

FUTUREPROOF

MAGAZINE FOR FUTURE BANKERS

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Participating Financial Institutions



Note : The above are the participating financial institutions for the current batch.

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Magazine for future bankers



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Get to know Puan Zakiah

Pn Zakiah, Chief Sustainability Officer of SME Bank, embarked on her banking journey straight out of college, starting as a management trainee in a commercial bank. Over the course of a decade, she transitioned to become a skilled relationship manager, focusing on SME financing. A decade later, she delved into the investment sector, working in various investment banks for another ten years. The culmination of her two-decade career led her to SME Bank, a Development Financial Institution (DFI), where she had dedicated the last six years. In this role, her focus shifted to the sustainability realm. In 2021, the bank's commitment to sustainability reached new heights as she spearheaded the team to launch the first-ever Sustainability Sukuk for a DFI. This groundbreaking initiative not only earned accolades but also witnessed overwhelming demand, underscoring both her dedication to the job and the broader cause of sustainability.

SUSTAINABLE FINANCING

Sustainable Financing

Sustainable financing entails financial support that aligns with ESG principles—focusing on environmental, social, and economic impact. It emphasizes responsible business and investment practices, where profitability is coupled with a purpose that conscientiously avoids adverse effects on the environment and society. Consider a scenario where a customer seeks financing for a project with potential negative environmental impacts. In the realm of sustainable financing, the question isn't merely whether to proceed for profit's sake but involves a conscientious choice that extends to the well-being of the community. This highlights the distinction between conventional financing and the more holistic approach of sustainable financing.

Benefits of Sustainable Financing to FIs

Let us take SME Bank as a pipeline example. Firstly, the bank gets funding from an investor fund and then provide financing to their customers. Advertently, it is the customers that receive the benefit through a sustainable instrument. Meanwhile, investors also benefit from investing in a sustainable instrument. Crucially, what about banks? Bank is a business and this would denote a profit element. In addition, when banks position themselves as a responsible financial institution that moves towards the sustainable agenda, it sets the bank apart from the others which boosts the bank's competitiveness. Therefore, when SME Bank first issued Malaysia's first Sustainability Sukuk from a DFI, and the very fact that this came not from a commercial bank, it made SME Bank more noticeable.

FI Roles in Sustainable Financing

Banks wield a crucial role in propelling economic growth, as project liftoff hinges heavily on financial support. The economic landscape undergoes a notable shift when financing is channeled toward ventures that positively influence the environment and society.

- Prioritizing projects with favorable social and environmental impacts becomes imperative to prevent the promotion of profit-driven ventures devoid of responsibility. This underscores the interconnected influence on the economy, environment, and society that SMEs must be mindful of in their business pursuits.
- Besides traditional financing commitments, FIs should provide additional support through training initiatives. For SME Bank, a notable program in this regard is the "Skim Insentif Kelestariaan," bolstered by a 10 million grant from the government in the 2023 national budget, specifically designed for entrepreneurs and SMEs. The program unfolds in two pivotal phases.
- First phase: Creating awareness. Entrepreneurs undergo a one-day online training session to grasp the significance of environmental, social, and governance (ESG) considerations.
- Second phase: Classes and training sessions to equip participants with the skills to calculate their emissions. Within this training, participants delve into the concept of emission scopes (scope 1 for direct emissions, scope 2 and 3 for indirect emissions).



Throughout the training, participants partake in a coaching session at day's end, enabling them to independently craft their emission reports and then evaluate strategies to mitigate environmental impact. The bank's ultimate goal is to empower customers to comprehend their footprint and proactively initiate steps, marking a meaningful beginning to their sustainable journey.

FIs Challenges in Encouraging Adaptation of Sustainable Financing by SMEs

Misconceptions about insufficient funding for sustainable projects are debunked by Bank Negara Malaysia (BNM), which launched a RM1 billion Low Carbon Transition Fund. This initiative involves BNM contributing RM1 billion, matched by financial institutions for projects like SME financing. Businesses seeking funds must present a clear transition plan demonstrating efforts to cut carbon emissions. SMEs, often lacking expertise, receive support from SME Bank to navigate this. Beyond the Low Carbon Transition Fund, BNM provides additional green financing initiatives, while SME Bank tailors sustainable financing products to SMEs' unique needs. For instance, financing energy-efficient machinery for a manufacturing company aligns with reducing carbon footprints, showcasing the diverse avenues available for sustainable funding in Malaysia.

Encourage Participation of Businesses in Sustainable Financing

Realistically, policy plays a crucial role in fostering participation, as seen in recent government incentives. However, mere incentivization, without legal requirements, has limitations. Sustainable financing, lacking legal mandates, remains optional. Unlike laws against pollution, there's no legislation enforcing ESG accessibility—it relies solely on voluntary efforts. To drive change, an ultimatum or government-imposed laws are necessary. For SMEs, this could involve emission thresholds based on size or industry, where exceeding quotas incurs penalties, introducing innovative concepts like carbon credits and emission taxes.



PROJECT CATALYST **COLOR ME SAFE**

Alleyways, hidden arteries of a city, weave through communities, offering intrigue and connecting bustling streets. "Colour Me Safe" is a project dedicated to transforming the alley that leads to Pasar Seni station. Through a collaborative cleanup and vibrant mural painting initiative, the project aims to enhance the aesthetics and safety of this pedestrian space.

Beyond aesthetics, the project aligns with International Stress Awareness Week, utilising the area to foster stress reduction. It also promotes eco-friendly practices by encouraging Malaysians to opt for public transportation, thus reducing our carbon footprint. The revitalised alley serves as a cultural attraction, enticing both local and international tourists to appreciate local mural art. The initiative extends its reach through social media, spreading awareness and creating a conducive environment for sustainable urban living.



Addressing Societal Caps

Malaysia's neglected train station alleyways, marred by dirt and lack of maintenance, create a negative impression on pedestrians and tourists. Locals find these unhygienic passages troublesome, hindering public transportation use due to the presence of rubbish, vermin, and leakages. Capitalising on this, the project aims to transform these spaces by collaborating with International Islamic University Malaysia (IIUM) students to paint murals. The initiative not only beautifies the alleyways but also promotes positivity and stress awareness, addressing both aesthetic and functional concerns to enhance the overall perception and usability of these urban pathways.

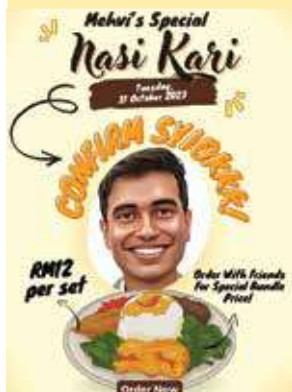


Preparation Phase Site Survey

The research team identified accessible alleyways through public transport, frequented by daily commuters but marred by graffiti and litter. After careful consideration, Kasturi Walk in Pasar Seni emerged as the chosen location, crucial for central market access and housing some homeless individuals. Subsequently, the liaison team engaged with the relevant stakeholders to facilitate the mural project in this strategically significant alleyway.

Fundraising: Badminton Event

Two impactful fundraising events were orchestrated to bolster financial support for the Colour Me Safe project. Initially, a vibrant badminton event unfolded at Sportizza Belakong, Cheras, attracting a commendable turnout of 29 participants and generating a substantial sum. The ticket sales, strategically aimed at badminton enthusiasts and project supporters, were meticulously managed to yield a reasonable profit margin. Precision in cost management and accurate participant forecasts ensured a significant portion of the proceeds contributed directly to the charitable cause.



Fundraising: Nasi Kari Mehvi

Simultaneously, the 'Mehvi Curry' initiative, leveraging the public persona of Mehvi as a curry enthusiast from Group 1, successfully sold 85 sets of Nasi Kari. Priced strategically at RM 12 per pax with an enticing bulk discount, this culinary endeavour boasted a commendable profit margin of 45%. These dynamic fundraising efforts triumphantly amassed sufficient funds, steering the mission towards the enhancement of Kasturi Walk, Pasar Seni's alleyway aesthetics.



Magazine team:

Beatricia

Dava

Hakimi

Kingsley

Zuhrie



Meet Our Collaborators

Mixue

Obtaining permission from building owners was crucial for the mural painting. The tenant, Mixue Kasturi Walk, graciously assisted as an intermediary to communicate with the building owner. Notably, they had already adorned one-third of the building with a mural, garnering positive feedback from both customers and passersby.

DBKL

Seeking approval for the large-scale mural project, the liaison team connected with DBKL to ensure awareness of potential disruptions. Following a meeting, enthusiastic support was received, and DBKL issued an official letter, offering assistance by providing like water jets.

IUM

A liaison team member facilitated a connection with a Master's student from International Islamic University Malaysia (IIUM), who promptly demonstrated enthusiasm for our mural project. His supervisor joined in, actively contributing to the art design. Moreover, we enlisted assistance from dedicated IIUM students who willingly volunteered to sketch and paint the murals on the wall throughout the entire project duration.

Nippon Paint

The liaison team proactively engaged Nippon Paint, extending an invitation of collaboration on our project. Nippon Paint dispatched a technician to assess the wall condition, culminating in a successful partnership. They generously supplied us with paint and essential painting equipment to fortify the project with the necessary resources.



Day 2: Painting the Vision

In the beating heart of Pasar Seni, Kuala Lumpur, the second day of "Colour Me Safe" unfolded on November 18, 2023, with a captivating fusion of creativity and collaboration. FSTEP Batch 25 Group 1, joined by 15 IIUM students, embarked on a transformative journey, revitalising the once-neglected alleyway. The day commenced

with a meticulous morning cleanup, where the team not only cleared debris but also introduced a touch of greenery. As IIUM students joined, a collective briefing set the stage for the artistic endeavours ahead.

Day 1: Laying the Foundation

On November 12, the spirited members of FSTEP Batch 25 Group 1 convened at Pasar Seni alleyway, unwavering in their commitment despite the early hour. With DBKL's invaluable support and an arsenal of tools including a water jet and ladders, the team meticulously cleaned the alleyway, setting the stage for future artistic effort. Going beyond a mere cleanup, they dismantled an existing mural, fostering camaraderie over a midday lunch break. As the day concluded, the alleyway stood pristine, awaiting the artistic metamorphosis that would follow, with tools securely stored in the adjacent Mixue shop.





Day 3: Adding More Colors to the Alleyways

On November 19, 2023, Day 3 of "Colour Me Safe" kept the good vibes flowing through Pasar Seni's alleyway. With 22 FSTEP Batch 25 Group 1 members and 15 IIUM students leading the charge, the day started with careful preparations in the morning, making sure everything was prepared for the day ahead.

After a thorough cleanup previously, the morning was simple, just a quick tidy-up before diving back into painting. FSTEP members led the way, and together, they added a burst of colours to the walls.

As lunchtime rolled in, a fresh crew took over for the afternoon. The mural painting kicked up a notch, turning the alleyway into an even more vibrant sight. Thanks to DBKL's water truck and jet, the cleanup was meticulous, bringing back order and beauty. By the end of the day, tools were securely stored with Mixue, getting ready for the big finale on November 25, 2023.



Opening Ceremony

Day 4: Finishing Touches and Flourishes

On the final day, "Colour Me Safe" continued the makeover of Pasar Seni's alleyway. 10 FSTEP Batch 25 Group 1 members and 1 IIUM student took the lead. The day started with the cleanup crew clearing debris and adding soil for the plants. Then, with the help of Firdaus from IIUM, the team touched-up the existing murals. After a short break, the mural painting resumed. With Firdaus' guidance, the final strokes were added, making the alleyway burst with colour. Cleanup followed, and the alleyway, now a masterpiece, was ready for its grand reveal.



The highlight of the day emerged during the mural painting sessions, where walls were whitewashed, sealed, and adorned with a pristine white and beige paint base. The transition between the morning and afternoon shifts was seamless, with

each mural receiving the creative touch of three IIUM students and two FSTEP members.

The day concluded with a cleanup which left the alleyway as a testament to collective effort and artistic expression. The shared smiles and sense of accomplishment among the 15 IIUM students and 22 FSTEP Batch 25

Group 1 members were immortalised in a group photo, capturing the transformation of Pasar Seni's alleyway into a vibrant canvas.



The Colour Me Safe Project event commenced at 7:00 am as members gathered to prepare the venue for the day's activities. At 8:30 am, sponsors, including representatives from DBKL, Nippon, Mixue, IIUM, and FSTEP, arrived for the opening ceremony. Imran, the Project Leader, delivered a welcoming speech, setting the tone for the event. The ceremony featured speeches from each sponsor, highlighting their support and commitment to the project. The event culminated in a photo-taking session, capturing the collaborative spirit. Mixue generously sponsored light refreshments, providing a pleasant conclusion to the impactful gathering.



THE KFC GANG

(KEEPING IT FIRST CLASS)

KFC
Keeping it First Class

Ho Mun Hon

UOB

Embrace Unknown



KFC
Keeping it First Class

Ong Lee Wei

OCBC

One who wears the crown bears the crown



KFC
Keeping it First Class

Chan Xiang Yau

ICBC

To infinity and beyond



KFC
Keeping it First Class

Lim Li Xuan

OCBC

Great things take time!



KFC
Keeping it First Class

Ng Yu Xuan

Hong Leong Bank

Grow at your own pace



KFC
Keeping it First Class

Nur Auni Syafiqah Binti Azlee

UOB

Life will never be easy, Choose wisely.



KFC
Keeping it First Class

Nurhidayah Khairul Suffian

SME Bank

Don't be afraid to start over



KFC
Keeping it First Class

Davamalar a/p Arivalgan

OCBC

Your Attitude Determines Your Altitude!



KFC
Keeping it First Class

Lee Hui Xuan

Hong Leong Bank

Your days are numbered



KFC
Keeping it First Class

Muhammad Imran Bin Mustafa Kamal

Bank Islam

You decide your own destiny



KFC
Keeping it First Class

Mohammad Zuhrie Naim Bin Zulkifli

SME Bank

Sometimes you win, sometimes you learn



KFC
Keeping it First Class

Beatricia Teh Xin Yi

OCBC

Delulu is the solulu to my Keilulu



KFC
Keeping it First Class

Daniel Hughes

Public Bank

Banking is like gambling.



KFC
Keeping it First Class

Muhammad Hakimi Bin Ya

SME Bank

Live your life to the fullest.



KFC
Keeping it First Class

Afdhal Zofran Bin Mohd Amin

Bank Islam

I became a papa during 2nd week FSTEP



KFC
Keeping it First Class

Nur Alia Athirah Binti Nasri

CGC

Progress over perfection!



KFC
Keeping it First Class

Lee Jing Wei

OCBC

There's no failure. You either succeed or you learn.



KFC
Keeping it First Class

Grace Tiew Yi Wei

OCBC

Wherever life plants you, bloom with grace.



KFC
Keeping it First Class

Mehviness Prabakaran

Great Eastern

Learning without thought is labour lost



KFC
Keeping it First Class

Lee Shien Hong

UOB

Begin with the end in mind



KFC
Keeping it First Class

Naznin binti Alias

QBE Insurance

Live more, worry less



KFC
Keeping it First Class

Shivaneesh Yashne a/p Suresh Bahadur

UOB

Let yourself, have faith in things



KFC
Keeping it First Class

Chew Khai Loon

UOB

Be Like Water



KFC
Keeping it First Class

Ainin Sofea Binti Muhammad Rosman

Bank Islam

No friendship is an accident.



KFC
Keeping it First Class

Fariha Husna Binti Muhammad Azam

OCBC

Grow through what you go through <3



KFC
Keeping it First Class

Tang Jia Yi

Hong Leong Bank

Be your own rainbow



KFC
Keeping it First Class

Arinie Suwaida Bt Azmi

UOB

Every interaction make life more colorful



KFC
Keeping it First Class

Chrystal Tham Pui Yan

Hong Leong Bank

Seize the moment



KFC
Keeping it First Class

Nur Aisya binti Noorazli

UOB

"Don't worry. This is just the beginning." — Maddy Perez



KFC
Keeping it First Class

Nurul Athirah binti Mohd Sabri

Bank Islam

You gotta step into the daylight and let it go



KFC
Keeping it First Class

Dionne Yap Shuyi

UOB

Work hard in silence, let your success be your noise!!



KFC
Keeping it First Class

Nur Diana Binti Mohamad Sukeri

Maybank

Do it for the plot



KFC
Keeping it First Class

Lye Bing Yan

Hong Leong Bank

"When is this due?"



HOPES & HURDLES FOR THE BLIND

People with disabilities (PWD) such as the visually impaired are often marginalised and were misunderstood in our present society. Due to blindness, the visually impaired face several challenges including the lack of opportunities for employment and limited accessibility to technology and banking as well as the misunderstandings of the abled toward PWD. This article discusses the difficulties faced by the visually impaired and the ways to support them to overcome these challenges.



Cataracts (58.6%)



Glaucoma (6.6%)



Diabetic Retinopathy (10.4%)

As reported by WHO in 2022, 250 million of the global population suffered at least some degree of visual impairment while National Eye Survey 2014 reported 1.2% of Malaysians suffered from blindness. Visual impairment consists of partial and total blindness, which degree is categorised from B1-B3 based on severity. Visual impairment can happen at birth or later in life through accidents or health conditions as the common cause may include the pictures on the left.



“We face a significant challenge in finding suitable jobs for the visually impaired, not because they can’t work, but rather because they lack opportunities.” - [Dr. Lim, Placement & Strategy Manager of Malaysian Association for The Blind (MAB)]

Impaired Vision Employability

Lack of Job Opportunities

The employability rate for the blind in Malaysia is estimated at 20-30%, significantly lower than the overall employability rate at 95%. Malaysian Foundation for the Blind (MFB) and MAB state that the jobs of the working blind often do not match their qualifications. They resorted to jobs in busking, massage, or reflexology. This may be due to employers’ lack of awareness or confidence in the capabilities of the visually impaired.

Initiative by NGOs

The current initiatives involved upskilling the visually impaired. One example is MAB’s placement unit, which helps blind people to secure jobs across both public and private sectors. MAB has hosted a dialogue with Suruhanjaya Perkhidmatan Awam (SPA) to help the members find jobs within the public sector. They also organize workshop with a higher education institute on effective job searching and resume enhancement to boost employability.

Employers Perception

Employers may have challenges in assessing the skills of the visually impaired and how to train them accordingly. NGOs like MAB and MFB can help employers as they offer services of upskilling the visually impaired. However, there is limited awareness of these valuable resources and assistance. Opportunities need to be extended to the community as they may possess the necessary skills but require additional support from the employers and NGOs to thrive in the workplace.

Limited Accessibility to Technology & Banking

Digital inclusivity remains a challenge for PWD. In banks, the replacement of keypads with Braille patterns on Automated Teller Machines (ATMs) with touchscreens has created obstacles for the visually impaired. They also could not open savings accounts individually and had to rely on third parties in joint accounts, hindering them from managing their finances independently.

While banking services such as talking ATMs and thumbprint authorization of cheques have provided great convenience for the visually impaired, they are seldom practiced by most institutions. Online banking websites should be built according to the Web Content Accessibility Guidelines (WCAG) so that the visually impaired can view them with screen readers like Braille Display. Although there are many such assistive technologies, these are often costly for the blinds to obtain.



“If a person has empathy, they will understand and help us when needed. People who are not familiar with the blind often feel sympathetic and want to help in all aspects instead. Actually, that is not what the blind want; the blind want to be independent rather than rely on others for help all the time”

- Ms. Siti, MAB staff (Fourth from left)

Practicing Empathy Towards the Blind

The loss of vision has caused many difficulties for the blinds in their daily lives such as navigating around. Amenities provided specially for them are occasionally misused by others, making it challenging for them to live an independent life.



*To Learn
More*

To move towards a more inclusive, it takes collective efforts to address the challenges faced by the visually impaired. As individuals, we can be more understanding and practice empathy. Corporates can offer career and upskilling opportunities to the visually impaired while organizing more Corporate Social Responsibility (CSR) events to fundraise and boost awareness. Banks can improve the current services to be more accessible and user-friendly for PWD. Innovative solutions are needed to cater to their needs. By embracing inclusivity, we can shape a world that is brighter and more compassionate for the visually impaired.

“Give them (the visually impaired) one opportunity and give yourself one opportunity. Disability can happen to anybody”

- Dr. Lim Tien Hong, Manager in MAB, Chairman of MFB





ON THE RIGHT TRACK TO GREATER INCLUSIVITY

Our vision is to foster environments where cities and communities become havens of inclusivity and accessibility, granting visually impaired individuals the ability to navigate with a sense of security and confidence.

1



In the vibrant tapestry of Malaysian society, we encounter a segment of our community whose triumphs and struggles are often hidden from the public eye—the visually impaired. These individuals grapple with varying degrees of visual impairment, from low vision to total blindness, and their experiences are as diverse as their backgrounds. Throughout history, the visually impaired community in Malaysia has shown remarkable resilience and determination in overcoming various challenges.

We are committed to SDG 10 that reduces inequalities especially among people with disabilities as well as SDG 11 that advocates for the creation of inclusive, safe, resilient and sustainable cities and human settlements.

Project Vision & Mission

To address the challenges faced by visually impaired individuals in Malaysia — the limited public awareness and understanding of the hurdles they face in daily life, particularly regarding mobility.

We aim to alleviate the difficulties faced by the visually impaired in terms of mobility and to inspire a groundswell of volunteers ready to support our partnering Blind Associations in their noble mission.

Our goal is to heighten public awareness, stimulate volunteerism, and underscore the significance of inclusivity and accessibility for all members of our diverse society.





Booth Day at Sunway University



Vision for Inclusion

On 9 November 2023, 32 students from Class 2 visited Sunway University to educate the students on the daily challenges faced by the visually impaired community and the common misconceptions surrounding them.

The group organised two activities during the booth day, allowing students to experience firsthand what visually impaired individuals usually go through.

Blind sensory experience

Students were blindfolded and had to navigate their way using the white cane. Through this activity, the students grasp the sense of awareness for the struggles of the visually impaired in terms of everyday commute and basic daily tasks.

Magazine for Future Bankers



Blind spectacles simulation

Several replicas of spectacles were prepared to educate the students on the types of blindness, also to make them understand the varying severity of the disease.



Students seeing through the lenses of different blindness.

Not only that, through our multiple engagements with MAB and MFB, we discovered the correct manner to assist a blind person in public, which is by practising the **3As - Approach, Ask, Assist**.

Approach: Approach the person by introducing yourself.

Ask: Ask if they need assistance before assuming they do.

Assist: Offer your arm or elbow, and describe the surroundings. Never pull their walking stick!



Students learning to walk in total blindness.



To Learn More



FSTEP BATCH 25

Creating a Social Impact

In response to the need of volunteers expressed by the Blind Associations and the willingness of students to lend a helping hand but unsure of where to begin, the group also established a dedicated Facebook page to bridge the gap between them through regular updates on any volunteering opportunities. By diligently executing the project to completion, the group has successfully amassed around 158 followers to date. Moving on, this page will be useful as a collective source of volunteers for all of our partner associations.



Together, We Can Achieve Anything

We strongly believe that the participation of the local community, in this case, these young students, would fill the gap to foster more public understanding and assistance in supporting the visually impaired individuals. We envision a society where visually impaired individuals can live independently, safely, and confidently, and where the broader community is equipped to offer support and understanding.



"I would like to extend my gratitude to everyone for their unwavering dedication and tireless efforts in our mission to contribute to the visually impaired community through Project Catalyst. The project team was instrumental in crafting solutions that truly make a difference. Together, we have not only contributed to enhancing mobility but also paved the way for a more inclusive society in Malaysia. Hopefully, all of us can continue to leverage skills and empathy to further support and empower communities in need."

- Syimeer, Project Catalyst Leader

"I am thankful to be part of such an amazing team that consists of many potential future leaders. We are happy we presented an idea that allowed us to collaborate with other stakeholders in creating a project that will have a lasting impact on the visually impaired community. I would like to express my sincere gratitude towards my team for their unwavering support towards making our project successful."

- Martin Lee, Project Manager



- UNIFINITY -





Farah Amirah
UOB



Fatihah Ashikin
CGC



Izzat Haikal
Bank Islam



James Lai
UOB



Kar Chun (Brandon)
UOB



Kah Wei
OCBC



Jason Lee
OCBC



Jane Pang
Hong Leong



Natasha Badrun
Maybank



Nur Sabirah
UOB



Nur Syaewana
QBE Insurance



Nurul Hidayah
SME Bank



Sharvind M
OCBC



Sharrel Sharmi
UOB



Saleha Aisyah
Great Eastern



Qin Yi
Hong Leong

United minds, diverse perspectives, shared goals...



The birth of “Treenity”

“The birth of Treenity marked an extraordinary convergence of minds, a diverse mix of future leaders coming together as one. Named aptly after the number three, Treenity embodies the strength of unity and diversity in a field known for its rigorous standards.”

From Roots to Leaves: A Diverse Journey

Treenity's journey mirrors the growth of a tree, from its humble roots to the flourishing branches and leaves. Its 32 members, hailing from 11 different financial institutions, each brought their unique background and experiences, much like the roots of various trees finding their way to nourishing soil.

Treenity's Roots:

The unique blend of experiences and knowledge the members brought to FSTEP served as the sturdy roots on which Treenity was to stand.

The Trunk of Unity:

As the days unfolded, Treenity saw the roots merge into a robust and unwavering trunk, symbolizing the unity that grew among its members. They stood together, lending support and strength to one another, regardless of their diverse origins.

Branching Out:

The branches and leaves, each with its distinctive qualities, represent the individual strengths that Treenity members bring to the group. They are as diverse as the countless leaves on a tree, yet they all contribute to the shared canopy of success.

“One for All, All for One”

Treenity's slogan, "one for all, all for one," is not just a catchy phrase but a way of life for its members. It epitomizes their commitment to work together as a cohesive team, with each member contributing their unique strengths for the collective good.

Treenity is a testament to the idea that unity, like the strength of a tree, can weather the storms and thrive under the bright sun. With their roots firmly grounded and their branches reaching for the stars, they are bound to leave a significant mark on the financial landscape as future leaders.

Treenity



Treenity's Food Waste Recovery Project



Turning Scraps into Sustainability

Malaysia's Battle Against Food Waste Takes a Green Turn

In the wake of a staggering 17,007 tonnes of daily food waste in 2021, with Malaysia leading Southeast Asia in this alarming statistic, Treenity takes center stage with its groundbreaking initiative—the Food Waste Recovery Project. With a mission to tackle the detrimental environmental effects of food waste, this project aligns seamlessly with the Sustainable Development Goal 12: Responsible Consumption and Production.

A Green Revolution Begins: Home-Made Fertilizer Workshop & Trees Planting

The inaugural step of this eco-conscious journey unfolded on December 2, 2023, at Pertubuhan Perkhidmatan Sosial dan Pembangunan Komuniti (PSPK). The half-day Home-Made Fertilizer Workshop brought together 30 participants, comprising women and youth, keen on unraveling the secrets of turning kitchen scraps into valuable compost.

Dispelling the myth that creating homemade fertilizer is a complex task, Treenity, in collaboration with Urban Hijau, organized three informative sessions. The workshop not only heightened awareness but also equipped the community with practical skills, ensuring the success of the Food Waste Recovery Project.

Simultaneously, 18 dedicated team members volunteered for landscaping and tree planting on the PSPK rooftop garden. A dual-purpose initiative, this endeavor aimed not only to beautify the space but also to render it sustainable. With 14 plants donated by Free Tree Society and 9 edible plants by Treenity, the rooftop garden is poised to be a haven of biodiversity, proving that waste can indeed blossom into life.



Taking it to the Masses: Physical & Social Media Campaign

Recognizing that the first line of defense against food waste is prevention, Treenity unleashed a comprehensive Physical & Social Media Campaign. Operating for nearly two months, the campaign sought to amplify its impact through social media platforms. The team firmly believes that the onus of battling food waste lies on the shoulders of every individual.

In an interview with Perbadanan Pengurusan Sisa Pepejal dan Pembersihan Awam (SW Corp Malaysia), it became evident that addressing the root cause is imperative. As the food waste issue continues to escalate, the necessity for more landfills looms. The campaign, therefore, aimed to instill a sense of responsibility among Malaysians, urging each individual to contribute to the ZERO food waste initiative. Simple steps and DIY recipes for homemade fertilizers were disseminated through the team's Instagram page, fostering a community of eco-warriors.



Sustainable Progress, Bright Future

The Food Waste Recovery Project by Treenity is not just a one-off initiative; it's a beacon of sustainable progress. With a commitment to achieving SDG 12, Team Treenity has only just scratched the surface. The long-term vision encompasses a nation where responsible consumption and production are second nature.

As Team Treenity signs off for now, the Food Waste Recovery Project continues to cast its radiant glow, beckoning Malaysians to join the journey towards a greener, more sustainable future. The battle against food waste has just begun, and with Treenity leading the charge, the march towards a waste-free nation gains momentum. Let's do this, Malaysia!





PATH TOWARDS SUCCESS FOR FUTURE LEADERS

Q&A Interview Session

Dr. Vijay is the Director of Graduate Training & FSTEP at the Asian Banking School, bringing over two decades of experience, including senior roles in local and foreign banks. Specializing in designing tailored technical and soft skill programs for banks, he actively contributes to professional qualification programs such as Chartered Banker and Bank Risk Management. Recognized as a Chartered Banker trainer, Dr. Vijay employs innovative teaching methods and has been internationally published in banking and finance. Holding multiple degrees, including a recently completed Chartered Banker MBA, he is also a Certified Training Professional (ARTDO).

DR. PARAMSOTHY VIJAYAN

Q: How do you adapt to changing circumstances and remain relevant in your industry or field?

Understanding current changes is crucial for successful adaptation. Identifying the knowledge gap, whether skill-based, academic, or personal, is essential. Adapting to changes often requires personal experience and relevant programs. As future changes arise, continuous learning and adaptation are necessary to stay ahead.

Q: Any past setbacks and failures that you have faced during the transition of the digital era, how did you handle them?

In banking, I specialized in creating customized programs for the digital shift. Remaining digitally aware is vital amid rapid industry evolution. The question of long-term relevance posed by Google and Microsoft underscores the need for adaptability. Embracing failure as part of learning, inspired by my former CEO Piyush Gupta, has been a key principle for progress.



You can watch the full interview by scanning here

AN INSIGHTFUL SHARING

Q: Have there been any significant turning points or lessons learned throughout your journey to success?

Knowledge isn't confined to academia; it includes personal observation, listening, and insights from various industries. Most of my insights come from beyond banking, drawing inspiration from companies like Uber and PWC. Exploring diverse industries broadened my perspective and provided invaluable lessons. A key takeaway is not to rely solely on one's industry for insights; looking beyond and finding inspiration from figures like Jack Ma, Elon Musk, and Steve Jobs is crucial for continuous learning and professional growth.

Q: How should the future leaders set and prioritize their goals?

Interpreting challenges through complicated, complex, or chaotic frameworks offers nuanced understanding. The current era is transitioning from complicated to complex and chaotic scenarios. Complicated situations, like a rocket engine, have existing solutions. Complex challenges, such as Covid-19, lack straightforward answers and require collaborative efforts for resolutions. Chaotic circumstances, resembling the intricacies of the universe, present new territories where established knowledge may be insufficient. Future leaders must discern the nature of situations and adapt their approach accordingly—collaboration for complexity and visionary leadership for chaos. In chaotic situations, leaders take the initiative, charting a course forward and inspiring others in uncharted territories. Forward-thinking and fostering cohesion become paramount for effective leadership.



“Failure is part of learning, and being prepared to fail is essential for progress and growth.”

~ Dr. Paramsothy Vijayan

Q: How can the future leaders stay motivated and maintain a positive mindset?

A future leader should be approachable, creating a comfortable environment for communication. Embracing openness and dismantling barriers is crucial. Rejecting the idea that failure is not an option, forward-thinking leaders understand it's part of the learning process. Drawing inspiration from examples like Elon Musk's experiences with SpaceX, where setbacks were integral to innovation, highlights the importance of viewing failure positively. Musk's mindset, seeing failure as a learning opportunity, is crucial for effective leadership, fostering continuous improvement through challenges.



TREENITY





FATIN FARZANA

ASYRAAF

NUR KAMILIA

LEE ZHEN TECK

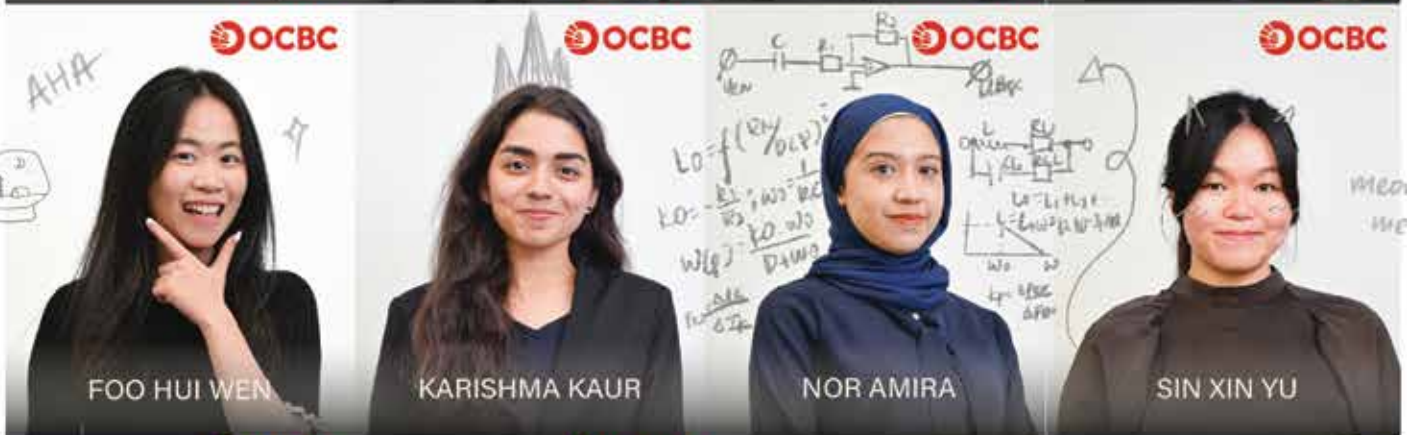


NG SUE JEAN

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LAU KAH WAI

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FOO HUI WEN

KARISHMA KAUR

NOR AMIRA

SIN XIN YU



TAN HUEY SHENG

TAN ZHEN HUI

SITI SHAHIRA

CHOO WEI YANG



Are you happy today?

The Five LOVE Languages

The 5 Languages of Appreciation in the Workplace: Empowering Organizations by Encouraging People

By Gary Chapman

Workplace love languages refer to ways employees feel appreciated and valued at work. Recognizing these can enhance team cohesion and morale. Using love languages in the workplace can be a wonderful way to lift your colleagues, boost morale, and showcase your care and appreciation for your team.

If you are a manager or leader or perform any form of supervision as part of your role, knowing your team's workplace love language can give you hints as to how to provide support and feedback best.

Employees can be diverse in their preferred ways of receiving positive work affirmations. By identifying each person's preferred way of receiving praise and what makes them feel valued, you can then tailor your approach accordingly and ensure your praise is delivered in the manner they receive best.

What would make you feel most appreciated?

Rate each sentence on a scale from 1 to 5, according to what would make you feel most appreciated by a colleague/friends. Do not repeat a number within each group.

5 represents what you most appreciate, while 1 represents what you least appreciate.

GROUP 1

- A. A member says, "You really did a great job. I appreciate it."
- B. A member unexpectedly does something in or around the office/house/garden that you appreciate.
- C. A member brings you a surprise treat from the store.
- D. A member invites you to go on a leisurely walk just to chat.
- E. A member makes a point of giving you a handshake, pat on the shoulder etc before leaving the office/house.

GROUP 2

- A. A member tells you how much he or she appreciates you.
- B. A member volunteers to do a job for you and encourages you to relax.
- C. A member brings you flowers/brings you a treat.
- D. A member invites you to sit down and talk about your day.
- E. You enjoy receiving a 'high 5', hug from a member even if just passing from one room to another.

GROUP 3

- A. During a gathering you hear a member tell about one of your recent successes.
- B. A member cleans your dishes for you.
- C. A member surprises you with an unexpected gift.
- D. A member surprises you with a special outing.
- E. A member shakes your hand, pats you on the back, holds your hand or touches you in a loving, friendly way while at a public event.

GROUP 4

- A. A member praises you about one of your special qualities or abilities.
- B. A member brings you lunch.
- C. A member surprises you with a membership to something you've always wanted.
- D. A member plans a special night out for you and him/her.
- E. A member drives you to an event when you need a ride.

GROUP 5






- A. A member tells you how much his/her friends/colleagues appreciate you.
- B. A member takes the time to fill out the long, complicated application forms that you had hoped to find time for.
- C. A member sends you something special through the mail.
- D. A member kidnaps you for lunch and takes you out to eat.
- E. A member gives you a *back rub or pays for someone to.

Your Appreciation Languages Results

Add up all the points for each of the different letters separately. (eg: A's scores of 5+2+3+1+5=16). How many points did you add up for:

	Group 1	Group 2	Group 3	Group 4	Group 5	Totals
A		+	+	+	+	=
B		+	+	+	+	=
C		+	+	+	+	=
D		+	+	+	+	=
E		+	+	+	+	=

Now list your results from the HIGHEST to the LOWEST amount of each letter:

-  1.
-  2.
-  3.
-  4.
-  5.

RESULTS

- A. Words of affirmation
- B. Acts of service
- C. Gifts
- D. Quality time
- E. Physical touch

Scan for explanations



<https://symphonylearning/lovelanguages>

Tools like this (Love Languages) helps us to know our team better. For a more detailed and unique psychometric tool that focus on work preferences (Harrison Assessments); guided by years of practical experience, Symphony Learning Consultants utilises this award-winning psychometric tool to help you to get to know your people – sometimes even better than they know themselves! Head on to <https://www.symphonylearning.solutions> for details. Alternatively, contact ABS (Pn Ashraff or Ai Ling) to connect you with more details.



BATCH 26

FSTEP APRIL INTAKE

April - July 2024



HOW TO APPLY

Scan or visit

www.intake.fstep.org.my

ABOUT FSTEP

- **FSTEP** is an intensive graduate training programme designed to equip talent with the right skills and knowledge for their transition into the financial services industry.
- It is an industry-driven initiative with the participation of banks and insurance companies in Malaysia to help fresh graduates jump-start their career through a 3-month period of comprehensive and interactive classroom training followed by a 9-month period of on-the-job training with the respective participating financial institutions.

WHY JOIN US



GET ENRICHED

with technical, personal and leadership skills to succeed in your career



GET PAID

a minimum monthly allowance of RM2,600 by the respective participating banks or insurance companies throughout the 3+9-month programme



GET CONNECTED

with a network of banking and insurance professionals in Malaysia



GET A HEAD START

in launching your career in the financial services industry

 Magazine for Future Bankers

PROGRAMME STRUCTURE

The 3-month classroom training includes:



Training in
Banking &
Insurance



Digital
Banking



Agile
Leadership



Executive
Presence



Communicate
with Impact



Prominent
Leader Session

ADMISSION REQUIREMENTS

- Malaysian citizen
- Degree of any discipline with a minimum CGPA of 3.00 or professional qualification (e.g., ACCA, CIMA)
- Fresh graduate or work experience not exceeding 3 years
- Age 30 and below
- Active involvement in co-curricular activities
- Proficient in English