

第二十八屆常年代表大會  
28th Annual General Meeting of Delegates



# 常年報告書



自立合作社  
**KOJADI**

KOPERASI JAYADIRI MALAYSIA BERHAD

首要貸學金提供者

*Premier Education Loan Provider*

## 自立合作社 2009年度董事会报告

我谨代表自立合作社董事会同仁，向各位提呈本社及集团截至2009年12月31日财务年度的报告和财务报表。

### 1. 经济评论

随着全球经济的复苏，我国经济经过比预期中较短和较温和的衰退后，由于出口恢复以及在政府推出的经济刺激配套扶持下，于2009年第四季度全面回弹，各经济领域出现强劲的转机。加上消费人及企业信心日渐改善，使到我国的国内总产值在2009年第四季度增长4.5%，以致全年的经济仅萎缩1.7%。

至于2010年，据预测，基于国内带动的私人界开销增长以及出口需求适度提高后，经济将增长5.4%。

全球经济的复苏依然脆弱，各国的成长参差不齐。然而由于主要新兴经济体如中国、巴西、俄罗斯及印度等强大内需扶持下持续成长，预计今年的区域贸易和投资将会进一步改善。

在全球经济逐渐好转的大趋势下，我国经济预计今年会恢复强劲的成长势头；而政府推出的改革和转型政策及策略也加强了消费者和投资者的信心。与此同时，出口需求将持续回升，内需的增加，尤其是私人消费及投资的不断提高，将惠及制造业、服务业及建筑业。

## KOPERASI JAYADIRI MALAYSIA BERHAD 2009 ANNUAL REPORT OF THE BOARD

On behalf of the Board of Koperasi Jayadiri Malaysia Berhad (KOJADI), it is my great pleasure to present to you the Annual Report and Financial Statements of the Koperasi and Group for the financial year ended 31 December 2009.

### 1. ECONOMIC REVIEW

Along with the global recovery, Malaysia's economy has rebounded from a shorter and milder than expected recession in the fourth quarter of 2009, underpinned by a recovery in exports and the stimulus packages implemented by the government. The recovery was broad-based with all economic sectors registering strong turnaround. As a result of this, and coupled with improving consumer and business confidence, the nation's Gross Domestic Product (GDP) expanded by 4.5% in 4<sup>th</sup> quarter of 2009, leading to a small contraction of 1.7% year on year in the whole of 2009.

For 2010, the economy is projected to grow by 5% and rising to 5.4% in 2011 supported by domestic-driven private sector spending and modest strengthening of export demand.

Globally, the recovery is likely to remain weak and growth uneven, regional trade and investment flows are expected to improve further this year, supported by strong domestic demand-led growth in the major emerging economies of China, Brazil, Russia and India.

Against an improving global scenario, Malaysia's economy is projected to resume modest growth this year with an upside bias as consumer and investor confidence is strengthened further by public sector reform and transformation policies and strategies. Recovery in export demand will sustain a rebound in manufacturing while services and construction will benefit from strengthening domestic demand, especially private consumption and investment.

## 2. 财务摘要

截至 2009 年 12 月 31 日的财务年内，本社扣税前净盈余共计 RM5,218,500，而截至 2008 年 12 月 31 日财务的净盈余为 RM17,414,621(包括出售联号公司全部投资所获取的一次性特殊盈余 RM18,465,000)。

扣除相关拨款后的盈余为 RM4,435,725；2008 年为 RM13,060,966。在检讨中的财务年内，贷学金利息收入从 2008 年的 RM2,673,024 增至 RM2,806,721，而在执照金融机构的定期存款利息收入则从 2008 年的 RM1,467,815 增至 2009 年的 RM2,105,435，2009 年股息收入则由于收到股息减少，而从 2008 年的 RM1,424,463 降至 RM1,165,183。

在 2009 年杪，集团总资产从上一年的 RM128,818,829 增至 RM131,790,521；社员资金从 2008 年的 RM124,481,768 增至 2009 年底的 RM127,468,286；社员股金从 2008 年的 RM64,946,134 微增至 RM65,830,135；每股净有形资产从 2008 年的 RM1.91 增至 2009 年的 RM1.93。

## 3. 股息

本社在 2009 年派发了截至 2008 年 12 月 31 日财务年的终期免税股息 4.0%，总额 RM2,596,764。

董事会建议来届常年代表大会通过对截至 2009 年 12 月 31 日财务年派发免税股息 4.5%，总计 RM2,959,428。

## 2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2009, the Koperasi's net profit before tax totalled RM5,218,500 as compared to RM17,414,621 registered in the financial year ended 31 December 2008 (with one off exceptional capital gain of RM18,465,000 on the disposal of the entire investment in an associate company).

Profit after necessary appropriations amounted to RM4,435,725 as compared to RM13,060,966 in 2008. For the year under review, interest income on loans to students increased to RM2,806,721 as compared with RM2,673,024 in 2008. Interest on fixed deposits with licensed financial institutions also increased to RM2,105,435 in 2009 from RM1,467,815 in 2008 while income from dividend received in 2009 declined to RM1,165,183 from RM1,424,463 in 2008 due to less dividend received during the year.

At the end of 2009, the Group's total assets increased to RM131,790,521 from RM128,818,829 in the previous year. Total members' funds increased to RM127,468,286 in end of 2009 from RM124,481,768 in 2008. Members' share capital increased marginally to RM65,830,135 from RM64,946,134 in 2008. The net tangible asset (NTA) per share improved from RM1.91 in 2008 to RM1.93 in 2009.

## 3. DIVIDEND

During the year under review, the Koperasi paid a final tax exempt dividend of 4% amounting to RM2,596,764 in respect of the financial year ended 31 December 2008.

The Directors are pleased to recommend the payment of a tax exempt dividend of 4.5% totaling RM2,959,428 for the financial year ended 31 December 2009 for approval of the delegates at the forthcoming Annual General Meeting of the Koperasi.

#### 4. 业务发展

##### 4.1

##### 贷学金

截至 2009 年 12 月 31 日内，本社以合作社自助互助原则、为有需要的学生提供经济援助，以协助他们在国内外高等学府深造的核心业务，继续取得可观业绩。本社在 2009 年批准及发出的新贷学金增加 15.47%，从 2008 年的 RM8,607,019 增至 RM9,938,835。贷学金增加是由于高等教育费日益上涨，造成学生需要更多的贷款以及本社实施更低的利率结构所致。本社自 1981 年成立以来，截至 2009 年底所发出的贷学金总额共计 RM179,250,788，共惠及学生 8,828 名。

截至 2009 年 12 月 31 日，扣除坏账和疑账拨备后，学生尚未摊还的贷学金共计从上个财务年的 RM28,479,342 增至 RM29,858,711。

为表示对本社社员长期以来不弃不离的鼎力支持的谢意以及增加贷学金总额，本社在 2009 年 1 月实施新的利率结构，为社龄 5 年或以上的社员提供低至 5.8% 年利的贷学金。

正如上述，由于高等教育费用与日俱增，以及本社提供较低的利率，预计本社在本财务年内的贷学金批准额将增加。

#### 4. KOPERASI' S DEVELOPMENTS

##### 4.1

##### Education Loans

During the financial year ended 31 December 2009, the Koperasi's core business, that is the provision of financial assistance on a co-operative basis to students to pursue tertiary education in local and overseas institutions of higher learning, continued to perform well. New loans approved and disbursed by the Koperasi in 2009 surged by 15.47% from RM8,607,019 in 2008 to RM9,938,835 in 2009. The increased was due to the need for a higher loan margin caused by the increasing cost of higher education, and a lower interest regime introduced by the Koperasi. The aggregate loans disbursed by the Koperasi to member-students since the inception of the Koperasi in 1981 until the end of 2009 amounted to about RM179,250,788, benefiting a total of nearly 8,828 member-students.

Outstanding loans to students, after bad and doubtful debts provisions increased to RM29,858,711 as at 31 December 2009 as compared to RM28,479,342 in the previous financial year.

As a gesture of appreciation to the loyalty of old members and to expand its loan portfolio, the Koperasi introduced a new interest rate structure in January 2009, offering rates as low as 5.8% to members with five years' membership with the Koperasi.

As stated above, in view of the increasing cost of higher education and the lower interest rate offered by the Koperasi, the loan portfolio is expected to grow further in the current financial year.

#### 4.2

#### 自立学院及自立教育服务有限公司

负责拥有及管理自立学院的本社子公司自立教育服务有限公司在截至 2009 年 12 月 31 日财务年内的净亏损达 RM142,293, 而在 2008 年则赚取 RM15,626 的盈余。

在 2009 年的本社常年代表大会上, 董事会向大会建议以不少过 RM1.00 的价格及董事会认为适合的条件, 把自立教育服务有限公司和自立学院出售予董事会认为适当的买方。

自上次常年代表大会后, 本社收到华仁控股有限公司 (华仁控股) 以 RM1.00 收购自立教育服务有限公司全部股权及自立学院的献议。本社根据 2009 年 6 月 21 日常年代表大会通过的决议, 接受华仁控股献议, 以出售自立教育服务有限公司全部股权予自立学院。本社与华仁控股于 2010 年 2 月 5 日签署有关的买卖合同, 并于 2010 年 2 月 8 日把自立教育服务有限公司与自立学院的管理权交华仁控股。

在完成了出售及移交自立教育服务有限公司予华仁控股后, 自立教育服务有限公司不再是本社子公司, 而由本社董事会成立以管理自立学院的自立学院委员会也正式解散。

#### 4.2

#### KOJADI Institute (KI) and Kojadi Education Services Sdn Bhd (KESSB)

Kojadi Education Services Sdn Bhd (KESSB), the Koperasi's subsidiary which owns and operates Kojadi Institute (KI) registered a net loss of RM142,293 as compared with a profit of RM15,626 in 2008.

At the Koperasi's 2009 Annual General Meeting, the Board recommended to the meeting to dispose off KESSB and its educational institution known as Kojadi Institute to any party deemed fit by the Board for a consideration not less than RM1.00 and upon such terms and conditions as the Board shall deem appropriate in the best interest of the Koperasi.

Since the last AGM, the Koperasi had received an offer from Huaren Holdings Sdn Bhd (HHSB) to acquire the entire shareholding in KESSB and KI to HHSB for a consideration of RM1.00. The Koperasi accepted the offer from HHSB to dispose off the entire shareholding in KESSB and KI pursuant to the resolution approved by the AGM held on 21 June 2009. The sale and purchase agreement was executed by the Koperasi and HHSB on 5 February 2010 and the handover of the management of KESSB and KI to HHSB was held on 8 February 2010.

Upon the completion of the disposal and handover of KESSB to HHSB, it has ceased to be a subsidiary of the Koperasi and the Kojadi Institute Committee (KIC) set up by the Board to manage and oversee the operations of KI was dissolved.

## 5. 投资

### 5.1

#### 挂牌和非挂牌股票

截至 2009 年 12 月 31 日，本社の投资组合包括挂牌和非挂牌股票、私人债券、挂牌债券基金、挂牌凭单、单位信托及专业资产管理公司所持有的现金等，总值达 RM41,218,267，而成本为 RM34,765,929；2008 年的投资总值为 RM38,942,203，投资成本为 RM34,092,351。本社的一部份投资由本社自行管理，其余的投资继续由专业资产管理公司依照有关的投资管理合约条文管理。

### 5.2

#### 蕉赖地段

本社位于蕉赖的永久拥有权土地地点适中，且附近各种设施齐全，各项发展完善。本社正在为此地段物色适当的投资机会。

## 6. 股份偿还基金

在检讨中的财务年内，本社共批准 2,739 份股份偿还申请，款额共计 RM3,715,765。本社设立此基金的宗旨是让年老及有迫切经济需要的社员赎回在本社的股金。自此基金在 1992 年成立以来，本社赎回社员股金共 RM27,610,775。

有鉴于社员对本社的支持及本社的财务能力，董事会决定批准所有年龄达 70 岁及以上社员的股份偿还申请。

## 5. INVESTMENTS

### 5.1

#### Quoted and Unquoted Securities

The Koperasi's investment portfolio comprising quoted and unquoted shares, private debt securities, quoted bond fund, quoted warrants, unit trusts and cash held by external asset management companies which was valued at RM41,218,267 in the end of 2009 with a cost of RM34,765,929 as compared to RM38,942,203 (with a cost of RM 34,092,351) in 2008. The Koperasi manages a portion of its investment portfolio. The remaining portion of the Koperasi's investment funds continue to be managed by external asset management companies in accordance with the terms of the respective investment management agreements.

### 5.2

#### Cheras Land

The Koperasi is constantly on the look out for the right investment opportunity for the Koperasi's freehold land in Cheras which is strategically located with proximity to comprehensive amenities and well-established developments.

## 6. SHARE REDEMPTION FUND (SRF)

During the year under review, the Koperasi approved a total of 2,739 applications for the Share Redemption Fund (SRF), involving an approved redeemable amount of RM3,715,765. The purpose of the SRF is to enable members to redeem their shares on grounds of old age and urgent financial needs. Since the fund was set up in 1992, the Koperasi has so far redeemed shares totaling RM27,610,775.

Having taken into consideration the support rendered by members to the Koperasi and the financial resources of the Koperasi, the Board has decided to approve all applications for share redemption by members of age 70 and above.

董事会也将在适当时批准所有年龄达65岁及以上社员的退股申请。

## 7. 社员抚恤金计划

本社于2010年1月1日推行在上次常年代表大会通过的社员抚恤金计划，为身故的合格社员家属提供一次性的抚恤金，以示心意。

在此计划下，如社员不幸身故，本社将支付最少RM300抚恤金或其名下的本社股金的最高20%，予其家属/受益人。本社已按照上次常年代表大会的批准，拨款RM1,000,000作为此计划的预算。

## 8. 展望

由于出口持续回升，以及内需不断增加，预料我国的经济复苏势头将加强。经济环境的改善，有利于国内日益蓬勃的教育事业。政府最近宣布的新经济模式强调以创新、知识、研发、提高效率及生产力等，带动我国迈向高收入经济。这些因素有利于教育，尤其是高等教育的发展。

本社预期，鉴于此有利的背景以及本社积极的推广努力，配合降低的利率，今年内的贷学金需求将增加，进而对本社在2010年及未来的业绩作出正面的贡献。

The Board also agreed to allow members of age 65 and above to redeem their shares when the time comes.

## 7. MEMBERS' BENEVOLENCE SCHEME

The Members' Benevolence Scheme which was approved by the 2009 Annual General Meeting was implemented on 1 January 2010. The objective of the Scheme is to provide "one-time" benevolence to the demise of an eligible member.

Under the Scheme, a minimum sum of RM300 or up to maximum of 20% over the total shares owned by the deceased member will be paid to his or her next-of-kin / beneficiary. The Koperasi's 2009 AGM approved an allocation of RM1 million for the Scheme.

## 8. PROSPECTS

Malaysia's economic recovery is expected to gain momentum buoyed by the sustained export recovery and improving domestic demand. The improving economic environment augurs well for the growing education industry in the country. This is especially so with the recent announcement of the New Economic Model (NEM) which contains key initiatives to propel the country towards a high-income economy through innovation, knowledge, research and development, improved efficiency and productivity. Such initiatives are conducive to the development of education, especially higher education.

With this favorable backdrop and the vigorous marketing efforts undertaken by the Koperasi, including the offer of a lower interest rate structure, the Koperasi envisages the demand for educational loans will grow in the current financial year. This will contribute positively towards the performance of the Koperasi in 2010 and years to come.

## 9. 致谢

我在此代表董事会全体同仁，感激全体社员、大会代表、各区联委会成员向来对董事会的鼎力支持和信任。我也要谢谢目前已解散的自立学院委员会成员对自立学院的服务及贡献。本社也衷心感谢马来西亚合作社委员会、高等教育部及其他相关部门给予本社宝贵的指教与合作。董事会也万分感谢本社管理层及全体职员对本社忠于职守的奉献精神。

奉董事会之命

邱励兴

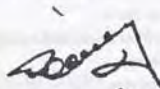
拿督邱励兴  
义务秘书

日期：2010年5月20日

## 9. APPRECIATION

On behalf of all members of the Board, I wish to express our gratitude to our members, delegates, and members of the Liaison Committees for their unfailing support and confidence in the Board. I also wish to thank members of the now dissolved Kojadi Institute Committee for the service and contribution made to KI. Our appreciation also goes to the Malaysia Co-operative Societies Commission, the Ministry of Higher Education and other relevant authorities for their guidance and co-operation. We also wish to thank the Management and staff for their continued dedication, diligence and loyalty to the Koperasi.

By Order of the Board



Datuk Khoo Lay Hin  
Honorary Secretary

Dated: 20 May 2010



## 收益表

## INCOME STATEMENTS

截至2009年12月31日财历年 For the year ended 31 December 2009

		集团		本社	
		GROUP		KOPERASI	
		2009 RM	2008 RM	2009 RM	2008 RM
收入	Revenue	7,464,157	7,620,394	6,445,906	6,071,524
其他营业收入	Other operating income	1,245,380	1,036,843	217,689	238,498
		8,709,537	8,657,237	6,663,595	6,310,022
行政开销	Administrative expenses	(4,044,878)	(4,089,919)	(2,443,855)	(2,484,657)
其他营业开销	Other operating expenses	(1,519,235)	(3,923,856)	(933,547)	(3,197,529)
营业盈余	Operating profit	3,145,424	643,462	3,286,193	627,836
出售投资盈余	Gain on disposal of investments	1,928,888	160,327	1,928,888	160,327
出售联号公司投资盈余	Gain on disposal of investment in an associated company	-	17,662,615	-	18,465,000
商誉减值亏损	Impairment loss on goodwill	(15,830)	-	-	-
投资资金减值亏损回拨/ (亏损)	Impairment reversal/(loss) on investment funds	3,419	(1,838,542)	3,419	(1,838,542)
联号盈余分配	Share of profit of associated company	-	471,166	-	-
税前盈余	Profit before tax	5,061,901	17,099,028	5,218,500	17,414,621
所得税开销	Income tax expense	(1,520)	(194,870)	-	-
本年度盈余 / 净盈余	Profit for the year / net profit	5,060,381	16,904,158	5,218,500	17,414,621
拨入法定储备金	TRANSFER TO STATUTORY RESERVE FUND				
-15% (2008: 25%) 之净盈余扣除下列捐款予合作社教育信托基金与合作社发展信托基金	- 15% (2008 : 25%) of net profit after deducting contributions to Co-operative Education Trust Fund and Co-operative Development Trust Fund	(626,220)	(3,831,217)	(626,220)	(3,831,217)
予合作社教育信托基金	CONTRIBUTION TO CO-OPERATIVE EDUCATION TRUST FUND				
-净盈余之2%	- 2% of net profit	(104,370)	(348,292)	(104,370)	(348,292)
予合作社发展信托基金	CONTRIBUTION TO CO-OPERATIVE DEVELOPMENT TRUST FUND				
-净盈余之1%	- 1% of net profit	(52,185)	(174,146)	(52,185)	(174,146)
法定转账和捐献后盈余转下	Profit after statutory transfer and contributions carried forward	4,277,606	12,550,503	4,435,725	13,060,966
股息	Dividend	(2,959,428)	(2,596,764)	(2,959,428)	(2,596,764)
往年股息拨备不足	Underprovision of dividend in prior year	-	(269,205)	-	(269,205)
转拨至股息均等基金	Transfer to dividend equalisation fund	-	(4,000,000)	-	(4,000,000)
转拨至教育基金	Transfer to education fund	-	(5,000,000)	-	(5,000,000)
转拨至福利基金	Transfer to welfare fund	-	(1,000,000)	-	(1,000,000)
转拨至股份偿还基金	Transfer to share redemption fund	(1,400,000)	-	(1,400,000)	-
分配后盈余/(亏损)	Profit/(loss) after appropriation	(81,822)	(315,466)	76,297	194,997
未分配盈余转下	Unappropriated profit brought forward	915,760	1,231,226	1,258,144	1,063,147
未分配盈余结转下	Unappropriated profit carried forward	833,938	915,760	1,334,441	1,258,144

**资产负债表** **BALANCE SHEETS**  
截至2009年12月31日 **as at 31 DECEMBER 2009**

		集团 GROUP		本社 KOPERASI	
		2009 RM	2008 RM	2009 RM	2008 RM
<b>资产</b>	<b>ASSETS</b>				
<b>非流动资产</b>	<b>Non-current assets</b>				
产业, 厂房及配备	Property, plant and equipment	4,051,416	4,150,204	3,820,333	3,882,820
于子公司投资	Investment in a subsidiary	-	-	-	-
投资	Investments	34,765,929	34,092,351	34,765,929	34,092,351
学生贷款	Loans to students	15,189,698	15,228,038	15,189,698	15,228,038
账目综合商誉	Goodwill on consolidation	-	15,830	-	-
		54,007,043	53,486,423	53,775,960	53,203,209
<b>流动资产</b>	<b>Current assets</b>				
学生贷款	Loans to students	14,669,013	13,251,304	14,669,013	13,251,304
其他债权人	Other receivables	3,034,441	2,550,369	2,940,992	2,429,293
定期存款	Fixed deposits	56,364,241	56,086,656	56,364,241	55,975,659
现金及银行余额	Cash and bank balances	4,177,880	4,026,271	4,040,315	3,959,364
		78,245,575	75,914,600	78,014,561	75,615,620
<b>资产总额</b>	<b>Total assets</b>	132,252,618	129,401,023	131,790,521	128,818,829
<b>产权及负债</b>	<b>Equity and liabilities</b>				
<b>归予本社社员之产权</b>	<b>Equity attributable to members of the Koperasi</b>				
股本	Share capital	65,830,135	64,946,134	65,830,135	64,946,134
资本储备	Capital reserve	13,727,457	14,027,457	13,727,457	14,027,457
股份偿还储备	Share redemption reserve	14,311,651	14,311,651	14,311,651	14,311,651
未分配盈余	Unappropriated profit	833,938	915,760	1,334,441	1,258,144
赞助基金	Funds for sponsorship	22,810	22,810	22,810	22,810
股份偿还基金	Share redemption fund	5,542,412	4,142,412	5,542,412	4,142,412
红股偿还基金	Bonus share redemption fund	878,884	578,884	878,884	578,884
股息均等基金	Dividend equalisation fund	6,500,000	6,500,000	6,500,000	6,500,000
社员教育基金	Members' education fund	5,000,000	5,000,000	5,000,000	5,000,000
社员福利基金	Members' welfare fund	1,000,000	1,000,000	1,000,000	1,000,000
<b>归予本社产权拥有者之总产权</b>	<b>Total equity attributable to members of the Koperasi</b>	113,647,287	111,445,108	114,147,790	111,787,492
法定储备金	Statutory reserve fund	13,320,496	12,694,276	13,320,496	12,694,276
<b>社员基金总额</b>	<b>Total Members' funds</b>	126,967,783	124,139,384	127,468,286	124,481,768
<b>流动负债</b>	<b>Current liability</b>				
其他债权人及应计账项	Other payables and accruals	5,284,835	5,261,639	4,322,235	4,337,061
<b>总产权及负债</b>	<b>Total equity and liability</b>	132,252,618	129,401,023	131,790,521	128,818,829

**KOJADI EDUCATION SERVICES SDN. BHD.**  
**(Company No: 457544-K)**  
**(Incorporated in Malaysia)**

**Income Statement For The Year Ended 31 December 2009**

	2009	2008
	RM	RM
Revenue	1,014,969	1,541,272
Other income	1,030,973	805,943
<b>Operating profit</b>	2,045,942	2,347,215
Administrative expenses	(1,518,543)	(1,550,758)
Other expenses	(668,172)	(780,831)
<b>(Loss) / profit before tax</b>	(140,773)	15,626
Income tax expenses	(1,520)	-
<b>(Loss) / profit for the year</b>	(142,293)	15,626

**KOJADI EDUCATION SERVICES SDN. BHD.**

(Company No: 457544-K)

(Incorporated in Malaysia)

**Balance Sheet As At 31 December 2009**

	<b>2009</b>	<b>2008</b>
	<b>RM</b>	<b>RM</b>
<b>Non-current asset</b>		
Property, plant and equipment	<u>231,081</u>	<u>267,382</u>
<b>Current assets</b>		
Other receivables	115,607	143,239
Cash and bank balances	<u>137,565</u>	<u>177,903</u>
	<u>253,172</u>	<u>321,142</u>
<b>Total assets</b>	<u>484,253</u>	<u>588,524</u>
<b>Equity and liability</b>		
<b>Equity</b>		
Share Capital	2,000,000	2,000,000
Accumulated losses	<u>(2,478,347)</u>	<u>(2,336,054)</u>
<b>Total equity</b>	<u>(478,347)</u>	<u>(336,054)</u>
<b>Current liability</b>		
Other payables	<u>962,600</u>	<u>924,578</u>
<b>Total equity and liability</b>	<u>484,253</u>	<u>588,524</u>

Summary of Key Statistics

Financial Year	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1) Dividend Payment (RM)	3,256,729	-	6,413,231	-	-	-	1,719,861	2,019,543	1,628,827	2,621,449	2,596,764	# 2,939,428
2) Bonus Share Issue	-	-	6,409,542	-	-	-	-	-	-	-	-	-
3) Share Redemption Fund Allocation (RM)	1,000,000	2,000,000	-	-	2,000,000	2,000,000	1,500,000	1,500,000	1,500,000	3,000,000	-	* 1,400,000
4) Bonus Share Redemption Fund (RM)	-	-	-	-	-	-	500,000	500,000	1,300,000	500,000	-	* 300,000
5) No. of Loan Approved	352	355	305	342	418	333	470	421	401	494	406	507
6) Total of Loan Disbursed (RM)	4,020,480	6,651,520	5,920,570	5,543,068	8,254,133	7,773,820	9,742,263	8,408,531	8,291,861	9,639,648	8,607,019	9,938,835
7) Total Outstanding Loan (RM)	43,541,645	42,002,711	38,551,564	33,682,252	32,529,529	31,332,974	31,469,710	31,237,461	31,436,062	32,440,388	32,783,439	34,094,318
8) No. of Loan Recipients Graduated	520	466	382	286	423	349	412	330	366	355	440	374
9) Profit / (Loss) Before Tax (RM)	3,987,811	3,495,291	3,728,067	608,354	2,271,814	2,532,222	2,969,092	4,434,022	4,075,235	6,263,026	17,414,021	5,218,500
10) Number of Members	63,229	63,324	63,339	63,930	64,652	64,541	64,742	64,534	64,454	65,195	65,925	66,783
11) Net Tangible Asset Per Share (RM)	1.44	1.49	1.32	1.33	1.35	1.52	1.57	1.62	1.64	1.71	1.91	1.93
12) No. of Students Graduated from Kojadi Institute	197	48	81	51	115	171	118	76	75	69	84	81
13) Profit / (Loss) of KESSB**(RM)	(38,930)	(166,448)	(639,822)	(377,893)	(176,296)	(374,671)	(259,136)	(347,066)	(242,555)	(558,233)	15,626	(142,293)

# Proposed 4.5% tax exempt dividend for financial year 2009 is subject to the approval of 2010 Annual General Meeting

\* Subject to the approval of 2010 Annual General Meeting

\*\* Kojadi Institute (formerly known as Jajafiri Institute of Technology) was operated and managed by KOJADI as a project from 1995 to 2000. It was taken over by Kojadi Education Services Sdn Bhd (KESSB), a wholly-owned subsidiary of KOJADI in 2001.



# INSTITUT KOJADI

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