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About PAMB

Vision

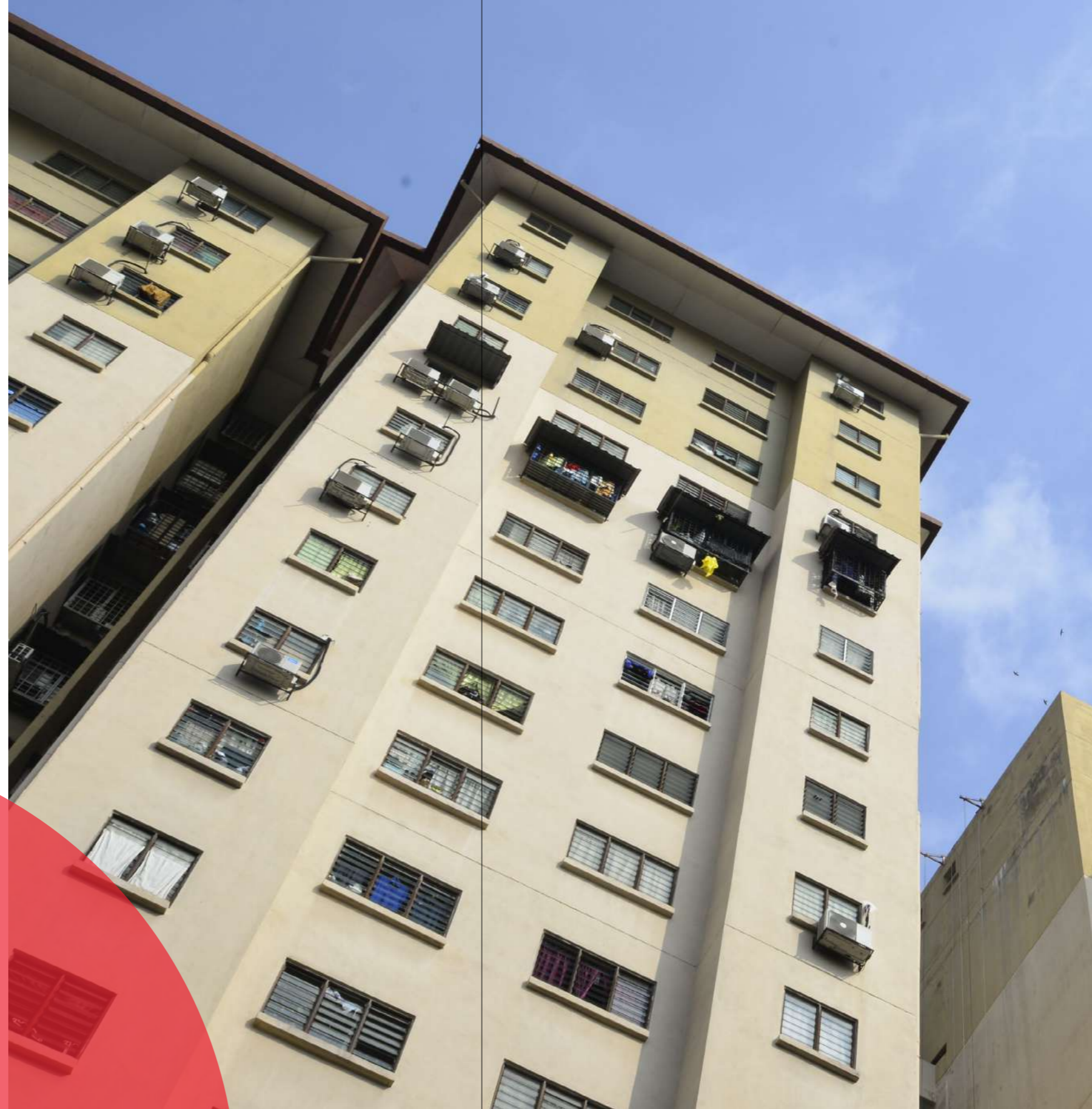
To be the No.1 insurer in the hearts and minds of our people and customers

Mission

To provide financial freedom and peace of mind for all Malaysians

Purpose Statement

We help people get the most out of life



Prudential Assurance Malaysia Berhad (PAMB) is a leading and innovative insurer, serving the savings, protection and investment needs of Malaysians by offering a full range of financial solutions through its branches, agency force and bancassurance distribution partners network nationwide.

Its purpose is to help people get the most out of life by making healthcare affordable and accessible, protecting people's wealth and growing their assets, and empowering its customers to save for their goals.

PAMB was established in Malaysia in 1924 and is a subsidiary of Prudential plc, which was founded in London in 1848. Prudential plc is an Asia-led portfolio of businesses focused on structural growth markets.

PAMB's Community Investment ("CI")

Vision

Financial resilience for life

Mission

To build financial resilience for underserved families and children in Malaysia

Prudential's Community Investment initiative began with the birth of PRUKasih back in 2011. PRUKasih is a project created to provide financial protection to low-income household communities.

Significant Milestones

In 2013, Prudential 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** program over the next five years.

In December 2013, devastating floods in Malaysia prompted Prudential to look at ways to support disaster preparedness and recovery in conjunction with the regional development of an advocacy program. We were part of the initiative by supporting Mercy Malaysia's mobile clinic in flood affected areas.

In March 2014, Prudential officially announced its CI flagship programs and continued its commitment towards **PRUKasih**, and introduced a new element i.e. financial education. Cha-Ching Live In Malaysia, a school-based financial education program 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 program for secondary school students was birthed and piloted the same year. The financial education

programs have since won the "Best Financial Education and Awareness" award at Karnival Kewangan from Bank Negara Malaysia. For disaster preparedness, the regional SAFE STEPS Natural Disaster program was launched.

Throughout 2015, **PRUKasih** expanded with additional distributors and communities, while the financial education programs grew rapidly with the introduction of Karnival Cha-Ching to impact larger groups of children. A financial education program for adults was also piloted. When severe flooding hit Pahang, Kelantan and Terengganu, Prudential once again supplied relief, as well as partnered with EPIC Homes - a social enterprise organization - to build 14 homes in Kelantan post-flood areas.

In 2016, with 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, Prudential shifted to providing relief items directly to Jabatan Kebajikan Masyarakat (JKM) for effective distribution post-floods.

With the strategic partnership with Yayasan Generasi Gemilang ("GG"), Prudential's CI flagship programs have since evolved to utilising distribution models to achieve a greater reach and impact in the communities and students in Malaysia.

STRATEGIC FRAMEWORK

Vision

Goal

FINANCIAL RESILIENCE FOR LIFE

“To build financial resilience for underserved families and children in Malaysia”

The overarching **VISION** of PAMB CI is to instil financial resilience among the needy in society. We define this to mean that they will be able to withstand life’s demands and events. This is formed through a combination of preventive and curative actions that are ultimately self-driven, whilst relying on access and support that are made available to them.

Mission

Component Achievements

FINANCIAL PRODUCTS AND SERVICES

FINANCIAL KNOWLEDGE AND BEHAVIOUR

SOCIAL CAPITAL

ECONOMIC RESOURCES

Our **MISSION** is made up of four components that we have adopted to define financial resilience. These four components form the intended outcome of all our actions and provide a basis of ensuring single-minded progress towards our Vision. We believe that in achieving these four components, the communities we touch will be equipped with the right tools and access to achieve overall financial resilience.

Tactics

Tactical Approaches



EDUCATION



PROTECTION



GROWTH

We are focused on three **TACTICS** in our drive towards our Vision and Mission. These tactics determine the scope and boundaries of all our actions. All our initiatives are designed to serve at least one of these tactics and form the basis of our decision making. Each actionable Tactic is designed to achieve one or more of the components of our Mission.

SUPPORTED SDGs

SUSTAINABLE DEVELOPMENT GOALS



Message from PAMB CEO



Dear Friends,

It goes without saying that 2020 has been a year unlike any other. The world is facing disruption at all levels by the COVID-19 pandemic and normal life has been replaced by uncertainty. For many people, this uncertainty has become a major threat to their health, livelihood and financial security.

In these extraordinary times, we're using the resources we have to spread essential information and assist those in need. Through a partnership with Yayasan Generasi Gemilang, we are reaching out to **PRUKasih** communities by purchasing and distributing provisions to low-income families who are unable to leave their houses and earn a basic wage. Through *Pulse by Prudential*, our comprehensive digital health app which is downloadable for free, all users can access verified health tips and the latest developments surrounding COVID-19 to facilitate smarter and safer decision making.

We will get through this by helping one another. After all, social distancing does not have to mean emotional distancing. In this optimistic spirit, allow me to share with you some of the ways in which we contributed to the community in the year just past.

Our Corporate Responsibility activities rest on two pillars that reflect what we do best – providing financial protection and delivering financial education. In financial protection, our **PRUKasih** program has been running for nine years now (pilot run since 2011), providing essential assistance to Malaysian families facing loss of income due to illness, accident or death. Separately, our financial education programs - Cha-Ching & Duit Right - instill essential money management skills in the minds of primary and secondary students, and have reached over 128,000 students so far.

In 2019, we commenced a new five year Corporate Responsibility plan (2019-2023) that renewed our commitment to making an impact in these two fields. At the same time, we initiated new collaborations and programs that demonstrated our will to **DO GOOD**.

Now, **PRUKasih** does more than temporary financial assistance in times of need. Last year, we initiated a collaboration with the Malaysian Financial Planning Council (“MFPC”) and Agensi Kaunseling & Pengurusan Kredit (“AKPK”) to offer residents in **PRUKasih** communities access to financial education programs, empowering them with knowledge that will enable them to make prudent financial decisions in their everyday lives.

Looking forward, we intend to further explore how we can make a difference by listening to and understanding underserved communities in Malaysia. Our intention is to pilot an entrepreneurship scheme in the coming year that will focus on supporting promising ideas from potential business owners in **PRUKasih** communities.

Sustainability is a theme that stretches across our varied Corporate Responsibility activities. It is about our ability to execute programs that sustain their impact far into the future. Such was the case in 2019 with our Cha-Ching and Duit Right programs, which set a record by reaching 42,400 students across the country.

How did we achieve this new mark? By instituting changes to the delivery of the program that meant not only educating students about financial literacy but also the educators that teach them on a day-to-day basis. We empowered teachers to deliver financial knowledge in a fun and interactive way through training and certification via our Cha-Ching Curriculum.

Sustainable impact is also about collaborating for the greater good, and as a member of FINCO (the Financial Industries Collective Outreach) we are working with 107 other Malaysian-based financial institutions to ensure a greater collective impact through shared vision, pooled resources and mutually reinforcing activities. By supporting each other in areas that make a difference to society, we can witness that impact on a larger scale.

This is only a sample of the many ways that we are impacting change in Malaysia, and I invite you to peruse this report for a broader perspective on the ways in which we seek to make a difference in the lives of the people we serve.

We believe that to **DO WELL** means to **DO GOOD**, and as the world contends with the challenges of COVID-19, we will continue to support and grow our Corporate Responsibility activities while staying close to our mission of providing Malaysians with financial freedom and peace of mind, just as we have for 96 years.

Stay safe and well.

Yours sincerely,



Gan Leong Hin
Chief Executive Officer
Prudential Assurance Malaysia Berhad

Message from Prudence Foundation



Helping individuals and families manage uncertainty and protecting their future is what “We DO” at Prudential. Aligned with Prudential’s mission, Prudence Foundation works to secure the future of communities by enhancing Education, Health and Safety.

As Prudential Malaysia entered its new cycle of 5 Years Community Investment Strategy from 2019 to 2023 focusing on Financial Education and Financial Protection, we continue to strengthen our collaboration with Prudential Malaysia, leveraging local knowledge and expertise to scale up our flagship financial education program for primary students: Cha-Ching Curriculum, which has benefitted over 30,000 students in 2019 across six states in Malaysia, with over 1,000 teachers involved in delivering the program. This year, together with Prudential Malaysia we are aiming to reach over 50,000 students nationwide.

Across Asia, the Cha-Ching Curriculum has been endorsed by local education authorities in seven markets, namely Malaysia, Indonesia, Philippines, Cambodia, Vietnam, Thailand and Taiwan. As of March 2020, nearly 500,000 primary students have been taught the basic money management concepts of Earn, Save, Spend and Donate, with over 10,000 teachers trained. In addition, we have also launched Cha-Ching Curriculum in Africa, with Zambia being the first to roll out the program to 50 schools in 2019.

As part of our continuous efforts to elevate teachers’ confidence to deliver high-quality Curriculum, Prudence Foundation has launched Cha-Ching Financial Accreditation (“CCFA”) program, to create an ecosystem that enables professional development, inspire excellence as well as recognize achievement of teachers and educators. I’m pleased to share that Malaysia is the first country in Asia to rollout CCFA, aiming to certify at least 80% of teachers trained this year.

Leveraging our successful SAFE STEPS program, Prudence Foundation has partnered with Cartoon Network and International Federation of Red Cross and Red Crescent Society (“IFRC”) to launch SAFE STEPS Kids in 2019. SAFE STEPS Kids aims to save lives by educating children from a young age on Road Safety, Disaster Preparation and First Aid, thus creating a future generation that is well-prepared and equipped with life-saving skills. The program features well-loved cartoon characters in

a series of educational videos, aired on Cartoon Network reaching 34 million households everyday across Asia. In Malaysia, SAFE STEPS Kids is also distributed via multiple platforms including social media and partnerships with schools and NGOs.

Our joint efforts in community investment have not only brought about positive impacts to our communities but also inspired our employees to be a force for good through volunteering. Together, We **DO GOOD** to contribute towards securing the future of our communities.

Yours sincerely,



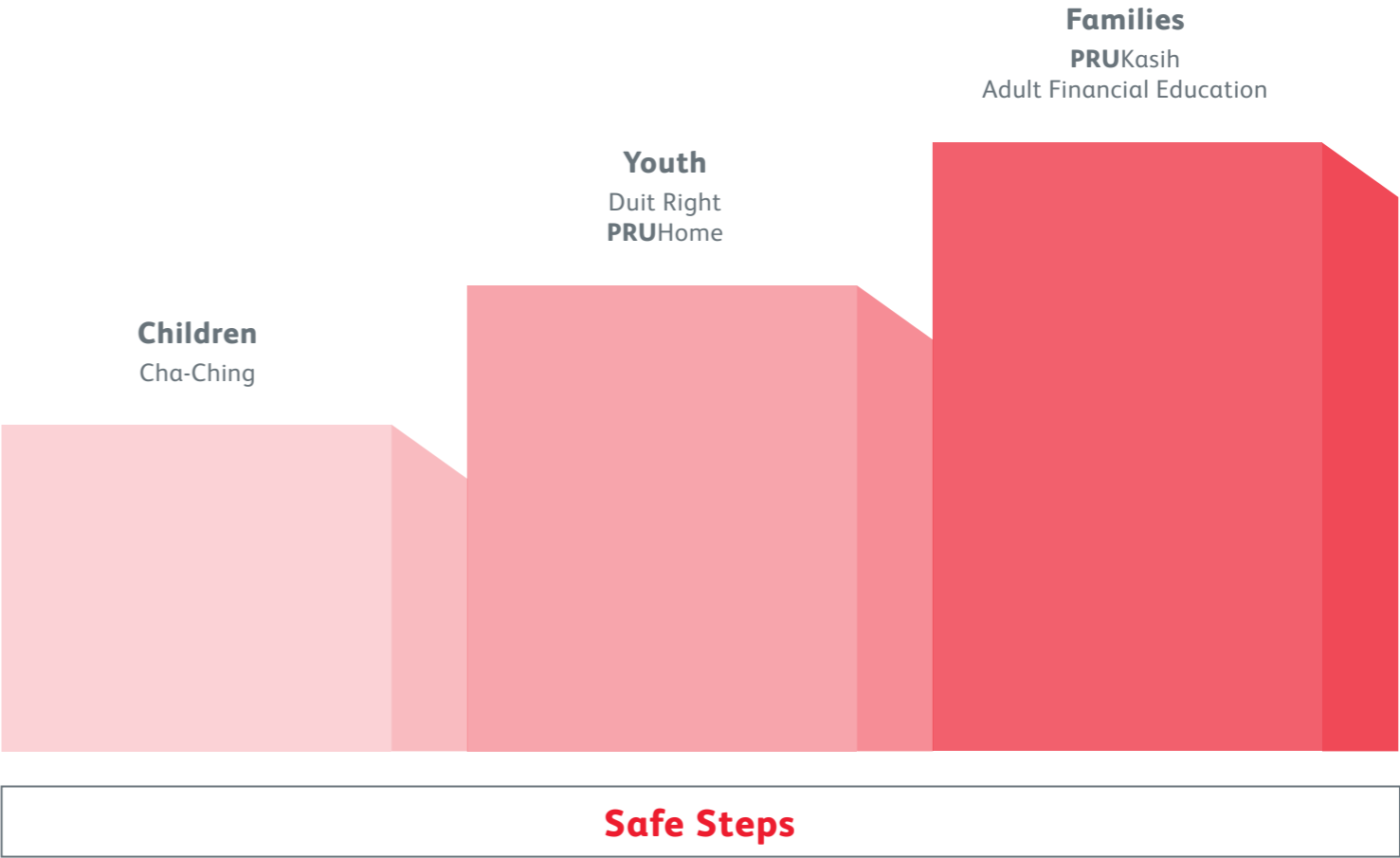
Don Kanak
Chairman of Prudence Foundation



PAMB's Community Investment Area Of Focus

Financial Resilience For Life

PAMB's community investment strategies is an inclusive plan which encompasses almost all age groups across. It is based on a 5-year plan which is focused on achieving its mission with its three tactics : **Educating**, **Protecting** and **Growing**.





Cha-Ching is a financial literacy program 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.



Duit Right is a financial literacy program uniquely designed for youth, introducing four money management concepts: Earn, Save, Spend and Donate.

It aims to empower youth to make positive financial decisions by helping them understand good money management habits.

PRUHome is a shelter home established in 1993 to provide care for underserved children from age 5 to 17.



PRUKasih is a sponsored financial protection plan to support the Government's initiatives in improving the lives of the urban low-income households (LIHs) in Malaysia by providing temporary financial relief to families coping with sudden loss of income due to illness, accidents or death.

Adult Financial Education is an extended program birthed from **PRUKasih** in 2019 and it aims to increase financial awareness for adults in the low-income **PRUKasih** communities.



SAFE STEPS is a pan-Asian public service initiative that aims to save lives and build more resilient communities.

It provides easy-to-understand educational information on life-threatening issues in the hope of saving lives and building more resilient communities

2019 Impact Summary

1



PRUKasih

- ▲ 41,320 Household access in 35 communities
- ▲ 20,179 households (30,787 individuals) are protected by **PRUKasih** which indicates a 48.8% penetration rate
- ▲ 2,397 claims made consisting of 2,191 accident or illness cases and 206 death cases.
- ▲ RM3.5 mil payout were provided by PAMB;
- ▲ 70% claim utilisation rate
*RM5 million annual claims reserve

2

Adult Financial Education ("FE")

- 1,317 individuals reached in 35 communities across Malaysia
- 13 congregated financial education sessions in collaboration with AKPK and MFPC.

3

Karnival Cha-Ching

- ▲ 5,857 students reached
- ▲ 8 locations
- ▲ 7 states



4

Cha-Ching Curriculum

- 30,471 students reached
- 272 schools represented
- 51 schools visitation
- 551 teachers trained
- 11 training sessions
- 6 states



5

Duit Right

- 2,410 students reached
- 15 schools represented



6

Duit Right Plus

- ▼ 3,738 students reached
- ▼ 102 schools represented
- ▼ 2 states



7

PRUHome

- Remaining 12 children in the beginning of Year 2019 were combined in 1 house and all 12 have been re-homed with their respective guardians and family in Nov 2019.



8

Collaboration

Financial Industry Collective Outreach (“FINCO”)

- Involvement of PAMB CEO, Chief Brand Officer & Head of Corporate Responsibility as FINCO Board of Directors and Steering Committee.
- Impacted 1,800 students from 52 schools through Karnival Kewangan Terengganu & mentored 21 students through FINCO’s Online Mentoring sessions.

Agensi Kaunseling & Pengurusan Kredit (“AKPK”)

- Impacted 308 adults through 5 congregated Adult Financial Education sessions.

Malaysian Financial Planning Council (“MFPC”)

- Impacted 70 adults through 1 congregated Adult Financial Education session.



9

Disaster Preparedness & Recovery

- ▶ Launched Safe Steps Kids in July 2019 in partnership with International Federation of Red Cross and Red Crescent Societies (“IFRC”), and Cartoon Network.
- ▶ Consists of 3 topics of various life-threatening situations, each presented by Cartoon Network’s characters.



Financial Protection

What is



PRUKasih is a sponsored financial protection plan for the urban low-income households in Malaysia. It was birthed in 2011 as a result of a strategic partnership between PAMB and GG.

PRUKasih members from the participating communities are eligible to receive temporary financial relief in the event that the main breadwinner is unable to generate income due to accident, illnesses or death.

Affected beneficiaries are eligible for food vouchers and housing allowances while affected families of deceased beneficiaries will be provided with one-off funeral expenses on top of food and housing allowance for a maximum of one year.



At A Glance

- 41,320 household access
- 35 communities
- 20,179 households covered by **PRUKasih**
- 30,787 **PRUKasih** members
 - 6,782 new members in 2019
- 48.8% penetration rate

Claims Disbursement

- ▼ RM3.5 million disbursed in 2019 throughout the year
- ▼ 70.0% claims utilisation rate
 - Annual claims reserve are RM5 million
- ▼ 2,397 claims made in 2019

Claims Profile



Claims Type
Death: 206 Cases(8%)
Accident/Illnesses: 2,191 Cases (92%)



Claims Payout
Death: RM1.9 million(54%)
Accident/Illnesses: RM1.5 million (46%)

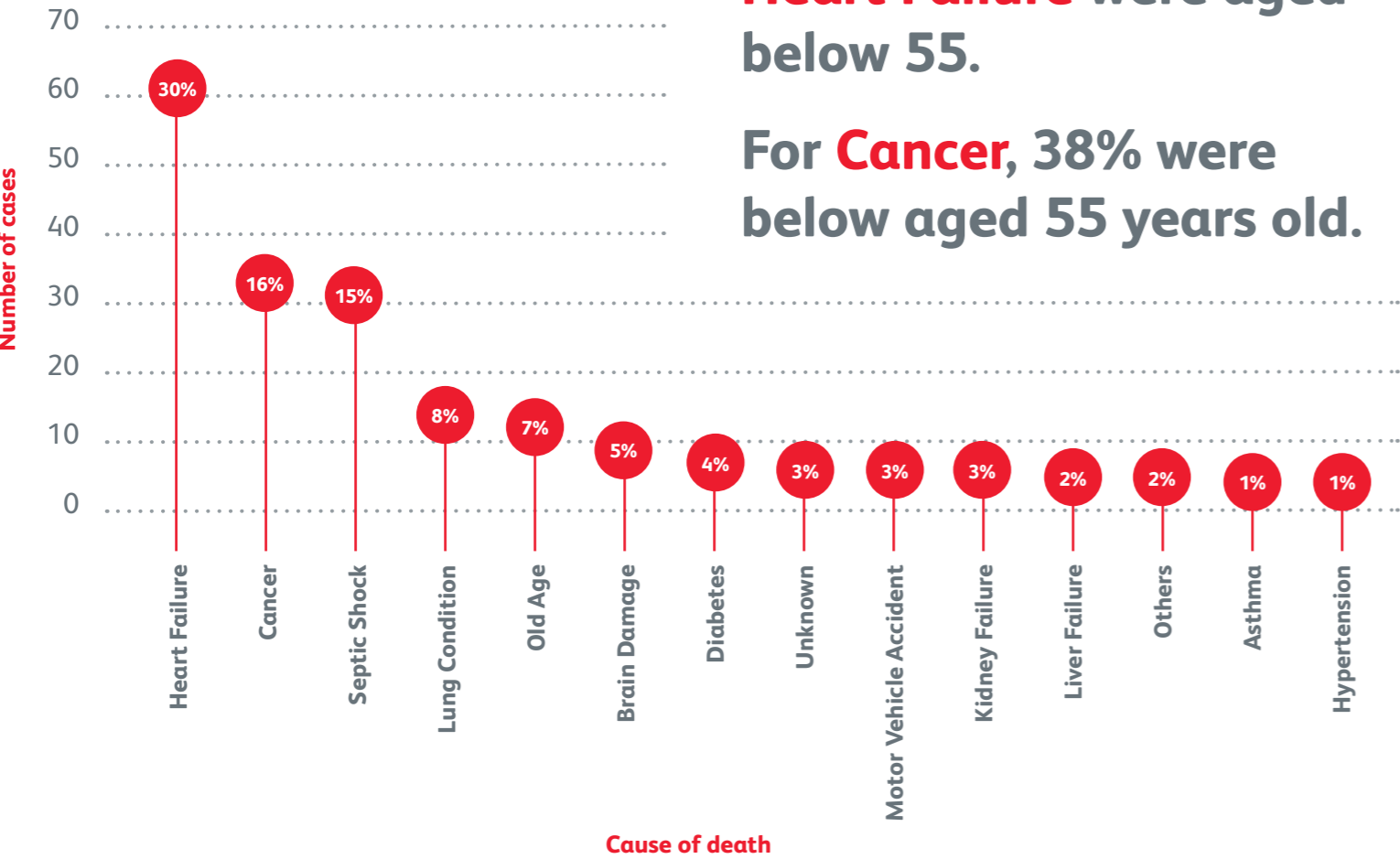
2019 Death Cases

Top 3 causes of death:

- Heart failure (30%)
- Cancer (16%)
- Septic shock (15%)

42% of deaths due to Heart Failure were aged below 55.

For Cancer, 38% were below aged 55 years old.



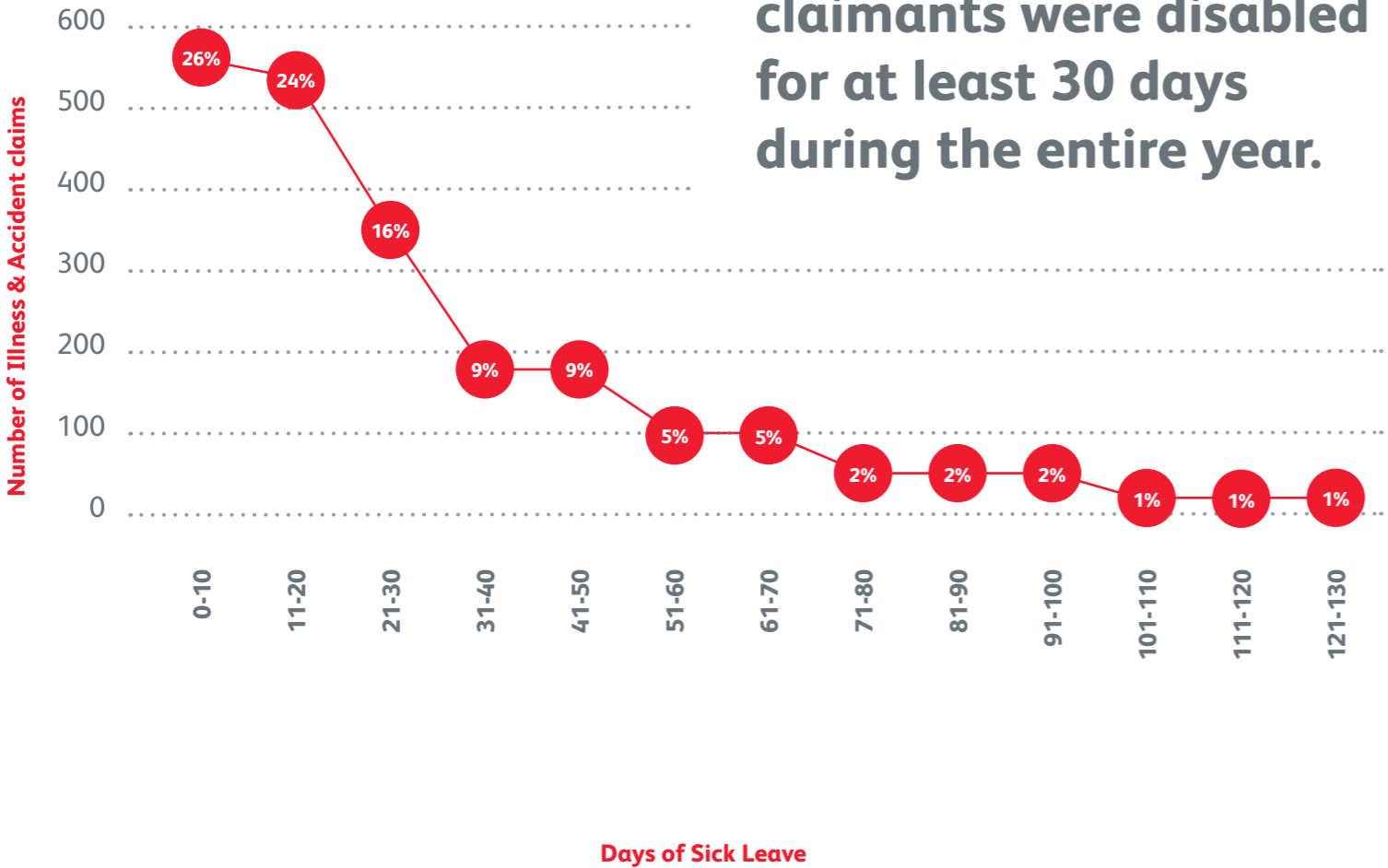
Age Range of Deceased Members

- Key cause of death for majority of deceased aged between 55-65 years old is related to a heart condition (22 cases) followed by cancer (11 cases).




Number of Days Claimants Were on Medical Leave

53% of the 1,239 claimants were disabled for at least 30 days during the entire year.




Key Highlights




Launched 2 new communities in early 2019 which extended our reach to an additional 3,414 households:


- PPR Seri Semarak: 1,580 households
- PPR Intan Baiduri: 1,834 households



Launched Adult Financial Education (“FE”) program; piloted to 1,317 individuals. This was in collaboration with Malaysian Financial Planning Council (“MFPC”) and Agensi Kaunseling & Pengurusan Kredit (“AKPK”) in conducting the congregated sessions.




Improvement of claims process by shortening the claims disbursement duration from 1 month to 1.5 weeks despite the increased volume of claims.



Increased awareness of PRUKasih shown by 5.8% growth in penetration rate and an increase of 55.6% in claims cases from Year 2018.

- Average of 196 claims made monthly,
- This indicates that more families are protected via PRUKasih; proving it is a great need among the B40 communities with the increased claims.



Impact measurement results and data collected over the years of running PRUKasih has allowed PAMB to share meaningful information and trends with various stakeholders.

- B40 profile and claims trend identified

NGO Partners & Our Community Volunteers

The extensive reach and efforts of PRUKasih is only possible with its current two distribution models:

- ▶ Partnering with NGOs that serves as distributors for **PRUKasih**
- ▶ Empowering community volunteers that serve as PRUKasih ambassadors and agents

Our NGO Partners - Distributors

Our NGO partners consist of various organizations with the same passion to bring positive life transformation to the underserved communities in Malaysia.

The ongoing collaboration with these partners ranging from 2 – 9 years have provided much added value to **PRUKasih** through on-ground support and knowledge sharing.



MALAYSIAN CARE



Distributor day

An annual gathering with our NGO partners which also acts as a platform to network, appreciate and share **PRUKasih**'s direction for the following year.

14 Nov
2019

11 NGO
partners

40
attendees
from our
NGO
partners

Theme: Rebuilding Together

PRUKasih has been a pillar of support to rebuild lives and families in the community. To build a strong 'house' or a community, this program has been successful thanks to the combined efforts of all 11 NGO partners, who has been our diligent 'builders' of the **PRUKasih** community.

The agenda of the day was crafted out according to the theme.





Distributor Day - Coffee Talk

A forum from 3 of our distributors (i.e. Love Cheras, CTI and GVCA) shared about their experience on-ground, challenges and **PRUKasih** strategies in the past years.

“Nothing compares to building relationships in the community”

Pauline, Love Cheras on her highlight of the year with **PRUKasih**

“One of the most rewarding moments in PRUKasih is the opportunity to be with them through their difficulty. They serve me as a reminder why I keep serving the community.”

Mun Yan, GVCA on what keeps her going for the past 3 years in **PRUKasih**

Distributor Day - Awards Recognition

The Distributor Day also provides PAMB the opportunity to acknowledge and recognise the efforts put in by the distributors throughout the year.

The categories are as follows:

■ MOST IMPACTFUL STORY awarded to Community Transformation Initiative

*Submission by various distributors on the most impactful stories observed through their point-of-view in the **PRUKasih** program.*

“R is a single mother who had a motorcycle accident and fractured her hand. She was unable to work to support her family and had exhausted her savings to pay her daughter’s higher education fees. R and her daughter decided to make packed food to sell to her daughter’s friends and school-mates.

This crisis prompted them to innovate other sustainable livelihood opportunities, using the **PRUKasih** claim money as a start-up capital, to generate more sustainable income for the whole family. The **PRUKasih** financial education has helped R and her daughter, who is learning financial planning and business skills. Through **PRUKasih**, we see the impact to engage and empower families, to instill hope, one step further to bring the family out of poverty.”

■ BEST REPORTING AWARD awarded to Community Transformation Initiative

*Submission of monthly **PRUKasih** report in the most timely and accurate manner*

■ EXCELLENCE AWARD awarded to Pusat Bantuan Sentul

*The highest score attained by distributor in fulfilling all the performance indicators required as a **PRUKasih** distributor in 2019.*



Our Community Volunteers

These 27 community volunteers from 8 locations were carefully selected over the years as they represent **PRUKasih** in their respective communities.

This distribution model which began in 2017 proved to be a successful solution as these volunteers are well-aware of the needs and the current events of their fellow neighbours.

Why This Model?

- ▲ Majority of them are homemakers with no income; **PRUKasih** is now able to provide job opportunities to an additional 26 families and are protected with **PRUKasih**.
- ▲ Increase of skill sets through the trainings and exposure provided by PAMB.
- ▲ Expanded network and reach by working with different communities.

Community Volunteer Day

An annual gathering with our community volunteers and their families to recognise and appreciate their efforts made throughout the year.

This year, the participants together with their spouses and adult children were equipped with a FAMtime Bersama workshop to improve their awareness of love languages and communication skills

- ▲ 30 Nov – 1 Dec 19
- ▲ 26 attendees with their families
- ▲ Bayou Lagoon Park Resort, Malacca

Award Recognition

PAMB believes in acknowledging and appreciating efforts put in especially by these group of community volunteers in bringing **PRUKasih** to greater heights.

These awards were presented in the company of their spouses and children; a simple but meaningful act of showing their families how these volunteers have been actively making positive life transformations in their respective neighbourhoods.





Anugerah Cenderawasih

Awarded to the top 5 community volunteers as the top performers in fulfilling their responsibilities in the areas of recruitment, claims, conducting financial education and submission of report accurately and timely.

- Noor Aini binti Hassim, PPR Kampung Baru Air Panas ("KBAP")
- Ruzita binti Abdul Hamid ("KBAP")
- Sofia Oktiyanti binti Djasmee ("KBAP")
- Normala binti Shahrudin ("KBAP")
- Arbaayah Binti Awang, PPR Desa Tun Razak ("DTR")



Anugerah Cempaka

Awarded to the top 2 communities who displayed the strongest teamwork and "muhibbah" spirit by constantly supporting each other through the **PRUKasih** activities e.g. collecting recruitment forms on behalf and ensuring **PRUKasih** members are supported in all blocks.

- PPR Taman Mulia, Kuala Lumpur
- PPR Taman Cendana, Johor

Adult Financial Education

Adult financial education (“Adult FE”) is a financial literacy program launched in 2019 aimed to assist **PRUKasih** claimants to understand the importance of money management in their daily activities.

Collaboration

PAMB believes in the power of collaboration for greater success.

By working with experts in their industries, PAMB has partnered with AKPK & MFPC by engaging them as trainers in the congregated sessions.



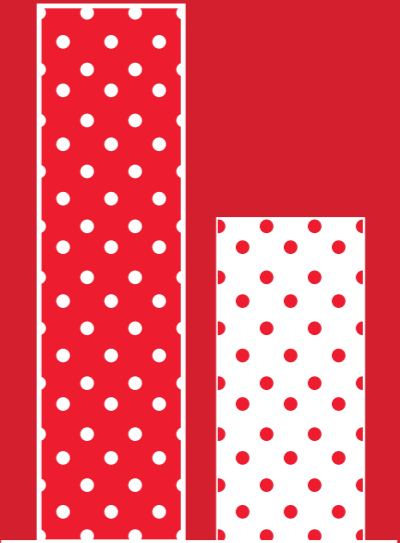
METHOD AND REACH

Adult FE runs in two ways:

TOTAL
1,317
Individuals

710
Individuals

607
Individuals



INDIVIDUALS

- This is targeted specifically for **PRUKasih** claimants. The sessions are conducted 1-on-1 when claims are disbursed.
- Focuses on 5 financial literacy topics:
 - Needs vs Wants
 - Money Management
 - Savings
 - Debt Management
 - Financial Protection
- Aimed to equip claimants with knowledge tools to cope with new life transition

CONGREGATED

- A 2-hour financial literacy session of approximately 40-80 individuals conducted by trainers from AKPK & MFPC
- Aimed to reach a wider audience in **PRUKasih** communities with basic financial knowledge.
- Registration is open to all residents of **PRUKasih** communities.



Financial Education

What is Cha-Ching Curriculum?

Cha-Ching Curriculum (“CCC”) is a teacher-driven program where we empower and equip teachers with financial education knowledge to teach the students through a variety of hands-on activities.

In Malaysia, CCC is targeted to students aged 11 who are currently studying in Primary 5.

CCC is being implemented in 8 countries in the Asia Pacific region – Malaysia, Philippines, Indonesia, Hong Kong, Thailand, Vietnam, Cambodia and Taiwan, with a total reach of more than 100,000 students annually.

With the collaboration of Junior Achievement Malaysia (“JAM”) and GG, CCC was implemented in the following 6 states in 2019:



WP Putrajaya, WP Kuala Lumpur, Perak, Pulau Pinang, Sabah & Sarawak

Outcome & Impact:

Methodology:

Students are required to complete the pre and post assessment with same questions in order to identify an increase in knowledge and awareness in financial education (CCC). They are assessed on 5 knowledge questions which ties back to the 4 money management concept – Earn, Save, Spend & Donate.

Fun Fact From The Students:

- ▲ **90%** reported that the curriculum made school more interesting.
- ▲ **91%** reported that the curriculum taught them how to manage their money.
- ▲ **57%** of students have not received any sort of money-management class before.
- ▲ **Sabah records the highest improvement** from the assessment among all states by **7%**.
- ▲ The **highest increase of knowledge** from **one question is 11%**, where students are now able to understand the different functions of money other than spending.
- ▲ Cumulatively, there is an **average 3% increase in money-management concept knowledge** after attending CCC.

KARNIVAL CHA-CHING

Karnival Cha-Ching (“KCC”) is a 2-hour carnival with the aim of educating primary school children the fundamental money management concepts in a fun and engaging manner.

Since the start of 2019, KCC has evolved to become an exclusive reward for CCC competition state winners. Only 1 school per state is selected to run KCC for the entire state!

- ▶ 5,857 students
- ▶ 8 locations
- ▶ 7 states (1 new state – Sarawak in 2019)



CHA-CHING EDUCATOR’S CONFERENCE (“CCEC”)

- 230 teachers from 6 states including Sarawak attended CCEC for the first time. They were educators involved in running CCC in Year 2018.
- CCEC is aimed to engage and foster a closer networking relationship among teachers and to inspire them in the importance of financial education.
- A competition on money management presentation was held concurrently for CCC state winners.



CHA-CHING SUMMARY HIGHLIGHTS 2019

KARNIVAL KEWANGAN TERENGGANU

- Collaboration with Bank Negara Malaysia (BNM) & FINCO reached out to 1,800 students in 2 days

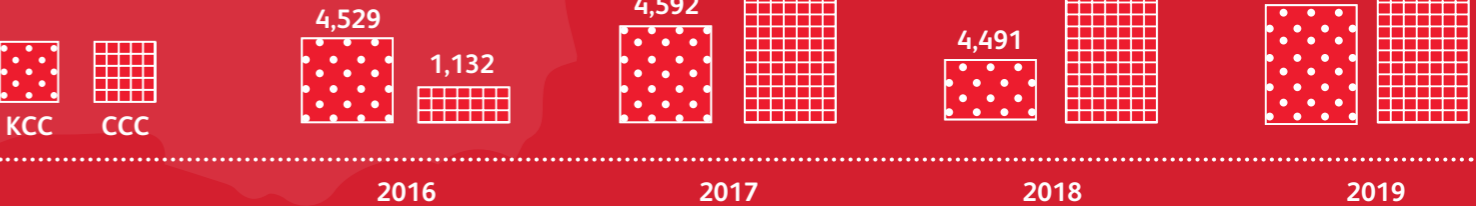


CCC IN SABAH

- Extended our financial education footprints in Sabah via 5 districts.
- 37 schools from Kota Kinabalu, Tuaran, Penampang, Putatan, Tamparuli



STUDENTS REACHED ACROSS THE YEARS



CCC's JOURNEY THROUGHOUT THE YEAR

01 / Feb-Mar

Training Of Teachers

“Training-of-teachers” (“TOT”) is a 1-day workshop aimed to equip teachers (*Primary 5 English teachers*) to conduct CCC effectively in their respective classes.

- ▶ 551 teachers trained
- ▶ 11 workshop sessions
- ▶ 272 schools represented

Program Feedback From Teacher:

- ▶ 93.2% are confident in running the program
- ▶ 94% believed that financial education can help benefit the students
- ▶ 94.5% would recommend this program to others
- ▶ 89% would want to participate in the CCC program again



“*Involve more schools, think of our young ones for a better future!*”

Cikgu Debbie

02 / Mar-Jul

School Visitations

Teachers trained will return to respective schools to conduct CCC. The CR team and its collaboration partners will then visit the selected schools chosen by random sampling to witness the program delivery of CCC and to offer support and guidance where necessary.

The visitations are also necessary to get feedback so that future improvements of program can be made.

Among the **51 schools** visited, feedback and observations noted are:

- ▶ Teachers were welcoming towards the team as they received additional support and guidance.
- ▶ Students were thoroughly engaged in the lessons; enjoyed the activities.
- ▶ Some students required translation assistance so more time is taken to ensure those students understand the lesson and content.



03 / Aug-Oct

Cha-Ching Comic Competition

An annual competition is opened to participating CCC students to reiterate their learning of financial education through CCC.

In year 2019, a comic competition is held whereby 4 students in a group will have to create a comic containing a maximum of 10 scenes or comic panels.

- 24 schools participated
- 203 students participated
- 73 submissions received
- 6 state winners – Overall champion to be determined in Year 2020.



04

Stories Beyond Curriculum



Encourage To Inspire

She was encouraged that her school was selected again for the second year. She inspired her students to **organize a mini bazaar** in the school hall to help students in need.



Dreams That Inspire

He was **inspired to save for a dream holiday by using the CCC money box**. Amazingly, he was able to go for his dream holiday! He shared his story with his students in hopes of being an example to encourage and motivate them to keep saving towards their goals.



All Out Journey

She was inspired to do a full CCC experiential learning for her students. She organized a mini class bazaar, purchase some daily necessities and embarked on a 3km trek and river crossing with her students into a remote village to give aid to a family in need.



What is



Duit Right (“DR”) is an award winning financial education program designed for youths; empowering them to make positive financial decisions through the understanding of these money management concepts :

**EARN, SAVE, SPEND
& DONATE.**

How Duit Right is run:

- 2-hour interactive and experiential learning session
- Trainers & 10 volunteer-based facilitators
- Maximum 100 students per session

Our Reach:

- 2,410 students reached
- 15 schools

Outcome & Impact

Methodology:
Students are required to complete the pre and post assessment with the same questions with the intention to identify whether there is an increase of knowledge and awareness in financial education. They are assessed on 5 knowledge questions which ties back to the 4 money management concept – Earn, Save, Spend & Donate.

Increase of knowledge

- **31%** know how to manage their money better.
- **29%** offer help to those in need.
- **24%** in recognising the importance of hard work to achieve success.



What is



Launched in 2019, Duit Right ("DRP") is an extended version of the Duit Right program which introduces 7 money management concepts: Earn, Save, Spend, Donate, Investment, Insurance and Debt.

DRP features Kawenga, an in-house developed board game created to help students learn and apply the 7 money management concepts in a fun and experiential manner.

How Duit Right Plus is run:

- ▲ A co-curricular club-based program for teachers to conduct in their respective schools.
- ▲ 40 students per club

Our Reach:

- ▲ 3,738 students reached
- ▲ 20 clubs involved
- ▲ 102 schools
- ▲ 2 states



DUIT RIGHT SUMMARY HIGHLIGHTS 2019

Duit Right Plus Launched!

- ▲ Piloted DRP in 2 states in partnership with JA Malaysia

Duit Right in High Needs Schools

- ▲ Open doors to Sekolah Henry Gurney, orang asli and rural schools.



DRP's ROAD MAP

01

/ Mar-Apr

Training Of Teachers

“Training-of-teachers” (“TOT”) is a 1-day workshop aimed at equipping the teachers involved to conduct DRP effectively in their respective clubs using the Kawenga board game.

- ▶ 225 teachers trained
- ▶ 4 workshop sessions
- ▶ 120 schools represented in 2 states

Program Feedback from Teachers:

- ▶ More than 95% teachers indicated they were satisfied in the areas of:
 - Clear guidelines and explanation provided by trainers
 - Engaging and hands-on activities
 - Time management



02

/ May-Oct

School Visitations & Kawenga Sessions

Similar to CCC, 22 school visitations were conducted to ensure sufficient support and guidance were given to the teachers, especially those running DRP for the very first time.

The Kawenga board game was also utilised during the sessions and the students were immersed in the hands-on activities throughout!

03

/ Jul-Oct

**“Duit Together”
Competition**

Duit Together is a video competition among the participating students where they create a video, sharing how they Duit Right financially, relating to at least one of the 7 fundamental money management concepts.

- ▶ 14 submissions received
- ▶ 6 schools involved
- ▶ 3 winning teams



04

**Outcome &
Impact**

Increase of Knowledge:

- ▶ 34% in understanding how compound interest works in relation to savings and debt.
- ▶ 33% in the understanding of “compounding interest”
- ▶ 32% in understanding how to change money currencies
- ▶ 25% in explaining the traits of success.



Disaster Preparedness & Recovery

Officially launched on 5th July 2019, SAFE STEPS KIDS is a multi-platform public service program created by Prudence Foundation, in partnership with International Federation of Red Cross and Red Crescent Societies (“IFRC”), and Cartoon Network.

The program focuses on providing life-saving information to children via a series of entertaining videos and education materials featuring beloved Cartoon Network characters. SAFE STEPS KIDS aims to save millions of lives in the region by educating children from a young age, helping to create a future generation that is well-prepared and resilient to life-threatening situations.

Topics
SAFE STEPS KIDS covers three life-threatening situations, each presented by Cartoon Network’s characters in a child-friendly, relatable and easy-to-understand manner:

DISASTERS by The Powerpuff Girls
Topics covered: Fire, Flood, Typhoon and Earthquake

FIRST AID by We Bare Bears
Topics covered: Choking, Broken Bones, Burns, and Wound/Severe Bleeding

ROAD SAFETY by The Amazing World of Gumball
Topics covered: Seatbelt, Helmet, Pedestrian and Distracted Driving



A Multi-Platform Program

SAFE STEPS Kids uses multiple platforms including on-air cartoon videos, infographics, an informative website and print material that can be shared through community-based activities and partnerships. Core to the program is a series of 50 seconds public service announcement (“PSA”) educational videos produced jointly by Prudence Foundation and Cartoon Network, with all messages approved by IFRC.

The educational messages and videos are available. Visitors to the website can access all materials for free so it can be downloaded for further dissemination in local communities.

SAFE STEPS Kids builds upon the successful SAFE STEPS programs launched by Prudence Foundation in 2014, with the aim to promote awareness of life-threatening issues in the hope of saving lives and building more resilient communities.



PRUHome

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

2019

Our final year – Arts and craft to appreciate **PRUHome's** journey

2019

The parents were given 10 months' prior notice and the necessary arrangements i.e. accommodation and new school admissions were finalised by September 2019.

The children returned to their families in November 2019 with unused furniture and ownership of assets transferred to PAMB property team.

Appreciation Note

We would like to extend our appreciation to all parties involved (i.e. PAMB management, volunteers, caregivers and donors) over the years for your contribution and love.



Our Superheroes

Big Hearts; Willing Hands

They are the driving force behind every initiative that the CR team has launched in the past 7 years. The magnitude and scale of today's success can only be achieved by these volunteers all over Malaysia.



volunteer

/ˌvælənˈtɪr/
agent of change



729 unique volunteers
mobilised in 2019 alone
through the various programs

Did you know?

20% of PAMB staff have participated in at least one volunteering program throughout the year!

The spirit of volunteerism is strongly portrayed by PAMB's top management as 7 of them have gone on-ground for at least one CR program.

7,398 hours invested in
providing access to financial
protection and education
to our CR's beneficiaries
nationwide.

Did you know?

On average, each volunteer has contributed 10.1 hours throughout the year. This has been a consistent record over the past 6 years since we began our CR journey in PAMB!



Our Superhero Volunteers

Volunteer Engagement - What have they been up to?

Dialogue in the Dark

-  6th Sept 2019
-  27 volunteers
-  Dialogue in the Dark Malaysia, Kuala Lumpur

Dialogue in the Dark is an experiential learning centre led by visually impaired facilitators that challenges its participants to see the world from their point of view.

The 2-hour team-building session was aimed at drawing out service learning lessons through the obstacles in pitch darkness and to relate their experience into their working and volunteering environment.

“48% of participants shared that obstacles in the session were more manageable with encouragement from the team”

Participants sharing in relation to the road blocks in the session and how this principle can be done during their on-ground volunteering experience.



Volunteers’ Appreciation Dinner

-  22nd June 2019
-  70 volunteers
-  One World Hotel, Petaling Jaya

An annual appreciation program to acknowledge and recognise the **PRU**Volunteers for their contribution towards PAMB CR programs in 2018.

Theme: Superheroes
The acknowledgement given to every **PRU**Volunteer who has dedicated their time and effort in ensuring the best service is given to the beneficiaries during their respective on-ground experience.

Volunteer of the Year (2018) Award
Awarded based on the volunteer hours committed, displayed leadership qualities and being role models to the other volunteers.

- ▶ Goh Pey Lin
- ▶ Noor Azam Mohamad
- ▶ Yvonne Tan



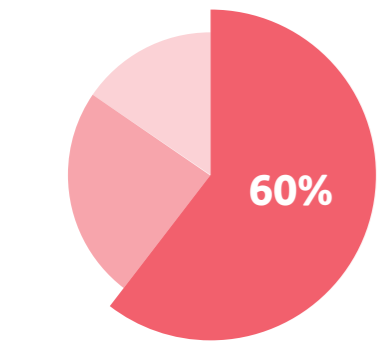
Key Findings & Highlights

In 2019, we ask the volunteers on what they have learned about themselves through the programs

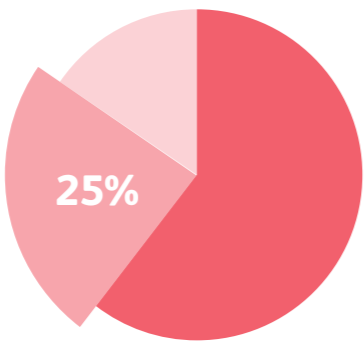
131 shared their insights with us

The volunteer feedback received were categorised into:

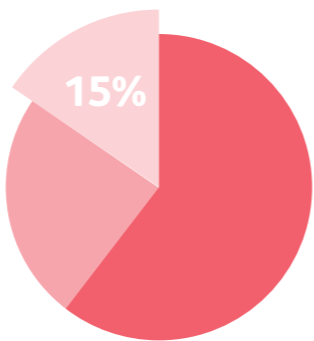
- Social Skills
- Personal Skills
- Knowledge-based Skills



Social skills
Volunteers developed better interpersonal skills and understanding towards the community and children



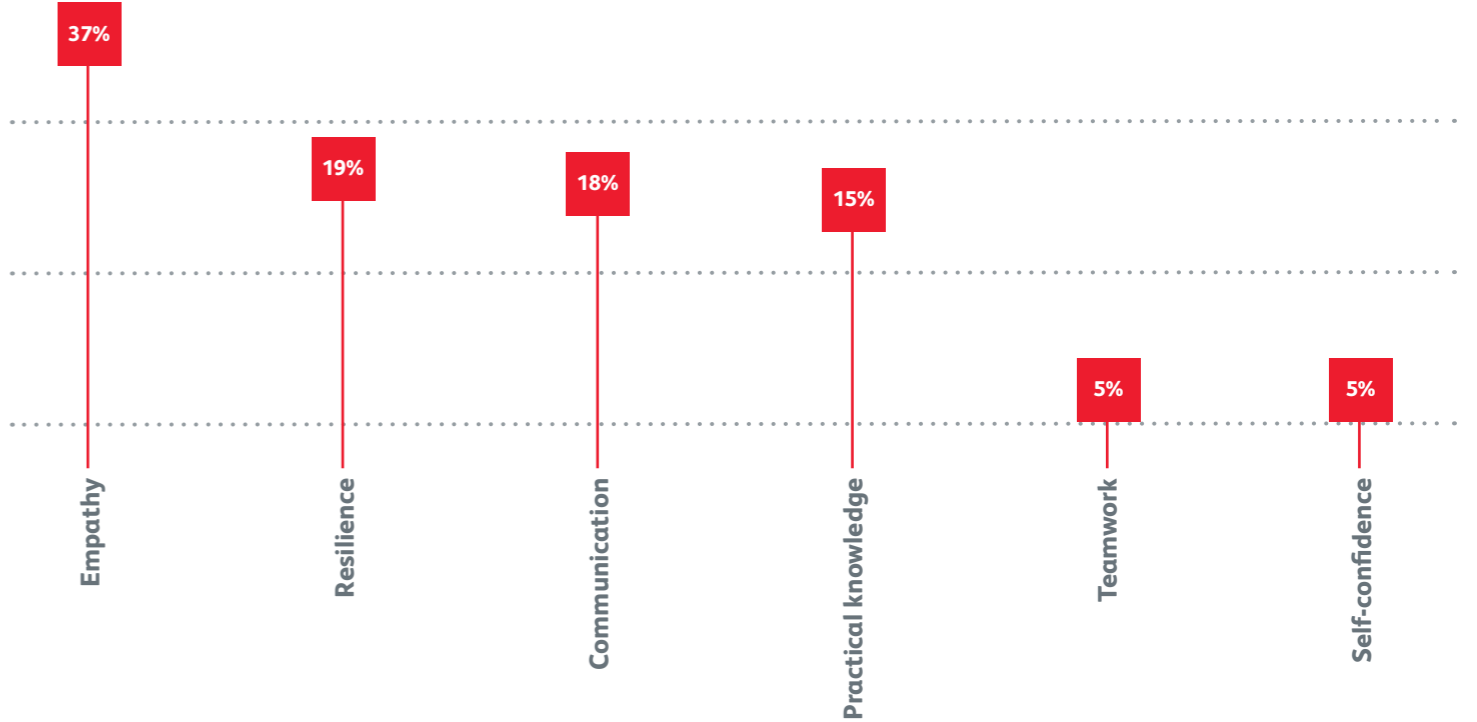
Personal skills
Volunteers have more confidence and are able to adapt well to changes



Knowledge-based skills
Volunteers gain new knowledge through the experience

Among the 131 feedbacks, our volunteers learned about:

- Empathy 49 volunteers have a better understanding of the communities and children. They volunteer to give back to society.
- Resilience 25 volunteers have learned about patience and not to give up easily due to rejection.
- Communication 23 volunteers learned to listen and communicate with different age groups.
- Practical knowledge 20 volunteers developed skills such as program coordination and some even took home financial knowledge through our programs.
- Teamwork 7 volunteers learned to work and collaborate as a team.
- Self-confidence 7 volunteers have more courage towards their own abilities in the programs.



On-ground Volunteer Stories

A Rainbow On A Rainy Day

It was a rainy day in one of our KCC sessions in SK Wangsa Melawati. As the canopies were placed separately from the school building, both students and volunteers were stranded under the canopies where KCC was held.

The volunteers decided to go the extra mile by transporting the students using a small canopy, so that they were able to resume their classes on time. It took the volunteers more than 15 rounds to ferry the students back to the school building safely but it was all worth it.

Other volunteers including the Chief Customer & Marketing Officer and Chief Brand Officer made it an even more enriching experience by cheering the students on as they ensured the children could redeem the KCC merchandise before heading back.

The volunteers were all soaked by the end of the day, but nothing could beats seeing the smile on the faces of these precious students! It was definitely a first for the volunteers: even a rainy day could not stop the volunteers from giving their best.

Experiences on ground:

Inspiring encounter with a high-spirited disabled man

“I met this cheerful man in his wheelchair who accompanied his wife to sign up for **PRUKasih**. He told us that they didn’t need to be given priority treatment due to his condition. Many of us desire that privilege given to us but *he has taught me that despite his circumstances, he was able to exhibit selflessness and respect for others.*

PRUKasih Launch Seri Semarak
Volunteered in Feb 19

My role was to help them UNDERSTAND the importance of PRUKasih

“The community were very aware of the **PRUKasih** program, but *they lack the understanding of why financial protection is so crucial.* We, as volunteers have the role to equip the community with the right information so they fully understand the importance of **PRUKasih** and financial protection.

PRUKasih Recruitment
Volunteered in Sept 19



**Honoured
to be part of
#PRUVolunteer
as a first-timer!**

"I was a facilitator and was pleasantly surprised to be mentoring these students who are clever, energetic and talented. I'm proud that I can contribute back to the society. Was especially touched when one of the students told me – "Sir, saya akan ambil SPM tidak lama lagi. Doakan saya ya." I wished her all the best"

Duit Right
Volunteered in Oct 19

**If at first you don't
succeed – try, try
and try again.**

"This experience was a first for most of the children and it was not surprising that many of them failed the first time in playing the booth games. However, they displayed their never-give-up spirit and just kept trying, with better results each time! We, as adults have to learn this life lesson too – to try harder from each failure and things will get better!"

Karnival Cha-Ching
Volunteered in May 19



Awards & Philanthropy

CSR Malaysia Awards 2019 Financial Protection & Financial Education Award

This was organized by CSR Malaysia Publication to honour outstanding corporations in Malaysia that have excelled in the role of change agents in the socio-economic transformation of Malaysia.

PAMB was recognised for its efforts through its flagship programs i.e. **PRUKasih**, Duit Right & Cha-Ching based on the criteria of clear purpose and goals, impact measurement and team governance.

Insurance Asia Awards 2019 CSR Initiative of The Year

The Insurance Asia Awards is a prestigious event that recognizes the best of the best insurers in Asia Pacific. The program aims to honour insurance firms that successfully navigate around various market challenges whilst keeping clients satisfied and maintaining fruitful revenue.

PAMB was awarded "CSR Initiative of the Year" award; recognised for the impact and sustainability of the programs (**PRUKasih**, Duit Right & Cha-Ching) and the holistic approach in providing volunteering opportunities to its employees.



Corporate Philanthropy

Corporate philanthropy functions as an extension of PAMB’s corporate responsibility philosophy where a part of its resources are channeled to causes and needs across the nation other than its in-house efforts.

These initiatives allowed PAMB to connect with a wider group of beneficiaries and foster stronger collaboration efforts with other NGOs and community welfare organizations.

In 2019, the spirit of corporate philanthropy has been evidently shown by PAMB staff where 1 ton of food was raised within a week for the underserved communities!

	Cause
	Organization
	Amount (RM)



- Donation of 720 stationery sets for Hari Raya Buka Puasa
- Life Insurance Assurance of Malaysia (LIAM)
- n.a.



- Shirt Donations
 - Pusat Jagaan Titian OKU Nur
 - n.a.
-
- Donated 11,000 sets of collaterals (information cards, brochures and posters)
 - Malaysian RC Youth Group
 - n.a.



- Donation of 1,655 stationery sets
- Lighthouse Children Welfare Home, GG & PRUHome
- n.a.



- Donation of furniture & equipment - TV (1 unit), Toaster (2 units), Microwave (3 units), Fridge (3 units), Sofa (2 units)
- Persatuan Pusat Kebajikan Destiny, Rainbow of Love School, GG, Lighthouse Children Welfare Home & **PRUKasih** Members
- n.a.







- Raised more than 1 ton of food i.e. 2,135 food packs by PAMB staff in a week
- Collaboration with Lost Food Project
- n.a.



- Giving contribution
- National Cancer Society of Malaysia
- RM 10,000

Our Beneficiaries PRUKasih

Klang Valley

-  **Hope Worldwide Malaysia**
 - PA Seri Perak
-  **Beautiful Gate Foundation for the Disabled**
-  **Community Transformation Initiative Berhad**
 - PPR Kota Damansara Seksyen 8
-  **Great Vision Charity Association**
 - PPR Pantai Ria
-  **Malaysian CARE**
 - Flat Danau Kota
-  **New Life Community Centre**
 - PPR Kg Muhibbah 1&2
-  **Pusat Bantuan Sentul**
 - PPR Batu Muda

Yayasan Generasi Gemilang

- PPR Beringin
- PPR Taman Putra Damai
- PPR Sri Pantai
- PA Sri Pahang

Love Cheras Care Services Sdn Bhd

- 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

 Penang

 Klang Valley

Johor



Sarawak

Communities led by Community leaders (Klang Valley)

- PA Desa Rejang
- PPR Desa Tun Razak
- PPR Taman Mulia
- Taman Prima Selayang
- PPR Intan Baiduri
- PPR Seri Semarak
- PPR Kg Baru Air Panas

 Penang


-  **House of Hope**
 - Flat Padang Tembak


 Johor

-  **PPR Taman Cendana**

 Sarawak

-  **Yayasan Salam Malaysia**
 - PPR Taman Dahlia

Indicators:
 = Distributor

 = Communities they hold

PRUKasih Community Data

Communities	No. of households (Units)
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	1,264
PA Seri Perak	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
Total :	41,320

Our Beneficiaries Financial Education

Schools reached via Financial Education



Semenanjung - South

 **Kuala Lumpur**

- | | | |
|--|-----------------------------------|----------------------------------|
| 1. SJKC Choong Wen | 27. SK Pengkalan Tentera Darat | 53. SMK Batu Muda |
| 2. SJKC Kung Min | 28. SK Puteri Pandan 1 | 54. SMK Cheras |
| 3. SJKC La Salle | 29. SK Salak South | 55. SMK Confucian |
| 4. SJKC Wangsa Maju | 30. SK Sentul Utama | 56. SMK Dato' Ibrahim Yaacob |
| 5. SJKT Kampung Pandan | 31. SK Seri Anggerik | 57. SMK Desa Perdana |
| 6. SJKT Ladang Bukit Jalil | 32. SK Seri Bintang Utara | 58. SMK Desa Tun Hussein Onn |
| 7. SJKT Saraswathy | 33. SK Seri Delima | 59. SMK Dharma |
| 8. SK Alam Damai | 34. Sk Seri Indah | 60. SMK Jalan Ipoh |
| 9. SK Au Keramat | 35. SK St Mary | 61. SMK Jinjang |
| 10. SK Bandar Tasik Selatan | 36. SK Sungai Besi 1 | 62. SMK Kepong Baru |
| 11. SK Bandar Tun Razak (1) | 37. SK Taman Koperasi Polis | 63. SMK Keramat Wangsa |
| 12. SK Bangsar | 38. SK Wangsa Jaya | 64. SMK Maxwell |
| 13. SK Batu Empat (1) Jalan Ipoh | 39. SK Wangsa Maju Seksyen 1 | 65. SMK Menjalara |
| 14. SK Bukit Pantai | 40. SK Wangsa Maju Zon R10 | 66. SMK Orkid Desa |
| 15. SK Convent Jalan Peel | 41. SK Wangsa Melawati | 67. SMK Pusat Bandar Puchong (1) |
| 16. SK Convent Sentul 1 | 42. SM Sains Selangor | 68. SMK Puteri Ampang |
| 17. SK Convent Sentul 2 | 43. SM Sains Tahfiz | 69. SMK Puteri Titiwangsa |
| 18. SK Danau Kota | 44. SMA Kuala Lumpur | 70. SMK Puteri Wilayah |
| 19. SK Desa Setapak | 45. SMJK Chong Hwa | 71. SMK Raja Abdullah |
| 20. SK Desa Tasik | 46. SMK (P) Bandaraya | 72. SMK Raja Mahadi |
| 21. SK Desa Tun Hussein Onn | 47. SMK (P) Pudu | 73. SMK Segambut Jaya |
| 22. SK Jalan Kuantan 1 | 48. SMK Alam Damai | 74. SMK Sek 5 Wangsa Maju |
| 23. SK Kampung Selayang | 49. SMK Aminuddin Baki | 75. SMK Seri Hartamas |
| 24. SK Kiaramas | 50. SMK Bandar Baru Sentul | 76. SMK Seri Saujana |
| 25. SK Menjalara | 51. SMK Bandar Baru Seri Petaling | 77. SMK Seri Sentosa |
| 26. SK Methodist (L)
Jalan Hang Jebat | 52. SMK Bangsar | 78. SMK Setapak Indah |

 **Selangor**

- 1. SK Bandar Rinching
- 2. SMJK Katholik
- 3. SMK Damansara Jaya
- 4. SMK Tanjung Sepat
- 5. SMK Tropicana

 **Putrajaya**

- 1. SK Putrajaya Presint 11 (1)
- 2. SK Putrajaya Presint 11 (2)
- 3. SK Putrajaya Presint 11 (3)
- 4. SK Putrajaya Presint 14 (1)
- 5. SK Putrajaya Presint 16 (1)
- 6. SK Putrajaya Presint 16 (2)
- 7. SK Putrajaya Presint 17 (1)
- 8. SK Putrajaya Presint 18 (1)
- 9. SK Putrajaya Presint 18 (2)
- 10. SK Putrajaya Presint 5 (1)
- 11. SK Putrajaya Presint 8 (1)
- 12. SK Putrajaya Presint 8 (2)
- 13. SK Putrajaya Presint 9 (1)
- 14. SK Putrajaya Presint 9 (2)

 **Melaka**

- 1. Sekolah Henry Gurney Telok Mas

Semenanjung - North



Penang

- | | | |
|----------------------------------|-----------------------------|-----------------|
| 1. SJKC Chong Kuang | 30. SK Kepala Batas | 59. SK Wellesly |
| 2. SJKC Chong Teik | 31. SK Kuala Muda | |
| 3. SJKC Chung Hwa Confucian (A) | 32. SK Lahar Yooi | |
| 4. SJKC Keng Koon | 33. SK Methodist | |
| 5. SJKC Pai Teik | 34. SK Minden Height | |
| 6. SJKC Peng Bin | 35. SK Mutiara Perdana | |
| 7. SJKT Bukit Mertajam | 36. SK Pauh Jaya | |
| 8. SJKT Subramaniya Barathees | 37. SK Paya Keladi | |
| 9. SK (P) Methodist | 38. SK Penaga | |
| 10. SK Alma Jaya | 39. SK Pengkalan Jaya | |
| 11. SK Ara Rendang | 40. SK Permai Indah | |
| 12. SK Bandar Baru Perda | 41. SK Permatang Damar Laut | |
| 13. SK Bandar Tasek Mutiara | 42. SK Permatang Pauh | |
| 14. SK Batu Feringghi | 43. SK Permatang Tok Kandu | |
| 15. SK Batu Kawan | 44. SK Saujana Indah | |
| 16. SK Batu Lanchang | 45. SK Seberang Jaya 2 | |
| 17. SK Bayan Baru | 46. SK Seri Bayu | |
| 18. SK Bertam Indah | 47. SK Seri Sentosa | |
| 19. SK Bertam Perdana | 48. SK St Xavier | |
| 20. SK Bukit Gambir | 49. SK Sungai Ara | |
| 21. SK Bukit Gelugor | 50. Sk Sungai Batu | |
| 22. SK Convent Bukit Mertajam | 51. SK Sungai Gelugor | |
| 23. SK Convent Green Lane | 52. SK Sungai Nibong | |
| 24. SK Desa Murni | 53. SK Sungai Pinang | |
| 25. Sk Genting | 54. SK Sungai Rambai | |
| 26. SK Jalan Baru | 55. SK Taman Merak | |
| 27. SK Jawi | 56. SK Tasek Gelugor | |
| 28. SK Jelutong Barat | 57. SK Tasek Permai | |
| 29. SK Juara | 58. SK Telok Kumbar | |



Perak

- | | | |
|--------------------------------|------------------------------|-------------------------------|
| 1. Madrasah Idrisah | 28. SK Bandar Behrang 2020 | 56. SK Khir Johari |
| 2. Sekolah Tuanku Abdul Rahman | 29. SK Batu Kurau | 57. SK King Edward VII (1) |
| 3. SJKC Ave Maria Convent | 30. SK Bidor | 58. SK Kota Setia |
| 4. SJKC Bandar Seri Botani | 31. SK Bota Kanan | 59. SK Kuala Kurau Baru |
| 5. SJKC Chung Tack Simee | 32. SK Bukit Jana | 60. SK Long Jaafar Kamunting |
| 6. SJKC Hua Lian 3 Taiping | 33. SK Buntong | 61. SK Matang Gerdu |
| 7. SJKC Min Sin | 34. SK Changkat Jering | 62. SK Methodist ACS Ipoh |
| 8. SJKC New Kopisan | 35. SK Chepor | 63. SK Methodist ACS Sitiawan |
| 9. SJKC Sam Tet | 36. SK Convent Kota Taiping | 64. SK Methodist Parit Buntar |
| 10. SJKC Shing Chung | 37. SK Coronation Park | 65. SK Padang Ampang |
| 11. SJKC Simpang Jalong | 38. SK Dato’ Ahmad Said | 66. SK Padang Changkat |
| 12. SJKC Sin Hwa | Tambahan | 67. SK Pakatan Jaya |
| 13. SJKC Thung Hon Tg Tualang | 39. SK Dato’ Sagor | 68. SK Pangkalan TLDM 2 |
| 14. SJKC Tit Bin | 40. SK Felcra Nasaruddin | 69. SK Pasukan Polis Hutan |
| 15. SJKC Tsung Wah | 41. SK Gopeng Jalan Ilmu | 70. SK Pengkalan |
| 16. SJKC Yeong Seng | 42. SK Haji Dahalan | 71. SK Perpaduan |
| 17. SJKC Ying Sing | 43. SK Haji Hasan | 72. SK Raja Chulan |
| 18. SJKT Changkat | 44. SK Haji Mahmud | 73. SK Raja Muda Musa |
| 19. SJKT Gandhi Memorial | 45. SK Iskandar Perdana | 74. SK Raja Perempuan Muzwin |
| 20. SJKT Kampong Simee | 46. SK Iskandar Shah | K. Kangsar |
| 21. SJKT Klebang | 47. SK Jalan Matang Buluh | 75. SK Rapat Jaya |
| 22. SJKT Maha Ganesa | 48. SK Jalan Pegoh | 76. SK RKT Bersia |
| Viddyasalai | 49. SK Jelapang Jaya | 77. SK Sauk |
| 23. SJKT Mahatma Ghandhi | 50. SK Kampung Boyan | 78. SK Seberang Perak |
| Kalasalai | 51. SK Kampung Gudang | 79. SK Selekoh |
| 24. SJKT Menglembu | 52. SK Kampung Jambu Taiping | 80. SK Seri Ampang |
| 25. SK (P) Methodist Ipoh | 53. SK Kampung Muhibbah | 81. SK Seri Iskandar |
| 26. SK Bagan Pasir | 54. SK Kati | 82. SK Seri Jaya |
| 27. SK Bandar Baru Putera | 55. SK Keroh | 83. SK Seri Kelebang |

- 84. SK Seri Kerian
- 85. SK Seri Langkap
- 86. SK Seri Manjung
- 87. SK Silibin
- 88. SK Simpang Simpang
- 89. SK Siputeh
- 90. SK Slim River
- 91. SK Sri Adika Raja
- 92. SK St Bernadettes Convent
- 93. SK St. Michael
- 94. SK Sultan Abdul Aziz
- 95. SK Sultan Idris 2
- 96. SK Sultan Yusuff
- 97. SK Sungai Lesong
- 98. SK Sungai Rokam
- 99. SK Sungai Siput
- 100. SK Talang
- 101. SK Taman Bersatu
- 102. SK Taman Jana
- 103. SK Taman Palma Kamunting
- 104. SK Tanjong Belanja
- 105. SK Tarcisian Convent
- 106. SK Toh Indera Wangsa Ahmad
- 107. SK Toh Johan Trong
- 108. SK Toh Sajak
- 109. SK Tronoh
- 110. SK Tualang Sekah
- 111. SK Tun Dr. Ismail
- 112. SK Wira Jaya
- 113. SM Raja Dr Nazrin Shah
- 114. SMJK Hua Lian Taiping
- 115. SMJK Sam Tet
- 116. SMJK Yuk Choy
- 117. SMK Agama Slim River

- 118. SMK Al Ulum Al Syari’ah
- 119. SMK Anderson
- 120. SMK Ave Maria Convent
- 121. SMK Batu 4
- 122. SMK Bukit Jana Kamunting
- 123. SMK Bukit Merchu
- 124. SMK Changkat Lada
- 125. SMK Choong Hua
- 126. SMK Clifford
- 127. SMK Convent
- 128. SMK Convent Ipoh
- 129. SMK Convent Taiping
- 130. SMK Dato Haji Hussein, Selama
- 131. SMK Dato Kamarudin
- 132. SMK Datuk Haji Abdul Wahab
- 133. SMK Gerik
- 134. SMK Gunung Rapat
- 135. SMK Idris Shah
- 136. SMK Iskandar Shah
- 137. SMK Jalan Tasek
- 138. SMK Jati
- 139. SMK Kampung Jambu Taiping
- 140. SMK Kamunting
- 141. SMK Khir Johari
- 142. SMK King Edward Vii Taiping
- 143. SMK Layang-layang Kiri
- 144. SMK Pangkalan Tldm
- 145. SMK Panglima Bukit Gantang
- 146. SMK Pei Yuan
- 147. SMK Perempuan Methodist

- 148. SMK Poi Lam
- 149. SMK Raja Chulan
- 150. SMK Raja Muda Musa
- 151. SMK Raja Perempuan
- 152. SMK Raja Perempuan Kelsom
- 153. SMK Raja Permaisuri Bainun
- 154. SMK Rapat Setia
- 155. SMK Sayong Kuala Kangsar
- 156. SMK Sentosa
- 157. SMK Seri Ampang
- 158. SMK Seri Intan
- 159. SMK Seri Londang
- 160. SMK Seri Manjung
- 161. SMK Seri Perak
- 162. SMK Seri Perak,parit Buntar
- 163. SMK Seri Teja
- 164. SMK Shing Chung
- 165. SMK Simpang
- 166. SMK St Bernadettes Convent
- 167. SMK St Michael
- 168. SMK Sultan Muhammad Shah
- 169. SMK Sultan Muzaffar Shah 1
- 170. SMK Sultan Yussuf
- 171. SMK Taman Panglima Kamunting
- 172. SMK Tambun Ipoh
- 173. SMK Tengku Menteri
- 174. SMK Toh Indera Wangsa Ahmad
- 175. SMK Tsung Wah
- 176. SMK Wira Jaya
- 177. SMK Yuk Kwan
- 178. SMKA Sultan Azlan Shah

East Malaysia



Sabah

- 1. SJKC Chen Sin
- 2. SJKC Chung Hwa Tamparuli
- 3. SJKC St James, KK
- 4. SK Babagon
- 5. SK Darau
- 6. SK Gudon
- 7. SK Inanam Laut
- 8. SK Kibabaig
- 9. Sk Lok Yuk Telipok
- 10. SK Malawa
- 11. SK Mengkabong
- 12. SK Pekan Kiulu
- 13. SK Pekan Putatan
- 14. SK Pekan Tamparuli
- 15. SK Pekan Telipok
- 16. SK Pekan Tenghilan
- 17. SK Pekan Tuaran
- 18. SK Penampang
- 19. SK Petagas
- 20. SK Sacred Heart, KK
- 21. SK Sembulun
- 22. SK St Aloysius
- 23. SK St Francis Convent (M)
- 24. SK St John Tuaran
- 25. SK St Theresa
- 26. SK Stella Maris, KK
- 27. SK Tambalang
- 28. SK Tansau
- 29. SK Tg Aru 2, KK



Sarawak



- 1. SJKC Chung Hua Miri
- 2. SJKC Chung Hua Pujut
- 3. SJKC Chung Hua Tudan
- 4. SJKC Siong Boon
- 5. SK Agama
- 6. SK Anchi
- 7. SK Asyakin
- 8. SK Bintulu
- 9. SK Kampung Baru
- 10. SK Kampung Jepak
- 11. SK Kidurong
- 12. SK Kidurong 2
- 13. SK Lutong Miri
- 14. SK Merbau
- 15. SK Miri
- 16. SK Pujut Corner
- 17. SK Senadin
- 18. SK St Columba
- 19. SK St Joseph Miri
- 20. SK St. Anthony
- 21. Sk Tanjong Batu
- 22. SK Temenggong Datuk Muip
- 23. SK Tudan
- 24. SMK St Luke
- 25. SMK Temenggong Datuk Lawai Jau

Financial Details

Program	Invested Amount (RM)
Financial Protection – PRUKasih	5,511,556
Financial Education – Cha-Ching	1,521,056
Disaster Relief & Preparedness	11,323
PRUHome	229,342
Philanthropy	28,125
Partnerships and Collaborations	537,818
Operations	1,135,868

Total : 8,975,088

Volunteer Opportunities in 2019

-  PRUKasih
-  Duit Right
-  Cha-Ching

01

January

- **Recruitment:**
PPR Taman Putra Damai

02

February

- **Karnival:**
SK Putrajaya Presint 9
- **Launch:**
PPR Intan Baiduri
- Recruitment:**
PPR Seri Semarak

03

March

- **Launch:**
PPR Intan Baiduri
- Recruitment:**
PPR Beringin, PPR Sri Pantai
- SMK Tropicana
- SK Permatang Pauh, Penang

04

April

- **Recruitment:**
PPR Taman Putra Damai,
PA Seri Perak
- SMK Sinar Bintang,
SMK Raja Mahadi
- Karnival Kewangan Terengganu
Cha-Ching Educator's
Conference

05

May

- SK St Joseph Miri, Sarawak

06

June

- **Recruitment:**
PA Desa Rejang Setapak
- SMK Pusat Bandar Puchong 1
- SK Bandar Rinching

07

July

- **Recruitment:**
PPR Intan Baiduri,
PPR Seri Semarak
- SK Seri Ampang, Ipoh
- SMJK Chong Hwa Setapak

08

August

- **Recruitment:**
PPR Taman Putra Damai
- **Cha-Ching Live in Malaysia:**
Pustaka KL (Clic) Bandar Baru
Sentul
- Karnival :**
SK Wangsa Melawati

09

September

- **Recruitment:**
PPR Intan Baiduri,
Flat Danau Kota

10

October

- **Recruitment:**
PPR Taman Dahlia, Kuching,
PPR Seri Semarak
- Sekolah Henry Gurney
(Melaka), SMK(P) Jalan Ipoh

11

November

- Catholic High School,
SMK Tanjung Sepat

12

December

- Inspire Sea 2019,
SMK Seri Bintang Utara

