



JA Malaysia

A Member of JA Worldwide



Founding Sponsor
of JA Malaysia



Annual Report 2018 / 2019

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About JA Malaysia

Junior Achievement (JA) Malaysia is a Non-Profit organisation that aims to inspire, empower and prepare youth to own their economic success in a global environment via programs in Financial Literacy, Entrepreneurship and Work Readiness. JA Programs were launched in Malaysia in 2008 with the support of the American Malaysian Chamber of Commerce (AMCHAM). The success of the programs led to the establishment of Junior Achievement Malaysia as a separate entity in 2016, with AMCHAM's support as the founding sponsor. JA Malaysia has continued to expand its student reach and programs as part of the JA regional network led by JA Asia Pacific, a member of JA Worldwide, one of the world's largest youth-serving NGOs dedicated to activating youth for the future of jobs.

Believing in the boundless potential of young people, JA prepares youth for their future jobs through the delivery of cutting-edge and practical learning. Woven around and between the three pillars is a focus on both Social Innovation and science, technology, engineering and math (STEM), which will lead JA students to integrate technology into identifying social needs, solving local issues and finding ways to improve the world around them. The skills that JA teaches young people prepare them for life, with the greatest skill being self-efficacy—the belief that plans will turn into action—which propels individuals to future success. Our programs aim to deliver self-efficacy in two ways: to learn by doing, and also to learn that doing moves them closer to their goals. JA's experiential education connects the classroom to the real world, which directly associates “school” with “employment and financial success” in students minds.

Worldwide, JA delivered more than 11,500,000+ student experiences, with 162,000,000+ contact hours, delivered by 463,000+ volunteers and 313,000+ educators/teachers in 88,000+ schools. This was supported by 3,600+ staff of JA globally.

In the Asia Pacific region, JA is committed to strive, with no resting until the 750 million of youth in our region can have access to the transformative JA learning experiences, interact with the impactful entrepreneurial hands on programs, and be engaged with the inspiring role-models who believe in them.

JA Malaysia Year in Numbers



Students
31,853



Educators and Teachers
1,237



Contact Hours
244,716



Volunteers
402



Schools
388



Staff
5

Our Mission

JA Malaysia inspires and prepares young people to succeed in a global economy.

Our Vision

Be the partner of choice for businesses, educators, and policymakers around the globe seeking to expand youth education and economic development.

Pillars



FINANCIAL LITERACY

JA's hands-on, role-playing financial-literacy programs expose young people to smart saving and investing, thoughtful spending and credit, the role of taxes, the value of employment and community involvement, and the opportunities of global trade.



ENTREPRENEURSHIP

Through JA's real-world entrepreneurship programs, students create real companies with real products, working as a team on product development, small business finance, product marketing, and equity valuation as they launch their entrepreneurial careers.



WORK READINESS

JA Malaysia volunteer-led work-readiness programs teach critical work skills that prepare young people for college, trade school, or the workforce. Whether job shadowing skilled mentors, testing their skills through digital experiences, or developing business solutions during technical and business challenges, JA students are prepared to activate the future of jobs.

Values

Since our humble beginnings, JA has embraced six core values to guide the delivery of our learning experiences the world over.



1 Belief in the boundless potential of young people.



2 Belief in the power of partnership and collaboration.



3 Conviction in the education and motivational impact of relevant, hands-on learning.



4 Commitment to the principles of economics and entrepreneurship.



5 Passion for what we do and honesty, integrity, and excellence in how we do it.



6 Respect for the talent, creativity, perspectives, and backgrounds of all individuals.

Board of Trustees



Stuart Dean
(Chairman)



Datuk Tim Garland



Siobhan Das



Dato' P'ng Soo Heng



Johnny Lim



**Dato' Kenny
Goh Chee Ken**

Executive Team



Top Row from Left to Right: Nur Ainaa Delaila & Roshini
Bottom Row from Left to Right : Shanthi, (Executive Director of JA Malaysia) Baskaran & Roshaan

Message from the Chairman



**Stuart Dean
(Chairman)**

2018 / 2019 has been a tremendously eventful, challenging and yet rewarding year for JA Malaysia. It has been a strong focus of JA Malaysia to try and take our programs into the smaller towns and rural schools, and this year has seen a significant growth in this outreach.

Engaging with Prudence Foundation to execute the teacher driven Cha Ching Curriculum enabled JA Malaysia to reach more than 23,000 primary school students annually in 2018 and 2019. Prudence Foundation also collaborated with JA Malaysia to reach 5000 secondary school students with the pilot Duit Right Plus (DRP) Program in KL and Perak.

Our collaboration with Citi Foundation brought the exciting JA Social Impact Program to 39 secondary schools in 4 states, impacting 2423 students. 327 students submitted business proposals, and the grand finals was held in November 2018 with 9 teams participating with final business proposals far exceeding our expectations.

Recognising the value of JA and its Programs both locally and globally, and the synergy in the common educational goals, the US Embassy in KL collaborated with JA Malaysia in bringing JA programs to the Fullbright English Teaching Assistants (ETA) schools. JA Malaysia was also their main partner in an entrepreneurship bootcamp in July 2018, and the Project Pelajar Symposium in September 2018.

The success of the engagement with the ETA's in 2018, lead to an even more exciting engagement in 2019. Joining the US Embassy on this exciting venture was the Metlife Foundation, and the JA Start Up Program was rolled out to 10 schools in Perlis, Kedah and Perak, taking a 6 month entrepreneurship experiential learning to very enthusiastic and deserving students in rural schools. We look forward to welcoming more sponsors on board to take entrepreneurship exposure to rural students.

We are able to grow and reach more and more students only because of the sustained and continued support of our loyal and long standing supporters: HSBC Foundation with the JA More than Money Program, FedEx Express / JA International Trade Challenge, the many corporate sponsors for the Young Enterprise Program Central and Penang Region, Sage Foundation in Job Shadow and JA Be Entrepreneurial and many more.

It's 30 years of celebration for the Penang YE, and we congratulate all the corporate sponsors in Penang for their Dedication and commitment to this program, and to Keysight Technologies for being the Young Enterprise Program Penang Area Chair for the last three years.

I would like to thank the Ministry of Education, the US Embassy, AMCHAM, JA Worldwide, JA Asia Pacific, corporate sponsors, teachers, and personnel of JA Malaysia for the support, sponsorship, and dedication to JA Malaysia. We have increased our reach to the youth of Malaysia and remain fully committed to bringing the JA experiential learning experience to as many more youth as possible.

A handwritten signature in black ink that reads "Stuart Dean".

Stuart Dean
Chairman of JA Malaysia

Events and Programs

JULY 2018

- ▶ FedEx Express / JA ITC (Malaysian Selections)
- ▶ JA Our Community (SAGE Foundation) - 1 school
- ▶ JA Social Impact Program (Citi Foundation) - 5 schools
- ▶ JA Pathways to Employment Workshop (JP Morgan Foundation) - 2 workshops
- ▶ Projek Pelajar Bootcamp (US Embassy)
- ▶ Young Enterprise Program Penang Region Sales Fair 2018 @ 1st Avenue Mall, Penang

AUGUST 2018

- ▶ JA Social Impact Program (Citi Foundation) - 3 schools
- ▶ Young Enterprise Program Central Region Sales Fair 2018 @ Paradigm Mall, Petaling Jaya
- ▶ JA Pathways to Employment Workshop (JP Morgan Foundation) – 2 workshops
- ▶ FedEx Express / JA ITC Asia Pacific Finals @ Village Hotel Changi, Singapore
- ▶ JA More Than Money (HSBC Global Service Centre) - Bring a Child to Work
- ▶ SMK V.O.I.C.E (ETA Program with the support of US Embassy)

OCTOBER 2018

- ▶ Young Enterprise Program Penang Region Annual Showcase
- ▶ JA Malaysia Annual General Meeting
- ▶ Young Enterprise Program Central Region Finalists Interview Session
- ▶ Young Enterprise Program Central Region Annual Showcase

DECEMBER 2018

- ▶ Cha-Ching Curriculum Strategic Planning 2019
- ▶ Meeting with Ministry of Education
- ▶ JA More Than Money with HSBC Malaysia for Christmas Do Good

SEPTEMBER 2018

- ▶ Young Enterprise Program Central Region Audit
- ▶ Projek Pelajar Symposium (ETA Program with the support of US Embassy)

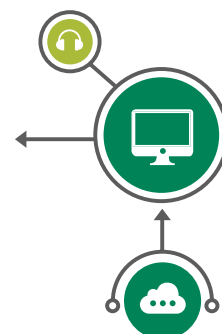
NOVEMBER 2018

- ▶ JA More Than Money with HSBC Malaysia for Deepavali Do Good
- ▶ JA More Than Money, Train-the-Trainer (HSBC Malaysia)
- ▶ JA Be Entrepreneurial Workshop for Young Enterprise Achievers
- ▶ JA More Than Money Workshop (HSBC) - 1 School
- ▶ JA Social Impact Program Finals (Citi Foundation)



JA Malaysia

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Young Enterprise Program Corporate Sponsor





Partners and Sponsors



Citi Foundation



J.P.Morgan



sage Foundation



Young Enterprise Program (Central & Penang Region)

It has been an astounding 31 years of impacting the youth with the Young Enterprise.

Delivered across an academic year, the YE Program provided a hands-on learning experience to 15-19 year old Malaysian School children to create and manage their own business. Making all the decisions about their company, from raising the initial capital to designing their product or service to selling directly to customers and ultimately winding up the company and paying their taxes, the young people of today, who will be the leaders of tomorrow, learnt life and career skills to prepare themselves for the challenging future. All this takes place with the support of a Corporate Business Adviser/Sponsor, who brings a wealth of business knowledge and expertise to the team. In 2018, 15 Schools in Penang, under the able guidance of a YE Committee, headed by Keysight Technologies, and 10 schools in the Central Region, under the guidance of JA Malaysia, completed the program which culminated in Annual Showcases in both the regions.

YE Sales Fair

The 2018 YE Central Region Sales Fair, was held at Paradigm Mall on August 4th with YB Maria Chin Abdullah honouring the event with her gracious presence. The YE Penang Region Sales Fair, was held at 1st Avenue Mall Penang, on 21st & 22nd July. The Chief Minister of Penang, YB Chow Kon Yeow, graced the occasion to encourage the students in their entrepreneurial journey. The students, with great gusto and energy, enthusiastically promoted their products and achieved admirable sales at both events





Young Enterprise Program (Central & Penang Region)

YE Annual Showcase

The YE Penang Region Annual Achievers' Showcase was enthusiastically celebrated at Dewan Tuanku Syed Putra, Universiti Sains Malaysia on the 10th October. Another successful year of learning, growth, business exposure and teamwork was achieved by 15 schools, with the able assistance of their sponsor companies. The Best Managed YE Company was won by Chung Ling High School (Sponsor Company : Disted College),

The YE Central Region Annual Achievers' Showcase was joyfully celebrated at Dewan Chempaka Sari, Putrajaya, 31st October. The Best Managed YE Company was won by SMK Bandar Utama Damansara 3 (Sponsor Company : FedEx Express)

The Young Enterprise Program Central Region celebrated its 30th glorious year in 2018, while the Young Enterprise Program Penang Region have been celebrating their 30 Years of Impact throughout 2019, which will culminate in a resounding celebratory dinner in November 2019. .

JA ASIA PACIFIC COMPANY OF THE YEAR COMPETITION:

The Junior Achievement (JA) Company of the Year (COY) Competition is an annual JA Asia Pacific initiative to promote learnings among winning JA Company Program students across Asia Pacific. At this event, each countries' winning Company Program/YE companies proudly present the results of their entrepreneurial journey. The companies appear before a panel of independent judges, who determine company performance against the competition criteria as compared with other JA Companies at each stage of the competition. The event was held in Manila, Philippines in March 2019. SMK Bandar Utama Damansara 3 had the opportunity to represent Malaysia.





Cha-Ching Curriculum

Supported by:



In 2016, Prudence Foundation partnered with JA Asia Pacific to develop the Cha-Ching Curriculum, which is a financial literacy programme that will help instil money-smart skills.

It consists of a series of three-minute music videos featuring six lively characters to help children learn about the fundamental money management concepts of Earn, Save, Spend and Donate

Including Malaysia, there are about 11 countries in the Asia Pacific Region who are also executing this programme.

In 2018, a total number of 24, 485 Malaysian students were engaged in 256 schools in 5 states – WP Putrajaya, WP Kuala Lumpur, Selangor, Perak and Pulau Pinang. 849 teachers were involved in the delivery of the program.

In 2019, it is expected that 23,000+ Malaysian students in Penang, Perak, Kuala Lumpur and Putrajaya will be delighted with the engaging learning of Earn, Save, Spend and Donate through the Cha-Ching Curriculum, managed by JA Malaysia.





Duit Right Plus

Supported by:



Duit Right Plus (DRP) Program is a secondary school financial education programme developed by Prudential Assurance Malaysia Berhad (PAMB), with the support of Prudence Foundation. The uniqueness of the program is the manner in which it is delivered, using a KAWENGA Board Game as a means to engage with the students and experientially teach the financial concepts. Being a game, it is not only enormously fun, but also re-iterates financial decision making effectively.

The DRP program is conducted over 6 modules that are aligned with Bank Negara Malaysia's 6 Financial Literacy Pillars:

1. Money, Source of Income & Career Choice
2. Financial Responsibility & Decision Making
3. Money Management & Planning
4. Saving & Investments
5. Credit & Debt Management
6. Risk Management, Wealth Protection & Insurance.

The DRP pilot project was introduced in 2019, targeting 5,000 students in two states, namely, Perak (68 schools, 2700 Students) and Kuala Lumpur (51 schools, 2300 students). Being a teacher driven program, JA Malaysia runs "Train The Teachers" (TTT) sessions at the respective states. Teachers then run the workshop at their respective schools in six (6) modules within the span of four (4) months.





JA More Than Money

Supported by:



The JA More Than Money program teaches students the basics of financial literacy and entrepreneurship introducing concepts such as goods, services, interests, and trading in global markets, through hands-on activities.

This program aims to nurture an entire generation to be financially literate adults who contribute positively to their communities, made possible by the continuous partnership of HSBC with JA globally.

In 2019, 1,264 Malaysian students from 10 different schools participated in this program, with the assistance of 99 engaging HSBC Malaysia Volunteers.

JA Malaysia was also very honoured to be invited by HSBC Malaysia to join them in their Do Good Celebrations in conjunction with the Hari Raya, Deepavali and Christmas festivals that allowed us to joyously share financial literacy knowledge with the less fortunate children.





FedEx Express / JA International Trade Challenge

Malaysian Workshops and Competition

2019 marks the 12th year of collaboration between FedEx Express and JA Malaysia in organising the FedEx Express/JA International Trade Challenge (ITC) in Malaysia. The local competition aims at nurturing the entrepreneurial spirit and business skills of students.

The teams selected for the Regional competition in 2019 were from SMK Convent Light Street (Penang), SMK Bandar Utama Damansara 3 (Selangor) and Global International School (KL).

Regional JAAP Competition

The 2018 Regional FedEx Express/JA ITC Competition, organised by JA Asia Pacific, brings students from 10 countries in the region to a 4 day competition. The winners of the 2018 Malaysian Selections (2 teams from SMK Seafield (Selangor) and 1 team from SMK Bandar Utama Damansara 3 (Selangor), represented Malaysia at the 2018 ITC Asia Pacific Finals in Singapore at Village Hotel Changi from August 12 to 15, 2018. One out of the six Malaysia participants, Teng Zhen Fa from SMK Seafield and his Australian team mate, Rainbow Yuhong Yang qualified to the top 6 finalists at the Asia Pacific Regional Finals. Malaysia has been selected to host 10 countries at Bangsar Pullman Hotel for the 2019 Regional Competition in August.

The FedEx/Junior Achievement ITC encouraged me to take my first step in exploring the field of entrepreneurship and gave validation to my ability to analyze problems and propose solutions through a market strategy. ITC had all that is fun to entrepreneurship: analyzing problems and brainstorming solutions to innovating your own product. It encouraged us to explore possibilities without having to worry about the consequences. Like a peephole, it gave us something to expect from the vast world of entrepreneurship. For those who aren't interested, it is still an amazing experience, and for others it is so much more.

• Interacting with students of the same age and interest from many different countries made my peers and I realise that although originating from different parts of the world, we're essentially the same in so many ways, and we should embrace being a Malaysian at an international platform and talk to people around us with our heads held high. - Quote from Poi Shie Xian, SMK Bandar Utama Damansara 3 – FedEx Express/JAAP Regional Competition 2018





Citi Foundation

Supported by:



JA Social Impact Program

With the support from Citi Foundation, JA Malaysia developed a program targeting 39 rural secondary schools in four (4) states: Kuala Lumpur, Selangor, Negeri Sembilan, and Penang. After engaging in 3 workshop sessions with the students, training them in the JA BE Entrepreneurial Program, the students were then encouraged to submit a business proposal that would have a social impact in the community. This program impacted 2423 students, with 327 students involved in business proposal submissions. A grand Final Competition was held in November 2018, with SMK Petaling (KL) emerging as the champion, SMK Kompleks KLIA (Negeri Sembilan) placed 2nd and SMK Agama Nilai (Negeri Sembilan) coming 3rd.

Students are exposed to basic fundamental concepts to being a successful entrepreneur, such as developing a careful plan and conducting a thorough market research. The importance of adaptability and flexibility was highlighted together with developing creative thinking for new ideas. Students are also taught the importance in having the right attitude and a willingness to take risks.





Supported by:

JA Pathways to Employment

J.P.Morgan

JA Pathways to Employment is a program that introduces underprivileged youths to explore the technical based electrical and maintenance skills that provides better opportunity for employment. With the support of JP Morgan Foundation, at risk youth who were left behind in education were given a second chance in life.

JA Malaysia collaborated with MySkills Foundation in providing the essential technical skills to the students. JA Malaysia also engaged with them to provide soft skills training required to transform the youth age between 15 to 19 years in securing a sustainable job. Much effort went into engaging with the youth to achieve the desired transformation in attitude change and character building, in addition to exposing them to the culture and expectations of the work environment. The main focus of soft skills training was in communication, conflict management, goal setting, financial planning and budgeting and resume writing/interview skills.

Between October 2017 to April 2019 about 78 students achieved SKM Level 2 certification in Electrical Technical training, and the engagement extended beyond to employment or further relevant practical training.





JA Start Up Program



2019 brought further engagement with the US Embassy KL, MACEE and the Fullbright English Teaching Assistants. With Metlife Foundations' support, the most impactful of JA's secondary school Program, the Young Enterprise Program was re-modelled to enable it to be taken to schools in small town and rural areas.

The JA Start Up 6 month experiential entrepreneurship program enabled the students to run a mini-company in their schools. 10 schools from Perak, Kedah and Perlis took part in this pilot program. 6 schools, sponsored by the US Embassy KL, had the English Teaching Assistants (ETA) as mentors to the students. 4 schools, sponsored by Metlife Foundation, were guided by their teachers. JA Malaysia travelled to the schools to run workshops to provide the students with the necessary knowledge, processes and skills for them to run their mini-companies.

The dedication of these students to their companies is astounding. Many have developed products that are even more creative and meticulously crafted than their urban counterparts. Entrepreneurship and SMEs' are critical for rural development and its economic sustainability. Taking entrepreneurship programs to these schools is very relevant, and the JA Start Up Program showed us that it was welcomed by the students with strong commitment and gusto.

The Product Expo, which will showcase all the products and creations by the students, will be held in September and is sponsored by Metlife Foundation.



Projek Pelajar

Supported by:



It was a great honour to JA Malaysia to be invited to collaborate with the US Embassy KL and MACEE in the Fullbright English Teaching Assistant (ETA) Program 2018. Recognising the value of JA in the US and around the world, and the relevance of the experiential teaching and financial literacy focus, JA Programs were provided to ETA's who wished to run JA Programs in their assigned schools.

JA Malaysia was also invited to project manage two ETA events. The Entrepreneurial/Bootcamp in UTAR Campus Kampar taught the approximately 80 students the fundamentals of entrepreneurship. Following that, 400 students, teachers, ETA's, Mentors, media and officials from the Ministry of Education, the US Embassy and MACEE came together for the Projek Pelajar Symposium, held at the Dewan Tunku Chanceller, Universiti Malaya. Themed as "Pave your Path", this symposium gave the students an opportunity to display their entrepreneurial journey and creative projects.



SMK Voice

Supported by:



SMK Voice was a 3 day Boot Camp that provided a platform for students to share their ideas and boost their confidence in speaking English in front of a crowd. It also gave the participants an opportunity to expand their horizons. JA Malaysia was invited to conduct 3 sessions that encompassed topics such as 16 Success Skills for Life, creative problem solving and business ethics in today's world.



JA Be Entrepreneurial Workshop

Supported by:

sage Foundation

JA Malaysia conducted a JA Be Entrepreneurial Workshop for 60 students supported by Sage Foundation with the aim of giving students the basic fundamental knowledge of what it takes to run a business, and characteristics as well as practices of successful entrepreneurs. With hands on team building activities, students were engaged with corporate volunteers from Sage to develop and evaluate an entrepreneurial idea based on product design, customer needs, as well as competitive-advantage. The JA Be Entrepreneurial Workshop also highlighted business-planning skills for venture start-up, marketing, financing, management, and ethical decision-making.



JA Job Shadow Program

Supported by:

sage Foundation

The Sage Foundation volunteers from Malaysia also executed a JA Job Shadow program for the students of Montfort Boys Town at the Sage Malaysia office. To kick off the program, Ms Aparna Kasbekar, Sage Foundation Coordinator and Mr Lex Agudo, Finance Director from Sage Singapore offices called in via teleconferencing to welcome the students simulating what a global work environment would be for the participants. The corporate mentors took their time off their busy schedule to impart knowledge and share their experiences of what is required of a person in the workforce and skills needed that will advance their career, while providing value to the companies they serve in the future.



JA Success Skills

Supported by:



JA Malaysia with the support of MetLife Foundation, conducted the JA Success Skills Workshop for 100 students of SMK Seksyen 1, Bandar Kinrara. After a brief explanation on what a good resume should contain, and how to respond during an interview, there was a fun filled ice breaking activity to enable the students to overcome their shyness as well as to connect with the executives better. The MetLife volunteers proved to be really cheerful and fun throughout the session and the students were fortunate to have been given the guidance as well as chance to connect with 40 senior executives from MetLife offices across the world while they were in Malaysia. These busy executives took half a day from their regional meeting to reach out and connect with the students, giving them intense and focused sharing sessions within each group.



1 Week Attachment with PGA Tours

JA Malaysia organised a 1-week attachment at the CIMB Classics 2018 for 9 college students majoring in Communications. These students were selected to be stationed at the PGA Tour offices in Malaysia, where they actively developed a series of Social Media content and managed media relations activities. This initiative gave the selected participants an opportunity to discover what skills and qualifications they need to secure jobs in the future, while highlighting what fields of knowledge they should focus on to give them the edge, as well as provided them with hands on experiences of “real work”.



Quotes & Testimonials



All the HSBC volunteers are grateful for this opportunity, and we were very glad to see the students gaining valuable experience with the entrepreneur, financial and banking concepts and ideas. The JA staff did an awesome job in terms of preparation, presentation and creating fun atmosphere for the students to learn. The materials, concepts, games and ideas are well designed to attract students' interest and attention. Kudos to the coordinators in managing the huge number of students with ease and fun while achieving the learning purpose. Looking forward to more volunteer opportunities soon.



MS ONG YUH PING CUSTOMER SERVICE MANAGER

HSBC Bank (M) Bhd (Penang Branch)



The YE Program from a teachers perspective provides opportunities for students to explore possibilities, practise time management, master essential decision making skills, collaborate to reach a consensus and develop cutting edge business management skills over their peers. This program gives them the opportunity to be creative and takes students on a journey of self discovery that gives them a more matured outlook as well as exude an air of confidence which will help them flourish in the real world.

MS TAN REN AY YE TEACHER ADVISOR

SMK Convent Light Street Penang



JA has made an immeasurable impact in the lives of young people not only in Malaysia but across the globe. JA has provided youngsters with a better understanding in the reality of business world, and has exposed them to career and employability skills for the future of these youngsters and an understanding of entrepreneurship skills to set up a business in the present or the near future.

MS NOOR ZAIDA MOHD ZAIRI YE TEACHER ADVISOR

SMK Bandar Utama Damansara 3





Learning the key elements in starting a business has taught me a lot on what I would like to do in the future, it made me realise the importance of analytical thinking and showed me the type of leader I would like to be in an office. My favourite memory includes meeting people of different experience and backgrounds as well as learning to work with them under pressured situations through the ITC Challenge.

SHVEENITA ALYZA KANAPATHY

Student SMK Bandar Utama Damansara 3



YE program has been a spontaneous journey so far. We started out having big dreams and hopes for the company that was quite illogical and had some arguments during the journey. It was not easy but it was a memorable and worthy experience. In the end, I learned to cooperate with others, think logically and always to do my best !

MA XIN EN

Student from Pay Fong Middle School



It's like treading unknown ground, you do not know if you are doing it right but you hope you are not getting it wrong. As a first timer in business, everything was confusing, but now I have grasped a few concepts. Failing is a good way to spot flaws so this has taught me not to be too afraid of it, I have learnt to just not give up.

NICHOLAS WONG WEI REN

Student SMK Pusat Bandar Puchong 1

Acknowledgement

JA Malaysia would like to acknowledge the incredible support of AMCHAM Malaysia and all its members in impacting Youth to succeed in a global economy.



Founding Sponsor
of JA Malaysia



5,488
Students



24 AmCham
Members

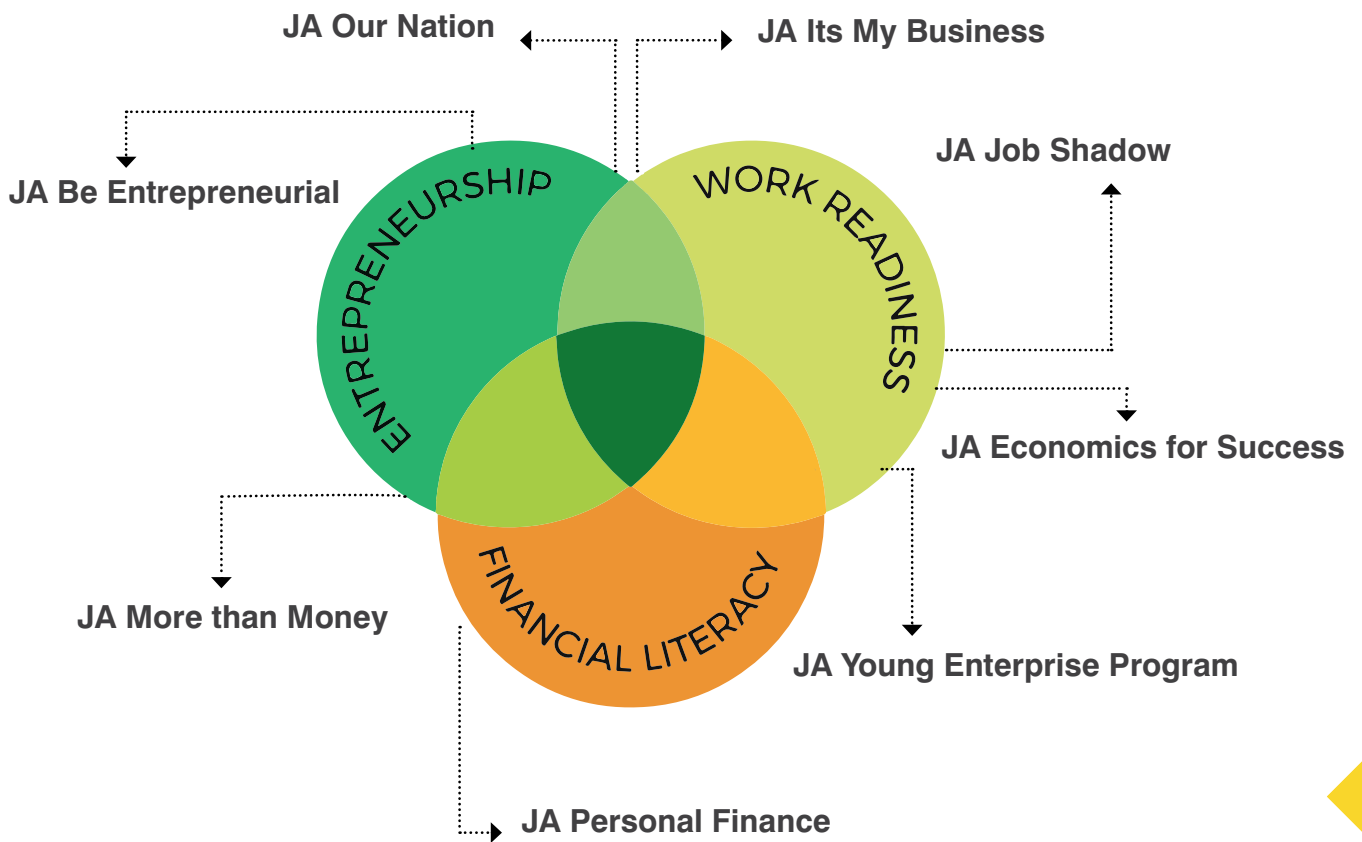


7 Programs



JA Malaysia would like to express our heartfelt **Thank You** to AMCHAM Malaysia for your support and synergy in fostering greater impact.

JA Programs



Primary School Program

- Cha Ching Curriculum
- JA Our Community
- JA Ourselves
- JA Our Family
- JA Our City
- JA Our Region



Secondary School Program

- FedEx Express / JA International Trade Challenge
- JA Social Impact Program
- JA Success Skills
- JA Economics for Success



Tertiary School Program

- JA Pathways to Employment
- JA Business Ethics Bootcamp



The JA journey is not possible without the inspiring,
loyal and committed support of our teachers,
volunteers and educators

Thank You



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Jalan Sultan Ismail, 50250 Kuala Lumpur

