



TABUNG
BAITULMAL
MAJLIS ISLAM SARAWAK



IMPACT REPORT

PROGRAM iTEKAD CIMB ISLAMIC RIDER ENTREPRENEUR 2023 (SARAWAK)

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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-and-a-half day intensive boot camp to acquire essential entrepreneurial skills and enhance emotional well-being through 9 modules. This boot camp taught them to initiate small businesses, build resilience, establish sustainable income, and receive ongoing support for business growth and emotional stability. On the 5th 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, this program is 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 to adapt to change.





SARAWAK COHORT

PENVIEW HOTEL, KUCHING
17 - 20 FEBRUARY 2024



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PROGRAM TIMELINE



21 Dec 2023

Recruitment and Physical
Interview Phase 1 at
Dewan Hikmah, Kuching

18 Jan 2024

Recruitment and Online
Interview Phase 2

17 - 20 Feb 2024

Physical Bootcamp at Penview
Hotel, Kuching, Sarawak

20 Feb 2024

Food Panda Onboarding &
Motorcycle handover

05 Jun 2024

Monitoring Class 1

19 Sep 2024

Monitoring Class 2

04 Dec 2024

Monitoring Class 3

Apr 2025

Graduation Day



PARTICIPANTS REPORT

51

Participants were interviewed

33

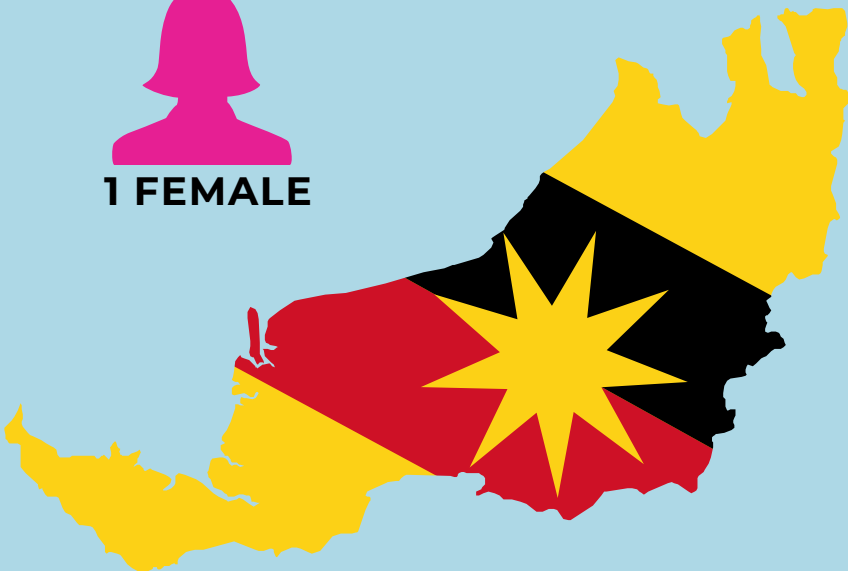
Participants were selected

26

Participants attended the boot camp.



1 FEMALE



25 MALE

DISTRICTS

20

KUCHING

5

ASAJAYA

1

LUNDU



8 PARTICIPANTS HAVE
EXISTING BUSINESS
18 DO NOT HAVE BUSINESS

25



MOTORCYCLE
GRANT RECEIVERS



PARTICIPANT
GRADUATED



MODULE 1: VISION BOARD

TRAINER: NOR AMALINA BINTI ISMAIL



ATTENDANCE

25

Key Takeaways:

1. Key Takeaways: Awareness about the importance of having life goals to succeed.
2. Capable of setting life objectives 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.

Measurement of Learning

Awareness regarding the life goals of Muslims

76%

Knowledge about how to set life goals.

74%

Knowledge of using the SMART Model to set goals.

69%

Awareness of the necessity to create a vision statement.

70%

Awareness of the necessity to create a vision statement.

70%

Awareness of the necessity to create a vision statement.

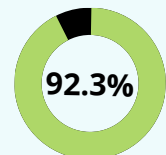
70%

Awareness of the necessity to create a vision statement.

70%

50%

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



92.3%

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



MODULE 2: BUSINESS OBJECTIVE

TRAINER: SITI NUR AINA ADIBAH BINTI ABDULLAH



ATTENDANCE

25

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

Awareness of business objectives, vision, and mission.

67%

Knowledge of setting business objectives, vision, and mission.

61%

Ability to create a vision statement

61%

Importance of business objectives, vision, and mission.

67%



88.9%

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



MODULE 3: BRANDING & MARKETING

TRAINER: NIK ATTILYA HANIS BINTI NIK ZAINAL



ATTENDANCE

25

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. Explaining the different marketing methods

Measurement of Learning

Awareness of what is marketing

74%

Awareness of what is branding

70%

Able to identify types of marketing

70%

Different kind of marketing method

72%

 84%

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

 88%

participants stated
that this is their first
time learning about
branding



MODULE 4: RESILIENCE

TRAINER: RASYIDAH BINTI BAHRIM



ATTENDANCE

25

Key Takeaways:

1. Understanding of resilience definition
2. Importance of resilience in entrepreneurship
3. Creating and explaining a resilience plan.

Measurement of Learning

Understanding of the importance of resilience.

73%

Awareness on resilience.

73%

Awareness resilience plan.

72%

Able to use a resilience plan to assist during challenges

74%

96%

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

100%

mentioned that they learn a new knowledge with this module



MODULE 5: BUSINESS CHALLENGES & RISKS

TRAINER: NIK ATTILYA HANIS BINTI ZAINAL



ATTENDANCE



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

74%

Self-awareness about Business Challenges.

After

81%

67%

Understanding of Business Risks & Risk Management

81%

100%

mentioned that they learn a new knowledge with this module



84%

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



MODULE 6: COSTS AND PRICING

TRAINER: NUR NADIAH BINTI ZAINAL ABIDIN



ATTENDANCE



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

60%

Self-awareness about pricing

After

83%

62%

Understanding in calculating business profits

85%

100%

mentioned that they learn a new knowledge with this module



95.5%

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



MODULE 7: FINANCIAL MANAGEMENT

TRAINER: NOR AMALINA BINTI ISMAIL



ATTENDANCE



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.

Measurement of Learning

Before

After

59%

Understanding on financial management.

85%

61%

Self-awareness on collecting capital funds.

83%

61%

Importance of making calculations to achieve sales targets.

84%

57%

Self-awareness in planning to reach sales targets.

88%



100%

mentioned that they learn a new knowledge with this module

52.4%

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

MODULE 8: PROGRESSIVE MINDSET

TRAINER: RASYIDAH BINTI BAHRIM



ATTENDANCE



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

70%

Self-awareness about the progressive mind.

83%

72%

Self-awareness on having a change mindset.

85%

69%

Importance of progressive mind in entrepreneurs.

84%

100%

mentioned that they learn a new knowledge with this module



88.9%

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



MODULE 9: PITCHING SKILLS

TRAINER: NUR ERZARITH SOFIA BINTI WAHAP



ATTENDANCE



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.

Measurement of Learning

Before

After

44%

Knowledge on pitching skills

78%

50%

Self-awareness on confidence level during class.

75%

53%

Self-awareness on confidence level on mock pitching.

74%

100%

mentioned that they learn a new knowledge with this module



92.3%

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



JUDGES FEEDBACKS

“ The effort for the participant to start a business can be seen as an positive impact”

**-Camillia Chanda,
Secretary to C.O.O of
Penview Hotel Kuching**

“ Saya rasa syukur kerana terpilih menjadi juri dalam program kerana berpeluang untuk berkongsi ilmu kepada peserta. ”

**- Dr. Nordiana,
Pensyarah UNIMAS**

“ Selain berkongsi pengalaman saya sebagai usahawan, saya juga berpeluang memberi bakti kepada masyarakat terutamanya dalam program ini ”

**- Hajah Romlah Kassim,
Pengasas Persatuan
Homestay Kuching**

“ Program ini memberi peluang kepada warga asnaf dan masyarakat B40. ”

**- Ustaz Mohamat Shukri
bin Samor, Tabung
Baitulmal Sarawak**



PARTICIPANTS FEEDBACKS



“ Program ini bermanfaat kerana saya ingin meningkat pegethuan ilmu yg tinggi sebagai usahawan berjaya”

-Abang Normizal b Abang Ahmad Tajudin

“ Untuk berjaya dalam usahawan, program ini telah memberi ilmu usahawan dan kesejahteraan emosi dimana ia manfaat kepada saya ”

- Nurfazira Binti Abdul Kadir

“ Program ini merupakan permulaan saya untuk mengikuti kursus tentang keusahawanan untuk menaik semangat dalam berniaga walaupun zaman sekarang payah untuk berbisnes.”

- Mohd Yussup Bin Sapiee

“ Saya akan gunakan ilmu yg dikongsi disini untuk mengembangkan semula bisnes saya. ”

-Shaipudeain bin Muda



PARTICIPANT LISTS



Abdul Ghani Bin Mostapa
Mi Jawa Special

Abang Ariffin Azlan Shah Bin Abg Khir
Peruncitan

Abang Hussein Bin Abg Jamain
Nasi Berlauk

Ahmad Rizal Bin Sulaiman
Nasi Minyak

Ahmad Zahid Bin Hamidi
Servis Kereta

Arbi bin Junmut
Pengangkutan Perahu Tambang

Aswandi bin Zulkipli
Burger Homemade

Awang Setara Bin Haji Awang Johor
Pes Sambal Rojak

Azdhar B Ramie
Kelapa Parut

Hamizi bin Zaidi
Keria Gula Apong

Ismail bin Sahari
Pembuat Patty Burger

Jukipli Bin Sukur Drahman
Burger

Mazlan Barham
Kek Lapis

Mohamad Zulkarnine Bin Zakaria
Aiskrim Gola Apong

Mohammad Firdaus B Bohari
Buah Potong

Mohd Aiman Syukri Bint Taha
Servis Memotong Rambut

Mohd Asnullaini Mohd Kamil
Burger

Mohd Yussup Bin Sapiee
Pembuat Mi Kuning

Muhammad Habibullah Bin Raba'ee
Burger

Mohd Izzan Amani
Servis Fotografi

Muhammad Salleh Bin Yusuf
Servis Mencuci Kereta

Noor Kadir Abu Basa
Mi Jawa Biasa

Nurfazira Bt Bujang
Popia Sira

Rackee Ham
Servis Bengkel Motor

Wan Muhammad Danish Nabill Bin Wan Nazri
Teh Ais Pior





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

“

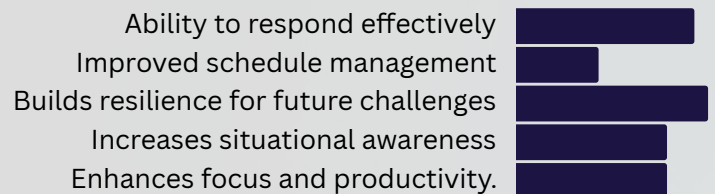
95%

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

“

Approximately **91%** participants expressed that the stress management module shared in today's class was relevant.

BENEFITS OF STRESS

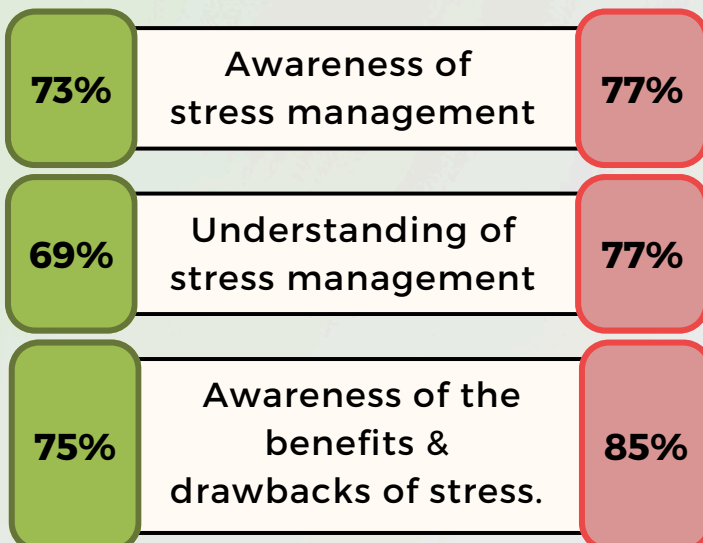


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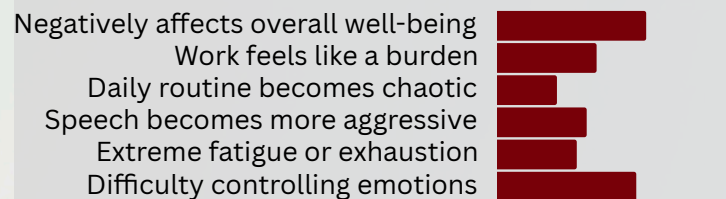
Measurement of Learning

Before

After



NEGATIVE EFFECTS OF STRESS



0 5 10 15 20

FEEDBACK:

Hari ini, saya mempelajari tentang pelbagai jenis stres dan yang paling penting, stres perlu ditangani dengan segera sebelum ia memberi kesan negatif kepada diri sendiri.



SEP
19

ATTENDANCE

9

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

88%

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

87.5%

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

Measurement of Learning

Before		After
63%	Awareness of financial literacy	78%
63%	Understanding of financial literacy	88%
65%	Awareness of planning to create a budget	83%
60%	Understanding the difference between long-term and short-term investments	88%

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:

Saya mempelajari pengurusan kewangan dan kepentingan modal pusingan, yang membantu saya mengatur masa serta mengurus perniagaan dengan lebih efisien.



DEC
10

ATTENDANCE

9

MONITORING CLASS 3: BUSINESS DIGITALISATION

TRAINER: MOHD RAWI BIN OTHMAN

Key Takeaways:

1. Introduction to business digitalisation
2. Business digitalisation tools

Measurement of Learning

Before

After

78%

Awareness of
business digitalisation

87%

73%

Understanding on
Canva as business
digitalisation tools

89%

64%

Understanding on
WhatsApp as business
digitalisation tools

89%

56%

Understanding on AI -
ChatGPT as business
digitalisation tools

89%

67%

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

89%

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



WHAT COULD BE IMPROVED

Laptops should not only be numbered, but with name of the participants for easier identification.

Energizers should be conducted based on participants' low energy levels, rather than being scheduled in advance.

To add page numbering in handbook.

Tag participants' Foodpanda bags on pitching day to prevent mix-ups.

Include a mock pitching checklist aligned with the slides for facilitators to give feedback to participants.

To reschedule the FoodPanda onboarding and urine test sessions outside of the bootcamp hours.

Marketing plan should be tabulated in handbook.

Finalized the slides template at least three days before the bootcamp to prevent last-minute adjustments during the bootcamp.

After the group photo session, organize the release of judges and participants to their respective rooms to avoid chaos.

Include a survey reminder at the end of each module's slides to ensure it isn't overlooked.

We must regularly check meal times to ensure the food is ready before releasing participants.

Some judges used the old Pahang evaluation form because the TC team forgot to update it when duplicating the handbook for Sarawak; therefore, it's suggested to ensure all necessary details, including links and Google Forms, are updated when duplicating files from previous cohorts.

To rotate facilitators across groups during mock pitching, as the facilitators may have already provided feedback consistently to that particular participants over the past days.



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/>