



香港協會中央 儲蓄互助社

Hong Kong League Central
Credit Union

Annual Report

2019-2020

年報



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

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第 48 屆周年會議議程 Agenda of the 48th Annual Meeting

日期: 2020 年 6 月 30 日(星期二)

Date: 30 June 2020 (Tuesday)

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, 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 47 屆周年會議記錄 | 4 Confirmation of the Minutes of the 47th Annual Meeting |
| 5 董事會報告 | 5 Board of Directors Report |
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| 13 其他事項 | 13 Any Other Business |
| 13.1 通過撥款 | 13.1 Appropriation Adoption |
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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	張子華	Sheung Shui (SSCU)	CHEUNG Chi-wah
大學	吳蓮香/丘妙雲	University (UCU)	Angie NG/Florence Yau
互信	李淑卿	Mutual Trust (MTCU)	Vegina LEE
天文台	趙尚儀	Hong Kong Observatory (HKOCU)	CHIU Chui-ye
水務署員工	盧美蓮	Water Supplies Department Staff (WSDSCU)	Kitty LO
社會福利署	謝鳳儀	Social Welfare Department (SWDCU)	TSE Fung-ye
政府物料供應人員	黃賀瑩	Government Supplies Staff (GSSCU)	Kimmy WONG
香港中文大學僱員	黃杏梅	The Chinese University of Hong Kong Employees' (CUECU)	WONG Hang-mui
香港明愛員工	徐秀娟	Hong Kong Caritas Staff (HKCSCU)	TSUI Sau-kuen
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	黃木貴/張若蝶	Hong Kong Playground Association Staff (HKPASCU)	WONG Mok-kwai/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	Star of The Sea Church (SOSCCU)	Francis MOK
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	馮國華	Labour Department Staff (LDSCU)	Stanley FUNG
善導之母	梁少梅	Mother of Good Counsel (MOGCCU)	LEUNG Siu-mui
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	林詩敏	ICAC (ICACCU)	Alice LAM
愛德	楊綺華	Oi Tack (OTCU)	Beatrice YEUNG
新界瀘水廠員工	尹嘉豪	New Territories Treatment Works Staff (NTTWSCU)	WAN Ka-ho
群力	吳惠珍/馬秀琴	People's Effort (PECU)	NG Wai-chun/MA Sau-kum
聖文德堂	馮淑貞	St. Bonaventure's Church (STBNCU)	Fung Suk-ching
聖方濟各	胡惠民/吳文業	St. Francis (STFRCU)	WOO Wai-man/WU 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 (STLRCU)	Anita WONG
聖若翰	潘緒光	St. John's (STJNCU)	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	施婉婉/鄭蔡德芸	Elite (ECU)	Winnie SZE/Katherine Cheng
機電工程署	胡繼昌	Electrical & Mechanical Services Department (EMSDCU)	WU Kai-cheong
儲光	郭家偉	Sun (SCU)	Eric KWOK
Asian Migrants	黎梅貞	Asian Migrants (AMCU)	April LAI

第 47 屆社員周年會議記錄

Minutes of the 47th Annual Meeting

日期: 2019 年 6 月 19 日(星期三)
 時間: 下午 7 時 30 分
 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

Date: 19 June 2019 (Wednesday)
 Time: 7:30 p.m.
 Venue: Fr. John Collins Hall, CULHK
 Party Room 1-2, G/F, Kam Wah House,
 Choi Hung Estate, Kowloon, Hong Kong
 Guest: Wong Pik-yuk & Chan Man-ying
 (Registrar's Representatives)

出席社員: 59 名

No. of Participating Members : 59

列席代表: 7 名

No. of Observers : 7

社員社 (30)

Member's Credit Union (30)

<u>儲蓄互助社</u>	<u>代表</u>
Asian Migrants	黎梅貞
上水	張子華
大學	吳蓮香
互信	李淑卿
天文台	趙尚儀
水務署員工	盧美蓮
政府物料供應人員	黃賀瑩
香港中文大學僱員	黃杏梅
香港明愛員工	徐秀娟
香港總堂	馮佩珍
海事處職員	鄺玉梅
海星堂	莫家麟
粉嶺華明邨	葉潔美
國際貨櫃碼頭	唐耀祺
善導之母	李燕雯
華富邨	郭有明
廉政公署	林詩敏
愛德	楊綺華

<u>Credit Union</u>	<u>Representatives</u>
Asian Migrants	April Lai
Sheung Shui	Cheung Chi-wah
University	Angie Ng
Mutual Trust	Vegina Lee
Hong Kong Observatory	Chiu Chiu-yee
Water Supplies Department Staff	Kitty Lo
Government Supplies Staff	Kimmy Wong
The Chinese University of Hong Kong Employee	Wong Hang-mui
Hong Kong Caritas Staff	Tsui Sau-kuen
Hong Kong Cathedral	Fung Pui-chun
Marine Department Staff	Kong Yuk-mui
Star of The Sea Church	Francis Mok
Fanling Wah Ming Estate	Yip Kit-mei
HIT	Tong Yiu-kee
Mother of Good Counsel	Lee Yin-man
Wah Fu Estate	Kwok Yau-ming
ICAC	Lam Sze-man
Oi Tack	Beatrice Yeung

<u>儲蓄互助社</u>	<u>代表</u>	<u>Credit Union</u>	<u>Representatives</u>
新界瀘水廠員工	胡喜明	New Territories Treatment Works Staff	Wu Hei-ming
群力	梁廣發	People's Effort	Bosco Leung
聖方濟各	吳文業	St. Francis	Wu Man-yip
聖安多尼	李煥笑	St. Anthony's	Lee Woon-siu
聖老楞佐	黃惠賢	St. Lawrence	Anita Wong
聖若翰	潘緒光	St. John's	Poon Sui-kwong
聖雲先	馬慶堂	St. Vincent	William Ma
聖嘉彌祿	黃天賜	St. Camillus	Wong Tin-chee
電訊盈科	彭秀娥	PCCW	Jannis Pang
精英	施婉婉	Elite	Winnie Sze
機電工程署	胡繼昌	Electrical and Mechanical Services Department	Wu Kai-cheong
儲光	郭家偉	Sun	Eric Kwok

(排名不分先後 In arbitrary order)

個人社員 (29)

李遠昌	張燕玲
施婉婉	何婉儀
李曠明	黃賀瑩
陳志標	梁廣發
李明珠	葉偉光
萬錦倫	鍾思敏
李煥笑	郭家偉
鄭煙港	曾慶華
吳蓮香	孔慶柱
麥兆沛	楊達榮
盧美蓮	郭德培
李茂松	羅保祥
周劍華	黃淑芬
黃勤慧	張源龍
潘緒光	

Individual Members (29)

Lee Yuen-cheong	Annie Cheung
Winnie Sze	Ho Yuen-yee
Kelvin Li	Kimmy Wong
Dominic Chan	Bosco Leung
Cecilia Li	Charles Yip
Alan Man	Penny Chung
Lee Woon-siu	Eric Kwok
Alan Cheng	Tom Tseng
Angie Ng	Hung Hing-chu
Mak Siu-pui	Jimmy Yeung
Kitty Lo	John Kwok
Li Mau-chung	Frankie Law
Chow Kim-wah	Bobo Wong
Anny Wong	Cheung Yuen-lung
Poon Sui-kwong	

(排名不分先後 In arbitrary order)

列席儲社代表/個人 (7)

<u>儲蓄互助社</u>	<u>代表</u>
香港總堂	梁清華
善導之母	林漢武
海事處職員	黃恩純
水務署員工	林信隆
聖若翰	周廣全
上水	盧柏浩
精英	鄭蔡德芸

Observers (7)

<u>Credit Union</u>	<u>Representatives</u>
Hong Kong Cathedral	Leung Ching-wah
Mother of Good Counsel	Lam Hon-mo
Marine Department Staff	Serene Wong
Water Supplies Department Staff	Lam Shun-lung
St. John's	Chow Kong-chuen
Sheung Shui	Ted Lo
Elite	Katherine Cheng

(排名不分先後 In arbitrary order)

協會職員

李遠昌 唐慶東 董慕兒

Staff

Lee Yuen-cheong Andy Tong Sandra Tung

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。

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。

2. **Opening Address by the President**

Cecilia Li, President, welcomed all guests, members and observers to attend the Annual Meeting.

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。

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. 通過第46屆周年會議記錄

秘書羅保祥請社員參閱年報第4頁至第10頁所刊載2018年6月20日舉行之第46屆周年會議記錄。

由張燕玲動議，馬慶堂(聖雲先儲蓄互助社)和議，大部份出席社員通過。

4. **Confirmation of the Minutes of the 46th Annual Meeting**

Frankie Law, Secretary, invited the members to refer to pages 4 to 10 of the Annual Report for the minutes of the 46th Annual meeting held on 20 June 2018.

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

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。

由莫家麟(海星堂儲蓄互助社)動議，黃瑩瑩(政府物料供應人員儲蓄互助社)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 19 頁之司庫報告及第 20 至 21 頁之財務報告。

由胡繼昌(機電工程署儲蓄互助社)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。

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 18 頁。

由潘緒光動議，梁廣發(群力儲蓄互助社)和議，大部份出席社員通過。

李曠明介紹仍在諮詢階段的定期存款服務，希望各社員多給予寶貴意見。

8. **貸款委員會報告**

貸款委員會委員郭家偉呈交貸款委員會報告，內容請參閱年報第 26 頁。

由何婉儀動議，李煥笑和議，大部份出席社員通過。

5. **Board of Directors Report**

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

Francis Mok (SOSCCU) proposed and Kimmy Wong (GSSCU) seconded, the Report was adopted by a majority of the members present.

6. **Treasurer Report**

Kelvin Li, Treasurer, presented the Treasurer Report on page 19 and Financial Report on page 20 to 21.

Wu Kai-cheong (EMSDCU) proposed and Tsui Sau-ken (HKCSCU) 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 18 of the Annual Report.

Poon Sui-kwong proposed and Bosco Leung (PECU) seconded, the Report was adopted by a majority of the members present.

Kelvin Li consult members for their valuable opinion to the proposed fixed deposit service.

8. **Credit Committee Report**

Eric Kwok, member of the Credit Committee, presented the Credit Committee Report on page 26 of the Annual Report.

Ho Yuen-yee proposed and Lee Woon-siu seconded, the Report was adopted by a majority of the members present.

9. **監察委員會報告**

監察委員會主席張源龍呈交監察委員會報告，內容請參閱年報第27頁。

由鄭煙港動議，胡喜明(新界瀘水廠員工儲蓄互助社)和議，大部份出席社員通過。

10. **教育委員會報告**

教育委員會主席楊達榮呈交教育委員會報告，內容請參閱年報第28至29頁。

由徐秀娟(香港明愛員工儲蓄互助社)動議，李淑卿(互信儲蓄互助社)和議，大部份出席社員通過。

11. **註冊官審查報告書**

李遠昌報告暫未收到註冊官審查報告書。

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2019年3月31日已繳足的股份派發2.25釐股息。

由莫家麟(海星堂儲蓄互助社)動議，黃賀瑩(政府物料供應人員儲蓄互助社)和議，大部份出席社員通過。

13. **其他事項**

13.1 通過撥款

並無需要決議撥款方案。

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。

9. **Supervisory Committee Report**

Cheung Yuen-lung, Chairman of the Supervisory Committee, presented the Supervisory Committee Report on page 27 of the Annual Report.

Alan Cheng proposed and Wu Hei-ming (NTTWSCU) seconded, the Report was adopted by a majority of the members present.

10. **Education Committee Report**

Jimmy Yeung, Chairman of the Education Committee, presented the Education Committee Report on page 28 to 29 of the Annual Report.

Tsui Sau-kuen (HKCSCU) proposed and Vegina Lee (MTCU) seconded, the Report was adopted by a majority of the members present.

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

Lee Yuen-cheong report that the Report of Examination by the Registrar was not yet available at the mean-time.

12. **Declaration of Dividend on Shares**

Cecilia Li, President, proposed to adopt the recommendation given by the Board to pay a dividend of 2.25% per annum on all shares fully paid up as at 31 March 2019.

Francis Mok (SOSCCU) proposed and Kimmy Wong (GSSCU) seconded, the Proposal was adopted by a majority of the members present.

13. **Any Other Business**

13.1 Adopt the Appropriation

There is no proposal on appropriation need to be approved.

13.2 Appointment of Legal Adviser

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

由麥兆沛動議，黎梅貞 (Asian Migrants 儲蓄互助社) 和議，大部份出席社員通過。

Mak Siu-pui proposed and April Lai (AMCU) 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

14. Election

14.1 Board of Directors - CULHK Director Group

Vacancy: 1
Nominee: 1
Single-candidate election, uncontested.
Elected: Cecilia Li

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(政府物料供應人員
儲蓄互助社)

Board of Directors – Authorized Person of Credit Union Group

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

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

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：許翊樂

14.2 Credit Committee

Vacancy: 1
Nominee: 1
Single-candidate election, uncontested.
Elected: Francis Hui

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：黃勤慧

14.3 Supervisory Committee

Vacancy: 1
Nominee: 1
Single-candidate election, uncontested.
Elected: Anny Wong

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

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： 楊達榮
司 庫： 李曠明
秘 書： 羅保祥
董 事： 孔慶柱
葉偉光
張燕玲
周劍華
李茂松

委任教育委員

董事會即時委任楊達榮為教育委員會臨時召集人

新任社長李明珠再次多謝各嘉賓、社員及儲社代表出席是次周年會議。

17. 宣佈周年會議結束

周年會議於下午9時10分結束。

社長
李明珠

秘書
羅保祥

16. **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: Cecilia Li
Vice President: Jimmy Yeung
Treasurer: Kelvin Li
Secretary: Frankie Law
Director: Hung Hing-chu
Charles Yip
Annie Cheung
Chow Kim-wah
Li Mau-chung

Appointment of Education Committee

Jimmy Yeung were appointed as temporary Co-ordinator of Education Committee.

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

17. **Adjournment of the Annual Meeting**

The Annual Meeting was adjourned at 9:10 p.m.

Cecilia Li
President

Frankie Law
Secretary

2019 至 2020 年度董事會及委員會名單

List of Directors and Committee Members for 2019-2020

董事會 Board of Director



副社長：楊達榮
Vice-President : Jimmy Yeung



社長：李明珠
President : Cecilia Li



司庫：李曠明
Treasurer : Kelvin Li



秘書：羅保祥
Secretary : Frankie Law



董事：孔慶柱
Director : Hung Hing-chu



董事：葉偉光
Director : Charles Yip



董事：張燕玲
Director : Annie Cheung



董事：周劍華
Director : Chow Kim-wah



董事：李茂松
Director : Li Mau-chung

2019 至 2020 年度董事會及委員會名單

List of Directors and Committee Members for 2019-2020

貸款委員會 Credit Committee



秘書：許翊樂
Secretary : Francis Hui



主席：陳淑英
Chairman : Karen Chan



委員：郭家偉
Member : Eric Kwok

監察委員會 Supervisory Committee



秘書：麥兆沛
Secretary : Mak Siu-pui



主席：黃勤慧
Chairman : Anny Wong



委員：黃淑芬
Member : Bobo Wong

教育委員會 Education Committee



主席：楊達榮
Chairman : Jimmy Yeung



財務：陳淑英
Finance : Karen Chan



秘書：董慕兒
Secretary : Sandra Tung



委員：麥兆沛
Member : Mak Siu-pui

董事會報告

Board of Directors Report

社員數目

截至 2020 年 3 月 31 日止，本社社員數目為 217 名，包括 38 家社員儲蓄互助社和 179 名個人社員。本年度有 10 名個人社員加入。

股份結餘

本社於 2020 年 3 月 31 日的股份結餘為 85,918,675 港元比上年度增加 1.86%。

貸款結餘

截至 2020 年 3 月 31 日止之貸款結餘為 24,000 港元，比上年度減少 71%。

資產

淨資產則為 88,227,017 港元，比上年度增長 3.20%。

資產管理服務

2019 年環球經濟繼續受到變化不定的美國與內地的貿易摩擦影響，於下半年再加上受頻繁的社會活動影響，本港經濟趨勢下滑；而雪上加霜的是，2020 年第一季迎來新冠肺炎疫情，牽連環球經濟也是急速下調。

在此需要特別多謝協會資產管理委員會的協助及努力，去年度已完成重整相對較安全的投資組合，確保本社享有固定投資收益。

我們會維持謹慎及穩健的策略，並緊貼市場步伐轉變，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

社員服務

去年，本社董事會曾積極商議提供不同類型的服務給予社員，包括定期存款服務、代社員發支票予社員指定人士及優惠貸款事宜等。

Membership

Our Central Credit Union had 217 members as at 31 March 2020, including 38 credit unions and 179 individual members. During the year, 10 individual members joined.

Share Balance

As at 31 March 2020, the share balance continues to grow by 1.86% year-on-year to HK\$85,918,675.

Loan Balance

As at 31 March 2020, the loan balance decrease year-on-year by 71% to HK\$24,000.

Asset

The net asset of HK\$88,227,017 has a year-on-year growth of 3.2%.

Asset Management Service

In 2019, the global economy continued to be trapped by the trade friction between the United States and China. In the second half year, the Hong Kong economy trend was going downwards due to frequent local social events. Making it worse, the global economy as well as the Hong Kong economy was rapidly going down in the 1st quarter of 2020 due to the COVID-19 pandemic.

We would like to specially thank the League's Asset Management Committee for their assistance and effort to ensure the gain of our credit union by completing the reform of the safety investment portfolio last year.

We will stick to the safe and cautious strategy and keep in pace with the market dynamics to ensure the best protection and reasonable return on members' savings.

Credit Union Services

Last year, our Board of Directors has studied different member services including the Fixed Deposit, Issuance of Cheques for designated members and Privileged Loan, etc.

就代社員發支票予社員指定人士的服務，本社已於 2020 年 2 月推出；而定期存款服務及優惠貸款事宜，則仍在商訂中。

另一方面，協會正計劃開拓一共用的電子儲社管理系統，本社除積極支持並提供財力支援開拓的費用，希望能成功開拓，屆時可提供更便捷的服務給予社員。

社務推廣及社員活動

2019/20 年度，本社亦安排了數個活動，包括「卡拉 OK、試酒及火鍋聚會」、「蛇宴聚餐」及「環保慈善賣物會」，以作推廣社務及提供社員的交誼活動。於本年 4 月底時，更舉辦送贈口罩活動，向各社員表達關懷。

趁此機會，本人謹代表董事會感謝教育委員會所有成員及義工過去一年的努力及貢獻。

自動交換財務帳戶資料

就安排履行符合「自動交換財務帳戶資料」這個規管的事宜上，稅務局要求儲蓄互助社申領「商業登記證」，引致全港大部份儲社產生憂慮。據悉協會正與稅務局商議及爭取更理想的安排，現時仍未有進一步訊息。

另外，在此規例內要求社員申報的「自我證明書」，本社已於去年 12 月通報各社員，敬希各社員可填報及交回本社，以作記錄及進行合規工作。而由 2020 年 1 月 1 日開始，新加入社員就必須填報此「自我證明書」。

股息

董事會建議派發 1.5 釐股息，在 2020 年 3 月 31 日已繳足的股份皆可享有此項股息。

In February 2020, we have launched the service to issue Cheques for designated members while the Fixed Deposit and Privileged Loan services are still under discussion.

On the other hand, the League has planned to develop a shared electronic credit union management system. We actively support the development by financial-aid the start-up fund and anticipate the system can be successfully developed to provide a more convenient service to members.

Promotion and Member Activities

In the year of 2019/20, we organised different activities including “Karaoke, Wine-Tasting and Hotpot Gathering”, “Snake Feast” and “Environmental Charity Sales”, which acted as the promotion and friendship activities for members. We also carried out a mask-distributing to members by the end of April this year to express our gratitude and care to our members.

On behalf of the BOD, I would like to take this opportunity to thank all members and volunteers of Education Committee for their effort and dedication in the past year.

Automatic Exchange of Financial Account Information (AEOI)

Regarding the implementation works for the compliance with AEOI, most of our credit unions have the concern with the application of “Business Registration Certificate” as requested by the Inland Revenue Department (IRD). We understand that our League is negotiating with IRD for a better arrangement while there is no further update yet.

Besides, we have informed and requested all existing members to declare by filing-in the “Self-Certification Form” in last December. With effect from 1 January 2020, new membership applications must be submitted together with the “Self-Certification Form”.

Dividend on Shares

The Board recommended a dividend of 1.5% per annum to be paid on all shares fully paid up as at 31 March 2020.

前瞻

未來一年，本社除了會繼續謹慎地貫徹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。

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

The Future

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

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 Central Credit Union in the past year.

Cecilia Li

President

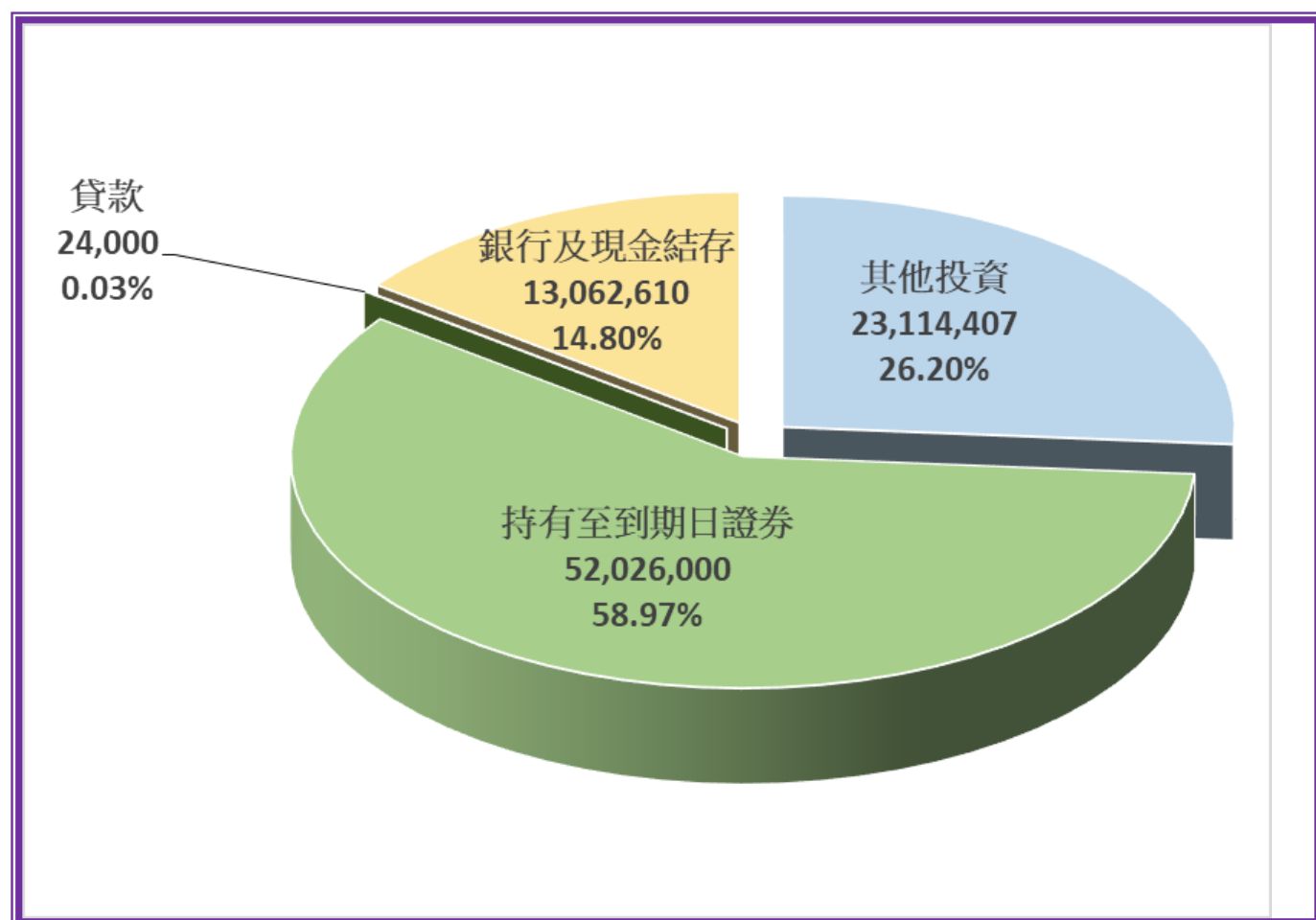
投資報告

於 2020 年 3 月 31 日

Investment Report

As at 31 March 2020

資產分佈圖 Asset Allocation



合計 Total: HK\$88,227,017

於 2020 年 3 月 31 日持有的投資項目 Holdings as at 31 March 2020

Market	Item	Amount (HK\$)	投資項目 比重(%)
China	Wuhan State-Owned Assets Management 3.8% matured 18 Dec 2020	3,900,000	5.19%
China	ZHONGYUAN SINCERE INVST 3.75% 19 Jan 2021	2,340,000	3.11%
China	Azure Nova Intl 3.5 210322 MS	2,340,000	3.11%
China	Sunshine Life 3.15 200421 AO S-5YR	2,340,000	3.11%
China	AVIC International Finance & Investment Ltd SASAC 4.375 05/23/21	2,340,000	3.11%
China	Huarong Fin II Notes 2016-03.06.26 (4.625%)	2,028,000	2.70%
China	BGF Dynamic High Income A6 HK(Distribution-cash)	2,000,000	2.66%
China	Coastal Emerald Ltd-Notes 4.3% PERP Aug 01 2024 (Shandong Hi-Speed Group Co.) - 2	1,950,000	2.60%
China	Value Partners Greater China High Yield Income Fund P Mdis USD	1,949,938	2.60%
China	Wuhan Metro Group Co Ltd 5.980 Perp FRN	1,560,000	2.08%
China	ZHONGYUAN SINCERE INVST 4.25% 28 June 2019-28- June 2024	1,560,000	2.08%
China	Coastal Emerald Ltd-Notes 4.3% PERP Aug 01 2024 (Shandong Hi-Speed Group Co.)	1,560,000	2.08%
Total in China Market		25,867,938	34.43%

HK	HK Stock- #0005 (HSBC)	4,967,740	6.61%
HK	GUANG YING INVESTMENT LTD GUYII 4.25% 5/16/2021	4,680,000	6.23%
HK	CSSC Capital One Ltd. SASAC 4.125 09/27/2021	2,340,000	3.11%
HK	HK Stock- #0011 (Hang Seng Bank)	1,989,820	2.65%
HK	Radiant Access (CK Asset Holdings Ltd)4.6% Perp 05/18/2020 at 100%	1,560,000	2.08%
HK	SHK PROP-4.45PC Bonds Perp GUART	1,560,000	2.08%
HK	HK Stock- #3333 (China Evergrande Group)	984,400	1.31%
HK	HK Stock- #1299 (AIA Group Limited)	504,000	0.67%
HK	HK Stock- #1177 (Sino Biopharmaceutical Limited)	495,000	0.66%
HK	HK Stock- #2318 (Ping An Insurance Group)	463,650	0.61%
HK	HK Stock- #0012 (Henderson Land Development)	378,500	0.50%
Total In HK Market		19,923,110	26.51%

於 2020 年 3 月 31 日持有的投資項目 **Holdings as at 31 March 2020 (續)**

Market	Item	Amount (HK\$)	投資項目 比重(%)
Euro	Standard Chartered 3.95% due 11.01.2023	5,148,000	6.85%
Euro	Standard Life Aberdeen 4.25% 30 June 2028	2,340,000	3.11%
Euro	Legal & General Group PLC 5.25% call 21/3/2027	1,560,000	2.08%
Euro	Allianz SE 3.875% 291249 M/S Series Dip PERP	1,560,000	2.08%
Euro	SWISS RE FINANCE LUXEMBOURG SASRENH 4.250 Perp FRN call 9/4/2024	1,560,000	2.08%
Total in Europe Market		12,168,000	16.20%

US	EMC-Notes 2013-1.6.23 (3.375%)	3,900,000	5.19%
US	SPIC LUX LAT AMR RENEW INV CPY SARL 4.25% 30 Oct 2021	1,560,000	2.08%
US	Allianz-Income & Growth FD-AM/DIS/USD	1,501,500	2.00%
US	Allianz Income and Growth-AMH2RBCNY (DIST-CASH)	521,646	0.69%
Total in US Market		7,483,146	9.96%

Asia	Fidelity Asian High Yield Fund AMD USD-Dis	3,798,213	5.05%
Asia	Allianz-Dynamic AHY Bond Fund-AMG/DIS/HKD	2,000,000	2.66%
Total in Asia Market		5,798,213	7.71%

Other	ABQ Finance 3.625 130421 AO	2,340,000	3.11%
Other	UBS(HK) Fund Series-Systematic Allocation PF Medium Classic Class A USD-6%-mdist	1,560,000	2.08%
Total in Other Market		3,900,000	5.19%

合計 Total : HK\$75,140,407 (85%淨資產 Net Assets)

司庫報告

Treasurer Report

截至 2020 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：上年度預留股息回撥

加：上年度未分配盈餘/(虧損)

可供分配盈餘

分配

建議股息

本年度未分配盈餘結存

可供分配盈餘

For the financial year ended 31 March 2020, the available undivided earnings were as follows:

Available for Appropriation

港元 HK\$

Surplus/(Loss) for the Year

2,509,181

Less: Transfer to Reserve Fund

(501,836)

Add: Proposed Dividend Brought Forward

445

Add: Undivided Earnings/(Loss) Brought Forward

(73,153)

Undivided Earnings Available for Appropriation

1,273,637

Appropriation

Proposed Dividend

1,238,920

Undivided Earnings Carried Forward

34,717

Undivided Earnings Available for Appropriation

1,273,637

投資

2019/2020 年度，投資環境持續不穩定，在新冠肺炎疫情及中美貿易摩擦的雙重影響，市場表現反覆，尤其在 2020 年 3 月中，中央社年結之前，世界投資市場大幅下跌，影響了我們的投資收益。

自 2018/19 年度開始，協會資產管理委員會已推動將中央社的投資組合，逐步調整至較為平衡、穩定，以定息產品為主的組合，故在十分動盪的環境下，中央社仍能保持一定的收益，使社員有利息收入。

Investments

The investment environment has been very unstable throughout the year 2019/20. Market volatility remained high under the dual impacts of US-China trade conflict and COVID-19. The world investment market plummeted in mid-March 2020. Just before our financial year end, negative our returns considerably.

Since year 2018/19, the Assets Management Committee (AMC) of CULHK has started to migrate our investment portfolio towards a more balanced and stable one, focus more on fixed income. Thus, during this turbulent period, it enabled us to maintain some returns, capable of distributing dividends to members.

展望

2020/21 年度，市場風險比上年度有增無減，世界經濟明顯下滑，雖則世界大部份發達國家央行推行無限量寬鬆的財務政策，但實體經濟並無實質好轉，且利息極低的環境預期將持續多年，對現行持有的定息產品投資回報或有所影響。然而，協會資產管理委員會仍會緊貼市場，適時調整投資策略以確保社員資金有適當的保障及爭取合理的回報。

司庫
李曠明

Prospect

Obviously, the world economy will deteriorate and so is the investment market. The investment risks will only intensify. Despite the unlimited QE financial policy of the central banks of most developed nations, the real economy is yet to be benefit. Furthermore, the extremely low interest rate environment will likely last for years, which affected the return of the fixed income products we are holding. Nevertheless, AMC of CULHK will timely adjust the strategy, endeavor to maintain a reasonable return for our members.

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	2020 港元 HK\$	2019 港元 HK\$
收入	INCOME			
貸款利息收入	Interest on loans		4,543	7,299
投資的利息收入	Interest on investments		3,076,830	2,547,327
股息收入	Dividend income		435,017	536,966
銀行利息收入	Interest on bank deposits		186,736	129,839
出售其他投資的淨盈利	Gain on disposal of other investments	4	(459,774)	601,362
外幣兌換盈利/(虧損)	Exchange gain/(loss)		(15,808)	(28,836)
活動收入	Activities income		12,809	-
全年度總收入	TOTAL INCOME FOR THE YEAR		3,240,353	3,793,957
支出	EXPENSES			
投資行政費	Investment expenses		93,470	224,293
律師費	Legal fees		-	-
協會服務費用	League Services Charges		484,695	467,942
教育及活動開支	Education and activities expenses		15,137	6,562
其他營運開支	Other operating expenses		137,870	112,050
全年度總支出	TOTAL EXPENSES FOR THE YEAR		731,172	810,847
本年度營運盈餘/(虧損)	OPERATING SURPLUS/(LOSS) FOR THE YEAR		2,509,181	2,983,110
本年度盈餘/(虧損)	SURPLUS/(LOSS) FOR THE YEAR		2,509,181	2,983,110
撥入儲備金	Transfer to Reserve Fund		(501,836)	(596,622)
上年度預留股息回撥	Proposed Dividend Brought Forward		445	
上年度未分配盈餘/(虧損)	UNDIVIDED EARNINGS/(LOSS) BROUGHT FORWARD		(734,153)	(1,289,835)
可供分配盈餘	UNDIVIDED EARNINGS AVAILABLE FOR APPROPRIATION		1,273,637	1,096,653
分配建議	APPROPRIATION PROPOSAL			
建議股息	PROPOSED DIVIDEND	3	1,238,920	1,830,806
撥至未分配盈餘/(虧損)	Transfer to Undivided Earnings/(Loss)		34,717	(734,153)
			1,273,637	1,096,653

第 24 頁至第 27 頁之附註屬本財務報告之一部分。
The notes on pages 24 to 27 form part of these financial statements.

資產負債表 於 3 月 31 日

Balance Sheet at 31 March

		附註 NOTE	2020 港元 HK\$	2019 港元 HK\$
非流動資產	NON-CURRENT ASSETS			
持有至到期日證券	Held-to-maturity securities	6	45,786,000	39,624,000
流動資產	CURRENT ASSETS			
貸款	Loans		24,000	83,066
在一年內到期的持有至到期日證券	Held-to-maturity securities maturing within 1 year		6,240,000	-
其他投資	Other investments	7	23,114,407	30,527,595
定期存款	Fixed deposits		11,165,431	-
銀行及現金結存	Cash at banks and in hand		2,229,746	16,190,106
應收款項	Receivables		330,128	524,820
應收利息	Dividend receivable		575,041	374,394
預付款項	Prepayment	5	-	-
			43,678,753	47,699,981
流動負債	CURRENT LIABILITIES			
建議股息	Proposed Dividend	3	1,238,920	1,830,806
應付費用	Accruals		-	1,800
應付費用	Suspense		(1,184)	-
			(1,237,736)	(1,832,606)
流動資產淨值	NET CURRENT ASSETS		42,441,017	45,867,375
長期負債	LONG-TERM LIABILITIES			
社員定期存款	Fixed deposits from members		-	-
			88,227,017	85,491,375
財務來源：	Financed by:			
股份結餘	Share Balance		85,918,675	84,354,739
儲備金	Reserve Fund	8	3,687,415	3,184,579
投資公平值變動準備金	Reserve for Investment Change in Fair Value	10	(1,413,790)	(1,413,790)
社會責任準備金	Reserve for Social Responsibility	11	-	-
儲運拓展準備金	Reserve for Development	12	-	100,000
未分配盈餘(虧損)	Undivided Earnings(Loss)	13	34,717	(734,153)
			88,227,017	85,491,375

於 2020 年 5 月 18 日經董事會批准及授權
Approved and authorised for issue by the Board of Directors on 18 May 2020

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

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。

2.3 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.

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 2020 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 1.50 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 2020. The dividend rate of 1.50% 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 2020 年 6 月 30 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 30 June 2020.

4. 出售其他投資的淨盈利/(虧損)

所得收益
(共出售或贖回 15 個項目)

Gain/(Loss) on Disposal of Other Investments
(Sales Proceeds total 15 items)

2020
港元 HK\$

2019
港元 HK\$

HK Stock- #1398(工商銀行)
HK Stock- #939(建設銀行)
HK Stock- #0700(騰訊控股)
HK Stock- #0388(香港交易所)
Allianz Global Investors Fund - Allianz Dynamic Asian
High Yield Bond, AMg/dis/HKD
China Cinda Fin. 4.10% due 09.03.2024
Abu Dhabi National Energy 4.375% -4/23/2025

Value Partners Greater China High Yield Income Fund P Mdis
Allianz Income and Growth Fund - Class AM Distribution(USD)
PICTET-ROBOTICS-P
JPMorgan China Pioneer A-Share Fund (USD)
HK STOCK- #0700(騰訊控股)
HK STOCK- #2018(瑞聲科技)
HK Stock- #1928(金沙中國有限公司)
HK Stock- #1093(石藥集團)

出售的盈餘/(虧損)

Gain/(Loss) on Disposal

(459,774)

601,362

5. 預付款項

Prepayment

於年初結存

Opening Balance

- 4,195,448

2011/12 儲稅券

2011/12 Tax Reserve Certificate

- -

2012/13 儲稅券

2012/13 Tax Reserve Certificate

- 255,069

退回儲稅券

Cash Back Tax Reserve Certificate

- (4,450,517)

於年終結存

Closing Balance

- -

預付款項為儲稅券 2002/03 年度
至 2012/13 年度

Repayment for Tax Reserve Certificate
2002/03-2011/12

6. 持有至到期日證券

Held-to-maturity Securities

持有至到期日證券的帳
面價值

Held-to-maturity Securities, at Carrying
Value

45,786,000

39,624,000

7. 其他投資

Other Investments

其他投資的帳面價值(截
至 3 月 31 日)

Other Investments, at Carrying Value as
at 31 March

23,114,407

30,527,595

於 3 月 31 日匯兌調整

Currency Exchange Adjustment as at
31 March

- -

於 4 月 1 日的投資成本

Cost of Securities as at 1 April

23,114,407

30,527,595

8. 儲備金	Reserve Fund	2020 港元 HK\$	2019 港元 HK\$
於年初結存	Opening Balance	3,184,579	2,586,557
入社費	Entry Fee	1,000	1,400
由本年度盈餘撥入	Transfer from Surplus for the Year	501,836	596,622
於年終結存	Closing Balance	3,687,415	3,184,579
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.	
9. 稅務準備金	Provision for Tax		
於年初結存	Opening Balance	-	179,106
由本年度盈餘撥入	Transfer from Surplus for this Year	-	-
撥(至)未分配盈餘	Transfer to Undivided Earnings	-	(179,106)
於年終結存	Closing Balance	-	-
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	
10. 投資公平值變動準備金	Reserve for Investment Change in Fair Value		
於年初結存	Opening Balance	(1,413,790)	(1,413,790)
撥(至) / 自本年度盈餘	Transfer (to)/ from Surplus for this Year	-	-
於年終結存	Closing Balance	(1,413,790)	(1,413,790)
11. 社會責任準備金	Reserve for Social Responsibility		
於年初結存	Opening Balance	-	-
減：本年度贊助支出	Sponsorship paid for this Year	-	-
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	-	-
於年終結存	Closing Balance	-	-
12. 儲運拓展準備金	Reserve for Development		
於年初結存	Opening Balance	100,000	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	-	-
由本年度盈餘撥入	Transfer from Surplus for this Year	-	-
於年終結存	Closing Balance	-	100,000

		2020 港元 HK\$	2019 港元 HK\$
13. 未分配盈餘	Undivided Earnings		
於年初結存	Opening Balance	(734,153)	(1,468,941)
撥自稅務準備金	Transfer from Provision for Tax	-	179,106
撥自本年度盈餘	Transfer from Surplus for this Year	2,509,181	2,983,110
撥(至)儲備金	Transfer (to) Reserve Fund	(501,836)	(596,622)
撥(至)預留股息	Transfer (to) Provision for Dividend	(1,238,920)	(1,830,806)
撥自上年度預留股息結餘	Transfer from Provision for Dividend Balance carried forward last year	445	-
於年終結存	Closing Balance	34,717	(734,153)

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 2019 至 2020 年度並無收到貸款申請。

Credit Committee Report

In this financial year 2019-20, NIL loan application was received.

年度 Year	貸款宗數 No. of Loan Applications	總貸款額 (港元) Total Loan Amount (HK\$)
2018-2019	3	128,000
2019-2020	0	0

主席
陳淑英

Karen Chan
Chairman

監察委員會報告

Supervisory Committee Report

監察委員會報告

監察委員會在 2019 至 2020 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
黃勤慧

Supervisory Committee Report

In the year 2019-2020, 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.

Anny Wong
Chairman

教育委員會報告

Education Committee Report

教育委員會報告

本社在 2016 年 6 月開放社藉給個人社員後，亦於 2017 年 6 月 成立教育委員會，以加強與各儲社社員及個人社員的溝通。我們亦已開設 “Whatsapp” 群組，好讓大家收到最新的儲運訊息。而教育委員會於 2019 至 2020 年度共籌劃了下列活動：

1. 卡拉 OK、試酒及火鍋聚會

於 2019 年 11 月 9 日在協會舉辦「卡拉 OK、試酒及火鍋聚會」，共有 29 位社員及親友參與，本社贊助抽獎禮物。

2. 蛇宴

2.1 於 2019 年 11 月 22 日假彩虹邨「金碧酒樓」舉辦蛇宴聚餐，共有 12 位社員及親友參與，本社贊助抽獎禮物。

2.2 與精英儲蓄互助社及華富邨儲蓄互助社於 2019 年 12 月 6 日假灣仔「服務業工會聯合會」聯合舉辦蛇宴聚會，共有 19 位社員及親友參與，本社亦贊助抽獎禮物。

3. 環保慈善賣物會

為響應環保及鼓勵循環再用，本社於 2020 年 1 月 4 及 5 日在協會郭樂賢神父堂與協會合辦「環保慈善賣物會」，收集各儲社社員及彩虹邨街坊朋友捐出的剩餘物資作義賣用途，活動廣受社員及街坊朋友的參與及支持。

兩天義賣活動共籌得善款 14,000 港元，收益各半撥歸香港儲運慈善基金及協會郭樂賢神父拓展基金。

Education Committee Report

After relaxation of individual membership in June 2016, we set up the Education Committee in June 2017 to reinforce the communication with all members. We also set up “Whatsapp” group, to deliver the credit union news timely. In this financial year 2019-20, we organized the following events:

1. Karaoke, Wine-tasting and Hotpot Gathering

“Karaoke, Wine-Tasting and Hotpot Gathering” at the League on 9 November 2019. Totally 29 members joined us and we sponsored the lucky draw as well.

2. Snake Feast

2.1 We organized a Snake Feast at “Kam Pik Restaurant”, Choi Hung Estate on 22 November 2019. A total of 12 nos. of our members and their relatives joined the feast. We sponsored the lucky draw as well.

2.2 With Elite Credit Union & Wah Fu Estate Credit Union, we also organized a Snake Feast at “Service Industry General Union”, Wanchai on 6 December 2019. A total of 19 nos. of our members and their relatives joined the dinner. We also sponsored the lucky draw.

3. Environmental Charity Sales

In response to environmental protection, encourage recycle and reuse, we organized an Environmental Charity Sales with CULHK at the Father Collins Hall of the League on 4 and 5 January 2020. We appealed to all credit union members and neighborhood of Choi Hung Estate donating surplus of their home for charity sales. The event was welcomed and supported by both our credit union members and neighborhood of Choi Hung Estate as well.

Two days event raised totally HK\$14,000 from the sales and we have donated to Hong Kong CU Movement Charity Fund and Father Collins Development Fund of the League each at half of the contribution.

4. 「自助互助・齊心抗疫」

因應疫情發展，本年度活動亦受影響而取消了原訂 2020 年 3 月份的遠足及齋宴活動。

為感謝社員多年來的支持，中央社於 2020 年 4 月 27 日至 5 月 8 日舉辦送贈口罩活動，向每位登記參加活動的個人社員及社員儲社送贈口罩一份，以表關懷。活動有 90 位個人社員及 10 間社員儲社登記參加。未送出的口罩餘數共 1,200 個已捐贈予香港儲運慈善基金作慈善派發用途。

我們希望透過舉辦不同的活動作為平台，以宣傳及推廣儲蓄互助運動，令更多人認識及加入儲蓄互助社的大家庭。

在此謹對本委員會各成員的努力及各義工的幫忙，表示衷心謝意。

主席
楊達榮

4. “Self-help & Mutual-help • Unite to Fight Virus”

In view of the development of the epidemic situation, our activity of hiking & vegetation feast scheduled in March 2020 have been cancelled.

To express our gratitude and care to our members, we distribute one pack of mask to 90 individual members and 10 CU members who enrolled to our mask distribution activity from 27 April to 8 May 2020. All undistributed mask of 1,200 nos. have been donated to Hong Kong CU Movement Charity Fund for charity distribution.

By organized variety events and activities as a platform to approach, we hope to promote credit union movement and attract more people to recognize and join the family of credit union.

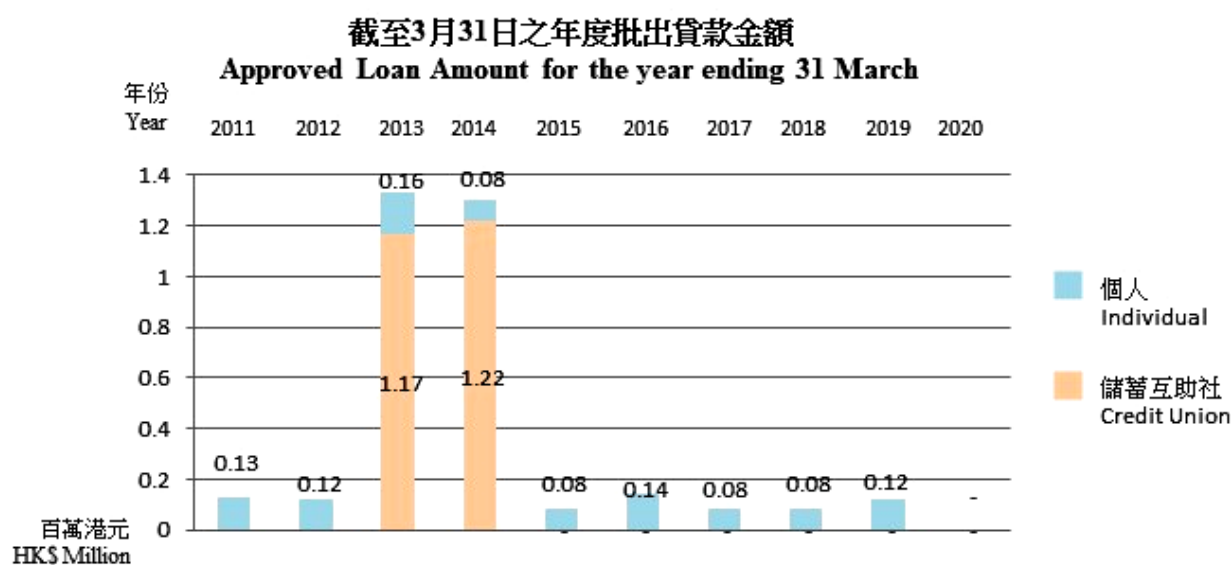
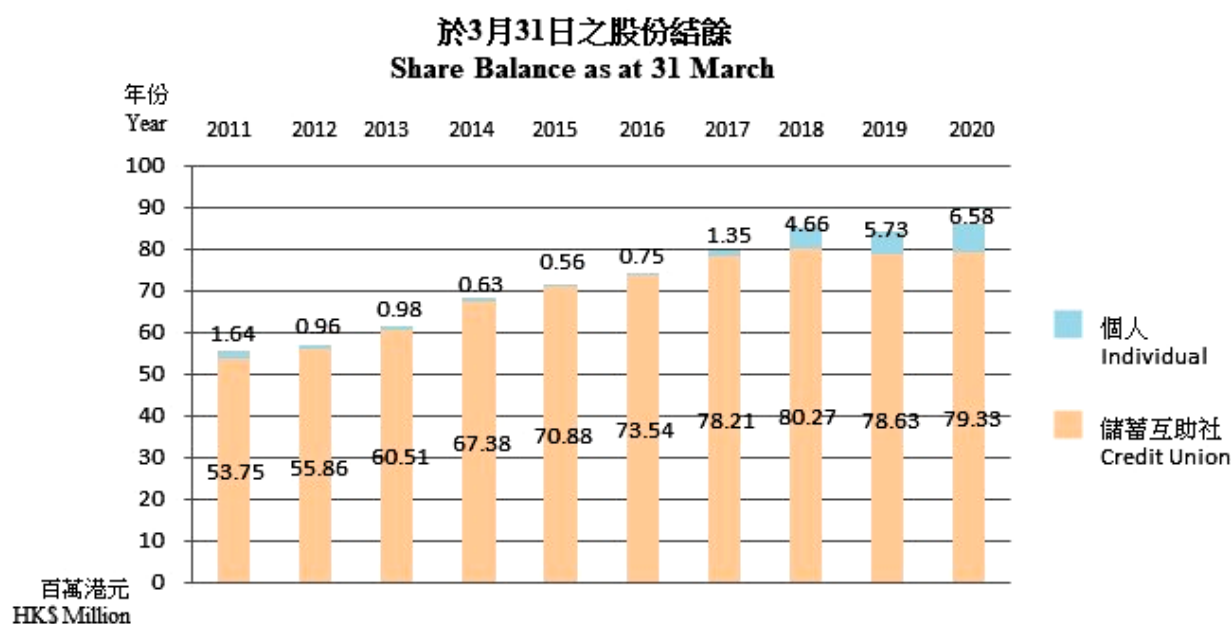
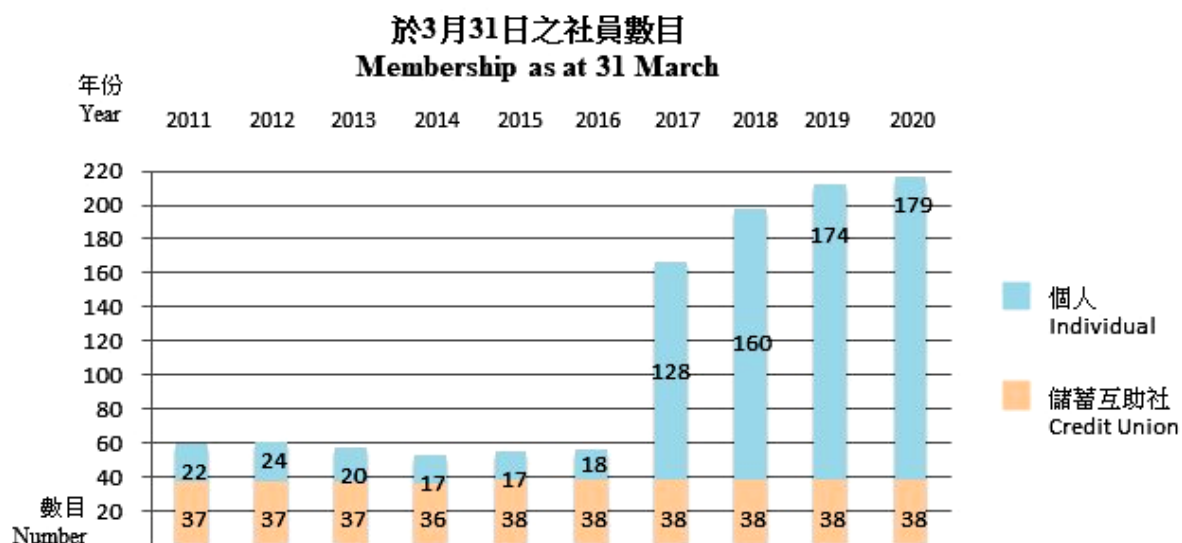
We would like to take this opportunity to express our thanks to our Committee members for their efforts and other volunteers for their help in the year.

Jimmy Yeung
Chairman



十年統計數字

10-year Statistics



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