

自立合作社
KOJADI

KOPERASI JAYADIRI MALAYSIA BERHAD

首要貸學金提供者

Premier Education Loan Provider

ANNUAL REPORT • LAPORAN TAHUNAN

2011

常 年 報 告 書



第三十屆常年代表大會
30th Annual General Meeting of Delegates

自立合作社 2011年度董事会报告

我谨代表自立合作社董事会同仁，向各位提呈本社截至2011年12月31日财务年度的报告和财务报表。

2011年对本社是繁忙和重要的一年；董事部和管理层在年内制定了新策略和计划，向新的业务领域进军，确保本社持续成长及提高社员在本社投资的价值。与此同时，本社继续致力于巩固本社作为国内首要贷学金提供者的地位。在2012年，本社采取了多项重要的举措，包括设立一个马华教育贷款计划，一个马华青年微型贷款计划、参加杂货店转型计划和修车厂现代化计划等。上述举措的目的是协助本社应付竞争日益加剧的营业环境，以及履行本社的社会责任。

1. 经济评论

由于几乎各经济领域都取得成长，我国2011年的经济保持成长趋势，但增幅从2010年的7.2%降至5.1%。

KOPERASI JAYADIRI MALAYSIA BERHAD 2011 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 for the financial year ended 31 December 2011.

The Koperasi had a busy and significant year in 2011 as the Board and management mapped out new strategies and plans to venture into new business areas to ensure sustainable growth for the Koperasi and to add value to members' investment in the Koperasi while continuing to consolidate our position as a premier education loan provider in the country. Several important initiatives were taken during the year 2012, including the setting up of IMCA Education Loan Scheme, IMCA Micro Credit Scheme for Youth, participation in the Small Retailer Transformation Programme (TUKAR) and the Automotive Workshop Modernisation (ATOM) Programme. These initiatives are aimed at preparing the Koperasi to face an increasingly competitive operating environment as well as to fulfill its social responsibility as a responsive corporate citizen.

1. ECONOMIC REVIEW

Malaysia's economy continued its growth in 2011 albeit at a slower rate of 5.1% as compared to 7.2% in 2010 as almost all sectors registered positive growth.

据官方预测，基于全球经济放慢，我国的出口将衰退，以致今年的国内总产值增长率将减少到4%至5%。我国经济面对若干风险，包括欧元区主权债券危机加剧以及我国重要贸易伙伴的成长放慢。因此，内需和私人消费将继续成为经济增长的主要推动力。

电子产品需求和全球商品价格偏低，预料将使我国的总出口成长从上一年度的8.7%减至3.2%。

预料今年的总通胀率将平均达到2.5%至3.0%，比2011年的3.2%低，而失业率将保持在3.2%的水平。

2. 财务摘要

在截至2011年12月31日的财务年内，扣税前净盈余从截至2010年12月31日的RM7,176,908减少至RM5,211,813，或降低了27.3%。盈余的衰退主要是由于2011年股息收入从2010年的RM2,945,416降至RM1,762,468所致。在检讨中的财务年内，本社贷学金利息收入从2010年的RM2,971,636增至RM3,196,265。2011年的定期存款利息收入从2010年的RM1,834,933增至RM2,148,086。

For the current year, the country's Gross Domestic Product (GDP) growth rate is officially projected to moderate to 4% to 5% due to weaker exports amid a global slowdown. Domestic demand and private consumption would continue to be the anchor for growth in view of several risks, including an escalation in the eurozone sovereign debt crisis and slower growth in the country's major trade partners.

Gross exports are expected to grow slower at 3.2% from 8.7% recorded last year on weaker demand for electronic products and lower global commodity prices.

Headline inflation this year is expected to average at between 2.5% and 3.0%, lower than the 3.2% recorded in 2011 while unemployment is projected to remain steady at 3.2%.

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2011, the Koperasi recorded a lower net profit before tax of RM5,211,813 as compared to RM7,176,908 registered in the financial year ended 31 December 2010, or a decrease of 27.3%. The lower net profit was mainly attributed to a lower dividend income of RM1,762,468 in 2011 compared to RM2,945,416 received in 2010. For the year under review, interest income on loans to students increased to RM3,196,265 from RM2,971,636 in 2010. Interest income from fixed deposits received in 2011 totalled RM2,148,086 as compared to RM1,834,933 in 2010.

截至 2011 年底，本社总资产从去年的 RM134,765,043 减至 RM129,875,963，而社员总资金则由于本社去年分发 10% 红股，而从上一年的 RM110,472,070 增至 RM113,964,226。社员股金从 2010 年底的 RM57,252,700 激增至 RM61,231,071。分发红股导致股本扩大，使截至 2011 年 12 月 31 日的每股净有形资产从 2010 年的 RM2.12 减至 RM2.02。

3. 股息

在 2011 年，本社派发截至 2010 年 12 月 31 日财务年 10% 免税股息（包括 5.5% 的特别股息），共计 RM5,704,851。本社原本建议派发 14.5% 股息，但基于法令限制合作社派发股息的上限，而未获得马来西亚合作社委员会批准。

在检讨社务的财务年内，本社完成从资本储备账户，派发 10% 红股给合格社员的计划，以致本社股本在 2011 年底增至 RM61,231,071。

董事部很高兴向本届常年代表大会建议通过派发截至 2011 年 12 月 31 日财务免税终期股息 4.5%，总计 RM2,867,369。

At the end of 2011, the Koperasi's total assets declined to RM129,875,963 from RM134,765,043 in the previous year while total members' funds jumped to RM113,964,226 from RM110,472,070 at the end of 2010 as a result of a 10% bonus issue made during the year. Members' share capital increased significantly to RM61,231,071 in the year under review from RM57,252,700 in 2010. The enlarged share capital caused by the bonus issue had marginally diluted the net tangible asset (NTA) per share to RM2.02 at the end of 31 December 2011 from RM2.12 in 2010.

3. DIVIDEND

In 2011, the Koperasi paid a 10% tax exempt dividend (inclusive of 5.5% special dividend) amounting to RM5,704,851 in respect of the financial year ended 31 December 2010 instead of the proposed 14.5% which was declined by the Malaysia Co-operative Societies Commission pursuant to the statutory limit on dividend paid from any source.

During the year under review, the Koperasi completed a bonus issue of 10% by utilizing the Koperasi's Capital Reserve Account for qualified members. The bonus issue had resulted in an enlarged share capital of RM61,231,071 at the end of the 2011 financial year.

The Directors are pleased to recommend the payment of a tax exempt dividend of 4.5% totaling RM2,867,369 for the financial year ended 31 December 2011 for approval of the delegates at the forthcoming Annual General Meeting of the Koperasi.

4. 投资

4.1 挂牌和非挂牌股票

截至 2011 年 12 月 31 日，本公司的投资组合包括挂牌和非挂牌股票、私人债券、挂牌债券基金、挂牌凭证、单位信托及专业资产管理公司所持有的现金等，总值达 RM40,835,497，而成本为 RM34,599,458，而 2010 年的投资总值为 RM45,085,120，投资成本为 RM36,179,577。本公司的一部份投资由本公司自行管理，其余的投资继续由专业资产管理公司依照有关的投资管理合约条文管理。

5. 社务发展

5.1 贷学金

在检讨中财务年内，本公司以合作社自助互助原则、为有需要的学生提供经济援助，以协助他们在国内外高等学府深造的核心业务，继续取得可观的业绩。本公司在 2011 年批准新贷学金减少 RM370,000，从 2010 年的 RM13,705,000 降至 RM13,335,000。本公司自 1981 年成立以来，截至 2011 年底所批准及发出的贷学金总额共计 RM205,235,730，共惠及学生 9,887 名。截至 2011 年 12 月 31 日，扣除坏账和疑账拨备后，学生尚未摊还的贷学金共计从上个财务年的 RM34,334,206 增至 RM35,304,210。

4. INVESTMENTS

4.1 Quoted and Unquoted Securities

The Koperasi's investment portfolio comprising quoted and unquoted shares, private debt securities, quoted bond funds, quoted warrants, unit trusts and cash held by external asset management companies was valued at RM40,835,497 at end of 2011 with a cost of RM34,599,458 as compared to RM45,085,120 (with a cost of RM36,179,577) in 2010. The Koperasi manages a portion of its investment portfolio by itself. The remaining portion of the Koperasi's investment funds continue to be managed by external asset management companies in accordance with the terms of the respective investment management agreements.

5. KOPERASI'S DEVELOPMENTS

5.1 Education Loans

During the financial year ended 31 December 2011, the Koperasi's core business, that is, the provision of financial assistance on a co-operative basis to members and their children to pursue tertiary education in local and overseas institutions of higher learning, continued to perform well. New loans approved by the Koperasi in 2011 marginally decreased by RM370,000 from RM13,705,000 in 2010 to RM13,335,000 in 2011. The aggregate loans approved and disbursed by the Koperasi to member-students since the inception of the Koperasi in 1981 until the end of 2011 amounted to about RM205,235,730 benefiting some 9,887 member-students. Outstanding loans to students, after bad and doubtful debts provisions, increased to RM35,304,210 as at 31 December 2011 as compared to RM34,334,206 in the previous financial year.

5.2 社员教育基金

本社于 2009 年拨款 RM5,000,000 设立社员教育基金。2011 年，配合马华公会与台湾六所大学联办的技职课程，以录取 300 名我国学生到台湾进修两年的技职教育，本社通过为马华此技职课程推行特别贷款计划，为有兴趣进修上述课程并有需要的学生提供贷学金。上述课程包括幼儿教育、电脑维修、通讯器材、工具盒模具、美术及多媒体设计、家具设计及礼待管理等。

5.3 1 个马华教育贷款计划

2011 年 12 月，本社董事部决定设立 1 个马华教育贷款计划，为获得受认可高等学府录取以进修学位课程的合格申请者提供 RM10,000 至 RM50,000 的贷学金，最高摊还期为 10 年。此计划的特点是所有由本社批准及发出的贷款头 5 年应支付的利息将由马华公会承担。本社将直接向马华公会收取贷款期间头 60 个月应计的利息。

本社和马华公会已成立一个由本社三名代表及马华两位代表组成的贷款事务委员会，以负责遴选合格的申请者及管理不良贷款及回收贷款工作。

5.2 Members Education Fund

The Koperasi set up the Members' Education Fund in 2009 with an initial allocation of RM5 million. In 2011, in conjunction with the establishment of a study link by MCA with six universities in Taiwan to enroll 300 Malaysian students to pursue vocational education in Taiwan for two years, the Koperasi approved the implementation of a Special Loan Scheme tailored to the MCA's Taiwan Vocational and Skill-Based Programme. The scheme will provide financial assistance in the form of study loans for needy students who are keen to pursue various skill-based courses in childcare education, repair and maintenance of computers, communication devices, tool and die, graphic and multimedia design, furniture design and hospitality management.

5.3 1MCA Education Loan Scheme

In December 2011, the Koperasi's Board decided to set up the 1MCA Education Loan Scheme. Under this Scheme, loans ranging from RM10,000 to RM50,000 with a maximum repayment period of 10 years will be offered to qualified applicants who have secured a place of study for degree courses at approved tertiary education institutions. The unique feature of this Scheme is that all interest payable on loans approved and disbursed by the Koperasi will be met by the Malaysian Chinese Association (MCA) for the first 5 years tenure of the loans. Incurred loan interest for the first 60 months will be collected by the Koperasi directly from the MCA.

A 5-member Loan Affairs Committee (LAC) comprising 3 nominees from KOJADI and 2 from the MCA is set up to select qualified applicants and manage non-performing loans and carry out recovery efforts.

在此计划推行头两年，本社将每年拨款 RM7,000,000，作为此计划的用途。

5.4 1个马华青年微型贷款计划

为了扩大贷款范围及协助有需要的社员应付短期的财务负担，本社决定推出 1 个马华青年微型贷款计划，资助社员创业和在关键时刻需要小笔贷款应急的社员。此贷款计划可让有需要者更容易获得小笔贷款和减少、缓和非法借贷的社会问题。此计划落实后将补充本社的收入。本社已致函马来西亚合作社委员会，通知该委员会有关此计划；委员会复函表示对此计划无异议。本社已拟定此计划的章程，并将提呈给本届常年代表大会通过及核准。

5.5 杂货店转型 (TUKAR) / 修车厂现代化(ATOM) 计划

2012 年 2 月，董事部决定本社将参与政府所推行的杂货店转型(TUKAR)和修车厂现代化 (ATOM) 计划。

TUKAR 是经济转型计划(ETP)下的先行计划(EPP)之一，其宗旨是把传统杂货店和合作社现代化，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。初期，政府在全国鉴定了 500 间传统杂货店/合作社，通过

The Koperasi will allocate a sum of RM7.0 million each for the first two years to fund the Scheme.

5.4 IMCA Micro Credit Scheme for Youth

To expand its loan coverage and assist needy members to tide over short term financial burden, the Koperasi has decided to launch the IMCA Micro Credit Scheme for Youth to provide financial assistance for self-sustaining business ventures and members who need a small loan during critical times. The said scheme will provide an easier access to small loans and reduce or ease the social problem of illegal money lending activities. The implemented scheme will supplement the Koperasi's revenue. The Koperasi had written to the Malaysia Co-operative Societies Commission to inform the Commission on the IMCA Micro Credit Scheme and the Commission had replied that it had no objection to the Scheme. The Koperasi has worked out the Rules for the scheme and will table the Rules to the forthcoming Annual General Meeting of Delegates for approval and ratification.

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

In February 2012, the Board decided that the Koperasi will participate in the Small Retailer Transformation (TUKAR) and Automotive Workshop Modernisation (ATOM) programme launched by the government.

TUKAR is one of the Entry Point Programme (EPP) under the Economic Transformation Programme (ETP). It is aimed at modernizing traditional retailers and co-operatives to enhance their competitiveness in the face of the increasing threat brought by supermarkets and hypermarkets. A total of 500 traditional sundry

TUKAR 进行现代化；这个数目最终将在 2020 年之前增至 5,000 间。参与 TUKAR 计划的业者将可获得不超过 RM80,000 的低利息贷款，以提升商店和作为周转资金用途。修车厂现代化计划 (ATOM) 的宗旨也是要把国内的传统修车厂现代化。ATOM 的参加者每个可获得不超过 RM100,000 的贷款，作为修车厂装修和购买配备等用途。本社受邀鼓励社员参与 TUKAR 和 ATOM。初期，本社建议推荐 20 间小型杂货店和 5 间修车厂分别参加 TUKAR 和 ATOM。

5.6 新委员会

为了应付社务的增加，本社成立了两个新的委员会，即人力资本委员会和微型贷款委员会。人力资本委员会负责检讨和修订现有的员工手册，以配合市场趋势，为本社员工提供更全面的雇佣条件，以及雇佣更高素质的员工。此委员会也负责处理人力资源发展课题，同时确保本社随时遵照有关的雇佣法令和条例。微型贷款委员会则负责处理、评估及推荐 1 个马华青年微型贷款计划的申请书，以确保贷款以适当的方式发出。

stores/co-operatives identified nationwide will be modernized through TUKAR and the number will eventually increase to 5,000 by 2020. Participating retailers in the TUKAR programme will be granted a soft loan of not more than RM80,000 to be used for upgrading business premises and as working capital. The ATOM programme also aims at modernizing traditional automotive workshops in the country. Participants of ATOM programme will be granted a loan of not more than RM100,000 each for renovation and purchase of equipment, etc. The Koperasi has been invited to encourage its members to participate in both TUKAR and ATOM. For a start, the Koperasi has proposed to nominate 20 small retailers and 5 automotive workshops to participate in TUKAR and ATOM respectively.

5.6 New Committees

To cater to the increase in activities, the Koperasi has formed two new committees, namely the Human Capital Committee and the Micro Credit Loan Committee. The former is tasked for reviewing and revising the existing Employee Handbook so as to offer more comprehensive employment terms to the Koperasi's employees in line with market trend, and to employ more quality staff. This committee will also look into the human resource development issues and to ensure that the Koperasi complies with the relevant employment act and regulations from time to time. The Micro Credit Loan Committee is responsible for processing, evaluating and recommending applications for the IMCA Micro Credit Scheme for Youth. This is so to ensure that the loan is disbursed in an appropriate manner.

6. 股份偿还基金

在检讨中的财务年内，本社共批准 1,772 份股份偿还申请，款额共计 RM2,769,403。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，社员成功赎回股金总达 RM36,505,848。

有鉴于社员对本社的支持及本社的财务能力，本社目前批准所有年龄达 64 岁及以上社员的股份偿还申请。

董事会建议为截至 2011 年 12 月 31 日财务年从净盈余中拨款 RM1,500,000 供社员退股用途。

7. 社员抚恤金计划

本社于 2010 年 1 月 1 日推行社员抚恤金计划。在检讨中的财务年内，本社共收到 55 份申请，抚恤金额共计 RM21,923。此计划的目的是为合格的已故社员家属提供一次性的抚恤金。

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。

6. SHARE REDEMPTION FUND (SRF)

During the year under review, the Koperasi approved total of 1,772 applications for the Share Redemption Fund (SRF), involving an approved redeemable amount of RM2,769,403. 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 RM36,505,848.

The Koperasi now approves all applications for share redemption by members of age 64 and above in consideration of the support rendered by members and the Koperasi' financial resources.

For the financial year ended 31 December 2011, the Directors have proposed to allocate a sum of RM1.5 million from its net profit for share redemption purpose.

7. MEMBERS' BENEVOLENCE SCHEME

The Members' Benevolence Scheme took effect on 1 January 2010. During the current financial year a total of 55 applications for benevolence benefit amounting to RM21,923 were received and approved. The objective of the Scheme is to provide "one-time" benevolence on the demise of an eligible member.

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. 参与各项活动简报

在检讨中的财务年内，董事会与内部稽查委员会 (IAC) 及职员参与由马来西亚合作社组织 (ANGKASA), 马来西亚合作社学院 (MKM) 及马来西亚合作社委员会 (SKM) 等机构所举办的以下一系列会议、课程、研讨会和活动。

- (a) 伊斯兰合作社银行会员活动及讲解会；
- (b) 2010 合作社条例及准则讲解会；
- (c) 联邦直辖区研讨会 - “新经济模式—巩固合作社运作的关键”；
- (d) 2011-2020 国家合作社政策讲解会；
- (e) 合作社审核及会计程序课程；
- (f) 与马来西亚合作社组织会员对话会；
- (g) 2011 合作社研讨会—“合作社迈向转型的主导”；
- (h) 合作社行政及管理课程；
- (i) 本社董事和职员也参与上述机构所主办的多项行政管理课程。

8. REPORT ON ACTIVITIES

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 by Angkasa Koperasi Kebangsaan Malaysia Berhad (ANGKASA), Maktab Koperasi Malaysia (MKM) and Suruhanjaya Koperasi Malaysia (SKM), and etc:

- (a) Majlis Penerangan & Kempen Keahlian Bank Koperasi Islam (BKI);
- (b) Taklimat Peraturan-peraturan Koperasi 2010 & Garis Panduan Penyeliaan Koperasi;
- (c) Seminar Negeri Wilayah Persekutuan “Model Baru Ekonomi (MBE) – Kunci Pengukuhan Gerakan Koperasi”;
- (d) Taklimat Dasar Koperasi Negara (DKN) 2011-2020;
- (e) Kursus Tatacara Pengauditan dan Perakaunan;
- (f) Majlis Taklimat Dialog Bersama Koperasi Ahli Angkasa;
- (g) Seminar Aspirasi Koperasi 2011 “Pemimpin Peneraju Transformasi Koperasi”;
- (h) Kursus Pengurusan dan Pentadbiran;
- (i) Members of the Board and staff also attended courses on the management and administration procedures conducted by the above agencies.

10. 展望

尽管出口放慢和面对更持久的全球经济衰退的客观风险，我国今年的经济在原产品价格日渐高涨和强劲内需的扶持下，预测将持续增长。政府落实了多项财务政策以刺激国内经济活动，同时在经济转型计划下推出多个项目，以期实现在 2020 年把我国发展成高收入经济体的目标。

本社未来的社务将继续以提供贷学金资助有需要的学生深造为重点，同时将因地制宜，配合社会、经济和全球环境的变化，调整和多样化社务及经营模式，以谋求持续的成长及发展和迎合社员的需求。

有鉴于本社不断致力于向广大社会推广本社贷学金，包括提供更吸引人的贷款配套和陆续推出新的贷款计划如 1 个马华青年微型贷款计划、马华台湾联办技职课程特别贷款计划，以及参与杂货店转型和修车厂现代化计划等，本社预料各界对本社贷款的需求将在 2012 年增加，进而对本社 2012 年及以后的表现作出积极的贡献。

10. PROSPECTS

In spite of slower exports and external risks of a prolonged global slowdown, the Malaysian economy is projected to continue its growth in the current year, thanks to rising commodity prices and robust domestic demand. The government has implemented fiscal policies geared towards stimulating domestic economic activities and projects under the Economic Transformation Programme (ETP) with the goal of turning the country into a high income nation by 2020.

The Koperasi remains focused on its core activity of providing education loans to needy and aspiring students for further study while being responsive to the changing social, economic and global environments by adjusting and diversifying its business model and activities to ensure continued growth and development and to cater to members' needs.

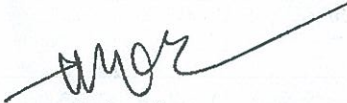
Given the on-going marketing efforts undertaken by the Koperasi, including the offer of more attractive loan packages and the launch or proposed launch of the 1MCA Micro Credit Scheme For Youth, the Special Loan Scheme for MCA's Taiwan Vocational Skill-Based Programmes, and the participation in TUKAR and ATOM, the Koperasi expects the demand for loans to grow in the 2012 financial year. This will contribute positively towards the performance of the Koperasi in 2012 and the years to come.

10. 致谢

我在此代表董事会全体同仁，向本社前主席拿督陈金龙对本社的贡献和指导，致予由衷的感激。拿督陈金龙担任本社董事主席七年后，于2011年6月11日辞去主席兼董事职务。他自1987年10月23日即担任本社董事。董事部也欢迎拿督黄炳火从2011年6月11日起出任本社新董事主席。董事部同时欢迎拿督古乃光、拿督黄素珠、拿督胡逢德及蔡文景社友加入董事部。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会的鼎力支持和信任。本社也衷心感谢马来西亚合作社委员会及其他相关部门给予本社宝贵的指教与合作。董事会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。

谢谢。

奉董事部之命


卢诚国
义务秘书

日期：2012年4月18日

10. APPRECIATION

On behalf of all members of the Board, I wish to record the Board's gratitude and appreciation to Datuk Tan Kim Leong for his contribution and guidance to the Koperasi. Datuk Tan resigned as Chairman and Director of the Koperasi with effect from 11 June 2011 after serving as Chairman for seven years. He had been a director since 23 October 1987. We welcome the appointment of Datuk Ng Peng Hay as Chairman with effect from 11 June 2011. We also welcome Datuk Koh Nai Kwong, Datuk Ooi Saw Choo, Dato' Ow Hong Kiak, and Mr Chuah Boon Kiang to the Board. On behalf of the Board, we express our gratitude to our members, delegates, and members of the Liaison Committees for their unflinching support and confidence in the Board. Our appreciation also goes to the Malaysia Co-operative Societies Commission, and other relevant ministries and authorities for their guidance and co-operation. We also wish to thank the Management and staff for their continued dedication, diligence and loyalty to the Koperasi.

Thank you.

By Order of the Board


(LOH SENG KOK)
Honorary Secretary

Dated : 18 April 2012

收益表

截至2011年12月31日财务年

INCOME STATEMENT

For the year ended 31 December 2011

		2011 RM	2010 RM
收入	Revenue	7,325,915	8,173,506
其他营业收入	Other operating income	249,475	203,223
		<u>7,575,390</u>	<u>8,376,729</u>
行政开销	Administrative expenses	(3,093,684)	(2,698,441)
其他营业开销	Other operating expenses	(1,421,668)	(1,237,569)
营业盈余	Operating profit	3,060,038	4,440,719
出售投资盈余	Gain on disposal of investments	2,254,775	1,804,059
投资减值亏损(拨备)/ 回拨	(Impairment loss) / reversal of impairment on investment	(103,000)	932,130
税前盈余	Profit before tax	5,211,813	7,176,908
所得税开销	Income tax expense	-	-
本年度盈余 / 净盈余	Profit for the year / net profit	<u>5,211,813</u>	<u>7,176,908</u>
拨入法定储备金	TRANSFER TO STATUTORY RESERVE FUND		
- 15%之净盈余扣除 下列捐款予合作社教育 信托基金与合作社发展 信托基金	- 15% of net profit less contributions to Co-operative Education Trust Fund and Co-operative Development Trust Fund	(625,418)	(861,229)
予合作社教育信托基金	CONTRIBUTION TO CO-OPERATIVE EDUCATION TRUST FUND		
- 净盈余之2%	- 2% of net profit	(104,236)	(143,538)
予合作社发展信托基金	CONTRIBUTION TO CO-OPERATIVE DEVELOPMENT TRUST FUND		
- 净盈余之1%	- 1% of net profit	(52,118)	(71,769)
法定转账和捐献后盈余	Profit after statutory transfer and contribution	4,430,041	6,100,372
建议股息	Proposed dividend	(2,867,369)	(8,272,034)
拨自股息均等基金	Transfer from dividend equalisation fund	-	2,962,426
转拨至股份偿还基金	Transfer to share redemption fund	(1,500,000)	(790,000)
分配后盈余	Profit after appropriation	62,672	764
未分配盈余转下	Unappropriated profit brought forward	1,335,205	1,334,441
未分配盈余结转下	Unappropriated profit carried forward	<u>1,397,877</u>	<u>1,335,205</u>

资产负债表
截至2011年12月31日

BALANCE SHEET
as at 31 DECEMBER 2011

		2011 RM	2010 RM
资产	Assets		
非流动资产	Non-current assets		
产业, 厂房及设备	Property, plant and equipment	548,491	854,450
投资	Investments	34,599,458	36,179,577
贷学金	Loans to students	19,882,210	22,604,954
		<u>55,030,159</u>	<u>59,638,981</u>
法定储备金	Statutory Reserve Fund		
定期存款	Fixed deposits	9,190,499	10,034,694
流动资产	Current assets		
贷学金	Loans to students	15,422,000	11,729,252
其他应收账款	Other receivables	2,080,091	2,131,230
定期存款	Fixed deposits	45,739,224	50,215,252
现金及银行结余	Cash and bank balances	2,413,990	1,015,634
		<u>65,655,305</u>	<u>65,091,368</u>
资产总额	Total assets	<u>129,875,963</u>	<u>134,765,043</u>
股权及负债	Equity and liabilities		
归于本社社员之股权	Equity attributable to members of the Koperasi		
股本	Share capital	61,231,071	57,252,700
资本储备	Capital reserve	5,785,987	17,076,957
偿还股本	Share capital redeemed	26,730,791	23,794,851
未分配盈余	Unappropriated profit	1,397,877	1,335,205
赞助基金	Funds for sponsorship	22,810	22,810
股份偿还基金	Share redemption fund	1,500,000	790,000
红股偿还基金	Bonus share redemption fund	5,734,407	537,928
股息均等基金	Dividend equalisation fund	6,248,708	3,672,775
社员教育基金	Members' education fund	4,348,309	5,000,000
社员福利基金	Members' welfare fund	964,266	988,844
归于本社股权拥有者之总股权	Total equity attributable to members of the Koperasi	<u>113,964,226</u>	<u>110,472,070</u>
法定储备金	Statutory reserve fund	9,810,644	10,881,894
社员基金总额	Total Members' funds	<u>123,774,870</u>	<u>121,353,964</u>
流动负债	Current liability		
其他应付账款及预提费用	Other payables and accruals	6,101,093	13,411,079
总股权及负债	Total equity and liability	<u>129,875,963</u>	<u>134,765,043</u>

Summary of Key Statistics

Financial Year	1998	1999	2000	2001	2002	2003	2004	2005	2005	2007	2008	2009	2010	2011
1) Dividend Payment (RM)	3,256,729	-	6,413,231	-	-	-	1,719,861	2,019,543	1,628,827	2,621,449	2,596,764	2,959,428	8,272,034	#2,857,369
2) Bonus Share Issue	-	-	6,409,542	-	-	-	-	-	-	-	-	-	5,794,851	-
3) Share Redemption Fund Allocation (RM)	1,000,000	2,000,000	-	-	2,000,000	2,000,000	1,500,000	1,500,000	1,500,000	3,000,000	-	1,400,000	790,000	*1,500,000
4) Bonus Share Redemption Fund (RM)	-	-	-	-	-	-	500,000	500,000	1,300,000	500,000	-	300,000	300,000	-
5) No. of Loan Approved	352	355	305	342	418	333	470	421	401	494	406	507	543	559
6) Total of Loan Disbursed (RM)	4,020,460	6,651,520	5,920,570	5,543,068	8,254,133	7,773,820	9,742,263	8,408,331	8,291,821	9,639,648	8,607,019	9,938,835	12,659,543	10,101,533
7) Total Outstanding Loan (RM)	43,541,645	42,002,711	39,551,564	33,682,252	32,529,529	31,332,974	31,469,710	31,287,461	31,436,062	32,440,388	32,783,439	34,094,318	36,595,041	39,585,044
8) No. of Loan Recipients Graduated	570	466	382	285	423	349	412	330	366	353	440	374	472	422
9) Profit / (Loss) Before Tax (RM)	3,987,811	3,495,291	3,728,067	668,354	2,271,814	2,532,222	2,969,992	4,434,022	4,075,235	6,363,026	17,414,621	5,218,500	7,176,508	5,211,813
10) Number of Members	63,529	63,324	63,389	63,930	64,632	64,541	64,742	64,584	64,454	65,195	65,925	66,783	62,579	61,856
11) Net Tangible Asset Per Share (RM)	1.44	1.49	1.32	1.33	1.35	1.52	1.57	1.62	1.64	1.71	1.91	1.93	2.12	2.02
12) No. of Students Graduated from Kojadi Institute	197	48	81	51	115	171	118	76	75	69	84	81	-	-
13) Profit / (Loss) of KESSB** (RM)	(38,930)	(165,448)	(639,822)	(377,893)	(176,296)	(374,671)	(259,136)	(347,066)	(242,555)	(558,233)	15,626	(142,293)	-	-

Proposed 4.5% tax exempt dividend for financial year 2011 is subject to the approval of 2012 Annual General Meeting.

* Subject to the approval of 2012 Annual General Meeting.

** Kojadi Institute (formerly known as Jayadri Institute of Technology) was operated and managed by KOJADI as a project from 1998 to 2000.

It was taken over by Kojadi Education Services Sdn Bhd (KESSB), a wholly-owned subsidiary of KOJADI in 2001.



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国外研究生贷学金

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Rahman (S-UTAR)

拉曼大学贷学金

Education Loan Scheme For Independent Secondary School

Certificate Holders (S-ISS)

独中毕业生贷学金

Education Loan Scheme For Early Childhood Education (S-ECE)

启蒙教育贷学金

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拉曼学院贷学金

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1MCA Education Loan Scheme

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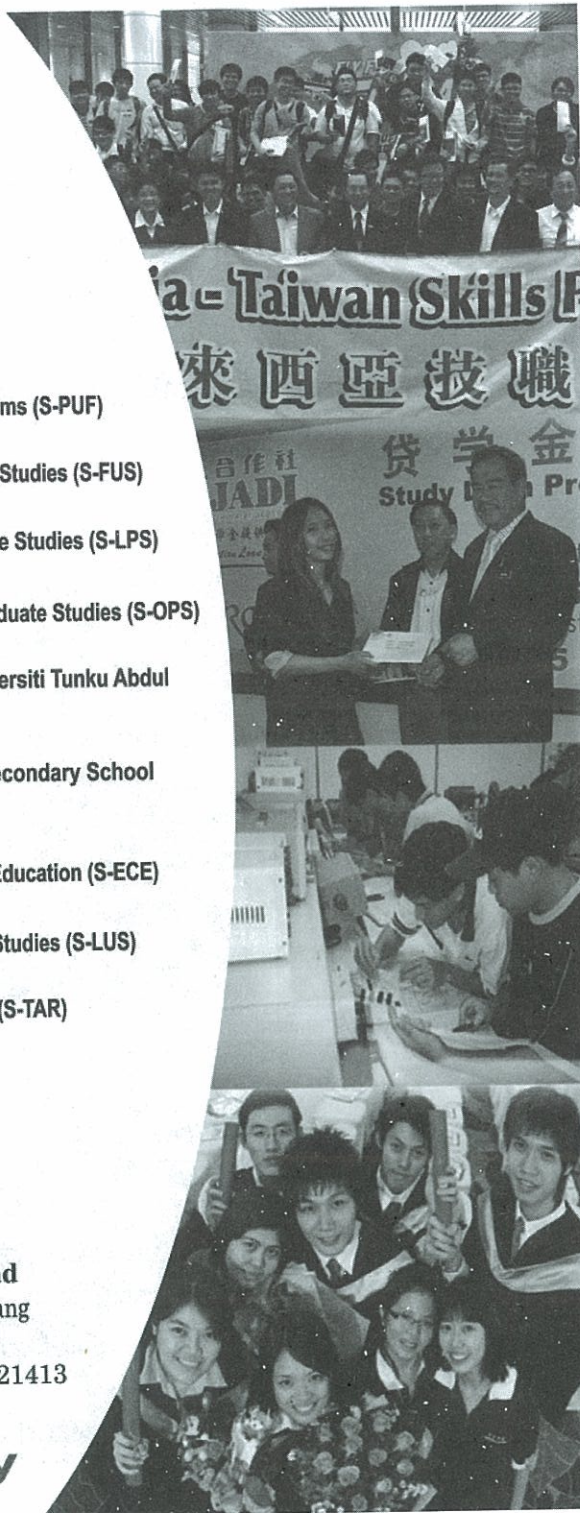
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