



BANK ISLAM
BANK ISLAM

Assuring Trust. Delivering Value.

Be part of a noble endeavor

Aid the Sadaqa House social finance initiatives.



Sadaga House
ORPHAN FUND

Pioneering the Community Economic Empowerment Ecosystem (C3e)
for a lifetime security of welfare and education for orphans.

This Document is dated 31 December 2022



Table of Content

- 3** Prelude
- 4-6** Message from our Group Chief Executive Officer
- 7** Living The Sunnah
- 8** The Desired Future
- 9-13** From Cradle to Graduation
- 14-15** Our Commitments 2022 -2025
- 16** The Community Economic Empowerment Ecosystem (C3e)
Powered by Sadaqa House Orphan Fund
- 17-19** The Envisioned Economics of C3e
- 20** Governance
- 21** The Team
- 22** Our Plea
- 23** Excerpts from the Sadaqa House Orphan Fund Launch
- 24-25** How to be part of the Sadaqa House Orphan Fund?



No child wishes to be born an orphan.

No one seeks the pain of growing up in an institution, devoid of the tender touch of a mother or the guidance of a father.

Little is known of their institutionalised lives and what their future looks like.

Even more challenging, the orphans are legally required to leave the institution at the age of 18. With no one to turn to for guidance and support, fending for themselves in the real world can be daunting.

Like any normal children, these orphans need love, care, protection, education and a secured future - of which not many are fortunate to be blessed with. Growing up, their transitions into the real challenging world are often followed with the feeling of low self-esteem, high inferiority complex, propensity to drop out of school and fear of the uncertain future.

Or worse, these vulnerable youth are easy fodder or targets for social ills such as gangsterism, prostitution and drug dealing. **Here lies our gravest concern, hence, the Sadaqa House Orphan Fund.**

Message from our Group Chief Executive Officer

In the Name of Allah, the Most Gracious, the Most Merciful.

In 2023, Bank Islam celebrates its 40th Year Anniversary of delivering comprehensive Shariah-compliant financial solutions to every customer segment. In this same year, Sadaqa House is in its 5th Year of serving marginalized individuals and communities.

Managed by the Group Financial Inclusion Division of the Bank, we create a new avenue where a participatory funding platform is coupled with Islamic banking to create combined solutions for greater social impacts.

Since inception in 2018, we strive to ensure that the funds entrusted by donors are optimized for impact creations through carefully selected charity projects via collaboration with our changemakers.

“No portion of the funds raised are utilised by Sadaqa House to support administrative fees and management cost and 100% of the said cost is borne by Bank Islam”

Started with a vision of a sustainable charity-centred Perpetual Fund, we have cared for Malaysians from all walks of life, across the length and breadth of the Country through a dedicated platform of “Malaysians care for Malaysians @ Sadaqa House”. Barring the interrupted 2020, the financial assistance provided has been on an upward trend.

Alhamdulillah, with the support from ardent changemakers and generous donors, Sadaqa House has raised over RM17 million and channeled more than RM9 million within the focus sectors of Community Empowerment, Healthcare, Education, Environment, as well as iTEKAD BangKIT Microfinance – a structured program based on Qardhul Hasan to assist the unbanked and underbanked micro-entrepreneurs.

On 27th May 2022, we introduced another social finance initiative by launching the Sadaqa House Orphan Fund. We are reaching out further to a special segment close to our hearts – al-Aytam (the orphans). We aim to deliver a holistic “From Cradle to Graduation” solution to ensure that orphans are afforded equal opportunities to succeed in life.

While realistically we may not be able to shield the orphans from all challenges, we are inviting you to join us in bringing them hope and providing for their rights for welfare and education.

We aspire to raise RM1 billion in perpetual funds by Year 2040 that will provide security to orphans. Through the public donation raised, we also aimed to build the Community Economic Empowerment Ecosystem (C3e) to accord multiple Islamic Social Finance and Financial Inclusion solutions for the advancement of our Community.

We at Sadaqa House is now scaling to greater heights through our latest effort in bringing values and making a difference in the lives of Malaysians – the dedication to build a better future for the orphans.

Mohd Muazzam Mohamed
Group Chief Executive Officer
Bank Islam Malaysia Berhad



RM17.5 mil
Total Income
(Collection)

16,009
beneficiaries

**Sadaqa House by
number since 2018**
(as at 31st December
2022)

RM10.1 mil
Total Expenses
(Disbursements)

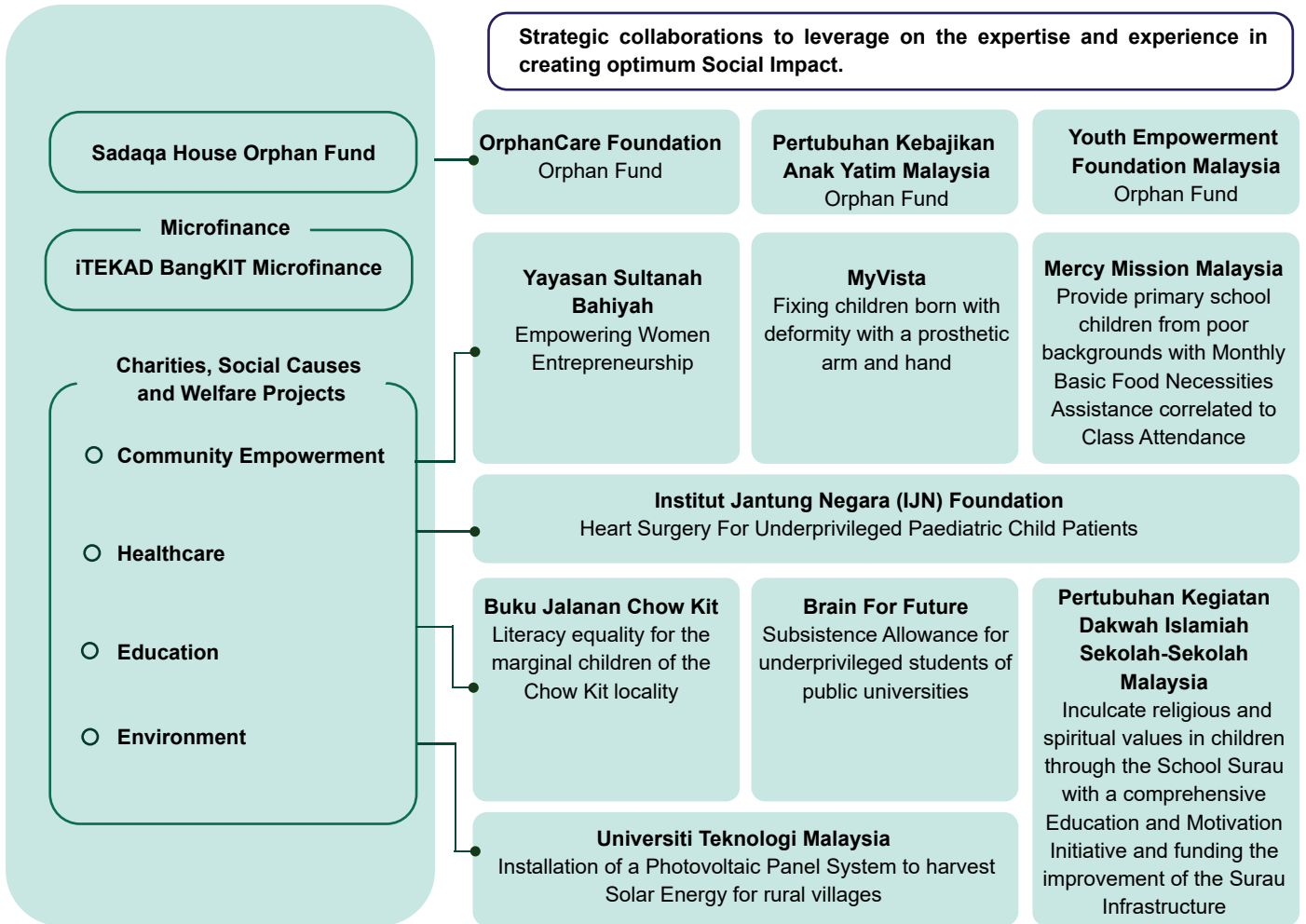
including **RM4.6 mil**
for iTEKAD BangKIT
Microfinance

374
micro-entrepreneurs



Focus Sectors

Our Current Changemakers



Living The Sunnah

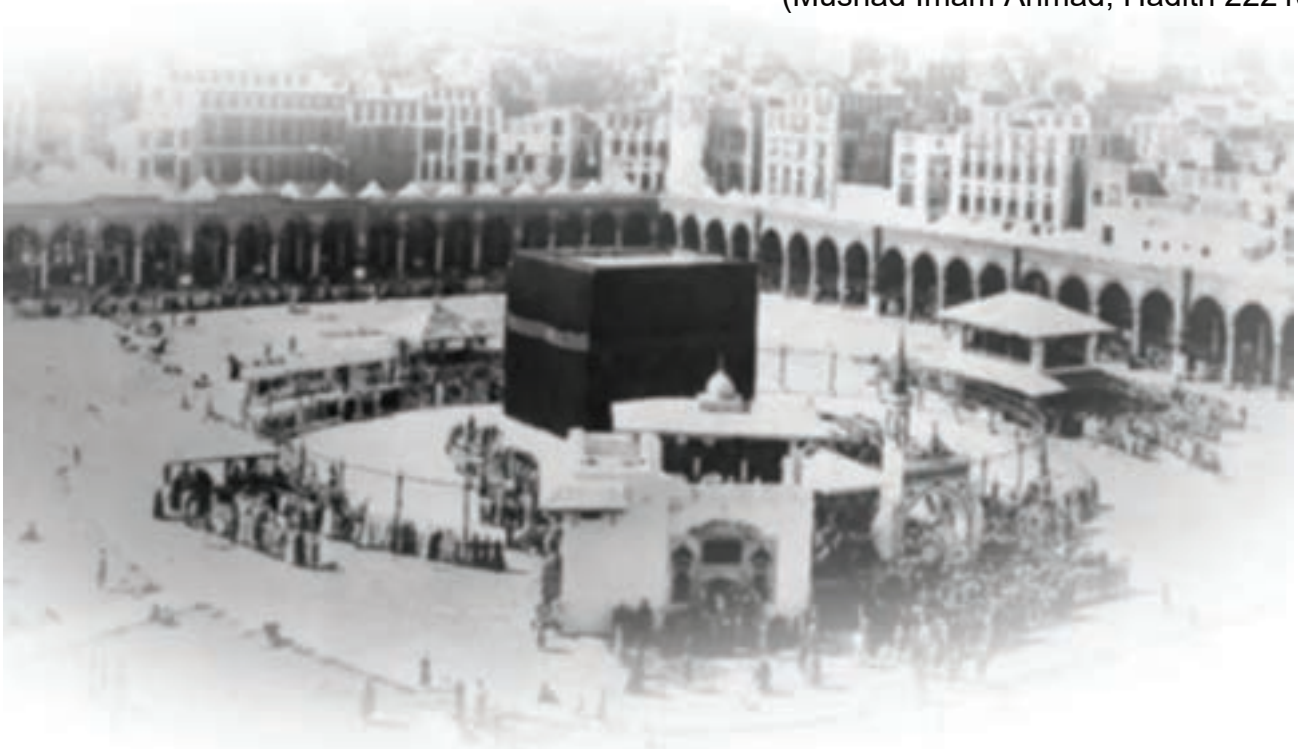
- The Prophet Muhammad (pbuh) was an orphan child.
- His father, Abdullah ibn Abd al-Muttalib, died a few months before his birth.
- His mother, Amina bint Wahb, died when he was 6.
- First cared for by his paternal grandfather, Abd al-Muttalib ibn Hashim and later raised by his paternal uncle, Abu Talib.
- The Prophet (pbuh) grew up to be the Seal of the Prophets.



And He (pbuh) said:

"Whomsoever passes his hand over the head of an orphan to please Allah Almighty gets a virtue in return for every hair that his hand passes over. Moreover, whosoever does good to an orphan boy or girl, I and he will be like this in Paradise (He (pbuh) said this after having joined his two fingers)."

(Musnad Imam Ahmad, Hadith 22215)



Here are two irrefutable affirmations:

A Place in Paradise close to the Prophet (pbuh)

A promise of rewards so immense, for an effort of no great exertions

The Desired Future

“MISSION 2040”

On 27th May 2022, the Sadaqa House Orphan Fund was launched with a strong aspiration to safeguard the welfare and education of orphans, from newborn babies to adolescents, sans race sans religion.

For every ringgit donated to the Orphan Fund and any income generated through investing the funds:

- o **20%** shall be channeled for the welfare and education of orphans under joint-initiatives with the appointed changemakers; and
- o **80%** of the Principal Sum shall be placed in low-risk Shariah-compliant instruments to generate sustainable return for subsequent distribution.

BY THE YEAR 2040

01

To raise RM1 billion in perpetual funds.

02

To distribute RM3 million every month for the welfare and education of orphans from the return on perpetual fund investment.

03

Orphans shall have equal opportunities to succeed in life.

04

The Fund shall be the catalyst in enabling the Community Economic Empowerment Ecosystem (C3e) for the Advancement of the Community.

From Cradle to Graduation

A joint-aspiration with our changemakers to deliver The End-to-End Care Package.

For a Desired Future of such magnitude, the Orphan Fund is working in tandem with likeminded organisations with a common mission. Changemakers who cover every stage of the life of an orphan, "From Cradle to Graduation".

The Orphan Fund kickstarted with three changemakers of unique and specialised roles in the upbringing of the orphans.



OrphanCare Foundation



Pertubuhan Kebajikan
Anak Yatim Malaysia



Youth Empowerment
Foundation (YEF) Malaysia

1

Birth Mother Counsellings
& Shelter

Baby Hatches &
Adoption

De-institutionalisation &
Re-integration with Family

2

Education
Scholarship

Orphanages
Infrastructure
Improvement Grant for
better living conditions

3

Education financial
assistance for IPTA/
Technical College

Subsistence allowance

Transit homes for youth
aged 18 and above

Intervention and
Recharge programs for
positive integration and
assimilation with
society

1 OrphanCare Foundation

The Foundation primarily ensures that unplanned babies have the chance to be raised by their birth mothers. The Foundation also manages 24/7 baby hatches, where the survivability is high as opposed to babies abandoned in other obscured places.

One key initiative is the de-institutionalization of orphans and re-integration with any family member e.g., grandparents, aunts, uncles. This is to allow them to grow up in a proper home with better hopes of making it in life.

- <https://orphancare.org.my/>
- OrphanCare Foundation/Yayasan OrphanCare
- orphancare.foundation
- 54, Jalan 5/60, Bukit Gasing, 46000 Petaling Jaya, Selangor

RM70,000.00 for 2022.

Total commitment until 2025 of RM430,000.00

Operation cost of Birth Mother Shelter and Counselling, Baby Hatches, Adoption, De-Institutionalization and Re-Integration with Family

2 Pertubuhan Kebajikan Anak Yatim Malaysia (PEYATIM)

PEYATIM is the sponsor in establishing several academic institutions that aim to educate orphans namely:

1. University College Bestari;
2. Kolej Teknologi Bestari; and
3. Institut Kemahiran Bestari.

Its 4,500-student population are primarily orphans and asnaf children.

Our collaborative engagement is to provide education scholarships for tertiary studies for the academically inclined orphans. In addition, we improve the living conditions for orphans in the orphanages. We firmly believe education can break the cycle of poverty.

For those less academically inclined, Sadaqa House can help them with a structured micro-business entrepreneurship program with our BangKIT Business Grant

- <https://peyatim.org.my/>
- Peyatim Malaysia
- 1st Floor, 37, Jalan Nirwana 39, Taman Nirwana, 68000 Ampang, Selangor

RM150,000.00 for 2022.

Total Commitment until 2025 of RM500,000.00

Education scholarships for 30 orphans





Orphanages Infrastructure Improvement Grant 2022

No.	Orphanage	Location	No. of Orphan Residents
1	Pertubuhan Kebajikan Asnaf Amal Rukaiyah	Kajang, Selangor	34
2	Rumah Himpunan Lepasn Institusi Pengajian Malaysia (Haluan)	Shah Alam, Selangor	30
3	Pertubuhan Kebajikan Asnaf Raudhatul Jannah, Olak Lempit	Banting, Selangor	24
4	Pertubuhan Rumah Anak Yatim/Miskin, Sungai Buaya	Kuala Langat, Selangor	30
5	Pertubuhan Kebajikan Yayasan Anak Yatim Piatu (BUSARAH) Darul Aitam	Temoh, Perak	42
6	Yayasan Anak Yatim Darussakinah	Teluk Intan, Perak	20
7	Pertubuhan Kebajikan Anak-Anak Yatim Dan Warga Miskin Parit Bait Al-Amin	Parit, Perak	37
8	Pertubuhan Kebajikan Anak-Anak Yatim/Miskin Dahikmah	Gopeng, Perak	45
9	Persatuan Kebajikan Anak Yatim Nur Hidayah	Taiping, Perak	35
10	Yayasan Amanah An – Nur Maisarah	Chemor, Perak	61
11	Pertubuhan Kebajikan Anak-Anak Yatim Hawa Kinta	Ipoh, Perak	25
Total Number of Orphan Residents			383


3 Youth Empowerment Foundation (YEF) Malaysia

YEF Malaysia cares for those leaving orphanages at the young age of 18. Transit homes provide temporary shelter for the orphans, and those with the required SPM grades are given assistance to be enrolled in public universities or technical colleges.

Currently, Sadaqa House provides subsistence allowance for thirty (30) orphan students. We also participate in the Intervention and Recharge programmes for these orphans who generally have low self-esteem and lack confidence. With YEF Malaysia, we intend to nurture, guide, protect, and help these young Malaysians to build a greater purpose in life.

<https://yefmsiaofficial.wixsite.com/yefofficialpage>

 Youth Empowerment Foundation Malaysia

 37-1, W.P, Jalan Dataran Wangsa 1, Wangsa Melawati, 53300 Kuala Lumpur, Wilayah Persekutuan.

RM291,000.00 for 2022.

Total Commitment until 2025 of RM939,000.00

Education assistance and intervention programmes

“YEF ni memfokuskan pelajar yang kurang bernasib baik seperti anak yatim dan asnaf yang berminat untuk menyambung pelajaran tapi tidak berkemampuan. Bagi saya YEF ini merupakan antara anak tangga untuk bantu golongan pelajar seperti ini. Jadi bagi saya YEF ni memang sangat membantu.”

- Muhammad Ariff Bin Ahmad Najumddin,
YEF trainee -

“Kami di YEF cuba sedaya upaya agar mereka di sektor korporat rela dan sudi untuk bersama-sama menyumbang dan membangunkan anak muda ini. Ini adalah satu perjuangan untuk membantu mereka daripada sudut fardhu kifayah, dan saya kira kalau lah anak-anak muda ini diberikan ruang dan diberikan pendedahan sebaik yang mungkin kita mampu melahirkan generasi yang lebih baik”

- Muhammad Ameruddin Bin Mohd Roslin, YEF trainee -



Trainees Sponsored by Sadaqa House

No.	Name of sponsored Sadaqa House Kids	College/ IPTA	Field of Study
1	Afiq Aiman Bin Mohamad Samsuri	Institut Kemahiran Belia Negara Kuala Perlis	Sijil Lanjutan Teknologi Automotif (Penyelenggaraan Kereta)
2	Aida Najwa Binti Zulkifli	Akademi Laut Malaysia	Diploma in Nautical Studies
3	Aina Arthirah Binti Amar	Universiti Malaysia Perlis	Diploma in Metallurgical Engineering
4	Che Muhammad Amir Farizi Bin Che Asudin	Institut Kemahiran Belia Negara Kuala Perlis	Sijil Lanjutan Teknologi Marin (Penyelenggaraan)
5	Fatin Massarah Binti Zaini	Universiti Teknologi Mara Shah Alam	Bachelor of Civil Engineering
6	Mohammad Fatmee Aqasyah Bin Che Din	Institut Kemahiran Belia Negara Jitra	Sijil Lanjutan Teknologi Mekanikal (Kimpalan)
7	Muhammad Aiman Bin Ahmad Ashri	Universiti Teknologi Mara Shah Alam	Bachelor of Computer Science
8	Muhammad Alif Haqim Bin Zainudin	Institut Kemahiran Belia Negara Jitra	Sijil Lanjutan Teknologi Mekanikal (Kimpalan)
9	Muhammad Ikhmal Bin Ruslam	Institut Kemahiran Belia Negara Jitra	Sijil Lanjutan Teknologi Mekanikal (Kimpalan)
10	Nik Muhamad Nazrul Bin Azahan	Institut Kemahiran Belia Negara Jitra	Sijil Lanjutan Teknologi Mekanikal (Kimpalan)
11	Nor Ainabila Binti Abd Manaf	Institut Kemahiran Belia Negara Peretak	Sijil Lanjutan Teknologi Personal (Perekaan Gaya Rambut)
12	Nor Aqma Syafarina Binti Rosman	Universiti Teknologi Mara Machang	Pra Diploma Perdagangan
13	Nor Habibah Binti Mat Jusoh	Univeristi Islam Antarabangsa	Foundation in Engineering and Computer Science
14	Nor Nadhira Bt Anuar	Universiti Teknologi Mara Machang	Pra Diploma Perdagangan
15	Nor Safikah Binti Mohd Ariffin	Politeknik Kota Bharu	Diploma in Marketing
16	Nur Alia Farhana Binti Adiyantor	Kolej Matrikulasi Pahang	Pure Science
17	Nur Anis Syahirah Binti Abdul Hadi	Universiti Malaysia Terengganu	Bachelor Computer Science (Software Engineering)
18	Nur Atikah Bt P. Ramly	Universiti Teknologi Mara Machang	Pra Diploma Perdagangan
19	Nur Azmiza Bt Azhar	Kolej Profesional Mara Beranang	Diploma in Business Studies
20	Nur Farhanah Binti Herman	Universiti Teknologi Mara Shah Alam	Bachelor of Engineering Chemical
21	Nur Lissa Binti Elias	Universiti Teknologi Mara Dungun	Pra Diploma Pengajian Islam
22	Nur Nasfia Zanita Binti Jisum	UiTM Kampus Seremban	Diploma in Corporate Administration
23	Nur Sharinah Binti Asarola	Universiti Teknologi Malaysia Johor Bahru	Bachelor of Real Estate
24	Nur Shasa Nabila Bt Mohd Anuar	Universiti Teknologi Mara Machang	Pra Diploma Perdagangan
25	Nur Solehah Binti Kamaruddin	Kolej Matrikulasi Pahang	Pure Science
26	Nurul Aida Natasha Bt Sabri	Universiti Teknologi Mara Kedah	Bachelor of Business Administration, International Business
27	Nurul Alis Nadia Binti Azman	Universiti Sains Malaysia	Bachelor of Nursing
28	Nurul Athirah Binti Mohd Ali	Universiti Tun Hussein Onn Malaysia	Bachelor of Technology Management (Construction)
29	Nurul Nabila Hayati Binti Mohd	Universiti Malaysia Terengganu	Bachelor of Food Science (Food Technology)
30	Zetalina Binti Abd Malik	Universiti Pendidikan Sultan Idris	Bachelor of Education (Early Childhood Education)

Our Commitments 2022-2025

The first distribution of RM786,000 on the launch day of the Sadaqa House Orphan Fund was part of a 4-year commitment from 2022-2025 totalling RM2.894 million for initiatives executed in strategic collaboration with the three (3) current Change Makers.

Change-Maker	2022 (RM)	2023 (RM)	2024 (RM)	2025 (RM)
OrphanCare Foundation	70,000	120,000	120,000	120,000
PEYATIM – Education Scholarship	150,000	150,000	100,000	100,000
PEYATIM – Orphanages Infrastructure Improvement	275,000	250,000	250,000	250,000
Youth Empowerment Foundation (YEF) Malaysia	291,000	216,000	216,000	216,000
Total	786,000	736,000	686,000	686,000
			Total	RM2,894,000

From time to time, we intend to increase the financial assistance and to collaborate with more similar changemakers for greater inclusion.

With the aspiration of distributing **RM3.0 million every month** through Mission 2040, Sadaqa House Orphan Fund intends to assume a pivotal role in “adopting and parenting” the orphans.

We want to facilitate their transitions to young adults with the required support, self-belief and confidence within a comprehensive care package.



RINGGIT-TO-RINGGIT CAMPAIGN

“

On 30th June 2022, Bank Islam made a further commitment of **RM390,000** to the Orphan Fund in celebration of its 39th Anniversary.

Through this campaign, every ringgit donated by the public, the Bank will match it ringgit for ringgit up to **RM390,000**.

”

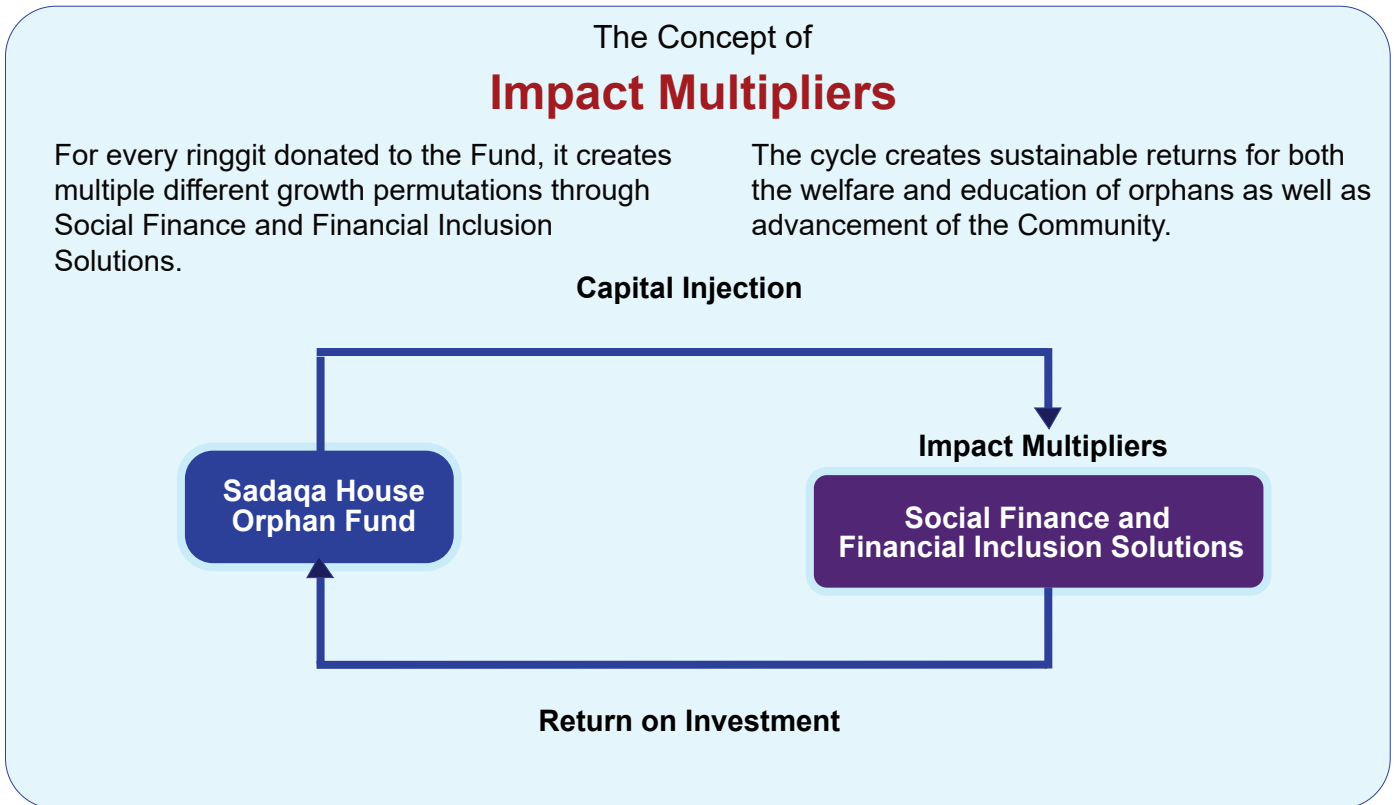
The Community Economic Empowerment Ecosystem (C3e) powered by Sadaqa House Orphan Fund

We envision the Fund to be the catalyst for the evolution of Sadaqa House from a charity platform to an entity that fronts greater financial inclusion by transforming the lives of orphans and communities.

The prospective fund size of RM1 billion to be raised through the Fund will provide zero-cost funding with immense potential to accord multiple Islamic Social Finance and Financial Inclusion solutions.

The desired social impact to be created has a multiplier effect which every donation to the Fund derives a two-fold outcome i.e., orphans as principal beneficiaries and the empowerment of communities at large.

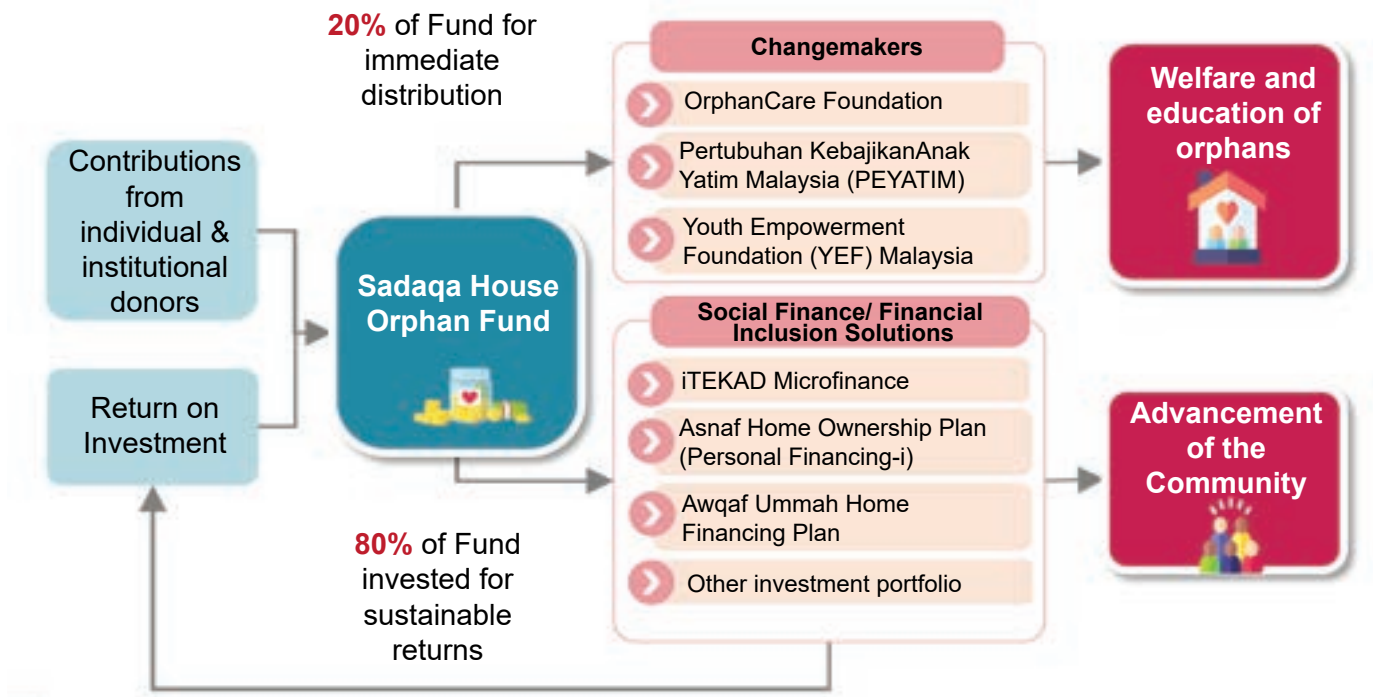
With the Fund as the catalyst of C3e, greater inclusivity can be promoted to realise the higher objectives (maqasid syariah) of the economy, driven essentially by Sustainability and Relevance.



Impacts Created
from each donation raised through the Sadaqa House Orphan Fund



The Envisioned Economics of C3e



Islamic Social Finance/ Financial Inclusion Solution	Description	Purpose	Portfolio (December 2022)
iTEKAD Microfinance	To support the growth of small businesses with a structured Business Upward Mobility Programme.	To nurture underbanked micro businesses to mainstream banking for greater business growth	Total Outstanding: RM4.57 Mil (184 NoA)
Asnaf Home Ownership Plan (Personal Financing-i)	Home ownership financing scheme for salaried asnaf funded partially by Zakat contribution and partially by Personal Financing-i.	- Building homes for Asnaf - Monthly Repayment of less than RM400	Total Outstanding: RM0.041 Mil (2 NoA)
Awqaf Ummah Home Financing Plan	Development of Waqf Land with State Islamic Religious Councils (SIRCs) and Housing Developers.	- Commercialisation of Waqf Land via bridging and end financing - Affordable Housing	Total Outstanding: RM18.86 Mil (65 NoA)
Other Investment Portfolio	Diversified Shariah-compliant financial investments such as fixed income instruments and others.	- To generate sustainable returns through low to medium risks instruments	-

iTEKAD Microfinance

Since 2020, the Bank has ventured into social finance to assist underbanked micro-entrepreneurs to have access to commercial banking facilities to enable better growth for their businesses, by launching two (2) iTEKAD Microfinance programs i.e. iTEKAD Maju in May 2020 (Tawarruq based at 4%) and iTEKAD BangKIT in November 2020 (Qard based at 0%).

Through this holistic blended finance program, aside from financial support to the micro-entrepreneurs in the form of financing or benevolent loan to expand their business, the Bank also provides the participants with business training, monitoring and coaching to improve their business skills and knowledge. To ensure long-term sustainability of business for these micro entrepreneurs, iTEKAD also supports them to build a credit track record that will qualify them for other types of financing in the future.

As at 31st December 2022, the micro-entrepreneurs that benefited from the program are as follows:

Program	No. of Micro-entrepreneurs	Disbursement (RM)
iTEKAD Maju	192	5,256,000
iTEKAD BangKIT	374	4,634,000
Total	566	9,890,000



Salaried Asnaf Home Ownership Plan (Personal Financing-i)

The program has been developed by the Bank with Lembaga Zakat Negeri Kedah (LZNK) to assist “salaried asnaf” such as KAFA teachers to own homes by synergizing zakat with financing in funding the house building on their own land. For example; the building cost of RM50,000 will be shared by 50% zakat (RM25,000) and 50% financing (RM25,000) for a period of 10 years with a monthly instalment of less than RM300.

As at 31st December 2022, the micro-entrepreneurs that benefited from the program are as follows:

- Two (2) houses were completed and occupied by the customers
- Eight (8) customers have received their approval and their houses are under development and houses are being built;
- The program will be expanded to other states including a new house purchase model to accommodate the needs of the urban poor in cities in Wilayah Persekutuan.



Awqaf Ummah Home Financing Plan

One of the key challenges in developing waqf lands is the availability of funding and financing. Understanding the gap, the Bank introduced Awqaf Ummah Financing Programme with a RM200.0 million Fund Size in the form of bridging and end financing to assist states Islamic religious councils and housing developers to commercialize the lands for the benefit of the community.

One of the pioneering projects, Taman Wakaf Setee Aisah (“TWSA”), was completed in 2012 through a strategic collaboration between UDA Holdings Berhad and Majlis Agama Islam Negeri Pulau Pinang, which provided 27 commercial units and 76 affordable residential units. The Bank participated in facilitating end financing for customers to acquire the houses (“on lease basis to comply with the Shariah requirements of waqf). The innovative TWSA project has inspired other development projects in Pulau Pinang, Kedah and Terengganu. As at 31st December 2022, the Bank’s portfolio is as follows:

Project	No. of Customers	Total Financing (RM)
Taman Wakaf Seetee Aisah, Seberang Jaya, Pulau Pinang	22	6,191,437
Pangsapuri Wakaf Mohamed Hashim, Seberang Jaya, Pulau Pinang	43	12,667,309
Total	65	18,858,746

Return On Investment (ROI) Projection

The projected income generated from Islamic Social Finance/ Financial Inclusion solutions shall be channeled back into the Fund for distribution to benefit orphans.

Islamic Social Finance/ Financial Inclusion Solutions	Initial Capital (a) (RM Mil’)	Profit Rate (p.a.)	Projected Annual Gross Profit (RM)	Sustainable preference data	
				Projected Annual Profit from Term Deposit Tawarruq Placement (d) (RM)	Variance (RM)
iTEKAD Microfinance	4.57	4.00% (b)	182,958	118,922	64,035
Asnaf Home Ownership Plan (Personal Financing-i)	0.17	4.35% (b)	7,310	4,369	2,914
Awqaf Ummah Home Financing Plan	17.62	2.35% (c)	413,955	457,993	(44,038)
Bayt Al-Solah Financing Plan	1.70	4.35% (b)	73,950	44,200	29,750
Total	24.06	2.82%	678,173	625,485	52,688

a. Initial Capital is calculated based on financing portfolio as of December 2022.

b. Indicative rate: Personal Financing Fixed Rate for 4 – 10 years tenure.

c. Indicative rate: Home Financing Fixed Rate equivalent for up to 35 years tenure.

d. Profit calculation based on current TDT Rate of 2.60% for 12 months.

Projected Blended Yield

= Projected Gross Profit / Initial Capital

= RM678,173 / RM 24,057,110.69

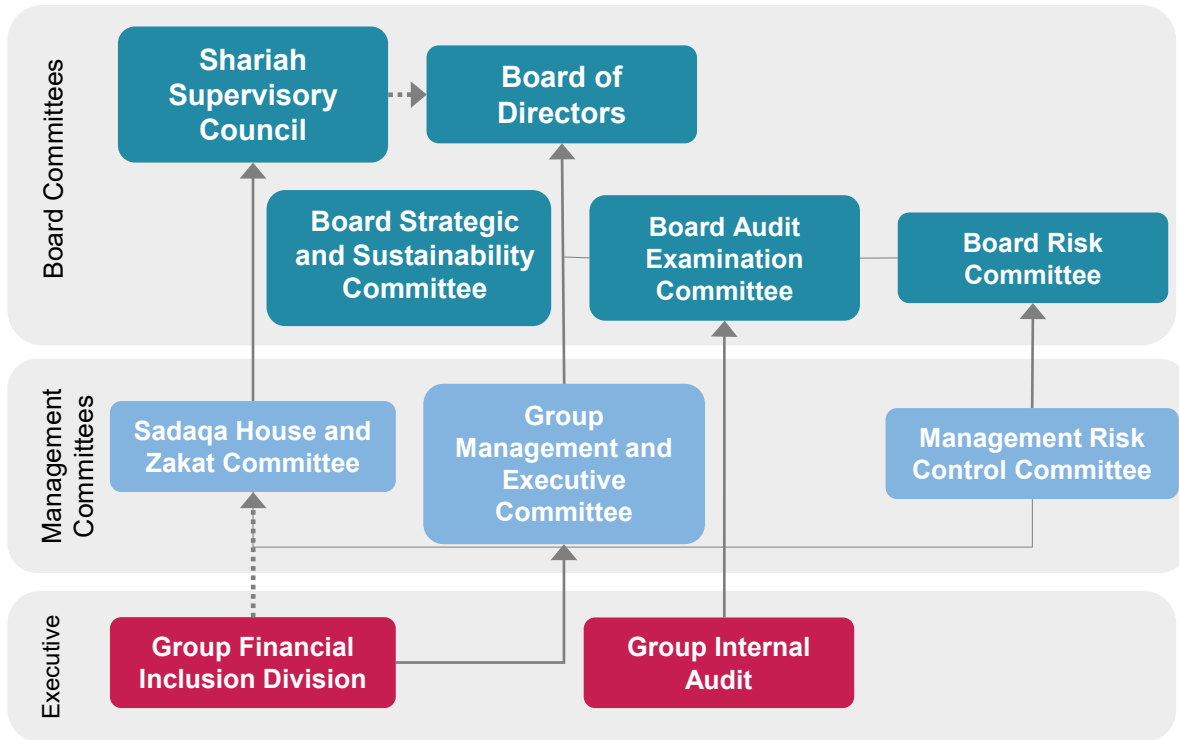
= **2.82%**

Governance

Sadaqa House is operated by the Group Financial Inclusion Division of Bank Islam and directly oversighted by the **Sadaqa House and Zakat Committee** and the **Shariah Supervisory Council** of the Bank.

We are committed in advancing the Islamic Social Finance/ Financial Inclusion Agenda within a strong governance framework, promoting accountability, competency and transparency.

Sadaqa House Governance Structure



Sadaqa House and Zakat Committee

Chairman

Mohd Nazri Chik

Group Chief Financial Inclusion Officer
Group Financial Inclusion Division

Vice Chairman

Saiful Anuar Hambali

Group Chief Shariah Officer
Group Shariah Division

Members

Wan Mazlan Wan Johari

Deputy Chief Compliance Officer
Group Compliance Division

Sazrin Mohd Razak

Assistant General Manager
GCEO's Office

Zakaria Yusof

Assistant General Manager
Operational Risk
Group Risk Management Division

Maziah Mokhtar

Senior Manager
Credit Management Division

The Team

As leaders of the Group Financial Inclusion Division, we work seamlessly with our backroom support staff and cohesively with our front-line employees to develop Sadaqa House to where it is today and to where we aspire it to be in the future.

1 MOHD NAZRI CHIK, ICDM, CSAA, CPIF Group Chief Financial Inclusion Officer

- Leading the financial inclusion agenda of the Bank after leaving the role as Group Chief Shariah Officer in January 2020. He initiated the Sadaqa House agenda since January 2018.
- With over 19 years in Shariah management, he also serves as Chairman, Shariah Committee of TEKUN Nasional, Deputy Chairman of Shariah Supervisory Council Amana Bank PLC Sri Lanka, Independent Director of Terengganu Incorporated etc.
- At the Islamic banking industry level, he chairs myWakaf Working Group and Social Finance Working Group.
- He is the Deputy President of the Association of Shariah Advisers in Islamic Finance Malaysia (ASAS).

2 MOHD ZIKRI MOHD SHAIRY Assistant General Manager, Financial Inclusion

- A proficient Islamic finance personnel with diversified experience in Shariah governance organs of Islamic banks particularly Shariah advisory and Shariah risk management.
- He worked as the CEO of Amanie Advisors, that is under the chairmanship of Tan Sri Dr Mohd Daud Bakar with exposure to onsite international consultancy assignments, before re-joining Bank Islam to advocate and execute financial inclusion and social finance agenda of the Bank.
- He graduated from IIUM with Bachelor of Laws (LLB) and Master of Comparative Laws (MCL).

3 MUHAMMAD IZMIR CHAN ABDULLAH Assistant General Manager, Financial Inclusion

- A retail banker with experience spanning over 30 years from The Chase Manhattan Bank N.A., Credit Corporation (as subsidiary of Westpac Banking), Citibank N.A. to Public Bank and Bank Islam.
- He is heading the sustainability and funding unit that includes developing the enterprise and technology architecture of the Community Economic Empowerment Ecosystem (“C3e”) which encompasses social finance solutions, e-business and digitalization.

4 MOHD IZHAR PAWANCHEK Assistant General Manager, Financial Inclusion

- Having spent the last 27 years in investment banking, corporate banking and SME banking world and participated in several multi-billion Ringgit landmark Sukuk deals, Izhar now focuses on the nurturing of underbanked micro businesses through a structured Business Upward Mobility Programme offered by the Bank.
- Izhar is an Associate Member of Asian Institute of Chartered Bankers.



Our Plea

Often, it is when we realized how little others have that we appreciate the immeasurable blessings that we are showered with.

We may empathize with orphans, may even be saddened by their plights, but how we feel is nowhere near the difficulties an orphan feels every day of his or her life.

We can never fully understand the experience of growing up without the loving embrace of a mother, the reassuring hugs of a father and the warmth of a home.

“

The orphan is mentioned 23 times in 22 verses in the Quran.

Perhaps, it is a reminder that we all have a responsibility to them and that we shall not forsake the orphans.

”

On this note, may we humbly appeal to you to help us care for these orphans, our Sadaqa House kids, as we call them.

Make this journey with us, a journey advocated over 1,400 years ago by the Prophet Muhammad (peace be upon him) and whose Sunnah bequeathed to us, we live by today with the Sadaqa House Orphan Fund.

Year 2040 is merely a milestone - our efforts and initiatives shall go way beyond that marker. There is literally no finish line.

The Fund is growing with each passing day, and it shall continue to flourish with your continuous and generous contributions.

Our combined efforts shall ultimately benefit the orphans or Sadaqa House kids, Muslims as well as Non-Muslims, who can now be **YOUR Sadaqa House kids** too.

Every ringgit afforded to the Sadaqa House Orphan Fund shall be accounted for and subsequently disbursed exclusively for the welfare and education of orphans.

No portion of your donation is retained as fees/ charges as the Bank bears all operation and administrative costs of the Fund.

Excerpts from the SADAQA HOUSE ORPHAN FUND LAUNCH

"Dana ini menerapkan tema "*From Cradle to Graduation*" iaitu untuk memberi manfaat pendidikan kepada anak yatim daripada peringkat bayi sehingga melampaui usia 18 tahun; sama ada mereka yang tinggal bersama keluarga atau di institusi-institusi kebajikan atau sedang melanjutkan pelajaran di institusi pengajian tinggi dan institusi teknikal."

Tan Sri Dr. Ismail Hj. Bakar
Pengerusi Bank Islam Malaysia Berhad



"Saya merasakan saya tidak cukup bukti bahawa saya benar-benar kasih kepada Baginda SAW sekiranya saya tidak cukup memberikan perhatian atau tidak terlibat atau tidak menyokong apa sahaja inisiatif yang membawa manfaat kepada anak-anak yatim. Kerana Rasulullah SAW sendiri bermula sebagai yatim"

Dato' Wan Mohamad Dato' Sheikh Abdul Aziz,
Timbalan Pengerusi
Institut Kefahaman Islam Malaysia (IKIM)



"Menyedari bahawa Allah merangkaikan pengharaman riba dengan janji gandaan sedekah di dalam ayat sama di dalam al-Quran

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ

"Allah menghilangkan keberkatan riba dan membiakkan dan menggandakan sedekah"

Bank Islam pada Januari 2018 telah mengorak langkah melancarkan platform pendanaan awam, Sadaqa House."

Ustaz Haji Mohd Nazri Chik,
Ketua Pegawai Rangkuman Kewangan Kumpulan,
Bank Islam Malaysia Berhad



How you too can be part of the Sadaqa House Orphan Fund

Fund Transfer

Sadaqa House Orphan Fund
140 140 108 88888
Bank Islam Malaysia Berhad

Website of Sadaqa House

<https://www.sadaqahouse.com.my>

Bank Islam Credit Card-i

Through the redemption of TruPoints at
<https://trurewards.bankislam.com.my>
(Category Product: Charity)

QR Code DuitNow



Step 1
Select banking application

Step 2
Click DuitNow QR Code button

Step 3
Scan QR Code and enter donation amount



**Support our Sadaqa House Orphan Fund initiative through
DIRECT DEBIT (Monthly) or FPX (One-Off)**

**Automatic Monthly Contribution via
Direct Debit (Monthly) to Sadaqa House
Orphan Fund**



- Step 1**
Scan QR code
- Step 2**
Complete the personal information
required
- Step 3**
Select donation amount
- Step 4**
Select the payment bank you wish to
register
- Step 5**
Please click on the terms and conditions
box
- Step 6**
Click the “register now” button and
continue until completion

**One-Off Donation via FPX to Sadaqa
House Orphan Fund**



- Step 1**
Scan QR code
- Step 2**
Complete the personal information
required
- Step 3**
Enter the amount you wish to donate
- Step 4**
Click Create Bill
- Step 5**
Select the payment bank and click
Proceed to Payment and continue until
completion

Terms and conditions (for monthly contribution):

1. Your registration/cancellation will be charged RM1.
2. The contribution amount will be deducted at the beginning of each month.
3. Contributions that are not successfully deducted at the beginning of the month will be deducted again at the end of the month.

This page has been intentionally left blank



GROUP FINANCIAL INCLUSION DIVISION
Level 27, Menara Bank Islam
No. 22, Jalan Perak 50450, Kuala Lumpur



www.sadaqahouse.com.my



sadaqahouse



sadaqa_house



Sadaqa House