Building National Financial Literacy

Many youths enter into debt at an early age whilst not being equipped with the correct mindset and skills to manage their finances properly. This is evident by the increasing trend of youth bankruptcy cases today. With that, BeSMART is a fully funded, comprehensive financial education programme by CIMB Foundation with the overarching aim of improving the financial literacy of youth across the nation as they embark on becoming financially independent.

Program Overview

The programme is specially designed to provide a holistic and practical overview of the necessary components of sound financial management relevant to the college to university student segment so that they can make informed decisions based on real economic situations.

- 2-Day Workshop
- Full-time Trainers & Bank Experts
- 50 Colleges & Universities Students Each Session
- Interactive Lectures, Simulated Games, Q&A with Experts

BeSMART Program Module Highlights

- Financial Plans
- Delayed Gratification
- Investments Through Gamification
- Scams

About CIMB Foundation

Established in November 2007, CIMB Foundation is a non-profit organisation set up to implement CIMB Group's corporate social responsibility and philanthropic initiatives. The Foundation believes in long-term sustainable growth and giving back to society. Its initiatives are aimed at empowering communities in a transparent, measurable and accountable way to enable them to stand on their own. The Foundation focuses on three specific areas: Community Development, Sports and Education.
Be$mart first started in Dec 2016
Since then...

Program Modules
- Delayed Gratification
- Goal Setting & Financial IQ
- Risk Assessment & Profiling
- Property Investment
- Debt Management
- Financial & Lifestyle Changes
- Unit Trust Investments
- Wealth Multiplier Lifestyle, Budgeting & Tracking
- Shares Investment
- Financial Plan
- Investment Plan
- Scams

Total Students Trained

8,801
STUDENTS Trained
Out of the goal of 10,000 students.

- Students Trained (88.01%)
- X More to Go (11.99%)

140
Sessions Conducted

134.08%
INCREASE
in financial knowledge among youths

98
Institutions across Malaysia

63
STUDENT ATTENDANCE
on average per session.

Be$mart Student Testimonials

"This program teaches me how to make wise choices, for example in terms of investing and saving for emergencies. In addition, I learned a lot of new things. I think this program is very important for teens today as it show ways to make good choices for the future. For example, they can invest wisely because they are exposed to a lot of knowledge on investments now."
- Ester Lahung Usek, 23 years old, Yohos School Of Skills, Sarawak

"Prior to attending the BeSmart programme, my understanding on financial planning was below average, there were a lot of things I was unsure off. I learned about investing my money through the correct channels and manage my money accordingly. Overall, this programme is very beneficial to the younger generation, and puts them in the right direction to plan for their financial wealth. Thank you CIMB Foundation for sponsoring this programme."
- Muhd Aidil Zulhaimi bin Abu Bakar, 18 years old, Polimas, Kedah

"The programme is very interesting mainly because of the games as it simulates real life situation and it gives you the sense of realism. I like it because I am a firm believer that experience is the best teacher. On top of the financial information, the phrases and the words used in the Money Quotient book is simple to a point that even though I have less financial knowledge before, I still can understand it easily. I am very thankful to the sponsors for the programme because even though initially I was literally being hunted down by the lecturers to attend it, but I ended up enjoying the programme more than I think I would."
- Mohamed Zulfadzli Bin Amran, 22 years old, Utim Puncak Alam

About GEM Systems

GEM Systems is a social enterprise that specializes in community transformation. Their core mission is to build nations by empowering and transforming communities for significant, sustainable and continuous change.

As an agent of change that implements solutions in key areas for a nation, GEM systems believes in improving the lives of citizens in a nation through the partnerships of organizations with similar mind sets.
Sertai Sekarang!

Be $MART

Program Celik Kewangan

23-24 Februari 2019 (Sabtu & Ahad)
Dewan Kristal, Level 1, Bangunan HEPA Unimas
08.30 Pagi - 5.00 Petang

Menyeronokkan, Praktikal & Berinteraktif
Belajar sambil bermain Ala Jutaria
Sesi soal jawab bersama Wakil Bank
Hadiah Istimewa untuk JUARA

Hubungi
Pn Bibiana/Pn Irma
082-581210/1843

DISEDIAKAN!!!