



# 香港協會中央 儲蓄互助社

Hong Kong League Central  
Credit Union

Annual Report  
2011-2012  
年報



香港儲蓄互助社協會  
Credit Union League of Hong Kong

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# 第40屆周年會議議程

## Agenda of the 40<sup>th</sup> Annual Meeting

日期: 2012年6月20日(星期三)

Date: 20 June 2012 (Wednesday)

時間: 下午7時30分

Time: 7:30 p.m.

地點: 九龍彩虹邨金華樓地下1-2號室  
香港儲蓄互助社協會郭樂賢神父堂

Venue: Father John Collins Hall,  
Credit Union League of Hong Kong  
Party Room 1-2, G/F, Kam Wah House,  
Choi Hung Estate, Kowloon

- |                    |   |
|--------------------|---|
| 1. 確定足夠法定人數，社長宣布開會 | 1. Ascertainment of Quorum and Call the Meeting to Order              |
| 2. 社長致辭            | 2. Opening Address by the President                                   |
| 3. 介紹嘉賓            | 3. Introduction of Honorable Guests                                   |
| 4. 通過第39屆周年會議記錄    | 4. Confirmation of the Minutes of the 39 <sup>th</sup> Annual Meeting |
| 5. 董事會報告           | 5. Board of Directors Report  |
| 6. 司庫報告            | 6. Treasurer Report   |
| 7. 投資報告            | 7. Investment Report  |
| 8. 貸款委員會報告         | 8. Credit Committee Report  |
| 9. 監察委員會報告         | 9. Supervisory Committee Report                                       |
| 10. 註冊官審查報告書       | 10. Report of Examination by the Registrar                            |
| 11. 宣布派發股息         | 11. Declaration of Dividend on Shares                                 |
| 12. 其他事項           | 12. Any Other Business  |
| 12.1 通過撥款          | 12.1 Appropriation Adoption   |
| 12.2 委任法律顧問        | 12.2 Appointment of Legal Advisers                                    |
| 13. 選舉             | 13. Election  |
| 13.1 董事            | 13.1 Directors  |
| 13.2 貸款委員          | 13.2 Credit Committee Member  |
| 13.3 監察委員          | 13.3 Supervisory Committee Member                                     |
| 14. 董事會互選          | 14. Election of Officers of the Board                                 |
| 15. 宣布董事會互選結果      | 15. Announcement of the Result of Election of Officers of the Board   |
| 16. 周年會議結束         | 16. Adjournment of Annual Meeting                                     |

# 協會中央社代表名單 HKLCCU Representatives

社名	儲社代表	Credit Union	Representative
上水	羅茂棠/何占美	Sheung Shui (SSCU)	Law Mau-tong / Jimmy Ho
大學	張蘭珍	University (UCU)	Rosemary Cheung
互信	李淑卿	Mutual Trust (MTCU)	Lee Shuk-hing
天文台	趙尚儀	Hong Kong Observatory (HKOCU)	Chiu Chui-yee
水務署員工	繆美儀/林玉琪	Water Supplies Department Staff (WSDSCU)	Miao Mei-yee / Yuki Lam
生力	徐潔鳳	San Miguel (SMCU)	Yvonne Tsui
社會福利署	謝鳳儀	Social Welfare Department (SWDCU)	Tse Fung-yee
政府物料供應人員	李錦儀/黃賀瑩	Government Supplies Staff (GSSCU)	Lee Kam-yee/ Kimmy Wong
香港中文大學僱員	梁天雄/陳玉卿	The Chinese University of Hong Kong Employees' (CUECU)	T.H.Leung / Meion Chan
香港明愛員工	徐秀娟	Hong Kong Caritas Staff (HKCSCU)	Tsui Sau-kuen
香港遊樂場協會職員	伍民智	Hong Kong Playground Association Staff (HKPASCU)	Ng Man-chi
香港總堂	馮佩珍	Hong Kong Cathedral (HKCCU)	Fung Pui-chun
海事處職員	阮邦輝	Marine Department Staff (MDSCU)	Yuen Pong-fai
海星堂	黃君廉/莫家麟	Star of The Sea Church (SOSCCU)	Wong Kwan-lin/ Francis Mok
國際貨櫃碼頭	唐耀祺	HIT (HITCU)	Tong Yiu-kei
將軍澳	鄧紹明	Junk Bay (JBCU)	Tang Siu-ming
彩虹邨聖家	洪旭光/陳錫敦	Choi Hung Estate Holy Family (CHEHFCU)	Hung Yuk-kwong/ Chan Shek-dan
勞工處職工	黃艷芳/馮國華	Labour Department Staff (LDSCU)	Eva Wong/ Fung Kwok-wa
善導之母	賴李少芳	Mother of Good Counsel (MOGCCU)	Lai Lee Sui-fong
華富邨	容舜華/黃頌達	Wah Fu Estate (WFECU)	Yung Shun-wah / Wong Chung-tat
廉政公署	陳健榮	ICAC (ICACCU)	Knite Chan
愛德	楊綺華	Oi Tack (OTCU)	Yeung Yee-wah
新界濾水廠員工	杜森泉	New Territories Treatment Works Staff (NTTWSCU)	To Sum-chuen
群力	許翊樂/吳惠珍	People's Effort (PECU)	Francis Hui/ Ng Wai-chun
聖文德堂	馮偉鴻	St. Bonaventure's Church (STBNCU)	Fung Wai Hung
聖方濟各	胡惠民/吳文業	St. Francis (STFRCU)	Woo Wai-man/ Ng Man-yip
聖安多尼	李煥笑	St. Anthony's (STANCU)	Lee Woon Siu
聖老楞佐	黃惠賢	St. Lawrence (STLRUCU)	Anita Wong
聖若翰	潘緒光	St. John's (STJNCU)	Poon Sui-kwong
聖雲仙	馬慶堂	St. Vincent (STVCCU)	Ma Hing-tong
聖嘉彌祿	黃天賜	St. Camillus (STCSCU)	Wong Tin-chee
粉嶺華明邨	葉潔美/林鋁沂	Fanling Wah Ming Estate (FLWMECU)	Yip Kit-mei/ Lam Pui-yee
電訊盈科	羅堯佳	PCCW (PCCWCU)	Lo Yiu-kai
精英	施婉婉/卓國基	Elite (ECU)	Winnie Sze/ Cheuk Kwok-kay
機電工程署	黎偉雄/黃少華	Electrical & Mechanical Services Department (EMSDCU)	Lai Wai-hung/ Wong Siu-wah
惠澤	馮瑞馨	Rainbow (RCU)	Susan Fung
Asian Migrants	黎梅貞	Asian Migrants (AMCU)	April Lai

# 第39屆社員周年會議記錄

## Minutes of the 39<sup>th</sup> Annual Meeting

日期：	2011年6月22日 (星期三)	Date：	22 June 2011 (Wednesday)
時間：	下午7時30分	Time：	7:30 p.m.
地點：	九龍彩虹邨金華樓地下1-2號室	Venue：	Party Room 1-2, G/F., Kam Wah House, Choi Hung Estate, Kowloon, Hong Kong
出席嘉賓：	註冊官代表 - 袁振華、黎紹光 司徒維新律師行 - 司徒維新律師	Guest：	Edward Yuen, Lai Siu-kwong (Registrar's Representatives) Szeto Wai-sun (W.S. Szeto & Lee Solicitors)
出席社員：	41名	No. of Participating Members：	41
列席代表：	10名	No. of Observers：	10

### 社員社

#### 儲蓄互助社

上水  
大學  
互信  
天文台  
水務署員工

#### 代表

張子華  
張蘭珍  
李淑卿  
趙尚儀  
李冰兒

政府物料供應人員  
香港中文大學僱員

李錦儀  
陳雪芬

香港明愛員工  
香港總堂  
海星堂  
國際貨櫃碼頭  
惠澤  
善導之母  
廉政公署  
愛德  
新界瀘水廠員工

徐秀娟  
馮佩珍  
黃君廉  
羅景康  
馮瑞馨  
賴李少芳  
陳健榮  
楊綺華  
杜森泉

群力  
聖文德堂  
聖方濟各  
聖安多尼  
聖老楞佐  
聖若翰  
聖雲仙

梁廣發  
何志強  
吳文業  
李煥笑  
黃惠賢  
潘緒光  
黃景聲

### Member's Credit Union

#### Credit Union

Sheung Shui  
University  
Mutual Trust  
Hong Kong Observatory  
Water Supplies Department  
Staff

Government Supplies Staff  
The Chinese University of  
Hong Kong Employees'  
Hong Kong Caritas Staff  
Hong Kong Cathedral  
Star of The Sea Church  
HIT  
Rainbow  
Mother of Good Counsel  
ICAC  
Oi Tack  
New Territories Treatment  
Works Staff

People's Effort  
St. Bonaventure's Church  
St. Francis  
St. Anthony's  
St. Lawrence  
St. John's  
St. Vincent

#### Representatives

Cheung Tze-wah  
Cheung Lan-chun  
Lee Shuk-hing  
Chiu Chui-yee  
Maida Lee  
Lee Kam-yee  
Chan Suet-fun  
Tsui Sau-kuen  
Fung Pui-chun  
Wong Kwan-lin  
Law King-hong  
Susan Fung  
Lai Lee Siu-fong  
Knite Chan  
Yeung Yee-wah  
To Sum-chuen  
Leung Kwong-fat  
Ho Chi-keung  
Ng Man-yip  
Lee Woon-siu  
Anita Wong  
Poon Sui-kwong  
Wong King-sing

## 社員社

### 儲蓄互助社

聖嘉彌祿  
電訊盈科  
精英  
機電工程署

### 代表

黃天賜  
羅堯佳  
施婉婉  
黎偉雄

## 個人社員

曾慶華  
麥鉅開  
李明珠  
孔慶柱  
楊達榮  
王德忠  
何志雄  
呂銻鑾  
李慧儀  
張源龍  
郭德培  
鄭煙港  
施婉婉  
李遠昌

## Member's Credit Union

### Credit Union

St. Camillus  
PCCW  
Elite  
Electrical & Mechanical  
Services Department

### Representatives

Wong Tin-chee  
Lo Yiu-kai  
Winnie Sze  
Lai Wai-hung

### Individual Members

Tom Tseng  
Mak Kui-hoi  
Cecilia Li  
Hung Hing-chu  
Jimmy Yeung  
Wong Tak-chung  
Andrew Ho  
John Lui  
Margaret Lee  
Cheung Yuen-lung  
John Kwok  
Alan Cheng  
Winnie Sze  
Lee Yuen-cheong

## 列席儲社代表

### 儲蓄互助社

上水  
天文台  
水務署員工

### 代表

羅茂棠  
沈志泰  
林玉琪

香港總堂  
海星堂  
聖若翰  
精英  
精英  
惠澤  
機電工程署

梁清華  
何麗霞  
林婉華  
卓國基  
鄭英傑  
李鴻達  
黃少華

## Observers

### Credit Union

Sheung Shui  
Hong Kong Observatory  
Water Supplies Department  
Staff  
Hong Kong Caritas Staff  
Star of The Sea Church  
St. John's  
Elite  
Elite  
Electrical & Mechanical  
Services Department

### Representatives

Law Mau-tong  
Shum Chi-tai  
Yuki Lam  
Leung Ching-wah  
Ho Lai-ha  
Connie Lam  
Cheuk Kwok-hay  
Cheng Ying-kit  
Wong Siu-wah

## 協會職員

李遠昌  
高敬思  
尹寶玲

## Staff

Lee Yuen-cheong  
Derek Ko  
Savina Wan

# 第39屆社員周年會議記錄 (續)

## Minutes of the 39<sup>th</sup> Annual Meeting (continued)

### 1. 確定足夠法定人數，宣布正式開會

司儀李遠昌確定出席會議的社員達到法定人數，宣布會議開始。

### 2. 通過修定議程第12項及第14項

- (i) 加入「章程修訂」為議程12，其後順次序更改；
- (ii) 修訂議程14. 「其他事項」，加入  
14.1 通過撥款  
14.2 委任法律顧問

由杜森泉(新界瀘水廠員工儲蓄互助社)動議，梁廣發(群力儲蓄互助社)和議，大部份出席社員通過。

### 3. 社長致辭

社長曾慶華歡迎各位嘉賓、各位社員及列席代表抽空出席是次社員周年會議。

### 4. 介紹嘉賓

李遠昌介紹各出席嘉賓、社員及出席的儲社代表。

### 5. 通過第38屆社員周年會議記錄

秘書孔慶柱請社員參閱年報第4頁至第10頁所刊載2010年6月23日舉行之第38屆周年會議記錄。

由陳雪芬(香港中文大學僱員儲蓄互助社)動議，黎偉雄(機電工程署儲蓄互助社)和議，大部份出席社員通過。

### 6. 董事會報告

社長曾慶華呈交董事會報告，內容請參閱年報第12頁至第13頁。

### 1. Ascertainment of Quorum and Call the Meeting to Order

Lee Yuen-cheong, Mister of Ceremony, announced that a quorum was present and called the meeting to order

### 2. Amendment of Agenda Item 12 & 14

- (i) Add “Amendment to the By-laws” to Item 12, subsequent in sequence changes.
- (ii) Amend Item 14 – Any Other Business, add Item 14.1 and 14.2  
14.1 Appropriation Adoption  
14.2 Appointment of Legal Advisers

To Sum-chuen (NTTWSCU) proposed and Leung Kwong-fat (PECU) seconded, the amendment was adopted by a majority of the members present.

### 3. Opening Address by the President

Tom Tseng, President, welcomed all guests, members and observers to attend the Annual Meeting

### 4. Introduction of Guests of Honor and Attendees

Lee Yuen-cheong, Mister of Ceremony, introduced the honorable guests and their belonged organizations/credit unions..

### 5. Confirmation of the Minutes of the 38<sup>th</sup> Annual Meeting

Hung Hing-chu, Secretary, invited the members to refer to pages 4 to 10 of the Annual Report for the Minutes of the 38<sup>th</sup> Annual Meeting held on 23 June 2010.

Chan Suet-fun (CUECU) proposed and Lai Wai-hung (EMSDCU) seconded. The Minutes as adopted by a majority of the members present.

### 6. Board of Directors Report

Tom Tseng, President, presented the Board of Directors Report on pages 12 to 13 of the Annual Report

由黃君廉(海星堂儲蓄互助社)動議，徐秀娟(香港明愛員工儲蓄互助社)和議，大部份出席社員通過。

Wong Kwan-lin (SOSCCU) proposed and Tsui Sau-kuen (HKCSCU) seconded, the Report was adopted by a majority of the members present.

#### **7. 司庫報告**

司庫李明珠呈交司庫報告及財務報告，內容請參閱年報第15頁之司庫報告及第16-17頁之財務報告。

#### **7. Treasurer Report**

Cecilia Li, Treasurer, presented the Treasurer Report on page 15 and Financial Report on page 16-17 of the Annual Report.

由李冰兒(水務署員工儲蓄互助社)動議，杜森泉(新界瀘水廠員工儲蓄互助社)和議，大部份出席社員通過。

Maida Lee (WSDSCU) proposed and To Sum-chuen (NTTWSCU) seconded, the Report was adopted by a majority of the members present.

#### **8. 投資報告**

李遠昌代表協會資產管理委員會呈交投資報告，內容請參閱年報第14頁。

#### **8. Investment Report**

Lee Yuen-cheong, represent the Asset Management Committee of the League, delivered the Investment Report on page 14 of the Annual Report.

#### **9. 貸款委員會報告**

貸款委員會主席王德忠呈交貸款委員會報告，內容請參閱年報第22頁。

#### **9. Credit Committee Report**

Wong Tak-chung, Chairman of the Credit Committee, presented the Credit Committee Report on page 22 of the Annual Report.

由李淑卿(互信儲蓄互助社)動議，何志強(聖文德堂儲蓄互助社)和議，大部份出席社員通過。

Lee Shuk-hing (MTCU) proposed and Ho Chi-keung (STBNCU) seconded, the Report was adopted by a majority of the members present.

#### **10. 監察委員會報告**

監察委員會主席郭德培呈交監察委員會報告，內容請參閱年報第23頁。

#### **10. Supervisory Committee Report**

John Kwok, Chairman of the Supervisory Committee, presented the Supervisory Committee Report on page 23 of the Annual Report.

由趙尚儀(天文台儲蓄互助社)動議，黃景聲(聖雲仙儲蓄互助社)和議，大部份出席社員通過。

Chiu Chui-ye (HKOCU) proposed and Wong King-sing (STVCCU) seconded, the Report was adopted by a majority of the members present.

#### **11. 註冊官審查報告書**

李遠昌讀出註冊官於2011年6月3日完成之審查報告書。審查日期由2009年10月1日至2010年11月30日。

#### **11. Report of Examination by the Registrar**

Lee Yuen-cheong, read out the Report of Examination by the Registrar completed on 3 June 2011 for the period of 1 October 2009 to 30 September 2010.



# 第39屆社員周年會議記錄 (續)

## Minutes of the 39<sup>th</sup> Annual Meeting (continued)

### 12. 章程修訂

由於是項草案未能符合章程第81.2條規定：「修訂章程草案連同開會之書面通知應在開會前最少三十天送交或遞交每名社員。」，李遠昌請出席社員通過豁免三十天前通知期及接納於是次會議討論是項草案。

由徐秀娟(香港明愛員工儲蓄互助社)動議，梁廣發(群力儲蓄互助社)和議，大部份出席社員通過。

李遠昌闡釋有關修訂章程的內容及因由(請參閱夾附的修訂章程建議及相關條文)。

建議章程第36條修訂為：

**36. 董事會將本社資金作任何投資，須按下列(i) 或(ii) 程序進行：**

- (i) 事前以書面通知所有董事，詳細敘明將於會議席上討論的投資方式、項目及數額，並在董事會會議上，由董事會三分之二人數以上通過；或
- (ii) 事前以電郵、電話或互聯網通知所有董事準備作出投資的方式、項目及數額。在取得董事會三分之二人數以上同意後，方可進行投資。以此方式取得的董事意見，必須有書面記錄，並由董事會所指派的人員簽署核實，並於下次董事會會議追認通過。

施婉婉(精英儲蓄互助社)詢問內容上「互聯網通知」所指甚麼？

李遠昌回答該項目包括各種透過互聯網的聯繫，例如：網上會議，Facebook等。

### 12. Amendment to the By-laws

Lee Yuen-cheong proposed to the meeting to waive the 30 days' notice for the amendment since the proposal did not comply with By-law s Secion 81.2 "A copy of the proposed amendment together with a written notice of the meeting shall have been sent to each member or handed to him in person at least thirty (30) days before the said meeting.

Tsui Sau-kuen (HKCSCU) proposed and Leung Kwong-fat (PECU) seconded, the Proposal was adopted by a majority of the members present.

Lee Yuen-cheong, explained the content and reasons for the amendments (please refer to related documents attached).

Amendment to Section 36:

*36. The Board may invest any of the funds of the Credit Union according to (i) and (ii) as follows :*

- (i) the investment is approved by a two-thirds (2/3) majority of the Board, provided also, that all directors have been previously notified in writing of the specific form of investment proposed for consideration at that meeting; or*
- (ii) the investment is approved by a two-thirds (2/3) majority of the Board, provided also, that all directors have been previously notified through email, telephone or internet of the specific form of investment proposed. All the opinions of the Board should be recorded and verified by a nominated person . Also, it should be recorded and approved by the Board in the coming Board meeting.*

Winnie Sze (ECU) asked what did it means "notified through internet"

Lee Yuen-cheong replied that it meant communications through internet such as on-line meeting, Facebook, etc.

由馮瑞馨(惠澤儲蓄互助社)動議，杜森泉(新界瀘水廠員工儲蓄互助社)和議，共36位出席社員、超過三份二出席人數通過是項章程修訂。

### 13. 宣布派發股息

社長曾慶華建議採納董事會的提議，對所有於2011年3月31日已繳足的股份派發3.5釐股息。

由張蘭珍(大學儲蓄互助社)動議，黃君廉(海星堂儲蓄互助社)和議，大部份出席社員通過。

### 14. 其他事項

#### 14.1 通過撥款

李遠昌請社員追認通過下列撥款-

- i) 由未分配盈餘撥款\$620,548至稅務準備金
- ii) 由未分配盈餘撥款\$350,000至投資公平值變動準備金
- iii) 由未分配盈餘撥款\$80,000至社會責任準備金
- iv) 由未分配盈餘撥款\$100,000至儲運拓展準備金

由潘緒光(聖若翰儲蓄互助社)動議，黎偉雄(機電工程署儲蓄互助社)和議，大部份出席社員通過。

#### 14.2 委任法律顧問

李遠昌建議委任司徒維新律師行為本社法律顧問。

由李煥笑(聖安多尼儲蓄互助社)動議，梁廣發(群力儲蓄互助社)和議，大部份出席社員通過。

Susan Fung (RCU) proposed and To Sum-chuen (NTTWSCU) seconded, the Proposal was adopted by a two-thirds (2/3) majority of 36 members present.

### 13. Declaration of Dividend on Shares

Tom Tseng, President, proposed to adopt the recommendation given by the Board to pay a dividend of 3.5% per annum on all shares fully paid up as at 31 March 2011.

Cheung Lan-chun (UCU) proposed and Wong Kwan-lin (SOSCCU) seconded, the Proposal was adopted by a majority of the members present.

### 14. Any Other Business

#### 14.1 Adopt the Appropriation

Lee Yuen-cheong proposed to adopt the following appropriation –

- i) Transfer \$620,548 from Undivided Earnings to Provision for Tax.
- ii) Transfer \$350,000 from Undivided Earning to Reserve for Investment Change in Fair Value
- iii) Transfer \$80,000 from Undivided Earning to Reserve for Social Responsibility
- iv) Transfer \$100,000 from Undivided Earning to Reserve for Development.

Poon Sui-kwong (STJNCU) proposed and Lai Wai-hung (EMSDCU) seconded, the Proposal was adopted by a majority of the members present.

#### 14.2 Appointment of Legal Adviser

Lee Yuen-cheong proposed to appoint Szeto Wai-sun, Solicitor of W.S. Szeto & Lee Solicitors, as Legal Adviser.

Lee Woon-siu (STANCU) proposed and Leung Kwong-fat (PECU) seconded, the Proposal was adopted by a majority of the members present.

# 第39屆社員周年會議記錄 (續)

## Minutes of the 39<sup>th</sup> Annual Meeting (continued)

### 15. 選舉

下列候選人於會議中得到出席社員一致通過順利當選：

#### 15.1 董事會

空 缺： 二名  
候選人： 二名  
當選者： 李明珠  
楊達榮

#### 15.2 貸款委員會

空 缺： 一名  
候選人： 一名  
當選者： 呂銻鑾

#### 15.3 監察委員會

空 缺： 一名  
候選人： 二名  
當選者： 張源龍

### 16. 董事會互選

### 17. 宣布董事會互選結果

董事會即時舉行會議進行互選，結果如下：

社 長： 曾慶華  
副社長： 麥鉅開  
司 庫： 李明珠  
秘 書： 孔慶柱  
董 事： 楊達榮

### 18. 宣布周年會議結束

周年會議於下午9時15分結束。

### 15. Election

The following nominees were elected:

#### 15.1 Board of Directors

Vacancy: 2  
Nominee: 2  
Elected: Cecilia Li  
Jimmy Yeung

#### 15.2 Credit Committee

Vacancies: 1  
Nominees: 1  
Elected: John Lui

#### 15.3 Supervisory Committee

Vacancy: 1  
Nominee: 2  
Elected: Cheung Yuen Lung

### 16. Election of Officers of the Board

### 17. Announcement of the Result of Election of Officers of the Board

The Board of Directors convened a meeting immediately to elect the officers of the Board. The result of election of officers of the Board was as follows:

President: Tom Tseng  
Vice President: Mak Kui-hoi  
Treasurer: Cecilia Li  
Secretary: Hung Hing-chu  
Director: Jimmy Yeung

### 18. Adjournment of the Annual Meeting

The Annual Meeting was adjourned at 9:15 p.m.

社長 秘書  
曾慶華 孔慶柱

Tom Tseng Hung Hing-chu  
Chairman Secretary

# 2011至2012年度董事及委員名單

## List of Directors and Committee Members for 2011-2012

### 董事會 Board of Directors



副社長：麥鉅開  
Vice President: Mak Kui-hoi



(1) 社長：楊達榮  
President: Jimmy Yeung



司庫：李明珠  
Treasurer: Cecilia Li



秘書：孔慶柱  
Secretary: Hung Hing-chu



(2) 董事：鄭利明  
Director: Cheng Lee-ming

### 貸款委員會 Credit Committee



秘書：呂鋈鑾  
Secretary: John Lui



主席：王德忠  
Chairman: Wong Tak-chung



委員：鄭煙港  
Member: Alan Cheng

### 監察委員會 Supervisory Committee



(3) 秘書：李鴻達  
Secretary: Wicky Li



主席：張源龍  
Chairman: Cheung Yuen-lung



(4) 委員：陳淑英  
Member: Karen Chan

- (1) 楊達榮於2012年3月21日接任社長  
(2) 鄭利明於2012年3月21日接任董事  
(3) 李鴻達於2012年3月21日接任監察委員會秘書  
(4) 陳淑英於2012年3月21日接任監察委員

- Jimmy Yeung took over President from 21 Mar 2012  
Cheng Lee-ming took over Director from 21 Mar 2012.  
Wicky Li took over Secretary of Supervisory Committee from 21 Mar 2012  
Karen Chan took over Member of Supervisory Committee from 21 Mar 2012

# 董事會報告

## Board of Directors Report

### 社員數目

截至2012年3月31日止，本社社員數目為61名，包括37家社員儲蓄互助社和24名個人社員。本年度有4名個人社員退社，本年度有6名個人社員加入。

### 股份結餘

本社於2012年3月31日的股份結餘為56,827,875港元比上年度增長2.6%。

### 貸款結餘

截至2012年3月31日止之貸款結餘為113,617港元，比上年度增加34%。

### 資產

淨資產則為57,293,362港元，比上年度減少5%。

### 社務

#### 堅守管理風險 尋求合理回報

2011下半年，受歐債危機影響下，全球金融市場向下調整，香港亦未能幸免。故而，本社的投資亦未能獲得預期的回報。在嚴格遵守既定的守則及管理投資風險，我們於2011年9月至10月期間，分別將大部份的投資項目贖回或賣出。

為令儲社存放的資金獲得合理回報，董事會議決從往年撥備的準備金中，撥回累積盈餘以作派發股息。

### Membership

Our Central Credit Union had 61 members as at 31 March 2012, including 37 credit unions and 24 individual members. During the year, 4 individual members withdrew their membership, 6 individual members joined.

### Share Balance

As at 31 March 2012, the share balance amounted to HK\$56,827,875 has an increase of 2.6% when compared with the previous year.

### Loan Balance

As at 31 March 2012, the loan balance with an increase of 34% amounted to HK\$113,617 when compared with the previous year.

### Asset

The net asset of HK\$57,293,362 had a decrease of 5% when compared with the previous year.

### Operation

#### Stick to Manageable Risk, Strive for Reasonable Return

In the second half year of 2011, the global money markets were going downwards due to Euro Debt Crisis with no exception to Hong Kong. Thus, our expected return on investment could not be achieved. While to stick to investment guidelines and manage investment risk, we redeemed almost all the investment items in September and October 2011.

Our Board decided to transfer those provisions aggregated in the previous years back to undivided earnings and pay out dividend to members' savings.

## **稅務局徵收利得稅**

有關反對稅務局徵收利得稅事項，仍在等待稅務局局長的最終決定。

另一方面，與其他儲社聯署「上書特首及行政會議」的行動，於2011年10月期間，與財經事務及庫務局會議；11月向該局遞交補充資料；再於2012年4月，直接向各行政會議成員遞交我們的訴求，惟至今仍未有確實的回覆。

## **股息**

董事會建議派發2.0釐股息，在2012年3月31日已繳足的股份皆可享有此項股息。

## **前瞻**

未來一年，我們會更謹慎及留意市場情況，務求可平衡在投資方面的風險及回報，以確保為社員的資金尋求穩定及合理的回報。

## **鳴謝**

本人對過去一年各董事、委員的無間合作和無私貢獻，協會職員的努力及各社員儲蓄互助社和個人社員的鼎力支持和信任，謹致以衷心謝意。

社長  
楊達榮

## **Profits Tax levied by Inland Revenue Department**

Regarding the objection of profits tax levied by the Inland Revenue Department, we are still waiting for the final determination from the Commissioner of the Inland Revenue Department.

On the other hand, regarding petition to the Chief Executive in Council, follow-up action made by the League including meeting with Financial Services and Treasury Bureau in Oct 2011, submission of supplementary information in November 2011 and directly petition to members of Executive Council in April 2012. However, final decision not yet achieved at the time being.

## **Dividend on Shares**

The Board recommended a dividend of 2.0% per annum to be paid on all shares fully paid up as at 31 March 2012.

## **The Future**

In the coming year, we will play more safe on our investment in react to the market trend. To ensure reasonable return on members' savings, we will do our best to balance the risk and return.

## **Acknowledgement**

I would like to express my sincere thanks to all Directors and Committee Members, employees of the League, all member credit unions and individual members for their cooperation and disinterested contribution to our Central Credit Union in the past year.

Jimmy Yeung  
President

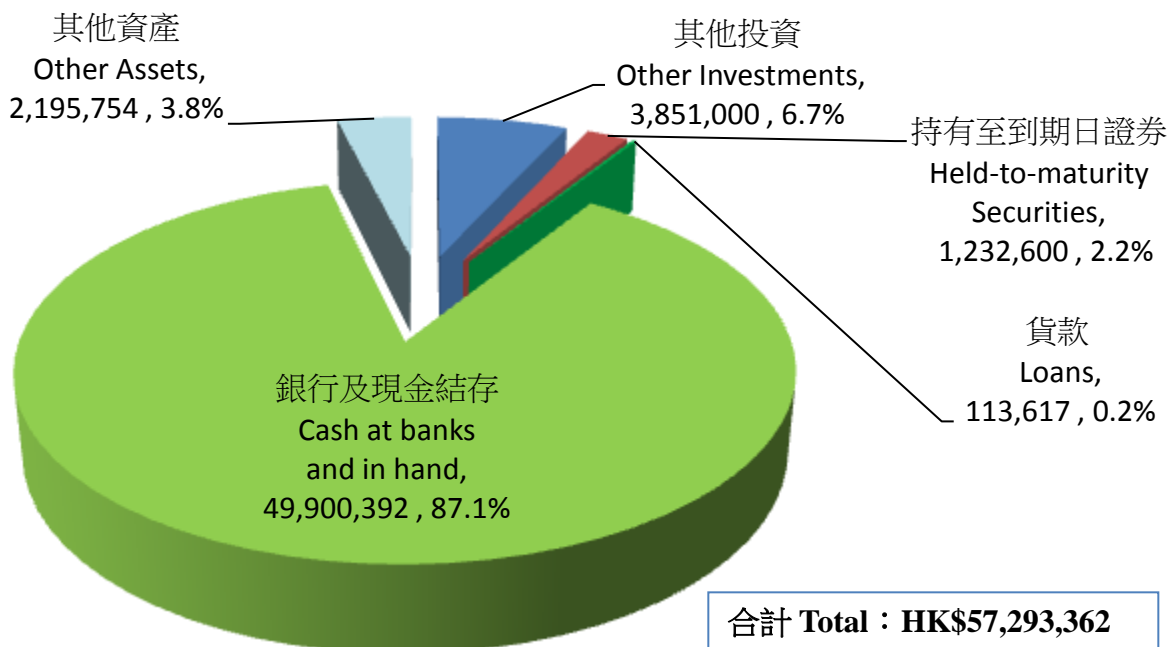
# 投資報告

於2011年3月31日

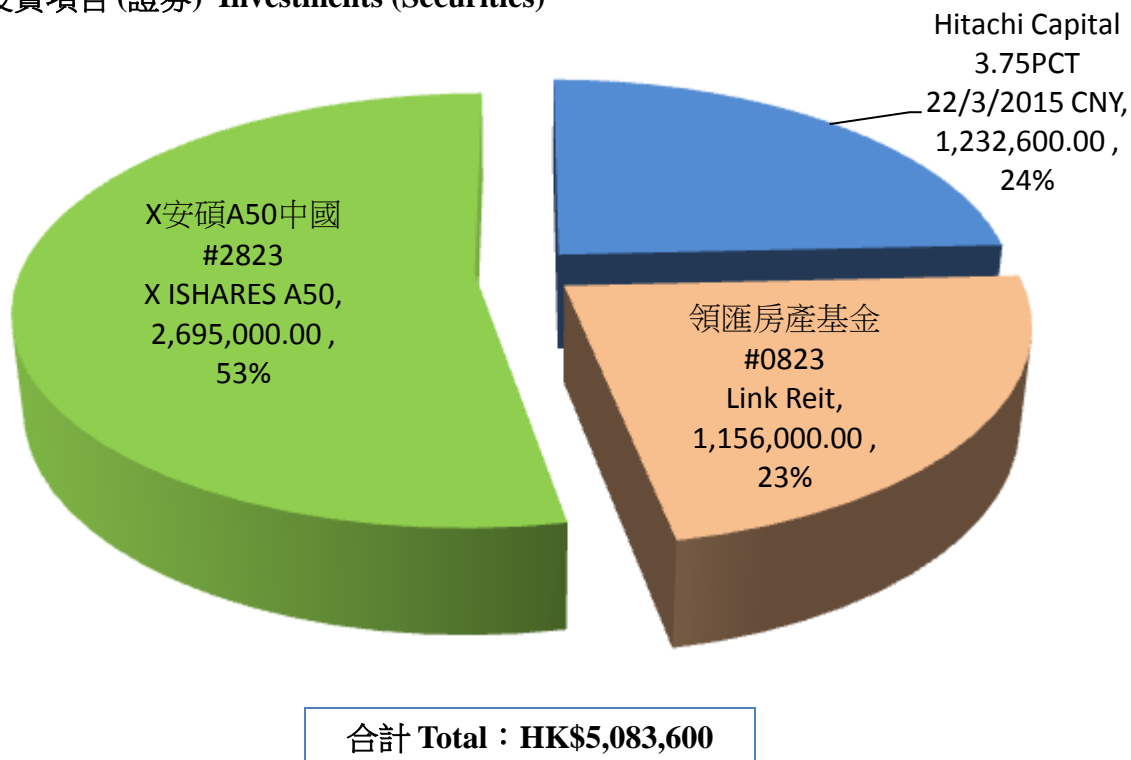
## Investment Report

As at 31 March 2012

### 資產分佈圖 Asset Allocation



### 投資項目 (證券) Investments (Securities)



# 司庫報告

## Treasurer Report

截至2012年3月31日止之財政年度，本社可供分配盈餘如下：

### 可供分配盈餘

本年度虧損  
減：撥入儲備金

加：上年度未分配盈餘  
可供分配盈餘

### 分配

建議股息  
本年度未分配盈餘結存

For the financial year ended 31 March 2012, the available undivided earnings were as follows:

### Available for Appropriation

Loss for the Year

Less: Transfer to Reserve Fund

Add: Undivided Earnings Brought Forward

Undivided Earnings Available for Appropriation

港元 HK\$

(348,904)

-

(348,904)

1,451,316

1,102,412

### Appropriation

Proposed Dividend

Undivided Earnings Carried Forward

1,099,332

3,080

1,102,412

### 投資

去年在投資方面，是困難的一年，全年度共錄得投資虧損約為290萬港元。為確保資金在可管理風險範圍內，堅守既定的投資守則，2011年下半年時，全面性出售及贖回各項證券及基金投資項目，除確保虧損在可承受範圍內，亦為未來重新出發時作好準備。於年度終結時，銀行及現金結存約為淨資產的87%或4,990萬港元。

### Investments

Last year we had a difficult year on the investment. We recorded around HK\$2.9 million investment loss for the whole year. To ensure the capital under manageable risk and stick to investment guidelines, we cut off and cash almost all the investment items in second half year of 2011. Not only to manage the loss, but also prepare for the future. As at year end, we held in hand with cash amounted to HK\$49.9million, or 87% of net asset.

### 展望

展望2012年，預期在投資方面仍將是困難的一年，我們會全力保障社員存放的資金，並會尋求合理的回報；盡力發揮中央儲蓄互助社的角色，與各儲社共度時艱。

### Prospect

Year 2012 is still considered a difficult year for investment. We will try every effort to protect our capitals and seek reasonable return for members. We will also do our best to give full scope of the role of Central Credit Union and get together with member credit unions to cope with the hardship.

司庫  
李明珠

Cecilia Li  
Treasurer



# 收支表 截至3月31日之年度

## Income and Expenditure Statement for the year ended 31 March

		附註 NOTE	2012 港元HK\$	2011 港元HK\$
<b>收入</b>	<b>INCOME</b>			
貸款利息收入	Interest on loans		7,887	8,989
投資的利息收入	Interest on investments		1,141,785	1,631,370
股息收入	Dividend income		126,234	130,345
銀行利息收入	Interest on bank deposits		269,421	95,800
出售其他投資的淨盈利	Gain on disposal of other investments	4	1,095,141	1,354,743
外幣兌換盈利/(虧損)	Exchange gain/(loss)		64,724	214,895
全年度總收入	TOTAL INCOME FOR THE YEAR		<u>2,705,192</u>	<u>3,436,142</u>
<b>支出</b>	<b>EXPENSES</b>			
投資行政費	Investment expenses		169,548	312,913
投資虧損	Investment Loss	5	2,363,160	-
律師費	Legal fees		-	31,000
協會服務費用	League Services Charges		394,000	399,500
捐款支出	Donation		-	-
其他營運開支	Other operating expenses		127,388	125,973
全年度總支出	TOTAL EXPENSES FOR THE YEAR		<u>3,054,096</u>	<u>869,386</u>
本年度營運虧損	<b>OPERATING LOSS FOR THE YEAR</b>		<b>(348,904)</b>	2,566,756
其他投資的未變現盈利	Unrealised gain on other investments		-	979,233
本年度虧損	<b>LOSS FOR THE YEAR</b>		<b>(348,904)</b>	3,545,989
撥入儲備金	Transfer to Reserve Fund		-	(709,198)
上年度未分配盈餘	UNDIVIDED EARNINGS BROUGHT FORWARD	13	1,451,316	55,093
可供分配盈餘	<b>UNDIVIDED EARNINGS AVAILABLE FOR APPROPRIATION</b>		<u>1,102,412</u>	<u>2,891,884</u>
<b>分配建議</b>	<b>APPROPRIATION PROPOSAL</b>			
建議股息	PROPOSED DIVIDEND	3	1,099,332	1,704,107
撥入稅務準備金	Transfer to Provision for Tax		-	620,548
撥入投資公平值變動準備金	Transfer to Reserve for Investment Change in Fair Value		-	350,000
撥入社會責任準備金	Transfer to Reserve for Social Responsibility		-	80,000
撥入儲運拓展準備金	Transfer to Reserve for Development		-	100,000
本年度未分配盈餘	UNDIVIDED EARNINGS CARRIED FORWARD	13	3,080	37,229
			<u>1,102,412</u>	<u>2,891,884</u>

第18頁至第21頁之附註屬本財務報告之一部分。

The notes on pages 18 to 21 form part of these financial statements.

# 資產負債表 於3月31日

## Balance Sheet at 31 March

		附註 NOTE	2012 港元HK\$	2011 港元HK\$
<b>非流動資產</b>	<b>NON-CURRENT ASSETS</b>			
持有至到期日證券	Held-to-maturity securities	7	<u>1,232,600</u>	<u>2,356,533</u>
<b>流動資產</b>	<b>CURRENT ASSETS</b>			
貸款	Loans		113,617	84,672
在一年內到期的持有至到期日證券	Held-to-maturity securities maturing within 1 year		-	-
其他投資	Other investments	8	3,851,000	39,143,312
外幣定期存款	Fixed deposits		-	-
銀行及現金結存	Cash at banks and in hand		49,900,392	17,050,670
應收款項	Receivables		36,048	125,899
應收股息	Dividend receivable		-	-
預付款項	Prepayment	6	<u>3,259,037</u>	<u>3,208,986</u>
			<u>57,160,094</u>	<u>59,615,539</u>
<b>流動負債</b>	<b>CURRENT LIABILITIES</b>			
建議股息	Proposed Dividend	3	1,099,332	1,704,107
應付費用	Accruals		-	8,000
			<u>(1,099,332)</u>	<u>(1,712,107)</u>
流動資產淨值	NET CURRENT ASSETS		<u>56,060,762</u>	<u>57,901,432</u>
<b>長期負債</b>	<b>LONG-TERM LIABILITIES</b>			
社員定期存款	Fixed deposits from members		-	-
			<u>57,293,362</u>	<u>60,257,965</u>
<b>財務來源：</b>	<b>Financed by:</b>			
股份結餘	Share Balance		56,827,875	55,390,208
儲備金	Reserve Fund	9	299,859	2,865,893
稅務準備金	Provision for Tax	10	200,548	1,320,548
投資公平值變動準備金	Reserve for Investment Change in Fair Value	8	(38,000)	-
社會責任準備金	Reserve for Social Responsibility	11	-	20,000
儲運拓展準備金	Reserve for Development	12	-	94,086
未分配盈餘	Undivided Earnings	13	3,080	567,230
			<u>57,293,362</u>	<u>60,257,965</u>

於2012年6月18日經董事會批准及授權

Approved and authorised for issue by the Board of Directors on 18 June 2012

社長 楊達榮  
司庫 李明珠

**Jimmy Yeung, President**  
**Cecilia Li, Treasurer**

第18頁至第21頁之附註屬本財務報告之一部分。

The notes on pages 18 to 21 form part of these financial statements.

# 帳項附註

## Notes of the Accounts

### 1. 會計帳項編製準則

此會計帳項的編製準則是根據原始成本方式、香港會計師公會所頒布的會計實務準則及詮釋、香港公認會計原則、並符合《儲蓄互助社條例》及香港協會中央儲蓄互助社章程。

### 2. 主要會計政策

#### 2.1 收入的確認

社員貸款利息收入是以實際已收的利息入帳。於年結月時，當月的應收社員貸款利息收入均於應計之時在收支表內確認。

存款利息和投資收入均於應計之時在收支表內確認。

#### 2.2 投資證券

2.2.1 「持有至到期日證券」為預算持有至指定贖回日期的證券，並以帳面價值及以每項投資項目獨立計算。當投資的帳面價值不能收回時，此撥備會在「投資公平值變動準備金」帳項內確認。

2.2.2 其他投資證券會被列為「其他投資」，並以公平值列出。公平值的變動會於年終時在「投資公平值變動準備金」帳項內確認。購入其他投資證券的主要目的是在短期的價格波動或證券商的差價中獲利。

### Basis of Preparation of Accounts

The accounts are prepared under historical cost convention and in accordance with applicable Statements of Standard Accounting Practice and Interpretation issued by the Hong Kong Society of Accountants, accounting principles generally accepted in Hong Kong and the requirements of “Credit Unions Ordinance” and the By-Laws of Hong Kong League Central Credit Union.

### Significant Accounting Policies

#### Income Recognition

Interest income on loans is accounted for on cash basis. At the year-end month, interest income on loans is recognised in the Income and Expenditure Statement as they accrue.

Interest on deposits and income from investments are recognised in the Income and Expenditure Statement as they accrue.

#### Investment Securities

“Held-to-maturity securities” are securities redeemable at fixed dates, intended to be held to maturity and are stated at carrying value, on an individual investment basis. Provisions are made when it is not likely that the carrying value of the investment can be recovered and the amount of provisions is recognised as in account named “Provision for Investment Change in Fair Value”.

Other investment securities are classified as “other investments” and are stated at fair value. Changes in fair value are recognised in account named “Provision for Investment Change in Fair Value” at the year end. Other investment securities were acquired principally for the purpose of generating a profit from short-term fluctuations in price or dealer’s margin.

2.2.3 出售投資證券的盈利或虧損，以出售時的淨實收款項與證券的帳面價值的差額，在收支表內確認。

Profit or loss on disposal of investments in securities are determined as the difference between the net disposal proceeds and the carrying amount of the investments and are accounted for in the Income and Expenditure Statement they arise.

### 2.3 外幣

以非港元之外幣為單位之貨幣資產及負債均按年結日之匯率再折算為港元。因匯兌而產生之權益及虧損均撥入收支表處理。

### Foreign Currencies

Monetary assets and liabilities denominated in foreign currencies other than Hong Kong Dollars are re-translated into Hong Kong Dollars at the rates ruling on the balance sheet date. Gains and losses arising on exchange are dealt with in the Income and Expenditure Statement as incurred.

### 3. 建議股息

社員於2012年3月31日在儲蓄互助社存有股份者將可收取股息，帳項內的應付股息準備乃按社員於本年度內的每月股份結餘以年息2.00釐按比例計算。

### Proposed Dividend

Provision has been made in the accounts for a dividend payable to members having a share balance with the Credit Union as at 31 March 2010. The dividend rate of 3.50% per annum is calculated pro-rata on members' share balances outstanding at the end of each month during the year.

董事會須待2012年6月20日所舉行的社員周年會議中由出席社員通過此項建議。

Approval of this proposal will be sought by the Board of Directors from the members at the Annual Meeting to be held on 22 June 2011.

### 4. 出售其他投資的淨盈利

### Gain on Disposal of Other Investments

2012  
港元HK\$      2011  
港元HK\$

所得收益

(Sales Proceeds total 8 items)

(共出售或贖回 8 項目)

AB American Income Portfolio (HKD)-AT  
ZIJIN INTL FIN CO LTD 4.25PCT 30/6/16USD  
American Intl. Group-Notes 2011-15.9.14SR USD  
BNP Paribas 4.8 24/6/2015 USD  
Standard Chart 5.7PCT 25/1/22 USD

HK Stocks #0316 (中國海外國際)  
HK Stocks #0823 (領匯房產基金)  
HK Stocks #0013 (和記黃埔)

出售的盈餘

Gain on Disposal

1,095,141

1,354,743

# 帳項附註(續)

## Notes of the Accounts(continued)

5. 投資虧損 (共出售或贖回15項目)	Investment Loss (Sales Proceeds total 15 items)	2012 港元HK\$	2011 港元HK\$
First State - Global Agribusiness Fund (USD)	HK Stocks #0316 (中國海外國際)		
AB Global High Yield Portfolio (HKD)-AT	HK Stocks #0066 (港鐵公司)		
AB Global High Yield Portfolio (USD)-AT	HK Stocks #0178 (莎莎國際)		
Schroder-ISF Global Corporate Bond A-Dist(USD)	HK Stocks #0005 (滙豐控股)		
Allianz-Pimco Emerging Asia Bond Fund Class E (USD)	HK Stocks #2800 (盈富基金)		
Fidelity Funds-Asia Special Situation Fund (USD)	HK Stocks #0388 (香港交易所)		
JF Asian Total Return Bond Fund (USD)			
Value Partners High Dividend Stocks Fund (USD)			
AB American Income Portfolio (HKD)-AT			
出售的損失	Loss on Disposal	(5,279,214)	-
撥自投資價格變現值撥備	Transfer from Reserve for Investment change in Fair value	350,000	
撥自儲備金	Transfer from Reserve	2,566,054	
全年投資虧損	Investment Loss for the year	(2,363,160)	-
<b>6. 預付款項</b>	<b>Prepayment</b>		
於年初結存	Opening Balance	3,208,986	660,415
儲稅券2004/05年度至2007/08年度	Tax Reserve Certificate 2004/05- 2007/08	-	2,548,571
儲稅券2008/09年度	Tax Reserve Certificate 2008/09	50,051	-
於年終結存	Closing Balance	3,259,037	3,208,986
<b>7. 持有至到期日證券</b>	<b>Held-to-maturity Securities</b>		
持有至到期日證券的帳面價值	Held-to-maturity Securities, at Carrying Value	1,232,5600	2,356,533
<b>8. 其他投資</b>	<b>Other Investments</b>		
其他投資的買入成本	Cost of Other Investments	3,889,000	
其他投資的公平值(於2012年 3月31日)	Other Investments, at Fair Value (as at 31 Mar 2012)	3,851,000	
公平值變動確認於「投資公平 值變動準備金」	Changes in fair value recognised in “Provision for Investment Change in Fair Value”	(38,000)	
<b>9. 儲備金</b>	<b>Reserve Fund</b>		
於年初結存	Opening Balance	2,865,893	2,156,655
入社費	Entry Fee	20	-
劃銷非經常性虧損 (2011年)	Extraordinary loss Written –off (2011)	(2,566,054)	-
由本年度盈餘撥入	Transfer from Surplus for the Year	-	709,198
於年終結存	Closing Balance	299,859	2,865,893

儲備金乃保存作為儲備，以應付儲蓄互助社在貸款到期全數償還的時間屆滿後仍未獲清還而招致的損失，以及應付儲蓄互助社在非因支出超逾收入的情況而招致的其他損失。

The Reserve Fund is kept against losses incurred from loans made by the Credit Union, which remain outstanding after the time for their repayment in full has expired and other losses, other than excess expenditure over income, incurred by the Credit Union.

		2012 港元HK\$	2011 港元HK\$
<b>10. 稅務準備金</b>	<b>Provision for Tax</b>		
於年初結存	Opening Balance	1,320,548	700,000
撥至未分配盈餘	Transfer to Undivided Earnings	(1,120,000)	-
由本年度盈餘撥入	Transfer from Surplus for this Year	-	620,548
於年終結存	Closing Balance	<u>200,548</u>	<u>1,320,548</u>
稅務準備金乃由2009-2010年度開始保存作為儲備，以應付儲蓄互助社在該年度開始被追繳的利得稅。	The Provision for Tax is kept against profit tax may be incurred from year 2009-2010 for the Credit Union		
<b>11. 社會責任準備金</b>	<b>Reserve for Social Responsibility</b>		
於年初結存	Opening Balance	20,000	100,000
由上年度盈餘撥入	Transfer from Surplus of last year	80,000	-
減：本年度贊助支出	Sponsorship paid for this Year	-	(80,000)
撥至未分配盈餘	Transfer to Undivided Earnings	(100,000)	-
於年終結存	Closing Balance	<u>-</u>	<u>20,000</u>
<b>12. 儲運拓展準備金</b>	<b>Reserve for Development</b>		
於年初結存	Opening Balance	94,086	194,086
由上年度盈餘撥入	Transfer from Surplus of last year	100,000	-
減：本年度贊助支出	Sponsorship paid for this Year	-	(100,000)
撥至未分配盈餘	Transfer to Undivided Earnings	(194,086)	-
於年終結存	Closing Balance	<u>-</u>	<u>94,086</u>
<b>13. 未分配盈餘</b>	<b>Undivided Earnings</b>		
於年初結存	Opening Balance	567,230	55,093
撥(至)投資公平值變動準備金	Transfer (to) Reserve for Investment Change in Fair Value	(350,000)	-
撥(至)社會責任準備金	Transfer (to) Reserve for Social Responsibility	(80,000)	-
撥(至)儲運拓展準備金	Transfer (to) Reserve for Development	(100,000)	-
撥(至)/自本年度(虧損)/盈餘	Transfer (to)/from Loss/Gain for this Year	(348,904)	2,836,792
撥(至)預留股息	Transfer (to) Provision for Dividend	(1,099,332)	(1,704,107)
撥(至)/自稅務準備金	Transfer (to)/from Provision for Tax	1,120,000	(620,548)
撥自社會責任準備金	Transfer from Reserve for Social Responsibility	100,000	-
撥自儲運拓展準備金	Transfer From Reserve for Development	194,086	-
於年終結存	Closing Balance	<u>3,080</u>	<u>567,230</u>

#### 14. 比較數字

部分比較數字已重新修訂以配合本年度的編列方式。

#### Comparative Figures

Certain comparative figures have been restated to comply with current year's presentation.

# 貸款委員會報告

## Credit Committee Report

### 貸款委員會報告

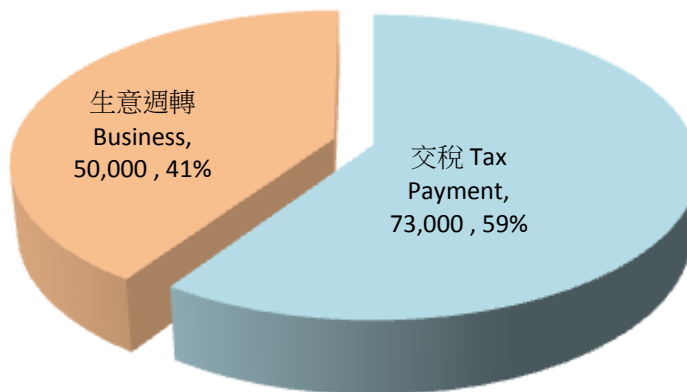
貸款委員會於2011至2012年度審批貸款申請2宗，全部獲得批准，共批出貸款123,000港元，並全為個人社員貸款。

### Credit Committee Report

In this financial year, a total of 2 loan applications were approved. The total approved amount was HK\$123,000 which were applications from individual members.

年度 Year	貸款宗數 No. of Loan Applications	總貸款額 (港元) Total Loan Amount (HK\$)
2010-2011	2	127,000
2011-2012	2	123,000

本年度貸款用途分析如下： Analysis of the loan reasons is as follows:



合計 Total : HK\$123,000

主席  
王德忠

Wong Tak-chung  
Chairman

# 監察委員會報告

## Supervisory Committee Report

### 監察委員會報告

監察委員會在2011至2012年度定期查核帳目及業務，並向董事會作出報告。

各項審核工作包括：

1. 試算社員個人帳的股份及貸款結餘
2. 確定銀行現金
3. 留意每月依時預備月結
4. 核對年結及抽查股息計算
5. 查核貸款文件
6. 查閱各委員會會議記錄
7. 跟進董事會對註冊官審查報告所作出的行動

在此謹對本委員會各成員的努力及各委員會的合作，表示衷心謝意。

主席  
張源龍

### Supervisory Committee Report

In the year 2011-2012, our Committee conducted regular and independent audits on both the accounts and operation of our Credit Union and reported the findings to our Board.

The audited items included:

1. Calculation of individual share and loan balance for members
2. Confirmation of cash at banks
3. Monitoring of on-time preparation of monthly financial statements
4. Checking of year-end account closing and random checking of dividend calculation
5. Examination of supporting documents for loans
6. Checking of minutes for all Committee meetings
7. Follow-up the actions taken by the Board with regards to the recommendations given in the Report of Examination of the Registrar

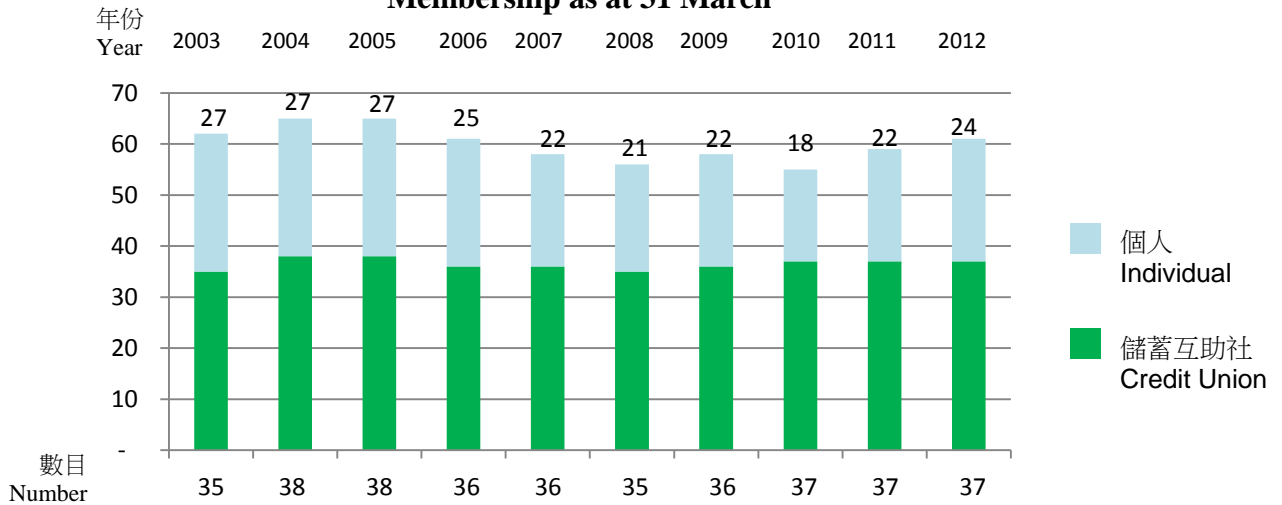
We would like to take this opportunity to express our thanks to our Committee members for their efforts and other Committees for their cooperation in the year.

**Cheung Yuen lung**  
Chairman

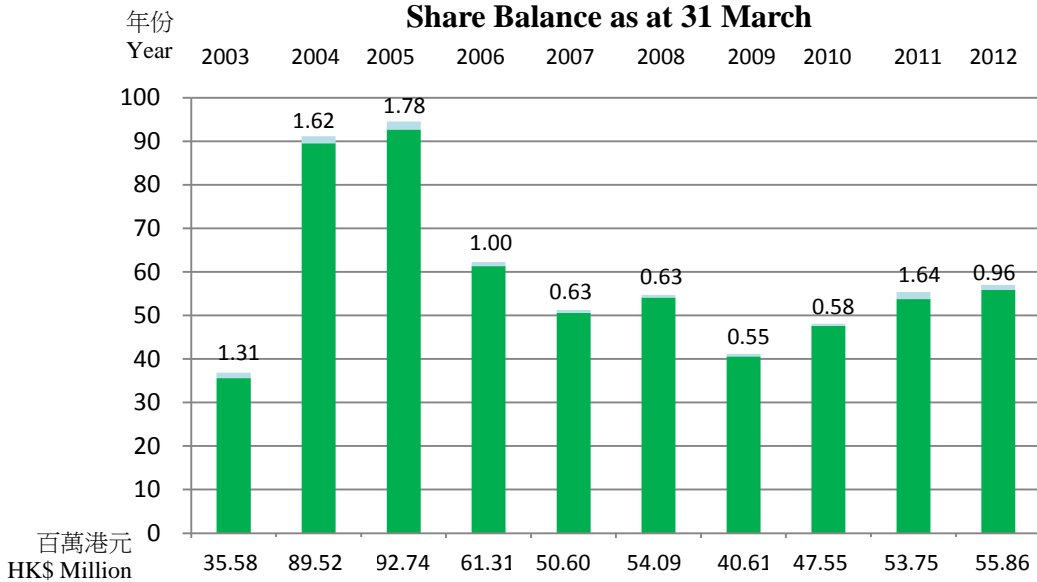


# 十年統計數字 10-year Statistics

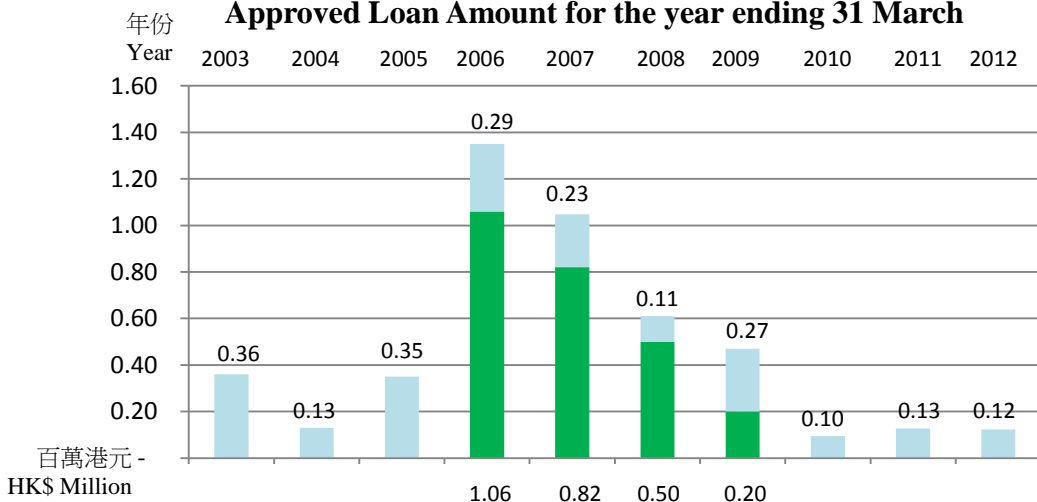
於3月31日之社員數目  
Membership as at 31 March



於3月31日之股份結餘  
Share Balance as at 31 March



截至3月31日之年度批出貸款金額  
Approved Loan Amount for the year ending 31 March



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