

Welcome
To

The Federation of Savings and Credit
Cooperatives of Thailand Limited
(FSCT)



COOPERATIVE MOVEMENT IN THAILAND

- ★ **The first cooperative in Thailand was initiated by the government since 1916 aimed as a means to improve the livelihood of low-income farmers.**
- ★ **At present, the cooperatives in Thailand are categorized into seven types; Agricultural, Fisheries, Land Settlement, Consumer, Service, Savings and Credit, and Credit Union Cooperatives.**

STRUCTURE OF COOPERATIVE MOVEMENT IN THAILAND



Growth of SACCO System

Unit : Million US\$

Growth on	2020	2021	% Growth
Member of Coop	1,374	1,376	0.15
Member (Million Person)	3.37 M	3.40 M	0.89
Asset	83,833	85,351	1.81
Share	33,408	34,820	4.23
Deposits	32,832	34,483	5.03
Reserve	3,442	3,688	7.17
Loans to Members	61,051	61,720	1.09
Investment	19,194	20,056	4.49

Membership of SACCO

- Voluntary basis in joining and leaving
- Not less than 10 members per SACCO
- Member must be natural person and sui juris
- Age : not less than 18 year's old
- Holding at least one share (0.33 Cent) but not more than one-fifth of the total share capital
- Equal voting right : one man one vote

OPERATION OF SACCO

- **Receiving shares from members**
- **Receiving savings or fixed deposits from members or other cooperatives**
- **Granting loan or credit to member or other cooperatives**
- **Giving technical assistance to member**
- **Providing appropriate welfare or relief to members and their families**



WELFARE & SERVICES

In

Savings and Credit Cooperative

SME Loans

Marriage allowance

Education Scholarship & Loan

Birth allowance

Cremation Mutual Contribution

Health Care allowance

Life & Accident Insurance

Disaster Relief

Pension Allowance

History of FSCT

- **The first SACCO was organized in 1949**
- **FSCT was established in 1972 under the Cooperative Societies Act with supports from 81 SACCOs**
- **FSCT and SACCO were registered with Ministry of Agriculture and Cooperative**
- **They were declared as Financial Institutes by the Notification of the Ministry of Finance in 1983**

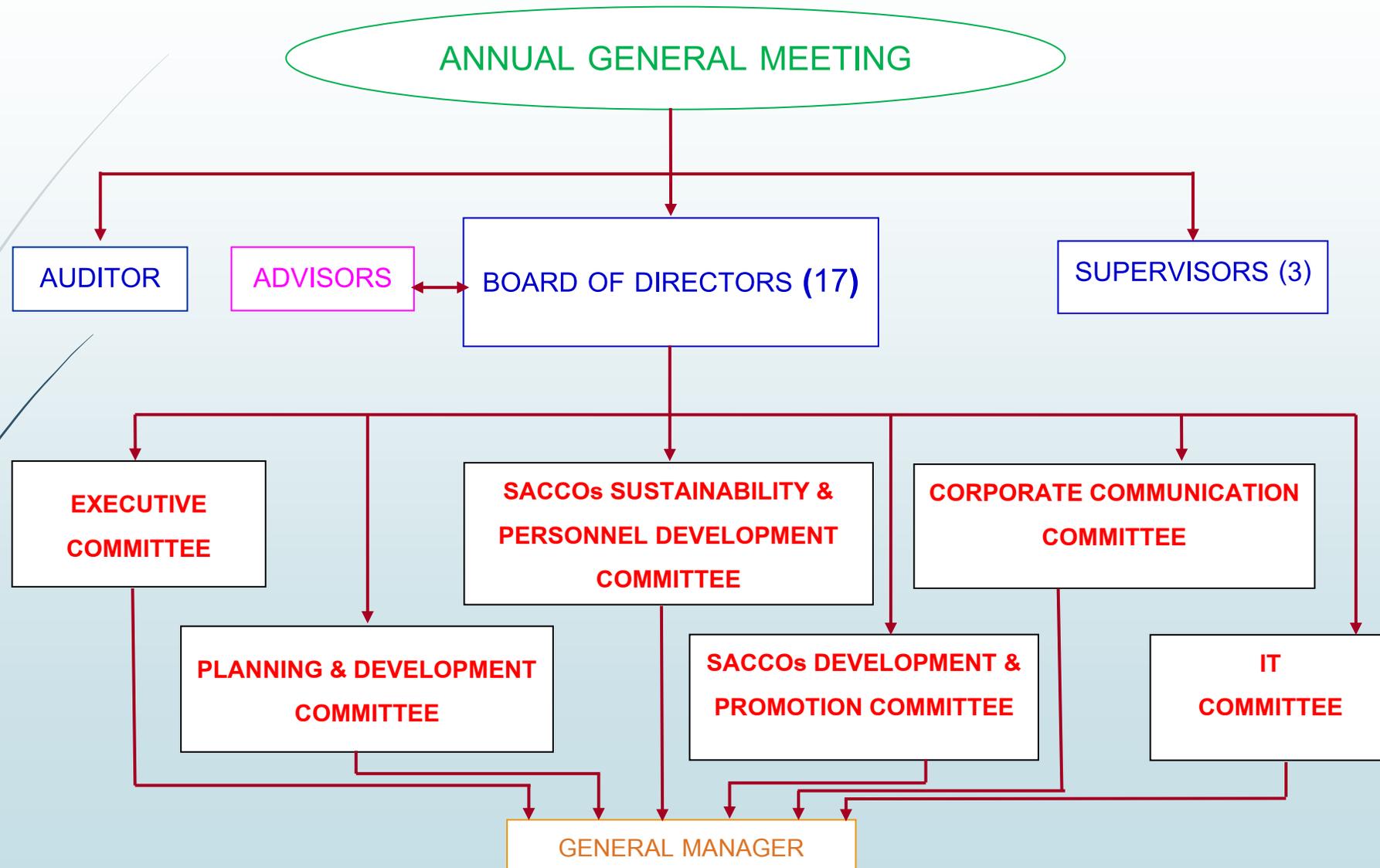
Vision

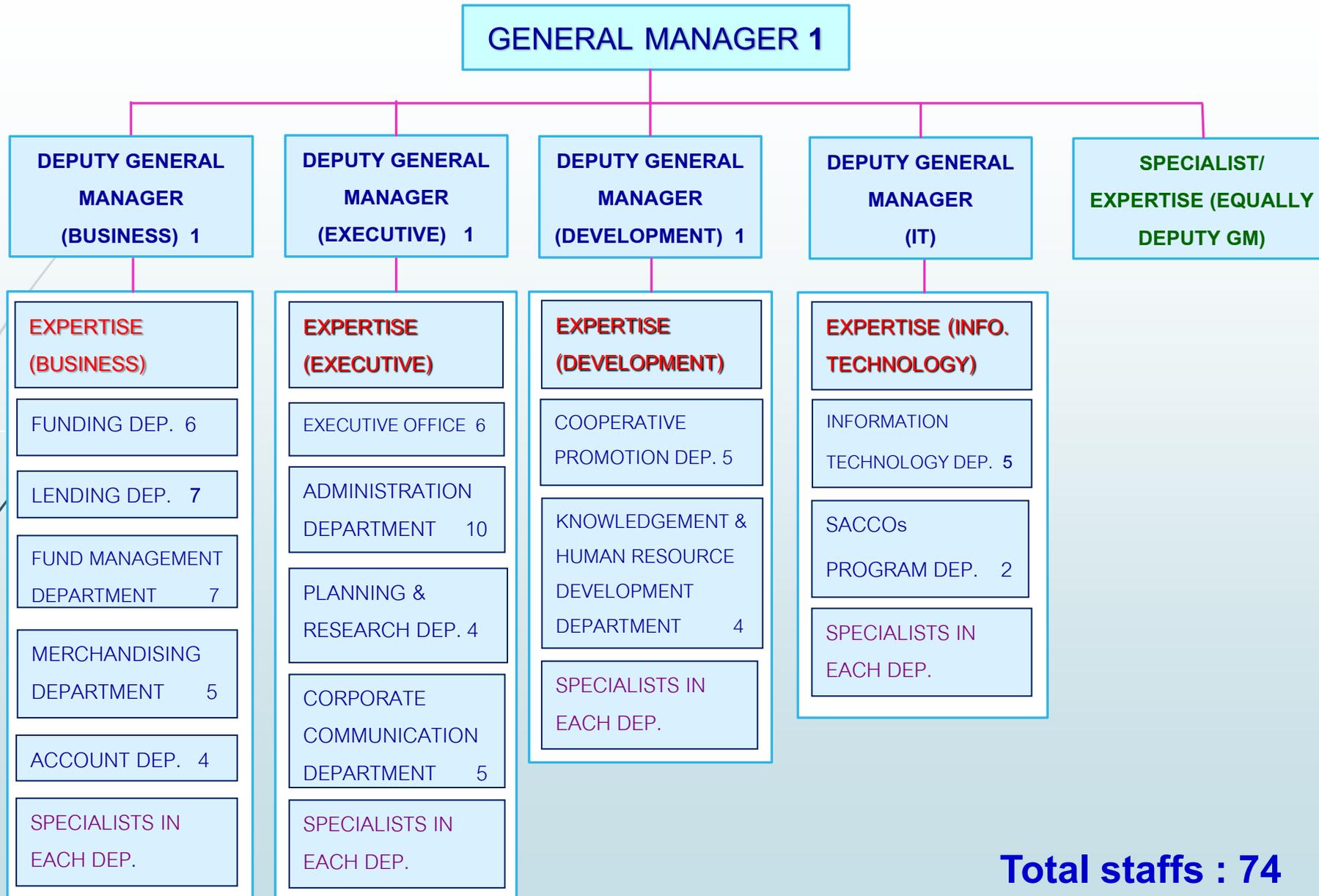
FSCT is apex organization of

Thai savings and credit cooperative movement adhering to
good governance and social responsibility.



ORGANIZATION CHART

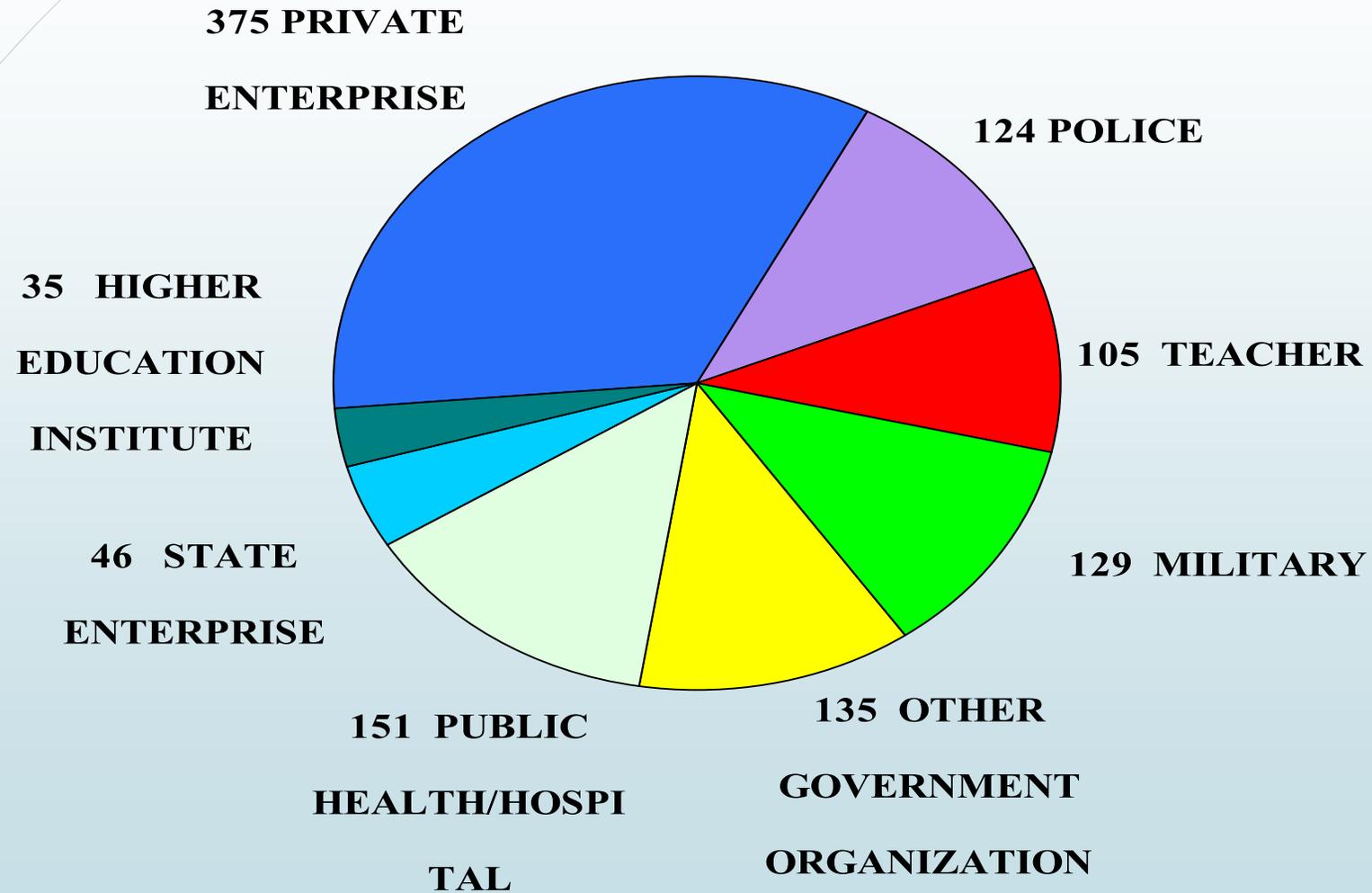




Total staffs : 74

FSCT'S MEMBER COOPERATIVE

as of March 31, 2023



TOTAL MEMBER 1,100

Source of Asset

(Unit : Million US\$)

List	2018	2019	2020	2021	2022*
Deposits/Promissory Note	2,519	3,491	3,001	2,737	2,825
Loans	314	-	-	204	28
Other Liabilities	1	7	12	9	6
Share Capital	784	871	886	892	894
Reserve Fund	60	66	71	77	84
Accumulated Fund	18	19	20	22	23
Unearned Profit (Loss) for Other Investment	31	(152)	(29)	(71)	(192)
Net Profit	49	56	58	60	63
(1 USD = 35.14 THB) Total	3,776	4,358	4,019	3,929	3,731

*As of March 31, 2023

The fiscal year ends March 31.

Asset Management

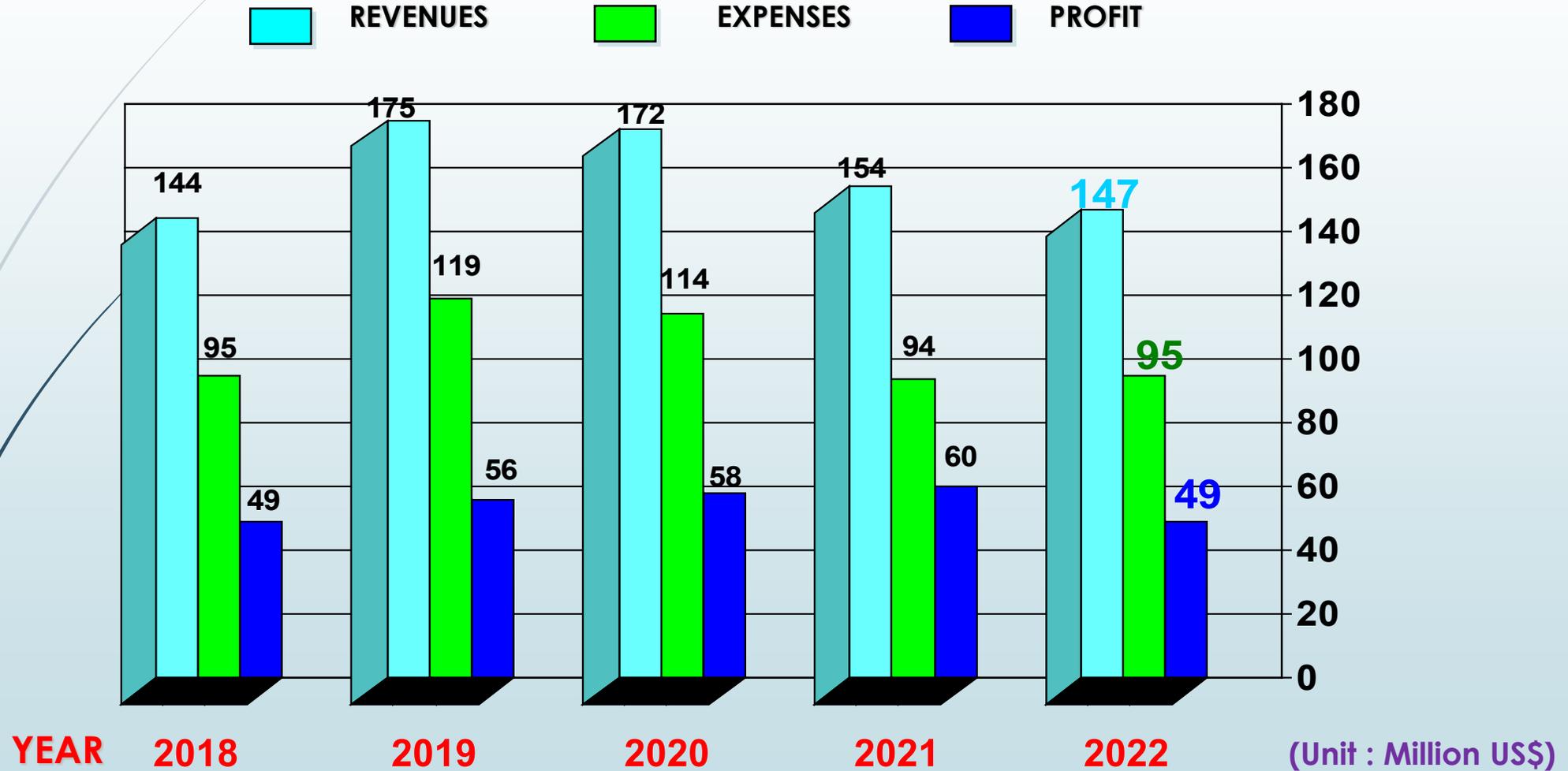
(Unit : Million US\$)

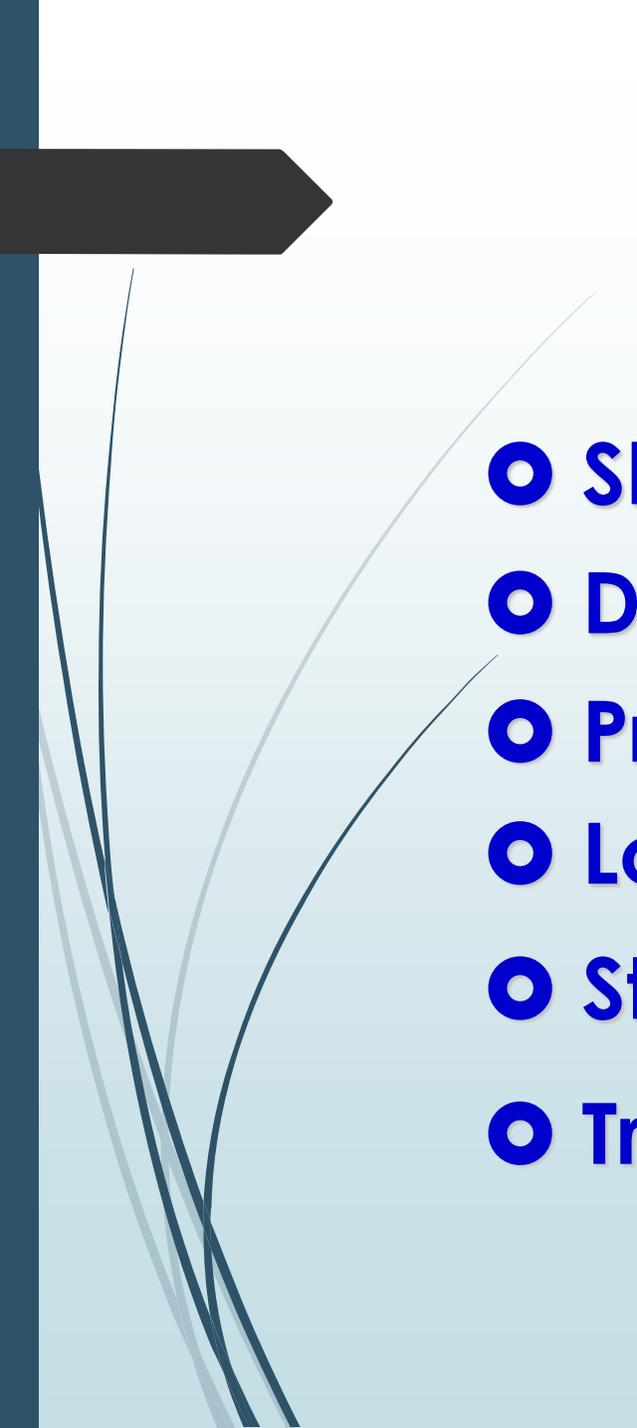
List	2018	2019	2020	2021	2022*
Loans to member	2,721	2,527	2,051	1,874	1,773
Cash and Deposits at Bank	53	400	159	175	83
Investment in Debt and Equity Instruments	996	1,414	1,769	1,812	1,839
Property, Plant, Equipment and Other Asset	8	8	7	36	6
Other Current Assets	5	13	32	32	30
(1 USD = 35.14 THB) Total	3,783	4,362	4,018	3,929	3,731

*As of March 31, 2023

The fiscal year ends March 31.

NET PROFIT





Services & Business

- **Share Capital**
- **Deposit**
- **Promissory Note**
- **Loan**
- **Stationery & Office Supplies Service**
- **Training & Seminar**

SHARE CAPITAL

- ❖ **US\$ 14.29 (500 Baht) per share**
- ❖ **One share upon taking membership**
Initial share holding = 1 share
- ❖ **Increasing 0.1 % of total share capital of coop**
- ❖ **Not exceed 20 % of total share capital of FSCT**

DEPOSIT / PROMISSORY NOTE

- ❖ Issuing Deposit Receipt for Member Coops
- ❖ Issuing P/N for member coop & non member
- ❖ Non-member = other coops, foundations, schools, associations, individual person etc.
- ❖ Interest income Tax exempt on savings/fixed deposit (for Coops)

Loans

- ❖ Line of credit
 - **1 year loan contract**
 - **Max 14 Million US\$**
 - **Monthly loan repayment (12 months)**
- ❖ Term loan
 - Medium Term Loan(14 Million/60 months)**
 - Long Term Loan (17 Million/120 months)**
 - **Max : 3 time of SACCO'S share capital**
 - **Average 1.5 time of SACCO'S share capital**
 - **Monthly loan repayment**

FSCT
Liquidity
Pool Fund

Fixed Deposit
 $\geq 2\%$ of total deposit
amount in coop.
monthly

Savings
&
Credit
Coops.

- **Pay interest on deposit ≥ 1 year deposit rate**
- **Technical support on “S&C Coop management quality assessment”**
- **Technical support on “Liquidity problem solving”**
- **Loan for liquidity problem solving**

- **3 times of the deposit amount**
- **FSCT’s short term loan interest minus 0.125%**
- **repayment within 12 months**

BUSINESS : 2 tier-Structure

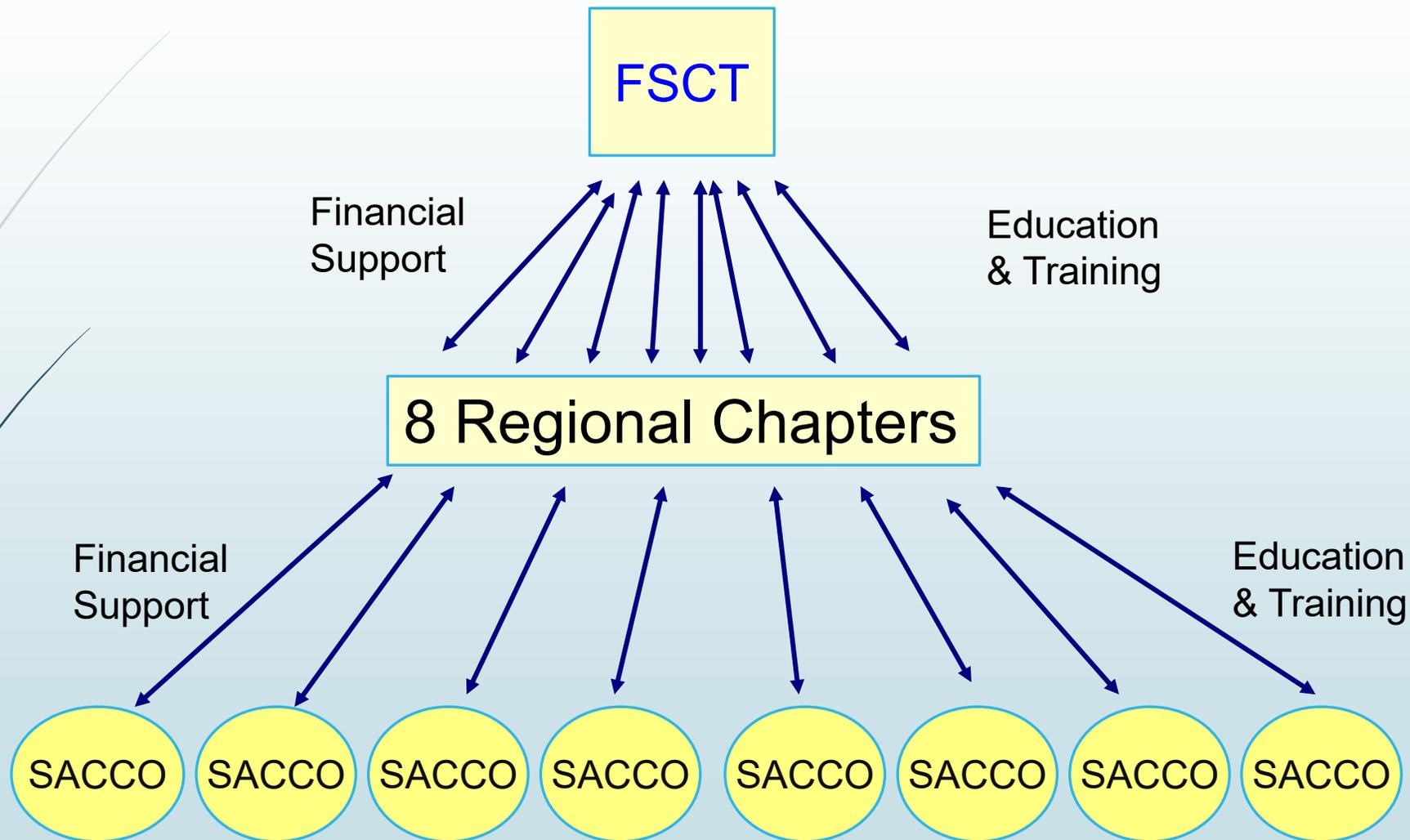
Federation of Savings and Credit Cooperatives of Thailand.
(National Level)

Thru Internet and Banking Facilities



Primary Savings and Credit Cooperative in all 77 Provinces

EDUCATION : 3 tier-Structure

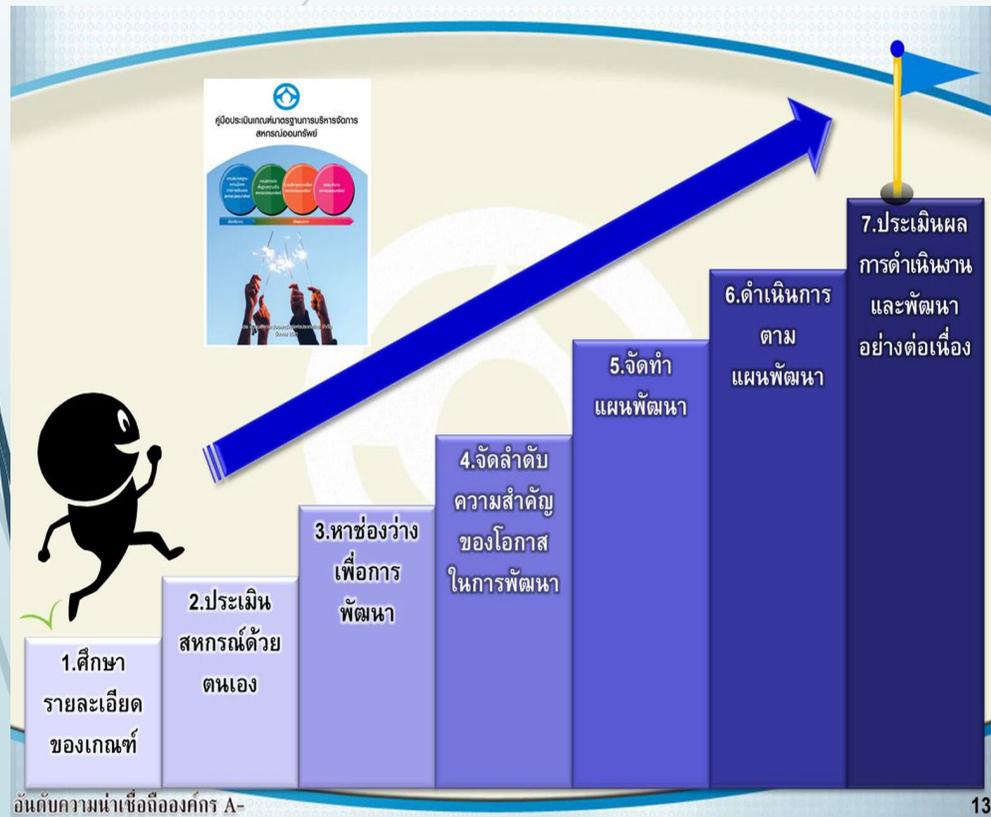


Human Resources Development for SACCOs



Promoting on SACCOs Prudential standard

SACCOs Development according to FSCT's Prudential Standard



Promoting on Savings Scheme

FSCT conducts National Savings Day on October 31 annually.



Promoting on Cooperative Activities for Border Patrol Police School



Cooperative Rights Prevention

FSCT launched the International Mediation Center at its office building on February 14, 2022.



Improvement the Quality of Life for SACCO members



สหกรณ์ออมทรัพย์โรงพยาบาลพัทลุง จำกัด



สหกรณ์ออมทรัพย์ครูแพร่ จำกัด



สหกรณ์ออมทรัพย์โรงพยาบาลสภพสินธุ์ จำกัด

สหกรณ์ออมทรัพย์สาธารณสุขนครพนม จำกัด



สหกรณ์ออมทรัพย์ พนักงานทูตไทย จำกัด



สหกรณ์ออมทรัพย์สาธารณสุขสกลนคร จำกัด



สหกรณ์ออมทรัพย์สาธารณสุขแพร่ จำกัด



สหกรณ์ออมทรัพย์ครูจันทบุรี จำกัด

International Relationship Management



Cooperative Museum

สัมผัสประสบการณ์ใหม่ที่
e-Museum
แหล่งเรียนรู้ชุมชนสหกรณ์ออมทรัพย์แห่งประเทศไทย



Stationery & Office Supplies Service


ชุมนุมสหกรณ์ออมทรัพย์แห่งประเทศไทย จำกัด
 The Federation of Savings and Credit Cooperatives of Thailand Limited

บริการแบบพิมพ์และของที่ระลึกต่างๆ



รับทำเสื้อโปโล 100 ตัวขึ้นไป

- จัดรับทำและรับพิมพ์เอกสารแบบพิมพ์สำหรับสหกรณ์ทุกประเภท
- รับสิ่งทำของที่ระลึก เช่น เสื้อโปโล เสื้อเชิ้กเก็ต ปกติดิน สมุดไดอารี่ กระเป๋าเอกสาร กระเป๋าเดินทาง ร่ม แก้วน้ำ ปากกา ฯลฯ หรือสิ่งทำอื่นตามความต้องการของท่าน
- จัดทำป้ายอุปราชนำงานนิเทศกิจเป็นสื่อ เช่น เครื่องแบบเครื่องแบบพนักงานต้อนรับ เครื่องพิมพ์ดีดเงินฝาก เครื่องทำแบบเอกสาร ฯลฯ

สนใจกรุณาติดต่อ ฝ่ายธุรกิจเสริม
โทรศัพท์ 02-496-1199 ต่อ 106 105 121 122 โทรสาร 02-496-1200
www.fsct.com/shop



สินค้าธุรกิจเสริม

 สมุดพิมพ์ 250.-	 ลิ้นชักจัดเก็บ 150.-	 ปากกาสลัก 200.-	 ปากกาสลัก 180.-
 กระเป๋า Sport 150.-		 กระเป๋าสะพาย 100.-	
 กระบอกน้ำ 250.-		 เสื้อโปโล 310.-	
 กล่องใส่ปากกา 150.-	 ถุงเท้า 50.-	 เสื้อยืด 150.-	

ศูนย์การค้าสหกรณ์ออมทรัพย์แห่งประเทศไทย จำกัด โทร. 0 2496 1199 ต่อ 121, 122

บริการแบบพิมพ์มาตรฐาน



FSCT New Regulations Additional Welfare to Member Cooperative



Assoc. Prof. Lt. Gen. Dr. Weera Wongsan
President

Natural Disaster Relief such as flood, fire, windstorm and others

No	List	Contribution
1	In case of damage both inside <u>and</u> outside office building (Out of Service)	Not over 50,000 THB
2	In case of damage inside <u>or</u> outside office building (Out of Service)	Not over 30,000 THB
3	In case of damage inside <u>and/or</u> outside <u>and/or</u> some area of office building (On Service)	Not over 20,000 THB

Cremation Mutual Contribution

No	List	Contribution
1	Board of Directors	20,000 THB
2	Spouse of Board of Directors	5,000 THB (Wreath not over 1,000 THB)
3	Supervisor (must be Membership)	20,000 THB
4	Manager and Staff	20,000 THB
5	Board Member of 8 Regional Chapters	20,000 THB

Effective on April 12, 2022

COVID 19 Impacts and Recovery Measures

	Impacts	Recovery Measures
Members	The individual members of SACCOs, especially in Private Enterprise division have confronted with financial shortage.	SACCOs have provided the 3-6 months of grace period on principal repayment to their members.
Employees	Health risk	SACCOs' staffs have alternately worked from home and complied with the physical distancing. They have served their members by online system to reduce the over-crowding on-site. In case of infection, they would be isolated and recover themselves at home according to the government protocol. In case of risk group, they would be quarantine and work from home.
Member Credit Unions	SACCOs in Private Enterprise division are affected to the most dilemma in their operation and liquidity. Some are shutdown.	FSCT has provided various type of lending services to the member according to its regulation in order to relieve their difficulties during pandemic.
Federation	Physical Activities	FSCT adapted its operation following the situation of pandemic. We have provided the online services, trainings and seminars to our members, and also for Board of Directors meetings and Committee meetings.

COVID 19 Impacts and Recovery Measures





**ASSOC.PROF.LT.GEN.DR. WEERA WONGSAN
PRESIDENT**

**DR. SOMNUK BOONYAI
GENERAL MANAGER**

**The Federation of Savings and Credit Cooperatives of
Thailand Limited**

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