



Budget Preparedness Plan (RM)

Build emergency supplies gradually from RM50/month using a realistic Malaysian household budgeting approach.

Preparedness does not require panic buying or large spending. By allocating a small amount monthly, Malaysian families can steadily build practical emergency supplies over time without disrupting normal finances.

Monthly Preparedness Budget Overview

Monthly Budget	Focus Area	Suggested Goals
RM50	Basic Essentials	Water, canned food, batteries
RM100	Core Preparedness	Medical kit, lighting, hygiene
RM200	Expanded Readiness	Power backup, storage, radios
RM300+	Long-Term Resilience	Generators, water filters, tools

12-Month Preparedness Spending Planner

Month	Suggested Purchases	Estimated Budget (RM)	Done
Month 1	Water storage containers, bottled water	50-80	■
Month 2	Rice, canned food, dry food supplies	50-100	■
Month 3	First aid kit and medications	80-150	■
Month 4	Flashlights, batteries, candles	50-120	■
Month 5	Power banks and charging cables	80-150	■
Month 6	Hygiene and sanitation supplies	50-100	■

Month 7	Emergency documents folder	20-50	■
Month 8	Rain gear and emergency clothing	50-120	■
Month 9	Portable radio or walkie-talkies	80-200	■
Month 10	Backup cooking supplies	80-150	■
Month 11	Home safety equipment	100-250	■
Month 12	Review and rotate supplies	50-100	■

Emergency Cash Reserve Planning

Goal	Suggested Amount
Small Emergency Cash	RM100 - RM300
Fuel & Transportation Reserve	RM200 - RM500
Food & Essentials Backup	RM300 - RM1,000
1-Month Household Buffer	Based on family expenses

Practical Malaysian Budgeting Tips

Done	Preparedness Tip
■	Buy extra groceries slowly during regular shopping trips
■	Focus on practical supplies your family already uses
■	Watch for supermarket and online sales
■	Rotate food supplies before expiry dates
■	Use bonus income or overtime for preparedness purchases
■	Avoid debt or panic buying during emergencies

Preparedness is built through consistency, not fear.

Even small monthly actions can create long-term stability and resilience for your family.