

Annual Report 年度报告书

2021

40th Annual General Meeting
of Delegates

第四十届年度代表大会

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**自立合作社
2021 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 2021 年 12 月 31 日财务年度的报告和财务报表。

对本社而言，上个财务年是充满挑战的一年。本社继续按照计划推展业务多样化措施，一方面经营作为国内首要贷学金机构的核心业务。本社数年前推行的多项企业贷款计划和投资，继续对本社的营业额和盈利作出了贡献，使到本社在近代人类历史上面临最严重的新冠疫情危机当中及充满挑战的经营环境下，依旧保持了税前盈利。

本社为华社推行的中小型企业贷款计划，并在政府提供的累计 1 亿 5 千万令吉贷款中得到了企业界的热烈响应。同时，为了继续向我们的贷款社员提供中小型企业贷款业务，政府已在 2022 年马来西亚预算案中拨款 2 亿令吉，作为协助华社修葺/发展新村以及资助中小型企业。本社决定向政府申请另一笔 5 千万令吉的贷款融资，并积极与政府跟进，继续实施中小型企业贷款计划以及支持政府提升中小型企业的举措。

1. 经济评论

在人类近代史遇上最严重的危机挣扎中，全球各国在各方面显然都面临挑战，特别是在公共卫生和经济管理方面。总体而言，马来西亚 2021 年的经济表现呈现复苏势头，增长 3.1%，而 2020 年则下降 5.6%。从目前的经济状况来看，2021 年的表现仍低于 2019 年疫情前的水平。

**KOPERASI JAYADIRI MALAYSIA BERHAD
2021 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 2021.

The last financial year was a full challenging year for KOJADI as it continued its diversification drive as planned while maintaining its positioning as a premier education loan provider. The business-related loan schemes introduced several years ago and investment ventures 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 caused by the worst crises of COVID-19 pandemic in recent human history.

KOJADI's SME Loan Scheme for Chinese community was implemented and was with encouraging responses for SME entrepreneurs with the accumulated RM150 million soft loan provided by the government. Meanwhile, to continue the SME loan business to our loan members, the government has approved in the 2022 Malaysia Budget that an allocation of RM200 million is also provided to the Chinese community to be used among others, for home repairs and new village development as well as financing for SMEs. KOJADI decided to apply for another new fund of RM50 million soft loan from the government to implement the SME loan scheme. KOJADI will be working actively with the government towards receiving funds for continued implementation of the SME Loan Scheme and to support the government's initiatives to boost the SME industry.

1. ECONOMIC REVIEW

Battling one of the worst crises in recent human history, nations across the globe are apparently challenged on various fronts, particularly in public health and economic management. Overall, Malaysia's economic performance in 2021 showed a recovery momentum with the growth of 3.1% as compared to a decline of 5.6% in 2020. From the current economic standing, the performance in 2021 is still below its pre-pandemic level in 2019.

国内经济在 2021 年增长 3.0% 至 4.0%。在持续的政策支持下，随着遏制措施逐渐放松，经济活动的增加支持了增长。对已完成接种疫苗的个人（包括州际旅行）的各种放宽限制也刺激了与旅游相关的活动。此外，全球需求强劲继续支持出口增长。

展望 2022 年，鉴于经济活动的恢复、劳动力市场的进一步改善、持续的政策支持和外部需求的扩大，预计马来西亚的增长轨迹将会改善。

2. 财务摘要

截至 2021 年 12 月 31 日财务年，本社收入从 2020 年的 RM16,436,089 减至 RM15,780,165。本社收入的主要贡献者是应收贷款利息收入共计 RM9,707,220、于金融机构存款利息收入共计 RM3,444,323、其他应收账款利息收入共计 RM989,346、租金收入共计 RM900,000，以及股息收入共计 RM637,466。在应收贷款利息收入中，本社以政府提供优厚贷款推行中小型企企业贷款计划的利息收入共 RM4,723,069，占应收贷款利息收入总额的 48.7%。

本社 2021 年税后盈利从截至 2020 年 12 月 31 日财务年的 RM7,855,786 增至 RM8,048,764 或增加 2.5%。

截至 2021 年底，本社资产总额达 RM336,427,936，而 2020 年共计 RM330,018,630。在检讨年内，应收总贷款从 2020 年 RM138,307,853 减至 RM123,842,700。社员基金则从 2020 年的 RM137,084,813 增至 2021 年底的 RM145,143,350；社员股本从 2020 年的 RM64,391,307 增至 2021 年的 RM65,706,899；每股净有形资产为 RM2.72，而 2020 年为 RM2.65。

For 2021, the domestic economy is on track to expand by 3.0% - 4.0%. Growth was supported by the increase in economic activities as containment measures are progressively relaxed, amid continued policy support. The various relaxations of restrictions for fully vaccinated individuals including for interstate travel has also spur tourism-related activities. In addition, the strength in global demand has continued to support export growth.

Going forward into year 2022, Malaysia's growth trajectory is expected to improve given resumption of economic activities, further improvement in the labour market, continued policy support and expansion in external demand.

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2021, KOJADI revenue reduced to RM15,780,165 from RM16,436,089 recorded in 2020. The main contributors to the revenue were interest income totalling RM9,707,220 on loans; interest income totalling RM3,444,323 from deposits with financial institutions; interest income totalling RM989,346 from other receivable; rental income of RM900,000, and dividend income totalling RM637,466. The interest income totalling RM4,723,069 from KOJADI's SME Loan Scheme accounted for 48.7% of the total interest income on loans.

KOJADI's profit after tax increased by 2.5% to RM8,048,764 in 2021 from RM7,855,786 previously.

At the end of 2021, KOJADI's total assets amounted to RM336,427,936 as compared to RM330,018,630 in 2020. Total loan receivable amounted to RM123,842,700 at 31 December 2021 as compared to RM138,307,853 in 2020. Total members' funds increased to RM145,143,350 in 2021 from RM137,084,813 in 2020 while members' share capital totalled RM65,706,899 in 2021 as compared to RM64,391,307 at the end of 2020. The net tangible asset ("NTA") per share was RM2.72 in 2021 as compared to RM2.65 in 2020.

截至 2021 年 12 月 31 日，本社社员共计 58,680 名，而 2020 年为 58,889 名。

3. 股息

董事会欣然建议对截至 2021 年 12 月 31 日财务年派发 4.5% 终期免税股息予合格社员，总计 RM2,879,130。终期股息的派发有待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，如社员未向本社提供银行账户资料以便电子股息支付，或已提供银行账户资料但因任何原因而无法进行电子支付股息的社员，上述股息将转为社员缴足股份（不足 RM1 者舍弃之）。

4. 投资

4.1 挂牌和无挂牌投资

截至 2021 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 RM23,092,394，而 2020 年底的投资总额为 RM32,385,630。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，目前本社仅保留一个外部基金经理。

在检讨中的财务年内，由于证券市场行情持续低迷，本社为所投资的上市股票提供 RM81,690 的减值亏损拨备。

KOJADI's membership as at 31 December 2021 totalled 58,680 as compared with 58,889 in 2020.

3. DIVIDEND

The Board is pleased to recommend the payment of a 4.5% final tax exempt dividend totalling approximately RM2,879,130 in respect of the financial year ended 31 December 2021. The payment of the final dividend is subject to the 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 effected 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 RM23,092,394 at the end of 2021 as compared to RM32,385,630 at the end of 2020. 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 RM81,690 on investment in quoted shares due to continued depressed market conditions.

4.2 投资物业

2021 年本社继续从本社于吉打州居林购置的产业获取共计 RM900,000 的租金。本社共投资 RM15,000,000 购置此项产业（包含永久拥有权的土地和建筑物）。

根据本社与卖方于 2013 年 9 月 5 日签署的买卖期权合约，本社提供卖方期权和卖方则提供买方期权，允许卖方/本社以 RM15,000,000 的价格另加 6% 的资本增值，把该物业买回/卖回给对方。上述买方/卖方期权可在买卖期权合约日期算起 3 年后的第一天行使有关期权，惟期权行使期不得超过七十二 (72) 个月。

卖方要求延长期权，因此在符合卖方与本社于 2013 年所签订买卖期权合约下有关投资物业买卖期权的行使，并在获得了马来西亚合作社委员会批准下，本社与卖方签订协议契约兼买卖期权合约；在该合约下的期权行使期是由 2019 年 10 月 4 日算起。

根据该协议契约兼买卖期权合约，卖方或本社可在上述生效日期后随时以期权价格 RM15,900,000 行使买卖期权，以将该投资物业卖回给对方或向本社买回该投资物业，惟期权行使期是不得超过七十二 (72) 个月。

除了以上，本社也于 2021 年 12 月 31 日截止的财务年投资了 RM2,610,000 在芙蓉及砂拉越的产业。有关产业是因一家设在砂拉越的公司拖欠本社款项下，以对消的方式将产业转让予本社，并是依据 2021 年 12 月 15 日有关公司与本社签署的解决协议进行。对消产业合约也注明，有关者可于 36 个月内或在本社的同意下，以更长时间内购回。有关的欠款乃是于以下第 4.3

4.2 Investment Properties

KOJADI continues to receive rental of RM900,000 in 2021 from an industrial property located in Kulim, Kedah. KOJADI had invested RM15,000,000 in the said property which comprises freehold land and building.

A put option was given to KOJADI and a call option was given to the Vendor pursuant to a Call and Put Options Agreement dated 5 September 2013 between KOJADI and the Vendor. The put and call option allows both parties to sell/buy back the said property to/from the Vendor/KOJADI for a consideration of RM15,000,000 plus a 6% capital appreciation. The put and call option may be exercised from the first day after the end of three years from the date of the Call and Put Options Agreement but not later than seventy two (72) months.

Upon request by the Vendor for the extension of time to comply with the exercise of the call and put option on the said property under the Call and Put Options Agreement entered into between the Vendor and KOJADI in year 2013, and with the approval of the Malaysia Co-operative Societies Commission, KOJADI and the Vendor entered into a Deed of Settlement Cum Call and Put Options Agreement with an option period commencing on 4 October 2019.

The Deed of Settlement Cum Call and Put Options Agreement provides that either the Vendor or KOJADI may exercise the call or put options to buy back or sell back the said Investment Property at an option price of RM15,900,000 at any time after the aforesaid commencement date but not later than seventy two (72) months.

In addition to the above, KOJADI had also invested RM2,610,000 in the properties located in Seremban and Sarawak during the financial year ended 31 December 2021 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 on 15 December 2021. The set-off properties are subject to an option to buy back within 36 months from the date of the agreement or such other longer period as may be consented by KOJADI. The outstanding amounts owing are for the indebtedness

项中的累计可赎回优先股重组活动下所产生的债务。

4.3 累计可赎回优先股的投资

本社认购了砂拉越一家物业发展公司-Temasek Regal Capital Sdn. Bhd. 共 25,000,000 单位累计可赎回优先股（每股面值 RM1.00）。此投资提供每年 8% 保证股息回酬，并以个人担保及出让该公司发展的住宅单位作为抵押。

自 2020，本社重组了有关公司的 22,000,000 单位累计可赎回优先股为债务，并以公司担保、两名主要董事的个人担保及以额外的商业和住宅物业作为抵押。通过上述重组，本社的利益更进一步获得了加强和保障。

截至 2021 年 12 月 31 日，自 2017 年起投资至今，本社总共获得了 RM4,300,000 的担保股息。

5. 社务发展

5.1 贷学金

在检讨中财务年内，本社发放的贷学金数额减少 42.4%，从 2020 年的 RM6,110,900 减至 RM3,517,500。自本社 1981 年创立以来，截至 2021 年 12 月底，贷学金额共计约 RM285,428,993，惠及社员-学生共约 12,410 人。截至 2021 年 12 月 31 日，尚未偿还贷款减少 7.0%，从上个财务年的 RM37,409,214 减至 RM34,786,310。

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 0.08%。

created under the CRPS restructuring exercise in item 4.3 below.

4.3 Cumulative Redeemable Preference Shares (“CRPS”)

KOJADI had subscribed to a total of 25,000,000 units of CRPS of RM1.00 each with guaranteed dividend of 8% per annum in Temasek Regal Capital Sdn. Bhd. (“TRC”), a Sarawak-based property developer. The investment is secured by personal guarantee and the assignment of residential units developed by TRC.

Since 2020, KOJADI has restructured a total of 22,000,000 units of the CRPS in TRC into indebtedness with corporate guarantees, personal guarantees from two main directors and additional assignment of commercial and residential properties. With the above restructuring, KOJADI’s interest has been further strengthened and protected.

As at 31 December 2021, KOJADI has received guaranteed dividend amounting to RM4,300,000 since the investment in 2017.

5. KOJADI’S DEVELOPMENTS

5.1 Education Loans

During the year under review, total education loans disbursed by KOJADI during the year amounted to RM3,517,500, a decrease of 42.4% from RM6,110,900 in 2020. The aggregate education loans provided by KOJADI since its inception in year 1981 until the end of December 2021 amounted to about RM285,428,993 benefiting a total of some 12,410 member-students. Outstanding education loans, decreased by 7.0% to RM34,786,310 in 2021 from RM37,409,214 recorded in 2020.

KOJADI’s Education Loan portfolio recorded a commendable low Non-Performing Loan ratio of 0.08% as per the guidelines of Suruhanjaya Koperasi Malaysia (“SKM”).

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%，最高摊还期为 5 年。在检讨中财务年内，尚未摊还的贷款共计 RM3,552,304，而 2020 年则共计 RM4,457,331。

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。

在检讨中财务年底，在杂货店转型和修车厂现代化计划下尚未偿还的贷款共计 RM3,383,302，而 2020 年则共达 RM3,995,575。

5.4 自立合作社中小型企业贷款计划

本社自 2015 年以来，共获得马来西亚财政部提供累计贷款 RM150,000,000，以推行《自立合作社华裔中小型企业贷款计划》。此贷款的目的是扶持华裔中小型企业创造商机，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。在本社的华裔中小型企业贷款计划下，合格申请者可获得 RM50,000 至

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 burden 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% per annum with the maximum repayment period of five years. During the year under review, the loan receivable under the scheme amounted to RM3,552,304 as compared to RM4,457,331 previously.

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 year under review, loan receivable under the TUKAR and ATOM programme at the end of the 2021 financial year totalled RM3,383,302 compared to RM3,995,575 previously.

5.4 KOJADI Small and Medium Enterprises Loan Scheme (“SME Loan Scheme”)

Since 2015, KOJADI has received aggregate soft loans totalling RM150.0 million from the Malaysia Ministry of Finance to implement the SME Loan Scheme for the Chinese community. The facility is aimed at assisting Chinese SME operators to create opportunities 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

RM500,000 的贷款，年利为 4% 平率。

此项贷款计划自 2015 年 6 月推行后，获得社员踊跃响应。截至 2021 年底，本社共批准申请者 1,096 位，批准贷款总计 RM187,750,000。获批准的申请者来自全国各地制造业及服务业的中小型企业者。

5.5 自立合作社物业贷款

本社物业贷款于 2017 年推出，贷款额高达 RM3,000,000。该贷款乃是资助合格的社员主要用于与业务相关的目的，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 2021 年应收贷款额达 RM19,852,709，而之前则为 RM17,597,596。

6. 股份偿还基金

在检讨中的财务年内，本社共批准 428 份股份偿还申请，批准款额共计 RM885,007。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 2021 年 12 月 31 日财务年从净盈利中拨出 RM2,000,000 供社员退股用途。

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 2021, a total of 1,096 applications were approved with an aggregate loan amount of RM187,750,000. Applicants approved comprised SME in both manufacturing and service sectors and from every parts of the country.

5.5 KOJADI Property Loan

The KOJADI Property Loan was launched in year 2017 with loan amount of financing up to RM3 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 RM19,852,709 in 2021 as compared to RM17,597,596 previously.

6. SHARE REDEMPTION FUND (“SRF”)

During the year under review, KOJADI approved a total of 428 applications for the Share Redemption Fund involving an approved redemption amount of RM885,007. 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 2021, the Board has proposed to allocate a sum of RM2,000,000 from the current year's net profit for share redemption purposes.

7. 自立合作社社员抚恤金计划

在检讨中的财务年内，本社批准共计 RM48,200 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。

本社社员抚恤金计划在 2010 年成立以来，截至 2021 年底共批准 918 项申请，发放 RM287,602 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 2021 年全国 100 家最佳合作社名榜第 19 位。（2020 年名列第 9 位）。

8.2 培训及发展

在检讨中的财务年内，本社董事与内部稽查委员会委员及职员参与了由马来西亚全国合作社总会（“ANGKASA”），马来西亚合作社学院（“IKM”）及马来西亚合作社委员会（“SKM”）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) 自立合作社主席 YB 拿督威拉古乃光上议员出席由马来西亚合作社委员会于 2021 年 3 月 24 日在雪兰莪莎阿南 Concorde 酒店举办的“合作社运动中的诚信和企业责任”研讨会，由马来西亚反贪委员会前副首席专员拿督斯里沙顺巴哈林莫哈末贾米尔主讲。

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

During the current financial year, KOJADI had approved the benevolence benefit amounting to RM48,200 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.

Since the implementation of KOJADI Members' Benevolence Scheme in 2010, KOJADI had approved 918 applications totalling RM287,602 to the beneficiaries of eligible deceased member as at end of 2021. 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 19th among the Top 100 Best Co-operative Societies in Malaysia in 2021 by SKM. (Year 2020: ranked 9).

8.2 Training and Development

During the year under review, members of the Board and Internal Audit Committee and employee participated in the following self-organised events and activities organized and arranged by Angkatan Koperasi Kebangsaan Malaysia Berhad (“ANGKASA”), Institut Koperasi Malaysia (“IKM”) and Suruhanjaya Koperasi Malaysia (“SKM”), the Society and other related organisations:

- (a) KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong attended the seminar of “Integrity and Corporate Liability in Cooperative Movement” on 24 March 2021 organised by SKM at Hotel Concorde, Shah Alam, Selangor, presented by the former Deputy Chief Commissioner of Malaysian Anti-Corruption Commission (“MACC”), Dato' Sri Shamshun Baharin Bin Mohd Jamil.

此次研讨会的目的是要让董事会成员了解 2009 年反贪污局法案第 17A 条文下的企业责任以及风险管理和诚信价值观在合作社治理中的应用。

- (b) 自立合作社主席 YB 拿督威拉古乃光上议员代表本社出席马来西亚金融服务合作社联邦公会 (FEDKEW) 的成立大会。目的是促成受邀的合作社成为该公会会员。大会于 2021 年 3 月 26 日在吉隆坡 Seri Pacific 酒店举行。自立合作社后于 2021 年 11 月 12 日正式注册成为该公会会员。

公会成立宗旨在于支持金融服务合作社发展和可持续性的催化剂。除此之外,也要整合全马金融业活动的所有合作社在金融部门合作体系中创造协同效应,作为与监管机构集体合作和协商的平台。

- (c) 自立合作社主席 YB 拿督威拉古乃光上议员于 2021 年 3 月 30 日在吉隆坡文华东方酒店出席《马来西亚 2021 至 2025 年合作社转型计划》的启动仪式,并由我国前任首相丹斯里慕尤丁主持开幕。该转型计划是由企业发展与合作社部门制定,作为马来西亚合作社运动转型的主轴。

有关计划的目的是要推动合作社迈向更先进和更具竞争力的发展,并确保了我国的合作社领域可作为改善我国社会经济和社会福祉的最大贡献者。

The purpose of this seminar was to provide exposure to board members on corporate liability under section 17A of the MACC Act 2009 and the application of the values of risk management and integrity in cooperative governance.

- (b) KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong represented KOJADI to attend the inaugural general meeting of the Federasi Koperasi Perkhidmatan Kewangan Malaysia Berhad (FEDKEW) held on 26 March 2021 at Hotel Seri Pacific, Kuala Lumpur. The general meeting aimed to invite cooperatives to become the Federation's members. KOJADI was then officially registered as the member of FEDKEW on 12 November 2021.

The mission of the Federation is to catalyst to support the development and sustainability of cooperatives in financial services. Meanwhile, its objectives, among others are to consolidate all cooperatives engaged in activities under the financial sector throughout Malaysia and to create synergies in the financial sector cooperation system as a collective forum for cooperation and consultation with regulators.

- (c) KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong attended the launching of Malaysia Cooperative Transformation Plan (TransKom) 2021-2025 on 30 March 2021 developed and organised by SKM and the Ministry of Entrepreneur Development and Cooperatives (MEDAC) at Hotel Mandarin Oriental, Kuala Lumpur, graced by the former Prime Minister of Malaysia, YAB Tan Sri Muhyiddin Yassin.

The purpose of the Plan is aimed to drive the development of more progressive and competitive cooperatives and to ensure the survival of the country's cooperative sector as the largest contributor to the socio-economic improvement and well-being of society in the country.

- (d) 自立合作社董事拿督黄素珠参加马来西亚合作社学院于 2021 年 4 月 6 日举办的一项研讨会，并由企业发展及合作社部的前任部长拿督斯里哈芝旺朱乃迪博士主持“马来西亚合作社学院大型合作社进行互动和集思广益”的开幕礼。

该研讨会目的是配合政府呼吁合作社部门朝向数字化发展，以进一步加强合作社展开行政事务和经济方面的活动。有关研讨会的目的亦帮助合作社与其他工商业者携手合作探索更广阔的商机和市场。

- (e) 自立合作社主席 YB 拿督威拉古乃光上议员以及董事拿督黄素珠于 2021 年 5 月 24 日出席星报第 49 届线上年度代表大会。

- (f) 自立合作社董事拿督黄素珠于 2021 年 5 月 25 日出席由联邦直辖区马来西亚合作社委员会线上举行的修改 1993 年合作社法令汇报会。

有关汇报会的目的是要向合作社的董事会成员和高级职员汇报已修改的法令细节。

- (g) 自立合作社董事拿督吴亚嶺与骆峒阔社友于 2021 年 11 月 6 日及 7 日出席在雪兰莪万宜 Tenera 酒店举行的《2021 信贷合作社及合作社银行转型计划座谈会》。

该座谈会旨在通过加强合作以实现平衡、包容、渐进和可持续的社会经济增长来应对合作社转型计划的挑战，并通过探索具有数字化设施的混合和新金融市场来增强金融服务部门的企业利润。

- (d) KOJADI Director, Datuk Ooi Saw Choo participated in the session organised by IKM on 06 April 2021 to engage and brainstorm on the IKM program with large cluster cooperatives officiated by the former Minister of Entrepreneur Development and Cooperatives, Yang Berhormat Dato Sri Dr. Haji Wan Junaidi bin Tuanku Jaafar.

The session is in response to the government's call for the cooperative sector to move towards digitalization to strengthen the administrative affairs and economic activities carried out by cooperatives. The purpose of the session is also aimed to helping cooperatives explore wider opportunities and markets with other industry traders.

- (e) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Director, Datuk Ooi Saw Choo attended the 49th Annual General Meeting of The Star held virtually on 24 May 2021.

- (f) KOJADI Director, Datuk Ooi Saw Choo participated in the briefing on the Amendment of Cooperative Societies Act 1993, organised by SKM, Federal Territory on 25 May 2021 via virtual platform.

The main purpose of the briefing was to provide exposure to board members and senior management of the cooperative on the amendments that have been made.

- (g) KOJADI directors, Datuk Goh Ah Ling and Mr. Loke Sim Fatt participated in the Credit Cooperative and Co-opbank TransKom Symposium (S-TRACK) 2021 on 06 November 2021 and 07 November 2021 at Hotel Tenera, Bangi, Selangor.

The symposium among others, aimed to realize the challenges of TransKom by strengthening cooperation for balanced, inclusive, progressive and sustainable socio-economic growth and to strengthen the corporate profits of the financial services sector by exploring hybrid and new financial markets with digitalisation facilities.

(h) 自立合作社董事拿督吴亚嶺于 2021 年 12 月 18 日出席在雪兰莪八打灵再也 Hilton 酒店举行的 MCIS 合作社第 58 届年度代表大会。

9. 展望

展望未来，本社将继续重新调整业务方向与策略，确保本社的可持续性和盈利能力。本社将继续把发展与成长的焦点放在作为新核心业务的商业贷款，尤其是本社的中小型企业贷款上，同时致力于进一步扩大在教育贷款方面的利基市场，迎合学生对国内外优质高等教育的需求。

基于本社的中小型企业贷款计划已全面落实和其他贷款业务的持续增长，本社董事会谨慎的对本社未来将保持可观业绩，抱以乐观态度。

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。

(h) KOJADI director, Datuk Goh Ah Ling attended the 58th Annual General Meeting of Koperasi MCIS Berhad held on 18 December 2021 at Hilton Hotel, Petaling Jaya, Selangor.

9. PROSPECTS

Looking forward, KOJADI will continue to realign its business direction and strategy to ensure sustainability and profitability in the challenging business environment by continuously focusing and building on its new core business in business-related loan products, in particular the KOJADI SME Loan Scheme. Efforts will also be taken to further develop its niche market in the education loan portfolio in view of the increasing demand for quality higher education in local and overseas institutions.

With the full implementation of the KOJADI SME Loan scheme and growth in other loan products, the Board is cautiously optimistic that KOJADI will maintain its performance in the 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.

最后，我感谢董事会同仁及马华公会过去一年来对我们的宝贵支持、贡献，协助我们得以履行我们的承诺。

奉董事会之命

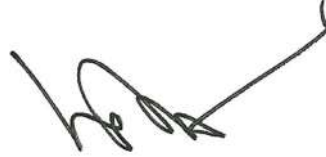


拿督威拉古乃光上议员
主席

日期：2022年7月7日
吉隆坡

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

Dated: 07 July 2022
Kuala Lumpur

全面收益表
截至2021年12月31日财务年

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

		2021	2020
		RM	RM
收入	Revenue	15,780,165	16,436,089
其他营业收入	Other operating income	839,187	1,105,694
		<hr/>	<hr/>
		16,619,352	17,541,783
行政开销	Administrative expenses	(7,063,087)	(7,231,643)
其他营业开销	Other operating expenses	(2,977,200)	(4,660,552)
		<hr/>	<hr/>
营业盈利	Operating profit	6,579,065	5,649,588
出售投资盈利	Gain on disposal of investments	1,469,699	2,206,198
		<hr/>	<hr/>
税前盈利	Profit before tax	8,048,764	7,855,786
所得税开销	Income tax expense	-	-
		<hr/>	<hr/>
税后盈利	Profit after tax	8,048,764	7,855,786
法定分配: 8% (2020: 8%)	Statutory appropriations: 8% (2020: 8%)		
- 法定储备基金: 5% (2020: 5%)	- Statutory reserve fund: 5% (2020: 5%)	(402,438)	(392,789)
- 合作社教育信托基金: 2% (2020: 2%)	- Co-operative Education Trust Fund: 2% (2020: 2%)	(160,975)	(157,116)
- 合作社发展信托基金: 1% (2020: 1%)	- Co-operative Development Trust Fund: 1% (2020: 1%)	(80,488)	(78,558)
		<hr/>	<hr/>
法定分配后盈利	Profit after statutory appropriations	7,404,863	7,227,323

全面收益表
截至2021年12月31日财务年
(续)

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
(CONT'D)

		2021 RM	2020 RM
法定分配后盈利 (续)	Profit after statutory appropriations (cont'd)	7,404,863	7,227,323
股息建议	Proposed dividend	(2,879,130)	(5,036,366)
转拨至股份偿还基金	Transfer to share redemption fund	(2,000,000)	(2,000,000)
转拨至福利基金	Transfer to welfare fund	(500,000)	-
分配后盈利	Profit after appropriations	2,025,733	190,957
非营业调整	Non operating adjustment		
- 往年股息过度拨备	- over provision of dividend in prior year	2,284,442	139,186
- 往年董事酬金过度拨备	- over provision of honorarium in prior year	-	100,000
非营业调整后盈利	Profit after non operating adjustment	4,310,175	430,143
其他全面收入/(开销)	Other comprehensive income / (expense)	235,670	(315,278)
全面收入总额	Total comprehensive income	4,545,845	114,865

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2021年12月31日

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2021

		2021 RM	2020 RM
资产	Assets		
非流动资产	Non-current assets		
厂房及设备	Plant and equipment	683,172	881,723
投资物业	Investment properties	16,029,637	13,622,871
投资	Investments	23,092,394	32,385,630
应收贷款	Loan receivables	87,258,004	98,413,912
其他应收账款	Other receivables	11,010,334	8,178,017
中央流动性基金纳款	Contribution to Central Liquidity Fund	562,496	554,942
		<hr/> 138,636,037	<hr/> 154,037,095
法定储备基金	Statutory reserve fund		
存款于金融机构	Deposits with financial institutions	13,347,321	12,944,883
		<hr/>	<hr/>
流动资产	Current assets		
应收贷款	Loan receivables	26,756,945	31,349,792
其他应收账款	Other receivables	10,332,747	5,473,097
存款于金融机构	Deposits with financial institutions	145,099,091	123,100,275
现金及银行结余	Cash and bank balances	2,255,795	3,113,488
		<hr/> 184,444,578	<hr/> 163,036,652
资产总额	Total assets	<hr/> 336,427,936	<hr/> 330,018,630

财务状况表
于2021年12月31日(续)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2021 (CONT'D)

		2021 RM	2020 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	65,706,899	64,391,307
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	46,754,961	45,869,954
未分配盈利	Unappropriated profit	10,058,292	5,748,117
股份偿还基金	Share redemption fund	4,477,565	3,239,256
红股偿还基金	Bonus share redemption fund	2,556,268	2,679,584
股息均等基金	Dividend equalisation fund	3,221,831	3,221,831
教育基金	Education fund	3,905,407	3,905,407
福利基金	Welfare fund	575,017	377,917
公允价值储备	Fair value reserve	2,101,123	1,865,453
社员基金总额	Total members' funds	145,143,350	137,084,813
法定储备基金	Statutory reserve fund	13,347,321	12,944,883
发展补助	Development grants	20,388,094	20,388,094
非流动负债	Non-current liability		
政府机构贷款	Loan from government agency	150,000,000	150,000,000
流动负债	Current liability		
其他应付账款及应计费用	Other payables and accruals	7,549,171	9,600,840
权益及负债总额	Total equity and liability	336,427,936	330,018,630

KOJADI ACTIVITIES

自立合作社活动



20 January 2022

本社主席YB拿督威拉古乃光上议员颁奖给自立合作社JOMPAY活动的获胜者。

KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong presenting prizes to winners of KOJADI JOMPAY campaign.

11-12 February 2022

马来西亚合作社委员会在吉隆坡ALOFT KL Sentral酒店举办合作社100周年庆典仪式。企业发展及合作社部长YB丹斯里诺奥玛受邀主持庆典仪式。本社在2021年全国100家合作社中名榜第19位。

本社主席YB拿督威拉古乃光上议员出席庆典接领奖状。

Suruhanjaya Koperasi Malaysia (SKM) organised the launch of the cooperative's 100th anniversary celebration at ALOFT HOTEL Kuala Lumpur Sentral, Kuala Lumpur, graced by YB Tan Sri Noh bin Haji Omar

Minister of Entrepreneur Development and Cooperatives (MEDAC). KOJADI was ranked 19th among the top 100 Best Cooperatives Societies in Malaysia in year 2021. KOJADI Chairman

YB Senator Datuk Wira Koh Nai Kwong received the award.



07 May 2022

本社主席YB拿督威拉古乃光上议员及财政拿督吴复兴(左二)在森美兰淡边区主持自立合作社社员区大会。两年一度的区大会将向出席社员汇报社务以及讨论年度账目并选出新的代表出席本社的年度代表大会。

KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong and Treasurer, Dato' Ng Fook Heng (2nd from left) presided over the area general meeting of KOJADI member in Tampin, Negeri Sembilan. The biennial area general meeting will report on the Society's business to the members present and discuss the annual accounts and elect new delegates to attend the Society's annual general meeting.



KOJADI ACTIVITIES

自立合作社活动

24 May 2022

本社参与马来西亚合作社委员会举办的合作社运动开斋节盛会,以配合庆祝马来西亚合作社成立100周年纪念,盛会地点在吉隆坡

Dewan Perdana FELDA。

本社主席YB拿督威拉古乃光上议员及董事成员骆峒阔社友(右)以及潘美伶社友(左)出席盛会。

KOJADI participated in the Majlis Mesra Raya Aidilfitri function of the cooperative movement in conjunction with the celebration of 100 years of cooperatives in Malaysia at Dewan Perdana FELDA, Kuala Lumpur, organised by SKM. KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong and Board member, Mr. Loke Sim Fatt (Right) and Ms. Pun Mie Lim (Left) participated in the function.



22 June 2022

马来西亚合作社委员会联邦直辖区在吉隆坡 Dewan Perdana FELDA举办2022年联邦直辖区全国合作社日。本社在联邦直辖区的合作社中名榜第11位。

本社主席YB拿督威拉古乃光上议员从联邦直辖区部长YB拿督斯里沙希旦卡欣接领奖状。

SKM Wilayah Persekutuan organised National Day of Cooperatives 2022 at the Federal Territory level at Dewan Perdana FELDA, Kuala Lumpur. KOJADI was ranked 11th among the cooperatives in Federal Territories. KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong received the award from YB Dato' Seri Dr. Shahidan bin Kassim Minister of Federal Territories.



Koperasi Jayadiri Malaysia Berhad (KOJADI)

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Email : contact@kojadi.com.my

Website : www.kojadi.my

Business Hours :

Monday-Friday : 8:30am-5:30pm

Saturday-Sunday & public holidays : Closed