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RHB EMPOWERS KEDAH COMMUNITIES THROUGH ENTREPRENEURSHIP, EDUCATION AND FINANCIAL LITERACY

Nearly RM1 million committed across Kedah and Johor to strengthen micro-enterprises, financial literacy and community facilities

Alor Setar – RHB Banking Group ("RHB" or the "Group") has expanded its Santuni MADANI initiative to Kedah with the adoption of Kampung Seberang Perak, delivering targeted programmes in entrepreneurship, financial literacy and community infrastructure to strengthen livelihoods and support the community's long-term development.

The Kedah initiative forms part of RHB's three-year Santuni MADANI commitment, launched in 2025 under the Government's "Satu Pemimpin, Satu Kampung" initiative. RHB has committed close to RM1 million across Kedah and Johor over the three-year period, of which RM500,000 has been invested to date.

"Meaningful community development begins with listening. By understanding each community's priorities and aspirations, we can work with the right partners to strengthen livelihoods, build capabilities and create opportunities that support sustained progress," said Tan Sri Ahmad Badri Mohd Zahir, Chairman of RHB Banking Group.

"In Kampung Seberang Perak, this means helping local entrepreneurs build stronger businesses and access wider markets, equipping young people with practical financial knowledge, and improving facilities that serve the wider community. Together, these initiatives are designed to create meaningful outcomes that reflect the community's priorities and needs," he added.

A key component of RHB's Santuni MADANI programme in Kedah is BANGKIT – Export Readiness with RHB, delivered in collaboration with the Institut Keusahawanan Negara (INSKEN). The programme supports 30 local product-based micro-entrepreneurs in strengthening their business capabilities and preparing to access wider markets.

Participants undergo training covering export market readiness, market-entry strategies, packaging and labelling, certification and compliance requirements, as well as logistics and documentation. The programme also includes three months of personalised coaching and performance monitoring to help participants apply their learning and track progress across key business indicators.

The participating businesses reflect the diversity of Malaysia's micro-enterprise landscape. 67% operate in the food and beverage sector, spanning bakery and pastry, ready-to-eat food, desserts, ice cream and cooking paste businesses. Women make up 67% of participants, while half of the businesses have operated for less than five years. The entrepreneurs come from 13 locations, with 90% based in Kedah and 10% in Penang.

Strengthening micro and small businesses remains an important national priority. According to the Department of Statistics Malaysia, MSMEs contributed 39.7% of Malaysia's GDP, 48.7% of total employment and 14.7% of total exports in 2025. Their significant contribution underscores the importance of helping micro-enterprises strengthen their competitiveness, build export readiness and access wider markets.

Beyond entrepreneurship development, RHB has supported the enhancement of the Masjid Al-Ihsan Community Hall, providing a more conducive and accessible space for community activities, learning programmes and gatherings. Completed in September 2026, the facility is expected to benefit approximately 750 households, or about 3,000 residents, in Kampung Seberang Perak.

RHB has also contributed air-conditioning units to the ICT lab at SK Seberang Perak, benefiting approximately 170 students.

As part of its financial literacy efforts, RHB has reached 724 students from SK Dato Shaari and SMK Tunku Abdul Malik through programmes aimed at building practical financial knowledge and encouraging responsible financial habits from an early age.

The Kedah programme is delivered with the support of community and institutional partners, including INSKEN, Masjid Al-Ihsan, SK Dato Shaari, SMK Tunku Abdul Malik and SK Seberang Perak. At the launch event, Institut Jantung Negara provided healthcare services to residents, with participation from Lembaga Tabung Haji, Lembaga Zakat Negeri Kedah, Amanah Saham Nasional Berhad, Kumpulan Wang Simpanan Pekerja and As-Salihin Trustee.

To date, RHB's Santuni MADANI initiatives across Kedah and Johor have benefited 5,874 individuals, including households, students and micro-entrepreneurs. Through financial literacy, entrepreneurship development and community empowerment programmes, the initiative also advances RHB's broader aspiration to empower 2.5 million individuals and businesses across ASEAN by 2027.