

Chihlee University of Technology
Yunus Social Business Center

2024 Annual Activity Report



**Yunus
Social
Business
Center**

**(College of Business Management
(Chihlee University of Technology**

February 10, 2025

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I. Background

The Yunus Social Business Center (YSBC) under the College of Business Management at Chihlee University of Technology aims to promote the Three Zeros concept and gradually implement it within the teaching site of the universities. Guided by the belief that education is a long-term endeavor and a cornerstone for humanity, the center focuses on three key United Nations Sustainable Development Goals (SDGs): Goal 1 (No Poverty), aiming to eradicate all forms of poverty worldwide; Goal 8 (Decent Work and Economic Growth), which promotes inclusive and sustainable economic growth, productive employment, and decent work for all; and Goal 12 (Responsible Consumption and Production), ensuring sustainable consumption and production patterns.

These goals align with the vision of "Three Zeros" — Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions — advocated by 2006 Nobel Peace Prize laureate Dr. Muhammad Yunus. These principles form the core mission and work focus of the center.

On December 28, 2022, Chihlee University of Technology signed a Memorandum of Understanding (MOU) and an authorization agreement with the Yunus Centre in Bangladesh, represented by Dr. Yunus. On the same day, the university also signed an MOU with the Yunus Social Business Taiwan Foundation, becoming the 13th university in Taiwan to establish a YSBC.

The center integrates social enterprise topics into its business management education, with annual support and collaboration from the Yunus Social Business Taiwan Foundation. It actively promotes the "Three Zeros" vision within the campus, establishing "Three Zeros Clubs" and encouraging students to participate in international forums, share ideas on sustainable innovation, and explore the potential for addressing social issues through social enterprise models.

Through the efforts of the Three Zeros Clubs, the YSBC seeks to plant the seeds of social enterprise on campus, fostering a passion among faculty and students for international sustainable development topics. This initiative aims to inspire meaningful engagement and innovative approaches to solving global challenges.

II. Overview of Initiatives and Summaries

Items	Summaries
2024 YSBC Joint Conference	On March 8, 2024, a joint conference was held to share the achievements of the first year since the establishment of the Chihlee YSBC. Highlights included the organization and seed teacher-led promotion of the "Three Zeros Club," participation in the 13th Social Business Day World Conference, the unveiling ceremony and tea reception, workshops, corporate forum lectures, and essay competitions.
Social Enterprise Observation and Social Innovation Ideation Workshop	On May 9, 2024, Social Enterprise Innovator and CEO Lin You-Hsin was invited to conduct a workshop on social innovation ideation and creative proposal development. Using engaging case studies, the workshop aimed to highlight social issues and inspire awareness and solutions among young students. Additionally, the event included a briefing session on the 4th Yunus Innovation Award, encouraging Chihlee students to actively form teams and submit their proposals.
Representatives Selection of the 14th Social Business Day and 3ZERO Club Convention	On May 29, the first student representative selection was held at the Joint Research Center. Candidates were recommended from among the "Three Zeros Club" members, who were guided by three seed teachers. The selection process included an interview panel composed of the dean and two foreign faculty members. The evaluation criteria covered content, confidence, time management, and Q&A performance. As a result, Lan Yi-Ting from the Department of Finance and Tsai Jui-Chen from the Department of International Trade were chosen as representatives.
Signing Ceremony of the Memorandum of understanding with the foundation in 2024	Chen Chu-Long, the president of Chihlee University of Technology, and Tsai Hui-Ling, the chairperson of the Yunus Social Business Taiwan Foundation, signed the 2024 Cooperation Memorandum on May 29 at the Performance Hall on the first floor of the Integrated Teaching Building.

Participation in the world convention of 14th Social Business Day	From June 27 to June 29, faculty and student representatives from Chihlee University of Technology joined a delegation organized by the Yunus Social Business Taiwan Foundation to attend the Social Business Day World Conference in Manila, Philippines. During the 3ZERO Club Convention, student Tsai Jui-Chen engaged with international peers and shared the university's "Three Zeros Club" environmental beach cleanup initiative.
The intramural and Online International Exchange Seminars of 3ZERO Club	During the April to June semester, the following activities were conducted: 1. Discussion on Homeless Employment Issues 2. WOO PAPERS Initiative: "Sowing Hope, Unlimited Potential, Harvesting the Future" - A discussion centered on seed paper and its relevance to SDG 15 (Life on Land).
The 4th Yunus Innovation Contest	The Department of Business Administration at our university achieved remarkable progress with the project <i>Guardian of Stray Animals – Smart Capture Cage for Precise TNR Support</i>, securing a spot in the finals of the 4th Yunus Innovation Contest in August. This year, five additional teams participated in the competition, exceeding last year's three entries. The innovative projects included: 1. LINE Me, Peace of Mind Tax Filing 2. Mobile Payments: Pay-as-You-Go 3. Charity Gift Boxes Integrated with Social Enterprise Innovation 4. Sowing Hope, Harvesting the Future 5. Weaving Brilliance for a Better World
"Together Towards the	A presentation review of our university's participation in the

World" 3ZERO Club Convention Sharing Session.	2023–2024 conference was conducted, highlighting key takeaways and activities. As an example, the session included insights into how Nobel Laureate Dr. Muhammad Yunus integrated the concept of social business into the Paris Olympics. Additionally, Chihlee University representative Tsai Jui-Chen shared her experiences attending the conference as part of the delegation with the Yunus Social Business Taiwan Foundation in 2024.
Three Zeros World Promotion Essay and Proposal Competition Award Ceremony and Sharing Session.	From October 16 to 30, in collaboration with the Youth Social Enterprise Program, a "Three Zeros World" reflection essay competition was held to promote Yunus's social enterprise ideals. This year, a new category was introduced to solicit brief proposals addressing social issues. On October 30, outstanding works were recognized and shared during an award ceremony.
Social Business – Financial Empowerment and 3Zero Club for Resilient Societies	On November 6, the Social Business - Financial Empowerment and 3Zero Club for Resilient Societies International Forum was held, featuring two key themes: 1. Financial Empowerment - Invited speakers included Mr. Hsu Shu-Jen, General Manager of Bank of Panhsin; Dr. Huang Chong-Chie, President of the Taiwan Academy of Banking and Finance; and Mr. Wu Chia-Yuan, Supervisor of the Yunus Social Business Taiwan Foundation. 2. Building Resilient Societies through the 3Zero Club - Invited speakers included Dr. Ku Yu-Chun, Director of the Social Business Center (YSBC) at National Dong Hwa University; Ms. Jen Chun-Li, Officer of the Yunus Social Business Taiwan Foundation; and Ms. Tsai Jui-Chen, a student from Chihlee University's Department of International Trade.

III. 2024 YSBC Joint Conference

In the conference, Partner universities shared key initiatives and achievements from their 2023 efforts, exchanging insights and reflections on their progress. Additionally, participants listened to the Yunus Social Business Taiwan Foundation's 2024 work plan and future outlook.



Photo of the participants in joint conference partner universities and foundation



IV. Social Enterprise Observation and Social Innovation Ideation Workshop

社會企業觀察與社會創新發想

暨「第四屆台灣尤努斯創新獎」說明會

2024 年 5 月 9 日(四) 12:15 ~ 13:10 E66 創新商業模式實驗室

報名



社會創新的實踐者

全球社會創新(股)創辦人
座右銘：
當慈悲成為一種信仰，
我們就無所恐懼

林攸信 執行長





台灣尤努斯創新獎



Yunus Centre, Chihlas University of Technology
College of Business Management



高等教育深耕計畫
Higher Education Sprout Project



財團台灣尤努斯基金會
諾貝爾和平獎得主尤努斯博士授權機構

社會型企業創業競賽

為發揚諾貝爾和平獎得主
穆罕默德·尤努斯教授的三零願景
「零淨碳排放、零貧窮、零失業」之理念，
鼓勵18歲以上的青年，
提出富有創新創意的社會型企業創業提案，
解決當前面臨的社會及環境問題。

最高獎金16萬元
總獎金達65萬

指導單位- Yunus Centre
主辦單位- 財團法人台灣尤努斯基金會

113年6月3日截止報名

更多活動詳情，請參閱報名連結：
或洽 02-27132727#27 張專員





GLOBAL ESG

全球社會創新股份有限公司

社會創新一起實踐

用科技的力量解決社會問題
用草根的力量實踐社會創新

全球社創經營理念

終極目標：消滅自己！！！！

社會創新的定義

用創新的商業模式解決社會問題

比現有方法更公平、更有效率、更持久(sustainable)

不只為個人或公司利益，而是能為整體社會創造新價值，並帶來長期影響力(social impact)

不單是救助，而是長期的『賦能(empower)』



The teachers and Students participated in the social innovation ideation and creative proposal development



Seeded teachers consultation and communication

V. Representatives Selection of the 14th Social Business Day and 3ZERO Club Convention

Representatives were selected based on evaluations across categories such as Content, Confidence, Time Control, and Q&A Performance. The chosen representatives were Lan Yi-Ting from the Department of Finance and Cai Rui-Chen from the Department of International Trade, led by Deputy Director Shen.



Forming of the representatives of Chihlee
2024 SBD and the 3ZERO Club Convention

YSBC of Chihlee

Interview Score Sheet

May 16

interviewee	Content (30%)	Confidence (30%)	Time control(15%)	Q&A (25%) performance	ToTal
許筱芙 11007226					
藍怡婷 11007224					
蔡睿晨 11101147					
陳昉羽 11002131					

Interviewer: _____

The interview score sheet



RICHARD TSAI

Speaker

REFLECTION ON YUNUS SOCIAL BUSINESS DAY
AND 3ZERO CONVENTION

About Me

I live my life with passion and
enjoy every moment of it



0987-570-487



richard.tp.tw@gmail.com

EDUCATION

Chihlee University technology
Department Of International Trade

CONTRIBUTION

I have been dedicated to reducing waste by participating in beach clean-ups since middle school and continued to engage in this annual event until the COVID-19 pandemic. I also spread information about the importance of protecting our environment by giving speeches in many classes.

This year, I'll return to participate in this event. For the first time, we'll try to make it both interesting and profitable for me.

Hello, I am Richard from Taiwan, and attending the Yunus Social Business Day and 3Zero Convention has been an enriching journey, filled with valuable insights and growth.

Yunus Taiwan, led by the incredible CEO Mr. Wang and his talented team, is a foundation that deeply inspires me. They provide excellent programs, activities, and platforms that encourage us to propose ideas and work together to improve our communities. I am deeply grateful to the Yunus Foundation for giving me the opportunity to stand on stage and share with an audience of 200 people how to combine beach clean-up activities with business practices, as well as my previous success in social business models.

It was an honor to represent Taiwan at the three-day Yunus Foundation event, which included the first two days of the International Business Day and culminated in the 3Zero Club on the final day, where we exchanged experiences and insights.

The entire event left me filled with positive energy and joy, knowing that people from various countries around the world are working together to make the Earth a better place.

Once again, I would like to express my gratitude to Yunus Taiwan for this incredible experience and the wealth of knowledge I gained from it.

VI. Signing Ceremony of the Memorandum of understanding with the foundation in 2024

Our university signed the 2024 Memorandum of Understanding (MOU) with the Yunus Foundation on May 29 at the Performance Hall on the first floor of the Integrated Teaching Building.



All attending distinguished guests took a group photo in front of the Integrated Teaching Building.



President Chen and Chairperson Tsai signed the Memorandum of Understanding
Chairperson Tsai delivered a speech and encouraged the participating faculty and students

Chihlee University of Technology Signs 2024 Memorandum of Understanding with Yunus Social Business Taiwan Foundation Press Release

Chihlee University of Technology Signs 2024 Memorandum of Understanding with Yunus Social Business Taiwan Foundation On May 29, Chihlee University of Technology (CLUT) signed a 2024 Memorandum of Understanding (MOU) with the Yunus Social Business Taiwan Foundation at the Performance Hall on the first floor of the university's Integrated Teaching Building. Since 2014, the Yunus Social Business Taiwan Foundation has been facilitating partnerships between universities and the Yunus Foundation, establishing Yunus Social Business Centers (YSBCs) on campuses to promote the principles and practices of social enterprises.

In 2023, CLUT established its own Social Enterprise Center under the College of Business Management, with the dean serving as the center's director. The center integrates social enterprise topics into the university's distinctive business management education.

The Yunus Foundation, founded by Dr. Muhammad Yunus, the 2006 Nobel Peace Prize laureate, is renowned for pioneering the concept of the "bank for the poor." Originating in Bangladesh as the Grameen Bank, this model has successfully lifted many out of poverty and has been replicated worldwide. Dr. Yunus further developed a business model to support economically disadvantaged groups. Social enterprises aim to address specific social issues while achieving profitability and sustainability, allowing surplus profits to be reinvested in solving societal problems continuously.

In addition to advocating for social enterprise innovation, CLUT's YSBC collaborates

with the Yunus Social Business Taiwan Foundation to promote Dr. Yunus's vision of a "Three Zeros World" — Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions. The university encourages this vision on campus by forming "Three Zeros Clubs" and motivating students to participate in international forums to share ideas on sustainable innovation.

President Chu-Long Chen of CLUT emphasized the university's commitment to sustainable professional education and its initiative to encourage students to experience international engagement through the "First Overseas Trip at Chihlee" program. This year, faculty members will lead students to Manila to attend the 2024 Social Enterprise World Forum, where they will share their experiences in applying the Three Zeros concept.

Hui-Ling Tsai, a representative of the university's YSBC, highlighted last year's efforts to promote social enterprise through various campus activities, including workshops, social enterprise forums, "Three Zeros World" essay contests, and the formation of student-led Three Zeros Clubs. These initiatives aimed to deepen students' understanding of the Three Zeros concept and spirit while exploring how social enterprise organizations can address social issues. Tsai expressed hope that these efforts would sow the seeds of social innovation on campus and inspire students' passion for international sustainable development topics.

VII. Participation in the world convention of 14th Social Business Day



The representative of Chihlee YSBC Taiwan in the world convention



Photo of the representatives of Chihlee and Dr. Yunus



Richard Ready 3ZERO Club Convention



Sharing the Beach Cleaning Initiative on site

Reflection on the 14th Social Business Day Global Conference Richard Tsai

Hello, I am Richard from Taiwan. Attending the Yunus Social Business Day and the 3Zero Convention has been an enriching journey that has brought me immense growth and inspiration.

Yunus Taiwan is a foundation that deeply touches my heart. Led by Executive Director Wang and a team of outstanding talents, the organization provides excellent courses, activities, and platforms for us to propose ideas and work together to improve our communities. I am incredibly grateful to the Yunus Foundation for giving me the opportunity to stand on stage and share with an audience of 200 people about how to integrate beach cleanups with business practices, as well as my past successful business models.

It was a great honor to represent Taiwan in the three-day Yunus Foundation event, which included two days of International Corporate Days and the final day's 3Zero Club experience-sharing session. The entire event was filled with positive energy and joy because I witnessed people from all over the world engaging in similar efforts to make our planet a better place.

During these three days, Professor Yunus actively participated in every session, leaving behind numerous thought-provoking insights that I deeply admire. One particular quote that remains unforgettable to me is:

"After all, the world is about us. If we change, the world changes."

This sentence resonated deeply with me because of its inspirational and universally relatable message. Before making significant changes that positively impact society, I started with small personal adjustments. For example, I used to purchase bubble tea with disposable plastic cups and sleeves, but after participating in beach cleanups, I began carrying my own reusable bottle and drink bag. Although this was a small change for myself and a modest effort for the planet, I sometimes doubted whether my actions alone could make a difference. With most people still using plastic products, I wondered if my contribution was too insignificant. However, remembering Professor Yunus' words, I realized that the world ultimately depends on us—if we change, the world will change.

This quote carries a profound message. On a surface level, it tells us that change does not have to be massive or widespread; it simply needs to start with ourselves. On a deeper level, it serves as a powerful motivation—whenever I question whether my actions truly help society and the environment, this message reassures me that I am on the right path. Just like personal change, impact grows over time, much like a snowball effect. That is why Professor Yunus also said: "Small ideas can turn into big impacts." This statement continuously encourages our younger generation to believe in the power of our actions, assuring us that one day, our efforts will grow and make a substantial difference.

Reflecting on the third day's activities, I recall the excitement and nervousness I felt before stepping onto the stage to share my insights. However, I knew I could do it—I could make my voice heard by the world.

As the panel discussion began, after introducing myself, I aimed to leave a lasting impression on the audience. I invited everyone to close their eyes and imagine a beach. Most people, including those reading this reflection, might picture a beach with blue waters and soft, golden sands—a perfect vacation spot. However, I then revealed that the beach I imagined was covered in plastic waste. This prompted the audience to reflect on their own use of plastic products and question where their discarded plastics ultimately end up.

I then shared how witnessing a trash-filled beach profoundly impacted me, inspiring me to take action for the environment. This led me to participate in beach cleanups and sparked even greater ideas.

Upon entering university, I encountered an opportunity. Our school held an annual product fair where we needed to sell goods to students. Right next to our university gate was a popular bubble tea shop, which became especially crowded at noon. Since most of our students were female and often treated bubble tea as a meal replacement, the number of plastic bags purchased along with their drinks kept increasing daily—creating more plastic waste, a problem my beach cleanups alone couldn't solve.

This made me wonder: why not tackle the problem at its source by offering an alternative to plastic bags? This was how my Social Business was born. We procured eco-friendly tote bags at B2B pricing from suppliers and planned to sell them to students.

The idea was solid, but what about the strategy?

It turned out to be simple. I requested time from various professors to give short lectures, asking students to picture an idyllic beach. Once they were immersed in this image, I then displayed a shocking photo of a beach littered with plastic waste. I explained that this could be our future beaches if we continued using disposable plastics. We emphasized that instead of purchasing plastic bags every time they bought drinks, students could use a reusable drink bag, saving money and reducing waste. If they didn't already own one, we encouraged them to purchase our eco-friendly cup holders.

My presentation gained significant traction. Many students who regularly bought bubble tea and plastic bags started purchasing our reusable totes.

We estimated that over 700 eco-friendly tote bags were sold. If each buyer used their tote daily for a week instead of purchasing a plastic bag, this would result in 4,900 fewer plastic bags polluting our environment. To this day, I still see students carrying our reusable totes when buying drinks, which is incredibly fulfilling.

I would like to once again express my sincere gratitude to the Yunus Foundation Taiwan for this incredible experience, which has provided me with immense inspiration and invaluable takeaways.

College of Business Management
Chihlee University of Technology

VIII. The intramural and Online International Exchange Seminars of 3ZERO Club

MEETING

Homeless Employment Issues

Team Members:
王梨雯 WANG,LI-WEN
張昕怡 CHANG,HSIN-YI
陳昉羽 CHEN,FANG-YU
許婷雅 HSU,TING-YA
吳妍蓉 WU,YAN-RONG

3 ZERO CLUB



Why are there so many homeless people on the streets?

NO MONEY

no job

homeless

Solution

What we can do ?

What we want to do?



1. Collect donated materials.
2. Set up shelters in less rural areas.
3. Government offers street cleaning jobs to homeless people.
4. Subsidized factories to open some vacancies for homeless people.
5. The factory can provide a place for homeless people to rest at night.



issue discussion

Social



Expression practicing

The campus dissemination started from March(2nd semester)

IX. The 4th Yunus Innovation Contest



第四屆台灣尤努斯創新獎

本會是以發揚 2006 年諾貝爾和平獎得主穆罕默德·尤努斯教授三零願景-零淨碳排放、零貧窮、零失業之理念，並鼓勵青年發揮創新創意以社會型企業模式解決社會問題，故辦理「第四屆台灣尤努斯創新獎」活動，以獎勵擁有創新模式之社會型企業創意創新提案，讓社會問題得以被青年重視並被改善。

壹、競賽期程規劃：

活動階段	活動期程	活動程序
開放報名	即日起	線上填寫報名資料，確認報名成功後將提供計畫書上傳資料連結
線上說明會	2024/4/10（三）	線上說明會，12:00-13:00
培訓課程	2024/4/20（六） 2024/5/11（六） 2024/5/25（六） 2024/6/1（六）	第一堂 設計思考入門 第二堂 商業模式設計入門 第三堂 創業必備財務觀念 第四堂 創業計畫書製作技巧
報名與繳件截止	2024/6/3（一）	2024/6/3（一）23:59 比賽報名截止，未有報名紀錄，不再開放報名
初賽審查	2024/6/14（五） 至 7/18（四）	依據初賽評分權重進行評比審查
總決賽名單公告	2024/7/19（五）	預計各組選 10 組團隊入圍總決賽，於本會官網及臉書公告
提供業師輔導 媒合與諮詢	2024/7/22（一） 至 8/16（五）	本會將協助參賽團隊進行業師媒合
計畫書修正 與簡報繳件截止日	2024/8/19（一）	總決賽入選團隊須在期限內提供總決賽簡報
總決賽暨頒獎儀式	2024/8/24（六）	以上台簡報方式進行



The department of business management: The guardians of stray animal- Smart trapping cages for precise capture and assistance to the TNR Cat Guardian Team





第四屆台灣尤努斯創新獎

總決賽 入圍名單



學生組

Sonicstride
 SereneFlow
 Superlaty
 Muscle Capital
 ECHO
 拾起希望
 雪中送碳
 創世紀 GENESIS
 環保夢想家
 蟬東西
貓貓守衛隊

社會組

uCup
 山人成行
 友個音樂工坊
 安居不動產
 初布
 垃圾沙丘
 森彥本草
 肆加壹
 榮華竹業
 燕巢泥好
 聽見AED



第四屆總決賽暨頒獎典禮

台灣尤努斯創新獎



智慧誘捕籠

精準捕捉目標
 計畫性行動/浪地減少/全都要紮

Taiwan Yunus Social Business Innovation Award

主辦單位: Yunus Center
 協辦單位: 國立中央大學社會創業學系
 贊助單位: 永豐銀行、永豐證券、永豐保險、永豐信託、永豐地產、永豐不動產、永豐建設、永豐營造、永豐工程、永豐設計、永豐顧問、永豐諮詢、永豐服務、永豐管理、永豐經營、永豐發展、永豐成長、永豐繁榮、永豐興旺、永豐昌盛、永豐顯赫、永豐顯耀、永豐顯赫、永豐顯耀



X. "Together Towards the World" 3ZERO Club Convention
Sharing Session.



Mr. Hung Da-Xian, the CEO of the YSBC, expressed the knowledge and thoughts of Chihlee during the participation in the convention in 2023 and 2024

inus
cial
Business



XI. Three Zeros World Promotion Essay and Proposal Competition Award Ceremony and Sharing Session.

2024 尤努斯社會企業中心 心得徵文與提案徵選

一個人的力量可以 改變世界

青年社會企業
實踐尤努斯「三零世界」
心得徵文比賽

獎金：
金獎-\$800(1名)；銀獎-\$500(1名)

辦法：
利用提供檔案表格(附件1)
完成500~700字心得，閱讀或觀賞有關社會企業或實踐尤努斯「三零世界」文章或影片(可自行搜尋或參考主辦單位所提供文章檔案或連結)

參加活動 LINE 群組
<https://line.me/R/ti/g/Y1W7w>

銅獎-\$300(2名)
佳作-\$150(2名)

即日起 ~ 10/26日 23:59
完成檔案後 請寄：
twnclebc@gmail.com

一個人的力量可以改變世界，進而實現三零世界的願景，因為每一個人都可以成為這股改變世界的創作者與推動者！

TAIWAN
台灣尤努斯基金會
FOUNDAION FOR YUNUS SOCIAL BUSINESS
Higher Education Sprout Project
高等教育深耕計畫

青年社會企業
實踐尤努斯「三零世界」
提案比賽

獎金：
金獎-\$700(1名)；
銀獎-\$400(1名)
銅獎-\$200(1名)

辦法：
利用提供檔案表格(附件2)完成字數不拘提案，從日常生活中，觀察有關社會問題或參考實踐尤努斯「三零世界」文章或影片(可自行搜尋或參考主辦單位所提供文章檔案或連結)

參加活動 LINE 群組
<https://line.me/R/ti/g/Y1W7w>

即日起 ~ 10/26(六) 23:59 完成檔案後
請寄：twnclebc@gmail.com

一個人的力量可以改變世界，進而實現三零世界的願景，因為每一個人都可以成為這股改變世界的創作者與推動者！

TAIWAN
台灣尤努斯基金會
FOUNDAION FOR YUNUS SOCIAL BUSINESS
Higher Education Sprout Project
高等教育深耕計畫



Award Ceremony and Sharing Session



2024 青年社會企業三零世界 心得徵選

排序	投稿者	班級	評分	評語	獎勵
1	蔡慧美	企三 C	95	以宏觀角度，多面向探討當今經濟、社會等制度問題，對科技省思及歷史洪流裡，是否存在容易忽視的惡因，而人類也正苦嘗這個果，提出具深度思考。	金獎 \$800
2	賴佳妤	五英二	85	從生活中去體驗與觀察，了解不同國度社會差異，產生同理心萌芽社會關懷種子。	銀獎 \$500
3	林家瑄	金三 B	75	關心面向延伸到環境，呼籲企業與個人，以務實環境永續良方為我們下一代人類生活著想。	銅獎 \$300
4	林靜滢	設一 A	70	從人在環境、社會及企業組織中思考現實自處之道，也不要忘記理想追求。	佳作 \$150
4	劉芝瑜	企四 C	70	從台灣社會企業個案，看到一點一滴的耕耘，實踐對社區與土地的關懷。	佳作 \$150

College of Business Management
Chihlee University of Technology

Three Zeros World Promotion Essay Award-winning works

Thoughts after finishing The article and film

Why is it that even with advanced technology and abundant resources, we are still unable to eradicate poverty? Why does the wealth gap continue to widen, and environmental degradation accelerate? Have we become so accustomed to these issues that we accept them as the inevitable price of economic growth? Is there truly no way to avoid them?

These questions often linger in my mind, unresolved for now. Yet, through a series of inspiring videos and articles, I have come to realize that many so-called "unsolvable" problems within the current economic framework are not natural outcomes but rather the result of human-made systems. Being man-made, they are open to revision and change.

In the article, the author introduces the concept of "social enterprises" as a core solution to these challenges. These enterprises may represent a crucial step toward achieving a "Three-Zero World" — Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions.

Under the traditional capitalist system, businesses often prioritize profit maximization at the expense of social welfare and environmental protection. This approach leads to disregard for human well-being, social equity, and the planet's resources. In contrast, social enterprises aim to address the needs of marginalized populations by providing products and services with high social impact and low financial returns. By doing so, they break the vicious cycle of inequality inherent in capitalism.

Through these enterprises, capital is redirected toward alleviating poverty, creating employment opportunities, and protecting the environment, rather than merely generating massive wealth for a select few.

The goal of a Three-Zero World symbolizes a new economic paradigm. The author presents it as an ultimate vision and reminds today's youth and entrepreneurs of their power to challenge and transform the current economic system.

We live in an era where technology can exponentially amplify entrepreneurial efforts. With the internet and social media, new types of enterprises can expand rapidly and have a broader global impact.

Examples like Grameen Bank and Grameen Danone Foods focus on tackling poverty, malnutrition, and access to clean drinking water. Through sustainable business models, these social enterprises achieve self-sufficiency while bringing long-term benefits to local communities. They prioritize solving urgent social problems over shareholder profits, empowering local residents to move beyond reliance on donations or charity. This approach is driving tangible, meaningful change in the fight against global poverty.

I believe that a "Three-Zero World" is not an unattainable goal but a vision that is achievable and worth striving for. History has shown us that humanity has overcome entrenched evils like slavery and abolished racial segregation. What once seemed insurmountable was ultimately eliminated. With perseverance, poverty and social inequality, too, will become relics of the past.

Starting today, we can choose to support and participate in social enterprise innovation, creating fair opportunities for the underprivileged and changing the status quo. Together, we can make the world a place free from poverty and despair.

A "Three-Zero World" depends on the collective effort of everyone. Whether as entrepreneurs, investors, or consumers, by supporting social enterprises, we can become drivers of this profound transformation. We share the responsibility to build a new economic system founded on fairness and sustainable development, crafting a future where the next generations are no longer limited by poverty, burdened by unemployment, or plagued by environmental degradation.

Let hope be the force that propels us forward. Let dignity and prosperity truly belong to everyone. The decisions we make today will shape the history of tomorrow.



2024 青年社會企業三零世界 提案徵選

排序	投稿者	班級	評分	評語	獎勵
1	莊喬羽	英二 C	90	能看到較屬偏鄉現況甚至親自參與小學生課後輔導與觀察更多生活面，提出三項建議，則能拉近資源挹注與執行的距離(可實現性)。	金獎 \$700
2	劉芝瑜	企四 C	80	扶助弱勢(知識技能及資源缺乏)，從給魚，不如給釣竿再到教導技能，從合作角度，運用商業手法融入社會及公益面思維，來創造更多社會影響力的契機。	銀獎 \$400
3	李宜庭	設一 B	75	談談或議論社會與經濟問題固然如民眾所關心，但如能對照(舉例)有根據(調查與研究)數據，提出解決建議時就更有說服力。	銅獎 \$200
4	賴佳好	五英二	70	關心之處及現象會從切身及周遭好惡談起很好，舉凡從抽菸、吃檳榔、亂吐痰、公共場所喧嘩，在國外還有槍枝、毒品.....，民主法治社會重在制度建立及實踐。	佳作 \$100
4	林家瑄	金三 B	70	解決之道(提案)，如果融入提升購車民眾環保甚至節能(替代較高汙染)意識做法，以避免價格誘因(購車成本)成為最高考量，2年多前電動機車少了政府補助後，銷售量就急速下降。	佳作 \$100

Three Zeros World Promotion proposal Award-winning works

Proposal after finishing The article and film

Social Phenomena and Problem Background :

The basic needs of students in rural areas are often overlooked, leading to deviations in the education system and insufficient resources. While the government has been actively promoting and subsidizing initiatives, and many university students participate in volunteer activities during summer and winter vacations, the fundamental daily needs of these students remain inadequately addressed.

Firstly, the roads students use to commute to school are poorly planned. Many lack proper traffic signals and crosswalks despite heavy vehicle traffic, posing significant safety risks. While some teachers assist as crossing guards, their help is limited to specific times, leaving students who arrive late or leave early without adequate support.

Secondly, extracurricular resources in rural elementary schools are limited, preventing students from cultivating interests through diverse activities. Education should not be confined to academic performance; it should also guide students to integrate into groups and explore their talents.

Finally, many families in rural areas struggle with after-school companionship due to financial pressures. Most are dual-income households, resulting in students returning home to an empty house. The scarcity of after-school care and tutoring facilities in these areas exacerbates the issue, as economic constraints often make such services inaccessible. This situation leaves students exposed to safety risks and unmet psychological needs.

Proposed Solutions:

I. Improving Traffic Safety Near Schools

The government should ensure proper planning and implementation of traffic signals around schools. Deploying traffic control resources, such as community traffic volunteers, to assist with supervising students' commutes in rural elementary schools can address the issue of limited supervision time by teachers.

II. Enhancing Club Diversity and Participation

Promote diversity in extracurricular clubs across schools and encourage greater student engagement. Schools with richer extracurricular resources can collaborate with rural schools to provide opportunities for rural students to participate in various activities, allowing them to engage with larger groups and explore their interests.

III. Establishing Public After-School Care Programs

Create public after-school care centers to support dual-income families by supervising students after school. Alternatively, provide subsidies to encourage students to actively participate in extracurricular clubs or talent development programs. This prevents students from staying home alone, reducing safety risks. Additionally, it utilizes after-school hours to help students explore external educational resources, enriching their daily lives beyond relying solely on university-organized holiday activities.

XII. Social Business – Financial Empowerment and 3Zero Club for Resilient Societies

Social Business - Financial Empowerment and 3Zero Club for Resilient Societies



NOV 6th, 2024 12:20-15:10



Time	Content
12:20 – 13:20	Registration and Gathering
13:20 – 13:25	Opening Remarks Bo-Yi Huang, Professor & Vice President, Chihlee University of Technology Chia Yuan Wu, Supervisor, Foundation for Yunus Social Business Taiwan
13:25 – 13:30	Video on YSBC Chihlee University of Technology
13:30 – 14:20	Plenary 1: Empowering Communities Through Social Entrepreneurship and Finance for Sustainable Growth Moderator: Fen-May Liou, Professor & Dean, College of Business Management, Chihlee University of Technology. Speakers: 1. Hank Huang, President, Taiwan Academy of Banking and Finance. 2. Edward Hsu, President, Bank of Pansin. 3. Chia yuan Wu, Supervisor, Foundation for Yunus Social Business Taiwan.
14:20 – 14:35	Coffee/Tea & Networking
14:35 – 15:05	Plenary 2: Inspiring Young Leaders: Sparking Social Innovation and Action Through the Three Zero Club Moderator: Joe Seydewitz, Vice Director, YSBC, Chihlee University of Technology. Speaker: 1. Yu-Juan Gu, Professor & Director, YSBC, Dong Hwa University. 2. Julie Jen, Planning Specialist, Foundation for Yunus Social Business Taiwan. 3. Richard Tsai, 3Zero Club
15:05 – 15:10	Closing



Please Reply by
October 13th.



8th Fl., Multipurpose Building,
Chihlee University of Technology



No. 313, Sec. 1, Wen Hua Road,
Banqiao District, New Taipei City, Taiwan



mail: evanzhang21@gm.chihlee.edu.tw
Phone number: (02)2257-6167#4205



CHIHLEE 60th
ANNIVERSARY

College of Business Management

Social Business - Financial Empowerment and 3Zero Club for Resilient Societies

WELCOME

2024

11/06

12:20-15:10

Plenary 1:

Empowering Communities Through Social Entrepreneurship and Finance for Sustainable Growth



Moderator

Fen-May Liou

Professor & Dean, College of
Business Management,
Chihlee University of
Technology.



Speaker

Hank Huang

President, Taiwan
Academy of Banking
and Finance.



Speaker

Edward Hsu

President,
Bank of Pansin.



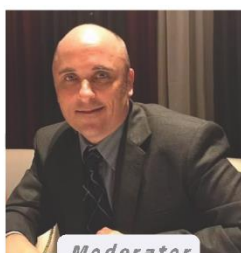
Speaker

Chia yuan Wu

Supervisor, Foundation
for Yunus Social Business
Taiwan.

Plenary 2:

Inspiring Young Leaders: Sparking Social Innovation and Action Through the Three Zero Club



Moderator

Joe Seydewitz

Vice Director, YSBC,
Chihlee University of
Technology.



Speaker

Yu-Juan Gu

Professor and Director,
YSBC, Dong Hwa
University.



Speaker

Julie Jen

Planning Specialist,
Foundation for Yunus
Social Business Taiwan.



Speaker

Richard Tsai

3Zero Club



Please Reply by October 13th.



8th Fl., Multipurpose Building,
Chihlee University of Technology



No. 313, Sec. 1, Wen Hua Road,
Banqiao District, New Taipei City, Taiwan

Host



College of
Business Management





貴賓與工作同仁大合照



三零議題推廣分享



座談者與現場參與者交流

Social 致理商管國際論壇 聚焦打造韌性社會

【台北訊】欣逢致理科大60周年校慶，致理科技大學商務管理學院日前與台灣尤努斯基金會共同舉辦社會企業國際論壇，針對社會企

業在金融賦權與尤努斯所倡導的3Zero社團以打造有韌性、復原力的社會為主題。金融賦權主題邀請板信銀行總經理徐樹人、台灣金融

研訓院院長黃崇哲與台灣尤努斯基金會監事吳嘉沅與談，在3Zero社團打造有韌性社會主題則邀請東華大學社會企業中心（YSBC）主任顧瑜

君、台灣尤努斯基金會專員任俊俐與該校國貿系同學蔡睿晨與談，6位與談人與2位引言人：商管學院院長劉芬美、AACSB主任蘇俊等優秀產業演講者和學者及第一線社會企業組織推動者，都致力於社會企業和金融促進永續成長為社區賦權，並透過3Zero社團團隊來促進社會創新和藉由行動力來激勵年輕領袖的養成和實踐。

致理科大於2023年於商務管理學院下成立尤努斯社會企業中心，由院長擔任中心

主任，將社會企業議題融入商管教育特色，宣揚尤努斯所倡議的「三零世界（Three Zeros）」，零貧窮、零失業、淨零碳排放目標，並在校園推動成立「三零社團」，分享永續創新想法。

2023年起，該院社會企業中心開始參與台灣尤努斯基金會組團在馬來西亞蘭卡威舉辦的世界年會，今年6月更由教師帶領學生前往菲律賓馬尼拉參加2024年社會企業世界年會及三零世界論壇。

（蔡穎青）



社會企業國際論壇與會者合影。

致理科技大學 / 提供

<https://money.udn.com/money/story/5635/8343186> [經濟日報]

<https://www.ctee.com.tw/news/20241107700559-431204> [工商時報]

Social Business Forum

Financial Empowerment and 3Zero Club for Resilient Societies



College of Business Management
Chihlee University of Technology



College of Business Management
Chihlee University of Technology

WELCOME CHAIR

 Bo-Yi Huang, Vice President, Chihlee University of Technology

MODERATORS

 Fen-May Liou, Professor & Dean, College of Business Management

 Joe Seydewitz, Lecturer & Vice Director, YSBC Chihlee



SPEAKERS

- > Hank Huang, President, Taiwan Academy of Banking and Finance
- > Edward Hsu, President, Bank of Panhsin
- > Chia-Yuan Wu, Supervisor, Foundation for Yunus Social Business Taiwan
- > Yu-Chun Ku, Professor and Director, YSBC Dong Hwa University(online)
- > Julie Jen, Planning Specialist, Foundation for Yunus Social Business Taiwan
- > Richard Tsai, 3Zero Club, Chihlee University of Technology



PLENARY I

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH

INTRODUCTION



Fen-May Liou
Professor & Dean
College of Business Management

Some crucial insights from the World Economic Forum's 2024 Annual Meeting:

- Social enterprises generate over 200 million jobs worldwide.
- They represent 3% of all businesses globally, creating social and environmental value; and
- Notably, one in two social enterprises is led by women, contrasting to one in five in traditional companies.



PLENARY I

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Hank Huang
President
Taiwan Academy of Banking and Finance

Financial institutions are essential in shaping the economic landscape. As the world shifts towards more socially responsible practices, the support of organizations like the Taiwan Academy of Banking and Finance becomes increasingly vital.

How do you see the Academy contributing to the development of social businesses?

.....

PLENARY I

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Chia-Yuan Wu
Supervisor
Foundation for Yunus Social
Business Taiwan

the Foundation for Yunus Social Business Taiwan is committed to addressing social issues through social business or enterprise. As the Foundation's supervisor, what are the most pressing problems facing Taiwanese society today, in your view? And how can young people leverage social innovation to make a meaningful impact?

PLENARY I

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Edward Hsu
President
Bank of Panhsin

Other than social business, traditional enterprises commit themselves to social responsibility. The Bank of Panhsin provides scholarships to Chihlee University of Technology every year. The predecessor of the Bank of Panhsin was a credit cooperative conceived as a social business. President Hsu, with your extensive background in international banking, could you share how the Bank of Panhsin is currently addressing its corporate social responsibility?

.....



PLENARY II

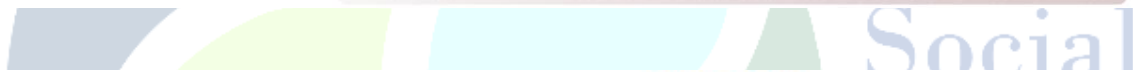
EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Joe Seydewitz
Vice Director
YSBC

INTRODUCTION

The world has changed quite a bit in the past decade. New technologies have made life more convenient yet a little chaotic. Wealthy people have become wealthier, while the number of poor people has grown around the world. And global warming has become much more prevalent in recent years as major weather events have become more and more common. As a result, young people around the world are becoming more aware of and engaged with social and environmental challenges. With that, I'm pleased to speak with three (3) fantastic individuals regarding inspiring students to engage with social business through the Yunus 3Zero Club.



PLENARY II

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Yu-Chun Ku
Professor and Director
YSBC
Dong Hwa University

What has the Yunus Social Business Center at your university been doing to get students involved in events, programs, activities, etc.?

What has most interested or inspired the students at Dong Hwa University to get involved?



forum brochure

Chulab University of Technology

PLENARY II

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Julie Jen
Planning Specialist
Foundation for Yunus Social
Business Taiwan

As a planning specialist at the Foundation for Yunus Social Business, you must be involved in organizing events, programs, and the like that are geared towards inspiring young people to get involved and take socially conscious actions. Can you elaborate on the work you do?

PLENARY II

EMPOWERING COMMUNITIES THROUGH SOCIAL ENTREPRENEURSHIP AND FINANCE FOR SUSTAINABLE GROWTH



Richard Tsai
3Zero Club

Richard, I know that you had the good fortune to represent our school at this year's social business event in the Philippines. Could you please tell us about your experience? In terms of social business, what did you learn about what your peers are doing in other parts of the world?



WORK



TEAM



Dr. Yiing
Sim



Dr. Sean
Hung



Dr. James
Shen



Dr. Ru Shan Chen



Evan Zhang



Zhi-Han
Teng



Li-Wen Wang



Yu-Xi
Chen



Ting-Ya
Hsu



Yan-Rong Wu



Zhu-Yin
You

XIII. Overview of Fund Utilization

license fee in 2024 USD 1,025(incuding charge)

TWD \$33,779

3

匯出匯款賣匯申請書 APPLICATION FOR OUTWARD REMITTANCE OR CONVERSION

臺灣銀行
BANK OF TAIWAN

日期 2024/12/17
DATE

匯出匯款編號: CNT03066001

(金額到)

受款地區國別: (Destination of Remittance)	匯款幣別金額: Currency & Amount	匯款方式: BY MEANS OF
80	USD 1000 + 25	☐ 電匯 CABLE ☐ 信匯 MAIL ☐ 票匯 DRAFT
申請人名稱: APPLICANT: 身分證 營利事業 統一編號(ID. NO.): M120265571 國籍(NATIONALITY)(本國人免填): 地址(ADDRESS): No.313, Sec.1, Wenhua Rd, Banqiao Dist New Taipei City 220, Taiwan 電話(TEL): 0937185708	繳款方式: ☐ 以新臺幣結購 Cash In New Taiwan Dollars (Amount) ☐ 以外匯存款提出 Foreign Currency Deposit (Amount) ☐ 外幣現鈔 Foreign Currency Notes (Amount) ☐ 其他(請詳細註明) Others (Amount)	國外受款人身分別: Beneficiary's Status ☐ 政府 Government ☐ 公營事業 SOE ☐ 民間 Private 國內受款人身分別: ☐ 他人帳戶 Other's Account ☐ 本人帳戶 Applicant's Account
受款銀行名稱(BENEFICIARY'S BANK NAME): 地址(ADDRESS): STANDARD BANK PLC. MIRPUR BRANCH NORTH LION RP TOWER 1ST, FLOOR, MIRPU R-2 DHAKA-1216 BANGLADESH	匯款分類名稱及編號(NATURE OF REMITTANCE) 尤奴斯基金會年會費 匯款分類為委外加工(710)或商仲貿易(711), 請勾選: ☐ 出貨至大陸 ☐ 受款地區為OBU, 且最終受款地為大陸地區	備註(REMARKS): (約140字元容量) CHITLÉE UNIVERSITY OF TECHNOLOGY YSBC CEO NEW TAIPEI CITY, TAIWAN 220
受款人帳號(BENEFICIARY'S A/C NO): 03136000001 受款人名稱(BENEFICIARY'S NAME): 地址(ADDRESS): YUNUS CENTRE TELECOM BHABAN, LEVEL-8 53/1, BOX NAGAR, ZOO RD. MIRPU-1, DHAKA-1216	申請人(暨立約人)已詳閱知悉背面之內容並同意匯出匯款約定書之各條款 The Applicant (i.e. the Customer) hereby declares that the content has been carefully read and fully understood and agrees to be bound by the terms and conditions as provided on the back of this Application for Outward Remittance.	申請人簽章(Applicant's Signature/ Seal) 准款資料 洪大翔 核對無誤

交易序號							櫃台機編號		櫃員編號		主管卡號		更正記號		交易日期		受款人 身分別		貨款		匯款分類名稱及編號	
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						15:41:27																尤奴斯基金會年會費
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通報序號				現鈔																		
身分證／營利事業統一編號		M120265571		原幣		外匯存款				匯費Charges				NTD120.00								
受款地國別		BD		繳款 方式		外幣現鈔				郵電費Postage				NTD300.00								
轉帳銀行		01006CHASUS33		其他		其 他				雜項手續費Commission												
匯款金額:		243030660		臺幣		活 存		NTD33,779.00		臺灣版手續費												
USD1,025.00				繳款 方式		支 存				CHARGE【SHA】												
				應收／退		其 他				臺幣費用小計				NTD420.00								
										應收新臺幣總額				NTD33,779.00								
金 額 大 寫																						

CODEWORD: /BENOUR/

匯入帳號:

受款銀行別: 非下列者

證文種類【MT103】

證文查詢送件編號: 銀行具

The promotion of Yunus in 2024, Social Enterprise Promotion event
accounting office write-off sheet

date	content	amount
Fund of the Yunus Foundation in the Year 112		
2024.3.11	6th Reimbursement: Social Enterprise Workshop Meeting	\$3,069
2024.4.26	7th Verification Recruitment of Student Representatives for the Zero Waste Society Seminar and the Zero Waste Society Conference	\$ 7,400
2024.6.27	8th Verification Social Enterprise Forum	\$ 9,296
Fee of the Yunus Foundation in 2023 and 2024		
2024.7.30	9th Verification Overseas Travel Expenses (Group Fees, SBD Registration)	\$ 83,208
Fee of the Yunus Foundation in 2024		
2024.8.31	1st Verification Administrative Work Expenses	\$1,869
2024.10.7	2nd Verification Proposal for Yunus Innovation Competition Seminar	\$15,054
2024.11.7	3rd Verification Promotion of Social Enterprises and 3Zero Society	\$15,090
2024.12.20	4th Verification Essay Competition and Proposal Sharing Session for 3Zero World Promotion, 3Zero Club for Resilient Societies Forum, Second-Year Forum Licensing Fee	\$ 64,396
2024.12.31	5th Verification Social Enterprise Promotion Lecture: "Fewer Stray Animals"	7,734\$

Total: \$ 206,936