



PROGRAM iTEKAD CIMB ISLAMIC RIDER ENTREPRENEUR EDISI ASNAF 2.0 (KUALA LUMPUR)

CONTENTS

• Introduction.....	1
• Program Overview.....	2
• Kuala Lumpur Cohort	3
• Program Timeline.....	4
• Participants Report.....	5
• Workshop Impact.....	6
• Judges Feedback.....	14
• Participants Feedback.....	15
• Participants List.....	16
• What went well.....	17
• What could be improved.....	17

INTRODUCTION

The Program iTEKAD CIMB Islamic Rider Entrepreneur Edisi Asnaf 2.0 (Kuala Lumpur) 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: Majlis Agama Islam Wilayah Persekutuan (MAIWP), Lembaga Zakat Selangor (LZS), 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.

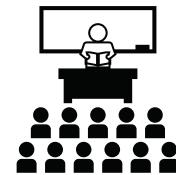


PROGRAM OVERVIEW

Participants in the programme underwent a rigorous recruitment and interview process. Those selected then joined a 3½-day intensive bootcamp covering seven modules that equipped them with essential entrepreneurial skills and enhanced their emotional well-being.

Through the bootcamp, they learned how to start small businesses, build resilience, establish sustainable income streams and receive ongoing support for both business growth and emotional stability. On the fourth day, participants pitched their business ideas to a panel of judges. Successful candidates were awarded a motorcycle to be used for food delivery work with FoodPanda.

With these goals in mind, this programme serves as a beacon of hope, offering clear 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





TAYLOR'S COMMUNITY
Inspiring and Impacting The Community

MODUL:
PENJENAMAAN &
PEMERINTAHAN



KUALA LUMPUR COHORT

**ACAPPELLA SUITE HOTEL
25-28 OCTOBER 2025**

PROGRAM TIMELINE



**27 Sept and 21 Oct
2025**

Recruitment and Physical Interview at Menara Majlis Agama Islam Wilayah Persekutuan

25 - 27 Oct 2025

Physical Bootcamp at Acappella Suite Hotel, Shah Alam, Selangor

28 Oct 2025

Business Idea Pitching

22 Nov 2025

Motorcycle Handover & Flag-off at Pusat Komuniti PPR Pinggiran Bukit Jalil 1

Mar 2026

Monitoring Class 1

Jun 2026

Monitoring Class 2

Sept 2026

Monitoring Class 3

Dec 2026

Graduation Day

PARTICIPANT REPORT

71

Participants were interviewed

39

Participants were selected

30

Participants attended the bootcamp



23 MALE



7 FEMALE



DISTRICTS

1	AMPANG	2	JINJANG
1	BANDAR TASIK SELATAN	1	KAMPUNG DATUK KERAMAT
2	BATU	1	KEPONG
8	BUKIT JALIL	1	PETALING JAYA
2	CHERAS	1	SENTUL
2	DESA PETALING	2	SETAPAK JAYA
2	COMBAK	1	TAMAN DESA
1	JALAN LOKE YEW	1	WANGSA MAJU
1	JALAN SENTUL		



15 PARTICIPANTS HAVE EXISTING BUSINESS AND EXPERIENCES
15 DO NOT HAVE EXISTING BUSINESS AND EXPERIENCE

30

GRANT WINNERS



PARTICIPANTS GRADUATED

MODULE 1: VISION BOARD

TRAINER: WAN NUR LUTFIAH BINTI WAN MUZAIRUL

Key Takeaways:

1. Understanding the definition of a vision board.
2. Importance of vision board.



74%

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.

Measurement of Learning

Confidence Level

Knowledge on life goals as a Muslim **90%**

Awareness on the life goals as a Muslim **92%**

Awareness on how to set life goals **94%**

Importance of vision board **89%**

Awareness on the need to set a vision **89%**

Ability to set a vision **95%**

Knowledge on how to use the SMART model **85%**

MODULE 2: BUSINESS OBJECTIVE

TRAINER: WAN NUR LUTFIAH BINTI WAN MUZAIRUL

Key Takeaways:

1. Embracing a lifelong learning attitude to adapt to evolving business objectives.
2. Breaking the stereotype of business idea.

Measurement of Learning



 **70%**
participants stated that this is their first time learning about business objective.

100%
mentioned that they gain a new knowledge with this module.



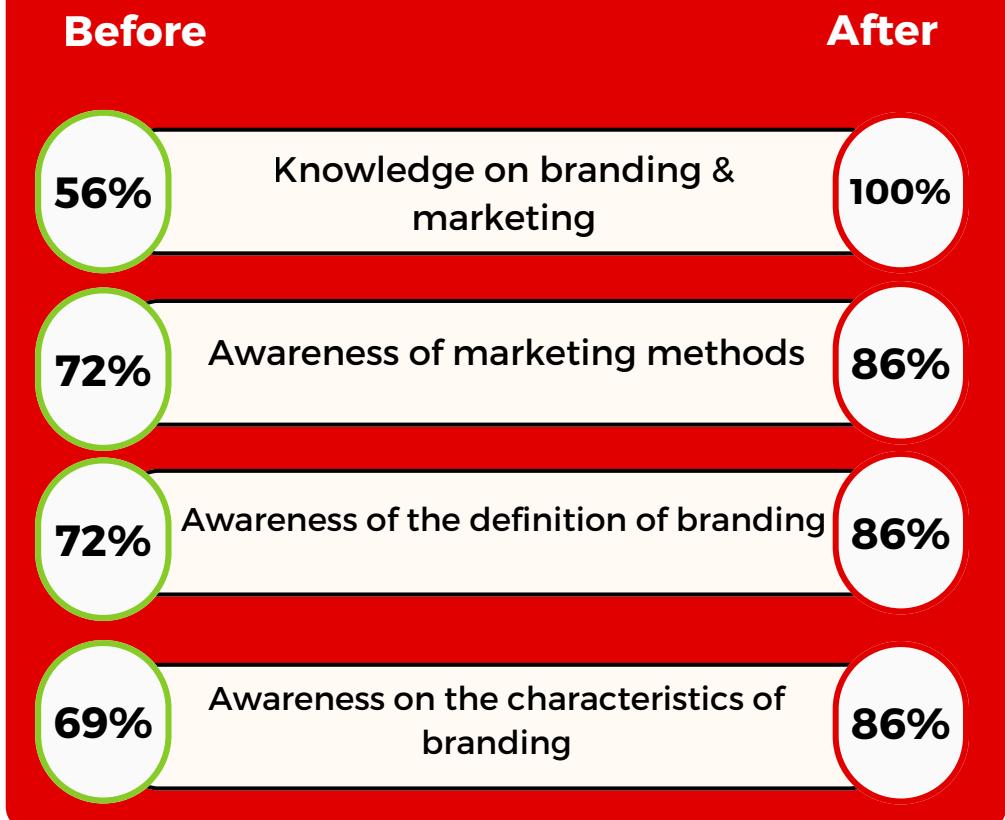
MODULE 3: BRANDING & MARKETING

TRAINER: MOHD RAWI OTHMAN

Key Takeaways:

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

Measurement of Learning



MODULE 4: GROWTH MINDSET

TRAINER: NOR AMALINA BINTI ISMAIL

Key Takeaways:

1. Able to learn a growth mindset.
2. Differentiate the vision, mission and growth mindset.
3. Explain the characteristics of a growth mindset.

Measurement of Learning

Before

After

67%

Awareness of the importance of growth mindset

70%

71%

Awareness of the importance of growth mindset on entrepreneurs

75%

72%

Awareness to change their mindset to be ready to face challenges

80%



75%

Mentioned that they have never enrolled in GROWTH MINDSET class.



MODULE 5: RISK MANAGEMENT

TRAINER: NUR NADIAH BINTI ZAINAL ABIDIN

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 technique.

Measurement of Learning

Before

After

62%

Awareness on business challenges

91%

71%

Awareness on risk management

89%

 **79%**

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

100%

of participants stated that this program helps to enhance participants' risk management.



MODULE 6: FINANCIAL MANAGEMENT

TRAINER: AZRIN AZAMI

Key Takeaways:

1. Understanding the costs of producing goods or delivering services.
2. Managing expenses and optimizing resource allocation.
3. Developing a pricing strategy based on market demand, competition, perceived value, and profit margins.

 **58%**
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

72%

Awareness on financial management

89%

68%

Awareness on financial management to start a business

91%

65%

Awareness in calculating revenues to meet target

92%

66%

Awareness in strategising and planning to meet target

90%



MODULE 7: RESILIENCE

TRAINER: NUR NADIAH BINTI ZAINAL ABIDIN



85%

**participants stated
that this is their first
time being exposed to
resilience.**

100%

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

Key Takeaways:

1. Knowledge on resilience.
2. The importance of managing resilience in business.
3. Ways to overcome challenges in resilience.

Measurement of Learning

**Confidence
Level**

Knowledge on resilience

80%

Awareness on the importance of
resilient

85%

Awareness on plans on being
resilient in business

78%

Awareness on how to use the plans
on being resilient in business

89%



JUDGES FEEDBACKS

“Saya harap peserta yang kami ambil bersyarat, mereka akan mengikuti program ini dengan serius”

- **Mohd Zaid Bin Othman, CIMB Islamic Bank**

“ Saya harap program ini dapat menukar mindset peserta”

- **Dato' Mustapa Bin Haji Othman, Yayasan Belia Malaysia**

“Met one of the past participants and it gave me a sense of epiphany since her daughter is a participant for this program”

- **Cindy Lieu, Judge**

“This group of participants is interesting and they know what to expect in their journey as rider and future entrepreneurs”

- **Sarah Aziera Binti Atan, Judge**



PARTICIPANTS FEEDBACKS



“Bootcamp ni best dan saya dapat belajar cara-cara untuk memulakan bisnes”

- **Akmal Arif Bin Jazlan**

“Saya dapat mengenalpasti cara untuk mengembangkan bisnes ayam bakar saya”

- **Salamad Bin Abdul Mutalib**

“Semoga pengorbanan saya semasa bootcamp ini dapat memberi impak kepada pengembangan kendiri saya”

- **Nur Ayunizati Binti Mazlan**

“Saya dapat melihat perjalanan untuk perniagaan saya”

- **Abdul Hadi Bin Daud**

“Selepas menghadiri bootcamp ni, saya yakin saya dapat menjalankan program ini dengan jayanya dan dapat membuka bisnes donut MakB saya”

- **Norfazilah Binti Ahmad**

“Faci Sangat membantu dan interaktif menghadapi soalan kami dengan jawapan yang sangat relevan”

- **Nazwan Safwan bin Zainal Abidin**

PARTICIPANTS LIST



- Akmal Arif Bin Jazlan
- Iskandar Bin Nanang
- Azizul Azzimie Bin Ishak
- Norsazalin Binti Nasir
- Mazli Bin Che Mat
- Mohd Fadzly Bin Abd Aziz
- Nuryasmin Binti Abd Rahman
- Mohamat Imran Bin Abdul Razak
- Juslie Bin Nordin
- Mohamad Badrulhisyam Bin Mohd Amran
- Mohamad Zuhairi Bin AB Talib
- Nur Hidayah Binti Abd Rahman
- Ahmad Syahmi Bin Rahim
- Mohamad Izuan Bin Mamat
- Nur Qasrina Zahirah Binti Zakaria
- Mohd Khalid Bin Samsuri
- Mohd Shahazwan Bin Mustaffa
- Norfazilah Binti Ahmad
- Rosman Bin Ibrahim
- Mohamad Afiq Syazwan Bin Shaharuddin
- Abdul Hadi Bin Daud
- Noorul Shahidayah Binti Isa
- Muhammad Bilal Bin Chinnasamy
- Hairulfarid Bin Mohamed
- Mohamad Al-Imran
- Shahrulnizam Bin Mat Daud
- Salamad Bin Abdul Mutualib
- Abdul Alim Bin Abdul Razak
- Nur Ayunizati Binti Mazlan
- Eszwan Eszqqaunnder Bin Rahman

WHAT WENT WELL

Have extra laptops really help when one laptop unresponsive

Extra pitching rooms were booked for mock-pitching.

The presence of MAIWP staff make the participants cooperate well

Recruiting facilitators from KUAT Leaders.

Judges arrive early to familiarize themselves with the venue and converse, building rapport and easing into the judging process.

Participants were responsive towards the modules.

Participants feel safe to open up due to the supportive nature of the cohort and their willingness to share experiences.

WHAT COULD BE IMPROVED

Some participants took too much time to return to class after each break.

Better communication for attendance.

Having the venue and PIC venue's contact information sooner.

The finalized list of participants should be provided much earlier.

Give more focus to participants that have trouble with using laptops.

CHEERS TO BUILDING MORE GRASSROOTS ENTREPRENEURS



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



[www.instagram/taylors.community/](https://www.instagram.com/taylors.community/)



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



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



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