

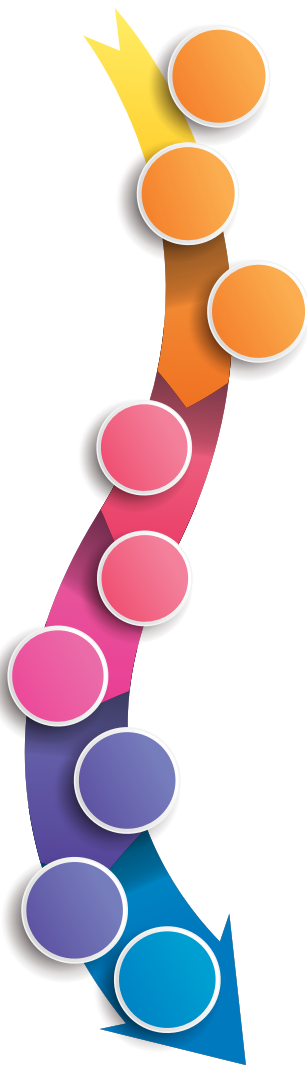
FUTUREPROOF

MAGAZINE FOR FUTURE BANKERS

BATCH 28 | APRIL 2025



CONTENTS



Class 1

- 2** **Featured: Paws in Peril**
Climate Change and the Forgotten Victims of Floods
- 4** **Project Catalyst: Safe Paws**
Flood Barricade for Animal Shelter
- 7** **Faces of Class 1 - One-Third**

Class 2

- 9** **Featured: Cash Culture**
A Look into Gen Z Spending Habits
- 11** **Faces of Class 2 - Big Bank Baddies**
- 15** **Project Catalyst: Spectrum Works**
Bridging Employers and Autistic Community

Class 3

- 18** **Featured: Corporate Changemakers**
Women Leading Innovation
- 20** **Project Catalyst: Mamapreneur**
Empowering B40 Single Mothers
- 23** **Faces of Class 3 - 3lite**

Participating Financial Institutions for Batch 28



BATCH 28 | APRIL 2025

FUTURE PROOF

Magazine for future bankers



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NEW

Paws in Peril

CLIMATE CHANGE AND THE FORGOTTEN VICTIMS OF FLOODS



Climate change is no longer a distant concern—it's a crisis unfolding before our eyes. Driven primarily by human activities such as burning fossil fuels and deforestation, the planet is heating up at an alarming rate.

One of the most urgent global goals set by scientists and world leaders is to limit global warming to 1.5°C above pre-industrial levels. But what does this number really mean, and what happens if we go beyond it?



The consequences of exceeding the 1.5°C threshold are already visible: rising sea levels, more intense storms, and frequent, destructive floods. These changes threaten not just ecosystems, but also millions of lives, homes, and economies—especially in vulnerable regions like Southeast Asia.



*When it Rains, it Pours:
Understanding the Seasons of Malaysia*

Malaysia is known for its lush rainforests, tropical islands, and year-round warm weather. But ask any Malaysian, and they'll tell you — weather here isn't just sunshine and blue skies. When it rains, it pours. Literally.

Unlike countries with four seasons, Malaysia experiences two primary seasons: the wet and dry seasons, driven by powerful monsoon winds. These shifts influence everything from daily life and agriculture to tourism and flood risk.

Understanding these weather patterns is key to appreciating Malaysia's natural rhythm — and being prepared for its storms. Malaysia's weather is shaped by the monsoon system, which refers to large-scale wind patterns that shift direction seasonally and affect rainfall distribution.

There are two main monsoon seasons and two transition periods:

Northeast Monsoon (Wet Season)

(November to March)

The Northeast Monsoon is the more dramatic of the two and has a significant impact, particularly on the East Coast of Peninsular Malaysia. It features:

- **Heavy and prolonged rainfall**, especially in states like Kelantan, Terengganu, and Pahang.
- **Frequent flooding** in low-lying and riverine areas.
- **Cooler, cloudier weather** with persistent winds from the South China Sea.

This monsoon brings moisture-laden winds from the Pacific Ocean across the South China Sea, resulting in torrential downpours and powerful storms. It is also the time when many rural communities are most vulnerable, and disaster preparedness becomes critical.

Southwest Monsoon (Dry Season)

(May to September)

The Southwest Monsoon originates from the high-pressure system over the Australian continent and moves towards the Asian mainland. It is characterized by:

- **Drier conditions** in most parts of Peninsular Malaysia.
- **Reduced rainfall** in areas such as Selangor, Negeri Sembilan, and parts of Sarawak.
- **Localized showers** typically in the afternoon or evening, especially inland.

The southwest winds during this time pass over the vast Indonesian archipelago, losing much of their moisture before reaching Malaysia. While rain is still common due to Malaysia's equatorial position, it is generally less intense and less frequent than during the northeast monsoon.

Inter-Monsoon Periods (Transitional Seasons)

Between the two main monsoon seasons are inter-monsoon periods—short transitional phases occurring roughly in April-May and October-November. These periods are marked by:

- Unpredictable weather, including sudden thunderstorms and lightning.
- High humidity and warmer temperatures.
- Localized flooding due to short but intense rainfalls.

While these periods are brief, they can still cause disruptions, especially in urban areas where drainage systems may be inadequate.



Animals: Drenched and Abandoned

With every passing year, Malaysia is increasingly experiencing the brunt of climate change through more frequent and severe flooding events. From annual monsoon floods to unprecedented urban flash floods, the nation is grappling with the growing impacts of a warming planet.

While human suffering is often at the center of disaster coverage, another group of victims is frequently overlooked: pets and animals. From cats stranded on rooftops to dogs lost in the currents, our four-legged companions suffer silently in the chaos. They are the forgotten victims of floods across the region.



SAFE PAWS

Safeguarding Animal Shelters from Floods

As climate change intensifies, flood-prone regions face mounting challenges from increasingly frequent and severe weather events. These floods not only disrupt human communities but also pose serious threats to vulnerable animals, particularly those housed in shelters without adequate protections.

In Shah Alam, Selangor — an area known for its susceptibility to sudden flash floods and heavy rainfall — the local **S.I Home Shelter**, a dedicated animal rescue organization, suffered significant damage during recent flood events. Rising waters damaged kennels, destroyed essential supplies, and left dozens of displaced animals in urgent need of care.

Recognizing the urgent need to enhance flood resilience in such high-risk areas, Group 1 chose to support **S.I Home Shelter** by implementing practical flood defense measures to safeguard the shelter and its inhabitants from future disasters.




A Mission to Protect: Installing Flood Barricades

Recognizing the shelter's vulnerability to flooding, Group 1 crafted a tailored flood protection plan designed specifically for animal care facilities. At its core, the plan features sturdy, quick-deploy barricades that act as a first line of defense against rising waters during heavy rains. Group 1 also developed a clear, practical Flood Standard Operating Procedure (SOP) to empower shelter staff with step-by-step guidance on preparing for and managing flood emergencies.

This comprehensive strategy not only safeguards the well-being of the animals and their dedicated caregivers but also aligns with key United Nations Sustainable Development Goals, highlighting a commitment to resilience and sustainability.



Project Objectives

-  Implement flood mitigation strategies at S.I Home Shelter by installing a durable flood defense system specifically, flood barricades — to prevent future animal distress and loss.
-  Raise awareness of flood preparation in animal shelters by documenting and sharing the process widely through social media platforms like TikTok.
-  Create a replicable, scalable model for other animal shelters to adopt, spreading knowledge and resilience across communities.



Fund Raising: From Brownies to Barricades

Funding these vital improvements required grassroots support. To rally the community, Group 1 organized a warm and inviting bake sale at Kedai KL in Mahsa Avenue. The event featured homemade brownies, cookies, and charming merchandise — including tote bags and enamel pins lovingly crafted by the owner of S.I Home Shelter.

The fundraiser created a strong sense of togetherness, drawing volunteers and animal lovers alike. Through the generosity of attendees, the campaign raised nearly RM2,000, surpassing its goal and directly enabling the purchase of the flood barricades. The event exemplified how small acts of kindness can translate into life-saving infrastructure.

Demonstrating Preparedness in Action

A key part of the project was a practical demonstration of the new flood barricades at S.I Home Shelter. Group 1 simulated a flash flood to test how quickly and effectively the barricades could be set up, and to show the shelter owner firsthand how the system works. This exercise helped build confidence and revealed any issues before a real flood happens.

During the dry run, the team checked the barricades' strength against water pressure to ensure they could block floodwaters without leaks. They also measured critical points around the shelter — such as entrances and low areas — to determine how many barricades were needed and where to place them. By testing different setups, they developed a plan that balances strong protection with fast deployment. The team created a clear and practical Flood Standard Operating Procedure (SOP) to provide shelter staff with step-by-step guidance for preparing and responding to flood emergencies. This hands-on preparation gave everyone confidence that the shelter is now much better equipped to protect the animals during floods.



VOICES FROM THE FRONTLINE

SHARING THEIR STORY



Just as we do good for people, we should also do the same for animals. Please don't forget about the animals; they need help and care too.

One Woman Turned Compassion into a Lifeline for Stray Animals

Nurul Ain Abdul Hamid's journey into animal rescue began in college when she saw a cat get hit by a car. The driver didn't stop, but Ain did—rushing the injured cat to a vet and later arranging for a rescuer. That single act of compassion led to the founding of Seroja Inn (SI) Home Shelter with her family in 2012.

In 2022, Ain faced her biggest challenge yet: a massive flood. "The rain didn't stop from morning to evening. The water kept rising—reaching thigh level," she recalled. With limited space, the family brought all the animals upstairs, sacrificing personal belongings to keep them safe. "We focused on saving their lives first," Ain said.

The disaster pushed her to think differently. "I never considered ways to stop flood water from entering, but after seeing a recent demo, I believe barricades can really help."

MAKE AN IMPACT!!



nurullainabdulhamid



Nurul Ain Abdul Hamid

2,844 posts

89K followers

2,086 following

Community:

Free Palestine

Adam Yusuf mommy with hundred of cats and 11dogs ❤️ For donation to our shelter - Maybank 562272615543 - Muhamad Razeef Che Shamah



S.I Home Shelter

62K likes • 68K followers

S.I Home Shelter situated in Shah Alam now houses more than 400 cats and 12 dogs.

Help us continue to provide a safe home for animals in need, especially during the flood season.

Stay connected: Instagram: [@nurullainabdulhamid](#) | Facebook: [S.I Home Shelter](#)

Every contribution counts! Contact Puan Nurul Ain at [013-513 1833] to help our furry friends!



ONE-THIRD IS WANTED





GUILTY



ALERT



CASH CULTURE

★ 👁️ 💰 *A Look into Gen Z Spending Habits*

Social media influences my spending A LOT. It's unhealthy at this point.

THE RISE OF DIGITAL SPENDING

Gen Z's spending habits have gone digital, with many in Southeast Asia using platforms like TikTok Shop and Shopee for affordable shopping. In Malaysia, this shift comes with purpose, as Gen Z prioritizes experiences over possessions—often influenced by social media and Fear of Missing Out (“FOMO”).

To manage costs, many turn to “Buy Now, Pay Later” (BNPL) services, which offer convenience but risk overspending. Danish, 23, noted the benefit of instant ownership but warned it encourages poor tracking of expenses.

Social media heavily shapes purchases. Ariqa admitted, “I sometimes buy something just because an influencer gave a good review.” She uses BNPL to manage cash flow, ensuring she repays in full each month.

MONEY-SMART AND OPPORTUNITY-DRIVEN

Gen Z is seen as financially savvy and adaptable. In the U.S., one in three switched jobs in 2023 for better pay, and many earn through gig work. In Malaysia, Gen Z mirrors this drive, with rising interest in ethical finance and sustainability.

A 2023 Deloitte survey found **71% of Malaysian Gen Z** and millennials **feel climate anxiety**, and two-thirds are willing to pay more for sustainable options reflected in their preference for Shariah-compliant investments, ethical banking, and green insurance.






VALUES AND VISION IN FINANCIAL CHOICES

Financial institutions are starting to align with Gen Z values—Maybank’s myimpact Invest promotes ESG and Shariah-compliant stocks, while the RM2 billion GTFS 3.0 supports green businesses. But sustainable living remains tough. **“The real question is not whether Gen Z wants to consume sustainably, but whether they can”** said Athirah Azlan, the co-founder of SEAmPLY Sustainable, citing inflation, low entry-level pay, and the persistent “green premium” as key barriers.

Still, progress is visible. Companies are adopting circular economy practices, and government incentives like EV tax rebates and recycling schemes are helping Gen Z’s digital savvy and strong ethical values also shape their financial decisions, but broader policy reform and better retail access are needed to make sustainable consumption a true norm.



Fresh graduates are often burdened by modest starting salaries—barely enough to cover rent, transportation, and loan repayments—leaving little room for the extra cost of eco-branded products.

— Athirah Azlan, 23, Co-founder of SEAmPLY Sustainable



Z GENERATION FINANCING THE FUTURE

Generation Z is reshaping finance by blending digital savvy with strong ethical values. They rely on convenient tools like TikTok Shop and Buy Now, Pay Later services—though, as 23-year-old Danish warns, BNPL “encourages overspending” if expenses aren’t tracked carefully. Driven by climate anxiety, with 71% of Malaysian Gen Z concerned about sustainability, many seek ethical investments and are willing to pay more for green options. Yet, as Athirah Azlan from Sustainable points out, “The real question is not whether Gen Z wants to consume sustainably, SEAmPLY but whether they can,” due to inflation and the ‘green premium’. Despite these challenges, Gen Z’s purpose-driven mindset and digital fluency are pushing finance toward a smarter, more sustainable future.



CLASS

2

EST. APR 2025







FSTEP B CLASS C



**ATCH 28
OF 2025**

SPECTRUM WORKS

Workshop Edition

On 23 May 2025, Spectrum Works: Workshop Edition brought together over 23 professionals—mainly from the banking sector—to champion inclusivity for individuals on the autism spectrum. Hosted at the ABM Training Room in Kuala Lumpur, this half-day workshop focused on fostering neurodiverse hiring practices, especially for high-functioning autistic individuals.

Organised in partnership with Early Autism Project (EAP) and Enabling Academy (EA), the event featured powerful talks from field experts. EAP Director Jochebed Isaacs opened with an urgent call to HR leaders:

Every person deserves a fair chance at employment. HR departments must foster inclusivity, while parents should stay alert to early signs of autism.
Jochebed Isaac, Director of EAP

Autistic individuals can exceed expectations when placed in the right environment. Flexibility and thoughtful role design unlock their full potential.
Syafika Pabir, Assistant Manager at EA

This event signals a growing DEI (Diversity, Equity & Inclusion) momentum within Malaysia's financial industry. By promoting understanding and adjusting workplace norms, employers can begin to dismantle barriers and champion sustainable, inclusive employment.

AUTISM



Collaborating Partners

Spectrum Works is made possible by the support of key partners committed to autism awareness and inclusive hiring:



Supportive Attendees:

Spectrum Works: Workshop Edition was made a success thanks to the incredible attendees who showed up in support of inclusive hiring and neurodiversity awareness:



...M:

MYTH

ONLY 10% OF
AUTISTIC INDIVIDUALS
ARE IN FACT EQUIPPED
WITH SAVANT SKILLS

Jochebed Isaac, Director of EAP

FACT



Introducing the Autism-Inclusive Hiring e-Guidebook

Alongside the workshop, Spectrum Works unveiled its signature deliverable—the Autism-Inclusive Hiring e-Guidebook. Co-developed with EAP and Miles Autism Academy, this guide offers actionable tools and strategies for HR teams and employers to better support autistic talent in the workplace.

Whether you're new to inclusion or ready to enhance existing practices, this guidebook is your step-by-step companion in building a workplace that values all minds.



Scan the QR code to download the e-guidebook and take a meaningful step toward inclusive hiring.



UNSDG RECEIPT

Spectrum Works, 23052025
Group 2, Mar 2025 0000 - 1300

Item:	No:
Quality Education	4
Decent Work and Economic Growth	8
Reduced Inequalities	10

Scan to immerse in our journey and experience!

★★★★★
Find us on Instagram: @spectrumworks_

Thank you to FSSTP, ABM, EAP AND EA for making this project a successful one!



SPECTRUM WORKS



Playing to Raise, Not Just to Win

On 3 May 2025, as part of our project's fundraising efforts, we organised an engaging pickleball tournament in collaboration with Hevea Pickleball Arena. The event attracted participants from diverse backgrounds, each contributing through a registration fee that directly supported our fundraising goals.



Alongside the tournament, attendees enjoyed a vibrant mini bazaar featuring homemade baked goods by Butter Club KL and a thrift stall offering a variety of pre-loved items. The combined success of the tournament and the bazaar created a meaningful community gathering in support of a good cause. Together, the event raised RM1,585 – thank you to everyone who made it happen!



WORKS AREN ENPL OYAB ILITY TRAINING

GUESS ME!
This term reflects the wide range of strengths, challenges, and behaviors experienced by individuals with autism — no two are alike.

hint: it is in our project's name

WHY Autism?

Autism is gaining attention in Malaysia — with diagnosed cases rising from under 7,000 in 2013 to over 53,000 in 2023 — but real inclusion still lags behind. For us, autism isn't just a cause; it's personal. We've seen friends, siblings, and colleagues overlooked because they don't fit conventional norms.

That's why we partnered with EAP Malaysia and Enabling Academy to launch a workplace inclusion workshop. We raised funds through a pickleball tournament and bake sale — not just to fund the project, but to spark understanding. This is about more than events. It's about shifting mindsets and making space for lasting change.

Magazine produced by: Nurin Alya, Aina Lee, Jonathan Robert, Syahirah Saperi



CORPORATE CHANGEMAKERS: WOMEN LEADING INNOVATION

Tan Sri Datuk Dr. Rebecca Fatima Sta Maria Former Executive Director at APEC

As the first woman to lead both the APEC Secretariat and Malaysia's Ministry of International Trade and Industry (MITI), Tan Sri Datuk Dr. Rebecca Fatima Sta Maria has redefined leadership in spaces long dominated by men. With 21 member economies under APEC and a deeply traditional civil service at home, she quickly learned that while technical expertise is expected, it's soft skills—emotional intelligence, cultural sensitivity, and effective communication—that make the difference.

"In environments like MITI and APEC, competencies are taken for granted. What makes the difference is your ability to read the room, manage dynamics, and build consensus," she explains. As a non-Muslim woman in Malaysia's almost homogenous civil service, she often felt like an outsider, but she used that perspective to build bridges and lead with empathy.



She championed people-focused leadership—evaluating staff not just by rules, but by context and contribution. "Women tend to look at things more holistically," she says. This approach also guided her successful push for flexible work arrangements in MITI, an idea once unheard of in the civil service. Rather than confront the system head-on, she framed it as a pilot backed by data, knowing that subtle shifts often lead to lasting change.

Mentorship is central to her legacy. She urges young leaders to stay curious, flexible, and humble. "You may be the head of an organisation, but that doesn't mean you know everything. Surround yourself with smart people, people who are more knowledgeable than you – and listen to them."



Reflecting on her own journey—from an English Literature graduate to a top policymaker—she credits her rise to the support of sponsors who recognised her talents early on. "At each stage, someone believed in me and gave me a chance. That made all the difference.



To young women, her message is clear: "Match your ambition. Speak up. Keep learning. And help others rise with you."



More than policies or titles, Tan Sri Dr. Rebecca hopes her lasting impact will be the women she has mentored—those who dare to lead, challenge the status quo, and carry forward a legacy of courageous, inclusive leadership.



**Tan Sri Datuk Dr. Rebecca
Fatima Sta Maria**

Former Executive Director at APEC

Datuk Shireen Ann Zaharah binti Muhiudeen

Deputy Chairman, Board of Directors at Asian International Arbitration Centre

For Datuk Shireen Ann Zaharah Muhiudeen, **leadership in finance isn't just about profits—it's about purpose, accountability, and long-term sustainability.** With a 37-year career as a fund manager, including roles at AMMB, AIG, and as founder of Corston-Smith Asset Management, she has navigated markets through crashes, crises, and change.



Her first taste of volatility came early: joining Arab-Malaysian Merchant Bank during the aftermath of the 1987 Black Monday crash, she learned first-hand how devastating unchecked market risk could be. That experience shaped her lifelong philosophy: smart investing must be grounded in **governance, risk awareness, and real accountability.**

When she launched Corston-Smith in 2004, her vision was clear—**invest responsibly and deliver strong returns without compromising integrity.** She pitched that idea to some of the world's largest pension funds, and by 2007, had earned both their capital and trust. The 2008 Global Financial Crisis tested everything, but her values held firm.



For more on her leadership philosophy, read Chapters 7–9 of her book *We Are All Stakeholders*—a manifesto on ethics, culture, and radical accountability in the boardroom.



As the first female Chairman of Bursa Malaysia, Datuk Shireen brought decades of regional market knowledge to a role often dominated by men. Her warning in early 2020 that “this won't be business as usual” proved prescient, as COVID-19 turned global markets upside down. **“Understanding ecosystems, stakeholder needs, and having the courage to make bold calls is critical,”** she says.

Women, she believes, bring unique strengths to leadership: risk awareness, humility, and solution-oriented thinking. **“In finance, women tend to be more risk-averse.** We don't overpromise. If we can't do something, we'll say it.”

Her 2010 research showing a correlation between women on corporate boards and financial performance helped trigger Malaysia's 30% board diversity target. “Mentorship is important,” she notes, “but sponsorship—where someone puts your name forward and takes responsibility for your promotion—is what truly changes outcomes.”



To young women, her advice is grounded and bold: **“Find a sponsor. Speak up. When you spot a problem, offer a solution. Even if it's not accepted, it shows you're thinking.”** And finally: **“Don't accept 'business as usual' as normal. True leadership means being prepared for when things go wrong—and having the vision to act anyway.”**



Datuk Shireen Ann Zaharah binti Muhiudeen

Deputy Chairman, Board of Directors at Asian International Arbitration Centre



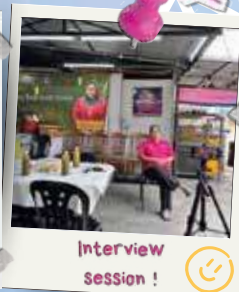
What is our Project Catalyst about?

PROJECT CATALYST: MAMAPRENEUR

Organized by: 3lite FSTEP



In the heart of Kuala Lumpur and Selangor, a quiet revolution is unfolding—not on a grand stage or with the noise of rallies, but in humble kitchens, makeshift tailoring rooms, and small community booths. At the centre of this transformation stands WiTuS—Persatuan Wanita dan Ibu Tunggal Nur Iman Kuala Lumpur & Selangor—a non-governmental organisation, lighting the way for thousands of women and single mothers to rediscover hope and income.



23/4/2025



Stories were shared—raw, honest, and deeply moving. Each woman came from a different city, carrying with her a unique journey marked by personal struggles, entrepreneurial challenges, and unwavering determination. Though their backgrounds and paths varied, it was their shared resilience and passion that united them under one purpose—to build a better future for themselves and their families.

“The success of every woman should be the inspiration to another.”
—Serena Williams

From Air Tebu to Cheesekut, Kerepek Daun Telang to Homemade Soaps, each product—proudly crafted by WiTuS single mothers—reflects the heart of its maker. Mamapreneur enhances their branding and visibility, turning these homegrown goods into recognizable, market-ready brands.



SKYLINE Luge



PROJECT DAY: 17th May 2025 – 18th May 2025 A WEEKEND OF HEART & HUSTLE

What did we do?

Under the blistering heat, sudden downpours, and waves of curious visitors, our booth at Skyline Luge became more than just a sales station—it transformed into a storytelling space for a cause. Over two packed days, we introduced parkgoers to our project supporting single mothers and women-led small businesses, pairing local refreshments with a mission-driven purpose.

Sunday brought its own rhythm. Customers trickled in late, preferring to shop after enjoying the park. We learned quickly: offering testers, highlighting our support for single mothers, and strategic bundling (“Buy 2 drinks, get a free dessert!”) worked wonders. By leaning into customer interaction and creative promotion, we achieved our highest sales window mid-to-late afternoon.

17/5/2025

17/5/2025

17/5/2025

YAY!

Saturday, morning shift with Ai Neng and Amir!

First Sale <3
Good job Farisya and Haieqal

18/5/2025

18/5/2025

#Top 1 Seller

Sunday, morning shift
Thrish, Danial, Haziq and Yeo Cheng

Saturday started slow, with the early morning sun keeping crowds at bay. As the day wore on, the heat became both a challenge and an advantage—refreshing drinks like *air tebu*, *air kelapa*, and *lemon asam boi* became top sellers, drawing in thirsty guests. While browsing behavior was initially low, a spike in foot traffic toward the evening revived momentum. We connected with families, explained our cause, and even found solidarity in a fellow NGO visitor focused on natural disaster relief. Despite the blistering heat, our team pushed through with admirable energy.

By nightfall—despite another bout of rain—our team had collectively earned **RM2,355**, with **RM1,320** contributed to WiTuS and **RM140** to support single mothers via our team member, leaving us with a proud **gross profit of RM895**.

17/5/2025

17/5/2025

17/5/2025

BYE!

We bring ourselves to the customers!

Project Leader in action!

DID YOU KNOW?

PETRON

Beyond the weekend, we secured a **permanent retail opportunity** for the single mothers' products. A well-trafficked Petron Sungai Besi outlet stocked their *kerepek daun telang*, generating RM180 in profit and long-term brand visibility.

Thank you to the logistic team <3

The Kerepek Station!

23rd May 2025

TRIBUTE TO STRENGTH



"This is the first time, after 20 years, I've received a proposal like this. Instead of asking us to come and sell, they sold our products themselves. That means everything."



YBrs. Pn Shiella Tukimin

From **product redesigns** to **pitching under the blazing heat and stormy skies** at Skyline Luge, Rawang—Mamapreneur wasn't just a CSR project; it was a mission lived out loud. Behind each "Kerepek Daun Telang" packet is a story of loss, resilience, and grit. These mothers are widows with no pension, no corporate fallback, and often no voice in a society that still carries a stigma. Selling organically home-grown snacks may seem small, but it keeps children fed, rents paid, and spirits unbroken.

Still, challenges remain. One troubling trend Puan Shiella highlighted was the bias at corporate CSR booths where company employees compete with NGO members for sales. "Why would the public support an unfamiliar face when their colleague is selling next to us?" she reflected. That realisation led WITUS to be selective, preferring partnerships like Mamapreneur that genuinely elevate rather than exploit.



As Malaysia steers toward the United Nations' **Sustainable Development Goals (SDGs)**, WITUS and the Mamapreneur project stand firmly in alignment:

- **SDG 1 (No Poverty):** Breaking generational poverty through income-generating ventures.
- **SDG 5 (Gender Equality):** Recognising single mothers as leaders and innovators.
- **SDG 8 (Decent Work & Economic Growth):** Fostering dignified, flexible work.
- **SDG 10 (Reduced Inequalities):** Fighting systemic exclusion with tools, training, and visibility.



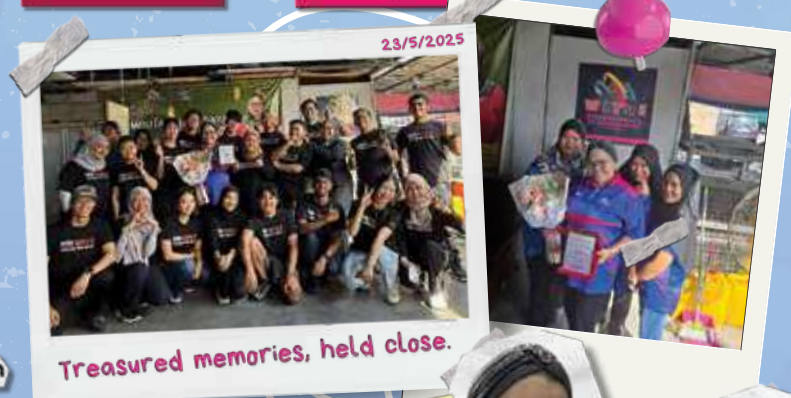
To honour her unwavering dedication and collaboration, we presented Puan Shiella with a **commemorative plaque** and a **bouquet of fresh flowers**—a small gesture of appreciation for an immense impact.

When asked how she'd describe the program in a phrase, Puan Sheila didn't hesitate:

"Mamapreneur: Independent Women."

YBrs. Pn Shiella Tukimin

The future is not just in the hands of those in suits or boardrooms. It is in the careful preparation of homemade snacks, in the resilience of women who've lost everything but still give their all, and in the hearts of people who choose to support them. So the next time you spot "Kerepek Daun Telang" at a petrol station, remember: **you're not just buying chips, you're buying back someone's future.**



New Stickers!

3lite



Siti Munira
AFFIN Bank

Haieqal Muzaffar
AmBank

Izzatul Heliliah
UOB

Salahuddin
AFFIN Bank



Yeo Jie Hui
Great Eastern

Thrishernn
AmBank

Chong Kyle
UOB

Marwa Ashikin
UOB



Juan Safuan
AFFIN Bank

Haziq Daniel
Public Bank Berhad

Shaik Ibrahim
AFFIN Bank

Choong Yee Cheng
UOB



Class of 2025



Dayang Nadhirah
AFFIN Bank



Nur Suhaina
UOB



Farisya
AFFIN Bank



Aimy Nur Hidayah
Great Eastern



Mohd Amir Alam
AFFIN Bank



Seth Thuraisingam
AFFIN Bank



Danial Aqil
UOB

Nurul Ezany
UOB



Hon Ai Neng
AmBank

Growing a High Performance Work Culture with HARRISON ASSESSMENTS

with Asian Banking School



Our behaviour is a choice

Identifying and developing talent is key to effective leadership—but not always easy. Many organizations struggle to spot future leaders and invest in the right individuals.

Much of our behaviour is learned, and with the right tools, we can make better, more intentional choices. The Harrison Assessment offers a proven framework to uncover behavioural patterns that drive success.

As part of the FSTEP programme, all participants from partnering Financial Institutions will receive their personalised Harrison profile. Through Future-Ready modules and coaching by Symphony Learning, they'll gain deep insights into:

- Life Themes
- Strengths & Development Areas
- Traits to Avoid
- Blind Spots
- Leadership & EQ Competencies
- Paradox Flips

These insights build self-awareness, align individuals with organisational values, and unlock leadership potential.

We're excited to share how we develop next-generation leaders using Harrison Assessments.

Kindly contact us for more information:
 Puan Ashraff – ashraffaa@asianbankingschool.com
 Encik Aris – arisms@asianbankingschool.com

I am struggling to identify my next-gen leaders!

Does my next-gen leaders inspire confidence in his or her decision making?

Can my team lead through persuasion and influence?

How do I know if my talent pool are those people who take charge and make things happen?



Harrison Assessments A tool to help you grow your talent

Traits

The traits are listed in order of your preference and they are divided into sections.

The first section, Life Themes, shows your top 5 on your life. If these traits are utilized in your job, it will increase your job satisfaction. Are any of these called upon in your current job? If so, how do you feel when they are required?

The last section are traits you least enjoy and probably prefer not to do. If these traits are utilized in your job, it will decrease your job satisfaction. Are any of these called upon in your current job? If so, how do you feel when they are required?

Life Themes - Andrea's life themes, highest values, key potential strengths

Trait	Score	Description
Helpful	9.9	The tendency to respond to others' needs and assist or support others to achieve their goals
Warmth / empathy	9.3	The tendency to express positive feelings and affinity toward others
Wants Autonomy	9.0	The desire to have freedom or independence from authority
Optimistic	8.5	The tendency to believe the future will be positive
Wants Challenge	9.4	The willingness to attempt difficult tasks or goals

TRAITS & DEFINITION REPORT

Overview Ordered by Subjects and Stages of Action

PARADOX REPORT

Stage	Interpersonal	Achievement	Leadership
INITIATING	Insightful Curiosity	Stress Management	Analysis Pitfalls
MOTIVATING	Self-Actualization	Sustained Results	Coaching Mindset
IMPLEMENTING	Respectful Candor	Focused Innovation	Collaborative Accountability
MAINTAINING	Equity Mindset	Adaptive Efficiency	Vigilant Resilience



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BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

FSTEP BATCH 29 SEPTEMBER INTAKE

29 September – 18 December 2025



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

PROGRAMME STRUCTURE

The 3-month classroom training includes training in:



Banking & Insurance



Digital Banking



Future Ready-Skills



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



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