



香港協會中央 儲蓄互助社

Hong Kong League Central
Credit Union

Annual Report

2022-2023

年報



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

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第 51 屆周年會議議程

Agenda of the 51st Annual Meeting

日期：2023 年 6 月 7 日(星期三)

Date: 7 June 2023 (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

- | | |
|-------------------|--|
| 1 確定足夠法定人數，社長宣佈開會 | 1 Ascertainment of Quorum and Call the Meeting to Order |
| 2 介紹嘉賓 | 2 Introduction of Honorable Guests |
| 3 社長致辭 | 3 Opening Address by the President |
| 4 通過第 50 屆周年會議記錄 | 4 Confirmation of the Minutes of the 50th 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 教育委員會報告 | 10 Education Committee Report |
| 11 註冊官審查報告書 | 11 Report of Examination by the Registrar |
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| 13 其他事項 | 13 Any Other Business |
| 13.1 通過撥款 | 13.1 Appropriation Adoption |
| 13.2 委任法律顧問 | 13.2 Appointment of Legal Adviser |
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| 14.1 董事 | 14.1 Directors |
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| 15 董事會互選 | 15 Election of Officers of the Board |
| 16 宣佈董事會互選結果 | 16 Announcement of the Result of Election of Officers of the Board |
| 17 周年會議結束 | 17 Adjournment of Annual Meeting |

協會中央社代表名單 HKLCCU Representatives

儲社名稱	儲社代表	Credit Union	Representative
上水	霍偉明/黃淑芬	Sheung Shui (SSCU)	FOK Wai-ming/Bobo WONG
大學	丘妙雲/黃天寶	University (UCU)	Florence YAU/Boby WONG
互信	李淑卿	Mutual Trust (MTCU)	Vegina LEE
天文台	蔡瑞聰	Hong Kong Observatory (HKOCU)	CHOY Shui-chung
水務署員工	馬遠基	Water Supplies Department Staff (WSDSCU)	Kei MA
社會福利署	李榮輝	Social Welfare Department (SWDCU)	LEE Wing-fai
政府物料供應人員	黃賀瑩/曾明輝	Government Supplies Staff (GSSCU)	Kimmy WONG/Stephen TSANG
香港中文大學僱員	黃杏梅/張蘭珍	The Chinese University of Hong Kong Employees' (CUECU)	Wong Hang-mui/Rosemary CHEUNG
香港明愛員工	徐秀娟	Hong Kong Caritas Staff (HKCSCU)	Jessie TSUI
香港金錢服務業	謝天能/劉學倫	Hong Kong Money Service Operations (HKMSOCU)	TSE Tin-nang/ LAU Hok-lun
香港遊樂場協會職員	張若蝶	Hong Kong Playground Association Staff (HKPASCU)	Christine CHEUNG
香港總堂	馮佩珍	Hong Kong Cathedral (HKCCU)	FUNG Pui-chun
海事處職員	黃穎珊	Marine Department Staff (MDSCU)	Annie WONG
海星堂	莫家麟/王耀昌	Star of The Sea Church (SOSCCU)	Francis MOK/James WONG
粉嶺華明邨	葉潔美	Fanling Wah Ming Estate (FLWMECU)	YIP Kit-mei
國際貨櫃碼頭	唐耀祺	HIT (HITCU)	TONG Yiu-kee
將軍澳	鄧紹明	Junk Bay (JBCU)	TANG Siu-ming
彩虹邨聖家	陳錫敦	Choi Hung Estate Holy Family (CHEHFCU)	CHAN Shek-dan
勞工處職工	盧仲翔	Labour Department Staff (LDSCU)	Johnson LOO
善導之母	梁少梅/張裕彪	Mother of Good Counsel (MOGCCU)	LEUNG Siu-mui/Billy CHEUNG
惠澤	馮瑞馨	Rainbow (RCU)	Susan FUNG
華富邨	郭有明	Wah Fu Estate (WFECU)	KWOK Yau-ming
廉政公署	蕭詠賢	ICAC (ICACCU)	Winnie SHIU
愛德	楊綺華	Oi Tack (OTCU)	Beatrice YEUNG
新界濾水廠員工	郭志全	New Territories Treatment Works Staff (NTTWSCU)	KWOK Chi-chuen
群力	何櫻棋/何綺嫦	People's Effort (PECU)	Cherry HO/HOH Yee-sheung
聖文德堂	盧映霖	St. Bonaventure's Church (STBNCU)	Angel LO
聖方濟各	吳文業/區有權	St. Francis (STFRCU)	WU Man-yip/AU Yau-kuen
聖安多尼	李煥笑	St. Anthony's (STANCU)	LEE Woon-siu
聖老楞佐	黃惠賢	St. Lawrence (STLRCU)	Anita WONG
聖若翰	周廣全/潘緒光	St. John's (STJNCU)	CHOW Kwang chuan/POON Sui-kwong
聖雲先	馬慶堂	St. Vincent (STVCCU)	William MA
聖嘉彌祿	黃天賜	St. Camillus (STCMCU)	WONG Tin-chee
電訊盈科	彭秀娥	PCCW (PCCWCU)	Jannis PANG
精英	鄭蔡德芸/李淑賢	Elite (ECU)	Katherine CHENG/LEE Suk-yin
機電工程署	胡繼昌	Electrical & Mechanical Services Department (EMSDCU)	WU Kai-cheong
儲光	郭家偉/姚冠佳	Sun (SCU)	Eric KWOK/ Sky Yiu
Asian Migrants	葉沛渝	Asian Migrants (AMCU)	Fish YIP
香港餐飲管理	盧柏龍	Hong Kong Food and Beverage Management	Albert LO

第 50 屆社員周年會議記錄

Minutes of the 50th Annual Meeting

日期: 2022 年 6 月 22 日(星期三)

時間: 下午 7 時 40 分

地點: 九龍窩打老道二十三號
城景國際酒店 2 樓水晶殿

出席嘉賓: 註冊官代表: 鄭志濤、黃碧玉、
周善琮、陳域斯、陳文英
法律顧問: 司徒維新律師

Date: 22 June 2022 (Wednesday)

Time: 7:40 p.m.

Venue: The Crystal Ballroom,
2/F The Cityview
23 Waterloo Road, Kowloon, Hong Kong

Guest: Joe Cheng, Jade Wong, Joan Chow,
Civic Chan, Rain Chan
(Registrar's Representatives)
Szeto Wai-sun, Solicitor (Legal Adviser)

出席社員: 69 名

列席代表: 14 名

社員社 (28)

儲蓄互助社

Asian Migrants

上水

大學

天文台

互信

水務署員工

社會福利署

政府物料供應人員

香港中文大學僱員

香港餐飲管理

海星堂

粉嶺華明邨

華富邨

善導之母

群力

廉政公署

愛德

代表

黎梅貞

霍偉明

丘妙雲

黎慧芳

李淑卿

盧美蓮

張冠雄

黃賀瑩

張蘭珍

盧柏龍

莫家麟

葉潔美

郭有明

張裕彪

何櫻棋

蕭詠賢

楊綺華

No. of Participating Members : 69

No. of Observers : 14

Member's Credit Union (28)

Credit Union

Asian Migrants

Sheung Shui

University

Hong Kong Observatory

Mutual Trust

Water Supplies Department Staff

Social Welfare Department

Government Supplies Staff

The Chinese University of Hong Kong Employees'

Hong Kong Food and Beverage Management

Star of the Sea Church

Fanling Wah Ming Estate

Wah Fu Estate

Mother of Good Counsel

People's Effort

ICAC

Oi Tack

Representatives

April Lai

Fok Wai-ming

Florence Yau

Flora Lai

Vegina Lee

Kitty Lo

Cheung Kwun-hung

Kimmy Wong

Rosemary Cheung

Albert Lo

Francis Mok

Yip Kit-may

Kwok Yau-ming

Billy Cheung

Cherry Ho

Winnie Siu

Beatrice Yeung

社員社 (28) (續)

<u>儲蓄互助社</u>	<u>代表</u>
新界瀘水廠員工	郭志全
聖文德堂	麥瑞好
聖方濟各	吳文業
聖老楞佐	黃惠賢
聖若翰	潘緒光
聖雲先	馬慶堂
聖嘉彌祿	黃天賜
電訊盈科	彭秀娥
精英	施婉婉
機電工程署	胡繼昌
儲光	梁肇銘

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

<u>Credit Union</u>	<u>Representatives</u>
New Territories Treatment Works Staff	Kwok Chi-chuen
St. Bonaventure's Church	Mak Swee-hoe
St. Francis	Wu Man-yip
St. Lawrence	Anita Wong
St. John's	Poon Sui-kwong
St. Vincent	William Ma
St. Camillus	Wong Tin-chee
PCCW	Jannis Pang
Elite	Winnie Sze
Electrical and Mechanical Services Department	Wu Kai-cheong
Sun	Alvin Leung

(排名不分先後 In arbitrary order)

個人社員 (41)

施婉婉	李遠昌
潘緒光	萬錦倫
何婉儀	黃賀瑩
盧美蓮	黃淑芬
屈錦榮	陳雪芬
鍾思敏	李明珠
麥兆沛	李曠明
羅保祥	孔慶柱
葉偉光	馬慶堂
黃金耀	陳志標
陳偉翔	張源龍
許翊樂	陳淑英
尹嘉豪	趙尚儀
陳偉強	溫玉文
張燕玲	廖美蓮
程國浩	何櫻棋
麥鉅開	曾慶華

Individual Members (41)

Winnie Sze	Lee Yuen-cheong
Poon Sui-kwong	Alan Man
Ho Yuen-yee	Kimmy Wong
Kitty Lo	Bobo Wong
Kevin Wat	Louisa Chan
Penny Chung	Cecilia Li
Mak Siu-pui	Kelvin Li
Frankie Law	Hung Hing-chu
Charles Yip	William Ma
Ivan Wong	Dominic Chan
Chan Wai-cheung	Cheung Yuen-lung
Francis Hui	Karen Chan
Wilson Wan	Candy Chiu
Chan Wai-keung	Alex Wun
Annie Cheung	Claudy Liu
Samuel Ching	Cherry Ho
Mak Kui-hoi	Tom Tseng

個人社員 (41) (續)

郭永昭	梁廣發
郭德培	王德明
何潔華	黃兆冰
陳卓英	

列席儲社代表 (14)

<u>儲蓄互助社</u>	<u>代表</u>
上水	黃淑芬
大學	廖美蓮
互信	葉素菲
社會福利署	鄭燊烽
政府物料供應人員	何婉儀
愛德	呂銑鑾
群力	陳偉翔
群力	何綺嫦
廉政公署	黃靜儀
香港中文大學僱員	黃杏梅
香港餐飲管理	區耀勳
香港餐飲管理	李建華
海星堂	王耀昌
精英	屈錦榮

協會職員

李遠昌 唐慶東 董慕兒

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，宣佈會議開始。

Individual Members (41) (Con't)

John Kwok	Bosco Leung
Kwok Tak-pui	Joseph Wong
Kitty Ho	Wong Siu-ping
Peter Chan	

(排名不分先後 In arbitrary order)

Observers (14)

<u>Credit Union</u>	<u>Representatives</u>
Sheung Shui	Bobo Wong
University	Claudy Liu
Mutual Trust	Yip So-fae
Social Welfare Department	Cheng Sun-fung
Government Supplies Staff	Ho Yuen-ye
Oi Tak	John Lui
People's Effort	Chan Wai-cheung
People's Effort	Hoh Yee-sheung
ICAC	Wong Ching-ye
The Chinese University of Hong Kong Employees'	Wong Hang-mui
Hong Kong Food and Beverage Management	Michael Au
Hong Kong Food and Beverage Management	Lee Kin-wa
Star of the Sea Church	James Wong
Elite	Kevin Wat

(排名不分先後 In arbitrary order)

Staff

Lee Yuen-cheong Andy Tong Sandra Tung

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

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

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. **通過第49屆周年會議記錄**

秘書陳偉強請社員參閱年報第4頁至第10頁所刊載2021年6月23日舉行之第49屆周年會議記錄。

由馬慶堂(聖雲先儲蓄互助社)動議，張蘭珍(香港中文大學僱員儲蓄互助社)和議，大部份出席社員通過。

5. **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 13 頁至第 15 頁。

由尹嘉豪動議，郭有明(華富邨儲蓄互助社)和議，大部份出席社員通過。

6. **司庫報告**

司庫李曠明呈交司庫報告及財務報告，內容請參閱年報第20頁之司庫報告及第21至22頁之財務報告。

由梁廣發動議，盧柏龍(香港餐飲管理儲蓄互助社)和議，大部份出席社員通過。

7. **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 16 至 19 頁。

2. **Opening Address by the President**

Cecilia Li, 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. **Confirmation of the Minutes of the 49th Annual Meeting**

Chan Wai-keung, Secretary, invited the members to refer to pages 4 to 10 of the Annual Report for the minutes of the 49th Annual meeting held on 23 June 2021.

William Ma (STVNCU) proposed and Rosemary Cheung (CUECU) seconded. The Minutes was adopted by a majority of the members present.

5. **Board of Directors Report**

Cecilia Li, President, presented the Board of Directors Report on pages 13 to 15 of the Annual Report.

Wilson Wan proposed and Kwok Yau-ming (WFECU) seconded, the Report was adopted by a majority of the members present.

6. **Treasurer Report**

Kelvin Li, Treasurer, presented the Treasurer Report on page 20 and Financial Report on page 21 to 22.

Bosco Leung proposed and Albert Lo (HKFBMCU) seconded, the Reports were adopted by a majority of the members present.

7. **Investment Report**

Kelvin Li, represent the Asset Management Committee of the League, delivered the Investment Report on page 16 to 19 of the Annual Report.

由梁廣發動議，盧柏龍(香港餐飲管理儲蓄互助社)和議，大部份出席社員通過。

Bosco Leung proposed and Albert Lo (HKFBMCU) seconded, the Reports were adopted by a majority of the members present.

8. **貸款委員會報告**

貸款委員會主席陳淑英呈交貸款委員會報告，內容請參閱年報第27頁。

8. **Credit Committee Report**

Karen Chan, Chairlady of the Credit Committee, presented the Credit Committee Report on page 27 of the Annual Report.

由黎梅貞(AMCU)動議，霍偉明(上水儲蓄互助社)和議，大部份出席社員通過。

April Lai (AMCU) proposed and Fok Wai-ming (SSCU) seconded, the Report was adopted by a majority of the members present.

9. **監察委員會報告**

監察委員會主席程國浩呈交監察委員會報告，內容請參閱年報第28頁。

9. **Supervisory Committee Report**

Samuel Ching, Chairman of the Supervisory Committee, presented the Supervisory Committee Report on page 28 of the Annual Report.

由鍾思敏動議，彭秀娥(電訊盈科儲蓄互助社)和議，大部份出席社員通過。

Penny Chung proposed and Jannis Pang (PCCWCU) seconded, the Report was adopted by a majority of the members present.

10. **教育委員會報告**

教育委員會主席葉偉光呈交教育委員會報告，內容請參閱年報第29頁。

10. **Education Committee Report**

Charles Yip, Chairman of the Education Committee, presented the Education Committee Report on page 29 of the Annual Report.

由丘妙雲(大學儲蓄互助社)動議，霍偉明(上水儲蓄互助社)和議，大部份出席社員通過。

Florence Yau (UCU) proposed and Fok Wai-ming (SSCU) seconded, the Report was adopted by a majority of the members present.

11. **註冊官審查報告書**

秘書陳偉強呈交註冊官審查報告書，內容請參閱年報附件。

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

Chan Wai-keung, Secretary, present the Report of Examination by the Registrar as attached with the Annual Report.

12. **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2022年3月31日已繳足的股份派發1.85釐股息。

12. **Declaration of Dividend on Shares**

Cecilia Li, President, proposed to adopt the recommendation given by the Board to pay a dividend of 1.85% per annum on all shares fully paid up as at 31 March 2022.

由黃賀瑩(政府物料供應人員儲蓄互助社)動議，張蘭珍(香港中文大學僱員儲蓄互助社)和議，大部份出席社員通過。

Kimmy Wong (GSSCU) proposed and Rosemary Cheung (CUECU) seconded, the Proposal was adopted by a majority of the members present.

13. 其他事項

13.1 通過撥款

並無需要決議撥款方案。

13. Any Other Business

13.1 Adopt the Appropriation

There is no proposal on appropriation need to be approved.

13.2 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。

13.2 Appointment of Legal Adviser

Lee Yuen-cheong proposed to appoint W.S. Szeto as Legal Adviser of HKLCCU.

由郭永昭動議，梁廣發和議，大部份出席社員通過。

John Kwok proposed and Bosco Leung seconded, the Proposal was adopted by a majority of the members present.

14. 選舉

14.1 董事會 – 協會董事組別

空缺：一名

候選人：一名

等額選舉，候選人自動當選

當選者：李明珠

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：黃金耀

董事會 – 個人社員組別

空缺：一名

候選人：一名

等額選舉，候選人自動當選

當選者：李曠明

14. Election

14.1 Board of Directors - CULHK Director Group

Vacancy: 1

Nominee: 1

Single-candidate election, uncontested.

Elected: Cecilia Li

Board of Directors - CU Representative Group

Vacancy: 1

Nominee: 1

Single-candidate election, uncontested.

Elected: Ivan Wong

Board of Directors - Individual Member Group

Vacancy: 1

Nominee: 1

Single-candidate election, uncontested.

Elected: Kelvin Li

14.2 貸款委員會

空缺：一名

候選人：一名

等額選舉，候選人自動當選

當選者：陳淑英

14.2 Credit Committee

Vacancy: 1

Nominee: 1

Single-candidate election, uncontested.

Elected: Karen Chan

14.3 監察委員會

空缺：一名
候選人：一名
等額選舉，候選人自動當選
當選者：尹嘉豪

14.3 Supervisory Committee

Vacancy: 1
Nominee: 1
Single-candidate election, uncontested.
Elected: Wilson Wan

上列候選人得到出席社員一致通過當選。

The Election was adopted by all members present.

15. 董事會互選

15. Election of Officers of the Board

16. 宣佈董事會互選結果

16. Announcement of the Result of Election of Officers of the Board

董事會即時舉行會議進行互選，結果如下：

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:

社長：李明珠
副社長：麥兆沛
司庫：李曠明
秘書：陳偉強
董事：孔慶柱
葉偉光
黃金耀
羅保祥
陳志標

President: Cecilia Li
Vice President: Mak Siu-pui
Treasurer: Kelvin Li
Secretary: Chan Wai-keung
Director: Hung Hing-chu
Charles Yip
Ivan Wong
Frankie Law
Dominic Chan

新任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。

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

17. 宣佈周年會議結束

周年會議於下午8時30分結束。

17. Adjournment of the Annual Meeting

The Annual Meeting was adjourned at 8:30 p.m.

社長
李明珠

秘書
陳偉強

Cecilia Li
President

Chan Wai Keung
Secretary

2022 至 2023 年度董事會及委員會名單 List of Directors and Committee Members for 2022-2023

董事會 Board of Directors



副社長：麥兆沛
Vice-President : Mak Siu-pui



社長：李明珠
President : Cecilia Li



司庫：李曠明
Treasurer : Kelvin Li



秘書：陳偉強
Secretary : Chan Wai-keung



董事：孔慶柱
Director : Hung Hing-chu



董事：葉偉光
Director : Charles Yip



董事：羅保祥
Director : Frankie Law



董事：黃金耀
Director : Ivan Wong



董事：陳志標
Director : Dominic Chan

2022 至 2023 年度董事會及委員會名單 List of Directors and Committee Members for 2022-2023

貸款委員會 Credit Committee



秘書：陳淑英
Secretary: Karen Chani



主席：許翊樂
Chairman: Francis Hui



委員：溫玉文
Member: Alex Wun

監察委員會 Supervisory Committee



秘書：程國浩
Secretary: Samuel Ching



主席：何櫻棋
Chairman: Cherry Ho



委員：
Member: Wilson Wan

教育委員會 Education Committee



副主席：郭家偉
Vice-Chairman: Eric Kwok



主席：葉偉光
Chairman: Charles Yip



秘書：董慕兒
Secretary: Sandra Tung



委員：陳淑英
Member: Karen Chan



委員：姚冠佳
Member: Sky Yiu



委員：梁肇銘
Member: Leung Siu-ming

董事會報告

Board of Directors Report

社員數目

截至 2023 年 3 月 31 日止，本社社員數目為 234 名，其中包括 39 家社員儲蓄互助社和 195 名個人社員。本年度共有 1 家社員儲蓄互助社及 14 名個人社員加入本社；另外有 5 名個人社員退出本社。

股份結餘

本社於 2023 年 3 月 31 日的股份結餘為 68,577,618 港元，較上年度減少 27.27%

貸款結餘

截至 2023 年 3 月 31 日止之貸款結餘為 1,131,998 港元，較上年度減少 41%。

資產

淨資產則為 75,580,425 港元，比上年度減少 24.37%。

資產管理服務

2022 年，面對銀行利息不斷攀升而引發的社員大幅提取股份的挑戰，令致資產管理的工作日益困難。雖則是次的退股潮可算是近年較大的挑戰，股份結餘比對上年度下降逾 27%，幸而本社一直緊守謹慎理財的政策，維持充足的流動現金，故而可輕鬆面對是次挑戰。

在投資方面，因應市場的動盪情況，我們更加小心及採取相對保守的策略，以確保社員存放的資金得到最佳的保障及獲得合理的回報。

在此需要特別多謝協會資產管理委員會的協助及努力，盡力克服各項挑戰，在 2022 年維持穩定的收益。

Membership

As at 31 March 2023, the Union had a total of 234 members, including 39 credit unions and 195 individual members. One member credit union and fourteen individual members joined the Union this year. Five individual members quitted the Union.

Share Balance

The share balance as at 31 March 2023 was HK\$68,577,618, showing a decrease of 27.27% when compared with that of previous year.

Loan Balance

As at 31 March 2023, the loan balance was HK\$1,131,998, showing a decrease of 41% when compared with that of previous year.

Asset

The net asset of HK\$75,580,425 showed a decrease of 24.37% when compared with that of previous year.

Asset Management Service

In 2022, the challenge of big share withdrawal due to interest rate hike, makes the asset management works more difficulty. Although the withdrawal of shares was one of the greater challenges in recent years, with the share balance falling by more than 27% compared to the previous year, the Union was fortunate to maintain sufficient cash flow in line with its policy of prudent financial management and was able to face this challenge with ease.

On the investment, we have taken a more cautious and conservative approach in response to the volatile market conditions to ensure the best protection and reasonable returns for the members' savings.

We would like to specially thank the League's Asset Management Committee for their assistance and hard work, endeavour to ride on the challenges and maintained a stable return in 2022.

社員服務

因應市場銀行利息急速飆升，本社推出定期存款計劃，以讓社員即時可抓取多一些收益。接著下來，董事會將依據市場趨勢，維持相應的政策及服務。

就抗疫貸款計劃，將於短期內完結。基於此貸款計劃在推廣期內也獲得不少社員的歡迎，董事會將考慮常規化此類型的貸款計劃。

社務推廣及社員活動

隨著於 2023 年 3 月 29 日舉行的財經講座圓滿完成後，本社的 50 周年誌慶活動已全部完成。

去年的 50 周年慶祝活動包括出版 50 周年紀念特刊、50 周年晚宴、徽號設計比賽及慈善步行活動等皆順利完成。

在此多謝各社員的支持和參與，與及各職委員的努力和協助。

股息

稍後另會公布董事會建議的派息率，若會議通過的話，在 2023 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，除會貫徹及更謹慎地進行我們的投資工作外，並會繼續提供支援包括財政上支援協會在延續及推廣香港儲運的工作。

Credit Union Services

In response to the rapid surge in bank interest rates in the market, the Union introduced a Fixed Deposit Scheme to enable members to capture more income immediately. The Board of Directors will continue to maintain policies and services in line with market trends.

The Anti-epidemic Loan Scheme will be ended shortly. As the loan scheme has been well received by many members during the promotion period, the Board will consider extending this type of loan scheme on a regular basis.

Promotion and Member Activities

The HKLCCU's 50th anniversary celebrations have been completed with the successful completion of the Finance Seminar on 29 March 2023.

Last year's 50th anniversary celebrations included the publication of 50th Anniversary Special Issue, a 50th Anniversary Dinner, a Logo Design Competition and a Charity Walk, all of which were successfully completed.

We would like to thank all the members for their support and participation, and all our committee members and staff for their efforts and assistance.

Dividend on Shares

We will announce the dividend rate recommended by Board afterwards. With approval of the Meeting, dividend will be paid on all shares fully paid up as at 31 March 2023.

The Future

In the coming year, besides carrying out our investment with due consideration, we will also support the League including financial support to sustain and promote the Hong Kong credit union movement.

鳴謝

本人對過去一年儲蓄互助社註冊官的協助，各董事、委員的無間合作和無私貢獻、再加上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

李明珠

Acknowledgement

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

Cecilia Li

President

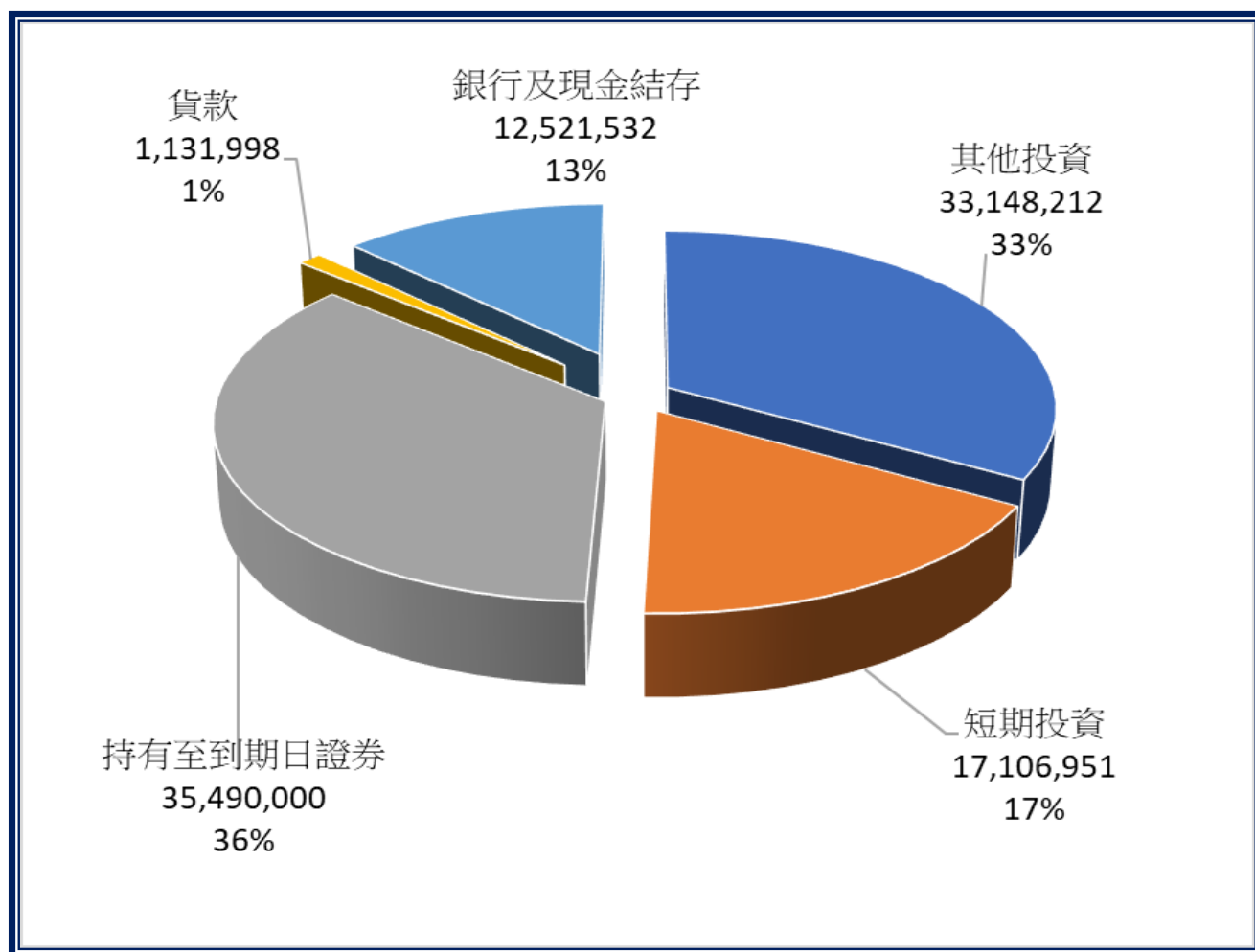
投資報告

於 2023 年 3 月 31 日

Investment Report

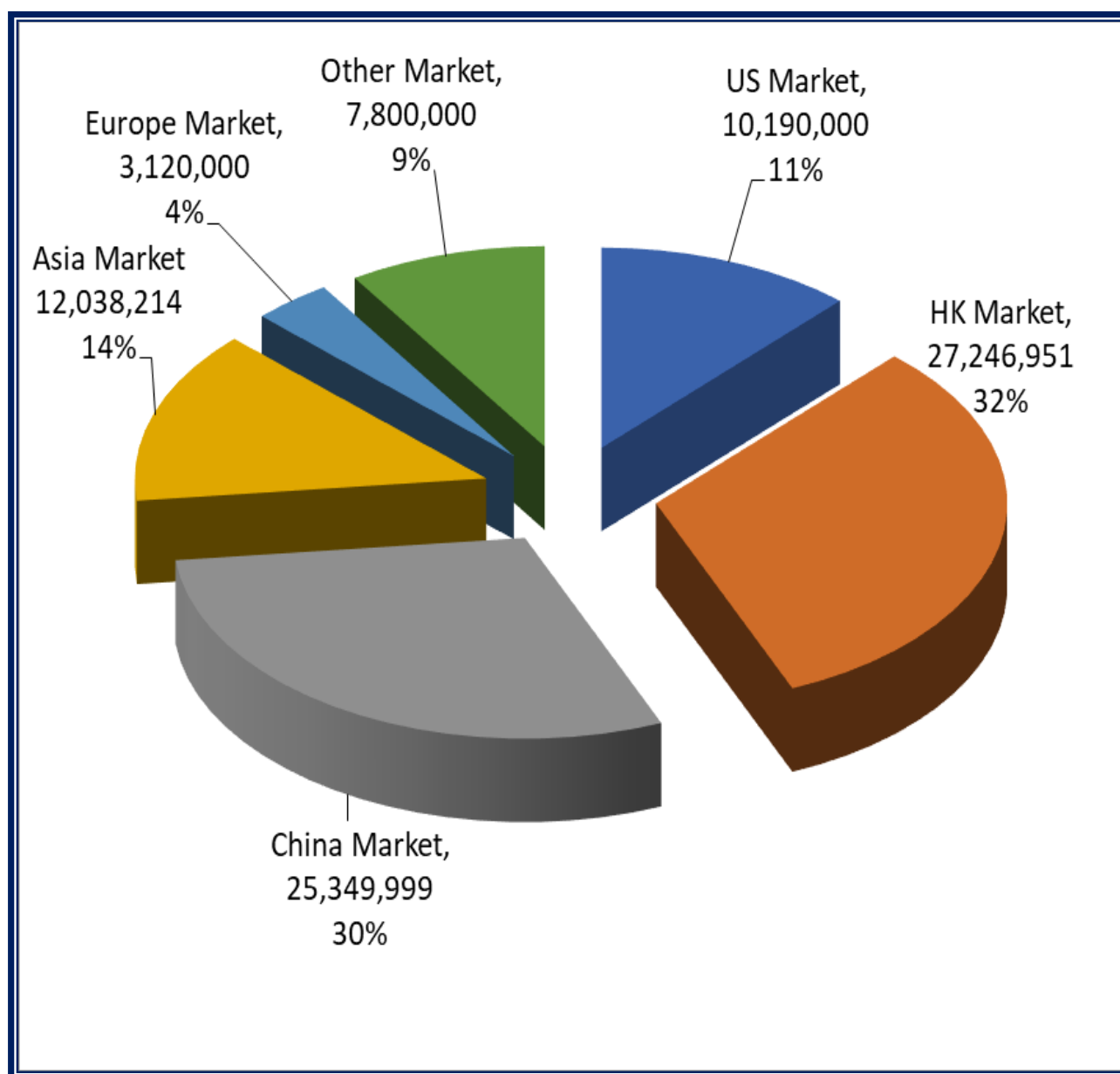
As at 31 March 2023

資產分佈圖 Asset Allocation



合計 Total: HK\$99,398,693

於 2023 年 3 月 31 日持有的投資項目 Holdings as at 31 March 2023



合計 Total: HK\$85,745,164

於 2023 年 3 月 31 日持有的投資項目(續) Holdings as at 31 March 2023 (cont'd)

Market	Item	Amount (HK\$)	投資項目 比重(%)
HK	3.8% Panther Ventures Ltd 2020-without fixed maturity Gtd -CK Asset Holdings	2,340,000	2.73%
HK	CLP Power HK Finance Ltd CLPHL 3.550 Perp '24 FRN	2,340,000	2.73%
HK	Airport Authority HK-NTS FRN Perp 2.4% (1)	2,340,000	2.73%
HK	Airport Authority HK-NTS FRN Perp 2.4% (2)	1,560,000	2.73%
HK	Elect Global Investments Ltd.-HYSAN 4.85 PERP 08.25.23	1,560,000	1.82%
HK	HK Stock- #0005 (匯豐控股)	2,792,520	3.26%
HK	HK STOCK- #1038 (長江基建)	1,982,400	2.31%
HK	HK STOCK-#0388(香港交易所)	1,913,320	2.23%
HK	HK STOCK- #0700 (騰訊控股)	1,825,500	2.13%
HK	HK STOCK- #0002 (中電控股)	1,580,000	1.84%
HK	HK STOCK-#0941 (中國移動)	1,096,000	1.28%
HK	HK STOCK- #2822 (南方 A50)	1,005,950	1.17%
HK	HK STOCK- #0939 (建設銀行)	944,460	1.10%
HK	HK Stock- #0011 (恒生銀行)	843,683	0.98%
HK	HK STOCK-#3033 (南方恆生科技)	602,880	0.70%
HK	HK STOCK-#2318 (中國平安)	520,000	0.61%
HK	HK STOCK- #6823 (香港電訊-SS)	506,000	0.59%
HK	HK STOCK- #1398 (工商銀行)	501,000	0.58%
HK	HK STOCK- #0012 (恒基地產)	378,500	0.44%
HK	HK STOCK-#3188(華夏滬深三百)	271,500	0.32%
HK	HK STOCK- #83188 (華夏滬深三百－R) (CNY)	268,688	0.31%
HK	HK STOCK- #3690 (美團-W)	42,060	0.05%
HK	HK STOCK- #9618 (京東集團-SW)	32,490	0.04%
Total In HK Market		27,246,951	32%

於 2023 年 3 月 31 日持有的投資項目(續) Holdings as at 31 March 2023 (cont'd)

Market	Item	Amount (HK\$)	投資項目 比重(%)
China	China Huaneng Perp NC3 2.85	2,340,000	2.73%
China	HYD INTER-3.1 PC NTS 28APR26	2,340,000	2.73%
China	AVIC INTERNATIONAL Finance Invest (AVIC International HOLDING CORPORATION 3.3% 23/09/2030	2,340,000	2.73%
China	Sinochem Offshore Capital Co. Ltd. SASAC 2.375 09/23/2031 '31 MTN	2,340,000	2.73%
China	UBS (Lux) Equity SICAV - All China (USD) P-acc	2,339,999	2.73%
China	Coastal Emerald Ltd-Notes 4.3% PERP Aug 01 2024 (Shandong Hi-Speed Group Co.)-2	1,950,000	2.27%
China	ZHONGYUAN SINCERE INVST 4.25% 28 June 2019-28- June 2024	1,560,000	1.82%
China	Coastal Emerald Ltd-Notes 4.3% PERP Aug 01 2024 (Shandong Hi-Speed Group Co.)-1	1,560,000	1.82%
China	3.875% Medium Term Notes BOC Aviation Pte Ltd	1,560,000	1.82%
China	4.75% China Overseas Finance (Cayman) VII Ltd 2018-26.04.2028	1,560,000	1.82%
China	UBS LUX Equity Fund-China Opportunities USD ACC	1,560,000	1.82%
China	Aberdeen Standard China A Share Equity Fund	1,560,000	1.82%
China	BGF China Bond A6 USD Hedged (Distributu in -cash	1,560,000	1.82%
China	Schroder Umberlla Fund II-China Equity Alpha Fund (ACC)	780,000	0.91%
Total in China Market		25,349,999	30%

Asia	Fidelity Asian High Yield Fund AMD USD-Dis	3,798,214	4.43%
Asia	Allianz-Dynamic AHY Bond Fund-AMG/DIS/HKD	2,000,000	2.23%
Asia	Blackrock Global Funds - Asian High Yield Bond Fund	1,560,000	1.82%
Asia	ANZ 5.548 18/11/32 '27 FRN at 101.318 on 1/9/2022	1,560,000	1.82%
Asia	4% Notes Sumitomo Life Insurance Co. 2017-14.09.2077 Reg S Step-up	1,560,000	1.82%
Asia	Kyobo Life Insurance Co-NTS Perp FRN 5.9%	1,560,000	1.82%
Total in Asia Market		12,038,214	14%

於 2023 年 3 月 31 日持有的投資項目(續) Holdings as at 31 March 2023 (cont'd)

Market	Item	Amount (HK\$)	投資項目 比重(%)
US	UBS(HK) Fund Series-Systematic Allocation PF Medium Classic Class A USD-6%-mdist	3,120,000	3.64%
US	BGF Dynamic High Income A6 HK(Distribution-cash)	2,000,000	2.33%
US	MORGAN ST SICAV US GROWTH FD-A ACC	1,950,000	2.27%
US	JPM Income Fund A Mth USD	1,560,000	1.82%
US	PIMCO Funds Global Investors Series PLC-Income Fund EI USD (Distribution-cash)	1,560,000	1.82%
Total in US Market		10,190,000	11%

Global	InvGI Con Trends A Acc USD-ACC	1,950,000	2.27%
Global	BGF Sustain Energy A2 USD-ACC	1,950,000	2.27%
Global	Janus Henderson HF Global Property Eqs A4m USD (Distribution-cash)	1,950,000	2.27%
Global	Janus Henderson Global Real Estate Equity Income Fund	1,560,000	1.82%
Global	Pictet-Global Environmental Opportunities-HP USD(Accumulation)	390,000	0.45%
Total in Global Market		7,800,000	9%

Euro	SWISS RE FINANCE LUXEMBOURG SASRENH 4.250 Perp FRN call 9/4/2024-1	1,560,000	1.82%
Euro	SWISS RE FINANCE LUXEMBOURG SASRENH 4.250 Perp FRN call 9/4/2024-2	1,560,000	1.82%
Total in Europe Market		3,120,000	4%

合計 Total : HK\$85,745,164

司庫報告

Treasurer Report

截至 2023 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

本年度盈餘/(虧損)

減：撥入儲備金

加：上年度未分配盈餘/(虧損)

加：50 周年活動準備金回撥

可供分配盈餘

分配

建議股息

撥至 定期存款計劃累積 結餘

撥至 投資公平值變動準備金

本年度未分配盈餘結存

可供分配盈餘

投資

2022/23 是儲蓄互助社非常困難的一年。美國聯儲局前所未有的加息影響下，全球利息大升，各儲社都面對社員大量提取股金轉投銀行定期存款的壓力。中央社董事會即時下調日常使費及備用金，出售投資項回以應對社員提款。同時資產管理小組亦提議推出社員定期存款服務，為社員在此環境下增加收入。

展望

中央社股金亦下跌超過 27%，但我社投資及利息收入平穩，故可增加派息。因應市場趨勢，除堅守一貫的穩健投資策略之外，我們應會繼續推出定存服務，冀增社員收入。感謝社員的信任和支持，尤其在這困難時刻仍持續支持我們的社員。

司庫

李曠明

For the financial year ended 31 March 2023, the available undivided earnings were as follows:

Available for Appropriation

Surplus/(Loss) for the Year

Less: Transfer to Reserve Fund

Add: Undivided Earnings/(Loss) Brought Forward

Add: Reserve for 50th Anniversary Activities

Undivided Earnings Available for Appropriation

港元 HK\$

2,769,880

(553,976)

15,298

100,000

2,331,202

Appropriation

Proposed Dividend

Transfer to Fixed Deposit Scheme Accumulated Balance

Transfer to Reserve for Investment Change in Fair Value

Undivided Earnings Carried Forward

Undivided Earnings Available for Appropriation

1,319,952

735,344

270,000

5,906

2,331,202

Investments

2022/23 was a very difficult year for Credit Unions. The unprecedented interest rate hikes by the US Federal Reserve drove up the world bank interest. All CUs have to face ruthless withdrawal from members for higher rate bank fixed deposits. The HKLCCU Board reacted by lowering the expenses and selling investment items to prepare for the expected large withdrawals. Meanwhile our Assets management team also launched the Fixed Deposits scheme as a service for members to enhance their income.

Prospect

Without exception, our share dropped significantly over 27%. Yet our investment & deposits returns are stable thus this year's dividend can still go up. In light of the high bank interest rate, besides keeping with our usual stable investment strategy, we would continue with the fixed deposit scheme to enhance members' income. We thank you for your continuous support in future, esp. those members who trust us in this difficult period.

Kelvin 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	2023 港元 HK\$	2022 港元 HK\$
收入	INCOME		
貸款利息收入	Interest on loans	131,897	148,719
投資利息收入	Interest on investments	2,142,591	1,956,979
股息收入	Dividend income	717,318	588,311
銀行利息收入	Interest on bank deposits	106,119	16,263
買入或出售其他投資的淨 盈利	Gain on purchase or disposal of other investments	884,284	1,072,825
外幣兌換盈利/(虧損)	Exchange gain/(loss)	(31,167)	1,512
活動收入	Activities income	30,110	15,718
全年度總收入	TOTAL INCOME FOR THE YEAR	3,981,152	3,800,327
支出	EXPENSES		
投資行政費	Investment expenses	44,985	152,813
協會服務費用	League Services Charges	479,019	498,783
教育及活動開支	Education and activities expenses	94,129	17,012
周年會議支出	Annual General Meeting expenses	37,087	28,268
定期存款計劃利息支出	Fixed Deposit Interest expenses	396,854	
其他營運開支	Other operating expenses	159,198	115,274
全年度總支出	TOTAL EXPENSES FOR THE YEAR	1,211,272	812,150
本年度盈餘/(虧損)	SURPLUS/(LOSS) FOR THE YEAR	2,769,880	2,988,177
撥入儲備金	Transfer to Reserve Fund	(553,976)	(597,635)
本年度營運盈餘/(虧損)	OPERATING SURPLUS/(LOSS) FOR THE YEAR	2,215,904	2,390,542
加：上年度未分配盈餘/(虧 損)	Undivided Earning/(Loss) Brought Forward	15,298	189,067
加：50 周年活動準備金 回 撥	Transfer from Reserve for 50 th Anniversary Activities	100,000	-
可供分配盈餘	UNDIVIDED EARNINGS AVAILABLE FOR APPROPRIATION	2,331,202	2,579,609
撥至 定期存款計劃累積 結餘	Transfer to Fixed Deposit Scheme Accumulated Balance	(735,344)	
建議股息	Proposed Dividend	(1,319,952)	(1,667,718)
撥(至) 投資公平值變動 準備金	Transfer to Reserve for Investment Change in Fair Value	(270,000)	(500,000)
撥(至)協會及儲運拓展準 備金	Transfer from/(to) Reserve for CULHK & CU Development	-	(300,000)
撥(至)50 周年活動準備金	Transfer from/(to) Reserve for 50 th Anniversary Activities	-	(100,000)
本年度未分配盈餘結存	Undivided Earnings Carried Forward	5,906	11,891

資產負債表 於 3 月 31 日

Balance Sheet at 31 March

		附註 NOTE	2023 港元 HK\$	2022 港元 HK\$
非流動資產	NON-CURRENT ASSETS			
持有至到期日證券	Held-to-maturity securities	5	35,490,000	19,890,000
非流動負債	NON-CURRENT LIABILITIES			
社員定期存款計劃	Fixed Deposit Scheme		(23,180,000)	-
流動資產	CURRENT ASSETS			
貸款	Loans		1,131,998	1,915,617
在一年內到期的持有至到期日證券	Held-to-maturity securities maturing within 1 year		-	5,148,000
其他投資	Other investments	6	33,148,212	54,308,240
短期投資	Short-term investment	7	17,106,951	3,631,852
定期存款	Fixed deposits		9,070,443	16,116,509
銀行及現金結存	Cash at banks and in hand		3,483,192	-
應收款項	Receivables		758,859	595,014
			64,699,655	81,715,232
流動負債	CURRENT LIABILITIES			
建議股息	Proposed Dividend	3	(1,319,952)	(1,667,718)
應付費用	Accruals		(400)	(8,000)
應付定期存款利息	Payable Interest on Fixed Deposit Scheme		(125,979)	-
			(1,446,331)	(1,675,718)
資產淨值	NET ASSETS		75,563,324	99,929,514
財務來源：	Financed by:			
股份結餘	Share Balance		68,577,618	94,298,644
儲備金	Reserve Fund	8	5,274,456	4,718,979
投資公平值變動準備金	Reserve for Investment Change in Fair Value	9	770,000	500,000
協會及儲運拓展準備金	Reserve for CULHK & CU Development	10	200,000	300,000
50 周年活動準備金	Reserve for 50 th Anniversary Activities	11	-	100,000
定期存款累積結餘	Fixed Deposit Scheme Accumulated Balance	12	735,344	
未分配盈餘(虧損)	Undivided Earnings(Loss)	13	5,906	11,891
			75,563,324	99,929,514

於 2023 年 5 月 22 日經董事會批准及授權
Approved and authorised for issue by the Board of Directors on 22 May 2023

社長 李明珠 Cecilia Li, President
司庫 李曠明 Kelvin Li, Treasurer

帳項附註

Notes to 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佈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，以贖回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。

2.2.2. 其他投資證券會被列為「其他投資」，並以帳面值列出。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。

2.2.3 所有香港股票會被列為短期投資，並以帳面值列出。出售香港股票的盈利或虧損，以出售時的淨實收款項與股票的帳面價值的差額，在收支表內確認。

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。

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 investments can be recovered and 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.

Other investment securities are classified as “other investments” and are stated at carrying value. 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.

All Hong Kong stocks are classified as “Short-term Investments” and are stated at carrying value. Profit or loss on disposal of investments in stocks are determined as the difference between the net disposal proceeds and the carrying amount of the stocks and are accounted for in the Income and Expenditure Statement they arise.

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 2023 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。

董事會須待 2023 年 6 月 7 日所舉行的社員周年會議中由出席社員通過此項建議。

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 2023. The dividend rate of 2.00% per annum is calculated pro-rata on members' share balances outstanding at the end of each month during the year.

Approval of this proposal will be sought by the Board of Directors from the members at the Annual Meeting to be held on 7 June 2023.

4. 出售其他投資的淨盈利/(虧損)

所得收益
(共共出售或贖回 5 個項目及
買入 9 個項目)

Standard Chartered-Notes 2013-11.01.2023 REG-S Subord.(3.95%)
BlackRock Global Funds - World Healthscience Fund 3.875% Medium Term Notes BOC Aviation Pte Ltd. 2016-27.04.2026
CLP Power HK Finance Ltd CLPHL 3.550 Perp '24 FRN
Kyobo Life Insurance Co-NTS Perp FRN 5.9%
Swiss Re Finance Luxembourg SASRENH 4.250 Perp FRN call 9/4/2024

出售的盈餘/(虧損)
加：買入的折扣收益/(溢
價虧損)

Gain/(Loss) on Disposal of Other Investments

(Sales Proceeds total total 5 items on disposal and 9 items on purchase)

HK Stock #0011(恒生銀行) 7,200 shares
HK Stock #0941(中國移動) 19500 shares
HK Stock #388(香港交易所) 2700 shares
4.75 China Overseas Finance (Cayman) VII Ltd 2018-26.04.2028 Guaranteed
Airport Authority HK-NTS FRN Perp 2.4%
4% Notes Sumitomo Life Insurance Co. 2017-14.09.2077 Reg S Step-up
ANZ 5.548 18/11/32 '27 FRN

Gain/(Loss) on Disposal
Add: Discount Gain/(Premium Loss) on Purchase

2023
港元 HK\$

2022
港元 HK\$

99,245 1,072,825

785,039

884,284 1,072,825

5. 持有至到期日證券

持有至到期日證券的帳
面價值

Held-to-maturity Securities

Held-to-maturity Securities, at Carrying Value

35,490,000 19,890,000

6. 其他投資

其他投資的投資成本(截
至 3 月 31 日)

Other Investments

Cost of Other Investments, at Carrying Value as at 31 March

33,148,212 37,291,289

7. 短期投資

短期投資的投資成本(截
至 3 月 31 日)

Short-term Investments

Cost of Short-term Investments, at Carrying Value as at 31 March

17,106,951 17,106,951

8. 儲備金	Reserve Fund	2023	2022
		港元 HK\$	港元 HK\$
於年初結存	Opening Balance	4,718,979	4,120,644
年結後調整	Adjustment After Year End	-	-
入社費	Entry Fee	1,500	700
由本年度盈餘撥入	Transfer from Surplus for the Year	553,976	597,635
於年終結存	Closing Balance	5,274,455	4,718,979
<p>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。</p> <p>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.</p>			
9. 投資公平值變動準備金	Reserve for Investment Change in Fair Value		
於年初結存	Opening Balance	500,000	
撥(至)/自本年度盈餘	Transfer (to)/from Surplus for this Year	270,000	500,000
於年終結存	Closing Balance	770,000	500,000
10. 協會及儲運拓展準備金	Reserve for CULHK & CU Development		
於年初結存	Opening Balance	300,000	-
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	-	-
由本年度盈餘撥入	Transfer from Surplus for this Year		300,000
於年終結存	Closing Balance	200,000	300,000
11. 50 周年活動準備金	Reserve for 50 th Anniversary Activities		
於年初結存	Opening Balance	100,000	-
減：本年度贊助支出	Sponsorship paid for this Year	-	-
撥至未分配盈餘	Transfer to Undivided Earnings	(100,000)	-
由本年度盈餘撥入	Transfer from Surplus for this Year		100,000
於年終結存	Closing Balance	-	100,000
12. 定期存款累積結餘	Fixed Deposit Scheme Accumulated Balance		
於年初結存	Opening Balance		-
撥自收支表內「定期存款計劃」的未兌現盈餘/(虧損)	Transfer from Unrealised Gain/(Loss) of “Fixed Deposit Scheme” on the Income and Expenditure Statement	735,344	-
於年終結存	Closing Balance	735,344	-

13. 未分配盈餘	Undivided Earnings	2023 港元 HK\$	2022 港元 HK\$
於年初結存	Opening Balance	11,891	189,067
撥自年結後調整收入	Transfer from Adjustment Income After Year End	3,643	-
撥自年結後調整支出	Transfer from Adjustment Expenses After Year End	(236)	-
撥自本年度盈餘	Transfer from Surplus for this year	2,769,880	2,988,177
撥(至)儲備金	Transfer (to) Reserve Fund	(553,976)	(597,635)
撥(至)預留股息	Transfer (to) Provision for Dividend	(1,319,952)	(1,667,718)
撥自/(至)50 周年活動準備金	Transfer from/(to) Reserve for 50 th Anniversary Activities	100,000	(100,000)
撥自/(至)投資公平值變動準備金	Transfer from/(to) Reserve for Investment Change in Fair Value	(270,000)	(500,000)
撥自/(至)協會及儲運拓展準備金	Transfer from/(to) Reserve for CULHK & CU Development	-	(300,000)
撥(至)定期存款累積結餘	Transfer (to) Fixed Deposit Scheme Accumulated Balance	(735,344)	
於年終結存	Closing Balance	5,906	11,891

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 2022 至 2023 年度沒有收到社員貸款申請。

有兩宗分別於 2020 年 5 月及 10 月批出的一般貸款，兩名貸款人自 2022 年 5 月開始一直拖欠還款，本社按照貸款政策扣除兩人所有股份以抵償欠款後，兩人仍分別欠本社\$16,218.74 及 \$34,999.62，現已循小額錢債審裁處向兩名債務人追討，案件已獲排期審理。

Credit Committee Report

In this financial year 2022-23, no loan application from members was received.

There are 2 general loans that were approved in May & October 2020, respectively. Since May 2022, both borrowers have been consistently defaulting on their payment. In accordance with our loan policy, we has deducted all their shares to offset the outstanding debts. However, both debtors still owe \$16,218.74 & \$34,999.62, resp. We have already filed claims with the Small Claims Tribunal against the two debtors and the cases have been scheduled for trial.

年度 Year	貸款宗數 No. of Loan Applications	總貸款額 (港元) Total Loan Amount (HK\$)
2021-2022	5	1,380,000
2022-2023	0	-

主席
許翊樂

Francis Hui
Chairman

監察委員會報告

Supervisory Committee Report

監察委員會報告

監察委員會在 2022 至 2023 年度定期查核帳目及業務，並向董事會作出報告。

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

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
何櫻棋

Supervisory Committee Report

In the year 2022-2023, 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

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.

Cherry Ho
Chairlady

教育委員會報告

Education Committee Report

教育委員會報告

隨著新冠疫情在 2022 年下半年開始逐漸減退，香港亦漸漸踏入復常，唯礙於各方面狀況的不確定，教育委員會在籌劃活動方面亦需審慎考慮，故而本年度只於復活節期間與香港餐飲管理社及儲光社聯合舉辦「復活節歡樂星馬宴」。

我們預備在 2023-24 年度籌辦一連串的活動，包括在 8 月 8 日舉辦線上賣物會、10 月份的卡拉 OK 比賽及在今年內再次舉辦社員聯歡日，以爭取和社員多溝通，多接觸，從中推廣自助互助精神，盼望各社員能繼續支持。

在此謹對本委員會各成員的努力表示衷心感謝，亦多謝董事會、各委員會、各社員儲社及個人社員的支持，祝願大家身體健康！

主席
葉偉光

Education Committee Report

As the COVID-19 pandemic gradually subsided in the 2nd half of 2022 and Hong Kong gradually returned to normal, the Education Committee also needs to carefully consider event planning due to the uncertainty of various situations. Therefore, this year, we only held the "Easter Joyous SG-MY Feast" together with Hong Kong Food & Beverage Management Credit Union and Sun Credit Union during Easter Holiday.

We are preparing a series of activities for 2023-24, including Online Sales on 8th August, Karaoke Competition in October, and another Member Gathering Day within this year strive to have more communication and interact with members and to promote the spirit of self-help and mutual-help. We hope all members can continue to support us

We would like to express our heartfelt thanks to our committee members for their hard work. We would also like to thank the board of directors, committees, member credit unions and individual members for their support. We wish you all good health.

Charles Yip
Chairman

「復活節歡樂星馬宴」
Easter Joyous SG-MY Feast



十年統計數字

10-year Statistics



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