



**BANK ISLAM**

[198301002944 [98127-X]]



# *Ensuring Better Tomorrows*

**Impact Report 2022**

**NARRATED BY ‘ABDULLAH BIN ‘AMR:  
A MAN ASKED THE PROPHET PBUH,  
“WHAT SORT OF DEEDS OR  
(WHAT QUALITIES OF) ISLAM ARE GOOD?”**

**THE PROPHET PBUH REPLIED,  
“TO FEED (THE POOR) AND GREET THOSE  
WHOM YOU KNOW AND THOSE WHOM YOU  
DO NOT KNOW.”**

*(Sahih al-Bukhari 12)*

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## Malaysians Care for Malaysians

The future of humanity lies in our children. That's the message in this simple yet meaningful cover - a row of happy multiracial children running together denotes positivity and inclusivity. A beautiful green horizon surrounds them, opening the children's eyes to new nurturing experiences and opportunities.

This year's report highlights Sadaqa House's Orphan Fund, an innovative new care product with a holistic community impact. While opening up the lives of underserved children to vast opportunities, the fund also generates income to benefit the community. Find out more within.



# MESSAGE FROM THE GCEO

## Mohd Muazzam Mohamed

Group Chief Executive Officer  
Bank Islam Malaysia Berhad



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

IN THE NAME OF ALLAH, THE MOST GRACIOUS, THE MOST MERCIFUL

السلام عليكم ورحمة الله وبركاته

PEACE BE UPON YOU AND MERCY OF ALLAH AND HIS BLESSINGS



In times of trials and tribulations, grace shines brightest. Seeing the increased support that Sadaqa House received through the recent pandemic challenges was heartening. Not to mention witnessing the joy the platform has brought to so many deserving individuals from the vulnerable segments of society as it expands the potential of Social Finance.





## Sadaqa House is in its fifth year of establishment. How do you see its progress so far, especially in 2022?



In the last five years, Sadaqa House's progress has been marked, not just by the passing of years, but by the ever-increasing fulfilment of its potential as a social finance instrument for meaningful impact.

Every year more sources of funds are enabled, allowing us to serve those in need better. This includes the introduction of a new fund - Wakalah Zakat\*.

Alhamdulillah, during the year, Sadaqa House received over RM7 million and distributed over RM5 million to uplift the lives of more than 10,000 beneficiaries. In addition, through the iTEKAD BangKIT Microfinance programme, the Bank has disbursed over RM3 million of accumulated funds to aid 234 micro-entrepreneurs.

A feather to our cap was when iTEKAD BangKIT Microfinance was picked as a finalist for The Impact Challenge Prize, under the Royal Award for Islamic Finance (The Royal Award), a distinctive honour by the Securities Commission of Malaysia and Bank Negara Malaysia under the Malaysia International Islamic Financial Centre (MIFC) initiative. The prestigious award recognises leaders and visionaries who inspire others to positively impact the world through shared values and principles of Islamic finance.

Beyond this, Sadaqa House achieved several other milestones in 2022.

On 27 May, we launched the Sadaqa House Orphan Fund to reach a segment close to our hearts - the *Aytam* (orphans). Through this fund, we aim to deliver a holistic "From Cradle to Graduation" solution to ensure that orphans are accorded equal opportunities to succeed in life. Our short-term target is to safeguard the well-being of the orphans through the fund by supporting selected partners caring for more than 10,000 orphans, directly or indirectly, and asnaf children in the next five years.



### 2022 highlights

Total Incoming Fund

**RM7,318,908.69**

Total Disbursement

**RM5,123,326.96**

(inclusive of iTEKAD BangKIT Microfinance)

Beneficiaries

**10,545**

(inclusive of 234 iTEKAD BangKIT Microfinance participants)

\* Wakalah Zakat is a portion of zakat refunded by the State Islamic Religious Councils for Bank Islam's self-distribution.

# MESSAGE FROM THE GCEO

## Q What is the aspiration of the Orphan Fund?

A We envision the Orphan 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 the community.

We aim to raise RM1 billion in Perpetual Fund by 2040 and distribute a minimum of RM3 million monthly for targeted welfare and education programmes.

These programmes will be pertinent to the stage of life, from birth to 18 years, to ensure to the best of our ability, that every orphan shall have equal opportunities to succeed in life.

If the Orphan Fund can help make their transition from orphans to young adults with self-belief and confidence, then these “Sadaqa House Kids” can look forward to a better future.

Through this fund, we also aim to expand the social finance potential of Sadaqa House by enabling a multiplier effect whereby every donation to the fund derives a two-fold outcome - orphans as principal beneficiaries and the empowerment of the community at large.

The prospective fund size of RM1 billion to be raised will provide zero-cost funding with immense potential to accord multiple Islamic social finance and financial inclusion solutions.

With the fund as the catalyst of the Community Economic Empowerment Ecosystem (C3e), greater inclusivity can be promoted to realise higher objectives of Shariah (*Maqasid Shariah*) of the economy, driven by sustainability and relevance.

The Orphan Fund is inspired by Value-based Intermediation (VBI) principles, the Bank’s commitment to broadening our ESG impact, and in pursuit of UN Sustainable Development Goals.

## By 2040



Target

**RM1 billion** Perpetual Fund size



Distribution

**RM3 million** per month



## What is the significance of placing the Orphan Fund under Sadaqa House?



In line with Bank Islam's five-year strategic business plan (LEAP25), in which the Bank aims to become a Shariah-ESG total financing solution provider with leadership in digital banking and social finance, we are committed to driving efforts in sharing our prosperity and ensuring more comprehensive financial inclusion.

Through our collaboration with selected implementation partners, the Sadaqa House Orphan Fund is set to benefit the welfare and growth of orphans in Malaysia.



## Why the focus on orphans?



We chose to focus on orphans in response to statistics that showed close to 5,000 children have been orphaned due to COVID-19 in Malaysia. The number has added to an estimated 50,000 orphans and an average of 100 babies abandoned each year in Malaysia.

The cause is close to our hearts. To grow up in an institution, never knowing the tender touch of a mother and the protection of a father or the warmth of a home, orphans are susceptible to low self-esteem and an inferiority complex - a massive disadvantage even before they come out to the real world at 18.

Thus, through collaborations with implementing partners, we designed the Orphan Fund to provide orphans opportunities to realise their talents and potential for the good of the nation's future.

From the Islamic perspective, orphans are mentioned 23 times in 22 verses in the Quran. It reminds us that we have a responsibility and should not forsake them.

As narrated by Abu Hurairah RA, the Prophet (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)



## MESSAGE FROM THE GCEO



### What is the latest progress of iTEKAD BangKIT microfinance?



It has been two years since we introduced iTEKAD BangKIT Microfinance, zero-profit-based financing with a blended finance element.

From April 2021 to 31 December 2022, RM4.6 million has been disbursed, benefiting 374 micro-entrepreneurs all over Malaysia.

Bank Islam believes that improving the capabilities and resilience of micro-businesses depends not only on the injection of funds provided, but also on a more comprehensive approach, including the provision of entrepreneurship and financial management training to participants of the iTEKAD BangKIT programme.

In fact, Bank Islam intends to broaden the financing impact, focusing not only on financing payments, but also on the transformation indicators of the programme participants.

For that, we have developed the impact measurement framework to measure transformational upward mobility.

We plan to develop a Business Performance Tracking for micro-entrepreneurs using apps in 2023.

**In 2022, Bank Negara Malaysia gave permission to merge the brand iTEKAD into microfinance offered by Bank Islam. Hence the BangKIT Microfinance is now known as iTEKAD BangKIT. We also introduced another product, iTEKAD Maju, to differentiate the grading of the micro-entrepreneur's upward mobility.**

On 17 March 2023, Bank Islam tied a partnership with MESINKIRA Sdn Bhd (MESINKIRA) to adopt an end-to-end integrated mobile business management solution.





The partnership is aimed at supporting underbanked micro-entrepreneurs in digitalising their business operations.

With the apps, we support small businesses' growth with a structured Business Upward Mobility Programme, and nurture underbanked micro businesses to mainstream banking for more significant business growth.

Along the journey, we are open to many collaborations, including with government agencies, to empower more micro-entrepreneurs across Malaysia.



### What does the future look like for Sadaqa House?



From a desire to use a banking framework to collect social welfare funds to support changemakers, we now see Sadaqa House evolving the C3e through its diverse platforms.

For 2023, we look forward to the gradual implementation of the C3e. We hope to receive the targeted funds to implement various initiatives and cascade the impact of economic empowerment to all deserving groups in the community.

To this end, we intend to implement impact measurement throughout Sadaqa House project sectors, as we currently do with iTEKAD BangKIT Microfinance participants.

On a final note, I would like to reiterate the Sadaqa House's **"Malaysians Care for Malaysians"** tagline, which we created in 2022. While reflecting the Bank's focus on inclusivity and unity across races, faiths and ages, the saying reflects our vision of Islamic social finance as a sustainable venture able to provide prosperity for all.

# HISTORICAL MILESTONES

The idea of Sadaqa House was first mooted by Dato' Dr Abdul Halim Ismail, the first Managing Director of Bank Islam, when he received the Royal Award for Islamic Finance on 2 September 2014.

His wish was to implement Sadaqa House as an Islamic banking product. In his award receiving lecture, he envisioned the establishment of an institution to provide products and services that collect various types of social welfare funds such as sadaqah, waqf and hibah from the private sector and distribute these to the disadvantaged in our society.

Inspired by his vision, Bank Islam cooperated with Universiti Islam Antarabangsa Selangor (UIS) through its International Research Centre of Islamic Economics and Finance (IRCIEF) to initiate a study on the viability of the idea to be implemented within a banking framework.

## Chronological Development of Sadaqa House:



19 April 2017

Seminar on Zakat, Waqf & Sadaqah and the launch of Sadaqa House Green Report organised by Bank Islam and IRCIEF in Kuala Lumpur.

In November, the Sadaqa House Book was launched at **World Islamic Economic Forum 2017** in Kuching, Sarawak. The publication of the book was sponsored by Bank Islam.



20 October 2014

Bank Islam cooperated with IRCIEF in commencing research on the viability of Sadaqa House within the Islamic banking framework. The research focused on four areas:

- Shariah
- Legal
- Taxation
- Governance

The Chief Shariah Officer of Bank Islam served as a steering committee member together with Dato' Dr Abdul Halim Ismail and Professor Dato' Dr Abdul Halim Tamuri (Rector of UIS).



29 October 2015

Seminar on Sadaqa House was held at Menara Bank Islam, Kuala Lumpur, organised by Bank Islam and IRCIEF.



19 January 2018

Sadaqa House was launched during Karnival Kewangan Bank Negara Malaysia at Alor Setar, Kedah, as a strategic initiative under the VBI agenda.

The Sadaqa House website was launched in November 2020.





January 2020

Sadaqa House received international recognition as the Best Social Finance Initiative Award from Cambridge International Financial Advisory in conjunction with the Islamic Retail Banking Award 2019.

### SADAQA HOUSE IMPACTS FOR THE YEAR

January - September 2020

- Total Incoming Funds: RM5,506,730.96
- Total Disbursement: RM1,507,012.54
- Benefited: 515 beneficiaries



March 2022

Participated in The Royal Award for Islamic Finance: Impact Challenge Prize 2022.

Bank Islam BangKIT Microfinance was among the 17 finalists for the award.

*Note: The Royal Award for Islamic Finance (The Royal Award) is a distinctive award recognising leaders and visionaries who inspire others to create a positive impact in the world through the shared values and principles of Islamic finance. This Royal Award is jointly organised by the Securities Commission Malaysia and Bank Negara Malaysia, under the Malaysia International Islamic Financial Centre (MIFC) initiative. The Royal Award is given out once every two years. The inaugural award was presented in 2010.*



2021

Sadaqa House received **two awards**:

- 1. Excellence Award for Islamic Social Finance 2021 (IRBA)**
- 2. Company of the Year for Outstanding Community Support 2021 (CSR Malaysia)**



### SADAQA HOUSE IMPACTS FOR THE YEAR

January - December 2021

- Total Incoming Funds: RM3,343,746.38
- Total Disbursement: RM3,628,874.21  
- including iTEKAD BangKIT
- Benefited: 4,905 beneficiaries  
- including iTEKAD BangKIT



November 2022

Shariah Supervisory Council has approved the creation of a Wakalah Zakat fund under Sadaqa House.



27 May 2022

The launch of Sadaqa House Orphan Fund.

Bank Islam aims to deliver a holistic "From Cradle to Graduation" solution to ensure that orphans are afforded equal opportunities to succeed in life.



November 2020

The launch of **BangKIT Microfinance** programme, an initiative to assist underbanked micro-entrepreneurs.

*Note: BangKIT Microfinance is known as iTEKAD BangKIT from 2023.*



# OUR PURPOSE AND FOCUS



through Sadaqa House, aspires to become a leading Islamic Bank in social finance, in alignment with the nation's Financial Sector Blueprint (FSB) 2022-2026 that targets:



Finance for all



Finance for transformation



Finance for sustainability

Upholding the principle of responsibility, accountability and transparency, Sadaqa House collects, manages and distributes donations from the public towards realising identified projects that uplift underserved communities. The four main sectors where funds are channelled are Community Empowerment, Healthcare, Education and Environment. These are in line with the underpinning thrust of Bank Negara Malaysia's Guidance Documents on Value-based Intermediation (VBI) for Islamic banks.



## OUR PURPOSE

A **social finance** instrument aligned to Malaysia's **FSB**, which drives social mobility and anchored on principles of VBI. Target positive **ESG** impacts towards contributing to the nation's **UN SDG** commitments.

### Social Finance

A business model that aims to deliver tangible social outcomes by mobilising philanthropic capital.

### Philanthropic Capital

Islamic philanthropic capital is derived from sadaqah, waqf and zakat.

### Value-based Intermediation (VBI)

The VBI aims to re-orient Islamic finance business models towards realising the objectives of Shariah that generate positive and sustainable impact through practices, processes, offerings and conduct.

### United Nations Sustainability Development Goals (UN SDG)

The 17 UN SDGs are at the heart of the 2030 Agenda for Sustainable Development, adopted by all UN Member States to transform our world. As a signatory to the United Nations 2030 Agenda for Sustainable Development, Malaysia aligned the 12<sup>th</sup> Malaysia Plan initiatives with the UN SDG.



## OUR FOCUS

Sadaqa House facilitates wealth distribution as it gives back to society by playing a vital role as an intermediary and meeting point between donors, changemakers and beneficiaries. It is essentially a charity crowdfunding platform where potential donors and charity projects meet at a common point facilitated by Bank Islam to fulfil the needs of both donors and beneficiaries.

Aimed to deliver positive, measurable and sustainable impact, every aspect of the process is implemented with good governance and professional fund management, instilling trust and assurance that contributions to Sadaqa House are channelled towards impactful projects that benefit lives directly.



## MALAYSIANS CARE FOR MALAYSIANS

Embodying a true Malaysian spirit, Sadaqa House practices an inclusive approach in terms of its policies. Regardless of religion, all are welcomed and served by Sadaqa House as donors and beneficiaries.

This approach comes from Bank Islam's belief that opportunities should be open to all in propagating a philanthropic culture and helping all Malaysians to manage their donations from end-to-end.



# OUR PURPOSE AND FOCUS

# 4 SECTOR FOCUS

Community  
Empowerment



Healthcare



Education



Environment





## Community Empowerment

Sadaqa House aims to enable and support community-led actions that strengthen social cohesion and inclusivity through sustainable economic and social empowerment within communities.



## Healthcare

Sadaqa House aims to support underserved communities with access to quality health treatment.



## Education

Sadaqa House aims to support the efforts of communities in ensuring every child has access to quality education with an emphasis on holistic learning outcomes.



## Environment

Sadaqa House aims to protect natural capital and resources through the building of environmental consciousness, as well as supporting renewable energy efforts.



# ASSURING GOVERNANCE

## DONATION AND DISTRIBUTION PROCESS

Sadaqa House (SH) ensures good governance is adopted and implemented in the end-to-end process of managing donation funds from the public.

At Bank Islam, there is a dedicated internal oversight management sub-committee named Sadaqa House and Zakat Committee to provide oversight and direction on the strategies, processes and activities of Sadaqa House.

**No portion of the public contribution is retained for the operations of Sadaqa House. Since its inception, all costs incurred by Sadaqa House has been borne by Bank Islam.**

### The fund structure of Sadaqa House with Wakalah Zakat Fund

#### Fund Collection



*Channels a monthly contribution to the Orphan Fund from its Friday collections.*

#### Public contribution

- Individuals
- Institutions

#### BANK ISLAM

- Charity Fund
- Wakalah Zakat
- CSR Fund

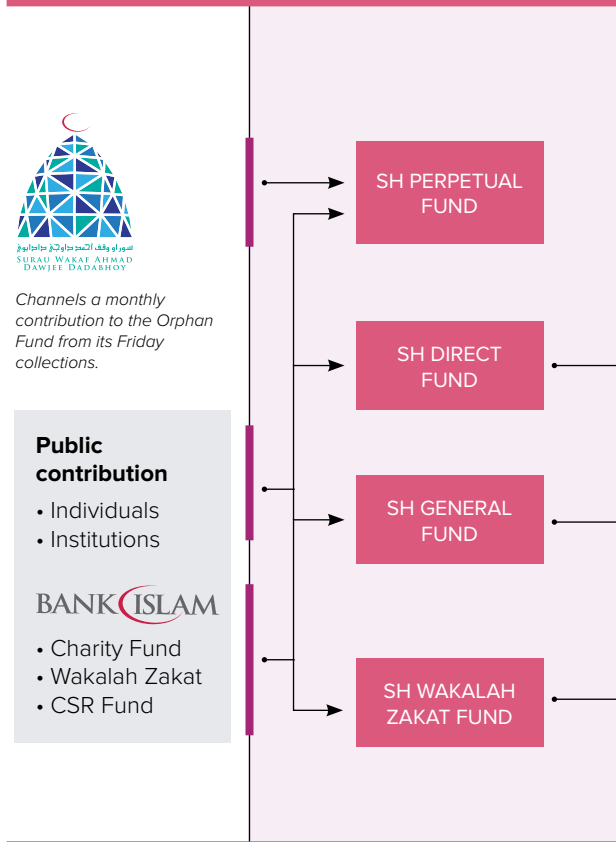
#### Funds Management

SH PERPETUAL FUND

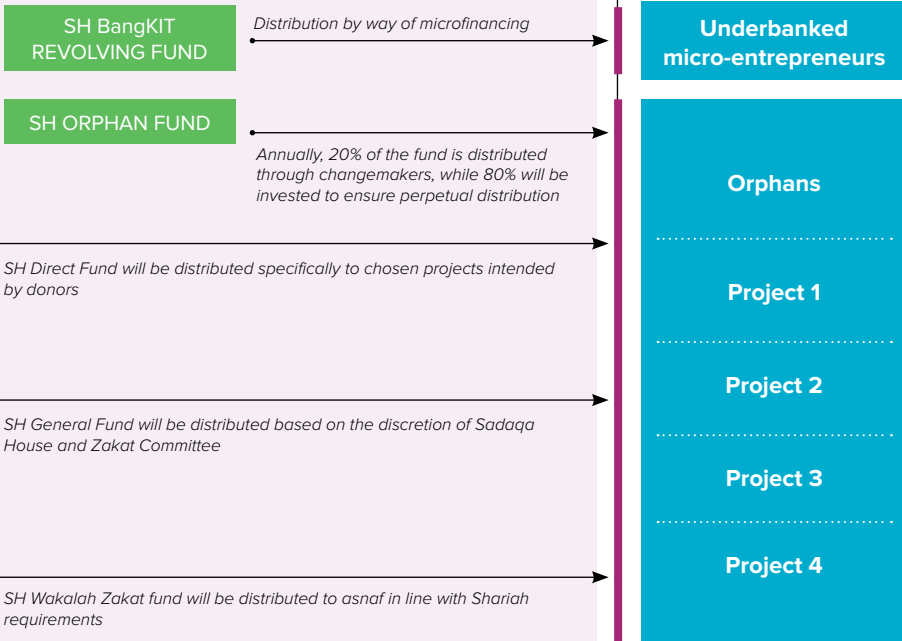
SH DIRECT FUND

SH GENERAL FUND

SH WAKALAH ZAKAT FUND



## Funds Distribution



# ASSURING GOVERNANCE

## FUND CATEGORIES



### Perpetual Fund

Contributions are invested and the proceeds of the investment will be channelled to the beneficiaries.

Currently there are two funds:

- BangKIT Revolving Fund
- Sadaqa House Orphan Fund



### Direct Fund

The fund will be directly contributing to the projects managed by changemakers.



### General Fund

Contributions for special projects to be determined by Sadaqa House.



### Wakalah Zakat Fund

Wakalah Zakat is a portion of Bank Islam's zakat refunded by the State Islamic Religious Councils for Bank Islam's self-distribution.

## MANAGEMENT OF FUND

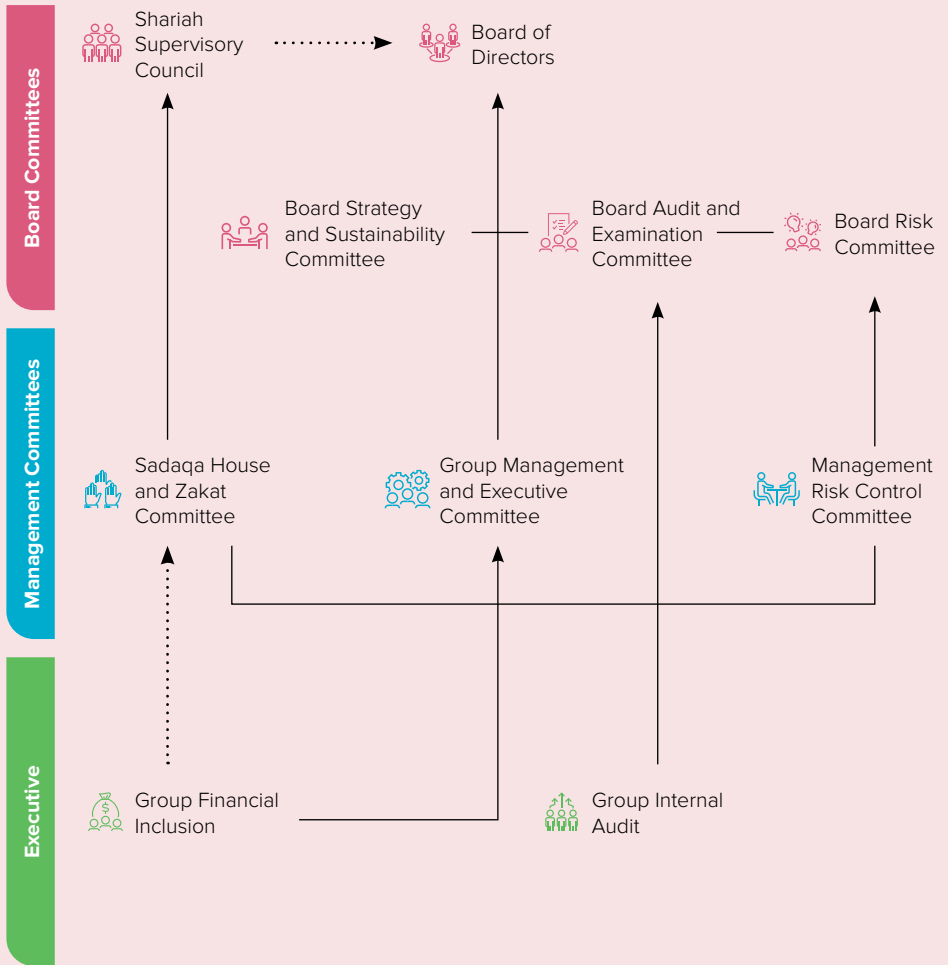
Sadaqa House is operated by the Group Financial Inclusion Division of Bank Islam and is guided by Sadaqa House Management Guideline, which was approved by the Board Risk Committee and Shariah Supervisory Council of the Bank. The Sadaqa House and Zakat Committee is the dedicated management sub-committee that provides oversight and direction on the strategies, processes, and activities of Sadaqa House.

## GOVERNANCE OF SADAQA HOUSE

In managing the public donations of Sadaqa House, the Bank remains steadfast in promoting and sustaining a strong culture of corporate governance in order to protect the interests of all stakeholders, including the donors and beneficiaries. In this respect, the Bank is fully committed to adopting high standards of business integrity, ethics and professionalism with the right executive leadership and strategy. At the same time, the Bank ensures internal controls, risk management and compliance with Shariah rules and principles govern all of the Bank's initiatives, including Sadaqa House.

To achieve the said objectives, the Board adopts the requirements of Bank Negara Malaysia (BNM)'s Corporate Governance Policy issued on 3 August 2016, Malaysian Code of Corporate Governance 2021 and other relevant conditions, as outlined under the respective policy documents by BNM.

The governance structure in managing Sadaqa House is illustrated below:



# ASSURING GOVERNANCE

## GOVERNANCE ORGANS AND ROLES AND RESPONSIBILITIES



### **Board of Directors**

- The Board is responsible for establishing an effective governance arrangement to facilitate effective monitoring and control of the Bank's overall management and conduct, including Sadaqa House.



### **Shariah Supervisory Council (SSC)**

- Advise and clarify on relevant Shariah rules and principles in operating Sadaqa House funds.
- Issue an annual confirmation report on the Shariah compliance status of Sadaqa House.



### **Board Strategy and Sustainability Committee (BSSC)**

- Assist the Board in overseeing, supervising and monitoring the implementation of identified key strategic matters that the Board has endorsed or approved, including the Bank's initiatives to become the leading Islamic bank for social finance.
- Sadaqa House is one of the strategies that BSSC closely monitors through frequent updates for deliberation.
- Quarterly performance reports of Sadaqa House are presented to BSSC for notification and deliberation.



### **Board Risk Committee (BRC)**

- Assist the Board in ensuring that a sound and robust risk management framework, as expected by BNM, is in place and effectively implemented. The BRC provides independent oversight of the Sadaqa House activities in managing credit risk, market risk, operational risk, legal risk, Shariah risk and other risks and ensures that the risk management process is in place and functioning.
- Approve the establishment of guidelines and procedures for the management of Sadaqa House.



### **Board Audit and Examination Committee (BAEC)**

- Review audit reports on Sadaqa House and ensure appropriate necessary corrective actions have been taken in a timely manner to address control weaknesses, policies and other problems identified by the internal audit and other control functions.



### **Management Risk Control Committee (MRCC)**

- Responsible for performing the oversight functions to ensure effective risk management of critical issues related to the overall risk management of Sadaqa House.
- Quarterly performance reports of Sadaqa House are presented to the management for notification and deliberation.



### **Sadaqa House and Zakat Committee (SHZC)**

- Assist MRCC in performing independent oversight and providing direction in respect of the management, operations and performance of Sadaqa House.
- Evaluate and approve the selection of changemaker, project/campaign as well as any relevant third-party service provider for Sadaqa House.
- Evaluate and approve investment and placement of Sadaqa House funds.
- Monitor the progress of fund collection and project performance.
- Evaluate and approve the request for disbursement of the fund.



### **Internal Audit Division (IAD)**

- Responsible for providing independent assurance to the Board of Directors and Senior Management that risk management processes and tools of Sadaqa House are effectively implemented.
- Undertake annual audit exercise on Sadaqa House operations and issue annual audit report to the Board's Audit and Examination Committee for deliberation and decision-making.

# ASSURING GOVERNANCE

## 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  
Strategic Planning  
Group CEO's Office

#### **Zakaria Yusof**

Assistant General Manager  
Operational Risk  
Group Risk Management Division

#### **Maziah Mokhtar**

Assistant General Manager  
Credit Analysis  
Group Credit Management Division





Sadaqa House performs **due diligence** on behalf of the donors through the following:



### **Assessment and annual review of changemakers**

It is crucial to ensure that the changemakers included in the platform are reputable and capable of carrying out the charity projects planned by them. Selected changemakers must provide scalable and sustainable social impacts of their projects.

Sadaqa House comprehensively assesses every changemaker, including anti-money laundering (AML) checking. Every changemaker must be approved by the Sadaqa House and Zakat Committee. An annual review will be performed on the appointed changemakers to ensure their operations and directions align with Sadaqa House's requirements.



### **Assessment of beneficiaries**

All beneficiaries under Sadaqa House are assessed to ensure their eligibility and genuine need for support. The assessment includes AML checking.

All beneficiaries must be approved by the Sadaqa House and Zakat Committee.



### **Charity project viability and deliverables**

Sadaqa House conducts a thorough assessment of the viability of charity projects and track their progress. For iTEKAD BangKIT, Sadaqa House performs credit evaluations on the recipients. Reports generated are then escalated to the Sadaqa House and Zakat Committee on a frequent basis.

# SHARIAH SUPERVISORY COUNCIL REPORT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين، والصلاة والسلام على سيدنا محمد الذي أرسله الله رحمة للعالمين هاديا مهديا،  
وسراجا منيرا وعلى آله وصحبه أجمعين ومن تبعهم بإحسان إلى يوم الدين، وبعد،

السلام عليكم ورحمة الله وبركاته  
SALAM SEJAHTERA

In carrying out the roles and responsibilities of the Shariah Supervisory Council (SSC) as prescribed in the Shariah Governance Policy Document (SGPD) issued by Bank Negara Malaysia (BNM), and in compliance with our letter of appointment, we hereby submit our report for Sadaqa House for the financial year ended 31 December 2022.

The Bank's management ensures that the conduct of operations, business, affairs, and activities of Sadaqa House follow the relevant Shariah rules and principles as outlined in the Shariah Compliance Policy, Sadaqa House Management Guideline and Charity Fund Management Guideline approved by us. Our responsibility is to form an independent opinion based on the review of the conduct and businesses of Sadaqa House in producing this report.

In performing our roles and responsibilities, we had obtained all the information and explanations which we considered necessary in providing us with sufficient evidence to give a reasonable assurance that the management of Sadaqa House has complied with the applicable Shariah rules and principles, that includes four (4) quarterly Sadaqa House management reports during the financial year in which we reviewed, among others, its fund collection, fund management and fund distribution. In addition, we had also reviewed the reports of Shariah control functions i.e. Shariah Compliance, Shariah Audit and Shariah Risk Management with regards to Sadaqa House.

At the management level, Sadaqa House is operated by the Group Financial Inclusion Division on a day-to-day basis and is overseen by the management level committee,

Sadaqa House and Zakat Committee, where the members include the Group Chief Shariah Officer and Group Chief Financial Inclusion Officer.

Throughout 2022, we confirmed there is no incidence of Shariah Non-Compliance event in the management of Sadaqa House.

Based on the above, we, members of Shariah Supervisory Council of Bank Islam Malaysia Berhad, do hereby confirm that, to the best of our knowledge, the operations of Sadaqa House for the year ended 31 December 2022 has been conducted in conformity with the applicable Shariah rules and principles.

***"We bear witness only to what we know, and we could not well guard against the unseen!" (Surah Yusuf, verse:81)***

Allah knows best.

### **Members of the Shariah Supervisory Council:**

- Professor Dato' Dr Ahmad Hidayat Buang (Chairman)
- Associate Professor Dr Yasmin Hanani Mohd Safian
- Professor Dr Asmadi Mohamed Naim
- Dr Shamsiah Mohamad
- Sahibus Samahah Datu Haji Kipli Haji Yassin
- Ir Dr Muhamad Fuad Abdullah

Kuala Lumpur

Dated 31 January 2023



# 2022

Social finance that maximises resilient futures calls for concerted efforts towards supporting projects that target vulnerable communities and provide meaningful, inclusive and sustainable impacts.

Through selective partnerships, Sadaqa House channels and grows public contributions towards projects that are anchored on VBI principles, delivers ESG impacts and meet UN SDGs.

## IMPACT & REACH



Total Disbursement in 2022  
**RM5,123,326.96**



Total iTEKAD BangKIT Microfinance Disbursement  
**RM3,062,000.00**



Total Beneficiaries in 2022  
**10,545** (inclusive of 234 iTEKAD BangKIT Microfinance participants)

# 2022 IMPACT & REACH

## HEALTHCARE

**Good health is the first step towards a better quality of life. We aid young children to grow so they can paint a more colourful future for themselves, their families and the nation.**



Our children are the heart of our future. Within an environment of rising medical costs, good healthcare can be a stumbling block for low-income families. By fully funding critical healthcare needs, we ensure vulnerable families continue to enjoy economic resilience and provide hope in their time of need.

**Focus Areas:**



**Medical intervention for children with congenital disease**



**Supporting low income families in getting quality healthcare**

 Making a Difference, Heart to Heart



GOOD HEALTH AND WELL-BEING

Amount distributed in 2022:

**RM430,909.80**

Total disbursement 2018-2022:

**RM1,297,676.01**

144 paediatric patients


Beneficiaries impacted:

**78 paediatric patients**

Our collaboration with Institut Jantung Negara Foundation (JNF) provides financial assistance to paediatric congenital heart disease patients from underprivileged families to undergo heart surgery at Institut Jantung Negara (IJN).

In 2022, we had the opportunity to meet with two out of 78 recipients during the handover of the Sadaqa House distribution ceremony:

1. Dzulfaqih Bin Dzulhilmi, a patient who needs to undergo 10 months of Percutaneous Transluminal Balloon Valvuloplasty of Pulmonary Valve.
2. Nur Intan Syafiqas Binti Abdul Razak, an eight-year-old patient with a Cardiac Cath problem.


 Scan the QR code to contribute to this project.

QR Code DuitNow



Sadaqa House Malaysia



 Refer to page 54 for a full guide on how to contribute.



# 2022 IMPACT & REACH

## EDUCATION

In building better futures, we support community efforts to ensure every child has access to quality education, regardless of their background, to provide the next generation of Malaysians equal opportunities to thrive and develop their potential.



Every Malaysian child deserves access to quality education as this is an essential tool to ensure success in life and break the cycle of poverty. It is also a vital component of nation-building.

- Focus Areas:**
- Ensuring education for children from marginalised communities
  - Improving school environment for a more conducive learning experience
  - Financial support for undergraduates from low-income families

**Provide equal education opportunity to marginalised children**



4

QUALITY EDUCATION

10

REDUCED INEQUALITIES

Amount distributed in 2022:  
**RM120,000.00**

Beneficiaries impacted:  
**67 students**

Total disbursement 2020-2022:  
**RM312,182.75**  
238 students

Buku Jalanan Chow Kit (BJCK) is one of Sadaqa House's changemakers for the Education Focus sector. The financial assistance extended aids in providing quality education for underserved children in the Chow Kit area, ensuring a better future for the children.

From 2022, contributions received are used to cover the monthly expenses for operating costs and the rental of the building where BJCK operates. The four-storey building is utilised as a learning facility, while the ground floor is planned as a business centre operated by the parents of BJCK kids.



Scan the QR code to contribute to this project.

**QR Code DuitNow**

**Sadaqa House Malaysia**

Refer to page 54 for a full guide on how to contribute.



# 2022 IMPACT & REACH

**Provision of a conducive environment for the school prayer halls (surau or musolla) in rural areas for the students' behavioural development**



QUALITY EDUCATION

Amount distributed in 2022:  
**RM398,314.68**

Beneficiaries impacted:  
**32 schools**


Total disbursement 2020-2022:  
**RM487,404.68**  
34 schools

The collaboration with Pertubuhan Kegiatan Dakwah Islamiah Sekolah-Sekolah Malaysia (PEKDIS) focuses on providing equal opportunities to school children by ensuring they benefit from a well-equipped and comfortable surau and musolla in the school. The space will bring diversity to the teaching and learning process and have a significant impact in shaping and nurturing the discipline and attitude of Malaysian school children for the betterment of the country in the future.

In 2022, the funds were used to renovate three suraus at a total cost of RM153,403.68 under the supervision of Islamic Education Division, Ministry of Education Malaysia at the following schools:

1. Sekolah Kebangsaan (SK) Gading-Gading, Kunak, Sabah
2. SK Kompleks Mengabang Telipot, Terengganu
3. Sekolah Menengah Kebangsaan (SMK) Tinggi Setapak, Kuala Lumpur

Sadaqa House's assistance is also extended to 29 schools to refurbish and upgrade the existing surau or musolla with a total amount of RM244,911.


 Scan the QR code to contribute to this project.

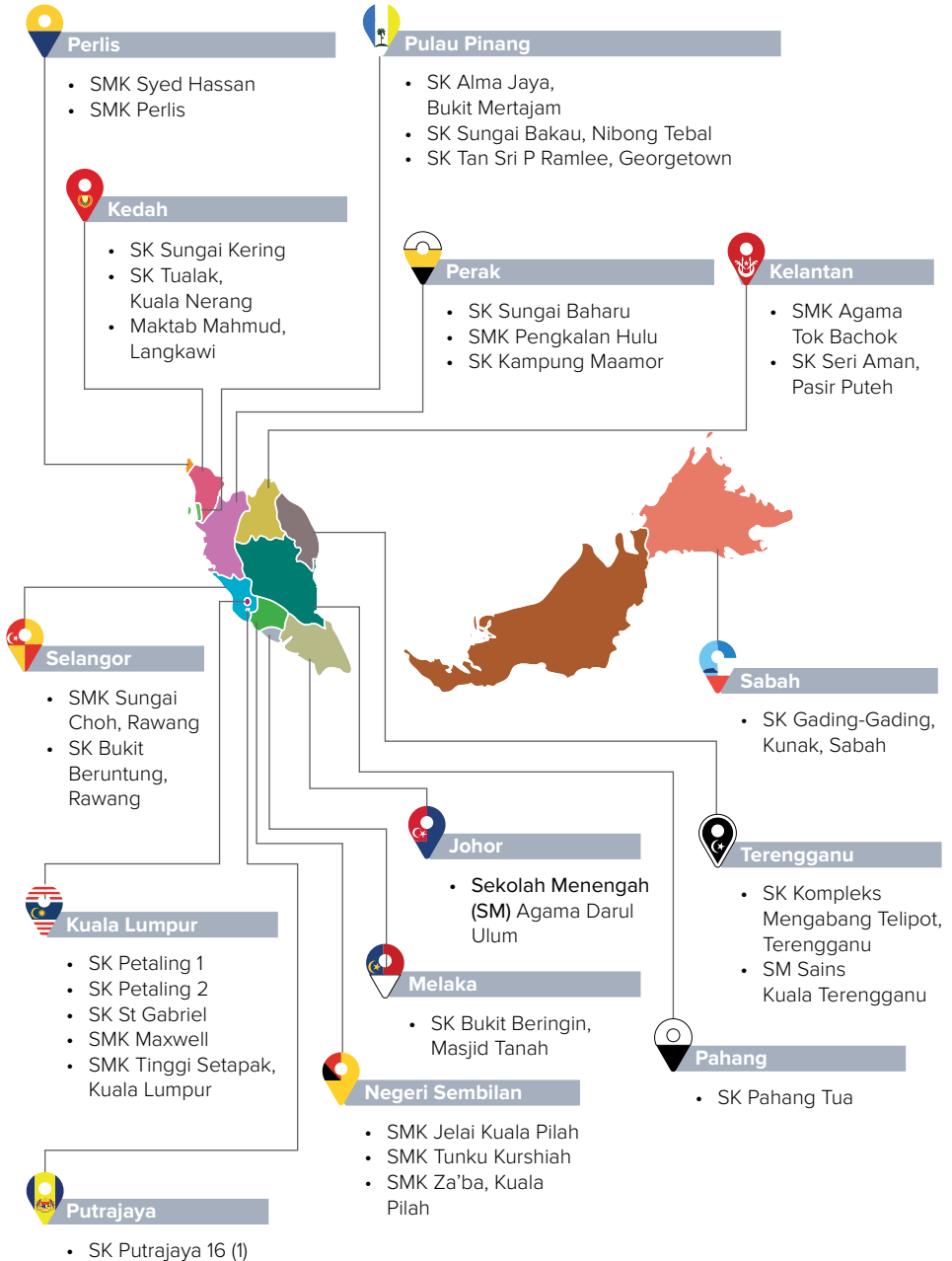
**QR Code DuitNow**



**Sadaqa House Malaysia**



 Refer to page 54 for a full guide on how to contribute.



# 2022 IMPACT & REACH



Provide assistance to higher education students from families facing financial difficulties to complete their studies.



QUALITY EDUCATION



REDUCED INEQUALITIES

Amount distributed in 2022:  
**RM168,950.00**

Beneficiaries impacted:  
**90 students**

Total disbursement 2019-2022:  
**RM379,516.00**  
**244 students**

The COVID-19 pandemic affected working adults and students at higher learning institutions.

In 2022, through this collaboration with Brain For Future, assistance that was given by Sadaqa House provided relief to affected students in 16 universities to complete their studies without any financial setbacks.

The assistance alleviates poverty by offering financial aid to underprivileged university students, especially those in their third and fourth years of studies.

We ardently hope these successful students will build promising careers after graduation and contribute back to other underprivileged students at their campuses.



Scan the QR code to contribute to this project.

QR Code DuitNow



Sadaqa House Malaysia



Refer to page 54 for a full guide on how to contribute.

No.	University	No. of Students
1	Universiti Islam Antarabangsa Malaysia (IIUM)	6
2	Universiti Teknologi MARA (UiTM)	2
3	Universiti Kebangsaan Malaysia (UKM)	1
4	Universiti Malaysia Pahang (UMP)	20
5	Universiti Malaysia Sabah (UMS)	15
6	Universiti Malaysia Terengganu (UMT)	2
7	Universiti Malaysia Perlis (UNIMAP)	11
8	Universiti Putra Malaysia (UPM)	1
9	Universiti Sains Islam Malaysia (USIM)	4
10	Universiti Sains Malaysia (USM)	2
11	Universiti Tun Hussein Onn Malaysia (UTHM)	1
12	Universiti Teknologi Malaysia (UTM)	13
13	Universiti Utara Malaysia (UUM)	8
14	Universiti Malaysia Sarawak (UNIMAS)	1
15	Universiti Pertahanan Malaysia (UPNM)	1
16	Universiti Perguruan Sultan Idris (UPSI)	2
		<b>90</b>



## Other impacts



NO POVERTY



GENDER EQUALITY



DECENT WORK AND ECONOMIC GROWTH

Amount distributed in 2022:

**RM21,172**

Beneficiaries impacted:

**2**

Muhammad Fayyadh

**RM15,022.00**

Purpose:

Continuous funds for education and tuition fees for a 3-year study

Academy of Islamic Studies, Universiti Malaya

**RM6,150.00**

Purpose:

Sponsorship for the publication of the Journal of Shariah Law Research

# 2022 IMPACT & REACH

## ENVIRONMENT

We support renewable energy efforts to help marginalised communities harness solar power to elevate their way of life. We aim to build a shared responsibility towards a sustainable lifestyle by implementing innovative solutions.



Solar power is a low-carbon, resource-efficient, resilient and sustainable energy solution that can also increase the quality of life.

**Focus Areas:**  Supporting renewable energy efforts for rural communities



**Providing cheaper and more sustainable Photovoltaic System projects to the Orang Asli and underserved communities in Malaysia**



**AFFORDABLE AND CLEAN ENERGY**

**LIFE ON LAND**

Amount distributed in 2022: <b>RM97,000.00</b>	Beneficiaries impacted: <b>22 houses</b>	Total disbursement 2018-2022: <b>RM394,000.00</b> 70 families/houses
---	---	--

This project collaboration with Universiti Teknologi Malaysia (UTM) is to provide a solar system renewable energy source for Orang Asli and the underserved communities in rural areas.

It has benefited the villagers by producing much lower cost and allowing round-the-clock access to electricity to enhance the quality of their daily lives.

The recent floods have affected the indigenous settlements in Kluang, Johor and damaged the existing solar panel in Kampung Orang Asli Pucur. The fund covers repairing and upgrading the photovoltaic solar panel system.

Scan the QR code to contribute to this project.

**QR Code DuitNow**

**Sadaqa House Malaysia**



Refer to page 54 for a full guide on how to contribute.



# 2022 IMPACT & REACH

## COMMUNITY EMPOWERMENT

**We work to create sustainable communities that are economically resilient, cohesively strong, and able to access opportunities that enhance their livelihoods.**



Our mission is to advance prosperity for all. A better future is a priceless gift. By providing opportunities that empower the disadvantaged, we seek to break the community's poverty cycle. Sadaqa House supports community development by funding community-led projects that find meaningful solutions for specific challenges among the underserved community groups.





## A Helping Hand to a Better Life



### GOOD HEALTH AND WELL-BEING

Amount distributed in 2022:  
**RM15,000.00**

Beneficiarie impacted:  
**2 children**

Total disbursement 2019-2022:  
**RM58,888.00**  
**9 recipients**

The funds contributed to MyVista in 2022 were used to produce 3D prosthetic arms for two disabled children from underprivileged families. Though the 3D prosthetic limb does not function like a real arm or hand, it helps boost recipients' confidence in daily activities.

This year's recipients are both active in sports. Putri Nurdini Abdullah had been longing for a hand to join her classmates in playing ball during their physical education class, whereas Putri Nur Farisha Mohd Zarif is active in swimming. She is now intensively training for the Paralympic swimming team.



Scan the QR code to contribute to this project.

#### QR Code DuitNow



Sadaqa House Malaysia



Refer to page 54 for a full guide on how to contribute.

# 2022 IMPACT & REACH

## “Feed to Educate” Programme



NO POVERTY



ZERO HUNGER



GOOD HEALTH AND WELL-BEING



QUALITY EDUCATION

Amount distributed in 2022:  
**RM62,400**

Beneficiaries impacted:  
**208 asnaf families**

Total disbursement 2019-2022:  
**RM86,400.00**  
248 students

The ‘Feed to Educate’ programme under the ‘Charity Right’ project run by Mercy Mission Malaysia (Mercy) is aimed at addressing the issue of malnutrition among school children while ensuring school attendance and strengthening relationships between teachers and parents. The project addresses nutritional deficiencies among children from the B40 family and provides food assistance to identified families to ensure their children attend school.


In 2022, we distributed Charity Boxes containing the daily needs of the students and their families to four schools.



<p><b>SK Taman Medan,</b> Selangor</p> <hr/> <p><b>RM7,500.00</b></p> <p>.....</p> <p><b>RM82,500.00</b></p>	<p>Assistance: 50 families x RM150 per box</p>	<p><b>SK La Salle 1,</b> Kuala Lumpur</p> <hr/> <p><b>RM10,500.00</b></p> <p>.....</p> <p><b>RM115,500.00</b></p>	<p>Assistance: 70 families x RM150 per box</p>
<p><b>SK Titi Tok Bandar,</b> Perlis</p> <hr/> <p><b>RM8,700.00</b></p> <p>.....</p> <p><b>RM95,700.00</b></p>	<p>Assistance: 58 families x RM150 per box</p>	<p><b>SK Padang Keria,</b> Perlis</p> <hr/> <p><b>RM4,500.00</b></p> <p>.....</p> <p><b>RM49,500.00</b></p>	<p>Assistance: 30 families x RM150 per box</p>
<p><b>Total</b> <b>RM31,200.00</b></p>		<p><b>RM343,200.00</b></p>	

■ Monthly Cost (RM)

■ Total Cost for 11 months (RM) except Ramadan (October 2022 - October 2023)

 Scan the QR code to contribute to this project.



 Refer to page 54 for a full guide on how to contribute.

# 2022 IMPACT & REACH

## Assisting Women Micro-Entrepreneurs



NO POVERTY



GENDER EQUALITY



DECENT WORK AND ECONOMIC GROWTH

Amount distributed in 2022:

**RM18,331.00**

Total disbursement 2018-2022:

**RM73,345.79**

29 women entrepreneurs

Beneficiaries impacted:

**6 women micro-entrepreneurs**

Aware that there are single mothers and those responsible for making a living for their families, Sadaqa House collaborated with Yayasan Sultanah Bahiyah through the Women's Small Entrepreneur Development Programme to provide opportunities for women micro-entrepreneurs in Kedah to purchase business equipment and upgrade their business.

Through our intervention, identified women entrepreneurs are able to upscale their businesses and, subsequently, uplift their economic status. The effort will have cascading impacts that can benefit their families and their surrounding neighbourhood.





## Other impacts



NO POVERTY



GENDER EQUALITY



DECENT WORK AND ECONOMIC GROWTH

Amount distributed in 2022:

**RM225,249.48**

Beneficiaries impacted:

**More than 350 recipients**

● Pengasih Melaka <b>RM10,000.00</b>	Recipient: Agro Rehab Smart Farming Project
● Funeral Van Contribution <b>RM111,877.60</b>	Recipient: Masjid Al-Ismaili, Bandar Baru Pasir Pekan, Kelantan
● BangKIT Business Grant (BBG) <b>RM5,000.00</b>	Purpose: Grant awarded to a youth micro-entrepreneur from UKM Impianiaga Entrepreneurship Project
● Flood Relief for BBG Recipient <b>RM5,000.00</b>	Purpose: Financial assistance for a BBG recipient affected by the flood
● iTekad BangKIT Microfinance <b>RM93,371.88</b>	Purpose: Training and other expenses for iTEKAD BangKIT entrepreneurs

# 2022 IMPACT & REACH



## ITEKAD BangKIT Microfinance: Creating Upward Mobility



NO POVERTY



DECENT WORK AND ECONOMIC GROWTH

Amount distributed in 2022:

**RM3,062,000.00**

Total disbursement 2018-2022:

**RM4,634,000.00** (374 beneficiaries)

Beneficiaries impacted:

**234**

Throughout the two years of the facility's introduction to micro-entrepreneurs, we have witnessed tremendous changes and upward mobility, not only in the micro-entrepreneurs' businesses but also their aptitude in business.

The Bank has also embarked on a continuous development programme to nurture upward mobility among micro-entrepreneurs, through the following interventions:

1

### Engagement with Successful Entrepreneurs

- **3 successful entrepreneurs** have been invited to share their business journeys:
  - Nasi Lemak Saleha (F&B)
  - LittleTOTs (Education)
  - Ruby Water (Service)

2

### Education & Training

- **27** onboarding sessions organised
- **339** customers attended

3

### Networking Among Entrepreneurs

- **5 sessions** conducted by our strategic partners, EDCHope and Startlah Innovation
- Involved **86** micro-entrepreneurs

4

### Support on Banking Facilities & Solutions

- **374** micro-entrepreneurs have opened current accounts
- **103** customers have registered for GO mobile app
- **14** customers have opened Al-Awfar investment accounts
- **1** customer has subscribed for a merchant terminal

5

### Centralised Marketing & Market Penetration

- Introduction of **Pakat Sapot** initiative to promote participants' products and services via Sadaqa House and Bank Islam's social media platforms.

## IMPACT MEASUREMENT FRAMEWORK AND UPWARD MOBILITY IN 2022

An Impact Measurement Framework has been developed as follows:

### Grade 1

Micro-entrepreneurs have shown improvement in their credit worthiness:

- iTEKAD BangKIT to iTEKAD Maju
- Any facility from Bank Islam
- Any facility from other banks
- Ready documentation and business potential growth for application of other financing facilities

### Grade 2

Micro-entrepreneurs has shown improvement in any of the following general dimensions:

- Income/sale
- Asset
- Saving
- Job creation
- Digitalisation

As of 31 December 2022, **35** micro-entrepreneurs, or **9.4%** of the total **374**, have achieved upward mobility.

Out of these, **6 (1.6%)** have achieved Grade 1 while **29 (7.75%)** achieved Grade 2.

#### For Grade 1:

- One BangKIT Business Grant beneficiary received approval for financing of RM15,000 under the iTEKAD BangKIT Microfinance.
- Four iTEKAD BangKIT customers have been approved for a sum between RM30,000 to RM50,000 for iTEKAD Maju.
- Two iTEKAD BangKIT customers received approval for their application for an increase in financing amount of RM20,000.

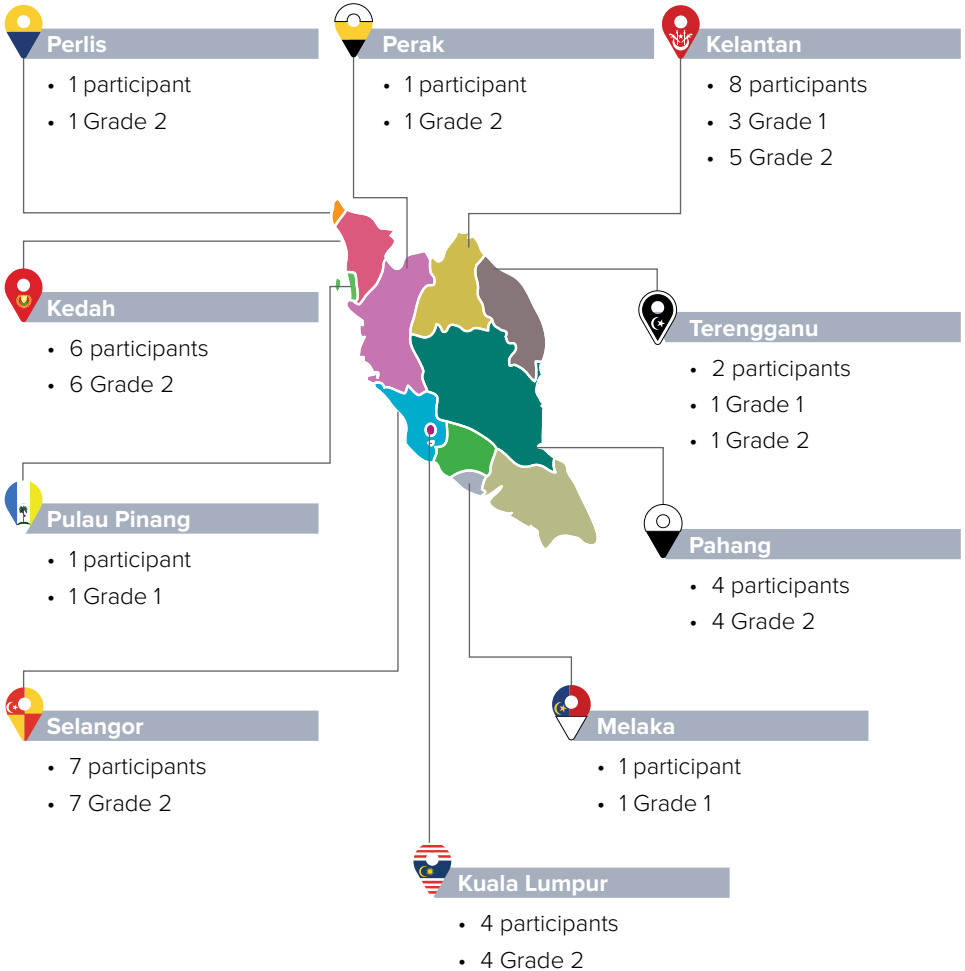
#### For Grade 2:

- All 29 micro-entrepreneurs recorded increments in their monthly business sales.



# 2022 IMPACT & REACH

## LOCATION OF UPWARD MOBILITY MICRO-ENTREPRENEURS THROUGHOUT MALAYSIA



## UPLIFTING THE COMMUNITY

In 2022, Sadaqa House embarked on two community-based interventions for micro-entrepreneurship. Bank Islam's long-term goal is to continue supporting micro-businesses operated by the vulnerable segment of society and encourage public involvement in efforts to achieve community well-being.

Collaborating with parties such as the Persatuan Peniaga Pasar Siti Khadijah (PPSK) and the Lembaga Zakat Negeri Kedah (LZNK) enables Bank Islam to approach those in need and address the issues faced by them.

### The projects involved 2 localities



Location 1:  
Pasar Siti Khadijah,  
Kota Bharu, Kelantan



Location 2:  
Paddy Estet Entrepreneurs  
in Kedah



## 2022 IMPACT & REACH



### Micro-entrepreneurs in Pasar Siti Khadijah, Kota Bharu, Kelantan

Micro-entrepreneurs in Pasar Siti Khadijah (PSK) were severely hit by the enforcement of the Movement Control Order (MCO) between 2020 to 2021. The state border restrictions led to a drop in visitors to PSK.

Post-MCO, the famous market is once again the main tourism attraction in Kelantan, providing opportunities for petty traders and micro-entrepreneurs to earn their livelihood.

Through iTEKAD BangKIT microfinance, 44 micro-entrepreneurs received guidance on reviving their business post-pandemic. Some business owners relied on their savings to survive during the MCO. Through iTEKAD BangKIT, they can now access funds to re-stock inventories and optimise digital and online marketing for a more sustainable future.

Bank Islam has also empowered entrepreneurs in PSK with digital payment solutions that expedite seamless business transactions.



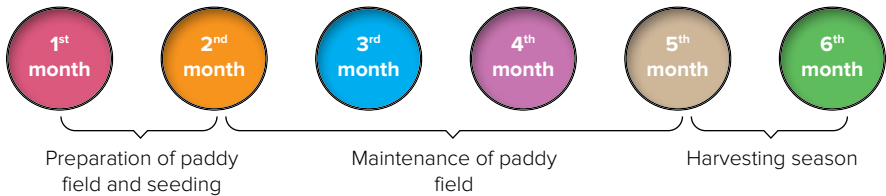


## Paddy Estate Entrepreneurs of Lembaga Zakat Negeri Kedah

In December 2021, Bank Islam collaborated with Lembaga Zakat Negeri Kedah (LZNK), offering iTEKAD BangKIT microfinance to 11 low-income earners under the Paddy Estate Entrepreneurs scheme.

Under this scheme, each participant is entrusted to manage a 0.29-hectare paddy field owned by LZNK.

The aim of this project is to help participants break out from the poverty cycle by cultivating these paddy plots. LZNK also provides them with comprehensive paddy planting inputs to the harvesting process.



- Each participant will gain RM5,000 worth of interest-free iTEKAD BangKIT micro financing, twice a year, so they can support their family throughout the four months prior to harvesting the paddy.
- Repayment for the financing is deducted from the proceeds of their paddy sales.



This initiative aims to uplift local paddy farmers who are having cash flow issues by enabling them to receive financing assistance from Sadaqa House.

This solution helps the farmers' personal finances and ensures their resiliency and better quality of life.



# 2022 IMPACT & REACH



## Sadaqa House Orphan Fund: From Cradle To Graduation

Amount distributed in 2022:

**RM504,000**

Beneficiaries impacted:

**414 recipients**

On 27 May 2022, the Sadaqa House Orphan Fund was launched with a solid aspiration to safeguard the welfare, education, and future of orphans, from newborns to adolescents, regardless of race or religion.

The launch marks another significant milestone achieved by the Bank in optimising Islamic social finance instruments to ensure the sustainable livelihood of the community.

The new fund, themed “From Cradle to Graduation”, benefits targeted nationwide recipients. It ensures that the orphans are not lagging in education and allows them to complete their studies until the tertiary level.



Details of Sadaqa House Orphan Fund can be viewed via Prospectus available at <https://www.bankislam.com/corporate-info/social-finance-bank-islam/>

The Orphan Fund kickstarted with three changemakers of unique and specialised roles in the upbringing of orphans. They are OrphanCare Foundation, Pertubuhan Kebajikan Anak Yatim Malaysia (PEYATIM) and Youth Empowerment Foundation (YEF) Malaysia.

In 2022, the fund was distributed for the following impacts:



**OrphanCare  
Foundation**

- 46 babies were saved
- 36 babies were successfully adopted

- **Fund disbursed in 2022**  
RM70,000.00

The operational cost of the sheltering and counselling for birth mothers, and child adoption, de-institutionalisation and re-integration with family



**PEYATIM**

- Educational scholarships to 30 orphans
- Infrastructure Improvement Grant for 11 orphanages in Perak and Selangor (benefiting 383 orphanages)

- **Fund disbursed in 2022**  
 RM430,000.00  
 (Educational scholarship: RM150,000.00  
 Infrastructure Improvement Grant: RM275,000.00)



**YEF**

- Education assistance and intervention programmes for 30 orphans and asnaf

- **Fund disbursed in 2022**  
 RM159,000.00

### The Desired Future: Mission 2040

1. To raise **RM1 billion** in perpetual funds.
2. To distribute **RM3 million** every month for the welfare, education, and future of orphans from the return on perpetual fund investment.
3. Orphans to have **equal opportunities** to succeed in life.
4. The Fund shall be the catalyst in enabling the **advancement of the community**.



Scan the QR code to contribute to this project.

**QR Code DuitNow**



**Orphan Fund**



Refer to page 52 for a full guide on how to contribute.

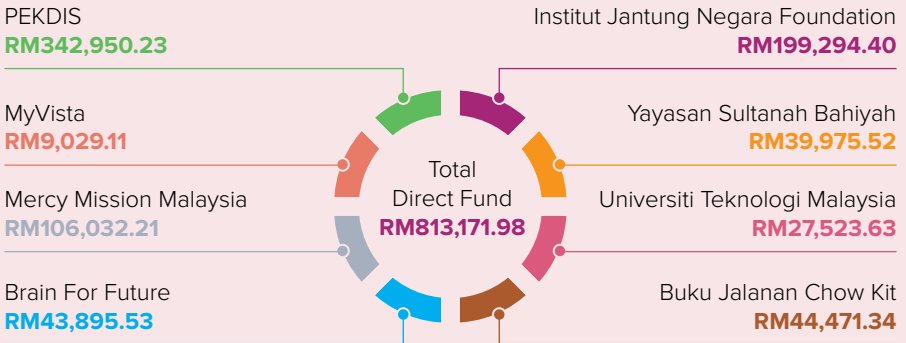
# 2022 FINANCIAL HIGHLIGHTS

## Incoming Fund

Total Incoming Fund: **RM7,318,908.69**

Sadaqa House Orphan Fund	iTekad BangKIT	General Fund	Direct Fund
<b>RM1,169,522.35</b>	<b>RM5,012,321.00</b>	<b>RM323,893.37</b>	<b>RM813,171.98</b>

## Direct Fund



### Fund Disbursement for Direct/Specific Projects

Total Disbursement: **RM5,123,326.96**

Beneficiaries: **10,545**

Sadaqa House Disbursement  
**RM2,061,326.96**  
 Beneficiaries: 10,311

iTekad BangKIT Disbursement  
**RM3,062,000.00**  
 Beneficiaries: 234

### Sadaqa House Orphan Fund

Total Disbursement: **RM504,000.00**

Beneficiaries: **414**

OrphanCare  
 Foundation  
**RM70,000.00**  
 Beneficiaries: 1

Infrastructure  
 Improvement Grant  
**RM275,000.00**  
 Beneficiaries: 383 orphans  
 residing in 11 orphanages

Youth Empowerment  
 Foundation  
**RM159,000.00**  
 Beneficiaries: 30 orphans  
 and asnaf

### Sadaqa House Direct Fund

Total for Direct Fund: **RM1,310,905.48**

Beneficiaries: **9,863**

Institut Jantung Negara Foundation  
**RM430,909.80**  
 Beneficiaries: 78 paediatric patients  
 90 caregivers

Brain For Future  
**RM168,950.00**  
 Beneficiaries: 90 students

Yayasan Sultanah Bahiyah  
**RM18,331.00**  
 Beneficiaries: 6 women entrepreneurs

Mercy Mission Malaysia  
**RM62,400.00**  
 Beneficiaries: 208 asnaf families

Universiti Teknologi Malaysia  
**RM97,000.00**  
 Beneficiaries: 25 houses

MyVista  
**RM15,000.00**  
 Beneficiaries: 2 children

Buku Jalanan Chow Kit  
**RM120,000.00**  
 Beneficiaries: 67 students

PEKDIS  
**RM398,314.68**  
 Beneficiaries: 9,296 students from 28 schools



# CONTRIBUTION CHANNELS

## SADAQA HOUSE ORPHAN FUND

### Fund Transfer

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



### Bank Islam Credit Card-i

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



### Website

[https://www.bankislam.com/  
corporate-info/social-finance-bank-islam/](https://www.bankislam.com/corporate-info/social-finance-bank-islam/)



### QR Code DuitNow

#### Step 1

Select banking application

#### Step 2

Click **DuitNow QR Code** button

#### Step 3

Scan **QR Code** and enter donation amount



### Automatic monthly contribution via Direct Debit 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.

# CONTRIBUTION CHANNELS

## SADAQA HOUSE

### Fund Transfer



Sadaqa House  
140 140 101 88888  
Bank Islam Malaysia Berhad

### 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

### Website



<https://www.bankislam.com/corporate-info/social-finance-bank-islam/>



### Boost mobile app

#### Step 1

Download the Boost application via **Play Store** (Android) or **App Store** (iOS)

#### Step 2

Select **More** and click **Donation** button

Choose **Sadaqa House** OR

Click **Scan & Pay**, scan the Sadaqa House QR Code

#### Step 3

Follow the steps displayed to complete the payment

# TESTIMONIALS

*Rasa teruja dan gembira apabila mendapat bantuan daripada Sadaqa House kerana ia juga untuk anak-anak memandangkan saya seorang ibu tunggal yang menyara lima orang anak.*

**Puan Norazimah Sharuddin**

Recipient of Charity Box Programme under changemaker Mercy Mission Malaysia

*Saya berterima kasih kepada Sadaqa House yang menaja kerana sumbangan ini boleh meringankan beban keluarga dan anak-anak saya.*

**Encik Luqman Hakim Yaakub**

Recipient of Charity Box Programme under changemaker Mercy Mission Malaysia

*Saya berasa amat bertuah kerana pihak Sadaqa House dan MMM telah memilih sekolah kami untuk membantu para ibu bapa dan pelajar yang layak untuk menerima bantuan. Terima kasih kerana memilih sekolah kami.*

*Selepas program ini, kami dapati terdapat peningkatan dari segi kehadiran pelajar ke sekolah serta akademik.*

**Encik Khairul Nizal Bin Abu Bakar**

Headmaster SK Taman Medan

Charity Box Programme under changemaker Mercy Mission Malaysia

*Kami memang dah lama menantikan tangan 3D ini untuk adik Aiman. Terima kasih para penyumbang Sadaqa House.*

**Encik Muhd Azril**

Father of Muhammad Iman Haiqal

Recipient of 3D-prosthetic hand by MyVista

## TESTIMONIALS

*Terima kasih semua para dermawan Sadaqa House yang menyokong misi kami bagi membantu pesakit jantung yang kurang berkemampuan untuk mendapatkan rawatan.*

**Puan Ritzzawati Rosli Mohd Rosli**

Senior Manager  
IJN Foundation

*Saya sangat bersyukur apabila Sadaqa House memilih kami utk menjadi salah satu Rakan Pelaksana sebab agak susah untuk membuka mata masyarakat dan pihak korporat untuk membantu anak yatim remaja ini. Kebanyakannya hanya fokus anak-anak yatim bayi dan bersekolah. Sedangkan pihak remaja inilah yang bakal memimpin negara pada masa hadapan.*

**Puan Annie Hariati Othman**

Trustee  
Youth Empowerment Foundation (YEF) Malaysia

*Kalau saya tak kenal YEF ini, mungkin saya tidak mampu untuk sambung pelajaran.*

**Muhammad Ariff Ahmad Najumddin**

Orphan participant of Intervention Camp, YEF

*Dalam Al-Quran Allah SWT telah menyuruh kita mengambil berat tentang anak yatim. Apa yang Sadaqa House buat ini, kami sangat hargai. Sadaqa House ambil tanggungjawab untuk menyantuni anak-anak yatim ini.*

**Datuk Abdul Rahim Bin Hassan**

Chief Executive Officer,  
Yayasan Waqaf Pendidikan Anak Yatim Atau Miskin Malaysia (YAWATIM)

*Dana Sadaqa House ini telah menambah motivasi kami untuk membangunkan kembali perniagaan yang terjejas akibat COVID-19 dan banjir.*

**Puan Mary Anne**

Udayar Enterprise  
Microfinance participant

*Dana daripada Sadaqa House ini akan kami gunakan untuk membeli barang keperluan perniagaan memandangkan untuk mendapatkan pinjaman daripada bank lain agak susah.*

*Bank Islam is the first bank yang memberikan bimbingan kepada usahawan seperti kami. Syukur, alhamdulillah.*

**Puan Norhaizan**

Dizans Secret Taste  
Microfinance participant

*Dengan dana ini, kami membeli mesin-mesin untuk pengeluaran kuih. Saya tak sangka Sadaqa House sampai ke tahap ini, dah berikan pinjaman dan kemudian, teruskan membimbing usahawan untuk lebih berjaya. Program yang sangat bagus.*

**Puan Aini Zarina**

DY Cahaya Catering  
Microfinance participant





Support our iTEKAD BangKIT micro-entrepreneurs near you!

Selangor

CTOS Rehab

**PAKAT SAPOT**  
Usahawan Mikro BIMB

*Myutan Sukan (Sport Massage)*

**RM110**  
1 jam perkhidmatan 1 jam

Perkhidmatan Pengajaran (PP) Perkhidmatan Perkhidmatan Kesihatan (PK) Perkhidmatan Kesihatan (PK)

010-277 9079

#CTOSRehab&Recovery  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad (100%) (100%) (100%)

Cyberneka SURIA Ventures

**PAKAT SAPOT**  
Usahawan Mikro BIMB

*Percetakan Digital dan Offset*

**RM0.08 / per cetakan**  
**RM2.00** per perkhidmatan perkhidmatan

010-277 9079

#CybernekaSuriaVentures  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad (100%) (100%) (100%)

Orkid Mommy

**PAKAT SAPOT**  
Usahawan Mikro BIMB

*Gubahan Sijkl*

**RM250**  
Bunga bermaksud 1 jam

010-277 9079

#FFMomShop  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad (100%) (100%) (100%)

Nanie's Asamboi

**PAKAT SAPOT**  
Usahawan Mikro BIMB

*Mangga Muda Asamboi*

**RM13-RM15**  
Mangga Muda 1kg dengan sayur dan bawang dan bawang dan bawang

010-277 9079

#sazarakpinkEnterprise  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad (100%) (100%) (100%)

### M.I.A Sado Gym & Fitness Center

**PAKAT SAPOT**  
Customer Value RM88

**PUSAT KESIHATAN & KECECERASAN**

Walk in : RM5  
Monthly : RM55

#MRARABAHResources  
#UsahawanmikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

100, 101, Jalan Sultan Ismail 4, Sublot 101, Pusat Perniagaan Midland, Tunjaya Perdana, 50450 Kuala Lumpur, Malaysia  
M.I.A Sado Gym & Fitness Center  
011-3333-8888 (WhatsApp)

### Dizans Secret Mini Burger

**PAKAT SAPOT**  
Customer Value RM88

*Dizans mini burger & Persembal sahur-balek*

Variety boxes starting RM3.50 to RM62

#DizansSecret&Services  
#UsahawanmikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

100, 101, Jalan Sultan Ismail 4, Pusat Perniagaan Midland, Tunjaya Perdana, 50450 Kuala Lumpur, Malaysia  
Dizans Secret Mini Burger  
011-3333-8888 (WhatsApp)

### A Tune Service

**PAKAT SAPOT**  
Customer Value RM88

Tayar Motosikal, Minyak Enjin, & Alat Ganti

RM60-RM150

#ATunePerformanceServices  
#UsahawanmikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

100, 101, Jalan Sultan Ismail 4, Pusat Perniagaan Midland, Tunjaya Perdana, 50450 Kuala Lumpur, Malaysia  
A Tune Service  
011-3333-8888 (WhatsApp)

### Kicksdaily Store

**PAKAT SAPOT**  
Customer Value RM88

*Persediaan pakaian & cenderamata*

RM19 - RM40

#KicksdailyStore  
#UsahawanmikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

100, 101, Jalan Sultan Ismail 4, Pusat Perniagaan Midland, Tunjaya Perdana, 50450 Kuala Lumpur, Malaysia  
Kicksdaily Store  
011-3333-8888 (WhatsApp)





## Selangor

Ummie Bakery

**PAKAT SAPOT**  
Usahawan Mikro BIMB

Coklat Chip, Tart Nenas & Red Velvet

Coklat Chip RM30 | Tart Nenas RM36 | Red Velvet RM30

PAKAT SAPOT & Programnya akan terus membantu usahawan mikro, terutamanya usahawan mikro yang berkeperluan. Untuk maklumat lanjut, hubungi kami di talian 03-2619 8888.

#UmmieBakery  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

Shakila Ali (Shakilaniza\_aloevera)

**PAKAT SAPOT**  
Usahawan Mikro BIMB

Menjual Supplement Forever Living

Alami - Asli RM123.90 | Asli - Asli Geli RM193.95 | Filter Air Home RM118.00

PAKAT SAPOT & Programnya akan terus membantu usahawan mikro, terutamanya usahawan mikro yang berkeperluan. Untuk maklumat lanjut, hubungi kami di talian 03-2619 8888.

#NurSyazliEnterprise  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

## Kedah

Telekung Hayati

**PAKAT SAPOT**  
Usahawan Mikro BIMB

Peniaga Telekung Hayati

RM150 - RM180

PAKAT SAPOT & Programnya akan terus membantu usahawan mikro, terutamanya usahawan mikro yang berkeperluan. Untuk maklumat lanjut, hubungi kami di talian 03-2619 8888.

#TelekungHayati  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad

 Sweetfish Empire  
(Fresh Rabbit meat)

**PAKAT SAPOT**  
Usahawan Mikro BIMB

Daging Ayam Segar

PAKAT SAPOT & Programnya akan terus membantu usahawan mikro, terutamanya usahawan mikro yang berkeperluan. Untuk maklumat lanjut, hubungi kami di talian 03-2619 8888.

#SweetfishEmpire  
#UsahawanMikroBIMB

**BANK ISLAM**  
Bank Islam Malaysia Berhad





**BANK ISLAM**


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**GROUP FINANCIAL INCLUSION**


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