

# Opportunities for and barriers against development of social economy in Poland



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# POLISH CREDIT UNION SYSTEM

- SKOK is an example of practical implementation of the idea of economic self-help
- SKOK is a co-operative of physical persons conducting a non-profit activity
- SKOK's objectives are:
  - accumulation of savings its members
  - granting loans and credits
  - providing financial settlements
  - providing insurance

# POLISH CREDIT UNION SYSTEM

## CO-OPERATIVE SAVINGS AND CREDIT UNIONS 7 OPERATING PRINCIPLES

1. In their operation, credit unions are guided by the idea of self-help
2. Credit unions are organisation of people, not of capital
3. Credit union members are the only owners and customers of credit unions

# POLISH CREDIT UNION SYSTEM

## CO-OPERATIVE SAVINGS AND CREDIT UNIONS 7 OPERATING PRINCIPLES

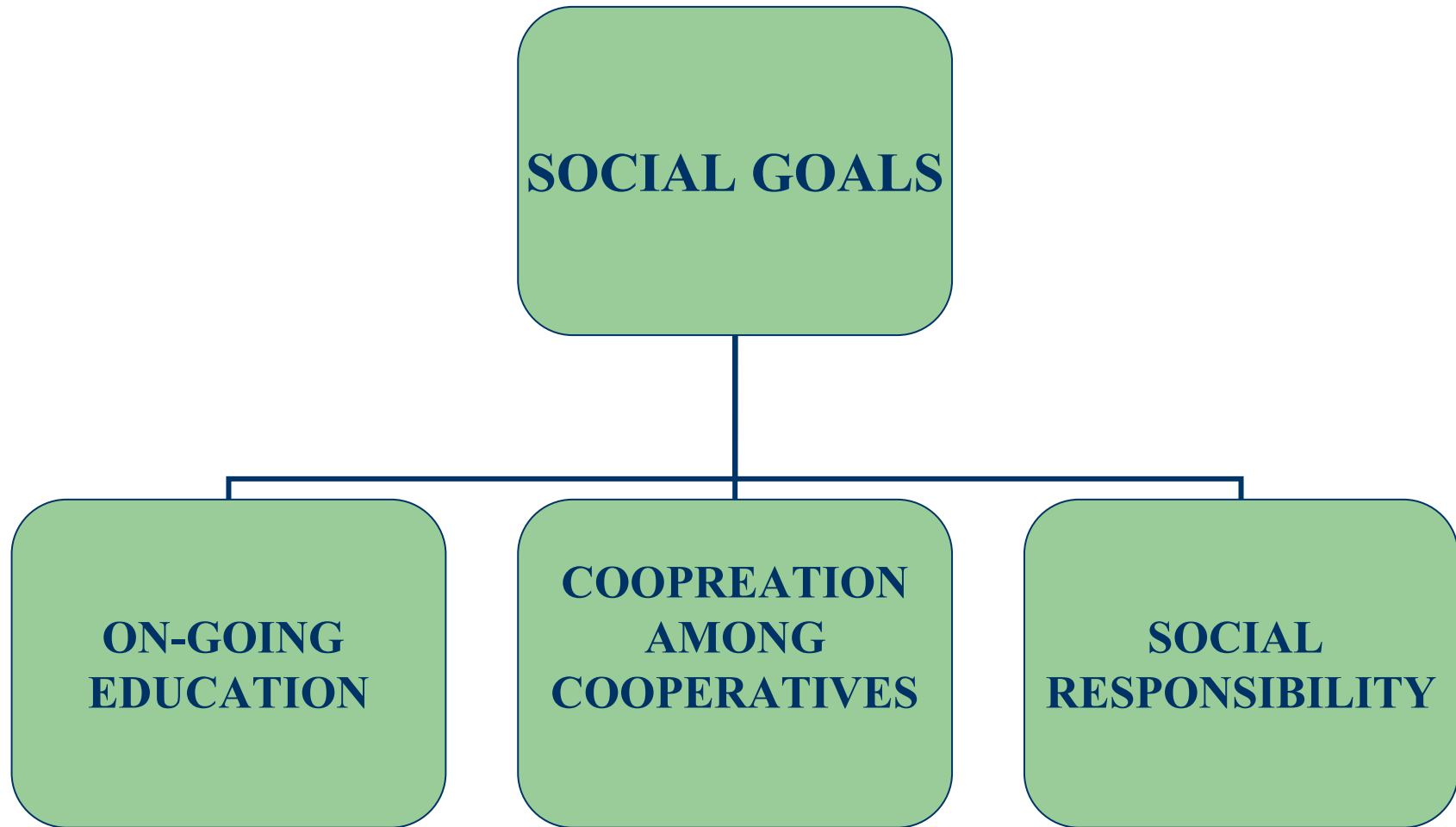
6. Credit unions allocate the whole earned balance-sheet surplus to building up necessary reserves by permanently increasing the reserve fund
7. Credit unions form the National Association of Co-operative Savings and Credit Unions to provide for co-operation and safety of credit unions associated in it.

# POLISH CREDIT UNION SYSTEM

## CO-OPERATIVE SAVINGS AND CREDIT UNIONS 7 OPERATING PRINCIPLES

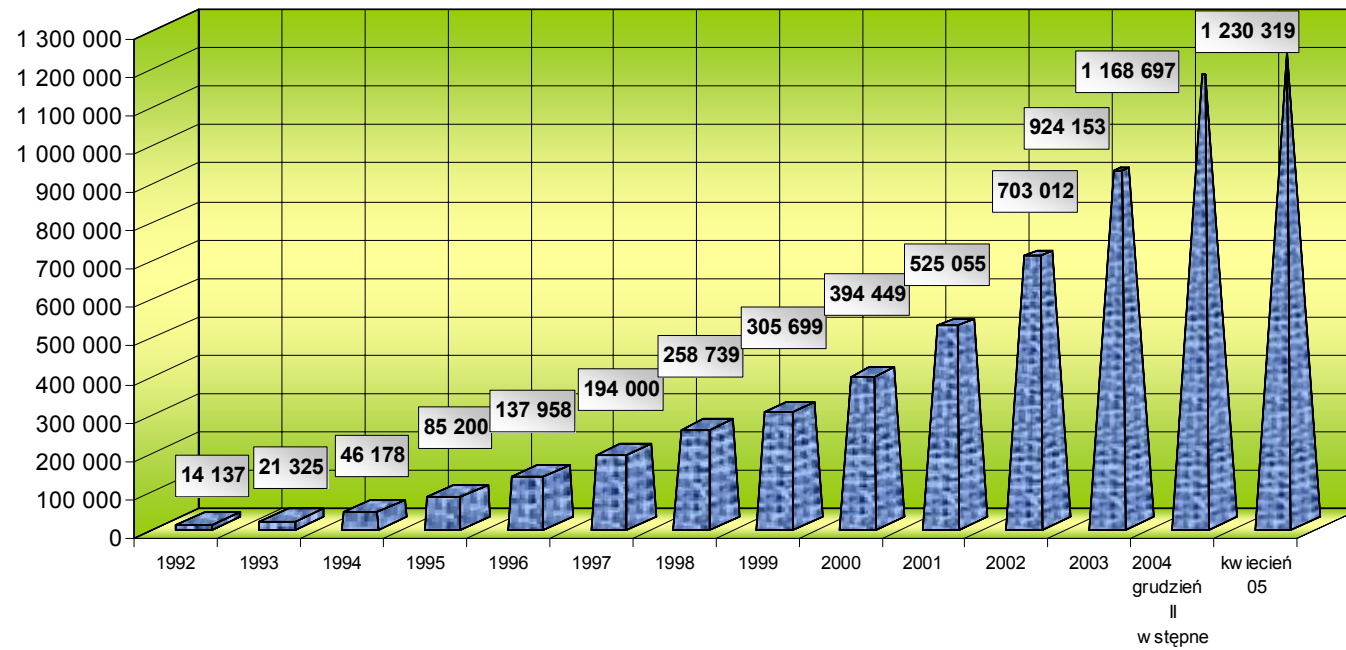
4. All members of credit unions have equal opportunities of access to their services and of participation, through their own work, in managing credit unions
5. Credit unions put special stress on education of their members

# POLISH CREDIT UNION SYSTEM



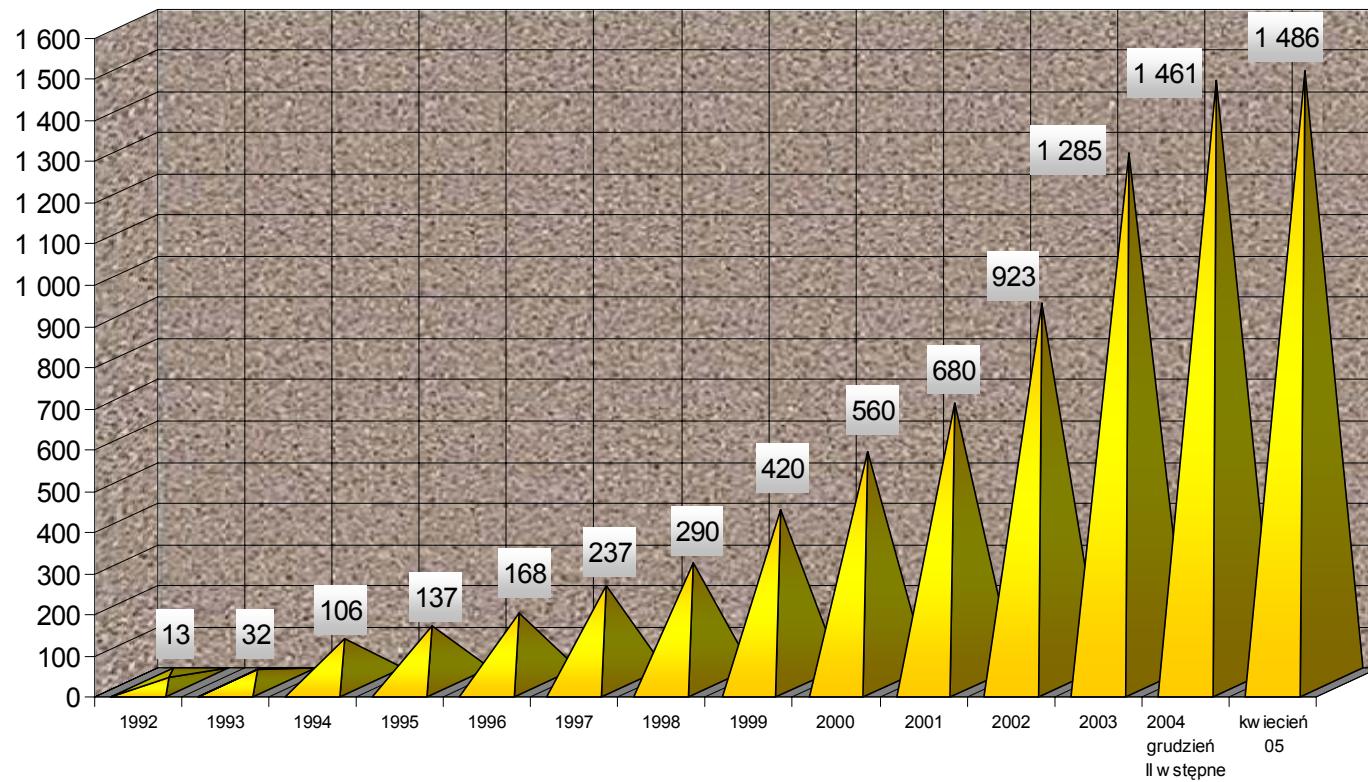
# POLISH CREDIT UNION SYSTEM

*Number of members  
1992 - April 2005*



# POLISH CREDIT UNION SYSTEM

*Number of credit unions outlets  
1992 - April 2005*



# POLISH CREDIT UNION SYSTEM

## SKOK's PHILOSOPHY

**Skok's philosophy is based on the ideas of self-help and economic democracy such as:**

- **democracy**
- **autonomy**
- **voluntary nature**
- **unlimited number of members and variable share fund**
- **community-based and self-assistance nature**
- **the rule of „one member-one vote”, regardless of the number of shares**
- **membership including physical persons**