

CULROC

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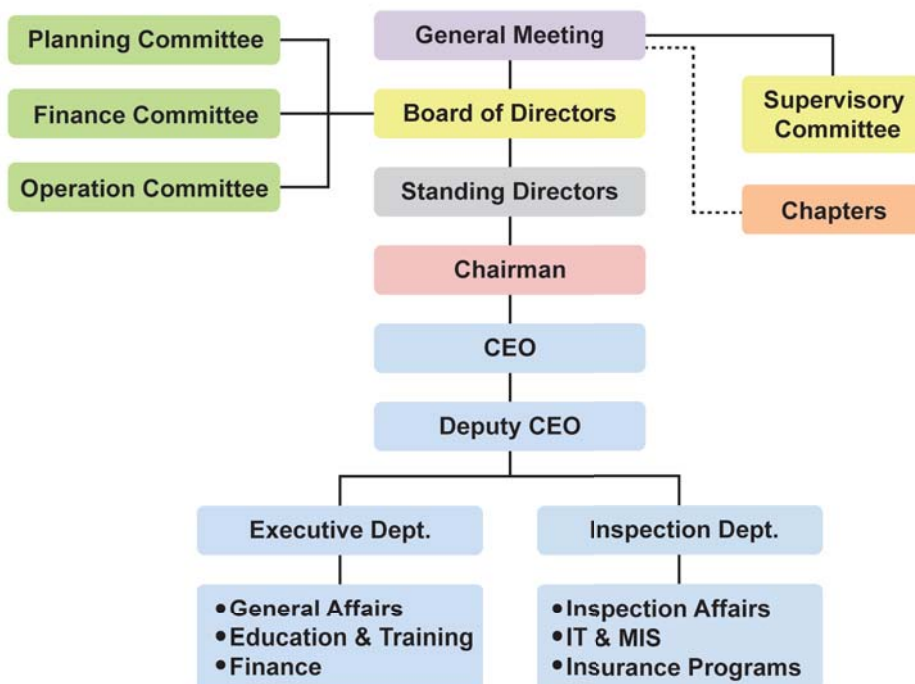
Credit Union Introduction

A credit union is a type of financial cooperative. Ranging in size from small, volunteer-only operations to large entities with thousands of participants, credit unions can be formed by large corporations, organizations and other entities for their employees and members. Credit institutions are created, owned and operated by their participants. The basic business model of a credit union is that members pool their money, which are called shares in credit union, in order to be able to provide loans and other financial products and services to each other. Any income generated is used to fund projects and services that will benefit the community and interests of its members.

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

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

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.




Chairman Message



2017 is the critical transition year for credit union movement development. There are two aspects in terms of strategy implementation and business promotion: focusing on member services and on the sustainable development future of credit union. The former is based on the mutual benefits and supports to deal with any change brought by the era of sharing and circular economy, and then to create a space for credit union's sustainable development in the future. The latter can be realized by strengthening the partnership between CULROC and other ACCU member organizations. In the spirit of founding origin, credit union can assist the economically disadvantaged to alleviate poverty and achieve a better community and society.

Currently the total number of members has increased from 220,242 to 221,126 during 2016-2017 and the penetration rate is 1.27%. The growth rate is 0.4%, which rises stably. To institute a sound credit union, CULROC actively carries out merge and integration and broaden the service offering in this time. Moreover, Yung-Kang CU in Tainan, with group member as its common bond, is about to establish in 2018. All the facts above indicate that credit union has its worth to promote no matter in sustainable development issues, or even community based programs. More importantly, at the end of 2017 the total loan amount of USD\$30 million has increased steadily with 1.32% growth compared to last year, which means every credit union has re-focused on credit union's core aim: "One for all, all for one", and fulfilled the objectives for sustainable development.

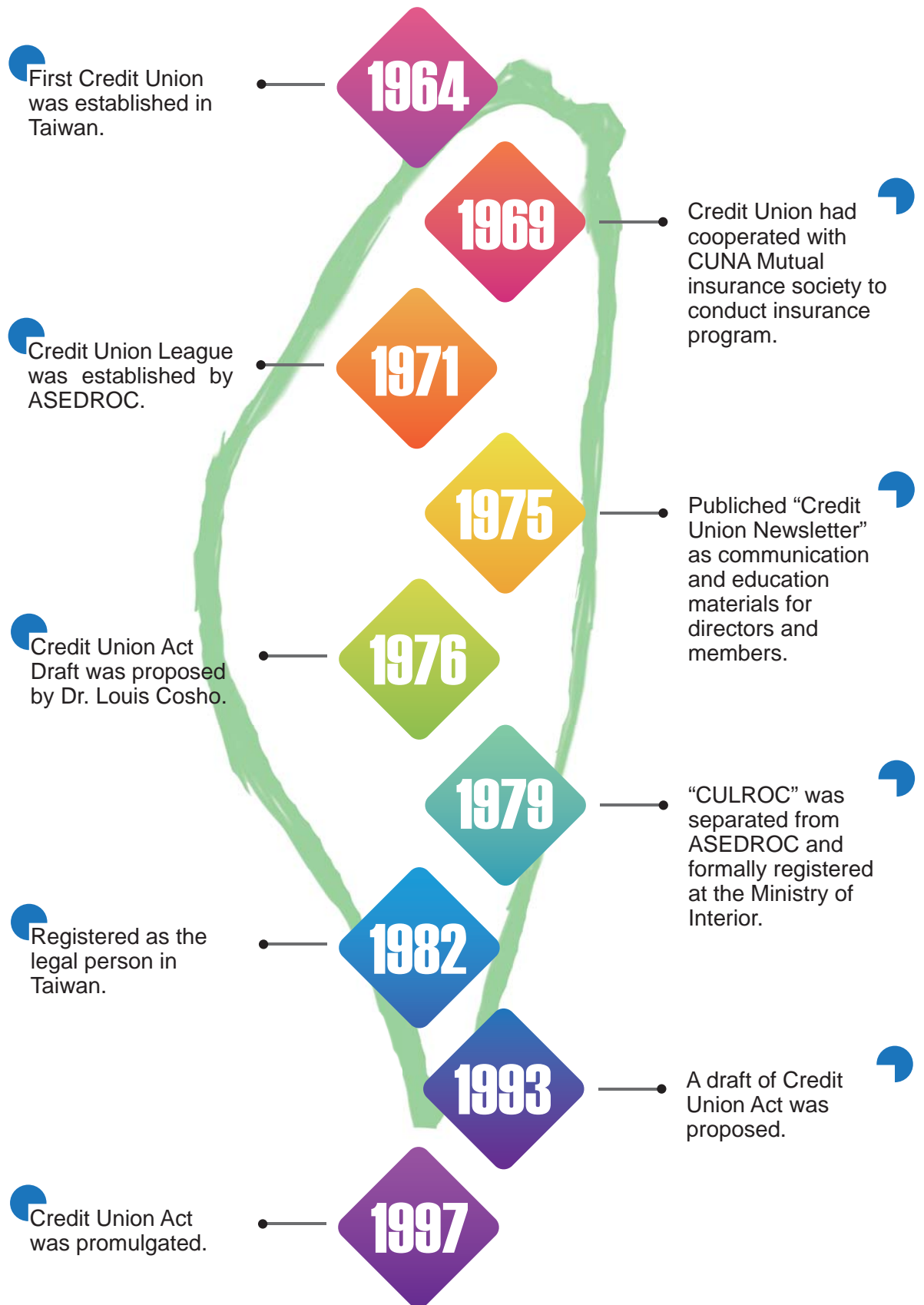
The credit union movement has been promoting in Taiwan for 55 years with the contribution of all pioneers and leaders. “How to maintain the competitiveness in this challenging and changing world and obtain the dominant position in the market” is the current issue that all management teams should focus on. From the big picture, the best and only way is to restate the spirit of volunteerism and care for the disadvantaged. Through planting this deeply to every member's mind, credit union's economic, social, educational and cultural functions can be fully fulfilled. Meanwhile, it is necessary to grasp international economic trend and discover credit union's 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, credit union will be able to compete, thrive and develop sustainably in this way.



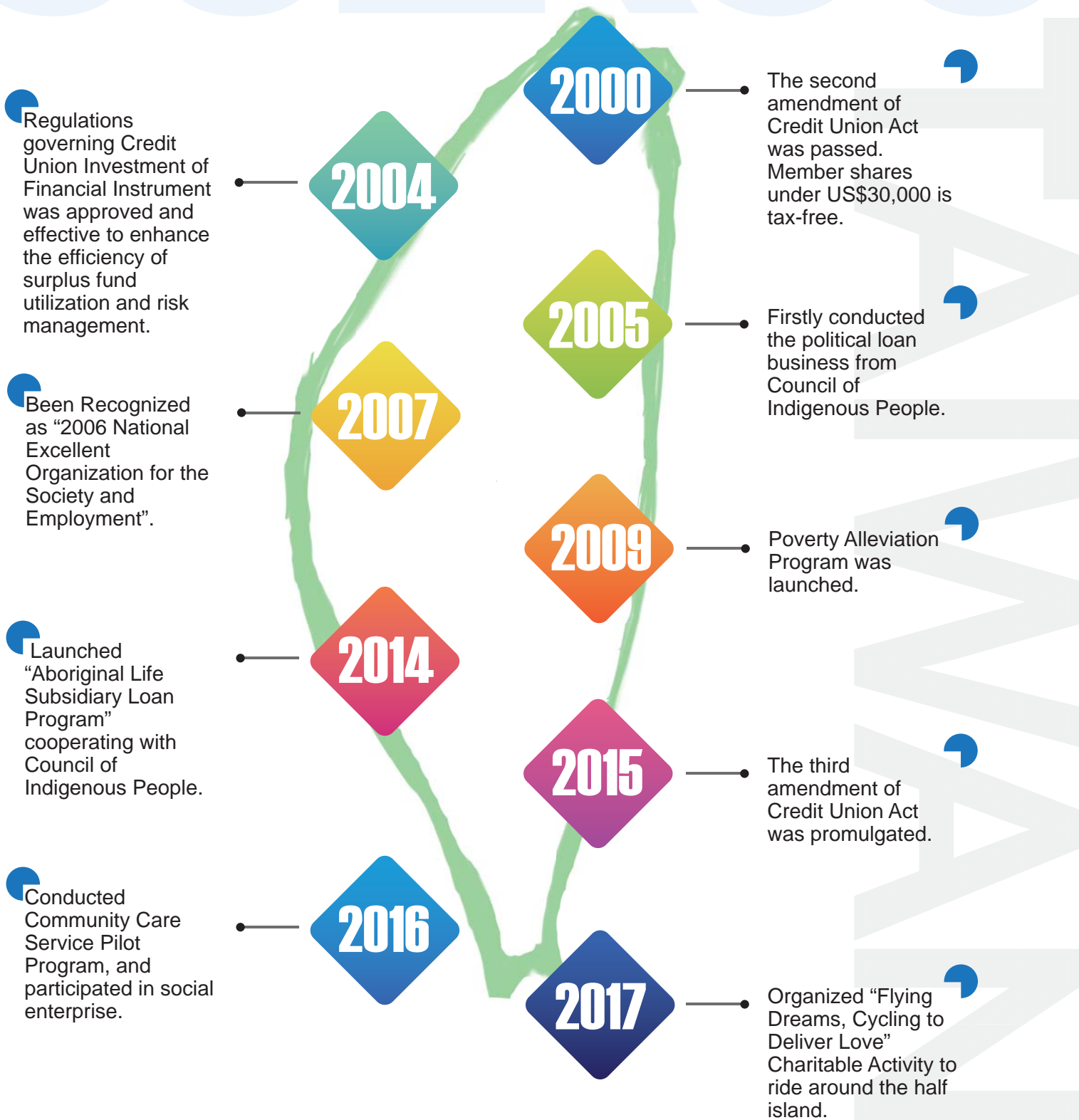
WU, Tien-Teng

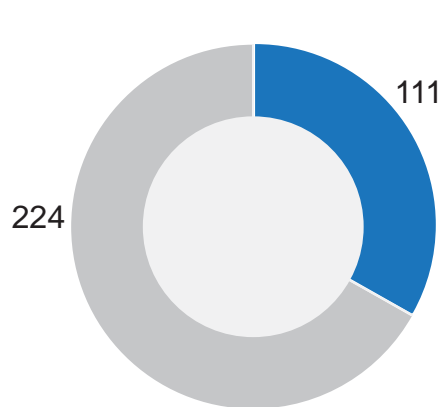


Credit Union History

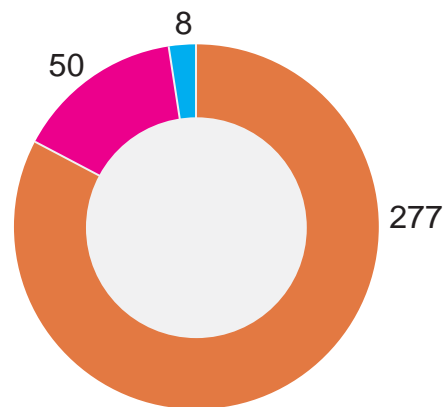


CULROC

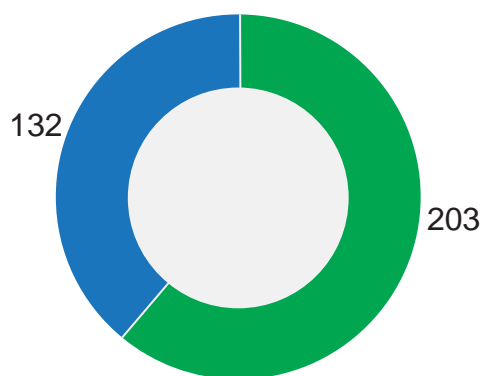




■ Indigenous 33.13%
 ■ Non-Indigenous 66.87%



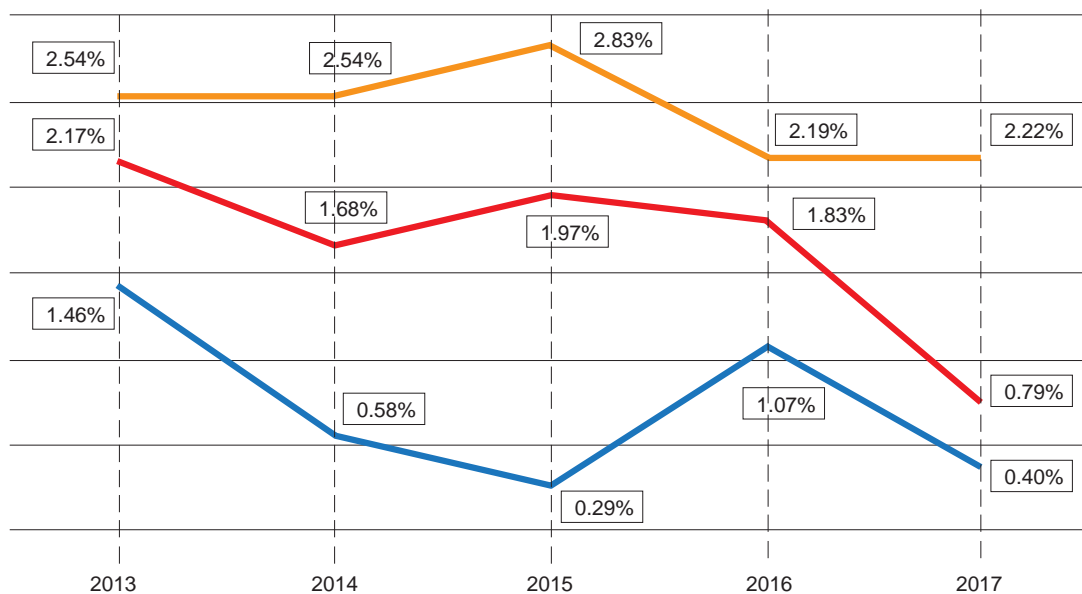
■ Community 82.69%
 ■ Group 14.93%
 ■ Occupation 2.39%



■ Rural 60.60%
 ■ Urban 39.40%

2013-2017 Growth

— Member Growth — Loan Growth — Asset Growth





2017.03.25 CULROC 2017 AGM in Yilan.



2017.06.04 Regulatory Education Training. (North)



2017.09.16 2017 ACCU CEO Workshop in Sri Lanka.



2017.08.01 Teenager Financial Management Program.



2017.09.22 2017 ACCU 36th AGM in Sri Lanka.



2017.11.20 "Flying Dreams, Cycling to Deliver Love" Charitable Activity.



2017.11.06 CULROC 2017 Exposure Program.



2017.11.27 CULROC Board and Supervisors Foreign Social Gathering.

儲蓄互助社簡介

儲蓄互助社是一種金融合作組織，規模從小型、志願服務者為主到上千人所組成皆可。儲蓄互助社是由大公司、組織或其他團體之職員與社區各人為共同關係成立。

儲蓄互助社為社員共有、共治、共享的組織，基本營運模式為社員透過存於儲蓄互助社的「股金」，相互提供社員貸款或其他金融產品及服務。而任何從中獲得或產生的收入都會被用於對社員或社區有利的計畫或服務。

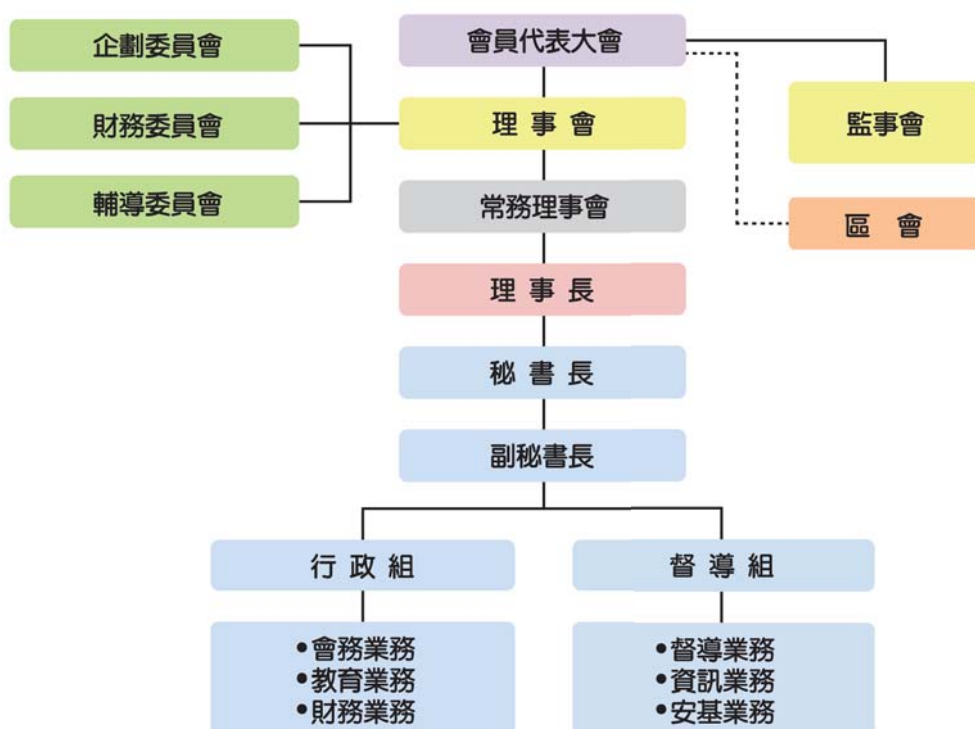
使命：

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。





理事長的話

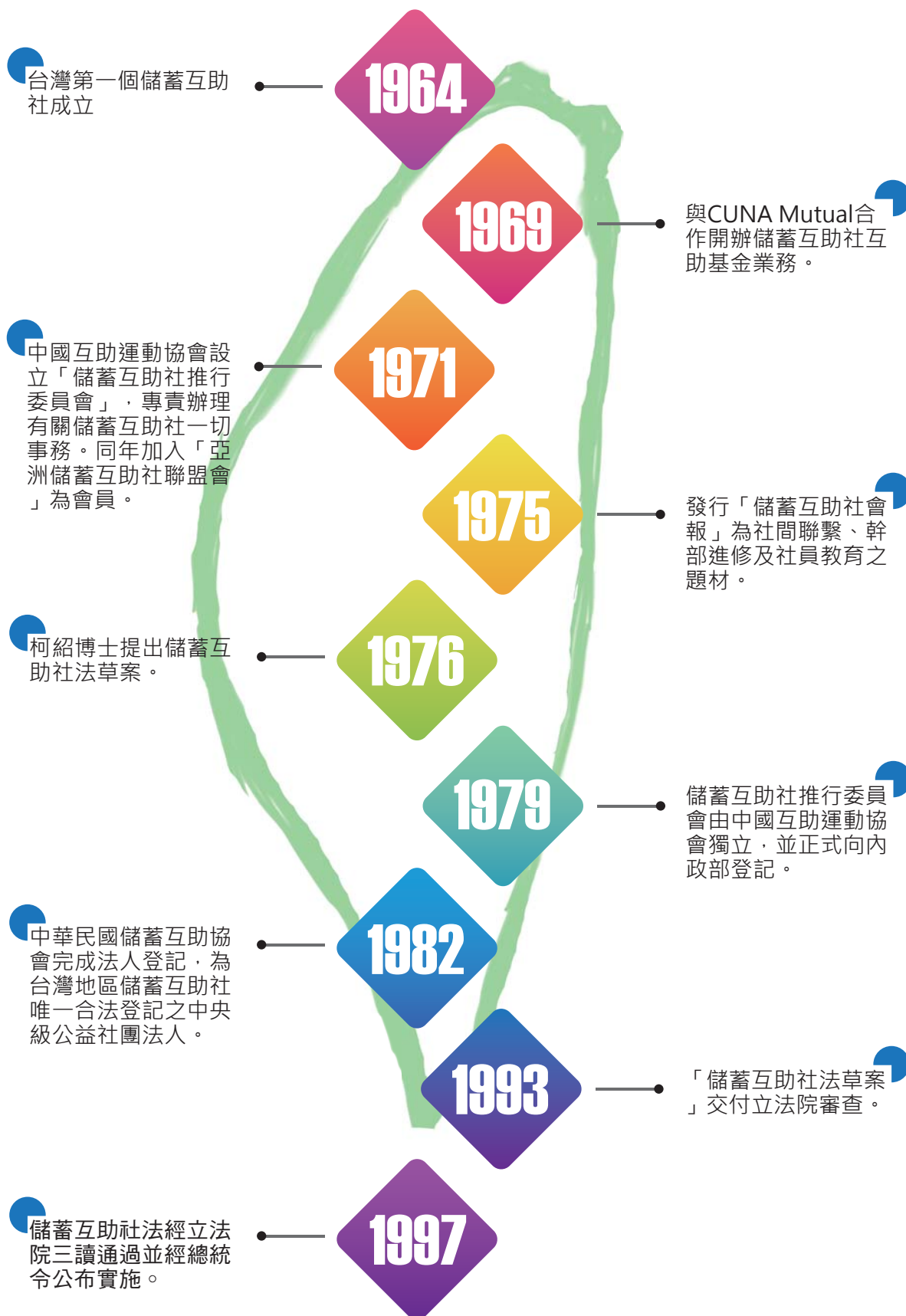
2017 年是我國儲蓄互助社運動發展的轉型期，不論是策略執行或是社務推動，可分為兩大方向，一是聚焦儲蓄互助社的社員服務，本於互助互惠的基礎上，面對分享與循環經濟時代的轉變，創造未來組織永續發展的空間、二是健全儲蓄互助社的永續發展，強化我國與亞盟會各會員國的合作夥伴關係，本著創始初衷，協助經濟弱小者脫貧脫困，成就美好的社區社會。

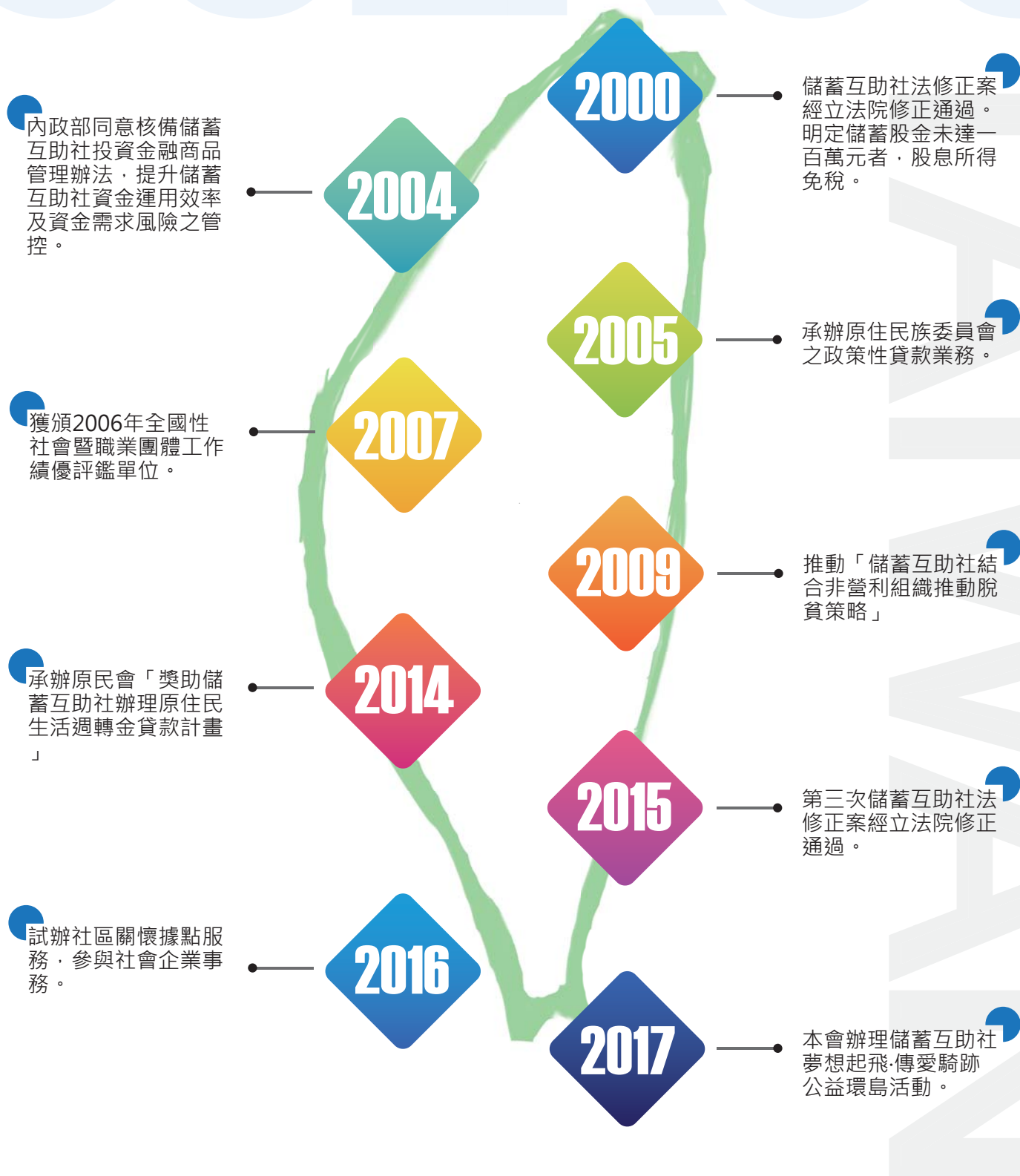
目前我國儲蓄互助社的社員至 2016 年底 220,242 人，滲透率 1.27%，至 2017 年底社員實際增加為 221,126 人，成長 0.4%，且穩定成長中，這期間為健全儲蓄互助社的體質，也積極進行整併的工作，延續強化服務內容；展望 2018 年還有台南市永康社的成立，以社團會員為主要共同關係，在在顯示儲蓄互助社運動不論是在永續發展議題，乃至於推動社區扎根計畫仍有其存在推動的價值。2017 年底放款餘額穩定成長至 94 億元，較前一年度成長 1.32%，更加突顯各社已將發展重心回歸到儲蓄互助社的宗旨目標，發揮「我為人人、人人為我」的核心價值，落實永續發展的目標。

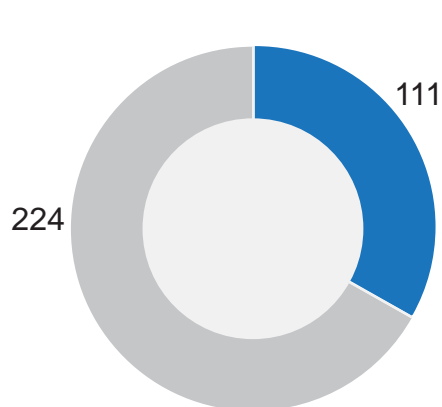
儲蓄互助社運動在先驅領導幹部們辛勤耕耘了 55 年之久，應如何面臨目前競爭且多變的環境，並取得市場優勢地位，是目前所有經營團隊所重視之問題。而綜觀整體社會經濟環境，其最佳因應之道，惟有重申志願服務精神、關懷社會弱勢群體，將此理念深植於每位社員之心中，落實儲蓄互助社之經濟、社會、教育及文化等四大功能；同時，隨時掌握國際經濟趨勢、發掘本身組織特性及結合在地社區文化，配合政府推動之政策及專案計畫，有效運用共同資源，營造良善支持性環境，並以服務、創新、專業與品牌作為經營的原則方針，才能提升儲蓄互助社的競爭力而得以永續發展。

吳天登
WU, Tien-Teng

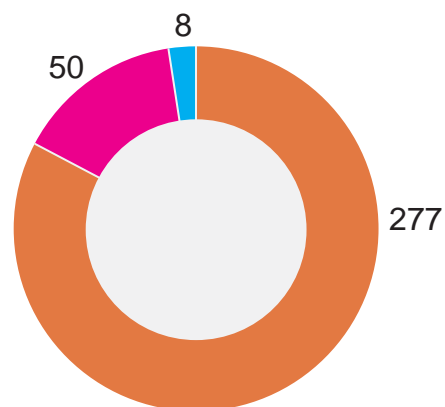
儲蓄互助社簡史



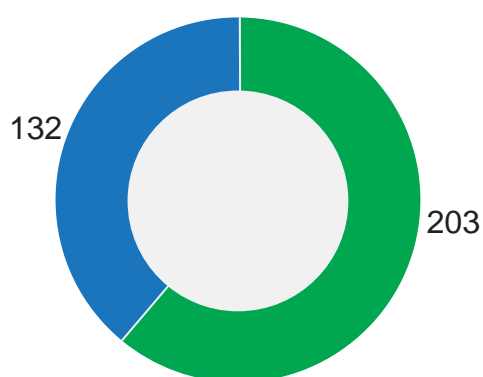




■ 原住民 33.13%
■ 非原住民 66.87%



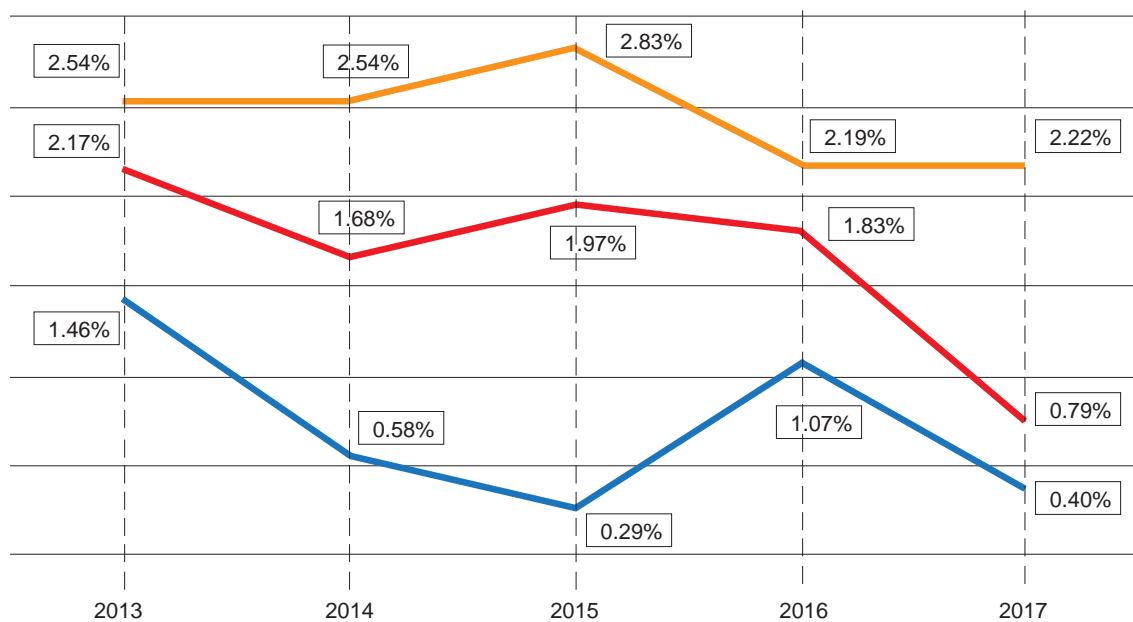
■ 社區 82.69%
■ 社團 14.93%
■ 職域 2.39%



■ 鄉村 60.60%
■ 都市 39.40%

2013-2017 成長狀況

— 社員成長率 — 放款成長率 — 總資產成長率



CULROG



106.03.25 中華民國儲蓄互助協會
2017 年第 14 屆第 3 次會員代表大會
(宜蘭)



106.06.04 儲蓄互助社理監事研習活動



106.08.01 106 年度青少年理財營 (台東區)



106.09.16 2017 亞盟會秘書長研討會

Highlights



106.09.22 2017 亞盟會第 36 屆代表大會



106.11.20 「夢想起飛 · 傳愛騎跡」
自行車公益環島活動



106.11.06 中華民國儲蓄互助協會辦理亞洲幹部研習營



106.11.27 協會理監事夫婦國外聯誼活動

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