

KOPERASI GURU PULAU PINANG BERHAD

(THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED)

MASTER TABLE MAINTENANCE

MEMBERSHIP NUMBER / NOMBOR KEAHLIAN

(For Office Use Only/ Untuk Kegunaan Pejabat Sahaja)

NAME / NAMA:

(For married woman, please use maiden name / Untuk ahli yang telah berkahwin, sila guna nama sendiri)

OLD I/C NO:

(NOMBOR K/P LAMA)

NEW I / C NO: - -

(NOMBOR K/P BARU)

HOUSE ADDRESS / ALAMAT RUMAH

TOWN / BANDAR :

POST CODE :

(POSKOD)

HOME TEL. NO: -

(NO. TALIPON RUMAH)

E-MAIL ADDRESS IF ANY / ALAMAT E-MAIL JIKA ADA

DATE OF BIRTH: - -

(TARIKH LAHIR)

DATE JOINED : - -

(TARIKH MENJADI AHLI)

PAY NUMBER:

(NOMBOR GAJI)

OCCUPATION:

(PEKERJAAN)

MONTHLY INCOME : RM

(GAJI BULANAN)

RACE / BANGSA : Malay / Melayu Chinese/Cina

Indian / India Others / Lain-lain

MARITAL STATUS /TARAF PERKAHWINAN :

SINGLE / BUJANG

GENDER / JANTINA: Male / Lelaki Female/Perempuan

MARRIED / BERKAHWIN

BANK : Southern Bank Bhd.

Public Bank Bhd.

Bumiputra Commerce

Maybank

Am Bank

ACCOUNT NO :

(NOMBOR AKAUN)

(Please state the number correctly as we shall not be responsible for crediting your dividend into the wrong account)

(Sila nyatakan nombor akaun yang betul. Pihak Koperasi tidak akan bertanggungjawab jika dividen dikreditkan kepada akaun yang salah).

KOPERASI GURU PULAU PINANG BERHAD

(THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED)

BACKGROUND

The Penang Teachers' Co-operative Society Limited formerly known as The English Teachers' Co-operative Thrift and Loan Society Limited was established on 12 February, 1928. It has been in existence for over seventy-five years.

It was renamed Koperasi Guru Pulau Pinang Berhad on 24th December 1996 in accordance with the new Bye-Laws of the Society.

Its objectives are :

- To promote co-operation and self-help among members.
- To encourage thrift.
- To prevent permanent indebtedness of its members by enabling them to obtain loans at reasonable terms.
- To receive deposits from members.
- To assist members to reduce the cost of living, and to improve their economic position.

How will Penang Teachers' Co-operative Society benefit you?

- Easy access to loans.
- Death benefit scheme
- Mutual Benefit Fund
- The Education Loan Fund
- Education grant
- Children's Party
- Seminars for members
- Kam Cheng Yeong Gold Medal Award
- Cash discount of 2% for purchase of petrol from BP Station, Anson Road (minimum purchase RM10.00)
- Rhythm Outlet – 20B, Penang Street, (discounted price)
- Co-operative Shop – 1D, King Street, (wholesale price)

LOANS / SCHEMES

- subscription loan
- surety loan
- special loan
- emergency loan
- family special loan
- consumer purchase / tour scheme
- tyre / battery / repair scheme
- renewal of road tax / insurance for motor
- share credit scheme
- overdraft

Maximum repayment period – 60 months

MEMBERSHIP

Membership shall be open to the teaching and clerical staff in the Education Service in the State of Pulau Pinang.

1. QUALIFICATION

- Permanent Status
- Less than 2 years in service (attached "surat perlantikan rasmi").
- Age limit 45 years and below

2. ELIGIBILITY FOR LOANS

6 Month membership	RM 5,000.00
1 year membership	RM10,000.00
Special loan (5 year membership)	RM15,000.00

3. REQUIREMENTS

- 2 recent colour passport size photograph.
- Photostat I/C
- Photostat pay slip
- Entrance fee RM 50.00
- Minimum payment
- Share capital RM25.00
- Subscription RM25.00
- Insurance RM69.00

Total Payment RM119.00
RM169.00

LATAR BELAKANG

"The Penang Teachers' Co-operative Society Limited" dahulu dinamakan "The English Teachers' Co-operative Thrift and Loan Society Limited" telah ditubuhkan pada 12 Februari 1928. Ia telah diasaskan selama tujuh puluh lima tahun

Ia telah dinamakan semula "Koperasi Guru Pulau Pinang Berhad" pada 24 Disember 1996 mengikut undang-undang baru koperasi

OBJEKTIF KOPERASI

- menggalakkan kerjasama dan tolong-menolong antara anggota-anggota.
- menggalakkan kehematan.
- mengelakkan hutang berterusan oleh anggota dengan memudahkan anggota mendapat pinjaman yang munasabah.
- menerima wang simpanan daripada anggota.
- menolong anggota memperbaiki taraf hidup dan meninggikan kedudukan ekonomi anggota.

FAEDAH

- mudah mendapat pinjaman
- skim khairat kematian
- tabung kebajikan bersama
- tabung pinjaman pendidikan
- bantuan pendidikan
- majlis hari kanak-kanak
- seminar untuk anggota
- anugerah pingat emas Kam Cheng Yeong
- diskaun tunai sebanyak 2% untuk pembelian petrol dari Stesen BP, Jalan Anson (minima RM10.00)
- Kedai Buku & Alat tulis Rhythm (harga diskaun)
- Kedai Koperasi (harga pemborong)

PINJAMAN / SKIM

- Pinjaman yuran
- Pinjaman penjamin
- Pinjaman khas
- Pinjaman kecemasan
- Pinjaman khas keluarga
- Skim pinjaman belian / skim pelancongan
- Skim pinjaman tayar / bateri / membaiki kereta
- Pembaharuan cukai jalan / insuran untuk kenderaan
- Skim kredit saham

KEANGGOTAAN

Keanggotaan dibuka kepada guru dan kerani dalam perkhidmatan Kementerian Pendidikan di dalam Negeri Pulau Pinang.

1. KELAYAKAN

- berjawatan tetap
- perkhidmatan kurang dari 2 tahun (lampiran "Surat perlantikan rasmi")
- umur 45 tahun dan ke bawah

2. KELAYAKAN PINJAMAN

- keanggotaan 6 bulan RM 5,000.00
- 1 tahun keanggotaan RM10,000.00
- pinjaman khas RM15,000.00
(5 tahun keanggotaan)

3. KEPERLUAN

- dua keping gambar warna saiz paspot terkini
- salinan kad pengenalan
- salinan slip gaji
- yuran masuk RM50.00
- Bayaran Minima**
- modal yuran RM25.00
- modal syer RM25.00
- insuran RM69.00

Jumlah pembayaran RM119.00
RM169.00