

2024 ANNUAL REPORT



<https://arimmalaysia.com>



ABOUT THIS REPORT

As part of our on-going efforts to improve annual reporting, this Report is our sincere acknowledgement of the support given by members and committees towards a better risk management awareness and practices. This Report, therefore, aims to disclose what we have done for the whole 2024 and providing an insight into how our core values drive our strategic objectives.

This Report should be read in conjunction with the ARiMM's Financial Report 2024. Further information can be found on our website <https://arimmalaysia.com/>

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A WORD FROM THE CHAIR

It is with great pride that I present the Academy of Risk Management Malaysia Berhad Annual Report for FY2024. As we close another successful year, it is an opportune time to reflect on ARiMM's continued growth and resilience.

Over the past year, we have faced a mix of opportunities and challenges. However, through dedication, strategic focus, and the hard work of our teams, we have not only weathered the storms but have also set the stage for future success. I am proud to announce that we have successfully graduated 20 Certified Risk Managers who completed the Level 2: Advanced Certificate in Risk Management, and 79 graduates who passed the Level 1: Certificate in Risk Management.

As we look toward the future, we are energized by the endless possibilities and remain focused on building ARiMM into an organization that not only delivers exceptional value but also contributes positively to the communities and environments in which we operate. Our strategy for growth, fueled by innovation and our robust operational framework, will ensure we remain at the forefront of the industry.

I want to extend my deepest gratitude to all Board Members for their confidence and support, to our management team for their tireless efforts, and to our partners for their unwavering collaboration. I would also like to offer sincere thanks to ARiMM members for your continued belief in our vision. Together, we will continue to rise to new challenges and embrace the future with optimism and determination.

Abdul Halim Bin Jantan

Chairman, Board of Directors
The Academy of Risk Management Malaysia

WHO ARE WE

The Academy of Risk Management Malaysia (ARiMM) is the professional body for risk managers, particularly in Malaysia. ARiMM aims to be the nation's leading enterprise-wide risk management training institute, independent, well-respected advocates of the risk profession.

WHAT WE DO

- Promote and further the interest of, and advancement of the profession of risk management.
- Provide technical and ethical excellence in risk management profession through our professional educational opportunities, research, and development, and continuing professional development (CPD) activities in ensuring professional standard of practices.
- Provide opportunities for members to network with other like-minded people to develop themselves as professionals, to share knowledge and experience

➔ VISION

To be recognized as the premier professional body dedicated to cultivate and advancing the interests of the Risk Management practitioners in Malaysia.

➔ MISSION

As a forward-looking organization, ARiMM aspire to cultivate, enhance, and ensure the quality of risk management practices, aligned with the international best practices of risk management, while prioritizing the interests of stakeholders.



➔ CORE VALUES

The five key principles or core values served as ARiMM's foundation and a guiding standards that shape the behavior, culture, and decision-making processes within the organization.

➡ STRATEGIC TRUST

Strong Presence

- Increase Brand Presence in Industry
- Creation of visibility to Risk practitioners & Non-risk practitioners
- Reinforce qualification

Value to Members

- Career progression
- One stop center for knowledge, connectivity and resources
- Industry exposure

Sustainability of ARIMM

- Creation of sustainable Revenue Streams
- Creation of Niche business plan
- Engaging Stakeholders and Building Partnerships

Advocacy of Risk Management

- Establishing connection with Risk Management Authority in Malaysia
- Strengthening members engagement
- Influencing Industry Standards and Best Practices



MEMBERSHIP CATEGORY

Affiliate Member

- Persons who are engaged in fields related to risk management or have such interests but who do not qualify for membership under "Professional Member".

Professional Member

- Individual professional members that have achieved the following designations:
 - 1) Associate Member
 - 2) Certified Member
 - 3) Fellow Member

Honorary Member

- Persons by virtue of their esteemed position and standing in public or business life would enhance the stature of ARiMM
- Have, in the opinion of the Board of ARiMM rendered exceptional service to ARiMM or the risk management profession.

University Degree in any field/
Diploma in any field with a
minimum one-year relevant
working experience

Affiliate member

Module 1-3

Level 1:
certificate in risk management

5 years risk management
experience

Pathway to Certified Risk Manager (CRiM)

University Degree or relevant
Professional Certification with 10
years relevant managerial
experience

Associate member

Module 4-6

Level 2:
Advance Certificate in Risk
Management

Certified Risk Manager (CRiM)

BOARD OF DIRECTORS



**Abdul Halim
Bin Jantan**

Appointment March 2021
Reappointed June 2023
Tenure 3 Years 3 Months



**Mohamad
Bin Mohamad Zain**

Appointment March 2021
Reappointed June 2022
Tenure 3 Years 3 Months



**Ranjit Singh
A/L Taram Singh**

Appointed March 2021
Reappointed June 2023
Tenure 3 Years 3 Months



**Assoc. Prof. Dr. Arpah
Binti Abu Bakar**

Appointment August 2019
Reappointed June 2022
Tenure 4 Years 10 Months



**Prof. Dr. Taipor
Bin Mohd Suhadah**

Appointment March 2021
Reappointed May 2024
Tenure 3 Years 3 Months



**Ir. Anuar
Bin Abd Shukur**

Appointment August 2019
Reappointed June 2022
Tenure 4 Years 10 Months



**Nuranisah
Binti Mohd Anis**

Appointment June 2023
Tenure 1 Year 11 Months



**Dzul kifly
Bin Mohd Yusof**

Appointment March 2021
Reappointed May 2024
Tenure 3 Years 3 Months



**Dr. Zairol Azhar
Bin Auzzir**

Appointment May 2024
Tenure 12 Months

MoU SIGNING CEREMONY

The signing ceremony marked a significant milestone in ARiMM's journey, symbolizing the successful completion of key partnerships and initiatives. It brought together leadership and stakeholders to formally endorse new agreements that will drive growth and innovation in the years to come.

MoU Signing with Universiti Utara Malaysia (UUM)



The MoU Signing Ceremony with UUM was held in the Concorde Hotel, Kuala Lumpur on February 19, 2024. The signing ceremony was attended by Mohamad bin Mohamad Zain, Chairman of ARiMM, Abdul Halim Bin Jantan and Anuar Abdul Shukur, the Board Directors of ARiMM. The representatives from Universiti Utara Malaysia were Prof. Dato' Dr. Mohd Foad Sakdan, Vice Chancellor of UUM, Shahrul Nizam bin Ahmad, Director, Risk Management Division of UUM, Dr. Zairol Azhar bin Auzzir, Manager (Risk and Service Continuity), Dr. Habibah Tolos, Director UUMIRM and Assoc. Prof. Dr. Bakti bin Hasan Basri, Dean, School of Economics, Finance and Banking of UUM.

MoU Signing with Universiti Tenaga Nasional (UNITEN)



The MoU Signing Ceremony with UNITEN was held on June 20, 2024 at Universiti Tenaga Nasional. This partnership is believed to provide opportunities for the exchange of expertise, experience, and skills for mutual benefits and growth. The representatives from ARiMM were led by ARiMM's Chairman, Abdul Halim bin Jantan, accompanied by Ranjit Singh A/L Taram Singh, Assoc. Prof. Dr. Arpah Binti Abu Bakar, and Anuar bin Abdul Shukur, Board of Directors of ARiMM, while UNITEN was represented by Vice Chancellor Professor Ir. Dr. Khairul Salleh Bin Mohamed Sahari. Along with them, the ceremony was also attended by representatives from Meridian 2000 Sdn Bhd, The Managing Director, Dr. H.M. Abdul Aziz Bin K.M. Hanifah, and the Managing Director of SS Rover Sdn Bhd, Syamsul Nizam Azmee.

ACTIVITIES AND PERFORMANCE REVIEW

➔ 4th Annual General Meeting

ARiMM held its 4th Annual General Meeting (AGM) on May 23, 2024, at the ARiMM Office, Unit 610, Level 6, Block B, Pusat Dagangan Phileo Damansara 1, Jalan 16/11 off Jalan Damansara, 46350 Petaling Jaya, Selangor. The meeting was attended by a quorum of 22 members, with 12 participating by proxy and 10 attending in person.

The meeting commenced at approximately 10:00 a.m. with a welcoming address by the Chairman, En. Mohamad Bin Mohamad Zain. En. Mohamad expressed his gratitude to the Board of Directors and Members for attending the AGM in person, demonstrating their ongoing support and commitment to ARiMM. Mr. Chairman then introduced the attendees and extended his thanks to the Company Secretary, Mr. Satvinder Singh Gill, and the Auditor from Messrs. Ahmad Mustapha & Co., who were also present at the meeting.

The proposed agenda for the 4th AGM was approved by the members and accepted for deliberation. Pn. Nuranisah binti Mohd Anis proposed the motion to approve and adopt the 2023 Annual Report, and was seconded by Dr. Mohd Taipor bin Suhadah.

In accordance with Clause 59 of the Company's Constitution, three Directors, including Mohd Taipor bin Suhadah, Dzulkifly bin Mohd Yusof, and Anuar bin Abdul Shukur, retired. The retiring Directors expressed their intention to seek for a re-election to the Board of ARiMM. Ranjit Singh A/L Taram Singh proposed the motion, which was seconded by En. Abdul Halim bin Jantan. The re-election of the Directors was subsequently approved.

Pn. Azlina binti Zulkifli voluntarily resigned from her position as Director of ARiMM and was replaced by a new nomination and was subsequently appointed as a new Board Member, Dr. Zairol Azhar bin Auzzir. The motion for his appointment was proposed by En. Abdul Halim bin Jantan and seconded by Dr. Mohd Taipor bin Suhadah.

All members agreed to re-appoint Messrs. Ahmad Mustapha & Co. as the external auditor to independently examine and assess the financial statements of ARiMM for 2024, with their remuneration to be determined at a later time. The motion was proposed by Mr. Ranjit Singh A/L Taram Singh and seconded by Pn. Nuranisah binti Mohd Anis.

The 4th AGM adjourned its business at 10:50 a.m. following successful deliberations of all its agenda. The AGM recorded its appreciations and thanks to all members who had attended and actively participated in the meeting.



PROFESSIONAL CERTIFICATION PROGRAMME

A total of six professional risk management certification programs were conducted in 2024. There were five batches were from Level 1, including two in-house programs, and only one batch was Level 2 program. A total of 83 candidates participated in the public sessions, Level 1 and Level 2, while 54 candidates attended the in-House training. Indirectly, ARiMM's had increased the membership number with the additional of 137 members.

Type of Training	Session/Batch	No. of candidates	Year of Graduation
Level 1: Certificate in Risk Management	Public Training (Feb 2024 Session)/ Batch 5	20	September 2024
	Public Training (Aug 2024 Session)/ Batch 6	22	September 2024
	Public Training (Nov 2024 Session)/ Batch 7	19	2025
	In-House Training PKNS (Feb 2024 Session)/ Batch 4	15	September 2024
	In-House Training KPJ (Dec 2024 Session)/ Batch 8	39	2025
Level 2: Advanced Certificate in Risk Management	Public Training (Oct 2024 Session) / Batch 7	22	2025

GRADUATION

The journey to expertise begins with perserv



CEREMONY

erance. Congratulations on this achivement!



LEVEL 1: CERTIFICATE IN RISK MANAGEMENT

➔ PUBLIC TRAINING

Level 1 training sessions for the fifth, sixth, and final public batches in 2024 were successfully conducted in February, August, and November at Armada Hotel and the ARiMM Training Centre, Phileo Damansara 1. A total of 61 participants from a diverse range of esteemed organizations, including Tenaga Nasional Berhad, PETRONAS, MDEC, Telekom Malaysia, and Universiti Utara Malaysia, took part in these sessions.



➔ IN-HOUSE TRAINING



Perbadanan Kemajuan Negeri Selangor (PKNS)

The Academy of Risk Management Malaysia (ARiMM) had conducted one in-house training at Ibu Pejabat PKNS in February 2024. A total of 15 participants from the headquarters and subsidiaries took part in the Level 1: Certificate in Risk Management training on 5-7 February and sat for their exam on 9 February 2024.

KPJ Healthcare Berhad

An In-house training was carried out in December 2024 at AC Hotel by Merriot, Kuala Lumpur. These four days training session brought together 39 candidates from the headquarters and subsidiaries of KPJ Healthcare Berhad.



LEVEL 2: ADVANCED CERTIFICATE IN RISK MANAGEMENT



A total of 22 candidates participated in the Level 2: Advanced Certificate in Risk Management training session which was held in October 2024 at Hilton Hotel, Petaling Jaya. The candidates were from Northern Corridor Implementation Authority (NCIA), Tenaga Nasional Berhad (TNB), Padiberas Nasional Berhad, Sabah Electricity Sdn Bhd (SESB), PETRONAS, SP Setia Berhad, FELDA Plantation Management Sdn Bhd, Johor Plantations Group Berhad, Velesto Energy Berhad, APB Resources Berhad, Institut Aminuddin Baki, UM Specialist Centre, Malaysian Resources Corporation Berhad (MRCB) and Malaysia Aviation Group Berhad.

The ARiMM Risk Management Conference and C-Suite Forum took place on September 4, 2024, at the Hilton Hotel, Petaling Jaya, Selangor. This prestigious one-day event gathered over 170 delegates with the goal of providing knowledge and serving as a comprehensive platform for professionals across industries to explore best practices, share insights, and discuss emerging trends in risk management.

The conference was attended by company directors, C-suite management, heads of risk management, risk managers and practitioners, insurers and as well as anyone who eager to learn and gain knowledge in strategic risk management.

The 2024 conference was held under the theme "Strategic Risk Intelligence," where delegates were expected to hear inspiring and thought-provoking insights from industry experts. Furthermore, the conference was believed to broaden networks and assist delegates in connecting with like-minded professionals.

Sponsored by FGV Holdings Berhad, Sterling Insurance Brokers Sdn Bhd, and Menteri Besar Selangor (MBI), ARiMM has successfully organized the event. A heartfelt gratitude is extended to those involved in making this conference a success, including partnerships with Malaysia Association of Risk and Insurance Management (MARIM), The Institute of Internal Auditors (IIA), and The Malaysian Insurance Institute (MII).

The morning session began with a welcome address by ARiMM's Chairman, Abdul Halim Bin Jantan, followed by opening remarks from the keynote speaker, Datuk Wan Suraya Binti Wan Mohd Radzi, the Auditor General of Malaysia.

After the official opening, the conference continued with the session titled "Technological Advancements in Risk Management," presented by Ranjit Singh and Suresh Muniandy, Advisor & Co-Owner of Mainstreet Advisers Sdn Bhd, and Executive Director of Tricor Roots Sdn Bhd, respectively. The second talk, titled "Macro-Economic Views of the Market," was presented by Dato' Yusof Anuar Yaacob, Managing Director of Deutsche Bank.

ARiMM RISK MANAGEMENT CONFERENCE AND C-SUITE FORUM 2024



ARIMM RISK MANAGEMENT CONFERENCE AND C-SUITE FORUM 2024

After the networking break, there was a session on "Sustainability: Mega Trends and Key Insights" by Abdul Halim Jantan, the Chief Executive Officer of Sterling Insurance Brokers Sdn Bhd and continued with a Panel Discussion: Success Stories in Risk Management, moderated by Mohamad Bin Mohamad Zain, Chief Executive Officer, Willis (M) Sdn Bhd, with 3 panellists, Yang Ayuni Shazwani Mohamad Habali, Vice President, Mara Corporation Sdn Bhd, Mohd Khaidzir Shahari, Head of Governance, Risk & Compliance Services, KPMG Management & Risk Consulting Sdn Bhd and Mohd Adli Bin Mat Hassan, Head of Risk & Governance of PETRONAS Dagangan Berhad.



ARiMM 3rd Graduation Ceremony was held after lunch and a total of 71 graduates have received their certificates and 20 of them were Certified Risk Managers (CRiM).

The session continued with the forth topic of the day which was "Risk Intelligence in Navigating an Interconnected World" presented by Philip Rao, EY Asean Energy Leader from Ernst & Young Consulting Sdn Bhd, Ooi Lay Pheng, Chief Executive Officer of Berjayapak Sdn Bhd and Datuk Kamarul A.Muhamed, Founder & Group CEO of Aerodyne Group.

Next session was the C-Suite Forum with the topic of "The Future of Risk Management: Emerging Trends and Technologies". This session was moderated by En. Abdul Halim Jantan with 4 Panellists, Ms. Michele Kythe Lim, CEO of Institute of Corporate Directors Malaysia (ICDM), En. Zakri Mohd Khir, Chairman of Allianz Malaysia Berhad, Pn. Latifah Daud, Director, Theta Edge Berhad and Dr. Puvan J Selvanathan, Founder & CEO of Bluenumber Foundation New York.

The last session was "Defining the Next Wave of Insurance" by Zakri Mohd Khir, Chairman of Allianz Malaysia Berhad. This conference is believed has equipped the delegates with actionable insights, practical strategies, and valuable connections to enhance their organizations' risk management capabilities.

3RD GRADUATION CEREMONY

ARiMM Graduation Ceremony was held to mark the completion and to celebrating the success of our graduates in their Certification Programme. A total of 99 graduates where 79 from Level 1 and 20 from Level 2. However, only 71 of the graduates able to attend the graduation ceremony. The certificate was delivered by ARiMM's Chairman, En Abdul Halim Bin Jantan and accompanied by Chairman of Examination Committee, Prof. Dr. Taipor Bin Mohd Suhadah.

LIST OF GRADUATES

LEVEL 2

Advanced Certificate in Risk Management

- Anas bin Ahmad Kamal
- Rahimy Bin Yaakub
- Anbananthan a/l John Rayappan
- Norlina Binti Samsudin
- Zaity Junaida Binti Mohd Zaki
- Noraini Binti Yahya
- Ida Yasmin Hoesni
- Ahmad Khuzaimi bin Aziz
- Mohammad Firdaus Bin Pasro Radzi
- Zaemah Zainuddin
- Ahmad Nasri Yusof
- Dr. Azura Shamsuddin
- Hafizah Ismail
- Noor Aishah Mahamad
- Nur Azlan Abdul Rahim
- Ranjit Kaur Nashtar Singh
- Prof. Dr. Shafie Bin Mohamed Zabri
- Shahrizam Che At
- Tan Eng Hwai
- Dayang Zuliana Bt Abang Abdul Rahman

LIST OF GRADUATES

LEVEL 1

Certificate in Risk Management

- Hairul Hafizi bin Tamahid
- Md Yazid Bin Kassim
- Mohd Asyraf Bin Othman
- Siti Nur Rihan binti Mohd Shariffuddin
- Mohd Saiful Ahmad
- Idamurni Binti Ismail
- Mohd Naim Bin Md Noh
- Wan Najihah Abdul Said
- Nur Fadzillah Binti Abd Malik
- Badrun Bin Mohammad Zain
- Sharina Hanur Harith
- Siti Khadijah Binti Mad Shaidi
- Muhd Tariq bin Majid
- Izzah Farina Binti Zubir
- Nur Aqilah Suraya Binti mohamad Salleh
- Nooraini Binti Ahmad
- Nurul' Alia Binti Abdul Fallah
- Nur Hudani Binti Syamsurijal
- Siti Farhanah Binti Muhammad Fauzi
- Nur Syamimi Binti Ismail
- Nur Faizah Binti Zainuddin
- Shazana Binti Saifubahri
- Nur Hidayah Bt Mohd Nurdin
- Hasmanabilah Binti Mohd Hashim
- Tahirah Binti Abd Jalil
- Nur Syahirah Binti Abd.Khair
- Noor Fazliana Binti Zaini
- Fairus Ezlin Binti Shahbudin
- Shareena Binti Sharif
- Fatin Adilah Binti Nadzri
- Hamizah Binti Kaab
- Nurin Misha Jazreena Bt. Mahadi
- Muhammad Haikal Bin Idris
- Mohd Fadhil bin Mohd Fadoalah
- Nur Azyla Syazreen Binti Abdul Razak
- Badrul Bin Idris
- Muhammad Haziq Bin Talhah
- Syahrazad Binti Md Noh
- Umi Yasmin Binti Iskendar
- Muhammad Amirul Amar Bin Mohamed Shariff
- Muhammad Faris Bin Zahari
- Amir Alif Bin Hafidz
- Nurmarina Binti Rased
- Suraya Binti Kalil
- Anggum Anak Rangen
- Nurfarahin Binti Abu Samad
- Mohd Hanis B Mohd Daud
- Asmizaitul Marniza Binti Johare
- Mohd Fuad Bin Ahmad @ Mohamad
- Nor Asyikin Abdul Aziz
- Tengku Nurin Binti Tengku Mahmood
- Chua Kim Pei
- Hawa Anwar
- Nur Syuhada Aliaa Binti Badrul Asri
- Ahmad Zarif Azhad Bin Ahmad Rosly
- Nor Salehah Binti Kamaruzzaman
- Aileen Anak Anthony
- Nor Nadia Najmuddin
- Shazwani Abd Karim
- Amirasazrena Binti Emran @ AG Emran
- Aubre Ferrer Majin
- Kang Wei Luan
- Mastura Binti Md Zin
- Arun Kumar A/L Narayanan
- Mubin Bin Abu Samah
- Norhayati Binti Ibrahim
- Dr. Aziah Binti Adi
- Muhammad Syaukani bin Ahmad Adnan
- Raja Mohd Hafiz Qusairy
- Ahmad Samsulrudin bin Abu Hanifah
- Azrina Binti Sabtu
- Yusnizam Yusof
- Farah Aqilah Binti Anuar
- Muhamad Fahmi Bin Mohd Noh
- Zahratullail Bt Zaidon
- Aswad Ershad Bin Amirrudin Jamal
- Mohd Farrish Bin Khalid
- Tan Boon Ling
- Brunita Anak Stevenson Sukal

RISK MANAGEMENT SEMINAR FOR FELCRA BERHAD

ARiMM was invited to give a seminar to 150 employees of FELCRA Berhad on Risk Awareness on 11 June 2024. The seminar was held at FELCRA Auditorium, WISMA FELCRA and presented by En. Dzulkifly bin Mohd Yusof, Board of Director of ARiMM.

This seminar mainly focus on risk awareness and the fundamentals of risk management. The one-day seminar was successfully delivered and wrapped up by having a group photo.



On 5 August 2024, FELCRA once again invited ARiMM to conduct a Risk Management Workshop for the selected risk owners. This workshop was held at UTM Hotel & Residence. The workshop attended by 45 participants and the class were conducted by En. Dzulkifly bin Mohd Yusof together with Mr. Nishal A/L Bipinchandra. The workshop aimed to improve the risk assessment process and enhance decision-making for better risk mitigation strategies.



FINANCIAL STATEMENT

The data below shows the summary of audited financial statement from 1 January 2024 to 31 December 2024.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2024

	1.1.2024 to 31.12.2024 (RM)	1.1.2023 to 31.12.2023 (RM)
Revenue	735,425	365,860
Activities Expenses	(184,140)	(103,936)
Gross profit	551,285	261,924
Administrative expenses	(190,352)	(129,970)
Operating expenses	(40,598)	(1,329)
Profit/(loss) before taxation	320,335	130,625
Taxation		
Net surplus/(deficit) for the financial year	320, 335	130,625
Other comprehensive income for the year		
Total comprehensive income for the financial year	320,335	130,625

FINANCIAL STATEMENT

The data below shows the summary of audited financial statement from 1 January 2024 to 31 December 2024.

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024

	1.1.2024 to 31.12.2024 (RM)	1.1.2023 to 31.12.2023 (RM)
Non-current assets		
Property, plant and equipment	39,531	
Current asset		
Trade receivables	252,255	14,380
Other receivables, deposits and prepayments	10,572	
Cash and bank balance	285,459	233,037
Total asset	587,817	247,417
Represented by: Fund and reserves		
Accumulated profit/(losses)	430,917	110,582
	430,917	110,582
Current liabilities		
Trade payables	5,000	
Other payable and accrual	151,900	136,835
Taxation		
	156,900	136,835
Total fund and liabilities	587,817	247,417

FINANCIAL STATEMENT

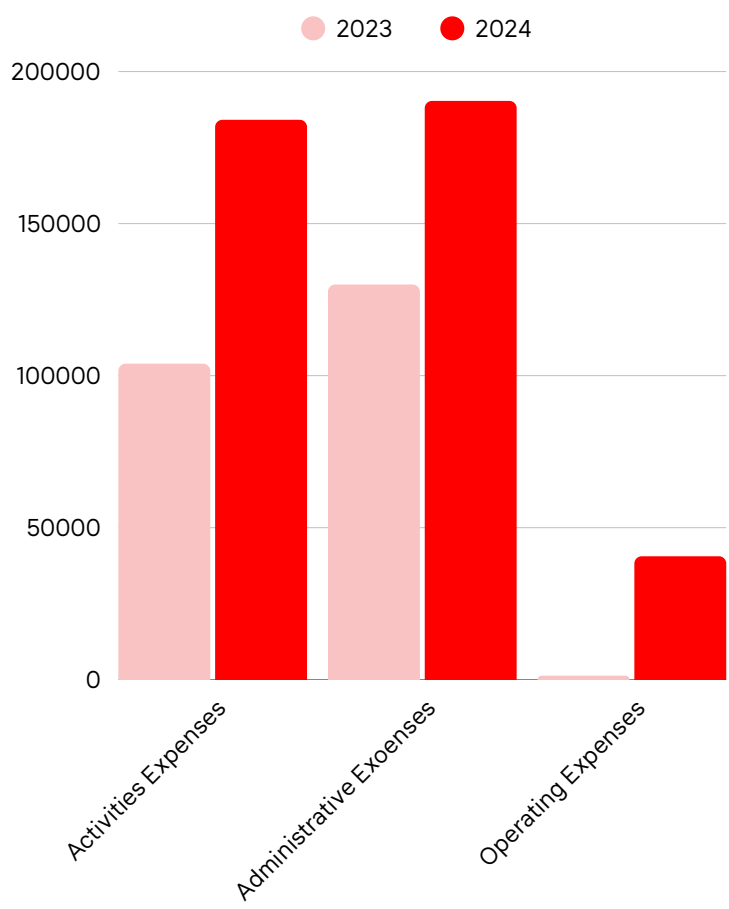
	1.1.2024 to 31.12.2024 (RM)	1.1.2023 to 31.12.2023 (RM)
Revenue		365,860
Membership Fee	34,400	16,500
Training Fee	598,500	226,900
Conference Participation & Sponsorship	102,525	122,460
	735,425	365,860
Activities Expenses		
Training & Trainers Cost	127,320	68,404
Conference Cost	56,820	35,532
	184,140	103,924
Gross Income	551,285	261,924
Administrative expenses	(190,352)	(129,970)
Operating expenses	(40,598)	(1,329)
Profit/(loss) before taxation	320,335	130,625
Taxation		
Net surplus/(deficit) for the financial year	320,335	130,625
Other comprehensive income for the year		
Total comprehensive income/(loss) for the financial year	320,335	130,625

FINANCIAL STATEMENT

REVENUE



EXPENSES



Unit 610, 6th Floor, Block B, Pusat
Dagangan Phileo Damansara 1,
Jalan 16/11, Off Jalan Damansara,
46350 Petaling Jaya



<https://arimmalaysia.com/>



(603) 7614 0276