

ANGKASA







COOPERATIVE DEVELOPMENT IN MALAYSIA
"AN ANGKASA'S PERSPECTIVE"

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Vice President ANGKASA
@ BOD, Global ICA Coop Housing Int
Sept, 27 2019 @ Berjaya Times Square, Kuala Lumpur

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PRESENTATION HIGHLIGHTS



1. Cooperatives vs Credit Union
2. ANGKASA's Goal, Structure, Board & Services
3. Business Development – Target, Key Economic Sectors
4. Current Initiatives - Financial, Inheritance & Trust Management, Wholesale and Retail, Tourism, Personal Care & Health, Plantation, Agriculture & Agro-based Industry, Property Development & Building Industries, Innovation, Telecommunication & Technology, Community Development concern for the community.
5. Challenges
6. ANGKASA's Strategies Plan 2017-2050
7. Q & A / Concluding Remarks

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WHAT IS COOPERATIVE VS CREDIT UNION



Cooperatives are **people-centred enterprises** jointly owned and democratically controlled by and for their members to realise their common socio-economic needs and aspirations.

As enterprises based on values and principles, they put **democracy, fairness and equality first** allowing people to create sustainable enterprises that generate long term jobs and prosperity.

A credit union is a **member-owned financial cooperative**, controlled by its members and operated on the principle of people helping people, providing its members credit at competitive rates as well as other financial services

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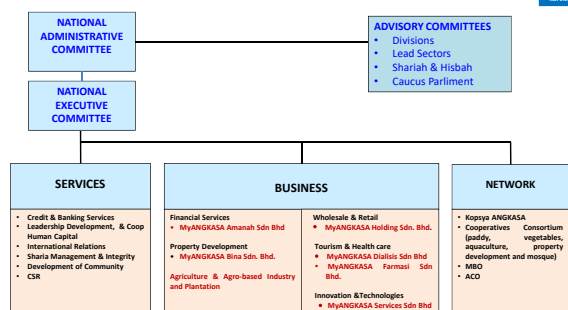
ANGKASA's Goals

As Apex body recognized by the government - representing all cooperatives in Malaysia:

- To unite all co-operatives in Malaysia;
- To represent Malaysian cooperatives at national and international Level
- To fight for, monitor and safeguard the interest of members and the movement in general; and
- To facilitate the operation and development of members .

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Group Organization Structure



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Our Board



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ANGKASA'S SERVICES

UNIFICATION OF COOPERATIVES

Unite and represent Malaysian co-operative movement, both nationally and internationally

Coop Marque & Domain

Turquoise has been chosen as the official color for the cooperative movement in Malaysia.

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BUSINESS DEVELOPMENT

Stimulate and develop co-operative businesses by identifying and promoting new business, strengthening existing businesses and create a network of cooperation at national and international level

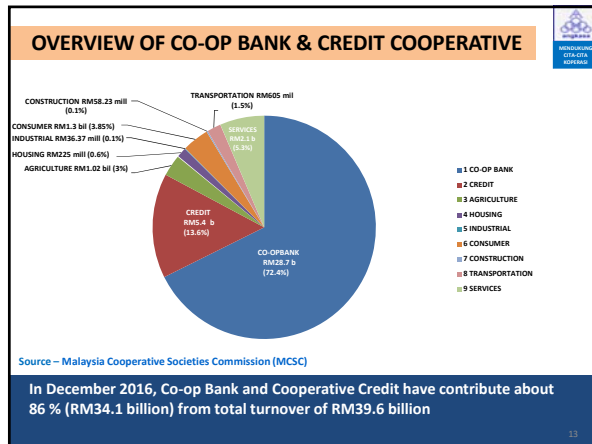
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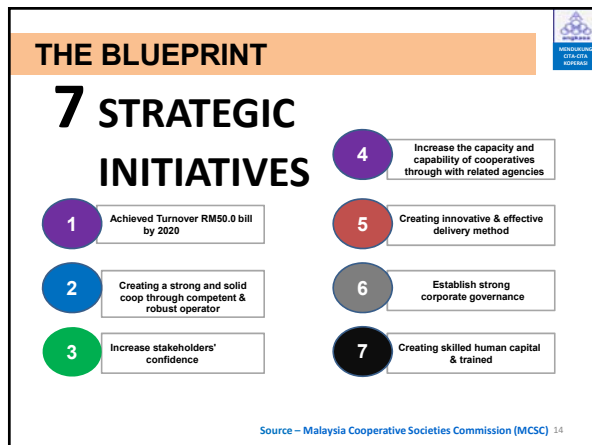
Co-operative Contribution Target

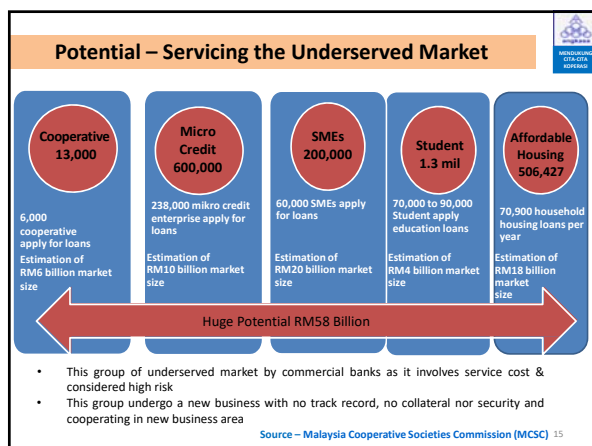
As the 3rd Economic Sector in the country, cooperatives are entrusted to contribute to economic development by way of:

- Dealing with problem of cost of living
- Develop the rural areas
- Increasing the standard of living of the low income household
- Engage in activities that contribute to Malaysia's economy towards becoming a high income nation

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KOPERASI PEMBIAYAAN SYARIAH ANGKASA (KOPSYA)



VISION

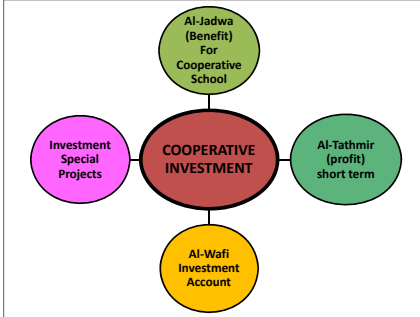
- ❖ National Secondary Financial Cooperative
- ❖ Leading The Development of Cooperative Movement and Nation

MISSION

1. Mobilise the movement's **vast potential capacity** through **efficient joint funding** and **access to financial markets**
2. Mobilise the dedicated, knowledgeable, committed and accountable **human resource expertise** with integrity, **motivated by the blessings of The All Mighty God**
3. Commission a **sustainable organisation**, with **ICT** for the future, growing in tandem with the **Goals of the Shariah**, offering products and services **benefiting members**

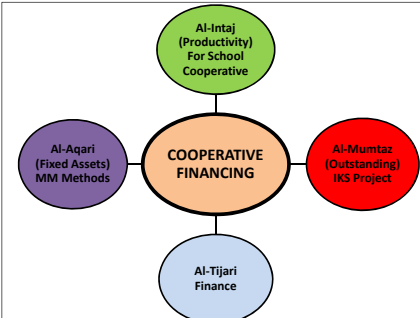
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KOPSYA Products & Services

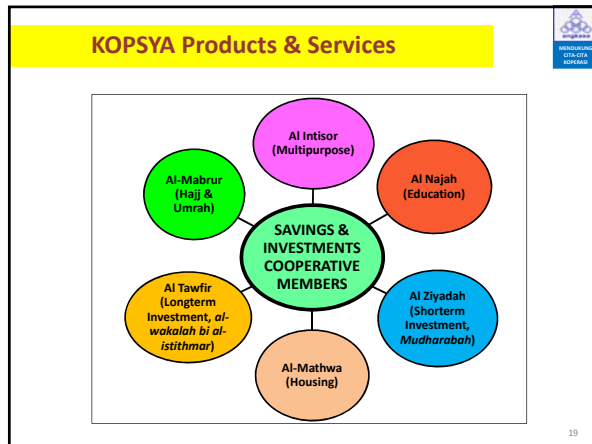


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KOPSYA Products & Services



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CREDIT & BANKING SERVICES

Collection services for loan repayment, payment of shares, fees, insurance premiums, deposits, infaq-lil waqf, saving, etc.

CUSTOMERS
404 cooperative members
589 clubs, unions, companies / private organisations

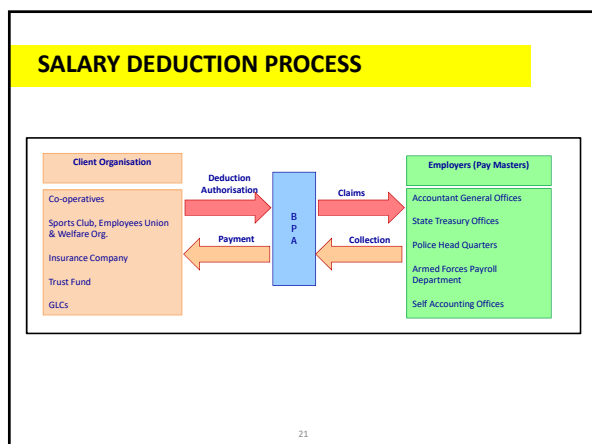
SERVICE CHARGE
0.6% - 2.0%

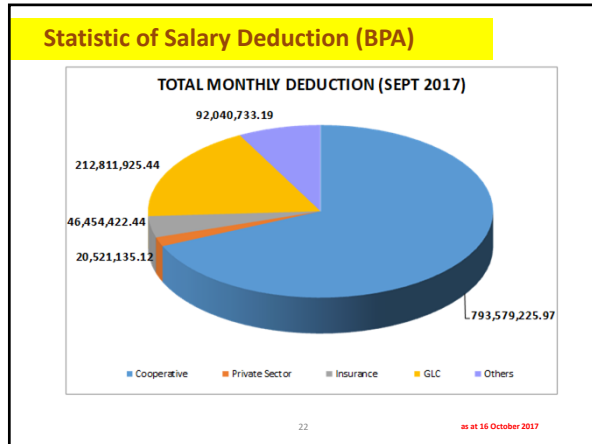
SPEKAR

Koperasi / Bank / Lembaga Keuangan Lainnya

Koperasi / Bank / Lembaga Keuangan Lainnya

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INHERITANCE & TRUST MANAGEMENT

MyANGKASA
amanah berhad
LEGACY MANAGEMENT • TRUST MANAGEMENT

Products

ISLAMIC AND CONVENTIONAL WILLS

HIBAH

AMANAH (TRUST)

CORPORATE TRUST

WILL ADMINISTRATOR

WASI

FUNERAL SERVICE

FELCRA Berhad AGRO BANK Sentiassa di Sisi Anda PETRONAS Bank Muamalat

Current Initiatives

WHOLESALE & RETAIL SECTOR

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COOPERATIVE PRODUCT SUPPLY CHAIN & DEVELOPMENT PROGRAM

Workshop on Entrepreneurship Training Unit

Collection Products Workshop

Re-branding Workshop

Packaging Workshop

Wholesale and Retail Sector

PROMOTION

- Entrepreneur Services Centre
- Expo/Booth
- Free Distribution
- Gift
- Doorgift etc.

MARKETING

MAHSB

Supply/Distributor

Retailers/Buyer

CONSUMER GOODS

Coop TM • Nestle • Beraa Faiza • Alabi

• Angkasa (Food, Papers etc.) • Cooperatives

• SCHOOL COOP • ADULT COOP • MOSQUE COOP

• UNIVERSITY COOP • PRESMA

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"100 Product Champions"

DOMESTIC MARKET

&

INTERNATIONAL MARKET

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Current Initiatives
TOURISM, PERSONAL CARE & HEALTHCARE




HAEMODIALYSIS SERVICES



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HAEMODIALYSIS SERVICE



MyANGKASA DIALISIS SDN. BHD.

Manage dialysis centers operating in:

- i. Temerloh (100% owned by MDSB)
- ii. Kuala Kedah (70% owned by MDSB, 30% owned by Koperasi Guru-Guru Melayu Kedah Bhd)

Business Model:

- i. 100% owned; or
- ii. JV with the cooperative the shareholding in JV subject to the terms and conditions; or
- iii. MyANGKASA DIALISIS act as the Center Manager - with a management fee

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PHARMACY
MyANGKASA Farmasi Sdn. Bhd.















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Hospitality & Personal Care




JARINGAN HOTEL KOPERASI






JARINGAN SPA KOPERASI





JARINGAN HOMESTAY KOPERASI



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Current Initiatives

PLANTATION, AGRICULTURE & AGRO-BASED INDUSTRY

✓ PADDY

✓ FISHERIES


□ Kedah □ Perlis

□ Pahang


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CONTRIBUTION TARGET

CONTRIBUTION TARGET OF AGRICULTURE & AGRO-BASED INDUSTRY BY 2020




RM28.9 billion To GDP Contribution




109,000 Job Vacancy

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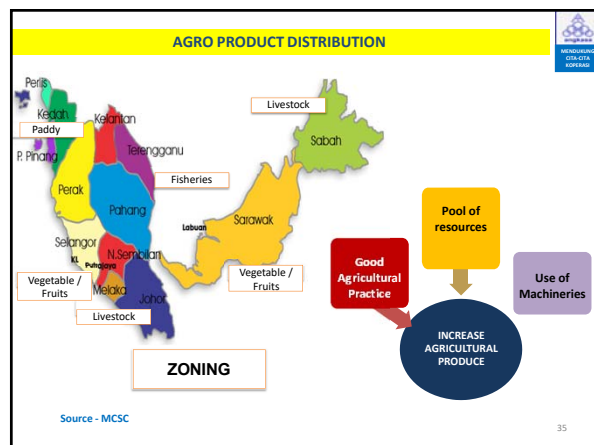
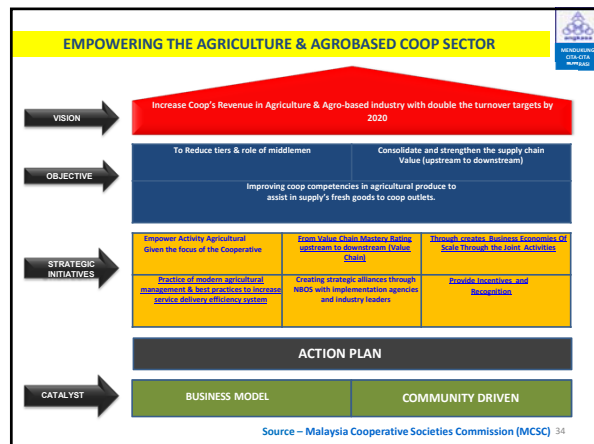


RM0.5 billion Cooperative Contribution




3,000 Job Vacancy

Source – Malaysia Cooperative Societies Commission (MCSC) 33






Current Initiatives
INNOVATION & TECHNOLOGY

ONLINE SHOPPING & SOCIAL NETWORK
MyANGKASA Holding Sdn. Bhd.



ONLINE BUSINESS
MyANGKASA Pharmacy Sdn. Bhd.
e-CONSTANT



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Current Initiatives
COMMUNITY DEVELOPMENT

Mosque Coop (KKM)

- Economic generating centre
- Meeting social and cultural demands, thereby fostering unity and teamwork
- A centre for learning





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Women Development

- TCM (child care centre)
- Training Institution (TCM ANGKASA)
- Basic Course on Childcare
- Training on Managing & Operating Childcare Centre









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School Cooperatives




Coop Members:
2,315 – Members 2.077 million

Main Activities :
300 school coops with turnover more than RM300,000

- Entrepreneurship Development
- School Cooperative Tourism
- School Cooperative Day

as at 03 October 2017 40

University Cooperative



Cooperatives:
129 (universities, colleges)

Main Activities:

- Entrepreneurship development (KOSISWA)
- Leadership development
- FESCOOP SISWA (cooperation with Ministry of Higher Learning)

Other Communities

- **KOBERA** (*Marginalized community*)
– 328 cooperatives
- **Koperasi OKU** (*Special-Needs community*)
– 43 cooperatives
- **Koperasi Orang Asli** (*Native Community*)
– 70 members

as at 03 October 2017 41

Current Initiatives



INTERNATIONAL RELATIONS

- ICA GLOBAL
- ICA-AP
- ACO (ASEAN Co-operative Organisation)
- ICA-AP Malaysia Branch - MBO



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HOST GENERAL ASSEMBLY 2017



International Co-operative Alliance

Global Conference and General Assembly

Co-operatives: Putting People at the Centre of Development

14-17 November 2017, Kuala Lumpur, Malaysia
www.malaysia2017.coop



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PRACTICE OF COOPERATIVE PRINCIPLES & PHILOSOPHY

Increase the understanding and practice of cooperative values and principles in accordance with the United Nation's ILO Recommendation 193 which recognizes cooperatives as an instrument for economic, social and cultural well-being of the community.

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Courses on Cooperative Philosophy & Principles

- Board Members
- Internal Auditors
- Staff



- Student
- Teacher
- Staff

THE TARGET GROUP

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Computerised Coop Management System

- Module on Membership Data Mgt System
- Accounting
- Retail System (POS)
- Payroll System
- GA Registration System

Syaria Certificate Of Compliance

CONCERN FOR THE COMMUNITY

Yayasan ANGKASA

Tabung Amanah Pendidikan ANGKASA (TAPAK)

Education loans to cooperative members and their children and cooperatives' staff for first degree, Masters and Ph.D.

- No interest charge.
- Recognised as scholarship if the student received excellent results.
- Opportunity to work with ANGKASA or any other cooperatives based on vacancy
- Maximum RM6,500/year per student and additional RM1,000 to buy books.

Pusat Jagaan Darul Sakinah (Orphanage Home)



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Infiaq Lil-Waqf (Welfare Fund)

A fund created from the contribution by cooperatives and the public. The funds raised is use to support & develop the community.

CURRENT RESOURCES & DONORS:

- Cooperatives and cooperators
- Special fund from ANGKASA
- ANGKASA Board & Staff

USE OF FUND :

- To purchase land or other strategic assets and develop it for the benefit of cooperatives and society
- To create coop business centre in the city for purpose of marketing coop products at affordable rental rate.
- To set up elderly and orphanage care centres.
- To develop healthcare centre & specialist hospital.

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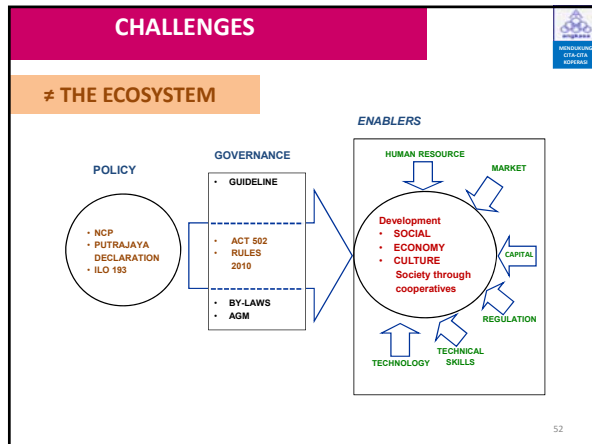
Zakat (Alms)

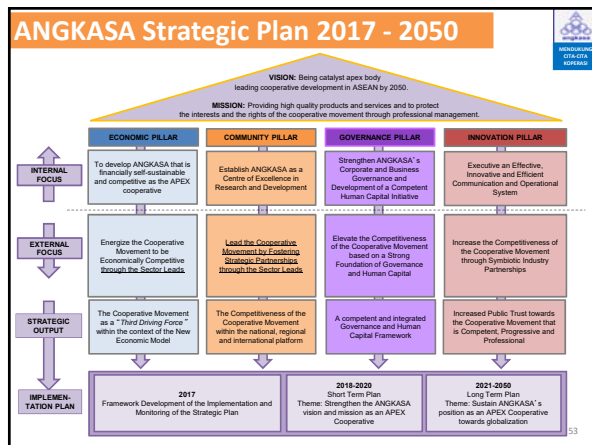
ANGKASA AS AN INTERMEDIARY (SUB-AMIL)

- To encourage cooperative to pay zakat.
- To help and manage zakat of the cooperative sectors, and to assist Pusat Zakat Negeri (an institution for collection of Zakat) to increase the collection of Zakat.
- For the convenience of cooperatives to pay zakat.

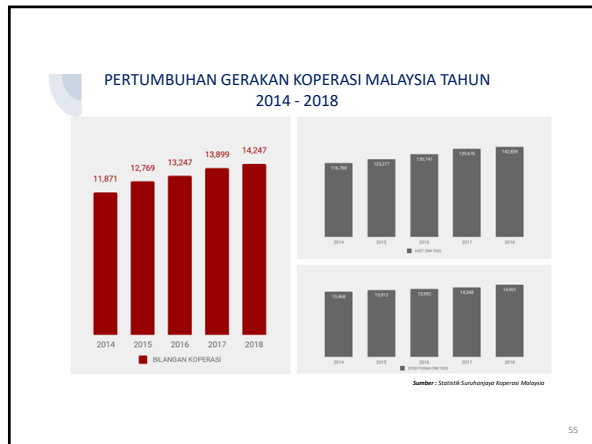
Fees received as Sub-Amil is use by ANGKASA to implement education, training and development programmers for the Malaysian cooperative.

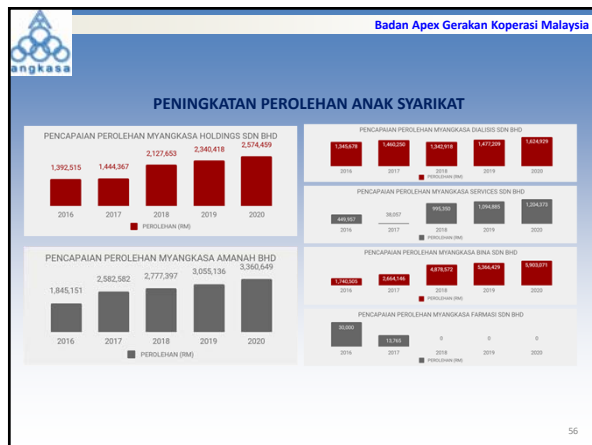
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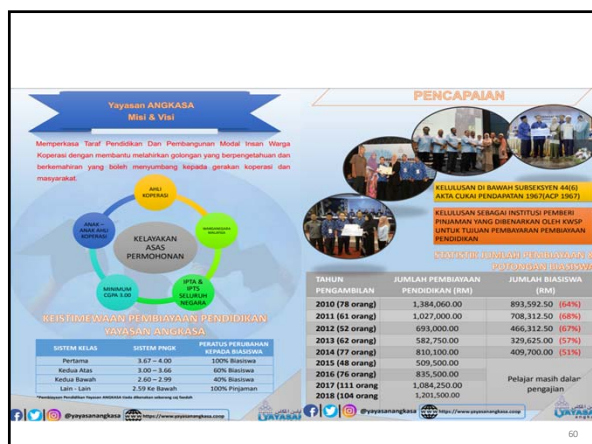
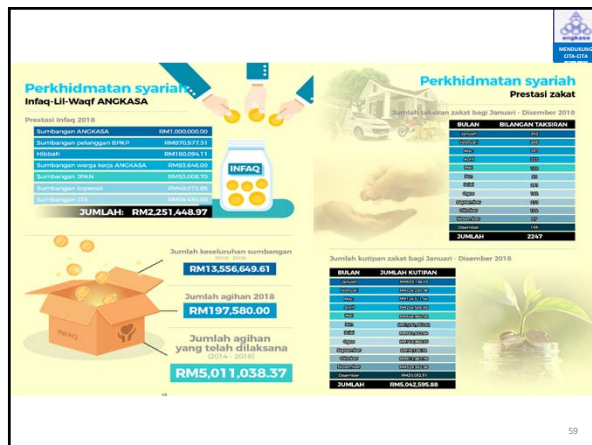












CONCLUDING REMARKS

- This presentation has highlighted ANGKASA's contributions to the development of co-operatives in Malaysia since it's inception in 1971
- ANGKASA's contributions to the members and non-members has significant impact and role towards developments of Malaysia
- The past, almost a century of co-ops existence in Malaysia has brought in some more than 14 000 co-op members and a total of 6.5million individual membership
- ANGKASA's roles now not only in making sure members adhere to the principles and values of co-operatives but now embark extensively in business activities besides social responsibility
- ANGKASA's commitment is in line with the governments prosperity vision and national entrepreneurship policies



THANK YOU
