

ANNUAL REPORT
LAPORAN TAHUNAN
年度报告书

2014

第三十三届常年代表大会
33rd Annual General Meeting of Delegates

自立合作社
KOJADI
KOPERASI JAYADIRI MALAYSIA BERHAD

Education Loan

Business Loan

TUKAR & ATOM

Investment





بنك قرضائون
BANK PERSATUAN

Bank Persatuan Bank Kita
www.bankpstn.com.my | info@bankpstn.com.my

SKIM PERBANKAN ISLAM

Bank Persatuan sebuah institusi perbankan yang berwibawa dan inovatif menawarkan pelbagai skim pembiayaan, simpanan dan perlindungan yang berlandaskan prinsip-prinsip Syariah yang menarik dan menepati segala keperluan perbankan anda. Kunjungi Bank Persatuan yang berhampiran, kami sentiasa membantu anda.

PRODUK PEMBIAYAAN - i

Pembiayaan - i Istimewa Lestari
Pembiayaan - i Bercagaran
Pembiayaan - i Perumahan
Pembiayaan - i Koperasi
Pembiayaan - i Korporat

PRODUK PERBANKAN - i

Akaun Simpanan Al-Wadiah
Sijil Pelaburan Pembiayaan Bank Persatuan
Akaun Simpanan Al-Wadiah Mutiara
Akaun Simpanan Al-Wadiah Hasanah

PRODUK TAKAFUL

Pelan Takaful Khairat Berkelompok
Skim Takaful Mutiara Plus

CAWANGAN

BUTTERWORTH

43-45, Wisma Bank Persatuan,
Jalan Selat, Taman Selat,
12000 Butterworth, Pulau Pinang
Tel : 04-3337424 Faks : 04-3318176

KEPALA BATAS

30, Wisma Bank Persatuan,
Jalan Usahawan 2,
Kompleks Perniagaan Kepala Batas,
13200 Kepala Batas, Pulau Pinang.
Tel : 04-5751199 Faks : 04-5751794

NIBONG TEBAL

26, Jalan Sungai Bakap, Taman Merbah,
14300 Nibong Tebal, Pulau Pinang.
Tel : 04-5935007 Faks : 04-5935961

BAYAN BARU

118, Wisma Bank Persatuan,
Jalan Mayang Pasir, Taman Sri Tunas,
11950 Bayan Baru, Pulau Pinang.
Tel : 04-6439790 Faks : 04-6446181

SUNGAI PETANI

16, Wisma Bank Persatuan,
Jalan Legenda 2, Legenda Heights,
08000 Sungai Petani, Kedah Darul Aman.
Tel : 04-4230853 Faks : 04-4231361

TAIPING

159-161, Jalan Barrack,
34000 Taiping, Perak Darul Ridzuan.
Tel : 05-8077058 Faks : 05-8077078

ALOR SETAR

59, Wisma Bank Persatuan,
Pekan Simpang Kuala,
05400 Alor Star, Kedah Darul Aman.
Tel : 04-7717650 Faks : 04-7717653

IPOH

C-G-1, Wisma Bank Persatuan,
Greentown Square,
Jalan Dato' Seri Ahmad Said,
30450 Ipoh, Perak Darul Ridzuan.
Tel : 05-2547650 Faks : 05-2434267

KANGAR

346, Jalan Baru Kangar-Alor Setar,
Taman Mutiara, 01000 Kangar,
Perlis Indera Kayangan.
Tel : 04-9777650 Faks : 04-9767655

SHAH ALAM

2, Jalan Tengku Ampuan Zabedah D9/D,
Bendaryas 9, 40100 Shah Alam,
Selangor Darul Ehsan.
Tel : 03-55117650 Faks : 03-55107650

KOTA BHARU

559, Taman Damai Perdana,
Wakaf Che Yeh, Jalan Kuala Kral,
15050 Kota Bharu, Kelantan Darul Naim.
Tel : 09-5173650 Faks : 09-7487650

KUANTAN

No 16, Jalan Putra Square 1, Putra Square,
25200 Kuantan, Pahang Darul Makmur.
Tel : 09-5173650 Faks : 09-5173651

KUALA LUMPUR

36, Tingkat Bawah, Menara RKT,
Jalan Raja Abdullah, Off Jalan Sultan Ismail,
50300 Kuala Lumpur.
Tel : 03-26913934 Faks : 03-26947651

MELAKA

27, Jalan Komersial, Kota Fesyen MITC,
75450 Ayer Keroh, Melaka.
Tel : 06-2347650 Faks : 06-2343650

JOHOR BAHRU

45, Wisma Bank Persatuan,
Jalan Padi Emas 1/3,
Bandar Baru Uda, 81200 Johor Bahru,
Johor Darul Takzim
Tel : 07-2446650 Faks : 07-2446651

IBU PEJABAT

Koperasi Bank Persatuan Malaysia Berhad
41, 43 & 45, Wisma Bank Persatuan
Jalan Selat, Taman Selat,
12000 Butterworth, Pulau Pinang
Tel : 04-3237650 Faks : 04-3238455

PEJABAT KORPORAT

Koperasi Bank Persatuan Malaysia Berhad
36, Tingkat 3, Menara RKT 2, Jalan Raja Abdullah
50300 Kuala Lumpur
Tel : 03-26927650 Faks : 03-26947652

Bank Persatuan Bank Kita
www.bankpstn.com.my | info@bankpstn.com.my

自立合作社
2014 年度董事部报告

KOPERASI JAYADIRI MALAYSIA BERHAD
2014 ANNUAL REPORT OF THE BOARD

我谨代表自立合作社董事部同仁，向各位提呈本社截至 2014 年 12 月 31 日财务年度的报告和财务表。

On behalf of the Board of Koperasi Jayadiri Malaysia Berhad (KOJADI), it is my great pleasure to present to you the Annual Report and Financial Statements of the Koperasi for the financial year ended 31 December 2014.

在检讨中的财务年内，本社继续经营作为国内首要贷学金机构的核心业务和自 2012 年推行的多项企业贷款计划，以及于 2013 年购置的房地产。以上的投资和业务对本社 2014 年的收益和盈利作出了正面的贡献。为了确保本社的永续的长期成长和提高社员在本社投资的价值，本社将推行新的业务，包括已收到的摊还贷款重新推动杂货店转型 (TUKAR) 和修车厂现代化 (ATOM) 贷款计划，以及由首相于 2014 年 10 月宣布的创业者中小企业贷款计划。

During the year under review, the Koperasi continued its efforts with its core activity as a premier education loan provider and the several business loan schemes implemented since 2012, together with its investment in a landed property in year 2013. These ventures and initiatives has successfully contributed to the growth in the Koperasi's revenue and profits for 2014. However, to ensure sustainable long-term growth in its revenue and profitability and adding value to member's investment, the Koperasi will be undertaking and implementing new activities including reactivating the TUKAR and ATOM Loan Scheme from the repayment collected and introducing the much awaited SME Loan Scheme for the Entrepreneurs which has been announced by the Prime Minister in October 2014.

1. 经济评论

预料我国 2015 年的经济增长率将介于 4.5% 至 5.5%，而 2014 年的增率是 6%。2015 年经济增长将继续由私人界带动的内需和出口增加所推动。

鉴于实施消费税 (GST) 造成的不确定情况及世界油价下滑带来的效应，2015 年的经济增长将面对不少的挑战。由于企业和消费者为了消费税的落实做好准备，预料国内消费在 2015 年第一季度出现相对大幅度的增加，而其余季度则因为经济体系设法适应新的税制，以致消费受到限制。

虽然内需将继续主导 2015 年的经济增长，经济成长的主要火车头将是服务业，其次是制造业和建筑业。

与此同时，由于全球油价和粮食价格下跌，预料今年的通胀率将保持相对稳定，涨幅放慢至 2% 到 3% (2014 年为 3.2%)。

1. ECONOMIC REVIEW

Malaysia's economy is expected to expand at between 4.5% and 5.5% in 2015 compared with the 6% growth in 2014. Economic growth in 2015 will continue to be primarily driven by private sector-led domestic demand with some support from the expansion in exports.

Growth in 2015 will be faced with many challenges, largely due to the effects of uncertainties coming about from the implementation of the Goods and Services Tax (GST) and the decline in global oil prices. Consumer spending in the 1st Quarter of 2015 is expected to experience a relatively sharp spike in consumption as business and consumers prepare for the implementation of the GST with the following quarters seeing limited spending as the economy acclimatizes itself to the new tax system.

While domestic demand will continue to anchor growth in 2015, however the main engine of growth will be the services sector, followed by manufacturing and construction.

Inflation is expected to remain relatively stable and in forecasts to rise at a slower pace of between 2% and 3% (3.2% in 2014) mainly due to lower global fuel and food prices.

2. 财务摘要

截至 2014 年 12 月 31 日的财务年，本社的税后净盈利增加至 RM5,674,605，比截至 2013 年 12 月 31 日财务年的 RM5,573,887 提高了 1.81%。此净盈利微增，主要由于营业收入较预期的少、专业费开销及基金经理费增加所致。净利主要来自定期存款利息 RM1,537,952、租金收入 RM900,000、股息收入 RM1,305,030、贷学金及商业贷款利息 RM4,397,584，以及投资收入 RM2,307,025。

本社于 2014 年底的资产总额从 2013 年的 RM163,096,975 增至 RM165,417,132；社员资金从 2013 年的 RM125,531,405 降 1.5% 至 RM123,622,894；而社员在 2014 年财务年内退股，导致社员股本继续从 2013 年的 RM60,941,035 和 2012 年的 RM62,329,655 减至 2014 年 12 月的 RM59,693,358。至于每股净有形资产则提高 3.5%，从 2013 年的 RM2.54 增至 2014 年底的 RM2.63。

截至 2014 年 12 月 31 日，本社社员共计 61,894 名，而 2013 年底则是 62,559 名。

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2014, the Koperasi recorded a higher net profit after tax of RM5,674,605 as compared to RM5,573,887 registered in the financial year ended 31 December 2013, or an increase of 1.81%. The marginal increase in net profit was mainly attributed to a lower than expected operating income for the year and the increase in payment for professional fees and fund manager fees. Major components attributing to the net profit are from fixed deposit interest of RM1,537,952; rental income of RM900,000; dividends received amounting to RM1,305,030; interest from education loans and business-related loans of RM4,397,584 and investment income of RM2,307,025.

At the end of 2014, the Koperasi's total assets increased to RM165,417,132 from RM163,096,975 in 2013. Total members' fund fall by 1.5% from RM125,531,405 in 2013 to RM123,622,894 in 2014. However, members' share capital decreased further to RM59,693,358 as at 31 December 2014 compared to RM60,941,035 in 2013 and RM62,329,655 in 2012 due to shares redeemed by members. The net tangible asset (NTA) per share improved by 3.5% to RM2.63 at the end 2014 from RM2.54 in 2013.

The Koperasi's membership as at 31 December 2014 stood at 61,894 compared with 62,559 in 2013.

3. 股息

本社于 2014 年派发截至 2013 年 12 月 31 日财务年 4.5% 免税股息，共计 RM2,709,493。

董事部欣然向本社本届常年代表大会建议通过支付 2014 年 12 月 31 日财务年免税股息 4.5% 给社员，共计 RM2,639,703。

配合国家银行的指示和鼓励非现金付款制度，本社采取了具体措施，在各报章刊登新闻稿和上载本社网址，请求社员把银行账户资料提供给本社，以便进行电子付款，直接把股息支付到社员提供给本社的银行账户。

3. DIVIDEND

The Koperasi paid a 4.5% tax exempt dividend amounting to RM2,709,493 in 2014 in respect of the financial year ended 31 December 2013.

The Directors are pleased to recommend the payment of a tax exempt dividend of 4.5% totaling RM2,639,703 for the financial year ended 31 December 2014 for approval by delegates at the forthcoming Annual General Meeting of the Koperasi.

In line with Bank Negara Malaysia's directive and to encourage cashless payment system, KOJADI has taken concrete steps through press release in major newspaper and the Koperasi's website to request member to provide the Koperasi with their bank account details to effect e-Dividend payment directly into member's bank account.

4. 投资

4.1 挂牌和无挂牌证券

截至 2014 年底，本社的投资组合包含挂牌和无挂牌股票、私人债务证券、以及由外部资产管理公司持有的现金等，总值 RM42,762,969；而 2013 年底的投资总值 RM44,653,797。本社的投资符合 1993 年合作社法令和 2010 年合作社准则（投资），并且获得马来西亚合作社委员会批准。本社部分的投资组合由本社自行管理，其余的投资基金则由外部资产管理公司按照个别的投资管理合约条款管理。

4.2 投资物业

2014 年本社继续从本社于吉打州居林购置的产业获取每月 RM75,000 的租金。本社共投资 RM15,000,000，购置此项产业（包含永久拥有权的土地和建筑物）。目前，此产业出租给一家物流公司。

4. INVESTMENTS

4.1 Quoted and Unquoted Securities

The Koperasi's investment portfolio comprising quoted and unquoted shares, private debt securities, and cash held by external asset management companies was valued at RM42,762,969 at the end of 2014 compared to RM44,653,797 in 2013. These investments are in compliance with the Co-operative Societies Act, 1993 and the Co-operative Societies Guidelines (Investment) 2010 and approved by the Commission of Co-operative Societies of Malaysia. The Koperasi manages a portion of its investment portfolio by itself. The remaining portion of the Koperasi's investment funds continues to be managed by external asset management companies in accordance with the terms of the respective investment management agreements.

4.2 Investment Property

The Koperasi continues to receive a monthly rental of RM75,000 in 2014 from a logistics company for the property leased to them which is located in Kulim, Kedah. The Koperasi had invested RM15 million in the said property which comprises freehold land and building.

5. 社务发展

5.1 贷学金

本社继续积极把社务多样化之际，依然以提供贷学金给合格社员及其子女为社务之本。在截至 2014 年 12 月 31 日财务年内，本社の贷学金社务继续取得令人满意的绩效，总共批准贷款 345 项，总值 RM8,860,000。本社自 1981 年创立以来，迄今已批准和发放给社员的贷款累计 RM239,133,993，受惠者 11,234 人。扣除坏账和疑账准备金后，截至 2014 年 12 月 31 日尚未清还贷学金共计 RM42,427,684 而上一年是 RM42,020,924。

5.2 马来西亚留台校友会联合总会 (留台联总)

本社继续鼓励国内青年前往指定的台湾大学攻读《海外青年技术训练班》（海青班），进修技职教育。目前，共有 26 所台湾大学的海青班举办 43 项技职课程让有意升学的学子进修。

5. KOPERASI'S DEVELOPMENTS

5.1 Education Loans

While the Koperasi continues to diversify its activities, the provision of education loans remains its core activity. For the financial year ended 31 December 2014, the Koperasi continued to perform satisfactorily. A total of 345 loans were approved by the Koperasi in 2014 amounted to RM8,860,000. The aggregate loans approved and disbursed by the Koperasi to member-students since its inception in year 1981 until the end of 2014 amounted to about RM239,133,993 benefiting some 11,234 member-students. Outstanding loans to students, after bad and doubtful debts provisions, totaled RM42,427,684 as at 31 December 2014 as compared to RM42,020,924 in the previous financial year.

5.2 Federation of Alumni Association of Taiwan Universities, Malaysia (FAATUM)

The Koperasi continues with its initiatives to further promote vocational education among Malaysian youths, in furthering their education at the Overseas Youth Vocational Training School (OYVTS) of designated Universities in Taiwan. In this respect, a total of 26 universities are offering 43 courses for students who are keen to pursue vocational education in the selected universities in Taiwan.

5.3 1 个马华教育贷款计划

本社在 2014 年在《一个马华教育贷款计划》批准共 RM45,000 的助学贷款。迄今，此计划下的基金已经全部用完。

5.4 1 个马华青年微型贷款计划

1 个马华青年微型贷款计划的主要目的，是扩大贷款范围及协助有需要的社员应付短期的财务负担，资助社员创业和在关键时刻需要小笔贷款应急的社员。

在此计划下，成功的申请者可获得 RM5,000 至 RM50,000 的贷款以扩充业务；此贷款平均年利为 4%，摊还期可高达 5 年。截至 2014 年 12 月 31 日，本社在此计划下共批准 1,114 项申请，贷款额共计 RM19,419,500。

5.3 1MCA Education Loan Scheme

For 2014, the Koperasi approved RM45,000 under the 1MCA Education Loan Scheme. However, the funds had since been fully utilized.

5.4 1MCA Micro Credit Scheme for Youth

The main objective of the 1MCA Micro Credit Scheme for Youth is to expand the Koperasi's loan coverage by assisting needy members to tide over short term financial burden by providing financial assistance for self-sustaining business ventures and members who need a small loan during critical times.

Under the scheme, successful applicants may receive loan ranging from RM5,000 to RM50,000 for business expansion at an average interest rate of 4% per annum with the maximum repayment period of five years. As of 31st December 2014, loans amounting to RM19,419,500 were approved to 1,114 qualified members.

5.5 杂货店转型 (TUKAR) / 修车厂现代化 (ATOM) 计划

本社是全国获得政府委托和指定推行 TUKAR 和 ATOM 计划的首家华裔合作社，以提供贷款给合格的参与者。TUKAR 的宗旨是将传统零售商和杂货店现代化，以提高他们的竞争力，应付超市和霸市对传统零售业带来的日益重大的威胁。修车厂现代化计划 (ATOM) 的宗旨也是要将国内目前缺少组织的传统修车厂行业现代化。

在 2014 年，本社获得马来西亚合作社委员会提供 RM5,000,000 周转基金，继续落实 TUKAR 和 ATOM 计划。

在检讨中的财务年内，本社共批准 18 项 TUKAR 贷款申请，总值 RM1,270,000。本社 2014 年在发放的 TUKAR 贷款共 RM801,820。2014 年本社共批准的 ATOM 申请共 16 项总值 RM1,500,000，而已发放的贷款共计 RM1,355,644。

5.5 Small Retailer Transformation (TUKAR) / Automotive Workshop Modernisation (ATOM) Programme

The Koperasi is the first Chinese-based cooperative society in the nation to be entrusted and designated to provide loans to eligible participants of TUKAR and ATOM from the Chinese community. TUKAR is aimed at transforming traditional retailers and grocery shops to enhance their competitiveness in the face of the increasing threat brought by supermarkets and hypermarkets. The objective of the ATOM is to transform the automotive service and repair sector that is currently less organized.

In 2014, the Koperasi received a RM5 million revolving fund from the Malaysia Co-operative Societies Commission (SKM) to continue the implementation of TUKAR and ATOM programme.

For the year under review, the Koperasi approved 18 loans to eligible applicants amounting to RM1,270,000 to TUKAR participants. Amount disbursed under TUKAR for year 2014 was RM801,820. For ATOM, 16 applications were approved in 2014 amounting to RM1,500,000 while amount disbursed was RM1,355,644.

6. 股份偿还基金

在检讨中的财务年内，本社共批准 1,564 份股份偿还申请，批准款额共计 RM2,869,238。本社设立此基金的宗旨是让年老及有迫切经济需要的社员赎回在本社的股金。自此基金在 1992 年成立以来，截至 2014 年底，社员成功退股金额达 RM43,577,947。

董事会建议为截至 2014 年 12 月 31 日财务年从净盈利中拨款 RM2,000,000，以及从截至 2014 年 12 月 31 日财务年的法定储备基金中转拨 RM600,000 供社员退股用途。

7. 社员抚恤金计划

在检讨中的财务年内，本社共收到 79 份社员抚恤金计划申请，抚恤金额共计 RM33,984。此计划是在本社的社员福利基金下创立，目的是为合格的已故社员家属提供一次性的抚恤金。

6. SHARE REDEMPTION FUND

During the year under review, the Koperasi approved a total of 1,564 application for the Share Redemption Fund (SRF) involving an approved redeemable amount of RM2,869,238. The purpose of the SRF is to enable members to redeem their shares on grounds of old age and urgent financial needs. Since the fund was set up in 1992, it had enabled members to redeem shares totaling RM43,577,947 as at end of 2014.

For the financial year ended 31 December 2014, the Directors have proposed to allocate a sum of RM2,000,000 from the current year's net profit and to transfer a sum of RM600,000 from the Statutory Reserve Fund for the financial year ended 31 December 2014 for share redemption purposes.

7. MEMBERS' BENEVOLENCE SCHEME

During the current financial year a total of 79 applications for benevolence benefit amounting to RM33,984 were received and approved under the Koperasi's Members' Benevolence Scheme. Formed under the Koperasi's Members Welfare Fund, the Scheme aims to provide "one-time" benevolence to the beneficiaries of an eligible deceased member.

本社社员抚恤金计划在 2010 年成立以来，截至 2014 年底共批准 336 项申请，发放 RM131,721 给合格已故社员的受益人。

在此计划下，如社员不幸身故，本社将支付最少 RM300 抚恤金或其名下的本社股金的最高 20%，予其家属 / 受益人。

8. 参与各项活动简报

8.1 表扬

本社稳扎、完善的社务表现，在 2014 年获得肯定，而荣登全国 100 家最佳合作社榜上，名列 59。

除此以外，本社也被马来西亚合作社委员评选为 2014 年在资产/营业方面最佳的 20 家合作社之一。

本社也在 2014 年 12 月 19 日举行的合作社总会年度晚宴及合作社人物颁奖礼上，荣获联邦直辖区州合作社总会联络委员会颁发《2014 年全国最佳合作社奖》。

此外，本社董事主席拿督黄炳火荣获 2014 年《卓越和多元服务合作社特别合作社杰出人物奖》。

Since the implementation of KOJADI Members' Benevolence Scheme (KMBS) in year 2010, the Koperasi had approved 336 applications totaling RM131,721 to the beneficiaries of eligible deceased member as at end of 2014.

Under the Scheme, a minimum sum of RM300 or up to maximum of 20% over the total shares owned by the deceased member will be paid to his or her next-of-kin / beneficiary.

8. REPORT ON ACTIVITIES

8.1 Recognitions

The Koperasi's consistent and sound performance was duly recognized as it was ranked 59th placed in the Top 100 Best Co-operative Societies in Malaysia in 2014.

In addition, the Koperasi had been rated on a "Top 20" Co-operative by the Malaysian Co-operative Societies Commission in terms of asset/turnover for year 2014.

The Koperasi was also awarded Anugerah Koperasi Terbaik di Malaysia Tahun 2014 by Jawatankuasa Perhubungan ANGKASA Negeri (JPAN) Wilayah Persekutuan at the ANGKASA Annual Dinner and Cooperators Award Presentation 2014 held on 19 December 2014.

Furthermore, Datuk Ng Peng Hay, our Chairman, was also awarded Anugerah Khas Koperator 2014 – Khidmat Cemerlang dan Terbilang Koperasi.

在检讨中的财务年内，本社董事与内部稽查委员会委员及职员参与了由马来西亚全国合作社总会 (ANGKASA)，马来西亚合作社学院 (MKM) 及马来西亚合作社委员会 (SKM) 等机构所举办及安排的一系列会议、课程、研讨会和活动如下：

During the year under review, members of the Board, Internal Audit Committee and the staff participated in the following meetings, courses, seminars, and activities organized and arranged by Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA), Maktab Koperasi Malaysia (MKM) and Suruhanjaya Koperasi Malaysia (SKM), and etc:

- | | |
|-------------------------------------------|------------------------------------------------------------------------------------------|
| (a) 由马来西亚合作社委员会于森美兰州瓜拉庇劳举行的 2014 年全国合作社日； | (a) Hari Koperasi Negara 2014, Kuala Pilah – SKM; |
| (b) 管理与行政课程； | (b) Kursus Pengurusan dan Pentadbiran; |
| (c) 合作社财务管理课程； | (c) Kursus Pengurusan Kewangan Koperasi; |
| (d) 合作社稽查及会计程序课程； | (d) Kursus Tatacara Pengauditan dan Perakaunan Koperasi; |
| (e) 2014 年联邦直辖区合作社总会合作社杰出人物奖颁奖礼； | (e) Majlis Penyampaian Anugerah Tokoh Koperator ANGKASA Negeri Wilayah Persekutuan 2014; |
| (f) 合作社消费税及为落实消费税做好准备课程； | (f) Kursus GST Koperasi dan Persediaan Pelaksanaan GST; |
| (g) 有关合作社遵循马来西亚合作社委员会指南的会议； | (g) Mesyuarat pematuhan garis panduan SKM oleh koperasi; |
| (h) 韩国考察访问。 | (h) Lawatan sambil belajar ke Korea Selatan. |

9. 展望

展望未来，本社将寻求新的收益渠道，以在不断改变和充满竞争的环境中，继续茁壮。近年来，本社积极致力于向新的业务领域进军，进而扩大大本社所发挥的作用，以从单一的贷学金组织转成教育和企业有关贷款的提供者。尽管本社在配合国家转型和社员及时代需求不断改变，而向新领域扩展、多元化社务，不断寻找可行和有利商机，本社依然坚守不渝地继续贯彻其资助合格学生升学，为社会和国家造育英才的创社宗旨。若无发生不可预见的情况，本社预期在本年财务年可保持良好的业绩，继续为社会和国家做出贡献。

本社正设法推行新的贷款计划，如首相于2014年10月宣布的中小企业贷款计划，以对本社未来的业绩及成长作出正面的贡献。

9. PROSPECTS

Moving forward, KOJADI would seek new revenue channels for further growth in our ever changing and competitive environment. In recent years, significant efforts have been undertaken by the Koperasi to expand its role from a solely education loan provider to an education and business-related loan provider by venturing into new business activities. In spite of this, the Koperasi remains firmly committed to continue fulfilling its founding objective of providing education loans to eligible students for further education while looking for feasible and viable opportunities to diversify into newer areas in tandem with the nation's on-going transformation and development and the changing needs of times and its members. Barring any unforeseen circumstances, the Koperasi expects to perform well in the current financial year and will be able to continue contributing towards the community and the nation.

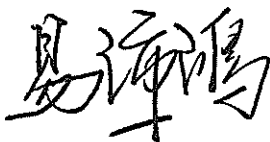
The Koperasi is seeking to implement new loan scheme such as the SME Loan Scheme as announced by the Prime Minister in October 2014. This will contribute positively towards the Koperasi's future performance and growth.

10. 致谢

我谨代表董事部感谢全体社员、大会代表、各区联委会成员向来对董事部的坚定信任和鼎力支持。本社也衷心感谢珍贵的企业伙伴、银行界、融资机构、咨询顾问及全体与本社有关的利益相关者。同时本社也由衷感激有关当局，特别是马来西亚合作社委员会、国内贸易、合作社及消费部和其他相关部门给予本社宝贵的指教与合作。董事部也万分感谢本社管理层及全体职员对本社忠于职守的奉献精神及对本社成长所作的贡献。

最后，我感谢董事部同仁及马华公会过去一年来对我们的宝贵支持、贡献，协助我们得以履行我们的承诺。

奉董事部之命



拿督易沛鸿
义务秘书

日期：2015年5月13日
吉隆坡

10. APPRECIATION

On behalf of the Board, my sincere thanks and appreciation to all our members, delegates, and members of the Liaison Committees for their unyielding confidence and support towards KOJADI. Our sincere appreciation also goes to all our valued business partners and associates, bankers, financiers, consultants and all stakeholders who are in one way or another connected to KOJADI. To all relevant authorities in particular, the Malaysian Co-operatives Societies Commission, Ministry of Domestic Trade, Co-operatives and Consumerism, and other relevant ministries, we thank them for their assistance, guidance and co-operation. We also wish to thank the Management and employees for their commitment and dedication that have contributed to KOJADI's growth.

Last but not least, we also wish to thank all distinguished colleagues on the Board and the MCA for their invaluable support and contribution throughout the year to ensure that we deliver on its promises.

By Order of the Board



(DATO' YIK PHOO HONG)
Honorary Secretary

Dated : 13 May 2015
Kuala Lumpur

**损益及其他全面
收益表**

截至2014年12月31日
财务年

**STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME**
For the financial year ended 31 December 2014

		2014 RM	2013 RM
收入	Revenue	9,133,739	8,377,671
其他营业收入	Other operating income	<u>466,616</u>	<u>531,777</u>
		9,600,355	8,909,448
行政开销	Administrative expenses	(5,299,834)	(3,695,081)
其他营业开销	Other operating expenses	<u>(1,602,410)</u>	<u>(1,620,520)</u>
营业盈利	Operating profit	2,698,111	3,593,847
出售投资盈利	Gain on disposal of investments	2,667,185	1,267,987
投资减值亏损回拨	Reversal of Impairment loss on investments	<u>309,309</u>	<u>712,053</u>
税前盈利	Profit before tax	5,674,605	5,573,887
所得税开销	Income tax expense	<u>-</u>	<u>-</u>
税后盈利	Profit net of tax	5,674,605	5,573,887
法定分配:15% (2013:15%)	Statutory Appropriations: 15% (2013:15%)		
拨入法定储备金:	- Transfer to Statutory Reserve Fund:	(680,953)	(668,866)
- 捐款予合作社教育 信托基金: 2% (2013:2%)	- Contribution to the Co-operative Education Trust Fund: 2% (2013: 2%)	(113,492)	(111,478)
- 捐款予合作社发展 信托基金:1% (2013:1%)	- Contribution to the Co-operative Development Trust Fund: 1% (2013: 1%)	(56,746)	(55,739)
法定分配后盈利	Profit after statutory appropriations	<u>4,823,414</u>	<u>4,737,804</u>
非营业调整	Non Operating Adjustment	690,224	531,560
非营业调整后盈利	Profit after non operating adjustment	<u>5,513,638</u>	<u>5,269,364</u>
其他全面开销	Other Comprehensive Expense	(3,768,393)	(592,313)
全面收益总额	Total Comprehensive Income	<u><u>1,745,245</u></u>	<u><u>4,677,051</u></u>

财务状况表

STATEMENT OF FINANCIAL POSITION

于2014年12月31日

as at 31 DECEMBER 2014

		31.12.2014 RM	31.12.2013 RM	1.1.2013 RM
资产	Assets			
非流动资产	Non-current assets			
厂房及设备	Plant and equipment	401,828	358,011	301,083
投资物业	Investment property	14,819,047	15,018,410	-
投资	Investments	42,762,969	44,653,797	44,650,932
应收贷款	Loan receivables	46,746,434	39,867,935	28,274,059
		<u>104,730,278</u>	<u>99,898,153</u>	<u>73,226,074</u>
法定储备金	Statutory Reserve Fund			
于执照金融机构存款	Deposits with licensed financial institutions	11,121,686	6,330,887	9,626,506
流动资产	Current assets			
应收贷款	Loan receivables	10,385,435	17,987,079	18,118,426
其他应收账款	Other receivables	927,727	853,155	1,209,531
可收回税金	Tax recoverable	908,786	942,794	911,892
于执照金融机构存款	Deposits with licensed financial institutions	30,672,255	30,256,942	48,355,284
现金及银行结余	Cash and bank balances	6,670,965	6,827,965	7,349,200
		<u>49,565,168</u>	<u>56,867,935</u>	<u>75,944,333</u>
资产总额	Total assets	<u>165,417,132</u>	<u>163,096,975</u>	<u>158,796,913</u>
权益及负债	Equity and Liabilities			
本社社员应估权益	Equity attributable to Members of the Koperasi			
股本	Share capital	59,693,358	60,941,035	62,329,655
资本储备	Capital reserve	5,785,987	5,785,987	5,785,987
偿还股本	Share capital redeemed	33,790,105	30,920,867	28,828,131
未分配盈利	Unappropriated profit	3,005,161	2,131,226	1,571,355
赞助基金	Funds for sponsorship	2,140	19,590	22,810
股份偿还基金	Share redemption fund	2,000,000	2,000,000	1,600,000
红股偿还基金	Bonus share redemption fund	4,558,011	5,030,229	5,375,975
股息均等基金	Dividend equalisation fund	6,380,998	6,380,998	6,376,945
社员教育基金	Members' education fund	4,461,630	4,565,337	4,564,296
社员福利基金	Members' welfare fund	786,281	828,520	879,146
重估储备金	Revaluation reserve	3,159,223	6,927,616	7,519,929

财务状况表

于 2014 年
12 月 31 日 (续)

STATEMENT OF FINANCIAL POSITION

as at 31 DECEMBER 2014 (Cont'd)

		31.12.2014 RM	31.12.2013 RM	1.1.2013 RM
社员基金总额	Total Members' funds	123,622,894	125,531,405	124,854,229
法定储备金	Statutory reserve fund	11,121,686	10,837,753	10,315,877
发展补助	Development grants	22,528,216	18,218,440	13,750,000
流动负债	Current liability			
其他应付账款及应 计费用	Other payables and accruals	8,144,336	8,509,377	9,876,807
权益及负债总额	Total equity and liability	165,417,132	163,096,975	158,796,913

Summary of Key Statistics

Financial Year	2008	2009	2010	2011	2012	2013	2014
1) Dividend Payment (RM)	2,596,764	2,959,428	8,272,034	2,867,369	2,751,278	2,709,493	#2,639,703
2) Bonus Share Issue	-	-	5,704,851	-	-	-	-
3) Share Redemption Fund Allocation (RM)	-	1,400,000	790,000	1,500,000	1,600,000	2,000,000	2,000,000
4) Bonus Share Redemption Fund (RM)	-	300,000	300,000	-	-	-	-
5) No. of Loan Approved	406	507	543	559	1,183	899	473
6) Total Loan Disbursed (RM)	8,607,019	9,938,835	12,659,543	10,788,553	19,867,329	23,048,881	12,482,804
7) Total Outstanding Loan (RM)	32,783,439	34,094,318	38,595,041	40,216,735	50,653,320	62,521,178	*61,882,731
8) No. of Loan Recipients Graduated	440	374	422	422	449	492	406
9) Profit After Tax (RM)	17,414,621	5,218,500	7,176,908	5,211,813	5,323,242	5,573,887	5,674,605
10) Number of Members	65,925	66,783	62,579	61,856	62,469	62,559	61,894
11) Net Tangible Asset Per Share (RM)	1.91	1.93	2.12	2.02	^2.38	^2.53	2.63

Approved 4.5% tax exempt dividend for financial year 2014.

* Total outstanding loan before provision for individually and collectively impairment.

^ The figures for the year 2012 and 2013 have been restated due to first time adoption of MFRS.

Dear KOJADI members,

Date : 10 July 2015

RE: E-PAYMENT SERVICE

We are pleased to inform you that Koperasi Jayadiri Malaysia Berhad (KOJADI) will be paying dividend by E-Payment to members of KOJADI in line with the announcement in the Financial Sector Blueprint 2011-2020 by Bank Negara Malaysia. The E-Payment refers to the payment of cash dividends and any other payments issued by KOJADI directly into the members' bank accounts. One of the main objectives of implementing E-Payment is to promote greater efficiency of the payment system which is aligned to the national agenda of migrating to electronic payment.

We seek your full co-operation to provide the details of your active savings or current account, maintained with a local bank under your name only to KOJADI for the E-Payment in future by completing the attached prescribed form. Please return the duly completed form to KOJADI, 11th Floor, Wisma MCA 163 Jalan Ampang 50450 Kuala Lumpur.

The 2015 Annual General Meeting of Delegates resolved that for members who have not furnished their bank account number to the Koperasi for E-Dividend payment, the dividend will be credited to the members' share accounts (fraction of the ringgit to be rounded down) as fully paid-up shares.

Yours faithfully,

Koperasi Jayadiri Malaysia Berhad



DATO' YIK PHOOI HONG

Honorary Secretary

致自立合作社社员

日期：2015年7月10日

电子付款系统

兹通知国家银行通过 2011-2020 金融领域大蓝图下，提倡人民使用电子付款系统。为了配合此项措施，本社鼓励社员通过电子付款系统以支付本社股息及其他付款。电子付款是直接透过电子网络支付现金股息及其他付款存入社员的银行账户。目的是塑造更具效率及便捷的付账系统。

请提供您现有的有效个人储蓄或来往银行账户资料，此户口必须是在马来西亚境内的金融机构开设，以作为电子付款之用途。请将填妥之表格寄至本社以下地址：KOJADI, 11th Floor, Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur.

谨此通知今届代表大会决议凡是提供银行账户号码给本社以电子支付股息的社员，股息将转入社员的股金户口(不足 RM1 者舍弃之)作为缴足股份。

谢谢合作。

拿督易沛鸿

义务秘书

本人 Saya _____ 社员号码 No. Keanggotaan : _____

地址 Alamat _____

欲根据贵社章程第十八条指定下列人士为继承人。(根据章程第 18 条文规定, 指定的继承人将继续逝世社员在本社之股金或权益或其他有关法令所注明之款项或权益)

mengikut undang-undang kecil 18, saya ingin menamakan orang-orang tersebut di bawah ini sebagai penama saya. (Mengikut undang-undang kecil 18, penama yang dinamakan oleh anggota akan menerima syer atau kepentingan atau segala wang-wang lain yang terhak bagi anggota berkenaan selepas kematiannya.)

继承人姓名 (国文) Name Penama	身份证或 报生纸号码 No. K/P atau No. Sijil Kelahiran	*出生日期 *Tarikh Lahir	性别 Jantina (L/P)	与继承人 之关系 Perhubungan Dengan Penama	获得 百分率 Peratusan Bahagian (%)	地址及电话 Alamat dan Tcl.

证人 (必须由两位年逾廿一岁的人士作证, 非社员亦可)

Saksi (2 orang yang berumur 21 tahun ke atas hendaklah menjadi saksi, bukan anggota Koperasi ini turut layak menjadi saksi)

1. 姓名 (国文) Nama : _____ 身份证号码 No. K/P : _____

地址 Alamat : _____

社员签名 Tandatangan Anggota

电话 Tel : _____ 签名 Tandatangan : _____

日期 Tarikh : _____

2. 姓名 (国文) Nama : _____ 身份证号码 No. K/P : _____

地址 Alamat : _____

电话 Tel : _____ 签名 Tandatangan : _____

填妥表格后连同上述继承人的身份证或报生纸影印本寄回 -

Sila lengkapkan dan pulangkan borang ini dengan sekeping salinan kad pengenalan atau surat beranak penama di atas kepada:-

Koperasi Jayadiri Malaysia Berhad (KOJADI)

Tingkat 11, Wisma MCA, 163 Jalan Ampang, P.O. Box 10686, 50722 Kuala Lumpur, Malaysia.

此栏供本社填写

Bahagian ini untuk kegunaan pejabat

Checked By :

Date Received :

_____ Tarikh : _____

Keyed By :

_____ Tarikh : _____

培训成为空陆之才 开启未来之路

● 汽车工程系

Automotive Engineering

● 飞机维修系

Aircraft Maintenance

● 工商管理系

Business Management

赶快开启您的引擎加入Despark!

立即SMS/Whatsapps您的英文姓名及地址至 012-364 1882

或浏览 www.desparkcollege.edu.my 以获取更多课程手册与详情



每日开放参观!

雪隆总院

No. 7B, Jalan Bersatu 13/4, Section 13, 46200 Petaling Jaya, Selangor.
Tel: 03-7955 5585 Fax: 03-7955 5584

檳城分院

No. 48, Jalan Sultan Ahmad Shah, 10050 Pulau Pinang.
Tel: 04-228 5584 Fax: 04-227 4402

马六甲分院

No. 2A-24, Jalan Kesidang 3/4, Off Jalan Tun Perak, 75300 Bachang, Melaka.
Tel: 06-335 9023 Fax: 06-335 8023

合作伙伴:



Pioneering investment
strategies for a brighter
financial future



AFFIN HWANG
CAPITAL

We're a distinguished asset management house
committed to deliver positive absolute returns
to investors for over a decade.

Unit
Trust
Funds

Cash
Management
Solutions

Portfolio
Management
Services

Private
Retirement
Scheme

Affin Hwang Asset Management Berhad (429786-T)
(Formerly known as Hwang Investment Management Berhad)

www.affinhwangam.com

Outthink. Outperform.