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MOTION

ISSUE 14-APR/MAY/JUN 2016

BUILDING PARADIGM GARDEN CITY

HAVING GOOD
FINANCIAL HABITS

POWER
LUNCH BREAK

An e-publication by



PARADIGM

GARDEN CITY

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Exciting Developments Ahead!

We would love to hear from you.

Email us at
corporate.affairs@wct.my

We are heading into the second quarter of the year and WCT have many exciting activities lined up for you. First up, the Group is pleased to unveil our latest project, Paradigm Garden City in our Cover Story. This 4-in-1 freehold integrated development is located in Overseas Union Garden, KL South and it encompasses 63-acres of land which comprise a retail mall, a modern corporate office tower, retail offices, a prestigious hotel and luxurious residences. Watch this space as we continue to bring you exciting developments for this prestigious project!

Also in this issue, we will be addressing the dreaded daily question, which is 'What's for lunch today?' in our Lifestyle section. Apart from giving you lunch ideas to keep productivity up at the workplace, we have also shared a few easy lunchbox recipes.

In the Focus section, we have prepared an informative article on building good financial habits. Whether it is to save up for your very first home or for your own future investments, these tips can definitely help prepare yourself to achieve better financial health.

We hope you enjoy the read and may you achieve greater things in 2016!



Launch Of 'Purpose'

LAUNCH OF 'PURPOSE'

15 Nov 2015

Throng of Beliebers gathered at Paradigm Mall PJ's Boulevard, Level G for the launch of Justin Bieber's latest album "Purpose" by Universal Music. There were many interesting activities that day which included renditions of Bieber's latest hits by Malaysian band Back2Basixx, interactive games to win tickets to Justin Bieber's concert, a fashion show, a flash mob by Justin Bieber's Fan Club and a lip sync battle.



AN AUSPICIOUS WEEKEND PROPERTY FAIR

7 – 10 Jan 2016

A total of 10 property developers participated in the Weekend Property Fair that was held at the Upper Atrium, Level UG, Paradigm Mall PJ. Apart from showcasing the latest projects from these property developers, family-orientated activities such as the Wheel of Fortune, Kids Eco Workshop and Kids Colouring Contest were also held during this fair. In conjunction with the Chinese New Year celebrations, the God of Fortune also made a special appearance to greet the visitors.



An Auspicious Weekend Property Fair

ASTRO CERIA LAUNCHES SUSHI CERIA

27 Nov 2015

ASTRO Ceria brought even more cheer to children during the school holidays with the launch of the Sushi Ceria segment at Paradigm Mall PJ with the Sushi Belt on Ground event. This new segment on ASTRO Ceria features an hour of the best Japanese anime like Chibi Maruko, Ultra Galaxy Mega Monsters, Hagemaru, Doraemon, Ninjaboy and Ultraman every day! The event saw a huge turnout as the children had the chance to meet their favourite heroes, Ultraman and Doraemon.



ASTRO Ceria Launches Sushi Ceria

AIRASIA CELEBRATES IN STYLE WITH THE 14TH ANNIVERSARY CHALLENGE 9 Jan 2016

Lucky Douglas Yip from Alor Setar, Kedah walked away a happy man with a year's worth of free seats as the winner of AirAsia's 14th Anniversary Challenge. The contest was held in conjunction with AirAsia's 14th Anniversary with the aim to create awareness for all 14 domestic destinations that AirAsia has built and operate from for the past 14 years. Through Hot FM, 14 fortunate participants that represented the 14 destinations were shortlisted and flew to klia2 to participate in the one-day race.

The race featured fun challenges that revolved around AirAsia and gateway@klia2. Other prizes up for grabs that day included RM20,000 worth of Lazada shopping vouchers, TuneTalk data coverage for a year, preloaded BIG Prepaid Card and many more.



AirAsia Celebrates In Style With the 14th Anniversary Challenge

AN APPLE A DAY FOR HEALTH 12 Jan 2016

Washington Apple and Fitness First got together to organise the Appletising Lives event to create awareness on the health and fitness benefits of apples. The event held at Paradigm Mall PJ attracted curious shoppers with fun and exciting activities such as the Apple Showcase, DIY Salad Making workshop, Instagram contest, games and many more.



An Apple A Day For Health

THE SUN FOR GOOD READING HABITS 12 Jan 2016

Great news for Paradigm Mall PJ shoppers! The Sun newspaper is now available for FREE at the permanent newspaper standee near the Concierge Counter, Level CC. The placement of the standee gives shoppers easy access to the physical papers and is part of an effort to cultivate the reading habit among Malaysians.



The Sun For Good Reading Habits



CNY at WCT Malls – Paradigm Mall PJ



CNY at WCT Malls – gateway@klia2

CNY AT WCT MALLS 15 Jan – 22 Feb 2016

Chinese New Year was in the air for shoppers at Paradigm Mall PJ and gateway@klia2. Paradigm Mall PJ shoppers could reminisce the good old days with its 'A Walk Down Memory Lane' themed décor while those at gateway@klia2 could marvel at the bright and cheery 'Blissful Blossom' themed Chinese New Year décor.

WCT Malls shoppers also got to enjoy exciting activities such as various redemption programmes, classic performances and Instagram contests.



A Première Experience For The Winner

A PREMIÈRE EXPERIENCE FOR THE WINNER 16 Jan 2016

A prize presentation ceremony was held at Première Hotel for the 'My Klang, My Story' contest that was conducted in conjunction with Première Hotel's 5th Anniversary in October last year. Ms Tan Woan Koon, who was named the winner walked away with the "Première Experience" package. This package comprised of a complimentary 2 days 1 night stay in the Première Hotel's Perdana Suite, complete with breakfast, hi-tea, a spa treatment as well as an exclusive Première Hotel 5th Anniversary Gift.



DATA2AMILLION WINNERS ANNOUNCED 30 Jan 2016

The first round of winners for the “Menang 1 Juta BIG Points” contest by TuneTalk was announced at the Boulevard, Level G, Paradigm Mall PJ. Those present at the press conference were also entertained by a performance from local percussion band, No Noise Percussion. The second draw will be conducted on 20 April 2016 and the final draw will be done on 20 July 2016.



Data2aMILLION Winners Announced

A MERRY LION DANCE PERFORMANCE 15 Feb 2016

Chinese New Year is not complete without a lion dance performance. The energetic and traditional lion dance performance was held at the Première Hotel’s entrance with the cheeky lions tossing mandarin oranges and performing the ‘Cai Qing’ (plucking the greens) ceremony.

To join in the fun, the Monkey God also made an appearance and teased the hotel guests and audiences. The lions made their rounds and blessed all food and beverages outlets, the Grand Ballroom reception area as well as the administrative and backend offices.



A Merry Lion Dance Performance



Celebrating CNY at d'Laman Greenville

CELEBRATING CNY AT D'LAMAN GREENVILLE 20 Feb 2016

The home owners and new registrants of d'Laman Greenville were invited to the d'Laman Greenville Clubhouse, Klang to usher in the Year of the Monkey. This auspicious event's highlight was the appearance of the God of Prosperity as he gave out red packets to the first 200 visitors as well as elderly visitors and children. 300 families who attended the event also had the opportunity to join in the fun to toss an 8-feet long 'Lou Sang' display.

Other activities included a demonstration of the traditional art of paper cutting and calligraphy, a lion dance performance, sand art, cotton candy giveaway and tour of the show houses. This event was part of an effort to promote the d'Laman Greenville development.

CNY CELEBRATIONS AT HAB ONE MEDINI 21 Feb 2016

Chinese New Year was also celebrated at the WCT Medini Gallery, 1Medini Hub at Iskandar Malaysia. Guests were treated to a colourful lion dance performance, a sumptuous buffet lunch, sand art activities, cotton candy giveaway as well as the viewing of the 1Medini development show units.



CNY Celebrations at Hab One Medini



WCT Announces FY2015 Performance

WCT HOSTS ANALYSTS & FUND MANAGERS' BRIEFING 26 Feb 2016

Over 40 analysts and fund managers attended WCT's first Analysts and Fund Managers Briefing of 2016 on FY2015 financial results at WCT's new headquarters, The Ascent Paradigm Petaling Jaya. Executive Director, Mr Kenny Wong presented the Group's FY2015 performance as well as the focus and strategies of WCT's core businesses in 2016.



The Group recorded a net profit of RM219.11 million for the year ended 31 December 2015. This was an increase of 78% from RM122.92 million in 2014. The increase in net profit is attributed to higher contribution from local construction and property investment segments. WCT's Engineering and Construction Division also recorded an operating profit of RM139.65 million (FY2014: RM86 million) on the back of a revenue of RM1.28 billion (FY2014: RM1.21 billion). Meanwhile, the Group's Property Development and Investment Division recorded an operating profit of RM102 million (FY2014: RM109 million) on the back of a revenue of RM390 million (FY2014: RM452 million).

MEETING THE MEDIA

1 Mar 2016

Journalists from The Star and Sin Chew Daily were invited to the Sales Gallery of WCT's next key property development project, Paradigm Garden City in Overseas Union Garden (OUG), KL South for exclusive interview sessions with WCT's Managing Director, Mr Taing Kim Hwa. During the interviews, Mr Taing shared about WCT's FY2015 performance, vision and growth strategies as well as the focus of the Group's core businesses in 2016.

Executive Directors, Mr Choe Kai Keong and Mr Wong Yik Kae as well as members of the Senior Management team, Mr Chong Kian Fah, General Manager Corporate & Finance, Mr Koh Boon Teng, General Manager Sales & Marketing and Mr Vincent Chong, General Manager Shopping Malls were also present during the interview sessions.



Meeting The Media



Klang Première Century Ride's Media Launch

KLANG PREMIÈRE CENTURY RIDE'S MEDIA LAUNCH

3 Mar 2016

Klang Première Century Ride 2016 (KPCR 2016) was launched recently at Première Hotel Klang. The event was attended by members of the media, representatives from Polis Daerah Klang Selatan and Kuala Langat, Majlis Perbandaran Klang, Majlis Daerah Kuala Langat and the respective sponsors. The cycling event, which will be happening on 5 June 2016, returns for the third consecutive year and is open to all competitive and recreational cycling enthusiasts. 1,200 participants are expected to participate in this event, out of which 1,000 riders will be taking part in the 135km Première Century Ride while the remaining 200 will be joining the 18km Fun Ride.

Registration closes on 25 April 2016 and for more information about this ride, visit www.competitionmalaysia.com.

RECOGNITIONS CORNER

Every issue, we dedicate this section in appreciating the efforts and experiences of our staff

CELEBRATING A WONDERFUL 2015 22 Dec 2015

The employees of gateway@klia2 gathered at an employee appreciation event that was organised to thank them for their hard work and commitment throughout 2015. Themed 'Kampong Style', those present donned traditional outfits and were treated to mouth-watering local delicacies. They were entertained by traditional music and also an energetic opening gambit by the employees who performed the traditional Jong Jong Inai dance and a Silat Performance.

The event was graced by Mr Taing Kim Hwa, Managing Director of WCT, Mr Choe Kai Keong, Executive Director of WCT and also Mr Vincent Chong, General Manager of Shopping Malls. The festivities also included a karaoke competition, Bowling Kampong and Laga Ayam games, a Lucky Draw and the announcement of the two Best Dressed of the night!



Celebrating A Wonderful 2015



COLOURS OF THE MASQUERADE 27 Jan 2016

A dinner themed 'Colours of the Masquerade' was organised for 150 employees of the Première Hotel in celebration of the hotel's 5th Anniversary in October 2015. Highlights of the night include performances by the various departments as well as the finals of Mission and Mind Games.

As a way of rewarding the top performers, three awards were also given out to various recipients, namely the Associate of the Year 2015 that was given to Ramlee Bin Ismail, the hotel's Security Supervisor; 5-Year Service Appreciation Awards that was given out to 43 recipients and the Perfect Attendance Awards that was given to 18 recipients.



WCT GROUP CELEBRATES CNY 2, 19 & 22 Feb 2016

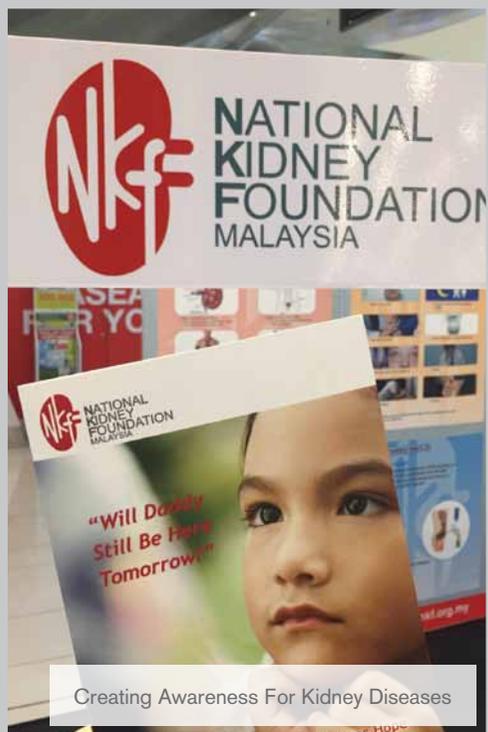
The WCT Group celebrated the Lunar New Year with great company and fun. The employees of gateway@klia2 had a sumptuous CNY yee sang lunch while those at The Ascent, Paradigm Petaling Jaya were entertained by a pair of energetic and cheeky lion dance performance. The pair of lions visited Level 31, the highest floor of The Ascent to bring good fortune and wealth in the Year of the Monkey. Meanwhile, at WCT Land Klang, staff and onlookers were awed by the acrobatic antics of the Lion Dance performers on high stilts at the main entrance of the office.

On 22 February, the employees of the Première Hotel were all smiles during the CNY celebrations and launch of the SMILE campaign. The SMILE campaign will run from 1 March till 31 May 2016. A photo contest and smile competition will be held and the results of this competition will be announced during the next employee gathering. Those present were treated to a yee sang tossing ceremony and delicious CNY delicacies. The management of the hotel also took the opportunity to celebrate birthdays of employees born in the month of February.



WCT Group Celebrates CNY





Creating Awareness For Kidney Diseases

CREATING AWARENESS FOR KIDNEY DISEASES

4 – 6 Dec 2015

The National Kidney Foundation (NKF) collaborated with Paradigm Mall PJ to spread awareness about the dangers of kidney diseases. As part of the awareness drive, NKF also handed out pamphlets and flyers to shoppers to inform them about the disease and also the function of the NKF.



The Artwork of Special Children

THE ARTWORK OF SPECIAL CHILDREN

23 Dec 2015

WCT Malls – Paradigm Mall PJ and gateway@klia2 collaborated with the National Autism Society of Malaysia (NASOM) and Sireh Pinang Art Colony to launch the NASOM Art Exhibition 2015. The chairman of NASOM, Encik Bistaman Siru Abdul Rahman was present to officiate the launch event at Boulevard, Paradigm Mall PJ.

The art exhibition was held at Level 2, gateway@klia2 and featured works by the autistic and special children aged 9 to 16. The funds raised from the sale of the artworks were donated to NASOM.



Première Hotel Spreads CNY Cheer

PREMIÈRE HOTEL SPREADS CNY CHEER

19 Feb 2016

Chinese New Year was made special by the employees of Première Hotel when Hotel Manager, Ms. Ng Sok Yee and a team of 12 associates made a visit to the Anbe Sivam Charity Home at Taman Sri Andalas, Klang to present necessities and red packets to the residents of the home. The hotel also treated the children to some light refreshments during the visit.

The Anbe Sivam Charity Home is a centre for children with special needs like those diagnosed with disabilities such as Down Syndrome, Autism and Cerebral Palsy. The home currently has 57 children under its care.



FOSTERING WCT'S VALUES 20 Feb – 20 Mar 2016

Since the commencement of the WCT Kids Sports School (KIDSS) programme in 2013, over 800 boys and girls from the local community of Overseas Union Garden (OUG), Petaling Jaya, Shah Alam and Klang have enjoyed this professional sports coaching programme. The WCT KIDSS programme is now at its third year and this year, the programme offered intensive sports clinic sessions for four consecutive weekends and followed by programme-ending friendly tournaments.

The 2015/2016 programme saw 90 participants for basketball and 120 participants for football including children from Agathians Shelter, Petaling Jaya and St. Barnabas Home, Klang. The finale of the WCT KIDSS programme, WCT KIDSS Football and Basketball Challenge Cup 2015/2016 were held on the 19th and 20th March 2016 with over 200 children participating in the friendly tournaments while showcasing the skills and values that they have learned.

The parents of the young athletes were also present during the tournaments to show support for their kids.

Results of the WCT KIDSS 2015/2016 Programme

Basketball

Champion: Lead Rockets
1st Runner-up: Ascent Warriors
2nd Runner-up: gateway Eagles

Football (10 & Under)

Champion: Trifolis Forest
1st Runner-up: Gateway Athletes
2nd Runner-up: Greenville United
Best Goalkeeper: Ghirivhasan
Most Valuable Player: Gerrard Cheah

Football (12 & Under)

Champion: D'Banyan Town
1st Runner-up: Aerius Rangers
2nd Runner-up: Première Villa
Best Goalkeeper: Kiran Raj A/L Rajkumar
Most Valuable Player: Ahkhaash A/L Muthoorajah



Building Paradigm Garden City

WCT will soon be changing the skyline of KL South, the Overseas Union Garden (or better known as OUG) with the RM8 billion Paradigm Garden City. This freehold 4-in-1 integrated development encompasses 63-acres of land and includes a retail mall, a modern corporate office tower, retail offices, a prestigious hotel and luxury residences.



Located at the fringe of Kuala Lumpur, Paradigm Garden City is easily accessible through KESAS Highway, KL-Seremban Highway, MRR2, Maju Expressway and Old Klang Road. Paradigm Garden City is just a stone's throw away from amenities. LRT stations, namely the Awan Besar and Sri Petaling stations are within the vicinity of the development and The National Sports Complex in Bukit Jalil and International Medical University (IMU) are within a 5-minute drive.



Informative Paradigm Garden City scale model



Surrounded by matured communities



Exterior of WCT Sales Gallery

This development will also be surrounded by matured communities like OUG, Old Klang Road, Happy Garden, Taman Yari, Seri Petaling, Bukit Jalil and Puchong, making it close to communities and also a host of amenities.

To complement the upcoming Paradigm Garden City development, a 16,000 square feet standalone WCT Sales Gallery with a central courtyard and ample parking was opened to the public on 8 March 2016. There are seven show units at this one-stop Sales Gallery.



Exterior of WCT Sales Gallery



Central courtyard

Waltz Residences

The first phase of luxury condominiums to be launched from the Paradigm Garden City is the Waltz Residences in the second quarter of 2016. The main characteristics of this urban residential retreat include a green belt that separates the two tower blocks comprising 419 units.

The residences will be secured by a 5-tier security system, which comprises the Visitor Management System (VMS), Vehicle Management Control (VMC), 24-hour CCTV Surveillance, Card Access to Lift and Lift Lobby and around the clock Security Guard Patrols.

The Waltz Residences is now open for registration!

For more information, visit the sales gallery at:

WCT Sales Gallery (KL)
Lot 15210, Jalan Awan Besar,
Mukim Petaling, 58200,
Overseas Union Garden,
Wilayah Persekutuan
Kuala Lumpur, Malaysia.

Tel: +(603) 7971 8333
Fax: +(603) 7971 9898
Email: wctsales@wct.my
Website:
www.waltzresidences.com

Opening Hours:
Monday – Friday:
9.30am – 6.30pm
Saturday, Sunday and
Public Holidays:
10am – 6pm



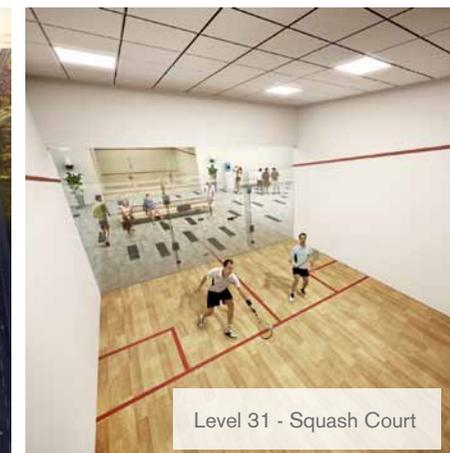
Ground Floor - Playground

The Waltz Residences also offers a whole new living lifestyle which features plenty of green spaces and facilities which are located on the Ground Floor, 7th, 31st and 33rd floors. There is an Interactive Play Zone for the children on the Ground Floor as well as a Sky Garden and Entertaining Garden Space for owners to entertain their guests on Level 31.

Sports aficionados can enjoy sporting facilities such as Squash Courts and the gorgeous Infinity Edge Olympic Length Swimming Pool on Level 31. Residents are also invited to use the Multipurpose Hall and Games Area as well as the Gymnasium and changing facilities available on Level 33.



Level 31 - Infinity Olympic-length pool



Level 31 - Squash Court

OPEN FOR
REGISTRATION NOW

- Integrated Lifestyle Next to the Upcoming Paradigm Mall
- Walking Distance to the Awan Besar LRT Station
- 5-tier Security Access Control
- 3 Levels of Facility Decks
- 3-Point Ingress & Egress
- 2 Car Parks Per Unit

Waltz

RESIDENCES

PARADIGM GARDEN CITY

FREEHOLD

DANCE IN LUXURY'S EMBRACE

Waltz Residences brings you 419 units of poised elegance in Paradigm Garden City, KL South's first and largest 4-in-1 integrated development, boasting 63 acres of residences, corporate offices, retail and hotel with the 2 million sq. ft. Paradigm Mall as the nucleus of the development. Waltz Residences features 38 and 33 floors in the North and South Towers with dual-key and typical units from 948 sq. ft. to 1,691 sq. ft. Revel in artistic yet practical spaciousness decked with details of refined luxury only at Waltz Residences.

Another Prestigious Development by:



Developed by:

WCT OUG Development Sdn Bhd (14216-V)
(A member of WCT Holdings Berhad)

No. 63, Lorong Batu Nilam 1A, Bandar Bukit Tinggi 41200 Klang,
Selangor Darul Ehsan, Malaysia
Tel: +(603) 3324 3255 Fax: +(603) 3324 3257 Email: wctsales@wct.my

www.wct.com.my/property

WCT Sales Gallery (KL):

Lot PT 15210, Jalan Awan Besar,
58200 OUG, Wilayah Persekutuan Kuala Lumpur
Tel: +(603) 7971 8333 Fax: +(603) 7971 9898
Email: wctsales@wct.my

+(603) 7971 8333

www.waltzresidences.com

Having Good Financial Habits

In today's lifestyle, many of us forget to live within our means. We may be accustomed to spending lavishly and forget that we do not actually need to consume that expensive cup of iced latte that costs more than two average lunches.

Some are also addicted to spending; whether it is online or offline and we may find excuses to indulge in retail therapy or fall into the trap of emotional spending. With the convenience of credit cards and personal loans, more people are falling into debt. In a report by the Malaysian Insolvency Department, it was revealed that close to 25,000 young Malaysians below the age of 35 have become bankrupt since 2010. Reasons for this alarming statistic included failure to settle car and home loans, credit card repayments and personal loans.¹ This shows that these individuals may be lacking good financial habits that can help them save and make wise financial decisions to attain financial stability.

Here are some tips on how you can achieve better financial health.

KNOW YOUR FINANCIAL STANDINGS

Have you ever been caught in a situation where you only have a few hundred ringgits left in your bank account? This is a dangerous situation to be in as it shows that you absolutely have no idea what your income and debts are. Without a clear understanding of your financial health, it is quite impossible to plan your monthly spending.

DO THIS

Every month, record your cash inflow in a monthly personal cash flow statement. This includes your salaries, dividends from investments, rental income and interests from savings accounts. This shows your income for the month. In another column, put down your cash outflow or fixed expenditure which includes your savings, loan repayments, utility bills and groceries.

Subtract your cash inflow and outflow and the balance is what you have left and is able to spend on shopping, entertainment and et cetera. If you get a negative balance, it is time to re-evaluate your monthly spending pattern or financial commitments.²

THE PROS

Putting all your income and expenses in one spreadsheet will give you an easier understanding of how much money you have in just one glance.

Source of information:

¹ www.thestar.com.my/news/nation/2015/06/22/becoming_bankrupt-before-35-worrying-trend-of-about-25000-gen-y-msians-in-debt-over-the-last-five-ye/

² www.investopedia.com/articles/pf/08/evaluate-personal-financial-statement.asp



CREATE OPPORTUNITIES FOR YOURSELF

The financial market goes up and down and the financial savvy investors will seize the opportunity to make it favourable for themselves. Keeping yourself financially literate may help you make better financial decisions that could potentially help you grow your wealth, so keep yourself updated with the latest financial news and create opportunities for yourself!¹

DO THIS

Cash rich investors are at an advantage as you may be able to find some great deals in the sub-sale properties market as banks are slowly tightening their lending regulations.² Experts predict that while the market is moving slowly in the next few years, prices are expected to bounce back by 2019.³ There will always be opportunities even with a predicted 'flat year' for the property market.

THE PROS

Being financially literate are lifelong endeavours. Take the time and effort to become knowledgeable in the areas of personal finance and investments; it will pay off throughout your life.

SAVE BEFORE SPENDING

Some people spend their salaries on the 'necessities' before putting aside money for their savings. However in the book – The Automatic Millionaire by David Bach, he explained the concept of 'paying yourself first' where one should set aside a percentage of income before addressing any expenditures.⁴ This will encourage a healthy savings account for a goal or even an emergency. You will not want to be caught in a spot where you have absolutely no financial means to solve it.

DO THIS

Decide on a percentage of your salary to be saved into a separate account that does not have ATM banking. Then using the auto-debit function that most banks provide, arrange for that percentage to be banked into that account automatically on the first of every month!⁵

THE PROS

Start off with 1-2% of your salary and slowly increase the percentage of money saved regularly. Make it your goal to save about 20% of your salary monthly and you will eventually see how much your savings can grow.

Source of information:

¹www.investopedia.com/articles/younginvestors/08/generation-y.asp,

²www.coreinvestors.asia/6-trends-influencing-malaysian-property-market-in-2016/

³www.themalaymailonline.com/malaysia/article/experts-predict-flat-year-for-malaysias-property-sector-in-2016

⁴www.inc.com/chris-matyszczyk/a-millionaire-says-getting-rich-means-making-one-decision-most-people-dont-make.html

⁵www.forbes.com/sites/learnvest/2014/01/03/10-helpful-financial-habits-you-can-start-today/#e34ed157b50c

HAVE A GOAL

If you have a goal, whether it's a month-long holiday or your first home, you will find it easier to achieve the said goal if you put it down in words or a chart to remind and motivate yourself to getting there.

DO THIS

Write down your money goal and a timeline. Work out how much you need to save monthly before you can finally reach your goal. Keep in mind that these savings are different from your personal savings. If you segregate your goals into different categories, it will be easier to keep track of your goals! Use glass jars to keep money (from spare change) for short-term goals such as a pretty dress for yourself or a nice dinner at a hip restaurant and open a separate bank account for long-term goals such as the down payment for a new home.¹

THE PROS

By separating your goals into short-term and long-term goals, you can motivate yourself as you can enjoy the fruits of your short term goals while reaching for your long term goals!

GET OUT OF (BAD) DEBT, COMPLETELY

We have debts at some point in our lives but it is important to know the difference between a 'good debt' and a 'bad debt'. A mortgage, for example, can be considered a "good debt" as it is an investment that creates long-term value. Other "good debts" include a study loan and business loan as it may potentially give you returns. A "bad debt" on the other hand, is something that you pay for that goes down in value immediately. This could be a credit card loan, a personal loan or a car loan. Therefore, it would be wise to get out of "bad debts" as soon as you can for better financial health.

DO THIS

Reduce your chances of going into a credit card debt by paying for all of your purchases with cash. Even if you do need to pay using a credit card, ensure that you have enough cash in your savings to repay the purchase. With this, you can also curb unnecessary spending and impulse buys. Alternatively, you may also consider using your debit card instead of your credit cards to pay for purchases. Educating yourself about the difference between a good and bad debt can help you make better financial decisions in the future.

THE PROS

By spending mindfully, you will not need to pay for the high interest rates of an accumulated credit card loan. Make it a priority to pay off any "bad debts" first while maintaining consistent payment for your "good debts".²

Source of information:

¹www.moneyadviceservice.org.uk/en/articles/how-to-set-a-savings-goal

²www.bankrate.com/finance/debt/good-debt-vs-bad-debt-1.aspx

Power Lunch Break

‘What are we having for lunch?’

must be one of the most often asked questions in an office. If you prefer to skip lunch to keep your weight down or maybe you just do not have the time for it, studies have shown that it is bad for your health and also productivity level. Your brain needs energy to function properly and if you deprive it of energy, it will not function as well as it should.¹

Stay Fit & Alert, Have Lunch.

Eating lunch is important as it keeps you alert throughout the day. It refuels your body while raising your blood sugar levels when the mid-day lull hits. If you have been skipping lunch in an attempt to lose weight, you will be surprised to find out that you may just gain a few kilos from doing that! According to Dr. Kurt Hong, the director of the Center for Human Nutrition of Huntington Medical Foundation, extended hours of starvation between large meals creates gaps which keeps metabolism from staying active.¹ In short, it is best to have lunch even if you do not feel like it as this step can also prevent you from overeating during dinner.

Here is a list of healthy items you should have on your lunch list!

For A Midday Snack



NUTS AND SEEDS

Nuts and seeds are filled with Vitamin E and are known to slow down cognitive decline as we age.



DARK CHOCOLATES

Chocolates are a great source of anti-oxidants. You can also get caffeine in chocolate and caffeine is a natural stimulant and concentration-booster.^{2 & 3}

FISH
This is the ultimate brain food that is rich in omega-3 fatty acids. This fatty acid can also reduce the risk of stroke and dementia as well as enhancing our memory.

SPINACH
A handful of spinach in your lunch or salad contributes antioxidants to your meal and research suggests that a diet rich in spinach can significantly improve learning capacity and motor skills.

DARK LEAFY GREENS
A salad packed with greens are the perfect lunch as it is packed with vitamins, minerals and phytonutrients. Vegetables packed with iron can help bring more oxygen to the brain and that improves cognitive control.

Include On Your Lunch Menu

Source of information:

¹www.livestrong.com/article/449208-why-is-lunch-so-important/

²www.fastcompany.com/3027496/work-smart/8-reasons-why-you-should-definitely-take-that-lunch-break

³<http://blog.hubspot.com/marketing/productivity-diet>

AVOCADO

Add half an avocado to your salad or lunch for mono-unsaturated fats which contributes to healthy blood flow.

What NOT To Eat For Lunch!

Too much carbohydrates or oily foods may cause you to feel sluggish and that can result in decline in productivity. The same happens if you skip lunch all together. Here are some items that may be tempting but you should stay away from if you are looking forward to a productive day.¹

Avoid These For Lunch

HIGH SUGAR ITEMS: Items high in sugar like pasta, bread and rice release their sugars quickly and that leads to a burst of energy, followed by a slump. They can make you feel spaced-out, weak, confused or nervous once the glucose level in your brain drops.

HIGH FAT MEALS: While food items like cheeseburgers or a yummy bowl of laksa noodles provide more sustained energy, it requires our digestive system to work harder in order to digest and this may lead to reduced oxygen levels in the brain, making us groggy.^{2 & 3}

Source of information:

¹www.thewilsonagency.com/news/want-be-productive-dont-skip-lunch

²<http://blog.hubspot.com/marketing/productivity-diet>

³www.hbr.org/2014/10/what-you-eat-affects-your-productivity



Make Your Own Lunches

Instead of going to the nearby mamak (again!) to have a plate of greasy fried noodles or curry covered rice, why not make your own lunch? We love the idea of bento or lunchboxes in Japanese as they are built on some rules of thumb.

- A) It should be nutritionally proportionate. 4 parts Carbohydrates, 2 parts Protein, 1 part Vegetables and 1 part Fruits.
- B) It should be colourful. The more (natural) colours you have in your meal, the more likely you are getting your nutrients. For example, pack tomatoes, red radish and strawberries for red; corn, pumpkin, bell pepper and bananas for yellow; lettuce, cucumber, broccoli, Brussel sprouts and kiwi for green; daikon, onion, enoki mushrooms and potatoes for white and gobo root, dried seaweed, shiitake mushrooms and black sesame for black.

- C) It should be tasty, healthy and simple. Because you would need to prepare the bento in the morning before work, it should be fairly easy and simple to put together but still tasty, healthy and pretty to look at!
- D) It should be cheaper. Bringing a lunchbox from home will definitely be cheaper compared to eating out. Bonus point; it is also way healthier!
- E) It should be fast! Make your main dish (the protein) in large batches so you can reheat them in the morning instead of cooking them from scratch.^{1 & 2}

Here are some basic yet popular Japanese bento dishes you should try out!



Meat Soboro¹

- 450g ground lean beef, pork, veal, turkey or a combination of any
 - 1 to 2 tbsp sesame oil
 - 1/2 cup finely chopped green onion, green and white parts both (about 2 stalks)
 - 1 clove garlic, finely chopped
 - 1 piece fresh ginger, finely chopped to yield about 2 tbsp of chopped ginger
 - 2 tbsp sugar • 2 tbsp sake
 - 3 tbsp dark soy sauce • 3 to 4 tbsp oyster sauce
- Equipment: a large non-stick frying pan or a wok
Chop vegetables finely.

METHOD:

- 1) Heat 1 tbsp of sesame oil in the pan. Add the vegetables and stir-fry until softened. Add meat and brown well.
- 2) Add sugar and stir until caramelised.
- 3) Add the sake and stir around to evaporate.
- 4) Add the soy sauce and oyster sauce. Allow to simmer until liquid is almost gone, but make sure the meat is still moist. Taste for seasoning and add a little soy sauce or salt as needed. (Keep in mind that it is made to eat with something bland, like rice, so it should be quite strongly flavoured.)

Tamagoyaki²

- 4 'large' eggs • 1 tbsp sugar • 1 tsp mirin
- 1/4 tsp salt • 1/2 tsp light soy sauce
- Oil for cooking

METHOD:

- 1) Heat up the pan on medium-low heat and get ready a small bowl of oil and a wad of cotton wool or kitchen paper.
- 2) Beat all the ingredients together with a fork or chopsticks.
- 3) Brush the heated pan with a little oil. Put in 2 to 3 tablespoons worth of egg mixture in the pan. Cook on low heat until it is almost cooked. Roll up with a fork or chopsticks to one side of the pan.
- 4) Brush the exposed part of the pan with a little oil. Put another couple of tablespoons of egg mixture in the pan. Spread mixture around and lift the cooked egg so that the uncooked egg mixture flows below it.
- 5) Cook until this layer is almost set, then roll the whole egg to the opposite side of where it is.
- 6) Brush the pan again with oil. Add another couple of tablespoons of egg mixture in the pan, and spread around the pan and under the cooked egg.
- 7) Keep repeating this procedure until the egg mixture is used up.
- 8) Put the tamagoyaki on a moistened sushi rolling mat, seam side down. Cut into thick slices.



Source of recipe: ¹www.justbento.com/handbook/johbisai/basic-meat-soboro

²www.justhungry.com/basics-tamagoyaki-or-atsuyaki-tamago-japanese-sweet-omelette

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