



كوڤراسي ڱورو ملايو كلنتن برحد

KOPERASI GURU MELAYU KELANTAN BERHAD

PENYATA KEWANGAN

31 DISEMBER 2024

DAN

SEMAKAN BAJET 2025

BAJET 2026

DRAF

KOPERASI GURU MELAYU KELANTAN BERHAD
KUNCI KIRA-KIRA PADA 31 DISEMBER 2024

| | NOTA | 2024 | 2023 |
|---|------|--------------------------|--------------------------|
| ASET BUKAN SEMASA | | | |
| HARTANAH, LOJI DAN PERALATAN | | | |
| Tanah | 4 | 250,000 | 250,000 |
| Bangunan | 4 | 464,610 | 1 |
| Kenderaan | 4 | 1 | 1 |
| Komputer | 4 | 13,042 | 17,617 |
| Aset-aset Lain | 4 | 267,982 | 305,248 |
| | | <u>995,635</u> | <u>572,867</u> |
| Aset Geran | 4 | 5,622 | 9,921 |
| Pelaburan Hartanah | 4 | 8,799,669 | 9,050,779 |
| Aset Kumpulan Wang Rizab Statutori | 5 | 7,428,643 | 8,931,530 |
| Pelaburan Dalam Subsidiari | 6 | 250,000 | 250,000 |
| Pelaburan Dalam Syer Siar Harga | 6 | 6,810 | 3,970 |
| Pelaburan Dalam Syer Tak Siar Harga | 6 | 1,251,667 | 555,504 |
| Kerja Dalam Pelaksanaan | 7 | 2,679,529 | 1,478,864 |
| Pembiayaan Anggota Jangka Panjang | 8 | 9,020,363 | 13,206,733 |
| Pembiayaan Kakitangan | 9 | 350,537 | 372,480 |
| Jumlah Aset Separa Tetap | | <u>29,792,841</u> | <u>33,859,781</u> |
| HARTA TANAH LOJI DAN PERALATAN / ASET BUKAN SEMASA | | 30,788,476 | 34,432,648 |
| ASET SEMASA | | | |
| Inventori | 11 | 541,232 | 415,357 |
| Penghutang Perniagaan & Pelbagai Penghutang | 12 | 238,809 | 551,177 |
| Deposit Dan Pendahuluan | 13 | 981,723 | 1,042,546 |
| Pembiayaan Anggota Jangka Pendek | 8 | 7,043,590 | 4,402,244 |
| Pembiayaan Kakitangan | 9 | 72,937 | 70,562 |
| Pembiayaan Ar Rahn | 10 | 29,262,206 | 24,458,697 |
| Simpanan Tetap | 14 | 11,592,217 | 9,101,106 |
| Tunai Dan Kesetaraan Tunai | 14 | 4,445,176 | 9,343,135 |
| Jumlah Ase Semasa | | <u>54,177,890</u> | <u>49,384,824</u> |
| JUMLAH ASET | | <u><u>84,966,366</u></u> | <u><u>83,817,472</u></u> |

Dibiayai Oleh :

| | | | |
|---|----|-------------------|-------------------|
| Modal Syer Dan Syer Bonus Anggota | 15 | 2,372,412 | 2,418,722 |
| Modal Yuran Anggota | 16 | 53,009,315 | 54,327,279 |
| Akaun Rizab Penilaian Semula : Aset Tetap | 17 | 357,052 | 357,052 |
| Kumpulan Wang Penebusan Syer | 18 | (6,515) | 37,380 |
| Kumpulan Wang Penebusan Syer Bonus | 19 | 125,707 | 128,122 |
| Modal Syer Dan Syer Bonus Anggota Ditebus | 20 | 730,424 | 684,114 |
| Akaun Kumpulan Wang Rizab Bangunan | 21 | - | - |
| Kumpulan Wang Biasiswa / Derma | 22 | 2,640,197 | 2,440,177 |
| Tabung Kebajikan Am | 23 | 1,824,863 | 1,964,201 |
| Tabung Khairat Hutang | 23 | 5,233,288 | 5,151,520 |
| Akaun Untung Rugi Terkumpul | | <u>5,952,266</u> | <u>2,019,842</u> |
| KUMPULAN WANG ANGGOTA | | 72,239,009 | 69,528,409 |

| | | | |
|--|-----------|---------------|---------------|
| GERAN/BANTUAN SKM (PENDAPATAN TERTANGG | 24 | 10,621 | 14,920 |
|--|-----------|---------------|---------------|

LIABILITI JANGKA PANJANG

| | | | |
|---------------------------------|----|------------------|------------------|
| Pembiayaan Luar | 25 | - | - |
| Tabung Persaraan Kakitangan | 26 | 380,976 | 389,221 |
| Kumpulan Wang Rizab Statuori | 27 | <u>8,973,608</u> | <u>8,973,608</u> |
| Jumlah Liabiliti Jangka Panjang | | <u>9,354,584</u> | <u>9,362,829</u> |

LIABILITI SEMASA

| | | | |
|--|----|-------------------|-------------------|
| Pemiutang Perniagaan & Pelbagai Pemiutang | 28 | 119,253 | 149,728 |
| Deposit Dan Akruan | 29 | 290,455 | 183,639 |
| Akaun Sementara Anggota | 30 | 1,226,087 | 49,912 |
| Pembiayaan Luar | 25 | (0) | 133,379 |
| Kumpulan Wang Amanah Pendidikan Koperasi | 31 | - | 68,174 |
| Kumpulan Wang Amanah Pembangunan Koperasi | 32 | - | 34,087 |
| Divide Atas Modal Syer | 33 | - | 100,000 |
| Pulangan Atas Yuran Anggota | 34 | - | 2,000,000 |
| Honorarium | 35 | - | 50,000 |
| Zakat | 36 | 93,511 | 397,378 |
| Dana Simpanan Khas Anggota | 37 | <u>1,632,847</u> | <u>1,745,017</u> |
| Jumlah Liabiliti Semasa | | <u>3,362,152</u> | <u>4,911,314</u> |
| Jumlah Liabiliti | | <u>12,716,736</u> | <u>14,274,143</u> |
| JUMLAH KUMPULANWANG ANGGOTA DAN LIABILITI | | 84,966,366 | 83,817,472 |

| | | | |
|------|--|----------|----------|
| beza | | <u>0</u> | <u>-</u> |
|------|--|----------|----------|

KOPERASI GURU MELAYU KELANTAN BERHAD

**AKAUN UNTUNG RUGI
BAGI TAHUN BERAKHIR 31 DISEMBER 2024**

| | NOTA | 2024 RM | 2023 RM |
|----------------------------------|----------------|--------------------|--------------------|
| PENDAPATAN | | | |
| Pendapatan Aktiviti | | | |
| Kredit | | 1,429,153 | 1,785,291 |
| Pembangunan Hartanah | | 131,744 | 482,685 |
| Perkhidmatan | | 254,879 | 296,303 |
| Pelaburan | 40 (a) | 1,419,102 | 1,229,263 |
| Ar Rahn | | 3,713,085 | 3,172,064 |
| Pelancongan | | - | 227,777 |
| | | <hr/> | <hr/> |
| | | 6,947,963 | 7,193,384 |
| Pendapatan Am | 40(b) | 78,649 | 135,735 |
| JUMLAH | | <hr/> | <hr/> |
| | | 7,026,612 | 7,329,118 |
| PERBELANJAAN | | | |
| Kos Jualan/ Kos Aktiviti | | | |
| Kredit | | 31,365 | 33,675 |
| Pembangunan Hartanah | | 83,737 | 378,980 |
| Perkhidmatan | | 178,407 | 199,693 |
| Pelaburan | 41 | 39,414 | 46,888 |
| Ar Rahn | | 235,503 | 239,715 |
| Pelancongan | | - | 57,770 |
| | | <hr/> | <hr/> |
| | | 568,426 | 956,721 |
| Perbelanjaan Am | | | |
| Fi Juruaudit | | 12,000 | 12,000 |
| Perbelanjaan Lembaga | 39 | 230,939 | 191,909 |
| Kos Pembiayaan | | 2,343 | 68,292 |
| Susutnilai Aset | 4 | 368,807 | 353,534 |
| Belanja Mesyuarat Agung | 42(a) | 131,747 | 492,786 |
| Gaji Dan Perbelanjaan Kakitangan | 42(b) | 1,091,444 | 1,227,874 |
| Pelbagai Perbelanjaan | 42(c) | 522,697 | 621,615 |
| JUMLAH | | <hr/> | <hr/> |
| | | 2,359,977 | 2,968,010 |
| KEUNTUNGAN BERSIH | | 4,098,209 | 3,404,387 |

KOPERASI GURU MELAYU KELANTAN BERHAD

AKAUN PEMBAHAGIAN KEUNTUNGAN BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | NOTA | 2024 | 2023 |
|---|--------|------------------|------------------|
| KEUNTUNGAN BERSIH TAHUN SEMASA | | 4,098,209 | 3,404,387 |
| PELARASAN OPERASI | 38 (a) | 356 | 4,330 |
| | | 4,098,565 | 3,408,717 |
| TOLAK : PEMBAHAGIAN BERKANUN | | | |
| KUMPULAN WANG RIZAB STATUTORI (10%) | | - | 340,872 |
| KUMPULAN WANG AMANAH PENDIDIKAN KOPERASI (2%) | | - | 68,174 |
| KUMPULAN WANG AMANAH PEMBANGUNAN KOPERASI (1%) | | - | 34,087 |
| | | - | 443,133 |
| Untung/(Rugi) Selepas Pembahagian Berkanun | | 4,098,565 | 2,965,584 |
| TOLAK : PEMBAHAGIAN LAIN | | | |
| Dividen Atas Modal Syer Anggota (10%) | | | 100,000 |
| Pulangan Atas Modal Yuran Anggota 4.2% (2022: 4.0%) | | | 2,000,000 |
| Kumpulan Wang Penebusan Syer | | | 50,000 |
| Kumpulan wang Penebusan Syer Bonos | | | 50,000 |
| Tabung Khairat Hutang | | | 100,000 |
| Tabung Kebajikan Anggota | | | 176,512 |
| Tabung Persaraan Pekerja | | | 89,072 |
| Honorarium Anggota Lembaga | | | 50,000 |
| Kumpulan Wang Biasiswa/Dermasiswa | | | 100,000 |
| Kumpulan Wang Rizab Bangunan | | | - |
| Zakat | | | 250,000 |
| Jumlah Pembahagian Lain | | - | 2,965,584 |
| Keuntungan Selepas Pembahagian | | 4,098,565 | (0) |
| Tambah : Pelarasan Bukan operasi | 38(b) | (166,140) | (132,284) |
| | | 3,932,424 | (132,284) |
| Keuntungan Terkumpul Pada Awal Tahun | | 2,019,842 | 2,152,126 |
| Keuntungan Terkumpul Pada Akhir Tahun | | 5,952,266 | 2,019,842 |

NOTA 40 PENDAPATAN**a) Pelaburan**

| | 2024 | 2023 |
|---------------------------------------|-------------------------|-------------------------|
| | RM | RM |
| Dividen Dan Keuntungan Pelaburan | 210,654 | 188,972 |
| Keuntungan Deposit Tetap | 705,578 | 728,070 |
| Pemulihan Rosotnilai Pelaburan | 2,840 | 410 |
| Sewaan Bangunan Dan Tapak | 500,030 | 311,811 |
| | <u>1,419,102</u> | <u>1,229,263</u> |

b) Pendapatan Am

| | 2024 | 2023 |
|----------------------|----------------------|-----------------------|
| | RM | RM |
| Fee Masuk | 1,940 | 7,240 |
| Hibah | 50,675 | 71,968 |
| Komisen Insurans | 312 | 454 |
| Pengurusan TKH | 21,373 | 24,937 |
| Lain-lain Pendapatan | 50 | - |
| Geran | 4,299 | 16,749 |
| Projek Rintis Hub | 0 | 14,386 |
| | <u>78,649</u> | <u>135,734</u> |

NOTA 41 PERBELANJAAN- PELABURAN

| | 2024 | 2023 |
|-----------------------------------|----------------------|----------------------|
| | RM | RM |
| Kos pembaikan dan penyelenggaraan | 36,007 | 46,888 |
| Banner & Banting | 700 | |
| Duti Setem | 2,307 | |
| Cuci Kawasan | 400 | |
| | <u>39,414</u> | <u>46,888</u> |

NOTA 42 PERBELANJAAN AM

| | 2024 | 2023 |
|--|-----------------------|-----------------------|
| | RM | RM |
| a) Belanja Mesyuarat Agung | | |
| Belanja Mesyuarat | 3,340 | 3,900 |
| Cenderahati | 22,550 | 7,800 |
| Elaun Kehadirab Anggota | 85,500 | 383,030 |
| Elaun Kehadiran Anggota Lembaga Dan JAD | 10,500 | 32,350 |
| Elaun Petugas - Staff | 1,860 | 11,567 |
| Elaun Pengerusi Dan Setiausaha Mesyuarat | 150 | 1,950 |
| Keraian | 2,425 | 4,935 |
| Pendaftaran Dan Pengundian | 3,027 | 27,226 |
| Percetakan | 681 | 4,977 |
| Setem Dan Pos | 286 | 2,760 |
| Elaun Jemputan Juruaudit Luar | - | 261 |
| Lain-lain | - | 14 |
| Pakaian Anggota Lembaga Dan JAD | - | 3,800 |
| Pengawal Keselamatan | - | 106 |
| Sepanduk Dan Pembesar Suara | 528 | 720 |
| Sewa Dewan | 900 | 7,340 |
| | <u>131,747</u> | <u>492,736</u> |

| | 2024 | 2023 |
|--|------------------|------------------|
| | RM | RM |
| b) Gaji Dan Perbelanjaan Kakitangan | | |
| Gaji , Elaun Dan Bonos | 932,441 | 1,052,124 |
| Elaun Lebih Maasa Dan Galakan | 5,224 | 3,931 |
| Elaun Motosikal | 2,400 | 2,400 |
| Elaun Telefon | 1,920 | 2,560 |
| KWSP Dan PERKESO | 136,053 | 150,111 |
| Perbatuan Dan Tugas Rasmi | 5,555 | 3,851 |
| Skim Insurans Pekerja | - | 2,971 |
| Sumbnagan Tabung KEKA | 5,000 | 5,000 |
| Tambang Mesyuarat | 2,852 | 4,726 |
| Pakaian Seragam | - | 200 |
| | 1,091,444 | 1,227,874 |

c) Perbagai Belanja

| | | |
|-------------------------------|----------------|----------------|
| Alatulis Dan Percetakan | 21,305 | 30,914 |
| Baiki Dan Senggaraan Komputer | 15,048 | 26,780 |
| Bayaran Ikhtisas | 8,018 | 7,050 |
| Belanja Bengkel | 1,192 | 1,479 |
| Belanja Pejabat | 34,292 | 16,821 |
| Belanja Pengangkutan | 4,454 | 2,417 |
| Caj Bank | 29,163 | 28,436 |
| Cukai Bandar Dan Hasil Tanah | 40,974 | 39,144 |
| Cukai Perkhidmatan | 960 | - |
| Derma Dan Sumbangan | 382 | 2,165 |
| Elaun Pelajar Praktikal | - | 600 |
| Elektrik Dan Air | 58,332 | 113,768 |
| Iklan Dan Promosi | 11,185 | 19,177 |
| Insurans Am | 15,993 | 16,083 |
| Keraian | 10,155 | 7,968 |
| Komisen Kutipan Hutang Lapuk | 2,975 | 7,411 |
| Kursus Dan Seminar | 5,306 | 6,349 |
| Lesen | 3,340 | 5,163 |
| Levi PSMB | 0 | 1,162 |
| Pakaian Seragam | 7,585 | 4,380 |
| Pengawal Keselamatan | 137,232 | 135,377 |
| Penyelenggaraan Pejabat | 16,046 | 35,945 |
| Perbelanjaan JAD | 13,822 | 13,173 |
| Rawatan Perubatan | 25,698 | 24,929 |
| Setem Dan Pos | 3,896 | 5,283 |
| Sewaan | 5,924 | 21,819 |
| Telefon Dan Internet | 25,465 | 31,009 |
| Upah | 440 | 1,430 |
| Hari Keluarga Dan Perayaan | 22,913 | 15,383 |
| Belanja Pematuhan Syariah | 600 | - |
| Geran SKM | 0 | - |
| Kerugian Pelupusan Aset | 4 | - |
| Konsultant PKB | 0 | - |
| Peruntukan Rosotnilai | - | - |
| | 522,697 | 621,615 |

SEMAKAN BAJET 2025

BAJET 2026

KOPERASI GURU MELAYU KELANTAN BERHAD

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|--------------------------------|-----------------|-----------------|-------------|-----------------|---------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| KREDIT | 2,421,692 | 3,097,500 | (675,808) | 2,445,500 | 3,336,000 |
| HARTANAH DAN SEWAAN | 632,231 | 1,463,259 | (831,028) | 1,215,500 | 1,291,000 |
| KEDAI KUALITI TAYAR | 259,330 | 456,827 | (197,497) | 381,827 | 456,827 |
| AR RAHN KOTA BHARU | 1,319,027 | 1,306,000 | 13,027 | 1,505,500 | 1,005,500 |
| AR RAHN MELOR | 1,422,543 | 1,355,000 | 67,543 | 1,510,000 | 1,030,000 |
| AR RAHN TUMPAT | 971,788 | 853,000 | 118,788 | 1,006,000 | 603,000 |
| DIAMOND HOTEL | - | - | - | - | 624,500 |
| AR RAHN BUKIT BUNGA | - | 100,000 | (100,000) | 253,000 | 503,000 |
| JUMLAH PENDAPATAN | 7,026,612 | 8,631,586 | (1,604,974) | 8,317,327 | 8,849,827 |
| TOLAK : PERBELANJAAN KENDALIAN | | | | | |
| KREDIT | 1,245,034 | 1,729,100 | (484,066) | 1,989,600 | 1,963,600 |
| HARTANAH DAN SEWAAN | 539,922 | 1,274,836 | (734,914) | 969,650 | 1,073,650 |
| KEDAI KUALITI TAYAR | 286,740 | 452,165 | (165,425) | 391,067 | 455,667 |
| AR RAHN KOTA BHARU | 301,300 | 370,400 | (69,100) | 390,400 | 291,400 |
| AR RAHN MELOR | 296,137 | 339,400 | (43,263) | 356,400 | 300,300 |
| AR RAHN TUMPAT | 259,269 | 289,100 | (29,831) | 313,600 | 242,600 |
| DIAMOND HOTEL | - | - | - | - | 695,612 |
| AR RAHN BUKIT BUNGA | - | 222,700 | (222,700) | 319,700 | 254,600 |
| JUMLAH PERBELANJAAN | 2,928,403 | 4,677,701 | (1,749,298) | 4,730,417 | 5,277,429 |
| KEUNTUNGAN BERSIH | | | | | |
| KREDIT | 1,176,658 | 1,368,400 | (191,742) | 455,900 | 913,400 |
| HARTANAH DAN SEWAAN | 92,309 | 188,423 | (96,114) | 245,850 | 440,850 |
| KEDAI KUALITI TAYAR | (27,410) | 4,662 | (32,072) | (9,240) | (6,240) |
| AR RAHN KOTA BHARU | 1,017,727 | 935,600 | 82,127 | 1,115,100 | 1,114,100 |
| AR RAHN MELOR | 1,126,406 | 1,015,600 | 110,806 | 1,153,600 | 1,153,600 |
| AR RAHN TUMPAT | 712,519 | 563,900 | 148,619 | 692,400 | 692,400 |
| DIAMOND HOTEL | - | - | - | - | - |
| AR RAHN BUKIT BUNGA | - | (122,700) | 122,700 | (66,700) | 248,400 |
| KEUNTUNGAN BERSIH KESELURUHAN | 4,098,209 | 3,953,885 | 144,324 | 3,586,910 | 4,556,510 |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN INDUK BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Bayaran Perkhidmatan Anggota | 1,337,511 | 2,000,000 | (662,489) | 1,600,000 | 1,800,000 |
| Proses Permohonan Pembiayaan | 52,756 | 60,000 | (7,244) | 50,000 | 50,000 |
| Proses TKH | 12,839 | 20,000 | (7,161) | 10,000 | 10,000 |
| Keuntungan Deposit Tetap | 705,578 | 670,000 | 35,578 | 500,000 | 500,000 |
| Keuntungan Pelaburan Syer | 210,654 | 200,000 | 10,654 | 200,000 | 200,000 |
| Fee Masuk Anggota | 1,940 | 5,000 | (3,060) | 3,000 | 5,000 |
| Hibah | 49,842 | 80,000 | (30,158) | 20,000 | 50,000 |
| Bayaran Perkhidmatan Pekerja | 26,047 | 25,000 | 1,047 | 25,000 | 25,000 |
| Komisen Insurans | 312 | 500 | (188) | 500 | 500 |
| Pengurusan TKH | 21,373 | 35,000 | (13,627) | 35,000 | 35,000 |
| Pemulihan Rosotnilai Syer | 2,840 | 1,000 | 1,840 | 1,000 | 1,000 |
| Lain-Lain Pendapatan | - | 1,000 | (1,000) | 1,000 | 1,000 |
| JUMLAH PENDAPATAN | 2,421,692 | 3,097,500 | (675,808) | 2,445,500 | 2,677,500 |
| TOLAK PERBELANJAAN | | | | | |
| Belanja Mesyuarat Agung | 131,747 | 200,000 | (68,253) | 600,000 | 150,000 |
| Perbelanjaan Pekerja | 535,953 | 600,000 | (64,047) | 550,000 | 600,000 |
| Susutnilai Aset Tetap | 39,087 | 150,000 | (110,913) | 50,000 | 150,000 |
| Kursus Dan Seminar | 5,306 | 20,000 | (14,694) | 10,000 | 20,000 |
| Perbelanjaan Anggota Lembaga (Nota) | 216,329 | 280,000 | (63,671) | 250,000 | 280,000 |
| Faedah Atas Pembiayaan | 2,343 | 27,500 | (25,157) | 100,000 | 100,000 |
| Elektrik Dan Air | 38,702 | 50,000 | (11,298) | 40,000 | 50,000 |
| Alatulis Dan Percetakan | 14,088 | 20,000 | (5,912) | 15,000 | 15,000 |
| Rawatan Perubatan | 25,698 | 36,500 | (10,802) | 36,500 | 36,500 |
| Telefon, Internet Dan Faks | 10,134 | 12,000 | (1,866) | 10,000 | 12,000 |
| Senggaraan Pejabat | 7,428 | 10,000 | (2,573) | 10,000 | 10,000 |
| Cukai Bandar Dan hasil Tanah | 40,974 | 40,000 | 974 | 50,000 | 50,000 |
| Senggaraan Dan Perisian Komputer | 15,048 | 50,000 | (34,952) | 50,000 | 50,000 |
| Belanja Pejabat | 15,369 | 10,000 | 5,369 | 15,000 | 15,000 |
| Fee Juruaudit Luar | 12,000 | 13,000 | (1,000) | 13,000 | 13,000 |
| Setem Dan Pos | 3,896 | 7,000 | (3,104) | 5,000 | 5,000 |
| Denda & Kompauan | | 1,000 | (1,000) | 1,000 | 1,000 |
| Keraian | 9,345 | 10,000 | (655) | 10,000 | 10,000 |
| Pakaian Seragam | 7,585 | 10,000 | (2,415) | 10,000 | 10,000 |
| Upah | 440 | 3,000 | (2,560) | 3,000 | 3,000 |
| Derma Dan Sumbangan | 382 | 5,000 | (4,618) | 5,000 | 5,000 |
| Iklan Dan Promosi | 10,486 | 20,000 | (9,514) | 20,000 | 20,000 |
| Belanja Pengangkutan | 4,294 | 2,500 | 1,794 | 4,000 | 4,000 |
| Sumbangan Tabung KEKA | 5,000 | 5,000 | - | 5,000 | 5,000 |
| Kenaan Bank | 76 | 100 | (24) | 100 | 100 |
| Bayaran Kompeten | 8,018 | 10,000 | (1,982) | 10,000 | 10,000 |
| Elaun Pelajar Praktikal | | 1,000 | (1,000) | 2,000 | 2,000 |
| Lesen Perniagaan | 675 | 1,000 | (325) | 1,000 | 1,000 |
| Insuran Am | 15,993 | 20,000 | (4,007) | 20,000 | 20,000 |
| Rosotnilai Syer | | 1,000 | (1,000) | 1,000 | 1,000 |
| Perbelanjaan JAD (Nota) | 9,822 | 15,000 | (5,178) | 15,000 | 15,000 |
| Luar Jangka | | 5,000 | (5,000) | 5,000 | 5,000 |
| Caj Penggunaan SPeKAR | 2,233 | 2,500 | (267) | 2,500 | 2,500 |
| Kerugian Atas Pelupusan Aset | 4 | 1,000 | (996) | 1,000 | 1,000 |
| Komisen Angkasa | 26,702 | 30,000 | (3,298) | 30,000 | 30,000 |
| Cukai Perkhidmatan | 960 | 1,000 | (40) | 1,000 | 1,000 |
| Komisen Kutipan Hutang Lapuk | 2,975 | 9,000 | (6,025) | 5,000 | 5,000 |
| Jawatankuasa Pematuhan Syariah | 600 | 1,000 | (400) | 1,000 | 1,000 |
| Belanja Hari Perayaan Dan Keluarga | 22,913 | 45,000 | (22,087) | 30,000 | 50,000 |
| Fee Sistem Tawarruq | 2,430 | 4,000 | (1,570) | 2,500 | 5,000 |
| JUMLAH PERBELANJAAN | 1,245,034 | 1,729,100 | (484,066) | 1,989,600 | 1,764,100 |
| PINDAH KE AKAUN PEMBAHAGIAN | 1,176,658 | 1,368,400 | (191,742) | 455,900 | 913,400 |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN UNIT HARTANAH BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|--|-----------------|-----------------|-----------|-----------------|---------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Jualan Tanah Bukit Merbau & Cherang Tuli | 131,744 | 300,000 | (168,256) | 50,000 | - |
| Jualan Rumah | - | 665,000 | (665,000) | 665,000 | 1,000,000 |
| Hibah Bank | 407 | 1,000 | (593) | 500 | 500 |
| Dokumen Tender | | - | - | - | - |
| Sewaan Bangunan, Tanah Dan Dewan | 500,030 | 497,259 | 2,771 | 500,000 | 500,000 |
| Lain-lain Pendapatan | 50 | - | 50 | | |
| | 632,231 | 1,463,259 | (831,028) | 1,215,500 | 1,500,500 |
| | | | - | | |
| TOLAK : KOS JUALAN | | | | | |
| Kos Projek Rumah Dan Tanah Diiktiraf | 49,934 | 765,000 | (715,066) | 565,000 | 600,000 |
| Kos Pembaikan Dan Penyelenggaraan | 334,835 | 155,000 | 179,835 | 50,000 | 50,000 |
| Bayaran Ikhtisas/Komisen Jualan | 22,500 | 10,000 | 12,500 | 10,000 | 50,000 |
| Iklan Dan Promosi | | 5,000 | (5,000) | 5,000 | 5,000 |
| Cukai Keuntungan Hartanah | 11,303 | - | 11,303 | - | 20,000 |
| | 418,572 | 935,000 | (516,428) | 630,000 | 725,000 |
| Keuntungan Kasar | 213,659 | 528,259 | (314,600) | 585,500 | 775,500 |
| | | | | | |
| TOLAK PERBELANJAAN | | | - | | |
| Gaji , Elaun Dan Bonos | 88,015 | 122,000 | (33,986) | 100,000 | 100,000 |
| Elaun Perbatuan | 5,104 | 5,000 | 104 | 5,000 | 5,000 |
| Susutnilai Aset Tetap | 6,000 | 182,186 | (176,186) | 200,000 | 200,000 |
| Tambang JAD | 600 | 1,000 | (400) | 1,000 | 1,000 |
| Kenaan Bank | 8 | 50 | (42) | 50 | 50 |
| Belanja Tugas Luar | 870 | 3,000 | (2,130) | 3,000 | 3,000 |
| Belanja Pejabat | 317 | 1,000 | (683) | 1,000 | 1,000 |
| Elaun Lebih Masa Dan Galakan | 120 | 1,000 | (880) | 1,000 | 1,000 |
| Perbelanjaan Anggota Lembaga | 7,040 | 5,000 | 2,040 | 10,000 | 5,000 |
| Caruman KWSP Dan Socso | 12,663 | 16,000 | (3,337) | 15,000 | 15,000 |
| Alatulis Dan Percetakan | | 300 | (300) | 300 | 300 |
| Keraian | 145 | 300 | (155) | 300 | 300 |
| Senggaraan Komputer | 119 | 1,000 | (881) | 1,000 | 1,000 |
| Luar Jangka | | 1,000 | (1,000) | 1,000 | 1,000 |
| Tambang Mesyuarat Pekerja | 350 | 1,000 | (650) | 1,000 | 1,000 |
| JUMLAH PERBELANJAAN | 121,350 | 339,836 | (218,486) | 339,650 | 334,650 |
| PINDAH KE A/C PEMBAHAGIAN | 92,309 | 188,423 | (96,114) | 245,850 | 440,850 |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN Kualiti Tayar BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|--------------------------------|-----------------|-----------------|-----------|-----------------|---------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Jualan | 214,352 | 405,000 | (190,648) | 330,000 | 330,000 |
| Upah | 40,527 | 35,000 | 5,527 | 35,000 | 35,000 |
| Hibah | 152 | 60 | 92 | 60 | 60 |
| Geran SKM | 4,299 | 16,767 | (12,468) | 16,767 | 16,767 |
| Lain-lain Pendapatan | - | - | - | - | - |
| | 259,330 | 456,827 | (197,497) | 381,827 | 381,827 |
| TOLAK : KOS JUALAN | | | | | |
| Stok Awal | 35,598 | 35,598 | - | 33,000 | 30,000 |
| Belian | 164,402 | 300,000 | (135,598) | 240,000 | 240,000 |
| Tolak : Stok Akhir | (21,593) | (37,000) | 15,407 | (30,000) | (30,000) |
| | 178,407 | 298,598 | (120,191) | 243,000 | 240,000 |
| KEUNTUNGAN KASAR | 80,923 | 158,229 | (77,306) | 138,827 | 141,827 |
| TOLAK PERBELANJAAN | | | | | |
| Gaji, Elaun Dan Bonos | 70,435 | 85,000 | (14,565) | 85,000 | 85,000 |
| Caruman KWSP Dan Socso | 10,236 | 12,000 | (1,764) | 12,000 | 12,000 |
| Elaun Lebih Masa Dan Galakan | - | 500 | (500) | 500 | 500 |
| Telefon, Internet Dan Faks | - | 2,000 | (2,000) | - | - |
| Senggaraan Mesin | 200 | 2,000 | (1,800) | 1,000 | 1,000 |
| Alatulis Dan Percetakan | 575 | 500 | 75 | 500 | 500 |
| Senggaraan Kedai | 160 | 1,000 | (840) | 1,000 | 1,000 |
| Belanja Pejabat | 323 | 1,500 | (1,178) | 1,000 | 1,000 |
| Lesen | 795 | 2,000 | (1,205) | 1,500 | 1,500 |
| Pakaian Seragam | - | 1,000 | (1,000) | 1,000 | 1,000 |
| Belanja Bengkel | 992 | 2,500 | (1,508) | 1,500 | 1,500 |
| Pengangkutan | 160 | 500 | (340) | 500 | 500 |
| Tambang JAD | 800 | 1,000 | (200) | 1,000 | 1,000 |
| Iklan | - | 500 | (500) | 500 | 500 |
| Elektrik dan Air | 3,342 | 4,500 | (1,158) | 4,000 | 4,000 |
| Kenaan Bank | 511 | 1,000 | (490) | 1,000 | 1,000 |
| Keraian | 337 | 500 | (163) | 500 | 500 |
| Senggaraan Kenderaan | - | 300 | (300) | 300 | 300 |
| Susutnilai Aset Tetap | 12,000 | 12,000 | - | 12,000 | 12,000 |
| Perbelanjaan Anggota Lembaga | 3,170 | 5,000 | (1,830) | 5,000 | 5,000 |
| Tambang Mesyuarat Pekerja | - | 500 | (500) | 500 | 500 |
| Geran SKM | 4,299 | 16,767 | (12,468) | 16,767 | 16,767 |
| Luar jangka | - | 1,000 | (1,000) | 1,000 | 1,000 |
| JUMLAH PERBELANJAAN | 108,333 | 153,567 | (45,234) | 148,067 | 148,067 |
| PINDAH KE A/C PEMBAGIAN | (27,410) | 4,662 | (32,072) | (9,240) | (6,240) |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN AR RAHN (Caw. Kota Bharu) BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|----------------------------------|------------------|------------------|-----------------|------------------|------------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Keuntungan Pembiayaan | 1,312,899 | 1,300,000 | 12,899 | 1,500,000 | 1,500,000 |
| Caj Lelongan | 5,854 | 5,000 | 854 | 5,000 | 5,000 |
| Kerugian Atas Lelongan | | - | - | - | - |
| Hibah Bank | 273 | 1,000 | (727) | 500 | 500 |
| Lain-lain Pendapatan | - | | - | | |
| JUMLAH PENDAPATAN | 1,319,027 | 1,306,000 | 13,027 | 1,505,500 | 1,505,500 |
| TOLAK PERBELANJAAN | | | | | |
| Gaji Upah Dan Elaun | 106,760 | 120,000 | (13,240) | 120,000 | 120,000 |
| Susutnilai Aset Tetap | 12,000 | 12,000 | - | 12,000 | 12,000 |
| Takaful | 6,518 | 40,000 | (33,482) | 40,000 | 40,000 |
| Alatulis & Percetakan | 1,039 | 2,500 | (1,461) | 2,500 | 2,500 |
| Bayaran Royalti | 64,723 | 65,000 | (277) | 75,000 | 75,000 |
| Iklan & Promosi | - | 2,000 | (2,000) | 2,000 | 2,000 |
| Tambang Mesyuarat ALK | 2,800 | 5,000 | (2,200) | 5,000 | 5,000 |
| Tambang Mesyuarat Pekerja | 243 | 2,000 | (1,757) | 1,000 | 2,000 |
| Elektrik & Air | 8,082 | 8,000 | 82 | 8,000 | 8,000 |
| Telefon | 5,727 | 7,000 | (1,273) | 7,000 | 7,000 |
| Pengawal Keselamatan | 45,813 | 50,000 | (4,187) | 45,000 | 45,000 |
| Lesen | 765 | 1,000 | (235) | 1,000 | 1,000 |
| Kursus & Seminar | - | 2,000 | (2,000) | 2,000 | 2,000 |
| Belanja Pejabat | 8,644 | 3,000 | 5,644 | 10,000 | 10,000 |
| Keraian | 132 | 500 | (369) | 500 | 500 |
| Caruman KWSP Dan Socso | 15,633 | 15,000 | 633 | 15,000 | 15,000 |
| Belanja Tugas Luar | 500 | 3,000 | (2,500) | 3,000 | 3,000 |
| Senggaraan alatan pejabat | 3,415 | 10,000 | (6,585) | 10,000 | 10,000 |
| Caj Bank | 8,907 | 12,000 | (3,093) | 12,000 | 12,000 |
| Kos Lelong | - | 300 | (300) | 300 | 300 |
| Tambang JAD | 800 | 500 | 300 | 1,000 | 1,000 |
| Yuran Langganan Sistem E-Ar Rahn | 8,800 | 9,600 | (800) | 9,600 | 9,600 |
| Faedah Atas Pembiayaan | | | | 8,500 | 8,500 |
| JUMLAH PERBELANJAAN | 301,300 | 370,400 | (69,100) | 390,400 | 391,400 |
| PINDAH KE A/C PEMBAHAGIAN | 1,017,727 | 935,600 | 82,127 | 1,115,100 | 1,114,100 |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN Ar Rahn (Caw. Melor) BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|----------------------------------|------------------|------------------|-----------------|------------------|------------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Keuntungan Pembiayaan | 1,413,595 | 1,350,000 | 63,595 | 1,500,000 | 1,500,000 |
| Caj Lelongan | 8,948 | 5,000 | 3,948 | 10,000 | 10,000 |
| JUMLAH PENDAPATAN | 1,422,543 | 1,355,000 | 67,543 | 1,510,000 | 1,510,000 |
| TOLAK PERBELANJAAN | | | | | |
| Kos Francais | 5,000 | | | | |
| Gaji Upah Dan Elaun | 104,775 | 110,000 | (5,225) | 110,000 | 110,000 |
| Sewaan | 2,624 | 2,600 | 24 | 2,600 | 2,600 |
| Takaful | 6,184 | 20,000 | (13,816) | 20,000 | 20,000 |
| Elektrik & Air | 4,035 | 5,000 | (965) | 5,000 | 5,000 |
| Alatulis & Percetakan | 2,843 | 4,500 | (1,657) | 4,500 | 4,500 |
| Bayaran Royalti | 69,312 | 67,500 | 1,812 | 75,000 | 75,000 |
| Iklan & Promosi | - | 3,000 | (3,000) | 3,000 | 3,000 |
| Belanja Pejabat | 6,456 | 5,000 | 1,456 | 10,000 | 10,000 |
| Yuran Langganan Sitem E-Ar rahn | 8,800 | 9,600 | (800) | 9,600 | 9,600 |
| Perbelanjaan Anggota Lembaga | - | 5,000 | (5,000) | 5,000 | 5,000 |
| Tambang Mesyuarat Pekerja | 289 | 2,000 | (1,711) | 1,000 | 1,000 |
| Telefon & Faks | 4,338 | 6,000 | (1,662) | 6,000 | 6,000 |
| Pengawal Keselamatan | 45,845 | 50,000 | (4,155) | 45,000 | 45,000 |
| Lesen | 822 | 1,000 | (178) | 1,000 | 1,000 |
| Kursus Dan seminar | - | 2,000 | (2,000) | 2,000 | 2,000 |
| Keraian | 39 | 500 | (461) | 500 | 500 |
| Caruman KWSP Dan SOCSO | 15,201 | 18,000 | (2,799) | 15,000 | 15,000 |
| Belanja Tugas Luar | 700 | 1,500 | (800) | 1,500 | 1,500 |
| Senggaraan alat pejabat | 2,922 | 5,000 | (2,078) | 5,000 | 5,000 |
| Kenaan Bank | 15,152 | 15,000 | 152 | 15,000 | 15,000 |
| Kos Lelong | - | 200 | (200) | 200 | 200 |
| Senggaraan Pejabat | | 5,000 | (5,000) | 10,000 | 10,000 |
| Tambang JAD | 800 | 1,000 | (200) | 1,000 | 1,000 |
| Faedah Atas Pembiayaan | | | | 8,500 | 8,500 |
| JUMLAH PERBELANJAAN | 296,137 | 339,400 | (48,263) | 356,400 | 356,400 |
| PINDAH KE A/C PEMBAHAGIAN | 1,126,406 | 1,015,600 | 115,806 | 1,153,600 | 1,153,600 |

KOPERASI GURU MELAYU KELANTAN BERHAD
 AKAUN PENDAPATAN DAN PERBELANJAAN Ar Rahn (Caw. Tumpat) BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|----------------------------------|-----------------|-----------------|-----------------|------------------|------------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Keuntungan Pembiayaan | 965,524 | 850,000 | 115,524 | 1,000,000 | 1,000,000 |
| Caj Lelongan | 6,264 | 3,000 | 3,264 | 6,000 | 6,000 |
| lain-lain Pendapatan | | - | - | - | - |
| JUMLAH PENDAPATAN | 971,788 | 853,000 | 118,788 | 1,006,000 | 1,006,000 |
| TOLAK PERBELANJAAN | | | | | |
| Kos Francais | 5,000 | - | 5,000 | - | - |
| Gaji Upah Dan Elaun | 103,860 | 110,000 | (6,140) | 110,000 | 110,000 |
| Sewaan | 3,300 | 3,500 | (200) | 3,500 | 3,500 |
| Takaful | 4,466 | 15,000 | (10,534) | 15,000 | 15,000 |
| Elektrik & Air | 4,171 | 4,000 | 171 | 5,000 | 5,000 |
| Alatulis & Percetakan | 2,760 | 8,000 | (5,240) | 5,000 | 5,000 |
| Bayaran Royalti | 47,900 | 40,000 | 7,900 | 50,000 | 50,000 |
| Iklan & Promosi | 699 | 2,000 | (1,301) | 2,000 | 2,000 |
| Belanja Pejabat | 2,904 | 3,000 | (96) | 10,000 | 10,000 |
| Yuran Langganan Sistem Ar rahn | 8,800 | 9,600 | (800) | 9,600 | 9,600 |
| Perbelanjaan ALK | 400 | 1,000 | (600) | 1,000 | 1,000 |
| Tambang Mesyuarat Pekerja | 740 | 1,500 | (760) | 1,500 | 1,500 |
| Telefon & Faks | 5,266 | 7,000 | (1,734) | 7,000 | 7,000 |
| Pengawal Keselamatan | 45,575 | 48,000 | (2,425) | 45,000 | 45,000 |
| Lesen | 283 | 500 | (217) | 500 | 500 |
| Kursus Dan seminar | - | 2,000 | (2,000) | 2,000 | 2,000 |
| Keraian | 157 | 500 | (343) | 500 | 500 |
| Caruman KWSP Dan SOCSO | 15,198 | 16,000 | (802) | 15,000 | 15,000 |
| Belanja Tugas Luar | - | 1,000 | (1,000) | 1,000 | 1,000 |
| Senggaraan alatan pejabat | 1,621 | 5,000 | (3,379) | 5,000 | 5,000 |
| Kos Lelong | - | 500 | (500) | 500 | 500 |
| Senggaraan Pejabat | 660 | 5,000 | (4,340) | 10,000 | 10,000 |
| Tambang JAD | 1,000 | 1,000 | - | 1,000 | 1,000 |
| Caj bank | 4,509 | 5,000 | (491) | 5,000 | 5,000 |
| Faedah Atas Pembiayaan | | | | 8,500 | 8,500 |
| JUMLAH PERBELANJAAN | 259,269 | 289,100 | (34,831) | 313,600 | 313,600 |
| PINDAH KE A/C PEMBAHAGIAN | 712,519 | 563,900 | 153,619 | 692,400 | 692,400 |

KOPERASI GURU MELAYU KELANTAN BERHAD
AKAUN PENDAPATAN DAN PERBELANJAAN Ar Rahnu (BUKIT BUNGA) BAGI TAHUN BERAKHIR 31 DISEMBER 2024

| | SEBENAR 2024 | SEMAKAN 2024 | PERBEZAAN | SEMAKAN 2025 | BAJET 2026 |
|------------------------------------|-----------------|-----------------|-----------|-----------------|---------------|
| | RM | RM | RM | RM | RM |
| PENDAPATAN | | | | | |
| Keuntungan Pembiayaan | - | 100,000 | - | 250,000 | 500,000 |
| Caj Lelongan | - | - | - | 3,000 | 3,000 |
| lain-lain Pendapatan | - | - | - | - | - |
| JUMLAH PENDAPATAN | - | 100,000 | - | 253,000 | 503,000 |
| TOLAK PERBELANJAAN | | | | | |
| Gaji Upah Dan Elaun | - | 48,000 | - | 100,000 | 100,000 |
| Kos Francais | - | - | - | 50,000 | - |
| Kos Perisian | - | - | - | 30,000 | - |
| Sewaan | - | 9,000 | - | 10,000 | 10,000 |
| Takaful | - | 5,000 | - | 3,000 | 5,000 |
| Elektrik & Air | - | 4,000 | - | 4,000 | 4,000 |
| Alatulis & Percetakan | - | 3,000 | - | 3,000 | 3,000 |
| Bayaran Royalti | - | 12,500 | - | 12,500 | 25,000 |
| Iklan & Promosi | - | 3,000 | - | 3,000 | 3,000 |
| Belanja Pejabat | - | 3,000 | - | 3,000 | 3,000 |
| Fee Guaman /YURAN LANGGANAN SISTEM | - | 9,600 | - | 9,600 | 9,600 |
| Perbelanjaan ALK | - | 5,000 | - | 5,000 | 5,000 |
| Tambang Mesyuarat Pekerja | - | 500 | - | 500 | 500 |
| Telefon & Faks | - | 5,000 | - | 5,000 | 5,000 |
| Pengawal Keselamatan | - | 25,000 | - | 45,000 | 45,000 |
| Lesen | - | 1,000 | - | 1,000 | 1,000 |
| Kursus Dan seminar | - | 2,000 | - | 2,000 | 2,000 |
| Keraian | - | 500 | - | 500 | 500 |
| Caruman KWSP Dan SOCSO | - | 1,000 | - | 15,000 | 15,000 |
| Belanja Tugas Luar | - | 1,000 | - | 1,000 | 1,000 |
| Senggaraan alatan pejabat | - | 3,000 | - | 10,000 | 10,000 |
| Kos Lelong | - | 500 | - | 500 | 500 |
| Senggaraan Pejabat | - | 50,000 | - | 5,000 | 5,000 |
| Tambang JAD | - | 1,000 | - | 1,000 | 1,000 |
| Caj bank | - | 100 | - | 100 | 500 |
| Konsultansi | - | 30,000 | - | - | - |
| JUMLAH PERBELANJAAN | - | 222,700 | - | 319,700 | 254,600 |
| PINDAH KE A/C PEMBAHAGIAN | - | (122,700) | - | (66,700) | 248,400 |

