



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

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# INTRODUCTION

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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



**23 Oct 2025**  
Recruitment and  
Physical Interview at  
Hotel De Palma

**11 Nov 2025**  
Business Idea Pitching

**March 2026**  
Monitoring Class 1

**Sept 2026**  
Monitoring Class 3

**8 - 11 Nov 2025**  
Physical Bootcamp at  
Geno Hotel

**22 Nov 2025**  
Food Panda Onboarding  
& Motorcycle handover

**Jun 2026**  
Monitoring Class 2

**Dec 2026**  
Graduation Day



# 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



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

### Before

### After

72%

Knowledge on branding & marketing

89%

69%

Awareness of marketing methods

89%

64%

Awareness of the definition of branding

92%

64%

Awareness on the characteristics of branding

79%

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

**Before**

**After**

**63%**

Knowledge of growth mindset

**87%**

**64%**

Awareness of the importance of growth mindset

**89%**

**62%**

Knowledge of setting growth mindset

**87%**

**64%**

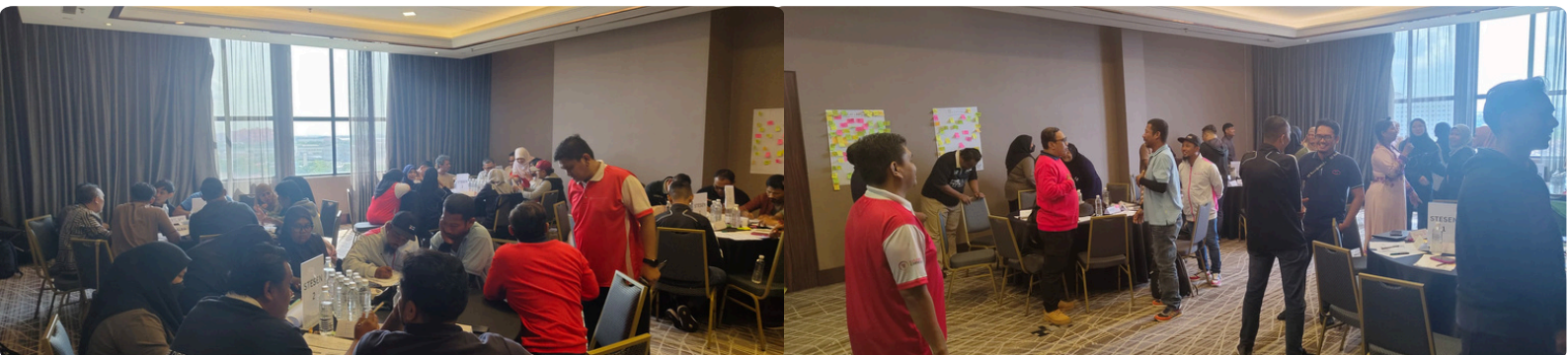
Awareness of the importance of having growth mindset goals

**88%**



# 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

### Before

### After

61%

Understanding of what  
risk management is

90%

62%

Awareness of the risk  
management methods

91%

62%

Understanding various risk  
management

92%

62%

Awareness of the features of risk  
management

94%



**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.

### 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

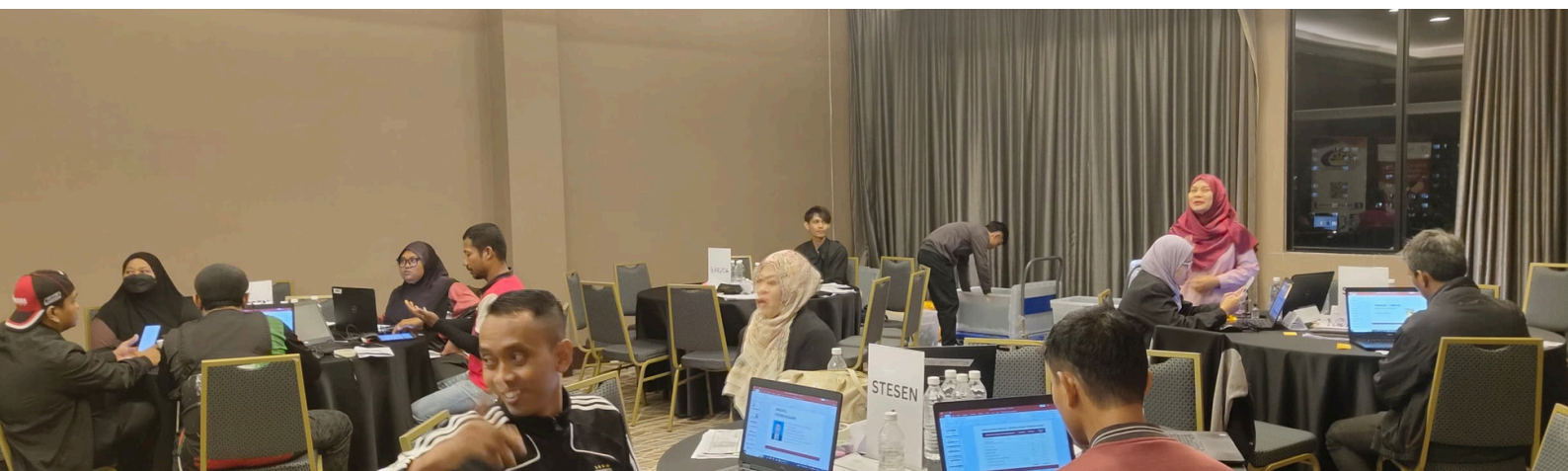
88%

Understanding the concept of  
resilience

89%

## 92%

mentioned that they  
gain a new knowledge  
with this module.



# 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

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“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 Naw        | • 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 Saifful 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

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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

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

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 are well prepared for the pitching session, confidently presenting.

# WHAT COULD BE IMPROVED

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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

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



[www.instagram/taylors.community/](http://www.instagram/taylors.community/)



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



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



[www.facebook.com/taylorscommunity](http://www.facebook.com/taylorscommunity)



[taylors.community@taylors.edu.my](mailto: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](mailto:taylors.community@taylors.edu.my)

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