

2023

自立合作社[®]
KOJADI
KOPERASI JAYADIRI MALAYSIA BERHAD

ANNUAL
REPORT
年度报告书

第四十二届年度代表大会

42nd Annual General Meeting of Delegates

自立合作社
連續十年被列入為
**馬來西亞百大最佳
合作社之一**

本社提供:



教育貸學金
(國內/國外課程)



中小微企業
貸款



微型貸款



雜貨店轉型計劃/
修車廠現代化計劃



房地產貸款

本社不委任任何代理或中間人辦理貸款，有意申請者請直接聯系本社。

KOPERASI JAYADIRI MALAYSIA BERHAD

198171500117 (Koop, Negara No.49)

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營業時間：星期一至星期五，8.30am 至5.30pm

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自立合作社
2023 年度董事会报告

谨代表自立合作社董事会同仁，向各位提呈截至 2023 年 12 月 31 日止财政年度的报告和财务报表。

2023 年，随着我们从疫情中缓慢复苏，宏观经济指标确实出现了一些复苏迹象。我们看到贷款逐渐而且明显地增长了，这也促进了本社的收入增长。随着经济活动正常化至几乎接近新冠肺炎前的水平，我们还看到客户提出还款援助计划的需求也逐渐减少。然而，我们仍然为那些需要援助的社员提供针对性的支持。此外，银行利率上调也促进了本社利息收入的增长。总的来说，今年对我们来说是积极的一年。

本社继续按照计划推展业务多样化措施，另一方面，本社持续保持作为国内首要贷学金机构的核心业务。本社于数年前推行的多项企业贷款计划，继续为本社的营业额和盈利作出了不菲的贡献，也使到本社虽在充满挑战的经营环境下，依旧成功为本社保持了税后盈利。

为确保能够达到强劲业绩，本社继续对资产负债表管理和人力资源开发采取审慎态度，在规划每一步骤时皆采取果断行动，进行必要的变革，以加强和提升本社的整体营运和治理职能，以实现目标。

政府已为本社提供累计 2 亿令吉的软贷款，并是以分批方式发放。有关贷款乃作为本社的中小/中小微企业贷款计划以造福我国华人社会。该计划是于 2015 年 6 月推行。

KOPERASI JAYADIRI MALAYSIA BERHAD
2023 ANNUAL REPORT OF THE BOARD

On behalf of the Board of Koperasi Jayadiri Malaysia Berhad (“KOJADI”), it is my great pleasure to present to you the Annual Report and Financial Statements for the financial year ended 31 December 2023.

The year 2023 has seen some emergence of green shoots in the macroeconomic indicators as we slowly recover from the pandemic. We have seen a gradual yet perceptible growth in loans and this have contributed to KOJADI’s income growth. We have also seen reduction in demand from our customers for repayment assistance programmes, as economic activities normalised to almost close to pre-pandemic levels. However, we maintained targeted support to those who continue to need assistance. Also, the hike in bank interest rates have also contributed to a growth in KOJADI’s interest income. Overall, it has been a positive year for us.

KOJADI continues its diversification drive as planned while maintaining its positioning as a premier education loan provider. The business-related loan schemes introduced several years ago undertaken by KOJADI continued to contribute towards the turnover and profitability as KOJADI managed to maintain its profit after tax despite the challenging economic conditions.

To ensure KOJADI achieve a strong performance, we continue to adopt a prudent approach towards balance sheet management and human capital development and to take decisive action in planning every step and make necessary changes to strengthen and elevate the overall operational functions and governance of KOJADI in order to achieve our goals.

Over the years, the government has provided an accumulated RM200.0 million soft loan granted in Tranches, for KOJADI to implement KOJADI SME/MicroSME Loan Scheme for the Chinese community which was implemented in June 2015.

我们的团队持续不断在全国各地进行一系列巡演以推广中小/中小微企业贷款计划。该巡演活动取得了良好的反应和回馈。

從上述巡演及与本社社员举行的多次巡演中所取得的积极反馈，更进一步加强了我们继续为中小微企业商家们提供支持的信心与力度，不仅仅只是作为贷款提供者，而是与社员们共同成长的合作伙伴，以将他们的业务提高到更高的发展水平，从而增加对国家经济的贡献。

1. 经济评论

马来西亚 2023 年全年经济表现出韧性，增长率为 3.7%，但由于乌克兰地缘政治紧张局势影响了食品价格和导致食品进口费用高涨，令通胀担忧挥之不去。

虽然全球环境充满挑战，但在就业和收入前景稳定的情况下，经济增长将继续受到国内需求扩张的推动，特别是国内导向型领域。这种增长表现以及其他有利的经济发展将为令吉提供支撑。

2023 年第四季度消费者价格下降 1.6%，全年总体通胀率也从 2022 年的 3.3% 降至 2.5%。

有关总体通胀率和核心通胀率全年都在下降，这主要是由于成本状况已较为温和。这种情况可能会持续到 2024 年。展望未来，通膨风险仍然高，这取决于国内补贴和价格控制政策的变化，以及全球商品价格和金融市场的发展。

Our team continuously conducts series of roadshows across the country to promote the SME/MicroSME loan Scheme. The roadshows have received good responses and feedback.

The positive feedback obtained from the above roadshows and our members has further strengthened our confidence and commitment to continue to support MicroSME not only as a loan provider, but as a partner in the growth of our members in order to take their businesses to the next level of development and thus increase our contribution to the national economy.

1. ECONOMIC REVIEW

Malaysia's full year 2023 economy demonstrated resilience with a 3.7 per cent growth rate, though inflation concerns linger due to geopolitical tensions in Ukraine affecting food prices and a significant food import bill.

Despite the challenging global environment, growth will continue to be driven by the expansion in domestic demand amid steady employment and income prospects, particularly in domestic-oriented sectors. This growth performance along with other favourable economic developments would provide support to the ringgit.

Consumer prices declined 1.6% during the fourth quarter of 2023, while full year headline inflation fell to 2.5% from 3.3% in 2022.

Both headline and core inflation have been declining throughout the year, mainly due to milder cost conditions. This would likely continue for the year 2024. Going forward, risks to the inflation outlook remain elevated subject to changes to domestic policy on subsidies and price controls, as well as global commodity prices and financial market developments.

2. 财务摘要

截至 2023 年 12 月 31 日止财政年度，本社收入从 2022 年的 RM16,937,818 增至 RM21,576,167。本社收入的主要贡献是来自应收贷款利息收入共计 RM10,873,961、于执照银行存款利息收入共计 RM8,200,945、其他应收账款利息收入共计 RM1,408,434 以及股息收入共计 RM710,847。在应收贷款利息收入中，本社通过政府提供优惠贷款推行之中小/中小微企业贷款计划的利息收入为 RM5,480,346，占应收贷款利息收入总额的 50.40%。

本社 2023 年税后盈利从截至 2022 年 12 月 31 日止财政年度的 RM9,352,102 增至 RM10,032,795 或增加 7.28%。

截至 2023 年底，本社资产总额达 RM398,565,112，而 2022 年共计为 RM365,851,879。应收总贷款从 2022 年的 RM131,968,265 增至 RM153,861,351。社员基金则从 2022 年的 RM149,273,463 增至 2023 年杪的 RM156,331,980；社员股本则从 2022 年的 RM66,099,659 增至 2023 年的 RM67,119,339；本社每股净有形资产为 RM2.86，而 2022 年为 RM2.79。

截至 2023 年 12 月 31 日止，本社社员共计 57,976 名，而 2022 年为 58,152 名。

3. 股息

董事会欣然建议对截至 2023 年 12 月 31 日止财政年度派发 4.5% 终期免税股息予合格社员，总计 RM2,950,050。终期股息的派发有待

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2023, KOJADI's revenue increased to RM21,576,167 from RM16,937,818 recorded in 2022. The main contributors to the revenue were interest income totalling RM10,873,961 on loans; interest income totalling RM8,200,945 from deposits with licensed banks; interest income totalling RM1,408,434 from other receivables; and dividend income totalling RM710,847. The interest income totalling RM5,480,346 from KOJADI's SME/MicroSME Loan Scheme accounted for 50.40% of the total interest income on loans.

KOJADI's profit after tax increased by 7.28% to RM10,032,795 in 2023 from RM9,352,102 previously.

At the end of 2023, KOJADI's total assets amounted to RM398,565,112 as compared to RM365,851,879 in 2022. Total loan receivable amounted to RM153,861,351 at 31 December 2023 as compared to RM131,968,265 in 2022. Total members' funds increased to RM156,331,980 in 2023 from RM149,273,463 in 2022 while members' share capital totalled RM67,119,339 in 2023 as compared to RM66,099,659 at the end of 2022. The net tangible asset ("NTA") per share was RM2.86 in 2023 as compared to RM2.79 in 2022.

KOJADI's membership as at 31 December 2023 totalled 57,976 as compared with 58,152 in 2022.

3. DIVIDEND

The Board is pleased to recommend the payment of a 4.5% final tax exempt dividend totalling approximately RM2,950,050 in respect of the financial year ended 31 December 2023. The payment of the final dividend is subject to the

本社即将举行的年度代表大会及有关当局批准, 如有。

本社已全面落实电子股息支付系统。因此, 凡是未提供银行户口资料给本社以进行电子支付股息或已提供银行户口资料予本社, 但因任何原因而无法以电子支付股息的社员, 股息将资本化及转入社员的股份户口(不足RM1者舍弃之)作为缴足股份。

4. 投资

4.1 挂牌和无挂牌投资

截至 2023 年底, 本社的投资组合包含挂牌和无挂牌股票、单位信托基金以及由外部资产管理公司持有的现金等, 总值 RM19,161,080, 而 2022 年底的投资总额为 RM21,702,831。本社的投资符合 1993 年合作社法令和 2010 年合作社准则(投资), 并且获得马来西亚合作社委员会批准。本社部分的投资组合由本社自行管理, 其余的投资基金则由外部资产管理公司按照各别的投资管理合约条款管理。本社为合理化投资策略, 目前本社仅保留一位外部基金经理。

在检讨中的财政年度内, 由于证券市场行情持续低迷, 本社所投资的挂牌股票提供 RM12,841 的减值亏损拨备。

4.2 投资物业

2023 年本社从位于芙蓉及砂拉越的投资产业中获取的租金为 RM45,740。本社共投资 RM8,038,629

approval by delegates at KOJADI's forthcoming Annual General Meeting and the relevant authorities, if any.

KOJADI has fully implemented the e-dividend payment system in line with the directive of Bank Negara Malaysia. Hence, the above dividends will be converted and capitalized into fully paid-up shares (fraction of the ringgit to be rounded down) to the share accounts of members who have not furnished their bank account details to KOJADI for e-dividend, or members who have provided their bank account details to KOJADI but the dividend cannot be credited electronically due to whatsoever reasons.

4. INVESTMENTS

4.1 Quoted and Unquoted Investment

KOJADI's investment portfolio comprising quoted and unquoted shares, unit trust fund and cash held by an external asset management company was valued at RM19,161,080 at the end of 2023 as compared to RM21,702,831 at the end of 2022. These investments are in compliance with the Co-operative Societies Act, 1993 and the Co-operative Societies (Investment) Regulations 2010 and approved by the Malaysia Co-operative Societies Commission. KOJADI internally manages a portion of its investment portfolio. The remaining portion of KOJADI's investment funds continues to be managed by an external asset management company. To rationalise KOJADI's investment strategy, KOJADI has only remained one external fund manager.

During the financial year under review, KOJADI provided an impairment loss of RM12,841 on investment in quoted shares due to continued depressed market conditions.

4.2 Investment Properties

In 2023, KOJADI received rental of RM45,740 from investment properties located in Seremban and Sarawak. KOJADI had invested RM8,038,629

购置此项产业，而该产业是因一家设在砂拉越的公司拖欠本社款项下，以对消的方式将有关产业转让予本社，并依据有关公司与本社所签署的解决协议进行。有关的欠款乃是有关累计可赎回优先股重组活动下所产生的债务。

5. 社务发展

5.1 贷学金

在检讨中的财政年度内，本社发放的贷学金数额增加 3.3%，从 2022 年的 RM5,146,250 增至 RM5,315,900。自本社 1981 年创立以来，截至 2023 年 12 月底，贷学金金额共计约 RM296,583,143，惠及社员-学生共约 12,642 人。截至 2023 年 12 月 31 日止，尚未偿还贷款增加 3.2%，从上个财政年度的 RM34,769,177 增至 RM35,871,279。

根据马来西亚合作社委员会的准则，很欣慰本社贷学金的不良贷款率仅是 0.02%。

5.2 自立合作社微型贷款计划

自立合作社微型贷款计划的主要目的是为自创的企业和需要小额贷款应急的社员提供财务援助，进而扩大大本社的贷款覆盖范围。在此计划下，获批准的申请者可获得 RM5,000 至 RM50,000 的贷款扩展业务；贷款年利率为 4% 平息，最高摊还期为 5 年。在检讨中的财政年度内，应收贷款共计 RM3,976,681，而 2022 年则共计 RM3,288,698。

in the said properties through properties set-off for an amount due to KOJADI by a company based in Sarawak in accordance with the Settlement Agreement entered into between KOJADI and the said company. The outstanding amounts owing are for the indebtedness created under the Cumulative Redeemable Preference Shares restructuring exercise.

5. KOJADI'S DEVELOPMENTS

5.1 Education Loan

During the financial year under review, total education loan disbursed by KOJADI amounted to RM5,315,900, an increase of 3.3% from RM5,146,250 in 2022. The aggregate education loan provided by KOJADI since its inception in year 1981 until the end of December 2023 amounted to about RM296,583,143 benefiting a total of some 12,642 member-students. Outstanding education loans, increased by 3.2% to RM35,871,279 in 2023 from RM34,769,177 recorded in 2022.

KOJADI's Education Loan portfolio recorded a commendable low Non-Performing Loan ratio of 0.02% as per the guidelines of Suruhanjaya Koperasi Malaysia ("SKM").

5.2 KOJADI Micro Credit Loan Scheme

The main objective of the KOJADI Micro Credit Loan Scheme is to expand KOJADI's loan coverage by assisting needy members to tide over short term financial burdens by providing financial assistance for self-sustaining business ventures and members who need a small loan during critical times. Under the scheme, successful applicants may receive loan ranging from RM5,000 to RM50,000 for business expansion at an average interest rate of 4% flat per annum with a maximum repayment period of five years. During the financial year under review, the loan receivable under the scheme amounted to RM3,976,681 as compared to RM3,288,698 previously.

5.3 杂货店转型(“TUKAR”) / 修车厂现代化(“ATOM”)计划

本社是全国获得政府委托和指定推行 TUKAR 和 ATOM 计划的首家华裔合作社，以提供贷款给合格的参与者。TUKAR 的宗旨是将传统零售商和杂货店现代化，以提高他们的竞争力，应付超市和霸市对传统零售业带来的日益重大的威胁。修车厂现代化计划 (ATOM) 的宗旨也是要将国内目前缺少组织的传统修车厂行业现代化。

在检讨中的财政年度内，在杂货店转型和修车厂现代化计划下应收贷款共计 RM2,208,549，而 2022 年则共达 RM2,819,730。

5.4 自立合作社中小/中小微企业贷款计划

自 2015 年以来，本社已从马来西亚政府（由财政部代表）获得累计 RM200,000,000 的贷款以推行《自立合作社华裔中小/中小微企业贷款计划》。此贷款的目的是扶持华裔中小微型企业者创造商机，进而提升国家的国内生产总值，协助国家迈向经济转型计划下的高收入经济体的愿景。合格申请贷款计划者可获得 RM50,000 至 RM500,000 的贷款，年利为 4% 平息。

此项贷款计划自 2015 年 6 月推行后，获得社员踊跃响应。截至 2023 年底，本社共批准 1,504 位申请者，批准贷款总计为 RM260,420,000。获批准的申请者来自全国各地制造业及服务业的中小微型企业者。

5.3 Small Retailer Transformation (“TUKAR”) / Automotive Workshop Modernisation (“ATOM”) Programme

KOJADI is the first Chinese-based cooperative society in the nation to be entrusted and designated to provide loans to eligible participants of TUKAR and ATOM from the Chinese community. TUKAR is aimed at transforming traditional retailers and grocery shops to enhance their competitiveness in the face of the increasing threat brought by supermarkets and hypermarkets. The objective of the ATOM is to transform the automotive service and repair sector that is currently less organized.

For the financial year under review, the loan receivable under the TUKAR and ATOM programme at the end of the 2023 financial year totalled RM2,208,549 compared to RM2,819,730 previously.

5.4 KOJADI Micro, Small and Medium Enterprises Loan Scheme (“SME/MicroSME Loan Scheme”)

Since 2015, KOJADI has received aggregate soft loans totalling RM200.0 million from the Malaysian Government (represented by the Malaysia Ministry of Finance) to implement the SME/MicroSME Loan Scheme for the Chinese community. The facility is aimed at assisting Chinese MicroSME operators to create opportunities to enhance the nation’s Gross Domestic Product and to move the nation towards the vision as a high income economy in line with the goals of the Economic Transformation Programme. Eligible applicants under the Scheme may obtain financing from RM50,000 to a maximum margin of RM500,000 at a flat interest rate of 4% per annum.

The scheme has been well-received by KOJADI’s members since its launch in June 2015. As at end of December 2023, a total of 1,504 applications were approved with an aggregate loan amount of RM260,420,000. Applicants approved comprised MicroSME in both manufacturing and service sectors and from every parts of the country.

5.5 自立合作社物业贷款

本社于 2017 年推出物业贷款，贷款额高达 RM3,000,000。该贷款主要是资助合格社员应对与业务相关的用途，以加强其未设押物业之商业活动的现金流，这些物业可能包括空置或已占用的农业、工业、商业、消闲、住宅和非住宅土地和/或具有良好可进行注册和可转让地契的建筑物（已完工或在兴建中），同时具有可随时出售价值的物业作为抵押证券。有关于自立合作社物业贷款项目下的 2023 年应收贷款额达 RM23,431,509，而之前则为 RM22,872,615。

6. 股份偿还基金

在检讨中的财政年度内，本社共批准 613 份股份偿还申请，批准款额共计 RM1,397,522。本社设立此基金的宗旨是让年老及有迫切经济需要的社员赎回在本社的股份。

董事会建议为截至 2023 年 12 月 31 日止财政年度从净盈利中拨出 RM2,000,000 供社员退股用途。

7. 自立合作社社员抚恤金计划

在检讨中的财政年度内，本社批准共计 RM14,800 的抚恤金。此计划是在福利基金下创立，目的是为合格的已故社员家属提供一次性的抚恤金。

5.5 KOJADI Property Loan

The KOJADI Property Loan was launched in year 2017 with loan amount of financing up to RM3.0 million. The facility is designed for qualified members of KOJADI mainly for business related purposes to enhance their cashflow for business activities with unencumbered properties which may include vacant or occupied agricultural, industrial, commercial, recreational, residential and non-residential land and/or buildings (completed or under construction) that have good registrable and transferable titles with readily disposable value taken as collateral securities. During the financial year under review, the loan receivable under the KOJADI Property Loan amounted to RM23,431,509 in 2023 as compared to RM22,872,615 previously.

6. SHARE REDEMPTION FUND (“SRF”)

During the financial year under review, KOJADI approved a total of 613 applications for the Share Redemption Fund involving an approved redemption amount of RM1,397,522. The purpose of the SRF is to enable members to redeem their shares on grounds of old age and urgent financial needs.

For the financial year ended 31 December 2023, the Board has proposed to allocate a sum of RM2,000,000 from the current year’s net profit for share redemption purposes.

7. KOJADI MEMBERS’ BENEVOLENCE SCHEME (“KMBS”)

During the financial year under review, KOJADI had approved the benevolence benefit amounting to RM14,800 under the KOJADI Members’ Benevolence Scheme. Formed under the Welfare Fund, the Scheme aims to provide “one-time” benevolence to the beneficiaries of an eligible deceased member.

本社社员抚恤金计划在 2010 年成立以来，截至 2023 年底共批准 1,069 项申请，发放 RM317,802 给合格已故社员的受益人。在此项计划下，合格已故社员的家属/受益人将获得 RM200 的抚恤金。

8. 参与各项活动简报

8.1 表扬

本社优良的业绩，继续得到表扬，获马来西亚合作社委员会列入 2023 年全国 100 家最佳合作社名榜第 15 位。（2022 年名列第 16 位）。

8.2 培训及发展

在检讨中的财政年度内，本社董事与内部稽查委员会委员及职员参与了由企业发展和合作社部（“KUSKOP”），马来西亚全国合作社总会（“ANGKASA”），马来西亚合作社委员会（“SKM”）及马来西亚合作社学院（“IKMa”）等机构及本社所举办及安排的一系列会议、课程、研讨会和活动如下：

- (a) 本社秘书拿督易沛鸿于 2023 年 3 月 12 日参加马来西亚全国合作社总会联邦直辖区 2023 年度的线上州会议。
- (b) 本社主席 YB 拿督威拉古乃光上议员于 2023 年 5 月 9 日出席由马来西亚合作社委员会联邦直辖区主办的合作社 100 周年庆典筹备会议。有关举行地点是在马来西亚合作社委员会总部。

Since the implementation of the KOJADI Members' Benevolence Scheme in 2010, KOJADI had approved 1,069 applications totalling RM317,802 to the beneficiaries of eligible deceased members as at end of 2023. Under the Scheme, a sum of RM200 will be paid to the next-of-kin/ beneficiary of a qualified deceased member.

8. REPORT ON ACTIVITIES

8.1 Recognitions

KOJADI's consistent and sound performance continued to be recognized as it was ranked 15th among the Top 100 Best Co-operative Societies in Malaysia in 2023 by SKM. (Year 2022: ranked 16).

8.2 Training and Development

During the financial year under review, members of the Board and Internal Audit Committee and employees participated in the following events and activities organized and arranged by Kementerian Pembangunan Usahawan Dan Koperasi (KUSKOP), Angkatan Koperasi Kebangsaan Malaysia Berhad (“ANGKASA”), Suruhanjaya Koperasi Malaysia (“SKM”), Institut Koperasi Malaysia (“IKMa”) and the Society and other related organisations:

- (a) KOJADI Secretary, Dato' Yik Phooi Hong attended the virtual Annual Federal Territory State Conference 2023 of ANGKASA on 12 March 2023.
- (b) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the meeting on 09 May 2023 at SKM Office, organised by SKM Wilayah Persekutuan, in preparation of the cooperative's 100th Anniversary celebration.

讨论内容是关于即将在沙巴举行的全国合作社日活动以及涉及马来西亚合作社委员会联邦直辖区合作社运动的 2023 年合作社运动友好活动计划。

- (c) 本社主席 YB 拿督威拉古乃光上议员以及董事拿督黄素珠出席于 2023 年 5 月 22 日举行的英文星报线上年度股东大会。
- (d) 本社主席 YB 拿督威拉古乃光上议员以及副财政拿督林清海出席由马来西亚合作社委员会于 2023 年 5 月 23 日在吉隆坡 Dewan Perdana SKM 举办的 2023 年合作社运动亲善友好活动 (Majlis Rahmah Mesra)。该活动由企业发展和合作社部部长 YB Datuk Ewon Benedick 主持。

此次活动是为了庆祝合作社运动，彰显合作社发展的重要性，同时也是卓越合作社的领导者。

- (e) 本社副财政拿督林清海出席于 2023 年 5 月 23 日在雪兰莪八打灵再也马来西亚合作社学院举行的马来西亚合作社创业大学 (UKKM) 启动仪式和马来西亚合作社学院 (IKMa) 2023 年开放日仪式。

该学院将作为一个培养知识渊博、具备商业技能和有企业家精神的新一代合作社运动领导人平台。

该活动由企业发展和合作社部部长 YB Datuk Ewon Benedick 主持。

The discussion is about the national cooperative day program that took place in Sabah and the 2023 cooperative movement friendly event program involving the federal territory level of SKM.

- (c) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Director, Datuk Ooi Saw Choo attended The Star Annual General Meeting held virtually on 22 May 2023.
- (d) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and KOJADI Assistant Treasurer, namely Dato' Lim Chin Hai attended the Majlis Rahmah Mesra Gerakan Koperasi Malaysia Tahun 2023 organised by SKM on 23 May 2023 at Dewan Perdana SKM, Kuala Lumpur. The function was officiated by Minister of KUSKOP, YB Datuk Ewon Benedick.

The event was held to celebrate the cooperative movement which is an important entity in the development of cooperatives as a leader of cooperative excellence.

- (e) KOJADI Assistant Treasurer, Dato' Lim Chin Hai attended the Pre-Launch Ceremony of the University of Malaysian Cooperative Entrepreneurship (UKKM) and IKMa 2023 Open House Ceremony on 23 May 2023 at IKMa, Petaling Jaya, Selangor.

This institute will act as a platform to form a new generation of leaders of the cooperative movement who are knowledgeable, acquired business skills and entrepreneurship.

The function was officiated by Minister of KUSKOP, YB Datuk Ewon Benedick.

- (f) 马来西亚合作社委员会官员于 2023 年 6 月 12 日访问本社，以了解本地的信贷活动实况。YB 拿督威拉古乃光上议员和拿督林清海接待。

该访问的目的是要改进合作社领域中有关信贷活动的准则。

- (g) 本社主席 YB 拿督威拉古乃光上议员出席马来西亚合作社委员会于 2023 年 7 月 20 日至 23 日在沙巴亚庇举行的 2023 年全国合作社月庆典及全国合作社日。

活动主题是“Malaysia Madani Teras Kecemerlangan Koperasi”。该活动是为了表彰合作社领域作为社会团结企业的贡献，同时也扮演作为社会和社区统一的代理人，并推广合作社作为创业机构的概念。

- (h) 本社主席 YB 拿督威拉古乃光上议员于 2023 年 8 月 3 日在吉隆坡 Concorde 酒店出席 2023 年房地产领域的合作社会谈活动。

该计划的目的是要介绍马来西亚合作社委员会、Co-op Bank Pertama 提供的融资产品，以及与内行人士在房地产开发领域和建筑行业的商业配对活动与合作商机。

- (i) 本社副财政拿督林清海出席企业发展及合作社部门于 2023 年 8 月 21 日在吉隆坡 Menara Berkembar Bank Rakyat 举办的 2024 年马来西亚财政预算案集思广益会议。

- (f) SKM officers visited KOJADI on implementation of Credit Granting Activities on 12 June 2023 at KOJADI. YB Senator Datuk Wira Koh Nai Kwong and Dato' Lim Chin Hai hosted the visit.

The purpose of the visit is to improve guidelines related to credit activities in the cooperative sector.

- (g) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the celebration of 2023 National Cooperative Month and National Cooperative Day for year 2023 on 20 July 2023 to 23 July 2023 in Kota Kinabalu, Sabah organised by SKM.

The theme is “Malaysia Madani Teras Kecemerlangan Koperasi”. The program was held to recognize the contribution of the cooperative sector as a Social Solidarity Enterprise entity that acts as an agent of social and community unification and promotes the concept of cooperatives as an entrepreneurial institution.

- (h) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the Cooperative Talk Program in the Real Estate Sector year 2023 on 03 August 2023 at Concorde Hotel Kuala Lumpur.

The objective of this program is to introduce financing products offered by SKM, Co-op Bank Pertama as well as business matching sessions and cooperative business opportunities in the real estate development sector and the construction industry with industry players.

- (i) KOJADI Assistant Treasurer, Dato' Lim Chin Hai attended the brainstorming session on 2024 Malaysia Budget organised by KUSKOP on 21 August 2023 at Menara Berkembar Bank Rakyat, Kuala Lumpur.

目的是向包括合作社在内的行业参与者收集意见，以帮助他们可以全面了解财政部长所提出的 2024 年预算案。

- (j) 本社董事拿督吴亚嶺于 2023 年 9 月 30 日出席在雪兰莪八打灵再也 Wisma Koperasi MCIS 举行的 MCIS 合作社第 60 届年度代表大会。
- (k) 本社主席 YB 拿督威拉古乃光上议员以及副财政拿督林清海于 2023 年 10 月 11 日及 12 日，在雪兰莪万宜的 Tenera 酒店出席马来西亚 2030 年合作社政策 (DAKOM 2030) 推介礼以及马来西亚 2023 年 100 家马来西亚最佳合作社推介礼。DAKOM 2030 的主要目标是将合作社部门定位为促进马来西亚社会发展的重要单位之一。
- (l) 本社董事，黄妙霞律师以及吴宝泉社友参加由马来西亚合作社学院主办的各种关于合作社的董事必修课程。
- (m) 亚太国际合作社协会与菲律宾合作社附属机构 (PCA) 合作，于 2023 年 11 月 7 日至 11 月 11 日在菲律宾马尼拉的马尼拉皇冠假日酒店举办了第 16 届 ICA-亚太区域大会及相关活动。马来西亚全国合作社总会作为在国家及国际层面代表马来西亚合作社运动的最高机构，邀请本社作为当地合作社之一并加入马来西亚全国合作社总会代表团以参加 ICA 亚太区域大会及相关活动。

The objective is to get input from industry players including the cooperative sector to help give a holistic view of the 2024 Budget that was presented by the Minister of Finance.

- (j) KOJADI director, Datuk Goh Ah Ling attended the 60th Annual General Meeting of Koperasi MCIS Berhad held on 30 September 2023 at Wisma Koperasi MCIS, Petaling Jaya, Selangor.
- (k) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Assistant Treasurer, Dato' Lim Chin Hai attended the launch of Malaysia's Cooperative Policy 2030 (DAKOM 2030) and the launch of Malaysia's 100 Best Cooperative Profile Year 2023 on 11 and 12 October 2023 at Hotel Tenera, Bangi, Selangor. The main goal of DAKOM 2030 is to position the cooperative sector as one of the catalysts for Malaysia's socio-economic growth.
- (l) Participation in various compulsory courses on co-operatives by board member, Ms Ng Miow Hia and Mr. Goh Poh Chuan, organised by IKMa.
- (m) The Asia Pacific International Cooperative Association in collaboration with the Philippines Cooperatives Affiliates (PCA) organized the 16th International Cooperative Alliance-Asia Pacific (ICA-AP) Regional Assembly and Related Events which took place at the Crowne Plaza Manila Galleria, Manila, Philippines on 07 November 2023 to 11 November 2023. ANGKASA as the apex body to represent the cooperative movement in Malaysia at the national and international level has invited KOJADI as one of the local cooperatives to join the ANGKASA delegation to the ICA-Asia Pacific Regional Assembly and Related Events program.

配合本次主题为“合作社-我们的共同议程”的区域大会，它汇集了合作社运动的利益相关者，为马来西亚全国合作社总会和参与该活动的合作社提供了一个评估进展的绝佳机会，讨论挑战并取得成果的合作企业模式，并视为可持续发展之模式。

主席 YB 拿督威拉古乃光上议员和董事，即拿督易沛鸿，拿督吴复兴及拿督斯里周良参与了此次大会。

- (n) 本社主席 YB 拿督威拉古乃光上议员出席马来西亚金融服务合作社联邦公会 (FEDKEW) 的第二届年度代表大会。大会是于 2023 年 11 月 25 日在吉隆坡 Adamson 酒店举行。

9. 展望

虽然面临暂缓还款后期带来不确定性的影响，惟本社仍可保持作为一家有盈利合作社的地位。尽管如此，我们将继续关注新的经济增长领域，优化我们的业务和运营中尚未开发的潜力，并积极培育高绩效文化，为我们的社员开创长期价值。

疫情后的市场环境显示出金融领域意想不到的缺陷和脆弱性，尽管经济已进入地方性流行病阶段，但通胀和紧缩的货币政策继续对企业和个人构成挑战。尽管处于充满挑战的经济环境中，本社仍然致力于帮助社会中的所有人，无论是社员、中小微企业贷款借款人、教育贷款借款人还是其他类型的贷款借款人，增强他们克服经济

In conjunction with the Regional Assembly with the theme this time, which is "Cooperatives: Our Common Agenda", it brings together stakeholders in the cooperative movement to provide a golden opportunity for ANGKASA and the cooperatives who also participate in this program to evaluate progress, discuss challenges and achieve results cooperative enterprise model as a sustainable development model.

Chairman, YB Senator Datuk Wira Koh Nai Kwong and directors, Dato' Yik Phooi Hong, Dato' Ng Fook Heng and Dato' Sri Chow Liong participated in the Assembly.

- (n) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the 2nd Annual General Meeting of the Federasi Koperasi Perkhidmatan Kewangan Malaysia Berhad (FEDKEW) held on 25 November 2023 at Adamson Hotel, Kuala Lumpur.

9. PROSPECTS

We maintain our position as a profitable cooperative though faced with the uncertainty of the impact from post-moratorium. Nevertheless, we will continue to focus on new growth areas, optimize untapped potential within our business and operations, and foster a high-performance culture to create long-term value for our members.

The post-pandemic market environment shows unexpected flaws and vulnerabilities in the financial sector, with inflation and tight monetary policy continuing to challenge businesses and individuals alike, even as the economy has entered an endemic phase. Despite being in this challenging economic environment, KOJADI remains committed to building the resilience of all individuals in the community, may it be members, MicroSME loan borrowers, education loan

不确定性和挑战的能力。在这种适度增长的环境下，本社根据我们的合作社原则、使命和焦点，继续支持我们社会上极为需要服务的群体以及中小微企业群体。这也将使本社继续全心全意为社员服务的旅程，也就是说重点将会是在未来的日子加强向社员们提供优质的产品。

10. 致谢

我谨代表董事会感谢全体社员、大会代表、各区联委会成员向来对董事会的坚定信任和鼎力支持。本社也衷心感谢珍贵的企业伙伴、银行界、融资机构、及全体与本社有关的利益相关者。同时本社也由衷感激有关当局，特别是马来西亚合作社委员会、企业发展及合作社部、财政部和其他相关政府部门给予本社宝贵的指教与合作。董事会也万分感谢本社管理层及全体职员对本社忠于职守的奉献精神及对本社成长所作的贡献。

最后，我要感谢董事会同仁及马华公会过去一年来给予我们的鼎力支持、贡献，协助我们得以履行我们许下的承诺。

奉董事会之命



拿督威拉古乃光上议员
主席
2024年4月22日
吉隆坡

borrowers or other type of loan borrowers in overcoming economic uncertainty and challenges. In this moderate growth environment, KOJADI continues to support to the underserved segment of our society as well as the MicroSME segment in line with our cooperative principles, mandate and focus. This will see KOJADI continue its journey focusing on efforts to strengthen resilience in its product offerings to the members in years to come.

10. APPRECIATION

On behalf of the Board, I sincerely thank our valued members, delegates, and members of the Liaison Committees for their unyielding confidence and support towards KOJADI. Our sincere appreciation also goes to all our valued business partners and associates, bankers, financiers, and all stakeholders who are in one way or another connected to KOJADI. To all relevant authorities in particular, the Malaysia Co-operative Societies Commission, the Ministry of Entrepreneur Development and Cooperatives, the Ministry of Finance and other relevant ministries, we thank them for their assistance, guidance and co-operation. We also wish to thank the Management and employees for their commitment and dedication that have contributed to KOJADI's sustained growth and performance.

Last but not least, thanks to my fellow members of the Board and the MCA for their invaluable support and teamwork throughout the year to ensure that we deliver our promises.

By Order of the Board



SENATOR DATUK WIRA KOH NAI KWONG
Chairman
22 April 2024
Kuala Lumpur

全面收益表
截至2023年12月31日止
财政年度

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

		2023 RM	2022 RM
收入	Revenue	21,576,167	16,937,818
其他营业收入	Other operating income	1,006,174	871,605
		<hr/> 22,582,341	<hr/> 17,809,423
行政开销	Administrative expenses	(7,984,038)	(6,988,280)
其他营业开销	Other operating expenses	(4,891,225)	(4,655,387)
		<hr/> 9,707,078	<hr/> 6,165,756
营业盈利	OPERATING PROFIT		
出售投资物业盈利	Gain on disposal of investment properties	263,614	2,592,787
出售投资盈利	Gain on disposal of investments	62,103	593,559
		<hr/> 10,032,795	<hr/> 9,352,102
税前盈利	PROFIT BEFORE TAX		
所得税开销	Income tax expense	-	-
		<hr/> 10,032,795	<hr/> 9,352,102
税后盈利	PROFIT AFTER TAX		
法定分配: 13% (2022: 15%)	STATUTORY APPROPRIATIONS: 13% (2022: 15%)		
- 法定储备基金: 10% (2022: 12%)	- Statutory reserve fund: 10% (2022: 12%)	(1,003,279)	(1,122,252)
- 合作社教育信托基金: 2% (2022: 2%)	- Co-operative Education Trust Fund: 2% (2022: 2%)	(200,656)	(187,042)
- 合作社发展信托基金: 1% (2022: 1%)	- Co-operative Development Trust Fund: 1% (2022: 1%)	(100,328)	(93,521)
		<hr/> 8,728,532	<hr/> 7,949,287
法定分配后盈利	PROFIT AFTER STATUTORY APPROPRIATIONS		

全面收益表
截至2023年12月31日止
财政年度 (续)

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023
(CONT'D)

		2023	2022
		RM	RM
法定分配后盈利 (续)	PROFIT AFTER STATUTORY APPROPRIATIONS (CONT'D)	8,728,532	7,949,287
股息建议	Proposed dividend	(2,950,050)	(2,951,569)
转拨至股份偿还基金	Transfer to share redemption fund	(2,000,000)	(2,000,000)
分配后盈利	PROFIT AFTER APPROPRIATIONS	3,778,482	2,997,718
非营业调整	Non operating adjustment		
- 往年度股息超额拨备	- over provision of dividend in prior year	130,767	112,210
非营业调整后盈利	PROFIT AFTER NON OPERATING ADJUSTMENT	3,909,249	3,109,928
其他全面收入/(开销)	Other comprehensive income/ (expense)	217,257	(1,354,005)
全面收入总额	Total comprehensive income	4,126,506	1,755,923

此报表不符合马来西亚私营实体报告准则(MPERS)，但符合马来西亚合作社委员会根据1993年合作社法令所发出的准则及指示。

This statement is not in compliance with the Malaysian Private Entities Reporting Standards (MPERS). However, it complies with SKM's Guidelines and directives issued by the Malaysia Co-operative Societies Commission pursuant to the Co-operative Societies Act, 1993.

财务状况表
于2023年12月31日

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2023

		2023 RM	2022 RM
资产	ASSETS		
非流动资产	NON-CURRENT ASSETS		
厂房及设备	Plant and equipment	549,558	478,521
投资物业	Investment properties	7,841,271	6,491,406
投资	Investments	19,161,080	21,702,831
应收贷款	Loan receivables	107,742,956	80,026,793
其他应收账款	Other receivables	16,930,263	-
中央流动性基金	Central Liquidity Fund	583,549	576,886
合作社存款账户	Co-operative Deposit Account	3,301,434	2,179,182
		<u>156,110,111</u>	<u>111,455,619</u>
流动资产	CURRENT ASSETS		
应收贷款	Loan receivables	29,377,613	38,851,835
其他应收账款	Other receivables	3,962,328	21,196,900
法定储备基金的资产	Assets of statutory reserve fund	12,171,418	12,290,391
存款于执照银行	Deposits with licensed banks	179,749,623	178,649,747
现金及银行结余	Cash and bank balances	17,194,019	3,407,387
		<u>242,455,001</u>	<u>254,396,260</u>
资产总额	TOTAL ASSETS	<u>398,565,112</u>	<u>365,851,879</u>

财务状况表
于2023年12月31日(续)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2023 (CONT'D)

		2023	2022
		RM	RM
权益及负债	EQUITY AND LIABILITIES		
本社社员应估权益	Equity attributable to Members of the Koperasi		
股本	Share capital	67,119,339	66,099,659
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	50,075,499	48,677,977
未分配盈利	Unappropriated profit	17,077,469	13,168,220
股份偿还基金	Share redemption fund	5,612,008	4,828,074
红股偿还基金	Bonus share redemption fund	2,101,287	2,282,743
股息均等基金	Dividend equalisation fund	3,221,831	3,221,831
教育基金	Education fund	3,835,775	3,905,407
福利基金	Welfare fund	538,410	556,447
公允价值储备	Fair value reserve	964,375	747,118
社员基金总额	TOTAL MEMBERS' FUNDS	156,331,980	149,273,463
法定储备基金	Statutory reserve fund	15,472,852	14,469,573
发展补助	Development grants	20,306,246	20,388,094
非流动负债	NON-CURRENT LIABILITY		
贷款自马来西亚政府	Loans from the Malaysian Government	200,000,000	175,000,000
流动负债	CURRENT LIABILITY		
其他应付账款及应计费用	Other payables and accruals	6,454,034	6,720,749
权益及负债总额	TOTAL EQUITY AND LIABILITIES	398,565,112	365,851,879



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Luggage Bag Set**
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