

THE FLOW OF GOODWILL

SINCE its inception in 2009, MyKasih Foundation has distributed more than RM260 million to some 280,000 families and schoolchildren nationwide through its cashless payment system, connecting the generosity of donors directly to Malaysians in need.

In the early days, the foundation's main source of funds was founder Tan Sri Dr Ngau Boon Keat, executive chairman of Dialog Group, who donated personal funds and made MyKasih one of the company's community investment initiatives. Dialog provides valuable manpower and infrastructural support through its IT arm, Dialog Innovation Ventures Services Sdn Bhd. This includes maintenance, operations and a helpdesk. The money from renting out space at Dialog's headquarters in Mutiara Damansara goes to MyKasih as a source of long-term revenue. With Dialog absorbing most of the costs, all donations go to the needy.

The first major external donor was AmBank Group in 2009. Under the AmKasih Community Programme, AmBank committed RM1 million annually to the MyKasih food aid programme for families nationwide. Petronas came on board in April 2010 and launched a food aid programme under its Program Sentuhan Harapan Petronas banner. These big brands sent strong signals to the donor fraternity.

There is no minimum donation; instead, donors get help to figure out the best impact of their assistance on the needs and size of a chosen community or target group. Donors who may not have food aid as a CSR pillar opt to support education-related projects such as Back-to-School, computer lab and robotics equipment, edible gardens, aquaponics, study camps or sports programmes.

MyKasih runs two flagship programmes — the Love

My Neighbourhood food aid programme and the Love My School student bursary programme.

MyKasih's food aid provides a minimum of RM80 a month to eligible families just for a year. This helps put everyday food essentials on the table. It is aid — not a never-ending subsidy — aimed at helping a family get by when money is short.



"It is a privilege to be part of MyKasih, which has done so much for the needy throughout the country."

*Tan Sri Dato' Seri Megat Najmuddin,
MyKasih trustee*

The targets are productive people who might have suddenly lost their income, including mothers forced to stay home to mind children, and families with dual incomes but still struggling to make ends meet. During the year, beneficiaries are expected to find solutions by themselves; few actually ask for an extension.

Under the Love My School scheme, assistance is rendered in the form of cashless bursaries via MyKad-linked student smartcards. A primary school student receives a monthly allowance of RM60 while a secondary school student receives RM80, which they can spend on meals and other necessities at the school canteen and bookshop. Unlike food aid, student beneficiaries continue to receive support until they finish school, provided their family status still qualifies them for aid and the students demonstrate improvements

in attendance and academic performance.

For both programmes, if a beneficiary's account is found idling, it is suspended and MyKasih speedily channels the funds to new families and students seeking aid.

The cashless payment system is designed to perform in unique circumstances too. On at least two occasions, MyKasih helped in disaster relief. As flood victims sat out the raging waters in evacuation centres, their homes were destroyed. Everything had been damaged — mattresses, bed sheets, blankets, appliances and furniture — beyond repair. After a rapid registration exercise, the MyKad cashless payment system was enabled for three months with a special one-off allowance. During that time, flood victims, already traumatised by the disaster, could buy household basics at selected retailers to restore their flood-ravaged homes — and not rely on the indignity of cast-offs.

Some donors approached MyKasih to overcome issues with conventional donations. Traditionally, aid comes in the form of items like blankets, clothing, food and fuel being physically dropped off at selected locations. Donors with experience in sending aid to needy communities know that their contributions do not always reach the intended recipients. In some cases, relief trucks cannot reach beneficiaries due to horrendous road conditions. Other donors say aid is undelivered and left in storerooms (with some of it actually rotting) or is somehow diverted or just mysteriously disappears.

MyKasih's system provides donors with audit trails and analytical reports on demographics and consumption, made available through a donor-specific online portal. ■