2011
2012
2013

2014 LAPORAN TAHUNAN
ANNUAL REPORT

2015
2016
2017

MARA

PEMACU TRANSFORMASI

Melahirkan
Personaliti Cemerlang



PELAJAR **CEMERLANG**

Muhammad Syazani bin Jemy
Pelajar MRSM Gemencheh

Johan Majlis Menghafaz Al-Quran Kebangsaan 1-20 Juzuk pada 10-14 Mac 2014



KEJAYAAN

ANUGERAH TANGAN EMAS PERDANA MENTERI 2014:
Kategori Pengajar : Mohd Khairul Azhar bin Mat Nasir
GIATMARA Kubang Pasu, Kedah

Kategori Belia : Muhammad Hafiz bin Rohani
GIATMARA Prima Tasek Gelugor, Pulau Pinang



KEJAYAAN

ASEAN SKILLS COMPETITION (ASC) KE-10, 2014

PINGAT EMAS:
Hasrul bin Zailan - IKM Jasin



TOKOH **KORPORAT**

Dato' Kamarudin bin Meranun
Pengasas bersama Tune Group Sdn Bhd

Bekas pelajar MRSM Kuantan



TOKOH **KORPORAT**

Dato' Sri Shazalli bin Ramly
Ketua Pegawai Eksekutif Celcom Axiata Berhad

Bekas pelajar MRSM Kuantan



TOKOH **KORPORAT**

Prof Dr. Faisal Rafiq bin Mahamd Adikan
Timbalan Naib Canselor Pembangunan, Universiti Malaya

Bekas pelajar MRSM Taiping yang kini merupakan
Timbalan Naib Canselor termuda di Malaysia pada usia 40 tahun

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Sejajar dengan agenda Transformasi MARA, hala tuju organisasi telah diselaraskan semula sesuai dengan semangat dan matlamat asal kewujudan MARA sebagai sebuah *socio-economic engineering agency.*



PERNYATAAN KORPORAT

VISI

Menjadi organisasi amanah yang unggul dan diberkati untuk mengangkat martabat bangsa.

MISI

Menerajui bidang keusahawanan, pendidikan dan pelaburan untuk penguasaan ekuiti Bumiputera.

OBJEKTIF

- Membangunkan usahawan berjaya dan inovatif
- Melahirkan modal insan global dan berintegriti
- Menyumbang kepada pemilikan ekuiti
- Memudahkan sistem penyampaian

MOTO

Keusahawanan dan Pendidikan Global

NILAI BERSAMA

Amanah rakyat

KERANGKA TRANSFORMASI STRATEGIK MARA 2011-2020

MENTERI KEMAJUAN LUAR BANDAR DAN WILAYAH

MAJLIS MARA

KETUA PENGARAH MARA

- BAHAGIAN DASAR & PERANCANGAN STRATEGIK
- BAHAGIAN AUDIT DALAM
- BAHAGIAN UNDANG-UNDANG
- BAHAGIAN KOMUNIKASI KORPORAT
- UNIT PENYELARAS
- UNIT URUS SETIA MAJLIS
- UNIT PENYELIDIKAN DAN INNOVASI
- UNIT INTEGRITI

DASAR

SEKTOR KEUSAHAWANAN

- Bahagian Pembangunan Usahawan
- Bahagian Pembangunan Industri & Infrastruktur
- Bahagian Pembiayaan Perniagaan
- Glocal Link Sdn. Bhd.
- Design Development Centre (DDEC)
- F.I.T. Center Sdn. Bhd. (FITEC)

SEKTOR PENDIDIKAN

- Bahagian Pendidikan Menengah
- Bahagian Kemahiran & Teknikal
- Bahagian Penganjuran Pelajaran
- Bahagian Teknologi Pendidikan
- Yayasan Pelajaran MARA
- Bahagian Pendidikan Tinggi
- Universiti Kuala Lumpur (UniKL)
- Kolej Poly-Tech MARA (KPTM)
- German-Malaysian Institute (GMI)
- GIATMARA
- MARA Excellent Ventures Sdn. Bhd. (MEX)

SEKTOR PELABURAN

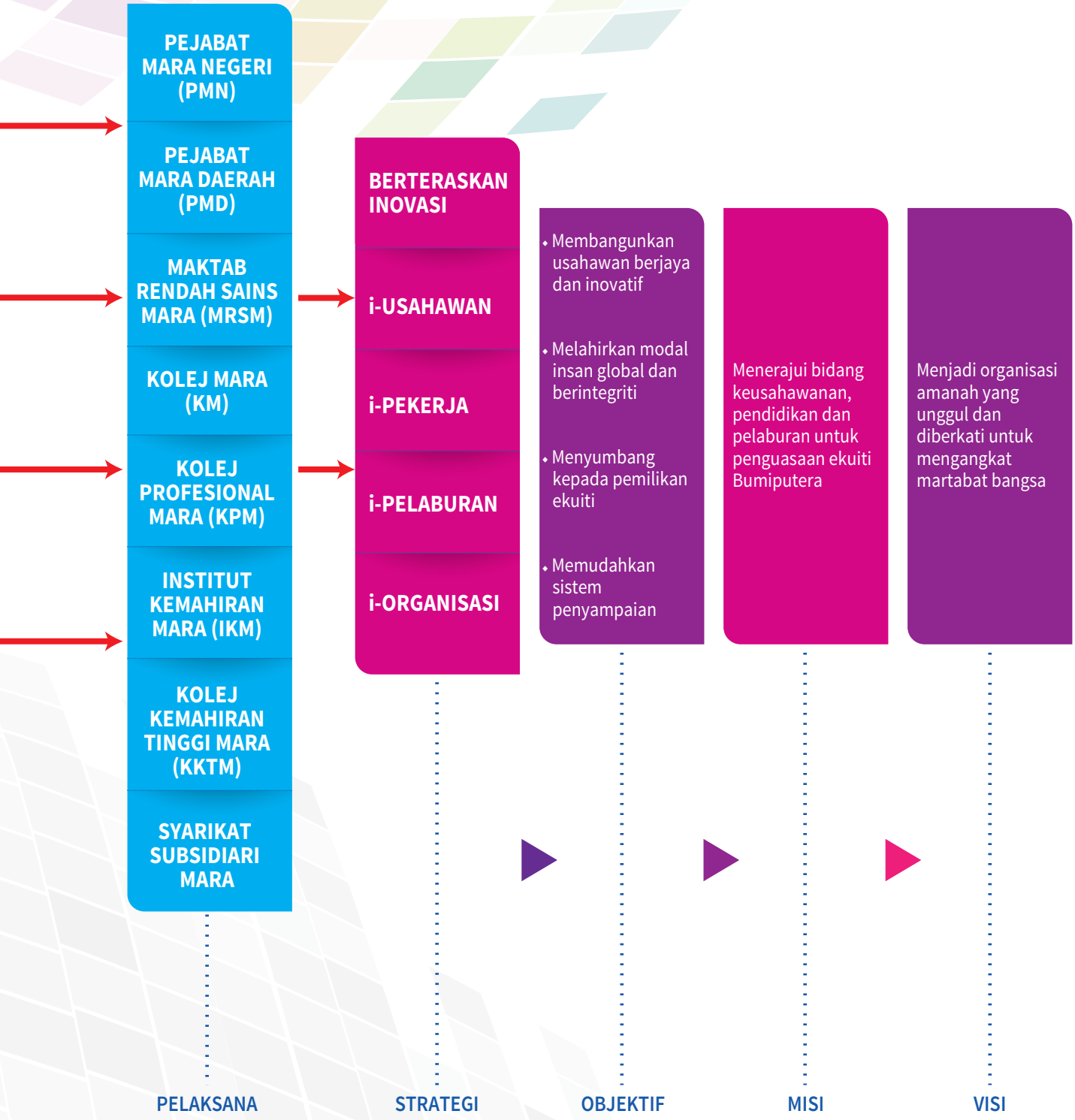
- Bahagian Kawalan Kredit
- Bahagian Industri Pengangkutan
- Bahagian Pelaburan & Pembangunan Subsidiari
- MARA Incorporated Sdn. Bhd. (MARA Inc.)
- Pelaburan MARA Berhad (PMB)
- Rural Capital Sdn. Bhd.
- MARA Liner Sdn. Bhd.
- MARA Aerospace Technologies Sdn. Bhd. (MARA AeroTech)
- MARA Corporation Sdn. Bhd. (MARACorp)

SEKTOR KHIDMAT PENGURUSAN

- Bahagian Sumber Manusia
- Bahagian Kewangan
- Bahagian Pengurusan Aset & Perolehan
- Bahagian Teknologi Maklumat
- Bahagian Binaan & Selenggaraan
- Bahagian Pemantauan & Inspektorat

PELAKSANAAN PROGRAM

Moto: **Keusahawanan dan Pendidikan Global**
Nilai Bersama: **Amanah rakyat**



ORGANISASI BERTERASKAN KEUSAHAWANAN

SEJARAH TRANSFORMASI MARA

1950
- Pewujudan Skim Pembiayaan Perniagaan Pertama

1956
- Pewujudan Dewan Latihan RIDA

1964
- Penubuhan Pusat Kemajuan Pertukangan Tangan (diperbadankan sebagai Kraftangan Malaysia di bawah Akta 222 pada 1973)

1965
- Kongres Ekonomi Bumiputera Pertama bersetuju RIDA diganti dengan Majlis Amanah Rakyat (MARA)
- Penubuhan Maktab MARA

1966
- MARA diperbadankan sebagai Badan Berkanun Kerajaan melalui Akta MARA No. 20 Tahun 1966 pada 1 Mac 1966

1982
- Pewujudan Program Kemudahan dan Perantisan (KPP)

1985
- Penubuhan Kolej MARA
- Penubuhan Kolej Yayasan Pelajaran MARA (KYPM)

1986
- Penubuhan GIATMARA

1992
- Penubuhan German-Malaysian Institute (GMI)

1993
- Penubuhan Akademi Infotech MARA (AIM)

2001
- Program Inkubator Teknologi Perkilangan (INTEP) dilancarkan

2002
- Pewujudan Universiti Teknikal MARA Sdn. Bhd. (UniTEK MARA)

2003
- Penubuhan Kolej Poly-Tech MARA (KPTM)

2007
- Pelancaran Landskap Peruncitan Bumiputera

2008
- Pewujudan MARA Inc. Sdn. Bhd.
- Pewujudan Pusat Pembangunan Rekabentuk Sdn. Bhd. (DDEC)
- Pewujudan Glocal Link (M) Sdn. Bhd.

1967
- Institut Teknologi MARA ditubuhkan (Diambil alih oleh Kementerian Pendidikan pada 1976)
- Penubuhan Amanah Saham MARA Berhad (ASMB)

1968
- Penubuhan Institut Kemahiran MARA (IKM)

1969
- Penubuhan Yayasan Pelajaran MARA (YPM)

1972
- Penubuhan Maktab Rendah Sains MARA (MRSM)

1977
- Penubuhan Institut Perdagangan MARA (IPM)

1994
- Penubuhan Pusat Sumber Teknologi Perabot (FITEC)

1995
- Pembiayaan Perniagaan Berkonsepkan Islam dilancarkan
- Penubuhan Malaysian France Institute (MFI)

1996
- Program Pembangunan Usahawan Teknikal (PUTEK) dilancarkan
- Penubuhan British Malaysian Institute (BMI)

1997
- Kolej Profesional MARA (KPM) ditubuhkan

2000
- Penubuhan Kolej Kemahiran Tinggi MARA (KKTM)

2010
- Pelancaran Program IBS-Hardware MARA
- Pelancaran Pembiayaan SKIM Jaminan Usahawan MARA (SJUM)

2011
- Pelancaran Pelan Strategik MARA 2011-2015
- Pelancaran SKIM Pembiayaan Kontrak Ekspress (SPiKE)
- Penubuhan MARA Excellent Ventures Sdn. Bhd. (MEX)

2012
- Pelancaran Pelaburan MARA Berhad
- Pewujudan Unit Penyelidikan dan Inovasi
- Pewujudan Unit Integriti

2013
- Memenangi Anugerah Kategori Contribution to The Organisation Award dalam Pembangunan Modal Insan sempena Asia HRD Congress Award 2013
- Pengkorporatan MARA Liner Sdn. Bhd.
- Penubuhan Rural Capital Sdn. Bhd.

2014
- Penubuhan MARA Corporation Sdn. Bhd.
- Pelancaran Asia Aerospace City (AAC)
- Penubuhan PMB Tijari
- Pelancaran MARAtv



MAKLUMAT KORPORAT

MAJLIS MARA

PERUTUSAN PENGERUSI

AHLI MAJLIS

AHLI PANEL PELABURAN

RINGKASAN MAKLUMAT KORPORAT

PENGURUSAN MARA

CARTA ORGANISASI

PUSAT PENTADBIRAN

RINGKASAN PRESTASI DAN KEDUDUKAN KEWANGAN

LAPORAN PENGURUSAN

MAJLIS MARA

Majlis Amanah Rakyat (MARA), sebuah agensi di bawah Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW) telah ditubuhkan melalui Akta Parlimen Tahun 1966 sebagai sebuah Badan Berkanun. Objektif utama MARA adalah untuk menggalakkan, membimbing, melatih dan membantu Bumiputera supaya menyertai dengan aktif dan maju dalam kegiatan perdagangan dan perusahaan kecil dan sederhana ke arah pembentukan Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB) yang berjaya dan kukuh.

Majlis MARA ialah badan tertinggi dalam struktur organisasi MARA. Ahli Majlis dilantik oleh YB Menteri dengan tempoh keahlian bagi lantikan pertama selama dua (2) tahun. Kombinasi anggota yang mantap daripada golongan profesional sektor awam dan swasta bermatlamat menjamin keutuhan perancangan dan pelaksanaan dasar MARA ke arah mencapai visi dan misi organisasi.

KEWAJIPAN DAN KUASA-KUASA MAJLIS

Majlis MARA berkewajipan untuk memajukan, menggalakkan, memudahkan dan menjalankan pembangunan ekonomi dan sosial dalam Malaysia khususnya di kawasan luar bandar. Bagi mencapai hasrat ini, Majlis diberi kuasa, tertakluk kepada kelulusan Menteri, di bawah Seksyen 6 (1) dan (2) Akta Majlis Amanah Rakyat 1966, antaranya untuk:

i. menjalankan segala usaha, khususnya pembangunan perusahaan komersial dan perindustrian yang berfaedah dan bersesuaian termasuk pembuatan, pemasangan, pemprosesan, pembungkusan, peningkatan dan pemasaran produk, penyelidikan dan latihan;

ii. mempromosikan aktiviti melalui penubuhan atau bantuan kepada individu/badan-badan yang mempunyai kemudahan untuk menjalankan aktiviti tersebut termasuk bantuan kewangan;

iii. menjalankan aktiviti secara gabungan dengan individu, pihak berkuasa awam, perbadanan, syarikat atau pihak lain sebagai ejen mengurus bagi pihaknya atau sebaliknya;

iv. membeli, menjamin tanggungan kerugian atau dengan menggunakan cara lain bagi memperoleh saham dan sekuriti kepada mana-mana pihak berkuasa awam, perbadanan, syarikat atau badan lain, dan untuk menjual, memegang atau mengeluarkan semula, dengan atau tanpa jaminan, saham dan sekuriti sedemikian atau sebaliknya melupuskan atau berurusan dengannya; dan

v. menubuhkan, mengendalikan dan menanggung institusi latihan dan pendidikan serta melakukan semua perkara yang bermanfaat atau secara munasabah, perlu atau berkaitan pelaksanaan fungsi ini.

JADUAL MESYUARAT MAJLIS MARA TAHUN 2014

Bagi merealisasikan kewajipan dan kuasa yang diamanahkan sepanjang tahun 2014, Majlis MARA telah mengadakan mesyuarat sebanyak lapan (8) kali dan secara edaran sebanyak dua (2) kali seperti berikut:

BIL	MESYUARAT	TARIKH	KEHADIRAN
1	Ke-399 [Edaran]	21 Januari 2014	9
2	Ke-400 (Bil.1 Tahun 2014)	28 Januari 2014	10
3	Ke-401 (Bil.2 Tahun 2014)	6 Mac 2014	9
4	Ke-402 (Bil.3 Tahun 2014)	14 April 2014	8
5	Ke-403 (Bil.4 Tahun 2014)	24 Jun 2014	10
6	Ke-404 [Edaran]	18 Julai 2014	10
7	Ke-405 (Bil.5 Tahun 2014)	26 Ogos 2014	9
8	Ke-406 (Bil.6 Tahun 2014)	18 September 2014	8
9	Ke-407 (Bil.7 Tahun 2014)	30 Oktober 2014	10
10	Ke-408 (Bil.8 Tahun 2014)	5 Disember 2014	10

**Jumlah keahlian penuh ialah 11 orang*



PERUTUSAN PENGERUSI

Assalamualaikum warahmatullahiwabarakatuh.

MARA sentiasa memastikan kedudukannya terkehadapan sebagai sebuah *socio-economic engineering agency* yang memegang amanah utama dalam Agenda Pemerkasaan Ekonomi Bumiputera (PEB). Maka, MARA perlu unggul sebagai sebuah agensi yang komited dalam usaha menerajui bidang keusahawanan, pendidikan dan pelaburan selaras dengan objektif membangunkan usahawan berjaya dan inovatif, melahirkan modal insan global dan berintegriti serta menyumbang kepada penguasaan pemilikan ekuiti Bumiputera. Pelaksanaan Pelan Strategik MARA (PSM) 2011-2015 yang merupakan sebahagian daripada Kerangka Transformasi MARA 2011-2020 ialah usaha untuk mentransformasikan MARA dalam mendepani cabaran pertumbuhan ekonomi serta pemantapan sosioekonomi negara dalam menghadapi cabaran globalisasi.

Strategi utama dalam PSM ditunjangi oleh empat (4) sektor iaitu Keusahawanan, Pendidikan, Pelaburan dan Khidmat Pengurusan yang menjadi pemacu kepada kejayaan MARA. Kejayaan dan pencapaian MARA melalui sektor ini juga bertepatan dengan penekanan kepada hala tuju PEB untuk memartabatkan perjuangan MARA dalam mencipta kekayaan bangsa. Semoga MARA terus perkasa dan fokus dalam melaksanakan agenda transformasi memartabatkan bangsa.



YB TAN SRI DATUK SERI PANGLIMA HAJI ANNUAR BIN HAJI MUSA
Pengerusi MARA

AHLI MAJLIS



YB TAN SRI DATUK SERI PANGLIMA HAJI ANNUAR BIN HAJI MUSA
Pengerusi
19 Jul 2013 – 20 Jul 2015



YBHG. DATUK IBRAHIM BIN AHMAD
Timbalan Pengerusi / Ketua Pengarah
24 Nov 2010 – 23 Nov 2012
24 Nov 2012 – 23 Nov 2014
24 Nov 2014 – 23 Nov 2016



YBHG. DATUK SERI IBRAHIM BIN MUHAMAD
Ketua Setiausaha
Kementerian Kemajuan Luar Bandar & Wilayah
16 Dis 2010 – 15 Dis 2012
16 Dis 2012 – 9 Sep 2014
10 Sep 2014 – 9 Sep 2015



YBHG. DATUK HAJI ARISS BIN SAMSUDIN
02 Feb 2011 – 01 Feb 2013
02 Feb 2013 – 01 Feb 2015
02 Feb 2015 – 01 Feb 2017



YBRS. ENCIK NAZIR HUSSIN BIN AKHTAR HUSSIN
2 Ogos 2013 – 1 Ogos 2015



YBHG. PROFESOR EMERITUS DATO' DR. ABU AZAM BIN MD. YASSIN
21 Ogos 2013 – 20 Ogos 2015



YBHG. DATUK DR. ISMAIL BIN HJ. BAKAR
Pengarah
Bahagian Pengurusan Belanjawan
Kementerian Kewangan
(Perbendaharaan)
01 Jul 2014 – 17 Nov 2014



YBHG. DATO' NIK AZMAN BIN NIK ABDUL MAJID
Timbalan Ketua Pengarah (Dasar)
Unit Perancang Ekonomi
Jabatan Perdana Menteri
11 Jan 2012 – 10 Jan 2014
11 Jan 2014 – 10 Jan 2016



YBHG. DATUK DR. HAJI YUSOF BIN HAJI YACOB
23 Jul 2009 – 22 Jul 2011
23 Jul 2011 – 22 Jul 2013
23 Jul 2013 – 22 Jul 2015



YB KAMA NORIAH BINTI HAJI IBRAHIM
04 Sep 2013 – 03 Sep 2015



YB DATUK HAJI JOHAN BIN ABD. AZIZ
29 Okt 2013 – 28 Okt 2015

AHLI PANEL PELABURAN

BIL	NAMA	JAWATAN
1	**YBHG. DATUK DR. HAJI YUSOF BIN HAJI YACOB** *Ahli Majlis MARA*	**Pengerusi**
2	**YBRS. PUAN SALMAH HAYATI BINTI GHAZALI** *(Wakil MARA)*	**Ahli**
3	**YBHG. DATUK ZANUDIN BIN AB. RAHIM** *(Wakil MARA)*	**Ahli**
4	**YBRS. ENCIK ABDUL RASHID BIN MOHD SAID** *(Wakil MARA)*	**Ahli**
5	**YBHG. DATIN JUNAIDAH BINTI ABDUL MAJID** *(Wakil MARA)* (Sehingga 13 April 2014)	**Ahli**
6	**YBRS. ENCIK HAMICHAN BIN ZAIN** *(Wakil MARA)* (Bermula Pada 14 April 2014)	**Ahli**
7	**YBRS. ENCIK ZULFIKRI BIN OSMAN** *(Wakil MARA)*	**Ahli**
8	**YBRS. ENCIK KHALID BIN SUFAT** *(Wakil Luar)*	**Ahli**
9	**YBRS. ENCIK FAZLUR RAHMAN BIN EBRAHIM** *(Wakil Luar)*	**Ahli**
10	**YBRS. ENCIK AB. JABBAR BIN ABDULLAH** **Timbalan Setiausaha Bahagian Kementerian Pertanian dan Industri Asas Tani** *(Wakil Luar)*	**Ahli**
11	**YBRS. ENCIK SHA'ARIN BIN ABDULLAH NAS** *(Wakil Luar)*	**Ahli**

RINGKASAN MAKLUMAT KORPORAT

PENGERUSI YB Tan Sri Datuk Seri Panglima Haji Annuar bin Haji Musa	
KETUA PENGARAH YBhg. Datuk Ibrahim bin Ahmad	
TIMBALAN KETUA PENGARAH KEUSAHAWANAN Salmah Hayati binti Ghazali	**TIMBALAN KETUA PENGARAH PENDIDIKAN** Azmi bin Mohamad
TIMBALAN KETUA PENGARAH KHIDMAT PENGURUSAN YBhg. Datuk Zanudin bin Ab Rahim	**PENGARAH KANAN PELABURAN** Abdul Rashid bin Mohd Said
SETIAUSAHA MAJLIS Mohd Salleh bin Abdullah	
JURUAUDIT DALAM Bahagian Audit Dalam MARA	**JURUAUDIT LUAR** Ketua Audit Negara
ALAMAT BERDAFTAR Ibu Pejabat MARA 21, Jalan Raja Laut 50609 Kuala Lumpur	**ALAMAT LAMAN WEB** www.mara.gov.my Tel: 03 2613 2000

PENGURUSAN MARA

- MARA diterajui oleh Ketua Pengarah dengan dibantu oleh tiga (3) Timbalan Ketua Pengarah di bawah Sektor Keusahawanan, Sektor Pendidikan dan Sektor Khidmat Pengurusan. Selain itu, beliau turut memperoleh khidmat Pengarah Kanan Pelaburan.
- Ketua Pengarah bertanggungjawab menyediakan program, skim atau projek bagi pertimbangan Majlis serta mengeluarkan panduan, dasar atau penerangan mengenai keputusan-keputusan Majlis kepada pegawai-pegawai dan penjawat-penjawat Majlis, selain turut menyelia serta mengawal pelaksanaan keputusan-keputusan tersebut.
- Pengarah dan Ketua Unit di peringkat Ibu Pejabat pula membantu pelaksanaan operasi pentadbiran MARA yang disokong sepenuhnya oleh Pengarah MARA Negeri, Pegawai MARA Daerah termasuk Pengarah/ Pengetua Institusi Pendidikan MARA serta Ketua Syarikat Subsidiari.

AHLI PENGURUSAN



YBHG. DATUK IBRAHIM BIN AHMAD
Ketua Pengarah



SALMAH HAYATI BINTI GHAZALI
Timbalan Ketua Pengarah
Keusahawanan



AZMI BIN MOHAMAD
Timbalan Ketua Pengarah
Pendidikan



YBHG. DATUK ZANUDIN BIN AB. RAHIM
Timbalan Ketua Pengarah
Khidmat Pengurusan



ABDUL RASHID BIN MOHD SAID
Pengarah Kanan
Pelaburan



YBHG. DATIN JUNAIDAH BINTI ABDUL MAJID
Pengarah
Dasar & Perancangan Strategik



MAHZAN BIN ATAN
Pengarah
Pendidikan Tinggi



HASSAN BIN MOHD AMIN
Pengarah
Pembangunan Industri
& Infrastruktur



HAMICHAN BIN ZAIN
Pengarah
Kewangan



ABDUL HALIM BIN ABAS
Pengarah
Penganjuran Pelajaran



AZHAR BIN ABDUL MANAF
Pengarah
Pembangunan Usahawan



MOHAMED ROSELI BIN DOL
Pengarah
Kemahiran & Teknikal



FUZIAH BINTI AHMAD
Pengarah
Pemantauan & Inspektorat



RABIATUL ADAWIYAH BINTI ISMAIL
Pengarah
Undang-Undang



MEGAT ZAKARIA BIN MGT. AHMAD
Pengarah
Sumber Manusia



ROHAYAH BINTI MOHD ZAIN
Pengarah
Komunikasi Korporat



MOHD KAMAL BIN ISMAIL
Pengarah
Pembiayaan Perniagaan



ADILAH BINTI HASSAN
Pengarah
Binaan & Selenggaraan



MOHAMMED SATARI BIN HASHIM
Pengarah
Teknologi Maklumat



MOHAMAD KHATIB SADALLY BIN SULAIMAN
Pengarah
Aset & Perolehan



ISMAIL BIN ABDULLAH
Pengarah
Industri Pengangkutan



RAMLI BIN DERAMAN
Pengarah
Audit Dalam



RUZLAN BIN MALEK
Pengarah
Pelaburan & Pembangunan Subsidiari



ABD HAMID BIN HJ. AHMAD
Pengarah
Pendidikan Menengah



NOR HASHIMI BIN MAHAT
Pengarah
Teknologi Pendidikan



ABDUL AZIZ BIN HASSAN
Pengarah
Kawalan Kredit



KAMARUZAMAN BIN JAFFAR
Pengarah
Unit Penyelidikan & Inovasi



ABDUL LATIF BIN OSMAN
Ketua
Unit Integriti



MOHD SALLEH BIN ABDULLAH
Setiausaha Majlis



MOHMAD NOR BIN YAHYA
Ketua
Unit Penyelaras



YBHG. DATO' HANISAH BINTI OMAR
Ketua Pegawai Eksekutif
Yayasan Pelajaran MARA



YBHG. DATUK MOHD ROSDI BIN HJ. ISMAIL
Ketua Pegawai Eksekutif
GIATMARA Sdn. Bhd.



YBHG. DATO'ABD RAHIM BIN ABD GHANI
Ketua Pegawai Eksekutif
F.I.T Center Sdn. Bhd.



YBHG. PROF. DATO' DR. MAZLIHAM BIN MOHD SUUD
Ketua Pegawai Eksekutif
Universiti Teknikal MARA
Sdn. Bhd.



YBHG. PROF. DR. AZALI BIN MOHAMED
Ketua Pegawai Eksekutif
Kolej Poly-Tech MARA Sdn. Bhd.



YBHG. DATO' ABD HALIM BIN A. RAHIM
Ketua Pegawai Eksekutif
MARA Incorporated Sdn. Bhd.



AHMAD NAZIM BIN ABD RAHMAN
Ketua Pegawai Eksekutif
Kumpulan Pelaburan MARA
Berhad



YBHG. DATO' ABD RAHIM BIN HASSAN
Ketua Pegawai Eksekutif
Pusat Pembangunan Reka
Bentuk Malaysia Sdn. Bhd.



YUSOFF BIN MD SAHIR
Pengarah Urusan
German-Malaysian Institute



RAZLAN BIN SAMSURI
Ketua Pegawai Eksekutif
Glocal Link Sdn. Bhd.



NOR UYON BINTI SHOIB
Ketua Pegawai Operasi
MARA Excellent Ventures
Sdn. Bhd.



AB GHAFAR BIN MOHAMED
Ketua Pegawai Operasi
MARA Liner Sdn. Bhd.



MD NAJIB BIN DATUK WIRA HAJI MO'MIN
Ketua Pegawai Operasi
Rural Capital Sdn. Bhd.

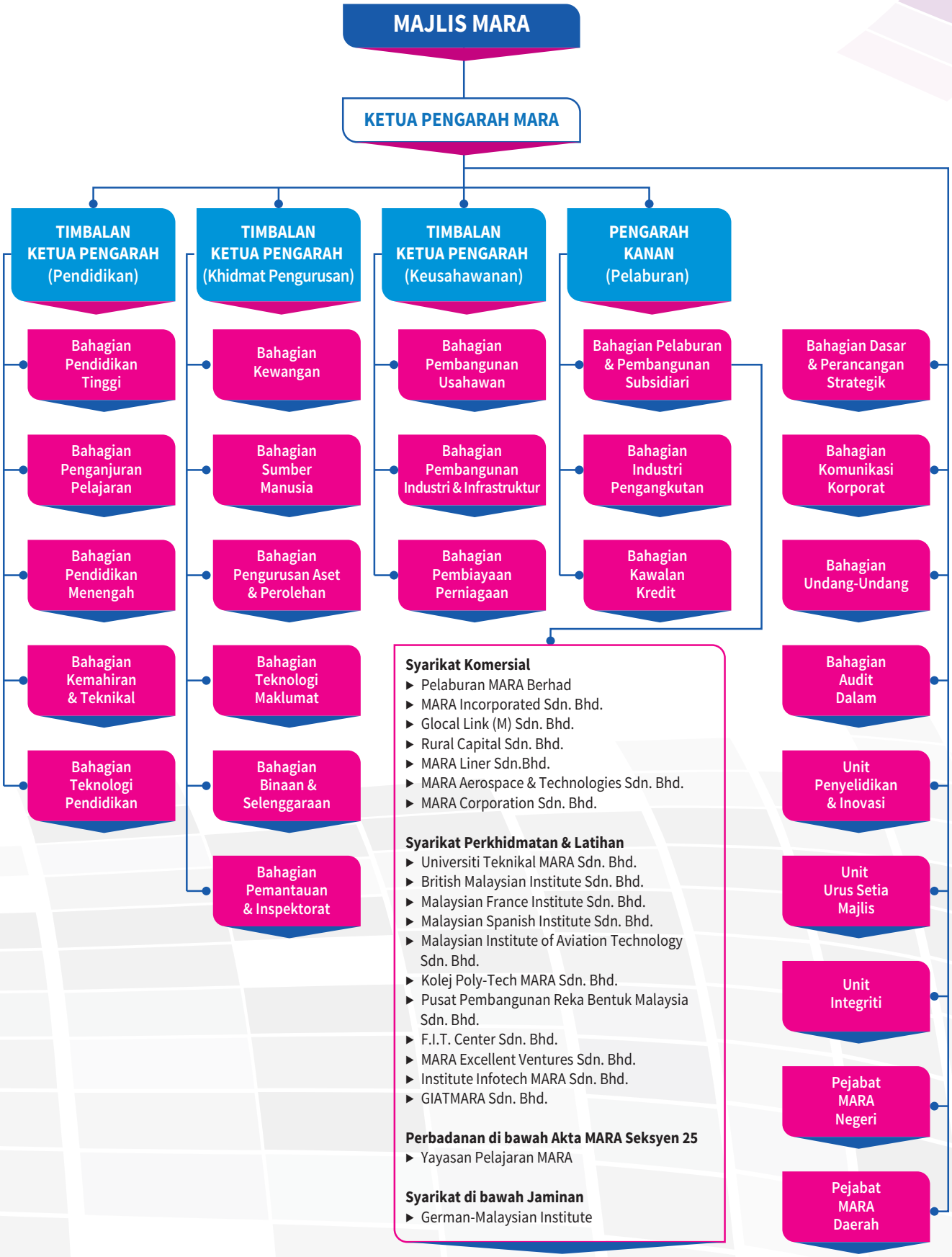


ZULFIKRI BIN OSMAN
Ketua Pegawai Operasi
MARA Corporation Sdn. Bhd.



RAZALI BIN MAMAT
Ketua Pegawai Operasi
YPM Realities Sdn. Bhd.

CARTA ORGANISASI



PUSAT PENTADBIRAN

PUSAT			BILANGAN
DALAM NEGARA	1	Ibu Pejabat MARA *	25
	2	Pejabat MARA Negeri	14
	3	Pejabat MARA Daerah	112
	4	Maktab Rendah Sains MARA (MRSM)	49
	5	Institut Latihan Kecemerlangan MARA (ILKM)	1
	6	Pusat Kepimpinan Pelajar (PUSKEP)	1
	7	Kolej MARA (KM)	5
	8	Kolej Kemahiran Tinggi MARA (KKTM)	11
	9	Institut Kemahiran MARA (IKM)	13
	10	Kolej Profesional MARA (KPM)	6
	11	Pusat GIATMARA**	245
	JUMLAH PUSAT MARA DALAM NEGARA		**482**
LUAR NEGARA	1	MARA United Kingdom (London)	1
	2	MARA Amerika Syarikat (Washington DC)	1
	3	MARA Australia (Sydney)	1
	4	MARA Jerman (Frankfurt)	1
	5	MARA Rusia (Moscow)	1
	6	MARA Indonesia (Jakarta)	1
	7	MARA Ireland (Dublin)	1
	8	MARA Mesir (Iskandariah)	1
	JUMLAH PUSAT MARA LUAR NEGARA		**8**
	JUMLAH PUSAT MARA DALAM DAN LUAR NEGARA		**490**
SYARIKAT KOMERSIAL	1	Pelaburan MARA Berhad (PMB)	1
	2	MARA Incorporated Sdn. Bhd. (MARA Inc.)	1
	3	Glocal Link (M) Sdn. Bhd. (GLSB)	1
	4	Rural Capital Sdn. Bhd. (RCSB)	1
	5	MARA Liner Sdn. Bhd. (MLSB)	21
	6	MARA Aerospace & Technologies Sdn. Bhd (MATSB)***	1
	7	MARA Corporation Sdn. Bhd (MCSB) ***	1
	JUMLAH PUSAT DI BAWAH SYARIKAT KOMERSIAL		**27**

PUSAT			BILANGAN
SYARIKAT PERKHIDMATAN DAN LATIHAN	1	Universiti Teknikal MARA Sdn. Bhd. (UniKL)	13
	2	British Malaysian Institute (UniKL-BMI)	-
	3	Malaysian France Institute (UniKL-MFI)	-
	4	Malaysian Spanish Institute (UniKL-MSI)	-
	5	Malaysian Institute of Aviation Technology Sdn. Bhd. (UniKL-MIAT)	-
	6	Kolej Poly-Tech MARA Sdn. Bhd. (KPTM)	9
	7	Pusat Pembangunan Reka Bentuk Malaysia Sdn. Bhd. (DDEC)	1
	8	F.I.T. Center Sdn. Bhd. (FITEC)	1
	9	MARA Excellent Ventures Sdn. Bhd. (MEX)	1
	10	Institute Infotech MARA Sdn. Bhd. (IIM)	1
	11	GIATMARA Sdn. Bhd.**	1
	JUMLAH PUSAT DI BAWAH SYARIKAT PERKHIDMATAN DAN LATIHAN		**27**
PERBADANAN DI BAWAH AKTA MARA SEKSYEN 25	1	Yayasan Pelajaran MARA (YPM)	**1**
SYARIKAT DI BAWAH JAMINAN	1	German-Malaysian Institute (GMI)	**1**
SYARIKAT DORMAN	1	Kayu Sedia Sdn. Bhd.	**1**
SYARIKAT BERSEKUTU	1	Strand Aerospace Malaysia Sdn.Bhd ***	1
	2	Med Bumikar MARA Sdn. Bhd. (MBM)	1
	JUMLAH PUSAT DI BAWAH SYARIKAT BERSEKUTU		**2**
JUMLAH PUSAT DI BAWAH SYARIKAT MARA			**59**
JUMLAH BESAR			**549**

Nota:

* Penggabungan Bahagian Pembangunan Industri dan Perniagaan dengan Bahagian Pembangunan Infrastruktur Perniagaan bermula 15 Januari 2014 yang kini dikenali sebagai Bahagian Pembangunan Industri & Infrastruktur

** Termasuk 231 Pusat GIATMARA dan 14 Pusat GIATMARA Negeri

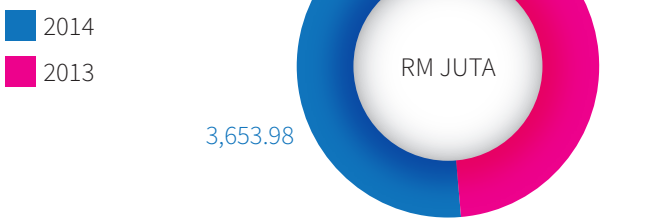
*** Syarikat Subsidiari dan Syarikat Bersekutu Baharu

RINGKASAN PRESTASI DAN KEDUDUKAN KEWANGAN

Berikut ialah data utama daripada Penyata Pendapatan dan Lembaran Imbangan MARA bagi tahun 2014 berbanding dengan tahun 2013:

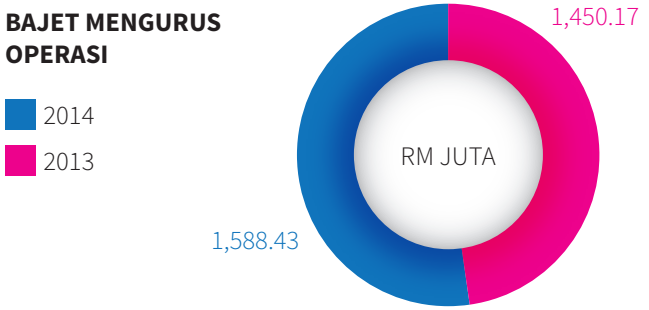
Bajet Mengurus yang diterima pada tahun 2014 berjumlah RM3,653,985,230 terdiri dari Geran Belanja Mengurus Penganjuran Pelajaran sebanyak RM2,065,551,774 dan Geran Belanja Operasi berjumlah RM1,588,433,456 berbanding dengan tahun 2013 berjumlah RM3,457,743,100.

BAJET MENGURUS



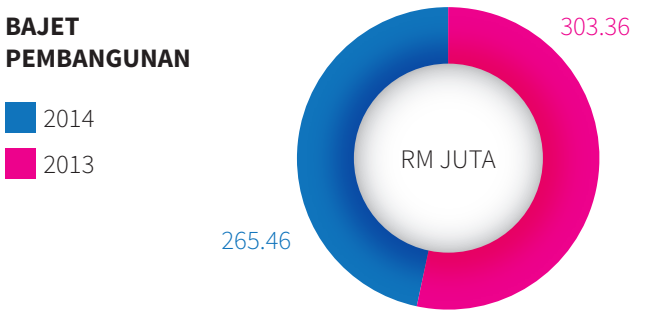
Bajet Mengurus Operasi yang dilaporkan dalam Penyata Pendapatan 2014 berjumlah RM1,588,433,456 berbanding dengan tahun 2013 sebanyak RM1,450,175,200.

BAJET MENGURUS OPERASI



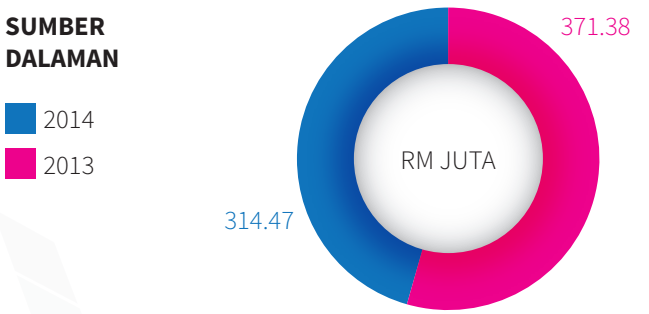
Bajet Pembangunan yang diterima pada tahun 2014 berjumlah RM265,462,000 berbanding dengan tahun 2013 sebanyak RM303,361,800.

BAJET PEMBANGUNAN



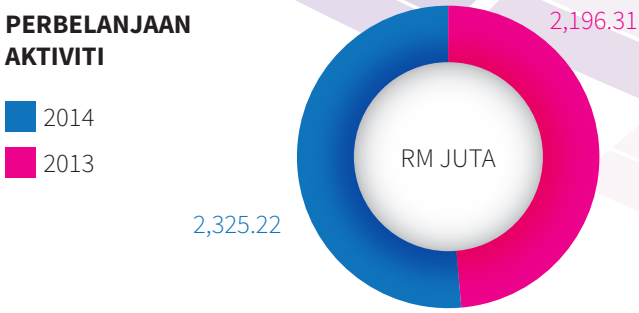
Sumber Dalaman MARA (pendapatan kendalian dan lain-lain) berjumlah RM314,467,659 berbanding dengan tahun 2013 sebanyak RM371,384,670.

SUMBER DALAMAN



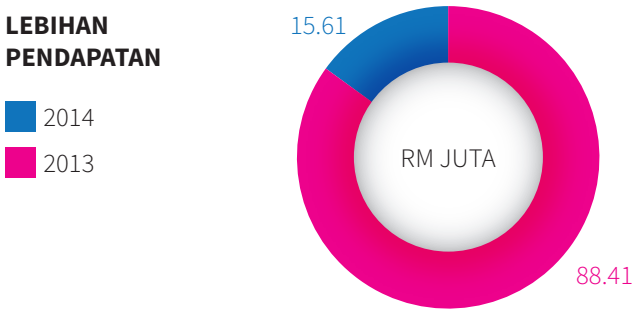
Jumlah Perbelanjaan Aktiviti MARA pada tahun 2014 mencecah RM2,325,223,329 berbanding dengan tahun 2013 sebanyak RM2,196,315,043.

PERBELANJAAN AKTIVITI



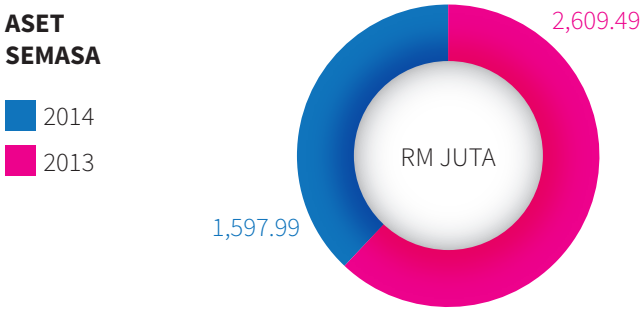
Lebihan Pendapatan MARA yang direkodkan pada tahun 2014 berjumlah RM15,611,443 berbanding dengan tahun 2013 sebanyak RM88,414,189.

LEBIHAN PENDAPATAN



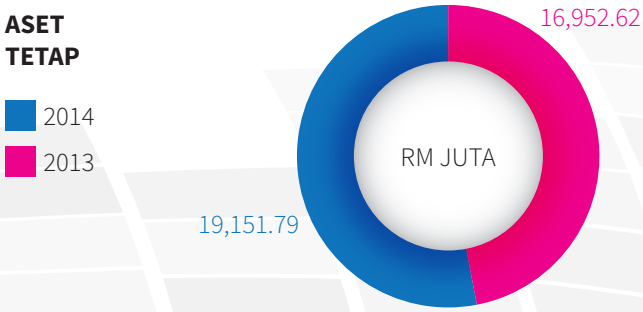
Aset Semasa MARA setakat 31 Disember 2014 berjumlah RM1,597,990,659 berbanding dengan tahun 2013 sebanyak RM2,609,489,156.

ASET SEMASA



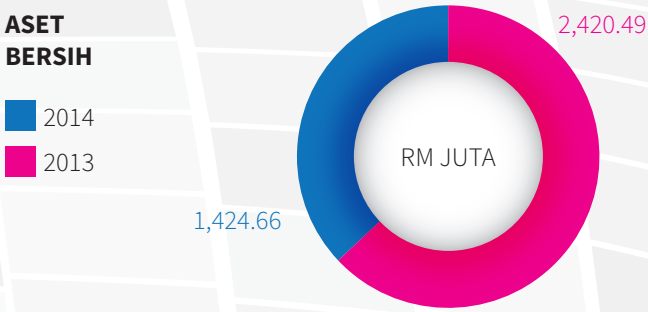
Aset Tetap MARA berjumlah RM19,151,796,525 berbanding dengan tahun 2013 sebanyak RM16,952,621,623.

ASET TETAP



Aset Bersih MARA berjumlah RM1,424,663,800 berbanding dengan tahun 2013 sebanyak RM2,420,498,561.

ASET BERSIH





LAPORAN PENGURUSAN

PENGENALAN

Tahun 2014 adalah tahun ke-4 Pelan Strategik MARA (PSM) yang telah memperlihatkan pelbagai transformasi kepada MARA ke arah transformasi bangsa. Oleh itu dalam usaha memacu transformasi bangsa, pelbagai langkah telah diambil oleh MARA bagi memastikan ianya dapat dilaksanakan dengan berkesan terutamanya dalam kalangan warga kerja MARA. Saya yakin, pelan ini mampu mempersiapkan MARA ke arah menjadi sebuah *Entrepreneurial Based Organisation* yang berjaya. Sekaligus memberi manfaat besar kepada pembangunan bangsa Malaysia.

Sehingga tahun 2014, amanah rakyat yang dipikul oleh MARA dilaksanakan melalui 549 pusat pentadbiran MARA termasuk lapan (8) pusat pentadbiran yang beroperasi di luar negara dan 23 buah syarikat subsidiarinya. Kami percaya mutu penyampaian yang baik mampu melonjakkan imej sesebuah organisasi dalam usaha merakyatkan perkhidmatan yang diberi. Oleh itu, pelbagai program peningkatan telah ditawarkan sepanjang tahun 2014 bagi memberi nilai tambah kepada mutu penyampaian yang digalas oleh 18,384 orang warga kerja MARA.

Selaras dengan peranan sebagai organisasi pembangunan modal insan, MARA turut menawarkan program memperkasakan tahap pendidikan warga kerja MARA pada pelbagai peringkat serta pembelajaran sepanjang hayat. Hasilnya sepanjang tahun 2014 sahaja, seramai 532 orang warga kerja MARA melanjutkan pengajian di peringkat Diploma hingga Ijazah Kedoktoran dalam bidang-bidang strategik di universiti di dalam dan di luar negara. Pada masa yang sama terdapat seramai 616 orang warga kerja MARA yang masih dalam pengajian secara separuh dan sepenuh masa. Strategi ini akan berterusan bagi memastikan MARA memiliki modal insan yang mampu menjadi pelapis kepimpinan yang berfikiran strategik.

KEUTAMAAN MARA

Di MARA kami sentiasa menekankan pembangunan yang bersifat holistik, berinovasi dan global dalam merangka serta melaksanakan program keusahawanan dan pendidikan. Oleh itu, ingin saya tekankan bahawa visi MARA adalah menjadi organisasi amanah yang unggul dan diberkati untuk mengangkat martabat bangsa dalam usaha menerajui bidang keusahawanan, pendidikan dan pelaburan untuk penguasaan ekuiti Bumiputera.

Bagi memastikan visi ini tercapai beberapa perkara yang menjadi perhatian kami ialah:

a. **Tadbir urus korporat.** Kita sedar bahawa pengurusan yang baik mampu meningkatkan mutu perkhidmatan kepada *stakeholders* serta melonjakkan pencapaian sesebuah organisasi. Oleh itu MARA akan terus memastikan tadbir urus korporatnya berada pada tahap yang terbaik dengan pematuhan kepada pekeliling yang berkuatkuasa dan mempraktikkan amalan-amalan terbaik. Pemantapan Bahagian Pemantauan & Inspektorat menunjukkan MARA amat serius dalam usaha mengukuhkan tadbir urus korporat melalui pemantauan dan piawaian yang ditetapkan. Selain itu, MARA turut meletakkan pematuhan tadbir urus yang mematuhi syariah sebagai asas bagi semua kemudahan yang ditawarkan.

b. **Nilai bersama.** Bagi memupuk kesedaran dan rasa keterikatan (*sense of belonging*) yang lebih erat dalam kalangan warga kerja MARA, satu nilai bersama telah pun diperkenalkan iaitu 'Amanah rakyat'. Maksudnya semua warga kerja MARA perlu sedar dan memahami, bahawa berkhidmat di MARA adalah tugas mulia dan perlu bertanggungjawab bagi memastikan amanah rakyat yang dipikul oleh MARA mampu disampaikan dengan penuh amanah.

c. **Integriti.** Krisis integriti mampu meruntuhkan sesebuah organisasi bahkan solidariti sesebuah negara. Sebagai langkah pencegahan di MARA, Unit Integriti telah diwujudkan yang diterajui oleh Pegawai Kanan Suruhanjaya Pencegahan Rasuah Malaysia (SPRM) bagi memberi khidmat nasihat, pemantauan dan penyiasatan terhadap kes-kes yang diragui nilai integritinya. Bagi membuktikan kesungguhan MARA mengukuhkan tahap integriti dalam kalangan warga kerja, "Polisi Tiada Hadiah" telah diperkenalkan. Kami yakin, usaha ini mampu melonjakkan MARA sebagai organisasi yang berintegriti tinggi dan disegani.

d. **Inovasi.** Kewujudan inovasi dalam organisasi boleh mengubah cara melaksanakan sesuatu kerja agar menjadi lebih efisien. Kami percaya inovasi mampu melonjakkan kreativiti dalam menghasilkan sesuatu program. Anugerah Inovasi MARA yang dilaksanakan pada setiap tahun menghasilkan pelbagai idea baharu yang boleh diketengahkan dalam meningkatkan mutu penyampaian MARA keseluruhannya.

e. **Keberhasilan Program.** MARA perlu memastikan setiap program yang dilaksanakan memberi faedah dan impak kepada golongan sasar seterusnya memberi kesan langsung kepada pembangunan negara. Sehubungan itu, MARA mengambil inisiatif untuk melakukan Kajian Penilaian *Outcome* (KPO) terhadap program MARA sepanjang tahun 2014 bagi memastikan setiap ringgit yang dibelanjakan dapat memberi manfaat kepada *stakeholder* MARA sejajar dengan nilai bersama MARA iaitu Amanah rakyat.

PENCAPAIAN KAMI

Sepanjang tahun 2014, kita telah mencipta pelbagai kejayaan dan kegemilangan. Usaha ini tidak dapat direalitikan tanpa kerjasama dan penggembelengan tenaga seluruh warga MARA. Di sini saya laporkan bahawa pada tahun 2014, MARA telah mencapai kesemua KPI setiap sektor mengikut tempoh dan bajet yang telah ditetapkan. Bagi Sektor Keusahawanan seramai 57,344 orang usahawan baru telah berjaya dibentuk sepanjang tahun 2014. Manakala seramai 9,010 orang usahawan menerima kemudahan pembiayaan MARA. Melalui program *Groom Big* pula kami berjaya mewujudkan seramai 102 orang usahawan yang berada pada kelas menengah.

Usaha MARA dalam membangunkan modal insan negara terus diberi tumpuan terutamanya di dalam bidang pendidikan menengah, teknikal & vokasional (TVET) dan pendidikan tinggi. Pembangunan Sektor Pendidikan MARA mengambilkira inisiatif-inisiatif yang dibangunkan oleh kerajaan termasuk bidang-bidang strategik yang diperlukan oleh negara. Sepanjang tahun 2014 MARA telah mengeluarkan seramai 17,436 orang guna tenaga negara separa profesional dan profesional dengan pencapaian 100.55 peratus. Manakala seramai 32,286 orang guna tenaga mahir dan separa mahir TVET telah berjaya disumbangkan sebagai guna tenaga negara dengan pencapaian 105.30 peratus. Di peringkat pendidikan menengah seramai 7,587 orang pelajar telah menamatkan pengajian mereka yang berteraskan sains dan matematik dengan sebahagiannya bergelar huffaz melalui program Ulul Albab. Manakala seramai 169 orang pelajar telah menduduki peperiksaan *International General Certificate of Secondary Education* (IGCSE). Selain itu, sepanjang tahun 2014 seramai 412 orang pelajar telah berjaya menamatkan pengajian di universiti-universiti terkemuka dunia.

Bagi Sektor Pelaburan pula, syarikat subsidiari MARA mencatatkan pendapatan tahunan sebanyak RM1.62 bilion. Kutipan bayaran balik kemudahan pembiayaan MARA sebanyak RM878 juta berjaya diperolehi sepanjang tahun 2014.

KESIMPULAN

Untuk tahun-tahun mendatang, MARA sememangnya akan terus komited untuk menjadi agensi yang memberi sumbangan signifikan kepada negara dengan meneruskan usaha meneroka bidang-bidang baharu pada masa hadapan. Usaha ini adalah bagi memastikan MARA menerajui bangsa dalam kesenangan dan kemakmuran ekonomi sekaligus menyumbang kepada pembangunan negara.

Sejajar dengan agenda transformasi MARA, hala tuju organisasi perlu dijenamakan semula dan MARA perlu menggarapkan segala usaha (*quantum leap*) untuk mencapai visi, misi dan objektif MARA seiring dengan pecutan terakhir negara untuk menjadi sebuah negara maju pada tahun 2020. Penyediaan dan perancangan pelan strategik MARA selepas ini merupakan satu pelan yang melakar perjalanan pembangunan masa hadapan MARA untuk terus relevan dan terus melengkapi secara pro aktif membangunkan agenda PEB.

Pada masa yang sama, sebagai sebuah badan amanah yang menjadi pemacu transformasi bangsa, saya yakin pembangunan modal insan yang holistik perlu dibina dalam setiap diri individu yang berkhidmat di MARA melalui pembangunan pengetahuan, sahsiah dan kemahiran. Saya percaya, nilai-nilai ini mampu menjadikan MARA sebagai sebuah organisasi yang unggul dan diberkati dalam memikul amanah rakyat.

Sekian.



DATUK IBRAHIM BIN AHMAD
Ketua Pengarah MARA



TADBIR URUS KORPORAT

PENGAUDITAN DALAMAN

PEMANTAUAN DAN INSPEKTORAT

PENGUATKUASAAN TATATERTIB

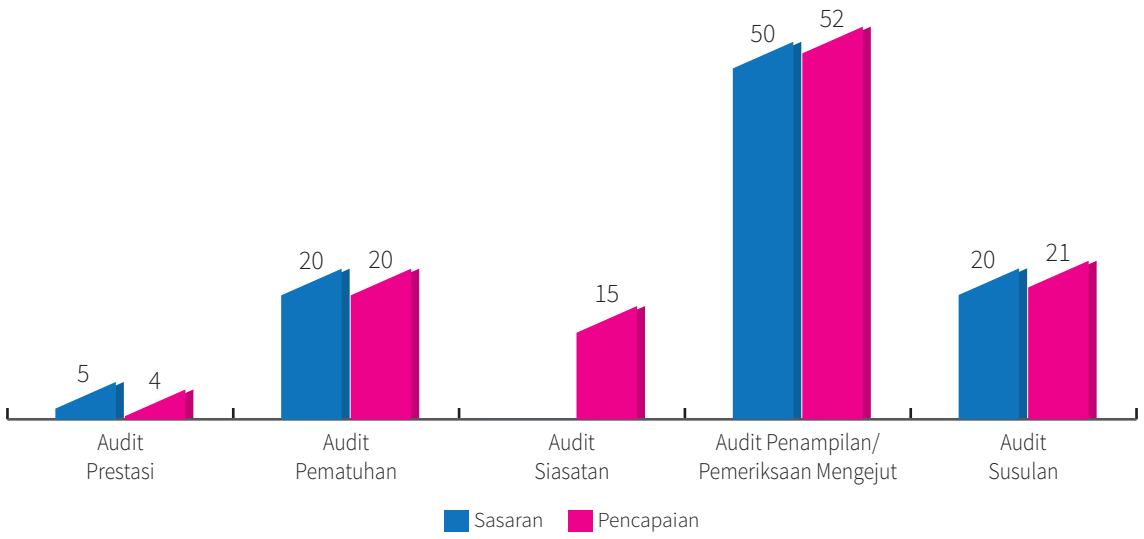
UNIT INTEGRITI

TADBIR URUS KORPORAT

MARA telah mengambil inisiatif proaktif dalam melaksanakan urus tadbir korporat yang komprehensif melalui fungsi pengauditan dalaman, pemantauan dan inspektorat, penubuhan Unit Integriti dan penguatkuasaan tatatertib.

PENGAUDITAN DALAMAN

Kawalan dalaman dan kecekapan tadbir urus korporat dilaksanakan oleh Bahagian Audit Dalam (AuD) melalui pengauditan dan khidmat nasihat kepada pusat-pusat MARA bagi memastikan program dan aktiviti yang dijalankan mengikut peraturan dan arahan yang ditetapkan serta memberi manfaat. Pelaksanaan aktiviti pengauditan sepanjang 2014 adalah seperti berikut:



Penilaian ke atas kesempurnaan dan keberkesanan sistem kewangan dan operasi semua pusat MARA dilaksanakan melalui Jawatankuasa Audit MARA (JAM) yang mempunyai bidang kuasa seperti berikut:

i. Menyiasat apa jua aktiviti di bawah operasi MARA, syarikat-syarikat MARA serta sekutunya;

ii. Mendapatkan apa jua maklumat yang diperlukan daripada mana-mana kakitangan MARA, syarikat-syarikat MARA dan sekutunya; dan semua kakitangan yang berkenaan diarah memberi kerjasama yang diperlukan oleh Jawatankuasa; dan

iii. Mendapatkan perkhidmatan pakar luar dalam bidang perundangan atau bidang-bidang profesional yang lain.

Bidang tugas Jawatankuasa Audit MARA ialah seperti berikut:

i. Mempertimbangkan pelantikan juruaudit luar, bayaran juruaudit dan segala urusan berkaitan pemberhentian atau penyingkirannya;

ii. Berbincang dengan juruaudit luar sebelum memulakan kerja-kerja audit dan memastikan adanya penyelarasan sekiranya lebih dari satu firma audit terlibat;

iii. Mengkaji semula laporan kewangan tahunan dan laporan kewangan setengah tahun sebelum dibentangkan di dalam Mesyuarat Majlis MARA;

iv. Membincangkan masalah dan perakuan yang ditimbulkan di dalam laporan audit interim, laporan audit akhir dan lain-lain perkara mengikut keperluan juruaudit luar;

v. Mengkaji semula program audit dalam, memberi pertimbangan ke atas penemuan audit penyiasatan dan tindak balas Pengurusan MARA terhadapnya serta memastikan wujud penyelarasan di antara audit dalam dan audit luar; dan

vi. Mengkaji keberkesanan sistem kawalan dalaman khususnya mengkaji surat pengurusan daripada audit luar dan tindakan balas daripada Pengurusan MARA ke atasnya.

Ahli Jawatankuasa Audit MARA

BIL	JAWATAN	NAMA
1	Pengerusi	**Profesor Emeritus Dato' Dr. Abu Azam bin Md. Yassin** Ahli Majlis MARA
2	Ahli	**Datuk Seri Ibrahim bin Muhamad** Ketua Setiausaha Kementerian Kemajuan Luar Bandar & Wilayah (KKLW)
	Ahli Silih Ganti Pertama	**Dato' Hj. Rahim bin Abu Bakar** (KKLW)
	Ahli Silih Ganti Kedua	**Puan Norhartaty binti Rahmat** (KKLW)
3	Ahli	**Dato' Nik Azman bin Nik Abdul Majid** Ahli Majlis MARA
	Ahli Silih Ganti Pertama	**Encik Ismail bin Che Hassan** (EPU)
	Ahli Silih Ganti Kedua	**Encik Luqman bin Ahmad** (EPU)
4	Ahli	**Datuk Hj. Ariss bin Samsudin** Ahli Majlis MARA
5	Ahli	**YB Kama Noriah binti Hj. Ibrahim** Ahli Majlis MARA
6	Ahli	**YB Datuk Hj. Johan bin Abd. Aziz** Ahli Majlis MARA

Bagi menambahbaik kualiti dan sistem pengauditan MARA, lawatan kerja ke Bahagian Audit Dalam dan Siasatan Am (BADSA), Kementerian Pertahanan Malaysia pada 28 Februari 2014 telah diadakan. Lawatan ini bertujuan berkongsi kepakaran dan pengetahuan untuk dimanfaatkan ke dalam Sistem Pengauditan Pengurusan Kewangan MARA bagi pelaksanaan auditan secara kendiri oleh semua pusat MARA. Dengan pelaksanaan audit kendiri, telah memberi peluang kepada Pengawal Pusat untuk memantau prestasi pengurusan kewangan masing-masing dengan lebih berkesan.



Lawatan Kerja ke Bahagian Audit Dalam dan Siasatan Am (BADSA), Kementerian Pertahanan Malaysia pada 28 Februari 2014.

PEMANTAUAN DAN INSPEKTORAT

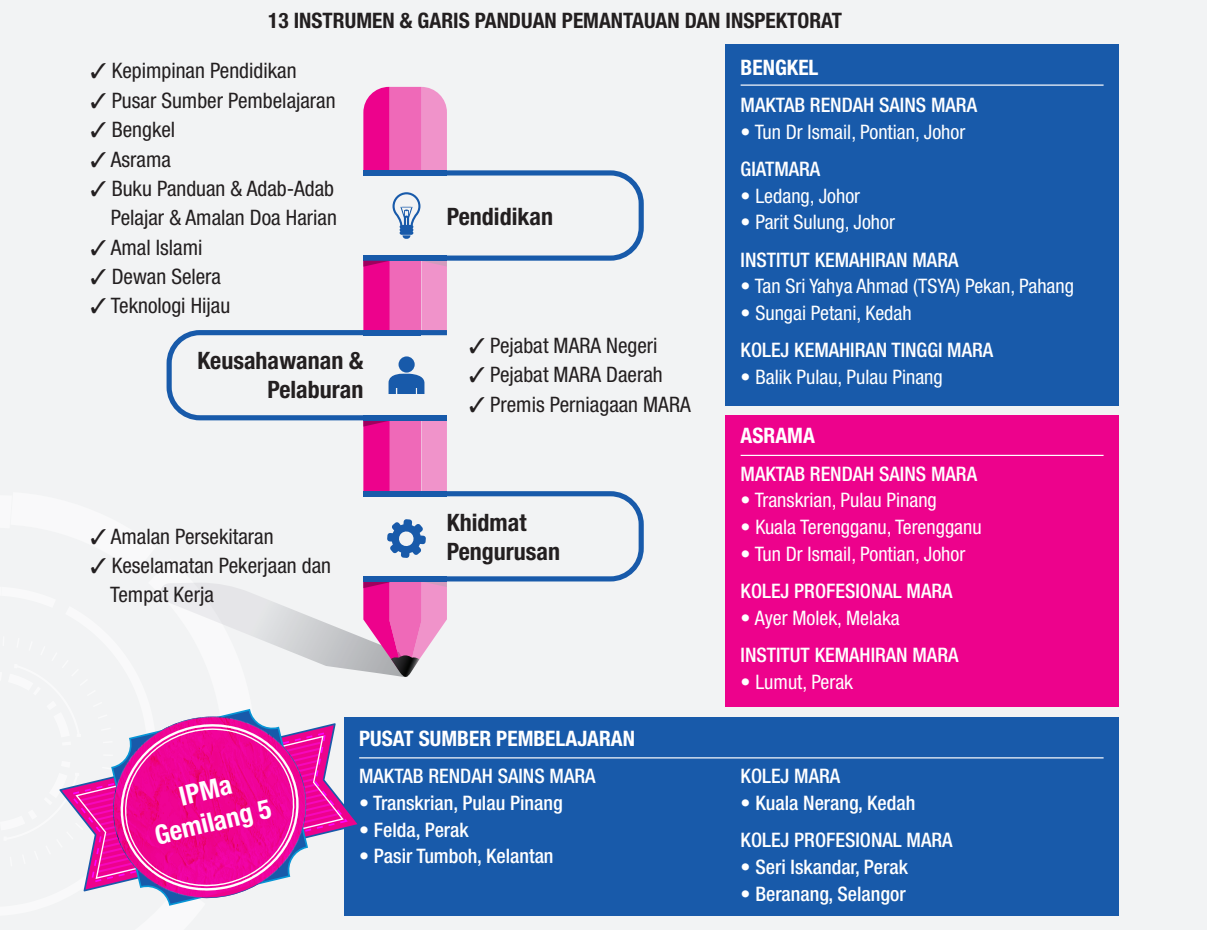
Pengurusan sistem kawalan dalaman yang efisien merupakan salah satu elemen utama bagi memastikan kecemerlangan penyampaian perkhidmatan MARA melalui kecekapan tadbir urus. Tahun 2014 memperlihatkan usaha MARA dalam memperkukuh dan memperkasakan aktiviti serta penghasilan standard penilaian pemantauan dan inspektorat MARA.

Instrumen standard penilaian yang mengukur kecemerlangan tadbir urus pusat pentadbiran MARA telah dibangunkan dengan mengambil contoh amalan terbaik beberapa agensi dan organisasi di dalam dan di luar negara. Sebanyak 13 instrumen dan garis panduan telah sedia digunakan pada tahun 2014. Tiga (3) daripada instrumen tersebut iaitu pusat sumber pembelajaran, asrama dan bengkel telah dilaksanakan penarafan yang menilai tahap kebersihan, keselamatan dan persekitaran berkualiti bagi mengukur pencapaian gemilang atau lima (5) bintang sesebuah Institusi Pendidikan MARA (IPMa).

Usaha dan inisiatif membangunkan instrumen dan garis panduan bagi rujukan warga kerja MARA dan para pelajar IPMa turut mendapat pengiktirafan. Salah satu garis panduan iaitu Buku Panduan Penilaian Adab Pelajar & Amalan Doa Harian telah mendapat tempat ke-3 dalam Anugerah Inovasi MARA 2014.

Sebanyak 73 buah pusat pentadbiran MARA telah dipantau secara menyeluruh. Penilaian kendiri secara atas talian melalui Sistem Kualiti MARA (MQS) telah diperkenalkan untuk memudah dan mempercepatkan penjanaan laporan prestasi pusat pentadbiran MARA bagi tujuan pemantauan dan penarafan. Pemantauan dan penaziran terhadap Standard Pendidikan MARA (SPMa) menunjukkan peningkatan dalam prestasi tadbir urus. Pencapaian tahap gemilang di kalangan IPMa telah meningkat kepada 308 buah IPMa berbanding 306 buah IPMa pada tahun 2013 dan 141 buah IPMa berada di tahap cemerlang pada tahun 2014 berbanding 134 buah IPMa pada tahun 2013.

MARA amat mementingkan persekitaran kerja yang kondusif dan berkualiti bertujuan memastikan pencapaian optimum dalam produktiviti warga kerja MARA. Sehubungan itu, MARA amat komited dalam memantau dan menggalak pelaksanaan amalan persekitaran berkualiti di semua pusat pentadbiran MARA. Tahun 2014 mencatatkan 80 buah pusat pentadbiran MARA memperoleh persijilan Amalan Persekitaran Berkualiti 5S oleh Malaysia Productivity Corporation (MPC) dan 17 daripadanya telah mendapat persijilan sebanyak lebih daripada dua (2) kali.



PENGUATKUASAAN TATATERTIB

Penguatkuasaan tatatertib bagi mengekalkan disiplin dalam kalangan warga kerja MARA dilaksanakan melalui penubuhan sepuluh (10) jawatankuasa seperti berikut :

1. Jawatankuasa Tatatertib dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan Tertinggi dan Kumpulan Pengurusan & Profesional.
2. Jawatankuasa Rayuan Tatatertib dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan Tertinggi dan Kumpulan Pengurusan & Profesional.
3. Jawatankuasa Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan Tertinggi dan Kumpulan Pengurusan & Profesional Gred 45-54.
4. Jawatankuasa Rayuan Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan Tertinggi dan Kumpulan Pengurusan & Profesional Gred 45-54.
5. Jawatankuasa Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan & Profesional Gred 41-52.
6. Jawatankuasa Rayuan Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Pengurusan & Profesional Gred 41-52.
7. Jawatankuasa Tatatertib dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Sokongan Gred 1-40.
8. Jawatankuasa Rayuan Tatatertib dengan Tujuan Buang Kerja atau Turun Pangkat Kumpulan Sokongan Gred 1-40.
9. Jawatankuasa Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Bagi Kumpulan Sokongan Gred 1-40.
10. Jawatankuasa Rayuan Tatatertib Bukan dengan Tujuan Buang Kerja atau Turun Pangkat Bagi Kumpulan Sokongan Gred 1-40.

Secara keseluruhan, kes-kes pelanggaran tatatertib oleh anggota kerja MARA adalah terkawal dan berada pada tahap minimum. Walau bagaimanapun, usaha berterusan perlu dilaksanakan bagi memastikan disiplin anggota kerja MARA berada pada tahap terbaik dan berintegriti. Langkah pencegahan yang diambil antaranya adalah mengadakan ceramah-ceramah berkaitan tatatertib di pusat pentadbiran MARA, lawatan mengejut serta memuat naik statistik kes-kes tatatertib di laman MARAnet sebagai peringatan kepada anggota kerja agar tidak mengulangi kesalahan yang sama.

UNIT INTEGRITI

Penubuhan Unit Integriti pada tahun 2012, menunjukkan kesungguhan MARA dalam usaha memerangi gejala rasuah di samping mengukuhkan tahap integriti dalam kalangan warga kerja dan komuniti MARA. Usaha pemantapan dan penerapan nilai integriti di MARA pada tahun 2014 dapat dilihat melalui aktiviti yang dilaksanakan seperti berikut:

BIL	PROGRAM/AKTIVITI (FUNGSI)	PRESTASI 2014		
		SASARAN	PENCAPAIAN	%
1	Pengurusan Aduan	20 aduan	21 aduan	105
2	Pengesahan & Pengesanan	7 kes	7 kes	100
3	Pemantauan Kes Disiplin (BSM)	-	99 kes	-
4	Pengukuhan Integriti	48	62	129.16
5	Pematuhan	4	4	100
6	Tadbir Urus	11	16	145.5

MARA juga telah melancarkan Pelan Integriti MARA (PIM) bagi memupuk dan meningkatkan keyakinan orang ramai terhadap tahap integriti MARA. PIM merupakan pelan tindakan yang bersepadu dan komprehensif melibatkan semua pusat pentadbiran MARA termasuk anak-anak syarikat dan pihak yang berkaitan dengan MARA. PIM mengukuhkan usaha ke arah tadbir urus yang berkualiti dan berkesan selari dengan Pelan Integriti Nasional (PIN).

Terdapat lima (5) pemacu teras PIM iaitu Nilai Teras, Nilai Bersama dan Kod Etika MARA, Tanggungjawab Sosial Korporat, Pematuhan Tadbir Urus Korporat, Prinsip Ketekunan Wajar & Amalan Terbaik dan Pengurusan Risiko Rasuah.

Bagi mencapai hala tuju yang lebih jelas, pemacu teras dilaksanakan melalui strategi pelaksanaan yang digubal secara komprehensif dengan mengintegrasikan polisi sedia ada melibatkan warga kerja MARA di semua peringkat.

Objektif Pelan Integriti MARA:

i. Membentuk organisasi yang berintegriti tinggi, beretika dan mulia;

ii. Membudayakan integriti di setiap peringkat dalam organisasi;

iii. Mengukuhkan penghayatan integriti melalui penyaluran maklumat, pelaksanaan strategik dan perkongsian pengalaman secara konstruktif;

iv. Menjadikan integriti sebagai pegangan teras dalam pelaksanaan aktiviti organisasi; dan

v. Memastikan penjajaran integriti melalui tindakan preventif, korektif dan afirmatif.

Pelan ini dibina berdasarkan polisi-polisi sedia ada dan proses pembaharuan semasa. Skop dan konsep PIM lebih menyeluruh dan holistik dalam memberi panduan kepada warga kerja MARA untuk membudayakan integriti.

MARA juga telah menandatangani Memorandum Persefahaman (MoU) dengan Institut Integriti Malaysia (IIM) bagi meneruskan usaha menjadi organisasi amanah yang unggul disamping meneruskan kecemerlangan yang telah terbina selama ini. Melalui MoU ini, kerjasama antara MARA dan IIM merangkumi perkongsian kepakaran dalam aspek latihan, penyaluran maklumat serta usaha-usaha pengukuhan integriti ke arah meningkatkan kerjasama kedua-dua pihak khususnya dalam usaha menerapkan nilai murni, etika dan integriti. Kerjasama ini juga merupakan tindakan proaktif dalam membendung unsur-unsur salah laku, penyelewengan, salah guna kuasa dan jenayah rasuah. MoU ini juga mampu meningkatkan pengetahuan dan kemahiran warga kerja MARA berkenaan nilai-nilai murni dan sikap anti rasuah yang perlu dititikberatkan di samping menyemai kesedaran nilai etika dan integriti dalam tadbir urus korporat MARA.

MARA juga telah melancarkan “Polisi Tiada Hadiah’’ bagi mengelakkan sebarang persepsi dan wujudnya konflik kepentingan yang membabitkan mana-mana pihak. Melalui polisi ini, semua aggota kerja MARA tidak dibenarkan menerima dan memberi hadiah secara peribadi dalam pelbagai bentuk daripada atau kepada mana-mana pihak luar yang terlibat secara langsung dengan MARA.

Kesemua usaha ini menyaksikan pembaharuan komitmen MARA untuk menggalak tadbir urus yang baik. Komitmen tersebut akan diteruskan lagi pada masa akan datang bagi mempertingkat tahap integriti dan ketelusan semua warga kerja MARA. Langkah ini akan membantu usaha menangani rasuah, mengurangkan pembaziran dan meningkatkan kecekapan penyampaian perkhidmatan di MARA. Manfaat daripada tadbir urus baik akan menjadikan MARA lebih berdaya saing dan menarik kepada pelanggan serta membantu pencapaian matlamat pembangunan negara.



TANGGUNGJAWAB SOSIAL KORPORAT MARA

YAYASAN PELAJARAN MARA

MISI BANTUAN BANJIR

TASKA MARA

TANGGUNGJAWAB SOSIAL KORPORAT MARA

Selaras dengan peranan MARA sebagai agensi amanah dalam membangunkan masyarakat Bumiputera, tanggungjawab sosial korporat (CSR) kepada masyarakat turut diberi keutamaan. Program CSR bertujuan meningkatkan imej dan reputasi MARA selain dapat memberi manfaat kepada kesejahteraan serta kepentingan masyarakat dan organisasi. Pelaksanaan program CSR dilaksanakan oleh Yayasan Pelajaran MARA (YPM) dan melalui beberapa program seperti misi bantuan banjir dan penubuhan Taska MARA.

YAYASAN PELAJARAN MARA
MARA EDUCATION FOUNDATION

YAYASAN PELAJARAN MARA

Yayasan Pelajaran MARA (YPM) memberi tumpuan membantu dan membangunkan pelajar miskin. Tanggungjawab sosial korporat yang dilaksanakan oleh YPM sepanjang tahun 2014 ialah:

1. PROGRAM TRANSFORMASI KECEMERLANGAN PELAJAR

Program ini bertujuan untuk memperkasakan kecemerlangan pendidikan pelajar melalui motivasi dan kelas bimbingan bagi meningkatkan keyakinan diri serta menjana transformasi minda dalam kalangan peserta. Kerjasama strategik dengan Maktab Rendah Sains MARA (MRSM) dan Sekolah Berasrama Penuh (SBP) dilaksanakan bagi menyediakan akses pendidikan berkualiti tinggi kepada pelajar miskin.

PROGRAM	JUMLAH PESERTA (orang)
KELAS BIMBINGAN YPM	2,700
PROGRAM TRANSFORMASI KECEMERLANGAN PELAJAR	1,000
PROGRAM TUISYEN UPSR	6,600
SEMINAR KEIBUBAPAAN YPM	2,500
TUISYEN HELP	4,100
PROGRAM TAJAAN PIBG / NGO	22,000
JUMLAH	**38,900**

2. PROGRAM BANTUAN PELAJAR MISKIN (Skim Bantuan Persekolahan - SBP)

Program ini merupakan bantuan berbentuk kewangan untuk membiayai keperluan dan aktiviti persekolahan sebagai usaha YPM dalam memastikan pelajar yang berhadapan dengan masalah kewangan mampu meneruskan pelajaran.

TAHUN	BIL. PELAJAR	JUMLAH BANTUAN (RM)
2014	35,045 orang	5,170,335
2013	38,778 orang	5,260,223

3. PROGRAM MEMBELA PELAJAR MISKIN (Skim Anak Angkat – SAA)

Program ini menggunakan konsep keluarga angkat iaitu setiap anak angkat menerima sumbangan daripada ahli korporat, GLC dan individu bagi menampung perbelanjaan persekolahan harian mereka.

TAHUN	BIL. ANAK ANGKAT	BIL. KELUARGA ANGKAT	JUMLAH BANTUAN (RM)
2014	2,011 orang	157 keluarga	2,375,739
2013	871 orang	202 keluarga	1,027,787

4. PROGRAM MEMBANTU PELAJAR MISKIN TERDESAK (Skim Dana Ehsan Pendidikan - SDEP)

Program ini merujuk kepada bantuan kewangan secara *one-off* sebagai menampung persediaan kemasukan ke Institusi Pendidikan Tinggi (IPT), yuran tertunggak dan perbelanjaan sara hidup.

TAHUN	BILANGAN PENERIMA	JUMLAH BANTUAN (RM)
2014	2,751 orang	2,463,556
2013	2,011 orang	1,093,603

5. PROGRAM PELUANG KEDUA PELAJAR MISKIN (Skim Pembiayaan Pendidikan - SPIN)

Menyediakan pembiayaan yuran pengajian yang tidak dibiayai oleh mana-mana agensi penajaan bagi membolehkan pelajar yang tercicir meneruskan pengajian pada peringkat:

- ✓ Sijil
- ✓ Pra Diploma
- ✓ Sijil persediaan
- ✓ Sijil kemahiran dan sebagainya

TAHUN	BILANGAN PENERIMA	JUMLAH BANTUAN (RM)
2014	1,080 orang	5,668,914
2013	722 orang	4,637,378

Pembangunan Dana YPM

Bagi meneruskan usaha dan tanggungjawab khidmat sosial korporat, YPM juga membuka peluang kepada syarikat korporat, GLC dan individu melaksanakan tanggungjawab mereka bersama-sama dalam usaha membantu pelajar Bumiputera miskin. Antara agensi yang terlibat ialah AmIslamic Bank Berhad, Maybank Islamic Berhad, Kolej Universiti Bestari, Pelaburan MARA Berhad (PMB), Kolej Poly-Tech MARA (KPTM) dan lain-lain.

Berikut ialah aktiviti YPM sepanjang tahun 2014:



Pelancaran Program Help Tuisyen - YPM



Penyerahan Bantuan Pendidikan oleh Maybank Islamic



Penerima Sumbangan Beg Sekolah YPM



Penerima Skim Bantuan Persekolahan YPM

MISI BANTUAN BANJIR

Pada bulan Disember 2014, negara telah dikejutkan dengan bencana alam iaitu banjir yang melibatkan beberapa buah negeri pantai timur terutamanya di Kelantan, Pahang dan beberapa kawasan di utara tanah air seperti di Perak. Peristiwa ini juga turut menjejaskan beberapa pusat pentadbiran dan premis perniagaan MARA seperti berikut:

Pusat Pentadbiran MARA
1. MRSM Kuala Krai, Kelantan
2. KKTM Pasir Mas, Kelantan
3. KPTM Kota Bharu, Kelantan
4. KPTM Kuantan, Pahang
5. GIATMARA Kuala Krai, Kelantan
6. PMD Kota Bharu, Kelantan
7. PMD Pasir Mas, Kelantan
8. PMD Temerloh, Pahang

Premis Perniagaan MARA	Jumlah Lot
1. Bazar Gua Musang, Kelantan	7 lot
2. Kompleks Kota Bharu, Kelantan	26 lot
3. Arked Pasir Mas, Kelantan	27 lot
4. Arked Rantau Panjang, Kelantan	13 lot
5. Kedai Lubok Jong, Kelantan	1 lot
6. Bazar Tanah Merah, Kelantan	12 lot
7. Lot Kedai Jalan Tasik, Kelantan	4 lot
8. Rumah Kedai Bandar Temerloh, Pahang	2 unit
9. Bengkel Sri Semantan, Pahang	2 unit

MARA telah menubuhkan Tabung Khas Bencana Alam bagi mengumpulkan sumbangan daripada orang ramai untuk membantu mangsa banjir. Penghantaran sukarelawan seramai 1,840 orang petugas telah dibuat sebagai usaha untuk menghulurkan bantuan secara berperingkat mengikut lokasi. Seramai 313 orang staf dan NGO MARA terlibat dalam skuad sokongan bagi pengumpulan, pengkelasan dan pembungkusan barangan keperluan mangsa banjir. Pusat operasi dan bilik gerakan bantuan banjir juga telah dibuka di MRSM Pengkalan Chepa dan pusat operasi makanan bermasak di KPTM Kota Bharu. Kolaboratif bersama Rejimen 506 Askar Wataniah, Kem Pengkalan Chepa telah digerakkan bagi penghantaran bantuan kepada mangsa banjir melibatkan aset seperti sebuah land rover, lori tiga (3) tan dan dua (2) buah bot.







1. Pejabat MARA Daerah Pasir Mas yang terlibat dengan Banjir.

2. Usaha Pemulihan Pascabanjir.

3. Penyaluran Bantuan kepada Mangsa Banjir.

TASKA MARA

Taska MARA telah diwujudkan pada tahun 1983 sebagai usaha Pengurusan MARA untuk meningkatkan tahap kebajikan kepada warga kerja MARA. Taska MARA merupakan projek kemudahan untuk warga kerja MARA yang dilaksanakan secara berdikari yang dibiayai dengan wang kutipan daripada ibu bapa dan sumbangan MARA sebagai majikan dalam bentuk penyediaan premis dan utiliti. Bahagian Sumber Manusia bertanggungjawab mentadbir operasi Taska MARA.







1. Hari Terbuka Taska MARA.

2. Hari Sukan Taska MARA.

3. Majlis Graduasi Taska MARA.

Penubuhan Pusat Jagaan ini bermula dengan inisiatif warga kerja MARA sendiri dengan mengupah penjaga dan menyewa rumah di Kampung Baru, Kuala Lumpur bagi menyelesaikan masalah penjagaan anak-anak semasa bekerja. Taska MARA telah ditubuhkan secara rasmi di Tingkat 1, Bangunan Lama MARA, Jalan Tuanku Abdul Rahman yang pada ketika itu dikenali sebagai Tasuka MARA. Pada Julai 2003, Taska MARA telah berpindah ke Tingkat 2, Bangunan TH Perdana, Jalan Sultan Ismail, Kuala Lumpur dengan menempatkan kanak-kanak berumur empat (4) hingga 12 tahun (tadika dan transit).

Hasil usaha pihak Pengurusan MARA, satu lagi penambahan penempatan taska telah dibuka pada Januari 2014 di Bangunan Koputri Medan Tuanku bagi menempatkan anak-anak berumur dua (2) bulan hingga tiga (3) tahun.

Penubuhan Taska MARA telah mengangkat imej MARA sebagai majikan prihatin yang mementingkan peningkatan produktiviti tanpa mengabaikan kebajikan warga kerjanya. MARA juga merupakan antara organisasi terawal yang membuka pusat penjagaan kanak-kanak di Kuala Lumpur dan kesan daripada itu, MARA sentiasa menjadi contoh kepada jabatan-jabatan lain untuk menubuhkan pusat jagaan. Sehingga tahun 2014, seramai 280 orang anak-anak ditempatkan di Taska MARA berumur daripada dua (2) bulan sehingga 12 tahun.



PENILAIAN *OUTCOME* PROJEK DAN PROGRAM MARA

PROGRAM KEMUDAHAN PENGELUARAN DAN PERINTISAN (KPP)

PROGRAM LATIHAN KEUSAHAWANAN

PROGRAM PEMBANGUNAN PEMASARAN

PROGRAM PEMBANGUNAN STANDARD PERNIAGAAN

PROGRAM USAHAWAN TEKNIKAL (PUTEK)

PROGRAM SKIM PEMBIAYAAN KONTRAK EKSPRES (SPiKE)

PROGRAM PEMBANGUNAN TEKNOUSAHAWAN

PROGRAM LATIHAN PEMBUATAN PERABOT FITEC

PROGRAM INSENTIF INKUBATOR GIATMARA

PENILAIAN *OUTCOME* PROJEK DAN PROGRAM MARA

Penilaian *outcome* ke atas projek dan program merupakan agenda yang perlu dilaksanakan oleh setiap kementerian, jabatan serta agensi kerajaan seperti arahan yang terkandung dalam Surat Pekeliling Am Bil. 1/2012. Melalui penilaian *outcome,* semua projek dan program dapat dinilai mengikut piawaian yang telah ditetapkan daripada pelbagai aspek terutama spesifikasi kerja, tempoh masa, kos dan kualiti output dengan merangkumi *outcome* dan impak yang dihasilkan bagi mencapai objektif yang telah ditetapkan.

Sembilan (9) kajian telah dijalankan pada tahun 2014 berfokuskan kepada keberkesanan program pembangunan keusahawanan MARA iaitu:

1. Program Kemudahan Pengeluaran dan Perintisan (KPP)
2. Program Latihan Keusahawanan
3. Program Pembangunan Pemasaran
4. Program Pembangunan Standard Perniagaan
5. Program Usahawan Teknikal (PUTEK)
6. Program Skim Pembiayaan Kontrak Ekspres (SPiKE)
7. Program Pembangunan Teknousahawan
8. Program Latihan Pembuatan Perabot
9. Program Insentif Inkubator GIATMARA

1. PROGRAM KEMUDAHAN PENGELUARAN DAN PERINTISAN (KPP)

Latar Belakang

Program Kemudahan Pengeluaran dan Perintisan (KPP) merupakan satu rangkaian kemudahan yang disediakan bagi membantu dan membangunkan usahawan dalam perusahaan kecil dan sederhana melalui kaedah pembentukan etika keusahawanan, perintisan perniagaan, kemudahan dan galakan pengeluaran, pemindahan teknologi dan rawatan perniagaan serta pengkomersialan. Kemudahan ini merupakan satu pakej bantuan kepada usahawan sebagai insentif untuk pengeluaran produk sama ada atas usaha sendiri atau membangunkan produk yang dihasilkan oleh pusat R & D kerajaan atau swasta yang mempunyai nilai komersial.

Objektif Kajian

Objektif kajian penilaian *outcome* program KPP ialah untuk menilai keberkesanan program ini dalam memberi impak kepada usahawan Bumiputera baharu dan sedia ada dari aspek nilai jualan, nilai bersih syarikat dan keupayaan syarikat menambah bilangan pekerja sepenuh masa.

Skop Kajian

Kajian ini melibatkan usahawan yang menerima kemudahan program KPP dari tahun 2011 hingga 2013 melibatkan usahawan perintis pelbagai industri dan pembangunan perniagaan berskala kecil dan sederhana menerusi skop berikut :

i. Kemudahan modal pusingan, pembelian aset tetap (mesin dan peralatan) dan ubah suai premis dalam bentuk pinjaman tanpa faedah (Qardhu Hasan)

ii. Pembangunan kedai konsep

iii. *Standard Operating Procedure* (SOP) perniagaan

iv. Insentif perniagaan

Sasaran dan pencapaian bagi program KPP adalah seperti berikut:

Objektif	Sasaran	Pencapaian
Menilai keberkesanan program terhadap peningkatan nilai jualan.	50% syarikat mencapai peningkatan nilai pendapatan syarikat sebanyak 10% selepas setahun menerima kemudahan.	53% syarikat mencapai peningkatan jualan melebihi 10% selepas setahun menerima kemudahan.
Menilai keberkesanan program terhadap peningkatan nilai bersih syarikat.	60% syarikat mencapai peningkatan nilai aset syarikat sebanyak 10% selepas setahun menerima kemudahan.	83% syarikat mencapai peningkatan nilai bersih perniagaan melebihi 10% selepas setahun menerima kemudahan.
Menilai keberkesanan program terhadap penambahan bilangan pekerja sepenuh masa.	50% syarikat menambah bilangan pekerja sebanyak 5% selepas setahun menerima kemudahan.	60% syarikat menambah bilangan pekerja sepenuh masa sebanyak 5% selepas setahun menerima kemudahan.

Rumusan

Usahawan KPP mampu memberi sumbangan signifikan kepada penyertaan Bumiputera dalam bidang pengeluaran dan perantisan untuk menjadi Syarikat Bumiputera Berprestasi Tinggi (Teras). Justeru, cadangan penyaluran peruntukan yang lebih besar wajar diberi perhatian oleh kementerian dan agensi pusat untuk meneruskan program KPP bagi memastikan bidang pengeluaran dan pengkomersialan produk R&D dapat dipertingkatkan.

2. PROGRAM LATIHAN KEUSAHAWANAN

Latar Belakang

Program Latihan Keusahawanan menyediakan pakej untuk Bumiputera melengkapkan diri dengan ilmu pengetahuan, kemahiran dan ciri-ciri untuk menjadi usahawan yang berdaya maju dan berdaya saing.

Objektif Kajian

Objektif kajian penilaian *outcome* program Latihan Keusahawanan ialah untuk menilai keberkesanan program ini terhadap penyertaan peserta yang menceburi bidang perniagaan selepas setahun tamat program dan menilai keberkesanan program dari segi kecekapan usahawan dalam pengurusan perniagaan melalui peningkatan jualan dan keupayaan syarikat menambah bilangan pekerja sepenuh masa selepas setahun menerima kemudahan.

Skop Kajian

Kajian yang dijalankan melibatkan bilangan peserta/usahawan yang telah mengikuti program latihan keusahawanan di bawah aktiviti pembudayaan, pewujudan dan peningkatan usahawan bagi tahun 2011 hingga 2013 melibatkan 1,264 aktiviti dan 70,873 usahawan.

Sasaran dan pencapaian program Latihan Keusahawanan adalah seperti berikut:

Objektif		Sasaran	Pencapaian
Menilai keberkesanan program latihan keusahawanan.		80% peserta menceburi bidang perniagaan selepas setahun menerima kemudahan.	86% peserta menceburi bidang perniagaan selepas setahun menerima kemudahan.
Menilai keberkesanan program dari segi kecekapan usahawan dalam pengurusan perniagaan.	Peningkatan jualan syarikat.	50% usahawan meningkatkan jualan sebanyak 10% selepas setahun menerima kemudahan.	68% usahawan meningkatkan jualan sebanyak 10% selepas setahun menerima kemudahan.
	Penambahan bilangan pekerja sepenuh masa.	50% usahawan menambah bilangan pekerja sepenuh masa sebanyak 5% selepas setahun menerima kemudahan.	65% usahawan menambah pekerja sepenuh masa sebanyak 5% selepas setahun menerima kemudahan.

Rumusan

Program Latihan Keusahawanan bertujuan untuk meningkatkan keupayaan daya saing dan daya tahan usahawan dalam bidang perniagaan. Sokongan dan bantuan dalam bentuk pembangunan modal insan seperti pembangunan tahap keusahawanan dari bakal usahawan kepada usahawan baharu dan usahawan baharu kepada usahawan kecil dan sederhana supaya dapat mengekalkan tahap daya saing usahawan agar terus berjaya. Program ini juga merupakan sokongan pelengkap kepada usahawan untuk bersaing dengan menyediakan latihan khusus mengikuti kehendak usahawan dan peredaran zaman.

3. PROGRAM PEMBANGUNAN PEMASARAN

Latar Belakang

Program Pembangunan Pemasaran ialah program bantuan galakan dan bimbingan usahawan dalam mempromosi dan meluaskan produk keluaran dan perkhidmatan masing-masing bagi menerokai pasaran di dalam dan di luar negara. Konsep program ini dikhususkan kepada produk-produk sedia ada dan produk baharu yang mempunyai nilai pasaran.

Objektif Kajian

Objektif kajian penilaian *outcome* program Pembangunan Pemasaran ialah untuk menilai penembusan pasaran produk yang memberi kesan kepada peningkatan pendapatan syarikat dan penambahan pekerja sepenuh masa.

Skop Kajian

Kajian ini dijalankan melibatkan bilangan peserta dan usahawan yang menerima kemudahan Geran Pameran dan Promosi serta Geran Pembangunan Produk dari tahun 2011 hingga 2013. Geran Pameran dan Promosi berbentuk geran kewangan kepada usahawan Industri Kecil & Sederhana (IKS) yang menyertai ekspo jualan dan promosi di dalam negara yang dianjurkan oleh pelbagai pihak. Geran Pembangunan Produk pula meliputi pembungkusan, pelabelan, pengiklanan dan *window dressing*.

Sasaran dan pencapaian bagi program Pembangunan Pemasaran adalah seperti berikut:

Objektif	Sasaran	Pencapaian
Peningkatan pendapatan syarikat.	50% usahawan meningkatkan pendapatan syarikat melebihi 15% selepas setahun menerima kemudahan.	68% usahawan meningkatkan pendapatan melebihi 15% selepas setahun menerima kemudahan.
Penambahan bilangan pekerja sepenuh masa.	20% usahawan menambah bilangan pekerja sepenuh masa sebanyak 5% selepas setahun menerima kemudahan.	28.8% usahawan menambah 5% orang pekerja sepenuh masa selepas setahun menerima kemudahan.

Rumusan

Program Pembangunan Pemasaran yang disediakan bertujuan untuk membantu usahawan dalam bidang pemasaran yang mana usahawan mikro, kecil dan sederhana kurang memberi tumpuan dan agihan peruntukan kepada pemasaran syarikat. Dengan adanya kemudahan ini dapat meningkatkan keupayaan usahawan sedia ada selari dengan matlamat Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB).

4. PROGRAM PEMBANGUNAN STANDARD PERNIAGAAN

Latar Belakang

Program Pembangunan Standard Perniagaan menyediakan khidmat nasihat dan bimbingan kepada usahawan Bumiputera bagi mempertingkatkan tahap pengetahuan, kemahiran serta keupayaan pengurusan bagi membantu usahawan tersebut menembusi pasaran yang lebih luas.

Objektif Kajian

Objektif kajian penilaian *outcome* program Pembangunan Standard Perniagaan ialah menilai keberkesanan program terhadap peningkatan jualan, menilai keberkesanan program terhadap penambahan bilangan pekerja sepenuh masa dan menilai peningkatan penarafan saiz syarikat selepas menerima kemudahan.

Skop Kajian

Kajian ini dijalankan ke atas usahawan Bumiputera yang telah menerima kemudahan Pembangunan Standard Perniagaan pada tahun 2011-2012 melalui aktiviti berikut:

i. Pembangunan Perniagaan

Program ini menyediakan perkhidmatan bagi meningkatkan keupayaan sesuatu perniagaan melalui pemantauan, khidmat nasihat dan bimbingan perniagaan (*business coaching*) yang diberikan oleh pemudah cara yang berkemahiran dan berkelayakan.

ii. Piawaian Syarikat

Program ini menyediakan perkhidmatan bagi membantu syarikat memenuhi piawaian yang ditetapkan dan memperoleh pensijilan yang diiktiraf bagi memperkukuhkan kompetensi usahawan menembusi pasaran dalam dan luar negara.

Sasaran dan pencapaian program Pembangunan Standard Perniagaan adalah seperti berikut:

Objektif	Sasaran	Pencapaian
Peningkatan jualan.	50% syarikat meningkatkan jualan produk & perkhidmatan sebanyak 10% selepas setahun menerima kemudahan.	67% syarikat menunjukkan peningkatan jualan sebanyak 10% dan lebih selepas setahun menerima kemudahan.
Penambahan bilangan pekerja sepenuh masa.	20% syarikat menambah bilangan pekerja sepenuh masa sekurang-kurangnya 5% selepas setahun menerima kemudahan.	20% syarikat menambah bilangan pekerja sepenuh masa melebihi 5% selepas setahun menerima kemudahan.
Penarafan Syarikat Perusahaan Kecil dan Sederhana (PKS) - Peningkatan saiz syarikat.	5% syarikat mengalami peningkatan saiz syarikat selepas setahun menerima kemudahan.	50% syarikat kategori kecil meningkat ke kategori sederhana selepas setahun menerima kemudahan.

Rumusan

Program ini membantu mempercepatkan keupayaan dan kapasiti usahawan Bumiputera mengembangkan perniagaan melalui khidmat nasihat serta panduan berkenaan sistem pengendalian perniagaan yang lebih teratur. Usahawan Bumiputera yang menerima kemudahan ini mampu memberi sumbangan signifikan dalam sektor perkilangan skala menengah dan Syarikat Bumiputera Berprestasi Tinggi (Teras) selaras dengan misi nasional. Sehubungan itu, cadangan penambahbaikan dan penyaluran peruntukan yang lebih besar wajar diberi perhatian oleh kementerian dan agensi pusat untuk meneruskan Program Pembangunan Standard Perniagaan.

5. PROGRAM USAHAWAN TEKNIKAL (PUTEK)

Latar Belakang

Program PUTEK mensasarkan pelajar lepasan Institusi Pendidikan MARA (IPMa) dan lain-lain Institusi Pendidikan Teknikal. Berdasarkan rekod permohonan, permintaan kepada kemudahan program PUTEK amat memberangsangkan dan dapat membantu melengkapkan peralatan yang diperlukan oleh syarikat.

Objektif Kajian

Objektif kajian penilaian *outcome* program PUTEK ialah menilai keberkesanan program terhadap peningkatan jualan syarikat, menilai keberkesanan program terhadap peningkatan nilai bersih syarikat dan menilai keberkesanan program terhadap penambahan bilangan pekerja sepenuh masa.

Skop Kajian

Kajian ini dijalankan ke atas 375 penerima kemudahan PUTEK dari tahun 2011 sehingga 2013 yang menerima kemudahan meliputi aspek berikut:

i. Kemudahan modal pusingan dan pembelian aset tetap (mesin dan peralatan) sebanyak 60% dalam bentuk pinjaman tanpa faedah (Qardhu Hasan) dan 40% dalam bentuk geran.

ii. Latihan dan bimbingan keusahawanan.

Sasaran dan pencapaian bagi program PUTEK adalah seperti berikut:

Objektif	Sasaran	Pencapaian
Peningkatan nilai jualan syarikat.	20% usahawan mencapai peningkatan nilai jualan syarikat sekurang-kurangnya 10% selepas setahun menerima kemudahan.	26.6% usahawan mencapai peningkatan jualan syarikat melebihi 10% selepas setahun menerima kemudahan.
Peningkatan nilai bersih syarikat.	20% usahawan mencapai peningkatan nilai bersih syarikat sekurang-kurangnya 10% selepas setahun menerima kemudahan.	25% usahawan mencapai peningkatan nilai bersih syarikat melebihi 10% selepas setahun menerima kemudahan.
Penambahan bilangan pekerja sepenuh masa.	10% usahawan menambah bilangan pekerja sepenuh masa sekurang-kurangnya 5% selepas setahun menerima kemudahan.	15% usahawan telah menambah bilangan pekerja sepenuh masa melebihi 5% selepas setahun menerima kemudahan.

Rumusan

Program PUTEK memberi kemudahan kepada usahawan/syarikat untuk mengembangkan perniagaan dan meluaskan pasaran seterusnya menambah bilangan usahawan berjaya dan inovatif. Program PUTEK yang diperkenalkan sejak tahun 2000 di bawah Rancangan Malaysia ke-8 mampu memberi sumbangan signifikan kepada penyertaan Bumiputera dalam aktiviti *National Key Econimic Area* (NKEA) negara. Tambahan dana diperlukan bagi memastikan kesinambungan kemudahan PUTEK dapat diteruskan agar manfaat dan faedahnya dapat dinikmati oleh lebih ramai usahawan teknikal.

6. PROGRAM SKIM PEMBIAYAAN KONTRAK EKSPRES (SPiKE)

Latar Belakang

SPiKE merupakan satu pendekatan baharu hasil daripada penjenamaan semula dan penambahbaikan kepada Skim Pembiayaan Kontrak (SPK). SPiKE dilancarkan pada Februari 2011, telah memendekkan tempoh pengeluaran wang kepada tiga (3) hari bekerja berbanding 14 hari melalui skim terdahulu. Pengurangan tempoh ini mampu menyelesaikan masalah modal pusingan yang dihadapi kontraktor Bumiputera untuk melaksanakan projek agar terus berdaya maju serta kompetitif.

SPiKE ditawarkan kepada kontraktor Bumiputera dalam bidang binaan kelas C, D, E, F, bekalan, perkhidmatan dan elektrik yang mendapat kontrak kerja daripada jabatan/agensi kerajaan, anak syarikat berkaitan serta Syarikat Berkaitan Kerajaan (GLC). Had pembiayaan maksimum telah dinaikkan daripada RM500 ribu kepada RM1 juta dengan kadar keuntungan sebanyak 6% setahun. Manakala tempoh matang pembiayaan/kutipan balik adalah bergantung kepada jangka masa kontrak kerja yang diterima.

Objektif Kajian

Objektif kajian penilaian *outcome* program SPiKE ialah untuk menilai keberkesanan program SPiKE terhadap peningkatan pendapatan, jualan & keuntungan syarikat, menilai keberkesanan program SPiKE terhadap pertambahan bilangan kerja/kontrak yang diperolehi oleh usahawan, menilai keberkesanan program SPiKE terhadap peningkatan kelas kontraktor dan menilai keberkesanan program SPiKE terhadap tempoh masa uahawan menyiapkan projek/kontrak kerja.

Skop Kajian

Skop kajian adalah tertumpu kepada usahawan yang telah menerima kemudahan SPiKE di seluruh negara bagi tahun 2012 hingga 2013.

Sasaran dan pencapaian bagi program SPiKE adalah seperti berikut:

Objektif	Sasaran	Pencapaian
Peningkatan pendapatan, jualan & keuntungan syarikat.	60% usahawan membuat peningkatan dalam jualan, pendapatan dan keuntungan melebihi 25% selepas setahun menerima kemudahan.	79% usahawan mendapat peningkatan jualan syarikat lebih daripada 25% selepas setahun menerima kemudahan.
Pertambahan bilangan kerja/ kontrak.	60% usahawan mendapat penambahan kerja/kontrak selepas setahun menerima kemudahan.	71% usahawan mendapat penambahan kerja/kontrak selepas setahun menerima kemudahan.
Peningkatan taraf kelas kontraktor.	60% usahawan kontraktor dinaik taraf selepas setahun menerima kemudahan.	58.8% usahawan memperakui SPiKE membantu menaik taraf kelas kontraktor selepas setahun menerima kemudahan.
Menyiapkan projek dalam tempoh masa kontrak.	60% usahawan menyiapkan projek dalam tempoh masa yang ditetapkan selepas setahun menerima kemudahan.	70.45% usahawan mampu menyiapkan projek/kerja dalam tempoh masa yang ditetapkan selepas setahun menerima kemudahan.

Rumusan

Program ini merupakan satu inovasi dari segi kemudahan pembiayaan yang memberi impak kepada usahawan, perniagaan dan kepuasan pelanggan. Persepsi usahawan yang menerima kemudahan ini bersetuju SPiKE merupakan kemudahan yang inovatif dan mampu memenuhi kehendak pembiayaan mereka. Sehubungan itu penambahbaikan perlu dilakukan dari semasa ke semasa bagi memastikan program pembiayaan MARA yang ditawarkan kepada usahawan sentiasa relevan dan berimpak tinggi bagi membolehkan MARA menerajui transformasi strategik sebagai organisasi amanah yang unggul dan diberkati untuk mengangkat martabat bangsa.

7. PROGRAM PEMBANGUNAN TEKNOUSAHAWAN

Latar Belakang

Program Pembangunan Teknousahawan Bumiputera disediakan sebagai kemudahan dalam bentuk kursus dan latihan sebagai usaha membentuk seorang usahawan. Proses ini dilaksanakan melalui pelbagai aktiviti seperti persediaan kepada peserta dari segi pengetahuan perniagaan, latihan kemahiran, aktiviti pendedahan (inkubator), proses *mentoring* dan *housemanship/internship* menjurus kepada keperluan perniagaan yang hendak diceburi.

Objektif Kajian

Objektif kajian penilaian *outcome* program Pembangunan Teknousahawan ialah untuk menilai keberkesanan program ini terhadap penyertaan peserta yang menceburi bidang perniagaan selepas tamat program dan menilai keberkesanan program dari segi kecekapan usahawan dalam pengurusan perniagaan melalui peningkatan jualan dan keupayaan menambah bilangan pekerja sepenuh masa.

Skop Kajian

Kajian ini meliputi program pembangunan teknousahawan kendalian Bahagian Pembangunan Usahawan (BPU) iaitu Program Sarjana Tekno Keusahawanan (PSTK) dan Program Peningkatan Teknologi Strategik (PPTS) bagi tahun 2011 sehingga 2013. Senarai aktiviti projek yang telah dilaksanakan dalam tempoh kajian adalah seperti berikut:

Projek Pembangunan Teknousahawan

Bil.	Senarai Program	Sub-Program
1.	Program Sarjana Tekno Keusahawanan (PSTK)	i. Program Sarjana Sains Teknousahawan MARA–Universiti Teknologi Malaysia (UTM). ii. Program Sarjana Sains (Keusahawanan Teknologi Maklumat) Teknousahawan MARA–Universiti Utara Malaysia (UUM). iii. Program Sarjana Pentadbiran Perniagaan MARA–Management Science University (MSU).
2.	Program Peningkatan Teknologi Strategik (PPTS)	i. Program MARA–SIRIM (MASTEC) ii. Program MARA–MARDI (TEKMAR) iii. Program MARA–UPM iv. Program MARA–MDeC (MITEC) v. Program MARA–Healing Chambers Of Asia (HCOA) vi. Program MARA–Perbadanan Bioteknologi Melaka vii. MARA-UMP viii. MARA-UTM ix. Teknousahawan KKTM/IKM

Sasaran dan pencapaian bagi program Pembangunan Teknousahawan adalah seperti berikut:

Objektif		Sasaran	Pencapaian
Menilai keberkesanan program teknousahawan.		80% peserta menceburi bidang perniagaan selepas setahun tamat program.	86% peserta menceburi bidang perniagaan selepas setahun tamat latihan dan 14% peserta menceburi bidang perniagaan selepas dua (2) tahun tamat program.
Menilai keberkesanan program dari segi kecekapan usahawan dalam pengurusan perniagaan.	Peningkatan jualan syarikat.	50% usahawan membuat peningkatan jualan sebanyak 10% selepas setahun tamat program.	68% usahawan membuat peningkatan jualan sebanyak 10% selepas setahun tamat program.
	Penambahan bilangan pekerja sepenuh masa.	50% usahawan membuat penambahan pekerja sepenuh masa sebanyak 5% selepas setahun tamat program.	65% usahawan membuat penambahan pekerja sepenuh masa sebanyak 5% selepas setahun tamat program.

Rumusan

Bagi memastikan agenda Kerajaan untuk pembentukan Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB) tercapai, sokongan dan bantuan dalam bentuk pembangunan modal insan dalam kalangan teknousahawan amat diperlukan untuk mengekalkan tahap daya saing agar terus berjaya secara progresif. Secara langsung, memperlihatkan peranan MARA dalam membangunkan teknousahawan berjaya dan inovatif di samping penyertaan efektif profesional Bumiputera dalam sektor korporat. Manfaat kepada peserta Program Pembangunan Teknousahawan, dapat meningkatkan tahap kompetensi, produktiviti perniagaan dan kecekapan dalam penggunaan teknologi bagi mengembangkan urusan perniagaan di peringkat domestik dan global. Kejayaan peserta/teknousahawan akan turut membuka peluang pekerjaan secara sepenuh masa.

8. PROGRAM LATIHAN PEMBUATAN PERABOT FITEC

Latar Belakang

Program Latihan Pembuatan Perabot menyediakan pakej untuk melengkapkan diri peserta dengan ilmu pengetahuan dan kemahiran bagi memenuhi keperluan industri pembuatan perabot kepada Bumiputera mengikut modul yang disediakan oleh FITEC. Penyertaan peserta di bawah program ini meliputi latihan di dalam kelas dan bengkel yang memberi impak secara langsung kepada peningkatan peserta menceburi bidang keusahawanan dan kesan kepada peningkatan kemahiran.

Objektif Kajian

Objektif kajian penilaian *outcome* program Latihan Pembuatan Perabot FITEC ialah untuk menilai keberkesanan program ini terhadap penyertaan peserta yang menceburi bidang perniagaan selepas tamat program latihan pembuatan perabot dan menilai keberkesanan program terhadap peningkatan kemahiran usahawan dengan menghasilkan produk mengikut spesifikasi industri dan standard pasaran.

Skop Kajian

Kajian ini menumpukan kepada peserta yang telah menghadiri program latihan pembuatan perabot sepanjang tahun 2011 sehingga 2013. Mereka ialah pelanggan utama yang menghadiri kursus mengikut kumpulan sasar iaitu individu (orang perseorangan dan pekerja), usahawan (pengusaha) dan wakil agensi (kakitangan teknikal, guru perabot).

Sasaran dan pencapaian program Latihan Pembuatan Perabot adalah seperti berikut :

Objektif	Sasaran	Pencapaian
Menilai keberkesanan program latihan pembuatan perabot terhadap peserta yang menceburi bidang keusahawanan selepas tamat program.	10% peserta menceburi bidang perniagaan selepas setahun tamat program.	8.38% peserta menceburi bidang perniagaan selepas setahun tamat program.
Menilai keberkesanan program ini terhadap peningkatan kemahiran usahawan menghasilkan produk yang mengikut spesifikasi industri dan standard pasaran.	80% peserta berpuas hati dan berkeyakinan mampu menghasilkan produk yang menepati spesifikasi industri dan standard pasaran.	86% peserta menjalani peningkatan jualan selepas setahun tamat program.

Rumusan

Program ini memberi manfaat kepada peserta/usahawan dengan meningkatkan tahap produktiviti dan kecekapan dalam penggunaan teknologi bagi mengembangkan urusan perniagaan pada peringkat domestik dan global. Program ini wajar diteruskan pada masa akan datang sebagai usaha untuk melengkapkan perserta menjadi usahawan berdaya saing, mampu menembusi pasaran industri perabot mengikut standard antarabangsa. Kejayaan peserta/usahawan akan membuka peluang pekerjaan kepada tenaga pekerja secara sepenuh masa.

9. PROGRAM INSENTIF INKUBATOR GIATMARA

Latar Belakang

Program Inkubator GIATMARA adalah pakej latihan pembentukan usahawan yang merangkumi geran bantuan melibatkan modal mula, premis, peralatan, bimbingan dan pendedahan dalam asas perniagaan dan keusahawanan di bawah program lanjutan GIATMARA yang ditawarkan kepada lepasan GIATMARA yang berminat untuk menceburkan diri di dalam bidang keusahawanan.

Objektif Kajian

i. Menilai keberkesanan program Insentif Inkubator kepada lepasan pelatih GIATMARA dari segi mewujudkan peluang pekerjaan dan pertambahan bilangan usahawan Bumiputera.

ii. Menilai kebolehupayaan peningkatan pendapatan peserta selepas mengikuti program inkubator.

iii. Menilai potensi program berdasarkan faktor pewujudan peluang pekerjaan kepada masyarakat.

iv. Mengetahui tahap daya tahan program berasaskan faktor kelangsungan operasi perniagaan.

Skop Kajian

Kajian Penilaian *Outcome* Program Insentif Inkubator GIATMARA telah dijalankan ke atas 599 orang usahawan lepasan program inkubator GIATMARA tahun 2011 – 2013.

Sasaran dan pencapaian Program Insentif Inkubator GIATMARA

Objektif		Sasaran	Pencapaian
Menilai keberkesanan program Intensif Inkubator GIATMARA terhadap peserta yang menceburi bidang keusahawanan setelah menerima geran bantuan inkubator.		5% peserta menceburi bidang perniagaan setelah menerima geran bantuan inkubator.	61.3% peserta menceburi bidang perniagaan setelah menerima geran bantuan inkubator.
Menilai keberkesanan program dari segi kecekapan usahawan dalam pengurusan perniagaan.	Peningkatan Pendapatan.	25% peserta mengalami peningkatan pendapatan selepas setahun tamat program.	93.7% peserta menyatakan program ini dapat membantu melonjakkan pendapatan syarikat.
	Penambahan bilangan pekerja sepenuh masa.	20% peserta menambah bilangan pekerja sekurang-kurangnya seorang pekerja.	25% peserta mampu membuat tambahan pekerja lebih dari seorang pekerja.
Kelangsungan Operasi Perniagaan.		50% peserta kekal aktif dalam perniagaan selepas setahun mengikuti program (kelangsungan operasi perniagaan).	94.2% peserta kekal aktif dalam perniagaan selepas setahun mengikuti program (kelangsungan operasi perniagaan).

Rumusan

Secara keseluruhan program ini berjaya membuka peluang perniagaan kepada peserta dan mewujudkan peluang pekerjaan kepada masyarakat setempat. Program ini juga memberi sumbangan terhadap pertambahan bilangan usahawan Bumiputera sejajar dengan objektif GIATMARA iaitu mewujudkan usahawan Bumiputera dalam kalangan pelatih.



JABATAN KETUA PENGARAH

PELAKSANAAN DASAR DAN PERANCANGAN STRATEGIK

KHIDMAT PERUNDANGAN

KOMUNIKASI KORPORAT

PENYELARASAN PENGURUSAN

PENGURUSAN HAL EHWAL MAJLIS

PENYELIDIKAN DAN INOVASI

JABATAN KETUA PENGARAH

Sebagai *socio-economic engineering agency*, MARA memegang amanah utama dalam Agenda Pemerkasaan Ekonomi Bumiputera (PEB). MARA perlu menerajui bidang keusahawanan, pendidikan dan pelaburan dengan objektif membangunkan usahawan berjaya dan inovatif, melahirkan modal insan global dan berintegriti serta menyumbang kepada pemilikan ekuiti Bumiputera. Peranan Ketua Pengarah MARA sebagai peneraju organisasi amat penting dalam menggerakkan pencapaian visi, misi dan objektif MARA. Justeru, pewujudan Jabatan Ketua Pengarah adalah untuk memperteguh peranan tersebut. Selain dibantu oleh Timbalan-Timbalan Ketua Pengarah dan Pengarah Kanan bagi Sektor Keusahawanan, Pendidikan, Pelaburan dan Khidmat Pengurusan, fungsi utama pengurusan korporat MARA diletakkan terus di bawah Jabatan Ketua Pengarah MARA melalui bahagian dan unit yang menjalankan peranan berikut:

- Merancang, menyelaraskan dan memantau pelaksanaan dasar serta perancangan strategik MARA;
- Khidmat nasihat perundangan korporat;
- *Strategic positioning* melalui komunikasi korporat yang efektif;
- Menyelaraskan *information flow* yang efektif daripada pihak Pengurusan MARA kepada pusat MARA dan sebaliknya;
- Mengurus setia peranan Majlis MARA; dan
- Memperkaya idea-idea baharu dan inovatif melalui penyelidikan dan inovasi.

PELAKSANAAN DASAR DAN PERANCANGAN STRATEGIK

Bahagian Dasar dan Perancangan Strategik (BDPS) bertanggungjawab merancang, menyelaraskan dan memantau pelaksanaan dasar dan perancangan strategik MARA selaras dengan Agenda Pemerkasaan Ekonomi Bumiputera (PEB), Dasar Transformasi Kerajaan, Program Transformasi Kerajaan (GTP), Program Transformasi Ekonomi (ETP) yang merangkumi Model Baru Ekonomi (NEM) dan Rancangan Malaysia Kesepuluh (RMKe-10).

BDPS juga bertanggungjawab menyelaraskan permohonan Bajet Pembangunan MARA dan dana-dana lain daripada agensi pusat serta memantau prestasi fizikal dan perbelanjaan secara keseluruhan.

Sehingga akhir tahun 2014, MARA telah menerima peruntukan keseluruhan RMKe-10 (tahun 2011 hingga 2014) sebanyak RM2,616,765,300 bagi melaksanakan 168 projek/program. Prestasi perbelanjaan bagi tahun 2014 adalah sebanyak RM373,670,705 (140.76%) daripada peruntukan tahunan 2014 sebanyak RM265,462,000. Perbelanjaan tahun 2014 ini meliputi perbelanjaan projek/program yang menerima peruntukan sebelum tahun 2014 (tahun 2011 hingga 2013).

Perbelanjaan keseluruhan RMKe-10 (tahun 2011 hingga 2014) adalah sebanyak RM1,581,381,800 (60.43%) dan masih tidak melebihi keseluruhan peruntukan RMKe-10.

Melalui aktiviti penyelidikan dan pembangunan (R&D), beberapa kajian dan inisiatif dilaksanakan seperti penyediaan Dasar Pendidikan MARA, konsep penubuhan Universiti MARA (UniMARA) dan Malaysian Institute of Railway Technology (MiRAIL). Pelaksanaan Kajian Penilaian *Outcome* (KPO) turut dibuat bagi memastikan keberhasilan matlamat program berkaitan tercapai.

Bagi memastikan hala tuju MARA mencapai sasaran dan objektifnya, pemantauan dibuat ke atas Petunjuk Prestasi Utama (KPI) MARA secara berterusan. Penyediaan maklumat korporat MARA seperti Data Korporat dan Laporan Tahunan dijadikan sumber rujukan utama bagi penilaian dan perancangan yang dibuat oleh MARA. Selain itu, penyelarasan hal ehwal Parlimen berkaitan MARA turut diberi keutamaan.

Selaras dengan hasrat kerajaan memantapkan sistem penyampaian, MARA terlibat secara aktif dalam pelaksanaan projek dan program di bawah inisiatif transformasi Kerajaan seperti Pusat Transformasi Bandar (UTC), Pusat Transformasi Luar Bandar (RTC), Mini RTC, Desa Lestari, Majlis Pembangunan Luar Bandar (MPLB) dan Program Mentor Menti Jawatankuasa Kemajuan dan Keselamatan Kampung (JKKK).

MARA juga berperanan dalam Jawatankuasa di peringkat kementerian dan agensi pusat seperti berikut:

i. Jawatankuasa Penyelarasan Pelaksanaan Inisiatif Pemerkasaan Ekonomi Bumiputera
ii. Jawatankuasa *Technical Working Group* (TWG) Bumiputera dan *Focus Group* di bawah RMKe-11
iii. Jawatankuasa Pembelajaran Sepanjang Hayat
iv. Jawatankuasa Teknikal Usahawan dan Pendidikan Bumiputera Sabah dan Sarawak

Seiring dengan peranan MARA sebagai pemacu pembangunan modal insan, *engagement* turut dibuat dengan institusi antarabangsa seperti Institut Européen d'Administration des Affaires (INSEAD) dan Lee Kuan Yew School of Public Policy, National University of Singapore sebagai usaha mempelajari amalan terbaik dalam meningkatkan mutu dan kualiti sistem pendidikan MARA.

Menyedari kepentingan pendedahan kepada penyediaan, pemantauan dan penilaian dasar kepada warga kerja, MARA mengadakan kerjasama strategik dengan Institut Tadbiran Awam Negara (INTAN) bagi menganjurkan Bengkel Prinsip Asas Penggubalan Dasar pada 17-19 Jun 2014 bertempat di Hotel Putra, Kuala Lumpur.





Lawatan Kerja ke Institut Européen d'Administration des Affaires (INSEAD) dan Lee Kuan Yew School of Public Policy, National University of Singapore pada 17 November 2014

KHIDMAT PERUNDANGAN

Selaras dengan objektif untuk memastikan semua aktiviti, program dan projek MARA dilaksanakan mengikut undang-undang dan peraturan selain meningkatkan kecekapan sistem penyampaian MARA, tanggungjawab ini telah digalas oleh Bahagian Undang-Undang. Fokus utama perkhidmatan perundangan ialah menyediakan khidmat perundangan korporat, litigasi serta pembelajaran dan pembangunan mengenai perundangan.

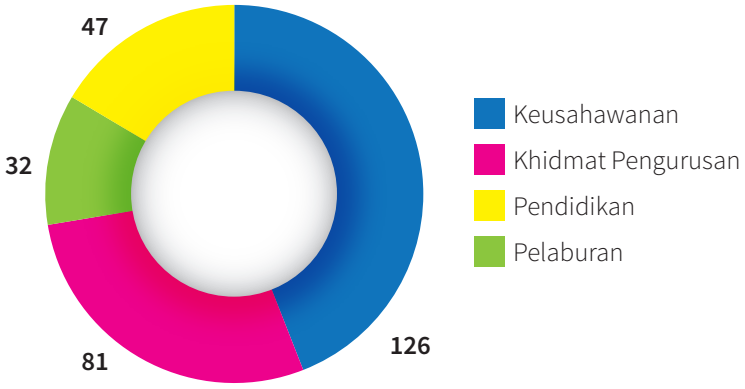
1. Khidmat Perundangan Korporat

Khidmat perundangan korporat meliputi urusan penggubalan, semakan dan penambahbaikan dokumen perjanjian, memorandum persefahaman (MoU) dan surat cara perundangan yang lain serta penyediaan pandangan dan nasihat dari aspek perundangan.

a. Penggubalan & Semakan

Sejumlah 286 perjanjian, MoU serta surat cara perundangan melibatkan pelbagai program, projek dan aktiviti MARA telah dibuat.

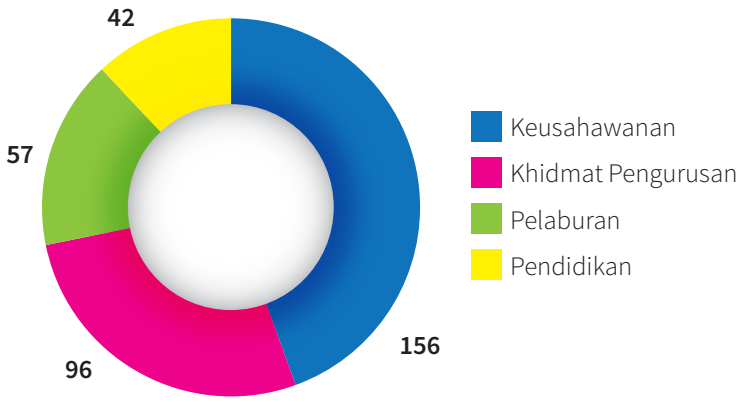
PENGGUBALAN & SEMAKAN PERJANJIAN & MoU MENGIKUT SEKTOR



b. Khidmat Nasihat Perundangan

Sejumlah 351 khidmat nasihat perundangan telah diberikan berkaitan pelbagai isu yang dirujuk oleh sektor di MARA yang timbul daripada pelaksanaan sesuatu program, projek dan aktiviti MARA.

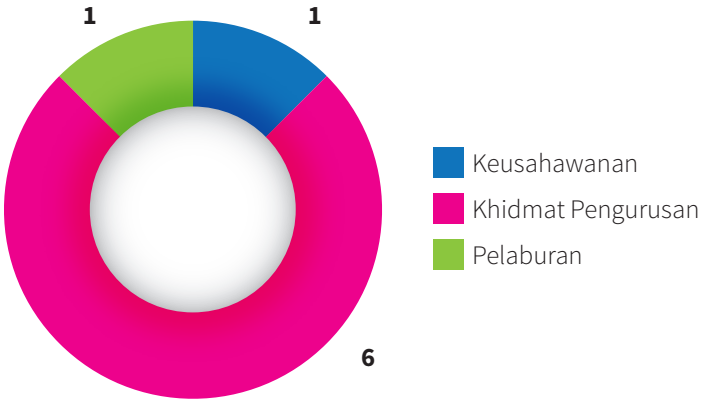
KHIDMAT NASIHAT PERUNDANGAN MENGIKUT SEKTOR



c. Penambahbaikan Surat Cara Perundangan

Penambahbaikan lapan (8) surat cara perundangan MARA telah disempurnakan iaitu *Service Level Agreement (Hardware and Software)* dan dokumen-dokumen perjanjian perolehan dan perkhidmatan.

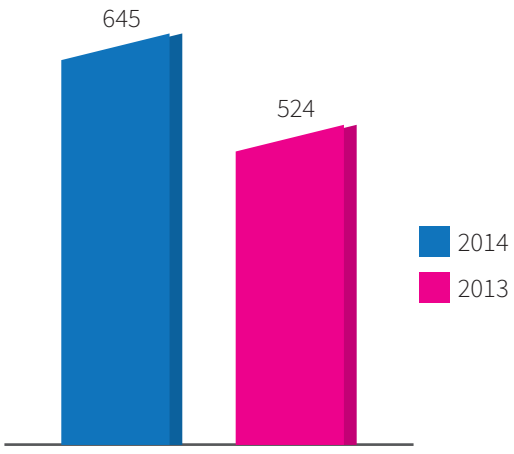
PENAMBAHBAIKAN DOKUMENTASI MENGIKUT SEKTOR



d. Khidmat Nasihat Perundangan Utama

Terdapat peningkatan urusan dalam khidmat perundangan korporat berjumlah 645 urusan pada tahun 2014 berbanding dengan 524 pada tahun 2013.

KHIDMAT PERUNDANGAN KORPORAT



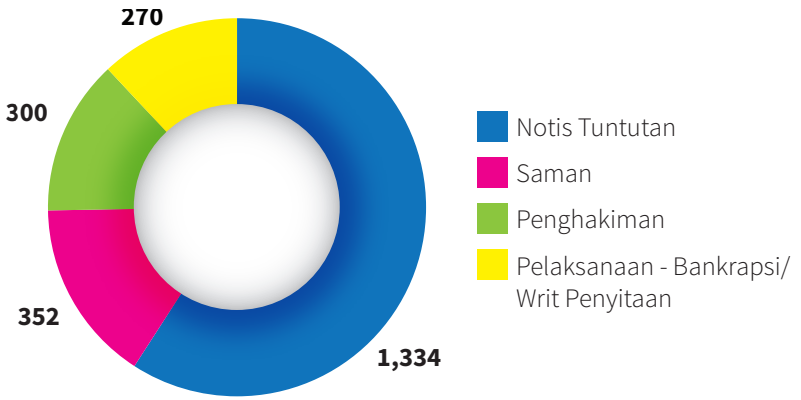
2. Litigasi

Khidmat litigasi meliputi tindakan undang-undang dan penguatkuasaan yang dilaksanakan terhadap peminjam dan penjamin pinjaman pelajaran MARA, peminjam dan penjamin pembiayaan perniagaan MARA yang ingkar serta mengendalikan kes-kes tuntutan terhadap MARA.

a. Pinjaman Pelajaran MARA

Tindakan terhadap 2,256 fail pinjaman pelajaran MARA sepanjang tahun 2014.

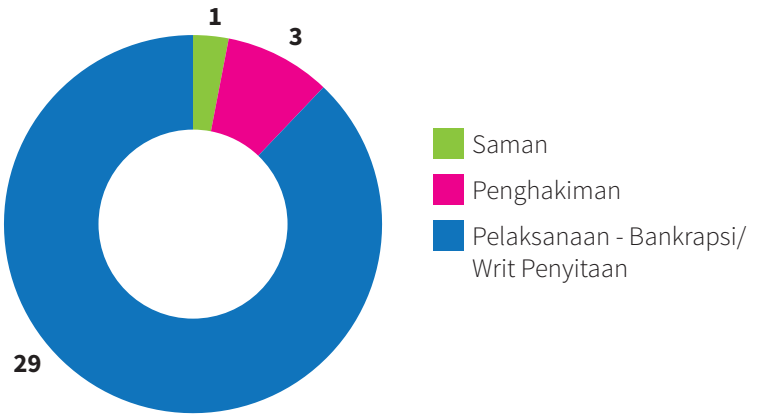
TINDAKAN YANG DILAKSANAKAN KE ATAS FAIL PINJAMAN PELAJARAN MARA



b. Pembiayaan Perniagaan MARA

Tindakan undang-undang dan penguatkuasaan terhadap 33 fail pembiayaan perniagaan MARA sepanjang tahun 2014.

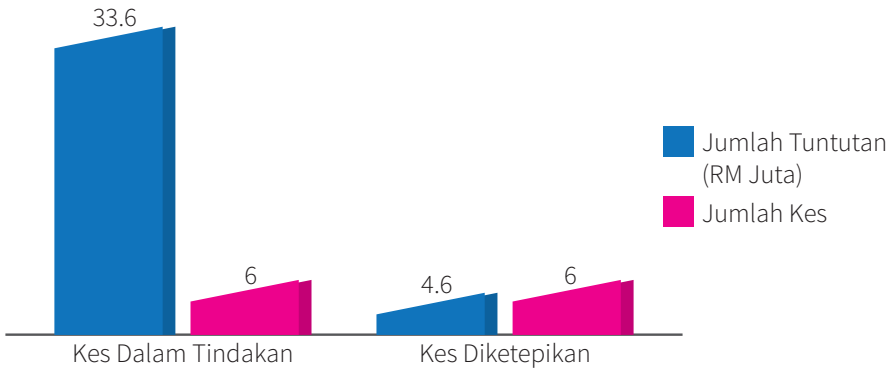
TINDAKAN YANG DILAKSANAKAN KE ATAS FAIL PEMBIAYAAN PERNIAGAAN MARA



c. Kes-Kes Tuntutan Terhadap MARA

Sebanyak enam (6) kes tuntutan bernilai RM4.6 juta berjaya diketepikan manakala enam (6) kes berjumlah tuntutan RM33.6 juta masih dalam tindakan. Bagi tahun 2014, jumlah kutipan yang diperoleh melalui proses undang-undang adalah sebanyak RM7.2 juta.

STATUS TUNTUTAN TERHADAP MARA



3. Pembelajaran dan Pembangunan

Pengendalian dan penganjuran program latihan berkaitan perundangan kepada anggota kerja MARA serta siri *engagement* bersama agensi-agensi lain yang berkaitan turut diadakan.

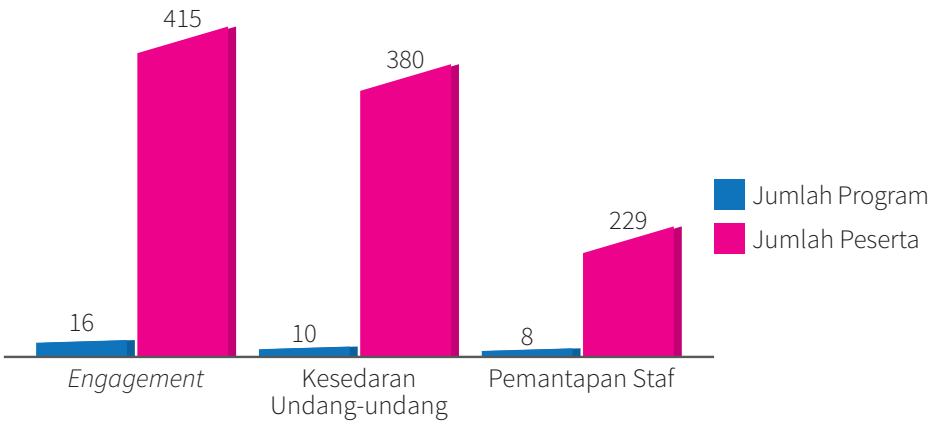
a. Program *Engagement*

Sebanyak 16 sesi *engagement* dengan pusat-pusat MARA serta agensi kerajaan melibatkan 415 orang peserta telah dibuat.

b. Program Kesedaran Undang-Undang

Sebanyak sepuluh (10) program kesedaran undang-undang telah dilaksanakan melibatkan 380 orang peserta seperti Ceramah Sukuk, Kursus Litigasi MARA dan Seminar Perlindungan Data Peribadi.

PROGRAM PEMBELAJARAN & PEMBANGUNAN





Kursus Litigasi MARA Bil. 1/2014 kepada PPT (Penguatkuasaan) dan PMD pada 16 hingga 19 Jun 2014



Seminar Perlindungan Data Peribadi 2014 kepada Ahli Pengurusan dan Syarikat Subsidiari MARA pada 2 Disember 2014

c. Program Pemantapan Staf

Sebanyak lapan (8) program pemantapan staf telah diadakan seperti Ceramah Ihsan dalam Bekerja, Kursus Menjana Mukmin Profesional dan taklimat oleh Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM).

KOMUNIKASI KORPORAT

Komunikasi Korporat memainkan peranan sebagai nadi yang menghubungkan MARA bersama pihak-pihak yang berkepentingan dengan *strategic positioning* sebuah agensi pembangunan sosio ekonomi yang efektif.

Melalui aktiviti komunikasi korporat, MARA turut menguar-uarkan kepada masyarakat terutamanya golongan sasar berkaitan peluang-peluang pengajian dan kemajuan kerjaya dalam pelbagai bidang. Pelbagai usaha dan program telah dilaksanakan bagi meningkatkan imej korporat MARA bersesuaian dengan moto MARA "Keusahawanan dan Pendidikan Global".

Strategi telah dirangka bagi memastikan penyampaian maklumat diterima oleh golongan sasar sama ada melalui *on-ground campaign*, penggunaan media cetak dan elektronik ataupun menerusi media sosial. Antara inisiatif yang dilaksanakan adalah seperti yang berikut:

i. Pengukuhan Jenama MARA Melalui Media Cetak, Elektronik dan Media Sosial

Bagi mengukuhkan jenama MARA di mata masyarakat, MARA telah menganjurkan pelbagai program dan pameran di samping menyertai ekspo yang dijalankan oleh pelbagai badan kerajaan yang lain. Secara keseluruhannya, MARA telah melaksanakan 299 program pameran dan ekspo sepanjang tahun 2014.

Outcome pengukuhan jenama MARA:

a. Jumlah purata pengunjung blog e-warta meningkat sebanyak 26% setiap bulan dan *Facebook* MARA menerima sebanyak 195,846 'likes' dengan peningkatan sebanyak 40% berbanding dengan tahun 2013;
b. Program-program yang dianjurkan MARA telah mendapat liputan media elektronik sebanyak 8,843 kali dan media cetak sebanyak 3,624 kali sepanjang tahun 2014; dan
c. Sebanyak 12 rencana khas dan satu (1) sisipan khas telah diterbitkan. Selain itu, 38 iklan telah dikeluarkan di media-media cetak bagi tujuan mempromosikan produk dan perkhidmatan MARA.

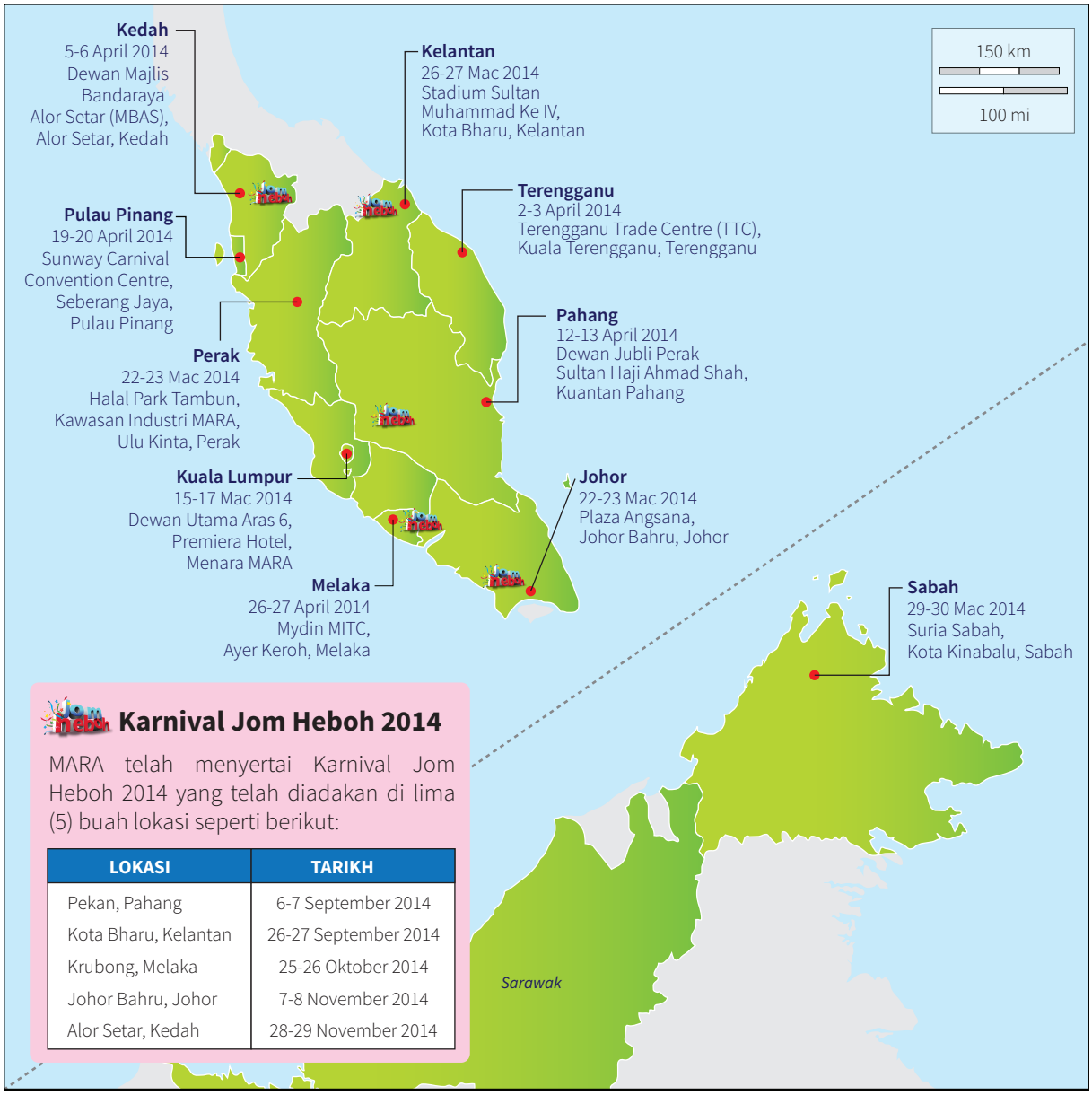
ii. Khidmat Pelanggan dan Aduan

MARA sentiasa komited dalam usaha mencapai objektif penyampaian maklumat yang tepat, cepat dan berkesan. Ini dibuktikan melalui penerimaan aduan melalui e-aduan berkurangan sebanyak 66% berbanding dengan tahun 2013. Sebanyak 43% daripada jumlah aduan diselesaikan dalam tempoh kurang daripada lima (5) hari bekerja mengikut standard Biro Pengaduan Awam.

iii. Karnival Pendidikan MARA 2014

Karnival Pendidikan MARA yang diadakan pada setiap tahun memberi pendedahan kepada para pengunjung terutamanya lepasan SPM dan golongan belia tentang peluang meneruskan pengajian setelah tamat alam persekolahan. Ini dapat membantu para pelajar membuat pilihan yang lebih tepat dalam merencanakan hala tuju mereka ke menara gading sesuai dengan kelayakan dan minat masing-masing.

Karnival Pendidikan MARA telah diadakan di 10 lokasi seperti berikut:



Karnival Jom Heboh 2014

MARA telah menyertai Karnival Jom Heboh 2014 yang telah diadakan di lima (5) buah lokasi seperti berikut:

LOKASI	TARIKH
Pekan, Pahang	6-7 September 2014
Kota Bharu, Kelantan	26-27 September 2014
Krubong, Melaka	25-26 Oktober 2014
Johor Bahru, Johor	7-8 November 2014
Alor Setar, Kedah	28-29 November 2014

Karnival ini telah memberi peluang kepada 1.2 juta pengunjung karnival tersebut mendapatkan informasi, perkhidmatan dan khidmat nasihat berkaitan pendidikan dan keusahawanan.

iv. Program Pembangunan Komuniti dan Pelajar

Sasaran bagi program ini ialah pelajar lepasan SPM dan graduan bagi memberi bimbingan berkaitan peluang-peluang pengajian dan kemajuan kerjaya mereka melalui program berikut:

SEHARI BERSAMA IPMa	LATIHAN PENINGKATAN KEMAHIRAN GRADUAN	SEMINAR KERJAYA	PAMERAN KERJAYA DAN PENEMPATAN GRADUAN
Seramai 82 orang graduan telah menghadiri sesi *networking* bersama majikan bagi mendapatkan latihan yang khusus untuk meningkatkan nilai kebolehdapatan kerja.	Seramai 2,157 orang pelajar IPMa dan pelajar tajaan MARA mendapat manfaat melalui penganjuran seminar pemantapan kemahiran dan pendedahan kepada senario pekerjaan terkini.	Program ini telah dilaksanakan sebanyak 14 kali di 14 buah negeri melibatkan 5,600 orang pelajar. --- Program ini bertujuan memberi pendedahan kepada para pelajar berkenaan peluang untuk melanjutkan pengajian.	MARA telah menganjurkan sebanyak lapan (8) Pameran Kerjaya dan telah menerima purata seramai 11,338 orang pengunjung di setiap pameran. Daripada jumlah tersebut, seramai 2,220 orang graduan telah diterima untuk bekerja di syarikat yang terpilih.

v. Program Nukleus (1 Keluarga 1 Graduan) dan Program 3P (Peningkatan Prestasi Pelajar)

Program ini mensasarkan pelajar Tingkatan 4 dan 5 daripada keluarga berpendapatan rendah. Program Nukleus dijalankan di dua (2) buah negeri iaitu Selangor dan Negeri Sembilan. Seramai 96 orang pelajar telah mendapat manfaat daripada program ini. Sebanyak enam (6) siri Program Peningkatan Prestasi Pelajar telah dilaksanakan di 14 buah negeri, merangkumi program motivasi dan bengkel menjawab soalan. Seramai 1,500 orang pelajar terlibat sepanjang program ini berlangsung.

PENYELARASAN PENGURUSAN

Penyampaian dan penyelarasan maklumat yang berkesan menjadi keutamaan kepada Pengurusan Tertinggi MARA. Unit Penyelaras (UPL) diwujudkan sebagai sekretariat yang bertanggungjawab untuk memastikan semua keputusan dan arahan dapat disalurkan kepada pusat-pusat pentadbiran MARA. Fokus utama UPL adalah seperti berikut:

i. Mengendalikan semua mesyuarat jawatankuasa peringkat Pengurusan MARA termasuk pembentangan prestasi, Pengurusan MARA dan Pengarah MARA Negeri;

ii. Menyelaraskan perancangan yang telah dipersetujui oleh Pengurusan Tertinggi MARA dilaksanakan dalam tempoh yang ditetapkan oleh semua pusat pentadbiran MARA;

iii. Menyediakan dan mengemas kini kuasa dan tanggungjawab Ketua Pengarah MARA, Timbalan Ketua Pengarah dan Pengarah Kanan terhadap bahagian-bahagian MARA selaras dengan Seksyen 7 Akta MARA;

iv. Mengemas kini terma rujukan semua Jawatankuasa yang dipengerusikan oleh Ketua Pengarah, Timbalan Ketua Pengarah, Pengarah Kanan dan Ahli-ahli Pengurusan MARA;

v. Menyelaraskan semua susulan maklum balas dan kertas kerja yang diperlukan oleh pihak Kementerian daripada Pengurusan MARA; dan

vi. Menyediakan bahan-bahan dan laporan kajian terkini daripada sumber-sumber yang berwibawa untuk rujukan dan kegunaan Pengurusan Tertinggi MARA.

UPL menguruskan 82 mesyuarat bagi sembilan (9) Jawatankuasa di bawah Pengurusan MARA seperti berikut:

BIL	JAWATANKUASA	BILANGAN MESYUARAT
1	Teraju MARA	28
2	Pengurusan MARA	19
3	Runding Harga	12
4	Peraturan	5
5	Piawaian & Kos	5
6	Pengarah MARA Negeri	4
7	Hapus Kira	4
8	Penyelarasan & Penemuan Audit	3
9	Kerugian & Perbelanjaan	2
	JUMLAH	**82**

Pembentangan Perancangan & Prestasi Pengurusan MARA 2014 dibuat secara suku tahun melibatkan bahagian, syarikat subsidiari dan Pejabat MARA Negeri kepada Pengurusan Tertinggi MARA.

PENGURUSAN HAL EHWAL MAJLIS

Pengurusan Hal Ehwal Majlis MARA dikendalikan oleh Unit Urus Setia Majlis (UUM). UUM juga bertanggungjawab menjalankan tugas-tugas kesetiausahaan berkaitan penyempurnaan Dokumen Kanun Tanah Negara, Surat Perjanjian, Memorandum Persefahaman (MoA/MoU) serta Surat Wakil Kuasa seperti berikut :



Berikut ialah bilangan mesyuarat di bawah kendalian Unit Urus Setia Majlis sepanjang tahun 2014:

BIL	JAWATANKUASA	BILANGAN MESYUARAT
1.	Majlis MARA	8
2.	Taklimat Khas Majlis	2
3.	*Pre Council* Majlis	7
4.	Lembaga Perolehan 'A'	3
5.	Lembaga Perolehan 'B'	19
6.	Jawatankuasa Perjawatan	8
7.	Jawatankuasa Kenaikan Pangkat Tinggi	3
8.	Jawatankuasa Kenaikan Pangkat Sokongan	3
9.	Jawatankuasa Rayuan	3
10.	Jawatankuasa Tatatertib	8
	JUMLAH	**64**

PENYELIDIKAN DAN INOVASI

Unit Penyelidikan dan Inovasi (UNI) bertindak menerajui dan menyelaraskan bidang penyelidikan dan inovasi dengan mengetengahkan idea-idea baharu dan progresif dalam kalangan warga kerja MARA.

Bagi melestarikan ekosistem yang inovatif dan membangunkan modal insan berinovatif dan kreatif dalam kalangan warga MARA, empat (4) strategi utama telah dilaksanakan oleh MARA bagi mencapai tujuan tersebut iaitu:

i. Memantapkan keupayaan berinovasi

ii. Menggalakkan pengkomersialan produk inovasi

iii. Mempertingkatkan perlindungan harta intelek

iv. Memperkasakan budaya penyelidikan

Aktiviti yang telah dilaksanakan oleh UNI sepanjang 2014 ialah:

BIL.	AKTIVITI
1.	Penerbitan Jurnal Pendidikan & Latihan serta MARA *Innovation Journal* sebanyak dua (2) kali setahun iaitu pada bulan Jun dan Disember.
2.	**Pendaftaran Harta Intelek (IP)** ❍ 17 produk inovasi MARA telah difailkan permohonan hak milik harta intelek kepada Perbadanan Harta Intelek Malaysia (MyIPO). ❍ Tiga (3) produk inovasi didaftarkan di bawah *Industrial Design* dan 14 produk di bawah paten. ❍ Dokumen Polisi dan manual *Intellectual Property and Commercialisation* telah dimurnikan.
3.	**Pengkomersialan Produk Inovasi** ❍ Penganjuran sesi *Product Pitching* produk inovasi MARA dengan Persatuan Pengilang dan Industri Perkhidmatan Bumiputera. ❍ Mengadakan perbincangan kerjasama pengkomersialan produk dengan Pusat Inovasi dan Penyelidikan Universiti Putra Malaysia (UPM) dan Cress Limited UK. ❍ Penyediaan dana sebanyak RM20,000 untuk peningkatan kualiti produk inovasi *Smart table* untuk pra pengkomersialan.
4.	**Menjadi Hub Penyebaran dan Perkongsian Maklumat Penyelidikan serta Inovasi** ❍ Pembangunan Portal Interaktif Unit Inovasi dan Penyelidikan bagi memaklumkan aktiviti dan kejayaan inovasi MARA.
5.	**Skim Geran Penyelidikan dan Inovasi MARA (SGPIM)** ❍ 71 projek penyelidikan dan inovasi diluluskan melibatkan peruntukan sebanyak RM2.34 juta.

BIL.	AKTIVITI
6.	**Pembudayaan Inovasi dalam Kalangan Warga MARA** ❍ Anugerah Inovasi MARA 2014. ❍ Program Pembudayaan Inovasi: – Program *Creative Talk* dan *Intellectual Discourse* – Penyertaan warga kerja MARA dalam pertandingan dan pameran inovasi pada tahun 2014 adalah seperti berikut: • Malaysia Technology Expo 2014 (MTE 2014) • International, Invention, Innovation & Technology Exhibition 2014 (ITEX 2014) • Anugerah Kualiti dan Inovasi KKLW 2014 ❍ Kolaboratif Persidangan dan Ekspo Antarabangsa Teknikal dan Teknologi. ❍ Bengkel Penyediaan Harta Intelek dan Penulisan *Proposal* Projek Penyelidikan di bawah skim geran SGPIM. ❍ Kursus Pembangunan Inovasi dan Kreativiti yang melibatkan semua pusat MARA. ❍ Pembiayaan yuran penerbitan artikel penyelidikan dalam jurnal antarabangsa iaitu *International Scientific Indexing* (ISI) dan Scopus.



Kerjasama dengan Persatuan Pengilang dan Industri Perkhidmatan Bumiputera Malaysia



MARA Memenangi Tiga (3) Anugerah dalam Anugerah Inovasi KKLW 2014



SEKTOR KEUSAHAWANAN

PEMBANGUNAN USAHAWAN

PEMBANGUNAN INDUSTRI

INFRASTRUKTUR PERNIAGAAN

PEMBIAYAAN PERNIAGAAN

PLATFORM AGENSI PEMASARAN – GLOCAL LINK (M) SDN. BHD.

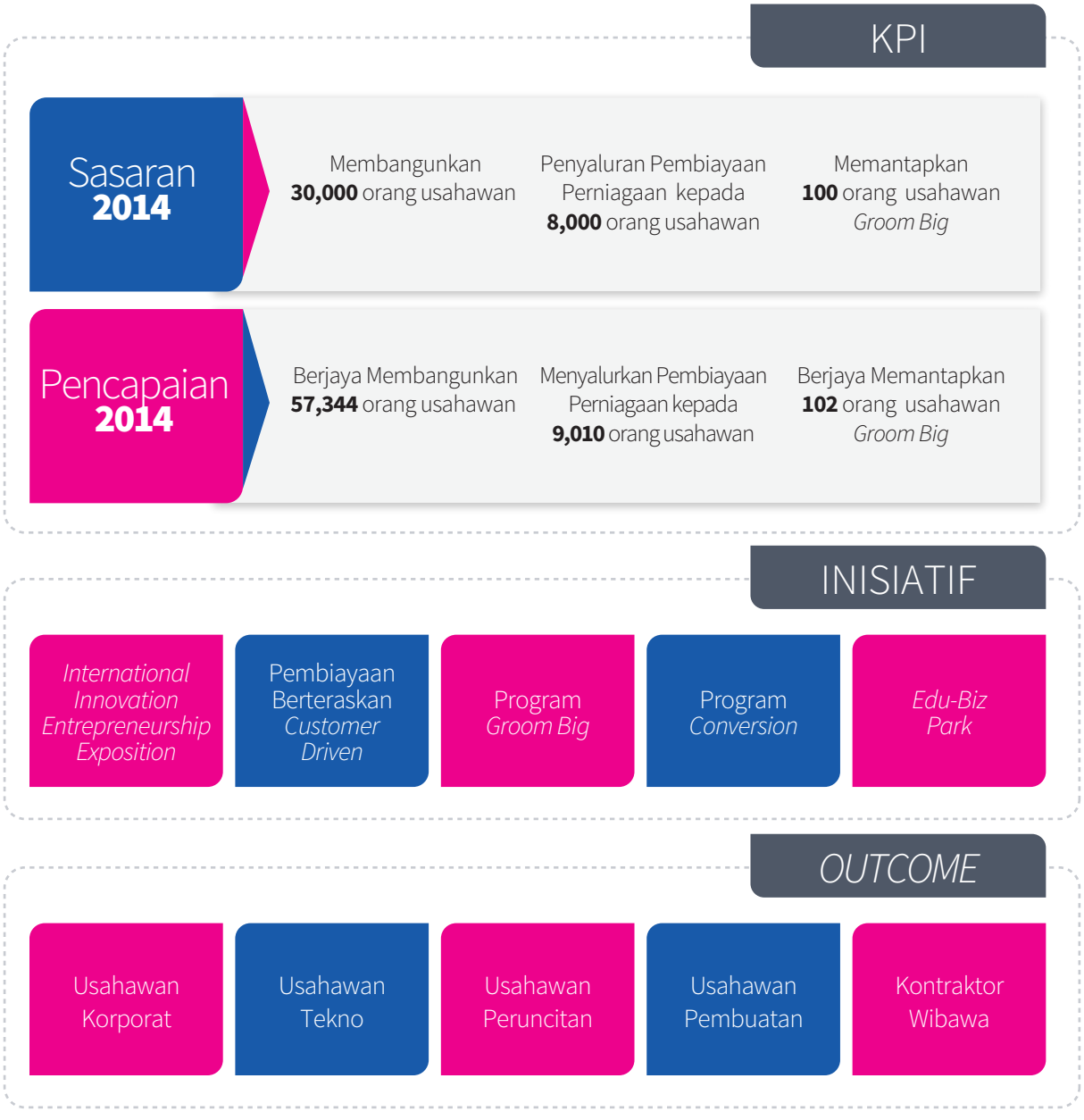
PEMBANGUNAN REKA BENTUK PRODUK – PUSAT PEMBANGUNAN REKA BENTUK MALAYSIA SDN. BHD. (DDEC)

PEMBANGUNAN TEKNOLOGI PERABOT – F.I.T. CENTER SDN. BHD. (FITEC)

SEKTOR KEUSAHAWANAN

Sepanjang tahun 2014, Sektor Keusahawanan telah mempergiatkan peranan mencapai visi MARA untuk menerajui bidang keusahawanan bagi pemilikan ekuiti Bumiputera sebagaimana dalam Kerangka Transformasi Strategik MARA 2011-2020. Program pembangunan keusahawanan yang dilaksanakan memberi fokus kepada matlamat pencapaian *outcome* usahawan berjaya dan inovatif bagi lima (5) kategori iaitu usahawan korporat, teknousahawan, usahawan pembuatan, usahawan peruncitan dan kontraktor wibawa Bumiputera.

Konsep pembangunan keusahawanan dilaksanakan dengan berteraskan ekosistem keusahawanan yang inklusif melalui pembangunan *edu-biz parks* dengan mengambil kira tahap-tahap di dalam rantaian pembangunan usahawan secara holistik.



Pendekatan Pembangunan Keusahawanan ini dilaksanakan oleh tiga (3) Bahagian di bawah Sektor Keusahawanan MARA iaitu:

i. Pembangunan Usahawan

Memberi fokus kepada pembangunan sumber manusia *(the person)* sebagai usahawan yang kompeten dalam pengurusan dan pembangunan perniagaan dari peringkat mewujudkan para usahawan sehingga ke peringkat memperkukuhkan mereka dalam usaha niaga yang diceburi;

ii. Pembangunan Industri & Infrastruktur

Memberi fokus kepada pembangunan perniagaan *(the enterprise)* milik usahawan Bumiputera dalam rantaian nilai industri yang strategik sehingga membolehkan syarikat-syarikat tersebut memainkan peranan utama sebagai *industry players* yang mampu ke peringkat global. Pembangunan industri juga diperkukuhkan dengan penyediaan premis perniagaan (*the business premise)* yang kondusif untuk pembangunan perniagaan usahawan; dan

iii. Pembiayaan Perniagaan

Memberi fokus kepada penyediaan pelbagai kemudahan kewangan sebagai instrumen untuk menyokong aktiviti usahawan dalam perniagaan yang diceburi.

Selain itu tiga (3) buah anak syarikat milik penuh MARA turut memantapkan usaha pembangunan keusahawanan MARA dengan penglibatan dalam bidang pengkhususan masing-masing.

iv. Platform Pemasaran

Glocal Link Sdn. Bhd. merupakan sayap pemasaran bagi membantu usahawan meluaskan pasaran produk dan perkhidmatan mereka.

v. Pembangunan Reka Bentuk Produk

DDEC Sdn. Bhd. memfokuskan peranan dalam pembangunan reka bentuk produk usahawan supaya mampu bersaing di pasaran tempatan dan global.

vi. Pembangunan Teknologi Perabot

FITEC Sdn. Bhd. merupakan pusat sumber teknologi khusus bagi membangunkan perusahaan perabot Bumiputera yang kompeten.

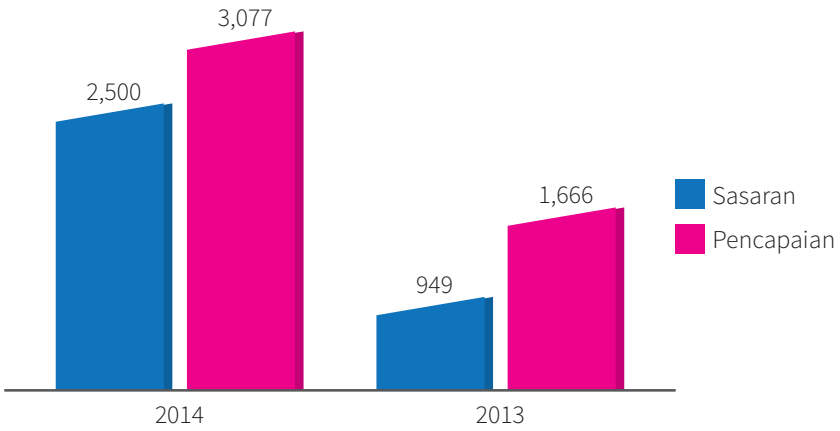
PEMBANGUNAN USAHAWAN

Pelbagai program pembangunan keusahawanan telah dilaksanakan oleh Bahagian Pembangunan Usahawan MARA bagi melahirkan usahawan baharu dan memperkasakan usahawan sedia ada menjadi lebih berinovasi dan mampu bersaing di peringkat global. Terdapat empat (4) program utama yang menyokong objektif pembangunan usahawan iaitu:

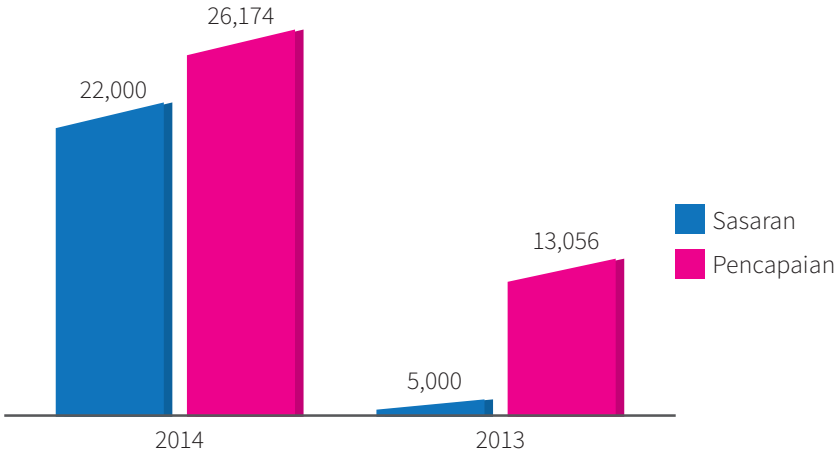
i. Latihan Keusahawanan

Latihan keusahawanan merupakan keperluan utama bagi memperlengkapkan diri usahawan dengan ciri-ciri keusahawanan yang unggul, berilmu pengetahuan, berkemahiran serta berupaya mengaplikasikan kecanggihan teknologi masa kini. Sepanjang tahun 2014, latihan keusahawanan yang dianjurkan telah di sertai oleh 52,807 orang peserta melalui tiga (3) program utama, iaitu Pembudayaan Keusahawanan, Pewujudan Usahawan serta Peningkatan dan Pengukuhan Usahawan, dengan jumlah perbelanjaan keseluruhan sebanyak RM14,036,986.

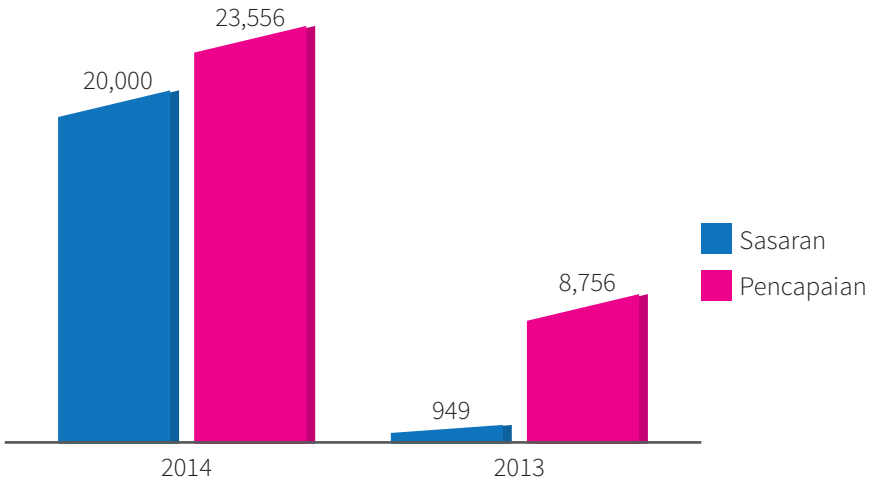
BILANGAN PESERTA PROGRAM LATIHAN PEWUJUDAN USAHAWAN



BILANGAN PESERTA PROGRAM LATIHAN PEMBUDAYAAN KEUSAHAWANAN



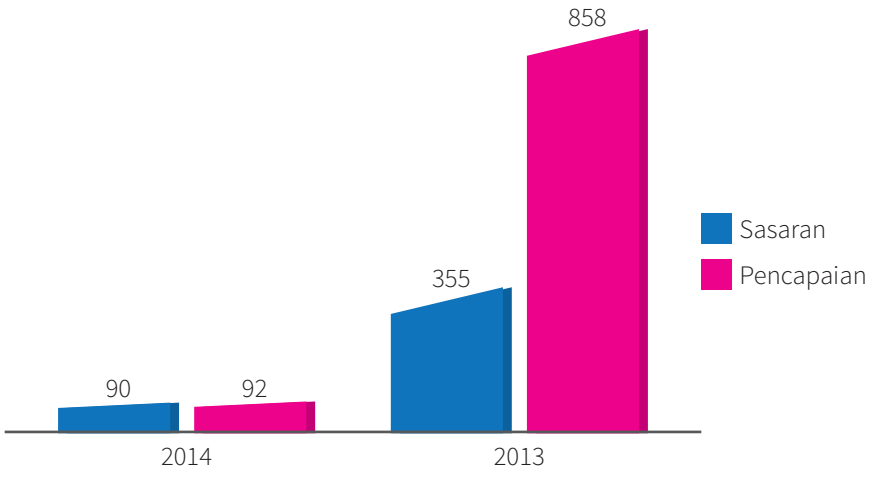
BILANGAN PESERTA PROGRAM LATIHAN PENINGKATAN DAN PENGUKUHAN USAHAWAN



ii. Program Teknousahawan

MARA turut membangunkan usahawan berteknologi melalui Program Teknousahawan yang mengandungi dua (2) program utama, iaitu Program Sarjana Tekno Keusahawanan (PSTK) dan Program Peningkatan Teknologi Strategik (PPTS). Kedua-dua program ini memberi peluang kepada teknousahawan *Small Medium Enterprise* (SME) melonjak ke tahap yang lebih tinggi melalui peningkatan ilmu dan teknologi yang dilaksanakan secara kerjasama dengan rakan strategik. Seramai 92 orang teknousahawan telah mendapat manfaat di bawah program ini dengan jumlah perbelanjaan keseluruhan sebanyak RM1,000,000 pada tahun 2014.

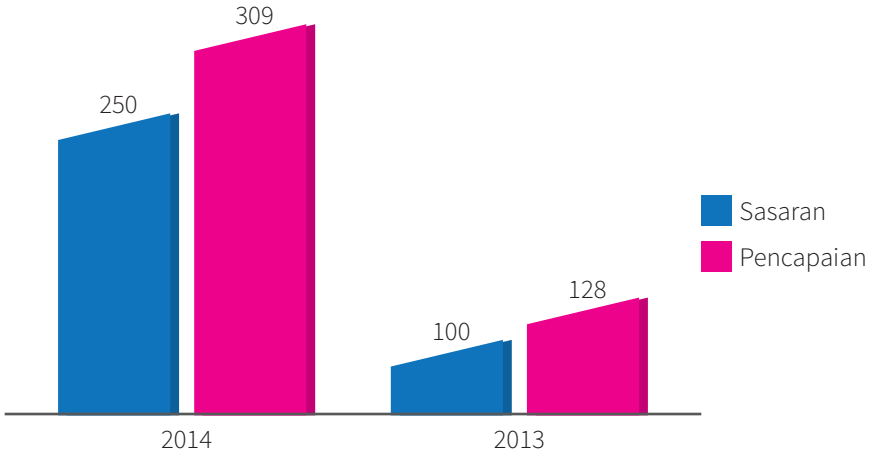
BILANGAN USAHAWAN DI BAWAH PROGRAM TEKNOUSAHAWAN



iii. Pembangunan Standard Perniagaan

Pembangunan Standard Perniagaan bertujuan untuk membangunkan syarikat milik usahawan Bumiputera yang mengamalkan *industry best practices* dan memperoleh akreditasi/persijilan seperti persijilan Halal, ISO, MeSTI, HACCP dan GMP. Di bawah program ini usahawan diberi khidmat nasihat dan bimbingan bagi membangunkan perniagaaan yang memenuhi syarat pemiawaian supaya perniagaan mereka menjadi lebih kompetitif dan produk mereka mampu ke pasaran global. Sepanjang tahun 2014 seramai 309 orang usahawan telah memperoleh kemudahan ini dengan jumlah perbelanjaan sebanyak RM3,255,551.

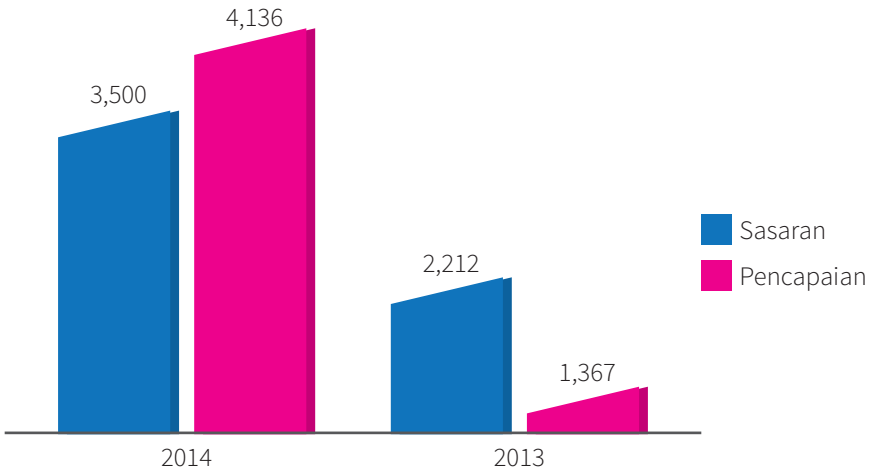
BILANGAN USAHAWAN PROGRAM PEMBANGUNAN STANDARD PERNIAGAAN



iv. Pembangunan Pemasaran

Program Pembangunan Pemasaran telah memberi pendedahan dan membuka peluang kepada ramai usahawan Bumiputera untuk mempromosikan dan meluaskan lagi akses pasaran bagi produk dan perkhidmatan melalui penyertaan dalam pameran/ekspo, pengiklanan, pemadanan perniagaan dan rangkaian perniagaan. Seramai 4,136 orang usahawan telah berpeluang memasuki pasaran yang lebih berpotensi dengan jumlah perbelanjaan sebanyak RM5,383,103 bagi tahun 2014.

BILANGAN USAHAWAN PROGRAM PEMBANGUNAN PEMASARAN



PEMBANGUNAN INDUSTRI

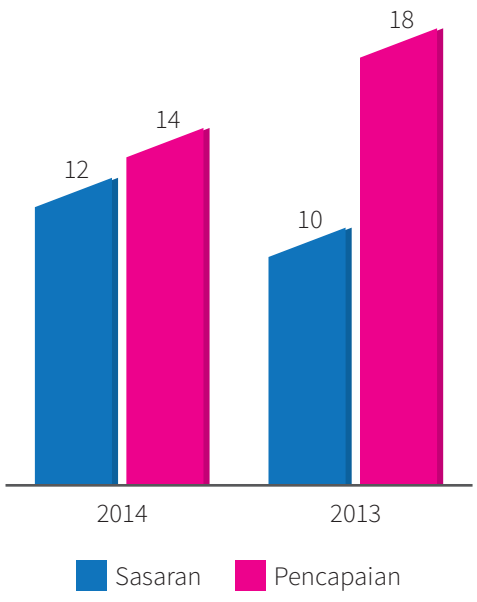
Di bawah Pembangunan Industri, MARA melaksanakan lima (5) inisiatif bagi pembangunan usahawan korporat, usahawan industri peruncitan berunsurkan teknikal dan vokasional (TVET), usahawan industri pembuatan, kontraktor wibawa dalam industri binaan berasaskan *Industrialised Building Syste*m (IBS) dan usahawan muda berkonsepkan *conversion* dan *start-up.*

PROGRAM *THE BARON* Pembangunan Usahawan Korporat	PROGRAM PUTEK Pembangunan Usahawan Kemahiran & Teknikal (TVET)	PROGRAM *SMART AUTO* Pembangunan Usahawan Automotif
PROGRAM KEMUDAHAN PENGELUARAN DAN PERANTISAN Pembangunan Usahawan Industri Pembuatan	PROGRAM IBS Pembangunan Usahawan Kontraktor Wibawa dalam Industri Binaan berasaskan IBS	PROGRAM PUTRA Pembangunan Usahawan Muda berkonsepkan *Conversion*

i. Pembangunan Usahawan Korporat (*The Baron*)

Program *The Baron* mula dilaksanakan pada tahun 2013 yang merupakan inisiatif untuk melahirkan usahawan korporat melalui pemilikan pegangan ekuiti yang membolehkan usahawan Bumiputera menerajui sesebuah syarikat yang berpotensi maju. Usaha ini juga merupakan galakan kepada usahawan Bumiputera untuk terlibat secara berkesan dalam penciptaan kekayaan (*wealth creation*) dan penyediaan peluang pekerjaan bagi pembangunan ekonomi negara. Di samping itu lebih ramai profesional Bumiputera dilibatkan dalam pengurusan syarikat dengan pemindahan kepakaran dan teknologi asing ke dalam negara melalui penguasaan ekuiti *Multi-National Corporations* (MNC) yang beroperasi di Malaysia. Pada tahun 2014, seramai 14 orang usahawan korporat telah dibangunkan dengan jumlah perbelanjaan sebanyak RM53,500,000 berbanding tahun 2013 sebanyak RM58,494,200.

BILANGAN USAHAWAN KORPORAT PROGRAM *THE BARON*



Pencapaian di atas menjadikan bilangan terkumpul usahawan korporat Program The Baron seramai 32 orang dengan pecahan mengikut jenis industri yang diceburi sebagaimana rajah berikut.

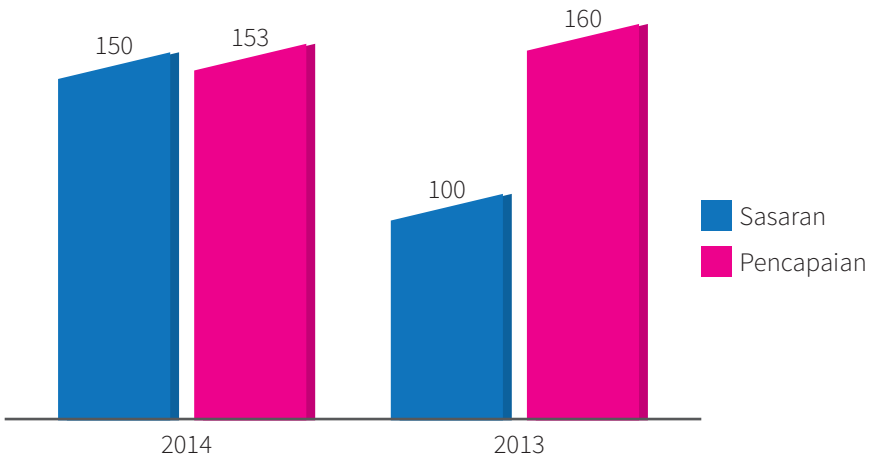


ii. Pembangunan Usahawan Teknikal (PUTEK)

Golongan yang memiliki kemahiran teknikal dan vokasional (TVET) turut diberi fokus bagi memantapkan usaha niaga mereka melalui Program Usahawan Teknikal (PUTEK). Program ini telah dilaksanakan sejak tahun 2000. Usahawan TVET terdiri daripada pelajar lepasan Institusi Pendidikan MARA (IPMa) seperti GIATMARA, IKM, KKTM dan UniKL, serta pelajar lepasan institusi TVET yang lain. Seramai 463 orang peserta telah mengikuti latihan di bawah program ini pada tahun 2014. Daripada jumlah tersebut sebanyak 153 buah syarikat milik usahawan yang menyertai latihan tersebut telah menerima kemudahan bagi memperlengkapkan mesin/peralatan perniagaan serta modal pusingan. Jumlah perbelanjaan program ini bagi tahun 2014 ialah sebanyak RM8,952,027.75 berbanding RM8,205,832.40 pada tahun 2013.

Jumlah keseluruhan bilangan usahawan di bawah Program PUTEK bagi RMKe-10 (2011-2015) setakat Disember 2014, ialah seramai 540 orang. Program ini telah berjaya meningkatkan keupayaan syarikat usahawan bagi menambah pendapatan syarikat, nilai bersih perniagaan dan menawarkan peluang pekerjaan kepada masyarakat.

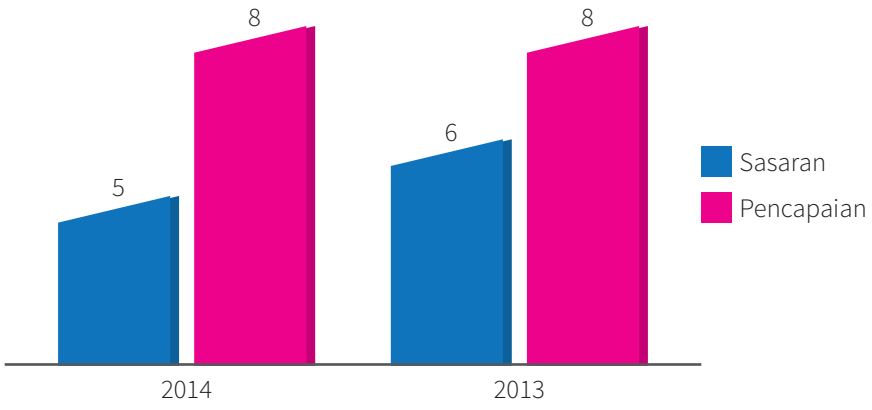
BILANGAN USAHAWAN PROGRAM PUTEK



iii. Pembangunan Usahawan Industri Peruncitan Automotif (*Smart Auto*)

Program Smart Auto memberi anjakan kepada bengkel-bengkel usahawan perkhidmatan automotif Bumiputera sama ada melalui rangkaian 3S *(sales, service & spare parts)*, 2S atau peningkatan bengkel 1S. Program yang mula dilaksanakan pada tahun 2013 ini menitikberatkan penampilan bengkel, penggunaan teknologi, perkhidmatan yang kompeten serta pelaksanaan amalan *industry best practices*. Program ini dimantapkan lagi pada tahun 2014, dengan kolaboratif bersama pemain utama industri, iaitu NAZA Motor dan Malaysia Automotive Institute (MAI). Sebanyak lapan (8) buah syarikat usahawan Bumiputera telah menaik taraf bengkel sedia ada mereka di bawah program ini dengan perbelanjaan sebanyak RM6,149,000 berbanding dengan tahun 2013 sebanyak RM13,350,000. Usahawan yang dipilih juga adalah dari kalangan yang berpotensi untuk program *Groom Big.* Sebanyak 16 buah bengkel usahawan Smart Auto telah dibangunkan sejak program ini dilaksanakan pada tahun 2013 hingga 2014.

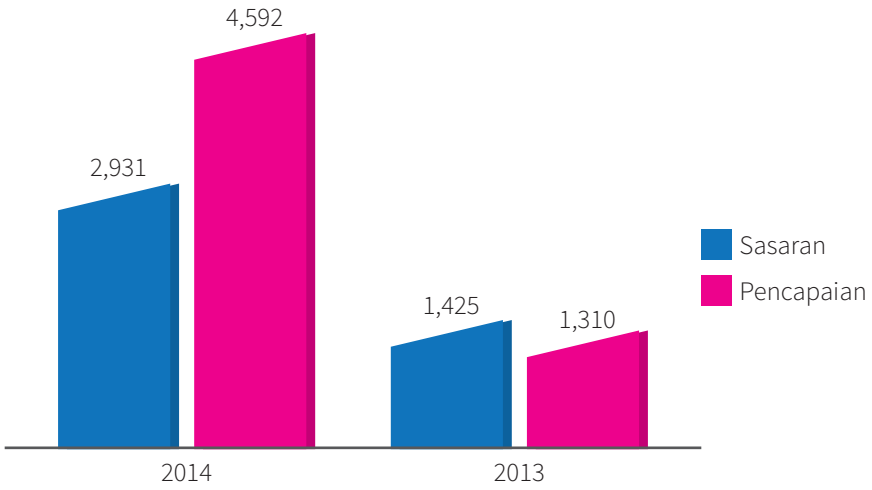
BILANGAN USAHAWAN PERUNCITAN AUTOMOTIF PROGRAM *SMART AUTO*



iv. Pembangunan Usahawan Industri Binaan (IBS-PERHEBAT)

Pembangunan usahawan dalam industri binaan bagi tahun 2014 memberi fokus khusus kepada pesara tentera yang berpotensi untuk menjadi usahawan IBS (*Industrial Building System*) melalui kolaborasi dengan Perbadanan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT). Program IBS MARA-PERHEBAT ini bertujuan menyediakan asas bagi rantaian industri binaan berkonsepkan IBS dari peringkat pengeluar/ pengilang, pengedar/vendor hingga ke peringkat pemasang *(installer)*. Sepanjang tahun 2014, usaha membangunkan kontraktor wibawa Bumiputera dari kumpulan sasar ini masih di peringkat pewujudan. Latihan telah diberikan kepada 4,583 orang anggota PERHEBAT dari peringkat *installer* dan kontraktor IBS dengan peruntukan yang telah dibelanjakan berjumlah RM5,185,045 pada tahun 2014 berbanding dengan RM11,679,000 pada tahun 2013.

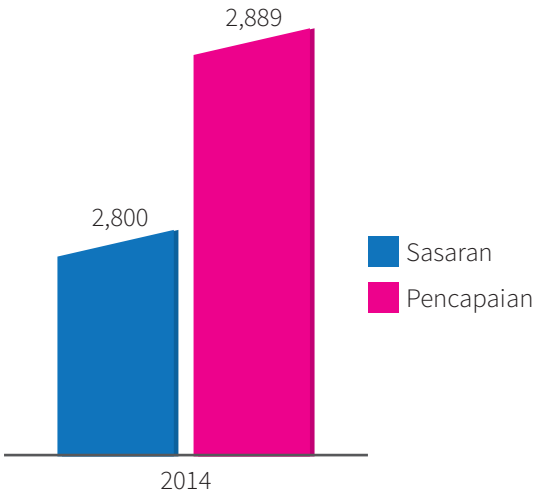
BILANGAN USAHAWAN INDUSTRI BINAAN IBS-PERHEBAT



v. Pembangunan Usahawan Muda (PUTRA)

Program PUTRA merupakan usaha MARA bagi melahirkan usahawan kecil dinamik dari golongan belia atau generasi muda, terutamanya lepasan Institusi Pendidikan MARA (IPMa) yang mahu memulakan perniagaan buat kali pertama (*start-up*). Program yang berkonsepkan *conversion* ini dilaksanakan secara fokus bagi golongan sasar ini bermula tahun 2014. Ia merangkumi komponen pembiayaan kecil dan *hand holding coaching* bagi memastikan usahawan muda ini terbimbing untuk berjaya. Usahawan PUTRA dari pelbagai bidang perniagaan yang berpotensi maju kelak akan terus dibangunkan melalui program-program peningkatan dan pengukuhan di dalam rantaian Program Pembangunan Keusahawanan MARA. Jumlah yang telah dibelanjakan bagi program ini ialah sebanyak RM25,572,327 bagi 2,889 orang usahawan.

BILANGAN USAHAWAN MUDA PROGRAM PUTRA



vi. Projek Khas Penyelidikan dan Pembangunan Vaksin Halal

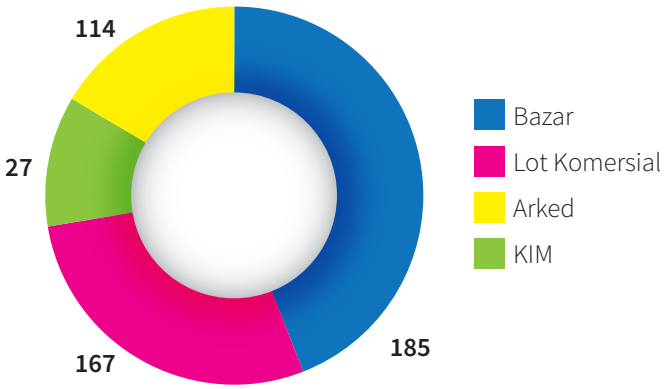
MARA telah dipilih menjadi agensi penyaluran dana serta memantau pembangunan projek penyelidikan Vaksin HALAL yang dilaksanakan oleh syarikat usahawan Bumiputera, Natural Wellness Pharmaceuticals (M) Sdn. Bhd. (NWPMSB) dengan kerjasama makmal perubatan di Amerika Syarikat. Projek ini berjaya dilaksanakan pada tahun 2014 bagi penyelidikan dan pembangunan vaksin meningitis patuh syari'ah, iaitu alternatif kepada vaksin import yang tidak menepati kehendak syari'ah. Penyelidikan dan pembangunan ini juga berpotensi untuk dikembangkan kepada vaksin lain untuk manfaat ummah.

Rakan Strategik MARA dalam Rangkaian Pembangunan Industri

INFRASTRUKTUR PERNIAGAAN

Kemudahan infrastruktur berupa lot-lot perniagaan memainkan peranan penting bagi menyokong program pembangunan usahawan. Lot-lot di premis perniagaan MARA diisi secara penyewaan kepada usahawan Industri Kecil & Sederhana (IKS). Premis-premis ini juga berkonsepkan inkubator bagi menyediakan usahawan untuk mampu bersaing ke peringkat yang lebih tinggi. Pada tahun 2014, MARA mempunyai 7,239 buah lot perniagaan di 493 buah premis perniagaan di seluruh negara, berbanding 7,242 buah lot di 486 buah premis perniagaan pada tahun 2013. Jumlah tersebut merangkumi lot-lot kilang industri MARA (KIM)/bengkel dan lot-lot perniagaan bagi industri peruncitan.

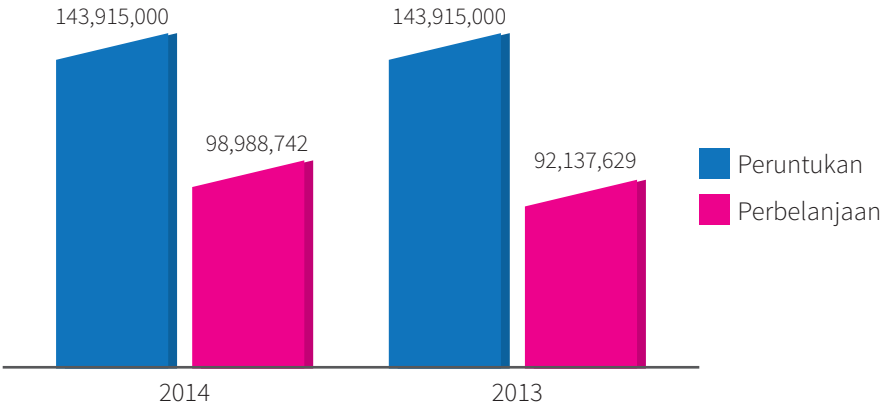
BILANGAN PREMIS MENGIKUT KATEGORI



i. Naik Taraf dan Pembangunan Semula Premis

Pada tahun 2014, sebanyak 11 premis telah di naik taraf atau dibangunkan semula dengan perbelanjaan sejumlah RM98,988,742. Usaha menaik taraf premis sedia ada dan pembangunan semula premis perniagaan lama bertujuan untuk menjadikan premis perniagaan MARA sebagai premis berkonsep dan kondusif untuk usahawan menjalankan perniagaan. Ia juga bertujuan memberi pembaharuan serta mempertingkatkan imej agar dapat menarik orang ramai untuk datang seterusnya menjadi pelanggan kepada perniagaan yang beroperasi di premis tersebut.

PRESTASI PERBELANJAAN PEMBANGUNAN SEMULA & NAIK TARAF PREMIS



Premis MARA selepas Dinaik Taraf dan Dibangunkan semula



Bazar Benut, Johor



Plaza Kayangan, Kangar, Perlis



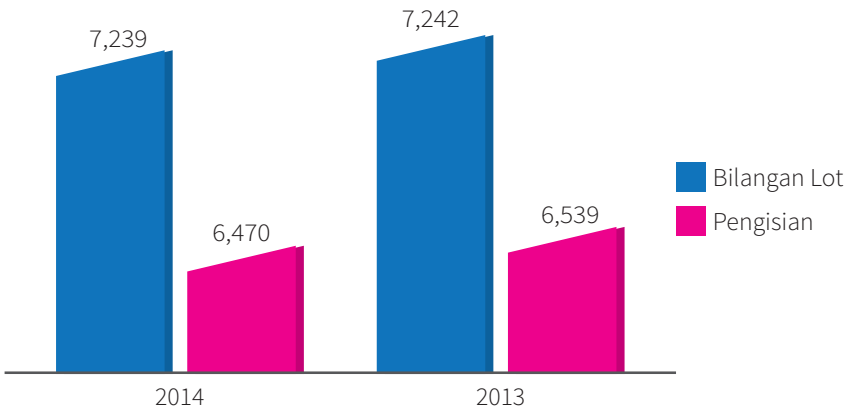
Bangunan Sultan Sulaiman, Kuala Lumpur



Arked Sik, Kedah

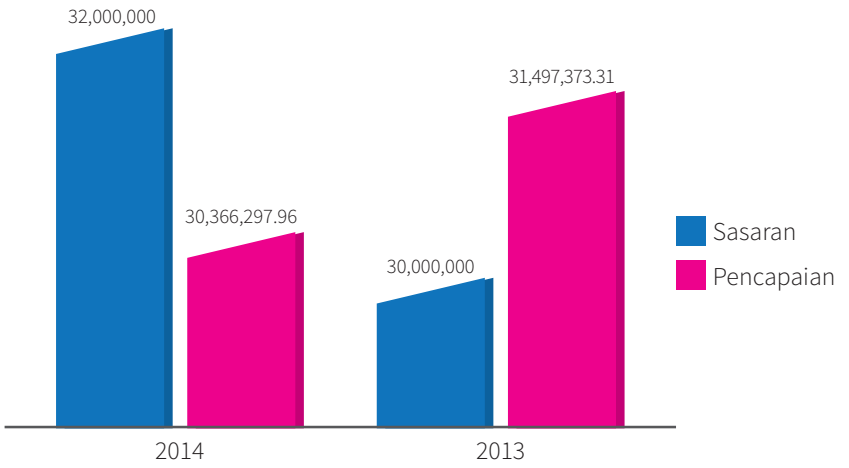
Pembinaan premis berkonsep kontena/kabin merupakan satu inovasi bagi MARA dalam pembinaan premis di kawasan luar bandar. Kos yang digunakan untuk pembinaan kontena/kabin adalah lebih rendah berbanding kos pembinaan konvensional. Tempoh pelaksanaan projek yang singkat dan mudah alih mengikut keperluan merupakan ciri-ciri projek baharu berinovasi MARA. Pada tahun 2014, sebanyak sembilan (9) projek kontena/kabin telah diluluskan melibatkan kos RM4,526,000 dan dijangka siap pada tahun 2015.

JUMLAH PENGISIAN LOT PREMIS PERNIAGAAN MARA



Dari segi kutipan sewa pula, sebanyak 94.8% atau RM30,366,297.96 bayaran kutipan sewa telah diterima berbanding sasaran RM32,000,000. Prestasi ini agak menurun berbanding prestasi tahun 2013, kerana sebanyak 11 premis telah dikosongkan/tidak dibuat kutipan sewa, berikutan usaha pembangunan semula/naik taraf premis-premis tersebut.

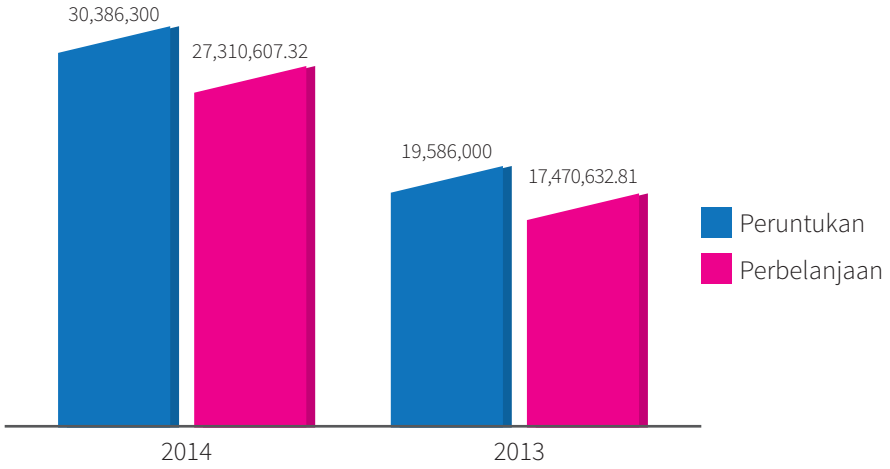
PRESTASI KUTIPAN SEWA PREMIS PERNIAGAAN MARA



ii. Selenggaraan Premis

Selenggaraan premis dilaksanakan secara berterusan bagi memastikan premis-premis perniagaan MARA berada dalam keadaan baik, bersih dan selamat. Usaha selenggaraan yang dilaksanakan telah menjadikan premis perniagaan tersebut ceria dan selesa bagi para penyewa dan pengunjung.

PERBELANJAAN SELENGGARAAN PREMIS PERNIAGAAN MARA

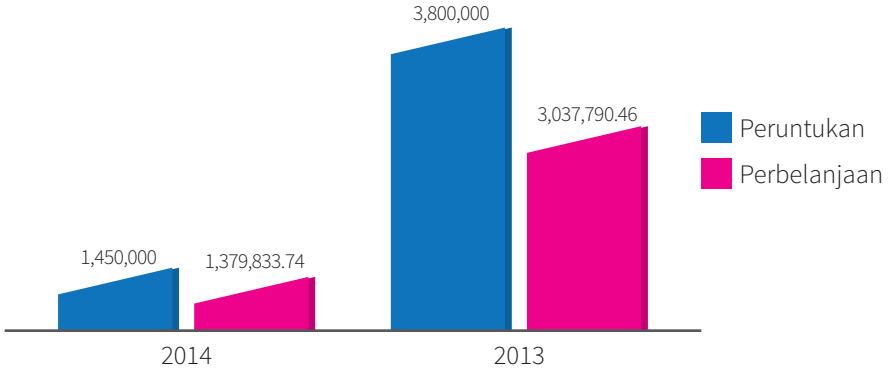


iii. Promosi Premis Perniagaan

Promosi premis perniagaan dilaksanakan secara berjadual mengambil kira musim-musim perayaan bagi menarik orang ramai berkunjung dan berlanggan di premis-premis perniagaan MARA. Antara tema program promosi yang telah dijalankan sepanjang tahun 2014 ialah;

- Karnival Usahawan Mengikut Negeri;
- Jualan Sempena Hari Raya Aidilfitri;
- Pameran Kemerdekaan;
- Festival Pengantin; dan
- Pesta Buku & Persediaan Persekolahan.

PERBELANJAAN PROGRAM PROMOSI PREMIS PERNIAGAAN



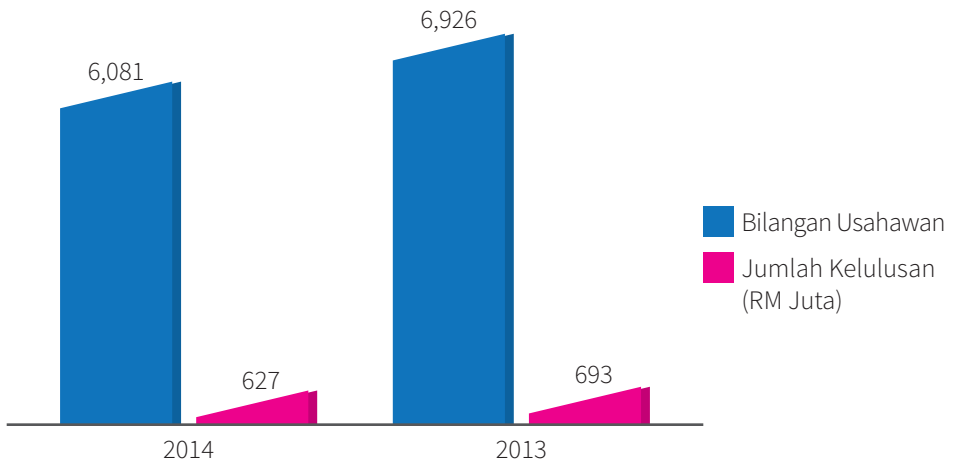
PEMBIAYAAN PERNIAGAAN

MARA telah melaksanakan pembiayaan perniagaan patuh syariah bermula pada tahun 1995. Selaras dengan Program Transformasi Kerajaan dan Agenda Pemerkasakan Ekonomi Bumiputera (PEB), tiga (3) skim pembiayaan perniagaan MARA ditawarkan bagi menyokong pembangunan usahawan seperti berikut:

i. Skim Pembiayaan Kontrak Ekspres (SPiKE)

SPiKE ditawarkan kepada usahawan Bumiputera dalam bidang kontrak dengan mudah dan cepat bagi membantu menambah bilangan kontraktor Bumiputera yang berwibawa. Skim ini terbuka kepada kontraktor gred G1, G2, G3, G4 dan G5 dalam bidang pembinaan, bekalan, perkhidmatan dan elektrik. Tempoh kelulusan adalah tiga (3) hari dari tarikh permohonan lengkap diterima oleh MARA.

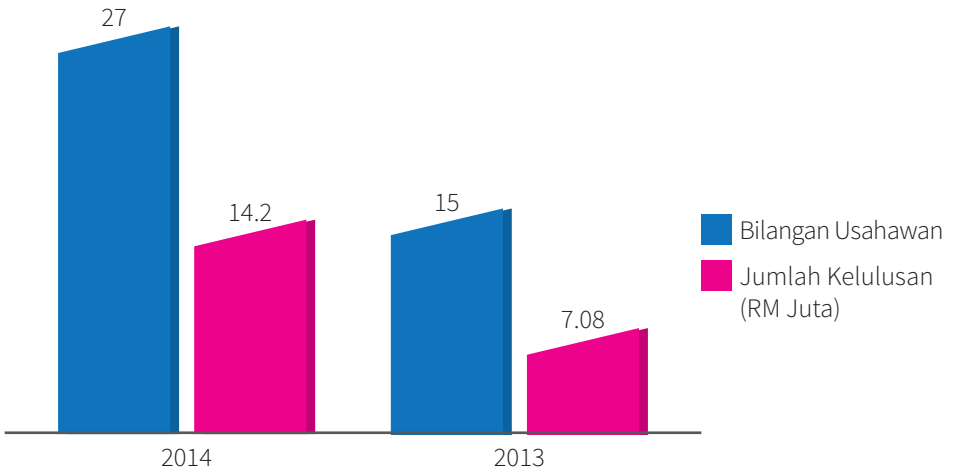
SKIM PEMBIAYAAN KONTRAK EKSPRES



ii. Skim Jaminan Usahawan MARA (SJUM)

SJUM merupakan kemudahan pembiayaan bagi menjayakan program *Groom Big* MARA. Melalui skim ini, MARA bertindak sebagai penjamin bagi kemudahan pembiayaan yang ditawarkan oleh bank komersial kepada usahawan Bumiputera yang terpilih.

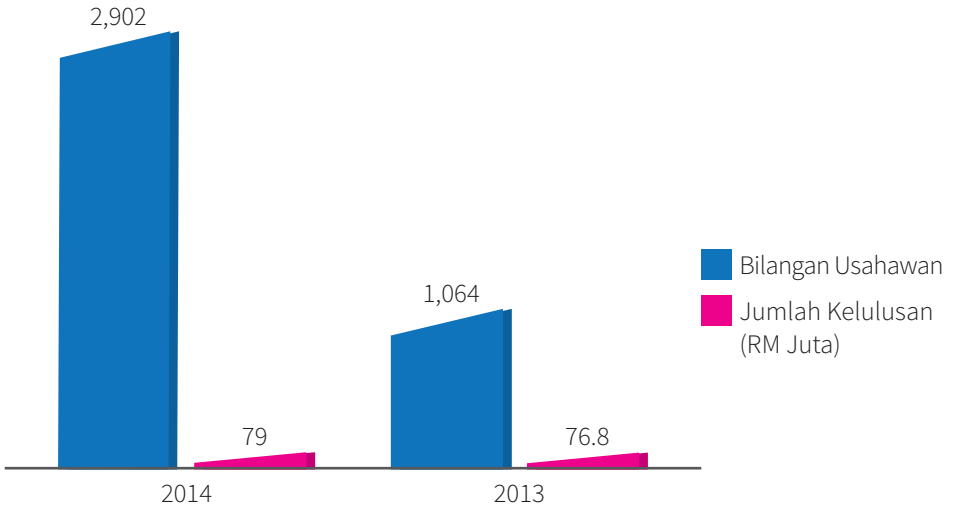
SKIM JAMINAN USAHAWAN



iii. Skim Pembiayaan Mudah Jaya (SPiM)

SPiM merupakan kemudahan pembiayaan bagi membantu usahawan Bumiputera mengembangkan perniagaan sedia ada di bawah sektor perdagangan, perkhidmatan dan pembuatan.

SKIM PEMBIAYAAN MUDAH JAYA



Kosmo! | Utusan Malaysia

Dana untuk usahawan bumiputera

Bank Rakyat tawar Skim Jaminan Usahawan Mara bernilai RM200 juta

FAHMY AZRIL ROSLI

KUALA LUMPUR – Bank Rakyat memperuntukkan dana pembiayaan bernilai RM200 juta di bawah Skim Jaminan Usahawan Mara (MEGS) kepada usahawan bumiputera di bawah Majlis Amanah Rakyat (Mara) bermula tahun ini.

Presiden merangkap Pengarah Urusan Bank Rakyat, Datuk Mustafha Abd. Razak berkata, MEGS menawarkan kemudahan pembiayaan kepada usahawan dan perniagaan yang berdaya maju dan patuh syariah manakala Mara bertindak sebagai penjamin sehingga 80 peratus daripada nilai yang diberikan.

"Kami menyediakan pembiayaan serendah RM200,000 hingga maksimum sebanyak RM2 juta bergantung kepada jumlah pembiayaan dan jenis perniagaan yang mahu dijalankan dengan tempoh bayaran balik sehingga 10 tahun bergantung kepada saiz perniagaan.

"MEGS menawarkan pembiayaan jangka panjang, terutamanya dalam sektor pembuatan dan perkhidmatan yang meliputi aspek pembelian hartanah atau mesin, pembiayaan modal kerja, kontrak dan jaminan bank.

"Caj jaminan satu peratus dikenakan kepada setiap syarikat perniagaan berstatus milikan tunggal, perkongsian dan syarikat sendirian berhad yang beroperasi sekurang-kurangnya dua tahun," katanya.

Beliau berkata demikian kepada pemberita pada sidang akhbar selepas majlis menandatangani memorandum perjanjian (MoA) di antara Bank Rakyat dan Mara di sini semalam.

Turut hadir Ketua Pengarah Mara, Datuk Ibrahim Ahmad dan Setiausaha Majlis Mara, Mohd. Salleh Abdullah.

Mustafha menjelaskan, pihak bank akan membuat penilaian kredit ke atas permohonan pembiayaan di bawah skim ini dan akan mengemukakan penilaian tersebut kepada pihak Mara untuk kelulusan akhir jaminan.

Sementara itu, Ibrahim berkata, Bank Rakyat merupakan rakan kerjasama yang ketiga selepas Bank Muamalat dan Malaysia Building Society Bhd.

BANKRAKYAT



MUSTAFHA (kiri), Ibrahim dan Mohd. Salleh (kanan) pada majlis pelancaran Skim Jaminan Usahawan Mara di Kuala Lumpur semalam.

Kerjasama MARA dengan Bank Rakyat bagi Kemudahan Pembiayaan Perniagaan MARA

PLATFORM AGENSI PEMASARAN

GLOCAL LINK
COLLABORATION • SYNERGY • VALUE CHAIN

MARA turut melaksanakan pembangunan pemasaran usahawan Bumiputera melalui anak syarikat milik penuh MARA iaitu Glocal Link (M) Sdn. Bhd. (GLSB). GLSB bertindak sebagai agensi pemasaran untuk mempromosikan produk-produk usahawan di pasaran tempatan dan global.

Pada tahun 2014, GLSB telah meluaskan platform pemasaran melalui pengendalian saluran penyiaran *Internet Protocol Television* (IPTV) di bawah MARA iaitu MARAtv. Platform ini telah digunakan sepenuhnya untuk membantu usahawan meluaskan promosi pemasaran melalui pengiklanan di MARAtv. Sebanyak 109 orang usahawan telah mempromosi produk mereka melalui pakej pengiklanan MARAtv pada tahun 2014. Selain itu, MARAtv juga bertindak sebagai ejen penyiaran untuk MARA dan Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW) khususnya bagi program dan aktiviti pembangunan yang dilaksanakan.

Sebuah kedai *merchandise, Pride & Glory* telah dilancarkan di bawah GLSB. Kedai ini juga dijadikan platform pemasaran untuk usahawan-usahawan produk cenderahati sebagai pembekal kepada jenama *Pride & Glory*, iaitu jenama bagi produk korporat MARA.

Bagi menyokong aktiviti pemasaran yang dilaksanakan, anak syarikat GLSB iaitu Glocal Link Travel & Tours Sdn. Bhd. (GLTT) berperanan menyediakan perkhidmatan tempahan tiket penerbangan dan pengurusan perjalanan terutamanya bagi program-program MARA.





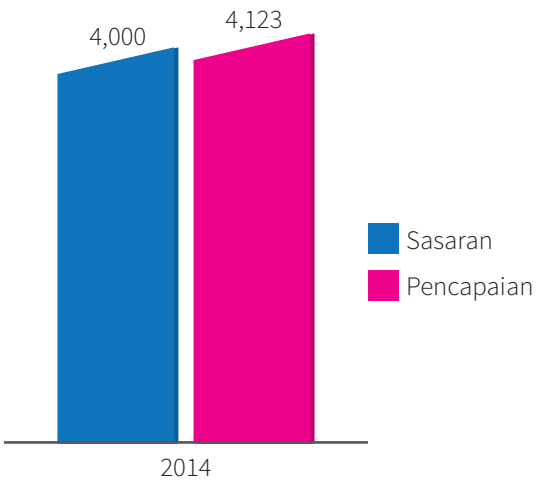
1. Pelancaran MARAtv.

2. Barangan Jenama *Pride & Glory*

PEMBANGUNAN REKA BENTUK PRODUK

MARA memainkan peranan membantu pembangunan reka bentuk produk usahawan tempatan melalui anak syarikat MARA iaitu Pusat Pembangunan Reka Bentuk Malaysia (DDEC). Pusat ini berperanan dalam memberi nilai tambah ke arah pengkomersialan produk di pasaran tempatan dan antarabangsa. DDEC juga turut membantu Industri Kecil & Sederhana (IKS) membangunkan reka bentuk proses, jenama produk, mendapatkan piawaian dan persijilan reka bentuk serta pengkomersialan reka bentuk. Sepanjang tahun 2014 DDEC telah melaksanakan pembangunan reka bentuk produk bagi 4,123 orang usahawan.

BILANGAN USAHAWAN DI BAWAH PROGRAM PEMBANGUNAN REKA BENTUK PRODUK



DDEC juga memposisi kedudukannya sebagai hub utama aktiviti reka bentuk dengan menyertai 78 aktiviti melalui promosi dan sisipan akhbar, pameran serta kerjasama latihan keusahawanan.



Pengkomersialan Reka Bentuk Produk Usahawan



Khidmat Runding Cara kepada Usahawan

PEMBANGUNAN TEKNOLOGI PERABOT

Bagi meningkatkan penguasaan ekuiti bumiputera dalam industri perabot, Pusat Sumber Teknologi Perabot (FITEC Sdn. Bhd.) telah melaksanakan aktiviti latihan teknikal, menghasilkan reka bentuk berinovatif dan pembangunan produk, serta meluaskan peluang pembekalan perabot untuk meningkatkan pendapatan usahawan *vendor.* Untuk tujuan ini Fitec Sdn. Bhd. mengadakan kerjasama dengan pelbagai agensi seperti Lembaga Industri Perkayuan Malaysia (MTIB), Syarikat Perumahan Negara Berhad (SPNB), Institut Penyelidikan Perhutanan Malaysia (MTIB) dan lain-lain.

Program *Vendor* Perabot FITEC	
Program ini dijalankan bagi memenuhi objektif pembangunan industri perabot Bumiputera seperti berikut: • Membantu usahawan mendapatkan pasaran dan mewujudkan lebih ramai usahawan perabot Bumiputera. • Memulihkan dan membangunkan semula ekonomi usahawan perabot Bumiputera. • Membantu usahawan supaya mampu berdaya saing dan menjadikan pasaran terjamin ini sebagai asas menguatkan ekonomi untuk menceburi pasaran terbuka di dalam dan di luar negara. • Mempertingkatkan kapasiti, kualiti dan kemahiran usahawan dalam menguruskan pembekalan perabot kepada pihak pelanggan.	
114 orang usahawan	**Fokus Pasaran**: • Institusi Pendidikan MARA (IPMa) • Syarikat Perumahan Negara Berhad (SPNB) • Perumahan Rakyat 1Malaysia (PR1MA) • Boustead Holdings Berhad

Program Latihan	
1,045 orang usahawan telah dilatih dan diberi kemudahan melalui 73 program latihan	**Fokus kepada:** • Usahawan perabot kayu/besi/aluminium • Usahawan perabot upholsteri • Pereka bentuk perabot • Program pembentukan *young designer* dengan Kolej Antarabangsa Unifield, Melaka • Program Usahawan kabin/kontena

Program Reka Bentuk Perabot FITEC	
Menghasilkan 60 reka bentuk perabot baharu sepanjang 2014	Program reka bentuk kabin dijalankan untuk mereka bentuk dan membina (*design and build*) kedai konsep kabin untuk MARA dan kementerian lain yang berminat di pelbagai lokasi di seluruh negara.

Program-program lain

- Simposium Reka Bentuk Perabot Nasional 2014 pada 26 & 27 November 2014, anjuran bersama FITEC & FRIM disertai oleh 300 orang peserta yang terdiri daripada penuntut IPTA dan pereka bentuk dari seluruh negara.
- Penganjuran Program Sepetang bersama Usahawan Perabot Bumiputera pada 7 April 2014.

Pengiktirafan Persijilan Antarabangsa

- Penganugerahan Sijil ISO "MS ISO 9001:2008 : Persijilan Pengurusan Kualiti" daripada badan persijilan BM Trada UKAS-UK pada 3 Julai 2014.
- Penganugerahan MS ISO 17025 - Persijilan Makmal Pengujian Perabot daripada Jabatan Standard Malaysia pada Disember 2014. Dengan persijilan ini, Makmal Pengujian Perabot FITEC diiktiraf pada peringkat antarabangsa.



Program Latihan Perabot FITEC



SEKTOR PENDIDIKAN

PENDIDIKAN MENENGAH

KEMAHIRAN DAN TEKNIKAL

GIATMARA

PENAJAAN PENDIDIKAN

TEKNOLOGI PENDIDIKAN

PENDIDIKAN TINGGI

UNIVERSITI KUALA LUMPUR (UniKL)

GERMAN-MALAYSIAN INSTITUTE (GMI)

KOLEJ POLY-TECH MARA (KPTM)

MARA EXCELLENT VENTURES (MEX)

SEKTOR PENDIDIKAN MARA

INISIATIF	KPI	*OUTCOME*
Pendidikan Menengah	**Sasaran 2014:** Penghasilan Pelajar Lulusan Pendidikan Menengah Berteraskan Sains dan Matematik: 7,500 orang pelajar. **Pencapaian 2014:** **7,587** orang pelajar.	• *Excellent Students*
Pra-Universiti Separa Profesional Ijazah (Dalam & Luar Negara) *Top University*	**Sasaran 2014:** Penghasilan Pelajar Top 100 University: 300 orang pelajar. **Pencapaian 2014:** **397** orang pelajar.	• *Leaders*
Master & Doktor Falsafah (Dalam & Luar Negara) *Meister Craftsmanship* Sijil Kompeten	**Sasaran 2014:** Penyediaan Guna Tenaga Negara Separa Profesional dan Profesional: 17,340 orang pelajar. **Pencapaian 2014:** **17,436** orang pelajar.	• *Professionals* • *Global Competent Workforce*
Diploma Sijil	**Sasaran 2014:** Penyediaan Guna Tenaga Teknikal & Vokasional: 30,660 orang. **Pencapaian 2014:** **32,286** orang.	• *Potential Technopreneurs*

Sektor Pendidikan MARA adalah pelengkap kepada ekosistem MARA dalam merealisasikan objektif kedua Pelan Strategiknya iaitu Melahirkan Modal Insan Global dan Berintegriti. Di bawah sektor ini terdapat lima (5) bahagian dan lima (5) anak syarikat yang terlibat secara langsung ke arah pembangunan pendidikan yang dilaksanakan oleh MARA iaitu Bahagian Pendidikan Menengah, Bahagian Kemahiran & Teknikal, Bahagian Pendidikan Tinggi, Bahagian Penganjuran Pelajaran, Bahagian Teknologi Pendidikan, GIATMARA, Universiti Kuala Lumpur (UniKL), German-Malaysian Institute (GMI), Kolej Poly-Tech MARA (KPTM) dan MARA Excellent Ventures Sdn. Bhd. (MEX). Kesemua bahagian yang terlibat bertanggungjawab dengan fungsi yang berbeza bagi memastikan kelangsungan program-program pendidikan yang ditawarkan oleh MARA.

PENDIDIKAN MENENGAH

Pendidikan Menengah merupakan platform asas yang disediakan oleh MARA bagi melahirkan pelajar berteraskan Sains dan Matematik. Sistem Pendidikan Maktab Rendah Sains MARA (SPMRSM) menekankan aspek penguasaan ilmu, kemahiran dan pengalaman bagi melahirkan pelajar-pelajar yang cemerlang akademik, sempurna sahsiah, cerdas fizikal dan mempunyai nilai keusahawanan serta berupaya menyumbang kepada pembangunan komuniti. Bagi mencapai matlamat sebagai pusat pendidikan menengah yang terbeza dan bertaraf dunia, SPMRSM menggabungjalinkan sistem pendidikan kebangsaan dengan pelbagai program yang merupakan nilai tambah dalam membangun potensi dan bakat pelajar. Program-program yang ditawarkan melalui SPMRSM ini adalah seperti berikut:

- ❏ Program SPMRSM
- ❏ Program SPMRSM Program Khas Pendidikan
- ❏ Program SPMRSM Ulul Albab
- ❏ Program SPMRSM IGCSE

Seramai 184,571 orang pelajar yang mengikuti kurikulum berteraskan Sains dan Matematik dilahirkan sejak penubuhan MRSM pada tahun 1972. Sehingga kini, MARA mempunyai 49 buah MRSM yang mampu menawarkan kemudahan pembelajaran kepada 39,240 orang pelajar. Pada tahun 2014 sebanyak 14,878 orang pelajar berpeluang mendapat tempat mengikuti sistem pengajian ini. Manakala seramai 7,587 orang pelajar telah menamatkan pengajian tingkatan 5.

Bermula tahun 2014, seramai 6,326 orang calon pelajar tingkatan 3 daripada 44 buah MRSM telah menduduki Pentaksiran Tingkatan 3 (PT3). Seramai 60% orang pelajar mendapat keputusan 6A ke atas. Kohort pertama seramai 169 orang pelajar telah menduduki peperiksaan International General Certificate of Secondary Education (IGCSE) pada November 2014 di MRSM Tun Abdul Razak, Pekan.

Prestasi MRSM dalam Peperiksaan Sijil Pelajaran Malaysia (SPM) 2014 tetap unggul apabila berjaya mengekalkan keputusan yang cemerlang. Gred Purata Maktab (GPM) pada tahun ini ialah 2.1851 berbanding dengan 2.019 pada tahun 2013. MRSM Taiping mencatat keputusan terbaik dengan memperoleh GPM 1.0681 diikuti oleh MRSM Pengkalan Chepa (GPM 1.0733) dan MRSM Tun Ghafar Baba (GPM 1.100). Berikut merupakan lima (5) buah MRSM yang mencapai keputusan cemerlang dalam SPM 2014.



Prestasi Gred Purata Maktab (GPM) bagi Tahun 2014

Dalam usaha melahirkan modal insan berkualiti melalui program Pendidikan Menengah, tenaga pengajar MRSM diperkasakan melalui program pembangunan profesionalisme seperti penyertaan dalam pelbagai seminar dan simposium pendidikan di dalam dan di luar negeri bagi melengkapkan pengetahuan dan meningkatkan kompetensi yang relevan dengan pendidikan abad ke-21.



Seminar Pendidikan Fizik



Seminar Pendidikan Kimia



Konvensyen Ulul Albab



Malaysia International Conference on English Language Teaching

Program pembangunan pelajar dilaksanakan melalui aktiviti kepemimpinan dan pelbagai aktiviti kokurikulum yang dapat memberi peluang dan ruang kepada pelajar untuk mengaplikasikan segala ilmu dan kemahiran bagi menjamin kecemerlangan minda, jasmani, rohani, emosi dan sosial pelajar.



MRSM Gemencheh berbakti di China

RAMAI 33 penuntut dan tiga orang guru Maktab Rendah Sains Mara (MRSM) Gemencheh program Ulul Albab, Negeri Sembilan melaksanakan sebuah Program Khidmat Masyarakat Antarabangsa Beijing-Tianjin di China, baru-baru ini.

Guru pengiring, Noor Jameelah Buran berkata, objektif utama program ini lebih cenderung ke arah menghasilkan generasi muda yang mampu menjana minda dengan menyaksikan sendiri budaya serta kehidupan masyarakat Islam di kota Tianjin dan Beijing di China.

"Selaras dengan matlamat program Ulul Albab iaitu Quranik, Ensiklopedik dan Ijtihadik, kami telah diberi ruang untuk mengaplikasikan ketiga-tiga elemen ini sepanjang program khidmat masyarakat tersebut dijalankan.

"Bagi elemen pertama iaitu [illegible] telah berjaya meng-Quran manakala elemen Ensiklopedik pula diaplikasikan apabila memperoleh banyak ilmu pengetahuan ketika melawat banyak tempat bersejarah dan menarik di sekitar kota Beijing di China.

"Elemen Ijtihadik dapat dilihat menerusi aktiviti pendakian Tembok Besar China," jelasnya dalam satu kenyataan baru-baru ini.

Program selama tujuh hari lima malam itu padat dengan pelbagai aktiviti antaranya khidmat masyarakat di Grand Mosque Tianjin, Dongsi Mosque dan Fa Yuan Mosque selain melawat Tea Factory, Forbidden City, Galeri Jade, Silk Street, Russian MArket dan Summer Palace.

Selain memberi khidmat masyarakat, MRSM Gemencheh turut menyampaikan sumbangan naskhah Al-Quran terjemahan bahasa Inggeris kepada masjid terbabit.

Pengarah program, Muhammad Hakeem Kamarul Sahrin, 17 berkata, melihat Grand Mosque yang tersergam indah di tengah kota Tianjin yang dikelilingi oleh persekitaran yang sememangnya terdedah kepada pelbagai cabaran membuatkannya berfikir berkali-kali akan keteguhan jati diri masyarakat Islam di Tianjin.

"Kita sebagai rakyat Malaysia yang mempunyai[illegible] dukung kita ke ar[illegible] yang sebenar se[illegible] kembali akan ke[illegible] Allah kurniakan.

MURID program Ulul Albab MRSM Gemencheh menyerahkan cenderamata dan sumbangan al-Quran kepada Mosque Tianjin, di Beijing, China baru-baru ini.

Program Khidmat Masyarakat di Beijing–Tianjin, China oleh MRSM Gemencheh Bagi Menyampaikan Sumbangan Wang Ringgit dan Tafsir Al-Quran Bahasa Cina.

KEJAYAAN LUAR NEGARA

11 Emas

- 16th Malaysia International Young Inventors Olympiad (MYPO)
- Cyber International; Genius Inventor Fair
- Rocket Air Asia Pasific Regional Space Agency Forum (APRSAF-21) - Water Rocket Event, Tokyo, Japan, 28 November-1 Disember

14 Perak

- International Environmental Project Olympiad (INEPO), Baku, Azerbaijan 2-5 April 2014
- The International Sustainable World Energy, Engineering and Environment Project I-SWEEEP, Houston, Texas, USA 30 April-5 Mei 2014
- The World Scholar's Cup, Yale University, 21-24 Disember 2014

2 Gangsa

- I-SWEEEP, Houston, Texas, USA 30 April-5 Mei 2014
- Intel International Science and Engineering Fair (Intel ISEF), Los Angelas, 10-16 Mei 2014



Perasmian MRSM Mukah oleh YAB Timbalan Perdana Menteri, Tan Sri Muhyiddin bin Mohd Yassin







Kembara Tengku Mahkota Johor di MRSM Johor Bahru

KEMAHIRAN DAN TEKNIKAL

Pendidikan Teknikal dan Vokasional (PTV) memainkan peranan penting dalam melahirkan tenaga kerja mahir yang menyumbang kepada pembangunan ekonomi negara untuk mencapai status negara berpendapatan tinggi menjelang 2020. MARA juga turut memainkan peranan penting dalam memastikan hasrat ini tercapai melalui sistem pendidikan kemahiran dan teknikalnya.

Bahagian Kemahiran dan Teknikal MARA (BKT) bertanggungjawab bagi merancang, menggubal dan melaksanakan program-program kemahiran dan teknikal di MARA. Setiap program yang dilaksanakan turut selari dengan bidang keberhasilan utama negara dengan mengambil kira hasrat kerajaan yang menyasarkan sebanyak 33% pekerja mahir pada tahun 2015.











PROGRAM KEMAHIRAN & TEKNIKAL MARA





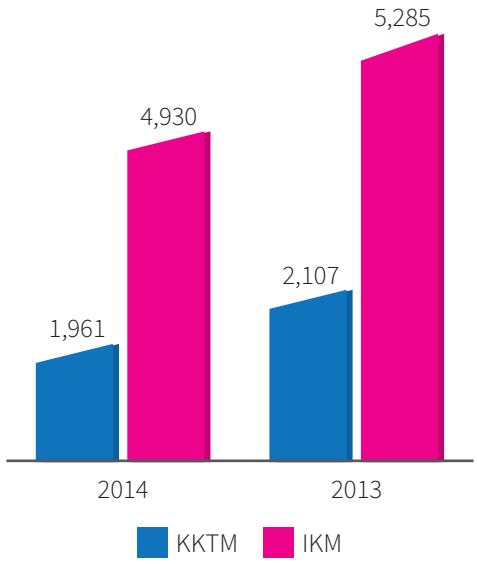
Dengan perkembangan teknologi semasa serta keperluan tenaga kerja mahir dan separa mahir yang diperlukan oleh industri, maka pelbagai program kemahiran dan teknikal telah ditawarkan. Struktur program sepenuh masa yang dikenali sebagai Program Perdana ditawarkan kepada pelajar lepasan SPM dan GIATMARA melalui penawaran 34 program sijil dan 48 program diploma yang merangkumi 11 kluster. Kesemua program ini dilaksanakan di 13 buah Institut Kemahiran MARA (IKM) dan 10 buah Kolej Kemahiran Tinggi MARA (KKTM) seluruh Malaysia.

Sejak penubuhan IKM yang pertama pada tahun 1968, seramai 139,547 orang graduan telah berjaya dilahirkan melalui PTV MARA. Graduan telah dianugerahkan sijil dan diploma dalam pelbagai bidang kemahiran, teknologi dan kejuruteraan.

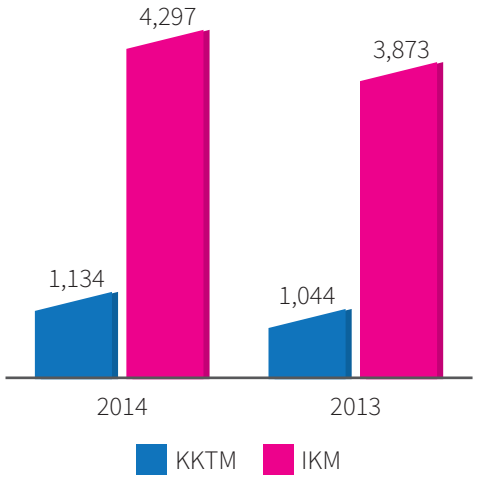


Majlis Konvokesyen Perdana KKTM dan IKM

JUMLAH PENGAMBILAN PELAJAR IKM & KKTM



GRADUAN IKM & KKTM



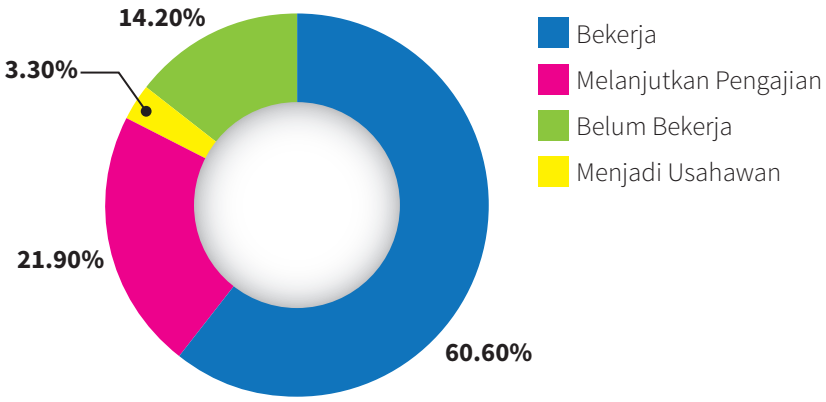
Program Kompetensi dan Pembelajaran Sepanjang Hayat

Selain program perdana, Pendidikan Kemahiran dan Teknikal MARA turut menyediakan laluan bagi menggalakkan peserta meningkatkan tahap kemahiran sedia ada melalui penawaran program jangka pendek berkonsepkan modular yang dibuka sepanjang tahun. Program kompetensi ini melibatkan kolaboratif dengan agensi bertauliah dan badan profesional seperti The Welding Institute (TWI), Petronas Technical Training Sdn. Bhd., Suruhanjaya Tenaga (ST), Suruhanjaya Perkhidmatan Air Negara (SPAN) dan Computer Information System Company (CISCO).



Kebolehpasaran graduan sistem Pendidikan Kemahiran dan Teknikal MARA menjadi tanda aras penerimaan industri terhadap keluaran pelajar PTV MARA. Kajian Pengesanan Graduan menunjukkan kadar kebolehpasaran graduan sebanyak 85.8% membuktikan jumlah ini memenuhi keperluan sebenar industri di Malaysia.

KEBOLEHPASARAN GRADUAN IKM & KKTM



Usaha kolaboratif dengan rakan strategik bagi memperluas akses dan menjamin kualiti pendidikan vokasional serta mempertingkatkan kebolehpasaran lulusan pendidikan teknikal dan vokasional turut dipergiat. Kerjasama dijalin melalui program sangkutan industri pensyarah di industri, *internship training* bagi pelajar, perkongsian peralatan, penasihat akademik bagi penambahbaikan kurikulum di KKTM dan IKM.

Antara industri dan institusi yang terlibat ialah:



Bagi memastikan PTV MARA terus melahirkan graduan yang berkompetensi dan berdaya saing, MARA telah menyediakan laluan untuk pelajar lepasan KKTM dan IKM meningkatkan kemahiran dan pengetahuan melalui program *Meister Craftsmen* di Jerman. Seramai 72 orang graduan KKTM dan IKM melanjutkan pengajian dalam bidang *Automotive Repair, CNC Machining* dan *Manufacturing.* Sehingga 2014, seramai 106 orang graduan KKTM sedang mengikuti pengajian peringkat Sarjana Muda di United Kingdom, Amerika Syarikat, Australia dan Perancis. Kerjasama dengan Professional Development Centre (PDC), MARA Aerospace & Technologies Sdn. Bhd. (MARA Aerotech) dan Strand Aerospace Malaysia bagi menjalankan program *Ensuring Employability* melibatkan 21 orang graduan KKTM ke University of South Wales untuk melanjutkan pengajian pada peringkat Ijazah Sarjana Muda dalam bidang aeroangkasa.

Lensa Aspirasi Kecemerlangan







1. **Malaysia Technology Expo (MTE)**
   Pengajar IKM Lumut menghasilkan produk inovasi: NS Smart Mortar Spreader for Laying Brick and Block yang telah memenangi pingat emas.
2. **National Innovation And Invention Competition Through Exhibition 2014 (iCompEx'14)**
   Pengajar KKTM Pasir Mas menerima Anugerah Inovasi Terbaik kategori VI elektrik, elektronik dan telekomunikasi.
3. **Malaysia International Robot Competition (MIRoC 2014)**
   KKTM Kemaman memenangi tiga (3) pingat emas.
4. **25th International Invention, Innovation & Technology Exhibition (ITEX 2014)**
   KKTM dan IKM telah memperoleh sembilan (9) pingat emas dan lima (5) pingat perak.
5. **Student Innovation & Design Competition 2014**
   Produk Inovasi Pelajar KKTM Sri Gading iaitu *Coconut Fiber Brick* dan *Smart Mail Box* telah memenangi pingat perak.
6. **Creative and Technology Innovation of Competition 2014 (CITEC 2014)**
   Pengajar KKTM Kuantan dengan Projek Universal C Spannar telah memenangi pingat emas.







GIATMARA merupakan sebuah syarikat milik penuh MARA dengan objektif utama untuk memberi latihan kemahiran kepada Bumiputera. Kini objektif GIATMARA diperkasakan untuk melahirkan tenaga mahir negara, mewujudkan usahawan dan membasmi kemiskinan. Jumlah pusat GIATMARA yang sedang beroperasi adalah sebanyak 231 buah pusat dengan jumlah pelatih seramai 323,084 orang sejak 1986 yang mengikuti pengajian sepenuh masa, antarabangsa, program khas & *Life Long Learning* (3L).

Sebanyak 55 jenis kursus ditawarkan di bawah 12 kluster iaitu Seni Bina, Mekanikal, Pengangkutan, Pembuatan, Elektrikal, *Computer and Networking Technology*, Fabrik, Kulinari, *Hairdressing and Cosmetology, Creative Media and Printing,* Electronik & Mekatronik dan Hospitaliti. Bidang-bidang ini telah dikenal pasti mempunyai permintaan yang tinggi oleh masyarakat yang mampu memberi pendapatan yang tinggi.

Usaha GIATMARA menyediakan kursus kemahiran berupaya meningkatkan taraf hidup rakyat berkonsepkan penjanaan pendapatan melalui kemahiran yang mereka miliki. GIATMARA bukan sahaja mensasarkan golongan belia atau individu yang tidak dapat meneruskan pembelajaran akademik, malah turut membuka peluang kepada mereka yang belum pernah mendapat latihan kemahiran bagi tujuan mendapatkan pekerjaan.

Selain itu, GIATMARA juga menyediakan peluang kepada mereka yang sedang bekerja meningkatan tahap kemahiran dalam jurusan yang diceburi di samping menawarkan latihan kepada individu yang berminat menceburi bidang keusahawanan berasaskan kemahiran. Secara tidak langsung, latihan yang diberi turut berjaya mengurangkan pengangguran dan dalam masa yang sama membantu mengurangkan gejala sosial dalam kalangan remaja tercicir. Prestasi pengambilan pelajar GIATMARA seperti berikut:

Sasaran 2014	Pencapaian 2014	Sasaran 2013	Pencapaian 2013
23,000	25,036	23,000	23,190



GIATMARA telah Berjaya Menggondol Kedua-dua
Anugerah Tangan Emas Perdana Menteri 2014 bagi Kategori Pengajar dan Belia.

PENAJAAN PENDIDIKAN

Sebagai pelengkap dalam usaha melahirkan modal insan global dan berintegriti, MARA turut menyediakan kemudahan penajaan pelajaran bagi pelbagai peringkat pengajian di dalam atau di luar negara yang dikendalikan oleh Bahagian Penganjuran Pelajaran MARA. Kemudahan ini disediakan dengan memberi keutamaan kepada 12 Bidang Ekonomi Utama Negara (NKEA) dengan matlamat untuk membantu Bumiputera menjana pendapatan tinggi. Walaupun fungsi penajaan dilihat lebih kepada penyediaan kemudahan penajaan, namun MARA amat menekankan falsafahnya iaitu melahirkan Bumiputera yang berteraskan nilai murni, berkemahiran dan berpengetahuan yang berorientasikan nilai keusahawanan MARA.



Program Penajaan MARA

Prestasi Penajaan Pelajar Baharu Tahun 2014 dan 2013

TAHUN	JUMLAH PELAJAR BAHARU		JUMLAH PELAJAR KESELURUHAN
	SASARAN	PENCAPAIAN	
2014	22,000	24,535	100,715
2013	20,000	32,868	73,101

Program Penganjuran Pelajaran memberi fokus kepada bidang keberhasilan seperti berikut:



Aktiviti Pembangunan dan Pemantauan Pelajar

1. Program Global Excellence Leadership (GEL)

Program ini bertujuan melahirkan bakal pemimpin yang mampu untuk menerajui kepimpinan negara, memupuk semangat kesukarelawanan dan keusahawanan selaras dengan kehendak pembinaan modal insan Sektor Pendidikan MARA.

TAHUN	2014	2013
JUMLAH PELAJAR	150 orang	120 orang

2. Program *Outreach* Bandar dan Luar Bandar

Matlamat program ini ialah untuk menyalurkan maklumat mengenai kemudahan pinjaman pelajaran yang ditawarkan oleh MARA kepada pelajar.

TAHUN	2014	2013
JUMLAH PELAJAR	18,862 orang	11,940 orang

3. Program *Engagement* Pelajar Dalam dan Luar Negara

Program ini bertujuan untuk mengenal pasti bakat kepimpinan dalam melahirkan modal insan yang unggul melalui pendekatan dan pemantapan modul *engagement* bersama-sama pelajar tajaan MARA.

TAHUN	2014	2013
JUMLAH PELAJAR	3,323 orang	5,755 orang

4. Program Persediaan ke Luar Negara

Program ini bermatlamat untuk membentuk dan melahirkan pelajar MARA yang mempunyai nilai teras amanah, daya kepimpinan, integriti, bersyukur dan sifat keusahawanan.



Program Pembangunan Pelajar

TEKNOLOGI PENDIDIKAN

Selaras dengan perkembangan teknologi, MARA sentiasa menggalakkan, membangun dan meningkatkan perkhidmatan repositori harta intelek, maklumat dan pengetahuan dalam pelbagai media serta menyebarkannya secara berkesan kepada warga kerja MARA. Kesemua tanggungjawab ini diuruskan oleh Bahagian Teknologi Pendidikan MARA.

Melalui pelancaran program MARA *Smart Education*, MARA telah menjalinkan kerjasama strategik dengan Telekom Malaysia Berhad (TM) dalam usaha membudayakan konsep *21st Century Education.* Program ini telah dilaksanakan di 12 buah MRSM iaitu MRSM Baling, MRSM Gemencheh, MRSM Beseri, MRSM Johor Bahru, MRSM Kubang Pasu, MRSM Merbok, MRSM Parit, MRSM Tun Abdul Razak, MRSM Pengkalan Hulu, MRSM Tun Mohammad Fuad Stephens Sandakan, MRSM Tawau dan MRSM Tumpat. Program ini akan dikembangkan ke Institusi Pendidikan MARA (IPMa) yang lain bagi memenuhi kehendak serta keperluan pelajar abad ke-21. Seramai 612 orang tenaga pengajar dan 26 orang staf telah diberi pendedahan serta latihan sepanjang tahun





2014.

3,304	**715**	**149**	**310**
Percetakan Warna	Pembangunan Reka Bentuk Grafik & Penerbitan	Penerbitan & Suntingan Video	Rakaman Foto & Video

Sepanjang tahun 2014, Teknologi Pendidikan MARA telah menghasilkan:

240	**400**	**70**
Bahan Pengajaran & Pembelajaran	Pembangunan Aset Media	Rakaman video
3	**60,000**	**4**
Bank Soalan	Latihan *Virtual Classroom* di MRSM Langkawi, Kubang Pasu, Beseri melibatkan 199 guru dan pelajar	Bengkel Peningkatan Kemahiran yang melibatkan 120 guru

Penghasilan bahan-bahan Pengajaran & Pembelajaran (P&P) sepanjang 2014:

Perpustakaan MARA memainkan peranan dalam mewujudkan modal insan yang berilmu pengetahuan. Kewujudan perpustakaan ini turut dilengkapi pangkalan data e-Buku dan jurnal dengan jumlah penggunaan mencapai 61,275. Satu pangkalan data induk perpustakaan juga telah dibina melalui pelaksanaan Sistem *Integrated Library Management Utility* (ILMU) bagi memudahkan kerja-kerja pemantauan pengurusan perpustakaan melalui perkongsian maklumat dan dikawal selia sepenuhnya oleh BTP. Pelaksanaan sistem ini telah diperluas ke sembilan (9) buah KKTM iaitu:

- Sri Gading
- Balik Pulau
- Beranang
- Kemaman
- Kuantan
- Ledang
- Masjid Tanah
- Petaling Jaya
- Rembau

Perpustakaan MARA bukan sahaja menjadi tempat rujukan semata-mata, malah pelbagai aktiviti telah dijalankan antaranya program galakan membaca, bual bicara bersama selebriti, aktiviti kebudayaan, kesenian dan pameran menjadikan Perpustakaan MARA sebagai platform medium informasi.

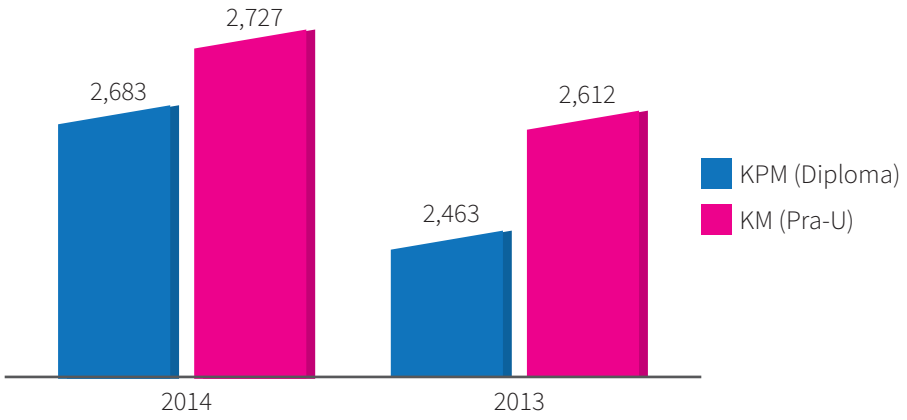
PENDIDIKAN TINGGI

Pendidikan Tinggi menyediakan peluang pendidikan profesional dan separa profesional bagi menambah bilangan guna tenaga Bumiputera dalam bidang-bidang strategik negara. Strategi ini direalisasikan melalui Institusi Pendidikan MARA (IPMa) di bawah kawalan dan seliaan Bahagian Pendidikan Tinggi.

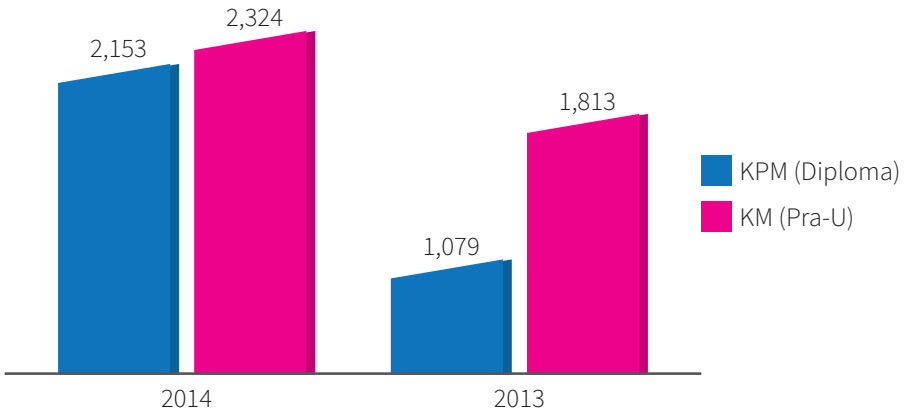


BPT mengawal selia dan bertanggungjawab ke atas semua urusan bagi Kolej Profesional MARA (KPM) dan Kolej MARA (KM) termasuk anak-anak syarikat MARA seperti Kolej Poly-Tech MARA (KPTM), German-Malaysian Institute (GMI) dan Universiti Kuala Lumpur (UniKL).

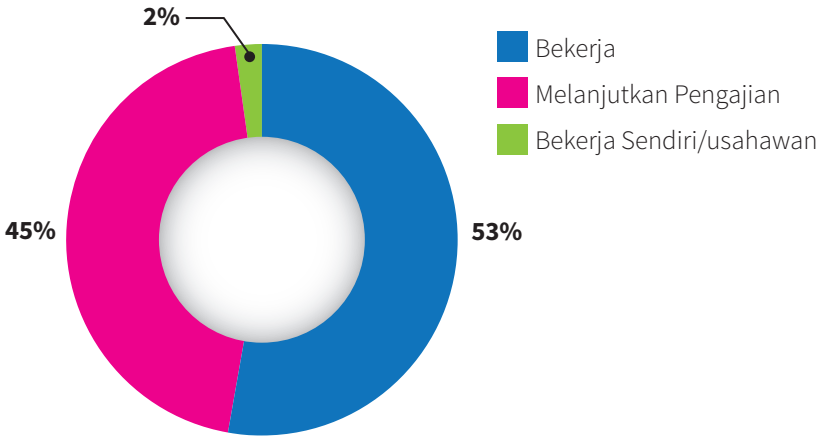
JUMLAH PENGAMBILAN PELAJAR KPM & KM



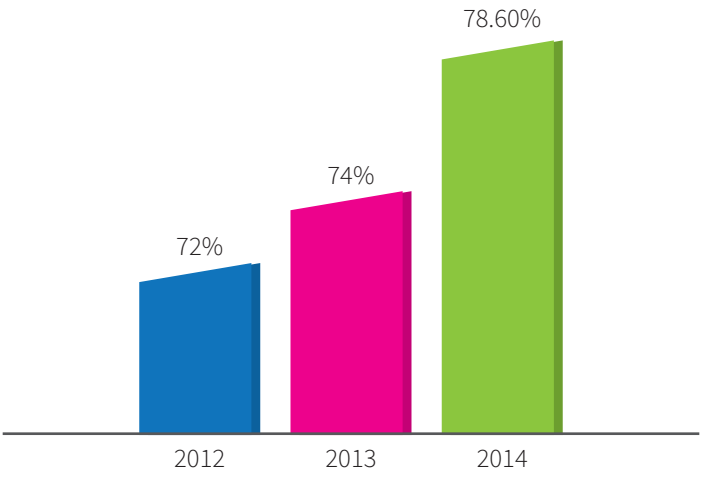
GRADUAN PELAJAR KPM & KM



KEBOLEHPASARAN GRADUAN KPM

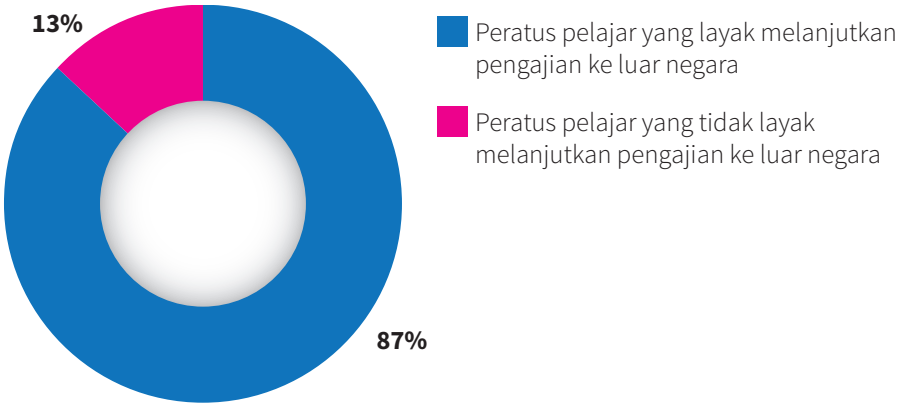


PRESTASI KEBOLEH PASARAN GRADUAN KPM



Kolej MARA menyediakan platform kepada para pelajar untuk meneruskan pengajian di luar negara melalui program PraUniversiti seperti Program Diploma International Baccalaureate, General Certificate of Education Advanced A-Level di samping Program Matrikulasi Kementerian Pendidikan Malaysia, Foundation in Science (UniKL), Program PraUniversiti Universiti Sains Malaysia (USM) dan Program Persediaan Keusahawanan Sains Universiti Malaysia Kelantan (UMK). Berikut ialah peratus pelajar Kolej MARA yang layak melanjutkan pengajian ke universiti berprestij di luar negara.

KOLEJ MARA



Seramai 48 orang pelajar yang tamat pengajian diploma di KPM berjaya melanjutkan pengajian peringkat Ijazah di United Kingdom di bawah Program Skim Pelajar Cemerlang (SPC) MRSM & Diploma Cemerlang KPM dalam bidang *Accounting* dan *Finance*.

INISIATIF *UPSKILLING* DAN *KNOWLEDGE-SHARING* UNTUK PENSYARAH KPM & KM

PRICE-BABSON SYMPOSIUM FOR ENTREPENEURSHIP EDUCATORS
(12-16 Jan 2014) di Babson College, USA

MARA telah menghantar 10 orang pegawai yang terdiri daripada sembilan (9) orang pensyarah Kolej Profesional MARA Bandar Melaka dan seorang pegawai kurikulum Bahagian Pendidikan Tinggi ke Babson College, Amerika Syarikat untuk mengikuti program latihan keusahawanan.



THE NATIONAL ACTION RESEARCH CONFERENCE 2014
(25-26 Jun 2014) di Avillion Legacy Hotel, Melaka

Program ini merupakan platform untuk membolehkan pakar dan para intelek berkongsi maklumat dan *best-practices* berkaitan bidang pengajaran dan sesi penyelidikan. Konferensi ini juga membuka peluang untuk sesi dialog melalui pembentangan kertas kerja dan bengkel.

SYMPOSIUM FOR ENTREPRENEURSHIP EDUCATORS, THE BABSON WAY
(15-18 Disember 2014) di Hotel Equatorial, Melaka

Simposium ini telah dihadiri oleh pensyarah Institusi Pendidikan MARA (IPMa) dan pegawai Pembangunan Usahawan MARA bagi melaksanakan kaedah pengajaran dan pembelajaran keusahawanan ala Babson, iaitu latihan transformasi pendidikan keusahawanan.



KONVENSYEN PENDIDIKAN BPT 2014
(25-27 Oktober 2014) di PWTC, Kuala Lumpur

Berdasarkan tema Pemerkasaan Keusahawanan dalam Pendidikan MARA, pengisian program ini adalah berbentuk ceramah yang bertajuk *Entrepreneurial Institution – Translating Philosophies Into Actions; Beyond 2020*: MARA Education System; Kreativiti dalam Pengajaran dan Pembelajaran; *The Culture of Giving Back* dan *Towering Personality: Preparing Our Students to a Challenging Future.*

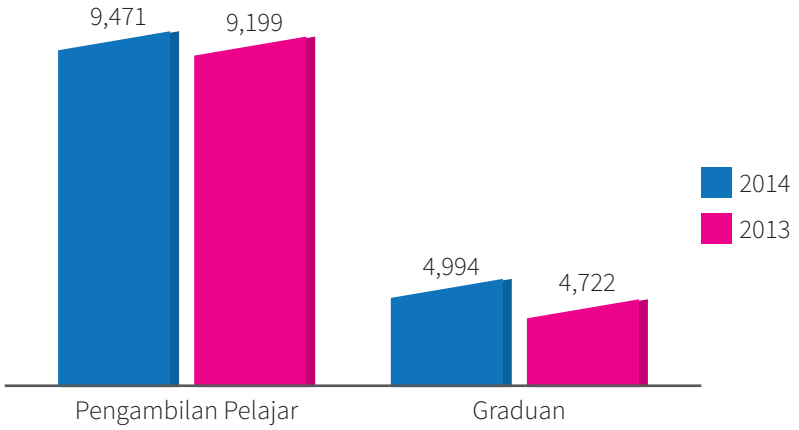
Universiti Kuala Lumpur (UniKL) merupakan satu-satunya Institusi Pendidikan MARA (IPMa) yang bertaraf universiti. Sepanjang 11 tahun penubuhannya sejak 20 Ogos 2002, UniKL telah mengalami pertumbuhan yang amat menggalakkan dan terbukti berjaya memacu pembangunan modal insan negara dengan menawarkan pelbagai jenis program berkonsepkan teknikal dan vokasional pada peringkat pengajian asas, diploma, sarjana muda dan pasca ijazah melalui 11 buah kampus cawangannya iaitu :

i. UniKL Malaysia France Institute (UniKL MFI), Bangi, Selangor.
ii. UniKL British Malaysian Institute (UniKL BMI), Gombak, Selangor.
iii. UniKL Kampus Kota, Jalan Sultan Ismail, Kuala Lumpur:
   - ❏ UniKL Malaysian Institute of Information Technology (UniKL MIIT)
   - ❏ UniKL International College (ICOLE)
   - ❏ UniKL Business School
   - ❏ Institute of Research and Postgraduate Studies (IRPS)
iv. UniKL Malaysian Spanish Institute (UniKL MSI), Kulim, Kedah.
v. UniKL Malaysian Institute of Aviation Technology (UniKL MIAT), Dengkil, Selangor.
vi. UniKL Malaysian Institute of Chemical and Bioengineering Technology (UniKL MICET), Alor Gajah, Melaka.
vii. UniKL Malaysian Institute of Marine Engineering Technology (UniKL MIMET), Lumut, Perak.
viii. UniKL Royal College of Medicine Perak (UniKL RCMP), Ipoh, Perak.
ix. UniKL Malaysian Institute of Industrial Technology (UniKL MITEC), Bandar Seri Alam, Johor Baru, Johor.
x. UniKL Institute of Medical Science Technology (UniKL MESTECH), Kajang, Selangor.
xi. UniKL Institute of Product Design and Manufacturing (UniKL IPROM), Cheras, Kuala Lumpur.

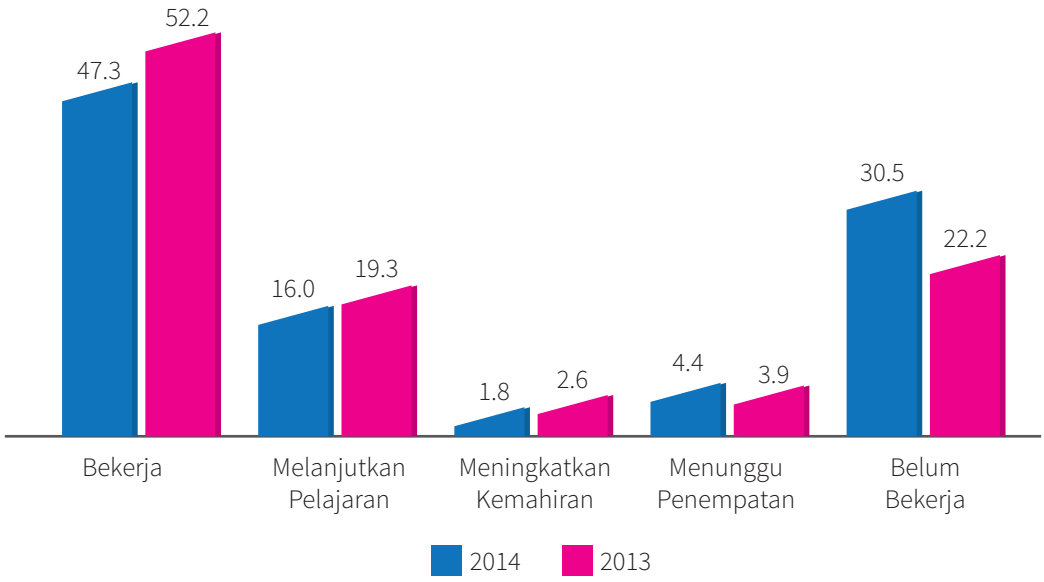
UniKL bukan sahaja memfokuskan dalam bidang pendidikan malah tumpuan kepada bidang penyelidikan dan pembangunan bagi tujuan pengkomersialan melalui pelbagai program pengkhususan seperti berikut:

i. Automasi dan Penyelenggaraan Industri
ii. Pembinaan Mesin dan Fabrikasi Logam
iii. Reka bentuk Produk, Acuan & Perkakasan dan Ketepatan Pembuatan
iv. Teknologi Maklumat
v. Animasi dan Multimedia
vi. Teknologi Makanan, Kimia dan Kejuruteraan Bio
vii. Marin
viii. Automotif
ix. Teknologi Penerbangan dan Aeroangkasa
x. Teknologi Elektrikal, Elektronik dan Telekomunikasi
xi. Kejuruteraan Teknologi dan Industri Logistik
xii. Perubatan dan Sains Kesihatan Bersekutu
xiii. Perniagaan, Keusahawanan dan Kewangan Islam
xiv. Minyak dan Gas

PRESTASI PENGAMBILAN PELAJAR & GRADUAN UniKL TAHUN 2014 & 2013



PRESTASI KEBOLEHPASARAN GRADUAN UniKL



Raih enam anugerah berprestij sempena WIAF 2014 di Korea Selatan

UniKL MIMET julang nama negara

Oleh FIRDAUS HASSAN
firdaus.hassan@kosmo.com.my

LUMUT - Institut Teknologi Kejuruteraan Marin, Universiti Kuala Lumpur (UniKL MIMET) telah mengharumkan nama negara apabila berjaya meraih enam anugerah bagi tiga rekaan dan ciptaan mereka sempena World Inventor Award Festival (WIAF) 2014 di Seoul, Korea Selatan pada 13 Disember lalu.

Anugerah tertinggi WIAF itu diadakan untuk memberi pengiktirafan kepada penyelidik dari 50 buah negara yang berjaya menghasilkan reka cipta berkualiti tinggi.

UniKL MIMET berjaya meraih anugerah utama *Thomas Edison Inventor Grand Order of Merit* selain anugerah *Manufacturing Invention Order of Merit* dan *Experimental Apparatus Invention Order of Merit* melalui ciptaan Friction Stir Welding (FSW).

Delegasi UniKL MIMET yang terdiri daripada dua orang pensyarah, seorang juruteknik dan tiga pelajar itu turut menerima anugerah *Material Invention Order of Merit* dan *Marine Invention Order of Merit* melalui ciptaan *Hybrid Material Lamination for Marine Application*.

Bagi ciptaan Multiple Power Source Charger for Mobile Gadgets pula, UniKL MIMET menggondol pengiktirafan *New Technology Invention Order of Merit*.

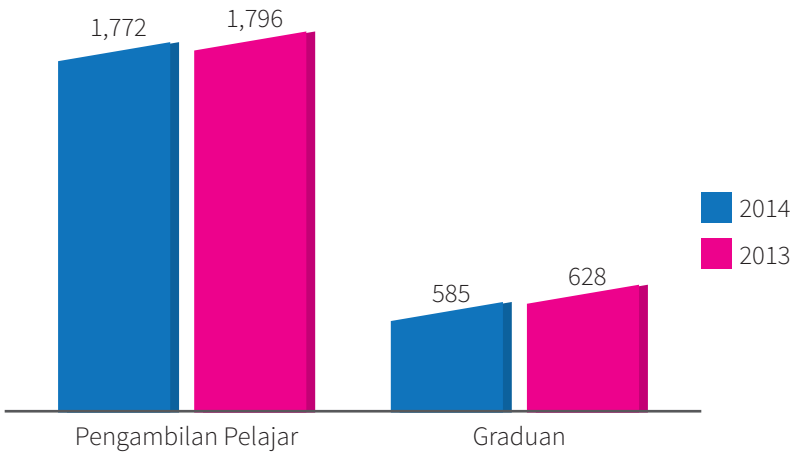
Pensyarah Kanan Pembinaan dan Penyelenggaraan Teknologi Marin UniKL MIMET, Azman Ismail berkata, sebanyak empat produk kajian mereka berjaya mendapat peluang untuk bertanding pada WIAF 2014.

"Inovasi FSW merupakan mesin kimpalan, geser dan kacau dengan kos rendah yang berkeupayaan menyambung bahan logam atau paip. Berbanding teknik kimpalan biasa yang menggunakan gas sepenuhnya, FSW mengetengahkan haba geseran untuk melembutkan material," katanya.

Empat (4) Projek UniKL MIMET Memenangi Enam (6) Anugerah di World Inventor Award Festival 2014 yang Berlangsung di Seoul, Korea pada 13 Disember 2014.

German-Malaysian Institute (GMI) merupakan sebuah projek usahasama antara Malaysia dan Republik Persekutuan Jerman. GMI merupakan organisasi pembelajaran berdaya saing di peringkat antarabangsa dengan memberikan pendidikan teknikal berkualiti tinggi, latihan dan perkhidmatan responsif kepada permintaan industri global. GMI menawarkan program Pra-Universiti (A-Level) yang membuka peluang kepada para pelajar melanjutkan pengajian di Jerman. Selain itu, latihan peringkat Diploma yang intensif berorentasikan amali (*practice-oriented training*) turut disediakan oleh GMI.

PRESTASI PENGAMBILAN PELAJAR & GRADUAN GMI TAHUN 2014 & 2013



Aktiviti GMI sepanjang 2014 :



Pembukaan Pusat Kecekapan Metrologi GMI dengan kerjasama Carl Zeiss Centre pada 28 Januari 2014.



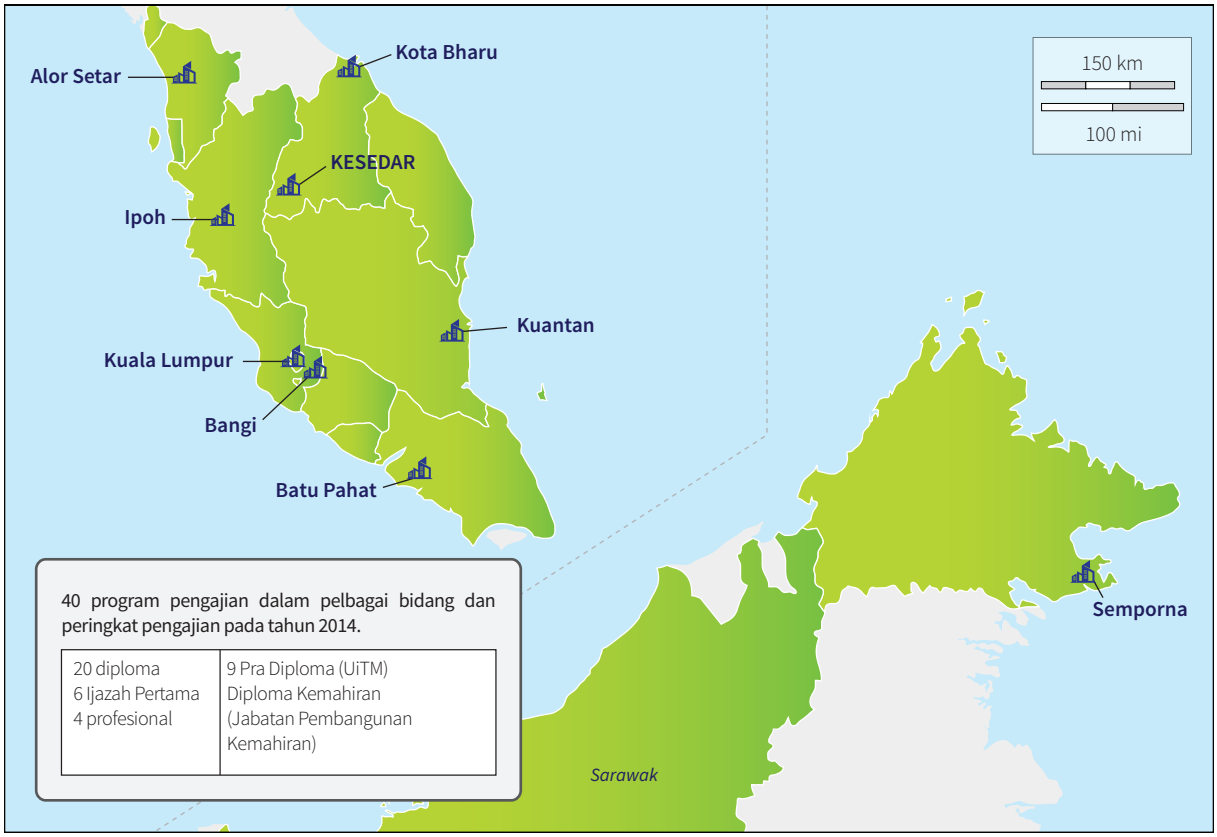
Program TEVT Benchmarking & Best Practices Kepada Delegasi Kementerian Hal Ehwal Belia dan Pembangunan Kemahiran , Sri Lanka pada 17-21 November 2014.



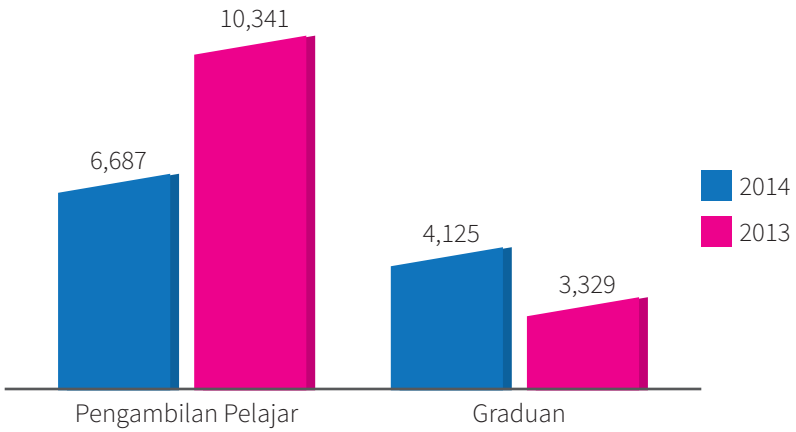
Penyertaan GMI dalam Malaysian International Robot Competition (MIRoC 2014).

Kolej Poly-Tech MARA (KPTM) mempunyai sembilan (9) kampus cawangan yang menawarkan 40 program pengajian dalam pelbagai bidang dan peringkat pengajian pada tahun 2014.

9 Cawangan Kolej Poly-Tech MARA (KPTM)



PRESTASI PENGAMBILAN PELAJAR DAN GRADUAN KPTM BAGI TAHUN 2014 DAN 2013



Anugerah dan Pengiktirafan Antarabangsa yang Diterima KPTM

ANUGERAH DAN PENGIKTIRAFAN

Anugerah The Bizz 2014 oleh The World Confederation of Business kepada KPTM kerana kecemerlangan dalam pengurusan perniagaan.

ACCA meluluskan kerjasama pembelajaran – tuisyen pelajar (ALPst) KPTMKL pada tahap Gold Status pada 20 Oktober 2014.



Bachelor of Arts (Hons) in Accounting and Finance KPTM dengan kerjasama Dublin Business School, KPTM Bangi – satu-satunya program *transnational* yang merentasi sempadan yang ditawarkan di luar Ireland.

Ambilan pertama : September 2014
Jumlah bilangan pelajar : 174

Bachelor of Science (Hons) in Multimedia Computing dengan kerjasama Coventry University, (UK's Modern University of the year 2014) ditawarkan di KPTM Ipoh.



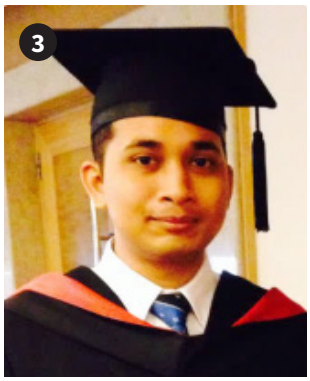
Pengiktirafan Antarabangsa

- ✓ 22 Program Diploma homegrown KPTM diterima untuk kemasukan ke universiti di UK dan Australia.
- ✓ 16 Universiti di UK dan Australia memberi artikulasi kepada lima (5) program diploma KPTM (Perakaunan, Perniagaan, Sains Komputer & IT, TESL dan Corporate Communication).
- ✓ 55 pemegang Diploma KPTM kini sedang mengikuti kursus Ijazah Sarjana Muda di luar negara yang ditaja oleh MARA.

Pencapaian Pelajar Cemerlang KPTM









1. Dua (2) orang pelajar KPTM menjadi penerima pertama Anugerah NADI Negara kategori IPTS.
2. Tempat Pertama dalam Cabaran My Ideas yang dianjurkan oleh MOSTI.
3. Penerima Anugerah Kecemerlangan dari Institute of Chartered Secretaries and Administrators (ICSA).
4. *Top Scorer World Prize Winner* Certified Accounting Technician (CAT-ACCA).

MARA Excellent Ventures Sdn. Bhd. (MEX) menjalankan aktiviti pengurusan institusi pendidikan yang menawarkan program latihan dan pendidikan dalam pelbagai bidang yang diiktiraf. Sepanjang tahun 2014 MEX telah mengendalikan beberapa program dan aktiviti di bawah institusi pengurusannya seperti berikut :

1. Institut Antarabangsa Latihan Keguruan MARA (IALKM)

Institut Antarabangsa Latihan Keguruan MARA (IALKM) menawarkan kursus-kursus untuk memenuhi keperluan pembangunan modal insan Sektor Pendidikan MARA dalam lima (5) kompetensi utama seperti yang berikut :

- ❏ Kompetensi Keguruan
- ❏ Kompetensi Kepimpinan dan Pengurusan Pendidikan
- ❏ Aplikasi Teknologi Multimedia dan e-Pembelajaran
- ❏ Penguasaan Bahasa Asing dan Pengantarabangsaan
- ❏ Penyelidikan dan Pengembangan Kualiti Pendidikan

2. MARA KETENGAH International College (MKIC)

MKIC telah mula beroperasi pada bulan Mac 2013. Kumpulan pertama pelajar A-Level seramai 96 orang telah memulakan pengajian pada bulan Julai 2013 dalam bidang Ekonomi, Perakaunan dan Seni Bina manakala kumpulan ke-2 seramai 148 orang pelajar pada bulan Julai 2014.

3. MARA American Degree Preparatory Program (MADPP)

Kumpulan pertama pelajar MARA American Degree Preparatory Program (MADPP) terdiri daripada 60 orang pelajar yang telah memulakan pengajian pada bulan Januari 2014 hingga Jun 2014 di Kolej Kemahiran Tinggi MARA Ledang. Kesemua pelajar ini telah melanjutkan pengajian di Kolej Komuniti Amerika Syarikat seperti Pasadena, Ohlone, Sierra, Orange Coast, Foot Hill College dan Vanderbilt University dalam bidang Kejuruteraan dan Perniagaan. Manakala kumpulan kedua pelajar MADPP sesi Julai hingga Disember 2014 yang terdiri daripada 62 orang pelajar akan melanjutkan pengajian ke San Mateo, Canada, Monroe, North Virginia College dan Drake University.

4. Pusat Bahasa MEX

Pusat Bahasa MEX pula bertanggungjawab mengendalikan kursus-kursus berasaskan bahasa yang menyasarkan pelajar dan golongan bekerjaya. Pusat Bahasa MEX menawarkan kursus-kursus bahasa seperti *International English Language Testing System (IELTS) Preparation Course, Test of English as a Foreign Language (TOEFL) Preparation Course, English Improvement Course* dan *English for Business*.



SEKTOR PELABURAN

PELABURAN DAN PEMBANGUNAN SUBSIDIARI

KAWALAN KREDIT

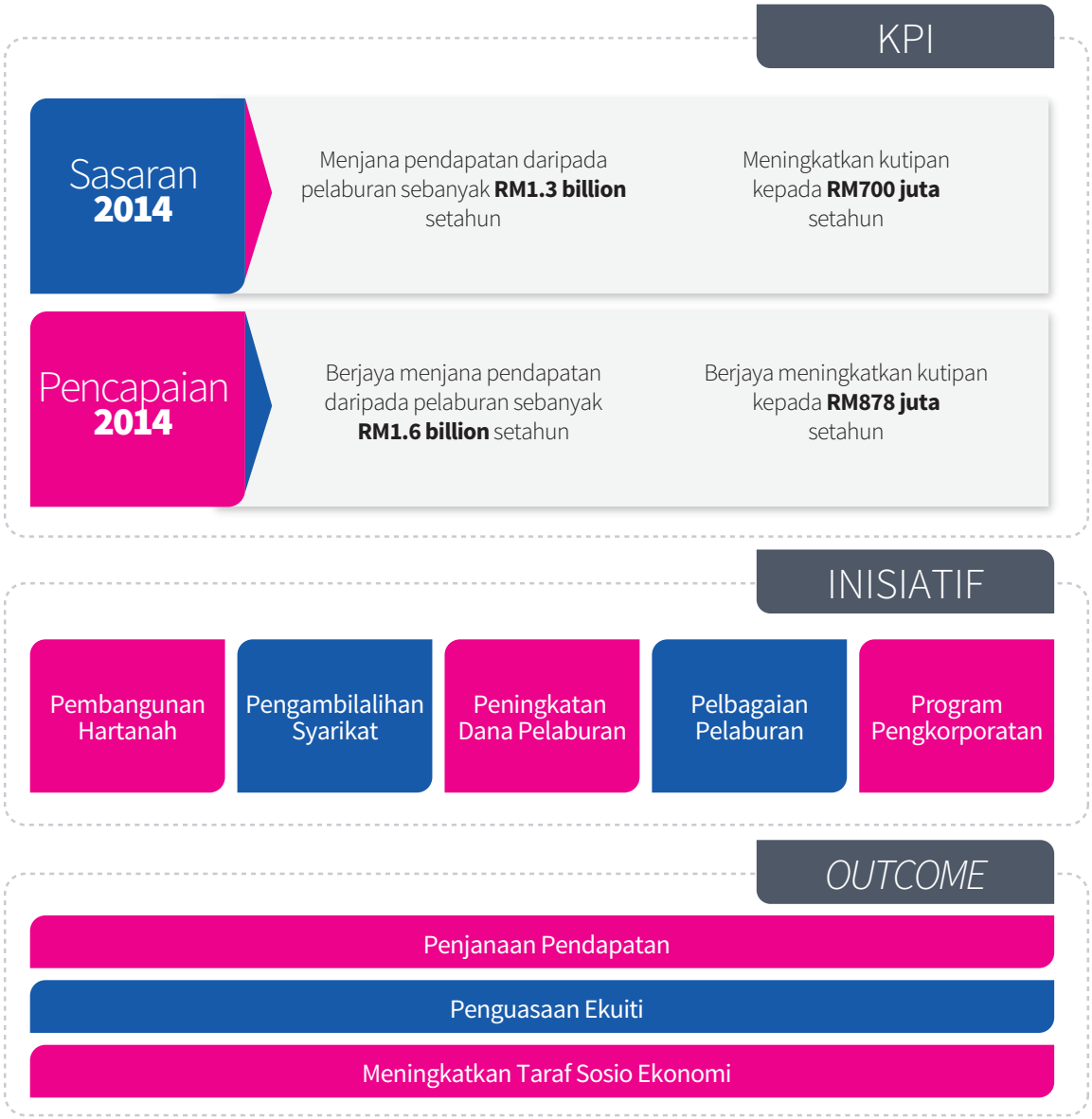
INDUSTRI PENGANGKUTAN

MARA INCORPORATED SDN. BHD. (MARA INC.)

PELABURAN MARA BERHAD (PMB)

RURAL CAPITAL SDN. BHD.

SEKTOR PELABURAN



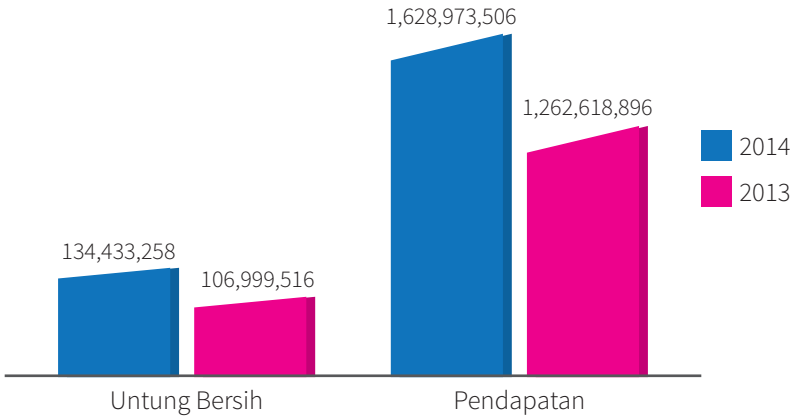
Bagi merealisasikan kejayaan pelaksanaan Pelan Strategik MARA, Sektor Pelaburan memberi fokus kepada usaha untuk meningkatkan pemilikan ekuiti Bumiputera melalui dua (2) strategi utama iaitu peningkatan keuntungan dan penjanaan pendapatan oleh syarikat subsidiari MARA. Strategi ini memberikan tumpuan kepada projek/ program yang berupaya untuk membangunkan ekosistem yang terancang merangkumi pembangunan fizikal, modal insan dan teknologi melalui kerjasama pemain industri pada peringkat nasional dan antarabangsa.

i. Penyertaan ekuiti dalam syarikat berkepentingan yang tertumpu kepada bidang perkhidmatan kewangan, pendidikan, pemborongan dan peruncitan, perkhidmatan perniagaan dan minyak & gas dan tenaga.
ii. Pengukuhan ekuiti melalui peningkatan dana pelaburan dalam syarikat-syarikat terpilih.
iii. Pembangunan hartanah milik MARA melalui kerjasama pihak swasta dan GLC.
iv. Pemerkasaan perkhidmatan perniagaan dalam industri pengangkutan dan kutipan bayaran balik.

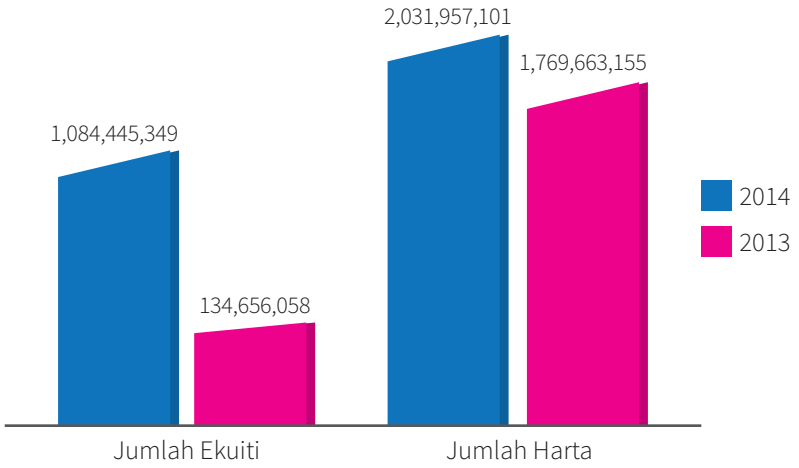
Inisiatif di atas dilaksanakan oleh syarikat subsidiari MARA dengan seliaan dan penyelarasan yang terperinci oleh bahagian-bahagian terlibat di bawah Sektor Pelaburan iaitu Bahagian Pelaburan dan Pembangunan Subsidiari (BPPS), Bahagian Industri Pengangkutan (BIP) dan Bahagian Kawalan Kredit (BKK).

Secara keseluruhannya, pencapaian kewangan syarikat MARA pada 2014 meningkat berbanding dengan 2013. Imbasan pencapaian kewangan sehingga 31 Disember 2014 adalah seperti berikut:

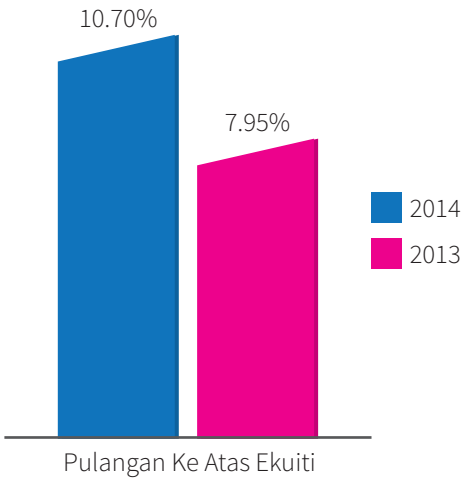
PENDAPATAN & UNTUNG BERSIH (RM)



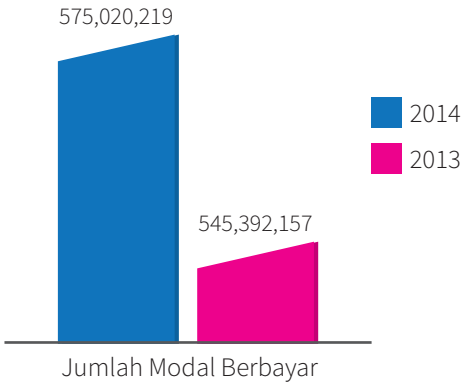
JUMLAH HARTA & JUMLAH EKUITI (RM)



PULANGAN KE ATAS EKUITI



JUMLAH MODAL BERBAYAR (RM)



PELABURAN DAN PEMBANGUNAN SUBSIDIARI

Tahun 2014 telah memperlihatkan usaha MARA untuk memacu aktiviti pelaburan yang telah dirancang dalam pelbagai bidang strategik. Usaha tersebut mampu memberi pulangan secara berterusan bersesuaian dengan fungsi MARA sebagai *socio-engineering economic organization.* Matlamat pelaburan yang dilaksanakan adalah untuk mengekalkan pertumbuhan jangka panjang menerusi pengurusan pelaburan dan perluasan perniagaan teras syarikat subsidiari.

Mengambil kira cabaran dan perubahan landskap aktiviti pelaburan dan perniagaan pada masa akan datang, MARA Corporation Sdn. Bhd. (MARA Corp.) telah ditubuhkan bagi mengawal selia dan meningkatkan keberkesanan tadbir urus syarikat subsidiari MARA.

Melalui perluasan aktiviti pelaburan yang strategik dalam bidang aeroangkasa, MARA berjaya memiliki ekuiti sebanyak 30% dalam syarikat Strand Aerospace Malaysia Sdn. Bhd. Inisiatif ini juga telah berjaya menukar status pemilikan syarikat daripada status pemilikan British kepada status pemilikan Malaysia.

Strand Aerospace Malaysia Sdn. Bhd. merupakan satu-satunya syarikat perkhidmatan kejuruteraan aeroangkasa di Malaysia dan telah dipilih sebagai *champion* bagi *Entry Point Project 5* (EPP 5) yang turut terlibat dalam pelaksanaan projek mega MARA iaitu Asia Aerospace City (AAC) yang berkonsepkan *edu-biz park*.



Majlis Pelancaran AAC-AMIC Research & Technology Centre pada 6 November 2014.



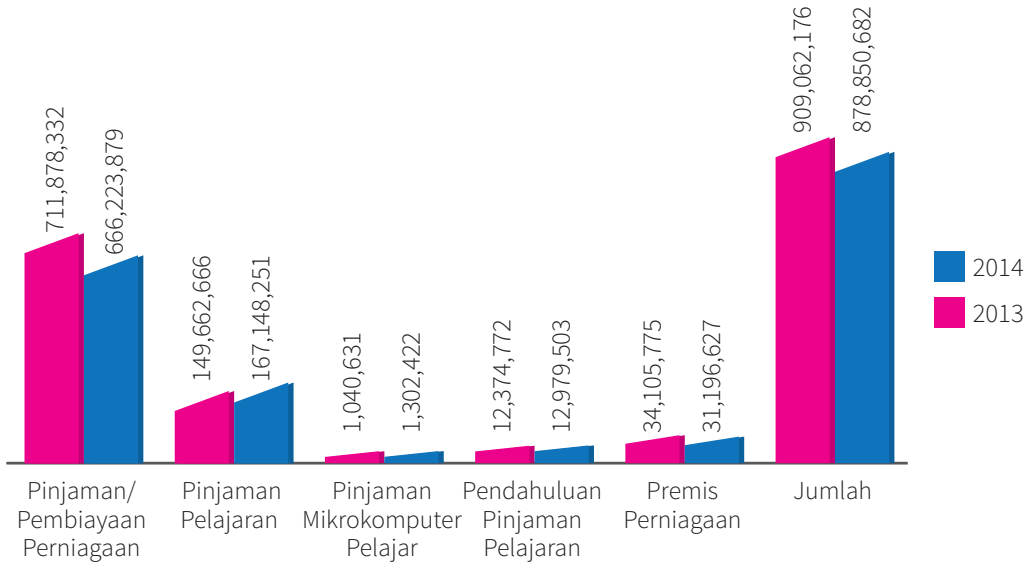
1st MARA International Aerospace Symposium 2014
17-20 March 2014 di The Royale Chulan Hotel, Kuala Lumpur.

KAWALAN KREDIT

Aktiviti Kawalan Kredit (BKK) memfokuskan kepada tiga (3) aktiviti utama iaitu kutipan bayaran balik pinjaman pelajaran, pinjaman perniagaan dan sewa premis perniagaan MARA. Pengenalan kemudahan semakan penyata pinjaman menggunakan sistem *e-baki* di portal rasmi MARA telah membantu para peminjam membuat semakan mengenai status pinjaman mereka.

Prestasi kutipan pada tahun 2014 ialah sebanyak RM878,850,682. Berikut ialah prestasi kutipan mengikut jenis pinjaman antara tahun 2014 dan 2013.

PRESTASI KUTIPAN MENGIKUT JENIS PINJAMAN (RM)



Sistem penyampaian perkhidmatan Kawalan Kredit telah dipertingkatkan dengan beberapa aktiviti dan program yang dilaksanakan melalui :

i. Perkhidmatan Kaunter Pelanggan

Perkhidmatan kaunter pelanggan disediakan bagi memudahkan peminjam untuk membuat pertanyaan, bayaran dan mengadakan perbincangan bagi menyelesaikan sebarang permasalahan berkaitan bayaran balik pinjaman. Pada tahun 2014, seramai 22,426 orang telah mendapatkan perkhidmatan tersebut.

ii. Perkhidmatan *Call and Care Line Centre*

Unit *Call and Care Line Centre* telah diwujudkan dengan peranan membuat panggilan telefon kepada para peminjam pinjaman MARA. Sebanyak 16,380 panggilan telefon telah dibuat bagi tempoh November dan Disember 2014.

Bagi memastikan matlamat kawalan kredit dapat dicapai, aktiviti-aktiviti berikut telah dilaksanakan:

i. **Mesyuarat dan Taklimat Bersama Pengarah MARA Negeri (PMN) dan Pejabat MARA Daerah (PMD) Mengenai Kutipan Hutang**
   Mesyuarat dan taklimat secara berkala mengikut jadual diadakan bersama PMN, PMD dan peminjam bermasalah bagi memastikan kutipan bayaran balik pinjaman perniagaan dan sewaan premis MARA mencapai sasaran yang ditetapkan.

ii. **Taklimat Kepada Pelajar**
   Taklimat kepada para pelajar tahun akhir di institusi pengajian secara berjadual bagi memberi kesedaran mengenai hutang pinjaman pelajaran yang perlu dibayar. Taklimat turut diberikan kepada pelajar tajaan MARA yang akan melanjutkan pengajian ke luar negara.

iii. **Penggunaan Sistem Penguatkuasaan Pembiayaan Perniagaan MARA (SPkPPM)**
   Sistem ini diwujudkan bagi membantu pengguna di Pejabat MARA Negeri (PMN) dan di Pejabat MARA Daerah (PMD) menjalankan tugas dengan lebih sistematik melalui jaringan aplikasi komputer yang membantu dalam aspek berikut:
   - Mengawal selia akaun tertunggak
   - Menjana surat peringatan dan penguatkuasaan
   - Merekod dan memantau tindakan susulan
   - Menjana laporan tindakan penguatkuasaan
   - Mengadakan sistem pertanyaan atas talian untuk susulan dan tindakan penguatkuasaan.

iv. **Mempelbagaikan Kemudahan Semakan Baki dan Penyata Pinjaman Secara Atas Talian**
   Kemudahan semakan baki pinjaman secara atas talian disediakan melalui laman web ***http:/www.mara.gov.my/ebaki1/***

INDUSTRI PENGANGKUTAN

Bahagian Industri Pengangkutan (BIP) bertanggungjawab melaksanakan program industri pengangkutan, membangunkan dan memajukan perusahaan awam. MARA Liner Sdn. Bhd. (MLSB) memiliki kapasiti 313 buah bas yang memberi perkhidmatan di 128 laluan. Komuter bas pula mempunyai kekuatan sebanyak 205 buah bas bagi 93 laluan henti-henti manakala ekspres memiliki 108 bas bagi 35 laluan.

Sepanjang tahun 2014, telah memperlihatkan transformasi melibatkan proses *downsizing, restructuring* dan *reorganizing* kedua-dua entiti BIP dan juga MLSB ke arah lebih ekonomik dan efisien. Satu laluan ekspres baru Melaka-K.Lumpur-Ketereh-Pengkalan Kubur dan laluan *stage bus* Parlimen Ketereh-Machang, Kelantan telah dilancarkan pada bulan Jun 2014. Sementara laluan *stage bus* Ketengah telah pun diluluskan permit dan akan mula beroperasi pada tahun 2015. Pada tahun 2014, pembelian 21 buah bas baharu bernilai RM10 juta iaitu lima (5) buah bas berprestasi tinggi untuk laluan ekspres dan 16 buah *stage bus*.

Perjanjian persefahaman dengan Suruhanjaya Pengangkutan Darat (SPAD) telah dimuktamadkan dan MLSB mendapat konsesi perkhidmatan bas komuter atau *stage bus* bagi 17 laluan di seluruh negeri Perlis di bawah konsep *One Network,* SPAD. Kolaboratif MARA dengan Syarikat MAN, German telah menjadikan MLSB sebagai rakan *venture* strategik untuk pembukaan kilang pemasangan bas dan *truck* yang dilengkapi dengan pusat latihan yang beroperasi di Shah Alam.

Rangkaian kerjasama dengan HINO Malaysia bagi pembukaan pusat-pusat Penyenggaraan, Pembaikan dan Baik Pulih (MRO) di seluruh Malaysia turut dilaksanakan. Usaha pembangunan R&D dan kompetensi sumber manusia dilaksanakan melalui kerjasama strategik bersama syarikat MAN, HINO dan Malaysia Institute of Transport (MITRANS) yang digerakkan secara berterusan.

Transformasi program pengangkutan di bawah Sektor Pelaburan MARA memberi sasaran kepada pendapatan atau pulangan terhadap perniagaan yang diceburi. Namun demikian, tanggungjawab sosial yang besar terus dipikul oleh MARA dengan menyediakan perkhidmatan bas di luar bandar meliputi 52 kawasan Parlimen, 105 kawasan Dewan Undangan Negeri (DUN) dan lapan (8) buah negeri di Semenanjung Malaysia.

Program industri pengangkutan jelas telah menyumbang secara signifikan kepada dua (2) *National Key Result Area* (NKRA) iaitu memperkasa prasarana luar bandar dan pedalaman serta NKRA bagi menambah baik pengangkutan awam dalam jangka masa sederhana.

Berikut ialah prestasi penumpang bagi perkhidmatan bas MARA Liner bagi tahun 2014 dan 2013:

Penumpang **2014**	**777,191** BAS EKSPRES	**3,367,104** BAS HENTI-HENTI
Penumpang **2013**	**889,872** BAS EKSPRES	**4,960,000** BAS HENTI-HENTI



Majlis Menandatangani MoU antara MARA dan Micro Holding Sri Lanka
Bertempat di Tingkat 26, Ibu Pejabat MARA Kuala Lumpur Pada 17 Februari 2014.



Lawatan Kerja ke Volvo Malaysia Sdn. Bhd. Bertempat di Volvo Malaysia Seri Kembangan dan Shah Alam pada 9 Julai 2014.

MARA Inc.

MARA INCORPORATED SDN. BHD. (MARA INC.)

MARA Incorporated Sdn. Bhd. (MARA Inc.) ditubuhkan pada 1 Mac 2008 berfungsi untuk menjalankan aktiviti-aktiviti komersial dan pelaburan strategik MARA. MARA Inc. telah menceburi beberapa perniagaan strategik seperti pelaburan hartanah di luar negara, pengurusan hospitaliti dan pembangunan hartanah.

Bagi pasaran tempatan, MARA Inc. menguruskan bangunan Menara MARA. Kedudukan bangunan 30 tingkat ini terletak di kawasan utama Kuala Lumpur menempatkan tiga (3) perniagaan utama syarikat iaitu hospitaliti, penyewaan komersial dan peruncitan. Untuk pasaran antarabangsa pula, MARA Inc. menguruskan Ashley London Hotel, gabungan tiga (3) buah *townhouse* yang mempunyai reka bentuk Victorian yang mempunyai 50 buah bilik hotel, Atelier EC1 Apartment sebuah servis apartmen mewah enam (6) tingkat dan Beaumont House, bangunan lima (5) tingkat untuk asrama pelajar yang mempunyai 41 buah bilik.

Di Melbourne, MARA Inc. menguruskan empat (4) hartanah iaitu dua (2) hartanah terdiri daripada asrama pelajar iaitu Dudley International House dan 746 Swanston. Dua (2) lagi hartanah ialah 51 Queen Street dan 333 Exhibition Street iaitu pejabat komersial dan bangunan perniagaan.

PELABURANMARA

PELABURAN MARA BERHAD

Pelaburan MARA Berhad (Pelaburan MARA) ditubuhkan pada pertengahan 1960-an bertitik tolak daripada aspirasi untuk membantu golongan Bumiputera luar bandar melabur dalam pasaran saham. Pelaburan MARA telah melebarkan sayap perniagaannya dengan penglibatan strategik dalam aktiviti pelaburan, pengurusan dana, perkhidmatan kewangan dan khidmat nasihat korporat. Empat (4) aktiviti tersebut menjurus kepada visi Pelaburan MARA untuk menjadi sebuah konglomerat perkhidmatan kewangan ulung di Malaysia dan seterusnya di pasaran serantau.

Pelaburan MARA menjalankan aktiviti perniagaan menerusi empat (4) anak syarikat iaitu:

i. Pengurusan Unit Amanah & Portfolio Patuh Syariah

PMBINVESTMENT

ii. Perkhidmatan Kewangan Islam

PMBTIJARI

iii. Khidmat Nasihat Korporat

PMBCONSULTING

iv. Pelaburan Hartanah

PMBASSETS

Pencapaian dan aktiviti PMB sepanjang 2014:



MAJLIS PENJENAMAAN SEMULA IDENTITI KORPORAT PELABURAN MARA: EVOLUSI KONGLOMERAT KEWANGAN

Penjenamaan semula identiti korporat pada peringkat kumpulan dan subsidiari iaitu PMB Investment, PMB Tijari, PMB Asset dan PMB Consulting pada 29 April 2014 di Pusat Konvensyen Antarabangsa Putrajaya (PICC). Penjenamaan semula identiti korporat ini merupakan strategi menyeluruh PMB untuk mengoptimumkan publisiti syarikat dengan memberi nafas baharu kepada keseluruhan imej kumpulan.



MAJLIS MEMETERAI PERJANJIAN PEMEGANG SAHAM DENGAN ISLAMIC CORPORATION FOR THE DEVELOPMENT OF THE PRIVATE SECTOR (ICD)

Perjanjian pemegang saham antara Pelaburan MARA dan Islamic Corporation For The Development of The Private Sector (ICD), syarikat Kumpulan Islamic Development Bank (IDB) bagi penubuhan PMB Tijari Berhad (PMB Tijari).

PMB Tijari menawarkan perkhidmatan kewangan berunsur syariah di pasaran domestik dan global bagi memenuhi keperluan dan objektif kewangan pelanggan. PMB Tijari turut menguruskan kegiatan pembiayaan kewangan Pelaburan MARA.



MAJLIS PELANCARAN KOMUNITI I-GENERASI PMB INVESTMENT

Pelancaran Komuniti i-Generasi PMB Investment (i-Gen) pada 8 Ogos 2014 di Sime Darby Convention Centre. i-Gen diuruskan oleh anak syarikat milik penuh PMB Investment Berhad iaitu syarikat pengurusan dana Islam.

i-Gen merupakan sebuah komuniti yang mensasarkan ahli berumur dari enam hingga 17 tahun yang ditubuhkan dengan objektif untuk memupuk kesedaran dalam kalangan generasi muda agar celik pelaburan dan pendidikan tentang pengurusan kewangan.



MAJLIS MENANDATANGANI PERJANJIAN PERSEFAHAMAN (MOU) DENGAN UNIVERSITI KUALA LUMPUR (UNIKL) UNTUK PEMBANGUNAN TEACHING FACTORY DAN PROGRAM INDUSTRIALMANSHIP

Perjanjian Persefahaman (MoU) dengan Universiti Kuala Lumpur (UniKL) untuk Pembangunan Teaching Factory dan Program Industrialmanship pada 20 November 2014.

Kumpulan Pelaburan MARA memainkan peranan penting dalam menggalakkan dan menyediakan platform untuk UniKL dan Syarikat Maritim untuk berkolaboratif dalam membangunkan modal insan dari segi pengetahuan teori melalui latihan praktikal dan industri.



SUMBANGAN BUKU UNTUK PERPUSTAKAAN SEKOLAH DI SEMPORNA

Sumbangan buku kepada 20 buah sekolah rendah dan menengah terpilih sekitar Parlimen Semporna, Sabah menerusi Program Tanggungjawab Sosial Korporat yang dinamakan Projek Jalinan Mesra.

RURAL CAPITAL SDN. BHD.

Rural Capital Sdn. Bhd (RCSB) melaksanakan aktiviti pengurusan pembiayaan perniagaan MARA dan pengurusan kawalan kredit. Penubuhan RCSB ini merupakan langkah awal ke arah penubuhan Bank Luar Bandar Malaysia (BLBM) yang memfokuskan kepada membantu meningkatkan taraf hidup dan ekonomi masyarakat khususnya di luar bandar.

Pelaksanaan perkhidmatan Pengurusan Pembiayaan Perniagaan bagi Skim Pembiayaan Kontrak Ekspres (SPiKE) telah dimulakan pada 25 Ogos 2014 di Wilayah Persekutuan, Kuala Lumpur. Pelaksanaan pada peringkat ini hanya melibatkan proses permohonan dan penyediaan dokumentasi sahaja. Pelaksanaan ini akan dikembangkan ke seluruh negara secara berperingkat.

Pengurusan kawalan kredit melibatkan aktiviti kutipan hutang yang dilaksanakan melalui penubuhan sebuah Pusat Panggilan (*Call Centre*) yang dianggotai oleh 20 orang *tele-collector* yang menggunakan Sistem Pengurusan Hutang Annecto. Penggunaan sistem memaksimumkan prestasi kutipan dan menguruskan *Non-Performing Loan* (NPL).



SEKTOR KHIDMAT PENGURUSAN

PEMBANGUNAN SUMBER MANUSIA

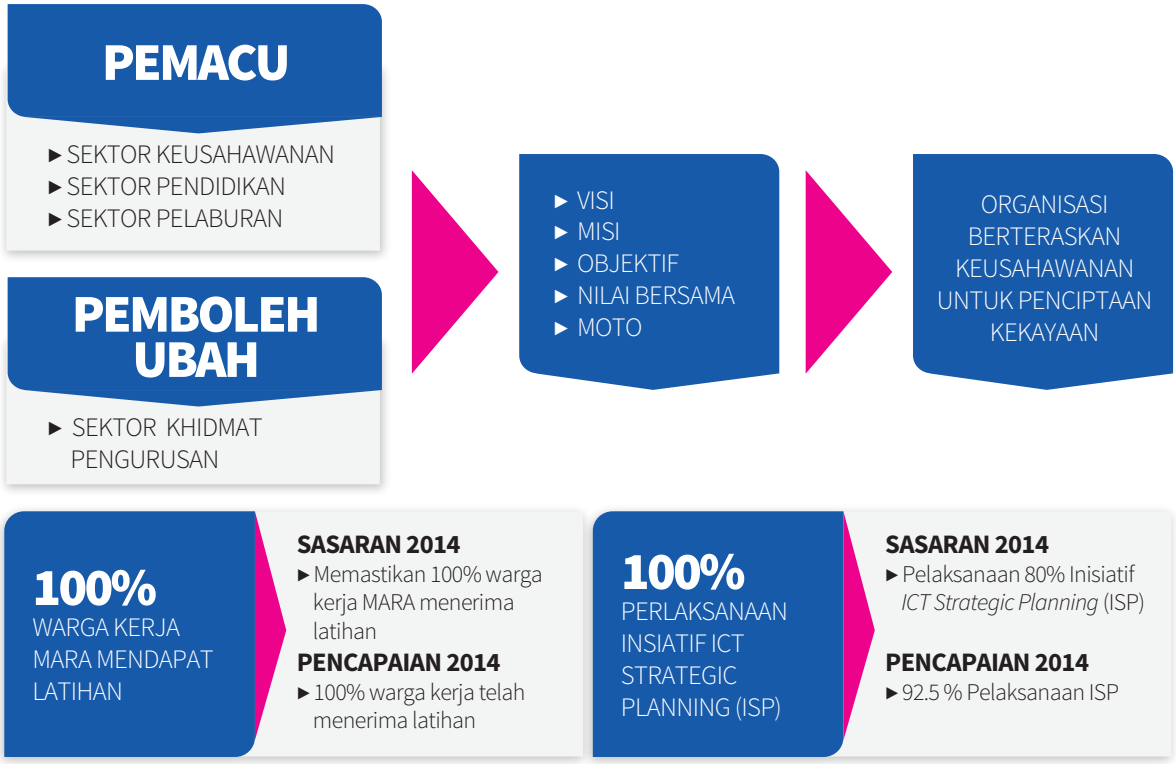
PENGURUSAN KEWANGAN

PENGURUSAN ASET DAN PEROLEHAN

PENGURUSAN TEKNOLOGI MAKLUMAT

PEMBINAAN DAN PENYELENGGARAAN

SEKTOR KHIDMAT PENGURUSAN



Sektor Khidmat Pengurusan merupakan pemboleh ubah kepada tiga (3) sektor utama MARA bagi mencapai misi, visi dan objektif MARA untuk menjadikan MARA sebuah organisasi berteraskan keusahawanan bagi penciptaan kekayaan.

Peranan sektor ini dapat dilihat melalui melalui fungsi bahagian-bahagian di bawah Sektor Khidmat Pengurusan seperti berikut:

- Peningkatan tahap kompetensi warga kerja MARA melalui Program Pembangunan Modal Insan, Program Pembangunan Kerjaya dan *Talent Pool;*
- Peningkatan kecekapan sistem pengurusan kewangan melalui penggunaan *integrated database* yang meluas merentasi semua sektor;
- Peningkatan prasarana infostruktur dan infrastruktur teknologi, maklumat dan komunikasi (ICT) bagi keberkesanan dan kecekapan sistem penyampaian perkhidmatan MARA melalui penggunaan aplikasi ICT di bawah Pelan Strategik ICT yang menjadi pemangkin kecemerlangan;
- Pengurusan aset yang cekap dan sistematik, pengurusan perolehan secara telus dan berintegriti serta penyediaan fasiliti yang bersih, selesa dan selamat sebagai usaha berterusan mengekalkan ekosistem yang sempurna bagi membolehkan keberkesanan sistem penyampaian; dan
- Kawal selia dan pemantauan berterusan kepada semua pusat pentadbiran MARA bagi memastikan peningkatan kualiti pengurusan dan kompetensi warga kerja MARA selaras dengan dasar dan peraturan yang ditetapkan.

PEMBANGUNAN SUMBER MANUSIA

Bahagian Sumber Manusia bertanggungjawab membangunkan modal insan warga kerja MARA bagi mendukung aspirasi visi dan misi MARA. Berikut ialah prestasi Program Pembangunan Kerjaya yang dilaksanakan oleh MARA.

BIL.	PERINGKAT PENGAJIAN	2014	2013
1	Diploma	175 orang	89 orang
2	Sarjana Muda	62 orang	63 orang
3	Sarjana	269 orang	329 orang
4	Doktor Falsafah	26 orang	30 orang
	JUMLAH	**532 orang**	**511 orang**

MARA telah mengenal pasti keperluan perjawatan melalui kaedah *Rightsizing, Redeployment* dan *Trade-Off*. Sepanjang 2014 jumlah waran perjawatan sebanyak 12,176 dan sebanyak 11,136 jawatan telah diisi di 243 pusat MARA di seluruh negara. Pecahan pengisian jawatan adalah seperti berikut:

BIL.	PUSAT	PERUNTUKAN PERJAWATAN	PENGISIAN PERJAWATAN
1	Ibu Pejabat	1,554	1,498
2	KKTM	1,017	937
3	IKM	1,842	1,614
4	KM	568	500
5	KPM	679	670
6	MRSM	5,499	4,980
7	PMN	603	617
8	PMD	414	320
	JUMLAH	**12,176**	**11,136**
9	ANAK SYARIKAT		7,248
JUMLAH KESELURUHAN PENGISIAN JAWATAN MARA DAN ANAK SYARIKAT			**18,384 orang**

Program peningkatan kerjaya iaitu kenaikan pangkat pelbagai skim dan pelbagai gred melibatkan 1,038 orang pegawai termasuk *Time Based* pegawai Perkhidmatan Pendidikan dan Kumpulan Pelaksana telah dilaksanakan oleh MARA.

MARA telah menggunakan tiga (3) modul maklumat dalam sistem *Human Resource Management Information System* (HRMIS) yang menjadi salah satu KPI kepada Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW). Prestasi penggunaan HRMIS pada tahun 2014 adalah seperti berikut:

i. Rekod Peribadi – 99.2%
ii. Profil Perkhidmatan – 99.97%
iii. Pengisytiharan Harta – 98.35%

Pada tahun 2014, MARA telah mendapat kelulusan untuk menaik taraf 23 jawatan sedia ada dan mewujudkan 325 jawatan baharu pelbagai gred mengikut pusat seperti berikut :

BIL.	KATEGORI	PUSAT	KUMPULAN	BILANGAN JAWATAN
1	Naik taraf	Ibu Pejabat, PMN dan PMD	Pengurusan & Profesional	23
2	Baru	PMN	Pengurusan & Profesional	23
3	Baru	PMD	Pelbagai	20
4	Baru	KKTM Lenggong	Pelbagai	80
5	Baru	MRSM Kuala Kangsar & MRSM Sungai Besar	Pelbagai	146
6	Baru	MRSM (IGCSE)	Pegawai Perkhidmatan Pendidikan	56

PENGURUSAN KEWANGAN

Bagi menambah kecekapan pengurusan kewangan di MARA, fokus kepada usaha peningkatkan tadbir urus dan sistem penyampaian dalam pengurusan kewangan serta strategi menjana pendapatan dan langkah penjimatan telah dilaksanakan. Ini terbukti apabila MARA berjaya memperolehi Sijil Bersih Ketua Audit Negara bagi Penyata Kewangan berakhir 31 Disember 2014 yang merupakan Sijil Audit Bersih kali ke-13 berturut-turut yang diterima oleh MARA.

Aktiviti pengurusan kewangan :

i. Pelaburan jangka pendek berjumlah RM76,485,369

ii. Penjimatan ke atas tukaran wang asing sebanyak RM870,471

iii. *Sweeping Account*
   - ✓ Kadar faedah harian 1%
   - ✓ Jumlah pendapatan RM52,437 (Okt, Nov & Dis 2014)

iv. Projek MARA *Reconciliation*, *Clearing and Monitoring* (RCM)
   - ✓ Pembayaran elaun pertama dalam negara terus ke akaun bank pelajar melalui kemudahan *Electronic Funds Transfer* (EFT)
   - ✓ Mempercepat tempoh penerimaan bayaran elaun pertama pelajar daripada empat (4) hingga enam (6) minggu kepada tiga (3) hari bekerja
   - ✓ Mengurangkan penggunaan cek dan kos operasi (kos dan masa)

v. Penggunaan CIMB Biz Channel
   - ✓ Mengurangkan bilangan cek (2013: 324,201, 2014: 156,219)
   - ✓ Mempercepat tempoh proses pembayaran imbuhan kepada pusat operasi, tuntutan daripada kakitangan MARA dan pelajar MARA daripada tujuh (7) hari kepada satu (1) hingga tiga (3) hari bekerja

Berikut ialah prestasi Belanja Mengurus MARA tahun 2014 berbanding dengan 2013

Perkara/ Tahun	Peruntukan (RM)		Perbelanjaan (RM)		Peratus (%)	
	2014	2013	2014	2013	2014	2013
Penganjuran Pelajaran	2,065,551,774	2,099,440,100	2,226,385,071	2,065,329,931	107.78	98.38
Belanja Operasi	1,588,433,456	1,358,303,000	1,562,049,688	1,375,863,921	98.34	101.29
Jumlah	**3,653,985,230**	**3,457,743,100**	**3,788,434,759**	**3,441,193,852**	**103.68**	**99.52**

Nota :

i. Lebihan belanja penganjuran pelajaran adalah disebabkan oleh :
   - Permohonan yang tinggi daripada pelajar
   - Perubahan dalam pertukaran wang asing (diluar kawalan) yang melibatkan elaun dan yuran para pelajar luar negara pada bulan November dan Disember 2014

ii. MARA dikenakan sekatan bajet 2014 sebanyak RM13,980,070 daripada peruntukan asal

iii. Lebihan belanja Penganjuran ditampung oleh kutipan bayaran balik pinjaman pelajaran

PENGURUSAN ASET DAN PEROLEHAN

Bahagian Pengurusan Aset dan Perolehan bertanggungjawab dalam menguruskan aset, perolehan, fasiliti dan pemantauan (bekalan alatan dan perkhidmatan) di MARA. Antara objektif bahagian ini ialah:

- ✓ Memastikan aset diuruskan dengan cekap dan sistematik
- ✓ Menguruskan perolehan secara telus dan berintegriti
- ✓ Menyediakan fasiliti yang bersih, selesa dan selamat

Pelaksanaan Sistem Pengurusan Aset Alih (SPA) telah diperluaskan ke 64 buah pusat MARA di seluruh negara.

Pengurusan Aset

Berikut ialah jumlah aset yang diuruskan pada tahun 2014 berbanding 2013:

Aset	2014	2013
Tanah	2,973 lot	2,907 lot
Bangunan	2,405 unit	2,339 unit
Kenderaan	708 unit	659 unit
Alatan	197,798 unit	181,419 unit

Perolehan

Berikut ialah jumlah perolehan yang diuruskan pada tahun 2014 berbanding 2013:

Perolehan	2014	2013
Bekalan	124	97
Perkhidmatan	47	37

Melalui Modul Pembelian Terus Sistem Perolehan Elektronik (SPE) MARA, sebanyak 81 perolehan telah dilaksanakan dengan nilai perolehan sebanyak RM289,761. Penggunaan modul *e-Bidding* sebanyak tujuh (7) sesi, bernilai RM8,015,280 dengan penjimatan sebanyak RM1,179,760.

Pengurusan Fasiliti
Berikut ialah fasiliti yang diuruskan pada tahun 2014 berbanding 2013:

Fasiliti	2014	2013
Kuarters	143 unit	143 unit
Rumah Rehat	38 unit	37 unit
Kenderaan di Ibu Pejabat	95 unit	73 unit

Bagi menjadikan pengurusan fasiliti di MARA lebih efisien dan sistematik, penggunaan Sistem Tempahan Kenderaan (e-Fasiliti) dan Sistem Tempahan e-Rehat secara atas talian oleh warga kerja MARA telah diperkenalkan.

Penggunaan Sistem Pengurusan Aset Alih juga diperluaskan di 122 pusat MARA sehingga Disember 2014. Kit Perolehan : *Business Process* Perolehan (bekalan & perkhidmatan) berkaitan dengan tatacara, pekeliling dan kaedah pengurusan perolehan secara pembelian terus, sebut harga, tender, SPE dan *e-Bidding* telah dihasilkan untuk rujukan semua pusat MARA. MARA juga telah berjaya memperolehi pemilikan 14 lot tanah di negeri Selangor, Perak, Kedah, Kelantan dan Sarawak.

PENGURUSAN TEKNOLOGI MAKLUMAT

Bagi meningkatkan kemudahan dan keselamatan sistem Teknologi, Maklumat dan Komunikasi (ICT) MARA, beberapa inovasi telah dilaksanakan bagi memperkukuh sistem aplikasi dan rangkaian sedia ada dalam memastikan sistem penyampaian dan perkhidmatan MARA sentiasa mantap dan menyeluruh, merentasi semua peringkat warga kerja, bahagian dan pelanggan selaras dengan Pelan Strategik ICT MARA.

MARA telah membangunkan tiga (3) sistem aplikasi atas talian untuk diguna pakai oleh semua warga kerja seperti berikut :

i. Sistem e-Rehat

Sistem yang dibangunkan untuk kemudahan permohonan tempahan rumah rehat MARA.



ii. Sistem Permohonan Pasca Siswazah Luar Negara - Modul Ujian Psikometrik

Sistem yang dibangunkan untuk pemohon menduduki Ujian Psikometrik secara atas talian sebagai salah satu kriteria bagi pemohon yang layak.



iii. Portal Sumber Kerjaya

Sistem yang dibangunkan untuk menjadi pusat penyimpanan dan pengumpulan profil pelajar tajaan MARA serta membantu dalam membuat kajian pengesanan lepasan pelajar (*tracer study*).



MARA juga telah membangunkan sistem rangkaian dan keselamatan bagi meningkatkan tahap keselamatan persekitaran dan capaian kemudahan ICT di MARA iaitu :

i. *Firewall*

Penggantian perkakasan *firewall* di Pusat Data MARA bagi meningkatkan kawalan dan pemantauan keselamatan ICT serta kualiti capaian ke Internet.

ii. Peningkatan Talian Rangkaian di Ibu Pejabat MARA

Penggantian perkakasan dan infrastruktur rangkaian dari 1Gbps kepada 10Gbps bagi meningkatkan capaian aplikasi di Pusat Data MARA dan menyokong perkhidmatan VoIP di Ibu Pejabat MARA.

iii. Talian 1Gov*Net

Pemasangan talian 1Gov*Net di semua pejabat operasi MARA telah memberi impak positif kepada capaian sistem aplikasi MARA dan aplikasi kerajaan seperti HRMIS dan Sistem Pemantauan Projek (SPP II).



Tempat Pertama bagi Sistem Tawaran Pengajian ke Institusi Pendidikan MARA (IPMA) oleh Institusi IKM, KKTM dan KPM Secara Atas Talian (SPUPIM) dalam Anugerah Inovasi MARA 2014.



Tempat Kedua - Sistem Pengurusan Tempahan Rumah Rehat (eRehat) dalam Anugerah Inovasi MARA.

PEMBINAAN DAN PENYELENGGARAAN

Menjadi tanggungjawab Bahagian Binaan & Selenggaraan memastikan setiap projek fizikal MARA yang dilaksanakan berteraskan tiga (3) faktor utama sesebuah projek pembangunan iaitu kualiti (*quality*), bernilai (*value for money*) dan mengikut masa yang ditetapkan (*time*). Faktor-faktor ini akan memberi kesan kepada sesebuah bangunan yang didirikan agar berfungsi mengikut penggunaannya (*functionability*) sebagai institusi pendidikan atau premis perniagaan.

Selain itu, budaya selenggaraan telah dipraktikkan di MARA bagi memastikan setiap aset dan bangunan yang didirikan dapat memberi manfaat yang sewajarnya kepada pengguna. Sepanjang tahun 2014, MARA telah menguruskan sebanyak 46 projek pembinaan dan 146 projek bagi kerja selenggaraan.

Antara projek MARA yang telah siap pada tahun 2014 ialah:



Bazar Benut, Johor




KKTM Lenggong, Perak





Asrama KPM Ayer Molek, Melaka



PERISTIWA KORPORAT





Sambutan 48 Tahun MARA oleh
YAB Dato' Sri Mohd Najib bin Tun Haji Abdul Razak,
Perdana Menteri Malaysia pada 3 Mac 2014

PERISTIWA KORPORAT

JANUARI 2014



7 Januari 2014 • Hotel Premiera, Kuala Lumpur
Amanat Tahun Baru 2014



15 Januari 2014 • Felda Residence Resort Trolak, Perak
Konvensyen Kepimpinan Siswa Institusi Pendidikan MARA (IPMa)



20-23 Januari 2014 • Hotel Sama-Sama, Sepang, Selangor
Bengkel Rancangan Malaysia ke-11 MARA

FEBRUARI 2014



12 Februari 2014 · Hotel Premiera, Kuala Lumpur
Perasmian Bulan Keselamatan dan Kesihatan Pekerjaan MARA 2014



19 Februari 2014 · Ibu Pejabat MARA, Kuala Lumpur
Majlis Menandatangani MOU antara Glocal Link Sdn. Bhd. dan IPTV



23 Februari 2014 · Dewan Gemilang MRSM Tun Dr. Ismail, Pontian, Johor Darul Ta'zim
Majlis Perasmian Maktab Rendah Sains MARA (MRSM) Tun Dr. Ismail

MAC 2014



15-17 Mac 2014 · Medan MARA & Menara MARA, Kuala Lumpur
Karnival Pendidikan MARA 2014



17-20 Mac 2014 · The Royale Chulan Hotel, Kuala Lumpur
1st MARA International Aerospace Symposium 2014



31 Mac 2014 · Hotel Premiera, Kuala Lumpur
Hari Inovasi MARA 2014

APRIL 2014



3 April 2014 • Ibu Pejabat MARA, Kuala Lumpur
Kunjungan Hormat Wakil dari University Northern Illinois, USA



5 April 2014 • MRSM Sandakan, Sabah
Majlis Perasmian MRSM Sandakan, Sabah



23 April 2014 • Maju Junction, Kuala Lumpur
Strategic Thinking and Leadership Talk

MEI 2014



2 Mei 2014 • Hotel Premiera, Kuala Lumpur
Anugerah Perkhidmatan Cemerlang MARA 2013



9 Mei 2014 • Kuala Lumpur
ITEX Malaysia 2014



11 - 23 Mei 2014 • Ruang Legar Medan MARA, Kuala Lumpur
Ekspo Buku MARA 2014

JUN 2014



10 Jun 2014 • Hotel Premiera, Kuala Lumpur
Sambutan Hari Pendidik MARA 2014



25 Jun 2014 • Arked MARA Kok Lanas, Ketereh, Kelantan
Majlis Pelancaran Perkhidmatan Bas Ekspres dan Henti-henti MARA Liner di Kelantan



26 Jun 2014 • Dewan Al-Khindi, KKTM Ledang, Johor
Majlis Perasmian Kolej Kemahiran Tinggi MARA Ledang

JULAI 2014



3 Julai 2014 • Maju Junction Tower, Kuala Lumpur
Seminar On Islamic Finance and Syariah



7 Julai 2014 • Ibu Pejabat MARA, Kuala Lumpur
Kunjungan Hormat Ketua Pengarah Jabatan Standard Malaysia ke Pejabat Ketua Pengarah MARA



9 Julai 2014 • Volvo Malaysia Seri Kembangan dan Shah Alam
Lawatan Kerja Pengerusi MARA ke Volvo Malaysia Sdn Bhd

OGOS 2014



12 Ogos 2014 • Ibu Pejabat MARA, Kuala Lumpur
Kunjungan Hormat KSU MITI ke atas MARA



20 Ogos 2014 • Ibu Pejabat MARA, Kuala Lumpur
Mesyuarat Exit Conference Penyata Kewangan MARA 2013



21 Ogos 2014 • Hotel Premiera, Kuala Lumpur
Majlis Anugerah Pelajar Cemerlang SPM dan Al-Huffaz MRSM 2014

SEPTEMBER 2014



4 September 2014 • MIECC Seri Kembangan, Selangor
Majlis Perasmian Halfest 2014



8 September 2014 • Menara 1 Bank Rakyat, Kuala Lumpur
Majlis Menandatangani Dokumen Perjanjian (MOA) antara Bank Rakyat dan MARA



9 September 2014 • Ibu Pejabat MARA, Kuala Lumpur
Lawatan Delegasi US-ASEAN BUSINESS Council ke MARA

OKTOBER 2014



19 Oktober 2014 • Seafest Hotel, Semporna, Sabah
Program Himpunan Generasi Muda Cemerlang Sabah 2014



21 Oktober 2014 • Kementerian Pertahanan Malaysia, Kuala Lumpur
Engagement antara MARA & MINDEF



29-31 Oktober 2014 • Holiday Inn, Melaka
MARA IT Summit 2014

NOVEMBER 2014



6 November 2014 • GMI, KL
Launch of AAC-AMIC Research & Technology Centre



7 November 2014 • The Royale Chulan, Kuala Lumpur
Majlis Malam Penghargaan & Jamuan Tahunan MARA



11 November 2014 • Hotel Premiera, Kuala Lumpur
Majlis MOU & MOA MARA Bersama EXIM Bank

Aku menumpang dalam mara mu,
Mengira jejak jasa lalu,
Telah kau curah tanpa lelah,
Telah kau serah tanpa resah.

Kau menakhodai zaman
Kau mendahului masa depan
Kau mendepani cabaran
Kau menerokai impian
Kau mencipta sandaran
Kau sinar menyuluh kegelapan.
Kau mara membawa harapan

Kadang-kadang aku tertanya
Hendak ke mana mara-mara begini?
Semangat kental dan kuasa berani
Memecah ruang menyuluh terang
Mengabdi diri menabur budi
Takut sesat dalam mimpi
Takut kesal ditinggal sepi

Mara mu merentas masa
Dari Onn Jaafar ke Anuar Musa
Wadahmu membangun bangsa
Citamu dengan hati mulia
Tidak kira apa destinasi itu
Engkau tetap satu dalam juangmu
Dijulang bila ada peluang
Dihina bila hampa
Disayang bila diberi
Disanggah bila kecewa

Aku insan kecil yang menumpang
Dalam mara mu yang panjang
Aku insan kerdil yang ingin sama berjuang
Dalam maramu yang berani
Izinkan aku untuk turut serta
Dalam mara mu yang bahagia
Cuma satu yang selalu aku pinta
Dalam mara mu itu
Jangan pula engkau terlupa
Ada ghairah dan hilai tawa
Dalam mara mu yang membara
Ada duri yang sembunyi
Menanti masa mencuri cahaya
Menanti sumbangnya mara mu yang cela

Aku menumpang dalam mara mu,
Mencari wadah menabur bakti
Memberi sedikit sesudah banyak diperoleh
Menghulur tidak seberapa
Menerima tidak terhingga

Kau mara dalam landasan mu
Mengangkat amanah besar
Menjulang cita keramat
Agar haluan tidak tersesat
Agar tujuan tidak tersekat

Aku menumpang dalam mara mu
Bersama semangat aku beringat
Biar berkat setiap titis keringat
Aku mara membawa azimat
Agar engkau terus berkat.

Karya : **YBhg. Prof Dato' Dr. Mazliham bin Mohd Suud**
Ketua Pegawai Eksekutif Universiti Teknikal MARA Sdn. Bhd.



PENYATA KEWANGAN 2014

LAPORAN KETUA AUDIT NEGARA MENGENAI PENYATA KEWANGAN MAJLIS AMANAH RAKYAT BAGI TAHUN BERAKHIR 31 DISEMBER 2014

Laporan Mengenai Penyata Kewangan

Penyata Kewangan Majlis Amanah Rakyat dan Kumpulan telah diaudit oleh wakil saya yang merangkumi Lembaran Imbangan Pada 31 Disember 2014 dan Penyata Pendapatan, Penyata Perubahan Ekuiti serta Penyata Aliran Tunai bagi tahun berakhir pada tarikh tersebut, ringkasan polisi perakaunan yang signifikan dan nota penjelasan lain.

Tanggungjawab Majlis MARA Terhadap Penyata Kewangan

Majlis MARA bertanggungjawab terhadap penyediaan dan persembahan penyata kewangan tersebut yang saksama selaras dengan piawaian pelaporan kewangan yang diluluskan di Malaysia dan Akta Majlis Amanah Rakyat 1966 (Akta 489). Majlis MARA juga bertanggungjawab terhadap kawalan dalaman yang ditetapkan perlu oleh pengurusan bagi membolehkan penyediaan penyata kewangan yang bebas daripada salah nyata yang ketara sama ada disebabkan oleh fraud atau kesilapan.

Tanggungjawab Juruaudit

Tanggungjawab saya adalah memberi pendapat terhadap penyata kewangan tersebut berdasarkan pengauditan yang dijalankan. Pengauditan telah dilaksanakan mengikut Akta Audit 1957 dan piawaian pengauditan yang diluluskan di Malaysia. Piawaian tersebut menghendaki saya mematuhi keperluan etika serta merancang dan melaksanakan pengauditan untuk memperoleh jaminan yang munasabah sama ada penyata kewangan tersebut bebas daripada salah nyata yang ketara.

Pengauditan meliputi pelaksanaan prosedur untuk memperoleh bukti audit mengenai amaun dan pendedahan dalam penyata kewangan. Prosedur yang dipilih bergantung kepada pertimbangan juruaudit, termasuk penilaian risiko salah nyata yang ketara pada penyata kewangan sama ada disebabkan oleh fraud atau kesilapan. Dalam membuat penilaian risiko tersebut, juruaudit mempertimbangkan kawalan dalaman yang bersesuaian dengan entiti dalam penyediaan dan persembahan penyata kewangan yang memberi gambaran yang benar dan saksama bagi tujuan merangka prosedur pengauditan yang bersesuaian tetapi

bukan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman entiti tersebut. Pengauditan juga termasuk menilai kesesuaian polisi perakaunan yang diguna pakai dan kemunasabahan anggaran perakaunan yang dibuat oleh pengurusan serta persembahan penyata kewangan secara menyeluruh.

Saya percaya bahawa bukti audit yang saya peroleh adalah mencukupi dan bersesuaian untuk dijadikan asas bagi pendapat audit saya.

Pendapat

Pada pendapat saya, penyata kewangan ini memberikan gambaran yang benar dan saksama mengenai kedudukan kewangan Majlis Amanah Rakyat dan Kumpulan pada 31 Disember 2014 dan prestasi kewangan serta aliran tunainya bagi tahun berakhir pada tarikh tersebut selaras dengan piawaian pelaporan kewangan yang diluluskan di Malaysia.

Saya telah mempertimbangkan penyata kewangan dan laporan juruaudit bagi semua syarikat subsidiari yang tidak diaudit oleh saya seperti yang dinyatakan dalam nota kepada penyata kewangan. Saya berpuas hati bahawa penyata kewangan berkenaan telah disatukan dengan Penyata Kewangan Majlis Amanah Rakyat dalam bentuk dan kandungan yang sesuai dan wajar bagi tujuan penyediaan penyata kewangan. Saya juga telah menerima maklumat dan penjelasan yang memuaskan sebagaimana yang dikehendaki bagi tujuan tersebut. Laporan juruaudit mengenai penyata kewangan syarikat subsidiari berkenaan tidak mengandungi sebarang pemerhatian yang boleh menjejaskan penyata kewangan.

(TAN SRI DATO' SETIA HJ. AMBRIN BIN BUANG)
KETUA AUDIT NEGARA
MALAYSIA

PUTRAJAYA
24 OGOS 2015

PENYATA PENGERUSI DAN SEORANG AHLI MAJLIS
(AKAUN INDUK)

Kami, Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa dan Datuk Ibrahim Bin Ahmad, yang merupakan Pengerusi dan salah seorang Ahli Majlis Amanah Rakyat dengan ini menyatakan bahawa, pada pendapat Ahli Majlis, Penyata Kewangan yang mengandungi Penyata Pendapatan, Lembaran Imbangan, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai yang berikut ini berserta dengan nota-nota kepada Penyata Kewangan di dalamnya, adalah disediakan untuk menunjukkan pandangan yang benar dan saksama berkenaan kedudukan Majlis Amanah Rakyat pada 31 Disember 2014 dan hasil kendaliannya serta perubahan kedudukan kewangannya bagi tahun yang berakhir pada tarikh tersebut.

Bagi pihak Majlis,



Nama : Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa

Gelaran : Pengerusi

Tarikh : 17 AUG 2015

Tempat : Kuala Lumpur

Bagi pihak Majlis,



Nama : Datuk Ibrahim Bin Ahmad

Gelaran : Ahli Majlis

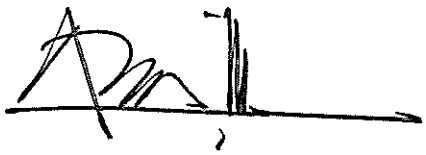
Tarikh : 17 AUG 2015

Tempat : Kuala Lumpur

PENYATA PENGERUSI DAN SEORANG AHLI MAJLIS
(AKAUN KUMPULAN)

Kami, Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa dan Datuk Ibrahim Bin Ahmad, yang merupakan Pengerusi dan salah seorang Ahli Majlis Amanah Rakyat dengan ini menyatakan bahawa, pada pendapat Ahli Majlis, Penyata Kewangan yang mengandungi Penyata Pendapatan, Lembaran Imbangan, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai yang berikut ini berserta dengan nota-nota kepada Penyata Kewangan di dalamnya, adalah disediakan untuk menunjukkan pandangan yang benar dan saksama berkenaan kedudukan Majlis Amanah Rakyat dan Kumpulan pada 31 Disember 2014 dan hasil kendaliannya serta perubahan kedudukan kewangannya bagi tahun yang berakhir pada tarikh tersebut.

Bagi pihak Majlis,



Nama : Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa

Gelaran : Pengerusi

Tarikh : 17 AUG 2015

Tempat : Kuala Lumpur

Bagi pihak Majlis,



Nama : Datuk Ibrahim Bin Ahmad

Gelaran : Ahli Majlis

Tarikh : 17 AUG 2015

Tempat : Kuala Lumpur

PENGAKUAN OLEH PEGAWAI UTAMA YANG BERTANGGUNGJAWAB KE ATAS PENGURUSAN KEWANGAN MAJLIS AMANAH RAKYAT

Saya, Datuk Zanudin Bin Ab. Rahim, pegawai utama yang bertanggungjawab ke atas pengurusan kewangan dan rekod-rekod perakaunan Majlis Amanah Rakyat, dengan ikhlasnya mengakui bahawa Penyata Pendapatan, Lembaran Imbangan, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai dalam kedudukan kewangan yang berikut ini berserta dengan nota-nota kepada Penyata Kewangan di dalamnya mengikut sebaik-baik pengetahuan dan kepercayaan saya, adalah betul dan saya membuat ikrar ini dengan sebenarnya mempercayai bahawa ia adalah benar dan atas kehendak-kehendak Akta Akuan Berkanun, 1960.

Sebenarnya dan sesungguhnya diakui)
oleh penama di atas di Kuala Lumpur)
pada 14 haribulan Ogos, 2015)

(560301 – 04 – 5153)

PESURUHJAYA SUMPAH
NO: W 477
NAMA: ABDUL HALIM
BIN ARIFFIN
MALAYSIA

Di hadapan saya,

PESURUHJAYA SUMPAH

Lot 3.18B Tingkat 2 Medan MARA
Ibu Pejabat MARA,
Jalan Raja Laut,
50609 Kuala Lumpur, Malaysia.
Mobile: 019-9109779

MAJLIS AMANAH RAKYAT

(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

PENYATA PENDAPATAN BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Pendapatan kendalian	4	**1,266,006,504**	1,007,604,849	**233,574,809**	229,011,496
Geran Pembangunan dilunaskan	5(d),(i)	**626,273,394**	599,812,103	**438,533,657**	463,769,362
Lain-lain pendapatan kendalian	6	**154,730,419**	159,370,027	**80,892,850**	142,373,174
Barangan siap dibeli		**(426,422,592)**	(245,140,365)	**-**	-
Perbelanjaan kakitangan	6	**(1,138,792,021)**	(1,087,808,269)	**(687,544,683)**	(692,130,217)
Susutnilai hartanah, loji dan peralatan	32	**(255,316,126)**	(238,366,841)	**(221,081,666)**	(214,730,746)
Pelunasan ke atas premium Sijil Jaminan Kerajaan		**(92,168)**	(150,529)	**-**	-
Lain-lain perbelanjaan kendalian	6	**(1,695,636,823)**	(1,550,867,144)	**(1,416,596,980)**	(1,289,454,080)
Kerugian daripada kendalian		**(1,469,249,413)**	(1,355,546,169)	**(1,572,222,013)**	(1,361,161,011)
Kos pembiayaan	7	**(9,269,019)**	(3,634,357)	**(600,000)**	(600,000)
Pendapatan daripada lain-lain pelaburan	8	**22,017,619**	21,958,166	**-**	**-**
Bahagian keuntungan/(kerugian) daripada syarikat bersekutu		**42,874,328**	992,920	**-**	**-**
Lebihan perbelanjaan daripada pendapatan sebelum Geran Kerajaan Malaysia - Belanja Operasi		**(1,413,626,485)**	(1,336,229,440)	**(1,572,822,013)**	(1,361,761,011)
Geran Kerajaan Malaysia - Belanja Operasi	5(c)(iii)	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
Lebihan pendapatan daripada perbelanjaan sebelum cukai dan zakat		**193,355,771**	173,650,826	**15,611,443**	88,414,189
Belanja cukai pendapatan	9	**(16,456,000)**	(17,689,089)	**-**	-
Zakat		**(892,956)**	(963,368)	**-**	-
Lebihan pendapatan daripada perbelanjaan selepas cukai dan zakat		**176,006,815**	154,998,369	**15,611,443**	88,414,189
Kepentingan minoriti		**(292,579)**	(965,645)	**-**	-
Hapuskira Muhibbah		**(569,782)**	-	**-**	-
Lebihan pendapatan daripada perbelanjaan untuk tahun kewangan semasa		**175,144,454**	154,032,724	**15,611,443**	88,414,189

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.

MAJLIS AMANAH RAKYAT

(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

LEMBARAN IMBANGAN

PADA 31 DISEMBER, 2014

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
ASET SEMASA					
Wang tunai dan dana jangka pendek	10	**1,126,790,116**	1,055,657,012	**754,616,544**	710,544,966
Deposit di bank berlesen	11	**551,915,055**	1,961,578,393	**388,578,418**	1,769,631,701
Deposit di institusi kewangan	12	**8,529,360**	36,122,075	**-**	-
Pelaburan jangka pendek	13	**137,507,513**	102,592,716	**-**	-
Penghutang	14	**759,204,411**	483,839,683	**454,795,697**	129,312,489
Inventori	15	**2,844,319**	3,883,015	**-**	-
		2,586,790,774	3,643,672,894	**1,597,990,659**	2,609,489,156
LIABILITI SEMASA					
Bank overdraf	16	**2,563,431**	4,908,398	**-**	-
Pemiutang	17	**358,501,856**	393,189,032	**173,326,859**	188,990,595
Geran Program Keusahawanan Pelajar	18	**9,499,551**	9,287,550	**-**	-
Liabiliti cukai dan zakat	19	**13,124,462**	11,317,175	**-**	-
		383,689,300	418,702,155	**173,326,859**	188,990,595
ASET BERSIH SEMASA		**2,203,101,474**	3,224,970,739	**1,424,663,800**	2,420,498,561
HARTA					
Aset tak nyata	20	**200,000**	300,000	**-**	-
Muhibbah atas penyatuan	21	**48,222,544**	23,095,294	**-**	-
Cukai tertunda	22	**437,774**	-	**-**	-
Pelaburan dalam syarikat-syarikat subsidiari	23	**-**	-	**513,560,719**	510,185,719
Pelaburan dalam syarikat-syarikat bersekutu	24	**238,050,906**	198,863,500	**69,533,982**	24,863,298
Pelaburan jangka panjang	25	**998,524,626**	843,415,546	**618,804,221**	576,627,673
Pelaburan Dana Khas Pendidikan	26	**612,120,698**	-	**612,120,698**	-
Penghutang syarikat-syarikat subsidiari	27	**-**	-	**236,954,841**	9,461,142
Penghutang jangka panjang	28	**26,719,199**	798,571	**16,832,320**	798,571
Penghutang biasiswa pelajaran	29	**10,908,904**	11,197,633	**10,908,904**	11,197,633
Pinjaman kepada syarikat-syarikat subsidiari - tidak bercagar	27	**-**	-	**170,000,000**	140,000,000
Pinjaman	30	**10,211,099,347**	9,156,885,148	**10,205,043,653**	9,152,804,506
Pelaburan hartanah	31	**762,485,193**	421,171,018	**-**	-
Hartanah, loji dan peralatan	32	**6,816,863,229**	6,588,559,777	**6,698,037,187**	6,526,683,081
		19,725,632,420	17,244,286,487	**19,151,796,525**	16,952,621,623
LIABILITI BUKAN SEMASA DAN TERTUNDA					
Bayaran balik biasiswa pelajaran tertunda	33	**10,908,904**	11,197,633	**10,908,904**	11,197,633
Pinjaman jangka panjang - bahagian bukan semasa	34	**621,059,815**	534,217,449	**390,000,000**	400,000,000
Pemiutang sewa beli bahagian bukan semasa	35	**2,091,385**	1,505,853	**-**	-
Peruntukan ganjaran persaraan	36	**135,667**	182,505	**-**	-
Peruntukan faedah kakitangan	37	**45,355,445**	41,907,727	**45,355,445**	41,907,727
Geran Kerajaan tertunda	5 (d)	**11,293,474,642**	11,069,744,473	**11,108,219,873**	10,929,542,611
Liabiliti Cukai Tertunda	41	**803,666**	327,124	**-**	-
		11,973,829,524	11,659,082,764	**11,554,484,222**	11,382,647,971
Kepentingan Minoriti		**9,104,048**	8,545,639	**-**	-
		9,945,800,322	8,801,628,823	**9,021,976,103**	7,990,472,213
DIBIAYAI OLEH :					
DANA MAJLIS AMANAH RAKYAT		**9,945,800,322**	8,801,628,823	**9,021,976,103**	7,990,472,213

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.

MAJLIS AMANAH RAKYAT
(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

PENYATA PERUBAHAN EKUITI
BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

KUMPULAN	**Nota**							**38**	**39**		**5(d)(ii), 40**				
2014		**Lebihan Perbelanjaan Terkumpul**	**Cadangan Seksyen 15 Akta MARA, 1966**	**Cadangan Tebusan Pinjaman**	**Cadangan Pelaburan**	**Rezab Modal**	**Dana Endowmen**	**Rezab Atas Penyatuan**	**Rezab Terjemahan**	**Rezab Penilaian Semula**	**Geran Belanja Mengurus Program Penganjuran Pelajaran**	**Dana Khas Pembiayaan Perniagaan**	**Dana Tabung Kebajikan Kakitangan**	**Dana Khas Pendidikan**	**Jumlah**
		RM	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**
Baki 1 Januari, 2014		**(552,329,897)**	**363,837,000**	**148,000,000**	**188,163,000**	**695,620**	**145,000,000**	**17,963,765**	**4,339,882**	**61,817,172**	**8,220,036,511**	**202,466,000**	**1,639,770**	**-**	**8,801,628,823**
Penerimaan dalam tahun kewangan semasa		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,060,071,100**	**-**	**2,311,584**	**100,000,000**	**2,162,382,684**
Perbelanjaan dikenakan dalam tahun kewangan semasa		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,144,178,653)**	**-**	**(690,220)**	**-**	**(1,144,868,873)**
Tambahan/ (Kurangan) dalam tahun semasa		**-**	**-**	**-**	**-**	**47,262,590**	**-**	**(44,279,596)**	**(782,034)**	**(50,687,726)**	**-**	**-**	**-**	**-**	**(48,486,766)**
Lebihan pendapatan daripada perbelanjaan untuk tahun kewangan semasa		**175,144,454**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**175,144,454**
Baki 31 Disember, 2014		**(377,185,443)**	**363,837,000**	**148,000,000**	**188,163,000**	**47,958,210**	**145,000,000**	**(26,315,831)**	**3,557,848**	**11,129,446**	**9,135,928,958**	**202,466,000**	**3,261,134**	**100,000,000**	**9,945,800,322**

	Nota							38	39		5 (d) (ii), 40				
2013		Lebihan Perbelanjaan Terkumpul	Cadangan Seksyen 15 Akta MARA, 1966	Cadangan Tebusan Pinjaman	Cadangan Pelaburan	Rezab Modal	Dana Endowmen	Rezab atas Penyatuan	Rezab Terjemahan	Rezab Penilaian Semula	Geran Belanja Mengurus Program Penganjuran Pelajaran	Dana Khas Pembiayaan Perniagaan	Dana Tabung Kebajikan Kakitangan	Dana Khas Pendidikan	Jumlah
		RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Baki 1 Januari, 2013		(670,565,851)	363,837,000	148,000,000	188,163,000	1,007,175	145,000,000	19,494,869	4,973,744	35,796,770	7,365,646,659	102,466,000	482,390	-	7,704,301,756
Pelarasan tahun lepas		(35,796,770)	-	-	-	-	-	-	-	-	-	-	-	-	(35,796,770)
Baki 1 Januari, 2013 dinyatakan semula		(706,362,621)	363,837,000	148,000,000	188,163,000	1,007,175	145,000,000	19,494,869	4,973,744	35,796,770	7,365,646,659	102,466,000	482,390	-	7,668,504,986
Penerimaan dalam tahun kewangan semasa		-	-	-	-	-	-	-	-	-	1,973,369,000	100,000,000	2,126,105	-	2,075,495,105
Perbelanjaan dikenakan dalam tahun kewangan semasa		-	-	-	-	-	-	-	-	-	(1,118,979,148)	-	(968,725)	-	(1,119,947,873)
Tambahan/ (Kurangan) dalam tahun semasa		-	-	-	-	(311,555)	-	(1,531,104)	(633,862)	26,020,402	-	-	-	-	23,543,881
Lebihan perbelanjaan daripada pendapatan untuk tahun kewangan semasa		154,032,724	-	-	-	-	-	-	-	-	-	-	-	-	154,032,724
Baki 31 Disember, 2013		(552,329,897)	363,837,000	148,000,000	188,163,000	695,620	145,000,000	17,963,765	4,339,882	61,817,172	8,220,036,511	202,466,000	1,639,770	-	8,801,628,823

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.
(bersambung)

MAJLIS AMANAH RAKYAT
(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

PENYATA PERUBAHAN EKUITI
BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

MARA	**Nota**					**5(d)(ii), 40**			
2014		**Lebihan Perbelanjaan Terkumpul**	**Cadangan Seksyen 15 Akta MARA, 1966**	**Cadangan Tebusan Pinjaman**	**Cadangan Pelaburan**	**Geran Belanja Mengurus Program Penganjuran Pelajaran**	**Dana Khas Pembiayaan Perniagaan**	**Dana Khas Pendidikan**	**Jumlah**
		RM	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**
Baki 1 Januari, 2014		**(1,054,056,885)**	**363,837,000**	**148,000,000**	**188,163,000**	**8,142,063,098**	**202,466,000**	**-**	**7,990,472,213**
Penerimaan dalam tahun kewangan semasa		**-**	**-**	**-**	**-**	**2,060,071,100**	**-**	**100,000,000**	**2,160,071,100**
Perbelanjaan dikenakan dalam tahun kewangan semasa		**-**	**-**	**-**	**-**	**(1,144,178,653)**	**-**	**-**	**(1,144,178,653)**
Lebihan pendapatan daripada perbelanjaan untuk tahun kewangan semasa		**15,611,443**	**-**	**-**	**-**	**-**	**-**	**-**	**15,611,443**
Baki setakat 31 Disember, 2014		**(1,038,445,442)**	**363,837,000**	**148,000,000**	**188,163,000**	**9,057,955,545**	**202,466,000**	**100,000,000**	**9,021,976,103**

	Nota					5(d)(ii), 40			
2013		Lebihan Perbelanjaan Terkumpul	Cadangan Seksyen 15 Akta MARA, 1966	Cadangan Tebusan Pinjaman	Cadangan Pelaburan	Geran Belanja Mengurus Program Penganjuran Pelajaran	Dana Khas Pembiayaan Perniagaan	Dana Khas Pendidikan	Jumlah
		RM	RM	RM	RM	RM	RM	RM	RM
Baki 1 Januari, 2013		(1,142,471,074)	363,837,000	148,000,000	188,163,000	7,287,673,246	102,466,000	-	6,947,668,172
Penerimaan dalam tahun kewangan semasa		-	-	-	-	1,973,369,000	100,000,000	-	2,073,369,000
Perbelanjaan dikenakan dalam tahun kewangan semasa		-	-	-	-	(1,118,979,148)	-	-	(1,118,979,148)
Lebihan perbelanjaan daripada pendapatan untuk tahun kewangan semasa		88,414,189	-	-	-	-	-	-	88,414,189
Baki setakat 31 Disember, 2013		(1,054,056,885)	363,837,000	148,000,000	188,163,000	8,142,063,098	202,466,000	-	7,990,472,213

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.

MAJLIS AMANAH RAKYAT
(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

PENYATA ALIRAN TUNAI
BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
ALIRAN TUNAI DARI/(DIGUNAKAN OLEH) AKTIVITI-AKTIVTI KENDALIAN				
Keuntungan sebelum cukai dan zakat	**193,355,771**	173,650,826	**15,611,443**	88,414,189
Pelarasan untuk :				
Geran Pembangunan dilunaskan	**(626,273,394)**	(599,812,103)	**(438,533,657)**	(463,769,362)
Susutnilai hartanah, loji dan peralatan	**255,316,126**	238,366,841	**221,081,666**	214,730,746
Bahagian keuntungan dari syarikat bersekutu	**(42,874,328)**	(992,920)	**-**	-
Peruntukan :				
Hutang ragu :				
Penghutang	**8,984,444**	-	**3,152,328**	-
Pinjaman	**62,599,723**	-	**62,599,723**	-
Rosotnilai pelaburan :				
Jangka pendek	**385,763**	158,748	**-**	-
Jangka panjang	**4,081,153**	360,522	**-**	-
Ganjaran persaraan	**40,542**	31,999	**-**	-
Faedah kakitangan	**8,809,656**	9,576,362	**8,809,656**	9,576,362
Pelunasan ke atas :				
Premium bon	**92,168**	150,529	**-**	-
Aset tidak nyata	**100,000**	100,000	**-**	-
Muhibah atas penyatuan	**-**	700,000	**-**	-
Keuntungan / (Kerugian) atas :				
Jualan pelaburan syarikat subsidiari	**-**	(304,356)	**-**	-
Jualan saham	**(912,715)**	(3,730,192)	**-**	-
Jualan hartanah, loji dan peralatan	**(25,661,892)**	180,184	**(33,101,556)**	(26,185)
Pelaburan Dana Khas Pendidikan		-	**(12,120,698)**	-
Peruntukan tidak perlu lagi :				
Rosotnilai pelaburan :				
Jangka pendek	**-**	(76)	**-**	-
Jangka panjang	**(4,081,153)**	(360,522)	**-**	-
Hutang ragu :				
Penghutang lain	**-**	(2,271,658)	**(1,122,975)**	(2,271,658)
Penghutang syarikat subsidiari	-	-	**(5,421,968)**	(13,890,197)
Pinjaman	**-**	(58,428,743)	**7,588,805**	(58,428,743)
Pinjaman syarikat subsidiari	-	-	**-**	(28,760,974)
Hapuskira ke atas :				
Hartanah, loji dan peralatan	**150,118**	175,811	**85,416**	172,362
Hutang lapuk :				
Pinjaman	**8,698,695**	-	**8,698,695**	-
Penghutang	**3,902,668**	258,035	**960,215**	-
Penghutang perdagangan	**2,325,095**	2,707,659	**1,122,975**	-
Pinjaman syarikat subsidiari	-	-	**-**	28,760,974
Penghutang syarikat subsidiari	-	-	**5,421,968**	7,802,908
Faedah diterima	**(874,483)**	(406,134)	**(2,924,288)**	(2,558,221)
Dividen kasar diterima daripada pelaburan saham	**(3,473,576)**	(4,489,231)	**(11,052,110)**	(9,348,309)
Kos pembiayaan	**9,269,019**	3,634,357	**600,000**	600,000
Keuntungan diterima atas simpanan dan kemudahan skim pembiayaan	**(124,565,695)**	(104,236,362)	**(124,565,695)**	-
Perbelanjaan dari kendalian sebelum perubahan kepada modal kerja	**(270,606,295)**	(344,980,424)	**(293,110,057)**	(228,996,108)

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.
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PENYATA ALIRAN TUNAI
BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
(Pertambahan)/Pengurangan :					
Penghutang		**(274,764,152)**	(96,730,682)	**(329,595,751)**	60,481,787
Inventori		**1,038,696**	1,088,422	**-**	999,755
Pinjaman		**(1,167,226,884)**	(1,277,254,115)	**(1,139,571,314)**	(1,275,822,988)
Pemiutang		**(146,440,534)**	113,848,291	**(25,968,583)**	74,168,581
Tunai digunakan oleh kendalian		**(1,857,999,169)**	(1,604,028,508)	**(1,788,245,705)**	(1,369,168,973)
Bayaran Faedah kakitangan		**(5,057,091)**	(2,211,900)	**(5,057,091)**	(2,211,900)
Bayaran cukai pendapatan		**(14,288,118)**	(7,336,799)	**-**	-
Bayaran ganjaran persaraan		**(202,592)**	(147,712)	**-**	-
Tunai bersih digunakan oleh aktiviti-aktiviti kendalian		**(1,877,546,970)**	(1,613,724,919)	**(1,793,302,796)**	(1,371,380,873)
ALIRAN TUNAI DARI/(DIGUNAKAN OLEH) AKTIVITI-AKTIVITI PELABURAN					
Penerimaan dari :					
Jualan hartanah, loji dan peralatan		**36,147,862**	94,609	**33,101,556**	26,184
Jualan pelaburan jangka panjang		**(4,571,790)**	19,160,380	**-**	-
Pembelian :					
Hartanah, loji dan peralatan		**(545,255,217)**	(484,153,010)	**(400,109,993)**	(418,468,558)
Pelaburan hartanah		**(49,329,184)**	(94,491,614)	**-**	-
Pelaburan		**(148,941,379)**	(69,562,672)	-	-
Pelaburan Dana Khas Pendidikan		**(600,000,000)**	-	**(600,000,000)**	-
Syarikat subsidiari	(a)	**(106,400,333)**	523,099	**-**	-
Pengurangan modal dalam pelaburan tidak tersiar harga		**3,303,172**	446,376	**-**	-
Dividen diterima		**3,473,576**	4,489,231	**11,052,110**	5,589,413
Faedah diterima		**874,483**	406,134	**2,924,288**	2,558,221
Keuntungan diterima ke atas simpanan dan kemudahan skim pembiayaan		**124,565,695**	104,236,362	**124,565,695**	-
(Pertambahan)/Pengurangan :					
Pembelian pelaburan jangka pendek oleh anak syarikat		**(1,976,979)**	(8,996,245)	**-**	-
Penjualan pelaburan jangka pendek oleh anak syarikat		**(33,323,581)**	846,678	**-**	-
Penjualan pelaburan jangka panjang oleh anak syarikat		**(4,078,536)**	6,446,941	**-**	-
Pelaburan jangka panjang		**-**	-	**(42,176,548)**	(26,265,600)
Pelaburan dalam syarikat subsidiari		**-**	-	**(3,375,000)**	(148,000,000)
Pelaburan dalam syarikat bersekutu		**-**	-	**(44,670,684)**	-
Pinjaman kepada syarikat subsidiari		**-**	-	**(30,000,000)**	-
Pendahuluan kepada syarikat subsidiari		**-**	-	**(227,493,699)**	13,142,289
Tunai bersih digunakan oleh aktiviti-aktiviti pelaburan		**(1,325,512,211)**	(520,553,731)	**(1,176,182,275)**	(571,418,051)
ALIRAN TUNAI DARI/(DIGUNAKAN OLEH) AKTIVITI-AKTIVITI KEWANGAN					
Geran Belanja Pembangunan Kerajaan diterima		**850,316,250**	677,364,458	**653,787,061**	550,581,795
Geran Belanja Mengurus Penganjuran Pelajaran diterima		**2,060,071,100**	2,075,495,105	**2,060,071,100**	1,973,369,000
Penggunaan Geran Belanja Mengurus Penganjuran Pelajaran		**(1,144,178,653)**	(1,119,947,873)	**(1,144,178,653)**	(1,118,979,148)
Dana Pembiayaan Perniagaan diterima		**-**	-	**-**	100,000,000
Geran Program Keusahawanan Pelajar diterima		**818,945**	741,767	**-**	-
Penggunaan Geran Program Keusahawanan Pelajar		**(606,944)**	(1,162,409)	**-**	-
Dana tabung kebajikan kakitangan diterima		**2,311,584**	-	**-**	-
Penggunaan Dana Tabung Kebajikan Kakitangan		**(690,220)**	-	**-**	-
Dana Khas Pendidikan diterima		**100,000,000**	-	**100,000,000**	-
Pinjaman jangka panjang diterima		**(18,375,665)**	120,243,167	**-**	-
Bayaran kepada institusi MARA		**(312,687)**	(3,073,527)	**(36,576,142)**	(7,530,508)
Bayaran balik pinjaman jangka panjang		**-**	(10,009,275)	**-**	(10,000,000)
Bayaran balik pemiutang sewabeli		**(803,492)**	(513,020)	**-**	-
Kos pembiayaan dibayar		**(9,269,019)**	(3,634,357)	**(600,000)**	(600,000)
Tunai bersih dari aktiviti-aktiviti kewangan		**1,839,281,199**	1,735,504,036	**1,632,503,366**	1,486,841,139

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.
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PENYATA ALIRAN TUNAI
BAGI TAHUN BERAKHIR 31 DISEMBER, 2014

PERTAMBAHAN BERSIH DALAM ALIRAN TUNAI DAN PERSAMAAN TUNAI	**(1,363,777,982)**	(398,774,614)	**(1,336,981,705)**	(455,957,785)
TUNAI DAN PERSAMAAN TUNAI PADA AWALTAHUN	**3,048,223,910**	3,446,998,524	**2,480,176,667**	2,936,134,452
TUNAI DAN PERSAMAAN TUNAI PADA AKHIR TAHUN	**1,684,445,928**	3,048,223,910	**1,143,194,962**	2,480,176,667

TUNAI DAN PERSAMAAN TUNAI

Tunai dan persamaan tunai yang terkandung dalam penyata aliran tunai terdiri daripada amaun lembaran imbangan seperti berikut :

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Wang tunai dan dana jangka pendek		**1,126,790,116**	1,055,657,012	**754,616,544**	710,544,966
Deposit di bank berlesen		**551,915,055**	1,961,578,393	**388,578,418**	1,769,631,701
Deposit di institusi kewangan		**8,529,360**	36,122,075	**-**	-
Bank overdraft		**(2,563,431)**	(4,908,398)	**-**	-
		1,684,671,100	3,048,449,082	**1,143,194,962**	2,480,176,667
Tolak : Item tidak termasuk di dalam tunai dan persamaan tunai :					
Deposit untuk sekuriti		**(225,172)**	(225,172)	**-**	-
		1,684,445,928	3,048,223,910	**1,143,194,962**	2,480,176,667
		-		-	

Nota-nota kepada Penyata Aliran Tunai

	KUMPULAN	
	2014	2013
	RM	RM
(a)		
Aliran tunai daripada pembelian syarikat subsidiari :		
Hartanah, loji dan peralatan	**(6,872)**	(1,722,628)
Aset Tak Nyata	**(203,853)**	-
Pelaburan Hartanah	**(257,428,070)**	
Inventori	**-**	(299,803)
Penghutang	**(1,023,769)**	(920,075)
Wang tunai dan dana jangka pendek	**(4,197,412)**	(524,044)
Pemiutang syarikat subsidiari	**61,642,223**	2,814,454
Pemiutang lain	**673,288**	1,839,739
Liabiliti cukai dan zakat	**454,346**	-
Pinjaman jangka panjang	**119,315,525**	-
Kepentingan minoriti	**56,678**	-
(Liabiliti) / Aset bersih syarikat subsidiari	**(80,717,916)**	1,187,643
Muhibbah atas penyatuan	**(29,879,829)**	(1,188,588)
Jumlah kos pembelian	**(110,597,745)**	(945)
Tolak : Tunai	**4,197,412**	524,044
Tunai bersih (digunakan bagi) / dijana dari pembelian syarikat subsidiari	**(106,400,333)**	523,099

Nota-nota yang dibentangkan menjadi sebahagian asasi Penyata Kewangan ini.

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NOTA-NOTA KEPADA PENYATA KEWANGAN

1. KEGIATAN-KEGIATAN UTAMA

Majlis Amanah Rakyat (MARA), sebuah agensi di bawah Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW) telah ditubuhkan melalui Akta Parlimen Tahun 1966 sebagai sebuah Badan Berkanun. Objektif utama MARA ialah menggalak, membimbing, melatih dan membantu Bumiputera supaya menyertai dengan aktif dan maju dalam kegiatan perdagangan dan perusahaan kecil dan sederhana ke arah pembentukan Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB) yang berjaya dan kukuh.

Kegiatan-kegiatan utama MARA adalah melaksanakan aktiviti berkaitan pembangunan usahawan, pendidikan dan latihan serta pengangkutan luar bandar.

Kegiatan utama syarikat-syarikat subsidiari dinyatakan dalam Nota 44.

Tiada perubahan yang ketara dalam kegiatan utama Kumpulan dan MARA sepanjang tahun kewangan semasa.

2. ASAS PENYEDIAAN PENYATA KEWANGAN

Penyata Kewangan Kumpulan dan MARA bagi tahun berakhir 31 Disember 2014 telah diluluskan oleh Majlis MARA melalui Resolusi Pekeliling bertarikh 17 Ogos 2015.

Penyata Kewangan MARA dan Penyata Kewangan Yayasan Pelajaran MARA (YPM) iaitu perbadanan yang ditubuhkan di bawah Seksyen 25 Akta MARA, 1966 telah disediakan menurut piawaian-piawaian perakaunan berkenaan yang diluluskan oleh Lembaga Piawaian Perakaunan Malaysia (MASB).

Penyata Kewangan syarikat-syarikat subsidiari pula disediakan menurut peruntukan-peruntukan Akta Syarikat, 1965 dan piawaian-piawaian perakaunan berkenaan yang diluluskan oleh MASB.

3. DASAR-DASAR PERAKAUNAN YANG PENTING

a) Asas Perakaunan

Penyata Kewangan Kumpulan dan MARA telah disediakan menurut kelaziman kos sejarah melainkan yang dinyatakan dalam polisi-polisi perakaunan penting yang lain.

b) Asas Penyatuan

Penyata Kewangan Kumpulan yang disatukan merangkumi Penyata Kewangan MARA, YPM dan syarikat-syarikat subsidiarinya yang disediakan sehingga 31 Disember, 2014 kecuali beberapa syarikat subsidiari seperti yang dinyatakan dalam Nota 43 yang tidak beroperasi dan tiada Penyata Kewangan disediakan. Namun begitu, amaun syarikat-syarikat subsidiari yang tidak disatukan adalah tidak ketara.

Semua syarikat-syarikat subsidiari disatukan menggunakan kaedah pengambilalihan di mana penghasilan syarikat-syarikat subsidiari yang diambilalih atau dijual dalam tahun kewangan diambilkira dalam Penyata Pendapatan yang disatukan semenjak daripada tarikh pengambilalihan tersebut atau sehingga tarikh penjualan menurut mana yang berkenaan.

Semua urusniaga dan baki yang penting antara syarikat dalam Kumpulan telah dihapuskan dalam penyatuan.

c) Pendapatan Kendalian

Pendapatan kendalian Kumpulan meliputi terutamanya yuran penuntut dan kursus, faedah atau keuntungan atas pinjaman dan simpanan, dividen, sewa dan hasil pelaburan dari jualan sekuriti dan saham amanah.

Pendapatan kendalian MARA meliputi terutamanya jualan tiket bas, faedah atau keuntungan atas pinjaman dan simpanan, dividen, sewa dan caruman biasiswa.

Dasar pengiktirafan pendapatan kendalian bagi Kumpulan dan MARA adalah seperti berikut :

i) Pendapatan dari caruman biasiswa, yuran penuntut dan kursus	- berdasarkan tempoh pengajian.
ii) Pendapatan dividen	- apabila hak untuk menerima bayaran dikenalpasti.
iii) Pendapatan dari jualan tiket bas	- apabila perkhidmatan telah dilaksanakan.
iv) Pendapatan dari hasil pelaburan, sewa, faedah atau keuntungan atas pinjaman dan simpanan	- berdasarkan asas akruan.

Kesemua pendapatan kendalian antara syarikat-syarikat yang penting telah dihapuskan dalam penyatuan. Pendapatan kendalian Kumpulan tidak meliputi bahagian pendapatan kendalian dari syarikat-syarikat bersekutu.

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3. DASAR-DASAR PERAKAUNAN YANG PENTING (bersambung)

d) Geran Kerajaan Malaysia

Geran yang diterima daripada Kerajaan Malaysia terdiri daripada Geran Belanja Pembangunan dan Geran Belanja Mengurus. Geran Belanja Pembangunan adalah untuk membiayai kos projek pembangunan dan program MARA. Geran Belanja Mengurus adalah untuk membiayai sebahagian besarnya untuk program Penganjuran Pelajaran dan bakinya untuk perbelanjaan operasi MARA keseluruhannya.

Geran Belanja Pembangunan ditunjukkan sebagai Geran Kerajaan Tertunda dan dilunaskan kepada Penyata Pendapatan mengikut jangka hayat aset atau tahun di mana perbelanjaan dibuat.

Geran Belanja Mengurus Program Penganjuran Pelajaran ditunjukkan sebagai sebahagian daripada Dana MARA dan dilunaskan mengikut tempoh atau tahun di mana perbelanjaan dibuat.

Geran Belanja Mengurus Operasi diakaunkan di dalam Penyata Pendapatan pada tahun ia diterima.

e) Pertukaran Matawang Asing

Urusniaga dalam matawang asing telah ditukarkan kepada Ringgit Malaysia pada kadar pertukaran matawang asing pada tarikh urusniaga tersebut. Aset dan liabiliti dalam matawang asing pada tarikh lembaran imbangan telah ditukarkan kepada Ringgit Malaysia pada kadar pertukaran pada tarikh tersebut. Keuntungan dan kerugian dari urusniaga pertukaran matawang asing sepanjang tahun kewangan berkenaan telah diambilkira dalam Penyata Pendapatan.

Kadar pertukaran matawang asing yang berkuatkuasa pada tarikh Lembaran Imbangan adalah seperti berikut :-

	2014	2013
	RM	RM
1 Dolar Amerika	**3.3765**	3.2297
1 Pound Sterling	**5.3290**	5.1960
1 Yen Jepun	**0.03234**	0.032334
1 Rupiah Indonesia	**0.000278**	0.000279
1 Ruble Rusia	**0.072801**	0.09783
1 Pound Mesir	**0.4671**	0.4640
1 Euro	**4.2115**	4.3557
1 Dolar Australia	**2.9197**	3.0158

Bagi tujuan penyatuan, penyata kewangan bagi entiti luar negeri telah diterjemahkan kepada Ringgit Malaysia seperti berikut :-

Semua aset dan liabiliti	-	pada kadar akhir tahun
Rizab	-	pada kadar sejarah
Pendapatan dan perbelanjaan	-	pada kadar purata untuk tahun semasa

Kadar pertukaran matawang asing yang digunakan semasa penterjemahan penyata entiti luar negeri adalah seperti berikut :

	2014	2013
	RM	RM
1 Yen Jepun	**0.03234**	0.02451

Semua untung atau rugi terjemahan Kumpulan adalah diambilkira dan ditunjukkan di dalam rezab terjemahan di bawah ekuiti. Untung atau rugi terjemahan tersebut diiktiraf sebagai pendapatan atau perbelanjaan di dalam penyata pendapatan, dalam tempoh di mana operasi itu dilupuskan.

Perbezaan dalam pertukaran matawang asing Kumpulan yang wujud daripada terjemahan pelaburan bersih awal dalam entiti luar negeri, dan daripada terjemahan keputusan entiti tersebut pada kadar tukaran purata, telah diambilkira ke rezab terjemahan.

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3. DASAR-DASAR PERAKAUNAN YANG PENTING (bersambung)

f) Cukai Tertunda

Cukai ke atas keuntungan atau kerugian bagi tahun semasa merangkumi cukai semasa dan cukai tertunda. Cukai semasa adalah amaun cukai pendapatan yang dijangka perlu dibayar daripada keuntungan bercukai untuk tahun semasa dan diukur menggunakan kadar cukai yang telah termaktub pada tarikh Lembaran Imbangan.

Cukai tertunda diperuntukkan dengan menggunakan kaedah liabiliti ke atas perbezaan sementara di antara dasar aset cukai dan liabiliti cukai dan nilai buku di dalam penyata kewangan. Pada dasarnya, liabiliti cukai tertunda adalah diiktiraf untuk semua perbezaan sementara bercukai dan aset tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan setakat tahap di mana keuntungan boleh cukai diramalkan boleh menyerap perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan. Cukai tertunda tidak akan diiktiraf jika perbezaan sementara berpunca daripada muhibah atau muhibah negatif atau daripada permulaan pengambilalihan aset atau liabiliti dalam urusniaga yang bukan kombinasi perniagaan dan dalam pada masa urusniaga itu, tidak mempengaruhi keuntungan perakaunan dan pendapatan bercukai.

Cukai tertunda diukur dengan menggunakan kadar cukai yang dijangka digunakan dalam jangkamasa aset direalisasikan atau liabiliti telah dibuat bayaran berdasarkan kadar cukai yang telah berkanun atau berkanun ketara pada tarikh Lembaran Imbangan. Cukai tertunda diiktiraf di dalam penyata pendapatan, kecuali cukai tertunda itu wujud daripada urusniaga yang diambilkira terus dalam ekuiti, di mana cukai tertunda tersebut juga diambilkira di dalam ekuiti, atau cukai tertunda berasal dari kombinasi urusniaga yang merupakan pengambilalihan, di mana cukai tertunda akan diambilkira di dalam muhibah atau muhibah negatif akibat pengambilalihan tersebut.

g) Penjejasan Aset

Amaun dibawa bagi hartanah, loji dan peralatan dan pelaburan dalam syarikat-syarikat subsidiari dan bersekutu akan disemak pada setiap tarikh Lembaran Imbangan untuk mengenalpasti samada terdapat tanda-tanda penjejasan nilai. Sekiranya tanda-tanda ini wujud, aset berkenaan akan dibuat anggaran nilai boleh pulih. Penjejasan nilai diiktiraf sekiranya amaun dibawa melebihi nilai boleh pulih aset berkenaan. Kerugian daripada penjejasan nilai akan dicaj ke penyata pendapatan dengan serta merta.

Kerugian daripada penjejasan nilai hanya boleh dibalikkan ke tahap nilai buku aset tidak melebihi amaun pembawa aset yang akan ditentu, bersih dari susutnilai, jika tiada kerugian daripada penjejasan nilai yang telah diambilkira. Pembalikkan kerugian daripada penjejasan nilai akan diambilkira di dalam Penyata Pendapatan.

h) Hartanah, Loji dan Peralatan

Hartanah, loji dan peralatan dinyatakan pada kos atau penilaian selepas ditolak susutnilai terkumpul dan penjejasan nilai.

Keuntungan atau kerugian dari jualan aset dikira sebagai perbezaan di antara anggaran nilai jualan bersih dan amaun dibawa bagi aset dan diiktiraf di dalam penyata pendapatan.

Tanah milik bebas dan bangunan dalam pembinaan tidak disusutnilaikan. Susutnilai hartanah, loji dan peralatan lain dikira untuk penghapuskiraan kos hartanah, loji dan peralatan mengikut kaedah garis lurus berdasarkan anggaran usia penggunaan hartanah, loji dan peralatan berkenaan. Kadar susutnilai tahunan utama yang digunakan adalah seperti berikut :

	KUMPULAN	**MARA**
Tanah pegangan pajak	Dilunaskan sepanjang tempoh pajakan	Dilunaskan sepanjang tempoh pajakan
Bangunan milik bebas	2% - 10%	2%
Bangunan pegangan pajak	Dilunaskan sepanjang tempoh pajakan	Dilunaskan sepanjang tempoh pajakan
Kenderaan bermotor	10% - 25%	25%
Alat-alat pejabat, kelengkapan dan komputer	5% - 33 1/3%	15% - 25%
Mesin, jentera dan alat-alat bengkel	7 1/2% - 20%	15%
Ubahsuaian	2% - 20%	2%

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3. DASAR-DASAR PERAKAUNAN YANG PENTING (bersambung)

i) Pelaburan dalam Syarikat-syarikat Subsidiari

Pelaburan dalam syarikat-syarikat subsidiari, yang dihapuskan semasa penyatuan Penyata Kewangan, dinyatakan pada kos selepas ditolak penjejasan nilai dalam Penyata Kewangan MARA.

Syarikat-syarikat subsidiari adalah merupakan syarikat-syarikat di mana Kumpulan mempunyai kepentingan secara langsung atau tidak langsung, melebihi 50% daripada ekuiti pegangan saham dan mempunyai kuasa pengawalan ke atas polisi-polisi kewangan dan operasi bagi memperolehi manfaat dari kegiatan-kegiatan syarikat-syarikat subsidiari.

j) Pelaburan dalam Syarikat-syarikat Bersekutu

Syarikat-syarikat bersekutu adalah entiti di mana Kumpulan atau MARA mempunyai kepentingan ekuiti jangkapanjang di antara 20 hingga 50 peratus dan di mana Kumpulan atau MARA mempunyai pengaruh penting dalam penentuan dasar kewangan dan operasi entiti itu.

Pelaburan dalam syarikat-syarikat bersekutu yang dinyatakan pada kos selepas ditolak penjejasan nilai di dalam Penyata Kewangan MARA dan syarikat-syarikat bersekutu, secara amnya telah diambilkira dalam Penyata Kewangan Kumpulan menurut kaedah perakaunan ekuiti.

Penyata pendapatan yang disatukan termasuk bahagian Kumpulan dalam syarikat-syarikat bersekutu berdasarkan keputusan audit terakhir atau Penyata Kewangan pengurusan bagi syarikat berkenaan. Dalam lembaran imbangan yang disatukan kepentingan Kumpulan dalam syarikat-syarikat bersekutu dinyatakan pada kos dan ditambah keuntungan dan rezab bahagian Kumpulan selepas pengambilalihan.

k) Lain-lain Pelaburan

Pelaburan saham-saham tersiarharga dinyatakan pada nilai terendah antara kos dan nilai pasaran pada akhir tahun kewangan. Peruntukan rosotnilai diambilkira berdasarkan perbezaan antara nilai kos dan nilai pasaran.

Pelaburan saham-saham tak tersiar harga dinyatakan pada nilai pelaburan dan peruntukan dibuat pada sebarang rosotnilai kekal.

Sijil Jaminan Kerajaan Malaysia yang dipegang untuk jangka panjang dinyatakan pada kos dan diselaraskan untuk pelunasan premium sehingga tarikh matang.

l) Penghutang

Penghutang dinyatakan pada nilai buku setelah ditolak peruntukan bagi anggaran amaun-amaun yang tidak boleh dikutip. Peruntukan bagi hutang ragu dibuat berdasarkan anggaran rugi yang mungkin wujud disebabkan tiadanya kutipan daripada penghutang.

m) Pemiutang

Pemiutang dinyatakan pada nilai kos dimana nilai saksama merupakan amaun yang perlu dibayar pada masa perkhidmatan atau barangan diterima.

n) Inventori

Inventori dinyatakan pada nilai terendah antara kos (ditentukan dengan dasar masuk dahulu, keluar dahulu) dan nilai pasaran bersih.

Kos bahan mentah meliputi semua kos belian asal dan kos lain yang terlibat untuk membawa inventori ke lokasi dan keadaan semasanya. Kos kerja dalam proses dan barang siap meliputi kos bahan mentah, buruh langsung dan sebahagian overhead pengeluaran.

Nilai boleh realisasi bersih ialah anggaran harga jualan dalam perjalanan biasa perniagaan ditolak kos jualan dan hantaran dan lain-lain anggaran kos penyiapan.

o) Aset Tak Nyata

Aset tak nyata dengan jangkahayat dikenalpasti dinyatakan pada kos selepas ditolak pelunasan terkumpul dan jika ada, penurunan nilai terkumpul. Aset tak nyata dilunaskan berdasarkan kaedah garis lurus mengikut anggaran jangkahayat penggunaannya seperti berikut:

Program Latihan (Software)	8 tahun

p) Kerja dalam Perlaksanaan

Kerja dalam perlaksanaan terdiri daripada kos-kos subkontrak dan belanja langsung yang berkaitan, ditolak bayaran kemajuan yang telah diterima.

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3. DASAR-DASAR PERAKAUNAN YANG PENTING (bersambung)

q) Perbadanan yang Ditubuhkan Di Bawah Seksyen 25 Akta MARA, 1966

Perbadanan yang ditubuhkan di bawah Seksyen 25 Akta MARA, 1966 merupakan satu entiti berasingan yang ditubuhkan di bawah Akta Majlis Amanah Rakyat, 1966 untuk membantu MARA dalam perlaksanaan tugas-tugas MARA dari segi pelajaran dan latihan bumiputera seperti yang diperuntukan di bawah Akta tersebut. Pengurusan perbadanan ini yang dinamakan Yayasan Pelajaran MARA (YPM) adalah tertakluk kepada peruntukan-peruntukan di bawah Akta tersebut serta dasar-dasar yang ditetapkan oleh Majlis MARA dari semasa ke semasa.

r) Penghutang Biasiswa Pelajaran

Penghutang biasiswa pelajaran merupakan bayaran balik 25% biasiswa pelajaran yang perlu disumbangkan oleh pemegang biasiswa MARA. Bayaran balik 25% biasiswa pelajaran ini diiktirafkan sebagai pendapatan tertunda dan akan dilunaskan kepada Penyata Pendapatan berdasarkan terimaan tunai dari pemegang biasiswa.

Hutang yang tidak dapat dikutip akan dihapuskirakan sementara peruntukan hutang ragu dibuat berdasarkan kepada baki hutang yang tertunggak melebihi 12 bulan.

s) Pinjaman

Pinjaman yang dianggap tidak dapat dikutip akan dihapuskirakan sementara peruntukan pinjaman ragu dibuat berdasarkan kepada baki pinjaman-pinjaman yang tertunggak melebihi 12 bulan.

t) Muhibbah dan Rezab atas Penyatuan

Muhibbah atas penyatuan merupakan lebihan kos pelaburan ke atas nilai saksama aset bersih yang dikenalpasti pada tarikh pengambilalihan.

Rezab atas penyatuan merupakan lebihan nilai saksama aset bersih yang dikenalpasti pada tarikh pengambilalihan ke atas kos pelaburan.

Muhibbah dan rezab atas penyatuan berkenaan dipermodalkan dan dikekalkan dalam lembaran imbangan dan ianya akan dihapuskirakan jika didapati tidak mempunyai nilai yang berterusan.

u) Peruntukan

Peruntukan akan dibuat apabila Kumpulan dan MARA menghadapi kes-kes perundangan atau obligasi ke atas perkara-perkara yang lalu, di mana akan wujudnya kemungkinan aliran keluar sumber-sumber Kumpulan dan MARA untuk membayar atau apabila amaun bagi peruntukan tersebut dapat ditentukan dengan tepat.

v) Faedah Kakitangan

(i) Faedah Jangka Pendek

Upah, gaji, bonus, cuti rehat, cuti sakit dan faedah bukan kewangan diiktiraf sebagai perbelanjaan dalam tahun di mana perkhidmatan diberikan oleh kakitangan. Faedah jangka pendek terkumpul berbayar seperti gantian cuti rehat terkumpul yang dibayar pada masa persaraan diiktiraf dalam tahun perkhidmatan diberikan di mana kakitangan mendapat kelayakan tersebut. Faedah jangka pendek tidak terkumpul berbayar seperti cuti sakit diiktiraf semasa cuti berkenaan berlaku.

(ii) Pelan Sumbangan Persaraan

Kumpulan dan MARA dikehendaki membuat sumbangan kepada Kumpulan Wang Simpanan Pekerja (KWSP) dan Skim Pencen. Majikan dan kakitangan Kumpulan dan MARA masing-masing membuat sumbangan bulanan kepada KWSP mengikut kadar yang ditetapkan. Sumbangan Kumpulan dan MARA kepada KWSP ditunjukkan berasingan sementara sumbangan kakitangan termasuk di dalam kos kakitangan.

(iii) Pelan Ganjaran Persaraan

Pelan Ganjaran Persaraan kakitangan dibuat mengikut tanggungan yang dipersetujui dengan kakitangan dan berdasarkan kepada jumlah kakitangan yang akan bersara dalam tempoh dua belas bulan yang akan datang.

w) Tunai dan Persamaan Tunai

Kumpulan dan MARA telah menerimapakai kaedah tidak langsung di dalam penyediaan penyata aliran tunai. Persamaan tunai adalah pelaburan jangka pendek, dimana kecairannya tinggi dan sedia untuk ditukarkan kepada tunai tanpa risiko perubahan nilai yang ketara.

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3. DASAR-DASAR PERAKAUNAN YANG PENTING (bersambung)

x) Pelaburan Hartanah

Pelaburan Hartanah terdiri daripada pelaburan dalam Tanah dan Bangunan yang dipegang bagi mendapatkan pulangan sewa atau kenaikan modal atau kedua-duanya dan tidak diduduki untuk digunakan atau berada dalam operasi Kumpulan.

Pelaburan Hartanah dianggap sebagai pelaburan jangka panjang dan dinyatakan pada jumlah penilaian selepas ditolak susutnilai dan rosotnilai terkumpul. Penilaian semula adalah berdasarkan penilaian oleh jurunilai bebas sekurang-kurangnya sekali pada setiap tempoh 5 tahun.

Peningkatan daripada Penilaian semula Pelaburan Hartanah akan diambilkira dalam Penyata Perubahan Ekuiti sebagai Lebihan Penilaian Semula. Pengurangan daripada Penilaian semula akan diselaraskan dengan Lebihan Penilaian Semula yang belum digunakan tertakluk kepada amaun Penilaian asal bagi Pelaburan Hartanah yang sama, sementara selebihnya diiktiraf sebagai Perbelanjaan.

Peningkatan Penilaian semula yang diiktiraf sebagai Pendapatan hanya boleh dibalikkan ke tahap Pengurangan Penilaian Semula daripada Pelaburan Hartanah yang sama yang diiktiraf sebagai Perbelanjaan.

Apabila pelaburan hartanah dilupuskan atau ianya tidak digunakan langsung dan dijangka tiada pulangan masa hadapan daripada pelupusan tersebut, ianya akan dikeluarkan daripada Lembaran Imbangan.

Keuntungan atau Kerugian daripada pelupusan Pelaburan Hartanah iaitu perbezaan di antara Hasil pelupusan bersih dan nilai dibawa akan diiktiraf di Penyata Pendapatan dalam tempoh ianya dilupuskan. Nilai Lebihan Penilaian semula yang belum digunakan dibawa sebagai Keuntungan Terkumpul.

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4. PENDAPATAN KENDALIAN

Pendapatan kendalian terdiri daripada berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Caruman dari penuntut	**18,844,463**	17,825,021	**18,844,463**	17,825,021
Dividen kasar diterima daripada :				
Syarikat subsidiari	**-**	-	**7,076,940**	3,336,438
Pelaburan tersiar harga	**171,531**	4,403,284	**707,378**	889,991
Pelaburan tidak tersiar harga	**3,302,045**	85,947	**3,267,792**	8,880,777
Keuntungan pelaburan Dana Khas Pendidikan	**12,120,698**	-	**12,120,698**	-
Pendapatan memproses pinjaman	**556,289**	6,348,661	**556,289**	6,348,661
Keuntungan atas :				
Pelaburan Mudharabah	**124,565,695**	104,236,362	**124,565,695**	104,236,362
Faedah dari :				
Wang di bank dan simpanan jangka pendek	**669,147**	404,492	**669,147**	404,492
Simpanan tetap	**205,336**	1,642	**205,336**	1,642
Pinjaman dan Pendahuluan	**2,049,805**	2,152,087	**2,049,805**	2,152,087
Keuntungan dari kemudahan skim pembiayaan tanpa faedah	**92,359,509**	32,306,840	**35,099,643**	32,306,840
Sewa	**28,274,366**	63,699,410	**28,274,366**	33,264,011
Tambang bas	**26,420,151**	34,517,362	**(1,440,090)**	17,661,688
Perkhidmatan pengurusan	**7,875,489**	29,531,326	**-**	-
Pendapatan perkhidmatan perunding teknikal	**24,583,268**	30,058,087	**-**	18,545
Jualan sekuriti boleh pasar	**274,792,173**	138,809,780	**-**	-
Jualan saham amanah	**100,772,389**	78,113,401	**-**	-
Yuran penuntut	**145,047,669**	135,907,168	**-**	-
Yuran kursus	**340,027,114**	268,479,314	**-**	-
Jualan bahan perabut, rumah sedia	**11,270**	82,309	**-**	-
Jualan alat ganti	**66,825**	8,338,164	**-**	-
Lain-lain perolehan	**59,177,789**	43,701,157	**-**	-
Sumbangan bayaran balik biasiswa MARA	**1,577,347**	1,684,941	**1,577,347**	1,684,941
Servis penyelenggaraan bas	**837,392**	5,234,119	**-**	-
Pelancongan dalam negara	**824,583**	739,200	**-**	-
Broker Insurans	**874,161**	944,775	**-**	-
	1,266,006,504	1,007,604,849	**233,574,809**	229,011,496

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5. PERUNTUKAN KERAJAAN MALAYSIA

		KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
(a)	Peruntukan Belanja Pembangunan diluluskan	**461,991,189**	430,139,463	**265,462,000**	303,361,800
	Peruntukan Belanja Mengurus diluluskan	**3,686,514,100**	3,513,854,566	**3,667,965,300**	3,454,149,500
		4,148,505,289	3,943,994,029	**3,933,427,300**	3,757,511,300

(b) (i) Peruntukan Belanja Pembangunan diterima dalam tahun kewangan adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Peruntukan asal Geran Belanja Pembangunan	**461,991,189**	430,144,463	**265,462,000**	303,361,800
	461,991,189	430,144,463	**265,462,000**	303,361,800

(ii) Geran Belanja Pembangunan diterima dalam tahun kewangan adalah untuk aktiviti-aktiviti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pendidikan Menengah	**55,000,000**	37,355,000	**55,000,000**	37,355,000
Latihan Kemahiran	**61,500,000**	64,196,800	**61,500,000**	64,196,800
Universiti Kuala Lumpur (UniKL)	**24,960,627**	52,363,605	**20,000,000**	46,800,000
German Malaysian Institute	**20,000,000**	76,000,000	**20,000,000**	76,000,000
Pendidikan Profesional	**20,942,000**	38,160,000	**20,942,000**	38,160,000
Bimbingan Usahawan	**74,100,000**	6,000,000	**74,100,000**	6,000,000
Kenderaan Bas MARA	**6,000,000**	10,000,000	**6,000,000**	10,000,000
Kolej Poly-Tech MARA	**7,920,000**	4,850,000	**7,920,000**	4,850,000
Sektor 'Multi'	**-**	8,000,000	**-**	-
Program Pembasmian Kemiskinan	**191,568,562**	113,219,058	**-**	-
	461,991,189	410,144,463	**265,462,000**	283,361,800
Pembiayaan SPIKE	**-**	20,000,000	**-**	20,000,000
	461,991,189	430,144,463	**265,462,000**	303,361,800

Geran yang diterima bagi Pembiayaan SPIKE berjumlah RM20,000,000 dalam tahun 2013 telah diakaunkan ke Dana Khas Pembiayaan di Penyata Perubahan Ekuiti.

(c) (i) Peruntukan Belanja Mengurus diterima dalam tahun kewangan adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Peruntukan asal Geran Belanja Mengurus	**3,686,514,100**	3,513,854,566	**3,667,965,300**	3,454,149,500
Tambahan	**-**	3,593,600	**-**	3,593,600
Sekatan	**(13,980,070)**	-	**(13,980,070)**	-
	3,672,534,030	3,517,448,166	**3,653,985,230**	3,457,743,100

Sekatan peruntukan berjumlah RM 13,980,070 adalah bagi peruntukan Belanja Operasi. Manakala tambahan peruntukan diterima dalam tahun 2013 berjumlah RM 3,593,600 adalah bagi Belanja Operasi.

(bersambung)

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5. PERUNTUKAN KERAJAAN MALAYSIA (bersambung)

(ii) Pecahan Geran Belanja Mengurus diterima oleh/bagi pihak MARA dalam tahun kewangan adalah seperti berikut:

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Peruntukan Program Penganjuran Pelajaran bagi pinjaman - diterima terus oleh MARA	**2,060,071,100**	1,973,369,000	**2,060,071,100**	1,973,369,000
Agihan secara langsung oleh Jabatan Akauntan Negara kepada Higher Education Loan Fund Project (HELP)	**5,480,674**	34,198,900	**5,480,674**	34,198,900
Jumlah Peruntukan Program Penganjuran Pelajaran	**2,065,551,774**	2,007,567,900	**2,065,551,774**	2,007,567,900
Belanja Operasi - diterima terus oleh MARA	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
	3,672,534,030	3,517,448,166	**3,653,985,230**	3,457,743,100

(iii) Jumlah Geran Kerajaan Malaysia - Belanja Operasi yang dinyatakan di Penyata Pendapatan bagi tahun kewangan adalah seperti berikut :

		KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Belanja Operasi	5(c)(ii)	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
		1,606,982,256	1,509,880,266	**1,588,433,456**	1,450,175,200

(d) Geran Kerajaan Tertunda

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Baki pada 1 Januari		**11,069,744,473**	10,995,265,645	**10,929,542,611**	10,850,260,686
Penerimaan dalam tahun semasa :					
Geran Pembangunan	5 (b) (ii)	**461,991,189**	410,144,463	**265,462,000**	283,361,800
Kementerian Kewangan	5 (e)	**205,000,000**	100,000,000	**205,000,000**	100,000,000
Unit Perancang Ekonomi	5 (f)	**150,450,000**	48,403,000	**150,450,000**	48,403,000
KKLW	5 (g)	**7,335,061**	26,036,040	**7,335,061**	26,036,040
Kerajaan Negeri Sarawak - Program 1 AZAM		**-**	1,371,287	**-**	1,371,287
Teraju - Program *The Baron*		**25,000,000**	50,000,000	**25,000,000**	50,000,000
Jabatan Perdana Menteri	5 (h)	**-**	40,000,000	**-**	40,000,000
Kementerian Sumber Manusia		**540,000**	1,200,000	**540,000**	1,200,000
RISDA - Karnival Usahawan Desa		**-**	209,668	**-**	209,668
		11,920,060,723	11,672,630,103	**11,583,329,672**	11,400,842,481
Geran Belanja Pembangunan dilunaskan	5 (i)	**(626,273,394)**	(599,812,103)	**(438,533,657)**	(463,769,362)
Bayaran kepada Universiti Kuala Lumpur (UniKL)		**-**	-	**(36,302,942)**	(4,537,836)
Bayaran kepada Kolej Poly-Tech MARA (KPTM)		**-**	(2,992,672)	**-**	(2,992,672)
Penyaluran kepada RISDA (RTC)		**(250,000)**	-	**(250,000)**	-
Penyaluran kepada KEDA (Prog Mentor Mentee)		**(23,200)**	-	**(23,200)**	-
Pelarasan		**(39,487)**	(80,855)	**-**	-
Baki pada 31 Disember		**11,293,474,642**	11,069,744,473	**11,108,219,873**	10,929,542,611

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5. PERUNTUKAN KERAJAAN MALAYSIA (bersambung)

(e) Penerimaan dari Kementerian Kewangan adalah untuk program berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Peruntukan Khas Penyelenggaraan MRSM	**-**	100,000,000	**-**	100,000,000
Pakej Rangsangan Khas PFI II	**55,000,000**	-	**55,000,000**	-
Program TKP 2013 & 2014	**150,000,000**	-	**150,000,000**	-
	205,000,000	100,000,000	**205,000,000**	100,000,000

(f) Penerimaan dari Unit Perancang Ekonomi adalah untuk program berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Program Keusahawanan MARA EPU	**50,000,000**	40,000,000	**50,000,000**	40,000,000
Program R & D untuk Vaksin Halal	**-**	7,000,000	**-**	7,000,000
Skim Latihan Galakan Perniagaan (SLGP)	**-**	1,403,000	**-**	1,403,000
Program The Baron	**100,000,000**	-	**100,000,000**	-
Program SKK1M	**450,000**	-	**450,000**	-
	150,450,000	48,403,000	**150,450,000**	48,403,000

(g) Penerimaan dari KKLW adalah untuk program berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pembiayaan Usahawan Kecil (UK Dinamik)	**-**	5,300,000	**-**	5,300,000
Program IBS	**-**	5,490,000	**-**	5,490,000
Program 'The Baron'	**-**	1,994,200	**-**	1,994,200
Pakej Rangsangan Khas (PFII) IBS & Baron	**-**	7,515,800	**-**	7,515,800
Program Mentor Mentee JKKK/ JKKP Pulau Pinang dan Selangor	**372,000**	198,000	**372,000**	198,000
Program KUD, 'Business Melding', 'Business Talk' & Seminar	**-**	170,000	**-**	170,000
Pengendalian Portal KKLW/ PRJK	**-**	140,080	**-**	140,080
Program RBC Sabah & Sarawak	**-**	200,000	**-**	200,000
Program Usahawan Dinamik dibawah NBOS	**4,700,000**	4,700,000	**4,700,000**	4,700,000
Program RTC (Perak, Kelantan, Melaka, & Pahang)	**972,697**	327,960	**972,697**	327,960
Program Mini RTC	**1,190,364**	-	**1,190,364**	-
Rural Business Challenge	**100,000**	-	**100,000**	-
	7,335,061	26,036,040	**7,335,061**	26,036,040

MARA menerima geran dari KKLW untuk Pembiayaan SPIKE sebanyak RM 80,000,000 dalam tahun 2013 dan telah diakaunkan ke Dana Khas Pembiayaan di Penyata Perubahan Ekuiti.

(bersambung)

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5. PERUNTUKAN KERAJAAN MALAYSIA (bersambung)

(h) Penerimaan dari Jabatan Perdana Menteri adalah untuk program berikut :-

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Program Pembangunan Bumiputera (Kilang Halal Hub, Pemasaran Global & Perhebat IBS)		**-**	40,000,000	**-**	40,000,000
		-	40,000,000	**-**	40,000,000

(i) Dari jumlah Geran Belanja Pembangunan yang dilunaskan, amaun yang dibelanjakan dalam tahun kewangan adalah seperti berikut :

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Susutnilai	32 (c)	**210,441,260**	206,217,428	**206,924,938**	203,600,251
Senggaraan dan pembaikan		**44,994,356**	40,313,032	**44,994,356**	40,313,032
Alat dan bahan latihan		**26,504,874**	34,753,850	**26,504,874**	34,753,850
Perkhidmatan Ikhtisas dan perkhidmatan yang dibeli		**21,860,746**	12,783,144	**21,860,746**	12,783,144
Bekalan bahan mentah dan perbelanjaan lain		**1,874,615**	1,775,728	**1,874,615**	1,775,728
Program Pembangunan Usahawan		**136,374,128**	170,535,479	**136,374,128**	170,535,479
Biasiswa dan latihan kakitangan		**-**	7,878	**-**	7,878
Perbelanjaan lain		**184,223,415**	133,425,564	**-**	-
		626,273,394	599,812,103	**438,533,657**	463,769,362

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6. LAIN - LAIN PENDAPATAN / (PERBELANJAAN) KENDALIAN

Termasuk di dalam lain-lain pendapatan / (perbelanjaan) kendalian adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Faedah atas pinjaman kakitangan	**33,784**	33,784	**-**	-
Keuntungan ke atas :				
Jualan hartanah, loji dan peralatan	**25,633,310**	102,383	**25,512,751**	-
Jualan saham	**803,006**	3,631,368	**-**	-
Jualan Sijil Jaminan Kerajaan Malaysia	**109,709**	98,824	**-**	-
Jualan pelaburan syarikat subsidiari	**-**	304,356	**-**	-
Terjemahan matawang asing	**44,168**	1,277,560	**-**	-
Peruntukan tidak perlu lagi :				
Rosotnilai pelaburan :				
Jangka panjang	**4,081,153**	360,522	**-**	-
Jangka pendek	**-**	76	**-**	-
Hutang ragu :				
Penghutang lain	**-**	2,271,658	**-**	2,271,658
Penghutang syarikat subsidiari	**-**	-	**5,421,968**	13,890,198
Penghutang jangka panjang	**1,122,975**	-	**1,122,975**	-
Pinjaman	**-**	58,428,743	**-**	58,428,743
Pinjaman syarikat subsidiari	**-**	-	**-**	28,760,974
Hutang lapuk dapat kembali	**1,532,156**	1,112,123	**149,976**	126,971
Sewa dari :				
Tanah	**416,836**	200,853	**416,836**	587,068
Bangunan	**415,680**	1,146,388	**11,369**	361,269
Lain-lain	**793**	2,928,734	**2,460,729**	2,579,584
Penambahan modal	**3,749,548**	446,376	**-**	-
Perbelanjaan pembangunan	**(415,832,134)**	(393,594,675)	**(231,608,719)**	(260,169,111)
Ganjaran juruaudit	**(845,875)**	(777,204)	**(218,423)**	(205,983)
Yuran :				
Pengarah syarikat-syarikat subsidiari	**(1,153,633)**	(1,321,081)	**-**	-
Ganjaran :				
Ahli Majlis	**(243,889)**	(226,627)	**(240,189)**	(226,627)
Pengarah syarikat-syarikat subsidiari	**(520,018)**	(676,336)	**-**	-
Lain-lain bayaran	**(454,650)**	(883,434)	**-**	-
Faedah atas sewa beli	**(2,130)**	(3,753)	**-**	-
Hapuskira ke atas :				
Hartanah, loji dan peralatan	**(150,118)**	(175,811)	**(85,416)**	(172,362)
Hutang lapuk :				
Pinjaman	**(8,698,695)**	-	**(8,698,695)**	-
Penghutang	**(3,902,668)**	(258,035)	**(2,989,568)**	-
Penghutang perdagangan	**(2,325,095)**	(2,707,659)	**-**	-
Pinjaman syarikat subsidiari	**-**	-	**-**	(28,760,974)
Penghutang syarikat subsidiari	**-**	-	**(5,421,968)**	(7,802,907)
Penghutang jangka panjang	**-**	-	**(1,122,975)**	-

(bersambung)

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6. LAIN - LAIN PENDAPATAN / (PERBELANJAAN) KENDALIAN (bersambung)

Termasuk di dalam lain-lain pendapatan / (perbelanjaan) kendalian adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Sewa :				
Tanah	**-**	(1,453,320)	**-**	(148,750)
Pejabat dan bangunan	**(18,425,405)**	(20,724,360)	**-**	(9,185,025)
Kenderaan	**(57,375,235)**	(2,711,848)	**(56,922,824)**	(2,271,278)
Peralatan pejabat	**(8,889,513)**	(10,934,932)	**(7,660,818)**	(14,962,655)
Hostel	**(1,508,386)**	(8,607,110)	**-**	-
Lain-lain	**(7,483,593)**	(16,505,529)	**-**	(4,480,819)
Peruntukan :				
Hutang ragu :				
Penghutang	**(8,984,444)**	-	**(3,152,328)**	-
Pinjaman ragu	**(62,599,723)**	-	**(62,599,723)**	-
Rosotnilai pelaburan :				
Rosotnilai syarikat bersekutu	**(143,600)**	-	**-**	-
Rosotnilai pelaburan :				
Pelaburan jangka pendek	**(385,763)**	(158,748)	**-**	**-**
Pelaburan jangka panjang	**(1,619,258)**	(5,794,237)	**-**	**-**
Ganjaran persaraan	**(40,542)**	(31,999)	**(9,576,362)**	-
Faedah kakitangan	**(8,809,656)**	(9,576,362)	**(8,809,656)**	(9,576,361)
Pelunasan aset tak nyata	**(100,000)**	(100,000)	**-**	-
Kerugian atas :				
Jualan hartanah, loji dan peralatan	**28,582**	(282,567)	**-**	-
Terjemahan matawang asing	**(334,628)**	(377,342)	**(215,542)**	(1,112,964)
Pengurangan modal	**(3,303,172)**	-	**-**	-

Lain-lain perbelanjaan kendalian Kumpulan dan MARA yang berjumlah RM1,695,636,823 dan RM1,416,596,980 (2013 : RM1,550,867,144 dan RM1,289,454,080) masing-masing adalah termasuk perbelanjaan pembangunan tahun semasa Kumpulan dan MARA (tidak termasuk susutnilai dan penjejasan nilai) berjumlah RM415,832,134 dan RM231,608,719 (2013 : RM393,594,675 dan RM260,169,111), masing-masing. Analisa perbelanjaan pembangunan yang terlibat adalah seperti di Nota 5 (i).

Jumlah kakitangan Kumpulan dan MARA pada akhir tahun kewangan adalah seramai 18,560 orang (2013 : 17,724 orang) dan 11,162 orang (2013 : 11,225 orang) masing-masing.

7. KOS PEMBIAYAAN

Kos pembiayaan adalah terdiri daripada faedah ke atas :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Overdraf bank	**691,041**	921,023	**-**	-
Sewa beli	**60,113**	84,361	**-**	-
Pinjaman jangka panjang	**8,517,865**	2,628,973	**600,000**	600,000
	9,269,019	3,634,357	**600,000**	600,000

8. PENDAPATAN DARIPADA LAIN-LAIN PELABURAN

Pendapatan daripada lain-lain pelaburan adalah terdiri :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Keuntungan atas pelaburan Mudharabah	**9,569,693**	8,275,432	**-**	-
Faedah atas :				
Simpanan tetap	**5,510,190**	7,398,858	**-**	-
Simpanan semasa	**185,524**	879,636	**-**	-
Dividen diterima daripada :				
Pelaburan tersiar harga	**6,321,020**	4,971,969	**-**	-
Pelaburan tak tersiar harga	**431,192**	432,271	**-**	-
	22,017,619	21,958,166	**-**	**-**

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9. BELANJA CUKAI PENDAPATAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Cukai tahun semasa	**14,876,415**	13,834,142	**-**	-
Kurangan / (Lebihan) peruntukan tahun lepas	**651,872**	(24,501)	**-**	-
Pindahan dari Cukai tertunda (Nota 22)	**(437,774)**	-	**-**	-
Pindahan (dari)/ ke Liabiliti cukai tertunda (Nota 41)	**476,542**	(613,137)	**-**	-
Cukai tertunda - Kepentingan Minoriti	**(170,477)**	(241,842)	**-**	-
Cukai atas dividen	**(609,707)**	200	**-**	-
Bahagian belanja cukai pendapatan daripada syarikat-syarikat bersekutu	**1,669,129**	4,734,227	**-**	-
	16,456,000	17,689,089	**-**	-

Bermula tahun taksiran 2002 hingga tahun-tahun taksiran seterusnya, MARA telah diberi pengecualian daripada membayar cukai pendapatan ke atas pendapatan-pendapatan yang diterima dari Peruntukan Belanja Mengurus, Peruntukan Belanja Pembangunan, Pinjaman Kerajaan, derma atau sumbangan yang diterima serta levi atau ses dan yuran yang diterima di bawah peruntukan undang-undang.

Bagi tahun taksiran 1997 sehingga tahun taksiran 2001, MARA telah diberi 70% pengecualian daripada membayar cukai pendapatan tahunan kecuali pendapatan dividen.

Belanja cukai pendapatan bagi tahun kewangan semasa boleh dipelaraskan dengan lebihan pendapatan daripada perbelanjaan sebelum cukai di penyata pendapatan seperti berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Lebihan pendapatan daripada perbelanjaan sebelum cukai	**193,355,771**	173,650,826	**15,611,443**	88,414,189
Cukai pada kadar cukai berkanun (25% / 2013 : 25%)	**32,324,118**	49,373,499	**3,902,861**	22,103,547
Kesan cukai :				
Pendapatan tidak dikenakan cukai	**(269,866,803)**	(297,864,786)	**(151,814,452)**	(173,269,171)
Belanja tidak dibenarkan dalam percukaian	**258,146,896**	264,016,680	**147,911,591**	151,165,624
Lain-lain	**(6,660,698)**	(3,750,946)	**-**	-
Perbezaan kadar cukai	**373,117**	1,697,950	**-**	-
Cukai tertunda tidak diiktiraf	**(462,763)**	13,254	**-**	-
Cukai tertunda kepentingan minoriti	**(170,477)**	(241,842)	**-**	-
Realisasi cukai tertunda yang tidak diiktiraf tahun sebelumnya	**(310,319)**	(36,932)	**-**	-
Penurunan kadar cukai di dalam pengiraan cukai tertunda	**-**	(754,600)	**-**	-
Bahagian belanja cukai pendapatan daripada syarikat-syarikat bersekutu	**281,648**	3,904,227	**-**	-
Cukai keuntungan tanah	**1,258,167**	809,983	**-**	-
Cukai dari lain pendapatan	**17,148**	198,388	**-**	-
Kerugian cukai tahun lepas tidak diiktiraf	**572,754**	930,623	**-**	-
Kurangan/(Lebihan) peruntukan tahun lepas	**679,028**	(165,487)	**-**	-
Kerugian perniagaan belum serap	**253,016**	(365,612)	**-**	-
Kerugian perniagaan diserap	**21,168**	(75,310)	**-**	-
	16,456,000	17,689,089	**-**	-

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10. WANG TUNAI DAN DANA JANGKA PENDEK

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Wang tunai dan baki di bank	**372,940,874**	414,103,425	**158,818,410**	199,146,034
Simpanan tetap di :				
Bank berlesen	**156,551,108**	123,754,655	**-**	-
Pelaburan Mudharabah matang dalam tempoh satu bulan di :				
Bank berlesen	**597,298,134**	517,298,932	**595,798,134**	511,398,932
Institusi-Institusi kewangan lain	**-**	500,000	**-**	-
	1,126,790,116	1,055,657,012	**754,616,544**	710,544,966

Analisa pendedahan matawang bagi profail wang tunai dan dana jangka pendek adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Ringgit Malaysia	**1,062,206,453**	1,015,067,423	**694,750,099**	671,344,986
Pound Sterling	**1,468,609**	2,466,668	**1,468,609**	2,466,668
Dolar Amerika	**55,774,533**	35,227,150	**55,774,533**	35,227,150
Yen Jepun	**4,717,218**	1,389,609	**-**	-
Rupiah Indonesia	**382,679**	205,554	**382,679**	205,554
Dolar Australia	**761,050**	61,129	**761,050**	61,129
Ruble Rusia	**398,755**	30,853	**398,755**	30,853
Euro	**1,075,304**	1,206,209	**1,075,304**	1,206,209
Pound Egypt	**5,515**	2,417	**5,515**	2,417
	1,126,790,116	1,055,657,012	**754,616,544**	710,544,966

11. DEPOSIT DI BANK BERLESEN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Deposit di bank berlesen matang dalam tempoh melebihi satu bulan :				
Simpanan tetap	**122,888,571**	138,952,774	**-**	54,027
Pelaburan Mudharabah	**345,475,882**	1,741,220,851	**305,027,816**	1,688,172,906
Pelaburan Khas (SJUM)	**29,435,558**	29,470,945	**29,435,558**	29,470,945
Pelaburan Mudharabah Bank Rakyat (Serahan Hak)	**54,115,044**	51,933,823	**54,115,044**	51,933,823
	551,915,055	1,961,578,393	**388,578,418**	1,769,631,701

12. DEPOSIT DI INSTITUSI KEWANGAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Deposit di institusi kewangan matang dalam tempoh melebihi satu bulan:				
Pelaburan Mudharabah	**8,529,360**	36,122,075	**-**	-

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13. PELABURAN JANGKA PENDEK

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Kos :				
Saham tersiar harga	**37,030,045**	36,529,139	**-**	-
Amanah saham :				
Kumpulan Modal Bumiputera	**23,874**	23,874	**-**	-
ASM First Public Fund	**2,180**	2,180	**-**	-
ASM Premier Fund	**44,527**	44,527	**-**	-
Amanah Saham Pekerja TNB	**50**	50	**-**	-
AmInvestment	**673,885**	655,238	**-**	-
Public Mutual Fund	**21,481,043**	19,585,308	**-**	-
RHB OSK Smart Income Fund	**6,000,000**	-	**-**	-
Bank Islam Money Market Fund	**13,001,654**	-	**-**	-
Dana Al-Aiman	**7,668**	7,668	**-**	-
ASM TP Balanced Fund	**4,368**	4,368	**-**	-
RHB Islamic Bond Fund	**27,880,000**	-	**-**	-
ASM Index Fund	**774,481**	774,481	**-**	-
Dana Bestari	**1,967**	1,967	**-**	-
ASM Dana Mutiara	**1,181**	1,181	**-**	-
RHB Money Market Fund	**-**	21,202,464	**-**	-
ASM Money Market Fund	**11,493**	11,493	**-**	-
ASM Syariah Aggresive Fund	**12,743**	12,743	**-**	-
ASM Syariah Dividend Fund	**557**	557	**-**	-
Dana ASM SCPSLF	**5,331,688**	5,316,134	**-**	-
Terhutang dengan broker	**(1,168,595)**	(612,176)	**-**	-
Pelaburan tunai	**26,937,215**	8,638,718	**-**	-
Surat hutang korporat	**-**	10,551,550	**-**	-
Jumlah Kos	**138,052,024**	102,751,464	**-**	-
Peruntukan rosotnilai	**(544,511)**	(158,748)	**-**	-
	137,507,513	102,592,716	**-**	-
Nilai pasaran :				
Saham tersiar harga	**42,766,403**	45,146,185	**-**	-
Amanah saham :				
Kumpulan Modal Bumiputera	**23,631**	23,631	**-**	-
ASM First Public Fund	**2,204**	2,204	**-**	-
ASM Premier Fund	**45,099**	45,099	**-**	-
Amanah Saham Pekerja TNB	**50**	50	**-**	-
AmInvestment	**673,885**	655,238	**-**	-
Public Mutual Fund	**20,319,070**	19,123,282	**-**	-
RHB OSK Smart Income Fund	**5,933,021**	-	**-**	-
Dana Al Aiman	**7,800**	7,800	**-**	-
ASM TP Balanced Fund	**4,330**	4,330	**-**	-
RHB Islamic Bond Fund	**27,616,703**	-	**-**	-
ASM Index Fund	**966,184**	1,084,315	**-**	-
Dana Bestari	**1,997**	1,997	**-**	-
ASM Dana Mutiara	**1,200**	1,200	**-**	-
ASM Money Market Fund	**11,486**	11,486	**-**	-
ASM Syariah Aggresive Fund	**12,662**	12,662	**-**	-
ASM Syariah Dividend Fund	**560**	560	**-**	-
Pelaburan tunai	**27,136,207**	8,638,718	**-**	-
Surat hutang korporat	**-**	10,532,050	**-**	-
	125,522,492	85,290,807	**-**	-

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14. PENGHUTANG

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Penghutang perdagangan	**159,799,081**	143,758,442	**5,304,797**	8,445,873
Penghutang jaminan	**2,040,783**	2,026,484	**2,040,783**	2,026,484
Pendahuluan Yuran Pelajar	**343,699,273**	-	**343,699,273**	-
Pelbagai penghutang, deposit dan pendahuluan	**391,200,229**	461,651,684	**209,243,928**	215,848,688
	896,739,366	607,436,610	**560,288,781**	226,321,045
Tolak : Peruntukan hutang ragu	**(158,245,793)**	(149,261,349)	**(105,493,084)**	(102,340,756)
	738,493,573	458,175,261	**454,795,697**	123,980,289
Amaun terhutang daripada Kerajaan Malaysia:				
Geran Belanja Mengurus Program Penganjuran				
Pelajaran belum diterima	**20,710,838**	20,332,222	**-**	-
Geran Belanja Mengurus Operasi belum diterima	**-**	5,332,200	**-**	5,332,200
	20,710,838	25,664,422	**-**	5,332,200
	759,204,411	483,839,683	**454,795,697**	129,312,489

Analisa pendedahan matawang bagi penghutang adalah seperti berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Ringgit Malaysia	**896,739,366**	607,434,225	**560,288,781**	226,321,045
Yen Jepun	**-**	2,385	**-**	-
	896,739,366	607,436,610	**560,288,781**	226,321,045

Terma kredit bagi penghutang perdagangan adalah dalam lingkungan 30 hingga 180 hari.

15. INVENTORI

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pada kos :				
Bahan mentah	**79,964**	97,002	**-**	-
Kerja-kerja dalam proses	**-**	2,090,696	**-**	-
Bahan siap	**2,678,228**	633,371	**-**	-
Barang ganti	**-**	983,152	**-**	-
Lain-lain inventori	**86,127**	78,794	**-**	-
	2,844,319	3,883,015	**-**	-

16. BANK OVERDRAF

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Bank overdraf	**2,563,431**	4,908,398	**-**	-

Bank overdraf bagi Kumpulan dicagar oleh akaun deposit/pelaburan kewangan.

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17. PEMIUTANG

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pemiutang perdagangan	**11,217,957**	13,878,479	**7,041,504**	10,512,464
Pemiutang am	**326,924,770**	359,982,761	**150,539,131**	163,036,754
Peruntukan faedah kakitangan bahagian yang perlu dibayar dalam masa setahun (Nota 37)	**5,746,224**	5,441,377	**5,746,224**	5,441,377
Peruntukan ganjaran persaraan bahagian yang perlu dibayar dalam masa setahun (Nota 36)	**32,500**	147,712	**-**	-
Pinjaman jangka panjang bahagian yang perlu dibayar dalam masa setahun (Nota 34) :				
Bercagar	**(5,863,648)**	3,198,272	**-**	-
Tidak bercagar	**19,000,000**	10,000,000	**10,000,000**	10,000,000
Pemiutang sewa beli bahagian yang perlu dibayar dalam masa setahun (Nota 35)	**1,444,053**	540,431	**-**	-
	358,501,856	393,189,032	**173,326,859**	188,990,595

Analisa pendedahan matawang bagi pemiutang adalah seperti berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Ringgit Malaysia	**354,755,569**	388,605,480	**173,326,859**	188,990,595
Yen Jepun	**3,746,287**	4,583,552	**-**	-
	358,501,856	393,189,032	**173,326,859**	188,990,595

Terma kredit bagi pemiutang perdagangan adalah dalam lingkungan 0 hingga 60 hari.

18. GERAN PROGRAM KEUSAHAWANAN PELAJAR

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**9,287,549**	9,708,192	**-**	-
Tambahan	**818,945**	741,767	**-**	-
Tolak: Pelunasan	**(606,943)**	(1,162,409)	**-**	-
Baki pada 31 Disember	**9,499,551**	9,287,550	**-**	-

Universiti Teknikal Sdn Bhd menerima geran bagi program keusahawanan pelajar - Pembangunan Usahawan Cemerlang Bumiputera Usahawan (TEKNOPUTRA) dari MECD dalam tahun 2009.

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19. LIABILITI CUKAI DAN ZAKAT

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Cukai	**12,462,582**	10,533,502	**-**	-
Zakat	**661,880**	783,673	**-**	-
	13,124,462	11,317,175	**-**	-

20. ASET TAK NYATA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**300,000**	400,000	**-**	-
Pelunasan ke Penyata Pendapatan (Nota 6)	**(100,000)**	(100,000)	**-**	-
Baki pada 31 Disember	**200,000**	300,000	**-**	-

Aset tak nyata adalah Program Latihan (Software) yang diperolehi oleh Universiti Teknikal Sdn Bhd pada tahun 2008.

21. MUHIBBAH ATAS PENYATUAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**23,095,294**	22,606,710	**-**	-
Tambahan / (Kurangan)	**25,127,250**	488,584	**-**	-
Baki pada 31 Disember	**48,222,544**	23,095,294	**-**	-

Tambahan/ (Kurangan) muhibbah atas penyatuan adalah hasil pengambilalihan 3 syarikat subsidiari oleh MARA Incorporated Sdn Bhd dalam tahun semasa.

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22. CUKAI TERTUNDA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**62,870**	-	**-**	-
Pindahan dari / (ke) penyata pendapatan (Nota 9)	**374,904**	-	**-**	-
Baki pada 31 Disember	**437,774**	-	**-**	-

Analisa adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Aset cukai tertunda	**437,774**	-	**-**	-
Liabiliti cukai tertunda	**-**	-	**-**	-
	437,774	-	**-**	-
Aset Cukai Tertunda				
Kesan cukai ke atas :-				
Perbezaan sementara hasil daripada hartanah, loji dan peralatan	**(2,384)**	-	**-**	-
Elaun modal belum diserap	**394,830**	-	**-**	-
Penghutang	**45,328**	-	**-**	-
Kerugian cukai belum diserap	**-**	-	**-**	-
	437,774	-	**-**	-
Liabiliti Cukai Tertunda				
Kesan cukai ke atas perbezaan sementara hasil daripada hartanah, loji dan peralatan	**-**	**-**	**-**	-
	-	-	**-**	-

Seperti yang dinyatakan dalam Nota 3(f), kesan cukai hasil perbezaan masa yang akan mengakibatkan ganjaran cukai tertunda hanya akan diiktiraf pada masa realisasi sebenar. Pada 31 Disember, 2014, Kumpulan mempunyai baki kerugian cukai dan elaun modal belum diserap masing-masing berjumlah RM3,614,547,397 dan RM110,911,938 (2013 : RM4,970,188,025 dan RM83,557,519) manakala MARA mempunyai baki kerugian cukai dan elaun modal belum diserap masing-masing berjumlah RM6,446,607,255 dan RM29,650,758 (2013 : RM4,907,278,247 dan RM29,970,486). Baki kerugian cukai dan elaun modal belum diserap ini adalah tertakluk kepada persetujuan dengan Lembaga Percukaian dan boleh ditolak dari pendapatan boleh cukai pada masa hadapan.

23. PELABURAN DALAM SYARIKAT - SYARIKAT SUBSIDIARI

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Saham tidak tersiar harga pada kos	**4,299,993**	4,299,993	**522,191,412**	518,816,412
Tolak : Peruntukan rosotnilai	**(4,299,993)**	(4,299,993)	**(8,630,693)**	(8,630,693)
	-	-	**513,560,719**	510,185,719

Syarikat-syarikat subsidiari adalah seperti yang disenaraikan dalam Nota 44.

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24. PELABURAN DALAM SYARIKAT - SYARIKAT BERSEKUTU

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Saham tidak tersiar harga, pada kos	**70,526,382**	24,905,698	**69,533,982**	24,863,298
Tolak : Peruntukan rosotnilai	**(143,600)**	-	**-**	-
	70,382,782	24,905,698	**69,533,982**	24,863,298
Bahagian keuntungan terkumpul selepas pengambilalihan	**167,668,124**	173,957,802	**-**	-
	238,050,906	198,863,500	**69,533,982**	24,863,298

Kepentingan Kumpulan dalam syarikat-syarikat bersekutu dianalisakan seperti berikut :

	KUMPULAN	
	2014	2013
	RM	RM
Bahagian dari aset ketara bersih	**238,050,906**	198,863,500
Tolak : Peruntukan rosotnilai	**-**	-
	238,050,906	198,863,500

Syarikat-syarikat bersekutu adalah seperti yang disenaraikan dalam Nota 44.

25. PELABURAN JANGKA PANJANG

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pelaburan tersiar harga :				
Saham-saham, pada kos	**248,793,362**	144,838,855	**8,872,814**	8,872,814
Tambah : Penambahan nilai	**-**	4,325	**-**	-
Tolak : Peruntukan rosotnilai	**(1,619,258)**	(1,733,992)	**-**	-
Jumlah untuk syarikat tersiar harga	**247,174,104**	143,109,188	**8,872,814**	8,872,814
Pelaburan tidak tersiar harga :				
Saham-saham, pada kos	**29,113,573**	26,120,194	**1,680,019**	1,680,019
Tolak : Pengurangan modal	**(3,749,548)**	(446,376)	**-**	-
Tolak : Peruntukan rosotnilai	**(6,252,623)**	(10,312,868)	**(1,308,619)**	(1,308,619)
Jumlah untuk syarikat tidak tersiar harga	**19,111,402**	15,360,950	**371,400**	371,400
Sijil Jaminan Kerajaan Malaysia, pada kos	**51,948,079**	49,455,245	**-**	-
Pelaburan dalam Unit Amanah	**73,841,313**	71,030,989	**-**	-
Pelaburan Berstruktur pada kos	**65,000,000**	65,000,000	**65,000,000**	65,000,000
Pelaburan Mudharabah matang dalam tempoh melebihi 1 tahun	**544,560,007**	502,383,459	**544,560,007**	502,383,459
Lain-lain Pelaburan	**350,000**	350,000	**-**	-
	735,699,399	688,219,693	**609,560,007**	567,383,459
Tolak : Pelunasan premium	**(2,973,489)**	(2,881,321)	**-**	-
	732,725,910	685,338,372	**609,560,007**	567,383,459
Tolak : Peruntukan rosotnilai	**(486,790)**	(392,964)	**-**	-
	732,239,120	684,945,408	**609,560,007**	567,383,459
	998,524,626	843,415,546	**618,804,221**	576,627,673
Nilai pasaran pelaburan tersiar harga :				
Saham-saham	**230,267,361**	174,094,225	**32,200,818**	38,736,527
Sijil Jaminan Kerajaan Malaysia	**48,487,800**	46,180,960	**-**	-
Unit amanah	**73,178,246**	70,443,183	**-**	-
	351,933,407	290,718,368	**32,200,818**	38,736,527

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26. PELABURAN DANA KHAS PENDIDIKAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Sumbangan Kerajaan Malaysia	**100,000,000**	-	**100,000,000**	-
Sumbangan MARA	**500,000,000**	-	**500,000,000**	-
Campur : Keuntungan tahun semasa	**12,120,698**	-	**12,120,698**	-
	612,120,698	-	**612,120,698**	-

27. PENGHUTANG / PEMIUTANG SYARIKAT-SYARIKAT SUBSIDIARI

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Penghutang syarikat-syarikat subsidiari				
Jumlah terhutang oleh syarikat-syarikat subsidiari	**152,119**	4,830,263	**237,109,158**	15,037,426
Tolak : Peruntukan hutang ragu	**(152,119)**	(4,830,263)	**(154,317)**	(5,576,284)
	-	-	**236,954,841**	9,461,142
Pinjaman kepada syarikat-syarikat subsidiari :				
Pinjaman kepada syarikat-syarikat subsidiari	**750,483**	750,483	**170,750,483**	140,750,483
Tolak : Peruntukan pinjaman ragu	**(750,483)**	(750,483)	**(750,483)**	(750,483)
	-	-	**170,000,000**	140,000,000

Syarikat-syarikat subsidiari adalah seperti yang disenaraikan dalam Nota 44. Amaun terhutang oleh syarikat-syarikat subsidiari berpunca terutamanya daripada urusniaga bukan perdagangan yang terdiri daripada pendahuluan kepada syarikat-syarikat. Urusniaga penting yang dibuat dengan syarikat-syarikat subsidiari selain daripada yang dibentangkan dalam Nota-nota 4 dan 6 adalah seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Yuran pengurusan kepada syarikat-syarikat subsidiari	**126,917,427**	127,849,362	**-**	-
Geran Belanja Mengurus kepada syarikat subsidiari	**58,750,315**	58,548,514	**-**	-

28. PENGHUTANG JANGKA PANJANG

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Jumlah terhutang oleh syarikat	**34,157,151**	2,759,498	**24,270,272**	2,759,498
Tolak : Peruntukan hutang ragu	**(72,896)**	(1,195,871)	**(72,896)**	(1,195,871)
	34,084,255	1,563,627	**24,197,376**	1,563,627
Jumlah terhutang kepada syarikat	**(7,365,056)**	(765,056)	**(7,365,056)**	(765,056)
	26,719,199	798,571	**16,832,320**	798,571

29. PENGHUTANG BIASISWA PELAJARAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Penghutang Biasiswa Pelajaran	**22,886,244**	24,463,590	**22,886,244**	24,463,590
Tolak : Peruntukan hutang ragu	**(11,977,340)**	(13,265,957)	**(11,977,340)**	(13,265,957)
	10,908,904	11,197,633	**10,908,904**	11,197,633

Dari jumlah hutang di atas, bayaran balik biasiswa pelajaran yang sepatutnya diterima dalam tempoh 12 bulan adalah RM1,817,701 (2013 : RM1,967,434).

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30. PINJAMAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pinjaman kemudahan kakitangan	**369,523,114**	330,088,871	**363,380,024**	325,920,833
Tolak : Peruntukan pinjaman ragu	**(3,042,897)**	(3,130,531)	**(2,955,501)**	(3,043,135)
	366,480,217	326,958,340	**360,424,523**	322,877,698
Pinjaman pelajaran	**10,604,873,886**	9,577,917,210	**10,604,873,886**	9,577,917,210
Tolak : Peruntukan pinjaman ragu	**(1,693,352,738)**	(1,670,609,858)	**(1,693,352,738)**	(1,670,609,858)
	8,911,521,148	7,907,307,352	**8,911,521,148**	7,907,307,352
Pinjaman usahawan	**1,336,088,519**	1,276,338,678	**1,336,088,519**	1,276,338,678
Tolak : Peruntukan pinjaman ragu	**(425,418,769)**	(385,260,268)	**(425,418,769)**	(385,260,268)
	910,669,750	891,078,410	**910,669,750**	891,078,410
Lain-lain pinjaman	**37,394,275**	46,721,112	**37,394,275**	46,721,112
Tolak : Peruntukan pinjaman ragu	**(14,966,043)**	(15,180,066)	**(14,966,043)**	(15,180,066)
	22,428,232	31,541,046	**22,428,232**	31,541,046
	10,211,099,347	9,156,885,148	**10,205,043,653**	9,152,804,506

Dari jumlah pinjaman di atas, bayaran balik pinjaman yang sepatutnya diterima dalam tempoh 12 bulan adalah seperti berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pinjaman kemudahan kakitangan	**53,801,987**	49,102,625	**53,010,247**	48,709,252
Pinjaman pelajaran	**1,042,647,972**	998,867,918	**1,042,647,972**	998,867,918
Pinjaman usahawan	**1,103,071,277**	1,233,472,860	**1,103,071,277**	1,233,472,860
Lain-lain pinjaman	**3,326,062**	3,511,192	**3,326,062**	3,511,192
	2,202,847,298	2,284,954,595	**2,202,055,558**	2,284,561,222

31. PELABURAN HARTANAH

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**421,171,018**	301,779,233	**-**	-
Tambahan	**306,757,254**	94,491,614	**-**	-
Penilaian semula	**34,556,921**	24,900,171	**-**	-
Baki pada 31 Disember	**762,485,193**	421,171,018	**-**	-

Baki pembukaan pada 1 Januari 2013 berjumlah RM301,779,233 adalah amaun reklasifikasi dari hartanah, loji & peralatan kepada pelaburan hartanah dari tahun sebelumnya.

32. HARTANAH, LOJI DAN PERALATAN

KUMPULAN

	Tanah milik bebas	Tanah pegangan pajak	Bangunan milik bebas	Bangunan pegangan pajak	Kenderaan bermotor	Alat-alat pejabat, kelengkapan dan komputer	Mesin, jentera dan alat-alat bengkel	Ubahsuaian	Bangunan dalam pembinaan	Jumlah
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Kos atau Penilaian Semula										
Baki pada 1.1.2014	430,070,938	193,258,169	3,264,281,571	2,631,788,787	202,891,877	1,190,678,653	31,048,324	65,373,047	766,281,260	8,775,672,626
Tambahan	19,347,649	-	50,166,670	37,309,229	20,619,793	186,829,823	7,442,320	13,744,371	83,939,675	419,399,530
Pindahan dari bangunan dalam pembinaan ke bangunan	-	-	110,929,879	16,216,701	-	-	-	-	(127,146,580)	-
Jualan	(3,000)	(9,703,871)	-	(379,705)	(667,129)	(2,600,125)	(22,914)	(3,606,943)	(45,650)	(17,029,337)
Hapuskira	-	-	-	-	(3,950,319)	(6,769,380)	-	-	-	(10,719,699)
Pindahan ke syarikat berkaitan	-	-	-	-	-	27,926	106,250	-	-	134,176
Pengambilalihan sykt subsidiari	-	-	-	-	-	493,358	-	-	-	493,358
Lain-lain Pelarasan	-	-	72,151,679	-	-	1,539,641	-	19,503	-	73,710,823
Baki pada 31.12.2014	449,415,587	183,554,298	3,497,529,799	2,684,935,012	218,894,222	1,370,199,896	38,573,980	75,529,978	723,028,705	9,241,661,477
Susutnilai Terkumpul										
Baki pada 1.1.2014	-	35,563,585	591,122,429	523,734,580	180,905,894	800,158,867	27,273,194	28,589,021	-	2,187,347,570
Susutnilai semasa	-	3,173,356	116,384,063	121,576	14,680,719	109,415,576	2,257,037	9,283,799	-	255,316,126
Jualan	-	(1,657,801)	-	(166,719)	(362,649)	(1,812,240)	(11,353)	(2,532,605)	-	(6,543,367)
Hapuskira	-	-	-	-	(3,950,097)	(6,671,960)	-	-	-	(10,622,057)
Pengambilalihan sykt subsidiari	-	-	-	-	-	493,335	-	-	-	493,335
Lain-lain Pelarasan	-	(157,835)	897,408	(464,791)	(4,835,543)	1,463,659	-	309,132	-	(2,787,970)
Baki pada 31.12.2014	-	36,921,305	708,403,900	523,224,646	186,438,324	903,047,237	29,518,878	35,649,347	-	2,423,203,637
Penjejasan Nilai Terkumpul										
Baki pada 1.1.2014	-	-	1,594,611	-	-	-	-	-	-	1,594,611
Baki pada 31.12.2014	-	-	1,594,611	-	-	-	-	-	-	1,594,611
Nilai Buku Bersih										
Baki pada 31.12.2014	449,415,587	146,632,993	2,787,531,288	2,161,710,366	32,455,898	467,152,659	9,055,102	39,880,631	723,028,705	6,816,863,229
Baki pada 31.12.2013	430,070,938	157,694,583	2,671,970,360	2,107,650,415	22,068,527	392,210,949	3,775,130	36,837,615	766,281,260	6,588,559,777
Susutnilai untuk tahun 2013	-	2,944,304	114,704,768	855,894	16,936,910	95,303,940	1,500,010	6,121,015	-	238,366,841

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32. HARTANAH, LOJI DAN PERALATAN (bersambung)

MARA

	Tanah milik bebas	Tanah pegangan pajak	Bangunan milik bebas	Bangunan pegangan pajak	Kenderaan bermotor	Alat-alat pejabat, kelengkapan dan komputer	Mesin, jentera dan alat-alat bengkel	Bangunan dalam pembinaan	Jumlah
	RM	RM	RM	RM	RM	RM	RM	RM	RM
Kos									
Baki pada 1.1.2014	442,459,990	211,901,436	3,256,485,268	2,632,634,937	183,575,255	995,016,506	-	763,068,879	8,485,142,271
Tambahan	5,025,121	-	29,841,847	37,309,229	16,812,661	149,409,825	-	83,885,923	322,284,606
Pindahan dari bangunan dalam pembinaan ke bangunan	-	-	110,929,879	16,216,701	-	-	-	(127,146,580)	-
Jualan	(3,000)	(9,000,000)	-	-	(186,439)	-	-	-	(9,189,439)
Hapuskira	-	-	-	-	(3,950,319)	(6,677,440)	-	-	(10,627,759)
Lain-lain Pelarasan	-	-	72,151,679	-	-	-	-	-	72,151,679
Baki pada 31.12.2014	447,482,111	202,901,436	3,469,408,673	2,686,160,867	196,251,158	1,137,748,891	-	719,808,222	8,859,761,358
Susutnilai Terkumpul									
Baki pada 1.1.2014	-	35,586,949	583,567,016	523,996,171	168,706,491	645,007,952	-	-	1,956,864,579
Susutnilai semasa	-	3,173,356	116,015,529	121,576	11,874,927	89,896,278	-	-	221,081,666
Jualan	-	(1,414,215)	-	-	(186,419)	-	-	-	(1,600,634)
Hapuskira	-	-	-	-	(3,950,097)	(6,592,246)	-	-	(10,542,343)
Baki pada 31.12.2014	-	37,188,255	699,582,545	523,652,956	171,600,953	728,104,851	-	-	2,160,129,560
Penjejasan Nilai Terkumpul									
Baki pada 1.1.2014	-	-	1,594,611	-	-	-	-	-	1,594,611
Baki pada 31.12.2014	-	-	1,594,611	-	-	-	-	-	1,594,611
Nilai Buku Bersih									
Baki pada 31.12.2014	447,482,111	165,713,181	2,768,231,517	2,162,507,911	24,650,205	409,644,040	-	719,808,222	6,698,037,187
Baki pada 31.12.2013	442,459,990	176,314,487	2,671,727,433	2,108,234,974	14,868,764	350,008,554	-	763,068,879	6,526,683,081
Susutnilai bagi tahun 2013	-	2,933,571	114,382,203	848,300	14,761,335	81,805,337	-	-	214,730,746

MAJLIS AMANAH RAKYAT
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32. HARTANAH, LOJI DAN PERALATAN (bersambung)

(a) Taraf hak milik kesemua tanah pegangan pajak kepunyaan MARA yang bernilai buku bersih sebanyak RM165,713,181 (2013 : RM176,314,487) adalah tertakluk kepada syarat-syarat berikut :

(i) Penggunaan tanah adalah terhad kepada pembinaan bangunan perusahaan, bengkel bas, perhentian bas, stesen bas dan institusi pendidikan MARA sahaja;

(ii) Tanah tidak boleh dijual, dicagar, dipindah milik atau dipajak tanpa kebenaran daripada Kerajaaan Negeri terlebih dahulu; dan

(iii) Tanah bertaraf simpanan Melayu.

(b) Termasuk di dalam jumlah bangunan kepunyaan MARA di atas, terdapat 90 (2013 : 89) buah bangunan yang bernilai buku bersih sebanyak RM163,773,481 (2013 : RM165,253,325) dibina di atas tanah kerajaan dan pihak ketiga yang lain.

(c) Susutnilai semasa yang dikenakan di dalam Penyata Pendapatan bagi Kumpulan dan MARA terdiri dari :

	Nota	KUMPULAN		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Perbelanjaan Pembangunan	5(i)	**210,441,260**	206,217,428	**206,924,938**	203,600,251
Lain-lain		**44,874,866**	32,149,413	**14,156,728**	11,130,495
		255,316,126	238,366,841	**221,081,666**	214,730,746

33. BAYARAN BALIK BIASISWA PELAJARAN TERTUNDA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**24,463,590**	26,148,531	**24,463,590**	26,148,531
Terimaan tunai dalam tahun semasa	**(1,577,346)**	(1,684,941)	**(1,577,346)**	(1,684,941)
	22,886,244	24,463,590	**22,886,244**	24,463,590
Tolak : Peruntukan hutang ragu	**(11,977,340)**	(13,265,957)	**(11,977,340)**	(13,265,957)
Baki pada 31 Disember	**10,908,904**	11,197,633	**10,908,904**	11,197,633

34. PINJAMAN JANGKA PANJANG - BAHAGIAN BUKAN SEMASA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Tidak bercagar :				
Pinjaman dari institusi kewangan berlesen	**238,355,581**	137,415,721	**-**	-
Pembiayaan Kerajaan Malaysia	**340,000,000**	350,000,000	**340,000,000**	350,000,000
Pinjaman Kerajaan Malaysia	**60,000,000**	60,000,000	**60,000,000**	60,000,000
Tolak : Bahagian yang perlu dibayar dalam masa setahun yang dinyatakan di bawah pemiutang (Nota 17)	**(17,295,766)**	(13,198,272)	**(10,000,000)**	(10,000,000)
Bahagian bukan semasa	**621,059,815**	534,217,449	**390,000,000**	400,000,000

Pinjaman dari institusi kewangan berlesen tidak dikenakan faedah dan tiada tempoh pembayaran balik yang tetap.

Pembiayaan Kerajaan Malaysia adalah terdiri dari :-

(i) Perjanjian pembiayaan (RM100,000,000) berdasarkan Prinsip Al Qardhul Hassan dan tidak dikenakan faedah. Bayaran balik adalah secara ansuran dalam tempoh 10 tahun bermula tahun 2006. Baki pembiayaan setakat 31 Disember 2014 adalah RM10,000,000.

(ii) Perjanjian pembiayaan (RM145,500,000) berdasarkan Prinsip Al Qardhul Hassan dan tidak dikenakan faedah. Bayaran balik adalah secara sekaligus pada akhir tempoh pembiayaan iaitu pada tahun 2016.

(iii) Perjanjian pembiayaan (RM154,500,000) berdasarkan Prinsip Al Qardhul Hassan dan tidak dikenakan faedah. Bayaran balik adalah secara sekaligus pada akhir tempoh pembiayaan 10 tahun iaitu pada tahun 2017. Satu Akaun Khas sebagai sekuriti telah dibuka dan dibuat serahan hak kepada Kerajaan Malaysia.

(iv) Pembiayaan Kerajaan berjumlah RM30,000,000 telah diterima dalam tahun 2010 dan 2011 bagi pembiayaan Skim Jaminan Usahawan (SJUM). Satu Akaun Khas sebagai sekuriti telah dibuka dan dibuat serahan hak kepada Kerajaan Malaysia.

(v) Pinjaman Kerajaan Malaysia berjumlah RM60,000,000 bagi Tabung Pembangunan Pengangkutan Awam diterima dalam tahun 2011 dengan kadar faedah 1% setahun mulai 2014. Ansuran bayaran balik pokok dalam tempoh 6 tahun mulai 2022.

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Bahagian pinjaman bukan semasa perlu dibayar seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Melebihi 1 tahun tetapi tidak melebihi 2 tahun	**151,900,636**	6,929,884	**145,500,000**	10,000,000
Melebihi 2 tahun tetapi tidak melebihi 3 tahun	**160,735,452**	14,394,866	**154,500,000**	145,500,000
Melebihi 3 tahun	**308,423,727**	512,892,699	**90,000,000**	244,500,000
	621,059,815	534,217,449	**390,000,000**	400,000,000

35. PEMIUTANG SEWA BELI - BAHAGIAN BUKAN SEMASA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pemiutang Sewa Beli	**3,740,999**	2,263,000	**-**	-
Tolak : Faedah Tergantung	**(205,561)**	(216,716)	**-**	-
Tolak : Bahagian yang perlu dibayar dalam masa setahun yang dinyatakan di bawah pemiutang (Nota 17)	**(1,444,053)**	(540,431)	**-**	-
Baki pada 31 Disember	**2,091,385**	1,505,853	**-**	-

36. PERUNTUKAN GANJARAN PERSARAAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**330,217**	298,218	**-**	-
Tambah : Peruntukan dalam tahun semasa (Nota 6)	**40,542**	31,999	**-**	-
	370,759	330,217	**-**	-
Tolak : Pembayaran dalam tahun semasa	**(202,592)**	-	**-**	-
	168,167	330,217	**-**	-
Tolak : Bahagian yang perlu dibayar dalam masa setahun yang dinyatakan di bawah pemiutang (Nota 17)	**(32,500)**	(147,712)	**-**	-
Baki pada 31 Disember	**135,667**	182,505	**-**	-

37. PERUNTUKAN FAEDAH KAKITANGAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**47,349,104**	39,984,642	**47,349,104**	39,984,642
Tambah : Peruntukan dalam tahun semasa (Nota 6)	**8,809,656**	9,576,362	**8,809,656**	9,576,362
	56,158,760	49,561,004	**56,158,760**	49,561,004
Tolak : Pembayaran dalam tahun semasa	**(5,057,091)**	(2,211,900)	**(5,057,091)**	(2,211,900)
Baki pada 31 Disember	**51,101,669**	47,349,104	**51,101,669**	47,349,104
Tolak : Bahagian yang perlu dibayar dalam masa setahun yang dinyatakan di bawah pemiutang (Nota 17)	**(5,746,224)**	(5,441,377)	**(5,746,224)**	(5,441,377)
	45,355,445	41,907,727	**45,355,445**	41,907,727

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38. REZAB ATAS PENYATUAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Rezab atas penyatuan:				
Baki pada 1 Januari	**17,963,765**	19,494,869	**-**	-
Tambahan / (Kurangan) dalam tahun semasa	**(11,579,596)**	(1,531,104)	**-**	-
Baki pada 31 Disember	**6,384,169**	17,963,765	**-**	-
Muhibbah atas penyatuan:				
Baki pada 1 Januari	**-**	-	**-**	-
Tambahan / (Kurangan) dalam tahun semasa	**32,700,000**	-	**-**	-
Baki pada 31 Disember	**32,700,000**	-	**-**	-
Nilai bersih	**(26,315,831)**	17,963,765	**-**	-

39. REZAB TERJEMAHAN

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**4,339,852**	4,973,744	**-**	-
Tambahan / (Kurangan) dalam tahun semasa	**(782,004)**	(633,892)	**-**	-
Baki pada 31 Disember	**3,557,848**	4,339,852	**-**	-

Perbezaan pertukaran matawang asing yang wujud semasa penterjemahan entiti luar negeri dibuat telah diambilkira di dalam rezab terjemahan seperti yang dinyatakan dalam polisi perakaunan.

40. GERAN BELANJA MENGURUS PROGRAM PENGANJURAN PELAJARAN

Perbelanjaan yang dikenakan dalam tahun kewangan semasa bagi Geran Belanja Mengurus Program Penganjuran Pelajaran adalah seperti berikut :-

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pengurangan bayaran balik pinjaman pelajaran	**1,103,365,283**	1,104,376,941	**1,103,365,283**	1,104,376,941
Hapuskira pinjaman pelajaran	**4,792,212**	1,419,227	**4,792,212**	1,419,227
Hapuskira pendahuluan	**2,290**	3,000	**2,290**	3,000
Pembiayaan Pelajar Cemerlang UiTM	**12,985,280**	13,179,980	**12,985,280**	13,179,980
Komisen kutipan pinjaman pelajaran	**23,033,588**	-	**23,033,588**	-
	1,144,178,653	1,118,979,148	**1,144,178,653**	1,118,979,148

Mulai tahun kewangan 2008, hapuskira ke atas pinjaman pelajaran telah diakaunkan sebagai perbelanjaan dibawah Geran Mengurus Program Penganjuran Pelajaran (GBMPPP) memandangkan peruntukan diterima dibawah program ini. Tahun-tahun sebelumnya ia diakaunkan di Penyata Pendapatan MARA. Sehubungan itu pelarasan ke atas perakaunan ini telah dibuat retrospektif mulai dari tahun 2003, dimana tahun mula perakaunan GBMPPP.

41. LIABILITI CUKAI TERTUNDA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Baki pada 1 Januari	**327,124**	940,261	**-**	-
Pengkelasan dari Aset Cukai Tertunda (Nota 22)	**-**	-	**-**	-
Pindahan dari / (ke) penyata pendapatan (Nota 9)	**476,542**	(613,137)	**-**	-
Baki pada 31 Disember	**803,666**	327,124	**-**	-
Liabiliti Cukai Tertunda				
Kesan cukai ke atas perbezaan sementara hasil daripada hartanah, loji dan peralatan	**803,666**	327,124	**-**	-
	803,666	327,124	**-**	-

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42. PENGLIBATAN

(a) Penglibatan Modal

Pada 31 Disember 2014, Kumpulan dan MARA mempunyai penglibatan modal untuk pembelian dan pembinaan rumah kedai, bazaar MARA dan institusi pendidikan serta pembelian alatan seperti berikut :

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Perbelanjaan modal diluluskan dan dikontrakkan	**624,413,488**	662,318,759	**624,413,488**	661,592,269
Diluluskan tetapi belum dikontrakkan	**14,418,441**	4,079,212	**-**	-
	638,831,929	666,397,971	**624,413,488**	661,592,269

(b) Penglibatan berkenaan penyewaan bangunan

Pada 31 Disember 2014, Kumpulan dan MARA juga mempunyai penglibatan berkenaan dengan penyewaan bangunan dan peralatan seperti berikut

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Tidak melebihi 1 tahun	**1,220,358**	2,065,056	**1,220,358**	2,065,056
Melebihi 1 tahun tetapi tidak melebihi 2 tahun	**701,820**	717,360	**701,820**	717,360
Melebihi 2 tahun tetapi tidak melebihi 3 tahun	**165,132**	56,170	**165,132**	56,170
	2,087,310	2,838,586	**2,087,310**	2,838,586

(c) Penglibatan pinjaman perumahan, kenderaan dan mikrokomputer

Pada 31 Disember, 2014, Kumpulan dan MARA juga mempunyai penglibatan pinjaman perumahan, kenderaan dan mikrokomputer kepada kakitangan seperti berikut :

	KUMPULAN			MARA
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Pinjaman diluluskan	**41,045,027**	40,300,767	**41,045,027**	40,300,767

43. LIABILITI LUAR JANGKA

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Tuntutan 8 bekas penyewa dan juga peminjam ke atas MARA.	**357,081,147**	380,655,147	**357,081,147**	380,655,147
Tuntutan kontraktor ke atas MARA kerana penamatan kontrak.	**-**	3,018,305	**-**	3,018,305
Tuntutan bayaran akhir kontrak oleh pembekal ke atas MARA	**10,810,198**	696,893	**10,810,198**	696,893
Tuntutan kontraktor ke atas kerja membaiki kecacatan dan pelepasan wang tahanan.	**4,000,000**	4,000,000	**4,000,000**	4,000,000
Tuntutan gantirugi perniagaan & reputasi atas tindakan kebankrapan oleh MARA.	**15,000,000**	15,000,000	**15,000,000**	15,000,000
Tuntutan garnismen terhadap MARA oleh subkontraktor kepada kontraktor utama.	**3,842,582**	5,594,306	**3,842,582**	5,594,306
	390,733,927	408,964,651	**390,733,927**	408,964,651

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44. SYARIKAT-SYARIKAT SUBSIDIARI, BERSEKUTU DAN PERBADANAN DITUBUHKAN DI BAWAH SEKSYEN 25 AKTA MARA, 1966

Penyata Kewangan syarikat-syarikat subsidiari dan bersekutu, kecuali perbadanan yang ditubuhkan di bawah Seksyen 25 Akta MARA, 1966 tidak diaudit oleh Jabatan Audit Negara.

SYARIKAT-SYARIKAT SUBSIDIARI

SYARIKAT KOMERSIL

Nama syarikat	Negara Diperbadankan	Pegangan Efektif 2014 %	Pegangan Efektif 2013 %	Aktiviti Utama
Pelaburan MARA Berhad *(Dahulunya dikenali sebagai Amanah Saham MARA Berhad)*	Malaysia	**100**	100	Syarikat pemegang pelaburan dan perniagaan sekuriti boleh pasar.
ASM Credit Sendirian Berhad	Malaysia	**100**	100	Perniagaan pemberian pinjaman wang.
PMB Investment Berhad (*dahulunya dikenali sebagai ASM Investment Services Berhad)*	Malaysia	**100**	100	Pengurusan dana amanah saham dan pengurusan aset.
PMB Consulting Sdn Bhd	Malaysia	**100**	100	Perkhidmatan penasihat perniagaan.
PMB Nominees (Tempatan) Sdn Bhd (*dahulunya dikenali sebagai ASM Nominees (Tempatan) Sdn Bhd*)	Malaysia	**100**	100	Pengurusan Skim Simpanan Jimat Cermat.
PMB Assets Sdn Bhd (dahulunya dikenali sebagai *ASMB Properties Sdn Bhd)*	Malaysia	**100**	100	Pelaburan Hartanah.
PMB Tijari Bhd	Malaysia	**71**	-	Kewangan syariah.
MARA Incorporated Sdn Bhd *(dahulunya* dikenali sebagai Tooltronic Sdn Bhd)	Malaysia	**100**	100	Syarikat pelaburan.
■ Mara Inc. London Ltd	United Kingdom	**100**	100	Perkhidmatan pengurusan hospiliti.
■ Mara Ventures Ltd	British Virgin Island	**100**	100	Pelaburan dalam hartanah.
■ Bower Property Ltd	British Virgin Island	**100**	100	Pelaburan hartanah.
■ Porthouse Marketing Ltd	British Virgin Island	**100**	100	Perkhidmatan pemasaran.
Billion Ascent Enterprises Corp.	British Virgin Island	**100**	100	Pelaburan hartanah.
Thrushcross Land Holdings Ltd	British Virgin Island	**100**	100	Pelaburan hartanah.
Vortex Holdings Ltd.	Malaysia	**100**	100	Pengurusan hartanah.
Powerwell Holdings Ltd.	Malaysia	**100**	100	Pengurusan hartanah.
MARA Investment (Australia) Pty Ltd	British Virgin Island	**100**	100	Pengurusan hartanah.
Premiera Hotels & Resorts Sdn. Bhd.	Malaysia	**100**	100	Pengurusan Hotel dan Resort.
Beaumont House Ltd.	British Virgin Island	**100**	-	Pelaburan hartanah.
Carlton Garden Pte. Ltd.	Singapura	**100**	-	Belum beroperasi.
Marinn Property Pte. Ltd.	Singapura	**100**	-	Belum beroperasi.
Peters Equity Pty Ltd.	Australia	**100**	-	Belum beroperasi.
Queville Pty Ltd.	Australia	**100**	-	Belum beroperasi.
Glocal Link (M) Sdn Bhd *(Dahulunya dikenali sebagai Multi Franchise Sdn Bhd)*	Malaysia	**100**	100	Perniagaan am dan perkhidmatan pengurusan.
Pusat Pembangunan Reka Bentuk Sdn Bhd *(Dahulunya dikenali sebagai Terasbudi Sdn Bhd).*	Malaysia	**100**	100	Penyelarasan aktiviti reka bentuk produk dalam pelbagai bidang bagi tujuan pengkomersilan produk.
MARA Liner Sdn Bhd *(Dahulunya dikenali sebagai KP Nominees Sdn Bhd)*	Malaysia	**100**	100	Perkhidmatan bas, bengkel, bekalan alat ganti, kurier dan pelancongan.
Rural Capital Sdn Bhd *(Dahulunya dikenali sebagai Cemara Urus Sdn Bhd)*	Malaysia	**100**	100	Pemungut hutang.
MARA Aerospace Sdn Bhd (*Dahulunya dikenali sebagai Novel Caterers (M) Sdn Bhd*)	Malaysia	**100**	100	Perkhidmatan perunding dalam bidang aeroangkasa dan teknologi.

SYARIKAT PERKHIDMATAN DAN LATIHAN

Institut Infotech MARA Sdn Bhd	Malaysia	**100**	100	Pengurusan institusi latihan komersil yang menawarkan kursus di dalam bidang teknologi maklumat. Berhenti operasi semenjak tahun kewangan 31 Disember 2006.

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44. SYARIKAT-SYARIKAT SUBSIDIARI, BERSEKUTU DAN PERBADANAN DITUBUHKAN DI BAWAH SEKSYEN 25 AKTA MARA, 1966 (bersambung)

	Nama syarikat	Negara Diperbadankan	Pegangan Efektif 2014 %	2013 %	Aktiviti Utama
	SYARIKAT PERKHIDMATAN DAN LATIHAN				
	British Malaysian Institute Sdn Bhd	Malaysia	**100**	100	Pengurusan institusi pelajaran yang menawarkan program di dalam bidang kejuruteraan elektrik dan elektronik.
	F.I.T.Center Sdn Bhd	Malaysia	**100**	100	Pengurusan pusat latihan yang berkaitan dengan industri perabot.
	Giatmara Sdn Bhd	Malaysia	**100**	100	Pengurusan tenaga pengajar kemahiran teknikal.
	Kolej Poly-Tech MARA Sdn Bhd	Malaysia	**100**	100	Pengurusan institusi pendidikan yang menawarkan program latihan dan pendidikan di dalam pelbagai bidang pengajian yang diiktiraf.
	KPTM Corporation Sdn Bhd (Dahulunya dikenali sebagai Langkah Bimbingan Sdn Bhd)	Malaysia	**100**	100	Pembekalan dan perkhidmatan, penyewaan ke atas harta atau kemudahan tertentu termasuk asrama dan peralatan.
	Malaysia France Institute Sdn Bhd	Malaysia	**100**	100	Syarikat pemegang pelaburan.
	Malaysian Institute of Aviation Technology *Sdn Bhd*	Malaysia	**100**	100	Pengurusan institusi dan menyediakan latihan lanjutan dalam bidang kejuruteraan penerbangan.
	Malaysian Spanish Institute Sdn Bhd	Malaysia	**100**	100	Pengurusan institusi pelajaran yang menawarkan program latihan di dalam bidang kejuruteraan automatif dan teknologi pembuatan komponen.
	Universiti Teknikal MARA Sdn Bhd	Malaysia	**100**	100	Syarikat induk yang mengendali, mengurus dan mentadbir Universiti Kuala Lumpur.
	P.C.M Sdn Bhd	Malaysia	**74.99**	74.99	Pengurusan institusi pendidikan dalam bidang perubatan.
	UniKL Resources Sdn Bhd	Malaysia	**100**	100	Khidmat nasihat dan pakar runding / konsultan.
	UniKL Medical Services Sdn Bhd	Malaysia	**100**	100	Perkhidmatan penjagaan kesihatan dan makmal.
	MARA Excellent Ventures Sdn Bhd (*Dahulunya dikenali sebagai Malaysia-Japan International University of Technology Sdn Bhd*)	Malaysia	**100**	100	Pengurusan pusat latihan dan pembelajaran.
	SYARIKAT DORMAN				
	Kayu Sedia Sdn Bhd	Malaysia	**100**	100	Berhenti Operasi.
✪	***Masmara Travel & Tours Sdn Bhd***	Malaysia	**100**	100	Berhenti Operasi.
© +	Masmara Travel & Tours (S) Pte. Ltd.		**71**	71	Berhenti Operasi.
	SYARIKAT-SYARIKAT BERSEKUTU				
	Med Bumikar MARA Sdn Bhd	Malaysia	**29.18**	29.18	Syarikat pelaburan induk dan pengedaran kenderaan bermotor.
	Strand Aerospace Malaysia Sdn Bhd	Malaysia	**30**	-	Syarikat perkhidmatan aeroangkasa, pertahanan, automatif dan industri maritim.
	PERBADANAN DITUBUHKAN DI BAWAH SEKSYEN 25 AKTA MARA, 1966				
	Yayasan Pelajaran MARA	Malaysia	**100**	100	Pengumpulan dana, pemberian bantuan persekolahan, penajaan pengajian tinggi, pengurusan projek pendidikan tinggi Jepun dan pelaburan.
	YPM Insurance Brokers (1974) Sdn Bhd	Malaysia	**60**	60	Broker insuran.
	YPM Realties Sdn Bhd	Malaysia	**100**	100	Perkhidmatan Pengurusan, pembinaan dan pembangunan hartanah.
	SYARIKAT-SYARIKAT BERSEKUTU KEPADA SYARIKAT SUBSIDIARI				
	ICmic UniKL Academy Sdn Bhd	Malaysia	**42.40**	42.40	Penyelidikan dan pembangunan bagi pelatih dan graduan dalam bidang rekabentuk dan pembangunan produk.

MAJLIS AMANAH RAKYAT
(Ditubuhkan di Malaysia di bawah Akta Majlis Amanah Rakyat, 1966)

© Syarikat telah diletakkan di bawah pembubaran secara sukarela (voluntary winding up) pada tahun 2003.

\+ Syarikat berkenaan ditubuhkan di Singapura.

✪ Akaun syarikat berkenaan tidak disatukan dalam Penyata Kewangan Kumpulan dan kebenaran telah diperolehi daripada Kementerian Kewangan. Syarikat di dalam proses pembubaran (Voluntary Creditors Winding up) dalam tahun semasa.

■ Akaun syarikat berkenaan dikecualikan dari auditan berdasarkan United Kingdom's Companies Act 2006.

2011
2012
2013

2014 LAPORAN TAHUNAN
ANNUAL REPORT

2015
2016
2017

MARA

PEMACU TRANSFORMASI

Producing
Excellent Personalities



EXCELLENT **STUDENT**

Muhammad Syazani bin Jemy
MRSM Gemencheh Student

Winner of Majlis Menghafaz Al-Quran Kebangsaan
1-20 Juzuk on 10-14 March 2014



ACHIEVEMENT

ANUGERAH TANGAN EMAS PERDANA MENTERI 2014:
Instructor Category : Mohd Khairul Azhar bin Mat Nasir
GIATMARA Kubang Pasu, Kedah

Youth Category : Muhammad Hafiz bin Rohani
GIATMARA Prima Tasek Gelugor, Pulau Pinang



ACHIEVEMENT

THE 10TH ASEAN SKILLS COMPETITION (ASC), 2014

GOLD MEDAL:
Hasrul bin Zailan - IKM Jasin



CORPORATE **FIGURE**

Dato' Kamarudin bin Meranun
Co-founder, Tune Group Sdn Bhd

Former MRSM Kuantan student

CORPORATE **FIGURE**

Dato' Sri Shazalli bin Ramly
Chief Executive Officer, Celcom Axiata Berhad

Former MRSM Kuantan student





CORPORATE **FIGURE**

Prof Dr. Faisal Rafiq bin Mahamd Adikan
Deputy Vice-Chancellor of Development, Universiti Malaya

Former MRSM Taiping student,
who at 40, is the youngest Deputy Vice-Chancellor in Malaysia

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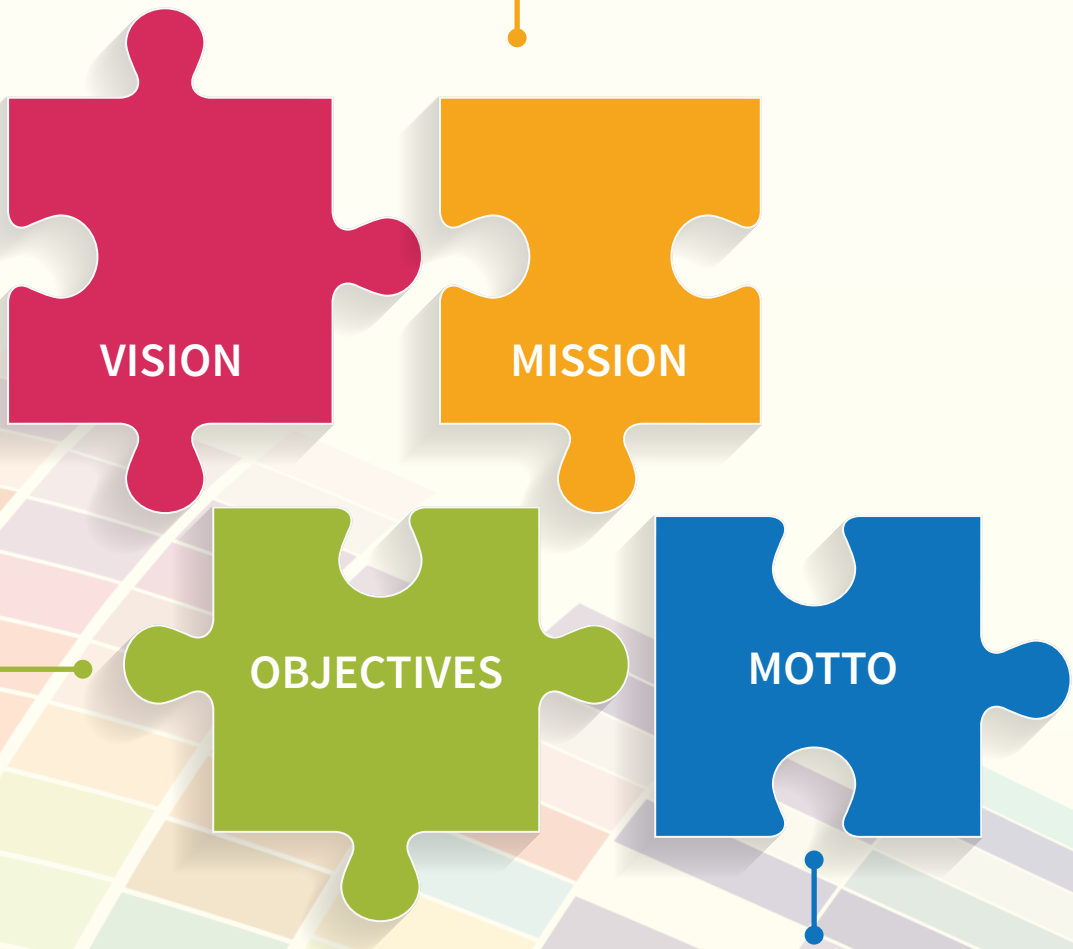
In line with the MARA Transformation Agenda, the organisation's direction is realigned to reflect its vision and mission as a socio-economic engineering agency.



CORPORATE STATEMENT

To be an outstanding organisation of trust upholding the nation's pride.

Spearheading the fields of entrepreneurship, education and investment to enhance Bumiputera equity holding.



- To develop successful and innovative entrepreneurs
- To produce a globalised human capital with integrity
- To contribute to equity ownership
- To facilitate the delivery system

Entrepreneurship and Global Education

People's trust

MARA STRATEGIC TRANSFORMATION FRAMEWORK
2011-2020

MINISTER OF RURAL AND REGIONAL DEVELOPMENT

MARA COUNCIL

MARA DIRECTOR-GENERAL

- POLICY & STRATEGIC PLANNING DIVISION
- INTERNAL AUDIT DIVISION
- LEGAL DIVISION
- CORPORATE COMMUNICATIONS DIVISION
  COORDINATION UNIT
  COUNCIL SECRETARIAT
- RESEARCH & INNOVATION UNIT
- INTEGRITY UNIT

POLICY

ENTREPRENEURIAL SECTOR

- Entrepreneur Development Division
- Industry & Infrastructure Development Division
- Business Financing Division
- Glocal Link Sdn. Bhd.
- Design Development Centre (DDEC)
- F.I.T. Center Sdn. Bhd. (FITEC)

EDUCATION SECTOR

- Secondary Education Division
- Vocational and Technical Division
- Education Sponsorship Division
- Educational Technology Division
- MARA Education Foundation
- Higher Education Division
- Universiti Kuala Lumpur
- Kolej Poly-Tech MARA
- German-Malaysian Institute
- GIATMARA
- MARA Excellent Ventures Sdn. Bhd. (MEX)

INVESTMENT SECTOR

- Credit Control Division
- Transport Industry Division
- Investment and Subsidiary Development Division
- MARA Incorporated Sdn. Bhd. (MARA Inc.)
- Pelaburan MARA Berhad (PMB)
- Rural Capital Sdn. Bhd.
- MARA Liner Sdn. Bhd.
- MARA Aerospace Technologies Sdn. Bhd. (MARA AeroTech)
- MARA Corporation Sdn. Bhd. (MARACorp)

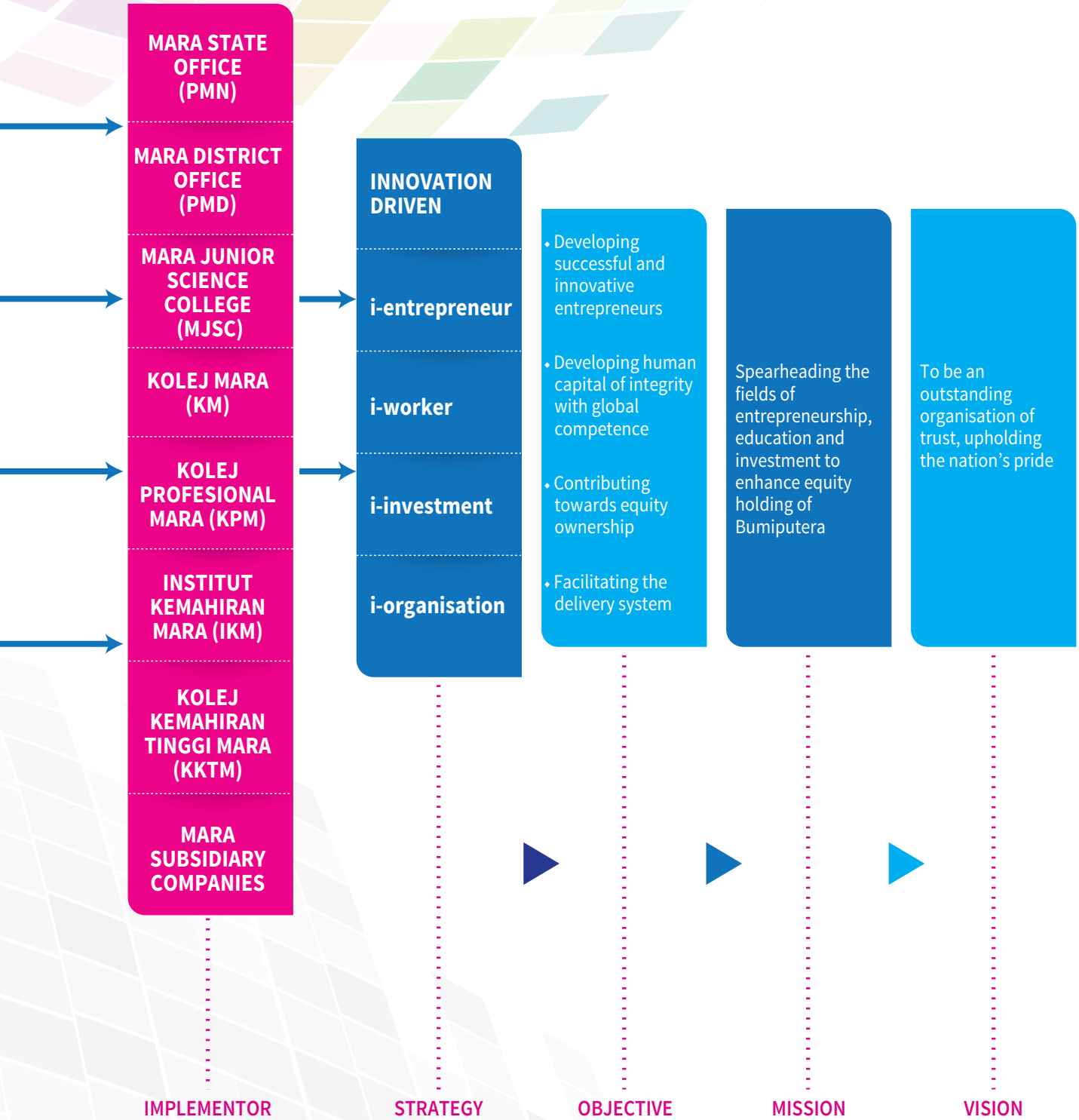
MANAGEMENT SERVICES SECTOR

- Human Resource Division
- Finance Division
- Asset and Procurement Management Division
- Information Technology Division
- Construction and Maintenance Division
- Monitoring and Inspectorate Division

PROGRAMME IMPLEMENTATION

Motto: **Global Entrepreneurship and Education**

Shared Value: **People's trust**



ENTREPRENEURIAL BASED ORGANISATION

MARA TRANSFORMATION HISTORY

1950
- Establishing the first Business Financing Scheme

1956
- Establishing RIDA Training Hall

1964
- Establishing *Pusat Kemajuan Pertukangan Tangan* (Carpentry Development Centre). Corporatised as *Kraftangan Malaysia* under Act 222 in 1973)

1965
- The first Bumiputera Economic Congress which endorses MARA to replace RIDA
- Setting up Maktab MARA

1966
- MARA was incorporated as a statutory body on 1 Mac 1966

1982
- Establishing Facilities & Apprenticeship Programme (KPP)

1985
- Setting up Kolej MARA
- Setting up Kolej *Yayasan Pelajaran* MARA (KYPM)

1986
- Setting up GIATMARA

1992
- Setting up German-Malaysian Institute (GMI)

1993
- Setting up Akademi Infotech MARA (AIM)

2001
- Launching Manufacturing Technology Incubator (INTEP)

2002
- Setting up *Universiti Teknikal* MARA Sdn. Bhd. (UniTEK MARA)

2003
- Setting up Kolej Poly-Tech MARA (KPTM)

2007
- Launching Bumiputera Retailing Landscape

2008
- Establishing MARA Inc. Sdn. Bhd.
- Establishing Design Development Centre Sdn. Bhd. (DDEC)
- Establishing Glocal Link (M) Sdn. Bhd.

1967
- Setting up Institut Teknologi MARA (took over by The Ministry of Education in 1976)
- Setting up *Amanah Saham* MARA Berhad (ASMB)

1968
- Setting up *Institut Kemahiran* MARA (IKM)

1969
- Setting up MARA Education Foundation (YPM)

1972
- Setting up MARA Junior Science College (MJSC)

1977
- Setting up *Institut Perdagangan* MARA (IPM)

1994
- Establishing Furniture Industry Technology Centre (FiTEC)

1995
- Launching Islamic Business Financing
- Setting up Malaysian France Institute (MFI)

1996
- Launching Technical Entrepreneur Programme (PUTEK)
- Setting up British Malaysian Institute (BMI)

1997
- Setting up Kolej Profesional MARA (KPM)

2000
- Setting up *Kolej Kemahiran Tinggi* MARA (KKTM)

2010
- Launching MARA IBS-Hardware Programme
- Launching SKIM *Jaminan Usahawan* MARA (SJUM)

2011
- Launching MARA Strategic Plan 2011-2015
- Launching SKIM *Pembiayaan Kontrak Ekspress* (SPiKE)
- Setting up MARA Excellent Ventures Sdn. Bhd. (MEX)

2012
- Launching Pelaburan MARA Berhad
- Establishing Research & Innovation
- Establishing Integrity Unit

2013
- Recipient of the Contribution to The Organisation Award in the Human Capital Category for the HRD Congress Award 2013
- Corporatisation of MARA Liner Sdn. Bhd.
- Establishing Rural Capital Sdn. Bhd.

2014
- Setting up MARA Corp Sdn. Bhd.
- Launching Asia Aerospace City (AAC)
- Setting up PMB Tijari
- Launching MARAtv



CORPORATE INFO

MARA COUNCIL

CHAIRMAN'S MESSAGE

COUNCIL MEMBERS

MARA INVESTMENT PANEL

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ORGANISATION CHART

MARA ADMINISTRATIVE CENTRES

PERFORMANCE AND FINANCIAL STANDING

MANAGEMENT REPORT

MARA COUNCIL

Majlis Amanah Rakyat (MARA), an agency under the purview of the Ministry of Rural and Regional Development, was established under the 1966 Parliament Act as a statutory body. Its main objectives are to encourage, develop, facilitate and foster the economic and social development of Bumiputera in commerce and SME towards shaping a successful and strong Bumiputera Commerce and Industrial Community.

The Council is the highest body in the MARA organisational structure. Its members are appointed by the Minister of Rural and Regional Development to serve a two-year term for their first appointment. The Council's membership comprises a distinguished group of professionals from the public and private sectors whose role is to ensure all policies are designed towards fulfilling MARA's vision and mission.

RESPONSIBILITIES AND AUTHORITIES OF THE COUNCIL

MARA Council is entrusted with the duty to promote, encourage and undertake economic and social developments in Malaysia, particularly in the rural areas. To this end, under Section 6 (1) and (2) of the MARA Act 1966, the Council was granted the authority, subject to the Minister's approval, to:

i. carry out all activities, particularly the development of commercial and industrial enterprises which are beneficial or suitable including manufacturing, assembling, processing, packaging, enhancing and marketing of products, research and training;

ii. promote such activities by establishing or rendering aid to individuals/corporations which have the facilities to carry out such activities, including financial assistance;

iii. carry out such activities in association with any person, public authority corporation, company or any other bodies as the managing agent on its behalf or otherwise;

iv. purchase, underwrite or otherwise acquire shares and securities of any public authority, corporation, company or other bodies to sell, hold or reissue, with or without guarantee, such shares and securities or otherwise dispose of or deal with them; and

v. establish, operate and maintain training and education institutions and perform tasks which are crucial for the implementation of this function.

MARA COUNCIL MEETINGS 2014

In carrying out its responsibility and with the authority it was entrusted, the MARA council held eight meetings and two by circulation as shown below:

NO	MEETINGS	DATE	ATTENDANCE
1	No. 399 [By Circulation]	21 January 2014	9
2	No. 400 (No. 1 Year 2014)	28 January 2014	10
3	No. 401 (No. 2 Year 2014)	6 March 2014	9
4	No. 402 (No. 3 Year 2014)	14 April 2014	8
5	No. 403 (No. 4 Year 2014)	24 June 2014	10
6	No. 404 [By Circulation]	18 July 2014	10
7	No. 405 (No. 5 Year 2014)	26 August 2014	9
8	No. 406 (No. 6 Year 2014)	18 September 2014	8
9	No. 407 (No. 7 Year 2014)	30 October 2014	10
10	No. 408 (No. 8 Year 2014)	5 December 2014	10

**Full membership of 11 members*



MESSAGE FROM THE CHAIRMAN

Assalamualaikum warahmatullahiwabarakatuh.

MARA constantly ensures it is ahead of others as a socio-economic engineering agency tasked to lead in accomplishing the Bumiputera Economic Empowerment Agenda (PEB). Hence, it is vital for MARA to remain committed in spearheading the fields of entrepreneurship, education and investment.

This is aligned with the objectives of developing successful and innovative entrepreneurs, producing a globalised human capital with integrity as well as contributing to equity ownership. As part of MARA Transformation Framework 2011-2020, the execution of MARA Strategic Plan 2011-2015 is the organisation's transformational effort to face challenges of economic growth and globalisation through strengthening the nation's socioeconomy.

The main strategy of the MARA Strategic Plan is centred on four sectors, namely Entrepreneurship, Education, Investment and Management Services. These sectors are the drivers of MARA's success. MARA's success and accomplishments through these sectors seem befitting its PEB emphasis to dignify MARA's effort in creating wealth for the people. May MARA remain strong and focused in carrying out its duty of transforming and empowering the people.



YB TAN SRI DATUK SERI PANGLIMA HAJI ANNUAR BIN HAJI MUSA
MARA Chairman

COUNCIL MEMBERS



YB TAN SRI DATUK SERI PANGLIMA HAJI ANNUAR BIN HAJI MUSA
Chairman
19 Jul 2013 – 20 Jul 2015



YBHG. DATUK IBRAHIM BIN AHMAD
Deputy Chairman / Director-General
24 Nov 2010 – 23 Nov 2012
24 Nov 2012 – 23 Nov 2014
24 Nov 2014 – 23 Nov 2016



YBHG. DATUK SERI IBRAHIM BIN MUHAMAD
Secretary General
Ministry of Rural & Regional Development
16 Dec 2010 – 15 Dec 2012
16 Dec 2012 – 9 Sept 2014
10 Sept 2014 – 9 Sept 2015



YBHG. DATUK HAJI ARISS BIN SAMSUDIN
02 Feb 2011 – 01 Feb 2013
02 Feb 2013 – 01 Feb 2015
02 Feb 2015 – 01 Feb 2017



YBRS. ENCIK NAZIR HUSSIN BIN AKHTAR HUSSIN
2 Aug 2013 – 1 Aug 2015



YBHG. PROFESOR EMERITUS DATO' DR. ABU AZAM BIN MD. YASSIN
21 Aug 2013 – 20 Aug 2015



YBHG. DATUK DR. ISMAIL BIN HJ. BAKAR
Director
Budget Management Division
Ministry of Finance (Treasury)
01 Jul 2014 – 17 Nov 2014



YBHG. DATO' NIK AZMAN BIN NIK ABDUL MAJID
Deputy Director-General (Policy)
Economic Planning Unit
Prime Minister's Department
11 Jan 2012 – 10 Jan 2014
11 Jan 2014 – 10 Jan 2016



YBHG. DATUK DR. HAJI YUSOF BIN HAJI YACOB
23 Jul 2009 – 22 Jul 2011
23 Jul 2011 – 22 Jul 2013
23 Jul 2013 – 22 Jul 2015



YB KAMA NORIAH BINTI HAJI IBRAHIM
04 Sept 2013 – 03 Sept 2015



YB DATUK HAJI JOHAN BIN ABD. AZIZ
29 Oct 2013 – 28 Oct 2015

MARA INVESTMENT PANEL

NO	NAME	POSITION
1	**YBHG. DATUK DR. HAJI YUSOF BIN HAJI YACOB** *MARA Council Member*	**Chairman**
2	**YBRS. PUAN SALMAH HAYATI BINTI GHAZALI** *(MARA Representative)*	**Member**
3	**YBHG. DATUK ZANUDIN BIN AB. RAHIM** *(MARA Representative)*	**Member**
4	**YBRS. ENCIK ABDUL RASHID BIN MOHD SAID** *(MARA Representative)*	**Member**
5	**YBHG. DATIN JUNAIDAH BINTI ABDUL MAJID** *(MARA Representative)* Until 13 April 2014	**Member**
6	**YBRS. ENCIK HAMICHAN BIN ZAIN** *(MARA Representative)* Beginning 14 April 2014	**Member**
7	**YBRS. ENCIK ZULFIKRI BIN OSMAN** *(MARA Representative)*	**Member**
8	**YBRS. ENCIK KHALID BIN SUFAT** *(External Representative)*	**Member**
9	**YBRS. ENCIK FAZLUR RAHMAN BIN EBRAHIM** *(External Representative)*	**Member**
10	**YBRS. ENCIK AB. JABBAR BIN ABDULLAH** **Deputy Under Secretary, Ministry of Agriculture and Agro Based Industry** *(External Representative)*	**Member**
11	**YBRS. ENCIK SHA'ARIN BIN ABDULLAH NAS** *(External Representative)*	**Member**

CORPORATE INFORMATION

CHAIRMAN YB Tan Sri Datuk Seri Panglima Haji Annuar bin Haji Musa	
DIRECTOR-GENERAL YBhg. Datuk Ibrahim bin Ahmad	
DEPUTY DIRECTOR-GENERAL **ENTREPRENEURSHIP** Salmah Hayati binti Ghazali	**DEPUTY DIRECTOR-GENERAL** **EDUCATION** Azmi bin Mohamad
DEPUTY DIRECTOR-GENERAL **MANAGEMENT SERVICES** YBhg. Datuk Zanudin bin Ab Rahim	**SENIOR DIRECTOR** **INVESTMENT** Abdul Rashid bin Mohd Said
COUNCIL SECRETARY Mohd Salleh bin Abdullah	
INTERNAL AUDITOR MARA Internal Audit Division	**EXTERNAL AUDITOR** Auditor General
REGISTERED ADDRESS MARA Headquarters 21, Jalan Raja Laut 50609 Kuala Lumpur	**WEBSITE** www.mara.gov.my Tel: 03 2613 2000

MARA MANAGEMENT

- MARA is headed by a Director-General who is assisted by three Deputy Directors-General leading the Entrepreneurship, Education and Management Services Sectors. In addition, the Senior Director of Investment also renders his service to the Director-General.
- The Director-General is responsible for creating programmes, schemes or projects for consideration by the MARA Council as well as issuing policies, guidelines or preparing briefs on Council resolutions for MARA officers besides monitoring the implementation of the resolutions.
- The Directors and Heads of Units at the Headquarters assist in the operational and administrative aspects of the organisation backed by MARA State Officers, District Officers including Directors and Principals of MARA Education Institutions and heads of MARA subsidiaries.

MANAGEMENT MEMBERS



YBHG. DATUK IBRAHIM BIN AHMAD
Director-General



SALMAH HAYATI BINTI GHAZALI
Deputy Director-General
Entrepreneurship



AZMI BIN MOHAMAD
Deputy Director-General
Education



YBHG. DATUK ZANUDIN BIN AB. RAHIM
Deputy Director-General
Management Services



ABDUL RASHID BIN MOHD SAID
Senior Director
Investment



YBHG. DATIN JUNAIDAH BINTI ABDUL MAJID
Director
Policy & Strategic Planning



MAHZAN BIN ATAN
Director
Higher Education



HASSAN BIN MOHD AMIN
Director
Industrial & Infrastructure Development



HAMICHAN BIN ZAIN
Director
Finance



ABDUL HALIM BIN ABAS
Director
Education Sponsorship



AZHAR BIN ABDUL MANAF
Director
Entrepreneur Development



MOHAMED ROSELI BIN DOL
Director
Vocational & Technical



FUZIAH BINTI AHMAD
Director
Monitoring & Inspectorate



RABIATUL ADAWIYAH BINTI ISMAIL
Director
Legal Affairs



MEGAT ZAKARIA BIN MGT. AHMAD
Director
Human Resource



ROHAYAH BINTI MOHD ZAIN
Director
Corporate Communications



MOHD KAMAL BIN ISMAIL
Director
Business Financing



ADILAH BINTI HASSAN
Director
Construction and Maintenance



MOHAMMED SATARI BIN HASHIM
Director
Information Technology



MOHAMAD KHATIB SADALLY BIN SULAIMAN
Director
Asset Management & Procurement



ISMAIL BIN ABDULLAH
Director
Transport Industry



RAMLI BIN DERAMAN
Director
Internal Audit



RUZLAN BIN ABD MALEK
Director
Investment & Subsidiaries Development



ABD HAMID BIN HJ. AHMAD
Director
Secondary Education



NOR HASHIMI BIN MAHAT
Director
Education Technology



ABDUL AZIZ BIN HASSAN
Director
Credit Control



KAMARUZAMAN BIN JAFFAR
Director
Research and Innovation Unit



ABDUL LATIF BIN OSMAN
Head of
Integrity Unit



MOHD SALLEH BIN ABDULLAH
Council Secretary



MOHMAD NOR BIN YAHYA
Head of
Coordination Unit



YBHG. DATO' HANISAH BINTI OMAR
Chief Executive Officer
Yayasan Pelajaran MARA



YBHG. DATUK MOHD ROSDI BIN HJ. ISMAIL
Chief Executive Officer
GIATMARA Sdn. Bhd.



YBHG. DATO' ABD RAHIM BIN ABD GHANI
Chief Executive Officer
F.I.T Center Sdn. Bhd.



YBHG. PROF. DATO' DR. MAZLIHAM BIN MOHD SUUD
Chief Executive Officer
Universiti Teknikal MARA Sdn. Bhd.



YBHG. PROF. DR. AZALI BIN MOHAMED
Chief Executive Officer
Kolej Poly-Tech MARA Sdn. Bhd.



YBHG. DATO' ABD HALIM BIN A. RAHIM
Chief Executive Officer
MARA Incorporated Sdn. Bhd.



AHMAD NAZIM BIN ABD RAHMAN
Chief Executive Officer
Kumpulan Pelaburan MARA Berhad



YBHG. DATO' ABD RAHIM BIN HASSAN
Chief Executive Officer
Malaysia Design Development Centre Sdn Bhd



YUSOFF BIN MD SAHIR
Managing Director
German-Malaysian Institute



RAZLAN BIN SAMSURI
Chief Executive Officer
Glocal Link Sdn. Bhd



NOR UYON BINTI SHOIB
Chief Executive Officer
MARA Excellent Ventures Sdn. Bhd.



AB GHAFAR BIN MOHAMED
Chief Executive Officer
MARA Liner Sdn. Bhd.



MD NAJIB BIN DATUK WIRA HAJI MO'MIN
Chief Executive Officer
Rural Capital Sdn. Bhd.

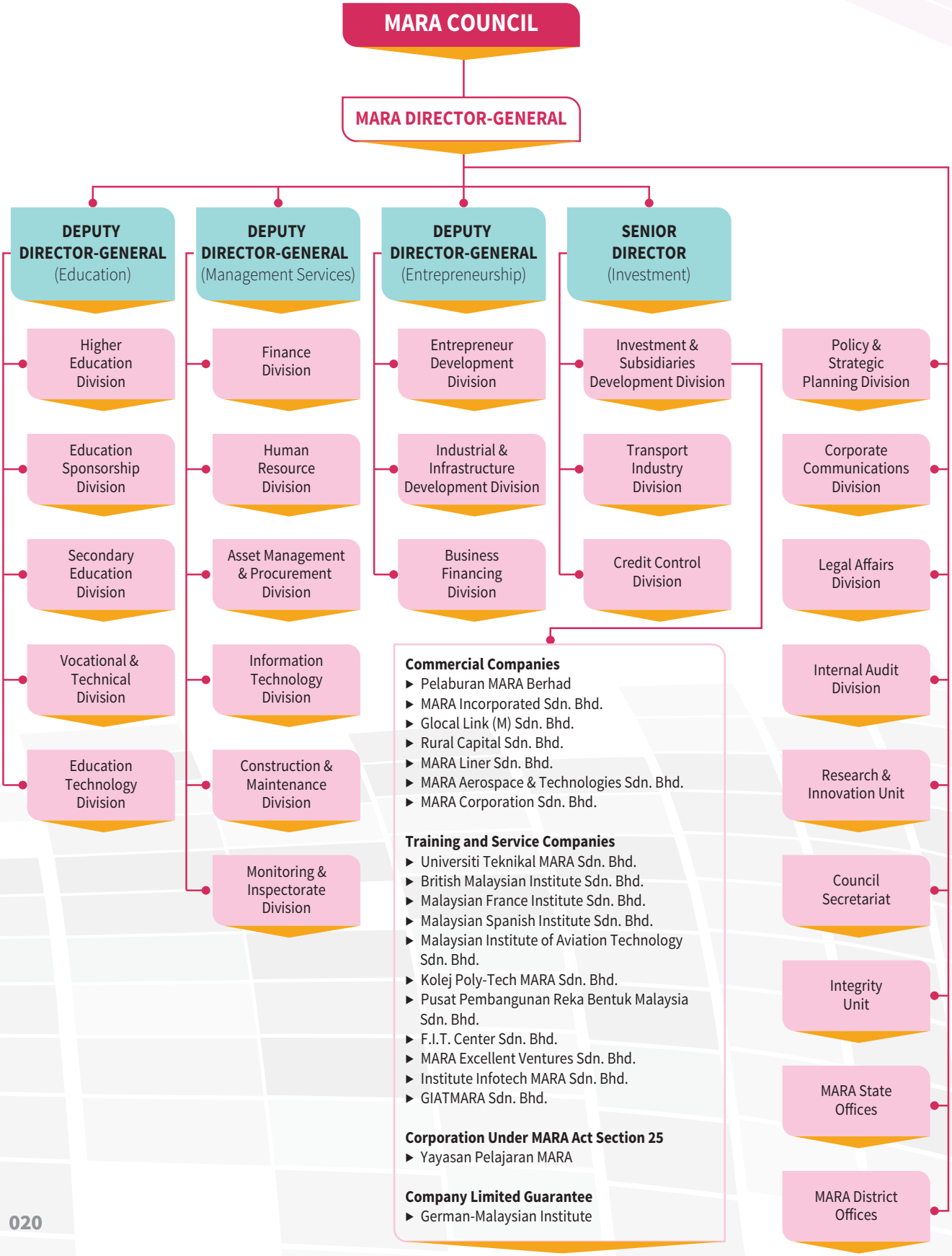


ZULFIKRI BIN OSMAN
Chief Executive Officer
MARA Corporation Sdn. Bhd.



RAZALI BIN MAMAT
Chief Executive Officer
YPM Realities Sdn. Bhd.

ORGANISATION CHART



MARA ADMINISTRATIVE CENTRES

CENTRES			NUMBER
LOCAL	1	MARA Headquarters *	25
	2	MARA State Office	14
	3	MARA District Office	112
	4	MARA Junior Science College (MJSC)	49
	5	Institut Latihan Kecemerlangan MARA (ILKM)	1
	6	Pusat Kepimpinan Pelajar (PUSKEP)	1
	7	Kolej MARA (KM)	5
	8	Kolej Kemahiran Tinggi MARA (KKTM)	11
	9	Institut Kemahiran MARA (IKM)	13
	10	Kolej Profesional MARA (KPM)	6
	11	Pusat GIATMARA**	245
	TOTAL LOCAL MARA CENTRES		**482**
OVERSEAS	1	MARA United Kingdom (London)	1
	2	MARA Amerika Syarikat (Washington DC)	1
	3	MARA Australia (Sydney)	1
	4	MARA Jerman (Frankfurt)	1
	5	MARA Rusia (Moscow)	1
	6	MARA Indonesia (Jakarta)	1
	7	MARA Ireland (Dublin)	1
	8	MARA Mesir (Iskandariah)	1
	TOTAL OVERSEAS MARA CENTRES		**8**
	TOTAL LOCAL AND OVERSEAS MARA CENTRES		**490**
COMMERCIAL COMPANIES	1	Pelaburan MARA Berhad (PMB)	1
	2	MARA Incorporated Sdn. Bhd. (MARA Inc.)	1
	3	Glocal Link (M) Sdn. Bhd. (GLSB)	1
	4	Rural Capital Sdn. Bhd. (RCSB)	1
	5	MARA Liner Sdn. Bhd. (MLSB)	21
	6	MARA Aerospace & Technologies Sdn. Bhd (MATSB)***	1
	7	MARA Corporation Sdn. Bhd (MCSB) ***	1
	TOTAL CENTRES UNDER COMMERCIAL COMPANIES		**27**

CENTRES			NUMBER
TRAINING AND SERVICE COMPANIES	1	Universiti Teknikal MARA Sdn. Bhd. (UniKL)	13
	2	British Malaysian Institute (UniKL-BMI)	-
	3	Malaysian France Institute (UniKL-MFI)	-
	4	Malaysian Spanish Institute (UniKL-MSI)	-
	5	Malaysian Institute of Aviation Technology Sdn. Bhd. (UniKL-MIAT)	-
	6	Kolej Poly-Tech MARA Sdn. Bhd. (KPTM)	9
	7	Pusat Pembangunan Reka Bentuk Sdn. Bhd. (DDEC)	1
	8	F.I.T. Center Sdn. Bhd. (FITEC)	1
	9	MARA Excellent Ventures Sdn. Bhd. (MEX)	1
	10	Institute Infotech MARA Sdn. Bhd. (IIM)	1
	11	GIATMARA Sdn. Bhd.**	1
	TOTAL CENTRES UNDER TRAINING AND SERVICES COMPANIES		**27**
CORPORATION UNDER MARA ACT SECTION 25	1	Yayasan Pelajaran MARA (YPM)	1
COMPANY LIMITED BY GUARANTEE	1	German-Malaysian Institute (GMI)	1
DORMANT COMPANY	1	Kayu Sedia Sdn. Bhd.	1
ASSOCIATE COMPANIES	1	Strand Aerospace Malaysia Sdn.Bhd ***	1
	2	Med Bumikar MARA Sdn. Bhd. (MBM)	1
	TOTAL CENTRES UNDER ASSOCIATE COMPANIES		**2**
TOTAL CENTRES UNDER MARA COMPANIES			**59**
TOTAL			**549**

Note:

* A merger between Industrial and Business Development Division with Business Infrastructure Development Division effective 15 January 2014 now renamed Industrial and Infrastructure Development Division.

** Includes 231 GIATMARA Centres and 14 GIATMARA States Offices

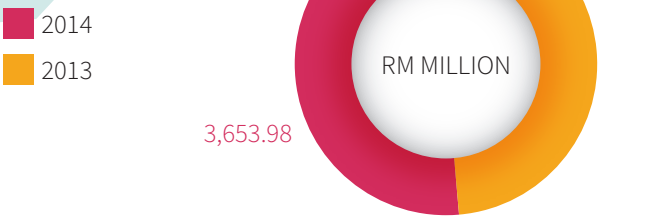
*** New Subsidiary and Associate Companies

PERFORMANCE AND FINANCIAL STANDING

The following is the main data from MARA Income Statement and Balance Sheet for 2014 compared to 2013:

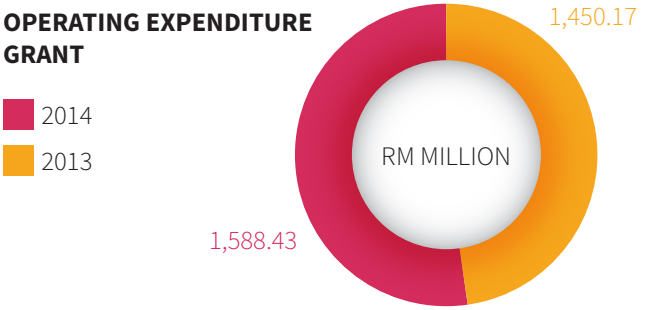
The total amount of Operating Expenditure Grant received in 2014 was RM3,653,985,230. The allocation for Education Sponsorship Programme was RM2,065,551,774 whereas the allocation for Operating Expenditure was RM1,588,433,456. In 2013, the Operating Expenditure Grant amounted to RM3,457,743,100.

OPERATING EXPENDITURE



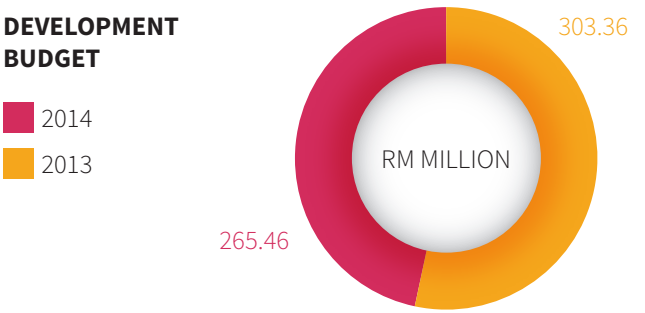
Operating Expenditure Grant as reported in the 2014 Income Statement was RM1,588,433,456 compared to RM1,450,175,200 in 2013.

OPERATING EXPENDITURE GRANT



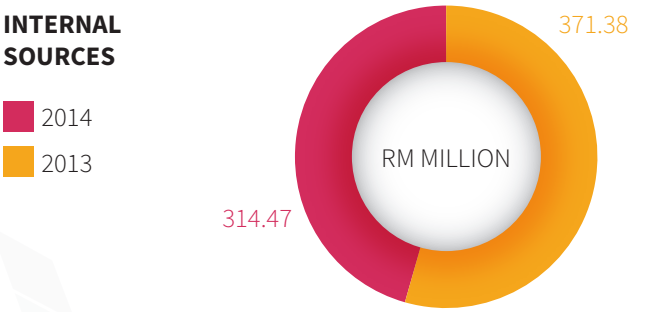
The allocation of Development Budget for 2014 was RM265,462,000 compared to RM303,361,800 in 2013.

DEVELOPMENT BUDGET



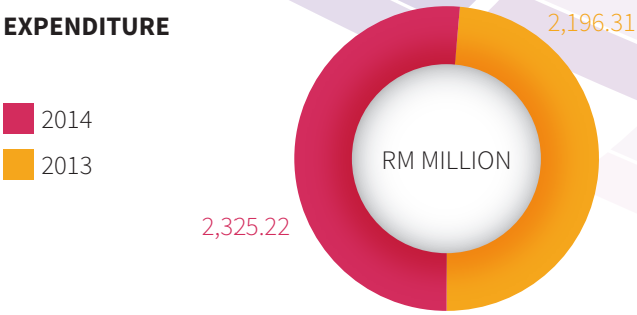
The total of MARA Internal Sources (operating incomes etc.) was RM314,467,659 compared to RM371,384,670 in 2013.

INTERNAL SOURCES



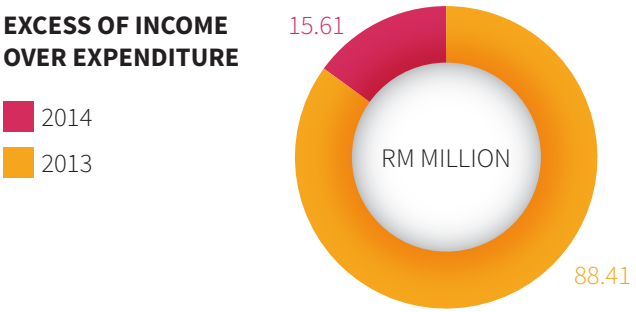
MARA spent RM2,325,223,329 to carry out various activities in 2014 compared to RM2,196,315,043 in 2013.

EXPENDITURE



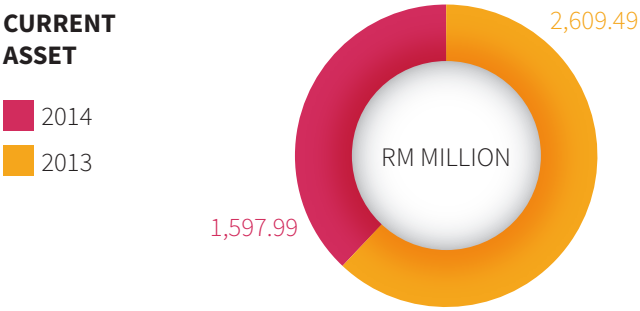
MARA has recorded an excess of income over expenditure amounting to RM15,611,443 in 2014 compared to RM88,414,189 in 2013.

EXCESS OF INCOME OVER EXPENDITURE



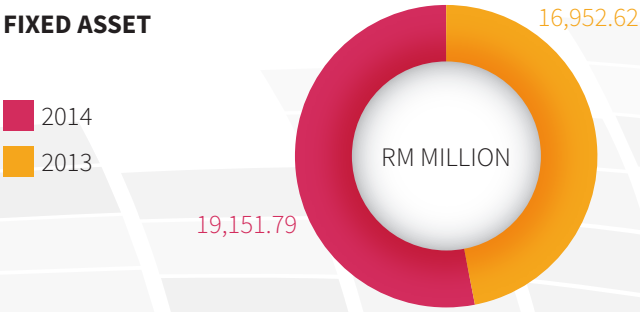
As at 31 December 2014, the Current Assets stood at RM1,597,990,659 compared to RM2,609,489,156 in 2013.

CURRENT ASSET



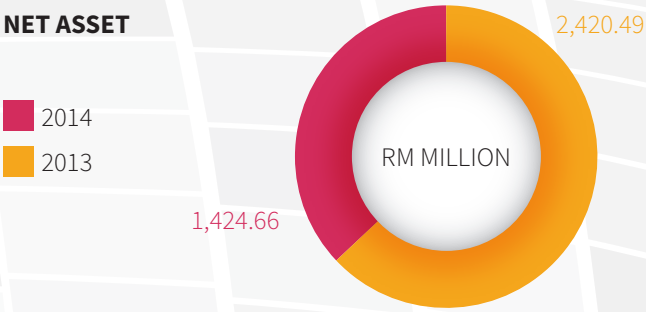
MARA Fixed Assets was RM19,151,796,525 in 2014 compared to RM16,952,621,623 in 2013.

FIXED ASSET



MARA Net Assets was RM1,424,663,800 in 2014 compared to RM2,420,498,561 in 2013.

NET ASSET





MANAGEMENT REPORT

INTRODUCTION

2014 marks the fourth year of the 2011-2015 MARA Strategic Plan demonstrating numerous MARA transformations towards transforming the Bumiputera. Various initiatives were taken to ensure MARA's effort is effective, particularly in transforming its workforce. I firmly believe this plan is able to propel MARA into becoming a successful entrepreneurial-based organisation, thus contributing significantly to the development of the nation.

To date, 549 MARA administrative centres, including eight (8) overseas offices and 23 subsidiaries are responsible for performing the duties entrusted to MARA. We believe efficient delivery can boost the image of an organisation striving to provide people-friendly services. A variety of enhancement programmes instill added value to 18,384 MARA workforce to ensure the quality of the delivery system.

In line with its role as a human capital development organisation, MARA focuses on improving the education level of its workforce, offering programmes at various levels as well as lifelong learning programmes. As a result, 532 employees pursued further studies ranging from diploma to doctorate levels in strategic fields at local and foreign universities. Currently, 616 MARA staff are completing their part-time and full-time studies. This strategy guarantees a sustainable supply of human capital who are visionary and forward-thinking future leaders for MARA.

MARA'S PRIORITIES

At MARA we constantly emphasise on holistic, innovative and global developments in devising and executing entrepreneurial and educational programmes. Hence, I would like to reiterate that MARA's vision is to be an outstanding organisation of trust to elevate the Bumiputera's position as pace-setters in the fields of entrepreneurship, education and investment for the purpose of Bumiputera equity ownership.

To ensure MARA's vision is realised, our emphasis is on the following areas:

a. **Corporate governance.** We understand that exemplary management is key to improving service quality for stakeholders as well as increasing the organisation's performance. Therefore, MARA will ensure its corporate governance is at its best in compliance with circulars that have come into effect and with the implementation of best practices. The upgraded Monitoring and Inspectorate Division is evident of MARA's concerted effort in improving corporate governance through monitoring and adhering to set standards. In addition, MARA also conforms to Shariah governance as a prerequisite for all offered facilities.

b. **Shared value.** To raise awareness and create a stronger sense of belonging amongst MARA workforce, the shared value of 'People's trust' is introduced. Thus, each employee must realise and understand that serving MARA is noble and requires commitment to ensure MARA can deliver to the people what it is entrusted to do.

c. **Integrity.** An integrity crisis can damage an organisation and even the solidarity of a country. As a preventive measure, the Integrity Unit is set up in MARA. This unit is headed by a Senior Officer from the Malaysian Anti-Corruption Commission (MACC) whose responsibilities include offering consultation, monitoring and conducting investigations in cases where the integrity is questionable. As a testament to MARA's commitment to strengthen integrity among its staff, a "No Gift Policy" is introduced. This initiative sets MARA as an exemplary organisation with a high level of integrity.

d. **Innovation.** Innovation in an organisation can turn existing work practices to be more efficient. We believe innovation can boost creativity in the development of a programme. The Annual MARA Innovation Award has produced many ingenious ideas that enhance the overall standards of the MARA delivery system upon implementation.

e. **Programme Outcome.** It is crucial for MARA to ascertain each of its programme benefits and impacts the target group positively and directly contributes to the nation's progress. As such, MARA has taken the initiative to conduct an Outcome Evaluation Research for MARA programmes throughout 2014. This ensures MARA stakeholders are benefitted and MARA's shared value of 'People's trust' is reflected through its deeds.

OUR ACCOMPLISHMENTS

In 2014, we have garnered success in various fields. This would never have materialised without the support from the MARA workforce. I am proud to announce that in 2014 MARA managed to meet the target of all its KPIs in each sector by adhering to the stipulated duration and budget. For the Entrepreneurship Sector, 57,344 new entrepreneurs were groomed. In addition, 9,010 entrepreneurs were granted MARA financing facilities. Under the Groom Big programme, 102 medium size entrepreneurs were created.

MARA in its efforts to develop the country's human capital, is focused on the fields of secondary education, technical vocational education and training (TVET) and higher education. The development of MARA Education Sector takes into consideration initiatives developed by the government. This includes strategic areas which are in great demand in the country. In 2014, MARA produced 17,436 semi-professional and professional workers, equivalent to 100.55%, and 32,286 semi-professional and professional TVET workers equivalent to 105.30% were supplied to meet the national manpower demand. At secondary education level, 7,587 students completed their science and math-oriented studies. A significant number of these students also graduated as huffaz under the Ulul Albab programme. 169 students sat for the International General Certificate of Secondary Education (IGCSE) Examination. On top of that, 412 students completed their studies at world-renowned universities.

In the Investment Sector, MARA subsidiaries recorded an annual revenue worth RM1.56 billion. In 2014, RM878 million was generated from repayment of various MARA loan facilities.

CONCLUSION

For the coming years, MARA will remain steadfast in its commitment to be an agency that contributes significantly to the nation's progress by continuously exploring new fields. This endeavor ensures MARA leads the Bumiputera to attain economic prosperity thus contributing to nation's building.

In line with the MARA Transformation Agenda, the organisation's direction is realigned and quantum leap efforts are required to achieve its vision, mission and objectives as the nation gears up towards achieving a developed nation status by the year 2020. The drawing up of the MARA Strategic Plan hereafter is an attempt to map the future journey of MARA for it to remain relevant and complement the development of PEB in a proactive manner.

As an organisation of trust that is leading in the transformation of the people, it is my conviction that holistic human capital should be developed in each MARA personnel through the development of knowledge, personality and skills. I also firmly believe these aspects will drive MARA to be an esteemed organisation of trust in fulfilling its obligations to the people.



DATUK IBRAHIM BIN AHMAD
MARA Director-General



CORPORATE GOVERNANCE

INTERNAL AUDIT

MONITORING AND INSPECTORATE

DISCIPLINARY ENFORCEMENT

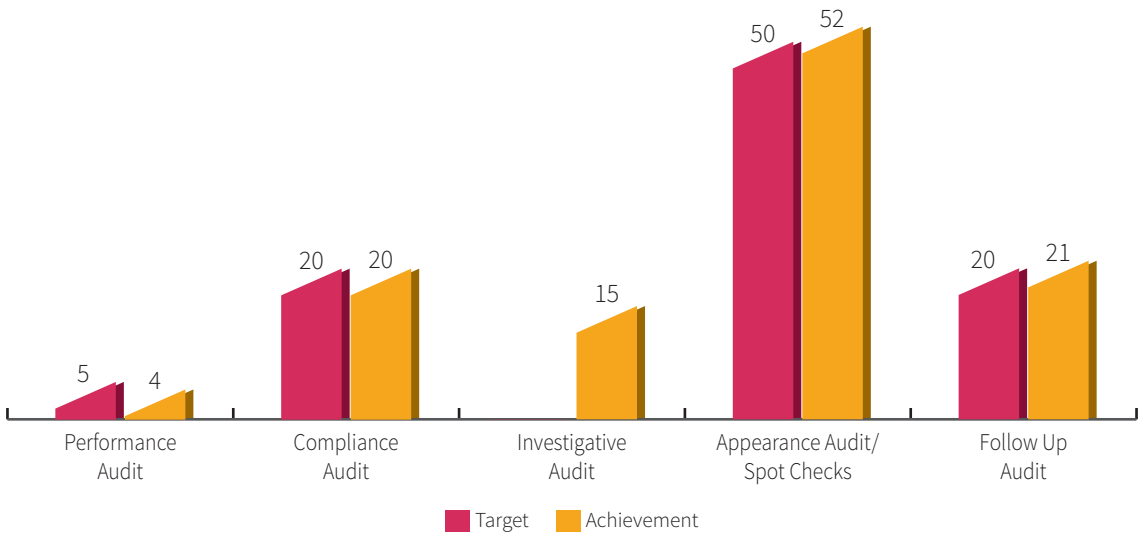
INTEGRITY UNIT

CORPORATE GOVERNANCE

MARA has taken a proactive approach towards a comprehensive corporate governance implemented through internal auditing, monitoring and inspectorate, and the establishment of the Integrity Unit and disciplinary enforcement.

INTERNAL AUDIT

Internal Audit Division ensures internal control and efficiency in corporate governance of MARA centres through audits and consultation. This is to ensure programmes and activities conducted comply to the rules and regulations and are beneficial. Auditing activities carried out in 2014 are as shown below:



Evaluations on the effectiveness of financial and operational systems for all MARA centres are conducted by MARA Audit Committee vested with the following authorities:

i. To investigate all activities under the operations of MARA, its subsidiaries and associates;

ii. To obtain information from any MARA staff, subsidiaries, associates; and it is mandatory for the aforementioned staff to cooperate with the Committee;

iii. To seek external expertise in legal and other professional fields.

The duties of the MARA Audit Committee are:

i. To deliberate on the appointment of external auditors, payment to auditors and matters pertaining to their termination or retrenchment.

ii. To negotiate with external auditors prior to auditing and to ensure coordination in cases where multiple auditing firms are involved.

iii. To review annual and half-year financial reports prior to the presentation in the MARA Council Meeting.

iv. To discuss discrepancies highlighted in interim and final audit reports and other matters according to the needs of the external auditors.

v. To review internal audit programmes, to consider/deliberate findings from investigative audit and MARA Top Management feedback to ensure coordination between internal and external auditors.

vi. To study the effectiveness of the internal control system, particularly management letters from external auditors and feedback from MARA Top Management.

Members Of MARA Audit Commitee

NO	POSITION	NAME
1	Chairman	**Profesor Emeritus Dato' Dr. Abu Azam bin Md. Yassin** Member of MARA Council
2	Member	**Datuk Seri Ibrahim bin Muhamad** Secretary General, Ministry of Rural and Regional Development (KKLW)
	First Alternate Member	**Dato' Hj. Rahim bin Abu Bakar** (KKLW)
	Second Alternate Member	**Puan Norhartaty binti Rahmat** (KKLW)
3	Member	**Dato' Nik Azman bin Nik Abdul Majid** Member of MARA Council
	First Alternate Member	**Encik Ismail bin Che Hassan** (EPU)
	Second Alternate Member	**Encik Luqman bin Ahmad** (EPU)
4	Member	**Datuk Hj. Ariss bin Samsudin** Member of MARA Council
5	Member	**YB Kama Noriah binti Hj. Ibrahim** Member of MARA Council
6	Member	**YB Datuk Hj. Johan bin Abd. Aziz** Member of MARA Council

To improve the quality and auditing system in MARA, a visit was organised to the Ministry of Defence Internal Audit and General Investigation Division (BADSA) on 28 February 2014. Sharing of expertise and knowledge was the aim of this visit. It is to be applied in the MARA Financial Management Auditing System for the implementation of self audit at all MARA centres. This enables a more effective monitoring of financial management by Central Controllers.



A Visit to Internal Audit and General Investigation Division (BADSA), Ministry of Defence Malaysia on 28 February 2014.

MONITORING AND INSPECTORATE

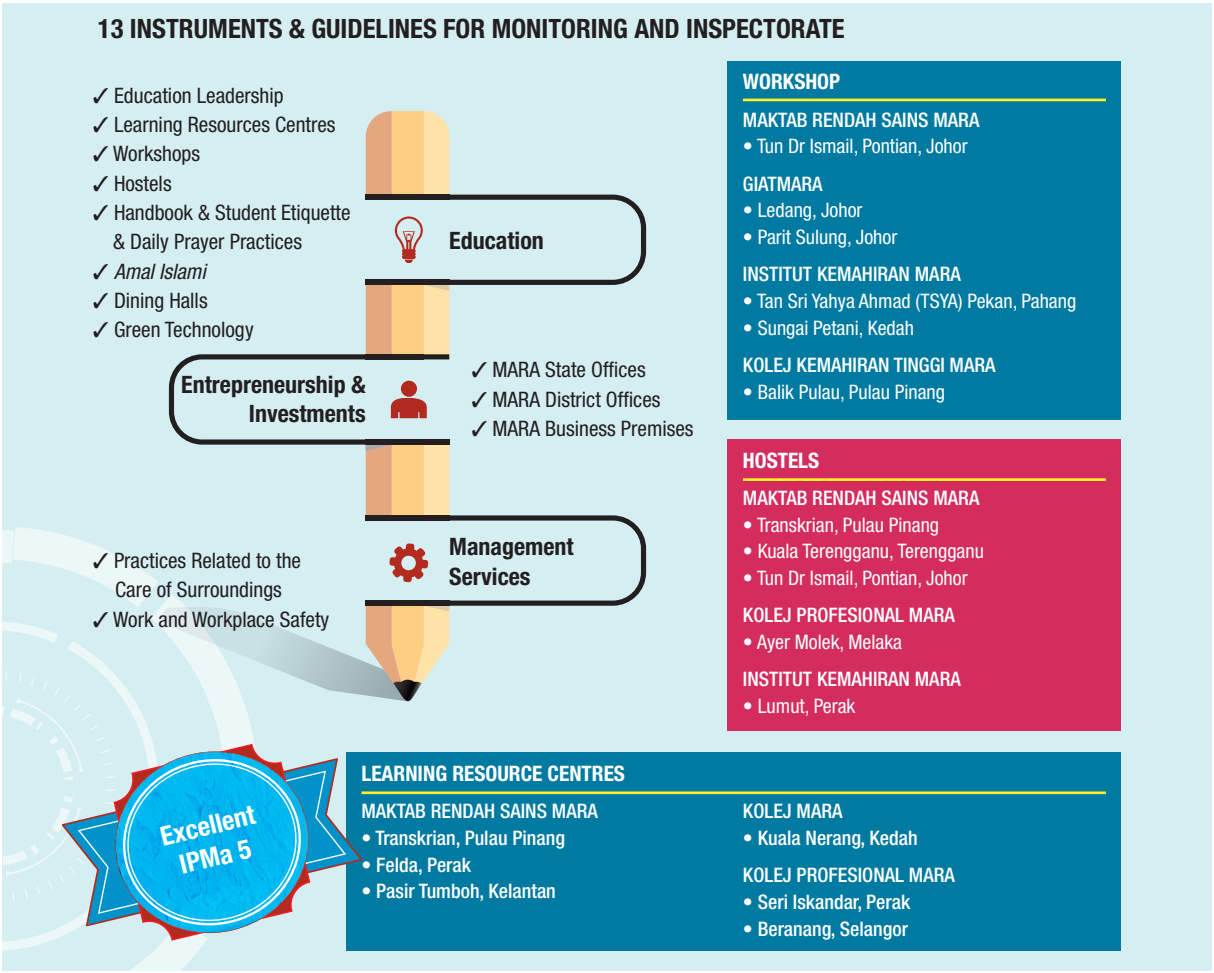
Efficiency in internal control system management is a crucial element to ensure excellent delivery of MARA services attained through smart governance. In 2014, MARA was rigorous in its efforts to improve activities and setting up MARA evaluation standards for monitoring and inspectorate.

Standard Instrument Ratings measuring excellence of governance at MARA centres were developed based on best practices from local and foreign agencies and organisations. In 2014, 13 instruments and guidelines were ready for use. Three (3) of the instruments; learning resource centres, hostels and workshops were evaluated for their levels of cleanliness, safety and environment quality to determine the achievement of a five-star rating of a particular IPMa.

Recognitions were accorded to MARA for its initiative to devise instruments and guidelines of reference for MARA workforce and IPMa students. One of the guidelines produced, Evaluation Handbook for Student Etiquette and Daily Prayer Practice won Third Place in the 2014 MARA Innovation Awards.

73 MARA administrative centres were subjected to comprehensive monitoring. The MARA Quality System (MQS), an online self-assessment was introduced to facilitate and speed up the process of generating performance reports of MARA administrative centres for the purpose of monitoring and rating. Monitoring and inspections based on MARA Education Standards (SPMa) indicated improved performance in governance. Five-star rating achievement among IPMas increased to 308 as compared to 306 in 2013, whereas 141 were rated excellent (four-star rating) in 2014 as compared to 134 in 2013.

MARA emphasises on conducive and good quality working environment. This ensures optimum productivity outcomes among the MARA workforce. MARA is therefore committed in monitoring and encouraging the implementation of quality environment practices. In 2014, 80 MARA administrative centres were awarded 5S Quality Environment Practices certification by Malaysia Productivity Corporation (MPC) and 17 of these centres received the certifications more than twice.



DISCIPLINARY ENFORCEMENT

Disciplinary enforcement on MARA staff is carried out with the establishment of the following commitees:

1. Disciplinary Committee on Dismissal or Demotion Top Management Group and Management & Professional Group
2. Appeals Committee on Dismissal or Demotion Top Management Group and Management & Professional Group
3. Disciplinary Commitee Without Intention for Dismissal or Demotion Top Management Group and Management & Grade 45-54 Professional Group
4. Appeals Commitee Without Intention for Dismissal or Demotion Top Management Group and Management & Grade 45-54 Professional Group
5. Disciplinary Commitee Without Intention for Dismissal or Demotion Management and Grade 41-52 Professional Group
6. Appeals Commitee Without Intention for Dismissal or Demotion Management & Grade 41-52 Professional Group
7. Disciplinary Committee on Dismissal or Demotion Grade 1-40 Supporting Group
8. Appeals Committee on Dismissal or Demotion Grade 1-40 Supporting Group
9. Disciplinary Commitee Without Intention for Dismissal or Demotion Grade 1-40 Supporting Group
10. Appeals Commitee Without Intention for Dismissal or Demotion Grade 1-40 Supporting Group

Overall, cases of misconduct among MARA employees are minimal and under control. However, ongoing effort are in place to ensure integrity and discipline among MARA staff is at an optimum level. Preventive measures taken include organising disciplinary talks at MARA administrative centres, conducting spot check visits and displaying figures of disciplinary cases on the MARAnet (intranet) website to serve as a reminder against committing these misconducts.

INTEGRITY UNIT

The establishment of the Integrity Unit in 2012 is evident of MARA's determination to curb corruption and strengthen integrity among MARA workforce and community. Efforts to inculcate the value of integrity in the MARA workforce is seen in the implementation of the following activities in 2014:

NO	PROGRAMME/ACTIVITY (FUNCTION)	2014 PERFORMANCE		
		TARGET	ACHIEVEMENT	%
1	Complaint Management	20 complaints	21 complaints	105
2	Verification & Detection	7 cases	7 cases	100
3	Monitoring of Disciplinary Cases (BSM)	-	99 cases	-
4	Reinforcement of Integrity	48	62	129.16
5	Compliance	4	4	100
6	Governance	11	16	145.5

The launch of the MARA Integrity Plan (PIM) is aimed at boosting public confidence in MARA's integrity. PIM is an integrated and comprehensive action plan at all MARA administrative centres, including its subsidiaries and other related parties. PIM complements the National Integrity Plan (PIN) in encouraging the practice of quality governance.

The five (5) driving thrusts of the MARA Integrity Plan are Core Values, Shared Values and MARA's Code of Ethics, Corporate Social Responsibility, Corporate Governance Compliance, Principles of Due Diligence & Best Practices and Corruption Risk Management.

To ensure focus in MARA's direction, these driving thrusts are carried out under comprehensive implementation strategies drawn up by integrating existing policies. These policies apply to MARA workforce at all levels.

The following are the objectives of the MARA Integrity Plan:

i. To create a worthy organisation with a high level of ethics and integrity

ii. To instill a culture of integrity at all levels in the organisation

iii. To strengthen the assimilation of integrity through the dissemination of information, strategic implementation and constructive shared experience

iv. To inculcate integrity as a core philosophy in implementing organisational activities

v. To ensure integrity coordination through preventive, corrective and affirmative actions

The plan is drawn based on existing policies and current practices. The scope and concept of PIM are comprehensive and holistic to provide guidelines within the workforce in order to instill the culture of integrity.

MARA signed an MoU with the Malaysian Integrity Institute (IIM) in its continuous effort to become an outstanding organisation of trust and to build on its exceptional track record. Under the MoU, partnership with IIM encompasses sharing of expertise in trainings, information dissemination and also initiatives to boost integrity through instilling noble values, ethics and integrity. The collaboration is a proactive move to curb misconduct, embezzlement, abuse of power and corruption. This MoU also serves to educate the MARA workforce on skills and knowledge pertaining to corruption as well as to raise awareness on code of ethics and integrity in MARA corporate governance.

MARA has launched the 'No Gift Policy' to prevent any negative perception and to avoid any conflict of interest involving any parties. This policy prohibits MARA employees from giving or receiving personal gifts in all forms to and from external parties that are directly involved with MARA.

All of these efforts reflect a renewed commitment in MARA to promote good governance. This commitment will continue into the future to improve levels of integrity and transparency among the MARA workforce. This will significantly help MARA to curb corruption, reduce wastage and improve competency of service delivery in MARA. Good governance, among others, enables MARA to be more competitive and appealing to its clients as well as contributing to nation building.



MARA CORPORATE SOCIAL RESPONSIBILITY

YPM FUND DEVELOPMENT

FLOOD RELIEF MISSION

TASKA MARA

MARA CORPORATE SOCIAL RESPONSIBILITY

In accordance with its role as a trust agency in developing Bumiputeras, MARA puts great importance on its corporate social responsibilities. CSR programmes are implemented to benefit both the community and MARA. These programmes also enable MARA to enhance its public image and reputation. CSR programmes are conducted by MARA Education Foundation (YPM). These programmes include flood relief missions and the setting up of day care centres, Taska MARA.

YAYASAN PELAJARAN MARA
MARA EDUCATION FOUNDATION

MARA EDUCATION FOUNDATION (YPM)

The MARA Education Foundation (YPM) focuses on assisting and grooming underprivileged students. The following are corporate social responsibilities undertaken by YPM in 2014:

1. STUDENT EXCELLENCE TRANSFORMATION PROGRAMME

This programme aims to help students sustain their academic excellence through motivational talks and guidance classes to boost self-confidence and inculcate a positive mindset among participants.

Strategic collaborations between Maktab Rendah Sains MARA (MRSM) and the Ministry of Education's residential schools (SBP) were implemented to provide access to quality education for underprivileged students.

PROGRAMMES	PARTICIPANTS
YPM KB-MRSM/SBT REMEDIAL CLASSES	2,700
STUDENT EXCELLENCE TRANSFORMATION PROGRAMME	1,000
UPSR TUITION PROGRAMMES	6,600
YPM PARENTING SEMINAR	2,500
HELP TUITION	4,100
PTA/NGO-SPONSORED PROGRAMMES	22,000
TOTAL	**38,900**

2. UNDERPRIVILEGED STUDENT AID PROGRAMME (Schooling Aid Scheme – SBP)

Under this programme, students are given financial aid for their schooling necessities and expenses. It is an initiative to ensure students facing financial hardships are able to complete their studies.

YEAR	STUDENTS	TOTAL AID (RM)
2014	35,045	5,170,335
2013	38,778	5,260,223

3. UNDERPRIVILEGED STUDENT ASSISTANCE PROGRAMME (Foster Child Scheme – SAA)

This programme is based on the concept of foster families, whereby each foster child will receive aid or assistance from corporate entities, GLCs and individuals to support their schooling necessities and expenses.

YEAR	FOSTER CHILDREN	FOSTER FAMILIES	TOTAL AID (RM)
2014	2,011	157	2,375,739
2013	871	202	1,027,787

4. IMPOVERISHED STUDENT AID PROGRAMME (Skim Dana Ehsan Pendidikan – SDEP)

This programme is a one-off financial assistance to ease the cost of studying at higher learning institutions (IPT), unpaid fees and living expenditures.

YEAR	AID RECIPIENTS	TOTAL AID (RM)
2014	2,751	2,463,556
2013	2,011	1,093,603

5. SECOND CHANCE PROGRAMME FOR UNDERPRIVILEGED STUDENTS (Education Sponsorship Scheme– SPIN)

To provide funding for tuition fees not funded by any sponsoring agencies as to enable dropouts to continue their studies at the following levels:

- ✓ Certificate
- ✓ Pre-Diploma
- ✓ Preparatory Certificate
- ✓ Skills Certificate etc

YEAR	NUMBER OF RECIPIENTS	TOTAL AID (RM)
2014	1,080	5,668,914
2013	722	4,637,378

YPM FUND DEVELOPMENT

In order to sustain its corporate social responsibilities and initiatives, YPM has also invited corporations, GLCs and interested individuals to jointly provide assistance to underprivileged Bumiputera students. AmIslamic Bank Berhad, Maybank Islamic Berhad, Kolej Universiti Bestari, Pelaburan MARA Berhad (PMB), Kolej Poly-Tech MARA (KPTM) and several other agencies are among the contributors to this initiative.

Activities conducted by YPM in 2014 are as follows:



Launching of YPM's *Help* Tuition



Handover of Study Aid by Maybank Islamic



Recipients of school bags contributed by YPM



Recipients of YPM's Underprivileged Schooling Aid

FLOOD RELIEF MISSION

In December 2014, shock rippled throughout the nation as devastating floods swept through Kelantan and Pahang in the east coast and several states in the north such as Perak. The disaster also affected the operations of the following MARA administrative centres and business premises:

MARA Administrative Centres	MARA Business Premises	Total
1. MRSM Kuala Krai, Kelantan	1. Bazar Gua Musang, Kelantan	7 lots
2. KKTM Pasir Mas, Kelantan	2. Kompleks Kota Bharu, Kelantan	26 lots
3. KPTM Kota Bharu, Kelantan	3. Arked Pasir Mas, Kelantan	27 lots
4. KPTM Kuantan, Pahang	4. Arked Rantau Panjang, Kelantan	13 lots
5. GIATMARA Kuala Krai, Kelantan	5. Kedai Lubok Jong, Kelantan	1 lots
6. PMD Kota Bharu, Kelantan	6. Bazar Tanah Merah, Kelantan	12 lots
7. PMD Pasir Mas, Kelantan	7. Lot Kedai Jalan Tasik, Kelantan	4 lots
8. PMD Temerloh, Pahang	8. Rumah Kedai Bandar Temerloh, Pahang	2 units
	9. Bengkel Sri Semantan, Pahang	2 units

MARA set up a Disaster Relief Fund to pool public donations to assist flood victims. 1,840 volunteers were dispatched in stages to various locations to provide assistance and relief. The support team for collection, sorting and packing of essential items for evacuees was made up of 313 MARA employees and MARA NGOs. A flood relief coordination centre was set up at MRSM Pengkalan Chepa while a food preparation centre was set up at KPTM Kota Bharu. Collaboration with Regiment 506 Territorial Army of Pengkalan Chepa Camp enabled delivery of aid to displaced locals utilising assets such as Land Rovers, 3-tonne lorries and boats.







1. The flooded Pasir Mas MARA District Office (PMD)
2. Flood recovery initiatives
3. Distribution of aid to flood victims

TASKA MARA

Taska MARA or MARA day care centre was established in 1983. It was an initiative by the MARA Top Management to improve the welfare of its employees. Taska MARA is a staff facility set up independently using funds donated by parents. As the employer, MARA provides the premise and utilities for the project while the responsibility of running Taska MARA is under The Human Resource Division (BSM).







1. Taska MARA Open Day
2. Taska MARA Sports Day
3. Taska MARA Graduation Day

Taska MARA initially started with MARA employees hiring childminders and renting a house in the vicinity of Kampung Baru, Kuala Lumpur to resolve the problem of babysitting during working hours. It was officially set up and located on the first floor of the Old MARA Building, Jalan Tuanku Abdul Rahman and formerly known as Tasuka MARA. In July 2003, it was relocated to 2nd Floor, Bangunan TH Perdana, Jalan Sultan Ismail, Kuala Lumpur where children aged between four to 12 years (kindergarten and transit) are placed.

With the support from MARA Top Management, an additional nursery was opened in January 2014 at Bangunan Koputri Medan Tuanku to care for children aged two months to three years.

The opening of Taska MARA reaffirms MARA's reputation as a caring employer, striving for productivity without neglecting the welfare of its workforce. As one of the first organisations to set up a workplace nursery in Kuala Lumpur, MARA has become a role model to other agencies to establish nurseries or childcare centres. As at 2014, a total of 280 children, ranging from two months up to 12 years old are cared for in Taska MARA.



MARA PROJECT & PROGRAMME OUTCOME EVALUATION

MARA PRODUCTION AND PIONEERING FACILITIES PROGRAMME (KPP)

ENTREPRENEURSHIP TRAINING PROGRAMME

MARKETING DEVELOPMENT PROGRAMME

MARA BUSINESS STANDARD DEVELOPMENT PROGRAMME

TECHNICAL ENTREPRENEUR PROGRAMME (PUTEK)

CONTRACT EXPRESS FUNDING SCHEME PROGRAMME (SPiKE)

TECHNOPRENEUR DEVELOPMENT PROGRAMME

FITEC FURNITURE MANUFACTURING PROGRAMME

GIATMARA INCUBATOR INCENTIVE PROGRAMME

MARA PROJECT AND PROGRAMME OUTCOME EVALUATION

All projects and programmes implemented by ministries, departments and government agencies are subjected to outcome evaluation as stated in General Circular No.1/2012. This is to ensure all projects and programmes can be assessed according to the various standards; job specifications, duration, cost and quality of the output, including the outcomes and impacts.

In 2014, nine (9) studies were conducted focusing on the effectiveness of MARA entrepreneurship development programmes;

1. MARA Production and Pioneering Facilities Programme (KPP)
2. Entrepreneurship Training Programme
3. Marketing Development Programme
4. Business Standard Development Programme
5. Technical Entrepreneur Programme (PUTEK)
6. Contract Express Financing Scheme (SPIKE)
7. Technopreneurs Development Programme
8. Furniture Manufacturing Training Programme
9. GIATMARA Incubator Incentive Programme

1. MARA PRODUCTION AND PIONEERING FACILITIES PROGRAMME

Background

Production and Pioneering Facilities Programme (KPP) is a network of facilities aimed to assist and develop entrepreneurs in small medium enterprises through the establishment of entrepreneurial ethics, business pioneering, production facilities and incentives, technology transfer, business treatment plan and commercialisation. It is as an aid package for production of own-produced commercial value products or those developed by government/private R & D centres.

Objectives of the Study

To assess the effectiveness of the KPP programme to new and existing Bumiputera entrepreneurs in terms of sales value, company net worth and the company's ability to increase the number of full-time workers.

Scope of the Study

The study involved entrepreneurs who benefitted from KPP programme facilities from 2011 to 2013 involving pioneers of various industries and the development of small medium-scale businesses through the following areas:

i. Working capital financing, fixed asset procurement (machinery and equipment) and premise renovation in the form of interest-free loans (Qardhu Hasan)
ii. Development of Concept Store
iii. Business Standard Operating Procedures (SOP)
iv. Business Incentives

Targets and achievements for the KPP programme are as follows:

Objective	Target	Achievement
Evaluate the effectiveness of the programme towards an increase in sales value	50% of companies achieve a 10% increase in revenue after a year in the programme	53% of companies achieved more than a 10% increase in sales after a year in the programme
Evaluate the effectiveness of the programme towards an increase in the company net worth	60% of companies achieve a 10% increase in their asset value after a year in the programme	83% of companies achieved more than a 10% increase in business net worth after a year in the programme
Evaluate the effectiveness of the programme towards an increase in the number of full-time employees.	50% of companies achieve a 5% increase in the number of employees after a year in the programme	60% companies achieved 5% increase in the number of full-time employees after a year in the programme

Summary

As far as Bumiputera participation is concerned, KPP entrepreneurs contribute significantly in the field of manufacturing and apprenticeship to become High Performance Bumiputera Companies (Teras). Therefore, bigger funding by the ministries and central agencies is required to ensure KPP programme continues to improve the production and commercialisation of R&D products.

2. ENTREPRENEURSHIP TRAINING PROGRAMME

Background

Provides a package for Bumiputera to equip themselves with knowledge, skills and attributes to become competitive entrepreneurs.

Objectives of the Study

To evaluate the effectiveness of the programme in terms of business participation a year after programme completion as well as entrepreneurs efficiency in business management. This is measured by the increase in sales and the number of full-time employees after a year in the programme.

Scope of the Study

The study covers participants/entrepreneurs of entrepreneurship training programme since 2011 till 2013 involving 1,264 activities and 70,873 entrepreneurs.

Targets and achievements of Entrepreneurship Training Programme are as follows:

Objective		Target	Achievement
Evaluate the effectiveness of entrepreneurship training programmes		80% of participants in business after a year in the programme	86% of participants in business after a year in the programme
Evaluate programme effectiveness on efficient business management	Increment in company sales	50% of entrepreneurs achieve a 10% increase in sales after a year in the programme	68% of entrepreneurs achieved a 10% increase in sales after a year in the programme
	Increment in the number of full-time employees	50% of entrepreneurs achieve a 5% increase in the number of employees after a year in the programme	65% of entrepreneurs achieved a 5% increase in the number of employees after a year in the programme

Summary

Entrepreneurship Training Programmes aim to improve competitiveness and resilience among the entrepreneurs. Support and assistance in the form of human capital development are provided at different levels such as from startups to new entrepreneurs and new to small medium entrepreneurs in order for them to stay competitive. This programme functions as a complementary support for entrepreneurs to compete by providing special training according to their needs and current trends.

3. MARKETING DEVELOPMENT PROGRAMME

Background

Encourages and guides entrepreneurs in promoting and expanding their products and services locally and globally. The concept of this programme is focused on existing and new products that have market value.

Objectives of the Study

To assess product marketability that affects the increase in company revenue and the number of full-time employees.

Scope of the Study

This study involves participants/entrepreneurs receiving the grant for Exhibition and Promotion Grant as well as the Product Development Grant Facilities since 2011 till 2013. The Exhibition and Promotion grant is awarded to Small Medium Enterprise entrepreneurs (SME) who participated in local sales and promotion expos organised by various parties. Meanwhile, the Product Development Grant covers packaging, labeling, advertising and window dressing.

Targets and achievements of Marketing Development Programme are as follows:

Objective	Target	Achievement
Increment in company revenue	50% of entrepreneurs achieve more than a 15% increase in revenue after a year in the programme	68% of entrepreneurs achieved more than 15% increase in revenue after a year in the programme
Increment in the number of full-time employees	20% of entrepreneurs achieve 5% increase in the number of employees after a year in the programme	28.8% of entrepreneurs achieved 5% increase in the number of employees after a year in the programme

Summary

Marketing Development Programme aims to assist micro, small medium entrepreneurs in the much neglected area of marketing. This facility increases the capacity of existing entrepreneurs in line with the objectives of Bumiputera Commercial and Industrial Community (BCIC).

4. MARA BUSINESS STANDARDS DEVELOPMENT PROGRAMME

Background

Provides advice and guidance to Bumiputera entrepreneurs to improve knowledge, skills and management capabilities for a wider market penetration.

Objectives of the Study

To evaluate the effectiveness of the programme towards the company's increment in sales and the number of full-time employees as well as improvement of company size ratings after receiving the facility.

Scope of the Study

The study covers Bumiputera entrepreneurs receiving Business Standard Development facility since 2011 till 2012 through the following activities:

i. Business Development

Provides services to enhance the business capacity through monitoring, business consultation and coaching by skilled and qualified facilitators.

ii. Company Standards

Provides services for the companies to meet the standards and obtain accredited certification for better access to local and global market.

Targets and achievements of Business Standard Development Programme are as follows:

Objective	Target	Achievement
Increase in sales.	50% of companies achieve a 10% increase in product and service sales after a year in the programme.	67% of companies achieved a 10% and more increase in sales after a year in the programme.
Increase in number of full-time employees.	20% of companies achieve a 5% increase in the number of employees after a year in the programme.	20% of companies achieved more than a 5% increase in the number of employees after a year in the programme.
Small Medium Enterprise Company Ratings (SMEs) – increment in the size of the company.	5% of companies improve their size ratings after a year in the programme.	50% of small scale companies upgraded to medium scale companies after a year in the programme.

Summary

This programme helps to accelerate the growth of Bumiputera entrepreneurs through advice and guidance on a more organized business management. The entrepreneurs benefitted from this programme contributed significantly in the medium scale manufacturing sector and High Performance Bumiputera Companies (Teras). Therefore, greater funding by the ministries and central agencies is required to continue this programme.

5. TECHNICAL ENTREPRENEUR PROGRAMME (PUTEK)

Background

This programme is offered to products from the MARA Education Institutions (IPMa) and other Technical Education Institutions. Based on the records, applications for the programme was encouraging as the assistance provided enables them to procure the equipment required.

Objectives of the Study

To assess the effectiveness of the programme towards the increment of company sales, net worth and the number of full-time employees.

Scope of the Study

The study covers 375 recipients of PUTEK facility from 2011 until 2013 on the following aspects:

i. Working capital and fixed asset procurement (machinery and equipment) facilities in the form of 60% interest-free loans (Qardhu Hasan) and 40% grants

ii. Entrepreneurial training and guidance

Targets and achievements for PUTEK programmes are as follows:

Objective	Target	Achievement
Increase in sales.	20% of entrepreneurs achieve a 10% increase in sales after a year in the programme.	26.6% of entrepreneurs achieved more than a 10% increase in sales after a year in the programme.
Increment in net worth	20% of entrepreneurs achieve a 10% increase of the net worth after a year in the programme.	25% of entrepreneurs achieved more than a 10% increase in net worth after a year in the programme.
Increment in the number of full-time employees.	10% of entrepreneurs achieve at least a 5% increase in the number of employees after a year in the programme.	15% of entrepreneurs achieved more than a 5% increase in the number of employees after a year in the programme.

Summary

PUTEK programme provides facilities for entrepreneurs/companies to develop business and expand the market thus increase the number of successful and innovative entrepreneurs. Introduced in 2000, under the 8th Malaysia Plan, this programme contributes significantly to Bumiputera participation for the NKEA activities. Therefore, additional funding is required for the programme to benefit more technical entrepreneurs.

6. CONTRACT EXPRESS FUNDING SCHEME PROGRAMME (SPiKE)

Background

SPiKE is a new approach as a result of rebranding and improvement of Contract Financing Scheme (SPK). Launched in February 2011, SPiKE reduces the fund disbursement period from 14 to three (3) working days. This scheme assists Bumiputera contractors resolve working capital problems to undertake projects.

SPiKE is offered to Bumiputera contractors in the construction field (Class C, D, E and F), supplies, services and electrical awarded with contracts from government departments/agencies, related subsidiaries and government-linked companies (GLCs). The maximum financing limit is increased from RM500 thousand to RM1 million with a profit rate of 6% per annum. While the loan maturity/collection depends on the duration of the contract received.

Objectives of the Study

To evaluate the effectiveness of the programme towards increment in income, sales and corporate profits, the number of jobs/contract obtained by entrepreneurs, SPiKE class contractor upgrade and project timeline.

Scope of the Study

The scope of the study is focused on entrepreneurs who benefitted from SPiKE facilities from 2012 to 2013.

The targets and achievements of the SPiKE programme are as follows:

Objective	Target	Achievement
Increment in revenue, sales and profits	60% of entrepreneurs achieve more than a 25% increase in sales, revenue and profit after a year in the programme.	79% of entrepreneurs achieved more than a 25% increase in company sales after a year in the programme .
Increase in the number of projects/ contracts.	60% of entrepreneurs obtain more projects/contracts after a year in the programme.	71% of entrepreneurs obtained more projects/contracts after a year in the programme.
Improvement in contractor class ratings.	60% of contractors are upgraded after a year in the programme.	58.8% of entrepreneurs recognised SPiKE's assistance in upgrading their ratings after a year in the programme.
Project completion within the stipulated timeline.	60% of entrepreneurs complete the projects within the stipulated timeline after a year in the programme.	70.45% of entrepreneurs completed the projects/contracts within the stipulated timeline after a year in the programme.

Summary

This programme is an innovation in financing services that affects entrepreneurs, business and customer satisfaction. Entrepreneurs benefitted from this programme acknowledged its innovation and fulfillment towards their financing requirements. Therefore regular improvement is necessary to ensure the financing programme remains relevant and of high impact to enable MARA helm the strategic transformation of the nation.

7. TECHNOPRENEUR DEVELOPMENT PROGRAMME

Background

This programme is an effort to groom entrepreneurs through courses and training. This is implemented through various activities to equip participants with business knowledge, skill training, exposure activities (incubator), mentoring and housemanship/internship process catering to the needs of the business ventured.

Objectives of the study

To evaluate the effectiveness of this programme in terms of business participation after programme completion. It also evaluates entrepreneurs efficiency in business management, measured by an increase in the number of sales and full-time employees.

Scope of the Study

This study focuses on two Entrepreneur Development Division (EDD) programmes; Technopreneurship Degree Programme (PSTK) and Strategic Technology Enhancement Programme (PPTS) from 2011 till 2013. The list of project activities implemented during the review period is as follows:

Technopreneur Development Project

No.	List of Programmes	Sub-Programmes
1.	Technopreneurship Degree Programme (PSTK)	i. MARA-UTM – Master of Science in Technopreneurship. ii. Master of MARA Technopreneurs Science (Information Technology Entrepreneurship) -Universiti Utara Malaysia (UUM). iii. Master of Business Administration. iv. Management Science University (MSU).
2.	*Program Peningkatan Teknologi Strategik* (PPTS)	i. MARA-SIRIM (MASTEC) ii. MARA-MARDI (TEKMAR) iii. MARA-UPM iv. MARA-MDeC (MITEC) v. MARA-Healing Chambers Of Asia (HCOA) vi. MARA-Perbadanan Bioteknologi Melaka vii. MARA-UMP viii. MARA-UTM ix. KKTM/IKM Technopreneurs

Targets and achievements of Technopreneur Development are as follows:

Objective		Target	Achievement
Evaluate the effectiveness of technopreneur programmes.		80% of participants venture into business after a year of programme completion.	86% of participants ventured into business after one (1) year of programme completion and 14% participants ventured into business after two (2) years of programme completion.
Evaluate the effectiveness of the programme in terms of entrepreneurs' efficiency in business management.	Increment in sales.	50% of entrepreneurs achieve a 10% increase in sales after a year of programme completion.	68% of entrepreneurs achieved a 10% increase in sales after a year of programme completion.
	Increment in the number of full-time employees.	50% of entrepreneurs achieve 5% additional full-time employees after a year of programme completion.	65% of entrepreneurs achieved a 5% increase in full-time employement after a year of programme completion.

Summary

This programme helps technopreneurs to remain competitive and progressively successful and supports the creation of Bumiputera Commerce and Industrial Community (BCIC). Therefore, MARA plays a vital role in developing successful and innovative technopreneurs contributing towards effective professional Bumiputera participation in corporate sector. The programme beneficiaries are able to improve their competency, business productivity and efficiency in technology application to develop the business both domestically and globally. The successful participants/technopreneurs also create employment opportunities.

8. FITEC FURNITURE MANUFACTURING TRAINING PROGRAMME

Background

This training programme provides a training package to equip Bumiputeras with knowledge and skills to meet the demands of the furniture manufacturing industry. The training provided theoretical and practical knowledge to improve business participation and skills.

Objectives of the Study

To evaluate the effectiveness of this programme measuring on the participants business involvement after programme completion. It also evaluates the skills of entrepreneurs to produce products according to market standards and industry specifications.

Scope of the Study

The study focuses on furniture manufacturing training programme participants from 2011 until 2013. Among the attendees were individuals, entrepreneurs and representatives of agencies (technical staffs, furniture making instructors).

Targets and achievements of Furniture Manufacturing Training Programme are as follows:

Objective	Target	Achievement
Evaluate the effectiveness of furniture training programmes on business participation upon programme completion .	10% participation after a year of programme completion.	8.38% participation after a year of programme completion.
Evaluate the effectiveness of the programme in terms of entrepreneurs' skills to produce products that are up to market standards and industry specifications.	80% of participants are satisfied and confident in producing products according to market standards and industry specifications.	86% of participants achieved an increase in sales after a year of programme completion.

Summary

This programme benefitted participants/entrepreneurs in improving productivity and efficiency in technology application, enabling them to expand business domestically and globally. The programme sustainability ensures participants to remain competitive, thus are able to penetrate the international furniture industry market. As a result, these successful participants/entrepreneurs will create more full time employment opportunities.

9. GIATMARA INCUBATOR INCENTIVE PROGRAMME

Background

GIATMARA Incubator Programme is an entrepreneurial training package offered to GIATMARA trainees keen on venturing into entrepreneurship. The facilities include startup capital, premises, equipment, consultation and exposure in business and entrepreneurship fundamentals.

Objectives of the study

i. Assessing the effectiveness of the programme in terms of employment opportunities and the increase in number of Bumiputera entrepreneurs among GIATMARA trainees.

ii. Assessing the participants' income increment after programme completion

iii. Assessing the potential of the programme in terms of employment opportunities for the community

iv. Identifying a programme's sustainability based on the business operations sustainability factors.

Scope of the Study

This study was conducted on 599 entrepreneurs who had completed the GIATMARA Incubator Programme from 2011 until 2013.

Targets and achievements of GIATMARA Incubator Incentive Programme are as follows:

Objective		Target	Achievement
Evaluate the effectiveness of the programme towards entrepreneurs' business participation after receiving the grant.		5% of participation after receiving the grant.	61.3% participation after receiving the grant.
Evaluate the effectiveness of the programme towards the entrepreneurs efficiency in business management.	Increase in revenue.	25% achieve an increase in revenue after a year of programme completion.	93.7% of participants acknowledged that the programme helped boost the company's earnings.
	Increase in the number of full-time employees.	20% achieve an increase in the number of employees.	25% of participants were able to employ more than one worker.
Business Operation Sustainability.		50% participants remain in the business after a year in the programme (business operation sustainability).	94.2% of participant remained in the business after a year in the programme (business operation sustainability).

Summary

Overall, this programme succeeded in creating business and employment opportunities for the local community. It also contributed towards the increase of Bumiputera entrepreneurs in line with the objective of GIATMARA to create Bumiputera entrepreneurs among the trainees.



DEPARTMENT OF THE DIRECTOR-GENERAL

POLICY IMPLEMENTATION AND STRATEGIC PLANNING

LEGAL SERVICES

CORPORATE COMMUNICATION

MANAGEMENT COORDINATION

MARA COUNCIL

RESEARCH AND INNOVATION

DEPARTMENT OF THE DIRECTOR-GENERAL

As a socio-economic engineering agency, MARA upholds the people's trust, pertaining to Bumiputera Economic Empowerment Agenda (PEB). MARA needs to be the leader in the fields of entrepreneurship, education and investment with the objective of developing successful and innovative entrepreneurs, global human capital with integrity as well as contributing towards Bumiputera equity ownership. The Director-General of MARA plays a vital role in driving the organisation towards achieving its vision, mission and objectives. Assisted by the Deputy Director-General and Senior Director for Entrepreneurship, Education, Investment and Management Services Sectors, the major functions of MARA corporate management are placed directly under the department of the Director General through the various divisions and units. Their functions are:

- Planning, coordinating and monitoring MARA policy and strategic planning
- Corporate legal advices
- Strategic positioning through effective corporate communication
- Coordinating an effective information flow from MARA management to various MARA centres and vice versa;
- The Management of MARA Council
- Enriching new and innovative ideas through innovation and research

POLICY IMPLEMENTATION AND STRATEGIC PLANNING

The Policies and Strategic Planning Division (BDPS) is responsibe for planning, coordinating and monitoring the implementation of MARA policies and strategic planning in accordance with Bumiputera Economic Empowerment Agenda (PEB), Government Transformation Policy, Government Transformation Programme (GTP), the Economic Transformation Programme (ETP) which covers New Economic Model (NEM) and the 10th Malaysia Plan (RMKe-10).

BDPS is also responsible for coordinating MARA Development Budget and other funds from the Central Agency as well as monitoring physical performance and overall expenditure.

Until the end of 2014, MARA had received the total RMKe-10 allocation (2011 to 2014) of RM2,616,765,300 for the implementation of 168 projects/programmes. The expenditure performance for 2014 is RM373,670,705 (140.76%) from the total 2014 allocation of RM265,462,000. The 2014 expenditure includes the expenditure for projects/programmes that received allocation before 2014 (2011 to 2013). The total RMKe-10 expenditure (2011 to 2014) is RM1,581,381,800 (60.43%) and is not over the total RMKe-10 allocation.

Through research and development (R & D) initiatives, a number of studies and initiatives were implemented such as MARA Education Policy, the establishment of MARA University (UniMARA) and the Malaysian Institute of Railway Technology (Mirail). Outcome Assessment (KPO) was carried out to ensure the objectives of the programmes are achieved.

MARA Key Performance Indicators (KPI) are continuously monitored to fullfil MARA's vision in achieving its goals and objectives. MARA Corporate Data and Annual Reports are references for evaluation and planning. In addition, MARA also coordinates parliamentary level affairs.

In order to improve the delivery system, MARA is actively involved in the implementation of projects and programmes under Government transformation initiatives such as Urban Transformation Centre (UTC), Rural Transformation Centre (RTC), Mini RTC, Desa Lestari, Rural Development Council (MPLB) and Jawatankuasa Kemajuan dan Keselamatan Kampung Mentor Mentee Programme (JKKK)

MARA also plays a role in a number of committees at ministerial level and central agencies such as:

i. Bumiputera Economic Empowerment Coordination Initiative Committee
ii. Bumiputera Technical Working Group Committee (TWG) and Focus Group under the 11th Malaysia Plan (RMKe- 11)
iii. Lifelong Learning Committee
iv. Sabah and Sarawak Bumiputera Entrepreneur and Education Technical Committee

As the key driver in human capital development, MARA also engaged with international institutions such as the Institut Européen d'Administration des Affaires (INSEAD) and Lee Kuan Yew School of Public Policy, National University of Singapore, to learn In order to learn best practices to improve the quality of the MARA education system.

Realising the importance of exposure to the drawing up, monitoring and evaluation of policy to its workforce, MARA formed a strategic alliance with the National Institute of Public Administration (INTAN) to organise a Workshop on Basic Principles for Policymaking on 17-19 June 2014 at Putra Hotel.





Working visit to Institut Européen d'Administration des Affaires (INSEAD) and Lee Kuan Yew School of Public Policy, National University of Singapore on 17 November 2014

LEGAL SERVICES

The Legal Division ensures all MARA activities, programmes and projects are conducted in accordance with the laws and regulations to enhance the efficiency of MARA delivery system. The focus areas of the Legal Service are providing legal corporate services, litigation and training and development of legislation.

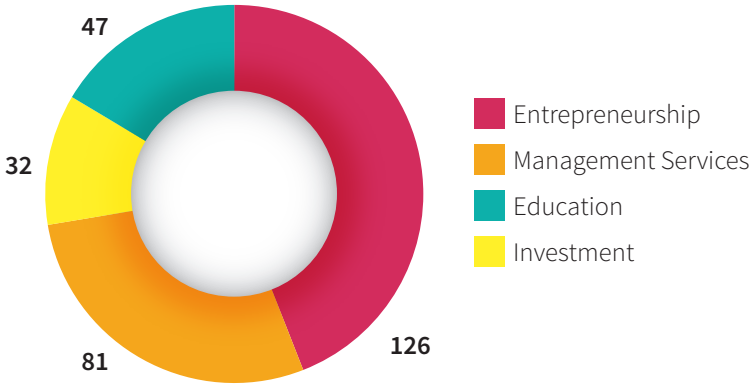
1. Corporate Legal Services

Prepares, drafts and reviews agreements, memorandums of understanding (MoU) and other legal documents, as well as providing input and advice on the legal aspects.

a. Drafting and Vetting

A total of 286 agreements, MoUs and legal documents pertaining to numerous MARA programmes, projects and activities were prepared.

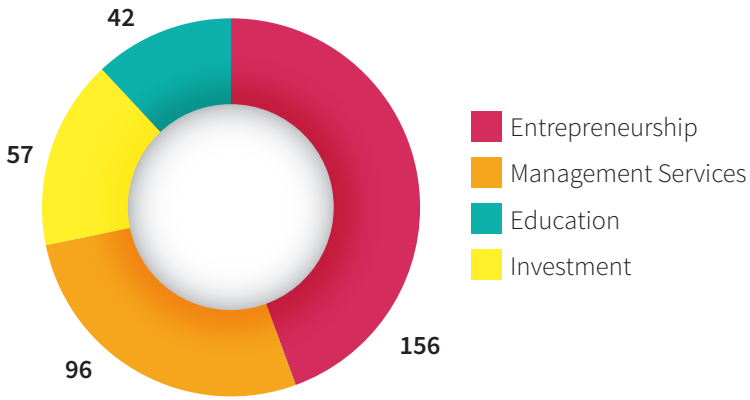
VETTING AND DRAFTING OF AGREEMENT AND MoU BY SECTOR



b. Legal Advice

A total of 351 legal advice on various issues were provided.

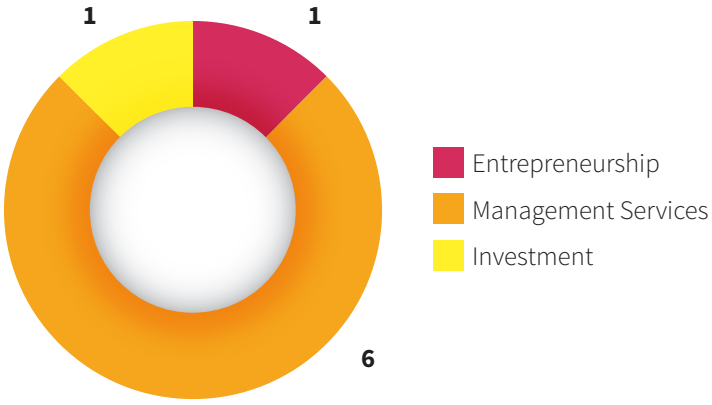
LEGAL ADVICE BY SECTOR



c. Improvement of Legal Documentation

Improvement on eight (8) MARA legal documentations were completed; Service Level Agreement (Hardware and Software) and procurement and service agreements.

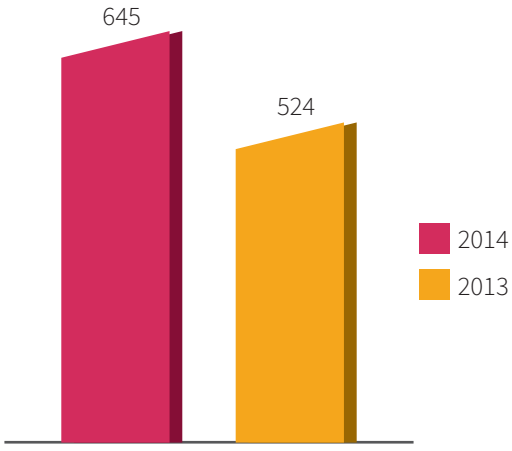
LEGAL DOCUMENTATION IMPROVEMENT BY SECTOR



d. Main Legal Service

A total of 645 transactions involving corporate legal services were recorded in 2014 compared to only 524 in 2013.

CORPORATE LEGAL SERVICES



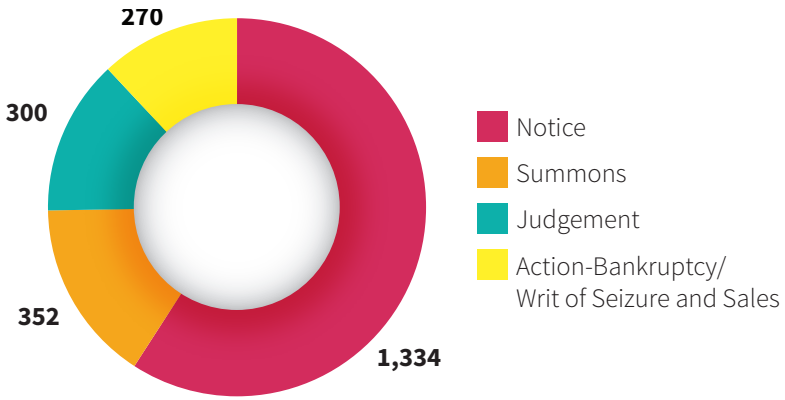
2. Litigation

Covers litigation and enforcement actions against MARA borrowers and guarantors of default loans (Education and Business Financing loans) as well as handle claims against MARA.

a. MARA Education Loan

In 2014, legal action has been taken on 4, 322 MARA Education Loan files.

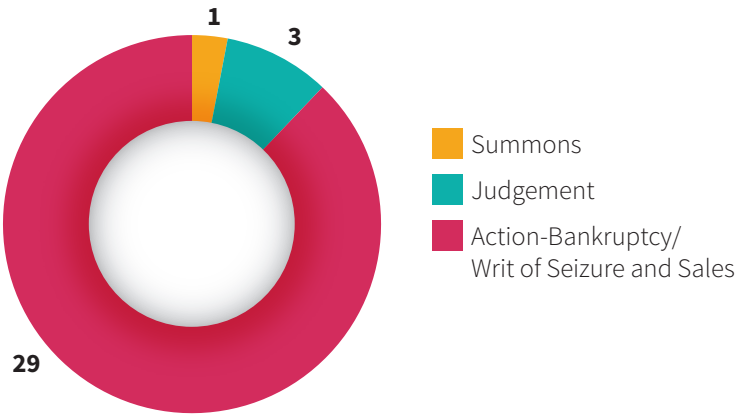
EXECUTION TAKEN ON MARA EDUCATION LOAN FILES



b. MARA Business Financing

33 legal actions were taken on 23 MARA Business Financing files

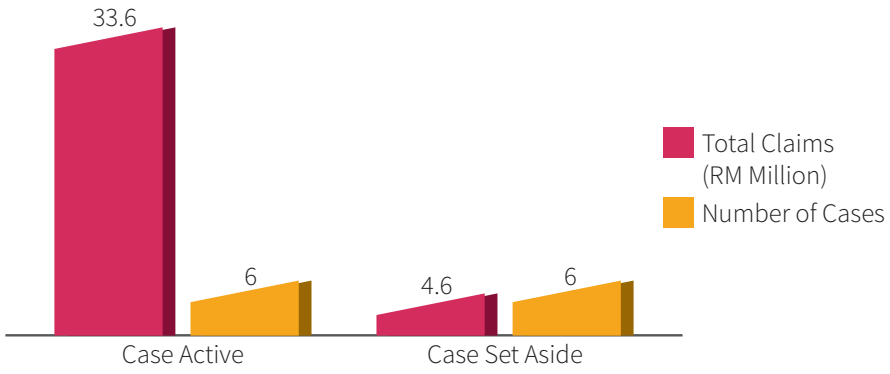
ACTIONS TAKEN ON MARA BUSINESS FINANCING



c. Claims Against MARA

A total of six (6) claims valued at RM4.6 million were set aside while another six (6) lawsuit valued at RM 33.6 are still active

CLAIMS AGAINST MARA



3. Learning and Development

Legal awareness training programmes and a series of engagement with other realetd agencies were conducted for MARA employees.

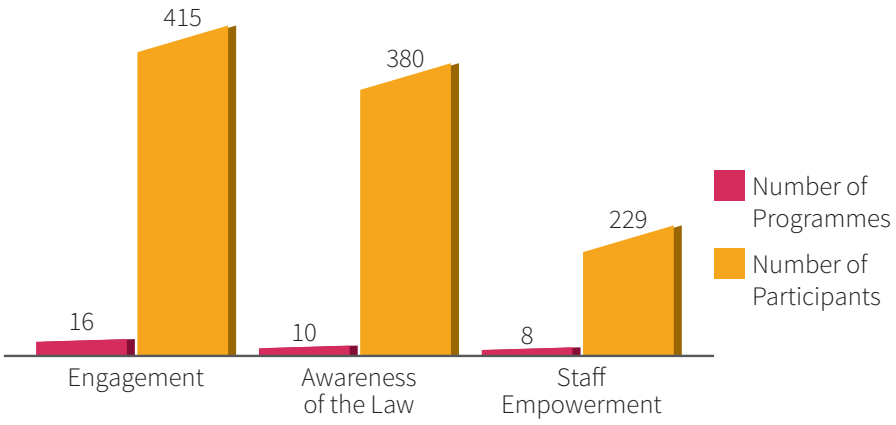
a. Engagement Programmes

A total of 16 engagement sessions with MARA centres and other government agencies involving 415 participants were organised.

b. Legal Awareness Programmes

A total of ten (10) legal awareness programmes involving 380 participants were conducted. The programmes were Sukuk Lectures, MARA Litigation Course and Personal Data Protection Seminar.

LEARNING AND DEVELOPMENT PROGRAMME





MARA Litigation Course Series 1/2014 for Assistant Administration Officer (Enforcement) and MARA District Officer 16-19 June 2014



Personal Data Protection Seminar 2014 to members of MARA Management and Subsidiaries on December 2, 2014

c. Staff Development Programmes

A total of eight (8) programmes were conducted. The programmes were *Ceramah Ihsan dalam Bekerja, Menjana Mukmin Profesional* as well as briefings by Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM).

CORPORATE COMMUNICATION

Corporate communication ensures MARA remain as an effective socio-economic development agency by connecting the organization with various related parties.

The corporate activities enable MARA to publicise education opportunities and career advancement in various fields to the target groups. Numerous measures were taken to enhance MARA's corporate image in accordance with its motto "Global Entrepreneurship and Education".

A strategy has been devised to ensure effective delivery of information received by target group either through on-ground campaign, print, electronic and social media. Among the initiatives undertaken are:

i. MARA Brand Positioning Through Print, Electronic and Social Media

Various programmes and exhibitions organised and participation in expos conducted by various government agencies helped to position the MARA brand in the community. Overall, MARA organised 299 exhibitions and expos in 2014.

The Outcome:

a. The number of e-warta blog visitors increased by 26% per month and received a total of 195,846 MARA Facebook 'likes', with 40% increase compared to 2013.
b. MARA programmes received 8,843 times electronic media coverage and 3,624 times print media coverage in 2014;
c. A total of 12 special documentaries and one (1) special insert were published. In addition, 38 advertisements were issued in the print media to promote MARA products and services.

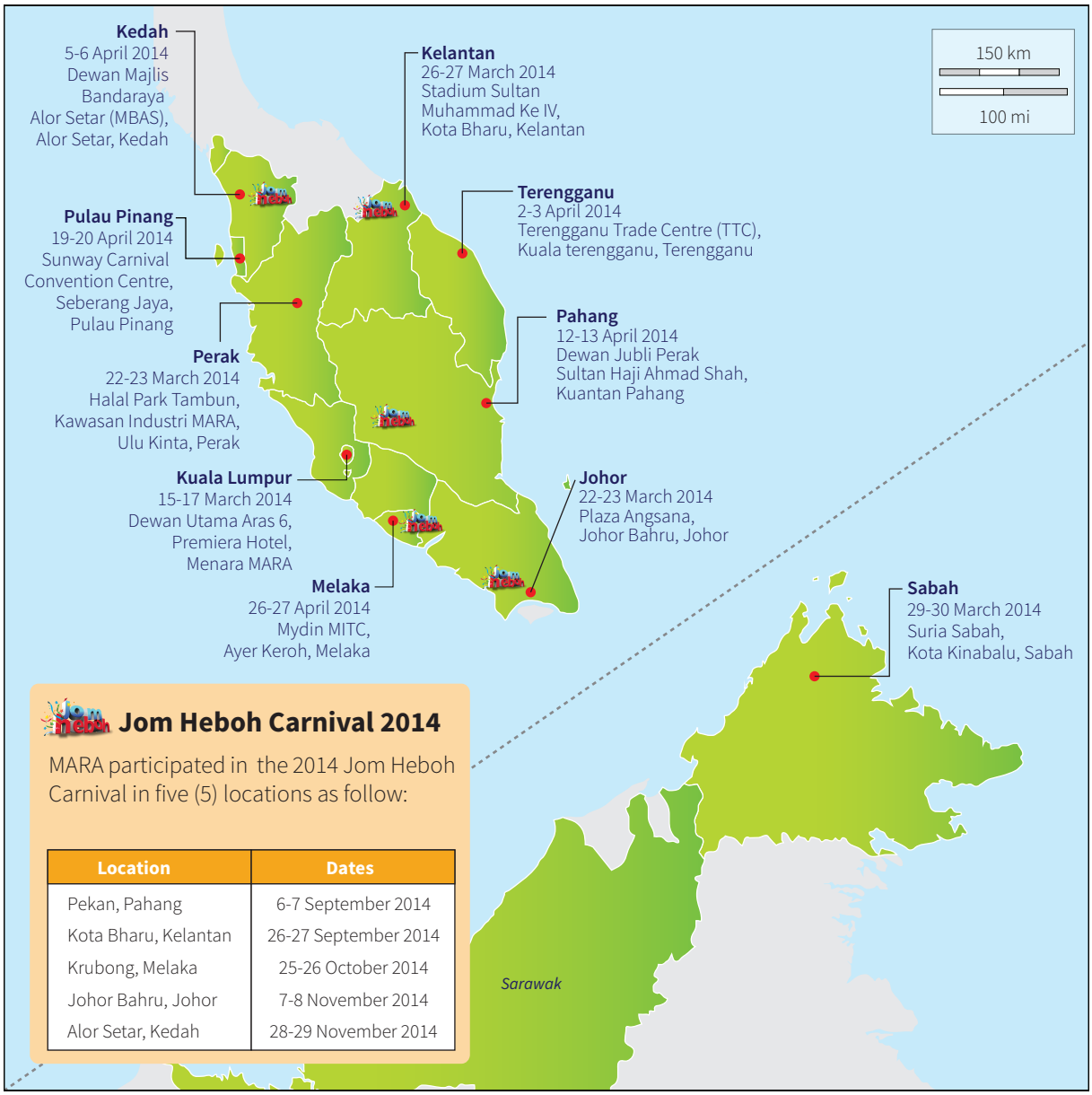
ii. Customer Service and Complaints

MARA is committed to delivering accurate, quick and effective information. This is evident from the 66% decrease in e-complaint compared to 2013. 43% of the total complaints were resolved in less than five (5) working days in accordance with standard PCB.

iii. MARA Education Carnival 2014

The annual carnival is held to provide MARA higher education opportunities to SPM leavers and youth. This enables students to make informed choices in charting their future education according to their qualifications and interests.

MARA Education Carnival was held at 10 locations as follows:



Location	Dates
Pekan, Pahang	6-7 September 2014
Kota Bharu, Kelantan	26-27 September 2014
Krubong, Melaka	25-26 October 2014
Johor Bahru, Johor	7-8 November 2014
Alor Setar, Kedah	28-29 November 2014

The carnivals enabled 1.2 million visitors to obtain information, services and entrepreneurial and education consultancies.

iv. Student and Community Development Programme

This programme targets SPM school leavers and graduates to provide guidance for education and career development opportunities through the following programmes:

A DAY WITH IPMa	GRADUATES SKILLS DEVELOPMENT TRAINING PROGRAMME	CAREER SEMINAR	CAREER FAIR AND GRADUATES PLACEMENT
82 graduates attended the networking session with employers to be specifically trained and increase their job marketability.	A total of 2,157 IPMa and MARA sponsored students benefitted from the skills development seminar and exposure to the current job scenario.	This programme was held 14 times in 14 states, involving 5,000 students. it is aimed at exposing students to opportunities to pursue their studies.	MARA hosted eight (8) career exhibitions and received an average of 11,338 visitors in each exhibition. A total of 2,220 graduates were offered employment in selected companies.

v. Nucleus Programme (I Graduate I Family) and 3P Programme (Student Performance Improvement)

This programme targets Form 4 and 5 students of low-income families from the states of Selangor and Negeri Sembilan. 96 students have benefitted from this programme. A total of six (6) series of Student Performance Improvement Programme were implemented in 14 states including motivational programmes and answering technique workshops with 1,500 participation.

MANAGEMENT COORDINATION

MARA Top Management always prioritises effective delivery and information coordination. The Coordination Unit (UPL) was established as the secretariat responsible for ensuring all decisions and directives are delivered to MARA administrative centres. The main focus of the UPL is as follows:

i. Conducting committee meetings at MARA Management-level including presentations of performance, MARA Management and MARA State Director

ii. Coordinating with all MARA administrative centres to ensure the execution of approved planning from MARA Top Management are carried out within the stipulated time given

iii. Preparing and updating the authorities and responsibilities of MARA Director -General, Deputy Director Generals and Senior Directors in accordance to Section 7 of MARA Act

iv. Updating Terms of Reference of all committees chaired by the Director-General, Deputy Director Generals and Senior Directors and MARA Management team

v. Coordinating follow-ups and paperwork needed by the Ministry from MARA Management

vi. Preparing materials and current research reports from credible sources for reference and use by MARA top Management.

UPL handled 82 meetings for (9) committees under MARA Management:

NO	COMMITTEE	NUM OF MEETINGS
1.	Teraju MARA	28
2.	MARA Management	19
3.	Tender Negotiation	12
4.	Regulations	5
5.	Standard & Costings	5
6.	State Directors	4
7.	Write-Off	4
8.	Coordination & Audit Findings	3
9.	Losses & Expenses	2
	TOTAL	82

MARA Planning & Performance Management presentation for 2014 is done quarterly involving divisions, subsidiaries and MARA State Offices to the Senior Management.

MARA COUNCIL

The Management of MARA Council is conducted by the Council Secretariat Unit (UUM). UUM is responsible for coordinating secretarial services pertaining to National Land Code Documents, Agreement Letters, Memorandum of Understanding (MoA/MoU) as well as Authorization Letters .



Meetings under the purview of Council Secretariat Unit (UUM) in 2014 are as follow :

NO	COMMITTEE	NUMBER OF MEETINGS
1.	MARA Council	8
2.	Council Special Briefing	2
3.	Pre-Council Meeting	7
4.	Procurement Board 'A'	3
5.	Procurement Board 'B'	19
6.	Personnel	8
7.	Higher Grade Promotions	3
8.	Support Group Promotions	3
9.	Board of Appeals	3
10.	Disciplinary Board	8
	TOTAL	64

RESEARCH AND INNOVATION

Innovation and Research Unit (UNI) leads and coordinates research and innovation by putting forward new and innovative ideas among MARA workforce.

In enhancing innovative ecosystem and developing innovative human capital, MARA implemented four main strategies which are:

i. Strengthening the capacity to innovate
ii. Encouraging commercialisation of innovative products
iii. Enhancing the protection of intellectual property
iv. Enhancing the research culture

The activities carried out by UNI during 2014 were:

NO	ACTIVITY
1.	Publication of Education and Training Journal and MARA Innovation Journal twice a year (Jun and December).
2.	**Intellectual Property (IP Registration)** ❍ 17 MARA innovation products were filed for registration with Perbadanan Harta Intelek Malaysia (MyIPO). ❍ Three (3) innovations products were registered under Industrial Design and 14 products under Patent. ❍ Intellectual Property and Commercialisation document policy and manual was reviewed.
3.	**Commercialisation of Innovation Products** ❍ Product Pitching Session with Bumiputera Manufacturer and Services Industry. ❍ Networked with Innovation and Research Centre, Universiti Putra Malaysia and Cress Limited UK. ❍ Fund allocation of RM20,000 for Smart Table Quality Development for pre-commercialisation.
4.	**Becoming the hub for Research and Innovation of Knowledge Sharing and Dissemination.** ❍ Establishment of Research and Innovation Unit Interactive Portal to publicise MARA innovation activities and success story.
5.	**MARA Research and Innovation Grant Scheme (SGPIM)** ❍ 71 research and innovation projects were approved totalling RM2.34 million.
6.	**MARA Innovation Acculturation Programme** ❍ MARA Innovation Award 2014 ❍ Innovation Acculturation Programme through participation in: – Creative Talk Programmes and Intellectual Discourse – Innovation Exhibition: • Malaysia Technology Expo 2014 (MTE 2014) • International, Invention, Innovation & Technology Exhibition 2014 (ITEX 2014) • KKLW Quality and Innovation 2014 ❍ Collaborative Conference and International Technical and Technology Expo ❍ Intellectual Property Preparation and Research Project Proposal Writing Workshops under SGPIM ❍ Innovation and Creativity Development Courses for all MARA centres ❍ Financing research article publication fees for international journals; International Scientific Indexing (ISI) and Scopus.



Engagement with the Association of Bumiputera Manufacturers and Services Industry



MARA won Three (3) awards in the Rural and Regional Development Ministry (KKLW) Innovation Award 2014



ENTREPRENEURSHIP SECTOR

ENTREPRENEUR DEVELOPMENT

INDUSTRIAL DEVELOPMENT

BUSINESS INFRASTRUCTURE

BUSINESS FINANCING

MARKETING AGENCY PLATFORM
– GLOCAL LINK (M) SDN. BHD.

PRODUCT DESIGN DEVELOPMENT
– MALAYSIA DESIGN DEVELOPMENT CENTRE (DDEC)

FURNITURE TECHNOLOGY DEVELOPMENT – F.I.T. CENTER SDN. BHD. (FITEC)

ENTREPRENEURSHIP SECTOR

In 2014, the entrepreneurship sector doubled its efforts to achieve the objective of spearheading the entrepreneurship field through Bumiputera equity ownership as envisioned in MARA 2011-2020 Strategic Transformation Framework. The implemented entrepreneurship development programmes focus on achieving the target outcome of producing successful and innovative entrepreneurs for five (5) categories: corporate entrepreneurs, technopreneurs, manufacturing and retail entrepreneurs and credible Bumiputera contractors.

The entrepreneurial development concept is based on an inclusive entrepreneurial ecosystem. As such, the edu-biz parks were developed by taking into consideration the various stages in the chain of a holistic entrepreneur development.

KPI

Target 2014	To develop **30,000** entrepreneurs	Business financing to **8,000** entrepreneurs	Developing **100** Groom Big entrepreneurs
Achievement 2014	Succeeded in developing 57,344 entrepreneurs	Provide financial assistance to 9,010 entrepreneurs	Successfully strengthened the development of 102 Groom Big entrepreneurs

INITIATIVE

- International Innovation Entrepreneurship Exposition
- Customer Driven Funding
- Groom Big Programme
- Conversion Programme
- Edu-Biz Park

OUTCOME

- Corporate Entrepreneurs
- Technopreneurs
- Retail Entrepreneurs
- Manufacturing Entrepreneurs
- Credible Contractors

This Bumiputera entrepreneurial development approach is implemented by three (3) divisions under the MARA Entrepreneurship Sector:

i. Entrepreneur Development

Focuses on creating competent entrepreneurs (the individual) in business management and development from the creation to the establishment of entrepreneurs in the business ventured.

ii. Industrial & Infrastructure Development

Focuses on the business development (the enterprise) in strategic industry value chain towards becoming global industry players. Industrial development is supported by the provision of business premises which are conducive for business development; and

iii. Business Financing

Provides various financial facilities as an instrument to support entrepreneurs in their business endeavours.

In addition, three (3) wholly-owned MARA subsidiaries also contributed towards entrepreneurial development efforts in their respective fields.

iv. Business Platform

Glocal Link Sdn. Bhd. is the marketing arm to assist entrepreneurs expand their products/services.

v. Development of Product Design

DDEC Sdn. Bhd. is a product design developer to develop entrepreneurs' product design to ensure product marketability globally.

vi. Furniture Technology Development

FITEC Sdn Bhd is a specialised technology resource centre set up to boost the development of Bumiputera furniture industry.

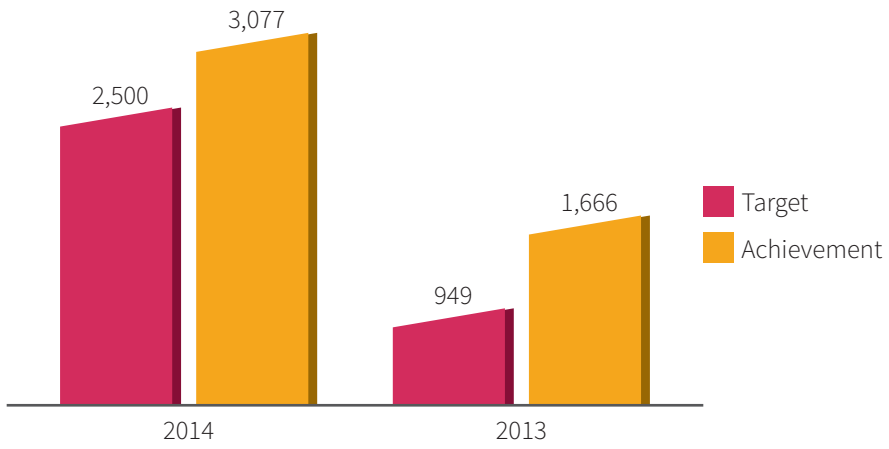
ENTREPRENEUR DEVELOPMENT

Entrepreneurship development programmes implemented by MARA entrepreneur Development Division aimed to produce new entrepreneurs and empower existing entrepreneurs to be globally innovative and competitive. The four (4) main programmes that support entrepreneurial development objectives are:

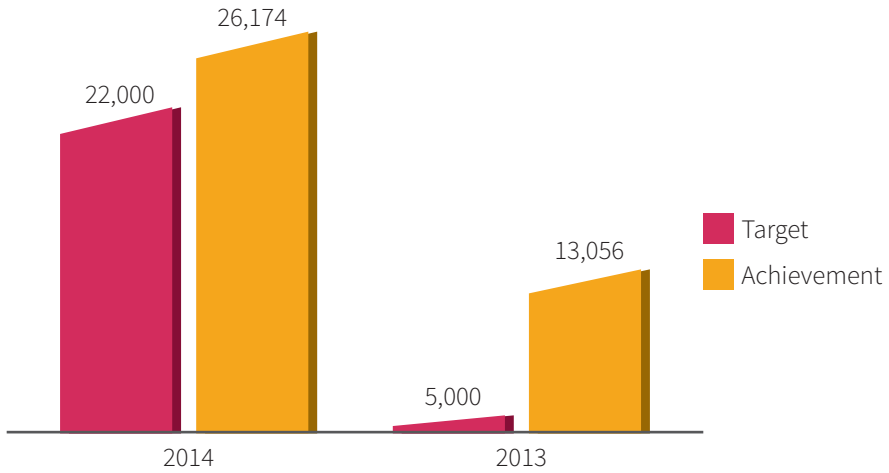
I) Entrepreneurship Training

Entrepreneurship Training is a key requirement to equip entrepreneurs with entrepreneurial qualities, knowledge, skills and are tech-savvy. In 2014, 52,807 entrepreneurs participated in entrepreneurial training through three (3) major programmes; Entrepreneurship Acculturation, Entrepreneur Creation and Entrepreneur Enhancement, with a total expenditure of RM14, 036, 986.

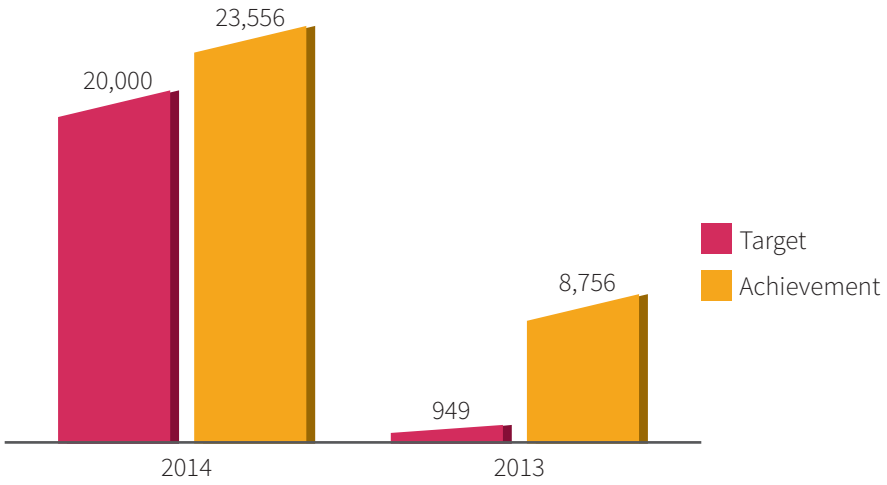
NUMBER OF PARTICIPANTS IN ENTREPRENEUR CREATION PROGRAMME



NUMBER OF PARTICIPANTS IN ENTREPRENEURSHIP ACCULTURATION PROGRAMME



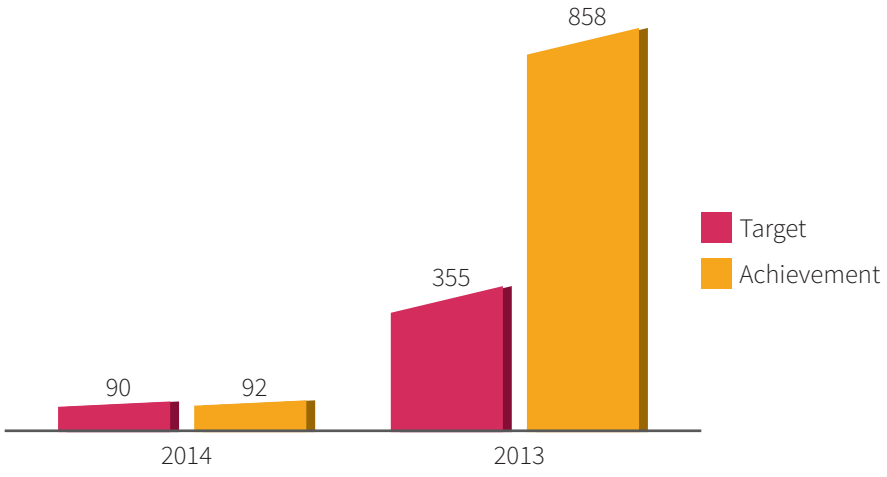
NUMBER OF PARTICIPANTS IN ENTREPRENEUR ENHANCEMENT PROGRAMME



ii. Technopreneur Programmes

MARA develops technology-oriented entrepreneurs through two (2) Technopreneur Programmes; Technopreneurship Degree Programme (PSTK) and Strategic Technology Development Programme (PPTS). Both programmes provide opportunities for entrepreneurs of Small Medium Enterprise (SME) to scale up through enhancement of knowledge and technology with strategic partners. In 2014, a total of 92 technopreneurs benefited under these programmes with a total expenditure of RM1,000,000.

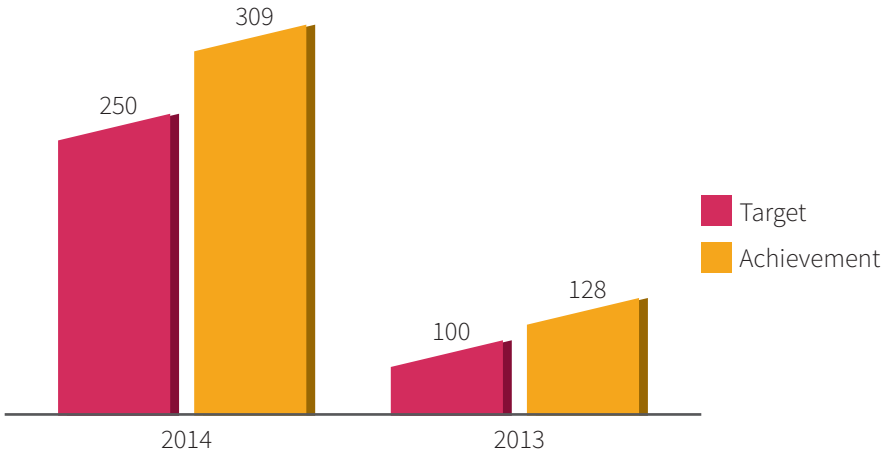
NUMBER OF PARTICIPANTS OF TECHNOPRENEUR PROGRAMME



iii. Business Standards Development

Business Standards Development aims to develop Bumiputera-owned companies adopt industry best practices and obtain accreditation/certification such as Halal, ISO, MeSTI, HACCP and GMP. Under this programme, entrepreneurs are given consultation and guidance to develop businesses and fulfill standardisation requirements. This promotes competitiveness and enables their products to be marketed globally. In 2014, 309 entrepreneurs benefited from this facility with a total expenditure of RM3, 255, 551.

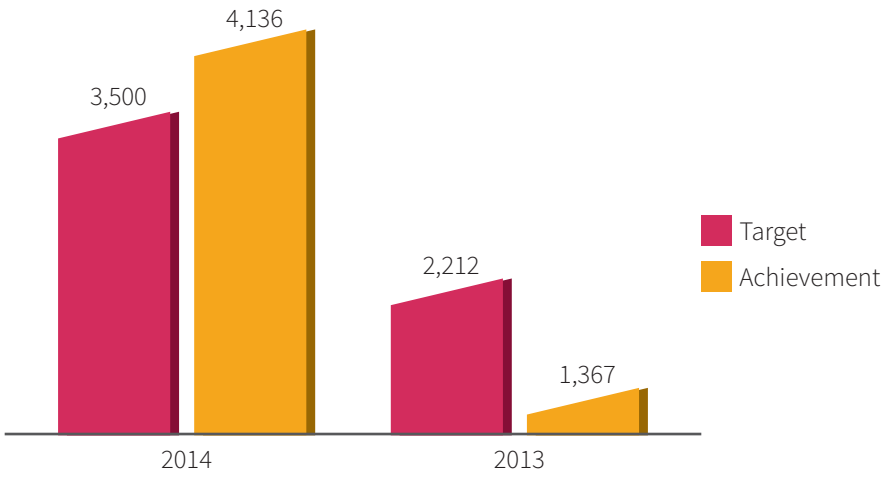
NUMBER OF PARTICIPANTS IN BUSINESS STANDARDS DEVELOPMENT PROGRAMME



iv. Marketing Development

Marketing Development programme provides exposure and opportunities to many Bumiputera entrepreneurs to promote and expand market access for products and services through participation in trade fairs/expos, advertising, business matching and networking. In 2014, a total of 4,136 entrepreneurs participated with a total expenditure of RM5,383,102.

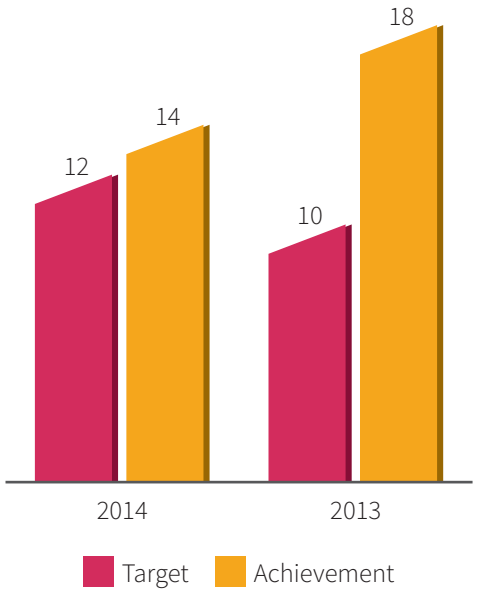
NUMBER OF PARTICIPANTS IN MARKETING DEVELOPMENT PROGRAMME



i. Corporate Entrepreneur Development (The Baron)

The programme was introduced in 2013 as an initiative to produce corporate entrepreneurs through equity ownership, enabling Bumiputera entrepreneurs to lead companies with good prospects. This encourages the entrepreneurs to participate effectively in wealth and job creation for the country's economic growth. In addition, more Bumiputera professionals are engaged in the management of companies with the transfer of foreign technology and expertise into the country through equity ownership of multi-national corporations (MNC) operating in Malaysia. In 2014, a total of 14 corporate entrepreneurs have benefitted from the programme with a total expenditure of RM53,500,000.

NUMBER OF ENTREPRENEURS IN THE BARON PROGRAMME



INDUSTRIAL DEVELOPMENT

MARA initiated five (5) programmes for the development of corporate entrepreneurs, technical and vocational retail industry entrepreneurs (TVET), manufacturing industry entrepreneurs, credible contractors in construction industry based on Industrialised Building System (IBS) and young entrepreneurs (Conversion and Startup concepts).

THE BARON PROGRAMME Corporate Entrepreneur Development	PUTEK PROGRAMME Vocational and Technical Entrepreneurs Development Programme	SMART AUTO PROGRAMME Automotive Entrepreneurs Development Programme
MANUFACTURING & PIONEERING FACILITIES Manufacturing Industry Entrepreneur Development	IBS PROGRAMME IBS- based credible contractors Development	PUTRA PROGRAMME Young Entrepreneur Development: Conversion Concept

The breakdown of the 32 corporate Entrepreneurs in The Baron Programme is as follows:

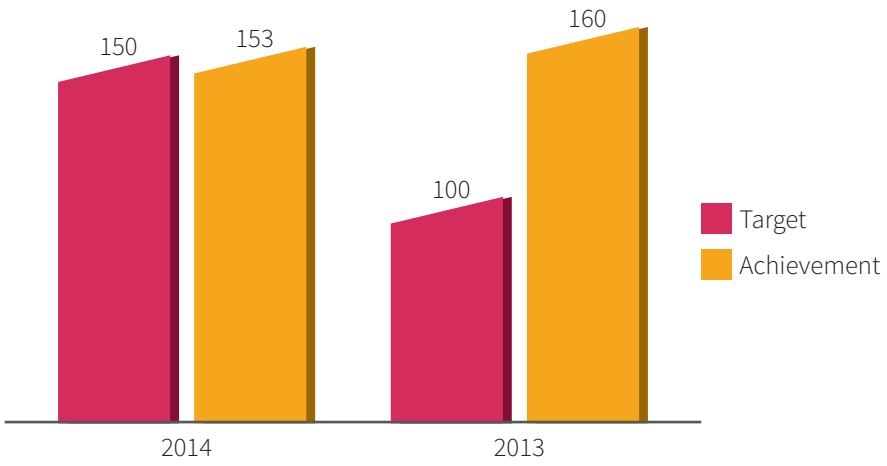


ii. Technical Entrepreneur Development (PUTEK)

Technical Entrepreneur Programme has been implemented since 2000 and aims to assist those who possess technical skills and vocational training (TVET) strengthen their business ventures. TVET entrepreneurs are mainly graduates of MARA Education Institutions (IPMa) such as GIATMARA, IKM, KKTM and UniKL, as well as graduates of other TVET institutions. In 2014, 463 participants attended the training. Out of the total number, 153 companies received facilities to upgrade the machine/ business equipment as well as working capital. The total expenditure for this programme in 2014 is RM8,952,027.75 as compared to RM8,205,832.40 in 2013.

The total number of entrepreneurs under PUTEK Programme for 10th Malaysia Plan (2011-2015) as at December 2014 is 540. This programme has successfully assisted entrepreneurs to increase the company's earnings, business net value and offer employment opportunities to the community.

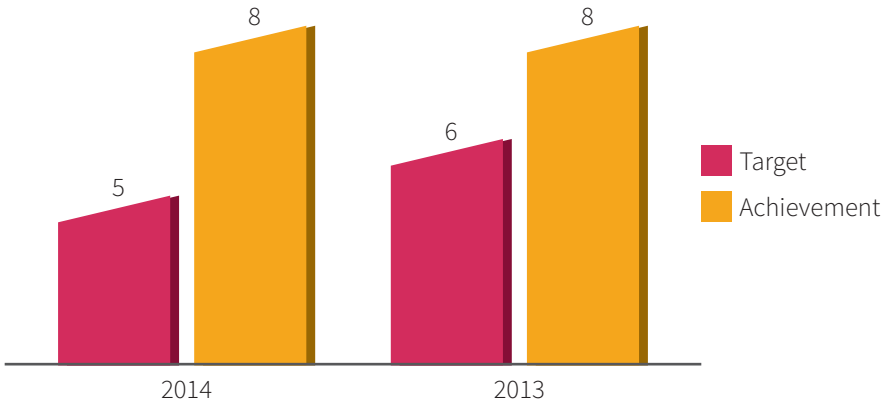
NUMBER OF PUTEK ENTREPRENEURS



iii. Automotive Retailing Entrepreneur Development (Smart Auto)

Smart Auto Programme raises standards of Bumiputera-owned automotive workshops either through a network of 3S (Sales, Service and Spare Parts), 2S or upgrading of 1S workshops. Implemented in 2013, the programme emphasises on the physical look of the workshop, the use of technology, competent services and adopting the industry's best practices. The programme is further strengthened in 2014, with collaboration with the key players of the industry; Naza Motor and Malaysia Automotive Institute (MAI). A total of eight (8) Bumiputera-owned companies have upgraded their existing workshops under this programme costing RM6,149,000 as compared to RM13,350,000 in 2013. A total of 16 Auto Smart workshops were developed since the implementation of the programme in 2013 until 2014. The selected entrepreneurs are also potential candidates for the Groom Big programme.

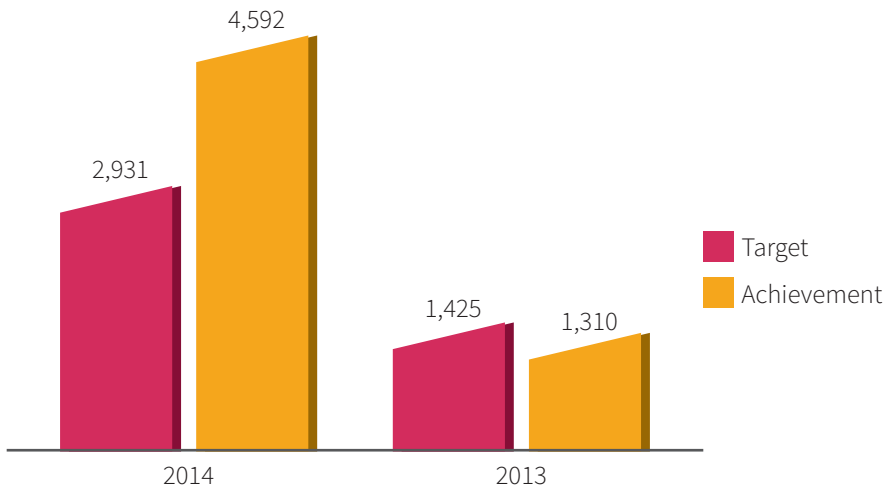
NUMBER OF AUTOMATIVE RETAILING ENTREPRENEURS OF SMART AUTO PROGRAMME



iv. Construction Industry Entrepreneur Development (IBS-PERHEBAT)

The development of entrepreneurs in construction industry for 2014 focuses on military retirees with potential to become IBS entrepreneurs (Industrial Building System) in collaboration with Perbadanan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT). IBS MARA - PERHEBAT programme is intended to provide the basis for construction industry chain with IBS concept from producer/manufacturer, distributor/vendor to installer levels. In 2014, efforts to develop credible Bumiputera contractors of the target group is still in its initial stage. Training was provided to 4,583 PERHEBAT members (installer level) and IBS contractors with a total expenditure of RM5,185,045 in 2014 as compared to RM11,679,000 in 2013.

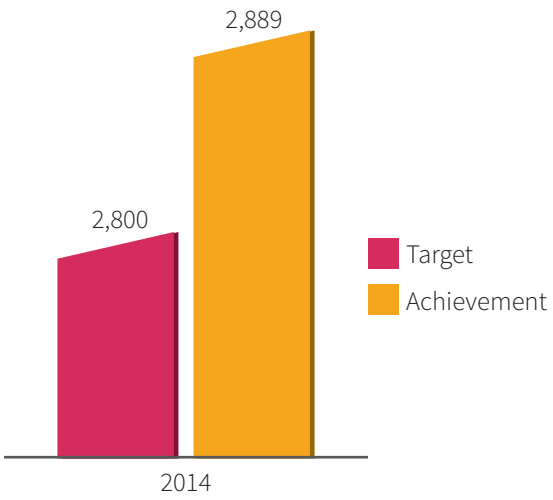
NUMBER OF IBS-PERHEBAT CONSTRUCTION INDUSTRY ENTREPRENEURS



v. Young Entrepreneur Development (PUTRA)

In 2014, MARA focuses on grooming the youth in particular MARA education institutions graduates to become dynamic, small scale entrepreneurs by helping them with their startups. This conversion concept programme includes micro financing and hand-holding coaching to ensure the success of these entrepreneurs. PUTRA entrepreneurs from various potential business areas will continue to be developed through improvement and strengthening programmes in MARA Entrepreneurship Development Programme chain. The total expenditure of this programme is RM25,572,327 for 2,889 young entrepreneurs.

NUMBER OF PUTRA ENTREPRENEURS



vi. Halal Vaccines Research and Development Special Project

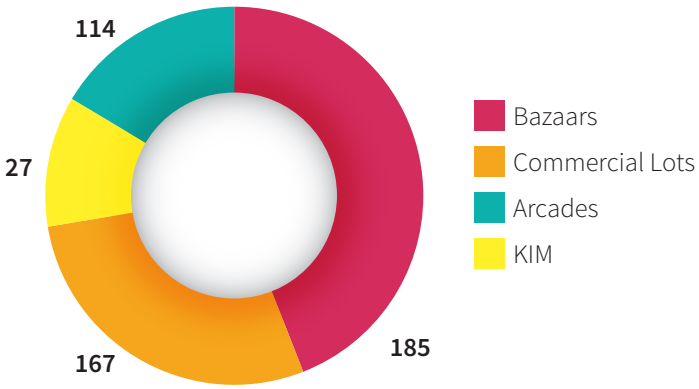
MARA is the chosen agency for fund distribution and monitoring of halal vaccine research project development undertaken by a Bumiputera-owned company, Natural Wellness Pharmaceuticals (M) Sdn Bhd (NWPMSB). This project is conducted in collaboration with medical laboratories in the United States. In 2014, the pursuit of the research and development of Shariah compliant meningitis vaccine is successful. This is an alternative to the imported vaccines that are not Shariah compliant. This research and development also has the potential to be expanded to other vaccines to benefit the community.

MARA Strategic Partners in Industry Development Chain

BUSINESS INFRASTRUCTURE

Business premises is one of the key Infrastructure facilities that supports Entrepreneur Development Programmes. Lots in MARA business premises are rented to entrepreneurs of Small Medium Enterprise (SME). The incubator-concept lots enable entrepreneurs to compete at a higher level. In 2014, MARA owns 7,239 lots in 493 business premises nationwide, as compared to 7,242 lots in 486 business premises in 2013. This includes MARA industrial plant lots (KIM)/workshops and retail industry business lots.

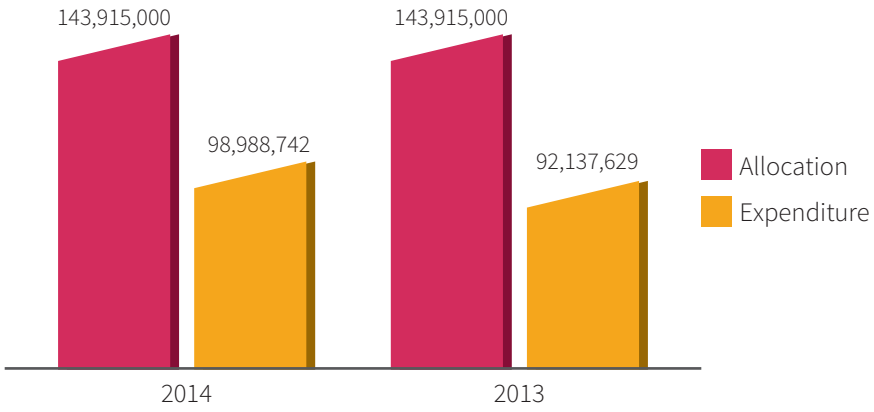
NUMBER OF PREMISES BY CATEGORY



i. Premise Upgrades and Redevelopment

In 2014, a total of 11 premises have been upgraded or redeveloped with a total expenditure of RM98,988,742. The upgrading of existing premises and redevelopment of the old premises that are conducive for business. It is also to enhance its image to attract people to the business in the premise.

PREMISE UPGRADES AND REDEVELOPMENT EXPENDITURE



Upgraded and Redeveloped MARA Premises



Bazar Benut, Johor



Plaza Kayangan, Kangar, Perlis



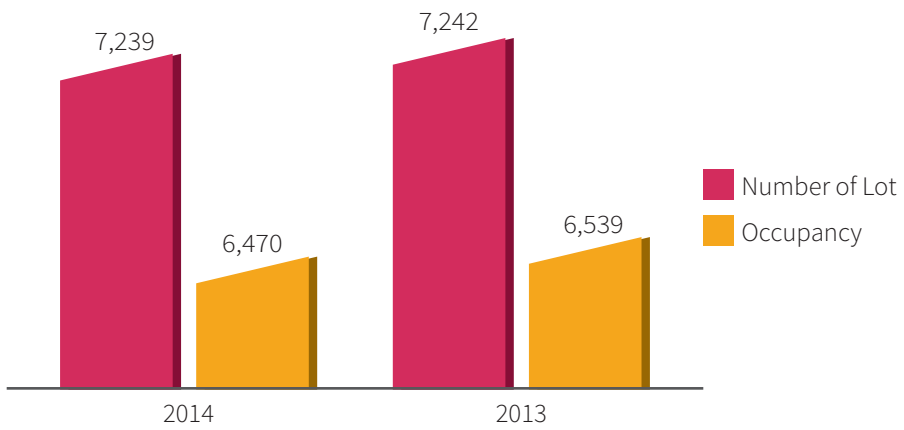
Sultan Sulaiman Building, Kuala Lumpur



Arked Sik, Kedah

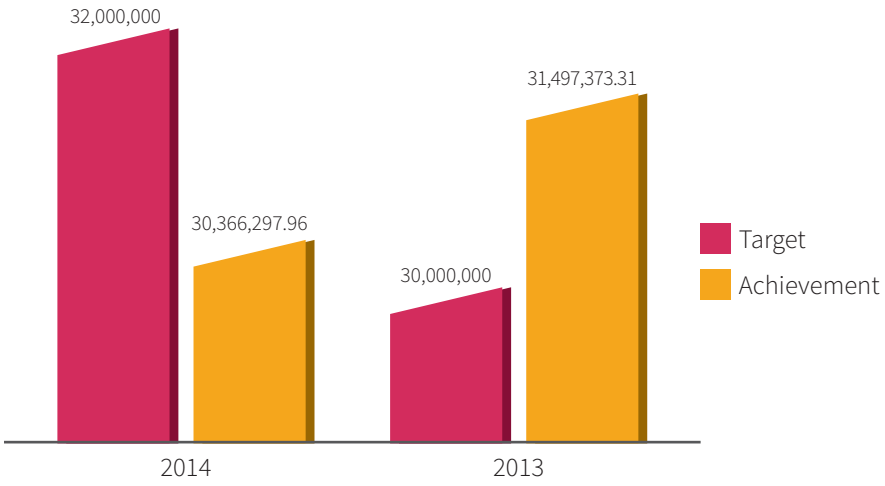
Construction of container-concept premise/cabin is an innovation in the construction of premises in rural areas. Costs used for the construction of container/cabin is lower than the cost of conventional construction. The quick set up of the project and its mobility are the characteristics of MARA's new innovative projects. In 2014, nine (9) containers/cabins projects with a total expenditure of RM4,526,000 were approved and expected to be completed in 2015.

OCCUPANCY OF MARA BUSINESS PREMISES



In 2014, 94.8 % or RM30,366,297.96 collection of rent payments were received compared to the target of RM32,000,000. This performance shows a decrease compared to the 2013 performance, as 11 premises are emptied/no rental collection made, due to redevelopment/upgrading of the premises.

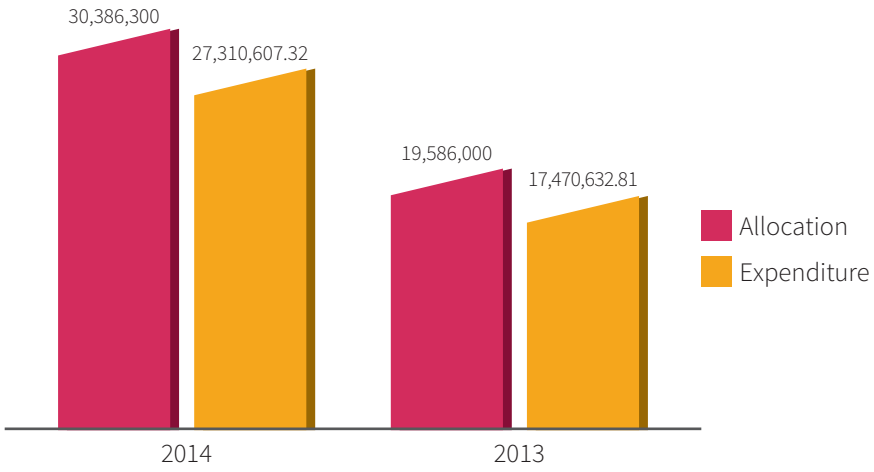
RENTAL COLLECTION OF MARA BUSINESS PREMISES



ii. Premise Maintenance

The maintenance of premises is an ongoing effort to ensure MARA's business premises are in good condition, clean and safe. Maintenance undertaken ensures the premises are welcoming and comfortable for tenants and visitors.

MARA BUSINESS PREMISE MAINTENANCE EXPENDITURE

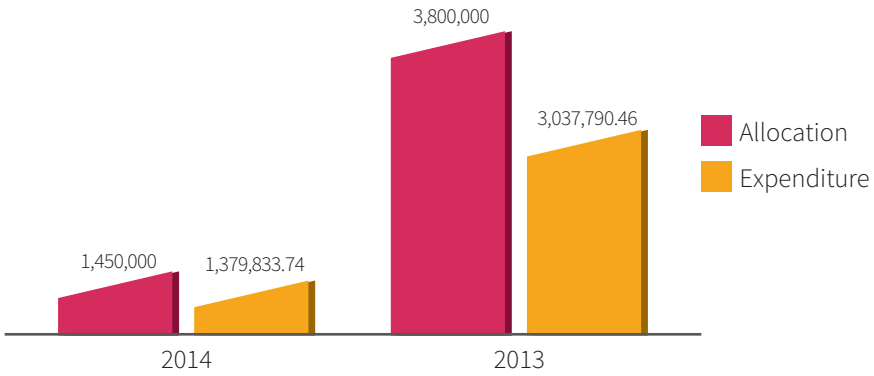


ii. Business Premise Promotions

Business Premise Promotions are held on a regular basis particularly during festive seasons to attract people to patronise MARA's business premises. Among the themes of the promotion programmes held throughout 2014 are;

- Entrepreneur Carnival by state;
- Eid Celebration Sales;
- National Independence Exhibition;
- Wedding Fair; and
- Book and School Fairs.

BUSINESS PREMISE PROMOTIONS PROGRAMME EXPENDITURE



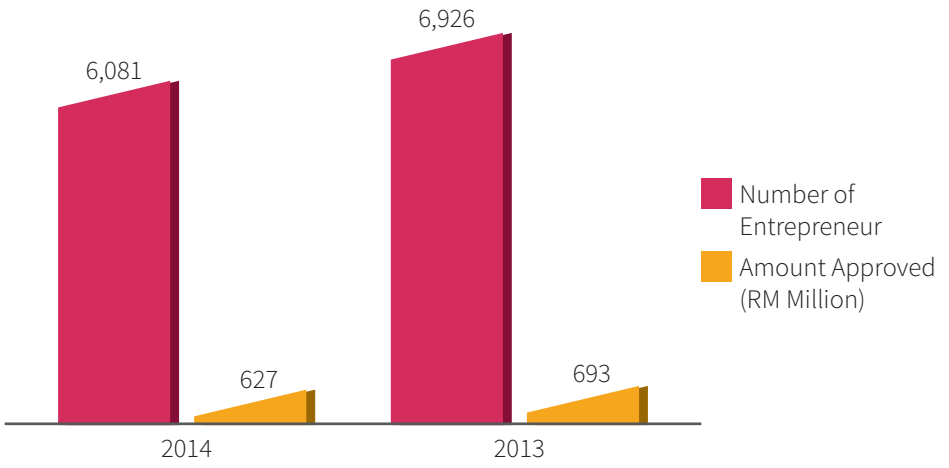
BUSINESS FINANCING

MARA has implemented shariah–compliant business financing since 1995. In line with the Government Transformation Programme and Bumiputera Economic Empowerment Agenda (PEB), three (3) MARA business financing schemes are offered to support entrepreneurial development as follows:

i. Contractors' Express Financing Scheme (SPiKE)

SPiKE is an easy and quick scheme that aims at increasing the number of credible Bumiputera contractors. The scheme is accessible to contractors of G1, G2, G3, G4 and G5 grades in the fields of construction, supply, services and electricity. The approval is given within three (3) days after complete documentation is submitted.

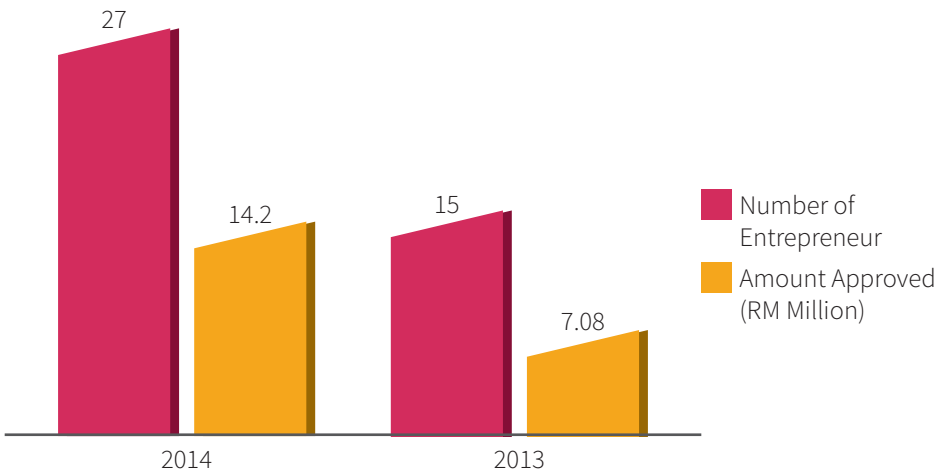
CONTRACTORS' EXPRESS FINANCING SCHEME



ii. MARA Entrepreneur Guarantee Scheme (SJUM)

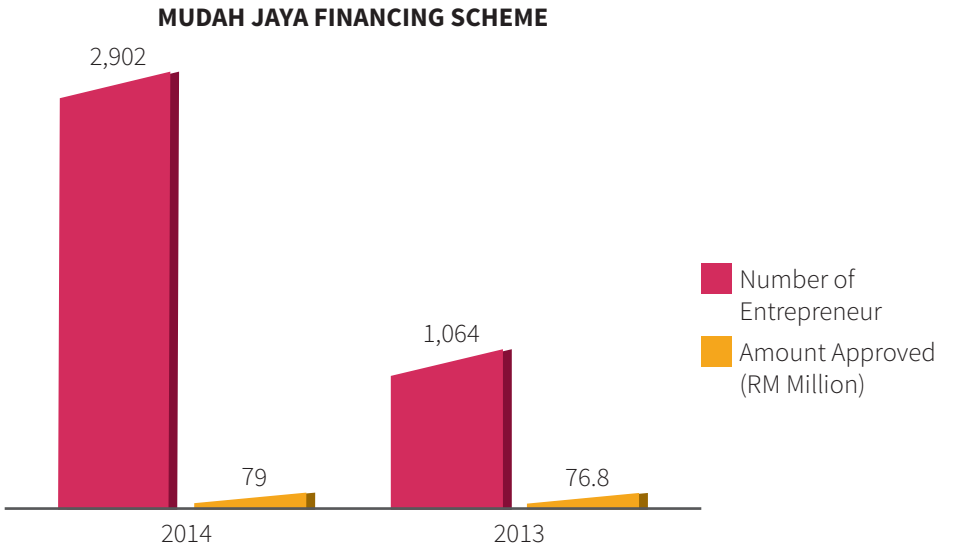
SJUM is a financing facility to support the MARA Groom Big Programme. MARA acts as guarantors for selected Bumiputera entrepreneurs receiving loan facilities from commercial banks.

ENTREPRENEUR GUARANTEE SCHEME



iii. Mudah Jaya Financing Scheme (SPiM)

SPiM is a financing facility to assist Bumiputera entrepreneurs develop their existing business in trade, services and manufacturing sectors .



Kosmo! Utusan Malaysia

Dana untuk usahawan bumiputera

Bank Rakyat tawar Skim Jaminan Usahawan Mara bernilai RM200 juta

FAHMY AZRIL ROSLI

KUALA LUMPUR – Bank Rakyat memperuntukkan dana pembiayaan bernilai RM200 juta di bawah Skim Jaminan Usahawan Mara (MEGS) kepada usahawan bumiputera di bawah Majlis Amanah Rakyat (Mara) bermula tahun ini.

Presiden merangkap Pengarah Urusan Bank Rakyat, Datuk Mustafha Abd. Razak berkata, MEGS menawarkan kemudahan pembiayaan kepada usahawan dan perniagaan yang berdaya maju dan patuh syariah manakala Mara bertindak sebagai penjamin sehingga 80 peratus daripada nilai yang diberikan.

"Kami menyediakan pembiayaan serendah RM200,000 hingga maksimum sebanyak RM2 juta bergantung kepada jumlah pembiayaan dan jenis perniagaan yang mahu dijalankan dengan tempoh bayaran balik sehingga 10 tahun bergantung kepada saiz perniagaan.

"MEGS menawarkan pembiayaan jangka panjang, terutamanya dalam sektor pembuatan dan perkhidmatan yang meliputi aspek pembelian hartanah atau mesin, pembiayaan modal kerja, kontrak dan jaminan bank.

"Caj jaminan satu peratus dikenakan kepada setiap syarikat perniagaan berstatus milikan tunggal, perkongsian dan syarikat sendirian berhad yang beroperasi sekurang-kurangnya dua tahun," katanya.

Beliau berkata demikian kepada pemberita pada sidang akhbar selepas majlis menandatangani memorandum perjanjian (MoA) di antara Bank Rakyat dan Mara di sini semalam.

Turut hadir Ketua Pengarah Mara, Datuk Ibrahim Ahmad dan Setiausaha Majlis Mara, Mohd. Salleh Abdullah.

Mustafha menjelaskan, pihak bank akan membuat penilaian kredit ke atas permohonan pembiayaan di bawah skim ini dan akan mengemukakan penilaian tersebut kepada pihak Mara untuk kelulusan akhir jaminan.

Sementara itu, Ibrahim berkata, Bank Rakyat merupakan rakan kerjasama yang ketiga selepas Bank Muamalat dan Malaysia Building Society Bhd.

BANKRAKYAT



MUSTAFHA (kiri), Ibrahim dan Mohd. Salleh (kanan) pada majlis pelancaran Skim Jaminan Usahawan Mara di Kuala Lumpur semalam.

MARA Collaboration with Bank Rakyat for Business Financing Facility

MARKETING AGENCY PLATFORM

MARA implements marketing development for Bumiputera entrepreneurs through a wholly-owned subsidiary of MARA, Glocal Link (M) Sdn Bhd (GLSB). GLSB acts as a marketing agent for MARA to promote the products of the entrepreneurs in local and global markets.

In 2014, GLSB has expanded its marketing platform through broadcasting channel Internet Protocol Television (IPTV); MARAtv. This platform has been fully utilised to assist entrepreneurs expand their marketing campaign through advertising in MARAtv. A total of 109 entrepreneurs have promoted their products through MARAtv advertising packages in 2014. In addition, MARAtv also acts as broadcasting agent for programmes and development activities of MARA and the Ministry of Rural and Regional Development.

A merchandise store, Pride & Glory was launched under GLSB. The store serves as a platform for entrepreneurs to market their gift products as MARA corporate product brand.

To support the marketing activities undertaken, a subsidiary of GLSB, the Glocal Link Travel & Tours Sdn Bhd (GLTT) provides flight ticket booking services and travel management.





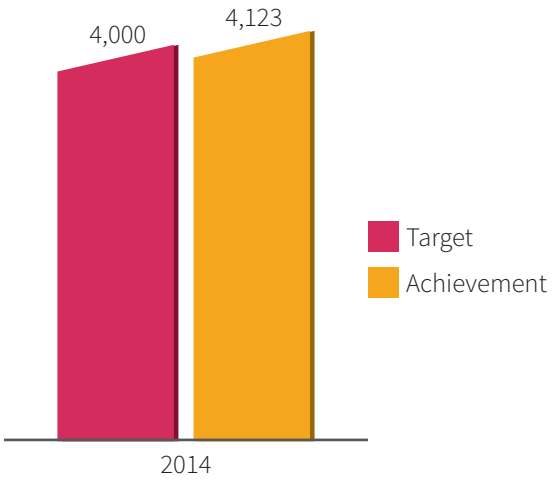
1. The Launching of MARAtv

2. Pride & Glory Products

PRODUCT DESIGN DEVELOPMENT

MARA facilitates the development of local entrepreneurs product design through its subsidiary; Malaysia Design Development Centre (DDEC). This centre plays a role in adding commercial value to products for domestic and international markets. DDEC assists the Small Medium Enterprise (SME) industry in the development of process design, brand products, obtaining design standards, certification and commercialisation. In 2014, DDEC developed product design projects for 4,123 entrepreneurs.

NUMBER OF ENTREPRENEURS FOR PRODUCT DESIGN DEVELOPMENT PROGRAMME



DDEC is also positioning itself as a major hub for design activities by participating in 78 activities through promotions and newspaper inserts, fairs and entrepreneurship training collaboration.



Commercialisation of Entrepreneurs Product Design



Consultancy Service for Entrepreneur

FURNITURE TECHNOLOGY DEVELOPMENT

To assist Bumiputera equity sharing in furniture industry, Furniture Industry Technology Center (F.I.T Centre Sdn Bhd) has implemented activities in technical training, producing innovative design and product development, as well as expanding opportunities in furniture supply to increase revenues for vendors. FITEC collaborated with various agencies such as the Malaysian Timber Industry Board (MTIB), National Housing Company Limited (NHC), the Forest Research Institute Malaysia (FRIM) and others.

FITEC Furniture Vendor Programme	
The programme is carried out to meet the objectives of Bumiputera furniture industry development as follows: • Facilitate entrepreneurs in market access and create more Bumiputera furniture entrepreneurs. • Restore and redevelop the economy of Bumiputera furniture entrepreneurs. • Assist entrepreneurs to be more competitive at local and global market. • Increase the capacity, quality and entrepreneurial skills in the management of furniture supply to the customers	
114 entrepreneurs	**Market Focus:** • MARA Education Institutions (IPMa) • National Housing Company Limited (SPNB) • 1Malaysia People's Housing Programme (PR1MA) • Boustead Holdings Berhad

Training Programmes	
1,045 entrepreneurs are trained and given facilities through 73 training programmes	**Focusing on:** • Wood/steel/aluminium furniture entrepreneurs • Upholstered furniture entrepreneurs • Furniture Designer • Young Designer programme with Unified International College, Melaka • Cabin/container Entrepreneurs programme

FITEC Furniture Design Programme	
Produced 60 new furniture designs in 2014	Design and build cabin concept stores for MARA and other interested ministries in various locations nationwide.

Other programmes
• National Furniture Design Symposium 2014 on 26 and 27 November 2014, jointly organised by FITEC & FRIM with participations from 300 public university students and designers nationwide. • 'An evening with Bumiputera Furniture Entrepreneurs' Programme on 7 April 2014.

Recognition of International Certification
• ISO Certificate "MS ISO 9001: 2008: Quality Management Certification" awarded by BM Trada, UKAS-UK on July 3, 2014 . • MS ISO 17025 – Furniture Testing Laboratory Certification awarded by the Department of Standards Malaysia in December 2014. With this certification, FITEC Furniture Testing Laboratory becomes internationally recognised.



FITEC Furniture Training Programmes



EDUCATION SECTOR

SECONDARY EDUCATION

TECHNICAL AND VOCATIONAL
GIATMARA

EDUCATION SPONSORSHIP

EDUCATION TECHNOLOGY

HIGHER EDUCATION

UNIVERSITI KUALA LUMPUR (UNIKL)

GERMAN-MALAYSIAN INSTITUTE (GMI)

KOLEJ POLY-TECH MARA (KPTM)

MARA EXCELLENT VENTURES (MEX)

MARA EDUCATION SECTOR

INITIATIVE	KPI	OUTCOME
Secondary Education	**2014 Target:** Creation of Science and Mathematics-based Secondary Education Graduates: 7,500 **2014 Achievement: 7,587**	• Excellent Students
Pre-University		
Semi Professional	**2014 Target:** Sponsorship of students in Top 100 Universities : 300 **2014 Achievement: 397**	• Leaders
Degree (Local & International)		
Top University	**2014 Target:** Training the country's Professional and Semi Professional workforce: 17,340 **2014 Achievement: 17,436**	• Professionals
Masters & PhD (Local & International)		
Meister Craftsmanship		• Global Competent Workforce
Competency Certificate		
Diploma	**2014 Target:** Training the country's Technical & Vocational Workforce: 30,660 **2014 Achievement: 32,286**	• Potential Technopreneurs
Certificate		

The MARA Education Sector completes the MARA ecosystem in realizing the second objective of the MARA Strategic Plan: Producing Global Human Capital with Integrity. There are five (5) divisions and five (5) subsidiaries that are directly responsible for the development of MARA education programmes, namely Secondary Education Division, Skills & Technical Education Division, Higher Education Division, Sponsorship Division, Education Technology Division, GIATMARA, UniKL, GMI, KPTM and MARA Excellent Ventures Sdn. Bhd. All of these entities perform various functions in ensuring the continuity of MARA's education programmes.

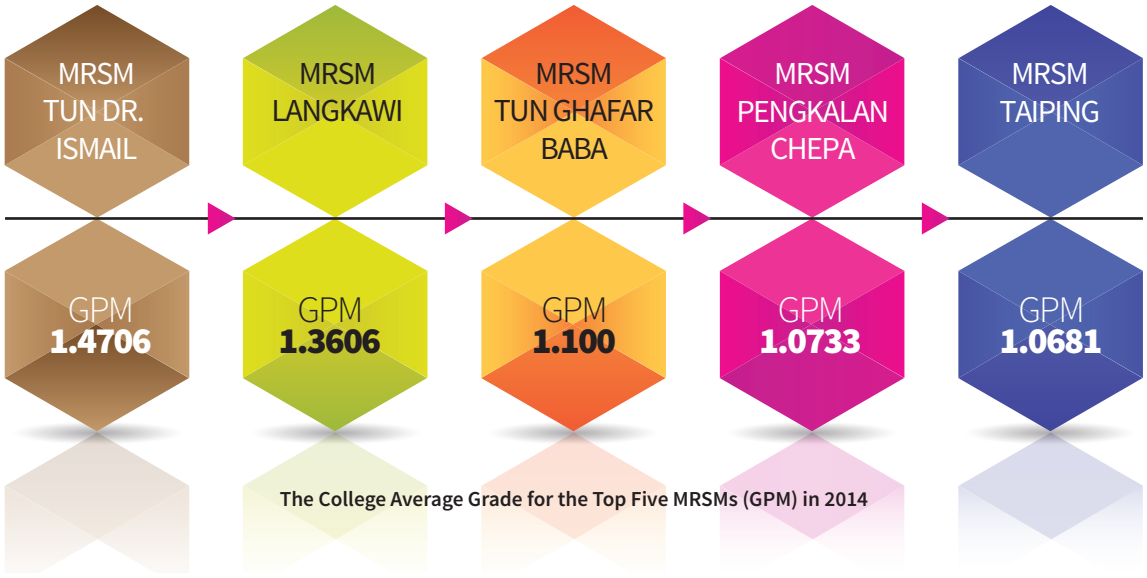
SECONDARY EDUCATION

Secondary education is the foundation provided by MARA to produce Science and Mathematics-based students. The MARA Junior Science College Education System (SPMRSM) provides students with the experience of mastering knowledge and skills to create wholesome personalities who are academically outstanding, physically active, possess entrepreneurial values and are able to contribute to community development. Towards becoming a differentiated world-class secondary education centre, SPMRSM integrates the national education system with a variety of programmes that offer added value in developing students' potential and talents. Programmes offered through SPMRSM are as follows:

- ❏ SPMRSM
- ❏ SPMRSM Special Education Programme
- ❏ SPMRSM Ulul Albab
- ❏ SPMRSM IGCSE

A total of 184,571 Science and Mathematics-based students were produced since the establishment of MRSM in 1972. To date, MARA has 49 MRSMs capable of serving 39,240 students. In 2014, a total of 14,878 students studied under this education system and a total of 7,587 students completed their Form 5 studies.

The performance of MRSM in the Malaysian Certificate of Education Examination (SPM) in 2014 remained outstanding, maintaining its excellent results. The average college grade (GPM) for this year is 2.1851 as compared to 2,019 in 2013. MRSM Taiping came first with a GPM of 1.0681 followed by MRSM Pengkalan Chepa (GPM 1.0733) and MRSM Tun Ghafar Baba (GPM1,100). The following are the top five (5) MRSMs for the 2014 SPM:



The College Average Grade for the Top Five MRSMs (GPM) in 2014

In an effort to produce quality human capital through secondary education programmes, MRSM teachers are upskilled with professional development programmes, such as participation in various national and international seminars and education symposiums to boost knowledge and improve competencies relevant to 21st century education.



Physics Education Seminar



Chemistry Education Seminar



Ulul Albab Convention



Malaysia International Conference on English Language Teaching (MICELT)

Student development programmes are conducted through various leadership and extra-curricular activities. These programmes provide opportunities and platforms for the students to put into practice their knowledge and skills, thus leading to wholesome developments of the mind, physical, spiritual, emotional and social well-being.



MRSM Gemencheh berbakti di China

ISNIN 21.04

RAMAI 33 penuntut dan tiga orang guru Maktab Rendah Sains Mara (MRSM) Gemencheh program Ulul Albab, Negeri Sembilan mengertai sebuah Program Khidmat Masyarakat Antarabangsa Beijing-Tianjin di China, baru-baru ini.

Guru pengiring, Noor Jameelah Buran berkata, objektif utama program ini lebih cenderung ke arah menghasilkan generasi muda yang mampu menjana minda dengan menyaksikan sendiri budaya serta kehidupan masyarakat Islam di kota Tianjin dan Beijing di China.

"Selaras dengan matlamat program Ulul Albab iaitu Quranik, Ensiklopedik dan Ijtihadik, kami telah diberi ruang untuk mengaplikasikan ketiga-tiga elemen ini sepanjang program khidmat masyarakat tersebut dijalankan.

"Bagi elemen pertama iaitu Quran manakala elemen Ensiklopedik pula diaplikasikan apabila memperoleh banyak ilmu pengetahuan ketika melawat banyak tempat bersejarah dan menarik di sekitar kota Beijing di China.

"Elemen Ijtihadik dapat dilihat menerusi aktiviti pendakian Tembok Besar China," jelasnya dalam satu kenyataan baru-baru ini.

Program selama tujuh hari lima malam itu padat dengan pelbagai aktiviti antaranya khidmat masyarakat di Grand Mosque Tianjin, Dongsi Mosque dan Fa Yuan Mosque selain melawat Tea Factory, Forbidden City, Galeri Jade, Silk Street, Russian MArket dan Summer Palace.

Selain memberi khidmat masyarakat, MRSM Gemencheh turut menyampaikan sumbangan naskhah Al-Quran terjemahan bahasa Inggeris kepada masjid terbabit. Pengarah program, Muhammad Hakeem Kamarul Sahrin, 17 berkata, melihat Grand Mosque yang tersergam indah di tengah kota Tianjin yang dikelilingi oleh persekitaran yang sememangnya terdedah kepada pelbagai cabaran membuatkannya berfikir berkali-kali akan keteguhan jati diri masyarakat Islam di Tianjin.

"Kita sebagai rakyat Malaysia yang mempunyai dukung kita ke ar yang sebenar se kembali akan ke Allah kurniakan.

MURID program Ulul Albab MRSM Gemencheh menyerahkan cenderamata dan sumbangan al-Quran kepada Mosque Tianjin, di Beijing, China baru-baru ini.

MRSM Gemencheh's Beijing-Tianjin Community Service Programme in China

INTERNATIONAL ACHIEVEMENTS

11 Gold

- 16th Malaysia International Young Inventors Olympiad (MYPO)
- Cyber International; Genius Inventor Fair
- Rocket Air Asia Pasific Regional Space Agency Forum (APRSAF-21) Water Rocket Event, Tokyo, Japan, 28 November-1 December

14 Silver

- INEPO, Baku, Azerbaijan 2-5 April 2014
- I-SWEEEP, Houston, Texas, USA 30 April-5 May 2014
- The World Scholar's Cup, Yale University, 21-24 December 2014

2 Bronze

- I-SWEEEP, Houston, Texas, USA 30 April-5 May 2014
- Intel ISEF, Los Angelas, 10-16 May 2014



Official Opening Ceremony of MRSM Mukah performed by the Deputy Prime Minister Tan Sri Muhyiddin Mohd Yassin.







Kembara Tengku Mahkota Johor in MRSM Johor Bahru.

TECHNICAL AND VOCATIONAL

Technical and Vocational Education (PTV) plays an important role in producing skilled workers to contribute to the development of the national economy in order to achieve high-income status by 2020. MARA is committed in ensuring this is achieved through its skills and technical education system.

MARA Skills and Technical Division (BKT) is responsible for planning, formulating and implementing technical and skills programmes. Each programme implemented fulfils the National Key Result Areas and takes into consideration the target of achieving 33% skilled workers by 2015.











MARA SKILLS & TECHNICAL PROGRAMMES





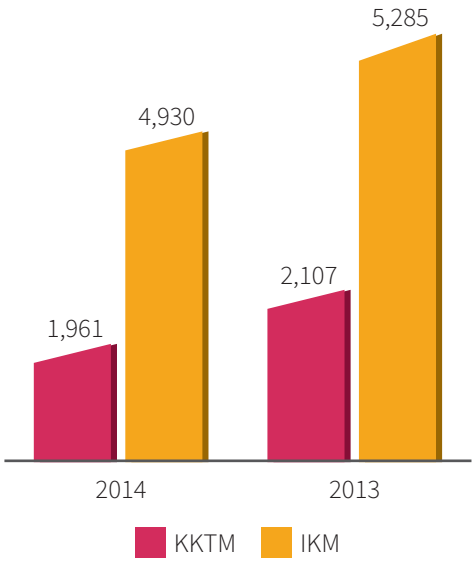
As a result of current technology developments and industry demands for skilled and semi-skilled workers, various skills and technical programmes are offered. A full-time programme known as Program Perdana is open to SPM and GIATMARA graduates. Covering 11 clusters, 34 certificate-level and 48 diploma-level programmes are offered under Program Perdana. These programmes are available in 13 Institut Kemahiran MARA (IKM) and 10 Kolej Kemahiran Tinggi MARA (KKTM) throughout Malaysia .

Since the establishment of the first IKM in 1968, a total of 139,547 trainees have successfully completed their MARA PTV trainings. Graduates were awarded certificates and diplomas in various areas of skills, technology and engineering.

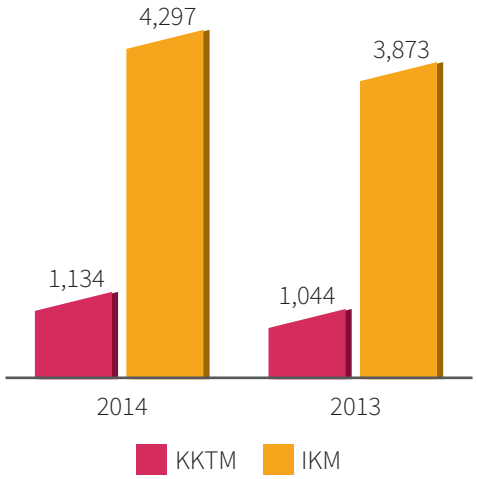


Majlis Konvokesyen Pendidikan KKTM dan IKM

STUDENT INTAKE FOR IKM & KKTM



IKM & KKTM GRADUATES



Competency and Lifelong Learning Programmes

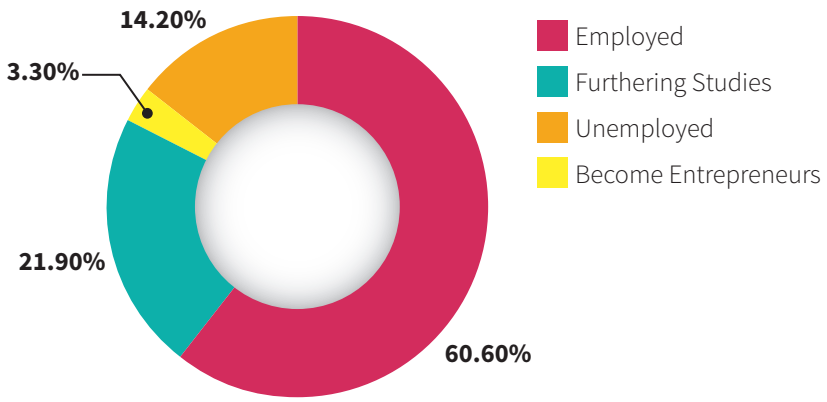
Apart from Program Perdana, MARA Skills and Technical Education also encourages participants to improve their existing skills through short-term modular programmes available all-year-round. These competency programmes are collaborative efforts with accredited agencies and professional bodies such as The Welding Institute (TWI), Petronas Technical Training Sdn. Bhd., Energy Commission (ST), National Water Services Commission (SPAN) and Computer Information System Company (CISCO).

The Number of Participants for Lifelong Learning Programmes

2014	2013
1,877	1,633

The marketability of MARA graduates is a benchmark of the industry's endorsement of MARA PTV students. The Graduates Tracer study shows a graduate marketability rate of 85.8%, proving MARA has met the actual needs of industry in Malaysia.

IKM DAN KKTM GRADUATES MARKETABILITY



Collaborative efforts with strategic partners are intensified with the purpose of access expansion and quality assurance of vocational education, and marketability enhancement of PTV graduates. Collaborations are established through industrial attachment programmes for lecturers in the related industry, internship training for students, equipment sharing and academic advisors for curriculum improvements in KKTM and IKM.

Among the industries and institutions involved are:



To ensure that MARA PTV continues to produce competent and competitive graduates, MARA offers Meister Craftsmen Programme in Germany to enhance students' skills and knowledge. A total of 72 KKTM and IKM graduates have furthered their studies in Automotive Repair, CNC Machining and Manufacturing. Until 2014, 106 KKTM graduates are pursuing undergraduate studies in the United Kingdom, the United States, Australia and France. A collaboration with the Professional Development Centre (PDC), MARA Aerospace & Technologies Sdn. Bhd (MARA Aerotech) and Strand Aerospace Malaysia was forged to implement the Ensuring Employability programme involving 21 KKTM graduates studying at degree level in the field of aerospace in the University of South Wales.

Excellence in Pictures





1. **Malaysia Technology Expo (MTE)**
   NS Smart Mortar Spreader for Laying Brick and Block. Gold Medal Winner. An innovative product by IKM Lumut Instructor.
2. **National Innovation And Invention Competition Through Exhibition 2014 (iCompEx'14)**
   Best Innovation Award, Category VI Electric, Electronic and Telecommunication. Won by KKTM Pasir Mas Instructor.
3. **Malaysia International Robot Competition (MIRoC 2014)**
   KKTM Kemaman won three (3) Gold Medals.
4. **25th International Invention, Innovation & Technology Exhibition (ITEX 2014)**
   KKTM and IKM won (9) Gold Medals and five (5) Silver Medals
5. **Student Innovation & Design Competition 2014**
   Coconut Fiber Brick and Smart Mail Box. Silver Medal. An innovative product by KKTM Sri Gading students.
6. **Creativity and Technology Innovation of Technology Competition 2014 (CITEC 2014)**
   Universal C Spannar. Gold Medal. An innovation by KKTM Kuantan instructor.









GIATMARA is a subsidiary wholly-owned by MARA with the main objective of providing skills training to the Bumiputeras. Its objectives have been enhanced to produce a skilled workforce, create entrepreneurs and eradicate poverty. There are 231 GIATMARA centres in operation with a total of 323, 084 trainees studying full-time, undergoing international, Lifelong Learning (3L) and special programmes since 1986.

A total of 55 types of courses are offered under the 12 clusters of Architecture, Mechanical, Transportation, Manufacturing, Electrical, Computer and Networking Technology, Fabric, Culinary, Hairdressing and Cosmetology, Creative Media and Printing, Electronic and Mechatronic, and Hospitality. These fields have been identified to have high demands and are therefore able to generate a lucrative income.

GIATMARA provides skills courses to help the trainees improve their standard of living through income generated with the skills acquired. GIATMARA not only targets youths or individuals who are unable to continue their education, but also provides opportunities for those who had never received training, in order for them to be employable.

In addition, GIATMARA also provides opportunities for those who are working to enhance skills in their fields of expertise as well as offering training to individuals keen on skills-based entrepreneurship. Trainings provided have successfully reduced unemployment and social problems among teenage drop-outs.

GIATMARA student intake is as follows:

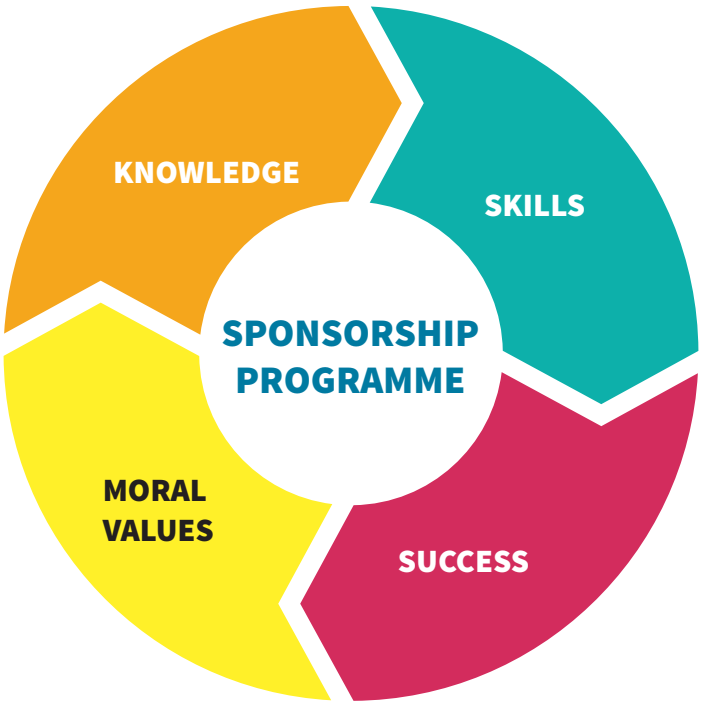
Target 2014	Achievement 2014	Target 2013	Achievement 2013
23,000	25,036	23,000	23,190



GIATMARA was the recipient of Anugerah Tangan Emas for Instructor and Youth Categories

EDUCATION SPONSORSHIP

To complement the efforts to create global human capital with integrity, MARA also provides education sponsorships for various levels of education, locally or internationally, managed by MARA Education Sponsorship Division. Sponsorships are prioritised according to the 12 National Key Economic Areas (NKEA) with the aim of assisting the Bumiputeras to generate high income. Although the sponsorships are perceived more as the provision of financial facilities, MARA remains firm to its philosophy of producing Bumiputeras equipped with noble values, skills and knowledgeable of MARA's entrepreneurship values.



MARA Sponsorship Programme

Student Sponsorship Performance for 2014 and 2013

YEAR	TOTAL NUMBER OF NEW STUDENTS		OVERALL NUMBER OF STUDENTS
	TARGET	ACHIEVEMENT	
2014	22,000	24,535	100,715
2013	20,000	32,868	73,101

The Education Sponsorship Programme focuses on the following Key Result Areas:



Students Development and Monitoring Activities

1. Global Excellence Leadership (GEL)

This programme aims to produce future leaders who are able to lead the country, foster the spirit of volunteerism and entrepreneurship in line with the MARA Education Sector's human capital development requirements.

YEAR	2014	2013
NUMBER OF STUDENTS	150	120

2. Urban and Rural Outreach

This programme aims to channel information on education loan facilities offered by MARA.

YEAR	2014	2013
NUMBER OF STUDENTS	18,862	11,940

3. Local and International Students Engagement

This programme aims to scout for leadership talents as outstanding human capital amongst MARA-sponsored students through enhanced engagement modules.

YEAR	2014	2013
NUMBER OF STUDENTS	3,323	5,755

4. Pre-departure Preparation

This programme aims to prepare students prior to them leaving for their studies abroad. This is to ensure they uphold MARA's core values of trust, leadership, integrity, gratitude and entrepreneurship.



Student Development Programme

EDUCATION TECHNOLOGY

In line with technology developments, MARA encourages, develops and improves the services of intellectual property repository, information and knowledge in a variety of media and ensures effective dissemination of information to all MARA employees. These responsibilities are managed by the MARA Education Technology Division.

Through the launch of MARA Smart Education programme, strategic partnership with Telekom Malaysia Berhad (TM) was established to aid the enculturation of 21st Century Education concept. This programme was introduced to 12 MRSMs: Baling, Gemencheh, Berseri, Johor Bahru, Kubang Pasu, Merbok, Parit, Tun Abdul Razak Pekan, Pengkalan Hulu, Tun Mohammad Fuad Stephens Sandakan, Tawau and Tumpat. This programme will be extended to other MARA Educational Institutions (IPMa) to cater for the needs of 21st century learners. Exposure and training were given to 612 teachers and 26 staff in 2014.





In 2014, MARA Education Technology produced:

3,304	715	149	310
Colour Printing	Graphic Design Development & Publication	Production & Video Editing	Photo & Video Recording

Production of Teaching & Learning Materials in 2014:

240	400	70
Teaching and Learning Materials	Media Asset Development	Video Recording

3	60,000	4
Question Bank	Virtual Classroom Training in MRSM Langkawi and Kubang Pasu, involving 199 teachers and students	Teachers' Skills Development Workshop involving 120 teachers

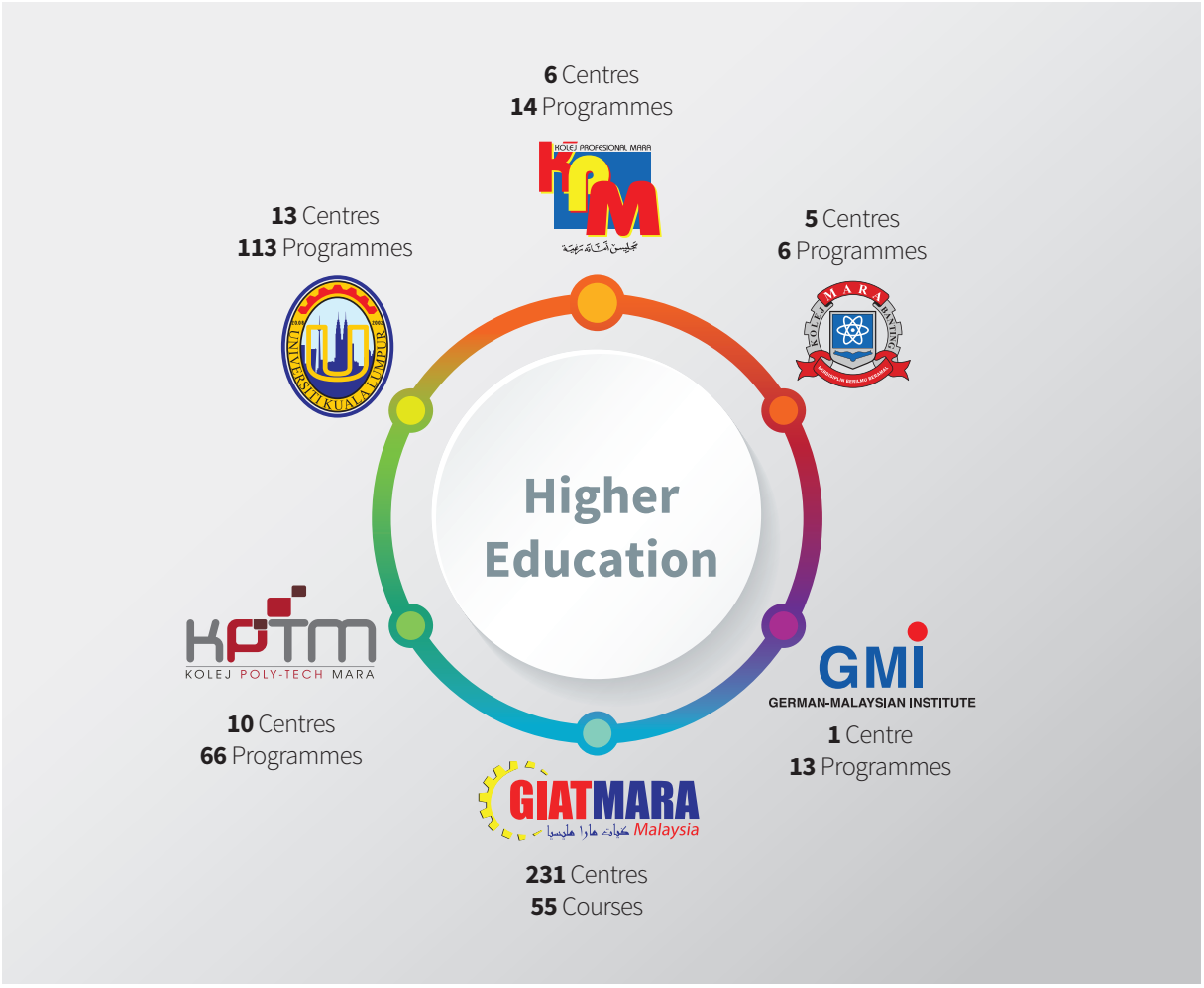
MARA Library plays an important role in creating knowledgeable human capital. The library is equipped with a database of e-books and journals with total usage reaching 61, 275. A master database was also developed through the implementation of the Integrated Library Management Utility (ILMU) to facilitate the monitoring of library management through information sharing and regulated solely by BTP. The implementation of this system has been expanded to nine (9) KKTMs:

- Sri Gading
- Balik Pulau
- Beranang
- Kemaman
- Kuantan
- Ledang
- Masjid Tanah
- Petaling Jaya
- Rembau

Events such as reading campaigns, celebrity interviews, cultural activities, arts and exhibitions were held making MARA Library an information medium platform instead of merely a reference centre.

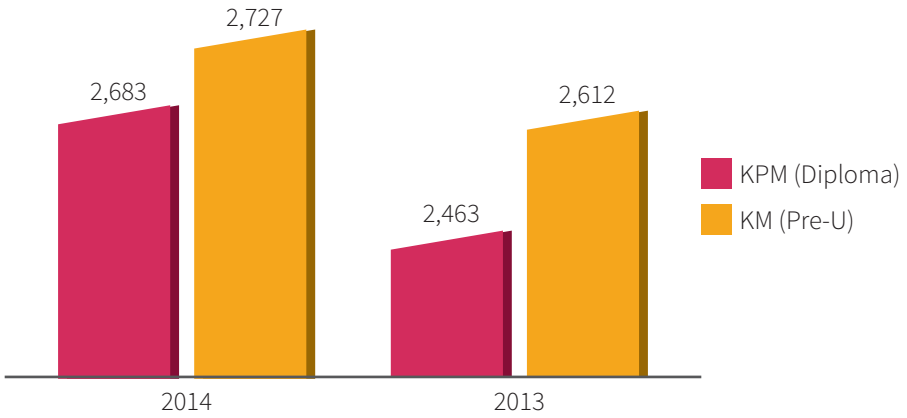
HIGHER EDUCATION

Professional and semi professional education opportunities are provided to increase the number of Bumiputera employment in the nation's strategic areas. This is achieved through MARA Education Institutions (IPMA) under the control and supervision of the Higher Education Division.

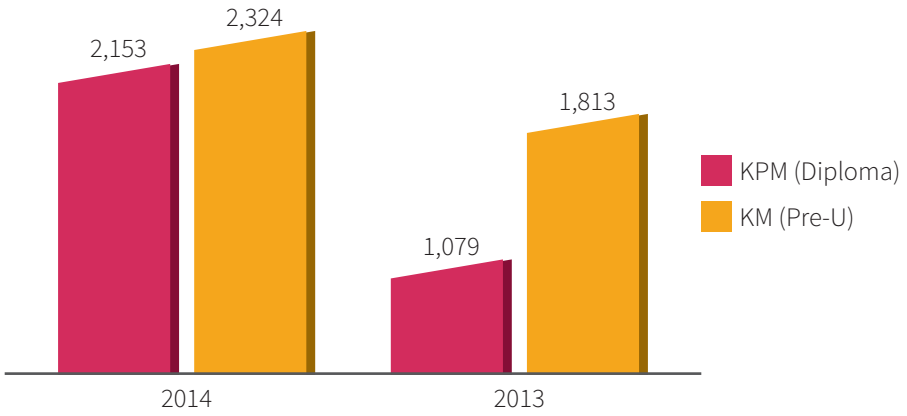


The Higher Education Division regulates and is responsible in handling all matters related to Kolej Profesional MARA (KPM) and Kolej MARA (KM) including MARA subsidiaries such as Poly-Tech MARA (KPTM), German-Malaysian Institute (GMI) and Universiti Kuala Lumpur (UniKL).

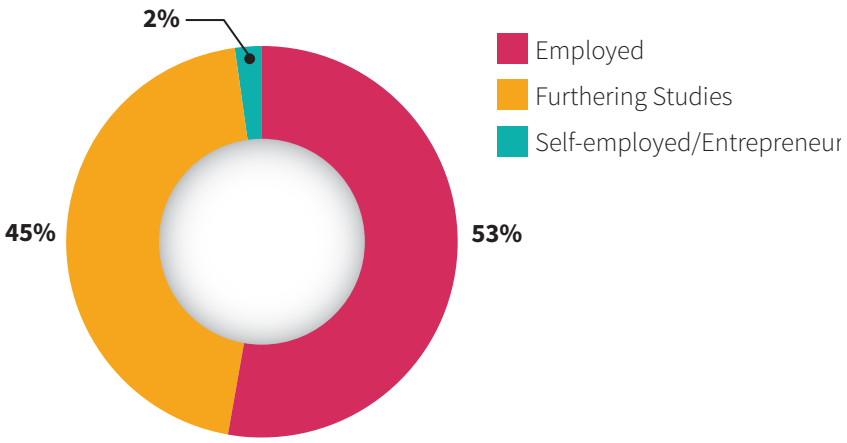
KPM & KM STUDENT INTAKE



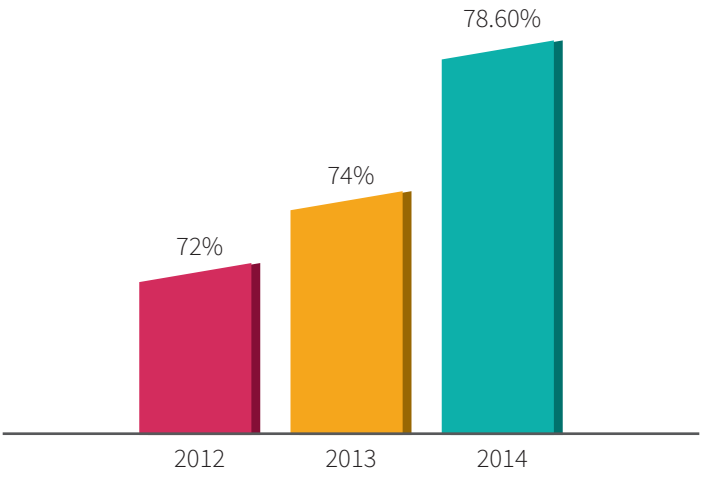
KPM & KM GRADUATES



KPM GRADUATES MARKETABILITY

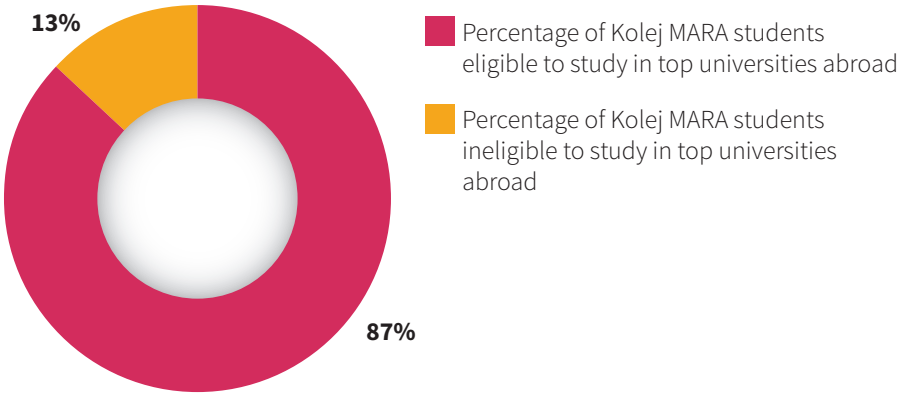


KPM GRADUATES MARKETABILITY PERFORMANCE



Kolej MARA provides a platform for students to continue their studies abroad through pre-university programmes such as the International Baccalaureate Diploma Programme, General Certificate of Education A-Levels as well as Ministry of Education's Matriculation Programme, Foundation in Science (UniKL), Universiti Sains Malaysia (USM) Pre-University Programme and Universiti Malaysia Kelantan (UMK) Science Entrepreneurship Preparatory Programme. The percentage of Kolej MARA students eligible to study in top universities abroad is as follows.

KOLEJ MARA



A total of 48 KPM diploma students are pursuing undergraduate studies in the United Kingdom under the MRSM Outstanding Students Scheme (SPC) and KPM Diploma of Excellence in Accounting and Finance Scheme.

UPSKILLING DAN KNOWLEDGE-SHARING INITIATIVES FOR KPM & KM LECTURERS

PRICE-BABSON SYMPOSIUM FOR ENTREPENEURSHIP EDUCATORS

12 - 16 January 2014, Babson College, USA

MARA has sent 10 officers, consisting of nine (9) lecturers from Kolej Profesional MARA Bandar Melaka and a curriculum officer from the Higher Education Division to Babson College, USA to participate in an entrepreneurship training programme.



THE NATIONAL ACTION RESEARCH CONFERENCE 2014

25 - 26 June 2014, Avillion Legacy Hotel, Melaka

A platform for experts and intellectuals to share information and best practices related to teaching and research. The presentation and workshop sessions during the conference offer opportunities for intellectual discourse.

SYMPOSIUM FOR ENTREPRENEURSHIP EDUCATORS, THE BABSON WAY

15 - 18 December 2014, Hotel Equatorial, Melaka

The symposium was attended by lecturers from MARA Education Institutions (IPMa) and MARA Entrepreneur Development Officers to understand the Babson methods of entrepreneurship education prior to its implementation.



KONVENSYEN PENDIDIKAN BPT 2014

25-27 October 2014, PWTC, Kuala Lumpur

Based on the theme 'Empowering Entrepreneurship in MARA Education', the programme featured the following talks: Entrepreneurial Institution-Translating Philosophies Into Actions; Beyond 2020: MARA Education System; Creativity in Teaching and Learning; The Culture of Giving Back and Towering Personality: Preparing Our Students to a Challenging Future

Universiti Kuala Lumpur (UniKL) is the sole MARA Education Institution (IPMa) of university status. Since its establishment on August 20, 2002, UniKL has experienced remarkable growth and proven successes in driving human capital development by offering a wide range of technical and vocational programmes at foundation, diploma, undergraduate and postgraduate levels in 11 branch campuses:

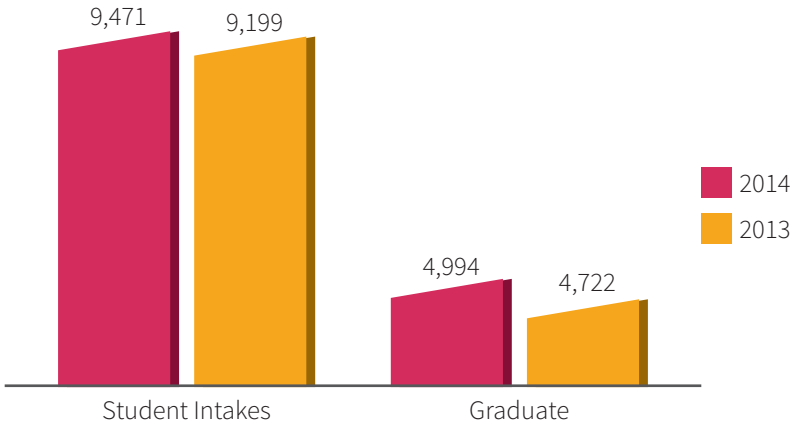
i. UniKL Malaysia France Institute (UniKL MFI), Bangi, Selangor.
ii. UniKL British Malaysian Institute (UniKL BMI), Gombak, Selangor.
iii. UniKL Kampus Kota, Jalan Sultan Ismail, Kuala Lumpur :
   - ❏ UniKL Malaysian Institute of Information Technology (UniKL MIIT)
   - ❏ UniKL International College (ICOLE)
   - ❏ UniKL Business School
   - ❏ Institute of Research and Postgraduate Studies (IRPS)

iv. UniKL Malaysian Spanish Institute (UniKL MSI), Kulim, Kedah.
v. UniKL Malaysian Institute of Aviation Technology (UniKL MIAT), Dengkil, Selangor.
vi. UniKL Malaysian Institute of Chemical and Bioengineering Technology (UniKL MICET), Alor Gajah, Melaka.
vii. UniKL Malaysian Institute of Marine Engineering Technology (UniKL MIMET), Lumut, Perak.
viii. UniKL Royal College of Medicine Perak (UniKL RCMP), Ipoh, Perak.
ix. UniKL Malaysian Institute of Industrial Technology (UniKL MITEC), Bandar Seri Alam, Johor Baru, Johor.
x. UniKL Institute of Medical Science Technology (UniKL MESTECH), Kajang, Selangor.
xi. UniKL Institute of Product Design and Manufacturing (UniKL IPROM), Cheras, Kuala Lumpur.

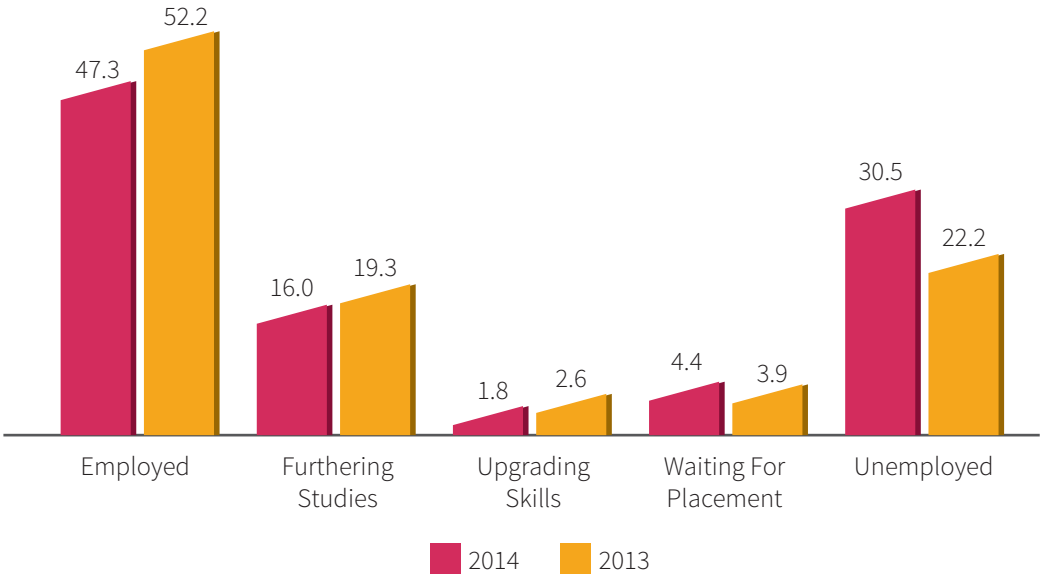
UniKL focuses not only on education but also on research and development for commercialisation purposes through specialised programmes such as the follows:

i. Automation and Industrial Maintenance
ii. Machine Building and Metal Fabrication
iii. Product Design, Tool & Die, Precision Manufacturing
iv. Information Technology
v. Animation and Multimedia
vi. Food Technology, Chemical and Bioengineering
vii. Marine
viii. Automotive
ix. Aviation and Aerospace Technology
x. Electrical Technology, Electronics and Telecommunications
xi. Engineering Technology and Industrial Logistics
xii. Medical and Allied Health Sciences
xiii. Business , Entrepreneurship and Islamic Finance
xiv. Oil and Gas

UniKL INTAKE AND GRADUATES PERFORMANCE FOR 2014 & 2013



UniKL GRADUATES MARKETABILITY PERFORMANCE



Raih enam anugerah berprestij sempena WIAF 2014 di Korea Selatan

UniKL MIMET julang nama negara

Oleh FIRDAUS HASSAN
firdaus.hassan@kosmo.com.my

LUMUT - Institut Teknologi Kejuruteraan Marin, Universiti Kuala Lumpur (UniKL MIMET) telah mengharumkan nama negara apabila berjaya meraih enam anugerah bagi tiga rekaan dan ciptaan mereka sempena World Inventor Award Festival (WIAF) 2014 di Seoul, Korea Selatan pada 13 Disember lalu.

Anugerah tertinggi WIAF itu diadakan untuk memberi pengiktirafan kepada penyelidik dari 50 buah negara yang berjaya menghasilkan reka cipta berkualiti tinggi.

UniKL MIMET berjaya meraih anugerah utama *Thomas Edison Inventor Grand Order of Merit* selain anugerah *Manufacturing Invention Order of Merit* dan *Experimental Apparatus Invention Order of Merit* melalui ciptaan Friction Stir Welding (FSW).

Delegasi UniKL MIMET yang terdiri daripada dua orang pensyarah, seorang juruteknik dan tiga pelajar itu turut menerima anugerah *Material Invention Order of Merit* dan *Marine Invention Order of Merit* melalui ciptaan *Hybrid Material Lamination for Marine Application*.

Bagi ciptaan Multiple Power Source Charger for Mobile Gadgets pula, UniKL MIMET menggondol pengiktirafan *New Technology Invention Order of Merit*.

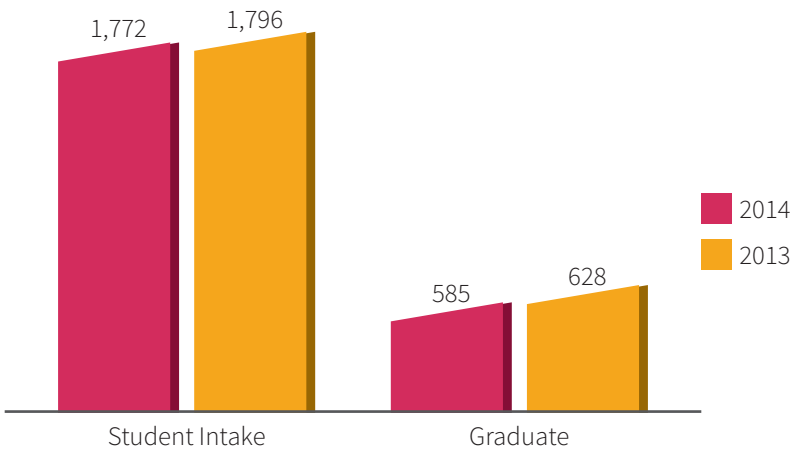
Pensyarah Kanan Pembinaan dan Penyelenggaraan Teknologi Marin UniKL MIMET, Azman Ismail berkata, sebanyak empat produk kajian mereka berjaya mendapat peluang untuk bertanding pada WIAF 2014.

"Inovasi FSW merupakan mesin kimpalan, geser dan kacau dengan kos rendah yang berkeupayaan menyambung bahan logam atau paip. Berbanding teknik kimpalan biasa yang menggunakan gas sepenuhnya, FSW mengetengahkan haba geseran untuk melembutkan material," katanya.

World Inventor Award Festival 2014 (Seoul, Korea) Six (6) awards won by four (4) UniKL MIMET projects.

German-Malaysian Institute (GMI) is a joint venture project between Malaysia and the Federal Republic of Germany. GMI is a competitive international learning institution, providing quality technical education, training and services in response to the demands of the global industry. GMI offers pre-university programme (A-Level) providing opportunities for students to pursue their studies in Germany. In addition, an intensive diploma-level practice-oriented training is also provided by GMI.

STUDENT INTAKE & GRADUATES



GMI activities in 2014:



The opening of GMI Metrology Competence Centre in collaboration with Carl Zeiss Centre, 28 January 2014.



TVET Benchmarking and Best Practices Programme for the delegation from the Sri Lankan Ministry of Youth Affairs and Skills Development, 17-21 November 2014

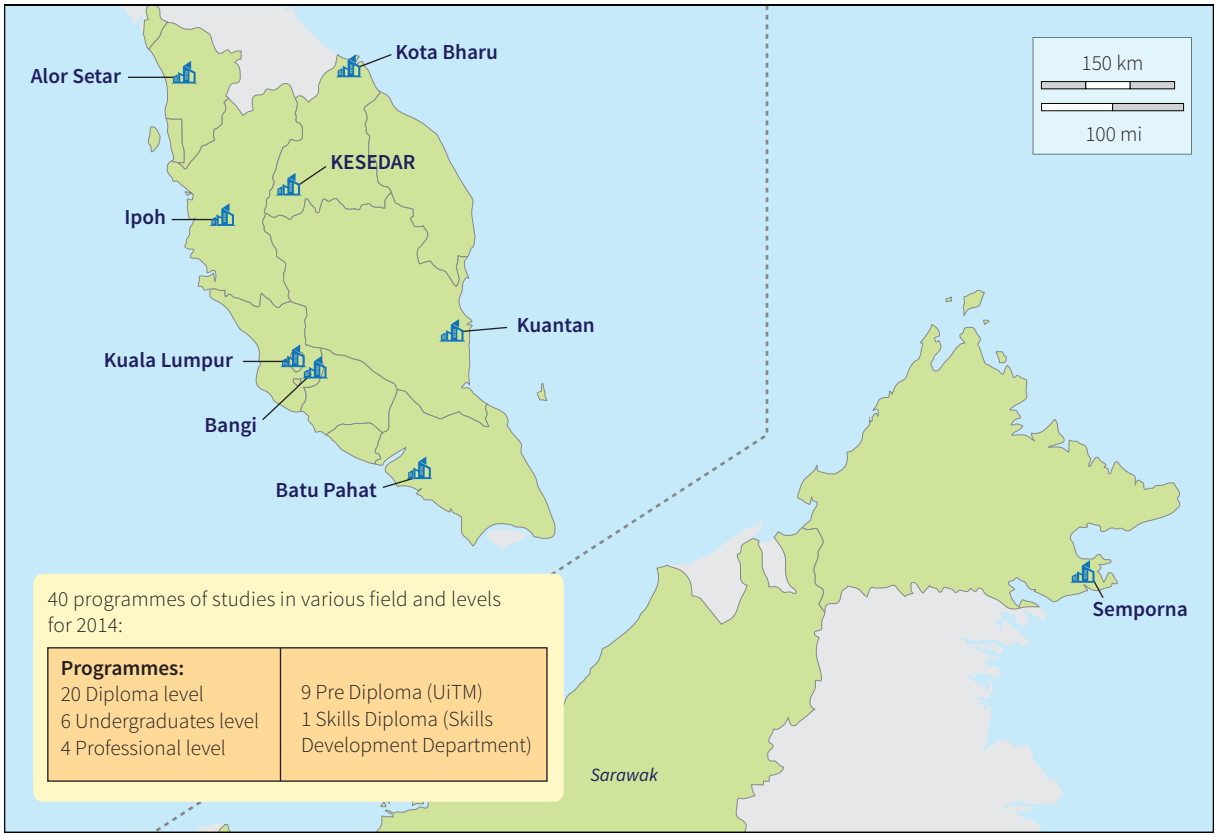


Participation in the Malaysian International Robot Competition (MIRoC) 2014

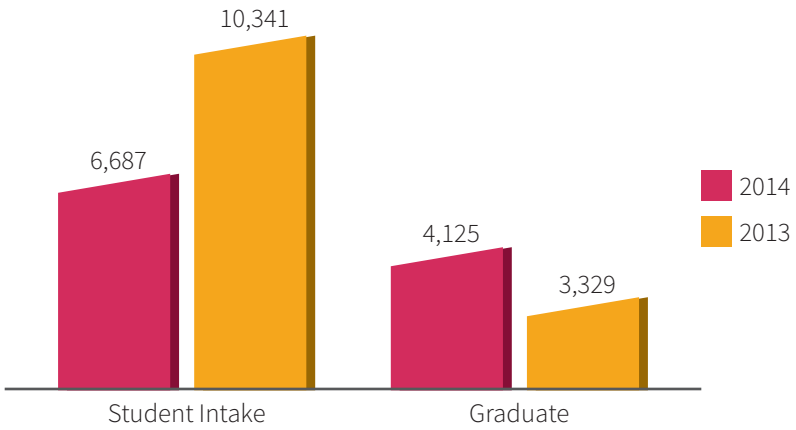
KOLEJ POLY-TECH MARA

In 2014, Kolej Poly-Tech MARA (KPTM) has nine (9) branch campuses offering 40 programmes in different fields at various levels.

9 Branch Campuses



STUDENT INTAKE AND GRADUATES



Awards and International Recognitions

AWARDS & INTERNATIONAL RECOGNITIONS

The Bizz 2014 Award conferred on KPTM by The World Confederation of Business for its excellence in business management.

KPTM was given Gold Status for ACCA Approved Learning Partner-Student Tuition (ALPst) 20 October, 2014.



Bachelor of Arts (Hons) in Accounting and Finance, offered in collaboration with Dublin Business School. This is the only transnational programme offered outside of Ireland, available at KPTM Bangi.

First Intake : September 2014
Total number of students : 174

Bachelor of Science (Hons) in Multimedia Computing, in collaboration with Coventry University (UK's Modern University of The Year 2014) is offered at KPTM Ipoh.



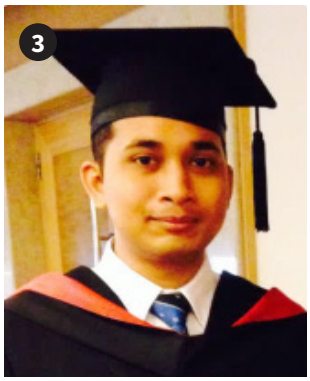
International Recognitions

- ✓ 22 of KPTM's homegrown diploma programmes were accepted for admission to universities in the UK and Australia.
- ✓ 16 Universities in the UK and Australia awarded articulation to five (5) KPTM diploma programmes (Accounting, Business, Computer Science & IT, TESL and Corporate Communication).
- ✓ 55 KPTM Diploma holders are currently pursuing undergraduate studies abroad, sponsored by MARA.

KPTM Students' Outstanding Achievements









1. National NADI Award (IPTS Category) two (2) KPTM students were the first recipients.
2. My Ideas Challenge (organised by MOSTI) first place winner.
3. The Institute of Chartered Secretaries and Administrators (ICSA) Excellence Award recipient.
4. *Certified Accounting Technician (CAT-ACCA) Top Scorer, World Prize Winner.*

MARA Excellent Ventures Sdn. Bhd. (MEX) undertakes the management of education institutions that offer recognised training and education programmes in various fields. In 2014, MEX conducted a number of programmes and activities as follows:

1. MARA International Teacher Training Institute (IALKM)

Offers courses to meet the needs of human capital development for the MARA Education Sector in five (5) core competencies as follows:

- ❏ Teaching Competency
- ❏ Leadership Competency and Education Management
- ❏ Application of Multimedia Technology and e-Learning
- ❏ Mastery of Foreign Languages and Internationalisation
- ❏ Research and Quality Education Development

2. MARA KETENGAH International College (MKIC)

Began operations in March 2013. The first intake of 96 A-Level students started their studies in July 2013 in Economics, Accounting and Architecture while the second intake of 148 students began in July 2014.

3. MARA American Degree Preparatory Program (MADPP)

The first group of 60 students under the MARA Preparatory American Degree Programme (MADPP) began their studies in January 2014 and completed it in June 2014 at Kolej Kemahiran Tinggi MARA Ledang. These students are furthering their studies in various American Community Colleges in the United States: Pasadena, Ohlone, Sierra, Orange Coast and Foot Hill College. Some students will also pursue studies in Engineering and Business at Vanderbilt University. The second group of 62 MADPP students of July to December 2014 session will further their studies in San Mateo, Canada, Monroe, North Virginia College dan Drake University.

4. MEX Language Centre

The centre is responsible for operating language-based courses aimed specifically at students and working groups. MEX Centre offers language courses such as International English Language Testing System (IELTS) Preparation Course, Test of English as a Foreign Language (TOEFL) Preparation Course, English Improvement Course and English for Business.



INVESTMENT SECTOR

INVESTMENT AND SUBSIDIARY DEVELOPMENT

CREDIT CONTROL

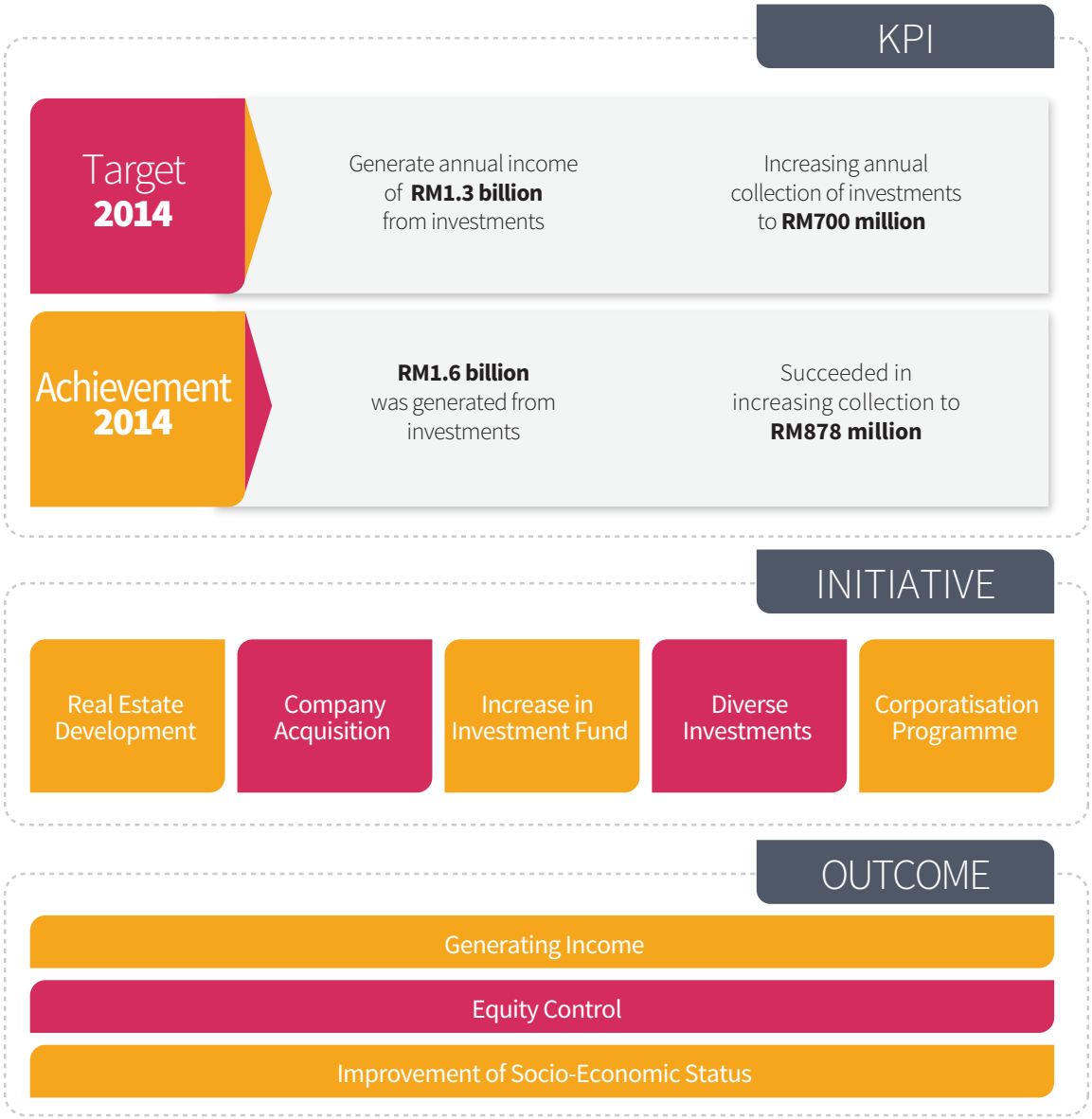
TRANSPORTATION INDUSTRY

MARA INCORPORATED SDN. BHD. (MARA INC.)

PELABURAN MARA BERHAD (PMB)

RURAL CAPITAL SDN. BHD.

INVESTMENT SECTOR



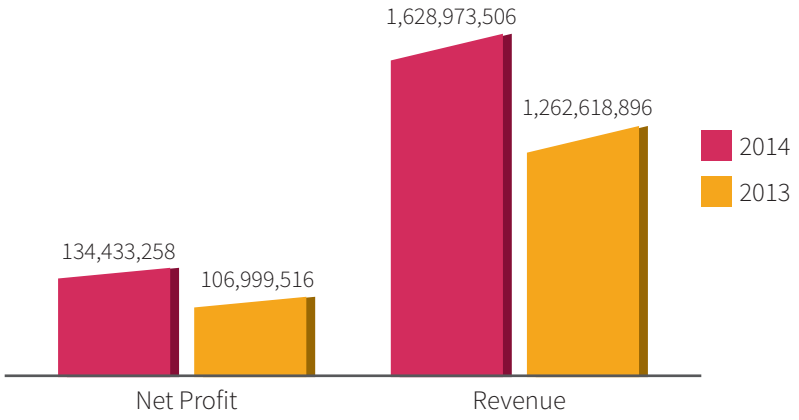
To ensure success in implementing MARA Strategic Plan, the Investment Sector focuses on increasing Bumiputera equity ownership through two (2) key strategies; increasing profitability and generating revenue by MARA subsidiary companies. This strategy concentrates on projects/programmes that aspires to develop a planned ecosystem encompassing physical, human capital and technology development via collaborations with industry players both nationally and internationally.

i. Equity participation in strategic companies focusing on financial services, education, wholesale and retail, business service, oil & gas and energy.
ii. Equity strengthening through increased investment in selected companies.
iii. Development of MARA-owned real estate via collaboration with the private sector and GLCs.
iv. Empowerment of business services in the transportation industry and collection of repayments.

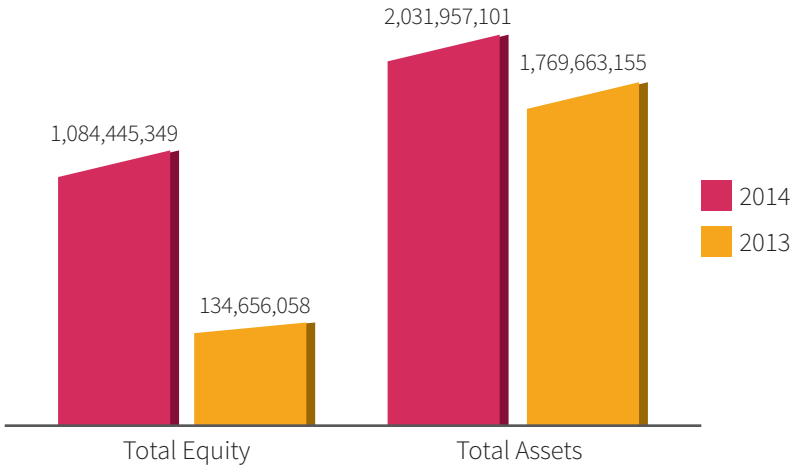
These initiatives were implemented by MARA subsidiaries under stringent supervision and coordination from respective divisions in the Investment Sector and Subsidiary Development Division (BPPS), Transport Industry Division (BIP) and the Credit Control Division (BKK).

Overall, the financial performance of MARA companies in 2014 increased in comparison to 2013. The following is a summary of financial performance as at December 31, 2014:

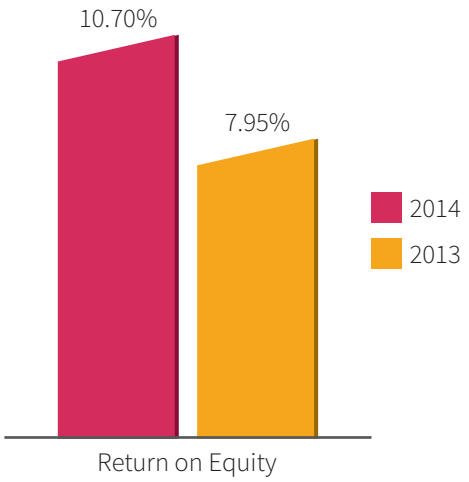
REVENUE AND NET PROFIT



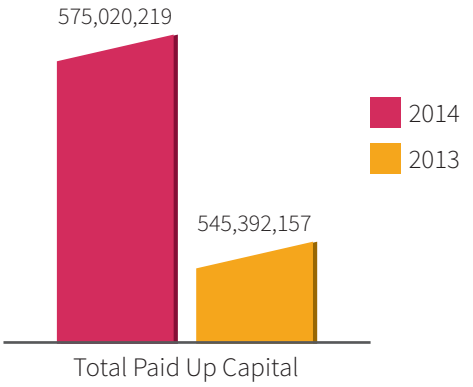
TOTAL ASSETS AND TOTAL EQUITY



RETURN ON EQUITY



TOTAL PAID UP CAPITAL



INVESTMENT AND SUBSIDIARY DEVELOPMENT

MARA's effort to spur planned investment activities in various strategic fields is evident. Such efforts contribute to a continuous return in accordance with MARA's role as a socio- economic engineering organisation. Implemented investment objectives serve to maintain long-term growth through investment management and core business expansion of subsidiaries.

Foreseeing the challenges and evolving landscape of business and investment activities in the future, MARA Corporation Sdn. Bhd. (MARA Corp.) was established to regulate and improve corporate governance competency of MARA subsidiaries.

Through strategic expansion of investment activities in aerospace, MARA presently owns a 30% equity in Strand Aerospace Malaysia Sdn. Bhd. This initiative marks a successful ownership status transition from British to local ownership.

Strand Aerospace Malaysia Sdn. Bhd. is the sole aerospace engineering services company in Malaysia. It has been chosen as the champion of the Entry Point Project 5 (EPP5), which involves the implementation of mega projects such as the edu-biz-based park, Asian Aerospace City MARA (AAC), currently in the development stage.



Launching of AAC-AMIC Research & Technology Centre, 6th November 2014.



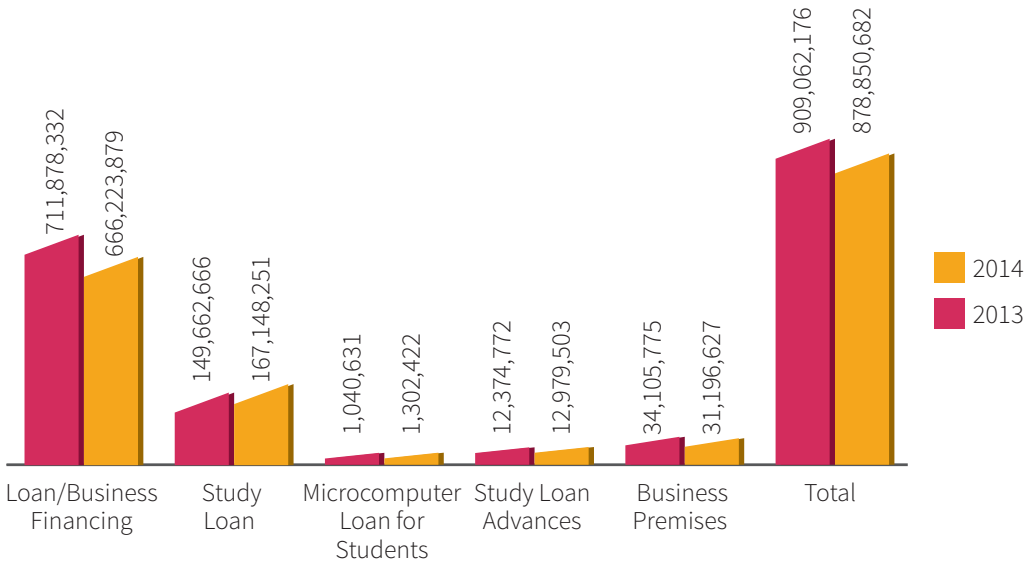
1st MARA International Aerospace Symposium 2014, 17-20 March 2014, The Royale Chulan Hotel, Kuala Lumpur.

CREDIT CONTROL

The focus of the Credit Control Division is in performing three (3) main activities: collection of education repayments, business loans and leasing of MARA business premises. The introduction of the revised statement of credit facility using an e-balance system in MARA official portal allows borrowers to check the status of their loans.

Collection performance in 2014 was RM878, 850, 682. The following is the repayment performance for 2014 and 2013.

COLLECTION PERFORMANCE BY TYPES OF LOAN



Credit Control service delivery system is improved with activities and programmes implemented through:

i. **Service Counter**

Customer helpdesks are provided to facilitate borrowers make inquiries, payments and to resolve any issues relating to loan repayment. 2014 recorded a total of 22,426 users.

ii. **Call and Care Line Centre Service**

The Call and Care Line Centre Service is initiated to engage with MARA loan borrowers . A total of 16, 380 phone calls have been made for the period of November and December 2014.

In order to achieve credit control objectives, the following activities were undertaken:

i. **Meetings and Briefings with respective Directors of MARA State Offices (PMN) and MARA District Officers (PMD) on Debt Collection**

Regular meetings and briefings are organised between PMN, PMD and loan defaulters to ensure loan repayments and business premise rental collection targets are met.

ii. **Briefing for Students**

Regular briefings for final year students are conducted to remind them of their responsibility to repay their study loans. Similar briefings are also conducted to MARA - sponsored students who will be pursuing their studies abroad.

iii. MARA Business Financing Enforcement System (SPkPPM)

The network application system introduced at MARA State Offices (PMN) and MARA District Offices (PMD) enable users to carry out their duties more systematically in the following aspects:

- Monitor overdue accounts
- Generate reminders and enforcements
- Record and monitor follow-up actions
- Generate reports of enforcement actions
- Provide on-line query system for follow-up and enforcement actions

iv. Diversifying Online Facilities for Statement Revision and Loan Statement

Facility for checking balance of loans online is available via: **www.mara.gov.my/ebaki1**

TRANSPORTATION INDUSTRY

The Transportation Industry Division (BIP) is responsible for implementing transportation industry programmes, developing and promoting public companies. MARA Liner Sdn. Bhd. (MLSB) has a capacity of 313 buses serving 128 routes. The commuter bus service serves 93 routes with 205 buses while the express bus service operates 35 routes using 108 buses.

Throughout 2014, both MLSB and the Transport Industry Division have undergone transformation to become more economical and efficient through downsizing, restructuring and reorganizing. A new express route, Malacca-Kuala Lumpur-Ketereh-Pengkalan Kubur and stage bus route Ketereh–Machang were launched in June 2014. Permit for Ketengah stage bus route was approved and will be in operation in 2015. In 2014, 21 new buses comprising five (5) high-performance buses for express routes and 16 stage buses worth RM10 million were procured

The Memorandum of Understanding (MoU) with the Land Transport Commission (SPAD) is finalised and MLSB has secured concessions for commuter bus services or stage bus for 17 routes across the country under One Network, SPAD. MARA, in collaboration with MAN (a company from Germany), has made MLSB a strategic venture for the opening of bus and truck assembly plants equipped with training centres in Shah Alam.

Collaboration with HINO Malaysia is forged for the opening of MRO and 3S centres throughout Malaysia. A strategic partnership with MAN, HINO and Malaysia Institute of Transport (MITRANS) is set up as a continuous effort for the purposed of R&D and human resource competency development.

Transformation of transportation programmes under the MARA Investment Sector focuses on generating business income or revenue. However, MARA continues to provide bus services in rural areas covering 52 parliamentary constituencies, 105 state legislative constituencies and eight (8) states in Peninsular Malaysia as part of its entrusted social responsibility,

The transportation industry programme has contributed significantly to two (2) National Key Result Areas (NKRA): strengthening infrastructures in rural and remote areas as well as contributing to improvements of public transportation within a medium term.

The number of MARA Liner passengers for 2014 and 2013 is as follows:

Passengers **2014**	**777,191** EXPRESS BUS	**3,367,104** STAGE BUS
Passengers **2013**	**889,872** EXPRESS BUS	**4,960,000** STAGE BUS



MoU Signing between; MARA & Micro Holding Sri Lanka, 26th Floor, MARA Headquarters Kuala Lumpur, 17 February 2014.



A visit to Volvo Malaysia Sdn. Bhd. at Seri Kembangan and Shah Alam, 9 July 2014.

MARA INCORPORATED SDN. BHD. (MARA INC.)

Established on 1 March 2008, MARA Incorporated Sdn. Bhd. (MARA Inc.) is given the role to conduct commercial activities and strategic investments for MARA. MARA Inc. is involved in strategic business such as real estate investments abroad, hospitality management, MARA property management and the implementation of real estate development projects.

Locally, MARA Inc. manages Menara MARA, a 30-storey building located in the prime location in Kuala Lumpur. The three (3) types of businesses housed here include hospitality, commercial and retail leasing. Internationally, MARA Inc. manages Ashley London Hotel, a 50-room accommodation made up of three (3) Victorian townhouses, Atelier EC1, a six-storey luxury service apartment and Beaumont House, a five-storey student dormitory with 41 rooms.

In Melbourne, MARA Inc. manages four (4) properties. Two (2) of these are student dormitories: Dudley International House and 746 Swanston. Another two (2) properties are 51 Queen Street and 333 Exhibition Street, a commercial office and retail building respectively.

PELABURAN MARA BERHAD

Pelaburan MARA Berhad (Pelaburan MARA) was established in the mid-1960s with the intention of assisting rural Bumiputera to invest in the stock market. With strategic investments, it has branched out into investment, fund management, financial services and corporate consultancy services. These four (4) activities fulfil the company's vision to be a leading financial service conglomerate in this region.

Pelaburan MARA conducts its business through four (4) subsidiaries:

i. Syariah-Compliant Unit Trust Management & Portfolio

PMBINVESTMENT

ii. Islamic Financial Services

PMBTIJARI

iii. Corporate Consultancy Services

PMBCONSULTING

iv. Real Estate Investment

PMBASSETS

PMB Activities and Achievements throughout 2014:



PELABURAN MARA CORPORATE IDENTITY REBRANDING: EVOLUTION OF A FINANCIAL CONGLOMERATE

The rebranding of Pelaburan MARA's corporate identity at group and subsidiary level for PMB Investment, PMB, PMB Tijari, PMB Asset and PMB Consulting on 29 April 2014 at Putrajaya International Convention Centre (PICC). The corporate rebranding is a comprehensive strategy to optimise on the publicity for the company through its image makeover.



SIGNING EVENT: ISLAMIC CORPORATION SHAREHOLDERS FOR THE DEVELOPMENT OF THE PRIVATE SECTOR (ICD)

Signing of investment shareholders' agreement between MARA, the Islamic Corporation For The Development of the Private Sector (ICD) and the Islamic Development Bank Group (IDB) for the establishment of PMB Tijari Berhad (PMB Tijari).

PMB Tijari offers Islamic financial services for domestic and global markets to fulfil customers' financial needs and objectives. PMB Tijari also facilitates MARA Investments financing activities.



LAUNCHING OF KOMUNITI i-GENERASI PMB INVESTMENT

Launching of Komuniti i-Generasi PMB Investment (i-Gen) ceremony on August 8, 2014 at the Sime Darby Convention Centre. i-Gen is managed by a subsidiary wholly owned by PMB Investment Berhad, an Islamic fund management company.

i-Gen is established with the aim of raising awareness among the younger generation (ages 6-17) on education investment and financial management.



MoU SIGNING: MARA AND THE UNIVERSITY OF KUALA LUMPUR (UniKL) FOR THE TEACHING OF FACTORY DEVELOPMENT AND INDUSTRIALMANSHIP PROGRAMME

Pelaburan MARA group plays a crucial role in promoting and providing a platform for UniKL and Maritime Companies for collaborative human capital development in terms of theoretical knowledge through practical and industrial training.



BOOK DONATIONS FOR SEMPORNA SCHOOL LIBRARIES

Projek Jalinan Mesra provided book donations for 20 selected elementary and secondary schools around the Semporna parliament constituency, Sabah.

RURAL CAPITAL SDN. BHD.

Rural Capital Sdn. Bhd. (RCSB) supervises MARA business financing management and credit control management. The establishment of RCSB is the first step towards the setting up of the Bank Luar Bandar Malaysia (BLBM) to elevate the living standards and economy of rural communities.

Business Financing Management Services for Contractors Express Financing Scheme (SPiKE) was implemented on 25 August, 2014 in Kuala Lumpur. It involves the application process and provision of documentation. This implementation will be developed in stages throughout the country.

Credit control management involves debt collection activities through the establishment of a call centre, staffed by 20 tele-collectors. The centre uses the Annecto Debt Management System to maximise the collection and management of Non–Performing Loans (NPL).



MANAGEMENT SERVICES SECTOR

HUMAN RESOURCE DEVELOPMENT

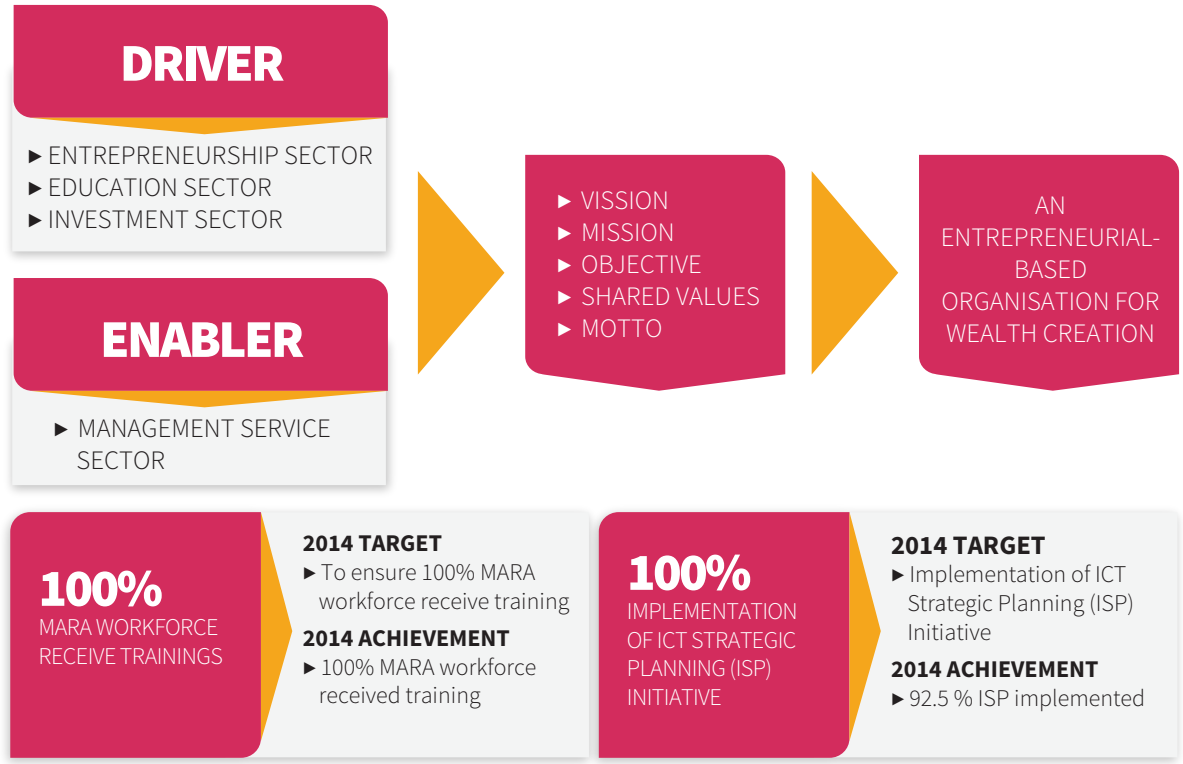
FINANCIAL MANAGEMENT

ASSET MANAGEMENT AND PROCUREMENT

INFORMATION TECHNOLOGY MANAGEMENT

CONSTRUCTION AND MAINTENANCE

MANAGEMENT SERVICE SECTOR



The Management Services Sector is an enabler to serve MARA in three key sectors in order to achieve its mission, vision, and objectives in becoming an entrepreneurial-based organisation for wealth creation.

The role of this sector is reflected by the following functions:

- to enhance MARA workforce competency through Human Capital Development Programmes, Career Development Programmes and Talent Pool;
- to increase financial management system efficiency using an integrated database across all sectors;
- to upgrade ICT facilities for effective and efficient delivery of MARA services using ICT applications under the ICT Strategic Plan;
- to employ effective and systematic management of assets, transparent and ethical management of procurements and to provide clean, comfortable and safe facilities as a continuous effort to sustain a conducive environment for effective delivery system;
- to continuously supervise and monitor all MARA administrative centres to ensure quality improvement in management and employees competency in line with the established rules and policies.

HUMAN RESOURCE DEVELOPMENT

The Human Resource Division is responsible for developing human capital amongst MARA workforce to achieve MARA's vision and mission. The following is the outcome of the Career Development Programme implemented by MARA.

NO	LEVEL OF STUDIES	2014	2013
1	Diploma	175 students	89 students
2	Bachelor Degree	62 students	63 students
3	Masters Degree	269 students	329 students
4	Doctor of Philosophy	26 students	30 students
	TOTAL	**532 students**	**511 students**

MARA has identified its recruitment needs through the methods of rightsizing, redeployment and trade-off. In 2014, a total of 12,176 vacancies and 11,136 positions were filled in 243 MARA centres nationwide. The breakdown of filled positions is as follows:

NO.	CENTRE	POST ALLOCATION	POSITION FILLED
1	MARA Headquarters	1,554	1,498
2	KKTM	1,017	937
3	IKM	1,842	1,614
4	KM	568	500
5	KPM	679	670
6	MRSM	5,499	4,980
7	PMN	603	617
8	PMD	414	320
	TOTAL	**12,176**	**11,136**
9	MARA SUBSIDIARIES		7,248
		TOTAL	**18,384**

Promotions for various schemes and grades under MARA career advancement programme benefitted 1,038 employees, including time-based Education Service Officers and Executive Group.

MARA utilises three data modules in the Human Resource Management Information System (HRMIS) to act as Key Performance Indicator (KPI) for the Ministry of Rural and Regional Development. In 2014, the performance of HRMIS usage was:

i. Personal Record – 99.2%
ii. Service Profile – 99.97%
iii. Asset Declaration – 98.35%

In 2014, MARA gained approval to upgrade 23 existing positions and create 325 new positions of various grades by centres as shown below:

NO.	CATEGORY	CENTRE	GROUP	NUMBER OF POSITIONS
1	Upgrade	The Headquarters, PMN dan PMD	Management & Professional	23
2	New	PMN	Management & Professional	23
3	New	PMD	Various	20
4	New	KKTM Lenggong	Various	80
5	New	MRSM Kuala Kangsar & MRSM Sungai Besar	Various	146
6	New	MRSM (IGCSE)	Education Services Officer	56

FINANCIAL MANAGEMENT

To enhance competency of MARA's financial management, the focus is on implementing steps to improve governance and the delivery system of financial management as well as strategies for generating income and saving cost.

The success of this initiative is recognised when MARA received the Auditor General's Clean Audit Certificate for Financial Statements for the year ending 31 December 2014. It is the thirteenth consecutive Clean Audit Certificate awarded to MARA.

Financial management activities:

i. Short-term investments totalling RM76,485,369
ii. Savings on foreign currency exchange totalling RM870,471
iii. Sweeping Account
   - ✓ Daily interest rate of 1%
   - ✓ Revenue totalling RM52,437 (Oct, Nov & Dec 2014)

iv. MARA Reconciliation, Clearing and Monitoring (RCM) Project
   - ✓ The first allowance disbursement of MARA students studying locally is deposited directly into their accounts by using Electronic Funds Transfer (EFT)
   - ✓ Shorten the duration of MARA students first allowance payment from between four (4) to six (6) weeks to three (3) working days
   - ✓ Reduction of cheque issuance and operational costs (cost and time)

v. Usage of CIMB Biz Channel
   - ✓ Reduction of cheques issued (2013: 324,201, 2014: 156,219)
   - ✓ Shorten the duration of incentives and claims payments to operation centres, by MARA staff and students, from seven (7) days to between one (1) and three (3) working days

Comparative MARA Operating Expenditure 2013-2014

Item/ Year	Allocation (RM)		Expenditure (RM)		Percentage (%)	
	2014	2013	2014	2013	2014	2013
Education Sponsorship	2,065,551,774	2,099,440,100	2,226,385,071	2,065,329,931	107.78	98.38
Operating Expenditure	1,588,433,456	1,358,303,000	1,562,049,688	1,375,863,921	98.34	101.29
Total	**3,653,985,230**	**3,457,743,100**	**3,788,434,759**	**3,441,193,852**	**103.68**	**99.52**

Note:

i. Excess in education sponsorship expenditure is contributed by the following factors:
   - A high number of applications from students.
   - Fluctuation of foreign exchange rates affected payment of allowances and tuition fees for MARA students abroad in November and December 2014

ii. A budget restriction totalling RM13,980,070 out of the initial allocation was imposed on MARA.

iii. Excess in education sponsorship expenditure is recovered by study loan repayments

ASSET MANAGEMENT AND PROCUREMENT

The Asset Management and Procurement Division is given the role to manage assets, procurements, facilities and monitoring the supply of equipment and services in MARA. The following are the objectives of this division:

- ✓ Ensuring competent and systematic management of assets
- ✓ Managing procurements in a transparent and ethical manner
- ✓ Providing clean, comfortable and safe facilities

The implementation of the Movable Asset Management System is extended to 64 MARA centres nationwide.

Asset Management

Comparative MARA Asset managed 2013-2014

Asset	2014	2013
Land	2,973 lots	2,907 lots
Buildings	2,405 units	2,339 units
Vehicles	708 units	659 units
Equipment	197,798 units	181,419 units

Procurement

Comparative MARA Procurement managed 2013-2014

Procurement	2014	2013
Supply	124	97
Services	47	37

81 procurements were done via MARA Electronic Direct Procurement Module (SPE) totalling RM289,761. Seven (7) sessions of e-bidding module, totalling RM8,015,280 with a saving of RM1,179,760.

Facility Management
Comparative MARA Facility Management managed 2013-2014

Facilities	2014	2013
Quarters	143 units	143 units
Rest Houses	38 units	37 units
Vehicles at MARA Headquarters	95 units	73 units

Two (2) online facilities; for MARA vehicles and rest house reservation systems were introduced for efficient and effective facility management, while Movable Asset Management System is extended to 122 MARA centres until December 2014. A Procurement Kit was developed as a source of reference for all MARA centres. This kit contains Business Process Procurement (Supply & Services) related to procedures, circulars and procurement management through direct purchase, quotations, tender, SPE and e-Bidding. MARA also procured 14 lots of land in Selangor, Perak, Kedah, Kelantan dan Sarawak.

INFORMATION TECHNOLOGY MANAGEMENT

To increase the facilities and security of Information Communication Technology (ICT) system, several innovative initiatives were implemented to strenghten the existing application and network systems. This is to ensure delivery system and services are comprehensive and excellent, across all levels of the workforce, division and client, as envisioned by the ICT Strategic Plan.

MARA has developed three online application systems for the workforce. The applications are:

i. e-Rehat System

This system is developed to facilitate the reservation process of MARA Rest Houses



ii. Online Application System for Overseas Post-Graduate Studies – Psychometric Test Module

This system is developed for an online Psychometric Test which is a requirement for qualified candidates.



iii. Career Resource Portal

This system was developed to serve as a database for profiles of MARA-sponsored students as well as providing resource for tracer studies



MARA has developed a network and security system to strenghten online safety of MARA ICT facilities:

i. Firewall

The replacement of firewall hardware for the MARA Database increases protection and provides better Internet access.

ii. Network Upgrade at MARA Headquarters

Upgrade of equipment and network infrastructure from 1Gbps to 10Gbps improves application access to the MARA Database and supports the VoIP service at MARA Headquarters.

iii. 1Gov*Net

The installation of 1Gov*Net at all MARA operational centres has a positive impact on access to MARA as well as government application systems such as HRMIS and Project Monitoring System (SPP II).



First Place in MARA Innovation Award 2014 –
Online Study Offers for MARA Education Institutions.



Second Place in MARA Innovation Award 2014 –
MARA Rest Houses Reservation System(e-Rehat).

CONSTRUCTION AND MAINTENANCE

It is the responsibility of the Construction and Maintenance Division to ensure each of MARA's physical project is implemented based on three main criteria – quality, value for money and time. These factors will determine the functionability of the buildings (a learning institution/a business premise). Furthermore, the MARA culture of maintenance is practised to ensure each asset and constructed building will benefit consumers/customers/users. In 2014, MARA undertook 46 construction projects and 146 maintenance projects.

MARA projects completed in 2014:





Bazar Benut, Johor





KKTM Lenggong, Perak



KPM Ayer Molek Hostels, Melaka



CORPORATE EVENTS





MARA 48th Year Celebration officiated by
YAB Dato' Sri Mohd Najib bin Tun Haji Abdul Razak,
Prime Minister of Malaysia on 3 March 2014

CORPORATE EVENTS

JANUARY 2014



7 January 2014 • Hotel Premiera, Kuala Lumpur
2014 New Year's Day Message



15 January 2014 • Felda Residence Resort Trolak, Perak
IPMa Student Leadership Convention



20-23 January 2014 • Hotel Sama-Sama, Sepang, Selangor
MARA Workshop for 11th Malaysia Plan

FEBRUARY 2014



12 February 2014 · Hotel Premiera, Kuala Lumpur
Launching of 2014 Health and Safety Month for MARA Staff



19 February 2014 · Ibu Pejabat MARA, Kuala Lumpur
MoU Signing between Glocal Link Sdn. Bhd. and IPTV



23 February 2014 · Dewan Gemilang MRSM Tun Dr. Ismail, Pontian, Johor Darul Ta'zim
Official Opening of Maktab Rendah Sains MARA (MRSM) Tun Dr. Ismail Pontian

MARCH 2014



15-17 March 2014 · Medan MARA & Menara MARA, Kuala Lumpur
MARA Education Carnival 2014



17-20 March 2014 · The Royale Chulan Hotel, Kuala Lumpur
1st MARA International Aerospace Symposium 2014



31 March 2014 · Hotel Premiera, Kuala Lumpur
MARA Innovation Day 2014

APRIL 2014



3 April 2014 • MARA Headquarters, Kuala Lumpur
Courtesy Visit from University of Nothern Illionios's Representatives



5 April 2014 • MRSM Sandakan, Sabah
Official Opening of Maktab Rendah Sains MARA (MRSM) Tun Mohamad Fuad Stephens, Sabah



23 April 2014 • Maju Junction, Kuala Lumpur
Strategic Thinking and Leadership Talk

MAY 2014



2 May 2014 • Hotel Premiera, Kuala Lumpur
MARA Excellent Service Awards 2013



9 May 2014 • Kuala Lumpur
ITEX Malaysia 2014



11 - 23 May 2014 • Lobby of Medan MARA, Kuala Lumpur
MARA Book Expo 2014

JUNE 2014



10 June 2014 • Hotel Premiera, Kuala Lumpur
MARA Educators' Day 2014



25 June 2014 • Arked MARA Kok Lanas, Ketereh, Kelantan
Launching Ceremony of Express and Trunk Route MARA Liner Bus Services in Kelantan



26 June 2014 • Dewan Al-Khindi, KKTM Ledang, Johor
Official Opening of Kolej Kemahiran Tinggi MARA Ledang

JULY 2014



3 July 2014 • Maju Junction Tower, Kuala Lumpur
Seminar on Islamic Finance and Syariah



7 July 2014 • MARA Headquarters, Kuala Lumpur
Courtesy Call on MARA Director-General's Office from the Director-General of Standards Malaysia



9 July 2014 • Volvo Malaysia Seri Kembangan dan Shah Alam
MARA Chairman's Working Visit to Volvo Malaysia Sdn. Bhd.

AUGUST 2014



12 August 2014 • MARA Headquarters, Kuala Lumpur
Courtesy Call from KSU MITI



20 August 2014 • MARA Headquarters, Kuala Lumpur
2013 MARA Financial Statement Exit Conference



21 August 2014 • Hotel Premiera, Kuala Lumpur
Al-Huffaz and Prize-giving Ceremony for Outstanding MRSM Students in SPM 2014

SEPTEMBER 2014



4 September 2014 • MIECC Seri Kembangan, Selangor
Launching Ceremony of Halfest 2014



8 September 2014 • Menara 1 Bank Rakyat, Kuala Lumpur
Signing of MoA between MARA and Bank Rakyat



9 September 2014 • MARA Headquarters, Kuala Lumpur
Visit to MARA by US-ASEAN Business Council Delegates

OCTOBER 2014



19 October 2014 • Seafest Hotel, Semporna, Sabah
Himpunan Generasi Muda Cemerlang Sabah 2014 Youth Programme



21 October 2014 • Ministry of Defence, Kuala Lumpur
Engagement between MARA & MINDEF



29-31 October 2014 • Holiday Inn, Melaka
MARA IT Summit 2014

NOVEMBER 2014



6 November 2014 • GMI, KL
Official Opening of AAC-AMIC Research & Technology Centre



7 November 2014 • The Royale Chulan, Kuala Lumpur
MARA Appreciation Night & Annual Dinner



11 November 2014 • Hotel Premiera, Kuala Lumpur
Signing of MoU & MoA between MARA and EXIM Bank

Aku menumpang dalam mara mu,
Mengira jejak jasa lalu,
Telah kau curah tanpa lelah,
Telah kau serah tanpa resah.

Kau menakhodai zaman
Kau mendahului masa depan
Kau mendepani cabaran
Kau menerokai impian
Kau mencipta sandaran
Kau sinar menyuluh kegelapan.
Kau mara membawa harapan

Kadang-kadang aku tertanya
Hendak ke mana mara-mara begini?
Semangat kental dan kuasa berani
Memecah ruang menyuluh terang
Mengabdi diri menabur budi
Takut sesat dalam mimpi
Takut kesal ditinggal sepi

Mara mu merentas masa
Dari Onn Jaafar ke Anuar Musa
Wadahmu membangun bangsa
Citamu dengan hati mulia
Tidak kira apa destinasi itu
Engkau tetap satu dalam juangmu
Dijulang bila ada peluang
Dihina bila hampa
Disayang bila diberi
Disanggah bila kecewa

Aku insan kecil yang menumpang
Dalam mara mu yang panjang
Aku insan kerdil yang ingin sama berjuang
Dalam maramu yang berani
Izinkan aku untuk turut serta
Dalam mara mu yang bahagia
Cuma satu yang selalu aku pinta
Dalam mara mu itu
Jangan pula engkau terlupa
Ada ghairah dan hilai tawa
Dalam mara mu yang membara
Ada duri yang sembunyi
Menanti masa mencuri cahaya
Menanti sumbangnya mara mu yang cela

Aku menumpang dalam mara mu,
Mencari wadah menabur bakti
Memberi sedikit sesudah banyak diperoleh
Menghulur tidak seberapa
Menerima tidak terhingga

Kau mara dalam landasan mu
Mengangkat amanah besar
Menjulang cita keramat
Agar haluan tidak tersesat
Agar tujuan tidak tersekat

Aku menumpang dalam mara mu
Bersama semangat aku beringat
Biar berkat setiap titis keringat
Aku mara membawa azimat
Agar engkau terus berkat.

Karya : **YBhg. Prof Dato' Dr. Mazliham bin Mohd Suud**
Ketua Pegawai Eksekutif Universiti Teknikal MARA Sdn. Bhd.



FINANCIAL STATEMENT 2014



THE AUDITOR GENERAL REPORT ON THE FINANCIAL STATEMENTS OF MAJLIS AMANAH RAKYAT FOR THE YEAR ENDED 31 DECEMBER 2014

Report on the Financial Statements

The financial statements of Majlis Amanah Rakyat and the Group for the year ended 31 December 2014 have been audited by my representative, which comprise the Balance Sheet As At 31 December 2014, and the Income Statement, Statement of Changes In Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

The Council of MARA's Responsibility for the Financial Statements

The Council of MARA are responsible for the preparation and fair presentation of these financial statements in accordance with applicable Approved Accounting Standards in Malaysian Accounting Standards Board and the Majlis Amanah Rakyat Act, 1966 (Act 489). The Council of MARA are also responsible for such internal control as the management determine are necessary to enable the preparation of such financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

My responsibility is to express an opinion on these financial statements based on our audit. The audit has been conducted in accordance with Audit Act 1957 and 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 whether the financial statements are free from 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 auditor's judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, auditors consider internal control

relevant to the entity's preparation and fair presentation of the financial statements 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 MARA's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Managements, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In my opinion the financial statements of MARA and the Group have been properly drawn up so as to give a true and fair view of the financial position of MARA and the Group as of 31 December 2014 and of its financial performance and cash flows for the year then ended in accordance with applicable Approved Accounting Standards in Malaysia.

I have considered the financial statements and Auditors' reports of all the subsidiaries not audited by me as disclosed in the notes to the financial statements. I am satisfied that the financial statements have been consolidated with the financial statements of Majlis Amanah Rakyat in appropriate and proper form for the purpose of preparing the financial statements. I also have received satisfactory information and explanations as required for the purpose. Auditor's reports on the financial statements of all the subsidiaries were not subject to any observations that may affect the financial statements.



(TAN SRI DATO' SETIA HJ. AMBRIN BIN BUANG)

AUDITOR GENERAL
MALAYSIA

PUTRAJAYA
24 AUGUST 2015



STATEMENT BY THE CHAIRMAN AND COUNCIL MEMBER
(HOLDING ACCOUNT)

We, Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa and Datuk Ibrahim Bin Ahmad, being the Chairman and one of the Council Members of Majlis Amanah Rakyat, do hereby state that, in the opinion of the Council, the accompanying Income Statements, Balance Sheets, Statements Of Changes In Equity and Cash Flow Statements of Majlis Amanah Rakyat, together with the notes to the Financial Statements thereto are drawn up so as to give a true and fair view of the state of affairs of Majlis Amanah Rakyat as of 31 December 2014 and of the results and cash flows of Majlis Amanah Rakyat for the year ended on that date.

On behalf of the Council,



Name	:	Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa
Designation	:	Chairman
Date	:	17 AUG 2015
Place	:	Kuala Lumpur

On behalf of the Council,



Name	:	Datuk Ibrahim Bin Ahmad
Designation	:	Council Member
Date	:	17 AUG 2015
Place	:	Kuala Lumpur

STATEMENT BY THE CHAIRMAN AND COUNCIL MEMBER
(GROUP ACCOUNT)

We, Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa and Datuk Ibrahim Bin Ahmad, being the Chairman and one of the Council Members of Majlis Amanah Rakyat, do hereby state that, in the opinion of the Council, the accompanying Income Statements, Balance Sheets, Statements Of Changes In Equity and Cash Flow Statements together with the notes to the Financial Statements thereto are drawn up so as to give a true and fair view of the state of affairs of Majlis Amanah Rakyat and of the Group as of 31 December 2014 and of the results and cash flows of Majlis Amanah Rakyat and of the Group for the year ended on that date.

On behalf of the Council,



Name : Tan Sri Datuk Seri Panglima Hj. Annuar Bin Hj. Musa

Designation : Chairman

Date : 17 AUG 2015

Place : Kuala Lumpur

On behalf of the Council,



Name : Datuk Ibrahim Bin Ahmad

Designation : Council Member

Date : 17 AUG 2015

Place : Kuala Lumpur

DECLARATION BY THE OFFICER PRIMARILY RESPONSIBLE FOR THE FINANCIAL MANAGEMENT OF MAJLIS AMANAH RAKYAT

I, Datuk Zanudin Bin Ab Rahim, being the officer primarily responsible for the financial management and accounting records of Majlis Amanah Rakyat, do solemnly and sincerely declare that the accompanying Income Statements, Balance Sheets, Statements Of Changes In Equity and Cash Flow Statements together with the notes to the Financial Statements thereto, are, to the best of my knowledge and belief, correct and I made this solemnly declaration conscientiously believing the same to be true, and by the virtue of the provisions of the Statutory Declarations Act, 1960.

Subscribed and solemnly declared by)
the abovenamed at Kuala Lumpur in the)
Federal Territory this 14 day of August, 2015)

(560301 – 04 – 5153)

PESURUHJAYA SUMPAH
NO: W 477
NAMA: ABDUL HALIM BIN ARIFFIN
MALAYSIA

Before me,

COMMISSIONER FOR OATHS

Lot 3.18B Tingkat 2 Medan MARA
Ibu Pejabat MARA,
Jalan Raja Laut,
50609 Kuala Lumpur, Malaysia.
Mobile: 019-9109779

MAJLIS AMANAH RAKYAT

(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

INCOME STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Operating income	4	**1,266,006,504**	1,007,604,849	**233,574,809**	229,011,496
Amortisation of Development Grant	5(d),(i)	**626,273,394**	599,812,103	**438,533,657**	463,769,362
Other operating income	6	**154,730,419**	159,370,027	**80,892,850**	142,373,174
Cost of goods sold		**(426,422,592)**	(245,140,365)	**-**	-
Staff costs	6	**(1,138,792,021)**	(1,087,808,269)	**(687,544,683)**	(692,130,217)
Depreciation of property, plant and equipment	32	**(255,316,126)**	(238,366,841)	**(221,081,666)**	(214,730,746)
Amortisation of Malaysian Government Securities premiums		**(92,168)**	(150,529)	**-**	-
Other operating expenses	6	**(1,695,636,823)**	(1,550,867,144)	**(1,416,596,980)**	(1,289,454,080)
Loss from operations		**(1,469,249,413)**	(1,355,546,169)	**(1,572,222,013)**	(1,361,161,011)
Finance Costs	7	**(9,269,019)**	(3,634,357)	**(600,000)**	(600,000)
Income from other investments	8	**22,017,619**	21,958,166	**-**	**-**
Share of profits of associate companies		**42,874,328**	992,920	**-**	**-**
Excess of expenditure over income before Government Grants - Operating expenditure		**(1,413,626,485)**	(1,336,229,440)	**(1,572,822,013)**	(1,361,761,011)
Government Grants - Operating expenditure	5(c)(iii)	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
Excess of income over expenditure before tax and zakat		**193,355,771**	173,650,826	**15,611,443**	88,414,189
Income tax expense	9	**(16,456,000)**	(17,689,089)	**-**	-
Zakat		**(892,956)**	(963,368)	**-**	-
Excess of income over expenditure after tax and zakat		**176,006,815**	154,998,369	**15,611,443**	88,414,189
Minority Interest		**(292,579)**	(965,645)	**-**	-
Write-off of goodwill		**(569,782)**	-	**-**	-
Excess of income over expenditure for the year		**175,144,454**	154,032,724	**15,611,443**	88,414,189

The accompanying notes form an integral part of the Financial Statements.

MAJLIS AMANAH RAKYAT

(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

BALANCE SHEETS

AS AT 31 DECEMBER, 2014

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
CURRENT ASSETS					
Cash and short-term funds	10	**1,126,790,116**	1,055,657,012	**754,616,544**	710,544,966
Deposits with licensed banks	11	**551,915,055**	1,961,578,393	**388,578,418**	1,769,631,701
Deposits with financial institutions	12	**8,529,360**	36,122,075	**-**	-
Short-term investments	13	**137,507,513**	102,592,716	**-**	-
Receivables	14	**759,204,411**	483,839,683	**454,795,697**	129,312,489
Inventories	15	**2,844,319**	3,883,015	**-**	-
		2,586,790,774	3,643,672,894	**1,597,990,659**	2,609,489,156
CURRENT LIABILITIES					
Bank Overdraft	16	**2,563,431**	4,908,398	**-**	-
Payables	17	**358,501,856**	393,189,032	**173,326,859**	188,990,595
Student Entrepreneurship Programme Grant	18	**9,499,551**	9,287,550	**-**	-
Tax and zakat liabilities	19	**13,124,462**	11,317,175	**-**	-
		383,689,300	418,702,155	**173,326,859**	188,990,595
NET CURRENT ASSETS		**2,203,101,474**	3,224,970,739	**1,424,663,800**	2,420,498,561
N0N-CURRENT ASSETS					
Intangible Assets	20	**200,000**	300,000	**-**	-
Goodwill on consolidation	21	**48,222,544**	23,095,294	**-**	-
Deferred tax asset	22	**437,774**	-	**-**	-
Investment in subsidiary companies	23	**-**	-	**513,560,719**	510,185,719
Investment in associate companies	24	**238,050,906**	198,863,500	**69,533,982**	24,863,298
Long-term investments	25	**998,524,626**	843,415,546	**618,804,221**	576,627,673
Special Education Fund investment	26	**612,120,698**	-	**612,120,698**	-
Amount owed by subsidiary companies	27	**-**	-	**236,954,841**	9,461,142
Long-term receivables	28	**26,719,199**	798,571	**16,832,320**	798,571
Scholarship receivables	29	**10,908,904**	11,197,633	**10,908,904**	11,197,633
Loan to subsidiary companies - unsecured	27	**-**	-	**170,000,000**	140,000,000
Loans	30	**10,211,099,347**	9,156,885,148	**10,205,043,653**	9,152,804,506
Property investment	31	**762,485,193**	421,171,018	**-**	-
Property, plant and equipment	32	**6,816,863,229**	6,588,559,777	**6,698,037,187**	6,526,683,081
		19,725,632,420	17,244,286,487	**19,151,796,525**	16,952,621,623
NON-CURRENT AND DEFERRED LIABILITIES					
Deferred scholarship repayment income	33	**10,908,904**	11,197,633	**10,908,904**	11,197,633
Long-term loans - non-current portion	34	**621,059,815**	534,217,449	**390,000,000**	400,000,000
Hire purchase payables	35	**2,091,385**	1,505,853	**-**	-
Provision for retirement benefits	36	**135,667**	182,505	**-**	-
Provision for staff benefits	37	**45,355,445**	41,907,727	**45,355,445**	41,907,727
Deferred Government Grant	5 (d)	**11,293,474,642**	11,069,744,473	**11,108,219,873**	10,929,542,611
Deferred Tax Liabilities	41	**803,666**	327,124	**-**	-
		11,973,829,524	11,659,082,764	**11,554,484,222**	11,382,647,971
Minority Interest		**9,104,048**	8,545,639	**-**	-
		9,945,800,322	8,801,628,823	**9,021,976,103**	7,990,472,213
FINANCED BY :					
MAJLIS AMANAH RAKYAT FUNDS		**9,945,800,322**	8,801,628,823	**9,021,976,103**	7,990,472,213

The accompanying notes form an integral part of the Financial Statements.

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

GROUP	**Note**							**38**	**39**		**5(d)(ii), 40**				
2014		**Excess of Accumulated Expenditure Over Income**	**Reserve under Section 15 of the MARA Act, 1966**	**Reserve for Loan Redemption**	**Reserve for Investment**	**Capital Reserve**	**Endowment Fund**	**Reserve on Consolidation**	**Translation Reserve**	**Revaluation Reserve**	**Operating Grants for Educational Programme Expenditure**	**Business Financing Special Fund**	**Staff Welfare Fund**	**Special Education Fund**	**Total**
		RM	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**
Balance as at 1 January, 2014		**(552,329,897)**	**363,837,000**	**148,000,000**	**188,163,000**	**695,620**	**145,000,000**	**17,963,765**	**4,339,882**	**61,817,172**	**8,220,036,511**	**202,466,000**	**1,639,770**	**-**	**8,801,628,823**
Received during the year		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,060,071,100**	**-**	**2,311,584**	**100,000,000**	**2,162,382,684**
Expenditure charged during the year		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,144,178,653)**	**-**	**(690,220)**	**-**	**(1,144,868,873)**
Addition / (reduction) during the year		**-**	**-**	**-**	**-**	**47,262,590**	**-**	**(44,279,596)**	**(782,034)**	**(50,687,726)**	**-**	**-**	**-**	**-**	**(48,486,766)**
Excess of income over expenditure for the year		**175,144,454**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**175,144,454**
Balance as at 31 December, 2014		**(377,185,443)**	**363,837,000**	**148,000,000**	**188,163,000**	**47,958,210**	**145,000,000**	**(26,315,831)**	**3,557,848**	**11,129,446**	**9,135,928,958**	**202,466,000**	**3,261,134**	**100,000,000**	**9,945,800,322**

	Note							38	39		5 (d) (ii), 40				
2013		Excess of Accumulated Expenditure Over Income	Reserve under Section 15 of the MARA Act, 1966	Reserve for Loan Redemption	Reserve for Investment	Capital Reserve	Endowment Fund	Reserve on Consolidation	Translation Reserve	Revaluation Reserve	Operating Grants for Educational Programme Expenditure	Business Financing Special Fund	Staff Welfare Fund	Education Special Fund	Total
		RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Balance as at 1 January, 2013		(670,565,851)	363,837,000	148,000,000	188,163,000	1,007,175	145,000,000	19,494,869	4,973,744	35,796,770	7,365,646,659	102,466,000	482,390	-	7,704,301,756
Prior year adjustment		(35,796,770)	-	-	-	-	-	-	-	-	-	-	-	-	(35,796,770)
As at 1 January, 2013 restated		(706,362,621)	363,837,000	148,000,000	188,163,000	1,007,175	145,000,000	19,494,869	4,973,744	35,796,770	7,365,646,659	102,466,000	482,390	-	7,668,504,986
Received during the year		-	-	-	-	-	-	-	-	-	1,973,369,000	100,000,000	2,126,105	-	2,075,495,105
Expenditure charged during the year		-	-	-	-	-	-	-	-	-	(1,118,979,148)	-	(968,725)	-	(1,119,947,873)
Addition / (reduction) during the year		-	-	-	-	(311,555)	-	(1,531,104)	(633,862)	26,020,402	-	-	-	-	23,543,881
Excess of income over expenditure for the year		154,032,724	-	-	-	-	-	-	-	-	-	-	-	-	154,032,724
Balance as at 31 December, 2013		(552,329,897)	363,837,000	148,000,000	188,163,000	695,620	145,000,000	17,963,765	4,339,882	61,817,172	8,220,036,511	202,466,000	1,639,770	-	8,801,628,823

The accompanying notes form an integral part of the Financial Statements.
(continued)

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

MARA 2014	**Note**					**5(d)(ii), 40**			
		Excess of Accumulated Expenditure	**Reserve under Section 15 of the MARA Act, 1966**	**Reserve for Loan Redemption**	**Reserve for Investment**	**Operating Grants for Educational Programme Expenditure**	**Business Financing Special Fund**	**Special Education Fund**	**Total**
		RM	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**	**RM**
Balance as at 1 January, 2014		**(1,054,056,885)**	**363,837,000**	**148,000,000**	**188,163,000**	**8,142,063,098**	**202,466,000**	**-**	**7,990,472,213**
Received during the year		**-**	**-**	**-**	**-**	**2,060,071,100**	**-**	**100,000,000**	**2,160,071,100**
Expenditure charged during the year		**-**	**-**	**-**	**-**	**(1,144,178,653)**	**-**	**-**	**(1,144,178,653)**
Excess of income over expenditure for the year		**15,611,443**	**-**	**-**	**-**	**-**	**-**	**-**	**15,611,443**
Balance as at 31 December, 2014		**(1,038,445,442)**	**363,837,000**	**148,000,000**	**188,163,000**	**9,057,955,545**	**202,466,000**	**100,000,000**	**9,021,976,103**

2013	Note					5(d)(ii), 40			
		Excess of Accumulated Expenditure	Reserve under Section 15 of the MARA Act, 1966	Reserve for Loan Redemption	Reserve for Investment	Operating Grants for Educational Programme Expenditure	Business Financing Special Fund	Education Special Fund	Total
		RM	RM	RM	RM	RM	RM	RM	RM
Balance as at 1 January, 2013		(1,142,471,074)	363,837,000	148,000,000	188,163,000	7,287,673,246	102,466,000	-	6,947,668,172
Received during the year		-	-	-	-	1,973,369,000	100,000,000	-	2,073,369,000
Expenditure charged during the year		-	-	-	-	(1,118,979,148)	-	-	(1,118,979,148)
Excess of income over expenditure for the year		88,414,189	-	-	-	-	-	-	88,414,189
Balance as at 31 December, 2013		(1,054,056,885)	363,837,000	148,000,000	188,163,000	8,142,063,098	202,466,000	-	7,990,472,213

The accompanying notes form an integral part of the Financial Statements.

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

CASH FLOW STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before tax and zakat	**193,355,771**	173,650,826	**15,611,443**	88,414,189
Adjustments for :				
Amortisation of Development Grant	**(626,273,394)**	(599,812,103)	**(438,533,657)**	(463,769,362)
Depreciation of property, plant and equipment	**255,316,126**	238,366,841	**221,081,666**	214,730,746
Share of profit in associated companies	**(42,874,328)**	(992,920)	**-**	-
Allowance for :				
Doubtful debts :				
Receivables	**8,984,444**	-	**3,152,328**	-
Loans	**62,599,723**	-	**62,599,723**	-
Diminution in value of investments :				
Short term investments	**385,763**	158,748	**-**	-
Long term investments	**4,081,153**	360,522	**-**	-
Retirement benefits	**40,542**	31,999	**-**	-
Staff benefits	**8,809,656**	9,576,362	**8,809,656**	9,576,362
Amortisation of :-				
Bond premiums	**92,168**	150,529	**-**	-
Intangible Assets	**100,000**	100,000	**-**	-
Goodwill on consolidation	**-**	700,000	**-**	-
Gain / (Loss) on :-				
Disposal of investment in subsidiary company	**-**	(304,356)	**-**	-
Disposal of other investments	**(912,715)**	(3,730,192)	**-**	-
Disposal of property, plant and equipment	**(25,661,892)**	180,184	**(33,101,556)**	(26,185)
Gain on Special Education Fund investment		-	**(12,120,698)**	-
Allowance no longer required for :-				
Diminution in value of investments :				
Short-term investments	**-**	(76)	**-**	-
Long-term investments	**(4,081,153)**	(360,522)	**-**	-
Doubtful debts :-				
Other receivables	**-**	(2,271,658)	**(1,122,975)**	(2,271,658)
Amount owed by subsidiary companies	-	-	**(5,421,968)**	(13,890,197)
Loans	**-**	(58,428,743)	**7,588,805**	(58,428,743)
Loans to subsidiary companies	-	-	**-**	(28,760,974)
Write-off of :-				
Property, plant and equipment	**150,118**	175,811	**85,416**	172,362
Bad debts :				
Loans	**8,698,695**	-	**8,698,695**	-
Receivables	**3,902,668**	258,035	**960,215**	-
Trade debtors	**2,325,095**	2,707,659	**1,122,975**	-
Loans to subsidiary companies	-	-	**-**	28,760,974
Amount owed by subsidiary companies	-	-	**5,421,968**	7,802,908
Interest income	**(874,483)**	(406,134)	**(2,924,288)**	(2,558,221)
Gross dividends received from investment	**(3,473,576)**	(4,489,231)	**(11,052,110)**	(9,348,309)
Finance costs	**9,269,019**	3,634,357	**600,000**	600,000
Profit received from deposits and interest-free financial schemes	**(124,565,695)**	(104,236,362)	**(124,565,695)**	-
Operating loss before changes in working capital	**(270,606,295)**	(344,980,424)	**(293,110,057)**	(228,996,108)

The accompanying notes form an integral part of the Financial Statements.
(continued)

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

CASH FLOW STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Changes in :					
Receivables		**(274,764,152)**	(96,730,682)	**(329,595,751)**	60,481,787
Inventories		**1,038,696**	1,088,422	**-**	999,755
Loans		**(1,167,226,884)**	(1,277,254,115)	**(1,139,571,314)**	(1,275,822,988)
Payables		**(146,440,534)**	113,848,291	**(25,968,583)**	74,168,581
Cash used in operations		**(1,857,999,169)**	(1,604,028,508)	**(1,788,245,705)**	(1,369,168,973)
Staff benefits paid		**(5,057,091)**	(2,211,900)	**(5,057,091)**	(2,211,900)
Income tax paid		**(14,288,118)**	(7,336,799)	**-**	-
Retirement benefits paid		**(202,592)**	(147,712)	**-**	-
Net cash used in operating activities		**(1,877,546,970)**	(1,613,724,919)	**(1,793,302,796)**	(1,371,380,873)
CASH FLOWS FROM INVESTING ACTIVITIES					
Proceeds from :					
Disposal of property, plant and equipment		**36,147,862**	94,609	**33,101,556**	26,184
Disposal of long-term investments		**(4,571,790)**	19,160,380	**-**	-
Purchase of :					
Property, plant and equipment		**(545,255,217)**	(484,153,010)	**(400,109,993)**	(418,468,558)
Property investment		**(49,329,184)**	(94,491,614)	**-**	-
Investments		**(148,941,379)**	(69,562,672)	-	-
Special Education Fund investment		**(600,000,000)**	-	**(600,000,000)**	-
Subsidiary company	(a)	**(106,400,333)**	523,099	**-**	-
Disposal of unquoted investments		**3,303,172**	446,376	**-**	-
Dividends received		**3,473,576**	4,489,231	**11,052,110**	5,589,413
Interest received		**874,483**	406,134	**2,924,288**	2,558,221
Profit received from deposits and interest-free financial schemes		**124,565,695**	104,236,362	**124,565,695**	-
(Increase) / Decrease in :					
Purchase of short-term investment by subsidiary companies		**(1,976,979)**	(8,996,245)	**-**	-
Disposal of short-term investment by subsidiary companies		**(33,323,581)**	846,678	**-**	-
Disposal of long-term investment by subsidiary companies		**(4,078,536)**	6,446,941	**-**	-
Long-term investments		**-**	-	**(42,176,548)**	(26,265,600)
Investments in subsidiary companies		**-**	-	**(3,375,000)**	(148,000,000)
Investments in associate companies		**-**	-	**(44,670,684)**	-
Loans to subsidiary companies		**-**	-	**(30,000,000)**	-
Advances to subsidiary companies		**-**	-	**(227,493,699)**	13,142,289
Net cash used in investing activities		**(1,325,512,211)**	(520,553,731)	**(1,176,182,275)**	(571,418,051)
CASH FLOWS FROM FINANCING ACTIVITIES					
Proceeds from Government Development Grants		**850,316,250**	677,364,458	**653,787,061**	550,581,795
Proceeds from Educational Programme Expenditure Grants		**2,060,071,100**	2,075,495,105	**2,060,071,100**	1,973,369,000
Operating Grants for Educational Programme Expenditure utilised		**(1,144,178,653)**	(1,119,947,873)	**(1,144,178,653)**	(1,118,979,148)
Business Financing Special Fund received		**-**	-	**-**	100,000,000
Proceeds from Students Enterpreneurial Programme Grants		**818,945**	741,767	**-**	-
Student Entrepreneurship Programme Grants utilised		**(606,944)**	(1,162,409)	**-**	-
Proceeds from Staff Welfare Fund		**2,311,584**	-	**-**	-
Staff Welfare Fund utilised		**(690,220)**	-	**-**	-
Proceeds from Special Education Fund		**100,000,000**	-	**100,000,000**	-
Proceeds from long-term loans		**(18,375,665)**	120,243,167	**-**	-
Payment to MARA institution		**(312,687)**	(3,073,527)	**(36,576,142)**	(7,530,508)
Payments of long-term loans		**-**	(10,009,275)	**-**	(10,000,000)
Payments of hire purchase		**(803,492)**	(513,020)	**-**	-
Finance costs paid		**(9,269,019)**	(3,634,357)	**(600,000)**	(600,000)
Net cash generate from financing activities		**1,839,281,199**	1,735,504,036	**1,632,503,366**	1,486,841,139

The accompanying notes form an integral part of the Financial Statements.
(continued)

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

CASH FLOW STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER, 2014

NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	**(1,363,777,982)**	(398,774,614)	**(1,336,981,705)**	(455,957,785)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	**3,048,223,910**	3,446,998,524	**2,480,176,667**	2,936,134,452
CASH AND CASH EQUIVALENTS AT END OF YEAR	**1,684,445,928**	3,048,223,910	**1,143,194,962**	2,480,176,667

CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the cash flow statements consist of the following balance sheet amounts :

	Note	GROUP		MARA	
		2014 RM	2013 RM	**2014 RM**	2013 RM
Cash and short-term funds		**1,126,790,116**	1,055,657,012	**754,616,544**	710,544,966
Deposits with licensed banks		**551,915,055**	1,961,578,393	**388,578,418**	1,769,631,701
Deposits with financial institutions		**8,529,360**	36,122,075	**-**	-
Bank Overdraft		**(2,563,431)**	(4,908,398)	**-**	-
		1,684,671,100	3,048,449,082	**1,143,194,962**	2,480,176,667
Less: Items not included in cash and cash equivalents :					
Security deposits		**(225,172)**	(225,172)	**-**	-
		1,684,445,928	3,048,223,910	**1,143,194,962**	2,480,176,667
		-		-	

Notes to the Cash Flow Statements

	GROUP	
	2014 RM	2013 RM
(a)		
Investment in subsidiaries :		
Property, plant and equipment	**(6,872)**	(1,722,628)
Intangible Assets	**(203,853)**	-
Property investment	**(257,428,070)**	
Inventories	**-**	(299,803)
Receivables	**(1,023,769)**	(920,075)
Cash and short-term funds	**(4,197,412)**	(524,044)
Payables of subsidiary companies	**61,642,223**	2,814,454
Other payables	**673,288**	1,839,739
Tax and zakat liabilities	**454,346**	-
Long-term loans	**119,315,525**	-
Minority Interest	**56,678**	-
Net (liabilities) / assets of subsidiary company	**(80,717,916)**	1,187,643
Goodwill on consolidation	**(29,879,829)**	(1,188,588)
Total cost of purchases	**(110,597,745)**	(945)
Less : Cash	**4,197,412**	524,044
Net cash (used in) / generated from acquisition	**(106,400,333)**	523,099

The accompanying notes form an integral part of the Financial Statements.

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

NOTES TO THE FINANCIAL STATEMENTS

1. GENERAL INFORMATION

Majlis Amanah Rakyat (MARA), an agency under the Rural and Regional Development Ministry (KKLW) was established under the Parliament Act, 1966 as a Statutory Body. The main objectives are to encourage, guide, train and assist Bumiputera to actively involve and excel in commercial activities and small and medium sized industries, towards creating a successful and strong Commercial and Industrialised Bumiputera Community (CIBC).

The principal activities of MARA are to carry out activities related to the entrepreneur development, education, training and rural transportation.

The principal activities of the subsidiary companies are disclosed in Note 44.

There have been no significant changes in the nature of these activities during the financial year.

2. BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements of the Group and MARA for the year ended 31 December 2014 have been approved by the MARA Council on 17 August 2015 by circular resolution.

The financial statements of MARA and Yayasan Pelajaran MARA (YPM), the corporation formed under Section 25 of the MARA Act, 1966 have been prepared in accordance with the applicable approved accounting standards issued by the Malaysian Accounting Standards Board (MASB).

The financial statements of the subsidiary companies have been prepared in accordance with the provisions of the Companies Act, 1965 and the applicable approved accounting standards issued by the MASB.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Accounting

The financial statements of the Group and MARA have been prepared under the historical cost convention unless stated otherwise in other accounting policies.

b) Basis of Consolidation

The consolidated financial statements include the financial statements of MARA, YPM and all its subsidiary companies made up to 31 December 2014 except for certain subsidiary companies as listed in Note 44 which are dormant and those with no audited financial statement as they are undergoing winding up procedures. However, the financial statements of the subsidiary companies which have not been consolidated are not significant.

All subsidiary companies are consolidated using the acquisition method of accounting whereby the results of the subsidiary companies acquired or disposed of during the financial year are included in the consolidated income statements from the effective date of acquisition or up to the effective date of disposal, as appropriate.

All significant inter-company transactions and balances are eliminated on consolidation.

c) Operating Income

Operating income of the Group comprises mainly income from students' fees and courses, interest or income from loans and deposits, dividends, rental and investment income from sale of securities and unit trusts.

Operating income of MARA comprises mainly income from sale of bus tickets, interest and income from loans and deposits, dividends, rental and students' contributions.

The operating income is recognised by the Group and MARA as follows :

i) Income from students' contributions, students' fees and courses	- based on length of study period.
ii) Dividend income	- when the shareholder's right to receive dividend payment is established.
iii) Income from sale of bus tickets	- upon rendering of services.
iv) Income from investment income, rental, interest and income from loans and deposits	- based on accrual basis.

All significant inter-company operating income are eliminated on consolidation. The operating income of the Group excludes the operating income from associated companies.

MAJLIS AMANAH RAKYAT
(Incorporated in Malaysia under Majlis Amanah Rakyat Act, 1966)

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d) Government Grants

Grants from the Malaysian Government consists of Development Grants and Operating Grants. The Development Grants are used to finance the cost of project development and MARA's programme. Operating Grants are used mainly to finance educational expenditure programme and the balance for MARA's operating expenditure.

Development Grants are shown as Deferred Government Grants and are amortised in the Income Statement based on the asset useful life or during the year when such expenses are incurred.

Operating Grants for Educational Programme are shown as part of MARA's fund and are amortised based on the time period of usage or during the year when such expenses are incurred.

Operating Grants for operating expenditure are recognised as income in the Income Statement when received.

e) Foreign Currency Conversion

Transactions in foreign currencies are converted into Ringgit Malaysia at the exchange rates prevailing at the transaction dates. Assets and liabilities in foreign currencies at the balance sheet date are converted at the exchange rates prevailing at the said date. All foreign exchange gains or losses during the year are recognised in the Income Statements.

The principal closing rates used in conversion of foreign currency amounts are as follows :-

	2014	2013
	RM	RM
1 United States Dollar	**3.3765**	3.2297
1 Pound Sterling	**5.3290**	5.1960
1 Japanese Yen	**0.03234**	0.032334
1 Indonesian Rupiah	**0.000278**	0.000279
1 Russian Ruble	**0.072801**	0.09783
1 Egyptian Pound	**0.4671**	0.4640
1 Euro	**4.2115**	4.3557
1 Australian Dollar	**2.9197**	3.0158

For the purpose of consolidation, the financial statements of foreign entity are translated to Ringgit Malaysia as follows :-

Assets and liabilities	-	at closing rate
Reserves	-	at historical rate
Income and expenditure	-	at average rate

The closing rates per unit of Ringgit Malaysia used in the translation of the foreign entity are as follows :

	2014	2013
	RM	RM
1 Japanese Yen	**0.03234**	0.02451

All translation gains or losses of the Group are taken up and reflected in the Translation Reserve in the Consolidated Statement of Changes in Equity. Such translation gains or losses are recognised as income or expenses in the Consolidated Income Statements, in the period in which the operations are disposed of.

Differences in exchange arising from the translation of the opening net investments in the foreign entity, and from the conversion of the results of the foreign entity at the average exchange rate, are taken to Translation Reserve.

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3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f) Deferred Tax

Income tax on the profit or loss for the year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable profit for the year and is measured using the tax rates that have been enacted at the Balance Sheet date.

Deferred tax is provided for, using the liability method, on all temporary differences between the tax bases of assets and liabilities and their carrying amounts in the financial statements. In principle, deferred tax liabilities are recognised for all taxable temporary differences and 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 credits can be utilised. Deferred tax is not recognised if the temporary difference arises from goodwill or negative goodwill or 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 substantially enacted at the balance sheet date. Deferred tax is recognised in the income 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, or when it arises from a business combination that is an acquisition, in which case the deferred tax is included in the resulting goodwill or negative goodwill.

g) Impairment of Assets

The carrying amounts of property, plant and equipment, investment in subsidiary companies and investment in associated companies are reviewed at each balance sheet date to determine whether there is any indication of impairment. If any indication exists, the assets' recoverable amounts are estimated. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. All impairment losses are recognised in the Income Statements.

An impairment loss is only reversed to the extent that the assets' carrying amount does not exceed the carrying amount that would have been determined, net of depreciation, if no impairment loss had been recognised. The reversal of impairment loss is recognised as income in the Income Statements.

h) Property, Plant and Equipment

Property, plant and equipment are stated at cost or valuation less accumulated depreciation and any impairment losses.

Gain or loss arising from the disposal of an asset is determined as difference between the estimated net disposal proceeds and the carrying amount of the asset, and is recognised in the Income Statements.

Freehold land and buildings under construction are not depreciated. Depreciation of other property, plant and equipment is provided on a straight-line basis to write-off the cost or valuation of each asset over its estimated useful life. The principal annual rates of depreciation are as follows :

	GROUP	MARA
Leasehold land	Amortised over the leased period	Amortised over the leased period
Freehold buildings	2% - 10%	2%
Leasehold buildings	Amortised over the leased period	Amortised over the leased period
Motor vehicles	10% - 25%	25%
Office equipment, fittings and computers	5% - 33 1/3%	15% - 25%
Plant, machinery and workshop equipment	7 1/2% - 20%	15%
Renovation	2% - 20%	2%

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3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

i) Investment in Subsidiary Companies

PInvestment in subsidiary companies, which are eliminated on consolidation, are stated in MARA's Financial Statements at cost less any impairment in the value of the investment.

Subsidiary companies are those companies in which the Group owns, directly or indirectly, more than 50% of the equity share capital and has power to exercise control over the financial and operating policies so as to obtain benefits from their activities.

j) Investment in Associated Companies

Associated companies are entities in which the Group or MARA has a long-term equity interest of between 20% to 50% and in which the Group or MARA is in a position to exercise significant influence over its financial and operating policies.

Investment in associated companies are stated at cost less any allowance for permanent diminution in value of investments. Investment in associated companies in the consolidated financial statements are accounted for using the equity method of accounting.

The consolidated income statements include the Group's share of profits of associated companies based on the latest audited or management financial statements of the associated companies. In the consolidated balance sheets, the Group's interest in associated companies is stated at cost plus the Group's share of post acquisition retained profits and reserves.

k) Other Investments

Investments in quoted shares are stated at lower of cost and market value at the end of the financial year. Allowance for diminution in value is made based on differences between the cost and market value of the investments.

Investments in an unquoted shares are stated at cost and allowance is made when there is a permanent diminution in value.

Malaysian Government Securities held for long-term are stated at cost adjusted for amortisation of premium to maturity date.

l) Receivables

Receivables are stated at book value less an estimate made for irrecoverable amounts. Allowance for doubtful debts is made based on estimates of possible losses which may arise from non-collection of certain receivable accounts.

m) Payables

Payables are stated at cost value where fair value represents the amount payable as the services or goods received.

n) Inventories

Inventories are valued at the lower of cost (determined on first-in first-out basis) and net realisable value.

Cost of raw materials comprises the original purchase price and the incidental cost incurred in bringing the inventories to their present location and condition. Cost of work-in-progress and finished goods comprises cost of raw materials, direct labour and an appropriate production overheads.

Net realisable value represents the estimated selling price in the ordinary course of business less selling and distribution costs and all other estimated costs to completion.

o) Intangible Asset

Intangible assets with identified lifespan is stated at cost after deducting accumulated amortisation and if any, accumulated impairment loss. Intangible asset is amortised based on Straight Line Method according to estimated lifespan as follows :

Training Software Programme	8	years

p) Work in Progress

Work in progress consists of subcontract cost and related direct costs incurred, net of progress billings received.

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3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q) Corporation Formed under Section 25 of the MARA Act, 1966

The corporation formed under Secton 25 of the MARA Act, 1966 is a separate entity established under Majlis Amanah Rakyat Act,1966 to assist MARA in providing educational and training facilities to bumiputera as provided in the Act. The management of this corporation, Yayasan Pelajaran MARA (YPM), is governed by the provisions under the Act and policies set by MARA from time to time.

r) Scholarship Receivables

Scholarship receivables represent compulsory contribution due from scholarship holders based on 25% of educational scholarships granted. The said contribution is recognised as deferred income and is amortised to the Income Statement upon receipts of contribution from the scholarship holders.

Debts considered to be uncollectible are written off while allowance is made for debts outstanding for more than twelve months.

s) Loans

Loans considered to be uncollectible are written off while allowance is made for loans outstanding for more than twelve months.

t) Goodwill and Reserve on Consolidation

Goodwill arising on consolidation represents the excess of the cost of investment over the fair values of the identifiable net assets at the date of acquisition.

Reserve arising on consolidation represents the excess of fair values of identifiable net assets at the date of acquisition over the cost of investment.

Goodwill and reserve arising on consolidation are capitalised in the balance sheet and are written off when there is impairment in their values.

u) Provisions

Provisions are made when the Group and MARA have a present legal or constructive obligation as a result of past events, when it is probable that an outflow of resources will be required to settle the obligation, and when a reliable estimate of the amount can be made.

v) Employee Benefits

(i) Short-term benefits

Wages, salaries, bonuses, annual leave, sick leave and non-monetary benefits are recognised as an expense in the year in which the associated services are rendered by employees of the Group and MARA. The short-term accumulating paid benefits such as accumulated paid annual leave which is paid at the point of retirement are recognised when services are rendered by employees during the entitlement. The short-term non-accumulating paid benefits such as sick leave are recognised when the absences occur.

(ii) Defined contribution plan

The Group and MARA make statutory contributions to the Employees Provident Fund (EPF) and Statutory Pension Scheme. Both employers and employees of the Group and MARA are required to make monthly contribution to the EPF at certain prescribed rates. The contributions of the Group and MARA are disclosed separately while the employees' contributions to the EPF are included under staff costs.

(iii) Provision for retirement benefits plan

Provision for retirement benefits is made based on contractual obligation and the total number of staff due for retirement within the next twelve months.

w) Cash and Cash Equivalents

The Group and MARA adopt the indirect method in the preparation of the cash flow statements. Cash equivalents are short-term, highly liquid investments and are readily convertible to cash with insignificant risk of changes in value.

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3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x) Property Investments

Property Investments comprise investments in land and buildings held for rental returns or capital appreciation or both, and not occupied to use or be in the Group's operations.

Property Investments are treated as long term investments and are stated at valuation less accumulated depreciation and impairment losses. The assessment was based on a valuation by an independent valuer at least once in a period of 5 years each.

Increase in revaluation of Property Investments will be accounted for in the Statement of Changes in Equity as a Revaluation Surplus. Reduction of revaluation will be adjusted by unconsumed revaluation surplus subject to the original amount of the valuation of the same Property Investments, while the rest are recognised as expenses.

The revaluation increase which is recognised as income, reversible only to the extent of a revaluation decrease of the same Property Investments which is recognised as an expense.

The Property Investments will be removed from the Balance Sheet when it is disposed of or it is not used directly and no future returns expected from the disposal.

Profit or Loss from the disposal of Property Investments, that is the difference between net disposal income and carried value, is recognised in Income Statement in the period it is disposed. The unconsumed revaluation surplus is carried as Accumulated Profit.

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4. OPERATING INCOME

Operating Income consist of the following :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Students' contributions	**18,844,463**	17,825,021	**18,844,463**	17,825,021
Gross dividends from :				
Subsidiary companies	**-**	-	**7,076,940**	3,336,438
Quoted investments	**171,531**	4,403,284	**707,378**	889,991
Unquoted investments	**3,302,045**	85,947	**3,267,792**	8,880,777
Profit from Special Education Fund investment	**12,120,698**	-	**12,120,698**	-
Loan processing fees	**556,289**	6,348,661	**556,289**	6,348,661
Profit from :				
Mudharabah Investments	**124,565,695**	104,236,362	**124,565,695**	104,236,362
Interest from :				
Bank accounts and short-term investments	**669,147**	404,492	**669,147**	404,492
Fixed deposits	**205,336**	1,642	**205,336**	1,642
Loans and advances	**2,049,805**	2,152,087	**2,049,805**	2,152,087
Profit from interest-free financing schemes	**92,359,509**	32,306,840	**35,099,643**	32,306,840
Rental	**28,274,366**	63,699,410	**28,274,366**	33,264,011
Sale of bus tickets	**26,420,151**	34,517,362	**(1,440,090)**	17,661,688
Management fees	**7,875,489**	29,531,326	**-**	-
Income from technical consultancy services	**24,583,268**	30,058,087	**-**	18,545
Sale of marketable securities	**274,792,173**	138,809,780	**-**	-
Sale of unit trusts	**100,772,389**	78,113,401	**-**	-
Students' fees	**145,047,669**	135,907,168	**-**	-
Course fees	**340,027,114**	268,479,314	**-**	-
Sale of furniture parts, ready made house	**11,270**	82,309	**-**	-
Sale of spare parts	**66,825**	8,338,164	**-**	-
Other income	**59,177,789**	43,701,157	**-**	-
Contribution from repayment of MARA's scholarship	**1,577,347**	1,684,941	**1,577,347**	1,684,941
Bus maintenance services	**837,392**	5,234,119	**-**	-
Local tourism	**824,583**	739,200	**-**	-
Insurance brokerage fees	**874,161**	944,775	**-**	-
	1,266,006,504	1,007,604,849	**233,574,809**	229,011,496

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5. GOVERNMENT GRANTS

		GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
(a)	Approved Development Grants	**461,991,189**	430,139,463	**265,462,000**	303,361,800
	Approved Operating Grants	**3,686,514,100**	3,513,854,566	**3,667,965,300**	3,454,149,500
		4,148,505,289	3,943,994,029	**3,933,427,300**	3,757,511,300

(b) (i) Development Grants received during the financial year are as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Development Grants original provision	**461,991,189**	430,144,463	**265,462,000**	303,361,800
	461,991,189	430,144,463	**265,462,000**	303,361,800

(ii) Development Grants received during the financial year are for the following activities :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Secondary education	**55,000,000**	37,355,000	**55,000,000**	37,355,000
Vocational training	**61,500,000**	64,196,800	**61,500,000**	64,196,800
Universiti Kuala Lumpur (UniKL)	**24,960,627**	52,363,605	**20,000,000**	46,800,000
German Malaysian Institute	**20,000,000**	76,000,000	**20,000,000**	76,000,000
Professional education	**20,942,000**	38,160,000	**20,942,000**	38,160,000
Entrepreneurship support	**74,100,000**	6,000,000	**74,100,000**	6,000,000
MARA bus transport	**6,000,000**	10,000,000	**6,000,000**	10,000,000
Kolej Poly-Tech MARA	**7,920,000**	4,850,000	**7,920,000**	4,850,000
Multi sectors	**-**	8,000,000	**-**	-
Poverty Eradication Programme	**191,568,562**	113,219,058	**-**	-
	461,991,189	410,144,463	**265,462,000**	283,361,800
SPIKE financing	**-**	20,000,000	**-**	20,000,000
	461,991,189	430,144,463	**265,462,000**	303,361,800

Grant received for SPIKE Financing amounting to RM20,000,000 in 2013 has been accounted to Special Financing Fund in the Statement of Changes in Equity.

(c) (i) Operating Grants received during the financial year are as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Operating Grants original provision	**3,686,514,100**	3,513,854,566	**3,667,965,300**	3,454,149,500
Additions	**-**	3,593,600	**-**	3,593,600
Restriction	**(13,980,070)**	-	**(13,980,070)**	-
	3,672,534,030	3,517,448,166	**3,653,985,230**	3,457,743,100

Additional provision received amounted to nil (2013 : RM 3,593,600) while restriction in provision of RM 13,980,070 (2013 : nil) for operational expenditure.

(continued)

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5. GOVERNMENT GRANTS (continued)

(ii) Operating Grants received by/on behalf of MARA during the financial year are as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Provision for loans under Educational Programme				
Expenditure - directly received by MARA	**2,060,071,100**	1,973,369,000	**2,060,071,100**	1,973,369,000
Direct allocation by Accountant General to Higher Educational Loan Fund Project (HELP)	**5,480,674**	34,198,900	**5,480,674**	34,198,900
Total provision for Educational Programme Expenditure	**2,065,551,774**	2,007,567,900	**2,065,551,774**	2,007,567,900
Operating expenditure - directly received by MARA	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
	3,672,534,030	3,517,448,166	**3,653,985,230**	3,457,743,100

(iii) Total Government Grants - Operating Expenditure stated in the Income Statement is as follows :

		GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Operating expenditure	5(c)(ii)	**1,606,982,256**	1,509,880,266	**1,588,433,456**	1,450,175,200
		1,606,982,256	1,509,880,266	**1,588,433,456**	1,450,175,200

(d) Deferred Government Grants

	Nota	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Balance as at 1 January		**11,069,744,473**	10,995,265,645	**10,929,542,611**	10,850,260,686
Received during the year :					
Development Grants	5 (b) (ii)	**461,991,189**	410,144,463	**265,462,000**	283,361,800
Ministry of Finance	5 (e)	**205,000,000**	100,000,000	**205,000,000**	100,000,000
Economic Planning Unit	5 (f)	**150,450,000**	48,403,000	**150,450,000**	48,403,000
KKLW	5 (g)	**7,335,061**	26,036,040	**7,335,061**	26,036,040
Sarawak State Government - 1 AZAM Programme		**-**	1,371,287	**-**	1,371,287
Teraju - The Baron Programme		**25,000,000**	50,000,000	**25,000,000**	50,000,000
Prime Minister's Department	5 (h)	**-**	40,000,000	**-**	40,000,000
Ministry of Human Resources		**540,000**	1,200,000	**540,000**	1,200,000
RISDA - Entrepreneur Country Carnival		**-**	209,668	**-**	209,668
		11,920,060,723	11,672,630,103	**11,583,329,672**	11,400,842,481
Amortisation of Development Grant	5 (i)	**(626,273,394)**	(599,812,103)	**(438,533,657)**	(463,769,362)
Payment to Universiti Kuala Lumpur (UniKL)		**-**	-	**(36,302,942)**	(4,537,836)
Payment to Kolej Poly-Tech MARA (KPTM)		**-**	(2,992,672)	**-**	(2,992,672)
Distribution to RISDA (RTC)		**(250,000)**	-	**(250,000)**	-
Distribution to KEDA (Mentor Mentee Programme)		**(23,200)**	-	**(23,200)**	-
Adjustments		**(39,487)**	(80,855)	**-**	-
Balance as at 31 December		**11,293,474,642**	11,069,744,473	**11,108,219,873**	10,929,542,611

(continued)

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5. GOVERNMENT GRANTS (continued)

(e) Provision received from The Ministry of Finance are for the following programme :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Special provision for maintenance of MRSM	**-**	100,000,000	**-**	100,000,000
Special Stimulus Packages PFI II	**55,000,000**	-	**55,000,000**	-
TKP Programme 2013 & 2014	**150,000,000**	-	**150,000,000**	-
	205,000,000	100,000,000	**205,000,000**	100,000,000

(f) Provision received from The Economic Planning Unit are for the following programmes :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
MARA EPU Entrepreneur Programme	**50,000,000**	40,000,000	**50,000,000**	40,000,000
R & D Programme for Halal Vaccine	**-**	7,000,000	**-**	7,000,000
Business Training Incentive Scheme (SLGP)	**-**	1,403,000	**-**	1,403,000
The Baron Programme	**100,000,000**	-	**100,000,000**	-
SKK1M Programme	**450,000**	-	**450,000**	-
	150,450,000	48,403,000	**150,450,000**	48,403,000

(g) Provision received from KKLW are for the following programmes :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Small Enterpreneur Financing (UK Dinamic)	**-**	5,300,000	**-**	5,300,000
IBS Programme	**-**	5,490,000	**-**	5,490,000
The Baron Programme	**-**	1,994,200	**-**	1,994,200
Special Stimulus Package (PFII) IBS & Baron	**-**	7,515,800	**-**	7,515,800
Mentor Mentee JKKK/ JKKP Programme Penang and Selangor	**372,000**	198,000	**372,000**	198,000
KUD Programme, 'Business Melding', 'Business Talk' & Seminar	**-**	170,000	**-**	170,000
Portal Operation for KKLW/ PRJK	**-**	140,080	**-**	140,080
RBC Sabah & Sarawak Programme	**-**	200,000	**-**	200,000
Dynamic Enterpreneur Programme by NBOS	**4,700,000**	4,700,000	**4,700,000**	4,700,000
RTC Programme (Perak, Kelantan, Melaka, & Pahang)	**972,697**	327,960	**972,697**	327,960
Mini RTC Programme	**1,190,364**	-	**1,190,364**	-
Rural Business Challenge	**100,000**	-	**100,000**	-
	7,335,061	26,036,040	**7,335,061**	26,036,040

Besides the above provisions, MARA received grants from KKLW for SPIKE Financing amounting to nil (2013 : RM80,000,000) which has been accounted to Special Financing Fund in the Statement of Changes in Equity.

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5. GOVERNMENT GRANTS (continued)

(h) Provision received from the Prime Minister's Department is for the following programme :-

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Bumiputera Development Programme (Halal hub factory, Global marketing & IBS strenghthening)		**-**	40,000,000	**-**	40,000,000
		-	40,000,000	**-**	40,000,000

(i) From the amortised Development Grant, the amount expensed off during the year are as follows :

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Depreciation	32 (c)	**210,441,260**	206,217,428	**206,924,938**	203,600,251
Repair and maintenance		**44,994,356**	40,313,032	**44,994,356**	40,313,032
Equipment and training material		**26,504,874**	34,753,850	**26,504,874**	34,753,850
Professional services and charges		**21,860,746**	12,783,144	**21,860,746**	12,783,144
Raw material and other expenditures		**1,874,615**	1,775,728	**1,874,615**	1,775,728
Entrepreneur Development Programme		**136,374,128**	170,535,479	**136,374,128**	170,535,479
Scholarship and staff training		**-**	7,878	**-**	7,878
Other expenditure		**184,223,415**	133,425,564	**-**	-
		626,273,394	599,812,103	**438,533,657**	463,769,362

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6. OTHER OPERATING INCOME / (EXPENSES)

Included in other operating income / (expenses) are the following :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Interest from employee loans	**33,784**	33,784	**-**	-
Gain on :				
Disposal of property, plant and equipment	**25,633,310**	102,383	**25,512,751**	-
Disposal of shares	**803,006**	3,631,368	**-**	-
Disposal of Malaysian Government Securities	**109,709**	98,824	**-**	-
Disposal of investments in subsidiaries	**-**	304,356	**-**	-
Foreign currency translation	**44,168**	1,277,560	**-**	-
Allowance no longer required for :				
Diminution in value of investments :				
Long-term investments	**4,081,153**	360,522	**-**	-
Short-term investments	**-**	76	**-**	-
Doubtful debts :				
Other receivables	**-**	2,271,658	**-**	2,271,658
Subsidiary receivables	**-**	-	**5,421,968**	13,890,198
Long-term receivables	**1,122,975**	-	**1,122,975**	-
Loans	**-**	58,428,743	**-**	58,428,743
Loans to subsidiary	**-**	-	**-**	28,760,974
Bad debts recovered	**1,532,156**	1,112,123	**149,976**	126,971
Rental from :				
Land	**416,836**	200,853	**416,836**	587,068
Buildings	**415,680**	1,146,388	**11,369**	361,269
Others	**793**	2,928,734	**2,460,729**	2,579,584
Additional capital	**3,749,548**	446,376	**-**	-
Development expenditure	**(415,832,134)**	(393,594,675)	**(231,608,719)**	(260,169,111)
Audit fee	**(845,875)**	(777,204)	**(218,423)**	(205,983)
Fee :				
Directors' fee of subsidiary companies	**(1,153,633)**	(1,321,081)	**-**	-
Remuneration :				
Council members	**(243,889)**	(226,627)	**(240,189)**	(226,627)
Directors of subsidiary companies	**(520,018)**	(676,336)	**-**	-
Other payments	**(454,650)**	(883,434)	**-**	-
Hire Purchase interest	**(2,130)**	(3,753)	**-**	-
Write-off of :				
Property, plant and equipment	**(150,118)**	(175,811)	**(85,416)**	(172,362)
Bad debts :				
Loans	**(8,698,695)**	-	**(8,698,695)**	-
Receivables	**(3,902,668)**	(258,035)	**(2,989,568)**	-
Trade debtors	**(2,325,095)**	(2,707,659)	**-**	-
Loans to subsidiary companies	**-**	-	**-**	(28,760,974)
Receivables from subsidiary companies	**-**	-	**(5,421,968)**	(7,802,907)
Long-term receivables	**-**	-	**(1,122,975)**	-

(continued)

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6. OTHER OPERATING INCOME / (EXPENSES) (continued)

Included in other operating income / (expenses) are the following :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Rental of :				
Land	**-**	(1,453,320)	**-**	(148,750)
Office and buildings	**(18,425,405)**	(20,724,360)	**-**	(9,185,025)
Motor vehicles	**(57,375,235)**	(2,711,848)	**(56,922,824)**	(2,271,278)
Office equipment	**(8,889,513)**	(10,934,932)	**(7,660,818)**	(14,962,655)
Hostel	**(1,508,386)**	(8,607,110)	**-**	-
Others	**(7,483,593)**	(16,505,529)	**-**	(4,480,819)
Allowance for :				
Doubtful debts :				
Receivables	**(8,984,444)**	-	**(3,152,328)**	-
Doubtful loans	**(62,599,723)**	-	**(62,599,723)**	-
Impairment of investment :				
Impairment loss in associate companies	**(143,600)**	-	**-**	-
Diminution in value :				
Short-term investment	**(385,763)**	(158,748)	**-**	**-**
Long-term investment	**(1,619,258)**	(5,794,237)	**-**	**-**
Retirement benefit	**(40,542)**	(31,999)	**(9,576,362)**	-
Staff benefits	**(8,809,656)**	(9,576,362)	**(8,809,656)**	(9,576,361)
Amortisation of intangible assets	**(100,000)**	(100,000)	**-**	-
Loss on :				
Disposal of property, plant and equipment	**28,582**	(282,567)	**-**	-
Foreign currency translation	**(334,628)**	(377,342)	**(215,542)**	(1,112,964)
Capital reduction	**(3,303,172)**	-	**-**	-

Other operating expenses for the Group and MARA amounting to RM1,695,636,823 and RM1,416,596,980 (2013 : RM1,550,867,144 and RM1,289,454,080) are inclusive of development expenditure of the Group and MARA (not including depreciation and impairment loss) amounting to RM415,832,134 and RM231,608,719 (2013 : RM393,594,675 and RM260,169,111), respectively. Analysis for expenditure involved is depicted as per Note 5 (i).

The number of employees of the Group and MARA at the end of financial year was 18,560 (2013 : 17,724) and 11,162 (2013 : 11,225) respectively.

7. FINANCE COSTS

Finance costs comprise interest on :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Bank overdraft	**691,041**	921,023	**-**	-
Hire purchase	**60,113**	84,361	**-**	-
Long-term loans	**8,517,865**	2,628,973	**600,000**	600,000
	9,269,019	3,634,357	**600,000**	600,000

8. INCOME FROM OTHER INVESTMENTS

Income from other investments comprise of :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Profit from Mudharabah Investment	**9,569,693**	8,275,432	**-**	-
Interest income from :				
Fixed deposits	**5,510,190**	7,398,858	**-**	-
Current accounts	**185,524**	879,636	**-**	-
Dividends received from :				
Quoted investments	**6,321,020**	4,971,969	**-**	-
Unquoted investments	**431,192**	432,271	**-**	-
	22,017,619	21,958,166	**-**	**-**

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9. INCOME TAX EXPENSE

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Current tax payable	**14,876,415**	13,834,142	**-**	-
Under / (Over) provision in prior year	**651,872**	(24,501)	**-**	-
Transfer from Deferred tax assets (Nota 22)	**(437,774)**	-	**-**	-
Transfer to / (from) Deferred tax liabilities (Nota 41)	**476,542**	(613,137)	**-**	-
Deferred tax - minority interest	**(170,477)**	(241,842)	**-**	-
Tax on dividend	**(609,707)**	200	**-**	-
Share of income tax of associate companies	**1,669,129**	4,734,227	**-**	-
	16,456,000	17,689,089	**-**	-

With effect from the year of assessment 2002, MARA has been granted an exemption from payment of income tax in respect of its income received from Operating Grants, Development Grants, Government Loans, donations or contributions received as well as levy or charges and fees received under the provision of the Act.

For the years of assessment 1997 until 2001, MARA has been granted an exemption from payment of income tax in respect of 70% of its income, excluding dividend income.

The income tax expense for the year can be reconciled to the excess of income over expenditure before tax per income statements as follows :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Excess of income over expenditure before tax and zakat	**193,355,771**	173,650,826	**15,611,443**	88,414,189
Tax at statutory rate (25% / 2013 : 25%)	**32,324,118**	49,373,499	**3,902,861**	22,103,547
Tax effects of :				
Non-taxable income	**(269,866,803)**	(297,864,786)	**(151,814,452)**	(173,269,171)
Non-deductible expenses	**258,146,896**	264,016,680	**147,911,591**	151,165,624
Others	**(6,660,698)**	(3,750,946)	**-**	-
Tax rates differential	**373,117**	1,697,950	**-**	-
Deferred tax asset not recognised	**(462,763)**	13,254	**-**	-
Deferred tax - minority interest	**(170,477)**	(241,842)	**-**	-
Realisation of prior year's previously unrecognised deferred tax	**(310,319)**	(36,932)	**-**	-
Reduction in tax rate in accounting for deferred tax	**-**	(754,600)	**-**	-
Share of income tax of associate companies	**281,648**	3,904,227	**-**	-
Property gains tax	**1,258,167**	809,983	**-**	-
Tax from other income	**17,148**	198,388	**-**	-
Prior year tax loss not recognised	**572,754**	930,623	**-**	-
Under / (Over) provision in prior year	**679,028**	(165,487)	**-**	-
Unabsorbed business loss not recognised	**253,016**	(365,612)	**-**	-
Business loss absorbed	**21,168**	(75,310)	**-**	-
	16,456,000	17,689,089	**-**	-

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10. CASH AND SHORT-TERM FUNDS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Cash in hand and at banks	**372,940,874**	414,103,425	**158,818,410**	199,146,034
Fixed deposits with :				
Licensed banks	**156,551,108**	123,754,655	**-**	-
Mudharabah investments with maturity within one month :				
Licensed banks	**597,298,134**	517,298,932	**595,798,134**	511,398,932
Other financial institutions	**-**	500,000	**-**	-
	1,126,790,116	1,055,657,012	**754,616,544**	710,544,966

Analysis of currency exposure profile of cash and short-term funds are as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Malaysian Ringgit	**1,062,206,453**	1,015,067,423	**694,750,099**	671,344,986
Pound Sterling	**1,468,609**	2,466,668	**1,468,609**	2,466,668
United States Dollar	**55,774,533**	35,227,150	**55,774,533**	35,227,150
Japanese Yen	**4,717,218**	1,389,609	**-**	-
Indonesian Rupiah	**382,679**	205,554	**382,679**	205,554
Australian Dollar	**761,050**	61,129	**761,050**	61,129
Russian Ruble	**398,755**	30,853	**398,755**	30,853
Euro	**1,075,304**	1,206,209	**1,075,304**	1,206,209
Egyptian Pound	**5,515**	2,417	**5,515**	2,417
	1,126,790,116	1,055,657,012	**754,616,544**	710,544,966

11. DEPOSITS WITH LICENSED BANKS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Deposits with licensed banks with maturity more than one month :				
Fixed deposits	**122,888,571**	138,952,774	**-**	54,027
Mudharabah investments	**345,475,882**	1,741,220,851	**305,027,816**	1,688,172,906
Special Investment (SJUM)	**29,435,558**	29,470,945	**29,435,558**	29,470,945
Mudharabah investments in Bank Rakyat	**54,115,044**	51,933,823	**54,115,044**	51,933,823
	551,915,055	1,961,578,393	**388,578,418**	1,769,631,701

12. DEPOSITS WITH FINANCIAL INSTITUTIONS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Deposits with financial institutions with maturity more than one month :				
Mudharabah investments	**8,529,360**	36,122,075	**-**	-

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13. SHORT-TERM INVESTMENTS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
At Cost :				
Quoted shares	**37,030,045**	36,529,139	**-**	-
Unit trusts :				
Kumpulan Modal Bumiputera	**23,874**	23,874	**-**	-
ASM First Public Fund	**2,180**	2,180	**-**	-
ASM Premier Fund	**44,527**	44,527	**-**	-
Amanah Saham Pekerja TNB	**50**	50	**-**	-
AmInvestment	**673,885**	655,238	**-**	-
Public Mutual Fund	**21,481,043**	19,585,308	**-**	-
RHB OSK Smart Income Fund	**6,000,000**	-	**-**	-
Bank Islam Money Market Fund	**13,001,654**	-	**-**	-
Al-Aiman Fund	**7,668**	7,668	**-**	-
ASM TP Balanced Fund	**4,368**	4,368	**-**	-
RHB Islamic Bond Fund	**27,880,000**	-	**-**	-
ASM Index Fund	**774,481**	774,481	**-**	-
Bestari Fund	**1,967**	1,967	**-**	-
ASM Mutiara Fund	**1,181**	1,181	**-**	-
RHB Money Market Fund	**-**	21,202,464	**-**	-
ASM Money Market Fund	**11,493**	11,493	**-**	-
ASM Syariah Aggresive Fund	**12,743**	12,743	**-**	-
ASM Syariah Dividend Fund	**557**	557	**-**	-
ASM SCPSLF Fund	**5,331,688**	5,316,134	**-**	-
Amount owing to brokers	**(1,168,595)**	(612,176)	**-**	-
Cash Investment	**26,937,215**	8,638,718	**-**	-
Corporate Debt Securities	**-**	10,551,550	**-**	-
Total Cost	**138,052,024**	102,751,464	**-**	-
Provision for diminution in value	**(544,511)**	(158,748)	**-**	-
	137,507,513	102,592,716	**-**	-
Market value :				
Quoted shares	**42,766,403**	45,146,185	**-**	-
Unit trusts :				
Kumpulan Modal Bumiputera	**23,631**	23,631	**-**	-
ASM First Public Fund	**2,204**	2,204	**-**	-
ASM Premier Fund	**45,099**	45,099	**-**	-
Amanah Saham Pekerja TNB	**50**	50	**-**	-
AmInvestment	**673,885**	655,238	**-**	-
Public Mutual Fund	**20,319,070**	19,123,282	**-**	-
RHB OSK Smart Income Fund	**5,933,021**	-	**-**	-
Al Aiman Fund	**7,800**	7,800	**-**	-
ASM TP Balanced Fund	**4,330**	4,330	**-**	-
RHB Islamic Bond Fund	**27,616,703**	-	**-**	-
ASM Index Fund	**966,184**	1,084,315	**-**	-
Bestari Fund	**1,997**	1,997	**-**	-
ASM Mutiara Fund	**1,200**	1,200	**-**	-
ASM Money Market Fund	**11,486**	11,486	**-**	-
ASM Syariah Aggresive Fund	**12,662**	12,662	**-**	-
ASM Syariah Dividend Fund	**560**	560	**-**	-
Cash Investment	**27,136,207**	8,638,718	**-**	-
Corporate Debt Securities	**-**	10,532,050	**-**	-
	125,522,492	85,290,807	**-**	-

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14. RECEIVABLES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Trade receivables	**159,799,081**	143,758,442	**5,304,797**	8,445,873
Receivables with guarantee	**2,040,783**	2,026,484	**2,040,783**	2,026,484
Advance payment for students fee	**343,699,273**	-	**343,699,273**	-
Other receivables, deposits and prepaid expenses	**391,200,229**	461,651,684	**209,243,928**	215,848,688
	896,739,366	607,436,610	**560,288,781**	226,321,045
Less : Allowance for doubtful debts	**(158,245,793)**	(149,261,349)	**(105,493,084)**	(102,340,756)
	738,493,573	458,175,261	**454,795,697**	123,980,289
Amount owing by the Malaysian Government:				
Educational Programme Expenditure Grants receivable	**20,710,838**	20,332,222	**-**	-
Operating Expenditure Grants receivable	**-**	5,332,200	**-**	5,332,200
	20,710,838	25,664,422	**-**	5,332,200
	759,204,411	483,839,683	**454,795,697**	129,312,489

Analysis of currency exposure profile of receivables is as follows :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Malaysian Ringgit	**896,739,366**	607,434,225	**560,288,781**	226,321,045
Japanese Yen	**-**	2,385	**-**	-
	896,739,366	607,436,610	**560,288,781**	226,321,045

The normal credit term for receivables of the Group and MARA range from 30 to 180 days.

15. INVENTORIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
At cost :				
Raw materials	**79,964**	97,002	**-**	-
Work in progress	**-**	2,090,696	**-**	-
Finished products	**2,678,228**	633,371	**-**	-
Spare parts	**-**	983,152	**-**	-
Other inventories	**86,127**	78,794	**-**	-
	2,844,319	3,883,015	**-**	-

16. BANK OVERDRAFT

	KUMPULAN		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Bank overdraft	**2,563,431**	4,908,398	**-**	-

Bank overdraft for the group is secured with deposit/investment account.

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17. PAYABLES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Trade payables	**11,217,957**	13,878,479	**7,041,504**	10,512,464
Other payables	**326,924,770**	359,982,761	**150,539,131**	163,036,754
Provision for staff benefits payable within 1 year (Nota 37)	**5,746,224**	5,441,377	**5,746,224**	5,441,377
Provision for retirement benefits payable within 1 year (Nota 36)	**32,500**	147,712	**-**	-
Long-term loans repayable within one year (Nota 34) :				
Secured	**(5,863,648)**	3,198,272	**-**	-
Unsecured	**19,000,000**	10,000,000	**10,000,000**	10,000,000
Hire purchase payables within one year (Nota 35)	**1,444,053**	540,431	**-**	-
	358,501,856	393,189,032	**173,326,859**	188,990,595

Analysis of currency exposure profile of payables is as follows :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Malaysian Ringgit	**354,755,569**	388,605,480	**173,326,859**	188,990,595
Japanese Yen	**3,746,287**	4,583,552	**-**	-
	358,501,856	393,189,032	**173,326,859**	188,990,595

The normal credit term for payables of the Group and MARA range from 0 to 60 days.

18. STUDENT ENTREPRENEURSHIP PROGRAMME GRANT

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**9,287,549**	9,708,192	**-**	-
Increase during the year	**818,945**	741,767	**-**	-
Less : Amortisation	**(606,943)**	(1,162,409)	**-**	-
Balance as at 31 December	**9,499,551**	9,287,550	**-**	-

Universiti Teknikal Sdn Bhd received grant for student entrepreneurship programme-Development of Excellence Bumiputera Entrepreneur (TEKNOPUTRA) in 2009 from MECD.

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19. TAX AND ZAKAT LIABILITIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Tax	**12,462,582**	10,533,502	**-**	-
Zakat	**661,880**	783,673	**-**	-
	13,124,462	11,317,175	**-**	-

20. INTANGIBLE ASSETS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**300,000**	400,000	**-**	-
Amortised to Income Statement (Nota 6)	**(100,000)**	(100,000)	**-**	-
Balance as at 31 December	**200,000**	300,000	**-**	-

Intangible Assets comprise of a Training Programme (Software) acquired by Universiti Teknikal Sdn Bhd in 2008.

21. GOODWILL ON CONSOLIDATION

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**23,095,294**	22,606,710	**-**	-
Increase during the year	**25,127,250**	488,584	**-**	-
Balance as at 31 December	**48,222,544**	23,095,294	**-**	-

Increase in goodwill on consolidation is due to acquisition of 3 subsidiary companies by MARA Incorporated Sdn Bhd in the current year.

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22. DEFERRED TAX ASSETS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**62,870**	-	**-**	-
Transfer from / (to) Income Statements (Nota 9)	**374,904**	-	**-**	-
Balance as at 31 December	**437,774**	-	**-**	-

Analysis as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Deferred tax assets	**437,774**	-	**-**	-
Deferred tax liabilities	**-**	-	**-**	-
	437,774	-	**-**	-
Deferred Tax Assets				
Tax effect of :-				
Temporary differences arising from property,				
plant and equipment	**(2,384)**	-	**-**	-
Unabsorbed capital allowances	**394,830**	-	**-**	-
Receivable	**45,328**	-	**-**	-
	437,774	-	**-**	-
Deferred Tax Liabilities				
Tax effect of temporary differences				
arising from property, plant and equipment	**-**	**-**	**-**	-
	-	-	**-**	-

As mentioned in Note 3(f), the tax effects of deductible temporary differences, which would give rise to deferred tax asset are recognised when realised. As of 31 December 2014, the Group has unutilised tax losses and unabsorbed capital allowances amounting to RM3,614,547,397 dan RM110,911,938 (2013 : RM3,560,252,709 and RM125,340,960) respectively whilst MARA has unutilised tax losses and unabsorbed capital allowances amounting to RM4,907,278,247 and RM29,970,486 (2013 : RM3,560,252,709 and RM29,464,939) respectively. The unutilised tax losses and unabsorbed capital allowances, which are subject to agreement with the tax authorities, are available for set-off against future taxable profit.

23. INVESTMENT IN SUBSIDIARY COMPANIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Unquoted shares, at cost	**4,299,993**	4,299,993	**522,191,412**	518,816,412
Less : Allowance for diminution in value	**(4,299,993)**	(4,299,993)	**(8,630,693)**	(8,630,693)
	-	-	**513,560,719**	510,185,719

The subsidiary companies are listed in Note 44.

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24. INVESTMENT IN ASSOCIATE COMPANIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Unquoted shares, at cost	**70,526,382**	24,905,698	**69,533,982**	24,863,298
Less : Allowance for diminution in value	**(143,600)**	-	**-**	-
	70,382,782	24,905,698	**69,533,982**	24,863,298
Share of post acquisition results	**167,668,124**	173,957,802	**-**	-
	238,050,906	198,863,500	**69,533,982**	24,863,298

The Group's interest in the associated companies is analysed as follows :

	GROUP	
	2014	2013
	RM	RM
Share of net tangible assets	**238,050,906**	198,863,500
Less : Allowance for diminution in value	**-**	-
	238,050,906	198,863,500

The associate companies are listed in Note 44.

25. LONG-TERM INVESTMENTS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Quoted investments :				
Shares, at cost	**248,793,362**	144,838,855	**8,872,814**	8,872,814
Add : Addition	**-**	4,325	**-**	-
Less : Allowance for diminution in value	**(1,619,258)**	(1,733,992)	**-**	-
Net investment in quoted shares	**247,174,104**	143,109,188	**8,872,814**	8,872,814
Unquoted investments :				
Shares, at cost	**29,113,573**	26,120,194	**1,680,019**	1,680,019
Less : Capital reduction	**(3,749,548)**	(446,376)	**-**	-
Less : Allowance for diminution in value	**(6,252,623)**	(10,312,868)	**(1,308,619)**	(1,308,619)
Net investment in unquoted shares	**19,111,402**	15,360,950	**371,400**	371,400
Malaysian Government Securities, at cost	**51,948,079**	49,455,245	**-**	-
Investment in Unit Trust	**73,841,313**	71,030,989	**-**	-
Structured Investment, at cost	**65,000,000**	65,000,000	**65,000,000**	65,000,000
Mudharabah investments with maturity over 1 year	**544,560,007**	502,383,459	**544,560,007**	502,383,459
Other investments	**350,000**	350,000	**-**	-
	735,699,399	688,219,693	**609,560,007**	567,383,459
Less : Amortisation of Premiums	**(2,973,489)**	(2,881,321)	**-**	-
	732,725,910	685,338,372	**609,560,007**	567,383,459
Less : Allowance for diminution in value	**(486,790)**	(392,964)	**-**	-
	732,239,120	684,945,408	**609,560,007**	567,383,459
	998,524,626	843,415,546	**618,804,221**	576,627,673
Market value of quoted investments: :				
Shares	**230,267,361**	174,094,225	**32,200,818**	38,736,527
Malaysian Government Securities	**48,487,800**	46,180,960	**-**	-
Unit Trust	**73,178,246**	70,443,183	**-**	-
	351,933,407	290,718,368	**32,200,818**	38,736,527

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26. SPECIAL EDUCATION FUND INVESTMENT

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Contribution from government of Malaysia	**100,000,000**	-	**100,000,000**	-
Contribution from MARA	**500,000,000**	-	**500,000,000**	-
Addition : Current year profit	**12,120,698**	-	**12,120,698**	-
	612,120,698	-	**612,120,698**	-

27. AMOUNT OWING BY / (TO) SUBSIDIARY COMPANIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Amount owing by subsidiary companies :-				
Amount owing by subsidiary companies	**152,119**	4,830,263	**237,109,158**	15,037,426
Less : Allowance for doubtful debts	**(152,119)**	(4,830,263)	**(154,317)**	(5,576,284)
	-	-	**236,954,841**	9,461,142
Loan to subsidiary companies :-				
Loan to subsidiary companies	**750,483**	750,483	**170,750,483**	140,750,483
Less : Allowance for doubtful debts	**(750,483)**	(750,483)	**(750,483)**	(750,483)
	-	-	**170,000,000**	140,000,000

The subsidiary companies are listed in Note 44. Amount owing by / (to) subsidiary companies arose mainly from non-trade transactions which consist of advances to / (from) the subsidiary companies. Significant transactions with subsidiary companies other than those disclosed in Notes 4 and 6 are as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Management fees to subsidiary companies	**126,917,427**	127,849,362	**-**	-
Operating grants to subsidiary companies	**58,750,315**	58,548,514	**-**	-

28. LONG-TERM RECEIVABLES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Amount owing by third parties	**34,157,151**	2,759,498	**24,270,272**	2,759,498
Less : Allowance for doubtful debts	**(72,896)**	(1,195,871)	**(72,896)**	(1,195,871)
	34,084,255	1,563,627	**24,197,376**	1,563,627
Amount owing to third parties	**(7,365,056)**	(765,056)	**(7,365,056)**	(765,056)
	26,719,199	798,571	**16,832,320**	798,571

29. SCHOLARSHIP RECEIVABLES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Scholarship receivables	**22,886,244**	24,463,590	**22,886,244**	24,463,590
Less : Allowance for doubtful debts	**(11,977,340)**	(13,265,957)	**(11,977,340)**	(13,265,957)
	10,908,904	11,197,633	**10,908,904**	11,197,633

From the outstanding receivables balance above, the repayment amount due to be received within the next 12 months is RM1,817,701 (2013 : RM1,967,434).

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30. LOANS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Employee loans	**369,523,114**	330,088,871	**363,380,024**	325,920,833
Less : Allowance for doubtful loans	**(3,042,897)**	(3,130,531)	**(2,955,501)**	(3,043,135)
	366,480,217	326,958,340	**360,424,523**	322,877,698
Educational loans	**10,604,873,886**	9,577,917,210	**10,604,873,886**	9,577,917,210
Less : Allowance for doubtful loans	**(1,693,352,738)**	(1,670,609,858)	**(1,693,352,738)**	(1,670,609,858)
	8,911,521,148	7,907,307,352	**8,911,521,148**	7,907,307,352
Entrepreneur loans	**1,336,088,519**	1,276,338,678	**1,336,088,519**	1,276,338,678
Less : Allowance for doubtful loans	**(425,418,769)**	(385,260,268)	**(425,418,769)**	(385,260,268)
	910,669,750	891,078,410	**910,669,750**	891,078,410
Other loans	**37,394,275**	46,721,112	**37,394,275**	46,721,112
Less : Allowance for doubtful loans	**(14,966,043)**	(15,180,066)	**(14,966,043)**	(15,180,066)
	22,428,232	31,541,046	**22,428,232**	31,541,046
	10,211,099,347	9,156,885,148	**10,205,043,653**	9,152,804,506

From the outstanding loan balances above, the repayment amounts due to be received within the next 12 months are as follows :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Employee loans	**53,801,987**	49,102,625	**53,010,247**	48,709,252
Educational loans	**1,042,647,972**	998,867,918	**1,042,647,972**	998,867,918
Entrepreneur loans	**1,103,071,277**	1,233,472,860	**1,103,071,277**	1,233,472,860
Other loans	**3,326,062**	3,511,192	**3,326,062**	3,511,192
	2,202,847,298	2,284,954,595	**2,202,055,558**	2,284,561,222

31. PROPERTY INVESTMENT

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**421,171,018**	301,779,233	**-**	-
Increase	**306,757,254**	94,491,614	**-**	-
Revaluation	**34,556,921**	24,900,171	**-**	-
Balance as at 31 Disember	**762,485,193**	421,171,018	**-**	-

Opening balances as at 1 January 2013 amounting RM301,779,233 is the amount reclassified from property, plant & equipment to property investment from prior year adjustment.

32. PROPERTY, PLANT AND EQUIPMENT

GROUP

	Freehold land	Leasehold land	Freehold buildings	Leasehold buildings	Motor vehicles	Office equipment, fittings and computers	Machinery and workshop equipment	Renovation	Buildings under construction	Total
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM
Cost or revaluation										
Balance as at 1.1.2014	430,070,938	193,258,169	3,264,281,571	2,631,788,787	202,891,877	1,190,678,653	31,048,324	65,373,047	766,281,260	8,775,672,626
Additions	19,347,649	-	50,166,670	37,309,229	20,619,793	186,829,823	7,442,320	13,744,371	83,939,675	419,399,530
Reclassification of buildings under construction to buildings	-	-	110,929,879	16,216,701	-	-	-	-	(127,146,580)	-
Disposals	(3,000)	(9,703,871)	-	(379,705)	(667,129)	(2,600,125)	(22,914)	(3,606,943)	(45,650)	(17,029,337)
Write off	-	-	-	-	(3,950,319)	(6,769,380)	-	-	-	(10,719,699)
Transfer to related companies	-	-	-	-	-	27,926	106,250	-	-	134,176
Acquisition of subsidiaries	-	-	-	-	-	493,358	-	-	-	493,358
Other adjusments	-	-	72,151,679	-	-	1,539,641	-	19,503	-	73,710,823
Balance as at 31.12.2014	449,415,587	183,554,298	3,497,529,799	2,684,935,012	218,894,222	1,370,199,896	38,573,980	75,529,978	723,028,705	9,241,661,477
Accumulated depreciation										
Balance as at 1.1.2014	-	35,563,585	591,122,429	523,734,580	180,905,894	800,158,867	27,273,194	28,589,021	-	2,187,347,570
Depreciation charge for the year	-	3,173,356	116,384,063	121,576	14,680,719	109,415,576	2,257,037	9,283,799	-	255,316,126
Disposals	-	(1,657,801)	-	(166,719)	(362,649)	(1,812,240)	(11,353)	(2,532,605)	-	(6,543,367)
Write off	-	-	-	-	(3,950,097)	(6,671,960)	-	-	-	(10,622,057)
Acquisition of subsidiaries	-	-	-	-	-	493,335	-	-	-	493,335
Other adjustments	-	(157,835)	897,408	(464,791)	(4,835,543)	1,463,659	-	309,132	-	(2,787,970)
Balance as at 31.12.2014	-	36,921,305	708,403,900	523,224,646	186,438,324	903,047,237	29,518,878	35,649,347	-	2,423,203,637
Accumulated impairment loss										
Balance as at 1.1.2014	-	-	1,594,611	-	-	-	-	-	-	1,594,611
Balance as at 31.12.2014	-	-	1,594,611	-	-	-	-	-	-	1,594,611
Net book value as at 31.12.2014	449,415,587	146,632,993	2,787,531,288	2,161,710,366	32,455,898	467,152,659	9,055,102	39,880,631	723,028,705	6,816,863,229
Net book value as at 31.12.2013	430,070,938	157,694,583	2,671,970,360	2,107,650,415	22,068,527	392,210,949	3,775,130	36,837,615	766,281,260	6,588,559,777
Depreciation charged in 2013	-	2,944,304	114,704,768	855,894	16,936,910	95,303,940	1,500,010	6,121,015	-	238,366,841

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32. PROPERTY, PLANT AND EQUIPMENT (continued)

MARA

	Freehold land	Leasehold land	Freehold buildings	Leasehold buildings	Motor vehicles	Office equipment, fittings and computers	Machinery and workshop equipment	Buildings under construction	Total
	RM	RM	RM	RM	RM	RM	RM	RM	RM
Cost									
Balance as at 1.1.2014	442,459,990	211,901,436	3,256,485,268	2,632,634,937	183,575,255	995,016,506	-	763,068,879	8,485,142,271
Additions	5,025,121	-	29,841,847	37,309,229	16,812,661	149,409,825	-	83,885,923	322,284,606
Reclassification of buildings under construction to buildings	-	-	110,929,879	16,216,701	-	-	-	(127,146,580)	-
Disposals	(3,000)	(9,000,000)	-	-	(186,439)	-	-	-	(9,189,439)
Write off	-	-	-	-	(3,950,319)	(6,677,440)	-	-	(10,627,759)
Other adjusments	-	-	72,151,679	-	-	-	-	-	72,151,679
Balance as at 31.12.2014	447,482,111	202,901,436	3,469,408,673	2,686,160,867	196,251,158	1,137,748,891	-	719,808,222	8,859,761,358
Accumulated depreciation									
Balance as at 1.1.2014	-	35,586,949	583,567,016	523,996,171	168,706,491	645,007,952	-	-	1,956,864,579
Depreciation charge for the year	-	3,173,356	116,015,529	121,576	11,874,927	89,896,278	-	-	221,081,666
Disposals	-	(1,414,215)	-	-	(186,419)	-	-	-	(1,600,634)
Write off	-	-	-	-	(3,950,097)	(6,592,246)	-	-	(10,542,343)
Balance as at 31.12.2014	-	37,188,255	699,582,545	523,652,956	171,600,953	728,104,851	-	-	2,160,129,560
Accumulated impairment loss									
Balance as at 1.1.2014	-	-	1,594,611	-	-	-	-	-	1,594,611
Balance as at 31.12.2014	-	-	1,594,611	-	-	-	-	-	1,594,611
Net book value as at 31.12.2014	447,482,111	165,713,181	2,768,231,517	2,162,507,911	24,650,205	409,644,040	-	719,808,222	6,698,037,187
Net book value as at 31.12.2013	442,459,990	176,314,487	2,671,727,433	2,108,234,974	14,868,764	350,008,554	-	763,068,879	6,526,683,081
Depreciation charged in 2013	-	2,933,571	114,382,203	848,300	14,761,335	81,805,337	-	-	214,730,746

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32. PROPERTY, PLANT AND EQUIPMENT (continued)

(a) The titles of all leasehold land owned by MARA with net book value of RM165,713,181 (2013 : RM176,314,487) are subject to the following restrictions :

(i) The land is to be used for development into industrial buildings, bus workshop, bus terminal, bus stations and MARA education institution only ;

(ii) The land cannot be sold, pledged, transferred or leased out without the prior consent of the State Government; and

(iii) The land will remain as Malay Reserve land.

(b) Included in the above buildings owned by MARA are 90 (2013 : 89) buildings with a total net book value of RM163,773,481 (2013 : RM165,253,325) built on land belonging to the Government and third parties.

(c) The depreciation charges for the year for the Group and MARA are allocated as follows :

	Note	GROUP		MARA	
		2014	2013	**2014**	2013
		RM	RM	**RM**	RM
Development expenditure	5(i)	**210,441,260**	206,217,428	**206,924,938**	203,600,251
Others		**44,874,866**	32,149,413	**14,156,728**	11,130,495
		255,316,126	238,366,841	**221,081,666**	214,730,746

33. DEFERRED SCHOLARSHIP REPAYMENT INCOME

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**24,463,590**	26,148,531	**24,463,590**	26,148,531
Cash received during the year	**(1,577,346)**	(1,684,941)	**(1,577,346)**	(1,684,941)
	22,886,244	24,463,590	**22,886,244**	24,463,590
Less : Allowance for doubtful debts	**(11,977,340)**	(13,265,957)	**(11,977,340)**	(13,265,957)
Balance as at 31 December	**10,908,904**	11,197,633	**10,908,904**	11,197,633

34. LONG-TERM LOANS - NON-CURRENT PORTION

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Unsecured :				
Loans from licensed financial institutions	**238,355,581**	137,415,721	**-**	-
Financing from Malaysian Government	**340,000,000**	350,000,000	**340,000,000**	350,000,000
Loan from Malaysian Government	**60,000,000**	60,000,000	**60,000,000**	60,000,000
Less : Portion due within one year, included in payables (Nota 17)	**(17,295,766)**	(13,198,272)	**(10,000,000)**	(10,000,000)
Non-current portion	**621,059,815**	534,217,449	**390,000,000**	400,000,000

Loans from licensed financial institutions are interest-free. These loans have no fixed repayment term.

Financing from the Malaysian Government consists of :-

(i) Financing agreement (RM100,000,000) which is based on the Al Qardhul Hassan Principle, interest-free and repayable on instalment basis within 10 years financing period commencing in the year 2006. Balance as at 31 December 2014 is RM10,000,000.

(ii) Financing agreement (RM145,500,000) which is based on the Al Qardhul Hassan Principle, interest-free and repayable in full at the end of financing period i.e the year 2016.

(iii) Financing agreement (RM154,500,000) which is based on the Al Qardhul Hassan Principle, interest-free and repayable in full at the end of the 10 years financing period i.e the year 2017. As a security, a special account was opened and all rights under this account is assigned to the Government of Malaysia.

(iv) Financing from Malaysian Government of RM30,000,000 has been received in 2010 and 2011 for the Entrepreneur Guarantee Scheme. As a security, a special account was opened and all rights under this account was assigned to the Government of Malaysia.

(v) Loan from Malaysian Government amounting to RM60,000,000 for Public Transport Development Fund (TPPA) received in 2011 with interest rate of 1% p.a. starting from 2013. Repayment of capital in installments is within 6 years starting from 2022.

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The non-current portion of the long-term loans are payable as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
More than 1 year but not more than 2 years	**151,900,636**	6,929,884	**145,500,000**	10,000,000
More than 2 years but not more than 3 years	**160,735,452**	14,394,866	**154,500,000**	145,500,000
Over 3 years	**308,423,727**	512,892,699	**90,000,000**	244,500,000
	621,059,815	534,217,449	**390,000,000**	400,000,000

35. HIRE PURCHASE PAYABLES - NON-CURRENT PORTION

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Hire purchase obligations	**3,740,999**	2,263,000	**-**	-
Less : Interest-in-suspense	**(205,561)**	(216,716)	**-**	-
Less : Portion due within one year included in payables (Note 17)	**(1,444,053)**	(540,431)	**-**	-
Balance as at 31 December	**2,091,385**	1,505,853	**-**	-

36. PROVISION FOR RETIREMENT BENEFITS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**330,217**	298,218	**-**	-
Add : Current year provision (Note 6)	**40,542**	31,999	**-**	-
	370,759	330,217	**-**	-
Less : Payment made during the year	**(202,592)**	-	**-**	-
	168,167	330,217	**-**	-
Less : Portion due within one year, included in Payables (Note 17)	**(32,500)**	(147,712)	**-**	-
Balance as at 31 December	**135,667**	182,505	**-**	-

37. PROVISION FOR STAFF BENEFITS

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**47,349,104**	39,984,642	**47,349,104**	39,984,642
Add : Current year provision (Nota 6)	**8,809,656**	9,576,362	**8,809,656**	9,576,362
	56,158,760	49,561,004	**56,158,760**	49,561,004
Less : Payment made during the year	**(5,057,091)**	(2,211,900)	**(5,057,091)**	(2,211,900)
Balance as at 31 December	**51,101,669**	47,349,104	**51,101,669**	47,349,104
Less : Portion due within one year included in payables (Note 17)	**(5,746,224)**	(5,441,377)	**(5,746,224)**	(5,441,377)
	45,355,445	41,907,727	**45,355,445**	41,907,727

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38. RESERVE ON CONSOLIDATION

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Reserve on consolidation:				
Balance as at 1 January	**17,963,765**	19,494,869	**-**	-
Increase / (Decrease) during the year	**(11,579,596)**	(1,531,104)	**-**	-
Balance as at 31 December	**6,384,169**	17,963,765	**-**	-
Goodwill on consolidation:				
Balance as at 1 January	**-**	-	**-**	-
Increase / (Decrease) during the year	**32,700,000**	-	**-**	-
Balance as at 31 December	**32,700,000**	-	**-**	-
Net value	**(26,315,831)**	17,963,765	**-**	-

39. TRANSLATION RESERVE

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**4,339,882**	4,973,744	**-**	-
Increase / (Decrease) during the year	**(782,034)**	(633,862)	**-**	-
Balance as at 31 December	**3,557,848**	4,339,882	**-**	-

Exchange differences arising on translation of the foreign entity is taken to the Translation Reserve as described in the accounting policies.

40. OPERATING GRANTS FOR EDUCATIONAL PROGRAMME EXPENDITURE

Expenditure charged under Operating Grants for Educational Programme Expenditure during the year are as follows :-

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Reduction in repayment of educational loans	**1,103,365,283**	1,104,376,941	**1,103,365,283**	1,104,376,941
Educational loans written off	**4,792,212**	1,419,227	**4,792,212**	1,419,227
Advances written off	**2,290**	3,000	**2,290**	3,000
UiTM Excellent Student Scheme	**12,985,280**	13,179,980	**12,985,280**	13,179,980
Commissions for educational loan collection	**23,033,588**	-	**23,033,588**	-
	1,144,178,653	1,118,979,148	**1,144,178,653**	1,118,979,148

Starting from 2008 financial year, the write off of educational loans is accounted as expenditure charged under Operating Grants for Educational as it represents provision received under this programme. Previously it was accounted in the Income Statement. Therefore, adjustments have been made retrospectively starting from 2003 when the accounting for GBMPPP started.

41. DEFERRED TAX LIABILITIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Balance as at 1 January	**327,124**	940,261	**-**	-
Transfer from / (to) Income Statement (Nota 9)	**476,542**	(613,137)	**-**	-
Balance as at 31 December	**803,666**	327,124	**-**	-
Deferred Tax Liabilities				
Tax effect on temporary difference resulting from property, plant and equipment and their tax base	**803,666**	327,124	**-**	-
	803,666	327,124	**-**	-

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42. COMMITMENTS

(a) Capital Commitments

As at 31 December 2014, the Group and MARA have capital commitments in respect of the acquisition and construction of shop, MARA bazaars and educational institutions as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Capital expenditure - approved and contracted for	**624,413,488**	662,318,759	**624,413,488**	661,592,269
Approved but not yet contracted for	**14,418,441**	4,079,212	**-**	-
	638,831,929	666,397,971	**624,413,488**	661,592,269

(b) Lease Rental Commitments

As at 31 December 2014, the Group and MARA have lease rental commitments in respect of rental of premises and equipment as follows :

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Not more than 1 year	**1,220,358**	2,065,056	**1,220,358**	2,065,056
Over 1 year but not more than 2 years	**701,820**	717,360	**701,820**	717,360
Over 2 years but not more than 3 years	**165,132**	56,170	**165,132**	56,170
	2,087,310	2,838,586	**2,087,310**	2,838,586

(c) Employee Loan Commitments

As at 31 December 2014, the Group and MARA have employee loan commitments in respect of loans for housing, motor vehicles and computers as follows :

	GROUP			MARA
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Approved loans	**41,045,027**	40,300,767	**41,045,027**	40,300,767

43. CONTINGENT LIABILITIES

	GROUP		MARA	
	2014	2013	**2014**	2013
	RM	RM	**RM**	RM
Claims by 8 ex-tenants and borrowers against MARA.	**357,081,147**	380,655,147	**357,081,147**	380,655,147
Claims for contract termination by contractors against MARA.	**-**	3,018,305	**-**	3,018,305
Claims for final payment by suppliers against MARA.	**10,810,198**	696,893	**10,810,198**	696,893
Claims on refurbishing job and retention sum by contractors against MARA.	**4,000,000**	4,000,000	**4,000,000**	4,000,000
Claims for tarnished reputation compensation due to bankruptcy action by MARA.	**15,000,000**	15,000,000	**15,000,000**	15,000,000
Garnishment served on MARA by subcontractor against main contractor.	**3,842,582**	5,594,306	**3,842,582**	5,594,306
	390,733,927	408,964,651	**390,733,927**	408,964,651

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44. SUBSIDIARY COMPANIES, ASSOCIATE COMPANIES AND CORPORATION FORMED UNDER SECTION 25 OF THE MARA ACT, 1966

The financial statements of subsidiary and associate companies except for corporation formed under Section 25 of the MARA Act, 1966 were not audited by Auditor General Department.

SUBSIDIARY COMPANIES

COMMERCIAL COMPANIES

Name of company	Country of Incorporation	Effective equity interest 2014 %	Effective equity interest 2013 %	Principal Activities
Pelaburan MARA Berhad *(Formerly known as Amanah Saham MARA Berhad)*	Malaysia	**100**	100	Investment holding company and trading in marketable securities.
ASM Credit Sendirian Berhad	Malaysia	**100**	100	Money lending business.
PMB Investment Berhad (*Formerly known as ASM Investment Services Berhad)*	Malaysia	**100**	100	Management of unit trust fund and asset management.
PMB Consulting Sdn Bhd	Malaysia	**100**	100	Business advisory services.
PMB Nominees (Tempatan) Sdn Bhd (*Formerly known as ASM Nominees (Tempatan) Sdn Bhd*)	Malaysia	**100**	100	Management of Thrift and Savings Scheme.
PMB Assets Sdn Bhd (*Formerly known as ASMB Properties Sdn Bhd)*	Malaysia	**100**	100	Properties investment.
PMB Tijari Bhd	Malaysia	**71**	-	Shariah financing.
MARA Incorporated Sdn Bhd *(Formerly known as* Tooltronic Sdn Bhd)	Malaysia	**100**	100	Investment company.
■ Mara Inc. London Ltd	United Kingdom	**100**	100	Hospitality management services.
■ Mara Ventures Ltd	British Virgin Island	**100**	100	Investment company.
■ Bower Property Ltd	British Virgin Island	**100**	100	Investment company.
■ Porthouse Marketing Ltd	British Virgin Island	**100**	100	Marketing services.
Billion Ascent Enterprises Corp.	British Virgin Island	**100**	100	Investment company.
Thrushcross Land Holdings Ltd	British Virgin Island	**100**	100	Investment company.
Vortex Holdings Ltd.	Malaysia	**100**	100	Real estate management.
Powerwell Holdings Ltd.	Malaysia	**100**	100	Real estate management.
MARA Investment (Australia) Pty Ltd	British Virgin Island	**100**	100	Real estate management.
Premiera Hotels & Resorts Sdn. Bhd.	Malaysia	**100**	100	Hotel & resort management.
Beaumont House Ltd.	British Virgin Island	**100**	-	Investment company.
Carlton Garden Pte. Ltd.	Singapura	**100**	-	Not in operation.
Marinn Property Pte. Ltd.	Singapura	**100**	-	Not in operation.
Peters Equity Pty Ltd.	Australia	**100**	-	Not in operation.
Queville Pty Ltd.	Australia	**100**	-	Not in operation.
Glocal Link (M) Sdn Bhd *(Formerly known as Multi Franchise Sdn Bhd)*	Malaysia	**100**	100	Rental of premises and general management services.
Pusat Pembangunan Reka Bentuk Sdn Bhd *(Formerly known as Terasbudi Sdn Bhd).*	Malaysia	**100**	100	Coordinate product design activities for commercial purposes in various field.
MARA Liner Sdn Bhd *(Formerly known as KP Nominees Sdn Bhd)*	Malaysia	**100**	100	Provide bus services, workshop services for buses, supplying spare parts, courier and tourism.
Rural Capital Sdn Bhd *(Formerly known as Cemara Urus Sdn Bhd)*	Malaysia	**100**	100	Debt collection.
MARA Aerospace Sdn Bhd (*Formerly known as Novel Caterers (M) Sdn Bhd*)	Malaysia	**100**	100	Consulting services in the fields of aerospace and technology.

CONSULTANCY SERVICES AND TRAINING COMPANIES

Institut Infotech MARA Sdn Bhd	Malaysia	**100**	100	Management of a commercial training institution offering courses in the field of information technology. Ceased operations since financial year 31 December 2006.

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44. SUBSIDIARY COMPANIES, ASSOCIATED COMPANIES AND CORPORATION FORMED UNDER SECTION 25 OF THE MARA ACT, 1966 (continued)

Name of company	Country of Incorporation	Effective equity interest 2014 %	2013 %	Principal Activities
CONSULTANCY SERVICES AND TRAINING COMPANIES				
British Malaysian Institute Sdn Bhd	Malaysia	**100**	100	Management of electrical and electronic education institution.
F.I.T.Center Sdn Bhd	Malaysia	**100**	100	Management of training centre for furniture industry.
Giatmara Sdn Bhd	Malaysia	**100**	100	Management of technical vocational staff.
Kolej Poly-Tech MARA Sdn Bhd	Malaysia	**100**	100	Management of educational institution which offers educational and training programme in various courses.
KPTM Corporation Sdn Bhd (*Formerly known as* Langkah Bimbingan Sdn Bhd)	Malaysia	**100**	100	Supply and services, rental of property or services including hostel and equipment.
Malaysia France Institute Sdn Bhd	Malaysia	**100**	100	Investment holding company.
Malaysian Institute of Aviation Technology *Sdn Bhd*	Malaysia	**100**	100	Management of an institute and providing advanced training in the field of aviation technology.
Malaysian Spanish Institute Sdn Bhd	Malaysia	**100**	100	Management of an educational institution offering training programme in the fields of automative engineering and components manufacturing technologies.
Universiti Teknikal MARA Sdn Bhd	Malaysia	**100**	100	Holding company which operates, manages and administers of Universiti Kuala Lumpur.
P.C.M Sdn Bhd	Malaysia	**74.99**	74.99	Management of educational institution which offers medical courses.
UniKL Resources Sdn Bhd	Malaysia	**100**	100	Consultancy services.
UniKL Medical Services Sdn Bhd	Malaysia	**100**	100	Healthcare and laboratory services.
MARA Excellent Ventures Sdn Bhd (*Formerly known as Malaysia-Japan International University of Technology* Sdn Bhd)	Malaysia	**100**	100	Management of training and learning centre.
DORMANT COMPANIES				
Kayu Sedia Sdn Bhd	Malaysia	**100**	100	Ceased operations.
✪ ***Masmara Travel & Tours Sdn Bhd***	Malaysia	**100**	100	Ceased operations.
© + Masmara Travel & Tours (S) Pte. Ltd.		**71**	71	Ceased operations.
ASSOCIATE COMPANIES				
Med Bumikar MARA Sdn Bhd	Malaysia	**29.18**	29.18	Investment holding company and retailing motor vehicles.
Strand Aerospace Malaysia Sdn Bhd	Malaysia	**30**	-	Provide services for aerospace, defence, automative and maritime industries.
CORPORATION FORMED UNDER SECTION 25 OF MARA ACT, 1966				
Yayasan Pelajaran MARA	Malaysia	**100**	100	Funds collection, provide educational aid, higher education sponsorships, management of Japanese Higher Education Loan Fund Project and investment.
YPM Insurance Brokers (1974) Sdn Bhd	Malaysia	**60**	60	Insurance broker.
YPM Realties Sdn Bhd	Malaysia	**100**	100	Management services, construction and property development.
ASSOCIATE COMPANIES TO SUBSIDIARY COMPANIES				
ICmic UniKL Academy Sdn Bhd	Malaysia	**42.40**	42.40	Research and development for trainers and graduates in designing and product development fields.

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© The company is under voluntary winding up during the year 2003.

\+ The company was incorporated in Singapore.

✪ The financial statements of the company have not been consolidated with the financial statements of the Group and prior approval from the Ministry of Finance has been obtained. The company is under creditors voluntary winding up during the current financial year.

■ The financial statements of the company have been exempted from audit under United Kingdom's Companies Act 2006.