

2010

ANNUAL REPORT · LAPORAN TAHUNAN · 常年報告書

自立合作社
KOJADI
KOPERASI KAJANG MALAYSIA BERSHAD

吉隆坡聯合合作社
Koperasi Selatans dan Persekitarannya



第二十九屆常年代表大會

29th Annual General Meeting of Delegates

自立合作社 2010 年度董事会报告

KOPERASI JAYADIRI MALAYSIA BERHAD 2010 ANNUAL REPORT OF THE BOARD

我谨代表自立合作社董事会同人，向各位提呈本社截至 2010 年 12 月 31 日财务年度的报告和财务报表。

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 for the financial year ended 31 December 2010.

今年标志着本社历史中的一个新里程碑和重大的时刻——本社创社 30 周年纪念。过去 30 年来，尽管国内外出现意想不到的经济不景气，本社社务持续成长。时至今日，本社已经成为国内主要的私立贷学金机构之一。这对过去和现在曾经参与本社社务的各方面而言，无疑是值得引以为荣的成就。本社要借此机会，向全体社员、董事部同仁、各委员会成员、全体职员、业务伙伴等向来对本社的鼎力支持和配合，致予由衷的谢意。本社会继续检讨目前乃至往后本社的服务标准并因时制宜，以便能够为将来设定一个合适且能达成的目标。持续性及能量效率将成为本社发展策略的核心思想。

This year, 2011 marks a new milestone in the history of and a very special occasion for KOJADI the 30th anniversary of its establishment. For the past 30 years, KOJADI has continued to grow in spite of unexpected economic downturns. Today, KOJADI is one of the main private education loan providers in Malaysia. Everyone who is or has been involved with KOJADI should be very proud of this remarkable achievement. For this, we would once again like to thank all Members, Board Members, Committee Members, Staff, and business associates for their continuing hard work and support. We will continue to review our current and future service standards and changing expectations which will enable us to set appropriate goals for the future. Sustainability and energy efficiency will be central to the development of the strategy.

1. 经济评论

1. ECONOMIC REVIEW

我国的经济在 2010 年由于国内消费和投资的强劲成长，以致全年国内生产总值增长了 7.2%。

Malaysia's Gross Domestic Product expanded 7.2% for the whole of 2010, marking an end to an eventful year of robust growth in domestic consumption and investment.

在投资方面，政府在 2010 年宣布推行总值 1.376 兆令吉的经济转型计划，鼓励基建项目，如铁道运输等，以最终把我国发展成高收入的经济体。

然而在经济强劲增长的同时，也附带通货膨胀压力的隐忧。2010 年 12 月，国内通胀达到 2.2%，创下 22 个月内的新高。国家银行在 2010 年 3 月至 7 月间把利率上调百分之 0.75 达到 2.75%。由于通胀压力卷土重来，国家银行可能在今年再次调高利率。

2. 财务摘要

在截至 2010 年 12 月 31 日的财务年内，本社业绩继续提升，扣税前净盈余共计 RM7,176,908，比截止 2009 年 12 月 31 日的净盈余 RM5,218,500，增加了 37.5%。盈余的提高主要是由于投资收入增加所致。在检讨中的财务年内，本社贷学金利息收入从 2009 年的 RM2,806,721 略增至 RM2,917,636，而在 2010 年的投资总收入（包含获取盈利，利息和收到股息）共达 RM5,192,000。

截止 2010 年底，本社总资产从上一年的 RM131,790,521 增至 RM134,765,043；社员股金由于社员的继续退股，而从 2009 年的 RM65,830,135 减至 RM57,252,700；每股净有形资产从 2009 年的 RM1.93 增至 2010 年的 RM2.12。

On the investment front, the government announced an economic transformation programme in 2010, which encourages infrastructure projects such as rail transportation systems, at the cost of RM1.376 trillion to turn the country into a high income economy.

However, the strong growth in the economy is accompanied by concerns over the inflationary pressure. In December 2010, inflation touched 2.2%, a 22 month high. Bank Negara Malaysia to raise interest rates by 0.75 percentage points to 2.75% between March and July 2010. With inflationary pressures gaining momentum again, Bank Negara could further hike interest rates this year.

2. FINANCIAL HIGHLIGHTS

For the financial year ended 31 December 2010, the Koperasi continued to perform well financially by registering a net profit before tax of RM7,176,908, or an increase of 37.5% from RM5,218,500 registered in the financial year ended 31 December 2009. The higher net profit was mainly attributed to higher investment income. For the year under review, interest income on loans to students increased marginally to RM2,917,636 as compared with RM2,806,721 in 2009. Total Investment income which comprised shares realised gain, interest and dividend received for the year totalled RM 5,192,000 in 2010.

At the end of 2010, the Koperasi's total assets increased to RM134,765,043 from RM131,790,521 in the previous year. Members' share capital decreased to RM57, 252,700 from RM65,830,135 in 2009 due to the continued share redemption by members. The net tangible asset (NTA) per share improved further from RM1.93 in 2009 to RM2.12 in 2010.

3. 股息

本社在 2010 年派发了截至 2009 年 12 月 31 日财务年的终期免税股息 4.5%，总额 RM2,959,428。

董事会建议来届常年代表大会通过对截至 2010 年 12 月 31 日财务年派发免税股息 4.5%，总计 RM2,567,183，以及配合本社创社 30 周年纪念而派发的特别股息 10%，总计 RM5,704,851。

除此以外，董事部也建议 2011 年常年代表大会通过从本社资本储备账户中拨款派发 10% 红股给合格的社员。建议所派发的红股股份为 5,704,851 股。

4. 社务发展

4.1

贷学金

在检讨中财务年内，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，继续取得可观的业绩。本社在 2010 年批准及发出的新贷学金激增 27.4%，从 2009 年的 RM9,938,835 增至 RM12,659,542。本社贷学金的增加反映了人们对高等教育的高需求量及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，

3. DIVIDEND

The Koperasi paid a final tax exempt dividend of 4.5% amounting to RM2,959,428 in 2010, in respect of the financial year ended 31 December 2009.

The Directors are pleased to recommend the payment of a tax exempt dividend of 4.5% totaling RM2,567,183, and a special dividend of 10%, in conjunction with the Koperasi's 30th anniversary, totaling RM5,704,851 for the financial year ended 31 December 2010 for approval of the delegates at the forthcoming Annual General Meeting of the Koperasi.

In addition, the Directors have proposed to declare a bonus issue of 10% from the Koperasi's Capital Reserve account for qualified members subject to the approval of delegates at the forthcoming Annual General Meeting in 2011. The proposed bonus shares to be issued is 5,704,851 shares.

4. KOPERASI'S DEVELOPMENTS

4.1

Education Loans

During the financial year under review, the Koperasi's core business, that is, the provision of financial assistance on a co-operative basis to members and their children to pursue tertiary education in local and overseas institutions of higher learning, continued to grow significantly. New loans approved and disbursed by the Koperasi in 2010 surged by 27.4% from RM RM9,938,835 in 2009 to RM12,659,542 in 2010. The increase had reflected the growing need for higher education and a higher loan margin due to the increasing cost of higher education, and a lower interest regime introduced by the Koperasi.

截至 2010 年底所发出的贷学金总额共计 RM191,900,730, 共惠及学生 9,328 名。截至 2010 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 RM29,858,711 增至 RM34,334,206。

5. 投资

5.1

挂牌和非挂牌股票

截至 2010 年 12 月 31 日, 本社的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 RM44,286,655, 而成本为 RM36,179,577, 而 2009 年的投资总值为 RM41,218,267, 投资成本为 RM34,765,929。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

在检讨中财务年内, 本社以公开招标方式, 以 RM6,916,500 的价格脱售了位于蕉赖的 1.5 英亩永久拥有权的商业地段, 并于 2010 年 7 月 30 日签署买卖合同。本社于 2003 年以 RM3,267,000 买下此地段; 故此脱售此土地为本社赚取资本盈余 RM3,649,500。

The aggregate loans disbursed by the Koperasi to member-students since the inception of the Koperasi in 1981 until the end of 2010 amounted to about RM191,900,730, benefiting some 9328 member-students. Outstanding loans to students, after bad and doubtful debts provisions, increased to RM34,334,206 as at 31 December 2010 as compared to RM29,858,711 in the previous financial year.

5. INVESTMENTS

5.1

Quoted and Unquoted Securities

The Koperasi's investment portfolio comprising quoted and unquoted shares, private debt securities, quoted bond funds, quoted warrants, unit trusts and cash held by external asset management companies was valued at RM44,286,655 at end of 2010 with a cost of RM36,179,577 as compared to RM41,218,267 (with a cost of RM34,765,929) in 2009. The Koperasi manages a portion of its investment portfolio by itself. 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

During the financial year under review, the Koperasi disposed of its 1.5 acres freehold commercial land in Cheras at RM6,916,500 by open tender. The Sale and Purchase Agreement on the sale of the land was entered into on 30 July 2010. As the land was purchased in 2003 at the cost of RM3.267 million, the Koperasi realized a capital gain of RM3,649,500.

6. 股份偿还基金

在检讨中的财务年内，本社共批准 6,112 份股份偿还申请，款额共计 RM9,483,200。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份。自此基金在 1992 年成立以来，共有 14,346 位社员成功赎回 RM33,587,911 股金。董事会也趁此机会感谢这些一路走来对本社不间断支持的社员，以便本社能够持续且稳健地成长，让更多社员子女受惠。

正如董事会在去年的报告中所奉告，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。

董事会建议为截至 2010 年 12 月 31 日财务年从法定储备基金拨款 RM2,200,000 以及从净盈余中拨款 RM790,000 供社员退股用途。

7. 社员抚恤金计划

本社于 2010 年 1 月 1 日推行社员抚恤金计划。在检讨中的财务年内，本社共收到 50 份申请，抚恤金额共计 RM17,696。

6. SHARE REDEMPTION FUND (SRF)

During the year under review, the Koperasi approved a total of 6,112 applications for the Share Redemption Fund (SRF), involving an approved redeemable amount of RM9,483,200. 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, it had enabled 14,346 members to redeem shares totaling RM33,587,911. The Board appreciated the continuous support given by these members who enabled the continuity and stable growth of the Koperasi which resulted more opportunities for the members' children.

As reported previously, the Board has decided to approve all applications for share redemption by members of age 70 and above in consideration of the support rendered by members and the Koperasi' financial resources.

For the financial year ended 31 December 2010, the Directors have proposed to allocate RM2.2 million from the Statutory Reserve Fund and RM790,000 from its current year net profit respectively for share redemption purpose.

7. MEMBERS' BENEVOLENCE SCHEME

The Members' Benevolence Scheme implemented on 1 January 2010. During the current financial year a total of 50 applications for benevolence benefit amounting to RM17,696 were received and approved.

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。

8. 章程修改

本社的章程修改于 2010 年 10 月 19 日获得马来西亚合作社委员会的批准和注册。本社章程的主要修改之一是把本社常年代表大会的代表人数从过去的 154 名增加 128 名至 282 名，让更多社员可参与本社的大会。本社章程最后一次修改是在 1997 年。此次修改章程的目的是配合时下的法律和经营环境。

9. 参与各项活动简报

在检讨中的财务年内，董事会与内部稽查委员会 (IAC) 及职员参与由马来西亚合作社组织 (ANGKASA)，马来西亚合作社学院 (MKM) 及马来西亚合作社委员会 (SKM) 等机构所举办的以下一系列会议、课程、研讨会和活动。

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.

8. AMENDED BY-LAWS

The Koperasi's proposed amendments to its By-laws were approved by and registered with the Malaysia Co-operative Societies Commission on 19 October 2010. One of the most significant amendments to the By-laws is the increase in the number of delegates to the Koperasi's general meeting from 154 previously to 282, an increase of 128 delegates. The amendment will provide more member participation in the Koperasi's general meetings. The Koperasi's By-laws were last amended in 1997. The latest amendments were made in line with the changed legislative and operating environment in which the Koperasi operates.

9. REPORT ON ACTIVITIES

During the year under review, the members of Board, Internal Audit Committee and the staff have participated in the following meeting, courses, seminars, activities organized by Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA), Maktab Kerjasama Malaysia (MKM) and Suruhanjaya Koperasi Malaysia (SKM), etc.

- (a) 合作社董事会成员委任事宜讲解会；
- (b) 合作社模范领袖座谈会；
- (c) 行政及管理合作社课程；
- (d) 董事会考察团——上海世博会；
- (e) “2010 一个马来西亚合作社竞跑”活动；
- (f) 根据 1993 年合作社法令第 43 (2) 小节而进行的合作社董事会成员委任事宜讲解会。
- (g) 本社董事和职员也参与上述机构所主办的多项行政管理课程。
- (a) Taklimat Penentusahan Pelantikan Anggota Lembaga Koperasi;
- (b) Ceramah untuk Program Bicara Tokoh Pemimpin Koperasi;
- (c) Kursus Pengurusan dan Pentadbiran Koperasi;
- (d) Directors' Study Tour to World Expo in Shanghai;
- (e) Larian Koperasi 1Malaysia 2010;
- (f) Taklimat Penentusahan Pelantikan Anggota Lembaga Koperasi Di Bawah Subseksyen 43(2) Akta Koperasi 1993;
- (g) Members of the Board and staff also attended courses on the management and administration procedures conducted by the above agency.

10. 展望

我国经济在 2010 年快速增长，而且在逐渐扬升的原产品价格和内需的扶持下，经济成长的势头将可持续。政府在经济转型计划下落实的各种项目，将加强内需。经济转型计划的最终目标是把我国在 2020 年之前，发展成高收入经济体。这项雄心勃勃的计划有利于国内不断成长的高等教育，因为高等教育对经济转型计划的成功落实，有着重大的作用，协助此计划通过创新、知识、研发、提高效率及生产力，成功推行。

10. PROSPECTS

The Malaysian economy had grown rapidly in 2010, and is very likely to sustain the momentum buoyed by the rising commodities prices and domestic demand. The implementation of various projects under the Economic Transformation Programme (ETP) will help strengthen domestic demand. The ultimate objective of the ETP is to transform Malaysia into a high-income developed economy by 2020. This ambitious programme augurs well for the growing education industry in the country as higher education is vital to the success of the programme through innovation, knowledge, research and development, improved efficiency and productivity.

11. 致谢

我在此代表董事会全体同人，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。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：2011年5月3日

11. 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. 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 : 3 May 2011

收益表

INCOME STATEMENT

截至2010年12月31日财务年 For the year ended 31 December 2010

		2010 RM	2009 RM
收入	Revenue	8,173,506	6,445,906
其他营业收入	Other operating income	203,223	217,689
		<u>8,376,729</u>	<u>6,663,595</u>
行政开销	Administrative expenses	(2,698,441)	(2,443,855)
其他营业开销	Other operating expenses	(1,237,569)	(933,547)
营业盈余	Operating profit	4,440,719	3,286,193
出售投资盈余	Gain on disposal of investments	1,804,059	1,928,888
投资减值亏损回转	Reversal of impairment loss on investment	932,130	3,419
税前盈余	Profit before tax	7,176,908	5,218,500
所得税开销	Income tax expense	-	-
本年度盈余 / 净盈余	Profit for the year / net profit	<u>7,176,908</u>	<u>5,218,500</u>
拨入法定储备金	TRANSFER TO STATUTORY RESERVE FUND		
-15%之净盈余	- 15% of net profit after		
扣除下列捐款予合作社教育	deducting contributions to Co-operative Education		
信托基金与合作社发展	Trust Fund and Co-operative Development		
信托基金	Trust Fund	(861,229)	(626,220)
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	(143,538)	(104,370)
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	(71,769)	(52,185)
法定转账和捐献后盈余	Profit after statutory transfer and contributions	6,100,372	4,435,725
建议股息	Proposed dividend	(8,272,034)	(2,959,428)
拨自股息均等基金	Transfer from dividend equalisation fund	2,962,426	-
转拨至股份偿还基金	Transfer to share redemption fund	(790,000)	(1,400,000)
分配后盈余	Profit after appropriation	764	76,297
未分配盈余转下	Unappropriated profit brought forward	1,334,441	1,258,144
未分配盈余结转下	Unappropriated profit carried forward	<u>1,335,205</u>	<u>1,334,441</u>

资产负债表
截至2010年12月31日

BALANCE SHEET
as at 31 December 2010

		2010 RM	2009 RM
资产	ASSETS		
非流动资产	Non-current assets		
产业, 厂房及设备	Property, plant and equipment	854,450	3,820,333
于子公司投资	Investment in a subsidiary	-	-
投资	Investments	36,179,577	34,765,929
学生贷款	Loans to students	22,604,954	15,189,698
		59,638,981	53,775,960
法定储备金	Statutory Reserve Fund		
定期存款	Fixed deposits	10,034,694	13,320,496
流动资产	Current assets		
学生贷款	Loans to students	11,729,252	14,669,013
其他债务入	Other receivables	2,131,230	2,940,992
定期存款	Fixed deposits	50,215,252	43,043,745
现金及银行余额	Cash and bank balances	1,015,634	4,040,315
		65,091,368	64,694,065
资产总额	Total assets	134,765,043	131,790,521
产权及负债	Equity and liabilities		
归予本社社员之产权	Equity attributable to members of the Koperasi		
股本	Share capital	57,252,700	65,830,135
资本储备	Capital reserve	17,076,957	13,727,457
偿还股本	Share capital redeemed	23,794,851	14,311,651
未分配盈余	Unappropriated profit	1,335,205	1,334,441
赞助基金	Funds for sponsorship	22,810	22,810
股份偿还基金	Share redemption fund	790,000	5,542,412
红股偿还基金	Bonus share redemption fund	537,928	878,884
股息均等基金	Dividend equalisation fund	3,672,775	6,500,000
社员教育基金	Members' education fund	5,000,000	5,000,000
社员福利基金	Members' welfare fund	988,844	1,000,000
归予本社产权拥有者之总产权	Total equity attributable to members of the Koperasi	110,472,070	114,147,790
法定储备金	Statutory reserve fund	10,881,894	13,320,496
社员基金总额	Total Members' funds	121,353,964	127,468,286
流动负债	Current liability		
其他债权人及应计账项	Other payables and accruals	13,411,079	4,322,235
总产权及负债	Total equity and liability	134,765,043	131,790,521

Summary of Key Statistics

Financial Year	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
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	2,959,428	#8,272,034
2) Bonus Share Issue	-	-	6,409,542	-	-	-	-	-	-	-	-	-	*5,704,851
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	*790,000
4) Bonus Share Redemption Fund (RM)	-	-	-	-	-	-	500,000	500,000	1,300,000	500,000	-	300,000	*300,000
5) No. of Loan Approved	352	355	305	342	418	333	470	421	401	494	406	507	543
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	12,659,543
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	38,595,041
8) No. of Loan Recipients Graduated	520	466	382	286	423	349	412	330	366	355	440	374	422
9) Profit / (Loss) Before Tax (RM)	3,987,811	3,495,291	3,728,067	668,354	2,271,814	2,532,222	2,969,092	4,434,022	4,075,235	6,263,026	17,414,621	5,218,500	7,176,908
10) Number of Members	63,529	63,324	63,339	63,930	64,652	64,541	64,742	64,534	64,454	65,195	65,925	66,783	62,579
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	2.12
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 and 10% special dividend for financial year 2010 is subject to the approval of 2011 Annual General Meeting.

* Proposed 10% bonus shares issue for financial year 2010 is subject to the approval of 2011 Annual General Meeting.

* Subject to the approval of 2011 Annual General Meeting.

** Kojadi Institute (formerly known as Jayadiri 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.

Higher Education Loan Scheme (HELIS)

大学贷学金

Vocational Education Loan Scheme (S-VELS)

技职教育贷学金

Education Loan Scheme For Foundation Programs (S-PUF)

大学基础课程或预科贷学金

Education Loan Scheme For Foreign University Studies (S-FUS)

国外大学贷学金

Education Loan Scheme For Local Postgraduate Studies (S-LPS)

国内研究生贷学金

Education Loan Scheme For Overseas Postgraduate Studies (S-OPS)

国外研究生贷学金

Education Loan Scheme For Students of Universiti Tunku Abdul

Rahman (S-UTAR)

拉曼大学贷学金

Education Loan Scheme For Independent Secondary School Certificate

Holders (S-ISS)

独中毕业生贷学金

Education Loan Scheme For Early Childhood Education (S-ECE)

启蒙教育贷学金

Education Loan Scheme For Local University Studies (S-LUS)

国内大学贷学金

Education Loan Scheme For TARC Graduates (S-TAR)

拉曼学院贷学金

KI Education Loan Scheme (S-JELS)

自立学院贷学金

Special Education Loan Scheme

特别贷学金

欲知详情请联络:

KOPERASI JAYADIRI MALAYSIA BERHAD

11th Floor, Wisma MCA, 163, Jalan Ampang

50450 Kuala Lumpur

Tel: 603-21616499 Fax: 603-21621413

Email: contact@kojadi.com.my

<http://kojadi.my>



Quality And Affordable Education You Can Count On

普及的优质教育为您打造美好前程



技职课程

- 工业电子 - SKM Level 1 - 3
(马来西亚技职文凭)

课程通过技术
发展局所批准

可安排
PTPK 贷款*

课程受马来西亚
政府所认可

- 电子职业证书 - OUM
- 电脑会计证书

新课程

- 美容课程
(SKM Level 1 & 2)

2011年 8月 开课
现在开始招生

- ☑ Affordable fees 相宜的学费
- ☑ Hands-on learning 注重手工艺训练
- ☑ Industry relevant skills 工业式相关技巧
- ☑ 100 % Study loan for qualified students
100%贷款给予合格的学生
- ☑ Strategic location near KLCC
本院位于吉隆坡城中城附近
靠近轻快铁, 巴士等服务

欲知详情,请联络:

INSTITUT KOJADI W4P0040

M01, Mezzanine Floor, Wisma MCA, 163, Jalan Ampang, 50450 Kuala Lumpur, Malaysia

Tel 电话: 03-2166 8211 Fax 传真: 03-2166 7211 E-mail 电子邮件: enquiry@ki.edu.my

Mobile 手提: 010 - 2257 831, 010 - 2257 832

KOJADI INSTITUTE
自立学院

KI

www.ki.edu.my