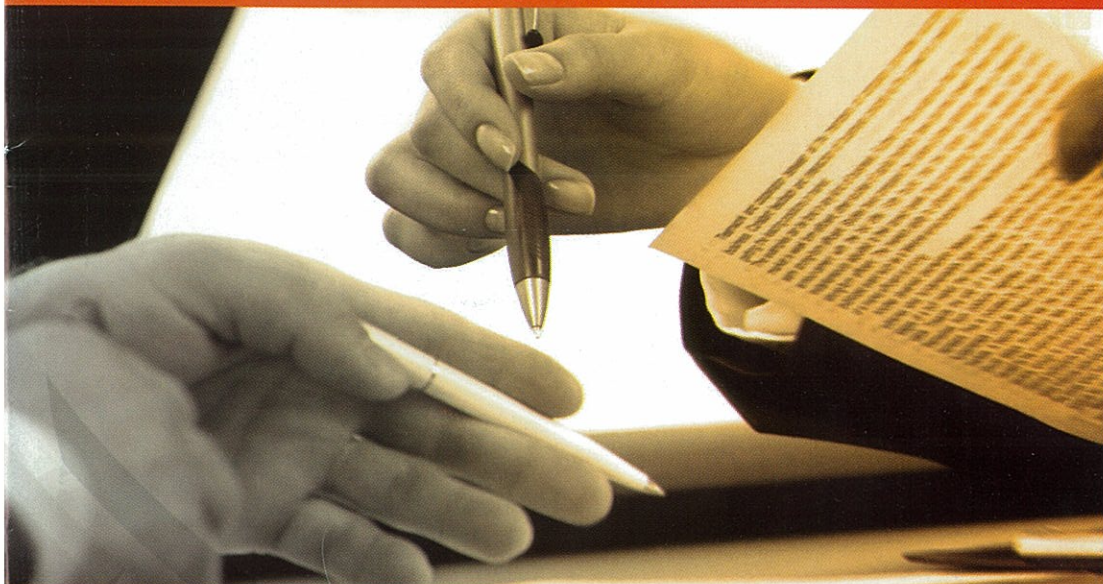


自立合作社  
**KOJADI**  
KOPERASI JAYADIRI MALAYSIA BERHAD

# 2012

ANNUAL REPORT • LAPORAN TAHUNAN • 常年报告书



第三十一届常年代表大会  
31<sup>st</sup> Annual General Meeting of Delegates

## 自立合作社 2012 年度董事部报告

我谨此代表自立合作社董事部同仁，向各位提呈本社截至 2012 年 12 月 31 日财务年度的报告和财务表。

在 2012 年内，本社继续致力于进军新业务，成功推行了多项重要的计划，包括 1 个马华教育贷款计划、1 个马华青年微型贷款计划、杂货店转型贷款计划及修车厂现代化贷款计划等。以上的计划也标志着本社自 30 多年前创社以来，除了从事为社员子女提供贷学金的核心业务以外，首次进军其他领域，以确保未来的持续成长，提高社员在本社投资的价值，为本社面对竞争日益加剧的营业环境做好准备，以及贯彻本社的社会责任。

### 1. 经济评论

我国经济在 2012 年取得比预期中更好的 5.6% 增长率后，继续稳步成长。基于强劲的内需、私人投资、出口增加及全球经济前景逐渐好转，预料我国经济今年的增长率保持在 5% 至 6% 之间。

## KOPERASI JAYADIRI MALAYSIA BERHAD 2012 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 2012.

During the year under review, the Koperasi continued its efforts to venture into new activities by successfully implementing several key schemes including the IMCA Education Loan Scheme, IMCA Micro Credit Scheme for Youth, the Small Retailer Transformation Programme (TUKAR) Loan Scheme and the Automotive Workshop Modernisation (ATOM) Programme Loan Scheme. For the first time, these initiatives mark the Koperasi's entry into areas other than its core activity as an education loan provider since its inception more than three decades ago. These initiatives are aimed at ensuring sustainable growth for the Koperasi, adding value to member's investment in the Koperasi, preparing the Koperasi to face an increasingly competitive operating environment, and fulfilling its social responsibility.

### 1. ECONOMIC REVIEW

After a better-than-expected expansion of 5.6% in 2012, Malaysia's economy continues its path of steady growth and is expected to sustain at 5% to 6% in 2013 thanks to strong domestic demand, robust private investment, better exports and the improving global economic outlook.

预料在服务领域带动下，私人投资将在 2013 年增长 15.6%，而收入的增加和稳定的就业展望，也将使私人消费增长率保持在 7.1%。

与此同时，由于政府将把焦点放在解决潜在的通膨和成长风险方面，通膨率预料将平均达到 2% 至 3% 之间。

## 2. 财务摘要

截止 2012 年 12 月 31 日的财务年，本社扣税前净盈余达 RM5,323,242，比截止 2011 年 12 月 31 日财务年的 RM5,211,813 增加了 2.14%。净盈余增加，乃由于 2012 年内的定期存款和私人债务证券利息收入共达 RM2,437,636，而 2011 年的利息收入为 RM2,275,420。在检讨年内，贷学金利息从 2011 年的 RM3,196,265 略增至 RM3,340,948。

至 2012 年底，本社总资产从去年的 RM130,527,654 增至 RM151,276,984；社员总基金从 2011 年底的 RM114,615,917 增至 RM117,334,300；社员股本从 2011 年底的 RM61,231,071 增至 RM62,329,655；而每股净资产从 2011 年的 RM2.02 提高至 2012 年的 RM2.05。

Private investments are expected to grow 15.6% in 2013, led by investment in the service sector while private consumption growth would remain firm at 7.1% backed by income growth and stable employment prospects.

Meanwhile, inflation rate is expected to average 2% to 3% this year as the government would focus on addressing potential risks to inflation and growth.

## 2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2012, the Koperasi recorded a higher net profit before tax of RM5,323,242 as compared to RM5,211,813 registered in the financial year ended 31 December 2011, or an increase of 2.14%. The higher net profit was attributed to a higher interest income of RM2,437,636 from fixed deposits and private debt securities in 2012 as compared to RM 2,275,420 received in 2011. For the year under review, interest income on loans to students rose marginally to RM3,340,948 from RM3,196,265 in 2011.

At the end of 2012, the Koperasi's total assets increased to RM151,276,984 from RM130,527,654 in the previous year while total members' funds jumped to RM117,334,300 from RM114,615,917 at the end of 2011. Members' share capital increased to RM62,329,655 in the year under review from RM61,231,071 at the end of 2011. The net tangible asset (NTA) per share improved to RM2.05 at the end of 2012 from RM2.02 in 2011.

本社于 2012 年 12 月 31 日的社员共达 62,469 名；2011 年为 61,856 名。

The Koperasi's membership as at 31 December 2012 stood at 62,469 as compared to 61,856 in 2011.

### 3. 股息

### 3. DIVIDEND

本社于 2012 年为截止 2011 年 12 月 31 日的财务年派发了 4.5% 终期免税股息，总计 RM2,867,369。

In 2012, the Koperasi paid a 4.5% tax exempt dividend amounting to RM2,867,369 in respect of the financial year ended 31 December 2011.

董事部很高兴建议本届常年代表大会通过派发截止 2012 年 12 月 31 日的财务年免税股息 4.5%，总计 RM2,751,278。

The Directors are pleased to recommend the payment of a tax exempt dividend of 4.5% totaling RM2,751,278 for the financial year ended 31 December 2012 for approval of the delegates at the forthcoming Annual General Meeting of the Koperasi.

### 4. 投资

### 4. INVESTMENTS

#### 挂牌和无挂牌证券

#### Quoted and Unquoted Securities

截至 2012 年 12 月 31 日，本社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、挂牌凭单、单位信托及专业资产管理公司所持有的现金等，总值达 RM42,049,932，而总成本为 RM37,131,003；2011 年的投资总值为 RM40,835,497，投资总成本为 RM34,599,458。本社的一部份投资由本社自行管理，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。

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 RM42,049,932 at the end of 2012 with a total cost of RM37,131,003 as compared to RM40,835,497 (with a total cost of RM34,599,458) in 2011. 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.

## 5. 社务发展

### 5.1 贷学金

截止 2012 年 12 月 31 日财务年，本社的核心社务：即为协助社员及其子女在国内外高等学府深造而提供贷学金的表现继续令人满意；本社在 2012 年共批准新贷款 RM15,380,000，包括在 1 个马华教育贷款计划下所发出的 RM5,280,000 而 2011 年批准的贷学金共计 RM13,335,000。本社自 1981 年创社以来，至 2012 年底，共发出给社员及其子女的贷款累计为 RM218,013,993，惠及人数共 10,442 人。扣除坏账和呆账拨备后，学生尚未摊还的贷学金从上个财务年的 RM35,955,901 增至 2012 年底的 RM39,457,348。

### 5.2 社员教育基金

为了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，本社在 2011 年从社员教育基金中拨款推出新的贷款计划。在此贷款计划下，本社推行特别的免息贷款计划，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、工具箱模具、美术及多媒体设计、家具设计及礼待管理等。

## 5. KOPERASI'S DEVELOPMENTS

### 5.1 Education Loans

For the financial year ended 31 December 2012, the Koperasi continued to perform satisfactorily in its core business, that is, the provision of financial assistance to members and their children to pursue tertiary education in local and overseas institutions of higher learning. New loans approved by the Koperasi in 2012 totalled RM15,380,000 including loans totaling RM5,280,000 approved under the IMCA Education Loan Scheme as compared 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 2012 amounted to about RM218,013,993 benefiting some 10,442 member-students. Outstanding loans to students, after bad and doubtful debts provisions, increased to RM39,457,348 as at 31 December 2012 as compared to RM35,955,901 in the previous financial year.

### 5.2 Members Education Fund

By using the Members' Education Fund, a new study loan scheme was implemented in year 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. Under the Fund, the Koperasi approved the implementation of an interest-free Special Loan Scheme tailored to the MCA's Taiwan Vocational and Skill-Based Programme. The scheme provides 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.

截止 2012 年 12 月 31 日，本社在此特别贷款计划下共发出的贷款计 RM1,615,000，惠及学生共 84 人。

### 5.3 1 个马华教育贷款计划

1 个马华教育贷款计划设立于 2011 年，目的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。与本社所推行各项贷款计划不同的是，在此计划下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。在检讨的财务年内，本社在此计划下批准的贷款共 RM5,280,000。

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五人贷款事务委员会，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。

### 5.4 1 个马华青年微型贷款计划

本社推出 1 个马华青年微型贷款计划的目的是，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。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。

For the 2012 financial year, aggregate loans disbursed under the special loan scheme amounted to RM1,615,000 benefiting a total of 84 recipients.

### 5.3 1MCA Education Loan Scheme

Established in 2011, the 1MCA Education Loan Scheme offers loans ranging from RM10,000 to RM50,000 with a maximum repayment period of 10 years to qualified applicants who have secured a place of study for degree courses at approved tertiary education institutions. Unlike other loan schemes undertaken by the Koperasi, all interest payable on loans approved and disbursed by the Koperasi under this Scheme is met by the Malaysian Chinese Association (MCA) for the first 5 years tenure of the loans. Incurred loan interest for the first 60 months is collected by the Koperasi directly from the MCA. For the financial year under review, loans approved under the scheme amounted to RM5,280,000.

The 1MCA Education Loan Scheme is under the purview of a 5-member Loan Affairs Committee (LAC) comprising 3 nominees from KOJADI and 2 from the MCA. The duties of the committee include the selection of qualified applicants, management of non-performing loans, and recovery efforts.

### 5.4 1MCA Micro Credit Scheme for Youth

The 1MCA Micro Credit Scheme for Youth was set up by the Koperasi to expand its loan coverage and assist 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. It offers an easier access to small loans and reduce or ease the social problem of illegal money lending activities.

在此计划下，成功的申请者可获得 RM5,000 至 RM20,000 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 2013 年 4 月 30 日，本社在此计划下共批准 948 项申请，贷款额共计 RM16,640,000。

### 5.5 杂货店转型 (TUKAR)/ 修车厂现代化(ATOM) 计划

2012 年本社成为首家获得委托和指定为 TUKAR 和 ATOM 计划合格华裔参与者提供贷款的以华裔为主的合作社。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修车厂现代化，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。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。ATOM 的主旨也是把传统修车厂现代化，以提高竞争力。参与 ATOM 计划的业者将可获得不超过 RM100,000 的低利息贷款，以进行装修，购买配备及做其他用途。

在检讨的财务年内，本社共批准 14 个 TUKAR 申请者及 5 个 ATOM 参与者，发放贷款分别为 RM635,136 和 RM153,930。

Under the scheme, successful applicants may receive loan ranging from RM5,000 to RM20,000 for business expansion at an average interest rate of 4% per annum with the maximum repayment period of five years. As at 30 April 2013, KOJADI had approved a total of 948 applications under the scheme with loans amounting to RM16.64 million.

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

In 2012, the Koperasi became 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 one of the Entry Point Projects (EPPs) under the Economic Transformation Programme (ETP) and it is aimed at modernizing traditional retailers and automotive workshop to enhance their competitiveness in the face of the increasing threat brought by supermarkets and hypermarkets. 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.

For the year under review, a total of 14 applicants for TUKAR and 5 applicants for ATOM were approved by the Koperasi with loans disbursed totaling RM635,136 and RM153,930 respectively.

## 6. 股份偿还基金

在检讨中的财务年内，本社共批准 973 份股份偿还申请，款额共计 RM2,097,340。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，截止 2012 年底，社员成功赎回股金总达 RM38,603,188。

董事会建议为截至 2012 年 12 月 31 日财务年从净盈余中拨款 RM1,600,000 及从法定储备基金中拨出 RM600,000 作为股份偿还基金用途。

## 7. 社员抚恤计划

在检讨中的财务年内，本社共收到 71 份社员抚恤计划申请，抚恤金额共计 RM28,836。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

During the year under review, the Koperasi approved total of 973 applications for the Share Redemption Fund (SRF), involving an approved redeemable amount of RM2,097,340. 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 RM38,603,188 as at end of 2012.

For the financial year ended 31 December 2012, the Directors have proposed to allocate a sum of RM1.6 million from current year net profit and to transfer a sum of RM600,000 from the Statutory Reserve Fund for the financial year ended 31 December 2012 for Share Redemption Fund purposes.

## 7. MEMBERS' BENEVOLENCE SCHEME

During the current financial year a total of 71 applications for benevolence benefit amounting to RM28,836 were received and approved under the Koperasi's Members' Benevolence Scheme. 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，董事部与内部稽查委员会（IAC）及职员参与了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）等机构所举办及安排的以下一系列会议、课程、研讨会和活动如下：

- (a) 实行杂货店转型计划/修车厂现代化计划会议；
- (b) “廉正为合作社转型的催化剂” 执行论坛；
- (c) 2012 年全国合作社日；
- (d) 行政和管理课程；
- (e) 稽查及会计程序课程；
- (f) 对日本消费者合作社联合会（JCCU）、日本神户消费者合作社（Co-op Kobe）、劳动金库等进行考察访问。
- (g) 参与在英国曼彻斯特举行的 2012 年合作社大会及联合合作社：世博会。
- (h) 董事及职员也参加上述机构举办的管理和行政程序课程。
- (i) 国内贸易、合作社及消费部委任本社主席拿督黄炳火为马来西亚合作社咨询理事会委员，其任期始自 2012 年 7 月 1 日至 2014 年 6 月 30 日，为期两年。

## 8. REPORT ON ACTIVITIES

During the year under review, members of the Board, Internal Audit Committee (IAC) 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) Mesyuarat Pelaksanaan Projek TUKAR/ATOM;
- (b) Bicara Eksekutif “Integriti Pemangkin Transformasi Koperasi”;
- (c) Hari Koperasi Negara 2012;
- (d) Kursus Pengurusan dan Pentadbiran;
- (e) Kursus Tatacara Pengauditan dan Perakaunan;
- (f) Study Tour to Japanese Consumers’ Co-operatives Union (JCCU), Consumer Co-operative Kobe (Co-op Kobe), Labour Bank, etc in Japan.;
- (g) Attending Co-operative Congress 2012 and Cooperatives United: World Festival and Expo, Manchester in United Kingdom.
- (h) Members of the Board and staff also attended courses on the management and administration procedures conducted by the above agencies.
- (i) KOJADI Chairman, Datuk Ng Peng Hay has been appointed by the Ministry of Domestic Trade, Co-operatives and Consumerism as a member of the National Co-operatives Consultative Council. The said appointment effective from 1<sup>st</sup> July 2012 until 30<sup>th</sup> June 2014 for a duration of 2 years.

## 9. 展望

展望未来，本社将继续贯彻创社宗旨，提供贷学金资助合格学生深造，同时顺应国家经济的转型和发展、时代及社员的需要，逐渐把社务多样化，积极和有意义地参与新的业务领域。鉴于国家的经济正走向稳步成长的道路，如无不可预见的情况，本社预期在本财务年年内持续可观的业绩，继续为社会，特别是华社和国家做出贡献。

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 2013 年继续增加，进而对本社以后的表现和成长作出积极的贡献。

## 9. PROSPECTS

Looking ahead, KOJADI will continue to implement its founding objective by providing education loans to eligible students for further education while striving to diversify our activities gradually by actively and meaningfully participating in newer areas in tandem with the transformation and development of the nation's economy and to cater to the needs of times and its members. With the country's economy on the path towards steady growth, barring any unforeseen circumstances, the Koperasi anticipates to perform well in the current financial year and will be able to continue contribute towards the community, in particular, the Chinese community and the nation.

Given the on-going marketing efforts undertaken by the Koperasi, including the offer of more attractive loan packages and the implementation of new schemes such as 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 schemes, the Koperasi expects the demand for loans continues to grow in the 2013 financial year. 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鼎力支持和信任。本社也衷心感谢马来西亚合作社委员会、1个大马发展公司、国内贸易、合作社及消费部及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。

谢谢。

奉董事部之命

卢诚国

义务秘书

日期：2013年5月10日

## 10. APPRECIATION

On behalf of the Board, I express our heartfelt gratitude to our members, delegates, and members of the Liaison Committees for their past and continual unflinching support and confidence in the Board. Our appreciation also goes to the Malaysia Co-operative Societies Commission, 1Malaysia Development Berhad, Ministry of Domestic Trade, Cooperatives and Consumerism and other relevant ministries and authorities for their assistance, 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 : 10 May 2013

## 收益表

截至2012年12月31日  
财务年

## INCOME STATEMENT

For the Financial year ended 31 December 2012

		2012 RM	2011 RM
收入	Revenue	7,648,731	7,325,915
其他营业收入	Other operating income	839,157	249,475
		<u>8,487,888</u>	<u>7,575,390</u>
行政开销	Administrative expenses	(3,807,070)	(3,093,684)
其他营业开销	Other operating expenses	(1,294,059)	(1,421,668)
		<u>3,386,759</u>	<u>3,060,038</u>
营业盈余	<b>Operating profit</b>	3,386,759	3,060,038
出售投资盈余	Gain on disposal of investments	1,936,483	2,254,775
投资减值亏损(拨备)/回拨	(Impairment loss) / reversal of impairment on investment	-	(103,000)
		<u>5,323,242</u>	<u>5,211,813</u>
税前盈余	<b>Profit before tax</b>	5,323,242	5,211,813
所得税开销	Income tax expense	-	-
		<u>5,323,242</u>	<u>5,211,813</u>
本年度盈余/净盈余	<b>Profit for the year / net profit</b>	5,323,242	5,211,813
拨入法定储备金	TRANSFER TO STATUTORY RESERVE FUND		
-15%之净盈余扣除	- 15% of net profit less		
下列捐款予合作社教育信托基金与合作社发展信托基金	contributions to Co-operative Education Trust Fund and Co-operative Development Trust Fund	(692,022)	(625,418)
予合作社教育信托基金	CONTRIBUTION TO CO-OPERATIVE EDUCATION TRUST FUND		
-净盈余之1%	- 1% of net profit	(53,232)	(104,236)
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	(53,232)	(52,118)
		<u>4,524,756</u>	<u>4,430,041</u>
法定转账和捐献后盈余	<b>Profit after statutory transfer and contributions</b>	4,524,756	4,430,041
建议股息	Proposed dividend	(2,751,278)	(2,867,369)
转拨至股份偿还基金	Transfer to share redemption fund	(1,600,000)	(1,500,000)
		<u>173,478</u>	<u>62,672</u>
分配后盈余	<b>Profit after appropriation</b>	173,478	62,672
未分配盈余转下	Unappropriated profit brought forward	1,397,877	1,335,205
未分配盈余结存转下	Unappropriated profit carried forward	<u>1,571,355</u>	<u>1,397,877</u>

**资产负债表**

截至2012年12月31日

**BALANCE SHEET**

as at 31 DECEMBER 2012

		2012	2011
		RM	RM
<b>资产</b>	<b>Assets</b>		
<b>非流动资产</b>	<b>Non-current assets</b>		
产业, 厂房及配备	Property, plant and equipment	301,083	548,491
投资	Investments	37,131,003	34,599,458
应收贷款	Loans receivables	28,274,059	20,317,257
		<u>65,706,145</u>	<u>55,465,206</u>
<b>法定储备金</b>	<b>Statutory Reserve Fund</b>		
于执照金融机构存款	Deposits with licensed financial institutions	9,626,506	9,190,499
<b>流动资产</b>	<b>Current assets</b>		
应收贷款	Loan receivables	18,118,426	15,638,644
其他应收账款	Other receivables	1,209,531	1,021,713
可收回税金	Tax recoverable	911,892	1,058,378
于执照金融机构存款	Deposits with licensed financial institutions	48,355,284	45,739,224
现金及银行结余	Cash and bank balances	7,349,200	2,413,990
		<u>75,944,333</u>	<u>65,871,949</u>
<b>资产总额</b>	<b>Total assets</b>	<u>151,276,984</u>	<u>130,527,654</u>
<b>股权及负债</b>	<b>Equity and liabilities</b>		
<b>归予本社社员之股权</b>	<b>Equity attributable to members of the Koperasi</b>		
股本	Share capital	62,329,655	61,231,071
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	28,828,131	26,730,791
未分配盈余	Unappropriated profit	1,571,355	1,397,877
赞助基金	Funds for sponsorship	22,810	22,810
股份偿还基金	Share redemption fund	1,600,000	1,500,000
红股偿还基金	Bonus share redemption fund	5,375,975	5,734,407
股息均等基金	Dividend equalisation fund	6,376,945	6,248,708
社员教育基金	Members' education fund	4,564,296	5,000,000
社员福利基金	Members' welfare fund	879,146	964,266
<b>归予本社股权拥有之总股权</b>	<b>Total equity attributable to members of the Koperasi</b>	<u>117,334,300</u>	<u>114,615,917</u>
法定储备金	Statutory reserve fund	10,315,877	9,810,644
<b>社员基金总额</b>	<b>Total Members' funds</b>	<u>127,650,177</u>	<u>124,426,561</u>
发展拨款	Development grants	13,750,000	-
<b>流动负债</b>	<b>Current liability</b>		
其他应付账款及预提费用	Other payables and accruals	9,876,807	6,101,093
<b>总股权及负债</b>	<b>Total equity and liability</b>	<u>151,276,984</u>	<u>130,527,654</u>

Summary of Key Statistics

Financial Year	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
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	2,867,369	#2,751,278	
2) Bonus Share Issue	-	-	6,409,542	-	-	-	-	-	-	-	-	-	5,704,851	-	-
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	*1,600,000
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	555
6) Total of Loan Disbursed (RM)	4,020,480	6,651,520	5,920,570	5,543,068	8,254,133	7,775,820	9,742,263	8,408,531	8,291,861	9,639,648	8,607,019	9,936,835	12,659,543	10,768,553	19,867,329
7) Total Outstanding Loan (RM)	43,541,645	42,002,711	38,551,564	33,682,252	32,529,529	31,332,974	31,469,710	31,237,461	31,436,062	32,440,388	32,783,439	34,094,318	38,595,041	40,216,735	50,653,319
8) No. of Loan Recipients Graduated	520	466	382	286	423	349	412	330	366	355	440	374	422	422	449
9) Profit/ (Loss) Before Tax (RM)	3,987,811	3,495,291	3,728,067	668,354	2,271,814	2,532,222	2,969,092	4,434,022	4,075,235	6,263,026	17,414,621	5,218,500	7,176,908	5,211,813	5,323,242
10) Number of Members	69,529	63,324	63,339	63,930	64,652	64,541	64,742	64,534	64,454	65,195	65,925	66,783	62,579	61,856	62,469
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	2.05
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)	(166,448)	(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 2012 is subject to the approval of 2013 Annual General Meeting.

\* Subject to the approval of 2013 Annual General Meeting.

\*\* Kojadi Institute (formerly known as Jayadiri Institute of Technology) was operated and managed by KOJADI as a project from 1995 to 2000.

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

## KOJADI - Activities 自立合作社 - 活动



MOU Signing Ceremony for NIKEA Project  
TUKAR & ATOM  
杂货店转型计划与修车厂现代化计划  
签署合作备忘录仪式



1MCA Micro Credit Scheme for Youth Cheque  
Presentation Ceremony  
一个马华青年微型贷款计划支票颁发仪式



Opening Ceremony for ATOM Programme  
Chai Ken Motorcycles Sdn Bhd at Klang, Selangor  
ATOM参与者 - 财健摩哆有限公司开幕仪式



1MCA Education Loan Scheme Signing  
of MOU and Presentation Ceremony  
一个马华教育贷款计划签署合作协议  
及颁发贷款献议书仪式

Dear KOJADI members,

Date : 10 July 2013

**RE: E-DIVIDEND (ELECTRONIC DIVIDEND) SERVICE.**

We are pleased to inform you that Koperasi Jayadiri Malaysia Berhad (KOJADI) will be providing eDividend to members of KOJADI in line with the announcement in the Financial Sector Blueprint 2011-2020 by Bank Negara Malaysia. The eDividend refers to the payment of cash dividends issued by KOJADI directly into the members' bank accounts. One of the main objectives of implementing eDividend 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 update and provide the details of your active savings or current account, maintained with a local bank under your name only to KOJADI for the eDividend or ePayment in future by completing the attached prescribed form (Pg16). Please return the duly completed form to KOJADI, 11<sup>th</sup> Floor, Wisma MCA 163 Jalan Ampang 50450 Kuala Lumpur.

Yours faithfully,

**Koperasi Jayadiri Malaysia Berhad**

  
**LOH SENG KOK**

**Honorary Secretary**

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致 自立合作社社员

日期：2013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。电子股息是直接透过电子网络支付现金股息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/股息之用途。请将填妥之表格（第 16 页）寄至本社以下地址：

KOJADI  
11<sup>th</sup> Floor Wisma MCA  
163 Jalan Ampang  
50450 Kuala Lumpur

谢谢合作。

卢诚国

义务秘书



**DIVIDEND E-PAYMENT FORM (电子付款表格)**

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

Name :

Identity Card No (New) :  -  -  (Old) :

Membership No :

Correspondence Address :

Contact No : (H)   
(O)   
(M)

I hereby instruct KOJADI to credit the dividend payable to me into the following bank account:  
**NOTE: INDIVIDUAL ACCOUNT ONLY. JOINT ACCOUNT IS NOT ALLOWED.**

Bank Name	Branch / Location	Type of Account	Account No.
		<input type="checkbox"/> Savings  <input type="checkbox"/> Current	

**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 will not be held responsible for any loss and/or delay pertaining to my dividend.

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

Name :

Identity Card No :

Date :



# 汽车培训专才 开启未来之路

益思塔分院

雪隆总院 ☎ 03-7955 5585

檳城 ☎ 04-228 5584

马六甲 ☎ 06-335 9023

Despark College



Our Partners:



[www.desparkauto.edu.my](http://www.desparkauto.edu.my)