

II

香港儲蓄互助運動歷史沿革篇 **Historic Path of the Hong Kong** **Credit Union Movement**

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

香港儲蓄互助社運動的發展起點

儲蓄互助運動於1938年首次傳入亞洲，先傳抵菲律賓，再在亞洲各地推展成立儲社。香港在六十年代初期，開始引入儲蓄互助運動。在1963年5月曼谷舉行的亞洲社會經濟促進會 (Committee for the Development of Socio-economic Life in Asia, SELA) 的「一個月」研習班，成為香港儲蓄互助運動的起步點，儲運概念逐漸被香港市民接受 -- 為當時的中等入息及低下階層市民成立非牟利之合作組織，為有需要的社員提供一項新的借貸互助服務，以抗衡非法且謀取暴利的「大耳窿」。

郭樂賢神父 (Rev. Father John Collins S.J.) 積極鼓勵助人自助的精神。1962年11月他接受亞洲社會經濟促進會的資助，親自經菲律賓、澳洲及菲濟群島等地作兩個月的實地考察，深入瞭解「儲蓄互助社」運動的理念和運作，1964年他在香港成立亞洲社會經濟促進會香港辦事處。

他認為透過教育講座的培訓，可啟發港人的「互愛互助」精神，集合昔日目不識丁的草根階層力量，以助人自助來解決經濟上的困難。

The starting point of Hong Kong credit union movement

The credit union movement spread to Asia in 1938 and was first started in the Philippines and then spread to other Asian countries. The credit union movement in Hong Kong started to develop after the one-month conference hosted by the Committee for the Development of Socio-economic Life in Asia (SELA) which was held in Bangkok in May 1963. Since then, the credit union concept has been introduced to Hong Kong and was quickly accepted among people in the urban area. The credit union founders sought to establish agencies of thrift and personal credit for the middle and lower income groups and to combat usurious moneylenders by providing alternative sources of credit to members in time of distress.

Father Collins¹ was an advocate of the willingness to serve one another. In November 1962, with the assistance provided by the Asia Foundation of the Socio Economic Life in Asia, Father Collins left Hong Kong and spent two months in the Philippines, Australia and Fiji Islands to study the credit union philosophy and observe the organization and running of credit unions in those countries. After his return to Hong Kong, he set up the Committee for the Development of Socio-Economic Life in Asia (SELA) Office in Hong Kong in 1964.

He believed that such a task would absorb all of one's energy to work at grassroots level with almost illiterate refugees from the mainland of China yet in a higher sophisticated financial and commercial environment. He regarded the philosophy of credit union as self-reliance and mutual help or more directly, love for one another which is proved by mutual trust and willingness to serve one another through savings together and lending to members through education and motivation sessions.

¹ Father John Collins S.J. was born in Dublin, Ireland on 19 January 1912 and entered the Society of Jesus in 1929. After his novitiate he did his university and philosophical studies in Ireland and then left for Hong Kong, arriving in September 1937. He died on 17 June 1997 at St. Joseph's Home for the Aged in Hong Kong. (Kung Kao Po, July 5, 1998).

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

郭神父在亞洲協會 (Asia Foundation) 的資助下於1964年9月17日在香港成立第一個儲蓄互助社－聖方濟各儲蓄互助社。據悉早在1963年涂神父 (Father Howard D Trube) 已在九龍城東頭村 (寨城旁木屋區) 成立了福德儲蓄互助社 (Bishop Ford Credit Union)，但由於該社未有根據香港政府於1968年頒佈的儲蓄互助社條例辦理註冊，故儲運界普遍認為聖方濟各儲蓄互助社是香港的第一個註冊儲蓄互助社，而「儲蓄互助社」是沿用福德儲蓄互助社的中文名稱。

1965年6月成立的博愛儲蓄互助社是香港的第一個「社區」互助社。香港的儲運在短短兩年間，先後已有8個儲蓄互助社成立。為進一步推動儲運，當時全港的8個儲蓄互助社於1966年12月正式組成「香港儲蓄互助社協會」(The Credit Union League of Hong Kong)，邀請郭樂賢神父出任永久顧問，選出任天佑為第一任會長，蘇國榮為首任總裁。協會即時開展工作，制訂了五年發展計劃推動儲運。

該五年計劃經「國際儲蓄互助社總會」The Credit Union National Association Mutual Insurance Society (CUNA Mutual) Board審視後，獲得該會給予協會一筆為期5年的3萬美元資助，使香港的儲運可儘速發展。它是「世界儲蓄互助社議事會」及「亞洲儲蓄互助社同盟會」的成員。郭神父的成就不是單是推動本港儲運萌芽成長，而功成身退，更重要的是受他感染的追隨者繼續推動儲運，及後在1970年把當時33個儲蓄互助社在本港享有正式的法定地位。

With financial support from the Asia Foundation, on 17 October 1964 he established the first local credit union, the St Francis Credit Union. It should be noted that prior to the St. Francis Credit Union in 1963, Father Trube² organized the Bishop Ford Credit Union at Tung Tau Tsuen (a large squatter hut area adjacent to Kowloon Walled City) where most of its inhabitants were refugees from China. Since the Bishop Ford Credit Union did not register with the Registrar of Credit Unions under the Credit Unions Ordinance of 1968, despite it being the first to be set up after the formal movement began, local credit unionists generally regarded St. Francis Credit Union as the first credit union in Hong Kong. However, the Chinese name of credit union "儲蓄互助社" was originated from that used by the Bishop Ford Credit Union.

Besides the church credit unions, the first community based credit union, the Pok Oi Credit union, was established in June 1965, and many employment-based credit unions were also established. In a two-years' period, there were altogether eight credit unions being established, credit unionists were aware of the need of having a credit union league for the existing credit unions as well as for the future development of the movement. Finally, after careful consideration by all the existing credit unions, the Credit Union League of Hong Kong was formed in December 1966. Father Collins was elected as Permanent Adviser of the League, Mr. Yam Tin-Yau, its first Chairman, and Mr. So Kwok-Wing, its first Managing Director.

The Credit Union National Association Mutual Insurance Society (CUNA Mutual) Board, after examining the progress of the Credit Union League of Hong Kong and a five years growth plan proposed by the League, decided to give a grant of US\$30,000 over a period of five years, so that the League can accelerate its work and be fully self-supporting after a period of five years. However, its legal status was not resolved until 1970; by that time there were some 33 local credit unions in operation. Father Collins would probably regard his greatest achievement in this work as being able to distance himself gracefully from the day-to-day running of the League. The followers he inspired made the League a real Hong Kong body and had much to do with spreading the Credit Union movement to other parts of the world.

² Maryknoll Father Howard D. Trube died in his sleep on 15 June 1995 at his residence, the Maryknoll Technical School in Jordan Valley. He was 82 years old and a Maryknoll priest for 55 years. (Kung Kao Po, 23 June 1995)

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

1968年11月6日「儲蓄互助社條例」獲立法局通過，1970年2月28日法例正式實施。法例規定漁農處（現稱漁農自然護理署）處長為儲蓄互助社的註冊官。政府政策是穩固儲蓄互助社的發展，從而改善本港經濟及社會狀況。漁農自然護理署署長乃儲蓄互助社註冊官，負責透過一般監督，審計和審查儲蓄互助社的帳目，規管儲蓄互助社運作。

儲蓄互助社的歷任註冊官 (漁農自然護理署署長)

08/2009 — 現在	黃志光
07/2007 — 08/2009	張少卿
01/2006 — 07/2007	孔郭惠清
01/2002 — 01/2006	陳鎮源
03/1997 — 01/2002	韋徐潔儀
03/1986 — 03/1997	李熙瑜
02/1980 — 02/1986	李德宏
12/1965 — 01/1980	李國士

註：由2000年1月1日起，漁農處改名為漁農自然護理署

The Credit Unions Ordinance of 1968 was passed on 6 November, but did not come into effect until 22 February 1970 with the appointment of the first Registrar of Credit Unions. In practice, the Registrar has been the Director of Agriculture and Fisheries Department (Agriculture, Fisheries and Conservation Department in present) who is responsible for regulating the credit unions through general supervision, audit and examination of their accounts. The present government policy is to consolidate the development of the credit union movements, as instruments to improve the economic and social conditions of the community. In the past, the government's view of the credit union concept as an agency of thrift and personal credit, to channel members savings into productive and useful undertakings and to provide a source of credit to members in times of distress (need).

Registrars of Credit Unions (Directors of Agriculture, Fisheries and Conservation)

08/2009 — Now	Wong Chi-kong, Alan
07/2007 — 08/2009	Cheung Siu-hing
01/2006 — 07/2007	Hung Kwok Wai-ching, Stella
01/2002 — 01/2006	Chan Chun-yuen, Thomas
03/1997 — 01/2002	Wei Chui Kit-yee, Lessie
03/1986 — 03/1997	Lee Hay-Yue, Lawrence
02/1980 — 02/1986	John Morrison Riddell-Swan
12/1965 — 01/1980	Edward Hewitt Nichols

Note: From 1st January 2000, the Agriculture and Fisheries Department named as Agriculture, Fisheries and Conservation Department

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

香港儲蓄互助運動大事年表

年份	重要事件
1964	本港第一個註冊儲蓄互助社「聖方濟各儲蓄互助社」正式成立
1966	「香港儲蓄互助社協會」正式組成，並邀請郭樂賢神父出任永久顧問，選出任天佑為第一任會長，蘇國榮為首任總裁
1967	全港儲蓄互助社社員在大會堂劇院第一次慶祝「國際儲蓄互助社日」。「郭樂賢保證金」亦於當晚宣佈成立。香港儲蓄互助社協會正式成為「國際儲蓄互助社總會」成員
1968	香港政府頒佈「儲蓄互助社法例」給予當時20個儲蓄互助社法律的保障 「儲蓄互助社」名稱首次在1968年香港年鑑出現 儲蓄互助社給予社員「人壽」及「借貸款項」保險
1970	「儲蓄互助社法例」由2月28日起正式實施，註冊官替協會的36個「儲蓄互助社」辦理註冊 「香港儲蓄互助社協會」成為「世界儲蓄互助社議事會」(WOCCU)成員 在觀塘、大坑東及大窩口徙置區舉辦「儲蓄互助社周」，向該等地區居民推介「儲蓄互助社」的優點，
1971	「亞洲儲蓄互助社同盟會」成立，香港儲蓄互助社協會成為成員，本港蘇國榮獲選為「亞洲儲蓄互助社同盟會」第一任會長
1972	「香港協會中央儲蓄互助社」成立
1974	「世界儲蓄互助社議事會」、「互惠保險社」及「建明時保障社」在港增設辦事處 41個儲蓄互助社128成員？與首辦5個周末訓練營
1977	向20間機構公司推介「儲蓄互助社」的理念 上水儲蓄互助社和德股儲蓄互助社成立 9個儲蓄互助社停頓社務
1979	稅務上訴委員會裁決「聖方濟各儲蓄互助社」申請豁免利得稅勝訴
1980	香港政府宣佈由4月1日起豁免儲蓄互助社利息稅
1985	香港儲蓄互助社協會獲得儲蓄互助社亞洲發展基金500美元資助，在澳門展開推廣儲運工作
1987	本港協會會長郭德培榮膺亞盟會會長 漁農自然護理署設立「儲蓄互助社運動優異及長期服務獎」以表揚傑出儲運人士

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

香港儲蓄互助運動大事年表

年份	重要事件
1991	香港儲蓄互助社協會與大陸內地的合作金融機構建立溝通渠道
1995	「亞洲儲運論壇」首次於香港舉行
1996	「儲蓄互助社條例」(第119章)之法例中文本於1月16日在憲報上公佈
2002	10月本港協會會長葉偉光接任為亞盟會會長一職
2004	本港首辦「香港儲運論壇」 成立「儲社管治小組」以提升社的管理水平及營運表現
2006	3月與加拿大卑詩省中央社(CUCBC)簽署「儲蓄交流工作備忘錄」，目的是借鏡加拿大成功的經驗，作本港未來發展儲運方向的參考
2007	香港地下鐵路和九廣鐵路公司合併，兩鐵僱員儲蓄互助社也宣佈合併。香港儲蓄互助社協會十分關注兩鐵儲蓄互助社合併而引起徵收利得稅問題
2008	香港獲選為首個舉辦「世界儲運論壇」的亞洲城市
2009	香港政府稅務局開始向各儲蓄互助社徵收利得稅
2010	香港儲蓄互助社協會成立專責小組，向稅務局及特首爭取全面豁免儲蓄互助社利得稅
2014	香港儲蓄互助運動50周年

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

Chronicle of the credit union movement in Hong Kong

Year	Past History
1964	St. Francis Credit Union, the first credit union in Hong Kong, was formed.
1966	The Credit Union League of Hong Kong (CULHK) was formed in 1966 by the existing nine credit unions to face the challenges and to further promote the credit union movement in Hong Kong. They invited Father Collins to be the Permanent Adviser, elected Mr. Yam Tin-yau to be the first President and Mr. Andrew So Kwok-wing to be the first Managing Director of the League.
1967	All credit unions in Hong Kong celebrated International Credit Union Day for the first time in the City Hall Theatre. Father Collins Guarantee Fund was set up on that night. The CULHK joined the CUNA3 Mutual Insurance Society as a member.
1968	The Hong Kong Government announced the Credit Unions Ordinance; this gave legal protection for the existing 20 credit unions. The term "credit union" appeared in the 1968 Hong Kong Annual Report. Life savings and loan protection insurance were obtained for credit unions.
1970	The Credit Union Ordinance came into effect on February 28, and the Registrar of Credit Unions registered 36 of the League's member credit unions. The CULHK became a member of the World Council of Credit Unions (WOCCU). A "Credit Union Week" was held in the resettlement estates in Kwun Tong, Tai Hang Tung and Ti Wo Hau aimed at advocating the advantages of credit unions to the residents of the communities.
1971	The Association of Asian Confederation of Credit Unions (ACCU) was formed. The CULHK was one of its regular members and its managing director, Mr. Andrew So Kwok-wing, was elected the first President of the Association of Asian Confederation of Credit Unions. The total member of credit unions in Hong Kong increased to 41 at the end of February 1971.
1972	Hong Kong League Central Credit Union was formed.
1974	128 participants representing the 41 credit unions attended the first training camps held over 5 weekends.
1977	Promoted credit union concept to 20 companies and individuals. The Sheung Shui CU and the Caterpillar (Far East) Ltd. Hong Kong Employee CU were established. However, nine out of 56 CUs ceased to operate.
1979	The appeal to the Board of Review of the Inland Revenue Department by St. Francis Credit Union for assessment for profits tax was upheld on 13 July.
1980	The Hong Kong Government announced the exemption of interest tax liability of credit unions with effect from 1 April.

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

Chronicle of the credit union movement in Hong Kong

Year	Past History
1985	Started to promote credit union in Macau out of the US\$500 support from the Asia Fund for Credit Union Development.
1987	The President of CULHK Mr. John Kwok was elected as the President of ACCU. AFCD set up "Hong Kong Credit Union Outstanding and Long Service Award" to recognize those outstanding credit union leaders
1991	The CULHK established linkages with the credit cooperatives in the People's Republic of China.
1995	ACCU Forum was first held in Hong Kong
1996	The Chinese version of the Credit Union Ordinance (Chapter 119) was gazetted on 16 January.
2002	In October, the President of CULHK Mr. Charles Yip was elected as the President of ACCU.
2004	The Hong Kong Credit Union Conference was first held in local. Set up of Credit Union Governance Task Force to enhance management and operation of credit unions.
2006	In March, CULHK and Credit Union Central of British Columbia, Canada drafted the Partnership Program. It aims to share the successful experiences of Canadian credit union tactics for Hong Kong future development.
2007	The initial discussion among credit unions for Profits Tax exemption of the operational surplus of credit unions regarding the amalgamation of KCR and MTR credit unions. A task group was formed to tackle this issue.
2008	Hong Kong was elected as the first Asian city to co-host the World Credit union Conference.
2009	The Inland Revenue Department proceeded the process in assessing the profits tax of individual Hong Kong credit union.
2010	A special task group was formed to proceed with the petition to "Chief Executive-in-Council" about the profits tax exemption of credit union.
2014	50th Anniversary of Hong Kong Credit Union Movement

回顧香港儲蓄互助運動50年的歷史

The Past History of the Hong Kong Credit Union Movement

香港儲社的擴展情況

香港儲社運動在過去四十年的發展過程中，經歷了本地社會的政治環境、教育、經濟及金融結構發展、社區的人口遷移、工商業的轉型等改變，到其近二十年停滯的原因，分析箇中因由為：

- (1) 開創時期，儲社數目急速增長 (1970至1979) - 在1970年前(即法例正式生效前)已成立的儲社數目達28間，其中與教會有密切連繫的社區社佔17間，同期不同類型機構及團體均籌組儲社，協會大力提供協助。而在1969年至1971年相繼有7個政府部門的員工也成立了儲社。在這段期間成立的社區社是居住在昔時政府公共屋邨的居民，這些儲社的社員大多是一般的草根階層市民。由此可見，在七十年代的儲社是以普羅市民為目標，發揚鄰里及團體間的互助及自助的精神。
- (2) 鞏固及橫向發展時期 (1980至1989) - 及至八十年代不少政府部門及私人公司的員工紛紛成立儲社，而這類型的儲社其員工人數眾多，隨而社員的數目及股金的累積額也急劇上升；在教會和社區兩方面，則只有零星的新儲社成立。這期間，香港的工商業發展迅速，而政府及公營部門也大大膨脹，屬專利性質及政府資助的公私型機構也大力發展其業務。
- (3) 檢視重整期 (1990以後) - 在九十年代只有四所新的儲社成立，這時期為本港的金融業務發展迅速，一般市民均較以前容易向金融機構借貸款項，且該等機構在各區均有分支以加強其生意網絡。與此同時，政府的公屋政策是把舊的屋邨遷拆，改建為新一代的公共屋邨，期間人口的遷移而令至那些社區儲社因昔時的屋邨已拆遷。由於社區人口變動，社區的範圍也重新劃分，部份社員離去，令社員人數銳減，因而結束了很多社區性質的儲社。隨著社區的重組逐步完成，如公屋及市區的重建計劃均改變了社區的人口結構和組成，以往的熟悉的鄰里遷往不同地區，其原有的社區或宗教連繫會因居住地的距離而疏遠和解散。近年新成立的亞洲移民的儲社，可能是未來的新方向目標。

The credit union movement in Hong Kong

- (1) The preparatory period (1970 to 1979) — Before the credit union law came into effect, there were 28 credit unions were formed, and 17 were in connection with the nature of parish church and community. At the same time, the CULHK provided assistance to form institution credit unions in which including 7 government department credit unions. At this stage, there is a consensus among credit unionists were formed to help the lower income groups as the target to promote the mutual self-help principles among the local communities.
- (2) The take-off and steady growth period (1980 to 1989) — It is worth noting that, employment type of credit union, such as government department and public body company credit unions accounted for the largest portion of membership and savings and appeared to be the most important type of credit union in Hong Kong. This stage was due mainly to the realization of the need for thrift and credit services among middle and lower income groups.
- (3) The consolidation period (from 1990 onwards) — The third stage of the movement characterized by a consolidating effect that credit unions facing keen competition from the financial and banking sectors. From the findings and evidence that credit unions in Hong Kong have been operating under the business environment of an extreme imbalance between savings and loans, and there were close association of changes in credit union environment with various socio-economic impacts has reflected the operational efficiency of the credit union industry is not commensurable with that of the financial and banking industry. It seems that the credit unions need to explore new roles and functions including the ways to restart the growth engine of the local credit union industry, to rejuvenate community and parish church credit unions, the development of community credit unions for the low-income groups and the market niche of credit union movement being different from other depository institutions

香港儲蓄互助運動的過往統計資料 - 1971至2013

Statistics of Credit Unions of Hong Kong, 1971 - 2013

統計資料-1971至2013 Statistics for Credit Unions of Hong Kong, 1971-2013

年份 Year	儲社數目 Number	社員數目 Membership	股份金額 Share Capital (HK\$)	儲備金 Reserve Fund (HK\$)
1971	37	5,486	863,550	11,084
1972	44	6,906	1,336,011	20,013
1973	49	7,846	1,935,226	37,092
1974	50	8,375	2,471,368	56,826
1975	51	8,831	3,158,790	82,178
1976	52	9,491	4,226,174	111,545
1977	53	10,404	5,837,014	162,492
1978	55	10,421	8,203,032	246,104
1979	59	11,826	10,527,450	320,868
1980	59	12,175	11,111,258	427,360
1981	60	13,842	13,206,710	572,269
1982	61	15,180	16,034,072	765,504
1983	64	17,389	20,828,137	993,230
1984	65	19,918	28,324,506	1,442,690
1985	65	21,857	37,465,909	1,687,378
1986	65	25,139	54,254,684	2,125,525
1987	66	28,551	67,700,948	2,802,281
1988	66	31,553	104,357,776	4,014,511
1989	66	34,608	144,432,726	5,696,249
1990	66	37,696	179,008,730	7,999,089
1991	66	38,195	261,980,778	11,066,574
1992	67	40,470	269,312,232	15,209,952
1993	68	43,826	369,294,127	19,263,300
1994	69	48,407	522,248,458	24,964,907
1995	69	50,870	666,129,093	29,631,492
1996	69	53,731	803,930,533	41,683,460
1997	65	56,125	959,008,449	56,510,799
1998	64	58,343	1,017,883,502	70,965,658
1999	65	60,596	1,097,861,152	89,106,770
2000	65	61,327	1,253,277,461	110,658,727
2001	55	61,308	1,411,772,725	136,052,114
2002	43	63,088	1,917,018,817	155,743,503
2003	41	63,706	2,730,920,513	156,209,089
2004	40	63,943	3,369,868,392	179,967,631
2005	41	64,468	4,135,456,047	197,366,967
2006	42	65,024	4,329,233,788	188,920,216
2007	42	66,506	4,504,749,259	361,193,767
2008	41	67,519	4,784,345,078	253,209,593
2009	43	70,746	5,099,088,170	223,152,397
2010	45	72,699	5,998,250,517	180,987,376
2011	45	74,408	6,670,082,964	178,057,770
2012	45	76,823	7,659,188,652	215,793,975
2013	44	78,975	8,791,147,987	255,980,689

Sources: Hong Kong Agriculture, Fisheries and Conservation Department, Annual Reports, various issues (Official credit union statistics has become available at 1971).

人物專訪 — 李嘉聰 聖方濟各儲蓄互助社 創社社員

Interview with the Founding Member of St. Francis Credit Union — Mr. Lee Kar-chung

人物專訪

聖方濟各社創社社員 李嘉聰 (存摺號碼—2)
社員 1964—1970
副社長 1971—1973
司庫 1974—1992
副社長 1992—1996
董事 1997—2011
榮譽顧問 2011—至今

日期：2014年8月2日

地點：聖方濟各社

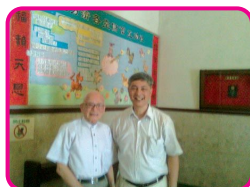
受訪者：李嘉聰

訪問內容：

可否談談當年組社的原因及過程？

在當年聖方濟各堂的一個善會 - 青年會，其成員均是青年，其神

師彭慎靈神父替這批成員組織了一個儲蓄會，其作用是鼓勵青年養成良好的按月儲蓄習慣，為其將來進修、結婚或有需要時，可以動用之。及後郭樂賢神父及蘇國榮先生來到堂區，介紹儲蓄互助運動，及準備在堂區組社。彭神父邀請各善會會員在音樂室聚集，約有60至70人參與一連串的講座，而彭神父向青年會推介儲蓄互助社的概念，並建議青年會之儲蓄會之成員及儲蓄款項轉至儲蓄互助社。及後反應相當熱烈，於是商定儲社之細節。彭神父期望以9月17日為創社



日期，因該日是聖方濟各堂的主保聖人聖方濟各五傷瞻禮，眾人贊成下，於1964年9月17日正式成立，李嘉聰亦為當時的創社社員之一。



Interview with the Founding Member of St. Francis Credit Union — Mr. Lee Kar-chung

Mr. Lee Kar-chung, founding member, St Francis Credit Union (Passbook number —2)

Member	1964—1970
Vice President	1971—1973
Treasurer	1974—1992
Vice President	1992—1996
Director	1997—2011
Honourable Adviser	2011—Present

Time : August 2, 2014

Venue : St. Francis Credit Union

Interviewee : Mr. Lee Kar-chung

Could you talk about the causes and processes of establishing the St Francis Credit Union?

The Youth Group was one of St. Francis of Assisi Church's parish groups, its members were young people. In 1964, their spiritual director Father O. Pisani, PIME organized a savings society for them to encourage young people to develop a good habit of saving up money every month for their future education, marriage, or for emergency uses. Later on, Father John Collins and Mr. Andrew So came to the Parish; they introduced credit union movement to us and prepared to establish a credit union in our Parish. Father Pisani invited all parish groups members (about 60-70 people) gathered in the music room to attend a series of seminars regarding credit unions. In addition to promoting the concept of credit union to the Youth Group, Father Pisani suggested the transfer of memberships from the Youth Group's savings society to the newly established Credit Union. The suggestion has been well received. After the details have been discussed and confirmed. Father Pisani proposed that September 17 be set as the founding date of the credit union because it is the Feast of the Stigmata of St. Francis Assisi; all in favor of the suggestion. And thus, St. Francis Credit Union was formally established on 17 September 1964, and I was one of the founding members.

人物專訪 — 李嘉聰 聖方濟各儲蓄互助社 創社社員

Interview with the Founding Member of St. Francis Credit Union — Mr. Lee Kar-chung

有甚麼原因驅使你參加了儲蓄互助社50年？

社員之間的長期感情連繫，彼此關心，通過儲蓄及貸款體現了互助的精神。本社的高峰期在70至80年代，當時約有500至600位社員，曾派6厘息給社員。設有勤儲蓄獎，在其生日的月份，送一張餅咭，以表達儲社對社員的心意；又有貸款準時還款獎金，鼓勵其負責的表現。

本區的社員地位較低，有很多獨身的社員，努力地在平日儲下一筆款項，囑咐儲社以其股金代辦身後事，餘款會捐給聖堂，由神父處理。歷任神父也十分支持儲社的運作。

你個人如何實踐儲蓄互助的精神？

我個人早已養成一個良好的習慣，就是有计划地考慮家庭的經濟狀況，遵從量入為出之原則，且善用儲蓄來改善生活。在儲社我從沒有貸款，我希望我的儲蓄股金透過儲社可以幫助有經濟需要的社員。我的太太也是創社社員，子女從小已加入儲社，並鼓勵養成儲蓄的習慣。我在堂區曾是青年會會員、聖母軍團員和送聖體員，有機會以義工身份服務堂區及社區。現時86歲，體力未能負荷，只能每星期送聖體給年長者，按能力服務教會的教友。

訪問完畢，我深深感受到一位入社50年的社員，他一直踐行儲蓄互助社的核心價值：自助與互助、經濟倫理—穩健的家庭財務、從家庭為社員教育的起始點、義務工作及關懷本地區等。

訪問及撰稿：馬慶堂

本節部份資料取材於馬慶堂及潘志昌編《世界儲蓄互助運動在香港、台灣及中國大陸的發展》(2013)的第二章。

What motivated you to join the credit union for 50 years?

I would say long-term friendship ties between members, we concern for each other, and realization of the spirit of mutual help through savings and loan in the credit union were the major driving forces. The peak of the credit union was in the 1970s and 80s, there were about 500 to 600 members, the dividend rate was 6%, and there was a Regular Savings Award that awardees received a cake coupon on their birthday; besides, in order to encourage borrower members' sense of responsibility, bonuses were paid to those members who repaid their loans on time.

People living in this district are at the grassroots level, and there are many celibate members in our credit union. Some of them have managed to save up a lump sum and asked the credit union to do the funeral service for them when they pass away, and donate the balance to the Parish. Former priests were very supportive to the credit union.

How do you practice the spirit of the credit union?

Personally, I have developed a good habit of saving. That is, to save regularly according to the economic situation of my family and in accordance with the principle of living within our means, and to use the savings to improve the living standards. I have never borrowed from the credit union, but I wish my savings can help other members who were in need of money. My wife was also a founding member of the credit union, and my children have become credit union members since a very young age.

I was a member of the Youth Group, a legionary of Mary and a Minister & Holy Communion, and happy to have the opportunity to serve the parish and the community in voluntary basis. At present, I am 86 years old and because of the physical incapability, I can only send Eucharist each week to senior Catholics.

After the interview, I was deeply impressed by this 50-year credit union member, he has been practising the core values of the credit union: self-and mutual help, economic ethics — sound family financial standing, educating credit union member starting from family, voluntary services and concern the local community.

Interviewed and written by : Ma Hing-tong Translated by: Poon Chi-cheong

In this section, some of the materials and statistics were extracted from chapter 2 of Challenges and Opportunities of Hong Kong Credit Union Movement (2008) in which wrote by C. C. Poon and H. T. Ma.