

EDUCATING FUTURE LEADERS



2025
ANNUAL REPORT

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MESSAGE FROM OUR PRESIDENT

Dear members and friends of the AMMA Foundation family.

2025 marks a defining milestone for AMMA Foundation - **45 years of service** to the community and the **first anniversary of owning our own premises**. These achievements are not just symbolic; they represent our readiness to scale impact and shape the next phase of growth.

This year, we disbursed **RM266,500** in study loans, raised **RM500,000** in multi-year pledges under the HOPE Initiative, and expanded university partnerships to ensure talented students from B40 and M40 households have access to higher education. Since inception, AMMA Foundation has channeled over **RM6.2 million** in loans and scholarships to **1,640 students nationwide**.

Looking ahead, our focus is on **three pillars: building data-driven impact, expanding scalable partnerships, and ensuring inclusive growth** so that education remains an accessible right to every Malaysian.

We express deep gratitude to **our donors, partners, and community**, and extend special thanks to **Datuk Rajan Menon** and **Uday Jayaram** for their leadership in guiding the Foundation through **its successful property acquisition**.

As we celebrate **45 years**, AMMA Foundation is no longer just a custodian of scholarships and loans. We are becoming a catalyst for social mobility and leadership development in Malaysia. Our ambition is clear: to ensure that every student with talent and determination has the **opportunity to thrive**, and in doing so, to shape a generation of Malaysians **equipped to lead in an increasingly complex world**.

With your continued partnership, we will not only build on our legacy - **we will redefine it**.

Warm regards,

Datuk Surendran Menon

President, AMMA Foundation

Background

Founded in 1980, AMMA Foundation was born out of the vision of community leaders who, as early as 1975, **recognised education as the key to uplifting lives**. What began as a fund to provide interest-free loans has since grown into a Foundation committed to ensuring that access to **education is recognised as a basic right**.

Today, **45 years on**, we remain steadfast in our mission - **to help young Malaysians pursue educational opportunities and achieve their fullest potential**.



Objectives

01

To provide a range of resources, including **interest free loans and scholarships**, to enable students to pursue tertiary education.

02

To source **financial grants** from the **government** as well as the **public and private sources to aid students**.

03

To create and maintain a **networking platform** for young graduates and assist them to become **self-sufficient individuals and future leaders**.

04

To develop and grow **community resources** as well as **strengthen relationships and partnerships**.

2025





2025

BOARD OF DIRECTORS

OUR BOARD OF DIRECTORS

The **AMMA Foundation (AF)** is led by a committed Board of Directors (BoD) whose **collective experience and leadership** drive our efforts to **expand educational opportunities** and create **lasting impact for students and society**. They also provide **strategic guidance and oversight**, ensuring that the Foundation stays **true to its mission** and upholds the **highest standards of governance and accountability**.

The BoD comprises **dedicated individuals** who volunteer their time, expertise, and leadership to **guide AMMA Foundation's vision and initiatives in service of the community**.



Datuk Surendran Menon

AF President
(Managing Director,
Mutiaru Etnik)



Prof. Dr. Pradeep Kumar Nair

AF Vice President
(Executive Director -
Sunway Education)



Dr. Manohur Kurup

AF Director
(Director – Excel
Corporate Services)



K. Gopalan

AF Director
(Retiree)



Datin Sri Shaila Nair

AF Director
(Director Shaibha Vision
Entertainment)



Sasikumar G. Poduval

AF Director
(Self Employed)



Rodney D'Cruz

AF Director
(Advocate & Solicitor/
Partner Adnan Sundra Low)



Hilda Alposilva

AF Director
(Director of Public &
Government Relations: ISKL)



OUR INITIATIVES

SUMMARY

The AMMA Foundation is committed to empowering young Malaysians through access to education. Our primary focus is providing financial support to students in need, ensuring that financial constraints do not stand in the way of academic achievement.

Through our study loan program, we offer interest-free loans that enable students to pursue tertiary education with reduced financial stress.

Complementing this, our scholarship awards recognise and support deserving students who have demonstrated academic excellence and potential.

Together, these programs reflect our belief that education is not only a personal milestone but also a foundation for community growth and leadership.



Study Loans

The AMMA Foundation has been active in **assisting students in need of funds** to complete their higher education by providing them with **interest-free study loans**. Each loan is subject to a bond by which the student undertakes to repay the loan in **monthly installments on gaining employment after graduation**.



Scholarships

The AMMA Foundation Scholarship Award program aims to support talented and deserving Malaysian students in pursuing **diploma, undergraduate, or postgraduate qualifications** at **recognised universities or colleges**. The current Scholarships offered by the Foundation are the **Ajit Kumar Scholarship Fund** and the **HOPE Initiative**.



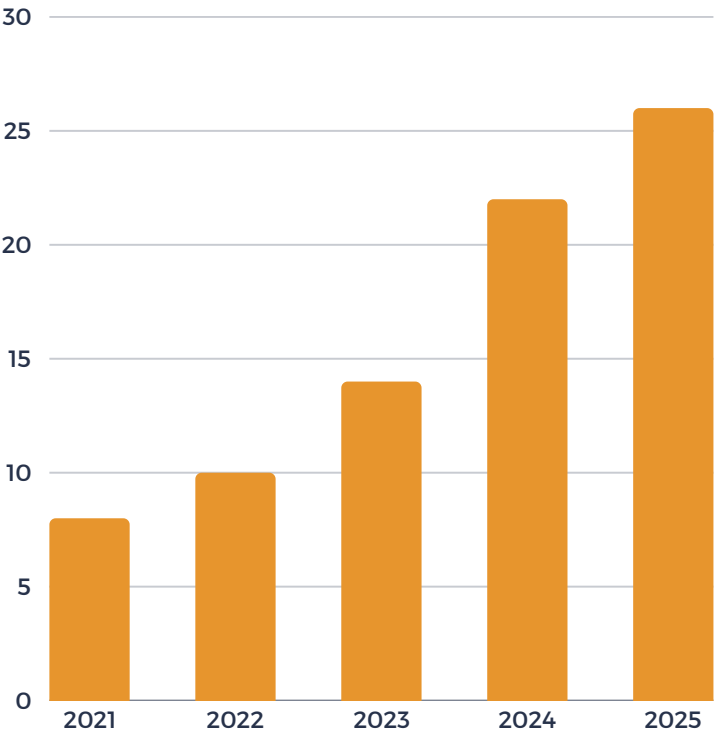
High Achievement Awards

Recognising students who **achieved outstanding results in the SPM and STPM examinations**.



STUDY LOANS & LEARNING PATHS

AT A GLANCE



TRENDS OVER THE LAST FIVE YEARS

The number of students benefiting from loan disbursements has grown steadily, more than tripling since 2021. 2025 saw the highest number of disbursements to date.

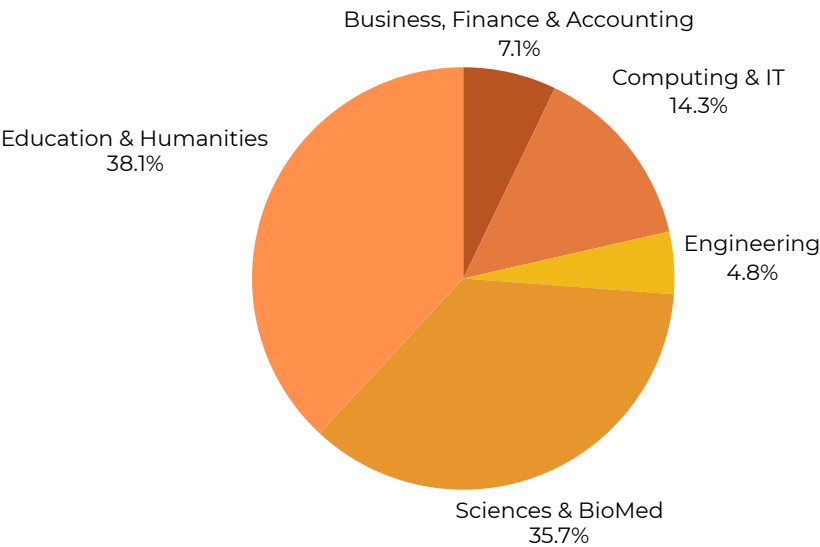
This may indicate both the increasing demand for financial assistance and the Foundation’s strengthened ability to meet student needs.

The growth reflects the expanding reach of the study loan initiative in enabling students from diverse backgrounds to pursue their chosen fields of study, reinforcing our commitment to broadening access to higher education.

POPULAR FIELDS OF STUDY

Most loan recipients pursued studies in Education & Humanities and Sciences & Biomedical fields, together making up over half of all disbursements. This reflects strong demand in areas with high social impact such as law, healthcare, and education.

At the same time, steady uptake in Computing & IT highlights the growing relevance of digital skills, while Business, Finance & Accounting, Engineering, and other disciplines illustrate the diverse pathways supported by the Foundation’s study loan program.



Note: Sciences & BioMed includes Natural Sciences, Biomedical Sciences, and related Technology fields. Education & Humanities includes Education, Arts, Law, and Social Sciences.

STATISTICS ON A PAGE

STUDY LOANS



Total loans disbursed since inception

RM6.2M

Total loans disbursed in 2025

RM266.5K ↑ 11%
vs. 2024

Students Benefiting from Loans Since Inception

821

Students Benefiting from Loans in 2025

26 ↑ 1.1%
vs. 2024

Average Loan per Student in 2025

RM10.2K

Loan Repayment Success (as of June 2025)

74%

Loans awarded across

15+ University Courses

Year-on-Year Growth in Loans Disbursed

+272% since 2022

SCHOLARSHIPS



Scholarships awarded (as of June 2025)

4 students

RM31,000

Disbursed in final awards under the Ajit Kumar Scholarship

RM12,000

Disbursed in final awards under the Lakshmi Nara Menon Educational Trust

Supporting future leaders in

**Medicine,
Law & IT**



HOPE INITIATIVE
Harnessing Opportunities for Pathways in Education.

AMMA FOUNDATION HOPE INITIATIVE

ABOUT HOPE

The **HOPE (H**arnessing O**pportunities for** P**athways in** E**ducation)** Initiative was established by **AMMA Foundation** to make quality tertiary education **more accessible** for Malaysian students from **B40 and M40 households**.

Rising education costs often place higher education beyond reach; HOPE provides **financial aid, academic resources, mentorship, and career development opportunities** to help students achieve their aspirations.

Empowering Students Nationwide

Eligible students can pursue foundation, diploma, or degree program across a **wide range of disciplines**, from medicine and law to business, psychology, and the creative arts.

To date, HOPE has **partnered with leading institutions** including APU, BAC, HELP, IACT, MAHSA, Reliance, Sunway University & College, UNIMY, and Veritas University College.

In April 2025, a fundraising dinner raised **RM500,000 in pledges** to expand HOPE's reach, with donors committing multi-year support. The Foundation also continues **nationwide roadshows** to identify and shortlist **deserving students for the program**.





50%–100% SCHOLARSHIPS



HOPE INITIATIVE

Harnessing Opportunities for Pathways in Education.



AMMA Foundation
partners with
selected private
universities/colleges



Partial scholarship
for students applying
to AMMA Foundation
for financial aid



Qualified student gets
interest free study loan
to finance remaining
portion of fees



Joint selection by
AMMA Foundation
and participating
university/college



CLICK FOR MORE INFO

MR S.V.NATHAN, MANAGER
AMMA FOUNDATION

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WWW.AMMAFUNDATION.COM.MY/HOPEINITIATIVE

PROGRAMMES (JULY – SEPT 25 INTAKES)

Programme

Offered By

Foundation in Law
Foundation in Business
Foundation in Science
Foundation in Science & Technology
Foundation in Arts
Diploma in Media & Communications
Diploma in Broadcasting & Film
Diploma in Business
Diploma in Culinary Arts
Diploma in Hotel Management
Diploma in Cybersecurity
Diploma in Robotics & Automation
Diploma in Digital Marketing
Diploma in Mechatronics Engineering
Diploma in Business Administration
Diploma in Finance
Bachelor of Computer Science (Hons)
Bachelor of Accounting & Finance (Hons)
Bachelor of Early Childhood (Hons)
Bachelor of Laws LLB (Hons), University of London
2 + 1 UK Transfer Law Degree
2 + 1 UK Transfer Business Degree
Bachelor of Psychology (Hons)
Bachelor of Occupational Safety & Health (Hons)
Bachelor in Creative Multimedia
Bachelor of Arts (Hons) in Graphic Design(Advertising)
Bachelor of Multimedia (Hons) in 3D Animation
Bachelor of Electrical and Electronic Engineering with Honours
Bachelor of Petroleum Engineering with Honours
Bachelor of Science (Honours) in Information Technology
Bachelor of Medicine and Bachelor of Surgery (MBBS)
Bachelor of Pharmacy with Honours
Bachelor of Biomedical Sciences (Hons)
Bachelor of Physiotherapy (Hons)
Bachelor of Science (Honours) in Business Management
Bachelor of Science (Honours) in Business Studies
Bachelor (Honours) in Finance
Bachelor of Business (Hons)
Doctor of Dental Surgery (DDS)

Brickfields Asia College (BAC)
Brickfields Asia College (BAC) & MAHSA University
MAHSA University
Sunway College
MAHSA University & Sunway College
IACT College
IACT College
Reliance College
Reliance College
Reliance College
University Malaysia of Computer Science & Engineering (UNIMY)
University Malaysia of Computer Science & Engineering (UNIMY)
University Malaysia of Computer Science & Engineering (UNIMY)
Asia Pacific University of Technology & Innovation (APU)
Sunway College
Sunway College
University Malaysia of Computer Science & Engineering (UNIMY)
Sunway University & Veritas University College
Veritas University College
Brickfields Asia College (BAC)
Brickfields Asia College (BAC)
Brickfields Asia College (BAC)
HELP University & Cyberjaya University
Cyberjaya University
Cyberjaya University
Cyberjaya University
Cyberjaya University
Asia Pacific University of Technology & Innovation
Asia Pacific University of Technology & Innovation
Asia Pacific University of Technology & Innovation
MAHSA University
MAHSA University
MAHSA University
MAHSA University
Sunway University
Sunway University
Sunway University
Sunway University
MAHSA University

**MR S.V.NATHAN, MANAGER
AMMA FOUNDATION**

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CLICK FOR MORE INFO



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OUR

MEMBERS & DONORS

MEMBERSHIP AND DONATIONS

DONATIONS RECEIVED

RM 294,188

For the year ended 30th June 2025

MEMBERSHIPS @ AMMA FOUNDATION in 2025



+13
New
Members

RM13,000
*Received in membership fees, for
the year ended 30th June 2025*

Welcome new members! (1st July 2024 to 30th June 2025)

Akash Giridar	Hardev Singh Sidhu Amar Singh
Datuk Janathanan Govinda Nair	Muralidharan Menon
Datuk Rosaline Ganendra	Praveena S. Gopal
Dato' Muthukumar Ayarpadde	Prem Kumar
Datuk Perumal Manimaran	Steven Teow Choo Hing
Datin Dr. Anusha Nair	Vivek Kumar P Balakrishnan Nair
Datuk. Ir. Ravindran Mogana	

Thank you to all donors! (1st July 2024 to 30th June 2025)

Ajit Kumar Scholarship Fund	Dato Muthukumar Ayarpadde	Datuk Seri Kesav Agarwal
Aviyal '24	Dato Rosaline Ganendra	Girish Ramachandran
Datuk Ir. N. Purushothaman Nair	Datin Dr. Anusha Nair	Global ENVDK Sdn Bhd
Datuk Perumal Manimaran	Datuk Ir. Ravindran Mogana	Muralidharan Menon
Muralee YS Menon	Prem Kumar	Sridharan Nair
Saji Raghavan	Shaibha Vision Entertainment	Steven Teo Choo Hing



OUR EVENTS

43rd Annual General Meeting

Held on **21st December 2024** at L2-3K, Residensi Highpark (South Tower), No. 1, Jalan SS 6/7, Kelana Jaya, 47301 Petaling Jaya, Selangor

KEY HIGHLIGHTS

Property Acquisition

- 2024 marked a milestone with the acquisition of nine office units at HighPark Suites, valued at RM10.3 million.
- Recorded as a Fixed Asset (FY ending 30th June 2024).
- Awaiting final ministerial approval from the Ministry of Domestic Trade and Cost of Living.

Study Loans

- RM242,000 disbursed to 22 students.
- RM249,720 received in repayments (including RM54,700 fully repaid).
- 2025 target: RM300,000 in new loan disbursements.

Scholarships

- Continued collaboration with Lakshmi Nara Menon Educational Trust (LNMET) and Ajit Kumar Scholarship Fund to support deserving students.

Membership & Donations

- RM7,000 in new membership fees.
- RM40,290 raised in donations.
- Active membership now stands at 670.

Governance

- Annual Report & Audited Accounts for FY ended 30th June 2024 unanimously adopted.
- Datin Sri Shaila Nair retired as Independent Director.
- Hals & Associates reappointed as Auditors

Our AGM in Photos



From left top row: Audrena Sany Albert, Company Secretary, Sasikumar Poduval, Vineeth Menon, Datuk Janathanan, Mukhan Narayanan, Datin Sri Shaila Nair, Prof. Dr. Pradeep Kumar Nair, K. Gopalan-members of AMMA Foundation, S.V. Nathan-Office Manager, AMMA Foundation

From left bottom row: Datuk Surendran Menon-Vice President of AMMA Foundation, Uday Jayaram-President of AMMA Foundation, Haridas Menon-member of AMMA Foundation, Tan Sri Ravindran Menon-patron of AMMA Foundation, Datuk Rajan Menon-President, AMMA and Dr. Manohur Kurup-Vice President of AMMA



ENGAGEMENT & OUTREACH

Our events bring together partners, donors, and the community to raise funds, foster collaboration, and support initiatives that empower students through education.

New Office Opening

AMMA Foundation's new premises was blessed on 6th and 26th October 2024 by Hindu, Muslim, and Christian leaders - a ceremony that reflected harmony and inclusivity. Organised with the All Malaysia Malayalee Association, the event featured multi-faith prayers, with Patron Tan Sri Datuk Ravindran Menon as Guest of Honor, and concluded with a tour of the premises for members.



HOPE Initiative Launch

The official launch and fundraising dinner was held on 24th April 2025 at Maha's Heights Lounge, Bukit Damansara. We successfully raised RM500,000 in pledges for AMMA Foundation. Many guests also pledged their commitment to continue supporting this initiative over the next three years.



First HOPE Initiative Scholar

AMMA Foundation-HOPE Initiative awarded its first scholarship to Ms. Aparna Baskaran who has enrolled for Foundation in Arts, September 2025 intake at Sunway College. The official signing ceremony was held on 22nd August 2025 at Sunway College.





OUR TESTIMONIALS

HEAR FROM OUR STUDENTS



Dr. Annette Sharmila Nelson



I am sincerely grateful to the AMMA Foundation for the crucial support they provided during my journey to become a doctor. I come from a modest family background, my father was a government pensioner who served with KTMB, and my mother was a dedicated home-based tuition teacher, teaching primary school children. Although they always encouraged my ambition to pursue medicine, financial limitations made it a challenging path.

Thanks to the sponsorship from the AMMA Foundation, I was able to study medicine at Volgograd State Medical University in Russia. Their support lifted a significant financial burden from my family and allowed me to focus wholeheartedly on my studies. It gave me the opportunity to pursue a dream that might otherwise have remained out of reach.

Today, I am proud to be serving as a Medical Officer in Taiping, and I am currently in my third year of training under the FRACGP program, working towards becoming a Family Medicine Specialist. The support from AMMA Foundation was instrumental in laying the foundation for my career in medicine, and I remain deeply grateful for their belief in my potential.

Thank you once again to the AMMA Foundation for your generosity and commitment to empowering students like me.



Prvina Uda Shanker



The generous support of AMMA Foundation, through its study loan, enabled me to successfully pursue and complete my dental degree. This invaluable assistance not only eased my financial burden but also allowed me to remain fully focused on my academic and professional training. At present, as a dental officer, I recognise that a significant part of my professional journey and accomplishments has been made possible through the support of AMMA Foundation. I remain deeply grateful to the Foundation for its unwavering commitment to nurturing future professionals through education.

Thank you once again for your invaluable support and for giving me the opportunity to share my experience.



Dr. A.S. Kumarendren



Fifteen years ago, I walked into the AMMA Foundation office with the hope that my application for support would be accepted. At that time, my single mother was the sole provider for our family, carrying the burden of my medical studies alongside the schooling needs of my two siblings. Financial assistance was scarce and difficult to access, and the future felt uncertain.

The day I received news of the study loan approval remains one of the most profound moments of relief and gratitude in my life. By God's grace and my mother's prayers, I was granted the opportunity to continue my studies, a turning point that shaped the course of my career.

Today, as I serve at Hospital USM in Kelantan and prepare to complete my training as a Paediatrician, I remain deeply indebted to the AMMA Foundation for their generosity and kind gestures in helping out myself and those students in need. Their support not only lightened my family's burden but also empowered me to pursue my calling in medicine. For that, I will always hold heartfelt gratitude and deep appreciation for the AMMA Foundation



FINANCIAL PERFORMANCE

AMMA FOUNDATION
 (Incorporated in Malaysia)

REPORT OF THE BOARD OF DIRECTORS

The directors have pleasure in submitting their report and the audited financial statements of AMMA FOUNDATION ("The Foundation") for the year ended 30th June 2025.

1. PRINCIPAL ACTIVITIES

The principal activities of the Foundation are to receive and administer funds for charitable and educational purposes. There have been no significant changes in these activities during the financial year.

2. RESULTS

RM

Surplus of income over expenditure after taxation	286,855
---	---------

3. LIMITED LIABILITY

AMMA Foundation, incorporated under the Companies Act, 1965 is a Foundation limited by guarantee and not having share capital. Every member of the Foundation undertakes to contribute to the assets of the Foundation in the event of the same being wound up during the time he is a member, or within one year afterwards for payment of the debts and liabilities of the Foundation contracted before he ceases to be a Member, and the costs, charges and expenses of winding up the same, and for adjusting the rights of the contributors amongst themselves, such amount as may be required, not exceeding the sum of Ringgit Malaysia One Hundred (RM100).

4. DIRECTORS OF THE FOUNDATION

The members of the Board of Directors who held office since the date of the last report are:-

Uday Jayaram	(Resigned on: 27.5.2025)
Datuk K Surendran a/l Kutty Krishnan	
Datin Sri Shaila Nair a/p Vejagaran	
Rodney Gerard D'Cruz	
Professor Dr. Pradeep Kumar a/l A.Achyuthan Nair	
Datuk Rajan a/l O.K.P. Menon	(Resigned on: 27.5.2025)
Manohur a/l K. Kumaran	
K.Gopalan a/l V.P. Govinda Pathiyar	
Sasikumar a/l G. Poduval	
Hilda a/p Alposilva	(Appointed on: 27.5.2025)

Since the end of the previous financial year, no director of the Foundation has received or become entitled to receive any benefit by reason of a contract made by the Foundation with the director or with a firm of which the director is a member, or with a Foundation in which the director has a substantial financial interest.

DIRECTORS' REMUNERATION

No director's remuneration was paid or payable for directors and past directors of the Foundation during the financial year.

No indemnities have been given nor insurance premiums paid for directors or officers of the Foundation during the financial year.

5. STATUTORY INFORMATION ON THE FINANCIAL STATEMENTS

Before the statement of financial position and statement of detailed income and expenditure of the Foundation were made out, the directors took reasonable steps:

- (a) to ascertain that proper action had been taken in relation to the writing off of bad debts and the making of allowance for doubtful debts, and have satisfied themselves that all known bad debts have been written off and adequate allowance has been made for doubtful debts; and
- (b) to ensure that any current assets, other than debts which were unlikely to realise their book values in the ordinary course of business of the Foundation has been written down to an amount which they might be expected to realise.

At the date of this report, the directors are not aware of any circumstances:

- (a) which would render the amount written off for bad debts or the amount of allowance for doubtful debts in the financial statements of the Foundation inadequate to any substantial extent; or
- (b) which would render the values attributed to current assets in the financial statements of the Foundation misleading; or
- (c) which have arisen which render adherence to the existing method of valuation of assets or liabilities of the Foundation misleading or inappropriate; or
- (d) not otherwise dealt with in this report or financial statements which would render any amount stated in the financial statements of the Foundation misleading.

At the date of this report, there does not exist:

- (a) any charge on the assets of the Foundation which has arisen since the end of the financial year which secures the liability of any other person; or
- (b) any contingent liability in respect of the Foundation which has arisen since the end of the financial year.

No contingent liability or other liability has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial period which, in the opinion of the directors, will or may substantially affect the ability of the Foundation to meet its obligations as and when they fall due.

In the opinion of the directors:

- (a) the results of the Foundation's operations during the financial year were not substantially affected by any item, transaction or event of a material and unusual nature; and
- (b) there has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature likely to affect substantially results of the operations of the Foundation for the financial year in which this report is made.

AUDITORS' REMUNERATION

Total amount paid to or receivable by auditors as remuneration for their services as auditors is disclosed as follows:

	RM
Audit fee	
- current year	3,250
- previous year	2,750
	<u>6,000</u>

No indemnities have been given nor insurance premiums paid for the auditors of the Foundation during the financial year.

AUDITORS

The auditors, Messrs HALS & Associates do not seek to be reappointed as auditors.

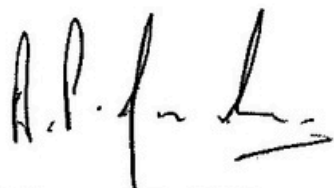
This report was approved by the Board of Directors on **10 SEP 2025**

Signed on behalf of the Board of Directors



DATUK K. SURENDRAN A/L KUTTY KRISHNAN

Directors



PRADEEP KUMAR A/L A.ACHYUTHAN NAIR

KUALA LUMPUR

AMMA FOUNDATION
(Incorporated in Malaysia)

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2025

	Note	2025 RM	2024 RM
ASSETS			
NON CURRENT ASSET			
Plant and equipment	6	10,005,806	10,157,261
CURRENT ASSETS			
Study loans	7	1,510,996	1,442,414
Other receivables and deposits		21,022	54,137
Fixed deposits	8	4,041,823	4,204,097
Cash and bank balances		482,652	155,930
Total current assets		6,056,493	5,856,578
TOTAL ASSETS		16,062,299	16,013,839
EQUITY AND LIABILITIES			
EQUITY			
Accumulated fund		4,321,114	4,034,259
NON CURRENT LIABILITIES			
Other payable	9	1,114,124	1,111,250
Deferred income	10	10,535,991	10,822,010
Total non current liabilities		11,650,115	11,933,260
CURRENT LIABILITY			
Other payables	9	91,070	46,320
Total current liability		91,070	46,320
TOTAL LIABILITIES		11,741,185	11,979,580
TOTAL EQUITY AND LIABILITIES		16,062,299	16,013,839

The above statement is to be read in conjunction with the notes to the financial statements on pages 24-41

AMMA FOUNDATION
(Incorporated in Malaysia)

**STATEMENT OF DETAILED INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30TH JUNE 2025**

	Note	2025 RM	2024 RM
INCOME			
Amortisation of deferred income		206,019	145,930
Interest on fixed deposits		91,362	90,963
Rental income		206,920	163,127
Subscription and donation		307,188	62,289
Sundry income		-	100
		<u>811,489</u>	<u>462,409</u>
EXPENDITURE			
Annual General Meeting, Extraordinary General Meeting and Board of Director meeting expenses		1,800	2,195
Bank charges		138	67
Credit card charges		845	-
Depreciation		210,725	146,598
Donation		5,000	5,000
Electricity and water		291	1,976
Filing fee		700	-
Honorarium to auditors		6,000	2,750
Lease rental		2,040	2,040
License fee and insurances		1,058	2,793
Office rental		-	25,200
Office cleaning		650	1,260
Office maintenance and supplies		2,051	981
Printing, stationery and postage		10,579	8,099
Property, plant and equipment written off		1,463	-
Programme and events	12	31,613	64,436
Property maintenance			
- Filing fees		-	2,700
- Insurance		2,535	739
- Professional fees		-	500
- Quit Rent & assessment		22,983	16,883
- Search fee		-	720
- Water charges		1,519	756
- Electricity		1,979	22
- Service charges		49,708	29,351
- Sinking fund		4,971	2,935
- Sewerage charges		1,359	-
- Aircond servicing		3,210	-
- Rental of plants		2,880	-
Balance carried forward		<u>366,097</u>	<u>318,001</u>

The above statement is to be read in conjunction with the notes to the financial statements on pages 24-41

	Note	2025 RM	2024 RM
Balance brought forward		366,097	318,001
Staff cost			
- Medical expenses		6,056	346
- Salary and allowance		90,250	83,400
- EPF and Socso		4,203	3,917
Secretarial and filing fees		3,500	3,000
Service tax		264	187
Scholarship awarded		43,000	47,250
Gift, souvenirs and wreath		292	750
Telephone and fax		1,829	1,795
Travelling expenses		4,442	403
Upkeep of office		4,701	-
Upkeep of website		-	80
		<u>524,634</u>	<u>459,129</u>
SURPLUS OF OPERATING INCOME OVER EXPENDITURE BEFORE TAXATION	11	286,855	3,280
Less: TAXATION	13	-	-
SURPLUS OF INCOME OVER EXPENDITURE AFTER TAXATION		<u><u>286,855</u></u>	<u><u>3,280</u></u>

The above statement is to be read in conjunction with the notes to the financial statements on pages 24-41

AMMA FOUNDATION
(Incorporated in Malaysia)

**STATEMENT OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 30TH JUNE 2025**

	Accumulated Fund RM	Total Equity RM
Balance at 1st July 2023	4,030,979	4,030,979
Surplus for the year	3,280	3,280
Balance at 30th June 2024	<u>4,034,259</u>	<u>4,034,259</u>
Surplus for the year	286,855	286,855
Balance at 30th June 2025	<u><u>4,321,114</u></u>	<u><u>4,321,114</u></u>

The above statement is to be read in conjunction with the notes to the financial statements on pages 24-41

AMMA FOUNDATION
(Incorporated in Malaysia)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30TH JUNE 2025

	Note	2025 RM	2024 RM
CASH FLOW FROM OPERATING ACTIVITIES			
Surplus for the year before taxation		286,855	3,280
Adjustments for:			
Depreciation		210,725	146,598
Property, plant and equipment written off		1,463	-
Interest income		(91,362)	(90,963)
OPERATING SURPLUS BEFORE WORKING CAPITAL CHANGES		407,681	58,915
(Increase)/Decrease in receivables		(35,467)	318,283
(Decrease)/Increase in payables		(238,395)	260,497
CASH GENERATED FROM OPERATIONS		133,819	637,695
Interest income		91,362	90,963
NET CASH GENERATED FROM OPERATING ACTIVITIES		225,181	728,658
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of property, plant and equipment		(60,733)	-
Purchase of freehold properties		-	(10,300,960)
NET CASH USED IN INVESTING ACTIVITIES		(60,733)	(10,300,960)
Net increase/(decrease) in cash and cash equivalents		164,448	(9,572,302)
Cash and cash equivalents at beginning of the year		4,360,027	13,932,329
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	16	4,524,475	4,360,027

The above statement is to be read in conjunction with the notes to the financial statements on pages 24-41

AMMA FOUNDATION
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2025

1. GENERAL

The financial statements of AMMA Foundation (the Foundation) are presented in Ringgit Malaysia (RM) which is the Foundation's functional currency. All financial information is presented in RM.

The Foundation was incorporated and domiciled in Malaysia as a Foundation limited by guarantee and not having share capital. It is resident in Malaysia with its registered office at Suite 707, 7th Floor, Wisma Lim Foo Yong, No. 86, Jalan Raja Chulan, 50200 Kuala Lumpur and principal place of business at L2-3K, Residensi Highpark (South Tower), No. 1, Jalan SS 6/7, 47301 Kelana Jaya, Petaling Jaya, Selangor.

2. PRINCIPAL ACTIVITIES

The principal activities of the Foundation are to receive and administer funds for charitable and educational purposes. There have been no significant changes in the nature of these activities during the financial year.

3. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

(a) Statement of Compliance

The financial statements of the Foundation have been prepared in accordance with Malaysian Financial Reporting Standards ("MFRSs"), International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia.

The financial statements of the Foundation have been prepared under the historical cost convention unless otherwise indicated in Note 5 to the financial statements.

The preparation of financial statements, in conformity with MFRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reporting amounts of revenues and expenses during the reported period. It also requires Directors to exercise their judgement in the process of applying the Foundation's accounting policies. Although these estimates and judgement are based on the Directors' best knowledge, of current events and action, actual results may differ. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

(b) **Adoption of Amendments to MFRS**

- (i) Accounting pronouncements that are effective and have been adopted by the Foundation as at 1 July 2024:-

- Amendments to MFRS 7 and MFRS 107 - Supplier Finance Arrangements
- Amendments to MFRS 16 – Lease Liability in a Sale and Leaseback
- Amendments to MFRS 101 Presentation of Financial Statements - Non-Current Liabilities with Covenants
- Amendments to MFRS 101 Presentation of Financial Statements - Classification of Liabilities as Current or Non-Current

The adoption of these standards did not have any significant impact on the financial statements of the Foundation.

- (ii) As of the date of authorisation for issue of these financial statements, the Foundation has not applied the following new MFRS and amendments to MFRS and IC Interpretation that have been issued but are not yet effective:-

Effective for annual periods beginning on or after 1 January 2025 with earlier application permitted.

- Amendments to MFRS 121 – Lack of Exchangeability

Effective for annual periods beginning on or after 1 January 2026

- Amendments to MFRS 9 and MFRS 7 - Amendments to the Classification and Measurement of Financial Instruments
- MFRS 7 - Annual Improvements to MFRS Accounting Standards - Volume 11

Effective annual periods beginning on or after 1 January 2027

- MFRS 18 "Presentation and Disclosures in Financial Statements
- MFRS 19 "Subsidiaries without Public Accountability: Disclosures

The abovementioned new MFRS and amendments to MFRS will be adopted in the financial statements of the Foundation when they become effective and that the adoption of these new MFRS and amendments to MFRS will have no material impact on the amounts reported in the financial statements of the Foundation in the period of initial application.

(c) **Basis of Measurement**

The financial statements of the Foundation have been prepared using cost basis (which include historical cost and amortised cost) and fair value bases.

Critical Judgements and Estimates Uncertainty

The preparation of the financial statements in conformity with MFRS requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised in any future periods affected.

There are no significant areas of estimation uncertainty and critical judgements in applying accounting policies that have significant effect on the amounts recognised in the financial statements other than as disclosed below:-

A. Estimation Uncertainty

(a) **Depreciation of Plant and equipment**

The cost of an item of plant and equipment is depreciated on the straight line method or another systematic method that reflects the consumption of the economic benefits of the asset over its useful life. Estimates are applied in the selection of the depreciation method, the useful lives and the residual value. The actual consumption of the economic benefits of the plant and equipment may differ from the estimates applied and this may lead to a gain or loss on an eventual disposal of an item of plant and equipment.

(b) **Recoverability of Study Loans**

The Foundation recognises allowances for impairment losses on study loans based on specific known facts or circumstances or students' abilities to pay.

The determination of whether the study loans are recoverable, involves significant management judgement and inherent subjectivity given uncertainty regarding the ability of the students to settle their debts. The Foundation focused on the risk that the impairment losses on the loans may be understated and hence, further impairment losses may be required.

(c) **Measurement of Income Taxes**

Significant judgement is required in determining the Foundation's provision for current tax because the ultimate tax liability for the Foundation as a whole is uncertain. When the final outcome of the taxes payable is determined with the tax authorities in each jurisdiction, the amounts might be different for the initial estimates of the taxes payables. Such differences may impact the current tax in the period where such determination is made. The Foundation will adjust for the differences as over or under provision of current tax in the current period in which those differences arise.

4. **AUTHORISATION FOR ISSUE OF FINANCIAL STATEMENTS**

The financial statements of the Foundation have been approved by the Board of Directors for issuance on

10 SEP 2025

5. **MATERIAL ACCOUNTING POLICIES**

(a) **Financial Instruments**

Financial assets and financial liabilities are recognised in the statements of financial position when, and only when, the Foundation becomes a party to the contractual provisions of the financial instruments.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at fair value through statement of income and expenditure) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at fair value through statement of income and expenditure are recognised immediately in statement of income and expenditure.

(A) Financial Assets

Classification

The Foundation classifies its financial assets in the following categories:-

- (i) those to be measured subsequently at fair value (either through statement of income and expenditure or other comprehensive income); and
- (ii) and those to be measured at amortised cost.

The classification depends on the entity's business model for managing the financial assets and the contractual terms of the cash flows.

For assets measured at fair value, gains and losses will either be recorded in the statement of income and expenditure or other comprehensive income.

Recognition and derecognition

Regular way purchases and sales of financial assets are recognised on trade-date, the date on which the Foundation commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Foundation has transferred substantially all the risks and rewards of ownership to another entity. If the Foundation neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Foundation recognises its retained interest in the transferred asset to the extent of its continuing involvement.

Measurement

At initial recognition, the Foundation measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss ("FVPL"), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in the statement of income and expenditure.

Financial assets with embedded derivatives are considered in their entirety when determining whether their cash flows are solely payment of principal and interest.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

(i) Debt instruments

Subsequent measurement of debt instruments depends on the Foundation's business model for managing the asset and the cash flow characteristics of the asset. There are three measurement categories into which the Foundation classifies its debt instruments:

(a) Amortised cost

Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Interest income from these financial assets is included in finance income using the effective interest rate method.

Any gain or loss arising on derecognition is recognised directly in the statement of income and expenditure together with foreign exchange gains and losses. Impairment losses are presented as separate line item in the statement of income and expenditure.

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

(b) FVOCI

Assets that are held for collection of contractual cash flows and for selling the financial assets, where the assets' cash flows represent solely payments of principal and interest, are measured at FVOCI. Movements in the carrying amount are taken through other comprehensive income, except for the recognition of impairment gains or losses, interest revenue and foreign exchange gains and losses which are recognised in the statement of income and expenditure.

When the financial asset is derecognised, the cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to statement of income and expenditure. Interest income from these financial assets is included in finance income using the effective interest rate method. Foreign exchange gains and losses are recognised in the statement of income and expenditure and impairment expenses are presented as separate line item in the statement of income and expenditure.

(c) FVPL

Financial assets that do not meet the criteria for amortised cost or FVOCI are measured at FVPL. Fair value changes on the asset that is subsequently measured at FVPL is recognised in the statement of income and expenditure and presented net within other gains/(losses) in the period in which it arises.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

Impairment

(a) Impairment of financial assets

The Foundation assesses on a forward looking basis the expected credit loss ("ECL") associated with its debt instruments carried at amortised cost and at FVOCI. The impairment methodology applied depends on whether there has been a significant increase in credit risk.

The Foundation's financial instruments that are subject to the ECL model are as follows:

- Receivables

ECL represent a probability-weighted estimate of the difference between present value of cash flows according to contract and present value of cash flows the Foundation expect to receive, over the remaining life of the financial instrument.

The measurement of ECL reflects:

- an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- the time value of money; and
- reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

For all debt instruments, the Foundation applies the low credit risk simplification. As of the end of each reporting period, the Foundation evaluates whether the debt instrument is considered to have low credit risk using all reasonable and supportable information that is available without undue cost or effort. In making that evaluation, the Foundation reassess the internal credit rating of the debt instrument.

The Foundation considers that default has occurred when there is a breach of financial covenants by the counterparty or information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Foundation.

The Foundation writes off a financial asset when there is no reasonable expectation of recovering the contractual cash flows in full. Indicators that there is no reasonable expectation of recovery include, amongst others, the failure of a debtor to engage in a replacement plan with the Foundation. Financial assets written off may still be subject to enforcement activities under the Foundation's recovery procedures, taking into account legal advice where appropriate. Any recoveries made are recognised in statement of income and expenditure.

(B) Financial Liabilities

Financial liabilities are recognised on the statement of financial position when, and only when, the Foundation becomes a party to the contractual provisions of the financial instrument.

Financial liabilities are recognised initially at fair value, plus, in the case of financial liabilities other than derivatives, directly attributable transactions costs.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

Subsequent to initial recognition, all financial liabilities are measured at amortised cost using the effective interest method.

For financial liabilities other than derivatives, gains and losses are recognised in statement of income and expenditure when the liabilities are derecognised, and through the amortisation process.

A financial liability is derecognised when and only when the obligation under the liability is discharged, cancelled or they expired. The difference in the respective carrying amount of the liability derecognized in the statement of income and expenditure.

(b) Property, plant and equipment

(i) Recognition and Measurement

All property, plant and equipment are initially measured at cost.

Cost includes expenditures that are directly attributable to the acquisition of the asset and any other costs directly attributable to bringing the asset to working condition for its intended use, and the cost of dismantling and removing the items and restoring the site on which they are located. The cost of self constructed assets also includes the cost of direct and indirect cost of construction.

For an exchange of non-monetary assets that has a commercial substance, cost is measured by reference to the fair value of the asset received.

All property, plant and equipment are subsequently measured at cost less any accumulated depreciation and any accumulated impairment losses.

Purchased software that is integral to the functionality of the related equipment is capitalized as part of that equipment.

When significant parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of plant and equipment.

The gain or loss on disposal of an item of property, plant and equipment is determined by comparing the proceeds from disposal with the carrying amounts of property, plant and equipment and is recognized net within "other income" or "other expenses" respectively in statement of income and expenditure.

(ii) Subsequent costs

The cost of replacing a component of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the component will flow to the Foundation, and its cost can be measured reliably. The carrying amount of the replaced component is derecognized to statement of income and expenditure. The costs of the day to day servicing of plant and equipment are recognised in the statement of income and expenditure as incurred.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

(iii) Depreciation

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed, and if a component has a useful life that is different from the remainder of that asset, then that component is depreciated separately.

Depreciation is recognised in the statement of income and expenditure on a straight line basis over the estimated useful lives of each component of an item of plant and equipment from the date that they are available for use.

The annual rates used are as follows:-

	%
Freehold properties	2
Air conditioner	10
Computer	20
Computer software	20
Furniture and fittings	10
Office equipment	10
Renovation	10

(c) Impairment of non-financial assets

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment, or when events or circumstances occur indicating that impairment may exist. Property, plant and equipment and other non-current non-financial assets, including intangible assets with definite useful lives, are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The impairment loss is charged to statement of income and expenditure. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash generating units). Impaired assets are reviewed for possible reversal of impairment at each reporting date.

(d) Revenue recognition

The Foundation's revenue is categorised into:

(i) Subscription and Donation

Subscription and donation are recognised in the statement of income and expenditure on receipt basis.

(ii) Interest Income

Interest income is recognised when it is probable that economic benefits will flow to the Foundation and it can be measured reliably. Interest income is accrued on time basis by reference to the principal outstanding and at the effective interest rate applicable.

(iii) Rental Income

Rental income is recognised on a straight line basis over the term of rental.

5. MATERIAL ACCOUNTING POLICIES (CONTINUED)

(iv) Other Income

Sundry income is recognised on an accrual basis.

(e) Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less.

(f) Study Loans

Study loans represent amount advanced to local students to finance their studies locally or abroad. The initial amount will be advanced after the study loan committee is satisfied with students eligibility to obtain the loan. Subsequent advances will be made at the beginning of every semester after evaluating the students results from previous semester. The loans are repayable after six months from the completion of the study course or when students obtain employment.

(g) Government Grants

Government grants refer to assistance extended by the Government in the form of transfers of resources to an entity in return for past or future compliance with certain conditions relating to the operating activities of the entity.

Government grants are recognised at their fair value where there is a reasonable assurance that the grants will be received and will comply with all attached conditions.

Government grants relating to costs are deferred and recognised in the statement of income and expenditure over the period necessary to match the costs they are intended to compensate.

Government grants relating to the acquisition of a non-current asset are included in non-current liability as deferred income and are credited to the income and expenditure on the straight line method over the expected life of the related asset.

(h) Employee Benefits

(i) Short term employee benefits

Short term employee benefits in respect of wages, salaries, social security contributions, paid annual leaves, paid sick leaves, bonuses and non-monetary benefits are measured on an undiscounted basis and are expensed in the financial period when employees have rendered their services to the Foundation.

Bonuses are recognised as an expense when there is a present, legal or constructive obligations to make such payments, as a result of past services provided by employees and when a reliable estimate can be made of the amount of the obligations.

(ii) Defined contribution plan

The Foundation makes contributions to a statutory provident fund and recognises the contribution payable as an expense in the financial year in which the employees render their services. Once the contributions have been paid, the Foundation has no further payment obligations.

6. PROPERTY, PLANT AND EQUIPMENT

The details of property, plant and equipment are as follows:-

	At 1st			At 30th
2025	July 2024	Additions	Written off	June 2025
Cost:	RM	RM	RM	RM
Freehold properties	10,300,960	-	-	10,300,960
Air conditioner	13,190	4,730	(13,190)	4,730
Computer	19,986	3,609	(19,986)	3,609
Computer software	22,239	3,240	(22,239)	3,240
Furniture and fittings	38,901	19,527	(38,901)	19,527
Office equipment	10,327	4,097	(9,336)	5,088
Renovation	15,800	25,530	(15,800)	25,530
Total	10,421,403	60,733	(119,452)	10,362,684

	At 1st	Charge		At 30th	Net Book
Accumulated	July 2024	for the	Written off	June 2025	Value at 30th
Depreciation:	RM	year	RM	RM	June 2025
		RM			RM
Freehold properties	145,930	206,019	-	351,949	9,949,011
Air conditioner	13,190	236	(13,190)	236	4,494
Computer	19,986	391	(19,986)	391	3,218
Computer software	21,851	81	(21,851)	81	3,159
Furniture and fittings	37,999	1,451	(38,001)	1,449	18,078
Office equipment	9,386	429	(9,161)	654	4,434
Renovation	15,800	2,118	(15,800)	2,118	23,412
Total	264,142	210,725	(117,989)	356,878	10,005,806

6. PROPERTY, PLANT AND EQUIPMENT

The details of property, plant and equipment are as follows:-

2024	At 1st		At 30th
Cost:	July 2023	Additions	June 2024
	RM	RM	RM
Freehold properties	-	10,300,960	10,300,960
Air conditioner	13,190	-	13,190
Computer	19,986	-	19,986
Computer software	22,239	-	22,239
Furniture and fittings	38,901	-	38,901
Office equipment	10,327	-	10,327
Renovation	15,800	-	15,800
Total	120,443	10,300,960	10,421,403

	At 1st	Charge	At 30th	Net Book
Accumulated	July 2023	for the	June 2024	Value at 30th
Depreciation:	RM	year	RM	June 2024
		RM		RM
Freehold properties	-	145,930	145,930	10,155,030
Air conditioner	13,190	-	13,190	-
Computer	19,986	-	19,986	-
Computer software	21,676	175	21,851	388
Furniture and fittings	37,785	214	37,999	902
Office equipment	9,107	279	9,386	941
Renovation	15,800	-	15,800	-
Total	117,544	146,598	264,142	10,157,261

A few units of the freehold properties amounting to RM7,133,104 (2024: RM7,280,813) had been rented out during the year.

7. STUDY LOANS

	2025 RM	2024 RM
Balance as at beginning of the year	1,487,414	1,495,134
Loans disbursed during the year	266,500	242,000
Repayments during the year	(197,918)	(249,720)
	<u>1,555,996</u>	<u>1,487,414</u>
Less: Allowance for impairment loss	(45,000)	(45,000)
Balance as at end of the year	<u>1,510,996</u>	<u>1,442,414</u>

Movement of impairment losses:-

	2025 RM	2024 RM
Balance at beginning of the year	45,000	45,000
Allowance during the year	-	-
Balance at end of the year	<u>45,000</u>	<u>45,000</u>

The currency exposure profile of study loans are as follows:-

	2025 RM	2024 RM
- Ringgit Malaysia	<u>1,510,996</u>	<u>1,442,414</u>

Repayment of study loans will commence after 6 months (2024: 6 months) from the graduation date of the students.

The maturity structure of study loans is as follows:-

	2025 RM	2024 RM
Within one year	959,996	993,214
More than one year to three years	506,000	404,200
Past due and impaired	45,000	45,000
	<u>1,510,996</u>	<u>1,442,414</u>

Other than as disclosed above, study loans are neither past due nor impaired as the Foundation is of the view that these balances are recoverable.

8. FIXED DEPOSITS

	2025	2024
	RM	RM
Fixed deposits placed with a licensed financial institution	4,041,823	4,204,097

The currency exposure profile of fixed deposits is as follows:-

	2025	2024
	RM	RM
Ringgit Malaysia	4,041,823	4,204,097

The effective interest rates range from 3.20% - 3.95% (2024: 2.40% - 3.66%) with a tenure of 3 and 12 months continuously rolled over on its maturity date.

9. OTHER PAYABLES

The currency exposure profiles of other payables are as follows:-

	2025	2024
	RM	RM
<u>Non -current</u>		
Ringgit Malaysia		
- Other payable	1,114,124	1,111,250
<u>Current</u>		
Ringgit Malaysia		
- Other payables	91,070	46,320

The non-current liability represents Ajit Kumar scholarship fund (Fund) created for the purpose of awarding scholarship to eligible students.

The Fund is to be placed in fixed deposit at the best prevailing interest rates with banks or other capital guaranteed investments as the Foundation deems fit.

The continuation of the Fund is subject to review by the donors on a five year basis and the donors have the right to end the collaboration at the end of each five year period.

10. DEFERRED INCOME

Deferred income represents:

- I. Government grant of RM 8 million received from the Government of Malaysia together with interest therefrom for utilization to acquire properties of the Foundation.
- II. Advance rental received from tenants for a period of 5 years.

The details of deferred income are as follows:-

	2025 RM	2024 RM
<u>i) Government Grant</u>		
Balance as at beginning of the year	10,502,010	10,611,802
- Interest earned from Grant	-	36,138
	<u>10,502,010</u>	<u>10,647,940</u>
Less : Transfer to income and expenditure statement	(206,019)	(145,930)
Balance as at end of the year	<u><u>10,295,991</u></u>	<u><u>10,502,010</u></u>
	2025 RM	2024 RM
<u>ii) Advance rental</u>		
Balance received during the year	320,000	400,000
Transfer to income and expenditure statement	(80,000)	(80,000)
Balance as at end of the year	<u><u>240,000</u></u>	<u><u>320,000</u></u>
Total	<u><u>10,535,991</u></u>	<u><u>10,822,010</u></u>

11. SURPLUS FROM OPERATIONS

	2025 RM	2024 RM
Surplus from operations before taxation is stated after charging:-		
Audit fee		
- current year	3,250	2,750
- previous year	<u><u>2,750</u></u>	<u><u>-</u></u>

12. PROGRAMME AND EVENTS

The programme and events expenses are as follows:-

	2025 RM	2024 RM
Annual Achievement Awards		
- SPM 2022	-	(39,860)
- STPM 2022	-	(22,565)
- Taylor's University	-	(880)
- Johor Bahru Malayalee Association	-	(1,131)
Special Event (Prayer) - October 2024	(3,909)	-
HOPE Initiative	(27,704)	-
	<u>(31,613)</u>	<u>(64,436)</u>

13. TAXATION

There is no charge to taxation as the Foundation had no chargeable income during the year.

The Foundation has obtained from the Inland Revenue Board tax exemption for income received from 1st January 2021 until 31st December 2025.

14. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

(A) Financial Risk Factors

The Foundation's activities carry limited exposure to financial risk, market risk (including Foundation's interest rate risk), credit risk and liquidity risk. The Foundation's overall risk management programme focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on the Foundation's financial performance.

Day to day risk management is observed under the managerial functions of the Foundation and monitored by the board through regular meetings.

(i) Interest rate risk

The Foundation's income and operating cash flows are substantially independent of changes in market interest rates. Interest rate exposure arises from the Foundation's deposits. Fixed deposits are generally short term in nature and are mostly placed with licensed financial institutions.

At the reporting date, if the interest rates had been 50 bases points lower/higher with all other variables held constant, the Foundation's surplus before tax would be impacted to the extent of RM20,209 (2024:RM21,020).

(ii) Credit Risk

Credit risk refers to the risk that a counterparty will default on its contractual obligation resulting in financial loss to the Foundation. Credit risk arises from study loan given on deferred credit terms.

The Foundation adopts the policy of strict evaluation of counterparties. Receivable balances are monitored on an ongoing basis. The Foundation's exposure to bad debts is minimum. The Foundation does not have any significant exposure to any single counterparty.

(iii) Liquidity Risk

Liquidity risk is the risk that the Foundation will not able to meet the financial obligations as they fall due. The Foundation's exposure to liquidity risk arises principally from its various payables. The Foundation monitors the Foundation's liquidity requirements to ensure that it has sufficient cash to meet operational needs.

(B) Capital Risk Management

The Foundation's objectives when managing capital are to safeguard the Foundation's ability to continue as a going concern in order to provide benefits for stakeholders and to sustain future operation and development of the Foundation.

The directors monitor and maintain an optimal equity ratio that complies with Foundation's policies.

The Foundation monitors capital on the basis of its gearing ratio. This ratio is calculated as net debt divided by total capital. Net debts are calculated as total borrowings (including current and non-current liabilities as shown in the statement of financial position) less cash and cash equivalents. Total capital is calculated as "Accumulated Fund" as shown in the statement of financial position plus net debt.

	2025	2024
	RM	RM
Debt	(1,205,194)	(1,157,570)
Cash and cash equivalents (Note 16)	4,524,475	4,360,027
Net cash and cash equivalents	<u>3,319,281</u>	<u>3,202,457</u>
Total capital (Accumulated Fund)	4,266,114	4,034,259
Gearing ratio	Not applicable	Not applicable

15. FINANCIAL INSTRUMENTS

(a) Classification of financial instruments

The following table analyses the financial assets and liabilities in the statement of financial position by the class of financial instrument to which they are assigned and therefore by the measurement basis.

	Amortised cost 2025 RM	Amortised cost 2024 RM
<u>Assets as per statement of financial position</u>		
Receivables	8,465	35,172
Deposits	12,557	18,965
Cash and cash equivalents	4,524,475	4,360,027
	<u>4,545,497</u>	<u>4,414,164</u>
	Other financial liabilities at amortised cost	
	Between 2 to 5 years 2025 RM	Between 2 to 5 years 2024 RM
<u>Liabilities as per statement of financial position</u>		
Payables	1,114,124	1,111,250
	Within 12 months 2025 RM	Within 12 months 2024 RM
Other payables	91,070	46,320

(b) Fair Value of financial instruments

The carrying amounts of other receivables, fixed deposits, cash and bank balances, other payables (current) and accruals approximate fair values due to the relatively short term nature of these financial instruments.

It was not practicable to estimate the fair values of the non-current payable and the study loans due to inability to confirm their repayment terms. The term of payment of the non-current payable is based on mutually agreed/modified term for which none has been worked out to date. The commencement of repayment of the study loan is dependent on the completion of study and the securing of employment by the students.

16. CASH AND CASH EQUIVALENTS AT END OF THE YEAR

	2025	2024
	RM	RM
Cash and bank balances	482,652	155,930
Fixed deposits	4,041,823	4,204,097
	<u>4,524,475</u>	<u>4,360,027</u>

17. EMPLOYEES

The number of employees of the Foundation at the end of the financial year is as follows:

	2025	2024
	No.	No.
Employee	<u>1</u>	<u>1</u>

18. COMPARATIVE FIGURES

Certain comparative figures have been reclassified to conform with the current year's presentation:-

Note 14 (B)

	2024	2024
	As restated	As previously reported
	RM	RM
Debt	<u>(1,157,570)</u>	<u>(1,111,250)</u>
Net cash and cash equivalents	<u>3,202,457</u>	<u>3,248,777</u>

AMMA FOUNDATION
(Incorporated in Malaysia)

**STATEMENT BY DIRECTORS PURSUANT TO SECTION 251(2)
OF THE COMPANIES ACT 2016**

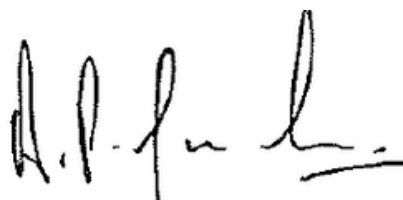
We, DATUK K. SURENDRAN A/L KUTTY KRISHNAN and PRADEEP KUMAR A/L A.ACHYUTHAN NAIR, two of the directors of AMMA FOUNDATION., do hereby state that in the opinion of the directors, the accompanying financial statements set out on pages 19 to 41 are drawn up so as to give a true and fair view of the financial position of the Foundation as at 30th June 2025 and financial performance of the Foundation for the financial year ended 30th June 2025 in accordance with the Malaysian Financial Reporting Standard, International Financial Reporting Standard and the requirements of the Companies Act 2016 in Malaysia.

Signed on behalf of the Board of Directors in accordance with a resolution of the directors dated

10 SEP 2025



DATUK K. SURENDRAN A/L KUTTY
KRISHNAN



PRADEEP KUMAR A/L A.ACHYUTHAN
NAIR

**STATUTORY DECLARATION PURSUANT TO SECTION 251(1)
OF THE COMPANIES ACT 2016**

I, DATUK K. SURENDRAN A/L KUTTY KRISHNAN, I.C. No. 620626-10-5777, the director primarily responsible for the financial management of AMMA FOUNDATION., do solemnly and sincerely declare that the financial statements set out on pages 19 to 41 are to the best of my knowledge and belief, correct and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1960.

Subscribed and solemnly declared by the abovenamed at Kuala Lumpur in Wilayah Persekutuan on

10 SEP 2025



DATUK K. SURENDRAN A/L KUTTY
KRISHNAN

Before me,



220, JALAN TUN SAMBANTHAN,
50470 KUALA LUMPUR



HALS & Associates

Chartered Accountants
AF No: 0755

**INDEPENDENT AUDITORS' REPORT
TO THE MEMBERS OF AMMA FOUNDATION**
(Incorporated in Malaysia)

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Amma Foundation (the Foundation) which comprise the statement of financial position as at 30th June 2025 and the statement of detailed income and expenditure, statement of movement in funds and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information as set out on pages 19 to 41.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Foundation as at 30th June 2025 and of its financial performance and its cash flows for the year then ended in accordance with Malaysian Financial Reporting Standard, International Financial Reporting Standard and the requirements of the Companies Act 2016 in Malaysia.

Basis for Opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence and Other Ethical Responsibilities

We are independent of the Foundation in accordance with the By-Laws (*on Professional Ethics, Conduct and Practice*) of the Malaysian Institute of Accountants ("By-Laws") and the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* ("IESBA Code") and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

HALS & Associates

AF 0755

Information Other than the Financial Statements and Auditors' Report Thereon

The directors of the Foundation are responsible for the other information. The other information comprises the Directors' Report but does not include the financial statements of the Foundation and our auditors' report thereon.

Our opinion on the financial statements of the Foundation does not cover the Directors' Report and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements of the Foundation, our responsibility is to read the Directors' Report and, in doing so, consider whether the Directors' Report is materially inconsistent with the financial statements of the Foundation or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of the Directors' Report, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Statements

The directors of the Foundation are responsible for the preparation of financial statements of the Foundation that give a true and fair view in accordance with Malaysian Financial Reporting Standard, International Financial Reporting Standard and the requirements of the Companies Act 2016 in Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements of the Foundation that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Foundation, the directors are responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Foundation or to cease operations, or have no realistic alternative but to do so.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Foundation as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

HALS & Associates

AF 0755

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- * Identify and assess the risks of material misstatement of the financial statements of the Foundation, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- * Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control.
- * Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- * Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Foundation or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.
- * Evaluate the overall presentations, structure and content of the financial statements of the Foundation, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

HALS & Associates
AF 0755

Other Matters

This report is made solely to the members of the Foundation, as a body, in accordance with Section 266 of the Companies Act 2016 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.



HALS & ASSOCIATES
A.F. 0755
CHARTERED ACCOUNTANTS



Lim Kian Keong
Bil 02043/09/2026 J
Partner

KUALA LUMPUR

DATE: 10 SEP 2025



**BE PART
OF THE
CHANGE**

HOW CAN YOU SUPPORT AMMA FOUNDATION

AMMA Foundation remains dedicated to supporting bright students from underprivileged backgrounds, relying entirely on the generosity of individuals and corporate sponsors. Each year, we receive a steady stream of applications from students in Malaysia and abroad, reflecting the impact of our work and the growing need for financial assistance.

To meet this demand, the Foundation welcomes support through various sponsorship avenues and continues to strengthen its membership and fundraising initiatives to expand its reach.



Become a member of AMMA Foundation

By paying an initial membership of RM1,000, followed by an annual contribution, you will allow us to fund more financially disadvantaged students in Malaysia.



Donate to AMMA Foundation

We welcome any donation which will be channeled to providing scholarships and interest-free loans to deserving students. This is ideal for corporations looking to fulfil Corporate Social Responsibilities objectives.



Adopt-a-Scholar

A RM36,000 sponsorship enables the Foundation to provide a 3-year interest-free study loan to a deserving student. Donors may also establish endowment funds, ensuring continuous support for future students. Whether named after an individual, family, or organisation, these sponsorships create a lasting investment in education and the nation's future.



Board of Directors – Meeting Attendance (FY2024/25)

The Foundation is committed to strong governance and accountability. Regular participation in Board meetings ensures that Directors remain actively engaged in the governance and decision-making of the Foundation. The table below reflects the attendance of Board Members at meetings held during the financial year.

Name	Date of Appointment/Resignation	2025	2024	2023
Uday Jayaram	04.10.2016/27.05.2025	N/A	3/3	3/3
Datuk Rajan Menon (*)	30.04.2019/27.05.2025	N/A	3/3	3/3
Dr. Manohur Kurup (*)	30.04.2019	8/8	3/3	3/3
K. Gopalan	30.04.2019	7/8	2/3	2/3
Datuk Surendran Menon (*)	02.06.2020	8/8	2/3	2/3
Sasikumar G. Poduval	06.11.2020	7/8	3/3	3/3
Datin Sri Shaila Nair (*)	06.11.2020	3/8	2/3	1/3
Rodney Gerard D'Cruz	30.03.2022	7/8	3/3	3/3
Prof. Dr. Pradeep Kumar A. Achyuthan Nair	28.10.2022	7/8	2/3	2/3
Hilda Alposilva (*)	27.05.2025	3/3	N/A	N/A

(*) AMMA Nominees
N/A – Not Applicable

Celebrating Our Leadership Legacy

Since its inception, AMMA Foundation has been guided by dedicated leaders whose vision and commitment have shaped the organisation's journey.

Our Past Presidents laid the foundation for the values we uphold today – integrity, inclusivity, and the belief that education is the key to empowerment. We honor their service and lasting contributions to the growth of the Foundation and the community.

Name	Service Period	Name	Service Period
Tan Sri B C Sekhar	1981 - 1983	Dato' K. Pathmanaban	1999 - 2001
V M N Menon	1983 - 1985	Dr. Joy Varughese	2001 - 2003
K D Menon	1985 - 1987	K Narayanan	2003 - 2005
G K Das	1987 - 1989	Tan Sri Ravindran Menon	2006 - 2010
M K Menon	1989- 1991	Sathianathan Menon	2011 - 2012
Dato' K. Pathmanaban	1991 - 1993	Girish Ramachandran	2013 - 2016
Ir K. Bhaskaran	1993 - 1995	Prof. Dr. Aruna Gopinath	2017 - 2018
A J Menon	1995 - 1997	G. Satheesan	2019 - 2020
M R Chandran	1997 - 1999	Uday Jayaram	2021 - 2024



A large, close-up portrait of an elderly man with white hair, wearing dark sunglasses, a white shirt, and a dark bow tie. He is looking slightly to the right. The background is a blurred outdoor scene with trees and a building.

TRIBUTE TO THE LATE MR. VELAYUTHAN NAIR



A Life of Service, A Legacy of Education

The AMMA Foundation pays heartfelt tribute to the late Mr. Velayuthan Nair, formerly of Batang Berjuntai, Selangor, who passed away in July 2025.

Mr. Nair was a steadfast believer in the power of education to transform lives and was a dedicated supporter of the Foundation's mission. His deep conviction in nurturing future generations was reflected in the way he lived and gave back to the community.

In honoring his life, his family requested that friends and well-wishers contribute to the AMMA Foundation in lieu of flowers or personal gifts. This act of generosity reflects the values he embodied and extends his legacy of service.

His legacy is further strengthened through his son, Mr. Balan Nair, who benefited from a Foundation study loan in 1998 and later gave back with a substantial donation in 2015. Together, their contributions will continue to uplift underprivileged students for generations, standing as a lasting testament to the life and values of Mr. Velayuthan Nair.

PRIVACY NOTICE

At AMMA Foundation, we respect your personal data and we strive to ensure that your personal data is protected. The security of your personal data is important to us and we shall maintain appropriate physical, technical and organisational measures needed to ensure the security and confidentiality of your personal data. This Privacy Notice outlines how AMMA Foundation collects, uses, maintains and discloses your personal data in respect of our services and how AMMA Foundation safeguards the personal data.

COLLECTION OF PERSONAL DATA

You may be asked, may have supplied and may continue from time to time, to provide any information, including but not limited to, information to establish your identity, background (including your images), addresses, contact numbers, email addresses, contact details, financial data, and other information ("Personal Data"). We may collect and obtain these Personal Data from yourself or from a variety of sources, including but not limited to from your submission of your Personal Data when you apply for membership.

USAGE OF PERSONAL DATA

During the course of our service, we may utilise, process and/or disclose your Personal Data for the following purposes in and/or outside Malaysia ("Permitted Purpose"):

- To communicate with you including responding to your enquiries and/or complaints and resolving disputes;
- To manage and maintain your membership with us;
- To handle complaints and queries;
- To utilise and disclose the same for security reasons; and/or
- For any other purposes that is required or permitted by any law, regulation, order and/or guidelines.

DISCLOSURE OF PERSONAL DATA

Your Personal Data held by us shall be kept confidential at all times. However, in order to provide you with effective and continuous products and services subject to any laws, regulations and guidelines and for the Permitted Purpose, we may need to disclose your Personal Data to the following parties:

- AMMA Foundation's Affiliates; and/or
- Any party authorised and/or consented by you.

CHANGES TO PERSONAL DATA

You are entitled to review the Personal Data that we have collected about you and request for corrections to the Personal Data. If there are any changes to your Personal Data or if you believe that the Personal Data we hold about you is inaccurate, incomplete, misleading or not up-to-date, kindly write in to us or email your request to our Office Manager (engage@ammafoundation.com.my) setting out your name and NRIC/Passport number/Membership number, the details of your request, together with the supporting documents. We shall correct or update the information/data as soon as possible. For the avoidance of doubt, the Office Manager may request information or documents from you to verify your identity and the authenticity of the request made and any other information relating to the corrections requested.

PRIVACY NOTICE

REMOVAL OF PERSONAL DATA

The consent that you have provided us for the collection, usage and disclosure of your Personal Data shall remain valid until such time it is being withdrawn by you in writing. We allow you the opportunity to remove your Personal Data (save for the information which is necessarily retained by us to comply with legal or regulatory requirements, storage purposes, or if there are valid grounds under the law to do so, such as legal claims etc.) from our database or to request for us to cease processing all or part of your Personal Data by giving a written instruction to our Office Manager. Please note that after deleting your Personal Data, we may not be able to provide the same level of service to you as we will not be aware of your preferences.

ENQUIRIES AND COMPLAINTS

Any queries, requests, concerns, complaints or exercise of your rights regarding the use of your Personal Data may be raised to the respective Office Manager below:-

Office Manager

Tel: +603-7887 7666

Email: engage@ammafoundation.com.my

In applying for, using or continuing to use our services, including any other contractual relationship which you may have with us, you shall be deemed to have accepted and consented to the terms of this Privacy Notice. If you do not consent to the terms herein, kindly contact us at the abovementioned contact details

CHANGES TO THE PRIVACY NOTICE

Please note that we may update this Privacy Notice from time to time via posting on our website. You are advised to periodically view our website for any updates or the most current version of our Privacy Notice.

CONSENT AND ACKNOWLEDGEMENT

By providing us with your Personal Data, you hereby consent to the usage, processing and/or disclosure of your Personal Data in accordance with this Privacy Notice. If you are a corporation whereby you have provided/disclosed Personal Data of individual third parties including but not limited to your directors, individual shareholders, employees, authorised signatories, agents, representative or otherwise, you hereby represent and warrant to us that you have the consent of such third parties and are entitled to provide their Personal Data to us to be used, processed and/or disclosed in accordance with this Privacy Notice.



ETHICAL STANDARDS FOR AMMA FOUNDATION

All members of AMMA Foundation (AF) must comply with the following obligations and responsibilities:

Promote the aims and objectives of AF, as stated in the Constitution of AMMA Foundation and adhere to the spirit of community in all their dealings.

Participate actively in all affairs of AF and always try to contribute to the best interests and welfare of AF and the community.

To avoid any actual or potential conflict of interest and to declare to the Board of Directors (BoD) any actual or potential conflict of interest.

Not to engage in corrupt, dishonest, unauthorised and illegal activities

To obey the Constitution, rules and regulations of AMMA Foundation

To work harmoniously with everyone and give due courtesy and respect to members of the BoD, employees of AMMA Foundation, stakeholders and the general public in all their dealings.

AMMA Foundation Corporate Details

Registered Name: AMMA Foundation

Registration No: 198001007367 (61151-D)

Registered Office:

Suite 707, 7th Floor, Wisma Lim Foo Yong
86, Jalan Raja Chulan
50200 Kuala Lumpur

Company Secretary:

Audrena binti Sany Albert
c/o Business Genius Consult Sdn Bhd
Suite 707, 7th Floor, Wisma Lim Foo Yong,
86 Jalan Raja Chulan
50200 Kuala Lumpur

Reach out to us!

We welcome enquiries, partnerships, and support. To learn more about our initiatives or explore how you can contribute, please reach out to us at:



Phone Number

+603- 7887 7666



Email Address

engage@ammafoundation.com.my



Office Address

L2-3K, Residensi Highpark (South Tower),
No. 1, Jalan SS 6/7, Kelana Jaya,
47301 Petaling Jaya, Selangor



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AMMA Foundation -
Malaysian Education Not for Profit Organisation



Visit our Website

www.ammafoundation.com.my

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ANNUAL REPORT

2025