

Together We Rise

2021 Impact Report

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CHANNELS OF CONTRIBUTION



Total Collection

RM3,343,746.53



Total Disbursement

RM3,628,874.21



Total BangKIT Microfinance
Disbursement

RM1,572,000.00



Beneficiaries

4,905

(inclusive of 140 BangKIT
Microfinance participants)



Together We Rise

Sadaqa is all about wealth distribution – the highest process in managing wealth from an Islamic perspective. Sadaqa House facilitates this initiative of giving back to society by playing a vital role as an intermediary and meeting point between donors, change-makers and beneficiaries.

It is a charity crowdfunding platform where potential donors and charity projects meet at a common point facilitated by Bank Islam Malaysia Berhad (BIMB) to fulfil the needs of both donors and beneficiaries. Aimed to deliver positive and sustainable impact, every aspect of the process is implemented with good governance and professional fund management, instilling greater trust and assurance that contributions to Sadaqa House are channeled towards impactful projects that benefit lives directly.

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 BIMB'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.



Message from GCEO

In the name of Allah, most gracious and most merciful

Assalamualaikum and hello everyone,

Since we began in 1983, BIMP has always strived to become an exemplary Islamic finance institution. We aim to deliver a comprehensive Shariah-compliant financial solutions to every customer segment. We believe that Islamic Finance should not focus only on commercial aspects, but also pursue the Islamic Social Finance agenda. This will allow us to show the beauty and effectiveness of Islamic Finance that aims to give prosperity to all.

BIMP has redefined the Islamic financial landscape by offering its Islamic charity crowdfunding platform – which we call Sadaqa House – in 2018. This is aligned with the Value-Based Intermediation principle introduced by Bank Negara Malaysia. Sadaqa House aims to strengthen our social finance agenda while creating a new digital narrative where a funding platform works together with traditional banking to give positive impact to the society, especially the most vulnerable segments.

The projects under Sadaqa House are carried out via partnerships with selected change-makers in various fields to ensure efficient delivery of the much-needed assistance. I am pleased to highlight that currently, Sadaqa House has 35 active change-makers that support more than 6,000 individuals under their various initiatives.

Using the digital platform that transcends geographical boundaries, Sadaqa House offers everyone a readily accessible and convenient means, and the opportunity to contribute to noble causes or social projects. With proper governance, policies and frameworks, contributors can be rest assured that the funds donated are channelled properly. Regular progress reports of each project are made public, including the issuance of an annual impact report.

The outbreak of the COVID-19 pandemic and the recent floods further highlighted the importance and urgency of a dedicated digital channel to quickly raise funding to assist those whose income were affected. For example, we were able to provide responsive financial aid assistance to the families of those students supported by Brain for Future. We also supported the Institut Jantung Negara Foundation's Food Voucher programme, which sponsored food packs to the families of 200 patients. In addition, we supported remote learning activities by providing tablets to students for online learning. We also helped more than 400 recipients with flood relief efforts.

Alhamdulillah, with support from generous donors, Sadaqa House accumulated over RM3.3 million in donations throughout 2021. Meanwhile, disbursement in 2021 benefitted almost 5,000 beneficiaries involving RM3.6 million.

To explore the untapped potential of social finance instruments, BIMP launched the BangKIT microfinancing programme in 2020. This programme is funded by the Sadaqa House Perpetual Fund. BangKIT aims to assist unbanked and underbanked micro-entrepreneurs.

The holistic blended finance programme provides the financial support to micro-entrepreneurs in the form of benevolent loans (or qard al-hasan) to start or expand their business. This programme 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, BangKIT also supports them to build a credit track record that will qualify them for other types of financing in the future. We are happy to note that 140 entrepreneurs have benefitted through RM 1.5 million in financing provided to them within a year of BangKIT's launch.

Through Sadaqa House, BIMB won the Excellence Award for Islamic Social Finance 2021 at the Islamic Retail Banking Awards. The Bank was also honoured as the Company of the Year for Outstanding Community Support 2021 by CSR Malaysia. These achievements are impossible without the collective efforts from various stakeholders, change-makers, and most importantly, our donors for their contribution to supporting the community.

We will expand our reach to more groups, sectors, and community-based projects promoting the "Malaysians care for Malaysians at Sadaqa House" campaign. The campaign will include initiatives to assist orphans with an education and welfare plan, and create a development programme for microfinancing entrepreneurs.

We are committed to playing a more significant role in fostering greater social resilience through value, impactful and innovative business solutions and practices by leveraging Islamic Social Finance instruments as the country advances to recovery post-COVID-19.

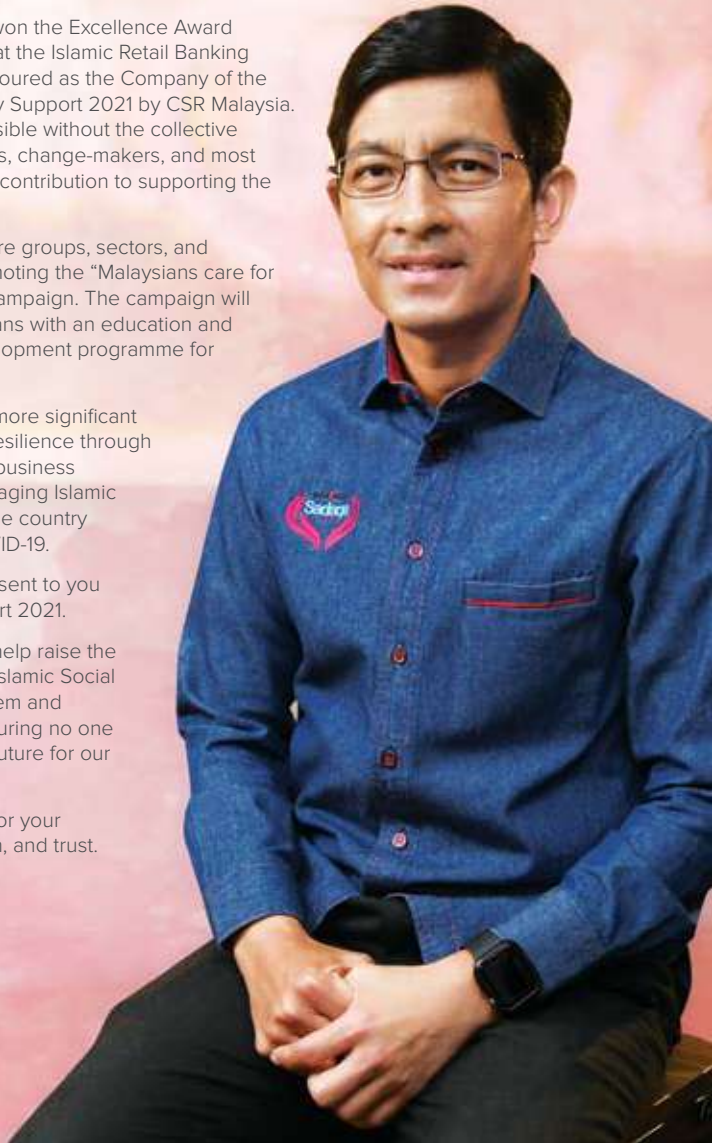
And with that I'm pleased to present to you our Sadaqa House Impact Report 2021.

We hope these milestones will help raise the importance and acceptance of Islamic Social Finance in the financial ecosystem and create new opportunities in ensuring no one is left behind, charting a better future for our beloved country.

On behalf of BIMB, I thank you for your continuous support, contribution, and trust. May Allah bless our efforts.

Sincerely,

Mohd Muazzam Mohamed
Group Chief Executive Officer
Bank Islam Malaysia Berhad

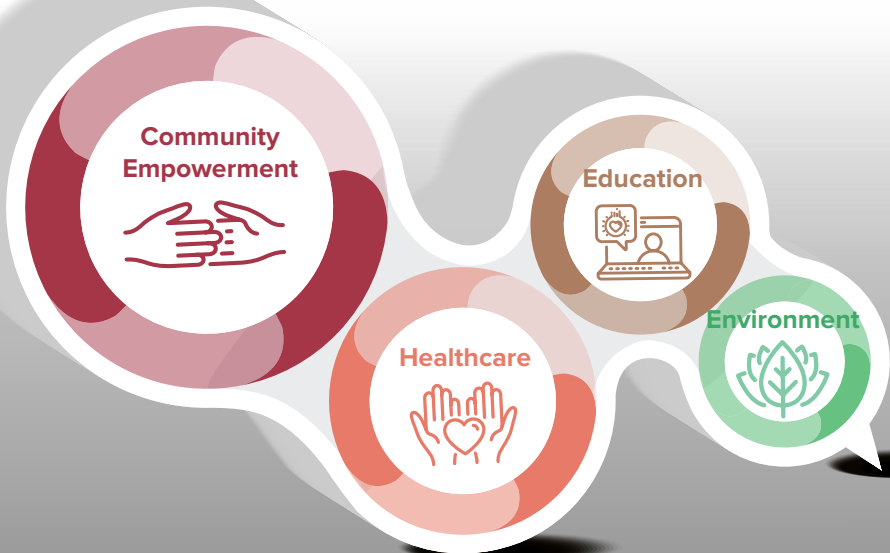


Our Purpose and Focus

BIMB, through Sadaqa House, is growing its aspiration to become a leading Islamic Bank in social finance. As a charity crowdfunding platform, Sadaqa House has become a meaningful channel to give back to society by playing a vital role as an intermediary and meeting point between donors, change-makers and beneficiaries.

With responsibility, accountability and transparency, Sadaqa House collects, manages and distributes donations from the public towards realising identified charitable projects for underserved communities.

The four main sectors where funds are channeled 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.



01

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.
- At the moment, Sadaqa House has collaborated with the following change-makers under the Community Empowerment sector focus:
 - >> **Yayasan Sultanah Bahiyah (YSB)**
 - >> **MyVista (MV)**
 - >> **Mercy Mission Malaysia (MMM)**

02

HEALTHCARE

- Sadaqa House aims to support underserved communities to have access to quality health treatment.
- At the moment, Sadaqa House has collaborated with the following change-maker under the Healthcare sector focus:
 - >> **Institut Jantung Negara Foundation (IJNF)**

03

EDUCATION

- Sadaqa House aims to support efforts of community to ensure every child has access to quality education with emphasis on holistic learning outcomes.
- At the moment, Sadaqa House has collaborated with the following change-makers under the Education sector focus:
 - >> **Buku Jalanan Chow Kit (BJCK)**
 - >> **Brain For Future (BFF)**
 - >> **Pertubuhan Kegiatan Dakwah Islamiah Sekolah-sekolah Malaysia (PEKDIS)**

04

ENVIRONMENT

- Sadaqa House aims to protect natural capital and resources through building of environmental consciousness as well as supporting renewable energy efforts.
- At the moment, Sadaqa House has collaborated with the following change-maker under the Environment sector focus:
 - >> **Universiti Teknologi Malaysia (UTM)**

Historical Milestones

The idea of Sadaqa House was first mooted by Dato' Dr. Abdul Halim Ismail, the first Managing Director of BIMB, 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 public lecture, he envisioned the establishment of an institution governed by a regulator to provide products and services to collect various types of social welfare funds such as sadaqah, waqf and, hibah from the private sector and distribute these to the poor and needy in our society. Inspired by his vision, BIMB has cooperated with Kolej Universiti Islam Antarabangsa Selangor (KUIS) 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:

**20
October
2014**

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

- **Shariah**
- **Taxation**
- **Legal**
- **Governance**

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

29 October 2015

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

19 April 2017

Seminar on Zakat, Waqf & Sadaqah and the launch of Sadaqa House Green Report was organised by BIMB 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 BIMB.

2021

19 January 2018

The launching of **Sadaqa House** during Karnival Kewangan Bank Negara Malaysia at Alor Setar, Kedah as a strategic initiative under VBI agenda.

Sadaqa House Website also was launched in November 2020.



January 2020

Sadaqa House was internationally recognised when the initiative received the **Best Social Finance Initiative Award** from Cambridge International Financial Advisory in conjunction with Islamic Retail Banking Award (IRBA) by Cambridge IFA 2019.

November 2020

The launching of BangKIT Microfinance, initiative from BIMB to help unbankable micro-entrepreneurs.

Sadaqa House has received **two awards**:

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



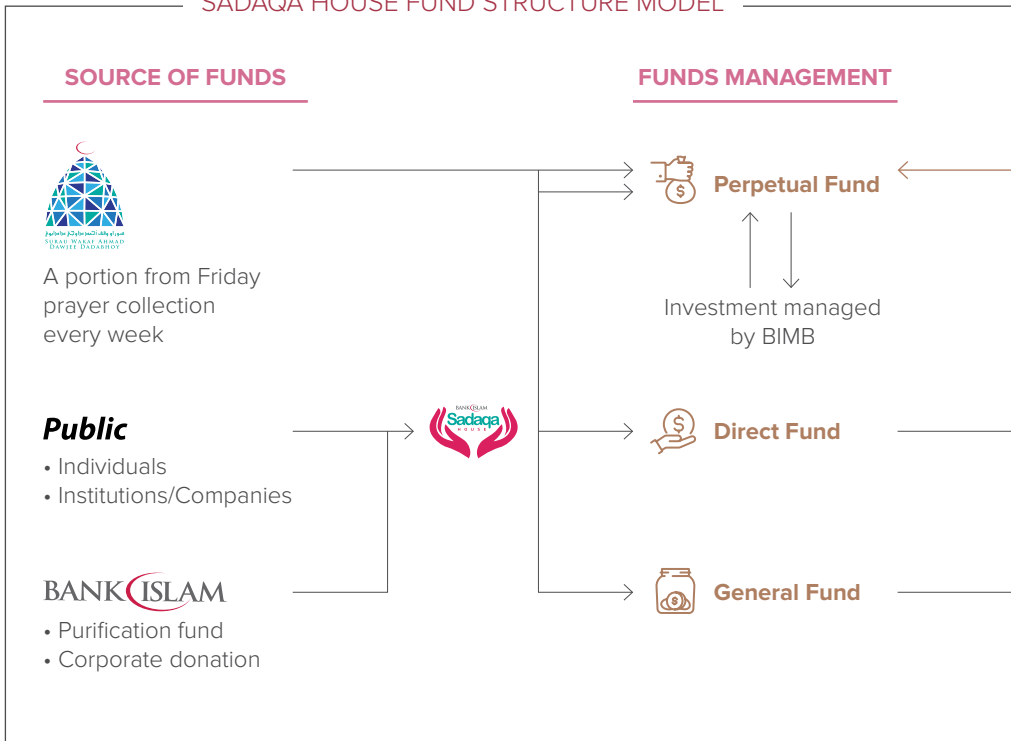
Assuring Governance

DONATION AND DISTRIBUTION PROCESS

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

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

SADAQA HOUSE FUND STRUCTURE MODEL



FUNDS DISTRIBUTION

Fund 1: Donation received will be invested and only returns will be distributed to beneficiaries/projects

Fund 2: Direct distribution through BangKIT
Microfinance through collaboration with change-makers.
The principal will be returned to the Perpetual Fund

The funds will be distributed to the donor's selected projects

The funds will be distributed at the discretion of the Sadaqa House and Zakat Committee

Change-makers

Project

1

Project

2

Project

3



General Recipients

Assuring Governance

FUND CATEGORIES



PERPETUAL FUND

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

This fund is also used to provide BangKIT Microfinance based on Qard (benevolent loan) contract.



DIRECT FUND

The fund will be directly contributing to change-makers and Sadaqa House projects.



GENERAL FUND

Contributions for special projects to be determined by Sadaqa House.

MANAGEMENT OF FUND

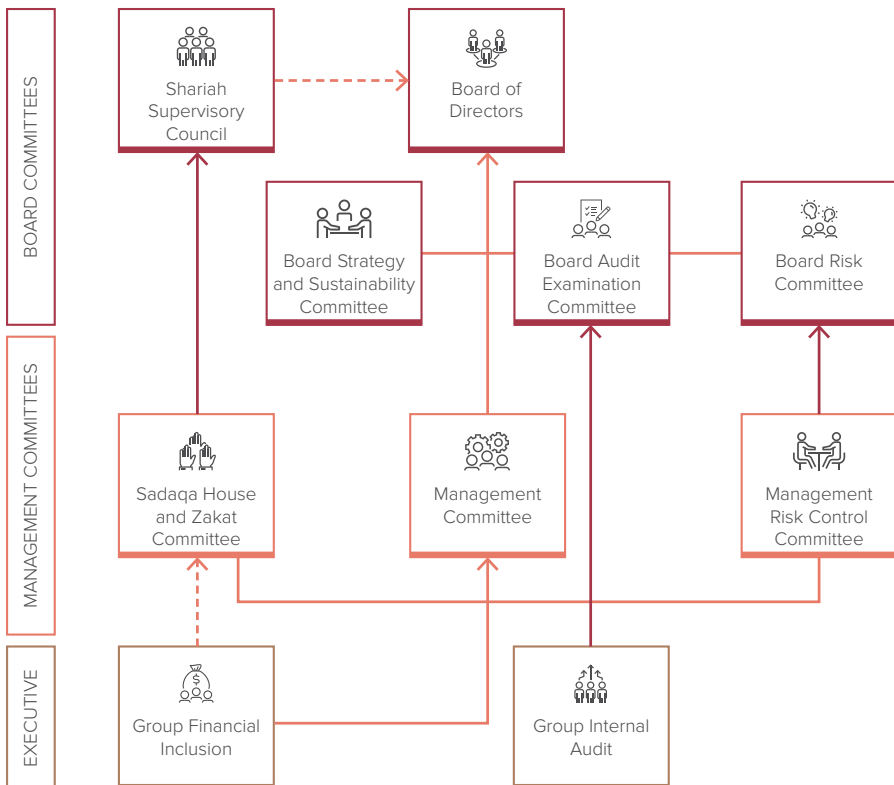
Sadaqa House is operated by the Group Financial Inclusion Division of Bank Islam and is guided by Sadaqa House Management Guideline, which was approved by the Management Risk Control Committee and Shariah Supervisory Council of the Bank. The Sadaqa House and Zakat Committee is the dedicated management 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 Board 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 Board ensures internal controls, risk management and compliance to 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 3rd August 2016, Malaysian Code of Corporate Governance 2021 and other relevant requirements 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

1. Board of Directors



- The Board has the overall responsibility to establish an effective governance arrangement to facilitate effective monitoring and controlling of the overall management and conduct of the Bank which includes Sadaqa House.

2. Shariah Supervisory Council (SSC)



- Advise and provide clarification on relevant Shariah rules and principles in operating Sadaqa House funds.
- Ensure information published in promotional materials, manuals and other publications used in the Sadaqa House fund operations are in compliance with Shariah principles.
- Issue an annual confirmation report on the Shariah compliance status of Sadaqa House.

3. Board Strategy and Sustainability Committee (BSSC)



- Assist the Board to oversee, supervise and monitor 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 is closely monitored by BSSC through frequent updates for deliberation.
- Quarterly performance reports of Sadaqa House are presented to BSSC for notification and deliberation.

4. 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 an independent oversight on 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 end-to-end management of Sadaqa House.

5. Board Audit Examination Committee (BAEC)



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

6. Management Risk Control Committee (MRCC)



- Responsible for performing the oversight functions to ensure effective risk management of key 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.

7. Sadaqa House and Zakat Committee (SHZC)



- Assist MRCC in performing independent oversight and provide direction in respect of the management, operations and performance of Sadaqa House.
- Evaluate and approve the selection of change-maker, 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.

8. Internal Audit Division (IAD)



- Responsible for providing independent assurance to 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 Management Division

Zakaria Yusof

Assistant General Manager
Operational Risk,
Group Risk Management Division

Maziah Mokhtar

Senior Manager
Credit Management Division

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

- **Assessment and annual review of change-makers**



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

Sadaqa House adopts comprehensive assessment on every change-maker including anti-money laundering (AML) checking. Every change-maker must be approved by the Sadaqa House and Zakat Committee. On an annual basis, a review will be performed on the appointed change-makers to ensure their operations and directions are aligned with Sadaqa House's requirements.

- **Assessment of beneficiaries**



All beneficiaries under Sadaqa House will be 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 ensures its team members conduct a thorough assessment of the viability of charity projects as well as track their progress. Reports are escalated to the Sadaqa House and Zakat Committee on a frequent basis.

2021 Stories & Impact Disclosures



Making a Difference, Heart to Heart

**INSTITUT JANTUNG NEGARA FOUNDATION
(IJNF)**



Project: To provide financial assistance to paediatric congenital heart disease patients from asnaf, fakir and miskin backgrounds, to undergo heart surgery at Institut Jantung Negara (IJN).

IJNF was established with a mission to engender philanthropic support for the care of heart patients at IJN. IJNF is one of the earliest change-maker to collaborate with Sadaqa House during its establishment. Our collaboration with IJNF focuses on paediatric patients from underprivileged families. It is our ardent hope, with financial assistance from Sadaqa House, these children can undergo heart surgery, achieve healthy growth and enjoy a brighter future.

In May 2021, RM150,766.21 has been distributed to 13 paediatric patients through IJNF for their heart treatment and surgery.

In September 2021, understanding the impact of the COVID-19 pandemic on 200 underprivileged heart patients registered with the IJNF, RM30,000.00 was distributed for one month of food bank voucher sponsorship on a one-off basis for each family.

Amount distributed

RM180,766.21

Beneficiaries impacted

213 recipients



2021 Stories & Impact Disclosures



Providing Education Equity for Youth



BRAIN FOR FUTURE

Project: To provide financial assistance to tertiary students in Malaysia who are from families with poor economic backgrounds.

Brain For Future (BFF) is a non-governmental organisation (NGO) focused on alleviating poverty by offering financial aid to underprivileged university students, especially those in their third and fourth year of studies. Founded with a vision “To End Poverty Through Education”, the objective of the assistance is to ensure that these students overcome financial setbacks to complete their studies. It is our ardent hope that these successful students will then build good careers after graduation and contribute back to other underprivileged junior students in their campuses.

Amount distributed

RM60,000.00

Beneficiaries impacted

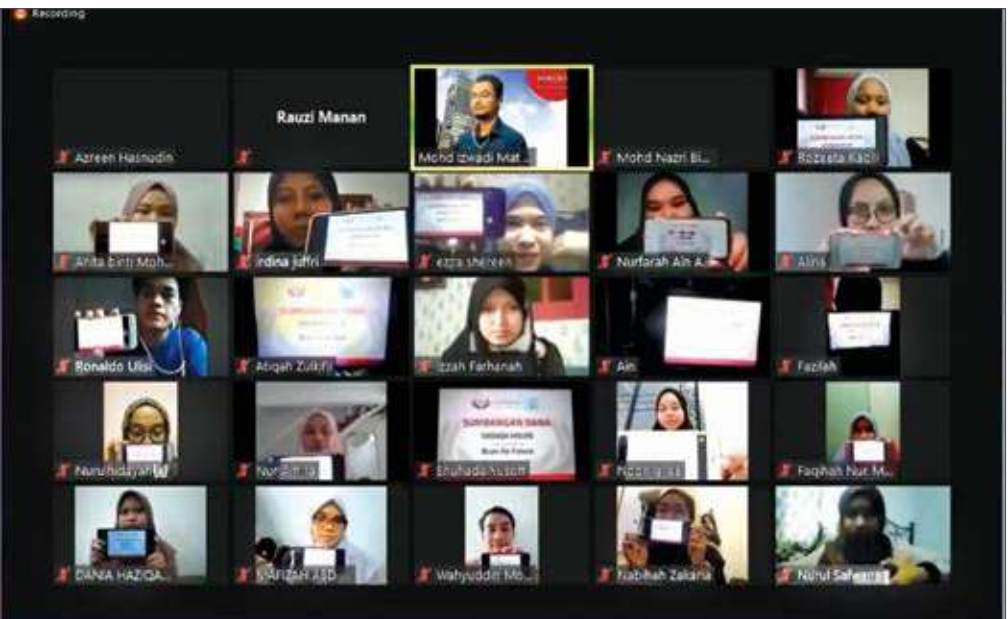
60 students

Despite the uncertainty on continuing the new semester for university students due to the COVID-19 mandatory Movement Control Order (MCO), BFF once again opened its contribution fund application in September 2020 with the support from Sadaqa House.

The fund is used mainly to accommodate learning costs and daily needs such as paying for internet data, lessening the financial burden faced by parents who were retrenched during MCO, including other learning costs by their siblings.

Understanding the situation of students who come from B40 families, they not only need to be financially assisted in learning, their family situation also needs to be considered.

For that, in July 2021, funds were distributed to 60 students to assist their daily needs, while continuing university learning activities from home.



Untuk menyumbang sila layari <https://www.sadaqahouse.com.my/brain-for-future/>



2021 Stories & Impact Disclosures



Ensuring a Better Future for Children



BUKU JALANAN CHOW KIT

Project: Financial assistance for the operation of a centre that provides access to quality education for underserved children in the Chow Kit area.

Buku Jalan Chow Kit (BJCK) is an NGO that aims to provide equal education opportunities to children in the Chow Kit catchment area, especially in Lorong Haji Taib. The underserved children in that area are exposed to prevalent social problems and risk of dangers such as human trafficking. With quality education, these stateless children and their families could break out of the cycle of poverty.

To support BJCK in February 2021, Sadaqa House provided funding to facilitate remote and online learning activities that BJCK planned and provided for 91 children.

Amount distributed

RM34,000.00

Beneficiaries impacted

91 kids under the purview of BJCK





Future Plan for BJCK

Sadaqa House is providing monthly financial support of RM20,000.00 to BJCK beginning April 2022 to December 2025 (45 months), amounting to RM900,000.00.

The financial support is required to ensure the smooth operation of the centre in meeting its objectives.

Malaysians are encouraged to support this fundraising.

2022 Fundraising
Target: **RM180,000.00**

2021 Stories & Impact Disclosures



Empowering Women In Business



YAYASAN SULTANAH BAHYAH

Project: Financial assistance for the purchase of business equipment for women micro-entrepreneurs from the B40 families in Kedah.

Yayasan Sultanah Bahiyah (YSB) is an agent of change in community works through its education, community development, health, youth, and training initiatives.

Together with Sadaqa House, YSB identifies and supports women entrepreneurs who are keen to expand their businesses and improve their economic circumstances. Such improvements will benefit their families, as well as the surrounding community.

During the early stage of the COVID-19 pandemic and first MCO implemented in March 2020, many small entrepreneurs were caught unprepared and suffered from business disruptions and closures.

After a year, with the support of programmes and initiatives initiated by the government and NGOs, the entrepreneurs managed to transform how they ran their businesses, with some making a total change in line with new emerging needs and demands.

The Women's Small Entrepreneur Development Programme organised by Yayasan Sultanah Bahiyah in April 2021 helped seven women entrepreneurs grow their business in Kedah.

With the introduction of BangKIT Microfinance, the financing offer has been extended to the entrepreneurs under this programme.

As of December 2021, six entrepreneurs have successfully applied for, and been granted this microfinance (two were participants of BangKIT Microfinance and four received the business grant).

Amount distributed

RM16,813.00

Beneficiaries impacted

**7 women
micro-entrepreneurs**



2021 Stories & Impact Disclosures



A Helping Hand to a Better Life



myvista

MYVISTA

Project: Financial assistance for the production of 3D prosthetic limbs for disabled children from deserving families.

MyVista was established by a “Social Entrepreneur”, Encik Sujana Rejab (well-known as Pak Su). Its main mission is to fabricate 3D-printed prosthetic hands and arms at lower cost to help the physically disabled, especially children from poor family backgrounds. It is hoped that the fittings of these 3D-prosthetic limbs, will help raise the children’s sense of worth and self-esteem, allowing them to fit better into society and focus more readily in improving themselves.

The MCO limited MyVista’s ability to meet potential 3D-prosthetic hand recipients during the year.

In May 2021, the process of measuring and interviewing the latest recipient was successfully carried out.

Amount distributed

RM6,000.00
for the production
cost of a robotic 3D
prosthetic arm

Beneficiary impacted

Muhammad Iman
Haiqal bin Abdul Azim
(5 years old)





2021 Stories & Impact Disclosures



Lighting Up Lives With Sustainable Energy

UNIVERSITI TEKNOLOGI MALAYSIA



Project: To provide renewable energy solar system for utilisation by the Orang Asli community and other underserved communities in rural areas.

This project was undertaken by UTM's School of Electrical Engineering, Faculty of Engineering, as a means to provide cheaper and more sustainable power to the Orang Asli community and other underserved communities in Malaysia. The higher cost of using petrol generator to produce electricity is unsustainable and non-viable for the community in the long run. With the installation of the solar power system, energy cost is minimised, there is reduced risk of short circuits and energy use can be extended for longer hours than before.

The first project with UTM at Kampung Orang Asli Woh Intake, Tapah, Perak was completed in February 2020. Subsequent projects approved by the Sadaqa House and Zakat Committee were for Kampung Nelayan Atas Air, Tanjung Surat, and Kampung Orang Asli Tewowoh, Mersing, both in Johor; to benefit 32 families. For many months, these projects were put on hold by the MCO. The UTM team managed to visit both villages for a survey in April 2021.

On 28 December 2021, the team completed installation for all 13 houses at Rumah Rakit Village, Tanjung Surat, Johor. Prior to the installation, the residents did not have a safe supply of electricity. Some houses used TNB's electricity by pulling the electricity wire over long distances without any protective devices, and most of them just used a generator. Thanks to the donors of this project, the residents now enjoy a limitless supply of safe, clean electricity.

Amount distributed

RM202,000.00

Beneficiaries impacted

32 families



UTM then proceeded with installation at Kampung Orang Asli Tewowoh, Mersing, Johor. The village is the last Orang Asli village in Johor that has yet to receive electricity supply from TNB.

Kampung Orang Asli Tewowoh, Mersing, Johor is located 35 km from Kahang, Mersing road or 85 km from Kluang. Getting to the location requires an almost 1 hour and 30 minutes drive via a 4x4 vehicle. Previously, there was no mains electricity supply provided by TNB due to the village's remote location, which was a distance from the main electrical grid.



The project does not only benefit the villagers by providing a steady and sustainable source of electricity, but also acts as an educational platform that allows the exchange of experience and knowledge between the higher education institutions involved. They are, Institut Latihan Perindustrian (ILP) Kepala Batas, ILP Mersing, Politeknik Port Dickson, Politeknik Muadzam Shah and Kolej Komuniti Segamat 2.

2021 Stories & Impact Disclosures



Upholding the Power of Prayer

PERTUBUHAN KEGIATAN DAKWAH ISLAMIAH SEKOLAH-SEKOLAH MALAYSIA (PEKDIS)



Project: Financial assistance for developing, restoring and equipping selected prayer rooms and musollas at schools under the supervision of Islamic Education Division and Ministry of Education Malaysia, upon criteria determined by PEKDIS.

PEKDIS is an NGO registered under the Registrar of Society with a national level status. PEKDIS was founded on 13 September 2004 by the Islamic Education Division, Ministry of Education Malaysia as an NGO platform to solidify dakwah activities among Islamic studies teachers nationwide and run the execution of dakwah activities in the schools at all levels.

Sadaqa House supported the renovations of prayer rooms at two rural schools during the year.

Amount distributed

RM89,090.00
for two schools

Beneficiaries impacted

SK Pinaasuk, Ranau, Sabah (rural) and SK Sungai Berua, Kuala Berang, Terengganu (Orang Asli)





Future Plan for PEKDIS

The Bank has approved RM247,500.00 under 'Program Menggapai Bintang' in order to repair, restore and equip prayer rooms and musollas at several rural schools in order to provide better amenities that will shape and nurture the discipline and attitude of the students during the teaching activities at the prayer room and musolla.

PEKDIS has shortlisted **27 schools** that will receive the fund in 2022.

2022 Fundraising
Target: **RM500,000.00**

2021 Stories & Impact Disclosures



Facilitating Technology for Home-Based Learning

#KITABANTUKITA CAMPAIGN

Project: Provide tablets and internet data to facilitate home-based learning for underprivileged students across the country.

Taking into consideration that all schools in Malaysia conducted the home-based learning and teaching (PdPR) through 2021, the funds collected for #KitaBantuKita campaign was used to purchase tablets and internet data.

These were distributed to over 400 selected students all over Malaysia.

Amount distributed

RM200,000.00

Beneficiaries impacted

400 children from asnaf families, flood victims and selected disabled students



Raising Potential Through BangKIT

BangKIT Microfinance was launched in November 2020 and the programme started to receive applications from underbanked micro-entrepreneurs in January 2021.

The Perpetual Fund had received total contribution of RM4.0 million from an institutional donor in two tranches (May 2020 and December 2021) towards funding of this programme.



BangKIT represents how the facility helps the underbanked micro-entrepreneurs to “get up” and improve their financial well-being. The letters KIT represents the courses given to borrowers as their “kit” or tool towards success.

OBJECTIVES OF BangKIT MICROFINANCE

BangKIT Microfinance aims to achieve the following main objectives:

- To provide affordable microfinancing to underbanked micro-entrepreneurs
- To equip borrowers with “inclusive finance” that includes practical business coaching and mentoring for business development and sustainability
- To ensure the donated fund can create social impact in perpetuity through innovative and well-governed sadaqah fund management
- To nurture BangKIT micro-entrepreneurs' to have access to commercial banking facilities in order to enable better growth for their businesses

Raising Potential Through BangKIT

OUR EFFORTS TO MANAGE RISK OF NON-REPAYMENT

In order to ensure the ultimate objective aimed by fund contributors i.e. to perpetually create impact on underbanked micro-entrepreneurs, Sadaqa House has put serious efforts to mitigate the risk of non-repayment as follows:

- **Collaboration with Implementation Partners.** Throughout 2021, 26 organisations and institutions were appointed as Implementation Partners in BangKIT Microfinance. The implementation partners are among change-makers who are always on the ground and familiar with the target group. They provided social underwriting for the micro-entrepreneurs proposed for BangKIT Microfinance.

In this regard, the implementation partners are responsible for monitoring the business progress of BangKIT micro-entrepreneurs as well as handling business development training and coaching.

- **Guided by Risk Acceptance Criteria.** Sadaqa House had established a specific risk acceptance criteria (RAC) for BangKIT Microfinance. The RAC was developed in line with the situation and reality of underbanked micro-entrepreneurs. Behavioural aspects such as previous credit repayment trend, outstanding debts with non-banking institutions as well as business potential were assessed. All of this help mitigate risk of non-repayment even though this segment is vulnerable in nature.
- **Frequent engagement with micro-entrepreneurs.** Entrepreneur Development and Monitoring Unit, a dedicated unit under Financial Inclusion Division of the Bank was established in August 2021 to continuously monitor all micro-entrepreneurs. Site visits were conducted on selected clients from time to time to assess business progress and identify early warnings, if any, within the business performance.
- **BangKIT Entrepreneurship Development Programme.** Consistent growth of business performance shall ensure micro-entrepreneurs become good paymasters hence building up good track record in their CCRIS report. To support the growth, the Bank has embarked on a continuous development programme for the micro-entrepreneurs. Such a programme also aims for upward mobility creation among the micro-entrepreneurs.

BANGKIT ENTREPRENEUR DEVELOPMENT PROGRAMME TO CREATE UPWARD MOBILITY

There are five (5) main components of BangKIT Entrepreneurs Development Programme for implementation to support the growth of BangKIT micro-entrepreneurs:

(i) Education and training

- Periodic trainings and business coaching sessions for micro-entrepreneurs are conducted by internal and external trainers that are sourced internally depending on the needs.
- The training modules cover basic and practical knowledge of business, that is followed by coaching for business growth and sustainability.
- The trainings are conducted based on the business stage:



Raising Potential Through BangKIT

(ii) Engagement with successful entrepreneurs

- One of the key factors of successful entrepreneurs is to have role models to get inspiration and to mirror their successful business journey.
- Online engagement sessions between micro-entrepreneurs with successful entrepreneurs will be organised on a monthly basis via online platform.
- The successful entrepreneurs will be identified based on the business sectors, from time to time.

(iii) Networking among entrepreneurs

- A platform to connect all BangKIT micro-entrepreneurs for the purpose of experience sharing, support among micro-entrepreneurs and marketing of products and services through the following channels:

1 Invitation for sharing and promotion sessions by the entrepreneurs during periodic trainings and business coaching session conducted

2 Creating two-way communications channels to encourage knowledge sharing and learning among BangKIT entrepreneurs

(iv) Support on banking facilities and solutions

- The Bank aims to produce tech-savvy micro-entrepreneurs by using technology solutions in their business.

		Objective of offering the solution
Internet & Mobile Banking	eBanker	To manage current account effectively
	GO Biz (DuitNow QR)	To get payment channelled directly to their account
	eMandate	To get authorisation to deduct instalment on monthly basis
Zakat Services	Zakat Deposit	To facilitate zakat payment when eligible
Donation Channel	Sadaqa House	To embrace the spirit of sadaqah through a trusted channel
Investment Opportunities	Al-Awfar, iGain, Wafiyyah	To give them opportunity to increase income from investment
Financing Facilities	Consumer & SME	To complete their need and desire to enjoy these facilities when eligible
Wealth Management	Takaful, Unit Trust & Will writing	To assist them in wealth management

(v) Centralised marketing and market penetration

- To provide BangKIT micro-entrepreneurs with marketing opportunities through a centralised marketing channel arranged by the Bank.

Raising Potential Through BangKIT

IMPACT MEASUREMENT FOR UPWARD MOBILITY

As a result of continuous engagement with micro-entrepreneurs, the Bank undertakes impact measurement on the micro-entrepreneurs after receiving BangKIT Microfinance fund along the following dimensions:

No.	Aspects	Dimension
1.	Financial	<ul style="list-style-type: none"> i) Average sales/revenue ii) Business assets iii) Average savings from business revenue iv) Zakat payment (if any)
2.	Business Growth	<ul style="list-style-type: none"> i) Number of employees ii) Types of savings made from business revenue iii) Use of ICT and gadgets in business iv) Use of e-commerce platform in business v) Use of e-wallet of digital payment solution in business
3.	Utilisation of BIMB facilities and solutions	<ul style="list-style-type: none"> i) Internet banking (e-Banker) in business ii) BIMB GoBiz app in business iii) BIMB SMEXpert in business iv) BIMB current account as main business account v) BIMB merchant payment terminal

By collating feedback received from micro-entrepreneurs, followed by proof of progress, the Bank shall evaluate their progress and the need for larger funding as business expansion capital.

PROGRESS AND SUCCESS STORIES AS AT 31 DECEMBER 2021

After one year of BangKIT Microfinance's implementation, the approval progress as at 31 December 2021 is as follows:

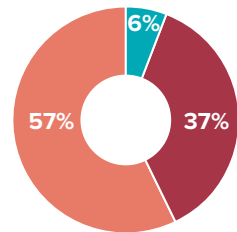
No.	Particulars	As at 31 Dec 2021
1.	➤ Applications approved	190 accounts (RM2,157,500)
2.	➤ Fund disbursed	140 accounts (RM1,572,000)

From the total fund disbursed above, the profiling of BangKIT micro-entrepreneurs is depicted as below:

By Amount range

Range (RM)	No. of Entrepreneur	Value (RM)
■ 3,000 & below	8	24,000
■ 3,001 - 10,000	80	617,000
■ 10,001 - 20,000	52	931,000
Total	140	1,572,000

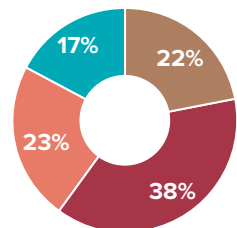
Percentage by Amount range



By Age range

Age	No. of Entrepreneur	Value (RM)
■ 18-30	31	323,000
■ 31-40	53	625,000
■ 41-50	32	371,000
■ 51-60	24	253,000
Total	140	1,572,000

Percentage by Age range

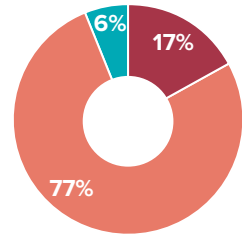


Raising Potential Through BangKIT

By Gender

Gender	No. of Entrepreneur	Value (RM)
Male	24	250,000
Female	108	1,220,000
Mixed (partners)	8	102,000
Total	140	1,572,000

Percentage by Gender



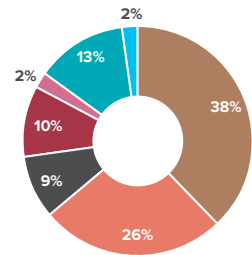
By Location

States	No. of Entrepreneur	Value (RM)	Percentage (%)
Kedah	6	68,000	4
Pulau Pinang	2	13,000	1
Selangor	42	497,000	30
Wilayah Persekutuan	8	105,000	6
Negeri Sembilan	5	55,000	3
Terengganu	5	65,000	4
Perak	17	225,000	12
Melaka	6	63,000	4
Perlis	5	70,000	4
Pahang	4	55,000	3
Kelantan	31	220,000	22
Johor	7	106,000	5
Sarawak	1	20,000	1
Sabah	1	10,000	1
Total	140	1,572,000	100

By Business sector

Sector	No. of Entrepreneur	Value (RM)
F&B	53	584,000
Fashion & clothing	37	331,000
Healthcare & cosmetics	13	163,000
Retail & services	14	207,000
Education	3	35,000
Other services	18	222,000
Agriculture	2	30,000
Total	140	1,572,000

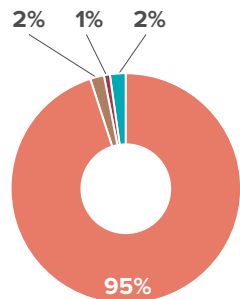
Percentage by Business sector



By Race

Race	No. of Entrepreneur	Value (RM)
Malay	133	1,492,000
Indian	3	25,000
Chinese	1	15,000
Others	3	40,000
Total	140	1,572,000

Percentage by Race



Raising Potential Through BangKIT

PROGRESS AND SUCCESS STORIES

We are proud to present some selected success stories from BangKIT micro-entrepreneurs after they received the financing and attended the coaching and training engagements done by our Implementation Partners.

Ayuni Hazwani Binti Abd Hamid, 37 years old (Kedah) SWEETFISH EMPIRE

CHALLENGES

Ayu is married and currently taking care of her old aged parents. She used to work as a production manager but she was not earning an income since June 2020 as all production halted due to the pandemic. She worked hard to seek an alternative income. For a time, she sold fruits such as mangosteens, mangoes and limes from her orchard. However these were seasonal fruits and so income was unstable. Besides her orchard, she had a small area she envisioned turning into a rabbit farm as she had always wanted to start a business of breeding rabbits and selling them as pets or livestock. Unfortunately, she lacked the capital to pursue this dream.

RISING WITH BangKIT

With the BangKIT Microfinance, Ayu had the capital she needed to expand the rabbit farm and buy new breeds. She could also then engage in resources required to supply rabbits as pets and meat.

Learning from the **Customer Analysis module**, she learned how to target the right customers and secured orders for pet rabbits through pet shops in Butterworth, Penang.

Through knowledge gained from the **Customer Value Proposition module**, she identified a niche demand for marinated rabbit meat. This gave her the idea to create a new product – frozen BBQ-flavoured rabbit meat. This was well-received by her customers, especially from Kuala Lumpur.

When the interdistrict travel ban was enforced, Ayu applied the **4 Quadrants of the Blue Ocean module** to overcome the problem. She increased efforts to target consumers around her area by consistently promoting her products on her WhatsApp status and WhatsApp groups. This enabled her to sustain her business despite the travel restrictions.



Rabbit farming

Approved amount **RM3,000**

Income before **RM0**

Income after **RM3,000**
(Highest monthly income during 3 months monitoring)

Value-Added Benefits:

- **Able to donate essential food items to others in her neighbourhood**

Raising Potential Through BangKIT

Bibi Siti Nurba Mohammed Akbar Khan, 35 years old (Selangor) BIBI SITI RESOURCES

CHALLENGES

Bibi and her husband started manufacturing and selling perfume for men and women in 2019 to support their three children. The brand is called Biebon Parfum. Bibi produces two types of perfumes; the inspired collection and her very own personalised collection, which became a hit among her customers. However, despite the great feedback from her customers, she lacked the resources to expand her production capacity due to capital limitation and inability to invest in strategic online marketing platforms.

RISING WITH BangKIT

The BangKIT microfinancing she received, provided her with enough capital to increase production of her perfume. She also learnt new marketing techniques through the **Sales Strategy module**, and came up with a 'Buy 2, Get 1 Free' promotion on Facebook. Using part of the micro-finance, she boosted the promotion using Facebook Ads by increasing her daily budget from RM200 to RM350. The promotion reached 600,000 viewers and as a result, her sales significantly increased.

Throughout the **Operational Planning module**, she realised she should expand her customer database. She did so by doing a giveaway promotion whereby customers could sign up to enjoy a free perfume sample. This allowed her to attract new customers and gain their confidence. On top of that, she also improved the ordering process from placing orders using google forms to placing orders via website only. This has ultimately made it easier for her customers to order free samples in various ways.



Manufacturing and selling perfume

Approved amount **RM20,000**

Income before **RM5,000**

Income after **RM70,000**
(Highest monthly income during 3 months monitoring)

Value-added Benefits:

- **Able to pay RM1,000 insurance premium for family**
- **Created job opportunities**

Raising Potential Through BangKIT

Norul Azimah Dzulkifli, 31 years old (Selangor) OLEORAH ENTERPRISE

CHALLENGES

Azimah is married and has no children. Following her mother's footsteps, Azimah ventured into a tailoring business in 2017. She focused on making women's clothing such as Baju Kurung and blouses. She operated her business from a shop lot in Jeram, Selangor. Unfortunately, she had to close down her shop since the MCO last year. She shifted her business online but the orders for women clothing reduced significantly due to the pandemic. To sustain her business, she decided to make and sell her own washable cloth face masks. However, she can only produce a limited amount due to the lack of resources.

RISING WITH BangKIT

By using her BangKIT microfinancing, she was able to purchase more materials to make face masks and could hire more staff, thus increasing her production capacity. Through the **Customer Analysis module**, she learnt the importance of fulfilling customers' preferences. She created a survey to identify customers' likes and dislikes, and made necessary changes in terms of fabrics and colours. Her responsiveness was well-received by her customers.

Tapping on the **Sales Strategy module**, she listed her products on Shopee, one of the most visited e-commerce platform during the pandemic, to reach out to more customers. From there, she was able to obtain a lot of new customers and her income has since increased significantly. In addition, she improved her customer services by attending immediately to customer enquiries, orders and problems. Due to her excellent services, she gained more loyal customers. This resulted in orders increasing from an average of 20 to 50 daily.

Following the **Blue Ocean module** Azimah is now venturing into a new market to sell prayer garment for kids because she has seen a demand for it among her customers through surveys.



Tailoring

Approved amount **RM10,000**

Income before **RM10,000**

Income after **RM50,000**
(Highest monthly income during 3 months monitoring)

Value-added Benefits:

- **Able to settle PPTN loan**
- **Provided job opportunities to youths**

Raising Potential Through BangKIT

TARGET FOR FINANCIAL YEAR END (FYE) 2022 AND REQUEST FOR DONATION TO PERPETUAL FUND



We are looking forward to other institutional and individual donors donating their fund to Sadaqa House Perpetual Fund for this purpose. The said fund may originate from CSR fund, zakat, purification income and the donor may select from the options below:

- Funding business capital of BangKIT borrowers
- Funding business capital of BangKIT business grant using zakat (subject to Shariah rules of asnaf)
- Funding the cost of entrepreneurship development and monitoring of BangKIT borrowers



Financial Position

FUND COLLECTION

Sadaqa House received donation funds from individuals and institutions through multiple collection channels. Below are the collection data from January till December 2021:

Perpetual Fund

RM2,022,500.10

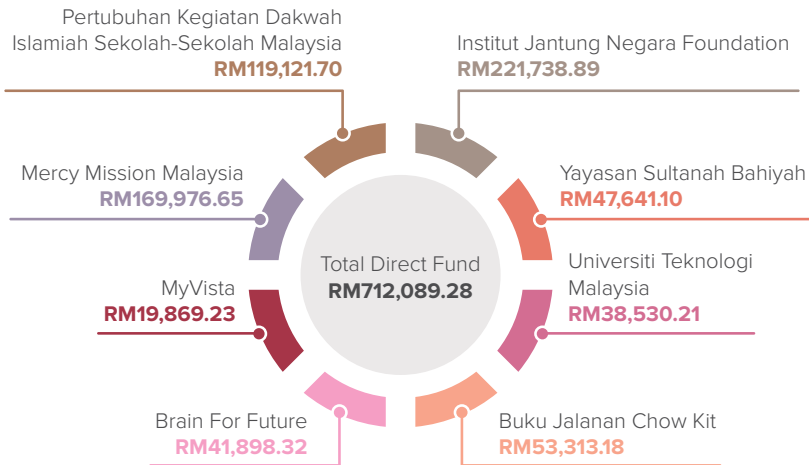
Perpetual Fund consists of perpetual contributions from public donors (individual and institution) and a portion from Friday prayer collection every week from Surau Wakaf Ahmad Dawjee Dadabhoy (SWADD), Menara Bank Islam.

General Fund

RM609,157.00

Direct Fund

RM712,089.28



Total collection RM3,343,746.38

**FUND DISBURSEMENT FOR DIRECT/SPECIFIC PROJECTS FROM
JANUARY TO DECEMBER 2021:**



Institut Jantung Negara Foundation

RM180,766.21

13 pediatric patients
200 families received the food vouchers



Yayasan Sultanah Bahiyah

RM16,813.00

7 women entrepreneurs



MyVista

RM6,000.00

Adik Muhammad Iman Haiqal bin Abdul Azim (5 years old)



Brain For Future

RM60,000.00

60 students



Universiti Teknologi Malaysia

RM202,000.00

32 families



Pertubuhan Kegiatan Dakwah Islamiah Sekolah-sekolah Malaysia

RM89,090.00

2 schools



Buku Jalanan Chow Kit

RM34,000.00

91 students



BangKIT Microfinance

RM1,572,000.00

140 micro-entrepreneurs

Total Disbursement: **RM2,160,669.21**

Financial Position

FUND DISBURSEMENT FROM 2018 TO DECEMBER 2021

Institut Jantung Negara Foundation



2018	RM110,000.00
2019	RM214,500.00
2020	RM361,500.00
2021	RM180,766.21
Total	RM866,766.21

MyVista



2019	RM13,888.00
2020	RM24,000.00
2021	RM6,000.00
Total	RM43,888.00

Yayasan Sultanah Bahiyah



2018	RM4,300.00
2019	RM18,536.39
2020	RM15,365.40
2021	RM16,813.00
Total	RM55,014.79

PEKDIS



2021	RM89,090.00
Total	RM89,090.00

Universiti Teknologi Malaysia



2019	RM95,000.00
2021	RM202,000.00
Total	RM297,000.00

Brain For Future



2020	RM150,566.00
2021	RM60,000.00
Total	RM210,566.00

Mercy Mission Malaysia



2020	RM24,000.00
Total	RM24,000.00

Buku Jalanan Chow Kit



2020	RM158,182.75
2021	RM34,000.00
Total	RM192,182.75

BangKIT Microfinance



2021	RM1,572,000.00
Total	RM1,572,000.00

Total Disbursement since 2018:
RM3,350,507.75

FUND DISBURSEMENT FOR GENERAL RECIPIENTS FROM JANUARY TO DECEMBER 2021

In addition to the projects run by change-makers listed on page 51, Sadaqa House has also contributed to the following general recipients:

No.	Recipients	Purpose	Amount (RM)
1	Flood victims	Disbursed for more than 4,000 flood victims in Pahang	362,640.00
2	Adik Muhammad Fayyadh	Continuous fund for education and tuition fee for three-year study Muhammad Fayyadh Haziq Bin Abdul Aziz who is an excellent student in the Master of Engineering programme from SEGI College	15,251.00
3	Khadijah International Waqf (L) Foundation	To purchase a house for transit of Hospital Kuala Lumpur patients	30,000.00
4	Yayasan Tuanku Syed Putra	Development of rural project in Perlis	20,000.00
5	Exora to Wakaf Pulau Pinang	To be used for waqf education and collection activities in Penang	29,295.00
6	Yayasan Universiti Multimedia	Finance publication of book related to Social Finance	20,000.00
7	Universiti Kebangsaan Malaysia	Entrepreneurship Project Universiti Kebangsaan Malaysia ImpianNiaga for 10 recipients	8,500.00

Financial Position

No.	Recipients	Purpose	Amount (RM)
8	90 members of Persatuan Orang Cacat Penglihatan Islam Malaysia (PERTIS)	Financial aid to that who are losing income due to the COVID-19 pandemic	90,000.00
9	#KitaBantuKita Campaign	During the MCO, all schools in Malaysia continue with the home-based learning and teaching (PdPR) in January 2021, the fund collected for #KitaBantuKita campaign was used to purchase tablet and internet data. The distribution was made to 400 selected students all over Malaysia.	200,000.00
10	Contribution to Hospitals	COVID-19 Kit for front liners	200,000.00
11	BangKIT Microfinance	Operating cost and Training for BangKIT entrepreneurs	311,303.00
12	Wakaf Pulau Pinang Billboard	The billboard will be another mode to reach out to more donors	13,400.00
13	Van Jenazah	Distribution to Persatuan Bekas Polis	167,816.00
TOTAL			1,468,205.00

Total disbursed amount to general recipients as at 31 December 2021 is **RM1,468,205.00**.

TOTAL DISBURSEMENT AS AT 31 DECEMBER 2021

Disbursement to:	RM
Direct/Specific Projects	2,160,669.21
General Recipients	1,468,205.00
Total	3,628,874.21

INVESTMENT

Based on the collection above, Sadaqa House has been placing a portion of Perpetual Fund into Term Deposit Tawarruq-i and Wafiyah Investment Account-i Bank Islam.

From the placement, Sadaqa House has received a profit of **RM65,381.99** during the year 2021 to be used for Sadaqa House charity projects.

Testimonials



Terima kasih kepada BIMB, UTM dan semua yang membantu untuk menjayakan projek tenaga eletrik solar Kampung Tewowoh ini.

Dah berapa lama tak dapat cahaya-cahaya macam ni. Tahun 2021 hingga tahun 2022 ni, Alhamdulillah semakin ada sikit kemajuan. Dah naik malam-malam, tidak lah menggunakan pelita, tidaklah membuka engine. Dapat penyelesaian tu dah semakin dekat, tidak lah kami perlu menggunakan petrol lagi. Penjimatan tu dah terlalu banyak. Tak macam haritu, haritu kalau kami guna pun, sebulan dah guna RM300.00. Sekarang ni dah takde dah, jarang lah nak guna-guna minyak ni semenjak ada solar.

Terima kasih para penyumbang, semoga dipanjangkan umur dan dimurahkan rezeki kalian semua.

Encik Noran

Ketua Kampung Orang Asli Tewowoh, Mersing, Johor



Bila saya terpilih dalam join program BangKIT ni, Alhamdulillah dari segi modal, kita dapat gunakan untuk membeli kain dan hire staf. Kita dapat berikan pilihan warna kain yang lebih banyak. Dan Alhamdulillah, pihak BIMB juga ada buat mentoring, banyak memberikan ilmu dan sharing what do's and don'ts untuk kita start up. Alhamdulillah dengan modal yang diberikan kita dapat expand kita punya business.

Puan Norul Azimah Dzulkifli – Oleorah Enterprise

BangKIT Microfinance entrepreneur



Dulu saya selalu susah nak berinteraksi dengan owner. Ayat saya lintang pukang. Tapi bila dah masuk di kelas kursus daripada BangKIT tu, ia membuka mata dan minda saya bagaimana berurusan dengan kedai atau owner mart tu. Jadi sekarang, Alhamdulillah, daripada belas-belas mart, sekarang dah 50.

Puan Siti Fadzilah Ismail – SR Orange Enterprise

BangKIT Microfinance entrepreneur



Sebelum ni saya memang makan gaji, jadi saya memang tiada pengalaman langsung dari segi bisnes. Tapi bila saya join BangKIT ni, dekat dalam program ni ajar macam mana kita kena target customer, macam mana kita nak kenal customer kita sendiri, macam mana nak luaskan perniagaan. Saya baru nampak cara pemikiran seorang business owner. Bukan sekadar jual beli, dan kira untung.

Selain daripada tu, apa yang saya suka tentang BangKIT ni, sebab dalam program ni dia ajar saya bukan saja untuk fokus pada diri sendiri, tapi dalam program ni, ada penekanan utk sedekah, tolong orang lain. Macam mana saya dapat meningkatkan ilmu saya supaya dapat bantu orang lain. Dan ada penekanan dari segi rohani kita, guidance yang diberikan di program ini sangat menyeluruh.

Miss Zetty Yelia Yusman Yeoh – Nasi Kenyang Enterprise

BangKIT Microfinance entrepreneur



BFF helps a lot, financially, mentally and also for our skills in the future. Lots of talks and programmes are held to give us insights and new knowledge. Apart from that, the chat group on Whatsapp has been nothing but full of words of encouragement. I'm truly grateful to be one of the recipients under BFF care. I'm so happy with my results this semester!

Miss Ain, Universiti Malaya

Recipient of Sadaqa House fund through Brain For Future



As COVID-19 cases are on the rise, my family members lost their jobs. We had to be vigilant and for almost three months my family had no source of income. In addition, the consequences of COVID-19 also sometimes interfered with my learning sessions. Internet data is slow since I applied for a less feasible package with low budget. However, with BFF aid, I managed to focus on my studies better with good internet coverage and I get to help my family finance by receiving my own pocket money from BFF. Thank you, BFF!

Miss Lailee, Universiti Islam Antarabangsa

Recipient of Sadaqa House fund through Brain For Future

Testimonials



The COVID-19 pandemic has led to a dramatic economic and social disruption. Many lost their jobs and means to earn income and this devastating situation has brought more households into poverty. We are, however, grateful to be one of the change-makers for Sadaqa House. The impact of the generosity and compassionate spirit of donors through this successful collaboration has made it possible for us to assist another fourteen (14) children with heart disease with an amount of RM150,280.00 raised via the Sadaqa House in year 2021. These children who are from the underprivileged families were able to receive immediate medical attention in a timely manner. Currently, they are, recovering well from the surgical procedures.

Due to the pandemic, our assistance was not only limited to supporting the medical treatment and surgery cost of underprivileged heart patients who are treated at IJN, but also their social welfare. The undivided support from Sadaqa House have helped us to purchase food bank vouchers and distribute it to a total of 200 underprivileged heart patients. The purpose of these food bank vouchers is to enable our underprivileged heart patients to buy essential household necessities and groceries items for their household needs. The strong community support that Sadaqa House has established is invaluable because this mechanism enables more lives to be saved. On top of that, the social welfare of the underprivileged heart patients is well taken care of too, which, we believe would help in their health and recovery process.

Miss Ritzawati Rosli Mohd Rosli

Senior Manager, Institut Jantung Negara Foundation

CHANNELS OF CONTRIBUTION

HOW TO DONATE?



Fund Transfer

Sadaqa House
140 140 101 88888
Bank Islam Malaysia Berhad



Website of Sadaqa House

<https://www.sadaqahouse.com.my>
(Click **Donate** button)

QR Code DuitNow



Step 1

Select banking application

Step 2

Click **DuitNow QR Code** button

Step 3

Scan **QR code** and enter donation amount

Boost Application



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




Bank Islam Credit Card-i


Through the redemption of Trupoints Rewards at <https://trurewards.bankislam.com.my> (Category Product: Welfare)





GROUP FINANCIAL INCLUSION

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 <https://www.youtube.com/SadaqaHouse>