

# 2020

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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## CHAIRMAN MESSAGE

*In the coming three years, I will be taking on a heavy burden as a president. Every now and then, I shall remind myself the original goal of this cooperative movement. During the past 50 years, our seniors have been stuck to the core value of "service." Nowadays, the cooperatives are facing the significant challenges and industrial transformation. All these issues leave us a question, "whether we will stick to our principle or not?"*

For the expectation in next three years, I divide it into two parts.

### **I. To extend our reach to members.**

In 2015, the Legislature passed the amendment to the Cooperative Laws with president's announcement, which thanks to the effort of the former president, Walis Pelin and legislators. The amendment includes the mission of cooperatives, empowerment of federation to carry on the business of members' reserve fund account (various fund business included), participation in the community-development or cooperative-ideology industry, access to the entrusted businesses by government or charity, provision of members' childcare and elderly care, and welfare service, etc.

The concerned details have been launched. Step by step, from the meeting management to the coordination with the competent authority, all the colleagues must unite as one. Only when the cooperative are dedicated to developing the members' services can we lay the groundwork of the new cooperative and appeal to potential members.

## II. Continuity of cooperative movement

The membership in 2020 was 220,000, which can barely account for 1% of the population in Taiwan. With the 50 years history, most government agencies do not have the least knowledge about the cooperative, with the public included. In contrast, the NACUFOK has 6 million memberships, 17% market penetration, with one-third legislators are on their side. The regulation explains that except for the self-owned cooperatives, the various cooperatives shall be integrated into the cooperative system. Predictably, the growth of membership shall be immense with Korea government's support.

In the future, the CULROC has to lead all the cooperatives to seize the chance of exposure by holding various actives and cooperating with government agencies, schools, clubs, and non-profit-making charities. These practical social participations can be used to advocate our core value and build long term relationship. By helping the underprivileged group have access to accumulate assets, create credit, and manage risks by frugality, self-help, micro-economy, and insurance, the social integration can be accomplished by volunteer services to accumulate social capital. It will lead the cooperatives to be recognized by the society, which shall be leveled up to the fascination to people.

I am here to call for the 16th directors and supervisors to stand together and stay strong. Hold your position for this night and all the nights to come. On the other hand, we have to cooperate with colleagues in federation on the basis of the separation of rights and powers. What's most important, we have to put away the bias and hostility to fulfill the vision. With the impact of global Covid-19, the uncertain future awaits us to embrace. Indeed, I hope the cooperative movement can stick to the principle of cooperative and the universal value of volunteer, which will contribute to our nation and the international society. Thanks to the supports and encouragement all along, we are now prepared for the future challenges.

Look into the future, we will not only stick to the principle and the universal value, but set the vision of the two parts mentioned above to gain the resilience of 220,000 members and strengthen our social influence. I sincerely hope all of you can take on this burden without hesitation. Make good use of the wisdom of the mass, we can take the cooperative movement up a notch in 2021. To achieve our goal, it can only be accomplished by innovation, integration, and action. Get on with our traditional "empowerment" organizational culture, and then turn it to be "accountability." Only by this can we usher in the new era of cooperative movement.

CULROC Chair & President



*Lee, Chun-Fen*

## 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 nonprofit-making 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 profit-making financial institutions and offer their members special benefits:

### **Saving money as the shares is one of the obligation of members**

One of businesses of credit unions is lending money to members, and the fund resource is from members keep 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, member-owned cooperatives, which elections are based on a one man-one vote rule 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 volunteers and not compensated.

### **Cooperative education**

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

Participation in the insurance programs which run by league such as Life Saving insurance, Loan Protection insurance, Blanket Bond insurance, etc are the biggest differences with other financial institutions. It is members' additional service as well as to 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 union is human development with the concept of people helping people. According to Raiffeisen's idea, the humanism should be more important than the fund characteristic in the credit unions; therefore, credit unions are a cooperative that based on members' credit and integrity.

### 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 sustainability, build safe social-economic system, bring into full play the social security, enhance overall performance, and then live in an obliging 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.

# THE OPERATION PRINCIPLE OF CU IN TAIWAN

The following Credit Union Operating Principles which were enacted on 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 aid self-help mindset. 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 officers are voluntary in nature and should not receive 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 welfare 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 to 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**

Carrying 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's 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.



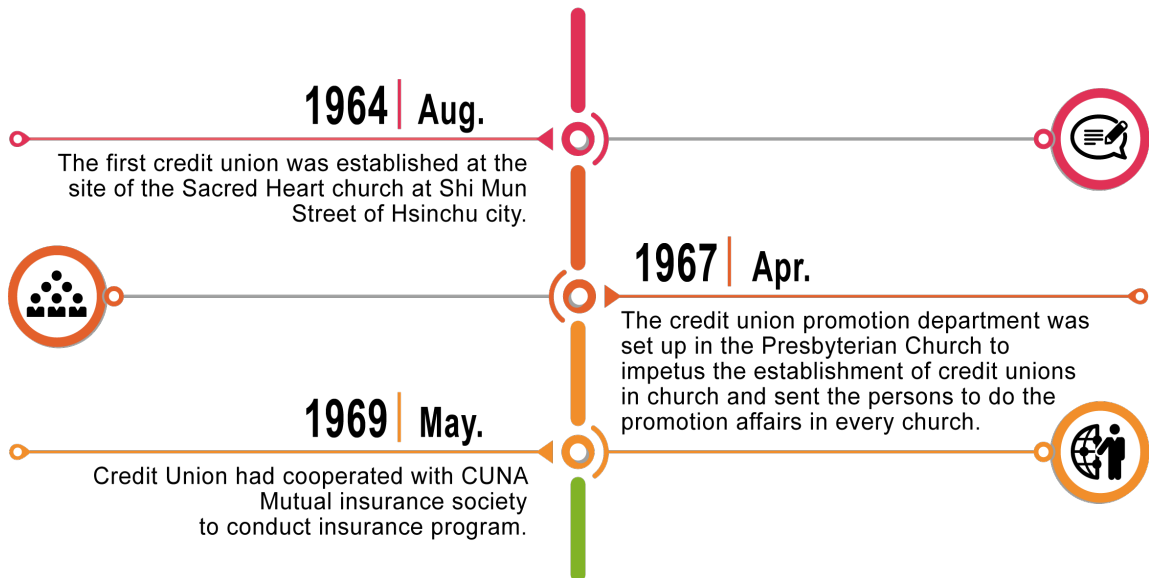
## THE HISTORY OF CUS MOVEMENT IN TAIWAN

The CUs movement took its rise in German in 1894, which then spread across the Asia in 1938. In addition, Philippines was the very first country embraced the spirit. Association for Socio-Economic Development in the Republic of China (ASEDROC) was set up on Sep 3, 1964. On Sep 21, Ministry of the interior approved the submitted registration, which thus then was approved by GA for the trial run. ASEDROC was reshuffled for improving its service. All of the promotion, counseling, supervision, and so on were managed by the exclusive promoting committee elected by the new credit union. The exclusive promoting committee mention above was ordered to register as CULROC (Credit Union League of the Republic of China).

The following periods was divided as a series of developments in Taiwan: "Pilot period," "Integrated development," "Legislated and instituted," "Manage according to law," "Cooperative development," and "Diversified service."

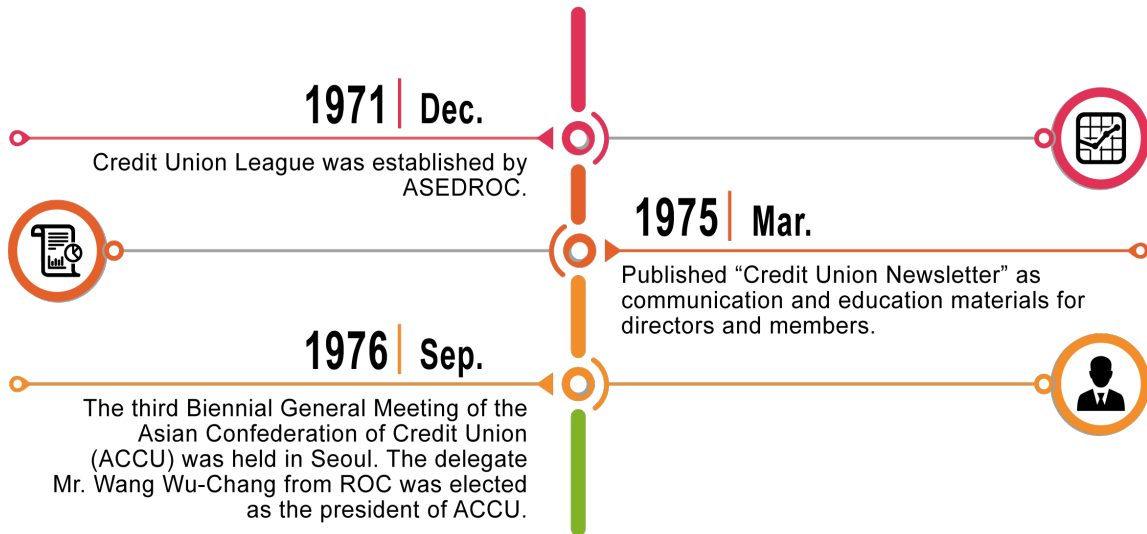
### Pilot Period

(1963 - 1969)



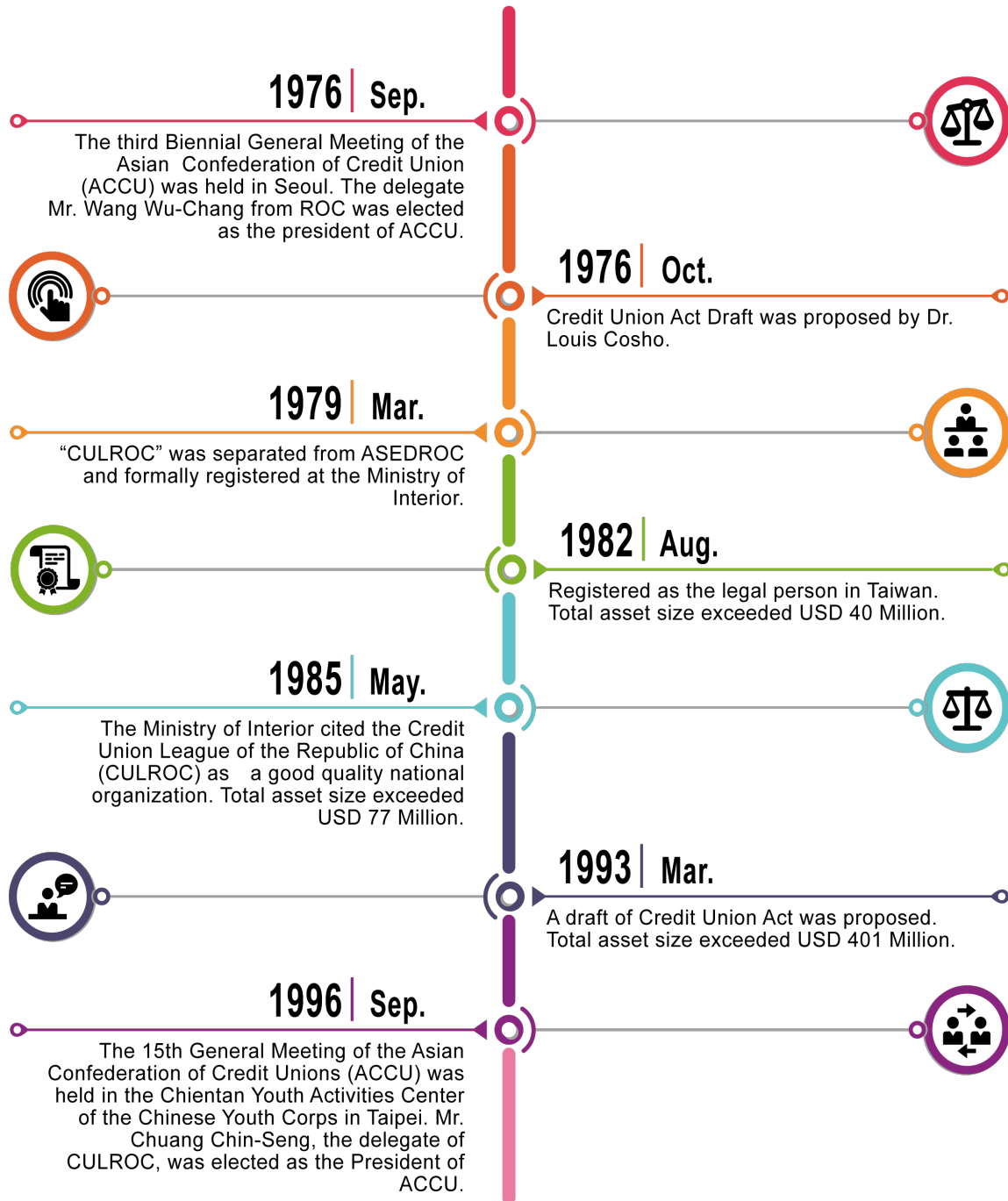
# Integrated Development

(1970 - 1976)



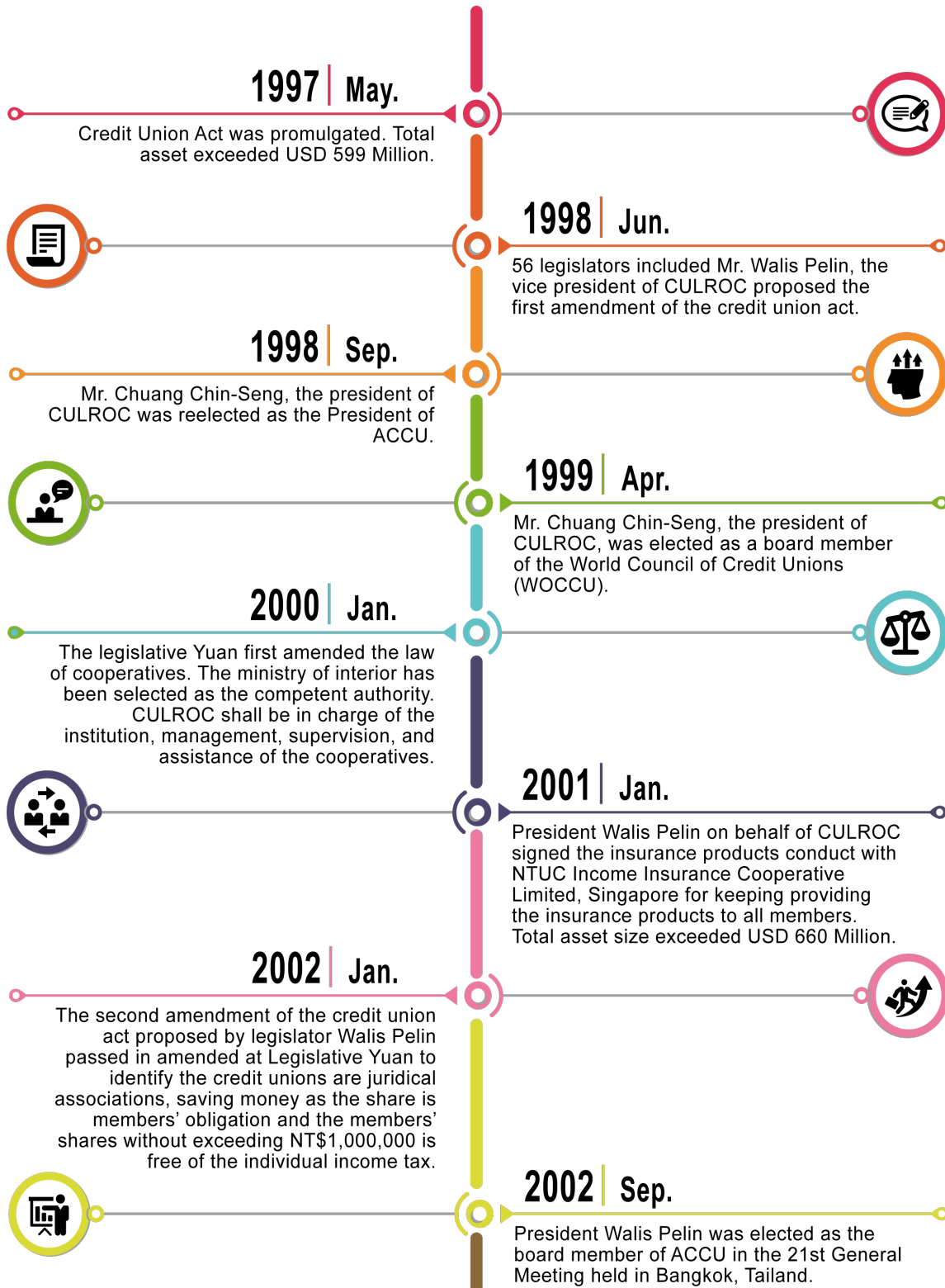
# Legislated and Instituted

(1976 - 1996)



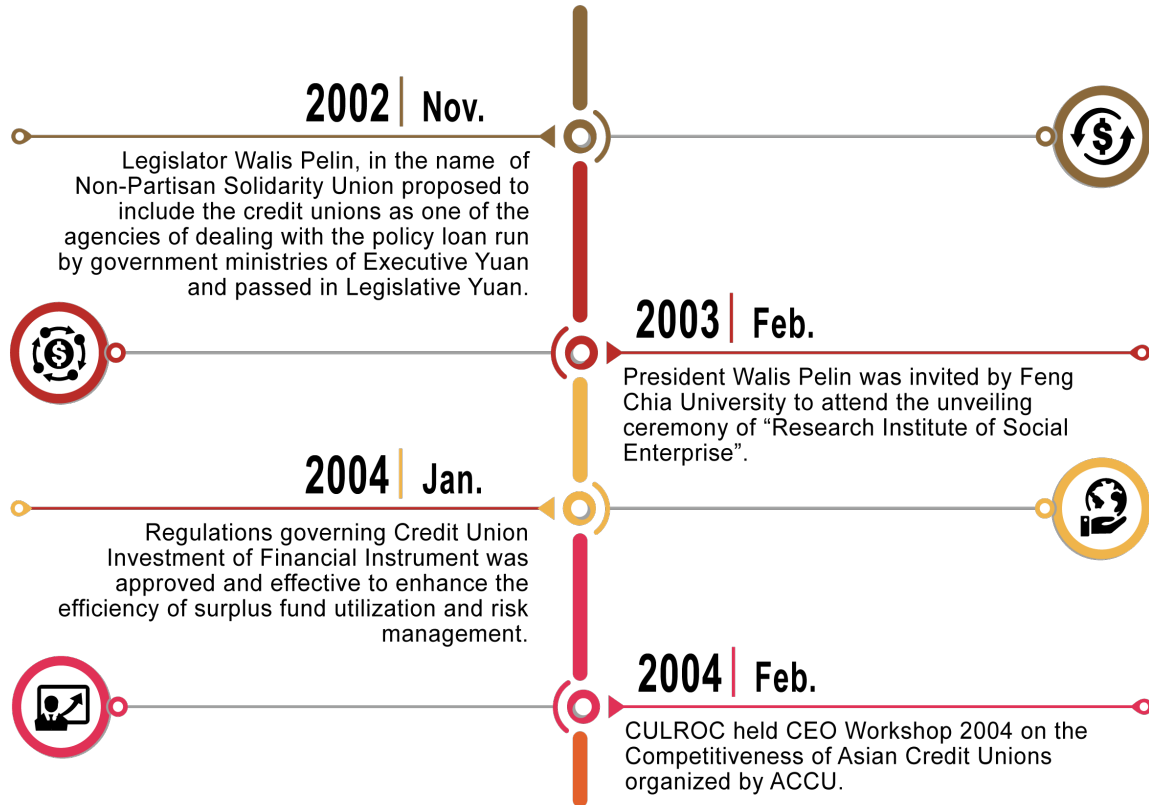
# Manage According to Law

(1997 - 2004)



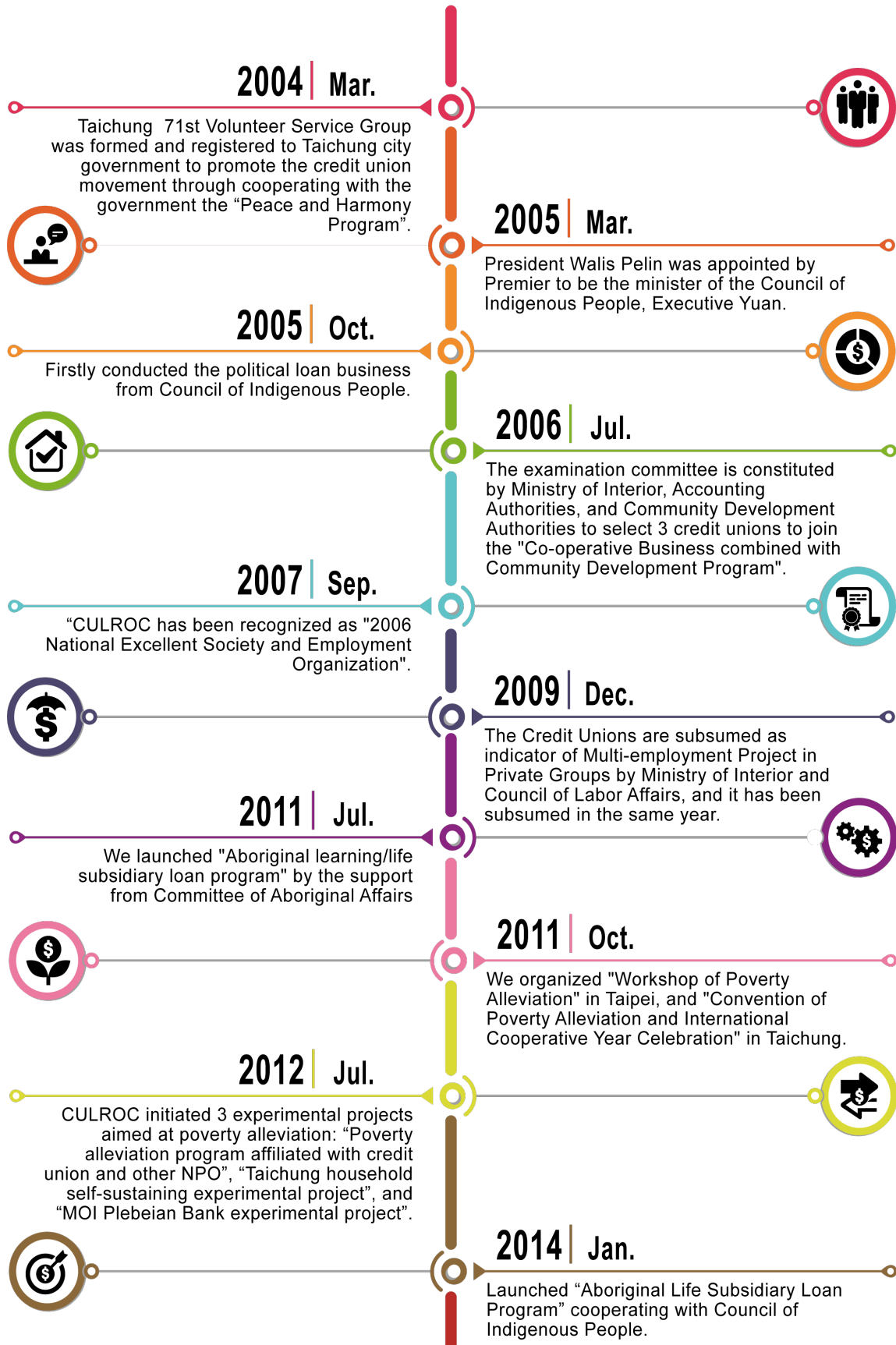
# Manage According to Law

(1997 - 2004)



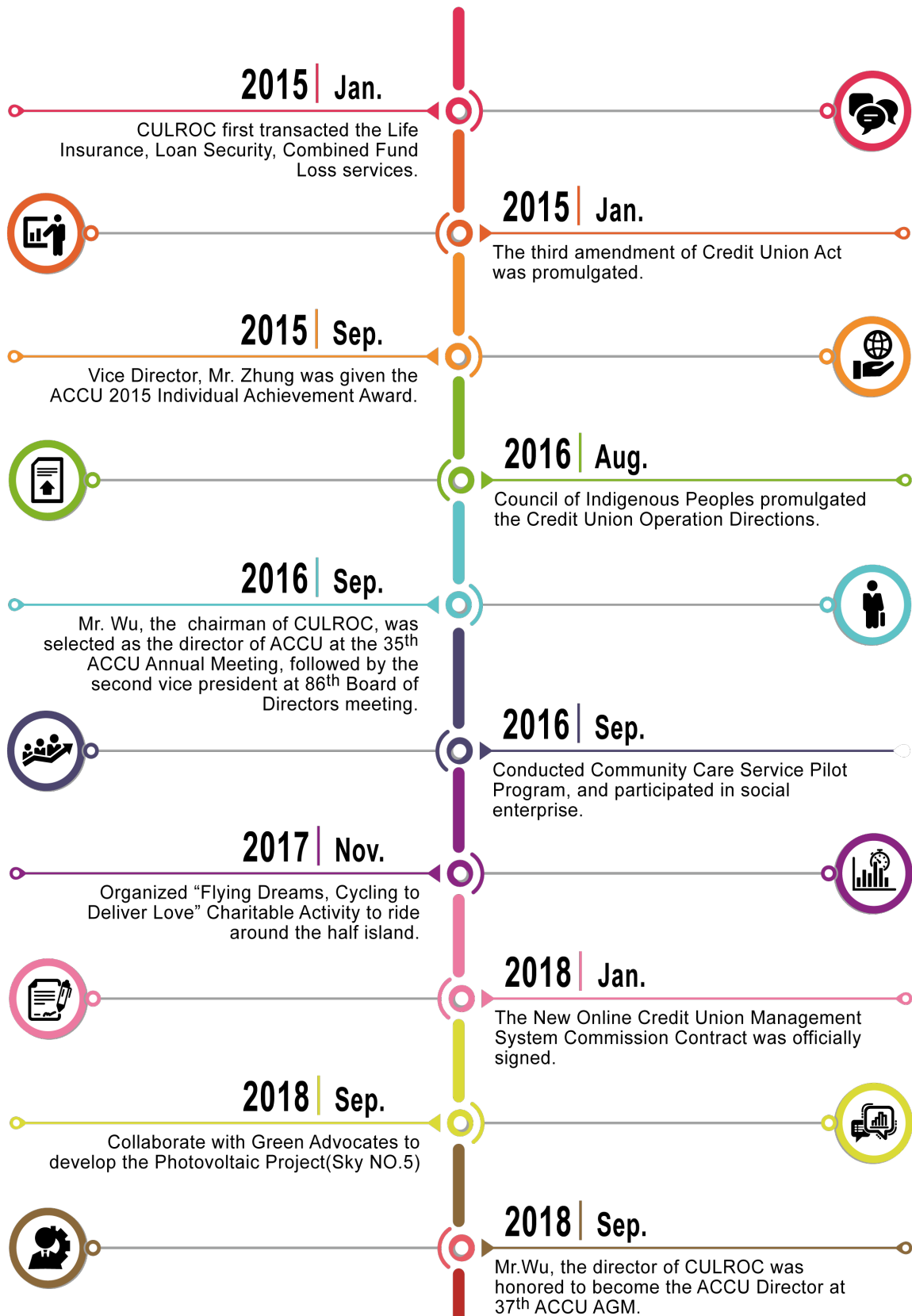
# Cooperative Development

(2004 - 2014)



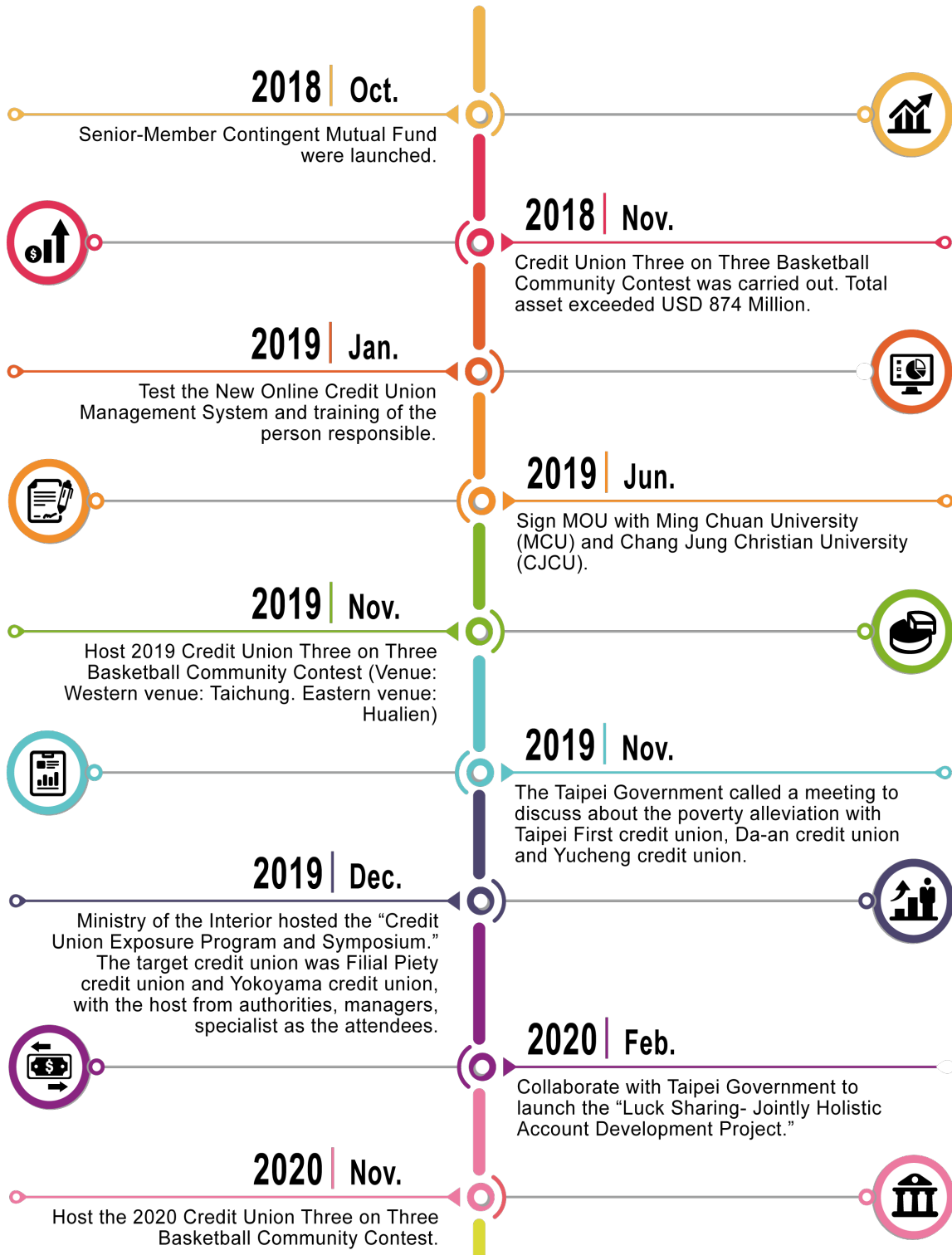
# Diversified Service

(2015 - )



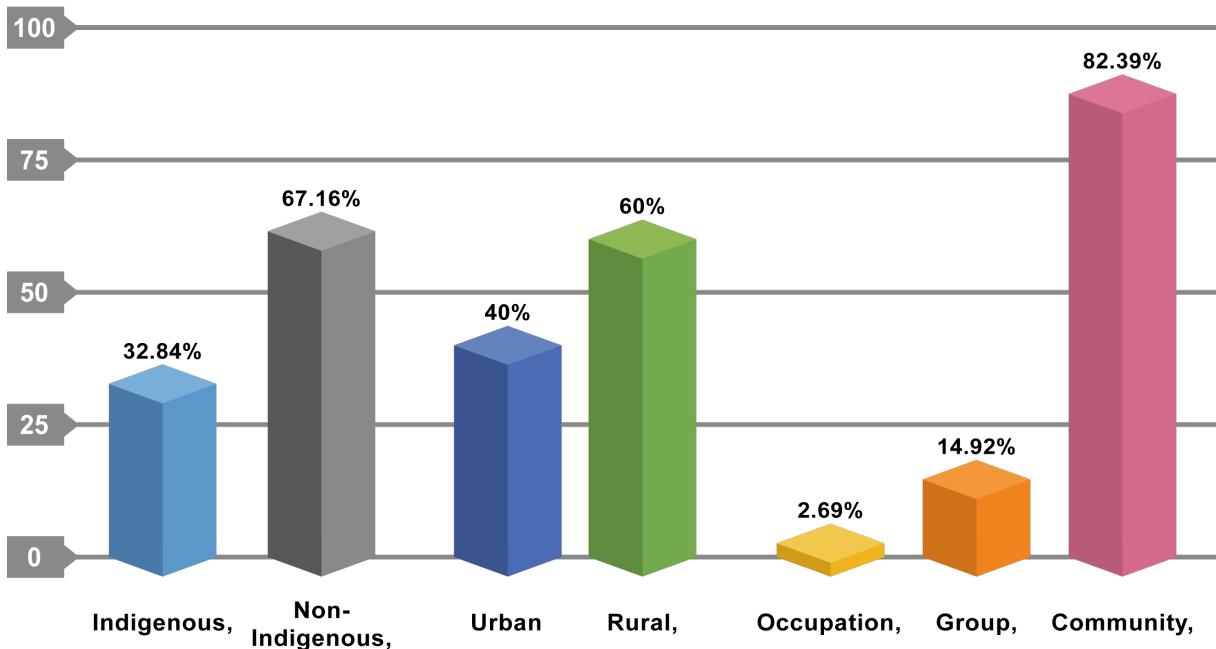
# Diversified Service

(2015 - )

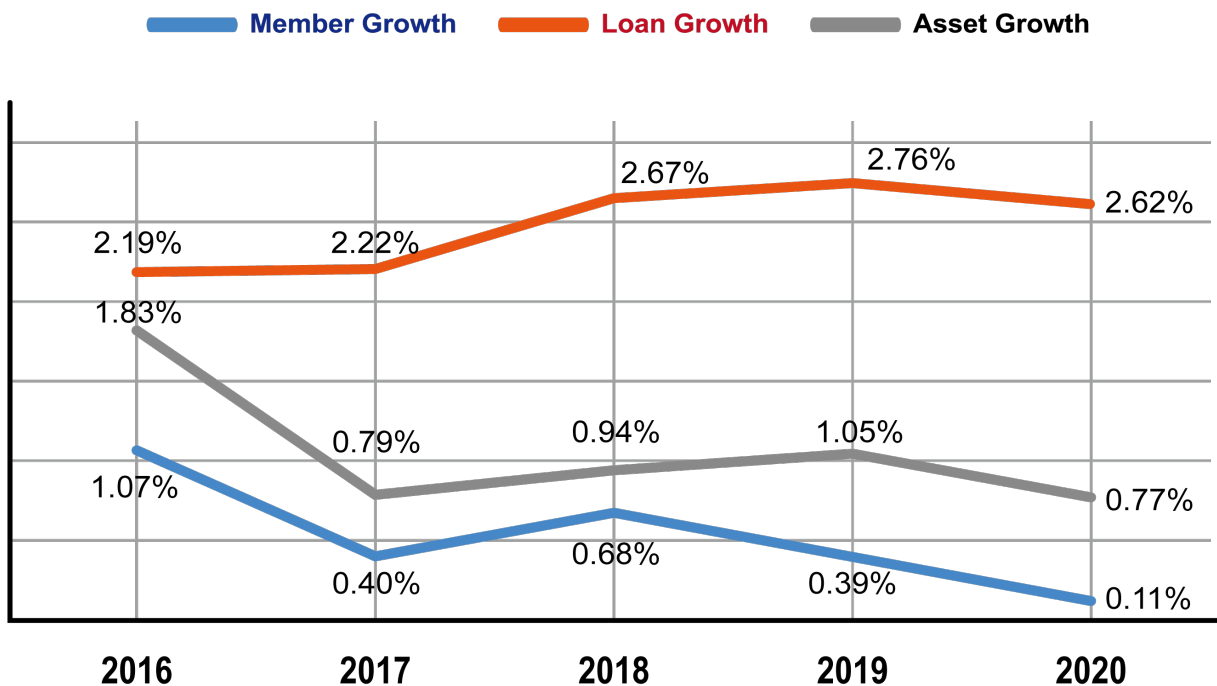




# CUS OF TAIWAN TODAY



## 2016~2020 Growth



# CU STRUCTURE

## Internal Structure

The general meeting of members- the highest decision-making body, 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 ought 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.

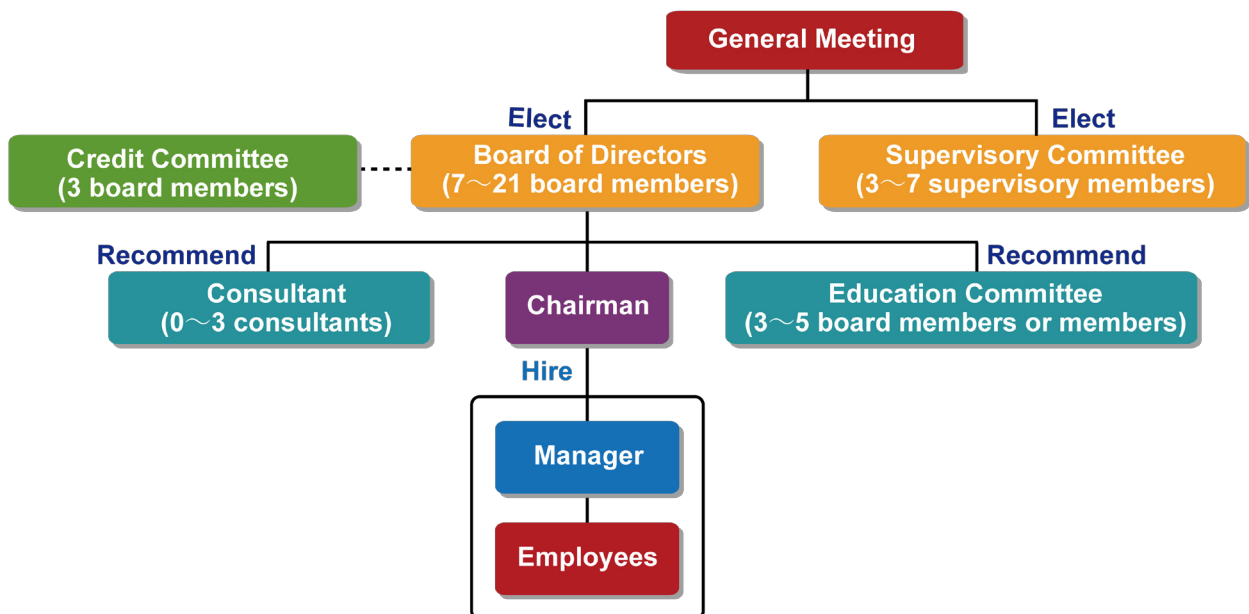
## Chairman

The chairman 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 UNIONS' 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. Were the loan be granted, the maximum amount would be USD 10,000.

## 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 help collect utilities bill, tuition fee, telephone Charges, taxes and fines for members.
2. The agent of government or charity organization commissioned matters.
3. Joint-purchasing the motor vehicles, dealing with the motor vehicle insurance, joint purchase of living goods for members.

## FINANCIAL INVESTMENT

1. Participate in the financing programs run by the League.
2. Purchase government bonds or financial products.

## 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.

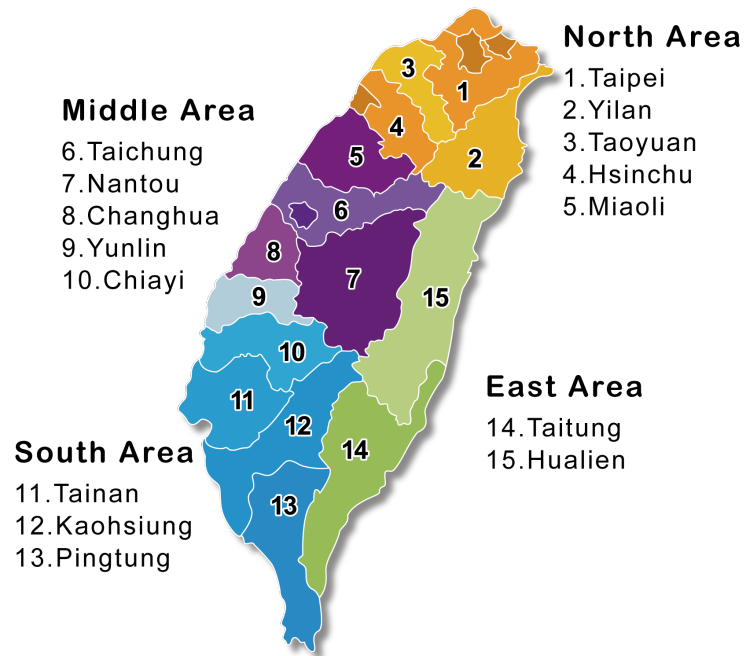
# CULROC MANAGEMENT

Credit Union League of the Republic of China (CULROC) is keeping working on the promotion of credit union movement in Taiwan and enthusing 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, World Council of Credit Unions- WOCCU, etc.

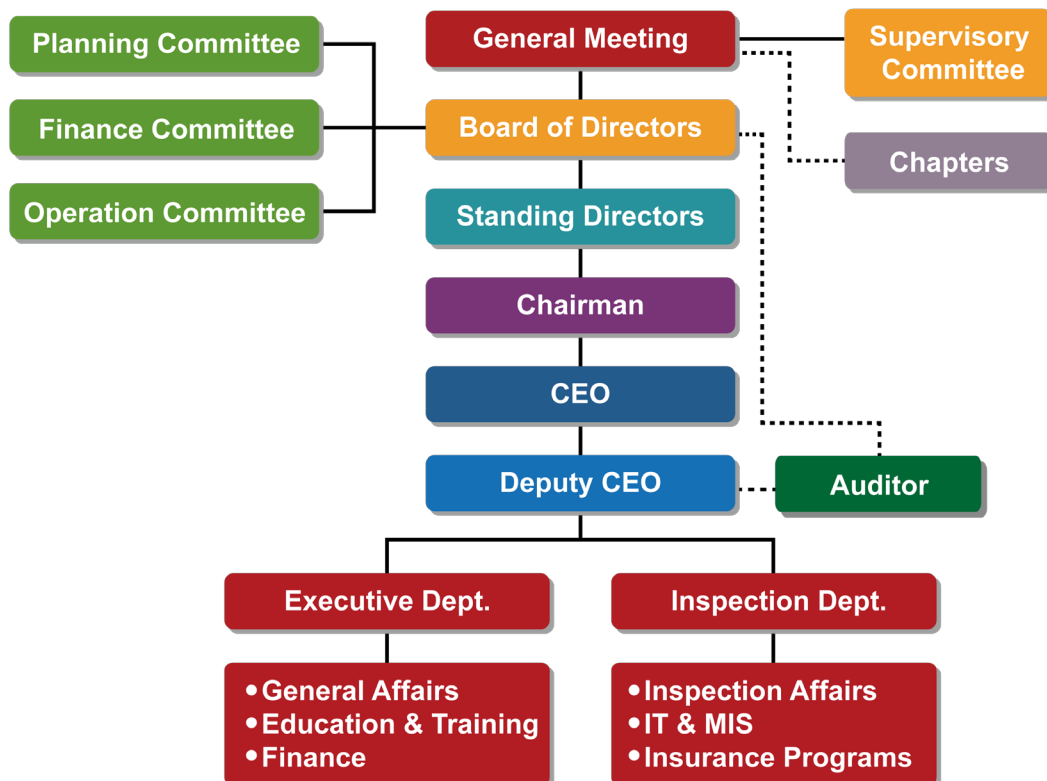


# MAP OF CULROC'S NETWORK

## Chapters/CU



# CULROC ORGANIZATION STRUCTURE



# DEPARTMENT INTRODUCTION

## Inspection Department

### Inspection Affairs

- ◎ 4 regions as North, Middle, South and East in Taiwan.
- ◎ One supervisor 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
  - Senior Members Accident Insurance
  - Micro-insurance

### MIS

- ◎ Promoting the national internet 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 2005, which was followed the form of 64th Volunteer Service Group. CULROC then push themselves to form the 49th Volunteer Service Group with Hsinchu city government in 2008. In 2019, CULROC has formed the Taoyuan council Volunteer Service Group, and set the object 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 making 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.

# CULROC HIGHLIGHTS



June, 2020 CULROC cadre workshop.



Jul., 2020 CU Full-time staff workshop.



Aug, 2020 CULROC Annual General Meeting (Taitung).



Aug, 2020 CULROC branch staff workshop.





Oct., 2020 ICUD celebration (Taitung).



Nov., 2020 Taitung Cooperatives meeting with Thanksgiving bouquet.



Nov., 2020 Credit Union Three on Three Charity Basketball Community Contest.



Nov., 2020 CU Teenager Program wrap-up presentation.

 **SUSTAINABLE DEVELOPMENT GOALS**



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## 理事長的話

本人未來3年要承擔協會理事長這個重責大任，不時提醒自己總是要一秉本運動的初衷，在50多年來歷任幹部所耕耘扎下的根基之上固守「服務」的核心價值，現今儲蓄互助社正面臨極大的挑戰及轉型，在在考驗我們未來的路要如何走？走向哪裡？會不會偏離長久以來我們所堅守的經營原則與追尋的使命。

今後3年對本運動願景的實踐與會務推動的期許，大致分為2大主軸：

### 一、拓展儲蓄互助社社員服務範圍

儲蓄互助社法修法在104年由瓦歷斯·貝林前理事長、廖國棟、鄭天財及高金素梅等諸多立法委員的努力下，經立法院三讀通過，並經總統公布實施，其中修訂儲蓄互助社及協會之任務，增加儲蓄互助社可辦理社員備轉金帳戶、參與社區營造協助發展社區型產業、參加協會辦理之各項合作事業型態之社會企業、接受政府或公益團體委託代辦事項；也增加協會可辦理儲蓄互助社各項互助基金業務、儲蓄互助社社員之托育及安養護等互助業務、參與合作事業型態之社會企業，辦理公益事業項目等條文。

相關業務的子法及細則已陸續提出執行，從會務的規劃執行與主管機關的溝通協調，皆須全體幹部有一致向前的理念，惟有強化儲蓄互助社的體質，擴大服務社員的廣度及深度，這樣才可建立招募新社員或成立新社的堅穩基礎。

## 二、持續推動儲蓄互助社運動永續發展

我國儲蓄互助社的社員至 109 年底僅 22 萬餘人，佔總人口數不到 1%，推動 50 多年來，不僅多數政府機關對於儲蓄互助社不瞭解，甚至普羅大眾大都還沒聽過，反觀鄰近的韓國社員有 600 多萬人，滲透率約 17%，立法機關有 1/3 委員是支持儲蓄互助社發展的，法令中明定除了自行成立的儲蓄互助社外，且將各類型合作社兼辦儲蓄互助社業務的也都歸類為儲蓄互助社的組織體系，如此，在韓國政府的政策推動下，社員的成長可想而知。

未來，協會必須帶領著全國的儲蓄互助社在其所在地的社區，不論是對各級政府機關、學校、社團及非營利組織等，都要利用各種活動參與及合作的機會曝光，透過實際的社會參與來宣導我們的核心價值並與她們建立長期的夥伴關係，協助財務排除的人透過節儉儲蓄、自助互助、微型金融與保險有累積資產、建立信用及管理風險的管道，藉由民主參與志願服務的機會蓄積社會資本以促進社會融合，讓儲蓄互助社被看見、被認同，以厚實吸引潛在社員加入儲蓄互助社的基礎。

本人在此要與本屆協會的理監事同工們共勉，發揮眾志成城的精神，竭盡所能來固守這份「志業」；另一方面，基於權能分工，理監事與會務同工們切勿互相牽制，更不可彼此敵視，而能以夥伴關係的團結合作，共同完成會務工作的遂行。在全球新冠肺炎疫情的衝擊下，仍有許多的不確定需要克服，深盼我國儲蓄互助社運動仍能堅守「互助合作」經營原則及「志願服務」的普世價值，為我國及國際社會做出進一步的貢獻。感謝在場諸位先進對儲蓄互助社運動的支持與鼓勵，讓我們更有動能去面對、迎接未來，走更長遠的路。

展望未來，除仍堅守我們所賴以維繫生存命脈與永續發展常軌的志願服務精神及經營原則外，為因應社經變遷以實現我們對 22 餘萬社員的承諾並提升儲蓄互助社的社會影響力，本人在本屆任內將以上述兩大主軸規劃提出目標願景，祈盼各社同工以同理心看待這是『大家的事』，能殫精竭慮、集思廣益提出創新的理念和做法來推動本運動，讓我國儲蓄互助社運動從 110 年開始能再次起飛，向更高更遠更美好的里程碑邁進，相信要達到我們所設定的目標，唯有堅持朝廣續業務『創新』及提升系統資源『整合』、策略發展『執行』及經營輔導『行動』等 4 力的全面落實、從個人到團隊『賦權』形成『當責』的組織文化著手，才能使社、協會與運動再面對新的發展階段。

中華民國儲蓄互助協會  
理事長



Lee, Chun-Fen



## 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

儲蓄互助社在每年一度的社員大會中，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」為資本的合作金融組織。

### 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。

## 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

儲蓄互助社的入社是自願的，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。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

為弘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」、「適法管理階段」、「合作發展階段」及「多元服務階段」說明之。

### 試辦推廣階段

(52 - 58)



## 整合發展階段

(59 - 65)



# 立法研議階段

(65 - 85)



# 適法管理階段

(86 - 93)

86年 | 5月

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。



87年 | 6月

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。



87年 | 9月

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。



88年 | 4月

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。



89年 | 1月

立法院首次修正通過儲蓄互助社法，明定儲蓄互助社的中央主管機關為內政部，儲蓄互助社的設立、管理、監督與輔導由協會辦理。



90年 | 1月

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，賡續維護儲蓄互助社與社員之互助基金權益及保障。



91年 | 1月

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。



91年 | 9月

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。





## 適法管理階段

(86 - 93)



# 合作發展階段

(93 - 103)



# 多元服務階段

(104 -)

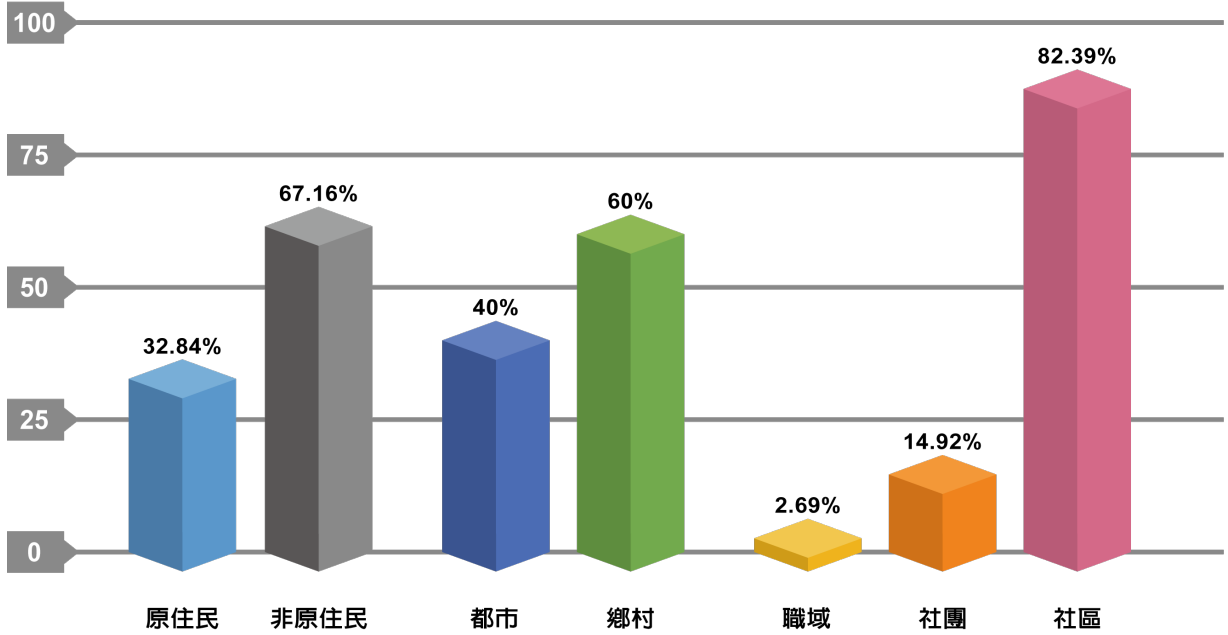


# 多元服務階段

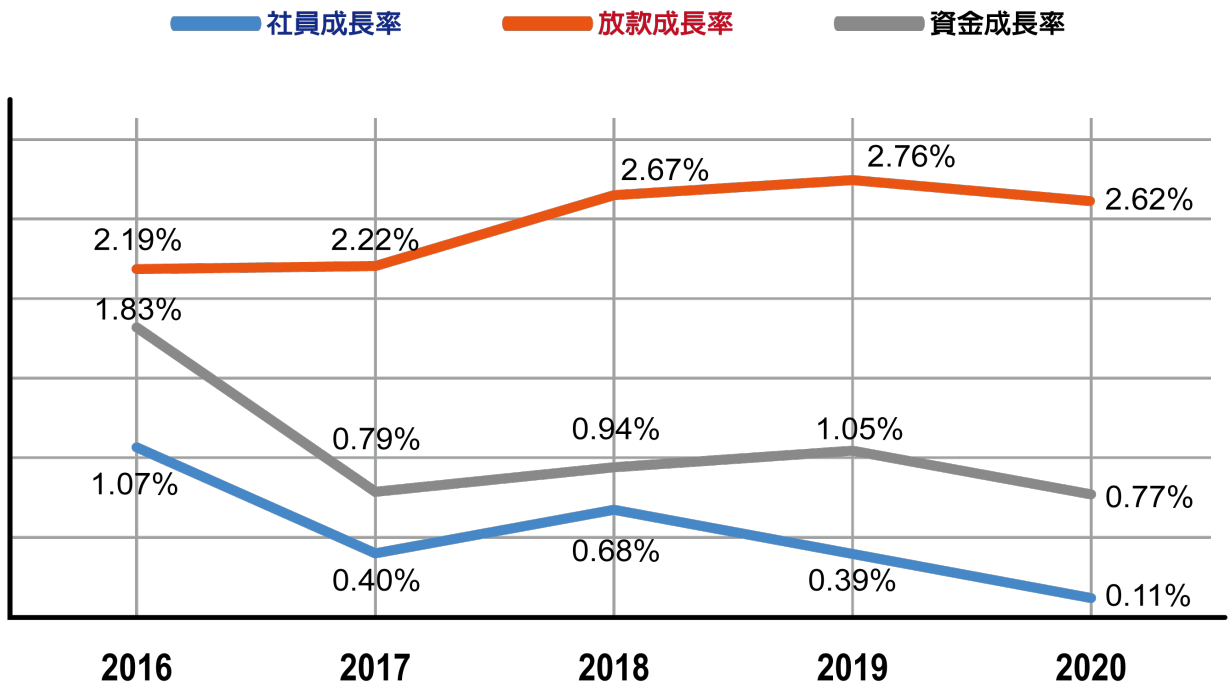
(104 -)



## 臺灣儲蓄互助社現況



## 2016~2020 成長狀況



# 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、及監督與輔導儲蓄互助社，由全體儲蓄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，討論並對社員大會中文辦事項進行決策。

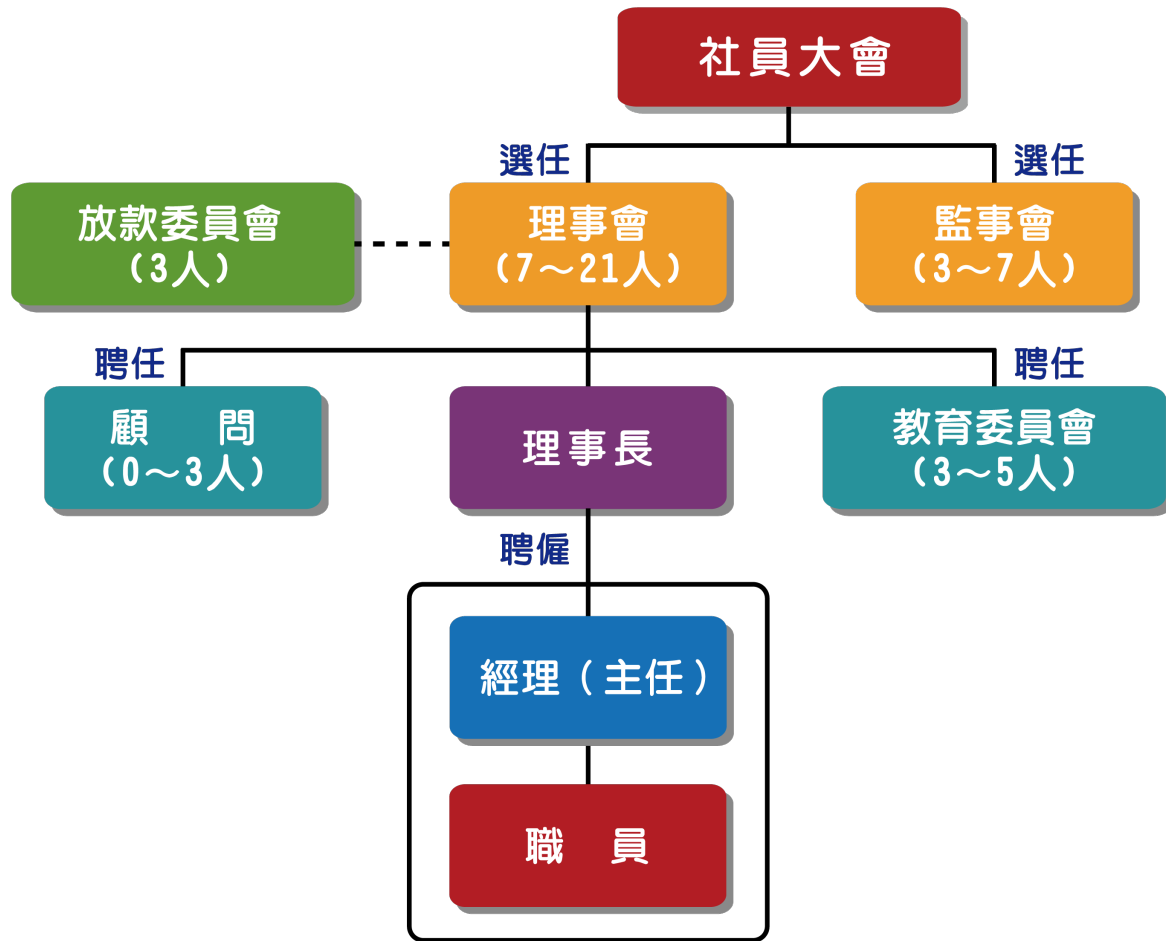
## 理事長

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，確保儲蓄互助社正常運作。

## 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

臺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，在帳戶內之存放股金可申請加入社員。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，最高餘額為新台幣二十萬元。有貸款者，最高餘額為新台幣三十萬元。

## 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. 辦理汽、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。

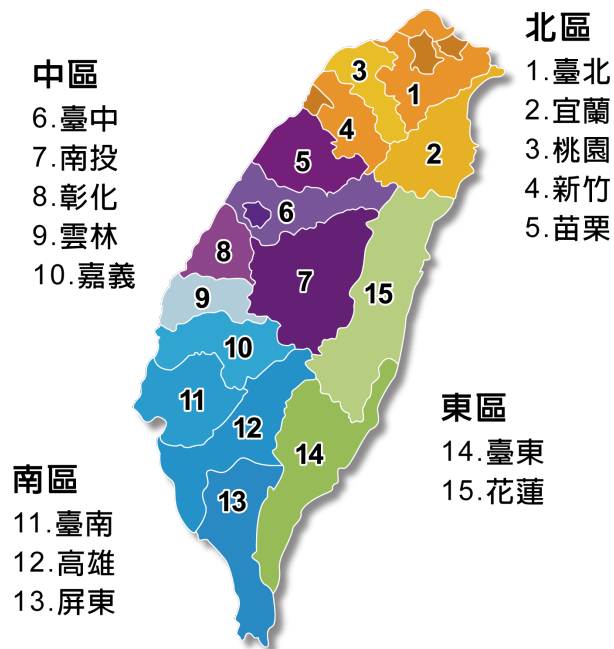
# 中華民國儲蓄互助協會管理團隊

中華民國儲蓄互助協會 (CULROC) 致力於推動臺灣儲蓄互助社運動，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)、國際雷發巽聯盟 (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。

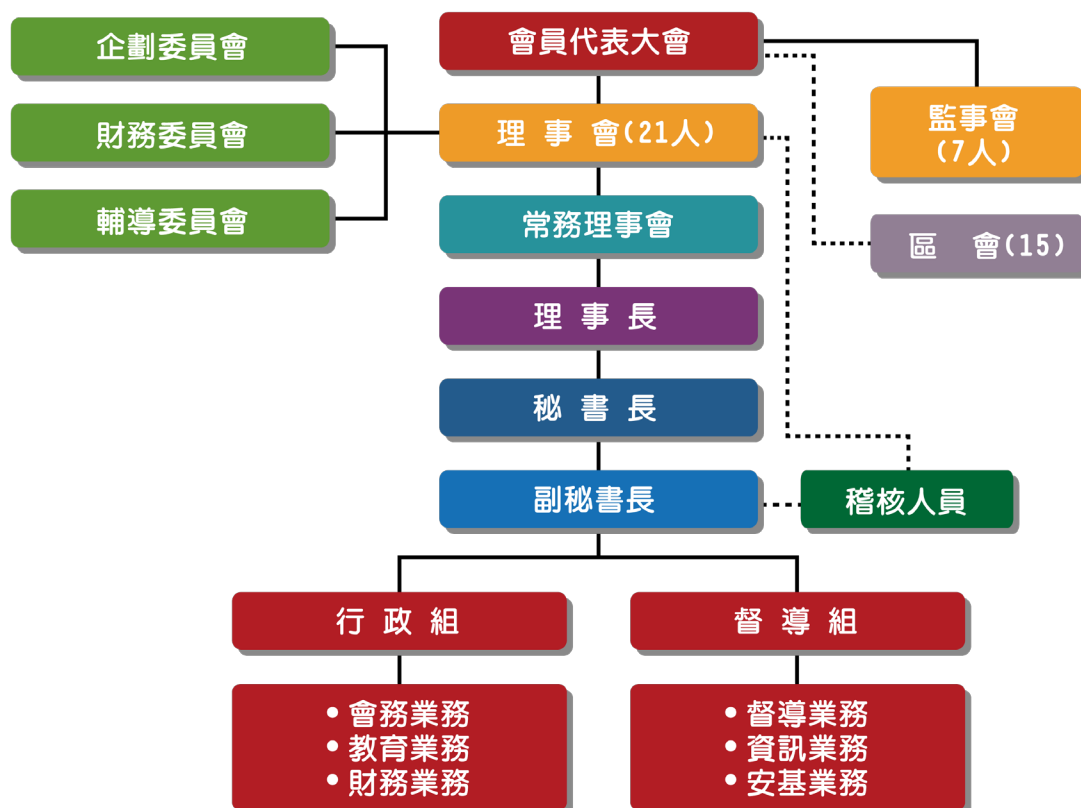


# 儲蓄互助社網絡地圖

## 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
  - 人壽儲蓄互助基金
  - 綜合損失互助基金
  - 幹部互助基金
  - 社員團體互助基金
  - 社員團體意外互助基金
  - 社員防癌互助基金
  - 社員重大疾病互助基金
  - 社員常青意外互助基金
  - 微型保險

#### 資訊

- ◎推動全國儲蓄互助社網路版簿記系統
- ◎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
- ◎人力資源管理
- ◎法制及法規
- ◎會議、文書處理

- ◎庶務 / 帳表供應
- ◎合作結盟事宜
- ◎研發
- ◎脫貧專案計畫

#### 財務

- ◎辦理各社穩定基金、資金運用及融通
- ◎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，共同開發太陽光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71小隊，94年成立嘉義縣志願服務第64隊，97年成立新竹縣家祿儲蓄互助社志願服務第49隊，108年成立桃園區會志願服務隊，並以設立在各區會或儲蓄互助社中均成立志願服務隊的目標。
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。

# 聯合國永續發展目標



<p><b>1</b> 消除貧窮</p>	<p><b>2</b> 終止飢餓</p>	<p><b>3</b> 良好健康與社會福利</p>	<p><b>4</b> 良質教育</p>
<p><b>5</b> 性別平等</p>	<p><b>6</b> 清潔飲水和衛生設施</p>	<p><b>7</b> 經濟適用的清潔能源</p>	<p><b>8</b> 體面工作和經濟增長</p>
<p><b>9</b> 產業、創新和基礎設施</p>	<p><b>10</b> 減少國內及國家間不平等</p>	<p><b>11</b> 永續發展的市鎮規劃</p>	<p><b>12</b> 確保永續消費和生產模式</p>
<p><b>13</b> 氣候行動</p>	<p><b>14</b> 保育及維護海洋資源</p>	<p><b>15</b> 保育及維設生態領地</p>	<p><b>16</b> 和平、正義與健全的司法</p>
<p><b>17</b> 促進目標實現的夥伴關係</p>	<p><b>CULROC</b></p>		



# 精彩回顧



109.06 區會核心幹部研習



109.07 儲蓄互助社專職人員研習班



109.07 協會會員代表大會



109.08 儲蓄互助社幹部研習 (台北)





109.10 國際儲蓄互助社節慶祝活動（台東）



109.11 台東縣合作事業聯繫會議暨年終感恩茶會



109.11 儲互盃三對三公益籃球賽



109.11 儲蓄互助社青年發展計畫成果分享會



## 合作七大原則

1 自願與公開的社員制(Voluntary and Open Membership)

2 社員的民主管理(Democratic Member Control)

3 社員的經濟參與(Member Economic Participation)

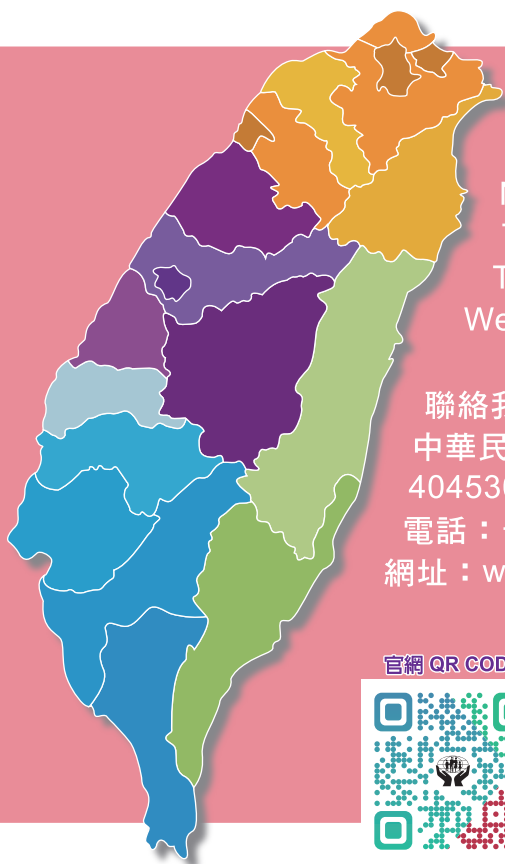
4 自治與自立 (Autonomy and Independence)

5 教育、訓練與宣導 (Education, Training, and Information)

6 社間合作(Cooperation Among Cooperatives)

7 關懷地區社會(Concern for Community)





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聯絡我們

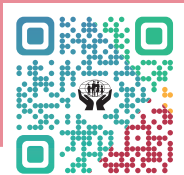
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