

# KOPERASI MAYI MALAYSIA

## MAYI BERHAD

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## KOPERASI MAYI MALAYSIA BERHAD (KMMB) What is co-operative?

The first co-operative (co-op) society was formed in England in 1844. Since then the co-op organisation has found its way to the whole world as a platform to support its members to improve their livelihoods and protect their interests financially and socially. It is considered a significant contributor to nation building as it promotes sustenance through business opportunities.

A co-operative society allows its members to become owners of the co-op's businesses, whereby the members get to partake in the running and management of these business ventures. This empowers the members to take control of their businesses and continued income generation, besides creating a common place to drive social enhancement activities.

Following the success of more than 12,000 co-ops in Malaysia so far, Koperasi MAYI Malaysia Bhd, or KMMB, was formed to boost its members' lives and economic wellbeing.

### VISION

KMMB is a dynamic and competitive co-operative that offers quality services and benefits to its members to assist them in realising their goals, while adhering to the principles of the co-operative.

### MISSION

Creating a holistic entrepreneurial and educational environment as a support system of sustainable development.

### OUR PHILOSOPHY

#### • Social Entrepreneurship

Fund and implement solutions for social and environmental issues. All the businesses are geared towards human development and rehabilitation of nature.

#### • Intrapreneurship

Nurturing individual members to exercise innovation and expand their skills for the benefit of the whole co-operative.

#### • Education

Sharing the holistic self-realisation knowledge of growth with all members for nation building.



## Welcome Message from Founder/Chairman Koperasi MAYI Malaysia Bhd (KMMB)

The progress of a nation starts with one or a few individuals who are committed to nation building. In my philosophy, the development of a nation needs to have many positive elements and character. There must be fundamental truths established to uphold high principles and moral codes. Yet, at the same time, it has to move with the modernisation of humanity without compromising on decency, human development and values.

I have had the privilege to start the journey of self-realisation at the age of 13, and blessed with the adventure of entrepreneurship and intrapreneurship at the age of 18. Since my journey first started with spirituality, I was protected against decaying bad habits and all my enterprises only comprised of ethical practices. I have never given in to or taken part in corrupt practices nor have any place in my heart or mind for prejudice or bigotry. I uphold a high standard in my personal and professional life, and am sincerely dedicated to the upliftment of all members of humanity, with a very special affinity to nature and animal protection. I am also very focused in the welfare and protection of women and children. I do my very best for their progress and eventual education of their rights as an equal in every way and with every other member of the human race.

I have studied society through historical lessons, observations and scrutiny of the facts to understand that justice, truth and purity can change civilisations like no other. I find that education in the form of self-realisation practices and ethical entrepreneurship is the key to reformation of the world. Therefore, I call myself a reformer, but one who uses love, compassion and kindness to all as well the reform agenda. The agenda is for the upliftment of society in ways which will benefit the nation and world in a wholesome way.

KMMB is a master vehicle, which will partner all MAYI companies, businesses and projects to bring about a major shift in the economic and real wellbeing of its members. I envision not only a huge conglomerate of businesses under the MAYI banner but have put forth a plan to share a major portion of MAYI Group's ventures with KMMB so that all members will benefit as shareholders.

There are many opportunities for business ownership in the form of intrapreneurship, partnership, franchise, shareholding, licensing, employment and other creative ways to be a part of the MAYI Group through the financing ability of KMMB.

Within the next 5 years, I envision to begin major projects to expand the businesses with the core team. I believe KMMB will be one of the most successful co-operatives in the world.

My team and I are working hard and intelligently utilising technology and human resources effectively to penetrate markets and expand the group worldwide. This is also the world's first co-operative for Yoga Instructors, creating history in the making.

I would like to welcome everyone to join us in this fascinating journey of nation building through Koperasi MAYI Malaysia Bhd. Thank you and God Bless us all!

### **Manisekaran**

*Founder - Malaysian Association of Yoga Instructors*

*Founder - Malaysian Yoga Society*

*Chairman - MAYI Group of Companies*

## **The Role and Operation of Koperasi MAYI Malaysia Bhd**

KMMB is an effective platform to allow everyone to be a part of numerous business opportunities that will create an avalanche of growth in the near future. It will be a vehicle to completely eliminate any sense of lack of opportunity that may have been lurking in the society.

This tremendous growth is not only financially, but also socially. It will allow members to be a catalyst for betterment in the society.

With dedicated teams passionately propelling its growth, KMMB is determined to steer every one of its members to advancement.

**What are the numerous businesses involved?**

Koperasi MAYI MALAYSIA BERHAD will be a master vehicle with MAYI group of companies, businesses and projects as the core partners to support and sustain its growth in numerous areas. The MAYI Group, which was established in 2007, has been involved in the business field for more than two decades. It is a solid group that is growing strong in capital and has started to expand internationally as well.

The co-op members, who are also its shareholders, will benefit significantly through the shared ownership in all current MAYI ventures as well as many other projects and enterprises in the pipeline for the MAYI group of companies.

Through the partner companies, Koperasi MAYI Malaysia will create various job opportunities and opening for business ownership, shareholding, intrapreneurship, licensing, and franchise to ensure that members will benefit in multiple ways.

Having such a dynamic and formidable financial backing, KMMB is starting off on a sound financial footing. Coupled with its robust ethical policy (the 2 factors that allow infinite growth potential to take place), KMMB will be able to achieve its plans in no time at all.

All the revenues generated via the partner companies will be shared, hence all the members will indisputably gain and expand financially.

All KMMB projects will also contribute greatly to the members' social upliftment through its highly beneficial ventures that are created and run via voluntary work, whereby not only the individual member but the entire co-op community will experience wisdom.

## 1. HEALTH CAFÉ MART MODEL



Health Café Mart's income projection:

- Daily – RM2,000 (with 250 customers spending RM8 each)
- Monthly – RM 2,000 x 30 working days = RM60,000
- Projected turnover for 10 MAYI Health Café Mart – RM7,200,000 per year.

The above projection will have a net profit margin of 60% and it is based on the current trend, which places emphasis on nutritional, and economical food & beverages (F&B) segment.

This has been observed during the recent COVID-19 Movement Control Order and Conditional Movement Control Order periods, whereby one of the top surviving industries was related to F&B.

With this model, KMMB will be able to have more branches in the subsequent years, doubling its revenue and diversifying into other projects that have been planned.

## 2. MAINTENANCE COMPANY



Maintenance staff will be serving all the MAYI outlets and be outsourced to generate income for the Koperasi

- Electricians
- Plumbers
- Carpenters, etc.

## 3. EARLY ENRICHMENT OUTLETS



- Early childhood centres in office building.
- Target of 50 to 100 centres.
- Koperasi members may take lease of these centres based on a profit-sharing formula.

## 4. AGRICULTURE PLANS



- To encourage and propel members towards agriculture and related industries.
- To apply for government grants and schemes available for agricultural funds.
- To buy the herbs and vegetables from the members for MAYI products and supplies for the cafés/marts.

## 5. VOCATIONAL TRAINING COLLEGE



- MAYI Café/mart staff.
- MAYI Maintenance company.
- MAYI Early enrichment outlet teachers.
- MAYI Agriculture.
- MAYI security guards.

## How To Become A Member



1. Provide a copy of IC and 2 passport size photos
2. Fill up the membership form

Fee	Amount
Form and Processing Fee	16.00
Membership Fee: Malaysian Association of Yoga Instructors (MAYI) (one-time payment)	30.00
Entrance Fee: Koperasi MAYI Malaysia Berhad (one-time payment)	20.00
Koperasi MAYI Malaysia Berhad Share (minimum)	1,000.00
Khairat Kematian (once every 5 years)	200.00
<b>Total</b>	<b>RM 1,266.00</b>

3. Pay RM1,266

Payment Method:

- Cash
- Cheque - to be made payable to:  
Koperasi MAYI Malaysia Berhad
- Bank transfer - to Koperasi MAYI Malaysia Berhad  
(Maybank: 5642 5860 3626)

\*Kindly request for an official receipt upon payment.

\*Monthly Savings Plan RM100 and above

Benefits being a member of Koperasi MAYI Malaysia Bhd.

We will do our best for our members while following all the rules and regulations set by Suruhanjaya Koperasi Malaysia (SKM).

\*Listing some planned incentives (non-exhausted)

- Official shareholder of Koperasi MAYI Malaysia Bhd
- Dividends
- Eligible to take part in the business ventures
- Low-interest loans (micro, education, etc.)
- Accident coverage
- Bereavement support/ Khairat Kematian
  - 1st year (RM40) - payout RM1,000
  - 2nd year (RM40) - payout RM1,500
  - 3rd year (RM40) - payout RM2,000
  - 4th year (RM40) - payout RM2,500
  - 5th year (RM40) - payout RM3,000

\* Subject to SKM approval

## How will KOPERASI MAYI MALAYSIA move forward?



## KMMB FUTURE PLAN



**1. What is the difference between shareholding and savings?**

Share is a unit of ownership of a company or its financial assets. Owning one share means owning one unit of the company's assets. In order for a company or co-operative to raise capital, it may decide to sell shares to investors, who will become equity shareholders in the business. The shareholders then have the opportunity to earn yearly DIVIDENDS, with the profit distribution depending on the co-operative's supporting companies' overall financial performance. As in Koperasi MAYI Malaysia Berhad's case, it is supported by all the MAYI Group of companies. The shares can grow in value as the Co-operative expands its financial assets.

The monthly SAVINGS is a separate interest-bearing deposit account held at the Co-operative. Though this account typically pays a modest interest rate, their safety and reliability make them a great option for saving money at the Co-operative.

**2. What is the difference between investing in the stock market, mutual funds, pension funds and co-operatives?**

Mutual funds are very lucrative, but the investment returns in mutual funds depend totally on the market related to the investment portfolio. In this respect, the invested capital can fluctuate positively or negatively, i.e. your capital can be reduced if the market happens to be affected negatively at the time of withdrawal. Just for illustration purposes, and not to be taken as a fact: If the investment was RM1,000,000 in 2000 and you take out your money in 2021 at a time when the market is down, what you get in return can be RM400,000 only (lower than the capital amount).

The stock market is also affected by similar fluctuations, and investors can lose all their money if the investment is not managed well. The other ethical issue to consider is what the stocks are invested in: It can be poultry companies, which slaughter innocent animals by the millions; restaurants that serve substandard food/service; companies that practice racial or other discriminating practices; developers who use ill-treated construction workers; companies that use bribes and other methods to win tenders and contracts, etc. - these are some of the facts observed worldwide, which may not be applicable in many markets.

In Malaysia, the laws are stringent and clean as we have a very strong ethical process and we are governed by the tenets of Rukun Negara. However, the fluctuations of the stock market is real. Koperasi MAYI Malaysia Berhad doesn't invest in the stock market or mutual funds at all. It invests in all the MAYI Group of companies' business ventures, where the vision and mission are to assist self, family, country, humanity and nature.

\*The investment in the Co-operative is a personal asset belonging to each of the shareholder. When we have assets in the form of buildings, those assets collectively belong to the shareholders.

**3. How much is one (1) unit of share?**

One unit of share is RM1,000, but the first payment is RM1,266.

**4. Can I buy ONE SHARE only or more?**

The first 500 members can buy up to 3 shares each, and thereafter only 1 share is allowed for each member. Please contact the Co-operative office or any of our Board Members to know if you are still within the first 500.

**5. How about the SAVINGS? Must the savings be on a monthly basis or can it be saved as and when one wants?**

The minimum savings per month is RM100. One can choose to pay ahead for the entire year. For example, if one wants to save RM200 a month, then one can pay RM2,400 for the entire year.

The minimum amount is RM1,200 per year, and one can choose to pay as and when one wants, but within the one year at least 80% of the amount must be reached to be eligible to get the annual interest and to continue being a member.

**6. How much interest can we expect for our savings?**

Koperasi MAYI Malaysia Berhad has decided on a minimum of 3% per annum, however, it also depends on the financial status of the co-operative at the time of interest payment.

**7. How about the dividend payout?**

Koperasi MAYI Malaysia Berhad has decided on a minimum of 3% per annum, however it also depends on its financial performance.

**8. Is there a service charge if I choose to withdraw money from my savings in the co-operative?**

Yes. A processing fee of RM10 will be charged.

**9. Is there any expiry on membership if I do not do the monthly saving?**

The co-operative encourages members to actively save at least RM100 per month. This will be a minimum of RM1,200 a year. But if a member fails to fulfill at least 80% of the required savings amount in a year, then after 3 years a membership termination notice will be sent.

**10. Is there a limit for the monthly savings amount?**

The Co-operative encourages members to save, as such no limitation has been imposed. Members can save as much as they want.

**11. Can members pay upfront for the monthly contribution? Can they do the savings as and when they can or want?**

Yes. For example, if a member chooses to save RM200 a month, he/she can pay RM2,400 upfront for the entire year. This amount can also be given as and when the member has money.

**12. What are the benefits of joining Koperasi MAYI Malaysia Berhad?**

- i) You will have part ownership in the Co-operative's assets through the shareholding.
- ii) You will be able to save a monthly amount under the saving mechanism provided by the Co-operative. Savings under a co-operative is safer and more protected; also members can take out this amount whenever needed. The interest gained via the savings is also higher compared to the interest paid by a bank.
- iii) Get bereavement support/khairat kematian payout.
- iv) Marriage "Ang Pow" or monetary gift at a certain amount. (\*Only for first marriage)
- v) Education award: Chosen members' children will be awarded when they score all 'A's in their public school examination.
- vi) Be eligible for interest-free monthly payment to buy MAYI Waters' air-water-generating machine.
- vii) Be eligible to get assistance to buy MAYI Group businesses-related products and services, with applicable terms and conditions in place. No bonuses or overrides, etc. are given by the Co-Operative for this, and it is only given as a temporary assistance for members to kick start their businesses.

**13. Can a member get a loan from the Co-operative?**

A member may be able get a loan of 80% from the amount saved at the Co-operative at a very low interest. However, this loan is only to buy MAYI products, for example the MAYI Infinity herbal products or the MAYI Waters machine to do the business. However this is subject to approvals and further clarifications from SKM.

**14. Is there any compulsory terms the members must adhere to?**

Yes. All members must adhere to the Co-operative By-Laws.

