



مجلس إدارتنا
MAJLIS UGAMA ISLAM DAN ADAT RESAM MELAYU PAHANG



IMPACT REPORT

PROGRAM iTEKAD CIMB ISLAMIC RIDER ENTREPRENEUR 2023 (PAHANG)

CONTENTS

- Introduction.....1
- Program Overview.....2
- Pahang Cohort.....3
- Program Timeline.....4
- Participants Report.....5
- Workshop Impact.....6
- Judges Feedback.....15
- Participants Feedback.....16
- Participants List.....17
- Budget.....18
- Monitoring Class.....19
- What went well.....22
- What could be improved.....22
- What Are We Measuring Next.....23



INTRODUCTION

Introducing the iTEKAD CIMB Islamic Rider Entrepreneur Programme 2023, organized by CIMB Islamic Bank in collaboration with Yayasan Belia Malaysia, Taylor's Community, and strategic partners FoodPanda Malaysia, along with various Majlis Agama Negeri, including Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP), Tabung Baitulmal Sarawak (TBS), Majlis Ugama Islam Sabah (MUIS), and Majlis Agama Islam Melaka (MAIM). This year marked the program's third edition, expanding beyond the Klang Valley to Pahang, Sarawak, Sabah, and Melaka.

Aligned with Bank Negara Malaysia's iTEKAD initiative, this program mobilized social finance to empower the Asnaf and B40 communities toward financial resilience and sustainable income. Participants engaged in food delivery roles with Foodpanda Malaysia while receiving comprehensive entrepreneurship training from Taylor's Community.

The initiative sought to elevate the income of B40 and Asnaf families by a minimum of 15% within one year, while concurrently focusing on enhancing emotional well-being to build resilience in challenging situations. Additionally, it aimed to empower wage earners (riders) to become entrepreneurs (wage makers) by refining their entrepreneurial skills once they had established a stable income.



PROGRAM OVERVIEW



Participants in the program underwent a rigorous recruitment process and interview session to qualify. Following selection, they attended a 3-day intensive boot camp aimed at acquiring essential entrepreneurial skills and enhancing emotional well-being through 9 modules. This boot camp equipped them with the knowledge to initiate small businesses, build resilience, establish sustainable income, and receive ongoing support for business growth and emotional stability. On the 4th day, participants pitched their business ideas to a panel of judges. Candidates who succeeded were granted a motorcycle to utilize for food delivery services with FoodPanda.

With these goals in mind, these program stands as a beacon of hope, offering tangible pathways to financial empowerment and emotional resilience for marginalized communities.



Entrepreneurship Module

To train on entrepreneurship and financial literacy



Emotional Wellbeing Module

To nurture the ability in adapting to change.





PAHANG COHORT

SRI MANJA BOUTIQUE HOTEL,
KUANTAN, PAHANG
27-30 JANUARY 2024



مَجْلِسُ الْإِسْلَامِ وَالْأَدَاتِ الرَّسَمِ الْمَلَايُ الْبَاهَا
MAJLIS UGAMA ISLAM DAN ADAT RESAM MELAYU PAHANG

PROGRAM TIMELINE



19 Dec 2023

Recruitment & Physical Interview
Phase 1 at Kolej Yayasan Pahang,
Kuantan, Pahang

17 Jan 2024

Recruitment and Online
Interview Phase 2

27 - 30 Jan 2024

Physical Bootcamp at Sri
Manja Boutique Hotel,
Kuantan, Pahang

08 Feb 2024

Food Panda Onboarding &
Motorcycle handover

08 May 2024

Monitoring Class 1

04 Sep 2024

Monitoring Class 2

27 Nov 2024

Monitoring Class 3

Mar 2025

Graduation Day



PARTICIPANT REPORT

51

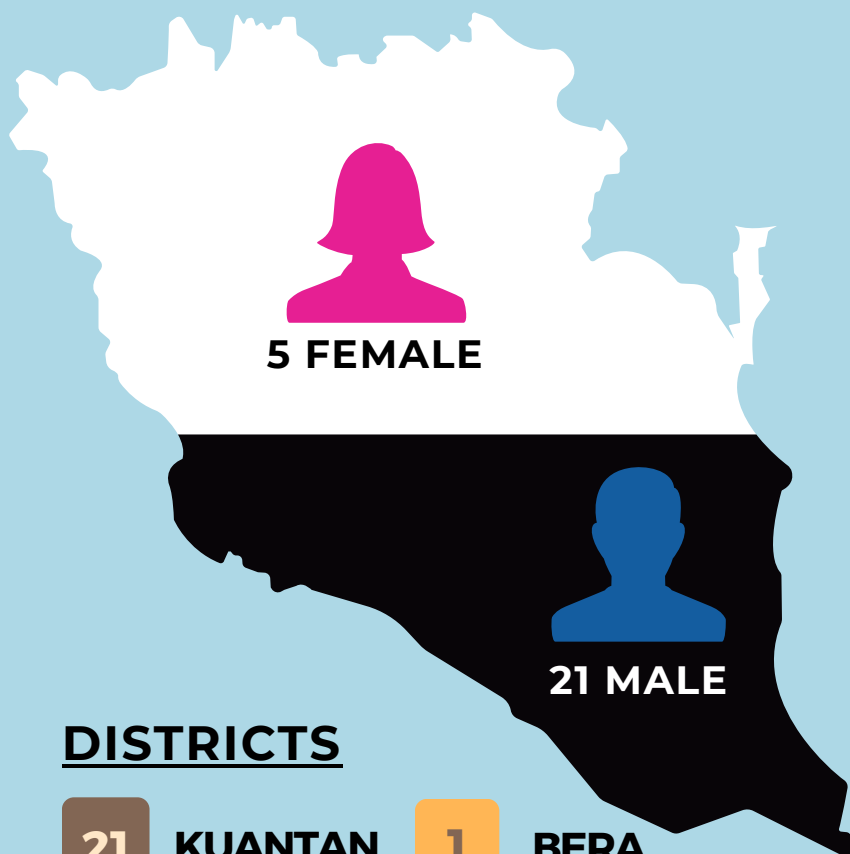
Participants were interviewed

34

Participants were selected

26

Participants attended the bootcamp.



5 FEMALE

21 MALE

DISTRICTS

21

KUANTAN

1

BERA

2

TEMERLOH

1

PEKAN

1

BENTONG



9 PARTICIPANTS HAVE
EXISTING BUSINESS
17 DO NOT HAVE BUSINESS

26



GRANT WINNERS

13

PARTICIPANT
GRADUATED



MODULE 1: VISION BOARD

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Awareness about the importance of having life goals to succeed.
2. Capable of setting life goals utilizing the SMART framework for both short-term (1 year) and long-term (3 years) durations.
3. To set a clear life goal as a progressive and success-oriented as Muslim.



indicated that it was their first time joining a class on setting goals and crafting a vision.

88%

of participants stated that this program helps to enhance participants' confidence.

96%

of participants are clarity about the goals achieved when written and shared

Measurement of Learning

Before

After

71%

Evaluate the knowledge of how to set life goals.

88%

50%

Knowledge of using the SMART Model to set goals.

77%

75%

Awareness regarding the life goals as Muslims.

87%

75%

Awareness of how to set life goals.

85%

62%

Awareness of the importance to create a vision board (written/drawn).

85%

50%

Ability to create a vision board (written/drawn).

77%



MODULE 2: BUSINESS OBJECTIVE

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Able to identify business objectives, vision, and mission
2. Differentiate the vision, mission, and business objectives.
3. Explaining the characteristics of a business's objectives.

Measurement of Learning

Before

After

60%

Awareness on the importance of business objectives, vision, and mission.

82%

66%

Awareness on the importance of business objectives, vision, and mission.

82%

55%

Knowledge of setting business objectives, vision, and mission.

78%

63%

Ability to create a vision statement

75%

 **59%**

mentioned that they have never enrolled in business objective setting class or module.



MODULE 3: RESILIENCE

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Understanding the definition and importance of resilience in life and as entrepreneurs.
2. Creating and explaining a resilience plan.

Measurement of Learning

Before

After

61%

Awareness of Resilience

86%

67%

Importance of resilience as entrepreneurs

88%

63%

Awareness on resilience plan

88%

64%

Awareness of how to use a resilience plan during challenging time

86%

86%

participants indicated that they have never been exposed to any modules related to resilience.

73%

mentioned that they learn a new knowledge with this module



MODULE 4: BRANDING & MARKETING

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Explaining the definition of branding and marketing.
2. Explaining the importance of branding and marketing.
3. Creating the groundwork for business branding.
4. Describing various marketing technique.

Measurement of Learning

Before

After

66%	Understanding of what marketing is	89%
67%	Awareness of marketing method	89%
65%	Understanding of what marketing is	89%
68%	Awareness of the features of branding.	89%



64%

participants stated that this is their first time learning about marketing.



69%

participants stated that this is their first time learning about branding



ATTENDANCE

26

JANUARY

28

MODULE 5: BUSINESS CHALLENGES & RISKS

TRAINER: NOR AMALINA BINTI ISMAIL



64%

participants stated that
this is their first time
being exposed to module
business challenges &
risks.

92%

mentioned that
they gain a new
knowledge with
this module

Key Takeaways:

1. Identifying potential risks in entrepreneurship
2. Differentiate the risks and challenges
3. Able to identify the risks and risk management

Measurement of Learning

Before

After

64%

Self-awareness about Business
Challenges.

88%

67%

Understand of Business Risks &
Risk Management

89%



MODULE 6: COST & PRICING

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Learning various costs associated with producing goods or delivering services
2. Learn and understand how to manage expenses and enhance effectiveness in resource allocation
3. Developing a pricing strategy that considers factors such as market demand, competition, perceived value, and desired profit margin.



73%

participants stated that this is their first time enrolling in classes that taught about cost & pricing

100%

mentioned that they gain a new knowledge with this module

Measurement of Learning

Before

After

64%

Self-awareness about pricing

88%

69%

Understanding in calculating business profits

86%



ATTENDANCE

26

JANUARY

28

MODULE 7: PROGRESSIVE MINDSET

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Valuing teamwork, cooperation, and diversity of thought to achieve common goals.
2. Embracing a lifelong learning attitude to adapt to evolving circumstances and acquire new skills

Measurement of Learning

Before

After

62%

Self-awareness about mind progressive

89%

72%

Self-awareness on having a change mindset

86%

70%

Importance of progressive mind in entrepreneurs

89%



81%

participants stated that this is their first time learning about progressive mindset

96%

mentioned that they gain a new knowledge with this module



MODULE 8: FINANCIAL MANAGEMENT

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Understanding the importance of creating and maintaining a budget to track income and expenses effectively.
2. Educating about personal finance topics to make informed financial decisions effectively.



76%

participants stated that this is their first time learning about financial management

100%

mentioned that they gain a new knowledge with this module

88%

of participants stated that this program helps to enhance participants' confidence.

Measurement of Learning

Before

After

60%

Understanding on financial management

89%

72%

Self-awareness on collecting capital funds

86%

62%

Importance of making calculations to achieve sales targets.

88%

59%

Self-awareness in planning to reach sales targets.

88%



MODULE 9: PITCHING SKILLS

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Importance of practicing mock pitching on a day before Pitching Day
2. Learn about pitching ethics and tips.
3. Building confidence in public speaking and refining delivery techniques such as body language, tone of voice, and eye contact to engage the audience and convey credibility.



62%

participants mentioned that this is their first time learning about pitching skills.



Half of the participants have not had prior experience with business pitching.

Measurement of Learning

Before

After

65%

Understanding on pitching skills module

90%

63%

Self-awareness on confidence level after mock pitching

88%

“Modul kali ini mengajar saya tips untuk membuat pembentangan iaitu dengan cara mengawal pernafasan dan memegang sesuatu untuk mengelakkan gugup”



JUDGES FEEDBACKS

“It is a good idea to have entrepreneurship coaching for B40 community”

**Umee Ruziani,
Pengurus MABIQ**

“Really inspiring presentation by the participants. They present different types of businesses”

**Ustaz Mohd Hafizi bin Ramli,
Penolong Pegawai MUIP**

“Satu inisiatif yang bagus daripada pihak CIMB Islamic, Yayasan Belia Malaysia dan Taylor's Community”

**Nurliana Binti Mohamad,
Pengasas HUB Usahawan
Muda Kuantan**

“Program ini memberi impak positif kepada yang memerlukan kerana ia memberi peluang dan ilmu pada masa yang sama”

**Puan Mimi,
Pengurus Pemasaran
Sri Manja Boutique Hotel**



PARTICIPANTS FEEDBACKS



“ Para fasilitator sangat membantu saya sepanjang bootcamp ini. Saya yakin bahawa ilmu perniagaan yang saya peroleh dapat meningkatkan keyakinan saya dalam usahawan ”
- **Mohd Syarifuddin bin Ramli**

“ Dengan program ini, saya yakin dengan usaha dapat meningkatkan keupayaan saya menjadi rider FoodPanda dan usahawan ”
- **Nor Aklima Binti Majid**

“ Modul kewangan telah membantu saya untuk mengukuhkan lagi ilmu cara menguruskan kewangan. ”
- **Mohd Asrul @Mohd Alim Bin Zainon**

“ Saya akan gunakan ilmu yg dikongsi disini untuk mengembangkan semula bisnes saya. ”
- **Shaipudeain bin Muda**



PARTICIPANT LISTS



Abd Razzaq Kelana
Pembekal Telur Ayam

Mohd Asrul@Mohd Alim bin Zainon
Produk Tenusu
17 FEBUARI 2025

Mohd Syarifuddin bin Ramli
Kelas Memanah Moden
2025

Muhamad Nasir bin Hurairah
Lemang Cheese
2 MAC 2025

Nik Aqwa Nafis Awang
Servis Jurugambar
Sedang Berniaga

Nurmaslaili Binti Azmi
Bakeri dan Pastri
Sedang Berniaga

Ahmad Syafiq Affendi
Kambing Perap
7 Julai 2024

Ahmad Badrul Hisyam bin Ahmad Zahli
Servis Selenggaraan Moto
2 Jun 2024

Mohd Noor Kamarul Ariffin Bin Abdul Razak
Servis Baiki Gajet
26 Ogos 2024

Mohd Zaidi bin Yussof
Satay Pantai Timur
01 Februari 2025

Muhammad Akmal bin Mahmud Fauzi
Servis Gunting Rambut
02 Februari 2026

Nor Aklima Binti Abdul Majid
Biskut dan Gubahan Bunga
Sedang Berniaga

Nurul Azzar binti Azizan
Servis Jahitan Baju
19 Januari 2025

Mohd Syafiq Bin Zulkefli
Food and Beverages
Sedang Berniaga

Haryanti Binti Mohammed
Servis Gunting Rambut
Sedang Berniaga

Mohamad Nur Hakimi
Bundle
Januari 2025

Mohd Zuraidy Bin Ismail Pes
Sambal Ikan Bilis
Sedang Berniaga

Muhammad Syafiq Bin Nazri
Kambing Perap
05 Mei 2024

Nor Faidatul Akmal binti Abdul Majid
Marukku
Sedang Berniaga

Shaipudeain Bin Muda
Servis Mencetak Baju
Sedang Berniaga

Mohamad Azizul Hakim bin Kamruddin
Servis Dobi Layan Diri
Disember 2024

Mohd Saiful Bahari Bin Ariffin
Jagung Cheese Susu
Sedang Berniaga

Muhamad Ariff bin Ibrahim
Air Balang Aiskrim
Jun 2025

Muhammad Syauqi Bin Yem
Servis Mencuci Kereta
01 Julai 2024

Noisham Mustafa bin Abdul Razak
Kerepek Pisang
Julai 2024

Zakaria bin Alias
Nasi Ayam Cincang
December 2024





ATTENDANCE

20

MONITORING CLASS 1: STRESS MANAGEMENT

TRAINER: FARANAZ FATINI BINTI ZAHARAN

Key Takeaways:

1. Introduction to Stress
2. Identifying Stressors
3. Causes & Effects of Stress
4. Preventing & Reducing Stress
5. Benefits of Stress Management

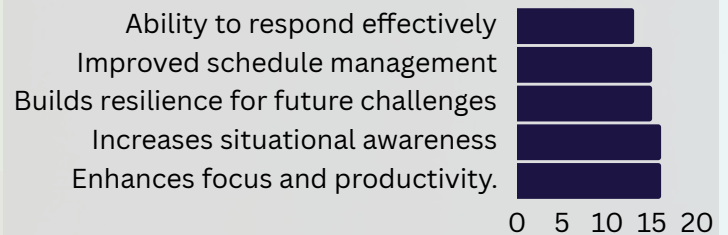
“ Approximately **88%** participants expressed that the stress management module shared in today's class was relevant.

“

100%

of the participants agreed that the class taught them **NEW** things they had never learned previously.

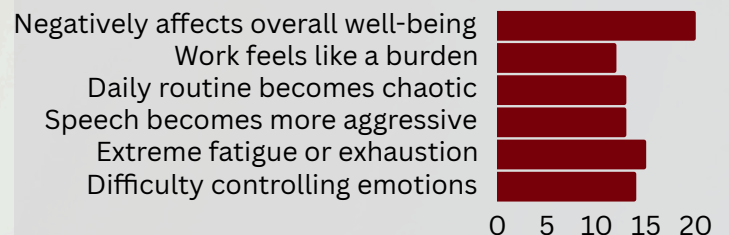
BENEFITS OF STRESS



Measurement of Learning

Before		After
72%	Awareness of stress management	83%
63%	Understanding of stress management	88%
71%	Awareness of the benefits & drawbacks of stress.	88%

NEGATIVE EFFECTS OF STRESS



FEEDBACK:



la sangat penting untuk menguruskan masa dengan baik supaya dapat mengurangkan tekanan yang bakal dihadapi





ATTENDANCE

15

MONITORING CLASS 2: FINANCIAL LITERACY

TRAINER: DR. KELVIN LEE YONG MING

Key Takeaways:

1. Introduction to the fundamentals of financial literacy
2. Skills in budgeting
3. Understanding financial planning

71%

of participants indicated
that this is their first
exposure to the financial
literacy module.

84%

Participants indicated
that the financial literacy
module presented in
today's class was
relevant.

Measurement of Learning

Before		After
60%	Awareness of financial literacy	82%
65%	Understanding of financial literacy	80%
67%	Awareness of planning to create a budget	84%
74%	Understanding the difference between long-term and short-term investments	80%

“

100%

of the participants
reported gaining new
insights from this module



participants shared
that they started their
own businesses while
working as
FoodPanda riders

FEEDBACK:

Perubahan yang ketara selepas menyertai program ini adalah ia memberi kesan positif kepada kewangan saya, kerana saya kini mampu menjana pendapatan tambahan. Sebelum ini, kewangan saya akan habis pada pertengahan bulan, tetapi sekarang, alhamdulillah, saya dapat bertahan hingga hujung bulan.





ATTENDANCE

16

MONITORING CLASS 3: BUSINESS DIGITALISATION

TRAINER: DR. TAMIL SELVI

Key Takeaways:

- 1.Introduction to business digitalisation
- 2.Business digitalisation tools

Measurement of Learning

Before

After

66%

Awareness of
business digitalisation

87%

70%

Understanding on
TikTok as business
digitalisation tools

86%

64%

Understanding on
Facebook as business
digitalisation tools

84%

60%

Understanding on
Suno AI as business
digitalisation tools

84%

71%

of participants indicated
that this is their first
exposure to the business
digitalisation module.

94%

Participants indicated
that the business
digitalisation module
presented in today's
class was relevant.

“

100%

of the participants
reported gaining new
insights from this module



CHEERS TO BUILDING MORE GRASSROOTS ENTREPRENEURS



<https://csr.taylorsedu.my/taylorscommunity/>



www.instagram/taylors.community/



<https://www.linkedin.com/showcase/taylorscommunity>



<https://www.youtube.com/channel/@taylorscommunity1687>



www.facebook.com/taylorscommunity



taylors.community@taylors.edu.my

Taylor's Education Group

No. 1, Jalan Taylor's, 47500 Subang Jaya, Selangor Darul Ehsan, Malaysia

Email: taylors.community@taylors.edu.my

Website: <http://csr.taylorsedu.my/taylorscommunity/>