

自立合作社微型贷款计划

KOJADI Micro Credit Scheme

(Revised on 03/09/2018)

**NO THIRD PARTIES OR AGENTS APPOINTED
SUBMIT APPLICATION DIRECTLY TO KOJADI**

计划细节如下

The details of the scheme are as follows:

1. 谁可以申请?

Who can apply?

年龄21岁以上的马来西亚公民。贷款申请者须成为自立合作社社员，并缴交RM510的入社股份及入社费
Malaysian citizen above 21 years old. The applicant is required to be a member of KOJADI with RM510 initial shares and membership fees.

2. 微型贷款的主要目的是什么?

Purpose of micro credit?

- 协助扩展业务
For expansion of business.
- 作为创业资金
As start up cost of new business venture.
- 或其他由本社董事批准的用途（须附上文件证明）
Other purpose subject to approval of the Board from time to time (with supporting documents).

3. 微型贷款年限是多久?

Tenure of the micro credit?

从1年至最高5年 (请参考附件)
From 1 year to maximum 5 years. (Please refer to annex)

4. 贷款限额?

What is the loan amount?

5千令吉至5万令吉
RM5,000 to RM50,000.

5. 申请的手续费及行政费若干?

What is the amount of processing fee and administration fee?

部分贷款手续费及行政费RM100 (此收费恕不退还)，并于贷款申请表格同时呈交。

Payment of non-refundable initial processing fee and administration fee of RM100 (Permitted processing fee is RM10 based on SKM Guidelines) which is to be submitted with your application.

贷款合约印花税及贷款行政费以及其他相关费用将会从批准的贷款额中扣除:

Upon approval of loan, all stamp duty together with administration fee will be deducted from the approved loan:

- 贷款行政费为1% (根据批准的贷款额计算) 或 RM200, 视何者为高 (部分贷款手续费及行政费将从行政费总额中扣除);
Payment of administration fee is 1% of the approved loan amount or a minimum of RM200 whichever is higher (the initial fee paid will be deducted from the total administration fee);
- 贷款合约印花税为0.5% (根据批准的贷款额计算) 以及担保书印花税为RM10
stamp duty is 0.5% from the approved loan amount and additional RM10 for supplementary documents.

6. 贷款利率是多少?

What is the rate of interest chargeable in respect of the loan?

4.0%年利率和每个月固定的摊还额。(请参阅附件 - 分期付款表)
4.0% flat interest rate per annum with fixed monthly installments (as shown in table given below)

7. 借款者如何摊还贷款?

How does a borrower make monthly repayment?

借款者可到自立合作社办公室或指定银行缴付每月贷款

Payment can be made monthly at KOJADI office or to pay into a KOJADI designated account with a specific bank.

8. 申请人在什么情况下需要担保人，成为担保人需要什么资格?

Must borrower provide a guarantor and what is the qualification of the guarantor?

- 是。和申请者拥有直属/亲属关系的担保人将视为首选条件
Yes. Guarantor is preferably be immediate or next of kin of the family members of applicant.
- 担保人必须是马来西亚公民，优选年龄介于21岁至55岁之间
Guarantor must be a Malaysian citizen preferably aged between 21 to 55 years old.
- 2万令吉贷款额或以下 : 一位月入不少于 RM3,500 的担保人或提供两位个别月入不少于 RM2,000 的担保人
2万令吉以上贷款额 : 需提供至少两位至三位个别月入不少于 RM3,500 的担保人
RM20,000 or below : 1 guarantor with monthly income not less than RM3,500 or 2 guarantors with monthly income not less than RM2,000 each.
RM20,000 & above : 2 - 3 guarantors with monthly income not less than RM3,500 each.

9. 联名企业业主可以申请吗?

Can joint business owners apply?

申请者可以是联名商业伙伴或个人, 但须是本社社员 (但是任何有限公司或商号皆不能申请成为自立合作社的社员)

Application may come from joint business owners or individuals who are members of KOJADI.

(However no corporation be it a limited company or firm may apply as only individual members of KOJADI are eligible)

10. 申请程序如何?

What are the application procedures?

- i) 填妥贷款申请表格及自立合作社入社申请表格
(成功贷款申请者须依据合作社法令成为自立合作社社员, 并缴交 RM510 的入社股份及入社费)
Complete KOJADI Micro Credit Scheme Application Form and KOJADI Membership Application Form
(In accordance with the Co-operative Societies Act 1993, the successful applicant has to enrol as a member of KOJADI with RM510 initial shares and Membership entrance fees)
- ii) 缴付贷款手续费及行政费 RM100 和 RM510 的入社股份及入社费
Pay an initial processing fee and administration fee of RM100 and membership entrance fee and initial shares of RM510
- iii) 附上两张申请者和担保人的身份证前后经签证的复印本
Submit 2 certified copies of identification card of the applicant and guarantor(s).
- iv) 附上申请者和担保者的护照型照片
Submit 1 passport-size photograph of the applicant and guarantor(s).
- v) 附上申请者最新的住家及店铺地址的电话单、电费单和水费单
Submit a recent copy of the applicant's home & office telephone, electricity & water bills.
- vi) 附上公司表格 9, 24, 44, 49 或最新周年申报表及公司组织大纲及章程的复印本或其他商业注册证书
Form 9, 24, 44, 49 (or latest Annual Returns) & Memorandum and Article of Associations for private limited companies or Certificate of Business Registration (for proprietorship / partnership)
- vii) 商业计划书 / 公司管理帐目 / 损益表 / 有限公司经审计账目
Business Proposal / Management Account / P&L Statement / Audited account
- viii) 申请者公司最新六个月银行结单复印本
Applicant's latest six months company bank statement
- ix) 申请人及担保人的收入证明经签证的复印本 (最新所得税B/BE表格或EA表格或公积金结单)
Submit a certified copy of Applicant's and Guarantor's proof of income (latest Income Tax Borang B/BE or EA Form or EPF Statement)

11. 可在哪里获得贷款及自立合作社入社申请表格?

Where and how to obtain the Micro Credit Scheme and KOJADI membership application form?

所有的申请表格可从自立合作社官网 kojadi.my 下载

Application forms for both Micro Credit and KOJADI membership can be downloaded from KOJADI Official Website at <http://kojadi.my>

12. 申请文件应提交给什么单位?

Duly completed applications are to be submitted to:-

自立合作社

Koperasi Jayadiri Malaysia Berhad (KOJADI)

11th Floor, Wisma MCA,

163 Jalan Ampang,

50450 Kuala Lumpur. Road Map

Tel : 03 - 2161 6499

Fax : 03 - 2161 2840

Email : microcredit@kojadi.com.my

13. 请在提呈贷款申请表格同时缴交:

The following are the initial payment when submitting your application:

A. 贷款手续费及行政费 RM100

A cheque for RM100 being initial processing fee and administration fee, and

B. 入社股份及入社费 RM510

A cheque for RM510 being membership initial share and entrance fee

请将上述所需的费用分别以两张支票 / 银行汇票 / 邮政汇票支付予“KOPERASI JAYADIRI MALAYSIA BERHAD”

Please issue TWO (2) separate cheques / bankdrafts / wangpos to facilitate processing and made payable to

“KOPERASI JAYADIRI MALAYSIA BERHAD”

** 如贷款申请被拒绝后, 本社将退还入社股份及入社费

** In the event that the loan application is rejected, the membership fee is refundable

ANNEX 附件

每月贷款摊还模式（以4%年利息按平率计算）

MONTHLY LOAN REPAYMENT MODEL BASED ON 4% FLAT INTEREST PER ANNUM

贷款 Loan Amount (RM)	全年利息总额 Interest Value (RM) p.a.	摊还期 Repayment Period				
		1年year	2年years	3年years	4年years	5年years
5,000.00	200.00	440.00	230.00	156.00	121.00	100.00
10,000.00	400.00	870.00	450.00	315.00	245.00	200.00
15,000.00	600.00	1,300.00	680.00	470.00	370.00	300.00
20,000.00	800.00	1,750.00	900.00	630.00	490.00	400.00
25,000.00	1,000.00	2,170.00	1,130.00	780.00	610.00	500.00
30,000.00	1,200.00	2,600.00	1,350.00	940.00	730.00	600.00
35,000.00	1,400.00	3,050.00	1,580.00	1,100.00	850.00	700.00
40,000.00	1,600.00	3,470.00	1,800.00	1,250.00	970.00	800.00
45,000.00	1,800.00	3,900.00	2,030.00	1,400.00	1,090.00	900.00
50,000.00	2,000.00	4,350.00	2,250.00	1,560.00	1,210.00	1,000.00

备注：还款额已作微调以便借贷者日后偿还

Notes: Figures may subject to minor adjustment (round-up) for convenience of borrowers to repay their monthly installments