



THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED BULLETIN

SEPT 2016

2016/2017/03

FOR MEMBERS ONLY

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RESULTS OF ELECTION - 84TH ANNUAL GENERAL MEETING

The results of the election of Board of Directors are as follows:

CHAIRMAN	NO. OF VOTES OBTAINED	RESULTS
Mr. P. Kanagarajah	1287	Re-elected
Mr. Santokh Singh	681	

BOARD OF DIRECTORS

Mr. Lim Seong Hoon	869	
Mr. Wilfred Ewe Kheng Hean	910	Elected
Mr. Tan Tat Hiong	886	Elected
Madam Wong Chiew Lee	760	
Madam Betty Wong	733	
Mr. Ng Kooi Chew	492	
Mr. Wong Har	917	Elected

BOARD OF DIRECTORS 2016/2017

Chairman	:	Mr. P. Kanagarajah
Vice-Chairman/Treasurer	:	Dato' Tan Gin Soon
Secretary	:	Mr. Teh Kim Lye
Directors	:	Mr. Tan Kuan Ghee
		Mr. Teh Kim Kow
		Mr. Tan Tat Hiong
		Mr. Lee Lat Heng
		Mr. Wong Har
		Mr. Wilfred Ewe Kheng Hean
		Mr. Chin Fook Wah
		Madam Wong Chui Ping
		Ms. Choong Sau Hoe

WORKING COMMITTEES

BHP SERVICE STATION

Chairman	:	Mr. Tan Kuan Ghee
Members	:	Mr. Teh Kim Kow Mr. Tan Tat Hiong Ms. Choong Sau Hoe

EDUCATION/CONSUMER/COMMUNICATION

Chairman	:	Mr. Teh Kim Kow
Members	:	Mr. Lee Lat Heng Mr. Wong Har Mr. Wilfred Ewe Kheng Hean Ms. Choong Sau Hoe

K-KOS/TRADING

Chairman	:	Madam Wong Chui Ping
Members	:	Mr. Chin Fook Wah Mr. Lee Lat Heng Mr. Tan Kuan Ghee

INVESTMENT

Chairman	:	Mr. Chin Fook Wah
Members	:	Mr. Wilfred Ewe Kheng Hean Mr. Tan Tat Hiong Mr. Wong Har Madam Wong Chui Ping

INTERNAL AUDIT COMMITTEE

The following members were appointed to the Internal Audit Committee to serve until the next annual general meeting.

- 1) Madam Tham Yoke Mei
- 2) Mr. Ganapathy a/IN. Govindasamy
- 3) Mr. Lee Giap Chueen

EDUCATION LOAN FUND

Applications for the above loan are invited. Members must have at least five years continuous membership to be eligible. If a member is applying on behalf of his/her child, he/she must be a member of the Koperasi for at least ten continuous years.

Application forms are available at the office and the closing date is 30 September 2016.

The amount of loan advances is subject to the following limits :-

- For a 1 year course - RM 2,500.00
- For a 2 year course - RM 5,000.00
- For a 3 year course - RM 7,500.00
- For a 4 year course - RM 10,000.00
- For a 5 year course - RM 12,500.00
- For a 6 year course - RM 15,000.00

The Education Loan Fund Panel will select recipients each year for this loan and successful candidates will be notified accordingly.

CONSUMER PURCHASE SCHEME - CPS

The Consumer Purchase Scheme allows members to purchase consumer products, such as electrical appliances, computers, handphones and also go on Tours etc. We wish to remind members that this scheme also allows members to perform the Haj/Umrah or Pilgrimage to other religious places of member's choice and also to attend convocations (oversea) of members' children.

Please take note that the Tour scheme under CPS covers the followings:

- Tours organised by Koperasi
- Tours organised by other tour agents of member's choice.
- Immediate family members who wish to join the trips.

For tours organised by other tour agents of member's choice, members only need to produce tour fares charged by the tour agents and the birth certificates to confirm the relationship if the immediate family members wish to join the trips.

The maximum amount allowed under this scheme is RM 10,000.00

RETIRED MEMBERS TO TOP UP SUBSCRIPTIONS

A reminder to retired members regarding By-Law No.21(3)b. Please ensure that your subscriptions do not fall below RM 1,100.00. If your subscription accounts are below RM 1,100.00, please top them up. (RM 1,000.00 is the minimum subscription required to retain your membership and RM 100.00 for deduction for the Death Benefit Fund).

This ruling is not applicable to retired members whose applications to continue membership were approved before December 1996.

GROUP PERSONAL ACCIDENT

A special tailored made Comprehensive Personal Accident plan will be launched to cater **exclusively** for the members of Koperasi Guru Pulau Pinang Berhad.

The plan was designed and undertaken by MPI Generali Insurance Berhad. This plan will take care of all your financial needs in the event of accident.

This special tailored made plan is value-added benefit to the members and their families as it is the One & Only plan that offers such low premium with extended coverage.

The age of coverage is from **1 month onwards till the age of 70**. This plan includes the expenses for "Sinseh & Chiropractic Treatment" and also includes high coverage for children especially from age of 1 month onwards provided parent or parents are insured simultaneously.

Besides the normal coverage under the Personal Accident Policy, the policy is also extended to cover:

- **Food & Drink Poisoning**
- **Animal Bites**
- **Strike, Riot & Civil commotion**
- **Insect, Snake or Animal Attack (except dengue)**
- **Amateur Sport**
- **Miscarriage (Limit as per schedule; due to motor vehicle accident only)**
- **ATM Withdrawal (Cover cash up to RM500.00 in 1 policy year) subject to Police Report & Statement from Bank within bank territory**
- **Sinseh (Maximum limit of RM 50.00 per visit and the overall payment for traditional sinseh treatment is up to RM 500.00 per accident/disablement)**

Please refer to the schedule below for benefits & also the annual premium.

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 (<i>in aggregate</i>)	500	500	500

OCCUPATION CLASS	ANNUAL PREMIUM: Age 65 & below		
Class 1 & 2	111.30	280.90	434.60
Class 3	254.40	N/A	N/A
Bus Driver	349.80	N/A	N/A

OCCUPATION CLASS	ANNUAL PREMIUM: Age 66 to 70 (inclusive of age 70)		
Class 1 & 2	174.90	424.00	646.60
Class 3	N/A	N/A	N/A
Bus Driver	N/A	N/A	N/A

** Annual Premium is inclusive of GST (subject to RM 10 stamp duty)

** Children only applicable to Plan 1 – Children from 1 month to 23 years old, provided both parents are insured simultaneously

Note: children up to age of 23 may be insured under the above plan provided they are fully dependent and engaged in full time education

Members below the age of 58 can opt for easy payment scheme (maximum 10 monthly instalments), provided that deduction can be made through your salary.

Those who are interested to take up the coverage are requested to fill up the required form which is available at the Koperasi's office at No. 1-G, King Street, Penang. Tel. No. 04-2610129 or 04-2610222.

Please take note that this is a Group Personal Accident Policy. There will be only a single policy between the Koperasi and the Insurance Company. Therefore, all claims arise shall be paid through the Koperasi and the Koperasi will pay all money due to the registered nominee of the deceased.

CALENDAR OF ACTIVITIES 2016/2017

Date/Month/Year	Activity
	AUGUST 2016
27-28 August 2016	Seminar for members
	SEPTEMBER 2016
30th September 2016	Closing date for Education Loan
	NOVEMBER 2016
11th November 2016	4 Days 3 Nights Cruise On Board Costa Victoria
	DECEMBER 2016
4th December 2016	12 Days 9 Nights Spain/Portugal
4th December 2016	5 Days Chiangmai/Chiangrai
11th December 2016	5 Days Hainan Island
	FEBRUARY 2017
28th February 2017	Closing date for Kam Cheng Yeong Gold Metal Award
	MARCH 2017
	Tours (to be announced later)
	JUNE 2017
18th June 2017	85th Annual General Meeting
	JULY 2017
1st July 2017	Annual Dinner