Koopkrag Jaarverslag 2025
Uitnemende diens en voordele sedert 1938

Geagte Verbruikerslede

Soos jaarliks die gebruik, doen ek graag kortliks verslag oor die finansiële resultate van Koopkrag se 87ste bestaansjaar.

OMSET - Omset by gekontrakteerde verskaffers styg met 1.25% (2024 – 0.25% toename) en beloop R440 miljoen vir dié 12-maande tydperk.

INKOMSTE - Deur die loop van die afgelope jaar daal die prima-uitleenkoers van 11.75% na 10.50% wat natuurlik ons inkomste uit dié bron nadelig beïnvloed het. Grootliks hieraan te danke daal ons totale *normale* bruto inkomste met 1.8% (2024 – 2.5% toename).

INKOMSTE	2025	2024
	R miljoen	R miljoen
Korting verhaal leweransiers	10.65	10.50
Kommissie inkomste	5.10	5.01
Rente inkomste	10.21	10.76
Ander inkomste insluitend buitengewone inkomste	2.24	4.63

UITGAWES - Administratiewe uitgawes vir die jaar onder oorsig verhoog met 3.95% (2024 – 3.84% toename).

UITGAWES	2025	2024
	R miljoen	R miljoen
Personeeluitgawes	7.84	7.42
Onverhaalbare skuld	0.34	0.39
Bonus & rente uitbetaal aan verbruikerslede	15.15	16.02
Ander uitgawes	4.67	4.65

RENTE VERBRUIKERSLEDE WAARBORGFONDS - Soos elke jaar die geval, is dié rente reeds in September teen u Koopkragrekening gekrediteer. Die jaar se bedrag het in totaal R1.88 miljoen (2024 – R1.98 miljoen) beloop. Die *prima-gekoppelde* rentekoerse het gewissel van 2.25% tot 4.49% per jaar (2024 – 2.39% tot 4.79% per jaar) en die rentekoers was bepaal na gelang van die balans in u Waarborgfondsrekening.

JAARLIKSE BONUS - Die jaarlikse bonus beloop 'n bedrag van R13.3 miljoen (2024 – R14.05 miljoen) en is teen u Desember Koopkragrekening gekrediteer. Die bonuskoerse het gewissel van 2.2% tot 8.25% (2024 – 2.4% tot 9%). Die bonuspersentasie sal afhang by watter leweransier u, u aankope gedoen het. *Hou in gedagte dat ons geen heffing plaas op aankope by van ons groter leweransiers nie.*

DIE TOEKOMS - Soos reeds verlede jaar genoem, is die vervanging van ons huidige kaartstelsel prioriteit. Met Nedbank as diensverskaffer sal ons waarskynlik in 2026 na die nuwe kaartstelsel oorskakel. Vir die eerste keer in ons geskiedenis sal aanlyntransaksies ook deur ons stelsel verwerk kan word.

Ek herinner u graag dat ons korttermynprodukte van Santam, Momentum en Discovery Insure bied. Skakel gerus ons makelaars vir 'n gratis, verpligtingvrye kwotasie. Verbruikerslede wat van ons makelaarsdienste gebruik maak het die afgelope jaar 6.00% bonus (2024 – 6.00%) op hul korttermynpremies ontvang, ongeag hul eisegeskiedenis.

Op 'n meer persoonlike noot, die sal my laaste verslag as Voorsitter wees. Na deeglike oorweging is mnr. Roelf Taljaard as Voorsitter van Koopkrag se direksie op ons onlangse jaarvergadering verkies. Ek wens hom alle voorspoed toe.

Ek wil u en ons leweransiers graag bedank vir julle lojale ondersteuning die afgelope jaar. Dankie ook aan my mede-direkteure en ons personeel vir hul ondersteuning, toewyding en harde werk die afgelope jaar. Ek wens u almal 'n geseënde Kersseisoen en 'n voorspoedige 2026 toe.

AJ Jacobs (Direksievoorsitter)

Koopkrag Annual Report 2025
Exceptional service and rewards since 1938

Dear members

It gives me great pleasure to report on the financial results of Koopkrag's 87th year.

TURNOVER *- Turnover at contracted suppliers increased by 1.25% compared to the 0.25% increase in 2024. In total turnover amounted to R440 million for the 12-month period.*

INCOME *- During the 12-month period the prime lending rate reduced from 11.75% to 10.50%. This obviously had a negative impact on our interest income. As a result, our total normal income decreased by 1.8% during the period under review compared to an increase of 2.5% in 2024.*

INCOME	2025	2024
	R million	R million
Rebate from suppliers	10.65	10.50
Commission income	5.10	5.01
Interest income	10.21	10.76
Other income including extraordinary items	2.24	4.63

EXPENSES *- Administrative expenses for the year under review increased by 3.95% compared to last year's increase of 3.84%.*

EXPENSES	2025 R million	2024 R million
Personnel	7.84	7.42
Doubtful debts	0.34	0.39
Bonus & interest payment consumer members	15.15	16.02
Other expenses	4.67	4.65

INTEREST CONSUMER MEMBER'S GUARANTEE FUND

As is done every year we've already credited your Guarantee Fund interest on your September Koopkrag account. This year it amounted to R1.88 million in total (2024 – R1.98 million). The prime-linked interest rates varied from 2.25% to 4.49% per annum (2024 – 2.39% to 4.79% per annum). The applicable interest rate depended on the balance in your Guarantee Fund account.

ANNUAL BONUS *- This year the total annual bonus amounted to R13.3 million (2024 – R14.05 million) and your bonus was credited to your December Koopkrag account. The bonus rates varied between 2.2% and 8.25% (2024 – 2.4% and 9%). The applicable bonus rate will depend on where the purchase was made. Bear in mind that we do not charge a levy on purchases from our larger suppliers.*

THE FUTURE *- As mentioned in last year's report the replacement of our current card system is a priority. With Nedbank as our service provider the card system will most likely be replaced in 2026. For the first time in our history the new system will include online functionality.*

I would like to remind you that we offer short-term insurance products from Santam, Momentum and Discovery Insure. Give our brokers a call for an obligation-free quote. Consumer members using our broker services received a 6.00% bonus (2023 – 6.00%) on their short-term insurance premiums this year, irrespective of their claim history.

On a personal note, this will be my last report as Chairman. After careful consideration Mr Roelf Taljaard was allected as Chairman of the Koopkrag Board at our last annual general meeting. I wish him all the best.

I would like to thank you and our suppliers for your continued support. I would also like to thank my fellow directors and our personnel for their support, commitment and hard work during the year. I wish you all a blessed Festive Season and a prosperous 2026.

AJ Jacobs (Chairman of the Board)

NUWE LEWERANSIERS / NEW SUPPLIERS

OK FOODS Gateway (Hermanus) *Gateway Centre Hermanus, Main Rd*
SPUR WAKITA (Pretoria) *Kolonnade Winkelsentrum, Sefako Makgathorylaan, Montana*

BELANGRIK / IMPORTANT

Die volgende aankoopmaand se rekening *open* op VRYDAG, 16 Januarie 2026. ***The next purchase month's account opens on FRIDAY 16 January 2026.***

BELANGRIKE NOMMERS / IMPORTANT NUMBERS

Meld verlore of gesteelde kaarte na-ure aan by **Nedbank** by 0800 110 929. *Report your lost or stolen cards after hours at* ***Nedbank*** *on 0800 110 929.*

Santam eise kan aangemeld word by 0860 505 911. ***Santam*** *claims can be registered at 0860 505 911.*

Momentum eise kan aangemeld word by 0860 111 512. ***Momentum*** *claims can be registered at 0860 111 512.*

Discovery Insure eise kan aangemeld word by 0860 66 55 44. ***Discovery Insure*** *claims can be registered at 0860 66 55 44.*

Gespanne wag Koos vir die Regter se uitspraak. "Onskuldig." Opgewonde spring Koos orent: "Beteken dit ek kan die geld maar hou?"

Student asked his English lecturer the meaning of the word "contemplate". "Think about it," said the lecturer. Student: "Do I really have to? Can't you just tell me?"

Ontvang nou die dag 'n kennisgewing van SARS af dat ek belastingbedrog gepleeg het. Weet nie hoe hulle daarby uitkom nie, ek het nog nooit belasting in my lewe betaal nie.

When I told my blind date that I worked with animals she found it very sweet and asked me more about my job. So, I told her: "I'm a butcher."

'n Vrou word gelukkig net kwaad vir 5 redes. Vir alles, vir niks, as jy ja sê, as jy nee sê en net ingeval.

My kid is blaming me for ruining her birthday. That's ridiculous, I didn't even know it was today.

Die 1ste April is 'n uitsonderlike dag. Dit is die enigste dag van die jaar wat ons wonder of dit wat ons op die internet lees die waarheid is …

Little boy: "Dad, can you please put my shoes on? Dad: "No, sorry son, I don't think they'll fit me."