自立合作社 KOJADI®
KOPERASI JAYADIRI MALAYSIA BERHAD

2025

Annual Report

年度报告书

第四十四届年度代表大会

44th Annual General Meeting of Delegates

自立合作社
2025 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 2025 年 12 月 31 日止财政年度的报告和财务报表。

本社持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，也成功为本社保持了稳定的税后盈利，并反映出此商业模式的韧性和可持续性。

本社始终致力于通过便捷的融资管道和量身定制的金融解决方案，支持全国各地的微型及中小型企业 (MSMEs)。本社尽心尽力为城市和地区社群提供商业服务，并在提升创业、增强商业可持续发展能力以及推动更广泛的经济成长方面发挥着重要的作用。

通过审慎的信贷评估和负责任的贷款实践，本社有效地平衡财务方面的稳定性与发展使命，确保企业能够在其生命周期的每个阶段中成长及兴盛。

在本财政年度内，本社采取了积极措施使有关财务和行政流程与现行的电子发票要求及监管发展保持一致性。为确保在采用电子发票上做好运营准备，本社展开了全面的内部系统审查和改进措施，并重点关注准确性、透明度和遵守相关的标准要求。

KOPERASI JAYADIRI MALAYSIA BERHAD
2025 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 2025.

KOJADI continued to execute its planned diversification strategy during the year under review. Its business-oriented loan schemes remained the primary drivers of performance, delivering strong contributions to both revenue and profitability. As a result, KOJADI maintained a stable profit after tax, reflecting the resilience and sustainability of its business model.

KOJADI remains committed to supporting micro, small, and medium enterprises (MSMEs) nationwide through accessible financing and tailored financial solutions. Serving businesses in both urban and regional communities, KOJADI plays a vital role in promoting entrepreneurship, strengthening business sustainability, and contributing to broader economic growth.

By prioritising prudent credit assessment and responsible lending practices, KOJADI effectively balances financial stability with its developmental mission, empowering businesses to grow and thrive at every stage of their lifecycle.

During the financial year, KOJADI undertook proactive measures to align its financial and administrative processes with prevailing e-invoicing requirements and regulatory developments. Comprehensive internal system reviews and enhancements were implemented to ensure operational readiness for e-invoicing adoption, with a strong emphasis on accuracy, transparency, and compliance with applicable standards.

作为董事会成员，我们始终坚定不移地致力于支持管理层和员工们同心协力全面驱动社务发展并迈向成功。尽管经济环境日益多变且难以预测，并带来了诸多的挑战，惟我们仍将坚定不移地致力于加强本社的可持续发展和业绩表现。

As Board Members, we remain steadfast in our commitment to supporting Management and staff in driving KOJADI’s growth and success. Our focus remains firmly on strengthening KOJADI's sustainability and performance, despite the challenges presented by an increasingly dynamic and unpredictable economic environment.

1. 经济评论

1. ECONOMIC REVIEW

2025 财年全球金融市场表现不一。美国股市的表现强劲，而相比之下，欧洲市场增长是较为温和，而一些亚洲市场则面临不稳定因素，特别是中国和日本市场。大宗商品市场表现坚挺，黄金价格是大幅上涨，而全球经济增长在各区域之间仍不均衡。

Global financial markets delivered mixed performances in financial year 2025. The United States recorded robust equity market performance. In contrast, European markets registered more moderate growth, while several Asian markets faced headwinds, particularly in China and Japan. Commodity markets were notably firm, with gold experiencing significant appreciation, while global economic growth remained inconsistent across regions.

虽然面对外部环境的不确定性，不过我国经济在本财政年仍展现出温和而富有韧性的增长。根据马来西亚国家银行指出，在内需、稳定的劳动力市场、政府持续的发展支出、国家大蓝图计划下持续的基础设施建设，再加上旅游和服务业复苏的支撑下，马来西亚经济是达到了稳步扩张。

Despite external uncertainties, Malaysia’s economy demonstrated moderate yet resilient growth during the financial year. According to Bank Negara Malaysia, the Malaysian economy expanded steadily, supported by domestic demand, stable labour market conditions, sustained government development spending, continued infrastructure development under national master plans and recovery in tourism and service sectors.

与疫情爆发时的高通胀水平相比，马来西亚的通胀压力仍然在可控范围，尽管在食品供应、物流和进口物品等领域方面的成本压力依然存在。货币政策仍保持审慎，并在支持经济增长和维持物价稳定之间寻求平衡点。

Inflationary pressures in Malaysia remained manageable compared with the elevated levels observed in the immediate post-pandemic period, although cost pressures persisted in areas such as food supply, logistics, and imported inputs. Monetary policy remained prudent, carefully balancing the need to support economic growth while preserving price stability.

2. 财务摘要

2. FINANCIAL HIGHLIGHTS

截至 2025 年 12 月 31 日止财政年度，

For the financial year ended 31 December 2025, KOJADI’s revenue increased to RM24,904,516

本社收入从 2024 年的 RM21,596,367 增至 RM24,904,516。本社收入的主要贡献是来自应收贷款利息收入共计 RM13,788,920、于执照银行存款利息收入共计 RM7,309,221 以及其他应收账款利息收入共计 RM2,230,356。在应收贷款利息收入中，中小/中小微企业贷款计划的利息收入为 RM8,021,813，占应收贷款利息收入总额的 58.2%。

本社 2025 年税后盈利从截至 2024 年 12 月 31 日止财政年度的 RM10,083,258 增至 RM10,111,175 或增加 0.3%。

截至 2025 年杪，本社资产总额达 RM404,399,618，而 2024 年则为 RM407,541,668。应收总贷款从 2024 年的 RM164,064,661 增至 RM200,649,284。社员基金则从 2024 年的 RM163,591,402 增至 2025 年杪的 RM170,190,440；社员股本则从 2024 年的 RM66,495,957 增至 2025 年的 RM67,251,244。

截至 2025 年 12 月 31 日止，本社社员共计 56,910 名，而 2024 年为 57,030 名。

3. 股息

董事会欣然建议对截至 2025 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 RM2,637,990。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。

本社已全面落实电子股息支付系统。因此，凡是尚未提供银行户口资料给本社以进行电子支付股息或已提供银行户口资料予本社，但股息因各种原因而无法电子过账的社员，其股息将资本化及转

from RM21,596,367 recorded in 2024. The main contributors to the revenue were interest income totalling RM13,788,920 on loans; interest income totalling RM7,309,221 from deposits with licensed banks; and interest income totalling RM2,230,356 from other receivables. The interest income totalling RM8,021,813 from KOJADI's SME/MicroSME Loan Scheme accounted for 58.2% of the total interest income on loans.

KOJADI's profit after tax increased by 0.3% to RM10,111,175 in 2025 from RM10,083,258 previously.

At the end of 2025, KOJADI's total assets amounted to RM404,399,618 as compared to RM407,541,668 in 2024. Total loan receivables amounted to RM200,649,284 at 31 December 2025 as compared to RM164,064,661 in 2024. Total members' funds increased to RM170,190,440 in 2025 from RM163,591,402 in 2024 while members' share capital totalled RM67,251,244 in 2025 as compared to RM66,495,957 at the end of 2024.

KOJADI's membership as at 31 December 2025 totalled 56,910 as compared with 57,030 in 2024.

3. DIVIDEND

The Board is pleased to recommend the payment of a 4.0% final tax exempt dividend totalling approximately RM2,637,990 in respect of the financial year ended 31 December 2025. The payment of the final dividend is subject to the approval by delegates at KOJADI's forthcoming Annual General Meeting and the relevant authorities.

KOJADI has fully implemented the e-dividend payment system. Hence, the above dividends will be converted and capitalized into fully paid-up shares (fraction of a Ringgit to be rounded down) to the share accounts of members who have not furnished their bank account details to

入社员的股份户口（不足 RM1 的余额将予以舍弃之）作为缴足股份。

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. 投资

4.1 挂牌和无挂牌投资

截至 2025 年杪，本社的投资组合包含挂牌和无挂牌股票、单位信托基金以及由外部资产管理公司持有的现金等，总值 RM19,150,446，而 2024 年杪的投资总额为 RM21,448,972。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。财政年度结束后，本社已将全部投资基金提取，用于核心业务运作。

4.2 投资物业

2025 年本社从位于芙蓉及砂拉越的投资产业中获取的租金为 RM119,379。本社共投资 RM9,134,239 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

4. INVESTMENTS

4.1 Quoted and Unquoted Investment

KOJADI's investment portfolio comprising quoted and unquoted shares, unit trust fund and cash held by an external asset management company was valued at RM19,150,446 at the end of 2025 as compared to RM21,448,972 at the end of 2024. 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 were managed by an external asset management company. Subsequent to the financial year end, the investment funds were fully withdrawn for KOJADI's core business operations.

4.2 Investment Properties

In 2025, KOJADI received rental of RM119,379 from investment properties located in Seremban and Sarawak. KOJADI had invested RM9,134,239 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

在检讨中的财政年度内，本社发放的贷学金数额增加 28.2%，从 2024 年的 RM3,365,255 增至 RM4,313,025。自本社 1981 年创立以来，截至 2025 年 12 月底，贷学金金额共计约 RM304,164,463，惠及社员-学生共约 12,781 人。截至 2025 年 12 月 31 日止，尚未偿还贷款略增 0.8%，从上个财政年度的 RM35,383,124 增至 RM35,657,331。

根据马来西亚合作社委员会的准则，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 RM4,989,172，而 2024 年则为 RM4,741,885。

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。

During the financial year under review, total education loan disbursed by KOJADI amounted to RM4,313,025, an increase of 28.2% from RM3,365,255 in 2024. The aggregate education loan provided by KOJADI since its inception in year 1981 until the end of December 2025 amounted to about RM304,164,463 benefiting a total of some 12,781 member-students. Outstanding education loans, increased by about 0.8% to RM35,657,331 in 2025 from RM35,383,124 recorded in 2024.

KOJADI’s Education Loan portfolio recorded a commendable low Non-Performing Loan ratio of 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 RM4,989,172 as compared to RM4,741,885 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.

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RM1,195,938，而2024年则为RM1,633,901。

For the financial year under review, the loan receivable under the TUKAR and ATOM programme at the end of the 2025 financial year totalled RM1,195,938 compared to RM1,633,901 previously.

5.4 自立合作社中小/中小微企业贷款计划

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

自2015年以来，本社已从马来西亚政府（由财政部代表）获得累计RM200,000,000的贷款以推行《自立合作社华裔中小/中小微企业贷款计划》。此贷款的目的是扶持华裔中小微型企业者创造商机，进而提升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。

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

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2025年杪，本社总共批准2,076位申请者，批准贷款总计为RM363,460,000。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。

The scheme has been well-received by KOJADI's members since its launch in June 2015. As at end of December 2025, a total of 2,076 applications were approved with an aggregate loan amount of RM363,460,000. Applicants approved comprised MicroSME in both manufacturing and service sectors and from every parts of the country.

5.5 自立合作社物业贷款

5.5 KOJADI Property Loan

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

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,

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 2025 年应收贷款额达 RM23,434,343 ，而之前则为 RM22,773,868。

recreational, residential and non-residential land and/or buildings (completed or under construction) that have good registrable and transferable titles with readily disposable value taken as collateral securities. During the financial year under review, the loan receivable under the KOJADI Property Loan amounted to RM23,434,343 in 2025 as compared to RM22,773,868 previously.

5.6 自立合作社企业贷款计划

本社于 2019 年成立自立合作社企业贷款计划，贷款额高达 RM2,000,000。该贷款融资计划旨在为符合资格的社员提供财务援助，用于项目融资、购买机械设备、商业场所以及其他由董事会不时决定的中小型企业相关开支。

在本财政年度内，自立合作社企业贷款计划的应收贷款总额于 2025 年达 RM8,385,252 ，而之前则为 RM3,438,716。

5.6 KOJADI Business Loan Scheme

The KOJADI Business Loan Scheme was set up in year 2019 with loan amount of financing up to RM2 million. This loan facility is designed to provide financial assistance for the benefit of qualified KOJADI members for use as project financing, machineries, equipment, business premises and other purposes not withstanding other small medium scale business expenditure to be determined by the Board. During the financial year under review, the loan receivable under the KOJADI Business Loan Scheme amounted to RM8,385,252 in 2025 as compared to RM3,438,716 previously.

5.7 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 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 2025 年应收贷款额为 RM1,679,198，而之前则为 RM558,000。

5.7 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 financing up to RM3 million. During the financial year under review, the loan receivable under the KOJADI Mortgage Loan amounted to RM1,679,198 in 2025 as compared to RM558,000 previously.

6. 股份偿还基金

在检讨中的财政年度内，本社共批准 556 份股份偿还申请，批准款额共计 RM1,429,376。本社设立此基金的宗旨

6. SHARE REDEMPTION FUND (“SRF”)

During the financial year under review, KOJADI approved a total of 556 applications for the Share Redemption Fund involving an approved redemption amount of RM1,429,376.

是让年老及有迫切财务需求的社员赎回在本社的股份。

The purpose of the SRF is to enable members to redeem their shares on grounds of old age and urgent financial needs.

董事会建议为截至 2025 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。

For the financial year ended 31 December 2025, the Board has proposed to allocate a sum of RM3,000,000 from the current year's net profit for share redemption purposes.

7. 自立合作社社员抚恤金计划

7. KOJADI MEMBERS' BENEVOLENCE SCHEME ("KMBS")

在检讨中的财政年度内，本社批准共计 RM11,800 的抚恤金。此计划是在福利基金下创立，目的是为合格的已故社员家属提供一次性的抚恤金。

During the financial year under review, KOJADI had approved the benevolence benefit amounting to RM11,800 under the KOJADI Members' Benevolence Scheme. Formed under the Welfare Fund, the Scheme aims to provide "one-time" benevolence to the beneficiaries of an eligible deceased member.

本社社员抚恤金计划在 2010 年成立以来，截至 2025 年杪总共批准 1,213 项申请，并发放 RM346,602 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。

Since the implementation of the KOJADI Members' Benevolence Scheme in 2010, KOJADI had approved 1,213 applications totalling RM346,602 to the beneficiaries of eligible deceased members as at end of 2025. Under the Scheme, a sum of RM200 will be paid to the next-of-kin/ beneficiary of a qualified deceased member.

8. 参与各项活动简报

8. REPORT ON ACTIVITIES

8.1 <u>表扬</u>

8.1 Recognitions

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 2025 年全国 100 家最佳合作社名榜之第 10 位。（2024 年名列第 10 位）。本社也获列入 2025 年联邦直辖区 50 家最佳合作社名榜之第 7 位。

KOJADI's consistent and sound performance continued to be recognized as it was ranked 10th among the Top 100 Best Co-operative Societies in Malaysia in 2025 by SKM. (Year 2024: ranked 10). KOJADI was also ranked 7th among the Top 50 Best Co-operative Societies in Wilayah Persekutuan.

8.2 培训及发展

8.2 Training and Development

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

During the financial year under review, members of the Board and Internal Audit

发展及合作社部(“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) 04/02/2025
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第一合作社银行举办的 2025 年合作社存款账户-法定储备金颁发首 20 家最高分红合作社和感恩仪式。

本社是其中在 2024 年排行首 20 家获得最高分红的合作社。这项活动是在吉隆坡 Renaissance 酒店举行。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。

(b) 19/03/2025
自立合作社主席 YB 拿督威拉古乃光上议员，副财政拿督林清海出席马来西亚合作社委员会举办的座谈会，名为“回应与愿望：迈向辉煌的合作社”以及于吉隆坡 TAMU 酒店举行的 2024 年联邦直辖区最佳合作社感恩宴会。

(c) 24/04/2025
自立合作社主席 YB 拿督威拉古乃光上议员，副财政拿督林清海以及董事骆峋阀社友出席于 SKM 大厦举行的马来西亚合作社委员会开斋节庆祝活动。

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) 04/02/2025
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and director Ms Ng Miow Hia attended the 2025 Co-operative Deposit Account-Statutory Reserve Fund’s first 20 highest Dividend-Paying Declaration and Appreciation Ceremony organised by Co-operative Bank Pertama at Renaissance Hotel in Kuala Lumpur.

KOJADI is among the 20 cooperatives with the highest dividends-paying cooperatives in the year 2024. The ceremony was officiated by the Chairman of the Board of SKM, Leftenan General Datuk Ahmad Norihan Bin Jalal (B).

(b) 19/03/2025
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong, Assistant Treasurer, Dato’ Lim Chin Hai attended the talk session on “Refleksi dan Aspirasi: Memeta Kecemerlangan Koperasi” dan Majlis Apresiasi Gerakan Koperasi Terbaik Wilayah Persekutuan Tahun 2024 at Hotel Tamu, Kuala Lumpur.

(c) 24/04/2025
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong, Assistant Treasurer, Dato’ Lim Chin Hai and director, Mr. Loke Sim Fatt attended the “Majlis Apresiasi Dan Ramah Mesra SKM” at SKM building.

(d) <u>24/04/2025</u>

自立合作社副财政拿督林清海出席由马来西亚全国合作社总会在赛城举办的开斋节 2025 庆祝活动。

这项活动由我国副首相阿末扎希主持庆祝活动。

(e) <u>26/05/2025</u>

本社主席 YB 拿督威拉古乃光上议员出席第 53 届英文星报年度股东大会。该股东大会在雪兰莪八打灵再也星报大厦举行。

(f) <u>05/06/2025</u>

本社主席 YB 拿督威拉古乃光上议员出席由马来西亚全国合作社总会与国民大学联办的"强化合作社以推动国家经济"座谈会。有关座谈会在雪兰莪万宜国民大学举行。

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

(g) <u>18/06/2025 - 19/06/2025</u>

本社主席 YB 拿督威拉古乃光上议员出席在布城艾佛利中心举行的合作社管理标准草案咨询会议及 2025 年全国合作社月启动仪式。

为表达政府对合作社运动在国家社会经济发展中扮演的重要贡献，配合此次活动，政府与 2024 年马来西亚排名前 100 家合作社和排名前 350 家最优秀合作社就合作社管理标准草案举行了咨询会，以获取相关合作社对有关管理标准之反馈意见，从而达到打造优质合作社的目标。

(d) <u>24/04/2025</u>

Assistant Treasurer, Dato' Lim Chin Hai attended the Hari Raya Aidilfitri ANGKASA 2025 celebration in Cyberjaya, organised by ANGKASA.

The celebration is graced by the Deputy Prime Minister of Malaysia, YAB Dato' Seri Dr. Ahmad Zahid bin Hamidi.

(e) <u>26/05/2025</u>

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended The Star Media Group Berhad 53rd Annual General Meeting held at Menara Star, Petaling Jaya, Selangor.

(f) <u>05/06/2025</u>

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the forum titled "Pemerkasaan Koperasi Sebagai Pemacu Ekonomi Negara" organized by ANGKASA and UKM at Cansellor Building, Universti Kebangsaan Malaysia, Bangi, Selangor.

The Minister of KUSKOP, YB Datuk Ewon Benedick graced the forum.

(g) <u>18/06/2025 - 19/06/2025</u>

KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the Sesi Konsultansi Draf Standard Pengurusan Koperasi (DMS 2025) and Majlis Peluncuran Sambutan Bulan Koperasi Kebangsaan 2025 (BKK'25) at the Everly Putrajaya, Putrajaya.

As a sign of the government's appreciation to the cooperative movement for its important contribution to the country's socio-economic development, in conjunction with this event, a consultation session on the draft cooperative management standards was held with the top 100 cooperatives and

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

the top 350 best cooperatives in Malaysia in 2024 to obtain feedback on cooperative management standards aimed at creating quality cooperatives.

The Minister of KUSKOP, YB Datuk Ewon Benedick graced the forum.

(h) 05/07/2025
本社秘书拿督易沛鸿出席马来西亚全国合作社总会 2025 年度代表大会。有关代表大会在吉隆坡贸易中心举行。

(h) 05/07/2025
KOJADI Secretary, Dato’ Yik Phooi Hong attended the 2025 Annual General Meeting of Delegates of ANGKASA at PWTC, Kuala Lumpur.

(i) 25/07/2025 – 27/07/2025
本社主席 YB 拿督威拉古乃光上议员及副主席拿督何襄赞出席马来西亚合作社委员会在马六甲州举行的 2025 年全国合作社日以及全国合作社日闭幕典礼。

活动主题为“合作社赋能社区，建设昌明国家”。该活动是要表彰合作社在加强包容性和可持续的社区及在社会经济发展方面所扮演的重要角色。

(i) 25/07/2025 – 27/07/2025
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong and Vice-Chairman, Datuk Hoo Seong Chang attended the celebration of National Cooperative Day and closing remarks of National Cooperative Day for year 2025 in Melaka, organised by SKM.

The theme is “Koperasi Memperkasa Komuniti, Membina Negara Madani”. The program was held to recognize the important role of cooperatives in strengthening inclusive and sustainable community and socio-economic development.

(j) 16/08/2025
本社主席 YB 拿督威拉古乃光上议员出席在吉隆坡美居（Trion）酒店举行的马来西亚金融服务合作社联合会的第四届年度代表大会。

(j) 16/08/2025
KOJADI Chairman, YB Senator Datuk Wira Koh Nai Kwong attended the 4th Annual General Meeting of Federasi Koperasi Perkhidmatan Kewangan Malaysia Berhad (FEDKEW) held at Mercure KL Trion Hotel, Kuala Lumpur.

(k) 23/08/2025
本社董事拿督吴亚嶺出席在马六甲瑞园酒店举行的 MCIS 合作社第 62 届年度代表大会。

(k) 23/08/2025
KOJADI director, Datuk Goh Ah Ling attended the 62nd Annual General Meeting of Koperasi MCIS Berhad held at Swiss-Garden Hotel Melaka, Melaka.

(l) 26/11/2025 - 28/11/2025

国际合作社联盟（ICA）与斯里兰卡国家合作社理事会联合举办第 17 届国际合作社联盟-亚太地区大会，举行地点是在斯里兰卡，哥伦布的肉桂湖畔。

参与有关大会的目的是要建立马来西亚合作社与全球区域合作社之间的关系网络。

本社主席 YB 拿督威拉古乃光上议员代表本社出席会议。

(m) 26/11/2025

本社副财政拿督林清海出席在吉隆坡国际贵都酒店举行的马登第十一届年度股东大会。

(n) 04/12/2025 - 05/12/2025

自立合作社董事黄妙霞律师出席在吉隆坡斯里太平洋酒店举行的“合作社信贷活动统一章程编制更新研讨会”。

该次研讨会的其中目的是制定信贷合作社统一章程的编制政策，并探讨与信贷合作社治理相关的事宜。

(o) 22/12/2025

自立合作社董事黄妙霞律师出席在雪兰莪万宜新镇 Tenera 酒店举行的有关合作社就中央流动性基金运作方面的交流会。

交流会旨在讨论如何改进中央流动性基金的运作，特别是确保资金能够充分善用，以造福合作社

(l) 26/11/2025 - 28/11/2025

The International Cooperative Alliance (ICA) in collaboration with National Council of Cooperatives Sri Lanka (NCCSL) organized an 17th ICA-Asia Pacific Regional Assembly which took place at Cinnamon Lakeside, Colombo, Sri Lanka.

The objective of participation is to create a network of relationships 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.

(m) 26/11/2025

KOJADI Assistant Treasurer, Dato' Lim Chin Hai attended the 11th Annual General Meeting of Matang Berhad at Hotel Equatorial, Kuala Lumpur.

(n) 04/12/2025 - 05/12/2025

KOJADI director Ms. Ng Miow Hia attended the Workshop on Updating the Preparation of Uniform By-Laws for Cooperatives Carrying Out Credit Activities at Hotel Seri Pacific, Kuala Lumpur.

Among others, the purpose of this workshop is to set policies for the preparation of uniform By-Laws for credit cooperative activities and discuss matters related to the governance of credit cooperatives.

(o) 22/12/2025

KOJADI director Ms. Ng Miow Hia attended the engagement session with contributing cooperatives regarding the operation of the Central Liquidity Fund (CLP) at Hotel Tenera, Bandar Baru Bangi, Selangor.

The session aimed to discuss improvements to CLP operations,

运动。

particularly to ensure that CLP funds can be used optimally for the benefit of the cooperative movement.

9. 展望

马来西亚 2026 年经济预计保持稳健，国内生产总值预计增长 4.0%至 4.5%，主要由稳健的内需和持续投资驱动，惟面临全球贸易环境趋紧和主要经济体需求减弱下导致出口放缓的风险。加上面对地缘政治紧张和关税政策也带来了不确定性。内需在稳定的薪资增长、政府的现金援助措施与展开的基础设施项目下获得支撑。此外，投资活动则受益于获批投资项目之落实和国家发展计划所带来的催化作用。

自立合作社始终秉持与国家发展愿景同步前行的宗旨，积极响应与支持国家合作社政策 2030 与包容性增长的方向。在整体经济环境趋于谨慎、成本压力持续存在的背景下，本社依然稳健前行，持续强化金融服务框架，优化风险管理机制，并深化全体社员的参与度与凝聚力，确保社务运作持续稳步展开。

展望 2026 年，自立合作社将致力于深耕教育、企业赋能及普惠金融服务三大关键领域。本社将通过强化社员方面的企业融资渠道以及提升金融产品多元化，本社必可全面增强社员的经济参与机会与竞争力，造福社员。

9. PROSPECTS

Malaysia’s economic growth in 2026 is projected to remain solid, with GDP expected to grow between 4.0% and 4.5%, driven primarily by resilient domestic demand and sustained investment activity. However, the outlook faces downside risks arising from a tightening global trade environment and softer demand from major economies, which could moderate export performance. Additional uncertainties stem from geopolitical tensions and evolving tariff policies. Domestic demand is expected to remain supportive, underpinned by steady wage growth, government cash assistance measures, and the continued implementation of infrastructure projects. Meanwhile, investment activity will be underpinned by the implementation of approved investments and the catalytic impact of national development plans.

KOJADI has consistently aligned its progress with the nation’s development vision, actively supporting the National Cooperative Policy 2030 and inclusive growth. Despite a cautious economic environment and ongoing cost pressures, KOJADI has advanced steadily by strengthening its financial service framework, enhancing risk management, and deepening member participation and solidarity, ensuring stable and sustainable operations.

Looking ahead to 2026, KOJADI will focus on three strategic areas: educational support, entrepreneurship empowerment, and inclusive financial services. By expanding access to entrepreneurial financing and diversifying its financial products, KOJADI remains firmly committed to comprehensively improving members’ economic opportunities and resilience.

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、配合，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
2026 年 3 月 24 日
吉隆坡

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
24 March 2026
Kuala Lumpur

全面收益表
截至2025年12月31日止
财政年度

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

		2025 RM	2024 RM
收入	Revenue	24,904,516	21,596,367
其他营业收入	Other operating income	749,176	678,369
		25,653,692	22,274,736
行政开销	Administrative expenses	(9,630,492)	(9,412,090)
其他营业开销	Other operating expenses	(6,055,816)	(3,566,348)
营业盈利	**OPERATING PROFIT**	9,967,384	9,296,298
出售投资盈利	Gain on disposal of investments	143,791	786,960
税前盈利	**PROFIT BEFORE TAX**	10,111,175	10,083,258
所得税开销	Income tax expense	-	-
税后盈利	**PROFIT AFTER TAX**	10,111,175	10,083,258
法定分配：15% (2024: 13%)	**STATUTORY APPROPRIATIONS: 15% (2024: 13%)**		
－法定储备基金：12% (2024: 10%)	- Statutory reserve fund: 12% (2024: 10%)	(1,213,341)	(1,008,326)
－合作社教育信托基金: 2% (2024: 2%)	- Co-operative Education Trust Fund: 2% (2024: 2%)	(202,223)	(201,665)
－合作社发展信托基金: 1% (2024: 1%)	- Co-operative Development Trust Fund: 1% (2024: 1%)	(101,112)	(100,833)
法定分配后盈利	**PROFIT AFTER STATUTORY APPROPRIATIONS**	8,594,499	8,772,434

全面收益表 截至2025年12月31日止 财政年度 (续)
STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025 (CONT'D)

		2025 RM	2024 RM
法定分配后盈利（续）	**PROFIT AFTER STATUTORY APPROPRIATIONS (CONT'D)**	8,594,499	8,772,434
股息建议	Proposed dividend	(2,637,990)	(2,603,565)
转拨至股份偿还基金	Transfer to share redemption fund	(3,000,000)	(3,000,000)
分配后盈利	**PROFIT AFTER APPROPRIATIONS**	2,956,509	3,168,869
非营业调整 – 往年度股息超额拨备	Non operating adjustment - over provision of dividend in prior year	82,096	151,556
非营业调整后盈利	**PROFIT AFTER NON OPERATING ADJUSTMENT**	3,038,605	3,320,425
其他全面(开销)/收入	Other comprehensive (expenses)/ income	(162,462)	1,597,165
全面收入总额	Total comprehensive income	2,876,143	4,917,590

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 STATEMENT OF FINANCIAL POSITION
于2025年12月31日 AS AT 31 DECEMBER 2025

		2025 RM	2024 RM
资产	**ASSETS**		
非流动资产	**NON-CURRENT ASSETS**		
厂房及设备	Plant and equipment	655,582	396,054
投资物业	Investment properties	8,617,411	7,682,449
投资	Investments	19,150,446	21,448,972
应收贷款	Loan receivables	136,415,419	113,064,367
其他应收账款	Other receivables	14,488,950	16,077,601
中央流动性基金	Central Liquidity Fund	595,560	595,560
合作社存款账户	Co-operative Deposit Account	5,313,039	4,304,713
		185,236,407	163,569,716
流动资产	**CURRENT ASSETS**		
应收贷款	Loan receivables	40,476,579	31,813,939
其他应收账款	Other receivables	4,337,296	5,081,443
法定储备基金的资产	Assets of statutory reserve fund	12,381,480	12,176,465
存款于执照银行	Deposits with licensed banks	99,918,520	152,223,535
现金及银行结余	Cash and bank balances	62,049,336	42,676,570
		219,163,211	243,971,952
资产总额	**TOTAL ASSETS**	404,399,618	407,541,668

财务状况表 于2025年12月31日(续) STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025 (CONT'D)

		2025 RM	2024 RM
权益及负债	**EQUITY AND LIABILITIES**		
本社社员应佔权益	**Equity attributable to Members of the Koperasi**		
股本	Share capital	67,251,244	66,495,957
资本储备	Capital reserve	5,785,987	5,785,987
偿还股本	Share capital redeemed	54,525,995	53,096,619
未分配盈利	Unappropriated profit	23,436,499	20,397,894
股份偿还基金	Share redemption fund	7,730,433	5,985,030
红股偿还基金	Bonus share redemption fund	1,532,366	1,707,145
股息均等基金	Dividend equalisation fund	3,221,831	3,221,831
教育基金	Education fund	3,812,043	3,821,549
福利基金	Welfare fund	494,964	517,850
公允价值储备	Fair value reserve	2,399,078	2,561,540
社员基金总额	**TOTAL MEMBERS' FUNDS**	170,190,440	163,591,402
法定储备基金	Statutory reserve fund	17,694,519	16,481,178
发展补助	Development grants	20,212,130	20,228,389
非流动负债	**NON-CURRENT LIABILITY**		
贷款自马来西亚政府	Loans from the Malaysian Government	150,000,000	190,000,000
流动负债	**CURRENT LIABILITIES**		
贷款自马来西亚政府	Loans from the Malaysian Government	40,000,000	10,000,000
其他应付账款及应计费用	Other payables and accruals	6,302,529	7,240,699
		46,302,529	17,240,699
权益及负债总额	**TOTAL EQUITY AND LIABILITIES**	404,399,618	407,541,668

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Website : www.kojadi.my

Business Hours

Monday-Friday : 8.30am-5.30pm
Saturday-Sunday & Public Holidays : Closed