KOPSYA angkasa

Muamalat Ibadah

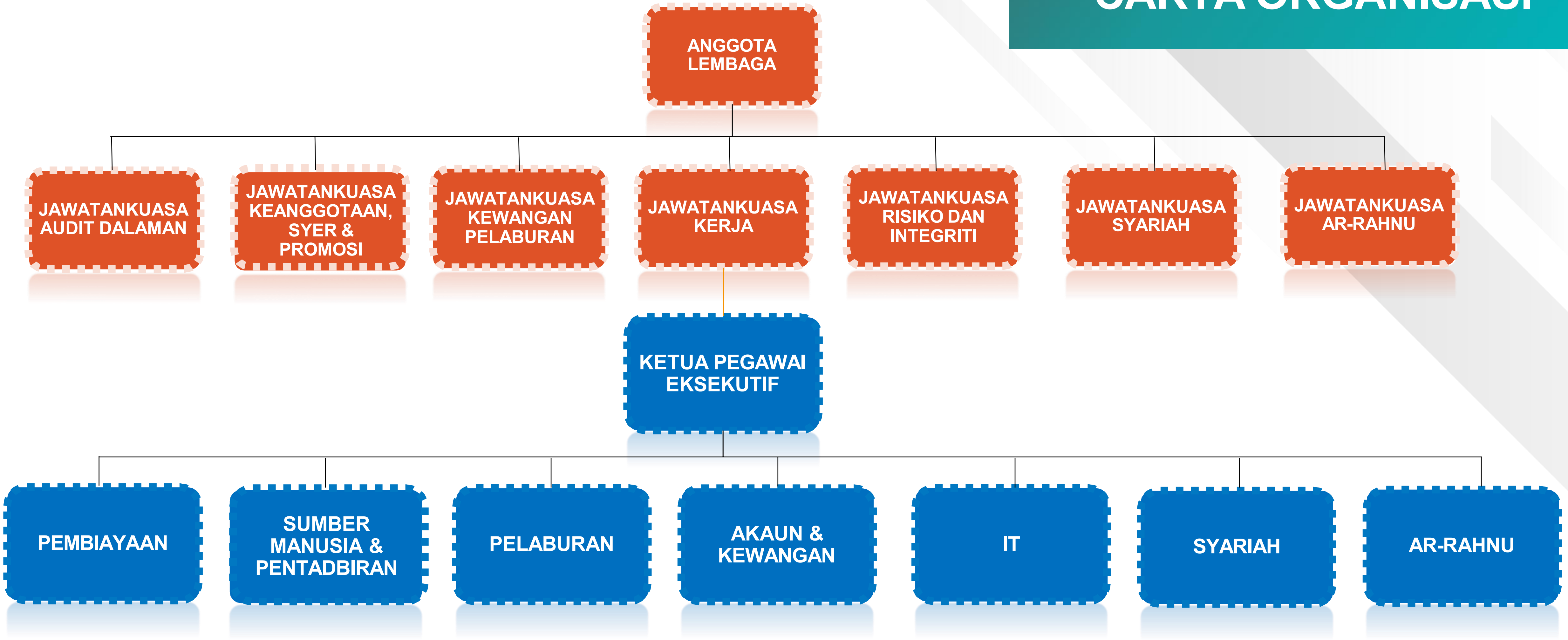
KOPERASI PEMBIAYAAN SYARIAH ANGKASA BERHAD (KOPSYA)

PENGENALAN

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



PENGIKTIRAFAN PATUH SYARIAH

MALAYSIAN INSTITUTE OF ACCOUNTANTS

USIM

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.

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 pada tahun 2024, tangga ke-17 pada tahun 2025 dan tangga ke-16 pada tahun 2026.

PENSIJILAN MS ISO 9001:2015

IQNET

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 Stoichitoiu
President of IQNET

Nur Fadhilah 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.

IQNET Members*:
AENOR Spain **AFNOR Certification** France **APCER** Portugal **CCC** Cyprus **CISQ** Italy **CQC** China **CQM** China **CQS** Czech Republic **Cro Cert** Croatia **DQS Holding GmbH** Germany **EAGLE Certification Group** USA **FCAV** Brazil **FONDONORMA** Venezuela **ICONTEC** Colombia **ICS** Bosnia and Herzegovina **Inspecta Sertifiointi Oy** Finland **INTECO** Costa Rica **IRAM** Argentina **JQA** Japan **KFQ** Korea **LSQA** Uruguay **MIRTEC** Greece **MSZT** Hungary **Nemko AS** Norway **NSAI** Ireland **NYCE-SIGE** México **PCBC** Poland **Quality Austria** Austria **SII** Israel **SIQ** Slovenia **SIRIM QAS International** Malaysia **SQS** Switzerland **SRAC** Romania **TSE** Turkey **YUQS** Serbia

* The list of IQNET Members is valid at the time of issue of this certificate. Updated information is available under www.iqnet-certification.com

SIRIM QAS INTERNATIONAL

SIJIL

SIRIM QAS International Sdn. Bhd. dengan ini mengesahkan bahawa

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

SIRIM QAS INTERNATIONAL SDN. BHD.
(Co. No. 199601037981 (410334-X))
1, Persiaran Dato' Menteri
Section 2, P.O. Box 7035
40700 Shah Alam
Selangor Darul Ehsan
MALAYSIA
Tel : 60-3-55446404
Fax : 60-3-55446787

http://www.sirim-qas.com.my
http://www.malaysiancertified.com.my

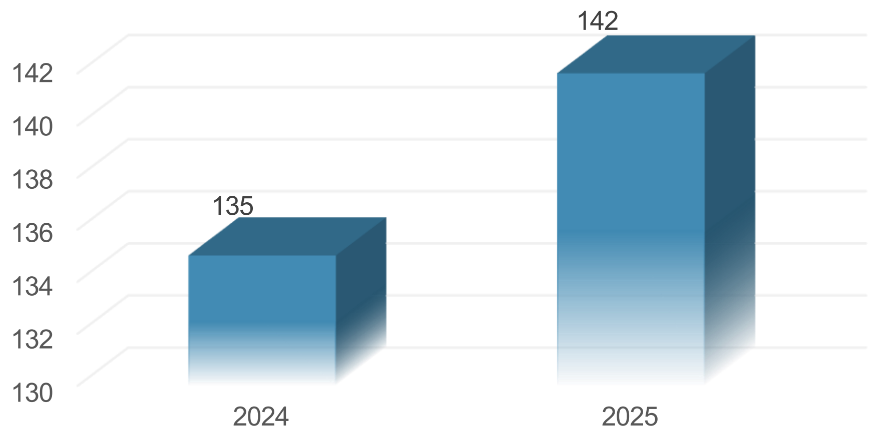
Nur Fadhilah binti Muhammad
Ketua Pegawai Eksekutif
SIRIM QAS International Sdn. Bhd.

Penganugerahan sijil ini tertakluk kepada peraturan-peraturan dan syarat-syarat seperti ternyata dalam Perjanjian Pensijilan.

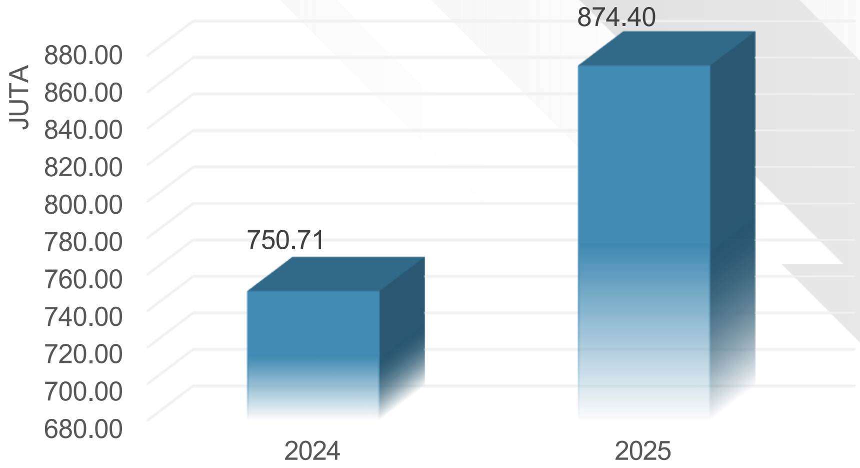
- **KOPSYA telah diiktiraf oleh SIRIM dan berjaya mendapatkan Pensijilan MS ISO 9001:2015 pada 29 Disember 2023.**

STATISTIK

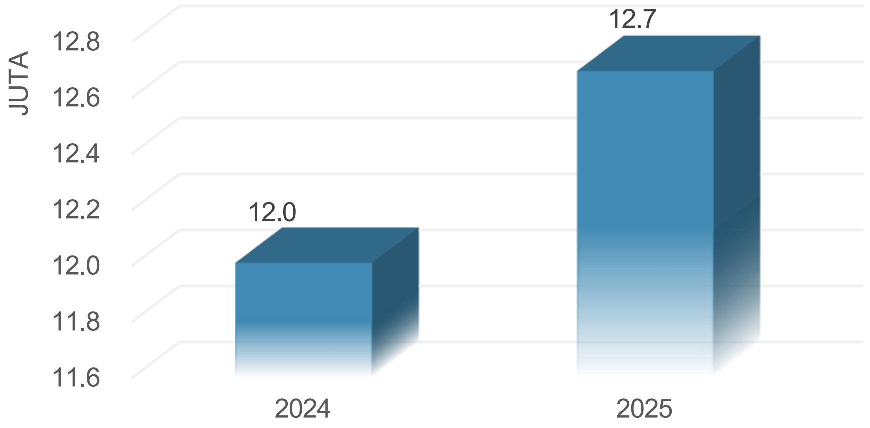
BIL. KOPERASI TERIMA PEMBIAYAAN



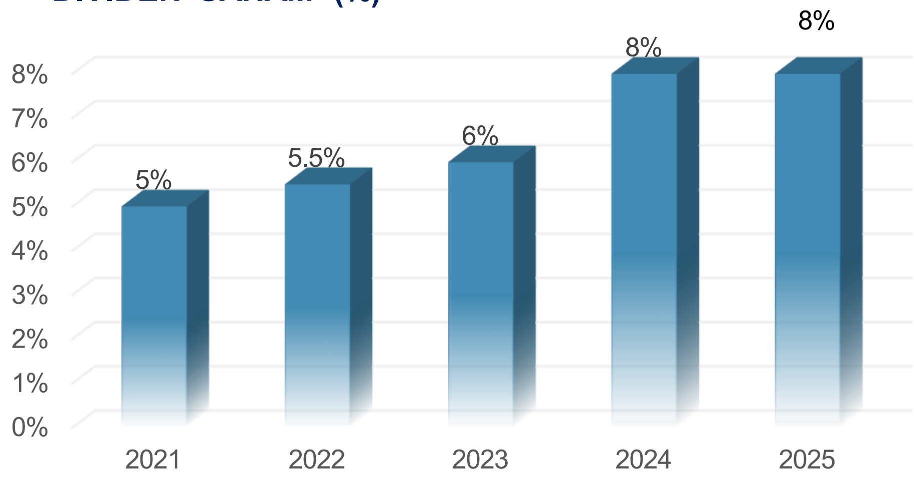
JUMLAH PEMBIAYAAN (RM)



JUMLAH KEUNTUNGAN (RM)



DIVIDEN SAHAM (%)



KEANGGOTAAN

KEANGGOTAAN

DATA SEHINGGA JULAI 2026

1,955 KEANGGOTAAN KOPSYA

13,918 (Julai 2026) KEANGGOTAAN ANGKASA

16,342 KOPERASI BERDAFTAR DENGAN SKM

RM 87,411.568 MODAL SYER TERKUMPUL

KEANGGOTAAN

KEANGGOTAAN KOPSYA VS AHLI ANGKASA DATA APRIL 2026

ZON	NEGERI	KOPSYA	ANGKASA (JULAI 2026)	PERATUSAN
UTARA	PERLIS	40	238	17%
	KEDAH	123	1025	12%
	PULAU PINANG	147	771	19%
	PERAK	204	1,669	12%
TENGAH	SELANGOR	284	1,645	15%
	WILAYAH PERSEKUTUAN	201	949	21%
SELATAN	NEGERI SEMBILAN	96	684	14%
	MELAKA	70	473	14%
	JOHOR	141	1,229	11%
PANTAI TIMUR	PAHANG TIMUR (ZON 1)	94	516	18%
	PAHANG TENGAH (ZON 2)	96	501	19%
	PAHANG BARAT (ZON 3)	62	266	23%
	TERENGGANU	97	844	11%
	KELANTAN	95	908	10%
	SABAH	73	1,122	6%
	SARAWAK	132	1,008	13%
	JUMLAH KESELURUHAN	**1,955**	**13,918**	**14%**

KEANGGOTAAN KOPSYA MENGIKUT FUNGSI SEHINGGA JULAI 2026

BIL	FUNGSI	JUMLAH KOPERASI
1	KREDIT	241
2	PERTANIAN	336
3	PERUMAHAN	59
4	PERINDUSTRIAN	24
5	PENGGUNA (DEWASA)	396
6	PENGGUNA (SEKOLAH)	307
7	PEMBINAAN	25
8	PENGANGKUTAN	52
9	PERKHIDMATAN	515
	JUMLAH KESELURUHAN	**1,955**


DEPOSIT

KADAR JANGKAAN KEUNTUNGAN KEMASKINI JULAI 2026

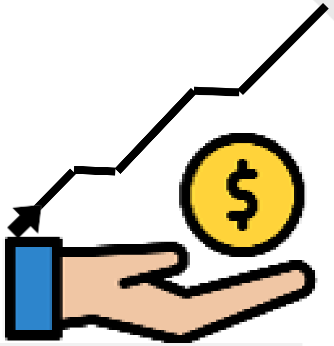
a) Deposit jangka masa pendek kepada semua Koperasi Anggota dengan amaun deposit minimum sebanyak **RM1,000.00**

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

KOPSYA AR-RAHNU MENAWARKAN

- 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

PEMBIAYAAN


100000
10000
8000
6000
4000
2000
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec

PEMBIAYAAN PROJEK

PEMBIAYAAN ASET DAN HARTANAH

PEMBIAYAAN KREDIT

HUBUNGI KAMI

TERIMA KASIH

Unit 209 - 509
Block C, Glomac Business Centre
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

IMBAS KOD QR

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