

Feeding The Hungry

A Safe & Cashless Way During The Pandemic

What if your MyKad can be used as a debit card to purchase food? That's exactly what MyKasih's unique welfare distribution technology offers Malaysia's poor.



MyKasih's unique cashless welfare system allows beneficiaries to pay for groceries using their MyKad.

To date, MyKasih has distributed over RM280 million in food aid to over 300,000 low-income families nationwide through its revolutionary cashless technology.

The direct aid restores dignity to its recipients by allowing them to choose what they need, when they need it.

Established in 2009 by DIALOG's Executive Chairman Tan Sri Dr. Ngau Boon Keat and his wife Puan Sri Jean, MyKasih Foundation aims to help low-income families through food and education aid.

It pioneered the use of a cashless welfare distribution system based on the MyKad's chip technology.

Like a fingerprint, each chip on a MyKad is unique to its owner. MyKasih has developed a proprietary technology that enables identity cards to be read individually. In that way, only citizens deemed "low-income" by the government qualify for aid and specially developed "readers" in aid centres ensure compliance.

Only Malaysians benefit and no cash exchanges hands. It's user-friendly and the system can be activated remotely and rapidly. This allows welfare to be distributed in an efficient, targeted and secure manner. And because it's cashless, it's leak-proof!

MyKasih's flagship food aid programme - "Love My Neighbourhood" - has been reaching out to families earning RM1,500 and below to provide them an extra RM80/month for at least a year.

Payments are credited directly to the beneficiaries' MyKads. The cards can then be used to buy essential food items from over 350 participating retail outlets nationwide.

MyKasih's extensive retail-partner network ranges from major chains such as Giant, Mydin, Econsave, AEON and 99 Speedmart to smaller neighbourhood mini marts and provision stores.

Leaving No One Behind

The benefits of MyKasih's cashless aid were immediately apparent when COVID-19 struck last year. To that end, many firms and government agencies have turned to MyKasih to disburse aid to the most affected.

Sample statistic: between March 2020 and August 2021, MyKasih raised and distributed, RM5 million to over 12,000 families nationwide to purchase essential food items.

The donors that stepped forward include DIALOG, Khazanah Nasional, Yayasan Hasanah, Linaco, HSBC, CIMB, SC Johnson, Japan Tobacco International and British American Tobacco, to name but a few.

Every ringgit donated is channelled directly to the beneficiaries ensuring the system is not only efficient but transparent with no leaks and safeguards against abuse.

MyKasih also provides effective flood-relief support for families in affected states. Earlier this year, for example, MyKasih and its donors responded to one of the country's worst flood disasters by disbursing more than RM400,000 for over 4,000 families in the East Coast.

Similarly, it raised and distributed, more than RM620,000 in food aid to 2,300 families in Pahang. Simultaneously, front-liners got facemasks while Pahang municipalities were equipped with waterjets for post-flood clean-ups.

These efforts have been recognised. For "significant contributions" to the transformative 2030 Agenda and its Sustainable Development Goals, MyKasih was awarded the UN Malaysia Award 2018 in the 'Leaving No One Behind' category.

The foundation was recognised for its effective technology-driven welfare system which reached large numbers of low-income Malaysians especially those most affected like the country's indigenous peoples.

Revolutionising Welfare

The foundation's cashless aid distribution has the potential to transform Malaysia's welfare system. It's already successfully been adopted by several ministries and state governments, as well as local companies for CSR initiatives to provide direct and targeted aid via the MyKad and MyKasih smartcard.

Over the last decade, many donor companies have engaged MyKasih as its CSR partner. It's allowed the foundation to expand its programmes and reach out to an even wider group of the underprivileged. In addition to its food aid programmes, MyKasih also focuses on the following community outreach efforts; Student Bursaries, Orang Asli Children's Development, Health Awareness, Financial Literacy and Skills and Entrepreneurship Training.




MyKasih beneficiaries are given the freedom to buy what they need and when they need it.

**MyKasih**

All monetary donations are tax-exempt and are channelled in full to targeted beneficiaries.

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Bigger Is Better

Giving Aid To The Nation



MyKasih beneficiaries use their MyKad to purchase essential food items. Many government agencies and corporate donors have engaged MyKasih to distribute food aid to the needy during MCO.

In July 2021, MyKasih Foundation began its largest project ever - the Government's 'PRIHATIN Kasih' cashless food aid programme. It will see RM90 million in cashless food aid being distributed to 300,000 families nationwide through a monthly allowance of RM100 for three months, the money to be spent only on essential groceries. By way of Yayasan Hasanah, the project will be managed by MyKasih which only underscores the effectiveness of MyKasih's cashless aid distribution system.

Additionally, under its PRE Ihsan 3.0 programme, the Johor State Economic Planning Unit has also announced plans to distribute RM60 million in cashless food aid to 300,000 recipients throughout the state of Johor through MyKasih.

Bridging The Gap

Since the start of the movement control order (MCO), many Malaysian families, especially poor households, have been struggling to put food on their tables. Many wage-earners have either lost their jobs or have had their incomes reduced. The number in need of welfare has drastically increased because of the pandemic.

Many may want to help. But fear for health and safety coupled to travel restrictions have hindered local NGOs and social welfare organisations from doing so. This is where the foundation steps in.

MyKasih's unique cashless food-aid distribution platform bridges that gap. Because of its cashless nature, funds are transferred directly into the beneficiary's MyKad account which can then be used to

purchase essential food items at MyKasih's retail partners located within the neighbourhood. Beneficiaries are allowed to purchase items from 10 categories such as rice, noodles, bread, biscuits, eggs, seasoning, flour, cooking oil, canned food and beverages – giving them the dignity of choice while minimising wastage as they only purchase what they need.

MCO-Specific CSR Programmes

Since the MCO began in March 2020, over 12,000 families have received food aid worth RM5 million via MyKasih and its donors. Many corporations have stepped in to provide additional funds including DIALOG Group, Khazanah Nasional, Yayasan Hasanah, Linaco Group, HSBC, CIMB, SC Johnson, Japan Tobacco International, British American Tobacco and others. In May 2020, MyKasih was awarded the Hasanah Special Grant, in which RM249,900 of cashless food aid was disbursed to 833 families at an allowance of RM100 a month for three months. The grant was awarded by Yayasan Hasanah in partnership with the Ministry of Finance as part of the government's Economic Stimulus Package 2020 (PRIHATIN).

Some beneficiaries even started small-scale home businesses with their monthly allowances by buying extra rice or flour to sell *nasi lemak* or *kuih*. The extra income has given them financial freedom to support their families and sustain them through the MCO, where jobs are scarce.

As we work towards economic recovery, MyKasih welcomes donors who wish to help those in need in this crisis.



Cashless food aid returns the dignity of choice to recipients.



Beneficiaries are able to purchase essential food items that can last for a month or more with cashless aid.



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Leaving No Child Behind

Student Aid

As the bell rings for recess, 8-year old Adam heads to the school playground while the other children head to the school canteen. He actively swings on the monkey bars and from afar his teachers think he just likes to play. With only 5 minutes remaining for the end of recess, Adam runs to the canteen and looks at every plate on the canteen tables – he’s looking for edible scraps to fill his stomach which is grumbling from hunger, rushing before the cleaners throw them out.

The truth is, Adam has no pocket money to spend in the canteen. His family is too poor to pack him any food. If he’s lucky, he may have a meal waiting for him at home. Otherwise, he will have to wait for dinner and eat sparingly with his family of five.

Adam is only one of many children from low-income households, whose families are unable to provide sufficient - let alone nutritious - food for their children.

The 2020 Global Nutrition Report showed that 20.7 percent of children under five suffer from stunting (low height-for-weight) and 11.5 percent suffer from wasting (low weight-for-height) in Malaysia.

A study of urban child poverty and deprivation in low-costs flats in Kuala Lumpur conducted by UNICEF showed more than one in 10 children have less than three meals a day. Tellingly, nearly 97 percent of households living in low-cost flats are unable make healthy meals for children, due to high food costs.

Student Aid



Students use their smartcards to pay for their meals at the canteen.

MyKasih began its “Love My School” bursary programme in 2012 to help students from low-income families overcome these handicaps. Students are given annual bursaries via a smartcard linked to their MyKad, to pay for meals at the school canteen through MyKasih’s unique cashless aid distribution system. A monthly allowance of RM60 (for primary students) or RM80 (for secondary students) is given for a year. It can also be used to purchase school books and stationery from school bookshops. For younger students, teachers and/or parents help the children budget their expenditure and help with their purchases. Towards year-end, additional sponsorship is provided for back-to-school supplies including uniforms, shoes, bags and stationery.

To date, the “Love My School” programme has disbursed more than RM30 million which has helped over 56,000 students – both primary and secondary – across 112 schools. Several of MyKasih’s corporate donors, such as DIALOG, Linaco, Padini, ConocoPhillips, SC Johnson and Rotary, have adopted schools as part of their long-term CSR initiatives.



The Lanjan Tigers of SK Bukit Lanjan Asli in Selangor have been on a winning streak since their formation in 2015.

Uncovering Hidden Talent

In addition to student bursaries, supplementary support is given to rural schools through sponsorship of extra tuition classes, study camps, sports activities, English literacy and numeracy workshops and computer labs for 21st century learning. Robotics, aquaponic projects and educational workshops are also funded to ensure they are not left out in Science, Technology, Engineering & Mathematics (STEM) programmes.

One of the Asli schools supported by MyKasih since 2014 is SK Bukit Lanjan (Asli) in Selangor and they have shown tremendous progress in the field of under-12 rugby since MyKasih began funding its sports development programmes. The Lanjan Tigers are highly competitive and have been on a steady winning streak until the pandemic forced school closures and prohibited contact sports. Once touted as the worst-performing school in the Petaling Utama education district, SK Bukit Lanjan is now doing well both on the academic and extra-curricular front.

Last year, for example, 104 Orang Asli students participated in the 2020 Virtual National Robotics Competition (VNRC). Eight students from a total participation of 1,500 students nationwide, went on to compete in the World Robot Olympiad Robot Virtual Games 2020 and Robot Virtual Games International Championship 2020.

Partnership With ECERDC and NCIA

MyKasih is a partner to the East Coast Economic Region Development Council (ECERDC) and the Northern Corridor Implementation Authority (NCIA) since 2017 and 2019 respectively on the ‘empower@academik’ programme. The programme is dedicated to aid students from underprivileged and low-income households in the northern and eastern regions with cashless bursaries and other educational



Students of SK Sungai Rual in Jeli, Kelantan, in a robotics workshop in preparation for the Virtual National Robotics Competition (VNRC).



Students of SK Batu 14 in Tapah, Perak, getting hands-on learning of vital life skills such as growing their own food.

assistance. A key focus of the programme is to boost STEM education among the rural students, especially in the Orang Asli community. So far, 37 schools – including Asli ones – have benefitted from this partnership.

During the pandemic, support for the schools continued in the form of investments towards online learning (i-Learn ACE modules) and Sasbadi’s virtual robotics toolkit. The latter is to prepare the students for the national robotics competition this year.



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Driving Sustainable Income Generation Among The Asli Community

A key focus area for MyKasih is the development of the Orang Asli community, both with education and with economic transformation.



The Gerik OA have learnt to produce organic fertiliser via composting, with the hope of increasing their crop yields.

Poverty and access to education have been the greatest challenge for Asli children to complete their education. Over half of them drop out of school midway. A 2013 study by UKM showed that out of 100 Orang Asli students who entered secondary school in Form One, only six stayed on till Form Five.

Community Learning Centres

With these issues in mind, MyKasih set up an 'Orang Asli Children Education Fund' to support indigenous children in national schools and those attending after-school classes at community learning centres, also known as Pusat Didikan Komuniti (PDK). To cater to the needs of rural communities, the fund is used to set up the PDKs within their respective communities. The PDK's syllabus was specially curated for Orang Asli children by qualified teachers, who are members of the indigenous community themselves. The syllabus focuses on reading, spelling, writing, counting and critical thinking - providing the children with necessary skills needed to continue towards higher education. Following the success of these PDKs, the Ministry of Education is now in the midst of incorporating this curated curriculum into its own Orang Asli education programmes.

New Skills, Improved Livelihoods

For rural Asli communities, the approach is livelihood programmes for community development, which involves capitalising their inherent skills – farming, crop cultivation - and showing up their basic needs - food security. Skills training programmes carried out in

Orang Asli communities encompass handicraft production, electrical wiring skills, computer literacy, organic vegetable farming, rubber tree planting, chicken farming and composting.



The villagers of Kg Bertang in Pahang are rearing chickens to earn a living.

The food security and economic livelihood initiatives mainly involve farming projects such as fruits, vegetables, fish, chicken and stingless bees (for honey). Over the last two years, selected Asli villagers in Perak and Pahang have been taught the basics of farming, both practical and theory. They are also taught additional skills such as composting for fertilizer, electrical wiring, irrigation management and basic computer skills. These villagers have since set up their own farms with MyKasih donors providing the initial funds required for seeds or seedlings, livestock and infrastructure. As the farms start to produce and yield harvests, they will provide sustainable food security and livelihood for the villagers.



GKC students presenting their SWOT analysis in class.



Livelihood programmes such as fish farming provides food security as well as sustainable income.

In addition, MyKasih sponsored vocational studies for 11 Asli youths at the Guwas Kuposizon College (GKC) School for Experiential and Entrepreneurship Development Sabah (SEEDS) run by PACOS Trust. After two years, the graduates have returned to their respective villages to share their new-found skills with their community. They have begun producing and selling organic fertilisers, handicraft, as well as establishing their food farms using new cultivation techniques.



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Empowering Women And Youth Skills For Self-Sufficiency

There is a famous proverb that goes, "Give a man a fish and you feed him for a day. Teach him to fish and you feed him for a lifetime."



Participants are taught how to set up their cottage businesses and market their products.

Although MyKasih began its journey feeding the poor, it has also, since 2012, been finding ways to help the underprivileged sustain themselves by way of income-generation skills - teaching them to fish.

As their unemployment rates are relatively high, MyKasih targets women and young adults among the B40 group for these initiatives. Pre-pandemic statistics showed that the estimated youth unemployment rate in Malaysia was at 11.8% in 2019, while the overall unemployment rate for the same year was 3.31%.

Housewives As Entrepreneurs

In order to empower B40 women to break out of poverty, MyKasih has been working with accredited training partners to provide skills and entrepreneurship training to equip them with skills to realise their potential to achieve financial independence. The participants are mainly women from low-income households, single-mothers with little or no income, even women from rural and indigenous communities.

Through its donor sponsorships, MyKasih runs a series of Future Skills and Business Acceleration programmes. Participants are first trained in skills that can provide additional income from home, such as sewing, baking and handicraft. Later, the same participants are taught how to set up their cottage businesses and generate steady income through sales of their products and services. Participants are taught how to incorporate their enterprises, formulate their business matrix and sit through a session on basic accounting which covers documenting daily cash flow, categorising expenses, preparing invoices as well as profit and loss statements, taxation and learning how to use vouchers and receipts. They are also taught basic computer and digital marketing skills to take their businesses online.

They are then connected to agencies such as Yayasan Pembangunan Usahawan (YPU), Yayasan

Pembangunan Keluarga (YPK), TEKUN, Amanah Ikhtiar, MARA and YAPEIM to understand the prerequisites in developing their products and services in order to meet the standards which stores and supermarkets require of businesses.

These training programmes usually run for a period of 6 months to a year to complete, but upon completion these women are able to earn a supplementary income between RM300 to RM1,500 a month. When the pandemic hit last year, for example, many women trained in MyKasih's sewing skills programme were procured to produce Personal Protective Equipment (PPE) which were then supplied to various hospitals nationwide.

Growing A Village

Youths, especially in the rural Asli settlements, are usually trained in livelihood programmes. Several youths are handpicked and sent to be trained for a period of time, with skills and knowledge that can then be implemented in their own villages.

They are trained in both hard skills (such as farming, handicraft, composting, electrical wiring, etc) and soft skills (such as computer literacy, communications skills, entrepreneurship skills, accounting, etc). They are also provided with on-the-job training and internship for some programmes for practical application.

To-date, youths in five Asli villages in Grik, Perak, and Raub, Pahang, have set up three nurseries (for plant propagation, seedling cultivation and composting) and seven community gardens for economic activities. MyKasih donors provide the initial funds required for seeds or seedlings, livestock and infrastructure. As the farms start to produce and yield harvests, they will provide sustainable food security and livelihood for the villages.

Most recently, MyKasih's donors sponsored 11 youths for a two-year vocational stint at the Guwas Koposizon

College (GKC) School for Experiential and Entrepreneurship Development Sabah (SEEDS) run by PACOS Trust. Upon their graduation last year, these youths returned to their respective villages to share their newfound skills with their community. Apart from establishing their food farms and implementing new cultivation techniques such as System of Rice Intensification (SRI), some have even developed business plans to sell organic fertiliser, handicraft, as well as baking and catering, to neighbouring villages and their nearest towns.

With funding support, MyKasih will be able to reach out to more women as well as expand its skills and entrepreneurship training programmes.



Women use their sewing skills to earn supplementary income.



Farming and composting are key skills for the Orang Asli community.



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Health Is Wealth

In addition to food insecurity, Malaysia's low-income demographic face various health challenges particularly related to non-communicable disease and poor mental, nutritional and physical function. Although public healthcare is heavily subsidised in Malaysia, access and awareness is low among the low-income population, especially in Asli communities.



A Temuan Orang Asli student in Sekolah Kebangsaan Bukit Lanjan (A), Damansara Perdana, Selangor getting his vision screened.



A ROSE Foundation staff explaining to a woman how to use the self-sampling ROSE kit.



Last year, Khazanah Research Institute reported that the prevalence of diabetes (20.4%), hypertension (38.3%) and hypercholesterolemia (49.7%) were highest among adults in the bottom household income group.

Malnutrition, inadequate diets and unhealthy lifestyle choices are the main causes for the high percentage of health conditions among the demographic. Poor health knowledge and attitudes also increases the risks of sexually transmitted diseases, mortality rates, pregnancy complications and preventable disabilities. Among indigenous school children in Malaysia, vision impairment is a health concern mainly due to malnutrition.

Improving The Quality Of Life

MyKasih has been working with the Ministry of Health and the National Population and Family Development Board ('LPPKN') for the last ten years to conduct health awareness programmes and screenings for low-income groups.

The programmes are conducted through talks and group discussions on relevant subjects. Examples include the prevention and early detection of diseases, family planning, dental checks, nutrition and healthy living choices.

Participants are also given basic medical screening to check their blood pressure, body mass index, as well as sugar and cholesterol levels.

The Ministry of Health's Program Community Feeding (PCF) has been implemented in nine MyKasih's Orang Asli learning centres. PCF aims to address malnutrition

by providing students with one complete healthy meal each day following MOH's guidelines, which also include milk powder and multivitamins. Basic healthcare training is also provided to OA community representatives so that any health-related case can be addressed efficiently.



Jahai Asli children in Gerik, Perak, drinking their daily ration of fortified milk under the Ministry of Health's Community Feeding Programme.

Separately, in partnership with the Rotary Club of Puchong Centennial, close to 1,000 MyKasih students have had their vision screened and 180 prescription spectacles have been distributed since April 2019.

MyKasih is currently working with the ROSE Foundation to conduct free cervical cancer screening for women. Last year, 89 women from Bukit Lanjan, Selangor; PPR Batu, Kuala Lumpur; and Kuala Nerus, Kuala Terengganu were successfully screened using the ROSE self-sampling kit – the latest, unique, non-invasive method of screening instead of the conventional Pap-smear.

When the first lockdowns began, DIALOG Group, via MyKasih, donated over RM 700,000 worth of vital supplies such as ventilators, ECG machines, infrared thermometers and personal protective equipment (PPE) to various general hospitals including those in Sungai Buloh, Kuala Lumpur, Kuantan, Universiti Malaya, Johor Bahru and Kluang.

The Group also procured 1 million face-masks which were distributed by MyKasih to front-liners in all states. Among the recipients: the police, the medical profession, state agencies, both federal and state and B40 communities countrywide. The current Movement Control Order has hampered the roll out of many health programmes. Even so, MyKasih will continue its efforts once the pandemic is under control.



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*Thank you
for your support!*

On behalf of the **750,000** families and student beneficiaries we have reached out to, we would like to express our deepest gratitude for your trust and support as we continue to serve communities in need. Your partnership has enabled us to provide families with food, keep children in school, and build resilience in communities through food security, health and livelihood initiatives. We wish for a safer and better 2022 for everyone!

Donors

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...and many more.