



BANK ISLAM
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Assuring Trust. Delivering Value.

Be part of a noble endeavor

Aid the Sadaqa House social finance initiatives.



Sadaga House
ORPHAN FUND

**Pioneering the Community Economic Empowerment Ecosystem (C3e)
for a lifetime security of welfare and education for orphans.**

This Document is dated 31 December 2022



Introduction

In 2023, Bank Islam celebrates its 40th Year Anniversary of delivering comprehensive Shariah-compliant financial solutions to every customer segment. In this same year, Sadaqa House is in its 5th Year of serving marginalized individuals and communities.

Since inception in 2018, we strive to ensure that the funds entrusted by donors are optimized for impact creations through carefully selected charity projects via collaboration with our changemakers.

“No portion of the funds raised are utilised by Sadaqa House to support administrative fees and management cost and 100% of the said cost is borne by Bank Islam”

Started with a vision of a sustainable charity-centred Perpetual Fund, we have cared for Malaysians from all walks of life, across the length and breadth of the Country through a dedicated platform of “Malaysians care for Malaysians @ Sadaqa House”. Barring the interrupted 2020, the financial assistance provided has been on an upward trend.

Alhamdulillah, with the support from ardent changemakers and generous donors, Sadaqa House has raised over RM17 million and channeled more than RM9 million within the focus sectors of Community Empowerment, Healthcare, Education, Environment, as well as iTEKAD BangKIT Microfinance – a structured program based on Qardhul Hasan to assist the unbanked and underbanked micro-entrepreneurs.

On 27th May 2022, we introduced another social finance initiative by launching the Sadaqa House Orphan Fund. We are reaching out further to a special segment close to our hearts -- al-Aytam (the orphans). We aim to deliver a holistic “From Cradle to Graduation” solution to ensure that orphans are afforded equal opportunities to succeed in life.

While realistically we may not be able to shield the orphans from all challenges, we are inviting you to join us in bringing them hope and providing for their rights for welfare and education.

We aspire to raise RM1 billion in perpetual funds by Year 2040 that will provide security to orphans. Through the public donation raised, we also aimed to build the Community Economic Empowerment Ecosystem (C3e) to accord multiple Islamic Social Finance and Financial Inclusion solutions for the advancement of our Community.

We at Sadaqa House is now scaling to greater heights through our latest effort in bringing values and making a difference in the lives of Malaysians – the dedication to build a better future for the orphans.



For further clarification and additional information, please do contact our officers below:

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Living The Sunnah

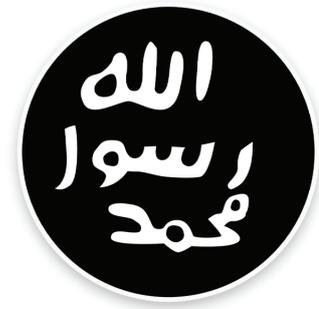
The Prophet Muhammad (pbuh) was an orphan child.

His father, Abdullah ibn Abd al-Muttalib, died a few months before his birth.

His mother, Amina bint Wahb, died when he was 6.

First cared for by his paternal grandfather, Abd al-Muttalib ibn Hashim and later raised by his paternal uncle, Abu Talib.

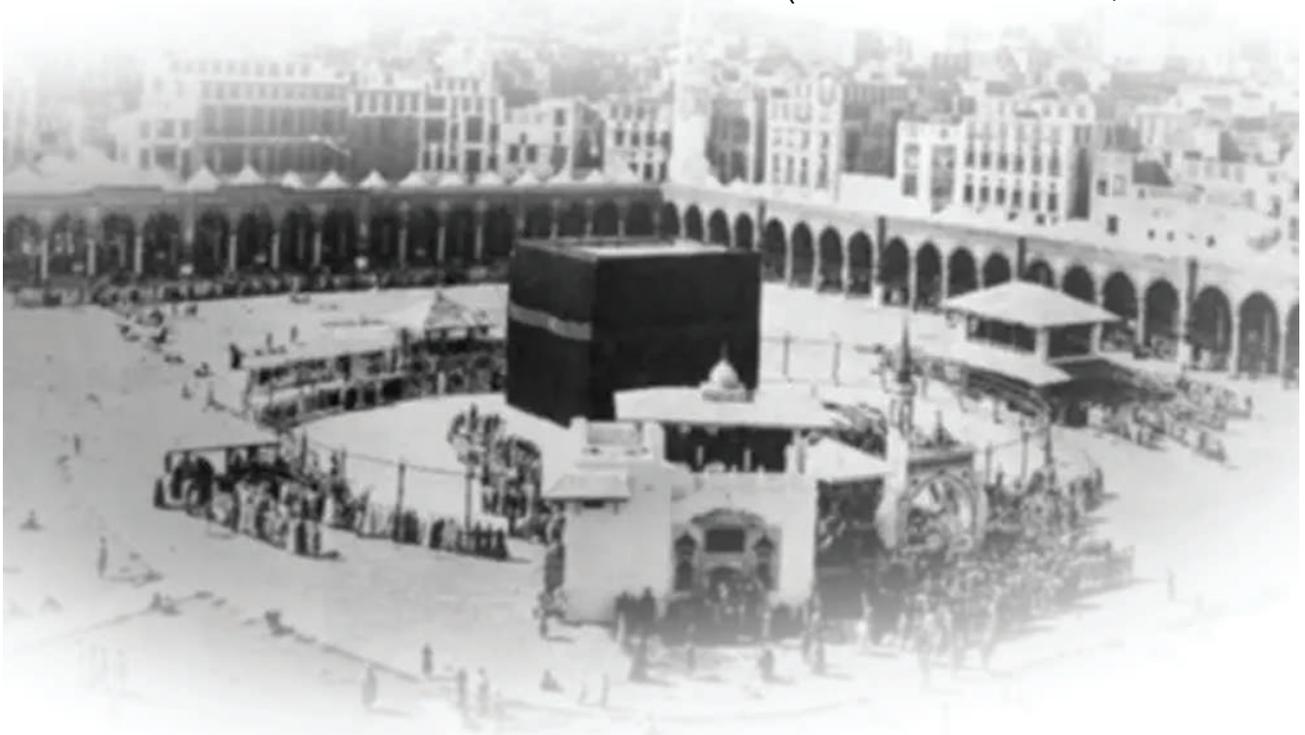
The Prophet (pbuh) grew up to be the Seal of the Prophets.



And He (pbuh) said:

"Whomsoever passes his hand over the head of an orphan to please Allah Almighty gets a virtue in return for every hair that his hand passes over. Moreover, whosoever does good to an orphan boy or girl, I and he will be like this in Paradise (He (pbuh) said this after having joined his two fingers)."

(Musnad Imam Ahmad, Hadith 22215)



Here are two irrefutable affirmations:

A Place in Paradise close to the Prophet (pbuh)

A promise of rewards so immense, for an effort of no great exertions

The Desired Future

“MISSION 2040”

On 27th May 2022, the Sadaqa House Orphan Fund was launched with a strong aspiration to safeguard the welfare and education of orphans, from newborn babies to adolescents, sans race sans religion.

For every ringgit donated to the Orphan Fund and any income generated through investing the funds:

- o **20%** shall be channeled for the welfare and education of orphans under joint-initiatives with the appointed changemakers; and
- o **80%** of the Principal Sum shall be placed in low-risk Shariah-compliant instruments to generate sustainable return for subsequent distribution.

BY THE YEAR 2040

01

To raise RM1 billion in perpetual funds.

02

To distribute RM3 million every month for the welfare and education of orphans from the return on perpetual fund investment.

03

Orphans shall have equal opportunities to succeed in life.

04

The Fund shall be the catalyst in enabling the Community Economic Empowerment Ecosystem (C3e) for the Advancement of the Community.

Our Commitments 2022-2025

The first distribution of RM786,000 on the launch day of the Sadaqa House Orphan Fund was part of a 4-year commitment from 2022-2025 totalling RM2.894 million for initiatives executed in strategic collaboration with the three (3) current Change Makers.

Change-Maker	2022 (RM)	2023 (RM)	2024 (RM)	2025 (RM)
OrphanCare Foundation	70,000	120,000	120,000	120,000
PEYATIM – Education Scholarship	150,000	150,000	100,000	100,000
PEYATIM – Orphanages Infrastructure Improvement	275,000	250,000	250,000	250,000
Youth Empowerment Foundation (YEF) Malaysia	291,000	216,000	216,000	216,000
Total	786,000	736,000	686,000	686,000
Total				RM2,894,000

From time to time, we intend to increase the financial assistance and to collaborate with more similar changemakers for greater inclusion.

With the aspiration of distributing **RM3.0 million every month** through Mission 2040, Sadaqa House Orphan Fund intends to assume a pivotal role in “adopting and parenting” the orphans.

We want to facilitate their transitions to young adults with the required support, self-belief and confidence within a comprehensive care package.

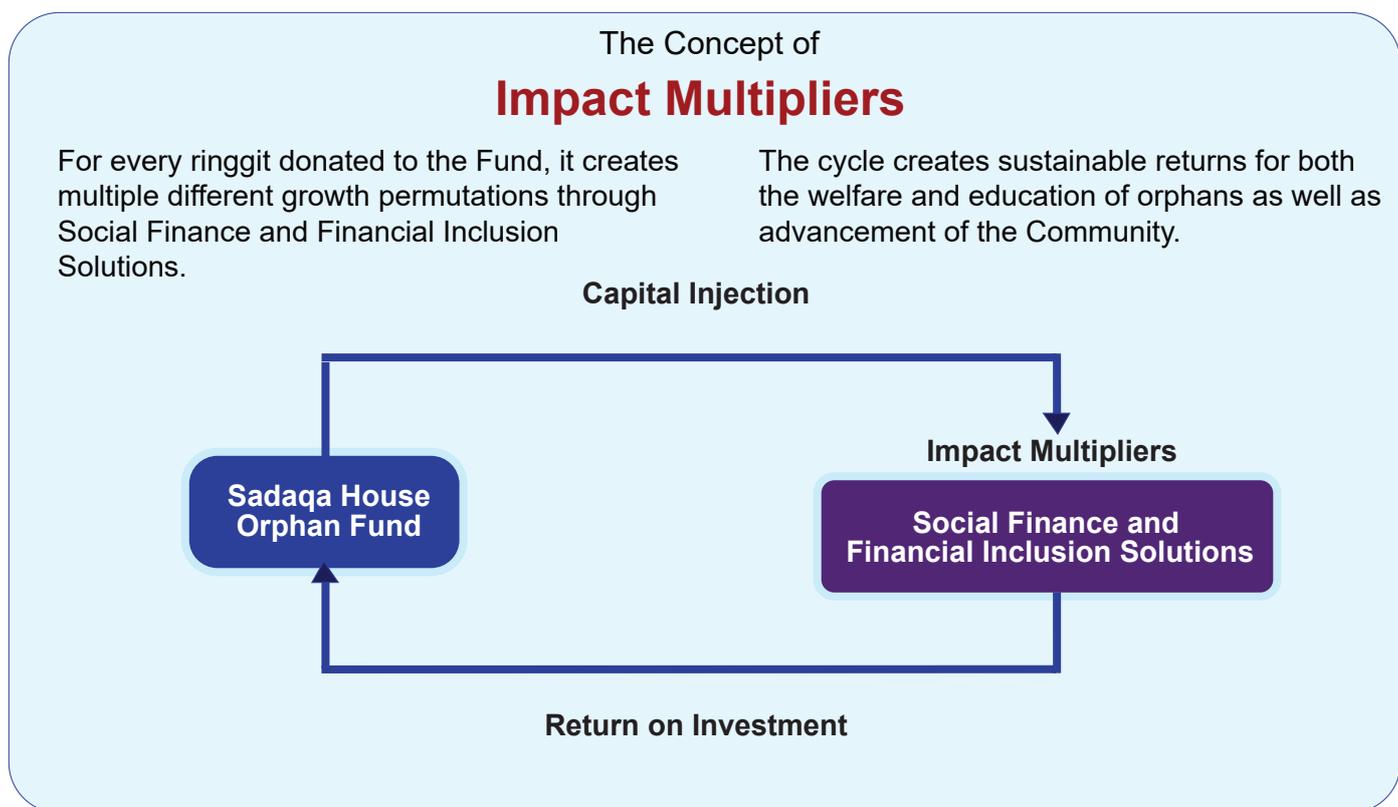
The Community Economic Empowerment Ecosystem (C3e) powered by Sadaqa House Orphan Fund

We envision the Fund to be the catalyst for the evolution of Sadaqa House from a charity platform to an entity that fronts greater financial inclusion by transforming the lives of orphans and communities.

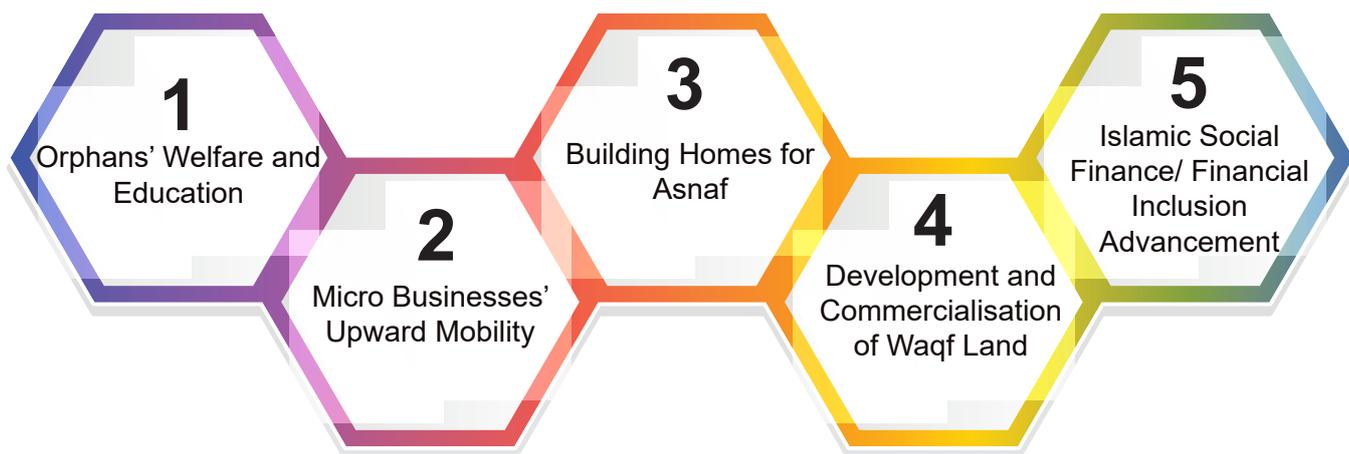
The desired social impact to be created has a multiplier effect which every donation to the Fund derives a two-fold outcome i.e., orphans as principal beneficiaries and the empowerment of communities at large.

The prospective fund size of RM1 billion to be raised through the Fund will provide zero-cost funding with immense potential to accord multiple Islamic Social Finance and Financial Inclusion solutions.

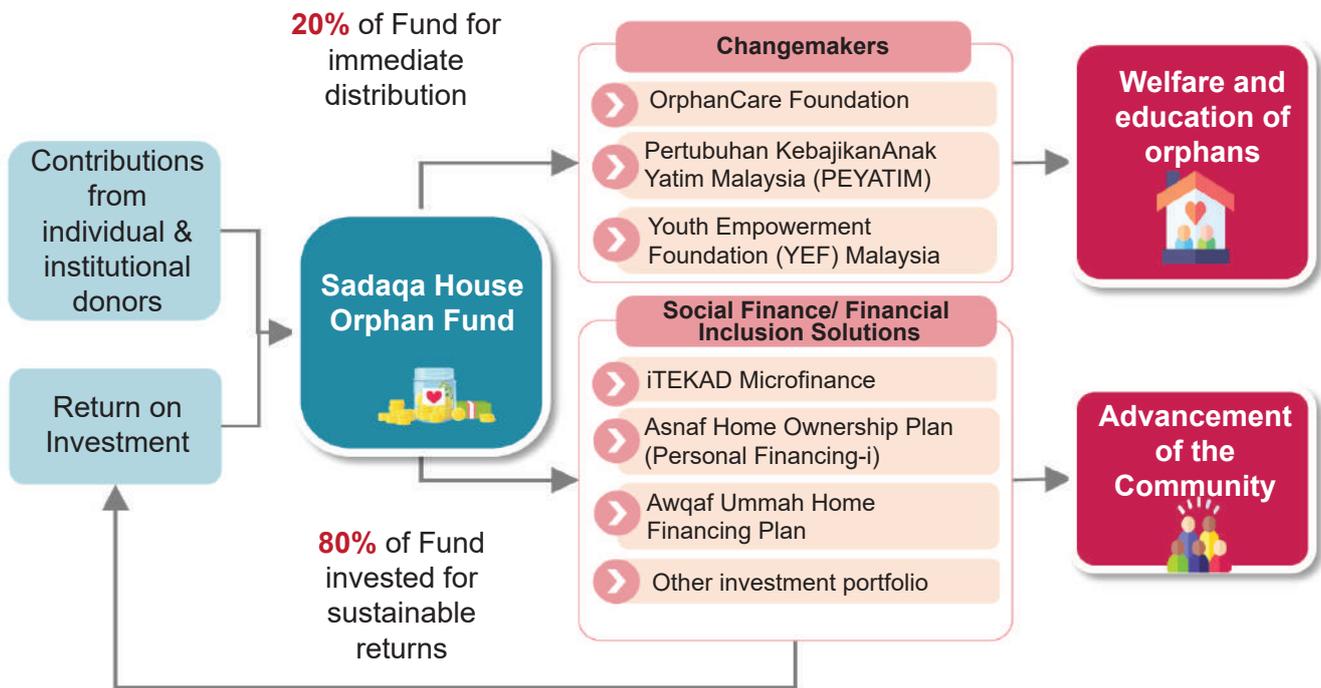
With the Fund as the catalyst of C3e, greater inclusivity can be promoted to realise the higher objectives (maqasid shariah) of the economy, driven essentially by Sustainability and Relevance.



Impacts Created
from each donation raised through the Sadaqa House Orphan Fund



The Envisioned Economics of C3e



Islamic Social Finance/ Financial Inclusion Solution	Description	Purpose	Portfolio (December 2022)
iTEKAD Microfinance	To support the growth of small businesses with a structured Business Upward Mobility Programme.	To nurture underbanked micro businesses to mainstream banking for greater business growth	Total Outstanding: RM4.57 Mil (184 NoA)
Asnaf Home Ownership Plan (Personal Financing-i)	Home ownership financing scheme for salaried asnaf funded partially by Zakat contribution and partially by Personal Financing-i.	- Building homes for Asnaf - Monthly Repayment of less than RM400	Total Outstanding: RM0.041 Mil (2 NoA)
Awqaf Ummah Home Financing Plan	Development of Waqf Land with State Islamic Religious Councils (SIRCs) and Housing Developers.	- Commercialisation of Waqf Land via bridging and end financing - Affordable Housing	Total Outstanding: RM18.86 Mil (65 NoA)
Other Investment Portfolio	Diversified Shariah-compliant financial investments such as fixed income instruments and others.	- To generate sustainable returns through low to medium risks instruments	-

How you too can be part of the Sadaqa House Orphan Fund

Fund Transfer

Sadaqa House Orphan Fund
140 140 108 88888
Bank Islam Malaysia Berhad

Website of Sadaqa House

<https://www.sadaqahouse.com.my>

Bank Islam Credit Card-i

Through the redemption of TruPoints at
<https://trurewards.bankislam.com.my>
(Category Product: Charity)

QR Code DuitNow



Step 1
Select banking application

Step 2
Click DuitNow QR Code button

Step 3
Scan QR Code and enter donation amount



Support our Sadaqa House Orphan Fund initiative through
DIRECT DEBIT (Monthly) or FPX (One-Off)

Automatic Monthly Contribution via Direct Debit (Monthly) to Sadaqa House Orphan Fund



Step 1
Scan QR code

Step 2
Complete the personal information required

Step 3
Select donation amount

Step 4
Select the payment bank you wish to register

Step 5
Please click on the terms and conditions box

Step 6
Click the "register now" button and continue until completion

One-Off Donation via FPX to Sadaqa House Orphan Fund



Step 1
Scan QR code

Step 2
Complete the personal information required

Step 3
Enter the amount you wish to donate

Step 4
Click Create Bill

Step 5
Select the payment bank and click Proceed to Payment and continue until completion

Terms and conditions (for monthly contribution):

1. Your registration/cancellation will be charged RM1.
2. The contribution amount will be deducted at the beginning of each month.
3. Contributions that are not successfully deducted at the beginning of the month will be deducted again at the end of the month.



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