

Fast track to the financial services sector

MAKING a conscientious decision to study finance for your undergraduate degree does not necessarily mean that, upon graduation, you will land a lucrative and well-paid job in the financial services sector.

However, it's likely that a degree in finance will, directly or indirectly, have a great impact on your day-to-day life.

A formal education in finance can help you make better and well-informed financial decisions in areas such as investments, savings, mortgages and vehicle financing.

A degree in finance will also lay the foundations and prepare you for an array of exciting career options in the financial services industry, such as banking, insurance, asset management and financial planning, in both public and private sectors, and across conventional and Islamic sectors.

More importantly, during this challenging time of the Covid-19 pandemic, Prof Miskell, head of undergraduate studies at Henley Business School, says that degrees offered at Henley Business School are designed to prepare graduates for the future.

"The business world is rapidly evolving. The challenges facing firms, and technologies at their disposal, are changing at breathtaking speed. At Henley Business School, our mission is to help you make sense of this complex business environment, and to prepare you for professional careers in job roles that may not yet exist.

"The knowledge, skills and connections you acquire at Henley should help ensure that you not only find your feet, but that you make your mark. We are one of fewer than 100 business schools in the world to hold triple accredited status from the Association to Advance Collegiate Schools of Business (AACSB), Association of MBAs (AMBA) and EQUIS (European Foundation for Management Development (EFMD) Quality Improvement System) for the quality of our teaching and faculty. Our programmes cover four subject areas: Accounting, Business and Management, Finance, and Real Estate and Planning."

The Henley Business School has long been recognised as a leader in finance education. Henley's ICMA Centre, established in 1991 with support from the International Capital Market Association (ICMA), which represents a broad range of capital market interests, including banks, exchanges, asset managers and financial advisors, was one of the first of its kind and remains a pioneer in finance education and research.

Students have the opportunity of studying with Henley at the University of Reading's state-of-the-art international branch campus in Malaysia, located in EduCity Iskandar, Johor.

The BSc Finance and Business Management (FaBM) is one of the four degree programmes that are currently offered at Henley Business School Malaysia. All



The University of Reading's international branch campus in Malaysia.

modules are developed by subject matter experts at Henley's ICMA Centre; the module descriptions can be found at: <http://www.reading.ac.uk/module/module.aspx?sacyr=2122&school=HBS>

The FaBM programme is the ideal starting point for students seeking a career in finance, with recent graduates joining companies such as Public Bank, OCBC, Petronas, CIMB and Frost and Sullivan.

The value propositions of the FaBM programme are:

- Henley's rigorous and cutting-edge curriculum, and practice-centred approach
- Access to a state-of-the-art Financial Dealing room, which provides students with hands-on exposure to simulation of financial transactions such as options, foreign exchange and equity
- The Dealing Room is equipped with proprietary ICTrader software, one of the most sophisticated trading systems and is simulated to trade equity, foreign currency and derivatives in the US and UK markets

● Students will have access to the world-renowned Refinitiv financial database (formerly known as Thompson-Reuters Eikon)

● The programme is validated and listed as a University Affiliation Programme of Chartered Financial Analyst Institute, USA

● Henley's expert faculty in Malaysia, 75% of whom are PhD-qualified coupled with relevant industry experience

Students on the FaBM programme study highly specialised and advanced subjects in financial modelling, derivatives and risk management, which are at the forefront of modern finance and make Henley's programme quite distinct in Malaysia.

Leveraging on Malaysia's leading position in the Islamic finance space, students also take an Islamic finance module in their final year which widens their appreciation of both conventional and Islamic financial services industries.

The ICTrader software enables students to apply investment

"Students feel they are at the trading desk, and get to experience the challenges faced by traders, such as working under pressure and the sudden and sharp movement in share prices."

theories, concepts and principles they learn in class to real-world scenarios. Students feel they are at the trading desk, and get to experience the challenges faced by traders, such as working under pressure and the sudden and sharp movement in share prices.

The University Affiliation Programme with CFA Institute, USA, means that the curriculum is closely aligned with investment management practices and relevant to students who wish to prepare for the CFA programme exams.

On the other hand, students interested in chartered accountancy may consider Henley's BSc Accounting and Finance programme.

New students can start their programme at the university in April, July or September each year.

■ For more information, call or WhatsApp Devi 016-225 4012 or Joyce 016-721 5400, email my.enquiry@reading.edu.my, visit www.reading.edu.my/henley or visit University of Reading Malaysia at Persiaran Graduan, Kota Ilmu, EduCity, 79200 Iskandar Puteri, Johor, Malaysia.



The Henley Business School Malaysia programme leads. (Standing from left to right) school head Prof Dr Teck Yong Eng, Assoc Prof Dr Janice Lee (BSc Real Estate) and Assoc Prof Dr Tih Siohong (BA Business and Management). (Seated) Mohd-Pisal Zainal (BSc Finance and Business Management) and Assoc Prof Dr Evelita Celis (BSc Accounting and Finance).



Henley's state-of-the-art Financial Dealing Room.

Digitalising prediabetic community support



Dr Chong Chun Wie.

IN 2020, the Health Ministry stated that approximately one in five Malaysian adults has diabetes. A survey conducted that year revealed that an estimated 3.9 million Malaysians aged 18 and above are suffering from the disease. Diabetes is a major concern in the country, with seven million Malaysians projected to have the disease by 2025.

There is an urgent need to provide support to the high-risk community (prediabetes) to prevent the development of diabetes. Studies have shown that digital health can augment the implementation of lifestyle modification and diabetes prevention programmes.

With this in mind, Dr Chong Chun Wie from the School of Pharmacy has partnered with scientists across different schools within Monash University Malaysia and experts from Monash University Australia as well as industrial partners Caring Pharmacy and Bionime (M) Sdn Bhd to address the disparity in the burden of Type 2 diabetes mellitus (T2DM) in Malaysia.

The project "Addressing disparity

in diabetes prevention through digital health supported Pre-diabetes Intervention, Management and Evaluation (PRIME) programme based in Malaysian community pharmacies" will target prediabetic individuals with a high risk of progressing into diabetes.

The project is aligned with the "Digitally Enabled Care Models of the Future" and partially addresses the "Cardiovascular Health and Wellbeing" under the Monash NEED initiative. It also contributes to Monash's research priorities under the "non-communicable diseases and population genomics in Asia" cluster.

"Participants will be introduced to a specially designed lifestyle modification programme, managed by pharmacists at the community

setting. They will also be monitored (e.g. biomarkers and physical activities) and engaged using a combination of Internet of Things (IoT) devices and mobile apps.

"The programme is designed to allow remote consultation, self-monitoring, real-time intervention and help alleviate the load off highly congested government healthcare facilities," says Dr Chong.

Getting the public to look after their own health can be challenging. The team will focus on combining digital health technology with pharmacist engagement. As such, pharmacist engagement will form an integral part of the project, serving to provide coaching, interaction, and motivation to the participants.

The data obtained from the digital health devices will help the

team understand the prediabetics' behaviour and improve the practicality of the lifestyle programme.

The project will also evaluate the programme's cost-effectiveness from the perspective of the government and to understand the overall healthcare cost saving from early diabetes intervention.

The study will be the first community pharmacy-based prediabetes intervention programme in Malaysia.

Currently, diabetes intervention programmes such as Diabetes Medication Therapy Adherence Clinic (DMTAC) are restricted to selected healthcare facilities under the Ministry of Health. Although some success was seen, the uptake is limited due to the need for in-person consultation during working hours, challenging especially for the urban poor. There is also a lack of real-time monitoring and reminder systems to ensure the patients' adherence.

"In our study, we plan to leverage the spatial coverage of community pharmacy for patient recruitment. IoT devices will be used for real-time monitoring of the patients, which precludes a frequent in-person visit.

"Further, counselling and advice will be provided by trained pharmacists. We believe that this may be developed into a full-scale private driven programme that may reduce the burden of the public healthcare system," Dr Chong states.

Caring Pharmacy will arrange a special health promotion programme to recruit prediabetes subjects. It will also prepare its pharmacists to implement the lifestyle intervention programme.

Separately, Bionime will sponsor glucose strips and share their mobile app development and data analysis expertise.

The two companies' commitment reflects a vital interest of industries to work with academic institutions to address health issues.

"We will develop software meant to monitor blood glucose readings into smartwatches and pass them on to participants for free. This way, we will be able to give consultations via the mobile apps when needed," says Dr Chong, adding that participants will be monitored for six months.

Once the monitoring period is over, the team will continue to check on the participants for another six months to understand their living habits and changes they have made to control their blood glucose levels.

The team aims to share their study results with various stakeholders, including the public, relevant government agencies and industrial players through outreach programmes and forums.

"We hope that this will facilitate a public-private collaboration to reduce the burden of diabetes in Malaysia," says Dr Chong.

The project was scheduled to start in March this year. However, due to the pandemic and implementation of movement control order, the team hopes to implement the plan as soon as they are able to.

Dr Chong is currently involved in studying the gut microbiome of Type 2 diabetes mellitus patients in Malaysia. This study will provide some insight into the design of the diet recommendation of the lifestyle programme.

Separately, he hopes his experience in multivariate statistical analyses will help identify the trend and potentially develop a predictive model for the progression to diabetes from prediabetes.



BEYOND EDUCATION

KOLEJ UNIVERSITI TUNKU ABDUL RAHMAN

DKU023(W)
Wholly owned by the TARC Education Foundation Co. Reg. No.: 201301003979 (1033820-M)

SOCIAL SCIENCE & HUMANITIES BACHELOR (HONS) DEGREE AND DIPLOMA PROGRAMMES

Hospitality Management

- Culinary Arts
- Event Management
- Hotel Management
- Hospitality Management
- Hospitality and Catering Management
- Tourism Management

Social Science

- Counselling
- Psychology
- English with Drama
- English with Education
- English Studies
- Early Childhood Education

POSTGRADUATE PROGRAMMES

- Master** **Doctor of Philosophy**
- Arts (Psychology)
 - Psychology

APPLY NOW!

Start your first semester
@ RM263. T&C Apply

Unlimited Merit
Scholarship
for qualified students



Sibling Discount
RM1000



Attractive
Fee Instalment Plan



Waiver of
Processing Fee



and many other financial aid options available...

T&C Apply

JUNE 2021 INTAKE IN PROGRESS

Commencement Dates:

▪ Foundation	14 June 2021
▪ Diploma ▪ Bachelor Degree	17 June 2021

★ **SPM Trial/Forecast results are accepted.** T&C Apply ★

**VIRTUAL
OPEN DAY**



24 May-30 June 2021

(Mondays to Fridays excluding Public Holidays)



10am to 5pm

Premier
Digital Tech
Institution™



MSC
MALAYSIA
Status Company



Apply Online at
www.tarc.edu.my

Follow us on

Kuala Lumpur Main Campus

Jalan Genting Kelang, Setapak, 53300 Kuala Lumpur | ☎ 011-1084 3326, 03-4145 0123 | ✉ admission@tarc.edu.my

Penang Branch Campus
☎ 011 - 1082 5618
04 - 899 5230
penang@tarc.edu.my

Perak Branch Campus
☎ 011 - 1075 8513
05 - 466 0388
perak@tarc.edu.my

Johor Branch Campus
☎ 011 - 1082 5624
07 - 927 0801/3
johor@tarc.edu.my

Pahang Branch
☎ 011 - 1082 5631
09 - 573 8171
pahang@tarc.edu.my

Sabah Branch
☎ 011 - 1082 5619
088 - 348 080
sabah@tarc.edu.my

Tips for securing a scholarship

SCHOLARSHIPS give people the opportunity to further their education. Without scholarships, students may have trouble paying for their degree as they do not receive financial support. It is never too early to start securing scholarships to help you earn an education.

While scholarships are awarded based on merit, this does not necessarily mean that you absolutely must obtain straight As to get one. Merit basically means being good enough or worthy of something. There are many different types of scholarships available and not all of them need you to demonstrate that you are the most academically gifted person on Earth. However, they are incredibly competitive.

Though many scholarships are awarded for high academic achievements, others focus

on the person's interests, unique talents or qualities, or financial need.

So, what kind of scholarship should you apply for? Here are a few things to think about before you start applying:

● Know what you want

What do you want to study and what are your career plans? Establishing a long-term plan for your career and the life you want to lead will help you figure out precisely what you want to study and where.

This will, in turn, help you determine what kind of scholarship you require.

● Know why you are doing this

What is the basis of your application? It may be your good

> TURN TO PAGE 4



University of
Reading
MALAYSIA



Henley
Business School
MALAYSIA

BSc FINANCE AND BUSINESS MANAGEMENT

(R/340/6/0485)(11/2024)(MQA/FA5216)

Flying start to a global career in finance and business

A Top 10 UK Business School (Financial Times European Business Schools Ranking 2020)

State-of-the-art Financial Dealing room

Excellent Employability and Career Prospects

Affiliated University with CFA Institute

University Affiliation Program



CFA Institute®

reading.edu.my/henley

WORLD-LEADING PROGRAMMES SCHOLARSHIPS

University English

Our Pre-Sessional English
(R/KJP/00837)(07/2023)(R/KJP/00838)(07/2023)

Builds confidence in English communication and develops academic study skills

International Foundation Programme (IFP)

Pathway for SPM, IGCSE and equivalent holders resulting in Foundation in Business
(R/010/3/0173)(07/2023)(MQA/FA3723)

BSc Accounting and Finance
(R/343/6/0214)(08/2028)(MQA/FA8518)

BSc Finance and Business Management
(R/340/6/0485)(11/2024)(MQA/FA5216)

BA Business and Management
(R/345/6/0827)(07/2025)(MQA/FA7579)

BSc Real Estate (R/341/6/0042)(07/2025)(MQA/FA7578)

Bachelor of Laws (LL.B) (N/380/6/0058)(06/2024)(MQA/PA12029)

BSc Psychology (R/311/6/0074)(07/2025)(MQA/FA6235)

BSc Psychology with Professional Placement
(N/311/6/0118)(03/2028)(MQA/PA14287)

BSc Quantity Surveying (R/526/6/0145)(07/2025)(MQA/FA7112)

Provost's Award

Awarded on a highly selective and competitive basis to a new student with a 100% discount off their tuition fees for the entire programme of study*

High Achiever's Scholarship

Automatically awarded to eligible students with up to a 30% discount off their tuition fees*

*Terms and conditions apply



INTERNATIONAL BRANCH CAMPUS

of the University of Reading, UK

SAME PRESTIGIOUS DEGREE as awarded on the UK campus

Located in **EDUCITY, ISKANDAR** Malaysia's dedicated education hub

JULY ENTRY - Apply Now!

Call or WhatsApp DEVI +6016 2254 012

University Entry in 2021

University English
Jan & May

Foundation & Undergraduate Degree
Apr*, Jul* & Sep
*Terms and conditions apply

FOR COURSE ENQUIRIES

+607 2686 205 +6016 7725 400

my.enquiry@reading.edu.my

Persiaran Graduan, Kota Ilmu, EduCity, 79200 Iskandar Puteri, Johor

www.reading.edu.my

Registration No: DULN008 (J)



Financial aid for deserving students

THE unprecedented Covid-19 pandemic has unleashed an adverse financial impact on many Malaysians. Scores of school leavers face uncertainty for their higher education plans given their parents' financial constraints.

Realising the gravity of the situation, Tunku Abdul Rahman University College (TAR UC) is offering various kinds of financial aid for students to help them in these trying times.

First off is TAR UC's Prihatin Flexi Payment Plan, which was introduced this year.

It aims at bringing financial relief to students by providing greater flexibility in the first semester fee payment where students only make an initial payment of RM263 to begin their tertiary education at TAR UC.

The balance shall be paid by instalment up to Week 5 or 9 of study, depending on the intake.

This plan is offered to students who have received offer of admission for foundation, diploma and bachelor's degree programmes for the June, September and November 2021 intakes.

For foundation students of the June and September 2021 intakes, they have the flexibility to pay all the semester fees in instalments as they are not eligible for PTPTN.

In addition, deserving students can obtain financial assistance via TAR UC Student Loan Fund.

To date, there are 49 interest-free revolving student loan funds that qualified students can apply for where the loan covers the entire tuition fees of the recipients.

Since TAR UC's inception in 1979, 13,293 loan awards with a total amount of close to RM43mil

have been disbursed through the TAR UC Student Loan Fund.

Apart from this, there are scholarships and bursaries available for qualified students. These include The Star Education Fund, Sin Chew Daily Education Fund, Nanyang Tertiary Education Fund, TAR UC – TAA Scholarship, TAR UC – TAA Scholarship (Top Glove), TAR UC JINBODHI Bursary, TAR UC Sports Scholarship and Bursary for State/National Players.

There are also many other external scholarships and grants provided by corporations and philanthropic organisations to help deserving TAR UC students to pursue their studies, such as the Kuok Foundation Study Grants, OSK Foundation Scholarship, CIMB Asean Scholarship and Lion-Parkson Foundation Scholarship, just to name a few.

For high-achieving students, they can benefit from TAR UC Merit Scholarship. The generous scholarship covering up to 100% waiver of tuition fees will be awarded automatically based on academic merit. Since 1997, 26,366 students have been awarded the merit scholarship amounting to a total of approximately RM138mil.

TAR UC also offers financial incentives such as a sibling discount as a form of additional support to parents with two or more children studying at TAR UC. Under the sibling discount, students registering for the first time and with sibling(s) who are full-fee-paying student(s) in the same semester may be eligible for a discount of RM1,000 off their first semester tuition fee.

Among the many recipients of TAR UC financial aid is Lee Rong Cherng, a Bachelor of Quantity

Surveying (Hons) student, who comes from a single-parent family.

"My mum was the only breadwinner earning a salary of RM2K per month. Besides me, there were two other siblings to look after. Seeing how difficult it was for my mum, I took up a part-time job while studying and earned about RM800.

"Unfortunately, she died before I could inform her about it. So, when the TAR UC JINBODHI Bursary came along, I felt that I had been given a second chance in life," he shares.

Applications for the 2021 intake are now open.

Prospective students are also encouraged to apply online. First-time applicants who submit their applications online by June 20 will receive a waiver of RM60 processing fee.

■ For more information on TAR UC's financial aid and programmes, visit www.tarc.edu.my



Lee, who is active in TAR UC, has benefited from the financial assistance provided by the university to pursue his studies.

The perfect candidate

> FROM PAGE 2

grades, your exceptional skills in sports or arts, your monetary requirements or a combination of these factors. Look for a scholarship that suits your particular circumstances.

What do you need the assistance for? It may be just for the whole or part of your tuition fees or include your accommodation and living expenses. Have a discussion with your parents about exactly how much you can afford to pay yourselves and how much assistance you require.

● Know who you are

Why do you deserve a scholarship and what do you want out of life? Understanding yourself, your interests, skills and requirements and believing in yourself is the key to success.

● Know the eligibility criteria

After you've searched for opportunities and identified potential scholarships, the next step for you is to evaluate and understand the eligibility

criteria. Again, it is better to apply for scholarships where your qualifications are most closely aligned with the type of candidates the providers desire.

● Start preparing early

Even if providers have not yet begun accepting applications, it is always a good idea to plan ahead of time, get organised and do your research. Start by compiling all of your supporting documents, such as transcripts, certificates and awards. You should also prioritise the scholarships you want to apply for and list down the application deadlines, minimum requirements and any restriction they have on the field of study.

Be tenacious and confident in your search and application, and you will have the best chance in securing the right scholarship for you. Keep in mind that your scholarship application reflects you. Your ability to submit a neat, timely, complete application reflects well on you. Take pride in yourself by submitting the best application you can.



MONASH
University

MALAYSIA

The world needs pharmacists

Lead change in healthcare to make lives better

BACHELOR OF PHARMACY (HONOURS)

KPT/JPT (R2/727/6/0061) 03/27 - MQA/FA11712

Our innovative integrated curriculum is designed to help you understand how the body and medicines work. You will develop advanced communication, clinical and professional practice skills by working with a personalised skills coach.

Throughout your course, you will be able to apply the knowledge and skills you develop in our degree via the innovative learning activities such as the personalised learning plan and experiential placements which occur in the pharmaceutical industry, community pharmacies, and hospitals.

Students have the opportunity to transfer to the Parkville campus at Monash University, Australia or spend one semester there as an exchange student.

Monash University is ranked

#1

in Australia

#2

in the world

for Pharmacy and Pharmacology

QS World University Rankings by Subject 2021



JOIN MONASH
DISCOVERY WEEK
12 – 20 June 2021

Details on monash.edu.my/opensday2

Monash University Malaysia Registration No. 199801002475 (458601-U) DULN002(B)

📍 Jalan Lagoon Selatan, 47500 Bandar Sunway, Selangor, Malaysia 🌐 monash.edu.my 📧 mum.enquiry@monash.edu ☎ +603 5514 6000