

III

現況及未來發展篇

Current and Future of the Hong Kong Credit Union Movement

香港儲蓄互助運動現況

The Current Information of Hong Kong Credit Union

香港儲蓄互助運動現況

本港現時共有41個活躍(active)儲社，按香港儲蓄互助社協會分類為四類：僱員社(21)、教會社(12)、社區社(7)及協會中央社，其創社年份由1964年至剛剛去年成立，社員的共同關係、人數及股份金額均不盡相同，惟其目的是相同：

The Current Information of Hong Kong Credit Union

There are 41 active credit unions in Hong Kong currently. According to the classification criteria used in Hong Kong, the CULHK classifies them into four categories as their nature of member formation: employee credit unions(21), parish credit unions (12), community credit unions(7) and the Hong Kong League Central Credit Union.

| 香港儲蓄互助社協會的社員共同連繫分類 Common Bond of credit unions by CULHK classification | | 創社年份 Year of establishment |
|--|--|-------------------------------|
| 僱員社 Employee | | |
| 政府部門 Government department | 政府物料供應人員儲蓄互助社 Government Supplies Staff Credit Union | 1969年5月 May 1969 |
| | 勞工處職工儲蓄互助社 Labour Department Staff Credit Union | 1970年4月 April 1970 |
| | 機電工程署儲蓄互助社 Electrical and Mechanical Services Department Credit Union | 1970年8月 August 1970 |
| | 天文台儲蓄互助社 Hong Kong Observatory Credit Union | 1970年10月 October 1970 |
| | 社會福利署儲蓄互助社 Social Welfare Department Credit Union | 1971年11月 November 1971 |
| | 水務署員工儲蓄互助社 Water Supplies Department Staff Credit Union | 1974年1月 January 1974 |
| | 海事處職員儲蓄互助社 Marine Department Staff Credit Union | 1978年7月 July 1978 |
| | 廉政公署儲蓄互助社 Independent Commission Against Corruption Credit Union | 1978年12月 December 1978 |
| | 香港警察儲蓄互助社 Hong Kong Police Credit Union | 1981年10月 October 1981 |
| | 新界瀘水廠員工儲蓄互助社 New Territories Treatment Works Staff Credit Union | 1982年11月 November 1982 |
| | 懲教署儲蓄互助社 Correctional Services Department Credit Union | 1991年6月 June 1991 |



使命

關懷社員、加強互助精神

推行培訓計劃、提升各委員素質
及加強社員對儲運的認識

審慎理財、管理風險、
爭取合理回報

香港儲蓄互助運動

50週年誌慶

邁步向前 積極開展



董事會



監察委員會



貸款委員會



教育委員會



老友記



青年團

香港九龍荔枝角月輪街2號703室

Room 703, 2 Yuet Lun Street, Lai Chi Kok, Kowloon, Hong Kong

電話：+852 2786 3888 傳真：+852 2743 1518 資訊通熱線：+852 2310 0668

網址：<http://www.pccwcu.org> 電子郵箱：info@pccwcu.org

電訊盈科儲蓄互助社 仝賀

香港儲蓄互助運動現況

The Current Information of Hong Kong Credit Union

| 香港儲蓄互助社協會的社員共同連繫分類 Common Bond of credit unions by CULHK classification | | 創社年份 Year of establishment |
|--|--|-------------------------------|
| 僱員社 Employee | | |
| 機構 Institution | 電訊盈科儲蓄互助社 PCCW Credit Union | 1976年2月 February 1976 |
| | 將軍澳儲蓄互助社 Junk Bay Credit Union | 1976年7月 July 1976 |
| | 港鐵儲蓄互助社 Metro Credit Union | 1980年5月 May 1980 |
| | 香港明愛員工儲蓄互助社 Hong Kong Caritas Staff Credit Union | 1982年11月 November 1982 |
| | 香港中文大學僱員儲蓄互助社 The Chinese University of Hong Kong Employees Credit Union | 1986年7月 July 1986 |
| | 香港遊樂場協會職員儲蓄互助社 Hong Kong Playground Association Staff Credit Union | 1992年7月 July 1992 |
| | 國際貨櫃碼頭儲蓄互助社 HIT Credit Union | 1994年2月 February 1994 |
| | 大學儲蓄互助社 University Credit Union | 2008年8月 August 2008 |
| | 惠澤儲蓄互助社 Rainbow Credit Union | 2009年11月 November 2009 |
| | 香港金錢服務業儲蓄互助社 Hong Kong Money Service Operators Credit Union | 2013年12月 December 2013 |
| 教會社 Parish | | |
| | 聖方濟各儲蓄互助社 St. Francis Credit Union | 1964年9月 September 1964 |
| | 善導之母儲蓄互助社 Mother of Good Counsel Credit Union | 1967年3月 March 1967 |
| | 香港總堂儲蓄互助社 Hong Kong Cathedral Credit Union | 1969年9月 September 1969 |
| | 聖安多尼儲蓄互助社 St. Anthony's Credit Union | 1967年12月 December 1967 |
| | 聖若翰儲蓄互助社 St. John's Credit Union | 1968年7月 July 1968 |

香港儲蓄互助運動現況

The Current Information of Hong Kong Credit Union

| 香港儲蓄互助社協會的社員共同連繫分類 Common Bond of credit unions by CULHK classification | | 創社年份 Year of establishment |
|--|---|-------------------------------|
| 教會社 Parish | | |
| | 聖雲仙儲蓄互助社 St. Vincent Credit Union | 1968年7月 July 1968 |
| | 聖老楞佐儲蓄互助社 St. Lawrence Credit Union | 1968年8月 August 1968 |
| | 愛德儲蓄互助社 Oi Tack Credit Union | 1971年4月 April 1971 |
| | 互信儲蓄互助社 Mutual Trust Credit Union | 1972年7月 July 1972 |
| | 上水儲蓄互助社 Sheung Shui Credit Union | 1977年6月 June 1977 |
| | 聖文德堂儲蓄互助社 St. Bonaventure's Church Credit Union | 1984年4月 April 1984 |
| | 海星堂儲蓄互助社 Star of the Sea Church Credit Union | 1998年5月 May 1998 |
| 社區社 Community | | |
| | 聖嘉彌祿儲蓄互助社 St. Camillus Credit Union | 1967年2月 February 1967 |
| | 彩虹邨聖家儲蓄互助社 Choi Hung Estate Holy Family Credit Union | 1968年6月 June 1968 |
| | 群力儲蓄互助社 People's Effort Credit Union | 1968年7月 July 1968 |
| | 華富邨儲蓄互助社 Wah Fu Estate Credit Union | 1971年3月 March 1971 |
| | 精英儲蓄互助社 Elite Credit Union | 2001年3月 March 2001 |
| | 粉嶺華明邨儲蓄互助社 Fanling Wah Ming Estate Credit Union | 2004年7月 July 2004 |
| | Asian Migrants Credit Union | 2008年10月 October 2008 |
| 香港協會中央儲蓄互助社 Hong Kong League Central Credit Union | | 1972年9月 September 1972 |

香港儲蓄互助運動的統計資料

Statistics of the Hong Kong Credit Union Movement

2013年度香港儲社的數目、社員、股份及儲備金(31.12.2014)

Statistics on Hong Kong credit unions as December 31, 2013

| 共同關係 Common Bond | 儲社數目 No. of Credit Unions | 社員數目 Membership (No. of person) | 股份金額 Savings | 儲備金 Reserve Fund |
|------------------------|------------------------------|---------------------------------------|----------------------|---------------------|
| 僱員社 Employer | 21 | 77,584 | 9,480,889,197 | 266,311,016 |
| 教會社 Parish Church | 12 | 2,132 | 51,680,348 | 3,071,876 |
| 社區社 Community | 7 | 769 | 15,756,505 | 484,746 |
| 協會中央社* HKLCCU* | 1 | 53 | 67,249,933 | 954,058 |
| 總數 Total amount | 41 | 80,538 | 9,615,575,983 | 270,821,696 |

註：*香港協會中央儲蓄互助社

* Hong Kong League Central Credit Union

2013年度的儲社數目分類

Number of credit unions under different types of credit union classification in 2013

| 漁農自然護理署分類 AFCD classification | | 香港儲蓄互助社協會分類 CULHK classification | | | |
|----------------------------------|--|----------------------------------|----------------------|------------------|-------------------|
| | | 僱員社 Employer | 教會社 Parish Church | 社區社 Community | 協會中央社* HKLCCU* |
| 社團 Associational | 宗教團體 (12) Churches (12) | - | 12 | - | - |
| | 社區中心/服務 (2) Social Centres / services (2) | - | - | 2 | - |
| | 慈善團體 (1) Benevolent Association (1) | - | - | 1 | - |
| | 儲蓄互助社* (1) Credit Union * (1) | - | - | - | 1 |
| 職業 Employment | 公務員 (11) Civil Servants (11) | 11 | - | - | - |
| | 公司僱員 (4) Company Employment (4) | 4 | - | - | - |
| | 工業僱員 (0) Industrial Employment (0) | - | - | - | - |
| | 社團僱員 (4) Association Employment (4) | 4 | - | - | - |
| | 大學僱員 (2) University Employees (2) | 2 | - | - | - |
| 居住 Residential | 屋邨 (4) Housing Estates (4) | - | - | 4 | - |
| 總數 Total | 41 | 21 | 12 | 7 | 1 |

註：*香港協會中央儲蓄互助社

* Hong Kong League Central Credit Union

香港儲蓄互助運動的未來發展

The Future Development of the Hong Kong Credit Union Movement

香港儲蓄互助運動的未來發展

儲蓄互助社運動在香港經歷五十載殊不簡單，社員儲蓄的股金已超越港幣九十六億元，而儲備金亦達到港幣二億七千多萬元，這些都是非常亮麗的數字！可是儲蓄互助社的發展，卻面對不少的挑戰！儲蓄互助社職委員及社員的老化，封蔽式的社籍及五十年沒大變化的運作管理模式，令到她缺乏了吸引年青人加入的魅力！再加上社會生態及文化的變化，科技發展令人與人之間的溝通方式也在蛻變，儲蓄互助社是否還有發展的空間？答案是絕對有的。

儲蓄互助社的存在價值，就是因為她一直貫徹始終地推動以「自助互助」為核心價值的精神，並且以恆之已久的義工組織推行工作。香港儲蓄互助社運動的未來能否可以持續發展，就是需要儲蓄互助社能夠有決心迎接變革，克服挑戰。儲社領袖們要有足夠的智慧，向社區發展擴大社員的覆蓋，要利用科技有效率地與社員，與社會溝通，都令更多香港市民知道及有機會加入。若能如此，香港儲蓄互助社的未來發展有望再邁進另外一個五十年！

香港儲蓄互助社協會
業務發展委員會主席
香港儲運慈基金 董事會主席
葉偉光

The Future Development of the Hong Kong Credit Union Movement

In 50 years, credit union movement in Hong Kong has completed incredible tasks with the possession of more than HK\$9.6 billion of members' savings and HK\$ 270 million of reserves. However, there are many difficulties in the development of Credit Unions: ageing members, not easily accessible memberships and an old operation and management system. These are the reasons of low attraction of Credit Unions to the youth. Moreover, the society and culture have changed rapidly, so as the technology in which has changed the communication methods a lot. You may ask: Is there any room for the development of the Credit Unions? The answer is affirmative.

With the hold on the philosophy of "Self Help and Mutual Help" and constant help from the volunteer groups, it explains why the credit union can carry on for a long time. To keep credit union movement going in Hong Kong, Credit Unions should face the difficulties consistently and determine to change. With the wisdom of the Credit Unions' leaders and the use of technologies, a better and efficient communication between unions can be achieved, and more Hong Kong people will get to know about us and join us. With these changes, the development of Hong Kong Credit Unions is undoubtedly positive in next 50 years.

Charles Yip

Chairman, Business Development Committee,
Credit Union League of Hong Kong
Chairman, Hong Kong CU Movement Charity Fund

IV

心聲篇

**社長 / 代表隨筆心聲
50週年紀念活動籌委會委員**

**Heartfelt Writings
From members of Hong Kong
Credit Unions and members of
the 50th Anniversary of Hong Kong
Credit Union Movement
Organising Committee**