

MAKING AN IMPACT SINCE 2017

Unlocking Potential, Transforming Communities

CIMB and Taylor's Community are committed to transforming lives through entrepreneurship, financial literacy, and personal growth.

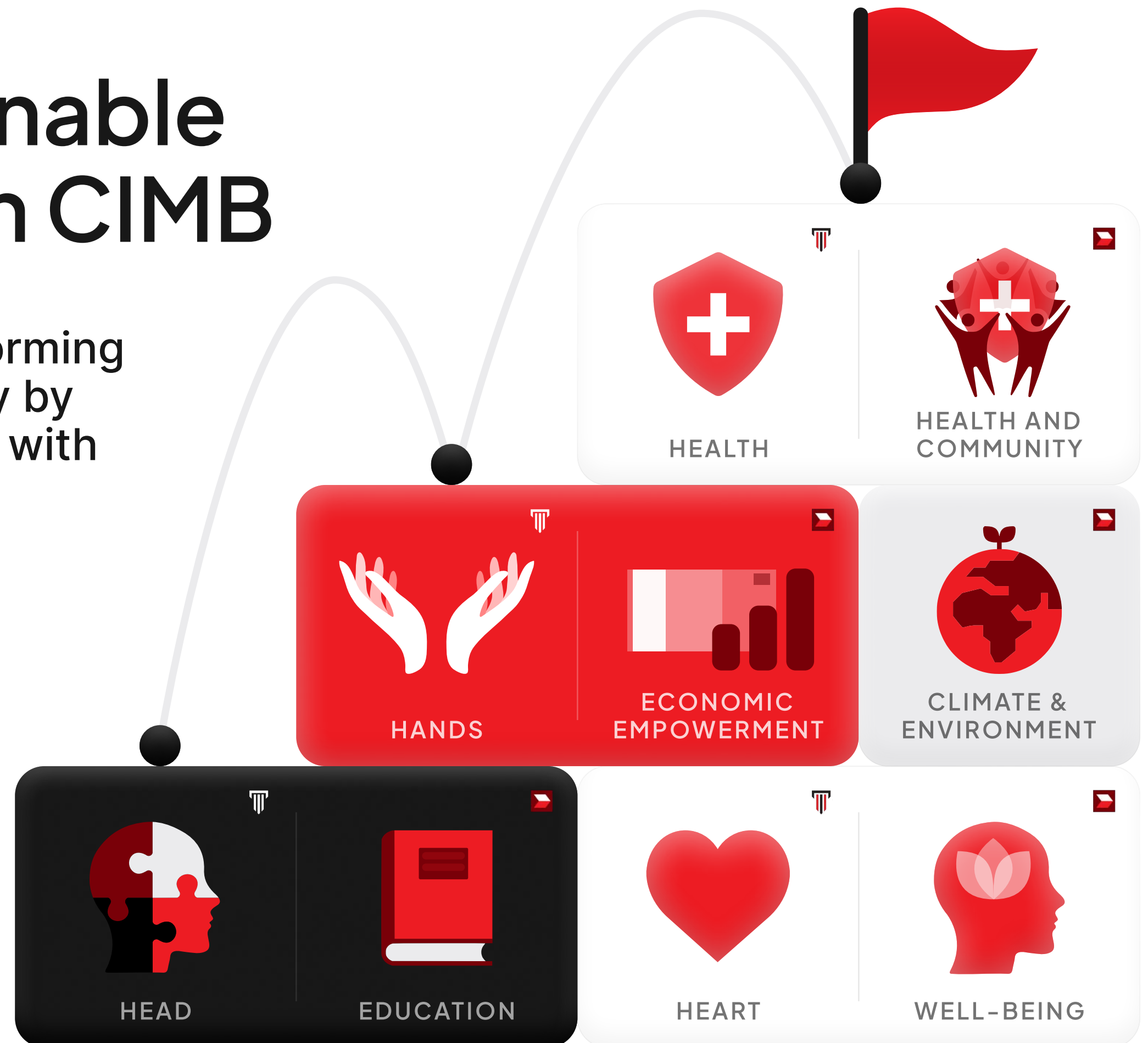
OUR SHARED PURPOSE

Advancing Sustainable Communities with CIMB

Together with CIMB, we are transforming charity into long-term sustainability by equipping underserved Malaysians with the knowledge, resilience, and confidence to thrive.

Our decade-long collaboration is grounded in a shared belief: real impact happens when we invest in people, not just problems.

Our community initiatives unite Taylor's **4H**—Head, Heart, Hands, Health—with CIMB Foundation's pillars of Health & Community, Well-Being, Education, and Economic Empowerment. Together, we deliver holistic, sustainable impact that transforms lives and communities.



Impact Measurement Problem

How do we improve our projects?

How do we know our projects are considered successful?

How do we know if what we are doing fits the community's needs?

THE SOLUTION

The Hourglass Methodology

Designed to capture both qualitative and quantitative outcomes, this approach enables organizations to measure the true impact of social initiatives.



Total Funds for Community Impact

With a long-term investment of over **RM3,776,825** from **2017 and onwards**, we've ensured that support, skills, and hope reach those who need it most.

RM3,776,825

Total Funds (2017-2024)

1,369 impacted lives

RM508,250

2024

MICROBIZREADY

2022
2021
2020

RM676,700

2024

**iTEKAD RIDER
ENTREPRENEUR**

2022
2021

RM2,591,875

2023

2022

2021

2019

**PROGRAM
KEUSAHAWANAN**

2019
2017

Major Milestones

- 2017**

Launch of Program Keusahawanan (PK) in partnership with CIMB Islamic to support B40 entrepreneurs through capacity-building, equipment support, and mentorship. *PPR: Sri Pantai* Budget RM50k 28 participants
- 2018**

Introduction of PK2.0, featuring PK University, PK Marketplace, and PK Digital—platforms providing continuous learning and access to business opportunities. *PPR: Sri Pantai, Gombak Setia, Kg. Muhibbah, Hiliran Ampang, Sg. Besi* Budget RM500k 110 participants Expansion to new states
Well-being added to PK modules
- 2019**

Alumni mentorship began. Community-led empowerment strengthened as graduates returned as mentors and initiated grassroots efforts. *PPR: KV (PWD, single parent, refugee) States: Perlis, Federal Territories* Budget RM1.25m 280 participants Partnered with Zakat, MAIWP, PPZ 200% growth in impacted lives
- 2020**

Digital pivot in response to COVID-19, including the launch of the first online Microbiz cohort and transition to virtual learning and support. *PPR: KV* Budget RM3k 30 participants Launch of CIMB Microbiz Online
- 2021**

Launch of I-Tekad Rider Entrepreneur Program for gig workers from the B40 and Asnaf communities. Dedicated cohorts introduced for women and PWD communities. *States: KV* Budget RM329k 217 participants Launch of I-Tekad Rider Entrepreneur Program
- 2022**

MicroBizReady (MBR) was introduced, offering training in digital tools, bookkeeping, and business formalisation. *States: KV (PWD, Asnaf, Women)* Budget RM291k 204 participants
- 2023**

Launch of Home PK for returning baker entrepreneurs. Rider programme expanded to East Malaysia. Microbiz reached new states. PK Mini returned, focusing on emotional well-being and entrepreneurship education for children. *States: KV (Bakers), Pahang, Sarawak, Melaka, Sabah, Kedah* Budget RM812,225 312 participants 80% gaining collaborations Increased returns with 35%
- 2024**

Home PK, iTEKAD Rider Entrepreneur Program, Microbiz, and PK Mini initiative continues to strengthen grassroots economic empowerment across multiple states. *States: KV, Johor, Perlis* Budget RM541,600 188 participants
- 2025**

Celebrating the 9th year of partnership. Alumni lead as mentors and changemakers. A three-year partnership for Microbiz is underway, with PK7.0 in planning. Updates on the Rider-PK Special Edition to follow. Allocated budget RM3.6m

SOCIAL IMPACT METRICS

MicroBizReady (MBR)

The CIMB MicroBizReady programme supports low-income micro-entrepreneurs in growing their businesses through training in financial, emotional, and digital skills—delivered with structured support and measurable outcomes.

These skills were chosen to build stronger business, enhance resilience, and adapt to new challenges.



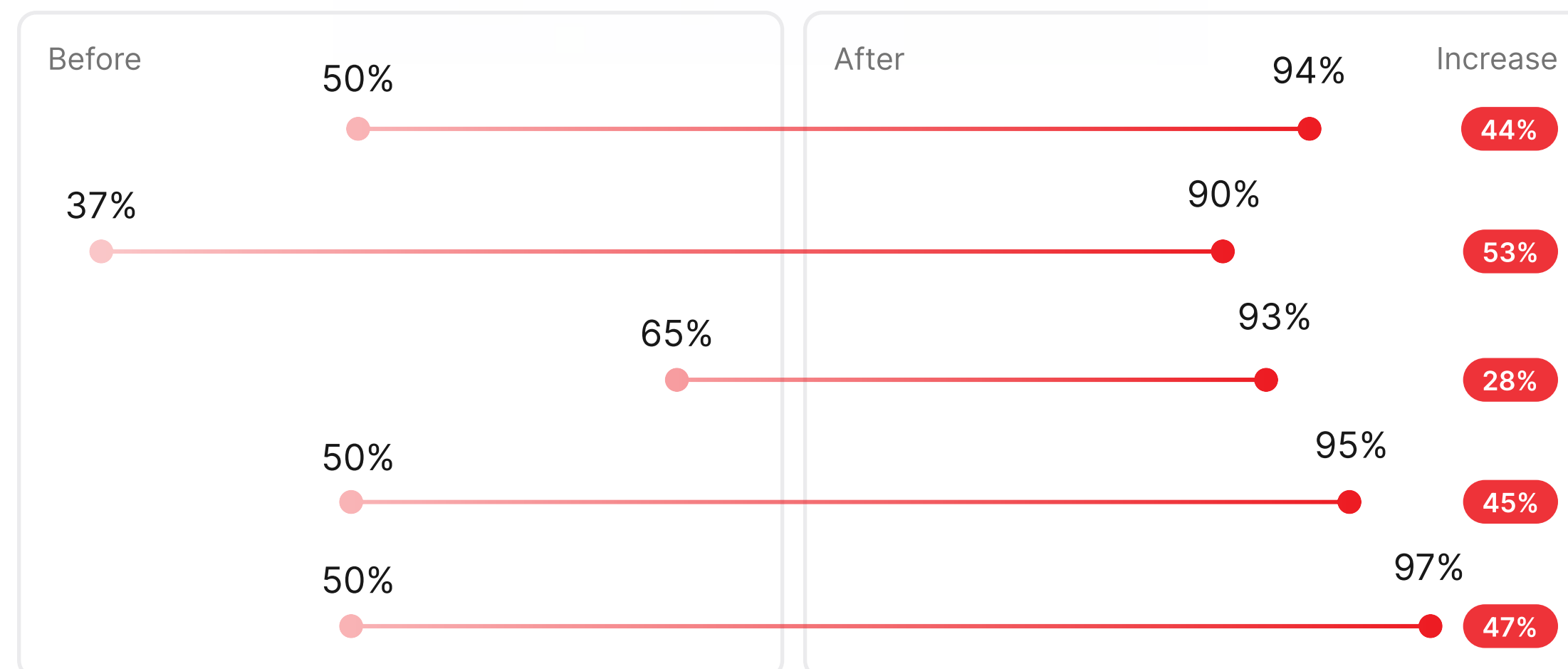
Skills in e-commerce for business

Understanding business strategy for SMEs

Awareness of stress management importance

Understanding emotional well-being

Mental well-being management



SOCIAL IMPACT METRICS

iTEKAD Rider Entrepreneur

The iTEKAD CIMB Rider Entrepreneur Program supports riders, in building sustainable incomes through entrepreneurship, skills training, and emotional well-being support.

These core skills were chosen to help riders build sustainable businesses, strengthen financial resilience, and confidently transition from gig work to entrepreneurship.

Understanding financial management

Awareness on planning to create a budget

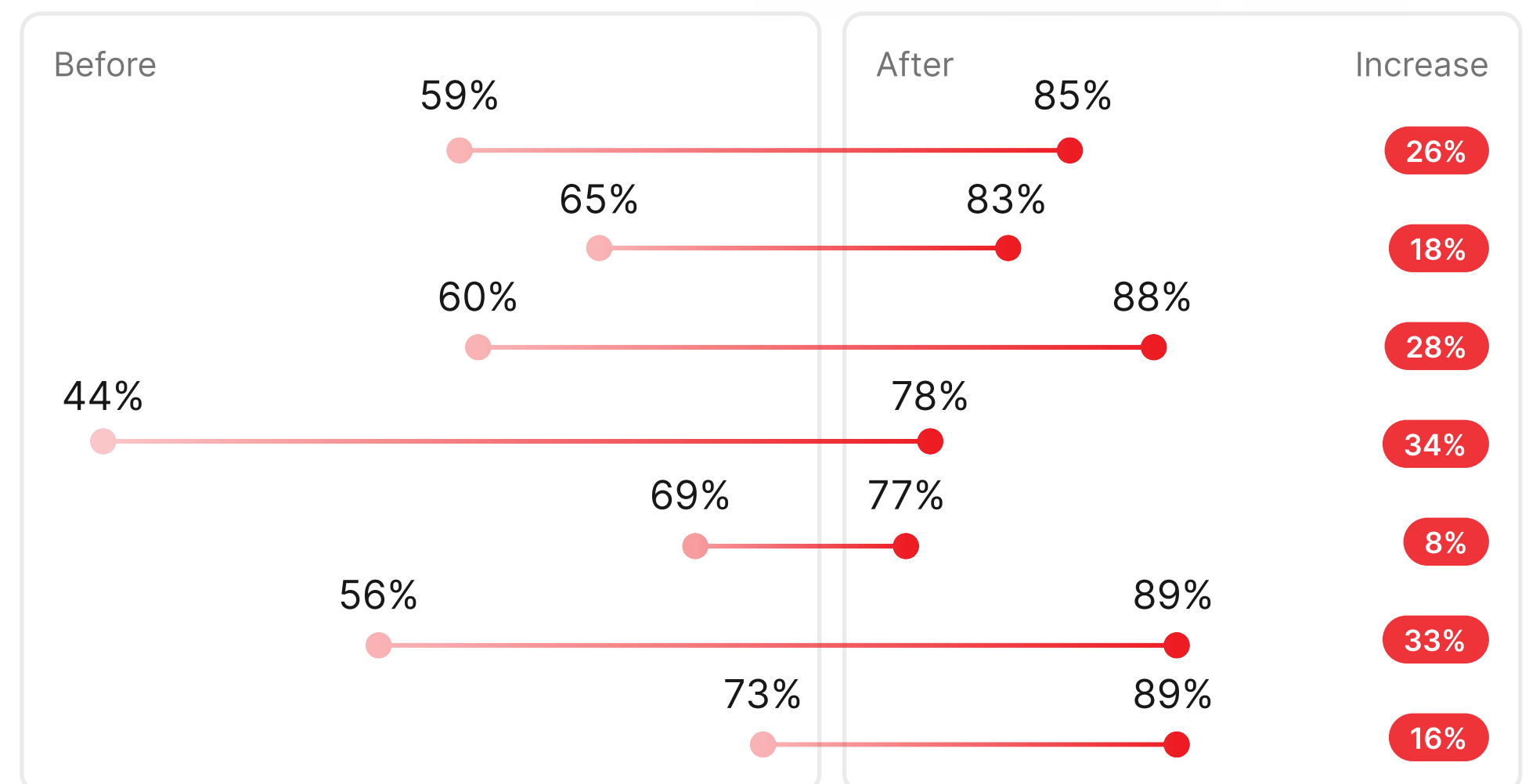
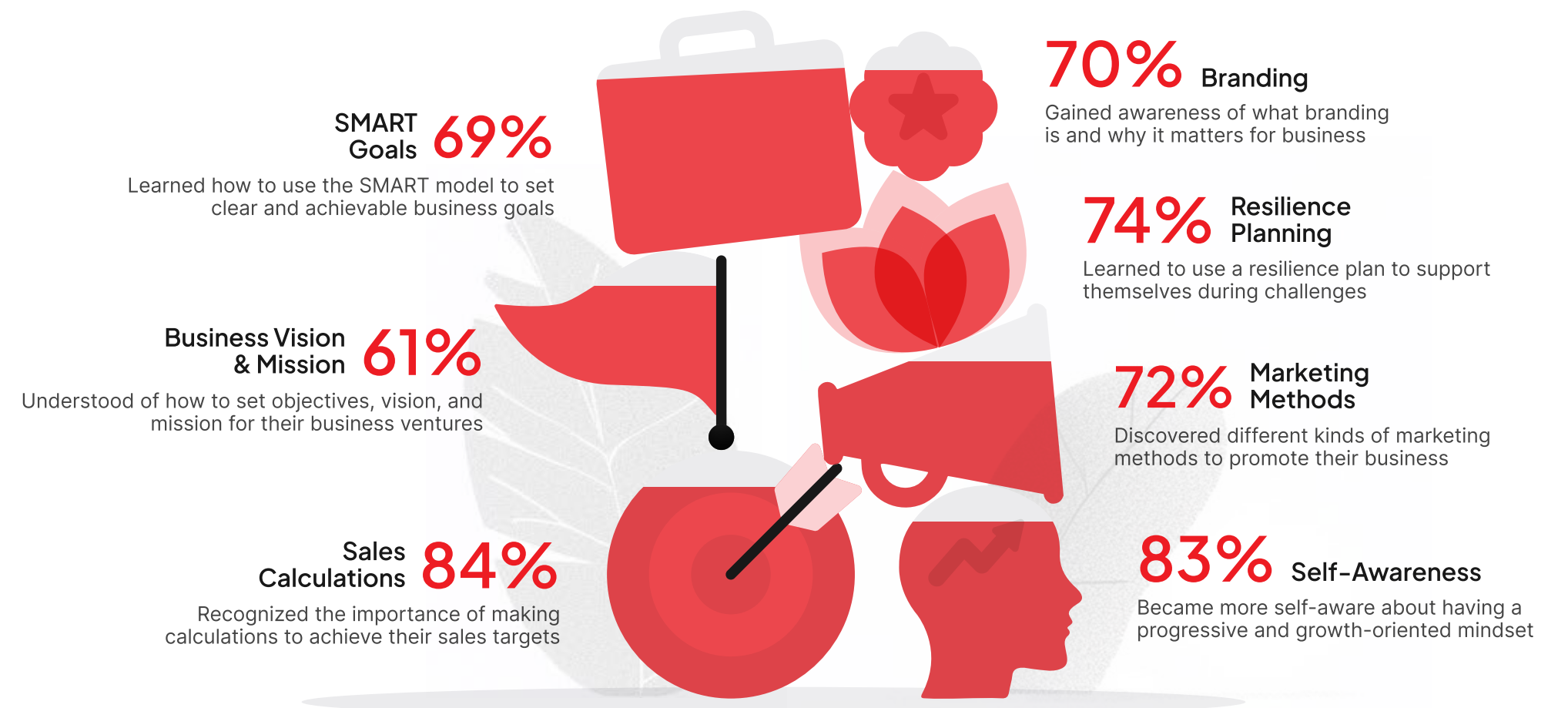
Understanding long-term vs short-term investments

Knowledge on pitching skills

Understanding stress management

Understanding ChatGPT as a business digitalisation tool

Understanding Canva as a business digitalisation tool



SOCIAL IMPACT METRICS

Program Keusahawanan

Program Keusahawanan empowers entrepreneurs through training in entrepreneurship and emotional well-being to support business growth. Children can also learn these values through PK Mini.

The skills help participants build strong business foundations, improve financial management, and build the confidence needed to grow and sustain their enterprises.

Knowledge of business vision and mission

Understanding risk management

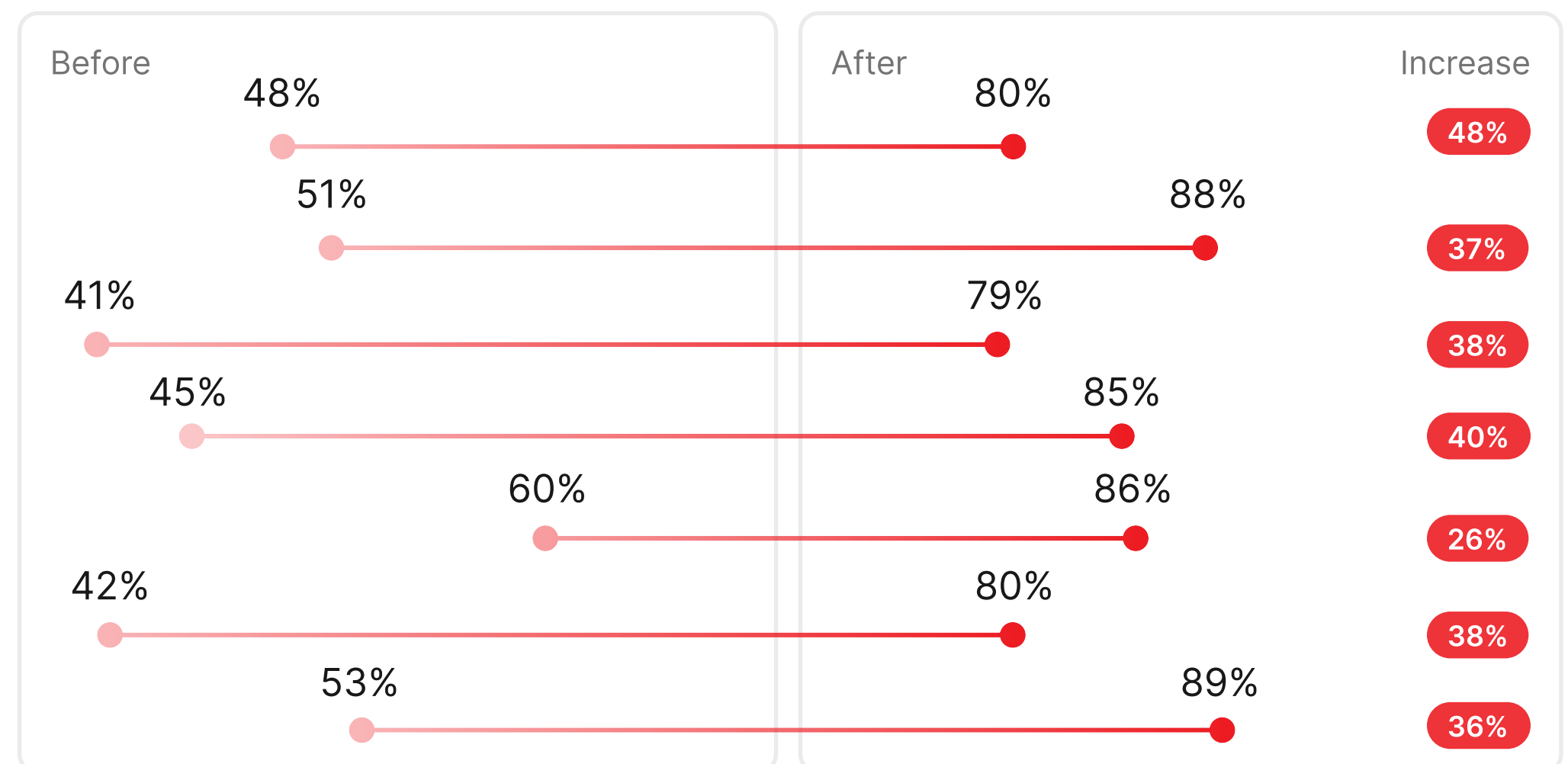
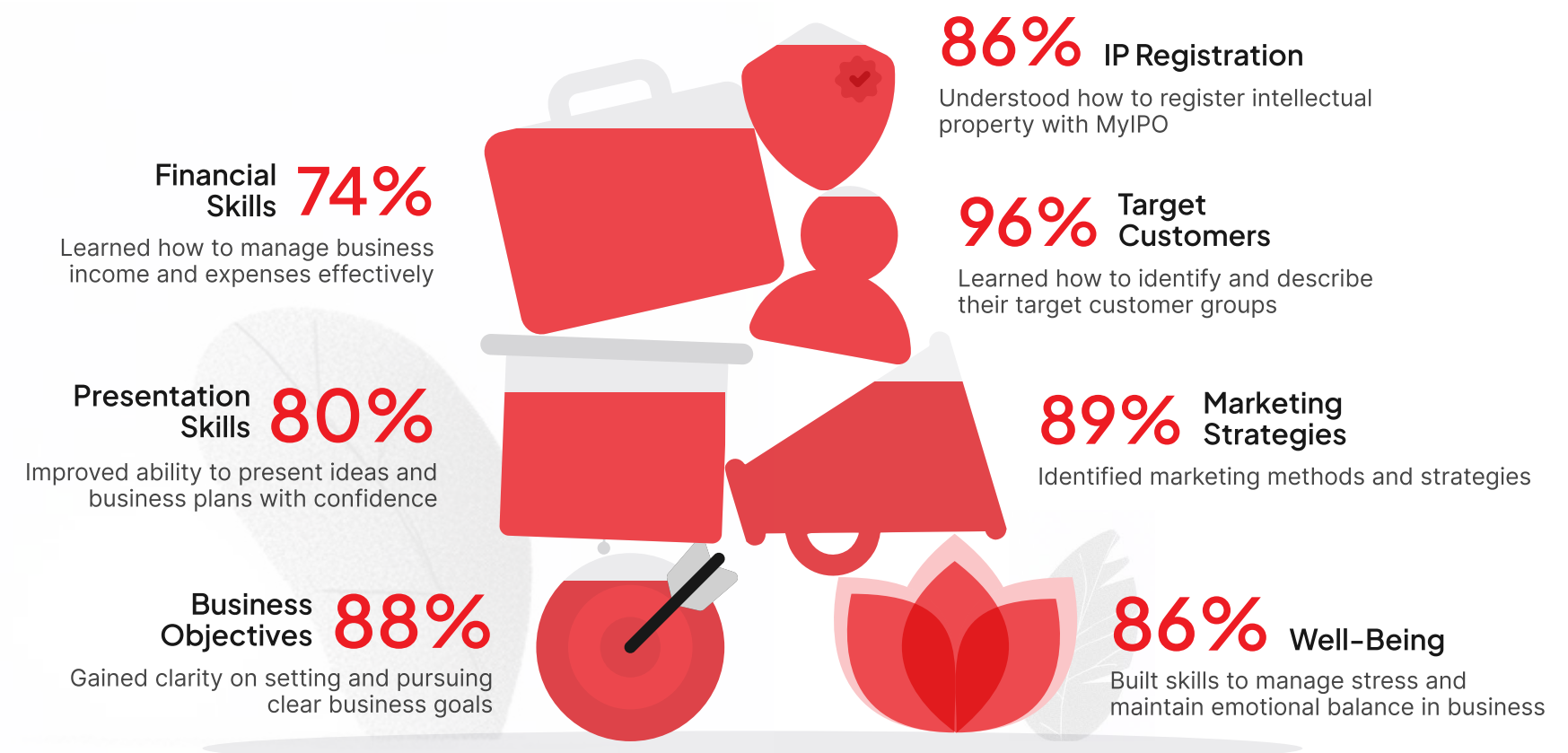
Knowledge of MESINKIRA

Understanding in-depth bookkeeping

Confidence in utilising social media promotion

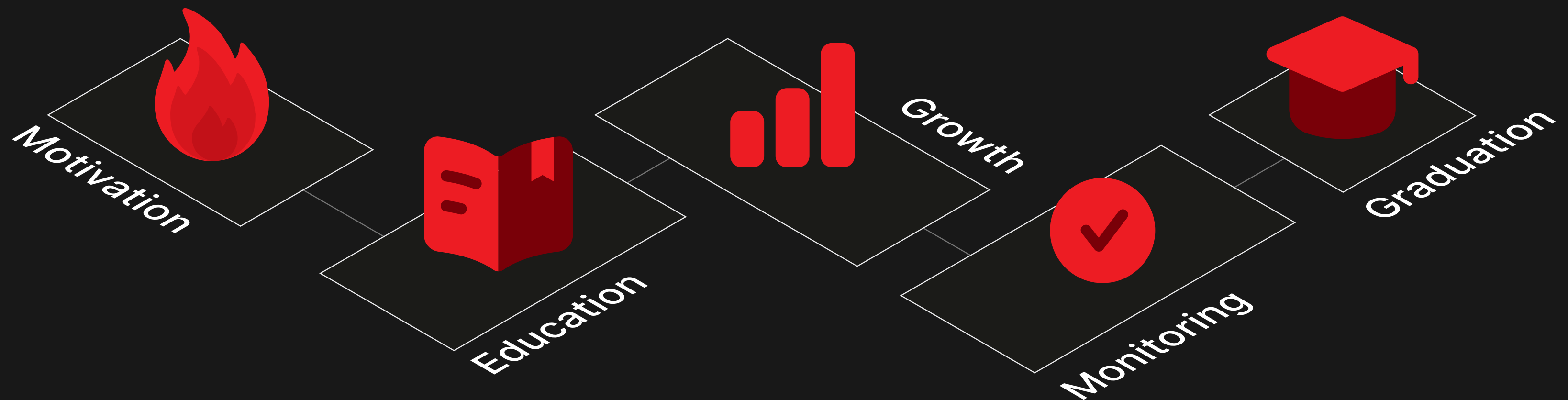
Readiness for pitching

Self-awareness of resilience



PHASES

Overall Programme Structure




All three programmes follow a similar, proven structure designed to guide participants from initial motivation to graduation.

BENEFICIARIES

Impacting Lives Nationwide

Our programs focus on supporting micro and nano-entrepreneurs, low-income families, single parents, and Persons With Disabilities.

- **Program Keusahawanan:** B40, Asnaf, single parents, Persons with Disabilities (PWDs), senior citizens
- **iTEKAD Rider Entrepreneur Program:** B40, Asnaf, gig economy riders
- **MicroBizReady:** Micro and nano-entrepreneurs, women, PPR, senior citizens



Beneficiaries are located in **Perlis, Kedah, Pahang, Klang Valley, Melaka, Johor, Sabah, and Sarawak**—ensuring support goes where it's needed most.

BENEFIT TO PARTICIPANTS

From Learning to Earning with Tools

Participants in our programmes enjoy a range of valuable benefits designed to support their growth and well-being.



Business Equipment

Grants and tools to kickstart or expand businesses.



Allowance

Financial incentives for full participation in all sessions.



Expert Guidance

Mentorship from Taylor's Education Group's expert lecturers and industry professionals.



Enhanced Business Skills

Training to help scale businesses to the next level.

Programme Impact



PROGRAMME 1

Program Keusahawanan (PK)

An entrepreneurship programme designed to empower individuals from underprivileged communities through business and emotional well-being training—equipping them with the skills and knowledge to sustain and grow their enterprises.



TOTAL PARTICIPANTS

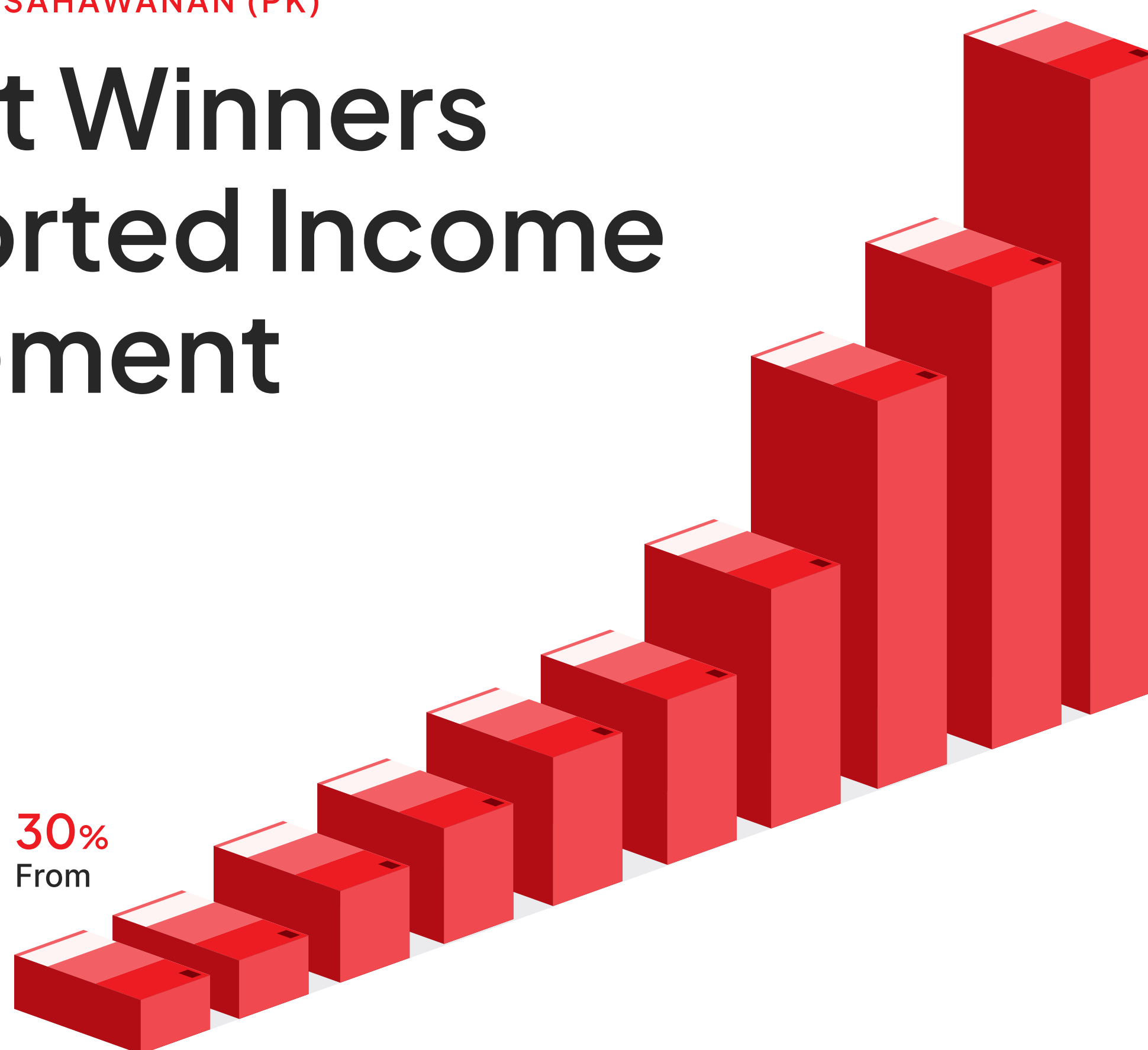
559 pax

TOTAL SPONSORSHIP

RM 2,591,875

PROGRAM KEUSAHAWANAN (PK)

Grant Winners Reported Income Increment



1300%
Up to

Grant winners in the Program Keusahawanan (PK) reported extraordinary income growth, with some achieving increases of up to 1300%, mainly due to receiving equipment grants.

This support allowed them to boost production capacity and hire additional workers, leading to significant business growth and improved livelihoods.

PROGRAMME 2

iTEKAD Rider Entrepreneur Program

Launched in 2021, the programme integrates social finance elements —providing seed capital, microfinancing, and structured training—while offering job opportunities as Foodpanda Malaysia delivery riders, supported by quality entrepreneurship training from Taylor's Community.

It offers structured training in financial management, technical skills, and emotional well-being. After one year with Foodpanda Malaysia, participants can continue as riders or pursue their own entrepreneurial ventures.

TOTAL PARTICIPANTS

211 pax

TOTAL SPONSORSHIP

RM676,700



iTEKAD RIDER ENTREPRENEUR PROGRAM

Programme Goals

Navigate



To guide sustainable income creation through entrepreneurship and mental health management

Develop



To support business growth and participants emotional well-being

Build



To develop skills in entrepreneurship and emotional well-being within a safe and supportive environment

Idealize



To equip participants with knowledge of how to start a small business on their own while building resilience



This programme offers more than just employment—it provides a pathway to entrepreneurship. Riders receive training, mentorship, and resources to help them move from earning a wage to building a sustainable business.

PROGRAMME 3

MicroBizReady (MBR)

An entrepreneurship initiative supporting micro and nano-entrepreneurs by enhancing digital, financial, and bookkeeping skills, improving access to financing, and guiding them toward forming private limited companies.



TOTAL PARTICIPANTS

599 pax

TOTAL SPONSORSHIP

RM508,250

MICROBIZREADY (MBR)

Core Focus Areas

The MBR programme blends business training with emotional well-being support, empowering entrepreneurs to thrive in both business and life. This holistic approach helps them overcome challenges and build more resilient, sustainable ventures.

ENTREPRENEURSHIP & FINANCIAL MANAGEMENT

Equips participants with practical skills in business planning, budgeting, and financial decision-making to strengthen and sustain their enterprises.

MENTAL & EMOTIONAL WELL-BEING

Builds resilience and emotional awareness, empowering participants to manage stress, set personal goals, and navigate the challenges of entrepreneurship with confidence.

TURNING AMBITION INTO REALITY

Life After Programme

After completing our entrepreneurship programmes, participants continue to grow both personally and professionally. Many go on to apply their new skills, expand their businesses, and inspire others in their communities—demonstrating the lasting impact of these initiatives.



A strong sense of community continues beyond the programme—30% of participants return as alumni, contributing to new sessions and sharing their experiences to support the next generation of entrepreneurs.

30%

Participants return as alumni participants.



20%

Participants return as mentors.



35%

Participants get more corporate business.



80%

Participants get more collaboration.

A strong culture of collaboration emerges, with 80% of participants engaging in partnerships, joint ventures, or shared projects—broadening their networks and unlocking new opportunities.

Success Stories



Cherstina Hamdan

PK 2018 & MBR 2020 PARTICIPANT

Cherstina is living proof of the power of community teaching community. After graduating, she returned as a facilitator, then grew into a mentor—and today, she proudly serves as a trainer.

Over the past four years, Chers has helped groom and guide new cohorts of entrepreneurs, using her own consultancy to support over 300 individuals. As the current Chairman of the Kelab Usahawan Alumni Taylor's (KUAT), she continues to pay it forward, building a cycle of empowerment that uplifts the very ecosystem that once shaped her.



Abdul Malek Omar

PK 2018 PARTICIPANT

Abdul Malek Omar, fondly known as Abang Malek, had been selling nasi lemak by the roadside near Taylor's College for over a decade—making just enough to get by. Everything changed when he joined Program Keusahawanan in 2018. With entrepreneurship training, mentorship, and a startup grant, Malek was able to reimagine his business.

The programme gave him essential business knowledge and digital marketing skills, helping him upscale his stall and expand into catering. His income grew by 150%, and his business doubled in size.

With this new stability, Malek built a home and sent his children to university. Today, he is nationally recognized and mentors new entrepreneurs, proving that with the right support, transformation is possible—both for yourself and others.



Nurulziaty

PK 2019 PARTICIPANT

Nurulziaty, or Zetty, started her bakery business from a small PPR flat in Bandar Tun Razak to support her family. In 2019, she joined Program Keusahawanan CIMB Islamic-MAIWP-Taylor's, which helped her turn her home baking into a formal business.

With training, mentorship, and equipment support, Zetty grew her bakery and increased her income by 200–300%, moving out of the Asnaf category. Once a zakat recipient, she now proudly contributes zakat herself.

Today, Zetty is financially independent and a registered vendor with Taylor's Education Group. Her journey reflects the long-term impact of inclusive entrepreneurship programmes and is a powerful reminder that, with the right platform, transformation is possible—both economically and personally.

Success Stories



Ulfat Sakinah PK 2.0 2018 & MBR 2020 PARTICIPANT

Fondly known as Bidan Ulfat, she's a certified postnatal therapist with deep roots in personal care. Ulfat built her mobile spa business on trust and community connection. As one of the earliest participants in the CIMB–Taylor's program, she didn't just gain digital skills—she found a new way to sustain and grow her legacy.

Through platforms like WhatsApp, Ulfat now manages her bookings, engages clients, and expands her reach—all while maintaining the personal, hands-on care that defines her brand. Her journey shows how digital tools, when paired with cultural expertise, can unlock new possibilities.



Nur Asma Diyana MBR JOHOR 2024 PARTICIPANT

Before joining iTEKAD, Diyana's monthly income hovered around RM200–300. With the support and tools provided through the programme, her business has grown by over 300%. Now, she's consistently bringing in RM1,000 a month.

During festive peaks, her income rises to RM2,000–3,000. During Merdeka season, she earns up to RM5,000, marking an impressive 1,500% increase from when she first started.

Diyana now works with corporate clients, securing bulk orders for uniforms and themed outfits. By fully using the equipment provided and focusing on high-demand seasons, she continues to sew not just clothes, but a stronger future for herself and her family. Diyana proves how far determination—and the right support—can take a home-based entrepreneur.



Sahdatun Nazirah Zainal Abidin MBR JOHOR 2024 PARTICIPANT

Sahdatun, a single mother from Johor, is the face of quiet courage turned visible impact. Starting out as a *panipuri* seller in her neighbourhood, Sahdatun kept her head down to provide for her family. Through MBR, she found more than just business training—she found her voice, her confidence, and a network that believed in her.

She went on to grow her income by 70%, gain national media recognition, and emerge as a role model in her community. Today, she continues to inspire other women like her, proving that with the right ecosystem of support, one empowered woman can uplift generations.

Testimonies



Balamani Chinnayah

PK6.0 (BAKER EDITION) 2025 PARTICIPANT

I run a small business selling traditional Indian sweets like Laddu, along with vegetarian Malay and Indian kuih. I joined the programme to sharpen my business skills, and I'm truly grateful—especially because it was the only one that welcomed me regardless of age.

The equipment support helped me scale up production and confidently accept larger orders. But more than the tools, it was the sense of community that made the biggest impact. I felt supported, seen, and encouraged—not just during the programme, but even after it ended.

CIMB Islamic and Taylor's University continued to create opportunities through events and initiatives where we could showcase our work and stay connected. The alumni network remains a source of motivation, and I'm proud to still be part of it today.

(FROM SANTUNI MADANI @ PPR BKT JALIL, 08 FEB 2025)



Nurul Farhana Amirul Hizan

MBR KV 2024 PARTICIPANT

MicroBizReady helped me grow—not just as a business owner, but as a person.”

Running a business isn't easy, and this programme gave me more than just practical skills. It helped me build emotional resilience too. I've learned to manage stress and care for my mental well-being, which has made a huge difference in how I work.

What stood out most was the continuous support—even after the programme ended. Knowing I'm not alone on this journey keeps me going. I still have a long way to go, but thanks to the guidance from CIMB, Taylor's, and the community of fellow entrepreneurs, I feel more prepared—and supported—than ever. If given the chance, I'd gladly join more programmes like this.

(FROM WEE-WIT! WEE-WIT! WOMEN ENTREPRENEUR EMPOWERMENT WITH CIMB, 30 APR 2025)



Fatmawaty Ambo Dalle

MBR 2020 PARTICIPANT

I've always been passionate about desserts and love experimenting with new ideas. Through MicroBizReady 2020, I gained the confidence and clarity to innovate more strategically—especially when updating my menu to keep up with trends. I used to be afraid of change, but one of the most important lessons I've learned is that adaptability is key in business.

What means a lot to me is that even after all these years, CIMB and Taylor's have never forgotten about us past participants. Every time there's an event, I jump at the opportunity. It's not just about exposure—it's about feeling seen and supported. I'm truly grateful for the continued platform to share my desserts and grow my business with new audiences.

(FROM HARAPAN RAMADAN BERKAT BERSAMA, 10-14 MAR 2025)



FUTURE FOCUS

Building a Sustainable Future

Our future strategy centers on four PPRs and the states we've served before, building on past success to drive long-term, meaningful change for thousands of residents.

These initiatives include Program Keusahawanan by CIMB Islamic for aspiring entrepreneurs, iTEKAD Rider Entrepreneur Program for gig economy workers, MicroBizReady for micro and small business owners, and upskill training to develop sewing skills and open new income opportunities.



Our next phase will focus on four key PPR communities (*Bukit Jalil, Lembah Subang, Perumahan Awam Seri Selangor, Seri Alam*) and revisiting previously engaged states to deliver more lasting impact.

3.6m

Allocated Funds

9k

Lives

CIMB has pledged RM3.6 million over two years to drive long-term, positive impact in the lives of approximately 9,000 beneficiaries by providing upskilling opportunities and fostering sustainable livelihoods.

3 years

2 + 3 + 21 = 26

PK

iTEKAD Rider

MBR

Cohorts

Over the next three years, we will run seven programmes annually—totalling 26 cohorts—to expand impact across all targeted communities.



Empowering Communities Together



Uplifting Lives, One Step at a Time