

第 53 屆社員周年會議記錄

Minutes of the 53rd Annual Meeting

日期：2025 年 6 月 18 日（星期三）

Date: 18 June 2025 (Wednesday)

時間：下午 7 時 30 分

Time: 7:30 p.m.

地點：香港儲蓄互助社協會郭樂賢神父堂

Venue: Father Collins Hall,
Credit Union League of Hong Kong

出席嘉賓：

Guest : WONG Pik-yuk, CHOW Joan,
TUNG Kwong Tat, LAM Tsz Hin
(Registrar's Representatives)

註冊官代表：黃碧玉、周善琮、
董光達、林子軒

法律顧問：馮健華律師

Franky Fung, Solicitor (Legal Adviser)

出席社員：57 名

No. of Participating Members : 57

列席代表：4 名

No. of Observers : 4

社員社 (24)

Member's Credit Union (28)

儲蓄互助社

代表

Credit Union

Representatives

廉政公署儲蓄互助社

黃曉虹

ICACCU

WONG Hiu Hung

上水儲蓄互助社

霍偉明

Sheung Shui CU

FOK Wai-ming

國際貨櫃碼頭儲蓄互助社

唐耀祺

HIT CU

TONG Yiu-kee

粉嶺華明邨儲蓄互助社

葉潔美

Fanling Wah Ming Estate CU

YIP Kit-mei

聖雲先儲蓄互助社

潘志昌

St. Vincent CU

POON Che-cheong

儲光儲蓄互助社

陳淑英

Sun CU

CHAN Karen

聖文德堂儲蓄互助社

蔡玉蘭

St. Bonaventure's Church CU

CHOI Kitty

大學儲蓄互助社

丘妙雲

University CU

YAU Florence

聖嘉彌祿儲蓄互助社

黃天賜

St. Camillus CU

WONG Tin-chee

海星堂儲蓄互助社

吳尉鈞

Star of the Sea Church CU

NG Edwin

愛德儲蓄互助社

陳翹明

Oi Tack CU

CHAN Grace

電訊盈科儲蓄互助社

余妙雯

PCCWCU

YUE Vera

華富邨儲蓄互助社

郭有明

Wah Fu Estate CU

KWOK Yau-ming

善導之母儲蓄互助社

張裕彪

Mother of Good Counsel CU

CHEUNG Billy

群力儲蓄互助社

何櫻棋

People's Effort CU

HO Cherry

聖若翰儲蓄互助社

周廣全

St. John's CU

CHOW Kong-chuen

聖老楞佐儲蓄互助社

黃惠賢

St. Lawrence CU

WONG Anita

香港中文大學僱員儲蓄互助社

魏琮華

The Chinese University of Hong
Kong Employee CU

NGAI Cindy

天文台儲蓄互助社

黃詩華

Hong Kong Observatory CU

WONG Christopher

政府物料供應人員儲蓄互助社

張燕玲

Government Supplies Staff CU

CHEUNG Annie

聖方濟各儲蓄互助社

吳文業

St. Francis CU

WU Man-yip

精英儲蓄互助社

施婉婉

Elite CU

SZE Winnie

彩虹聖家儲蓄互助社

黃銘健

Choi Hung Estate Holy Family CU

WONG David

社員社 (24) (續)

儲蓄互助社

香港餐飲管理儲蓄互助社

(排名不分先後)

代表

馮錦康

個人社員 (33)

李明珠

陳偉濱

鍾思敏

鄺小玉

李曠明

李遠昌

羅保祥

陳淑英

趙肖儀

孔慶柱

江錦銓

張燕玲

許翊樂

何櫻棋

溫玉文

戚祖耀

葉震雄

(排名不分先後)

施婉婉

周活海

萬錦倫

潘緒光

鄧湛泉

梁廣發

梁少梅

黃賀瑩

陳志標

何婉儀

李錫祥

唐穎茹

鄺偉榮

梁偉業

陳偉強

彭嘉慧

Member's Credit Union (28) (Con't)

Credit Union

Hong Kong Food and Beverage Management CU

(In arbitrary order)

Representatives

FUNG Kenny

Individual Members (32)

LI Cecilia

CHAN Ben

CHUNG Penny

KWONG Elizabeth

LI Kelvin

LEE Yuen-cheong

LAW Frankie

CHAN Karen

CHIU Candy

HUNG Hing-chu

KONG Ebenezer

CHEUNG Annie

HUI Francis

HO Cherry

WUN Alex

CHIK Cho-yiu

YIP Chun-hung

(In arbitrary order)

SZE Winnie

CHOW Wood-hoi

MAN Kam-lung

POON Alex

TANG Kidson

LEUNG Bosco

LEUNG Siu-mui

WONG Kimmy

CHAN Chi-bill

HO Yuen-ye

LEE Sik-cheong

TONG Wing-ye

KWONG Wai-wing

LEUNG Wai-yip

CHAN Wai-keung

PANG Karry

列席儲社代表 (4)

儲蓄互助社

香港餐飲管理儲蓄互助社

香港餐飲管理儲蓄互助社

海星堂儲蓄互助社

善導之母儲蓄互助社

(排名不分先後)

代表

潘迪信

李國強

何麗霞

葉葆茵

Observers (1)

Credit Union

Hong Kong Food and Beverage Management CU

Hong Kong Food and Beverage Management CU

Star of the Sea Church CU

Mother of Good Counsel CU

(In arbitrary order)

Representatives

POON Dickson

LEE Patrick

HO Lisa

YIP Wendy

協會職員

李遠昌

伍珮均

招華璣

Staff

LEE Yuen-cheong

NG Nora

CHIU Kim

1. **確定足夠法定人數，宣佈正式開會**
司儀李遠昌確定出席會議的社員達到法定人數，社長宣佈會議開始。

2. **社長致辭**
社長李明珠歡迎各位嘉賓、各位社員及儲社代表抽空出席是次周年會議。

3. **介紹嘉賓**
李遠昌介紹各出席嘉賓、社員及出席的儲社代表。

4. **委任代秘書**
由於秘書麥兆沛請假，由李明珠動議，許翊樂和議，出席社員一致通過委任羅保祥為代秘書。

5. **通過第52屆周年會議記錄**
代秘書羅保祥請社員參閱年報第4頁至第9頁所刊載2024年6月19日舉行之第52屆社員周年會議記錄。

由陳偉強動議，霍偉明（上水儲蓄互助社）和議，大部份出席社員通過。

6. **董事會報告**
社長李明珠呈交董事會報告，內容請參閱年報第12頁至第16頁。

由張燕玲（政府物料供應人員儲蓄互助社）動議，吳文業（聖方濟各儲蓄互助社）和議，大部份出席社員通過。

7. **司庫報告**
司庫鄺小玉呈交司庫報告及財務報告，內容請參閱年報第22至23頁之司庫報告及第24至29頁之財務報告。

由陳偉強動議，陳志標和議，大部份出席社員通過。

1. **Ascertainment of Quorum and Call the Meeting to Order**
LEE Yuen-cheong, Master of Ceremony, announced that a quorum was present. The President called the meeting to order.

2. **Opening Address by the President**
LI Cecilia, President, welcomed all guests, members and observers to attend the Annual Meeting.

3. **Introduction of Guests of Honor and Attendees**
LEE Yuen-cheong, Master of Ceremony, introduced the honorable guests and their belonged organizations/credit unions.

4. **Appointment of Acting Secretary**
As Secretary MAK Siu-pui was on leave, LI Cecilia proposed to appoint LAW Po-cheung as Acting Secretary and HUI Francis seconded, the proposal was adopted by all members present.

5. **Confirmation of the Minutes of the 52nd Annual Meeting**
LAW Po-cheung, Acting Secretary, invited the members to refer to pages 4 to 9 of the Annual Report for the minutes of the 52nd Annual meeting held on 19 June 2024.

CHAN Wai-keung proposed and FOK Wai-ming (SSCU) seconded. The Minutes was adopted by a majority of the members present.

6. **Board of Directors Report**
LI Cecilia, President, presented the Board of Directors Report on pages 12 to 16 of the Annual Report.

CHEUNG Annie (GSSCU) proposed and WU Man-yip (STFRCU) seconded, the Report was adopted by a majority of the members present.

7. **Treasurer Report**
KWONG Elizabeth, Treasurer, presented the Treasurer Report on page 22 to 23 and Financial Report on page 24 to 29.

CHAN Wai-keung proposed and CHAN Chi-bill seconded, the Reports were adopted by a majority of the members present.

8. 投資報告

李曠明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 17 至 21 頁。

由葉震雄動議，趙肖儀和議，大部份出席社員通過。

9. 貸款委員會報告

貸款委員會主席許翹樂呈交貸款委員會報告，內容請參閱年報第30頁。

由鍾思敏動議，梁少梅和議，大部份出席社員通過。

10. 監察委員會報告

監察委員會委員何櫻棋呈交監察委員會報告，內容請參閱年報第31頁。

由陳淑英動議，梁廣發和議，大部份出席社員通過。

11. 教育委員會報告

教育委員會主席麥兆沛呈交教育委員會報告，內容請參閱年報第32至33頁。

由梁偉業動議，霍偉明（上水儲蓄互助社）和議，大部份出席社員通過。

12. 註冊官審查報告書

代秘書羅保祥呈交註冊官審查報告，審查日期為 2021 年 8 月 1 日至 2023 年 3 月 31 日，報告已張貼於辦事處告示版。

由周活海動議，吳尉鈞（海星堂儲蓄互助社）和議，大部份出席社員通過。

8. Investment Report

LI Kelvin, represent the Asset Management Committee of the League, delivered the Investment Report on page 17 to 21 of the Annual Report.

YIP Chun-hung proposed and CHIU Candy seconded, the Reports were adopted by a majority of the members present.

9. Credit Committee Report

HUI Francis, Chairman of the Credit Committee, presented the Credit Committee Report on page 30 of the Annual Report.

CHUNG Penny proposed and LEUNG Siu-mui seconded, the Report was adopted by a majority of the members present.

10. Supervisory Committee Report

HO Cherry, committee of the Supervisory Committee, presented the Supervisory Committee Report on page 31 of the Annual Report.

CHAN Karen proposed and LEUNG Bosco seconded, the Report was adopted by a majority of the members present.

11. Education Committee Report

MAK Siu-pui, Chairman of the Education Committee, presented the Education Committee Report on page 32 to 33 of the Annual Report.

LEUNG Wai-yip proposed and FOK Wai-ming (SSCU) seconded, the Report was adopted by a majority of the members present.

12. Report of Examination by the Registrar

LAW Po-cheung, Acting Secretary, report that the Report of Examination for the period from 1 Aug 2021 to 31 Mar 2023 by the Registrar was posted on the notice board.

CHOW Wood-hoi proposed and NG Edwin (SOSCCU) seconded, the Report was adopted by a majority of the members present.

13. 宣佈派發股息

社長李明珠建議採納董事會的提議，對所有於2025年3月31日已繳足的股份派發2.2釐股息。

由唐穎茹動議，吳文業（聖方濟各儲蓄互助社）和議，大部份出席社員通過。

14. 其他事項

14.1 通過撥款

並無需要決議撥款方案。

14.2 通過劃銷呆壞帳

社長李明珠報告：

一宗於2020年10月批出予前社員#241的貸款，自2022年5月開始貸款人一直拖欠還款。董事會已委託律師向法院提交債權人破產呈請，現已獲法庭頒布破產令，將向破產管理署遞交文件及等候法庭排期聆訊。

因此，建議劃銷該筆呆壞帳項。建議從本社儲備金中，撥款劃銷該筆款額，港幣34,999.62元，如日後前社員主動償還欠款，再撥至儲備金內。

鍾思敏動議，溫玉文和議，1票反對，56票贊成，通過從本社儲備金中撥款劃銷港幣34,999.62元。

14.3 委任法律顧問

李遠昌建議委任司徒維新律師行的馮健華律師為本社法律顧問。

由江錦銓動議，葉震雄和議，出席社員一致通過。

13. Declaration of Dividend on Shares

LI Cecilia, President, proposed to adopt the recommendation given by the Board to pay a dividend of 2.2% per annum on all shares fully paid up as at 31 March 2025.

TONG Wing-ye proposed and WU Man-yip (STFRCU) seconded, the Proposal was adopted by a majority of the members present.

14. Any Other Business

14.1 Adopt the Appropriation

There is no proposal on appropriation need to be approved.

14.1 Write-off of Bad Debt

LI Cecilia, President, reported that a loan granted to former member #241 in October 2020 had been in default since May 2022. The Board of Directors had instructed a solicitor to file a creditor's bankruptcy petition with the court. A bankruptcy order has now been issued by the court, and documents will be submitted to the Official Receiver's Office pending a court hearing.

It was therefore recommended to write off the said bad debt in the amount of HK\$34,999.62 from the CU's reserve fund. Should the former member repay the outstanding amount in the future, the sum would be credited back to the reserve fund.

CHUNG Penny proposed and WUN Alex seconded, with 1 vote against and 56 votes in favor, the Proposal was adopted.

14.2 Appointment of Legal Adviser

LEE Yuen-cheong proposed to appoint Franky Fung Solicitor of Sun Lawyers as Legal Adviser of HKLCCU.

KONG Ebenezer proposed and YIP Chun-hung seconded, the Proposal was adopted by all members present.

15. 選舉

15.1 董事會 - 協會董事組別

空缺 : 兩名
候選人 : 兩名
等額選舉, 候選人自動當選
當選者: 李明珠、蒙焯明

15.2 董事會 - 儲社的獲授權人組別

空缺 : 一名
候選人 : 一名
等額選舉, 候選人自動當選
當選者: 張燕玲女士 (政府物料供應人員儲蓄互助社)

董事會 - 個人社員組別

空缺 : 一名
等額選舉, 候選人自動當選
當選者: 李曠明

15.3 貸款委員會

空缺 : 兩名
候選人 : 兩名
等額選舉, 候選人自動當選
當選者: 溫玉文先生(協會董事)、
鍾思敏女士(個人社員)

15.4 監察委員會

空缺 : 兩名
候選人 : 兩名
等額選舉, 候選人自動當選
當選者: 江錦銓先生(協會董事)、
戚祖耀先生(協會董事)

上列候選人得到大部份出席社員通過。

16. 董事會互選

15. Election

15.1 Board of Directors - CULHK Director Group

Vacancy : 2
Nominee : 2
Single-candidate election, uncontested.
Elected: LI Cecilia, MUNG Cheuk Ming

15.2 Board of Directors – Authorised Person of the CUs

Vacancy : 1
Nominee : 1
Single-candidate election, uncontested.
Elected: CHEUNG Annie (GSSCU)

Board of Directors – Individual Member

Vacancy : 1
Single-candidate election, uncontested.
Elected: LI Kelvin

15.3 Credit Committee

Vacancy : 2
Nominee : 2
Single-candidate election, uncontested.
Elected: WUN Alex (CULHK Director),
CHUNG Penny (Individual Member)

15.4 Supervisory Committee

Vacancy : 2
Nominee : 2
Single-candidate election, uncontested.
Elected: KONG Ebenezer (CULHK Director),
CHIK Cho-yiu (CULHK Director)

The Election was adopted by a majority of the members present.

16. Election of Officers of the Board

17. 宣佈董事會互選結果

董事會即時舉行會議進行互選，結果如下：

社 長： 李明珠
副社長： 陳偉濱
司 庫： 鄺小玉
秘 書： 麥兆沛
董 事： 孔慶柱
 李曠明
 許翊樂
 張燕玲
 蒙焯明

社長李明珠再次多謝各社員及儲社代表出席是次周年會議。

18. 宣佈周年會議結束

周年會議於下午9時05分結束。

社 長 代秘書
李明珠 羅保祥

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: LI Cecilia
Vice President: CHAN Ben
Treasurer: KWONG Elizabeth
Secretary: MAK Siu-pui
Director: HUNG Hing-chu
 LI Kelvin
 HUI Francis
 CHEUNG Annie
 MUNG Cheuk-ming

LI Cecilia, the President thanked again all members and credit union representatives attending the Annual Meeting.

18. Adjournment of the Annual Meeting

The Annual Meeting was adjourned at 9:05 p.m.

President Acting Secretary
LI Cecilia LAW Po-cheung