



PROGRAM iTEKAD CIMB ISLAMIC RIDER ENTREPRENEUR EDISI ASNAF 2.0 (SELANGOR)

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INTRODUCTION

The Program iTEKAD CIMB Islamic Rider Entrepreneur Edisi Asnaf 2.0 Selangor is organised by CIMB Islamic Bank in collaboration with Yayasan Belia Malaysia, Taylor's Community, and strategic partner FoodPanda Malaysia, together with several State Islamic Councils: Lembaga Zakat Selangor (LZS), Majlis Agama Islam Wilayah Persekutuan (MAIWP), Majlis Agama Islam Negeri Sembilan (MAINS) and Majlis Agama Islam Negeri Pulau Pinang (MAINPP). This year marks the programme's rebranding to the iTEKAD CIMB Islamic Programme and its second edition.

Aligned with Bank Negara Malaysia's iTEKAD initiative, the programme mobilises social finance to empower asnaf, PPR residents, single parents, persons with disabilities and B40 communities towards financial resilience and sustainable income. Participants work as food delivery riders with FoodPanda Malaysia while receiving comprehensive entrepreneurship training from Taylor's Community.

The initiative aims to increase participants' income by at least 15% within one year, while also strengthening emotional well-being to build resilience in challenging situations. It further aspires to support riders in transitioning from wage earners to entrepreneurs by sharpening their entrepreneurial skills once a stable income has been established.



PROGRAM OVERVIEW



Participants underwent a careful selection process, including a rigorous application and interview stage. Those shortlisted were then invited to join a 3½-day intensive bootcamp covering seven modules on entrepreneurship and emotional well-being.

Throughout the bootcamp, they learned how to start small businesses, build resilience, generate sustainable income and access ongoing support for both business development and emotional stability. On the fourth day, participants presented their business ideas to a panel of judges, and successful candidates were awarded a motorcycle to be used for food delivery work with FoodPanda.

With these goals at its core, the programme serves as a beacon of hope, providing concrete pathways to financial empowerment and emotional resilience for marginalised communities.



Entrepreneurship Module

To train on entrepreneurship and financial literacy



Emotional Wellbeing Module

To nurture the ability to adapt to change

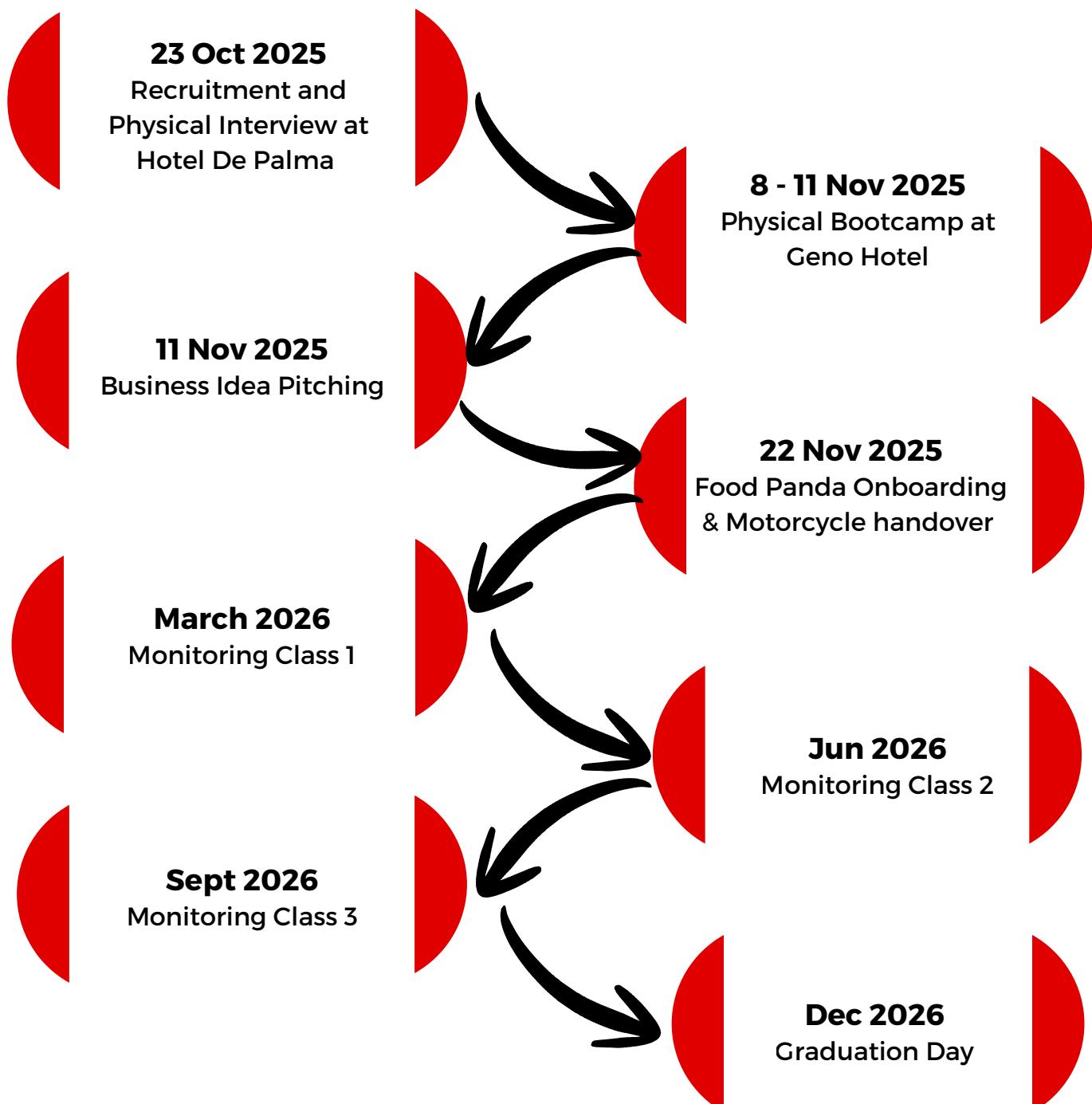




SELANGOR COHORT

GENO HOTEL
8-11 NOVEMBER 2025

PROGRAM TIMELINE



PARTICIPANT REPORT

55

Participants were interviewed

40

Participants were selected

34

Participants attended the bootcamp (only 30 manage to get the motorcycle)



26 MALE



8 FEMALE



DISTRICTS

3 PETALING JAYA

1 KOTA DAMANSARA

8 AMPANG

1 TELOK PANGLIMA

GARANG

1 SEMENYIH

2 BANDAR BARU

BANGI

1 PUNCAK ALAM

1 BERANANG

1 HULU LANGAT

1 PULAU INDAH

2 PUCHONG

1 SUNGAI BULOH

3 SHAH ALAM

3 KAJANG

2 BATU CAVES

1 TANJONG SEPAT

2 SERI KEMBANGAN



24 PARTICIPANTS HAVE EXISTING BUSINESS AND EXPERIENCES

10 DO NOT HAVE EXISTING BUSINESS AND EXPERIENCE

30

GRANT WINNERS

30

PARTICIPANTS GRADUATED

MODULE 1: VISION BOARD

TRAINER: MOHD RAWI BIN OTHMAN

Key Takeaways:

1. Understanding the definition of vision board.
2. Importance of vision board in entrepreneurship.



Measurement of Learning

Confidence Level

Awareness of vision board

80%

Importance of vision board
in entrepreneurship

85%

Importance of vision board plan

90%

Awareness of how to use a vision
board plan during challenging times

95%

 **100%**

**participants indicated that
they have never been
exposed to any modules
related to vision board.**

100%

**mentioned that they
learn a new knowledge
with this module.**

MODULE 2: BUSINESS OBJECTIVE

TRAINER: MOHD RAWI BIN OTHMAN

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

Confidence Level

Self-awareness about business objective

95%

Awareness of seeing challenges as opportunities for growth

90%

Importance of business objective in entrepreneurship

91%



95%

participants stated that this is their first time learning about business objective.

97%

mentioned that they gain a new knowledge with this module.



MODULE 3: BRANDING & MARKETING

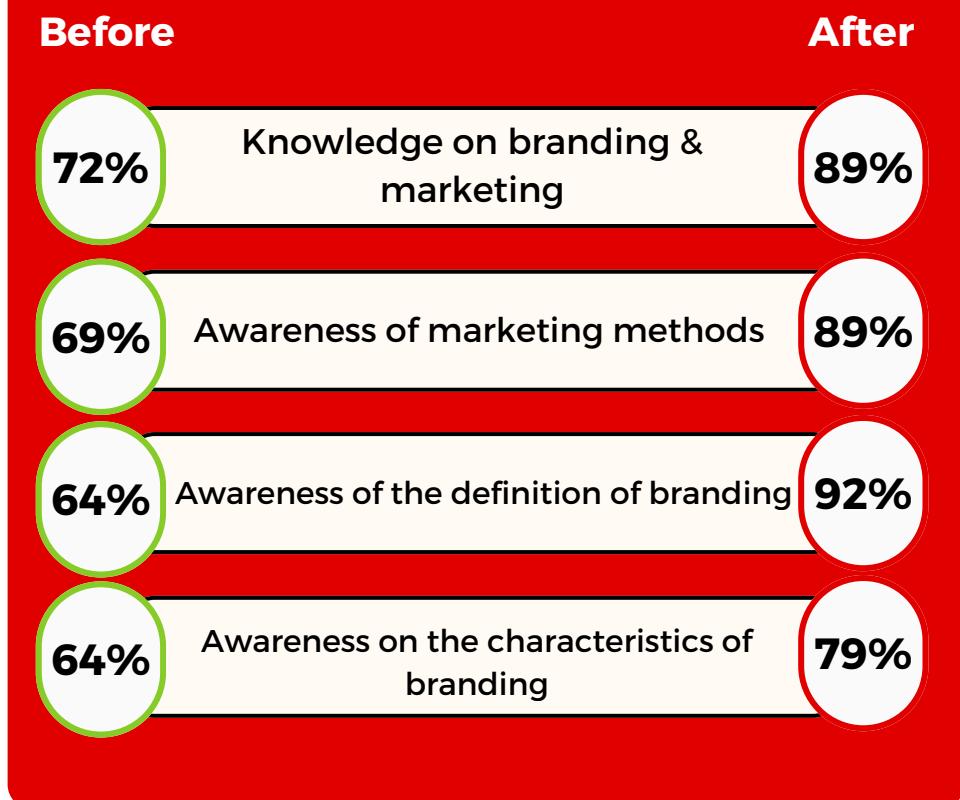
TRAINER: MOHD RAWI BIN OTHMAN

Key Takeaways:

1. Awareness about the importance of having logo & marketing.
2. Capable of setting logo for marketing.

Measurement of Learning

95%
participants stated that
this is their first time
learning about branding.



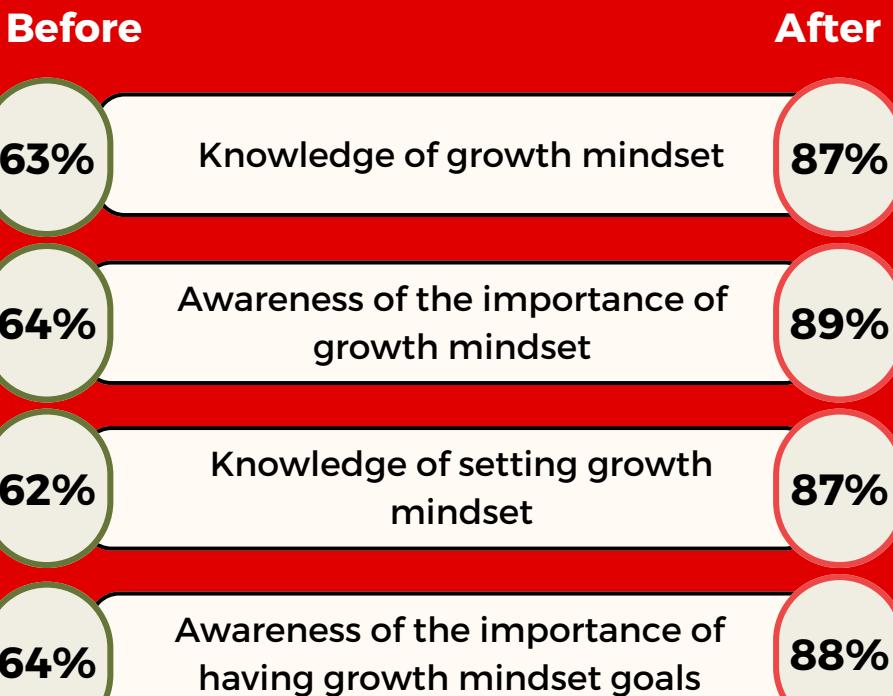
MODULE 4: GROWTH MINDSET

TRAINER: AZRIN AZAMI

Key Takeaways:

1. Able to identify growth mindset.
2. Differentiate the growth mindset.
3. Explaining the characteristics of a growth mindset.

Measurement of Learning



95%

**mentioned that
they have never
enrolled in growth
mindset class.**



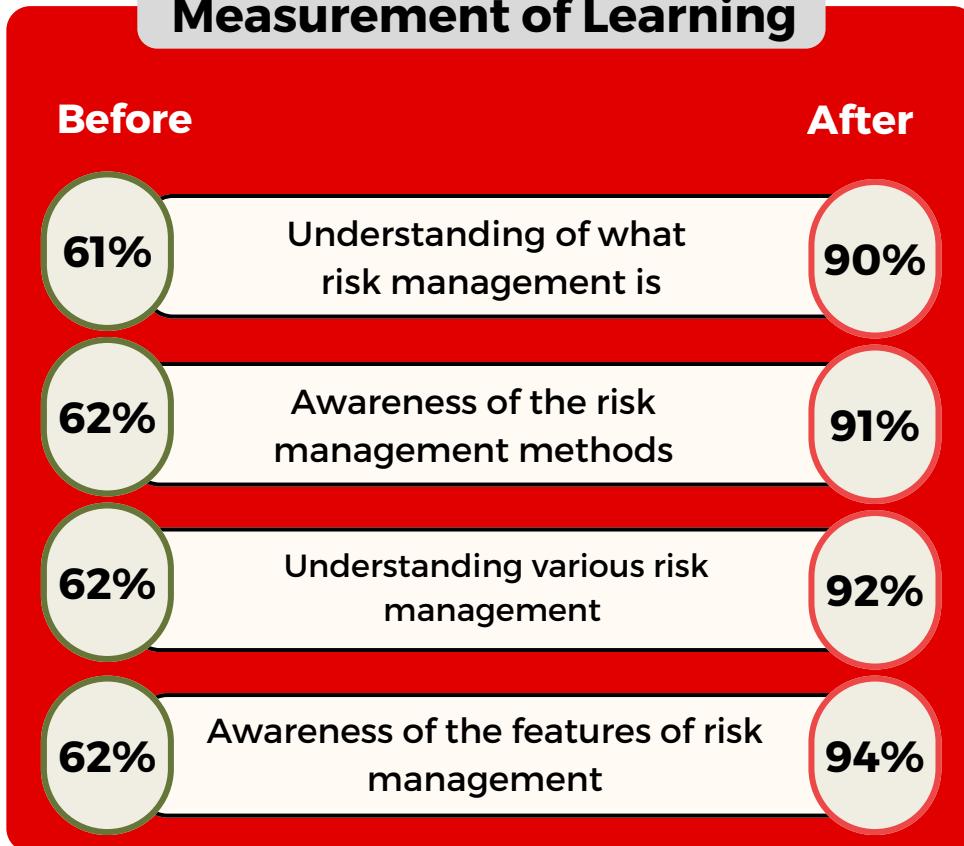
MODULE 5: RISK MANAGEMENT

TRAINER: AZRIN AZAMI

Key Takeaways:

1. Explaining the definition of risk management.
2. Explaining the importance of risk management.
3. Creating the groundwork for risk management.
4. Describing various risk management.

Measurement of Learning



 **95%**

participants stated that this is their first time learning about risk management.



MODULE 6: RESILIENCE

TRAINER: AZRIN AZAMI



70%

**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. Identify challenges in resilience.
2. The importance of managing resilience in business.
3. Ways to overcome resilience in business.

Measurement of Learning

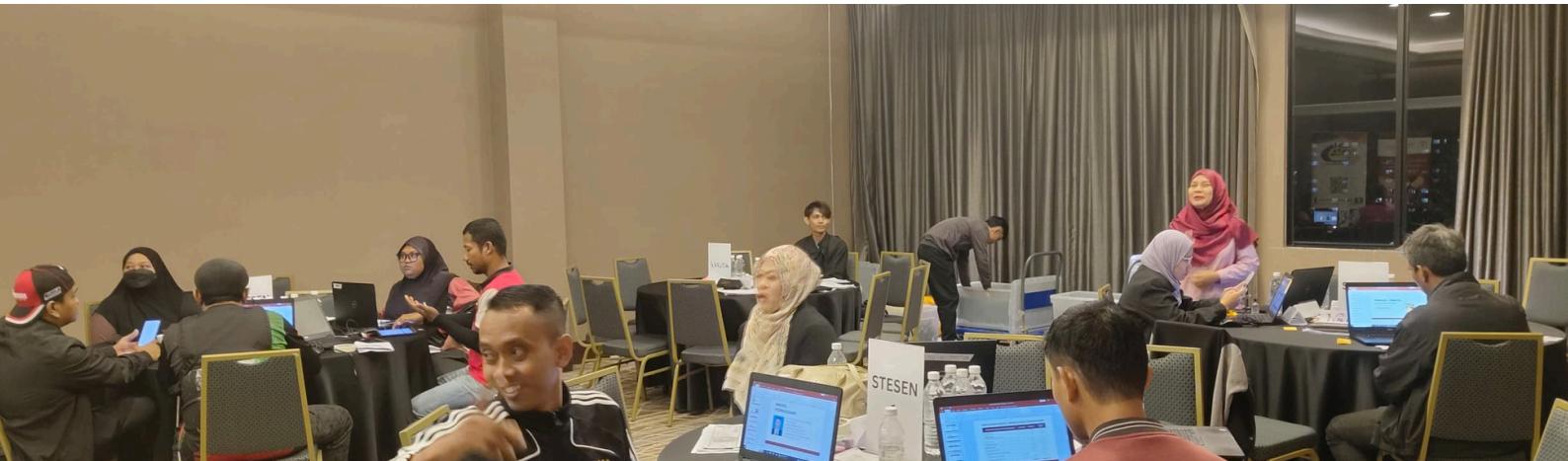
**Confidence
Level**

**Aware of the challenges to
resilience**

88%

**Understanding the concept of
resilience**

89%



MODULE 7: FINANCIAL MANAGEMENT

TRAINER: CHERSTINA HAMDAN

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.



95%

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

100%

mentioned that they gain a new knowledge with this module.

Measurement of Learning

Before

After

60%

Self-awareness of business financial management

89%

61%

Self-awareness on collecting capital funds

87%

62%

Self-awareness in making calculations to achieve sales targets

86%

63%

Self-awareness in developing strategies/plans to achieve sales targets

88%

JUDGES FEEDBACK

“This program gives benefit to the participants”

- **Muhammad Yusof Atan**

“ The program's structure encourages participants to do pitching”

- **Akmal Rusydi Azhari**

“Today's program enables us to hear voices and ideas from participants”

- **Hazmanizam Mohamad Istihar**



PARTICIPANTS FEEDBACK



“Program ini berkaitan dengan keusahawanan dan saya sangat suka dengan masa yang diluangkan di sini”

- MOHD NAJIB AMBONG

“Modul semasa program ini senang difahami”

- MOHAMED RIZAL MANSOR

“Saya akan mengguna pakai semua ilmu yang di ajar ke dalam perniagaan yang akan datang”

- ASYAHRUL AZHAR YUSOF

“Semua trainer mempunyai karisma masing-masing dan mampu menarik perhatian peserta”

- MUHAMMAD AL NA'AIM AZANAN

“Memberi ilmu pengetahuan yang baik yang akan digunakan semasa membuat perniagaan nanti”

- NOR AMIERA ZUHA

“Faci membantu saya memahami modul-modul yang dibentangkan”

- HIZMA ROZALIA ABDUL RAHIM

PARTICIPANTS LIST



• Abdul Syukur Salleh	• Muhammad Al Na'aim Azanan	• Mohd Razali Talib	• Nor Amiera Zuha
• Muhammad Nizam Yusof Zahidi	• Ahmad Asyraf Mohd Azhan	• Shamsul Huda Mohd Nawi	• Asyahrul Azhar Yusoff
• Nik Nur Asyikin Samat	• Rasidah Hassim	• Muhammad Ridhuwan Abdul Aziz	• Suwandi Suharman
• Aslin Bahar	• Khairul Akmal Osman	• Muhammad Faizal Abdul Muin	• Ummu Kaltsum Ismail
• Mohd Akmal Jaafar	• Mohd Ridhwan Maisaran	• Masruha Masdufa	• Mohamed Rizal Mansor
• Syafiqah Zuhaimi	• Mohamad Amir Nur Razmin Shahrudin	• Muhammad Amir Mohd Zulkiflee	• Fatin Hanani Wazir Khan
• Mohd Fairuz Mohd Ithnin	• Nor Rhaimie Rizal Abd Aziz	• Mohd Najib Ambong	• Mohd Saifull Hanafi
• Fatin Nursyaheera Dollah	• Muhammad Anas Mohd Naser	• Hizma Rozalia Abdul Rahim	• Hazizi Ikhwan Zamaat
• Muhammad Sallehuddin Hakim Nazri	• Muhammad Hilmi Zulkifli		

WHAT WENT WELL

Managed to get 30 laptops to ensure all participants could complete their slides on time.

Managed to secure more facilitators to actively engage participants throughout the program.

Risk management of doing an health screening was activated

Experienced KUAT leaders were involved in the program as trainers and facilitators.

The round table that was used make the participants easy to interact among each other

Participants were highly engaged with the modules, with many having prior experience in running their own businesses.

Participants are well prepared for the pitching session, confidently presenting.

WHAT COULD BE IMPROVED

Communication between all stakeholders and participants can be improved.

Clear instructions and expectations should be provided to participants, for example, informing them to bring their personal items.

Room managers to ensure judges strictly complete the evaluation forms after the session.

Trainer and judges should follow the timing that has been allocated.

Confirmation of participants' names should be provided a week earlier to ensure better coordination.

CHEERS TO BUILDING MORE GRASSROOTS ENTREPRENEURS



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



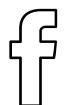
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