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A large group of children and adults are gathered in a hall, holding up red bags and books with the Prudence Foundation logo. They are all smiling and looking towards the camera. The text 'Prudential Malaysia Community Investment Report 2017 by Prudential Assurance Malaysia Berhad and Prudence Foundation' is overlaid on the right side of the image in a large, white, sans-serif font.

# Prudential Malaysia Community Investment Report 2017 by Prudential Assurance Malaysia Berhad and Prudence Foundation



WHAT IS THE  
ESSENCE OF LIFE?  
TO SERVE OTHERS  
AND TO DO GOOD.



Aristotle

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# ABOUT US



## **PAMB VISION**

To be the No. 1 insurer in the hearts and minds of our people and customers.

## **MISSION**

To provide financial freedom and peace of mind for all Malaysians.

## **OUR COMMUNITY INVESTMENT VISION**

A financially resilient Malaysia

## **MISSION**

To build financial resilience by providing financial protection and education for underserved families and children in Malaysia

Prudential Assurance Malaysia Berhad (PAMB) was established in Malaysia in 1924. For our 2017 financial year which ended 31 December 2017, we achieved RM1.61 billion in new business sales. New business sales include both life insurance sales and takaful contributions. Takaful products distributed by PAMB's wealth planners and agents are underwritten by Prudential BSN Takaful Berhad.

As a leading and innovative insurer, PAMB serves the savings, protection and investment needs of Malaysians by offering a full range of financial solutions through its 45 branches and bancassurance distribution partners network nationwide. With more than 1,700 employees, PAMB is committed to helping people achieve their ambitions for a brighter and financially secure future.

PAMB is an indirect wholly owned subsidiary of UK-based Prudential plc. Prudential plc is incorporated in England and Wales, and our affiliated companies constitute one of the world's leading financial services groups serving around 26 million customers and has £669 billion of assets under management (as at 31 December 2017). Prudential plc is listed on the stock exchanges in London, Hong Kong, Singapore and New York.

Prudential plc is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America.



# MESSAGE FROM OUR CEO

Dear Friends,

We are eager to share with you stories from the communities we have had the privilege to be a part of. This book summarises the impact that we continually strive to bring.

It is a special thing to find your purpose in life. We believe that we have found the purpose of Prudential in our work with our communities. As we interact with the children and as we meet with the families, we come to understand why we exist as a company and why we provide the products and services that we do.

Though numbers alone don't illustrate what we hope to achieve, at a glance in 2017, we invested RM6.3million in our community investment programmes that made an impact on 32,046 children and 9,832 households with 848 of our own volunteers. These numbers are testament to the hard work of our tireless Corporate Responsibility team, our amazing volunteers and all their internal and external partners. We believe that our efforts will create a more financially resilient Malaysia, providing a better future for our next generation.

In our financial literacy programmes, Cha Ching and Duit Right, we bring a much needed skill to our Malaysian students – the knowledge, awareness and attitude necessary to ensure their financial well-being in the future.

Our PRUkasih programme brings critical financial protection to the communities who most need it in times of unforeseen hardship. We aim to restore dignity and the ability to be quickly self-reliant again.

Safe Steps is a global programme we are happy to be supporting – bringing an increased level of understanding in the areas of First Aid, Road Safety and Natural Disasters.

Now, we are telling our stories of last year as we continue to create new ones this year. It is not a privilege we take lightly, and everyday we are grateful for the trust and the empowerment that these communities have entrusted upon us.

Come and join us in creating many, many more stories of hope together.

Yours sincerely,



# MESSAGE FROM PRUDENCE FOUNDATION

Prudential traces its history in Asia to its roots in Malaysia more than 93 years ago. Over that time our employees, agents and business partners have worked to protect millions of individuals and families across Asia from the risks and uncertainties which life presents. As a company and as individuals we value investment in the communities in which we work, whether through volunteerism, partnerships with NGOs, or special programmes which the Prudence Foundation sponsors on a regional level.

An example of a regional programme is our children's financial literacy initiative Cha-Ching, which teaches financial responsibility to millions of children across Asia in 10 languages. Recently Prudence Foundation was pleased to participate in Kuala Lumpur in cooperation with Prudential Assurance Malaysia Berhad and officials of the Ministry of Education and Bank Negara in the inaugural Cha-Ching Educators conference. This conference shared best practices for in-school teaching of the Cha-Ching curriculum with over 290 educators. Since 2016, the curriculum has benefitted almost 18,000 students in over 160 schools across five states in Malaysia and has been implemented in Cambodia, Indonesia and the Philippines.

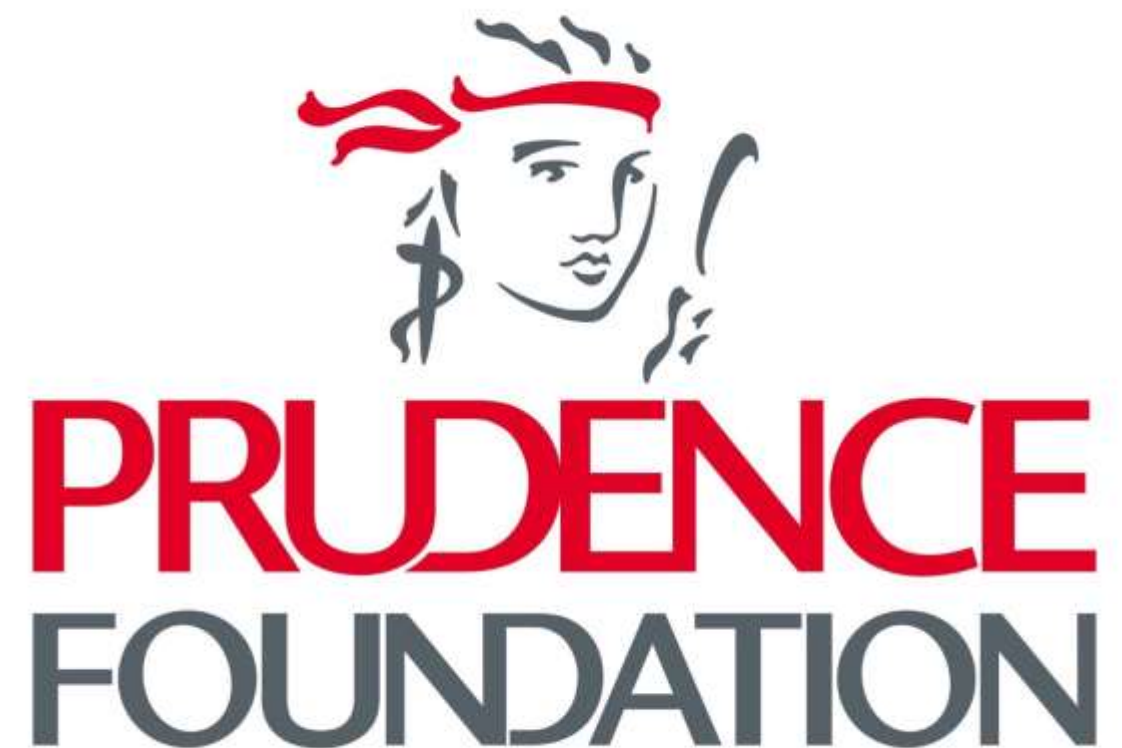
Looking to the future, through flagship programmes like the above and by encouraging volunteering, Prudence Foundation and Prudential will continue to support community investment in Malaysia and look to our colleagues in Malaysia for new ideas and initiatives that can be shared with others across ASEAN and beyond.

Yours sincerely,



Prudence Foundation is the community investment arm of Prudential in Asia and is a registered charitable entity in Hong Kong. Its mission is to make a lasting contribution to Asian societies through sustainable initiatives focused on three key pillars: Children, Education and Disaster Preparedness and Recovery. Under each pillar, the Foundation runs regional flagship programmes as well as local programmes working in partnership with NGOs and governments in order to maximise the impact of its efforts. The Foundation embodies the long-term and heartfelt commitment of Prudential and its people in Asia to provide innovative, focused, and practical support to their communities.

For more information please visit: [www.prudencefoundation.com](http://www.prudencefoundation.com)





# PAMB CSR AT A GLANCE

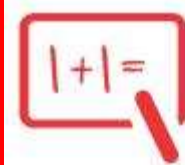
Our Community Investment (CI) programmes embody the long-term and heartfelt commitment of Prudential's people to provide innovative, focused and practical support to local communities, working hand-in-hand with non-governmental organisations (NGOs), as well as local and national government agencies. In alignment with Prudence Foundation's focus, we seek to make a lasting contribution in three key areas: Financial Protection, Financial Education, and Disaster Preparedness & Recovery

## OUR FOCUS



### PROTECTION

A free protection plan providing temporary financial relief to urban low-income families.



### EDUCATION

An interactive and immersive financial education programme for young children across Asia – in response to the growing need for financial literacy.



### CHILDREN

Provide shelter for underprivileged children and a conducive environment for their physical and emotional development.



### DISASTER PREPAREDNESS & RECOVERY

Focuses on preparedness and post-disaster redevelopment thus improving the ability of communities to better prepare for, cope with, and recover from natural disasters

## MALAYSIA

In Malaysia we see a pressing need to support financial resilience in our society.



**Over 50%** of urban households  
**do not have savings**



**1 in 5** urban households  
**cannot survive more than 3 months**  
**in the event of income loss\***

## GLOBAL



\*According to the Khazanah Research Institute's State of Households II Report (August 2016)

# OUR BRIEF HISTORY

PAMB's Community Investment (CI) initiative began with the birth of PRUkasih in 2011 to meet a real social need. PRUkasih was a pilot project created to provide financial protection to low-income households in a community.

In 2013, PAMB formally established a Corporate Responsibility department dedicated to developing and driving CI initiatives in Malaysia. The PRUkasih pilot grew to cover a second community. In response to its social relevance and success, RM50 million was granted to expand the PRUkasih programme over the next five years.

In December of 2013 also, devastating floods in Malaysia prompted PAMB to look at ways to support disaster preparedness and recovery in conjunction with the regional development of an advocacy programme. PAMB supported Mercy Malaysia's mobile clinic in flood affected areas.

In March 2014, PAMB officially announced its CI flagship programmes and continued its commitment towards PRUkasih and introduced a new element: financial education. Cha-Ching Live In Malaysia, a school-based financial education programme for primary school children, was created based on the regional content developed by Prudence Foundation. In its first year, Cha-Ching Live In Malaysia impacted 1,095 children. The Duit Right financial education programme for secondary school students was birthed and piloted the same year. For disaster preparedness, the regional Safe Steps Natural Disaster programme was launched.

Throughout 2015, PRUkasih expanded with additional distributors and communities, while the financial education programmes grew rapidly with the introduction of Karnival Cha-Ching to impact larger groups of children. A financial education programme for adults was also piloted. When severe flooding hit Pahang, Kelantan and Terengganu, PAMB once again supplied relief, as well as partnered with social enterprise organisation EPIC Home to build 14 homes in Kelantan post-floods.

In 2016, in efforts to expand financial education even further, the Cha-Ching Curriculum was developed and piloted in 10 schools. PRUkasih also expanded with the advent of the community volunteer model, allowing it to move out of Selangor and reach communities that lack NGO presence. The Safe Steps Road Safety module was introduced through school and media activations. For disaster recovery, PAMB shifted to providing relief items directly to Jabatan Kebajikan Masyarakat (JKM) for effective distribution post-floods.

2011

- PRUkasih was birthed
- Piloted PRUkasih in first community

2012

- Continued to pilot PRUkasih
- Continued to support PRUhome

2013

- Secured RM50 million for PRUkasih for the next five years
- Set up a dedicated department for Corporate Responsibility
- Supported flood relief through Mercy Malaysia

2014

- Officially launched PAMB CI flagship programmes
- Piloted Cha-Ching Live in Malaysia
- Safe Steps Natural Disaster launched
- Created Duit Right
- Received Prudential Chairman's Challenge Award

2015

- Piloted PRUkasih Distributor Model
- Developed Karnival Cha-Ching
- Piloted Financial Education Programme for Adults
- Received CSR Leadership Award
- Joined Malaysian Collective Impact Initiative (MCII)

2016

- PRUkasih System Launched
- Piloted Community Volunteer Model
- Piloted Cha-Ching Curriculum
- Named Most Corporate & Social Responsible Insurance Company in Malaysia



# OUR TEAM

A strategic partnership between PAMB and Yayasan Generasi Gemilang (GG) began in 2011; matching a business competency with social work expertise to solve a prevalent social need; resulting in the birth of PRUkasih.

The partnership continues to combine the very best of on-ground social work experience with business and industry expertise. It has grown over the years to comprise a total of 12 dedicated staff from both organisations. Each individual in the team is driven by a deep passion to tackle social issues prevailing in Malaysia through cross-sector collaboration. The team oversees the entire CI project and takes a hands on approach in order to deliver the best solutions to meet real social needs.

2017 marked the partnership's 7<sup>th</sup> year where many goals were exceeded and visible impact in the community was witnessed. This team is a true testament of collaborative success towards once common vision; improving the lives of people throughout Malaysia.

Others may call it Charity,  
but in Prudential we call it  
our Responsibility



**As one person I cannot change the world, but I can change the world of one person.**

**Paul Shane Spear**



# OUR PARTNERS

We believe that national transformation is not driven by one stakeholder alone but through smart partnerships across all sectors. Therefore, our CI commitment embodies cross-sector collaboration between private, public, non-governmental organisations, and participating communities in order to achieve our vision of providing sustainability and empowerment in Financial Protection and Education.

Our key partners include Yayasan Generasi Gemilang (GG), National Council of Welfare and Social Development Malaysia (MAKPEM), Junior Achievement Malaysia with strong support from the Ministry of Women, Family and Community Development (KPWKM), Ministry of Education (MOE) and Bank Negara Malaysia (BNM).

In 2017, we continued to strengthen our current partnerships through regular stakeholder engagement. Our NGO partners are expanding to deliver programmes to more communities in Malaysia. Furthermore, through our collaborations in collective impact, we have engaged many more stakeholders to deliver programmes to improve the quality of life for thousands of beneficiaries.

Our efforts are aligned with the national Economic Transformation Programme, the Financial Blueprint and UNDP's Sustainable Developmental Goals.

## STRATEGIC PARTNER:



## PROGRAMME DELIVERY PARTNERS:



## GOVERNMENT PARTNERS:



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA



## NGO PARTNERS:



**MALAYSIAN CARE**



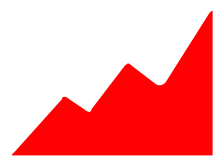
# 2017 HIGHLIGHTS

## A Year of Achievement

Across programmes in 2017, PAMB has surpassed annual targets, bringing financial resilience through education, protection and preparedness to more Malaysians than ever before.

**RM6.35  
4  
million**

Spent to impact  
communities across  
Malaysia.



**32,046**

**Students**

Received financial  
education.



**9,832**

**Households**

Supported by financial  
protection.



**848**

**Volunteers**

Invested time to make a  
positive impact in their  
community.



We are also honoured to be the only country office to receive the Prudential Chairman's Challenge for the fourth year in a row, and receive the Financial Education And Awareness Award at Karnival Kewangan from Bank Negara Malaysia

# 2017 HIGHLIGHTS

## JAN

- Received "Best Financial Education and Awareness" at Karnival Kewangan by Bank Negara Malaysia
- PRUkasih launched in PPR Kampung Baru Air Panas

## FEB

- Received Chairman's Challenge
- PRUkasih launched in PPR Taman Mulia

## MAR

- Volunteer Appreciation Day
- Karnival Cha-Ching at SJKC Khai Chee

## APR

- PRUkasih launched in Penang
- Karnival Cha-Ching with House of Hope
- Featured in Prudential PLC Annual Report

## MAY

- Karnival Cha-Ching at SJKC Choong Wen



## JUN

- First Duit Right Impact Measurement Session



## JUL

- Cha-Ching Challenge Mobile App Released
- Karnival Cha-Ching at SJKC Tsing Nian
- PRUkasih launched in PA Desa Rejang

## SEP

- Regional Launch of Safe Steps First Aid



## NOV

- FINCO Programme Launch at Karnival Kewangan in Kuching

## AUG

- Official Launch of FINCO
- Karnival Cha-Ching at SJKC Kuen Cheng 1
- PRUkasih launched in PPR Desa Tun Razak

## OCT

- Karnival Cha-Ching at SK Meru 2



## DEC

- PRUkasih Distributor Day
- PRUkasih Community Volunteer Family Day
- FINCO Members' Dialogue Day





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A DREAM YOU DREAM  
ALONE IS ONLY A DREAM. A  
DREAM YOU DREAM  
TOGETHER IS REALITY.

John Lennon



# FINANCIAL PROTECTION



## WHAT IS PRUKasih?

PRUKasih is a free financial protection plan to support the Government's initiatives in improving the lives of the urban low-income households (LIHs) in Malaysia. It was birthed in 2011 as a result of a partnership between PAMB and Yayasan Generasi Gemilang (GG). Through PRUKasih, eligible urban LIHs from participating communities receive temporary financial relief in the event that the main breadwinner is unable to generate income for the family due to an accident, illness or death.

Apart from covering housing allowances and food needs through vouchers, PAMB also provides the affected family with cash for funeral expenses in the event that the breadwinner passes away to help tide them over during a difficult time. The benefits are given out based on the period of days that the breadwinner is on medical leave, up to maximum period of one year.

In 2017, we provided 40,000 households access to PRUKasih as a result of innovative collaboration with NGOs and community stakeholders to scale up. The growth in claim-utilisation and penetration rates across communities is a sign of our impact; that trust and awareness of PRUKasih is growing among those who need it the most. We expect these rates to increase further as we focus on going deeper in our existing communities in 2018. PAMB continues to equip and empower all its distributors to ensure that each community is receiving the maximum benefit that PRUKasih can provide.

## AT A GLANCE

<b>40,000</b> Households have access to PRUKasih	<b>9,832</b> Households are covered by PRUKasih	<b>13,985</b> Individuals are covered by PRUKasih
<b>21</b> Communities Covered	<b>RM 1,192,772</b> Total Claims Payout	<b>821</b> Total Claims Cases
<b>26%</b> Penetration Rate	<b>11%</b> Claims Utilisation Rate	<b>10%</b> Death Claims



## 2017 HIGHLIGHTS

- Second out-of-state PRUKasih community started in Penang
- 40,000 household access secured

## HOW IT WORKS?

PRUKasih currently has two distribution models:

Partnering with NGOs that serve as distributors for PRUKasih

Empowering community volunteers that serve as PRUKasih ambassadors and agents

## IMPACT STORY

While working as a cleaner, Viji\* suffered a bad fall and fractured her wrist, which would take her three months to recover. She was able to receive claims from PRUKasih which helped sustain her family of four during this crisis. After realising that she lost her job, we found out that she did not have a proper employment contract and without any contributions to EPF or SOCSO. GG brought awareness of workers' rights, and worked towards empowering the family to advocate for themselves. Viji's husband, despite being illiterate, was able to successfully file a complaint and seek redress. Following this experience they in turn helped their Malay neighbour apply for PRUKasih claims. This is one of many examples in the community of how people transcend racial barriers to remind each other about PRUKasih. PRUKasih not only helped Viji and her family to weather through a difficult situation but it also has helped build community harmony and resilience.



***"The community has become more caring; they will look out for neighbors who have been admitted/experienced an accident/passed away and help them to contact us to check their membership status and make claims if eligible. This is especially true for those who are former claimants or those who have witnessed their neighbor make a successful claim."***  
– Community Transformation Initiative, PRUKasih Distributor NGO

## INTO 2018

- Increasing awareness of PRUKasih in communities through strategic and relevant stakeholder engagement
- Providing PRUKasih communities financial education to help them build financial resilience





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AN INVESTMENT IN  
KNOWLEDGE PAYS  
THE BEST INTEREST.

Benjamin Franklin



# FINANCIAL EDUCATION

## WHY FINANCIAL EDUCATION?

Financial education is a key pillar in our community investment program where our aim is to build a financially literate and resilient Malaysian society. We believe that money management skills should be taught at a very early age.

In a major research initiative undertaken by Prudential across Asia, key findings show that only 13% of parents believe their children possess money management skills – although almost all parents (96%) think it is important to learn them.

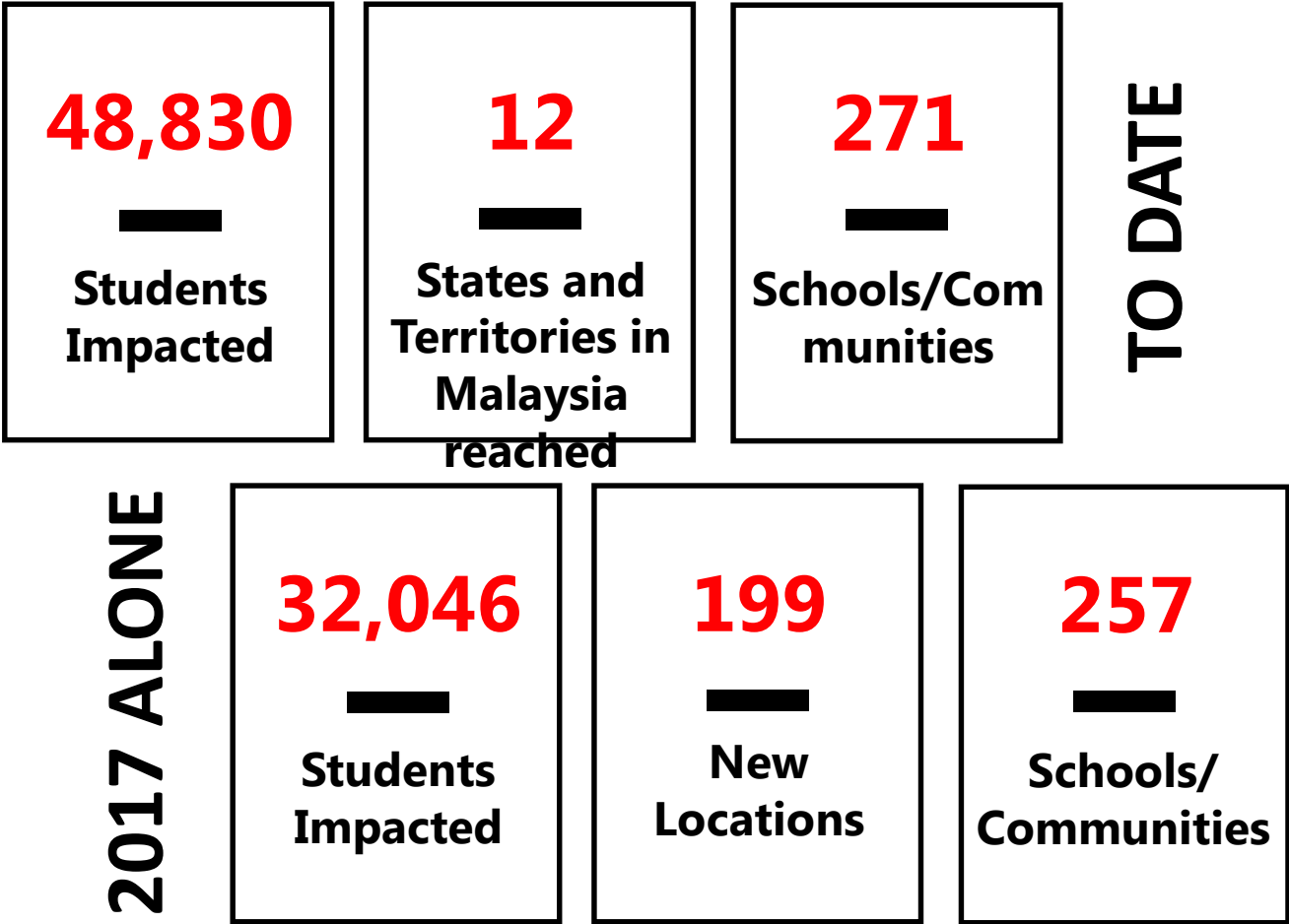
To address that, PAMB adapted the award-winning ‘Cha-Ching’ programme to a localised version and created ‘Duit Right’ in partnership with GG to deliver financial education to Malaysian children in a relevant and impactful way.

In 2017, we provided deeper engagement through the Cha-Ching Curriculum to over 16,473 students in 157 schools. Duit Right grew exponentially through an innovative model pioneered by GG known as the Activator; training university students to deliver financial education to many secondary school students in a short but impactful period of time. It enabled Duit Right to impact 10,981 secondary school students in a total of 257 schools and communities. The Duit Right Activator created by GG won Bett Asia 2017’s Collaboration Award, a regional award recognizing excellence and innovation in the education industry.

### 2017 HIGHLIGHTS

- Awarded “Best Financial Education & Awareness Award” at Karnival Kewangan by Bank Negara
- The Cha-Ching Website had over 33,000 page views, 12,000 likes on Facebook and 160,447 views on YouTube

## AT A GLANCE



## INTO 2018

- Expanding Cha-Ching Curriculum to impact more students in more schools nationwide
- Creating a new Duit Right Curriculum to increase the reach and depth of the program across more schools





## WHAT IS CHA-CHING?

Cha-Ching is a regional award-winning financial literacy programme designed to equip 7 to 12 year olds with the knowledge, tools and practice they need to make informed financial decisions to reach their own personal goals and dreams.

Developed by Prudence Foundation with Cartoon Network Asia and children's education expert, Dr. Alice Wilder, the storylines have been written around the four key concepts of money: Earn, Save, Spend and Donate.

In 2017, we have reached out to 21,065 students with Cha-Ching in Malaysia. Of these, 16,473 were engaged through the Cha-Ching Curriculum and the remaining 4,592 students completed the Cha-Ching Live programme. Following the roll out of the Cha-Ching Curriculum, we are emphasising long-term engagement with participants to maximise impact, aligning with our broader go-deep strategy.

## AT A GLANCE

**30,461**

**Students have  
gone through Cha-  
Ching**

**12,000**

**Cha-Ching App  
Downloads**



In Malaysia, the Cha-Ching programme is executed in three different methods:

- 1 Cha-Ching Live in Malaysia**  
Piloted in 2014, this programme is run in a small classroom group of 50 children through interactive experiential game stations.
- 2 Karnival Cha-Ching**  
Launched in 2015, building on the success of Cha-Ching Live in Malaysia, this carnival format allows PAMB to reach out to more students about fundamental money management concepts in a fun and engaging manner.
- 3 Cha-Ching Curriculum**  
A holistic programme that educates primary school children on the fundamentals of money management which is driven by teachers. It emphasises economics and social studies but also focus on finance, mathematics, and analytical skills.



# WHAT IS DUIT RIGHT?



Duit Right was uniquely designed for secondary school children with the aim of empowering them to make positive financial decisions by helping them understand good money management through the four concepts of Earn, Save, Spend and Donate.

The programme, which was developed and launched in partnership with GG in 2014, is filled with practical information that is easily understood by students. Apart from raising awareness, it instils positive values such as donating and sharing with others. It is aligned with Bank Negara Malaysia’s proposed plan to include financial education into core curriculum subjects in schools.

In 2017, Duit Right impacted 10,981 Malaysian students. The focus groups held with participants found that a majority - more than 80% - had increased knowledge and changed behaviour around saving practices. These are important practices for these students to adopt early on to ensure their financial resilience in the future.

**Small Things Today,  
Big Things Tomorrow**



“I’ve saved RM 600 ever since I attended Duit Right. I save because I don’t want to burden my parents.” – Student Participant



## AT A GLANCE

**18,204**

**Students Impacted to  
Date**

**84%**

**Intend to Save Money  
after Participating\***



# DISASTER PREPAREDNESS & RECOVERY

In 2017, PAMB **CI** supported disaster relief by donating 1,200 indoor tents to Jabatan Kebajikan Masyarakat (JKM), as well as by providing direct aid to staff and agents affected by the Penang floods. It also supported regional preparedness programs under Safe Steps.

## WHAT IS SAFE STEPS?



SAFE STEPS is created and developed by Prudence Foundation. At its core, SAFE STEPS comprises of a series of public service announcements (PSAs) that aim to raise awareness and provide easy-to-understand educational information on life-threatening issues in the hope of saving lives and building more resilient communities.

SAFE STEPS is created and developed by Prudence Foundation. A series of public service announcements (PSAs) with the objective of raising awareness and providing clear, educational information on some of the leading causes of death to as many people as possible through a partnership with National Geographic Channel. All SAFE STEPS life-saving tips have been approved and endorsed by the International Federation of Red Cross and Red Crescent Societies. It also partnered with the Federation Internationale de l'Automobile ("FIA") to deliver SAFE STEPS Road Safety.

In 2016, it partnered with the Ministry of Transport Malaysia, Astro, AAM, Petrosains, and Tenby International School to raise awareness about SAFE STEPS programs in Malaysia



In 2017, PAMB hosted the regional launch for the Safe Step First Aid module in Malaysia. Outside of the launch, the PSAs are broadcasted widely through media partners, including Fox Network in Malaysia, which reaches 3.2 million households daily.

Moving forward, the focus will be on increasing awareness and preparedness rather than providing relief; aligning to the core values of prevention and protection at PAMB.



## 2017 HIGHLIGHTS

- Held the Safe Step First Aid Regional Launch in Malaysia
- Donated 1,200 Indoor Relief Tents to JKM
- Globally, reached over 5 million through Facebook, 120,300 views on YouTube and 73,100 website views



## MODULES



Almost 16,000 people die from injuries around the world every single day. While homes are often perceived as safe places, this is where 80 percent of accidents occur.

**SAFE STEPS First Aid** aims to provide people with fundamental first aid knowledge, enabling them to be less vulnerable in an emergency situation and prepared to potentially save a life.



Globally 1.3 million people are killed on roads every year, while 500 children are killed on the road every day. Road crashes are the number one cause of death of 15 to 29 year olds. This continues to be a life-threatening issue to individuals and their families, not just in Asia, but across the world in both developing and developed markets.

**SAFE STEPS Road Safety** aims to raise awareness and provide easy-to-understand educational messages on road safety to help save and protect as many lives as possible.



Over 40 percent of the world's natural disasters took place in the Asia Pacific region, making it the most disaster prone area in the world. Since 2005, approximately 500,000 lives have been lost and 1.4 billion people have been affected. In the coming decades, it is estimated that the lives of 200 million children each year will be severely disrupted by disasters.

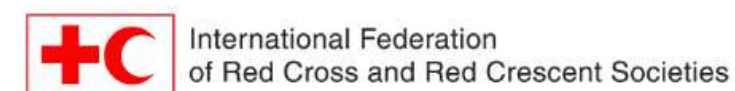
**SAFE STEPS Natural Disasters** aims to provide easy-to-understand educational messages on how to prepare for natural disasters to as many people as possible so they can be safer and more resilient.



BROUGHT TO YOU BY:



IN PARTNERSHIP WITH:



## INTO 2018

- Engaging more tactical partners to expand the reach of Safe Steps PSAs
- Measuring the impact of awareness programs

# PRUHOME

## WHAT IS PRUHOME?



PRUhome was launched in 1993 with the mission of providing care for underprivileged children. Since then, it has provided shelter to more than **200** children in 2 bungalows located in Petaling Jaya, Selangor. Fully funded by Prudential and managed by the Wesleyan Community Berhad, PRUhome currently houses about 30 children from ages 5 to 17.

PRUhome is not just about providing food and shelter for the children. It is about giving them hope and a new beginning by equipping them, training and preparing them to fend for themselves in the future.

Besides basic necessities, PRUhome also provides an environment conducive for the children's physical and emotional development. They are enrolled in government schools to enable them to continue receiving formal education and receive tuition support to help with their studies.



## 2017 HIGHLIGHTS

- Completed 12 Engagement Programs



## OUR OBJECTIVES

- To provide shelter and love to orphaned, battered, abused, abandoned and underprivileged children.
- To provide such children with a conducive environment for their development as useful, self-reliant members of society with moral and godly values and a sense of responsibility towards humanity.
- To meet the physical and mental development needs of such children.
- To provide counselling for children and parents of such children, and
- To support the government's call for the development of a more loving and caring society.

## AT A GLANCE

**207**

**Children sheltered since  
1993**

**30**

**Children cared for under  
PRUhome**



# COLLECTIVE IMPACT

## JOINING TOGETHER FOR IMPACT

Prudential Assurance Malaysia is part of Malaysia's two largest collective impact initiatives – Malaysian Collective Impact Initiative (MCII) and the Financial Industry Collective Outreach (FINCO). Collective impact is a model for collaboration that uses a structured process to create a common agenda, shared measurement, continuous communication, and mutually reinforcing activities across stakeholders.



MCII was founded in 2015 by a group of eight corporate funders to support education initiatives, particularly literacy and career aspirations of children and youth in Malaysia. MCII currently focuses on 12 primary and secondary schools in the Klang Valley.



FINCO was launched in 2017, bringing together 107 financial institutions to jointly develop and execute CSR programmes in the areas of English proficiency and life aspiration. FINCO's flagship programs will be piloted in Sabah and Sarawak in 2018. Ms. Fiona Liao, PAMB's Chief Brand Officer, is the current Chairperson of FINCO's Steering Committee.

## MCII AT A GLANCE

**415**

—  
**Students  
Impacted  
in 2017**

**18**

—  
**Programs  
Supported**

**12**

—  
**Schools in  
Klang**

**67%**

—  
**Increase in  
Literacy**

## FINCO AT A GLANCE

**107**

—  
**Collective  
Pool of FI  
Resources**

**2**

—  
**Flagship  
Programs  
Launched**



## 2017 HIGHLIGHTS

- Chaired the Steering Committee for the Financial Industry Collective Outreach (FINCO)
- Launched FINCO at Carnival Kewangan, Kota Kinabalu on August 4<sup>th</sup>
- Sponsored 2 programs in MCII schools
- Supported the Funders' Roundtable Collaboration Challenge with RM 10,000

# DONATIONS

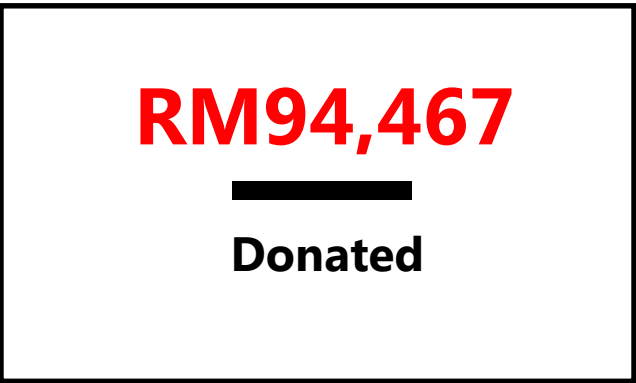
## GIVING FOR SOCIAL IMPACT

In keeping with PAMB’s **Community Investment (CI)** philosophy, a portion of the **CI** budget is contributed to causes and organisations to further support community development. This is part of PAMB’s role as a socially responsible corporate citizen who cares and impacts larger communities of the underprivileged and marginalized in Malaysia.

When providing support to partners, donations also enables us to foster strong relationships with other philanthropic and community service organisations. In 2017, for example, the synergistic collaboration between PAMB and University Malaya (UM) made a difference for 40 students, spurring them to achieve higher success in life and contribute back to Malaysian society in the future.

In 2018, we will focus on tracking the resulting impact of each donation.

## AT A GLANCE



## 2017 DONATIONS MADE

- RM2,398.50: School children attending CCLIM talk at Karnival Kewangan
- RM20,0000: University Malaya
- RM2,771: Underprivileged Children at PPR Taman Mulia
- RM6,849.05: School children attending PRUMyChild Play Camp
- RM29,000: Yayasan Chow Kit
- RM5,700: AIESEC MALAYSIA
- RM2,578.50: Life Insurance Association of Malaysia (LIAM)
- RM10,000: The Parent’s International Welfare Association Of Kuala Lumpur (PINK)
- RM320: Underprivileged Children at PPR Kampung Muhibbah
- RM400: Underprivileged Children at PPR Desa Tun Razak
- RM10,000: Hospis Malaysia
- RM4,050: LIAM
- RM400: Underprivileged Children at PPR Pantai Ria





Dibawa Oleh: PRUDENCE FOUNDATION

Deng... rjasama: Generasi Milenial Love transfo... es

Disok... oleh: KBAP



YOU GIVE BUT LITTLE WHEN YOU GIVE OF YOUR POSSESSIONS. IT IS WHEN YOU GIVE OF YOURSELF THAT YOU TRULY GIVE.

Kahlil Gibran



# VOLUNTEERS

## BOOTS ON THE GROUND

Volunteerism is a key part of the PAMB **CI** philosophy. Through internal campaigns, we actively engage PAMB employees and agents to volunteer at our programmes. The resulting benefits of volunteering are triple-fold: the community is impacted, employees have the privilege of experiencing at grassroots level the impact that their company is driving, employees feel more connected with the corporate vision and with each other.

In 2017, we reached a historic number of 848 unique volunteers, 60% of which volunteered repeatedly during the year averaging to 9.5 hours per volunteer. This was largely a result of initiatives created by the **Corporate Responsibility** team to reward, encourage and empower volunteers making it an all-round meaningful experience.

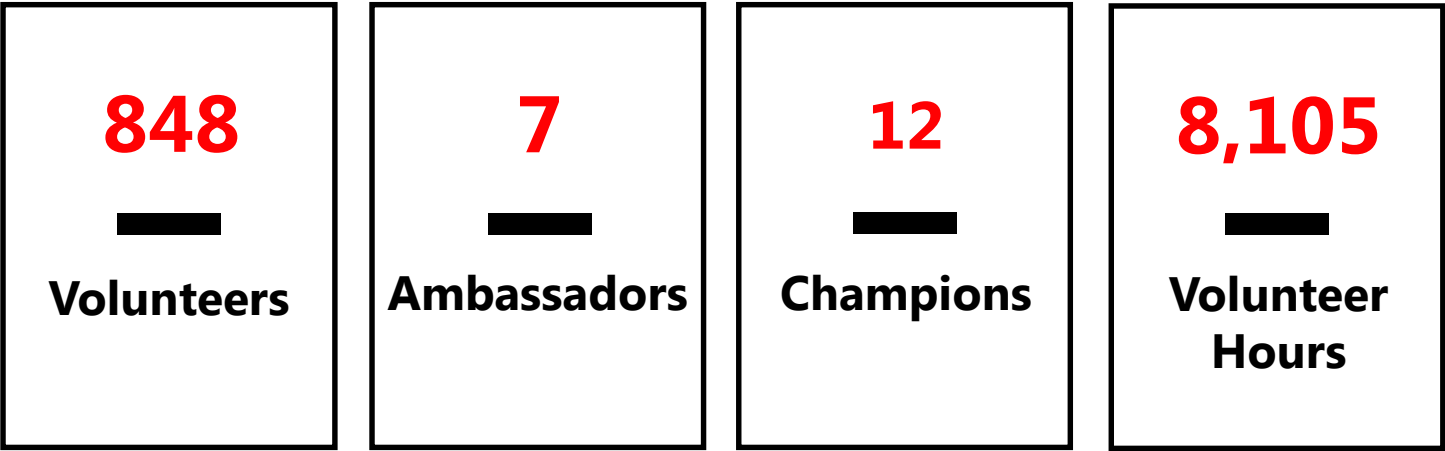
Through the **Power Up Program**, volunteers are encouraged to volunteer regularly. Through regular volunteering, many grow into **Volunteer Champions** and **Ambassadors**, encouraging their colleagues to do the same.



## 2017 HIGHLIGHTS

- 12 employees promoted to Volunteer Champions through the Power Up Programme
- 99 engagement opportunities and supported by volunteers

## AT A GLANCE



94% of PAMB employees surveyed feel that volunteering create a postive reputation for Prudential in the community





# #MYPRUVOLUNTEER

In 2017, PAMB launched the #MYPRUVOLUNTEER campaign on social media providing volunteers the platform to share heartfelt reflections with others on how they've been impacted by their volunteer experience. Many have been inspired to volunteer as a result.

Throughout the year, PAMB volunteers have shared their passion for creating a positive impact through photos and stories on Instagram, Twitter and Facebook. These stories showcase a common thread of appreciating the opportunity to give back to the community, while also increasing their appreciation for working at PAMB.

"Thanks for the wonderful experience! Being with the community & the children is a humbling experience. At times we get so caught up in the complexities of life we forget that the simple things can be so enriching. Brief moments of joy can be found in the sweet & trusting smiles of children."

"As part of community, to me, this is our responsibility to contribute and help others to have peace of mind and financial freedom when in need."

"Although we come with a heart of 'giving', but I believe we 'get' more during volunteering, that's the reason why everyone is willing to join again."



**115**  
**#MYPRU**  
**VOLUNTEER**  
**stories shared**



## INTO 2018

- Engage more volunteers as Ambassadors and Champions
- Encourage more #MYPRUVOLUNTEER stories to be shared



# AWARDS

## RECOGNITION OF OUR EFFORTS

Since its inception, the PAMB **Corporate Responsibility** team has been recognised for its programmes in financial education, protection and preparedness.

In 2017, PAMB was awarded The Best Financial Education and Awareness Award by Bank Negara Malaysia for their efforts in creating impactful financial education programmes for children in Malaysia.

PAMB is the only Prudential country office to be awarded the Chairman's Challenge from Prudential PLC for four years in a row from 2014 to 2017 to recognise the annual contribution PAMB has made to local and regional programmes, as well as volunteerism.



## 2014-2017 AWARDS

**2014: Chairman's Challenge - Wellbeing and Protection Award**

**2015: Chairman's Challenge – Education and Life Skills runner up**

**2015: Top Community Care Companies in Asia at the Asia Corporate Excellence & Sustainability Awards (ACES)**

**2015: Global CSR Excellence & Leadership Award from World CSR Congress**

**2015: CSR Leadership Award from CMO Asia**

**2015: Top Communities Care Company in Malaysia by ACES**

**2016: Chairman's Challenge Award - Wellbeing and Protection Award**

**2016: Social Empowerment Award by Asia Responsible Entrepreneurship Awards (AREA)**

**2016: Most Corporate & Socially Responsible Insurance Company by International Finance Malaysia**

**2017: Chairman's Challenge - Wellbeing and Protection Award**

**2017: Financial Education and Awareness Award at Karnival Kewangan by Bank Negara Malaysia**



# PAMB CI IN THE NEWS



## First aid mobile app



## Instilling financial literacy in students through educators



## Ilm Safi

**KUALA LUMPUR 16 Jan. - Prudential Assurance Malaysia Berhad (PAMB) menerima anugerah kesedaran terbaik dalam usaha menyokong pendidikan kewangan oleh Bank Negara Malaysia (BNM) atas inisiatifnya menghasilkan program-program pendidikan kewangan yang memberi impak besar kepada kanak-kanak di Malaysia.**

Menurut PAMB, pengiktirafan tersebut diterima atas program pendidikan kewangan utamanya



Among them are 'Best Financial Inclusion Award' won by Bank Simpanan Nasional, 'Best Innovation Award' bagged by Malayan Banking Bhd and 'Best Financial Education and Awareness Award' which was presented to Prudential Assurance Malaysia Bhd.



## A helping hand to the disabled

**P**OPLE with disabilities deserve the opportunity of a full life and to be a member of their community.

Understanding the support that the disabled community needs, Prudential Assurance Malaysia (PAMB) and the Beautiful Gate Foundation for the Disabled have teamed up to provide support and empower the dreams of the disabled community.

With an awareness of their desire to lead an independent life, the company is extending its free financial protection plan, PRUAssure, to the disabled community. This will enable them to safeguard their family as they strive to achieve their dreams.

Many do not realise that the disabled desire to lead an independent life, with fair opportunities to receive formal education, training and permanent jobs.

Malaysians to understand that financial independence should not be exclusive to the able-bodied," said PAMB chief brand officer Fiona Lim.

Beautiful Gate aims to improve and uplift the lives of the disabled by providing them with skills and support so that they can better integrate themselves into mainstream society.

PRUAssure is PAMB's corporate social responsibility (CSR) programme and is aimed at enhancing the livelihood of the under-privileged by providing the main involvement with essential protection that can help their family get back on their feet as soon as possible in the event of a mishap.

Since its introduction in 2004, PRUAssure will have provided access to PRUAssure to 40,000 households in 22 communities nationwide by the end of the year. It has paid out more than RM4 million in

iaitu Karnival Cha-Ching, Cha-Ching Live in Malaysia dan Duit Right yang direka untuk menggalakkan tabiat kewangan yang baik dalam kalangan kanak-kanak di Malaysia.

"Program ini memfokuskan kepada empat konsep utama iaitu dapat, simpan, beli dan derma yang memberi peluang kepada kanak-kanak untuk mempelajari pelbagai aktiviti interaktif bersesuaian dengan umur mereka," menurut kenyataan syarikat itu di sini hari ini.



In 2017, PAMB CI efforts were highlighted in over 70 media features and publications with RM776,681 in estimated ad value (EAV), including the following:

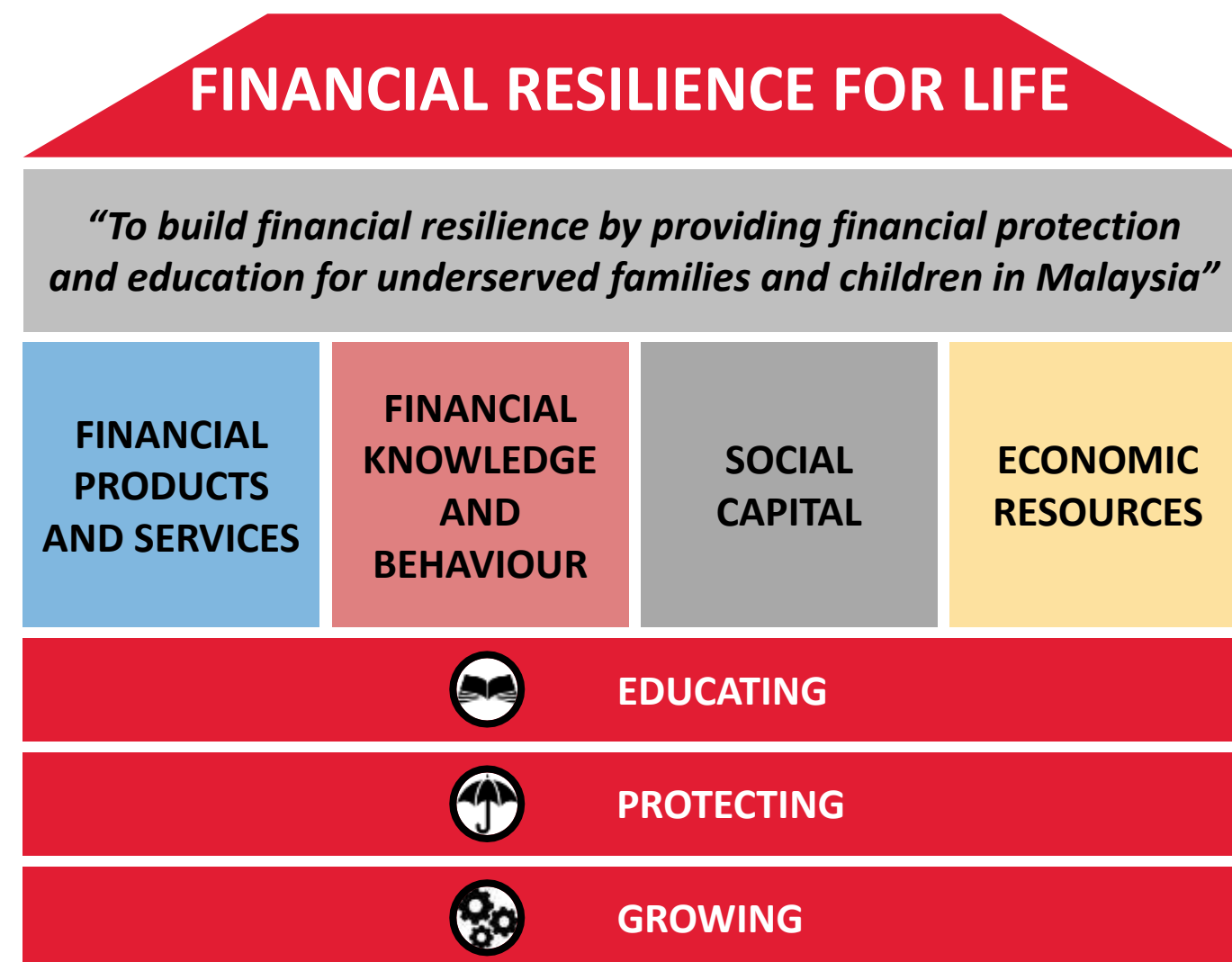
Headline	Channel / Publication	Date of Publication
Masih ramai kurang peka pengurusan kewangan	Berita Harian	14-Jan-17
Prudential Donates Disaster Aid Goods	Sin Chew Daily	27-Jan-17
Prudential bags 'Best Financial Education and Awareness Award' from Bank Negara	Malaysia SME	17-Feb-17
Bantuan untuk mangsa banjir	Utusan Malaysia	16-Feb-17
Giving back to society	Sunday Star	09-Apr-17
PRUKasih From Prudential	Sin Chew Daily (Northern)	30-Apr-17
Instilling financial literacy in students through educators	The Star	18-May-17
Scheme extended to Rifle Range	The Star (Metro North)	01-May-17
Financial literacy for Malaysian students	New Straits Times	06-Jun-17
'CHA-CHING CHALLENGE' EDUCATION APP OFFERS PARENTS A NEW WAY TO DISCUSS MONEY AT HOME	Pamelaybc Blogspot (http://pamelaybc.blogspot.com.au/)	25-Jul-17
First Aid Red Crescent promote first aid app	Sin Chew Daily	04-Aug-17
Learning to Duit Right from young	New Straits Times	23-Aug-17
The Prudence Foundation Launches Safe Steps First Aid Campaign	Channel 501	09-Sep-17
Prudence Foundation launches SAFE STEPS First Aid	Guang Ming Daily	15-Sep-17
Yayasan Prudence lancar Kempen Safe Steps First Aid	Sinar Harian	15-Oct-17
Shelter for the flood victims	Malay Mail	21-Nov-17
A helping hand to the disabled	New Straits Times	13-Dec-17
See Hua Daily News Sabah	See Hua Daily News Sabah	16-Dec-17
Prudential to provide free financial protection to low income group in Sarawak		19-Dec-17
Advocating financial knowledge and inclusion	The Star	



# WHAT TO EXPECT IN 2018

## MOVING FORWARD, STRATEGICALLY

As we look to the future of PAMB **CI**, the following framework has been created in order to drive meaningful and lasting impact.



A key theme for 2018 is focusing more on going deeper, providing sustainable engagement in schools and communities, and especially on measuring the impact of all our programmes.

### FINANCIAL PROTECTION

- Focus on increasing penetration and claims in existing communities
- Introduce financial education tools to high-penetration communities

### FINANCIAL EDUCATION

- Expand Cha-Ching and Duit Right programmes to more schools
- Develop the Duit Right Curriculum
- Explore development of tertiary financial education curriculum

### DISASTER PREPAREDNESS

- Seek additional tactical partners to spread PSAs to a wider audience
- Capture more data on the viewership and response to PSAs

### COLLABORATIONS

- Support the development of FINCO's Flagship Programmes
- Support the MCII backbone in streamlining programmes and showing impact of the collective

### VOLUNTEERS

- Increase the number of Champions and Amabassadors
- Encourage more #MYPRUVOLUNTEER stories to be shared

### DONATIONS

- Develop system to review applications
- Focus on tracking and reporting on the impact of donations



# **PROGRAMME DATA**

# PRUKASIH DETAILS

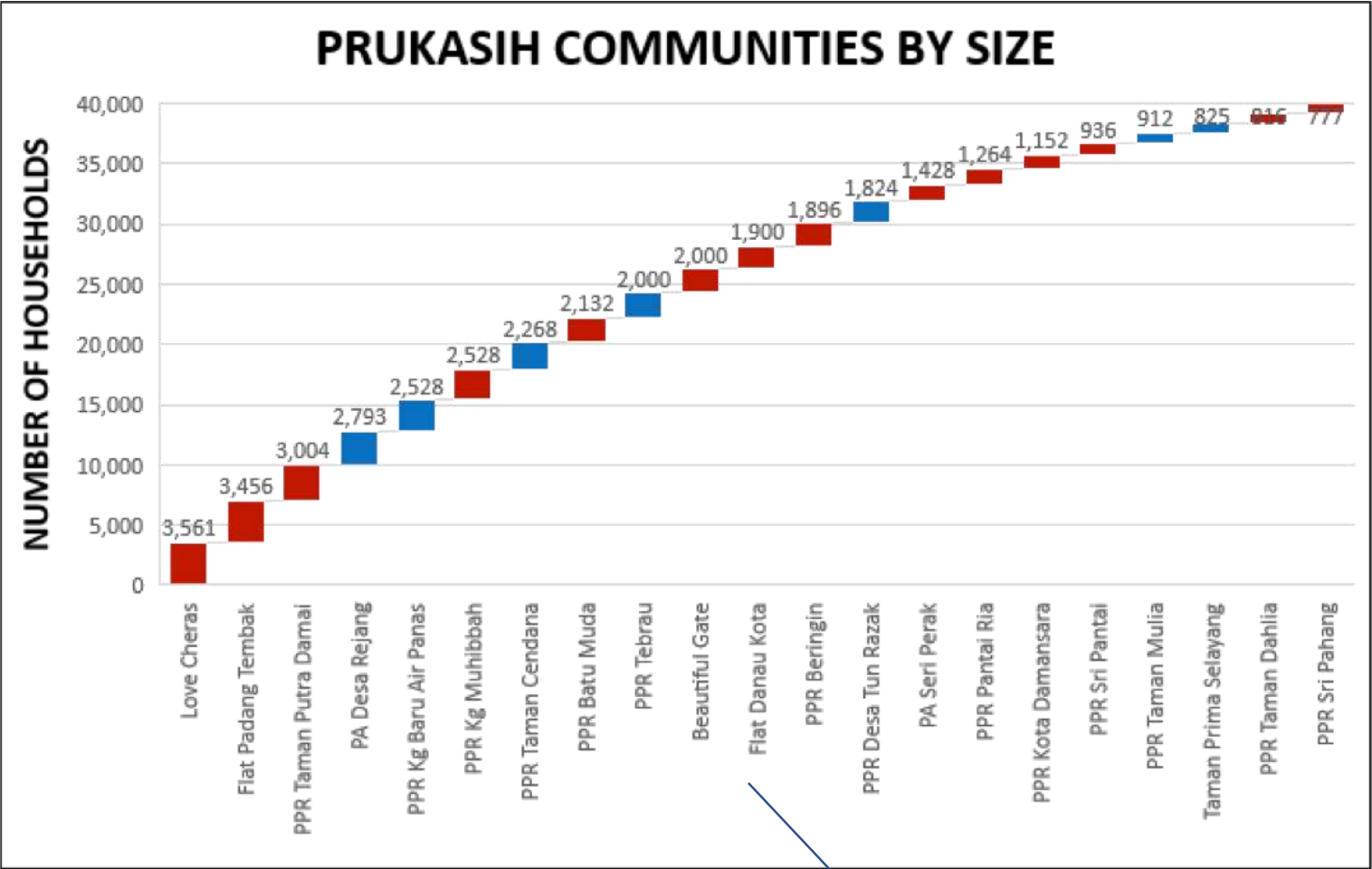
## LIST OF ALL PRUKASIH DISTRIBUTORS

- Beautiful Gate Foundation for The Disabled
- Community Transformation Initiative Sdn Bhd
- Great Vision Charity Association
- House of Hope
- Love Cheras Care Services Sdn Bhd
- Malaysian CARE
- New Life Community Center
- Pusat Bantuan Sentul
- Yayasan Generasi Gemilang
- Yayasan Salam Malaysia

## LIST OF ALL PRUKASIH COMMUNITIES

- Love Cheras Care Services Sdn Bhd\*
  - Flat Padang Tembak
  - PPR Taman Putra Damai
  - PA Desa Rejang
  - PPR Kg Baru Air Panas
  - PPR Kg Muhibbah I & II
  - PPR Taman Cendana
  - PPR Batu Muda
  - PPR Tebrau
  - Members of Beautiful Gates Foundation for the Disabled, Nationwide
  - Flat Danau Kota
  - PPR Desa Tun Razak
  - PA Seri Perak
  - PPR Panai Ria
  - PPR Kota Damansara Seksyen 8
  - PPR Sri Pantai
  - PPR Taman Mulia
  - Taman Prima Selayang
  - PPR Taman Dahlia
  - PA Sri Pahang
  - PPR Beringin
- \*covers 15 communities in Cheras**

## LIST OF ALL PRUKASIH COMMUNITY DATA



**■ = HQ ■ = DISTRIBUTOR**

- Cheras Kobena Apartmen\*
- Flat Jalan Ampang Mewah 6\*
- Flat Pandan Jaya\*
- Flat Taman Maluri\*
- Flat Taman Miharja\*
- Permai Apartmen\*
- PPR Jalan Cochrane\*
- PPR Jalan Peel\*
- PPR Pudu Ulu\*
- PPR Raya Permai\*
- PPR Sri Johor\*
- PPR Sri Melaka\*
- PPR Sri Pulau Pinang\*
- PPR Sri Sabah\*
- Rumah Panjang Ikan Emas\*

Note to Mad Squared: Kindly use the full names of the distributors – as per the list on the left.



# FINANCIAL EDUCATION DETAILS

## LIST OF ALL SCHOOLS PARTICIPATING IN FE

SCHOOL NAME	SESSIONS
Boys & Girls Brigade	1
Fasa 8/9	1
Firez Camp, Penang	1
Frontier Learning Center	1
House of Hope	1
Inspire SEA	4
J&J International	1
Love Cheras	1
MAKPEM	2
Maktab Nasional, KK	1
Nippon Beneficiaries	2
PPR Beringin	1
PPR Sri Pahang	1
PPR Sri Pantai	2
PruHome & Rumah Juara	1
Pusat Bantuan Sentul	1
RKK Rembau	1
RKK Tengku Budriah	1
Sekolah Tunas Bakti Sungai Besi	1
Sekolah Tunas Bakti Sungai Lereh	1
SJKC Choong Wen	5
SJKC Chung Hwa	1
SJKC Chung Hwa (Likas)	2
SJKC Chung Hwa Kota Bharu	2
SJKC La Salle	2
SJKC Tshing Nian	1
SJKT Batu Ampat Klang	1
SJKT Vivekananda	1
SK Assunta (1)	1
SK Bukit Jalil	4
SK Bukit Jelutong	1
SK Convent (1) Klang	1
SK Convent (2) Klang	1
SK Leftenan Adnan	1
SK Lembah Subang	4
SK Menjalara	3
SK Meru 2	1
SK Putrajaya Presint 9(1)	1
SK Seafield	1
SK Seksyen 9 Shah Alam	1
SK Seri Perak	1
SK St Joseph	1
SK Subang Jaya	1
SK Sultan Sulaiman 1	2
SK Taman Melawati	1
SMJK Katolik	7
SMK (L) Methodist	2
SMK (L) Methodist Sentul (MBS)	1
SMK (P) Jalan Ipoh	1
SMK (P) Taman Petaling	1
SMK All Saints, KK	1
SMK Assunta	3
SMK Bandar Baru Salak Tinggi	1
SMK Bandar Utama 2	2
SMK Bandar Utama 4	1
SMK Cheras Perdana	4
SMK Chung Hwa	1
SMK Damansara Damai	1
SMK Ideal Heights	1
SMK Jinjang	1
SMK Katibas	1
SMK Kepong	2

SCHOOL NAME	SESSIONS
SMK Kepong Baru	2
SMK Kota Samarahan	4
SMK La Salle Klang	3
SMK La Salle PJ	2
SMK Lembah Subang	1
SMK Marudi	1
SMK Pandamaran Jaya	2
SMK Puchong Jaya (B)	2
SMK Pujut, Miri	1
SMK Puncak Jalil	1
SMK Pusat Bandar Puchong (1)	1
SMK Puteri Jaya	1
SMK Puteri Titawangsa	2
SMK Raja Mahadi	1
SMK Reko Kajang	1
SMK Seafield	1
SMK Seksyen 10 Kota Damansara	2
SMK Seri Bintang Utara	3
SMK Seri Kembangan	1
SMK Sq Besi	2
SMK Sri Aman	1
SMK St Gabriel	3
SMK St Mary	2
SMK Taman Bukit Maluri	7
SMK Taman Ehsan	1
SMK Tropicana	5
SOLS 24/7 Segambut	2
Sri Pahang	1
SRJJC Khai Chee	3
STB Teluk Air Tawar, Penang	1
Sugam	2
Taman Prima Selayang	2
Taman Putra Damai	2
Tebrau Johor	1
Victoria Institution	1
YTL Home	3
SMK Bandar Sri Damansara (1)	2
STB Kota Kinabalu	1
SMK Sinar Bintang	1
SMK La Salle Brickfields	1
SK Sungai Binjai	1
SK Desa Tun Hussein Onn	1
SK Putrajaya Presint 11 (2)	1
SJKC Kuen Cheng 1	1
SMK All Saints	1
SMK Damansara Damai 1	2
SMK Lok Yok	1
SK PERMATANG TOK MAHAT	1
SJKC NEW KOPIAN, GOPENG	1
SK Wangsa Maju Zon R10	1
SK SELEKOH	1
SK KEPALA BATAS	1
SK SEBERANG JAYA 2	1
SK SUNGAI DURI	1
SK CONVENT GREEN LANE	1
SK SLIM RIVER	1
SK BATU 4	1
SK DATUK KELANA, TAPAH	1
SK SULTAN ABDUL AZIZ	1
SK PUSING	1
SK Bandar Utama Damansara 4	1
SK CONVENT SITI AWAN	1

# FE PARTICIPATION FIGURES

SCHOOL NAME	SESSIONS
SK BAYAN BARU	1
SK (P) METHODIST	1
SK SERI TASEK	1
SK SUNGAI GELUGOR	1
SK SERI PERMAI	1
SK ADIKA RAJA	1
SK KG. BOYAN	1
SK BAGAN AJAM	1
SK LAHAR YOOI	1
SK SERI MANJUNG	1
SK SERI BAYU	1
SK PERMATANG BERTAM	1
SK SULTAN IDRIS 2	1
SK CONVENT BUKIT MERTAJAM	1
SK HAJI DAHALAN, SEMANGGOL	1
SK SERI JAYA, BATU GAJAH	1
SK ST. BERNADETTE'S CONVENT	1
SK TANJONG BELANJA	1
SJKC TSUNG WAH	1
SJKC BOON BENG	1
SK AMINUDDIN BAKI, SLIM RIVER	1
SK METHODIST (ACS)	1
SK TELOK BAHANG	1
SK TANAH KEBUN, PARIT BUNTAR	1
SK KUALA KURAU BARU, KUALA KURAU	1
SK SG. BEHRANG, SLIM RIVER	1
SK KAMPONG BAHAGIA	1
SK SERI SITI AWAN	1
SK PADANG CHANGKAT	1
SK KOTA SETIA	1
SK KHIR JOHARI	1
SK GOPENG JALAN ILMU	1
SK DATO YAHYA SUBBAN	1
SK BUKIT GELUGOR	1
SK RAJA CHULAN	1
SJKC Kalumpang	1
SK Convent Kajang	1
SK Ulu Yam Lama	1
SK Salak	1
SK Taman Bukit Indah	1
SK Gesir Tengah	1
SK Damansara Damai 1	1
SJKC Lum Hua	1
SK Bukit Damansara	1
SK Jenderam	1
SK Sungai Buaya	1
SK Pengkalan Tentera Darat	1
SK Kerling	1
SK Labohan Dagang	1
SK Kuala Kubu Bharu 1	1
SK Jugra	1
SK Taman Sri Gombak 2	1
SK Taman Rakan	1
SK Batu Belah	1
SK Puteri Pandan 1	1
SK Methodist (L) Jalan Hang Jebat	1
SJKC Yuk Chih	1
SK Seafield	1
Grand Total	255

Program	Actual Access				Total
	2014	2015	2016	2017	
Cha-Ching	1,095	2,640	4,529	4,592	12,856
Cha-Ching Curriculum	0	0	1,132	16,473	17,605
Duit Right	663	2,695	3,865	10,981	18,204
Adults	0	68	97	0	165
<b>Total</b>	<b>1,758</b>	<b>5,403</b>	<b>9,623</b>	<b>32,046</b>	<b>48,830</b>

# DONATIONS DETAILS

## LIST OF ALL DONATIONS MADE IN 2017

### 3 JANUARY 2017: RM2,398.50

- Sponsored school children to attend the CCLIM talk at Karnival Kewangan, including providing stationery.

### 4 JANUARY 2017: RM20,000.00

- Partially funded 40 UM students to attend the International Culture and Education Exchange (ICE) programme.

### 3 FEBRUARY 2017: RM2,771.00

- Purchased materials for activities with children at PPR Taman Mulia for PRUKasih launch.

### 25 APRIL 2017: RM6,849.05

- Provided stationery to 257 children attending PRUMyChild Play Camp.

### 12 MAY 2017: RM29,000.00

- Supported the work Yayasan Chow Kit does providing for the well-being of at-risk children in the Chow Kit area.

### 20 JUNE 2017: RM5,700.00

- Partially funded the Speak Up project at SMK Pandamaran Jaya and SMK Tengku Idris Shah under the MCII collaboration.

### 20 JUNE 2017: RM2,578.50

- Provided stationery sets to 90 students that are attending the Raya Gathering organised by LIAM.

### 5 JULY 2017: RM10,000.00

- Donated to the Parent's International Welfare Association of Kuala Lumpur (PINK) to cover insurance costs for The Lost Food Project.

### 10 AUGUST 2017: RM320.00

- Purchased prizes for children's activity at PPR Kumpung Muhibbah for PRUKasih.

### 13 AUGUST 2017: RM400.00

- Purchased prizes for children's activity at PPR Desa Tun Razak for PRUKasih.

### 25 OCTOBER 2017: RM10,000.00

- Donated to Hospis Malaysia in support of care for 2,000 palliative patients and to train 1,000 healthcare professionals annually.

### 23 NOVEMBER 2017: RM4,050

- Provided 150 sets of Cha-Ching stationery through LIAM to children at Bank Negara's Karnival Kewangan in Kuching.

### 23 NOVEMBER 2017: RM400.00

- Purchased prizes for children's activity at PPR Pantai Ria for PRUKasih.



# FINANCIAL DETAILS

PROGRAMME	EXPENDITURE
Donations (without in-kind)	74,700.00
Financial Education - Cha-Ching, Duit Right	1,105,931.40
Financial Protection - PRUKasih	2,973,181.26
Disaster Relief and Preparedness	501,657.79
PRUHome	338,988.88
Operations	1,361,540.67
GRAND TOTAL	RM 6,354,000.00

# VOLUNTEERING DETAILS

## LIST OF ALL VOLUNTER OPPORTUNITIES IN 2017

JANUARY 2017	
<ul style="list-style-type: none"><li>Duit Right: Frontier Learning Center, Puchong</li><li>PRUKasih Distributor System Training</li><li>PRUKasih Launch: PPR Kg Baru Air Panas</li><li>PRUKasih Recruitment: Taman Prima Selayang</li></ul>	<ul style="list-style-type: none"><li>PRUKasih Data Entry (3 Days)</li><li>PRUKasih PV Training</li></ul>
FEBRUARY 2017	
<ul style="list-style-type: none"><li>Duit Right: SMK Damansara Damai 1 (2 Days)</li><li>PRUKasih Data Entry (6 Days)</li><li>PRUKasih PV Recruitment: PPR Desa Tun Razak</li></ul>	<ul style="list-style-type: none"><li>CNY Celebration</li><li>Duit Right: SMK Assunta (3 Days)</li><li>PRUKasih Launch: PPR Taman Mulia</li></ul>
MARCH 2017	
<ul style="list-style-type: none"><li>PRUKasih Data Entry (4 Days)</li><li>Duit Right: SMK Seksyen 10, Kota D'sara</li><li>Karnival Cha-Ching: SJKC Khai Chee</li></ul>	<ul style="list-style-type: none"><li>Batayan Build: Batayan, Philippines (5 Days)</li><li>Cha-Ching Live: SK Lembah Subang (4 Days)</li></ul>
APRIL 2017	
<ul style="list-style-type: none"><li>PRUKasih Mini Recruitment: PPR Tebrau</li><li>Artwork Creation</li><li>PRUKasih Data Entry (3 Days)</li><li>PRUKasih PV Recruitment: Desa Tun Razak</li></ul>	<ul style="list-style-type: none"><li>Karnival Cha-Ching: Padang FRU</li><li>PRUKasih Launch: Padang FRU</li><li>PRUKasih Recruitment: PPR Sri Pantai</li></ul>

MAY 2017	
<ul style="list-style-type: none"><li>Duit Right: SMK Kota Samarahan (3 Days)</li><li>PRUKasih Data Entry (2 Days)</li></ul>	<ul style="list-style-type: none"><li>Karnival Cha-Ching: SJKC Choong Wen</li></ul>
JUNE 2017	
<ul style="list-style-type: none"><li>Artwork Creation</li></ul>	
JULY 2017	
<ul style="list-style-type: none"><li>Cha-Ching Live: SK Desa Amanpuri</li><li>Duit Right: SMK Puteri Titiwangsa</li><li>Artwork Creation</li><li>PRUKasih Launch: Desa Rejang</li></ul>	<ul style="list-style-type: none"><li>Karnival Cha-Ching: SJKC Tsing Nian Klang</li><li>PRUKasih PV Recruitment: PPR Tebrau</li><li>Duit Right: SMK Sinar Bintang Kepong</li><li>PRUKasih Data Entry (1 Day)</li></ul>
AUGUST 2017	
<ul style="list-style-type: none"><li>Karnival Cha-Ching: SJKC Kuen Cheng 1</li><li>Duit Right: SMK Kg Jawa Klang (2 Days)</li><li>Artwork Creation</li><li>PRUKasih Launch: Block 8, PPR Desa Tun Razak</li><li>PRUKasih Mini Recruitment: PPR Taman Mulia</li></ul>	<ul style="list-style-type: none"><li>KL2017 Sea Games</li><li>PRUKasih PV Recruitment: PPR Tebrau</li><li>PRUKasih Mini Recruitment: PPR Kg Baru Air Panas</li><li>PRUKasih Data Entry (1 Day)</li><li>Cha-Ching Live: YTL Learning Centre</li></ul>
SEPTEMBER 2017	
<ul style="list-style-type: none"><li>PRUKasih Data Entry (4 Days)</li><li>Safe Steps First Aid Launch</li></ul>	<ul style="list-style-type: none"><li>Artwork Creation</li></ul>
OCTOBER 2017	
<ul style="list-style-type: none"><li>Karnival Cha-Ching: SK Meru 2</li><li>PRUKasih Karnival: PPR Taman Putra Damai</li><li>PRUKasih Recruitment: PPR Kg Muhibbah</li><li>PRUKasih Data Entry (2 Days)</li></ul>	<ul style="list-style-type: none"><li>Artwork Creation</li><li>PRUKasih Recruitment: PPR Taman Putra Damai</li><li>PRUKasih Recruitment: Block D, Danau Kota</li></ul>
NOVEMBER 2017	
<ul style="list-style-type: none"><li>Duit Right: SMK (P) Taman Petaling</li><li>PRUKasih Mini Recruitment: PPR Sri Pantai</li><li>Scale X Convention @ USJ</li></ul>	<ul style="list-style-type: none"><li>PRUKasih Data Entry (2 Days)</li><li>Duit Right: SMKJ Katholik (3 Days)</li><li>PRUKasih Recruitment: PPR Pantai Ria</li></ul>
DECEMBER 2017	
<ul style="list-style-type: none"><li>Duit Right: SK Desa Aman Puri, Kepong</li><li>PRUKasih PV Day</li></ul>	<ul style="list-style-type: none"><li>PRUhome Christmas Party</li></ul>