Implementers:** Supervisory Board and Managing Board of the credit union "Ukrainska Providna".

**Cooperation:** scientific - educational establishments; business structures.

**Terms of delivery:** 2012 - 2015

**Operational aim 6.3.2 "Increase of the level of loyalty of the staff of the credit union "Ukrainska Providna"** foresees the implementation of the following tasks and measures:

- Implementation of the corporate insurance scheme for the staff of the credit union "Ukrainska Providna" and members of their families.
- Development and implementation of the motivational system for the above target performance on the financial targets for the staff of the credit union "Ukrainska Providna"
- Improvement of the conditions of labour due to the constant technical re-equipment and transport provision.

**Responsible:** Head of the Managing Board

**Implementers:** Supervisory Board and Managing Board of the credit union "Ukrainska Providna".

**Cooperation:** CJJK "SK "Ukrainian Insurance Group"", business structures

**Terms of delivery:** 2012 - 2015

## 7.0 Monitoring of the implementation of the Strategic Plan

The Strategy of development of the credit union "Ukrainska Providna" for the period till 2015 is going to be implemented in accordance with three strategic directions. Implementation of this strategy foresees the system of monitoring and correlation. Achievement of the results will be controlled through the system of indicators at the levels of:

- implementation of the projects;
- achievement of the operational aims;
- achievement of the strategic aims;

With the aim of provision of the control of the achievement of the set objectives the list of indicators is identified. Indicators of the achievement of the priorities and tasks of the Strategy are variable forecast values depicting movement along the selected strategic directions. Monitoring will be conducted in accordance with the qualitative indicators. Table below provides the list of indicators in accordance with the main strategic directions. Monitoring will be conducted in accordance with the qualitative indicators. Table below provides the list of indicators in accordance with the main strategic directions.

The list of indicators is identified in accordance with the peculiarities of development of the credit union "Ukrainska Providna" and directions and operational aims identified by the Strategy.

**The indicators of evaluation of implementation of the strategy of development  
of the credit union "Ukrainska Providna" for the period till 2015**  
(Indicators of achievement of the result)

No	Indicator	2012	2013	2014	2015
<b>Integrated indicators of development</b>					
1	The amount of the assets of the credit union, thousands UAH	6000.00	7800.00	9500.00	12000.00
2	The amount of the capital of the credit union, thousands UAH	1000.00	1400.00	2000.00	3000.00
<b>Direction "Increase of the level of accessibility of services of the credit union for its members"</b>					
3	The number of the separate subdivisions of the CU "Ukrainska Providna"	6	8	9	10
4	Office building of the CU "Ukrainska Providna"		1		
5	Number of new services suggested to the members of the CU "Ukrainska Providna"				
6	Number of visitors of the web page of CU "Ukrainska Providna"	1000	1200	1500	2000
<b>Direction "Increase of the level of loyalty of the members of the credit union "Ukrainska Providna"</b>					
7	Number of depositors of CU	80	110	200	300

No	Indicator	2012	2013	2014	2015
	"Ukrainska Providna"				
8	Number of implemented CSR projects		1	2	3
<b>Direction "Development of the internal potential of the staff of the credit union "Ukrainska Providna"</b>					
9	Size of the average salary, UAH	3500.00	4000.00	6000.00	8000.00
10	Number of employees of the CU "Ukrainska Providna", persons				
11	The share of expenditures for staff training and management bodies in the annual budget of CU "Ukrainska Providna", %	2.00	3.00	4.00	5.00