



THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED BULLETIN

APRIL 2013

2012/13/05

FOR MEMBERS ONLY

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CHAIRMAN'S MESSAGE

In all my long years associated with the Koperasi, either as Chairman or Director, I have the courage and conviction to say that we are very transparent in administering our Koperasi. All decisions and policies arising are made collectively by the Board of Directors and then brought forward at the AGMs for members knowledge.

Our financial accounts are audited by the Internal and External Auditors yearly. Furthermore, the Suruhanjaya Koperasi Malaysia (SKM) acting as a "Watch Dog", strictly supervises the activities and administration of the Koperasi into complying with the various Co-operative Acts. Hence, I can assure all members that our Koperasi is "well and sound" and there is no room for any "hanky-panky".

To illustrate that our Koperasi is robust and strong, I wish to bring you back to 1991, when we hit the RM one million mark in net profit. That's a long 22 years. And since then, to our last audited accounts in 2012, we have never missed hitting the one million (RM) target in our net profits (except in 2002 where a RM967,207.00 net profit was made). At the time this message is being delivered, I am pleased to inform you that from our unaudited accounts for the financial year ending 31.12.2012, we have made a profit of RM 2.1 million and I can assure you that we can declare a higher dividend.

To consolidate further, our Koperasi in 2009 was awarded a 4-Star ranking out of a maximum of 5 by the SKM after an intensive "Due Diligence" Examination. Also in that same year, our Koperasi emerged proudly with a ranking of 29 among the best 100 co-operatives in the country. The icing in the cake came in 2011 when we were awarded the "Anugerah Inovasi Dan Kreative" together with a monetary reward of RM10,000.00

Our Koperasi has also applied to the SKM for payments of Bonus Shares to all members. The SKM has replied that it would consider it after the accounts for the financial year (2012) has been audited and a Bonus Share Redemption Fund has been created. We have duly instructed our External Auditor to do the necessary for that purpose.

Thus far, serving as either Chairman or Director, has both been challenging and satisfying. I hope that the in-coming and future members of the Board of Directors have the dedication and passion to bring the Koperasi to greater heights.

Lastly, I take this opportunity to thank all past and present members of the Board, the staff and most importantly all the members for their unwavering support and contributions to the Koperasi.

Thank you.

NOMINATIONS FOR THE 81ST AGM

The Foreman of the Panel of Scrutineers announced that the following nominations were received when nominations closed at 12.00 noon on 31 March 2013. The following candidates are contesting the posts below:

POST	CANDIDATES	NO. OF VACANCIES
Chairman	1) Mr. Kanagarajah s/o Ponniah	Returned Unopposed
Board of Directors	1) Mr. Narayanan K. Nair 2) Mr. Santokh Singh 3) Mr. Lim Seong Hoon 4) Mr. Ganapathy s/o N. Govindasamy 5) Mdm. Wong Chiew Lee 6) Hjh. Munirah Ooi bte Abdullah 7) Mr. Ng Kooi Chew	FOUR

ANNUAL GENERAL MEETING

DATE AND VENUE OF 81ST AGM

The 81st Annual General Meeting of the Co-operative will be held at Dewan Che Hoon Khor Moral Uplifting Society, 360 Jalan Macalister, Penang on Sunday 30 June 2013 at 9.30 a.m.

REGISTRATION OF MEMBERS ATTENDING THE AGM

Members attending the forthcoming Annual General Meeting are requested to take note of the following registration procedures.

Registration will commence at 8.00 a.m. and end at 10.30a.m. SHARP. However, the meeting will start at 9.30 a.m. Only members who have obtained the attendance memo before 10.30 a.m. will be eligible to vote, claim the meeting allowances and participate in the lucky draw.

During registration members must produce their membership cards and identity cards.

At the registration counters, members will be issued the following:

- i) ballot papers
- ii) lucky draw slips
- iii) meeting allowance claim slips

The nine registration counters to be set up are

Counter No. 1 : Membership numbers beginning with letters A, B, D, E, F and G.

Counter No. 2 : Membership numbers beginning with letter C.

Counter No. 3 : Membership numbers beginning with letter H, I, J and K.

Counter No. 4 : Membership numbers from L0001 - L0500

Counter No. 5 : Membership numbers from L0501 and above

Counter No. 6 : Membership numbers beginning with letters M, N and O.

Counter No. 7 : Membership numbers beginning with letters P, Q, R and S.

Counter No. 8 : Membership numbers beginning with letter T.

Counter No. 9 : Membership numbers beginning with letters U, V, W, Y and Z.

Members who are doubtful as to which counters they are required to register should consult the CONTROL COUNTER set up for this purpose.

New members whose membership were approved after 29 April 2013 are not eligible to attend the Annual General Meeting.

Members are asked to co-operate by not bringing their spouses who are non-members or their children to the Annual General Meeting. They will not be admitted into the meeting hall as non-members are strictly not allowed at the meeting.

ATTEND THE AGM AND WIN ATTRACTIVE PRIZES

There will be lucky draws for members attending the 81st AGM and numerous attractive prizes are up for grabs.

Upon registration, a member will be issued a lucky draw slip. Detach the portion with the words printed 81st AGM Lucky Draw No. and drop it into the LUCKY DRAW BOX in the meeting hall. Retain the other portion for verification purposes. The draws will be conducted at different intervals during the meeting. Members must claim their prizes themselves. The decision of the Board shall be final.

MEETING ALLOWANCE

- ◆ Meeting allowances will be paid to members who attend and stay through the meeting.
- ◆ Eight counters will be set up to distribute the meeting allowances. Immediately after the adjournment of the AGM, members may go to the nearest counter to claim the meeting allowances.
- ◆ A member can only claim his or her own meeting allowance. A member CANNOT claim the allowance on behalf of spouse or other members. PLEASE TAKE NOTE THAT THIS RULING WILL BE STRICTLY ENFORCED.
- ◆ Members must complete the details required on the meeting allowance vouchers. Members with incomplete vouchers will have to complete the vouchers and queue again to collect the meeting allowances.
- ◆ All meeting allowances must be claimed within an hour after the adjournment of the 81st AGM. No late claims will be entertained.

THROUGH THIS BULLETIN AND THE 81ST ANNUAL REPORT, THE CO-OPERATIVE IS DEEMED TO HAVE SERVED AMPLE NOTICE TO MEMBERS ON THE STRICT ENFORCEMENT OF THE PROCEDURES FOR PAYING MEETING ALLOWANCES WHEREBY EACH INDIVIDUAL MEMBER CAN ONLY COLLECT HIS / HER OWN ALLOWANCE.

ANNUAL DINNER

The 81st Annual Dinner will be held at Traders Hotel, Jalan Magazine, Penang on Saturday 6 July 2013. The cost of the dinner is RM50.00 per person.

Booking of tables will commence on 20 May 2013 and close on 27 May 2013.

Diners will be registered on a first come first served basis but a few tables have been reserved

for members outside the North East district.

- a) Barat Daya - 3 tables
- b) Seberang Perai - 10 tables

Member residing in Seberang Perai can book the tables through Mr. Teh Kim Lye on :

Date : 20 May 2013 (Monday)
Time : 9.00 a.m. to 12.00 noon
Venue : Sekolah Ren. Keb. Stowell,
Bukit Mertajam
(Pondok next to the guard house)

Note : Those who are unable to do the booking on the above mentioned date can contact Mr. Kim Lye through his handphone No.: 016-2018208

The reserved tables will be opened to members working in the district mentioned only. Other tables will be opened to all members including those who are eligible for the reserved tables. Reserved tables not taken up by 27 May 2013 will be open to other members.

Bookings shall be by full table (10 persons). Groups of less than ten shall be placed at tables allocated by the Co-operative.

Each member is entitled to book only ONE table at a time.

Children are not allowed to join the Annual Dinner.

Malaysian food will be served while Vegetarian food can be arranged on request.

The Board would like to appeal to all members to be punctual for the dinner.

Please take note that the draws for the individual prizes will commence at 7.30 p.m. Make sure that you are present to receive your prize when your number is called.

THEME:

The theme for the 81st Annual Dinner is based on "INTERNATIONAL NIGHT". So come dressed in any international attire. There will be prizes for those who wish to take part in the "Best Dressed" contest.

ANNUAL DINNER LUCKY DRAW

The lucky draws will be based on Membership numbers. Therefore the following particulars must be supplied upon registration.

- a) Name of member
- b) School
- c) Membership number

Members must produce their membership cards and identity cards to claim their prizes. All prizes should be claimed at the dinner by the member whose number has been called. Any member attending the dinner as a replacement (for a member who has made an earlier booking but subsequently is unable to be present) must inform the office in writing before 12.00 noon on 28 June 2013. The decision of the Organising Committee shall be final.

DIVIDEND PAYMENT

Members are requested to take note of the

following procedures for withdrawal of dividends.

- 1) DO NOT SUBMIT the dividend withdrawal form if you have already done so the previous years as your withdrawal option has already been registered in the computer system of the Co-operative.
- 2) Those who HAVE NOT APPLIED to withdraw their dividends previously but wish to do so now are required to complete the dividend withdrawal form and submit them to the office for registration.
- 3) Please inform the Co-operative in writing of any change in your bank account number to enable the co-operative to update your record.
- 4) Listed below are the names of the FOUR banks for which the Co-operative has made arrangements for the direct method of paying dividends.

- a) CIMB
- b) Public Bank Berhad
- c) Maybank
- d) Am Bank

INCREASE IN SUBSCRIPTION

Members intending to increase their subscription may do so now. There is a prescribed form for completion and the last day for submission of the form is on 31 July 2013. The maximum subscription allowable is RM150.00 per month.

The forms can be downloaded from the Co-operative's website: i.e. www.ptcs.com.my

CONSUMER PURCHASE SCHEME

(handphone under easy payment scheme)

New Mobil Phone Dealers

The Co-operative had recently appointed two new Mobil Phone Dealers, one in Penang Island and the other in Butterworth as follows:

- 1) **Khing Wah Electrical Sdn. Bhd.**
170-172, Campbell Street,
10100 Georgetown,
Penang.
Tel. No.: 263 5773, 264 1962
H/P: 012 - 498 0492 (Hin)
- 2) **Ban Huat Electrical Sales & Services Sdn. Bhd.**
400, Jalan Paku Lima,
13000 Bagan Aajam,
Butterworth.
Tel. No.: 333 4496
H/P: 017 - 504 7588 (Miss Teh)

Those who are interested are required to check the selling price of models / brands and complete the Consumer Purchase Scheme form and submit to the office or through the shop for processing. Upon acceptance, a Purchase Order will be faxed/sent to the appointed dealer requesting them to release the handphone accordingly.

Members who wish to purchase the handphones through our existing appointed dealers can continue to do so.

The existing mobile phone dealers are :

1) Advance Energy Enterprise

28, Jalan Stesyen, 14000 Bukit Mertajam.

Tel. No.: 530 0932

H/P: 012 - 400 3456 (David Low)

2) Ninety Eight Cellular Communication Sdn. Bhd.

288D-1-7, Fortune Court, Jalan Thean Teik, Pg.

Tel. No.: 827 8898

H/P: 012 - 410 0000 (Jacky Ho)

CLOSURE OF OFFICE

The office will be closed on Monday 6 May 2013. Any inconvenience caused is regretted.

HOLIDAYS TOURS

The following tours will be organised during the mid and end of year holidays

4 DAYS KELANTAN/TRENGGANU/GENTING

Date of departure : **25 May, 2013**

Tour Fare : RM565.00

Deposit : RM65.00

Balance : RM500.00 to be paid in 12 instalments
at RM43.29 per month

2 DAYS BETONG (WINTER FLOWER GARDEN, PIYAMITTUNNEL)

Date of departure : **27 May, 2013**

Tour Fare : RM275.00

Deposit : RM75.00

Balance : RM200.00 to be paid in 12 instalments
at RM16.91 per month

8 DAYS TAIWAN ROUND ISLAND

Date of departure : **8 August, 2013**

Tour Fare : RM3,588.00

Deposit : RM88.00

Balance : RM3,500.00 to be paid in 72 instalments
at RM64.06 per month

10 DAYS 7 NIGHTS TURKEY

Date of departure : **9 August, 2013**

Tour Fare : RM5,698.00

Deposit : RM188.00

Balance : RM5,510.00 to be paid in 72 instalments
at RM101.91 per month

5 DAYS CAMBODIA (SIEMREAP/PHNOM PENH)

Date of departure : **9 August, 2013**

Tour Fare : RM2,088.00

Deposit : RM88.00

Balance : RM2,000.00 to be paid in 40 instalments
at RM59.16 per month

5 DAYS SEMARANG - JOGJAKARTA

Date of departure : **24 November, 2013**

Tour Fare : RM2,488.00

Deposit : RM88.00

Balance : RM2,400.00 to be paid in 40 instalments
at RM71.27 per month

YEAR END HOLIDAYS TOURS

(Tour fare – To be advised)

5 Days Bali Tour departing **1 December, 2013**

8 Days India/ Kashmir Tour departing **7 December, 2013**

8 Days North/ South Vietnam Tour departing **12 December, 2013**

5 Days Hongkong/ Macau Tour departing **18 December, 2013**

SEMINAR IN HAADYAI

The Co-operative is organizing a Seminar for members in Haadyai on:

Date	:	24 - 25 August, 2013
Venue	:	Hotel Asian
Date of departure	:	24 August, 2013
Topic	:	<i>Financial Crimes (course conducted by Bank Negara)</i>
Pick-up point		
Penang Island	:	Sekolah Menengah St. Xaviers at 6.30 a.m. SHARP Lebuh Farquhar
Seberang Perai	:	Masjid Seberang Jaya at 6.45 a.m. SHARP

Members who wish to attend the Seminar will have to pay RM80.00 (inclusive of transportation, hotel accommodation on a twin-sharing basis and two meals i.e lunch and breakfast). Registration will commence on 3 June 2013 and close on 10 June, 2013 or upon reaching 160 participants whichever is earlier. The sum of RM80.00 is non-refundable. Payments shall be made by cash, cheque or money order in favour of Koperasi Guru Pulau Pinang Berhad.

Members who have booked and subsequently unable to attend may transfer the booking to another member. Any change in name must be submitted to the office not later than two weeks before the seminar.

Kindly ensure that your passport is valid for six months after the departure date. Kindly provide the office with a photostated copy of the first page of your passport when registering. You are reminded to apply for permission to leave the country now.

REPLY PROFORMA

I,

NRIC No: (New) would like to attend the seminar to be held in **Haadyai** on **24 - 25 August, 2013**.

Enclosed herewith is payment of RM80.00 (Cash / Cheque / Money Order

Passport No: (Enclose photostated copy of 1st page of passport)

Membership No: Contact (Handphone No):

House address:

Pick up point:

☐

* Sek. Men. St. Xaviers

☐

* Masjid Seberang Jaya

1. Tick wherever applicable (*)

2. Drop off point: Sek. Men. St. Xaviers /
Masjid Seberang Jaya

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Signature