

ANNUAL REPORT

2024

年度报告书

43rd Annual General Meeting of Delegates

第四十三届年度代表大会

自立合作社 2024 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 2024 年 12 月 31 日止财政年度的报告和财务报表。

尽管全球经济和马来西亚都面临挑战，受到持续的地缘政治不确定性的压力，本社全年的业绩继续表现理想，并带来良好回报给社员。

本社继续按照计划推展业务多样化措施。本社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，成功为本社保持了税后盈利。

2024 年虽然充满挑战，然而，对本社而言，这并不是放慢融资追收力度的起点。本社一直竭尽全力恢复受影响的融资，不良贷款的追偿活动有助于增加本社的收入。

计划中的营销活动已成为今年实现中小/中小微企业的催化剂。本社团队与马来西亚各地（包括沙巴和砂拉越）现有和潜在借款人的一系列友好会谈和工作访问获得热烈欢迎，并在扩大本社企业界人士网络的努力中得到了积极的响应。

1. 经济评论

马来西亚总体和核心通胀率仍保持温和，2024 年平均为 1.8%。进入 2025 年，在全球成本条件缓解且国内需求压力不大的情况下，预计通胀率仍将可控。

另一方面，马来西亚积极推进产业转型，经济多元化，电子商务，金融科技

KOPERASI JAYADIRI MALAYSIA BERHAD 2024 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 2024.

Notwithstanding ongoing geopolitical uncertainties and the challenges facing the global and Malaysian economies, KOJADI continued to perform well throughout the year and provided our members with good returns.

KOJADI continues its diversification drive as planned. The business-related loan schemes undertaken by KOJADI continued to contribute towards the turnover and profitability as KOJADI managed to maintain its profit after tax.

Although 2024 is a challenging year for KOJADI, this does not mean that the financing collection efforts will be slowed down. KOJADI is making every effort to restore the affected finance and support recovery efforts from non-performing financing, which will increase KOJADI's revenue.

Planned marketing activities have been a catalyst for the achievement of SME/MSME business during the year. In an effort to broaden KOJADI's business network, a series of friendly meetings and working visits with existing and potential loan borrowers throughout Malaysia, including Sabah and Sarawak, have been well received and have yielded great results.

1. ECONOMIC REVIEW

Both headline and core inflation remained modest, averaging 1.8% in year 2024. As global cost conditions improve and there are no significant domestic demand constraints, inflation is predicted to stay under control through 2025.

On the other hand, Malaysia is actively promoting industrial transformation, economic diversification, e-commerce, financial technology and the

及人工智能的应用, 加上 5G 设施, 将为经济数据提供创新支撑, 借用科技的力量推动社会以及经济的可持续发展。

2024 年, 持续的贸易紧张局势, 地缘政治不稳定及供应链中断, 导致马来西亚经历了充满挑战的全球形势。全球经济的不确定性已经影响了国际贸易流动和大宗商品的价格。这些发展造成投资者情绪谨慎, 各出口依赖型经济体的增长水平也参差不齐。

尽管面对这些外部压力, 马来西亚的经济依然保持韧性。我国经济受惠于稳定的国内消费、持续复苏的旅游及服务行业, 以及强劲的电气和电子行业表现。政府所采取的战略性和审慎的财政管理, 包括合理化补贴和加强税收效率, 在支持国家收入和控制在财政赤字方面发挥了关键作用。有关通货膨胀的压力也通过货币政策得到有效控制, 有助于宏观经济的稳定。

2. 财务摘要

截至 2024 年 12 月 31 日止财政年度, 本社收入从 2023 年的 RM21,576,167 增至 RM21,596,367。本社收入的主要贡献是来自应收贷款利息收入共计 RM11,737,175、于执照银行存款利息收入共计 RM8,483,212 以及股息收入共计 RM824,415。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 RM6,292,919, 占应收贷款利息收入总额的 53.6%。

本社 2024 年税后盈利从截至 2023 年 12 月 31 日止财政年度的

application of artificial intelligence. When combined with 5G infrastructure, it will provide innovative support for economic data and leverage technology to advance sustainable social and economic growth.

In 2024, Malaysia navigated a challenging global landscape marked by persistent trade tensions, geopolitical instability, and supply chain disruptions. Global economic uncertainty impacted international trade flows and commodity prices. These developments led to cautious investor sentiment and varying levels of growth across export-dependent economies.

Despite these external pressures, Malaysia's economy remained resilient. The country benefitted from steady domestic consumption, continued recovery in the tourism and services sectors, and strong performance in the electrical and electronics (E&E) industry. Strategic government initiatives and prudent fiscal management, including subsidy rationalisation and tax enhancements, played a key role in supporting national revenue and controlling the fiscal deficit. Inflationary pressures were managed effectively through monetary policies, contributing to macroeconomic stability.

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2024, KOJADI's revenue increased to RM21,596,367 from RM21,576,167 recorded in 2023. The main contributors to the revenue were interest income totalling RM11,737,175 on loans; interest income totalling RM8,483,212 from deposits with licensed banks; and dividend income totalling RM824,415. The interest income totalling RM6,292,919 from KOJADI's SME/MicroSME Loan Scheme accounted for 53.6% of the total interest income on loans.

KOJADI's profit after tax increased by 0.5% to RM10,083,258 in 2024 from RM10,032,795 previously.

RM10,032,795 增至 RM10,083,258 或增加 0.5%。

截至 2024 年杪，本社资产总额达 RM407,541,668，而 2023 年则为 RM398,565,112。应收总贷款从 2023 年的 RM153,861,351 增至 RM164,064,661。社员基金则从 2023 年的 RM156,331,980 增至 2024 年杪的 RM163,591,402；社员股本则从 2023 年的 RM67,119,339 减至 2024 年的 RM66,495,957。

截至 2024 年 12 月 31 日止，本社社员共计 57,030 名，而 2023 年为 57,976 名。

3. 股息

董事会欣然建议对截至 2024 年 12 月 31 日止财政年度派发 4.0% 终期免税股息予合格社员，总计 RM2,603,565。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，凡是没有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，但因任何原因而导致无法以电子支付股息的社员，其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 2024 年杪，本社的投资组合包

At the end of 2024, KOJADI's total assets amounted to RM407,541,668 as compared to RM398,565,112 in 2023. Total loan receivable amounted to RM164,064,661 at 31 December 2024 as compared to RM153,861,351 in 2023. Total members' funds increased to RM163,591,402 in 2024 from RM156,331,980 in 2023 while members' share capital totalled RM66,495,957 in 2024 as compared to RM67,119,339 at the end of 2023.

KOJADI's membership as at 31 December 2024 totalled 57,030 as compared with 57,976 in 2023.

3. DIVIDEND

The Board is pleased to recommend the payment of a 4.0% final tax exempt dividend totalling approximately RM2,603,565 in respect of the financial year ended 31 December 2024. 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 credited electronically due to whatsoever reasons.

4. INVESTMENTS

4.1 Quoted and Unquoted Investment

KOJADI's investment portfolio comprising quoted

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 RM21,448,972，而 2023 年杪的投资总额为 RM19,161,080。本社的投资是符合 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是由本社自行管理，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进行管理。本社为合理化投资策略，目前仅保留一位外部基金经理。

4.2 投资物业

2024 年本社从位于芙蓉及砂拉越的投资产业中获取的租金为 RM115,000。本社共投资 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，通过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减少 36.7%，从 2023 年的 RM5,315,900 减至 RM3,365,255。自本社 1981 年创立以来，截至 2024 年 12 月底，贷学金金额共计约 RM299,718,663，惠及社员-学生共约 12,700 人。截至 2024 年 12 月 31 日止，尚未偿还贷款减少 1.4%，从上个财政年度的 RM35,871,279 减至 RM35,383,124。

根据马来西亚合作社委员会的准则，

and unquoted shares, unit trust fund and cash held by an external asset management company was valued at RM21,448,972 at the end of 2024 as compared to RM19,161,080 at the end of 2023. 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.

4.2 Investment Properties

In 2024, KOJADI received rental of RM115,000 from investment properties located in Seremban and Sarawak. KOJADI had invested RM8,038,629 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 RM3,365,255, a decrease of 36.7% from RM5,315,900 in 2023. The aggregate education loan provided by KOJADI since its inception in year 1981 until the end of December 2024 amounted to about RM299,718,663 benefiting a total of some 12,700 member-students. Outstanding education loans, decreased by 1.4% to RM35,383,124 in 2024 from RM35,871,279 recorded in 2023.

KOJADI's Education Loan portfolio recorded a commendable low Non-Performing Loan ratio of

很欣慰有关本社贷学金的不良贷款率仅为 0.01%。

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 的贷款以扩展业务；贷款年利为 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 RM4,741,885，而 2023 年则为 RM3,976,681。

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筹划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 RM1,633,901，而 2023 年则为 RM2,208,549。

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

0.01% 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 RM4,741,885 as compared to RM3,976,681 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 2024 financial year totalled RM1,633,901 compared to RM2,208,549 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 million from the Malaysian Government (represented by the Malaysia Ministry

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，进而提升我国的国内生产总值，以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，获得社员们的热烈响应。截至 2024 年杪，本社总共批准 1,741 位申请者，批准贷款总计为 RM302,000,000。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 年推出自立合作社物业贷款，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担保。有关于自立合作社物业贷款项目下的 2024 年应收贷款额达 RM22,773,868，而之前则为 RM23,431,509。

5.6 自立合作社按揭贷款

本社于 2024 年推出了自立合作社按揭贷款，涵盖住宅和商业物业，为符合条件及获得遴选的社员提供财务援助，以帮助其购买住宅或商业物业（包括正兴建中或已建成的物业）或用于再融资现有之贷款。贷款额高达

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 2024, a total of 1,741 applications were approved with an aggregate loan amount of RM302,000,000. 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 million. The facility is designed for qualified members of KOJADI mainly for business related purposes to enhance their cash flow 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 RM22,773,868 in 2024 as compared to RM23,431,509 previously.

5.6 KOJADI Mortgage Loan

KOJADI launched both the KOJADI Mortgage Loan for residential properties and commercial properties in 2024, offering financial assistance to selected and qualified members to purchase residential or commercial properties (under construction or completed properties) or to refinance an existing loan with loan amount of

RM3,000,000。在检讨中的财政年度内，有关自立合作社按揭贷款项目下的 2024 年应收贷款额为 RM558,000。

6. 股份偿还基金

在检讨中的财政年度内，本社共批准 1,314 份股份偿还申请，批准款额共计 RM3,021,120。本社设立此基金的宗旨是让年老及有迫切财务需求的社员赎回在本社的股份。

董事会建议为截至 2024 年 12 月 31 日止财政年度从净盈利中拨出 RM3,000,000 供社员赎回股份用途。

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 RM17,000 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 2024 年杪总共批准 1,154 项申请，并发放 RM334,802 给合格的已故社员的受益人。在此项计划下，合格的已故社员的家属/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

financing up to RM3 million. During the financial year under review, the loan receivable under the KOJADI Mortgage Loan amounted to RM558,000 in 2024.

6. SHARE REDEMPTION FUND (“SRF”)

During the financial year under review, KOJADI approved a total of 1,314 applications for the Share Redemption Fund involving an approved redemption amount of RM3,021,120. 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 2024, the Board has proposed to allocate a sum of RM3,000,000 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 RM17,000 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 1,154 applications totalling RM334,802 to the beneficiaries of eligible deceased members as at end of 2024. 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

马来西亚合作社委员会列入 2024 年全国 100 家最佳合作社名榜之第 10 位。(2023 年名列第 15 位)。本社也获列入 2024 年联邦直辖区 50 家最佳合作社名榜之第 8 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”) 与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) 24/01/2024

自立合作社主席拿督威拉古乃光上议员出席马来西亚合作社委员会配合合作社运动而举办之合作社存款账户的集思广益会议。

主要目标是建立一个咨询平台以及增加更多想法以改善合作社的存款账户。

(b) 02/03/2024

本社秘书拿督易沛鸿参加马来西亚全国合作社总会联邦直辖区 2024 年度的线上州会议。

(c) 21/05/2024

马华青年联邦直辖区与本社和 Ai Makan Xpress Management Sdn. Bhd 在马华大厦签署三方谅解备忘录。

谅解备忘录旨在概述公司启动计划的条款，让有兴趣涉足食品和饮料业务的年轻人提供商

continued to be recognized as it was ranked 10th among the Top 100 Best Co-operative Societies in Malaysia in 2024 by SKM. (Year 2023: ranked 15). KOJADI was also ranked 8th among the Top 50 Best Co-operative Societies in Wilayah Persekutuan.

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) 24/01/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the brainstorming session on implementation of Cooperative Deposit Account (ADK) in conjunction with cooperative movement, organised by SKM.

The main goal is a consultation platform as well as the multiplication of ideas to improve the implementation of ADK.

(b) 02/03/2024

KOJADI Secretary, Dato’ Yik Phooi Hong attended the Annual Federal Territory State Conference 2024 of ANKASA held virtually.

(c) 21/05/2024

Signing of Tripartite Memorandum Understanding between MCA Youth Wilayah Persekutuan and KOJADI and Ai Makan Xpress Management Sdn. Bhd at Wisma MCA.

The MoU is made to outline the terms of corporation for launching programs that facilitates business loans and provides support and assistance to youth who are

业贷款和支持与援助。该计划还旨在培养创业精神，同时并支持可持续发展的业务增长。

本社主席 YB 拿督威拉古乃光上议员代表自立合作社签署有关谅解备忘录。

- (d) 26/05/2024
马华联邦直辖区州联委会在马华大厦举办了一场题为“自我提升”的教育与经济对话会。

通过这次分享会，马华党员将可以得到提升和激励，并加入到这个平台。

自立合作社主席 YB 拿督威拉古乃光上议员受邀成为主讲者之一，分享自立合作社中小微企业贷款产品。

- (e) 27/05/2024
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第 52 届英文星报线上年度股东大会。

- (f) 28/05/2024
本社主席 YB 拿督威拉古乃光上议员出席在八打灵再也格拉那再也 Hotel Tabung Haji 举办的 2024 年全国合作社代表大会集思广益会议，该会议是由马来西亚全国合作社总会主办。

目的是就 2024 年全国合作社代表大会上将要讨论的合作社运动相关主题征求意见，总共有 6 家联合会和 10 家最佳合作社参与会议。

interested in venturing into food and beverages business. This program also aimed to foster entrepreneurship and support sustainable business growth.

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong represented KOJADI to sign the MoU.

- (d) 26/05/2024
MCA Federal Territory State Liaison Committee organized an Education and Economic Dialogue session titled “Self-Improvement” at Wisma MCA.

Through this sharing session, MCA party members can be promoted and motivated to get on the platform.

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong was invited to be one of the speaker to share on KOJADI MSME Loan product.

- (e) 27/05/2024
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Director, Datuk Ooi Saw Choo attended The Star Media Group Berhad 52nd Annual General Meeting held virtually.

- (f) 28/05/2024
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the Brainstorming session on 2024 National Cooperative Congress held at Hotel Tabung Haji, Kelana Jaya, Petaling Jaya organised by ANGKASA.

The objective is to get input on topics related to the cooperative movement to be discussed in the 2024 National Cooperative Congress involving 6 Federations and the 10 best cooperatives.

(g) 29/05/2024

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第一合作社银行举办的 2024 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发和感恩仪式。

本社是其中在 2023 年排行首 20 家最高分红的合作社。这项活动是在吉隆坡的城中城 Impiana 酒店举办。马来西亚合作社委员会董事主席拿督阿莫诺里汉中将主持该仪式。

(h) 05/07/2024 – 07/07/2024

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在玻璃市州举行的 2024 年全国合作社月庆典及全国合作社日。

活动主题是“昌明大马是辉煌合作社的基石”。该活动是为了表彰合作社领域乃是作为社会团结企业的贡献，同时也扮演作为社会和社区团结的代理人，并推广合作社作为创业机构的概念。

(i) 18/07/2024

本社主席 YB 拿督威拉古乃光上议员和董事骆峒阅社友出席了在布城 Dewan Seri Siantan 为配合庆祝“联邦直辖区国家合作社日致谢仪式”而举办的 2024 年联邦直辖区最佳 50 家合作社的活动。

企业发展及合作社部部长 YB Datuk Ewon Benedick 主持仪式。

(g) 29/05/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Datuk Ooi Saw Choo attended the 2024 Co-operative Deposit Account-Statutory Reserve Fund's first 20 highest Dividend-Paying Declaration and Appreciation Ceremony organised by Co-operative Bank Pertama at Impiana KLCC Hotel in Kuala Lumpur.

KOJADI is among the 20 cooperatives with the highest dividends-paying cooperatives in the year 2023. The ceremony was officiated by the Chairman of the Board of SKM, Leftenan General Datuk Ahmad Norihan Bin Jalal (B).

(h) 05/07/2024 – 07/07/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the celebration of National Cooperative Month and National Cooperative Day for year 2024 in Perlis, 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.

(i) 18/07/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Mr. Loke Sim Fatt attended the “Top 50 Best Cooperatives Societies of Majlis Apresiasi Hari Koperasi Negara 2024 in Federal Territory Level” in conjunction with the celebration of Hari Koperasi Negara in Federal Territory level at Dewan Seri Siantan, Kompleks Perbadanan Putrajaya.

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

(j) 25/07/2024 - 26/07/2024

本社主席 YB 拿督威拉古乃光上议员以及董事黄妙霞律师出席由马来西亚全国合作社总会举办的 2024 年全国合作社代表大会。有关大会地点是在吉隆坡世界贸易中心的独立礼堂。

代表大会的目标包括确定和讨论阻碍合作社发展的问题和挑战，并讨论合作社运动作为国家社会经济发展的主要贡献者之一的方向。

代表大会由首相拿督斯里安华主持。

(k) 06/08/2024

本社主席 YB 拿督威拉古乃光上议员以及董事黄妙霞律师出席由企业发展和合作社部门在吉隆坡 Menara Berkembar Bank Rakyat 举办的 2025 年马来西亚财政预算案集思广益会议。

(l) 17/08/2024

本社董事拿督吴亚嶺出席在雪兰莪八打灵再也 Wisma Koperasi MCIS 举行的 MCIS 合作社第 61 届年度代表大会。

(m) 21/08/2024

本社董事黄妙霞律师在马六甲 Kings Green 酒店参加了“智慧合作社-通过人工智能跃进”研讨会。其中，研讨会讨论合作社应对人工智能的挑战、趋势和机遇。

研讨会由马来西亚合作社学院董事局主席 YB Tuan Onn Abu Bakar 主持。

(j) 25/07/2024 - 26/07/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Ms. Ng Miow Hia attended the 2024 National Cooperative Congress organised by ANGKASA at Dewan Merdeka, World Trade Centre (WTC), Kuala Lumpur.

The objectives of the Congress, among others are to identify and discuss the issues and challenges that hinder the growth of the cooperatives and discuss the direction of the cooperative movement as one of the main contributors to the country's social economic development.

The Congress was perfected by the Prime Minister, YAB Datuk Seri Anwar bin Ibrahim.

(k) 06/08/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Ms. Ng Miow Hia attended the brainstorming session on 2025 Malaysia Budget organised by KUSKOP at Menara Berkembar Bank Rakyat, Kuala Lumpur.

(l) 17/08/2024

KOJADI director, Datuk Goh Ah Ling attended the 61st Annual General Meeting of Koperasi MCIS Berhad held at Wisma Koperasi MCIS, Petaling Jaya, Selangor.

(m) 21/08/2024

KOJADI director, Ms Ng Miow Hia attended a seminar on Koperasi Pintar-Kemajuan Melalui Kecerdasan Buatan (AI) at Kings Green Melaka Hotel. The seminar, among others, discussed on AI challenges, trends and opportunities in cooperatives.

The seminar was officiated by Chairman of the Board of Directors of IKMa, YB Tuan Onn Abu Bakar.

(n) 04/09/2024 - 05/09/2024

本社主席 YB 拿督威拉古乃光上议员及董事黄妙霞律师出席在马六甲瑞园酒店举行的 2024 年合作社运动致谢仪式。

马六甲州首席部长 YAB Datuk Seri Utama Ab Rauf bin Yusoh 主持仪式。

(o) 28/09/2024

本社主席 YB 拿督威拉古乃光上议员出席在吉隆坡 Ancasa 酒店举行的马来西亚金融服务合作社联合会的第三届年度代表大会。

(p) 07/10/2024 - 08/10/2024

本社主席 YB 拿督威拉古乃光上议员以及董事黄妙霞律师出席在吉隆坡 Ancasa 酒店，由马来西亚合作社委员会举办的 1993 年合作社法令第 96 条的政策制定研讨会，并更新了马来西亚合作社委员会的统一章程会议的准备工作。

研讨会的目的是制定一项政策，以适用于 1993 年合作社法令第 96 条，确保该政策与合作社管理和营运相关的现行立法和法案相一致。

(q) 19/11/2024

本社主席 YB 拿督威拉古乃光上议员以及董事黄妙霞律师出席马登第十届年度线上股东大会以及马登的线上特别股东大会。

(r) 25/11/2024 - 28/11/2024

国际合作社联盟 (ICA) 与印度农民肥料合作社联合举办全球合作社会议，有关会议是在印

(n) 04/09/2024 - 05/09/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Ms. Ng Miow Hia attended the Majlis Apresiasi Gerakan Koperasi 2024 at Swiss-Garden Hotel Melaka, Melaka.

The Chief Minister of Melaka, YAB Datuk Seri Utama Ab Rauf bin Yusoh officiated the function.

(o) 28/09/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the 3rd Annual General Meeting of Federasi Koperasi Perkhidmatan Kewangan Malaysia Berhad (FEDKEW) held at Ancasa Hotel, Kuala Lumpur.

(p) 07/10/2024 - 08/10/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director, Ms. Ng Miow Hia attended the policy setting workshop for the application of section 96 of the Cooperative Societies Act 1993 and updating the preparation of unified bylaw session organised by SKM at Ancasa Hotel, Kuala Lumpur.

Purposes of the workshop is to establish a policy for the application of section 96 of the Cooperative Societies Act 1993 that is compatible with the current legislation and act related to the governance and operation of cooperatives.

(q) 19/11/2024

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Director, Ms Ng Miow Hia attended the 10th Annual General Meeting of Matang Berhad and the Extraordinary General Meeting of Matang Berhad held virtually.

(r) 25/11/2024 - 28/11/2024

The International Cooperative Alliance (ICA) in collaboration with Indian Farmers Fertiliser Cooperative Limited (IFFCO)

度新德里 Pragati Maidan 的 Bharat Mandapam 举行。

参与的目的是了解全球合作社的最佳治理及其对各自经济的影响，并在马来西亚的合作社和全球地区的合作社之间建立新的工作网络。

本社主席 YB 拿督威拉古乃光上议员代表本社出席会议。

organized an ICA Global Cooperative Conference which took place at Bharat Mandapam, Pragati Maidan, New Dehli, India.

The objective of participation is to gain exposure to the best governance of global cooperatives as well as their impact on their respective economies and to create new working networks between cooperatives in Malaysia and cooperatives in the global region.

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong represented KOJADI to attend the conference.

9. 展望

展望 2025 年，马来西亚经济预计将保持温和稳健的增长速度，国内生产总值预计在 4.5% 至 5.5% 之间。强劲的国内需求、不断增长的国内外投资，以及出口行业的持续复苏，特别是在电气和电子与半导体等拥有高价值制造业的领域，都将推动我国的经济增长。

马来西亚的多元化经济结构进一步支撑了有关经济前景，其涵盖制造业、服务业、农业、能源以及不断扩张的数字经济。这一广泛的经济基础确实减少了对单一行业的依赖，为抵御全球冲击提供了缓冲作用。此外，国家发展计划、数字化转型和绿色经济举措将刺激长期可持续增长。尽管全球贸易紧张局势，尤其是美国的关税税率以及主要经济体的货币紧缩政策可能会带来下行风险，不过马来西亚稳定的政策环境和有利于投资者的改革将可为持续发展奠定了坚实的基础。

自立合作社始终致力于与国家发展愿景同步前进。2024 年，尽管经济环境谨慎，自立合作社仍持续加强金融

9. PROSPECTS

Looking ahead to 2025, Malaysia's economy is expected to grow at a moderate yet steady pace, with GDP projected between 4.5% and 5.5%. Growth will be driven by resilient domestic demand, increased foreign and domestic investments, and the ongoing recovery of the export sector especially in the high-value manufacturing segments such as E&E and semiconductors.

Malaysia's economic prospects are further supported by its diversified structure, which spans manufacturing, services, agriculture, energy, and an expanding digital economy. This broad base reduces reliance on any single sector, providing a buffer against global shocks. In addition, national development projects, digitalisation efforts, and green economy initiatives are set to stimulate long-term, sustainable growth. Although global trade tensions, especially the US's Tariff and monetary tightening in major economies may pose downside risks, Malaysia's stable policy environment and investor-friendly reforms offer a solid foundation for continued progress.

KOJADI remains focused on evolving in tandem with the nation's growth aspirations. In 2024, KOJADI continued to strengthen its financial

服务和全体社员参与推动社务向前。展望 2025 年，自立合作社将继续在教育、创业和金融等关键领域扮演战略性角色，全面为社员提供鼎力支持和最佳的服务。

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
2025 年 3 月 17 日
吉隆坡

services and member engagement despite a cautious economic environment. Moving forward into 2025, KOJADI is strategically positioning itself to support members in key areas such as education, entrepreneurship, and financial empowerment.

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
17 March 2025
Kuala Lumpur

全面收益表
截至2024年12月31日止
财政年度

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

		2024 RM	2023 RM
收入	Revenue	21,596,367	21,576,167
其他营业收入	Other operating income	678,369	1,006,174
		<u>22,274,736</u>	<u>22,582,341</u>
行政开销	Administrative expenses	(9,412,090)	(7,984,038)
其他营业开销	Other operating expenses	(3,566,348)	(4,891,225)
营业盈利	OPERATING PROFIT	<u>9,296,298</u>	<u>9,707,078</u>
出售投资物业盈利	Gain on disposal of investment properties	-	263,614
出售投资盈利	Gain on disposal of investments	786,960	62,103
税前盈利	PROFIT BEFORE TAX	<u>10,083,258</u>	<u>10,032,795</u>
所得税开销	Income tax expense	-	-
税后盈利	PROFIT AFTER TAX	<u>10,083,258</u>	<u>10,032,795</u>
法定分配: 13% (2023: 13%)	STATUTORY APPROPRIATIONS: 13% (2023: 13%)		
- 法定储备基金: 10% (2023: 10%)	- Statutory reserve fund: 10% (2023: 10%)	(1,008,326)	(1,003,279)
- 合作社教育信托基金: 2% (2023: 2%)	- Co-operative Education Trust Fund: 2% (2023: 2%)	(201,665)	(200,656)
- 合作社发展信托基金: 1% (2023: 1%)	- Co-operative Development Trust Fund: 1% (2023: 1%)	(100,833)	(100,328)
法定分配后盈利	PROFIT AFTER STATUTORY APPROPRIATIONS	<u>8,772,434</u>	<u>8,728,532</u>

全面收益表
截至2024年12月31日止
财政年度 (续)

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024
(CONT'D)

		2024	2023
		RM	RM
法定分配后盈利 (续)	PROFIT AFTER STATUTORY APPROPRIATIONS (CONT'D)	8,772,434	8,728,532
股息建议	Proposed dividend	(2,603,565)	(2,950,050)
转拨至股份偿还基金	Transfer to share redemption fund	(3,000,000)	(2,000,000)
分配后盈利	PROFIT AFTER APPROPRIATIONS	3,168,869	3,778,482
非营业调整	Non operating adjustment		
- 往年度股息超额拨备	- over provision of dividend in prior year	151,556	130,767
非营业调整后盈利	PROFIT AFTER NON OPERATING ADJUSTMENT	3,320,425	3,909,249
其他全面收入	Other comprehensive income	1,597,165	217,257
全面收入总额	Total comprehensive income	4,917,590	4,126,506

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2024年12月31日

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024

		2024 RM	2023 RM
资产	ASSETS		
非流动资产	NON-CURRENT ASSETS		
厂房及设备	Plant and equipment	396,054	549,558
投资物业	Investment properties	7,682,449	7,841,271
投资	Investments	21,448,972	19,161,080
应收贷款	Loan receivables	113,064,367	107,742,956
其他应收账款	Other receivables	16,077,601	16,930,263
中央流动性基金	Central Liquidity Fund	595,560	583,549
合作社存款账户	Co-operative Deposit Account	4,304,713	3,301,434
		<hr/> 163,569,716	<hr/> 156,110,111
流动资产	CURRENT ASSETS		
应收贷款	Loan receivables	31,813,939	29,377,613
其他应收账款	Other receivables	5,081,443	3,962,328
法定储备基金的资产	Assets of statutory reserve fund	12,176,465	12,171,418
存款于执照银行	Deposits with licensed banks	152,223,535	179,749,623
现金及银行结余	Cash and bank balances	42,676,570	17,194,019
		<hr/> 243,971,952	<hr/> 242,455,001
资产总额	TOTAL ASSETS	<hr/> 407,541,668	<hr/> 398,565,112

财务状况表
于2024年12月31日(续)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024 (CONT'D)

		2024	2023
		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	66,495,957	67,119,339
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	53,096,619	50,075,499
未分配盈利	Unappropriated profit	20,397,894	17,077,469
股份偿还基金	Share redemption fund	5,985,030	5,612,008
红股偿还基金	Bonus share redemption fund	1,707,145	2,101,287
股息均等基金	Dividend equalisation fund	3,221,831	3,221,831
教育基金	Education fund	3,821,549	3,835,775
福利基金	Welfare fund	517,850	538,410
公允价值储备	Fair value reserve	2,561,540	964,375
社员基金总额	TOTAL MEMBERS' FUNDS	163,591,402	156,331,980
法定储备基金	Statutory reserve fund	16,481,178	15,472,852
发展补助	Development grants	20,228,389	20,306,246
非流动负债	NON-CURRENT LIABILITY		
贷款自马来西亚政府	Loans from the Malaysian Government	190,000,000	200,000,000
流动负债	CURRENT LIABILITIES		
贷款自马来西亚政府	Loans from the Malaysian Government	10,000,000	-
其他应付账款及应计费用	Other payables and accruals	7,240,699	6,454,034
		17,240,699	6,454,034
权益及负债总额	TOTAL EQUITY AND LIABILITIES	407,541,668	398,565,112



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Spend an accumulative amount of minimum RM1,000 within 60 days from card approval date

To participate, register via PBe (Key Word: PBWG or PBUY) or SMS PBWG or PBUY to 68333



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Campaign Period : 1 January – 30 September 2025

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