



2018

Annual Report of CU Movement in Taiwan (R.O.C.)

臺灣儲蓄互助社運動年報

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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.

Mission

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:

- 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.



CHAIRMAN MESSAGE

Educate members to use money wisely in the daily life, encourage the savings for improving the economical capability and inspire the spirit of volunteer service and helping others.

2018 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 221,126 to 222,623 during 2017-2018 and the penetration rate is 1.29%. The growth rate is 0.68%, 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, the priority in 2019 is to promote credit unions in communities. The value of credit union movement in sustainable development issues and

community based programs reflects itself. More importantly, at the end of 2018 the total loan amount of USD\$30 million has increased steadily with 1.8% growth compared to last year, which features 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 56 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.

CULROC Chair & President

A handwritten signature in black ink, consisting of three stylized Chinese characters: 吳天騰.

WU, Tien-Teng



CU DIFFERENCE

A credit union is a mutual cooperative organization, owned and controlled by the members who save together, lend to each other and get other financial services at a fair and reasonable rate of interest to aim to improve the lives and welfare of the members and the community development as well. Credit unions are not-for-profit, serving groups that share a common bond, such as where they work, live or go to church, and exist to provide a safe and convenient place for members.

Credit Unions are uniquely different from for-profit financial institutions and offer their members special advantages:

Saving money as the shares is one of the obligation of members-

One of businesses of credit unions is to lend money to members, and the fund resource is from members keeping saving as shares which raise members saving habits to increase their own credits, and have credit unions development well with the abundance resources of capital.

Democratic operation-

Credit unions are democratic, members owned cooperatives, which elections are based on a one-member, one-vote structure to elect the board members and supervisory members.

Volunteer leadership-

Credit unions are led by a board of directors elected from the membership at the annual meeting; the leaders in the credit unions are volunteer and not compensated.

Cooperative education advocacy-

Credit unions operate with the common ideal and democracy to meet the members' multiple needs; in order to provide the better and efficient services to members, the leaders and employees need to have every kind of professional educations in frequency. Credit unions also conduct a series of members' education programs to have members involved and the capabilities to evaluate the credit unions and leaders' performance.

Insurance protection-

To participate the insurance programs which run by league such as Life Saving insurance, Loan Protection insurance, Blanket Bond insurance and so on is the biggest difference with other financial institutions. It is members' service add but also secure the finance of credit unions.

Attention on both human rights and credit-

The loan products without any secured provided by credit unions help numerous members family and careers achievement; the spirit of credit unions is human development with the concept of people helping people. According to Raiffeisen's idea, the human capital should be more important than the fund characteristic in the credit unions, so, credit unions are a cooperative that based on members' credit and honesty.

THE OPERATION PRINCIPLE OF CU IN TAIWAN

The following Credit Union Operating Principles which were approved at 24 August 1984 by the Membership Council of the World Council of Credit Unions are founded in the philosophy of cooperation and its central values of equality, equity and mutual self-help. Recognizing the varied practices in the implementation of credit union philosophy around the world, at the heart of these principles is the concept of human development and the brotherhood of man expressed through people working together to achieve a better life for themselves and their community

Open and Voluntary Membership

Membership in a credit union is voluntary and open to all within the accepted common bond of association that can make use of its services and are willing to accept the corresponding responsibilities.

Democratic Control

Credit union members enjoy equal rights to vote (one member, one vote) and participate in decisions affecting the credit union, without regard to the amount of savings or deposits or the volume of business. Voting in credit union support organizations or associations may be proportional or representational, in keeping with democratic principles. The credit union is autonomous, within the framework of law and regulation, recognizing the credit union as a cooperative enterprise serving and controlled by its members. Credit union elected officials are voluntary in nature and incumbents should not receive a salary. However, credit unions may reimburse legitimate expenses incurred by elected officials.

Non-Discrimination

Credit unions are non-discriminatory in relation to race, nationality, sex, religion, and politics.

SERVICE TO MEMBERS

Credit unions services are directed to improve the economic and social well-being of all members.

Distribution to Members

To encourage thrift through savings and thus to provide loans and other services, a fair rate of interest is paid on savings and deposits, within the capability of the credit union. The surplus arising out of the operations of the credit union after ensuring appropriate reserve levels and after payment of limited dividends on permanent equity capital where it exists, belongs to and benefits all members with no member or group of members benefiting to the detriment of others. This surplus may be distributed among members in proportions to their transactions with the credit union as interest or patronage refunds, or directed to improved or additional services required by the members.

Building Financial Stability

A prime concern of the credit union is to build the financial strength, including adequate reserves and internal controls that will ensure continued service to membership.

On-Going Education

Credit unions actively promote the education of their members, officers, and employees, along with the public in general, in the economic, social, democratic, and mutual self-help principles of credit unions. The promotion of thrift and the wise use of credit, as well as education on the rights and responsibilities of members are essential to the dual social and economic character of credit unions in serving member needs.

Cooperation Among Cooperatives

In keeping with their philosophy and the pooling practices of cooperatives, credit unions within their capability actively cooperate with other credit unions, cooperatives and their associations at local, national, and international levels in order to best serve the interests of their members and their communities.

Social Responsibility

Continuing the ideals and beliefs of the cooperative pioneers, credit unions seek to bring about human and social development. Their vision of social justice extends both to the individual members and to the larger community in which they work and reside. The credit union ideal is to extend service to all who need and can use it. Every person is either a member or a potential member and appropriately part of the credit union sphere of interest and concern. Decisions should be taken with full regard for the interest of the broader community within which the credit union and its members reside.

HISTORY OF CUs IN TAIWAN

Credit union movement has been introduced to Asia in 1938, Philippine is the first country to promote the movement in Asia, and then spread over the other country of the Asia after World War II. The Jesuit Fathers in Asia organized SELA (Social-Economic Life in Asia) to promote the socioeconomic level of the people in Asia. In 1963 they held the “Social Action Leadership Course” which was sponsored by the Asia Foundation to invite each country in Asia; four participants from Taiwan attended and returned to begin development of the Credit Union movement within Catholic churches; two years later, the Presbyterian churches also joined and spread over the island. Our development history could be included in the following three stages:

Pilot period (1963-1969)

- 1964
Aug** The first credit union was established at the site of the Sacred Heart church at Shi Mun Street of Hsinchu city.
- 1967
Apr** The credit union promotion department was set up in the Presbyterian Church to impetus the establishment of credit unions in church and sent the persons to do the promotion affairs in every church.
- 1969
May** Credit Union had cooperated with CUNA Mutual insurance society to conduct insurance program.
- 1971
Dec** Credit Union League was established by ASEDROC.
- 1975
Mar** Published “Credit Union Newsletter” as communication and education materials for directors and members.
- 1976
Sep** The third Biennial General Meeting of the Asian Confederation of Credit Union (ACCU) was held in Seoul. The delegate Mr. Wang Wu-Chang from ROC was elected as the president of ACCU.

Legislated and instituted (1976-1996)

- 1976
Oct** Credit Union Act Draft was proposed by Dr. Louis Cosho.
- 1979
Mar** “CULROC” was separated from ASEDROC and formally registered at the Ministry of Interior.
- 1982
Aug** Registered as the legal person in Taiwan. Total asset size exceeded USD 40 Million.

1985
May The Ministry of Interior cited the Credit Union League of the Republic of China (CULROC) as a good quality national organization. Total asset exceeded USD 77 Million.

1993
Mar A draft of Credit Union Act was proposed. Total asset exceeded USD 401 Million.

1996
Sep The 15th General Meeting of the Asian Confederation of Credit Unions (ACCU) was held in the Chientan Youth Activities Center of the Chinese Youth Corps in Taipei. Mr. Chuang Chin-Seng, the delegate of CULROC, was elected as the President of ACCU.

Manage according to law (1997- 2018)

1997
May Credit Union Act was promulgated. Total asset size exceeded USD 599 Million.

1998
Jun 56 legislators included Mr. Walis Pelin, the vice president of CULROC proposed the first amendment of the credit union act.

1998
Sep Mr. Chuang Chin-Seng, the president of CULROC was reelected as the President of ACCU.

1999
Apr Mr. Chuang Chin-Seng, the president of CULROC, was elected as a board member of the World Council of Credit Unions (WOCCU).

2000
Jan The second amendment of Credit Union Act was passed.

2001
Jan President Walis Pelin on behalf of CULROC signed the insurance products conducted with NTUC Income Insurance Cooperative Limited, Singapore for keeping providing the insurance products to all members. Total asset exceeded USD 660 Million.

2002
Jan The second amendment of the credit union act proposed by legislator Walis Pelin passed in amended at Legislative Yuan to identify the credit unions are juridical associations, saving money as the share is members' obligation and the members' shares without exceeding NT\$1,000,000 is free of the individual income tax.

2002
Sep President Walis Pelin was elected as the board member of ACCU in the 21st General Meeting held in Bangkok, Thailand.

2002
Nov Legislator Walis Pelin as the member of Non-Partisan Solidarity Union proposed to include the credit unions as one of the agencies of dealing with the policy loan run by government ministries of Executive Yuan and passed in Legislative Yuan.

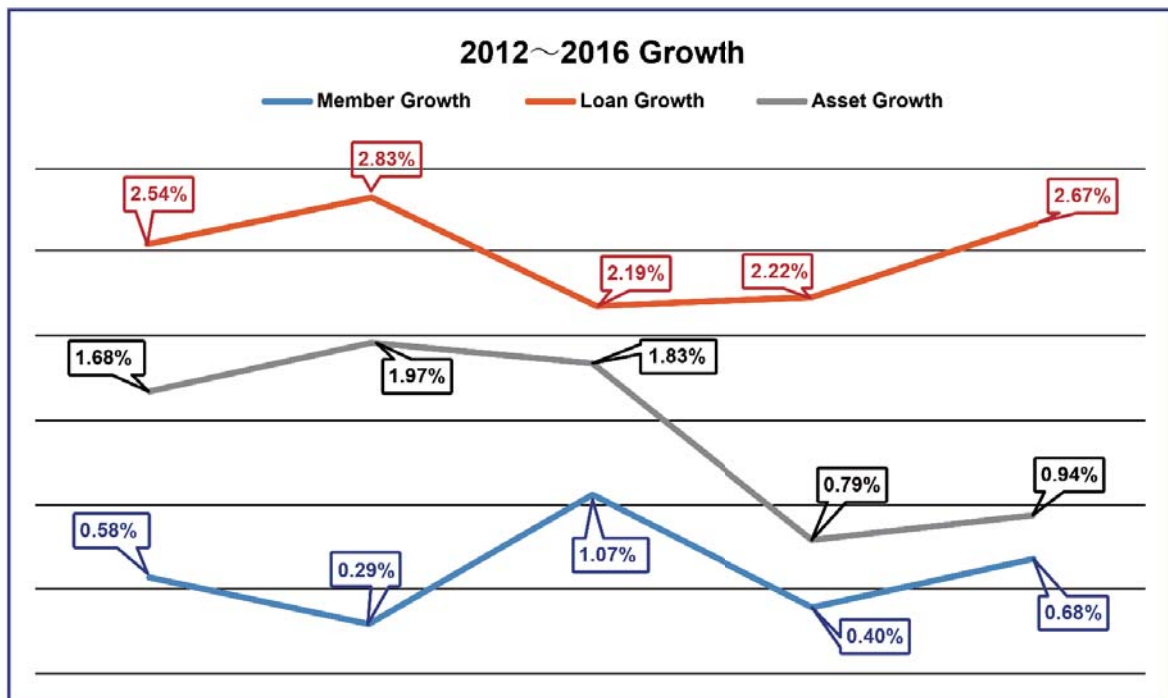
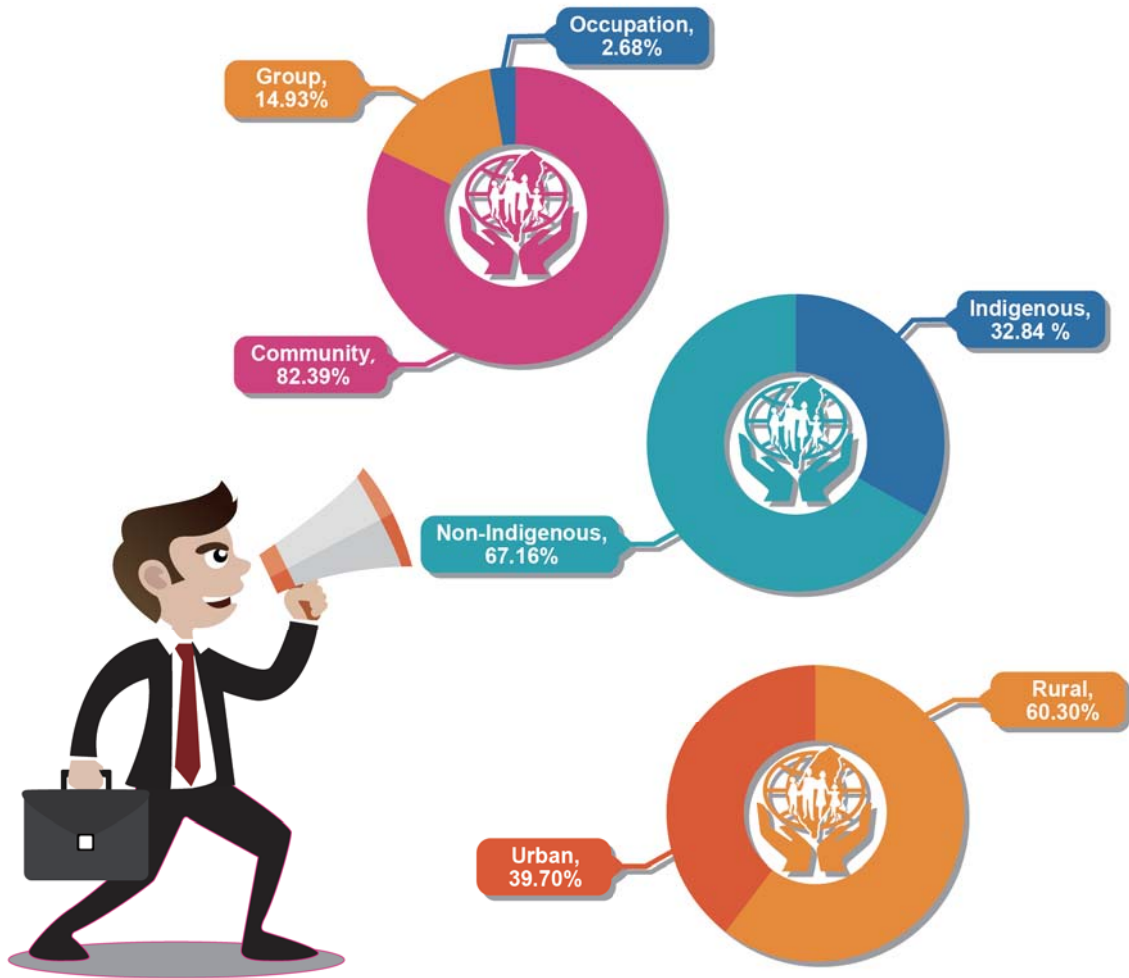
2003
Feb President Walis Pelin was invited by Feng Chia University to attend the unveiling ceremony of "Research Institute of Social Enterprise".

2004
Jan Regulations governing Credit Union Investment of Financial Instrument was approved and effective to enhance the efficiency of surplus fund utilization and risk management.

- 2004 Feb** CULROC held CEO Workshop 2004 on the Competitiveness of Asian Credit Unions organized by ACCU.
- 2004 Mar** Taichung 71st Volunteer Service Group was formed and registered to Taichung city government to promote the credit union movement through cooperating with the government the "Peace and Harmony Program".
- 2005 Mar** President Walis Pelin was appointed by Premier to be the minister of the Council of Indigenous People, Executive Yuan.
- 2005 Oct** Firstly conducted the political loan business from Council of Indigenous People.
- 2006 Jul** The examination committee is constituted by Ministry of Interior, Accounting Authorities, and Community Development Authorities to select 3 credit unions to join the "Co-operative Business combined with Community Development Program".
- 2007 Sep** "CULROC has been recognized as "2006 National Excellent Society and Employment Organization".
- 2007 Dec** The Credit Unions are subsumed as indicator of Multi-employment Project in Private Groups by Ministry of Interior and Council of Labor Affairs, and it has been subsumed in the same year.
- 2009 Dec** Poverty Alleviation Program was launched. Total asset size exceeded USD 784 Million.
- 2011 Jul** We launched "Aboriginal learning/life subsidiary loan program" by the support from Committee of Aboriginal Affairs.
- 2011 Oct** We organized "Workshop of Poverty Alleviation" in Taipei, and "Convention of Poverty Alleviation and International Cooperative Year Celebration" in Taichung.
- 2012 Jul** CULROC initiated 3 experimental projects aimed at poverty alleviation: "Poverty alleviation program affiliated with credit union and other NPO", "Taichung household self-sustaining experimental project", and "MOI Plebeian Bank experimental project".
- 2014 Jan** Launched "Aboriginal Life Subsidiary Loan Program" cooperating with Council of Indigenous People.
- 2015 Jan** The third amendment of Credit Union Act was promulgated.
- 2016 Sep** Conducted Community Care Service Pilot Program, and participated in social enterprise.
- 2017 Nov** Organized "Flying Dreams, Cycling to Deliver Love" Charitable Activity to ride around the half island.
- 2018 Nov** Credit Union Three on Three Basketball Community Contest was carried out. Total asset size exceeded USD 874 Million.

Next Leap Forward

CUS OF TAIWAN TODAY



CU STRUCTURE

Internal Structure

The general meeting of members- the highest decision making body and composed by all members to be held at least once a year.

The board of directors- as the nerves system of a credit union under the general meeting of members to be formed by 7-21 board members who are elected by all members and serve a term of 3 years, reelected board members may serve unlimited terms. The elected board members should call the board meeting within a week after the general meeting to elect 4 board members being representatively as the offices of president, vice president, secretary and treasurer among themselves; the elected president allows to be reelected once. The board meeting should be called at least once a month to be in charge of the businesses management and operation strategy establishment.

The supervisory committee- as the doctor of a credit union under the general meeting of members to be formed by 3-7 supervisory members who are elected by all members and serve a term of 3 years, reelected supervisory members may serve unlimited terms. The elected supervisory members should call the supervisory meeting within a week after the general meeting to elect 1 supervisory member as the chairman of this committee. The supervisory meeting should be called at least once a month to supervise the financial report and businesses implementation to make minutes with the suggestions for the board of directors.

External Structure

Chapter- a local union which is composed by primary credit unions located in the same area as the bridge between the league and primary credit unions. There are 15 Chapters located in 15 counties of 4 areas (north, south, east and middle) to assist conducting varies social activities and training programs for members and leaders as well as promoting the new credit unions establishment and businesses run by league.

League- a national union as a legal juridical association organized by all primary credit unions to be responsible on establishment, management, supervision, guidance and assistance for primary credit unions. All registered primary credit unions are required to join league as her members.

General Meeting

The highest institution in each primary credit union that makes decisions on important affairs.

Board of Directors

Comprised of 7 to 21 directors as stipulated in the Articles of Bylaws, this board makes decisions on the affairs not covered by the General Meeting.

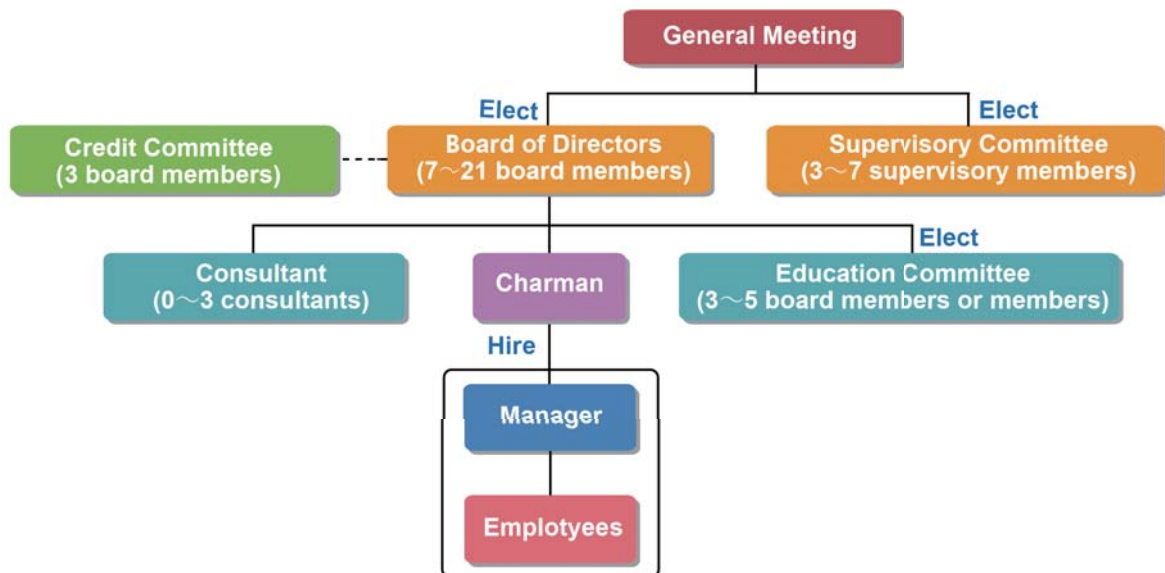
President

The president is elected at the board of directors meeting. He/she represents the credit union and is responsible for general affairs pertaining to its activities.

Supervisory Committee

The Supervisory Committee, comprised of 3-7 supervisors, is in charge of insuring risk-free operation of the credit union through supervision of credit union management.

Credit Union's Structure Chart-



CU SERVICE & PRODUCT

Financial Service

Credit Unions of Taiwan offer members a wide range of financial services including nontaxable shares, personalized loans in various areas, mutual insurance providing support for financial planning and post-retirement.

SAVINGS

1. Shares

Shares in one account as prescribed by the Charter can register as a member. Members are offered dividends based on the Credit Union's business performance. Dividend earned on shares worth a maximum of USD 33,333 are non-taxable.

2. Reserve/backup account

This account is for the payment of regular saving, loan and interest. The maximum amount is USD 6,666.

LOANS

1. General Loans

Credit Loans, Housing Loans, Business Loans, Agriculture Loans, Project Loans, etc.

2. NPO Loans

Credit Loans, Collateral Loans, Business Loans, Project Loans, etc.

3. Loans to Support Low Income Families

Credit Loans, Project Loans, Micro credit for entrepreneurs.

MUTUAL INSURANCE

1. Life-saving Insurance

2. Loan-Protection Insurance

3. CU Damage Insurance

4. Participate in various insurance programs run by the League.

COLLECTING BUSINESS

1. The agent of collecting electricity and water supply fees, gas fees, tuition, telephone Charges, taxes and fines for members.

2. The agent of government or charity organization commissioned matters.

3. Dealing with the motor vehicle insurance, joint purchase of living goods for members.



FINANCIAL INVESTMENT

1. Participate the financing programs run by the League.
2. Purchase government bonds

COMMUNITY DEVELOPMENT

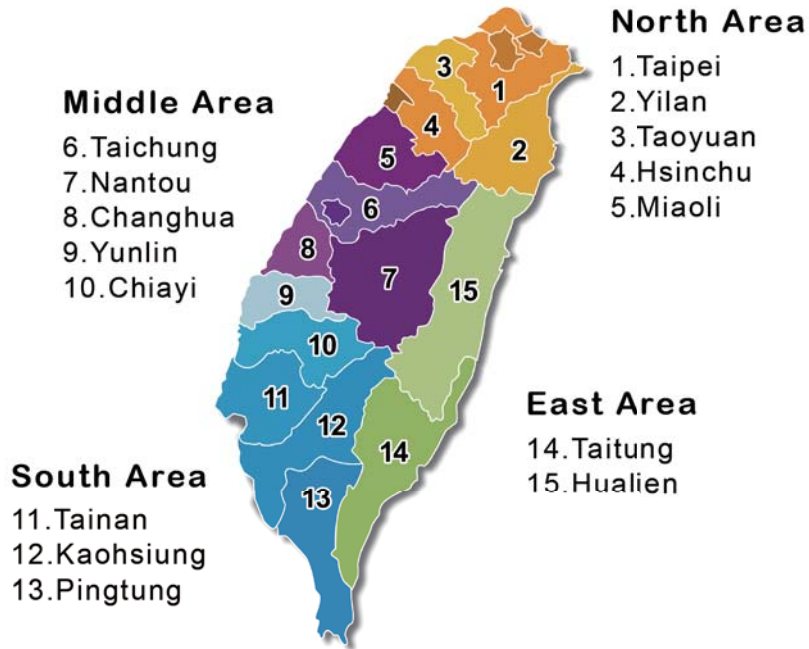
1. Participate in community building and assist the development of community industries.
2. Credit union involves in community charitable projects, forming a volunteer service group to do the meals on wheels, participating in community college, community chorus, foreign spouse life adoption assistance, the school work guidance for children from the disadvantaged family, social environment protection
3. Tribe culture connection and cooperating with other charity associations to serve and concern the community to have credit unions for full practical purpose on the involvement of community and be the heart of the community.

CULROC MANAGEMENT

Credit Union League of the Republic of China (CULROC) is keeping working on the promotion of credit union movement in Taiwan and enthusiastic the international participation as well for providing the experience sharing opportunity for members and leaders to further the relevant business innovation; now, our international affiliation are included Association of Asian Confederation of Credit Unions- ACCU, International Raiffeisen Union- IRU, International Cooperative and Mutual Insurance Federation- ICMIF, World Council of Credit Unions- WOCCU, etc.

Map of CULROC' s network

Chapters/CU



CULROC Organization Structure





DEPARTMENT INTRODUCTION

Inspection Department

Inspection Affairs

- ⊙ 4 regions as North, Middle, South and East in Taiwan.
- ⊙ One inspector in each city/county to audit and counsel the business / finance operation of credit unions.
- ⊙ Promoting the new credit unions establishing.
- ⊙ Inspectors are the key person to promote, counsel, manage, and supervise the credit unions.

Insurance Affairs

- ⊙ Dealing with the insurance programs for credit unions
- ⊙ The products:
 - ⊙ Loan Protection Insurance
 - ⊙ Life Saving Insurance
 - ⊙ Commercial Blanket Bond
 - ⊙ Directors Group Term Life Insurance
 - ⊙ Members Group Term Life Insurance
 - ⊙ Members Group Term Accident Insurance
 - ⊙ Members Anti Cancer Life Insurance
 - ⊙ Members Major Disease Insurance
 - ⊙ Microinsurance
 - ⊙ Senior Members Accident Insurance

MIS

- ⊙ Promoting the bookkeeping system for all credit unions
- ⊙ Computerized management work and research
- ⊙ Computer programs education

Executive Department

General affairs

- ⊙ The international and public relationship affairs
- ⊙ Human resource development
- ⊙ Legislative affair
- ⊙ Meeting, official documents management
- ⊙ General affairs / Supplying
- ⊙ Co-operating affair
- ⊙ Research and development
- ⊙ Poverty Alleviation Project

Finance Affairs

- ◎ Stabilization funds and inter-lending funds affairs
- ◎ Controlling and managing the financial affair of CULROC
- ◎ Cooperation Platform for External Financial Institutions

Education Affairs

- ◎ Training and education programs for CU leaders
- ◎ Offer handouts and tools in the training programs
- ◎ Publishing Credit Union Magazines
- ◎ The CULROC's website management
- ◎ Upgrading of HR Project – Education and Training Quality System

SOCIAL ENTERPRISE

1. CULROC run with cooperative business type of social enterprise.
2. CULROC and Green Advocates Energy Cooperative signed the memorandum of understanding and joint develop the solar panel system.

VOLUNTARY WORK

1. Volunteerism is the spirit of the credit union movement, for getting involved the local community and in support of the “Peace and Harmony Program” run by government, CULROC actively communicated with Taichung city government to form the 71st Volunteer Service Group in 2004 and set the goal to develop the volunteer service group establishment in each chapter or primary credit union.
2. For volunteer services development, credit unions enhance to work together with other cooperatives and non-profit organizations with integrating the resources from all non-profit organizations to be involved the community and carry out the social responsibility.



SOCIAL WELFARE- POVERTY ALLEVIATION PROGRAM

1. Asset Accumulation through Stable Saving Habits

In this program, the city government cooperates with CULROC by providing subsidies to encourage participants to accumulate assets and achieve the goals. Furthermore, the participants could change their attitudes towards using money and adjust their consumption habits, and then they may recover the balance between income and expense. Internalize the idea of saving and develop the habit of saving, participants will have financial security and recover confidence when the asset increases and be able to regain the dreams and steadily achieve it.

2. Microfinance Service – Loan with Dignity, Repay with Flexibility

Credit Union provides microfinance services, and the purpose of self-help and mutual help is achieved by member's share. The economically-disadvantaged families could apply small-amount credit loan in a timely and convenient way. It is not subject to the restriction of joint credit investigation, which means these people, refused by the banks, could obtain instant financial alternatives, and also utilize the flexible repayment mechanisms from the credit union to solve their financial problems. On the other hand, participants could also apply for the low-interest education loan for their children. Only through education can they create more possibilities for their children and avoid the intergenerational cycle of poverty caused by lack of economy and educational resources in these families.

3. Micro-Insurance services – the Establishment of Economic Safety Net

Insurance such as Loan-Protection Mutual Fund, Life-Saving Mutual Fund and various medical, cancer prevention, accident insurance are provided in credit unions. Once they encounter an emergency, it could cause tremendous problems for those who are already in economically vulnerable situation. The cost-effective micro-insurance service provided by the credit union is the basic, essential protection for these families.

4. Social Capital Strengthening – Provide Diversified Services to Meet the Demand and Get Rid of Poverty as Soon as Possible

The environment in which these economically-disadvantaged families live is not only lack of economic resources, but also the interpersonal network. The most common difficulties for these families when acquiring social resources are: insufficient information, inconformity of their needs, inadequate assistance when requiring or unstable resources. Therefore, we encourage these participants to reconnect with the society and expand their

interpersonal relationships by participating in different programs. In addition, Volunteer Service and Growth Group courses are administered annually to help members in self-improvement, social participation to add up the intangible assets. Besides, member benefits include good quality and reasonable price necessities, children education scholarship and traveling. Participants could get diverse assistance in all aspects of life.

Highlights



March, 2018 CULROC 2018
AGM in Taichung.
Board of Directors and
Supervisors.



Apr, 2018 Workshop for
Beginning.



July, 2018 Teenager
Financial Management
Program.(Hualien)



July, 2018 Teenager
Financial Management
Program.(Taitung)



Sep, 2018 2018 ACCU CEO
Workshop in Philippines.
ACCU Board for 2018 to
2020.



Sep, 2018 The General
Meeting Elects.



Nov, 2018 Credit Union
Three on Three Basketball
Community Contest.



Nov, 2018 CULROC 2017
Exposure Program.

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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。

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。



理事長的話

教育社員如何在日常生活中明智地使用金錢；
鼓勵社員儲蓄，提升經濟能力；
激發志願服務的精神來幫助他人

2018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2017年底22萬1,126人，滲透率1.29%，至2018年底社員實際增加為22萬2,623人，成長0.68%，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2019年，以社團共同關係為主要的推動目標，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。2018年底放款餘額穩定成長至96億2千萬元，較前一年度成長1.8%，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 56 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。

中華民國儲蓄互助協會

理事長



WU, Tien-Teng

儲蓄互助社的差異

儲蓄互助社係自發成立之互助合作團體，以改善社員生活，增進社員福利，促進社區發展為目的。融以儲蓄及互助貸款並行，本零存、整借、期還之原則，旨在鼓勵廣大國民儲蓄，並僅對社員服務及偏重消費性貸款，故其對發展平民融資、強化社會安定有其正面的助益，並完全符合政府勤儉建國的目標。

儲蓄互助社與其他營利金融機構相比，十分不同，為社員提供了以下特殊優勢：

繳納股金為社員之義務，具有儲蓄性質

儲蓄互助社最主要任務為對社員放款，而資金的唯一來源即社員持續不斷儲蓄股金，不僅促使社員養成儲蓄習慣累積個人信用能力，也使社健全發展而有充裕資金來源，故將社員繳納股金列為社員義務之一。

民主方式的營運

儲蓄互助社是民主、社員所有的組織，理監事由社員直接選舉，一人一票。

志願幹部

儲蓄互助社是在每年一度的代表大會中，從社員間選出領導的理監事。儲蓄互助社幹部皆為志願服務性質，並不得支領薪酬。

重視合作教育

儲蓄互助社以共同的理想與民主營運的原則去面對社員多元的需求，為提供更多更好的服務給社員，必須在各方面提高服務的品質與效率，因此幹部、職員皆應全面的、經常的、徹底的接受專業訓練；另一方面也應透過教育活動，讓社員深入瞭解營運的內容與現況，讓社員經常具備評鑑幹部經營管理的能力。

互助基金業務保障

為加強服務社員與保障社的財務安全，參加協會辦理之人壽儲蓄、貸款安全與綜合損失等互助基金業務，是儲蓄互助社與其他金融機構最大差異所在。

重視「人格」與「信用」的結合

儲蓄互助社所提供的無擔保放款圓滿成就了無數社員的家庭與事業，按儲蓄互助社經營原則的核心就是人性發展及人類兄弟愛的觀念，且依照雷發巽先生的構想，合作社中的無形資本（人）應該重於有形資本（錢），因為「信用合作」本來就是對人信用，因此儲蓄互助社是以「誠信」為資本的合作社。

臺灣儲蓄互助社經營原則

一九八四年八月在巴拿馬市經世界儲蓄互助社議事會 (World Council of Credit Unions, Inc.) 代表大會決議，儲蓄互助社的經營原則是依據合作原理及平等、公正與自助互助的中心思想為基礎，承認以各種方式推行於世界各地的儲蓄互助社原理，其原則的核心就是人性發展及人類兄弟愛的觀念，並共同致力於謀求個人與社區更好的生活。

入社的公開與自願

儲蓄互助社的入社は自願的，凡具有共同關係，願承擔共同責任及共享其服務者均可參加。

民主方式的營運

社員在社內的交易額（認股或貸款）不論多寡，均享受平等的投票權（一人一票）並參與儲蓄互助社的決策。凡儲蓄互助社所支持的組織或協會以比例制或代表制選舉，均須遵守民主原則。儲蓄互助社是在法規範圍內由社員營運，並對社員提供合作事業服務的自治團體。選出的幹部皆為義務職，不得支領薪酬，但得支付正當的開支。

不得有種族、宗教與政治的歧視

儲蓄互助社對種族、國籍、性別、宗教與政治等，概不得歧視。

服務社員

儲蓄互助社的服務乃是改善全體社員的經濟生活與社會福利。

盈餘分配予社員

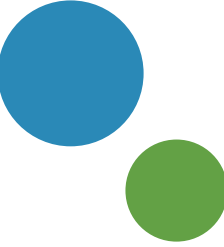
儲蓄互助社應鼓勵社員勤儉儲蓄以提供貸款及其他服務，社員認股應就社能力範圍內支付相當的股息。社扣除經營開支後所得盈餘，除提撥法定公積金及支付規定之股息外，應歸還於全體社員及為社員使用，並應避免為個人或部分社員的利益而損害其他社員。盈餘得按社員交易額分配（包括股息或利息攤還）或應用於社員所要求的改進或他項服務。

建立穩定的財務

儲蓄互助社的首要工作，乃是建立堅強的財務，包括適當的公積金與內部控制體制，以確保其得以繼續為社員提供服務。

繼續不斷的教育

儲蓄互助社對社員、幹部、職員及一般民眾，就其經濟、社會、民主與自助



互助的原則積極推動教育。鼓勵節儉和貸款的明智運用及教育社員的權利與義務，對儲蓄互助社發揮服務社員所需要的社會與經濟的雙重功能，是非常重要的。

合作組織間的合作

為集結合作組織的力量、貫徹合作原則，儲蓄互助社應在其能力範圍內，積極與其他儲蓄互助社及合作組織，在地方性、全國性及國際性等各層次的組織間謀求合作，俾對社員及社區提供良好的服務。

社會責任

為宏揚合作先驅的理想與信念，儲蓄互助社應致力於人性及社會發展，將社會正義推展至每一位社員及其工作與居住的社區。儲蓄互助社的理想是將服務提供給需要及能利用的人，每一個人不論是社員或是潛在社員均為關懷的對象。儲蓄互助社的一切決策，必須充分顧慮到社員及社所在的社區全盤福祉。

臺灣儲蓄互助社運動史

儲蓄互助社運動於一八四九年自德國發源，一九三八年傳抵亞洲，首在菲律賓推動。二次大戰後，漸推廣到其他亞洲國家。中國互助運動協會成立於民國五十三年九月三日，並於二十一日在內政部登記為全國級人民團體，復於民國五十七年四月二日經財政部同意試辦。民國六十年，中國互助運動協會為擴大社會服務工作進行改組，所有儲蓄互助社有關之推廣、輔導、監督等業務均由新設立之儲蓄互助社推行委員會專責辦理。民國七十一年八月二十二日儲蓄互助社推行委員會奉准成立「中華民國儲蓄互助協會」(Credit Union League of the Republic of China, CULROC, 以下簡稱協會)，並在台北地方法院完成公益社團法人之登記。以下就儲蓄互助社運動在台發展歷程分「試辦推廣階段」、「整合發展階段」、「立法研議階段」及「適法管理階段」說明之。

試辦推廣階段(52-58)

- 1964
5 假新竹市西門街聖心天主堂成立台灣第一個儲蓄互助社。
- 1967
4 基督教長老教會總會正式成立儲蓄互助社推行部，推動組織教會內的儲蓄互助社，並在各地中會設立推廣人員。
- 1969
5 與CUNA Mutual合作開辦儲蓄互助社互助基金業務。
- 1971
12 中國互助運動協會設立「儲蓄互助社推行委員會」，專責辦理有關儲蓄互助社一切事務。
- 1975
3 發行「儲蓄互助社會報」，做為社間聯繫、幹部進修及社員教育的題材。
- 1976
9 亞洲儲蓄互助社聯盟會假韓國漢城召開第三屆會員代表大會，我國代表王武昌先生膺選會長頭銜。

立法研議階段(65-85)

- 1976
10 柯紹博士提出儲蓄互助社法草案。
- 1979
3 儲蓄互助社推行委員會由中國互助運動協會獨立，並正式向內政部登記。
- 1982
8 中華民國儲蓄互助協會完成法人登記，為台灣地區儲蓄互助社唯一合法登記之中央級公益社團法人。總資產超過4千萬美元。
- 1985
5 中華民國儲蓄互助協會榮獲內政部全國性績優社團表揚。總資產超過7千700萬美元。

1993
3 「儲蓄互助社法草案」交付立法院審查。總資產超過4億美元。

1996
9 亞洲儲蓄互助社聯盟會假救國團台北劍潭海外青年活動中心舉辦第十五屆會員代表大會，我國代表莊金生先生榮膺亞盟會會長。

適法管理階段(86-107)

1997
5 儲蓄互助社法經立法院三讀通過並經總統令公布實施。總資產超過5億9,900萬美元。

1998
6 中華民國儲蓄互助協會副理事長瓦歷斯·貝林等五十六位立法委員提出第一次儲蓄互助社法修正案。

1998
9 中華民國儲蓄互助協會理事長莊金生先生再度蟬聯亞洲儲蓄互助社聯盟會會長。

1999
4 中華民國儲蓄互助協會理事長莊金生先生獲選為世界儲蓄互助社議事會理事。

2000
1 儲蓄互助社法修正案經立法院修正通過。

2001
1 中華民國儲蓄互助協會理事長瓦歷斯·貝林與新加坡全國職工總會英康保險合作社簽訂互助基金合約，廣續維護儲蓄互助社與社員之互助基金權益及保障。

2002
1 由瓦歷斯·貝林立法委員提案之儲蓄互助社法修正案再度在立法院修正通過，明定儲蓄互助社為法人，股金繳納為社員之義務，具有儲蓄性質，且儲蓄股金未達一百萬元者，其股息所得免稅。

2002
9 亞洲儲蓄互助社聯盟會假泰國曼谷舉辦第二十一屆會員代表大會，中華民國儲蓄互助協會理事長瓦歷斯·貝林獲選為亞盟會理事。

2002
11 由瓦歷斯·貝林立法委員以無黨籍聯盟名義提案經立法院通過之主決議，將儲蓄互助社納入行政院各部會政策性金融貸款辦理單位之一。

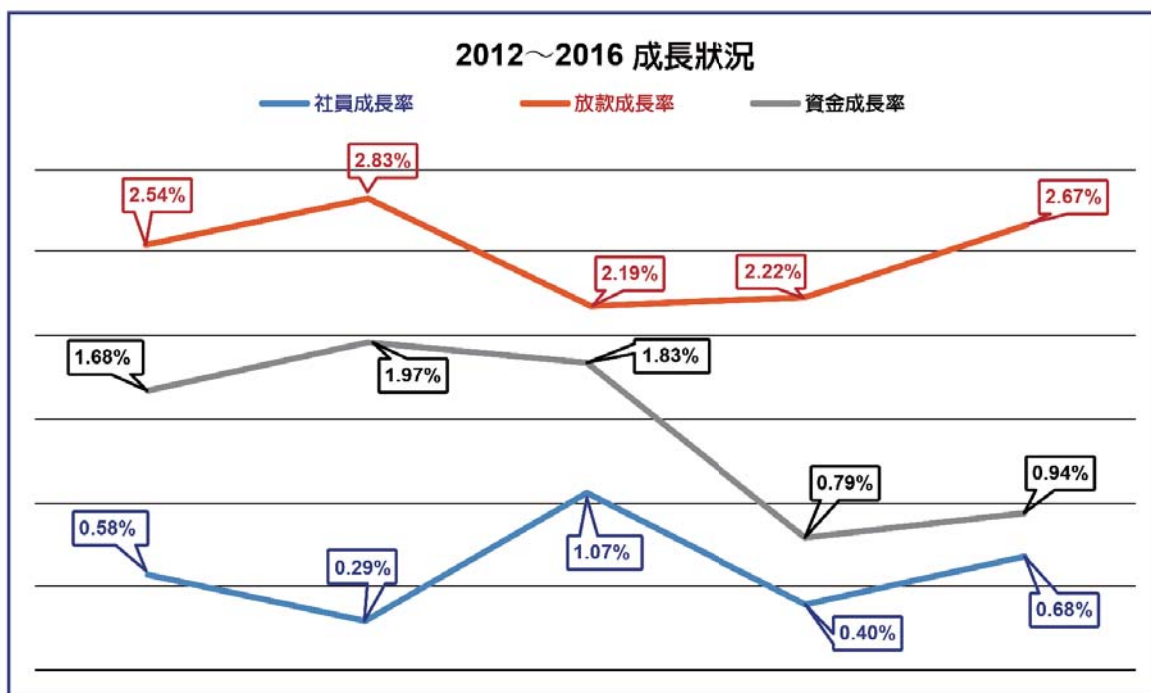
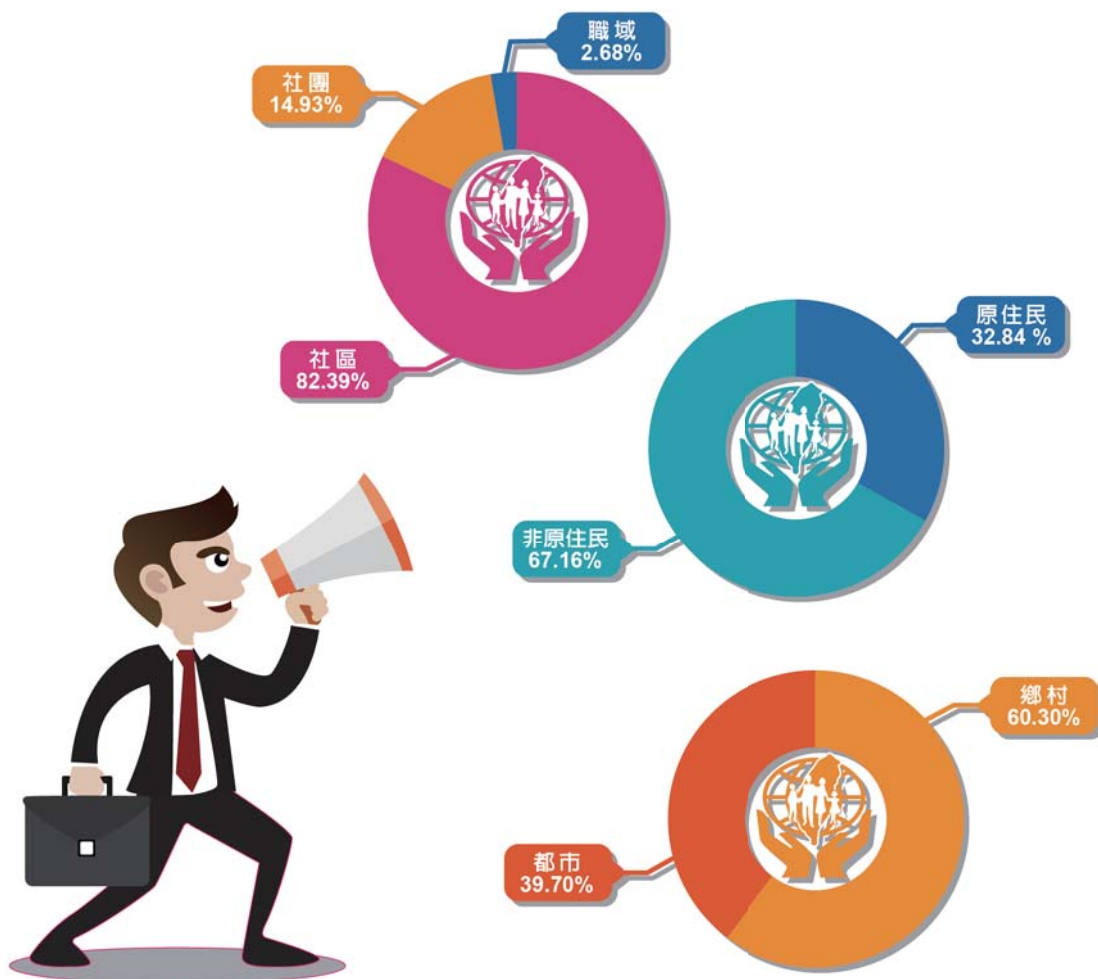
2003
2 中華民國儲蓄互助協會理事長瓦歷斯·貝林應邀參加逢甲大學社會事業經營管理研究中心揭牌典禮。

2004
1 內政部同意核備儲蓄互助社投資金融商品管理辦法，以提升儲蓄互助社資金運用效率並兼顧社員資金需求暨風險之管控。

2004
2 亞洲儲蓄互助社聯盟會假台北福華飯店舉辦亞太地區各國儲蓄互助社協會秘書長經營策略研討會。

- 2004
3 中華民國儲蓄互助協會獲台中市政府核准成立台中市志願服務隊第71小隊，以響應政府的「祥和計畫」並藉此妥善運用儲蓄互助社志工人力推動社會福利工作。
- 2005
3 中華民國儲蓄互助協會理事長瓦歷斯·貝林榮任行政院原住民族委員會主任委員。
- 2005
10 首次承辦原住民族委員會之政策性貸款業務。
- 2006
7 內政部會同會計單位及社區發展主管單位共同召開審查會，計甄選3間儲蓄互助社參加「推動合作事業結合社區營造計畫」。
- 2007
9 本會獲頒95年度全國性社會暨職業團體工作績優評鑑單位。
- 2009
12 本會結合內政部、台中市政府、學界及非營利組織推動「儲蓄互助社結合非營利組織推動脫貧策略」計畫。總資產超過7億8,400萬美元。
- 2011
7 本會承辦原民會「獎助儲蓄互助社辦理原住民生活周轉金貸款計畫」。
- 2011
10 本會辦理「2011年儲蓄互助社運動暨非營利組織脫貧策略研討會」、「2011年慶祝國際儲蓄互助社節暨響應國際抗貧日大會」。
- 2012
7 本會2012年共推動3個脫貧策略方案實驗計畫：儲蓄互助社結合非營利組織推動脫貧策略實驗計畫、台中市政府自立家庭築夢踏實試辦計畫、內政部儲蓄互助培力—平民銀行試行計畫。
- 2014
1 承辦原民會「獎助儲蓄互助社辦理原住民生活週轉金貸款計畫」。
- 2015
1 第三次儲蓄互助社法修正案經立法院修正通過。
- 2016
9 試辦社區關懷據點服務，參與社會企業事務。
- 2017
11 本會辦理儲蓄互助社夢想起飛·傳愛騎跡公益環島活動。
- 2018
11 本會辦理2018年慶祝國際儲蓄互助社節暨儲互盃三對三籃球社區聯誼賽活動。總資產超過8億7,400萬美元。

臺灣儲蓄互助社現況



儲蓄互助社組織

內部組織

儲蓄互助社是由下而上自發成立的民主自治管理組織，以社員大會為最高權力機關，其下設有理事會及監事會。分述如下：

理事會：由社員大會中選出 7 至 21 位志願服務者組成，是社的管理部門及決策單位，任期三年，連選得連任。當選理事應於一週內召開理事會議，互選理事長、副理事長、秘書、司庫各一人，理事間不得互相兼任職務，理事長得連選連任一次。每月至少開會一次，負責管理社務及訂定經營政策等。

監事會：由社員大會中選出 3 至 7 位志願服務者組成，是社的監督部門及建議單位，任期三年，連選得連任。當選監事應於一週內召開會議，互選常務監事一人，擔任監事會主席。每月至少開會一次，監查社的財產及財務、社務、業務執行狀況，並作成紀錄對理事會提出建議事項。

外部組織

區會：屬地方性聯合組織，由縣市行政區域內儲蓄互助社所組成，介於儲蓄互助社與協會之間扮演著中間橋樑的角色。其功能以協調、聯誼、教育、推動新社及協助協會推展各項業務為主，並反映儲蓄互助社之意見供協會作決策時之參考。目前我國依實際需要，共劃分為 15 個縣市區會。

協會：屬全國性聯合組織，負責設立、管理、監督與輔導儲蓄互助社，互助社共同組成的社團法人，凡已成立的儲蓄互助社均應參加協會為會員。

代表大會

最高權力機構單位。

理事會

依法由 7-21 人組成，討論並對代表大會中未涵蓋之事務進行決策。

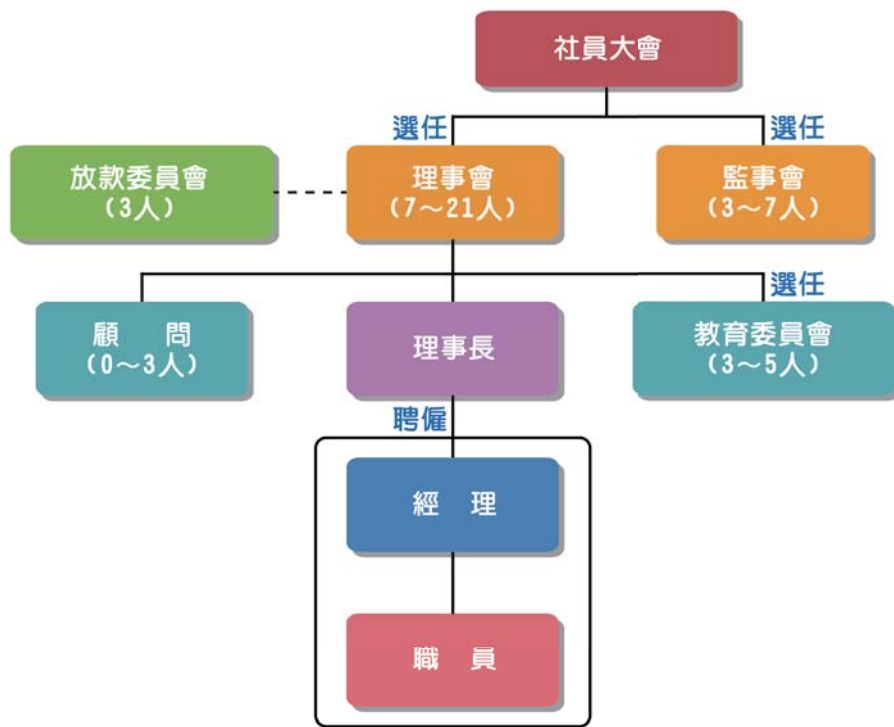
理事長

由理事會選出，對外代表儲蓄互助社，負責一切有關事務及活動。

監事會

由 3-7 位監事組成，負責監查社之營運狀況，確保儲蓄互助社運作無風險。

臺灣儲蓄互助社組織結構圖



儲蓄互助社服務與產品

金融服務

台灣的儲蓄互助社為社員提供類型廣泛的金融服務，包括免稅之股金、各類型之個人化貸款、互助基金，為社員做好退休後的財務規劃。

儲蓄

1. 股金

依章程規定，符合共同關係者可申請加入社員。社員根據儲蓄互助社的營運績效獲得股息，股息在新台幣一百萬元以下者免稅。

2. 備轉金帳戶

本帳戶之用途為轉帳每月的儲蓄、還款及利息，最高限額為新台幣二十萬元。

貸款

1. 一般貸款

信用貸款、房屋貸款、商業貸款、農業貸款、專案貸款等。

2. 非營利法人貸款

信用貸款、擔保品貸款、營運貸款、專案貸款等。

3. 低收入戶貸款

信用貸款、專案貸款、創業微型貸款。

互助基金

1. 人壽儲蓄互助基金。
2. 貸款安全互助基金。
3. 儲蓄互助社綜合損失互助基金。
4. 協會辦理之各類型互助基金業務。

代收業務

1. 代理收受社員水電費、瓦斯費、學費、電話費、税金、罰鍰及其他收付款項業務。
2. 接受政府或公益團體委託代辦事項。
3. 代辦汽機車保險，社員生活用品之共同購買。

金融投資

1. 參加協會資金融通及存放協會業務。
2. 購買國家公債或金融商品。



社區發展

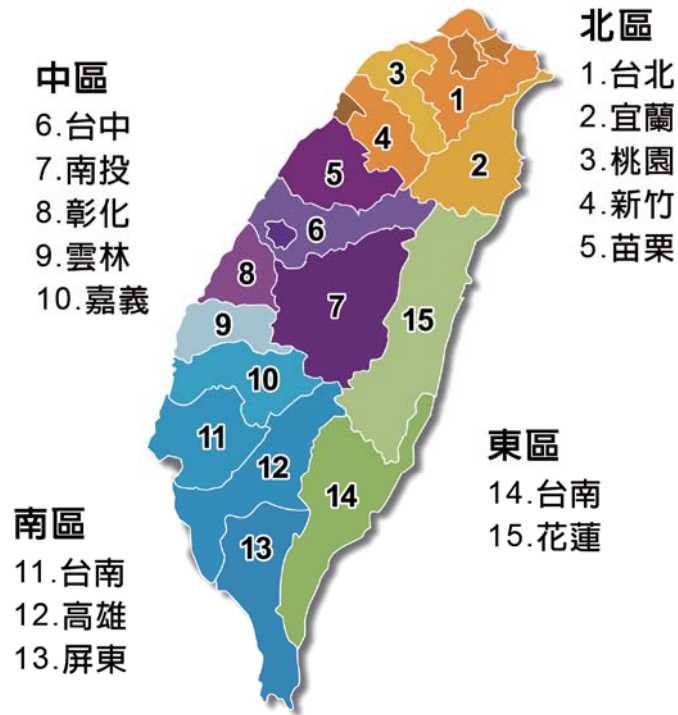
1. 參與社區營造，協助發展社區型產業。
2. 儲蓄互助社參與社區公益項目，例如籌組志工服務隊，輪流製作餐食送餐、參加社區大學、合唱團、外籍配偶生活協助、弱勢家庭子女之學業輔導及保護社會環境等。
3. 與其他公益團體合作及連結，一同服務社區，讓儲蓄互助社可以實踐社區參與，成為社區的心脈。

中華民國儲蓄互助協會管理團隊

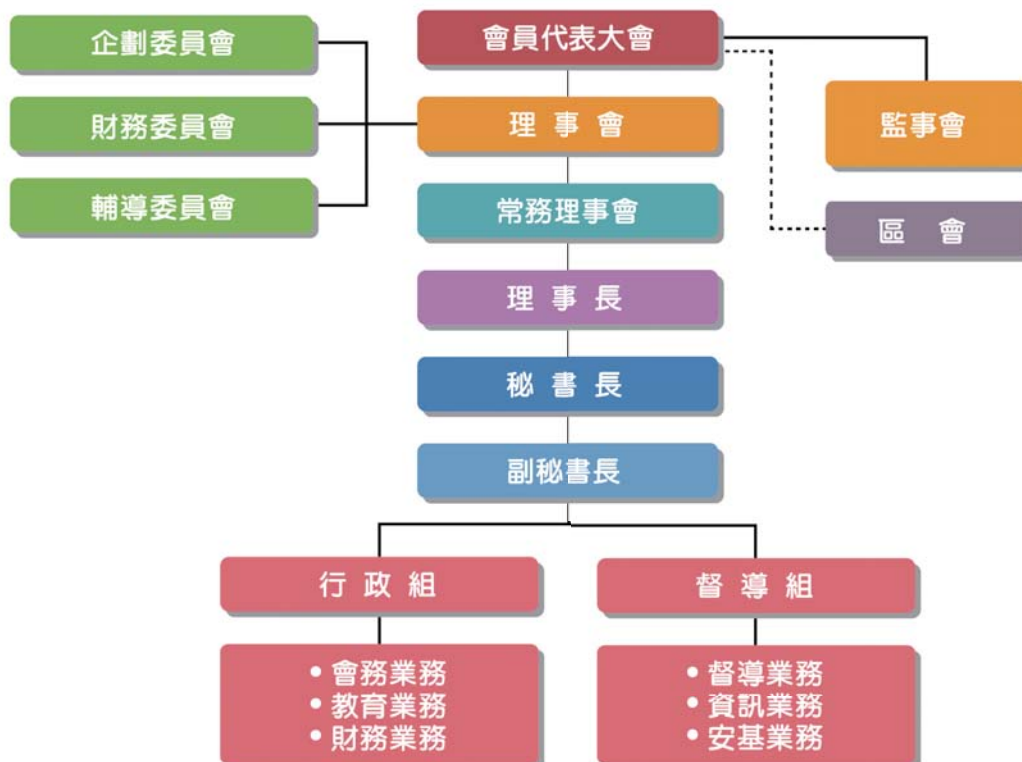
中華民國儲蓄互助協會 (CULROC) 致力於推動台灣儲蓄互助社運動，並積極投入國際參與，向他國領導者分享經驗，促進相關業務創新。如今中華民國儲蓄互助協會加入的國際組織有：亞洲儲蓄互助社聯盟會 (Association of Asian Confederation of Credit Unions- ACCU)、國際雷發異聯盟 (International Raiffeisen Union- IRU)、國際合作社及互助保險聯盟聯合會 (International Cooperative and Mutual Insurance Federation- ICMIF)、世界儲蓄互助社議事會 (World Council of Credit Unions- WOCCU) 等。

儲蓄互助社網絡地圖

區會/儲蓄互助社



中華民國儲蓄互助協會組織架構



組室介紹

督導組

督導業務

- ◎全國分北、中、南、東四個區域
- ◎各縣市一名督導檢查所轄各社業務
- ◎推廣成立新社
- ◎儲蓄互助社業務推展、輔導、管理與監督之窗口

互助基金

◎辦理各社互助基金業務目前業務：

- ◎貸款安全互助基金
- ◎綜合損失互助基金
- ◎社員團體互助基金
- ◎社員防癌互助基金
- ◎微型保險
- ◎人壽儲蓄互助基金
- ◎幹部互助基金
- ◎社員團體意外互助基金
- ◎社員重大疾病互助基金
- ◎社員松年意外互助基金

資訊

- ◎推動全國儲互社電腦簿記系統
- ◎管理各項電腦化工作及研究開發
- ◎資訊教育

行政組

一般業務

- ◎國際及公關事務
- ◎法制及法規
- ◎庶務 / 帳表供應
- ◎研發
- ◎人力資源管理
- ◎會議、文書處理
- ◎合作結盟事宜
- ◎脫貧專案計畫

財務

- ◎辦理各社穩定基金、資金融通
- ◎綜理控管本會財務
- ◎金融機構合作平台

教育

- ◎規劃辦理各級選聘幹部研習會
- ◎提供教育教材、教具
- ◎出版發行書刊、雜誌及教育文宣
- ◎網站管理
- ◎人力資源提升—教育訓練品質系統企劃

社會企業

1. 本會辦理之各項合作事業型態之社會企業業務
2. 本會與有限責任台灣綠主張綠電生產合作社簽署合作備忘錄，共同開發太陽電發電設備系統設置專案(天空5號)。

志願工作

1. 志願服務是儲蓄互助社運動的精神。為推動當地社區參與，並納入政府祥和計畫中，中華民國儲蓄互助協會積極與台中市政府接洽，於93年成立台中市志願服務隊第七十一小隊，並以設立在各區會或儲蓄互助社中均成立志願服務隊為目標。
2. 藉著志願服務的推展，加速與其他相關非營利組織間的熟識，加強彼此間的合作，並透過整合非營利組織的資源，達成關懷社區的社會責任。

社會福利－脫貧方案

一、透過穩定儲蓄累積資產

在脫貧方案裡，協會與政府合作，提供相對提撥款的補助，激勵參與家戶社員累積資產達成其脫貧目標，更藉由財務管理課程改變家庭對於金錢運用的觀念，調整消費習慣，重新找到收支的平衡點，讓儲蓄成為支出的概念深化心中，透過儲蓄習慣的養成，隨著資產的數字增加，家庭產生財務上的安全感，並重新獲得信心，也能拾回夢想，穩健踏步前行。

二、小額信貸服務-有尊嚴的借貸、彈性的還款

儲蓄互助社開辦小額信貸服務，運用社員股金達到自助互助之目的，經濟弱勢家庭在儲互社可及時便利的申請小額信用貸款，亦不受聯合徵信的限制，意即銀行拒絕往來戶亦可以獲得即時的融資管道，更可運用彈性的還款機制來解決自身經濟上的危機，此為商業銀行無法有的彈性，更能有尊嚴的借貸。另一方面有低利的助學貸款專案，用於支持子女的教育投資，惟有透過教育投資，才能為子女創造更多的可能性，讓貧窮家庭的二代不因經濟、教育資源上的缺乏，導致未來的限縮，進而避免貧窮的世代循環。

三、微型保險服務－建立經濟安全網

提供所有儲互社社員貸款安全互助基金、人壽儲蓄互助基金，另有多項醫療、防癌、意外等微型保險。讓處於經濟弱勢的家庭，一旦發生事故，對原本經濟已捉襟見肘、入不敷出的家庭來說無疑是雪上加霜，而儲蓄互助社所提供團體優勢的微型保險服務亦是經濟弱勢家戶社員不可缺少的基本保障。

四、強化社會資本－多元服務滿足需求，早日脫貧

弱勢家庭所處的環境，不僅經濟資源匱乏，人際網絡也是如此，這些家庭獲取社會資源時最常遇到的困難是：訊息不足而未能獲得資源、資源不符所需、雖要求資源但未獲適當協助、資源不穩定等。因此我們透過邀請參與方案的家戶重新與社會產生好的連結，拓展其人際關係。

再者針對無形資產的累積，每年辦理志願服務與成長團體課程，輔導參加成員提升自我能力、擴大社會參與及強化社會資本。

另外儲互社亦提供價廉物美民生必需品團購及子女教育獎助學金，還有社員旅遊等福利，在個案生活上各項所需均提供多元的協助。

精彩回顧



107.03 本會107年第15屆第1次會員代表大會－台中。



107.04 儲蓄互助社初任理監事研討會－中彰投。



107.07 107年度儲蓄互助社青少年理財營－花蓮。



107.07 107年度儲蓄互助社青少年理財營－台東。



107.09 2018年亞盟會秘書長研討會。



107.09 亞盟會第37屆代表大會2018~2020理事選舉。



107.11 儲互盃三對三籃球社區聯誼賽。



107.11 中華民國儲蓄互助協會辦理亞洲幹部研習營。



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