

12th August 2025

KO-KHAWAN RESPONDS TO AN ARTICLE BY THE EDGE

Earlier in an article published in The Edge on 11 August 2025 headed “Entrepreneur Development Ministry to investigate Koperasi Khazanah Usahawan over alleged high-return investment scheme”, Ko-Khawan wishes to clarify a few points below.

We understand that there was a question raised in a parliamentary seating, where YB Khoo highlighted a point on the matter relating to 12% of its possibility of being viewed as a “high return”, which in our view, is not.

We wish to state unequivocally that this Return is exclusively available to our registered cooperative members, is subject to clearly defined terms and conditions, and does not offer to public. One point to highlight is that it is not an investment scheme, but a specific savings as permitted under the Cooperatives Societies Act 1993.

All Returns are the result of rigorous financial assessment and are benchmarked against key factors, including inflation rates, prevailing market norms and acceptance, and the long-term sustainability of our business model. Our Koperasi remains committed to ensuring that all offerings are both competitive and responsibly structured in the best interests of our members.

We also wish to highlight all Returns are supported and backed by the business model of credit facility that has been decade-long in existence in our country, recognised by SKM and ANGKASA.

Ko-Khawan is a Cooperative primarily carrying out the business function of providing loans service to Malaysian Government Servants with funds from our members. We are an approved entity by SKM and ANGKASA to carry out this function for the benefits of our Members.

We apologize if we are in any manner causing confusion and we welcome any of our Members actively seek clarification with us if unclear.

For more information, please email us at info@kokhawan.com.



ABOUT KOPERASI KHAZANAH USAHAWAN (KO-KHAWAN) BERHAD

Koperasi Khazanah Usahawan (KO-KHAWAN) Berhad is a Malaysian cooperative dedicated to empowering government servants through financing, advisory support, and capacity-building initiatives. Founded on cooperative values, KO-KHAWAN promotes inclusive growth, ethical business practices, and sustainable economic development. By connecting members with opportunities and resources, KO-KHAWAN drives positive economical growth among the government servants and strengthens local communities.

For more information, please visit: <https://kokhawan.com/>

