

11 November 2018

Al-Isra for Education & Investment - AIFE

Company Brief

- The company owns and operates Al Isra University.
- The company was founded on August 12, 1989

Key Stock Statistics (As of November 11th 2018)

Share Price	JD 3.98
52 Week Range	JD 3.77 - 4.48
Market Cap. (million JD)	59.70
YTD change	-10.8%
Total Trading Value YTD (JD)	165,208
Total Shares Traded YTD (shares)	41,197
Free Float	13.021%
EPS (9M, 2018)	0.36
Trailing PE	11.50
PBV	1.57
Dividend Yield	4.65%

Source: ASE, SDC and FactSet, compiled by Al Mawared

Balance Sheet Main Items (JD)

	2016	2017	9M, 2018
Cash	2,316	232	973
Short-Term Receivables	12,639	13,215	12,845
Total Assets	45,623	44,419	44,556
Total liabilities	9,827	8,720	6,421
Paid up Capital	15,000	15,000	15,000
Total Shareholders' Equity	35,795	35,700	38,135

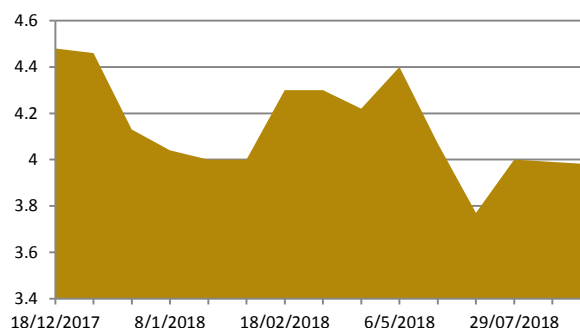
Source: FactSet and AIFE financial statements
All figures in thousand JD

Income Statement Main Items (JD)

	2016	2017	9M, 2017	9M, 2018
Revenues	18,286	17,194	13,568	14,099
G&A Expenses	1,458	1,418	1,249	1,099
Net Income	4,046	3,654	3,897	5,435

Source: FactSet and AIFE financial statements
All figures in thousand JD

AIFE Share Performance in 52 Weeks



Source: ASE

Main Ratios

	2016	2017	9M, 2018
Net profit margin (%)	31	31	39
Return on assets (%)	9	8	16
Debt/Total Assets (%)	0.50	0.41	-
Debt/Total Equity (%)	0.63	0.51	-
Current ratio	1.88	1.93	2.67

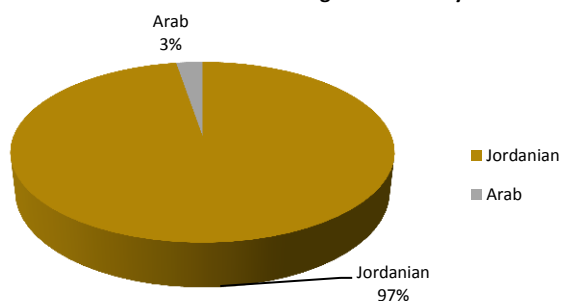
Source: FactSet and AIFE financial statements

Board Members

	Name	Ownership	No. of Seat
1	Raed Dawoud	2,442,730	1
2	Abdel Halim Suliman	2,343,403	1
3	Maher AlGhalayeni	1,602,217	1
4	Jordan Kuwait Bank	425,000	1
5	Said Al Turk	378,205	1
6	Hamed Qnaibi	200,055	1
7	Ali AlGhalayeni	196,460	1
8	Ahmad Annab	155,105	1
9	Adnan Al Talhouni	130,093	1

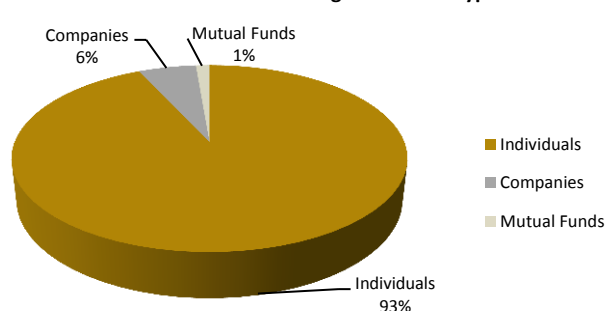
Source: SDC

AIFE Shareholders According to Nationality



Source: SDC

AIFE Shareholders According to Investor Type



Source: SDC

**Major Shareholders Who Own More Than 1%
(As of November 12th 2018)**

	Name	Nationality	Ownership %
1	Raed Dawoud	Jordanian	16.285
2	Abdel Halim Suliman	Jordanian	15.623
3	Maher AlGhalayeni	Jordanian	10.681
4	Nawal Al Khateeb	Jordanian	6.297
5	Rajaa AlGhalayeni	Jordanian	3.127
6	Rania Dawoud	Jordanian	3.055
7	Jordan Kuwait Bank	Jordanian	2.833
8	Abdel Majeed Ali	Jordanian	2.667
9	Said Al Turk	Jordanian	2.521
10	Husaam Al Rassam	Iraqi	2.521
11	Others who own more than 1%		21.369
Total			86.979

Source: SDC



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