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# A Message from the chairman



The economic environment is getting more complex in the globalization era, and international uncertain factors also have considerable impacts on the global economy. The economies between nations and continents are so closely connected that obviously none of us could live alone in this global village. Especially when natural resources in Taiwan are limited, it is important that we keep pace with the world trend to maintain our interna-

tional competitiveness. Therefore, risk management is important when facing the political and economic changes, including possible-evolving problems from inside. If we could do it right, a crisis is a turning point. In the new financial technology age, the positive meaning of risk management is to utilize everyone's talent, and then achieve the development and progress enhancement of the whole society.

2015-2017 is the critical period to credit union movement development. There are two aspects in vision planning and business promotion: keep facilitating credit union law amendment, creating the opportunity for future organizational development based on the mutual benefits and supports to face changes brought by the sharing and circular economy; build credit union sustainable development future, strengthening the partnership with other ACCU members and assisting the disadvantaged from poverty on the basis of original intentions, and creating a better community and society.

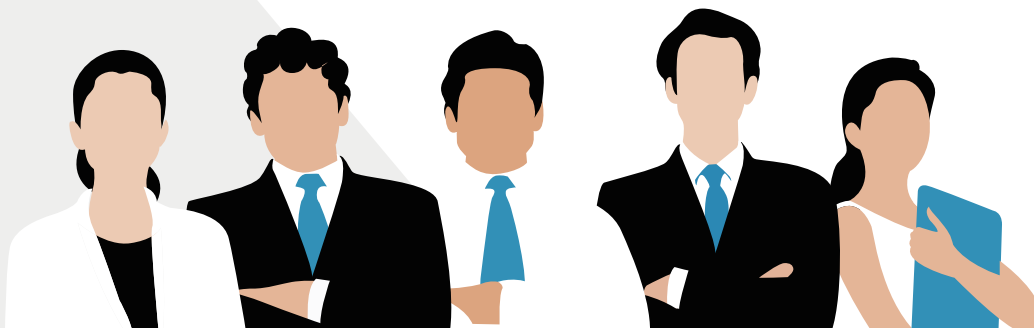
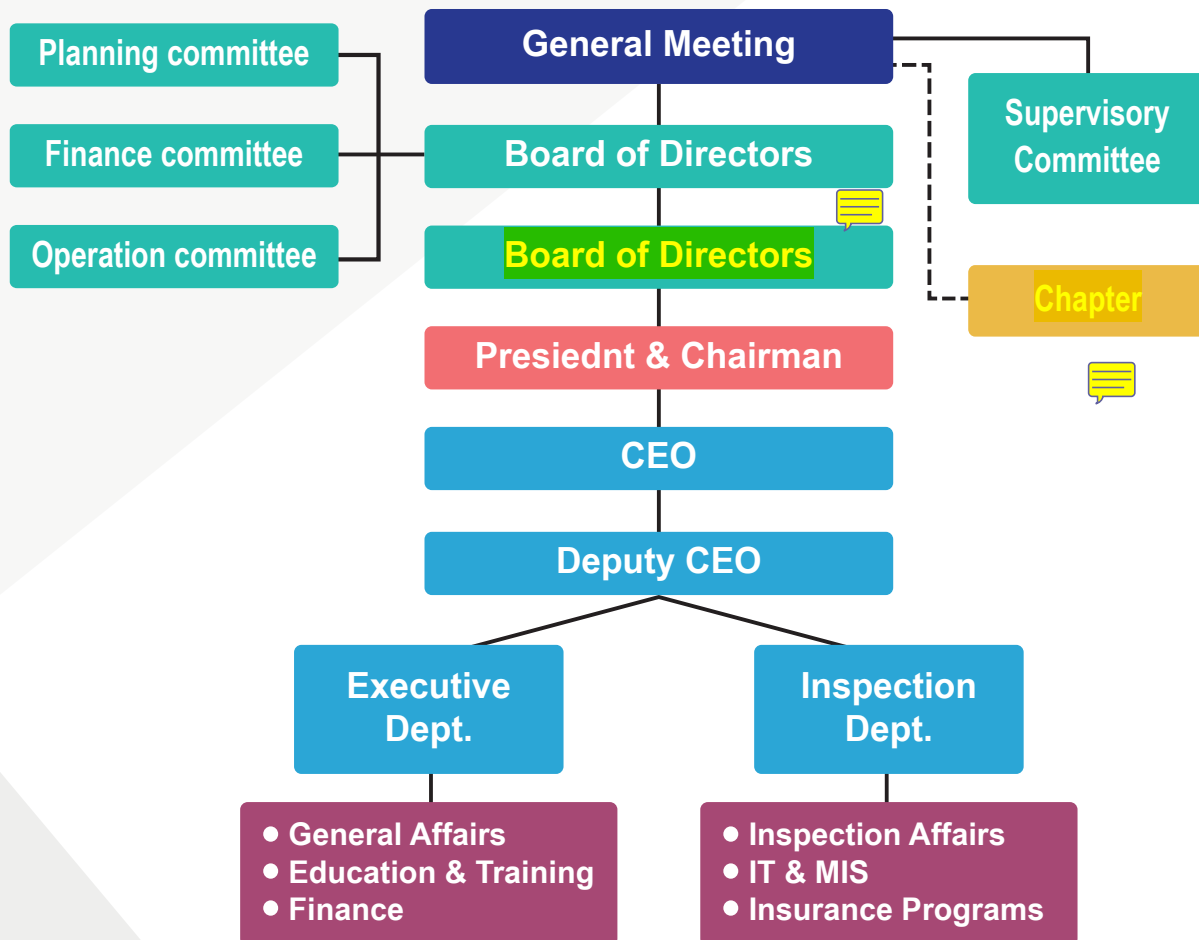
Comparing the statistics of 2014 and 2015, total member number has increased from 215,373 to 217,909. The penetration rate was 1.2%, and the

growth rate is 2.4% and rises stably. During 2015, Ju-Jia CU and La-Wa-Shan CU were established, depending on the common bonds of labor cooperative members and urban aborigine, in New Taipei City. Furthermore, Cao-Sheng CU in Taichung (the members majorly come from cooperative, but the consumers who pay great attention to food safety and eco-environmental issues are CU's targeted members) and Yuan-Jing CU in Tainan (it combines NGO-established sheltered workshop with volunteers from school and business who hold the purpose of promoting remedial courses for the disadvantaged students, with social enterprise factors and operating types) are also set up this year, displaying credit union value exists wherever in cooperatives, indigenous groups, communities, schools and non-profit organizations, even in metropolis. More importantly, by the end of 2015 the total loan amount of USD\$28 million has stopped to reduce and starts to increase with 2.18% growth compared to last year, which means every credit union has re-focused on the credit union goal and core value: One for all, all for one, and carried out the objectives for sustainable development.

The credit union movement has been promoting in Taiwan for 53 years with the contribution of all pioneers and leaders. “How to maintain the competitiveness in this challenging and changing world” is the current issue all management groups should focus on. Viewing the big picture, the best and only way is restating the spirit of volunteerism and caring the disadvantaged. To fully fulfill CU's economic, social, educational and cultural functions, we have to plant the seed deeply to every member's mind. Meanwhile, it is necessary to grasp world trend and discover our organizational characteristics. By connecting local community cultures with government policies and projects, making good use of common resources to create a supportive environment with operating principles: Service, Innovation, Professionalism, and Brand; CU will be able to compete, thrive and develop sustainably.



# Organization Structure



## Mission

To assist credit unions to develop sustainably, build safe social-economic system, provide social security, and enhance overall performance, and then live in a voluntary life, CULROC shall:

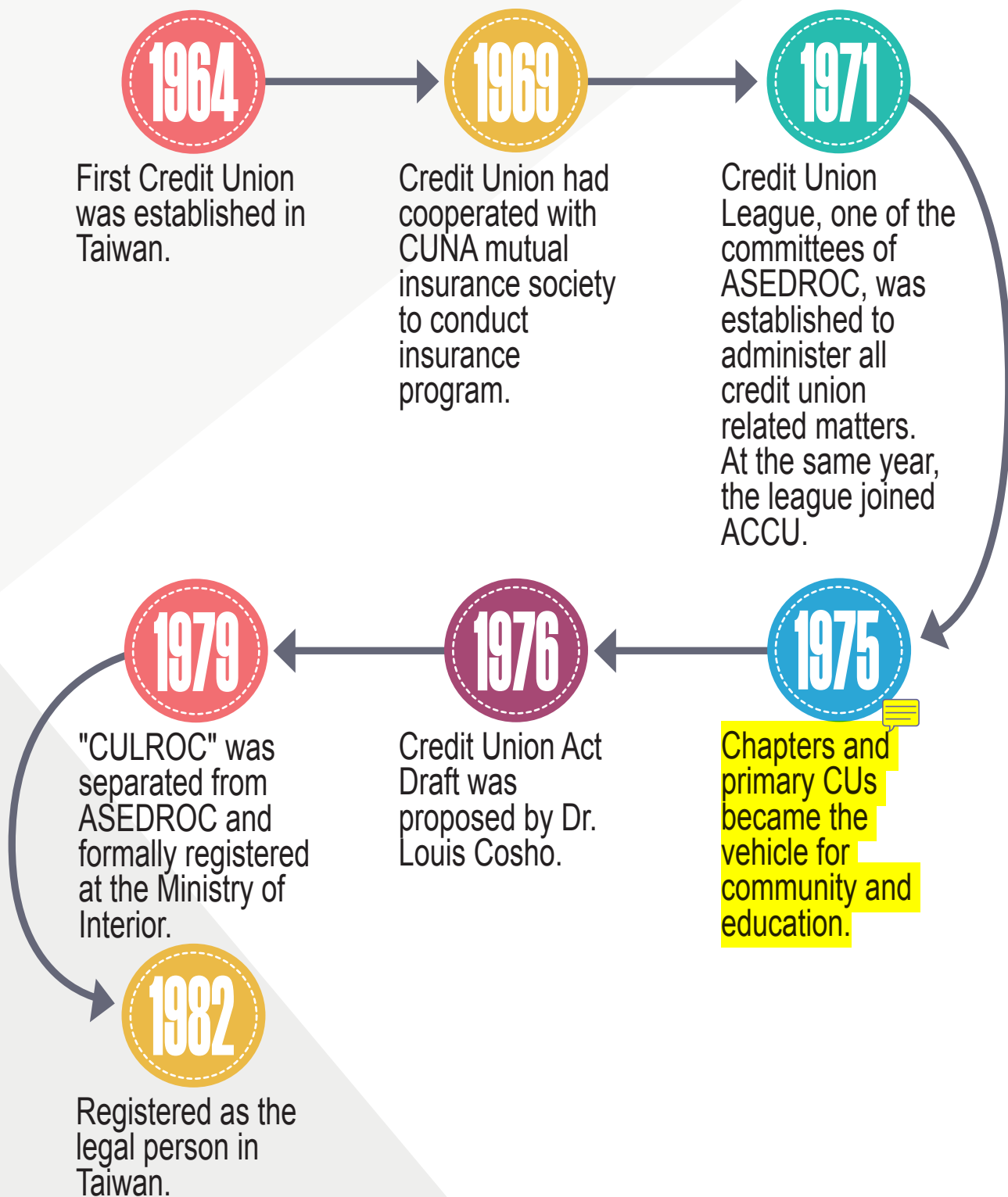
- Strengthen credit union management competency.
- Promote credit union principles and spread to primary community.
- Boost social enterprise growth and community development.
- Facilitate co-op cooperation.
- Expand international networking.

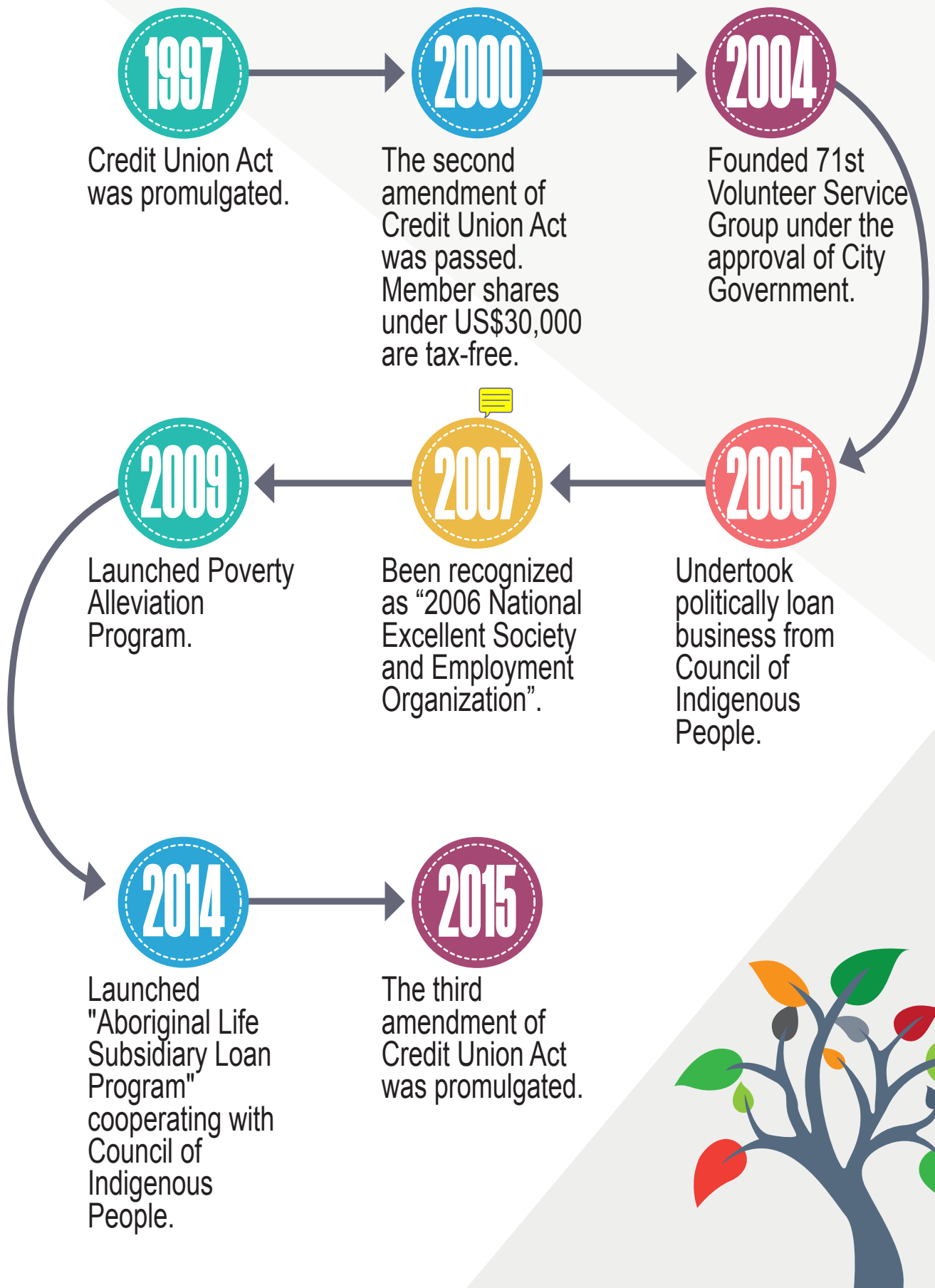
## Vision

Through promoting credit union movement, fulfilling social responsibility, and spreading credit union concepts of democracy, trust, care and saving across the country, CULROC may become the most friendly and beneficial social-economic organization to the public.



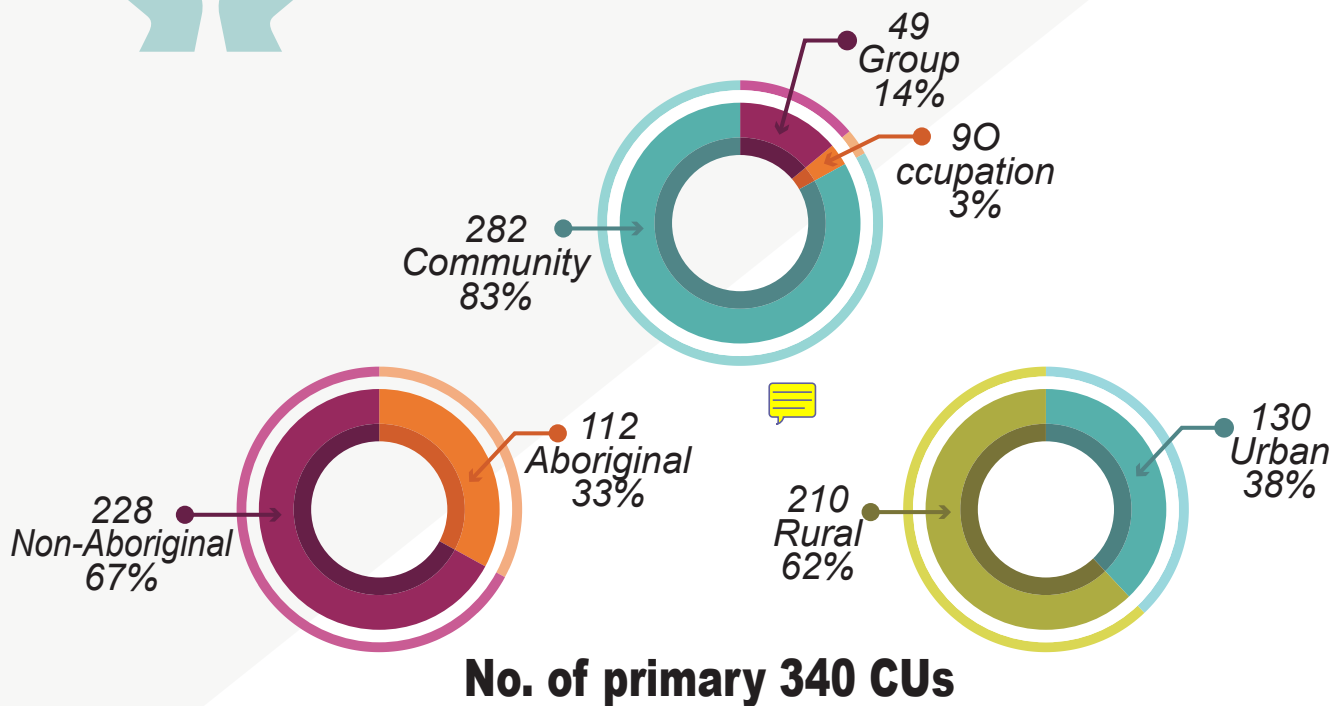
# Credit Union Movement



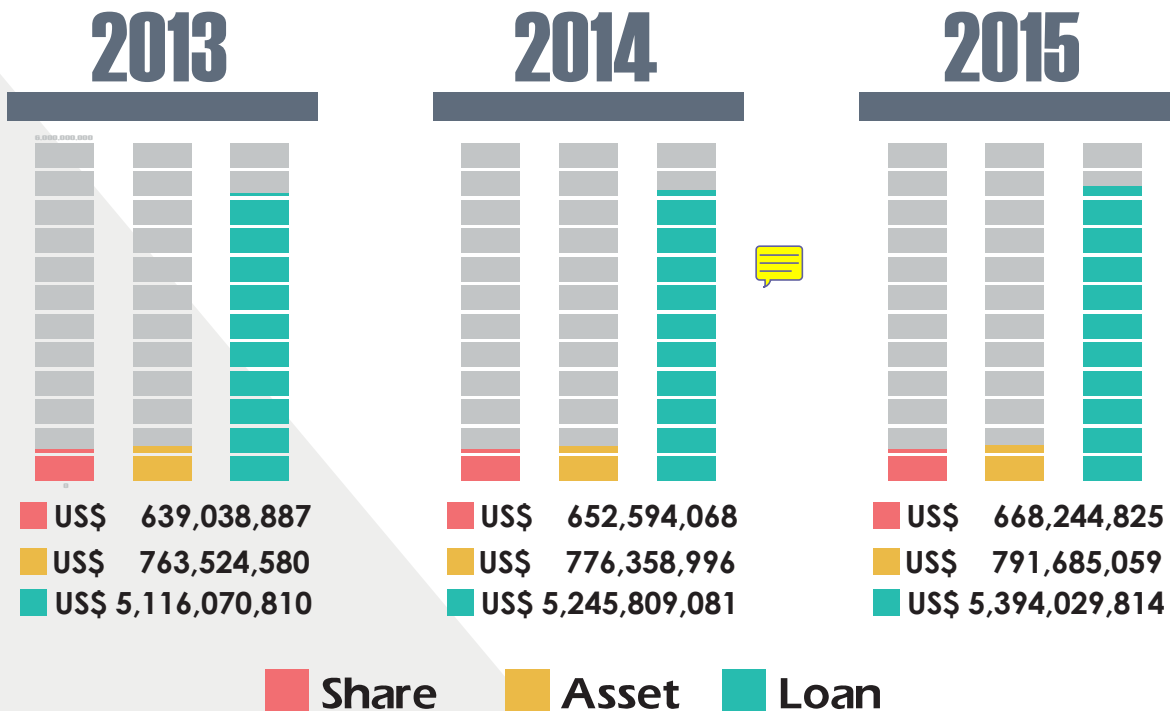




# Statistics



## 2013 ~ 2015 GROWTH





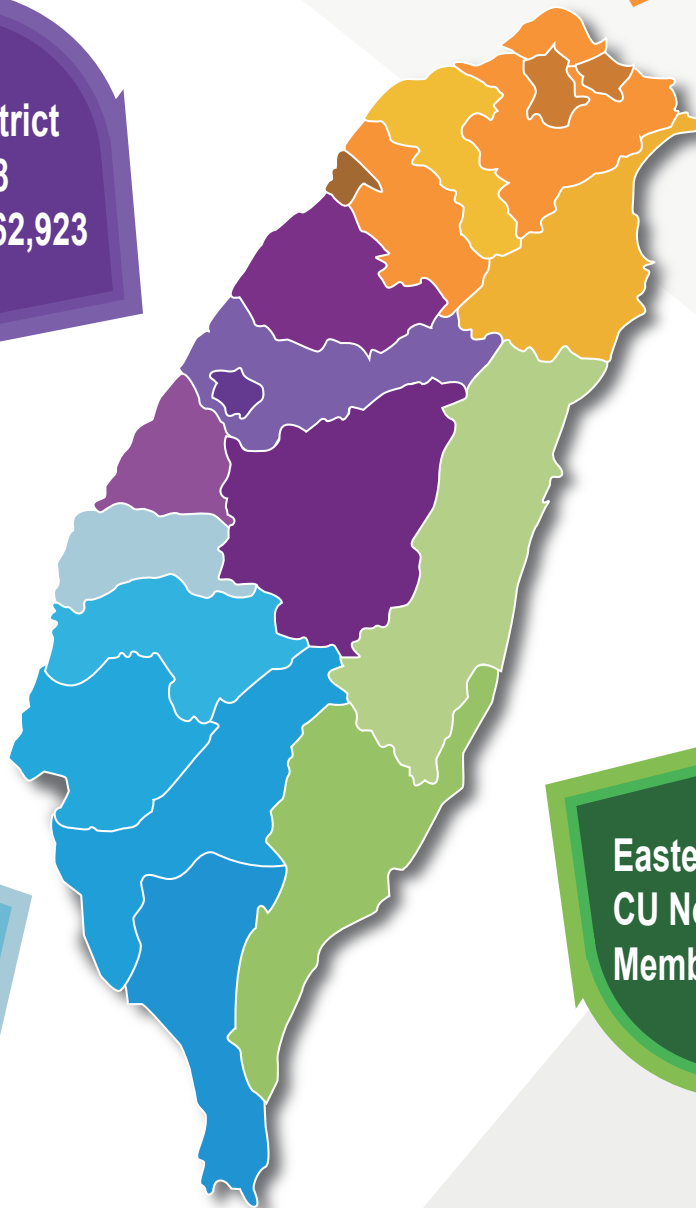
# Statistics

North District  
CU No.: 82  
Members: 54,471

Central District  
CU No.: 108  
Members: 62,923

South District  
CU No.: 89  
Members: 54,817

Eastern District  
CU No.: 61  
Members: 45,698





# Highlights



2015.03.28 Annual General Meeting.



2015.03.28 Directors & Supervisors Inauguration & Swearing.



2015.03.28 Cheng Wang Xiong Award goes to Mr. Wang Wan-Quan



2015.04.14 Chairman Handover Ceremony.



2015.04.14 Group Photo of the Chairman Handover Ceremony.



# Highlights



2015.09.11 ACCU Recognition Award 2015-Mr. Chuang Chin-Sheng.



2015.11.03 CULROC Exposure Program-Tong-Xin CU.



2015.11.02 CULROC Exposure Program.



2015.11.06 CULROC Exposure Program.



# Highlights



2015.03.14 Regulatory Education Training  
(North).



Business Course (South).



2015.03.22 Regulatory Education Training  
(Central).



2015.04.12 Regulatory Education Training  
(Changhua Chapter).



2015.07.01 Teenager Financial Management  
Program (Hualien).



2015.07.06 Teenager Financial Management  
Program(Taitung).



# Highlights



**Taichung** City Volunteer Service Award.



**104.01.10** 平民銀行實驗方案美食微型創業行銷活動



**104.09.19** 台南區會平民銀行計畫研討



**104.09.25** 社會企業與資產脫貧參訪活動團照



**2015.11.10** Directors & Supervisors Study Visit to Korea.



**104.11.15** 平民銀行實驗方案台中區培力計畫職涯發展團體座談

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# 理事長的話



在全球化的時代，經濟環境日趨複雜，許多國際不確定因素也常對全球經濟造成相當大的影響，國際、洲際間的經濟環境是如此緊密地相互連結，身處於現代的我們，是無法獨立於這地球村之外。台灣的資源有限，要有國際的競爭力，必須要與世界同步；所以面對世局的政經變化，包括內部問題的可能演變，都必須做好風險管理，如果能做好風險管理，危機就是最好的轉機。處於新的金融科技時代，風險管理之積極意義，應是讓每個人的才華得以充分發揮而有所保障，進而促進整個社會的健全發展與進步。

2015年是我國儲蓄互助社運動發展的關鍵期，不論是願景規劃或是社務推動，可分為兩大方向，一是持續推動儲蓄互助社修法工程，本於互助互惠的基礎上，面對共享與循環經濟時代的轉變，創造未來組織永續發展的空間、二是建構儲蓄互助社運動永續發展工程，強化我國與亞盟會各會員國的合作夥伴關係，本著創始初衷，協助經濟弱小者脫貧脫困，成就美好的社區社會。

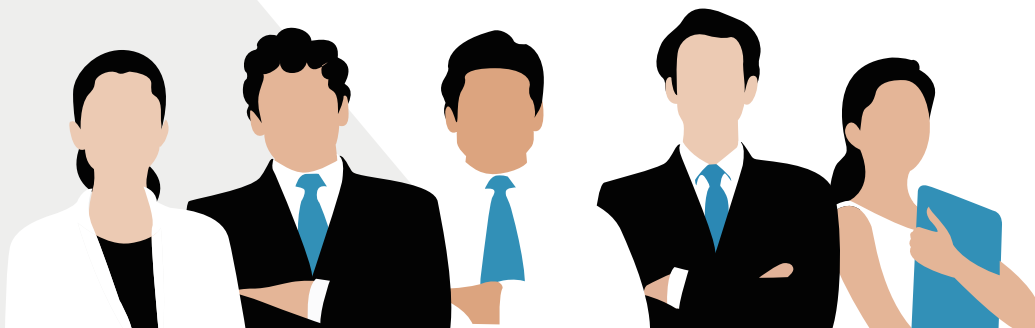
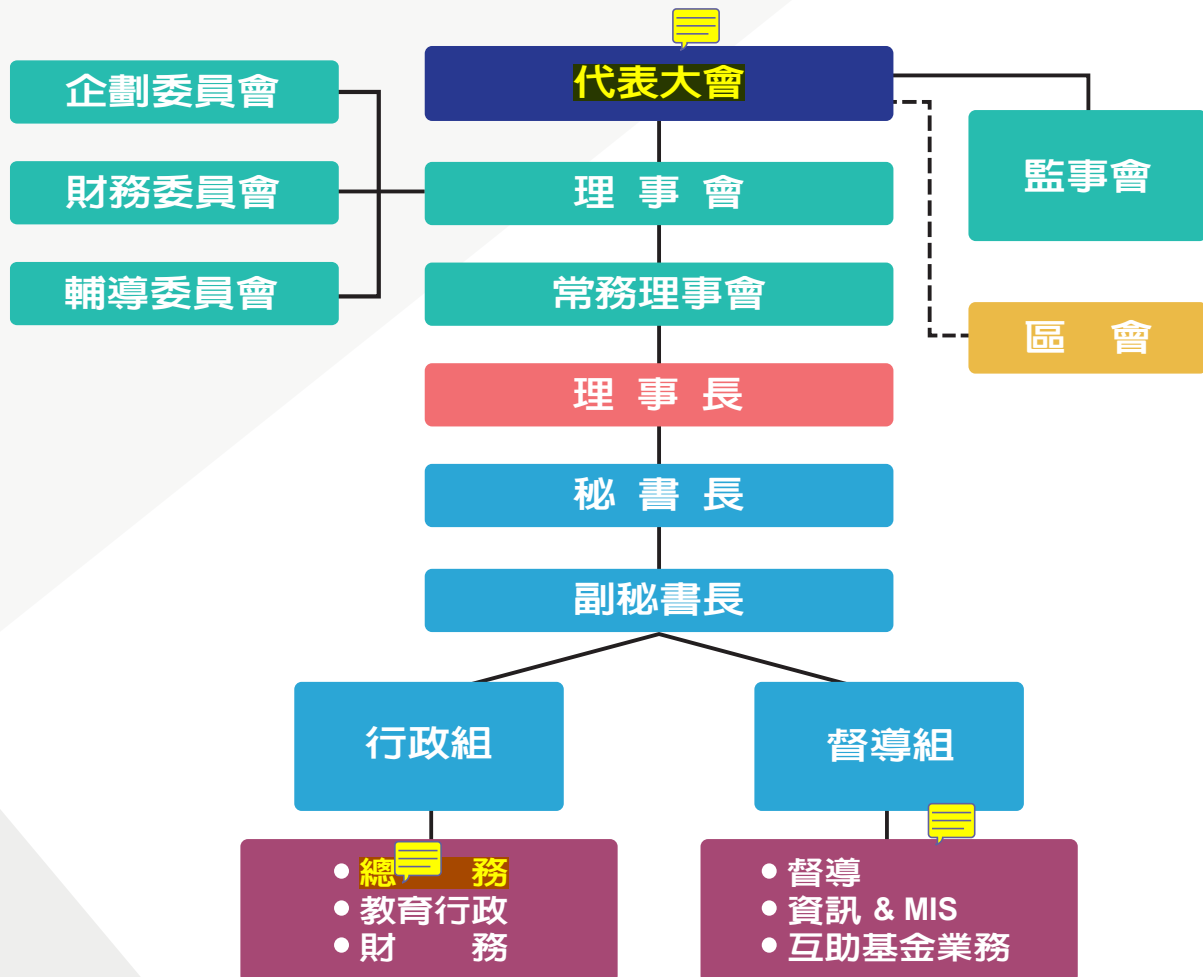
目前我國儲蓄互助社的社員至2014年底215,373人，滲透率1.2%，至2015年底社員實際增加為217,909人，成長2.4%，且穩定成長中，這期間也分別成立了以勞動合作社社員及都市原住民為共同關係的新北市居家社及拉瓦山社；展望2016年還有台中市

草生社及台南市願景社的成立，前者也是以合作社社員為主要共同關係，但以倡議食品安全及注重生態環保意識的消費者為對象，後者則是結合非營利組織成立的庇護工廠及以服務弱勢學生推動補救教學為理念的學校及企業志工為基礎，已然有社會企業的因素及運作雛形，在在顯示儲蓄互助社運動不論在合作社或原住民團體、社團、學校等非營利組織，乃至於都會區仍有其存在推動的價值。更難得的是放款餘額已不再持續減少，2015年底約為92億元，較前一年度成長2.18%，更加突顯各社已將發展重心回歸到儲蓄互助社的宗旨目標，發揮「我為人人、人人為我」的核心價值，落實永續發展的目標。

儲蓄互助社運動在先驅領導幹部們辛勤耕耘了53年之久，應如何面臨目前競爭且多變的環境，並取得市場優勢地位，是目前所有經營團隊所重視之問題。而綜觀整體社會經濟環境，其最佳因應之道，惟有重申志願服務精神、關懷社會弱勢群體，將此理念深植於每位社員之心中，落實儲蓄互助社之經濟、社會、教育及文化等四大功能；同時，隨時掌握國際經濟趨勢、發掘本身組織特性及結合在地社區文化，配合政府推動之政策及專案計畫，有效運用共同資源，營造良善支持性環境，並以服務、創新、專業與品牌作為經營的原則方針，才能提升儲蓄互助社的競爭力而得以永續發展。



# 組織架構



## 使命

協助儲蓄互助社健全發展，建立社會金融體系，發揮社會安全功能，達成儲蓄互助社運動整體表現，以實踐志願服務的人生，協會應：

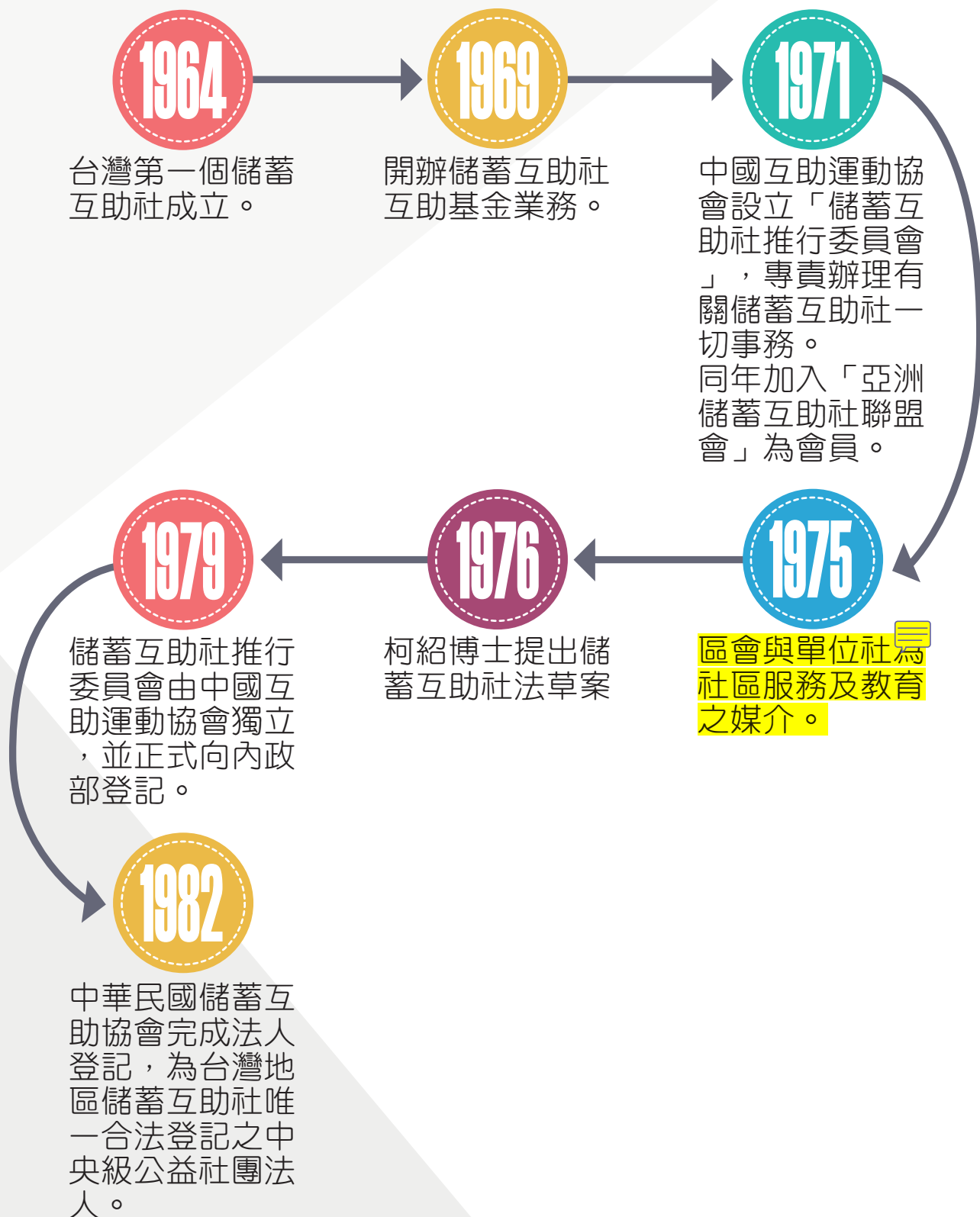
- （一）強化儲蓄互助社經營管理能力；
- （二）宣導儲蓄互助社理念，普及基層互助金融；
- （三）推動社會企業，協助社區發展；
- （四）促進社間合作；
- （五）拓展國際交流。

## 願景

將儲蓄互助社推廣至全國，善盡社會責任，傳播儲蓄互助社民主、信任、關懷及儲蓄的理念，成為最親民利民的社會金融組織。



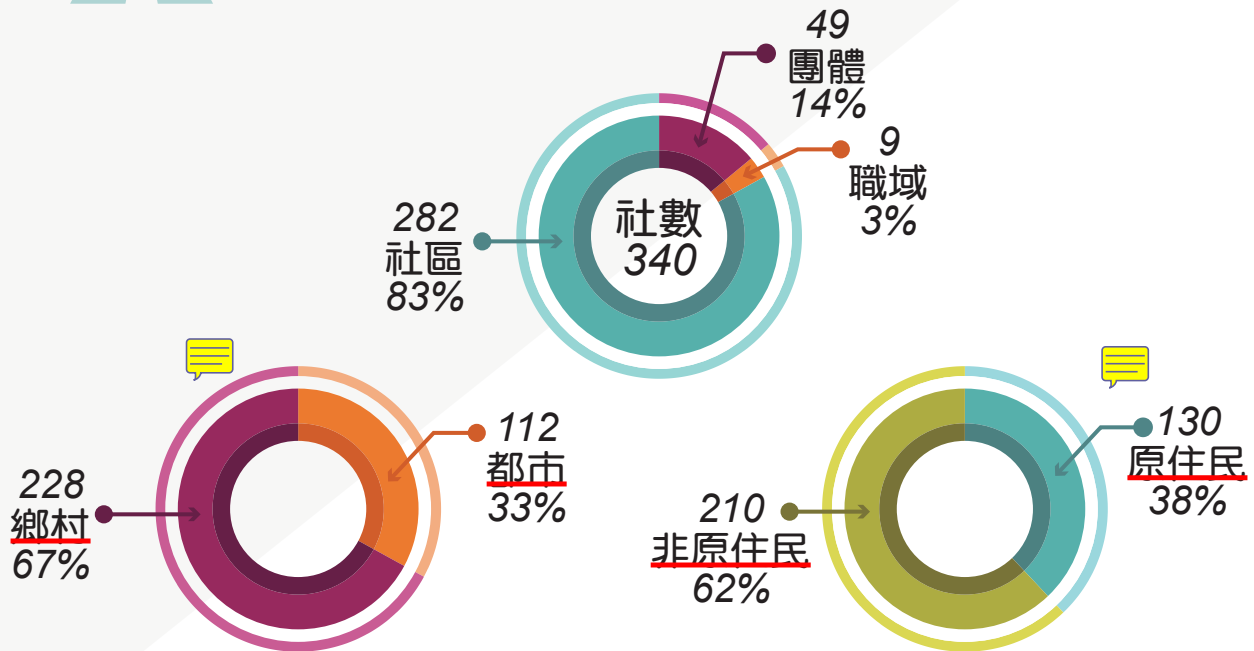
# 儲蓄互助社簡史



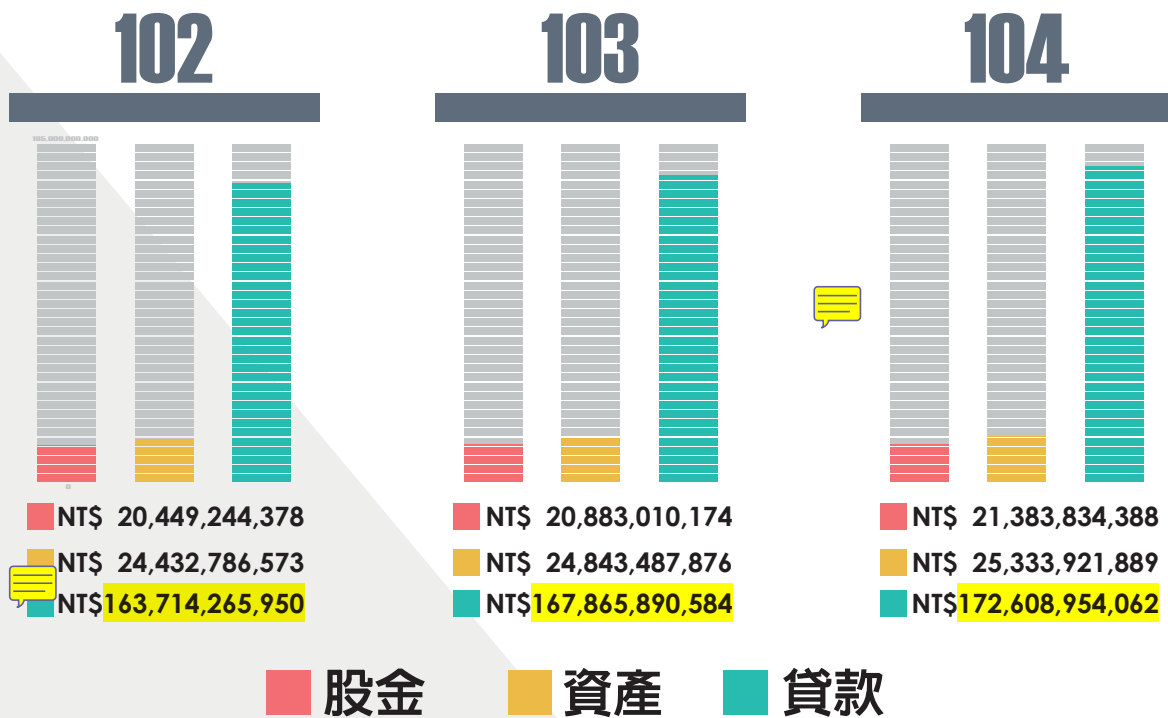




# 統計資料



## 102~104 年成長表現





# 統計資料

北區  
社數：82  
人數：54,471

中區  
社數：108  
人數：62,923

南區  
社數：89  
人數：54,817

東區  
社數：61  
人數：45,698





# 精采回顧



104.03.28 第14屆會員代表大會



104.03.28 第14屆理監事就職宣誓



104.03.28 陳望雄獎--王萬全先生



104.04.14 理事長交接典禮



104.04.14 理事長交接典禮大合照



# 精采回顧



104.09.11 第14屆理監事就職宣誓



104.11.02 第14屆理監事就職宣誓



104.11.03 第14屆理監事就職宣誓



104.11.06 第14屆理監事就職宣誓



# 精采回顧



104.03.14 104年度核心幹部研習（北區）



104.03.28 104年度分區業務班（南區）



104.03.22 104年度核心幹部研習（中區）



104.04.12 104年度社幹部研習（彰化區會）



104.07.01 104年度青少年理財營（花蓮區）



104.07.06 104年度青少年理財營（台東區）



# 精采回顧



104年度台中市志願服務獎勵表暨聯誼活動



104.01.10 平民銀行實驗方案美食微型創業行銷活動



104.09.19 台南區會平民銀行計畫研討



104.09.25 社會企業與資產脫貧參訪活動團照



104.11.10 平民銀行實驗方案台中區成員公益服務親子聯誼活動



104.11.15 平民銀行實驗方案台中區培力計畫職涯發展團體座談



# 國際儲蓄互助社節

.....

服務社員 • 社會責任 • 無歧視 • 公開與自願入社  
建立穩定財務 • 合作社間合作 • 盈餘分配給社員  
民主管理 • 持續的教育

.....

## 以人助人

● PEOPLE HELPING PEOPLE ●

## 彼此互助

.....

[www.culroc.org.tw](http://www.culroc.org.tw)