



annual report 2014

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FOUNDATION PROFILE

BACKGROUND

In September 1975, fifteen good Samaritans of the Malayalee community met and discussed ways and means of uplifting the general economic status of the community in Malaysia in the long term. They agreed that one of the most tangible ways would be to upgrade the educational level of our young people at universities and colleges and that a fund be created to provide interest free loans. This proposal was tabled and discussed by the Delegates Conference of the All Malaysia Malayalee Association (AMMA) in October 1975 where it was unanimously accepted. Much hard work, discussion and study followed in order to identify the optimum method to raise and operate such a fund.

MISSION

AMMA Foundation's mission is to provide disadvantaged students with a range of programmes and resources that include interest free loans, scholarships, grants, community outreach as well as networking opportunities to young graduates and assist them to become self-sufficient individuals and future leaders. Education is a basic human right and the Foundation is committed to play its part in helping needy Malaysians in this area.

GOALS

- To provide loans and scholarships to deserving students to enable them to pursue tertiary education
- To solicit financial grants from the government, public and private sources to finance students' tertiary education.
- To develop and strengthen community resources, relationships and partnerships in support of the funding and networking programmes to assist students become self-sufficient individuals.

GOVERNANCE

- AMMA Foundation is a non-profit organization with tax exempt status
- The Foundation is administered by the President and 12 Directors
- 13 volunteer Directors meet once every 2 months
- Action Committees
 - Fund Raising
 - Loans Disbursement
 - Loans Monitoring
 - Community Centre
 - Communication
 - Secretariat
 - Learning Centre
 - Youth Leadership

PRESIDENT'S MESSAGE

Greetings from my 2nd term as President of AMMA Foundation (AF) which started 34 years ago from a humble base and have now given out more than RM 3million ringgit in study loans to more than 200 students.

The Foundation would like to reach all needy and deserving students, its financial limitation necessarily dictates that it has to reject many deserving applicants. Our loans take a 12 year period to get repaid; therefore, we need constant funding. Annually, we require RM 750,000 and in the last 12 months we have handed out almost RM 200,000 loans to 280 students. We also recognize excellent students who have performed well in the SPM examination to serve as a motivation for them to pursue their higher Degrees.

However, as we reflect on these proud achievements, we also need to focus on how we are going to continue and sustain this good work of the AMMA Foundation. AF is currently relying on donations from well wishers and memberships. Our ultimate plan is to build an income generating Centre, with a sustainable income. A Working Group Committee (WGC), comprising members from AF and AMMA, was formed to discuss and take forward the Community Centre, and so far has had 4 meetings. The need for a Community Centre, was first mooted during a luncheon that was held with the Prime Minister (PM) on 25 September, 2010 at the Mines Convention Centre. The centre would cater to the needs of the communities within AMMA Foundation, All Malaysia Malayalee Association (AMMA). The Community Centre project's primary objective is Cultural, Social, Educational, Resource Centre, Welfare etc and must have sustainable revenue for the community. The Ministry of Finance has released the full grant of RM 8 million, to AMMA Foundation, who are holding the entire principal and interest amount on trust for the Community Centre project. The initial RM 4 million was received on 26 April 2013 and the balance RM 4 million was received on 24 April 2014. The monies have since been placed in Fixed Deposits with CIMB Bank Bhd, Jalan Bunus, Kuala Lumpur Branch.



In 2014, AMMA Foundation organized a number of fund raising activities not only to meet its financial obligations but also to meet the expected increase in demand for financial assistance. The first of such activities was the Donors' Appreciation Nite at Runway33 Subang on 14 August, 2014 which was followed closely by our inaugural "Piala Datuk Mike Krishnan Futsal Tournament" at Sunway on 16 August, 2014. We received overwhelming support from our past donors and wish to take this opportunity to thank each and every one of them. AMMA Foundation and AMMA Youth are jointly organising a year-end "Fund Raising" event, "Stand-Up for Education".

In 2014, the Foundation appointed Mr. Koshy Thomas to the board of Directors. During the year, there was a change in the Nominee Directors from AMMA. YBhg Datuk Suseela Menon, Mr. Ravindranath Menon and Mr. Mohan Ramakrishnan replaced YBhg Datuk Abdul Kadir Moidutty, Mr. Gopinath Pillai and Mr. Dinesh Rajenthiran.

It is also with deep regret that I inform you of the demise of Datuk Mike Krishnan. The late Datuk Gopala Krishnan (or Mike Krishnan as he is fondly known to many) was an accomplished and experienced corporate leader. Mike Krishnan was also a staunch supporter of AMMA and his contribution towards the community in particular and the general society at large is unparalleled.

AF is currently reaching out to all Malaysians, irrespective of race, creed and religion. The Foundation is in league with other educational foundations and works hand in glove with their goals. With more students graduating annually, AF hopes to increase its membership and extend more outreach programmes to the needy.

SUMMARY FINANCIALS

- RM 3,192,829 financial aid provided to students till date
- 222 students aided till date through Student Loans
- RM 467,000 given out as Excellence Awards till date
- 640 students appreciated through Excellence Awards till date

ANNUAL PERFORMANCE

- RM151,750 financial aid provided during the financial year
- 20 new students were approved for funding this financial year
- RM 21,000 given out as Excellence Awards during the financial year
- 42 students were entitled to the prestigious Excellence Award
- RM 190,013 raised for the financial year ended June 2014
- RM 252,110 recovered from Study Loan
- 11% rise in the amount of loan recovery from the previous year
- 3 new members joined during the year, membership now stands at 615.
- 659 LIKEs on our Facebook page
- RM 8,129,598 in our trust account for Community Centre Project
- 150 Students & Orphans have benefitted under our Right to Learn programme

PRESIDENT'S MESSAGE

Our Board of Directors has successfully formalised the AMMA Foundation Scholarship Awards programme which forms an integral part of AMMA Foundation's (Foundation) principal objective to assist talented and deserving Malaysians students who are financially challenged, pursue their studies at approved institutions of higher learning in Malaysia.

The Scholarship programme was developed to encourage and assist eligible candidates who do not have adequate resources, to pursue diploma/undergraduate or postgraduate qualifications at a recognised university/college. Applicants will be assessed on the basis of both merit and need and will also have to meet the specific eligibility criteria and requirements for the relevant scholarships offered by the Foundation from time to time.

The current Scholarships and specific requirements for each scholarship offered by the Foundation are set out below:

- a. V D Nair
- b. AMMA Foundation-HELP University

I like to sincerely thank the donors and all those who have supported us in one way or another. My sincere thanks also go to Prof. Dr. Aruna Gopinath, the Vice President of AMMA Foundation and Chairman of Loans Committee, for her support on the education front. I wish to congratulate the organizing committee of AMMA on their recent Annual Delegates Conference and on her new President and also her first lady President. AMMA Foundation wishes Datuk Suseela Menon all the very best and looking forward to working together on projects together. We also congratulate all executive council members and affiliate posts on AMMA.

I would like to acknowledge and extend my appreciation to the family of the Late V. D. Nair and Datuk Paul Chan, Founder and President of Help University for generously offering the said Scholarship programmes. AMMA Foundation would like to thank all Volunteers who have helped out to date in our AMMA Learning Centre and RTL projects.

Our appreciation also go to YB Kamalanathan, RB International Sdn Bhd, Fuse Asia Sdn Bhd, Lodge Tullibardine, Mr. Sridharan Nair, Family of Dato' K. Pathmanaban, Ir. K. Ravindranathan, Family of the Late Aruna Prakash, YBhg Dato' Robin Tan Yeong Ching of Berjaya Foundation, YBhg Tan Sri Ravindran Menon, Dr. V. Surendranathan, Mr. Anto Joseph, Capt. Surendran Menon, Mr. Tom Fernandez, Capt. Selva Kumar, YBhg Dato' Kesav Agarwal, Mr. Prakash Menon, Mr. Harish Subramaniam, Mr. Rodney D'cruz, Mr. Dinesh Nambiar, Mr. George Koshy, En. Mohamed Ayub Ali and not forgetting my fellow Directors for their selfless service. My appreciation also go to Mr. Nathan, our Office Manager, and Ms. Naga, our Executive Assistant, for their tireless efforts and dedicated support.

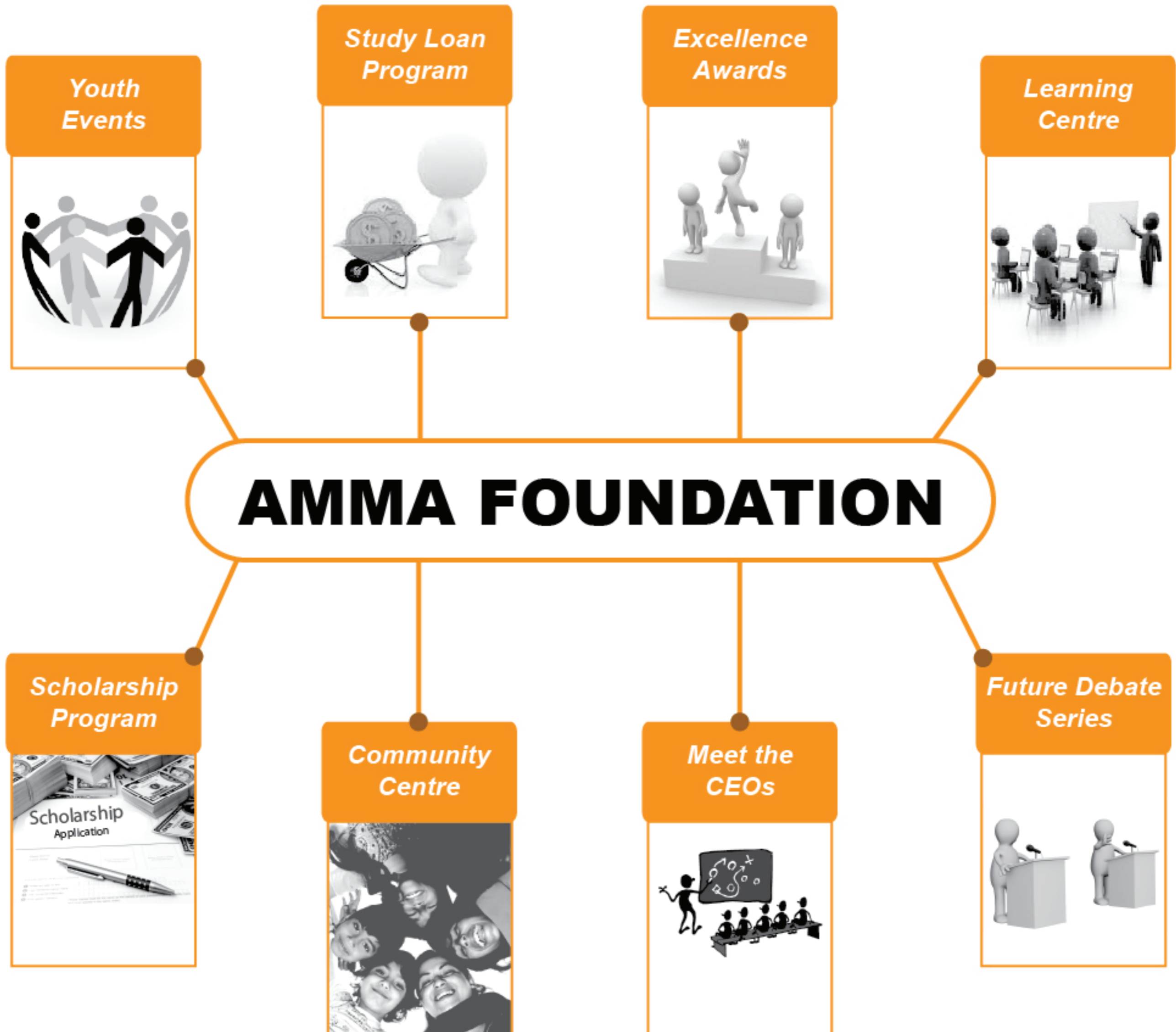
AF is now on Facebook. You may access us at (<https://www.facebook.com/AMMA-Foundation-Malaysian-Education-Not-for-Profit-Organisation>) to get an insight of our activities to date.

Warm Regards and Best Wishes,



Girish Ramachandran
President

PROJECTS OVERVIEW



Watch our video on Youtube "Introduction to AMMA Foundation"
<http://www.youtube.com/watch?v=g0zhoWIGDuM>

PROJECT REPORTS

STUDENT EDUCATION LOANS

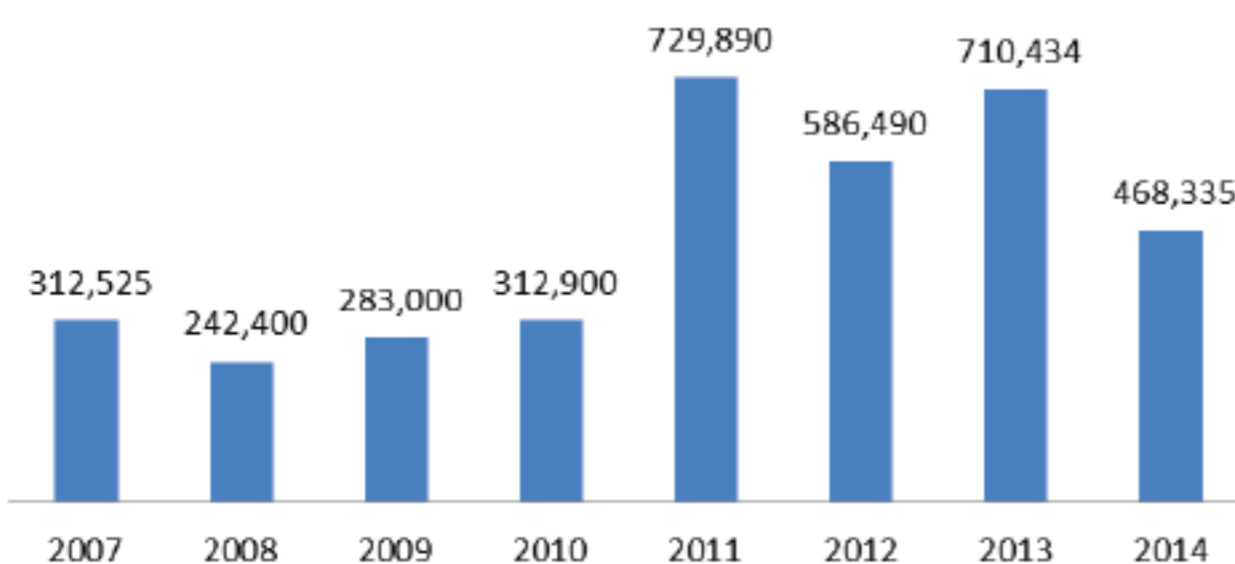
The AMMA Foundation has been active in assisting students in need of funds to complete their higher studies by providing them with a study loan. Currently each approved candidate is given a loan not exceeding RM 4,500 per semester per year, for degree courses and RM 3,500 per semester per year for diploma courses. The aid, given in the form of interest – free loan is subject to a bond by which the student undertakes to repay the loan in monthly installments on gaining employment after graduation.

The Foundation has granted loans to needy students in various parts of Malaysia and has also embarked on establishing tie-ups with private educational institutions locally to further assist the students. To date, most recipients of the loans are continuing their tertiary studies in various universities and colleges, both local and foreign

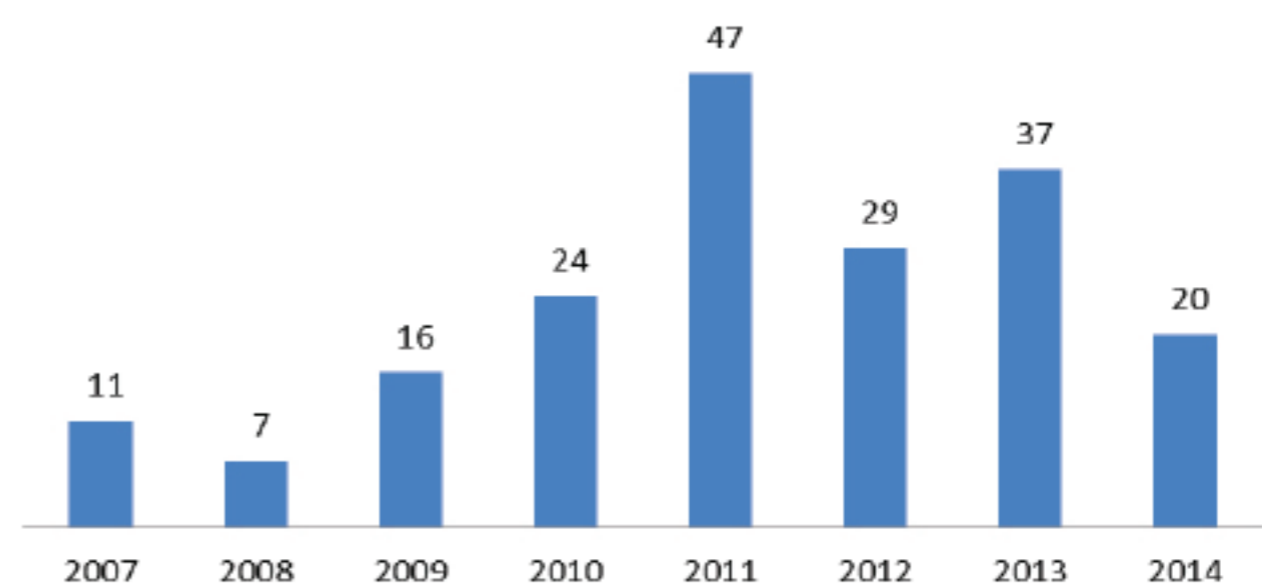
An Executive Committee headed by Prof. Aruna Gopinath administers the Study Loan Programme by AMMA Foundation. Another Director, Mr. Pramugh Pathmanaban also sits on the Committee. The committee met on 12 August 2014 to consider and approve applications for study loans.

In the financial year to 30 June 2014, loans were granted to 24 students interested in pursuing their higher education. A total of RM 142,750 was disbursed as financial aid for the present financial year. This marked a 62% decrease in loan disbursements with a 38% decrease in the number of new students who were successful in receiving these loans.

**Total Loans Disbursed (RM)
(2007 - 2014)**



**Loans Disbursed in RM
(Jun 2007 - Jun 2014)**



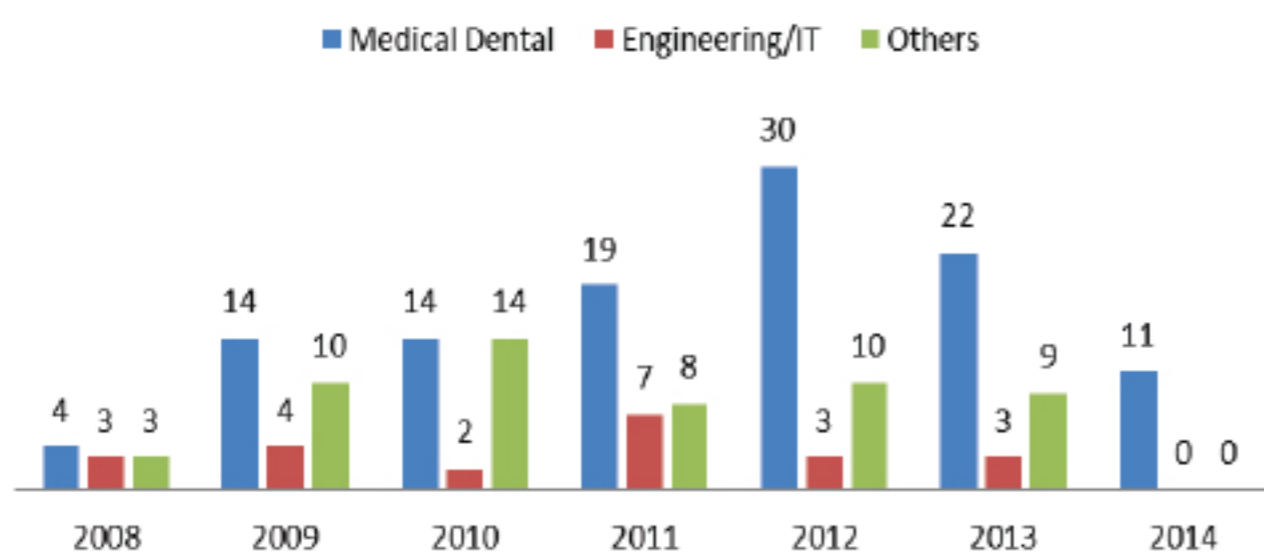
PROJECT REPORTS

STUDENT EDUCATION LOANS

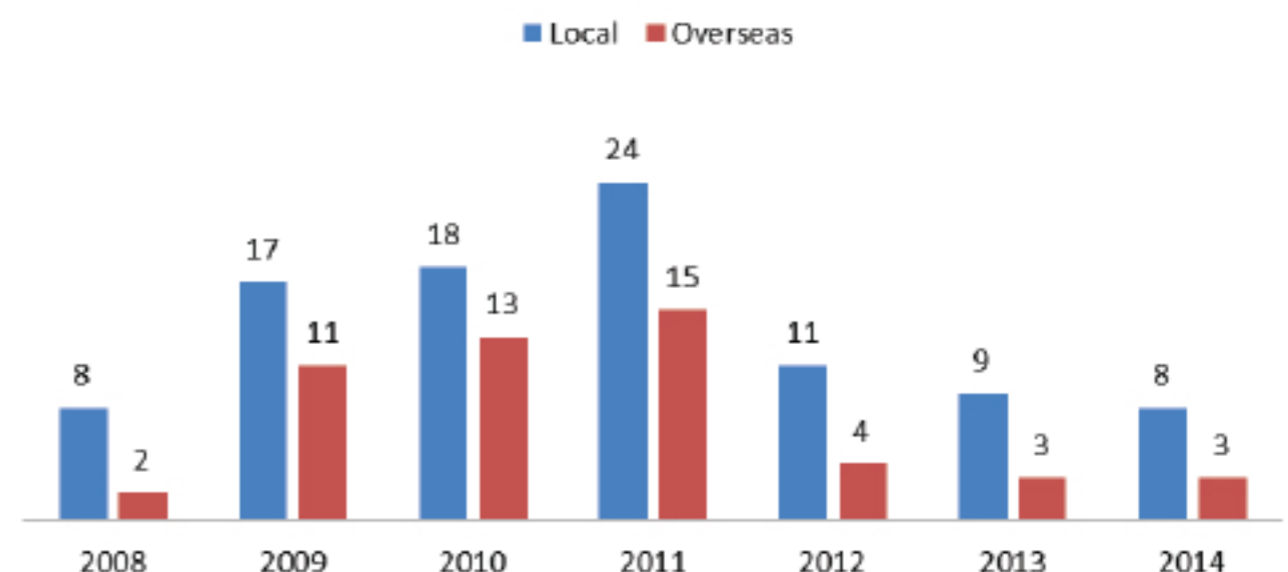
An annual analysis of the loans disbursed, show that the majority of the students still had their education preference for Medicine/Dental courses, (100% in 2014); 65% in 2013 and 70% in 2012. However the average number of students who prefer studying Medicine/Dental over the past is over 60%.

The AMMA Foundation not only provides financial aid for students interested in pursuing their education locally but also overseas. Due to financial constraints, the focus has been on tertiary education in local universities.

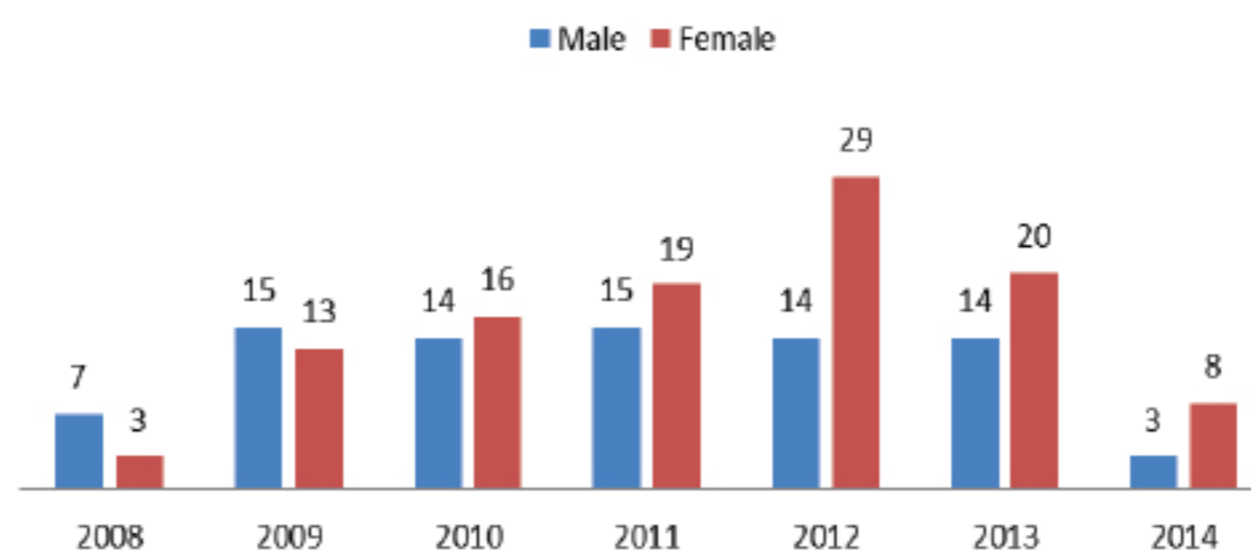
**Student Education Preference Analysis
(2008 - 2014)**



**Student Education Destination Breakdown
(2008 - 2014)**



**Student Gender Analysis
(2008 - 2014)**

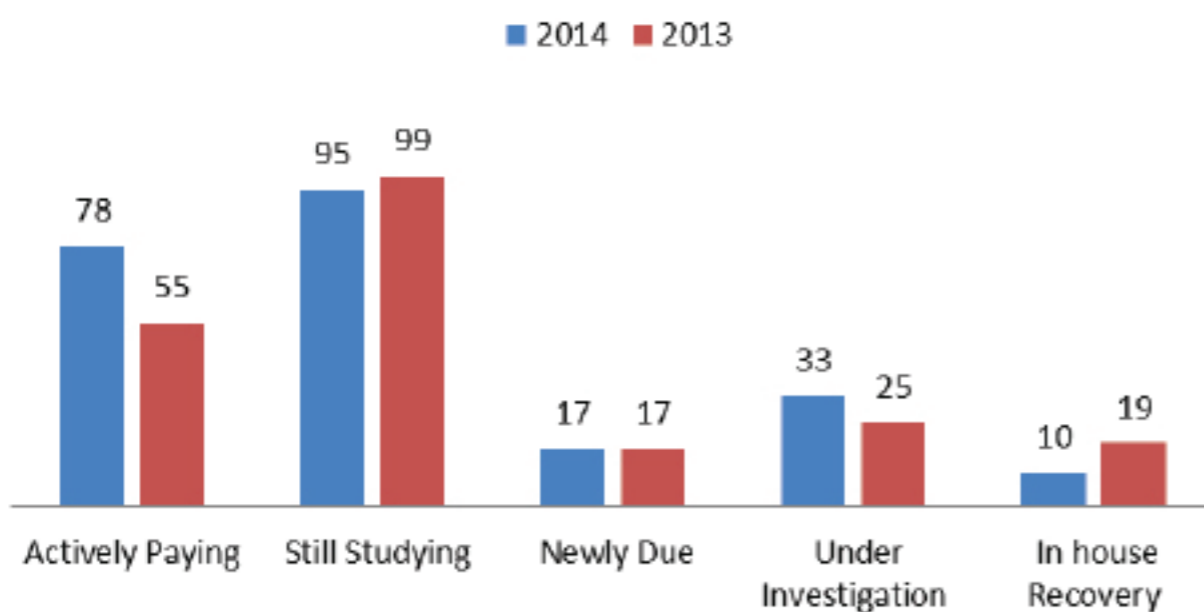


PROJECT REPORTS

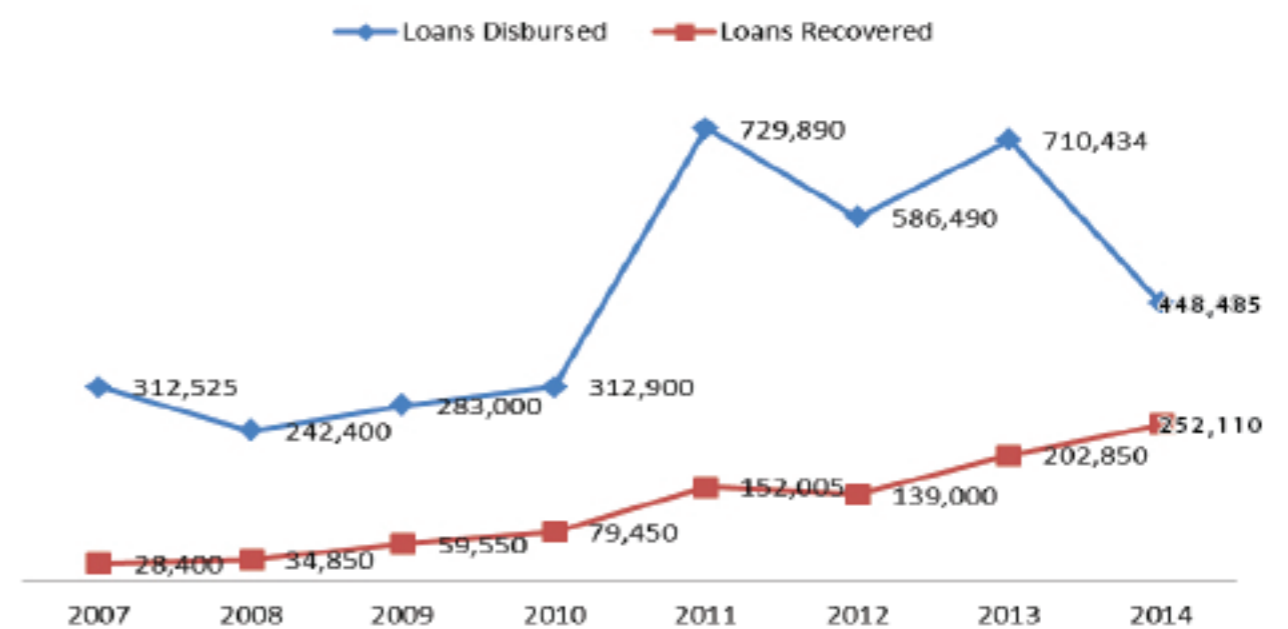
At the end of the financial year 2014, AF has outstanding loans amounting to RM 3,192,829 from 222 students. With a 0 interest loan facility, in most cases recovering monthly installments on time is a challenge by itself. Over the last 5 years the recovery percentage has been seen to be improving. The last financial year witnessed AF recover about 15% of its amount due. Continuous efforts are being made to collect the recoverable amount by the Directors who handle the Loans Recovery Committee.

From the RM 3.2 Million that is due, it can be seen that about 41% of the students receiving aid are still pursuing their studies. 33% of the students are seen to be actively paying on time. 8% of the students have just completed their education and are about to initiate the repayment scheme. 16 % of which are to be reviewed upon.

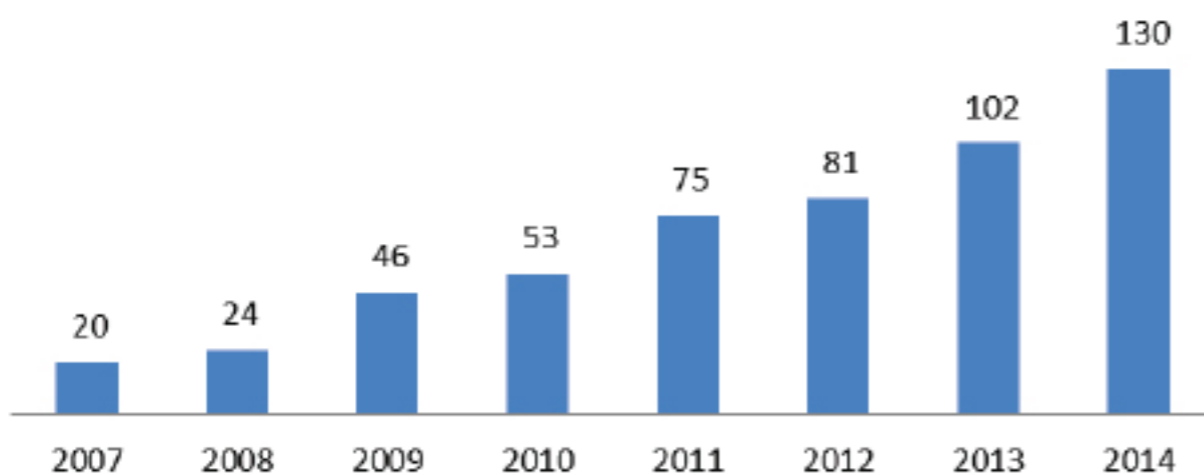
Reovery Status : No. of Students



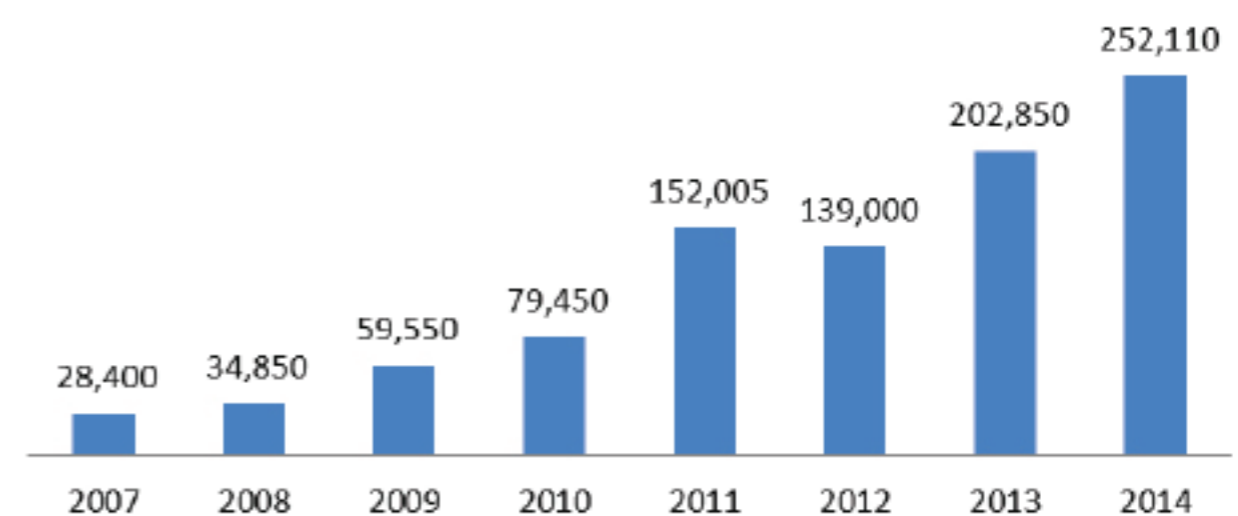
Loan Disbursed & Repayments (2007 - 2014)



**Loan Repayments
Number of Students
(Jun 2007 - Jun 2014)**



**Loan Repayments (RM)
(Jun 2007 - Jun 2014)**



PROJECT REPORTS

SUCCESS STORIES

A glimpse of students who have benefitted from financial aid provided by AMMA Foundation.



Anisha Nair Parameswaran



Divya Nair Gopalan



Dalvieur Singh Daljit Singh



Ong Jen Yeung



Balachander Viji Koma



Karti Padmanabbhan



Darshinia Ballasingam



Poulomi Choudhury



Watch our video on YouTube : "Students Education Loans & Success Stories"
<http://www.youtube.com/watch?v=GjUOxR8bhUk>

PROJECT REPORTS

COURSES FUNDED

At present, a number of students supported through AF loans are located globally. Russia and Indonesia form the most popular overseas preference for Medicine while the United Kingdom is being preferred for engineering courses. It is also noted that a rise in the number of foreign institutions and foreign programmes in Malaysia has led to a vast number of students preferring to study in Malaysia.



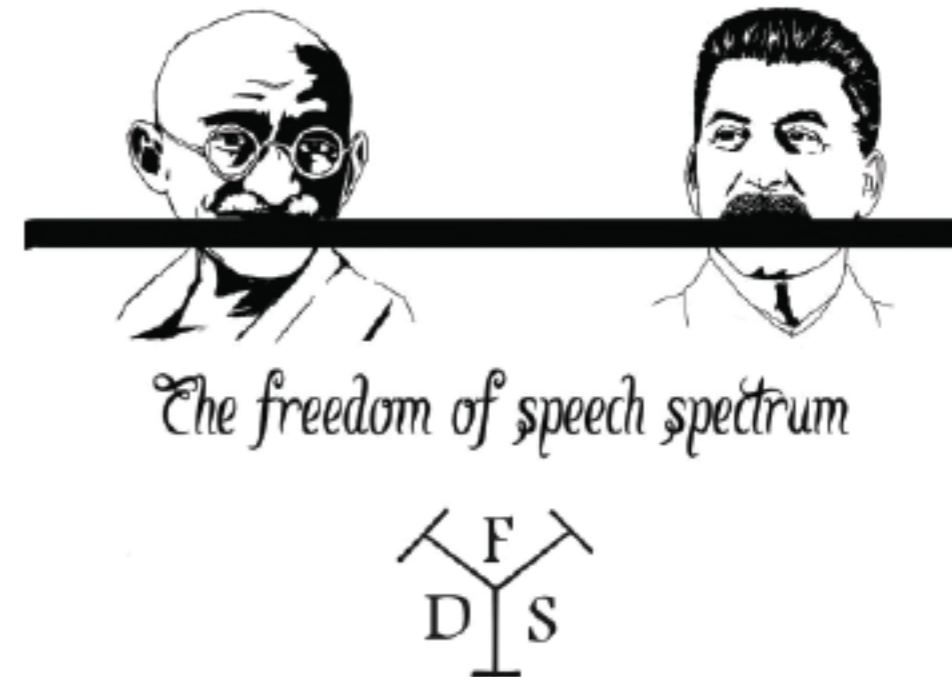
- Bachelor of Medicine & Surgery (MBBS)
- Bachelor Of Dental Surgery
- Bachelor of Law (LLB)
- B.Eng (Hons) Electronic Engineering & Information Technology
- Bachelor (Hons) of Mech. Engineering
- Bachelor of Computer Graphis Design
- Masters in Business Administration (MA)
- Diploma In Aircraft Maintenance Technology & Manufacturing
- B. Eng Chemical Engineering with Environmental Studies
- BA (Hons) in Accounting & Finance
- Bachelor of Computer Science
- Diploma / Cert in APT Professional Hairstyling Academic
- Diploma in Marine Engineering
- Foundation & Diploma in Culinary Arts
- Bachelors in Pharmaceutical Science & Technology
- Computer Forensic Studies
- Bachelors in Construction Management
- BSc (Hons) Biotechnology
- Diploma in Multimedia Design
- Bachelors of Education
- Robotics Electronics Studies
- Bachelor of Communication
- Commercial Pilot Training
- Diploma in Automotive Technology

PROJECT REPORTS

FUTURE DEBATE SERIES (FDS) #2 – 15 FEBRUARY 2014

The second installation of the Future Debate Series (FDS) was held on 15 February 2014 at HELP University Theaterette, Pusat Damansara, Kuala Lumpur and established to empower more students to have the courage to voice out their opinions and intellect and not just to conform to societal norms, through the act of debating and listening to those who are inspirational will allow us to achieve this very target. That is why FDS incorporates both a debate and a public lecture. Debating Style : Asian Parliamentary

Subject : Freedom of Speech in Schools, should it be absolute ?



MEET THE CEOs

Marina Mahathir is a writer, women's rights and HIV/AIDS activist and TV producer. She served as the President of the Malaysian AIDS Council for 12 years from 1993-2005. Currently she is a member of the Board of Sisters in Islam, which advocates for justice and equality for Muslim women. She is also a member of the International Advisory Group of Musawah, the global movement for justice and equality in the Muslim family. Marina has written a fortnightly column on social issues in a local English-language daily for more than 20 years, and writes and speaks regularly on women's issues particularly where it relates to Islam, gender and HIV/AIDS. Between 2001 and 2009, she was Co-Executive Producer of an award-winning TV programme for young women, 3R-Respect, Relax and Respond, and resumed that role in the new 3R series that began broadcasting in 2013. In 2010, Marina was named the UN Person of the Year by the United Nations in Malaysia. On the occasion of the 100th anniversary of International Women's Day in 2011, Marina was one of only two Malaysian women named to WomenDeliver.org's list of 100 Most Inspiring People Delivering for Girls and Women . In November 2013 the Prime Minister appointed Marina as a member of the National Unity Consultative Council that is tasked with finding ways to promote unity among Malaysians..



PROJECT REPORTS

BERJAYA CARES FOUNDER'S DAY

Berjaya Corporation celebrated its 4th Founder's Day on 22 February 2014 at Berjaya Times Square, Kuala Lumpur, with a contribution to 90 Charitable Organisations. AMMA Foundation was selected as one of the beneficiaries for Berjaya Founder's Day. Our President, Mr. Girish Ramachandran accepted the award of a 14-seater Van from The Chairman/Chief Executive Officer, YBhg Dato' Robin Tan Yeong Ching.



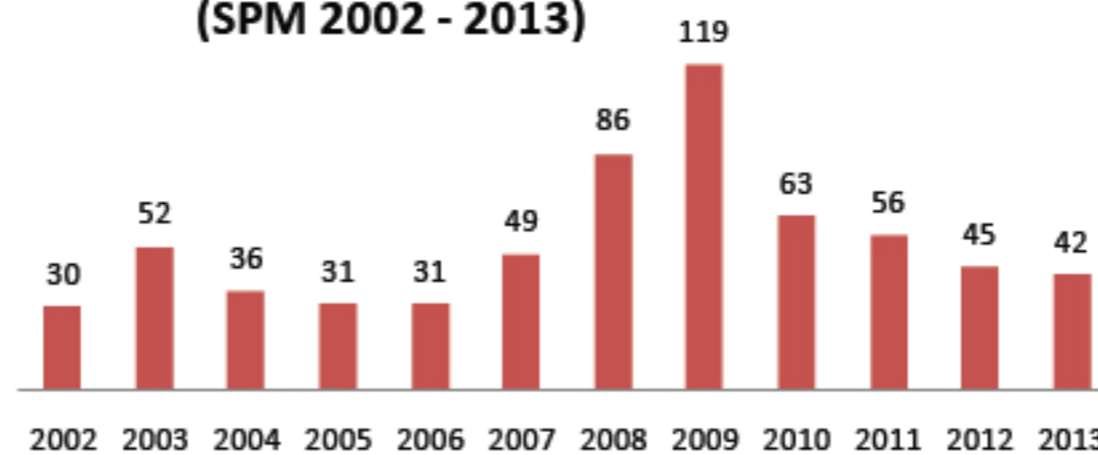
12th EXCELLENCE AWARDS

The Twelfth Annual Excellence Awards was conducted on 22nd June 2014 at The Royal Selangor Club, Kuala Lumpur. The Foundation had a humble beginning with very limited funds but over the last few years the fund raising activities have shown much promise, hereby enabling us to reach out to a greater number of deserving children. Thus far, AMMA Foundation has handed out more than RM 3.2 Million in study loans and cash awards to more than 640 students.

This annual function saw a turnout of more than 200 people, consisting student recipients, parents, invited guests, the Foundation's Donors, Benefactors, Board of Directors and the Deputy Indian High Commissioner to Malaysia, Dr. Aquino Vimal. Guest of Honour, YB Kamalanathan, Deputy Minister II from the Ministry of Education Malaysia, graciously presented the awards to a total of 42 students. To date, the Foundation has awarded a total of RM 467,000 to 640 students who have excelled in their SPM Examinations.



**Excellence Awards - No. of Students
(SPM 2002 - 2013)**



Watch our video on YouTube : "Speech by YB P. Kamalanathan, Deputy Minister II, Ministry of Education at our AMMA Foundation Excellence Awards ceremony"
<http://www.youtube.com/watch?v=tqU7unsAvFU>

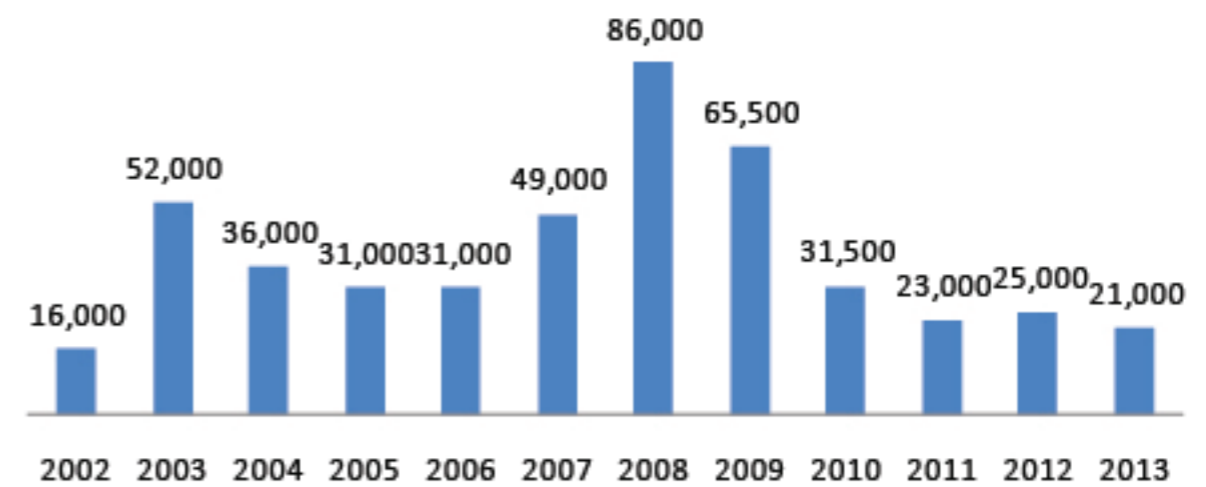
PROJECT REPORTS

12th EXCELLENCE AWARDS (contd.)

This annual function saw a turnout of more than 200 people, consisting student recipients, parents, invited guests, the Foundation's Donors, Benefactors, Board of Directors and the Deputy Indian High Commissioner to Malaysia, Dr. Aquino Vimal. Guest of Honour, YB Kamalanathan, Deputy Minister II from the Ministry of Education Malaysia, graciously presented the awards to a total of 42 students. To date, the Foundation has awarded a total of RM 467,000 to 640 students who have excelled in their SPM Examinations.



**Excellence Awards - RM
(SPM 2002 - 2013)**



Watch our video on YouTube : "Interviews of the award winners at our Excellence Awards event"

https://www.youtube.com/watch?v=t10Bfnzwyws&feature=youtube_gdata_player

PROJECT REPORTS

DONORS' APPRECIATION NITE

AMMA Foundation held a "Private Donor's Cocktail" at Runway33 Café & Bistro, Subang on Thursday, 14th August 2014. This cocktail represented a prelude to a national-level Futsal Tournament which was jointly organized by AMMA Foundation and AMMA Youth and was held on Saturday, 16th August 2014, in memory of the late Datuk Mike Krishnan. The organisers were hopeful that this futsal tournament would strengthen the relationship amongst youths of diverse backgrounds and help participants cultivate a healthy lifestyle, while also serving as a good platform for networking opportunities amongst the youth. The evening also provided an opportunity to meet-up with friends and be treated to great food and music, while not forgetting the friends and families who lost their loved ones in the recent MH17 tragedy.



The Board of Directors, AMMA Foundation, would like to extend their appreciation to the following Donors :

- Mr. Ravindran Mogana
- Mr. Romesh Srinivasan
- Mr. Rajagantham P. Ramasamy
- Mr. Dinesh Nambiar
- Mr. Saji Raghavan
- RB International Sdn Bhd
- Mr. George Koshy
- Mr. Mukhan Narayanan
- Datuk Dr. K. Mohandas
- Mr. Sridharan Nair
- Mr. Ling Hee Keat
- Mr. Rodney D'Cruz
- Mr. Abethan Kanthasamy
- Datuk V. Menon
- Mr. Praba Menon
- Mr. Philipose Philip
- Ms. Sujatha Sekhar Naik
- Mr. David Hashim
- Mr. Kevin Sugumaran
- Datuk Rajan Menon
- Ms. Letha Madhavan
- En. Mohamed Ayub Ali
- En. Ahmad Hassan
- Antah Insurance Brokers Sdn Bhd
- Mr. M.R. Chandran
- Mr. Divesh Sheth
- Fuse Asia Sdn Bhd
- Capt. Surendran Menon
- Mr. Sunny Chua
- Ms. Poojitha Menon
- Mr. Sachin Raj
- Mr. Sathish Ramachandran
- RSM Strategic Business Advisors Sdn Bhd
- Mudajaya Corporation Berhad
- PCCO PLT
- Skypark Link Sdn Bhd
- Mr. Ravindranath G. Menon
- Dr. V. Surendranathan
- Capt. Selva Kumar
- Carlsberg Malaysia Berhad
- Permanis Sdn Bhd
- Yeo Hiap Seng Trading Sdn Bhd

PROJECT REPORTS

TRIBUTE TO THE LATE DATUK MIKE KRISHNAN

Datuk Gopala Krishnan (Datuk Mike Krishnan) was a Director of Carlsberg Brewery Malaysia Berhad. A Qualified Accountant from Australia and a graduate of the Advanced Management Programme, Harvard Business School, Datuk Mike had actively led numerous professional entities and NGOs.

The late Datuk Mike was an accomplished and experienced corporate leader and a staunch supporter of AMMA and his contribution towards the community in particular and the general society at large is unparalleled. Datuk Mike served as a Director of AMMA Foundation from 8 August 2012. Unfortunately he passed away on 3 April 2014.



AMMA Foundation and AMMA Youth setup the Piala Datuk Mike Krishnan Futsal Tournament to honour the Late Datuk Mike Krishnan.



Message from the Patron of Piala Datuk Mike Krishnan – Yang Amat Mulia Tunku Tan Sri Imran

Tunku Tan Sri Imran thanked AMMA Foundation and AMMA Youth for having not only mooted the idea of paying tribute to a great friend, but also for tying in the Datuk Mike Krishnan Futsal Trophy with a number of charitable causes. Tunku Imran expressed his admiration for futsal, a game that is gaining rapid momentum and becoming popular amongst sports enthusiasts. Tunku Imran also believed that AMMA had made the right decision in selecting futsal to commemorate Datuk Mike. Tunku Imran applauded the move by AMMA Youth to contribute a certain percentage of the profits from this event to the 'Care for MH17' fund.

Tunku Imran shared his view that such gestures were truly fitting for a large-hearted man like Datuk Mike who would have been extremely happy to be honored in this manner.

PROJECT REPORTS

PIALA DATUK MIKE KRISHNAN FUTSAL TOURNAMENT

AMMA Foundation and All Malaysia Malayalee Association Youth Wing is organizing a National-level Futsal Tournament in memory of the late Datuk Mike Krishnan. The objective of the event is to strengthen the relationship amongst youths of diverse backgrounds and help participants cultivate a healthy lifestyle. This will also serve as a good platform for networking opportunities amongst the youth.

The late Datuk Mike was an accomplished and experienced corporate leader and a staunch supporter of AMMA and his contribution towards the community in particular and the general society at large is unparalleled. Datuk Mike served as a Director of AMMA Foundation from 8 August 2012. Unfortunately he passed away on 3 April 2014.

The Patron, Tunku Tan Sri Imran, thanked AMMA Foundation and AMMA Youth for having not only mooted the idea of paying tribute to a great friend, but also for tying in the Datuk Mike Krishnan Futsal Trophy with a number of charitable causes. Tunku Imran, who is the President of Commonwealth Games Federation, expressed his admiration for futsal, a game that is gaining rapid momentum and becoming popular amongst sports enthusiasts. Tunku Imran also believed that AMMA had made the right decision in selecting futsal to commemorate Datuk Mike. Tunku Imran applauded the move by AMMA Youth to contribute a certain percentage of the profits from this event to the 'Care for MH17' fund. Tunku Imran shared his view that such gestures were truly fitting for a large-hearted man like Datuk Mike who would have been extremely happy to be honored in this manner.

Surplus funds from this event, amounting to approximately RM 67,000, would be channeled to education programmes for the needy and deserving students, orphans and underprivileged children championed by the Foundation. While not forgetting the friends and families who lost their loved ones in the recent MH17 tragedy, AMMA Youth has agreed to donate approximately RM 6,000 to the "Care for MH17" fund, while balance of the surplus raised would be used to fund their own youth programmes.



PROJECT REPORTS

PIALA DATUK MIKE KRISHNAN FUTSAL TOURNAMENT

Prize Giving

Best Goalie



Best Player



1st Prize Winners



2nd Prize Winners



3rd Prize Winners



4th Prize Winners



PROJECT REPORTS

SCHOLARSHIP PROGRAMME

The AMMA Foundation Scholarship Awards programme forms an integral part of AMMA Foundation's (Foundation) principal objective to assist talented and deserving Malaysians students who are financially challenged, pursue their studies at approved institutions of higher learning in Malaysia.

The Scholarship programme was developed to encourage and assist eligible candidates who do not have adequate resources, to pursue diploma/undergraduate or postgraduate qualifications at a recognised university/college. Applicants will be assessed on the basis of both merit and need and will also have to meet the specific eligibility criteria and requirements for the relevant scholarships offered by the Foundation from time to time. Successful Applicants will be invited for an interview with the Foundation's Scholarship Committee.

The Foundation's objectives in awarding the scholarships are to:

- develop and enhance the potential of deserving children and adults to complete tertiary/post graduate education to become active members of the nation's economy who contribute positively as global citizens
- help graduate and postgraduate students of potential and calibre to become part of Malaysia's talent pipeline

The current Scholarships and specific requirements for each scholarship offered by the Foundation are set out below:

V. D. Nair Scholarship

- The V. D. Nair Scholarship is an educational scholarship programme established, administered and operated by AMMA Foundation. It is meant for scholarships, in the form of a grant, and not a loan.
- The objective of The V. D. Nair Scholarship is to perpetuate the good name and legacy of the Late Mr. and Mrs. V. D. Nair. Donation from the family of VDN to AMMA Foundation shall be made "In memory of the Late Mr. and Mrs. V. D. Nair" and for the purposes of The V. D. Nair Scholarship.

Programme Year	Closing Date for Submission
2015	April 30 th , 2015
2016	April 30 th , 2016



PROJECT REPORTS

SCHOLARSHIP PROGRAMME

AMMA Foundation-HELP University

- a. Four (4) Full Scholarships per year for Post Graduate studies
- b. Partial (50%) Scholarships for Post Graduate studies;
Master of Business Administration {MBA} - 8 per year
Master of Entrepreneurship {MER} - 8 per year
Master of Executive Management {MEM} - 8 per year
Master of Education TESL - 8 per year
Master of Project Management {MPM} - 8 per year
- c. Partial (25%) Scholarships for Post Graduate studies :
Master of Business Administration {MBA} - 10 per year
Master of Entrepreneurship {MER} - 10 per year
Master of Education TESL - 10 per year
Master of Project Management {MPM} - 10 per year
- d. Partial (50%) Scholarships for Diploma in Early Childhood Education & Bachelor of Early Childhood Education (20 per year)

(*) the above offer is for all applications received within the calendar years 2014 & 2015.

“For further details kindly visit our website at www.ammafoundation.com.my”



PROJECT REPORTS

AMMA LEARNING CENTRE: RIGHT TO LEARN

AMMA Foundation (AF) enabled the project to expand and enter a new era of sophisticated teaching and learning for children of challenged backgrounds such as Homes, Shelters, orphanages and children from low-income families. A structure of administration was implemented which kept close record of recruits and their eligibility. For example for low-income families, a combined salary of RM 30,000 was the guiding criteria for the intake of their children. As for the Homes, 10 places were allocated to 3 different homes each year. Thus, in 2012, RTL extended 10 places each to Rumah Sayang and Rumah Hope and in October 2012, the intake was extended to Agathiar Shelter, where 10 places were given but due to overwhelming requests, RTL exceptionally included 22 young boys into their fold. We recently took on 13 children from Trinity Children's Home.

Between January 2012 and 2014, the RTL project has strived to be as creative and innovative in its teaching and education support, in as far as funding and manpower has enabled us to be. The volunteers for Primary section are not qualified teachers but diploma or degree holders as well as mothers who have had experience teaching their own children. We have also had professionals such as a lawyer and an accountant in our midst. The secondary teachers are college or university level teachers and under AF's payroll. The decision to employ teachers instead of working with a volunteer staff for secondary levels was to ensure a competent education support that dealt expertly with the syllabus and exam challenges of the secondary students.

We continue to maintain a strict English and Bahasa Malaysia speaking- zone within the perimeters of ALC which was one of the initial rules of the Right-to Learn project. This was to persist with the mastery of languages in accordance with work related skills in later life. Children who came to us speaking in Tamil, Chinese or Bahasa Indonesia have improved greatly in their articulation and comprehension thanks to this discipline. This can be observed in their private conversations even when a teacher is not in their presence. This has been further enforced with Drama classes and Public speaking presentations.

RTL continues to keep close records on each volunteer and student. Student progress sheets are consistently written based on in-house and school assessments. Volunteers meet to discuss difficulties and decisions to be made on a particular student or groups of students. We have documented progress of every child that are in our care. The RTL facebook page features the top-scorers in UPSR and PMR each year.

In September 2014, we started an online volunteering reading sessions. It was a move to solve the problem of the lack of volunteers. In these well organised and chaperoned sessions, children read online books together with a volunteer through Skype. Each session is slotted for half-hour and it enables children struggling with pronunciation, comprehension and vocabulary to have consistency in reading. This session has been a great success as young readers of 7 to 12 years look forward to reading with their online volunteer each week. A second batch of online volunteers will begin in November 2014.

PROJECT REPORTS

AMMA LEARNING CENTRE: RIGHT TO LEARN

RTL has also embarked on a new project called "Crib-to-College." This is targeted more to the school leavers who have been with us from their primary years. We have started sending them to Open-Days to various vocational and colleges in the hope to motivate their interest in their own future. The objective is to get them to consider the imminent decisions they have to make about their future employment. We are also in association with several institutions such as Nirwana College and Enliten. The teenage students have had several career counseling sessions through them.

Each year, we try to increase the living skills and the general knowledge of all the children in our care by introducing new year-end events. When the intensive academic preparation is dealt with between January and October, we organize workshops and activity weeks between November and December to give them the fun aspects of learning. These are in the form of art competitions and exhibitions, public speaking, performances, geography projects and quizzes.

Our challenges have been many but more specifically, the lack of volunteers, and IT support in both teaching and administrative work. We would like to digitalise our record keeping system such as student and volunteer data support systems, scheduling and coordinating systems. We also face the challenge of not being well-received as a goodwill provider by many Homes and Shelters as they don't regard our service as a priority in the children's lives. We are often sidelined when offers by individual donors or corporate donors propose outings. This causes disruption in our schedules and consistency in the children academic support. We also need more space as we are regularly approached to accept more children.

Thanks to a van that was donated by Berjaya Sdn. Bhd. to AMMA Foundation, we have been able to reach out to new homes.

Our staff and student members currently are as follows:

Volunteers	: 8
Employed teachers	: 4
Employed staff	: 2
Students	: 45
Age group of students	: 6 – 16

Nationality	: 39 Malaysians 3 Indonesians.
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Low-income children	: 25
Homes and shelters	: 20

All activities pertaining to Right-to-Learn project can be viewed on our facebook page:

<https://www.facebook.com/pages/Right-To-Learn-Project/127360087407713>

PROJECT REPORTS

AMMA LEARNING CENTRE: RIGHT TO LEARN

Volunteers:

- Yans Ganghadaran
- Punithavathy G
- Rajajothy A/P V.Nagalingam Nee Pn.
- Selvanantham
- Radha
- Shobana Nallendran
- Nithya Nair A/P Jeya Pragash
- Vimala Singam
- Paras Seenivasagam
- Mano Balasingham
- S. Thilagawathi (Thila)
- Sakunthala A/P Dorairajah
- Balasegaram A/L S. Seenivasagam
- Vanaja Nair

Projects:

NO	Name of Organisation	Objective	Date	Attendance
1	ISKL School	Christmas pantomime	21/11/13	8 children
2	PUTRAJAYA- Deepavali party	Deepavali party	27-11-2013	23 children
3	Protect and Save The Children	"Keep Save" workshop	3rd & 4th December '13	3 volunteers 14 children
4	University Malaya	Social Engagement	24-03-2014	11 volunteers 20 children
5	Inner Wheel Club of Bangsar	25th ANNIVERSARY PROJECT	24-08-2014	15 children
6	MAHSA College	Children learn about hygiene and how to do it right	18-10-2014	5 volunteers 16 children
7	Do-something-good	Reading session through SKYPE	17-09-2014	19 volunteers 19 children
8	Sekolah Menengah Bukit Nanas	Making of a world map	30-11-2013	9 volunteers 22 children

Written by:
Yans Ganghadaran
Right-to-Learn Project
Founder

PROJECT REPORTS

AMMA COMMUNITY CENTRE PROJECT

We visualize the AMMA Community Centre (ACC) to be situated in the Greater Klang Valley comprising a 500 - 1,000 seating capacity multi-purpose hall, retail and commercial outlets, office space and service apartments.

The ACC constitutes a joint initiative between AMMA and AMMA Foundation and will be incorporated and operational in the future based on terms as approved by the Government for the disbursement of the Grant and that as agreed between AMMA and AMMA Foundation. The Ministry of Finance has since released the full grant of RM 8 million, to AMMA Foundation, who are holding the entire principal and interest amount on trust for the Community Centre project.

AMMA Community Centre update

The Ministry of Finance has released the full grant of RM 8 million, to AMMA Foundation (AF), who are holding the entire principal and interest amount on trust for the Community Centre project. The Special Bank Account is an interest bearing bank account opened specifically for purposes of the ACC. The ACC represents a joint initiative between the All Malaysia Malayalee Association (AMMA) and AMMA Foundation. The Special Bank Account will be operated by four mandatory co-signatories, comprising two persons identified and nominated by AF and two persons identified and nominated by AMMA. Any interest earned on the principal amount in the Special Bank Account shall remain in the Special Bank Account and shall not be treated as income accruing to AMMA Foundation or to AMMA.

Once the ACC is incorporated and established as a legal entity, AMMA Foundation will transfer all monies in the Special Bank Account to the ACC. Pending the incorporation of the ACC, no withdrawals may be made from the Special Bank Account without the prior written approval of the Board of Directors of AMMA Foundation.

AMMA Foundation and AMMA shall constitute a Working Group to initiate the formation of ACC ("Working Group"). The Working Group shall comprise not more than 10 members; with five members to be identified and nominated by AMMA Foundation and five members to be identified and nominated by AMMA. The initial task would be to deliberate on a formal structure. As of todate the WGM has convened 4 meetings. The new legal structure, a new Company Limited By Guarantee (CLBG), would be the optimum structure. PricewaterhouseCoopers, will submit applications

PROJECT REPORTS

AMMA COMMUNITY CENTRE PROJECT

Sustainable Community Revenues

The AMMA Community Centre with the joint venture mode is expected to have a part share in the office space. The AMMA Community Centre will gain 100% of the revenues from the function hall and meeting rooms which is expected to generate annually income nett of operating costs. In addition, a revenue share on the food, beverage and packages for the function hall is expected to generate further revenue in the coming years annually for AMMA Community Centre. The project is expected to generate sufficient annual income for the community's projects with a sustainable growth.



PROJECT REPORTS

AMMA FOUNDATION IN THE NEWS

புதன்குழமை 16 ஜூலை 2014



அம்மா அறவாரிய ஏற்பாட்டில் 42 தலைசிறந்த மாணவர்களுக்கு விருது

அம்மா அறவாரியத்தின் (AMMA FOUNDATION) ஏற்பாட்டில் அன்றையதினம் கோலாலம்பூர் ராயல் சினாங்கூர் கிளப்பில் தலைசிறந்த மாணவர்களுக்கான 2ஆம் ஆண்டு விருது விழா சிறப்பாக நடைபெற்றது. உத்தரவாண்டு எஸ்.பி.எம். தேர்வில் சிறப்பிட்டு பெற்று 42 மாணவர்களுக்கு விருதுகள் வழங்கி சிறப்பிப்படுத்தும் அம்மா அறவாரியம், மாணவர்களுக்கு அறவாரியத்தின் சார்பில் விருதுகளை எடுத்து வழங்கினார் கல்வி துறை அமைச்சர் பி. வல்லாபுரன்.

இந்நிகழ்வில் பங்கேற்கும் மாணவர்களை இந்தியத் துறைத் துறை அமைச்சர் விமல், அகில மலேசிய மலையாளிகள் சங்க தேசியத் தலைவர் டாக்டர் ஜெ. சிவசுப்பிரமணியன் போன்ற ஆகியோரும் கலந்து சிறப்பித்தனர்.

'கல்வியின் மூலமாகவே ஒரு சமுதாயம் உயர்வடைய முடியும். மாணவர்கள் கல்விப்பயணத்தில் பல தடைகளையும், சோதனைகளையும் கடந்து தேர்வுகளை எடுத்து வெற்றி பெறவேண்டும். மாணவர்கள் கண்ணியம் கட்டுப்பாட்டுடன் தினம் தினம் அப்பாவி உடமைகளைச் செய்வது போன்ற வந்தால் தேர்வுகளில் வெற்றி பெற முடியும். அம்மா அறவாரியம் சிறந்த மாணவர்களை கௌரவிக்கவும் உற்சாகப்படுத்தவும் தயக்கமின்றி உதவி செய்து உதவியில் எடுத்துரைத்தார் அம்மா அறவாரியத்தின் தலைவர் கி. சி. ராமசுந்தரன்.

தொடர்பு: 3-2768



அம்மா பெண்டிடேஷனின் 11 ஆவது 'உயரிய சாதனைக்கான சிறப்புப் பரிசு' வழங்கும் விழா!

(தேவ)
கோலாலம்பூர், ஜூலை 11-
ஒரு வாய்ப்பு மிக்கதாக அரங்கேற்றம் நிறுவனமாக நிறுவப்பட்டு தனது 33ஆம் ஆண்டுகளை தழுவும் 'அம்மா பெண்டிடேஷன்' சென்ற ஜூலை 11-ம் தேதியன்று SPM 2012 தேர்வில் சாதனை புரிந்த 45 மாணவர்களுக்கு 'உயரிய சாதனைக்கான சிறப்புப் பரிசு' வழங்கி கௌரவித்து மகிழ்ந்தது. இப்படி செயல்படுத்திய இவர்கள் தமது 11ஆம் ஆண்டில் பூர்த்தி செய்திருப்பதும் ஒர் உயரிய சாதனையே!

'அம்மா பெண்டிடேஷன்' பொருளாதார வசதி குறைந்த, கல்வி பயிலும் இந்நகர மாணவர்களுக்கு உதவுவதற்காகவே பல வட்டிகளில்லாத கடன், உதவித் தொகை வசதிகள், சமுதாய உதவிகள் மற்றும் இணையதள வசதி

பெறும் வகை) ஏற்றுக்கொண்டு நெடுசும் பிறைய உதவுகிறது.

'மாணவர்கள் தங்கள் வாழ்வின் இலக்காக நோக்கி செயல்படும் நன்கு வழிகாட்டப்படவேண்டும். இதில் அவர்கள் சரியான முடிவுகளை எடுக்க தக்க செய்திகளையும் தேர்வுகளையும் நாம் அவர்களுக்கு வழங்க வேண்டும். ஏற்கெனவே புதிய நிறுவனங்கள் பல உருவாகும் மாறிவரும் சூழலில், தொழில்நுட்பங்கள் அதிவேகமாக முன்னேறி வரும் நிலையில், செய்தி தொடர்பும் வெகு வேகமாக வளர்ந்து வருவதால், வேலை வாய்ப்பு சந்தையும் தொழில்களும் வெகு வேகமாகவே மாறிவருகின்றன. மாணவர்கள் தங்கள் கல்விக் கடன் மறுக்களை பூர்த்தி செய்தும் போதே இந்த மாறி வரும் சமுதாய சினைப்பற்றி நன்கு அறிந்திருக்க வேண்டும்,' என்பதனை இந்த விழாவில் உரையாற்றிய இவரின்



என்.பி.எம். தேர்வில் 10௭ பெற்ற ஆனா நாயர், இங்கிலாந்து சென்னை மருத்துவப் பட்டிமன்றம் இயல் உதவித் தொகை (ஸ்கோலர்ஷிப்) பெற்றுள்ளார்.

அமைச்சர், 'நாட்டில் தற்போது ஆக் கிலத்தில் பாடம் கற்பிக்கும் தகுதி பெற்ற ஆசிரியர்கள் தற்போது 30% மட்டுமே உள்ளனர்' என்ற தகவலை வெளியிட்டார். சீபீயத்தில் ஆசிரியர் களுக்கு நடத்தப்பட்ட தேர்வில், அவர் களில் 30% மட்டுமே ஆங்கிலத்தில் பயிற்றுவிக்கும் ஆற்றல் பெற்று இருப்பது தெரியவந்ததாக அவர் கூறினார்.

ஆங்கிலத்தில் மாணவர்களுக்கு பயிற்றுவிக்க இந்நியாயமில்லாதது 300 ஆசிரியர்களை இங்கு வர வைக்கப் போவதாக அவர் கூறினார். எனினும் புதிய கல்விமுறை யினை முற்றிலும் நடைமுறைப்படுத்த இன்னும் 13 ஆண்டுகள் தேவைப்படும் என அவர் கருத்து தெரிவித்தார்.

"ஆங்கில வழி போதனை முறை யினை எல்லா தேசிய பள்ளிகளிலும் விளரவில் அமல்படுத்த வேண்டிய அவசியத்தை வலியுறுத்திய நிகழ்ச்சி தொகுப்பாளர் மற்றும் 'அம்மா பெண்டிடேஷன்' உதவித் தொகை ராஜா பேராசிரியர் முனைவர் அருணா கோபிநாத் இதற்காக தாம் எல்லா உதவியையும் செய்யத் தயார் என உத்தரவாதம் அளித்தார்.

இதைப் பற்றி நாடாளுமன்றத்தில் உரத்த குரல் எழுப்ப மறு அவர் துணை அமைச்சர் கேட்டுக் கொண்டார். நல்லதொரு மதிய உணவு கிடைக்கும் தும், சிறந்ததொரு பரதநாட்டிய நிகழ்ச்சியும், அனைவரின் வயிற்றை



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FOUNDATION FINANCIALS

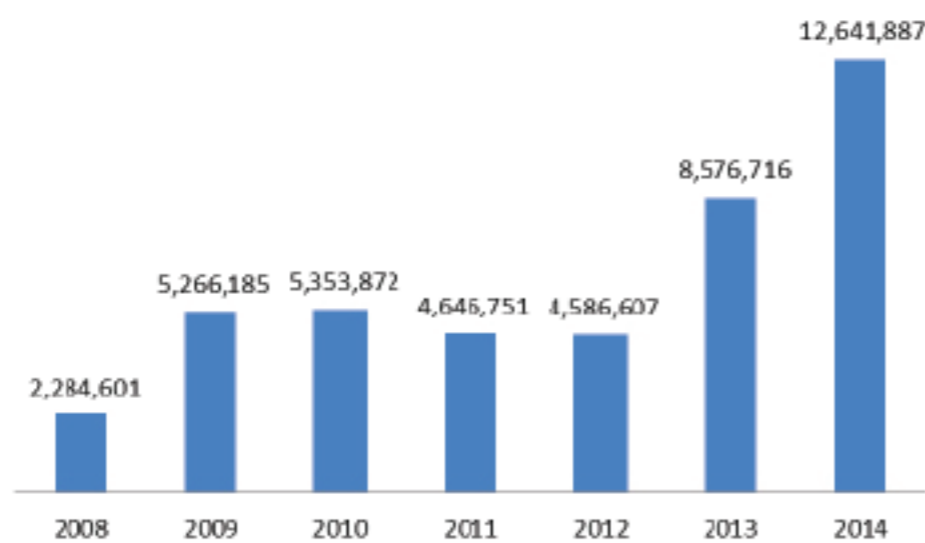
The current and non-current assets of the AF have remained moderately constant over the last few years.

Over 69 % of AF's assets lie in its Disbursed Study Loans among students. About 29 % is in Fixed Deposits and a mere 1 % as cash and bank balance.

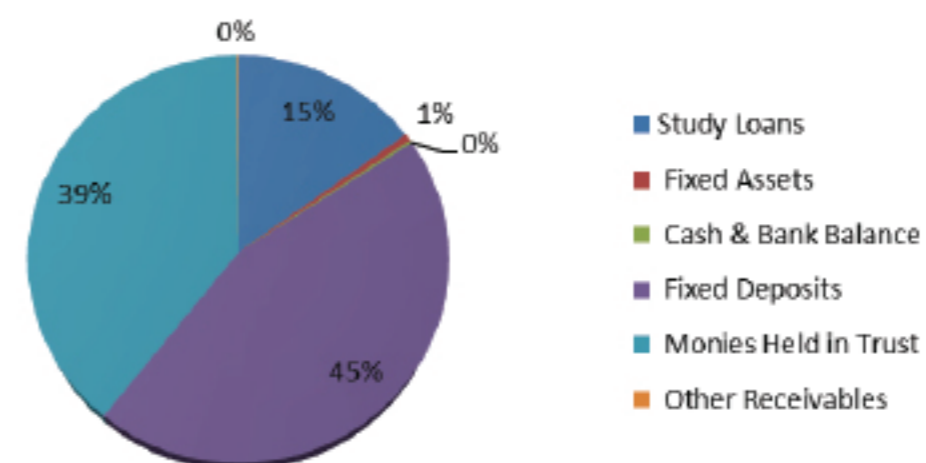
The primary source of Income for the AF come from Donations and Contributions made by its members. Over the years, this has contributed to about 82 % each year. Apart from that, a small portion is also received from its dividend income.

The operating expenses of AF is primarily its Management Costs, AMMA Learning Centre and Office Rentals.

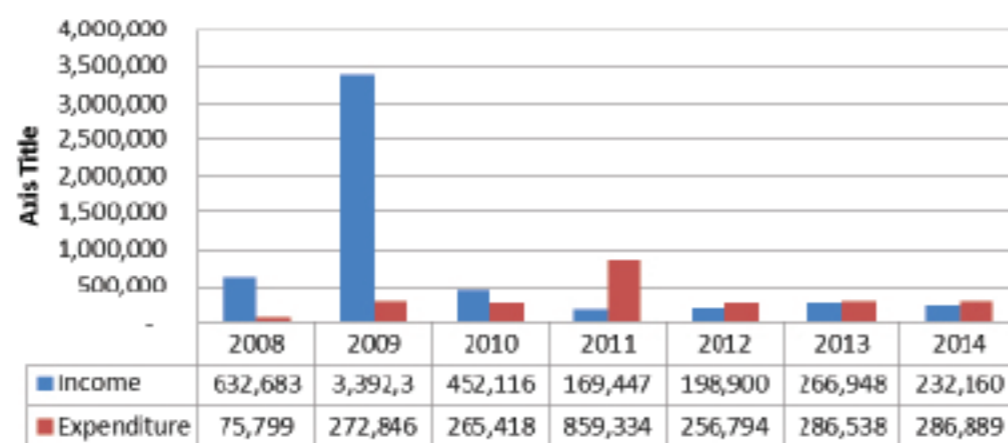
Total Assets RM (2008 - 2014)



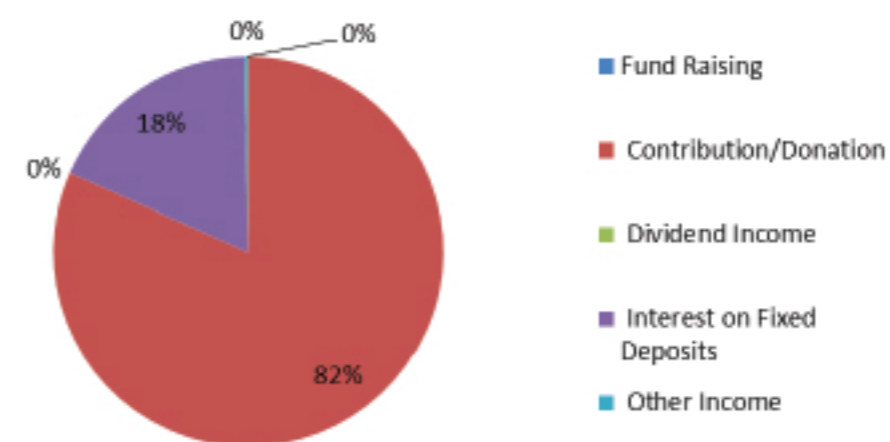
Total Assets Breakdown (2008 - 2014)



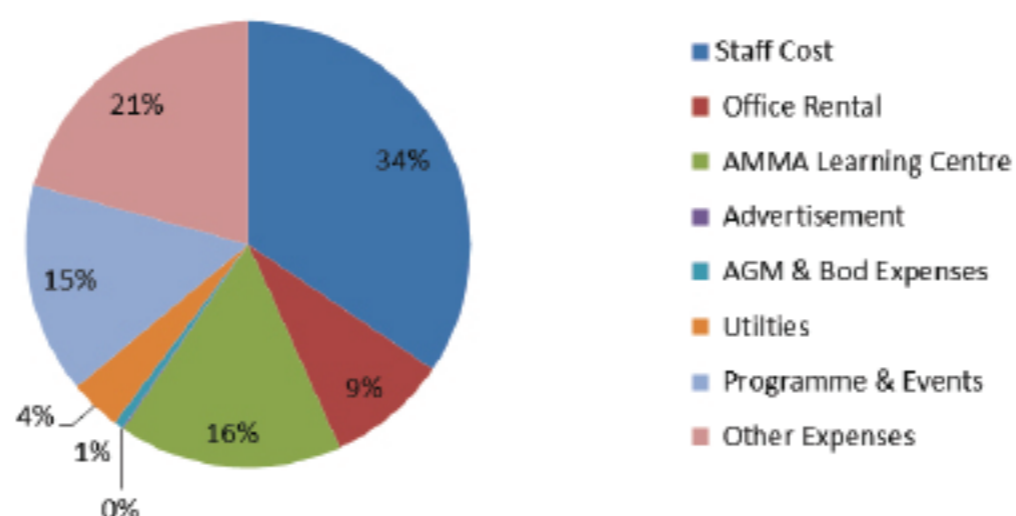
Total Income/Expenditure Rollout (2008 - 2014)



Income Breakdown RM (2014)













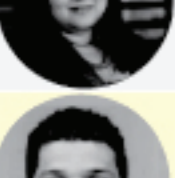

Expenses Breakdown RM (2014)



FOUNDATION MANAGEMENT

BOARD OF DIRECTORS

Board Meeting Attendance

	2014	2013	2012	2011	2010	2009	2008
 Tan Sri Datuk Ravindran Menon	4/6	6/6	4/4	7/7	5/6	4/7	5/6
 Mr. Sathianathan Menon	6/6	6/6	4/4	7/7	6/6	6/7	4/6
 Prof. Dr. Aruna Gopinath	5/6	3/6	2/4	4/7	6/6	7/7	6/6
 Mr. Girish Ramachandran	6/6	4/6	4/4	7/7	6/6	6/7	6/6
 Mr. G. Satheesan	5/6	5/6	2/4	7/7	5/6	6/7	5/6
 Mr. Pramugh Pathmanaban	3/6	4/6	2/4	6/7	5/5	N/A	N/A
 Datuk Abdul Kadir	1/6	3/6	1/4	4/7	N/A	N/A	N/A
 Mr. Rodney D'cruz	5/6	6/6	4/4	3/5	N/A	N/A	N/A
 Datuk Mike Krishnan <small>served as a Director from 8.8.2012 to 3.4.2014</small>	2/2	5/6	1/1	N/A	N/A	N/A	N/A
 Mr. Gopinath Pillai	4/6	4/5	N/A	N/A	N/A	N/A	N/A
 Mr. Ashwin Kumar Das	0/6	2/4	N/A	N/A	N/A	N/A	N/A
 Mrs. Sujatha Sekhar Naik	2/6	1/1	N/A	N/A	N/A	N/A	N/A
 Mr. Dinesh Rajenthiran	4/6	1/1	N/A	N/A	N/A	N/A	N/A

SECRETARIAT



Viswanathan Subramaniam
(Office Manager)



Nagaratani Param Jothy
(Executive Assistant)

PAST PRESIDENTS

Tan Sri Dr B C Sekhar	1981-1983
V M N Menon	1983-1985
K D Menon	1985-1987
G K Das	1987-1989
M K Menon	1989-1991
Dato' K Pathmanaban	1991-1993
Ir K Bhaskaran	1993-1995
A J Menon	1995-1997
M R Chandran	1997-1999
Dato' K Pathmanabhan	1999-2001
Dr Joy Varughese	2001-2003
K Narayanan	2003-2005
Tan Sri Datuk Ravindran Menon	2005-2010
Sathianathan Menon	2010-2012

OUR APPEAL

YOUR SUPPORT IS VITAL

It is unfortunate that the AF currently does not have a source to provide us with a recurring income to support its needs. Although this is being actively explored and plans are slowly being put in place, until this materializes, we need to look at ways and means to collect the much-needed funds.

We would like to reach out to each and every Malaysian and appeal to them to contribute towards the AMMA Foundation. We need your help. Our target groups are as follows:

- a. Reinvestment of a minimum of RM 1,000/- and above from all our current members.
- b. New membership from immediate family members of our existing members who are gainfully employed
- c. New members including loan applicants who have completed their studies
- d. Donations from well-wishers of minimum RM 100

In the meanwhile, we will have to review our current plans and also seek new avenues and alternative solutions to increase the Funds and we welcome your inputs and efforts in assisting us in this worthy cause.

For the ensuing year, we hope to initiate some exciting plans not only at significantly increasing our membership but also to increase our reserves through some fund raising activities. We look towards our members, sponsors, donors and other well-wishers to provide us with the much needed support.

The positive efforts that are being undertaken by AF and the impact it has created are valued and recognized, and the result is that we are today, being overwhelmed with loan applications from students pursuing tertiary education both locally and overseas. Most of the applicants are financially challenged and we endeavour to reach out to every student, provided they meet the qualification criteria based on grades, family background and the immediate needs of the family.

AMMA Foundation is considering getting a Van to transport our orphans and children to and fro to the Right to Learn free tuition programme. Anyone knows any corporate, society or donor that maybe generous to donate a Van.

You Tube Watch our video on Youtube "Appeal for Donations"
<http://www.youtube.com/watch?v=Yv0BLfyiPWW>

CONTACT & COMMUNICATION

COMMUNICATION

The Foundation has a full time Office Manager and an Admin Assistant at its office located at Taman Tun Dr Ismail, Kuala Lumpur. Our website www.ammafoundation.com.my contains all necessary information relating to the Foundation.

AMMA Foundation / AMMA Learning Centre

No. 40-B, 2nd Floor
Lorong Rahim Kajai 14
Taman Tun Dr Ismail 60000 Kuala Lumpur
Tel : +603-7725 8001/02
Fax : +603-7725 2070

svnathan@ammafoundation.com.my
alc@ammafoundation.com.my



AMMA Foundation (Not for Profit Malaysian Charity Org)

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"Educating Future Leaders"
AMMA Foundation
(formerly known as AMMA Education Foundation)

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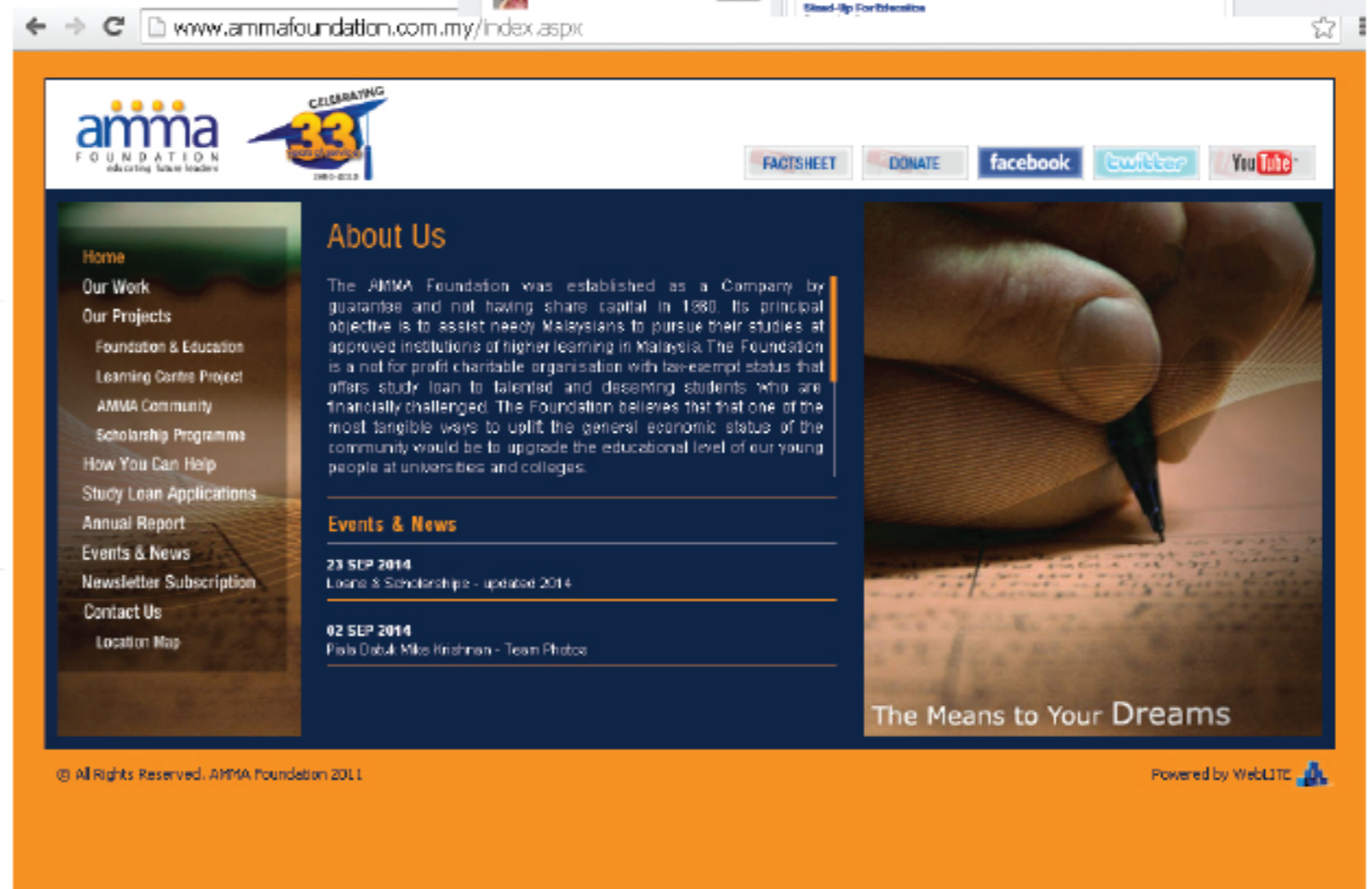
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Jaya Prakash added Shaik Abdul Rabbani to the group.



FOUNDATION OVERVIEW

REGISTERED NAME	AMMA FOUNDATION
COMPANY NUMBER	61151-D
REGISTERED OFFICE	Suite 1007, 10th Floor Wisma Lim Foo Yong 86, Jalan Raja Chulan 50200 Kuala Lumpur
CONTACT	Tel : 03- 7725 8001 Fax : 03- 7725 2070
EMAIL	svnathan@ammafoundation.com.my
URL	www.ammafoundation.com.my
COMPANY SECRETARY	Business Genius Sdn Bhd Suite 1007, 10th Floor Wisma Lim Foo Yong 86 Jalan Raja Chulan 50200 Kuala Lumpur
AUDITORS	HALS & Associates Suite 1602, 16th Floor Wisma Lim Foo Yong 86 Jalan Raja Chulan 50200 Kuala Lumpur
BANKER	CIMB Bank Berhad 205 Jalan Bunus Off Jalan Masjid India 50100 Kuala Lumpur

DONORS' LIST

- Family of Dato' K. Pathmanaban
- Ir. K. Ravindranathan
- Family of the Late Aruna Prakash
- Sinar Ventures Sdn Bhd
- Optima Infosystems Sdn Bhd
- Berjaya Foundation (14 Seater Van)
- Lodge Tullibardine
- Pintas Ciptaan Sdn Bhd
- Capt. H. S. Dharan
- Mr Previndran Singhe (Zerin Properties)
- Dr K. Mohandas
- Y Bhg Dato' Muthukumar Ayarpade
- Mr Ravindran Subramaniam
- Mr Harish Subramaniam
- Mr Muniandy Ramamithram
- Y Bhg Tan Sri V.C. George
- Mr Sathish Ramachandran
- Mr M. R. Chandran
- Mr. Sridharan Nair
- Mr. Prakash Menon
- Dato' Derrick Fernandez
- Mr Suresh Bose
- Y Bhg Tan Sri Datuk Tee Hock Seng
- Mr Unni Kannan
- Mr Jimmy Pradeep
- Mr Amman Singh
- En Mohamed Faisal Ghazali
- Mr.David Allen
- Mr Gerald Miranda
- Mr. S.M. Brahmananda/ Mr. Prem Kumar
- Y Bhg Dato' Kesav Kumar Agarwal
- Mr. Dinesh Nambiar
- Mr. P. Deivindran
- Mr. Sreekumar Pillai
- YBhg Dato' M. Ram Nair, JP
- Y Bhg Datuk A.K. Nathan
- Mr. Sadeesh Raghavan
- YB Dato' Seri S. Samy Vellu
- Dr VK Ravindran
- G. Parameswaran
- YTL Power Generation Sdn Bhd
- Krishnan Rajendra
- Mohamed Ayub Bin Mohamed Ali
- PLUS Bhd
- Aviyal
- RSMSBA
- ARA Corporation Sdn Bhd
- Ravindran A/L P. M. Menon
- Sdn Bhd
- Datuk Dr. Puraviappan Arunasalam
- Saraswathi Ramasamy
- Eswaramoorthy Pillay S/O Amuther
- Alan Rajaendram A/L Jeya Rajendram
- Datuk M. Saravanan
- J&M Technology (M) Sdn Bhd
- Skyltech Resources Sdn Bhd
- LPL Projects & Logistics
- Balan V Nair
- Mudajaya Corporation Berhad
- Thomas Thomas A/L K. Thomas
- Dato Mohan A/L Krishna Raman Pillai
- YBhg Dato' Muthukar Ayarpadde
- Gobinathan Kumaran Nair
- Melaka Manipal Medical College
- Ravinthran A/L Appasamy
- Ir. K. Ravindranathan
- Pramugh Pathmanaban
- Capt. Surendran
- YB Senator Datuk Maglin Dennis D'Cruz
- Dev Siva Kumar & Yasodha Rajadurai
- The Family of Datuk' K. Pathmanaban
- Capt. Selva Kumar
- Kumar Singam



Watch our video on YouTube : "Interview with our Donors"

https://www.youtube.com/watch?v=0kc0E4wircM&feature=youtube_gdata_player

FINANCIALS & MANAGEMENT

CELEBRATING



AMMA FOUNDATION
(Incorporated in Malaysia)

**REPORTS AND AUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED 30TH JUNE 2014**

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**FINANCIALS &
MANAGEMENT**

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 2014.

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
Excess of expenditure over income after taxation	<u>(39,605)</u>

3. LIMITED LIABILITY

The Foundation incorporated under the Companies Act, 1965 is a company limited by guarantee and not having a 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:-

Sathianathan a/l M.N. Menon	
Satheesan a/l Gopalan	
Tan Sri Datuk K. Ravindran a/l C. Kutty Krishnan	
Girish a/l M. Ramachandran	
Aruna Devi a/p Gopinath (f)	
Pramugh a/l K. Pathmanaban	
Datuk Abdul Kadir Bin P.A. Moidutty	
Rodney Gerard D'Cruz	
Datuk M.R. Gopala Krishnan C.R.K. Pillai	(Deceased: 3.4.2014)
Ashwin a/l Kumar Das	
Gopinath a/l M.R.S. Pillai	
Dinesh a/l Rajenthiran	(Appointed: 6.11.2013)
Sujatha Sekhar a/p Tan Sri B.C. Sekhar	(Appointed: 6.11.2013)
Koshy a/l Thomas	(Appointed: 20.5.2014)

REPORT OF THE BOARD OF DIRECTORS

The directors retiring by rotation are Girish a/l M. Ramachandran, Sujatha Sekhar a/p Tan Sri B.C. Sekhar, Koshy a/l Thomas, Dinesh a/l Rajenthiran and they, being eligible offer themselves for re-election.

Since the date of the last report, 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 company in which the director has a substantial financial interest.

5. OTHER STATUTORY INFORMATION

- (a) Before the income and expenditure statement and balance sheet of the Foundation were made out, the directors took reasonable steps:
- (i) 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 had been made for doubtful debts; and
 - (ii) to ensure that any current assets other than debts which were unlikely to realise their book values as shown in the accounting records of the Foundation had been written down to their estimated realisable values.
- (b) At the date of this report:
- (i) the directors are not aware of any circumstances which have arisen that would render adherence to the existing method of valuation of assets or liabilities of the Foundation misleading or inappropriate;
 - (ii) the directors are not aware of any circumstances that would render any amount stated in the financial statements misleading;
 - (iii) there does not exist any charge on the assets of the Foundation that has arisen since the end of the financial year which secures the liabilities of any other person; and
 - (iv) there does not exist any contingent liability that has arisen since the end of the financial year.
- (c) No contingent liability or other liability of the Foundation has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial year 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.
- (d) In the opinion of the directors:
- (i) the results of the Foundation during the financial year were not substantially affected by any item, transaction or event of a material and unusual nature; and
 - (ii) 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 the results of the operations of the Foundation for the financial year in which this report is made.

BALANCE SHEET AS AT 30TH JUNE 2014

	Note	2014 RM	2013 RM
ASSETS			
FIXED ASSETS	6	134,994	75,586
CURRENT ASSETS			
Study loans	7	3,109,577	2,893,352
Other receivables and prepayments		31,453	32,162
Fixed deposits	8	9,335,184	5,480,014
Cash and bank balances		45,801	95,602
		<u>12,522,015</u>	<u>8,501,130</u>
NET CURRENT ASSETS		12,522,015	8,501,130
		<u>12,657,009</u>	<u>8,576,716</u>
Financed by:-			
ACCUMULATED FUND	9	4,527,412	4,567,017
GOVERNMENT GRANT	10	8,129,597	4,009,699
		<u>12,657,009</u>	<u>8,576,716</u>

The above balance sheet is to be read in conjunction with the notes to the financial statements on pages 39 to 45.

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30TH JUNE 2014

	Note	2014 RM	2013 RM
INCOME			
Fund raising event		-	9,920
Contribution and donation		189,413	189,176
Dividend income		-	57,459
Interest on fixed deposits		42,057	6,279
Sundry income		90	210
Gain on disposal of investment		-	3,904
Sale of pins		600	-
		<u>232,160</u>	<u>266,948</u>
EXPENDITURE			
Advertisement		300	11,698
AGM and board meeting expenses		1,945	3,757
AMMA Learning Centre		46,553	26,827
Bank charges		376	141
Depreciation		10,502	15,921
Electricity and water		4,720	3,511
License fee		-	1,000
Lease rental		2,040	170
Honorarium to auditors		2,500	1,000
Legal fee, license fee and insurances		1,450	2,128
Office rental		25,200	25,200
Programme and events		43,885	77,351
Printing, stationery and postage		11,867	13,336
Sundry expenses		10,058	7,578
Staff cost			
- Medical expenses		1,838	1,071
- Salary and allowance		83,880	72,535
- EPF and Socso		10,790	9,085
- Staff benefit		1,800	1,650
Secretarial and filing fees		2,450	3,650
Staff loan written off		567	-
Telephone and fax		5,950	7,540
Travelling expenses		1,204	1,229
Upkeep of computer and office equipment		660	-
Upkeep of website		1,230	160
		<u>271,765</u>	<u>286,538</u>
DEFICIT OF OPERATING INCOME OVER EXPENDITURE		(39,605)	(19,590)
Less: TAXATION	11	-	-
DEFICIT OF INCOME OVER EXPENDITURE AFTER TAXATION		<u>(39,605)</u>	<u>(19,590)</u>

The above balance sheet is to be read in conjunction with the notes to the financial statements on pages 39 to 45.

CASH FLOW STATEMENT FOR THE YEAR ENDED 30TH JUNE 2014

	Note	2014 RM	2013 RM
CASH FLOW FROM OPERATING ACTIVITIES			
Deficit for the year before taxation		(39,605)	(19,590)
Adjustments for:			
Depreciation		10,502	15,921
Staff loan written off		567	-
Dividend income		-	(57,459)
Donation of fixed asset		(69,800)	-
Interest income		(42,057)	(6,279)
Gain on disposal of investment		-	(3,904)
OPERATING LOSS BEFORE WORKING CAPITAL CHANGES		(140,393)	(71,311)
Increase in receivables		(216,083)	(484,433)
CASH USED IN OPERATIONS		(356,476)	(555,744)
Grant received		4,119,898	4,009,699
Interest income		42,057	6,279
NET CASH GENERATED FROM OPERATING ACTIVITIES		3,805,479	3,460,234
CASH FLOW FROM INVESTING ACTIVITIES			
Dividend income		-	57,459
Purchase of fixed assets		(110)	(19,286)
Sale proceed from investment		-	1,607,097
Purchase of investments		-	(57,458)
NET CASH (USED IN)/GENERATED FROM INVESTING ACTIVITIES		(110)	1,587,812
Net increase in cash and cash equivalents		3,805,369	5,048,046
Cash and cash equivalents at beginning of the year		5,575,616	527,570
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	12	9,380,985	5,575,616

The above balance sheet is to be read in conjunction with the notes to the financial statements on pages 39 to 45.

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

1. GENERAL

The financial statements of the Foundation are expressed in Malaysian Ringgit (RM).

The Foundation was incorporated in Malaysia as a company limited by guarantee and not having a share capital. It is resident in Malaysia with its registered office at Suite 1007, 10th Floor, Wisma Lim Foo Yong, No. 86, Jalan Raja Chulan, 50200 Kuala Lumpur and principal place of business at 40-B, Lorong Rahim Kajai 14, Taman Tun Dr. Ismail, 60000 Kuala Lumpur.

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

The financial statements of the Foundation have been prepared in accordance with Malaysian Accounting Standards Board's ("MASB") Private Entity Reporting Standards and the provisions of the Companies Act, 1965.

4. AUTHORISATION FOR ISSUE OF FINANCIAL STATEMENTS

The financial statements of the Foundation have been approved by the Board of Directors for issuance on 24 September 2014.

5. ACCOUNTING POLICIES

(a) Basis of Accounting

The financial statements are prepared under the historical cost convention.

(b) Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation and impairment losses.

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

The carrying amounts of fixed assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. If such an indication exists, the assets's recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an item of fixed assets exceeds its recoverable amount. The impairment loss is charged to the income and expenditure statement unless it reverses a previous revaluation in which case it will be charged to equity. Any subsequent increase in recoverable amount is reduced by the amount that would have been recognised as depreciation had the write down or write off not occurred. Such subsequent increase in recoverable amount is recognised in the income statement unless it reverses an impairment loss on a revalued asset, in which case it is taken to equity.

Depreciation is calculated to write off the cost of fixed assets on a straight line basis over the expected useful lives of the assets concerned. The principal annual rates used are as follows:-

	%
Air conditioner	10
Computer software	20
Computer	20
Furniture and fittings	10
Motor vehicle	20
Office equipment	10
Renovation	10

Gain or losses on disposal are determined by comparing proceeds with carrying amounts and are included in operating income.

(c) Taxation and Deferred Taxation

Provision for taxation is made based on the amount of tax estimated to be payable on profits adjusted for tax purposes and is measured using the tax rates that have been enacted at the balance sheet date. Deferred tax is provided by the balance sheet liability method based on all taxable temporary differences by comparing carrying amounts of assets and liabilities and their corresponding tax bases.

Deferred tax assets are recognised for all deductible temporary differences, unused tax losses and unused tax credits to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, unused tax losses and unused tax credit can be utilised. Deferred tax is not recognised if the temporary difference arises from the initial recognition of an asset or liability in a transaction which is not a business combination and at the time of the transaction, affects neither accounting profit nor taxable profit.

Deferred tax is measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted at the balance sheet date. Deferred tax is recognised in the income and expenditure statement, except when it arises from a transaction which is recognised directly in equity, in which case the deferred tax is also charged or credited directly in equity.

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

(d) Investments

Investments are stated at cost plus other direct costs and is held on a long term basis.

Where an indication of impairment losses exists, the carrying amount of the investments are assessed and written down immediately to their recoverable amount.

(e) Income Recognition

Income on investments are recognised when the right to receive the income is established.

Income on fixed deposits are recognised on received and receivable basis.

(f) Payables

Payables are stated at cost which is the consideration to be paid in the future for products and services received.

(g) 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 result from previous semester. The loans are repayable after six months from the completion of the study course or students obtain their job employment.

Loans advanced will be recorded at cost and repayment by the students will be set off against the advances made.

(h) Cash and Cash Equivalentents

Cash consists of cash at bank and in hand including deposits.

Cash equivalentents consists of investments maturing within three months from the date of acquisition and which are readily convertible to known amount of cash which are subject to an insignificant risk of change in value.

(i) Government Grants

Government grants are 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.

Grant given by government in relation to the purchase of land would be set-off against the land cost and carried forward in the balance sheet.

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

6 FIXED ASSETS

The details of fixed assets are as follows:-

2014 Cost:	At 1st July 2013 RM	Additions RM	Disposals RM	At 30th June 2014 RM	
Air conditioner	13,190	-	-	13,190	
Computer	19,986	-	-	19,986	
Computer software	22,961	-	-	22,961	
Furniture and fittings	36,751	110	-	36,861	
Motor vehicle	-	69,800	-	69,800	
Office equipment	7,706	-	-	7,706	
Renovation	15,800	-	-	15,800	
Total	116,394	69,910	-	186,304	
		Charge			Net Book
Accumulated Depreciation:	At 1st July 2013 RM	for the year RM	Disposals RM	At 30th June 2014 RM	Value at 30th June 2014 RM
Air conditioner	1,979	1,319	-	3,298	9,892
Computer	14,107	1,775	-	15,882	4,104
Computer software	14,058	588	-	14,646	8,315
Furniture and fittings	7,010	2,182	-	9,192	27,669
Motor vehicle	-	2,327	-	2,327	67,473
Office equipment	1,284	731	-	2,015	5,691
Renovation	2,370	1,580	-	3,950	11,850
Total	40,808	10,502	-	51,310	134,994

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

6 FIXED ASSETS

The details of fixed assets are as follows:-

2013	At 1st	Additions	Disposals	At 30th	
Cost:	July 2012	RM	RM	June 2013	
	RM			RM	
Air conditioner	13,190	-	-	13,190	
Computer	13,862	6,124	-	19,986	
Computer software	14,735	8,226	-	22,961	
Furniture and fittings	35,541	1,210	-	36,751	
Office equipment	3,980	3,726	-	7,706	
Renovation	15,800	-	-	15,800	
Total	97,108	19,286	-	116,394	
		Charge			Net Book
	At 1st	for the	Disposals	At 30th	Value at 30th
Accumulated	July 2012	year	RM	June 2013	June 2013
Depreciation:	RM	RM		RM	RM
Air conditioner	660	1,319	-	1,979	11,211
Computer	10,110	3,997	-	14,107	5,879
Computer software	9,466	4,592	-	14,058	8,903
Furniture and fittings	3,348	3,662	-	7,010	29,741
Office equipment	513	771	-	1,284	6,422
Renovation	790	1,580	-	2,370	13,430
Total	24,887	15,921	-	40,808	75,586

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

7. STUDY LOANS

	2014 RM	2013 RM
Balance as at beginning of the year	2,965,198	2,470,365
Loans disbursed during the year	468,335	721,083
Repayments during the year	(252,110)	(226,250)
	<u>3,181,423</u>	<u>2,965,198</u>
Less: Allowance for doubtful debts	(71,846)	(71,846)
Balance as at end of the year	<u><u>3,109,577</u></u>	<u><u>2,893,352</u></u>

8. FIXED DEPOSITS

	2014 RM	2013 RM
Fixed deposits place with licensed financial institution	<u>9,335,184</u>	<u>5,480,014</u>

The interest rates range from 2.95% - 3.15% (2013: 2.80% - 3.00%) with a tenure of 1 and 12 months continuously rolled over on its maturity date.

9. ACCUMULATED FUND

	2014 RM	2013 RM
Balance brought forward	4,567,017	4,586,607
Deficit of income over expenditure for the year	(39,605)	(19,590)
Balance carried forward	<u><u>4,527,412</u></u>	<u><u>4,567,017</u></u>

NOTES TO THE FINANCIAL STATEMENTS - 30TH JUNE 2014

10. GOVERNMENT GRANT

The grant of RM8 million (2013: RM4 million) received from the Government of Malaysia is for the establishment of a Malayalee Community Centre (MCC) to be jointly developed with the All Malaysia Malayalee Association (AMMA). This and all future grants to be received together with all interest earned therefrom, will be transferred to the MCC for the purpose of funding the building of the MCC as and when requested to do so.

	2014 RM	2013 RM
Government grant	8,000,000	4,000,000
Interest earned from grant	129,597	9,699
	<u>8,129,597</u>	<u>4,009,699</u>

11. TAXATION

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

The Foundation has obtained from the Inland Revenue Board tax exemption for donations and interest received.

12. CASH AND CASH EQUIVALENTS AT END OF THE YEAR

	2014 RM	2013 RM
Cash and bank balances	45,801	95,602
Fixed deposits	9,335,184	5,480,014
	<u>9,380,985</u>	<u>5,575,616</u>

STATEMENT BY DIRECTORS

We, PRAMUGH A/L K. PATHMANABAN and GIRISH A/L M. RAMACHANDRAN, being two of the directors of AMMA FOUNDATION, do hereby state that in our opinion, the financial statements on pages 36 to 45 are drawn up in accordance with Private Entity Reporting Standards and the Companies Act, 1965 in Malaysia so as to give a true and fair view of the state of affairs of the Foundation as at 30th June 2014 and of the results of its operations and of the cash flows of the Foundation for the year ended on that date.

On behalf of the Board



PRAMUGH A/L K. PATHMANABAN



GIRISH A/L M. RAMACHANDRAN

KUALA LUMPUR

DATE: 24 September 2014

STATUTORY DECLARATION


I, PRAMUGH A/L K. PATHMANABAN, I.C. No. 741111-14-5017, being the officer primarily responsible for the accounting records and financial management of AMMA FOUNDATION, do solemnly and sincerely declare that the financial statements on pages 4 to 12 of the Foundation are to the best of my knowledge and belief, correct and I make this solemn declaration conscientiously believing the same to be true 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



PRAMUGH A/L K. PATHMANABAN

Before me,



COMMISSIONER FOR OATHS
16 - Tingkat Bawah Jalan Pudu,
55100 Kuala Lumpur.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AMMA FOUNDATION



HALS & Associates
Chartered Accountants

Report on the Financial Statements

We have audited the financial statements of Amma Foundation which comprise the balance sheet as at 30th June 2014 of the Foundation, and the income and expenditure statement, statement of changes in equity and cash flow statement of the Foundation for the year then ended, and a summary of significant accounting policies and other explanatory notes, as set out on pages 4 to 12.

Directors' Responsibility for the Financial Statements

The directors of the Foundation are responsible for the preparation of financial statements that give a true and fair view in accordance with Private Entity Reporting Standards and the Companies Act 1965 in Malaysia, and for such internal control as the directors determine are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with approved standards on auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Foundation's preparation of financial statements that give a true and fair view 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. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AMMA FOUNDATION

Opinion

In our opinion, the financial statements have been properly drawn up in accordance with Private Entity Reporting Standards and the Companies Act 1965 in Malaysia so as to give a true and fair view of the financial position of the Foundation as of 30th June 2014 and of its financial performance and cash flows for the year then ended.

Report on Other Legal and Regulatory Requirements

In accordance with the requirements of the Companies Act 1965 in Malaysia, we also report that in our opinion, the accounting and other records and the registers required by the Act to be kept by the Foundation's have been properly kept in accordance with the provisions of the Act.

Other Matters

This report is made solely to the members of the Foundation, as a body, in accordance with Section 174 of the Companies Act 1965 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



Subramaniam Sankar
Bil 925/02/16 (J/PH)
Partner

KUALA LUMPUR

DATE: 24 September 2014

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