



# THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED BULLETIN

JAN 2022

2022/2023/01

FOR MEMBERS ONLY

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Dear members of the Penang Teachers' Cooperative Society, 2021 has been another trying year for most of our lives, businesses and families. Just when most of the country was vaccinated we have the emergence of the Omicron variant and the sudden nationwide floods. 2022 is set to be a year of challenges and recovery as we begin to live with COVID-19 and adapt to new norms.

Preparing for it, we have boldly embarked on digitalisation. First, we have set up our very own Telegram group to be able to reach out to all members. This will enable fast and efficient news and updates on our programmes and member benefits. Second, our PTCS website will also be revamped to reflect a new look and more exciting content. Third, we will extend our membership campaign till end of 2022. This is to reach out to all teachers and Penang State Education Department staff to share our benefits to all.

We are indeed living in changing times and will embrace digital technology which pace has been accelerated by the onset of the pandemic. We are indeed grateful for your continued patronage of our Cooperative BHP Service Station and contributions to the society and will strive to serve you better.

Wishing all members a Happy, Safe and Prosperous New Year !

Betty Wong  
Chairman



Dear Members of PTCS,

I am greatly honoured to be given the opportunity to pen my heart's desire on the front page of the PTCS Bulletin. This has never happened in all my years with PTCS. I greatly appreciate the Chairperson's kind thoughts and gesture.

My ultimate aim is for PTCS to revert to its former glory. This can be achieved if we get more new members. The "Members Get Members" campaign will be extended until the end of 2022. Both proposer and new member will be monetarily rewarded. Please spare a few moments to recruit our new young teachers and others who are still not members. One good news is that the cut-off age for our membership eligibility has been extended from 48 years to 50 years. Many of you may be unaware of this. Get cracking then !!!

I aspired to join the PTCS directorship back in 1993. After years of unsuccessful attempts, I finally succeeded in 2008. I would like to put on record my sincere thanks for the undying support and encouragement of my loyal friends.

During the years from 2008 to 2021, our PTCS has been held in high esteem by other Co-operatives. We received warm smiles and enthusiastic welcome when introduced. It is you, the members, who can bring our PTCS to even greater heights. Though Covid-19 has hindered many of our plans and activities, we are not deterred. We still have new plans and strategies to serve you better and hopefully declare better dividends through our MISSION, VISION and GOALS.

The next AGM will be my "Swan Song" in PTCS. I will leave with bitter sweet memories. However, I will continue to serve and to strive for PTCS. I am proud of PTCS and are you ???

Wishing all "A HAPPY AND PROSPEROUS NEW YEAR "

Thank you.

Tan Tat Hiong  
Vice-Chairman

## **OFFICE BEARERS – 2021/2022**

**Chairman** : Ms Betty Wong  
**Vice-Chairman / Treasurer** : Mr Tan Tat Hiong  
**Secretary** : Ms Tham Yoke Mei

### **INVESTMENT / TRADING / BUSINESS COMMITTEE**

**Chairman** : Mr Yeap Theam Oon  
**Members** : Mr Wilfred Ewe Kheng Hean  
Mr Santokh Singh  
Mr Chin Fook Wah  
Mr Tan Kuan Ghee

### **BHP PETROL STATION COMMITTEE**

**Chairman** : Mr Lee Lat Heng  
**Members** : Mr Wilfred Ewe Kheng Hean  
Mr Tan Kuan Ghee  
Mr Lee Giap Chueen

### **EDUCATION / SOCIAL COMMITTEE**

**Chairman** : Mr Lim Seong Hoon  
**Members** : Mr Chin Fook Wah  
Mr Lee Lat Heng  
Ms Wong Chui Ping  
Mr Lee Giap Chueen

### **COMMUNICATIONS / IT COMMITTEE**

**Chairman** : Ms Wong Chui Ping  
**Members** : Mr Yeap Theam Oon  
Mr Santokh Singh  
Mr Lim Seong Hoon

## **INTERNAL AUDIT COMMITTEE**

The following members were appointed to the Internal Audit Committee to serve until the next Annual General Meeting.

- 1) Ms Chee Keat Bee (Chairman)
- 2) Ms Wong Chiew Lee
- 3) Ms Annie Tan Ai Kheng

# NOMINATION

To : All Members

## NOMINATION TO THE OFFICE OF

1. Vice Chairman 2022/2023
2. Directors 2022/2023

## BOARD OF DIRECTORS

Rule No. 64 of the Koperasi By-Law states: A member who is qualified to stand for election to a post shall cause a nomination paper to be submitted to the Foreman of the Panel of Scrutineers by 12.00 noon on the 31 of March of each year. A member may stand for election to one post only.

The following directors of the Koperasi are due to retire at the forthcoming Annual General Meeting.

## VICE-CHAIRMAN

Mr Tan Tat Hiong - Retires under By-Law No. 36 (2).

## DIRECTORS

Mr Lee Giap Chueen - Retires under By-Law No. 36 (1) but eligible for re-election.  
Mr Wilfred Ewe Kheng Hean - Retires under By-Law No. 36 (2).

The following Directors will continue serve through 2022/2023

Directors	- Mr Yeap Theam Oon	- Mr Santokh Singh
	- Mr Lim Seong Hoon	- Mr Chin Fook Wah
	- Ms Betty Wong	- Mr Lee Lat Heng
	- Ms Wong Chui Ping	- Ms Tham Yoke Mei
	- Mr Tan Kuan Ghee	

Members are advised that nomination forms and SKM forms are obtainable from the Secretary of the Koperasi at No. 1-G, King Street, Penang (Tel. Nos.: 2610129/2610222) and that all forms shall be submitted not later than 12.00 noon on Thursday, 31 March 2022.

By Order,



Tham Yoke Mei  
Secretary

## TELEGRAM CHANNEL



Koperasi Guru-guru Pulau Pinang has just launched our very own group channel. Members are able to get the latest updated information regarding the benefits that they are eligible: loan facility, death benefit scheme, insurance, education grant, seminars, cash discount on purchase scheme & petrol at our BHP petrol station and special outdoor activities.

All members are welcomed and encouraged to join by clicking the following link  
<https://t.me/joinchat/cTKouPnwQdlZQ1> or scan the QR code provided.

## Closure of Office For Chinese New Year

Please take note that the office will be closed for the Chinese New Year Holiday from 29 January 2022 to 6 February 2022 and will resume on 7 February 2022.

We regret the inconvenience caused.

## MEMBERSHIP CAMPAIGN

**Extended  
until  
31.12.2022**

**PROPOSER - RM100.00**

**NEW MEMBER - RM100.00**

**(INCLUSIVE OF ENTRANCE FEE)**

### UPON APPROVAL AS NEW MEMBERS :

1. Free 1st Annual Dinner plus Lucky Draw
2. Loans up to RM47,000.00
3. Eligible to participate in :
  - Seminar / Tours / Consumer Purchase Scheme / Social Activities
  - AGM Travelling Allowance
  - Group Insurance Scheme
4. Petrol Discount At Co-operative Service Station (CSS)
5. Discount on Labour Charges at BHP (CSS) Lub Bay
6. Death Benefit Fund

## GROUP PERSONAL ACCIDENT SCHEME

The said Group Personal Accident Scheme was specially designed and undertaken by MPI General Insurance Berhad. This plan will take care of all your financial needs in the event of an accident. The minimum annual premium for those under age of 65 and below is RM121.30. The minimum annual premium for those age from 66 to 70 is RM184.90. This scheme provides coverage for the following:

### Group Personal Accident Exclusively for the members of "KC"

SCHEDULE OF BENEFITS	PLAN 1	PLAN 2	PLAN 3
Death	100,000	300,000	500,000
Permanent Disablement	100,000	300,000	500,000
Double Indemnity	200,000	600,000	1,000,000
Medical Expenses	3,000	6,000	8,000
Funeral Expenses	3,000	3,000	3,000
Miscarriage	1,000	1,000	1,000
Snatch Theft	300	300	300
Prosthesis or Wheelchair	1,000	1,000	1,000
Sinseh & Chiropractic Treatment	500	500	500
Hospital Income (up to 180 days)	75	75	75
Impotency or Fertility	10,000	30,000	50,000
ATM withdrawal (in aggregate)	500	500	500

For more details, please contact :  
Office: 04-2610129 / 04-2610222  
Email: [ptcs29@gmail.com](mailto:ptcs29@gmail.com)  
Website: [www.ptcs.com.my](http://www.ptcs.com.my)