



KOPERASI NUCW BERHAD
EQUALITY. EQUITY. SOLIDARITY.

CO-OPERATIVE PROFILE

NATIONAL UNION OF COMMERCIAL
WORKERS CO-OPERATIVE

(KOPERASI NUCW BERHAD)



We Care. We Secure. We Enrich.



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CHAIRMAN'S WELCOME MESSAGE

Assalamualaikum and warm greetings,

It is with great honour and appreciation that I extend this message on behalf of Koperasi NUCW Berhad.

First and foremost, I would like to express my sincere gratitude for the trust and support shown by our members throughout the years. I hope this message finds you in good health and high spirits.



Koperasi NUCW Berhad remains committed to fostering strong and meaningful relationships with our members. Through continuous engagement and open communication, we strive to ensure that all members have access to timely and accurate information regarding the Co-operative's activities and initiatives – anytime and anywhere.

As a credit Co-operative, we play a vital role in providing our members with secure, reliable, and competitively structured financial services. These services are designed to meet members' evolving needs, offering fair and accessible financing options. In addition, we extend targeted support and assistance to eligible members as part of our ongoing commitment to their well-being.

Looking ahead, Koperasi NUCW Berhad is actively exploring opportunities to diversify into new business ventures that will enhance our financial sustainability. The ultimate goal is to generate increased returns that can be distributed back to our members in the form of annual dividends.

We, the Board of Directors and the management team, are dedicated to building a progressive and exemplary Co-operative—one that reflects the aspirations of our members and upholds the mission, vision, and objectives that guide us.

On a final note, I would like to convey my heartfelt thanks to all members and stakeholders for their continued confidence and unwavering support.

Thank you. Wassalam.

HAJI NODIN BIN ABU BAKAR
CHAIRMAN



SECRETARY'S WELCOME SPEECH

Warm greetings,

First and foremost, I would like to extend my highest appreciation to all parties who have continuously shown their support and trust in Koperasi NUCW Berhad throughout its establishment. It is with great pride that we announce that our Co-operative has now been operating for 20 years since its inception on 28 December 2004, achieving various milestones and notable successes along the way.

To date, the membership of Koperasi NUCW Berhad has reached over 6,300 members, comprising employees from the commercial sector, government staff, and statutory bodies – the majority of whom are from the B40 income group. In line with our founding objectives, the Co-operative remains actively involved in providing personal financing facilities to members to help improve their financial well-being.

One of the Co-operative's significant achievements was securing the BPA code in 2018, enabling the Co-operative to offer personal financing facilities to government employees through official and structured salary deductions. As a result of this initiative, the Co-operative successfully approved over RM35.3 million in financing to the government sector between 2022 and 2024, with total financing approved since its establishment exceeding RM50 million.

In addition to credit activities, the Co-operative also encourages its members to save to build stronger personal financial reserves. The Co-operative offers flexible savings facilities, allowing members to contribute according to their own financial capacity and convenience.

As part of our strategy to diversify revenue streams and benefits for members, the Board and Management of the Co-operative have made a strategic decision to venture into the plantation sector, particularly in oil palm cultivation. After several years of conducting studies and assessments, the Co-operative has concluded 537-acre land in Pahang, currently being developed through a collaboration with a private company and a local Co-operative.

Should all due diligence processes proceed smoothly, the Co-operative is poised to commence operations in this sector. We believe that within the next five years, this plantation venture will generate significant returns and offer better dividends to our loyal Co-operative members.

Finally, I would like to record my heartfelt appreciation to all members, strategic partners, and management personnel who remain committed to driving this Co-operative forward. May Koperasi NUCW Berhad continue to remain relevant, competitive, and serve as a progressive model Co-operative in Malaysia.

Thank you.

T.M. RAJESWARAN

SECRETARY

WHEN WORKERS HAD NO WAY FORWARD, **WE CREATED ONE**

Our Story Begins

In the early 2000s, **many Malaysian workers, especially in the commercial and industrial sectors, faced real challenges accessing fair financial support.** Traditional banking systems offered little room for flexibility or inclusion, especially for lower-income earners. It was **within this gap that the National Union of Commercial Workers (NUCW) saw an opportunity to build something meaningful** for its members.

On **28th December 2004**, Koperasi NUCW Berhad was established with 547 founding members under the Co-Operative Societies Act 1993. Its objective was simple yet powerful: **to create a member-first, community-rooted financial platform that uplifts workers' lives through inclusive, responsible and sustainable economic services.**

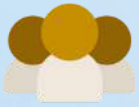
Current Stats:

6,300
members strong

RM 35.3mil
total amount of approved financing

537 acres
new palm oil plantation acquired

Guided by universal co-operative principles, **Koperasi NUCW** champions:



Voluntary and open membership



Democratic member control



Member economic participation



Autonomy and independence



Education, training and information



Co-operation among co-operative societies



Concern for community

Today, with over 6,300 members across Malaysia and growing, Koperasi NUCW remains a proud example of what can happen when workers unite, not only for shared financial strength but for collective progress.

OUR PROMISE TO THE MEMBERS

- ✦ Welcoming every member with **respect** and **sincerity**
- ✦ Providing **clear**, **accurate**, and **transparent information**
- ✦ Offering **efficient**, **courteous service** at all times
- ✦ Ensuring **access to our office** and **support**
- ✦ **Upholding accountable and transparent governance**

MISSION & VISION



MISSION

- Fosters a sense of community among its members
- Advocates of a democratic member-owned co-operative society
- Strives for the continuous economic empowerment of its members through diversification of its resources

VISION

To be a thriving, sustainable, and leading credit Co-operative society in Malaysia, championing the socio-economic advancement of its members with integrity, accountability, and innovation.

CORE VALUES



EQUALITY

All our members are treated the same regardless of their ethnicity, culture, religion, gender, education, income, and disability.

The provisions in the Co-Operative Societies Act 1993 and our bylaws bind all our members without any form of favour or discrimination.



EQUITY

Fair and just distribution of the economic pie among our members proportionately with their savings, and equal access and opportunity to all our privileges and economic activities.



SOLIDARITY

Unity among our members is the essence of achieving our common objective of advancing our socio-economic status. Through unity, our members are committed to nurturing and protecting the harmonious relationship built over time between Koperasi NUCW Berhad and its members and, among members, for a brighter future together.

PEOPLE BEHIND THE PURPOSE



Behind Koperasi NUCW's growth is a **dedicated team of professionals who bring experience, integrity, and a shared commitment to empowering members.** From board-level leadership to operational divisions, **each role is carried out with purpose and responsibility.**

ADVISOR, FINANCIAL ADVISOR & SHARIAH ADVISOR



DATO' AMRAN HAJI ABD KADIR
Advisor

- With over three decades of service in public administration and Co-operative development, Dato' Amran brings deep expertise in governance, audit, and grassroots mobilisation. His leadership roles across multiple states and divisions of Suruhanjaya Koperasi Malaysia have shaped national Co-operative policy and strengthened institutional impact.



ARHAM MERICAN
Shariah Advisor

- Mr. Arham is a registered Shariah Advisor under the Securities Commission Malaysia with nearly 10 years of experience in Islamic finance, fintech, and digital assets. He previously served as Head of Shariah & Governance at Bursa Malaysia, where he contributed to landmark initiatives including the world's first Shariah-compliant voluntary carbon market. He currently leads Sharlife Sdn Bhd, providing AI-powered Shariah screening and digital zakat solutions.



ANAND SUBRAMANIAN
Financial Advisor

- Mr. Anand has over 40 years of experience in corporate finance, project management, and internal audit across sectors including plantations, manufacturing, and oil & gas. At Koperasi NUCW, he plays a key role in strengthening financial oversight, governance, and accountability.

STRATEGIC MINDS BEHIND THE MISSION



HAJI NODIN BIN ABU BAKAR

Chairman

- Tuan Hj Nodin was appointed Chairman of Koperasi NUCW Berhad on 28 December 2012. Prior to his appointment he was attached with Koperasi Tentera where he spent a solid 35 years of his career there. He has vast experience in membership and finance.



T.M. RAJESWARAN

Secretary

- With over 20 years of experience in industrial relations and Co-operative governance, Rajeswaran currently leads Koperasi NUCW after serving as Executive Secretary at NUCW.
- He has advised over 127 companies on employment and financial policies, making him a respected figure in labour reform and co-operative advocacy.



JIL AFRIL BIN JAMALUDDIN

Treasurer

- Jil Afril brings 23 years of financial and operational experience from Bursa Malaysia. He specializes in membership governance and finance, and currently serves as the General Secretary of the National Union of Commercial Workers, advocating for workers' welfare and rights.



MOHD AMRAN BIN HJ ABDUL RAHMAN

Board Member

- A former education official and ministerial aide, Mohd Amran brings policy insight and leadership from his tenure at the Ministry of Domestic Trade and Education Malaysia. His background adds strategic depth to the co-operative's governance.



G. KAADEEPAN

Board Member

- Kaandeepan has over 16 years in healthcare operations and currently oversees medical records at Penang State Health Department. His systems thinking and management skills support the co-operative's compliance and structure.



S. KRUSHNAN MOORTHEE

Board Member

- Krushnan has vast experience in the automotive industry and union leadership. As Vice President of NUCW (Penang), he actively leads worker representation and grassroots organizing in northern Malaysia.

GUIDED BY EXPERIENCE, **DRIVEN BY PURPOSE**



KAMALA SARASWATHY

Head of Legal

- A seasoned legal advisor with a background in banking and litigation, Kamala has over 10 years of experience in industrial, employment, and corporate legal matters. She has represented clients in various areas of law and leads Koperasi NUCW's legal direction with confidence and precision.



SHERINA MUTALIB

Head of Human Resource

- With 13 years in insurance and HR, Sherina blends sector expertise with people strategy. She holds certifications in HR and insurance broking, and is currently pursuing advanced HR management studies. She leads with a people-first mindset.



NUR DIYANA SHARIMAN

Head of Business Development & Strategic Partners

- Nur Diyana has over 10 years in banking and finance, having served as Relationship Manager at OCBC and RHB. Her expertise includes investment planning, treasury, and SME banking. She drives business growth and strategic partnerships for Koperasi NUCW.



A. PRAKASH RAO AMN

Head of Plantations and Membership

- With over 30 years in education, public service, and grassroots leadership, Prakash now leads Koperasi NUCW's plantation projects and membership growth. His background in politics, community mobilisation, and institutional leadership brings strategic vision and hands-on insight to the co-operative's expansion.



CLAIRE ELLRON

Head of Finance

- Claire is a Chartered Accountant (MIA) with experience in finance, oil & gas, and logistics. She holds ASEAN CPA certification and is pursuing an MBA in Finance. Her strong accounting background supports strategic financial planning and compliance within the co-operative.



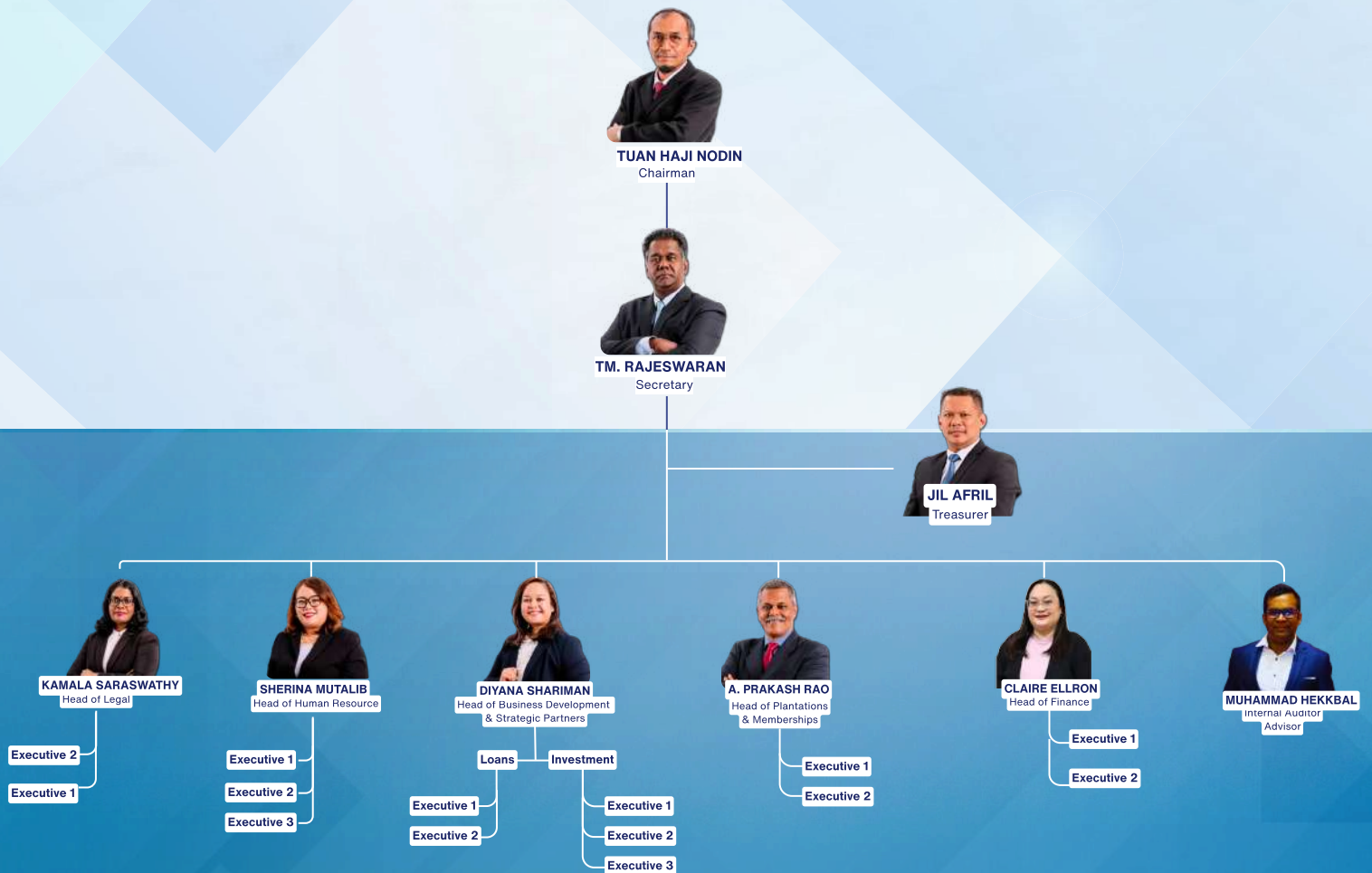
MUHAMMAD HEKKBAL

Internal Auditor Advisor

- Mr. Hekkbal has vast experience in accounting, auditing, and tax advisory across various sectors. With a strong academic background in accounting and professional certification, he has worked with several leading audit firms and financial institutions.

ORGANIZATIONAL STRUCTURE

A Trusted Socio-Economic Partner Since 2004



EMPOWERING PEOPLE, FOSTERING GROWTH

From 547 members to over 6,300—our journey reflects the power of unity, purpose, and shared progress.

Our Growth Journey

Since our founding in 2004, Koperasi NUCW has grown from a small workers' Co-operative into a nationwide platform of empowerment and inclusion.

What started with 547 founding members now spans over 6,300 individuals across Malaysia, unified by shared purpose, trust, and opportunity.

Throughout our journey, we've introduced accessible financing, member protection plans, and strategic investments that directly uplift livelihoods.

Each milestone tells a story of growth—it's a story of growth, built on the trust of our members and the strength of our co-operative values.

WHAT DRIVES OUR GROWTH?

At Koperasi NUCW, our journey isn't just measured by milestones — it's guided by purpose.

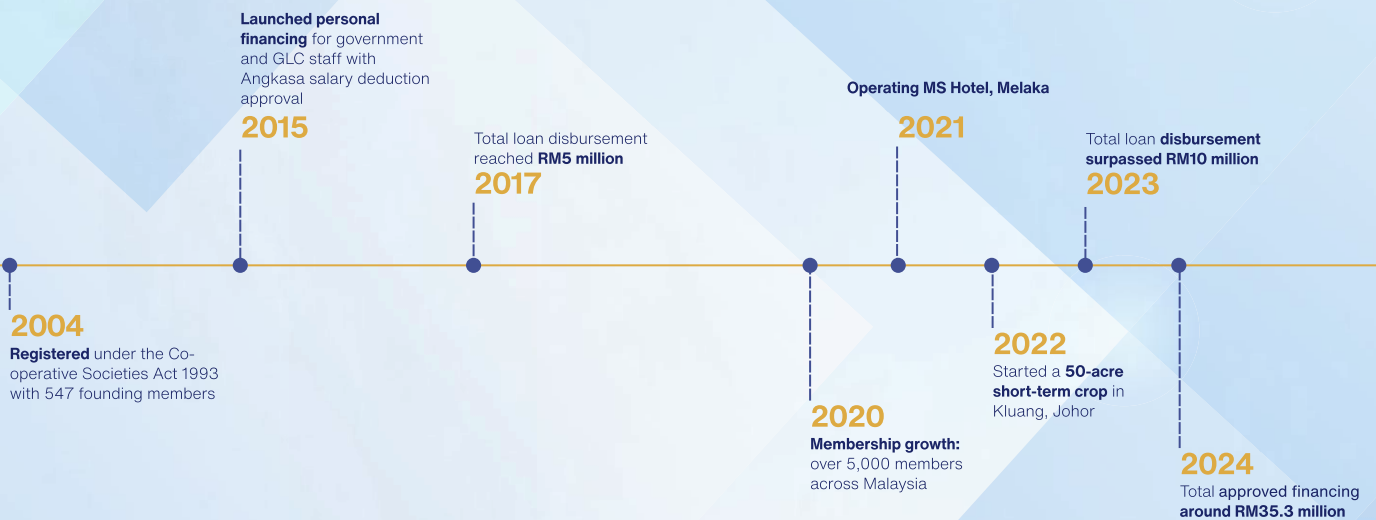
Our growth is shaped by four strategic pillars that anchor every initiative we take:

- **financing**
- **member protection**
- **investments**
- **business ventures.**

These pillars continue to guide our impact, ensuring every step forward benefits our members directly.

OUR MILESTONES THROUGH TIME

A Trusted Socio-Economic Partner Since 2004



Each step in our journey reflects a commitment to purpose, people, and progress. From **empowering 547 founding members in 2004 to reaching over RM35 million in approved financing by 2024**, our growth is shaped by trust, strategic action, and unwavering dedication to Co-operative values.

STRATEGIC PILLARS OF GROWTH

Koperasi NUCW's offerings are built upon **four strategic pillars** designed to strengthen members' financial well-being, provide meaningful protection, and create sustainable opportunities for growth. **Each pillar plays a vital role in supporting our long-term mission to empower communities and enhance the lives of our members.**



FINANCING

- Shariah-compliant personal financing for public and private sector members, including emergency, education, and festive loan packages.



BENEFITS

- Affordable annual Gold and Platinum protection packages with hospital, education, funeral, and personal accident coverage.




INVESTMENT

- The i-Hijrah share scheme offers members as low as 7% annual dividend returns with flexible reinvestment options.



BUSINESS VENTURES

- Strategic investments in palm oil plantations in Pahang to create returns and job opportunities for members.

	ACHIEVED	ONGOING	FUTURE
FINANCING 	RM35.3 million disbursed in Shariah-compliant personal financing for public and private sector members	Expansion of emergency, education, and festive loan packages	Launch of member self-service financing portal and strategic fintech partnerships
BENEFITS 	Launched Gold and Platinum protection packages with hospital, education, funeral, and personal accident coverage	Benefit package improvements and digital claims tracking	Introduction of maternity and family support options for members
INVESTMENT 	Rolled out the Member Capital Share with annual dividends as low as 7%, supporting member savings	Increased engagement on reinvestment options and flexible lock-in terms	Development of a digital dividend dashboard and pooled investment opportunities
BUSINESS VENTURES 	Strategic entry into palm oil plantation investments in Pahang to generate income and member jobs	Expansion of operational oversight and returns management	Scale up plantation output and explore product-based revenue streams

MAPPING OUR PROGRESS, SHAPING WHAT'S NEXT

As **Koperasi NUCW** evolves, each of our core pillars continues to grow in scope, depth, and impact.

This strategic overview highlights what we've already delivered, the initiatives currently underway, and the forward-looking plans that will define our next chapter.

Together, these efforts reflect our commitment to structured, measurable, and member-focused growth.

IMPACT IN NUMBERS

Data as of June, 2025

This section highlights key figures that reflect Koperasi NUCW's tangible growth, financial performance, and expanding member reach.

With over 6,300 active members, and a total of RM35.3 million in approved personal financing since 2014, our numbers reflect more than success, they represent trust, resilience, and our commitment to improving members' lives through Co-operative values.

Membership Momentum, Year by Year

Consistent Year-on-Year Growth (2021–2024)

- From 299 to 562 members in 3 years
- Almost doubled between 2021 and 2024
- Signals growing confidence in Koperasi NUCW's offerings

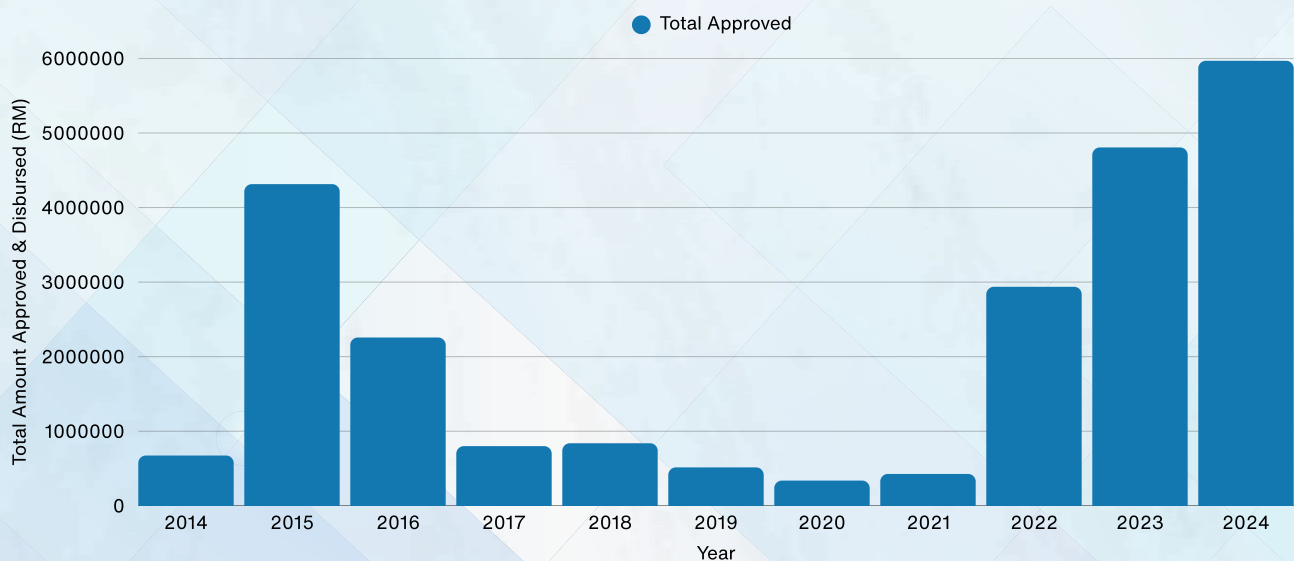
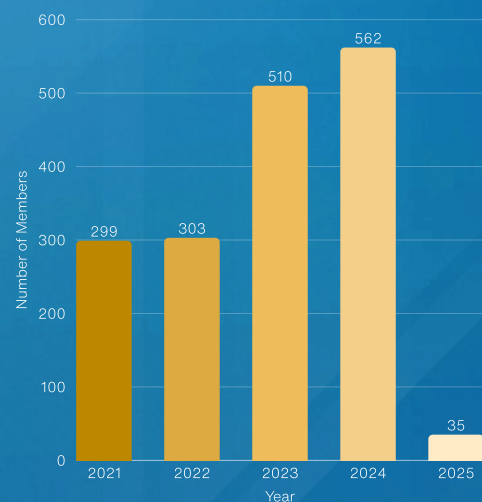
Spike in 2023–2024

- Notable jump from 510 to 562, nearly 10% increase in just 1 year

2025 still ongoing

- The data shown only reflects partial-year performance as of June

Membership growth has remained consistently positive over the past four years, nearly doubling since 2021. The sharp increase in 2023 and 2024 reflects stronger outreach, service expansion, and growing public trust. The 2025 figure is partial-year data as of June.



LOAN PERFORMANCE OVERVIEW (2014–2024)

Since 2014, **Koperasi NUCW has approved over RM35.3 million in personal financing for its members** —a testament to its strategic commitment in providing accessible, Shariah-compliant financial solutions.

While approval volumes show year-to-year variation, collection performance has remained strong, **with a cumulative repayment of approximately RM50 million to date**. This not only reflects healthy portfolio management, but also the members' trust and reliability in fulfilling obligations.

This sustained financial activity underpins Koperasi NUCW's operational strength and reinforces its role as a dependable financing partner for the working community.

BUILDING VALUE TOGETHER

» Koperasi NUCW is more than just a credit co-operative; it is a structured, compliant, and forward-driven organisation with a proven ability to scale and serve.

For banks, financial institutions, and strategic investors, we offer a well-regulated and impact-oriented partnership platform.

COLLABORATING WITH KOPERASI NUCW OFFERS:

- ✦ A strong and growing member base of 6,300 members across Malaysia
- ✦ 20 years of operational track record with RM35.3 million disbursed in personal financing
- ✦ Recognised by government agencies with Angkasa deduction approval
- ✦ Shariah-compliant financial offerings with full transparency
- ✦ Professional governance structure and clearly defined leadership
- ✦ Ongoing expansion into income-generating sectors like hospitality and agriculture

STRATEGIC PRODUCTS WITH SOCIAL IMPACT:

**GOLD PROTECTION
PACKAGE**

**PLATINUM PROTECTION
PACKAGE**

KOPERASI SHARE

BARAKAH-I
(Government Sector Financing)

**PERSONAL
FINANCING-I**

DELIVERING VALUE TO OUR MEMBERS

» We don't just offer social safety nets for our members; we demonstrate a firm commitment to responsible welfare financing, making us an attractive partner for socially-conscious financial institutions and stakeholders.

MEMBER PROTECTION & BENEFITS



GOLD PROTECTION PACKAGE

- Personal Accident Coverage up to RM7,000
- Hospital Admission Incentive – RM400
- Education Incentives (SPM/STPM) – up to RM450
- Tertiary Education Incentive (IPTA) – up to RM500
- Express Loan – RM1,000
- Festival Loan – RM1,200
- Funeral Benefit – RM2,000

(RM50/year)



PLATINUM PROTECTION PACKAGE

All Gold benefits included, plus:

- Personal Accident Coverage up to RM10,000
- Marriage Incentive – RM150
- Higher Festival Loan – RM1,500

(RM100/year)

MEMBER BENEFITS

HEALTHCARE

- Hospitalization and maternity/newborn cash support

EDUCATION

- Exam rewards and university admission incentives

JOB OPPORTUNITIES

- Priority hiring through Koperasi-led ventures

TAKAFUL & FUNERAL

- Burial benefits and accident indemnity

FINANCING ACCESS

- Tawarruq loan facilities from RM2,000 to RM200,000

FINANCIAL ACCESS & INVESTMENT SOLUTIONS

KOPERASI SHARE

- ✦ Entry from RM 5,000
- ✦ Annual dividend as low as 7%
- ✦ Unlimited top-up with a 3-year lock-in period
- ✦ Enjoy annual dividends, paid on the anniversary of your investment.

PERSONAL FINANCING-I

Private Sector

Total financing amount: RM2,000–RM10,000
Loan Tenure: (2–5 years)

- No guarantor required
- Fast approval
- Monthly deduction through Biro Angkasa
- CTOS/CCRIS listed eligible to apply
- Protected by Takaful coverage

**Open to members only*

**Financing amount subjected to subscribed package*

BARAKAH-I FINANCING

Government Sector

Total financing amount: RM3,000–RM200,000
Loan Tenure: up to 10 years

- No guarantor required
- Fast approval
- Monthly deduction through Biro Angkasa
- CTOS/CCRIS listed eligible to apply
- Protected by Takaful coverage

**Open to members only*

**Eligible with monthly commitment not exceeding 60%*



e-Edu (Education Financing): Up to RM1,500

- RM86.60/month
- 3.99% p.a.
- Repayment period of 1 year
- No guarantor needed

**Open to members only*

**Subjected to the terms and conditions*



e-Money (Emergency Financing): Up to RM1,500

- RM86.60/month
- 3.99% p.a.
- Repayment period of 1 year
- No guarantor needed

**Open to members only*

**Subjected to the terms and conditions*



e-Fest (Festival Financing): Up to RM1,500

- RM86.60/month
- 3.99% p.a.
- Repayment period of 1 year
- No guarantor needed

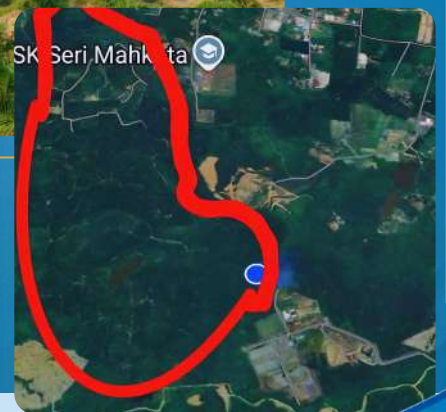
**Open to members only*

**Subjected to the terms and conditions*

MICROLOANS FACILITIES

STRATEGIC AGRICULTURAL INVESTMENT OPPORTUNITY

537 Acres of Oil Palm Plantation in Kuantan, Pahang



Koperasi NUCW introduces a strategic investment opportunity in a 537-acre oil palm plantation located at Ladang Sri Mahkota, Kuantan, Pahang. Nestled within Malaysia's ideal tropical zone for palm oil cultivation, this land offers exceptional long-term potential for income generation and member-focused value creation.

Why Oil Palm?

Oil palm remains one of the most economically significant tropical crops, with high oil yield and consistent demand in both local and international markets. Fresh fruits contain up to 50% oil, while kernels yield between 50–55%, making them a reliable source of agricultural revenue.

Site Highlights:

- Tenure: 99-year leasehold (Pajakan Negeri)
- Total Area: 217.4 hectares (537 acres)
- Location: Sri Mahkota, Kuantan, Pahang
- Current Status: Structurally viable, requiring rehabilitation to boost output
- Rehabilitation Plan: 9-month enhancement phase including pruning, fertilizing, and weed control

Yield Cycle:

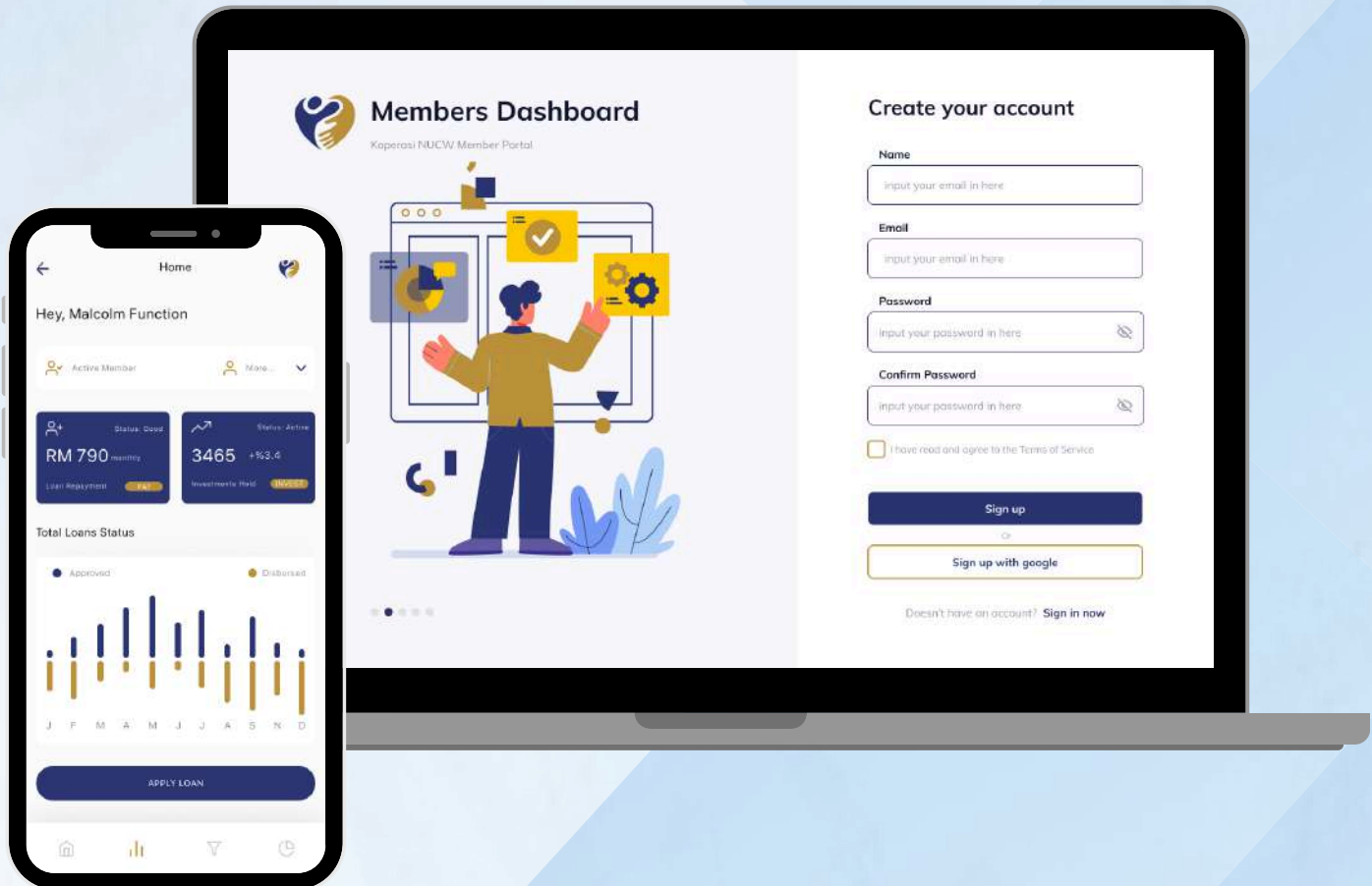
- First harvest: ~2.5 years after planting
- Peak production: Years 8–18
- Gradual decline: Post Year 20
- Tree lifespan: 25–30 years

This project supports Koperasi NUCW's mission to empower members through impactful ventures while fostering job opportunities, sustainable returns, and long-term Co-operative growth.



NUCW MOBILE APP & ONLINE REGISTRATION

Coming Soon: A Smarter Way to Connect



Koperasi NUCW is proud to announce the upcoming launch of its all-new Mobile App and Online Member Registration platform, a major step forward in enhancing accessibility, transparency, and convenience for all members.

This digital solution is designed to put the power of financial empowerment right at your fingertips. With just a few taps, members will soon be able to:

- Apply for Shariah-compliant personal financing
- Monitor investments and dividend growth in real-time
- Access savings records and shareholding details
- Discover and explore new financial products
- Strengthen financial knowledge with built-in literacy tools

Whether you're a long-time member or a new one just coming onboard, our app will make managing your Co-operative journey smoother and more efficient than ever.

Coming soon to Google Play and the App Store.

This initiative reflects Koperasi NUCW's ongoing commitment to innovation, member empowerment, and inclusive financial growth.

OUR CERTIFICATIONS



OUR MEMBERS ARE FROM





KOPERASI NUCW BERHAD
EQUALITY. EQUITY. SOLIDARITY.

THANK YOU

For Believing in the Power of Co-Operation

We invite you to grow with us,
as a partner, member, or investor,
in building a future grounded in equality, equity, and
solidarity.

National Union Of Commercial Workers Co-operative
(*Koperasi NUCW Berhad*)

A Trusted Socio-Economic Partner Since 2004



**Address : No 70-2 (LEVEL 2),
Jalan Kampung Attap,
50460 Kuala Lumpur**



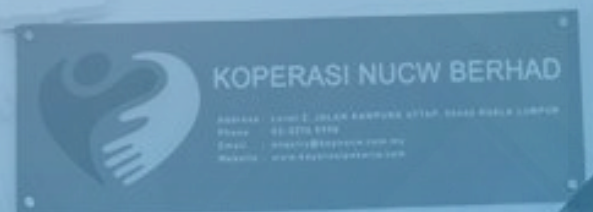
Phone : +603 2276 5998



Email : enquiry@kopnucw.com.my



Website : www.koperasipekerja.com





KOPERASI NUCW BERHAD
EQUALITY. EQUITY. SOLIDARITY.

National Union Of Commercial Workers Co-operative
(Koperasi NUCW Berhad)

A Trusted Socio-Economic Partner Since 2004