

2005 Annual Report

年度
报告



上海汽车集团财务有限责任公司
Shanghai Automotive Group Finance Co., Ltd.

上海市康定路1199号 / 200042 / 8621-62311010 (总机)
No.1199 Kangding Road, Shanghai, PRC / 200042 / 8621-62311010

SAICFC 

上海汽车集团财务有限责任公司
Shanghai Automotive Group Finance Co., Ltd.

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公司简介

Company Profile

上海汽车集团财务有限责任公司是1994年5月经中国人民银行批准成立的非银行金融机构。由上海汽车集团股份有限公司、上海汽车股份有限公司和上海汽车工业销售有限公司分别投资55.78%、40.00%及4.22%组建。注册资本为人民币10亿元（含1000万美元）。2005年末，公司资产总额达140亿元（不含委托贷款），当年实现营业收入3.90亿元，利润总额1.02亿元。

公司现任董事长刘榕，总经理沈根伟。公司实行董事会领导下的总经理负责制。设九部一室。2005年底，共有在岗职工92名，其中具有大学本科以上学历的员工占61%。

Established in May of 1994, SAICFC is a non-bank financial institution approved by the People's Bank of China (hereinafter referred to as PBOC). It is an independent legal entity with the registered capital of RMB 1 billion (including USD10 million), of which 55.78% is invested by the Shanghai Automotive Group Co., Ltd., 40% by the Shanghai Automotive Co., Ltd. and 4.22% by the Shanghai Automotive Sales Corporation. By the end of 2005, the assets of the Company totaled RMB 14 billion (not including entrusted loans), the total business income reached RMB 390 million, and the profit totaled RMB 102 million.

The Chairman of the Board of Directors is Mr. Liu Rong and the General Manager is Mr. Shen Genwei. The General Manager is responsible for the operational management under the authorization of the Board of Directors. The organization of the company consists of nine departments and one office. Up to the end of 2005, the total working staff was 92. About 61% of the employees have university or higher academic degrees.

公司经金融监管部门批准可以经营《企业集团财务公司管理办法》中规定的金融业务

- 对成员单位办理财务和融资顾问、信用鉴证及相关的咨询、代理业务
- 协助成员单位实现交易款项的收付
- 经批准的保险代理业务
- 对成员单位提供担保
- 办理成员单位之间的委托贷款及委托投资
- 对成员单位办理票据承兑与贴现
- 办理成员单位之间的内部转账结算及相应的结算、清算方案设计
- 吸收成员单位的存款
- 对成员单位办理贷款及融资租赁
- 从事同业拆借
- 经批准发行财务公司债券
- 承销成员单位的企业债券
- 对金融机构的股权投资
- 有价证券投资
- 成员单位产品的消费信贷、买方信贷及融资租赁
- 中国银行业监督管理委员会批准的其他业务
- 国家外汇管理局批准的外汇金融业务

公司简介

Company Profile



Approved by the supervisory authority, the company is entitled to operate all the financial businesses as stipulated by the "Management Measures on Finance Companies of Group Enterprises". Detailed business scope includes:

- Providing financial and financing advisory, credit investigation and other consulting services for Group Members;
- Assisting Group Members to complete the fund collection and payment;
- Operating insurance agency business approved by PBOC;
- Providing guarantee for Group Members;
- Providing entrusted loans and entrusted investment service for Group Members;
- Accepting and discounting commercial bills for Group Members;
- Providing internal settlement services for Group Members and designing relevant settlement & liquidation programs;
- Providing deposit services for Group Members;
- Providing loans and financing lease for Group Members;
- Lending and borrowing among financial institutions;
- Issuing finance company bonds, approval by PBOC;
- Underwriting corporate bonds issued by Group Members;
- Investing in financial institutions equities;
- Investing in securities;
- Providing consumer credit, buyer's credit and financing lease for products of Group Members;
- Operating other financial services approved by CBRC;
- Operating foreign exchange financial services approved by SAFE.



董事长、总经理致辞

Board Chairman and General Manager's Address

2005年, 我公司在上海汽车集团股份有限公司和监管部门的正确领导下, 坚持“优质服务与合理利润并重, 投资业务与金融业务并重”的定位, 在业务发展中, 以不断提高客户满意度为中心, 通过全面加快金融创新, 进一步挖掘存贷款潜力, 推进现金管理业务, 深化财务顾问服务, 在困难的市场形势下稳定了客户, 提高市场份额七个百分点, 在内控管理中, 通过深入开展风险排查和差错检查, 全面推进目标管理、绩效管理、流程管理, 进一步规范了各项业务的操作程序, 有效防范了金融风险, 得到上级管理部门的充分肯定, 经全体员工团结奋斗, 不懈努力, 至年底, 公司圆满完成年初制定的各项指标, 实现利润总额1.02亿元, 并在集团年度评审中继续被评为A级单位, 同时连续三届(6年)获得“上海市文明单位”的荣誉称号。

所有这些成果的蕴育和收获, 与集团领导和监管部门的关怀与指导, 与集团各家成员单位的支持与配合, 与金融同行和社会各界朋友的关心和帮助是分不开的。在此, 我们代表公司全体员工向大家致以最诚挚的谢意。

董事长

总经理

2006年, 市场形势虽然更加严峻, 但是我们将化压力为动力, 树立信心, 积极应对, 在新一年里全面贯彻客户至上理念, 深入推进客户满意工程, 大力挖掘各项业务潜力, 进一步加快金融创新, 上下一心, 携手共进, 全力以赴, 开拓创新, 以优质服务拓展自己的生存和发展空间, 以高昂的干劲完成各项经济业务指标, 共同建设财务公司新一年的美好未来。



董事长、总经理致辞

Board Chairman and General Manager's Address

In the year of 2005, under the correct leading of SAIC Motor and the supervision authority, the Company continued its commitment to the orientation of “focusing on both quality service and reasonable profit, paying equal attention to investment and financing businesses”. By comprehensively enhancing financial innovation, further exploiting market potential in the deposit and loan businesses, promoting the cash management system and deepening the financial consulting services, the Company had consolidated its customer basis and raised its deposit market share by 7%, though facing an austere market situation. In terms of internal management, the Company carried out risk revealing and mistake examination program of its business records, as much deeply implemented the Target Management, Performance Management and Workflow Management systems to further regulate the operating formality of various businesses. Actually we succeeded in preventing financial risks and obtained positive comments from our superior management. Through the collective hard work and efforts of every staff member, by the end of 2005 the Company successfully fulfilled all its operating goals set at the year beginning. Its' total profit reached RMB 102 million, and was successively rated as the A Class unit in the Group's annual evaluation activity. Besides, it was awarded for the third consecutive session (spanning six years) the Model Unit of the Shanghai Municipality.

The Company owes the nursing and harvest of all these fruits to the guidance and consideration given by the Group leaders and the supervision authority, as well as the support and cooperation of all our Member Companies and the assistance of our peers, business partners and the community. On behalf of all the Company's staff members, we would like to take this opportunity to express our sincere appreciation.

The year of 2006 posts a more severe market background, yet we will turn all the pressure into momentum, firmly build up confidence and actively confront all possible challenges. We intend to fully promote the customer-focused strategy and customer satisfaction programme, deeply exploit all possible business opportunities and continuously speed up product innovation. We shall also consolidate our efforts from ordinary staff to the management level, strive wholeheartedly to expand our developing capacity with high quality services. We believe the Company will accomplish all its business goals and win a bright and prosperous new year!

Liu Rong
Chairman of the Board of Directors

Shen Genwei
General Manager



高管人员

Company Management



刘榕 Liu Rong

董事长 Chairman of the Board of Directors
高级会计师 Senior Accountant



高管人员

Company Management



胡茂元 Hu Maoyuan

监事长 Chief Supervisor
高级经济师 Senior Economist
高级工程师 Senior Engineer



高管人员

Company Management



沈根伟 Shen Genwei

董事 Director
总经理 General Manager
高级经济师 Senior Economist



高管人员

Company Management



张晓俊 Zhang Xiaojun

党总支副书记
Deputy Secretary of the SAICFC Sub
Party Committee of the Group
经济师
Economist

何霄 He Xiao

副总经理 Deputy General Manager
经济师 Economist





公司股东会和董事会
The Company's shareholders & members of BOD



公司中层以上干部
Top and Senior Management

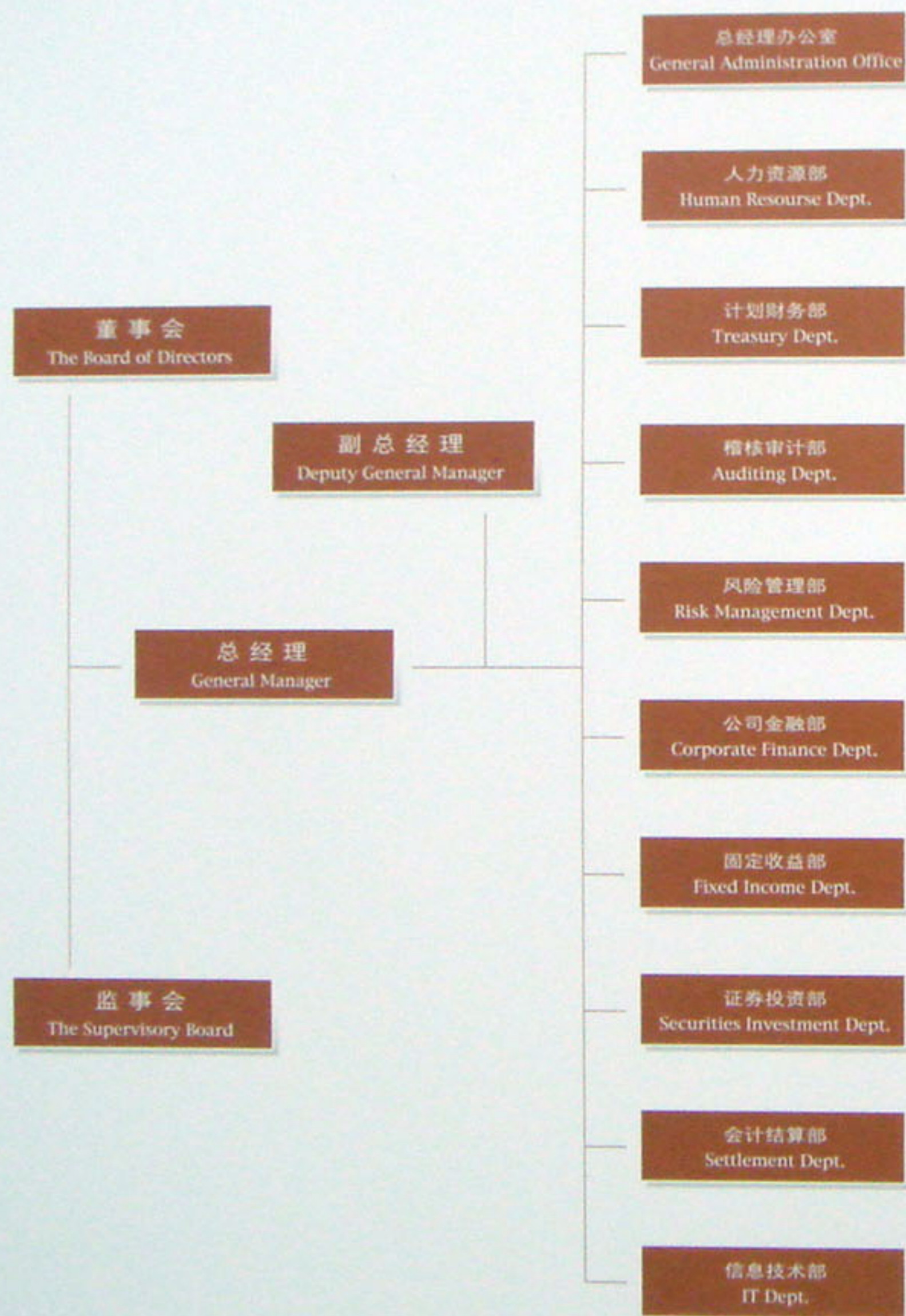
刘 榕	董事长	高级会计师
沈根伟	董事 总经理	高级经济师
薛 建	董事	高级政工师
徐德平	董事	高级经济师
赵凤高	董事	工程师
胡茂元	监事长	高级经济师 高级工程师
陈翠娣	监事	高级会计师
李放齐	监事	经济师
张晓俊	党总支副书记	经济师
何 霄	副总经理	经济师

Liu Rong	Chairman of the Board of Directors	Senior Accountant
Shen Genwei	Director and General Manager	Senior Economist
Xue jian	Director	Senior Enterprise Culture Programmer
Xu Deping	Director	Senior Economist
Zhao Fenggao	Director	Engineer
Hu Maoyuan	Chief Supervisor	Senior Economist Senior Engineer
Chen Cuidi	Member of the Supervisory Board	Senior Accountant
Li Aoqi	Member of the Supervisory Board	Economist
Zhang Xiaojun	Deputy Secretary of the SAICFC Sub Party Committee of the Group	Economist
He Xiao	Deputy General Manager	Economist



组织机构

Organization Chart



SAICFAW



审计报告

Audited Reports

上海众华沪银会计师事务所有限公司
地址: 上海市襄阳路 561 号 17 楼
电话: 65070506, 65073732
传真: 65070593
邮编: 200081

审计报告

沪众会字(2006)第 YA0008 号

上海汽车集团财务有限责任公司:

我们审计了后附的贵公司 2005 年 12 月 31 日的资产负债表以及 2005 年度的利润及利润分配表和现金流量表。这些会计报表的编制是贵公司管理当局的责任, 我们的责任是在实施审计工作的基础上对这些会计报表发表审计意见。

我们按照中国注册会计师独立审计准则计划和实施审计工作, 以合理确信会计报表是否不存在重大错报。审计工作包括在抽查的基础上检查支持会计报表金额和披露的证据, 评价管理当局在编制会计报表时采用的会计政策和作出的重大会计估计, 以及评价会计报表的整体反映。我们相信, 我们的审计工作为发表意见提供了合理的基础。

我们认为, 上述会计报表符合国家颁布的企业会计准则和《金融企业会计制度》的规定, 在所有重大方面公允反映了贵公司 2005 年 12 月 31 日的财务状况以及 2005 年度的经营成果和现金流量。

上海众华沪银会计师事务所有限公司



中国注册会计师

刘文华
吴焕明



中国 上海

2006 年 1 月 20 日



审计报告

Audited Reports

[English Translation for Reference Only]

AUDITORS' REPORT

HZKZ(2006)No.YA0008

Shanghai Automobile Group Financial Co., Ltd.

We have audited the accompanying Balance Sheet of Shanghai Automobile Group Financial Co., Ltd. as at 31st December 2005 and the Income Statement and the Cash Flow Statement for the year then ended. These financial statements are the responsibility of the company's management. Our responsibility is to express an audit opinion on these financial statements based on our audit.

We planned and performed our audit in accordance with 'Independent Auditing Standards for Chinese Certified Public Accountants' so as to give reasonable assurance that the accompanying financial statements are free from material misstatement. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the policy and significant estimates made by the management, and the disclosure of the financial statements as a whole. We believe our audit work has provide reasonable assurance for our audit opinion.

In our opinion, such financial statements are prepared in conformity with the 'Accounting Standards for enterprise', 'Accounting system for financial enterprises', and in all material aspects, present fairly the financial position of the company as at 31st December 2005, and the results of it's operations and cash flows for the year then ended.

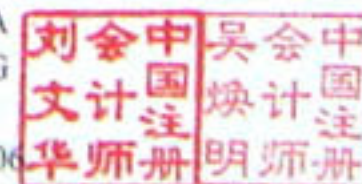
SHANGHAI ZHONGHUA HU YIN
CERTIFIED PUBLIC ACCOUNTANTS
CO., LTD.
SHANGHAI, CHINA



Chinese Certified Public Account

LIU WEN HUA
WU HUA MING

20th January 2006





资产负债表

Balance Sheet

单位: 人民币万元 Unit: RMB in 10 thousand yuan

资产	ASSETS	
央行准备及同业往来	DEPOSITS IN CENTRAL BANK AND FINANCIAL INSTITUTIONS	620,548
应收账款	ACCOUNTS RECEIVABLE	2,693
贷款	LOANS	153,227
投资	INVESTMENT	537,081
固定资产	FIXED ASSETS	4,622
其他资产	OTHER ASSETS	85,618
资产合计	TOTAL ASSETS	1,403,789
负债	LIABILITIES	
存款	DEPOSITS	1,145,685
应付账款	ACCOUNTS PAYABLE	2,246
其他负债	OTHER LIABILITIES	111,586
负债合计	TOTAL LIABILITIES	1,259,517
所有者权益	OWNER'S EQUITY	
实收资本	CAPITAL	100,000
资本公积	CAPITAL SURPLUS	16,069
盈余公积	CAPITAL SURPLUS	22,665
未分配利润	GENERAL RISK RESERVES	5,538
所有者权益合计	TOTAL OWNER'S EQUITY	144,272
负债和所有者权益合计	TOTAL LIABILITIES AND OWNER'S EQUITY	1,403,789



利润表

Income Statement

单位: 人民币万元 Unit: RMB in 10 thousand yuan

营业收入	INCOME	38,989
利息收入	INTEREST INCOME	19,817
投资收益	INVESTMENT INCOME	17,465
其他营业收入	OTHER OPERATING REVENUES	1,707
营业支出	EXPENSES	27,619
利息支出	INTEREST EXPENSES	17,020
营业费用	OPERATING EXPENSE	3,321
其他营业支出	OTHER OPERATING EXPENSE	7,278
营业税金及附加	OPERATING TAX&SURCHARGE	1,135
营业利润	OPERATING PROFITS	10,235
加: 营业外净收入	ADD: NET NON OPERATING REVENUES	5
利润总额	TOTAL PROFITS	10,240

SAIC FAW



SATISFACTION FROM CUSTOMER
ADVANTAGE IN INNOVATION CONCENTRATION ON PEOPLE
INTERNATIONALIZATION IN OPERATING



结算业务

The Settlement Business

我司为上海汽车集团成员单位开办各项结算业务。经过几年技术改造，今年已全面建成具有财务公司特色的现金管理电子结算系统。新系统具有速度快、操作简便、功能多样化、服务个性化等特点。在2005年正式推广和使用时受到企业广泛好评。迄今，上海通用、联合电子、延锋江森等46家集团企业已安装我司现金管理电子结算系统。其中经常使用该系统的企业达到29家。据客户反馈，使用该系统后付款周期缩短，在途资金减少，头寸周转明显加快，对企业降本增效发挥了积极作用。



The Company provides various kinds of settlement services for Group Members. After years of technical reconstruction, we finally built up the financial-company characterized cash management system, which features high efficiency, convenient operation, multi-functional and individualized adaptation. It was widely acclaimed by customers when formally promoted in 2005. Up till now, 46 customers including Shanghai General Motors (SGM), United Automotive Electronic Systems Co., Ltd. (UAES), Shanghai Yanfeng Johnson Controls Seating Co., Ltd. (YFJC) have installed our cash management system, 29 of them are constant users. Feedback shows that the system is effective in shortening the payment cycle, reducing funds in transfer and quickening the whole capital flow, which has played active roles in the cost-cutting programs of our customers.

公司金融业务

The Corporate Finance Business



我司向集团成员单位提供等包括存贷款业务在内的各类本外币金融业务。帮助集团企业融通资金，并在政策规定范围内下浮贷款利率，让利于企业。2005年，我司在创新金融产品，提高服务质量上取得显著成效。信贷人员做细服务工作，为不同的客户度身定制个性化的服务方案。例如对大客户资金需求及重大项目上马，通过增加授信，发放流动资金贷款，办理低利率贴现等方式，缓解企业资金状况。客户经理优化服务手段，对贴现大户采取上门服务方式，加快贴现处理速度，受到客户欢迎。新品开发组经过调研，设计出应收帐款质押贷款业务品种并进行首笔成功操作，得到市场认可。通过贴身式、一揽子金融服务，吸引和稳定客户，提高了市场占有率。

The Company provides Group Member companies with a wide range of local and foreign currency deposits and loans businesses. We aim to build up a capital financing bridge for our customers, and sharing profits to customers by lowering loan interest rates within policy range. In 2005, we achieved notable effect in product innovation and service improving. Our credit service employees dedicated to refining their service work and providing tailored product portfolios for different customers. To lessen the capital shortages of big customers and important projects, we used various methods such as increasing credit facilities, delivering working capital loans and discounting bills at lower interest rates to meet customers' needs. Our customer managers continued to upgrade their service quality: The onsite handling service for big-amount bill discounting had largely enhanced the handling efficiency and was widely welcomed by customers. The New Product Developing Group designed and smoothly operated the first account-receivable pledged lending business, which was recognized as effective and practical. By introducing individualized and packaged financial services, the Company successfully consolidated its customer basis and its market share continues to grow.



财务顾问业务

The Financial Consulting Business



SAICFC provides free financial and accounting consulting services for customers. Presently, SAICFC acts as the financial consultant for many Group Members, offering services including policy inquiry, foreign currency management, project financing, business restructuring consulting and financial analysis, which had won good reputation in the group. In 2005, the Company's foreign currency experts designed a set of professional operation schemes of foreign currency trade and payment for several overseas M&A projects, helping to save more than 20 million RMB through precise calculation, scientific analysis and accurate forecast of exchange rate fluctuation. Meanwhile, the financial experts provided financial feasibility analysis and comprehensive financing scheme for the Group's self-brand project, and provided consulting services for the privatization projects, the business restructuring and cost management programs of the Group. Besides, SAICFC continues to provide Information Express and Finance & Tax Monthly Report to let customers grasp the current finance, tax and accounting policies. Nowadays the enterprises enjoying such information have been increased to more than 30.



我司为客户免费提供金融财会咨询服务。现担任上海汽车集团多家企业的财务顾问。提供包括政策咨询、外汇理财、项目融资、业务重组、财务分析等方面的各项顾问服务。在集团内一贯享有优良口碑。2005年，我司外汇专家在上汽集团多项海外收购项目中为外汇买卖和外汇支付设计专业性操作方案，通过周密计算、科学分析，准确预判了汇率市场的波动形势，帮助客户节省人民币2000多万元。同时，财务专家为集团自主品牌项目提供财务可行性分析报告和综合融资方案，为集团非公开改制项目、企业业务重组、成本管理提供咨询服务，受到客户好评。此外，继续免费赠送《信息速递》季刊和《财税简报》月刊，向客户及时提供金融财税政策动态。目前享受此项服务的企业已增至30家。



投资业务

The Investment Business

我司开展证券投资业务，包括固定收益投资和证券自营投资。2005年，固定收益业务通过买卖央行票据、金融债、企业债、货币市场基金及开展回购套利交易，获取收益1.46亿元。证券自营业务采取“保本收益”原则，谨慎参与一二级市场操作。在股市整体大幅下跌的形势下仍实现了一定收益。



SAICFC develops the securities investment businesses including the fixed income investment sector and the securities investment sector. In 2005, the fixed income investment sector harvested 146 million RMB through trades of central bank notes, financial bonds, enterprise bonds, money market fund and repurchasing arbitrage. By adopting the principle of winning profit while guaranteeing the principal, the Securities Investment Dept. took part in the primary and secondary market operation cautiously and realized profit despite the whole falling market.



合资项目

The Joint Venture Project

本公司子公司——上汽通用汽车金融公司，是中国第一家专营汽车消费信贷的金融企业。2004年由我公司与美国通用汽车金融公司发起设立。我司投资人民币2亿元，占股比40%，上汽通用汽车金融公司在开业后的一年多时间里通过不断积累经验并改善流程，业务推进速度大幅度提升。2005年中公司的各项业务都取得了较快的发展，已向包括别克、雪佛兰及凯迪拉克在内的所有上海通用系列产品提供批发及零售融资服务。业务覆盖全国各地90多个城市，超过200家经销商。至2005年末贷款余额总计人民币约30.88亿元，其中零售贷款余额10.18亿元，批发贷款余额20.57亿元。公司还在年内推出了“智慧贷款”的新业务品种，即客户在支付一定的首付款后，可将一部分贷款本金留在最后一个月偿还，以此降低客户每月还款额。同时，各项规章制度也在不断细化和完善中，管理工作逐步强化。



SAICFC's Joint Venture, GMAC-SAIC, is the first financial enterprise specializing in automobile consumer's credit in China. GMAC-SAIC was established by SAICFC and GMAC in 2004. SAICFC invested 200 million RMB to take a 40% stake. The business boomed after one year's accumulation of experience and improvement of operation since it opened to business. In 2005, GMAC-SAIC developed various kinds of business, provided the wholesale and retail financing services for all SGM products such as Buick, Chevrolet, Cadillac, and etc., covering more than 90 cities and over 200 dealers in China. By the end of 2005, its total lending balance reached approximately 3.088 billion RMB, of which the retail lending balance reached 1.018 billion and the wholesale leading balance totaled 2.057 billion. In 2005 GMAC-SAIC also launched a new product called the "wise loan", under which customers can repay part of the principal in the last month after paying certain amount of down payment to reduce the monthly repayment burden. Meanwhile, GMAC-SAIC's internal management measures have been improved and strengthened gradually.



内控管理

The Internal Control Management

为贯彻落实稳健经营原则，提高核心竞争能力，近年来我司通过增订、修订各类业务管理办法和操作流程，加强法人治理结构，严控金融投资风险等措施，建立起一套较为完整的内部控制体系。在此基础上，2005年又有重点性地开展了风险排查、差错检查、稽核审计等多项加强内控管理的工作措施，基本做到内控体系健全、制度规范、措施得当、执行到位。4月，上海银监局在其发布的《上海银行业动态》（第78期）上专刊报道我公司内控管理工作的经验和成绩。7月中国银监会批准我司开展《企业集团财务公司管理办法》中规定的所有15项业务。我司成为全国第一家获许经营全部业务范围的财务公司。



In order to implement smooth operation and raise core competing ability, the Company had built up a complete set of internal control system by increasing and revising various kinds of business regulations and operation flows, enhancing the corporate governance structure and strictly controlling investment risks. In 2005, the Company centered on programs such as risk reviewing, mistake examination and internal auditing to further strengthen its internal control system. As a result, the Company achieved healthy internal control system, normal regulating system and appropriate implementation. In April, <Trends of Shanghai Banking Industry>, a magazine issued by China Banking Regulatory Commission (CBRC) Shanghai Branch published an article specially reporting the experience and performance of the Company in its internal control sector. In July, the Company was authorized by CBRC to operate all 15 businesses as regulated in the <Management Measures on Finance Companies of Group Enterprises>, making it the first of its kind that obtained green lights to all businesses within scope.





人本管理

The Employee oriented Management



In 2005 SAICFC continually innovated the human resource management. Pursuant to the principles of Fairness, Equity, Science and Reasonableness, SAICFC stipulated four main reform methods. Firstly, adopting competition system of job positions for professionals as well as mutual selection and competition system of job positions for all employees including mid-level managers. This approach, attracting employee's positive responds, offered the excellent employees the wider prospects. Secondly, implementing target management for all employees by assigning the corporate targets into department targets and further into every employee's targets. In the end of each quarter the completion status was tracked. Thirdly, launching workflow management in all positions to improve working efficiency and quality by standardizing each operation. In August, the examination of job targets and workflow for all staff was organized. Fourthly, enhancing scientific merits assessment methods, quantitative targets for profit-making departments and qualitative targets for non-profit-making departments, supplemented by capacity examinations. The job targets consist of the customer-oriented operational principle and new products research and design. The reforms of HR management provides solid basis to improve employee's comprehensive capacity, to raise service quality and efficiency, and to lift management level.

2005年是我司深化干部人事制度改革的一年。根据公平、公正、科学、合理的原则，全年共制定和出台四项改革措施。一是推出专业技术系列干部竞聘上岗及员工、部门经理双向选择竞聘上岗制度，为优秀员工提供了更广阔的发展前景，得到员工积极响应。二是全面实行全员目标管理，先将公司目标分解到部门，再将部门目标分解到员工，做到人人有指标，并在每季末对目标完成情况进行跟踪。三是推出全岗位工作流程管理，通过规范流程操作，提高工作质量和效率，并在八月组织全体员工进行工作目标和工作流程测试。四是进一步完善科学绩效考核方案，对创利部门以经济指标考核为主，对非创利部门以工作目标考核为主，能力素质考核为辅，并在工作目标中纳入以客户为导向的经营理念，把新产品开发作为本年度的一项重要考核内容，人事制度改革为提高员工综合素质，提高服务质量和效率，提升公司管理水平打下坚实基础。



企业文化

The Corporate Culture

"Everybody is the customer, everybody is God", as one element of the corporate culture, was originally introduced in 2005, and then confirmed as one part of the corporate system. In 2005, SAICFC launched the project of "customer first and customer satisfaction" to cultivate the working environment of "service foremost", which can raise the company's image with excellent finance service. The characters of this project are to introduce the concept of internal customer, the concept of mutual customers lying in different departments and different positions, and the concept of front desk being the customer of supporting desk. The final target is to satisfy the external customers by improving the quality and efficiency of various service. With the establishment of implementation scheme, detailed service rules, rewarding and punishment systems, the project confirmed that to pursue the maximum satisfaction of internal and external customers is one principle of the Company. Finally, the corporate culture with "everybody is the customer" has been cultivated, the corporate vision with Solidarity, Efficiency, Enthusiasm and Creativity has been established.

"人人是客户，人人是上帝"是我司在2005年首次提出并以制度形式确立的一项企业文化内容。2005年，为在公司内部形成"服务至上"的工作氛围，我司在全员范围内推出"全面贯彻客户至上理念，深入推进客户满意工程"活动，进一步培养全体员工的热忱服务意识，共同塑造财务公司优质高效金融服务的企业形象。本次活动的特点是引入内部客户概念，提出不同部门、不同岗位之间应互为客。一线部门是二线部门的客户，前道工序是后道工序的客户，通过提倡内部客户理念，提高各项服务的质量和效率，最终实现使外部客户满意的目标。该活动通过制定实施方案、服务细则和奖惩制度将追求内外客户满意最大化的原则以制度形式确定下来，最终在公司内部形成"人人是客户"的企业文化，塑造起团结、高效、富有热情和创造力的企业形象。



SAIC

