

KOPERASI GURU PULAU PINANG BERHAD
The Penang Teachers' Co-operative Society Ltd.



LAPORAN TAHUNAN
2021
ANNUAL REPORT

MESYUARAT AGUNG
TAHUNAN KE-90

Tarikh : 14 OGOS 2022

Masa : 10.00 PAGI

Tempat : St. Xavier's Institution
(Lebuh Farquhar, Pulau Pinang)



Board of Directors 2021-2022

Seated from Left: Mr. Yeap Theam Oon, Mr. Lee Lat Heng, Mr. Tan Tat Hiong, (Vice-Chairman/Treasurer), Ms. Betty Wong (Chairman), Ms. Tham Yoke Mei (Secretary), Ms. Wong Chui Ping & Mr. Lim Seong Hoon.

Standing from Left: Mr. Chin Fook Wah, Mr. Lee Giap Chueen, Mr. Tan Kuan Ghee, Mr. Santokh Singh, & Mr. Wilfred Ewe Kheng Hean.

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MAKLUMAT KOPERASI

PENAUNG : Tuan Pengarah, Jabatan Pelajaran Pulau Pinang

LEMBAGA PENGARAH

PENGERUSI : Sdri. Betty Wong

NAIB PENGERUSI/BENDAHARI : Sdr. Tan Tat Hiong PKT, PJK

SETIAUSAHA : Sdri. Tham Yoke Mei

PENGARAH-PENGARAH : Sdr. Chin Fook Wah PJM
Sdr. Ewe Kheng Hean @ Ewe Kheng Heang PJK
Sdr. Lee Giap Chueen
Sdr. Lee Lat Heng
Sdr. Lim Seong Hoon
Sdr. Santokh Singh DJN, PKT, PJK
Sdr. Tan Kuan Ghee
Sdri. Wong Chui Ping
Sdr. Yeap Theam Oon

PENOLONG PENGURUS : Sdri. Tan Tai Tee

PEJABAT BERDAFTAR : 1-G Lebuah King, 10200 Pulau Pinang.
Tel : 04-2610129 / 04-2610222 (Fax) 04-2625937
Email : ptcs29@gmail.com
Website : www.ptcs.com.my
Tarikh Pendaftaran : 19 September 1928
No. Pendaftaran : 82

STESEN PERKHIDMATAN BHPETROL : 127 Jalan Anson, 10400 Pulau Pinang.
Tel : 04-2288207

PENGURUS STESEN : Sdr. Lim Beng Chooi

JURUAUDIT DALAMAN : Sdri. Chee Keat Bee
Sdri. Wong Chiew Lee PKT, PJK
Sdri. Annie Tan Ai Kheng

JURUAUDIT BERKANUN : Norhashimah & Partners, Chartered Accountants
24B Lebuah Buckingham,
10200 Georgetown, Pulau Pinang.

JURUBANK UTAMA : Public Bank Berhad

PENASIHAT KEHORMAT / PERUNDING : Messrs Ooi Lee & Co. (Advocate & Solicitor)



NOTIS MESYUARAT AGUNG TAHUNAN KE - 90

DENGAN INI DIBERITAHU BAHAWA Mesyuarat Agung Tahunan ke - 90 Koperasi Guru Pulau Pinang Bhd. Akan diadakan di St.Xavier's Institution, Lebuh Farquhar, Pulau Pinang pada hari Ahad 14 Ogos 2022 jam 10.00 pagi.

AGENDA

1. Memilih Anggota-anggota Lembaga mengikut Undang-undang Kecil.
2. Meluluskan Pindaan Kepada Undang-undang Kecil Koperasi Agar Selaras Dengan Pindaan Akta 502.
3. Melantik 13 orang Pemeriksa Kertas Undi.
4. Melantik suatu jawatankuasa untuk menentukan draf minit Mesyuarat Agung Tahunan yang terdiri daripada :
 - (a) Empat (4) orang Anggota Lembaga
 - (b) Enam (6) orang Anggota Biasa
5. Mengesahkan Minit Mesyuarat Agung Tahunan ke - 89 yang telah diadakan pada 28 November 2021.
6. Menerima dan meluluskan :
 - (a) Laporan Lembaga Pengarah 2021.
 - (b) Penyata Kewangan bagi tahun berakhir 31 Disember 2021.
 - (c) Laporan Jawatankuasa Audit Dalam.
7.
 - (a) Meluluskan bayaran dividen sebanyak 3.45% atas modal yuran.
 - (b) Meluluskan bayaran dividen sebanyak 1.75% atas modal syer.
 - (c) Meluluskan perpindahan untuk Cadangan Bayaran Honorarium.
8. Memberi kuasa kepada Lembaga Pengarah untuk meminjam wang tidak melebihi RM 300,000.00 dengan kadar faedah tidak melebihi kadar faedah pasaran semasa untuk mendapatkan kemudahan overdraf dari bank yang akan ditetapkan oleh Lembaga Pengarah.
9. Memberi kuasa kepada Lembaga Pengarah untuk meminjam wang tidak melebihi RM 7,000,000.00 dengan kadar faedah tidak melebihi kadar faedah pasaran semasa bagi maksud menerima pertaruhan daripada anggota-anggota.
10. Melantik Juruaudit Berkanun dan menetapkan bayarannya.
11. Menimbang dan meluluskan Anggaran bagi tahun 2023.
12. Meluluskan suatu peruntukan tidak melebihi RM12 juta sumbangan modal syer Koperasi dan memberi kuasa kepada Lembaga Pengarah untuk :
 - (a) Membeli saham syarikat-syarikat yang disenaraikan dalam Bursa Saham Kuala Lumpur.
 - (b) Membeli harta dan membiayai kos kerja pengubahsuaian.
 - (c) Melabur dalam perniagaan / perindustrian yang bermanfaat.
13. Menimbang lain-lain perkara yang diberi notis secara bertulis sekurang-kurangnya 7 hari sebelum hari Mesyuarat Agung Tahunan.

Dengan Perintah Lembaga Pengarah
Tham Yoke Mei
Setiausaha

Bertarikh : 15 JULAI 2022

NB: Registration will commence at 8.00 a.m. and close at 10.30 a.m. SHARP. The meeting will start at 10.00 a.m. The travelling / meeting allowance of RM 80.00 for attending the 90th AGM **will not be paid in cash**. It will be credited to your Cooperative "SIMPANAN KHAS" account.

Please be reminded to bring along the Annual Report to the AGM.



ELECTION OF THE BOARD OF DIRECTORS 2022/2023

I, the Foreman of the Panel of Scrutineers, hereby announce the receipt of the following nominations to the office of Chairman / Vice Chairman and Directors.

TITLE OF OFFICE :	CANDIDATES	TO ELECT
Vice-Chairman	1. Mr. LIM SEONG HOON	RETURNED UNOPPOSED



Board of Directors	1. Ms. WONG CHIEW LEE 2. Mr. SIVANATHAN A/L GANESAN 3. Mr. NG KOOI CHEW 4. Ms. LOW KHAR LENG 5. Mr. LEE GIAP CHUEEN	NOT MORE THAN THREE
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Ms. WONG CHIEW LEE



Mr. SIVANATHAN A/L GANESAN



Mr. NG KOOI CHEW



Ms. LOW KHAR LENG



Mr. LEE GIAP CHUEEN

Signed : FOREMAN, PANEL OF SCRUTINEERS



MINUTES OF THE 89TH ANNUAL GENERAL MEETING

Minutes of the 89th Annual General Meeting of The Penang Teachers' Co-operative Society Limited held at St. Xavier's Institution, Lebuah Farquhar, Penang on Sunday 28th November 2021 at 10:00 a.m.

PRESENT : Dato' Seri Tan Gin Soon (Chairman)
and 1553 members

IN ATTENDANCE : Mr. Yeap Theam Oon (Secretary)

The meeting was called to order at 10.20 a.m.

CHAIRMAN'S ADDRESS

It is my pleasure to welcome everyone to the 89th Annual General Meeting of the Penang Teachers' Co-operative Society on this beautiful Sunday morning!

Firstly, I would like to record my gratitude and appreciation to each and every one of our beloved members who have come to this lovely St. Xavier's Institution School Hall. Here with me today are the directors of the Board of the Co-operative as well as our staff members.

Indeed, during these trying times in the midst of the Covid-19 pandemic, not many people would be prepared to venture outdoors for fear of getting infected with the virus.

Life today is different from before as we have to adhere to SOP imposed by the government. We need to adjust and adapt as well as adopt the new norms in order to continue living life to the fullest!

Today marks the 89th year of the PTCS existence in Penang and this shows clearly how far we have come in working together with all our stakeholders and shareholders in building relations for the common good of our Co-operative. We are so fortunate that in Phase 4 of the National Recovery Plan, we are able to attend today's AGM on a physical basis.

For me, it has indeed been a great honour and a privilege to have served you since the year 1985 in various capacities such as Director for 8 years; Vice-Chairman for 5 years and finally as Chairman for 18 years – a total of 31 years.

Today, I shall be stepping down under by-law 36 Section 2 Page 22. I shall leave this Co-operative in the hands of the new Chairman, Ms. Betty Wong and her Board of Directors. I sincerely thank each and every one of you – our beloved members, for the opportunity to serve the Co-operative.

As all of you know, we had to curtail many planned events and activities and I do hope that you will all understand the constraints that we are all facing during these difficult times.

Given the negative economic situation that we live in today, the Co-operative still strives hard to bring you profits that will generate dividends on your share capital and subscription.

During these trying times, our profits have been adversely affected, loan applications are getting less, our BHP station's profits have dipped and so forth.

Nevertheless, for the year 2020, we are able to reap a profit of RM 1,352,302.77 and we are indeed most grateful that we are still able to pay out 4.1% dividend on Subscription Account and 2.1% dividend on Share Capital Account.

Regardless, we are still rated amongst the best 100 Co-operatives in Malaysia and this is all due to the support and commitment from our beloved members, Board of Directors and dedicated staff.

I regret to announce the resignation of our PTCS Manager, Mr. Chan Gim Hin effective this December 2021 due to his poor health. Mr. Chan has served the Co-operative for 52 years since the year 1969. In other words, he practically spent his working years, in fact his whole youth helping us to bring the PTCS to what it is today!



Members of the Board might have changed but the Manager helped to maneuver the Co-operative in the right direction.

I strongly stress that the Co-operative has benefitted a lot from his wise decisions that brought the Co-operative to greater heights!

Now in his moments of need, I sincerely hope that the Co-operative can give back a little bit of his blood, sweat and tears by granting Mr. Chan a one-off bonus which will come in handy to him now.

As quoted by Sir Winston Churchill, **“WE MAKE A LIVING BY WHAT WE GET, WE MAKE A LIFE BY WHAT WE GIVE”**

To Mr. Chan, you are forced to leave this job that you have loved for more than 5 decades, but as C.S. Lewis indicates **“YOU ARE NEVER TOO OLD TO SET ANOTHER GOAL OR DREAM A NEW DREAM”**

The result of his labour of love is what the PTCS is today! To Mr. Chan, **“THE FRUIT OF YOUR OWN HARD WORK IS THE SWEETEST”**, as stated by Deepika Padukone.

The end of something marks the beginning of something else. Mr. Chan, we wish you the very best of everything, get well soon and it has been an honour and a real pleasure to have you on board the past 5 decades. Thank you!

I wish all present today, good health, great happiness and wealth.

1. ELECTION OF BOARD OF DIRECTORS

The Chairman informed the meeting that there were 7 vacancies for the post of Chairman (1), Vice-Chairman (1) and Directors (5). At the close of nomination, all the 7 candidates were deemed elected unopposed as declared by the Panel of Scrutineers.

2. ELECTION OF SCRUTINEERS

The Chairman informed the meeting that some scrutineers were on duty at the registration counters, and some were at the main gate together with the Rela members to ensure the members attending the AGM abide strictly to the SOP as required.

One of the scrutineers, Mr. Chow Wai Moon, had passed away since the last AGM. The remaining 12 scrutineers gave their consent to serve, if re-elected for the next AGM. On the proposal of Mr. Veerasamy a/l Annamalai and seconded by Mr. Goh Seng Kee, it was unanimously agreed that all the 12 scrutineers be elected.

The 12 scrutineers elected were as follows:

(a) Mr. Veerasamy a/l Annamalai	(g) Mr. Lim Tong Hooi
(b) Mr. Tan Kim Hock	(h) Mr. Muniandy a/l Thanimalai
(c) Mr. Vee Nge An	(i) Mr. Kalidass a/l V. Ramasamy
(d) Mr. Soundrarajan a/l Maree	(j) Mr. Lim Siew Peng
(e) Mr. Yogeswaran a/l Rajappen	(k) Mr. Ng Weng Fatt
(f) Mr. A. Arumugam	(l) Mr. Jayaveloo a/l C. Narayanan Menon

Ms. Choong Sau Hoe was proposed by Mr. Vee Nge An and seconded by Mr. Goh Seng Kee to fill the thirteenth position of scrutineers and was duly elected.

3. APPOINTMENT OF COMMITTEE TO VET THE DRAFT MINUTES:

The committee to vet the draft minutes of the 89th Annual General Meeting comprised the following members:

- (a) **Representing the Board (4)**
- Chairman - Dato' Seri Tan Gin Soon
 - Vice-Chairman - Mr. Teh Kim Kow
 - Secretary - Mr. Yeap Theam Oon
 - Director - Ms. Betty Wong

- (b) **6 members elected from the floor were as follows:**

- i. Mr. Periasamy a/l Rajappen



- ii. Mr. A. Arumugam
- iii. Mr. Kalidass a/l Ramasamy
- iv. Mr. Yogeswaran a/l Rajappen
- v. Mr. Jayaveloo a/l C. Narayanan Menon
- vi. Mr. Veerasamy a/l Annamalai

On the proposal of Mr. Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously agreed that all the 6 members be elected.

4. CONFIRMATION OF THE MINUTES OF THE 88TH AGM HELD ON 04.10.2020

On the proposal of Mr. Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously resolved that the minutes of the 88th Annual General Meeting be adopted.

5. TO RECEIVE AND APPROVE:

(a) DIRECTORS' REPORT 2020

With reference to the Chairman's speech pertaining to the one-off bonus for the Manager, Mr. Chan Gim Hin, Mr. Goh Seng Kee proposed that a sum of RM 25,000.00 be given. It was seconded by Mr. Kanagarajah a/l Ponniah. There were no objections from the floor. On the proposal of Mr. Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously resolved that the Directors' Report be adopted.

(b) ANNUAL ACCOUNTS

On the proposal of Mr. Kanagarajah a/l Ponniah and seconded by Mr. Aw Lye Hin, it was unanimously resolved that the Audited Accounts for the financial year ending 31st December 2020 be adopted.

(c) INTERNAL AUDITORS' REPORT

On the proposal of Mr. Yogeswaran a/l Rajappen and seconded by Mr. Teh Kim Lye, it was unanimously agreed that the Internal Auditors' report be adopted.

6. (a) TO APPROVE DIVIDEND ON SUBSCRIPTION ACCOUNT

On the proposal of Mr. Veerasamy a/l Annamalai and seconded by Ms. Cheam Cheng Sooi, it was unanimously agreed that the dividend of 4.1% be declared on the Subscription Account.

(b) TO APPROVE DIVIDEND ON SHARE CAPITAL ACCOUNT

On the proposal of Mr. Kalidass a/l V. Ramasamy and seconded by Mr. Yogeswaran a/l Rajappen, it was unanimously agreed that the dividend of 2.1% be declared on the Share Capital Account.

(c) TO APPROVE THE ALLOCATION FOR TRANSFER OF FUND FOR HONORARIUM PAYMENT

On the proposal of Mr. Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously agreed that an honorarium of RM 30,000.00 be approved for the Board of Directors 2020-2021.

7. TO AUTHORISE THE BOARD OF DIRECTORS TO BORROW A SUM NOT EXCEEDING RM 300,000.00 FOR OVERDRAFT FACILITIES

On the proposal of Mr. Teh Kim Lye and seconded by Mr. Aw Lye Hin, it was unanimously resolved that the Board of Directors be authorized to borrow a sum not exceeding RM 300,000.00 at a rate not exceeding the prevailing market rate for overdraft facilities.

8. TO AUTHORISE THE BOARD OF DIRECTORS TO BORROW A SUM NOT EXCEEDING RM 7 MILLION FOR THE PURPOSE OF ACCEPTING SPECIFIC DEPOSITS FROM MEMBERS

On the proposal of Mr. Veerasamy a/l Annamalai and seconded by Mr. A. Arumugam, it was unanimously resolved that the Board of Directors be authorised to borrow a sum not exceeding RM7 million at a rate not exceeding the prevailing market rate for the purpose of accepting specific deposits from members.

9. APPOINTMENT OF STATUTORY AUDITORS

The Chairman read out the two quotations received for auditing the accounts for financial year ending 31st December 2021 as follows:



		KOPERASI	BHP CO-OP. SERVICE STATION
Norhashimah & Partners	-	RM 1.30 per member	RM 2,400.00
Hashim & Co	-	RM 1.60 per member	RM 3,000.00

On the proposal of Mr. Teh Kim Lye and seconded by Mr. A. Arumugam, it was unanimously resolved to appoint Norhashimah & Partners as External Auditor and Hashim & Co as alternate Auditor.

10. ESTIMATES FOR THE YEAR 2022

On the proposal of Mr Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously resolved that the estimates for the year 2022 to be approved.

11. TO APPROVE AN ALLOCATION NOT EXCEEDING RM12 MILLION BEING THE PAID-UP SHARE CAPITAL AND TO AUTHORISE THE BOARD OF DIRECTORS:

- (a) TO INVEST IN SHARES LISTED IN THE KUALA LUMPUR STOCK EXCHANGE
- (b) TO ACQUIRE PROPERTIES INCLUSIVE OF RENOVATION COSTS
- (c) TO INVEST IN ANY OTHER FEASIBLE PROJECTS / INDUSTRIAL VENTURES

On the proposal of Mr. Goh Seng Kee and seconded by Mr. Kanagarajah a/l Ponniah, it was unanimously resolved that an allocation not exceeding RM12 million being the total paid-up Share Capital be approved and to authorize the Board of Directors to invest in shares in the Kuala Lumpur Stock Exchange, acquire properties inclusive of renovation costs and to invest in any other feasible projects/industrial ventures.

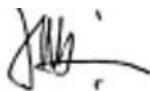
12. CORRESPONDENCE

The Chairman informed the meeting that 2 letters were received via email.

- (a) Email from Mr. Gooi Hoay Chean dated 17th November 2021 was not tabled as he was not present in the meeting hall.
- (b) Email from Ms. Choong Sau Hoe regarding HLA Evergain Saving Plan.
The External Auditor explained that it was their oversight for not crediting the RM 200,000.00 HLA Evergain Saving Plan interest in 2019. It was then credited in 2020.

Before the AGM was adjourned, Ms. Cheam Cheng Sooi proposed that Dato' Seri Tan Gin Soon be appointed as Honorary Advisor to the Co-operative based on his 31 years of past experiences in PTCS. Mr. Chuah Boon Yew seconded this proposal. Director Ms. Betty Wong remarked that this proposal cannot be discussed as it was not submitted 7 days before the AGM. The Chairman proposed that this matter be left to the discretion of the incoming Board.

There being no other business, the AGM was adjourned at 11:27 a.m. with a vote of thanks to the Chair.

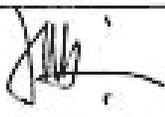
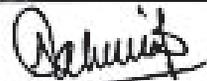


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CHAIRMAN



The draft of the minutes of the 89th Annual General Meeting was vetted and confirmed correct by the Vetting Committee on 13th December 2021 (Monday) at 3.00 pm at 1G King Street Penang.

The members of the Vetting Committee are :

NO	NAME	SIGNATURE
1	DATO' TAN GIN SOON	
2	MR. TEH KIM KOW	
3	MR. YEAP THEAM OON	
4	MR. BETTY WONG	
5	MR. A. ARUMUGAM	
6	MR. YOGESWARAN A/L RAJAPPEN	
7	MR. VEERASAMY A/L ANNAMALAI	
8	MR. PERIASAMY A/L RAJAPPAN	
9	MR. JAYAVELOO A/L C. NARAYANAN MENON	
10	MR. KALIDASS A/L RAMASAMY	

DIRECTORS' REPORT

Your directors take pleasure in presenting the report and the Audited Statement of Accounts of the Co-operative for the period 1st January 2021 to 31st December 2021.

During the period under review, the Co-operative made a net profit of RM 1,123,680.52 of which your Directors recommended the distribution of the profits as follows :

Distribution of profits :

	RM
Profit for the period 01.01.2021 to 31.12.2021	1,123,680.52
Add: Unappropriated profit b/f	232,618.50
	<hr/> 1,356,299.02
Less : 5 % net profit contribution to Statutory Reserve	(56,184.03)
2 % nett profit to Education Truth Fund	(22,473.61)
1 % net profit to Kump. Wang Amanah Pembangunan Koperasi	(11,236.81)
	<hr/> 1,266,404.57
Add : Over provisions - Honorarium	3,000.00
- Dividend	476.94
- Cukai Tertunda	97,100.00
Less : 3.45 % dividend on Subscription	(821,720.27)
1.75 % dividend on Share Capital	(180,087.96)
Provision for : Honorarium	(30,000.00)
	<hr/> <hr/> 335,173.29
Unappropriated profit c/f	

MEETINGS

The following meetings were convened during the period under review :

- | | |
|---------------------------------|-------|
| (a) Board Directors | - 23 |
| (b) Working Committees | - 31 |
| (c) Loan Approval | - 138 |
| (d) General Meeting | - 1 |
| (e) AGM Draft Minutes Committee | - 1 |

ATTENDANCE OF DIRECTORS AT BOARD MEETINGS

- | | |
|--------------------------------|-------|
| (a) Dato' Seri Tan Gin Soon | 21/23 |
| (b) Mr. Teh Kim Kow | 21/23 |
| (c) Ms. Betty Wong | 23/23 |
| (d) Mr. Tan Tat Hiong | 23/23 |
| (e) Ms. Wong Chui Ping | 23/23 |
| (f) Mr. Yeap Theam Oon | 23/23 |
| (g) Mr. Wilfred Ewe Kheng Hean | 23/23 |
| (h) Mr. Lim Seong Hoon | 23/23 |
| (i) Mr. Chin Fook Wah | 23/23 |
| (j) Mr. Santokh Singh | 23/23 |
| (k) Mr. Lee Lat Heng | 23/23 |
| (l) Mr. Lee Giap Chueen | 8/23 |



(m) Mr. Tan Kuan Ghee
(n) Ms. Tham Yoke Mei

2/23
2/23

MEMBERSHIP

The membership as at 31st December 2021 stood at 4510 members compared to 4631 members as at 31st December 2020 showing a decrease of 121 members. The table below shows the turnover of membership during the period under review.

	OPENING	RESIGNATION	ADMISSION	CLOSING
31.12.20	4733	(125)	23	4631
31.12.21	4631	(171)	50	4510

SUBSCRIPTION ACCOUNT

The Subscription Account for the period under review is as follows:

	31 ST DECEMBER 2020 RM	31 ST DECEMBER 2021 RM
Opening	24,830,826.32	24,284,606.48
+		
Receipt	1,255,193.60	1,387,507.84
-		
Amount Refunded	(1,801,413.44)	(1,801,413.44)
=		
Closing	24,284,606.48	23,870,700.88

SHARE CAPITAL ACCOUNT

The Share Capital Account for the period under review is as follows :

	31 ST DECEMBER 2020 RM	31 ST DECEMBER 2021 RM
Opening	10,916,685.91	10,707,353.40
+		
Receipt	86,880.00	78,110.00
-		
Transfer to Share Redemption Fund	(296,212.51)	(388,274.51)
=		
Closing	10,707,353.40	10,397,188.89

PERSONAL DEPOSIT ACCOUNT (SIMPANAN KHAS)

During the period under review, 25 new accounts were opened and 28 closed. The balance of RM 1,412,495.11 as at 31st December 2021 represented the deposits 655 members.

SIMPANAN KHAS (UNCLAIMED DIVIDEND)

During the period under review, 2152 members did not apply to withdraw their dividend. An amount of RM 529,892.98 was credited to their accounts according to By-Law No 66(2).



LOANS

The total outstanding loans as at 31st December 2021 was RM 4,206,535.58 which represented the indebtedness of 373 members or 8.27 % of the membership showing a decrease of 1.51%

INVESTMENTS

The following are Investments / Fixed Deposits as at the close of the financial year.

	31 ST DECEMBER 2020	31 ST DECEMBER 2021
	RM	RM
Fixed Deposit	20,620,000.00	27,220,000.00
Fixed Deposit (Statutory Reserve Fund)	5,180,776.50	5,180,776.50
HLA Evergain Saving Plan	3,000,000.00	4,000,000.00

UNQUOTED AT COST

Bank Pusat Kerjasama Bhd.	1.00	1.00
Koperasi MCIS Bhd.	24,000.00	24,000.00
Koperasi Pasaraya Malaysia Bhd.	1,000.00	1,000.00
Koperasi Pembangunan Negara Bhd.	1,000.00	1,000.00
Koperasi Perdanajaya Malaysia Bhd.	1,000.00	1,000.00
Koperasi Bersekutu Pulau Pinang Bhd.	50,000.00	50,000.00
Kesatuan Koperasi Pulau Pinang Bhd.	1,000.00	1,000.00
AmPrivate Banking – Public Bank Bhd.(Bond.)	-	-
Golden Palm Growers' Scheme	346,500.00	346,500.00
Bank Kerjasama Rakyat Malaysia Bhd.	10,005.00	10,005.00
Amprivate Banking – Unit Trust MoneyMarket UT (Amincome)	-	-
East West One Planter's Scheme	1,177,760.00	588,880.00
East West Horizon Planter's scheme	1,080,000.00	1,080,000.00

QUOTED AT COST (SUBSCRIPTION ACCOUNT)

DRB-Hicom Bhd.	20,800.00	20,800.00
Cycle & Carriage Bintang Bhd.	17,500.00	-

QUOTED AT COST (SHARE CAPITAL ACCOUNT)

NO	NAME	STK FIRM	CODE	DATE PUR	QTY	AVP	AMOUNT
1	IJM	KIBB	3336	13.06.2006	21,000	1.730	36,330.00
2	KSL	RHB	5038	25.04.2007	26,666	0.615	16,399.60
3	HSPLANT	RHB	5138	16.11.2007	20,000	1.800	36,000.00
4	HUBLINE	RHB	7013	28.12.2007	5,482	1.000	5,482.50
5	KFIMA	CIMB	6491	29.09.2007	30,000	1.920	57,600.00
6	MEDIA C	RHB	5090	09.02.2007	25	0.190	4.75
7	ARREIT	CIMB	5127	12.01.2016	30,000	0.660	19,800.00
8	SAPNRG	CIMB	5218	12.01.2016	54,000	0.220	11,916.63
9	BUMI ARMADA	CIMB	5210	23.09.2016	20,000	0.350	7,000.00
10	DESTINI	CIMB	7212	28.11.2016	50,000	0.270	13,500.00



11	MAYBANK	RHB	1155	09.11.2017	20,000	8.460	169,200.00
12	SUNWAY	RHB	5211	09.11.2017	51,005	1.578	80,500.00
13	TUNEPRO	CIMB	5230	20.04.2018	50,000	0.435	21,750.00
14	CAB CAKARAN CORP	RHB	7174	09.10.2018	50,000	0.495	24,750.00
15	TMC LIFE	RHB	0101	10.10.2018	50,000	0.660	33,000.00
16	SAPNRG (W) 2026	CIMB	5218W	16.01.2019	3,400	0.070	238.00
17	CIMB	RHB	1023	12.09.2019	10,000	4.300	43,000.00
18	GAMUDA	RHB	5398	24.02.2020	10,000	3.890	38,900.00
19	SUNWAY PA	RHB	5211PA	04.12.2020	10,201	1.610	16,423.61
20	V.S.	CIMB	6963	14.04.2021	10,000	2.870	28,700.00
21	MYEG	CIMB	0138	30.04.2021	20,000	0.990	19,813.61
22	SAMCHEM	CIMB	5147	02.08.2021	20,000	0.699	13,980.00
							680,035.13

SEMINARS / COURSES AND MEETINGS

The following seminars, courses and meetings were attended by our Directors.

Course / Seminar	Date	Attended by :
Zoom Meeting by SKM on Taklimat Pengurusan Gerakan Koperasi Negeri Pulau Pinang	30 Jun 2021	Dato' Seri Tan Gin Soon Teh Kim Kow Betty Wong Yeap Theam Oon
Taklimat Pindaan Akta Pementapan Sistem Perundangan Koperasi bersama Koperasitium	28 Julai 2021	Dato' Seri Tan Gin Soon Teh Kim Kow Yeap Theam Oon
Taklimat Program Intervensi Pemulihan Ekonomi Koperasi by SKM	3 Ogos 2021	Dato' Seri Tan Gin Soon Teh Kim Kow Yeap Theam Oon
Taklimat Pembangunan Pruduk Bicara Eksekutif Bersama Pengerusi SKM di Hotel Mecure	8 Ogos 2021	Dato' Seri Tan Gin Soon Teh Kim Kow
Taklimat & Penerangan Federasi Koperasi Kedah & Pulau Pinang 2021 by Koperasi Kedah	23 Ogos 2021	Dato' Seri Tan Gin Soon Teh Kim Kow Yeap Theam Oon
Program Rangsangan dan Pengukuhan Modal Kerja by Angkasa	25 Ogos 2021	Dato' Seri Tan Gin Soon Teh Kim Kow
Taklimat Kriteria Profil 100 Koperasi Terbaik by Koperasi Kedah	28 September 2021	Dato' Seri Tan Gin Soon Teh Kim Kow
Zoom Meeting on Pendigitalan Gerakan Koperasi Bumiputra Negeri Pulau Pinang by SKM	28 September 2021	Dato' Seri Tan Gin Soon Teh Kim Kow Tan Tat Hiong
Zoom Meeting Between Bank Rakyat and Koperasi Bersatu Pulau Pinang	27 Oktober 2021	Dato' Seri Tan Gin Soon Teh Kim Kow



Program Webinar Status Koperasi
Berdasar Pengurusan Indeks by
SKM

1 November 2021

Dato' Seri Tan Gin Soon
Teh Kim Kow

Menghadiri Majlis Apresiasi
Gerakan Koperasi Pulau Pinang by
SKM

6 Disember 2021

Betty Wong
Tan Tat Hiong

Menghadiri Kursus Wajib sebanyak tiga
(3) sesi

9 Disember 2021

Tham Yoke Mei

Meeting with Chairman of
Bersekutu, En Yaakub

16 Disember 2021

Betty Wong
Tan Tat Hiong

DEATH BENEFIT SCHEME

During the year under review, an amount of RM 552,190.00 was paid to the families of the following deceased members:

NO	NAME OF MEMBER	SCHOOL	AGE	DATE PASSED AWAY	AMOUNT (RM)	TOTAL NO OF MEMBERS
1	ANG EE GAND	RETIRED MEMBER	67	06.01.2021	9,002.00	4,501
2	CHIN NYET FAH	RETIRED MEMBER	79	22.01.2021	8,988.00	4,494
3	SARAWANA KUMAR A/L PERIASAMY	SEK KEB MENGKUANG	53	25.01.2021	8,978.00	4,489
4	LIM ENG GHEE	RETIRED MEMBER	79	30.01.2021	8,988.00	4,494
5	LEE CHENG CHUAN	RETIRED MEMBER	73	31.01.2021	8,988.00	4,494
6	CHIN PEK KIM	RETIRED MEMBER	78	10.02.2021	8,988.00	4,494
7	JOSEPH SOO THOO LEONG	RETIRED MEMBER	74	17.02.2021	8,988.00	4,494
8	POH TIAN HOOI	RETIRED MEMBER	88	17.02.2021	8,988.00	4,494
9	TAN PHAIK EAN	RETIRED MEMBER	81	05.03.2021	8,978.00	4,489
10	THAVAMANI A/P K NADASON	RETIRED MEMBER	68	12.03.2021	8,964.00	4,482
11	CHOK SIEW CHENG	RETIRED MEMBER	82	24.03.2021	8,964.00	4,482
12	NOOR AZMI BIN MOHAMAD JAN	RETIRED MEMBER	65	05.03.2021	8,968.00	4,484
13	LEAN WAI MUN @ LENG WAI MUN	RETIRED MEMBER	76	23.01.2021	8,968.00	4,484
14	NIK ABD RAHMAN BIN NIK MOHD HUSSAIN	RETIRED MEMBER	77	11.04.2021	8,964.00	4,482
15	TAN KEAT SENG	RETIRED MEMBER	84	13.04.2021	8,960.00	4,480
16	FOONG NGAN SAN	RETIRED MEMBER	76	18.04.2021	8,960.00	4,480
17	JANE LOO NEE SIM @ MRS ONG LENG GIN	RETIRED MEMBER	83	19.05.2021	8,950.00	4,475
18	MHD FAKHRUDDIN BIN ABDULLAH	RETIRED MEMBER	63	14.05.2021	8,950.00	4,475
19	MUN THIAN SHOON @ LOO THIAN SHOON	RETIRED MEMBER	67	13.06.2021	8,948.00	4,474
20	NADARAJAN S/O VEERASAMY	RETIRED MEMBER	55	23.04.2021	8,944.00	4,472



21	CHOW TET LEE	RETIRED MEMBER	88	07.06.2021	8,944.00	4,472
22	LIM KHOOI CHYE	RETIRED MEMBER	82	06.07.2021	8,928.00	4,464
23	LEE KHENG YUEN	RETIRED MEMBER	73	10.04.2021	8,928.00	4,464
24	KHOO SOO CHOO	RETIRED MEMBER	80	20.04.2021	8,954.00	4,477
25	LOW SEW CHU	RETIRED MEMBER	76	25.06.2021	8,928.00	4,464
26	CHANDRA SEGAR A/L KANJIMALAI	RETIRED MEMBER	62	08.07.2021	8,928.00	4,464
27	OOI SEOW WAH	RETIRED MEMBER	80	09.07.2021	8,928.00	4,464
28	ZALEHA BINTI LOPE	RETIRED MEMBER	67	24.05.2021	8,904.00	4,452
29	CHANDRASEKARAN A/L RAGAWAN	RETIRED MEMBER	65	10.07.2021	8,920.00	4,460
30	ANN DOROTHY CUTTER	RETIRED MEMBER	82	18.07.2021	8,920.00	4,460
31	CHOW WAI MOON	RETIRED MEMBER	79	27.07.2021	8,924.00	4,462
32	OO LENG POH	RETIRED MEMBER	84	04.08.2021	8,918.00	4,459
33	TEO CHUEN TICK	RETIRED MEMBER	63	06.08.2021	8,904.00	4,452
34	RUZEE BIN RAMLI	SEK MEN SEBERANG JAYA	56	28.05.2021	8,872.00	4,436
35	SURAINI BINTI ABD HAMID	SEK MEN TUNKU ABDUL RAHMAN	58	14.07.2021	8,872.00	4,436
36	MOHD KHAIRUDDIN BIN ISMAIL	SEK KEB SRI SENTOSA	44	02.08.2021	8,900.00	4,450
37	KOGILAVANI A/P MUNIAPPAN	PEJ PEND DAERAH MELAKA TENGAH	48	08.07.2021	8,904.00	4,452
38	KHOO KAY CHEE	RETIRED MEMBER	84	16.08.2021	8,866.00	4,433
39	NG WAH PHEW	RETIRED MEMBER	80	05.08.2021	8,880.00	4,440
40	TAN SHOON CHI	RETIRED MEMBER	87	07.07.2021	8,904.00	4,452
41	KWOK WENG WEI	RETIRED MEMBER	76	06.09.2021	8,866.00	4,433
42	GOH ENG HYE	RETIRED MEMBER	76	25.07.2021	8,900.00	4,450
43	AMUTHA A/P MUTHUSAMY	RETIRED MEMBER	61	26.08.2021	8,880.00	4,440
44	ABDUL MALIK BIN ABDUL MANAN	RETIRED MEMBER	59	19.08.2021	8,886.00	4,443
45	MRS SHIRLEY NG NEE TEH AH LOOI	RETIRED MEMBER	77	05.09.2021	8,858.00	4,429
46	CHIN KAH KIUN	RETIRED MEMBER	81	23.08.2021	8,858.00	4,429
47	PAK YEW TUNG	RETIRED MEMBER	68	05.09.2021	8,866.00	4,433
48	LIM CHEE SONG @ LIM CHEE SEONG	RETIRED MEMBER	63	13.09.2021	8,782.00	4,391
49	LAI KWAN YEW	RETIRED MEMBER	84	16.03.2021	8,880.00	4,440
50	MRS LAI KWAN YEW NEE LIM GAIK KOOI	RETIRED MEMBER	84	03.08.2021	8,880.00	4,440
51	PREMA A/P RAMAIYAH	PEJ PEND DEARAH TIMUR LAUT P.P.	49	15.09.2021	8,858.00	4,429
52	GAN CHENG KEAT @ GAN KOK THAI	RETIRED MEMBER	85	17.09.2021	8,858.00	4,429
53	LYE AH CHOY @ LAI KIM THEAM	RETIRED MEMBER	83	16.09.2021	8,834.00	4,417
54	MRS ANG CHIN KWEE NEE TANG SEOK HAR	RETIRED MEMBER	79	10.09.2021	8,830.00	4,415
55	HASSAN LAU BIN ABDULLAH	RETIRED MEMBER	64	15.09.2021	8,836.00	4,418

56	KAREN FRANCIS GOMEZ	SEK MEN KEB TAMAN PERWIRA	37	11.09.2021	8,800.00	4,400
57	SUNDRUM S/O K RAMASAMY	RETIRED MEMBER	84	10.10.2021	8,830.00	4,415
58	KHALID BIN MD NOOR	RETIRED MEMBER	63	22.09.2021	8,834.00	4,417
59	WONG YOK YOO	RETIRED MEMBER	80	27.09.2021	8,836.00	4,418
60	MAZANAH BINTI MD AMIN	RETIRED MEMBER	75	14.06.2021	8,802.00	4,401
61	JOTHI A/L VELAYUTHAM	KOLEJ TINGKATAN ENAM DESA MURNI	56	08.11.2021	8,782.00	4,391
62	OOI HOCK JIN	RETIRED MEMBER	76	18.10.2021	8,782.00	4,391
TOTAL PAID					RM 552,190.00	

KOPERASI BERSEKUTU

The net profit of Koperasi Bersekutu Pulau Pinang Berhad for the year ending 31st December 2021 was RM 1,977.84. No dividend was declared following its 36th Annual Meeting held on 30th September 2021.

APPRECIATION

Your Board wishes to place on record its gratitude for the invaluable services rendered to Co-operative by :

1. Penaung, Pengarah Jabatan Pelajaran Pulau Pinang.
2. Pengarah dan Kakitangan Suruhanjaya Koperasi Malaysia Negeri Pulau Pinang.
3. Jabatan Akauntan Negara, Pulau Pinang.
4. Legal Advisor, Messrs Ooi Lee & Co.
5. The Heads of Schools and their clerical staff.
6. The Principal & Staff of Co-operative College, Petaling Jaya.
7. Koperasi Bersekutu Pulau Pinang Berhad and Staff.
8. Biro Angkasa
9. And all those who have, in one way or another, assisted the Co-operative.

By order of the Board of Directors
Tham Yoke Mei
Secretary



FIXED DEPOSIT AS AT 29TH DECEMBER 2021

BANKER'S NAME	AMOUNT RM	REF. NO.	RATE %	TENURE MONTHS	MATURITY DATE
Co-Opbank Pertama					
	2,000,000.00	400989 / 400990 / 400991 / 400992	2.80	24	18-May-2022
	1,000,000.00	371845 / 371846	3.25	24	25-Mar-2022
	1,000,000.00	371878 / 371879	3.25	24	15-Apr-2022
Withdrawn RM1 million on 4/8/2020 (Evergain Saving Plan 3rd Payment)					
	3,000,000.00	371955 / 371956 / 371957 / 371958 / 371959 / 371360	2.50	24	3-Aug-2022
	2,500,000.00	371798 / 371799 / 371800 / 371801 / 371802	3.60	24	18-Feb-2022
	1,000,000.00	371832 / 371833	3.25	24	11-Mar-2022
	1,000,000.00	400912	2.50	24	24-Aug-2022
	2,000,000.00	400922 / 400923 / 400924 / 400925	2.50	24	28-Aug-2022
	1,000,000.00	400940 / 400941	2.50	24	7-Sep-2022
	14,500,000.00				
AFFIN BANK BERHAD FD MATURED ON 15/12/20. RENEW FOR 6 MONTHS					
	1,000,000.00	30-107-021956-2 / 30-107-021957-5	2.35	12	15-Jun-2022
	2,000,000.00	30-107-020912-9 / 30-107-020913-2 / 30-107-020914-5 / 30-107-020915-8	2.40	12	14-Oct-2022
	800,000.00	30-107-023049-9 / 30-107-023050-9 / 30-107-023051-2 / 30-107-023052-5	2.25	12	9-Feb-2022
	3,800,000.00				
AMBANK BERHAD					
	2,000,000.00	8881045982642 / 8881045982880 8881045982937 / 8881045982960	2.65	12	20-Dec-2022
	1,020,000.00	881045983000 / 8881045983033 / 8881045983099	2.65	12	20-Dec-2022
	600,000.00	8881046008359 / 8881046008360 8881046008371	2.65	12	27-Dec-2022
	800,000.00	8881046088697 / 8881046089941 8881046089952 / 8881046089963	2.65	12	3-Jan-2023
	4,420,000.00				
CIMB BANK BERHAD PRANGIN MALL					
	2,000,000.00	4451605 / 4451606 / 4451607 / 4451608	2.30	12	13-Jan-2022
	2,500,000.00	4844079 / 4844080 / 4844081 / 4844082 / 4844083	2.40	12	11-Nov-2022
	4,500,000.00				
	27,220,000.00				



REPORT OF THE INVESTMENT / TRADING / BUSINESS COMMITTEE 2021 / 2022

Chairman : Mr. Yeap Theam Oon
 Committee Members : Mr. Chin Fook Wah
 Mr. Santokh Singh a/l Ishar Singh
 Mr. Tan Kuan Ghee
 Mr. Wilfred Ewe Kheng Hean

The Investment Committee is pleased to present its report for the period 1st January 2021 to 31st December 2021.

1. INVESTMENT IN BURSA SAHAM KUALA LUMPUR

During the year under review, the Co-operative invested an amount of RM 94,541.68 in the following five counters :

	Units	Date Bought RM	Amount Bought RM
(a) V.S. Industry Berhad	10,000 @2.85 p.s.	14.04.2021	28,664.43
(b) MY E.G.Services Berhad	10,000 @1.97 p.s.	30.04.2021	19,813.61
(c) B.P. Plas	10,000 @1.79 p.s.	28.07.2021	18,003.06
(d) Samchem	20,000 @0.70 p.s.	02.08.2021	14,080.53
(e) Samchem	20,000 @ 0.695 p.s.	16.08.2021	13,980.05
			----- 94,541.68 =====

The following shares were sold during the year under review and we managed to make a profit of RM 46,765.79.

	Units	Bought RM	Amount Sold RM	Profit / Loss RM
(a) MY E.G. Services Bhd	10,000	11,000.00	21,873.40	10,873.46
(b) C & C Bintang Bhd	20,000	21,000.00	23,914.49	2,914.49
(c) V. S. Warrant	4,000	-	1,335.18	1,335.18
(d) B. P. Plas	10,000	18,003.06	23,762.43	5,759.37
(e) Samchem	20,000	14,080.53	17,464.70	3,384.25
(f) Canone	10,000	27,900.00	40,586.61	12,686.61
(g) Canone	5,000	13,950.00	23,762.43	9,812.43
		----- 105,933.59 =====	----- 152,699.38 =====	----- 46,765.79 =====

2. INVESTMENT IN OIL PALM SCHEME

(a) East West One Planter's Scheme

Our investment of 20 blocks of RM 58,888.00 each in East West One Planter's Scheme (Premier Category) matured on 7th November 2021. The Co-operative Board of Directors decided to reinvest only 10 blocks of RM 58,888.00 each for this Scheme. The remaining 10 blocks of RM 58,888.00 each, totalling RM 588,880.00 was claimed back on 28th December 2021.



The annual return for this Scheme is for a period of 8 years (average 10 % p.a.) as follows:-

1 st – 5 th year	-	8% per annum
6 th year	-	10% per annum
7 th year	-	14% per annum
8 th year	-	16.08% per annum

(b) East West Horizon Planter’s Scheme

We are in the 3rd year of investment in East West Planter’s Horizon Scheme from 27th November 2019. The Co-operative invested an amount of RM 1,080,000.00 being 9 blocks of RM 120,000.00 per block Under (Emerald Category).

The annual return for the Emerald Category is for a period of 8 years (average 10.5% p.a.) as follows :-

1 st – 3 rd year	-	8 % per annum
4 th year	-	9.5 % per annum
5 th year	-	11 % per annum
6 th year	-	12 % per annum
7 th year	-	13 % per annum
8 th year	-	14 % per annum

(c) Golden Palm Growers Berhad

The Co-operative was informed by the Appointed Liquidator for Golden Palm Growers Berhad that the original interested party is no longer interested in acquiring the assets of the Scheme. Nevertheless, the liquidation team is continuing its marketing efforts to promote the assets to potential parties.

3. INVESTMENT IN HONG LEONG ASSURANCE BERHAD

We are in the 4th year of investment in the Hong Leong Assurance Berhad (Evergain Plus Plan). The fourth RM 1 million was paid on 12th August 2021 and the Co-operative received the fourth Guaranteed Yearly Income of RM 200,000.00 in the month of August 2021.

4. PROPERTIES

The total value of our 7 properties as at 31st December 2021 was **RM 9,006,100.00** as follows:-

(a) 1-G, King Street, Penang	-	247,000.00
(b) 20B, Penang Street, Penang	-	1,100,000.00
(c) 23, Tingkat Bukit Jambul, Penang	-	873,000.00
(d) 10, Jalan Vervea 4, Batu Kawan, Penang	-	2,126,100.00
(e) 86, Malacca Street, Penang	-	1,200,000.00
(f) 12, Halaman York, Penang	-	2,150,000.00
(g) 104, Jalan Permai, Gelugor, Penang	-	1,310,000.00
		9,006,100.00

The details of our tenants and rental receivable were shown in the Internal Auditor’s report under page 68.

5. TRADING / BUSINESS

During the period under review, a total of 32 applications for the Consumer Purchase Scheme were received. The total sales of electrical and household products together with the sales of adults and children’s diapers, amounting to RM 28,692.60, were received. The profit for the period was RM 491.40.

The Consumer Purchase Scheme enabled members to purchase consumer products such as electrical appliances, computers, hand phones and household furnishings.



Members may also make use of the facilities to go on tours of their choice, or to perform the Hajj/Umrah or Pilgrimage to other religious places of members' choice and also to attend convocations (overseas) of members' children.

In conclusion, the Committee would like to thank those who had in one way or another assisted us to make this year a success.

CHAIRMAN



REPORT OF COMMUNICATION / I.T. COMMITTEE 2021 / 2022

Chairman : Ms. Wong Chui Ping

Committee Members : Mr. Lim Seong Hoon
Mr. Santokh Singh
Mr. Yeap Theam Oon

The Communication / I.T. Committee takes great pleasure in presenting its report for the period under review. This Committee is formed during the time of living in the unprecedented situation and has been steered to embrace digital technology.

1. BULLETINS

3 Issues of the PTCS Bulletin were disseminated to members via online platforms (Telegram and Website) and also hard copies at this point in time to keep them informed of the activities of the Co-operative.

2. ANNUAL REPORT

An *annual report* had been prepared through the collaborative effort from all parties concerned and was disseminated to all PTCS members that spells out the PTCS's financial status and operations over the year of 2021.

3. TELEGRAM CHANNEL

The Co-operative has set up its own Telegram group to reach out to all members who likewise subscribed to this platform. This is to enable fast and efficient news and updates on our programmes and members' benefits.

4. OFFICAL WEBSITE

The Co-operative has an official website - ptcs.com.my whereby members are also able to get the latest updates and news. Members are able to view all past and latest publication of bulletins plus a photo gallery for activities organized by the Co-operative. Various application and request forms are also available to be downloaded if required.

5. VIRTUAL MEETING

As we lived our lives in the midst of Covid-19 pandemic, Co-operative has introduced virtual meeting to its Board of Directors. A free PTCS member's Zoom Seminar was organized on the 24th April 2022 (April) and was met with good response.

6. POWER POINT SLIDE

Power point presentation are being used by the Co-operative in the introduction to visitors.

7. COMPUTERS

The computers in the Co-operative has been upgraded and updated and there was an In House Training for staff on the 13 April 2022 at PTCS main office. .

APPRECIATION

The Committee wished to take this opportunity to thank the Board of Directors and the staff for their dedication, commitment and contributions for its success. The Committee also wish to put on record its appreciation to all members for their continued Co-operation, support and active participation in its activities.

CHAIRMAN



REPORT OF THE EDUCATION / SOCIAL COMMITTEE 2021 / 2022

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

This Committee was formally known as the Education / Communication / Social Committee. Effective 1st December, 2021 it is known as the Education / Social Committee.

1. SEMINARS / TALKS

Owing to the Covid-19 pandemic and its subsequent MCO, no physical Seminars or Talks could be held. However the Committee managed to host an online zoom talk on “The Effects of Covid-19 on The Mental Health of Teachers and Students and how to identify ways to cope”. It was conducted by Dato’ Dr. Lai Fong Hwa and Datin Indranee Liew on Sunday, 24th April 2022. The response was good and the members found it informative and enlightening.

2. TOURS

The Committee endeavoured to organise short local one-day trips but was advised against doing it by the manager of S.A. Tours owing to the still volatile and prevalent Covid-19 pandemic.

3. LOGO DESIGN COMPETITION

A “ PTCS 90th Anniversary “ logo design competition was held from 15th April to 31st May 2022. The winner was Mr. Goh Thean Huat (M’ship No : G0069), a retired teacher.



4. EDUCATION LOAN FUND

An announcement was made in the March 2022 issue of the Society Bulletin inviting applications for the loan.

5. MEMBERSHIP CAMPAIGN

The response to the Membership Campaign was not encouraging even with the incentive of RM100.00 each offered to both proposer and applicant. It was then decided to extend it until December, 2022.

APPRECIATION

The Committee would like to record its appreciation to all members who supported us through these challenging times. Last but not least, a heart-felt thank to all Board members and PTCS staff who soldered on through thick and thin.

CHAIRMAN



REPORT OF THE CO-OPERATIVE SERVICE STATION COMMITTEE 2021 / 2022

Chairman	:	Mr. Lee Lat Heng
Committee Members	:	Mr. Lee Giap Chueen Mr. Tan Kuan Ghee Mr. Wilfred Ewe Kheng Hean
Station Manager	:	Mr. Lim Beng Chooi
Clerk	:	Ms. Geethapiriya A/P Shanmugam Ms. Mazida Hasnati Bt Mohamed Noor
Counter	:	Ms. Hamilahton Bt Sulaiman Ms. Himapria A/P Shanmugam Ms. Ong Siew Teng
Part Time Cashier	:	Ms. Julianty Bt Abdul Majid
Part Time Attendant	:	Mr. Yahaya Bin Azizan Mr. Zulkifli Bin Yahaya Mr. Teh Soon Siew

1. FINANCIAL REPORT

The BHP Service Station made a profit of RM 26,057.14 as compared to RM 72,720.65 in 2020. The decrease in profit was largely due to pandemic and MCO resulting in loss of sales.

	As at 31 ST DECEMBER 2020	As at 31 ST DECEMBER 2021
SALES	RM 5,283,241.47	RM 5,752,894.36
GROSS PROFIT	RM 387,841.58	RM 379,631.14
NET PROFIT	RM 72,720.65	RM 26,057.14

2. PATRONAGE DISCOUNT

Service Station offers 2.0% discount to members who purchase petrol by cash and 1% to those who use credit cards. For the financial year ending 31st December 2021, our Service Station recorded a total of 2,908 purchases by members, their spouses, Chinese Teacher Co-op, Wawasan, PBA, NUTP, OXA & Loh Guan Lye Co-operative. These represented a decrease of 17.5% as compared to 3,526 purchases for the same corresponding period last year. There is an increase in support from our members and members of the other Co-operatives.

3. SUPPLEMENTARY CARD

Supplementary membership cards for members' spouses and other family members were introduced in August, 2001. These cards were also offered to Koperasi Bersekutu members. To-date our Service Station has issued a total of 68 supplementary cards with an annual purchase of RM 2,633.40 from 61 transactions. There were no new applications for supplementary cards in 2020. It is hoped that more members will apply for supplementary cards for their family members as they will also enjoy the same benefits as the main card holders.

4. CARDS PURCHASES

Below are total purchases by supplementary cards, credit cards and purchases by other Co-operatives' members –



		Total Transactions	Amount
(a)	Members' spouses/ family members	2,908	RM 118,895.92
(b)	Purchase using credit cards	59	RM 43,320.03
(c)	Other Co-operatives	260	RM 16,245.21
(d)	Wawasan Open University	61	RM 2,592.04

5. REBATE PAYOUT / INCENTIVES

A total of RM 2,315.56 was paid out under cash patronage discount to members. Members having an account with the service station are given 1% incentive rebate for early settlement of their petrol bills. An amount of RM 20.90 was paid out under this incentive.

6. TYRE / REPAIR LOAN SCHEME

The quantum for the Tyre / Repair loan scheme is now RM 5,000.00 and the repayment period is 40 months. During the year under review a total of 72 applications involving a total amount of RM 180,000.00 were approved under the scheme.

7. LUB BAY

CT Auto Repair & Service took over the operation of the bay in October 2008. It offers the usual car maintenance work such as cylinder and gear oil change, oil filter and spark plugs replacement. Due to shortage of workers, the operator has temporarily stopped his car wash services. The Lub Bay also carries out car repairs and provides car air-conditioning services. Members are given a 20% discount on labour charges.

8. BHP SHOP

The shop registered a business turnover of RM 207,236.58 as compared to RM 235,835.39 in the previous year. This resulted in a decrease of 12.13% or RM 28,598.81 for the same corresponding period. The shop made a profit of RM 25,474.21. The shop offers a wide range of food and non-food items for the shopping convenience of members and the motoring public who come to purchase petrol.

9. EVAPORATION RATE (LITRES)

	197	195	BIO HSD	EURO 5
	EVAPORATION / SALES	EVAPORATION / SALES	EVAPORATION / SALES	EVAPORATION / SALES
JAN 21	246.7/26,013.3 = 0.95%	1,317.8/137,902.2 = 0.96%	52.6/8,597.4 = 0.61%	150.3/26,639.7 = 0.56%
FEB 21	234.8/23,815.2 = 0.99%	1,239.5/127,590.5 = 0.97%	40.2/ 7,449.8 = 0.54%	117.6/21,922.4 = 0.54%
MAR 21	287.0/29,683.0 = 0.97%	1,740.0/181,800.0 = 0.967%	49.1/ 9,090.9 = 0.54%	159.9/29,800.1 = 0.54%
APR 21	122.2/12,997.8 = 0.95%	1,840.2/193,439.8 = 0.95%	56.7/8,373.3 = 0.68%	167.7/28,202.3 = 0.59%
MAY 21	209.0/21,341.0 = 0.98%	1,516.8/159,243.2 = 0.95%	58.6/7,391.4 = 0.79%	138.2/23,561.8 = 0.59%
JUN 21	125.4/13,534.6 = 0.936%	886.8/92,443.2 = 0.96%	26.9/4,223.1 = 0.64%	91.6/13,808.4 = 0.66%
JUL 21	159.5/17,140.5 = 0.93%	1,216.6/125,053.4 = 0.97%	24.9/4,695.1 = 0.53%	103.3/19,736.7 = 0.52%
AUG 21	172.3/17,737.7 = 0.97%	1,241.2/129,168.8 = 0.96%	34.6/6,885.4 = 0.50%	109.0/18,001.0 = 0.61%
SEP 21	163.0/17,237.0 = 0.95%	1,375.1/144,244.9 = 0.95%	48.8/8,131.2 = 0.60%	106.4/20,553.6 = 0.52%
OCT 21	202.5/21,307.5 = 0.95%	1,777.4/186,972.6 = 0.95%	49.8/9,590.2 = 0.52%	145.5/26,014.5 = 0.56%
NOV 21	211.5/21,988.5 = 0.96%	2,218.3/232,511.7 = 0.95%	56.5/10,013.5 = 0.56%	154.1/30,525.9 = 0.50%
DEC 21	199.9/ 25,200.1 = 0.79%	2,152.5/257,607.5 = 0.84%	57.1/12,902.9 = 0.44%	181.3/34,898.7 = 0.52%

APPRECIATION

The BHP Committee would like to commend the Manager and the staff of the BHP Service Station, Jalan Anson for their commitment and dedication and the Senior Manager and staff of 1-G King Street for their co-operation and assistance. The BHP Committee would also like to put on record its sincere thanks and appreciation to our valued customers. The Service Station would like to see more members patronising the petrol station and BHP Shop as well as availing themselves to the discount on petrol purchases, the Tyre / Repair loan schemes and petrol credit facilities.

CHAIRMAN



KOPERASI GURU PULAU PINANG BERHAD
(Didaftarkan di Malaysia)

MAKLUMAT KOPERASI

LEMBAGA PENGARAH

PENGERUSI	:	Sdri. BETTY WONG
NAIB PENGERUSI/BENDAHARI	:	Sdr. TAN TAT HIONG
SETIAUSAHA	:	Sdri. THAM YOKE MEI
PENGARAH-PENGARAH	:	Sdr. CHIN FOOK WAH Sdr. LEE GIAP CHUEEN Sdr. LEE LAT HENG Sdr. LIM SEONG HOON Sdr. SANTOKH SINGH Sdr. TAN KUAN GHEE Sdr. WILFRED EWE KHENG HEAN Sdri. WONG CHUI PING Sdr. YEAP THEAM OON
ALAMAT PENTADBIRAN DAN SURAT- MENYURAT	:	1-G LEBUH KING, 10200 GEORGETOWN, PULAU PINANG.
JURUAUDIT CHARTERED ACCOUNTANTS	:	NORHASHIMAH & PARTNERS, 24B, LEBUH BUCKINGHAM, 10200 GEORGETOWN, PULAU PINANG.
BANK-BANK UTAMA	:	PUBLIC BANK BERHAD



KOPERASI GURU PULAU PINANG BERHAD
(Didaftarkan di Malaysia)

LAPORAN BERKANUN ANGGOTA LEMBAGA
MENGIKUT AKTA KOPERASI, 1993 SEKSYEN 59(1)(C)

Kami bagi pihak Anggota Lembaga dengan sukacitanya membentangkan laporan tahunan dan penyata kewangan Koperasi dan Stesyen Perkhidmatan BHP bagi tahun kewangan berakhir 31 Disember 2021.

Sesuai dengan kehendak-kehendak Seksyen 59 (3) Akta Koperasi, 1993 dan peraturan-peraturan di bawahnya, kami bagi pihak Anggota Lembaga Koperasi melaporkan bahawa:

- a) Pada pendapat Lembaga Koperasi, keputusan-keputusan operasi Koperasi dan Stesyen Perkhidmatan BHP bagi tahun kewangan berakhir 31 Disember 2021 tidak terjejas secara material oleh perkara-perkara yang abnormal sifatnya;
- b) Koperasi bercadang untuk membayar dividen sebanyak 3.45% iaitu berjumlah RM821,720.27 ke atas Modal Yuran anggota pada 30 Jun 2022 yang berjumlah RM23,817,978.78;
- c) Koperasi bercadang untuk membayar dividen sebanyak 1.75% iaitu berjumlah RM180,087.96 ke atas Modal Syer anggota pada 30 Jun 2022 yang berjumlah RM10,290,740.80;
- d) Tidak ada hal yang telah berbangkit dan mengelirukan atau tidak sesuai untuk pematuhan kaedah yang sedia ada bagi pentaksiran aset atau liabiliti Koperasi dan Stesyen Perkhidmatan BHP;
- e) Tidak ada liabiliti kontingen yang belum ditunaikan telah diakujanji oleh Koperasi dan Stesyen Perkhidmatan BHP dalam tahun kewangan berakhir 31 Disember 2021;

Kami bagi pihak Anggota Lembaga, mengaku bahawa selain daripada perkara-perkara yang dinyatakan di atas, tiada lain-lain perkara di dalam pengetahuan kami yang tidak dinyatakan seperti yang dikehendaki oleh Akta Koperasi, 1993 Seksyen 59(3).



BETTY WONG
Pengerusi



TAN TAT HIONG
Bendahari



THAM YOKE MEI
Setiausaha

Georgetown, Pulau Pinang.

Tarikh : 1 Julai 2022



KOPERASI GURU PULAU PINANG BERHAD (Didaftarkan di Malaysia)

(2)

LAPORAN JURUAUDIT BEBAS KEPADA ANGGOTA LEMBAGA

Laporan Mengenai Penyata Kewangan

Pendapat

Kami telah mengaudit penyata kewangan **Koperasi Guru Pulau Pinang Berhad**, yang terdiri daripadakunci kira-kira pada 31 Disember 2021 dan penyata pembahagian keuntungan, akaun untung rugi dan penyata aliran tunai bagi tahun kewangan berakhir pada tarikh tersebut dan ringkasan dasar-dasar perakaunan penting dan lain-lain nota penjelasan, dibentangkan di muka surat 7 hingga 43.

Pada pendapat kami, penyata kewangan ini memberikan pandangan yang benar dan saksama mengenai kedudukan kewangan dan kedudukan hal ehwal Koperasi pada 31 Disember 2021 dan prestasi kewangan serta aliran tunai Koperasi bagi tahun kewangan berakhir pada tarikh tersebut selaras dengan GP23: Garis Panduan Pelaporan Penyata Kewangan Koperasi dan kehendak Akta Koperasi 1993 dan Akta Syarikat, 2016 di Malaysia.

Asas Kepada Pendapat

Kami menjalankan audit kami mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut dijelaskan lebih lanjut dalam Tanggungjawab Juruaudit untuk bahagian Audit Penyata Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi cukup dan sesuai untuk memberikan asas bagi pendapat kami.

Kebebasan dan Tanggungjawab Etika Lain

Kami adalah bebas daripada Koperasi menurut By-Laws (atas Etika Professional, Tatacara dan Amalan) daripada Institut Akauntan Malaysia ("By Laws") dan Kod Etika untuk Profesional Akauntan oleh International Ethics Standards Board for Accountants ("Kod IESBA"), dan kami telah memenuhi tanggungjawab etika lain menurut By-Laws dan Kod IESBA.

Maklumat selain daripada Penyata Kewangan dan Laporan Juruaudit

Lembaga Pengarah Koperasi adalah bertanggungjawab ke atas maklumat lain. Maklumat lain terdiri daripada Laporan Berkanun Lembaga Pengarah Koperasi, tidak termasuk penyata kewangan Koperasi dan Laporan Juruaudit.



KOPERASI GURU PULAU PINANG BERHAD (Didaftarkan di Malaysia)

(3)

LAPORAN JURUAUDIT BEBAS KEPADA ANGGOTA LEMBAGA

Tanggungjawab Lembaga Pengarah Koperasi ke atas Penyata Kewangan

Lembaga Pengarah Koperasi bertanggungjawab dalam penyediaan penyata kewangan yang memberikan gambaran yang benar dan saksama menurut GP23: Garis Panduan Pelaporan Penyata Kewangan Koperasi dan kehendak Akta Koperasi 1993 di Malaysia. Lembaga Pengarah Koperasi jugabertanggungjawab terhadap kawalan dalaman yang ditentukan oleh Lembaga Pengarah yang perlu untuk membolehkan penyediaan penyata kewangan Koperasi yang bebas daripada salah nyata fakta yang penting, samada disebabkan oleh fraud atau kesilapan.

Semasa menyediakan penyata kewangan Koperasi, Lembaga Pengarah Koperasi bertanggungjawab menaksir kemampuan Koperasi untuk kekal berterusan, mendedahkan, sekiranya berkenaan, hal-hal berkaitan dengan kemampuan Koperasi untuk kekal berterusan dan menggunakan prinsip ketekalan, melainkan Lembaga Pengarah Koperasi berkeinginan untuk melikuidasi atau menghentikan operasi Koperasi, atau tiada alternatif lain selain dari melaksanakannya.

Tanggungjawab Juruaudit terhadap Penyata Kewangan

Objektif kami adalah untuk memperolehi jaminan yang munasabah sama ada Penyata Kewangan Koperasi secara keseluruhannya adalah bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan, dan mengeluarkan laporan juruaudit yang merangkumi pendapat kami. Jaminan yang munasabah adalah tahap munasabah yang tinggi, tetapi bukan satu jaminan bahawa audit yang dijalankan mengikut Piawaian Pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa akan sentiasa mengesan salah nyata yang ketara apabila iawujud. Salah nyata boleh timbul daripada penipuan atau kesilapan dan dianggap memberi kesan ketara jika, secara individu atau dalam agregat, mereka semunasabahnya dapat dijangkakan untuk mempengaruhi keputusan ekonomi diambil oleh pengguna berdasarkan Penyata Kewangan ini.



(4)

KOPERASI GURU PULAU PINANG BERHAD (Didaftarkan di Malaysia)

LAPORAN JURUAUDIT BEBAS KEPADA ANGGOTA LEMBAGA

Sebagai sebahagian daripada audit mengikut Piawaian Pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa, kami menggunakan pertimbangan profesional dan mengekalkan keraguan profesional di sepanjang pengauditan. Kami juga:

- a) Mengenal pasti dan menilai risiko salah nyata yang ketara dalam Penyata Kewangan Koperasi, sama ada disebabkan oleh penipuan atau kesilapan, merancang dan melaksanakan prosedur audit yang responsif kepada risiko berkenaan, dan mendapatkan bukti audit yang mencukupi dan bersesuaian untuk memberikan asas yang munasabah bagi pendapat kami. Risiko tidak mengesan salah nyata yang ketara yang terhasil daripada penipuan adalah lebih tinggi daripada yang terhasil daripada kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, pengecualian disengajakan, salah nyata atau mengatasi kawalan dalaman.
- b) memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit untuk merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Koperasi.
- c) menilai kesesuaian dasar perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan pendedahan yang berkaitan yang dibuat oleh para pengarah.
- d) membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh para pengarah, dan berdasarkan bukti audit yang diperolehi, sama ada ketidaktentuan ketara wujud yang berkaitan dengan peristiwa atau keadaan yang boleh menimbulkan keraguan yang ketara ke atas keupayaan Koperasi untuk terus sebagai satu usaha berterusan. Jika kami membuat kesimpulan bahawa ketidaktentuan ketara wujud, kami dikehendaki untuk menarik perhatian dalam laporan juruaudit kami ke atas pendedahan berkaitan dalam penyata kewangan atau, jika pendedahan tersebut tidak mencukupi, mengubahkan pendapat kami. Kesimpulan kami adalah berdasarkan pada bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa depan boleh menyebabkan Koperasi berhenti untuk terus sebagai satu usaha berterusan.



KOPERASI GURU PULAU PINANG BERHAD
(Didaftarkan di Malaysia)

(5)

**LAPORAN JURUAUDIT
BEBAS KEPADA ANGGOTA LEMBAGA**

- e) menilai keseluruhan persembahan, struktur dan kandungan penyata kewangan Koperasi, termasuk pendedahan, dan sama ada penyata kewangan merupakan asas urus niaga dan peristiwa-peristiwa dalam cara yang mencapai persembahan yang saksama.

Kami berkomunikasi dengan para pengarah berkenaan, antara perkara lain, skop dan masa audit yang telah dirancang dan penemuan audit yang penting, termasuk sebarang kekurangan yang ketara dalam kawalan dalaman yang kami kenalpasti sepanjang pengauditan kami.

Laporan atas Lain-lain Keperluan Perundangan dan Peraturan:

Menurut keperluan dalam Akta Koperasi, 1993 di Malaysia, kami juga melaporkan yang berikut:

- a) Rekod perakaunan dan rekod-rekod lain yang sepatutnya, telah disimpan dengan sempurna menurut peruntukan Seksyen 58 Akta;
- b) Penerimaan, perbelanjaan dan pelaburan wang dan perolehan dan pelupusan aset-aset Koperasi dalam tahun kewangan berakhir 31 Disember 2021 adalah menurut peruntukan Akta, Peraturan-Peraturan Koperasi, 2010 di Malaysia dan peraturan-peraturan dan Undang-undangKecil Koperasi; dan
- c) Aset-aset dan liabiliti-liabiliti, di dalam semua aspek yang material, dinyatakan dengan saksama menurut dasar-dasar perakaunan.



KOPERASI GURU PULAU PINANG BERHAD
(Didaftarkan di Malaysia)

(6)

**LAPORAN JURUAUDIT
BEBAS KEPADA ANGGOTA LEMBAGA**

Hal-hal Lain

Laporan ini disediakan hanya bagi anggota-anggota Koperasi, sebagai satu badan, menurut Seksyen 63 dalam Akta Koperasi, 1993 di Malaysia dan bukan untuk sebarang tujuan lain. Kami tidak bertanggungjawab kepada mana-mana pihak lain tentang isi kandungan laporan ini.



NORHASHIMAH & PARTNERS

Normbor Firma: AF 001961
Akauntan Bertauliah



NORHASHIMAH BINTI ABDUL HAMID

Nombor Kelulusan: 02788/12/2022 J
Nombor Juruaudit: SKM (B) 0400

George Town, Penang.

Tarikh: 1 Julai 2022



(7)

KOPERASI GURU PULAU PINANG BERHAD
(Didaftarkan di Malaysia)

**PENYATA KEDUDUKAN KEWANGAN
PADA 31 DISEMBER 2021**

	NOTA	2021 RM	2020 RM
ASET			
Aset tetap	4	228,729.55	260,795.35
ASET SEPARA TETAP			
Pelaburan hartanah	5	8,168,701.37	8,250,712.07
Pelaburan	6	2,823,791.50	3,417,402.68
Pinjaman kepada anggota - anggota	7	459,903.26	502,340.79
Aset kumpulan wang rizab berkanun	8	5,180,776.50	5,180,776.50
Aset Geran	9	1.00	1.00
		16,633,173.63	17,351,233.04
ASET SEMASA			
Pinjaman kepada anggota - anggota	7	3,746,632.32	4,957,551.00
Deposit tetap	10	26,220,000.00	23,620,000.00
Stok perniagaan	11	162,566.95	157,983.17
Penghutang perniagaan	12	2,323,160.11	2,440,493.99
Pelbagai penghutang dan cagaran	13	766,998.60	615,448.25
GST akaun		442.77	442.77
Wang di bank dan tangan	14	1,470,147.26	1,705,785.96
		34,689,984.01	33,497,705.14
LIABILITI SEMASA			
Pemiutang perniagaan	15	270.19	4,277.63
Deposit khas	16	3,566,208.33	3,363,724.15
Simpanan khas	17	3,500,519.28	3,258,938.93
Sumbangan menurut undang - undang	18	54,077.34	60,936.01
Pelbagai pemiutang dan bayaran terakru	19	1,387,078.84	525,737.33
Dividen dicadangkan	20	1,001,808.23	1,213,237.01
		9,509,962.21	8,426,851.06
ASET SEMASA BERSIH		<u>25,179,985.80</u>	<u>25,070,854.08</u>
		<u>42,041,888.98</u>	<u>42,682,882.47</u>



(8)

	NOTA	2021 RM	2020 RM
DIBIAYAI OLEH:			
Modal yuran	21	23,870,700.88	24,284,606.48
Modal saham	22	10,397,188.89	10,707,353.40
Rizab modal	23	50,151.25	50,151.25
Lain – lain kumpulan wang rizab	24	822,714.03	811,276.23
Akaun untung rugi terkumpul		345,173.29	232,618.50
Kumpulan wang rizab berkanun	25	6,555,960.64	6,499,776.61
		42,041,888.97	42,585,782.47
Cukai tertunda	26	-	97,100.00
		<u>42,041,888.98</u>	<u>42,682,882.47</u>

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



PENYATA PERUBAHAN EKUITI BAGI TAHUN BERAKHIR 31 DISEMBER 2021

Nota	MODAL SAHAM		MODAL YURAN		RIZAB MODAL		LAIN-LAIN KUMPULAN WANG RIZAB		KUMPULAN WANG BERKANUN		AKAUN UNTUNG RUGI TERKUMPUL		JUMLAH	
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Pada 1 Januari 2021	10,707,353.40	24,284,606.48	50,151.25	811,276.23	6,499,776.61	232,618.50	42,585,782.47							
Keuntungan tahun kewangan	-	-	-	-	-	1,123,680.52	1,123,680.52							
Dividen dicadangkan	-	-	-	-	-	(1,001,808.23)	(1,001,808.23)							
Tambahan - Modal Saham dan Yuran	78,110.00	1,387,507.84	-	-	-	-	1,465,617.84							
Pengeluaran - Modal Saham dan Yuran	(388,274.51)	(1,801,413.44)	-	-	-	-	(2,189,687.95)							
Pindahan ke - Lain-lain Kumpulan Wang Rizab	-	-	-	(2,551.43)	-	-	(2,551.43)							
Pindahan ke - Kumpulan Wang Rizab Berkanun	-	-	-	-	56,184.03	(56,184.03)	-							
Peruntukan honorarium terlebih bagi tahun lepas	-	-	-	-	-	3,000.00	3,000.00							
Pulangan ke Pinjaman Pendidikan Sumbangan ke - Kumpulan Wang Amanah Pendidikan	-	-	-	13,989.23	-	-	13,989.23							
Sumbangan ke - Kumpulan Wang Amanah Pembangunan	-	-	-	-	-	(22,473.61)	(22,473.61)							
Cadangan Bayaran Honorarium	-	-	-	-	-	(11,236.81)	(11,236.81)							
Peruntukan berlebihan dividen bagi tahun lepas	-	-	-	-	-	(30,000.00)	(30,000.00)							
Pembalikan cukai tertunda tahun sebelum	-	-	-	-	-	476.95	476.95							
Pelarasan saham terkurang catat	-	-	-	-	-	97,100.00	97,100.00							
	-	-	-	-	-	10,000.00	10,000.00							
Pada 31 Disember 2021	10,397,188.89	23,870,700.88	50,151.25	822,714.03	6,555,960.64	345,173.29	42,041,888.97							

PENYATA PERUBAHAN EKUITI...SAMBUNGAN BAGI TAHUN BERAKHIR 31 DISEMBER 2020

Nota	MODAL SAHAM		MODAL YURAN		RIZAB MODAL		LAIN-LAIN KUMPULAN WANG RIZAB		KUMPULAN WANG RIZAB BERKANUN		AKAUN UNTUNG RUGI		JUMLAH	
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Pada 1 Januari 2020	10,916,685.91	24,830,826.32	50,151.25	786,690.14	6,432,161.47	227,589.18	43,244,104.27							
Keuntungan tahun kewangan	-	-	-	-	-	1,352,302.77	1,352,302.77							
Dividen dicadangkan	-	-	-	-	-	(1,213,237.01)	(1,213,237.01)							
Tambahan - Modal Saham dan Yuran	86,880.00	1,255,193.60	-	-	-	-	1,342,073.60							
Pengeluaran - Modal Saham dan Yuran	(296,212.51)	(1,801,413.44)	-	-	-	-	(2,097,625.95)							
Pindahan ke - Lain-lain Kumpulan Wang Rizab	-	-	-	(1,568.70)	-	-	(1,568.70)							
Pindahan ke - Kumpulan Wang Rizab Berkanun	-	-	-	-	67,615.14	(67,615.14)	-							
Peruntukan honorarium terlebih bagi tahun lepas	-	-	-	-	-	-	-							
Pulangan ke Pinjaman Pendidikan	-	-	-	-	-	3,000.00	3,000.00							
Sumbangan ke - Kumpulan Wang Amanah Pendidikan	-	-	-	26,154.79	-	-	26,154.79							
Sumbangan ke - Kumpulan Wang Amanah Pembangunan	-	-	-	-	-	-	(27,046.06)							
Cadangan Bayaran Honorarium	-	-	-	-	-	-	(13,523.03)							
Peruntukan berbeban dividen bagi tahun lepas	-	-	-	-	-	-	(30,000.00)							
Pada 31 Disember 2020	10,707,353.40	24,284,606.48	50,151.25	811,276.23	6,499,776.61	232,618.50	42,585,782.47							

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(11)

**PENYATA PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN BERAKHIR 31 DISEMBER 2021**

	NOTA	2021 RM	2020 RM
PENDAPATAN KENDALIAN		2,108,184.38	2,376,859.42
LAIN-LAIN PENDAPATAN		37,132.30	66,257.35
PERBELANJAAN PENTADBIRAN DAN PERBELANJAAN AM		(1,020,511.51)	(1,089,436.20)
KEUNTUNGAN OPERASI		<u>1,124,805.17</u>	<u>1,353,680.57</u>
PERBELANJAAN KEWANGAN		(1,124.65)	(1,377.80)
KEUNTUNGAN BERSIH SEBELUM CUKAI		<u>1,123,680.52</u>	<u>1,352,302.77</u>

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



(12)

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**AKAUN PEMBAGIAN KEUNTUNGAN
BAGI TAHUN BERAKHIR 31 DISEMBER 2021**

	NOTA	2021 RM	2020 RM
Keuntungan bersih tahun kewangan		1,123,680.52	1,352,302.77
Tolak: Pembahagian berkanun – 8% (2019: 15%)			
Pindahan ke kumpulan wang rizab statutori – 5%	25	(56,184.03)	(67,615.14)
Pindahan ke kumpulan wang amanah pendidikan koperasi - 2%	18	(22,473.61)	(27,046.06)
Pindahan kumpulan wang amanah pembangunan koperasi - 1%	18	(11,236.81)	(13,523.03)
		(89,894.45)	(108,184.23)
Keuntungan selepas pembahagian berkanun		1,033,786.07	1,244,118.54
Tolak : Pembahagian lain			
1.75% dividen dicadangkan atas modal saham pada 30 Jun 2021 (2020: 2.10%)	20	(180,087.96)	(222,804.85)
3.45% dividen dicadangkan atas modal yuran pada 30 Jun 2021 (2020: 4.10%)	20	(821,720.27)	(990,432.16)
Cadangan bayaran honorarium		(30,000.00)	(30,000.00)
		(1,031,808.23)	(1,243,237.01)
Baki keuntungan yang belum dibahagi - bahagikan Tolak:		1,977.84	881.53
Peruntukan honorarium terlebih tahun lepas		(3,000.00)	(3,000.00)
Pembalikan cukai tertunda tahun sebelum		(97,100.00)	-
Pelarasan saham berkurangan catat		(10,000.00)	-
Peruntukan dividen terlebih tahun lepas		(476.95)	(1,147.79)
		(110,576.95)	(4,147.79)
Baki keuntungan selepas pelarasan		112,554.79	5,029.32
Keuntungan terkumpul pada awal tahun kewangan		232,618.50	227,589.18
Keuntungan terkumpul pada akhir tahun kewangan		345,173.29	232,618.50

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



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KOPERASI GURU PULAU PINANG BERHAD
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**AKAUN PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN BERAKHIR 31 DISEMBER 2021**

	NOTA	2021 RM	2020 RM
PENDAPATAN			
Pendapatan dari aktiviti kredit:			
Faedah atas pinjaman		457,572.98	565,672.20
Bayaran perkhidmatan / masuk untuk memproseskan pinjaman dan skim saham		11,257.63	26,156.31
Pendapatan dari aktiviti pelaburan:			
Dividen dari pelaburan	27	32,194.23	22,704.92
Faedah dari skim dagangan umum		-	178,691.04
Keuntungan dari pelaburan di Golden Plan Growers Berhad / East West One Consortium Berhad		247,360.80	277,368.00
Faedah atas deposit tetap / akaun semasa	28	1,048,391.44	1,038,080.08
Sewa		235,342.50	206,810.00
Keuntungan jualan dari pelaburan tercatat	29	61,265.29	11,019.96
Keuntungan jualan dari pelaburan tidak tercatat (unit trust)	30	-	5,259.37
Pendapatan dari aktiviti stesyen minyak			
Keuntungan bersih daripada Stesyen Perkhidmatan BHP		26,057.14	71,253.85
Pendapatan dari aktiviti perkhidmatan			
Komisen dari insuran kumpulan		24,661.06	27,476.25
Pendapatan dari lain-lain aktiviti pengguna			
Keuntungan dari skim belian konsumen	31	351.92	1,384.80
		2,144,454.99	2,431,876.78
Pendapatan am:			
Lain-lain		861.69	11,239.99
		861.69	11,239.99
JUMLAH PENDAPATAN		2,145,316.68	2,443,116.77
PERBELANJAAN AM:			
Percetakan dan alatulis		13,590.69	16,568.80
Bayaran bank		1,124.65	1,377.80
Elaun kenderaan kepada pegawai	37	31,200.00	25,920.00
Elaun juruaudit dalam		3,835.00	3,775.00
Seminar		400.00	-
Belanja Mesyuarat Agung Tahunan		168,827.05	202,964.57
Telefon		10,974.06	11,163.75
Setem		17,574.20	21,208.80
Mesyuarat jawatankuasa	37	41,410.00	33,275.00
Jumlah perbelanjaan am hantar bawah		288,935.65	316,253.72



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(14)

AKAUN UNTUNG RUGI
BAGI TAHUN BERAKHIR 31 DISEMBER 2021

	NOTA	2021 RM	2020 RM
Jumlah perbelanjaan am bawa bawah		288,935.65	316,253.72
Elektrik dan air		9,751.54	9,933.83
Belanja perubatan		25,375.65	31,907.80
Bayaran juruaudit luar		5,863.00	6,020.30
Faedah atas pertaruhan khas		18,287.82	16,974.10
Faedah atas simpanan khas		19,350.83	17,772.04
Insuran		15,517.72	15,607.39
Bayaran peguam dan professional		2,800.00	3,526.16
Pelbagai perbelanjaan	32	13,062.51	13,496.19
Cukai pintu dan tanah		18,419.10	9,788.70
Minuman untuk kakitangan		4,398.00	4,680.30
Pembaikan dan penyelenggaraan		21,636.62	63,047.52
Gaji dan elaun	33	388,806.90	370,931.20
Bayaran perjalanan		3,122.40	2,104.20
Bayaran perkhidmatan potongan		49,832.40	57,070.80
Hapuskira stok		3,368.78	-
Peruntukan rosotnilai harga saham	6	17,839.27	37,052.16
Susutnilai aset tetap		115,267.97	114,647.59
JUMLAH PERBELANJAAN AM		1,021,636.16	1,090,814.00
KEUNTUNGAN BERSIH DIPINDAHKAN KE PENYATA PEMBAHAGIAN KEUNTUNGAN		1,123,680.52	352,302.77



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(15)

**AKAUN PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN BERAKHIR 31 DISEMBER 2021**

PENDAPATAN	NOTA	2021 RM	2020 RM
Keuntungan kasar bagi penyata perniagaan		379,631.14	387,841.58
Sewa bengkel		20,700.00	19,800.00
Pelbagai pendapatan		31,417.66	35,425.57
		431,748.80	443,067.15
TOLAK: PERBELANJAAN			
Bonus		5,250.00	20,656.50
Gaji dan elaun		204,446.17	147,435.36
KWSP		26,250.00	27,841.00
Perkeso		4,100.65	4,233.60
Elaun kepada pegawai		2,400.00	3,600.00
Elaun kepada ahli jawatankuasa		7,200.00	3,015.00
Elaun kepada juruaudit dalam		2,160.00	1,875.00
Bayaran sewa dan pelancaran		48,840.22	51,093.32
Air dan elektrik		29,110.41	33,192.49
Lesen		3,240.00	3,240.00
Telefon		3,695.95	3,706.00
Pos dan setem		127.90	191.00
Percetakan dan alatulis		2,864.73	3,760.55
Pakaian seragam		222.47	702.73
Minuman		990.55	967.15
Insuran		2,780.68	2,959.65
Diskaun		35,707.18	35,092.58
Pembaikan		1,763.15	2,094.15
Bayaran audit		2,400.00	2,400.00
Belanja perubatan		1,701.00	1,979.00
Yuran pengurusan		10,906.33	11,923.39
Bayaran bank		426.50	375.50
Pelbagai		4,877.34	4,487.48
Bayaran peguam dan professional		470.00	470.00
Susutnilai aset tetap		3,760.43	4,521.85
		405,691.66	371,813.30
Keuntungan bagi tahun ini		26,057.14	71,253.85
Tambah: Keuntungan terkumpul pada awal tahun		2,936,578.81	2,865,324.96
Keuntungan terkumpul pada akhir tahun		2,962,635.95	2,936,578.81

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



STESEN PERKHIDMATAN BHP JALAN ANSON, PULAU PINANG

(16)

AKAUN PERNIAGAAN

NOTA	Petrol, diesel dan minyak pelincir RM	Tayar, bateri, peralatan dan lain-lain RM	Jumlah RM
TAHUN BERAKHIR 31 DISEMBER 2021			
JUALAN	5,545,657.78	207,236.58	5,752,894.36
TOLAK: KOS JUALAN			
Stok pada 1 Januari	115,770.00	37,328.59	153,098.59
Tambah: Belian	5,216,154.60	165,566.98	5,381,721.58
	5,331,924.60	202,895.57	5,534,820.17
Tolak: Stok pada 31 Disember	(140,423.75)	(21,133.20)	(161,556.95)
	5,191,500.85	181,762.37	5,373,263.22
Keuntungan kasar dipindahkan ke Penyata Pendapatan Dan Perbelanjaan	354,156.93	25,474.21	379,631.14
TAHUN BERAKHIR 31 DISEMBER 2020			
JUALAN	5,047,406.08	235,835.39	5,283,241.47
TOLAK: KOS JUALAN			
Stok pada 1 Januari	121,578.65	25,993.90	147,572.55
Tambah: Belian	4,696,400.00	204,525.93	4,900,925.93
	4,817,978.65	230,519.83	5,048,498.48
Tolak: Stok pada 31 Disember	(115,770.00)	(37,328.59)	(153,098.59)
	4,702,208.65	193,191.24	4,895,399.89
Keuntungan kasar dipindahkan ke Penyata Pendapatan Dan Perbelanjaan	345,197.43	42,644.15	387,841.58

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



**STESEN PERKHIDMATAN BHP
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(17)

**PENYATA ALIRAN TUNAI
BAGI TAHUN BERAKHIR 31 DISEMBER 2021**

NOTA	2021 RM	2020 RM
ALIRAN TUNAI DARIPADA AKTIVITI OPERASI		
Keuntungan bersih sebelum cukai	1,123,680.52	1,352,302.77
Pelarasan:		
Susutnilai aset tetap	119,028.40	119,169.44
Peruntukan rosotnilai harga saham	17,839.27	37,052.16
Kerugian / (Keuntungan) jualan dari pelaburan tercatat	(61,265.29)	(11,019.96)
Keuntungan jualan dari pelaburan tidak tercatat	-	(5,259.37)
Bayaran faedah	37,638.65	34,746.14
Penerimaan faedah	(1,048,391.44)	(1,038,080.08)
Keuntungan sebelum perubahan modal kerja	188,530.11	488,911.10
Penambahan dalam modal kerja:		
Stok perniagaan	(4,583.78)	(5,034.94)
Penghutang	(34,216.47)	1,340,793.97
Pemiutang	830,334.07	32,431.99
Gst akaun	-	2,562.19
Aliran tunai diperoleh dari aktiviti operasi	980,063.93	1,859,664.31
Bayaran faedah	(37,638.65)	(34,746.14)
Penerimaan faedah	1,048,391.44	1,038,080.08
Pembayaran dividen	(1,212,760.06)	(1,251,190.59)
Modal yuran	(413,905.60)	(546,219.84)
Deposit khas	202,484.18	389,221.53
Simpanan khas	241,580.35	305,763.58
Pulangan ke pinjaman Pendidikan	13,989.23	26,154.79
Pinjaman kepada anggota – anggota dikembalikan	1,253,356.21	1,612,325.19
Sumbangan kepada Akaun Kumpulan Wang Amanah		
Pembangunan Koperasi	(13,523.03)	(15,293.74)
Sumbangan kepada Akaun Kumpulan Wang Amanah		
Pendidikan Koperasi	(27,046.06)	(30,587.47)
Pembayaran honorarium	-	(27,000.00)
Tunai bersih diperoleh dari aktiviti operasi	2,034,991.94	3,326,171.70
ALIRAN TUNAI DARIPADA AKTIVITI PELABURAN		
Pembelian aset tetap	(4,951.90)	(6,064.99)
Pembelian pelaburan harta	-	(1,310,000.00)
Pembelian pelaburan	(94,541.68)	(56,384.62)
Perolehan daripada jualan dari pelaburan tercatat	741,578.88	322,812.83
Aliran tunai bersih dihasilkan dari / (digunakan dalam) aktiviti pelaburan	642,085.30	(1,049,636.78)



	NOTA	2021 RM	(18) 2020 RM
ALIRAN TUNAI DARIPADA AKTIVITI PEMBIAYAAN			
Perolehan daripada terbitan saham		78,110.00	86,880.00
Penebusan tahun semasa		(390,825.94)	(297,781.21)
Aliran tunai bersih digunakan daripada aktiviti pembiayaan		<u>(312,715.94)</u>	<u>(210,901.21)</u>
Penambahan bersih dalam tunai dan bersamaan tunai		2,364,361.30	2,243,099.79
Tunai dan bersamaan tunai pada awal tahun kewangan		<u>30,506,562.46</u>	<u>28,263,462.67</u>
Tunai dan bersamaan tunai pada akhir tahun kewangan	35	<u>32,870,923.76</u>	<u>30,506,562.46</u>

Nota-nota yang disertakan adalah sebahagian daripada penyata kewangan ini.



NOTA-NOTA KEPADA PENYATA KEWANGAN BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2021

1. KEGIATAN UTAMA

Koperasi menjalankan kegiatan termasuk pinjaman kepada ahli-ahli koperasi, pelaburan dan mengurus sebuah Stesyen Perkhidmatan BHP dan sebagai pedagang utama. Tiada perubahan yang ketara dalam kegiatan utama pada tahun kewangan ini.

2. MAKLUMAT AM

Koperasi ini diperbadankan di bawah Akta Koperasi, 1993 dan beroperasi di Malaysia.

Alamat pentadbiran dan surat-menyurat Koperasi adalah di 1-G, Lebuhr King, 10200 Pulau Pinang.

Penyata kewangan ini telah diluluskan untuk diterbitkan melalui resolusi dalam mesyuarat Lembaga Koperasi pada

3. DASAR-DASAR PERAKAUNAN

a) Asas-asas perakaunan

- i. Penyata kewangan disediakan mengikut kelaziman kos sejarah dengan andaian kegiatan Koperasi adalah berterusan. Pelarasan akan dibuat untuk menyesuaikan dengan nilai-nilai saksama aset atau liabiliti;
- ii. Akaun-akaun Koperasi yang disediakan telah disesuaikan untuk mematuhi Akta Koperasi, 1993, Peraturan Koperasi 2010 dan Undang-undang Kecil Koperasi.

b) Bayaran masuk

Bayaran masuk dikreditkan ke Akaun Untung Rugi sebagai pendapatan Koperasi.

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c) Aset tetap

Aset tetap dinyatakan pada harga kos ditolak susutnilai terkumpul dan rosotnilai terkumpul. Kadar susutnilai yang digunakan adalah seperti berikut:

Tanah dan bangunan pegangpajak jangka panjang	Kadar 2%
Bangunan milik bebas	2%
Alatan perkakas, perabut, kelengkapan pejabat dan pembaikan	10 - 20%
Sistem komputer	10 - 40%

d) Geran kerajaan

Geran kerajaan diiktiraf pada nilai saksama di lembaran imbangan merupakan pendapatan tertunda yang mana ia terdapat kepastian munasabah bahawa geran akan diterima dan semua syarat yang berkaitan telah dipatuhi. Geran kerajaan yang terlibat ke atas perbelanjaan Koperasi yang berlaku diiktiraf sebagai pendapatan di sepanjang tempoh yang disesuaikan dengan kos terbabit mengikut asas yang sistematik. Geran kerajaan ke atas kos harta diiktiraf sebagai pendapatan mengikut asas sistematik di sepanjang usia guna harta tersebut.

e) Inventori

Inventori perniagaan dinyatakan pada kos atau nilai perolehan bersih yang mana lebih rendah, selepas peruntukan wajar dibuat bagi semua barangan lama, rosak, lapuk atau inventori yang sukar dijual. Kos ditentukan berdasarkan kaedah masuk dahulu keluar dahulu.

f) Pelaburan

Pelaburan dalam saham tak siar harga dinyatakan pada kos asal tolak peruntukan rosot nilai pelaburan yang dianggap berkekalan.

g) Penghutang perdagangan dan pelbagai

Penghutang dinyatakan pada nilai yang dijangka boleh direalisasikan. Hutang lapuk dihapus kira apabila dikenalpasti. Anggaran dibuat bagi hutang ragu berdasarkan kajian semula ke atas semua jumlah yang belum dijelaskan pada tarikh lembaran imbangan.



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(21)

h) Tunai dan kesetaraan tunai

Bagi tujuan penyediaan penyata aliran tunai, tunai dan kesetaraan tunai terdiri daripada tunai tangan, di bank dan deposit tetap.

i) Pemiutang perdagangan dan pemiutang

Pemiutang dinyatakan pada kos, iaitu pada nilai saksama balasan yang akan dibayar padamasa hadapan untuk barang dan perkhidmatan yang diterima.

j) Pendapatan

Aktiviti Perdagangan

Pendapatan diiktiraf selepas penghantaran barang atau pelaksanaan perkhidmatan setelah ditolak diskaun dan pulangan barang diterima.

Aktiviti Perkhidmatan

Pendapatan daripada perkhidmatan yang diberikan diiktiraf bersih daripada cukai perkhidmatan dan diskaun apabila perkhidmatan tersebut dilaksanakan.

k) Manfaat pekerja

i. Manfaat jangka pendek

Upah, gaji, bonus dan caruman keselamatan sosial diiktiraf sebagai perbelanjaan dalam tahun di mana perkhidmatan berkenaan diberi oleh pekerja Koperasi. Cuti berbayar terkumpul jangka pendek seperti cuti tahunan berbayar diiktiraf apabila perkhidmatan diberi oleh pekerja yang meningkatkan hak mereka kepada cuti berbayar di masa hadapan, dan cuti berbayar tidak terkumpul jangka pendek seperti cuti sakit diiktiraf apabila cuti berlaku.

ii. Rancangan caruman tertentu

Seperti yang termaktub di dalam undang-undang, syarikat-syarikat di Malaysia perlu membuat caruman kepada Kumpulan Wang Simpanan Pekerja (KWSP). Caruman berkenaan diiktiraf sebagai perbelanjaan di dalam penyata pendapatan apabila berlaku.



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(22)

I) Penjejasan aset

Nilai dibawa bagi aset adalah dinilai untuk tujuan penjejasan apabila terdapat indikasi aset mungkin terjejas. Penjejasan diukur dengan membandingkan nilai dibawa aset dengan amaun boleh didapati semula. Amaun boleh didapati semula adalah lebih tinggi dari harga jualan bersih aset dan nilai gunanya, yang mana ia diukur dengan nilai aliran tunai diskaun masa depan. Amaun boleh didapati dianggar untuk setiap aset, dan jika munasabah, untuk unit tunai dijana. Rugi penjejasan dicaj ke penyata kewangan pendapatan serta merta kecuali jika aset dibawa pada amaun nilai semula. Sebarang rugi penjejasan bagi aset dinilai dianggap sebagai pengurangan penilaian di mana lebih penilaian sebelum bagi aset yang sama. Peningkatan susulan pada amaun aset diterima adalah sebagai penarikbalikan rugi terjejas sebelum dan diiktiraf sehingga ke amaun dibawa aset yang boleh ditentukan (pelupusan dan pelunasan bersih) tidak mempunyai rugi terjejas diiktiraf. Penarikbalikan diiktiraf di penyata pendapatan serta merta kecuali jika aset di bawa pada amaun nilai. Pembalikan rugi terjejas pada aset nilai dicaj terus ke lebih penilaian.



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(23)

4. ASET TETAP

2021

Kos	Pada 01.01.2021 RM	Tambahannya RM	Pelupusan RM	Pada 31.12.2021 RM
Tanah milik bebas	147,679.26	-	-	147,679.26
Bangunan milik bebas	100,000.00	-	-	100,000.00
Alatan perkakas, perabut, Kelengkapan pejabat dan pembaikan	876,665.29	4,001.90	-	880,667.19
Sistem komputer	385,344.99	950.00	-	386,294.99
	1,509,689.54	4,951.90	-	1,514,641.44
Susutnilai terkumpul				
Tanah milik bebas	-	-	-	-
Bangunan milik bebas	61,729.87	2,000.00	-	63,729.87
Alatan perkakas, perabut, kelengkapan pembaikan dan pejabat	820,310.72	21,772.43	-	842,083.15
Sistem komputer	366,853.60	13,245.27	-	380,098.87
	1,248,894.19	37,017.70	-	1,285,911.89
Nilai Buku Bersih		Susutnilai 2020	2021 RM	2020 RM
Tanah milik bebas		-	147,679.26	147,679.26
Bangunan milik bebas		2,000.00	36,270.13	38,270.13
Alatan perkakas, perabut, Kelengkapan pejabat dan pembaikan		21,441.18	38,584.04	56,354.57
Sistem komputer		13,717.55	6,196.12	18,491.39
		37,158.73	228,729.55	260,795.35



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(24)

5. PELABURAN HARTANAH 2021

Kos	Baki pada 01.01.2021 RM	Tambahan RM	Pelarasan / Pelupusan RM	Baki pada 31.12.2021 RM
Tanah milik bebas	4,805,057.00	-	-	4,805,057.00
Bangunan milik bebas	3,197,359.28	-	-	3,197,359.28
Tanah dan bangunan Pegang pajak jangka panjang	903,175.61	-	-	903,175.61
	<u>8,905,591.89</u>	<u>-</u>	<u>-</u>	<u>8,905,591.89</u>

Susutnilai terkumpul

Tanah milik bebas	-	-	-	-
Bangunan milik bebas	277,257.51	63,947.19	-	341,204.70
Tanah dan bangunan Pegang pajak jangka panjang	377,622.31	18,063.51	-	395,685.82
	<u>654,879.82</u>	<u>82,010.70</u>	<u>-</u>	<u>736,890.52</u>

Nilai buku bersih	Susutnilai 2020	2021 RM	2020 RM
Tanah milik bebas	-	4,805,057.00	4,805,057.00
Bangunan milik bebas	63,947.19	2,856,154.58	2,920,101.77
Tanah dan bangunan Pegang pajak jangka panjang	18,063.51	507,489.79	525,553.30
	<u>82,010.70</u>	<u>8,168,701.37</u>	<u>8,250,712.07</u>



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6. PELABURAN

	Kos Seunit RM	Unit Syer	Harga Belian RM	Harga Pasaran RM
2021				
6.1 Pelaburan Tercatit:				
Dari Wang:				
Modal Saham				
1) KSL Holdings Berhad	0.94	26,666	24,959.52	17,599.56
2) Media Chinese International Limited	1.12	25	28.00	4.13
3) HapSeng Plantations Holdings Berhad	2.82	20,000	56,400.00	39,400.00
4) Hubline Berhad	0.06	109,650	6,579.00	4,386.00
5) Amanahraya Real Estate Investment Trust	0.87	30,000	26,099.79	19,800.00
6) Bumi Armada Berhad	0.70	20,000	14,080.78	9,400.00
7) Sapura kencana Petroleum Berhad	1.77	20,000	35,403.90	1,000.00
8) Kumpulan Fima Berhad	1.85	30,000	55,500.00	56,400.00
9) Destini Berhad	0.73	50,000	36,459.92	9,000.00
10) IJM Corporation Berhad	2.49	21,000	52,290.00	31,920.00
11) Maybank Berhad	8.87	20,000	177,416.87	166,000.00
12) Sunway Berhad	1.53	51,005	77,948.67	87,728.60
13) Sunway Berhad-Irredeemable Convertible Preference Share	1.00	10,201	10,201.00	15,097.48
14) Tunepro Berhad	0.73	50,000	36,294.30	21,250.00
15) TMC Life Science Berhad	0.74	50,000	36,915.38	26,500.00
16) CAB Cakaran Corporation Berhad	0.77	50,000	38,673.25	25,750.00
17) Sapura Energy Berhad	0.30	34,000	10,200.00	1,700.00
18) CIMB Berhad	5.05	10,000	50,489.55	54,500.00
19) Gamuda Berhad	3.64	10,000	36,409.02	29,000.00
20) My E.G Service Berhad	1.98	10,000	19,813.61	10,700.00
21) V.S Industry Berhad	2.87	10,000	28,664.43	13,700.00
22) Samchem Holdings Berhad	0.699	20,000	13,980.05	17,400.00
			<u>844,807.04</u>	<u>658,235.77</u>
Dari Wang:				
Modal Yuran				
1) DRB-Hicom Berhad	2.73	10,000	27,300.00	14,300.00
			<u>27,300.00</u>	<u>14,300.00</u>
Baki Pada 31 Disember 2021			<u>872,984.24</u>	<u>672,807.69</u>



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	Kos Seunit RM	Unit Syer	Harga Belian RM	Harga Pasaran RM
2021				
6.2 Pelaburan Tidak Tercahit				
Dari Wang:				
Modal Saham				
1) Java Berhad	0.5	10,000	5,000.00	-
2) East West One Consortium Berhad				
- East West One Planter's Scheme	58,888	10 Planter's Block	588,880.00	-
- East West Horizon Planter's Scheme	120,000	9 Planter's BlockEmerald	1,080,000.00	-
			1,673,880.00	-
Dari Wang:				
Modal Yuran				
1) Bank Pusat Kerjasama Berhad	0.0059	170	1.00	-
2) Koperasi MCIS Berhad	1.00	24,000	24,000.00	-
3) Koperasi Pasaraya Malaysia Berhad	1,000	1	1,000.00	-
4) Koperasi Pembangunan Malaysia Berhad	1.00	1,000	1,000.00	-
5) Koperasi Perdanajaya Malaysia Berhad	0.50	2,000	1,000.00	-
6) Koperatif Bersekutu Pulau Pinang Berhad	1,000	50	50,000.00	-
7) Skim Pembangunan Kelapa Sawit Negeri Terengganu		2 Pegangan	22,523.21	-
8) Kesatuan Koperasi Pulau Pinang	1	1,000	1,000.00	-
9) Bank Kerjasama Rakyat Malaysia Berhad	1.0005	10,000	10,005.00	-
10) Golden Palm Growers Berhad	6,930	50	346,500.00	-
11) Perisai Petroleum Teknologi Berhad	0.27	30,000	7,995.92	-
			465,025.13	-
Baki pada 31 Disember 2021			2,138,905.13	-
		Harga Kos RM	Harga Pasaran RM	Rosotnilai RM
Jumlah Pelaburan Dalam Syer Siar Harga		872,984.24	672,807.69	200,176.55
Jumlah Pelaburan Dalam Syer Tak Siar Harga (keluar senarai siar harga)		12,995.92	-	12,995.92
		885,980.16	672,807.69	213,172.47
Tolak: Peruntukan rosot nilai saham		(188,097.87)	-	-
Baki pada 31 Disember 2021		697,882.29	-	-



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2021	Harga Belian RM	Harga Pasaran RM
Pelaburan tercatat	872,984.24	684,886.38
Pelaburan tidak tercatat	2,138,905.13	-
	<u>3,011,889.37</u>	<u>684,886.38</u>
Tolak: Peruntukan rosot nilai saham ¹	(188,097.87)	-
Baki pada 31 Disember 2021	<u>2,823,791.50</u>	<u>684,886.38</u>
¹ Peruntukan rosot nilai saham	2021 RM	2020 RM
Baki pada 1 Januari	174,558.60	151,270.69
Tambah: Peruntukan tahun semasa	17,839.27	23,287.91
	<u>192,397.87</u>	<u>174,558.60</u>
Tolak: Pelarasan semula dalam tahun semasa	(4,300.00)	-
Baki pada 31 Disember	<u>188,097.87</u>	<u>174,558.60</u>

7. PINJAMAN KEPADA ANGGOTA – ANGGOTA

	2021 RM	2020 RM
Baki pada 1 Januari	5,459,891.79	7,072,216.98
Tambah : Pinjaman tahun ini	1,427,125.77	1,987,811.48
Tolak : Pinjaman dikembalikan dan pelarasan	<u>(2,680,481.98)</u>	<u>(3,600,136.67)</u>
Baki pada 31 Disember	<u>4,206,535.58</u>	<u>5,459,891.79</u>
Pinjaman anggota – anggota belum diterima termasuk: Amaun yang akan diterima dalam masa 12 bulan (Ditunjukkan dibawah aset semasa)	3,746,632.32	4,957,551.00
Amaun yang akan diterima selepas 12 bulan	459,903.26	502,340.79
	<u>4,206,535.58</u>	<u>5,459,891.79</u>

Keputusan – keputusan pengesahan pinjaman kepada anggota – anggota adalah seperti berikut:

	Bilangan	Nilai
Anggota yang mengesahkan	15	126,060.58
Tiada jawapan	65	383,680.85
Jumlah	<u>80</u>	<u>509,741.43</u>
Peratus kejayaan daripada jumlah edaran	<u>18.71%</u>	<u>24.73%</u>
Peratus kejayaan daripada jumlah besar	<u>0.33%</u>	<u>3.00%</u>



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8. ASET KUMPULAN WANG RIZAB BERKANUN

	Baki pada 1 Januari RM	Tambahan RM	Tolakan RM	2021 RM	2020 RM
Deposit tetap:					
Bank Persatuan	5,000,000.00	-	-	5,000,000.00	5,000,000.00
Co-Op Bank		-	-		
Pertama Berhad	180,776.50			180,776.50	180,776.50
Jumlah	<u>5,180,776.50</u>	<u>-</u>	<u>-</u>	<u>5,180,776.50</u>	<u>5,180,776.50</u>

9. ASET GERAN

	Baki pada 1-1-2021 RM	Tambahan RM	2021 RM	2020 RM
<u>Kos</u>				
Sistem komputer	149,000.00	-	149,000.00	149,000.00
<u>Susutnilai terkumpul</u>				
Sistem komputer	148,999.00	-	148,999.00	148,999.00
<u>Nilai Buku Bersih</u>				
Sistem komputer	<u>1.00</u>		<u>1.00</u>	<u>1.00</u>

10. DEPOSIT TETAP

	Baki pada 1 Januari RM	Tambahan RM	Tolakan RM	2021 RM	2020 RM
Dari wang:					
Modal Yuran					
Affin Bank Berhad	3,000,000.00	800,000.00		3,800,000.00	3,000,000.00
			-		
Ambank (Malaysia) Berhad	-	4,420,000.00	-	4,420,000.00	-
CIMB Bank Berhad	8,120,000.00	-	3,620,000.00	4,500,000.00	8,120,000.00
	<u>11,120,000.00</u>	<u>5,220,000.00</u>	<u>3,620,000.00</u>	<u>12,720,000.00</u>	<u>11,120,000.00</u>



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	Baki pada 1 Januari RM	Tambah RM	Tolakan RM	2021 RM	2020 RM
Dari wang: Modal Saham					
HLA Evergain Saving Plan	3,000,000.00	1,000,000.00	-	4,000,000.00	3,000,000.00
Bank Persatuan	9,500,000.00	-	-	9,500,000.00	9,500,000.00
	<u>12,500,000.00</u>	<u>1,000,000.00</u>	<u>-</u>	<u>13,500,000.00</u>	<u>12,500,000.00</u>
Jumlah	<u>23,620,000.00</u>	<u>6,220,000.00</u>	<u>3,620,000.00</u>	<u>26,220,000.00</u>	<u>23,620,000.00</u>

Kadar faedah dan purata tarikh matang bagi deposit tetap pada 31 Disember 2021 ialah:

Faedah tahunan (%)		Purata Tarikh matang (hari)	
2021	2020	2021	2020
2.25% - 3.95%	2.30% - 3.60%	365 – 730	180 – 730

11. STOK PERNIAGAAN

	2021 RM	2020 RM
Belian konsumer	1,010.00	4,884.58
Petrol, diesel dan minyak pelincir hitam	140,423.75	115,770.00
Tayar, bateri, peralatan dan lain – lain	21,133.20	37,328.59
	<u>162,566.95</u>	<u>157,983.17</u>

12. PENGHUTANG PERNIAGAAN

	2021 RM	2020 RM
Baki pada 1hb Januari	2,440,493.99	3,556,576.78
Tambah : Jualan	976,633.36	792,352.24
Tolak : Pembayaran terima	(1,093,967.24)	(1,908,435.03)
Baki pada 31hb Disember	<u>2,323,160.11</u>	<u>2,440,493.99</u>



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13. PELBAGAI PENGHUTANG DAN CAGARAN

Pelbagai penghutang:	2021 RM	2020 RM
Lain – lain	29,189.00	28,819.00
Faedah atas deposit tetap akan diterima	717,283.60	564,818.63
Faedah atas pelaburan akan diterima	-	1,284.62
Cagaran : Telefon	2,750.00	2,750.00
Elektrik	12,480.00	12,480.00
Air	2,396.00	2,396.00
Mesin fotostat	2,900.00	2,900.00
	20,526.00	20,526.00
	766,998.60	615,448.25

14. WANG DI BANK DAN DI TANGAN WANG DI BANK

	2021 RM	2020 RM
Akaun semasa - CIMB Bank Berhad	136.20	27,861.63
Amstar Akaun - Ambank (M) Berhad	11,202.82	2,102.81
Akaun semasa - Malayan Banking Berhad	25,598.83	39,748.47
Akaun semasa - Public Bank Berhad	672,256.16	923,459.01
Akaun semasa - Public Bank Berhad (e-perbankan)	5,278.28	5,298.28
Akaun Stesyen BHP – Hong Leong Bank Berhad	300,588.97	506,914.94
Akaun Stesyen BHP – Malayan Banking Berhad	199,367.98	138,048.43
Akaun Stesyen BHP – Affin Bank Berhad	245,053.65	39,417.65
Akaun Semasa – Bank Rakyat Berhad	7,351.14	5,942.54
Akaun semasa – Hong Leong Bank Berhad	-	11,349.19
	1,466,834.03	1,700,142.95

WANG DI TANGAN

Stesyen BHP	3,113.23	5,443.01
Koperasi	200.00	200.00
	3,313.23	5,643.01
	1,470,147.26	1,705,785.96



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15. PEMIUTANG PERNIAGAAN

	2021	2020
	RM	RM
Baki pada 1 Januari	4,277.63	833.48
Tambah : Belian	65,643.71	66,947.44
Tolak : Pembayaran	<u>(69,651.15)</u>	<u>(63,503.29)</u>
Baki pada 31 Disember	<u>270.19</u>	<u>4,277.63</u>

16. DEPOSIT KHAS

	2021	2020
	RM	RM
Baki pada 1 Januari	3,363,724.15	2,974,502.62
Tambah : Caruman	1,597,245.75	1,418,363.24
Tambah : Faedah tahun semasa	18,287.82	16,974.10
Tolak : Pengembalian dan perpindahan	<u>(1,413,049.39)</u>	<u>(1,046,115.81)</u>
Baki pada 31 Disember	<u>3,566,208.33</u>	<u>3,363,724.15</u>

Keputusan – keputusan pengesahan deposit khas adalah seperti berikut:

	Bilangan	Nilai
Anggota yang mengesahkan	15	25,254.39
Tiada jawapan	65	123,632.10
Jumlah	<u>80</u>	<u>148,886.49</u>
Peratus kejayaan daripada jumlah edaran	<u>18.71%</u>	<u>16.96%</u>
Peratus kejayaan daripada jumlah besar	<u>0.33%</u>	<u>0.71%</u>

17. SIMPANAN KHAS

	2021	2020
	RM	RM
Baki pada 1 Januari	3,258,938.93	2,953,175.35
Tambah : Pindahan dari dividen	529,892.98	545,182.74
: Tambahan	86,175.43	94,192.21
: Faedah diterima	19,350.83	17,772.04
Tolak : Pengembalian dan perpindahan	<u>(393,838.89)</u>	<u>(351,383.41)</u>
Baki pada 31 Disember	<u>3,500,519.28</u>	<u>3,258,938.93</u>



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18. SUMBANGAN MENURUT UNDANG – UNDANG

	2021		2020	
	RM	RM	RM	RM
i) Akaun Kumpulan Wang Amanah				
Pembangunan Koperasi :				
Baki pada 1 Januari	13,523.03		15,293.74	
Tambah : Perpindahan tahun ini	11,236.81		13,523.03	
	24,759.84		28,816.77	
Tolak : Pembayaran	(13,523.03)		(15,293.74)	
Baki pada 31 Disember		11,236.81		13,523.03
ii) Akaun Kumpulan Wang Amanah				
Pendidikan Koperasi :				
Baki pada 1 Januari	47,412.98		50,954.38	
Tambah : Perpindahan tahun ini	22,473.61		27,046.06	
	69,886.59		78,000.44	
Tolak : Pembayaran	(27,046.06)		(30,587.46)	
Baki pada 31 Disember		42,840.53		47,412.98
		54,077.34		60,936.01

19. PELBAGAI PEMIUTANG DAN BAYARAN TERAKRU

	2021	2020
	RM	RM
Skim bantuan kematian	26,296.00	27,102.00
Skim insuran kumpulan	33,817.55	24,276.25
U.O.A – premium insuran kumpulan	361,371.31	356,235.31
Deposit sewa diterima	62,110.00	62,110.00
Lain – lain pemiutang	823,455.48	2,827.97
Deposit Akaun Sendiri – BHP	14,765.50	14,765.50
Bayaran terakru : Koperasi	5,863.00	6,020.30
Bayaran terakru : BHP	2,400.00	2,400.00
Bayaran honorarium terakru ¹	57,000.00	30,000.00
	1,387,078.84	525,737.33

¹ Bayaran honorarium terakru

	2021	2020
	RM	RM
Baki pada 1 Januari	30,000.00	30,000.00
Tambah: Peruntukan tahun semasa	30,000.00	30,000.00
	60,000.00	60,000.00
Tolak: Bayaran dalam tahun semasa	-	(27,000.00)
Tolak: Terlebih peruntuk tahun sebelum	(3,000.00)	(3,000.00)
Baki pada 31 Disember	57,000.00	30,000.00



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20. DIVIDEN DICADANGKAN

	2021 RM	2020 RM
Pada 1 Januari	1,213,237.01	1,252,338.38
Pembayaran	(682,867.08)	(706,007.85)
Peruntukan berlebihan dividen tahun lepas	(476.95)	(1,147.79)
Dividen belum dituntut dipindahkan ke simpanan khas	(529,892.98)	(545,182.74)
Dividen dicadangkan tahun ini	1,001,808.23	1,213,237.01
Baki pada 31 Disember	1,001,808.23	1,213,237.01
1.75% (2020 : 2.10%) di atas modal saham anggota - anggota	180,087.96	222,804.85
3.45% (2020 : 4.10%) di atas modal yuran anggota - anggota	821,720.27	990,432.16
	1,001,808.23	1,213,237.01
 (i) modal saham anggota – anggota	 10,290,740.80	 10,609,754.85
(ii) modal yuran anggota – anggota	23,817,978.78	24,156,882.02

21. MODAL YURAN

	2021 RM	2020 RM
Baki pada 1 Januari	24,284,606.48	24,830,826.32
Tambah : Caruman	1,387,507.84	1,255,193.60
	25,672,114.32	26,086,019.92
Tolak : Pengembalian dan perpindahan	(1,803,921.37)	(1,801,413.44)
Baki pada 31 Disember	23,870,700.88	24,284,606.48
Bilangan ahli		
Pergerakan keahlian adalah seperti berikut:	Bilangan	Bilangan
Baki pada 1 Januari	4,631	4,733
Tambah : Diterima masuk	50	23
	4,681	4,756
Tolak : Berhenti	(171)	(125)
Baki pada 31 Disember	4,510	4,631



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Keputusan – keputusan pengesahan modal yuran adalah seperti berikut:

	Bilangan	Nilai
Anggota yang mengesahkan	15	159,810.96
Tiada jawapan	65	817,917.22
Jumlah	80	977,728.18
Peratus kejayaan daripada jumlah edaran	18.71%	16.35%
Peratus kejayaan daripada jumlah besar	0.33%	0.67%

22. MODAL SAHAM

	2021 RM	2020 RM
Pada 1 Januari	10,707,353.40	10,916,685.91
Penerbitan tahun semasa	78,110.00	86,880.00
Saham ditebus	(388,274.51)	(296,212.51)
Baki pada 31 Disember	10,397,188.89	10,707,353.40

	Bilangan	Nilai
Anggota yang mengesahkan	15	42,997.61
Tiada jawapan	65	162,308.73
Jumlah	80	205,306.34
Peratus kejayaan daripada jumlah edaran	18.71%	20.94%
Peratus kejayaan daripada jumlah besar	0.33%	0.41%

23. RIZAB MODAL

	2021 RM	2020 RM
Baki pada 1 Januari / 31 Disember	50,151.25	50,151.25



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24. LAIN – LAIN KUMPULAN WANG RIZAB

	2021		2020	
	RM	RM	RM	RM
i) Tabung kebajikan bersama Baki pada 1 Januari / 31 Disember		25,321.14		25,321.14
ii) Tabung bantuan pendidikan Baki pada 1 Januari / 31 Disember		13,540.00		13,540.00
iii) Tabung pinjaman pendidikan Baki pada 1 Januari	405,959.30		379,804.51	
Tambah : Pulang ke pinjaman pendidikan	13,989.23		26,154.79	
	<u>419,948.53</u>		<u>405,959.30</u>	
Tolak : Pemberian pinjaman pendidikan	-		-	
Baki pada 31 Disember		419,948.53		405,959.30
iv) Tabung keuntungan pelaburan dari modal saham Baki pada 1 Januari / 31 Disember		23,487.90		23,487.90
v) Tabung Anugerah Cemerlang Baki pada 1 Januari / 31 Disember		9,138.39		9,138.39
vi) Tabung Rebat Jualan Konsumer Baki pada 1 Januari / 31 Disember		10,000.00		10,000.00
vii) Akaun Saham Ditebus Baki pada 1 Januari	261,563.59		261,563.59	
Tambah : Perpindahan tahun ini	388,274.51		296,212.51	
Tolak : Pindahan ke tabung penebusan saham	(388,274.51)		(296,212.51)	
Baki pada 31 Disember		261,563.59		261,563.59
viii) Akaun Wang Penebusan Syer Baki pada 1 Januari	10,000.00		10,000.00	
Tambah : Modal saham ditebuskan daripada anggota – anggota yang telah berhenti	388,274.51		296,212.51	
Tolak : Penebusan modal syer dalam tahun ini	(388,274.51)		(296,212.51)	
Baki pada 31 Disember		10,000.00		10,000.00



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	2020		2021	
	RM	RM	RM	RM
ix) Akaun Modal Yuran Ditebus				
Baki pada 1 Januari	-		-	
Tambah : Modal yuran ditebuskan daripada anggota – anggota yang telah berhenti	2,551.43		1,568.70	
Tolak : Penebusan modal yuran dalam tahun ini	<u>2,551.43</u>		<u>(1,568.70)</u>	
Baki pada 31 Disember		-		-
x) Akaun Wang Penebusan Modal yuran	52,265.91		53,834.61	
Baki pada 1 Januari				
Tolak : Penebusan modal yuran dalam tahun ini	<u>(2,551.43)</u>		<u>(1,568.70)</u>	
Baki pada 31 Disember		49,714.48		52,265.91
Jumlah		<u>822,714.03</u>		<u>811,276.23</u>

25. KUMPULAN WANG RIZAB BERKANUN

	2021	2020
	RM	RM
Pada 1 Januari	6,499,776.61	6,432,161.47
Pindahan dari akaun pembahagian keuntungan	<u>56,184.03</u>	<u>67,615.14</u>
Baki pada 31 Disember	<u>6,555,960.64</u>	<u>6,499,776.61</u>

26. CUKAI TERTUNDA

	2021	2020
	RM	RM
Cukai tertunda timbul dari elaun modal		
Baki pada 1 Januari / 31 Disember	<u>-</u>	<u>97,100.00</u>
Cukai tertunda yang diperuntukkan dalam akaun: Lebihan elaun modal daripada susutnilai	<u>-</u>	<u>97,100.00</u>



KOPERASI GURU PULAU PINANG BERHAD

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27. PENDAPATAN PELABURAN

Dari pelaburan tercatat
Dividen dikecualikan cukai

Dari Wang:

		Kadar Dividen %	Dividen Kasar RM	Cukai Pendapatan RM	Dividen Bersih RM
Modal Yuran					
a) di dalam Negara Malaysia					
1)	DRB-Hicom Berhad	2021- terakhir	2 sen	200.00	- 200.00
Modal Saham					
b) di dalam Negara Malaysia					
1)	Media Chinese International Limited	2021-sementara	0.00417 sen	0.10	- 0.10
2)	Sunway Berhad	2021-sementara (pertama)	1.0 sen	510.05	- 510.05
		2021-sementara (kedua)	1.5 sen	765.08	- 765.08
		2021-sementara (pertama)	2.6250 %	267.78	- 267.78
		2021-sementara (kedua)	0.42%	42.44	- 42.44
3)	Hap Seng Plantations Holdings Berhad	2021-sementara (pertama)	1.5 sen	300.00	- 300.00
		2021-sementara (kedua)	5.5 sen	1,100.00	- 1,100.00
4)	TMC Life Berhad	2021-sementara	0.1678 sen	83.90	- 83.90
5)	CIMB Berhad	2021-sementara (pertama)	10.44 sen	1,044.00	- 1,044.00
		2021-sementara (kedua)	4.81 sen	481.00	- 481.00
6)	Can – One Berhad	2021-terakhir	4 sen	600.00	- 600.00
7)	IJM Corporation	2021-sementara (pertama)	0.2 sen	420.00	- 420.00
		2021-sementara (kedua)	0.4 sen	840.00	- 840.00
		2021-terakhir	15 sen	3,150.00	- 3,150.00



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Dari pelaburan tercatat

Dividen dikecualikan cukai

Dari Wang:			Kadar Dividen %	Dividen Kasar RM	Cukai Pendapatan RM	Dividen Bersih RM
<u>Modal Saham</u>						
8) Malayan Banking Berhad	2021-sementara (pertama)	0.28 sen	5,600.00	-	5,600.00	
	2021-sementara (kedua)	0.135 sen	2,700.00	-	2,700.00	
	2021-terakhir	0.385 sen	7,700.00	-	7,700.00	
9) KumpulanFima Berhad	2021-terakhir	9 sen	2,700.00	-	2,700.00	
	2021-istimewa	3 sen	900.00	-	900.00	
10) Amanahraya Real Estate Investment Trust	2021-terakhir		866.04	-	866.04	
	2021-sementara (pertama)		843.84	-	843.84	
11) MY E.G Serices Berhad	2021-sementara (pertama)	0.25 sen	50.00	-	50.00	
	2021-sementara (kedua)	0.5 sen	100.00	-	100.00	
	2021-terakhir	1.7 sen	170.00	-	170.00	
12) Samchen Holdings Berhad	2021-sementara (pertama)	1 sen	400.00	-	400.00	
	2021-sementara (kedua)	1 sen	200.00	-	200.00	
13) V.S Industry Berhad	2021 – terakhir	0.8 sen	160.00	-	160.00	
				32,194.23	-	32,194.23



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28. FAEDAH ATAS DEPOSIT TETAP / AKAUN SEMASA

	2021 RM	2020 RM
Faedah atas deposit tetap		
Dari modal yuran:		
Co-Op Bank Pertama Malaysia Berhad	4,308.92	210.49
Ambank (M) Berhad	2,586.11	16,807.03
Affin Bank (M) Berhad	82,207.28	82,140.30
HLA Evergain Saving Plan	200,000.00	400,000.00
Bank Persatuan	578,821.33	314,438.69
CIMB Bank Berhad	180,216.90	223,951.69
	1,048,140.54	1,037,548.20
Dari modal saham:		
Public Bank Berhad	-	393.71
	-	393.71
Faedah atas akaun semasa:		
Bank Rakyat Berhad	103.98	83.43
AmBank (M) Berhad	146.92	54.74
	250.90	138.17
	1,048,391.44	1,038,080.08

29. KEUNTUNGAN JUALAN DARI PELABURAN TERCATIT

	2021 RM	2020 RM
Dari Wang:		
Modal Saham		
Di dalam negara Malaysia	61,265.29	11,019.96

30. KEUNTUNGAN JUALAN DARI PELABURAN TIDAK TERCATIT

	2021 RM	2020 RM
Dari Wang:		
Modal Saham		
Di dalam negara Malaysia	-	5,259.37



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31. KEUNTUNGAN DARI SKIM BELIAN KONSUMER

	2021	2020
	RM	RM
Jualan	29,309.00	111,363.00
Tolak : Kos Jualan		
Stok awal	4,884.58	5,375.68
Pembelian	25,082.50	109,487.10
Tolak : Stok akhir	(1,010.00)	(4,884.58)
	<u>28,957.08</u>	<u>109,978.20</u>
Untung kasar	<u>351.92</u>	<u>1,384.80</u>

32. PELBAGAI PERBELANJAAN

	2021	2020
	RM	RM
Suratkhabar dan majalah	403.20	633.20
Lain – lain perbelanjaan pejabat	8,316.25	7,941.55
Pembersihan pejabat	3,215.00	3,600.00
Cukai perkhidmatan	1,128.06	1,121.44
	<u>13,062.51</u>	<u>13,296.19</u>

33. GAJI DAN ELAUN

	2021	2020
	RM	RM
Gaji dan elaun	338,389.50	320,075.00
EPF dan SOCSO	50,417.40	50,856.20
	<u>388,806.90</u>	<u>370,931.20</u>



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34. PENYATA ALIRAN TUNAI

Aset tetap

Sepanjang tahun perakaunan, Koperasi membeli sesetengah aset tetap dengan kos berjumlah RM4,951.90 melalui pembayaran secara tunai.

Tunai dan bersamaan tunai

Tunai dan bersamaan tunai termasuk wang tunai dan baki di bank dan deposit tetap. Tunai dan bersamaan tunai dalam penyata aliran tunai terdiri daripada:

	2021	2020
	RM	RM
Aset Kumpulan Wang Rizab Berkanun	5,180,776.50	5,180,776.50
Deposit tetap	26,220,000.00	23,620,000.00
Wang di bank dan tangan	1,470,147.26	1,705,785.96
	<u>32,870,923.76</u>	<u>30,506,562.46</u>

35. MAKLUMAT PEKERJA

	2021	2020
	RM	RM
Kos kakitangan	<u>654,229.37</u>	<u>603,005.46</u>

Bilangan kakitangan Koperasi dan Stesen Perkhidmatan BHP pada akhir tahun adalah seramai 13 orang (2020: 14 orang).



36. BUTIR – BUTIR PERBELANJAAN ANGGOTA LEMBAGA KOPERASI

	Elaun Perjalanan RM	Elaun Mesyuarat RM	Jumlah RM
Teh Kim Kow	4,400.00	3,900.00	8,300.00
Santokh Singh	100.00	3,090.00	3,190.00
Tham Yoke Mei	350.00	320.00	670.00
Lee Giap Chueen	-	820.00	820.00
Wong Chui Ping	1,450.00	3,620.00	5,070.00
Yeap Theam Oon	4,200.00	4,180.00	8,380.00
Lim Seong Hoon	1,450.00	3,700.00	5,150.00
Chin Fook Wah	1,200.00	3,610.00	4,810.00
Tan Kuan Ghee	100.00	220.00	320.00
Lee Lat Heng	3,850.00	3,700.00	7,550.00
Dato' Tan Gin Soon	4,400.00	3,860.00	8,260.00
Wilfred Ewe Kheng Hean	1,200.00	3,520.00	4,720.00
Tan Tat Hiong	4,250.00	3,160.00	7,410.00
Betty Wong	4,250.00	3,710.00	7,960.00
	31,200.00	41,410.00	72,610.00

37. KAVEAT

Koperasi mengambil keputusan untuk mengkaveat ketiga – tiga hartanah penghutang sebagai jaminan bagi jumlah hutang tertunggak melebihi 12 bulan.



38. PERISTIWA PENTING DALAM TEMPOH PELAPORAN

Pertubuhan Kesihatan Sedunia mengisytiharkan Jangkitan Novel Coronavirus 2019 (COVID-19) sebagai wabak pada 11 Mac 2020. Hal ini diikuti oleh Kerajaan Malaysia mengeluarkan Warta Kerajaan Persekutuan pada 18 Mac 2020, dengan mengenakan Perintah Kawalan Pergerakan (PKP) berkuatkuasa dari 18 Mac 2020 hingga 31 Mac 2020 akibat dari COVID-19. PKP diumumkan dilanjutkan pada 25 Mac 2020 selama 2 minggu lagi hingga 14 April 2020, seterusnya, terdapat pengumuman lain dibuat pada 10 April 2020 mengenai perpanjangan PKP selama 2 minggu lagi hingga 28 April 2020, kemudian, pada 23 April 2020, PKP diumumkan dilanjutkan selama 2 minggu lagi sehingga 12 Mei 2020. Namun, pada 1 Mei 2020, Kerajaan Malaysia telah mengumumkan peralihan PKP kepada Perintah Kawalan Pergerakan Bersyarat (PKPB) berkuatkuasa pada 4 Mei 2020 hingga 9 Jun 2020. Kemudian, pada 7 Jun 2020, Kerajaan Malaysia telah mengumumkan peralihan PKPB kepada Perintah Kawalan Pergerakan Pemulihan (PKPP) berkuatkuasa pada 10 Jun 2020 hingga 31 Disember 2020. Namun, pada 11 Januari 2021, Kerajaan Malaysia sekali lagi mengisytiharkan untuk melaksanakan Perintah Kawalan Pergerakan 2.0 (PKP 2.0) bermula pada 13 Januari 2021 hingga 13 Jun 2021. Namun, pada 25 Mei 2021, Kerajaan Malaysia sekali lagi mengisytiharkan untuk melaksanakan Perintah Kawalan Pergerakan 3.0 (PKP 3.0) bermula pada 1 Jun 2021 hingga 14 Jun 2021.

Oleh kerana hal ini berlaku dalam tempoh pelaporan, wabak COVID-19 dianggap sebagai peristiwa penting. Walau bagaimanapun, penyata kewangan untuk tahun kewangan berakhir 31 Disember 2021 tidak menimbulkan kesan yang ketara terhadap penyata kewangan Koperasi.

Koperasi masih meneruskan proses menilai kesan wabak COVID-19 ke atas laporan kewangan kerana perkembangan yang sedang berlangsung masih belum dapat dipastikan dan tidak dapat diramalkan secara munasabah pada tarikh penyata kewangan diluluskan.



REPORT OF THE INTERNAL AUDITORS

We, the members of the Internal Audit Committee of Koperasi Guru Pulau Pinang Berhad hereby submit our report in accordance with the provisions of Section 14 of the Co-operative Societies Regulations 2010 and also in accordance with By-Laws 51(1) of our Co-operative.

Our report is based on our findings from the internal audit carried out for the period 1st January 2021 to 31st December 2021.

1. OBSERVATIONS – PROFIT/RATIO COMPUTATION

The year under review saw a decrease of RM 228,622.25 in profit. The table below shows the ratio and computation of the comparative figures and percentage of net profit margin, return on total assets and the current ratio liquidity for the year 2019 to 2021.

	2019 RM		2020 RM		2021 RM	
Net Profit Margin	1,529,373.62		1,352,302.77		1,123,680.52	
	-----	54.02%	-----	55.35%	-----	52.38%
	2,831,308.63		2,443,116.77		2,145,316.68	
(Computation shows % of Sales earned as net income)						
Return on Total Assets	1,529,373.62		1,352,302.77		1,123,680.52	
	-----	3.53%	-----	3.17%	-----	2.67%
	43,341,204.27		42,682,882.47		42,031,888.98	
Current ratio on Liquidity	33,543,757.63		33,497,705.14		34,689,948.01	
	-----	4.33	-----	3.97	-----	3.65
	7,743,847.44	times	8,426,851.06	times	9,509,962.21	times

In our opinion, the rating for the financial year ending 31st December 2021 was average.

2. CO-OPERATIVE SERVICE STATION

The net profit of the Co-operative Service Station shows a decrease of RM 45,196.71. Net profit was RM 26,057.14 for the financial year ending 31st December 2021 compared to RM 71,253.85 for the year ending 31st December 2020.

3. INVESTMENT IN OIL PALM SCHEME

(a) EAST WEST ONE CONSORTIUM BERHAD

The Co-operative's investment of 20 blocks of RM 58,888.00 per block in East West Consortium Scheme (Premier Category) matured on 7th November 2021. The Board of Directors decided to reinvest only 10 blocks of RM 58,888.00 per block for this Scheme. The balance amount totalling RM 588,880.00 was returned to the Co-operative on 28th December 2021.

The annual return for this Scheme is for a period of 8 years (average 10% p.a.) as follows :

1 st – 5 th year	-	8%	per annum
6 th year	-	10%	per annum
7 th year	-	14%	per annum
8 th year	-	16.08%	per annum

(b) EAST WEST HORIZON PLANTER'S SCHEME

The Co-operative is in the 3rd year of investment in East West Planter's Horizon Scheme which started from 27th November 2019. The Co-operative invested a total of RM 1,080,000.00, being 9 blocks of RM 120,000.00 per block under Emerald Category.



The annual return for the Emerald Category is for a period of 8 years (average 10.5% p.a.) as follows:

1 st – 3 rd year	-	8%	per annum
4 th year	-	9.5%	per annum
5 th year	-	11%	per annum
6 th year	-	12%	per annum
7 th year	-	13%	per annum
8 th year	-	14%	per annum

The Co-operative received RM 86,400.00 being yearly yield for the period 1st January 2021 to 28th December 2021.

(c) GOLDEN PALM GROWERS SCHEME

The Co-operative was informed by the Appointed Liquidator for Golden Palm Growers Berhad that the original interested party is no longer interested in acquiring the assets of the Scheme. Nevertheless, the liquidation team is continuing its marketing efforts to promote the assets to potential parties.

4. INVESTMENT IN HONG LEONG ASSURANCE BERHAD

The Co-operative is in the 4th year of investment in the Hong Leong Assurance Berhad (Evergain Plus Plan). The fourth investment payment of RM 1,000,000.00 was paid on 12th August 2021 and the Co-operative received the fourth Guaranteed Yearly Income of RM 200,000.00 in the month of August 2021.

5. INVESTMENT IN KUALA LUMPUR STOCK EXCHANGE

During the year under review an amount of RM 46,765.79 was made from the disposal of the quoted shares, the details of which are as follows :

Date	Name of Stock	Units	Price Bought RM	Price Sold RM	Profit RM
09.02.21	MY E.G. Services Bhd.	10,000	11,000.00	21,873.46	10,873.46
26.03.21	C & C Bintang Bhd	20,000	21,000.00	23,914.49	2,914.49
22.07.21	V.S. Warrant	4,000	-	1,335.18	1,335.18
08.09.21	B.P. Plas	10,000	18,003.06	23,762.43	5,759.37
28.09.21	Samchem	20,000	14,080.53	17,464.78	3,384.25
30.09.21	Canone	10,000	27,900.00	40,586.61	12,686.61
04.10.21	Canone	5,000	<u>13,950.00</u>	<u>23,762.43</u>	<u>9,812.43</u>
			<u>105,933.59</u>	<u>152,699.38</u>	<u>46,765.79</u>

An amount of RM 94,541.68 was invested in the following counters for the period 1st January 2021 to 31st December 2021, the details of which are as follows:

Date	Name of Stock	Units	Price Bought RM
14.04.21	V.S. Industry Bhd	10,000	28,664.43
30.04.21	MY E.G. Services Bhd	10,000	19,813.61
28.07.21	B.P. Plas	10,000	18,003.06
02.08.21	Samchem	20,000	14,080.53
16.08.21	Samchem	20,000	<u>13,980.05</u>
			<u>94,541.68</u>

The Co-operative received an investment dividend of RM 32,194.23 during the year under review.

6. PROPERTY – EXISTING

The seven (7) existing properties as at 31st December 2021 was valued at RM 9,006,100.00. The details of the seven properties are as follows :

- A two-storey shop house at No. 1-G, King Street, Penang – Purchase Price RM 247,000.00. Occupied as Co-operative's Office.**
- A two-storey shop house (dual frontage) at 20B, Penang Street, Penang – Purchase Price of RM 1,100,000.00. Rented to:**



- i. Messrs Ooi Lee & Co. (Ground Floor – King Street) at a monthly rental of RM 2,625.00 from 1st July 2019 to 30th June 2022.
 - ii. Messrs Amareson & Meera (1st Floor – King Street) at a monthly rental of RM 2,310.00 from 1st December 2021 to 30th November 2023.
 - iii. The first floor of 20B, Penang Street was rented to Mr. Jagajeevanram a/l Veerayah at a monthly rental of RM 1,600.00 from 1st August 2020 to 31st July 2023.
 - iv. The ground floor of 20B, Penang Street (Room 1, 2 & 3) was rented to Messrs Balwant Singh & Co. at a monthly rental of RM 2,200.00 from 1st October 2020 to 30th September 2023.
- (c) A three-storey shop house at No. 23, Tingkat Bukit Jambul, Penang – Purchase Price of RM 873,000.00. Rented to :**
- i. Precision Machine Shop (Ground Floor) at a monthly rental of RM 2,030.00 from 1st May 2019 to 30th April 2022.
 - ii. Precision Machine Shop (2nd Floor) at a monthly rental of RM 850.00 from 1st May 2019 to 30th April .2022.
 - iii. Ong Yoke Lin Sdn. Bhd. (1st Floor) at a monthly rental of RM 1,700.00 from 1st July 2019 to 30th June 2022.
- (d) A three-storey shop lot at No. 10, Jalan Vervea, Bandar Cassia, Batu Kawan, Penang – Purchase Price RM 2,126,100.00. Rented to :**
Still Vacant
- (e) A two-storey terrace house at No.86, Malacca Street, Penang – Purchase Price RM 1,200,000.00. Rented to :**
TLG Foodchain Enterprise at a monthly rental of RM 1,700.00 from 1st October 2021 to 30th September 2023.
- (f) A double-storey semi-detached house at No. 12, Halaman York, Penang – Purchase Price RM 2,150,000.00. Rented to :**
Puan Uma a/p Supramaniam at a monthly rental of RM 3,885.00 from 1st September 2020 to 31st August 2023.
- (g) A double-storey terrace house at No. 104, Jalan Permai, Gelugor, Penang – Purchase Price RM 1,310,000.00. Rented to :**
Mr. Tan Gin Theam at a monthly rental of RM 1,200.00 from 1st March 2020 to 28th February 2022.

Lastly, based on the information available to us, we are satisfied that the Accounts books together with the Receipt and Payment vouchers of the Co-operative and the Co-operative Service Station are properly kept.

Internal Audit Committee
Chee Keat Bee
Chairman



ANGGARAN PENDAPATAN DAN PERBELANJAAN BAGI TEMPOH 01-01-2023 HINGGA 31-12-2023

BELANJAWAN 2021	SEBENAR 2021	PENDAPATAN	BELANJAWAN 2022	BELANJAWAN 2023
920,000.00	457,572.98	Faedah atas Pinjaman	600,000.00	600,000.00
100,000.00	32,194.23	Dividen dari Pelaburan Saham	30,000.00	50,000.00
1,650,000.00	1,048,391.44	Faedah atas Deposit Tetap / Simpanan	1,100,000.00	1,100,000.00
350,000.00	235,342.50	Sewa	280,000.00	280,000.00
150,000.00	247,360.80	Keuntungan dari pelaburan di East West Horizon Planter's Scheme / East West One Consortium Berhad Planter Scheme	260,000.00	149,710.00
75,000.00	11,257.63	Bayaran Perkhidmatan / Yuran Masuk / Memproseskan Pinjaman dari Skim Saham	30,000.00	20,000.00
40,000.00	24,661.06	Komisyen dari Insurans Kumpulan	30,000.00	30,000.00
15,000.00	351.92	Keuntungan dari Skim Belian Konsumer	5,000.00	50,000.00
195,000.00	61,265.29	Keuntungan Jualan dari Pelaburan Tercatat	15,000.00	50,000.00
150,000.00	-	Keuntungan dari Skim Dagangan Umum	-	-
100,000.00	-	Faedah dari Pelaburan	-	-
5,000.00	861.69	Lain-lain Komisen diterima	15,000.00	3,000.00
-	-	Keuntungan Jualan dari Pelaburan Tidak Tercatat	10,000.00	25,000.00
150,000.00	26,057.14	Keuntungan bersih dari Stesen Pkhidmatan BHP	100,000.00	100,000.00
3,900,000.00	2,145,316.68	JUMLAH PENDAPATAN	2,475,000.00	2,457,710.00
		Tolak : PERBELANJAAN		
33,000.00	13,590.69	Pencetakan dan Alat Tulis	33,000.00	33,000.00
5,000.00	1,124.65	Bayaran Bank	5,000.00	5,000.00
31,200.00	31,200.00	Elaun Kenderaan Kepada Pegawai (Nota 1)	31,200.00	31,200.00
61,140.00	41,410.00	Elaun Mesyuarat Anggota Lembaga & Jawatankuasa Kecil (Nota 2)	61,140.00	61,140.00
6,750.00	3,835.00	Elaun Juruaudit Dalam (Nota 3)	6,750.00	6,750.00
25,000.00	-	Seminar	25,000.00	25,000.00
295,000.00	168,827.05	Perbelanjaan Mesyuarat Agung Tahunan / Laporan Tahunan / Makan Malam Tahunan	295,000.00	300,000.00
25,000.00	-	Sesi Perjumpaan Anggota	25,000.00	25,000.00
30,000.00	-	Hari Perayaan Kebudayaan Kaum	30,000.00	30,000.00
40,000.00	17,574.20	Setem	40,000.00	40,000.00
20,000.00	10,974.06	Telefon	20,000.00	20,000.00
9,000.00	5,863.00	Bayaran Juruaudit Luar	9,000.00	9,000.00
22,000.00	18,287.82	Faedah atas Pertaruhan Khas	22,000.00	22,000.00
17,000.00	19,350.83	Faedah atas Simpanan Khas	17,000.00	20,000.00
35,000.00	15,517.72	Insurans Untuk Kakitangan, JAD & ALK	35,000.00	35,000.00
5,000.00	2,800.00	Bayaran Peguam dan Profesional / Keanggotaan CUM & PCU / Hari Koperasi	5,000.00	5,000.00
25,000.00	9,751.54	Elektrik, Air & Indah Water	25,000.00	25,000.00
40,000.00	13,062.51	Pelbagai Perbelanjaan	40,000.00	40,000.00
25,000.00	18,419.10	Cukai Pintu dan Tanah	25,000.00	25,000.00
6,000.00	4,398.00	Minuman Untuk Kakitangan, ALK & IA	6,000.00	6,000.00
40,000.00	21,636.62	Pembaikan dan Penyelenggaraan	40,000.00	100,000.00
500,000.00	388,806.90	Gaji dan Elaun / EPF / Perkeso / EIS	500,000.00	500,000.00
6,000.00	400.00	Seminar / Kursus untuk Kakitangan	6,000.00	6,000.00
6,000.00	3,122.40	Bayaran Perjalanan	6,000.00	6,000.00
70,000.00	49,832.40	Bayaran Perkhidmatan Potongan	70,000.00	70,000.00
110,000.00	115,267.97	Susutnilai Aset Tetap	110,000.00	110,000.00
10,000.00	25,375.65	Bayaran Perubatan untuk Pekerja-Pekerja & ALK	10,000.00	30,000.00
6,000.00	-	Kerugian dari Perhapusan Aset Tetap	6,000.00	-
-	17,839.27	Peruntukan Rosotnilai Harga Saham	-	20,000.00
10,000.00	3,368.78	Peruntukan bagi Stok Usang	10,000.00	10,000.00
1,514,090.00	1,021,636.16	JUMLAH PERBELANJAAN	1,514,090.00	1,616,090.00
2,385,910.00	1,123,680.52	KELEBIHAN PENDAPATAN ATAS PERBELANJAAN	960,910.00	841,620.00



NOTA 1		RM
ELAUN : PEGAWAI / PENANDA TANGAN CEK		
Pengerusi	RM 400.00 Sebulan x 12 Bulan	4,800.00
Naib Pengerusi / Bendahari	RM 400.00 Sebulan x 12 Bulan	4,800.00
Setiausaha Kehormat	RM 350.00 Sebulan x 12 Bulan	4,200.00
Penanda Tangan Cek RM100.00 x 4 Orang	RM 400.00 Sebulan x 12 Bulan	4,800.00
Pengerusi Jawatankuasa		
a) Investment / Trading / Business	RM 350.00 Sebulan x 12 Bulan	4,200.00
b) Communications / I.T.	RM 350.00 Sebulan x 12 Bulan	4,200.00
c) Education / Social	RM 350.00 Sebulan x 12 Bulan	4,200.00
		<u>4,200.00</u>
		31,200.00
		=====

NOTA 2		RM
ELAUN : MESYUARAT ANGGOTA LEMBAGA & JAWATANKUASA KECIL		
Mesyuarat Anggota Lembaga Pengarah	RM 80.00 (12 Orang x 24 Mesyuarat)	23,040.00
Mesyuarat Khas Anggota Lembaga Pengarah	RM 80.00 (12 Orang x 6 Mesyuarat)	5,760.00
Jawatankuasa (Draf Minit Mesyuarat Agung Tahunan)	RM 50.00 (10 Orang x 2 Mesyuarat)	1,000.00

JAWATANKUASA KECIL PENTADBIRAN	RM 50.00	
Pengerusi Jawatankuasa	RM 50.00	
Anggota Jawatankuasa (Seorang Anggota)		
	RM 400.00 x 14 Kali	5,600.00
Jawatankuasa Investment / Trading / Business	RM 400.00 x 14 Kali	5,600.00
Jawatankuasa Communication / I.T.	RM 400.00 x 14 Kali	5,600.00
Jawatankuasa Education / Social	RM 250.00 x 6 Kali	1,500.00
Jawatan Pengurusan Risiko	RM 250.00 x 4 Kali	1,000.00
Penal Tabung Pendidikan	RM 250.00 x 4 Kali	1,000.00
Penal Tabung KCY Award	RM 400.00 x 12 Kali	4,800.00
Jawatankuasa (Ad-hoc)	RM 40.00 x 156 Kali	6,240.00
Jawatankuasa Pinjaman		
		<u>61,140.00</u>
		=====

NOTA 3		RM
ELAUN : JURUAUDIT DALAMAN		
RM 90.00 x 3 Orang Juruaudit Dalaman	RM 270.00 Sebulan x 12 Bulan	3,240.00
Audit Terakhir	RM 90.00 x 3 Orang (JAD)	270.00
Mesyuarat Juruaudit Dalaman	RM 180.00 x 5 Mesyuarat	900.00
Audit Khas	RM 90.00 x 3 Orang	270.00
Audit Stok	RM 90.00 x 3 Orang	270.00
Menghadiri Mesyuarat, Seminar & Kursus		1,800.00
		<u>6,750.00</u>
		=====



ANGGARAN PENDAPATAN DAN PERBELANJAAN STESEN KERJASAMA BHP BAGI TEMPOR 01-01-2023 HINGGA 31-12-2023

BELANJAWAN 2021	SEBENAR 2021	PENDAPATAN	BELANJAWAN 2022	BELANJAWAN 2023
600,000.00	379,631.14	Keuntungan Kasar bagi Penyata Periagaan	600,000.00	500,000.00
31,200.00	20,700.00	Sewa	31,200.00	24,000.00
90,000.00	31,417.66	Pelbagai Pendapatan	90,000.00	30,000.00
721,200.00	431,748.80	JUMLAH PENDAPATAN	721,200.00	554,000.00
		TOLAK: PERBELANJAAN		
20,000.00	5,250.00	Bonus	20,000.00	10,000.00
250,000.00	204,446.17	Gaji dan Elaun	250,000.00	180,000.00
35,100.00	26,250.00	Kumpulan Wang Simpanan Pekerja	35,100.00	28,000.00
4,000.00	4,100.65	Pertubuhan Keselamatan Sosial	4,000.00	5,000.00
4,200.00	2,400.00	Elaun kepada Pengerusi (Nota 1)	4,200.00	4,200.00
4,900.00	7,200.00	Elaun Mesyuarat Jawatankuasa Kecil (Nota 2)	4,900.00	4,900.00
2,160.00	2,160.00	Elaun kepada Juruaudit Dalaman (Nota 3)	2,160.00	2,160.00
60,000.00	48,840.22	Bayaran Sewa dan Pelancaran	60,000.00	60,000.00
40,000.00	29,110.41	Air dan Eletrik	40,000.00	40,000.00
7,000.00	3,240.00	Telefon	7,000.00	5,000.00
1,000.00	3,695.95	Pos dan Setem	1,000.00	500.00
6,500.00	127.90	Percetakan dan Alat Tulis	6,500.00	5,000.00
2,000.00	2,864.73	Pakaian Seragam	2,000.00	1,000.00
2,000.00	222.47	Bayaran Lesen	2,000.00	3,500.00
6,000.00	990.55	Minuman	6,000.00	1,000.00
55,000.00	2,780.68	Insurans	55,000.00	3,500.00
3,000.00	35,707.18	Diskaun	3,000.00	40,000.00
3,000.00	1,763.15	Pembaikan	3,000.00	3,000.00
17,000.00	2,400.00	Bayaran Audit	17,000.00	2,400.00
900.00	1,701.00	Yuran Pengurusan	900.00	15,000.00
8,000.00	10,906.33	Belanja Perubatan	8,000.00	2,500.00
3,000.00	426.50	Bayaran Bank	3,000.00	500.00
3,000.00	4,877.34	Pelbagai	3,000.00	8,000.00
5,000.00	470.00	Bayaran Pegaum dan Professional	5,000.00	1,000.00
3,000.00	3,760.43	Susutnilai	3,000.00	4,000.00
545,760.00	405,691.66	JUMLAH PERBELANJAAN	545,760.00	430,160.00
175,440.00	26,057.14	KELEBIHAN PENDAPATAN ATAS PERBELANJAAN	175,440.00	123,840.00



**NOTA 1
ELAUN : PEGAWAI**

		RM
Pengerusi Jawatankuasa Stesen Kerjasama	RM 350.00 Sebulan x 12 Bulan	4,200.00 =====

**NOTA 2
ELAUN : MESYUARAT
JAWATANKUASA KECIL**

	RM		
Pengerusi	50.00		
Anggota Jawatankuasa Stesen Kerjasama	300.00		
	----- 350.00 =====		
Mesyuarat Bulanan	RM 350.00 x 12 Bulan	4,200.00	
Mesyuarat Khas	RM 350.00 x 2 Kali	700.00	
		----- 4,900.00 =====	

**NOTA 3
ELAUN : JURUAUDIT DALAMAN**

RM 50.00 x 3 Orang Juruaudit Dalaman	RM 150.00 Sebulan x 12 Bulan	1,800.00
Audit Khas	RM 70.00 x 3 Orang	210.00
Audit Stok	RM 50.00 x 3 Orang	150.00
		----- 2,160.00 =====



COMPARATIVE STATEMENT OF PROGRESS FROM 2006 TO 2021

YEAR	MEMBERSHIP	SUBSCRIPTION RECEIVED DURING THE YEAR	SUBSCRIPTION CREDIT AT THE END OF THE YEAR 30 SEPT / 31 DEC	NUMBER OF LOANS	AMOUNT GRANTED	PROFIT FOR THE YEAR	DIVIDEND DECLARED %
2006	5213	852,287.73	24,291,164.21	863	7,090,318.38	1,496,409.66	3.9
2007	5158	(4,180,681.63)	20,110,482.58	852	7,827,323.02	1,776,409.05	3.05
2008	5124	837,153.64	20,947,636.22	853	7,711,564.16	1,334,563.46	4.4
2009	5039	1,042,224.31	21,989,860.53	989	14,529,917.51	1,360,194.73	4.05
2010	5086	1,176,837.03	23,166,697.56	790	12,140,706.12	1,393,970.92	3.55
2011	5117	750,258.77	23,916,956.33	772	11,803,179.18	1,539,394.06	3.87
2012	5141	1,256,387.79	25,173,344.12	826	13,306,507.60	2,036,690.96	5.05
2013	5136	1,011,262.47	26,184,606.59	574	9,676,527.05	2,279,013.97	5.45
2014	5135	823,269.17	27,007,875.76	445	5,755,236.08	2,328,223.90	5.46
2015	5073	(114,317.53)	26,893,558.23	442	7,058,278.14	2,495,825.58	5.71
2016	5007	(530,334.50)	26,363,223.73	412	6,617,468.22	2,504,695.90	6.09
2017	4925	(212,690.00)	26,150,954.73	328	5,294,765.32	2,238,097.19	5.27
2018	4845	(364,186.66)	25,786,768.07	274	4,420,913.13	1,506,470.81	4.01
2019	4733	(955,941.75)	24,830,826.32	283	3,931,116.35	1,529,373.62	4.1
2020	4631	(546,219.84)	24,284,606.48	136	1,987,811.48	1,352,302.77	4.1
2021	4510	(413,905.60)	23,870,700.88	106	1,427,125.77	1,123,680.52	3.45



**Internal Auditors
2021-2022**

Ms. Annie Tan Ai Kheng
Ms. Wong Chiew Lee
Ms. Chee Keat Bee



Administrative Staff 2022

Seated from Left: Ms. Zakiah Binti Hj. Ismail, Ms. Nah Guek Beng, Ms. Christine Tan Tai Tee (Asst. Manager),
Ms. Betty Wong (Chairman), Ms. Chin Li Fang, Ms. Teh Chin Peng.

Standing from Left: Ms. Suriati Binti Sobali, Mr. Mahmuda Bin Sadek & Ms. Lim Shin Yi.

VISION

To be a dynamic, progressive and role model Co-operative in the country.

MISSION

To provide quality products and services to members, encourage member participation in planned activities and together foster the growth and development of the society.

OUR GOALS

1. To target a standard of excellence to achieve a tag-line of “Penang Teachers’ Co-operative Leads”.
2. To initiate various social-economic activities for the benefit of the members.
3. To venture into business opportunities and the government E-Procurement.
4. To increase the number of members by initiating membership campaigns from time to time.
5. To target a profit growth of 10-15% per year for the next 5 years.
6. To enhance human capital development among staff.
7. To constantly upgrade and advance the technological applications to:
 - (a) enable members to go online
 - (b) improve the services offered to members
 - (c) make Penang Teachers’ Co-operative as the most innovative in the usage of modern technology

LOCATION PLAN

ST.XAVIER’S INSTITUTION LEBUH FARQUHAR, PENANG

