



**“MSC Malaysia has helped FAMA improve their marketing channels through use of ICT made available through MyKad, mobile technology and GPS/GPRS communication.”**

The beneficiary is then given a list of ten essential items that can be purchased from selected Giant hypermarkets, one of MyKasih’s corporate donors.

“This system is completely secure and foolproof as the recipient has to key in her PIN number before the items can be scanned,” explains Jeffrey Perera, CEO of MyKasih and Managing Director of ePetrol.

“We have also established a separate bar code system for the ten items whereby the scanner only detects these essentials. This way, the recipient cannot abuse the system by purchasing items like cigarettes or liquor.”

The computerised system also enables MyKasih to provide audit trails, and analysis reports on demographics and consumption patterns, which makes it easy for sponsors to track their donations. This transparency assures donors that their aid is reaching the people directly. The use of technology also encourages a prudent spending culture.

The food aid programme kicked off in Selayang in December last year and reached out to 25 families. Today, it comprises 225 recipients in Selayang, Janda Baik, Puchong and Jinjang and recently Sentul.

Among the recipients is Hanishah Mohd Mokhtar whose husband died on the job last year, leaving her with eight children and no alternate source of income.

The 36-year-old widow barely managed to stay afloat despite the Lembaga Zakat Selangor providing her with a temporary apartment and a RM500 monthly allowance. Her luck changed when MyKasih’s identified her as a recipient.

“MyKasih has taken a huge burden off my shoulders,” she said. “I don’t have to worry about whether my children will have food to eat at the end of the month.”

Giant Hypermarket, meanwhile, decided to come on board as one of MyKasih’s donors, because the programme matched its own initiative to give back to the community as part of its corporate social responsibility. In fact, Giant has taken the programme one step further by providing a discount on the ten essential items.

“MyKasih’s approach in using the MyKad to authenticate people in need of help is a very good approach in ensuring charity reaches those who need it,” says Ho Mun Hao, Giant’s Marketing Director.

The ICT approach also gives these families a sense of inclusion in the country’s growth and a feeling of belonging with the mainstream population. Hanishah says that grocery shopping has now become an enjoyable experience as other customers are interested and impressed with the payment process she uses.

Needless to say, MDeC and partners have successfully integrated technology into community. From hereon, the future can only be brighter for all.



## MyKad – In aid of the needy

Inspired by the government’s subsidy initiatives, ePetrol in collaboration with MDeC hit upon the novel idea of using the MyKad as a payment instrument to provide food aid and financial counselling to the underprivileged. This led to the birth of the MyKasih Foundation, a non-profit organisation that runs a welfare distribution programme.

MyKasih is a joint effort among MSC Malaysia, the National Registration Department, ePetrol, HELP Institute University College and Bank Negara. Together, the group formulated a cashless payment system that is both secure and effective.

The concept is remarkably simple. MyKasih enlists the help of NGOs to identify the recipient families. A beneficiary, usually the mother, is selected in each family and an account is set up in her name and a PIN number assigned to the beneficiary’s MyKad.

With contributions from corporate donors, MyKasih credits RM40 into the account every fortnight.