



**BANK ISLAM**  
Amanah Terjamin. Nilai Terhasil.

## Frequently Asked Questions

### Sadaqa House's New Impact-Driven Fund Structure

## Overview of Sadaqa House Fund Realignment

### Why is Sadaqa House realigning its fund management and what's the main objective behind it?

The fund realignment aims to strengthen effectiveness, transparency and long-term sustainability through an impact-driven fund management approach. This ensures contributions create measurable outcomes aligned with each fund's purpose.

### When will the realignment take effect?

The realignment is effective immediately and applies across all donation channels. All future communications will reflect this updated structure.

### What strategies are in place to ensure sustainability?

Our key strategies include:

- Repositioning fund names to better reflect their purposes and appeal to long-term donors
- Strengthening Impact Measurement and Management (IMM) for accountability
- Tailoring fund solutions to appeal to social impact investors

## Fund Structure and Impact Areas

### What are the funds introduced under this realignment?

Funds	Purposes / Initiatives
<b>Entrepreneurs Growth Fund (EGF)</b> <ul style="list-style-type: none"><li>BangKIT Revolving Fund</li><li>ITEKAD Revolving Fund</li><li>[NEW] Social Enterprise Fund</li></ul>	This fund aims to nurture the underbanked micro-entrepreneurs to become bankable and empower low-income micro-entrepreneurs in bolstering their financial management and business acumen to generate sustainable income through our comprehensive iTEKAD Entrepreneurship Program. Through this fund, we support underbanked entrepreneurs from the pre-commercialisation stage until they attain bankability and readiness for commercial finance by leveraging on funding escalator and blended finance. Social Enterprise Fund is designed to specifically support social enterprise micro-entrepreneurs. The fund aims to empower individuals or groups who are driving social change within their communities.
<b>Sadaqa House Orphan Fund (SHOF)</b>	This fund aims to safeguard the welfare, education, and future of orphans, from newborns to adolescents, regardless of race or religion. The supports provided under this fund including providing educational opportunities and support to orphans, improving the living conditions of orphans through infrastructure development and de-institutionalization of orphans and re-integration effort.
<b>Education Impact Fund (EIF)</b>	This fund aims supports the efforts of communities in ensuring every child has access to quality education with an emphasis on holistic learning outcomes, with poverty alleviation as the desired outcome. The supports provided under this fund including providing scholarship or educational financial aid to the underserved and underprivileged students from primary to tertiary education and providing financial assistance for developing, restoring, equipping and decorating eligible building or area that used for education, such as surau at schools.
<b>Social Benefit Fund (SBF)</b>	This fund aims to enable and support community-led actions that strengthen social cohesion and inclusivity through improving access to basic necessities and social empowerment within communities, support underserved communities with access to quality health treatment as well as to protect natural capital and resources among vulnerable communities.
<b>[NEW] Marginalised Group Benefit Fund (MGBF)</b>	This fund aims to cater the education of children among refugees to obtain quality education for their future wellbeing. The fund is also focusing to upskill adult refugees so that they can increase ability to join workforce or to spur entrepreneurship to sustainably generating income for the families.



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## Fund Structure and Impact Areas

#### How do the new funds differ from previous ones?

The new structure emphasizes IMM, ensuring donations are transparently tracked and directed toward specific social outcomes that transform the lives of our beneficiaries.

#### Who are the main beneficiaries?

Sadaqa House supports underserved, underbanked and unbankable communities – including Asnaf, B40 households, marginalized groups and orphans. Contributions are channeled based on fund type.

Examples of fund allocation include:

- Education Impact Fund (EIF): Supports access to education through partners such as Brain for Future (BFF) and Pertubuhan Kegiatan Dakwah Islamiah Sekolah-sekolah Malaysia (PEKDIS)
- Sadaqa House Orphan Fund (SHOF): Assists orphan and Asnaf children via Youth Empowerment Foundation Malaysia (YEF), Pertubuhan Kebajikan Anak Yatim Malaysia (PEYATIM) and OrphanCare Foundation

#### What does the Social Enterprise Fund (SEF) support?

SEF empowers social enterprises through:

- Grants and microfinancing
- Mentorship and training
- Capacity-building and market access Its goal is to help them achieve sustainable, scalable impact

#### What is the focus of the Marginalized Group Benefit Fund (MGBF)?

MGBF supports refugee and marginalized communities by funding education, healthcare and personal development initiatives to promote self-reliance.

#### What metrics are used to measure the success of these funds?

Each fund is tracked against its intended social impact. For example, the Entrepreneurship Growth Fund (EGF) measures success through the 'bankability' of micro-entrepreneurs – based on their readiness or eligibility to access mainstream financial services.



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#### What Donors Need to Know

##### **I currently donate to Sadaqa House via salary deduction. How will the fund realignment affect me?**

Your salary deductions will be automatically redirected to the newly structured funds as shown in the table below. No action is required unless you wish to update your preferences.

Current Sadaqa House Funds	New Impact-Driven Sadaqa House Funds
Sadaqa House General Fund	Sadaqa House General Fund
Sadaqa House Orphan Fund (SHOF)	Sadaqa House Orphan Fund (SHOF)
<ul style="list-style-type: none"><li>Institut Jantung Negara Foundation (IJNF)</li><li>Universiti Teknologi Mara (UTM)</li></ul>	Social Benefit Funds (SBF)
<ul style="list-style-type: none"><li>Buku Jalan Chow Kit (BJCK)</li><li>Mercy Mission Malaysia (MMM)</li><li>Pertubuhan Kegiatan Dakwah Islamiah Sekolah-sekolah Malaysia (PEKDIS)</li><li>Brain For Future (BFF)</li></ul>	Education Impact Fund (EIF)
<ul style="list-style-type: none"><li>Yayasan Sultanah Bahiyah (YSB)</li><li>BangKIT Revolving Fund</li><li>ITEKAD Revolving Fund</li></ul>	Entrepreneurs Growth Fund (EGF) Sub-fund: Social Enterprise Fund (SEF)
Nil	Marginalised Group Benefit Fund (MGBF)

These changes are already in effect across all donation channels.

##### **I donate to Sadaqa House via recurring donation instruction through BIMB Web or BIMB Mobile. How will the fund realignment affect me?**

As part of the fund management realignment at Sadaqa House, your previous recurring donation instruction has been discontinued. To continue supporting our impact-driven initiatives, kindly set up a new donation instruction via BIMB Web or BIMB Mobile. Please refer to the step-by-step guide on the following page.



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## What Donors Need to Know

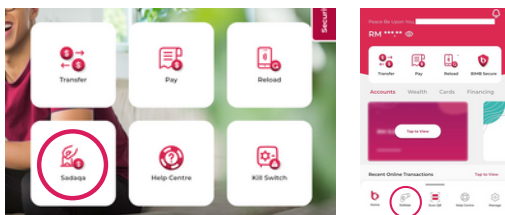
I would like start donating to Sadaqa House. What do I need to do?

**1. To donate via BIMB Web or BIMB Mobile, follow these steps:**

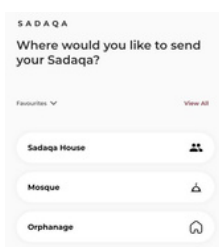
1. Log in to your BIMB Web or Mobile.



2. Click the Sadaqa icon.



3. Select Sadaqa House



**2. No BIMB account? Donate via InfaqPay:**

Click the link [SADAQA HOUSE ORPHAN FUND](#) or scan QR Code below using your phone QR Code scanner:



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## What Donors Need to Know

#### Where will this realignment be applied?

The updated structure applies to all donation platforms, including:

- Salary deduction
- BIMB Web
- BIMB Mobile
- QR code or bank transfer via sadaqahouse.com
- Sadaqa House's social media channels (Instagram and Facebook)
- Physical donation booth at Bank Islam HQ

#### Are my donations eligible for tax exemption?

Donations to the Sadaqa House Orphan Fund (SHOF) are eligible for tax exemption.

#### How can I request a tax exemption receipt for my donations to Sadaqa House Orphan Fund?

Complete the [tax exemption form](#) and email it to [sadaqahouse@bankislam.com.my](mailto:sadaqahouse@bankislam.com.my). Include proof of contribution, such as a payment receipt or transaction details.

## Connect with Sadaqa House

#### Scan to Learn More:



#### Got Questions? Contact Us Now!



**Sadaqa House Phone Number:**  
+60 11-5678 9083



**Official Sadaqa House Email:**  
[sadaqahouse@bankislam.com.my](mailto:sadaqahouse@bankislam.com.my)



**Sadaqa House**



**[www.sadaqahouse.com](http://www.sadaqahouse.com)**