

**BERSAMA
MEMPERKASAKAN
KEHIDUPAN**

*Together
Empowering
Lives*



ANNUAL REPORT CARD 2025

April 2025 - March 2026

**BERSAMA
MEMPERKASAKAN
KEHIDUPAN**

Together Empowering Lives

**IKHLAS
LESTARI**



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A comprehensive overview of our journey,
impact and commitment to a better tomorrow.

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Message from our President & Chief Executive Officer

“**Together, we transform trust into action, and action into lasting change for those who need it most.**”

Alhamdulillah, by the grace of Allah SWT and through the continued trust and generosity of our contributors and partners, IKHLAS Barakah House (IBH) remains steadfast in delivering meaningful and sustainable impact to underserved communities.

Behind every contribution lies a life uplifted, a family supported, and a future restored with hope, this is the true measure of our impact.

As we move forward, we remain committed to strengthening our role as a trusted steward of amanah, guided by transparency, accountability, and compassion. We strive to ensure that all contributions create meaningful outcomes, not only today but for generations to come.

Thank you for being an integral part of this shared journey of purpose and impact.



Dato' Rudy Rodzila Che Lamin

President & Chief Executive Officer,
Takaful Ikhlas General Berhad



Message from our President & Chief Executive Officer

“**Creating value is not only about today, it is about building a legacy that endures beyond us.**”

Our work is rooted in a shared belief that every contribution has the power to uplift lives and strengthen communities. The trust placed in us is not just a responsibility, it is an amanah that we are accountable for, in this world and the hereafter.

As Allah SWT reminds us:

“The example of those who spend their wealth in the way of Allah is like a seed which grows seven spikes; in each spike is a hundred grains.” (Al-Baqarah: 261).

This is a powerful reminder that sincere giving carries blessings far beyond what we can see.

As we move forward, we remain committed to upholding the highest standards of amanah, transparency, and accountability, by ensuring that every contribution continues to create meaningful impact.

With sincerity of niyyah and unity of purpose, we can build a future where every act of giving brings lasting barakah.

Thank you for your trust and for being part of this meaningful journey.



Wan Ahmad Najib Wan Ahmad Lotfi

President & Chief Executive Officer,
Takaful Ikhlas Family Berhad

OVERVIEW

IKHLAS BARAKAH HOUSE

Together Empowering Lives

WHO WE ARE



IKHLAS Barakah House (IBH) serves as the social impact and community outreach platform of Takaful IKHLAS, dedicated to improving the well-being of communities through sustainable and meaningful initiatives.

Guided by the spirit of compassion, collaboration, and responsible stewardship, IBH works closely with strategic partners, institutions, and local communities to create positive and lasting impact across Malaysia.



Established as the
social impact platform
of Takaful IKHLAS



Working with
communities
across Malaysia



Focused on 5 key
impact pillars

OUR IMPACT PILLARS



HEALTH



EDUCATION



**COMMUNITY
ENRICHMENT**



**ECONOMIC
EMPOWERMENT**



ENVIRONMENT



Our Journey

Since our establishment, we have stayed true to our purpose — to uplift lives and empower communities through meaningful, sustainable initiatives.



FOCUS AREAS

Where We Made A Difference

Through **five strategic focus areas**, IKHLAS Barakah House continues to create meaningful and sustainable impact that empowers communities and improves lives across Malaysia.



HEALTH

Enhancing well-being through healthcare assistance, medical support and prevention initiatives.



EDUCATION

Empowering individuals through access to education, learning opportunities and academic support.



COMMUNITY

Strengthening communities through social assistance, humanitarian aid and inclusive programmes.



ECONOMIC EMPOWERMENT

Supporting livelihoods and building financial resilience for sustainable growth.



ENVIRONMENT

Promoting environmental stewardship through sustainability and conservation initiatives.



IMPACT BY NUMBERS

A snapshot of lives empowered in 2025

FUNDS DISTRIBUTED

RM714,960.00



distributed to communities



BENEFICIARIES

3,986



beneficiaries
empowered



PROGRAMME

26



total initiatives
implemented



SUSTAINABLE IMPACT

76%



of distribution allocated
to sustainability projects



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HEALTH

Improving Lives Through Accessible Healthcare

Access to quality healthcare remains essential in building resilient communities. Through strategic partnerships, healthcare assistance and community outreach programmes, IBH continues to improve the well-being of vulnerable groups across Malaysia.



2025 HIGHLIGHTS



2,750

Beneficiaries



RM292,070

Distributed



15

Healthcare Initiatives



Health Impact

Accessible healthcare support improves well-being and quality of life.

3 GOOD HEALTH AND WELL-BEING



10 REDUCED INEQUALITIES



17 PARTNERSHIPS FOR THE GOALS



FEATURED HEALTH INITIATIVES



IWE MSUMC
Sponsorship for Facilities Equipment



700
Beneficiaries



RM43,500
Distributed

Contribution towards the provision of essential medical equipment, including phototherapy machines, at MSU Medical Centre to support the delivery of accessible and quality healthcare services to the community.



Contribution of IKHLAS Lestari fund to Majlis Kanser Nasional (MAKNA)



50
Beneficiaries



RM50,000
Distributed

Supporting cancer patients and their families through healthcare assistance and community engagement initiatives, as part of the second phase of contribution under the overall RM150,000 commitment.



IKHLAS KONGSI REZEKI

Across 13 Branches Nationwide



2,000+
BENEFICIARIES



RM198,570
DISTRIBUTED



13
BRANCHES



A nationwide outreach initiative providing healthcare-related assistance and support to communities through coordinated efforts across Takaful IKHLAS branches



OUR REACH

- Kangar
- Alor Setar
- Pulau Pinang
- Ipoh
- Kuantan
- Kuala Lumpur
- Shah Alam
- Melaka
- Johor Bahru
- Kota Bharu
- Kuala Terengganu
- Kuching
- Kota Kinabalu



EDUCATION

Empowering Future Generations
Through Education

Education remains a key catalyst for social mobility and long-term community development. Through targeted educational assistance and institutional support, IBH continues to expand access to learning opportunities for deserving students.



2025 HIGHLIGHTS



197

Beneficiaries



RM191,000

Distributed



2

Educational initiatives



Education Impact

Investing in education helps unlock opportunities and empowers future generations.



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EDUCATION INITIATIVES



FINANCIAL ASSISTANCE TO FAKIR STUDENTS (UPNM)

Universiti Pertahanan Nasional Malaysia (UPNM)



100
Beneficiaries



RM150,000
Distributed

Supporting underprivileged students with financial assistance to ensure uninterrupted access to higher education and reduce financial barriers to academic success.



SPONSORSHIP FOR BASIC NEEDS FOR SEKOLAH ISLAH

Sekolah Islah



62
Beneficiaries



RM31,000
Distributed

Providing essential educational and daily living support to students, helping create a conducive learning environment and improving overall student well-being.



DONATION TO UPSI STUDENT

Universiti Pendidikan Sultan Idris (UPSI)



35
Beneficiaries



RM10,000
Distributed

Providing financial assistance to support students in pursuing their education and achieving their academic goals.



COMMUNITY ENRICHMENT

Strengthening Communities,
Uplifting Lives

“

Through humanitarian assistance, festive outreach programmes and community engagement initiatives, IBH continues to support vulnerable groups while fostering stronger and more resilient communities.

”



1,767

Beneficiaries



RM171,950

Distributed



7

Community Initiatives



Majlis Agihan Daging Korban
EPIC KORBAN PERDANA 2025
TAKAFUL IKHLAS



TAKAFUL IKHLAS

Tarikh / Date : 05 / 06 / 2025

Bayar / Pay : **MAJLIS AGIHAN DAGING KORBAN
EPIC KORBAN PERDANA 2025**
Ringgit Malaysia : **DUA PULUH DUA RIBU LIMA RATUS SAHAJA**

RM 22,500.00

Bersama Memperkasa Kehidupan

COMMUNITY IMPACT

Our community programmes provide essential support, strengthen social bonds and improve the well-being of underserved communities across Malaysia.



Sustainability



Community Spaces



Volunteerism

FEATURED COMMUNITY INITIATIVES



SEMARAK RAMADAN MASJID AL-IKHLASIAH

 **500**
Beneficiaries

RM **RM30,000**
Distributed

Supporting community enrichment and mosque improvement initiatives through strategic financial contributions, promoting sustainability, cleanliness and community well-being



IHYA' RAMADHAN & KASIH SYAWAL DI MASJID RAHAH

 **170**
Beneficiaries

RM **RM36,000**
Distributed

Supporting underprivileged families through Ramadan and Syawal assistance programmes, helping ease financial burdens while fostering community solidarity.



OTHER COMMUNITY INITIATIVES

PROGRAMME	BENEFICIARIES	AMOUNT DISTRIBUTED
 EPIC Korban Perdana 2025	150	RM56,350
 Perodua Zakat Aid Sponsorship	100	RM15,000
 Sponsorship for Majlis Orang-Orang Besar Kelantan	50+	RM20,000
 IKHLAS Terjah Asnaf	9	RM4,600
 Contribution to Orphans at the MNRB Iftar Gathering	30	RM10,000

LARGEST REACH & ALLOCATION



EPIC Korban Perdana 2025

RM56,350

Distributed

150 Beneficiaries



ECONOMIC EMPOWERMENT

Empowering Entrepreneurs, Building Sustainable Livelihoods

Through entrepreneurship development, financial inclusion and Islamic social finance initiatives, IKHLAS Barakah House supports underserved communities in building sustainable businesses and achieving long-term economic resilience.

2025 HIGHLIGHTS



908

Beneficiaries

RM

RM49,940

Financing / Assistance



1

Economic Initiative



Economic Impact

The i-TEKAD Programme is an entrepreneurship development initiative that integrates Islamic social finance with business financing, capacity building and continuous mentoring.

By equipping aspiring entrepreneurs with access to financing, structured training and business guidance, the programme enables participants to strengthen their businesses, improve household income and achieve greater financial independence.

This initiative reflects IBH's commitment to empowering communities through **sustainable economic opportunities** rather than one-off financial assistance.



ENVIRONMENT

Promoting Sustainable Communities

“

Small environmental actions today create meaningful and lasting benefits for communities and future generations.

”



30

Beneficiaries



RM10,000

Distributed



1

Environmental Initiative

Takaful

KAFUL
HLAS

inlind
reeter



that be aware

FEATURED INITIATIVE

Semarak Ramadan Masjid Al-Ikhlasih

Supporting environmental sustainability and community enrichment through tree planting, cleanliness initiatives and mosque enhancement activities.



Sustainability



Community Spaces



Volunteerism



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FINANCIAL HIGHLIGHTS

Delivering Sustainable Impact Across Communities

Every contribution entrusted to IKHLAS Barakah House is carefully channelled into initiatives that create meaningful, measurable and lasting impact across Malaysia.



TOTAL DISTRIBUTION

RM714,960



3,986

Beneficiaries Empowered



6

Strategic Initiatives



76%

Allocated to Sustainable Development Initiatives



5

Impact Pillars

Health • Education • Community
Environment • Economic Empowerment

DISTRIBUTION OF FUNDS BY FOCUS AREA

Empowering Communities. Creating Lasting Impact.

DISTRIBUTION BY FOCUS AREA



TOTAL

RM714,960

100%

DISTRIBUTION OVERVIEW



Our Commitment

Strategic allocation across key focus areas to create meaningful and sustainable impact.



Our Approach

Focused investments that address community needs and drive long-term change.



Our Impact

Empowering lives and building resilient communities across Malaysia.

IBH Way Forward

As we move forward, **IKHLAS Barakah House** remains committed to creating meaningful and sustainable impact for communities through continued efforts across our key focus areas.



HEALTH

We support initiatives that improve access to healthcare, promote well-being, and enhance quality of life for communities in need.



EDUCATION

We invest in learning opportunities and capacity building to nurture knowledge, inspire potential, and empower the next generation.



COMMUNITY ENRICHMENT

We uplift communities by strengthening social bonds, advancing inclusion, and supporting initiatives that create positive and lasting change.



ENVIRONMENT

We champion responsible stewardship of the environment by promoting sustainable practices and protecting the planet for future generations.



ECONOMIC EMPOWERMENT

We create pathways for growth and self-reliance through skills development, entrepreneurship, and economic opportunities for communities.



OUR IMPACT TOWARDS THE SDGs

Aligned with the United Nations Sustainable Development Goals (SDGs).



IKHLAS BARAKAH HOUSE (IBH) ORGANISATION CHART



ADVISORY PANEL



Dato' Rudy Rodzila Che Lamin
ADVISOR
President & Chief Executive Officer,
Takaful Ikhlas General Berhad



Wan Ahmad Najib Wan Ahmad Lotfi
ADVISOR
President & Chief Executive Officer,
Takaful Ikhlas Family Berhad



Wan Jemizan W. Deraman
CHAIRMAN
VP, Group Shariah & Business Advisory



Raihan Abd Rahim
MEMBER
VP, Customer Experience Management



Ghazalee Mahiddin
MEMBER
VP, Finance Department



Noorazimah Tahir
MEMBER
VP, Group Corporate Communication



Hazmin Zainal
MEMBER
VP, Finance Department



Suraya Hani Arshad
MEMBER
VP, Product Development



M.Ammar Hanif Noor Mazli
MEMBER
Exec, Finance Department



Sumieyati Hamzah
SECRETARIAT
AVP, Group Shariah &
Business Advisory



Abdul Rashid Azizul
SECRETARIAT
Exec, Group Shariah &
Business Advisory



TOGETHER EMPOWERING LIVES



Every act of kindness, every contribution, and every partnership brings us closer to building stronger, healthier and more resilient communities.

**Together, we can empower lives
and shape a better future for all.**

CONTACT US



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Follow Us



Takaful IKHLAS



Scan to know more
about our initiatives
and impact.

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