

34th Annual General Meeting of Delegates
第三十四届年度代表大会

ANNUAL REPORT
LAPORAN TAHUNAN
年度报告书
2015



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KOJADI
KOPERASI JAYADIRI MALAYSIA BERHAD

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自立合作社
2015 年度董事部报告

KOPERASI JAYADIRI MALAYSIA BERHAD
2015 ANNUAL REPORT OF THE BOARD

我谨代表自立合作社董事部同仁，向各位提呈本社截至 2015 年 12 月 31 日财务年度的报告和财务报表。

On behalf of the Board of Koperasi Jayadiri Malaysia Berhad (KOJADI), it is my great pleasure to present to you the Annual Report and Financial Statements of the Koperasi for the financial year ended 31 December 2015.

对本社而言，上个财务年是忙碌和重要的一年。本社继续按照计划推展业务多样化措施，一方面经营作为国内首要贷学金机构的核心业务。本社数年前推行的多项企业贷款计划和投资，继续对本社的营业额和盈利作出了贡献，以致本社在日益充满挑战的经营环境下，保持了税前盈利。本社在获得马来西亚财政部提供的 RM50,000,000 免息贷款下，在检讨中财务年落实了各界期待已久的《华裔中小企业贷款计划》。我国首相在国会宣布 2016 年财务预算案时，宣布为本社提供另外 RM50,000,000 的第 2 笔贷款，以继续推行该中小企业贷款计划。

The last financial year was an eventful and important year for the Koperasi as it continued its diversification drive as planned while maintaining its positioning as a premier education loan provider. The business-related loan schemes introduced several years ago and investment ventures undertaken by the Koperasi continued to contribute towards the turnover and profitability as the Koperasi maintained its profit after tax despite the challenging economic conditions. The much anticipated SME Loan Scheme For Chinese Community was officially launched during the year under review with a RM50 million soft loan provided by the Ministry of Finance. A second tranche of RM50 million loan to be extended to the Koperasi had been announced by the Malaysian Prime Minister during his 2016 budget speech in Parliament.

自本社 2015 年代表大会通过本社从事合作社银行业务的提案后，本社正积极开展筹备工作，以落实本社成为合作社银行的目标。

Another main task of the Koperasi was the Proposed Co-op Bank Project approved by the Koperasi's 2015 Annual General Meeting. The Board and management have since then been working actively towards the realization of the project.

1. 经济评论

由于石油和原产品价格不断走低及全球经济形势不明朗，我国 2015 年第 4 季度的国内生产总值（GDP）从第 3 季度的 4.7% 降至 4.5%。

整体而言，我国 2015 年的 GDP 增长率达 5%。这依然在政府所期待的 4.5% 至 5.5% 增率的范围内，但却低于 2014 年所实现的 6% 增率。

据预测，2016 年经济增率将介于 4.5% 至 5.5%，而之前预测的增率为 5%。2016 年经济增长由于油价滑落导致出口和政府税收减少而削减。

我国经济将继续由内需带动，并获得净出口支撑，而且基本上保持强劲，不过各项稳定经济的课题有待解决。

1. ECONOMIC REVIEW

Malaysia's gross domestic product (GDP) growth moderated to 4.5% in the fourth quarter of 2015 compared with 4.7% in the third quarter of the year, amid falling oil and commodity prices and uncertainties in the global economy.

This brought full-year GDP to 5% for 2015, which is still within the government's expectation of between 4.5% and 5.5% growth for 2015, but lower than the 6% achieved in 2014.

The economy is projected to expand 4.5% and 5.5% in 2016, compared with an earlier projection of as much as 5%. The growth expectations for 2016 were trimmed after a decline in oil prices crimped the outlook for exports and government revenue.

The country's economy will continue to be driven by domestic demand, with some support from net exports and remain fundamentally strong but stabilisation issues will need to be addressed.

2. 财务摘要

截至 2015 年 12 月 31 日财务年，本社收入从 2014 年的 RM9,133,739 略增至 RM10,146,285。收入增加的主要项目是股息收入，共计 RM1,709,636；租金收入计 RM900,000、于执照金融机构存款利息收入计 RM2,876,439、及应收贷款利息收入计 RM4,401,130。收入微增，以致税后盈利从截至 2014 年 12 月 31 日财务年的 RM5,674,605 增至 2015 年的 RM5,710,295。然而，本社出售投资亏损 RM192,939；而 2014 年的投资出售则获得净盈余 RM2,667,185。

截至 2015 年底，本社资产总额激增 RM51,000,000，或 31%，从 2014 年的 RM165,417,132 增至 RM216,315,643。资产总额的大幅度增加主要是由于本社在 2015 年推行总值 RM50,000,000 的中小企业贷款计划所致。在检讨年内，应收贷款从 2014 年的 RM57,131,869 增至 RM77,636,767。不过社员基金则从 2014 年的 RM123,622,894 降至 2015 年底的 RM122,113,056；社员股本从 2014 年的 RM59,693,358 略增至 2015 年的 RM59,847,853；每

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2015, the Koperasi recorded a slightly higher revenue of RM10,146,285 as compared with RM9,133,739 registered in 2014. The main contributors to the increased revenue were dividend income totaling RM1,709,636, rental income of RM900,000; interest income from deposits with licensed financial institutions totaling RM2,876,439 and interest income from loan receivables totaling RM4,401,130. As a result of the slightly increased revenue, the profit after tax rose to RM5,710,295 in 2015 from RM5,674,605 registered in the financial year ended 31 December 2014. However, the Koperasi recorded a loss of RM192,939 on disposal of investments as compared with a net gain of RM2,667,185 achieved in 2014.

At the end of 2015, the Koperasi's total assets significantly increased by some RM51 million, or 31% to RM216,315,643 from RM165,417,132 in 2014. The hefty increase in total assets was mainly attributable to the implementation of the RM50 million Small and Medium Enterprises Loan Scheme (SME Loan Scheme) in 2015. Total loan receivable jumped to RM77,636,767 in the year under review from RM57,131,869 in 2014. While total members' funds, however, fell from RM123,622,894 in 2014 to RM122,113,056 in 2015. Members' share capital increased marginally to RM59,847,853 from RM59,693,358 in 2014. The net tangible asset (NTA) per

股净有形资产从 2014 年的 RM2.63 减至 RM2.61。

截至 2015 年 12 月 31 日，本社社员共计 61,152 名，而 2014 年底则是 61,894 名。

3. 股息

本社于 2015 年派发截至 2014 年 12 月 31 日财务年 4.5% 免税股息，共计 RM2,631,906。

董事部欣然建议对截至 2015 年 12 月 31 日财务年派发 4.5% 免税股息，总计 RM2,591,463；及配合 2016 年本社创社 35 周年，派发 5.5% 免税特别股息，共计 RM3,167,344。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把银行账户头号码以便电子股息支付，或已提供银行账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）。

share declined to RM2.61 at the end 2015 from RM2.63 in 2014.

The Koperasi's membership as at 31 December 2015 totalled 61,152 as compared with 61,894 in 2014.

3. DIVIDEND

The Koperasi paid a 4.5% tax exempt dividend amounting to RM2,631,906 in 2015 in respect of the financial year ended 31 December 2014.

The Board are pleased to recommend the payment of a 4.5% tax exempt dividend totaling RM2,591,463 and a special tax-exempt dividend of 5.5% totaling RM3,167,344 in respect of the financial year ended 31 December 2015 in conjunction with the Koperasi's 35th Anniversary in 2016. The above dividends are 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. 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 numbers to the Koperasi but the dividend cannot be effected electronically due to whatsoever reasons.

4. 投资

4.1 挂牌和无挂牌证券

截至 2015 年底，本公司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 RM58,196,671；而 2014 年底的投资总值 RM42,762,969。本公司的投资符合 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。本公司部分的投资组合由本公司自行管理，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

2015 年本公司继续从本公司于吉打州居林购置的产业获取每月 RM75,000 的租金。本公司共投资 RM15,000,000，购置此项产业（包含永久拥有权的土地和建筑物）。目前，此产业出租给一家物流公司。

4. INVESTMENTS

4.1 Quoted and Unquoted Securities

The Koperasi's investment portfolio comprising quoted and unquoted shares, private debt securities, and cash held by external asset management companies was valued at RM58,196,671 at the end of 2015 compared to RM42,762,969 in 2014. 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 continued to receive a monthly rental of RM75,000 in 2015 from a logistics company for the property leased to them which is located in Kulim, Kedah. The Koperasi had invested RM15 million in the said property which comprises freehold land and building.

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。

5. 社务发展

5.1 贷学金

在检讨中财务年内，对海外高等教育融资需求的大幅度减少，对本社的贷学金业务造成不利影响，以致 2015 年发放的海外贷学金数额从 2014 年的 RM7,195,000 锐减至 RM2,395,000。整体上，本社 2015 年批准的贷学金共计 RM4,112,500。自本社 1981 年创立以来，截至 2015 年底，共计约 RM243,246,493，惠及社员-学生共 11,408 人。截至 2015 年 12 月 31 日，扣除坏账及呆账后，尚未偿还贷款共 RM36,890,066，上个财务年则为 RM42,427,684。

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 of RM1.00 each with a guaranteed dividend of 8% a year in Lien Dak Development Sdn Bhd, a property developer. The investment is secured by a corporate and personal guarantee and assignment of commercial units developed by the Company.

5. KOPERASI'S DEVELOPMENTS

5.1 Education Loans

During the year under review, the Koperasi's education loan activities were adversely affected by the sharp decline in demand for financing for higher education in overseas. Loan disbursed for overseas higher education reduced significantly to RM2,395,000 in 2015 from RM7,195,000 recorded in 2014. Total loan approved in 2015 amounted to RM4,112,500. The aggregate education loans provided by the Koperasi since its inception in year 1981 until the end of 2015 amounted to about RM243,246,493 benefiting a total of 11,408 member-students. Outstanding loans to students, after bad and doubtful debts provisions, totaled RM36,890,066 as at 31 December 2015 as compared to RM42,427,684 in the previous financial year.

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RM9,068,622；而上个财务年的金额为RM9,389,694。

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。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。

5.2 IMCA Micro Credit Scheme for Youth

The main objective of the IMCA 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 RM9,068,622 compared with RM9,389,694 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 objective of the ATOM is to transform the automotive service and repair sector that is currently less organized.

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。

截至检讨中财务年底，本社在杂货店转型和修车厂现代化计划下，共批准 96 项贷款申请，批准金额分别是 RM4,535,000 和 RM3,240,000。在 2015 年底，尚未偿还的贷款共计 RM6,332,150；而上个财务年是 RM5,314,491。

5.4 自立合作社中小企业贷款计划

在检讨中财务年内，本社与财政部签订贷款合约，由财政部向本社提供 RM50,000,000 免息贷款，以推行《自立合作社华裔中小企业贷款计划》。此限期 12 年的免息贷款包含 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。

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 96 loans to eligible applicants amounting to RM4,535,000 to TUKAR participants and RM3,240,000 loans for ATOM participants respectively. Loan receivable under the TUKAR and ATOM programme at the end of the 2015 financial year totaled RM6,332,150 compared with RM5,314,491 previously.

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

During the year under review, the Koperasi entered into a loan agreement with the Ministry of Finance for a RM50 million interest-free 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 to enhance the nation's Gross Domestic Product and to move the nation towards the vision as a high 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.

本社中小企业贷款计划自 2015 年 6 月推出后，获得社员踊跃响应。截至 2015 年 12 月 31 日，本社收到贷款申请共约 1,000 份；获批准申请者共 170 位，批准贷款总计 RM36,700,000。获批准的申请者来自制造业及服务业的中小企业者。

鉴于本社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 3 月与本社签订第 2 项 RM50,000,000 免息贷款的合约，以继续推行本社的中小企业贷款计划。

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，对国家和国家的经济和社会发展作出贡献。

The KOJADI SME Loan Scheme received overwhelming response from members and some 1,000 applications were received since the scheme was launched in June 2015. As at 31 December 2015, a total of 170 applications were approved with an aggregate loan amount of RM36,700,000. Applicants approved comprised SME in both manufacturing and service sectors.

In recognition of the Koperasi's sound management of the SME Loan Scheme, in March 2016, the Malaysian Finance Ministry and the Koperasi entered into an agreement to extend a second RM50 million interest-free loan to KOJADI to continue implementing the SME Loan Scheme.

With the financing provided by the government, the Koperasi will not only be able to enlarge its loan portfolio and profitably 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 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。本社董事部希望尽早完成转型建议的文件编制工作，以向马来西亚合作社委员会提呈正式申请，进军合作社银行业务。

6. 股份偿还基金

在检讨中的财务年内，本社共批准 1,339 份股份偿还申请，批准款额共计 RM2,488,982。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。

董事会建议为截至 2015 年 12 月 31 日财务年从净盈利中拨款 RM1,000,000 以及从法定储备基金中拨款 RM600,000 供社员退股用途。

5.5 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, the Malaysia Co-operative Societies Commission (SKM) and other established co-op banks. The Board hopes to complete the documentations on the proposed transformation and submit an official application to the SKM for approval to venture into the co-operative banking activities soon.

6. SHARE REDEMPTION FUND

During the year under review, the Koperasi approved a total of 1,339 application for the Share Redemption Fund (SRF) involving an approved redeemable amount of RM2,488,982. The purpose of the SRF is to enable members to redeem their shares on grounds of old age and urgent financial needs.

For the financial year ended 31 December 2015, the Directors have proposed to allocate a sum of RM1,000,000 from the current year's net profit and RM600,000 from the Statutory Reserve Fund for share redemption purposes.

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 80 份社员抚恤金计划申请，抚恤金额共计 RM33,625。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 2015 年底共批准 416 项申请，发放 RM166,180 给合格已故社员的受益人。

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 2015 年国内 100 家最佳收益合作社名榜第 62 位（2014 年名列 59 位）。

7. MEMBERS' BENEVOLENCE SCHEME

During the current financial year a total of 80 applications for benevolence benefit amounting to RM33,625 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 year 2010, the Koperasi had approved 416 applications totaling RM166,180 to the beneficiaries of eligible deceased member as at end of 2015.

8. REPORT ON ACTIVITIES

8.1 Recognitions

The Koperasi's consistent and sound performance was duly recognized as it continued to rank among the Top 100 Best Co-operative Societies in Malaysia in 2015 in terms of revenue. The Koperasi was placed 62nd (2014: 59th) in the Top 100 list.

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

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

- | | |
|---|--|
| (a) 由马来西亚合作社委员会举行的 2015 年全国合作社日 | (a) Hari Koperasi Negara 2015, – SKM; |
| (b) 合作社管理与行政课程； | (b) Kursus Pengurusan Dan Pentadbiran Koperasi; |
| (c) 战略管理课程； | (c) Kursus Pengurusan Strategik; |
| (d) 合作社稽查及会计程序课程； | (d) Kursus Tatacara Pengauditan dan Perakaunan Koperasi; |
| (e) 合作社委员会星级评级颁发仪式； | (e) Majlis Anugerah Penarafan Bintang Koperasi – SKM; |
| (f) 联邦直辖区合作社总会 2015 年年度晚宴及合作社人物颁奖典礼； | (f) Majlis Makan Malam Tahunan dan Anugerah Tokoh Koperator 2015- ANGKASA Wilayah Persekutuan; |
| (g) 参加合作社联合项目-合作社转型计划 (MCIS) 到澳洲悉尼考察访问。 | (g) Lawatan Sambil Belajar ke Sydney, Australia Program Bersama Koperasi - Transformasi Koperasi (MCIS). |

9. 展望

本社迎接创社 35 周年之际，继续对未来抱以实务的经营方针和信心。鉴于日益充满挑战的营业环境，本社将继续致力于扩展本社在作为国内首要贷学金提供者的核心社务或企业有关贷款业务方面的利基领域。本社将不断进行社务多样化以确保长远的可持续性和盈利能力，发挥作为一家以人为本的合作社的角色。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，大大补充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的主要来源之一。

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

9. PROSPECTS

As the Koperasi celebrates its 35th Anniversary in 2016, it continues to look forward with pragmatism and confidence. In the face of increasingly challenging operating environment, it will strive to seek and expand its niche sectors, whether in its core activity as a premier education loan provider, or its business-related loan portfolio. It will continue to pursue its diversification efforts to ensure its long-term sustainability and profitability as a people-centric co-operative society. 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 is expected to be one of the main contributors to the Koperasi's revenue and profit in the years ahead.

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

10. 致谢

我谨代表董事部感谢全体社员、大会代表、各区联委会成员向来对董事部的坚定信任和鼎力支持。本社也衷心感谢珍贵的企业伙伴、银行界、融资机构、咨询顾问及全体与本社有关的利益相关者。同时本社也由衷感激有关当局，特别是马来西亚合作社委员会、国内贸易、合作社及消费部、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。

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：2016年4月18日
吉隆坡

10. APPRECIATION

On behalf of the Board, my sincere thanks and appreciation to all our members, delegates, and members of the Liaison Committees for their unyielding confidence and support towards KOJADI. Our sincere appreciation also goes to all our valued business partners and associates, bankers, financiers, consultants and all stakeholders who are in one way or another connected to KOJADI. To all relevant authorities in particular, the Malaysian Co-operatives Societies Commission, Ministry of Domestic Trade, Co-operatives and Consumerism, 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 growth.

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

By Order of the Board



(DATO' YIK PHOOI HONG)
Honorary Secretary

Dated : 18 April 2016
Kuala Lumpur

**损益及其他全面
收益表**

截至 2015 年 12 月 31 日
财务年

**STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME**
For the financial year ended 31 December 2015

		2015 RM	2014 RM
收入	Revenue	10,146,285	9,133,739
其他营业收入	Other operating income	<u>1,828,954</u>	<u>466,616</u>
		11,975,239	9,600,355
行政开销	Administrative expenses	(4,791,093)	(5,299,834)
其他营业开销	Other operating expenses	<u>(1,280,912)</u>	<u>(1,602,410)</u>
营业盈利	Operating profit	5,903,234	2,698,111
出售投资 (亏损) / 盈利	(Loss)/Gain on disposal of investments	(192,939)	2,667,185
投资减值亏损回拨	Reversal of Impairment loss on investments	-	<u>309,309</u>
税前盈利	Profit before tax	5,710,295	5,674,605
所得税开销	Income tax expense	-	-
税后盈利	Profit net of tax	<u>5,710,295</u>	<u>5,674,605</u>
法定分配:15%	Statutory Appropriations: 15%		
(2014:15%)	(2014:15%)		
拨入法定储备金:	- Transfer to Statutory Reserve Fund:	(685,235)	(680,953)
- 捐款予合作社教育 信托基金 :2% (2014:2%)	- Contribution to the Co-operative Education Trust Fund: 2% (2014: 2%)	(114,206)	(113,492)
- 捐款予合作社发展 信托基金:1% (2014:1%)	- Contribution to the Co-operative Development Trust Fund: 1% (2014: 1%)	(57,103)	(56,746)
法定分配后盈利	Profit after statutory appropriations	<u>4,853,751</u>	<u>4,823,414</u>
建议股息	Proposed Dividend	(5,758,807)	(2,639,703)
转拨至股份偿还基金	Transfer to Share Redemption Fund	(1,000,000)	(2,000,000)
拨自股息均等基金	Transfer from Dividend Equalisation Fund	3,167,344	-
分配后盈利	Profit after appropriations	1,262,288	183,711
非营业调整	Non Operating Adjustment	<u>(1,221,784)</u>	<u>690,224</u>
非营业调整后盈利	Profit after non operating adjustment	40,504	873,935
其他全面收入 / (开销)	Other Comprehensive Income/(Expense)	121,561	(3,768,393)
全面收入 / (开销) 总额	Total Comprehensive Income/(Expense)	<u>162,065</u>	<u>(2,894,458)</u>

财务状况表

于 2015 年 12 月 31 日

STATEMENT OF FINANCIAL POSITION

as at 31 DECEMBER 2015

		2015 RM		2014 RM
资产	Assets			
非流动资产	Non-current assets			
厂房及设备	Plant and equipment	496,995		401,828
投资物业	Investment property	14,619,684		14,819,047
投资	Investments	58,196,671		42,762,969
应收贷款	Loan receivables	60,523,685		46,746,434
中央流动性基金纳款	Contribution to Central Liquidity Fund	596,934		-
		134,433,969		104,730,278
法定储备金	Statutory Reserve Fund			
于执照金融机构存款	Deposits with licensed financial institutions	11,331,140		11,121,686
流动资产	Current assets			
应收贷款	Loan receivables	17,113,082		10,385,435
其他应收账款	Other receivables	1,358,618		927,727
流动税务资产	Current tax assets	-		908,786
于执照金融机构存款	Deposits with licensed financial institutions	44,758,431		30,672,255
现金及银行结余	Cash and bank balances	7,320,403		6,670,965
		70,550,534		49,565,168
资产总额	Total assets	216,315,643		165,417,132

财务状况表

于 2015 年
12 月 31 日 (续)

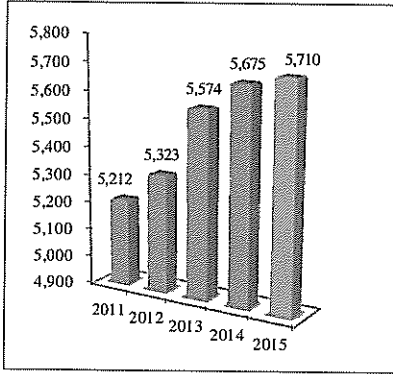
STATEMENT OF FINANCIAL POSITION

as at 31 DECEMBER 2015 (Cont'd)

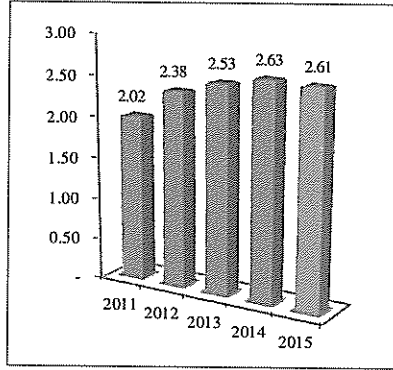
		2015 RM	2014 RM
权益及负债	Equity and Liabilities		
本社社员应估权益	Equity attributable to Members of the Koperasi		
股本	Share capital	59,847,853	59,693,358
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	36,279,087	33,790,105
未分配盈利	Unappropriated profit	3,045,665	3,005,161
赞助基金	Funds for sponsorship	-	2,140
股份偿还基金	Share redemption fund	1,402,469	2,000,000
红股偿还基金	Bonus share redemption fund	4,142,341	4,558,011
股息均等基金	Dividend equalisation fund	3,221,451	6,380,998
社员教育基金	Members' education fund	4,412,922	4,461,630
社员福利基金	Members' welfare fund	694,497	786,281
重估储备金	Revaluation reserve	3,280,784	3,159,223
社员基金总额	Total Members' funds	122,113,056	123,622,894
法定储备金	Statutory reserve fund	11,331,140	11,121,686
发展补助	Development grants	22,546,887	22,528,216
非流动负债	Non-current liability		
政府机构贷款	Loan from government agency	50,000,000	-
流动负债	Current liability		
其他应付账款及应计费用	Other payables and accruals	10,324,560	8,144,336
权益及负债总额	Total equity and liability	216,315,643	165,417,132

FINANCIAL HIGHLIGHTS 财务摘要

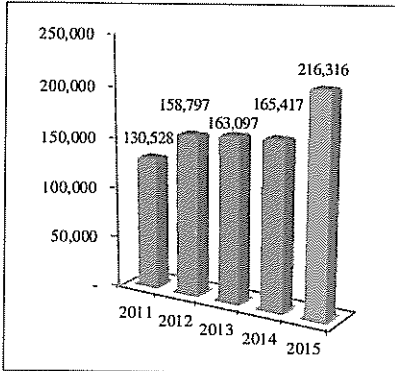
Profit After Taxation 税后盈利 (RM'000)



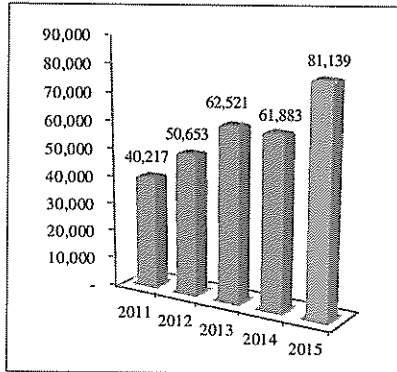
Net Tangible Asset per Share 每股净有形资产 (RM)



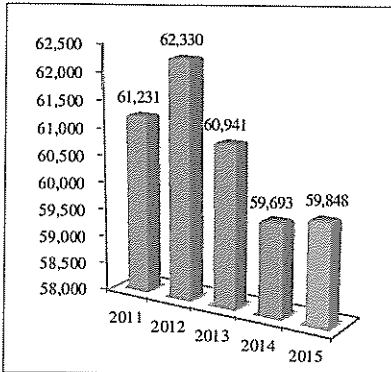
Total Assets 资产总额 (RM'000)



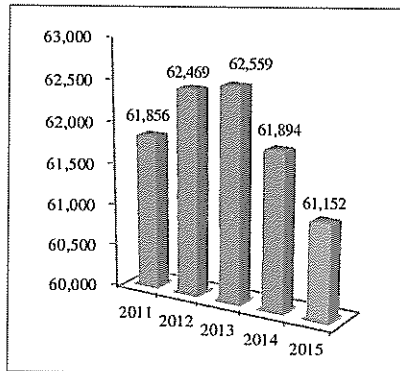
Gross Loan Receivables 应收贷款总额 (RM'000)



Share Capital 股本 (RM'000)



Number of members 社员人数



Dear KOJADI members,

Date : 24 June 2016

RE: E-PAYMENT SERVICE

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

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

The 2016 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：2016年6月24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, 11th Floor, Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur.

谨此通知今届代表大会决议凡是提供银行账户号码给本社以电子支付股息或已提供银行账户于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



继承人表格 (章程第十八条)

BORANG PENAMA (undang-undang kecil 18)

本人 Saya _____ 社员号码 No. Keanggotaan : _____

地址 Alamat _____

欲根据合作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, 指定的继承人将继承逝世社员在本社之股金或权益或其他有关法令所注明之款项或权益)

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

继承人姓名 (国文) Name Penama	身份证或 报生纸号码 No. K/P atau No. Sijil Kelahiran	出生日期 Tarikh Lahir	性别 Jantina (L/P)	与继承人 之关系 Perhubungan Dengan Penama	获得 百分率 Peratusan Bahagian (%)	地址及电话 Alamat dan 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 lengkapkan dan pulangkan borang ini dengan sekeping salinan kad pengenalan atau surat beranak penama di atas kepada:-

Koperasi Jayadiri Malaysia Berhad (KOJADI)

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

此栏供本社填写

Bahagian ini untuk kegunaan pejabat

Disemak Oleh :

Tarikh Terima :

_____ Tarikh : _____

Dikey-in Oleh :

_____ Tarikh : _____

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10层高的 LD LEGENDA 以其高端特别的建筑设计伫立于城市的中心。

STRATEGIC LOCATION | 占据优越的地点

Located in one of the highest populated area in the Kuching city, walking distance to Sarawak General Hospital & Medical Faculty Campus of UNIMAS.

处于古晋市密度极高的地区, 邻近有砂拉越政府大医院和马来西亚砂拉越大学医学院。

A FACILITY HUB | 设施中心

Offering a mix of facilities includes accommodation, healthcare, commercial, F&B retails, landscape with ample car parks.

提供多种设施供大家使用, 包括住所, 医疗服务, 商业活动, 餐饮零售, 以及停车位。

PREMIUM DESIGN | 独一无二的設計

The modern glass design redefines the city skyline.
现代的玻璃设计为这个城市带来全新的天际线。

BEST OF 2 WORLDS | 双剑合璧

Convergence of both professions of architectural designers & property developer in realising the vision to preserve & improve human habitation.

结合了建筑设计及房地产开发的专业, 以实现保留及改良人类居所的使命。

GO GREEN MISSION | 环保使命

Incorporate green features include rain water harvesting, natural ventilation, green wall, low carbon design & low energy fittings.

囊括多种环保的特点比如雨水收集, 自然通风系统, 绿化墙, 低排放设计以及低能量的装配。

DUO KEY SOHO | 双钥匙 SOHO

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LD LEGENDA Housing Developer License No. (L2206/90/HQ/C/9552, Validity Period 14/01/2018 - 13/01/2020) Advertisement and Sales Permit No. P2/19/90/HQ/C/01/0552, Validity Period 14/01/18 - 13/01/2020. Expected date of completion: December 2018, Land Tenure: Freehold, Leasehold, Leasehold, Leasehold, Leasehold, Leasehold, Leasehold, Leasehold, Leasehold, Leasehold. Selling price from RM332,000. Total area of 0.046. Each Building Plan Approving Authority: Dewan Bandaraya Kuching Utara, Building Plan Approval No. DBK/1/07/2015. Disclaimer: All information and illustrations contained herein are subject to change as required by the relevant authorities and/or the developer's architect; and cannot form part of an offer or contract. Whilst every care is taken in providing this information, the owner, developer and managers cannot be held liable for any errors or omissions. All rights reserved. Sarawak Property Development Authority. This project has been approved by the Sarawak Property Development Authority. All rights reserved. Sarawak Property Development Authority.



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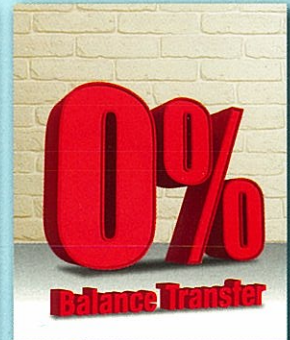
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OFFER 2 50% Cash Back on Friday Dining



OFFER 3 RM50 Cash Back with 0% Balance Transfer

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BEST ASSET MANAGER IN MALAYSIA^{*}

EUROMONEY PRIVATE BANKING AND WEALTH MANAGEMENT SURVEY 2016

^{*} Source: Euromoney Private Banking Survey 2016

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