



KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD (KOPSYA)



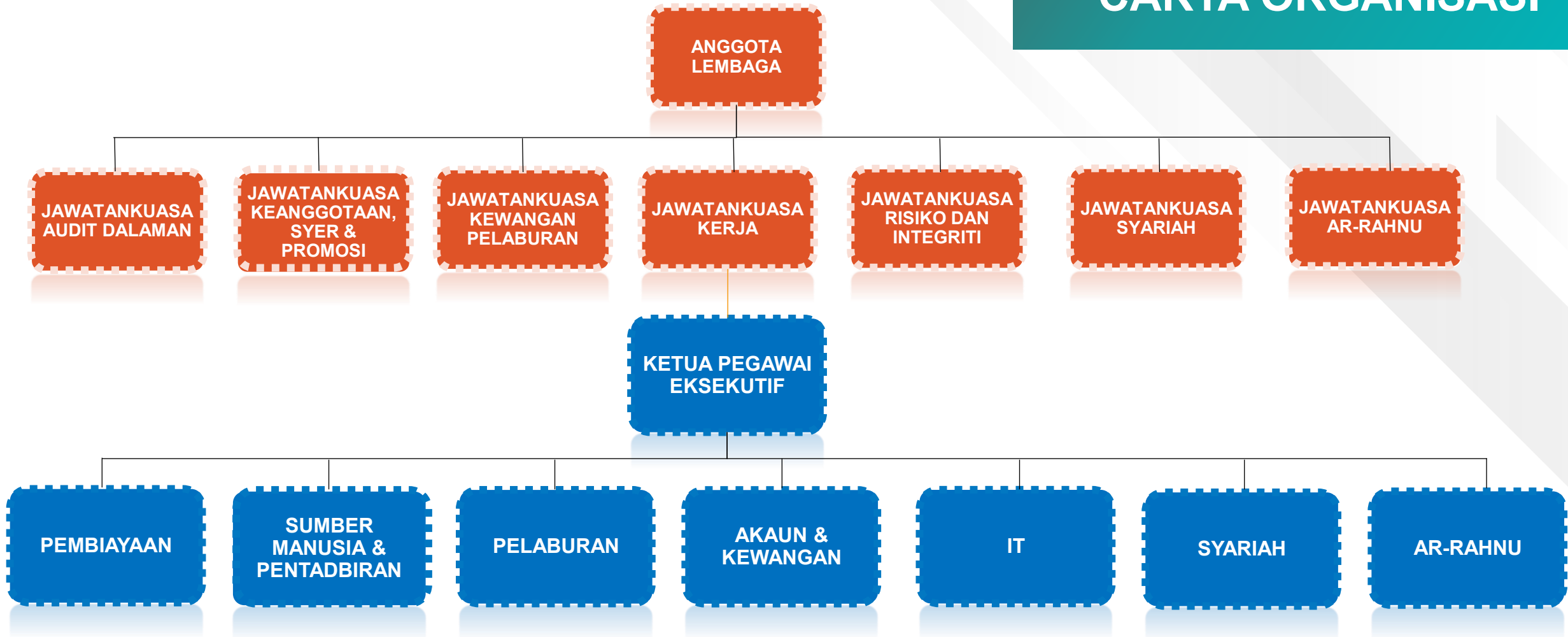
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LATAR BELAKANG

- Didaftarkan dengan Suruhanjaya Koperasi Malaysia pada 7 Julai 2011.
- Keanggotaan Koperasi ini terbuka kepada koperasi yang menjadi anggota ANGKASA dan koperasi lain yang dibenarkan oleh Akta untuk menjadi anggota.



CARTA ORGANISASI





White Paper on Shariah Audit

- KOPSYA dijadikan *benchmark* Koperasi patuh syariah di Malaysia

4.3 Co-operatives

Co-operatives face a more pressing hurdle, as there is no specific Act that governs Islamic co-operatives. This absence may trigger issues in cases where the current regulation may not comply with Shariah principles or may hinder the process of Shariah compliance (Itam et al., 2016). It also raises the question of whether present mechanisms can ensure compliance with Islamic Shariah principles and the *maqasid*, and how to resolve inconsistent practices such as the use of ar-rahnu contracts versus tawarruq as the underlying contract for micro-financing offered by ar-rahnu operators and co-operatives.

Presently, ANGKASA conducts audits for co-operatives interested in obtaining a Shariah-compliant product status. Although Suruhanjaya Koperasi Malaysia has issued Shariah governance guidelines for co-operatives, i.e. GP28 which is mainly for credit co-operatives, implementation is not widespread because adoption is not mandatory.

At the KOPSYA ANGKASA level, Shariah governance mechanisms are being explored as part of the Management and Shariah Development functions. KOPSYA's model of governance and assurance could serve as a benchmark for other co-operatives. Concerns about Shariah compliance have introduced a new dimension under the broader umbrella of corporate governance frameworks. Enhancing this multi-dimensional governance in Islamic co-operatives would support the members in maintaining Shariah compliance and protecting the rights of involved parties.

KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD

NEGERI / STATE :
WILAYAH PERSEKUTUAN

KEANGGOTAAN MEMBERSHIP : 1,528	SYER DAN YURAN SHARE AND SUBSCRIPTIONS : RM56,850,000	KUMPULAN WANG ANGGOTA SHAREHOLDER'S FUND : RM67,837,000
JUMLAH ASET TOTAL ASSET : KOPERASI CO-OPERATIVE RM370,312,000 KUMPULAN GROUP RM370,312,000	PENDAPATAN INCOME : KOPERASI CO-OPERATIVE RM21,794,000 KUMPULAN GROUP RM21,794,000	
AKTIVITI UTAMA MAIN ACTIVITY : KREDIT CREDIT		

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Prof. 100 Koperasi Terbaik Malaysia 2024
Top 100 Co-operatives in Malaysia 2024



KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD

NEGERI / STATE :
WILAYAH PERSEKUTUAN

KEANGGOTAAN MEMBERSHIP : 1,528	SYER DAN YURAN SHARE AND SUBSCRIPTIONS : RM52,890,000	KUMPULAN WANG ANGGOTA SHAREHOLDER'S FUND : RM57,561,000
JUMLAH ASET TOTAL ASSET : KOPERASI CO-OPERATIVES RM287,471,000 KUMPULAN GROUP RM287,471,000	PENDAPATAN INCOME : KOPERASI CO-OPERATIVES RM21,587,000 KUMPULAN GROUP RM21,587,000	AKTIVITI UTAMA ACTIVITIES : KREDIT CREDIT

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PENGIKTIRAFAN KOPERASI TERBAIK MALAYSIA

➤ Koperasi Pembiayaan Syariah Angkasa Berhad (KOPSYA) telah mendapat pengiktirafan daripada Suruhanjaya Koperasi Malaysia (SKM) sebagai koperasi terbaik seluruh Malaysia di tangga ke-21 bagi tahun 2023 & 2024 dan tangga ke-17 pada tahun 2025.

KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD

KEANGGOTAAN MEMBERSHIP : 1,602	SYER DAN YURAN SHARE AND SUBSCRIPTIONS : RM61,079,000	KUMPULAN WANG ANGGOTA SHAREHOLDER'S FUND : RM72,281,000
JUMLAH ASET TOTAL ASSETS : KOPERASI CO-OPERATIVES RM426,874,000 KUMPULAN GROUP RM426,852,000	PENDAPATAN INCOME : KOPERASI CO-OPERATIVES RM27,433,000 KUMPULAN GROUP RM27,443,000	
AKTIVITI UTAMA MAIN ACTIVITY : KREDIT CREDIT		

Prof. 100 Koperasi Terbaik Malaysia 2025
Top 100 Co-operatives in Malaysia 2025

NEGERI / STATE :
WILAYAH PERSEKUTUAN

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KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD



Building trust together.

Certificate

SIRIM QAS International has issued an IQNET recognized certificate that the organization:

KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD
Unit 209-509, Block C, Glomac Business Centre
No. 10, Jalan SS6/1, Kelana Jaya
47301 Petaling Jaya
Selangor Darul Ehsan
Malaysia

has implemented and maintains a
Quality Management Systems

for the following scope:
Provision of services covering membership and managing investment from cooperative members.

which fulfils the requirements of the following standard:

ISO 9001:2015

Issued on: 29 December 2023
First issued on: 29 December 2023
Expires on: 28 December 2026

Registration Number: **MY — QMS 04004**

Alex Stolchitulu
President of IQNET

Nur Fadhliah Muhammad
Chief Executive Officer of
SIRIM QAS International Sdn. Bhd.



This attestation is directly linked to the IQNET Member's original certificate and shall not be used as a stand-alone document.

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KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD
UNIT 209-509, BLOCK C, GLOMAC BUSINESS CENTRE
NO. 10, JALAN SS6/1, KELANA JAYA
47301 PETALING JAYA
SELANGOR DARUL EHSAN
MALAYSIA



telah melaksanakan Sistem Pengurusan Kualiti yang menepati

ISO 9001 : 2015
QUALITY MANAGEMENT SYSTEMS – Requirements



Skop Pensijilan

**PENYEDIAAN PERKHIDMATAN MERANGKUMI KEANGGOTAAN DAN
PENGURUSAN PELABURAN DARI ANGGOTA KOPERASI.**



Tarikh dikeluarkan : 29 Disember 2023
Tarikh asal pensijilan : 29 Disember 2023
Tarikh luput : 28 Disember 2026
No. pensijilan : QMS 04004

Nur Fadhliah binti Muhammad
Ketua Pegawai Eksekutif
SIRIM QAS International Sdn. Bhd.

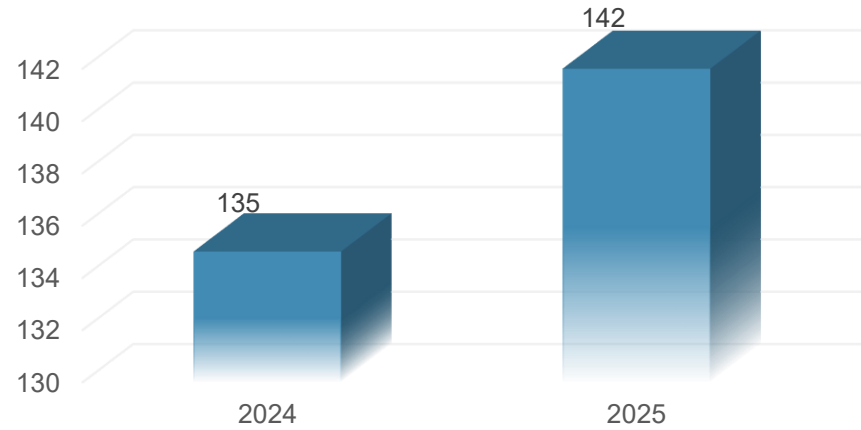
SIRIM QAS INTERNATIONAL SDN. BHD.
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MALAYSIA
Tel : 60-3-61484024
Fax : 60-3-61484037
<http://www.sirim-qas.com.my>
<http://www.malayqas.com.my>

Pengesahan ini adalah kepada peraturan-prosedur dan sistem-sistem support tersebut dalam Pelesenan Pensijilan.

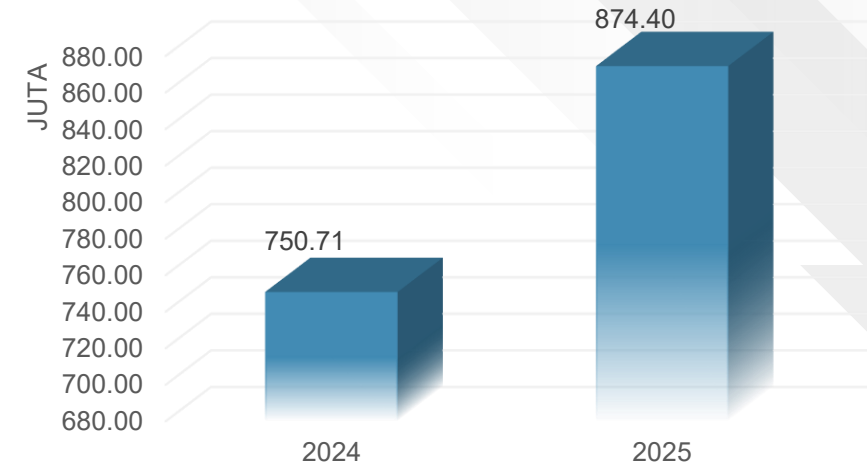
➤ **KOPSYA telah diiktiraf oleh SIRIM dan berjaya mendapatkan Pensijilan MS ISO 9001:2015 pada 29 Disember 2023.**

STATISTIK

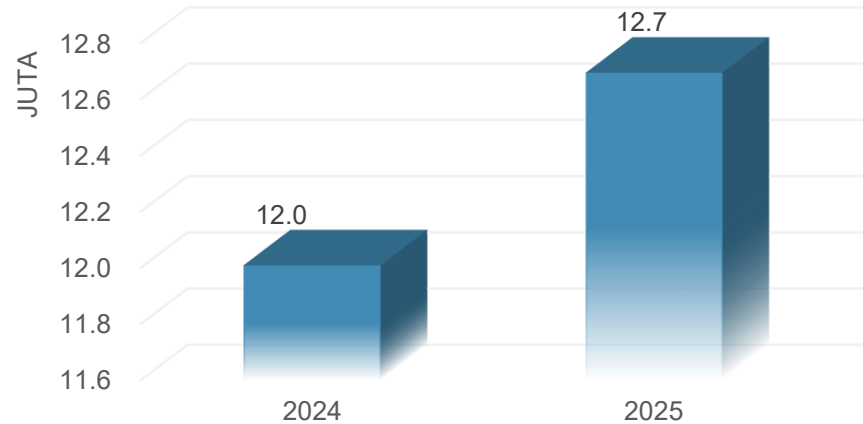
BIL. KOPERASI TERIMA PEMBIAYAAN



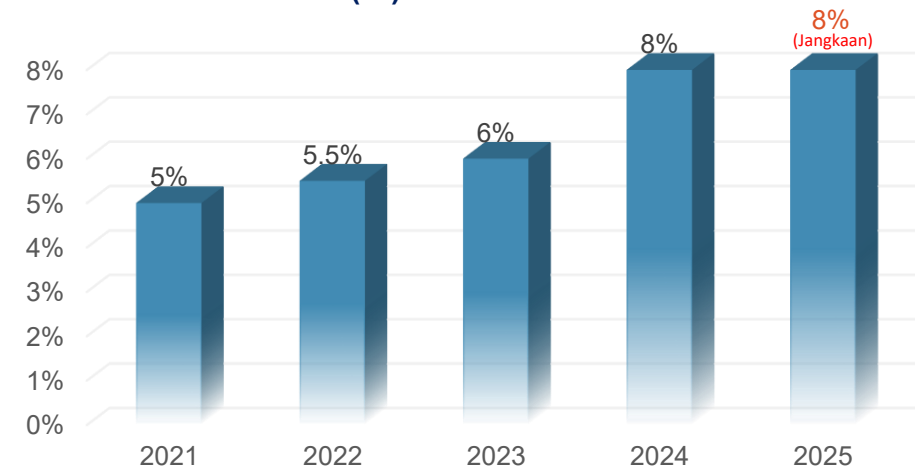
JUMLAH PEMBIAYAAN (RM)



JUMLAH KEUNTUNGAN (RM)



DIVIDEN SAHAM (%)



KEANGGOTAAN



KEANGGOTAAN

1,888

KEANGGOTAAN
KOPSYA

12,010

(April 2026)

KEANGGOTAAN
ANGKASA

16,342

KOPERASI
BERDAFTAR
DENGAN SKM

RM
80,199,042.68
MODAL SYER
TERKUMPUL

DATA SEHINGGA
APRIL 2026



KEANGGOTAAN KOPSYA VS AHLI ANGKASA DATA APRIL 2026

KEANGGOTAAN

ZON	NEGERI	KOPSYA	ANGKASA (APRIL 2026)	PERATUSAN
UTARA	PERLIS	40	209	19%
	KEDAH	118	842	14%
	PULAU PINANG	126	631	19%
	PERAK	194	1,436	14%
TENGAH	SELANGOR	277	1,414	20%
	WILAYAH PERSEKUTUAN	197	795	25%
SELATAN	NEGERI SEMBILAN	92	597	15%
	MELAKA	68	373	18%
	JOHOR	140	1,157	12%
PANTAI TIMUR	PAHANG TIMUR (ZON 1)	92	446	21%
	PAHANG TENGAH (ZON 2)	95	415	23%
	PAHANG BARAT (ZON 3)	61	230	27%
	TERENGGANU	94	740	13%
	KELANTAN	93	763	12%
	SABAH	68	1,065	6%
	SARAWAK	131	897	15%
	JUMLAH KESELURUHAN		1,888	12,010

KEANGGOTAAN KOPSYA MENGIKUT FUNGSI SEHINGGA APRIL 2026

BIL	FUNGSI	JUMLAH KOPERASI
1	KREDIT	238
2	PERTANIAN	325
3	PERUMAHAN	58
4	PERINDUSTRIAN	24
5	PENGGUNA (DEWASA)	384
6	PENGGUNA (SEKOLAH)	285
7	PEMBINAAN	25
8	PENGANGKUTAN	51
9	PERKHIDMATAN	498
	JUMLAH KESELURUHAN	1,888

DEPOSIT



KADAR JANGKAAN KEUNTUNGAN KEMASKINI APRIL 2026

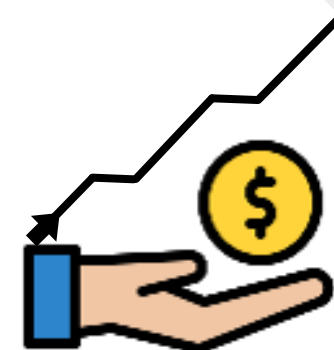
- a) Deposit jangka masa pendek kepada semua Koperasi Anggota dengan amaun deposit minimum sebanyak RM1,000.00

TEMPOH (BULAN)	KADAR JANGKAAN KEUNTUNGAN (%)
1	2.61
3	2.74
6	2.97
9	3.04
12	3.10

*Amaun deposit minimum sebanyak RM500.00 khas kepada koperasi sekolah sahaja

- b) Deposit jangka masa panjang kepada semua Koperasi Anggota dengan amaun deposit minimum sebanyak RM5,000.00

TEMPOH (BULAN)	KADAR JANGKAAN KEUNTUNGAN (%)
24	3.30



AR-RAHNU



AR-RAHNU

LOKASI:

12-G, Jalan Bidara 6/1 Taman Saujana Utama, 3, Bandar Saujana Utama, 47000 Sungai Buloh, Selangor

WAKTU OPERASI:

Isnin – Khamis

9:00 pagi – 1:00 tgh
2:00 ptg – 5:00 ptg

Jumaat

9:00 pagi – 12:15 tgh
2:30 ptg – 5:00 ptg

Sabtu

9:00 pagi – 12:30 tgh



AR-RAHNU

Sistem gadaian berlandaskan Syariah

Terbuka kepada warganegara & bukan warganegara (pemegang passport sah)

Pembiayaan sehingga 80%

Tempoh gadaian fleksibel hingga 18 bulan (6+6+6 bulan)

Perlindungan Takaful sepenuhnya

Caj keuntungan serendah 1% sebulan

Menerima pelbagai mutu emas (18k hingga 24k)

Had pembiayaan sehingga RM100,000 sehari

Pengujian emas percuma

Bayaran secara ansuran

**KOPSYA AR-
RAHNU
MENAWARKAN**

PEMBIAYAAN



PEMBIAYAAN PROJEK



PEMBIAYAAN ASET DAN HARTANAH



PEMBIAYAAN KREDIT



HUBUNGI KAMI



**TERIMA
KASIH**



Unit 209 - 509
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No.10, Jalan SS 6/1, Kelana Jaya
47301 Petaling Jaya,
Selangor Darul Ehsan



+603-7803 1214



info@kopsya.coop



www.kopsya.coop



Koperasi Pembiayaan Syariah
Angkasa Berhad



[Muat Turun Slide](#)



[Borang Maklum Balas](#)

KADAR KEUNTUNGAN PRODUK DEPOSIT KOPSYA DENGAN BANK SEHINGGA 31 MAC 2026

No.	Bank	Tempoh (Bulan)					
		1	3	6	9	12	24
1	KOPSYA	2.61	2.74	2.97	3.04	3.10	3.30
2	CBP	2.15	2.30	2.35	2.40	2.45	Negotiable
3	Al-Rajhi	2.40	2.50	2.60	2.65	2.70	2.85
4	Alliance Islamic Bank	2.10	2.30	2.40	2.40	2.45	2.45
5	OCBC Al-Amin Bank	1.85	1.95	2.05	2.05	2.10	2.10
6	Bank Rakyat	2.10	2.20	2.25	2.30	2.40	2.40
7	Bank Muamalat	2.05	2.20	2.25	2.25	2.25	2.30
8	HSBC Amanah Malaysia	1.95	2.05	2.10	2.10	2.10	2.15
9	Bank Islam	1.90	2.05	2.10	2.10	2.10	2.15
10	MBSB Bank	1.90	2.05	2.10	2.10	2.10	2.15
11	Maybank Islamic	1.70	1.85	1.95	1.95	1.95	1.95
12	Standard Chartered Saadiq	1.75	1.95	2.05	2.05	2.05	2.05
13	CIMB Islamic Bank	1.75	1.95	2.05	2.05	2.05	2.10
14	Ambank Islamic	1.75	1.95	2.05	2.05	2.05	2.10
15	RHB Islamic Bank	1.75	1.95	2.05	2.05	2.05	Negotiable
16	Hong Leong Islamic Bank	1.75	1.95	2.05	2.05	2.05	2.10
17	Public Islamic Bank	1.75	1.95	2.05	2.05	2.05	2.05
18	Affin Islamic Bank	1.25	1.85	2.05	2.10	2.10	1.00