

50
YEARS
OF
ACHIEVEMENT

U. S. P. O. & B. C. for S. I. C.
RECEIVED
8 NOV 1971
NEW DELHI

ICA Library
334.3 (595) MAL
ICA 00124

ICA 00124



33413 (595)
MAL



On 23rd June 1971, the MCIS, the Cooperative Movement and friends celebrated the 50th birthday of Enche N.A. Kularajah and simultaneously the 10th Anniversary of his appointment as General Manager of MCIS.

The occasions were milestone to Enche N.A. Kularajah, to the Cooperative Movement, to the MCIS and to his friends. For he has to all of these people become the symbol of progress and the epitome of cooperation.

With spontaneity, with adoration and gratitude more than 670 friends, members of the cooperative movement, staff of the MCIS hosted a birthday dinner party at the Dragon Court of Hotel Merlin to honour him.

Present as guests to honour the occasion were the Y.B. Ag. Minister for National and Rural Development, Dato Abdul Samad bin Idris, J.M.N., P.J.K. the State Secretary of Perak, Y.B. Enche Ahmad bin Yunus, senior civil servants, insurance personalities, bankers and leaders in business.

The main speakers on this memorable occasion were Tuan Haji Yahya bin Mohd. Sani, Chairman of the MCIS and Enche G.S. Dass, A.M.N. General Manager of the Cooperative Central Bank and Chairman of the Organising Committee of the function.

A spirit of gaiety, splendour and purpose prevailed throughout the evening.

Enche N.A. Kularajah first entered the Cooperative Movement in 1940 in Singapore while being in the Government Service. At the age of 29 he had already distinguished himself sufficiently to be given positions of leadership within the movement in Singapore. In the fifties, he stood out as the most outstanding Cooperator in Singapore and also gained prominence as a union leader. At the same time he was becoming increasingly prominent in the Malaysian Movement and etching a reputation with his dynamic approach. In the late fifties with the organisation of the MCIS he became one of it's devoted promoters and organisers. He was President of the Society from 1959 until 1961 when he resigned from his well-paid and secure civil service job in Singapore to become General Manager of the MCIS.

In 1965 he became President of the Co-operative Union of Malaysia which position he holds to date. He also serves in various committees on cooperative matters and insurance both in the national and international field in addition to holding positions of responsibility in a number of other co-operative organisations.

This souvenir produced to dedicate the event captures the various highlights of the night. It has been produced for posterity to remember a man.



A moment of solemn thought before thanking Hosts

Receiving gift presented by Hosts from Enche G.S. Dass, A.M.N.

With distinguished guests





Pictures of hosts





After dinner informality



CONGRATULATORY MESSAGES FROM FAR AND NEAR

Dr. Mauritz Bonow — President, International Co-operative Alliance

On the occasion of your 50th birthday, I wish to extend my own personal congratulations together with those of cooperators the world over, joined together in the ICA.

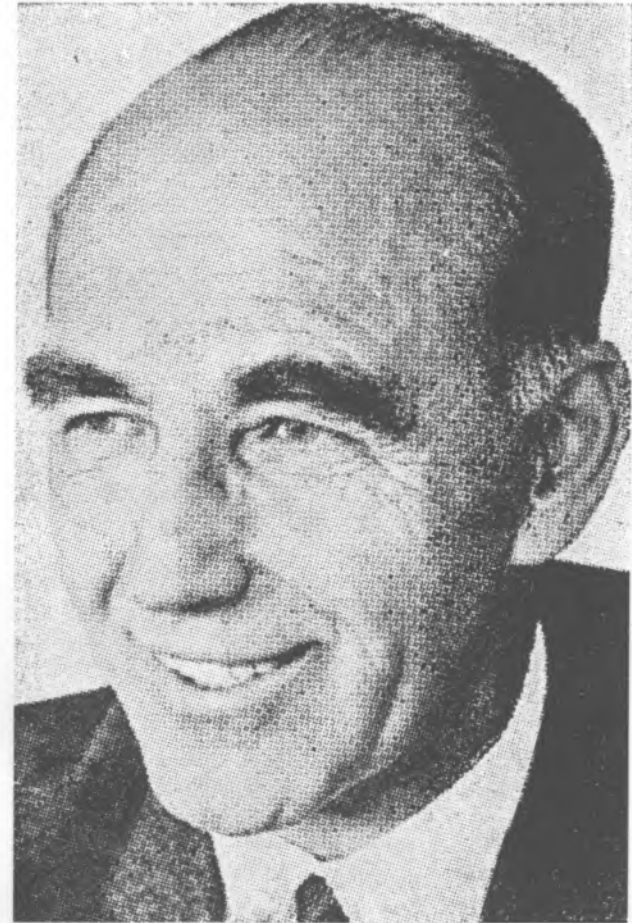
It is a great pleasure to have this opportunity to express the admiration and gratitude of the ICA for your most significant contribution to the development of international cooperation, particularly in the fields of insurance, consumer and banking cooperation.

Your work on the ICA Advisory Council as also the support and encouragement you have given the ICA Regional Office for S.E. Asia and its work has been highly appreciated.

In your home country Malaysia, too, your constant hard work has been of unestimable importance to the cooperative movement.

I would also like to thank you personally for your friendly and steadfast collaboration throughout many years of joint endeavour.

May the future hold not only personal health and happiness for you, but also continued success in your efforts on behalf of both the world cooperative movement and that of Malaysia.



Messages – Far and Near

Harry Seeley – General Manager, Co-operative Insurance Society, Manchester.

Arthur Duval – Actuary, Co-operative Insurance Society, Manchester.

It gives me the greatest pleasure to send you heartfelt greetings and congratulations on your fiftieth birthday not only from myself but also from Arthur Duval and your very many other friends at the CIS in Manchester. Our thoughts will be with you and Mrs. Kularajah as you celebrate your birthday and we wish you both many happy years together in future.

Klas Back – General Manager, Folksam, Swedan.

I and your other friends in Folksam have been informed that you will be fifty on June 23rd.

We want to express our best wishes on your birthday. Through our collaboration, above all within the international cooperative insurance movement and its different bodies, we have come to know you as one of the leading cooperators and an insurance man with dynamism. It has always been a great pleasure to cooperate with you. We wish you the best of luck and all success in the future.

Raymond Lemaire – Chairman, Insurance Executive Committee, International Co-operative Alliance.

Happy in the name of the Insurance Committee of the ICA to express our feelings of gratitude to Mr. Kularajah at the occasion of his celebration for all he did in his quality of Vice Chairman of the Insurance Executive of the ICA in favour of Insurance cooperatives in the world.

P. Weeraman – Regional Director – International Co-operative Alliance, New Delhi.

I understand that you will be 50 years of age on June 23rd. Please accept the best wishes of all of us in the ICA Regional Office as well as of our wives for many happy returns of the day.

It is not enough to complete 50 years of life. There are greater jubilees which you must celebrate – your golden wedding and the golden jubilee of your cooperative life – and we wish both you and Mrs. Kularajah the achievement of these greater jubilees and more.

Please convey to Mrs. Kularajah our congratulations and our best wishes that she too will have many happy returns of this day in your company.

We join in spirit your numerous friends in their felicitation dinner to both of you on the 23rd. In anticipation we heartily encore all the fine things that will be said that day and which both of you so richly deserve.

With kindest regards to you and Mrs. Kularajah on behalf of all in this office.

Lloyd Matheson – General Manager, Co-operative Insurance Society, Canada.

Your Canadian friends extend warmest congratulations and best wishes on your fiftieth birthday looking forward to working with you in the years head.

Willy Maurer – Managing Director, Co-operative Leben – Basel.

Congratulate very affectionately our esteemed Vice-President and friend to his 50th birthday with best wishes.

Messages – Far and Near

Surin Cholpraserd – President, Co-operative League of Thailand.

I wish to join our mutual friends in wishing you sincere congratulations and a many happy returns of the day!

That you have now reached the milestone of fifty years of age, would no less than qualify you as a mature man with ample background of valuable experience in the field of cooperative.

It would not be less than a fact to say that Malaysia needs and owes it to young and dynamic people like yourself to make the people in Southeast Asia realize and admire her rapid economic progress.

It is in the above respect that I again wish to convey my best wishes to you on this very special and joyful occasion.

With warm regards.

E. Debrunner – General Manager, Co-operative Leben, Basel.

Congratulations and best wishes in the name of Cooperative Leben.

Yoshinori Yamanaka – National Mutual Insurance Federation of Agricultural Co-operatives, Japan.

I congratulate on your 50th Birthday I do wish you to be healthy and sound in many years to come and devote yourself for the further development of MCIS and International Cooperative Insurance Movement.

Yong Chan Paik – Director, National Agricultural Co-operative Federation, Korea.

Heartiest congratulations your 50th Birthday and warmest wishes for a happy long life.

K.W. Devanayagam – Member of Parliament, Ceylon.

Our best wishes for the many more coming years.

A.T. Shimpi – I.N.C.O.M.E., Singapore

Dear Mr. Wong.

I was delighted to learn that you are organising a grand dinner on the 23rd June to celebrate Mr. N.A. Kularajah's 50th Birthday and simultaneously the 10th Anniversary of his being the General Manager of MCIS.

I remember when he first joined MCIS, how anxious were his days and what great odds he had to face. Undaunted however, he worked with extraordinary zeal and with his tremendous capacity for gaining friends and organising people, he has brought MCIS from obscurity to the forefront of the insurance industry in Malaysia.

As one who has watched the MCIS grow from strength to strength under the able management of Mr. Kularajah, and as his personal friend over the last 12 years, I wish very much I could join you personally in your celebrations but this is not possible because of my pre-occupation otherwise.

I, however, take this opportunity in wishing Mr. Kularajah a Happy Birthday and a long life and the MCIS many more progressive years under his management.

Many happy returns of the day and best wishes for long successful cooperative career.

H. Yanagida – Central Union Agricultural Co-operative, Japan.

Congratulation to your 50th Birthday. We appreciate your highest contribution to further development of Cooperative Movements in Malaysia and Asia.

H. Togawa – Central Union of Agricultural Co-operative – Japan.

Congratulation birthday hope prosperity your family further Development MCIS and Malaysian Coop.

Hamid Rajakalsom – Indonesia.

Selamat hari jadi Semoga Tohan Panjangkan Usia Tuan.

WHAT WAS SAID ABOUT A UNIQUE PERSONALITY
ON A MEMORABLE NIGHT

The Honourable Minister, distinguished guests, friends, ladies and gentlemen.

It gives me very great pleasure and a singular privilege to be present at this very happy double occasion; the 10th anniversary of the appointment of Enche N.A. Kularajah as General Manager of the MCIS and at the same time, the occasion of his 50th birthday celebration and also to be called upon to say something. Let me say that this is one of those rare moments in my life where I feel most honoured to speak in appreciation of someone who has been closely associated with me in the running of the affairs of the MCIS for the last 10 years and to wish most sincerely continued health and all the blessings of life to one who richly deserves it. In so doing I also feel that I am expressing the feelings of the members of my Board and the opinion of thousands of others in the country and quite a number outside. One also feels that one is doing justice not only to the man himself but to one self also. This spontaneous desire by so many of you to celebrate the occasion of the 10th anniversary which coincides with his 50th birthday is by itself an expression of how much we feel for him, a feeling cultivated



Tuan Haji Yahya b. Mohd Sani, P.J.K.
Chairman, MCIS

by the goodwill and goodness radiated by this personality through the many things that he has done for so many. He revolutionised the cooperative concept of living in this country and in so far as the MCIS is concerned, he not only revolutionised the MCIS but in turn, without any qualification I can say, he revolutionised the insurance industry in the country. He has been dedicated to the cause of MCIS ever since its inception and between the years 1956 and 1961, the progress made by MCIS was very slow and business was slacking and it seemed an impossible task to make it move faster than the pace it was keeping then. It was in 1961, while he was the Chairman of the MCIS that he offered to resign from its Chairmanship and offered to become its General Manager, so that he could devote his full time and attention and face the challenge, the tremendous challenge to provide leadership and activity to overcome the difficulties faced by MCIS. His desire was to pull up the Society from its sluggish movement and to make it a dynamic cooperative institution that was going to play a most outstanding and far reaching role not only in the cooperative movement but in the country as a whole. We were willing to offer the challenge and this super charged dynamo knew that he would be more than able to overcome the challenge and to place the Society on a pedestal that is not made of clay but of solid rock and steel.

However, to many at that time, that is the year 1961, scepticism existed. To us the challenge seemed insurmountable. The future seemed misty for the Society. It was struggling to maintain its equilibrium. The desire in the minds of all those who were at the helm was the fervent hope and wish that the Society would be able to survive and carry on. When he became the General

Manager of the MCIS, I who was then a member of the Board of the Directors succeeded him as the new Chairman. The terms and conditions of his appointment as General Manager laid down by the Board seemed extremely harsh and many thought that Enche Kularajah was going to meet his Waterloo. When he accepted the appointment however, we were very very badly mistaken. We had under-estimated the dynamism of our appointee. We cannot be blamed for under-estimating because his dynamism is of a unique kind and is found I would boldly say in one in a million and seen once in a generation. We have to be thankful to have been made available or blessed I should say with a gift in the personality of Enche Kularajah. For it was going to benefit us beyond the wildest expectations of anyone.

In 1961, began the dazzling new chapters that would be written in the history of MCIS – the author is to be Enche N.A. Kularajah. In 1961, a new invigorated MCIS began to emerge, Enche Kularajah was going to give MCIS a name and was going to mould in turn the character and dynamism of the insurance industry in the country and to make MCIS stand as a symbol of cooperative progress throughout Asia. He was going to give cooperators a pride never before felt in the movement and an inspiration never before experienced. The tremendous growth by itself was not the most outstanding side of the development. It was the impact and the image that it had created for itself through its growth that made the growth a unique feature. Such growth by a new insurance organisation has no similar experience in any country here or overseas. I am not the author of this statement. This was stated by one of our distinguished foreign guests. In Malaysia itself today, MCIS is a household name and in turn Enche Kularajah has also become a household

name. The benefits it has provided and is providing can be felt and seen every where. In the industry, it has become a leader and no insurance organisation has caused and is causing an impact as great as MCIS's in this region. It comes out with unique and novel schemes and people look in anticipation towards dynamic ideas from the Society. The ordinary man in the street today believes that he has a place in the MCIS which will benefit him. MCIS is respected. It is looked up to and it has provided hope and is providing hope to thousands of Malaysians in many forms. In the same manner simultaneously, Enche Kularajah is respected, looked up to and has provided and is providing hope to thousands of Malaysians through his unique kind of service. Today we all know the qualities of Kula by heart. He is a great fighter with a big heart. Everything in him radiates a spirit of dynamism that gives a sure confidence to all round that whatever they have entrusted to him is in safe hands. This dynamism is in everything he does – the way he walks, talks, the way he thinks, the plans he creates, the decisions he makes. In fact the word dynamism and the word Kula are synonymous. They both mean the same. One could therefore incorporate the word Kula into the dictionary to mean dynamism. Endowed with this are also human qualities that make him readily acceptable to all people – particularly that class that is the majority in any society – the middle and lower income group. To them he is the champion of all their aspirations and they totally identify themselves with him.

I do not think that we or anyone in particular could return or reward him for his services but I feel and believe knowing the man so well and for so long, that to him the greatest contentment and satisfaction has been to know that he has been

helpful to his fellow men and I suppose this is what every human being in this world aspires for but only a rare few are able to achieve. Again many men in the shoes of Mr. Kularajah would have aged 25 years older but look at him to-night. He looks radiantly young for his 50 years and is full of vitality and I am sure you will agree with me that this must be a source of pride to Mrs. Kularajah.

Before I conclude, I would like to say something from Confucius and his teaching. Confucius it seems said, 'You cannot carve anything out of rotten wood but if the wood is good and the carver is no good, still you cannot make anything out of it.' What Enche N.A. Kularajah has carved out and is carving out of MCIS is something much greater and more far reaching than could have been done by any carver of even exceptional or brilliant standard. Today in celebrating the 10th Anniversary of his appointment, it is our desire to thank him and to tell him how grateful we are to him for all that he had done and is doing. His accomplishment to date had become a part of MCIS's history and I say in no uncertain terms that the history of MCIS is the history of Enche N.A. Kularajah.

So on the occasion of the 10th Anniversary of his appointment, and also of his 50th Birthday, I take great pleasure in wishing his wife who is the source of his strength and inspiration and he continued happiness.

'Many happy returns of the day and also continued service to the MCIS and its members.'

God bless him – thank you.



G.S. DASS, A.M.N.
General Manager, Co-operative Central
Bank Ltd.
Chairman, Organising Committee of
the Birthday Celebrations

Mr. & Mrs. Kularajah (Hon. Guests), the Hon'ble Dato Abdul Samad b. Idris, P.J.K., J.M.N., Acting Minister for National & Rural Development, Y.B. Enche Ahmad Yunus and distinguished guests, ladies and gentlemen:

I consider it a great honour, privilege and a source of immense satisfaction to be accorded this opportunity to address this distinguished gathering on the occasion of the 50th Birthday of our dear friend, brilliant leader and outstanding co-operator Enche N.A. Kularajah, whom we affectionately called "Kula". In consideration of the fact that I am one of his oldest friends and a close associate in his numerous co-operative activities, the Organising Committee has extended me the honour to make this address, which of course has given me great joy and happiness.

On this most beautiful day, the 50th Birthday of Kula, we are gathered here spontaneously in such a large number out of our intense love, affection and regard for him in order to wish him many happy returns of the day, to pray for his continued good health, to pay tribute for his outstanding and meritorious contributions to the Co-operative Movement and at the same time to thank Mrs. Kularajah for her inspiration, tolerance and understanding which has enabled her husband to shoulder the many heavy duties and responsibilities with distinction. In so doing, we are giving expression to our feelings of appreciation and gratitude in full measure to Kula for all he has done for us and the Movement.

On a special occasion like this, it will be inappropriate for me to

be brief and I therefore, with your permission, intend to trace at some length the many qualities, capabilities, activities and accomplishments of our guest of honour

Two and a half decades ago, Kula as a young man of 25 suddenly emerged as one of the prominent leaders in the Co-operative and Trade Union Movements in Singapore at a time when leadership was strongly and firmly entrenched in the hands of people of advanced age. In that circumstances, how he was able to break through was a great wonder. It was doubtlessly an extraordinary achievement and it soon became apparent that he will one day occupy the highest position of leadership in the Singapore Co-operative Movement and he did this within a very short period of time. Though his connections then with the Malaysian Co-operative Movement were many and varied, it was not till he assumed the position of General Manager of M.C.I.S. that he became thoroughly and directly involved with it. He took over the management of M.C.I.S. when its position appeared bleak and hopeless. He ventured to do this by throwing away a senior Government appointment in Singapore after having served for 20 years and despite the discouragement of his friends and associates. The conditions imposed upon him as General Manager were harsh and formidable. He accepted the challenge with determination and great courage. By handling and planning the affairs of the organisation in a skilful manner, operating it on a sound and effective basis and with considerable drive and energy, he was not only able to save the organisation from disaster but also built it up in so short a period into a flourishing and gigantic insurance organisation in the country,

thus enabling it to play a vital role in the future development of the Co-operative Movement and at the same time making it possible to contribute in an impressive manner towards the economic well-being of the country. It must not be forgotten that at this stage of his endeavour, some in the Movement chose to confront him. Generous and charitable man that he is, he refused to retaliate. To those who confronted him, he had this to say (and I quote) "Time will tell. Let them do their worst and I will do my best". He certainly did his best and the confrontation melted away and we now know the story of his success.

With the fine reputation that he attained by bringing about the phenomenal success of the M.C.I.S. and with respect and regard replacing confrontation, Kula became the natural choice for the Presidentship of the Co-operative Union of Malaysia. It is in no way intended to decry or discredit the past Presidents of the C.U.M., when I say that Kula is the greatest of them all. Immediately on assuming the position of Presidentship he worked swiftly bringing about changes to the constitution of the organisation, and making it a truly effective body. It is no wonder, therefore, and in appreciation of his fine qualities of leadership he has been re-elected continuously as President at every term.

As a willing, ardent and devoted co-operator he never failed to go to the rescue of co-operative organisations that needed his services. He, as Managing Director, gave the Co-operative Central Bank a new life. He speedily formulated new programmes and

schemes and thus brought about the re-organisation of the Bank which is now beginning to yield most impressive results. He has placed the C.C.B. on the road to great progress and prosperity. He did the same to the Co-operative Printing Press Society and today it is a flourishing concern with a promising future.

In order to assist co-operatives to undertake the development of agricultural and industrial undertakings in a big way during the 1970s, he initiated the establishment of the Malaysian Co-operative Agencies Society for the purpose of providing management and agency services to the Movement and to help in the production, processing and marketing.

We admire his imaginative and creative powers. The Trengganu Oil Palm Scheme of the M.C.I.S. is his creation and in which the M.C.I.S. has invested a substantial sum of nearly \$25,000,000/-. Through this Scheme he has made it possible for people with limited financial resources to acquire oil palm holdings. The Scheme is a unique one and it conforms with the current policy of the Government in that it not only helps to raise the standard of living of the people but also to generate greater employment opportunity. He has recently devised a scheme on a similar pattern for the development of a Hotel project.

Kula is recognised internationally as a Co-operative Leader. He is the Vice-Chairman of the I.C.A. Insurance Committee, Vice-President of the Asian Reinsurance Bureau, member of the I.C.A. Advisory Council for South-East Asia. He is an undisputed authority on co-operative matters. He is highly

knowledgeable and skilful in matters concerning insurance, banking, printing, credit, housing, consumer supplies, investments, financial management and in every other field that the Co-operative Movement is involved be it rubber or palm oil. He is an expert in the true sense of the word and quite often he is invited to undertake special assignments on behalf of international bodies in various countries.

Kula places great emphasis on co-operative education. He believes that co-operative development and education should go hand in hand. He therefore exerts his energy to promote co-operative education vigorously and since he took over as President of C.U.M. he has been constantly organising Seminars and training courses and participating in them personally despite his numerous other activities. Thanks to his efforts that co-operators in this country have been provided with scholarships and fellowship to study more of the Movement abroad.

Though the Movement has been in this country for nearly 50 years, credit goes to him to be the first person to have written a book on the Malaysian Co-operative Movement. This amply demonstrates the undying love that he possesses for the Movement.

In recognition of his meritorious and dedicated service to the Movement and the country he was awarded the A.M.N. by His Majesty the Yang di-Pertuan Agong and for his valuable contribution to the State of Trengganu he was awarded P.J.K.

by His Royal Highness, the Sultan of Trengganu. The Movement awarded him a Gold Medal for the great contributions made. A large number of people are in employment today in the Co-operative Movement because of his efforts. We can well imagine the happiness and contentment of these people and he can be rest assured of their good wishes and prayers.

Kula provides leadership with dignity, courage and wisdom. He is responsible for giving a new image to the Co-operative Movement. He is a great source of inspiration to us. He is thoroughly efficient and a great believer in sound management and for this purpose he constantly and continuously adopts and introduces modern management techniques in the administration of organisations under his control. He has a knack to assess situations. He is fast in making decisions and implements them swiftly and smoothly. He has developed a fine art of maintaining close and cordial relationship with the members of the staff, but nevertheless is firm in his dealings where work is concerned. Above all he is humane and kindly and sympathetic. He is generous with his rewards. He is certainly a superman – a unique and dynamic personality. All these good and outstanding qualities indicate that he is a rare bird, a pearl of great price and is worth his weight in gold.

The Movement at the moment is proposing to establish an institution to provide education on a subsidised basis to the unfortunate children of members who are unable to continue their studies due to their inability to get through the Lower Certificate Examination. In appreciation of the outstanding and

meritorious services of Kula and since he is highly interested and dedicated in educational work, the Movement intends to create a fund in his name to undertake this noble and praiseworthy project. This is indeed a fitting tribute to the man who has given us so much.

I would like to pay tribute to Kula by quoting the great man Churchill. During the dark days of England and when it was facing the continuous bombing raids of the German Air Force, the R.A.F. had to face the brunt of the defence of the country. As a tribute to these brave people, Churchill said “Never before in the history of human conflict has so many owed so much to so few”. I would like to quote and distort it a little in my tribute to Kula “Never before in the history of the Co-operative Movement do so many owe so much to this one person, our Kula”.

On your behalf, my wife and myself, I would like to pray on his 50th Birthday to Almighty and Merciful God to give Kula, Mrs. Kularajah and every member of his family good health, long life and prosperity.

May I, ladies and gentlemen, request you to rise and to drink to the health of Mr. & Mrs. Kularajah.

Thank You.



More pictures of hosts



























33H3 (595)
MAL

