



SUPPORTING

Future Ready

STUDENTS



Acknowledgements

We extend our gratitude to the Ministry of Education Malaysia for their cooperation and support, with special thanks to:

- ❖ Bahagian Pengurusan Sekolah Harian (BPSH)
- ❖ Bahagian Sukan, Kokurikulum dan Kesenian (BSKK)
- ❖ Bahagian Pembangunan Kurikulum (BPK)
- ❖ Bahagian Profesionalisme Guru (BPG)
- ❖ Bahagian Sumber dan Teknologi Pendidikan (BSTP)
- ❖ Bahagian Pendidikan dan Latihan Teknikal Vokasional (BPLTV)
- ❖ Bahagian Pengurusan Sekolah Berasrama Penuh (BPSBP)
- ❖ Bahagian Pendidikan Khas
- ❖ Institut Pendidikan Guru Malaysia (IPGM)
- ❖ Bahagian Perancangan dan Penyelidikan Dasar Pendidikan
- ❖ Institut Aminuddin Baki (IAB)
- ❖ English Language Teaching Centre (ELTC)
- ❖ Jabatan Pendidikan Negeri (JPN), Jabatan Pendidikan Wilayah Persekutuan (JPWP), Pejabat Pendidikan Daerah (PPD) and Majlis Guru Kaunseling (MGK) in all states across Malaysia

We would like to express our gratitude to the following organisations for their collaboration in 2025:





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Foreword by the *Chairman*

As FINCO marks its eighth year as a collaborative industry initiative, I am proud to reflect on the remarkable progress achieved through the collective commitment of our financial industry partners, educators and policymakers. Together, we continue to strengthen our shared mission of preparing future-ready students through meaningful and practical educational initiatives.

A significant milestone in 2025 was the successful launch of FINCO's collaborative Train-the-Trainer: Personal Financial Management Programme for teachers which benefitted more than 3,400 teachers nationwide. More importantly, its practical and behaviour-focused approach encouraged positive financial habits among participants, empowering teachers to become credible role models for their students and establishing a new benchmark for national financial literacy programmes in Malaysia.

This achievement reflects the growing recognition that financial education is most effective when it is practical, relatable and embedded within everyday decision-making.

The programme also contributes meaningfully to the objectives of the National Strategy for Financial Literacy 2.0, reinforcing the importance of multi-stakeholder collaboration in building financially resilient Malaysians. FINCO remains committed to supporting these and other national aspirations through innovative partnerships and sustainable initiatives across four strategic pillars.

The continued growth and strengthening of FINCO over the past eight years is a testament to what can be achieved when industry players work together with a shared purpose. On behalf of the Board, I extend my sincere appreciation to all partners, the Ministry of Education Malaysia and volunteers, whose dedication have made these accomplishments possible. We look forward to building on this momentum and creating even greater impact in the years ahead.

Tan Sri Azman Hashim
Chairman
FINCO



CEO's Message

FINCO's work in 2025 reflects the increased strength of collaborations between our financial industry partners, the Ministry of Education, the Financial Education Network and other dedicated stakeholders working together towards national development agendas.

Across our four strategic pillars, English Proficiency, Life Aspiration, Financial Literacy And Disaster Relief, we have continued to expand programmes that equip students and educators with practical skills, confidence and resilience for the future. One of the year's most encouraging achievements was the strong response to our teacher-focused financial literacy initiative, Train-the-Trainer: Personal Financial Management for Teachers.

FINCO's evidenced-based approach to programme design, has delivered highly practical and accessible content for both educators and students resulting in initiatives like ACE Camp, where students report using their new-found knowledge and skills to actively pursue their career goals.

These accomplishments, which are a direct result of the dedication, trust, and active engagement of the students and teachers in our programmes, are what inspires our team to do better.

On behalf of FINCO, I extend my sincere appreciation to all our partners for their continued collaboration and belief in our mission. Together, we will continue striving towards a more financially resilient, empowered and future-ready generation.

Clare Walker
Chief Executive Officer
FINCO



About Us

Founded in 2017, the Financial Industry Collective Outreach (FINCO) was established as a collaborative platform for the financial industry, with the guidance of Bank Negara Malaysia. FINCO is dedicated to implementing sustainable and impactful educational initiatives. These efforts are specifically aimed at supporting underprivileged children and youth, ensuring they have access to greater educational opportunities and resources.

FINCO's expertise and access bridges the gap between the financial industry and the education system, enabling the former to collectively channel resources into the development of high-quality initiatives which support improved educational outcomes and future-ready students.

By addressing systemic barriers to education and employment, FINCO ensures Malaysian youths have the support and tools they need to overcome challenges, pursue meaningful careers, and contribute to a more financially inclusive economy.

Issues young Malaysians are facing

58% of students attained below Level 2 for reading proficiency

OECD, PISA 2022 Results Factsheet



Only **23%** of upper secondary students have high financial literacy levels

FINCO, MoneySense Report, 2023



48.7% of SPM graduates chose not to further their education

MoE, eKPM data, 2022



Malaysia recorded losses of

636 million ringgit

in 2023 due to flooding

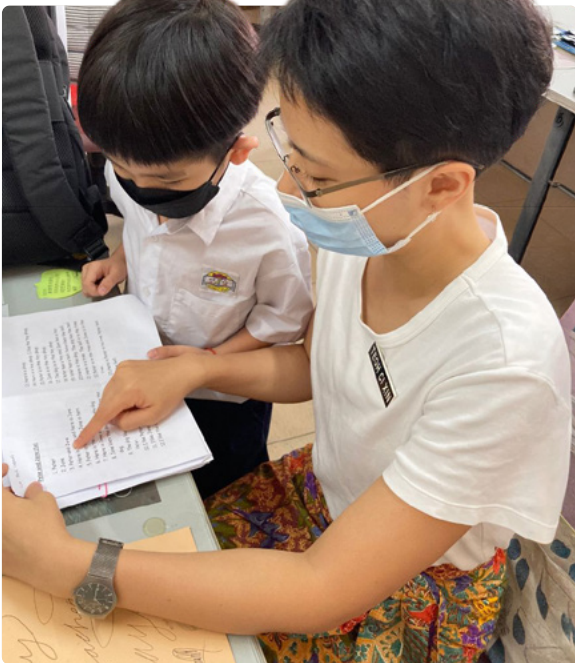
DOSM, 2025



Our Impact Areas

FINCO's goal is to equip young people with the guidance and educational tools they need to achieve their life goals.

FINCO's initiatives are evidence-based, designed to produce measurable outcomes and align with national agendas, including the Malaysian Education Blueprint 2026-2035 and the National Strategy for Financial Literacy 2026-2030 (NS 2.0).



Impact Areas

Our strategic approach is built on four pillars:



English Proficiency

We support teachers with strategies and resources to enhance English literacy amongst primary school students.



Life Aspiration

We provide students with up-to-date information and skills needed to identify and pursue their post-SPM and long-term career goals.



Financial Literacy

We provide students and teachers with access to information that enhances their understanding of how to manage personal finances for long-term financial wellbeing.



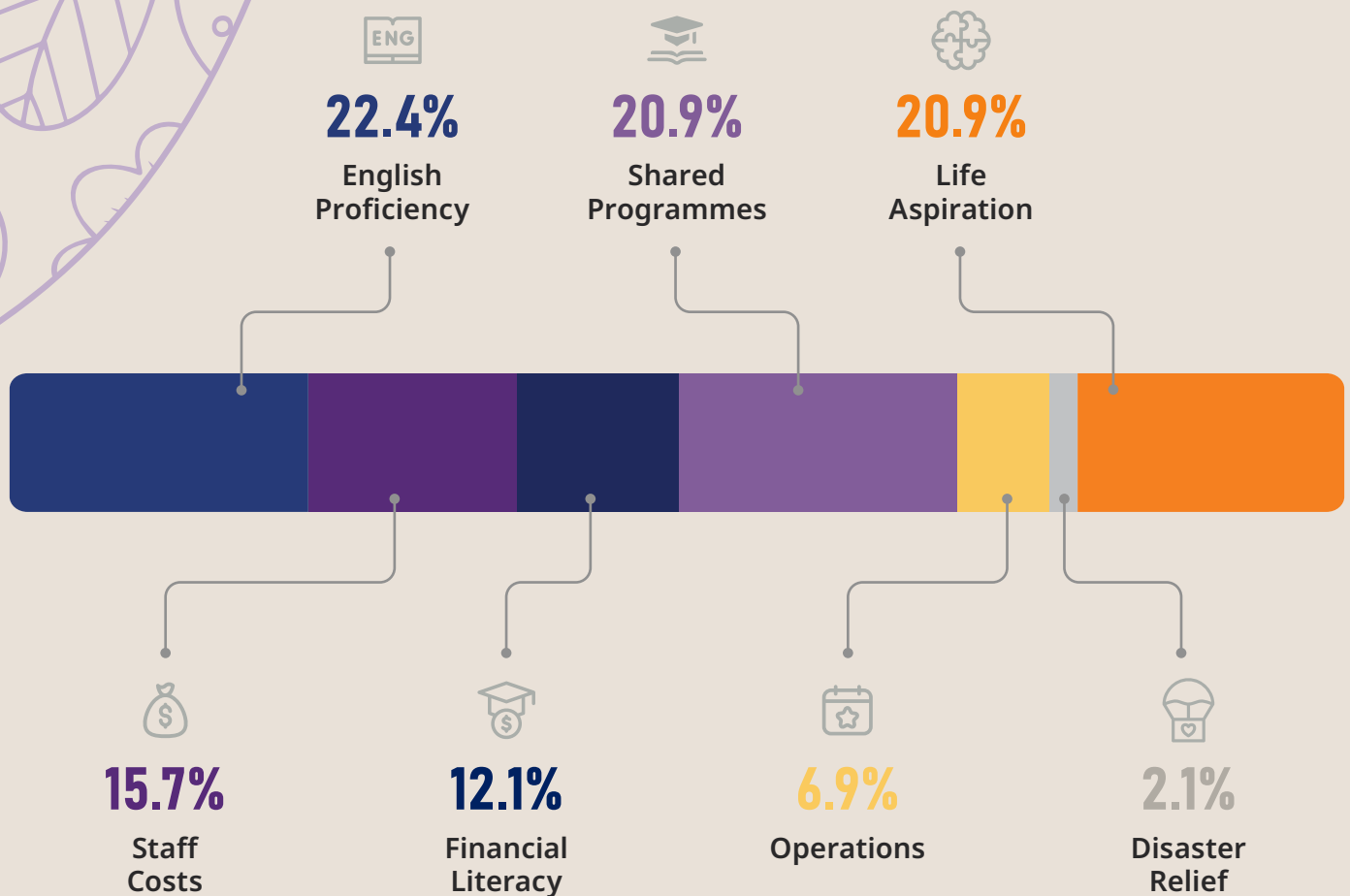
Disaster Relief

We support schools and students affected by disasters to minimise disruptions to their education.

Financial Governance

In 2025, FINCO's programmes and operations were funded by **RM5.6 million** in membership fees and Shared Programmes, with **112 financial institutions contributing**.

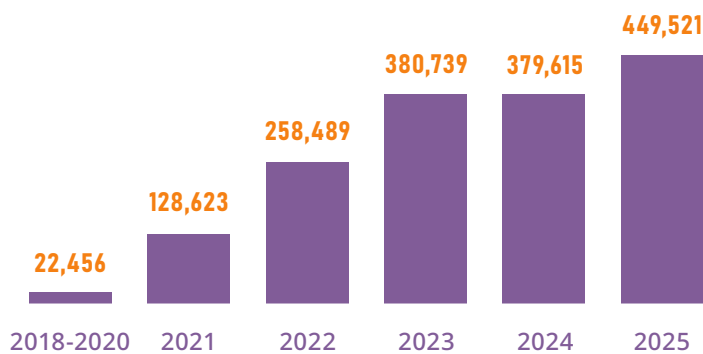
FINCO aims to allocate a maximum of 20% of its expenditure to overheads, ensuring that the majority of available funds are directed to impactful programs. We have an excellent track record in achieving a balanced spending ratio and remain committed to further improvement.



FINCO is a non-profit with tax exemption status.
Our Audited Financial Statements are available on our website.

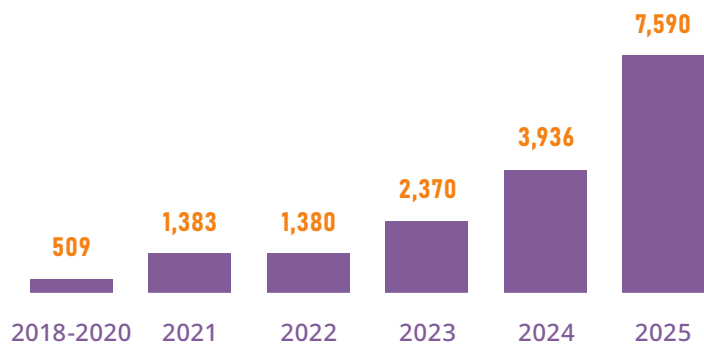
2025 in *Review*

Achievements To Date (2018 to 2025)

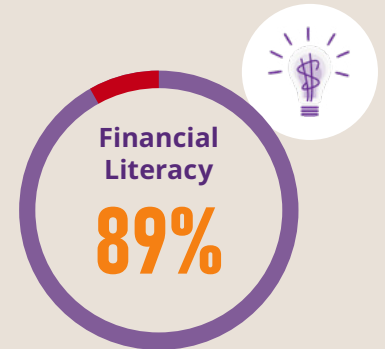
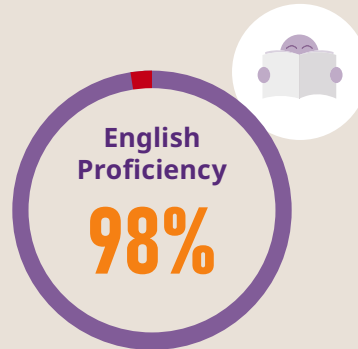
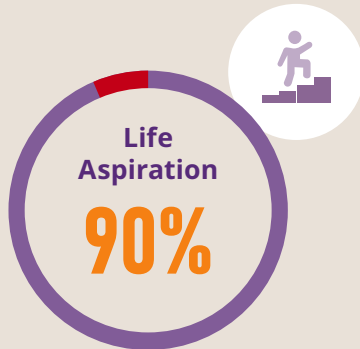


>1.6 million
students benefitted

>17,000
teachers trained



2025 Impact in *Numbers*

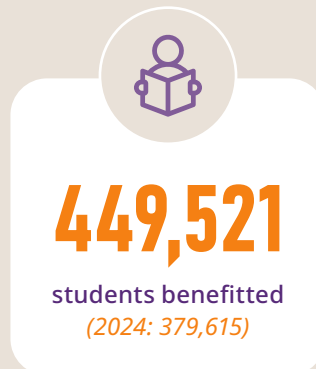
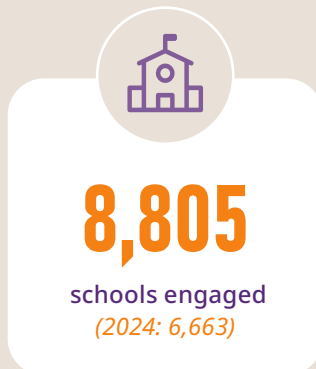


Disaster Relief

RM338,033

aid channelled to schools to minimise disruptions to education

2024: RM273,904



Who We Are

The Board and its sub-committees, who represent FINCO's financial industry members, oversee the Backbone's functions. These functions include maintaining good governance, managing operations, and developing organisational strategy.

The Board of Directors as at 1 May 2026

The Board is composed of the President, Chairman or other representative of each financial industry association, as well as the Chief Executive Officer of individual financial institutions.



CHAIRMAN

**Tan Sri
Azman Hashim**

*Chairman Emeritus /
Honorary Adviser
AmBank Group*



DIRECTOR

**Dato' Sri
Khairussaleh Ramli**

*Chairman, The Association of
Banks in Malaysia
President & Group CEO, Malayan
Banking Berhad (Maybank)*

DIRECTOR

Mr Suhaimi Bin Ali

*Assistant Governor,
Bank Negara Malaysia*



DIRECTOR

Mr Mak Joon Nien

*Chief Executive Officer, Standard
Chartered Bank Malaysia Berhad*

DIRECTOR

Mr Vikram Singh

*Chief Executive Officer,
Citibank Berhad*



DIRECTOR

Mr Lee Yo-Hunn

*Council Member, Malaysian
Investment Banking Association
Chief Executive Officer,
Public Investment Bank*


DIRECTOR
Mr Ng Kok Kheng
Chairman, Persatuan Insurans Am Malaysia

DIRECTOR
Mr Mark O'Dell
Chief Executive Officer, Life Insurance Association of Malaysia
DIRECTOR
Mr Muhammad Novan Amirudin
Group Chief Executive Officer, CIMB Group Holdings Berhad

DIRECTOR
Mr Kelvin Ang Chee Keong
Chief Executive Officer, Prudential Assurance Malaysia Berhad

DIRECTOR
Mr Shahrul Azlan Bin Shahrman
*Chairman, Malaysian Takaful Association
Chief Executive Officer, Great Eastern Takaful Berhad*

DIRECTOR
Mr Mohd Syahrul Ishak
*Treasurer, Association of Islamic Banking and Financial Institutions Malaysia
Chief Executive Officer, alrajhi bank Malaysia*

DIRECTOR
Mr Shahrul Azlan Bin Shahrman
*Chairman, Malaysian Takaful Association
Chief Executive Officer, Great Eastern Takaful Berhad*

Sub-Committees as at 1 May 2026

FINCO's sub-committees consist of members of the Board or their respective organisations as well as other individual financial institutions. Whilst the Steering Committee oversees FINCO's operational activities and acts as a conduit for communications with members, other committees provide input and oversight for selected areas of FINCO's governance and operations.

The Steering Committee

Mr Eqhwan Mokhzanee Muhammad (Chairman)
AmBank Islamic Berhad

Ms Angeline Tung (Deputy Chairman)
Prudential Assurance Malaysia Berhad

Ms Izlyn Amylia Mohamed Ramli (Treasurer)
Malayan Banking Berhad

Ms Sara Yasmine Mohamed
Citibank Berhad

Dr Amina Josetta Kayani
The Association of Banks in Malaysia

Ms Ratna Sha'erah Kamaludin
Association of Islamic Banking and Financial Institutions Malaysia

Ms Nancy Tan
Life Insurance Association of Malaysia

Ms Pauline Wong
Malaysian Investment Banking Association

Mr Mohd Radzuan Mohamed
Malaysian Takaful Association

Mr Junior Namjick Cho
Zurich General Insurance Malaysia Berhad

Ms Ng Tsu Mae
CIMB Foundation

Ms Jasmina Mohd Mokhtar
Bank Negara Malaysia

The Audit Committee

Mr Mohd Syahrul Bin Ishak (Chairman)
Al Rajhi Banking & Investment Corporation (M) Berhad

Mr Mark O'Dell
Life Insurance Association of Malaysia

Mr Lee Yo-Hunn
Malaysian Investment Banking Association

The Communications Committee

Ms Lydia Ishak (Chairperson)
Prudential Assurance Malaysia Berhad

Ms Susanna G. Simon
Persatuan Insurans Am Malaysia

Mr Khairul Amri Bin Aznan
AmBank (M) Berhad

The Disaster Relief Committee

Mr Eddy Yew (Chairman)
Prudential Assurance Malaysia Berhad

Mr Khairul Amri Bin Aznan
AmBank (M) Berhad

Mr Jegatheesan Govintharaj
Persatuan Insurans Am Malaysia

The Backbone

The Backbone is responsible for the development and implementation of FINCO's strategy. It oversees the day-to-day operations of the organisation, reporting to the FINCO Board and Committees.



Clare Walker
Chief Executive Officer



Tiu Kian Wee
Programme Director



Hannah Jonas
Senior Manager,
Communications & Events



**Priyahdharshini A/P
Gunaseelan**
Accounts & Project Manager

Delivery Team

Senior Programme Managers



**Nadiah Hani
Binti Hussein**



**Sophie
Chin Lee**



**Thulasi A/P
Vikneswaran**

Project Managers



**Felicia Wee
Sue Ting**



**Iman Fairuza
Binti Rozhan**



**Mathi Vatani A/P
R Gunasegaran**

Project Coordinators



**James Yapp
Wai Onn**



**Karyna Abdue
Binti Omar**



**Nishah A/P
Gopal**



**Pobanaa A/P
Herusan**



**Suganya A/P
Muthaya**

Education Partners

Ili Nadirah Binti
Mohd Redzuan

Muhammad Fakhri Izzat
Bin Mohd Nazmi

Laxmi Devi A/P
Murugan

Richard
Stephenson

Wong
Ee Ling

Our Members in 2025

FINCO is a powerful collaboration of more than 110 financial institutions in Malaysia including banks, insurance companies, takaful and reinsurance organisations.

FINCO's members provide valuable support through an annual financial contribution, practical support and staff volunteers.

The Association of Banks in Malaysia (ABM)

Affin Bank Berhad	Citibank Berhad	OCBC Bank (Malaysia) Berhad
Alliance Bank Malaysia Berhad	Deutsche Bank (Malaysia) Berhad	Public Bank Berhad
AmBank (M) Berhad	Hong Leong Bank Berhad	RHB Bank Berhad
Bangkok Bank Berhad	HSBC Bank Malaysia Berhad	Standard Chartered Bank Malaysia Berhad
Bank of America Malaysia Berhad	Industrial and Commercial Bank of China (Malaysia) Berhad	Sumitomo Mitsui Banking Corporation Malaysia Berhad
Bank of China (Malaysia) Berhad	J.P. Morgan Chase Bank Berhad	United Overseas Bank (Malaysia) Bhd
BNP Paribas Malaysia Berhad	Malayan Banking Berhad	
China Construction Bank (Malaysia) Berhad	Mizuho Bank (Malaysia) Berhad	
CIMB Bank Berhad	MUFG Bank (Malaysia) Berhad	

Association of Islamic Banking and Financial Institutions Malaysia (AIBIM)

Affin Islamic Bank Berhad	Bank Simpanan Nasional	MUFG Bank (Malaysia) Berhad
Alliance Islamic Bank Berhad	CIMB Islamic Bank Berhad	OCBC Al-Amin Bank Berhad
alrajhi bank Malaysia	Citibank Berhad	Public Islamic Bank Berhad
AmBank Islamic Berhad	HLB Islamic	RHB Islamic Bank Berhad
Bank Islam Malaysia Berhad	HSBC Amanah Malaysia Berhad	Sumitomo Mitsui Banking Corporation Malaysia Berhad
Bank Muamalat Malaysia Berhad	Maybank Islamic Berhad	United Overseas Bank (Malaysia) Berhad
BNP Paribas Malaysia Berhad	MBSB Bank Berhad	

Life Insurance Association of Malaysia (LIAM)

AIA Bhd	Great Eastern Life Assurance (Malaysia) Berhad	Prudential Assurance Malaysia Berhad
Allianz Life Insurance Malaysia Berhad	Hannover Rueck SE, Malaysian Branch	Sun Life Malaysia Assurance Berhad
AmMetLife Insurance Berhad	Hong Leong Assurance Berhad	Tokio Marine Life Insurance Malaysia Bhd
Etika Life Insurance Berhad	Malaysian Life Reinsurance Group Berhad	Zurich Life Insurance Malaysia Berhad
FWD Insurance Berhad	Manulife Insurance Berhad	
Generali Life Insurance Malaysia Berhad	MCIS Insurance Berhad	

Malaysian Takaful Association (MTA)

AIA Public Takaful Berhad	Malaysian Reinsurance Berhad (Retakaful)	Syarikat Takaful Malaysia Keluarga Berhad
AmMetLife Takaful Berhad	Munich Re Retakaful	Takaful Ikhlas Family Berhad
Etiqa Family Takaful Berhad	Prudential BSN Takaful Berhad	Takaful Ikhlas General Berhad
Etiqa General Takaful Berhad	Sun Life Malaysia Takaful Berhad	Zurich General Takaful Malaysia Berhad
FWD Takaful Berhad	Swiss Re Asia Pte. Ltd., Malaysia Branch (Swiss Re Retakaful)	Zurich Takaful Malaysia Berhad
Great Eastern Takaful Berhad		
Hong Leong MSIG Takaful Berhad	Syarikat Takaful Malaysia Am Berhad	

Malaysian Investment Banking Association (MIBA)

Affin Hwang Investment Bank Berhad	KAF Investment Bank Berhad	Public Investment Bank Berhad
AmInvestment Bank Berhad	Kenanga Investment Bank Berhad	RHB Investment Bank Berhad
CIMB Investment Bank Berhad	Maybank Investment Bank Berhad	
Hong Leong Investment Bank Berhad	MBSB Investment Bank Berhad	

Persatuan Insurans Am Malaysia (PIAM)

AIA General Berhad	Hannover Rueck SE, Malaysian Branch	Swiss Re Asia Pte. Ltd., Malaysia Branch
AIG Malaysia Insurance Berhad	Liberty Insurance Berhad	The Pacific Insurance Berhad
Allianz General Insurance Company (Malaysia) Berhad	Lonpac Insurance Berhad	The Toa Reinsurance Company Ltd
Berjaya Sompo Insurance Berhad	Malaysian Reinsurance Berhad	Tokio Marine Insurans (Malaysia) Berhad
Chubb Insurance Malaysia Berhad	MSIG Insurance (Malaysia) Berhad	Tune Insurance Malaysia Berhad
Etiqa General Insurance Berhad	Pacific & Orient Insurance Co. Berhad	Zurich General Insurance Malaysia Berhad
Generali Insurance Malaysia Berhad	Progressive Insurance Berhad	
Great Eastern General Insurance (Malaysia) Berhad	QBE Insurance (Malaysia) Berhad	
	RHB Insurance Berhad	

Other

Shopee Mobile Malaysia Sdn Bhd

2025 Key Highlights

In collaboration with the Financial Education Network (FEN), we launched the pilot *Train-the-Trainer: Personal Financial Management for Teachers programme*. A groundbreaking initiative which gave over 3,400 teachers the opportunity to improve their personal financial management skills.



We launched our first online, self-access financial literacy course, Ringgit Rules Junior on the Open Learning platform, providing remote learning opportunities for more than 380 primary school students.

We collaborated with experts from Persatuan Insurans Am Malaysia (PIAM) on a briefing to share vital flood preparedness tips with schools across Malaysia. The tips were integrated into FINCO's downloadable Flood Preparedness Guidebook.



Following the publication of our report, TVET in Malaysia: Perceptions vs Reality, we hosted a roundtable discussion with industry and education players to share insights and explore collaborations.





Our 2025 social media campaign, reached an audience of more than 2 million across various platforms.



KOLs Cedly Ang, Cupcake Aisyah and Zakuan Zainal, as well as AIG CEO, Antony Lee shared bite-sized educational content with FINCO's student ambassadors and social media audiences.



Our report Beyond Books: Reading Culture amongst Malaysian Students, which received great media interest, explores the reading habits of Malaysian primary and secondary students, including access to reading materials, the influence of home and role models, and the role of technology in reading.



FINCO's 2025 FINCO Annual Awards brought together FINCO's members, partners and other guests to celebrate the outstanding achievements of over 30 students, 12 teachers and 7 FI volunteer award winners.



Our Members

Membership Overview

Each year, more than 110 financial institutions provide essential support to FINCO through volunteering, funding, and in-kind contributions for students and schools in need.

Delivered in collaboration with individual financial institutions or financial associations, 2025 saw an increase from 27 to 33 shared programmes, evidence of the financial industry's commitment to financial inclusion through improved educational outcomes.



Highlights from 2025 Shared Programmes



33

Shared Programmes



361

schools benefitted



4,414

students benefitted



Shared Programmes

Thank you to the following organisations for collaborating on shared programmes

Members of The ABM

AmBank (M) Berhad
CIMB Bank Berhad
Hong Leong Bank Berhad
OCBC Bank (Malaysia) Berhad
Public Bank Berhad
RHB Bank Berhad
Sumitomo Mitsui Banking Corporation Malaysia Berhad

Members of AIBIM

Bank Muamalat Malaysia Berhad
Bank Simpanan Nasional

Members of LIAM

Hannover Rueck SE, Malaysian Branch

Members of MIBA

Public Investment Bank Berhad

Members of MTA

FWD Takaful Berhad
Great Eastern Takaful Berhad

Members of PIAM

Great Eastern General Insurance (Malaysia) Berhad
Liberty General Insurance Berhad
Persatuan Insurans Am Malaysia (PIAM)
QBE Insurance (Malaysia) Berhad

Other financial institutions

ShopeePay Malaysia Sdn Bhd

Programme Volunteers

Professionals from the financial industry dedicate their time to supporting FINCO's programmes, directly impacting students, sometimes over a period of months. In 2025, 623 volunteers—more than ever before—acted as mentors, facilitators and storytellers. We extend our sincere gratitude to the following organisations for their support of FINCO's 2025 volunteering activities:

AIA General Berhad	OCBC Bank (Malaysia) Berhad
AIG Malaysia Insurance Berhad	Perbadanan Insurans Deposit Malaysia (PIDM)
Agensi Kaunseling & Pengurusan Kredit (AKPK)	Persatuan Insurans Am Malaysia (PIAM)
AmBank (M) Berhad	Prudential Assurance Malaysia Berhad
AmBank Islamic Berhad	Public Investment Bank Berhad
AmInvestment Bank Berhad	RHB Bank Berhad
Association of Banks in Malaysia (ABM)	Securities Commission Malaysia (SC)
Berjaya Sampo Insurance Berhad	Sumitomo Mitsui Banking Corporation Malaysia Berhad
BNP Paribas Malaysia Berhad	Standard Chartered Bank Malaysia Berhad
Bank Simpanan Nasional Berhad	STF Resources Sdn Bhd (STFR)
CIMB Bank Berhad	Tune Insurance Malaysia Berhad
CIMB Investment Bank Berhad	Zurich General Insurance Malaysia Berhad
Deutsche Bank (Malaysia) Berhad	
Employees Provident Fund (EPF)	
FWD Takaful Berhad	
Generali Insurance Malaysia Berhad	
Generali Life Insurance Malaysia Berhad	
Great Eastern General Insurance (Malaysia) Berhad	
Great Eastern Life Assurance (Malaysia)	
Hannover Rueck SE, Malaysian Branch	
Hong Leong Assurance Berhad	
Hong Leong Bank Berhad	
HLB Islamic	
Liberty General Insurance Berhad	
Manulife Insurance Berhad	
Malayan Banking Berhad	



“

I think this type of volunteering opportunity is very meaningful because it allows me to contribute directly to the community while also developing my own skills. It gave me the chance to meet new people, work as a team, and see the positive impact of our efforts. Overall, I feel grateful and happy about the experience.

It was rewarding to know that even small contributions can make a real difference.

Nursyafawani binti Mohd Azman, AmBank (M) Berhad



It was nice going out of office for half a day, interacting with the next generation and the people who tirelessly do their best in teaching them. It felt good for my soul to be part of what FINCO is doing. I find the objective behind the activities to be very thoughtful as it not only instills the importance of the English language to communicate with others but also other skills such as critical thinking, teamwork and decision making.

Sue May, STF Resources

”

“

I truly loved the experience at SMK Ampang Pecah. It was a meaningful opportunity to share my post-SPM journey and personal experiences with the students. I received a warm welcome from both the students and teachers, which made the session feel very engaging. The FINCO team of coaches were friendly, approachable, and blended in well with everyone. It genuinely felt like a "giving back" moment to the community, and I strongly support this kind of initiative that connects students with real-life experiences from volunteers."

Muhammad Firdaus, Standard Chartered Bank Malaysia





English Proficiency

Through our English Proficiency programmes, we support teachers with strategies and resources to enhance language abilities amongst students from an early age, with an emphasis on developing critical reading skills. In collaboration with the Ministry of Education, our initiatives promote increased language exposure through engaging, meaningful activities, aimed at strengthening students' foundational literacy.

English Proficiency Programmes



HIP-FINCO
Reads



HIP Remedial
Instruction

2025 Impact



144,333
students benefitted



3,549
teachers trained

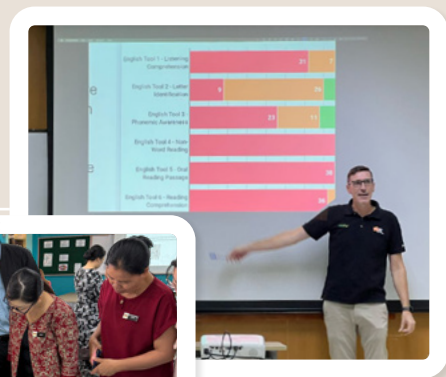


The HIP-FINCO Reads programme is engaging, well-organised, and highly beneficial in helping students develop their reading skills, creativity, and confidence. Its thoughtfully designed activities and resources make learning enjoyable and meaningful.

Teacher Teoh Ci Xin
HIP-FINCO Reads Teacher 2025
SJK(C) Pay Fong 3

Teacher Impact

In 2025, FINCO trained 382 teachers nationwide in effective assessment for learning and interactive reading strategies to enhance students' reading proficiency and critical thinking under the HIP-FINCO Reads programme.



92%

of teachers applied strategies to enhance students' reading proficiency and critical thinking



Teachers also received resources and books to establish an Interactive Reading Corner (IRC) in their respective schools, cultivating positive reading habits among their students.



175

IRCs were established

In 2025, the Year 6 HIP-Remedial Instruction Toolkit was developed, broadening programme support from Year 4 and 5 teachers to include Year 6 teachers, focusing on independent learning and metacognitive strategies. Remedial Instruction training programmes and implementation support visits, led by the English Language Teaching Centre (ELTC), Ministry of Education (MOE) Malaysia, benefitted 3,100 Year 4 and 5 teachers.



51%

of students could be removed from the HIP-Remedial Instruction Programme

Impact Story

Scaling Impact From the Classroom to a Global Stage

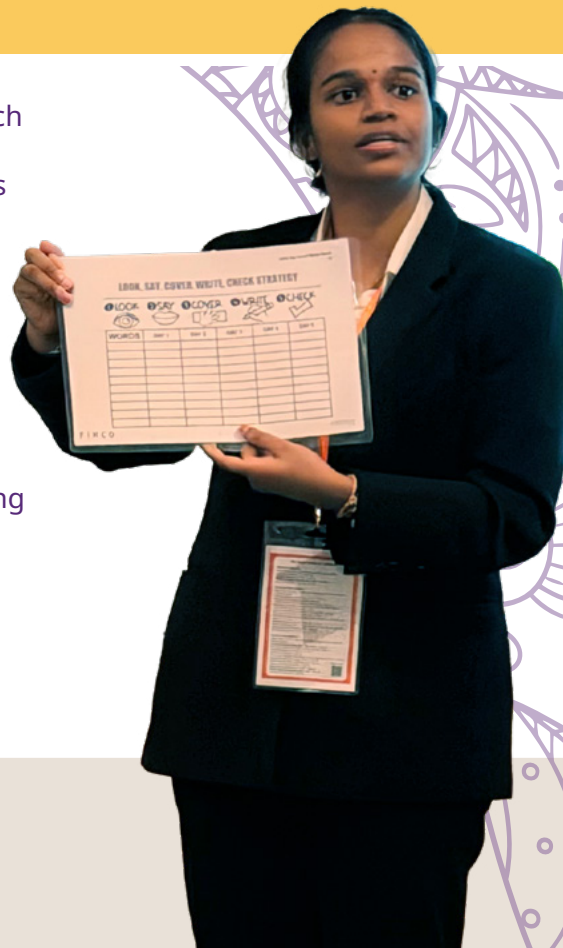
For the second year in a row, Teacher Kamleshwary, an English teacher from SJKT Batu Caves, presented a research paper at the annual Malaysian English Language Teaching Association (MELTA) International Conference. Building on deeper insights and refined practices, she presented her action research on the Look-Say-Cover-Write-Check (LSCWC) strategy which she adapted from a HIP-FINCO Reads' workshop. Her paper earned her the prestigious Basil Wijayasuriya Award.



This recognition propelled Teacher Kamleshwary onto the international stage, with an invitation to present at the Japan Association for Language Teaching (JALT) Conference 2025 in Tokyo, supported by MELTA and FINCO.

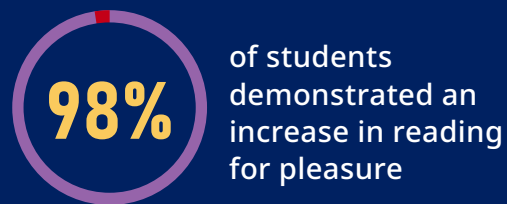
Implementing LSCWC, an inclusive approach to learning vocabulary, has fostered active learning and self-correction in her students by empowering them to independently visualise, pronounce, and apply new vocabulary in their writing. As a result, her Year 4 remedial learners showed improved vocabulary retention.

Teacher Kamleshwary's journey reflects the broader impact of HIP-FINCO Reads in empowering teachers nationwide, equipping them with practical and effective teaching strategies, providing opportunities to showcase their work to their peers, and ultimately fostering meaningful learning outcomes for their students.



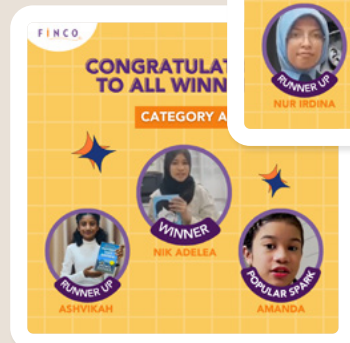


Teachers reported that



Student Impact

We provide students with opportunities to cultivate an interest in reading while strengthening their critical thinking skills through activities such as storytelling sessions and competitions. In 2025, a total of 159 storytelling sessions were conducted nationwide.



The annual HIP-FINCO Reads Outstanding Student Competition carried the theme "A Story That Changed Me" and received 413 submissions. Through the competition, students from across the country were asked to reflect on and share insights from books that had made a meaningful impact on their lives.

In 2025, a total of **513** submissions were received for the following challenges and competitions:



Outstanding Student Competition



World Book Day Challenge



IRC Design Challenge



World Book Day Giveaway



Reading Challenge

Impact Story

A Reading Journey of Growth and Confidence

Winning the HIP-FINCO Reads Most Improved Reader 2025 award was a meaningful milestone in YS' reading journey. For the 11 year old student from SJK(C) Pay Fong 3, Melaka, this achievement reflects not only his progress in reading, but also the confidence he gained along the way.

Before joining an after-school reading programme with his teacher, Teacher Teoh Ci Xin, YS was a hesitant reader who struggled with basic decoding and lacked confidence in reading aloud. In class, he was often quiet and avoided tasks that required him to read in front of others.



With consistent guidance from his teacher, YS gradually began to build his confidence. Through guided reading using graded readers, phonics-based strategies, and repeated exposure to simple texts, he improved his word recognition, fluency, and reading accuracy.



The ideas from HIP-FINCO Reads' training and provided assessment tools also played an important role in his progress, helping his teacher monitor his development and provide support that matched his needs. The IRC in his school also gave YS access to suitable reading materials, allowing him to practise at his own pace. As his confidence grew, he also began to take initiative during English lessons and one-to-one reading sessions.

More importantly, YS' success story shows that with consistent support, suitable resources, and encouragement, a hesitant reader can grow into a confident learner and a deserving Most Improved Reader.



Life Aspiration

Our Life Aspiration programmes aim to empower students to better understand their strengths, aspirations, and opportunities for the future. By providing exposure to education and career pathways, employability skills, and real-world experiences, we support students in making informed decisions about life after SPM and preparing for successful transitions into further education and employment.

Life Aspiration Programmes

FINCO
SPARK

SPARK

FINCO
ASPIRE

Aspire

FINCO
**Careers
INSIGHT**

Career InSights
Career Fair



ACE Camp

2025 Impact



230,606

students benefitted



316

counsellors trained



Program ini membuka minda guru kaunseling dan murid-murid melalui perkongsian yang relevan dengan keperluan semasa, termasuk pendedahan kepada penulisan resume yang dapat membantu pelajar membuat persediaan kerjaya dan masa depan dengan lebih yakin.

Azlina Binti Zahari
Guru Bimbingan & Kaunseling,
SMK Kiaramas

Teacher Impact

Teachers and counsellors are often the first point of contact for post-SPM guidance. Through Career Insights Career Fairs (CICF), we work with counsellors to enable students to explore industries and engage with professionals, bridging the gap between education and the workforce. In 2025, 829 counsellors participated in CICF activities.



98%

counsellors reported better understanding of students' aspirations and needs



98%

counsellors implemented knowledge and skills gained from CICF training to improve career guidance in their schools

Meanwhile, our SPARK programme further strengthens school-based guidance by training counsellors to deliver FINCO's Hala Tuju Module, fostering meaningful post-SPM pathway conversations with students.



270

counsellors were trained to deliver FINCO's Hala Tuju Module in their respective schools



“

Bengkel SPARK ini bantu saya perbaiki diri saya supaya saya berupaya secara holistik untuk membantu murid-murid saya faham hala tuju selepas SPM.

Nor Azilah Binti Abd Hamid
Teacher, SMK Tunku Putra

Impact Story

Bridging Possibilities and Transforming Career Exposure in Kedah

In 2025, Nurul Husna Binti Md Salleh, Nur Amalin Teh Binti Abdullah, and Mohd Faruhi bin Johari transformed career exposure for students in Kedah by organising a Careers InSight Career Fair. Recognising the limited industry exposure students receive after focusing on post-secondary pathways, the team collaborated across SMK Kepala Batas, SMK Sultanah Asma, and SM Teknik Alor Setar to bridge the gap between the schools and the working world.

The three counsellors curated a diverse group of employers and engaged school alumni as relatable role models, enabling students to gain authentic insights into different career pathways and hear first-hand accounts of the transition from school to work. To maximise the value of these interactions, the fair was carefully designed with a range of engaging learning experiences, including discipline-specific sharing sessions, a Career Passport to encourage active reflection and documentation, interactive quizzes, and hands-on demonstrations. One notable example was students from SM Teknik Alor Setar showcasing their robotics skills, giving participants practical exposure to technical and vocational career opportunities.

The counsellors' dedication resulted in clear impact: 83.7% of students reported a better understanding of high-demand careers and 74.1% gained clarity on skills required by employers. CICF Kedah achieved the highest participation nationwide in 2025, with over 2,000 students in attendance.

The counsellor's efforts also received national and international recognition. They won the Gold Award at the World Sustainable Development Goal Challenge 2025 and the Best Counsellor Award (CICF Category) at the FINCO Annual Awards 2025. This initiative exemplifies how structured career guidance, driven by dedicated teachers, contributes significantly to human capital development.



“

Perkara yang saya sukai ialah mereka menerangkan kepada saya dan rakan-rakan dengan cara yang mudah difahami dan jelas. Saya rasa ia adalah pameran yang bagus dan seronok untuk disertai lagi.

Rafhanah Ridhwanah Binti Mohd Hashim,
Student, SMK Tg Pauh

Student Impact

Through Aspire workshops, students are able to develop practical skills for their chosen pathways. Delivered by Education Partners and counsellors, these workshops focus on communication, resumes, and interviews, helping students transition into further education and employment.

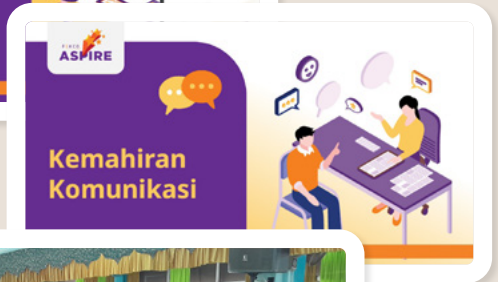
186 Aspire workshops conducted nationwide



“

Saya sedar saya kurang yakin untuk bercakap di hadapan orang ramai, jadi saya mula melibatkan diri dalam lebih banyak aktiviti sekolah untuk membina keyakinan diri dan meningkatkan kemahiran komunikasi saya.

*Raywhanshya Ray
SMK Sepulot, Sabah
FINCO Life Aspiration Outstanding Student of the Year 2025 Winner*



Our Aspire, Career and Education (ACE) Camp, which saw participation from 77 students across Malaysia in 2025, offers immersive experiences where students explore post-SPM options and refine employability skills. Guided by financial industry volunteers, participants practice interviews and gain direct insights into workplace expectations.



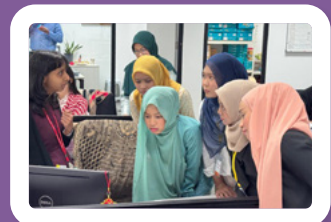
96%

of participants were able to identify employability skills after attending ACE Camp



82%

of participants reported increased confidence in making informed post-SPM decisions



An ACE Camp Alumni Network was established in 2025, comprising more than 80 students nationwide

Impact Story

From ACE Camp to Cyber Defense: One Student's Pursuit of a Secure Future

Tamilchudar, 18, hopes to one day become a cybersecurity analyst, protecting organisational systems from the growing threat of cyberattacks. His interest in this field was further strengthened after participating in ACE Camp, where he realised that his analytical and problem-solving skills could be applied to defending digital systems against cyber threats.

Tamilchudar also credits the guidance of his mentor during the camp, Mr. Saravanan Palaniappan from Manulife Insurance Berhad, for helping him better understand personal growth and career development. The mentor's guidance on the importance of evolving technology and cyber safety in today's workplace further strengthened his determination to pursue tertiary studies in cybersecurity.

"Through ACE Camp, I learned about improvising my leadership and soft skills, impactful communication and creative thinking. I got to know myself better, especially the way I think, communicate and work in a team."

After the camp, Tamilchudar took the initiative to expand his knowledge through self-access learning courses and personal experiments. He explored areas such as testing password safety, learning networking fundamentals, and practising problem-solving through cybersecurity simulation games. These efforts, together with his academic achievements, helped him secure the TNB Prime Scholarship to pursue Computer Science (Cybersecurity) at Universiti Tenaga Nasional (UNITEN)!

FINCO has eagerly followed Tamilchudar's journey since his time at SMK Raub, Pahang, and has also recognised his dedication and achievements by awarding him the Life Aspiration Outstanding Student of the Year 2025 in the alumni category.

“

The core modules and ACE Camp were key to my personal growth — they helped prepare me for what's next.

Tamilchudar A/L Saravanan
ACE Camp 2025 Participant, FINCO Student Ambassador,
FINCO Life Aspiration Outstanding Student of the Year
2025 Winner





Financial Literacy

Our financial literacy programmes equip students with essential money management skills, aligned with Malaysia's National Strategy for Financial Literacy and the national curriculum. We also empower educators, enabling them to guide students more effectively. Together, these initiatives foster a more financially resilient generation of Malaysians.

Financial Literacy Programmes



Good SENS



Ringgit Rules



Ringgit Rules Junior



PROGRAM LATIHAN KEAJARAN
PENGURUSAN KEWANGAN
PERIBADI GURU

Train-the-Trainer (TTT):
Personal Financial
Management
for Teachers

2025 Impact



11,996

students benefitted



7,149

teachers trained



Teacher Impact

In partnership with the Financial Education Network, FINCO trained 209 government school teachers, Ministry of Education officers and lecturers from the Institute of Teacher Education Malaysia (IPGM) to become certified trainers, as part of the Train the trainer (TTT): Personal Financial Management for teachers, before cascading it to government school teachers nationwide in 2025.



6,833

teachers trained by certified trainers through the Programme

77%

of teachers are confident in sharing knowledge with others, a 35% increase

85%

of teachers are able to understand and apply basic financial knowledge

Impact data collected three months post-training reveal significant positive behavioural changes:

78% of teachers saved more than 10% of their monthly income, a 24% increase

58% saved or invested more than 10% specifically for retirement, a 27% increase

82% feel they have sufficient insurance coverage to manage risks, a 27% increase



Thank you to TTT partners: AmBank Group, Bank Muamalat Malaysia, Bank Simpanan Nasional, CIMB Foundation, FWD Insurance Berhad, Hong Leong Bank Berhad, Public Bank Berhad, RHB Bank Berhad, and ShopeePay Malaysia Sdn Bhd.

Impact Story

From Classroom to Community Financial Mentor

After participating in TTT to become a trainer, Puan Suhaila from Negeri Sembilan, adopted new habits such as setting up an emergency savings fund, building passive income streams, and managing financial risks more carefully. Along with her team of trainers, she went on to train other teachers in her state, with 72% of these teachers now reporting greater confidence in teaching financial literacy, a 33% increase from baseline data.

Puan Suhaila now integrates financial management lessons into her Form 5 classes, raising awareness about investment scams and financial risks using FINCO's Ringgit Rules modules. Beyond the classroom, she has conducted a comprehensive session for her own school staff, integrating FINCO's materials with real-world issues to make learning more relevant to their context.



Through her dedication and growth, Puan Suhaila exemplifies how professional development under TTT translates into personal empowerment and wider community impact, strengthening both teacher and student capacity in financial literacy.



“

Before joining the programme, I felt less prepared and confident in managing my personal finances. The training was a turning point.

Puan Suhaila Al Husna binti Nasruddin
Teacher and TTT lead trainer



96%

of secondary students
planned their monthly
expenses

Through the Good SENS programme, 62 social enterprises were set up in 2025, giving students the opportunity to practice financial management strategies. They created a budget, set product prices and tracked their income and expenses, collectively generating RM49,447.18 in revenue. Thank you to the 80 financial institution mentors who actively supported the Good SENS students throughout their 6-month financial literacy journey.

91%

of primary students were able
to plan, track and report the
social enterprise income and
expenditure accurately

Student Impact

Our programmes provide primary and secondary students with hands-on, real-life financial education. In 2025, we piloted Ringgit Rules Junior online and expanded our core Ringgit Rules curriculum into three comprehensive modules covering eight key topics, such as fraud awareness, credit scores, and financial planning. Ringgit Rules modules are endorsed by the Asian Institute of Chartered Bankers (AICB). These initiatives reached 11,996 students nationwide.



Impact Story

Students Turn Profits into Paw-sitive Change

After noticing a lot of stray cats roaming around their school grounds, students from SK Piasau's Meow Mission generated RM2,023 in profit through the sale of handmade cat-themed merchandise. These earnings were then used to fund the cats' veterinary treatments, sustained feeding stations, and enabled a RM500 donation to a neighbouring school to replicate the initiative. Their efforts not only improved safety on school grounds by reducing risks from stray cats but also demonstrated how financial literacy can be applied to address everyday challenges.

During the programme, the teacher noted that the cats' behaviour improved, creating a calmer and safer school environment. Even after the enterprise ended, the feeding stations remained active, showing how determination, teamwork, and financial literacy can leave a lasting impact on both the school and the wider community.



Across the Good SENS programme, 96% of students reported improved ability to apply financial management skills such as spending, saving, and budgeting, helping them build healthy financial habits from a young age. This learning was supported by teachers and financial industry mentors who shared their expertise throughout the programme.

“

I learnt that using my money wisely will help me avoid spending on unnecessary things I'll regret later.

Hadrian Tion, SK Piasau, Sabah



Other Highlights

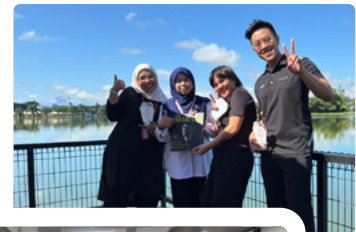
Safe Roads, Secure Futures Collaboration with Liberty General Insurance Berhad (LGIB)

FINCO partnered with LGIB on focus groups, workshops, and a student competition to strengthen students' understanding of insurance and risk management. This initiative also provided exposure to risks associated with road safety and ways to improve financial resilience.



Karnival 3K with MySalam

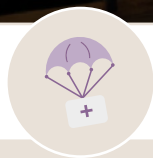
FINCO teamed up with MySalam to deliver Ringgit Rules Junior to primary students at Karnival 3K in SK Balimbang, Sabah.



Karnival Pentaksiran Bilik Darjah (PBD) STEM with JPN Kedah

In partnership with JPN Kedah, FINCO delivered Ringgit Rules Junior sessions for students and supported teachers in delivering meaningful financial education in the classroom as part of the carnival's activities.





Disaster Relief

The Disaster Relief pillar is a core component of our commitment to supporting education continuity and resilience in the face of natural disasters. With the aim of minimising disruption to learning, we support schools through timely financial assistance, volunteer mobilisation, and strengthening schools' preparedness to manage future disaster risks for long-term resilience.

2025 Impact



RM338,033.20

in disaster relief aid channelled to 13 schools



3,225 students

benefitted from recovery and restoration efforts

Thank you to the following organisations for their contributions to disaster relief efforts in 2025:

AIA Public Takaful Berhad
AmGroup Foundation
CIMB Foundation
Hong Leong Bank Berhad
MSIG Insurance (Malaysia) Berhad
OCBC Bank (Malaysia) Berhad
The Pacific Insurance Berhad
Prudential Assurance Malaysia Berhad



Disaster Relief Volunteering

In 2025, we continued to strengthen community engagement through our Disaster Relief volunteer network, which comprises 215 registered volunteers. These volunteers play an important role in supporting school recovery efforts and fostering community resilience following disaster events.



**JULY
2025**

Six volunteers from Prudential Assurance Malaysia supported recovery efforts at SK Kampung Sau in Mukah, Sarawak, assisting in clean-up work and repainting activities to restore the school environment following flood damage.



**AUGUST
2025**

Seven volunteers from AmGroup Foundation participated in recovery activities at SK Seri Mega, Kuala Lumpur, where they cleaned the renovated surau, organised the Skim Pinjaman Buku Teks (SPBT) room, and packed up old textbooks for MOE collection.



Impact Story

Financial Industry Support Helps SK Kampung Sau Weather the Storm

SK Kampung Sau, a rural school located in Mukah, Sarawak, serves 115 students and is supported by 12 teachers. Situated along the Batang Mukah River, the school is highly vulnerable to flooding, where even short-term disruptions can significantly impact access to education.

In February 2025, the school was severely affected by prolonged heavy rainfall and high tides, resulting in flooding for over two weeks. This caused extensive damage to classrooms, administrative offices, and key facilities. Structural elements such as walls and flooring were affected, while essential furniture, including teachers' tables, chairs, bookshelves, and classroom doors, were lost. With limited resources, the school faced significant challenges in restoring operations and resuming teaching and learning activities.

In response, FINCO provided RM55,130 in disaster relief assistance, funded by AmGroup Foundation and Prudential

Assurance Malaysia, to support the school's recovery. The funding enabled critical repair works, including restoration of damaged walls and flooring, repainting of classrooms, and replacement of essential furniture, thereby creating a safer and more conducive learning environment.

In addition, six volunteers from Prudential Assurance Malaysia supported on-site clean-up and minor repair works. Representatives from AmGroup Foundation also visited the school to engage with students and teachers, gaining deeper insights into their needs and recovery priorities.

Following these interventions, SK Kampung Sau quickly resumed teaching and learning in a significantly improved environment. The restored facilities enhanced both student learning conditions and teacher delivery effectiveness, contributing to the school's overall recovery and resilience.



FINCO's Media Coverage Highlights

Bright sparks light up Dragons' Den

The Star, 12 January 2025

Coverage of FINCO's Annual Awards 2024 Ceremony, also picked up by Utusan Malaysia.

Bright sparks light up Dragons' Den

Sunday, 12 Jan 2025



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Admission to public higher education remains based on SPM...

LAOS 1d ago
Laos promotes vocational education to force



Triumphant: The Buzz of Blenders team with Walker and Azman (second and third from left, respectively) at the awards ceremony.

Emotional spending habit trapping youths in debt

BY KIRITINEE RAMESH
newsdesk@thesundaily.com

PETALING JAYA: Young Malaysians are overspending at alarming rates, driven by rising living costs, emotional triggers and the ease of digital payments.

Universiti Teknologi Malaysia psychology professor and deputy dean Dr Siti Aisyah Furunk told reporters that youths, particularly those aged 18 to 30, exhibit distinct spending patterns shaped by urbanisation, lifestyle choices and varying levels of financial literacy.

On average, a student in Malaysia spends between RM1,500 and RM1,700 monthly, while a working professional spends approximately RM2,700 to RM2,900.

These expenses generally cover essentials such as food, housing, utilities, transport, personal care and healthcare.

She noted that risky spending is often driven by impulsivity, sensation-seeking, difficulty delaying gratification and peer comparison.

"Many people also use shopping as emotional relief, commonly referred to as retail therapy," she said.

She warned that platforms such as TikTok and Instagram amplify the problem through influencer marketing, lifestyle envy and fear of missing out.

"This creates a culture in which material success is equated with happiness," she said, adding that emotional spending can be difficult to recognise.

Warning signs include regretting purchases, shopping when feeling down or consistently spending beyond one's means.

She also said overspending may point to deeper mental health issues such as

Poor financial literacy, peer pressure and ease of digital payments fuelling impulsive buys: Experts



Siti Aisyah said youths, particularly those aged 18 to 30, exhibit distinct spending patterns shaped by urbanisation, lifestyle choices and varying levels of financial literacy. — MASYRI CHE ANI/TRIBESUN

haven't even opened, and they too much on things just because they are viral online."

By month's end, she barely has RM30 left to save.

"I keep telling myself I'll do better next month, but the cycle just repeats. I know I'm living beyond my means but it's hard to stop when spending feels so easy."

A recent study by the Financial Industry Collective Outreach (FINCO) found that poor financial literacy is a major culprit.

and just 37% knew how insurance premiums work."

Walker emphasised that financial education should begin early — ideally before the age of seven — when core money attitudes start to form.

"Parents play a crucial role in modelling habits such as saving, comparing prices and delaying gratification."

She said FINCO promotes practical steps such as

Emotional spending habit trapping youths in debt

The Sun, 8 June 2025

Feature article from The Sun quoting data from FINCO's Money SENSE 2023 Report and insights from CEO, Clare Walker, about the TTT programme.

English Malay 中文 Arabic Español தமிழ்

type to start searching

General Bernamabiz Crime & Courts Politics Sports Lifestyle Region World Microsites ASEAN 2025

EXCLUSIVE PRESS + NEWS

Students Feel Prepared To ACE Interviews And Plan Their Post-SPM Journey After Participating In FINCO's ACE Camp

02/05/2025 03:29 PM

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BERNAMA

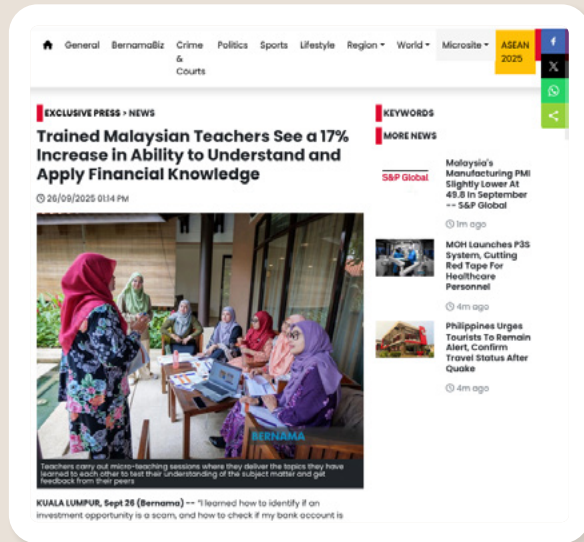
Malayan Banking Berhad (Malaysia) CEO, Dato' Khairussaleh Romli (left) and FINCO CEO, Clare Walker (right), speaking to ACE Camp students about their career goals.

KUALA LUMPUR, May 2 (Bernama) — "The mock interview session with our mentors have helped me build my confidence, improve my communication skills, and prepare for real-life situations in a fun and supportive way," said Nur Izzah Zulfah from SMK Sultan Ibrahim (1), Kelantan, at the annual Aspire Career and Education (ACE) Camp organised by the Financial Industry Collective Outreach (FINCO).

Students Feel Prepared to ACE Interviews And Plan Their Post-SPM Journey After Participating In FINCO's ACE Camp

Bernama, 2 May 2025

Coverage of FINCO's second year of ACE Camp, also picked up by Daily Express and Malaysian Tribune.



Trained Malaysian Teachers See a 17% Increase in Ability to Understand and Apply Financial Knowledge

Bernama, 26 September 2025

Coverage of the launch of the TTT programme, also picked up by Astro Awani, Daily Express, Lumi News, Malaysian Tribune, The Star, The Sun Daily, and Utusan Sarawak.

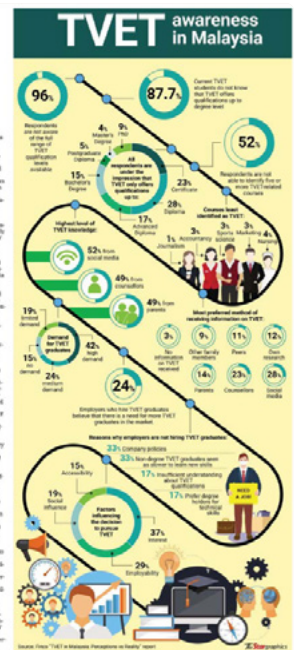
TVET qualifications are prestigious too

The Star, 2 November 2025

Feature article on the TVET in Malaysia: Perceptions VS Reality report. The story was also covered by Astro Awani, Bernama, Malaysia News Gazette, Malaysian Tribune, Nanyang, Rnggt, Selangor Journal, Siakap Keli, Sin Chew, Suara Sarawak.

TVET qualifications are prestigious too

See skilled youth as innovators, not blue-collar workers, experts urge



Teacher turns word struggles into success

GETTING pupils with low English proficiency to expand their vocabulary can be a challenge for teachers – the children often struggle to retain the new words they learn. But Kamleshwari Krishnaswamy, an English Language teacher at SJK(T) Batu Caves, Selangor, found a method that has turned things around for her remedial pupils. Her action research on the Look-Write-Cover-Write-Check (LWCWC) strategy, which she employed to help her Year 4 remedial pupils overcome persistent struggles with basic English vocabulary retention, was approved at the recent Japan Association for Language Teaching (JALT) International Conference 2025. Her participation as a presenter at the event, held in Tokyo, Japan, from Oct 31 to Nov 2, followed her success at the 3rd Malaysian English Language Teaching (MELT) International Conference in September, where she won the Best Young Teacher Presenter Award for an outstanding presentation about her research. Krishnaswamy noted that many participants were inspired by her such a straightforward, structured approach could effectively support remedial learners' vocabulary retention. "Educators from nations like Australia, South Korea and Japan, whose students faced similar difficulties, found a sense of common understanding, and many indicated they would like to modify the LWCWC method for their own settings," she said in a Dec 5 press release. Krishnaswamy, who took part in the JALT Conference under the sponsorship of the Financial Industry Collective Outreach (FICO) and Melita, said attending the conference significantly broadened her perspective on global literacy practices. "I had the chance to hear educators from all over the world discuss their varied perspectives on literacy, especially how reading and writing are related to creativity, culture and identity. It encouraged the development of critical thinking, digital awareness and intercultural competency in addition to word decoding," she said. She added that workshops on motivational literacy, storytelling and technology integration have motivated her to rethink and enhance her teaching strategy for Malaysian pupils, incorporating an emphasis on learner engagement, inclusivity and empowerment. She attributed her professional milestones to the support received through the HOP-Finco Books programme, an initiative under the Education Ministry's Highly Innovative Programme that aims to improve students' reading proficiency in English and to support English Language teachers in teaching reading and more effectively. Krishnaswamy first participated in the programme in 2017, and since then she has been her remedial pupils' reading proficiency improve by 95%, based on pre- and post-test reading scores. "With my professional growth and my pupils' literacy advancement have benefited greatly from my involvement in HOP-Finco Books. The programme has given me the ability to become a more dynamic, creative and student-centred teacher, enhancing pupils' reading confidence, vocabulary and love of books," she said. Fico chief executive officer Clure Walker said Fico is committed to fostering teachers' professional growth in the teaching and learning of English. "It is truly rewarding to support dedicated educators like Krishnaswamy through their journey of becoming confident leaders, driving innovative teaching methodologies for improved learning outcomes for students," she said.



Present strategy: Kamleshwari sharing her approach at the JALT Conference.

Teacher turns word struggles into success

The Star, 21 December 2025

Article on a FINCO Reads teacher invited to present her action research at the Japan Association for Language Teaching (JALT) Conference 2025.

Pelajar kurang membaca catat prestasi akademik lebih rendah

Berita Harian, 31 December 2025

Coverage of the Beyond Books: Reading Culture amongst Malaysian Students report. The story was also covered by Astro Awani, Bernama, Berita Malaysia, Borneo Post, China Press, Daily Express, Lumi News, Malaysia MSN, Malaysia News Gazette, Malaysian Tribune, The Merdeka Times, Nanyang, New Sarawak Tribune, Newsway, Sinar Daily, Sinar Harian, The Star, The Sun Daily, Utusan Borneo, Utusan Malaysia, World of Buzz.

Pelajar kurang membaca catat prestasi akademik lebih rendah

List of Schools

HIP-FINCO Reads

JOHOR

SJK(C) LAYANG
SJK(C) PEI HWA
SJK(C) TIRAM
SJK(T) LADANG PAMOL
SK BUKIT PALOH

SK KAMPUNG PAYA BESAR
SK PASIR GUDANG 2
SK TAMAN NUSA DAMAI 9
SK TANJUNG PUTERI RESORT
SK TEMENGGONG ABDUL RAHMAN

KEDAH

SJK(C) CHUNG HWA (LANGKAWI)
SJK(C) CHUNG HWA (SIK)
SJK(C) CHUNG HWA (SUNGAI LALANG)
SK BATU EMPAT
SK BUKIT TINGGI
SK HUJONG BANDAR
SK LANGKAWI

SK SERI BAYU
SK SERI LAGENDA
SK SRI NURUL HIDAYAH
PENGHULU ELANG
SK TAMAN AMAN
SK TANJUNG PARI
SK TUNKU PUTERA

KELANTAN

SK HAMZAH 1
SK KAMPONG PEK
SK KAMPUNG KERILLA
SK MANEK URAI BARU
SK MEMPELAM JELAWANG

SK PANGKAL MELERET
SK PASIR GAJAH
SK PULAI CHONDONG
SK SUNGAI PAS
SK SUNGAI SAM

MELAKA

SJK(C) PAY FONG 3
SJK(T) BATANG MELAKA
SJK(T) JASIN
SJK(T) KEMUNING HD
SJK(T) LADANG BUKIT KAJANG
SJK(T) LADANG GADEK
SJK(T) LADANG SERKAM
SK AIR BARUK

SK AYER KEROH
SK AYER MERBAU
SK BUKIT BERUANG
SK BUKIT CHINA
SK BUKIT TEMBAKAU
SK KEMUNING
SK TANJUNG MINYAK

HIP-FINCO Reads

NEGERI
SEMBILAN

SJK(C) CHUNG HUA KUALA PILAH
SJK(C) TUNG HUA, S2 HEIGHTS
SJK(T) TUN SAMBANTHAN, PAJAM
SK DATO PENGHULU LUAK JEMPOL
SK KUALA PILAH

SK LAVENDER HEIGHTS
SK LUKUT
SK PETASEH (B)
SK ST. PAUL
SK TELOK KEMANG

PAHANG

SK (FELDA) SG RETANG
SK (FELDA) SUNGAI KOYAN
SK GUA
SK KG BAHARU
SK KOTA GELANGGI 2

SK KUALA SAT
SK MELA
SK SUNGAI KIOI
SK TANJUNG BESAR
SK WAN IBRAHIM

PULAU PINANG

SK AYER ITAM
SK BAGAN AJAM
SK BANDAR TASEK MUTIARA
SK BERTAM PERDANA
SK GENTING
SK GUAR PERAHU
SK JURU
SK PENGKALAN JAYA

SK PERMATANG BERTAM
SK SERI PERMAI
SK SUNGAI BAKAU
SK SUNGAI DURI
SK SUNGAI KOROK
SK SUNGAI PINANG
SK TELOK BAHANG

PERAK

SJK(C) SIN MIN
SJK(C) SUNGAI DURIAN
SJK(T) LADANG KAMPAR
SJK(C) KAMPONG TIMAH
SK AIR HITAM, LABU

SK AYER PAPAN
SK BUKIT PEKAN
SK CHANGKAT TIN
SK POS DIPANG
SK SAHOM

PERLIS

SJK(C) KHAY BENG
SK ABI
SK AGAMA ISLAHIYAH
SK BESERI
SK DATO' KAYAMAN

SK ISLAM 1
SK KAYANG
SK PADANG BESAR (S)
SK SANGLANG
SK TITI TINGGI

HIP-FINCO Reads

SELANGOR

SJK(C) YING WAH
SJK(T) AMPANG
SJK(T) KAJANG
SJK(T) SARASWATHY
SK BUKIT RAHMAN PUTRA

SK BUKIT RAWANG JAYA
SK JALAN 3
SK KELANA JAYA (1)
SK SAUJANA IMPIAN 2
SK TAMAN MEGH

TERENGGANU

SJK(C) CHONG HWA, WAKAF TAPAI
SJK(C) KWANG HWA
SK BATU RAKIT
SK BUKIT MUNDOK
SK BUKIT PERAH

SK KOMPLEKS RANTAU ABANG
SK LEMBAH BIDONG
SK PASIR PUTEH
SK PAYONG BARU
SK RU RENDANG

SABAH

SK GERAS
SK KERUKAN
SK KUALA MONSOK
SK KUALA NAMADAN
SK LAKSIAN BANGGI
SK LAMPADA
SK LIMAU LIMAUAN
SK LOKOTON
SK LOKTOHOG BANNGI
SK LUBANG BUAYA

SK MEDULONG
SK MOYOG
SK MUHIBBBAH
SK PALAK
SK PATAU
SK SOLOB
SK ST. JOSEPH
SK ST. STEPHEN
SK TIMBOU

SARAWAK

SJK(C) TONG AH
SK BATU 36
SK BUKIT ARIP
SK DIJIH
SK KUALA PELUGAU
SK NANGA SELANGAU
SK PENGHULU IMBAN
SK RUMAH BARRAU

SK RUMAH TAYAI
SK SANGAN IBAN
SK SEBAUH
SK SUNGAI SEPIRING
SK SUNGAI GENAAN
SK SUNGAI SEBUNGAN
SK SUNGAI SENGIAN LABANG

**WILAYAH
PERSEKUTUAN
LABUAN**

SK LUBOK TEMIANG

HIP-FINCO Reads

WILAYAH
PERSEKUTUAN
KUALA LUMPUR

SJK(C) CONFUCIAN
SJK(C) KEPONG 1
SJK(T) SEGAMBUT
SJK(T) SUNGAI BESI
SK AU KERAMAT
SK BANGSAR
SK KEPONG BARU

SK SERI CHERAS
SK SERI SURIA
SK TAMAN KEPONG
SK WANGSA MAJU SEKSYEN 1
SK WANGSA MAJU SEKSYEN 2
SK WANGSA MELAWATI

WILAYAH
PERSEKUTUAN
PUTRAJAYA

SK PUTRAJAYA PRESINT 5(1)
SK PUTRAJAYA PRESINT 8(2)

SK PUTRAJAYA PRESINT 11(2)
SK PUTRAJAYA PRESINT 17(1)

FINCO Mentor (Aspire and Ringgit Rules)

JOHOR

SMK BANDAR MAS
SMK BANDAR SERI ALAM
SMK DATO BENTARA DALAM
SMK DATO' SRI AMAR DIRAJA
SMK IMPIAN EMAS
SMK LINGGIU
SMK LKTP PEMANIS
SMK PAI CHEE

SMK PEKAN NANAS
SMK SENAI
SMK SERI PINANG
SMK SRI PERHENTIAN
SMK TUN AMINAH
SMK TAMAN DAMANSARA ALIFF
SMK TAN SRI ABDUL KADIR
SMK ULU TIRAM

KEDAH

SMK AYER HANGAT
SMK AYER HITAM
SMK BATU LAPAN
SMK BEDONG
SMK BONGOR
SMK BUKIT SELAMBAU
SMK GUAR CHEMPEDAK
SMK JENERI
SMK KEPALA BATAS
SMK KOTA KUALA MUDA
SMK KUALA PEGANG
SMK KUALA KETIL

SMK LANGGAR
SMK NAKA
SMK PADANG TERAP
SMK SERDANG
SMK SUNGAI KARANGAN
SMK SYED ABU BAKAR
SMK TANAH MERAH
SMK TUNKU ANUM TUNKU
ABDUL RAHMAN
SMK TUNKU PUTRA
SMK TUNKU TEMENGGUNG

FINCO Mentor (Aspire and Ringgit Rules)

KELANTAN

SM SAINS GUA MUSANG	SMK KEMUMIN
SM SAINS JELI	SMK KUALA KRAI
SMK AGAMA WATANIAH	SMK KUBANG GOLOK
SMK BANDAR KUALA KRAI	SMK MACHANG
SMK BAROH PIAL	SMK SULTAN IBRAHIM 2
SMK BERIS PANCHOR	SMK SULTAN YAHYA PETRA 2
SMK DATO' MAHMUD PADUKA RAJA (1)	SMK SUNGAI PETAI
SMK HAMZAH	SMK TENGGU INDRA PETRA 2
SMK JELI	SMK WAKAF BHARU
SMK KAMPUNG CHENGAL	SMU (ARAB) AL-FITRAH
SMK KEDONDONG	SMU (ARAB) MARDZIAH

MELAKA

SMK ADE PUTRA	SMK RAHMAT
SMK DANG ANUM	SMK SELANDAR
SMK INFANT JESUS CONVENT	SMK SERI BEMBAN
SMK KATHOLIK	SMK SERI TANJUNG
SMK KLEBANG BESAR	SMK ST FRANCIS
SMK LUBOK CINA	SMK SULTAN ALAUDDIN
SMK METHODIST ACS	SMK TUN TIJAH
SMK MUNSHI ABDULLAH	SMK TUN TUAH
SMK NOTRE DAME CONVENT	SMK YOK BIN
SMK PEREMPUAN METHODIST	SMKA TUN PERAK

NEGERI SEMBILAN

SMA DATO' HAJI MUSTAFA	SMK DATO' SYEIKH MUHD MURTADZA
SMA DATO' SYEIKH MOHD MURTADZA	SMK DATO UNDANG HAJI ADNAN
SMA KUALA KLAUANG	SMK DATUK MUHAMMAD YUSOF
SMA ULU JEMPOL	SMK GEMAS
SMJK CHAN WA II	SMK INTAN PERDANA
SMK ALAM BERAJA	SMK JUASSEH
SMK BUKIT JALOR	SMK RAJA JUMAAT
SMK BUKIT ROKAN	SMK SENALING
SMK DATO' KLANA PUTRA	SMK SEREMBAN 2
SMK DATO' MOHD SAID	SMK SEREMBAN JAYA 2
SMK DATO' SEDIA RAJA REMBAU	
SMK DATO' SHAMSUDIN NAIN	

FINCO Mentor (Aspire and Ringgit Rules)

PAHANG

SMK (F) LURAH BILUT
 SMK ALOR AKAR
 SMK BESERAH
 SMK BUKIT GOH
 SMK BUKIT TINGGI
 SMK CHANIS
 SMK CHUNG HWA
 SMK DAMAK
 SMK KAMPUNG RAJA
 SMK KEMAYAN
 SMK KERDAU

SMK KUALA TEMBELING
 SMK LANCHANG
 SMK PALOH HINAI
 SMK SERI PANCHING
 SMK SERI RAUB
 SMK SETIA WANGSA
 SMK SRI JAYA
 SMK SULAIMAN
 SMK TENGKU ABDULLAH
 SMK TENGKU KUDIN
 SMK TERMERLOH

PULAU PINANG

SMK (P) CHINA PP
 SMK (P) METHODIST
 SMK BATU KAWAN
 SMK BERTAM PERDANA
 SMK CONVENT DATUK KRAMAT
 SMK DATUK HAJI ABDUL KADIR
 SMK JIT SIN II

SMK KG. KASTAM
 SMK PERMATANG PASIR
 SMK SUNGAI ARA
 SMK TAMAN INDERAWASIH
 SMK TELOK KUMBAR
 SMK TUN HUSSEIN ONN
 SMK TUN SYED SHEH BARAKBAH

PERAK

SMK BAGAN SERAI
 SMK BUYONG ADIL
 SMK CONVENT (TELUK INTAN)
 SMK DATO' ABDUL RAHMAN YAAKUB
 SMK JELAPANG JAYA
 SMK PENGKALAN HULU

SMK PROTON CITY
 SMK RAJA SHARIMAN
 SMK TENGKU MENTERI
 SMK TRONOH
 SMK TUN ABDUL RAZAK
 SMK TUN PERAK

PERLIS

SA AL-ISLAHIYAH (MENENGAH)
 SMA AL MADRASAH AL ALAWIYAH AD
 DINIAH
 SMK BESERI
 SMK DATO SHEIKH AHMAD
 SMK DATO' ALI AHMAD

SMK DATO' JAAFAR HASSAN
 SMK DERMA
 SMK SANGLANG
 SMK SYED SIRAJUDDIN
 SMK TENGKU BUDRIAH

FINCO Mentor (Aspire and Ringgit Rules)

SELANGOR

SMK BANDAR SAUJANA PUTRA	SMK PUTRA PERDANA
SMK BANDAR SRI DAMANSARA 1	SMK PUSAT BANDAR PUCHONG 1
SMK BANDAR UTAMA 4	SMK RAJA MUDA MUSA
SMK BANTING	SMK SERI INDAH
SMK BUKIT KUCHING TENGAH	SMK SERI TANJONG
SMK BUKIT RAHMAN PUTRA	SMK SRI UTAMA
SMK DARUL EHSAN	SMK SUNGAI CHOH
SMK DATO' AHMAD RAZALI	SMK SUNGAI RAMAL
SMK JERAM	SMK SYED MASHOR
SMK LA SALLE	SMK TELOK DATOK
SMK PANDAN MEWAH	SMK TENGKU AMPUAN RAHIMAH
SMK PANTAI SEPANG PUTRA	SMK UNGKU AZIZ
SMK PUCHONG UTAMA 1	SMK YOKE KUAN

TERENGGANU

SM TEKNIK KUALA NERUS	SMK KAMPUNG BARU KERTEH
SMA MAHMUDIAH	SMK KETENGAH JAYA
SMA SETIU	SMK PENAREK
SMK AJIL	SMK SAUJANA
SMK BUKIT GUNTONG	SMK SERI RASAU
SMK BUKIT MENTOK	SMK WAKAF TAPAI
SMK BUKIT SAWA	SMKA DATO' HAJI ABAS
SMK JERANGAU	

WILAYAH
PERSEKUTUAN
KUALA LUMPUR

SMK BANDAR TASIK SELATAN	SMK SEKSYEN 5 WANGSA MAJU
SMK CHONG HWA	SMK SERI BINTANG SELATAN
SMK CONFUCIAN	SMK SERI BINTANG UTARA
SMK DESA PERDANA	SMK SERI PERMAISURI
SMK JINJANG	SMK SERI SENTOSA
SMK KERAMAT WANGSA	SMK SETAPAK INDAH
SMK LA SALLE SENTUL	SMK TAMAN SERI RAMPAI
SMK PUTERI TITIWANGSA	SMK TAMAN SETIAWANGSA
SMK RAJA ABDULLAH	SMK TAMAN YARL

FINCO Mentor (Aspire and Ringgit Rules)

SABAH

SM ALL SAINTS	SMK KINARUT
SMK ABDUL RAHIM	SMK KOTA MARUDU
SMK AGAMA TUN JUHAR	SMK KUNDASANG
SMK AGAMA TUN SAKARAN	SMK MAJAKIR
SMK BADIN	SMK MEROTAI BESAR
SMK BANDARAYA	SMK NAMBAYAN
SMK BUKIT GARAM II	SMK PANGIRAN OMAR
SMK CHINTA MATA	SMK PEKAN KUALA PENYU
SMK DATUK HAJI PANGLIMA JAKARULLAH	SMK PEREMPUAN SANDAKAN
SMK DESA KENCANA	SMK PINGGAN PINGGAN
SMK ENTABUAN	SMK PITAS
SMK GADONG	SMK PUTATAN
SMK INANAM	SMK SEPULOT
SMK JAMBATAN PUTIH	SMK SIMPANGAN
SMK KABOGAN II	SMK TANDEK
SMK KEMABONG	SMK TAUN GUSI
SMK KENINGAU	SMK TEBOBON
	SMK TONGOD

SARAWAK

SMK BAKONG	SMK MERADONG
SMK BAKUN	SMK MERBAU
SMK BALLEH	SMK PAKAN
SMK BANDAR BINTANGOR	SMK PAKU (S)
SMK BARIO	SMK PUJUT
SMK BAU	SMK SELIRIK
SMK BELAGA	SMK SEMATAN
SMK JULAU	SMK SENIBONG
SMK JULAU NO 2	SMK SRI SADONG
SMK KAI CHUNG	SMK SONG
SMK KAPIT	SMK SONG NO 2
SMK KAPIT NO 2	SMK SUAI
SMK KATIBAS	SMK TAMAN TUNKU
SMK LAKE	SMK TELANG USAN
SMK LONG BEDIAN	SMK TEMENGGONG DATUK LAWAI JAU
SMK LONG LAMA	SMK TINJAR
SMK LUNDU	SMK TONG HUA
SMK MARUDI	

FINCO Mentor (Aspire and Ringgit Rules)

WILAYAH PERSEKUTUAN LABUAN

SMA MAIWP LABUAN
SM SAINS
SM ST ANNE
SM ST ANTHONY
SMK LABUAN
SMK LAJAU

SMK MUTIARA
SMK PANTAI
SMK RANCHA RANCHA
SMK TAMAN PERUMAHAN BEDAUN

WILAYAH PERSEKUTUAN PUTRAJAYA

SEKOLAH SULTAN ALAM SHAH
SMK AGAMA PUTRAJAYA
SMK PUTRAJAYA PRESINT 5(1)
SMK PUTRAJAYA PRESINT 8(1)
SMK PUTRAJAYA PRESINT 9(1)
SMK PUTRAJAYA PRESINT 9(2)

SMK PUTRAJAYA PRESINT 11(1)
SMK PUTRAJAYA PRESINT 11(2)
SMK PUTRAJAYA PRESINT 14(1)
SMK PUTRAJAYA PRESINT 16(1)
SMK PUTRAJAYA PRESINT 18(1)

Careers InSight Career Fair (CICF)

JOHOR

SMK DATO' BENTARA LUAR
SMK SENGARANG

KEDAH

SMK KEPALA BATAS
SMK SULTANAH ASMA
SM TEKNIK ALOR SETAR

KELANTAN

SMK CHETOK
SMK HAMZAH 2
SMK KAMPUNG DANGAR

PAHANG

SMK MAHMUD
SMK SULAIMAN
SMK (F) SUNGAI KOYAN

PULAU PINANG

SMK BATU MAUNG
SMK PONDOK UPEH
SMK SERI BAYU

PERAK

SMK PENGKALAN
SMJK POI LAM IPOH
SMK RAJA PEREMPUAN

PERLIS

SMK KUALA PERLIS
SMK PERLIS
SMK SYED AHMAD

SELANGOR

SMK BANDAR SAUJANA PUTRA
SMK BANTING
SMK TELOK DATOK

Careers InSight Career Fair (CICF)

TERENGGANU

SMK SERI PAYONG
SMK SULTAN SULAIMAN
SMK TENGKU LELA SEGARA

SARAWAK

SMK LUTONG
SMK MERBAU
SMK PUJUT

SABAH

SMK DATO PANGLIMA HJ
JAKARULLAH
SMK KABOGAN 2
SMKA TUN SAKARAN

WILAYAH PERSEKUTUAN KUALA LUMPUR

SMK CONVENT SENTUL
SMK KIARAMAS
SMK (L) METHODIST SENTUL

WILAYAH PERSEKUTUAN LABUAN

SMK LABUAN
SMK LAJAU
SMK ST. ANNE

WILAYAH PERSEKUTUAN PUTRAJAYA

SMK AGAMA PUTRAJAYA
SMK ALAM SHAH PUTRAJAYA

Good SENS 2025

JOHOR

SJK(C) GAU SAN
SK CANOSSIAN CONVENT SEGAMAT
JOHOR
SK LKTP MAOKIL 1

SK LKTP MAOKIL 2
SK PONTIAN BESAR
SK SERI SINARAN CHOKOH
SK SRI TANGKAK

KEDAH

SJK(C) KOU HUA
SK MERGONG

SK SULTANAH ASMA

NEGERI SEMBILAN

SK SENAWANG

SK SENAWANG 3

PULAU PINANG

SK BATU FERRINGHI
SK PERMATANG BINJAI

SK SUNGAI BATU
SK TELOK KUMBAR

SABAH

SK PIASAU

SK TAGINAMBUR

Good SENS 2025

SELANGOR

SJK(T) BATU CAVES

SJK(T) JENJAROM

SJK(T) LADANG COALFIELDS

SJK(T) LADANG SABAK BERNAM

SJK(T) LADANG TUAN MEE

SK (2) SULTAN ALAM SHAH

SK BUKIT CHANGGANG

SK CYBERJAYA

SK JENDERAM

SK KANCHONG TENGAH

SK KELANA JAYA (1)

SK PASIR PANJANG

SK RANTAU PANJANG

SK SAUJANA IMPIAN (2)

SK SERI BAHAGIA

SK SIMPANG 4 BNO

SK SUNGAI TUA BAHARU

SK TAMAN BUKIT INDAH,
SELANGOR

SK TAMAN BUNGA RAYA (2)

SK TAMAN DATO' HARUN (2)

TERENGGANU

SK KAMPONG JAYA

SK KAMPUNG BUKIT ULU NERUS

SK SUNGAI LEREK



Supporting *Future-Ready* Students

Financial Industry Collective Outreach (FINCO)

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