

# 2021 | BUILDING COMMUNITY RESILIENCE



## Entrepreneurship and Community Development Programme Pg 6

### TABLE OF CONTENTS

#### CORPORATE

About Yayasan Sejahtera	2
Chairman's Message	3
Our Board of Trustees	3
CEO's Message	4
Programme Modules	4

Sejahtera Impact	5
------------------	---

#### PROGRAMME

EDP and CDP Programme	6
Access-Education	8
IDEP 2021	8

On-Going Projects	9
-------------------	---

Campaigns	9
-----------	---

#### INTERNAL

Financial Highlights	10
Audited Financial Statements	10

SEJAHTERA  
Building Sustainable Communities

www.sejahtera.my

Waqf assets to build lives and livelihoods

RM800  
Bicycle

RM1,200  
Sewing Machine

RM4,000  
Small Business



# ABOUT YAYASAN SEJAHTERA

Yayasan Sejahtera was registered in 2009 as a non-profit organisation working actively on poverty eradication and community development for low-income and vulnerable households in Malaysia.

We empower marginalised and vulnerable communities to build better lives for themselves, build resilience and protect lives and livelihoods in times of crisis.

Yayasan Sejahtera is funded by corporations, Government Linked Companies (GLC), Government Linked Investment Companies (GLIC), Charity Foundations, Government grants and the public.

## MISSION

To alleviate poverty through a community based approach

## SUSTAINABLE ECONOMIC INDEPENDENCE

Through income generating programmes

## GOALS

### CAPACITY BUILDING FOR COMMUNITY RESILIENCE

Through community leadership and educational programmes

### COLLABORATION AND PARTNERSHIPS

Through targeted actions as a backbone organisation

# THE SEJAHTERA GRADUATION MODEL



**JUST AND INCLUSIVE SOCIETY**

**INCREASED CHOICES AND ACCESS**

**PRODUCTIVE, EMPOWERED AND IN CONTROL OF DESTINY**

**SECURED BASIC NEEDS**

**EQUITABLE ACCESS**



## Our Design Solution to Poverty Eradication

Community development and building resiliency is a journey that requires collaboration and harnessing the strength of people, public and private sectors, to achieve a sustainable and inclusive world.

The goal is to establish a resilient society with sustainable economic independence and holistic development.

Hence, we have developed our core programmes based on the Sejahtera Graduation Model which focuses on equitable access and basic needs to create an inclusive, and empowered community.



# MESSAGE FROM CHAIRMAN



## MESSAGE FROM

**Tan Sri Faizah Mohd Tahir**  
Chairman of the Board of Trustees



Dear Stakeholders,  
2020 has gone by, and it has been quite an arduous year for all of us due to the COVID-19 pandemic. It tested our mental and physical state, where we had to deal with a very different world than the one we had known before. And, it is far from over. COVID-19 continued its worldwide spread in 2021, spurred by contagious and lethal variants.

The Government had to implement Movement Control Order (MCO) 2.0 in several states due to the second pandemic wave, namely, Conditional Movement Control Order (CMCO) and Recovery Movement Control Order (RMCO). The prolonged restrictions and lockdowns have adversely impacted marginalised communities and informal sector employees relying on meagre daily wages for survival. Many had to lose their jobs, and even household incomes were declining as many companies had to reduce the number of staff and many enterprises and businesses that had been badly affected.

As a result, there has been an increase in the poverty rate in our country. The Department of Statistics Malaysia released a Household Income Estimates and Incidence of Poverty Report on 6 August 2021 stated as many as 20 per cent of households or about 580,000 households among the M40 who earn between RM4,850 and RM10,959 have switched to the income limit under the B40 group. It is apparent that the pandemic has transcended into health, socioeconomic and humanitarian crises of unprecedented scale and impact. In the prism of economy, the pandemic intensified negatively on jobs, incomes and livelihoods, disrupting supply chains and upending businesses, and exacerbating inequalities, poverty and hardships especially among the most vulnerable.

Since its establishment in 2009, Yayasan Sejahtera is driven by a deep commitment

to eradicating poverty, empowering and building resilient communities, and promoting sustainable livelihood in Malaysia. Amidst a highly challenging landscape, we have taken bold moves to implement various initiatives and programmes and support the Government's efforts to eliminate hardcore poverty by 2025 and to curb immediate socioeconomic impacts of COVID-19

With the investment of RM800,000, we have designed comprehensive training programmes to build capacity and train lower-income communities to overcome poverty. The programmes are Community Development Program (CDP), Economic Rural Program (ERP), Entrepreneurship Development Program (EDP), and Access Education (Access-ED). These programmes were developed based on the Sejahtera Graduation Model - the first of its kind in the country that consists of equitable access, secured basic needs, productivity, empowerment and control, increased choices and access and finally, a just and inclusive society.

In addition, we have implemented 19 initiatives through Kembali Sejahtera Relief & Recovery Programme to selected B40 communities in Kelantan and Sabah to reduce the financial burden caused by the pandemic. The programme has provided essential needs and income recovery worth RM200,000.

Our unwavering support to raise global awareness of poverty eradication continues as we have done it in the previous years. Our partnership with the United Nations Development Programme (UNDP) and the World Bank Group in IDEP 2021 has enabled us to gather 24 local and international speakers and over 100 participants to strengthen and expand our networks as well as share progressive knowledge in the direction of global social justice and ending poverty.

During the massive flood disaster in

December, Yayasan Sejahtera distributed 583 care packages to victims of the floods in Selangor, Kuala Lumpur, Pahang, and Kelantan.

Despite the turbulent year, we have managed to achieve a notable milestone. I am pleased to share that in 2021, we outreached to more than 6000 beneficiaries from over 100 villagers in Kedah, Kelantan, Pahang, Sabah, Sarawak and Selangor to elevate their income levels. As a result, we saw an uplift of an average of 46 per cent of income levels. We have also implemented over 20 projects with an average duration of 18 month. In this regard, I would like to recognise the efforts of the Management Team and all employees at Yayasan Sejahtera for the determination and incredible adaptability demonstrated to achieve impactful outcomes.

While the future remains unpredictable, we are grateful the continuous support from our funders and partners from Yayasan Petronas, Yayasan UEM, Yayasan Hasanah, Berjaya Corporation, Nama Foundation, MBSB Bank, OCBC Bank, CIMB Bank, Bank Muamalat, BSN, Westports, Tenaga Nasional Berhad, MMC, PTTEP as well as individual donors.

Thank you for supporting Yayasan Sejahtera's work in 2021, and we look forward to your continuing support in making Malaysia 'Bersama Sejahtera' 2022.

**Tan Sri Faizah Mohd Tahir**  
Chairman of the Board of Trustees

# OUR BOARD OF TRUSTEES



Dato' Azmi's quote: "We do not have all the answers as yet to eradicate poverty but we can go far and drive change by supporting each other and strengthening our cooperation to achieve common benefits (or good) and shared prosperity."

**DATUK MOHAMED AZMI MAHMOOD**  
Board of Trustees, Yayasan Sejahtera



"The Covid pandemic has unlocked community resilience and leveraging on this is the way forward for poverty eradication efforts in Malaysia. To ensure that no one is left behind, Malaysia needs to formulate multi-faceted strategies and programmes with adequate focus on the hardcore poor and building sustainable communities. This will help reduce income and other inequalities enabling the country attain its development aspirations with all Malaysians irrespective of race being in the mainstream of development and enjoying higher standards of living."

**PROFESSOR DR SULOCHANA NAIR**  
Board of Trustees, Yayasan Sejahtera



"The only way to have a better world and end poverty is by closing the gap between the top and the bottom."  
"Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

**PUAN SRI SIEW YONG GNANALINGAM**  
Board of Trustees, Yayasan Sejahtera



"Partnerships and collaborations amplify everyone's capacity and capability -- in the social sector, public-private-people partnerships have especially proven successful at maximising scale and impact to benefit the most marginalised communities among us."

**DATO' SHAHIRA AHMED BAZARI**  
Board of Trustees, Yayasan Sejahtera





# MESSAGE FROM CEO'

## MESSAGE FROM

**Shareen Shariza Dato' Abdul Ghani**  
 Chief Executive Officer of Yayasan Sejahtera



Looking back on last year, we were shaken by the impacts of the pandemic. The challenges posed by the pandemic were unexpected and immensely intricate. Yet, despite these challenges, we continue to flourish and achieve more milestones in 2021, aiding the low-income groups (B40), including youth, children, dropouts and people with disabilities.

With the travel restrictions, postponements and revocations, we have stepped up our efforts and adopted new strategies to achieve our missions of a poverty-free society and a sustainable future. We reached out to help the B40 groups with relief packages that enable them to embrace the challenges of the pandemic, and we leverage digital platforms to empower targeted communities and raise awareness through webinars and online sharing avenues. We are also embarking on initiatives addressing the Sustainable Development Goal (SDG) that has become a part of our Yayasan Sejahtera DNA.

We appreciate the companies, organisations and donors that support our work. The generous contribution has enabled us to design several initiatives for different target groups, such as Community Development Program (CDP), Economic Rural Program (ERP), Entrepreneurship Development Program (EDP) and Access Education (Access-ED).

For instance, the Access-ED has enabled underprivileged children to participate in online classes due to the lockdown by providing tablets and internet access. In addition, the EDP has aided micro and small entrepreneurs through capacity building and training to stimulate and support income generation. It pleases me to see that many of our beneficiaries have broken the poverty cycle and share knowledge and success stories with others.

On top of that, I am thankful for the commitment given by the the Chairman, Board of Trustees, Management Team and staff that have enabled Yayasan Sejahtera to narrow the poverty gap and create resilient communities toward a sustainable and prosperous future.

As the saying goes in Malay, 'setiap yang berlaku pasti ada hikmahnya'. Although the pandemic has brought a great deal of disruption, it also lets us discover our new capabilities and become more resilient. It also allows us to formulate better policies and strategies for Malaysia 'Kembali Sejahtera' and see the end of poverty.

Thank you.  
**Shareen Shariza Dato' Abdul Ghani**  
 Chief Executive Officer of Yayasan Sejahtera

# PROGRAMME MODULE

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. Yayasan Sejahtera's holistic approach to poverty alleviation and empowerment of the hardcore poor is premised on four building blocks. They are:-

List of Programmes	<p><b>ACCESS</b></p> <p>Livelihood Initiation:</p> <ul style="list-style-type: none"> <li>Relief Aid (Basic needs)</li> <li>Recovery Aid (Income Generation Assistance)</li> </ul>	<p><b>BASIC NEEDS</b></p> <p>Skills Development and Matching Opportunities:</p> <ul style="list-style-type: none"> <li>Entrepreneurship Development Programme for existing &amp; new entrepreneurs (EDP)</li> <li>Employability Skills Development Programme (SDP)</li> </ul>	<p><b>PRODUCTIVE, EMPOWERED</b></p> <p>Empowering Growth</p> <ul style="list-style-type: none"> <li>Community Leadership Programme (CLP)</li> </ul>	<p><b>INCREASED ACCESS</b></p> <p>Livelihood Resiliency for Households:</p> <ul style="list-style-type: none"> <li>Financial Literacy Programmes</li> <li>Household Safety Net Programmes</li> </ul>	<p><b>SUSTAINABLE COMMUNITIES</b></p> <p>Community Resiliency:</p> <ul style="list-style-type: none"> <li>Advance Community Leadership Programme (ACLP)</li> <li>Children Development Programmes</li> </ul>
	Target Participants	<ul style="list-style-type: none"> <li>Head of Households</li> <li>Business Owners</li> </ul>	<p><b>For EDP:</b></p> <ul style="list-style-type: none"> <li>Existing Business Owners</li> <li>Aspiring Entrepreneurs (Women Head of Households, Youth)</li> </ul> <p><b>For SDP:</b></p> <ul style="list-style-type: none"> <li>Workforce ready individuals. (Adults, Women, Youth)</li> </ul>	<p><b>For EDP:</b></p> <ul style="list-style-type: none"> <li>Existing Business Owners</li> <li>EDP Graduates</li> </ul> <p><b>For CLP:</b></p> <ul style="list-style-type: none"> <li>Scalable business owners</li> </ul>	<ul style="list-style-type: none"> <li>Head of Households</li> <li>Business Owners</li> <li>Youth</li> </ul>

## PROGRAMME COMPONENTS

**CORE PROGRAMME ( EDP/ CDP/ Uplift Programme/ Access-Ed)**



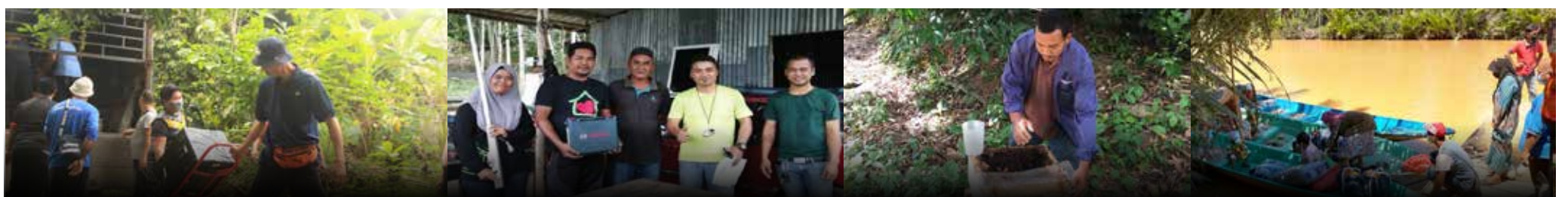
**Personal Skills and Development/ Income Recovery**  
 -Entrepreneurship Development Training (Technical/ Business)  
 -Capital Assistance for Existing Business



**Educational**  
 -Tablet and internet data assistance  
 -Tuition



**Basic Needs/ Emergency Relief**  
 -Food Pack  
 -Hygiene Pack  
 -Sanitary Items



# THE SEJAHTERA IMPACT

Reached out to 6,602 beneficiaries in 2021

6,602  
Individuals



## KEDAH

- Uplift & Income Recovery Programme in Sik, Kedah

## KELANTAN

- Entrepreneurship Development Programme in Tumpat, Kelantan
- Entrepreneurship Development Programme with Majlis Persefahaman Pertubuhan OKU Negeri Kelantan (MPPOK)
- Program Bantuan Covid-19 Yayasan UEM Bersama Yayasan Sejahtera
- Projek Jariah Fund BMMB – Putu Mayam Demi Keluarga
- Kembali Sejahtera Flood Relief and Recovery Programme

## PAHANG

- Kembali Sejahtera Flood Relief and Recovery Programme

## KUALA LUMPUR

- Entrepreneurship Development Programme in PPR Seri Semarak, Kuala Lumpur
- Entrepreneurship Development Programme in Lembah Pantai, Kuala Lumpur
- Projek Jariah Fund BMMB – Kemudahan Pusat Tuisyen Blok E, PPR Seri Semarak

## SABAH

- Community Development Programme in Suang Punggor, Kota Belud, Sabah
- Projek Jariah Fund BMMB – Rumah Hijau untuk Pokok Cili En. Junaipi
- Kembali Sejahtera Relief and Recovery Programme
- Humanitarian and Disaster (HDR) Relief with Yayasan Hasanah

## SARAWAK

- Safeguarding Food Security in Bintulu, Sarawak

## SELANGOR

- Entrepreneurship Development Programme in Pulau Indah, Klang
- Entrepreneurship Development Programme Sejahtera Mekar in Kapar, Klang
- Access-Ed Project in Klang Valley
- Kembali Sejahtera Relief and Recovery Programme
- Kembali Sejahtera Flood Relief and Recovery Programme

> 100 Villages

In Kedah, Kelantan, Pahang, Sabah, Sarawak and Selangor



Average Improved  
Income Level

- Increased by at least 25% income from baseline = 44%
- Increased by below 20% from the baseline = 12%



> 20 Projects

Implemented



> Average of

Over 18 months programme sustained



## ONE-OFF ASSISTANCE



### KEMBALI SEJAHTERA RELIEF & RECOVERY

Basic Needs/ Emergency Relief

- Food Pack
- Hygiene Pack
- Sanitary Items
- Cash



### KEMBALI SEJAHTERA FLOOD RELIEF AND RECOVERY

Basic Needs/ Emergency Relief

- Food Pack
- Hygiene Pack
- Sanitary Items



### PROGRAM BANTUAN COVID-19 YAYASAN UEM BERSAMA YAYASAN SEJAHTERA

Basic Needs/ Emergency Relief

- Food Pack
- Hygiene Pack
- Sanitary Items



### PROJEK JARIAH FUND BMMB

Productivity and Empowered/ Income Recovery

- Capital Assistance for Existing Business
- Educational facilities



### SAFEGUARDING FOOD SECURITY IN BINTULU, SARAWAK

Basic Needs/ Emergency Relief

- Food Pack
- Hygiene Pack
- Sanitary Items



### HUMANITARIAN AND DISASTER (HDR) RELIEF WITH YAYASAN HASANAH

Basic Needs/ Emergency Relief

- Food Pack





# ENTREPRENEURSHIP AND COMMUNITY DEVELOPMENT PROGRAMME

ECONOMIC EMPOWERMENT TO UPLIFT LOW-INCOME COMMUNITIES IN MALAYSIA DURING THE PANDEMIC

As the COVID-19 pandemic took hold globally, the low-income communities in Malaysia were facing income losses up to 36.9% - primarily single parents and youths. Increased financial pressure and the inability to support their loved ones have made them more vulnerable and marginalised.

To address the issue, Yayasan Sejahtera has developed a model entitled the Sejahtera Graduation Model that focuses on assisting the targeted community to stimulate and support income, which is pivotal for growth and survival. The Model also addresses equitable access, basic needs to creating an inclusive, empowered community.

Under this Model, the Entrepreneurship Development Programme (EDP) was established to mainly assist micro-entrepreneurs from B40 communities with financial opportunities, entrepreneurship and marketing skills.

Together with our strategic partners such as Yayasan Hasanah, NAMA Foundation and from Community Development Fund (CDF), we have supported 146 entrepreneurs from Kedah, Kuala Lumpur and Selangor to launch and grow sustainable businesses that have positive lasting impacts on their families and communities. As a result, the average baseline income of participating entrepreneurs from this programme increased by 49%.



Beneficiaries who benefited from the provision of business appliance through Entrepreneurship Development Programme (Kapar Klang, Selangor)



One of the beneficiaries who received business assistance (Pulau Indah, Klang, Selangor)



Kuih Kapit entrepreneur Puan Siti Fatimah Musa (Sungai Pinang, Kelantan)



School activities programme (Suang Punggor, Sabah)





Bahulu making by Puan Arpah  
(Kapar Klang, Selangor)



Beehive logs  
(Sik, Kedah)



Briefing was given by Encik Fauzul Hazwan  
(PPR Semarak, Kuala Lumpur)



Honey products produced by one of YS beneficiaries  
(Sik, Kedah)



# OUR PROGRAMME GALLERY



Briefing was given by community mobiliser Encik Amran  
(Sik, Kedah)



Kelulut honey nest  
(Sik, Kedah)



Puan Zaharah one of beneficiaries was helped  
(Sungai Pinang, Kelantan)





# ACCESS-ED: INCREASING UNDERPRIVILEGED CHILDREN'S RIGHTS TO EDUCATION

## KLANG VALLEY, KUALA LUMPUR

Access-Ed is a pilot project developed by Yayasan Sejahtera to aid underprivileged students/children to participate in online classes due to the lockdown by providing tablets and internet access. Many of these children lack the opportunity, tools, or access needed to keep learning during the pandemic and lockdown. Affordable online devices and reliable internet connection were the main problems.

The generous contributions from Berjaya Corporation Berhad and NAMA Foundation have enabled Yayasan Sejahtera to implement Access-Ed from August 2020 to February 2022 and successfully benefited 130 underprivileged students from six different communities in the poor urban area in Greater Kuala Lumpur. Each student received a tablet with one year of internet subscription worth RM1,300.00 and one year of supplementary tuition supported by Berjaya Corporation Berhad and NAMA Foundation.

The pandemic and lockdown have been a time of challenge and frustration for students and children at large. However, these

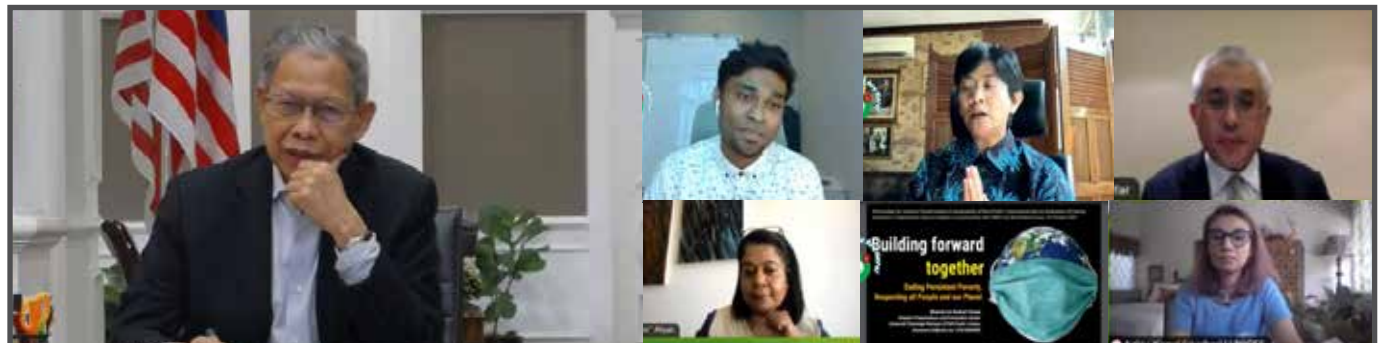
students who participated in this pilot project have shown a considerable growth mindset, increased interest in learning, acquired advanced digital literacy skills and are digital-savvy.



## IDEP 2021

International Day for the Eradication of Poverty

Learning, Innovation and Partnerships  
Key to Poverty Eradication



Since 2015, Yayasan Sejahtera has been championing poverty eradication initiatives in Malaysia by promoting sustainable livelihoods, entrepreneurship opportunities, and social inclusions. We also support global awareness days, such as the International Day for the Eradication of Poverty (IDEP) which is observed each year on 17 October to raise global awareness on poverty eradication.

On 15 October 2021, Yayasan Sejahtera organised IDEP 2021 Conference in partnership with the United Nations Development Programme (UNDP) and the World Bank Group. With the theme "Learning, Innovation, & Partnership Key to Poverty Eradication", the conference was launched by Datuk Seri Mustapa Mohamed, Minister in the Prime Minister's Department (Economy).

In his keynote address at the International Day for the Eradication of Poverty (IDEP) 2021 Conference, he stressed that apart from collaboration, speedy and effective implementation are also essential to combat the issue and achieve the goal by 2025, as committed in the 12th Malaysia Plan.

Yayasan Sejahtera also hosted a series of pre-conference webinars and workshops to culminate the Malaysia chapter of IDEP 2021. Among the topics discussed during the pre-conference were as follows:

- "Role of Education Institutions in Building Community Resilience & Eradication of Poverty",
- "Expanding the Humanitarian Landscape: Uniting NGOs, Non-Profits & Social Enterprises in Eradicating Poverty",
- "Youth Empowerment in Nation Building & Eradication of Poverty" and
- "Role of Civil Societies to Achieve United Nations Sustainable Development Goals".



The conference, which took place online, gathered 24 local and international speakers and over 100 participants: policymakers, CSOs, private organisations, academia and youth, including Y.T.M Tan Sri Tunku Puteri Intan Safinaz Sultan Abdul Halim (Chairperson of Red Crescent Malaysia & Yayasan Sultan Bahiyah), Professor Dato Dr Ahmad Faizal Mohd Perdas (President of Mercy Malaysia), Dr Jomo Kwame Sundaram (Senior Advisor, Khazanah Research Institute), Yana Karim (Co-Founder of Boleh Space) and Samuel Isaiah (Global Teacher Prize 2020, Program Director of GSL Leaders).

The IDEP 2021 conference consolidated all the deliberations and stakeholders and actors involved have begun to focus on how to operationalise the best ideas and commitments to eradicate poverty in Malaysia.



# ON-GOING PROJECTS

 <p><b>Entrepreneurship Development Programme</b></p> <ul style="list-style-type: none"> <li>Tumpat, Kelantan</li> <li>Majlis Persefahaman Pertubuhan OKU Negeri Kelantan (MPPOK)</li> <li>Lembah Pantai, Kuala Lumpur</li> <li>PPR Seri Semarak, Kuala Lumpur</li> <li>Pulau Indah, Klang</li> <li>Sejahtera Mekar Kapar, Klang</li> </ul>	 <p><b>Uplift and Income Recovery Programme</b></p> <ul style="list-style-type: none"> <li>Sik, Kedah</li> </ul>	 <p><b>Kembali Sejahtera Relief &amp; Recovery Programme</b></p> <ul style="list-style-type: none"> <li>Pertubuhan Ibu Bestari, Selangor</li> <li>Ppr Lembah Subang, Selangor</li> </ul>	 <p><b>Access - Education Project</b></p> <ul style="list-style-type: none"> <li>Klang Valley</li> </ul>	 <p><b>Safeguarding Food Security</b></p> <ul style="list-style-type: none"> <li>Bintulu, Sarawak</li> </ul>
--	---	---	---	---

# YAYASAN SEJAHTERA CAMPAIGN

Timeline 2021



**Building Sustainable Livelihood**  
This is Elsie Masha, one of the 80 happy ginger farmers we trained and facilitated. Ginger farming is one of the many Agricultural programmes we design and implement to assist our B40 communities in rural areas gain economic independence and build a sustainable livelihood for themselves and their families. Help us to assist more people like Elsie build a better future.

Contribute Monthly	Donate Once
RM 30/month	RM 90/week
RM 100/month	RM 200/month
Other Amount	

All contributions are 100% tax deductible.

**BUILDING SUSTAINABLE COMMUNITIES**  
Every Ringgit Goes A Long Way



<p>MORE THAN 20,000 MALAYSIANS ARE DISPLACED</p> <p><b>CAN YOU HELP?</b></p> <p>Every Ringgit Counts. Help them rebuild their homes, their lives &amp; Kembali Sejahtera!</p> <p>Donate to Yayasan Sejahtera Maybank : 6647 1523 0474 REF: FLOOD RELIEF</p>	<p><b>KEMBALI SEJAHTERA FLOOD RELIEF</b></p>	<p><b>BERSAMA SEJAHTERA SECRET ANG PAO</b></p>	<p><b>Sejahtera</b></p> <p>Waqf in Wondrous Ramadan. Assets to build lives &amp; livelihoods.</p> <p>RM500 Bicycle RM1,000 Sewing Machine RM4,000 Small Business</p>	<p><b>A MEANINGFUL DUIT RAYA</b></p> <p>The Duit Raya you give can empower lives &amp; build livelihoods.</p> <p>RM100 Sewing Machine RM500 Bicycle Any Amount</p>	<p><b>RM1 a day Sadaqah RAMADHAN</b></p> <p>Just RM1 a day through Ramadhan. Empower lives, build livelihoods.</p>
---	--	--	--	--	--



<p><b>KEMBALI SEJAHTERA COVID-19 RELIEF &amp; RECOVERY FUND</b></p> <p>Yayasan Sejahtera is appealing for your contribution to uplift fellow Malaysians who are severely affected by the pandemic and help them on the path of social and economic recovery, Kembali Sejahtera. Proceeds will go towards emergency relief &amp; programmes for income recovery.</p> <p>FOOD PACKS   HYGIENE / CARE PACKS MEDICAL ASSISTANCE   BUSINESS RECOVERY ASSISTANCE FOR MICRO-ENTERPRISE SKILLS TRAINING EQUIPMENT</p> <p>Every Ringgit Counts</p> <p>click here <b>DONATE NOW</b></p>	<p><b>RM1 Sehari Sedekah AMAT DIHARGAI</b></p> <p>Dengan sedekah RM1 sehari anda membuka peluang untuk golongan asnaf meraih pendapatan, membina jati diri, kembali berdaya.</p> <p>Sumbangan anda amat dihargai. <b>Bersama Sejahtera.</b></p>	<p><b>Help Rebuild Our Communities</b></p> <p>Contribute to the Yayasan Sejahtera Flood Recovery Fund</p> <p>December 2021 Scan QR Code to Donate (Monthly)</p> <p>Yayasan Sejahtera Maybank Bank A/c : 6647 1523 0474 Ref : Flood Recovery All Cash Donations Are Tax Deductible For Further Enquiries : 018-8219432 (Arabic)</p>
---	---	--

**Scan Here to Donate**



Those who spend in Charity will be richly rewarded

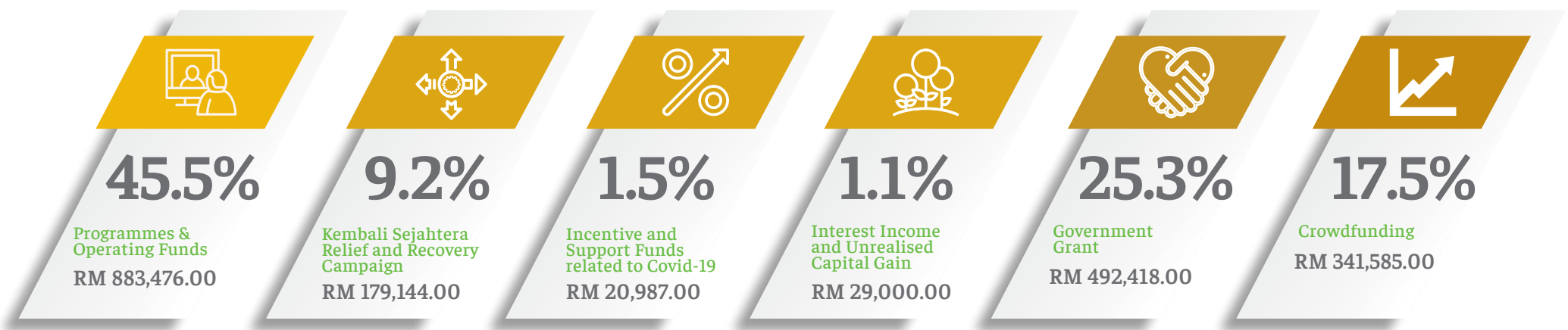


# FINANCIAL HIGHLIGHTS

Yayasan Sejahtera Income 2021

Statement of Comprehensive Income

Total Income : RM 1,946,610.00



## TRUSTEES' REPORT AND AUDITED FINANCIAL STATEMENTS

31 December 2021

<p>200901024539 (867639-M)</p> <p>Yayasan Sejahtera (Incorporated in Malaysia)</p> <p><b>Trustees' report</b></p> <p>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 2021.</p> <p><b>Principal activity</b></p> <p>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.</p> <p><b>Results</b></p> <table border="1"> <thead> <tr> <th></th> <th>RM</th> </tr> </thead> <tbody> <tr> <td>Net deficit for the financial year</td> <td>(300,912)</td> </tr> </tbody> </table> <p>There were no material transfers to or from reserves or provisions during the financial year, other than as disclosed in the financial statements.</p> <p>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, other than as disclosed in the notes to the financial statements.</p> <p><b>Dividend</b></p> <p>The Foundation, being a company limited by guarantee, is not allowed to pay or declare dividends to its members in accordance with the requirements of the Companies Act, 2016 in Malaysia.</p> <p><b>Trustees</b></p> <p>The name of the Trustees of the Foundation in office since the beginning of the financial year to the date of this report are:</p> <p>Tan Sri Faizah binti Mohd Tahir Puan Sri Ng Siew Yong Prof. Dr. Sulochana Nair a/p Kutiri Raman Nair Dato' Shahira binti Ahmed Bazari Datuk Mohamed Azmi bin Mahmood</p>		RM	Net deficit for the financial year	(300,912)	<p>200901024539 (867639-M)</p> <p>Yayasan Sejahtera (Incorporated in Malaysia)</p> <p><b>Trustees' benefits</b></p> <p>Neither at the end of the financial year, nor at any time during that year, did there subsist any arrangement to which the Foundation is a party, whereby the Trustees might acquire benefits by means of the acquisition of shares in or debentures of the Foundation, or of any other body corporate.</p> <p>Since the end of the previous financial year, no Trustee has received or become entitled to receive any 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.</p> <p><b>Trustees' interests</b></p> <p>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.</p> <p><b>Other statutory information</b></p> <p>(a) Before the statement of comprehensive income and statement of financial position of the Foundation were made out, the Trustees took reasonable steps:</p> <ol style="list-style-type: none"> <li>to ascertain that proper action had been taken in relation to the writing off of bad debts and the making of provision for doubtful debts and satisfied themselves that there were no known bad debts and that no provision for doubtful debts necessary; and</li> <li>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 to realise.</li> </ol> <p>(b) At the date of this report, the Trustees are not aware of any circumstances which would render:</p> <ol style="list-style-type: none"> <li>it necessary to write off any bad debts or to make any provision for doubtful debts in respect of the financial statements of the Foundation; and</li> <li>the values attributed to current assets in the financial statements of the Foundation misleading.</li> </ol>	<p>200901024539 (867639-M)</p> <p>Yayasan Sejahtera (Incorporated in Malaysia)</p> <p><b>Other statutory information (cont'd.)</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>As at the date of this report, there does not exist:             <ol style="list-style-type: none"> <li>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</li> <li>any contingent liability in respect of the Foundation which has arisen since the end of the financial year.</li> </ol> </li> <li>In the opinion of the Trustees:             <ol style="list-style-type: none"> <li>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</li> <li>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.</li> </ol> </li> </ol>
	RM					
Net deficit for the financial year	(300,912)					

<p>200901024539 (867639-M)</p> <p>Yayasan Sejahtera (Incorporated in Malaysia)</p> <p><b>Auditors</b></p> <p>The auditors, Ernst &amp; Young PLT, have expressed their willingness to continue in office. Auditors' remuneration are disclosed in the statement of comprehensive income.</p> <p>To the extent permitted by law, the Foundation has agreed to indemnify its auditors, Ernst &amp; Young PLT, as part of the terms of its audit engagement against claims by third parties arising from the audit (for an unspecified amount). No payment has been made to indemnify Ernst &amp; Young PLT during the financial year.</p> <p>Signed on behalf of the Board in accordance with a resolution of the Trustees dated 25 June 2022.</p> <p> Tan Sri Faizah binti Mohd Tahir Kuala Lumpur, Malaysia</p> <p> Datuk Mohamed Azmi bin Mahmood Kuala Lumpur, Malaysia</p>	<p>200901024539 (867639-M)</p> <p>Yayasan Sejahtera (Incorporated in Malaysia)</p> <p><b>Statement by Trustees</b> Pursuant to Section 251(2) of the Companies Act, 2016</p> <p>We, Tan Sri Faizah binti Mohd Tahir and Datuk Mohamed Azmi bin Mahmood, being two of the Trustees of Yayasan Sejahtera, do hereby state that, in the opinion of the Trustees, the accompanying financial statements set out on pages 10 to 40 are drawn up in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 2016 in Malaysia so as to give a true and fair view of the financial position of the Foundation as at 31 December 2021 and of the financial performance and cash flows of the Foundation for the year then ended.</p> <p>Signed on behalf of the Board in accordance with a resolution of the Trustees dated 25 June 2022.</p> <p> Tan Sri Faizah binti Mohd Tahir Kuala Lumpur, Malaysia</p> <p> Datuk Mohamed Azmi bin Mahmood Kuala Lumpur, Malaysia</p> <p><b>Statutory declaration</b> Pursuant to Section 251(1)(b) of the Companies Act, 2016</p> <p>I, Shareen Shariza binti Dato' Abdul Ghani, being the officer primarily responsible for the financial management of Yayasan Sejahtera, do solemnly and sincerely declare that the accompanying financial statements set out on pages 10 to 40 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.</p> <p>Subscribed and solemnly declared by the abovenamed Shareen Shariza binti Dato' Abdul Ghani at Kuala Lumpur in the Federal Territory on 25 June 2022.</p> <p> Shareen Shariza binti Dato' Abdul Ghani</p> <p>Before me, </p>	 <p>Ernst &amp; Young PLT Chartered Accountants Level 23A Menara Maxis Jalan Damansara Pusat Berkecemasan 50480 Kuala Lumpur, Malaysia</p> <p>Tel: +603 7455 9000 Fax: +603 2093 5332 (International) +603 2093 9016 +603 2093 9018 19188</p> <p><b>Independent auditors' report to the members of Yayasan Sejahtera (Incorporated in Malaysia)</b></p> <p><b>Report on the audit of the financial statements</b></p> <p><i>Opinion</i></p> <p>We have audited the financial statements of Yayasan Sejahtera ("the Foundation"), which comprise the statement of financial position as at 31 December 2021, and statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages 9 to 33.</p> <p>In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Foundation as at 31 December 2021, and of its financial performance and cash flows for the year then ended in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 2016 in Malaysia.</p> <p><i>Basis for opinion</i></p> <p>We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.</p> <p><i>Independence and other ethical responsibilities</i></p> <p>We are independent of the Foundation in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.</p> <p><i>Information other than the financial statements and auditors' report thereon</i></p> <p>The Trustees of the Foundation are responsible for the other information. The other information comprises the Trustees' Report, but does not include the financial statements of the Foundation and our auditors' report thereon.</p> <p>Our opinion on the financial statements of the Foundation does not cover the other information and we do not express any form of assurance conclusion thereon.</p>
---	---	---





**Independent auditors' report to the members of Yayasan Sejahtera (cont'd.) (Incorporated in Malaysia)**

Information other than the financial statements and auditors' report thereon (cont'd.)

In connection with our audit of the financial statements of the Foundation, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of the Foundation or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditors' report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to the Trustees and take appropriate action.

**Responsibilities of the Trustees for the financial statements**

The Trustees of the Foundation are responsible for the preparation of financial statements of the Foundation that give a true and fair view in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 2016 in Malaysia. The Trustees are also responsible for such internal control as the Trustees determine is necessary to enable the preparation of financial statements of the Foundation that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Foundation, the Trustees are responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Foundation or to cease operations, or have no realistic alternative but to do so.

**Auditors' responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements of the Foundation as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



**Independent auditors' report to the members of Yayasan Sejahtera (cont'd.) (Incorporated in Malaysia)**

Auditors' responsibilities for the audit of the financial statements (cont'd.)

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements of the Foundation, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Foundation or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements of the Foundation, including the disclosures, and whether the financial statements of the Foundations represent the underlying transactions and events in a manner that achieves fair presentation.



**Independent auditors' report to the members of Yayasan Sejahtera (cont'd.) (Incorporated in Malaysia)**

Other matters

This report is made solely to the members of the Foundation, as a body, in accordance with Section 266 of the Companies Act, 2016 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.

*Ernst & Young PLT*

Ernst & Young PLT  
20200600003 (LLP0022760-LCA) & AF 0039  
Chartered Accountants

Kuala Lumpur, Malaysia  
25 June 2022

*YF*

Yap K. H. Foo  
No. 03574/05/2023 J  
Chartered Accountant

200901024539 (867639-M)

Yayasan Sejahtera  
(Incorporated in Malaysia)

**Statement of comprehensive income  
For the financial year ended 31 December 2021**

	Note	2021 RM	2020 RM
<b>INCOME</b>			
Government grant	3	492,418	14,321
Donations/Contributions	4	1,433,205	2,217,280
Interest income	5	15,504	66,756
Unrealised capital gain	12	5,483	-
		<u>1,946,610</u>	<u>2,298,357</u>
<b>EXPENDITURE</b>			
Project costs		649,157	522,208
Staff costs	6	858,050	824,875
Staff training		3,539	3,032
Marketing and communications		36,663	9,028
Fundraising costs	7	479,525	200,611
Travelling expenses		9,254	28,499
Professional fees		50,704	16,758
Auditors' remuneration			
- current year		16,500	16,500
- under provision in previous year		-	2,490
Depreciation of equipment	13	15,536	21,177
Depreciation of right-of-use asset	14	81,718	91,879
Office utilities		16,378	25,730
Trustees' expenses		3,161	990
Finance cost	8	2,255	6,703
Other expenses		25,082	31,147
		<u>2,247,522</u>	<u>1,801,627</u>
<b>(Deficit)/Surplus before taxation</b>		<b>(300,912)</b>	<b>496,730</b>
Taxation	9	-	-
<b>Net (deficit)/surplus for the year, representing total comprehensive (loss)/income for the year</b>		<b>(300,912)</b>	<b>496,730</b>

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

200901024539 (867639-M)

Yayasan Sejahtera  
(Incorporated in Malaysia)

**Statement of financial position  
As at 31 December 2021**

	Note	2021 RM	2020 RM
<b>Non-current assets</b>			
Equipment	13	16,703	32,239
Right-of-use asset	14	57,950	67,515
		<u>74,653</u>	<u>99,754</u>
<b>Current assets</b>			
Right-of-use asset	14	69,540	2,613
Other receivables	10	176,231	149,059
Cash and bank balances	15	985,874	4,895,850
Financial value through profit or loss ("FVTPL") investment	12	4,098,487	-
		<u>5,330,132</u>	<u>5,047,522</u>
<b>Current liabilities</b>			
Other payables and accruals	11	227,650	249,636
Deferred income	16	1,534,926	1,921,436
Lease liability	14	97,571	97,322
		<u>1,860,147</u>	<u>2,268,394</u>
<b>Net current assets</b>		<b>3,469,985</b>	<b>2,779,128</b>
		<u>3,544,638</u>	<u>2,878,882</u>
<b>Represented by:</b>			
Contribution from members	17	-	-
Retained surplus		2,129,060	2,429,972
		<u>2,129,060</u>	<u>2,429,972</u>
<b>Non-current liabilities</b>			
Government grant	3	1,356,492	448,910
Lease liability	14	59,086	-
		<u>1,415,578</u>	<u>448,910</u>
		<u>3,544,638</u>	<u>2,878,882</u>

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

200901024539 (867639-M)

Yayasan Sejahtera  
(Incorporated in Malaysia)

**Statement of changes in equity  
For the financial year ended 31 December 2021**

	Contribution from members RM	Retained surplus RM	Total RM
<b>At 1 January 2021</b>	-	2,429,972	2,429,972
Total comprehensive loss for the year	-	(300,912)	(300,912)
<b>At 31 December 2021</b>	-	2,129,060	2,129,060
<b>At 1 January 2020</b>	-	1,933,242	1,933,242
Total comprehensive income for the year	-	496,730	496,730
<b>At 31 December 2020</b>	-	2,429,972	2,429,972

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

200901024539 (867639-M)

Yayasan Sejahtera  
(Incorporated in Malaysia)

**Statement of cash flows  
For the financial year ended 31 December 2021**

	2021 RM	2020 RM
<b>Cash flows from operating activities</b>		
(Deficit)/Surplus before taxation	(300,912)	496,730
Adjustments for:		
Interest income and unrealised capital gain	40,527	4,088
Interest expense	2,255	6,703
Depreciation of equipment	15,536	21,177
Depreciation of right-of-use asset	81,718	91,879
Amortisation of government grant	(492,418)	(14,321)
Donations/Contributions recognised in profit or loss	(1,433,205)	(2,217,280)
Operating loss before working capital changes	(2,086,499)	(1,611,024)
(Increase)/Decrease in receivables	(67,699)	10,115
(Decrease)/Increase in payables	(21,986)	170,643
Net cash used in operating activities	<u>(2,176,184)</u>	<u>(1,430,266)</u>
<b>Cash flows from investing activities</b>		
Placements of deposits with a licensed bank	1,838,457	(70,845)
Investment in Philip Master Islamic Cash Fund (PMICF)	(4,098,487)	-
Purchase of equipment	-	(27,716)
Net cash used in investing activities	<u>(2,260,030)</u>	<u>(98,561)</u>
<b>Cash flow from financing activities</b>		
Donations received	2,446,695	2,284,905
Repayment of lease	(82,000)	(89,200)
Net cash flows generated from financing activities	<u>2,364,695</u>	<u>2,195,705</u>
<b>Net changes in cash and cash equivalents</b>	<b>(2,071,519)</b>	<b>666,878</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>2,847,865</b>	<b>2,180,987</b>
<b>Cash and cash equivalents at end of year</b>	<b>776,346</b>	<b>2,847,865</b>
<b>Cash and cash equivalents comprise (Note 15):</b>		
Cash at bank	<u>776,346</u>	<u>2,847,865</u>

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



# OUR FUNDERS AND DONORS



## INCOME RECOVERY



Sik, Kedah (CDP)  
(Yayasan Hasanah & NAMA Foundation)



Seri Semarak, Kuala Lumpur (EDP)  
(CIMB Foundation)



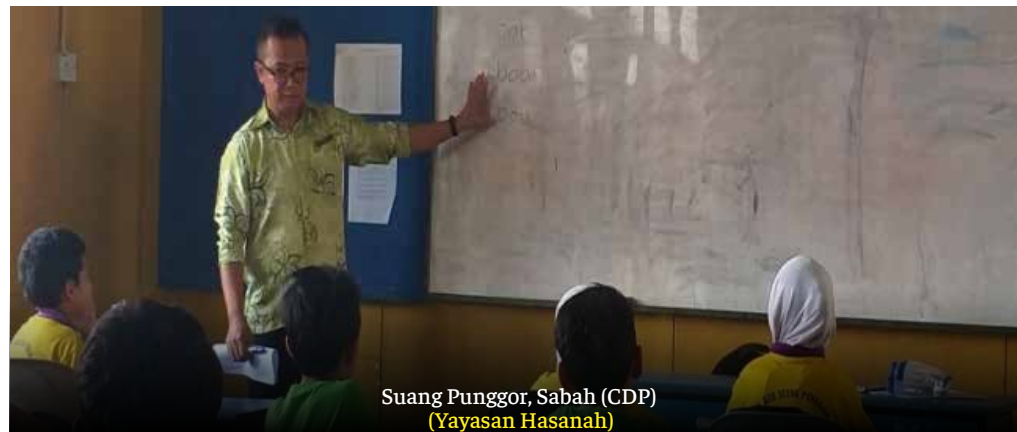
Pulau Indah, Klang (EDP)  
(Westports)



Kapar, Klang (EDP)  
(Yayasan Petronas)



Sungai Pinang, Kelantan (EDP)  
(Yayasan UEM)



Suang Punggor, Sabah (CDP)  
(Yayasan Hasanah)



Klang Valley, Selangor & Kuala Lumpur (Access-ED)  
(Berjaya & NAMA Foundation)



Sabah  
(PTTEP)



Kelantan  
(Bank Muamalat)



YAYASAN SEJAHTERA (867639-M)

Level 2, Block E, No. 10, Wisma RKT Jalan Raja Abdullah, Off Jalan Sultan Ismail, 50300 Kuala Lumpur

Tel: +60 3-2602 3399

Fax: +60 3-2602 3388

Email: info@sejahtera.my