

2022

Annual Report

年度报告书

**41st Annual General Meeting
of Delegates**

第四十一届年度代表大会



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**自立合作社
2022 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 2022 年 12 月 31 日财政年度的报告和财务报表。

对本社而言，上个财务年是一个充满挑战和艰辛的一年。本社继续按照计划推展业务多样化措施，另一方面，本社持续保持及经营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和投资，继续为本社的营业额和盈利作出了不菲的贡献，也使到本社虽在新冠疫情危机中以及充满挑战的经营环境下，依旧成功为本社保持了税后盈利。

为确保能够达到年复一年的强劲业绩，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，以便在极具挑战以及不断变化的市场条件下为本社带来持续增长。因此，本社在规划每一步骤时皆采取果断行动，并进行必要的变革，以加强和提升本社的整体营运和治理职能，以实现目标。

本社在 2015 年 7 月为我国华社推行了中小/中小微企业贷款计划，并获得政府提供了累计 RM175,000,000 的贷款，而有关贷款持续获得了中小微型企业家的热烈与鼓舞的响应。政府于 2023 年马来西亚预算案中着重及强调资助发展我国的中小微型企业领域。本社决定再向政府申请另一笔 5 千万令吉的贷款融资，以便继续实施中小/中小微企业贷款计划。本社坚信，本社对中小微型企业贷款产品的创新，同时应对中小微型企业的需求，会是一个重要的差异化因素，将能够协助本社成为中小微型企业贷款市场贷款解决方案的首选合作伙伴，

**KOPERASI JAYADIRI MALAYSIA BERHAD
2022 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 2022.

The last financial year was a challenging and difficult 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 COVID-19 pandemic.

To ensure KOJADI achieve a strong performance year after year, we continue to adopt a prudent approach towards balance sheet management and human capital development so that we deliver sustainable growth amidst highly challenging and changing market conditions. We 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.

KOJADI’s SME/MicroSME Loan Scheme for the Chinese community which was implemented in July 2015 continued to receive encouraging responses from MicroSME entrepreneurs with the accumulated RM175.0 million soft loan provided by the government. The government has an allocation in the 2023 Malaysia Budget to support financing for MicroSMEs. KOJADI decided to apply for another new fund of RM50 million soft loan from the government to implement the SME/MicroSME loan scheme. The Society strongly believes in being innovative in our MicroSME loan products coupled with being responsive to the needs of the MicroSMEs as an important differentiating factor that can help position KOJADI as the partner of choice when it comes to loan solutions for the

以提供借贷予缺乏服务或未能充分获得相关服务的利基客户群。

1. 经济评论

虽然大马在过去一年受冠疫以及俄乌冲突影响，大马国内生产总值(GDP)在2022年增长8.7%，是东南亚国家之中增长最速的国家之一。2022年的财政预算案增速了疫情时期放缓的经济成长，并成功带领我国经济发展回到正轨，同时也取得比预期更优秀的表现。

为了让大马在中长期内实现经济潜能与发展，政府在第12大马计划放眼重启和振兴本地经济发展，同时采用国家投资愿景(NIA)以振兴大马的投资环境，全面提升投资生态系统以应对新兴趋势，并迎合转变中的投资需求。

经过重疫情后，马来西亚政府是面临着许多内部和外部的挑战，尤其是通货膨胀导致必需品价格上涨。在所采取的举措中，政府继续为必需品提供补贴，并积极实施价格管控措施。2022年全年总体通胀率达3.3% (2021年: 2.5%) 和核心通胀率平均为3.0% (2021年: 0.7%)。

根据国家统计局的数据，2022年12月的大马失业率已降至3.6%，比去年同月下降0.6%。

整体上来说，2023年财政预算案是一份亲商惠民的预算案，特别是要照顾有关B40及M40的群体，同时也是要继续着重加强国家经济复苏的势头，以便实现长期可持续的经济增长，稳

underserved and unserved niche MicroSME loan markets.

1. ECONOMIC REVIEW

Despite the impact of the coronavirus and the Russia-Ukraine conflict last year, Malaysia's Gross Domestic Product (GDP) grew at a fast pace amongst Southeast Asian nations, expanding 8.7% in 2022. The 2022 Budget had helped accelerated the economic growth from the slow down during the pandemic and brought the country's economic development back on track and achieved better performance than expected.

In order to enable Malaysia to realize its economic potential and development in the medium to long term, the government in the 12th Malaysia Plan focuses on restarting and revitalizing local economic development and at the same time adopts the National Investment Aspirations (NIA) to revitalize Malaysia's investment environment and comprehensively enhance the investment eco system to respond to the emerging trends and to meet the changing needs of investments.

After the severe pandemic, the Malaysian government is facing many challenges internally and externally especially on price increase for essential goods due to inflation. Among the initiatives taken, the government continues to provide subsidies for essential goods and actively implemented measures to control its prices. For the year 2022 as a whole, headline inflation stood at 3.3% (2021:2.5%) and core inflation averaged 3.0% (2021:0.7%).

The unemployment rate in Malaysia fell to 3.6% in December 2022, down by 0.6% from the same month of the previous year, according to the Department of Statistics Malaysia.

The 2023 Budget is generally a budget that is pro-business and people friendly especially to the B40 and M40 groups. It also continues to focus on strengthening the momentum of the country's economic recovery in order to achieve long-term

步迈向多元化及高质量的发展,从而为国家繁荣发展奠定坚实的基础。

2. 财务摘要

截至 2022 年 12 月 31 日财政年度, 本社收入从 2021 年的 RM15,780,165 增至 RM16,937,818。本社收入的主要贡献者是应收贷款利息收入共计 RM9,206,648、于执照银行存款利息收入共计 RM4,629,697、其他应收账款利息收入共计 RM1,595,908、股息收入共计 RM746,799, 以及租金收入共计 RM539,306。在应收贷款利息收入中, 本社以政府提供优惠贷款推行中小/中小微企业贷款计划的利息收入共 RM4,146,079, 占应收贷款利息收入总额的 45.03%。

本社 2022 年税后盈利从截至 2021 年 12 月 31 日财政年度的 RM8,048,764 增至 RM9,352,102 或增加 16.2%。

截至 2022 年底, 本社资产总额达 RM365,851,879, 而 2021 年共计 RM336,427,936。在检讨年内, 应收总贷款从 2021 年 RM123,842,700 增至 RM131,968,265。社员基金则从 2021 年的 RM145,143,350 增至 2022 年底的 RM149,273,463; 社员股本从 2021 年的 RM65,706,899 增至 2022 年的 RM66,099,659; 每股净有形资产为 RM2.79, 而 2021 年为 RM2.72。

截至 2022 年 12 月 31 日, 本社社员共计 58,152 名, 而 2021 年为 58,680 名。

sustainable economic growth by moving forward steadily towards diversified and high-quality developments and hence building the solid foundation for prosperity and development of the nation.

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2022, KOJADI's revenue increased to RM16,937,818 from RM15,780,165 recorded in 2021. The main contributors to the revenue were interest income totalling RM9,206,648 on loans; interest income totalling RM4,629,697 from deposits with licensed banks; interest income totalling RM1,595,908 from other receivable; dividend income totalling RM746,799, and rental income of RM539,306. The interest income totalling RM4,146,079 from KOJADI's SME/MicroSME Loan Scheme accounted for 45.03% of the total interest income on loans.

KOJADI's profit after tax increased by 16.2% to RM9,352,102 in 2022 from RM8,048,764 previously.

At the end of 2022, KOJADI's total assets amounted to RM365,851,879 as compared to RM336,427,936 in 2021. Total loan receivable amounted to RM131,968,265 at 31 December 2022 as compared to RM123,842,700 in 2021. Total members' funds increased to RM149,273,463 in 2022 from RM145,143,350 in 2021 while members' share capital totalled RM66,099,659 in 2022 as compared to RM65,706,899 at the end of 2021. The net tangible asset ("NTA") per share was RM2.79 in 2022 as compared to RM2.72 in 2021.

KOJADI's membership as at 31 December 2022 totalled 58,152 as compared with 58,680 in 2021.

3. 股息

董事会欣然建议对截至 2022 年 12 月 31 日财政年度派发 4.5% 终期免税股息予合格社员，总计 RM2,951,569。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户口资料以便电子股息支付，或已提供银行户口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 2022 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 RM21,702,831，而 2021 年底的投资总额为 RM23,092,394。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

3. DIVIDEND

The Board is pleased to recommend the payment of a 4.5% final tax exempt dividend totalling approximately RM2,951,569 in respect of the financial year ended 31 December 2022. 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 RM21,702,831 at the end of 2022 as compared to RM23,092,394 at the end of 2021. 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 RM125,807 on investment in quoted shares due to continued depressed market conditions.

股票提供 RM125,807 的减值亏损拨备。

4.2 投资物业

2022年本社从本社于吉打州居林购置的产业获取共计 RM522,581 的租金。本社共投资 RM15,000,000 购置此项产业（包含永久业权土地和建筑物）。

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满 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。

在卖方要求延长期权，以及符合卖方与本社于 2013 年所签订买卖期权合约下有关该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，以将该投资物业买回或卖回给对方，惟期权行使期是不得超过七十二 (72) 个月。

于本财政年度，本社应卖方的要求行使卖方期权以买回该物业。

4.2 Investment Properties

In 2022, KOJADI received a total rental of RM522,581 from an industrial property located in Kulim, Kedah. KOJADI had invested RM15,000,000 in the said property which comprises freehold land and a 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.

During the financial year, KOJADI acceded to the Vendor's request to exercise the call option to buy back the said property.

除了以上，本社也从其他投资物业获得了 RM16,725 的租金。本社投资了 RM6,554,995 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，并依据有关公司与本社签署的解决协议进行。有关的欠款乃是于以下第 4.3 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。

于本财政年度，本社已完全重组了有关公司的 25,000,000 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。

5. 社务发展

5.1 贷学金

在检讨中财政年度内，本社发放的贷学金数额增加 46.3%，从 2021 年的 RM3,517,500 增至 RM5,146,250。自本社 1981 年创立以来，截至 2022 年 12 月底，贷学金金额共计约 RM290,936,043，惠及社员-学生共约 12,530 人。截至 2022 年 12 月 31 日，尚未偿还贷款减少 0.05%，从上个财

In addition to the above, KOJADI also received rental of RM16,725 from other investment properties. KOJADI had invested RM6,554,995 in the properties located in Seremban and Sarawak 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 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 guarantees and the assignment of residential units developed by TRC.

During the financial year, KOJADI had restructured completely a total of 25,000,000 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.

5. KOJADI’S DEVELOPMENTS

5.1 Education Loan

During the financial year under review, total education loan disbursed by KOJADI amounted to RM5,146,250, an increase of 46.3% from RM3,517,500 in 2021. The aggregate education loan provided by KOJADI since its inception in year 1981 until the end of December 2022 amounted to about RM290,936,043 benefiting a total of some 12,530 member-students. Outstanding education loans, decreased by 0.05% to RM34,769,177 in 2022 from RM34,786,310 recorded in 2021.

政年度的 RM34,786,310 减至 RM34,769,177。

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 0.09%。

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%，最高摊还期为 5 年。在检讨中财政年度内，应收贷款共计 RM3,288,698，而 2021 年则共计 RM3,552,304。

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。

在检讨中财政年度底，在杂货店转型和修车厂现代化计划下应收贷款共计 RM2,819,730，而 2021 年则共达 RM3,383,302。

KOJADI's Education Loan portfolio recorded a commendable low Non-Performing Loan ratio of 0.09% 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% per annum with a maximum repayment period of five years. During the financial year under review, the loan receivable under the scheme amounted to RM3,288,698 as compared to RM3,552,304 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 financial year under review, the loan receivable under the TUKAR and ATOM programme at the end of the 2022 financial year totalled RM2,819,730 compared to RM3,383,302 previously.

5.4 自立合作社中小/中小微企业贷款计划

本社自 2015 年以来，财政部发出累计 RM175,000,000 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，年利率为 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 2022 年底，本社共批准 1,247 位申请者，批准贷款总计为 RM215,850,000。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。

5.5 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、休闲、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 2022 年应收贷款额达 RM22,872,615，而之前则为 RM19,852,709。

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

Since 2015, KOJADI has received aggregate soft loans totalling RM175.0 million from 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 2022, a total of 1,247 applications were approved with an aggregate loan amount of RM215,850,000. Applicants approved comprised MicroSME 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 RM3.0 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 RM22,872,615 in 2022 as compared to RM19,852,709 previously.

6. 股份偿还基金

在检讨中的财政年度内，本社共批准 860 份股份偿还申请，批准款额共计 RM1,923,016。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 2022 年 12 月 31 日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 RM15,400 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 2022 年底共批准 995 项申请，发放 RM303,002 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 2022 年全国 100 家最佳合作社名榜第 16 位。（2021 年名列第 19 位）。

6. SHARE REDEMPTION FUND (“SRF”)

During the financial year under review, KOJADI approved a total of 860 applications for the Share Redemption Fund involving an approved redemption amount of RM1,923,016. 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 2022, 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 current financial year, KOJADI had approved the benevolence benefit amounting to RM15,400 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 the KOJADI Members’ Benevolence Scheme in 2010, KOJADI had approved 995 applications totalling RM303,002 to the beneficiaries of eligible deceased members as at end of 2022. 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 16th among the Top 100 Best Co-operative Societies in Malaysia in 2022 by SKM. (Year 2021: ranked 19).

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马来西亚全国合作社总会（“ANGKASA”），马来西亚合作社学院（“IKMa”）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) 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 2022 年 2 月 11 日至 12 日在吉隆坡 ALOFT KL Sentral 酒店举办的“合作社一百周年纪念庆典”。本社在 2021 年全国 100 家合作社中名列第 19 位。前企业发展及合作社部长 YB 丹斯里诺奥玛受邀主持有关的颁奖仪式。
- (b) 本社秘书拿督易沛鸿于 2022 年 3 月 7 日参加马来西亚全国合作社总会联邦直辖区 2022 年度的线上州会议。
- (c) 本社主席 YB 拿督威拉古乃光上议员以及董事骆峒阔社友和潘美伶社友参与马来西亚合作社委员会举办的合作社运动之开斋节庆典，以配合马来西亚合作社成立一百周年。有关庆典是于 2022 年 5 月 24 日在吉隆坡 Dewan Perdana FELDA 举行。
- (d) 本社董事骆峒阔社友以及潘美伶社友出席 2022 年合作社信用生态系统研讨会。这项研讨会是继之前，即 2021 年 12 月所举行的合作社信用生态系统峰会后而举办的。该研讨会于 2022

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 Angkatan Koperasi Kebangsaan Malaysia Berhad (“ANGKASA”), Institut Koperasi Malaysia (“IKMa”) and Suruhanjaya Koperasi Malaysia (“SKM”), the Society and other related organisations:

- (a) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the cooperative’s 100th Anniversary celebration on 11-12 February 2022 at ALOFT HOTEL Kuala Lumpur Sentral, Kuala Lumpur, organised by Suruhanjaya Koperasi Malaysia (SKM). KOJADI was ranked 19th among the top 100 Best Cooperatives Societies in Malaysia in the year 2021. The celebration was graced by the former Minister of Entrepreneur Development and Cooperatives (MEDAC)-YB Tan Sri Noh bin Haji Omar.
- (b) KOJADI Secretary, Dato’ Yik Phooi Hong attended the virtual Annual Federal Territory State Conference 2022 of ANGKASA on 07 March 2022.
- (c) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and KOJADI directors, namely Mr. Loke Sim Fatt and Ms Pun Mie Lim attended the Majlis Mesra Raya Aidilfitri of the cooperative movement organised by SKM in conjunction with the cooperative’s 100th Anniversary celebration on 24 May 2022 at Dewan Perdana FELDA, Kuala Lumpur.
- (d) KOJADI directors, namely Mr. Loke Sim Fatt and Ms Pun Mie Lim participated in the 2022 Cooperative Credit Ecosystem Workshop on 14-15 June 2022 at Hotel Mardhiyyah, Shah Alam, Selangor. The workshop is a continuation of the Cooperative Credit

年6月14日至15日在雪兰莪莎阿南的Mardhiyyah酒店举行。

研讨会的目的是通过已开发的合作社信用生态系统中的网络，进一步加强信用合作社融资的治理。此外，研讨会也希望能够进一步加强国家层面的信用合作社网络，促进合作社成员们之间的参与度。

(e) 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联邦直辖区于2022年6月22日在吉隆坡 Dewan Perdana FELDA 举行的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列第11位。前联邦直辖区部长 YB 拿督斯里沙希旦卡欣主持有关的颁奖仪式。

(f) 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2022年7月23日在吉隆坡洲际酒店举行的皇家宴会，以配合马来西亚合作社运动一百周年纪念庆典。我国最高元首 Al-Sultan Abdullah Ri'ayatuddin 受邀为皇家宴会主持开幕仪式。

该宴会旨在表彰合作社部门对国家社会经济发展的贡献，认可合作社是社会团结企业，扮演社会和社区团结的推动者，并推广及提升合作社作为创业机构的概念。

(g) 本社主席 YB 拿督威拉古乃光上议员出席一项行政长官论谈：“

Ecosystem Mini Convention that took place in December 2021.

The objective of this workshop is to further strengthen the governance of credit cooperative financing through the chain network in the cooperative credit ecosystem that has been developed. In addition, it is hoped that this effort will be able to further strengthen the network of credit cooperatives at the national level so that cooperative members will be more participative.

(e) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the National Cooperative Day at the Federal Territory level for the year 2022 on 22 June 2022 at Dewan Perdana FELDA, Kuala Lumpur, organised by SKM Wilayah Persekutuan. KOJADI was ranked 11th among the cooperatives in Federal Territory. The event was graced by the former Minister of Federal Territories, YB Dato' Seri Dr. Shahidan bin Kassim.

(f) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the Royal Dining Ceremony in conjunction with the celebration of 100 years of the Malaysian cooperative movement. The ceremony was organised by SKM on 23 July 2022 at Intercontinental Hotel, Kuala Lumpur and was officiated by DYMM Agong, Al-Sultan Abdullah Ri'ayatuddin.

The ceremony was to recognize the contribution of the cooperative sector to the country's socio-economic development, recognize cooperatives as social solidarity enterprise entities that act as agents of social and community unification and promote the concept of cooperatives as an entrepreneurial institution.

(g) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended Malaysia Chief

魅力创造成功和友好交流晚会”：灵感创造愿望”活动，并与 100 家最佳合作社一起共度马来西亚合作社运动百年纪念庆典。有关庆祝活动是于 2022 年 8 月 15 日在吉隆坡城市中心的文华东方酒店举行，并由前企业发展与合作社部长 YB 丹斯里诺奥玛主持开幕仪式。

活动目的是为了庆祝合作社的成功，同时聚集 100 家最佳合作社的董事主席和首席执行官，分享他们的经验或成功故事，讨论合作社未来的发展方向。这包括著名商界人士分享他们在管理和大型企业的经验，为参与者提供指导和参考。

- (h) 本社主席 YB 拿督威拉古乃光上议员，副财政拿督林清海和董事骆响阔社友分别出席马来西亚合作社委员会举办的 2022 年马来西亚合作社运动一百周年纪念庆典。有关庆祝活动长达 4 天，即从 2022 年 7 月 28 日至 31 日在 The Mines 国际会展中心，绿野仙踪举行，并由前企业发展与合作社部长 YB 丹斯里诺奥玛主持开幕仪式。
- (i) 本社董事拿督吴亚嶺于 2022 年 9 月 3 日出席在雪兰莪八打灵再也 Wisma Koperasi MCIS 举行的 MCIS 合作社第 59 届年度代表大会。
- (j) 本社主席 YB 拿督威拉古乃光上议员以及董事拿督黄素珠于 2022 年 9 月 19 日出席第一合作社银行举办的 2021 年合作社存款账户-法定储备金首 20 家最高

Executive's Talk: “Charm Creates Success and Friendship Interaction Night: Inspiration Create Aspiration” participated by the 100 Best Co-operatives in conjunction with the celebration of the 100 anniversary of the cooperative movement in Malaysia. The function was held on 15 August 2022 at Mandarin Oriental Hotel, Kuala Lumpur City Centre, Kuala Lumpur, graced by the former Minister of MEDAC, YB Tan Sri Noh bin Haji Omar.

The purpose of this program is to celebrate the success of the cooperative in addition to gathering the chairmen and chief executives of the 100 best cooperatives to share their experiences or success stories and discuss the direction of the cooperative in the future. It also involves sharing the experience of famous business personalities in managing large companies as a guide and reference for the participants.

- (h) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong, Assistant Treasurer, Dato' Lim Chin Hai and director, Mr. Loke Sim Fatt attended the 100th Anniversary celebration of the Co-operative Movement in Malaysia year 2022 organized by SKM. The 4-day celebration event was held from 28-31 July 2022 at The Mines International Exhibition & Convention Centre (MIECC), The Mines Resort City. The opening ceremony was officiated by the former Minister of MEDAC, YB Tan Sri Noh bin Haji Omar.
- (i) KOJADI director, Datuk Goh Ah Ling attended the 59th Annual General Meeting of Koperasi MCIS Berhad held on 03 September 2022 at Wisma Koperasi MCIS, Petaling Jaya, Selangor.
- (j) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Datuk Ooi Saw Choo attended the 2021 Co-operative Deposit Account-Statutory Reserve Fund's first 20 highest Dividend-Paying Declaration and Appreciation Ceremony organised by Co-

分红合作社的分红颁发和致谢仪式。本社是其中在 2021 年排行首 20 家最高分红的合作社。这项活动是在吉隆坡 Royale Chulan 酒店举办。前马来西亚合作社委员会执行主席拿督查查里哈伦主持该仪式。

- (k) 配合合作社运动一百周年纪念庆典以及推动 KEMBARA 1922 活动, Koperasi Pekerja-Pekerja Bank (M) Berhad (KoperasiBank) 董事成员礼貌拜访本社。拜访日期落在 2022 年 9 月 28 日。本社主席 YB 拿督威拉古乃光上议员, 副主席拿督何襄赞, 秘书拿督易沛鸿以及副秘书长拿督斯里周良接见 KoperasiBank 的董事成员, 同时双方也进行社务交流。
- (l) 本社董事骆响阔社友代表本社出席马来西亚金融服务合作社联邦公会 (FEDKEW) 的首届年度代表大会。大会是于 2022 年 11 月 21 日在吉隆坡 KOPUTRI 大厦举行。
- (m) 本社主席 YB 拿督威拉古乃光上议员以及董事拿督何襄赞, 拿督吴复兴, 拿督斯里周良以及拿督林清海于 2022 年 11 月 23 日出席在布城 Marriott 酒店举行的马来西亚合作社委员会执行主席荣休晚宴。该晚宴由马来西亚合作社委员会联邦直辖区与 Koperasi Sahabat Amanah Ikhtiar Malaysia Berhad 联办。
- (n) 本社董事骆响阔社友出席 OrangeFIN Asia 与马来西亚金融服务合作社联邦公会联办的联谊会, 主题为 <<合作社中的机器人过程自动化-与 OrangeWorkforce 提高生产力>>。联谊会是在 2022

operative Bank Pertama on 19 September 2022 at the Royale Chulan Hotel in Kuala Lumpur. KOJADI is among the 20 cooperatives with the highest dividends-paying cooperatives in the year 2021. The ceremony was officiated by the former Executive Chairman of SKM, Dato' Haji Zazali bin Haron.

- (k) Directors of Koperasi Pekerja-Pekerja Bank (M) Berhad (KoperasiBank) visited KOJADI on 28 September 2022 for KEMBARA 1922 Programme in conjunction with celebration of the 100 anniversary of the cooperative movement. KOJADI Chairman YB Senator Datuk Wira Koh Nai Kwong, Vice Chairman Datuk Hoo Seong Chang, Secretary Dato' Yik Phooi Hong and Assistant Secretary Dato' Sri Chow Liong had an interaction session with the directors of KoperasiBank.
- (l) KOJADI director, Mr. Loke Sim Fatt represented KOJADI attended the 1st Annual General Meeting of the Federasi Koperasi Perkhidmatan Kewangan Malaysia Berhad (FEDKEW) held on 21 November 2022 at Wisma KOPUTRI, Kuala Lumpur.
- (m) KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and directors, namely Datuk Hoo Seong Chang, Dato' Ng Fook Heng, Dato' Sri Chow Liong and Dato' Lim Chin Hai attended a dinner themed "Sanjungan Budi Lambaian Kasih, Dato' Haji Zazali Haron - A Gentleman To Be Remembered" on 23 November 2022 at Putrajaya Marriott Hotel. The dinner was organised by SKM Federal Territory level in collaboration with Koperasi Sahabat Amanah Ikhtiar Malaysia Berhad.
- (n) KOJADI director, Mr. Loke Sim Fatt attended the event jointly organised by OrangeFIN Asia and FEDKEW themed Robotic Process Automation (RPA) in Cooperatives: Boosting Productivity with OrangeWorkforce on 15

年12月15日在吉隆坡 Equatorial 大厦进行。

机器人过程自动化是模仿人类劳动力的软体并以数字方式成为公司劳动力的一部分。

9. 展望

即使在逆境中，本社也不会放弃通过奉献精神和承诺为社员们创造长期可持续发展的价值。展望未来，本社将继续重新调整业务方向与策略，确保本社在充满挑战的环境中可保有持续性和盈利能力。本社继续将发展与成长的焦点放在作为新核心业务的商业贷款，尤其是有关本社的微型贷款及中小/中小微企业贷款方面上。本社也在积极寻找新的投资机会，特别是在房地产领域，期望能够进一步增强本社现有的资产。同时本社将会致力于进一步扩大在教育贷款方面的利基市场，以迎合学生对国内外优质高等教育的需求。

基于本社的中小/中小微企业贷款计划已全面落实和其他贷款业务的持续增长，董事会对本社未来保持可观业绩方面，抱以谨慎乐观态度。

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

December 2022 at Equatorial Plaza, Kuala Lumpur.

RPA are software bots that imitate the human workforce and become a part of the organization's workforce digitally.

9. PROSPECTS

Our dedication and commitment to creating long-term sustainable value for our members will not waiver even in time of adversity. 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 Micro Credit and SME/MicroSME Loan Schemes. KOJADI is also actively searching for new investment opportunities, especially in the property sector to further enhance its existing assets. 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/MicroSME 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

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

日期：2023年5月8日
吉隆坡

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

Dated: 8 May 2023
Kuala Lumpur

全面收益表
截至2022年12月31日财务年

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022

		2022	2021
		RM	RM
收入	Revenue	16,937,818	15,780,165
其他营业收入	Other operating income	871,605	839,187
		<hr/>	<hr/>
		17,809,423	16,619,352
行政开销	Administrative expenses	(6,988,280)	(7,063,087)
其他营业开销	Other operating expenses	(4,655,387)	(2,977,200)
		<hr/>	<hr/>
营业盈利	Operating profit	6,165,756	6,579,065
出售投资物业盈利	Gain on disposal of investment property	2,592,787	-
出售投资盈利	Gain on disposal of investments	593,559	1,469,699
		<hr/>	<hr/>
税前盈利	Profit before tax	9,352,102	8,048,764
所得税开销	Income tax expense	-	-
		<hr/>	<hr/>
税后盈利	Profit after tax	9,352,102	8,048,764
法定分配: 15% (2021: 8%)	Statutory appropriations: 15% (2021: 8%)		
- 法定储备基金: 12% (2021: 5%)	- Statutory reserve fund: 12% (2021: 5%)	(1,122,252)	(402,438)
- 合作社教育信托基金: 2% (2021: 2%)	- Co-operative Education Trust Fund: 2% (2021: 2%)	(187,042)	(160,975)
- 合作社发展信托基金: 1% (2021: 1%)	- Co-operative Development Trust Fund: 1% (2021: 1%)	(93,521)	(80,488)
		<hr/>	<hr/>
法定分配后盈利	Profit after statutory appropriations	7,949,287	7,404,863

全面收益表
截至2022年12月31日财务年
(续)

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022
(CONT'D)

		2022	2021
		RM	RM
法定分配后盈利 (续)	Profit after statutory appropriations (cont'd)	7,949,287	7,404,863
股息建议	Proposed dividend	(2,951,569)	(2,879,130)
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	2,997,718	2,025,733
非营业调整	Non operating adjustment		
- 往年股息过度拨备	- over provision of dividend in prior year	112,210	2,284,442
非营业调整后盈利	Profit after non operating adjustment	3,109,928	4,310,175
其他全面(开销)/收入	Other comprehensive (expense)/ income	(1,354,005)	235,670
全面收入总额	Total comprehensive income	1,755,923	4,545,845

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2022年12月31日

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2022

		2022 RM	2021 RM
资产	Assets		
非流动资产	Non-current assets		
厂房及设备	Plant and equipment	478,521	683,172
投资物业	Investment properties	6,491,406	16,029,637
投资	Investments	21,702,831	23,092,394
应收贷款	Loan receivables	80,026,793	87,258,004
其他应收账款	Other receivables	-	11,010,334
中央流动性基金	Central Liquidity Fund	576,886	562,496
合作社存款账户	Co-operative deposit account	2,179,182	1,776,744
		<hr/> 111,455,619	<hr/> 140,412,781
流动资产	Current assets		
应收贷款	Loan receivables	38,851,835	26,756,945
其他应收账款	Other receivables	21,196,900	10,332,747
法定储备基金的资产	Assets of statutory reserve fund	12,290,391	11,570,577
存款于执照银行	Deposits with licensed banks	178,649,747	145,099,091
现金及银行结余	Cash and bank balances	3,407,387	2,255,795
		<hr/> 254,396,260	<hr/> 196,015,155
资产总额	Total assets	<hr/> 365,851,879	<hr/> 336,427,936

财务状况表
于2022年12月31日(续)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2022 (CONT'D)

		2022 RM	2021 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	66,099,659	65,706,899
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	48,677,977	46,754,961
未分配盈利	Unappropriated profit	13,168,220	10,058,292
股份偿还基金	Share redemption fund	4,828,074	4,477,565
红股偿还基金	Bonus share redemption fund	2,282,743	2,556,268
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	556,447	575,017
公允价值储备	Fair value reserve	747,118	2,101,123
社员基金总额	Total members' funds	149,273,463	145,143,350
法定储备基金	Statutory reserve fund	14,469,573	13,347,321
发展补助	Development grants	20,388,094	20,388,094
非流动负债	Non-current liability		
贷款自马来西亚政府	Loans from Malaysian Government	175,000,000	150,000,000
流动负债	Current liability		
其他应付账款及应计费用	Other payables and accruals	6,720,749	7,549,171
权益及负债总额	Total equity and liability	365,851,879	336,427,936

KOJADI ACTIVITIES

自立合作社活动

19 September 2022

Royale Chulan Hotel, Kuala Lumpur

Co-opbank Pertama举办2021年合作社存款账户—法定储备金首20家最高分红合作社的分红颁布和致谢仪式。马来西亚合作社委员会前执行主席，Dato' Haji Zazali Bin Haron 颁发模拟支票予本社。

Co-opbank Pertama organized 2021 Co-operative Deposit Account-Statutory Reserve Fund's first 20 highest Dividend-Paying Declaration and Appreciation Ceremony. Former Executive Chairman of SKM, Dato' Haji Zazali Bin Haron awarded the dividend mock cheque to KOJADI.



28 September 2022

Koperasi Jayadiri Malaysia Berhad, Wisma MCA

配合庆祝合作社运动100周年纪念庆典以及KEMBARA 1922活动，Koperasi Pekerja—Pekerja Bank (M) Berhad董事礼貌拜访本社。

Directors of Koperasi Pekerja-Pekerja Bank (M) Berhad visited KOJADI for KEMBARA 1922 Program in conjunction with celebration of 100 years anniversary of the cooperative movement.



23 November 2022

Putrajaya Marriott Hotel, Putrajaya

本社出席马来西亚合作社委员会联邦直辖区举办执行主席，Dato' Haji Zazali Bin Haron的荣休晚宴。

KOJADI attended the dinner themed "Sanjungan Budi Lambaian Kasih", Dato' Haji Zazali Haron-A Gentleman to be Remembered" organised by SKM Wilayah Persekutuan.



KOJADI ACTIVITIES

自立合作社活动

11 January 2023

Koperasi Jayadiri Malaysia Berhad, Wisma MCA

马来西亚合作社委员会联邦直辖区总监
Tuan Jaafar Bin Ahmad及官员对本社的信贷管理
进行交流。

Director of SKM, Federal Territory, Tuan Jaafar Bin Ahmad and officials visited KOJADI to initiate an idea exchange session on the implementation of credit management.



01 March 2023

Seri Pacific Hotel Kuala Lumpur

Co-opbank Pertama举办2022年合作社存款账户—法定储备金首20家最高分红合作社的分红颁布和致谢仪式。马来西亚合作社委员会署理执行主席，Datuk Umar Sarim Bin Saidin 颁发模拟支票予本社。

Co-opbank Pertama organized 2022 Co-operative Deposit Account-Statutory Reserve Fund's first 20 highest Dividend-Paying Declaration and Appreciation Ceremony. Deputy Executive Chairman of SKM, Datuk Umar Sarim Bin Saidin, awarded the dividend mock cheque to KOJADI.



09 March 2023

Hotel Courtyard by Marriot, Setia Alam, Selangor

马来西亚合作社委员会联邦直辖区举办“房地产投资日及2022年联邦直辖区最佳合作社致谢礼”。本社在全国合作社中名榜第16位。马来西亚合作社委员会副执行主席 Puan Siti Azlin Binti Ahmad Dauta颁发奖状予本社。

SKM Wilayah Persekutuan organised “Real Estate Invest Day and Appreciation Ceremony for the Best Cooperatives in Malaysia Year 2022” among cooperatives in Federal Territories. KOJADI was ranked 16th among the best cooperatives in Malaysia. Vice Executive Chairman of SKM, Puan Siti Azlin Binti Ahmad Dauta awarded certificate to KOJADI.





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Monday-Friday : 8.30am-5.30pm

Saturday-Sunday & Public Holidays : Closed

