

PATHFINDER

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Vol 34 December 2025 Edition (for members only) Koperasi Jaffnese Berhad (KJB/JCS) Estd. 1924

JCS THAMBY THURAI EDUCATIONAL INCENTIVE AWARDS 2025

The presentation ceremony for the award recipients from the 8 Districts in the Klang Valley was held at 1 pm. on Saturday, 15th November 2025 at the Kalamandapam, Brickfields, Kuala Lumpur. The interim KJB Chairman Mr. R. Dharmananda welcomed everyone and congratulated the award recipients for their excellent results in the SPM and STPM examinations. He encouraged the recipients to endeavour to achieve greater success in their future examinations. From the 15 Districts of KJB, a total of 45 students qualified for the awards (2025). The breakdown in terms of examination is SPM – 39 students and STPM – 6 students. About 87 people including the 29 successful award recipients and their parents, KJB Board members, Internal Auditors, District Chairmen and Secretaries attended the event. The recipients came from the KJB Districts of Brickfields (4): Cheras (2); Kajang (1); Klang (4); Petaling Jaya (13); Sentul (6) and Seremban (9). Mr. R. Dharmananda pointed out that KJB placed great emphasis on educational excellence and a sum of RM21,545.00 was awarded from the JCS Thamby Thurai Educational Fund. The District Chairmen or Secretaries present were invited to present the cheques and certificates to the recipients from their respective Districts. The cheques and the certificates for the outstation recipients were sent directly to them. The highlight of the function was the recognition of the two students who obtained the best result in the SPM 2024 examination - Ms. Keerthana a/p Sivakumar from Brickfields District, who obtained 9As (5A+, 4A) and Ms. Rushaani Charlotte Kunarajah of Klang District who obtained 9As (5A+, 4A). They were awarded the 'R.N.Thamby Thurai M.B.E. Memorial Award', which carries an additional payment of RM250.00 and they become the 8th and 9th recipients of this annual award. The London based donor of the award is Mdm. Rani Buaneswari Thurairetnam, is the daughter of the late Mr. R.N.Thamby Thurai M.B.E., who was one of the founders of the Koperasi Jaffnese Berhad. The KJB interim Chairman, Mr. R. Dharmananda presented the award to Ms. Keerthana a/p Sivakumar and Ms. Rushaani Charlotte Kunarajah. The recipient of RM250.00 award from the Makeswaran – Poovanes Educational Fund was given to Ms. Deepetha Raam a/p Ramalingam from the Petaling Jaya District, who obtained the best result 8As (5A+, 3A) in the SPM 2024 examination. She is the 4th recipient of this annual award. Speeches were made by some of the recipients, who in addition to providing insights into their success stories also motivated other younger members of the community to strive to achieve academic excellence.

Note: As of 2016, in order to qualify for the award for SPM and STPM examinations, it will be compulsory for the student, who is below 18 years of age to be a depositor in the JCS Special Deposit (Child) scheme, at the time of submitting the application form for the award. The student, who is 18 years of age and above should be a member at the time of submitting the application form for the award. As of 2025, the requirement for students applying for the STPM award to be a member for at least 6 months at the closing date for the award has been removed.



27TH DEEPAVALI CULTURAL NITE HELD ON 1ST NOVEMBER 2025

The 27th Deepavali Cultural Nite was held at the Kalamandapam, Brickfields, Kuala Lumpur on Saturday, 1st November 2025 from 6 pm. up to 10 pm. to celebrate the festival of lights. The event was held under the auspices of the Malaysian Ceylon Saivites Association (MCSA), with Koperasi Jaffnese Berhad (KJB) and 11 other community based organisations collaborating to organise and fund the event. In order to stage this event, KJB HQ and the KJB Districts within the Klang Valley actively participated with the other sister organisations in planning this event for over 3 months, under the Chairmanship of MCSA. As practiced in the past, these organisations contributed financially to hold this event while the artiste performed voluntarily. More than 500 people attended the function where hi-tea consisting of mee goreng, nasi lemak goreng, vadai, kehsari, coffee and lime juice was served before the function proper started at 7 pm. The programme for the day started with a half hour nathaswaran presentation by musicians from the Sri Kandasamy Kovil, followed by a thirumurai recital by Smt. Pathmajothi Ganeshwaran, Instrumental entertainment was by the students of Sruthi Music Academy. Dances were performed by the students of Kalpana Dance Theatre, Datta Guru Natyalaya Dance Academy, Smt. Gayathri Vadivel and Jeya Nritha Kalalayam Dance Academy. Vocal performance was by the students of Smt. Dhashani Ganesalingam. A sketch was performed by the students of FOMSO/MCSA Tamil Language class. Souvenirs were presented to all those who performed in the various items. 60 lucky attendees walked away with one of the 60 lucky draw prizes made available. Many of the prizes were donated by well-wishers. The welcome address was delivered by the President of MCSA, Sri Aruljothi Kanagaratnam AMW, and the closing address was delivered by the Interim Chairman of KJB, Mr. Dharmananda Rajaindren. The event was eloquently conducted in Tamil and English by the Emcee for the event, Dr. Sri Dewi Ravindranathan.



EDUCATION TRUST FUND AWARD RECIPIENTS FOR APPLICANT YEAR 2024 AND AWARDED IN YEAR 2025

A total of 20 students received the award for the **Saravanamuthu - Saundaripillai Memorial Scholarship / N. Thamotharam Pillay and Annammah Memorial Education Fund/Mdm. Nagasundram Nadarajah & Dato' Seri N.T. Rajah Fund**. A total of RM10,000 was awarded with each recipient receiving RM500. JCS congratulates them for their achievements.

1. Petaling Jaya – 2 recipients

- a. **Ms. Durga a/p Selvadurai, (Mem No: 025142)**
Bachelor in Psychology at Taylor's University, Subang Jaya.
- b. **Mr. Thareesh Eswaran Dinesh, (Mem No: 025149)**
1st year of BSc (Hons) Actuarial Science at Heriot Watt University

2. Cheras – 1 recipient

- a. **Mr. Laksman Thygaseelan, (Mem No: 024420)**
1st year of International Tourism and Hospitality at Segi College,

3. Kajang – 3 recipients

- a. **Mr. Jayanthan a/l Subramaniam, (Mem No: 024925)**
Bachelor of Mechanical Engineering (Hons) at Universiti Tun Hussein
- b. **Ms. Tishalni a/p Jaya Pratab, (Mem No: 025204)**
BSc (Hons) Computer Science with Artificial Intelligence at University of Nottingham, Semenyih.
- c. **Ms. Yashini a/p Murugan, (Mem No: 025149)**
Bachelor in Psychology at Taylor's University, Subang Jaya.

4. Klang – 4 recipients

- a. **Ms. Ambiga a/p Anantharajah, (Mem No: 024918)**
4th year of Bachelor of Medicine & Bachelor of Surgery at Manipal
- b. **Ms. Danyah Kuhaneswaran, (Mem No: 024927)**
4th year of Bachelor of Business and Commerce and Bachelor of Digital Media at Monash University Malaysia.
- c. **Ms. Salini Ravinthiran, (Mem No: 025062)**
2nd year of Bachelor of Computer Science (Data Engineering) with Honours, University Technology Malaysia (UTM), Skudai.
- d. **Ms. Samita Ravinthiran, (Mem No: 025069)**
2nd year of Degree in Finance with Honours, Universiti Malaya Sarawak.

5. Kluang – 1 recipient

- a. **Ms. Shivaani a/p Sundralingam, (Mem No: 025181)**
2nd year of Bachelor of Mass Communications at Taylor's College, Subang Jaya

6. Kuantan – 2 recipients

- a. **Ms. Jayalakshwini a/p Jegatheesan, (Mem No: 025050)**
4th year of Bachelor of Medicine & Bachelor of Surgery at Universiti Malaya Sarawak.
- b. **Ms. Shamita a/p Sivarajoo, (Mem No: 025148)**
4 year of Bachelor of Dental Surgery, at AIMST University, Bedong, Kedah.

7. Petaling Jaya – 7 recipients

- a. **Mr. Ajay Kumar a/l Sivakumar, (Mem No: 025286)**
3 year of LLB(Hons) Law Degree, Brickfields Asia College, Petaling Jaya.
- b. **Mr. Akesh Kumar a/l Sivakumar, (Mem No: 025133)**
1st year of Bachelor of Electronic and Electrical Engineering (Hons) at Sunway University, Petaling Jaya.
- c. **Ms. Dhivyaa Delphina a/p George, (Mem No: 025054)**
3rd year of Bachelor of Laws (Honours) at Queensland University of Technology, Brisbane.
- d. **Ms. Duraiveerakaartigeyan, (Mem No: 025188)**
2nd year of Bachelor of Finance at Universiti Tunku Abdul Rahman.
- e. **Mr. Siva Ruban a/l George, (Mem No: 025190)**
1st year of Bachelor of Computer Science, University of Queensland, Brisbane, Australia.
- f. **Mr. Tayanaa Logenthiran, (Mem No: 025118)**
2nd year of Bsc Psychology and Language Sciences at University College London (UCL).
- g. **Ms. Yegieta Ram a/p Ramalingam, (Mem No: 025133)**
3rd year of Bachelor of Pharmacy at Universiti Malaya.

Dr. A. E. Duraisamy Education Awards

This award was established to fund needy students of members. A total of RM1,000 was given out to the following recipients.

1. **Naveenraj Yoganathan (SMK Sentul Utama KL) RM500**
2. **Dhevika Yoganathan (SK. Keb. Seri Nilam (Std.4) RM500**

Paramanathan - Subramaniam - Vyaladchy Memorial Fund Marriage incentive award.

The following member who registered her marriage in 2024 received this incentive of RM150, which was paid in 2025.

1. **Tharmitra A/P Sivagnanasingam Mem No. 023396 of Petaling Jaya District**

PARAMANATHAN - SUBRAMANIAM - VYALADCHY MEMORIAL FUND CHILD DEPOSIT AWARD

No child depositors qualified for the RM 30.00 award in 2025

R.N THAMBY THURAI. M.B.E. MEM. AWARD

The award of RM250 given to a student obtaining the best score in the 2024 SPM examination were given to the 2 recipients mentioned as follows:

1. **Keerthana a/p Sivakumar - 5A+, 4 A (Brickfields District)**
2. **Rushaani Charlotte Kunarajah - 5A+, 4A (Klang District)**

MAKESWARAN-POOVANES EDUCATIONAL FUND

The award of RM250 given to a student obtaining the best score in the 2024 SPM examination were given to:

1. **Deepetha Raam a/p Ramalingam - 5A+, 3 A (Petaling Jaya District)**

INTERNAL AUDITORS (2025/2026)

The Internal Audit Committee for 2025/2026 comprise of the following 4 KJB members:

- **Mr. Mahavishnu A/L Chelliah - 16484 (Team Leader up to 18.09.2025)**
- **Dharmendra Sabai A/L P. Nagaiah - 17154 (Team Leader from 01.10.2025)**
- **Mdm. Selvarani A/P A Muthutamby - 13442**
- **Mr. Yogeswaran Sinnathurai - 15959**
- **Mr. S. Sivashankar A/L P. Satgunasingam - 16749 (up to 30.09.2025)**
- **Ms. Subhatra A/P Mahendraraj - 20350 (from 04.11.2025)**

The term of office of the current Internal Audit Committee shall be up to the next AGM of Delegates in 2025/2026

MEMBERSHIP DRIVE COMPETITION 2026 TERMS & CONDITIONS

KJB has been providing incentives for members in recruiting fellow Malaysians of Jaffnese origin as KJB members through Membership Drive Competition. For the purpose of the competition a member recruited would mean a member who has been formally admitted from the January to the December Board Meetings and who remain on the Membership Register as at 31st December. He / She should be a member in benefit with a minimum subscription of RM 10.00 as on 31st December. The following awards are given under this competition:

The Award for the Highest Recruitment of 10 or more members

A member who recruits the highest number of members will receive an incentive of RM100 + 0.70 cents. for every member recruited.

District Award

An incentive of RM100 + 0.30 cents. for every member recruited will also be awarded to the District of the above winner.

The Award for the Highest Collection

A member who has brought in the highest amount in collection of subscription from new members recruited for the period of the competition will be awarded a sum equivalent to 2% of the total collection.

Special Award (Recruitment)

A member who has recruited the most number of members between the ages 18 and 30 years will receive RM100 + 0.70 cents. for each member recruited. The 1st and 2nd runner up will receive an incentive of RM75 + 0.75 cents for each member recruited.

Incentive Award for Highest Recruitment by District (Less than 200 members)

A member who recruits the highest number of members from his district will receive RM20.00 plus RM1.00 for every member recruited.

Incentive Award for Recruitment of Minors (child depositors below the age of 18)

A member (parent / grandparent) who has enrolled the most number of 'minors' is eligible for a cash award of RM5.00 per child.

EDUCATIONAL TRUST FUNDS - CALLING FOR APPLICATIONS

MADAM NAGASUNDRAM NADARAJAH & DATO' SERI N. T. RAJAH FUND

This loan was set up on 13th November 1994 by Dato' Seri N. T. Rajah in the name of his beloved mother. In October 2016, the fund was amended to Madam Nagasundram Nadarajah and Dato Seri N. T. Rajah Fund to give out scholarships to **students pursuing a first degree course in any institution recognized by the Government of Malaysia**. The student will not qualify, if he/she is also applying for the JCS Educational awards (STPM or equivalent), in the same year.

The Scholarship entails a one-time payment for the successful student and the closing date is 31st December.

Applications are invited. *The forms can be downloaded at www.jcs.org.my*

[Note: All students applying for the above Scholarship (closing date 31.12.2026) must be a KJB member in benefit (compulsory 2 years as a member) and must also meet the required conditions]

N. THAMOTHARAM PILLAY AND ANNAMMAH MEMORIAL EDUCATION FUND

The N. Thamoatham Pillay and Annammah Memorial Education Fund was established pursuant to a Deed of Trust dated 10th September 1986. The fund was established with an initial contribution of Ringgit Malaysia One Hundred Thousand (RM100,000) by the benefactor, late Mr. N. Thamoatham Pillay.

The 'Trust Deed' was amended (Administrators/ Trustees) from a 'Study Loan' to a 'Scholarship Fund' with effect from March 2011. This Scholarship may be used for the payment of fees, text books or any educational material for students pursuing a **first degree course in any institution recognized by the Government of Malaysia**. The student will not qualify, if he/she is also applying for the JCS Educational awards (STPM or equivalent), in the same year.

The Scholarship entails a one time payment for the successful student and the closing date is 31st December.

Applications are invited. *The forms can be downloaded at www.jcs.org.my*

[Note: All students applying for the above Scholarship (closing date 31.12.2026) must be a KJB member in benefit (compulsory 2 years as a member) and must also meet the required conditions]

SARAVANAMUTHU SAUNDARIPILLAI MEMORIAL SCHOLARSHIP

This scholarship fund was established on 1st January, 2000 by Mr. S. Theyaga Rajah, the late Chairman of KJB Bukit Mertajam District, in memory of his late parents. This scholarship may be used for the payment of fees, text books or any educational material for students pursuing tertiary education leading to a first degree course in any institution recognised by the Government of Malaysia.

The Scholarship entails an award of a one time payment to the successful student. The student cannot apply for the SPM/STPM or equivalent award and this Scholarship award in the same year.

Closing date of application: 31st December. **The forms can be downloaded at www.jcs.org.my**

[Note: All students applying for the above scholarship (closing date 31.12.2026) must be a KJB member in benefit (compulsory 2 years as a member) and meet the required conditions].

MR. & MRS. A. RAJARATNAM FINANCIAL STUDIES FUND

This loan was set up on 20th August 2011 by Dato' Ramesh Rajaratnam in the name of his beloved parents for granting loans to eligible candidates who are pursuing **part time studies in Accountancy/Financial Studies** in recognized institutions of higher learning in Malaysia and overseas.

The selected applicant will be paid RM4,000.00 for each academic year, for a maximum of three (3) years.

The repayment of the loan shall commence not later than 6 months after the completion of the course.

The interest payable on the loan shall be at 2% per annum during the duration of the course and 8% per annum immediately on completion or discontinuance of the course.

Applications doing part time accountancy to apply for this fund are invited

R.N. THAMBY THURAI M.B.E. MEMORIAL AWARD

Mdm. Rani Buaneswari Thurairatnam (now residing in United Kingdom) daughter of the late Mr R.N. Thamby Thurai M.B.E, a pioneer member, a 'founding father' and a past President of Jaffnese Cooperative Society, had donated RM10,007.08 to set up an award in memory of her beloved father. Another 100 Sterling Pounds was donated by the great grandson of the late President.

Annually, the student (a member or member's children) with the best result in the SPM examination will be the recipient of the award known as, "**R.N. Thamby Thurai M.B.E. Memorial Award**" which came into effect from April 2011.

THE J.A.R. WELLINGTON AND WELNA WELLINGTON MEMORIAL SCHOLARSHIP

(Established pursuant to a Trust Deed dated 27th May 1985 by Rev. Dr. Caesar Arumugam Wellington)

The above Education Fund is to be used for the purpose of granting University or other suitable equivalent educational scholarship to the needy children of members of Koperasi Jaffnese Berhad. RM2,000.00 per year shall be paid during the course.

The said Scholarships shall be used for the payment of fees, text books and educational materials for Universities, Colleges and Institutions of higher learning locally or abroad as the Trustees shall in the absolute discretion think fit. In granting the said scholarships, the Trustees shall consider the merits and needs of the candidates and in addition shall give some weightage entirely at the trustee's discretion to candidates who are from Melaka, the donor's home state.

The award was given to Harrini a/l Ravindran mem.no 025214 of Sentul District to do a 5 year course in Medicine (MBBS) at the AIMST University

DR. A. E. DURAISAMY EDUCATION FUND FOR NEEDY SCHOOL CHILDREN

Established in 2022 by the children of the Late Dr. Duraisamy who served the government and was also a member of the Federal Legislative Council (Parliament now) in the early 1950s. The fund provides awards to needy children of members who are still pursuing primary and secondary education in public schools.

MARRIAGE INCENTIVE AWARD FROM THE PARAMANANTHAM -SUBRAMANIAM - VYALADCHY MEMORIAL FUND

This Fund was set up on 20th June 2016 with a contribution of RM150,000.00 by the administrators of the Estate of Paramanantham, namely, Makeswaran Subramaniam and Mohd Pancha bin Abdullah, in memory of their beloved elder brother, Mr. Paramanantham; their beloved father, Mr. Subramaniam and their beloved mother, Mdm. Vyaladchy.

The Fund is to be used to provide members having more than 5 years membership with a one time marriage incentive award of not less than RM150.00 and to also automatically provide an one time incentive award of RM30.00 to all new Special Deposit (Child) depositors who join the scheme when they are below 3 months of age. The payments for the award shall be disbursed in the month of March of the following year.

Applications for the marriage incentive award shall be open from 1st January and the closing date shall be 31st December 2026.

The application forms for the above mentioned education loans & scholarship are available on request from the KJB Office or the KJB Website.

All completed applications should be addressed to The Setiausaha, Koperasi Jaffnese Berhad.

NEW EDUCATION TRUST FUNDS FUNDS ESTABLISHED IN CONJUNCTION OF JCS 100TH YEAR ANNIVERSARY CELEBRATION:

1. THURAIAPPAH EDUCATION TRUST FUND

This Fund was established on 10th January 2024 with an initial sum of RM122,000.00. This Fund was established for the purpose of funding the promotion and advancement of education to students who are members of the Koperasi and to the children of members pursuing a tertiary education.

2. DR. KANESHWARAN MAHESWARI EDUCATION FUND

This Fund was established on 18th June 2024, based on the rental collected from 3 donated houses. This Fund is for the purpose of awarding full or partial scholarship for tertiary education to the members of KJB and to the children of members. The award will be given out in 2026.

LOANS ARREARS

All those borrowers who are in arrears of their loan repayments for six (6) months or more are being notified that the arrears MUST be reduced to a maximum of three (3) months in arrears.

INTEREST PAYMENT ON SPECIAL DEPOSIT (MEMBER) AND SPECIAL DEPOSIT (CHILD) FOR YEAR 2025

Please be informed that the rate of interest of on Special Deposit (Member) are as follows: 1st half year 2025 (January to June 2025) 1% and 2nd half year 2025 (July to December 2025) 0.5% and for Special Deposit (Child) is 2% as at 31st December 2025. Kindly note that the interest payment would be credited to the Special Deposit Member Account.

RM 5,300 WORTH EDUCATION INCENTIVES GIVEN IN 2025 FOR CHILD DEPOSITOR WHO ATTAINED THE AGE 6 YEARS OLD, 12 YEARS AND 15 YEARS OLD IN 2025

Child Depositors who attained the age of 6 years in 2025 (18 children: paid RM360); those who attained 12 years in 2025 (29 children: paid RM1,740); while those who attained the age of 15 years in 2025 (32 children: paid RM3,200). The awards given to each were RM 20 (for 6 years old); RM 60 (for 12 years old) and RM 100 (15 years old). These awards are in the abolished UPSR and PT3 public examinations. Kindly note that these payments have been credited into the Special Deposit (Child) account 2025.

EDUCATION INCENTIVE AWARD FOR THE YEAR 2025/2026

Requirements for SPM , GCE O-LEVEL, IGCSE, CBSE / STPM, GCE A – Level, Malaysian Matriculation Examinations Award (Exam Year 2025/2026)

- The applicant (the parent or the student) should be a member of KJB for at least 3 continuous years or more at the time of submitting the application.
- The applicant must have a subscription credit of RM 1,200.00 or more on the closing date of the award application, except for STPM award applicants.
- The child of a member deceased within 3 years from the time of applying for the award and who meets the requirement mentioned in (1) and (2) above can apply for the award.
- The applicant should be a member in benefit (not in arrears of dues for more than 3 months) at the time of submitting the application.
- The student should have passed the following subjects.
 - SPM or equivalent examination – Bahasa Melayu, Bahasa Inggeris and Matematik and should have secured a minimum of 2As of any type: 1A of any type and 1B(b) or 2B(b).
 - STPM or equivalent examination – should have secured a minimum of 2As of any type: 1A of any type and 1B(b) or 2B(b).
- The child of a member who is aged below 18 years should be a depositor in the KJB Special Deposit (Child) Scheme for Minors and a child above 18 years of age should be a member, at the time of submitting the application for the award.

- Please take note that applicants who do not possess the requisite criteria and qualification will not be considered for the award. Eligible members who wish to apply for the awards for SPM & STPM or equivalent examination can obtain the application form from the KJB office, their District Secretary, or JCS Website: www.jcs.org.my
- Photocopy of the application forms are allowed.

Please contact the KJB office if an acknowledgement is not received for the application form submitted. The closing date shall be 3 months from the date the results are announced i.e. SPM/IGCSE-O level/CBBS/GCE-O Level and STPM/IGCSE-A Level/GCE-A Level.
NOTE: Kindly take note that submitting the application late will result in a child / member being denied of the award.

WE WELCOME ARTICLES & PHOTOGRAPHS

KJB welcomes Members, Child Depositors and District Committees and members to contribute articles for the Pathfinder 2026 issue.

Please email to: admin@jcs.org.my by 31st May 2026. Past issues of Pathfinder magazine can be downloaded at KJB website: <https://jcs.org.my/pathfinder.html>

Summary of the Saravanamuthu Saundaripillai Memorial Scholarship/N.Thamotharam Pillay & Annammah Memorial Education Fund/Madam Nagasundram Nadarajah & Dato' Seri N.T.Rajah

KJB DISTRICTS	No. of 1st Degree Students & (Amount)	No. of STPM Students & (Amount)	No. of SPM Students & (Amount)	No of 6, 12 & 1 Years old & (Amount) paid in 2025			Total recipients	Total amount paid
	2025	2025	2025	6 Yrs in 2025	12 Yrs in 2025	15 Yrs in 2025	2025	2025
Brickfields	2(RM1,000)	1(RM670)	3(RM1,760)	2(RM40)	4(RM240)	4(RM400)	16	4,110
B. Mertajam		1(RM840)	1(RM380)	1(RM20)		1(RM100)	4	1,340
Cheras	1(RM500)		2(RM840)	1(RM20)		2(RM200)	6	1,560
Ipoh					1(RM60)		1	60
J. Bharu			2(RM825)			1(RM100)	3	925
Kajang	4(RM2,000)	1(RM470)		1(RM20)	1(RM60)	3(RM300)	10	2,850
Klang	4(RM2,000)	1(RM470)	3(RM1,505)	3(RM60)	7(RM420)	6(RM600)	24	5,055
Kluang	1(RM500)						1	500
Kuantan	2(RM1,000)		1(RM405)			1(RM100)	4	1,505
Melaka					2(RM120)	2(RM200)	4	320
P. Jaya	7(RM3,500)		13(RM5,555)	3(RM60)	3(RM180)	5(RM500)	32	9,895
Rawang			1(RM325)	1(RM20)			2	345
Sentul		1(RM560)	5(RM1,955)	1(RM20)	4(RM240)	3(RM300)	14	3,115
Seremban		1(RM560)	8(RM3,675)	4(RM80)	7(RM420)	3(RM300)	23	5,035
Taiping				1(RM20)			1	20
Total	21(RM10,500)	6(RM3,570)	39(RM17,225)	18(RM360)	29(RM1,740)	32(RM3,200)	145	36,635

94TH ANNUAL GENERAL MEETING OF DELEGATES OF KOPERASI JAFFNESE BERHAD

The Annual General Meeting of Delegates was held on Sunday, 22nd June 2025 at the Kalamandapam, Brickfields, Kuala Lumpur. A total of 87 delegates out of the 91 eligible delegates attended the meeting. At the agenda on 'to receive nominations from amongst the delegates present for the three (3) vacant posts of members of the Board under By-law 37(1) for period 2025-2028, those nominated were three retiring members of the Board, namely, Mr. A. Paramsothy, Mr. K. Sivagnanasingham, Dr. Christopher V.A. Nicholas and Mr. K. Kasinathan, Mr. R. Dharmananda, Mr. R. Ravitharan, Mr. S. Makeswaran PPN and Mdm. S. Thavamany.

At the agenda 'to consider and adopt the report of the Internal Audit Committee' Mr. S. Ashok Kandiah, a delegate from KJB Petaling Jaya District proposed and Mr. A. Gnanananda a delegate from Brickfields seconded the motion of no confidence against the Board and also for the Board to jointly reimburse the expense of RM50,000 spent on the GST recovery claim of RM250,267.66 from the Customs Department. Before the motion was put to a vote by secret ballot, the Chairman of the Board, Mr. P. Satguna Rajah announced that the members of the Board would be resigning. Nominations for a new Board were received from Dr. Christopher V.A. Nicholas, Mr. K. Kasinathan Kasippilai, Mr. R. Dharmananda Rajaindren, Mdm. S. Thavamany Selvadurai, Dr. V. Davendran Veerasingham, Ms. K. Shamini Kandasamy, Mdm. M. Vasanthi Mogarajah, Mdm. R. Indra Devi S.K. Rajah, Mr. R. Ravitharan Ratnasingam and Mr. R. Narasingam P. Ratnasingam AMN.

The Board members elected consisted of the following:

To retire after serving for a 3-year period 2025 to 2028

1. Mr. R. Dharmananda Rajaindren
2. Dr. Christopher V.A. Nicholas
3. Mr. K. Kasinathan Kasippilai

To retire after serving for a 2-year period 2025 to 2027

1. Mdm. S. Thavamany Selvadurai
2. Dr. V. Davendran Veerasingham
3. Ms. K. Shamini Kandasamy

To retire after serving for a 1-year period 2025 to 2026

1. Mdm. M. Vasanthi Mogarajah
2. Mdm. R. Indra Devi S.K. Rajah
3. Mr. R. Narasingam Ratnasingam AMN
4. Mr. K. Vijayasuriar Kanapathipillai KMN PPT

Subsequently, Mr. K. Kasinathan was elected by the House as the KJB Chairman and Mr. R. Dharmananda was elected as the KJB Vice Chairman for the period 2025/2026.

The delegates approved the following 5 amendments to the KJB Rules & Regulations:

1. To amend KJB Rules and Regulations Annexure No.1 to Regulation No.12: JCS Thamby Thurai Educational Fund – Educational Incentive Awards to delete the phrase 'the student must become a member, if eligible, at the time of the award' and the Sir George Maxwell Memorial Scholarship.
2. To amend KJB Rules and Regulations Annexure No.1 to Regulation No.12: JCS Thamby Thurai Educational Fund – Educational Incentive Awards to give an incentive of RM20 to Special Deposit (Child) depositors who are in standard 1 (Aged 6 years)
3. To amend Rules & Regulation No. 6 on Land and Building Loans to increase the quantum for a single loan from RM400,000 to RM600,000 and for a joint loan from RM600,000 to RM800,000, and to increase the loan repayment period from 30 years to 35 years.
4. KJB Rules & Regulations No.20 on Share Value Mitigation Fund was deleted.

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SERVICE OF BOARD MEMBERS FOR PERIOD 2024/2025 BEING RECOGNISED

- 1. Mr. Satguna Rajah a/l Ponnampalam**, joined KJB on 10th March 1984 holds membership no. 16532 and he has been a member of the KJB Klang District all along. From 28.05.2000 up to 21.04.2002 he served as a **delegate**; from 21.04.2002 up to 20.06.2004 he served as a **Board member**; from 20.06.2004 up to 15.05.2005 he served as the **Vice Chairman**; from 15.05.2005 up to 24.06.2012 he served as the **Chairman**; from 24.06.2012 to 31.12.2012 he served as a **Board member**; from 15.06.2014 up to 26.09.2021 he served as a **delegate**; from 26.09.2021 up to 22.06.2025 he served as the **Chairman**; from 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. He provided the **very strong leadership** to take the Society through the **JCS's 100th year celebration in 2024**. In recognition of his service, he had been **honoured** by the **Negeri Sembilan Ceylonese Association** in 2016; by the **KJB Klang District** in 2017 and 2025; and **Midlands Co-operative Union Limited** in 2011. At the National level, he was honoured in conjunction with the **85th year** anniversary celebration held in 2010 for serving as the Chairman for 5 years and more; in conjunction with the **90th year** anniversary celebration held in 2014 for serving as the Chairman from 2005 up to 2012, as the Vice Chairman from 2004 up to 2005 and Board member from 2002 to 2012; and in conjunction with the **100th year** anniversary celebration held in 2024 for serving as the Chairman for 11 years, 2005 up to 2011 and 2021 up to 2024.
- 2. Mr. A. Paramsothy a/l V. Ayadurai**, joined KJB on 10th May 1978 holds membership no.15099 and he has been a member of the KJB Sentul District all along. From 28.05.2000 up to 18.06.2006 he served as a **delegate**; from 18.06.2006 up to 21.05.2017 he served as a **Board member**; from 21.05.2017 up to 30.06.2019 he served as the **Vice Chairman**; from 30.06.2019 up to 18.06.2023 he served as a **Board member**; from 18.06.2023 up to 22.06.2025 he served as the **Vice Chairman**; from 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. In recognition of his service, he was **honoured** by the **Midlands Co-operative Union Limited** in 2017. At the National level, he was honoured in conjunction with the **100th year** anniversary celebration held in 2024 for serving as the Vice Chairman for 3 years, 2017 up to 2018, and in 2024.
- 3. Mr. Sathiaseelan a/l P. Kuppusamy PJK**, joined KJB on 21st June 1993 holds membership no. 18956 and he has been a member of the KJB Seremban District all along. From 31.05.1998 up to 29.04.2001 he served as a **delegate**; from 22.06.2016 up to 27.12.2020 he served as **delegate**; from 27.12.2020 up to 18.06.2023 he served as a **Board member**; from 18.06.2023 up to 22.06.2025 he served as the **Secretary**; from 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. He was the **KJB Seremban District Secretary** from 05.05.2019 up to **20.05.2023**. At the National level, he was honoured at the **100th year** anniversary celebration held in 2024 for serving as the Secretary for 3 years, 2022 up to 2024.
- 4. Mr. Sivashankar a/l P. Satgunasingam**, joined KJB on 22nd May 1985 holds membership no. 16749 and he has been a member of the KJB Petaling Jaya District all along. From 21.04.2002 up to 20.06.2003 he served as a **delegate**; from 26.06.2016 up to 21.05.2017 he served as a **delegate**; from 21.05.2017 up to 24.06.2018 he served as a **Board member**; from 24.06.2018 up to 30.06.2019 he served as the **Treasurer**; from 30.06.2019 up to 27.12.2020 he served as a **Board member**; from 27.12.2020 up to 30.06.2021 he served as the **Treasurer**; from 23.06.2024 up to 30.09.2024 he served as the **Treasurer**; from 01.10.2024 up to 22.06.2025 he served as a **delegate**; from 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. At the National level, he was honoured at the **100th anniversary** celebration held in 2024 for Serving as the Treasurer for 3 years, 2018 and 2020 up to 2024.
- 5. Dr. Christopher V.A. Nicholas**, joined KJB on 19th March 2003 holds membership no. 22509 and he has been a member of the KJB Brickfields District all along. From 26.06.2010 up to 09.02.2011 he served as a **delegate**; from 09.02.2011 up to 24.06.2012 he served as a **Board member**; from 24.06.2012 up to 24.06.2018 he served as the **Treasurer**; from 24.06.2018 up to 30.06.2019 served as a **Board member**; from 30.06.2019 up to 27.12.2020 he served as a **Treasurer**; from 27.12.2020 up to 04.10.2024 he served as a **delegate**; 04.10.2024 up till to date he served as the **Treasurer**. On 22.06.2025, he was elected as a **Board member** will serve for a **3-year term**. He was appointed by the Board as the **Treasurer** to serve up to June 2026. He was the **KJB Brickfields District Chairman** from 30.04.2023 up to 15.08.2024. At the National level, he was honoured at the **100th year** anniversary celebration held in 2024 for being the Treasurer for 7 years, 2012 up to 2017 and 2019.
- 6. Dr. Sivananthan a/l E. Elagupillay BCK**, joined KJB on 25th February 1987 holds membership no.17473 and he has been a member of the KJB Kajang District all along. From 28.05.2000 up to 29.04.2001 he served as a **delegate**; from 22.06.2008 up to 31.05.2009 he served as a **delegate**; from 31.05.2009 up to 24.06.2012 he served as a **Board member**; from 24.06.2012 up to 01.03.2016 he served as the **Vice Chairman**; from 01.03.2016 up to 30.06.2019 he served as a **Board member**; from 30.06.2019 up to 26.06.2022 he served as the **Vice Chairman**; from 26.06.2022 up to 22.06.2025 he served as **Board member**. From 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. He was the **KJB Kajang District Secretary** from 19.04.2004 up to 07.04.2018. He was the main man behind the publishing of the Pathfinder, Annual Report for many years and also the JCS 100th year commemoration souvenir book. At the National level, he was honoured at the **100th year** anniversary celebration held in 2024 for serving as the Vice Chairman on 2 occasions for a total of 8 years, that is from 2012 up to 2015 and from 2019 up to 2022.

7. **Mr. Sivagnanasingham a/l Krishnamoorthy**, joined KJB on 2nd March 1981 holds membership no.15722 and he has been a member of the KJB Petaling Jaya District all along. From 20.06.2010 up to 09.06.2013 he served as a **delegate**; from 09.01.2013 up to 23.06.2025 he served as a **Board member**. From 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. At the National level, he was honoured at the **100th year** anniversary celebration held in 2024 for serving as a Board member for 11 years, 2013 up to 2023.
8. **Ms. Shanthi a/p K. Pathmanathan**, joined KJB on 1st April 1985 holds membership no.18465 and she has been a member of the KJB Kajang District all along. Up to 24.06.2018 she served as a **delegate**; from 24.06.2018 up to 22.06.2025 she served as a **Board member**. From 22.06.2025 up to June 2026 she will continue to serve as a **delegate**. She is the **KJB Kajang District Secretary** from 20.09.2017 up to 2027. At the National level, she was honoured at the **100th year** anniversary celebration held in 2024 for serving as the Secretary for 5 years, 2018 up to 2023.
9. **Mdm. Komathy a/p Rajaratnam**, joined KJB on 15th March 2003 holds membership no.22498 and she has been a member of the KJB Sentul District all along. From 24.06.2018 up to 27.12.2020 she served as a **delegate**; from 27.12.2020 up to 22.06.2025 she served as a **Board member**. From 22.06.2025 up to June 2026 she will continue to serve as a **delegate**. At the National level, she was honoured at the **100th year** anniversary celebration held in 2024 for serving as a Board member for 3 years, 2020 up to 2023.
10. **Mr. Shankar a/l Kailainathan**, joined KJB on 31st July 1985 holds membership no.16888 and he has been a member of the KJB Bukit Mertajam District all along from 24.06.2018 up to 27.12.2020 he served as a **delegate**; from 27.02.2020 up to 26.09.2021 he served as a **Board member**; from 26.09.2021 up to 23.06.2024 he served as the **Treasurer**; from 23.06.2024 up to 22.06.2025 he served as a **Board member**. From 22.06.2025 up to June 2026 he will continue to serve as a **delegate**. He is the **KJB Bukit Mertajam District Chairman** from 20.04.2019 up till to date. At the National level, he was honoured at the **100th year** anniversary celebration held in 2024 for serving as the Treasurer for 3 years, 2021 up to 2023.

WELCOME TO THE MEMBERS OF THE 95TH BOARD OF MANAGEMENT FOR PERIOD 2025/2026

1. **Mr. Kasinathan a/l Kasipillai**, joined KJB on 13th May 1998, holds the membership no.21141 and he has been a member of the KJB Brickfields District all along. From 21.04.2002 up to 20.06.2003 and from 23.06.2024 up to 22.06.2025 he served as a **delegate**. On 22.06.2025 he was elected to serve as a **Board member for a 3-year term** and subsequently he was elected to serve as the **Chairman**. On **02.09.2025**, he **resigned** from being a **Board member, Chairman and member of JCS**. He was the **KJB Brickfields District Chairman** from 03.05.2025 up to 12.07.2025.
2. **Mr. Dharmananda a/l Rajaindren**, joined KJB on 29th December 2006, holds the membership no.23124 and he has been a member of the KJB Rawang District all along. He has been a dedicated and dynamic presence within the KJB Board since 2013. He held the position of **Secretary** on 2 occasions for a cumulative period of **three years**. In 2025, Dharmananda was re-elected to the Board, this time stepping into the role of **Vice Chairman**. On 15.10.2025, he was appointed by the Board to serve as the **Interim Chairman**, continuing to lead with vision, integrity, and a deep sense of responsibility toward the Jaffnese community. Beyond his contributions to the Board, Dharmananda is a full-time business owner and a self-made entrepreneur. From 22.06.2008 up to 13.02.2013 he served as a **delegate**; from 13.02.2013 up to 26.06.2016 he served as a **Board member**; from 26.06.2016 up to 21.05.2017 he served as the **Secretary**; from 21.05.2017 up to 15.02.2020 he served as a **Board member**; from 15.02.2020 up to 26.06.2022 he served as the **Secretary**; from 22.06.2022 up to 22.06.2025 he served as a **delegate**. On 22.06.2025 he was elected to serve as a **Board member for a 3-year term** and was subsequently elected to serve as the **Vice Chairman**. Recently at the National level, he was honoured in conjunction with the JCS's **100th year** anniversary celebration held in 2024 for serving as the Secretary on 2 occasions for a total of 4 years, 2016 and 2019 up to 2021.
3. **Mdm. Thavamany a/p Selvadurai**, joined KJB on 11th January 1989, holds the membership no.18033 and she has been a member of the KJB Klang District all along. She is a KJB Klang District Committee Member. She has been the **KJB Klang District Secretary** from 18.05.2025 up till to date. She is currently the **Secretary** of the JCS Board. She is a member of the **Chartered Institution of Management Accountants** and is currently working as a **freelance Accounts Manager**, managing financial records and providing accounting services on an independent basis. She has been a member of **KJB Ladies' Committee** for 4 years and is their **representative to the National Council of Women's Organisation**. She was a **KJB Internal Auditor** for 4 years. She has also served as a **KJB Klang District Committee Member for 15 years**, and as a **KJB Klang District Delegate for 25 years**. From 18.06.2006 up to 12.06.2011 she served as a **delegate**; from 15.06.2014 up to 22.06.2025 she served as a **delegate**. On 22.06.2025 she was elected to serve as a **Board member for a 2-year term** and was subsequently **appointed** by the **Board** to serve as the **Secretary**. She has the distinction of being the first lady in the EXCO of Koperasi Jaffnese Berhad during the Koperasi's 101 years of its existence.

4. **Dr. Christopher V.A. Nicholas**, is the current **Treasurer** of KJB. He is currently an advisor for Oriental HealthCare Services, a healthcare home caregiver service provider. Christopher's last held position was as Head of Internal Audit at New Straits Times Press. Prior to being at NSTP he was an Internal Auditor at Media Prima and MRCB. On 22.06.2025, he was elected to serve as a **Board member** for a **3-year term** and he was subsequently **appointed** by the **Board** to serve as the **Treasurer** up to June 2026. Recently at the National level, he was honoured in conjunction with the JCS's **100th year** anniversary celebration held in 2024 for serving as the Treasurer for 7 years from 2012 up to 2017 and 2019.
5. **Dr. Davendran a/l Veerasingam**, joined KJB on 22nd December 2003, holds the membership no.22664 and he has been a member of the KJB Kajang District all along. He is the **KJB Kajang District Chairman** from 04.05.2025 up till to date. He has been a committee member and delegate of the KJB Kajang District for the past 20 years. He holds a **Doctorate in Business Administration** and is a **certified Trainer by Human Resource Development Corporation** and is also a **certified Training Provider**. From 21.06.2010 up to 31.05.2015 he served as a **delegate**; from 27.12.2020 up to 23.06.2024 he served as a delegate. On 22.06.2025 he was elected to serve as a **Board member** for a **2-year term**. On 15.10.2025, he was appointed by the Board to serve as the **Interim Vice Chairman**.
6. **Ms. M. Vasanthy a/p Mogarajah**, joined KJB on 1st August 1996, holds the membership no.20576 and she has been a member of the KJB Cheras District all along. She is a member of the JCS Board. She is a KJB Cheras District Committee Member and a Committee Member of Malaysian Ceylonese Congress Cheras Branch. She was a **Board Member** from **2013 to 2017**. She holds a **degree in Modern English Studies** and a **degree in law**. She is a **retired secondary school teacher** and a **qualified lawyer**. She is the **Secretary for the Malaysian Underwater Hockey Association**. From 24.06.2012 up to 10.07.2013 she served as a **delegate**; from 10.07.2013 up to 21.05.2017 she served as a **Board member**; from 27.12.2020 up to 26.09.2021 she served as a **delegate**; from 23.06.2024 up to 22.06.2025 she served as a **delegate**. On 22.06.2025, she was elected to serve as a **Board member** for a **1-year term**. Recently at the National level, she was honoured in conjunction with the JCS's **100th year** anniversary celebration held in 2024 for serving as a Board member for 4 years, 2013 up to 2016.
7. **Ms. Shamini a/p Kandasamy**, joined KJB on 20th August 1993, holds the membership no.19000 and she has been a member of the KJB Brickfields District all along. She is a member of the KJB Board. She is an accountant by training and a lecturer at a private university. She is **active in many associations**. She has been in the **KJB Brickfields District Committee** for the last **10 years** and holds the position of **Secretary** from 03.05.2025 up till to date. She is passionate about the financial integrity and governance of the KJB. From 23.06.2024 up to date she served as a **delegate**. On 22.06.2025, she was elected to serve as a **Board member for a 2-year term**.
8. **Mr. Narasingam a/l P. Ratnasingam AMN**, joined KJB on 13th September 1978, holds the membership no.15172 and he has been a member of the KJB Sentul District all along. He is a member of the KJB Board. He was the **KJB Sentul District Secretary** from 25.05.2019 up to 29.04.2023. He was elected as the **KJB Sentul District Chairman** from 29.04.2023 up till to date. In 2019, he served as the Manager of KJB. He served for almost three decades with the Ministry of Domestic Trade and Consumer Affairs retiring as the **Deputy Director**. At the Ministry, he made significant contributions to public service, policy implementation and governance. From 24.06.2018 up to 22.06.2025 he served as a **delegate**. On 22.06.2025, he was elected to serve as a **Board member** for a **1-year term**.
9. **Mdm. Indra a/p S.K. Rajah**, joined KJB on 21st July 1967, holds the membership no.18959 and she has been a member of the KJB Seremban District all along. She is a member of the KJB Board. She is a **KJB Seremban District Committee Member** for the years 2023 - 2025. Currently, she is attached with **Public Mutual Berhad** for the last **18 years** as a **Unit Trust Consultant / Private Retirement Consultant**. From 23.06.2024 up to 22.06.2025 she served as a **delegate**. On 22.06.2025 she was elected to serve as a **Board member** for a **1-year term**.
10. **Mr. Vijayasuriar a/l Kanapathypillai KMN PPT**, joined KJB on 17th May 1967, holds the membership no.11368 and he has been a member of the KJB Klang District all along. He is a member of the KJB Board. He is a **retired headmaster**. He has been a **co-operator** for **more than 4 decades**. In 1982, he was appointed as the **General Secretary of Midlands Co-operative Union Ltd.**, a post he **holds till to-date**. He has been a **Board Member** of the **National Union of Teachers** and the **CUEPACS Multi-purpose Co-operative Society** for **many years**. Mr. K. Vijayasuriar was in the **KJB Board** from **2006 till 2018**. Mr. K. Vijayasuriar has made tremendous contribution to the co-operative movement in this country. From 31.05.1998 up to 18.06.2006 he served as a **delegate**; from 18.06.2006 up to 24.06.2018 he served as a **Board member**; from 20.06.2022 up to 10.09.2025 he served as a **delegate**; from 10.09.2025 on up to June 2026 he will serve as a **Board member** (he was **co-opted** on **10.09.2025** by the **Board** to replace **Mr. Kasinathan a/l T. Kasipillai**, who was **elected on 22.06.2025** to serve as a **Board Member** for a **3 year term** (please see page 8 of the Pathfinder October 2018 issue for an article about him). Recently at the National level, he was honoured in conjunction with the JCS's **100th year** anniversary celebration held in 2024, for serving as a Board member for 12 years, that is from 2006 up to 2017.

CONDOLENCES ON THE DEMISE OF MEMBERS

KJB records the passing away of the following members and their demise is a great loss to the Society. The Board of Management conveys its condolences to their family members. May their souls rest in peace.



R. SANTHERANATHAN A/L SINNATHAMBY RETNAM (MEM.NO. 14281)

The late Mr R. Santheranathan A/L Sinnathamby Retnam (R.S. Nathan) was born on 21/12/1951 he and passed away on 31/10/2024. He was the youngest child of the late Mr. P.S. Retnam and Late Mdm. Annamah Chelliah. He was educated at the Pasar Road English School and Cochrane Road Secondary School. After completing the technical electrical course in college, he embarked on a successful career in R.C.A and later with Sapura Holdings. From a young age he excelled in extracurricular pursuits, especially sports, and was the most active person in his family. This sporting energy proved to be a harbinger of his future career as he was employed as the Sports Manager for Sapura Holdings. He was also the Vice President of the Kuala Lumpur Hockey Association. He was from the KJB Cheras District. R.S. Nathan was actively involved in organising cultural activities at the Ceylon Kalavirthy Sangam in Imbi Road and in conducting religious programmes at the Sri Sidhi Vinayagar Paripalana Sangam in Pasar Road. He would have been a familiar sight at many Ceylonese weddings as he was also a videographer and proprietor of R.S. Nathan Video. Upon retirement, he became an insurance agent for AIA while continuing to participate in various community activities. A loving, caring and helpful person, he is survived by his wife Mdm. Rajamalar Kandiah and two children, Dr. S. Thananathan and S. Darshini. At the District level, he served as the District Secretary from 10.04.2005 up to 15.04.2007 and as the District Chairman from 24.04.2011 up to 2024. At the National level, he served as a delegate at the Annual General Meeting of Delegates continuously from 18.06.2006 up to 18.06.2013. Recently, in conjunction with JCS's 100th year anniversary celebrations in 2024 he was honoured for serving as the KJB Cheras District Chairman from 2011 up to 18.06.2023.

MR. SENATHIPATHY A/L MARKANDU (MEM. NO. 8878)

He was from the KJB Seremban District before joining the Brickfields District. He was born on 29.01.1933 and he passed away on 13.04.2025. He joined KJB on 06.11.1959. He served as the Seremban District Secretary from 1991 up to 1995 and as the District Chairman from 1997 up to 18.05.2003. He leaves behind his beloved wife, Mdm. Mageswary and children Mdm. Renuka and Mdm. Navina. At the National level, he served continuously as a delegate at the Annual General Meeting of Delegates from 30.05.1998 up to 26.09.2021. At the District level, he had been honoured on 30.07.2017 for serving as the KJB Seremban District Secretary from 1991 up to 1995 and as the District Chairman from 1997 up to 18.05.2003. At the National level, for service rendered to KJB, he was honoured in conjunction with the 90th year anniversary celebration in 2014 for serving as a Board member for 10 years and more. Recently, in conjunction with JCS's 100th year anniversary celebrations in 2024, he was honoured for serving as the KJB Seremban District Secretary for 8 years from 1995 up to 2003.



MR. THIRUCHELVAM A/L LUCESPILLAI (MEM. NO. 9458)

He was from the KJB Kajang District. He was born on 17.12.1932 and he passed away on 02.04.2025. He joined KJB on 26.04.1961 He served JCS as an Internal Auditor on 2 occasions, that is from 1975 - 1997 and 17.2.2014. He leaves behind his beloved wife, Mdm. Lourdes Mary Joseph and children Mr. Durai Raj and Ms. Anita Thiruchelvam. At the National level, he had been honoured, in conjunction with the 80th year anniversary celebration in 2004 for serving as an Internal Auditor for more than 10 years, that is from 1994 up to 2004.





MR. M. BALASINGAM A/L N. MANICCAM (MEM. NO. 8742)

He was from the KJB Kajang District. He was born on 24.10.1933 and he passed away on 26.04.2025. He joined KJB on 19.11.1958. He had started his education at the King George V School, Seremban and continued at the Clifford School, Kuala Lipis and finally at Jaffna College, Vaddukodai, where he obtained the Cambridge Senior School Certificate and the General Certificate of Education in 1956. In 1957, he returned to Malaya and started his career with the Government Land Office in Kuala Lipis and other towns in Pahang, then serving in Kuala Lumpur at the Ministry of Housing, Ministry of Foreign Affairs and finally at the Income Tax Department before retiring in 1988. After retirement, he continued working with the Koperasi Sooria for a few years. He also served in the administration of the Jaffnese Co-operative Housing Society, Jaffnese Co-operative Stores Society and the Petaling Jaya Malaysian Ceylonese Congress. Being a religious person, he served for over a period of more than 30 years with the Petaling Jaya Hindu Association and at one time as its Deputy President. The Association manages the Sithi Vinayagar Temple in Petaling Jaya of which he was a member and also for some time the Assistant Registrar of Hindu marriages. At the National level of JCS, he served as a Board member on 2 occasions, that is from 1977 up to 1981 and from 1984 to 1990. In 1984, he was the KJB Secretary. He served as a delegate from KJB Klang District on 2 occasions, that is from 30.05.1998 up to 30.05.1999 and from 21.04.2002 up to 20.05.2007. He served as a delegate from KJB Petaling Jaya District from 20.06.2010 up to 30.06.2019. At the National level, he had been honoured, in conjunction with the 90th year anniversary celebration in 2014 for serving as a Board member for 10 years and more, that is from 1977 up to 1981 and from 1984 up to 1990. Recently, in conjunction with JCS's 100th year anniversary celebrations he was honoured for being the KJB Secretary for 1 year, that is in 1984. He leaves behind his beloved wife, Mdm. K. Thangaletchumy and children Dr. B. Chitra, Mr. B. Danesh and Mdm. B. Darshini.



MR. PARAMASIVAM A/L M. SINNADURAI (MEM. NO. 21227)

He was from the KJB Brickfields District. He was born on 16.02.1940 and he passed away on 07.05.2025. He joined KJB on 12.08.1998. He served JCS as an Internal Auditor from 29.4.2001 up to 20.06.2004. He leaves behind his children, Ms. Uma Devi Paramasivam and Ms. Chandra Paramasivam.

MR. VASANTHACUMAR A/L SEEVARATNAM (MEM. NO. 12548)

He was from the KJB Brickfields District. He was born on 04.06.1951 and he passed away on 15.11.2025. He joined KJB on 11.10.1971. He served JCS as an Internal Auditor from 2016 up to 2022. At the National level, he was a delegate from 26.06.2022 up to 18.06.2023. He leaves behind his beloved wife, Mdm. K. Malarmakal and children, Mr. V. Kogulan and Dr. V. Kabilan.



**KOPERASI SURIYA BERHAD
EX-MEMBERS**

No.	Name	Address
1	Mrs S. A. Lingam	No 19, Jalan Tun Sambanthan. Ipoh 30000 Perak
2	Mr S Paramanathan	No 146, Jalan 20/7, 46300 Petaling Jaya
3	Mr A Rajaguru	No. 11, Jalan Bunga Ros, Off Jalan Teluk Pulai, 41100 Klang
4	Mr. T. Balasingam	No 20, Jalan 14/48, 46100 Petaling Jaya
5	Mr A Arul Selvam	No. 72, Jalan 12/12, 46200 Petaling Jaya, Selangor DE.
6	Mr A. Sekarajasekaran	No. 3, Jalan 12/9, 46200 Petaling Jaya, Selangor DE.
7	Mr. K. C. Ramachandran	No. 64, Jalan Terasek 8, Bangsar Baru 59100 Kuala Lumpur
8	Ms. M. Maheswari	No 5514, New Green Park. 48000 Rawang
9	Mr James Rajaratnam Niles	No. 6, Jalan Terap, Sentul, 51100 Kuala Lumpur
10	Mr. P. Kirubanathan	No 182, Sungei Marong. 28700 Bentong
11	Ms Maheswary Ramalingam	No. 7, Jalan 5/21-A, 46000 Petaling Jaya

Contact Person:
Mdm. A. Vennila Secretary of
Koperasi Suriya Berhad

Phone Num:
012-303 0574



One of the events during the Deepavali night was a light hearted sketch. It was a debate and the topic was Is traditional wear essential when we go to Temple (Koyilukku sellum pothu parambariya uddupu avasiyama)? It was presented by Students of Tamil Classes organised by FOMSO & MCSA. Members of the Deepavali Cultural Organising Committee also participated. The Moderator was the Tamil Class Teacher, Ms Padma Kathiravel. The purpose of the Tamil Classes which are held in Kalamandapam on Wednesdays and Saturdays are to revive the use of Tamil language especially Sri Lankan Tamil. The participants of the sketch are from left to right Ms Thavamany Selvadurai, Ms Jayanthi Kanagainthiram, Ms Lina Prakash, Mr Prakash Loganathan, Ms Padma Kathiravel, Ms Vickneswary Manickam, Mr Surain Satgunarajah, Ms Kanagasunthari Ramasamy and Ms M. Vasanthi Mogarajah. The participants had practised for only 3 weeks under the guidance of Ms. Padma Kathiravel. Ms. Nirmala Thavi S. Thamothersampillai gave the interesting topic and motivated the participants.



"NAVARATHRI" prayers ubayam - 29/09/25
Negeri Sembilan Ceylonese Association (NSCA) hosted the "NAVARATHRI" prayers from 22/09/25 to 01/10/25. On the 8th day (29/09/25) the ubayam was taken-up by JCS Seremban District. Madam Indra Devi S.K. Rajah, Board representative was honoured by the committee with a "KALANJI".



Federation of Malaysian Sri Lankan Organisations and
Malaysian Ceylon Saivites Association will be organising

Tamil Language Classes

for both children and adults. The classes will be held at
the classroom, Kalamandapam.

CHILDREN	SATURDAYS 8.30AM - 10.30AM
ADULTS	SATURDAYS 10.30AM - 12.30PM WEDNESDAYS 6.30PM - 8.30PM

TO REGISTER, CALL
MCSA : 03 2274 2487
(email : enquiries@srikandaswamykovil.org)
FOMSO : 017 264 3075





The KJB board was invited for the Majlis Konvokesyen Ke-3 of Kolej JSJ Seremban on 23/08/25 at Royale Chulan hotel, Seremban, N.Sembilan from 9am to 12 noon. Our Board member, Madam Indra Devi A/P S.K. Rajah attended the convocation. Kolej JSJ is our tenant at Menara JCS Seremban, N.Sembilan.

MALAYSIAN MASTERS ATHLETIC ASSOCIATION (MMAA)

Mr. S.Sivapragasam AMW, popularly known as Mr. Siva, is the President of MMAA as well as the General Secretary of Asia Masters Athletics (AMA). He also sits in the World Masters Committee (WMA).

We are proud to note that at the opening ceremony of the National Sports Day by the Prime Minister, YAB Datuk Seri Anwar Ibrahim in Ipoh on Saturday (11 October 2025), Mr. S. Sivapragasam received the “Anugerah Sukan Untuk Semua, Peringkat Kebangsaan 2025, KATEGORI TOKOH” from the PM. Also present was the Youth and Sports Minister, YB Hannah Yeoh; Perak Menteri Besar Datuk Seri Saarani Mohamad; Chief Secretary to the Government, Tan Sri Shamsul Azri Abu Bakar and Inspector General of Police Datuk Seri Mohd. Khalid Ismail. Mr. Siva richly deserves this recognition for his untiring and continuous, meritorious and dedicated services towards sports.



The 37th Malaysian International Open Masters Athletics Championships (MIOMAC) was successfully held on 23rd to 25 May, 2025 at Stadium Tuanku Syed Putra, Kangar , Perlis.

For the second year, the Kementarian Belia Dan Sukan (KBS), has requested MMAA to host the Athletics as part of the KBS Master Games 2025 (about 12 games) from 24th to 26th October, 2025. All sports lovers between 40 to 79 years can expect great bonding and fun that guarantees memorable experiences. The Masters Athletics competition was held on 25th and 26th October 2025 in Stadium UPM Serdang, Selangor.

The 'highlight' this year was the Asia Masters Athletics Championships (23rd AMA Championships) to be held from 5th to 9th November 2025 in Tamil Nadu (Chennai), India, in which Malaysia was represented by 60 athletes (Men/Women). The participating athletes were 35 years old and above and had to be medically fit to compete. Mr. S.Sivapragasam, as the General Secretary of AMA had a very tight program. He had to advise the Local Organizing Committee; attend and advise the Team Managers Meeting (4/11/25); conduct AMA Management Course (6/11/25) and meeting the WMA President and Secretary to discuss the issues in the Asia Region. He conducted the AMA General Assembly on 7th November 2025 in Chennai where delegates from AMA affiliates attended. Ably supporting Mr. Siva, were Datuk Seri (Dr) V. Pulainthiran (Hon. President of AMA and Patron of MMAA) and Ms. Kalaivalli Retnam (AMA Women's Chairman/ World Masters Athletics Committee member/Technical Advisor MMAA), who are the 'live wire' in the Masters Athletics arena in Asia!

The main purpose of Master Athletics is to foster International friendship, understanding and corporation among the athletes and officials. It must be put on record that Malaysian veteran athletes have participated in most of the World and Asian level Veteran / Masters Athletics Championships since the 1980s and have won medals and have been also recognized at our end too.

The MMAA successfully hosted 3 Asia Masters Championships (1990, 2010 and 2019) and have attracted in all, thousands of master and veteran athletes from no less than 30 countries. At the AMA championships held in 2019 at Kuching, the oldest participant was a lady from India aged 103, who won 4 Gold medals in her age category.

On 21st April 2018, MMAA entered the 'Malaysian Book of Records' for gathering more than 80 ex-International Malaysian Athletes during the Malaysian Athletics Olympian and Ex-International Star Night Dinner held at P.J Hilton Hotel.

MMAA celebrated its 40th Anniversary in 2024 (formed in 1984) at a grand dinner which was graced by YB Hannah Yeoh (Minister of Youth and Sports) as well as Tan Sri Dato Dr. M. Jegathesan (1st President of MMAA), ex-Olympian and popularly known as the 'Flying Doctor'.

We pray and hope that Mr. S. Sivapragasam will keep 'blazing' even though he is 83 years old because age is only a number!

N Rajasvaran CTM
Senior Council Member, Malaysia Masters (MMAA)

"When we talk about **respect**, it means treating **others** with kindness, fairness, and consideration, regardless of how they treat us. We uphold our own **dignity** by respecting everyone."

DURGA LAKSHMIE – SECOND FEMALE MRIDANGAM ARTISTE IN MALAYSIA

Durga Lakshmie, a member of the Petaling Jaya District of Koperasi Jaffnese Berhad, held her Mridangam Arangetram on 8th February 2025 in Kuala Lumpur. Durga embarked on her 15 years Mridangam and vocal training journey at the tender age of six years at Sugam Karnatica in Petaling Jaya, whose mission is to promote the Arts, Culture and Education in Malaysia. Sugam Karnatica is a 20-year-old nonprofit organisation run by the three Jayaseelan sisters, namely Mdm. Sujietra, Mdm. Sumitra and Mdm. Subatra. She had her Mridangam training under 3 Malaysian gurus, before finally training under the tutelage of Vidwan Shri Darmen Krishnan of Malaysia. Some of her major achievements are listed below:



1. consistently attained distinctions in both the Mridangam and Sangeetham grading examinations and these accomplishments were certified by Sugam Karnatica and Annamalai University, India.
2. participated in the Malaysia Book of Records for the most number of musical instruments played in a single performance.
3. her mastery of the Mridangam earned her the first place in the Under-18 category at the Malaysian International Carnatic Music Festival.
4. in 2014, she joined the Carnatic Stars Choir, where she received invaluable training from the renowned Vidwan Shri O.S. Atun of India.
5. she was a member of TAP to Ragas Choir, guided by Mdm. J. Sumitra and Mdm. R. Sanjuktha.
6. in 2017, she was awarded the Overall Student Exemplary Award for rendering semi-classical cinema songs in the Sugam Karnatica Super Singers platform.
7. for the years 2018 and 2019, she earned the Bronze Award at the Kuala Lumpur International Choir Competition.
8. in 2019, she achieved 3rd place in the National Thirumurai Competition organised by the National Malaysia Hindu Sangam.
9. she obtained monetary awards from the Jaffnese Co-operative Society Thamby Thurai Fund Educational Incentive Award for scoring 7As in the 2020 PT3 examination and 7As in the 2022 SPM examination. She is currently pursuing the Bachelor of Law (LLB) degree course at Taylors Lakeside Campus in Subang Jaya.
10. in 2021, she was the head prefect at the SMK Sultan Abdul Samad, Petaling Jaya.
11. in 2023, she represented the Sugam Karnatica team for Malaysia at the International Dance and Music Festival held in Chandigarh, India organised by ICCR, New Delhi.

BUKIT MERTAJAM DISTRICT - FAREWELL LUNCH TO 2025



The first thing that greeted everyone wasn't the food. But the rain! It did not dampen the spirits as there were ample quick hugs & "eh long time no see" voices bouncing from table to table. That was the real kick start of JCS Bukit Mertajam District's farewell to 2025 lunch. It was more of a home-coming after being away too long.

Twenty-nine members huddled around banana leaves at Madam Priya's House of Curries in Perai. The waiters kept serving dish after dish like a conveyor system! Rice piled high, curries overflowing, crispy vadai passed around like snacks at a family wedding. Payasam was a sweet reward. Cold drinks cooled the hot chatter. Hot tea made everyone forget the rain outside.

District Chairman, Mr. Shankar stood up. No big speech, no fancy script. Just a warm thank you from someone who clearly meant every word. His voice carried a simple message that hit everyone quietly. He thanked the members for their loyalty in showing up, not just today, but throughout every event that came about. He thanked the present committee members for the hard work they put in, the time they sacrificed and the spirit they kept alive. His request to the members was that the only way to appreciate the effort is to support the activities we organize and turn up in full force. He also said that although getting new members is a challenge. The key to survival is membership retention.

As the last cups of tea emptied and the final goodbyes dragged on longer than planned, everyone left with the same feeling. This wasn't just a farewell lunch. It was proof that this district isn't held together by positions or meetings, but by people who really care and will show up, no matter rain or shine! The spirit of oneness.

As we parted ways, we strengthened bonds & made new friends. We also managed to get 2 new members to sign up! A small step for the District. A giant leap for the Society!

DR USHA SUNDRALINGAM: INNOVATOR IN TRANSDERMAL DRUG DELIVERY AT MONASH UNIVERSITY



Dr Usha Sundralingam is a distinguished lecturer at the Malaysia School of Pharmacy, Monash University, whose research bridges pharmaceuticals, nanotechnology, and natural products. With a B.Sc (Hons) in Pure Chemistry from Universiti Sains Malaysia and a master's in Drug Delivery from University College London, she brings both foundational chemical insight and specialized formulation expertise to her work. [Monash Research+2](#)
[Monash Research+2](#)

Her doctoral research, conducted at Monash University Malaysia, focused on designing a novel transdermal drug-delivery system—known as “transfersomes”—employing ratite (flightless bird) oils to deliver 4-hydroxytamoxifen for breast cancer treatment. [Monash Research+1](#) This pioneering use of natural lipids offers the promise of local therapy with potentially fewer systemic side effects compared to conventional oral tamoxifen.

Dr Usha Sundralingam’s laboratory at Monash continues to explore topical and transdermal formulations, especially lipid-based nanocarriers such as liposomes, ethosomes, and transfersomes. She is deeply interested in how bioactive natural compounds—like geraniin, a polyphenol—can be formulated to enhance skin penetration and therapeutic effectiveness. [Monash Research+2](#)
[Monash Research+2](#)

Among her notable projects is the *Geraniin nano-phytosome* study, where she and her team probed the anti-aging mechanisms of this compound delivered via engineered nanoscale carriers. [Monash Research+1](#) Their recent publication in the *International Journal of Pharmaceutics* describes in-depth work on improving the bioavailability of geraniin in vivo. [Monash Research](#)

She has also contributed to understanding the health potential of dietary polyphenols. In a 2021 systematic review, Dr Usha examined how polyphenols act as prebiotics, modulating gut microbiota in animal models of high-fat diet-induced obesity. [Monash Research](#) Her interest in natural metabolites extends to urolithins—microbial products of ellagitannin-rich foods—which she examined for their therapeutic relevance in a 2023 review published in *Nutrients*. [Research Management](#)

Beyond her research, Dr Usha is recognized for her excellence in teaching. In 2024, she received the **PVC Commendation Award for Teaching** at Monash University Malaysia. [Monash Research](#) She is also actively involved in the scientific community, serving as an organizer for major conferences, including the Asia-Pacific Delivery Science Conference. controlledreleasesociety.org

Through her work, Dr Usha Sundralingam makes significant contributions toward more effective, natural, and patient-friendly drug delivery systems, while aligning with global health and sustainability goals.

TRIP TO MARATHANDAVAR MURUGAN TEMPLE IN MARAN, PAHANG

A one-day trip was organised by the KJB Petaling Jaya District on Sunday, 23rd March 2025. This is an annual trip before Pangguni Utthiram to cater for the devotees who are interested to visit the Marathandavar Murugan Temple. A total of 40 members and their family and friends participated in this trip. Everyone had the chance to pray and pay obeisance to Lord Murugan and the other deities enshrined in the temple and receive their blessings. Lunch was provided by the Temple Authorities to all devotees. After everyone had finished their prayers, the participants boarded the bus which brought them back to their respective destinations safely.

JCS KAJANG DISTRICT THEEBA GALATTA HELD ON 9TH NOVEMBER 2025 AT PONAMBALAM HALL JALAN REKO, KAJANG.

The JCS Kajang District recently hosted the lively Theeba Galatta, bringing together members of the community for a celebration centered around light, culture, and fellowship. The event, held indoors, showcased a mix of traditional performances and family activities, underscoring the JCS Co-Operative Society's role as a vibrant community hub.

The venue entrance was graced with an auspicious display, featuring a brightly decorated table holding traditional brass oil lamps (vilakku), a pot (kumbham), flowers, and other ritual items. This accompanied by a kolam or rangoli on the entrance floor, symbolizing prosperity and good fortune.

A kolam competition was held and participants were seen engaging in the collective effort of creating a kolam or rangoli on the floor, a beautiful art form using colored rice.

The event started off with thevaram recitals and traditional Tamil dance performances and followed by a welcoming speech by the JCS Kajang District Chairman, Dr. V. Davendran who spoke thanking individuals on their past and present contributions and the Kajang District committee members who worked tirelessly for the event to make the event a success.

An Awards ceremony was held in recognition of their contribution in the past and present and some musical games were played on stage. The emcee of the event and 2 other members kept audience entertained with their rendition of Tamil songs

The gathering served as a platform for social engagement among Jaffna Tamil community within Kajang District. Vendor booths were present where various non consumable items like sarees, souvenirs and deco items were showcased for sale.

The JCS Kajang District's "Theeba Galatta" was a successful district-level gathering, seamlessly blending cultural traditions with cooperative spirit, fostering strong bonds within the Jaffnese community in the Kajang area.

**By S. Yogeswaran
KJB Kajang District Committee member.**



With Honour and Heart: Lieesha's Journey as a Queen's Guide

A Milestone of Leadership, Service, and Resilience

The Queen's Guide Award is the highest honour a Girl Guide can achieve in her duty. It is an award in recognizing outstanding leadership, community service, and personal development. My journey as a Girl Guide started in Form 1 and led me to become part of the 29th Ranger Guides of SMK (P) Sri Aman P. Jaya. This has been an underlying part of my educational prowess and has been defined by perseverance, cooperation, and an intense drive to contribute to society. I was known for my enthusiasm and commitment to making a difference since the beginning of my guiding journey.



The Ceremony: A Moment of Pride

In a proud and heartfelt ceremony, I stood poised in my uniform as Her Majesty Raja Permaisuri Agong, Raja Zarith Sofiah binti Almarhum Sultan Idris Shah, the Queen of Malaysia, awarded me the Queen's Guide Badge and a Certificate of Achievement. The moment was filled with deep pride and gratitude, symbolizing not the end of a chapter, but the beginning of a new phase of growth and dedication.

"The journey of becoming a Queen's Guide is not an easy feat, but it is an achievement worth striving for. It was during this time that I discovered my strength, my voice, and my purpose." – Lieesha Gunasegaran, Queen's Guide 2025.

Trials and Triumphs on the Trail

My journey to become a Queen's Guide was not without challenges. As the deadlines and responsibilities mounted, I had moments of uncertainty. The strain reached its pinnacle during a stressful month, as examinations and community service duties approached, and I had to delegate my time cautiously; some days, exhaustion caught up with me. Despite the persisting obstacles, I continued to persevere, understanding that this was a test of my disposition.

"Many difficulties and many lessons precede any great achievement; great achievements are not possible without them." - Lieesha Gunasegaran

A Legacy of Guiding Excellence

Looking back, the Queen's Guide journey was about more than simply earning badges and completing logbooks; it was about understanding who I am and who I want to become. It taught me how to lead with empathy, serve with compassion, and never underestimate the power of simple acts of kindness. I created lifetime memories, overcame obstacles, and emerged stronger, smarter, and more confident.

I may have begun this trip as a student seeking a challenge, but I'm leaving with a feeling of purpose and a lifelong dedication to assisting others. This isn't the end; it's only the beginning of what I'm planning to accomplish next.

As I continue my path forward, I carry with me the lessons of Guiding — along with the values instilled in me by my family and community. I am grateful to have achieved 8 A's in the 2024/2025 SPM and to be a proud member of JCS, accomplishments that remind me of the importance of balance between academic pursuit and service. Above all, I owe my perseverance and strength to the inspiration of my parents and Girl Guide leaders, whose integrity and resilience continue to guide me in every endeavor.

A Shining Light To The Seniors

National Senior Citizens Day is celebrated on August 21 each year. This day is dedicated to recognising the contributions and achievements of senior citizens, as well as raising awareness about the issue they face.

It's with admiration that I feel the need to pen a few words about this amazing person, Annamah Sabaratnam, who passed away recently, just shy of her 92nd birthday, to mark National Senior Citizens Day. Annamahji is the younger sister of Kulasingam, the lionhearted police officer of the 1970s and 1980s, who blazed the trail of bravery.

We may never have crossed paths all this while, but it doesn't matter so long as what I have to say is with good intentions and full of praise. Frankly, the little that I know of Annamahji, whose bastion was Seremban, is through my aunties, Mrs Jeyasingham and Mrs. Parasingham, as they were long time residents of Seremban too. Not forgetting, the gems she used to write regularly in the newspapers too, gave an insight of this remarkable multi-talented person. All these are more than enough for me to give a good account of herself.

Actually, Annamahji puts me to shame, as I understand that she did crossword puzzles, played scrabbles, draughts and solitaire via her handphone. I am not up to her level as yet with the handphone, to indulge in all these hobbies. Being able to do crochet work at her age was simply fantastic. She was also a kind and generous person who gave whatever she made for charity. Annamahji was a role model to all senior citizens, as to how to live life to the fullest with a positive, disciplined and committed mindset and approach.

As regards her penchant for writing, her command, flair and flow of the English Language was of the highest order. Queen's English, if I may say so. In comparison, the standard of English of the present crop of graduates, leaves much to be desired. Coming from a humble background, and knowing the hardships of life, had moulded her into a strong-willed person. To have survived the ordeal of the Japanese insurgency during the 1940s, is testament of Annamahji's steely personality. I cannot help but mention something on cricket for this write-up, a game that I have been following since the 1960s.

In the game of cricket, Sir Geoffrey Boycott, the legendary English opening batsman of the 60s and 70s, having had to face the most fearsome battery of pace bowlers, batted courageously with utmost application and commitment to toil and graft his runs, while leaving the bowlers into frustration. But, when Geoffrey Boycott batted on to reach the magical century milestone with intent, as wickets kept tumbling at the other end, he had to take a crucial and bold stance to up the tempo by batting with controlled aggression.

Similarly, Annamahji in life, would have had to ward off countless obstacles through perseverance and tenacity; weathering the storm on numerous occasions too. The fact that Annamahji, when as an octogenarian had singlehandedly taken the crucial and bold step to live in a nursing home, speaks volumes of her stature. For many, it would have been a trauma to have to live in a home, where the environment is a completely new and challenging one. The cricket analogy is very true in our present-day scenario, where a decently run nursing home is the ultimate solace for many in their later years in life. Annamahji has opened the eyes of many, that there is life in the nursing home if one were to put one's heart, body and soul into it. It's all in the mind. We have to learn to adapt, so as to get the best out of the situation, only then will our stay at the home be more meaningful and fulfilling

On a closing note, Annamahji and I were WhatsApp pals for quite a while, as we shared the common interest of writing. She used to compliment me on my write-ups and I felt honoured, as it was coming from a person very much senior to me. Sad that it had to come to an end.

Thiagarajan Mathiapparanam (member 20400)

Office Relocation

JCS Office relocated to the Mezzanine floor in November 2025. Since the new management took over, the cost saving and revenue creation was the focus. After many years at the ground floor, the task was left to the staff to clear years of unwanted stuff and make the relocation to the Mezzanine floor smooth.

The picture below will show you the before and after relocation of the office.

BEFORE



AFTER



ICS Brickfields Had A Joint Collaboration With Diabetes Malaysia Kuala Lumpur Branch

To celebrate World Diabetes Day 2025 on the 15 and 16 November at 168 Park Mall, Selayang a lot of activities were held. There was Zumba and exercises for everyone to participate. There were various checkups like blood test, medical and dental examination.

Many members took the opportunity to take part in the Treasure Hunt, Colouring Competition for Children and Medical Talks. Diabetic related booths were set up for members to be aware of the latest in diabetic care. All this was offered free of charge.

Brickfields Chairman Ir. S. Jeyapalan said that this was a very good collaboration for the members to take advantage. Since the new Committee has taken over, (This is the first activity). He also said there would be more activities in the new year. There was also a counter to check your summons by the traffic police and offer 70% discount.



Members with Dr. Inthirani Sivarajah(seated), Chairman of the Diabetes Malaysia Kuala Lumpur Branch



BOARD MEMBERS 2025 - 2026

From right:

- Ms. Thavamany A/P Selvadurai (Secretary)*
- Mr. R. Narasingam A/L P. Ratnasingam AMN*
- Dr. Christopher V A Nicholas (Treasurer)*
- Mr. Dharmananda A/L N. Rajaindren (Interim Chairman)*
- Dr. Davendran A/L Veerasingam (Interim Vice Chairman)*
- Mr. Vijayasuriar A/L Kanapathipillai KMN PPT*

Standing from right:

- Ms. K. Shamini A/P T. Kandasamy*
- Ms. Indra Devi A/P S.K. Rajah*
- Ms. M. Vasanthi A/P Mogarajah*



EDITORIAL COMMITTEE 2025 - 2026

From right:

- Mr. S. Makeswaran PPN, Ms. K. Shamini*
- Mr. N Rajasvaran CTM*

Standing from right:

- Ms. S. Thavamany, Ms. M. Vasanthi*



KJB STAFF

From left:

- Mr. A. Mani Arasu, Ms. B. Rathikala, Ms. S. Jeyanthi, Ms. T. Navamani,*
- Ms. P. Shajjini, Ms. W. Anitha*

JCS THAMBY THURAI INCENTIVE AWARD RECIPIENTS 2025

KJB/JCS continues motivating and encouraging the members especially their children with various education incentive awards. In 2025, various awards worth RM20,795 were given to member's children for excellent performance at various education levels. For child depositors in Standard 1, Standard 6 and Form 3, RM20, RM60 and RM100 respectively have been credited in to their accounts. Below are the photographs of SPM and STPM award recipients.

A. SIJIL TINGGI PELAJARAN MALAYSIA AND EQUIVALENT AWARDS 2025

KAJANG

1A, 3B+



Kesavan Sivabalan

BUKIT MERTAJAM

6A



Jayshevnathan
Sushilnathan

SEREMBAN

4A



Dev Prsannan a/l
Yohanathan

SENTUL

4A



Saissan
Selvaratnam

KLANG

3A(a), 1B(b)



Anjushree Ratna
Kumar

B. SIJIL PELAJARAN MALAYSIA AND EQUIVALENT AWARDS 2025

BRICKFIELDS

5A+, 4A



Keerthana a/p
Sivakumar

5A+, 3A, 1A-



Arjun
Nerhrman

5A*(a)+, 3A(a)



Meera Darshini
Kaandeepan

CHERAS

5A, 2A-



Yudhistran

JOHOR BAHRU

2A+, 3A, 1A-



Abigail Asha
Manohar

KLANG

5A+, 4A



Rushaani Charlotte
Kunarajah

KUANTAN

4A+, 2A, 3A-



Abhishekpriyan a/l
Arumugam

1A, 4A-



Lingkesha a/p
Sashi Kumar

3A+, 3A



Sailesh a/l
Sivarajoo

BUKIT MERTAJAM

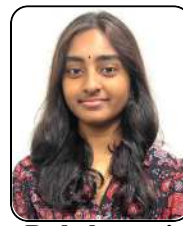
4A, 2A-



Ryannald
Arthur

PETALING JAYA

2A+, 3A



Dakshayani
Thanabalasingam

5A+, 3A



Deepetha Raam a/p
Ramalingam

2A, 3A-



Hitendra Yugesh
a/l Sures

2A, 1A-



Jonathan
Skandagiri
Thadaschana
Moorthy

4A*(a)+, 2A(a),
1B(b)



Keerthana Gnana
Easwaran

5A+, 1A, 2A-



Kirthyika a/p
Nantha Kumar

4A+, 3A, 1A-



Nakaskandan
a/l Nagarajan

5A



Satheswaran
a/l Sivaneson

RAWANG

3A+,6A

**Tejasvin
Selvaraj**

3A+,5A,1A-

**Vehana
Sivakumar**

5A

**Nikhil
Nakendren****SENTUL**

1A+, 3A, 1A-

**Daneshwara a/
Sundrasagar**

2A+, 4A, 2A-

**Lieesha a/p
Gunasegaran**

1A+,1A,2A-

**Sharrini Aurelia
Ravindran****SEREMBAN**

4A+,3A,1A-

**Trishali Sanjana
Pravind**

1A+,2A,2A-

**Visvanath a/
Ravindran**

6A,1A-

**Awenash Kumar
a/l Sathis Kumar**

2A+,5A,3A-

**Dhaanesh a/
S Selvanaygam**

1A, 3A-

**Harresh a/
Ganasamoorthy
Jaya Singgam**

2A, 1A-

**Nathaneal
Jeyraj Hunt**

3A+,3A,3A-

**Roshan
Kamaleswaran**

1A+,2A,3A-

**Suman a/
Kanesh****C. AWARD RECIPIENTS WITH NO PHOTOGRAPHS****SIJIL TINGGI PELAJARAN MALAYSIA AND EQUIVALENT
BRICKFIELDS Dhivya a/p Thiagarajah 4A, 1B****SIJIL PELAJARAN MALAYSIA AND EQUIVALENT**

Cheras	Darvinesha a/p Veekana Swarn	1A+, 5A
Johor Bahru	Vrinda Jeyakumar	2A(a), 5B(b)
Petaling Jaya	Evanqa Manic Haikal Bin Ibrahim Ghani Thanushan a/l Gunaretnam	3A+, 3A, 2A- 2A 2A+, 4A, 1A-
Seremban	Izz Syahmi Bin Muhammad Ridzwan Lakiesha a/p Shyam Kumar	3A+, 4A, 2A- 4A+, 2A, 3A-

TOP NATIONAL LEVEL SPM STUDENT**Keerthana a/p Sivakumar** of KJB Brickfields District and **Rushaani Charlotte Kunarajah** of KJB Klang District received the R.N Thamby Thurai M.B.E. Memorial Award.**TOP KJB PJ DISTRICT SPM STUDENT****Deepetha Raam a/p Ramalingam** received the Makeswaran - Poovanes Award for being the top SPM student from KJB PJ District**D. 6 YEAR OLD (STANDARD ONE)
INCENTIVE RECIPIENTS**

18 Child Depositor X RM20 = RM 360

**E. 12 YEAR OLD (UPSR) INCENTIVE
RECIPIENTS**

29 Child Depositor X RM 60 = RM 1,740

**F. 15 YEAR OLD (PT3) INCENTIVE
RECIPIENTS**

32Child Depositor X RM100 = RM 3,200

JCS YOUTH CAMP 2025 TO PENANG

The JCS Youth Camp 2025 held in Penang from 8th to 10th February 2025 was a resounding success, as indicated by the overwhelmingly positive feedback from its 21 participants. The event provided a unique blend of adventure, teamwork, and learning opportunities that resonated deeply with the attendees. The success of the camp highlights the importance of outdoor and team-based activities in fostering youth development and engagement.

While there are minor areas for improvement, such as refining the schedule and ensuring top-notch facilities, the overall experience was highly rated. The enthusiasm expressed by the participants for future camps reinforces the significance of such initiatives and their impact on youth empowerment. The activities were hiking, going for a boat ride, playing on the beach and, midnight walk and bird watching in the morning. The participants made new friend, learnt about unique/various species of plants, snakes and overcome their fear of walking in the night. They visited Meromictic Lake in Penang National Park during the hike. They played with friendly stray dogs on the beach and fed them.

We extended our heartfelt gratitude to all 21 participants, as well as the organizers and facilitators who contributed to making this camp an unforgettable experience. Your feedback is invaluable, and we look forward to creating even better experiences in the future.



Strengthening Regional Cooperation: Indonesian Delegation Visit to JCS HQ

A meeting was held at JCS HQ on 12th Dec 2025, chaired by Mr. R. Dharmananda, Interim Chairman, who warmly welcomed Bapak Agung Nur Fajar to the society along with Board members Mr. K. Vijayasuriar KMN PPT and Mr. R. Narasingam AMN. The session marked an important step towards fostering cooperation and knowledge sharing between cooperatives in Malaysia and Indonesia.

The primary objective of the visit is to gain a deeper understanding of how cooperatives in Malaysia are managed and governed, as well as to study the various types of business activities undertaken by Malaysian cooperatives.

The Secretary, Ms. S. Thavamany, sought clarification on the reasons JCS was selected as a study tour destination. In response, Bapak Agung explained that JCS was chosen primarily because of its remarkable 101-year history and its strong foundation as a community-based cooperative. These attributes make JCS an exemplary model of resilience, continuity, and community engagement.

Following the meeting, Bapak Agung was given a guided tour of the JCS office. He expressed particular admiration for the JCS library, noting that no cooperatives in Indonesia currently maintain a library of this nature. He further remarked that the oldest cooperative in Indonesia is only 54 years old, underscoring the exceptional legacy and institutional maturity of JCS.

The visit and discussions reflected a shared commitment to strengthening regional cooperation, promoting sustainable cooperative practices, and fostering mutual learning between Malaysia and Indonesia.



THE NUMBER OF DELEGATES ELIGIBLE TO ATTEND THE ANNUAL GENERAL MEETING OF DELEGATES (AGMD) SINCE THE DELEGATE SYSTEM WAS INTRODUCED IN 1998

Compiled by Mr. S. Makeswaran, Past KJB Chairman

Mtg. no.	Year	Date of DAGM	No. of delegates eligible to attend the AGMD	
1	1998	31.05.1998	100 delegates-12 Board Members, 6 Internal Auditors and 82 delegates	From 1998 to 2007 , the 6 Internal Auditors were elected from among the delegates present at the Annual General Meeting of Delegates.
2	1999	30.05.1999	92 delegates-12 Board Members, 6 Internal Auditors and 74 delegates	
3	2000	28.05.2000	108 delegates-12 Board Members, 6 Internal Auditors and 90 delegates	
4	2001	29.04.2001	105 delegates-12 Board Members, 6 Internal Auditors and 87 delegates	
5	2002	1.04.2002	109 delegates-12 Board members, 6 Internal Auditors and 91 delegates	
6	2003	15.06.2003	107 delegates-12 Board Members, 6 Internal Auditors and 89 delegates	
7	2004	20.06.2004	108 delegates-11 Board Members, 6 Internal Auditors and 91 delegates	
8	2005	15.05.2005	106 delegates-12 Board Members, 6 Internal Auditors and 88 delegates	
9	2006	18.06.2006	119 delegates-12 Board members, 6 Internal Auditors and 101 delegates	
10	2007	20.05.2007	113 delegates-12 Board members, 6 Internal Auditors and 95 delegates	
11	2008	22.06.2008	102 delegates-12 Board members and 90 delegates	From 2008 , the 4 Internal Auditors were appointed by the Board from among the members of KJB.
12	2009	31.05.2009	101 delegates-12 Board Members and 89 delegates	
13	2010	20.06.2010	112 delegates-12 Board members and 100 delegates	
14	2011	12.06.2011	109 delegates-12 Board members and 97 delegates	
15	2012	24.06.2012	108 delegates-12 Board members and 96 delegates	
16	2013	09.06.2013	105 delegates-12 Board Members and 93 delegates	
17	2014	15.06.2014	1065 delegates-12 Board Members and 94 delegates	
18	2015	31.05.2015	104 delegates-12 Board Members and 92 delegates	
19	2016	26.06.2016	106 delegates-12 Board Members and 94 delegates	
20	2017	21.05.2017	106 delegates-12 Board Members and 94 delegates	
21	2018	24.06.2018	103 delegates-12 Board Members and 91 delegates	
22	2019	30.06.2019	100 delegates- 12 Board Members and 88 delegates	
23	2020	27.12.2020	89 delegates-12 Board Members and 77 delegates	
24	2021	26.09.2021	88 delegates-10 Board Members and 78 delegates	
25	2022	26.06.2022	87 delegates-9 Board Members and 78 delegates	From 2022 , the number of Board Members was reduced from 12 to 9 .
26	2023	18.06.2023	84 delegates-9 Board Members and 75 delegates	
27	2024	23.06.2024	91 delegates-9 Board Members and 82 delegates	
28	2025	22.06.2025	91 delegates-9 Board Members and 82 delegates	



WHATSAPP - FASTER WAY TO SEND YOUR PROOF OF PAYMENT

To facilitate members sending their payments slips to the office, we now have a WhatsApp account with the number: **017-988 3374**. Kindly take a clear photo of the payment slip or proof of online transaction and send it to us through WhatsApp with your name and membership number so that we can receipt it.

PAYMENT OF ONE YEAR'S (12 MONTHS) SUBSCRIPTION IN ADVANCE

1. KJB had implemented, from **1st January 2018**, the scheme to **allow members**, who are in **benefit at the time of payment**, to pay **one year's subscription in advance**. In return, KJB **will credit an incentive of 2% of the total subscription paid in advance** to the **Special Deposit (Member) account**, in the **month following the month in which the payment is made**. Members can join this scheme on **any month in the year**.
2. The **monthly subscription** can be any amount **between RM10.00 to RM100.00**.

Monthly Subscription (RM)	One year's (12 months) Subscription (RM)	Incentive of 2% (RM)
10.00	120.00	2.40
20.00	240.00	4.80
40.00	480.00	9.60
60.00	720.00	14.40
80.00	960.00	19.20
100.00	1200.00	24.00

HELP US IDENTIFY YOUR ONLINE BANK/CASH DEPOSIT PAYMENT

Many members have opted to pay their subscriptions and dues through banks. If you have filled up the required details in pay-in-slip, the remittance would certainly find its way to the society's bank account. But hold it, the process is not for you. You have to email/WhatsApp or send to us a copy of the pay-in-slip with the following details in order for the Society to credit to the individual membership account by you.

- Name**
- Membership no.**
- Payment purpose i.e. loan, subscription, special deposit, etc**

Please help us with the above details to enable the office to identify and post the amount appropriately. Please check your annual statement and notify the office of any discrepancy. If the pay-in-slip has no details of payment, the Society would not be in a position to identify the remittance in order to post it to the appropriate member's account. The 3 bank accounts of JCS are:

1. **Public Bank** - 3197779209
2. **CIMB** - 8000-821-551
3. **Maybank** - 564717515241

CONTACT KOPERASI JAFFNESE BERHAD (JCS)

No. 40-M, Jalan Tun Sambathan 3, Brickfields, 50708 Kuala Lumpur.

Office Hours:

Monday to Friday **8.30am – 5.00pm**, 1st & 3rd week of Saturday **8.30am – 12.30pm**

Tel: **03-2274 8759** H/P: **012-988 3385** WhatsApp: **017-988 3374**

Please visit our website that is being upgraded

Website: www.jcs.org.my

Email: admin@jcs.org.my

Facebook Page: [https://www.facebook.com/jaffnese Cooperative Society](https://www.facebook.com/jaffnese%20Cooperative%20Society)

For Past Pathfinder issues: <http://jcs.org.my/pathfinder.html>

NEXT 80 PIONEERS WHO JOINED KJB IN 1924 - PART 5. 95% OF THEM WORKED IN THE MALAYAN GOVERNMENT SERVICE

By **Ms. T. Nirmala** (Membership No: 23860),
Members list 1924 - 1993 can be downloaded at our KJB Website

The first 26 members of Koperasi Jaffnese Berhad, approved at the first Board Meeting held on 4th August 1924, was listed in the Pathfinder 2019 issue and subsequently the remaining pioneer members on Pathfinder 2020/2021/2022 and Pathfinder 2023 issues. In this we present the details of the next 80 members, based on the original application forms (still with KJB) approved at subsequent meetings held in October and November 1924. Listed below are the details of these members. Almost all of them were born in Jaffna District and were employed in the Malayan Government service. We welcome members to view these original documents which probably were and hand written by your grandparents or great grandparents.

Note: The records of these Legacy members since 1924 is at our website: www.jcs.or.my

Mem No	Name	Occupation	Date of Approval
357	Gnanamuthu Sathasivam	School Master, Anglo-Chinese School, Parit Buntar.	14.11.1924
358	Visuvanather Elagupilly	Govt. Service, Dist. Office, Batu Gajah, FMS	14.11.1924
359	Murugesu Supramaniam	Govt. Service, Survey Office, Batu Gajah, FMS	14.11.1924
360	Sangarappillai Sinnappah	Draftsman, Survey Office, Batu Gajah, FMS	14.11.1924
361	Kasinathar Ampalavanar	Draftsman, Survey Office, Batu Gajah	14.11.1924
362	Saivapodian Subramaniam	Govt. Service, Survey Office, Batu Gajah	14.11.1924
363	Thampoo Thillai Nathan	Govt. Service PWD, Batu Gajah	14.11.1924
364	Arumugam Muthuthamby	Clerk, Traffic Dept., Railways, Batu Gajah	14.11.1924
365	Sithamparappillai Thampoo	Govt. Service PWD, Batu Gajah	14.11.1924
366	Arunasalam Nagalingam	Dresser, Dist. Hospital, Batu Gajah	14.11.1924
367	Vythilinkam Ratnam	Dresser, Dist. Hospital, Batu Gajah	14.11.1924
368	Anthonyppillay Joseph	Asst. Surveyor, Survey Dept., Batu Gajah	14.11.1924
369	Somanather Sinnacutty	Draftsman, Survey Office, Batu Gajah	14.11.1924
370	Anthonipillay Saparimuttu Vendagan	Survey Office, Batu Gajah	14.11.1924
371	Albert Edward Clough	Pensioner & planter, Batu Gajah	14.11.1924
372	Saravanamuthu Valupillai	Dresser, Womens Hospital, Kuala Kangsar	14.11.1924
373	Canagasabai Nagaratnam	Special Class Clerk, Sanitary Board, KL	14.11.1924
374	Henry V. Ponniah	Teacher, Victoria Institution, KL	14.11.1924
375	Sanmugam Thambiah	Head Overseer, PWD, Banting, Kuala Langat	14.11.1924
376	Canagasabai Mylvaganam	Clerk, F.M.S.Rlys. Inc. Kajang	14.11.1924
377	Nanitamby alias Rasasiingar Visuvalingam	Landed, Proprietor, Tampin	14.11.1924
378	David Sabaretnam Stoner	Sanitary Inspector, Dist. Office, Tampin	14.11.1924
379	Namasivayam Vallipuram	Clerk, Malayan Supply Co. KL	14.11.1924
380	Vinasithamby Arumaithurai	Clerk, General Manager's Office, KL	14.11.1924
381	Visuvanathan Thambiah	Clerk, Secretariat, Kuala Lipis	14.11.1924
382	Arumugam Valu Pillai	Audit Office, KL	14.11.1924
383	Velupillay Arumugam	Clerk, Chief Accountant's Office, KL	14.11.1924
384	Hemphil Thamboo Tharmaratnam	Clerk, Forest Dept., KL	14.11.1924
385	Saravanamuttu Sinnappu	Teaching, Ipoh	24.11.1924
386	Vallipuram Thambirajah	Clerk, Electrical Engineers Office, PWD, Seremban	24.11.1924
387	Venasithamby Thambymuttu	Firm Representative, Mercantile Co., (FMS) Seremban	24.11.1924
388	Valupillay Duraipappah	Dresser, Hospital Seremban	24.11.1924
389	Sanmugam Kandiah	Clerk, Medical Dept., Seremban	24.11.1924
390	Kanther Chelliah	Computer, Trig Survey Office, KL	24.11.1924
391	Jeganathan Sittampalam Samuel	Clerk, Selangor Secretariat, KL	24.11.1924
392	Seenicuddy Thambiah	Relief Clerk, F.M.S.Rlys. Kajang	24.11.1924
393	Chelliah Selvanayagam	Permanent Ways Overseer, Rlys, Selangor	24.11.1924

Mem No	Name	Occupation	Date of Approval
394	Saravanamuttoo Selvadurai	Clerk, Stores Supdt's Office, Sentul	24.11.1924
395	Muthalithamby Kandiah	Overseer, PWD, Jeram, Kuala Selangor	24.11.1924
396	Vaithilingam alias Vallipuram Saravanamutthu	Clerk, Audit Office KL	03.12.1924
397	Sinnatamby Thuryappah	Station Master, FMSR, Port Dickson	03.12.1924
398	Cathiravelu Sathasivampillai Sabharatnam	Clerk, Railways, Port Dickson	03.12.1924
399	Sanmugam Sangarappillai	Dresser, Port Dickson	03.12.1924
400	Nagamuttu Sinnadurai	Second Class Clerk FMSR, Port Dickson	03.12.1924
401	Thiruvambalam Sinnatamby	Overseer PWD, Port Dickson	03.12.1924
402	Thambimuthoo Sivapragasam	Sanitary Inspector, Port Dickson	03.12.1924
403	Ranalingam Canapathypillay	Clerk I, Customs Dept., Port Dickson	03.12.1924
404	Murugasapillai Kathiravaloo	3rd Clae Clerk, Railway Traffic, Seremban	03.12.1924
405	Sheldon Chinnatamby Seevaratnam	2nd Class Clerk, Railway Traffic, Seremban	03.12.1924
406	Nagappar Alvarppillay	Clerk, Supreme Court, Ipoh	03.12.1924
407	Veeragathy George	Clerk, Locomotive Dept., Rly. Electric Light Office	03.12.1924
408	Katheravelo Sithamparapillai Sabaratnam	Automotive Overseer, Ipoh	03.12.1924
409	Nagalingam Manikam	Dresser, Waterfall Estate, Rawang	03.12.1924
410	Thamboo Sinniah	Clerk, Trade & Customs Dept., KL	03.12.1924
411	Kandiah Alvar Pillai	Dresser, Railways, Ipoh	03.12.1924
412	Mrs Parupathipillai Alvar Pillai	nil	03.12.1924
413	Visuvalingam Tamby Nathan	Clerk, Barlow & Co. KL	03.12.1924
414	Sagathevar Veluppillay	Binder, Govt. Printing Dept., KL	03.12.1924
415	Ayampillay Chelliah	Clerk, Post Office, KL	03.12.1924
416	Ambalavanar Sivakolunthu	Asst. Surgeon, Dist. Hospital, Taiping	03.12.1924
417	Sinnathamby Ramasamy	Clerk of Courts	03.12.1924
418	Ramalingam Kanapathippillai	Clerk Class III, Prisons Dept., KL	03.12.1924
419	Pandaram Cumarasuriar	Cashier, FMS Rlys, Ipoh	03.12.1924
420	Sinniah Vaithilingam	Clerk, PWD, KL	03.12.1924
421	Arumugan Valuppillai	Chief Clerk, PWD, KL	03.12.1924
422	Ambalavanar Selvaduray	Clerk, Land Office, KL	03.12.1924
423	Ramalingam Sinnathurai	Clerk, Land Office, KL	03.12.1924
424	Parampalam Saravanamuttoo	Dresser	03.12.1924
425	Ragunather Rajah	Technical Subordinate, PWD Seremban	03.12.1924
426	James Francis	Hospital Asst., Hospital Seremban	03.12.1924
427	Kathiravelu Rajah	Clerk, SMO's Office, Seremban	03.12.1924
428	Ampalavanar Sabapathipillai	Technical Subordinate, Anti Malaria Branch, PWD, Seremban	03.12.1924
429	Subramaniam Veluppillai	Technical Subordinate, PWD Seremban	03.12.1924
430	Thampoo Thirunavukarasu	Asst. Signal Inspector. Railways, Seremban	03.12.1924
431	Chellappah Katherasu	Overseer, PWD Seremban	03.12.1924
432	Chelliah Maniccam	Overseer, PWD Seremban	03.12.1924
433	Vyramuthu Thamothersampillai	Head Overseer, PWD, Kuala Pilah	03.12.1924
434	Mrs Sinnathamby Thamothersampillai		03.12.1924
435	Vyramuthapillai Tharmalingam	Chief Clerk, PWD, Kuala Pilah	03.12.1924
436	Arumugam Sinnathamby	Clerk, Govt. Office, Kuala Pilah	03.12.1924
437	Veluppillay Thambiayah	Clerk, PWD, Kuala Pilah	03.12.1924

50 YEARS OF MEMBERSHIP – KJB REWARDS 39 MEMBERS IN 2025

The 39 members of KJB who completed 50 years of continuous membership and who were given an incentive of RM 300 each in 2025, are as below. The amount was credited into their specific deposit account on 28th March 2025. A total of RM 11,700 was paid to these Senior Members. This payout has been made possible through the cooperative spirit of our member.

NO	MEM NO.	NAME OF MEMBER	DISTRICTS
1	13239	PUNITHAVATHY A/P NAVARATNAM	BRICKFIELDS
2	13404	JAYARANI A/P PONNUDURAI	KLANG
3	13405	RAJALINGAM A/L RAMALINGAM	KLANG
4	13421	KAMALA LOSHANEY A/P AMBALAVANAR	PETALING JAYA
5	13425	HEMAMALINI A/P S. RASIAH	BRICKFIELDS
6	13436	INDRANI A/P NALLIAH	BRICKFIELDS
7	13440	ROHINI THEVY A/P KANNAGASABAI	SENTUL
8	13442	SELVARANI A/P A MUTHUTAMBY	BRICKFIELDS
9	13453	BASKARAN A/L SAMBANTHER (IR)	BRICKFIELDS
10	13463	KAMALATHAVY A/P KUMARASAMY	BRICKFIELDS
11	13467	R. SAROJINI DEVI A/P A. RATNASINGAM	BRICKFIELDS
12	13478	DAISY RANI THOMAS	SEREMBAN
13	13495	JEYADEVI A/P NAGALINGAM	KAJANG
14	13499	RAJINRAM A/L THAMBU	SEREMBAN
15	13507	RENCHITHAMAL A/P S CHELLIAH	BRICKFIELDS
16	13521	SHAMINY A/P ARULANANTHAN	BUKIT MERTAJAM
17	13529	VIJAYALEKSHMI A/P MUTHUTHAMBY	PETALING JAYA
18	13530	ARIAMALAR A/P KATHIRAVELU	SENTUL
19	13545	JEGAJOOTHY A/P ARUMUGAM	CHERAS
20	13557	PAVALAM A/P SINNATAMBY	CHERAS
21	13566	JEYANAYAGHI A/P THIRUNAVUCKARASU	PETALING JAYA
22	13575	KAMALA DEVI A/P KANAGASABAI	JOHOR BAHRU
23	13594	SANTHIRAKANTHY A/P KATHIRGAMATHAMBY	SENTUL
24	13603	MAHESVARI A/P SIVAGURU	PETALING JAYA
25	13617	NADARAJAH A/L NAGALINGAM	BUKIT MERTAJAM
26	13619	RAJESWARI A/P V.S. PILLAI	KLANG
27	13632	PARANJOOTHY A/L MUTHUCUMARASAMY. (DR)	PETALING JAYA
28	13659	SUBRAMANIAM A/L KULATHUNGAM	PETALING JAYA
29	13670	NAGARAJAN A/L THAMBIAH	BRICKFIELDS
30	13675	NEELALOSHANEY A/P S AMBALAVANAR	PETALING JAYA
31	13691	PATHMATHEVY A/P MYLVAGANAM (DATIN)	KUANTAN
32	13741	PUSPA DEVI A/P ELIATHAMBY	RAWANG
33	13778	YOHESWARI A/P PONNIAH (DR)	IPOH
34	13796	NIRMALA DEVI A/P V. RAJADURAI	SENTUL
35	13799	MANGALA MALAR A/P G. SINGARAYER	KLANG
36	13800	MARY MALAR. A/P G. SINGARAYAR	KLANG
37	13849	FATIMA JEYAM ROSE A/P S JOSEPH	KLANG
38	13852	KANAGASINGAM A/L V. KASINATHER	KLANG
39	14055	KALAVERNY A/P M. RASIAH	KLANG

The Jaffna Tamils and the Making of Malaysia's Railways

Sivananthiram Alagandram

Geneva, 31-10-15

If English education was the passport, the railways were one of the main roads by which the Jaffna Tamils travelled into the Malaysian middle class. From the late 19th century to the 1970s, no single community left a deeper imprint on Malaya's railways than the Jaffna Tamils. Their story is one of discipline, skill, and service — a saga of how a small island community helped run one of the most vital arteries of colonial and postcolonial Malaya. The Malayan railway network, begun in the 1880s, was more than a transport system — it was the backbone of a modern economy linking tin mines, plantations, and ports. In this new order, the Jaffna Tamils found their place as clerks, stationmasters, and traffic inspectors. Their precision, literacy, and sense of duty made them indispensable. Sultan Nazrin Muizzuddin Shah, Sultan of Perak once observed that “travelling by rail in the old days, one would have encountered many Ceylon Tamil stationmasters.

Three phases of railway development served colonial economic interests and were constructed specifically to serve the tin and rubber industries, which were dominated by Western capitalist enterprise. From 1885 to 1931, it connected the west coast to the north and east, drawing on British capital and Asian labour. The Jaffna Tamils entered this system as the trusted administrative class who ensured that the trains, accounts, and timetables ran with clockwork order.

By the late 1800s, Jaffna was one of the most literate regions in Asia. Its mission schools — Jaffna Central, St John's, and Hindu College — produced young men skilled in English, mathematics, and penmanship. This gave them a distinct advantage when British administrators in Malaya sought reliable, English-educated clerks. Even before Malaya built its first lines, Ceylon already had an established railway system running from Colombo to Jaffna and Matara. Many Jaffna Tamils served there as ticket clerks, signalmen, and stationmasters, gaining technical and managerial experience. When Malaya began expanding its own network, these men were natural recruits. Their migration was professional, not indentured — a movement of literates who prized learning and stability.

The Ceylon Pioneer Corps (CPC)

In the 1880s, the British colonial administration turned to the Ceylon Pioneer Corps (CPC) — a skilled engineering and public-works force — to help build the Taiping–Port Weld line, Malaya's first railway. Their success in Perak proved decisive. Trained in Ceylon's exacting civil-works standards, these pioneers laid the foundations for a professional class of Jaffna Tamil railwaymen. From clerks and overseers, they rose to stationmasters and inspectors, forming a bridge between colonial authority and local society. By the 1920s, Jaffna Tamils filled more than half of Malaya's railway clerical posts. They became the quiet administrators of the country's movement — managing accounts, signals, and schedules. In Sentul, Kuala Lumpur, the vast Central Railway Workshops employed nearly 2,000 workers, half of them Jaffna Tamils. Here, they worked as, tool-fitters, welders, technicians and engineers, while their families lived in disciplined, orderly quarters nearby.

T. Selvaratnam and S. Apputhurai, in their influential publication *Legacy of the Pioneers: 125 Years of Jaffna Tamils in Malaysia*, note that before the Second World War, uniforms and hats were compulsory for railway staff. After the war, dress codes relaxed, and more women began to enter clerical roles. In the 1930s, working hours ran from 8:30 a.m. to 3:30 p.m., with staff boarding special trains in their crisp white uniforms and hats from Sentul after work — a scene fondly remembered by many. The special train which operated from Sentul railway station was nicknamed the “Sothy Express.” Among the most cherished memories is the story of this train carrying fresh home-cooked meals for Jaffna's railway workers stationed at the Kuala Lumpur headquarters. Women would prepare food such as string hoppers (*idiyappam*) and carefully pack it in containers, which the noon “Sothy Express” delivered to their husbands at work.

Station Masters

The stationmaster, in particular, became a symbol of integrity — serious, punctual, and respected by all. One of the earliest was Venasithamby Sinnappah, the first Asian Stationmaster of Kuala Lumpur. He embodied the professional culture that defined this community: quiet efficiency, courtesy, and pride in service. Within this framework the Jaffna Tamil workforce quickly mastered the delicate tasks of traffic regulation — time-keeping, switching, tablet-signalling (ironically, tablets labelled in Tamil and Malay at many junctions) — and station operations from booking halls to parcel yards. Along with the tablets were drumsticks (*murungaikai*) for their fellow countrymen at the next station. Despite their strong qualifications and operational competence, Jaffna Tamil railway staff faced unmistakable career ceilings. The colonial hierarchy seldom permitted Asians to supervise Europeans, limiting their promotion to senior technical or executive roles. Yet within these constraints they built resilient and cohesive communities. One stationmaster in Port Klang, Sinnathamby, became so respected that his name is still linked to the town's railway memory; similarly, Rajaratnam in Kuala Kubu Bharu, Chellamuthu and Kandiah in Klang, Kanavathipillay in Seremban, and Chelliah in Kluang became local legends. Like so many others, Stationmaster Chelliah, who was the father of Lady Super Cop Chandramalar, looked after newcomers from Jaffna and later from other towns in Malaysia coming to work in Kluang as his own. They were housed; assistance arranged for transfers to their place of work. He sheltered many young women arriving alone and sheltered them until secure accommodation could be found. Even as the system denied them full access to the top echelons, they found in their careers dignity, community status, and a path into the middle class.

Leadership and Legacy

Durai Raja Singam and T Selvaratnam and S Apputhurai, in his pioneering publication on the legacy of Jaffna Tamils in Malaysia, notes that among the notable figures were K. Sabapathi Pillay, appointed station-master of Port Weld in 1889; Shanmugam Ramanathan Arumugam, who joined the railways 1890–95 and later became Signals Engineer; S. T. Thambirajah, was elevated to Traffic Inspector in 1916; James Robert Vethavanam, responsible in 1920 for surveying and structural planning over nearly 1,000 of the 1,200 miles of Malayan track; Arulanandam Nagalingam, head station-master served at Kajang, Taiping, Segamat, and Kuala Lumpur; and Markandu Arulampalam, Station Master in the 1930s, known for welcoming new arrivals from Jaffna. In 1955, Kantavanmam Thambiah became the first Asian Assistant Superintendent at Port Klang; Arupillay Kanapathipillay also served as Chief Accountant in 1967; W. W. Rajasingam, the only Division I officer at independence in 1957, was later Assistant Traffic Manager in 1960 and one of the Jaffna Tamil officers sent abroad for specialist training. P. Murugasu was appointed General Manager of Malayan Railways in 1961 — the first non-European to hold the post — symbolising the transition from colonial service to national stewardship.

Station-masters became influential figures in small towns: respected by the Jaffna Tamil community, revered by local patrons, and often serving as de-facto social heads of their neighbourhoods. Families of railway staff enjoyed privileges: children often received employment preference, annual free passes enabled travel, and staff living in major towns such as Kuala Lumpur were housed in government railway quarters in Brickfields, Jalan Travers, and Sentul, the largest colony of its kind alongside the massive Sentul workshops. My grandfather, Ayathurai Sinnathambar, Chief Clerk with the railways, lived at the railway quarters along Padang Road in Port Klang, and more than 80% of the staff living in the railway quarters in Port Klang were Jaffna Tamils.

Discipline, Family, and Community

Railway life was a complete ecosystem. In quarters at Sentul, Brickfields, Seremban, Taiping, and Ipoh, families lived in neat rows of government houses surrounded by gardens and temples. Verandahs served as evening classrooms; fathers coached arithmetic, and mothers taught Tamil reading. Education was viewed as sacred — every child was expected to excel.

The Railway Recreation Clubs and Cultural Life

At the heart of this community stood the Railway Recreation Clubs (RRCs). The Sentul and Brickfields RRC, in particular, became legendary for its sporting excellence, producing hockey, cricket, and athletic champions who represented Selangor, Federated Malay States and latter their country. The precision of the railway timetable translated seamlessly into the discipline of the playing field. The clubs were more than leisure venues — they were schools of leadership. Team captains became future teachers, civil servants temple trustees, and community presidents. During cricket matches, families gathered for shared meals under the trees; sports became a bridge across races long before “multiculturalism” entered public vocabulary.

Temples and Tamil schools formed the spiritual and educational pillars of this life. Jaffna Tamil railwaymen built and maintained temples such as the Sri Aathi Easwaran, Kandasamy, and Pudu Pillayar in Sentul; the Pranjothy Vinayagar in Kuala Lumpur; and the Krishnan, Pillayar, Siti Vinayagar, and Murugan temples across Ipoh, Klang, Taiping, and Seremban. Tamil schools like Vivekananda in Brickfields, Town Tamil School Port Klang and Ganesar in Ipoh were often run and well supported by the railwaymen.

Links to the Homeland

Each month, postal money orders crossed the Indian Ocean from Malaya to Jaffna. These remittances supported parents, built temples, funded marriages, and financed the construction of solid brick homes in villages like Chavakachcheri, Tellipalai, and Nallur. Entire stretches of Jaffna’s countryside — once lined with thatched huts — were transformed by the steady savings of Malaysians including railway employees abroad. Despite their efficiency and loyalty, Jaffna Tamils faced barriers within the colonial hierarchy. Europeans seldom allowed Asians to supervise them, limiting promotions to middle ranks. Yet within these constraints, the railwaymen created a self-sufficient social order marked by solidarity and mutual aid.

Adversity and Resilience

In his excellent study *Sojourners to Citizens: Sri Lankan Tamils in Malaysia, 1885–1965*, Rajakrishnan Ramasamy observes that the Federated Malay States Railways — where Jaffna Tamils had long held a predominant presence — began mass retrenchments. In 1931 alone, 901 junior officers, 7,618 daily-paid staff, and 32 European officers were released, and the following year, another 467 junior officers, 1,603 daily-paid staff, and 45 European officers were affected. For the Jaffna Tamils, who had built stable careers and strong professional identities within the railway service, this came as a shock. Alarm rose in the Jaffna peninsula as appeals were sent to the Government of Ceylon to support those returning home, to avoid the island becoming a “dumping ground” for unemployed Malayan civil servants. Many retrenched officers did return home, some permanently, while a few managed to regain their positions when economic conditions improved after 1933. However, remittances — which had been a lifeline for families and village economies in Jaffna — fell sharply, affecting standards of living that had previously been supported by steady income from Malaya.

The Japanese Occupation (1942–45) was harsher still. The Malayan railways were commandeered for military logistics, and some lines were dismantled for use in the infamous Burma–Siam “Death Railway.” Sentul was bombed in 1945, killing families of railway staff such as the Thambirajahs. When the war ended, the workshops lay in ruins — but the community rebuilt. The Emergency (1948–60) brought new dangers, with Communist sabotage targeting trains and bridges. Railwaymen risked their lives to keep the network running. In 1962, the Railwaymen’s Union of Malaya led a 32-day strike for fair pay and benefits. It marked both the rise of organised labour and the waning of the old Jaffna Tamil administrative elite as localisation reshaped the workforce.

Conclusion: Tracks of Faith and Discipline

The story of the Jaffna Tamils in the Malayan Railways is more than an account of employment — it is a chronicle of identity, education, and endurance. Discipline became culture; punctuality, a creed. The railway timetable, the temple bell, and the school hour merged into one rhythm — the rhythm of responsibility. Even as steam yielded to diesel and high-speed trains, the spirit of the Jaffna Tamil railway community endured. They made the trains run on time — and, in doing so, helped a nation find its rhythm.

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Credit. Once Upon A Time in Ipoh & Malaysia - Tales from the Past & Present. Steve's Post <https://www.facebook.com/groups/692186139305395/posts/1132865391904132/>



Credit. https://bangi.pulasan.my/media/laman/pictorial_history_of_railways_around_kuala_lumpur.pdf (Pictorial History of Railways around Kuala Lumpur or Pictorial History of Railways in Selangor)



Facebook · Klang Bandar DiRaja The Sodthi Express. Picture by Peter Hodge at circa 1969

A Charismatic And Affable Guy To The Kuantan Folk

It has been a while that a relative of mine Mr. Parameswaran Arianayagan fondly known as Param or Paran has left this world. Nevertheless, as time is relative, it's never too late to pay tribute to him.

Paranji Arianayagam, a couple of years senior to me, has been the chubby and bubbly character even since young. A happy go lucky guy, who was liked by all.

As far as his career went, through sheer determination and hard work, he rose up the ladder from a time keeper in the early 1970s to a technician in Jabatan Kerja Raya (JKR), Kuantan.

I can still vividly remember him relating to me when he was attached to the waterworks department of JKR, of hotels and restaurants pleading to him to supply water when there was a drought in Kuantan some time back.

They knew that they had the faith and belief in him to deliver when it mattered most. Sure enough, he never failed them.

Paranji was like the Macgyver of the famed television series of the 1980s, to the uncles and aunties; the go to person to solve their problems. With his ever helpful and supportive parents by his side, they made a perfect team.

When I left Kuantan to further my studies in Kuala Lumpur in 1974, my mother was left to fend for herself. Paranji was of immense help to her as without fail he would do all the errands, viz, buying the groceries and doing the marketing without any fuss whatsoever. She was ever so grateful to him for the good deeds rendered.

As a son, he displayed remarkable filial piety to his parents, always doting them 24 hours of the day and 7 days of the week.

Food was one of his passions without any doubt. You could count on him to tell you where the best food in town was available.

Paranji was crazy about cars from a young age. He knew to the minutest detail about any car or model, you name it.

Those days petrol was sold in gallons (1 gallon = 3.78 liters), and so he will tell you the mileage that was possible of cars per gallon when driving in town or outstation.

When my family paid a visit to his home some time ago, my son, who was studying in Czech Republic then, had a casual conversation with him. He immediately mentioned if the car Skoda was still being manufactured there. Sure enough, he was spot on!

Paranji took good care of his father's Volvo 121 model with the number plate BR 5630. It was in tip-top condition all the time.

He would have been a Formula 1 driver if his parents had given him their blessings. He loved driving fast, and would boast of having driven from Kuantan to Kuala Lumpur in a rather quick time.

Music too was an interest that was ingrained in him. He must have inherited it from his mother who was a classical vocalist herself. He used to strum the guitar, and sing at the same time country and western songs just like John Denver, and also the popular Tamil songs like Chinnamamiye.

I shall now shift to dwelling about his exploits in the game of badminton. The Ceylonese Association of Kuantan would host a closed badminton tournament for its members and their children annually.

I would join Paranji and his brothers in taking part in the competition. We would practice at the Tenaga Nasional Berhad (TNB) open air court. The availability of courts were rare and few, unlike today with courts aplenty to book.

Looking back on the funny side of it, most of the time and energy was spent by him arguing with his brothers. Not much sweat was raised as we were hardly playing. Only hot air was shuttling across the net. The windy open air court only helped fan their arguments to greater heights. Great training indeed!

The Kuantan Ceylonese Association 6-aside cricket tournament was held annually. It was a carnival like affair, with teams from near and far participating.

Credit needs to be given to the organising committee in which Paranji was a vital cog, for running the event superbly year in and year out. The services he rendered to the association was invaluable.

Besides the Kuantan Ceylonese Association, Paranji also played an active role in the managing of the Sithi Vinayagar Temple in Jalan Bukit Ubi. He was the temple president for quite a while.

Another of Paranji's notable feature, was his storytelling prowess. He had the ability to relate a story as if it was just only happening. He would leave you in stitches by the way he related any event that took place.

Paranji was a charismatic and affable person who left an indelible mark on the folk in Kuantan. A forest gump in a way. A loyal son and a loving father cum husband too. The massive crowd that came to pay their last respects upon his passing away, is testimony of his selfless attributes to society.

Thiagarajan Mathiapparanam (20400)

AMENDMENTS TO KJB RULES & REGULATIONS PASSED AT THE AGM OF DELEGATES HELD ON 22ND JUNE 2025

TO AMEND KJB R&R ANNEXURE NO.1 TO REGULATION NO. 12: JCS THAMBY THURAI EDUCATIONAL FUND - EDUCATIONAL INCENTIVE AWARDS																																																																	
<p><i>Existing R&R in ANNEXURE 1 to Regulation No. 12: JCS Thamby Thurai Educational Fund – Educational Incentive Award</i></p>	<p><i>Proposed amendment to R&R in ANNEXURE 1 to Regulation No. 12: JCS Thamby Thurai Educational Fund – Educational Incentive Award</i></p>																																																																
<p>JCS THAMBY THURAI EDUCATIONAL FUND - EDUCATIONAL INCENTIVE AWARDS</p> <p>The Fund may make monetary rewards to children of members, or to members, who perform well in the following examination either conducted by the Malaysian Examination Syndicate or Public/Private Institutions recognized by the Malaysian Government. The applicant shall be a member in benefit and be a member for at least three years at the time of application and have a subscription credit of RM 1,200.00 or more. The student for whom the application is being made, if below 18 years of age shall be a depositor in the Special Deposit (Child) scheme and if above years of age, shall be a member. (AGM 2015)</p> <p>The child of a member deceased within three years from the time of applying for the award and meeting the required criteria shall be eligible. (AGM 2008)</p> <p>UPSR DELETED (AGM 2021) STANDARD SIX A Special Deposit (Child) depositor aged 12 years shall be given an incentive of RM60.00 to be credited into his Special Deposit (Child) account. (AGM 2023)</p> <p>PT3 DELETED (AGM 2023) FORM 3 A special Deposit (Child) depositor aged 15 years shall be given an incentive of RM100.00 to be credited into his Special Deposit (Child) account (AGM 2023)</p> <p>SPM OR ITS EQUIVALENT (AGM 2020) Must have passed the Bahasa Malaysia, Bahasa Inggeris & Matematik paper and obtained a minimum 2As of any type; or 1A of any type together with 1 B(b) or 2 B(b)s. The award is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">SPM</td> <td style="text-align: center;">A+</td> <td style="text-align: center;">A</td> <td style="text-align: center;">A-</td> </tr> <tr> <td style="text-align: center;">GCE O level</td> <td style="text-align: center;">A*(a*)</td> <td style="text-align: center;">A(a)</td> <td style="text-align: center;">B(b)</td> </tr> <tr> <td style="text-align: center;">IGCSE O level</td> <td style="text-align: center;">A*(a*)</td> <td style="text-align: center;">A(a)</td> <td style="text-align: center;">B(b)</td> </tr> <tr> <td style="text-align: center;">Rate (RM)</td> <td style="text-align: center;">70</td> <td style="text-align: center;">65</td> <td style="text-align: center;">60</td> </tr> </table> <p>Tamil Language</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Grade</td> <td style="text-align: center;">A+</td> <td style="text-align: center;">A</td> <td style="text-align: center;">A-</td> <td style="text-align: center;">B+</td> <td style="text-align: center;">B</td> <td style="text-align: center;">C+</td> <td style="text-align: center;">C</td> </tr> <tr> <td style="text-align: center;">Rate (RM)</td> <td style="text-align: center;">190</td> <td style="text-align: center;">185</td> <td style="text-align: center;">180</td> <td style="text-align: center;">160</td> <td style="text-align: center;">155</td> <td style="text-align: center;">140</td> <td style="text-align: center;">135</td> </tr> </table> <p>The student must become a member, if eligible, at the time of the award. (AGM 2000)</p> <hr/> <p>Students eligible for the Sir George Maxwell Memorial Scholarship award given by Midlands Co-operative Union Ltd. shall apply for it and the Lembaga of KJB shall credit the sums awarded, to the JCS Thamby Thurai Educational Fund.</p>	SPM	A+	A	A-	GCE O level	A*(a*)	A(a)	B(b)	IGCSE O level	A*(a*)	A(a)	B(b)	Rate (RM)	70	65	60	Grade	A+	A	A-	B+	B	C+	C	Rate (RM)	190	185	180	160	155	140	135	<p>JCS THAMBY THURAI EDUCATIONAL FUND - EDUCATIONAL INCENTIVE AWARDS</p> <p>The Fund may make monetary rewards to children of members, or to members, who perform well in the following examination either conducted by the Malaysian Examination Syndicate or Public/Private Institutions recognized by the Malaysian Government. The applicant shall be a member in benefit and be a member for at least three years at the time of application and have a subscription credit of RM 1,200.00 or more. 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STPM OR ITS EQUIVALENT (AGM 2020)

The student must be a member for at least 6 months prior to application for the award.

Obtained a minimum 2As of any type; or 1A of any type together with 1B+; or 1A of any type together with 1 B(b); 2B+; or 2 B(b)s. The award is as follows:

STPM	A	A-	B+
GCE A level	A*(a*)	A(a)	B(b)
IGCSE A level	A*(a*)	A(a)	B(b)
Matriculation (AGM 2023)	A+	A-	B+
Rate (RM)	140	120	110

Tamil Language

Grade	A	A-	B	B-	C+	C	C-
Rate (RM)	260	230	200	180	160	140	120

STPM OR ITS EQUIVALENT (AGM 2020)**DELETED**

Obtained a minimum 2As of any type; or 1A of any type together with 1B+; or 1A of any type together with 1 B(b); 2B+; or 2 B(b)s. The award is as follows:

STPM	A	A-	B+
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IGCSE A level	A*(a*)	A(a)	B(b)
Matriculation (AGM 2023)	A+	A-	B+
Rate (RM)	140	120	110

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Grade	A	A-	B	B-	C+	C	C-
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TO AMEND KJB R&R ANNEXURE NO.1 TO REGULATION NO. 12: JCS THAMBY THURAI EDUCATIONAL FUND - EDUCATIONAL INCENTIVE AWARDS

Existing R&R in ANNEXURE 1 to Regulation No. 12: JCS Thamby Thurai Educational Fund – Educational Incentive Award

Proposed amendment to R&R in ANNEXURE 1 to Regulation No. 12: JCS Thamby Thurai Educational Fund – Educational Incentive Award

JCS THAMBY THURAI EDUCATIONAL FUND - EDUCATIONAL INCENTIVE AWARDS

The Fund may make monetary rewards to children of members, or to members, who perform well in the following examination either conducted by the Malaysian Examination Syndicate or Public/Private Institutions recognized by the Malaysian Government.

The applicant shall be a member in benefit and be a member for at least three years at the time of application and have a subscription credit of RM 1,200.00 or more. The student for whom the application is being made, if below 18 years of age shall be a depositor in the Special Deposit (Child) scheme and if above years of age, shall be a member. **(AGM 2015)**

The child of a member deceased within three years from the time of applying for the award and meeting the required criteria shall be eligible. **(AGM 2008)**

NIL.

UPSR

DELETED (AGM 2021)

STANDARD SIX

A Special Deposit (Child) depositor aged 12 years shall be given an incentive of RM60.00 to be credited into his Special Deposit (Child) account. **(AGM 2023)**

PT3

DELETED (AGM 2023)

FORM 3

A Special Deposit (Child) depositor aged 15 years shall be given an incentive of RM100.00 to be credited into his Special Deposit (Child) account.

(AGM 2023)

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The child of a member deceased within three years from the time of applying for the award and meeting the required criteria shall be eligible. **(AGM 2008)**

STANDARD ONE

A Special Deposit (Child) depositor aged 6 years shall be given an incentive of RM20.00 to be credited into his Special Deposit (Child) account. (AGM 2025)

UPSR

DELETED (AGM 2021)

STANDARD SIX

A Special Deposit (Child) depositor aged 12 years shall be given an incentive of RM60.00 to be credited into his Special Deposit (Child) account. **(AGM 2023)**

PT3

DELETED (AGM 2023)

FORM 3

A special Deposit (Child) depositor aged 15 years shall be given an incentive of RM100.00 to be credited into his Special Deposit (Child) account.

(AGM 2023)

AMENDMENT TO RULES AND REGULATIONS NO.6 (v) ON LAND AND BUILDING LOANS

Existing R&R No.6 (v)	Amended R&R No.6 (v)
<p>6. LAND AND BUILDING LOANS</p> <p>(v) The decision of the Lembaga with regard to the maximum amount of the loan shall be final. The maximum loan which shall be granted shall be RM 400,000/- or 90%, whichever is lower with Mortgage Reducing Term Assurance (MRTA), but in the case of a joint application by 2 or more members purchasing a property the maximum loan which shall be granted shall be RM 600,000/- or 90% whichever is lower with MRTA to each member or 90% of (a), (b), (c), (d), (e) and (f). (AGM 2015)</p>	<p>6. LAND AND BUILDING LOANS</p> <p>(v) The decision of the Lembaga with regard to the maximum amount of the loan shall be final. The maximum loan which shall be granted shall be RM 600,000/- or 90%, whichever is lower with Mortgage Reducing Term Assurance (MRTA), but in the case of a joint application by 2 or more members purchasing a property the maximum loan which shall be granted shall be RM 800,000/- or 90% whichever is lower with MRTA to each member or 90% of (a), (b), (c), (d), (e) and (f). (AGM 2025)</p>

AMENDMENT TO RULES AND REGULATIONS NO.6 (xiii) ON LAND AND BUILDING LOANS

Existing R&R No.6 (xiii)	Amended R&R No.6 (xiii)
<p>6. LAND AND BUILDING LOANS</p> <p>(xiii) Repayment of such loan shall be by monthly instalments within such period as the Lembaga may decide. However, the maximum period of loan shall be 30 years or on the member attaining the age of 60 years, whichever is earlier. (AGM 2014)</p>	<p>6. LAND AND BUILDING LOANS</p> <p>(xiii) Repayment of such loan shall be by monthly instalments within such period as the Lembaga may decide. However, the maximum period of loan shall be 35 years or on the member attaining the age of 65 years, whichever is earlier. (AGM 2025)</p>

AMENDMENT TO RULES AND REGULATIONS NO.20 ON SHARE VALUE MITIGATION FUND

Existing R&R No.20	Amended R&R No.20
<p>20. SHARE VALUE MITIGATION FUND (AGM 2013)</p> <p>(i) The Share Value Mitigation Fund is established with effect from 9th June 2013.</p> <p>(ii) In each year, a sum equivalent to 10% or such lesser sum of the net profit of the Society after statutory appropriations shall be appropriated to this Fund.</p> <p>(iii) The Fund shall be utilized for setting off of the diminution in the value of the shares in the year the diminution takes place.</p> <p>(iv) The Lembaga shall submit annually for the information of members of the Society a report on the Fund in the Annual Report of the Society.</p> <p>(v) The External Auditors and the Internal Auditors of the Society shall audit the accounts and the records of the Share Value Mitigation Fund at least once every year.</p>	<p>20. SHARE VALUE MITIGATION FUND (AGM 2013) - Deleted (AGM 2025)</p>

EX MEMBER AS AT 25TH NOVEMBER 2025

Members who have the latest contact of any of them below, please contact KJB HQ

NO	MEMBER NO	NAME OF MEMBER	LAST KNOWN ADDRESS
1	23780	OM YASVENI MAHENDRAN	12, LORONG 71G, JALAN CAREY, 46000 PETALING JAYA, SELANGOR
2	23930	ASHWIN PRASANTH A/L JAYACHANDRAN	114, JALAN 20/2, PARAMOUNT GARDEN, 46300 PETALING JAYA
3	23333	VAITHISWAREN A/L NAVARATNAM	BLK C, 05-15, VILLA KRYSTAL APPARTMENT, JLN SILAT LINTAH, 81300 JOHOR BAHRU
4	24806	NATHAN A/L SUBRAMANIAM	448, TAMAN THIVY JAYA, 70300 SEREMBAN, NEGERI SEMBILAN
5	24841	LEENA A/P NATHAN	448, TAMAN THIVY JAYA, 70300 SEREMBAN, NEGERI SEMBILAN

Klang Districts Award Ceremony And Tribute To Mr. Satguna Rajah Ponnampalam

The Klang Districts Annual Education Awards Ceremony was held in conjunction with the District BGM on **18th May 2025**, with an attendance of approximately **200 participants**. A special highlight of the event was a heartfelt **Tribute to our KJB Chairman, Mr. Satguna Rajah Ponnampalam**, in recognition of his dedicated service and his unwavering *Heart of Humanity*.

The ceremony also celebrated outstanding academic achievements:

- **KJB Klang Scholar of the Year 2023:**
Mr. Veshvaruban S. Chandran
- **PhD Achievements Recognized:**
 - *Dr. Anuratha Rajasegaram* – PhD in Thirukkural and Psychology
 - *Dr. Geetha A. Rubasundram* – PhD in Accounting and Taxation
 - *Dr. Vicknesha Santhirasegaram* – PhD in Science (Biotechnology)

The function was organised by KJB Klang District Chairman Mr. N Rajasvaran CTM and Committee members



**KJB UNAUDITED PROFIT & LOSS FOR THE FOR THE YEAR ENDED
31ST OCT 2025**

REVENUE	RM
<u>Interest</u>	
Loans to Members	85,849.61
Fixed Deposits	243,504.88
Current Accounts / PQMMDM / Kenanga & CGS	2,258.59
<u>Other Income</u>	
Commissions on Insurance	1,931.57
Sale of Property	-
Dividends	98,149.15
Net Rental (Note1)	368,649.34
Gain on disposal of shares	39,495.87
Misc	7,076.10
TOTAL INCOME	846,915.11
EXPENDITURE	
<u>Administrative Expenses</u>	
Affiliation Fees	200.00
Advertisement	-
Electricity and Water	10,429.91
Medical	1,768.00
Printing and Stationery	4,595.99
Professional Fee	6,600.00
Salaries, Allowances, EPF, Socso, EIS & PCB	208,565.66
Telephone and Postage	4,349.00
Auditors Remunerations (Disbursement)	8,333.33
Website Maintenance	1,542.23
Insurance & PA Policy	5,200.00
Service Tax	7,336.23
Membership Incentive	524.00
Training & Seminar	50.00
Newsletter Expenses	6,565.30
Depreciation on Properties & Fixed Assets	217,623.75
Valuation Fee	5,000.00
Legal Fees	1,860.00
Meeting Expenses:	
AGM and District Meetings	140,058.30
District / Youth / Ladies Committes	14,100.45
Allowances:	
Board Members	56,762.92
Internal Auditors	12,163.43
Upkeep and Maintenances of:	
Building and Office	6,000.00
Computers	32,178.01
Misc Exp & Others	4,556.93
<u>Finance Expenses</u>	
Bank Charges & Safe Deposit Box	63.90
Interest: Special Deposit (Member & Minor)	38,538.49
Service Charge (Angkasa)	26.52
TOTAL EXPENDITURE	794,992.35
SURPLUS FOR 10 MONTHS	51,922.76

Notes:

1. Rental is net of rates & maintenance charges associated with the property

ATTENDANCE AT KJB DISTRICT (D)/KAWASAN (K) GENERAL MEETINGS FOR THE YEAR 2019 TO 2025

NO	DISTRICT	2019 (D)	2022 (K)	2023 (D)	2024 (K)	2025 (D)
		NO. OF MEMBERS	NO. OF MEMBERS	NO. OF MEMBERS	NO. OF MEMBERS	NO. OF MEMBERS
1	BRICKFIELDS	172	120	114	114	124
2	B.MERTA JAM	23	34	39	39	32
3	CHERAS	58	43	54	61	52
4	IPOH	24	14	14	14	18
5	JB	13	11	13	14	18
6	KAJANG	23	86	88	88	87
7	KLANG	154	169	186	182	187
8	KLUANG	36	10	10	10	9
9	KUANTAN	7	28	27	25	28
10	MELAKA	8	11	16	13	9
11	PETALING JAYA	148	132	175	163	129
12	RAWANG	146	29	21	21	17
13	SENTUL	74	84	61	103	103
14	SEREMBAN	87	192	180	173	184
15	TAIPING	8	14	15	15	9
TOTAL		981	857	1013	1035	1006

- In 2020, postal mode Kawasan meeting done due to Covid-19 pandemic restrictions.
- In 2021, no District meeting held due to Covid-19 pandemic restrictions. Tenure of District Committee extended for 2 more years.

HEALTH TALK ORGANISED BY THE KJB LADIES COMMITTEE

The half a day Health Talk, attended by 60 JCS members and their friends was held on Sunday, 28th September 2025 at the Petaling Jaya Club. The 1st speaker was Dr. Praveena Sivaptha Sundaram who spoke on 'Battling stroke - heed the signs, know your game'. She mentioned that there are 3 main types of strokes, which are:



1. Schemic stroke, which accounts for 87% of all strokes, that is caused by the blockage of the artery by a blood clot, which is treatable by focusing on restoring the blood flow with clot-busting drugs.
2. Hemorrhagic stroke that is caused by bleeding due to the rupture of a weakened blood vessel, where treatment aims to control bleeding with blood pressure medications and surgery to repair the blood vessels.
3. Transient aschemic stroke (TIA) is a serious warning sign requiring immediate medical evaluation. It involves a temporary blockage of blood flow to the brain. The clot usually dissolves on its own or gets dislodged, and the symptoms actually last for less than five minutes.

The 2nd speaker was Dr. Vinotha Genisan who spoke on 'Motion is Lotion – keeping your body young through movement.' She said that exercise is an activity requiring physical effort, carried out to sustain or improve health and fitness. The 4 types of exercise are aerobic, stretching, muscle strengthening and balance and elaborated on the correct way to exercise.

The 'Golden Hour' is the 45 to 60 minutes after a workout as this is the time muscles absorb the most nutrients and glycogen is replaced very efficiently since it was depleted by the strenuous exercise.

Manickavasagar Balasegaram MBBS FRCS 1960, FRCS Edin 1960, FRACS 1968, FICS 1968, FACS 1969, Hon FPCS 1975, FIAP 1977, FCICD 1978



Manickavasagar Balasegaram was a pioneering surgeon in Malaysia, who gained prominence for his anatomical studies of the liver and for his development of the 'Balasegaram clamp'. 'Bala' or 'Prof', as he was known, was renowned for taking on complex surgeries that few others did in the region. He was also highly respected as a teacher and mentor.

He was born on 15 April 1929 in colonial Malaya, the son of poor Ceylonese migrants. He had an unsettled childhood, living in boarding houses in order to go to school. At 15, after his father's arrest by the occupying Japanese Army, he had to take responsibility for his large family. He resolved early on to become a doctor. It was astonishing ambition: he had little money, influence or decent schooling (at one point he even taught himself), and in colonial Malaya Asian doctors were very rare. Yet he battled every barrier with dogged determination, won a state scholarship to study medicine at Singapore's King Edward VII College and qualified MB BS in 1955.

His surgical career began at Kuala Lumpur's General Hospital under Thomas Thornton, a towering, powerful Scotsman who was a fine craftsman in surgery. After training at the Royal Infirmary of Edinburgh, in 1960 he gained the FRCS from both the English and Edinburgh Royal Colleges.

As a young surgeon, he worked extremely hard. His drive and energy seemed limitless, and he had an insatiable hunger to operate. At one point, covering for a colleague away on training, he spent months sleeping a few hours a night in a hospital rest room. He would later tell his forgiving and supportive wife Jeyaletchimy: 'I have a mistress - her name is surgery and she is very demanding.' He became a consultant surgeon at the General Hospital, Kuala Lumpur, and subsequently head of the department of surgery.

He had confronted the challenge of the liver in the late 1960s in Seremban Hospital after seeing many road trauma cases die from liver injuries. Without seatbelts, drivers often suffered liver trauma when they hit their steering wheels. At that time, the anatomy of the liver was poorly understood, diagnostic procedures were limited and operating on this 'vascular sponge' risked uncontrollable bleeding. To study the liver's blood network, Bala injected coloured rubber latex into cadaveric livers: red latex revealed the intricate arterial system, blue the venous system and green the biliary network. He began liver resection, a procedure probably never done before in the country. It proved to be a marked improvement over the then standard procedure of packing gauze around the injury. At that time, there were few instruments for the liver; he designed a clamp to control bleeding, manufactured by Down Brothers in London. He also designed other instruments, but never sought royalties.

Bala also took on oesophageal surgery, then rarely done. He had a unique method for resection of the oesophagus in cases of cancer or necrosis; he used the stomach or large intestine as a substitute, reconstructing the stomach as a conduit for food. This was often done on young Indian women from plantations who had ingested caustic agents in suicide attempts, then a common occurrence.

Bala also saw a need for better post-operative care, but he could not get government funds. Ever resourceful, he persuaded the Rotary Club to help fund an intensive care unit (ICU), the local public works department to build it and Siemens to donate instruments. The Rotary Club declared the ICU the 'first of its kind in south-east Asia'. The new unit also helped bring down tetanus mortality from 80% to 18%.

In 1967, Bala travelled around the United States, visiting surgeons to learn and share research. Many surgeons knew of his published papers and his clamp, but few knew of Malaysia. They were stunned to discover his research was done in a small-town hospital in a country that they could not place on a map. On his trip, he visited Thomas Starzl, a leading transplant surgeon. Bala was all set to do transplant surgery, but ran into legal and cultural obstacles in Malaysia.

In 1969, Bala set up the hepato-biliary centre in Kuala Lumpur Hospital: it was to become a referral centre not just for the country, but for the entire region. In the same year, race riots erupted in the country. On 13 May, an injured man rushed into Bala's operating theatre, clutching his bloodied intestines and screaming that he had been attacked. Soon, dozens of injured patients arrived. Bala quickly began triage, recalling what he had seen in a military hospital in Vietnam. When his team ran out of gloves and gowns, he operated with his bare hands. Amazingly, no patient suffered infection later. His unique experience led to many published papers. He later wrote an editorial on emergency procedures in the *Journal of Trauma* ('Editorial: Management of the critically injured following large-scale civil disturbances in major cities' *J Trauma*. 1974 Jul;14[7]:628-30).

As the head surgeon of Kuala Lumpur's General Hospital, he ran a tight ship. His training was excellent, but not for the fainthearted. He was a 'field commander' who demanded perfect discipline, rigour and order. At 8am sharp ward rounds began, starting with the third-class ward for the poor. Cases awaiting surgery were rare; his junior surgeons usually finished all cases the previous night, no matter how late. For his loyal troops, he offered much support. He arranged for senior surgeons to visit Malaysia to give coaching. Bala himself was an examiner for FRCS Edinburgh from 1972 to 2004 and for the Royal Australasian College for many years.

Bala was respected not only for his skill, but his daring in surgery. He took on complex operations (such as the Whipple procedure and other pancreatic surgeries) that probably only himself and G B Ong in Hong Kong were doing in the region. He was known for accepting 'salvage cases' that no-one else would touch. Remarkably, he had little to bank on in terms of facilities, tools, machines and resources; what he had was courage and conviction, and excellent clinical acumen.

In 1970, Bala won the Jacksonian prize from the Royal College of Surgeons, and in the same year was awarded the Hunterian professorship. In 1971 he gave the Chiene lecture at the Royal College of Surgeons of Edinburgh on 'modern concepts in surgery of liver trauma', and in 1974 he delivered the Abraham Colles memorial lecture at the Royal College of Surgeons in Ireland. He was an honorary fellow of the Philippine College of Surgeons (PCS), and a fellow of the American College of Surgeons (ACS), the International College of Surgeons (ICS), the International Academy of Proctology (IAP) and of the Collegium Internationale Chirurgiae Digestivae (CICD).

He published many peer-reviewed articles in journals, served on the editorial board of 15 international journals and travelled to more than 40 countries as an invited guest lecturer. He was a visiting professor for many universities. At home, he was given the honorary title 'Dato'. He also won the Rotary Club's gold medal for most outstanding research in 1987.

He retired from government service in 1983. Liberal use of painkillers for constant headaches led to kidney failure. By 1989, he needed regular hemodialysis. He refused to be defeated: he became probably the longest-surviving dialysis patient in the country, with a 25-year run. His nephrologist described him as an 'exemplary patient' who saw dialysis as 'an adjustment to lifestyle'.

At home, he pushed for excellence from his five daughters (Thiruchelvi, Mangai, Uthayasoori, Sauntheri and Gowri) and one son (Manica Vasagar). Two are doctors, one a public health specialist and one a biochemist; another has a PhD in education and one is an art historian. His son, a physician and tropical diseases specialist, is a director with Médecins Sans Frontières, and his eldest granddaughter, Anusha, is a medical student at University College, London. Bala loved military history and admired the US General George Patton. He also loved ancient history and travel, combining both when he visited ruins in Mexico and Peru. His own history was described in his biography, written by his daughter From small town boy to world-class surgeon (Marshall Cavendish Editions, 2007).

On his 85th birthday party on 15 April 2014, Bala gave an emotional speech to his family, saying he had achieved every one of his goals, the last being to live to 85. It had seemed impossible in the early days of dialysis, but as he'd say, 'When there's a will, there's a way'. A few weeks later, on 5 May, he died peacefully in his sleep at home. He was survived by his wife, six children and 11 grandchildren. After his death, the Academy of Medicine of Malaysia established an annual memorial lecture in his honour.

Dr. Anuratha Rajasegaram

Senior Lecturer, Department of Indian Studies, Universiti Malaya



Dr. Anuratha Rajasegaram is a scholar and social scientist whose work bridges the disciplines of medicine and the humanities, with a strong focus on mental health and aging in marginalized communities. She specializes in **Governance, Behavioural Change, and Medical Humanities among minority populations**.

Her research explores the intersection of **medicine, culture, community, social sciences, and the arts** to support the restoration and rehabilitation of community well-being. Through her interdisciplinary approach, she aims to deepen the understanding of mental health through **cultural and humanistic lenses**, contributing to more holistic and community-informed practices.

Dr. Rajasegaram holds a **PhD** and a **Master of Criminal Justice (MCJ)** from *Universiti Malaya*, as well as a **BSc from Middlesex University, England*. She currently serves as a **Senior Lecturer in the Department of Indian Studies at Universiti Malaya**, where she continues to engage in research and teaching that emphasize the human dimensions of health and wellbeing.

Previously, she has also served as a **Research Consultant** at the *Clinical Research Centre, Hospital Tengku Ampuan Rahimah, Klang*, contributing to interdisciplinary research in public health and community well-being.

In addition to her academic work, **Dr. Anuratha writes a regular Mental Health column in the Tamil Malar newspaper**, where she engages readers on the *Mind, Body, and Soul* connection inspired by Tamil classics such as the **Thirukkural** and **Thirumantiram**. Her column bridges ancient wisdom and contemporary practices, encouraging readers to reflect on balance, patience, and emotional resilience in daily life. She remains actively involved in research and mentorship and is currently **accepting PhD students for 2025 and 2026**.

Best,
Anuratha

TOP CV SKILL THAT AN EMPLOYER LOVES by Shamila Devi N.Shanmugarajah

A concise opening paragraph on a curriculum vitae that highlights the candidates most relevant skills, experience and achievement, providing a quick overview of their qualification and suitability for a specific role, essentially act as a “snap shot” of their professional background for immediate capture of an employer’s attention.

ESSENTIAL SECTIONS

- ❖ Contact information- Name, phone number, email address and linkedin profile URL.
- ❖ Summary/Objective- brief paragraph highlighting your key skills and experience or career goals if you are a recent graduate or changing careers.
- ❖ Work experience- list your past jobs in reverse chronological order, emphasizing accomplishments and quantifiable results.
- ❖ Skills - hard skill, technical.
- ❖ Soft skill - interpersonal.
- ❖ Education - list your degrees, certifications and relevant coursework.
- ❖ Projects/Achievements – showcase any relevant projects, volunteer work or achievements that demonstrate your skills and experience.
- ❖ Languages - list any languages you are proficient in.
- ❖ Hobbies & Interests – optional.
- ❖ Certificates & Awards – optional.

A “ CV Skill” refers to a specific ability or competency that a candidate list on their Curriculum Vitae (C V) to showcase their qualification for a vacancy highlighting relevant experience and expertise with skill set example: Communication, Team Work, Technical proficiency and more, which demonstrates their potential values to a potential employer and it’s a way to present their strength and capabilities to stand out from other applicants. When selecting candidates for a job, employers typically consider a range of criteria: relevant work experience, educational qualifications, technical skills, soft skills, cultural fit within a company and the candidate’s potential for growth and development.

COMMON SKILLS AN EMPLOYER LOOKS FOR:

- | | |
|--|---|
| <ul style="list-style-type: none">▪ Hard skill.▪ Technical skill.▪ Industrial skill▪ Soft skill.▪ Communication. | <ul style="list-style-type: none">▪ Problem solving.▪ Leadership.▪ Team work Adaptability and flexibility.▪ Time management. |
|--|---|

TIPS FOR A STRONG CV:

- Tailor your CV:
- Customise the CV for each job application
- Highlighting the skills and experience that are most relevant to the specific position.
- Use action verbs: describe your accomplishments and responsibilities
- Focus on results: quantify your achievements whenever possible. using numbers and data to demonstrate your impact.
- Keep it concise
- Use clear and professional language
- ensure CV is easy to read and free of errors.
- Proofread carefully
- Before submitting your CV, double check for any typo or grammatical error.
- Chose a professional font - Use a clear and easy-to-read font, such as Arial, Times New Roman or Calibri.
- Use headings and bullet points
- Maintain consistency - Use the same style and formatting throughout your CV.
- Get feedback - Ask a friend or career advisor to review your CV before submitting it.

CONCLUSION

A well-crafted CV acts as a powerful marketing tool, showcasing your skill and achievement, which can significantly increase the candidate’s chances of securing an interview by presenting a compelling narrative that highlights the candidate’s values to the potential employers.

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