

# 35<sup>th</sup> Annual General Meeting of Delegates 第三十五届年度代表大会



ANNUAL REPORT  
LAPORAN TAHUNAN  
年度报告书

2016

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**自立合作社**  
**2016 年度董事部报告**

我谨代表自立合作社董事部同仁，向各位提呈自立合作社集团及本社截至 2016 年 12 月 31 日财务年度的报告和财务表。

在上个财务年，本社继续按照计划中的议程，推展业务多样化和向合作社金融服务领域转型的工作。尽管整体经济情况颇具挑战性，本社继续取得良好的业绩，维持社务的成长和盈利能力。本社在政府提供 RM50,000,000 贷款下成功推行的华裔中小企业贷款计划获得令人鼓舞的响应，全部贷款已批准及发放给合格社员。2016 年，本社获得政府提供第二笔 RM50,000,000 贷款，继续推行此中小企业贷款计划。

与此同时，本社也积极致力于实践要成为合作社金融服务提供者的转型目标。

**KOPERASI JAYADIRI MALAYSIA BERHAD**  
**2016 ANNUAL REPORT OF THE BOARD**

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 and the Group for the financial year ended 31 December 2016.

During the last financial year, the Koperasi continued its planned agenda in diversifying its activities and the proposed transformation to the co-operative financial sector. Despite the generally challenging economic conditions, the Koperasi continued to perform well by maintaining its business growth and profitability. The Koperasi's SME Loan Scheme For Chinese Community was successfully launched with encouraging response from our members with the RM50 million soft loan provided by the government fully approved and disbursed to qualified applicants. In 2016, the Koperasi received another RM50 million soft loan to continue the implementation of the SME Loan Scheme.

Meanwhile, the Koperasi is actively working to achieve its transformation to become a co-operative financial service provider.

## 1. 经济评论

经过一年的调整和整合后，马来西亚 2017 年的实际 GDP 增率预料将保持在 2016 年的水平，即增长 4.2%。经济增长将由内需扶持。由于政府削减各项补贴及就业市场趋软，国内消费者在 2016 年受到巨大的压力。尽管如此，消费者已渐渐习惯了政府 2015 年实施的消费税，消费者开销正稳步回复。政府可能在 2017 年推出更多刺激经济的举措，以提高消费者的情绪。不过，基于高额的家庭债务将继续压制消费者开销的涨势，以致消费开销的复苏步伐将是缓慢的。政府在 2017 年的刺激经济的议程预料将持续，而可能在近期推出多项大型基建项目，如捷运 2 和泛婆罗洲大道，而计划中制造基建就业机会的大型项目则包括马来西亚城和隆新高铁等。这些高乘数效应的项目将制造正面的溢出效应，从而带动 2017 年的国内投资活动。

## 1. ECONOMIC REVIEW

Following a year of consolidation and adjustment, Malaysia's real GDP in 2017 is expected to grow at 4.2%, the same pace as in 2016. The growth is likely to be supported by domestic demand. Consumers have been under tremendous pressure in 2016, with the government cutting subsidies and job market softening. Despite that, consumer spending has been recovering steadily after having acclimatized with the new Goods and Services Tax (GST) system implemented in 2015. In 2017, there is also possibility for the government to introduce more stimulus measures to bolster consumer sentiment. However, the pace of recovery is expected to be gradual as high household debt will continue to cap on the upside. Government's pump priming agenda will likely persist moving into 2017. Many large scale infrastructure projects such as MRT 2 and Pan Borneo Highway are expected to kick start soon. Upcoming projects in the pipeline include the high-profile Bandar Malaysia and KL-Singapore High Speed Rail (HSR), which will create new infrastructure jobs. These high multiplier projects may create positive spill-over effect, which in turn support the domestic investment activities moving into 2017.

## 2. 财务摘要

截至 2016 年 12 月 31 日财务年，本社收入提高 41.8%，从去年的 RM10,146,285 增至 RM14,386,920。收入增加的主要贡献者是贷款应收账款利息收入共计 RM6,599,642、于执照金融机构存款利息收入计 RM4,003,661、股息收入共 RM2,529,207，以及租金收入计 RM900,000。贷款应收账款利息提高，是由于本社以政府提供优厚贷款推行中小企业贷款计划后，本社贷款组合大幅度增加所致。然而，本社税后盈利从截至 2015 年 12 月 31 日财务年的 RM5,710,295 略减至 2016 年的 RM5,162,743；盈利下降主因是本社正在进行的转型计划开销增加。

截至 2016 年底，本社集团资产总额增加 RM50,300,000，或 23%，从 2015 年的 RM216,315,643 增至 2016 年的 RM266,619,805。资产总额的大幅度增加主要是由于本社在 2016 年推行总值 RM100,000,000 的中小企业贷款计划所致。在检讨年内，应收贷款从 2015 年的 RM77,636,767 增至

## 2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2016, the Koperasi chalked up a 41.8 % increase in revenue to RM14,386,920 in 2016 from RM10,146,285 in the previous year. The main contributors to the increased revenue were interest income totalling RM6,599,642 from loan receivables; interest income totalling RM4,003,661 from deposits with licensed financial institutions; dividend income totalling RM2,529,207, and rental income of RM900,000. The higher interest income from loan receivables was due to the substantial increase in the Koperasi loan portfolio following the implementation of the SME Loan Scheme funded soft loans from the government. However, the Koperasi's profit after tax moderated to RM5,162,743 in 2016 from RM5,710,295 registered in the financial year ended 31 December 2015 as a result of increased expenses related to the Koperasi's on-going transformation exercise.

At the end of 2016, the Group's total assets significantly increased by some RM50.3 million, or 23% to RM266,619,805 in 2016 from RM216,315,643 in 2015. The marked increase in total assets was mainly attributable to the continued implementation of the RM100 million Small and Medium Enterprises Loan Scheme (SME Loan Scheme) in 2016. Total loan receivable increased to RM101,253,535 in the year under review



RM101,253,535。社员基金则从 2015 年的 RM122,113,056 增至 2016 年底的 RM125,524,822；社员股本从 2015 RM59,847,853 增至 2016 年的 RM62,429,827；每股净有形资产从 2015 年的 RM2.61 减至 2016 年的 RM2.55。

截至 2016 年 12 月 31 日，本社社员共计 60,487 名，而 2015 年底则是 61,152 名。

### 3. 股息

董事部欣然建议对截至 2016 年 12 月 31 日财务年派发 4.0% 免税股息予合格社员，总计 RM2,301,897。以上股息有待本社即将举行的年度代表大会及必要时有关当局批准。

本社已全面落实电子股息支付系统。因此，如社员未向本社提供银行户头号码以便电子股息支付，或已提供银行户头号码但因任何原因而无法进行电子支付股息的社员，上述股息将转为社员缴足股份（不足 RM1 者舍弃之）。

from RM77,636,767 in 2015. Total members' funds, rose to RM125,524,822 in 2016 from RM122,113,056 in 2015. Members' share capital increased to RM62,429,827 at end of 2016 from RM59,847,853 in 2015. The net tangible asset (NTA) per share declined to RM2.55 in 2016 from RM2.61 at the end 2015.

The Koperasi's membership as at 31 December 2016 totalled 60,487 as compared with 61,152 in 2015.

### 3. DIVIDEND

The Board is pleased to recommend the payment of a 4.0% tax exempt dividend approximately totalling RM2,301,897 in respect of the financial year ended 31 December 2016. The above dividend is subject to the approval by delegates at the Koperasi's forthcoming Annual General Meeting, and the relevant authorities, if necessary.

The Koperasi has fully implemented the e-Dividend Payment system in line with the directive of Bank Negara Malaysia. Hence, the above dividends will be converted and capitalized into fully paid-up shares (fraction of the ringgit to be rounded down) to the share accounts of members who have not furnished their bank account numbers to the Koperasi for E-Dividend, or members who have provided their bank account to the Koperasi but the dividend cannot be effected electronically due to whatsoever reasons.

#### 4. 投资

##### 4.1 挂牌和无挂牌投资

截至 2016 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 RM57,635,896；而 2015 年底的投资总值 RM58,196,671。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各别的投资管理合约条款管理。

##### 4.2 投资物业

2016 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）。

#### 4. INVESTMENTS

##### 4.1 Quoted and Unquoted Investment

The Group's investment portfolio comprising quoted and unquoted shares, private debt securities, and cash held by external asset management companies was valued at RM57,635,896 at the end of 2016 as compared to RM58,196,671 at the end of 2015. 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 2016 from a logistics company which has leased the Society's industrial property located in Kulim, Kedah. The Koperasi had invested RM15 million in the said property which comprises freehold land and building.

#### **4.3 在联达发展私人有限公司的投资**

在检讨中财务年内，本社认购物业发展公司——联达发展私人有限公司 15,000,000 单位累计可赎回优先股（每股面值 RM1.00）。此投资提供每年 8% 保证股息回酬，并以公司及个人担保及出让该公司发展的商业单位为抵押。截至 2016 年 12 月 31 日，本社从此项投资获得共计 RM1,200,000 的担保股息。

### **5. 社务发展**

#### **5.1 贷学金**

在检讨中财务年内，学生对海外高等教育贷款需求减少，继续对本社的贷学金业务造成不利影响，以致 2016 年发放的贷学金数额从 2015 年的 RM3,457,092 减至 RM3,417,500。自本社 1981 年创立以来，截至 2016 年底，发放贷学金共计约 RM247,356,493，惠及社员-学生共 11,576 人。截至 2016 年 12 月 31 日，扣除坏账及呆账后，尚未偿还贷款共 RM31,202,684，上个财务年共计 RM36,890,066。

#### **4.3 Investment in Lien Dak Development Sdn Bhd**

During the year under review, the Koperasi subscribed to a total of 15,000,000 units of Cumulative Redeemable Preference Shares (CRPs) of RM1.00 each with a guaranteed dividend of 8% in Lien Dak Development Sdn Bhd, a property developer. The investment is secured by a corporate and personal guarantee and the assignment of commercial units developed by the Company. As at 31 December 2016, the Group has received guaranteed dividend amounting to RM1.2 million from this investment.

### **5. KOPERASI'S DEVELOPMENTS**

#### **5.1 Education Loans**

During the year under review, the Koperasi's education loan activities continued to be adversely affected by the decline in demand for financing for higher education in overseas. Total education loans disbursed during the year amounted to RM3,417,500 as compared to RM3,457,092 recorded in 2015. The aggregate education loans provided by the Koperasi since its inception in year 1981 until the end of 2016 amounted to about RM247,356,493 benefiting a total of 11,576 member-students. Outstanding loans to students, after bad and doubtful debts provisions, fell to RM31,202,684 in 2016 from RM36,890,066 at 31 December 2015.



为了提高学生对本社贷学金的需求，本社已重新包装各项贷学金计划，包括放宽贷款条件和提高贷款额。

### **5.2.1 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为自创的企业和需要小额贷款应急的社员提供财务援助，进而扩大本社的贷款覆盖范围。在此计划下，被批准的申请者可获得 RM5,000 至 RM50,000 的贷款扩展业务；贷款年利率为 4%，最高摊还期为 5 年。在检讨中财务年内，尚未摊还的贷款共 RM8,417,471；而上个财务年的金额为 RM10,067,700。

### **5.3 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。

In an effort to enhance the demand for education loans, the Koperasi has repackaged its education loan schemes, including the easing of terms and conditions and the increase of loan margins to qualified applicants.

### **5.2 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. During the year under review, the loan receivable under the scheme amounted to RM8,417,471 as compared with RM10,067,700 previously.

### **5.3 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

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。

在检讨中财务年底，本社在杂货店转型和修车厂现代化计划下，共批准 2 项杂货店转型计划贷款申请，批准金额分别是 RM160,000 和 2 项修车厂现代化计划申请，批准金额 RM180,000。在 2016 年底，尚未偿还的贷款共计 RM6,123,261；而上个财务年是 RM6,542,225。

#### **5.4 自立合作社中小企业贷款计划**

2015 年，本社与马来西亚财政部签订贷款合约，由财政部向本社提供 RM50,000,000 政府贷款，以推行《自立合作社华裔中小企业贷款计划》。此限期 12 年的贷款包含 9 年宽限期及从第 10 年开始的 3 年摊还期。贷款目的是扶持华裔中小企业创造商机，进而提升国家的国内生产总值，协助国家迈向经济转型计划下的高收入经济体

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 2 loans to eligible applicants amounting to RM160,000 to TUKAR participants and 2 loans amounting to RM180,000 for ATOM participants respectively. Loan receivable under the TUKAR and ATOM programme at the end of the 2016 financial year totalled RM6,123,261 compared with RM6,542,225 previously.

#### **5.4 KOJADI Small and Medium Enterprises Loan Scheme (SME Loan Scheme)**

In 2015, the Koperasi entered into a loan agreement with the Ministry of Finance for a RM50 million loan to the Koperasi to implement the KOJADI SME Loan Scheme for the Chinese community. The loan has a tenure of 12 years comprising a 9-year grace period and a 3-year repayment period from the 10th year onwards. The facility is aimed at assisting Chinese SME operators to create opportunities enhance the nation's Gross Domestic Product and to move the nation towards the vision as a high



的愿景。在本社的华裔中小企业贷款计划下，合格申请者可获得 RM50,000 至 RM500,000 的贷款，年利率为 4% 平率。

本社中小企业贷款计划成功推出，全部 RM50,000,000 贷款批准及发放给合格申请者。2016 年，政府以同样的条件为本社提供第二笔 RM50,000,000 贷款，继续推行中小企业贷款计划。此项贷款计划自 2015 年 6 月推行后，获得社员踊跃响应。截至 2017 年 2 月，本社共批准申请者 477 位，批准贷款总计 RM89,080,000。获批准的申请者来自全国各地包括沙巴和砂拉越的制造业及服务业的中小型企业者。

鉴于对自立合作社华裔中小企业贷款计划的妥善管理，马来西亚财政部于 2016 年底批准为本社提供第三笔 RM50,000,000 贷款的合约，以继续推行本社的中小企业贷款计划。本社已致函财政部，申请发放此笔贷款予本社。

income economy in line with the goals of the Economic Transformation Programme. Eligible applicants under the scheme may obtain financing from RM50,000 to a maximum margin of RM500,000 at a flat interest rate of 4% per annum.

Following the successful implementation of the KOJADI SME Loan Scheme with the RM50 million soft loan fully approved and disbursed to qualified applicants, the government provided a second tranche of RM50 million soft loan on similar terms to the Koperasi in 2016 to continue the implementation of the scheme which had received overwhelming response from members and nearly 1,400 applications were received since the scheme was launched in June 2015. As at end of February 2017, a total of 477 applications were approved with an aggregate loan amount of RM89,080,000. Applicants approved comprised SME in both manufacturing and service sectors and from every parts of the country, including Sabah and Sarawak.

In recognition of the Koperasi's sound management of the SME Loan Scheme, the Malaysian Finance Minister approved a third RM50 million loan to KOJADI to continue implementing the SME Loan Scheme. The Koperasi has applied to the Ministry of Finance to release the latest loan for the Koperasi.

有了政府提供的融资，本社不仅能扩大贷款组合和盈利能力，更重要是帮助本社发挥具体作用，履行本社作为合作社的社会责任，对社会和国家的经济和社会发展作出贡献。

### **5.5 成立子公司**

在检讨中财务年内，本社配合正在进行的业务多样化工作，成立了以下独资子公司：

- 自立管理服务私人有限公司
- 自立资产管理私人有限公司
- 自立电子钱包私人有限公司

本社正筹备在董事部认为适当时候，开始以上子公司的运作。

### **5.6 自立合作社物业贷款及个人贷款计划**

自本社 2016 年年度社员代表大会通过推行自立合作社物业贷款计划与个人贷款计划后，本社已向有关当局申请正式推出上述计划，以迎合社员的需求和扩大本社的贷款组合及贷款产品系列。

With the financing provided by the government, the Koperasi will not only be able to enlarge its loan portfolio and profitability but more importantly is for the Koperasi to play a concrete role in discharging its co-operative social responsibility by contributing to the economic and social development of the community and nation.

### **5.5 Formation of subsidiary companies**

During the financial year under review, the Koperasi incorporated the following wholly-owned subsidiary companies in line with its on-going diversification effort:

- KOJADI Management Services Sdn. Bhd.
- KOJADI Assets Management Sdn. Bhd.
- KOJADI eWallet Sdn. Bhd.

Efforts are being made to commence the operation of the above subsidiaries as and when the Board of Directors deems appropriate.

### **5.6 KOJADI Property Loan and Personal Loan Schemes**

Following the approval by the 2016 Annual General Meeting, the Koperasi has applied to the relevant authorities to officially launch a property loan scheme and a personal loan scheme to cater to the needs of its members and to expand its loan product range.



### **5.7 合作社银行转型建议**

本社 2015 年年度代表大会通过本社转型为国内少数合作社银行的提案后，本社在委聘的咨询、马来西亚合作社委员会及其他现成合作社银行的协助下，展开积极的筹备工作。本社已于 2016 年 4 月，向马来西亚合作社委员会提呈业务计划。本社的转型计划是一项耗时的过程，本社需要处理合作社金融业务的许多方面，例如运作系统、资讯和通讯技术及人力需求等等。本社在适当时，向社员报告转型计划的最新发展。

## **6. 股份偿还基金**

在检讨中的财务年内，本社共批准 1,393 份股份偿还申请，批准款额共计 RM2,252,058。本社于 1992 年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。截至 2016 年底社员退股共计 RM48,318,987。

### **5.7 Proposed Transformation to Co-op Bank**

Since the proposed transformation of the Koperasi to one of the handful co-operative banks in the country was approved by delegates at the 2015 Annual General Meeting, the Koperasi had been working vigorously to achieve the objective with the assistance of an appointed consultant and the Malaysia Co-operative Societies Commission (SKM). The Koperasi officially submitted a business plan to the SKM in April 2016. The transformation is a time consuming process as many areas need to be addressed by the Koperasi, such as operating systems, ICT infrastructure, and talent requirement. The Koperasi will update members on the progress of the exercise from time to time.

## **6. SHARE REDEMPTION FUND**

During the year under review, the Koperasi approved a total of 1,393 application for the Share Redemption Fund (SRF) involving an approved redeemable amount of RM2,252,058. 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 totalling RM48,318,987 as at end of 2016.

董事会建议为截至 2016 年 12 月 31 日财务年从净盈利中拨款 RM1,400,000 以及从法定储备金中拨款 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，本社共收到并批准 103 份社员抚恤金计划申请，抚恤金额共计 RM41,622.50。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。

本社社员抚恤金计划在 2010 年成立以来，截至 2016 年底共批准 519 项申请，发放 RM207,802.40 给合格已故社员的受益人。在此项计划下，合格已故社员的家属/受益人将获得 RM200 的抚恤金。

For the financial year ended 31 December 2016, the Directors have proposed to allocate a sum of RM1,400,000 from the current year's net profit and RM600,000 from the Statutory Reserve Fund for share redemption purposes.

## 7. MEMBERS' BENEVOLENCE SCHEME

During the current financial year a total of 103 applications for benevolence benefit amounting to RM41,622.50 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.

Since the implementation of KOJADI Members' Benevolence Scheme (KMBS) in 2010, the Koperasi had approved 519 applications totalling RM207,802.40 to the beneficiaries of eligible deceased member as at end of 2016. Under the Scheme, a sum of RM200 will be paid to the next-of-kin/beneficiary of a qualified deceased member.



## 8. 参与各项活动简报

### 8.1 表扬

本社一致妥善的业绩，继续得到表扬；被马来西亚合作社委员会列入 2016 年国内 100 家最佳合作社名榜第 20 位（2015 年名列 62 位）。

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：

- (a) 由马来西亚合作社委员会举行的 2016 年联邦直辖区全国合作社日；
- (b) 2016 年全国 100 家最佳合作社颁奖礼；
- (c) 马来西亚合作社委员会主办合作社执行长及高级经理会议；
- (d) 2016-2020 年合作社金融服务领域大蓝图研讨会；

## 8. REPORT ON ACTIVITIES

### 8.1 Recognitions

The Koperasi's consistent and sound performance continued to be recognized as it was ranked 20<sup>th</sup> among the Top 100 Best Co-operative Societies in Malaysia in 2016 by the SKM. The Koperasi was placed 62<sup>nd</sup> in the Top 100 list in 2015.

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) Hari Koperasi Negara 2016 peringkat Wilayah Persekutuan, SKM;
- (b) Majlis Penyampaian Profil 100 Koperasi Terbaik Di Malaysia 2016;
- (c) Persidangan Ketua Pegawai Eksekutif & Pengurus Kanan Koperasi by SKM;
- (d) Bengkel Blueprint Sektor Perkhidmatan Kewangan Koperasi 2016-2020;

- |                         |   |
|-------------------------|---|
| (e) 对联合合作社银行的考察访问;      | (e) Study Tour to Bank Persatuan;           |
| (f) 2016 年董事对中国的考察访问;   | (f) Directors' Study Program in China 2016; |
| (g) 自立合作社与 JomPAY 签字仪式。 | (g) KOJADI – JomPAY Signing Ceremony.       |

## 9. 展望

虽然全球和国内经济形势充满挑战，本社继续取得令人满意的业绩，主要是本社扩大以中小企业贷款为主的商业贷款组合及本社谨慎的经营方针。展望未来，本社将继续物色、扩大在本社作为首要贷学金提供者或商业贷款组织方面的利基市场和未经开发的领域，同时继续推行业务多样化，确保本社作为一家以人为本的合作社的长远可持续性和盈利能力。正如我在上一年报告中所说，本社在政府提供融资下推行的华裔中小企业贷款计划将对本社扩大贷款范围及社务多样化努力，发挥重大作用。这项计划的合时推行，大大弥补了本社在贷学金业务上的减少，而且预料将成为本社未来收入与盈利能力的主要来源之一。由于本社预期将获得政府提供额外融资，本社所推行的华裔中

## 9. PROSPECTS

Despite the challenging global and domestic economic conditions, the Koperasi has continued to perform satisfactorily mainly due to the expansion of its business-related loan portfolio comprising mainly the SME Loan and the prudent business practice by the Koperasi. Looking forward, it will continue to seek and expand its niche and underserved sectors, whether in its core activity as a premier education loan provider, or its business-related loan portfolio while continuing its diversification efforts to ensure its long-term sustainability and profitability as a people-centric co-operative society. As mentioned in my last report, the implementation of the KOJADI SME Loan Scheme with funding from the government is instrumental in assisting the Koperasi to enlarge its loan portfolio and diversification drive. The timely implementation of the SME Loan Scheme has amply compensated the shortfall in the education loan portfolio and this scheme has become the key contributor to the Koperasi's revenue and profitability. It is expected to do so in the

小企业贷款计划将来将继续成为本社的收入与盈利的主要贡献者。

除此以外，本社拟在近期推出的新贷款产品如个人融资和物业贷款计划，预料将辅助本社对社员提供的现有产品与服务范围，同时对本社的收入作出贡献。

## 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、财政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。

years ahead, especially so due to the anticipated additional soft loan provided by the government.

In addition, the proposed launch of new loan products such as personal financing and property loan scheme in the near future is expected to complement the Koperasi's current range of products and services to its members and to contribute to its earnings.

## 10. APPRECIATION

On behalf of the Board, I sincerely thank our valued 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 Malaysia Co-operatives Societies Commission, Ministry of Domestic Trade, Co-operatives and Consumerism, the Ministry of Finance, 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 sustained growth and performance.



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：2017年4月17日  
吉隆坡

Last but not least, we thank my fellow members of the Board and the MCA for their invaluable support and teamwork throughout the year to ensure that we deliver our promises.

By Order of the Board



(DATO' YIK PHOOI HONG)  
Honorary Secretary

Dated : 17 April 2017  
Kuala Lumpur

**损益及其他全面  
收益表**

截至 2016 年 12 月 31 日  
财务年

**STATEMENT OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME**

**For the financial year ended 31 December 2016**

		本集团	本社	
		The Group	The Koperasi	
		2016	2016	2015
		RM	RM	RM
收入	Revenue	14,386,920	14,386,920	10,146,285
其他营业收入	Other operating income	856,520	856,520	1,828,954
		15,243,440	15,243,440	11,975,239
行政开销	Administrative expenses	(7,920,290)	(7,920,290)	(4,791,093)
其他营业开销	Other operating expenses	(2,215,692)	(2,215,692)	(1,280,912)
营业盈利	Operating profit	5,107,458	5,107,458	5,903,234
出售投资盈利/ (亏损)	Gain/(Loss) on disposal of investments	55,285	55,285	(192,939)
税前盈利	Profit before tax	5,162,743	5,162,743	5,710,295
所得税开销	Income tax expense	-	-	-
税后盈利	Profit after tax	5,162,743	5,162,743	5,710,295
法定分配: 15% (2015: 15%)	Statutory Appropriations: 15% (2015: 15%)			
- 拨入法定储备金:	- Transfer to Statutory Reserve Fund:	(619,529)	(619,529)	(685,235)
- 捐款予合作社教育 信托基金: 2% (2015: 2%)	- Contribution to the Co-operative Education Trust Fund: 2% (2015: 2%)	(103,255)	(103,255)	(114,206)
- 捐款予合作社发展 信托基金: 1% (2015: 1%)	- Contribution to the Co-operative Development Trust Fund: 1% (2015: 1%)	(51,627)	(51,627)	(57,103)
法定分配后盈利	Profit after statutory appropriations	4,388,332	4,388,332	4,853,751

**损益及其他全面  
收益表**

截至 2016 年 12 月 31 日  
财务年（续）

**STATEMENT OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME**

**For the financial year ended 31 December 2016 (cont'd)**

		本集团	本社	
		The Group	The Koperasi	
		2016 RM	2016 RM	2015 RM
法定分配后盈利 (续)	Profit after statutory appropriations (cont'd)	4,388,332	4,388,332	4,853,751
建议股息	Proposed Dividend	(2,301,897)	(2,301,897)	(5,758,807)
转拨至股份偿还基金	Transfer to Share Redemption Fund	(1,400,000)	(1,400,000)	(1,000,000)
拨自股息均等基金	Transfer from Dividend Equalisation Fund	-	-	3,167,344
分配后盈利	Profit after appropriations	686,435	686,435	1,262,288
非营业调整	Non Operating Adjustment	-	-	(1,221,784)
非营业调整后盈利	Profit after non operating adjustment	686,435	686,435	40,504
其他全面（开销）/ 收入	Other Comprehensive (Expense)/Income	(1,410,975)	(1,410,975)	121,561
全面（开销）/ 收入总额	Total Comprehensive (Expense)/Income	(724,540)	(724,540)	162,065

此报表不符合马来西亚财务报告准则，但符合马来西亚合作社委员会根据 1993 年合作社法令所发出的准则及指示。

This statement is not in compliance with the Malaysian Financial Reporting Standards (MFRS). However, it complies with the SKM Guidelines and directives issued by the Malaysia Co-operative Societies Commission pursuant to the Co-operative Societies Act, 1993.



**财务状况表**

于 2016 年 12 月 31 日

**STATEMENT OF FINANCIAL POSITION**

**as at 31 DECEMBER 2016**

		本集团 The Group 2016 RM	本社 The Koperasi 2016 RM	2015 RM
<b>资产</b>	<b>Assets</b>			
<b>非流动资产</b>	<b>Non-current assets</b>			
投资子公司	Investment in subsidiaries	-	6	-
厂房及设备	Plant and equipment	1,327,587	1,327,587	496,995
投资物业	Investment property	14,420,321	14,420,321	14,619,684
投资	Investments	57,635,896	57,635,896	58,196,671
应收贷款	Loan receivables	75,389,310	75,389,310	60,523,685
中央流动性基金 纳款	Contribution to Central Liquidity Fund	598,479	598,479	596,934
		<hr/>	<hr/>	<hr/>
		149,371,593	149,371,599	134,433,969
		<hr/>	<hr/>	<hr/>
<b>法定储备金</b>	<b>Statutory reserve fund</b>			
存款于执照金融 机构	Deposits with licensed financial institutions	11,466,241	11,466,241	11,331,140
		<hr/>	<hr/>	<hr/>
<b>流动资产</b>	<b>Current assets</b>			
应收贷款	Loan receivables	25,864,225	25,864,225	17,113,082
其他应收账款	Other receivables	1,404,314	1,404,314	1,358,618
存款于执照金融 机构	Deposits with licensed financial institutions	65,825,740	65,825,740	44,758,431
现金及银行结余	Cash and bank balances	12,687,692	12,687,686	7,320,403
		<hr/>	<hr/>	<hr/>
		105,781,971	105,781,965	70,550,534
		<hr/>	<hr/>	<hr/>
<b>资产总额</b>	<b>Total assets</b>	<u>266,619,805</u>	<u>266,619,805</u>	<u>216,315,643</u>

**财务状况表**

于 2016 年 12 月 31 日  
(续)

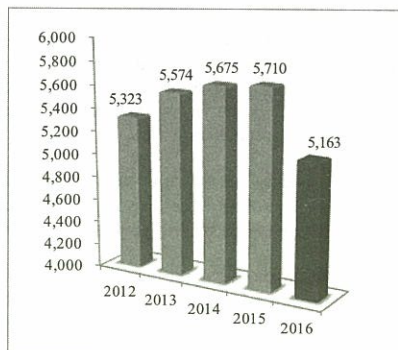
**STATEMENT OF FINANCIAL POSITION**

**as at 31 DECEMBER 2016 (cont'd)**

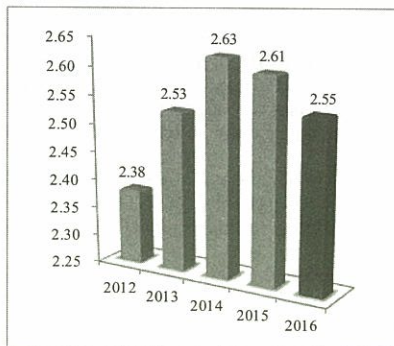
		本集团	本社	
		The Group	The Koperasi	
		2016	2016	2015
		RM	RM	RM
<b>权益及负债</b>	<b>Equity and Liabilities</b>			
<b>本社社员应佔权益</b>	<b>Equity attributable to Members of the Koperasi</b>			
股本	Share capital	62,429,827	62,429,827	59,847,853
资本储备	Capital reserve	5,785,987	5,785,987	5,785,987
偿还股本	Share capital redeemed	38,609,024	38,609,024	36,279,087
未分配盈利	Unappropriated profit	3,753,277	3,753,277	3,045,665
股份偿还基金	Share redemption fund	1,400,000	1,400,000	1,402,469
红股偿还基金	Bonus share redemption fund	3,777,180	3,777,180	4,142,341
股息均等基金	Dividend equalisation fund	3,221,831	3,221,831	3,221,451
社员教育基金	Members' education fund	4,075,020	4,075,020	4,412,922
社员福利基金	Members' welfare fund	602,867	602,867	694,497
重估储备	Revaluation reserve	1,869,809	1,869,809	3,280,784
<b>社员基金总额</b>	<b>Total members' funds</b>	<b>125,524,822</b>	<b>125,524,822</b>	<b>122,113,056</b>
法定储备金	Statutory reserve fund	11,466,241	11,466,241	11,331,140
发展补助	Development grants	22,291,552	22,291,552	22,546,887
<b>非流动负债</b>	<b>Non-current liability</b>			
政府机构贷款	Loan from government agency	100,000,000	100,000,000	50,000,000
<b>流动负债</b>	<b>Current liability</b>			
其他应付账款及应计费用	Other payables and accruals	7,337,190	7,337,190	10,324,560
<b>权益及负债总额</b>	<b>Total equity and liability</b>	<b>266,619,805</b>	<b>266,619,805</b>	<b>216,315,643</b>

## FINANCIAL HIGHLIGHTS 财务摘要

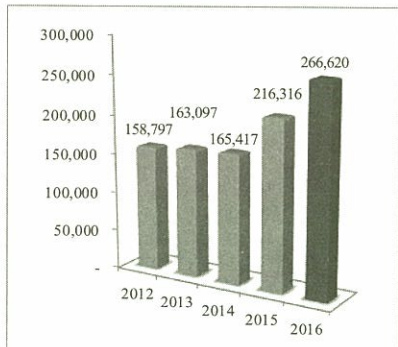
Profit After Taxation 税后盈利(RM'000)



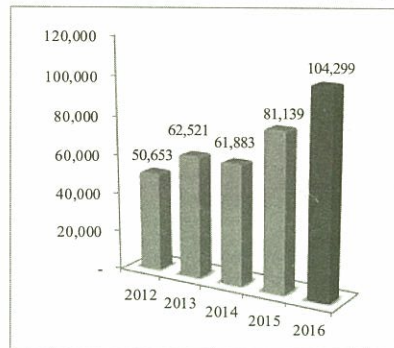
Net Tangible Asset per Share 每股净有形资产(RM)



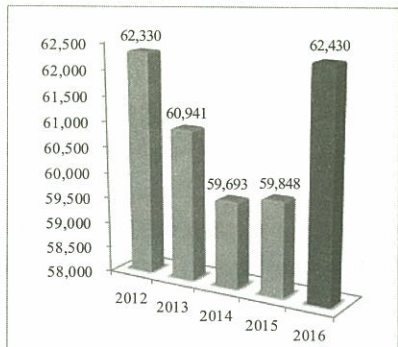
Total Assets 资产总额(RM'000)



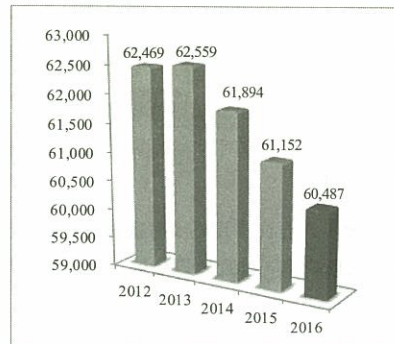
Gross Loan Receivables 应收贷款总额(RM'000)



Share Capital 股本(RM'000)



Number of Members 社员人数





Dear KOJADI members,

Date : 11 July 2017

**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, 11<sup>th</sup> Floor, Wisma MCA 163 Jalan Ampang 50450 Kuala Lumpur.

The 2017 Annual General Meeting of Delegates resolved that for members who have not furnished their bank account number to the Koperasi for E-Dividend payment, or members who have provided their bank account numbers to the Koperasi but the dividend cannot be effected electronically due to whatsoever reasons, 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：2017年7月11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户口。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户口资料，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, 11<sup>th</sup> Floor, Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur.

谨此通知今届代表大会决议凡是没有提供银行账户号码给本社以电子支付股息或已提供银行账户予本社但因各种原因无法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

**E-PAYMENT FORM (电子付款表格)**

Kindly complete the form for crediting of your dividend or other payments via e-payment.

Name 姓名 :

Identity Card No. 身份证号码 : (New 新) 



 (Old 旧)

Membership No 社员号码 : 



 Name In Chinese 中文姓名

\*Correspondence Address 通讯地址 :

\*(如有更改地址方须填写 Only complete if there are any changes)

Contact No 电话号码 : (HP) 



  
(O) 



  
(H)

(Email) \_\_\_\_\_

I hereby instruct KOJADI to credit all payments due to me into the following bank account:

**NOTE: INDIVIDUAL ACCOUNT ONLY. JOINT ACCOUNT IS NOT ALLOWED. PLEASE ENCLOSE A COPY/SCREEN SHOT OF YOUR BANK BOOK/STATEMENT SHOWING YOUR NAME AND ACCOUNT NUMBER FOR VERIFICATION PURPOSE.**

Bank Name	Type of Account	Account No.
1.	<input type="checkbox"/> Savings <input type="checkbox"/> Current	<table border="1" style="width: 100%; height: 20px;"></table>
2.	<input type="checkbox"/> Savings <input type="checkbox"/> Current	<table border="1" style="width: 100%; height: 20px;"></table>

Declaration:

1. I have fully understood and shall abide by the By-laws of Koperasi Jayadiri Malaysia Berhad (KOJADI).
2. I hereby consent and authorize KOJADI to provide information furnished by me to the Bank that KOJADI deems appropriate. I further agree that I shall not hold KOJADI liable for any claim, damage or liability howsoever arising (including indirect, special, consequential or punitive damages and/or any monetary loss) due to inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information.
3. KOJADI shall not be held responsible for any loss and/or delay pertaining to my payment.

\_\_\_\_\_(Signature of member)

Name :

Identity Card No :

Date :

**Note: If you have completed and returned this e-payment form earlier to KOJADI, please IGNORE this attached form. If you have changed your bank account number and details, please notify KOJADI as soon as possible.**



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. (Mengikut undang-undang kecil 18, penama yang dinamakan oleh anggota akan menerima saham atau kepentingan atau segala wang-wang lain yang terhak bagi anggota berkenaan selepas kematiannya.)

继承人姓名 (国文) Nama 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 Tel.

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 pulangkan borang yang lengkap 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 : \_\_\_\_\_

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