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01

INTRODUCTION

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About Us

Prudential Assurance Malaysia Berhad (PAMB) was established in Malaysia in 1924. For its 2018 financial year ended 31 December 2018, it achieved RM1.5 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 has helped Malaysians to confidently pursue their dreams and passion.

PAMB is an indirect wholly owned subsidiary of UK-based Prudential plc. Prudential plc is incorporated in England and Wales, and its affiliated companies constitute one of the world's leading financial services groups serving around 26 million customers and has £657 billion of assets under management (as at 31 December 2018). Prudential plc is listed on the stock exchanges in London, Hong Kong, Singapore and New York.

PAMB VISION

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

MISSION

Financial freedom and peace of mind for all Malaysians



OUR COMMUNITY INVESTMENT VISION

Financial Resilience for Life

MISSION

To build Financial Resilience for Underserved Families and Children in Malaysia

Message From PAMB CEO

Dear Friends,

When you have lived somewhere for 95 years, having a good sense of community is very important.

As we continue to grow our stature as Malaysia's No. 1 insurer, we are equally conscious of our duty to ensure that our connection to the community mirrors our commitment to business growth. We believe that the best way to do this is by aligning our desire to DO GOOD with our core competencies in the areas where financial protection can make the greatest difference.

For instance, in the past five years, our flagship **PRUKasih** program has provided access to financial protection for over 40,000 underserved Malaysian families. This program protect families in the event of a sudden loss of income due to illness, accident or death.

Similarly, our understanding of the importance of long-term financial planning led to the development of the highly successful Cha-Ching programme, which nurtures basic financial literacy skills in primary school-going children, doing so through a 360-degree platform that includes on-ground roadshows, television features and online content.

Together with Duit Right, our equivalent programme for secondary school students, our drive to improve money management skills amongst the young has touched the lives of over 85,000 students in Malaysia, equipping them with the skills and knowledge necessary to take ownership of their financial future.

These successful initiatives are the result of an organisation-wide commitment we made towards its community investment initiatives from Year 2014-2018, a promise that we are proud to have fulfilled.



After all, listening, understanding and delivering are at the very core of what makes us unique, and we can only live these values by embracing a spirit of volunteerism and staying close to the people we serve. Therefore, in building upon what we have already achieved, we will continue to call upon our entire team to DO GOOD by giving the gift of their time to others. By harnessing the power of our collective strength, we will scale our **PRUKasih**, Cha-Ching & Duit Right programmes to become sustainable pillars of the important work that we do.

Everyone in Prudential can make a difference, for this is what makes Prudential different. As a member of our community, we hope you will join us as we strive to fulfil our mission of providing financial freedom and peace of mind for ALL Malaysians.

A handwritten signature in black ink, appearing to read 'Gan Leong Hin'.

Gan Leong Hin
Chief Executive Officer
Prudential Assurance Malaysia Berhad

Message From Prudence Foundation



Firstly, I would like to congratulate Prudential Malaysia for not just achieving, but surpassing its five-year goal to build financial resilience among Malaysians. From 2014 to 2018, Prudential Malaysia provided access to 40,000 underserved households with **PRUKasih** and educated more than 85,000 children and youth (well exceeding its target of 50,000) on financial literacy. This achievement is a testament of its long-term mindset towards community investment through strategic partnerships and an impact-driven approach.

At Prudence Foundation, our mission is to secure the future of our communities by enhancing Education, Health and Safety. We run various regional and local programs throughout the region in partnership with NGOs, governments and the private sector in effort to make individuals and communities safer, more secure and more resilient.

In Malaysia, we work very closely with our conventional and takaful businesses, Prudential Assurance Malaysia Berhad and Prudential BSN Takaful Berhad, local NGO partners and the Malaysian government to build financial resilience among Malaysians. Our flagship regional financial education programme Cha-Ching, which has been implemented in schools since 2016, reaches more than 46,000 students across six states in Malaysia. This year, in addition to organising the second Cha-Ching Educators Conference, we will also be introducing a new initiative, Cha-Ching Financial Accreditation, to support teachers' development in this area.

Our SAFE STEPS programme, which provides essential life-saving tips, has been airing across FOX channels in Malaysia since 2014 and reaches more than three million households every day. In addition, SAFE STEPS Road Safety Ambassador Tan Sri Michelle Yeoh visited schools in Ipoh and Kuala Lumpur in the past two years to promote Road Safety awareness to students.

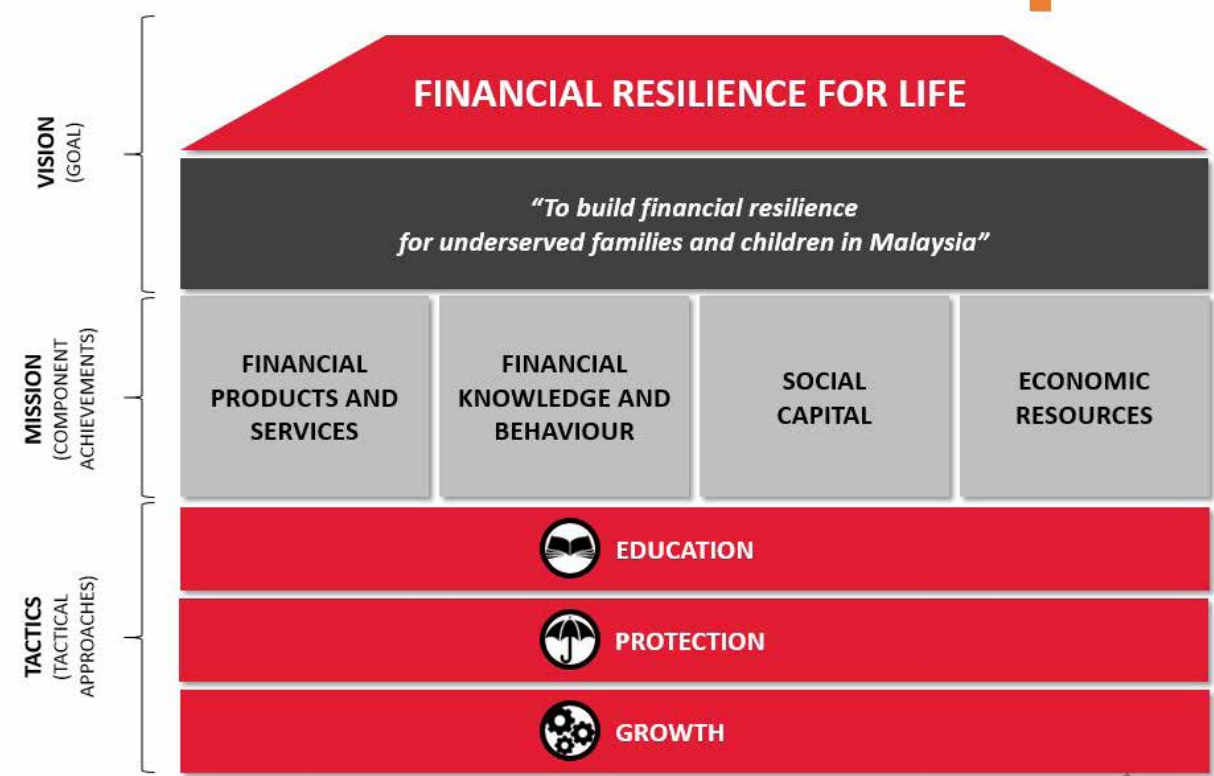
As Prudential Malaysia embarks on its community investment strategy for the next five years, Prudence Foundation is committed to strengthening and deepening our partnership and collaboration, working with our partners as well as the government to scale up and maximize the impact of our work towards improving the resilience of communities and quality of life for millions of people in Malaysia.

A handwritten signature in black ink, appearing to read 'Don Kanak'.

Don Kanak
Chairman of Prudence Foundation

PAMB Community Investment In A Glance

STRATEGIC FRAMEWORK



STRATEGIC FRAMEWORK



SUPPORTING SDGs



09

WHO WE ARE

Our Legacy
Our Partners



Our Legacy

PAMB's Community Investment (CI) began because a social need was observed in low-income communities; in particular the discovery of how a single mother and sole breadwinner of a family had to choose between seeking medical treatment or continuing to work to provide for her family despite her rapidly declining health. This led to a partnership with Yayasan Generasi Gemilang (GG) and the birth of a project called **PRUKasih** so that low-income families wouldn't have to make that trade-off again. **PRUKasih** continues to be a flagship of PAMB's Community Investment initiative which has grown from a humble beginning of 1 community to providing fundamental financial protection to over 40,000 low-income households across 36 communities in Malaysia.

Subsequently, PAMB launched its other flagship element in 2014 – financial education. The Cha-Ching & Duit Right programs were carried out to bring financial education to primary and secondary school children respectively. The financial education programs have since won the "Best Financial Education and Awareness" award at Karnival Kewangan from Bank Negara Malaysia.

With the strategic partnership together with GG, PAMB's Community Investment flagship programs have since evolved to utilising distribution models to achieve a greater reach and impact in the communities and students in Malaysia.

With the support of Prudence Foundation, PAMB has committed towards its Community Investment initiatives from Year 2014-2018 with the goal of reaching 40,000 households and 50,000 individuals for its **PRUKasih** and financial education initiatives respectively.

As of 2018, we have successfully:

- Provided free financial protection access to 40,000 households in 36 communities nationwide, partnering with 11 distributors in engaging a total of 14 communities with 26,756 households
- Appointed 20 community volunteers to manage 6 communities and raise awareness about the importance of financial protection among 11,150 households
- Approved 1,512 claims out of which 114 cases were death claims amounting to a total pay-out of RM 2,020,556; our highest to date
- Provided financial education to a total of 85,710 individuals nationwide:
 - Cha-Ching: 17,347 primary school students
 - Cha-Ching Curriculum: 46,157 primary school students
 - Duit Right: 22,041 secondary school students
 - Adult Financial Education: 165 adults

Leveraging on Prudence Foundation's SAFE STEPS series of public service announcements ("PSAs"), PAMB has also supported the cause of disaster preparedness and recovery. Over the years, PAMB has partnered with various government stakeholders in providing direct aid for disaster relief causes and increasing awareness of SAFE STEPS nationwide.



Our Partners



Throughout this journey of nation building, we believe that an impactful and effective nation building initiative could only happen through collaboration efforts from various stakeholders that we have worked with. Our partnership with the private and public sector, government organisations, non-profit organisations and participating communities have enabled us to achieve our vision of building financial resilience in Malaysia.

Our key partners who have been instrumental in bringing the Community Investment programs to life include:

- Yayasan Generasi Gemilang (“GG”);
- National Council of Welfare & Social Development Malaysia (“MAKPEM”);
- Junior Achievement Malaysia (“JA Malaysia”);
- Life Equip Malaysia; with strong support from
- Ministry of Women, Family & Community Development (“KPWKM”),
- Ministry of Education (“MOE”); and
- Bank Negara Malaysia (“BNM”)

“If you want to go fast, go alone; if you want to go far, go together”

– Paul Oberschneider

Along the years, we have seen how collaboration and empowering our partners translate to impactful stories from the beneficiaries and how they have engaged with the communities and children personally to bring meaningful life transformation beyond just the numbers.

Our transformation efforts are also aligned to Malaysia’s economic transformation efforts, alongside other ministries’ department goals i.e. the National Financial Blueprint and United Nations Development Program (“UNDP”)’s Sustainable Developmental Goals.

STRATEGY PARTNER:



PROGRAM DELIVERY PARTNER:



GOVERNMENT:



NGO PARTNERS:



MALAYSIAN CARE

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2018 YEAR IN REVIEW



2018 Year In Review

2018 was a year of expansion and depth for our community investment programs enabling us to build resilience through financial education, protection and preparedness for more Malaysians nationwide.

In 2018 alone,

- RM 4.6 million spent to impact communities across Malaysia
- 36,880 students received financial education
- Additional 24,301 families supported through financial protection
- 1,705 volunteers invested 10,211 hours collectively to make a positive impact in their community

2018 Highlights

FINANCIAL PROTECTION

PRUKasih grew in depth with more than half its communities securing over 40% penetration meaning 24,301 individuals and their families are protected. In 2018 alone, we were able to help 1,512 families recover in their time of need with a pay-out of RM2,020,556; our highest to date.

Adult Financial Education program was created; catering to the needs of our **PRUKasih** claimants equipping them with better financial planning skills to build resilience over the long term.



FINANCIAL EDUCATION

The first ever regional Cha-Ching Educator's Conference (CCEC) was held; drawing more visibility for our financial education efforts and collaboration from key stakeholders like the Ministry of Education (MOE).

Duit Right Plus (DRP) was created; an evolved and extended version of the award winning Duit Right for secondary schools. It was crafted with the intention of expanding financial education nationwide and deepening the impact of the program.

Together with the collaborative efforts of financial education distributors, Yayasan Generasi Gemilang (GG) and Junior Achievement Malaysia (JAM), Cha-Ching Curriculum (CCC) grew exponentially enabling the program to reach a historic 85,710 children across 6 states in Peninsula and East Malaysia.



Volunteers



2018 was a year of success for volunteers; we achieved our highest numbers to date with 1,705 individuals investing a total of 10,358 hours across all community investment programs impacting children, youth and families.

Collaboration & Stakeholder Engagement

Through the Cha-Ching Educator's Conference (CCEC), we garnered increased collaboration and support from the Ministry of Education, State Education Department & District Education Offices (MOE, JPN & PPD) to expand financial education nationwide.

YB *Hannah Yeoh*, Deputy Minister of Ministry of women, family and community development (KPWKM) spoke at the **PRUKasih** Distributor Day about the relevance of **PRUKasih** and the appreciation of collaboration between the non-profit, private and public sector to effect impactful social change.

Mr. *Gan Leong Hin*, PAMB's CEO is one of the Financial Industry Collective Outreach ("FINCO") Board of Directors while Ms. *Fiona Liao*, PAMB's Chief Brand Officer currently chairs the steering committee of FINCO. FINCO currently has 107 member organisations and is the largest collective impact initiative in Malaysia.

The FINCO steering committee acts as the backbone of the organisation and its efforts in 2018 include crafting its strategy, design and rolling out of programs with higher reach and impact. A FINCO Legend video was also filmed in 2018 where CEOs and inspiring leaders within the member organisations share their stories and experience. These videos are utilised by school counsellors as motivational materials through the FINCO Mentor Program. Mr. *Gan* and Ms. *Karen Ow*, PAMB's HR Director have contributed their stories respectively in this video.



Awards & Recognition

PAMB received the Global Banking & Finance Award for Best CSR Insurance Company in Malaysia recognising its community transformation efforts. We also received the JCI Malaysia Sustainable Development Award for Partnerships recognising the efforts of the **PRUKasih** and Financial Education initiatives in contributing to UN's Sustainable Development goals.



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FINANCIAL PROTECTION



PRUKasih

PRUKasih is a sponsored financial protection plan to support the Government’s initiative 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 are able to receive temporary financial relief when the breadwinners in their families are unable to generate income due to an accident, illness or death. Affected beneficiaries are eligible for food vouchers and housing allowances while affected families of deceased beneficiaries will be provided with funeral expenses for a maximum one year.

At A Glance

	As of 2014	As of 2018
Household access	3,972	37,906
PRUKasih members	1,199	24,301
No. of communities	4	36
No. of claims (per year)	19	1,512
Total disbursements	RM41,336	RM3.5Mil
Penetration rate	22%	43%

Growth Of PRUKasih In Communities

PAMB has spent most of its efforts in 2018 increasing the awareness and coverage of **PRUKasih** in the communities so that more and more households have the protection that they need.

PRUKasih relies on 2 distribution models to drive this: **partnering with NGO distributors and empowering community volunteers** that serve as **PRUKasih** ambassadors and advocates. Various initiatives and incentives were introduced to encourage, equip and support both **PRUKasih** Distributors and community volunteers to achieve higher penetration rates.

On average, penetration rates for **PRUKasih** communities have increased to 40.0% in 2018 from 26.5% the previous year. Each community had a minimum growth of 9.3% in just one year, while the highest growth comes from PPR Kg Muhibbah which recorded a growth of 29.3% of its penetration year in just 2018!

30 out of the 36 communities have surpassed the targeted 40.0% penetration rate.

Higher penetration rates are a key indicator of our project's success because it means that more families are understanding the importance of financial protection and are taking action to build resilience.

**Love Cheras manages 15 communities in Cheras*



Highlights



DISTRIBUTOR DAY

11 Distributors (NGO partners) attended the annual Distributor Day on 6 December 2018 held in Sunway Putra Mall. The event was organised to gather them for knowledge sharing, appreciate their hard work and achievements for the year and finally, to share **PRUKasih**'s new direction in 2019.

The day was made even more meaningful with invited speaker, YB Hannah Yeoh, Deputy Minister of Women, Family and Community Development who shared about the relevance of **PRUKasih**, the importance of collaboration between non-profit, private and the public sector and the importance of impact measurement to effect realistic policy change.

“PRUKasih is very much aligned with our efforts in working towards one of the key thrust areas of the government which is the people’s well-being.”

– Hannah Yeoh



COMMUNITY VOLUNTEERS DAY

A 2 day retreat was held on 22 December 2019 in Hot Spring Sungkai Perak for 20 community volunteers and their family members across 6 communities to appreciate them and equip them to run financial education within their communities.

They were presented with video recordings of their loved ones extending their heartfelt appreciation for their efforts in impacting the community through **PRUKasih**. Since most of these community volunteers are women, all their husbands expressed their appreciation for their dedication both as working individuals and a financial contributor to their families.

Impact Stories

PPR Kg Muhibbah – LAU CHUN WENG (NLCS, Distributor Community)

Mr. and Mrs. Lau were the last two individuals who signed up as **PRUKasih** members in one of the recruitment events in the community in March 2018.

Two weeks subsequent to their registration, Mr. Lau, a renovation worker fell from the 3rd floor while working and was immediately admitted to the hospital. His neck bone was broken with severe fractures on his skull, ribs and limbs. Due to his severe situation, his wife had to resign from her job with immediate effect to tend to her husband in the hospital and also for their four children.

Mr. Lau was informed that he was not eligible for Social Security Organisation (“SOCSO”) compensation as his employer has not been contributing to his SOCSO.

Fortunately, **PRUKasih** was able to support this family with their rent and food while Mr. Lau recovered during the most critical time for the family.

Mr. Lau is now back to work as an assistant in a noodle shop although his neck is still in the recovery process while his wife is working as a promoter; both rebuilding resilience as a family. Their story is testament to the importance of **PRUKasih** in providing financial protection during their time of need.



Beautiful Gates – KOK NYOK TOO (Distributor Community)

Due to an injury, Mr. Kok received food vouchers from his **PRUKasih** claims. Together with his wife who is wheelchair bound, they decided that they would start a soap-making business to sustain their livelihood by using the vouchers to purchase the raw ingredients like olive oil and essential oils.

PRUKasih has enabled this family to find alternatives in adjusting to their new lifestyle due to unforeseen circumstances; helping them come back stronger and more resilient.



Adult Financial Education

Since the inception of **PRUKasih**, there was a long-term goal and intention to achieve sustainability in building financial resilience for urban low-income households. While providing financial protection is a relevant solution, our long term aspiration is for communities to be able to be resilient and sustainable after our help.

Building on **PRUKasih**, we developed an **Adult Financial Education (FE) module** specifically tailored for families in urban low-income communities in 2018. Its main objective is to assist **PRUKasih** claimants to understand the importance of money management in their daily activities and apply this to their family financial decisions. This initiative is being piloted in 2019 and its data and impact measurement will be collected by the end of the year.



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FINANCIAL EDUCATION



Financial Education

Financial Education (FE) continues to be one of the key pillars of PAMB's community investment as we aim to build a financially literate and resilient Malaysian society.

A study by S&P Global Literacy Financial in 2014 shows that the financial literacy rate in Malaysia is only at 36%, compared with 59% in developed countries. It was also reported that between 2013 and 2017, a total of 100,610 Malaysians were declared bankrupt, of which 60% were between 18 and 44 years old.

Since 2014, PAMB has adapted the award-winning 'Cha-Ching' program 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 2018, the focus was on:

- Program expansion through Cha-Ching Curriculum (CCC)
- Birth of Duit Right Plus (DRP)

FE has evolved towards program expansion through distributors and this year, CCC expansion was facilitated by two program delivery partners: Junior Achievement Malaysia (JAM) and GG. CCC expanded for the first time to East Malaysia with its inaugural year in Sarawak.

Following the success of Duit Right, we wanted to provide deeper impact and effectively reach more secondary school students with fundamental financial skills. Hence in 2018, on top of running the flagship Duit Right program, we created Duit Right Plus (DRP), a replicable co-curricular club based program for teachers to conduct in their respective schools.



Cha-Ching

In 2018, Cha-Ching grew exponentially by having reached out to 33,043 students nationwide. Of these, 28,552 were engaged through the Cha-Ching Curriculum program (CCC) and a further 4,491 students participated in the Karnival Cha-Ching (KCC) and Cha-Ching Live in Malaysia (CCLIM) program.

Cha-Ching Curriculum is a holistic program that provides a structured lesson plan for teachers to educate primary school children on the fundamentals of money management. The Training of Teachers (TOT) were conducted in 6 States, namely in Selangor, Kuala Lumpur, Putrajaya, Perak, Penang and Sarawak, equipping 544 teachers from 277 schools with skills to run the sessions in their schools.



Impact

86%

of teachers felt confident to run the program

96%

of teachers believed that it was beneficial for students

5%

was the average overall knowledge retention achieved among students

Base knowledge of financial literacy is high and we hope to see a steady improvement in the following years.

Duit Right & Duit Right Plus

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**.

In 2018, Duit Right impacted 3,837 Malaysian students in Selangor, Kuala Lumpur, Perak, Sabah and Sarawak. Impact measurement results showed that knowledge retention of students was 5%, identifying a need for engagement over a longer duration in order to retain and apply the knowledge given.

From there, Duit Right Plus (DRP) was created to effectively reach more students in secondary schools nationwide. It is an evolved extension of the Duit Right program and introduces 7 fundamental money management concepts that are aligned with Bank Negara Malaysia's 6 Financial Literacy Pillars. It aims to instill fundamental financial skills by helping students understand and apply good money management habits.

DRP also features Kawenga, a uniquely designed board game created to help students learn and apply the 7 money management concepts in a fun and experiential way. DRP was piloted in 2 schools for 63 students and has been running in 2019 for 5,000 students in two States, Kuala Lumpur and Perak.



Impact

Average knowledge retention: 5%; sufficient change in perception of students especially in the pilot year.

Results have also shown that a longer duration of engagement will more likely to generate higher retention and application and knowledge.

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DISASTER PREPARATION & RECOVERY



About SAFE STEPS

SAFE STEPS is created and developed by Prudence Foundation, the community investment arm of Prudential Corporation Asia. At its core, SAFE STEPS comprise 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 programme covers three topics – **Natural Disasters, Road Safety and First Aid**, to help prevent millions of deaths in Asia and around the world. In 2016, the regional launch SAFE STEPS Road Safety was held in Malaysia. Subsequent to the launch, we have partnered with Ministry of Transport Malaysia, Astro, AAM, Petrosains, and Tenby International School to further raise awareness about the importance of Road Safety.

In 2017, Malaysia once again hosted the regional launch for the SAFE STEPS First Aid programme, in partnership with Malaysia Red Crescent Society. Upon launch, the SAFE STEPS First Aid PSAs were broadcasted widely through media partners, including Astro as well as Fox Network in Malaysia, which reaches 3.2 million households daily.

2018 Highlight

- Conducted 2 SAFE STEPS Road Safety school activation in SJK (C) Choong Wen and IGB International School; reaching out to 800 students.
- On-going effort to promote First Aid App and giving out Natural Disaster information flyer to volunteers and PAMB staff during Health & Safety Week and Blood Donation Campaign.
- On-going sponsorship from Prudence Foundation airing SS content at Fox channel in Malaysia.
- 1,705 volunteers invested time to make a positive impact in their community.



Module



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.

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PRUHome



PRUHome

PRUHome was first launched in Year 1993 with the mission of providing care to underserved children. Fully funded by Prudential and managed by Wesleyan Community Berhad. **PRU**Home has since provided shelter for more than 200 children in 2 bungalows located in Petaling Jaya, Selangor.

In year 2018, **PRU**Home housed 25 children with ages ranging from 5 to 17 years old.



Throughout the year, 10 engagement initiatives (107 initiatives since Year 2013) were done with the help of volunteers to provide opportunities to connect and impart values to these children through celebrations such as Chinese New Year and Christmas. Other initiatives include sports activities, festival-themed arts and crafts.

At A Glance



207 children sheltered since 1993 and 25 children cared for under PRUHome in Year 2018.

Our Objective:

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

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DONATIONS



Donations

We believe that PAMB's Community Investment philosophy goes beyond just impacting our community through our in-house initiatives. Corporate philanthropy provides PAMB an additional avenue to influence and impact a larger community through various efforts where ours could not reach.

These initiatives allow PAMB to partner with more organisations to and NGOs with a more strategic reach.

Teach For Malaysia (TFM)

The largest single contribution made by PAMB in Year 2018 is towards supporting a fellow i.e. teacher named Lee Jia Qi amounted to RM 50,000 for a year, impacting 150 students on average.

An actuarial science graduate from Heriot-Watt University, she taught English to Upper Secondary (in her first year) and Lower Secondary (in her second year) students from 2017 – 2018 in SMK Puteri Wangsa, Pasir Gudang Johor.

In her teaching tenure, she has successfully led her students to participate and achieved 4th place in the Accenture Student Leadership Camp in the duration of 4 months. She has also spearheaded two initiatives i.e. MyReaders and DiverCity 2.0; a reading literacy program and writing project to instil interest in writing respectively. She has also been rated 5 out of 5 by her principal, a gauge of how she’s perceived by her principal and school.



2018 DONATIONS MADE

Course/Category	Organisation	Amount-RM
Resource Equipping	Teach for Malaysia	50,000.00
	Impact Hub KL	10,000.00
	Malaysia Collective Impact Initiative	5,500.00
Campaigns, Events & Collaborations	Box & Beyond Sdn Bhd	10,000.00
	Life Insurance Association of Malaysia	3,336.00
	PPR Taman Dahlia	2,699.00
Donation in kind	PPR Kampung Muhibbah	N.A.
	Rumah Kanak-Kanak Tengku Budriah	

**More detailed initiatives can be found in Appendix: Donation (Pg [77]).*

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AWARDS & RECOGNITION



Awards & Recognition

In 2018 alone, PAMB has been recognised for its community transformation efforts with these following awards:

- Global Banking and Finance Award – Best CSR Insurance Company Malaysia 2018**
 The Global Banking and Finance Review Awards were created to recognize companies of all sizes that are prominent in particular areas of expertise and excellence within the global financial community. The awards are known throughout the global banking and financial community. They reflect the innovation, achievement, strategy, progressive and inspirational changes taking place within the financial sector.
- JCI Malaysia Sustainable Development Award – Partnerships for the Goal (Project Title: Financial Education – Cha-Ching & Duit Right programs)**
 The award is given to Malaysian companies and organisations in conducting sustainable projects which implements the UN Sustainable Development Goals. PAMB is partnering with various stakeholders i.e. JA Malaysia, Generasi Gemilang and the Ministry of Education to bring the programs to life.
- JCI Malaysia Sustainable Development Award – Reduced Inequalities (Project Title: PRUKasih)**
 The PRUKasih program has bridged the gap of meeting the needs of the underserved population of Malaysians by providing financial protection to the B40 (represents the bottom 40% of Malaysian's population) communities.

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VOLUNTEERS



Volunteers

Our PAMB employees and agents form the backbone of our programs' success. They represent our heart and hands of our initiatives; reaching out and impacting individuals in schools and communities with love and passion.

Our volunteering activities provide an avenue for PAMB employees and agents to develop practical skills, a greater understanding of our community investment efforts and a heart of compassion as they engage with the underserved communities. We also aim to help them connect with our vision to build resilience for life.



The increasing volunteering spirit is shown through the growth of unique volunteers by **16% (136 volunteers)** in Year 2018 compared to the prior year to a total of **955 volunteers**, out of which 69% of them are repeat volunteers averaging to 10.3 hours per volunteer.

8 PAMB employees were also mobilised to support as regional volunteers for programs in Yogyakarta, Indonesia and Siem Reap, Cambodia during the year.

Collectively, the overall growth in the project period i.e. Year 2014 – Year 2018 has increased by 410% - an increase volunteer pool by 800 individuals!



VOLUNTEERS' APPRECIATION DAY

PAMB organised a Volunteer's Day Out at Sunway Lagoon on 14 July 2018 to appreciate the 90 volunteers who have gone beyond their call of duty throughout the year. It provided them a platform to bond through team building activities and understand the positive impact of their volunteering contributions towards our community investment initiatives.

#MYPRUVOLUNTEER

Launched in 2017, this volunteer sharing platform continued to be an avenue for volunteers to share their on-ground stories and experiences on how they were personally impacted through PAMB Community Investment programs. These stories are shared through the social media platforms i.e. Facebook, Instagram and Twitter.

166 #MYPRUVOLUNTEERS stories shared 12 stories winners



Volunteers Impact Stories



*"It was so fulfilling to be able to hear two aunties who managed to claim from the **PRUKasih** program. Both of them shared how thankful they were and subsequently assisted us to get more people to sign up. After a year of volunteering, hearing stories like theirs gave me a stronger conviction that what I have been doing means a lot to these people."*

– Zhao Wern

"Many people consider volunteering as a waste of time and resources, especially on weekends. They prefer to stay at home with their family and friends. Yes, my priority is to also accompany my wife and daughter on weekends. However, there is nothing that can stop me from continuously joining in programs like these. I'll participate in every volunteering activity when I'm available. Volunteering does not only mean that you're offering services and help, or having one group with the same passion, enthusiasm and experience; but more importantly, we share a common goal – helping the underserved individuals and communities. Let's join more volunteering activities like these and share your happiness and help to the ones needing this."

– Edwin

*"The door-to-door experience was interesting yet challenging. Unlike previous **PRUKasih** program, this has given me a chance to have a more direct approach with the community. Most of the working residents are still working (during weekends) while those who were at home were non-income earners."*

– Anonymous



"There were 2 boys who had strategized to EARN as much as they can, also as fast as they can to grab the most expensive item i.e. the bag costing at Cha-Ching 1000 notes. Their strategy proved to work and were so glad at their achievements. They continued to EARN more to redeem the other items available in the Cha-Ching Carnival. I was pleasantly surprised to witness primary school students as young as 10 years old, being able to strategise and manage their goals."

I was personally touched to witness that and I was able to relate that situation back to my workplace. There are occasions where tasks assigned can be challenging and we struggle to resolve them. We tend to forget that there are angels (e.g. teammates, bosses, colleagues) who are around us on standby waiting to assist us when we ask for help, and together we are able to find solutions. I believe this is definitely the most effective and efficient method to problem solving in a fast-paced society."

– Elyse

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IN THE NEWS



In The News



Pupils get star treatment on road safety
KUALA LUMPUR: Safe Steps Road Safety Ambassador Tan Sri Mervin Yusoff visited SJK(C) Cha-Ching Wai to teach students the importance of road safety through fun and educational activities.
"Children are often the victims of road accidents. So teaching them the importance of road safety can only have a positive outcome," said Yusoff. She said children could also remind their families to focus on the road and drive safely.
"This is especially important these days as many people are distracted by their mobile phones while driving," she added.

Yayasan Prudence perluas program Safe Steps

Yayasan Prudence memperluas program Safe Steps untuk meningkatkan keselamatan jalan raya di kalangan pelajar. Program ini bertujuan untuk meningkatkan keselamatan jalan raya di kalangan pelajar melalui aktiviti-aktiviti yang menarik dan pendidikan. Program ini juga bertujuan untuk meningkatkan keselamatan jalan raya di kalangan pelajar melalui aktiviti-aktiviti yang menarik dan pendidikan.



Yayasan Prudence memperluas program Safe Steps untuk meningkatkan keselamatan jalan raya di kalangan pelajar. Program ini bertujuan untuk meningkatkan keselamatan jalan raya di kalangan pelajar melalui aktiviti-aktiviti yang menarik dan pendidikan. Program ini juga bertujuan untuk meningkatkan keselamatan jalan raya di kalangan pelajar melalui aktiviti-aktiviti yang menarik dan pendidikan.

Financial literacy skills vital



Financial literacy skills are vital for students in primary schools. The Cha-Ching Curriculum is a structured programme that teaches students the importance of financial literacy through fun and educational activities. The programme is designed to help students understand the importance of money management and how to use money wisely.

保誠 關注各階層人士 推廣理財意識

保誠保險集團有限公司主席兼行政總裁陳志強表示，保誠一直致力於推廣理財意識，並關注各階層人士。他強調，理財意識不僅是金錢的運用，更是對未來的規劃。保誠將繼續透過各種活動，提高大眾的理財意識，並為不同階層的人士提供合適的理財方案。

PRUKASH bantu tingkat pendapatan golongan B40

PRUKASH, program insurans Prudential Assurance Malaysia Bhd (PRAM), membantu meningkatkan pendapatan golongan B40. Program ini bertujuan untuk meningkatkan pendapatan golongan B40 melalui aktiviti-aktiviti yang menarik dan pendidikan. Program ini juga bertujuan untuk meningkatkan pendapatan golongan B40 melalui aktiviti-aktiviti yang menarik dan pendidikan.

保誠保險助叻低收入社區提升財務韧性

馬六甲保誠保險有限公司（保誠保險）日前在馬六甲舉行「PRUKASH」計劃，旨在提高低收入社區的財務韧性。該計劃透過提供免費的財務諮詢和保險服務，幫助低收入家庭了解如何管理財務，並為他們提供合適的保險方案。保誠保險表示，該計劃將繼續擴大，以幫助更多低收入家庭提高財務韧性。

Prudential Builds Financial Resilience amongst Low-Income Communities in Sarawak



Prudential provides free financial protection to Sarawakians to help them cope with sudden loss of income. Prudential extends its PRUKASH programme to residents of PPR Taman Dahlia, Kuching reaching out to more than 800 families. PRUKASH is a

Prudential bina daya tahan kewangan B40



Timbalan Kementerian Wanita, Keluarga dan Pembangunan Masyarakat Hannah Yeoh (tengah) sambut baik kerjasama Prudential. SYARIKAT insurans Prudential Assurance Malaysia Bhd (PRAM) membantu meningkatkan pendapatan golongan B40.

Prudential continues to champion money-smart values in classrooms with Cha-Ching curriculum

KUALA LUMPUR: 358 teachers and educators from 157 schools in five states from across the country attended Malaysia's first Cha-Ching Educators Conference organised by Prudence Foundation to enhance their knowledge on money management, and discuss and exchange best practices on financial literacy education, specifically the Cha-Ching Curriculum.
Launched in 2011, Cha-Ching is an initiative of the Prudence Foundation, the community investment arm of Prudential Assurance Malaysia Bhd (PRAM), which provides a 360-degree platform to help build money-smart skills in children aged between 7- and 12-year-olds. Cha-Ching was adopted to co-ordinate financial education programmes in Malaysia which use the insurer's local business unit, Prudential Assurance Malaysia Bhd (PRAM), running them in schools and local communities.
Building on the success of Cha-Ching, Prudence Foundation developed the Cha-Ching Curriculum in 2014 in partnership with Junior Achievement (JA) Asia Pacific, one of the largest global non-governmental organisations (NGOs) dedicated to youth education and development, to equip teachers with the knowledge and tools so that they can provide children a good understanding of basic money management concepts.
Cha-Ching Curriculum is a structured programme that teaches students the importance of financial literacy through fun and educational activities. The programme is designed to help students understand the importance of money management and how to use money wisely.



RINGAN BEBAN PENDUDUK MISKIN

Persatuan Kasih Sejati sedia RM15,000 beli barang keperluan untuk penghuni PPR Pantar Ria.
Persatuan Kasih Sejati (PKS) telah menyerahkan RM15,000 kepada Persatuan Kasih Sejati Pantar Ria untuk membeli barang keperluan untuk penghuni PPR Pantar Ria. PKS juga telah menyerahkan RM15,000 kepada Persatuan Kasih Sejati Pantar Ria untuk membeli barang keperluan untuk penghuni PPR Pantar Ria.



Teaching kids about money management

A role of 30 teachers and educators from 157 schools in five states from across the country attended Malaysia's first Cha-Ching Educators Conference organised by Prudence Foundation to enhance their knowledge on money management, and discuss and exchange best practices on financial literacy education, specifically the Cha-Ching Curriculum.
Launched in 2011, Cha-Ching is an initiative of the Prudence Foundation, the community investment arm of Prudential Assurance Malaysia Bhd (PRAM), which provides a 360-degree platform to help build money-smart skills in children aged between 7- and 12-year-olds. Cha-Ching was adopted to co-ordinate financial education programmes in Malaysia which use the insurer's local business unit, Prudential Assurance Malaysia Bhd (PRAM), running them in schools and local communities.
Building on the success of Cha-Ching, Prudence Foundation developed the Cha-Ching Curriculum in 2014 in partnership with Junior Achievement (JA) Asia Pacific, one of the largest global non-governmental organisations (NGOs) dedicated to youth education and development, to equip teachers with the knowledge and tools so that they can provide children a good understanding of basic money management concepts.

Initiative to address gaps in education

150 Maximum Collective Impact Initiative (MCII) is a great platform for the government, private sector, and civil society to work together to address the gaps in education. The initiative aims to improve the quality of education in Malaysia by providing students with the best of global educational practices. The initiative also aims to provide students with the best of global educational practices.

In 2018, the following media and publications had featured PAMB’s Community Investment efforts with [RM] in estimated ad value (EAV):

Headline	Channel/Publication	Date of Publication
Michelle Yeoh Teaches the Knowledge of Road Safety	Nanyang Siang Pau	31-Jan-18
Michelle Yeoh Instill Road Safety to SJKC Choong Wen	China Press	31-Jan-18
Michelle Yeoh advocate on Road Safety Awareness	Oriental Daily News	31-Jan-18
Michelle Yeoh Promote Road Safety in SJKC Choong Wen	See Hua Daily News (Kuching)	31-Jan-18
Teach Children Importance of Safety	Malay Mail	01-Feb-18
Pupils Get Star Treatment on Road Safety	The Star	02-Feb-18
Yayasan Prudence Perluas Program Safe Steps	Sinar Harian	07-Feb-18
A Hollywood Touch to Road Safety Programme	New Straits Times	20-Feb-18
Prudence Foundation Extends Safe Steps Programme to Further Raise Awareness of Road	Smart Investor	06-Mar-18
Financial Literacy Skills Vital	Sunday Star	11-Mar-18
Prudential Promoting The Awareness of Financial Management	Sin Chew Daily	12-Mar-18
Prudential Continues to Champion Money-Smart Values in Classrooms With Cha-Ching	New Sarawak Tribune	13-Mar-18
Cha-Ching to Cultivate the Financial Management Skills of Children	Oriental Daily News	14-Mar-18
Teaching Kids About Money Management	New Straits Times	20-Mar-18
Initiative to Address Gaps in Education	Sunday Star	25-Mar-18

Headline	Channel/Publication	Date of Publication
Bimbing Pendidikan Urus Kewangan Sejak di Sekolah Rendah	Berita Harian	28-Mar-18
Prudential Helps Build Financial Resilience Amongst Low-Income Communities in Sarawak	Malaysian Business Online	29-Mar-18
PAMB Building Financial Resilience Amongst Low-Income Communities in Sarawak	Borneo Post Online	30-Mar-18
PAMB Building Financial Resilience Amongst Low-Income Communities in Sarawak	KL Screener	30-Mar-18
Prudential PRUKasih Extends at Sarawak	See Hua Daily News (Kuching)	06-Apr-18
Prudential Assurance Building Financial Resilience Amongst Low-Income Communities in Sarawak	International Times	16-Apr-18
Prudential Builds Financial Resilience amongst Low- Income Communities in Sarawak	Money Compass (English)	28-Jun-18
Ringan Beban Penduduk Miskin	Harian Metro	24-Oct-18
Memperkasa Komuniti Malaysia dengan Membina Tahap Kewangan Lebih Kukuh	Utusan Malaysia	21-Nov-18
PRUKasih Bantu Tingkat Pendapatan Golongan B40	Berita Harian	10-Dec-18
B40 Group Insurance Coverage is Only 4%	China Press	10-Dec-18
Prudential Builds Financial Resilience With B40s	Focus Malaysia	10-Dec-18
Prudential Bina Daya Tahan Kewangan B40	Sinar Harian	11-Dec-18



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THE NEXT 5 YEARS

The Next 5 Years (2019-2023)

2014 to 2018 marked a ground-breaking 5 years of Community Investment (CI) initiatives where new programs were birthed and major milestones were achieved. Building upon the groundwork laid from previous years, the Community Investment Playbook was crafted to strategically drive the next 5 years to ensure that our vision of building financial resilience for life is effectively realised.

Our Community Investment strategy is focused on achieving our Mission through three Tactics – Educating, Protecting and Growing the individuals and communities we touch. These three Tactics are designed to clearly define, track and evaluate all our initiatives within specific areas of focus.

EDUCATING:

Financial literacy and general education on protection remain at the core of our efforts. This Tactic will equip the communities we touch with financial knowledge, confidence and awareness, spurring better decisions and financial behaviour.

PROTECTING:

We are in the business of protection, and have committed to do so for all levels of society. This Tactic strives to provide a safety net for under-served families and communities.

GROWING:

In preparing for the worst, we see it to be our role to enable the best. This Tactic is focused on helping grow the wealth of the communities we touch.

In 2019:

EDUCATING:

Our focus is on expanding, refining and measuring the impact of our flagship financial education programs for the objective of supporting the MOE's goals of incorporating financial education into the local school curriculum. We also aim to educate and raise awareness among more communities through the SAFE STEPS program.

PROTECTING:

*Through strategic partnership with **PRUKasih** distributors we continue to raise awareness in communities about the importance of financial protection and more importantly, cover more families. Adult financial education will be a key area of impact for us in 2019 helping families be equipped with financial literacy for better resilience.*

GROWING:

We want to identify key stakeholders to collaborate with on impact projects that will meet our vision and mission to build financial resilience – including starting an Impact Fund to enable deserving individuals and organisations pilot projects which achieve these objectives.

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APPENDIX & DATA



1 PRUKasih Details

PRUKasih Distributor

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

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 (terminated 31st August 2018)
- Members of Beautiful Gates Foundation for the Disabled, Nationwide
- Flat Danau Kota
- PPR Desa Tun Razak
- PA Seri Perak
- PPR Pantai 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

- Cheras Kobena Apartment
- Flat Jalan Ampang Mewah 6
- Flat Pandan Jaya
- Flat Taman Maluri
- Flat Taman Miharja
- Permai Apartment
- 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**

PRUKasih Community Data

Communities	No. of households
PA Sri Pahang	777
PPR Taman Dahlia	816
Taman Prima Selayang	825
PPR Taman Mulia	912
PPR Sri Pantai	936
PPR Kota Damansara Seksyen 8	1,152
PPR Pantai Ria	1,428
PPR Seri Semarak	1,580
PPR Desa Tun Razak	1,824
PPR Intan Baiduri	1,834
PPR Beringin	1,896
Flat Danau Kota	1,900
Members of Beautiful Gates Foundation for the Disabled, Worldwide	2,000
PPR Batu Muda	2,132
PPR Taman Cendana	2,268
PPR Kg Muhibbah 1 & 2	2,528
PPR Kg Baru Air Panas	2,528
PA Desa Rejang	2,793
PPR Taman Putra Damai	2,910
Flat Padang Tembak	3,456
Love Cheras Care Services Sdn Bhd	3,561

2 Financial Education

List Of All Schools of Participating In FE

No. Sessions

Hostel Tandek	1
Inspire SEA	1
Karnival Kewangan, AlorSetar	2
PPR Batu Muda	1
SJK Chung Hua Bintulu	1
SJK Sibiew Chinese	1
SJK Siong Boon	1
SJKC Ave Maria Convent	1
SJKC Bandar Seri Botani	1
SJKC Chin Hua	1
SJKC Chin Woo	1
SJKC Chong Kuang	1
SJKC Choong Hua	1
SJKC Choong Wen	1
SJKC Chung Hua Krokop	1
SJKC Chung Hua Lutong	1
SJKC Chung Hua Miri	1
SJKC Chung Hwa Confucian (A)	1
SJKC Chung San Miri	1
SJKC Gopeng Kopisan	1
SJKC Hin Hua	1
SJKC Hua Lian 3 Taiping	1
SJKC Jenjarom	1
SJKC Keng Koon	1
SJKC Kong Hoe	1
SJKC KUNG MIN	1
SJKC Kwong Hon	2
SJKC La Salle	3
SJKC Lum Hua	1
SJKC Permatang Tinggi	1
SJKC Pui Ying	1
SJKC Sam Tet	1
SJKC Shing Chung	1
SJKC Sim Min	1
SJKC Sin Ming	1
SJKC Soo Jin	1
SJKC Subang	1
SJKC Tit Bin	1
SJKC Yeong Seng	1
SJKC Yoke Kuan	1

SJKT Ayer Tawar	1
SJKT Bukit Mertajam	1
SJKT Jalan San Peng	1
SJKT Kampung Pandan	1
SJKT Ladang Kalumpang	1
SJKT Mahatma Ghandhi Kalasalai	1
SJKT Saraswathy	1
SJKT Simpang Lima	1
SJKT St Teresa Taiping	1
SJKT Subramaniya Barathee	1
SJKT Tan Sri Dato' Manickavasagam	1
SJKT Telok Panglima Garang	1
SJKT Tun Sambanthan	1
SK (2) Taman Selayang	1
SK (P) Methodist	1
SK Alam Damai	1
SK Alma Jaya	1
SK Anchi	1
SK Asyakin	1
SK AU Keramat	1
SK Ayer Kuning	1
SK Bagan Pasir	1
SK Bandar Baru Perda	1
SK Bandar Baru Bangi	1
SK Bandar Baru Putera	1
SK Bandar Baru Salak Tinggi	1
SK Bandar Baru Seri Petaling	1
SK Bandar Baru Sg Buloh	1
SK Bandar Rinching	1
SK Bandar Sri Damansara 1	1
SK Bandar Tasek Mutiara	1
SK Bandar Tasik Selatan	1
SK Bandar Tun Hussein Onn 2	1
SK Bandar Tun Razak (1)	3
SK Bandar Utama Damansara (4)	1
SK Bangsar	1
SK Batu 9	1
SK Batu Belah	1
SK Batu Empat (1) Jalan Ipoh	1
SK Batu Kawan	1

SK Batu Kuaru	1
SK Batu Lanchang	1
SK Bayan Baru	1
SK Bertam Indah	1
SK Bertam Perdana	1
SK Bukit Damansara	1
SK Bukit Gambir	1
SK Bukit Gelugor	1
SK Bukit Jalil	1
SK Bukit Rahman Putra	1
SK Chepor	1
SK Convent Bukit Mertajam	1
SK Convent Green Lane	1
SK Convent Jalan Peel	1
SK Convent Kota Taiping	1
SK Convent Sentul 1	1
SK Convent Sentul 2	1
SK Coronation Park	1
SK Damansara Damai 1	1
SK Danau Kota	1
SK Dato Abu Bakar Baginda	1
SK Dato' Ahmad Said Tambahan	1
SK Desa Murni	1
SK Desa Setapak	1
SK Desa Tasik	1
SK Desa Tun Hussein Onn	1
SK Dhandayuthapani	1
SK Gedangsa	1
SK Gesir Tengah	1
SK Gopeng Jalan Ilmu	1
SK Haji Dahalan	1
SK Haji Hasan	3
SK Haji Mahmud	1
SK Hj Hassan	1
SK Iskandar Shah	1
SK Jalan Baharu	1
SK Jalan Bintang	1
SK Jalan Kuantan 1	1
SK Jalan Matang Buluh	1
SK Jalan Pegoh	1
SK Jawi	1
SK Jenderam	1
SK Jenderam Hilir	1
SK Juara	1
SK Jugra	1
SK Kajang Utama	1
SK Kalumpang	1

SK Kampung Jambu Taiping	1
SK Kampung Jepak	1
SK Kampung Muhibbah	1
SK Kampung Perak	1
SK Kampung Selayang	1
SK Kampung Tunku	1
SK Kepala Batas	1
SK Kerling	1
SK Keroh	1
SK Kg Kuantan	1
SK Kg Soeharto	1
SK Khir Johari	1
SK Kidurong	1
SK Kidurong 2	1
SK Kota Setia	1
SK Kota Warisan	1
SK Kuala Kubu Bharu	1
SK Kuala Kubu Bharu 1	1
SK Kuala Kubu Bharu 2	1
SK Kuala Kurau Baru	1
SK Labohan Dagang	2
SK Lahar Yooi	1
SK Long Jaafar Kamunting	1
SK Lutong Miri	1
SK Matang Gerdu	1
SK Menjalara	1
SK Merbau	1
SK Methodist (ACS)	1
SK Methodist (L) Jalan Hang Jebat	1
SK Methodist ACS Sitiawan	1
SK Methodist Parit Buntar	1
SK Minden Height	1
SK Mutiara Perdana	1
SK Padang Ampang	1
SK Padang Changkat	1
SK Pakatan Jaya	1
SK Pandamaran Jaya	1
SK Pangkalan TLDM 11	1
SK Pauh Jaya	1
SK Paya Keladi	1
SK Pelabuhan Utara	1
SK Penega	1
SK Pengkalan Jaya	1
SK Pengkalan Lahat	1
SK Pengkalan Tentera Darat	1
SK Permatang Tok Kandu	1
SK Permatang Damar Laut	1
SK Permatang Pauh	1

SK Permatang Tok Mahat	1
SK Perpaduan	1
SK Puchong	1
SK Puchong Perdana	1
SK Puncak Alam	1
SK Puncak Alam 2	1
SK Pusat Bandar Puchong 1	1
SK Pusing	1
SK Puteri Pandan 1	1
SK Putrajaya Presint 11 (1)	3
SK Putrajaya Presint 11 (2)	1
SK Putrajaya Presint 11 (3)	1
SK Putrajaya Presint 14 (1)	1
SK Putrajaya Presint 16 (1)	1
SK Putrajaya Presint 16 (2)	1
SK Putrajaya Presint 17 (1)	1
SK Putrajaya Presint 18 (1)	1
SK Putrajaya Presint 18 (2)	1
SK Putrajaya Presint 5 (1)	1
SK Putrajaya Presint 8 (1)	1
SK Putrajaya Presint 8 (2)	1
SK Putrajaya Presint 9 (1)	1
SK Putrajaya Presint 9 (2)	1
SK Raja Chulan	1
SK Raja Muda Musa	1
SK Raja Perempuan Muzwin K Kangsar	1
SK Rantau Panjang	1
SK Rapat Jaya	1
SK RKT Bersia	1
SK Salak	1
SK Salak South	1
SK Saujana Indah	1
SK Seafield	1
SK Seberang Jaya 1	1
SK Seksyen 11 Kota Damansara	1
SK Seksyen 17	1
SK Seksyen 19	1
SK Seksyen 24	1
SK Selayang Utama	1
SK Selekoh	1
SK Semenyih	1
SK Senadin	1
SK Sentul Utama	1
SK Seri Ampang	1
SK Seri Anggerik	1
SK Seri Bayu	1

SK Seri Bintang Utara	1
SK Seri Cheras	1
SK Seri Delima	1
SK Seri Indah	1
SK Seri Jaya	1
SK Seri Kelebang	1
SK Seri Langkap	1
SK Seri Manjung	1
SK Setiawangsa	1
SK Sg Pusu	1
SK Sg Selisek	1
SK Sg Tenggi	1
SK Sijangkang	1
SK Silibin	1
SK Simpang Simpang	1
SK Sinaran Budi	1
SK Sri Petaling	1
SK Sri Serdang	1
SK St Bernadettes Convent	1
SK St Joseph Miri	1
SK St Michael	1
SK St Xavier	1
SK St Anthony	1
SK St Mary	1
SK Sultan Abdul Aziz	1
SK Sungai Ara	3
SK Sungai Binjai	1
SK Sungai Gelugor	1
SK Sungai Pinang	1
SK Sungai Rokam	1
SK Sungai Siput	1
SK Sungkai	1
SK Talang	1
SK Taman Bersatu	1
SK Taman Dato Harun (1)	1
SK Taman Desaminium	1
SK Taman Kepong	1
SK Taman Koperasi Polis	1
SK Taman Kosas	1
SK Taman Medan	1
SK Taman Melawati	1
SK Taman Merak	1
SK Taman Palma Kamunting	1
SK Taman Putra Perdana	1
SK Taman Seroja	1
SK Taming Jaya	1

SK Tanjong Batu	1
SK Tanjung Belanja	1
SK Tarcisian	1
SK Tasek Gelugor	1
SK Tasek Permai	1
SK Tasik Puteri 2	1
SK Telok Kumbar	1
SK Temenggung Datuk Muip	1
SK Toh Indera Wangsa Ahmad	1
SK Tudan	1
SK Tun Dr Ismail	1
SK Ulu Yam Lama	1
SK Wangsa Jaya	1
SK Wangsa Maju Seksyen 1	1
SK Wangsa Maju Zon R10	1
SK Wangsa Melawati	1
SK Wellesly	1
SMJK Katholik	3
SMJK Yu Hua	4
SMK Cheras Perdana	2
SMK Damansara Damai 1	2
SMK Jalan Ipoh	1
SMK Jinjang	1
SMK Kampong Jawa	6
SMK Kepong	2
SMK Marudi	2
SMK Puchong Jaya (B)	1
SMK Pusat Bandar Puchong (1)	2
SMK Puteri Titiwangsa	8
SMK Raja Abdullah	1
SMK Raja Mahadi	2
SMK Seksyen 10 Kota Damansara	1
SMK Sinar Bintang	2
SMK Sri Utama	1
SMk St Mary	2
SMK Sungai Besi	2
SMK Taman Kosas	2
SMK Taman Maluri	2
SMK Tropicana	1
STB Taiping	2
YTL Home	1

Grand Total **350**

3 Financial

Program	Expenditure (RM)
Donation	65,500.00
Financial Education – Cha-Ching, Duit Right	1,634,737.51
Financial Protection – PRUKasih	4,568,437.10
Disaster Relief & Preparedness	438,981.45
PRUHome	328,424.25
Operations	1,811,872.35
GRAND TOTAL	8,847,951.66

4 Volunteer Opportunities in 2018

List Of All Volunteer Opportunities In 2018

Month	Programs
January	PRUKasih Recruitment: <i>PPR Kg Muhibbah</i> Karnival Cha-Ching: <i>TH Hotel & Convention Centre, Alor Setar, Kedah</i> PRUKasih Recruitment: <i>PA Sri Pahang, Bangsar</i> PRUKasih Recruitment: <i>PPR Kg Baru Air Panas</i> Safe Steps Road Safety: <i>SJKC Choong Wen</i>
February	Duit Right : <i>SMK Damansara Damai 1</i> PRUKasih Recruitment : <i>Desa Rejang</i> PRUKasih Recruitment : <i>PPR Taman Mulia</i>
March	PRUKasih PV Recruitment: <i>PPR Tebrau Johor: PPR Kg Muhibbah</i> Cha-Ching Educators Conference: <i>The Everly Hotel Putrajaya</i> Duit Right: <i>SMK Kepong</i> PRUKasih Recruitment: <i>PPR Beringin</i> PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> PRUKasih Launch: <i>PPR Taman Dahlia, Swak</i> PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> PRUKasih Recruitment: <i>HOH, Flat Padang Tembak Penang</i> PRUKasih Recruitment: <i>Flat Danau Kota</i>
April	PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> WDuit Right: <i>SMK Sungai Besi</i> Duit Right: <i>SMK Raja Mahadi, Taman Klang Jaya</i> Safe Steps Road Safety: <i>IGB International School</i> Karnival Cha-Ching: <i>SK Putrajaya Presint 11(1)</i>

Month	Programs
May	PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> Duit Right: <i>SMK Sungai Besi</i> Duit Right: <i>SMK Raja Mahadi, Taman Klang Jaya</i> Safe Steps Road Safety: <i>IGB International School</i> Karnival Cha-Ching: <i>SK Putrajaya Presint 11 (1)</i>
June	Duit Right: <i>SMK Sinar Bintang</i> PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> Karnival Cha-Ching: <i>SK Bandar Tun Razak (1)</i>
July	PRUKasih Recruitment: <i>PPR Desa Tun Razak</i> PRUKasih Recruitment: <i>PA Desa Rejang</i> Duit Right: <i>SMK Puteri Titivangsa</i> PRUKasih Recruitment: <i>PPR Beringin</i> Duit Right: <i>SMJK Yu Hua</i>
August	1. Duit Right: <i>SMK Sri Utama</i> 2. PRUKasih Recruitment: <i>PPR Kg Muhibbah</i> 3. PRUKasih Recruitment: <i>SK Sg Ara Penang</i> 4. PRUKasih Recruitment: <i>PPR Taman Putra Damai</i> 5. PRUKasih Recruitment: <i>HOH, Flat Padang Tembak Penang</i>
September	Duit Right: <i>SMK Cheras Perdana</i> CCLIM: <i>Dewan Serbaguna, Block E PPR Batu Muda</i> PRUKasih Recruitment: <i>PPR Pantai Ria</i>
October	CCLIM: <i>SK Haji Hassan, Kampung Changkat Petai, Perak</i> CCLIM: <i>SK Haji Hassan, Kampung Changkat Petai, Perak</i> Duit Right: <i>Sekolah Tunas Bakti Taiping</i> PRUKasih Recruitment: <i>PPR Taman Cendana</i> Duit Right: <i>SMK Raja Abdullah</i> PRUKasih Recruitment: <i>PPR Kg Muhibbah</i> PRUKasih Recruitment: <i>PPR Kota Damansara</i> Duit Right: <i>SMK Taman Kosas</i> Duit Right: <i>SMK (P) Jalan Ipoh</i> Karnival Cha-Ching: <i>SJKC Kwong Hon, Sungai Besi</i> PRUKasih Recruitment: <i>PA Seri Perak</i>
November	Karnival Cha-Ching: <i>SJKC La Salle Sri Petaling</i> Duit Right: <i>Catholic High School</i> Duit Right: <i>Catholic High School</i> PRUKasih Mini Recruitment: <i>HOH, Flat Padang Tembak Penang</i>
December	Duit Right: <i>SK Desa Aman Puri, KL</i>

5 Donations in 2018

No	Date	Recipient	Description/ Purpose	Amount (RM)
1	14-Jan	Teach for Malaysia	Empowered a fellow i.e. teacher to educate 150 students for a year	50,000
2	26-Feb	Impact Hub KL	<p>This formed part as a collaboration grant which raised RM 100,000 for the project called "Garden of Opportunity".</p> <p>The project was intended to equip teachers and students with the knowledge and skills to develop safe after-school spaces in 12 Klang schools.</p> <p>In addition, the project involved at-risk youths to participate in the design and creation of the safe spaces i.e. Gardens of Opportunities. An edible garden, it also provides opportunity for children to have better nutrition.</p>	10,000.00
3	18-Mar	Underserved children at PPR, Taman Dahlia, Kuching	Provided Cha-Ching merchandises consisting of notebooks and stationaries set as colouring activity gifts for a PRUKasih launch on March 2018.	2,699.00
4	26-Jun	LIAM	Hari Raya gathering with underserved children	2,088.00

No	Date	Recipient	Description/ Purpose	Amount (RM)
5	20-Sep	Malaysian Collective Impact Initiative ("MCII")	Supported a team building program organised by MCII for 20 persons to increase engagement between the school leaders and staff from SJKT Ladang Acob.	5,500.00
6	20-Sep	LIAM	Health Awareness and Nationwide Blood Donation Campaign	1,248.00
7	21-Oct	PPR Kampung Muhibbah	Donation in kind: Double Decker Bed x 20 units Single Bed x 9 units Wardrobe x 10 units	N.A*
8	21-Oct	Rumah Kanak Kanak Tengku Budriah	Donation in kind: Double Decker Bed x 40 units Wardrobe x 37 units Mirror x 6 units	N.A*
9	06-Dec	BOX AND BEYOND SDN BHD	Collaboration in producing PRUKasih videos	10,000.00

*Cost value of the items could not be estimated as they were donated via PAMB's training centre.

