



FINCO



2022 ANNUAL REPORT



ACKNOWLEDGEMENTS

Our thanks to the Ministry Of Education Malaysia for its cooperation and support, with special appreciation to:


Bahagian Pengurusan Sekolah Harian (BPSH),
Bahagian Sukan, Kokurikulum dan Kesenian (BSKK),
English Language Teaching Centre (ELTC),
Jabatan Pendidikan Negeri (JPN), Jabatan Pendidikan Wilayah Persekutuan (JPWP),
Pejabat Pendidikan Daerah (PPD) and
Majlis Guru Kaunseling (MGK) in all states across Malaysia

Financial Industry Collective Outreach (FINCO)

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CHAIRMAN'S FOREWORD

It is my pleasure to present FINCO's 2022 Annual Report and to share with you our achievements and progress towards our mission of providing young people with inclusive access to quality education.

Together with the Ministry of Education Malaysia and other partners, We have provided teacher training and mentoring for improved student outcomes. We have worked with students to increase their proficiency in English as well as their understanding of career pathways and financial literacy. We have been present on the ground following disasters and provided relief and support to those affected by floods.

In addition to funding programmes, financial institutions have provided volunteers, including CEOs, who have played an increasingly important role in FINCO's programmes. By bridging the gap between the classroom and the workplace, they can help students make career and educational choices that will set them up for success now and in the future.

Going forward, our focus will remain steadfast on achieving the highest levels of educational equity, and empowering the students we serve to reach their full potential. We will continue to innovate, collaborate, and expand our programs to benefit even more teachers and students, particularly those in hard-to-reach communities across Malaysia.

As we look ahead to the future, let us all remain focused on our goal and be encouraged by the progress we have made thus far. Thank you again to everyone and all the organisations and institutions in the financial industry which have contributed their time and resources to enable FINCO to progress and meet with its objectives.



Tan Sri Azman Hashim
Chairman, FINCO

CEO'S MESSAGE

It has been another successful year for FINCO and the communities we serve. We have seen tremendous growth in the number of students benefitting from the wide array of education initiatives we offer, from in-depth capacity building for teachers to online and face-to-face workshops for students.

FINCO's members — financial institutions, associations, and their volunteers — have contributed their time, money, and resources to help us expand our reach and extend programmes to more young people across Malaysia. Our investment in building a strong team and collaborating with experts has enabled us to effect meaningful change in teaching and learning as we strive to bridge the gaps in educational access and opportunity,

Our strong partnership with the Ministry of Education has made a significant difference to our work, enabling us to co-create and deliver national initiatives for lasting impact. We have continued to engage with our stakeholders to better understand their needs and to tailor our programmes and initiatives to meet those needs with a focus on personalised learning, resulting in improved student outcomes.

As ever, we are grateful to the educators we work with whose efforts have fostered student growth and who report an increase in student engagement, improved academic achievement, and better preparation for future careers.

Together, we have made a difference to the education of countless students, offering opportunities which support them in their efforts to succeed and gain an education that will open doors to a better future.



Clare Walker
CEO, FINCO

ABOUT US

The Financial Industry Collective Outreach (FINCO) was set up as a not-for-profit company on 28 July 2017 as a vehicle for the financial industry, with the guidance of Bank Negara Malaysia, to deliver sustainable and impactful educational initiatives that benefit underprivileged children and youth.

As a powerful collective, FINCO focuses on bringing together resources, expertise and collaborators to address some of the most pressing needs of young people underprivileged communities, ensuring they have the knowledge and skills to realise their potential and achieve their life goals.

Currently operating through schools in all states across Malaysia, we deliver impact-driven initiatives which support young people to improve their English proficiency, plan their future careers, develop good financial behaviours and experience less disruptions to their education as a result of disasters.

Issues young people in Malaysia are facing:

1/5 

students fail English at SPM

Ministry of Education (PADU) Report, 2020

47% 

of Malaysian youths have high levels of credit card debt

Bank Negara Malaysia, 2020

12.4% 

of 15 to 24 year-olds are unemployed

Department of Statistics, Labour Force Report, 2022

Malaysians suffered
RM157.4 million
in living quarter losses 

Department of Statistics, Special Report on Impact of Floods in Malaysia, 2022

OUR BIG GOAL

The Financial Industry Collective Outreach (FINCO) is a collaborative initiative pioneered by financial institutions in Malaysia with the guidance of Bank Negara Malaysia. Our big goal is to provide underprivileged children and youth with the guidance and educational tools they need to achieve their life goals.

Our Impact Model



Innovate and scale programmes to ensure that young people enjoy inclusive access to high quality educational initiatives.



Develop an evidence base by collecting and collating data from programme participants and communities to shape evidence-informed, sustainable and localised solutions.



Facilitate learning opportunities which empower educators and students to accelerate learning for growth.



Place partnerships and collaboration at the heart of our work to build sustainable initiatives based on shared values.

IMPACT AREAS

We work through four strategic pillars with English Proficiency as a cross-cutting goal.



English Proficiency

The HIP-FINCO Reads programme, including the Interactive Reading Corners, helps to build capacity of teachers and supports the teaching and learning of English with a particular focus on improved reading proficiency and reading habits. The Remedial Instruction for Year 4 programme was launched in 2022 to support students with low English proficiency.



Life Aspiration

Under Careers Insight, we work with secondary school counsellors to plan and deliver career fairs which provide students with access to employers. Aspire Workshops, talks and mentoring by financial industry volunteers also help build students' understanding of potential career pathways and the skills and qualifications valued by employers.



Financial Literacy

In addition to equipping secondary students with the financial knowledge needed to transition to adulthood through Aspire: Ringgit Rules, we use social enterprise as a vehicle for providing primary students with opportunities to apply financial literacy knowledge. Supported by financial industry mentors and teachers, Good SENS participants learn how to manage money whilst addressing social and environmental causes.



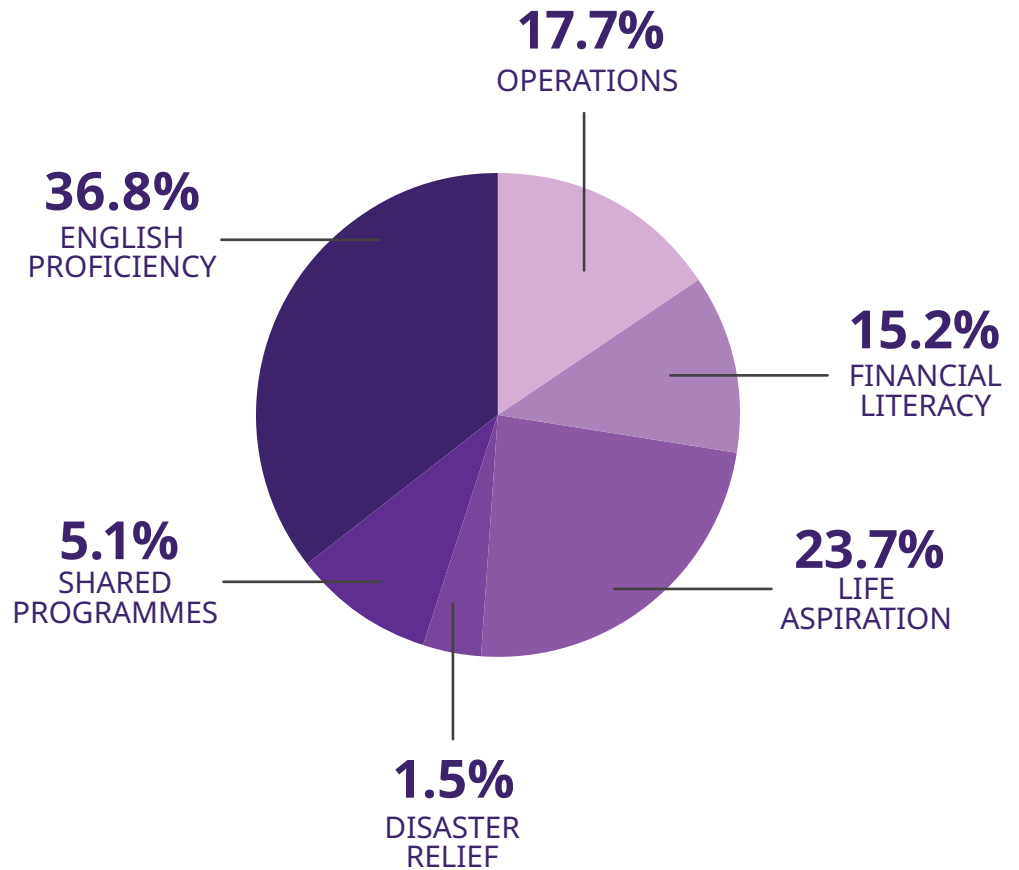
Disaster Relief

Under the Disaster Relief pillar, FINCO works with teachers to ensure that the needs of their school or students are met during disasters. From rebuilding classrooms hit by floods, to providing food and equipment, we collaborate with financial institutions to identify and meet the needs of the underprivileged to enable students to remain focused on their education.

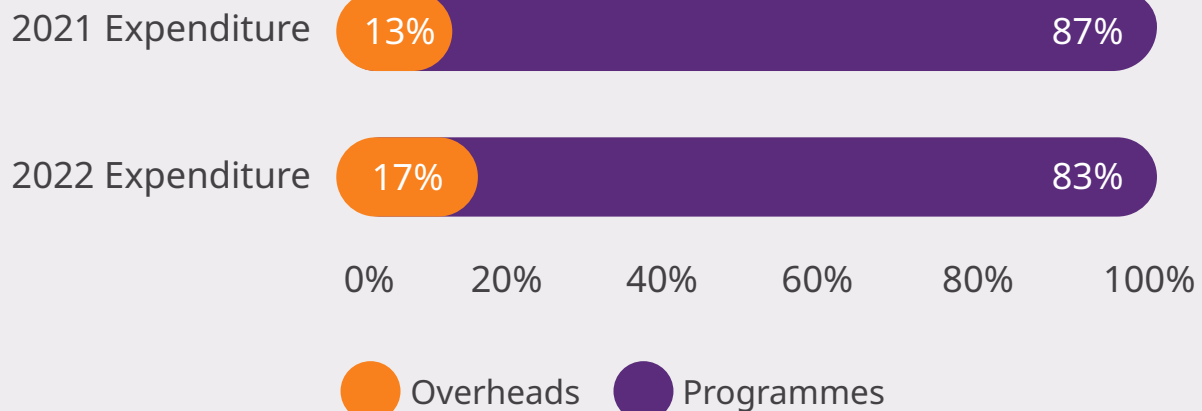
FUNDING UTILISATION

In 2022, 114 financial institutions contributed to FINCO through membership fees and Shared Programmes with income channelled to programmes and operations as follows:

2022
FUNDING
ALLOCATION



ALLOCATION
OF FUNDS



2022 IMPACT IN NUMBERS

01

English Proficiency

91%

(2021: 94.1%)

of students improved their reading proficiency

02

Life Aspiration

77%

(2021: 91%)

of students applied knowledge gained to plan for their post-secondary life

Financial Literacy

92%

(2021: 74.4%)

of students have an increased understanding of financial literacy concepts

Disaster Relief

7,720

(2021: 2,620)

students benefitted through disaster relief channeled to their families or schools

03

1,745

(2021: 1,140)
schools engaged

250,769

(2021: 236,003)
students benefitted

3,397

(2021: 1,424)
teachers engaged

04

291

(2021: 239)
financial industry
volunteers engaged

>1,834

(2021: >1000)
total volunteering hours

114

(2021: 118)
contributing members

WHO WE ARE

FINCO's financial industry members are represented by a Board and its sub-committees. These bodies oversee the Backbone's role in developing organisational strategy and managing operations, as well as ensuring that good governance is maintained.

The Board of Directors as at 1 May 2023

The Board is composed of the President or Chairperson of financial industry associations as well as the Chief Executive Officers of individual financial institutions.



CHAIRMAN

Tan Sri Azman Hashim

- Chairman Emeritus / Honorary Adviser AmBank Group



DIRECTOR

Dato' Khairussaleh Ramli

- Chairman, The Association of Banks in Malaysia
- Group President & CEO, Malayan Banking Berhad (Maybank)



DIRECTOR

Mr. Abu Hassan Alshari Yahaya

- Assistant Governor, Bank Negara Malaysia



DIRECTOR

Mr. Lim Eng Seong

- CEO, Prudential Assurance Malaysia Berhad



DIRECTOR

Mr. Mohd Muazzam Mohamed

- President, Association of Islamic Banking & Financial Institutions Malaysia
- Group CEO, Bank Islam Malaysia Berhad



DIRECTOR

Dato' Fad'I Mohamed

- Deputy Chairman, Malaysian Investment Banking Association
- CEO, Maybank Investment Bank Berhad

**DIRECTOR****Mr. Elmie Aman Najas**

- Chairman, Malaysian Takaful Association
- CEO, AIA Public Takaful Bhd

**DIRECTOR****Mr. Antony Fook Weng Lee**

- Chairman, Persatuan Insurans Am Malaysia
- CEO, AIG Malaysia Insurance

**DIRECTOR****Mr. Rafe Haneef**

- CEO, CIMB Group Transaction Banking / CEO, CIMB Foundation

**DIRECTOR****Mr. Mak Joon Nien**

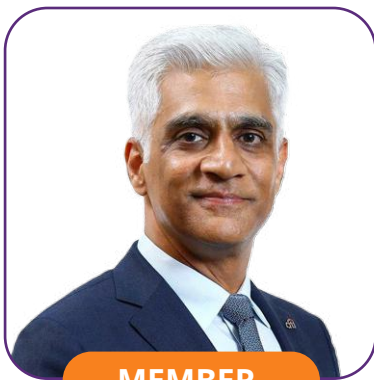
- CEO, Standard Chartered Bank Malaysia Berhad

**DIRECTOR****Dato' Sulaiman Mohd Tahir**

- Group CEO, AmBank Group

**MEMBER****Mr. Raymond Lew Yung Chow**

- President, Life Insurance Association of Malaysia
- CEO & President / Country Head, Sun Life Malaysia

**MEMBER****Mr. Vikram Singh**

- CEO, Citibank Berhad

Committees

as at 1 May 2023

FINCO's sub-committees consist of members of the Board or their respective organisations as well as other individual financial institutions. Whilst the Steering Committee oversees FINCO's operational activities and acts as a conduit for communications with members, other committees provide input and oversight for selected areas of FINCO's operations.

THE STEERING COMMITTEE

Mr. Eqhwan Mokhzanee (Chairperson)	----- AmBank Islamic Berhad
Ms. Angeline Tung (Deputy Chairperson)	----- Prudential Assurance Malaysia Berhad
Ms. Izlyn Ramli (Treasurer)	----- Malayan Banking Berhad (Maybank)
Ms. Sara Yasmine Mohamed	----- Citibank Berhad
Ms. Kalpana Sambasivamurthy	----- The Association of Banks in Malaysia
Ms. Ratna Sha'erah Kamaludin	----- Association of Islamic Banking and Financial Institutions Malaysia
Mr. Mark O'Dell	----- Life Insurance Association of Malaysia
Ms. Pauline Wong	----- Malaysian Investment Banking Association
Hj Mohd Radzuan Mohamed	----- Malaysian Takaful Association
Mr. Fukhairudin Mohd Yusof	----- Persatuan Insurans Am Malaysia
Ms. Rositah Sulaiman	----- CIMB Bank Berhad
Ms. Geraldine Tan	----- Standard Chartered Bank Malaysia Berhad
Mr. Julius Evanson	----- OCBC Bank (Malaysia) Berhad

THE AUDIT COMMITTEE

Dato' Fad'l Mohamed (Chairperson)	----- Malaysian Investment Banking Association
Mr. Antony Fook Weng Lee	----- Persatuan Insurans Am Malaysia
Mr. Raymond Lew Yung Chow	----- Life Insurance Association of Malaysia

THE COMMUNICATIONS COMMITTEE

Ms. Geraldine Tan	----- Standard Chartered Bank Malaysia Berhad
Ms. Izlyn Ramli	----- Malayan Banking Berhad (Maybank)
Ms. Heida Hew	----- AmBank (M) Berhad
Ms. Eleanor Simone Danker	----- OCBC Bank (Malaysia) Berhad
Ms. Aileen Oo Ai Lyn	----- BNP Paribas Malaysia Berhad

THE DISASTER RELIEF COMMITTEE

Mr. Julius Evanson (Chairperson)	----- OCBC Bank (Malaysia) Berhad
Ms. Heida Hew	----- AmBank (M) Berhad
Mr. Eddy Yew	----- Prudential Assurance Malaysia Berhad
Ms. Rajee Mukilan	----- Persatuan Insurans Am Malaysia
Mr. Zaharin Md Jahim	----- Association of Islamic Banking and Financial Institutions Malaysia

With special thanks to the following financial institutions' representatives for your contributions:
 Mr. Jeffrey Lam, Ms. Josephine Mary Dawson, Ms. Mahyon Minhaj, Ms. Mastura Adnan, Ms. Moo Swee Choo, Ms. Nancy Tan, Ms. Nicole Chen, Ms. Norizan Hassan, Ms. Quirene Teo, Ms. Shazlyna Abdullah, Ms. Tunku Norhamidah, Ms. Wong Ai Mei

The Backbone

The Backbone is responsible for the development and implementation of FINCO's strategy. It oversees the day-to-day operations of the organisation, reporting to the FINCO Board and Committees.



Clare Walker Chief Executive Officer



Tiu Kian Wee Programme Director



Anne Marie Tan Programme Manager



Hannah Jonas Communications & Events Senior Manager



Tan Kok Hwa Accounts & Operations Assistant

The Delivery Team

The delivery team is responsible for on-ground implementation of FINCO's programmes in each state.



Mathi Vatani Project Manager, Careers Insight Career Fair (CICF)



Nishah Gopal Project Manager, English



Sophia Ngiaw Project Manager, Disaster Relief and Financial Literacy

EDUCATION PARTNERS

ENGLISH PROFICIENCY

Audrey Fung
Darlene D'cruz
Isvarya A/P Hari
Jugdeep Kaur A/P Lachman Singh
Rajapriyah A/P Anmpalagan
Samiha binti Mohd. Salleh
Thrinnya A/P Silvakumar

LIFE ASPIRATION

Ireena Zain
Jo Ann Lee-Raj
Laxmi Devi A/P Murugan
Muhammad Fakhri 'Izzat Mohd Nazmi
Richard Stephenson
Yong Li Na

Our Members

FINCO is a powerful collaboration of more than 110 financial institutions in Malaysia including banks, insurance companies, takaful and reinsurance organisations.

FINCO's members provide valuable support through an annual financial contribution, practical support and staff volunteers.

THE ASSOCIATION OF BANKS IN MALAYSIA (ABM)

Affin Bank Berhad
 Alliance Bank Malaysia Berhad
 AmBank (M) Berhad
 Bangkok Bank Berhad
 Bank of America Malaysia Berhad
 Bank of China (Malaysia) Berhad
 BNP Paribas Malaysia Berhad
 China Construction Bank (Malaysia) Berhad
 CIMB Bank Berhad
 Citibank Berhad
 Deutsche Bank (Malaysia) Berhad
 Hong Leong Bank Berhad
 HSBC Bank Malaysia Berhad
 India International Bank (Malaysia) Berhad
 Industrial and Commercial Bank of China (Malaysia) Berhad
 J.P. Morgan Chase Bank Berhad
 Malayan Banking Berhad (Maybank)
 Mizuho Bank (Malaysia) Berhad
 MUFG Bank (Malaysia) Berhad
 OCBC Bank (Malaysia) Berhad
 Public Bank Berhad
 RHB Bank Berhad
 Standard Chartered Bank Malaysia Berhad
 Sumitomo Mitsui Banking Corporation Malaysia Berhad
 The Bank of Nova Scotia Berhad
 United Overseas Bank (Malaysia) Bhd

ASSOCIATION OF ISLAMIC BANKING AND FINANCIAL INSTITUTIONS MALAYSIA (AIBIM)

Affin Islamic Bank Berhad
 Alliance Islamic Bank Berhad
 Al-Rajhi Banking & Investment Corporation (Malaysia) Berhad
 AmBank Islamic Berhad
 Bank Islam Malaysia Berhad
 Bank Muamalat Malaysia Berhad
 BNP Paribas Najmah Malaysia Berhad
 CIMB Islamic Bank Berhad
 Citibank Berhad
 Hong Leong Islamic Bank Berhad
 HSBC Amanah Malaysia Berhad
 Maybank Islamic Berhad
 MBSB Bank Berhad
 MUFG Bank (Malaysia) Berhad
 OCBC Al-Amin Bank Berhad
 Public Islamic Bank Berhad
 RHB Islamic Bank Berhad
 Sumitomo Mitsui Banking Corporation
 United Overseas Bank (Malaysia)

LIFE INSURANCE ASSOCIATION OF MALAYSIA (LIAM)

AIA Bhd.
 Allianz Life Insurance Malaysia Berhad
 AmMetLife Insurance Berhad
 Etiqa Life Insurance Berhad
 Generali Life Insurance Berhad
 Gibraltar BSN Life Berhad
 Great Eastern Life Assurance (Malaysia) Berhad
 Hannover Rueck SE, Malaysian Branch
 Hong Leong Assurance Berhad
 Malaysian Life Reinsurance Group Berhad
 Manulife Insurance Berhad MCIS Insurance Berhad
 MCIS Insurance Berhad
 Prudential Assurance Malaysia Berhad
 Sun Life Malaysia Assurance Berhad
 Tokio Marine Life Insurance Malaysia Bhd.
 Zurich Life Insurance Malaysia Berhad

MALAYSIAN TAKAFUL ASSOCIATION (MTA)

AIA PUBLIC Takaful Bhd.
 AmMetLife Takaful Berhad
 Etiqa Family Takaful Berhad
 Etiqa General Takaful Berhad
 FWD Takaful Berhad
 Great Eastern Takaful Berhad
 Hong Leong MSIG Takaful Berhad
 Malaysia Reinsurance Berhad (Retakaful)
 Munich Re Retakaful
 Prudential BSN Takaful Berhad
 Sun Life Malaysia Takaful Berhad
 Swiss Re Retakaful
 Syarikat Takaful Malaysia Keluarga Berhad
 Syarikat Takaful Malaysia Am Berhad
 Takaful Ikhlas Family Berhad
 Takaful Ikhlas General Berhad
 Zurich Takaful Malaysia Berhad
 Zurich General Takaful Malaysia Berhad

MALAYSIAN INVESTMENT BANKING ASSOCIATION (MIBA)

Affin Hwang Investment Bank Berhad
 Alliance Investment Bank Berhad
 AmInvestment Bank Berhad
 CIMB Investment Bank Berhad
 Hong Leong Investment Bank Berhad
 KAF Investment Bank Berhad
 Kenanga Investment Bank Berhad
 Maybank Investment Bank Berhad
 MIDF Amanah Investment Bank Berhad
 Public Investment Bank Berhad
 RHB Investment Bank Berhad

PERSATUAN INSURANS AM MALAYSIA (PIAM)

AIA General Berhad
 AIG Malaysia Insurance Berhad
 Allianz General Insurance Company (M) Berhad
 AmGeneral Insurance Berhad
 AXA Affin General Insurance Berhad
 Berjaya Sompo Insurance Berhad
 Chubb Insurance Malaysia Berhad
 Etiqa General Insurance Berhad
 Great Eastern General Insurance (Malaysia) Berhad
 Hannover Rueck SE, Malaysian Branch
 Liberty Insurance Berhad
 Lonpac Insurance Bhd
 Malaysian Reinsurance Berhad
 MSIG Insurance (Malaysia) Berhad
 MPI Generali Insurans Berhad
 The Pacific Insurance Berhad
 Progressive Insurance Bhd
 Pacific & Orient Insurance Co. Berhad
 QBE Insurance (Malaysia) Berhad
 RHB Insurance Bhd
 Swiss Re Asia Pte. Ltd., Malaysia Branch
 The Toa Reinsurance Company, Limited
 Tokio Marine Insurans (Malaysia) Berhad
 Tune Insurance Malaysia Berhad
 Zurich General Insurance Malaysia Berhad

2022 Key Highlights

14 financial industry CEOs

volunteered on a FINCO Programme in 2022.



66 financial industry volunteers

attended search and rescue training to kick start FINCO's disaster relief volunteer efforts.



FINCO celebrated 5 Years of Social Impact through its education initiatives.



Ringgit Rules, FINCO's 2nd Financial Literacy programme,

was launched to support students transitioning from school to work or higher education.



221 people

attended FINCO's first face-to-face Annual Awards to recognise achievements of teachers, students, and financial institution volunteers.

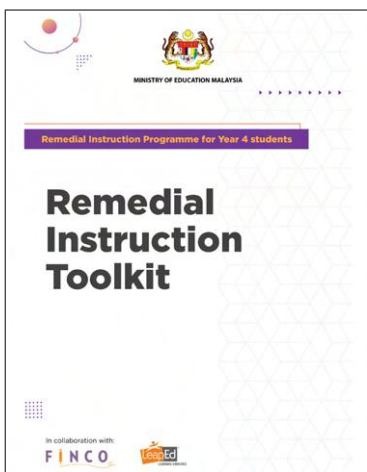


Sarawak was the 4th state to

join Good SENS, FINCO's financial literacy programme.



798 schools were involved in the pilot Remedial Instruction Programme for Year 4 Students delivered in partnership with English Language Teaching Centre, MOE.



4 Good SENS Winning Teams were featured in the Big Issue, the UK's leading street newspaper and social enterprise.



What participants say about FINCO programmes



Teachers:

The Interactive Reading Corner has naturally encouraged more reading among my students and it has increased their knowledge. They have also begun to see reading as something they can do for fun.

I used the reading age tool I learned from the HIP-FINCO Reads Teacher Training Programme to identify my students' reading level and guide them accordingly.

The FINCO Aspire workshop module is very useful for students. I can see that it helps my students plan their post-SPM pathways.

My students have a clearer direction in their career and education pathways after attending the Careers InSight Career Fair.

My students now have basic financial literacy skills and can apply knowledge from Good SENS into real life situations.

What a relief for us! Now, we can use the money to replace necessary items that have been damaged by the flood before school starts.

Students:

The HIP-FINCO Reads Interactive Reading Corner Design Challenge taught me new skills and I learned how to collaborate with my friends to exchange ideas.

Before the workshop, I didn't have a clear focus on my future career. After the workshop, I felt more confident and motivated to pursue my dream.

Thanks to the Ringgit Rules Workshop, I now know how to manage my future incomes and how to create a financial budget on my own.

Volunteers:

The students have very good questioning skills and they were very active. I would love to do more volunteering sessions in the future to encourage more students.

I was able to interact well with the students and make them comfortable with English despite their challenges with the language. I'm glad I was able to participate in this storytelling session.



OUR IMPACT

ENGLISH PROFICIENCY

We work with schools to ensure students develop the English literacy skills they need to achieve their academic and life goals.

Our English language programmes are aligned to key agendas in education. HIP-FINCO Reads supports the goal of the Ministry of Education's Highly Immersive programme (HIP) to increase students' exposure to English language. Meanwhile, Remedial Instruction for Year 4 pupils is a collaboration between FINCO and the English Language Teaching Centre (ELTC), MOE designed to support upper primary students in mastering foundational English language skills in order to strengthen their basic literacy.

HIP-FINCO Reads



Interactive
Reading
Corners (IRC)

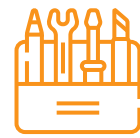


Teacher
Training



Competition

Remedial Instruction



Classroom Toolkits
Training by MOE

2022 IMPACT

91%

of students
measured
improved their
reading age

20%

of students in the
programme can be
removed from the
Remedial Instruction
programme

99.2%

of teachers
indicated positive
knowledge and
skills acquisition
for teaching and
learning



With the increased time spent on reading, I noticed a general increase in confidence and enthusiasm in learning English among my students and notable improvement particularly in two of my Remedial Instruction pupils. Although they are still RI pupils, they have progressed from Pre-A1 to Mid-A1.

Teacher Jennifer, HIP-FINCO Reads Teacher (SK Mandurian, Sabah)

Thank you to the English Language Teaching Centre (ELTC), Ministry of Education Malaysia, LeapEd Services and BookXcess for their collaboration and support.

HIP-FINCO Reads

Interactive Reading Corner

The Interactive Reading Corner (IRC) Initiative addresses key behaviours which encourage students to read for pleasure.

Working closely with both the current and previous cohort of HIP-FINCO Reads teachers, FINCO has refined the Interactive Reading Corner (IRC) Initiative to offer more practical support to teachers and achieve measurable outcomes for students.

In 2022, 245 teachers utilised grants to set up Interactive reading corners in their classrooms or common areas which provided over 12,000 books specially selected for each student community and catering to different interests and proficiency levels. Through the IRC Challenge, students were able to have a say in the design, content and use of the IRC, giving them a sense of ownership and encouraging engagement from the outset.

99% of teachers reported implementing strategies, including Assessment for Learning, which was the focus of the 10 hours of professional development workshops and subsequent mentoring sessions. The IRC handbook and bank of IRC Pupil Activities further supported improved classroom practice, benefitting more than 16,500 students.

KEY BEHAVIOURS

ACCESS TO BOOKS

Interactive Reading Corners in classrooms or common areas.

HAVING A CHOICE OF READING MATERIALS

Books in a variety of genres at varying difficulty levels.

BEING READ TO REGULARLY

Financial Industry Volunteer Storytelling.

READING BEING AN ENJOYABLE EXPERIENCE

IRC Handbook & FINCO Pupil Activities provide ideas for engaging activities.

BEING GIVEN TIME TO READ

IRC Handbook & Pupil Reading Challenges encourage reading for pleasure.



In my spare time, I read books at the Interactive Reading Corner. I especially enjoy it when we do English activities at the IRC. The classroom was empty and boring before we had an IRC. I'm glad we have an IRC to relieve my boredom.

SK Ng Temalat student

From A to Bee with IRC

Cikgu Piong from SK Sebat, Lundu, Sarawak was glad to receive the FINCO Reads Pupil Activities to supplement her Interactive Reading Corner (IRC) activities. After trying out the Five Finger Test, Look, Say, Cover, Write, Check and Ringgit Maker with her Year 5 and 6 students she initially noticed that her students were more engaged and showed a greater interest in learning English.

Cikgu Piong also noticed an increase in the number of books read per month and that students were more willing to speak English in class, along with a marked improvement in vocabulary and spelling. When their teacher expressed an interest in enrolling them in a spelling competition, the students were initially skeptical and didn't show any interest in joining. After consistent implementation of reading strategies and the Pupil Activities the students eventually gained in confidence and were motivated to join the competition.

The Spell It Right Competition for Upper Primary students, is a spelling bee organised by PPD Lundu which, in 2022, was held in conjunction with Pesta Regatta Batang Kayan. SK Sebat participated for the first time ever with three students selected to represent the school — two students from Year 6 and one from Year 5. These students battled through the two elimination rounds and made it to the finals where Year 6 students Aiza finished in 2nd place and Windaud won the consolation prize. Cikgu Piong found that it was a great learning experience for the students and it really boosted their confidence, especially in using English to communicate.

SK Sebat, Lundu, Sarawak



FINCO Reads Action Research

The Action Research project offered dedicated teachers the opportunity to improve their ability to examine, and ultimately improve, their classroom practice and pedagogy. Sparked by their curiosity and desire to know what really works in their classroom, 17 teachers embarked on a 6-month Action Research Cycle of Inquiry guided by training providers from LeapEd Services. Research questions ranged from “How does the use of colour cues help my Year 4 pupils to construct simple sentences?” to “Does task-based learning improve pupils’ Simple Past Tense?” and resulted in tangible outcomes for students and practical teaching and learning approaches which can be shared with the wider teaching community.

Four teachers went on to present their research at the 2nd International Conference on English Language (ICEL) 2022 and all findings will be published for access by all teachers.



**Muhammad Asyraf
bin Khaja Mohideen**



**Muhamad Khairi
Fakhri bin Fazil**



Nalini A/P Nagarajan



**Nurwirdathinagiha
binti Hamdan**



I have developed my skills in identifying and analyzing small issues in the classroom that could lead to creating a positive impact on students’ learning through my involvement in FINCO’s Action Research Project. My students enjoy the intervention and find it useful in understanding verb rules for various tenses.

**Teacher Theva, SK Taman Kenari, Kedah (formerly from
SK Bandar Utama Damansara, Selangor)**

FINCO Reads Outstanding Teacher and Student Competition

FINCO's annual English Language Competition is open to teachers and students in government schools. The competition aims to recognise the efforts of outstanding educators and students and share examples of best practice teaching and learning.

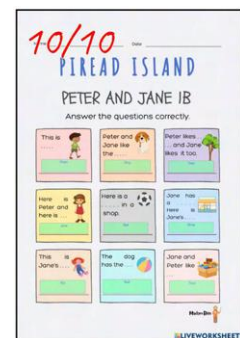
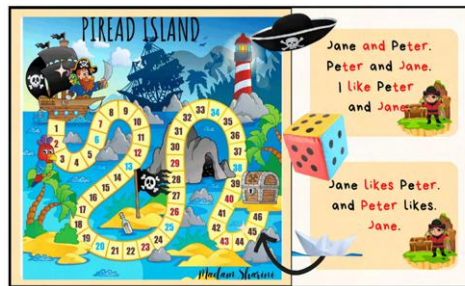
In 2022 teachers shared examples of best classroom practice in teaching reading skills. We were not only struck by the creativity and innovation shown in the lesson plan submissions but also encouraged by the levels of engagement and impact that teachers' efforts were having on students.

Meanwhile students were asked to share videos recommending their favourite book and we received over 250 creative video entries from both primary and secondary students. The competition demonstrated that there are a lot of avid young readers out there with many choosing to read non-fiction books as well as the popular fiction we expected to hear about.

2022 Teacher and Student Winners

Outstanding Teacher Competition

Winner Teacher Sharini binti Sabuddin (SK Rasa)



Runners-Up • Teacher Amy Ling Wen Xin (SJK (C) Desa Jaya (2))
• Teacher Ang Pei Sun (SJK (C) Phui Cho)

Outstanding Student Competition

Primary School Category

Winner Lim Zhi Xuan (SK Bandar Tun Hussein Onn)



Runners-Up • Chan Yan Teng (SJK (C) Yuk Chai)
• Rithiekesh Thilegeswaran (SK Jalan Empat Bandar Baru Bangi)

Outstanding Student Competition

Secondary School Category

Winner Yong Chin Hong (SMK Damansara Jaya)



Runners-Up • Farra Ellysyia Zaiba bt Zuhaire (SMK Taman Kosas)
• Balpreet Kaur A/P Manjit Singh (SMK (P) Raja Zarina)

Remedial Instruction for Year 4 Pupils

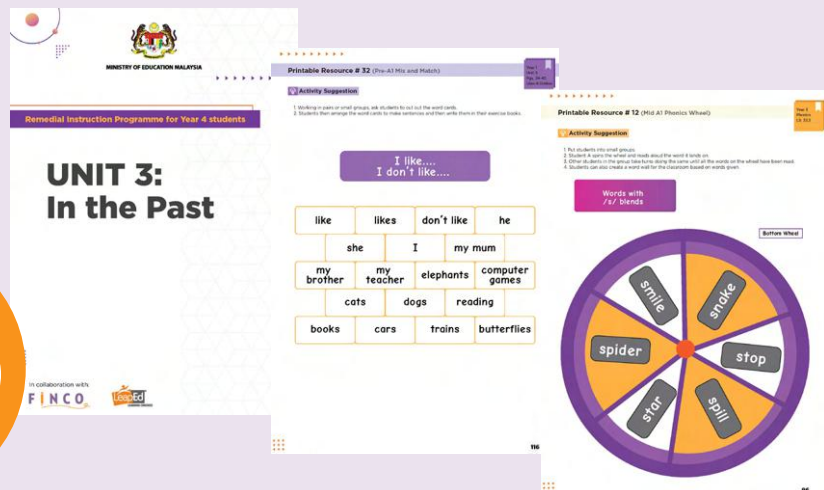
In 2022 the pilot Remedial Instruction programme was launched in partnership with the Ministry of Education Malaysia’s English Language Teaching Centre (ELTC), which saw the training of 798 teachers as well as panel heads and SISC+.

Schools for this pilot programme were selected by ELTC according to the numbers of students in the remedial category for the English Language subject in each school. Whilst FINCO funded the development and printing of classroom toolkits and training materials, ELTC delivered training and conducted follow up visits. As well as improved teaching strategies, the training aimed to enhance teachers' ability to integrate proficiency assessments into everyday lessons to identify and address the individual needs of pupils and measure progress.

Although further support was required, over the six month implementation period there was good evidence of teachers across the country employing remedial instruction strategies to support pupils with low levels of English proficiency, 20% of whom were able to follow the main Year 4 curriculum by the end of the school year.

798
teachers trained
in RI strategies

benefitting
64,000
students



LIFE ASPIRATION

We work with schools to ensure students have the knowledge and skills required to obtain and retain decent work.

FINCO Mentor Aspire Workshops, Sembang Aspirasi talks and mentoring by financial industry volunteers help build students' understanding of potential career pathways and the skills and qualifications valued by employers.

Under the Careers InSight initiative, Career Fairs (CICF) equip secondary school counsellors with skills and knowledge to plan and deliver impactful career fairs while the Student Video Series provides students with the opportunity to meet and interview professionals from industries of interest, sharing these insights with a wider online audience.

These initiatives ensure upper secondary school students gain valuable information needed to make informed decisions about their next steps after SPM and support the following core needs:



Exploring values and priorities in life

Aspire Workshops guide students' thinking



Making informed decisions

Aspire Workshops and Career Fairs provide careers and post-SPM pathway information



Developing knowledge and skills

Aspire Workshops and Career Fairs provide information on skills valued by employers and support soft skills development



Developing a strong support network

Career Fairs and Sembang Aspirasi provide access to mentors and more knowledgeable school counsellors

FINCO Mentor



Aspire Student Workshops



Sembang Aspirasi Talks



Student Resources

Careers InSight



Career Fairs (CICF)



Student Videos

2022 IMPACT

93.9%

of students expressed increased understanding of how to plan for post-secondary school life

96.4%

96.4% of counsellors are more confident in organising an effective Career Fairs for their students

81.8%

of students can identify employability skills valued by employers in jobs they want to pursue



My students have a clearer direction in their career and education pathways after attending Careers InSight Career Fair. They are also more aware of the sources where they can research information related to their desired careers and courses.

Cikgu Stella Anak Jimmy, CICF 2022 Teacher (SMK St. Luke, Sarawak)

Thank you to Bahagian Pengurusan Sekolah Harian (BPSH), Ministry of Education Malaysia and to Project ID for their collaboration and support.

FINCO Mentor

Aspire Workshops

Aspire Workshops encourage students to explore their values and better understand the decisions they need to make in order to prepare for their future careers and realise their full potential.

Post-Covid, we saw renewed demand from schools for face-to-face workshops and were able to deliver approximately 130 online or in-person Aspire Workshops in 222 schools benefitting approximately 129,124 students. 100% of participants indicated that they felt the workshop objectives were achieved and would recommend them to their friends.

These engaging workshops allowed FINCO, the school counsellors and financial industry volunteers to offer students direct feedback, practical insights and hands-on experience that can translate into success in their future academic and career pathways. 93.9% of Aspire Workshops participants expressed an increased understanding of how to plan for post-secondary school life, with 64.9% of them successfully initiating their plans and milestones.



Inspired to Start an Online Business

Andrea, a Form 5 student at SMK Kota Samarahan, Sarawak, attended seven FINCO workshops in 2022 and also interviewed an entrepreneur for the CICF student video series. Inspired by OCBC Al-Amin Bank's CEO, Tuan Syed's session, she decided to pursue her idea of becoming an entrepreneur and, after further research, working towards starting a cosmetics business which she wants to grow before turning 30. Her initial plan is to import Korean cosmetics products and provide potential customers with delivery all over the world. In the initial stages, she intends to launch the company with an online store and to expand from there.

Andrea credits FINCO for the inspiration and insights that have helped her map out a clearer career path. Through these engagements she not only identified her preferred career pathway, she also gained greater insights into her personality, shortcomings, and strengths, discovering that, while she excels at public speaking, she may occasionally be overly trusting. Andrea understands that she should take advantage of these positive qualities and work on her weaknesses to become a successful entrepreneur in the future.



Before I joined FINCO's programmes, I knew nothing about career planning. However, after joining it, now I know how to handle my first salary, how to make a simple but informative resume and last but not least, I know what I want to be in the future!

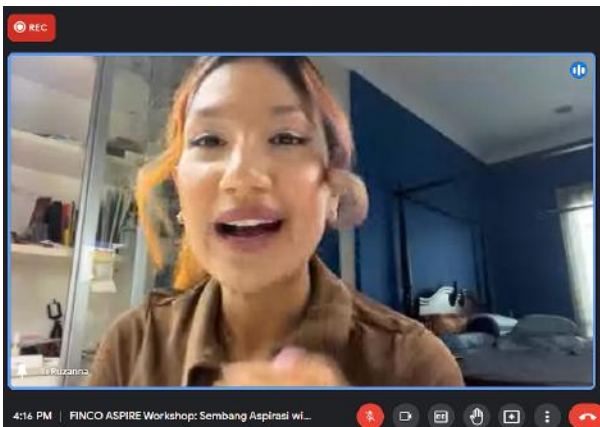
Andrea Clariss, SMK Kota Samarahan, Sarawak



Sembang Aspirasi Talks

Sembang Aspirasi talks allow students to gain insights into careers directly from professionals. In 2022, the students spoke to representatives from a diverse range of industries including Radio Announcer Illi Ruzana, International Artist Balan Kash and a number of financial industry CEOs.

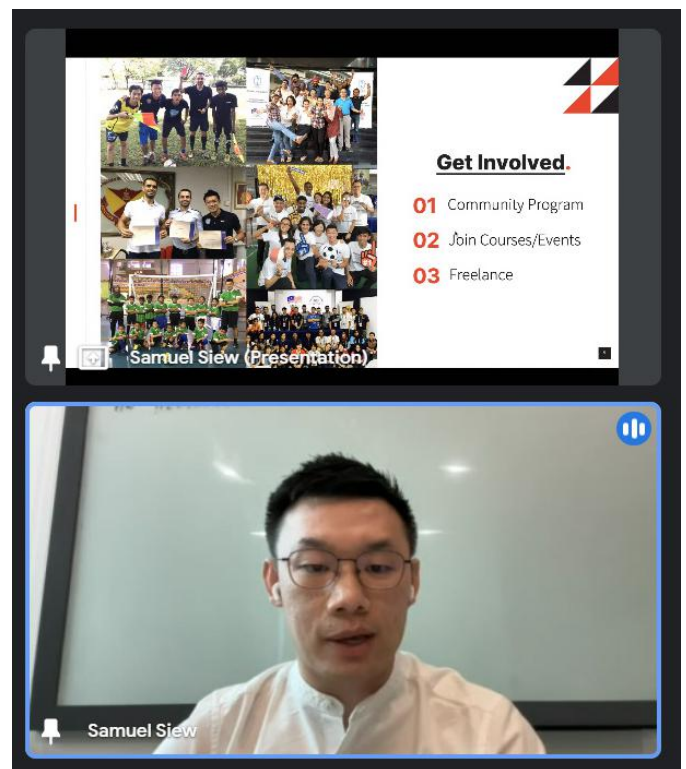
Understanding the diverse career interests and goals of FINCO students, FINCO ensured that the talks encompassed both 'graduate' and 'non-graduate' jobs with a focus on those which are less well known or in high demand in Malaysia. In 2022, 14 Sembang Aspirasi talks allowed more than 1,044 students to gain insights into a range of careers and ask questions about common pathways, working culture and relevant skills and experience.



HitzFM Radio Announcer, Illi Ruzana shared her experience as a radio announcer with students.



Popular Hip-Hop artist, Balan Kash shares his music career experience.



Football Coach, Samuel Siew shares his experience in sports with students.



The FINCO Sembang Aspirasi talks opened my mind to the importance of having a mentor in my life and career. After participating in various sessions, I got acquainted with mentors in the field of climate and Leadership to guide me in my post-SPM life.

Benteny Ooi, Sembang Aspirasi participant

Careers InSight Career Fair (CICF)

The Careers InSight Career Fair (CICF) initiative offers secondary school counsellors the opportunity to develop valuable skills such as project management and stakeholder engagement.

In 2022 FINCO trained 45 counsellors and engaged a further 246 educators to organise 17 Career Fairs across Malaysia. Face to face training allowed counsellors from different schools to collaborate on planning and learn from their peers in other states about how to deliver fairs which better meet the needs of their students.

Up to 14,600 students from 475 schools attended the Career Fairs where they were guided on how to question some of the 243 participating employers about future job opportunities, required qualifications and skills and common pathways.

100% of counsellors indicated that participation in CICF had been a positive experience with the majority reporting that they are more aware of how to cater to their students' needs and wants when supporting career planning. Counsellors efforts seem to have paid off with 85.1% of Career Fairs attendees reporting an increased understanding of how to plan for post-secondary school life, with 79.8% of them successfully initiating their plans.



From Participant to Mentor

Cikgu Norhafiza, from SMK Padang Tembak, Kuala Lumpur was selected as FINCO's 2021 CICF Counsellor of the Year due to her 'can do' attitude, dedication and proactive hard work. Her work alongside other educators and students culminated in the successful delivery of a Career Fair which increased career awareness among students from several schools. Her growth throughout the training and implementation period and commitment to supporting students, even after the event, demonstrated her passion for helping them succeed in their future career pathways.

In 2022, Cikgu Norhafiza was delighted to be appointed to support the organisation of a National Level Career Symposium in Kuala Lumpur along with a team of counsellors where her experience of organising the CICF in 2021 made her a trustworthy mentor and team member among the organising committees. Cikgu Norhafiza stepped up to the plate and was instrumental in guiding other counsellors in inviting relevant employers as exhibitors. She also shared her experience of how to maximise engagement between employers and students for improved outcomes.

Over 4,000 students attended the two-day career symposium organised by the Ministry of Education where students benefited from a series of career-related panel discussions and sharing sessions in addition to the employer exhibition.



Pelaksanaan program pameran kerjaya telah menjadi pengalaman terbaik dalam perjalanan kerjaya saya sebagai Guru Bimbingan dan Kaunseling. Saya akan mengingati kenangan manis ini biarpun saya bersara kelak.

Cikgu Norhafiza, SMK Padang Tembak, Kuala Lumpur



Careers InSight Student Videos

Careers InSight Student Videos give students first hand opportunities to meet professionals working in industries and roles they are interested in pursuing. Not only do they broaden the students' understanding of possible careers, the videos are available online for viewing by a wider group of students across the country.

In 2022, seven students with specific career interests were selected as interviewers. They researched the careers and developed questions, and FINCO matched them to a suitable professional. The videos are available on [FINCO's YouTube channel](#).

Many thanks to the following students and professionals (and companies) who stepped up to help us make these videos, as well as the teachers who assisted.



Bagi structured training program oleh pihak syarikat penerbangan atau MRO juga sama.

Nur Saffiya bt Shamsul Afkar (SMK Padang Tembak) interviews Yap Sheng Lin (Asia Digital Engineering) on the opportunities for women to become aircraft engineers.



Ita bergantung kepada minat anda. Mungkin, sebelum anda memilih sekolah, anda belum lagi tahu minat anda.

Niklesh Kumar Sharma (Academy of Pastry and Culinary Arts) allows Mirrah Syafiqah and Then Mun Ting (SMK Seri Bintang Utara) to experience life in the kitchen as a chef.



Saya faham. Sekarang, bercakap tentang aktivisme iklim, ramai yang sebaya dengan saya, lepasan-SPM,

Aidil Iman (Climate Justice Activist) advises Benthany Ooi (FINCO Alumni) on the skill sets required to be an effective activist.



Saya bekerja untuk sebuah syarikat sebagai seorang pengurus acara dan kemudian mulakan syarikat saya sendiri pada umur 26 tahun.

Andrea Clariss ak Ajak (SMK Kota Samarahan) drawing inspiration from entrepreneur Silas Michael (TRU Events) who started several of his own companies.



Mereka merawat pesakit warga emas yang berumur lebih daripada 60 tahun.

Dr. Malihah Binti Ghazali (Hospital Raja Perempuan Zainab II) explains to Mohamad Azizol Bin Abdul Wahid (SMK Geting) the different types of psychiatrist and job scopes.



Saya bekerja Isnin hingga Jumaat. Tidak perlu untuk bekerja pada hari minggu.

Shernel Ngiow Ern Hui (SMK Tinggi St David) questions Wai Yun Xin (Pusat Perubatan Universiti Malaya) about the day-to-day life of a speech therapist.

FINANCIAL LITERACY

In support of  **FEN** FINANCIAL EDUCATION NETWORK

We work with schools to ensure students develop an understanding of money matters for improved financial well-being in the future.

Our financial literacy programmes are aligned with the Ministry of Education's National Curriculum and the National Strategy for Financial Literacy. Good SENS (Social Enterprise Network for Schools) aims to provide primary students with the opportunity to apply financial literacy concepts in real-life situations to deepen learning, while Ringgit Rules aims to equip secondary students with practical financial management skills needed to transition to adulthood.

Good SENS



Student Training
(Primary)



Teacher/Volunteer
Training



Dragons'
Den

Ringgit Rules



Student Workshops
(secondary)

2022 IMPACT

92%

of students have an increased understanding of financial literacy concepts

92%

of secondary students have improved financial capabilities

94%

of teachers are confident in teaching their students financial literacy concepts



"Before this, they did not know the meaning of profit and loss. But now through the programme, they learn more about Maths and money handling. They can easily tell the cost of an item, the proposed selling price and the profit."

Teacher Kamleshwary Krishnasamy, SJK(T) Batu Caves, Selangor

Thank you to the Bahagian Sukan, Kokurikulum Dan Kesenian (BSKK), Ministry of Education Malaysia and the Social Enterprise Academy Malaysia for their collaboration and support. We would also like to thank Financial Education Network (FEN), Agensi Kaunseling & Pengurusan Kredit (AKPK), Teman Malaysia and International Medical University (IMU) Cares for providing valuable insights to the students during the National Dragons' Den Competition.

FINCO Good SENS

Good SENS (Social Enterprise Network for Schools) is a financial literacy programme developed to address low levels of financial literacy amongst primary students aged 10 to 12 years. Students learn about financial concepts such as spending, saving and budgeting, and have fun while learning to run their own social enterprise.

In 2022, thanks to the sponsorship of AmBank, we expanded Good SENS to a fourth state, Sarawak, in addition to working with students and teachers from Selangor, Johor and Negeri Sembilan. The schools consisted of 29 new schools and three returning schools, with returning students learning how to scale their social enterprises, tweak their business models and better promote their products.

All teams were supported by their teachers along with 68 financial industry mentors who provided step-by-step guidance to ensure they were able to start trading and achieve their profit goals to benefit their social or environmental mission. From the 32 participating schools, 73 social enterprises were set up and their businesses generated a total revenue of over RM 75,000!

At the end of the year, the Top 10 teams who qualified for the National Dragons' Den were able to confidently showcase their financial awareness and business results to win further investment, cash prizes and trophies worth a total of RM 19,500.



Top 4 Best Good SENS Social Enterprises 2022



CIKU Guys (SK Koris, Johor)

Operated a jukebox in the school to purchase compost for their vegetable garden and collected food waste from the canteen tables to be turned into compost.

Revenue: RM 90

Contribution towards the social cause: RM 65



FilPen (SK Luagan, Sarawak)

Produced their own film and sold tickets to a showing and for the public to watch online to buy a boat for students to access the school during floods.

Revenue: RM 2,382

Contribution towards the social cause: RM 2,172



Boolean Autocrat (SK Agama (MIS) Miri, Sarawak)

Sold stationery to purchase meals for friends who were not able to afford food during school recess.

Revenue: RM 2,788.65

Contribution towards the social cause: RM 740



Team Power (SJK(T) Ladang Kinrara, Selangor)

Sold homemade cookies to purchase items and equipment needed for a disabled community.

Revenue: RM 2,544.30

Contribution towards the social cause: RM 1,000

Sold Tickets to Feature Film to Buy Boats

Good SENS Team FilPen, which stands for “filem pendek”, used their collective filmmaking skills to make two feature films entitled “Teether” and “Bullies” to address the issue of school closures during floods.

SK Luagan is a remote school, located six hours drive away from Miri where students are not able to attend school during the monsoon season. In order that students at least had access to the floating library and interactive reading corner, the team aimed to use profits generated from the film ticket sales to purchase three boats that could safely bring students to school.

At RM 5 per ticket, the students managed to generate income by selling tickets to attend the “Movie Premier Night” at Kampung Luagan to parents and the community at a night market. The public were also able to purchase the films and watch them online using Google Drive links.

Besides being able to successfully purchase a boat from the profits made, SK Luagan is also the first Malaysian school to join several international film festivals, including Screamfest Horror Film Festival New Orleans 2022, Horror Unleashed Film Festival USA, Horror Showfest Portugal, Russian Mental Health Film Festival 2022 and Malaysia Mental Health Film Festival 2022 and even managed to win a few awards.

Team FilPen was selected as one of the Top 4 Best Social Enterprises in the 2022 Dragons’ Den winning further investment to scale up their business.

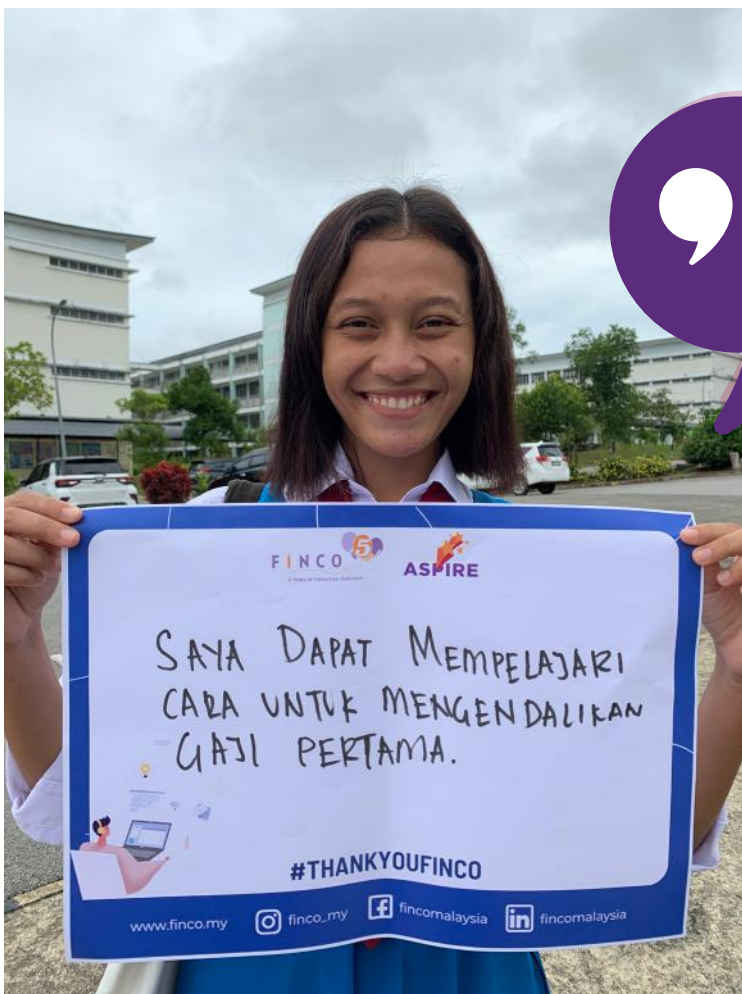


Ringgit Rules

In 2022, the pilot Aspire: Ringgit Rules programme was launched. Informed by research and behavioural insights, FINCO works with school counsellors to deliver Financial Literacy workshops which encourage students to explore the values and mindsets they hold towards personal financial management and to develop good financial habits as they transition to adulthood.

Over the year, more than 1,360 students benefited from two newly developed Ringgit Rules workshops which aimed to engage students in learning about basic money management such as saving tips, planning a monthly budget, understanding the effect of inflation on the value of money and differentiating active from passive income.

As demand for these workshops increases and more offers are developed we want to be informed by insights into students' needs. To this end, a survey was conducted to determine upper secondary students' levels of financial literacy. A total of 1,121 respondents nationwide responded and completed the questionnaire which asked about their knowledge, awareness, attitudes and behaviours towards financial matters. The full report will be available in mid-2023.



I had no idea how to handle my finances and had never even considered it. However, thanks to this workshop, I was able to improve my knowledge of how to manage my future incomes and learn how to create a financial budget on my own with the assistance of the facilitator.

Ringgit Rules Student, Sabah

DISASTER RELIEF

We support schools and students affected by disasters to minimise disruptions to their education.

From rebuilding classrooms hit by floods, to providing food and equipment, we coordinate funding and volunteering efforts with financial institutions to meet the needs of affected schools and students. Meanwhile, preparedness resources help schools to raise students' awareness of how to prepare for and respond to potential disasters.



2022 IMPACT

7,720

students benefitted from disaster relief channelled through schools

94%

of teachers indicated resources raised students' awareness



The Bilik Kesihatan was in a total mess after the flood. With the fund given we manage to rebuild the room and the students managed to get the treatment* after a few postponements due to the total disaster.

Teacher, SK Taman Sri Muda (2), Selangor

*Bilik Kesihatan is used for medical checks and vaccinations

Thank you to Prudence Foundation for your collaboration on preparedness resources.

Disaster Relief Aid

FINCO's disaster relief efforts in 2022 were primarily focussed on assisting schools recovering from floods. This being the usual form of disaster faced by schools, a survey was conducted to provide insights into levels of preparedness and core needs related to repairs and replacement of furniture. Armed with this information, FINCO was able to streamline its Disaster Relief Aid process and shorten the response time to an average of two weeks.

In preparation for FINCO's coordinated volunteering efforts, 66 financial industry volunteers attended training led by MISAR (Malaysian International Search and Rescue) with 21 volunteering instances taking place shortly thereafter.

As more schools reached out to FINCO for assistance we also saw an increase in the number of financial institutions participating in FINCO's coordinated efforts, channeling disaster relief funds amounting to RM 504,650 to schools.

By assisting nine schools in 2022, more than 7,700 students were able to resume their education with minimal disruption.

2022 Disaster Relief Survey Insights:

24% of schools surveyed had been hit by floods in the past five years.

75% indicated they have a disaster relief committee.

87% of flood-prone schools did not have a dedicated disaster fund.

75% of flood-prone schools surveyed do not carry out flood preparedness activities.



"Bantuan ini dapat memberi peluang kepada anak saya untuk membeli peralatan dan uniform baru terutamanya dalam menghadapi SPM baru-baru ini dan memberi motivasi untuknya. Secara tidak langsung, anak kami merasakan ada juga pihak yang prihatin terhadap musibah yang menimpa kami."

Parent, SMK Sultan Ibrahim (2), Kelantan

Back-to-School Items for Flood Hit Students

The year-end floods in 2022 badly hit SMK Sultan Ibrahim (2), a school located just 400 meters from the Kelantan River.

Flood waters rose to more than five feet high and the villages nearby were affected with students staying in the area losing their personal belongings including school uniforms, shoes, socks, school backpacks and stationery.

With Disaster Relief funds received from OCBC Bank, the school provided 10 affected students with back-to-school items so that they could return to school along with their peers.



Saya gembira sangat kerana dapat baju sekolah baharu dan buku-buku baharu, saya janji akan belajar dengan lebih semangat selepas ini. Terima kasih kerana membantu saya.”

Student, SMK Sultan Ibrahim Dua, Kelantan



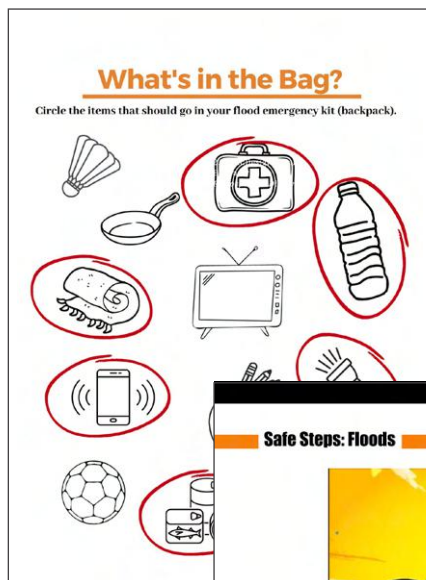
Preparedness Resources with Safe Steps

A further finding of the Disaster Relief Survey was that many schools, although previously affected by floods, did not prioritise preparedness activities. We teamed up with the Prudence Foundation to develop activities based on their Safe Steps videos for use by teachers in class or school assembly. Whilst the videos and hard copy resources were sent out to 50 primary schools with low connectivity, many more schools were able to download the materials from FINCO’s website which they used to brief students in schools located in flood prone areas across Malaysia.



“The resources provided were very helpful, my pupils were able to express their understanding very well”

**Cikgu Nabila,
SK Desa Aman**





OUR MEMBERS

OUR MEMBERS

Over 110 financial institutions contribute to FINCO annually, not only in terms of financial contributions but also through volunteering, additional sponsorship and in-kind donations to meet the needs of schools and students.

2022 SNAPSHOT

Shared Programmes



Shared Programmes by financial institutions in 2022



AmBank (M) Berhad

Contributed hand sanitizers to 13 schools when they re-opened after the COVID-19 pandemic, sponsored 9 schools for FINCO’s Good SENS financial literacy programme and donated 10 laptops to students.



BNP Paribas Malaysia Berhad

Donated 100 pre-loved and 122 new books to SK Bukit Tadam, with 4 volunteers also conducting story-telling for the students.



Hong Leong Bank

Donated RM14,740.00 worth of books to 14 schools.



Malaysian Takaful Association (MTA)

Conducted financial literacy activities at 2 Careers InSight Career Fairs, with 14 MTA volunteers engaging with students at their booth.



Various Financial Institutions

CIMB Bank Berhad, AmBank (M) Berhad and OCBC Bank (Malaysia) Berhad channeled a total of RM 504,650 in flood relief aid to nine schools, benefitting approximately 7,700 students.

FINANCIAL INDUSTRY VOLUNTEERS

In 2022 there were 291 volunteering instances from 33 Financial Institutions

Financial Industry volunteers play an important role in FINCO’s programmes from acting as mentors to storytellers and a general source of inspiration to students!

Whilst we appreciate the efforts of every volunteer who generously gives up their time, each year we recognise the efforts of those financial institutions and individuals who went above and beyond to support students’ education.

2022 Volunteer Awards



Highest Repeat Volunteer

Loo Yi Han
CIMB Bank Berhad



Best Coordination Lead

BNP Paribas Malaysia Berhad



Most Active Volunteer

Aileen Oo Ai Lyn
BNP Paribas Malaysia Berhad



Overall financial institution with the most volunteers (non-banking)

Prudential Assurance Malaysia Berhad



Most Engaging Volunteer

Darald Divesh A/L Gunasekaran
AmBank (M) Berhad



Overall financial institution with the most volunteers (banking)

AmBank (M) Berhad



Financial Industry CEO Volunteers

Each year, selected CEOs lead the way for their organisations by volunteering for a school activity or as judges for Good SENS. From storytelling for primary students to lively sessions on career related topics for secondary students such as “What skills and qualifications are employers looking for?”, “How do I earn more, grow my savings and manage my finances when I start work?”, these sessions always prove popular with schools.

Thank you to the following CEOs for inspiring and sharing your valuable insights with our students!

Anthony Lo

(BNP Paribas Malaysia Berhad)

Dato' Abdul Rahman Ahmad

(CIMB Bank Berhad)

Dato' Fad'I Mohamed

(Maybank Investment Bank Berhad)

Dato' Omar Siddiq Bin Amin Noer Rashid

(HSBC Bank Malaysia Berhad)

Dato' Ong Eng Bin

(OCBC Bank (Malaysia) Berhad)

Dato' Sulaiman Mohd Tahir

(AmBank (M) Berhad)

Domenic Fuda

(Hong Leong Bank Berhad)

Eghwan Mokhzanee Bin Muhammad

(AmBank Islamic Berhad)

Jasani Abdullah

(Hong Leong Islamic Bank Berhad)

Lee Kok Wah

(Gibraltar BSN Life Berhad)

Lee Yo-Hunn

(Public Investment Bank Berhad)

Marcel Papp

(Swiss Re Retakaful)

Noor Muzir Bin Mohamed Kassim

(Pacific & Orient Insurance Co. Berhad)

Sunther Kuppan

(QBE Insurance (Malaysia) Berhad)

Tracy Chen Wee Keng

(AmInvestment Bank Berhad)

Tuan Syed Abdull Aziz Jailani Bin Syed Kechik

(OCBC Al-Amin Bank Berhad)

Programme Volunteers

Many thanks to the following organisations who supported volunteering efforts in 2022!

AIA PUBLIC Takaful Bhd.

Allianz General Insurance Company (M) Berhad

AmBank (M) Berhad

AmBank Islamic Berhad

AmMetLife Insurance Berhad

AmMetLife Takaful Berhad

Bank of America Malaysia Berhad

Bank of China (Malaysia) Berhad

BNP Paribas Malaysia Berhad

China Construction Bank (Malaysia) Berhad

CIMB Bank Berhad

CIMB Islamic Bank Berhad

Citibank Berhad

Great Eastern General Insurance (Malaysia) Berhad

Hannover Rueck SE, Malaysian Branch

Hong Leong Bank Berhad

Hong Leong Islamic Bank Berhad

HSBC Bank Malaysia Berhad

Malaysian Takaful Association

Manulife Insurance Berhad

Malayan Banking Berhad (Maybank)

Maybank Investment Bank Berhad

MCIS Insurance Berhad

OCBC Bank (Malaysia) Berhad

Pacific & Orient Insurance Co. Berhad

Prudential Assurance Malaysia Berhad

Public Investment Bank Berhad

QBE Insurance (Malaysia) Berhad

RHB Insurance Bhd

Standard Chartered Bank Malaysia Berhad

Sumitomo Mitsui Banking Corporation

Malaysia Berhad

Sun Life Malaysia Assurance Berhad

Swiss Re Retakaful

The Pacific Insurance Berhad



MEDIA

FINCO IN THE NEWS

The Star
 TOPICS: StarExtra Flood Alert StarESG Urban Biodiversity True or Not SOBA 2023 Covid-19 Watch

Pupils with 'Good SENS'

EDUCATION
 Sunday, 13 Feb 2022

Related News

ECONOMY 11h ago
 UK loses its allure and faces big investment gap

SABAH & SARAWAK 11h ago
 More S. Koreans visiting Sabah

SABAH & SARAWAK 10h ago
 Sabah CM wants federal projects expedited without further delay

CONGRATULATIONS. The winning teams showcased their financial savviness by pitching investment ideas to a panel of judges.

FOUR primary schools from Selangor proved their mettle by emerging champions at the inaugural Financial Industry Collective Outreach (Finco) programme, Good SENS.

The Star
 TOPICS: StarExtra Flood Alert StarESG Urban Biodiversity True or Not SOBA 2023 Covid-19 Watch

Winning with 'Good SENS'

EDUCATION
 Sunday, 18 Dec 2022

Worthy investment: Team Filipen from SK Luagan sold tickets to their independent feature film to buy boats for their flood-prone school.

TEAM Filipen from SK Luagan who mitigated the closures at their flood-prone school in Sarawak through the sale of tickets to their independent feature film were among the budding social entrepreneurs whose talents shone at the recently concluded Good SENS programme by the Financial Industry Collective Outreach (Finco). The school in Lawas was among four "Best Overall Social Enterprises" that were crowned winners of the Finco flagship literacy programme on Dec 8.

The Star
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Winning with 'Good SENS'

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Pupils with 'Good SENS' The Star, 13 Feb 2022

How young social entrepreneurs are changing the world! UK BIG Issue Magazine, 16 May 2022

Winning with 'Good SENS' The Star, 18 Dec 2022

The Star
 TOPICS: StarExtra Flood Alert StarESG Urban Biodiversity True or Not SOBA 2023 Covid-19 Watch

Over 64,000 pupils to benefit from literacy initiative

EDUCATION
 Sunday, 03 Jul 2022

MORE than 64,000 Year Four pupils, aided by 100 teachers, are expected to benefit from a pilot capacity building programme to address their English literacy needs.

Understanding the pressing need to support pupils who are struggling to keep up with their peers in English language learning, the Financial Industry Collective Outreach (Finco) has inked a memorandum of understanding with the Education Ministry's English Language Teaching Centre (ELTC) to pilot the new initiative which will initially provide English teachers in schools nationwide with structured training, mentoring and classroom resources to employ remedial instruction (RI) strategies to support pupils with low levels of English proficiency.

Along with teaching strategies, teachers will be supported to integrate proficiency assessments into everyday lessons to identify and address the individual needs of pupils and measure progress.

The pilot programme, said Finco chairman Tan Sri Azman Hashim, adopts a public-private-partnership approach to achieve a deeper and more sustainable impact, as well as a more efficient use of resources.

The initiative, he said in a press release on June 16, aligns with the government's efforts to create a more equitable and inclusive society, reducing inequality and ensuring everyone enjoys high-quality educational provision.

Over 64,000 pupils to benefit from literacy initiative The Star, 3 July 2022

The Star
 TOPICS: StarExtra Flood Alert StarESG Urban Biodiversity True or Not SOBA 2023 Covid-19 Watch

S'wak's young school entrepreneurs bag national awards

KUCHING: SK Luagan in Lawas and SK Aguna Miri made successful debut when their young social entrepreneurs scooped national awards at the annual awards ceremony on Thursday.

The team of primary school pupils of SK Luagan, who were among the award recipients, mitigated the closures at their flood-prone school through the sale of tickets to their independent feature film.

They were among the budding social entrepreneurs whose talents shone at the final of the Financial Industry Collective Outreach (Finco) flagship Financial Literacy programme Good SENS.

Four winners, deemed to have the Best Overall Social Enterprise award, were announced at the annual awards ceremony which was officiated by Finco chairman Tan Sri Azman Hashim and Bank Negara Malaysia Assistant Governor Abu Hassan Aliyari.

The four winners were Team Filipen from SK Luagan, Team Bookan Antutara from SK Kapania Miri, Team Ceras from SK Kerinci Johor and Team Power 512 Ladang Kemuning in Johor.

Each team received investment funding of RM100, an additional RM200 for their school, and an opportunity to learn a new skill with the mentorship of social enterprise Baita Restoran.

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S'wak's young school entrepreneurs bag national awards Borneo Post, 10 Dec 2022

The Star
 TOPICS: StarExtra Flood Alert StarESG Urban Biodiversity True or Not SOBA 2023 Covid-19 Watch

Budding social entrepreneurs scoop national award

It was inspiring to see them present their learning and achievements, and to do so in English was another great accomplishment for many," she said.

KUALA LUMPUR: Team Filipen from SK Luagan in Lawas won a national award from the Financial Industry Collective Outreach (Finco) for their independent feature film to buy boats for their flood-prone school.

The team of budding social entrepreneurs whose talents shone at the recently concluded Good SENS programme by the Financial Industry Collective Outreach (Finco) were among the budding social entrepreneurs whose talents shone at the recently concluded Good SENS programme by the Financial Industry Collective Outreach (Finco).

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Budding social entrepreneurs scoop national award New Sunday Tribune, 11 Dec 2022

THE ISKANDARIAN

NEWS BUSINESS EDUCATION FOOD & TRAVEL HEALTH LIFESTYLE OPINION PROPERTY WORK WIDE MOVIES BOOKS

Young Social Entrepreneurs Scoop National Award At FINCO Good SENS Dragons' Den 2022

Young social entrepreneurs as a vehicle to teach upper primary students the concepts of financial literacy in a real-world setting.

By the Iskandarian | 14 Dec 2022

Team Filipen from SK Luagan, Lawas, Sarawak who mitigated the closures at their flood-prone school through the sale of tickets to their independent feature film to buy boats for their flood-prone school.

Young Social Entrepreneurs Scoop National Award At FINCO Good SENS Dragons' Den 2022 The Iskandarian, 14 Dec 2022



APPENDIX

SCHOOLS ENGAGED

FINCO READS

Key

SK: Sekolah Kebangsaan
 SJK: Sekolah Jenis Kebangsaan
 (C): Cina
 (T): Tamil

PAHANG

SK (FELDA) LURAH BILUT
 SJK (C) LURAH BILUT
 SK KERAYONG JAYA
 SK (FELDA) MAYAM
 SK RPS TERISU (JHEOA)
 SK BRINCHANG
 SK BUKIT DINDING
 SJK (C) SUNGAI JAN
 SK SUNGAI BAGING
 SK SULTAN ABDULLAH
 SK (LKTP) KECHAU 1
 SK TELUK GUNUNG
 SK LKTP KAMPUNG AWAH
 SK (FELDA) CHINI 3 & 5
 SJK (C) SUNGAI KLAU
 SJK (T) RAUB
 SK TANJUNG GEMOK
 SK JANGLAU
 SK LANCHANG
 SJK (C) YEOW CHENG LUAN

SARAWAK

SJK(C) CHUNG HUA
 SERAYAN/SELARAT
 SK KITA
 SK BELIAU ISA
 SK SG. SEBATU
 SK BELIAU AHAD
 SK RUMAH MENTALI
 SK NG TEMALAT
 SJKC HIN HUA
 SK CARDINAL VAUGHAN
 SK NANGA BEGUANG
 SK NG EMBUAU
 SK TATAU
 SK KELAWIT
 SK SEBAUH
 SJK (C) CHUNG HUA
 SK SUNGAI BUKIT BALAI

PERAK

SJK (T) LADANG KUALA BERNAM
 SJK (T) LADANG JENDARATA
 BAHAGIAN ALPHA BERNAM
 SK HAJI RAMLI
 SK KAMPUNG NASIB
 SK PADANG AMPANG
 SK TAMAN PALMA
 SK CHANGKAT JERING
 SJK (C) YUK CHUEN
 SK MATANG GELUGUR
 SJK (T) KAMPONG TUN
 SAMBANTHAN
 SJK (T) LADANG BEHRANG RIVER
 SK SUNGAI RAYA
 SK KAMPAR
 SJK (T) MAHATHMA GANDHI
 KALASALAI
 SK SIMPANG

SABAH

SK SALAROM
 SK KANIBONGAN
 SK MANDURIAN
 SK PEKAN PITAS
 SK PINGGAN-PINGGAN
 SK RUKOM
 SK BATU PUTIH BARU
 SK KEM TENTERA
 SK MUHIBBAH
 SK SUNGAI MANILA
 SK INUBAI
 SK KEMABONG
 SK PEKAN TENOM
 SK ENTILIBON
 SK PEKAN TELUPID
 SK ULU SAPI

WILAYAH PERSEKUTUAN

KUALA LUMPUR

SK TUN HUSSEIN ONN
 SK JALAN PEEL
 SK SERI PERMAISURI
 SK COCHRANE
 SK SERI TASIK
 SK TAMAN MIDAH 1
 SK TAMAN MIDAH 2
 SK TAMAN MALURI
 SK ALAM DAMAI
 SK DATOK KERAMAT 2
 SK TAMAN SERI RAMPAI
 SK JALAN AIR PANAS
 SK SERI BONUS
 SK DESA SETAPAK
 SK PADANG TEMBAK 1
 SK SERI MURNI
 SJK (C) JINJANG SELATAN
 SJK (C) CHI MAN
 SK INTAN BAIDURI
 SK BANDAR BARU SENTUL

WILAYAH PERSEKUTUAN

LABUAN

SK BUKIT KALAM
 SJK (C) CHI WEN
 SK KERUPANG
 SK RANCHA - RANCHA
 SK TANJUNG ARU

PULAU PINANG

SK PADANG MENORA
 SJK (C) MAK MANDIN
 SK ALMA
 SK TASEK PERMAI
 SK SUNGAI KECHIL

KELANTAN

SK SRI CHIKU
 SK BELUKAR
 SK BERANGAN 1
 SK TANGOK
 SK PANGGONG
 SK SRI SURIA (2)
 SK DESA PAHLAWAN
 SK TANJONG CHENAK
 SK KUALA KRAI
 SK SRI CHIKU 2
 SK KETING
 SK SULTAN ISMAIL 4
 SK SUNGAI BAGAN
 SK RAJA BAHAR
 SK MACHANG 2

NEGERI SEMBILAN

SJK (C) YIK CHIAO
 SK TEMIANG
 SJK (C) SAINT LEONARDS
 SK TAMAN WARISAN PUTERI
 SK SENAWANG
 SK SIKAMAT
 SJK (T) RANTAU
 SK (FELDA) PASIR BESAR
 SJK (C) CHAN WA
 SJK (C) TANAH MERAH SITE C
 SK (FELDA) BUKIT JALOR
 SK KEM SYED SIRAJUDDIN
 SK KOTA
 SJK (T) TAMPIN
 SK PEDAS

PERLIS

SJK (C) PADANG BESAR UTARA
 SK BEHOR EMPIANG
 SK PANGGAU
 SK SUNGAI BEREMBANG
 SJK (T) KANGAR

TERENGGANU

SK KEBOR AYER
 SK PULAU MANIS
 SK BUKIT WAN
 SK PASIR TINGGI
 SK TERIS
 SK SENTOL PATAH
 SK LINTANG
 SK JERANGAU
 SK PADANG KUBU
 SK KUALA KEMAMAN
 SK BUKIT TEMPURONG
 SK TOK MOTONG
 SK (FELDA) SELASIH
 SK BARI SG TONG
 SK GUNTONG

TERENGGANU

SK CHERANA PUTEH
 SJK (C) PAY HWA
 SK PAYA REDAN
 SK PADANG SEBANG
 SK DATUK HAJI BAGINDA

**WILAYAH PERSEKUTUAN
 PUTRAJAYA**

SK PUTRAJAYA PRESINT 18 (2)
 SK PUTRAJAYA PRESINT 15 (1)

JOHOR

SK BUKIT RAHMAT
 SK SERI MERLONG
 SK KAMPONG TENGAH
 SK LENGA
 SK PENEROK
 SK SERI BINJAI
 SK SERI SETIA
 SK SRI RENGIT
 SK ANDEK MORI
 SK (FELDA) LOK HENG
 SK TELOK KERANG
 SK BUKIT MAHKOTA
 SK SERI ANOM
 SK SERI BENGKAL
 SK BANDAR ENDAU
 SK SERI ALAM 2
 SK TANJONG TOHOR
 SK PARIT KUDUS
 SK RAMBAH
 SK SERI SENANG HATI
 SK BUKIT RAHMAT
 SK SERI MERLONG
 SK KAMPONG TENGAH
 SK LENGA
 SK PENEROK
 SK SERI BINJAI
 SK SERI SETIA
 SK SRI RENGIT
 SK ANDEK MORI
 SK (FELDA) LOK HENG
 SK TELOK KERANG
 SK BUKIT MAHKOTA
 SK SERI ANOM
 SK SERI BENGKAL
 SK BANDAR ENDAU
 SK SERI ALAM 2
 SK TANJONG TOHOR
 SK PARIT KUDUS
 SK RAMBAH
 SK SERI SENANG HATI

KEDAH

SK ISKANDAR
SK TUNKU INTAN SAFINAZ
SK ALOR MENGGUDU
SK PULAU NYIOR
SK TUNJANG
SK GUAR KEPAYANG
SK SEBERANG PERAK BARU
SK TASEK APONG
SK DATIN FATIMAH
SK TAMAN SERI WANG
SJKT ARUMUGAM PILLAI
SK TELOK KECHAI
SK NAMI
SK HAKIM TEH
SK KUALA NERANG

SELANGOR

SJK (C) KHEOW BIN
SJK (T) RAWANG
SJK (T) BATU CAVES
SK TAMAN PRIMA SELAYANG
SK TAMAN SERI GOMBAK
SJK (C) SAN YUK
SK CHERAS JAYA
SK TAMAN JASMIN
SJK (C) BATU 14 HL
SK TAMAN RAKAN
SK TAMING JAYA
SK BERANANG
SK JALAN KEBUN
SK MERU (2)
SJK (C) PIN HWA 2
SK RANTAU PANJANG
SK METHODIST PELABUHAN
KLANG
SK TAMAN KLANG JAYA
SJK (T) PUSAT TELOK DATOK
SK BANDAR BANTING
SJK (C) TANJONG SEPAT
SK SUNGAI MANGGIS
SK JENJAROM
SK KANCHONG DARAT
SK SERI PRISTANA
SK PUNCAK ALAM 3
SK DESA AMAN
SK PARIT MAHANG

FINCO MENTOR

JOHOR

SMK PERMAS JAYA 2
 SMK TAMAN SELESA JAYA 2
 SMK MOHD KHALID
 SMK KOTA MASAI 2
 SMK DATO' ALI HAJI AHMAD
 SMK TAMAN TUN AMINAH
 SMK SERI PULAI PERDANA
 SMK TAMAN SCIENTEX
 SMK TAMAN NUSA DAMAI
 SMK PASIR GUDANG 3
 SMK TUN SYED NASIR
 ISMAIL
 SMK DATO' MOHD YUNOS
 SULAIMAN
 SMK TUNKU ABDUL
 RAHMAN PUTRA
 SMK TAMAN UNIVERSITI 2
 SMK TAMAN RINTING 2

PERAK

SMK PANGKOR
 SMK SULTAN ABDUL JALIL
 SHAH
 SMK TUN ABD RAZAK
 SMK SYEIKH ABDUL GHANI
 SMK CONVENT
 SMK ALANG ISKANDAR
 SEKOLAH SENI MALAYSIA
 PERAK
 SMK KAMPUNG BAHAGIA
 SMK RAPAT SETIA
 SMK DATO SERI WAN
 MOHAMED
 SMK TOH INDERA WANGSA
 AHMAD
 SMK SELINSING
 SMK TASEK DAMAI
 SABK MAAHAD AL-UMMAH
 SMK CONVENT IPOH

KELANTAN

SMK BADANG
 SMK K. BULOH
 SMK KETEREH
 SMK KADOK
 SMK KUTAN
 SMK BERANGAN
 SMK BACHOK
 SMK BADAQ
 SMK PASIR MAS
 SMK SULTAN IBRAHIM 2
 SMK CHERANG RUKU
 SMK BUKIT JAWA
 SMK IPOH
 SMK BELIMBING
 SMK SERI INTAN
 SMK ABDUL SAMAD
 SMK KEROH
 SMK KUALA KRAI
 SMK KUALA BALAH
 SMK TENGGU INDRA PETRA

NEGERI SEMBILAN

SMJK CHUNG HUA
 SMK TUANKU MUHAMMAD
 SMK BUKIT SAUJANA
 SMK DATUK HAJI ABDUL
 SAMAD
 SMK TANAH MERAH
 SMA HJ MOHD YATIM
 SMA REMBAU
 SMK (F) SERI SENDAYAN
 SMK DESA CEMPAKA
 SMK SEREMBAN JAYA
 SMK SEREMBAN 3
 SMK (F) JELAI
 SMK TUNKU SYED IDRUS
 SMK PASIR BESAR
 SMK DATUK MANSOR
 SMK (F) PALONG DUA
 SMK SERTING HILIR
 KOMPLEKS

MELAKA

SMK MUNSHI ABDULLAH
 SMK SERI TANJONG
 SMK AIR MOLEK
 SMK BUKIT BARU
 SMK TUN HAJI ABD MALEK
 SMK MALIM
 SMK TELOK MAS
 SMK KAMPUNG GELAM
 SMK TINGGI PEREMPUAN
 SMK TINGGI ST DAVID
 SMK DATUK BENDAHARA
 SMK ISKANDAR SHAH
 SMK DATO' HAJI TALIB KARIM
 SMK DATO' DOL SAID
 SMK PULAU SEBANG

WILAYAH PERSEKUTUAN

KUALA LUMPUR

SMK ZON R1 WANGSA MAJU
 SMK TINGGI SETAPAK
 SMK DESA TUN HUSSEIN ONN
 SMK TAMAN MELATI
 SMK PEREMPUAN AIR PANAS
 SMK BATU MUDA
 SMK BANDAR BARU SENTUL
 SMK SEGAMBUT JAYA
 SMK DATO' IBRAHIM YAACOB
 SMK SEGAMBUT
 SMK SUNGAI BESI
 SMK PETALING
 SMK TAMAN TUN DR ISMAIL
 SMK TAMAN DESA
 SMK BANDAR BARU SERI
 PETALING
 SMK TAMAN CONNAUGHT
 SMK CHERAS
 SMK BANDAR TUN RAZAK
 SMK SERI BINTANG UTARA
 SMK CONVENT JALAN PEEL

SABAH

SMK BUM-BUM
 SMK KABOGAN
 SMK BUGAYA
 SMK TAGASAN
 SMK DATUK PANGLIMA
 ABDULLAH
 SMK BALUNG
 SMK UMAS-UMAS
 SMK KINABUTAN
 SMK TAWAU
 SMK SEPAGAYA
 SMK TERUSAN
 SMK SILABUKAN
 SMK AGASEH
 SM ST MARY
 SMK PEREMPUAN
 SMK MUHIBBAH
 SMK ELOPURA
 SMK KUNAK
 SMK KUNAK JAYA
 SMK MADAI

TERENGGANU

SMK KUALA BESUT
 SMK BUKIT PAYONG
 SMK IBRAHIM FIKRI
 SMK BUKIT TUNGGAL
 SMK GONG BADAK
 SMK HAJI ABDUL RAHMAN
 LIMBONG
 SMK SULTAN AHMAD
 SMK PANJI ALAM
 SMK SERI PAYONG
 SMK MERCHANG
 SMK SURA
 SMK PAKA
 SMK KIJAL
 SMK BUKIT KUANG
 SMK GELIGA

SARAWAK

SMK BINTULU
 SMK KEMENA
 SMK BARU BINTULU
 SMK KIDURONG
 SMK TRUSAN
 SMK LAWAS
 SMK SUNDAR
 SMK SERI PATIAMBUN LIMBANG
 SMK LIMBANG
 SMK MEDAMIT LIMBANG
 SMK SRI AMAN
 SMK SIMANGGANG
 SMK ST LUKE
 SMK TAE
 SMK TEBEDU
 SMK BALAI RINGIN
 SMK SG TAPANG
 SMK WIRA PENRISSEN
 SMK MUARA TUANG
 SMK KOTA SAMARAHAN

WILAYAH PERSEKUTUAN

LABUAN
 SMK LABUAN
 SMK TAMAN PERUMAHAN
 BEDAUN
 SMK PANTAI

SELANGOR

SMK BANDAR PUCHONG JAYA (A)
 SMK USJ 12
 SMK SEKSYEN 7
 SMK USJ 23
 SMK SUBANG BESTARI
 SMK PANDAN JAYA
 SMK ABDUL JALIL
 SMK SULTAN ABDUL AZIZ SHAH
 SMK PANDAN INDAH
 SMK PANDAN MEWAH
 SMK PENDAMARAN JAYA
 SMK (P) KAPAR
 SMK TENGKU IDRIS SHAH
 SMK RAJA LUMU
 SMK METHODIST (ACS)
 SMK RANTAU PANJANG
 SMK RAJA MUDA MUSA
 SMK SERI TANJONG
 SMK SG BURONG
 SMK TIRAM JAYA

PENANG

SMK WESTLANDS
 SMK PADANG POLO
 SMK (L) METHODIST
 SMK SERI BALIK PULAU
 SMK RAJA TUN UDA
 SMK TELUK BAHANG
 SMK DATO' KAILAN
 SMK DATO' HAJI HASSAN NOH
 SMK KAMPONG SELAMAT
 SMK PERMATANG RAWA
 SMK BANDAR BARU PERDA
 SMK SAMA GAGAH
 SMK METHODIST
 SMK JAWI
 SMK SAUJANA INDAH

Good SENS**JOHOR**

SK KORIS
 SK SEROM 3
 SK GEMEREH
 SK KULAI 1
 SK BUKIT KEPONG
 SK SERI PAYA
 SK PARIT RAJA
 SJK (C) GAU SAN

NEGERI SEMBILAN

SK GADONG JAYA
 SK (FELDA) SERTING
 SK (FELDA) PASOH 3
 SK PERADONG
 SK JEMPOL
 SK TEMIANG
 SK PALONG 5

SARAWAK

SK LUAGAN
 SK LAMBIR VILLAGE
 SK SOUTH
 SK AGAMA (MIS) MIRI
 SJKC TONG HUA
 SJK CHUNG HUA TATAU
 SK KITA

SELANGOR

SK TAMAN SEA
 SK LEMBAH SUBANG
 SK SAUJANA IMPIAN (2)
 SK TAMAN KOSAS
 SK SERI UTAMA
 SK SERI SEKINCHAN
 SJKT BATU CAVES
 SK CYBERJAYA
 SJK(T) LADANG KINRARA
 SK TAMAN BUNGA RAYA 2

Careers InSight Career Fair (CICF)**TERENGGANU**

SMK MERCHANG
 SMK SURA
 SMK PAKA

KELANTAN

SMK KETEREH
 SMK BADAK
 SMK CHERANG RUKU

MELAKA

SMK MUNSHI ABDULLAH
 SMK BUKIT BARU
 SMK MALIM

SABAH

SM ST MARY
 SMK PEREMPUAN
 SMK MUHIBBAH

SARAWAK

SMK SRI AMAN
 SMK SIMANGGANG
 SMK ST LUKE

JOHOR

SMK PERMAS JAYA 2
 SMK TAMAN NUSA DAMAI
 SMK PASIR GUDANG 3

**WILAYAH PERSEKUTUAN
KUALA LUMPUR**

SMK DESA TUN HUSSEIN ONN
 SMK CHERAS
 SMK BATU MUDA

SELANGOR

SMK USJ 12
 SMK SEKSYEN 7
 SMK SUBANG BESTARI

PULAU PINANG

SMK DATO' KAILAN
 SMK DATO' HAJI HASSAN NOH
 SMK KAMPONG SELAMAT

PULAU PINANG

SMK DATO' KAILAN
 SMK DATO' HAJI HASSAN NOH
 SMK KAMPONG SELAMAT

PERLIS

SMK GUAR NANGKA
 SMK ABI
 SMK DATO ALI AHMAD

KEDAH

SMK SULTAN BADLISHAH
 SMK TAMAN KENARI
 SMK TAMAN SELASIH

**WILAYAH PERSEKUTUAN
PUTRAJAYA**

SMK PUTRAJAYA PRESINT 5(1)
 SMK PUTRAJAYA PRESINT 11(2)
 SMK PUTRAJAYA PRESINT 18 (1)

PAHANG

SMK PPP TUN RAZAK
 SMK (LKTP) KG. SERTIK, KARAK
 SMK SERI BAHAGIA

NEGERI SEMBILAN

SMK SEREMBAN 3
 SMK SEREMBAN 3
 SMK (FELDA) SERI SENDAYAN




Financial Industry Collective Outreach (FINCO)

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