

SEJAHTERA

Building Sustainable Communities



EMPOWERING COMMUNITIES TO MOVE FORWARD

ANNUAL REPORT 2014



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Cover Rationale

Empowering Communities to Move Forward

The photo illustration on the cover represents Yayasan Sejahtera's progress and growth since 2009 through the implementation of the 4 program modules. It also depicts some of the participants who have benefitted from the projects undertaken. Yayasan Sejahtera will strive to continue serving the communities and our stakeholders with dedication and passion, and ultimately support the government's efforts in sustainably alleviating poverty in Malaysia.

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MESSAGE FROM THE CHAIRMAN

“Another year has come and gone, and once again the Yayasan Sejahtera (Sejahtera) Board of Trustees is proud to present the 2014 Annual Report. This is our platform to share the highlights of our activities and accomplishments, so that hopefully others may be inspired to join us and becoming contribute to these efforts to bring our nation towards the a developed society. We have conquered various challenges, attained achievements beyond our hopes and expectations and continue to be driven to reach for higher goals.”

TAN SRI FAIZAH MOHD TAHIR

Chairman



Our government has always been and is continuously committed in its efforts to eradicate poverty amongst the people and raise their standard of living. Thus, the Government Transformation Program (GTP), through the Raising Living Standards of Low Income Households (LIH) NKRA was introduced in April 2009 to raise the living standards of low income households. This effort has since seen the reduction of poverty levels in this country from 3.8% in 2009 to 1.7% in 2012.

To further complement the Government's efforts, in 2009 a more concerted effort was galvanized and Sejahtera was established under the auspices of Putrajaya Committee of GLC High Performance. Its main objective is to provide a platform for GLCs, GLICs and corporate Malaysia to support national development in the area of poverty eradication, through a more sustainable approach.

At Sejahtera, poverty is not confined to low income; we believe that poverty eradication in the Malaysian context should resolve issues of continuous cycles of unfulfilled basic food needs; lack of access to basic services such as electricity, water, medical care and education; poor housing; and the inability, or perceived inability, to rise above and beyond poverty. In short, poverty eradication should result in every Malaysian to be able to live equipped with

all the basic amenities and necessity, whilst earning a sustainable and sufficient income for their families, and at the same time, able to strive to continuously improve their standard of living. Thus, Sejahtera has taken a holistic and community-driven approach towards creating a sustainable impact which is premised on four building blocks:

- Supporting Basic Food Needs
- Providing Basic Community Services
- Building / Rehabilitating Homes
- Supporting Sustainable Livelihoods

From 2009 to 2013 Sejahtera had implemented projects based on these four building blocks which impacted a total of 5,898 families in five (5) states, namely Kedah, Kelantan, Pahang, Sabah and Sarawak. In 2014, we have increased that number by reaching out to another 533 families, with concentration placed on the states of Sabah, Sarawak and Kelantan where poverty rates are highest. Some of our achievements that we have successfully concluded in 2014 and will be adopted as model frameworks for future programmes deserve the following highlight:

- Small Grants 2.0 in Bachok and Pasir Putih in Kelantan – Small Grants is a sustainable livelihood programme whereby aid, in the form of equipment, capacity building support for example, is given to eligible

families with existing economic activities such as small businesses or agriculture in order to help them enhance their livelihood and increase their income. For Small Grants 1.0 which ended in 2012, approximately 40% of the families registered an average increase of 20% in their monthly income. The success of Small Grants 1.0 led to the continuation with Small Grants 2.0 at the end of 2012, and the project is currently still ongoing. From January to September 2014, the 55 participating families have generated an additional total gross income of RM614,775, exceeding the target which was set at RM92,000.

- Sejahtera embarked on a project to install a Gravity Feed Water System in a Penan resettlement in Lusong Laku, Belaga District, Sarawak. Having access to clean and constant water supply is one of man's most basic needs, thus this project was a critical necessity to ensure the wellbeing of the beneficiaries. The success of this project was the result of an initial collaborative effort between Sejahtera, Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW), Angkatan Tentera Malaysia (ATM), Jabatan Mineral dan Geosains (JMG), and Jabatan Kerja Raya (JKR).

Whilst we strive to address poverty in rural areas, another challenge, no less impactful and critical to the nation requires our immediate attention and action. Urban poverty is definitely a global issue with the population growth in major towns and cities as well as rural-to-urban migration compounding problems of increasing cost-of-living and limited resources. According to the 11th Malaysia Plan, it is estimated that 63.1% of the of 2.7 million total Bottom 40% (B40) households live within the urban setting. This figure is a rising number and increasing at an alarming rate, particularly if left unchecked. Sejahtera seeks to propose and help coordinate sustainable solutions to address this problem before the consequences become unmanageable and detrimental to the country.

In our 5-year Strategic Plan (2014 – 2018), Sejahtera has included a strategic initiative on Urban poverty alleviation, targeting to reach 2,800 urban poor families by 2018. For this year, a pilot project is in the pipeline targeting around 40 Project Perumahan Rakyat (PPR) community members in Kuala Lumpur. In November 2014 Sejahtera initiated a briefing session with the community from PPR Pantai Ria as part of our

initial needs assessment from the community. With the information collected, we hope to be able to develop a pilot project premised on our building blocks to address the needs of the community by 2015.

We would like to express our deepest appreciation and gratitude to our stakeholders including our participants/beneficiaries, without whom our intentions would not have materialized into successful efforts. To our donors; Khazanah Nasional Berhad, Bank Islam Malaysia Berhad, Chemical Company of Malaysia Berhad (CCM), Implementation Coordination Unit, Prime Minister's Office (ICU), Kuwait Finance House (KFH), Malayan Banking Berhad (Maybank), Malaysia Airlines (MAS), Performance Management and Delivery Unit (PEMANDU), Pusat Pungutan Zakat, Majlis Agama Islam Wilayah Persekutuan (PPZ MAIWP), Proton Holdings Berhad (PROTON), Lembaga Tabung Haji (TH), Telekom Malaysia Berhad (TM), UEM Group Berhad (UEM), your contribution has enabled us to drive our efforts into reality. Thank you.

A special thank you as well to all our beneficiary families, who have allowed and welcomed us and accepted our assistance, inspired us with their determination and perseverance despite all obstacles, and enriched our organization in more ways than we can express.

Last but not least, kudos to our resolute Yayasan Sejahtera team for their tireless efforts and the Board of Trustees for their unwavering support in carrying out Sejahtera's projects and programmes. Poverty eradication is not just a noble effort; it is an effort required of everyone of us in order to ensure that every Malaysian can lead fair and equitable lives. Sejahtera's role in the alleviation of poverty in Malaysia is only the tip of the iceberg in the ways that we can contribute to strive towards reduction in incidences of poverty. Values such as 'care for thy neighbour' and 'pay it forward' are tenets that we need to instill, share and apply especially in the younger generation to create a domino effect of spreading the benefits of these efforts to every nook and cranny of our beloved country. When everyone pitches in, the seemingly impossible may just become a reality.

TAN SRI FAIZAH MOHD TAHIR
Chairman

ABOUT OUR FOUNDATION

VISION

Be the champion in building sustainable communities to alleviate poverty in Malaysia.

MISSION

- Manage high-impact projects for selected communities
- Collaborate with strategic partners to jointly and holistically support the needs of the poor and hard-core poor communities
- Become a central hub for resource contribution on poverty
- Become a leading platform for experiential learning for poverty alleviation and sustainable communities

OBJECTIVES

- To ensure that Yayasan Sejahtera communities have access to a basic standard of living and enjoy at least minimum quality of life
- To support the creation of sustainable living environments for vulnerable communities in Malaysia
- To deliver this mandate through the efforts of Government-Linked Companies (GLC), Government-Linked Investment Companies, (GLIC) and corporate Malaysia
- To work in partnership with beneficiaries and civil society partners to leverage and maximize program benefits

PROGRAM MODULES

At Yayasan Sejahtera, poverty is not just about lack of access to economic opportunities, but involves unfulfilled basic food needs and lack of access to basic amenities and facilities considered standard to the average Malaysian, such as water, electricity, health support, education, sanitation and basic housing amenities. Three states were identified as having the highest number of low income families through the 2013 eKasih list, i.e. Kelantan, Sabah and Sarawak and have been targeted for our programs. Yayasan Sejahtera's holistic approach to poverty alleviation and empowerment of the hardcore poor is premised on four building blocks. They are:-

SUPPORTING SUSTAINABLE LIVELIHOODS



We believe in alleviating poverty through encouraging independent economic activities, building capacity through skills and employment, or providing access to capital for small business owners. As the vast majority of these families depend upon small scale business as well as agriculture in the rural areas to survive, we strive to increase their capacity to make such activities more productive and profitable for them.

SUPPORTING BASIC FOOD NEEDS

Yayasan Sejahtera gives assistance through supporting the dietary needs of families using innovative community-and home-based farming on vacant plots of land in and around their homes.



PROVIDING BASIC COMMUNITY SERVICES



For the low income families, life is harder without basic amenities like water, health services, education and sanitation. Yayasan Sejahtera provides access to basic community services like sustainable and clean water supply through the use of innovative and affordable methods. With access to these amenities, it would be easier for the beneficiaries to embark on livelihood projects to generate better income for their families.

REHABILITATION / BUILDING OF HOMES

Yayasan Sejahtera aims to address the lack of basic housing amenities for extreme poor households. We support low-income households to perform basic repairs to their homes to reach an acceptable standard of living.



WHERE WE OPERATE

Families reached as at November 2014

KEDAH

18 Home Rehabilitations

TOTAL : 18

KELANTAN

- 30 Pilot 2: Napier and Watermelon
- 20 Small Grants
- 60 One Enterprise for One Family
- 3 Sejahtera-TM Single Mothers
- 55 Small Grants 2.0

TOTAL : 168

SABAH

- 26 Chili Fertilization
- 40 Water Solution in Kg. Song Song
- 112 Teaching for Change
- 126 CDP Pitas: Water Solution*
- 50 Livelihood Kg. Song Song
- 118 CDP Pitas: Subsistence Farming*

TOTAL : 472

PAHANG

- 20 Projek Perumahan Sejahtera / Post Flood Maran (2014)
- 5 Blind Community in Maran
- 3 Sejahtera-TM Single Mothers

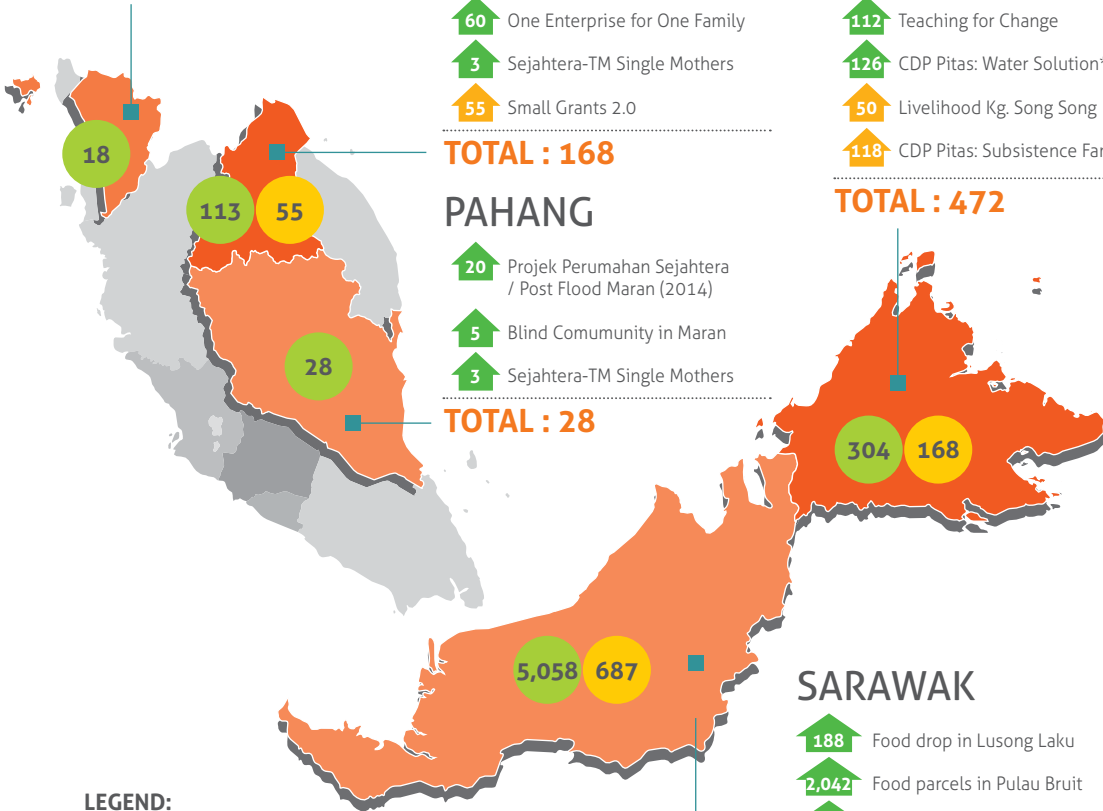
TOTAL : 28

SARAWAK

- 188 Food drop in Lusong Laku
- 2,042 Food parcels in Pulau Bruit
- 1,772 Water filters in Pulau Bruit
- 272 Mosque rehabilitation in Pulau Bruit
- 393 Water purification system in Pulau Bruit
- 48 Water Solution Pulau Bruit (Rh.Juing)
- 210 Water Solution Pulau Bruit (Kg. Sebako, Kg. Penuai, Kg Sedik)
- 133 Alternative Water System, Lusong Laku
- 687 Primary School Support

** Beneficiaries not calculated due to the nature of the project (to set up Sejahtera basecamp in Sarawak)

TOTAL : 5,745



LEGEND:

- Projects completed
- Projects ongoing
- Total families assisted

* Receiving more than 1 type of support

Families Assisted		
2009 to 2013	2014	Cumulative Number
5,052	469	5,521
846	64	910
5,898	533	6,431



OUR WORK

KELANTAN

Yayasan Sejahtera aims to enable participants to add value to their existing economic and revenue-generating activities by providing relevant materials, financial assistance and skills development training.

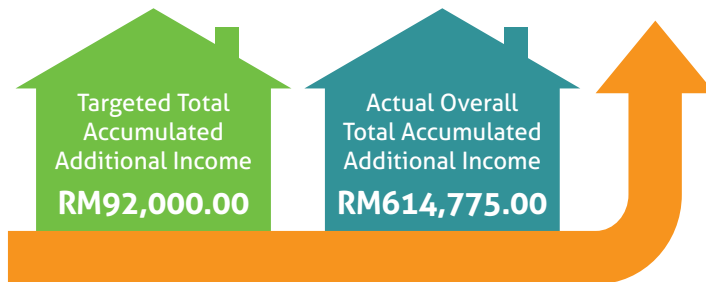


SMALL GRANTS 2.0, PASIR PUTIH AND BACHOK, KELANTAN



Duration : November 2012 – October 2014

Families : 55



OUR WORK
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The Small Grants 2.0 is a continuation of the Small Grants 1.0 project launched in 2009. The project targeted 55 beneficiaries who were already earning an income, albeit an insufficient one, from economic activities in Bachok and Pasir Puteh, Kelantan. Through this project, Yayasan Sejahtera (Sejahtera) provided participants with materials and equipment that could be utilized to add value to their existing economic and income-generating activities.

Success in 2014

Three key sectors were chosen to be the focus group for this project, based on the participants' existing income-generating activities, i.e. agriculture, small business

and garment-making sectors. Apart from contributing materials and equipment, Sejahtera helped channel technical expertise and advise from various government agencies to help the participants better understand the challenges they faced and how best to overcome them.

The programme successfully concluded in September 2014. The achievements attained by the 55 participants surpassed initial expectations and targets to the overall total accumulated additional income came to RM614,775.00 from the original target of RM92,000.00, making Small Grants 2.0 the most successful programme by Sejahtera as yet.

SMALL GRANTS 2.0, PASIR PUTIH AND BACHOK, KELANTAN

In addition, participants were also exposed and trained to keep organized records and maintain good bookkeeping so that they could effectively monitor and plan their resources. Participants were equipped with tools that would enable them to make better decisions pertaining to their livelihood, and this gave them a better sense of control of their future, further motivating them to project targets and strive to achieve them.

As a result, all the hardwork and diligence bore fruit. The success of this programme has been credited to adopting and keeping

to a methodical plan, extensive cooperation received from all parties involved including the participants, Universiti Malaysia Kelantan lecturers and volunteers who were involved in the "Anak Angkat" project, Officers from Jabatan Pertanian and the community as a whole.

A bonus came in the form of the "Petani Sejahtera" award which identified the top five agriculture-based participants, as well as top participants overall based on the additional income generated during the programme.



Puan Fauziah Kamaruddin, who runs a small food business, has extended her working hours till evening since provided with a new cooking stove.

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STORIES FROM THE FIELD – Hari Sejahtera SG 2.0 - Award Ceremony and Recognition Day

Duration : November 2014

Venue : Permai Resort, Bachok, Kelantan



The participants of Small Grant 2.0 programme who attended the Award ceremony.

To commemorate the official closing of the Small Grant 2.0 programme, an award ceremony, dubbed as Hari Sejahtera was held to recognize the successes and accomplishments of the 55 participants, with special highlight given to the most outstanding participants. They were selected not only for the additional income figures they had achieved, but also for the dedication, innovativeness and consistency in effort demonstrated during the programme.

The event, which was held at Permai Resort in Bachok, started on a wet note with heavy rain in the morning. This, however, did not dampen the uplifted spirits of the participants and the event commenced at 9:30 am with the opening speech by Sejahtera's Management Committee representative, Ms Teong Siew Kin.

During her speech Ms Teong expressed Sejahtera's gratitude for the commitment and cooperation shown by the participants, which largely contributed to the success of the Small Grant 2.0 programme. Their tenacity and determination to overcome any obstacle and reach their goals enabled them to achieve beyond their expectations, and would become an inspiration to future participants of the programme.

The event continued with the presentation of certificates to all 55 participants. The highlight of the day followed with the award ceremony to the top five participants, who were commended for their achievements, sheer diligence and hardwork.

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STORIES FROM THE FIELD – Hari Sejahtera SG 2.0 - Award Ceremony and Recognition Day

The top five participants were:

Mohd Rofi Abd Ghani

Economic Activity

- Plants brinjal, chillies, lady's fingers and cucumber
- Baseline income was RM600

Achievement

- Best participant overall
- Increased his income to an average of RM4,157.00 per month between Jan-Sept 2014

Azmi Ismai

Economic Activity

- Plants brinjal and bitter gourd
- Baseline income was RM700

Achievement

- Increased his income to an average of RM 2278 per month between Jan-Sept 2014

Zakaria Derashid

Economic Activity

- Plants bitter gourd and cucumber
- Baseline income was RM500

Achievement

- Increased his income to an average of RM1284.76 per month between Jan-Sept 2014

Nur Aslina Yassin

Economic Activity

- Does tailoring and sewing
- Baseline income RM150

Achievement

- Increased her income to an average of RM350 per month between Jan-Sept 2014

Che Kamariah Mamat

Economic Activity

- Owns a small restaurant
- Baseline income was RM450

Achievement

- Increased her income to an average of RM816 per month between Jan-Sept 2014

As a reward and further motivation to keep the momentum going, the top five winners were provided with additional assistance by Universiti Malaysia Kelantan to develop a business plan for the expansion of their ventures. A special Business Plan Workshop for the five participants was held on 27 December 2014.

A special recognition award for leadership was presented to En Che Amat Ismail, who had been elected as the team leader by the participants.

Prior to the end of the event, speeches were given by the best participants, as well as representatives from UMK.



Puan Nur Aslina Yassin attended the ceremony with her family and was presented with the award for best participant.

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STORIES FROM THE FIELD – The Dilligent Family

OUR WORK
KELANTAN

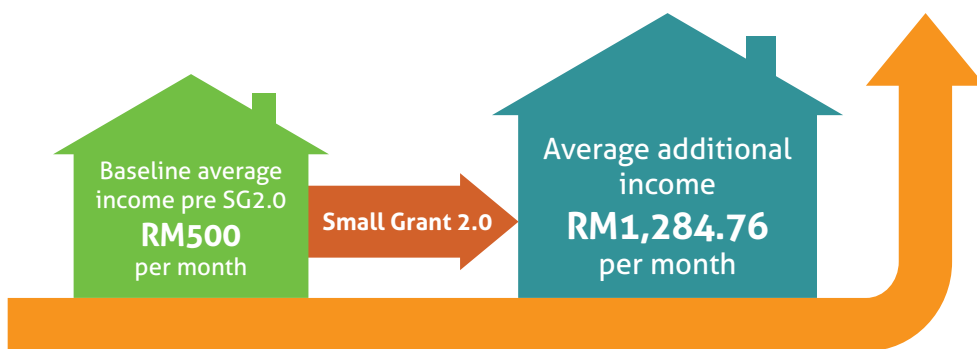
OUR WORK
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ZAKARIA DERASHID (POK YA)
Farmer – brinjal & cucumber



Encik Zakaria Derashid, or Pok Ya as he is more fondly known, is 53 years old and a father of 7 children. He had always been a tobacco farmer, earning an average of RM500 a month. When the tobacco company decided to cease its plantation operations, he was in total despair at the loss of income, as he was the sole bread-winner of the family.

When he enrolled as a participant of Sejahtera’s Small Grant 2.0 programme in 2012, he was advised by the Officers from Jabatan Pertanian and recommended to plant brinjal and cucumber. He received fertilizers, seedlings, plastic covers and pesticides, besides technical training on how to yield the best harvest. Pok Ya decided that despite

STORIES FROM THE FIELD – The Dilligent Family

his lack of know-how and experience in cultivating brinjal and cucumber, this was an opportunity he could not afford to miss and the best way to make a good living for his family.

He was assisted by his wife, eldest sons and daughter to tend the crops, harvest and package the produce to be sold to vendors. They toiled tirelessly on their land, following the advise and tips received from Jabatan Pertanian. The results of their effort further convinced Pok Ya that he had made the right decision. Today, together with his family, Pok ya works on a total of six acres of land; two of which are his own, and the other four rented from villagers.

Pok Ya believes in strong family ties and is convinced that this is key to a man's success. He constantly reminds and instills this message in his children, as well as the importance of hard work and staying motivated despite the challenges and difficulties that come their way. He waters his plants three times a day, everyday, without fail; once in the morning, afternoon and at night.

Coincidentally, a group of Thai farmers were working nearby, experimenting on different types of fertilizers and pesticides. He befriended them and studied their work, and became inspired by their persistence. He decided to use the knowledge garnered from that friendship and began dabbling in fertilizer and pesticide mixing. Now he uses his self-discovered concoction on his plants and is satisfied with the outcome.

With a baseline income of RM500 from his tobacco-planting days, Pok Ya has managed to gain an additional monthly income to an average of RM1,284.76, after switching to brinjal and cucumber as a participant of Small Grant 2.0. Although he is not one of the top income earners, he was awarded the top five participants due to his dedication, dilligence, consistency and innovation in developing his own formula of pesticide and fertilizer.

Pok Ya said that one of the biggest challenges he faced was the drought season, when the weather was hot and dry and water supply became scarce. During those times, many participants would stop from tending to their crops, but Pok ya would continue to work on his experiments so that he would not be wasting time and opportunity to do something beneficial.

Pok Ya plans to expand his venture by selling his crops directly to the market and customers without having to go through vendors or middlemen. He is currently saving up enough money to purchase a vehicle to help him achieve this goal.

"It is a dream that I am working on. Even though it seems like a big dream, I hope, even if I cannot make it a reality, my children will be able to continue and make it come true. That's why I am trying to instil in them the importance of hard work. They have to learn to dream bigger, and never give up on the dream."

- Zakaria Derashid (Pok Ya)

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STORIES FROM THE FIELD – The Tireless Tailor

OUR WORK
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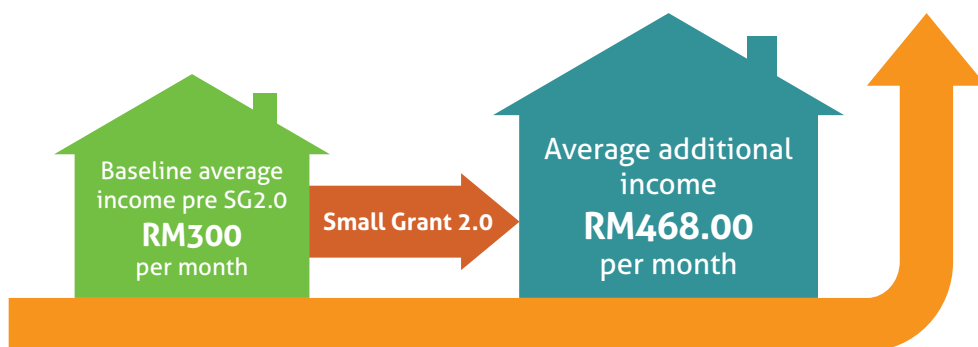


ROKIAH MAMAT (MA)
Tailor

OUR WORK
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SARAWAK



Puan Rokiah Mamat, who prefers to be called Ma, is 64 years old. During her teenage years, she attended a 1-month training on sewing from KEMAS and began earning an income by becoming a seamstress. She was married soon after and moved to follow her husband, and since then stopped sewing to raise her children.

Later as they grew older, she picked up sewing and tailoring again in her early 30s, to meet her children's needs. This progressed to receiving orders from neighbours, but was unable to meet the demands as she did not have the proper sewing machine. During this time she earned an average income of RM300 per month.

STORIES FROM THE FIELD – The Tireless Tailor

Upon becoming a participant in the Small Grant 2.0 programme in 2013, she received a heavy-duty sewing machine from Sejahtera. Since then, she has managed to increase her output and do more complicated designs. She now even sews engagement and wedding gowns, as well as the men's traditional "baju melayu". "Unfortunately I have had to reduce the orders for Baju Melayu as my eyes are not as clear as before, so I stick to what I do best and is most popular which is baju kurung and blouses," says Ma. She now charges between RM27-RM77 per item, depending on the type of material and complexity of the design. She says that though she knows her quality of work can demand more, she refuses to burden her customers, whom she considers her friends, beyond their means. She now earns an average additional monthly income of RM468, from RM250.

Ma has also tried expanding her offerings to modern "hijabs" and "jubahs" or long dresses,

but cannot compete with the low prices sold by Thai competitors, even though her products are of better material and quality. She understands that during difficult times like these, price is the main determining factor in most decision making, and so only makes special items at specific orders or requests.

Ma or Puan Rokiah is surely a very hardworking person, as she also plants her own vegetables on her plot of land situated about a 10-minute motorcycle ride away from her house every morning. Any excess crops from her family's consumption would be sold to neighbours for extra cash.

"Money does not come easy; you have to work hard to earn a living. I will work hard for as long as my health permits me, and I always welcome my younger neighbours to learn my skills whenever they want."

- Rokiah Mamat (Ma)



With Sejahtera's assistance, Puan Rokiah has able to increase the number of customers and improve her sewing skills.

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OUR WORK

PAHANG

Yayasan Sejahtera provided assistance to the victims of the 2013 flood in Sejahtera's Pilot 1 - Perumahan Sejahtera programme through the provision of household items and restoration of infrastructure.



MARAN PILOT 1- Post Flood Rehabilitation



Duration : February 2014 – March 2015



Project Background

The Sejahtera pilot project in Maran, Pahang was launched by the Prime Minister on 4 September 2009. Pilot 1 covers all four Yayasan Sejahtera modules which are Supporting Sustainable Livelihood, Supporting Basic Food Needs, Providing Basic Community Services and Building / Rehabilitating Homes.

Pilot 1 was successfully implemented with the support and donations from Bank Islam, Khazanah Nasional, Telekom Malaysia (TM) and local authorities. Cash contributions were received from Lembaga Tabung Haji Berhad (LTH), United Engineers Malaysia Berhad (UEM) and PROTON. Malaysia Airlines Berhad (MAS) funded the setting up of a community

centre equipped with sewing machines, computers and reading materials for children. Chemical Company of Malaysia Berhad (CCM) distributed fertilisers and Suria Cherating set up a playground in the neighbourhood.

The project provided 20 families with newly built houses furnished with basic amenities and was completed in two months. The three bedroom houses were equipped with clean piped water supply and electricity which was a significant improvement compared to their previous living conditions. In addition, the beneficiaries were also given an acre of land to work on to cultivate their basic food needs. Drains and fences were later constructed around the compound to protect the area from trespassing cows and boars that could destroy their crops.



One of Sejahtera's efforts was to provide assistance to the flood victims by purchasing educational and food supplies.

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MARAN PILOT 1- Post Flood Rehabilitation

2013 Flood in the East Coast

Seven villages in Maran, Pahang were inundated with water during the 2013 flood in the East Coast. Almost 800 flood victims from nine villages were sent to seven relief centres. The villages included Kampung Teluk Melati where Sejahtera's Pilot 1- Perumahan Sejahtera was located. Some of the houses were affected directly by the flood, and many other houses were cut off from relief efforts or assistance as the roads connecting the houses were flooded with water and rendered unusable. 24 families (including 20 families in Kawasan Perumahan Sejahtera) were identified as in urgent need of basic necessities to return home after the massive flood.

Sejahtera proceeded to mobilise its resources to assist these families by supplying basic necessities such as daily consumables, household items and children's school needs whilst continuing to assist in the restoration of the houses as well as their basic infrastructure.

Support	Particulars	Quantity
1. Infrastructure	House Rehabilitation (doors, windows, etc.)	24 houses
	Drainage, septic tanks and roads	20 houses
2. Household	Water Jet	2 unit
	Appliances, cabinets, basic furniture, rubber mats, etc.	59 beneficiaries
3. Food (2 months supply)	Rice, sugar, cooking oil and canned food	59 beneficiaries
4. Education	School fees and uniform, stationeries	65 students
5. Cash	One-off	59 beneficiaries

Success in 2014

As at December 2014 the assistance, rehabilitation and upgrading works were around 60%, completed, with the final infrastructure works (drainage, septic tanks and roads) still pending for final approval from the authorities. A handover ceremony to the Maran District Office will be carried out upon the completion of the project, targeted at the end of the 1st quarter of 2015.



OUR WORK SABAH

Yayasan Sejahtera seeks to improve the livelihood of participants through a holistic approach comprising the provision of alternative water systems, primary education support, skills development training and agricultural activities support.



COMMUNITY DEVELOPMENT PROGRAMME IN 3 VILLAGES IN PITAS, SABAH - PHASE 2 & 3 (SUBSISTENCE FARMING & CULTIVATING ENTREPRENEURSHIP)



Duration : December 2012 – November 2015

Families : 114



Some of the participants plant groundnuts in their plot of land for Phase 2 of this project.

Pitas is part of the Kudat Division located in the northern part of the state of Sabah. Identified by the Implementation Coordination Unit (ICU) and District Office in the 2012 E-Kasih list as one of the districts with the highest number of hardcore poor families, Pitas was selected for Sejahtera's Community Development Programme which began in 2012 and is due to be completed by end of 2015.

Three villages have been chosen to be participants of this programme namely Kampung Tampakahu, Kampung Sungai Eloi and Kampung Kinango. The circumstances in which these villages were in have been found to be extremely dire, in addition to the unstable livelihood activities of the villagers. Apart from having no access to clean water, two of the villages have poor sanitation, which resulted in unhealthy living conditions.

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OUR WORK
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COMMUNITY DEVELOPMENT PROGRAMME IN 3 VILLAGES IN PITAS, SABAH - PHASE 2 & 3 (SUBSISTENCE FARMING & CULTIVATING ENTREPRENEURSHIP)

This programme aims to improve the standard of living of the participants through a 3-phase planned intervention initiative:

PHASE ONE:

Water Solution & Video Participatory Project (completed in May 2014)

- Duration from December 2012 - May 2014
- Objective was to improve water supply through low-cost means that is easily maintained by the local community.
- Sejahtera installed individual rainwater harvesting and gravity-feed water systems in 113 houses benefitting 126 families in 3 villages.
- The process of giving out the tanks to the villagers was done with full participation of the people of the 3 villages.
- A video participatory project for the youth was also carried out over a span of 5 months.
- 20 youths from the 3 villages were provided with photography and video production training and equipment to record the project's progress, challenges and milestones.

PHASE TWO:

Increasing daily dietary quality and simultaneously increasing potential household income (ongoing)

- Duration from December 2012 - November 2015
- This project is aimed at supporting the quality of the dietary needs of the participants, whilst at the same time providing them with the opportunity to earn additional income.
- With participants having access to continuous water supply through Phase 1 of the project, farming activities can be increased and plants and crop cultivation would become more productive.
- 71 families were initially selected to farm, on a small scale, crops they had chosen which they were familiar and had worked with such as chili, sweet potato, brinjal and corn. However by June 2014, the numbers increased to 114 as more villagers became interested to join the project upon seeing the success of their neighbours.
- Sejahtera plays the role of providing the necessary support to increase production through the provision of seedlings, pesticide and appropriate tools and equipment.
- The participants were then trained on good agricultural techniques and practices by Jabatan Pertanian Pitas. The first training session began on 28th November 2013, with the actual planting starting at the end of 2013.

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COMMUNITY DEVELOPMENT PROGRAMME IN 3 VILLAGES IN PITAS, SABAH - PHASE 2 & 3 (SUBSISTENCE FARMING & CULTIVATING ENTREPRENEURSHIP)

PHASE THREE:

Embarking on Entrepreneurship Development

- The objective of this phase is to cultivate entrepreneurial skills among participants through the production of 10 business plans, and eventually to assist two (2) most promising business plans to be executed and carried out.
- The third phase was kick started with selected participants who demonstrated high level of commitment to the programme and were invited to attend a Social Entrepreneurship Programme from the 6th - 8th August 2014 in Pitas.

Success in 2014 – Phase 2

- As the main aim of this project was to ensure the families have access to additional food source through subsistence farming, the participants continued to utilize the materials and equipment provided by Sejahtera to work on their existing crops for personal consumption.
- However there were participants who, at their own initiative, managed to sell their excess crops at the local tamu or in front of their homes, enabling them to earn additional income.

Success in 2014 – Phase 3

- 35 students from Universiti Malaysia Kelantan (UMK) and Universiti Sains Islam Malaysia (USIM) volunteered to become facilitators for the participants by discussing and assessing the potential business models suggested by the participants.

- Beginning with eight business concepts proposed by students of Universiti Sains Islam Malaysia (USIM) and Universiti Malaysia Kelantan (UMK), Sejahtera decided to evaluate the feasibility of four selected business concepts based on the viability and sustainability aspects.



Puan Mongpihing Torontoi is one of the participants in Phase 2 who began planting chillies and brinjal in her 2 acre plot.

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COMMUNITY DEVELOPMENT PROGRAMME IN 3 VILLAGES IN PITAS, SABAH - PHASE 2 & 3 (SUBSISTENCE FARMING & CULTIVATING ENTREPRENEURSHIP)

Group	Business nature	Activities
Wholesaler/Collector (Kampung Tampakahu)	Agriculture product wholesaler	To form a coalition of farmers and sell their crops as a group to increase their income
Bakery (Kampung Tampakahu)	Food	To expand the existing bakery business which is currently run by one of them individually
Pineapple (Kampung Kinango)	Farming	To start pineapple farming in large scale individually, and market their product as a group
Mobile Grocer (Kampung Kinango)	Grocery	To have a mobile grocer which will bring household supplies to the door of the villagers so they may cut the cost of travelling and factor in the cost of bringing the supplies to them minimally in their sales

- Currently, the team is still in the midst of discussion with partners and vendors before selecting the best two business plans, before the scheduled commencement of the activities by June 2015.



Puan Kalawing Tele sells excess crops in the Pitav 'Tamu' every weekend and gains additional RM200-RM300 a month.

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STORIES FROM THE FIELD – Increasing Prosperity By Sharing Knowledge

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OLON SOMOI

Agriculture – Sweet corn and sawi manis

Puan Olon Somoi stated the main reason for her joining Sejahtera’s Community Development Programme was to improve her family’s standard of living. She began planting sweet corn and ‘sawi manis’ on her 0.5 acre land, initially using most of the harvest for her family’s own consumption, but now has started to sell the excess produce in her family’s small sundry shop, together with clams she collects from her backyard, as a source of additional income.

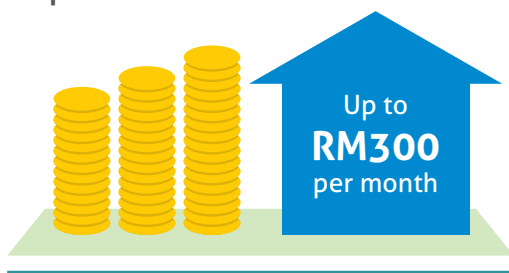
She expressed her gratitude at being able to participate in the programme as she has been given the opportunity to attend trainings to increase her knowledge and confidence. She has also managed to earn an additional RM300 per month from her base income of RM150. Puan Olon admits she is much more aware of and confident in her capabilities and was recently chosen as a community organizer, attending trainings by PACOS Trust, a Sabah based

NGO in order to share and disperse pertinent information for the benefit of the community.

“Whatever I learn, whatever I gain, I will channel it the best way I can to benefit my community. I might not be able to do a lot, but I will do whatever I can to increase our quality of life.”

- Olon Somoi

Additional Income From Selling Excess Crops at Tamu:



STORIES FROM THE FIELD – Never Give Up



MUSIN TATUY
Agriculture – Sweet corn

Encik Musin Tatuy is a participant of Sejahtera’s Community Development Programme and received seedlings, fertilizers and other tools and equipment to plant sweet corns on his 1.5-acre plot of land in 2013. Finding he had excess produce from his harvest, he decided to sell them at a roadside stall he built next to his plot of land. He received encouraging response, earning up to RM400 additional income from the sale of his sweet corn and other vegetables to passing motorists during his most recent harvest from October to November 2014.

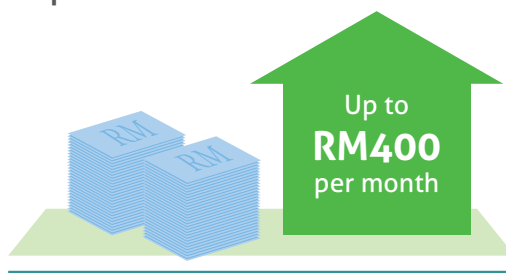
For Encik Musin, his biggest challenge has been to find seedlings of comparable quality to the ones provided by Sejahtera. He says the ones sold around Pitas were of a less preferred quality. He actually had to travel to Ranau to get seedlings of the quality he wanted.

Although he comes from an underprivileged background, Encik Musin feels strongly that his son should not have to face a similar future.

“I have asked my son time and time again, do you want to grow up holding a ‘cangkul’, or a pen? Every time he will give me the same answer, both. Therefore, I will help my son by setting a good example and showing him that hard work and striving to become better will always pay.”

- Musin Tatuy

Additional Income From Selling Excess Crops at his Roadside Stall:

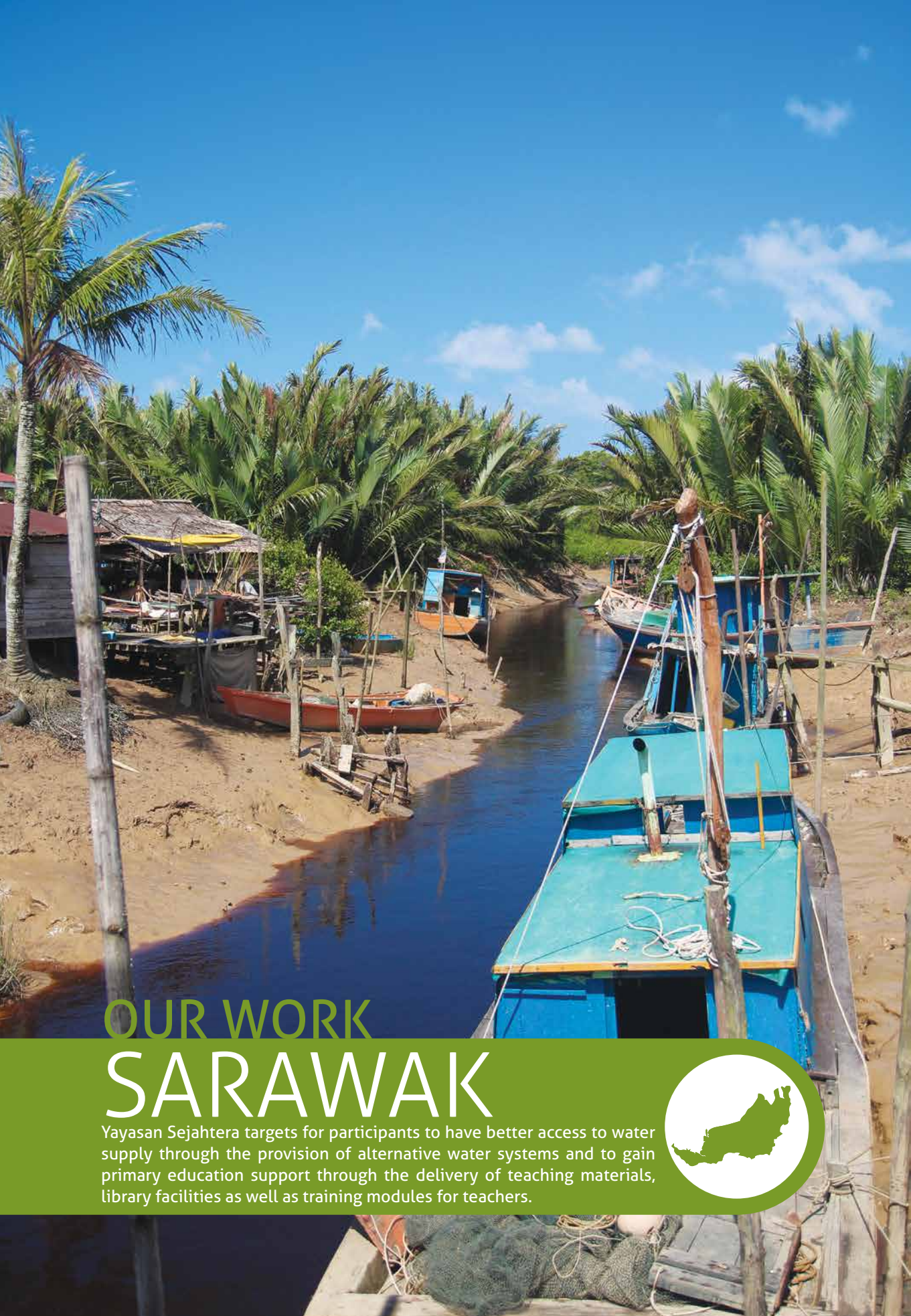


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OUR WORK SARAWAK

Yayasan Sejahtera targets for participants to have better access to water supply through the provision of alternative water systems and to gain primary education support through the delivery of teaching materials, library facilities as well as training modules for teachers.



PRIMARY SCHOOL SUPPORT, PULAU BRUIT



Duration : December 2012 – February 2015



Students of SK Penibong has benefitted from the provision of school workbooks through Primary School Support programme.

Pulau Buit - Background

Pulau Buit is a 43,700 hectare island in Mukah, Sarawak with a population of 2,042 families (9,342 people) living in 13 villages. The majority of the population is Melanau. According to the 2013 e-Kasih list, 94% of the population is categorized as hardcore poor. The main economic activities are fishing and farming.

There are 10 primary schools to cater to the education needs of the children from 13 villages in Pulau Buit. The first ever

secondary school is due to accept their first intake in 2015. Of the 10 schools, only one was considered to be sufficiently equipped with the necessary teaching and learning facilities and equipment such as furniture, properly outfitted resource centre, physical education area, etc.

Through this project, Sejahtera seeks to facilitate students from the other 9 schools to gain better education through the provision of better equipment and learning facilities so that they could strive for a better future.

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PRIMARY SCHOOL SUPPORT, PULAU BRUIT

The project has been divided into 2 Phases:

Phase 1

- Provide management classes as well as motivation courses for teachers and parents to emphasise on the importance of education for the children

Phase 2

- Provide basic facilities for schools e.g. library books, tables, chairs, bookshelves, cabinets, etc.
- Build a resource centre/library for SK Penibong, the only boarding school in Pulau Bruit
- Provide items/equipment to upgrade sports facilities and RMT Room in SK Sebako

Success in 2014

Library in SK Penibong:

SK Penibong is the only school of the 9 primary schools in Pulau Bruit with boarding facilities to cater to students living too far away to

commute daily. They have been provided with various teaching and learning aids such as workbooks, shelves, etc. from Sejahtera's Primary School Support Programme.



A new resource center was constructed for SK Penibong to replace the makeshift mini library in the teachers' quarters in February 2014.

PRIMARY SCHOOL SUPPORT, PULAU BRUIT



In the 2013 UPSR results, all 9 schools demonstrated an increase in the students' UPSR passing rate.

One of the main requests made by the teachers was to build a library/resource centre where students would be able to read, study and enjoy extracurricular activities in a safe and comfortable environment. At that point of time the school only had a makeshift library using the old teachers' living quarters, which was shabby and dilapidated to say the least.

Under Sejahtera's Primary School Support programme the construction of a new library began in August 2013 and was completed by February 2014. The library was also provided with the necessary equipment as well as teaching and learning facilities, which the students have been using actively since. The new library/resource centre has been such a big hit with the students that the teachers had to come up with a schedule to ensure that each student had equal opportunities to use the facility and not get overcrowded due to the lack of space to fit in everyone at the same time.

Provision of Items to Upgrade SK Sebako:

In 2014, another request was also made by the teachers of SK Sebako for the provision

of items to upgrade the 'Rancangan Makanan Tambahan' (RMT) room which was in a state of disrepair and lacking of space to fit students during recess. They also requested for assistance to upgrade the soccer field which was in poor condition rendering it unsafe for the students to play on.

The items had to be delivered by ferry and were delivered later than planned in November 2014 due to weather conditions in Pulau Bruit that was dangerous for sea travel and has been delayed to first quarter of 2015.

The final phase of the programme will be carried out in early 2015, where Sejahtera shall provide the following in order to fulfill the requests of the SK Sebako teachers:

- Sports facilities: soccer field facilities (sand, drainage pipes, goal post and netting)
- Security features (parameter fencing for Block B)
- Food hall: Construction items for the upgrading of 'Rancangan Makanan Tambahan (RMT)' room

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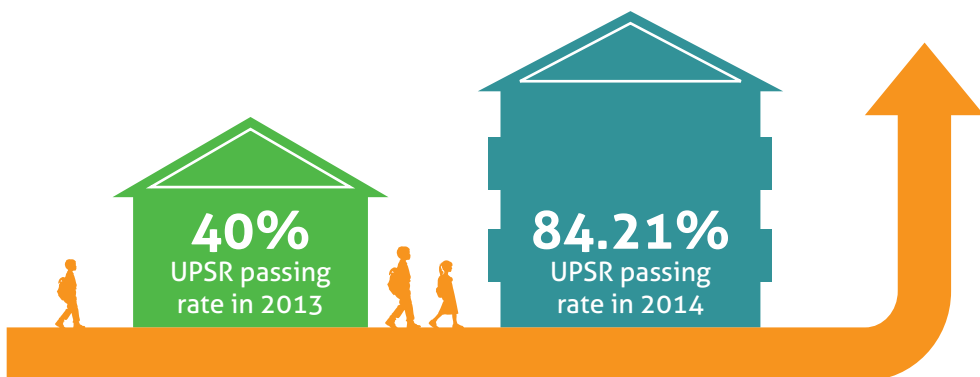
STORIES FROM THE FIELD – An Astounding Achievement; The First of Many More to Come



CIKGU MOHAMAD ALI @ MATALI BIN AMIT
Headmaster, SK Penibong, Pulau Bruit, Daro
Student population : 107 students

Cikgu Mohamad Ali has been the headmaster at SK Penibong since 8 years ago. The school's passing rate hovered between 30% to 50% for the duration of his leadership. In 2013, before the completion of the new library, the school's passing rate dropped from 50% to 40%, which was attributed to the decline in students' interest and focus on learning.

Most of them lived very far away and were boarders, spending most of their after-school time playing around the school compound. This was due to the fact that there was not enough conducive space for them to study apart from the small dorm room where they lived.



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STORIES FROM THE FIELD – An Astounding Achievement; The First of Many More to Come

However, in 2014 the UPSR results astonished even the headmaster himself, with the passing rate more than doubling to 84.21%. For the first time in the school's history, the UPSR candidates scored 100% passing rate in Bahasa Malaysia (Pemahaman), Bahasa Malaysia (Penulisan) and Mathematics.

According to Cikgu Mohamad Ali, after the new library was completed earlier in the year, the students began to spend more and more time in there making full use of books and learning aids provided to them. The teachers observed that the students would actually

spend their free time doing their homework, reading and having discussions about school work in the library.

"We credit the astounding achievement to the conducive environment to study and learn provided by the new library, which had enabled the SK Penibong to be in the top 10% schools in Pulau Bruit out of 42 schools in the district of Daro."

- Cikgu Mohamad Ali @ Matali Bin Amit



Cikgu Mohamad Ali has been the headmaster of SK Penibong for 8 years and he is proud to witness the increase in passing rate of the 2014 UPSR results.

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STORIES FROM THE FIELD – Provisions to Inspire and Aspire

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CIKGU MASAAD AHMAD RAIS
Headmaster, SK Sebako, Pulau Bruit, Daro

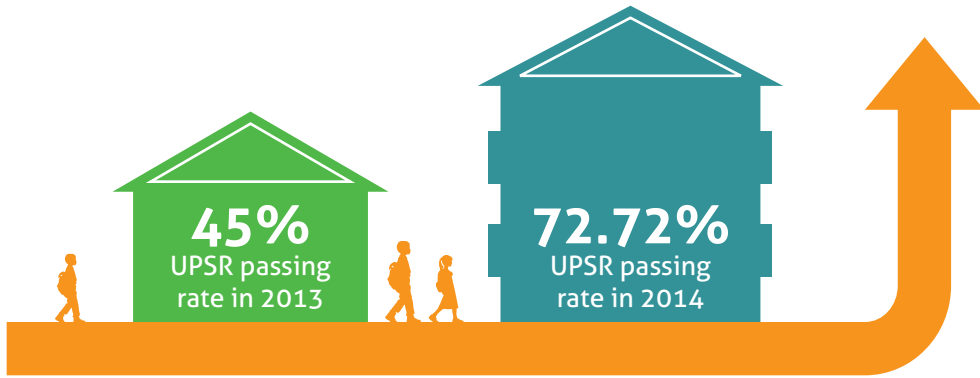
SK Sebako was one of the beneficiary schools in Sejahtera's Primary School Support programme in 2013. They received library facilities in the form of books and learning aid, as well as participating in the educational support programme. This programme seeks to create a module that caters to the needs of the students and identifies the best method to engage parents to be involved in its implementation. It also encourages active community participation to ensure well rounded support for the students.

As a result, the school's UPSR results shot up from a dismal 10% overall passing rate in 2012 to 45% in 2013. With the completion of the upgrading of the schools's resource centre in early 2014, the school scored a commendable 72.72% passing rate in the 2014 UPSR examinations.

Cikgu Masaad credits the greatly improved results as the direct outcome of the assistance provided in the form of the educational support programme as well as the library facilities contribution. Teachers and parents' awareness was revived and enhanced with regards to the importance of the children receiving solid educational foundation. Better communication between the two parties was able to be cultivated as they shared the same objectives and expectations for the children. The contribution of library facilities not only better equipped the resource centre, but also motivated the teachers to continue to provide a conducive and nurturing environment for the students to study and learn.

However, he realizes that the school is still in dire need of a proper space for the students to have their meal during recess, and a safe area to play football which is a favourite activity.

STORIES FROM THE FIELD – Provisions to Inspire and Aspire



Cikgu Masaad then requested from Sejahtera for the provision of items to upgrade the RMT Room and football field for the safety and comfort of students. He was thankful that his requests were approved, and looks forward to having the items delivered and facilities completed in 2015. He now harbours high hopes that the assistance received would further fuel the students' passion to excel in their studies and hopefully, even landing SK Sebako the best school in the district accolade.

"It is something that seems a very real possibility now, with the assistance provided to our school. It does not only make the school a more fun and conducive place to be in, it also creates a safe haven for the students to reach their full potential."

- Cikgu Masaad Ahmad Rais



The students of SK Sebako can now play sports and recreation at the school field safely after the field was upgraded with proper drainage system and perimeter fence.

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WATER SOLUTIONS FOR FOUR VILLAGES IN PULAU BRUIT



Duration : November 2013 – May 2014

Location : Kampung Penuai, Kampung Sebako, Kampung Sedik and Rumah Juing



Having clean and constant water supply is as basic a necessity as it gets. This directly impacts quality of life and health, as hygiene becomes a critical issue when there is insufficient clean water and people's wellbeing become compromised. This project is aimed at providing clean and constant water supply using sustainable means for the villages of Kampung Sebako, Kampung Penuai, Kampung Sedik and Rumah Panjang Juing in Pulau Buit by 2014. Water quality is not the only concern, as drought season in

July means that drinkable water becomes a rare commodity for the villagers during that period as well.

Though the majority of areas in Pulau Buit have access to constant water supply from the reservoir in Kampung Semop, the water purification system in Kampung Buit and the underwater pump in Kampung Tekajong, many of the remote parts of the island still depend heavily on harvesting rainwater to cater for their daily needs.

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The villagers welcome the installation of the rain water-harvesting system in Kg Sebako.

WATER SOLUTIONS FOR FOUR VILLAGES IN PULAU BRUIT



The installation of rain water harvesting tanks in Rumah Panjang Juing has enabled 48 families to have access to additional clean water supply.

Some of the difficulties faced by the villagers during the drought season include:

- Having to purchase drinking water, incurring unnecessary expenses and wasted time including having to travel to the nearest town to make the purchase
- Water rationing causing them to compromise on hygiene and grooming habits which eventually affects the community's health and well being
- Bathing in the polluted river, resulting in many of the villagers contacting and spreading skin diseases and other related health issues
- For Rumah Juing, the crops planted by the community such as pineapples, morning glory (kangkung) and cucumbers are also affected during drought season

The rainwater harvesting system has been identified as the most suitable water supply system for these villages. The project commenced with the provision of 2 new water

tanks in December 2013 with the capacity to store 40,000 liters of rainwater to be set on an existing platform in Rumah Juing. This is essential to cater to the villagers' daily needs especially during drought season. This water solution has also been chosen for its easy and low maintenance requirement, on which the project participants will be trained the proper processes and procedures to manage the system.

Success in 2014

As arrangements were being made to transport the rest of the water tanks, rough conditions made sea travel too dangerous and all arrangements to bring the items to the island had to be aborted. This resulted in several months of delay in ferrying out the items to construct the platforms in Kg. Penuai, Kg Sedik and Kg Sebako. Eventually, by March 2014, sea conditions had settled and was safe enough for travel. By May 2014, all the platforms were completed and the water system installed and ready for utilization.

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STORIES FROM THE FIELD – Social Return of Investment Analysis



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At the request of the donor, an Evaluative Social Return of Investment (SROI) analysis was carried out at the end of the programme in December 2014. This is an outcome-based measurement tool to help organizations to understand and quantify social, environmental and economic value created by the project.

Results from the analysis, which covered families from the 4 villages, discovered the following:

- Better access to clean water supply during the drought season
- Acquiring new knowledge, i.e. the water system maintenance
- Gaining new skills and know-how, i.e. setting up the central rainwater harvesting system (Rumah Juung only)

Focus group sessions were also held at the 4 villages to discuss the outcome of the project. The general sentiment of the villagers are that:

- They are happy and relieved that having sufficient clean water supply especially during the drought season will no longer be a critical issue to worry about
- The community's overall hygiene and living conditions have greatly improved as sufficient water supply ensures they will be able to practice good personal grooming habits
- They no longer have to resort to using the river as a source of water supply to bathe, wash, clean and cook, thus greatly improving the standard of health of the villagers
- An opportunity to gain additional income for the long house community in Rumah Juung as, with the improved water supply, the community would be able to grow and make between RM20 – RM30 per day selling the excess crops

STORIES FROM THE FIELD – An Opportunity to Give Back



IR. SUHANA MAJID

Volunteer consultant engineer from Prestasi Perintis

Ir. Suhana had begun volunteering in Sejahtera's projects since 2010, i.e. during the Pilot 1: Projek Perumahan Sejahtera in Maran. She was the consultant engineer responsible for overseeing the design and final construction of the houses.

From then on, she became interested in sharing her expertise as and when required, her schedule permitting, and was roped in to contribute in this project in Pulau Brait. She feels an enormous sense of accomplishment and humbled at the same time, to be part of such a noble initiative that will greatly benefit the villagers of Pulau Brait. As the owner of a successful engineering company, she is

always keen to find opportunities to give back to society and especially contribute to the improvement of quality of life of the underserved.

Since the Pulau Brait project, Ir. Suhana and her partner in the company had contributed pro bono in other initiatives including designing an orphanage in Thailand and assisting in project design under Tzu Chi Malaysia.

"I hope that in some ways my expertise would be able to help and benefit people in need and enable them to better their quality of life; that would be my biggest dream."

- Ir. Suhana Majid

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ALTERNATIVE WATER SYSTEM (GRAVITY FEED WATER SYSTEM) IN LUSONG LAKU



Duration : January 2014 – June 2014



Lusong Laku is a Penan resettlement area located in the district of Belaga, Kapit Division, Sarawak. The area can be reached via active timberway through the construction area of the Murum dam and takes approximately 8 hours using a 4 wheel-drive vehicle. This resettlement area which started in the year 2000 is still lacking in basic amenities particularly clean water supply. As a result, the community's hygiene practices and their daily activities involving water i.e. cleaning, cooking, drinking are critically compromised.

The only school that caters for the approximately 182 students from the surrounding villages, Sekolah Kebangsaan Lusong Laku is also facing the grave issue of lack of clean water supply. Their main source of water, which is the nearby Sungai Linau is reportedly polluted and poses serious health issues especially skin diseases that spread at an alarming rate. There were pipes being connected from the water source but there was no water released. The existing catchment area built by the local community was also not functioning.



Sejahtera's partners and beneficiaries worked together tirelessly for two weeks to complete the project.

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ALTERNATIVE WATER SYSTEM (GRAVITY FEED WATER SYSTEM) IN LUSONG LAKU



The beneficiaries now have access to clean water supply direct in their house.

In 2012, Sejahtera approached Mercy Malaysia, a humanitarian relief organisation that is actively involved in community projects in Sarawak, to collaborate on the water solution project in Lusong Laku. However, the cost calculated was very high. The team went on to explore The National Blue Ocean Strategy (NBOS), a programme introduced by the government and then contacted Kementerian Kemajuan Luar Bandar dan Wilayah (KKLW) for that purpose.

KKLW hosted a meeting with potential partners for the project which included Angkatan Tentera Malaysia (ATM), Jabatan Mineral dan Geosains (JMG) and Jabatan Kerja Raya (JKR) in August 2013. All parties including Sejahtera participated in a due diligence assessment in Lusong Laku soon after the meeting to identify the most

feasible system for the village. This marked the kick-off for the project which saw the first ever collaboration of Sejahtera, ATM and JMG with KKLW being the lead agency.

This project was initially targeted for 102 beneficiaries; yet eventually 133 families from Rumah Panjang Lusong Laku and 19 families together with the students from Sekolah Kebangsaan Lusong Laku benefited from this gravity fed water system project. The goal of the project was :

- To provide clean water supply via the gravity feed system to the Penan community at Lusong Laku
- To improve hygiene practices of the community with the new supply of clean water

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ALTERNATIVE WATER SYSTEM (GRAVITY FEED WATER SYSTEM) IN LUSONG LAKU

The project implementation was divided into three parts:

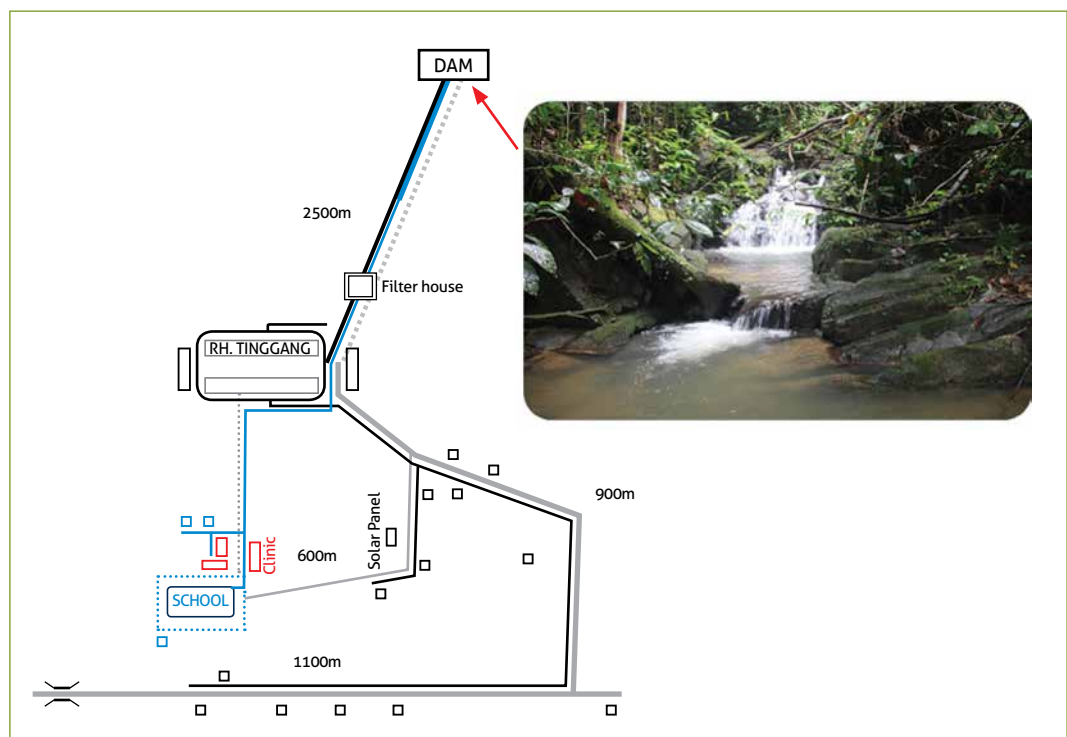
- The feasibility study assessment
- Stakeholders Engagement and
- Implementation on site

Success in 2014

After the first two parts were duly carried out, the final part, which was the construction of the filter house together with a concrete dam at the identified water source, began on 5th May 2014. The journey to the identified water source took approximately one hour through a swamp and forested area. The construction was undertaken as a “gotong-royong” process

by the construction teams set up by the Lusong Laku community and was supervised by both ATM and JMG. After nearly 3 weeks of laborious work, the water system was fully functional and up and running beginning 21st May 2014.

With the successful installation of the gravity fed water system, the beneficiaries can now enjoy access to clean filtered water that is directly supplied to their unit in the long house. As for Sekolah Kebangsaan Lusong Laku, students are able to use the clean filtered water instead of the pond water, which requires diesel to pump, subjecting it to all sorts of pollutants that can cause various health hazards.



Diagrammatic representation of the gravity fed water system in Lusong Laku

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STORIES FROM THE FIELD – An Experience to Cherish



FREDDY HEWARD CHINTA

Senior Geoscience Officer, Jabatan Mineral dan Geosains (JMG)

Encik Freddy Heward Chinta has served JMG for the past 20 years and had been carrying out numerous exploration and technical projects in the interiors of Sarawak during that time. This, however, is the first time they were to collaborate with an NGO to work on a community project. It also marked his first time working in a Penan resettlement area.

Together with his assistant, Encik Woking Rigot, they were the representatives from JMG and initially informed of the project by KKLW in 2013. They attended the first meeting with other participating agencies, including Sejahtera, in August 2013. Subsequent to that, they partook in two other on-site visits to identify the most appropriate system to be installed, conduct site recce and joined in the engagement sessions with the villagers.

Encik Freddy's main contribution was to undertake the site mapping, identify the best water source in the area and provide technical expertise during the construction of the system. He recounts the experience of the team having to pull the water pipes for a distance in excess of 3 km from the water source at the top of the hill to the respective long houses as being extremely tough and physically exerting. "But the idea of the completed task and the final outcome of the project kept us driven and carried us together towards the successful accomplishment of the mission.

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STORIES FROM THE FIELD – An Experience to Cherish

According to Encik Freddy, the villagers' initial reaction to them was tentative and rather reluctant to assist in the beginning, but soon gave way to warm acceptance especially when they saw the project team's intention and efforts. Shared afternoon and evening sessions of eating, drinking and talking together further strengthened the bonding. The friendship that was forged amongst the team members is something that he will never forget and an experience he treasures greatly.

"The highlight and my best reward from the project was "to see the look on the villagers faces when they first turned on the pipes in their homes; the reaction was priceless".

- Freddy Heward Chinta

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Encik Freddy said that he was proud to serve the rural communities in achieving a better quality of life.

STORIES FROM THE FIELD – Serving with Pride and Dedication



KAPT. MOHD HAFIS BIN MOHD MAS ARIFF
Ketua Terup Pertama

LT. KOL. JOHN ANAK SEMBILAN
Pegawai Staff Cimic MK PMT

KPL. KENNEDY ANAK MERTA
Driver

They were 3 out of the 10 representatives from Skuadron Jurutera, Angkatan Tentera Malaysia (ATM), Kem Penrissen, Kota Samarahan, Sarawak, out of which 9 were to participate in the project and one who was assigned as cook. Prior to that, they had been involved in Projek Jiwa Murni, an initiative under ATM's Civic Action Programme to build 50 houses for the poorest villagers in Kanowit, Sarawak.

The instructions for the Lusong Laku programme came from their Commanding Officer (CO) in 2013. Their main contribution was to provide manpower to build the dam and water system until completion, with the help of partnering agencies and villagers.

According to Kapt Hafis, this effort was the first time they had undertaken in collaboration with an NGO. He found the experience interesting and an eye-opener because of the new things they learned from each other. Apart from working on the project together, he would also spend time with the villagers fishing at the nearby creek to while away the hours. Sometimes they received a "special request" from the villagers to teach their children how to march the military way, and in return the villagers taught them how to do the "ngajat" dance.

For Kapt Hafis, having no way of contacting his family for 3 weeks was the toughest challenge, as their location was too remote from the nearest towns for any connectivity. The site was a 7-hour travel on timber roads which were terraneous, steep and treacherous.

OUR WORK
KELANTAN

OUR WORK
PAHANG

OUR WORK
SABAH

OUR WORK
SARAWAK

STORIES FROM THE FIELD – Serving with Pride and Dedication

Lt. Kol. John considers the engagement with villagers as among the most unforgettable experience. In the beginning they seemed mostly afraid and awed by the military personnel, but quickly warmed up after a day or two after having gotten to know them as real people. He said, "I cannot forget when the villagers, including the men started crying when we were leaving, as we had become close after the three weeks. Their friendship is something that I will cherish for a long time".

As for Kpl. Kennedy, the time in Lusong Laku was bitter sweet, as his wife was hospitalized in the second week they were there. "However, I decided to complete my responsibilities first, and after knowing my wife was hospitalised due to minor health issues, I was at ease and glad I managed to gain this experience."

"We are grateful in going through this special experience and would not hesitate to collaborate with Sejahtera again should we be given the opportunity."

- Kpl. Kennedy anak Merta



Kapt. Mohd Hafis and the team worked hard to ensure the water system was set up properly and well functions.

OUR WORK
KELANTAN

OUR WORK
PAHANG

OUR WORK
SABAH

OUR WORK
SARAWAK



2014 EVENTS

2014 EVENTS – International Day for the Eradication of Poverty

Date : 28th October 2014

As part of our continuous efforts to increase awareness amongst members of the public on poverty alleviation and eradication, Sejahtera held an event in collaboration with Binary University named the International Day for the Eradication of Poverty. It was held in conjunction with the "World Poverty Day", which is annually celebrated on 17th October globally. The World Poverty Day has been officially recognized by the United Nations since 1993, when the United Nations General Assembly designated this day to promote awareness of the need to eradicate poverty and destitution in all countries. The first commemoration of the event took place in Paris, France in 1987.

The theme for Sejahtera's International Day for the Eradication of Poverty was "The Urban Poor, Overlooked and Underserved".

The objectives of the event were:

1. To understand the issues and common misconceptions surrounding the urban poor in Malaysia
2. To increase awareness and knowledge among students, future leaders, NGOs and those interested on how urban poverty affects the individual, the community and the country as a whole
3. To understand the importance of finding a sustainable solution and why it is important to help alleviate the burden of the community



2014 EVENTS – International Day for the Eradication of Poverty

Among the attendees were donor representatives, NGOs, academic institutions, government agencies, media representatives, GLCs, university students as well Sejahtera’s best performing sustainable livelihood programme beneficiaries (Small Grants 2.0, Livelihood Kg. Song Song and CDP Pitas Phase 2). The beneficiaries were specially invited and brought to the event to receive a special recognition award, for ‘Best Performing Sustainable Livelihood Beneficiaries 2014’ and were presented with a certificate of recognition as well as prizes.

They were:

Name Of Beneficiary	Programme	State
En. Lajohn Savantil	Community Development Project (CDP) Pitas Phase 2	Kg Kinango
Puan Mariamah Binti Kawan	Community Development Project (CDP) Pitas Phase 2	Kg. Sungai Eloi
Puan Mongpihing Binti Torontoi	Community Development Project (CDP) Pitas Phase 2	Kg. Tampakahu
En. Elas Soud	Livelihood Kg. Song Song	Kg Song Song
En. Jeloh Solang	Livelihood Kg. Song Song	Kg. Song Song
En. Mohd Rofi Ab. Ghani	Small Grants 2.0	Kg. Teluk Kemunting, Bachok
Puan Nor Aslina Yassin	Small Grants 2.0	Kg. Pagar Raja, Bachok

2014 EVENTS – International Day for the Eradication of Poverty

The highlight of the event was a panel discussion, chaired by Professor Dr. Sulochana Nair, Sejahtera’s member of the Board of Trustees and the Vice Chancellor of Binary University, with panel members consisting of field experts from various related backgrounds who were:

1. Moderator:
 - **Professor Dr. Sulochana Nair**, Sejahtera’s member of the Board of Trustee and Vice Chancellor of Binary University

2. Panel members:

Panel members	From	Topic of discussion
Dr. Rose Nani bt Mudin,	Head of Vector Borne Disease Sector, Disease Control Division, Ministry of Health Malaysia	Effects on health and hygiene
Professor Dr. Chamhuri Siwar	Principal Fellow & Head Core Groups of Socio-Economic, Universiti Kebangsaan Malaysia	Effects on the country’s economy.
Dr. Madeline Berma	Associate Professor, Faculty of Economics & Management, Universiti Kebangsaan Malaysia	Urban Poverty in East Malaysia
Dr. Hartini Zainudin	Chief Executive Officer of Yayasan Siti Sapura Husin and founder of Yayasan Chow Kit	Effects on children & youth
Mr. Kuan Chee Heng	President and Founder of the Community Policing Association	Effects on social problems and crime

Attendees were particularly pleased with the opportunity to meet each other, having been connected previously through Sejahtera’s programmes but not face-to-face. Some of the takeaways included gaining a better understanding of poverty-related issues in Malaysia and obtaining important information from the panel discussion. Sejahtera plans to make this into a yearly event on a larger scale bringing in more partners and stakeholders for the purpose of increasing the level of awareness among the public.



EMPOWERING
COMMUNITIES
TO MOVE FORWARD

EMPOWERING COMMUNITIES TO MOVE FORWARD – 2015 and Beyond

Sejahtera aims to continue looking ahead in increasing its efforts in poverty eradication in Malaysia. We will strive to seek ways, not only to help participants earn additional income, enhance educational experience and improve living conditions by equipping them with basic living necessities, but also hopefully give them the awareness, realization as well as opportunities to believe that poverty is not a condition they have been destined to live in.

The Community Development Programme (CDP) which has been ongoing since our inception in 2009 and targets hardcore poor communities in rural areas will be continued and further expanded to:

- Pitas and Kota Marudu, Sabah,
- Kelantan for livelihood (Small Grants 3.0) and post-flood livelihood programmes,
- Sik, Kedah
- More areas in Sarawak

The target is to reach up to 2,500 more families by the end of 2015 and 14,000 by 2018. Some of our successful programmes will be used as models for implementation in newly identified areas.

Sejahtera has also embarked on urban poverty pilot programmes called the Community Enhancement Programme (CEP). It will focus on additional income generation, as well as motivational, religious and skills enhancement activities. The programmes will still be based on Sejahtera's holistic approach but with further enhancement and emphasis to target different groups within the community i.e. adults, youths and children.

The target groups will also be expanded not just for hardcore poor but poor communities to ensure that the assistance provided will benefit the community as a whole.

The CEP will start in small batches as it is a pilot programme, and mainly for the reason that urban poverty is a complex, multi-dimensional issue to undertake (e.g. access to education, healthcare, childcare, transportation and logistics, stable jobs, etc.).

Sejahtera will proceed with the pilot programme in PPR Pantai Ria for KL that had commenced in 2014 and several other proposed areas in Johor Baharu (Pasir Gudang, Batu Pahat or Pontian). The aim is to reach out to 220 beneficiaries for urban poverty communities in these two areas in 2015.

Poverty eradication efforts must be taken beyond the provision of immediate relief and meeting present needs. Physical, tangible and material aid is crucial to help alleviate the hardships of the hardcore poor. However, our efforts should not stop there. Education, motivation, awareness and realization must be instilled within the beneficiaries and participants that their future can be as promising as the rest of us. For those who have managed to bring themselves out of the jaws of poverty, they too can contribute towards efforts in poverty eradication, by sharing their knowledge and experiences with others. For the rest, greater awareness, determination and efforts must be galvanized to pool resources and know-how to take more effective and impactful action so that our dream to become a fully developed nation with zero-poverty can be realized.

BOARD OF TRUSTEES



Tan Sri Faizah Mohd Tahir - Chairman

Tan Sri Faizah Mohd Tahir was appointed to the Board on January 2013. She holds a Bachelor Degree in Economics from Universiti Malaya and Masters in Development Economics from William College, United States of America. She joined the Economic Planning Unit ("EPU"), Prime Minister's Department in 1973 and served in the Agriculture, Distribution and Human Resource Sections in various capacities. Her last position in the EPU was as Director, Commerce and Industry Section before she was promoted to the post of Secretary-General of the Ministry of Women, Family and Community Development which she held from 2001 until her retirement in 2009.



Puan Sri Siew Yong Gnanalingam

Puan Sri Siew Yong Gnanalingam has an extensive background in public relations including working with the Economic Development Board in Singapore, MTC (now British American Tobacco), and Malaysia Airlines. She currently holds directorships in several companies. In serving the community, she is the Immediate Past President of Soroptimist International (SI) of South West Pacific and a Board Member of SI, a Trustee on the Board of the Women's Institute of Management, Nanyang Press Foundation, the Malaysian Health Promotion Board (Mysihat) and Resource Mobilisation.



Professor Dr. Sulochana Nair

Professor Dr. Sulochana Nair is the Vice Chancellor of Binary Univeristy, currently heading The Centre for Social Entrepreneurship (CSE), as well as the Dean of the Binary Graduate School. Her specialization is in Development Studies, specifically working in the fields of poverty, labour, gender and rural development. She was the founding director for the Centre for Poverty and Development Studies (CPDS) at Universiti Malaya. In addition to providing policy inputs to the government, Professor Dr. Nair is also involved in teaching, consultancy, training and capacity building programmes.

BOARD OF TRUSTEES



Puan Shareen Shariza binti Dato' Abdul Ghani

Shareen is Director of Special Projects Office at Khazanah. She began her career in Khazanah as head of Corporate Responsibility (CR) and was instrumental in establishing Khazanah's CR strategy and programmes. She is the founding Board of Trustee for PINTAR Foundation and Yayasan Sejahtera. She also serves on the Board of GEMS Malaysia Sdn Bhd, a graduate enhancement and employability programme under TalentCorp Malaysia. Prior to joining Khazanah, Shareen served as Chief Operations Officer for MERCY Malaysia. Some of her accomplishments include serving as board member for Humanitarian Accountability Partnership based in Geneva, Switzerland and receiving the Pingat Darjah Paduka Mahkota Perak for her contributions in humanitarian work.



Puan Shahira Ahmed Bazari

Shahira Ahmed Bazari is the Managing Director of Yayasan Hasanah, a foundation of Khazanah Nasional Berhad (Khazanah). Before assuming this role, Shahira was Director in the Managing Director's Office in Khazanah from 2006-2015. She joined Khazanah in November 2006.

Prior to her stint at Khazanah, Shahira worked with Procter & Gamble Malaysia from 2000 to 2006, specialising in strategic communications and reputation management, public affairs, and corporate responsibility for Malaysia and Singapore. Before Procter & Gamble, Shahira had a short stint at Asian Strategy & Leadership Institute from 1997 to 2000, working on special projects, and overseeing the US-Malaysia bilateral and business advocacy initiatives.

Shahira holds a Bachelor of Arts from International Islamic University Malaysia and M.A. in Public Communication from American University, Washington, D.C and is also an accredited Business Communicator. She is married to Dr. Shahjahan Kassim, and they have three girls.



FINANCIAL STATEMENT

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

TRUSTEES' REPORT

The Trustees hereby present their report together with the audited financial statements of the Yayasan Sejahtera ("the Foundation") for the financial year ended 31 December 2014.

PRINCIPAL ACTIVITIES

The principal activities of the Foundation is to address extreme poverty based on sustainable living approach which encompasses sustainable livelihood or skills development programme, access to education and social services/amenities and provision of habitable homes. There has been no significant change in the nature of the principal activity during the financial year.

RESULTS

	RM
Net surplus for the year	347,292

There were no material transfers to or from reserves or provisions during the financial year.

In the opinion of the Trustees, the results of the operations of the Foundation during the financial year were not substantially affected by any item, transaction or event of a material and unusual nature.

DIVIDEND

No dividends are allowed to be paid or declared by the Foundation since it is a company limited by guarantee.

TRUSTEES

The name of the Trustees of the Foundation in office since the date of the last report and at the date of this report are:

Tan Sri Faizah binti Mohd Tahir
Puan Sri Ng Siew Yong
Prof. Madya Dr. Sulochana Nair a/p Kutiri Raman Nair
Shareen Shariza binti Dato' Abd Ghani

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

TRUSTEES' BENEFITS

Neither at the end of the financial year, nor at any time during that year, did there subsist any arrangement to which the Foundation was a party, whereby the Trustees might acquire benefits by means of the acquisition of shares in or debentures of the Foundation or any other body corporate.

Since the end of the previous financial period, no Trustee has received or become entitled to receive a benefit by reason of a contract made by the Foundation or a related corporation with any Trustee or with a firm of which he is a member, or with a company in which he has a substantial financial interest.

TRUSTEES' INTERESTS

According to the register of Trustees' shareholdings, none of the Trustees in office at the end of the financial year had any interest in shares in the Foundation or its related corporations during the financial year.

OTHER STATUTORY INFORMATION

- (a) Before the statement of comprehensive income and balance sheet of the Foundation were made out, the Trustees took reasonable steps:
 - (i) to ascertain that proper action had been taken in relation to the writing off of bad debts and the making of allowance for doubtful debts and satisfied themselves that there were no known bad debts and that no allowance for impairment is necessary; and
 - (ii) to ensure that any current assets which were unlikely to realise their values as shown in the accounting records in the ordinary course of business had been written down to an amount which they might be expected so to realise.
- (b) At the date of this report, the Trustees are not aware of any circumstances which would render:
 - (i) it necessary to write off any bad debts or to make any allowance for impairment in respect of the financial statements of the Foundation; and
 - (ii) the values attributed to current assets in the financial statements of the Foundation misleading.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

OTHER STATUTORY INFORMATION (cont'd.)

- (c) At the date of this report, the Trustees are not aware of any circumstances which have arisen which would render adherence to the existing method of valuation of assets or liabilities of the Foundation misleading or inappropriate.
- (d) At the date of this report, the Trustees are not aware of any circumstances not otherwise dealt with in this report or the financial statements of the Foundation which would render any amount stated in the financial statements misleading.
- (e) As at the date of this report, there does not exist:
 - (i) any charge on the assets of the Foundation which has arisen since the end of the financial year which secures the liabilities of any other person; or
 - (ii) any contingent liability in respect of the Foundation which has arisen since the end of the financial year.
- (f) In the opinion of the Trustees:
 - (i) no contingent liability or other liability has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial year which will or may affect the ability of the Foundation to meet its obligations as and when they fall due; and
 - (ii) no item, transaction or event of a material and unusual nature has arisen in the interval between the end of the financial year and the date of this report which is likely to affect substantially the results of the Foundation for the financial year in which this report is made.

AUDITORS

The auditors, Ernst & Young, have expressed their willingness to continue in office.

Signed on behalf of the Board in accordance with a resolution of the Trustees dated 9 July 2015.

Tan Sri Faizah binti Mohd Tahir

Shareen Shariza binti Dato' Abd Ghani

Kuala Lumpur, Malaysia

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

STATEMENT BY TRUSTEES

Pursuant to Section 169(15) of the Companies Act, 1965

We, Tan Sri Faizah binti Mohd Tahir and Shareen Shariza binti Dato' Abd Ghani, being two of the Trustees of Yayasan Sejahtera, do hereby state that, in our opinion, the accompanying financial statements set out on pages 60 to 75 are drawn up in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 1965 in Malaysia so as to give a true and fair view of the financial position of the Foundation as at 31 December 2014 and of the financial performance and cash flows of the Foundation for the year then ended.

Signed on behalf of the Board in accordance with a resolution of the Trustees dated 9 July 2015.

Tan Sri Faizah binti Mohd Tahir

Shareen Shariza binti Dato' Abd Ghani

STATUTORY DECLARATION

Pursuant to Section 169(16) of the Companies Act, 1965

I, Shareen Shariza binti Dato' Abd Ghani, being the Trustee primarily responsible for the financial management of Yayasan Sejahtera, do solemnly and sincerely declare that the accompanying financial statements set out on pages 60 to 75 are in my opinion correct, and I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act, 1960.

Subscribed and solemnly declared by
the abovenamed Shareen Shariza binti
Dato' Abd Ghani at Kuala Lumpur in the
Federal Territory on 9 July 2015

Shareen Shariza binti Dato' Abd Ghani

Before me,

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF YAYASAN SEJAHTERA (Incorporated in Malaysia)

Report on the financial statements

We have audited the financial statements of Yayasan Sejahtera ("the Foundation"), which comprise the statement of financial position of the Foundation as at 31 December 2014, and the statement of comprehensive income, the statement of changes in equity and statement of cash flows of the Foundation for the year then ended, and a summary of significant accounting policies and other explanatory information, as set out on pages 60 to 75.

Trustees' responsibility for the financial statements

The Trustees of the Foundation are responsible for the preparation of these financial statements that give a true and fair view in accordance with the Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 1965 in Malaysia. The Trustees are also responsible for such internal control as directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with approved standards on auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgement, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Foundation's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not the purpose of expressing an opinion on the effectiveness of the Foundation's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF YAYASAN SEJAHTERA (cont'd.) (Incorporated in Malaysia)

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Foundation as at 31 December 2014 and of its financial performance and cash flows for the year then ended in accordance with the Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Company Act, 1965 in Malaysia.

Report on other legal and regulatory requirements

In accordance with the requirements of the Companies Act, 1965 ("the Act") in Malaysia, we also report that in our opinion, the accounting and other records and the registers required by the Act to be kept by the Foundation have been properly kept in accordance with the provision of the Act.

Other matters

This report is made solely to the members of the Foundation, as a body, in accordance with Section 174 of the Companies Act, 1965 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.

Ernst & Young
AF: 0039
Chartered Accountants

Wan Daneena Liza binti Wan Abdul Rahman
No. 2978/03/16(J)
Chartered Accountant

Kuala Lumpur, Malaysia
9 July 2015

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

STATEMENT OF COMPREHENSIVE INCOME For the financial year ended 31 December 2014

	Note	2014 RM	2013 RM
INCOME			
Government grant	3	1,996,356	793,040
Donations/contributions	4	1,398,267	2,623,139
Interest income	5	198,115	252,656
		3,592,738	3,668,835
EXPENDITURE			
Project costs		1,693,177	1,765,341
Staff costs	6	981,586	1,110,999
Staff training		34,230	8,584
Marketing and communications		81,755	79,007
Travelling expenses		20,422	11,463
Professional fees		102,769	176,780
Auditors' remuneration		10,000	10,000
Depreciation	8	72,099	100,237
Office rental		132,925	110,936
Office utilities		32,140	40,016
Trustee Allowances		4,800	2,600
Other expenses		79,544	52,295
		3,245,446	3,468,258
Surplus before taxation		347,292	200,577
Taxation	7	-	-
Surplus for the year, representing total comprehensive income for the year		347,292	200,577

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

TRUSTEES' REPORT AND
AUDITED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION
As at 31 December 2014

	Note	2014 RM	2013 RM
Non-current asset			
Property and equipment	8	100,219	81,972
Current assets			
Other receivables	9	214,001	109,977
Cash and bank balances	10	228,072	1,081,453
Fixed Deposits with bank	11	5,837,614	7,007,108
		6,279,687	8,198,538
Current liabilities			
Other payables	12	173,909	383,322
Deferred income	13	795,892	838,019
		969,801	1,221,341
Net current assets		5,309,886	6,977,197
		5,410,105	7,059,169
Represented by:			
Retained surplus		1,415,974	1,068,682
		1,415,974	1,068,682
Non-current liability			
Government grant	3	3,994,131	5,990,487
		5,410,105	7,059,169

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

TRUSTEES' REPORT AND
AUDITED FINANCIAL STATEMENTS

STATEMENT OF CHANGES IN EQUITY
For the financial year ended 31 December 2014

	Contribution from members RM	Retained surplus RM	Total RM
At 1 January 2013		868,105	868,105
Total comprehensive income for the year	-	200,577	200,577
At 31 December 2013	-	1,068,682	1,068,682
At 1 January 2014	-	1,068,682	1,068,682
Total comprehensive income for the year	-	347,292	347,292
At 31 December 2014	-	1,415,974	1,415,974

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

TRUSTEES' REPORT AND
AUDITED FINANCIAL STATEMENTS

CASH FLOW STATEMENT
For the financial year ended 31 December 2014

	2014	2013
	RM	RM
Cash flows from operating activities		
Surplus before taxation	347,292	200,577
Adjustments for:		
Interest income	(192,325)	(252,655)
Depreciation	72,099	100,237
Government grant	(1,996,356)	(793,040)
Operating loss before working capital changes	(1,769,290)	(744,881)
(Increase)/decrease in receivables	(109,817)	38,012
(Decrease)/increase in payables	(635,626)	225,935
Decrease in deferred income	(42,127)	(452,381)
Net cash used in operating activities	(2,556,860)	(933,315)
Cash flows from investing activities		
Purchase of property and equipment	(90,346)	(17,225)
Interest received	58,010	276,306
Net cash (used in)/generated investing activities	(32,336)	259,081
Net changes in cash and cash equivalents	(2,589,196)	(674,234)
Cash and cash equivalents at beginning of year	8,088,561	8,762,795
Cash and cash equivalents at end of year	5,499,365	8,088,561
Cash and cash equivalents comprise of (Note 10):		
Cash on hand and at bank	228,072	1,081,453
Deposits with a licensed financial institution	5,837,614	7,007,108
	6,065,686	8,088,561
Less: Deposits with maturity more than 3 months	566,320	-
	5,499,365	8,088,561

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2014

1. CORPORATE INFORMATION

The principal activity of the Foundation is to address extreme poverty based on sustainable living approach which encompasses sustainable livelihood or skills development programme, access to education and social services/amenities and provision of habitable homes. There has been no significant change in the nature of the principal activity during the financial year.

The Foundation was incorporated on 7 August 2009 and is a Foundation limited by guarantee, incorporated and domiciled in Malaysia. The registered office of the Foundation is located at Epsilon Advisory Services Sdn Bhd, 312, 3rd Floor, Block C, Kelana Square, 17 Jalan SS 7/26, 47301 Petaling Jaya, Selangor Darul Ehsan.

The financial statements were authorised for issue by the Board of Trustees in accordance with a resolution of the Trustees on 9 July 2015.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements of the Foundation have been prepared in accordance with the provisions of the Companies Act, 1965 and the Malaysian Financial Reporting Standards ("MFRSs"), which is in compliance with the International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board ("IASB").

The financial statements have been prepared on a historical cost basis.

The financial statements are presented in Ringgit Malaysia ("RM"), which is also the Foundation's functional currency.

2.2 Changes in accounting policies

The new and revised MFRSs which are mandatory for companies with financial period beginning on or after 1 January 2014 did not give rise to any significant effect on the financial statements of the Foundation.

2.3 Standards issued but not yet effective

The Trustees expect that the new MFRSs which are issued but not yet effective for the financial year ended 31 December 2014 will not have a material impact on the financial statements of the Foundation in the period of initial application.

2. SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

2.4 Summary of significant accounting policies

(a) Property and equipment, and depreciation

All items of property and equipment are initially recorded at cost. Subsequent costs are included in the asset's carrying amount only when it is probable that future economic benefits associated with the item will flow to the Foundation and the cost of the item can be reliably measured.

Subsequent to recognition, property and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of the property and equipment is provided for on a straight-line basis to write off the cost of each asset to its residual value over the estimated useful life, at the following annual rates:

Office equipment	33%
Motor vehicle	20%
Computer equipment (including Software)	33%
Renovation	33%

The residual values, useful life and depreciation method are reviewed at each reporting date to ensure that the amount, method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of property and equipment.

An item of property and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. The difference between the net disposal proceeds, if any and the net carrying amount is recognised in profit or loss.

(b) Financial assets

Financial assets are recognised in the statement of financial position when, and only when, the Foundation becomes a party to the contractual provisions of the financial instrument.

When financial assets are recognised initially, they are measured at fair value, plus directly attributable transaction costs. The Foundation determines the classification of its financial assets at initial recognition.

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income is recognised in profit and loss.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

2. SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

2.4 Summary of significant accounting policies (cont'd.)

(b) Financial assets (cont'd.)

Receivables

Financial assets with fixed or determinable payments that are not quoted in an active market are classified as receivables.

Subsequent to initial recognition, receivables are measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the receivables are derecognised or impaired, and through the amortisation process.

(c) Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.

Financial liabilities, within the scope of MFRS 139 Financial Instruments: Recognition and Measurement, are recognised in the statement of financial position when, and only when, the Foundation becomes a party to the contractual provisions of the financial instrument.

The Foundation's financial liabilities include other payables.

Financial liabilities are recognised initially at fair value less directly attributable transaction costs and subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

A financial liability is derecognised when the obligation under the liability is extinguished.

(d) Impairment of financial assets

The Foundation assesses at each reporting date whether there is any objective evidence that a financial asset is impaired.

(i) Receivables carried at amortised cost

To determine whether there is objective evidence that an impairment loss on financial assets has been incurred, the Foundation considers factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

2. SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

2.4 Summary of significant accounting policies (cont'd.)

(d) Impairment of financial assets (cont'd.)

(i) Receivables carried at amortised cost (cont'd.)

If any such evidence exists, the amount of impairment loss is measured as the difference between the asset's carrying value and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The impairment loss is recognised in profit or loss.

If in a subsequent period, the amount of impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

(e) Cash and cash equivalents

For the purposes of the cash flow statement, cash and cash equivalents include cash on hand, cash at bank and short term deposits which have an insignificant risk of changes in value.

(f) Equity instruments

Contribution from members are classified as equity.

(g) Government grant

Government grant is recognised initially at their fair value in the statement of financial position where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Grant that compensates the Foundation for expenses incurred is recognised as income over the periods necessary to match the grant on a systematic basis to the costs that it is intended to compensate. Grant that compensates the Foundation for the cost of an asset is recognised as income on a systematic basis over the useful life of the asset.

(h) Income recognition

Income is recognised to the extent that it is probable that the economic benefits associated with the transaction will flow to the Foundation and the amount of the revenue can be reliably measured.

(i) Interest income

Interest income is recognised on accrual basis using the effective interest method.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

2. SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

2.4 Summary of significant accounting policies (cont'd.)

(h) Income recognition (cont'd.)

(ii) Donations/contributions

Donations/contributions are recognised when the Foundation's rights to receive the payment is established or conditions attached to the donations/contributions have been fulfilled.

(i) Employee benefits

(i) Short term benefits

Wages, salaries, bonuses and social security contributions are recognised as an expense in the year in which the associated services are rendered by employees. Short term accumulating compensated absences such as paid annual leave are recognised when services are rendered by employees that increase their entitlement to future compensated absences. Short term non-accumulating compensated absences such as sick leave are recognised when the absences occur.

(ii) Defined contribution plan

Defined contribution plans are post-employment benefits plan under which the Foundation pays fixed contribution into separate entities or fund and will have no legal on constructive obligation to pay further contributions if any of the funds do not hold sufficient assets to pay all employee benefits relating to employee services in the current financial period. Such contributions are recognised as an expense in the profit and loss as incurred. As required by law, companies in Malaysia make such contributions to the Employees Provident Fund ("EPF").

(j) Impairment of non-financial assets

The Foundation assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when an annual impairment assessment for an asset is required, the Foundation makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's fair value less costs to sell and its value in use. For the purpose of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units ("CGU")).

2. SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

2.4 Summary of significant accounting policies (cont'd.)

(j) Impairment of non-financial assets (cont'd.)

In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. Where the carrying amount of an asset exceeds its recoverable amount, the asset is written down to its recoverable amount. Impairment losses recognised in respect of a CGU or groups of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to those units or groups of units and then, to reduce the carrying amount of the other assets in the unit or groups of units on a pro-rata basis.

Impairment losses are recognised in profit or loss.

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

(k) Key management personnel

Key management personnel is defined to include all Board of Trustees and the Programme Director.

2.5 Significant accounting estimates and judgments

The preparation of financial statements in accordance with MFRSs requires the use of certain accounting estimates and exercise of judgments. Estimates and judgments are continuously evaluated and are based on past experience, reasonable expectations of future events and other factors.

The Trustees are of the opinion that there are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next financial year.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

3. GOVERNMENT GRANT

	2014 RM	2013 RM
At 1 January	5,990,487	6,783,527
Amortised to profit or loss	(1,996,356)	(793,040)
At 31 December	3,994,131	5,990,487

4. DONATIONS/CONTRIBUTIONS

	2014 RM	2013 RM
Project Funds	1,249,091	2,542,139
Donations/ Corporates Contributions	149,176	81,000
	1,398,267	2,623,139

Relates to donations/contributions from Lembaga Tabung Haji, Khazanah Nasional Berhad, Kuwait Finance House, Pusat Pungutan Zakat, PEMANDU, Ministry of Finance and Malayan Banking Berhad. (2013: PEMANDU, Khazanah Nasional Berhad, Kuwait Finance House)

5. INTEREST INCOME

Interest income relates to interest earned from the Foundation's fixed deposits account and current account.

6. STAFF COSTS

	2014 RM	2013 RM
Wages and salaries	629,870	674,797
Statutory contribution to Employees Provident Fund and social security	233,016	264,928
Other allowances	118,700	171,274
	981,586	1,110,999

Included in staff costs is remuneration of the Programme Director, amounting to RM169,105 (2013: RM242,122).

7. TAXATION

The Foundation has been granted tax exemption status on all gross income except dividend income under Section 44(6) of the Income Tax Act, 1967, from the year of 2011 onwards.

TRUSTEES' REPORT AND
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8. PROPERTY AND EQUIPMENT

	Renovation RM	Computer equipment RM	Office equipment RM	Motor vehicle RM	Total RM
At 31 December 2014					
Cost					
At 1 January 2014	156,902	82,182	45,920	39,048	324,052
Additions	-	6,893	-	83,453	90,346
At 31 December 2014	156,902	89,075	45,920	122,501	414,398
Accumulated depreciation					
At 1 January 2014	126,393	60,083	32,825	22,779	242,080
Depreciation charge for the year	30,508	18,157	10,061	13,373	72,099
At 31 December 2014	156,901	78,240	42,886	36,152	314,179
Net carrying amount					
At 31 December 2014	1	10,835	3,034	86,349	100,219
At 31 December 2013					
Cost					
At 1 January 2013	156,902	74,333	36,544	39,048	306,827
Additions	-	7,849	9,376	-	17,225
At 31 December 2013	156,902	82,182	45,920	39,048	324,052
Accumulated depreciation					
At 1 January 2013	74,093	33,760	19,022	14,969	141,843
Depreciation charge for the year	52,301	26,323	13,803	7,810	100,237
At 31 December 2013	126,394	60,083	32,825	22,779	242,080
Net carrying amount					
At 31 December 2013	30,508	22,099	13,095	16,269	81,972

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

9. OTHER RECEIVABLES

	2014 RM	2013 RM
Deposits	55,808	47,360
Prepayments	18,087	29,286
Other debtors	-	1,339
Interest receivables	140,106	31,992
	214,001	109,977

Other receivables are neither past due nor impaired.

10. CASH AND BANK BALANCES

	2014 RM	2013 RM
Cash on hand and at bank	228,072	1,081,453

11. FIXED DEPOSITS

	WAEIR per annum		Average maturity	
	2014 %	2013 %	2014 Days	2013 Days
Deposits with a licensed financial institution			5,837,614	7,007,108
Fixed rate deposits	3.27	3.20	325	327

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

12. OTHER PAYABLES

	2014	2013
	RM	RM
Accrual	23,090	17,957
Other payables	150,819	365,365
	173,909	383,322

Other payables are interest free and are normally settled on an average term of 30 days (2013: average term of 30 days).

13. DEFERRED INCOME

	2014	2013
	RM	RM
At 1 January	838,019	1,290,400
Received during the year	1,206,963	2,089,758
Amortised to profit or loss	(1,249,091)	(2,542,139)
At 31 December	795,892	838,019

Deferred income relates to donations received, where the conditions attached to the usage of the donations have yet to be fulfilled as at the reporting date.

14. CONTRIBUTION FROM MEMBERS

The members undertake to contribute, not exceeding RM100, to the assets of the Company in the event of the Company being wound up.

15. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Foundation's financial risk management policy seeks to ensure that adequate financial resources are available for the achievement of the Foundation's objectives and principle activities whilst managing its liquidity risk and credit risk and interest rate risk. The definition of these risks are as follows:

(a) Liquidity risk

Liquidity risk is the risk that funds will not be available to meet liabilities as and when they fall due. The Foundation actively manages this risk by maintaining good governance over the cash management of the Government grant and contribution from third parties, and operates within clearly defined guidelines that are approved by the Trustees.

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

15. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd.)

(a) Liquidity risk (cont'd.)

The table below summarises the maturity profile of the Foundation's liabilities at the reporting date based on contractual undiscounted repayment obligations.

	Within one year	
	2014 RM	2013 RM
Other payables	173,909	383,322

(b) Credit risk

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default on its obligations. The Foundation's exposure to credit risk arises from other receivables. The Foundation minimises credit risk by dealing exclusively with credible and established companies.

At the reporting date, the Foundation's maximum exposure to credit risk is represented by the carrying amount of the other receivables and cash and bank balances.

(c) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instruments will fluctuate because of changes in market interest rate.

The following table analyses the Company's interest rate risk exposure. The Company's assets and liabilities are included at fair value and categorised by the earlier of contractual re-pricing or maturity dates.

	Changes in profit rate %	Effect on surplus for the year Increase/ (decrease) RM
2014		3,340
	0.25/-0.25	(3,340)
2013		2,672
	0.25/-0.25	(2,672)

TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

16. FAIR VALUES

The fair values of all financial assets and liabilities approximate the carrying amounts due to their relative short term maturities.

17. CAPITAL MANAGEMENT

The Foundation manages its capital by following the Foundation's policies and guidelines and also seeks approval from the Trustees with regard to all capital management matters. Presently, the Foundation's activities are entirely funded via Government grant and contributions from third parties.

18. RELATED PARTY TRANSACTIONS

In addition to the transactions detailed elsewhere in the financial statements, the Foundation had the following transactions with the following related parties during the financial year:

	2014	2013
	RM	RM
(i) Khazanah Nasional Berhad, a member		
Statement of comprehensive income		
Donations/contributions	688,893	1,678,752
Statement of financial position		
Deffered income	197,234	32,634
(ii) Pintar Foundation, a foundation related to member		
Statement of comprehensive income		
Other operating expenses	18,128	14,797

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ACKNOWLEDGEMENTS

On behalf of those whom we serve, we are grateful for your support.

CONTRIBUTORS

 BANK ISLAM



 Kuwait Finance House
بيت التمويل الكويتي



 PPZ
PUSAT PUNGUTAN ZAKAT



PROJECT PARTNERS



BECOME A PARTNER or DONOR

We would like to invite more sponsors from the corporates world and individuals from the public at large to partner with us to create a positive impact and alleviate poverty in Malaysia. We hope to benefit the local communities and help building brands together as well as reach corporate social responsibility goals in a way that complements each other's talent, interests, and needs.

While our key focus is to build sustainable communities with the hardcore poor, we would also like to create value for your business, staff, and shareholders.

Please contact info@sejahtera.my or +603 2268 0045 to learn how your company can support the hardcore poor community through Yayasan Sejahtera.

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SEJAHTERA

Building Sustainable Communities

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