



AFFIN HWANG  
CAPITAL  
Asset Management

International Women's Day 2021

**Wealth & Beyond**

36 Women Share a Financial  
Advice or Life Lesson

Outthink. Outperform.



### *Tan Sri Rafidah Aziz*

Former Minister of International Trade and Industry

“ I do not believe that women should be "quota fillers" to make up some pre-determined statistics. Women should be evaluated based upon their competencies, abilities, positive contribution at all levels of the workforce and never "because the women's quota needed to be filled." Women must add value to any organisation.

In that context women must continuously learn anew, refresh their knowledge on new developments especially with the entire new spectrum of ICT. There is no end to learning.

It is a challenging world out there. There is no time for gender based trivialities. Women must always strive to do their best. Each woman competing with her own self. Always doing better than before. Not competing with others.”

## WOMEN IN WEALTH



*Eunice Chan*

Executive Vice President,  
Head of High Net Worth & Affluent Banking,  
Maybank

“Only with your conviction and commitment to build a complete financial plan and ongoing learning can empower you to lay a solid financial foundation to weather through any crisis and prepare for the future.”

## WOMEN IN WEALTH



*Linnet Lee*

Chief Executive Officer,  
Financial Planning Association Malaysia

“ Women should leverage on Licensed Financial Planners to help them plan their personal finances better to free their finances which will enable them to invest for their life goals.

A good financial plan will give women the peace of mind to pursue their career because their money management, protection plan, investment, tax and estate planning are already taken care off.

”

## WOMEN IN WEALTH



*Chan Ai Mei*

Chief Marketing & Distribution Officer,  
Affin Hwang Asset Management

“Never underestimate the power of compounding. Start your investment journey with however little you may have and let your money work hard for you as you work hard for money.

Better late than never. Never late is better. Celebrate Woman's Day by investing in yourself for a better tomorrow.”



*Balqais Yusoff*

Head of Strategy,  
Employees Provident Fund (EPF)

“ It may seem distant, but you will be grateful for your decision today in retirement planning. A simple hack to estimate how much you need to finance your retirement is by computing this: Current monthly expenses x 12 months x 20 years.

Now you know your magic number! Start planning now to achieve it.

EPF is here to help you replace the loss of your regular income. Treat your EPF savings today like your monthly income in the future if you want to maintain your current lifestyle. Trust me, your future self will thank you.”

## WOMEN IN WEALTH



*Nirmala Supramaniam*

Head of Household Financial Education,  
Credit Counselling and Debt Management Agency (AKPK)

“ Every women should be her own chief financial officer. Be in power with your finances by not just merely managing the money but also making the money work for you. ”

## WOMEN AS BUSINESS LEADERS



*Mona Suraya Kamaruddin*

Group Managing Director,  
Affin Hwang Capital

“A quote I live by on money is from Oscar Wilde who said, “A cynic is a person who knows the price of everything and the value of nothing.” As women this is something we innately understand and should practice in all aspects our lives to separate the wheat from the chaff.”

## WOMEN AS BUSINESS LEADERS



*Nerine Tan*

Executive Director,  
Berjaya Group Berhad

“ Money is important in that it gives us freedom at a certain level, but it can also consume us and become a trapping. Money itself isn't bad but the love of money is the root of all evil.

I would say relationship with others should be a priority we should also look after, as relationships are fragile and often overlooked. And very often that's all that really matters at the end of our lives. ”

## WOMEN AS BUSINESS LEADERS



*Carolyn Leng*

Head of Private Wealth,  
Maybank

“ MCO disrupting our daily routine, it has given me time to reflect, re-evaluate my priorities and really ask myself: what defines success?

To me, it is not by the accolades earned or the praises received, but by the fond memories of cheers and fist bumps as well as the bittersweet feeling of accepting failure and learning from it.

The bottom line is to always stay focused on your objectives and stay resilient in the face of adversity.

One should never lose hope but continue to persevere to achieve success. ”

## WOMEN AS BUSINESS LEADERS



*Mary Chua*

Senior Client Partner and APAC Rewards Leader,  
Korn Ferry

// Don't short change yourself. Those who wait "until I have more experience" hardly do when they do. Take charge and commit. There's no such thing as being half-pregnant. //

## WOMEN AS BUSINESS LEADERS



*Brittany Chong*

Partner, Global Mobility Services,  
Diversity and Corporate Responsibility Leader,  
PwC Vietnam

“ Covid-19 has morphed work-life balance to work-life integration. As a working mum, this was something I learnt to adapt quickly through a strong sense of focus and state of mind. Being able to accomplish multiple roles, as a mum, wife, daughter, sister, friend, Partner, and career coach is possible for anyone. It's all about integrating as opposed to maintaining a balancing act. ”

## WOMEN AS SPEAKERS & CREATORS



*Wong Shou Ning*

Radio Presenter

“ Make purposeful choices. Take the time to sit down and decide for yourself - how you want to live your life. What are your immediate goals? How do you want to retire? Then plan accordingly. Realising those plans will reward you with freedom and independence. ”

## WOMEN AS SPEAKERS & CREATORS



*Suraya Zainudin*

Financial Writer & Author,  
RinggitOhRinggit

“Protect. Your. Time. Many women lack time for self-development, learning and networking because they work 'the second shift' - ie balancing a full-time job and performing the majority of (unpaid) domestic labour like childcare and household chores. If you find yourself in this situation, find tips on dividing household chores fairly ASAP.”

## WOMEN AS SPEAKERS & CREATORS



*Khairani Afifi Noordin*

Writer

“ Last year, I saved a huge chunk of my monthly income to prepare for my wedding expenses. Although the wedding already took place early this year, I still find myself saving the same amount of money each month. It feels rewarding to be able to foster this good financial habit! ”

## WOMEN AS SPEAKERS & CREATORS



*Angeline Teh*

Documentary Filmmaker

“ I realised that I was always busy working in the name of earning money that I've lost time with my family. So when MCO started, what I've gained in the last year is time being with family and my loved ones. This has taught me the importance of showing gratitude to others and understanding the different facets of wealth. ”

## WOMEN AS SPEAKERS & CREATORS



*Ong Suyin*

Financial Youtuber

“ My biggest lesson in 2020 was about asking. There is so much power in asking for exactly what we want be it for support, direction or even a hug. Asking is important, especially when it's about money. Most women (including myself) shy away from asking for more pay at our workplaces or from clients we approach. Bearing in mind that we miss every shot we don't take, let's just give it a go. ”

## WOMEN AS SPEAKERS & CREATORS



*Hawa Rizwana*

News Presenter & TV Host



The biggest lesson I learnt in 2020 was conquering my fears.

I think the best tip to become fearless is to always, always try to practice gratitude instead. I have been doing news shows for years, but it is still scary!

But instead of feeding my fears, I tell myself that I should be grateful for this wonderful opportunity to communicate with people and listen to sincere thoughts and views from people I admire. Visualizing myself as a courageous, confident woman like the leading ladies in my favourite movies help too.

Together, let's become fearless, admirable women in everything that we do!



## WOMEN AS ENTREPRENEURS



*Shin Yee*

Founder of Bloom 19

“ I started my business in 2019. Little did I know 2020 was going to be tough ride. As a florist, it wasn't just finding different ways of revenue streams, but I also learnt to be a mentor to my staff to persevere together through the tide. ”

## WOMEN AS ENTREPRENEURS



*Phuah Whay Ying*

Founder,  
Brew N Brush

“As women, innately we’re always giving and putting others first. Being an Asian further reinforces that notion of putting ourselves second. But I’ve come to learn that you can’t give if you’re near empty. Learn to love yourself first, ladies. It’s not selfish, it’s self-love.”

## WOMEN AS ENTREPRENEURS



*Rozie Nazari*

Entrepreneur,  
Meat Cartel Sentul Jalan Ipoh & Desa Santapan

“Be the woman with a strong mindset, who knows what you want and work hard for it. Widen your capabilities with knowledge and skills. You can be yourself, but always remember to be the best version of yourself.”

## WOMEN AS ENTREPRENEURS



*Aida Wahab*

Founder of CERAVA (Sarawak Handicrafts)

“ Nothing comes easy. There are hurdles in life that we need to overcome, but I believe that every brave decisions we make, it's another step to be a better version of ourselves. Be brave and be humble. ”

## WOMEN AS ENTREPRENEURS



*Brenda Sau*

Air Stewardess turned Entrepreneur,  
CharcuTREAT

“ Gratitude. This is one of the most important values that I hold close to heart. To be grateful is also to be powerful by seeing life with clear eyes and perspective.

For me, being grateful has taught me to appreciate life even more. It has made me a happier person which had a huge impact on my everyday life, whether at work or family.

Practising gratitude is really not difficult. Start with the smallest things in life today and the returns you reap will be bountiful. ”



*Dr. Chua Sook Nin*

Clinical Psychologist & Founder of Relate Malaysia

“ We all have our struggles, failures and successes. You play the lead role of your life. Find the courage to live your story and make your mark on the world. ”



*Dr Lily Diana Zainudin*

Consultant Respiratory Physician,  
Pantai Hospital Kuala Lumpur

“ A woman wears many hats throughout her life - a daughter, sister, friend, mother and many more. Whichever role we play in society, always be kind and sincere to others. ”



*Dr. Nor Khairina Khairuddin*

ENT Head and Neck Surgeon,  
Universiti Putra Malaysia

“ Behind every meaningful achievement lies a journey paved with struggle, hardship, failure and loss; how you choose to rise above it will define you and make your successes and wins all the more worthwhile. My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humour, and some style. ”

## WOMEN IN HEALTH



*Siti NurSara*

National Sports Climbing Athlete

“ The way you spend your time is a result of the way you use your time, and the way you really see your priorities.

Trust Your Movement.

”



*Dr Wong Su-ming*

Dermatologist,  
Wong Skin Specialist Clinic

“ The past year was difficult for a lot of us especially working moms like myself who were ‘forced’ to be proxy educators, while working and also tending to a household.

But self-care is equally essential. Do not neglect taking care of yourself. If we look after our own physical and mental health, we become better caregivers and nurturers to others around us.

”

## WOMEN AS PROTECTORS



*Datin Paduka Che Asmah Ibrahim*

CEO of OrphanCare Foundation

“ Women make up half of the world's population. We nurture and build the other half of them. We stay strong, support each other and spread kindness. Through love and a forgiving heart, we continue to inspire others in making this world a better place to live. We continue to create opportunities for the unfortunate children to grow in the arms of loving and caring families.

Because Every Child Needs A Family.



## WOMEN AS PROTECTORS



*Sumitra Visvanathan*

Executive Director,  
Women's Aid Organisation

“ You have value and the life that you want has value. You must believe that you are capable of making impact, and believe that you can create your path to the best life for yourself. ”

## WOMEN AS PROTECTORS



### *Captain Patricia Yong (Retired)*

Batalion Ketiga,  
Miri Sarawak

“ The most important lesson is the ability for women to compete on a level footing with men in all fields. This is something I had to learn the tough way in the military especially with the added level of scrutiny a woman’s body face after marriage. Not to mention the workplace discrimination and potential harassment a woman faces in performing her duties in any role.

My advice is to be bold despite politeness. Ladies are no different than man, the same creature with special traits, attitude, strengths and wisdom. Don’t let yourself down and keep moving forward to fight for a greater cause. The world needs ladies just as much as it needs men. ”

## NEXT-GEN WOMEN



*Rahil Sophia*

Computer Science Fresh Graduate

“I think it’s so important to keep going. Progress is progress no matter how small and it’s something we should be proud of! A constant reminder I live by is, “Who you are becoming is more important than who you’ve been.”

## NEXT-GEN WOMEN



*Ester Koh*

Law Graduate & Management Trainee



Don't spend half of your life trying to achieve society's or anyone else's perception of success. Everyone views success differently.



## NEXT-GEN WOMEN



### *Heerraa*

Singer-Songwriter & Co-Founder of Ascendance,  
Diana Award Recipient for Young Changemakers

It's about the people around you - they make you who you are today. Find the right mentor, follow your heart and enjoy where this crazy journey will take you. ”

## NEXT-GEN WOMEN



*Yvonne Goh*

Brands & Marketing Strategist



Life is fluid and it is okay to be constantly figuring out what works for us because progression means continuously striving for better. So go forth and explore, and remember to have fun along the way because our wellbeing is what truly matters!



## NEXT-GEN WOMEN



*Anna Tan*

Treasury Dealer & Pageant Queen



Be a calculated risk taker. Buy the hottest stock, but do your research. Join a pageant, but think about your true purpose. Travel solo, but make sure you are vaccinated ;).



## NEXT-GEN WOMEN



*Sharyl Kaur*

Insights Analyst



A quote from The Haunting of Hill House is etched in my mind, “The rest is just confetti.” It reminds me to focus on my priority in life which is my family and friends. They are at the center and to be cherished while the rest, good or bad, will just fall around like confetti and seem not as important in the grand scheme of things.

