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1. Glossary

Unless otherwise stated in the Rulebook:

AML/CFT	means Anti-Money Laundering and Countering the Financing of Terrorism
CMSA	means Capital Markets and Services Act 2007;
Impakrintas	means Impakrintas (a Social Exchange Operator registered with the Securities Commission);
LHDN	means Lembaga Hasil Dalam Negeri (Inland Revenue Board of Malaysia)
NPO	means Non-Profit Organization;
PDRM	Polis Diraja Malaysia (Royal Malaysian Police)
RC	The Management Review Committee of Impakrintas, consisting of the CEO/Responsible Person, Director, and Head of Compliance.
SC	means Securities Commission;
SEP	means Social Exchange Platforms;
SEP Guidelines	means Guidelines on Social Exchange Platforms;
Social Impact Project or Project	means any project specified under Appendix 1 of the SEP Guidelines;
Social Impact Report	means the report issued by an NPO in accordance with the requirements under Appendix 3 of the SEP Guidelines.

2. Introduction

- a) Impakrintas is a registered operator of a Social Exchange Platform (SEP) under the Social Exchange Platform Guideline issued by the SC pursuant to section 76(A) of the Capital Markets and Services Act 2007 (CMSA) (the SEP Guidelines).
- b) The SEP's primary role is to facilitate transparent and supervised fundraising through public and corporate cash donations, by non-profit organisations (NPO) in relation to social impact projects carried out in Malaysia, and to support ongoing reporting on the utilisation of funds and social impact generated., in accordance with the requirements under the SEP Guidelines.

3. Purpose of the Rulebook

- a) This Rulebook sets out to establish a clear and consistent framework for NPO fundraising activities by defining rules for participants, and conduct on Impakrintas platform.
- b) It outlines the rights and responsibilities of all parties, details of fundraising and reporting procedures, and provides enforcement mechanisms like disciplinary actions to maintain the Impakrintas platform's integrity. In the event of any inconsistency, the CMSA and the Guidelines shall prevail over this Rulebook.

4. Eligibility Requirements

- a) An NPO that wishes to raise funds through the SEP must comply with the following requirements:
 - (i) The NPO must be locally incorporated as a company limited by guarantee under the Companies Act 2016, a society under the Societies Act 1966 or a trust body under the Trustees (Incorporation) Act 1952;
 - (ii) The NPO must be approved under subsection 44(6) of the Income Tax Act 1967; and
 - (iii) The NPO must be carrying out a social impact project as described in Schedule 1, which reflects Appendix 1 of the Guidelines, and which is carried out in Malaysia.

5. Documents Submission and Disclosure Requirements

- a) The following documents must be submitted by the NPO to Impakrintas:
 - (i) The objective or purpose of the fundraising exercise, including detailed information on the Social Impact Project to be carried out by the NPO;
 - (ii) Detailed measurable social impact targets which will be achieved in relation to the Social Impact Project;
 - (iii) Detailed description of the sustainability and scalability of the Social Impact Project;

- (iv) Brief description of the NPO's organisational chart, board, board of trustees (if applicable), chief executive officer (or equivalent), key personnel, advisers (if relevant) and patrons (if relevant), including name, designation, nationality, address, biodata/professional qualifications and related experience;
 - (v) Any situations of actual or potential conflict of interest involving the direct and indirect interest of the directors, senior management, key personnel, advisers and patrons of the NPO and actions taken to address or mitigate them;
 - (vi) Fit and proper declaration for each director, including all relevant supporting documents;
 - (vii) AThe project financial plan that aligns with the targeted amount to be raised, including the amount allocated to fund operation costs of the NPO, and subsequent use and application of the funds illustrated in a scheduled timeline for drawdown and utilisation of funds (schedule of funds); and
 - (viii) Audited financial statements for the last three financial years of the NPO.
- b) NPO shall ensure all information submitted to Impakrintas is fair, accurate and clear, and must not contain any material information or statement which is false or misleading or from which there is a material omission and do not omit any information that would be material for donors' assessment of the NPO or the Social Impact Project.
- c) The information submitted must be sufficient for potential donors to make an informed assessment on the fundraising activity. The NPO must provide and promptly update information so that donors are able to make an informed assessment of the Social Impact Project at all times. The NPO must notify Impakrintas without delay of any material change to previously submitted information (including changes to project objectives, budgets, timelines, key personnel or conflicts of interest).
- d) NPO must provide full disclosure of the potential risks associated with the Social Impact Project, including risks of project failure or under-funding.

6. Admission to the Impakrintas Platform

- a) Impakrintas will assess all NPO applications in a fair and consistent manner. Impakrintas may approve, return with comments, approve with conditions or reject an application, at its discretion, having regard to the eligibility criteria in Chapter 14 of the Guidelines and Impakrintas's risk management framework
- b) An NPO must submit its admission application through the Impakrintas platform in the form and manner specified by Impakrintas.
- c) The detailed admission process, including screening, evaluation and approval steps, is set out in the process flow in Schedule 2, which is designed to ensure

that all information required under paragraph 14.13 of the Guidelines is obtained and reviewed.

7. Fee

- a) Impakrintas will charge a fee for each successful donation processed through the platform, for both types of payment method, whether online or offline banking.
- b) Invoicing: The fee is charged to the NPO on a monthly basis, calculated based on the total donations processed that month. Payment term is 14 days from the date of the invoice.

Please refer to Schedule 3 for the full fee details.

8. NPO's Board of Directors, Controller and Key Personnel

- a) The NPO's board must, at all times, have at least two directors whose principal or only place of residence is in Malaysia.
- b) The NPO must ensure that its directors, controller and key personnel are fit and proper (as set out in Appendix 5 of the Social Exchange Guidelines issued by the SC) at all times.
- c) The NPO must immediately notify Impakrintas if any director, controller or key personnel ceases to be fit and proper, or if there are changes in these positions. Impakrintas reserves the right to verify this information against public records as part of ongoing monitoring.

9. Operations Track Record

- a) The NPO must—
 - (i) have been in continuous operation for a minimum of three years; and
 - (ii) have carried out at least 70% of its activities relating to social impact projects.
- b) The NPO must, at all times during a social impact project life, have a minimum of two full-time employees.
- c) The NPO must have—
 - (i) a minimum annual spending of RM100,000 in the past three financial years; and
 - (ii) received a minimum annual funding of RM10,000 in the past three financial years.

10. Tenure and Management of Social Impact Project and Off-Platform Fundraising

- a) NPO may only raise funds for a Social Impact Project with a maximum project duration of five years.
- b) Project Delays: If a project faces delays or roadblocks that push the completion date beyond the declared timeline, the NPO must proactively notify Impakrintas, providing revised timelines for approval by the Impakrintas RC.
- c) Fundraising Goals: The NPO must clearly disclose its project description and ensure that the project financial plan aligns with its fundraising goals.
- d) Off-Platform Independent Fundraising: An NPO listing a Social Impact Project on Impakrintas platform is permitted to raise funds independently for the same Social Impact Project through channels outside of Impakrintas platform (e.g., direct mail campaigns, physical events), provided that the total amount raised off-platform does not exceed **thirty percent (30%)** of the overall project goal. The primary fundraising must occur via Impakrintas. The NPO's off-platform fundraising initiatives must also strictly avoid using Impakrintas-produced reports, its branding or any references made to Impakrintas or Securities Commission Malaysia.

11. Fund Utilisation of Social Impact Project

Funds raised for a Social Impact Project listed on Impakrintas shall be applied strictly in accordance with the approved project scope, budget, and disclosures submitted to and approved by Impakrintas:

- a) Operating costs, being costs solely attributable to compliance, verification, monitoring, governance, audit, and reporting requirements under Impakrintas and the Securities Commission Malaysia Social Exchange Framework, shall not exceed twenty per cent (20%) of the total funds raised for the approved project.
- b) Operating costs include platform fundraising charges, fees for financial auditors and social impact verifiers, and may also cover consultation fees associated with the submission and management of the Social Impact Project on Impakrintas.
- c) All other expenses related to the management and execution of the Social Impact Project shall be classified and applied as Project Costs, being costs directly attributable to the implementation, execution, and successful delivery of the Social Impact Project to achieve its stated social objectives.
- d) Any breach of this Rule may result in mandatory corrective disclosures to donors on Impakrintas.

12. Bank Account and Duty to Maintain Accurate Records of Donors and Monies Received

- a) Fund Safeguarding: Funds raised through Impakrintas must be properly segregated and safeguarded from conversion or inappropriate use by any person until the completion of the Social Impact Project.
- b) Direct Payments (Pass-Through Model): Donations are transferred directly from the Donor's bank account to the NPO's verified bank account via the payment gateway. Settlement of the funds will be T+3 unless otherwise stated by the payment gateway service provider. **Impakrintas does not at any point take custody of donor funds.** Where settlement is delayed beyond the typical timeframe due to third-party or external factors, Impakrintas shall, upon reasonable request, provide status updates or confirmation of payment to the relevant NPO.
- c) Maintain at Least One Trust Bank Account: NPO must establish and maintain in a licensed Malaysian financial institution at least one trust bank account, for the monies received from donors in respect of the Social Impact Project;
- d) Maintain Donor Transaction Record: NPO must establish systems and controls for maintaining accurate and up to date records of each transaction, donor and funds received for the Social Impact Project.
- e) Record Keeping of Funds Movements: The NPO must establish and maintain systems and controls to ensure that accurate, complete and up-to-date records of funds received, funds utilised and balances outstanding for each Social Impact Project are kept and are readily available for inspection by Impakrintas and the SC, and are retained for at least seven (7) years or such longer period as may be required by law.

13. Reporting on Utilisation of Funds

- a) Quarterly reporting submission – NPO must submit this report no later than seven days after the end of each quarter of the financial year and shall include the following:
 - (i) confirmation that the utilisation of the funds raised is in accordance with the disclosures made in relation to the Social Impact Project; and
 - (ii) where there is a change to the utilisation of funds raised, details and reason for the change.
- b) Annual reporting submission – NPO must submit this report no later than three months after the end of the financial year, on the actual utilisation of funds as stated in its quarterly reporting submissions.
- c) The quarterly and annual report submissions must also include all off-platform fund raising for the Social Impact Project. Impakrintas reserves the right to monitor, request documentation, and audit the NPO's records to verify adherence to the 30% limit.

- d) The annual reporting submission must be audited by an external auditor that is registered with the Audit Oversight Board.

14. Social Impact Reporting and Verification

- a) NPO is responsible for preparing a Social Impact Report, at the very least, in accordance with Appendix 3 of the SEP Guidelines.
- b) For a social Social Impact Project with a duration of less than one year – NPO must submit the Social Impact Report within three months from the completion date of the Social Impact Project.
- c) For a Social Impact Project with the duration exceeding one year –
 - (i) NPO must submit the Social Impact Report on an annual basis, within three months from the anniversary date of the commencement of the Social Impact Project; and
 - (ii) NPO must submit a final Social Impact Report within three months from the completion date of a Social Impact Project.

15. Independent Compliance Review for Social Impact Reporting

- a) NPO must appoint an independent external reviewer, as part of its compliance verification process of its Social Impact Report.
- b) The independent reviewer must possess the relevant expertise and experience in assessing the Social Impact Project.
- c) The credentials of the independent reviewer and its scope of review must be disclosed in the independent review report.
- d) The independent review report must be submitted together with the submission of the Social Impact Report.

16. Obligations to Donors on Impakrintas Platform

- a) NPO shall ensure effective, transparent and regular communications on the Impakrintas platform with its potential and existing donors. These shall include regular updates on the progress of the social impact project, including any material changes, until the completion of the project.
- b) The NPO shall be responsible for issuing valid tax receipts to donors within fourteen (14) days from the date the donation is received, provided that the donor has submitted complete and accurate information required for tax receipt issuance, including the donor's full name and valid identification number, in accordance with applicable tax laws and regulatory requirements. Where the required donor information is incomplete, inaccurate, or not provided, the NPO's

obligation to issue a tax receipt shall arise only upon receipt of the correct and complete information from the donor.

In relation to Paragraph 16(a) above, the NPO must strictly adhere to the Terms of Use and Community Guidelines set out by Impakrintas. Please refer to Schedule 4 for a detailed outline of the Community Guidelines.

- c) Prohibited conduct includes but is not limited to, hate speech, harassment, dissemination of false information, spamming, and attempts to misuse the platform for non-social impact purposes.
- d) Impakrintas reserves the right to take action against any user violating any rules it has set out, including banning the user from accessing the platform and/or reporting the user to Malaysian authorities (e.g., SC, PDRM).

17. Compliance by the NPO

- a) NPO shall comply with all the rules set out by Impakrintas in this Rulebook and all the relevant regulations set out by the authorities at all times.
- b) In the event the NPO breaches any of the Impakrintas's rules and/ or it has come to the attention of Impakrintas that the NPO fails to comply with any regulatory requirements and/or the SEP Guidelines, Impakrintas may, do the following:
 - i) **Regulatory Non-Compliance:** If an NPO's legal or tax status (44(6) status) lapses or is revoked, Impakrintas will immediately suspend the Social Impact Project, conduct an investigation via the RC, delist the NPO, and inform the SC;
 - ii) **Fraudulent Activity:** Any substantiated case of fraud will result in permanent removal from the platform, notification to the SC, and a police report filed with the PDRM;
 - iii) **Failure to Pay Fees:** Failure by an NPO to pay platform fees in a timely manner will result in the suspension of the NPO's ability to continue fundraising existing project(s), list new projects or access platform features. The NPO's existing active project will continue to be showcased for the sake of existing donors, but without fundraising features, and subject to the RC's decision. Without prejudice to the foregoing, Impakrintas expressly reserves the right to commence legal proceedings and/or take recovery action against the NPO for the non-payment or late payment of any platform fees, charges, or amounts due, in accordance with applicable laws.
 - iv) **Breach of Off-Platform 30% Fundraising Limit:** Failure by NPO to adhere to this limit may result in warning by Impakrintas and requirement for the NPO to cease all off-platform fundraising for its listed Social Impact Project immediately. Impakrintas may also impose restrictions on the NPO's ability to list future Projects on Impakrintas platform, and if the breach is found to be material and intentional, permanent delisting of the Project and a ban from any future listing on Impakrintas.

18. Donor Terms and Transaction Rules

- a) Donor Minimum Donation: The minimum donation amount a Donor may contribute to any project is **RM5.00** (Ringgit Malaysia Five only). The maximum donation is limited by the total outstanding project goal amount.
- b) Pass-through payment system: All payments made by donors on Impakrintas platform will go directly to the NPO. Donations are final and non-refundable
- c) Donor Identification for Tax Relief: To enable issuance of a donation receipt that is eligible for tax relief under LHDN Section 44(6), donors must provide their full name exactly as per their NRIC or equivalent national identification. The relevant NPO will issue a tax receipt which will be available in the donor portal on the Impakrintas platform within 14 days of when the donation was made. Donors are responsible for ensuring the accuracy of the information provided.
- d) Transparency: Donors are informed that although NPOs and its projects are subject to rigorous vetting, Impakrintas does not guarantee the success, timeliness, or outcome of any Social Impact Project. Donors bear the risk that a project may not meet its goal or may experience delays.
- e) Information Access and Complaints: Donors have the right to access the NPO's project page on Impakrintas for updates and may use the Complaints Handling procedure if issues arise.

19. Complaints Handling

- a) All complaints must be submitted via the designated channels (sep@impakrintas.com).
- b) Impakrintas will investigate all complaints in line with its internal complaints procedures; Complaints Handling and Dispute Resolution Procedure (CHDR-PROC-001).

SCHEDULE 1

(Paragraph 3a(iii) of the SEP Rulebook - Eligibility Requirements (in accordance to Appendix 1 of the SEP Guidelines))

SOCIAL IMPACT PROJECT CATEGORIES

An NPO must ensure that the social impact project is carried out in Malaysia, and is aligned with any of the following social impact project categories:

1. Social Welfare

- (a) Promoting healthcare and supporting healthcare needs (including mental health) for less privileged and vulnerable communities.
- (b) Eradicating hunger and malnutrition for less privileged and vulnerable communities.
- (c) Promoting education, provision of scholarships, exhibitions, or prizes for individuals in educational, research, or similar work.
- (d) Supporting services for senior citizens who are less privileged and/or in the vulnerable communities.
- (e) Promoting livelihoods of B40, Orang Asli and other vulnerable communities for both rural and urban.
- (f) Promoting religious causes through the construction, improvement, purchase or maintenance of buildings for religious worship in Malaysia, and through the provision or management of related facilities and activities.
- (g) Promoting support for orphans, children, and those from less privileged families and vulnerable communities.

2. Cultural Preservation and Heritage

- (a) Protection of national heritage, art, and culture.

3. Environmental Sustainability and Conservation

- (a) Ensuring and promoting conservation or protection of animals.
- (b) Ensuring and promoting conservation or protection of the environment.
- (c) Disaster management, including relief, rehabilitation, and reconstruction activities.

SCHEDULE 2

Impakrintas

Rulebook

NEW NPO APPLICATIONS

1.	<p>New NPO: Applicant sign up for an account.</p>	<p>Sign in to your NGO account</p> <p>Access your organization dashboard</p> <p>Email</p> <p>admin@kindredpantry.com</p> <p>Password</p> <p>.....</p> <p>Forgot password?</p> <p>Sign In</p> <p>Don't have an account? Sign up</p>
2.	<p>NPO applicant keys in required information about the organization.</p>	<p>NGO Registration</p> <p>Organization Logo</p> <p><input type="button" value="Choose file"/> No file chosen</p> <p>Recommended: Square image, max 2MB. Supported formats: JPG, PNG, GIF</p> <p>Save your organization details first before uploading a logo</p> <p>Organization Name *</p> <p>Registration Number *</p> <p>Organization Type *</p> <p>Select organization type</p> <p>Email *</p> <p>Phone *</p> <p>Address *</p> <p>Street address, building name, unit number</p> <p>Postcode *</p> <p>e.g., 50000</p> <p>State *</p> <p>Select state</p> <p>City *</p> <p>e.g., Kuala Lumpur</p> <p>Description</p> <p>Tell us about your organization...</p>

SCHEDULE 2

Impakrintas

Rulebook

3.	<p>NPO Representative/Promoter Details: NPO applicant keys in details of representative.</p> <p><i>The representative must be a key personnel in the NPO organization structure.</i></p>	<p>Representative / Promoter Information</p> <p>Full Name * Full name as per IC or passport</p> <p>ID Type * Malaysian IC</p> <p>IC Number * e.g., 123456-12-1234</p> <p>Mobile Phone * e.g., +60123456789</p> <p>Email Address * representative@example.com</p> <p>Designation in NGO * e.g., President, Secretary, Treasurer</p>
4.	<p>Required Documents: NPO applicant to upload required documents</p>	<p>Required Documents</p> <p>Company Registration <input type="file"/></p> <p>Financial Statements (3 years audited) <input type="file"/></p> <p>Tax Exemption Status <input type="file"/></p> <p>Organization Chart <small>(Optional)</small> <input type="file"/></p>
5.	<p>Application pending review and approval from the platform.</p> <p><i>The platform admin can request resubmissions from the NPO before approving the NPO registration.</i></p>	<p><small>(Status: SUBMITTED)</small></p>

SCHEDULE 2

Impakrintas

Rulebook

6.	<p>APPROVED NPOs: SOCIAL IMPACT PROJECT SUBMISSION</p> <p>Once the NPO is approved, it can 'Submit New Project' through the NGO Portal.</p> <p>Key in project name. <i>The project name must clearly represent the social impact intended.</i></p> <p>Social Impact category: <i>The project categories must be within the Social Exchange Guidelines.</i></p>	<p>Submit New Project</p> <p>Important: Successful projects will be able to list for fundraising on the Social Enterprise Platform (SEP). As part of your commitment, you will be required to:</p> <ul style="list-style-type: none"> • Submit quarterly funds utilization reports through the platform • Submit an annual audited funds utilization report • Submit a verified social impact report annually <p>Failure to submit these reports may result in penalties and suspension from using the SEP.</p> <p>Project Name</p> <input type="text" value="Enter project name"/> <p>Social Impact Category</p> <p>Social impact projects approved for fundraising on the Social Exchange Platform (SEP) must be carried out in Malaysia and align with one of the following categories as outlined in the Social Exchange guidelines provided by the Securities Commission Malaysia:</p> <p><input type="checkbox"/> Social Welfare</p> <ul style="list-style-type: none"> • Healthcare and mental health for less privileged and vulnerable communities • Eradicating hunger and malnutrition • Education, scholarships, exhibitions, or prizes • Services for senior citizens • Livelihoods of B40, Orang Asli, and vulnerable communities • Religious causes (construction, maintenance of religious buildings) • Support for orphans, children, and less privileged families <p><input type="checkbox"/> Cultural Preservation and Heritage</p> <ul style="list-style-type: none"> • Protection of national heritage, art, and culture <p><input type="checkbox"/> Environmental Sustainability and Conservation</p> <ul style="list-style-type: none"> • Conservation or protection of animals • Conservation or protection of the environment • Disaster management (relief, rehabilitation, reconstruction)
7.	<p>Project Description <i>State clearly the problem statement, project objective, impact goals and other relevant information.</i></p> <p>Project Timeline <i>The expected Go-Live Date is not the fundraising start date. It is the estimated start date of the social impact project.</i></p> <p><i>The expected completion date is between 1 year and 5 years.</i></p>	<p>Project Description</p> <input type="text" value="Describe your project in detail..."/> <p>Project Timeline</p> <p>Expected Go-Live Date <input type="text" value="dd/mm/yyyy"/> <input type="button" value=""/></p> <p>When will this project start?</p> <p>Expected Completion Date <input type="text" value="dd/mm/yyyy"/> <input type="button" value=""/></p> <p>When will this project be completed?</p>

SCHEDULE 2

Impakrintas

Rulebook

8.	<p>Fundraising Target There is no minimum or maximum cap.</p> <p><i>The target should be for the whole social impact project, even though some funding may have already been raised prior to the listing on Impakrintas.</i></p>	<p>Fundraising Target (RM)</p> <input type="text" value="\$ 10000"/> <p>Beneficiary Types (Select all that apply)</p> <table border="0"> <tr> <td><input type="checkbox"/> Orphans</td> <td><input type="checkbox"/> Refugees</td> <td><input type="checkbox"/> B40 (Low Income)</td> </tr> <tr> <td><input type="checkbox"/> Asnaf (Zakat Recipients)</td> <td><input type="checkbox"/> Elderly</td> <td><input type="checkbox"/> Disabled</td> </tr> <tr> <td><input type="checkbox"/> Single Mothers</td> <td><input type="checkbox"/> Homeless</td> <td><input type="checkbox"/> Children</td> </tr> <tr> <td><input type="checkbox"/> Youth</td> <td><input type="checkbox"/> Women</td> <td><input type="checkbox"/> Indigenous Communities</td> </tr> <tr> <td><input type="checkbox"/> Ex-Offenders</td> <td><input type="checkbox"/> Mental Health</td> <td><input type="checkbox"/> Others</td> </tr> </table> <p>Budget Document Link</p> <p>Please upload your budget document to Google Drive (or similar service) and paste the shareable link below. Make sure the link is set to "Anyone with the link can view".</p> <input type="text" value="https://drive.google.com/file/d/..."/> <p>Bank Account Information</p> <p>This information will be displayed to donors who choose offline payment method. All fields are required.</p> <p>Bank Name *</p> <input type="text" value="e.g., Maybank, CIMB Bank, Public Bank"/> <p>Account Holder Name *</p> <input type="text" value="e.g., Your NGO Organization Name"/> <p>Account Number *</p> <input type="text" value="e.g., 1234567890123"/> <p style="text-align: center;">Cancel Submit Project</p>	<input type="checkbox"/> Orphans	<input type="checkbox"/> Refugees	<input type="checkbox"/> B40 (Low Income)	<input type="checkbox"/> Asnaf (Zakat Recipients)	<input type="checkbox"/> Elderly	<input type="checkbox"/> Disabled	<input type="checkbox"/> Single Mothers	<input type="checkbox"/> Homeless	<input type="checkbox"/> Children	<input type="checkbox"/> Youth	<input type="checkbox"/> Women	<input type="checkbox"/> Indigenous Communities	<input type="checkbox"/> Ex-Offenders	<input type="checkbox"/> Mental Health	<input type="checkbox"/> Others
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9.	<p>Beneficiary Types: <i>NPO selects the primary types of recipient that stand to benefit from the NPO's social impact project.</i></p>	<p>Beneficiary Types (Select all that apply)</p> <table border="0"> <tr> <td><input type="checkbox"/> Orphans</td> <td><input type="checkbox"/> Refugees</td> <td><input type="checkbox"/> B40 (Low Income)</td> </tr> <tr> <td><input type="checkbox"/> Asnaf (Zakat Recipients)</td> <td><input type="checkbox"/> Elderly</td> <td><input type="checkbox"/> Disabled</td> </tr> <tr> <td><input type="checkbox"/> Single Mothers</td> <td><input type="checkbox"/> Homeless</td> <td><input type="checkbox"/> Children</td> </tr> <tr> <td><input type="checkbox"/> Youth</td> <td><input type="checkbox"/> Women</td> <td><input type="checkbox"/> Indigenous Communities</td> </tr> <tr> <td><input type="checkbox"/> Ex-Offenders</td> <td><input type="checkbox"/> Mental Health</td> <td><input type="checkbox"/> Others</td> </tr> </table>	<input type="checkbox"/> Orphans	<input type="checkbox"/> Refugees	<input type="checkbox"/> B40 (Low Income)	<input type="checkbox"/> Asnaf (Zakat Recipients)	<input type="checkbox"/> Elderly	<input type="checkbox"/> Disabled	<input type="checkbox"/> Single Mothers	<input type="checkbox"/> Homeless	<input type="checkbox"/> Children	<input type="checkbox"/> Youth	<input type="checkbox"/> Women	<input type="checkbox"/> Indigenous Communities	<input type="checkbox"/> Ex-Offenders	<input type="checkbox"/> Mental Health	<input type="checkbox"/> Others
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10.	<p>Project Budget: NPO has to submit the fund utilisation budget.</p> <p><i>The budget must relate to the fundraising target in item 8.</i></p>	<p>Budget Document Link</p> <p>Please upload your budget document to Google Drive (or similar service) and paste the shareable link below. Make sure the link is set to "Anyone with the link can view".</p> <input type="text" value="https://drive.google.com/file/d/..."/>															

SCHEDULE 2

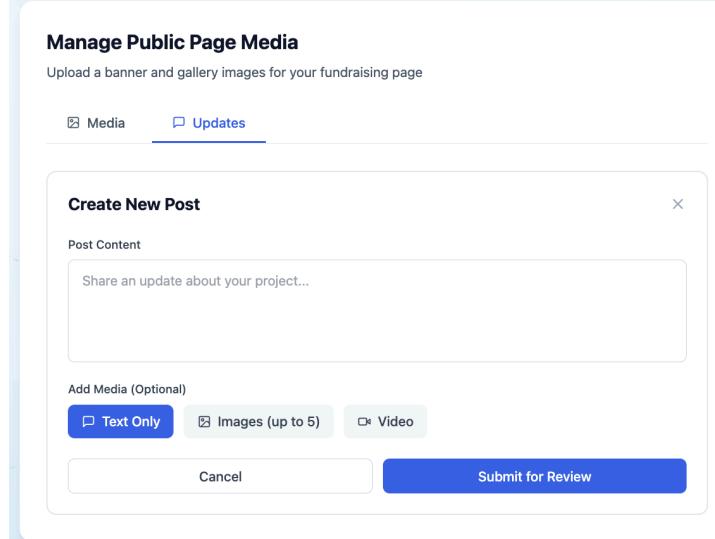
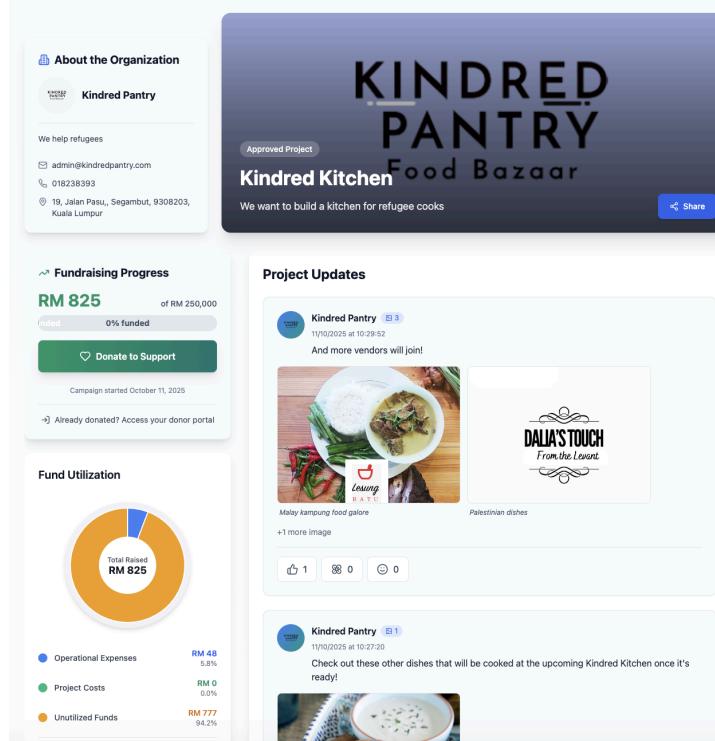
Impakrintas

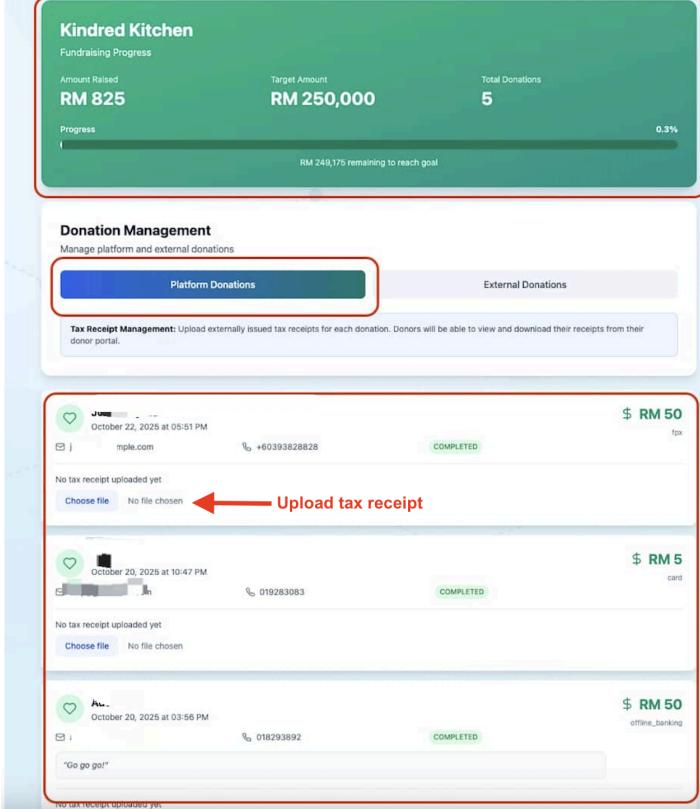
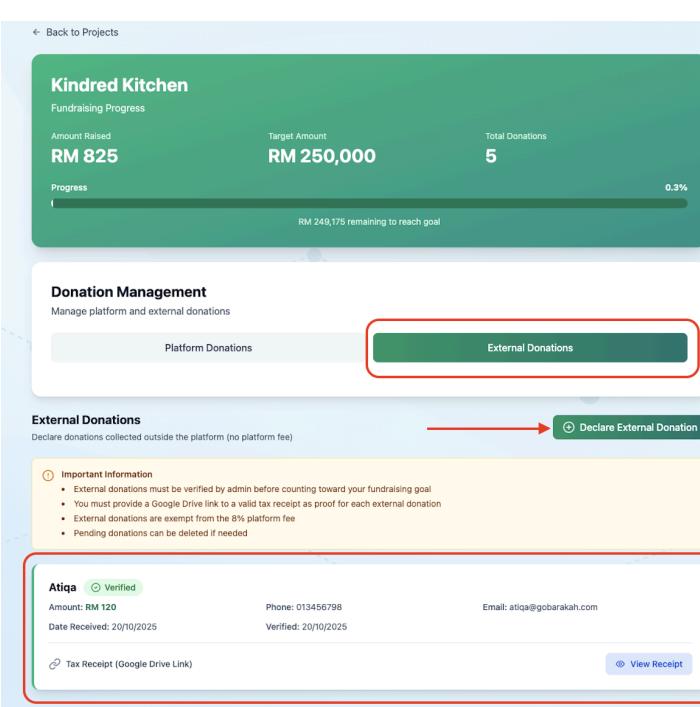
Rulebook

11. NPO Bank Account Key in details of the Malaysian bank account that will receive funds from the fundraising on the Impakrintas. <i>Preferably a dedicated bank account for the project.</i> <i>The bank account must be owned by the registered and approved NPO.</i>	<p>Bank Account Information</p> <p>This information will be displayed to donors who choose offline payment method. All fields are required.</p> <p>Bank Name *</p> <div style="border: 1px solid #ccc; padding: 5px; width: 100%;">e.g., Maybank, CIMB Bank, Public Bank</div> <p>Account Holder Name *</p> <div style="border: 1px solid #ccc; padding: 5px; width: 100%;">e.g., Your NGO Organization Name</div> <p>Account Number *</p> <div style="border: 1px solid #ccc; padding: 5px; width: 100%;">e.g., 1234567890123</div> <p style="text-align: center;">Cancel Submit Project</p>
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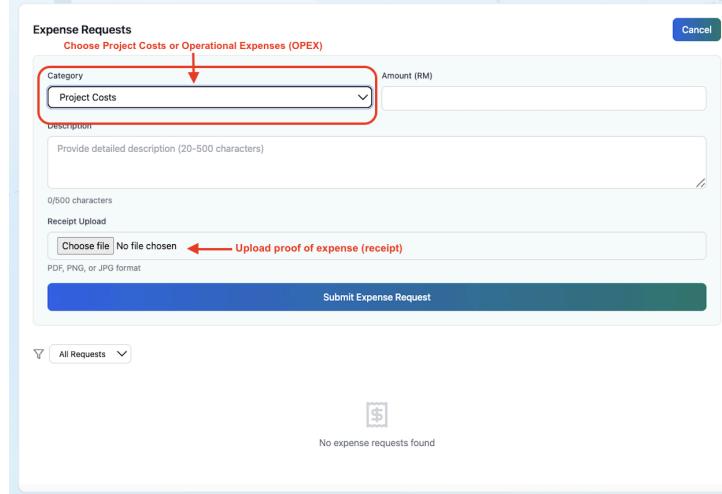
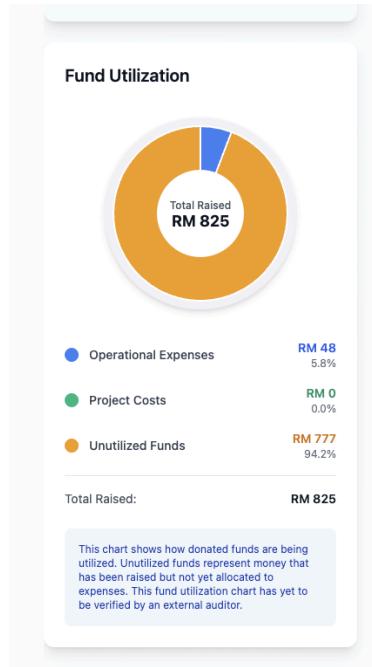
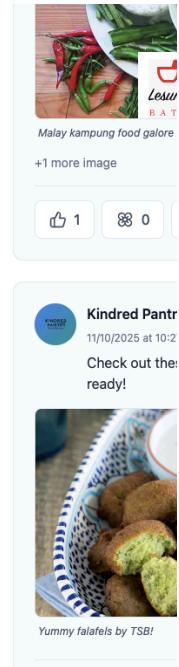
NPO PROJECT MANAGEMENT

1.	NPO signs in to NGO Portal .	<p>Sign in to your NGO account</p> <p>Access your organization dashboard</p> <p>Email</p> <input type="text" value="admin@kindredpantry.com"/> <p>Password</p> <input type="password" value="....."/> <p>Forgot password?</p> <p>Sign In</p> <p>Don't have an account? Sign up</p>
2.	<p>These buttons are available to manage the NPO's social impact project on the IRX:</p> <ul style="list-style-type: none"> • Expenses • Impact Reports • Quarterly Reports • Annual Reports • Donations • Posts • Public Page • View (Project) Details 	<p>Fundraising Projects</p> <p>Submit and track your project proposals</p> <p>Kindred Kitchen Approved</p> <p>We want to build a kitchen for refugee cooks</p> <p>● Environmental Sustainability and Conservation Social Welfare</p> <p>● Refugees</p> <p>\$ RM 250,000 Submitted: 11/10/2025</p> <p>Expenses Impact Reports Quarterly Reports Annual Reports Donations Posts Public Page View Details</p>
3.	<p>Click on 'Posts' > 'Media' to upload images to NPO Public Page photo gallery.</p> <ul style="list-style-type: none"> • Upload banner image. • Upload photo gallery. <p><i>These images will always appear in the NPO Public Page (see item 4). Use this feature to show potential donors information and background of the NPO using visuals.</i></p>	<p>Manage Public Page Media</p> <p>Upload a banner and gallery images for your fundraising page</p> <p>Media Updates</p> <p>Banner Image</p> <p>Upload a banner image for your fundraising page. Recommended size: 1200x400px.</p>  <p>Photo Gallery</p> <p>Upload multiple images to showcase your project. Recommended size: 800x600px.</p> 

4.	<p>Click on ‘Updates’ > Post content (text/image/video) and click ‘Submit for Review’.</p> <ul style="list-style-type: none"> NPO can create social posts to promote their activities and engage donors. Posts have to be related to the listed project and have to be approved by the platform admin user (analyst) before going live. 	
5.	<h3>NPO Public Page</h3> <ul style="list-style-type: none"> This page displays some information that is declared by the NPO in the ‘NGO Portal’ Public (unauthenticated) and logged-in (authenticated) users can view this Public Page. 	

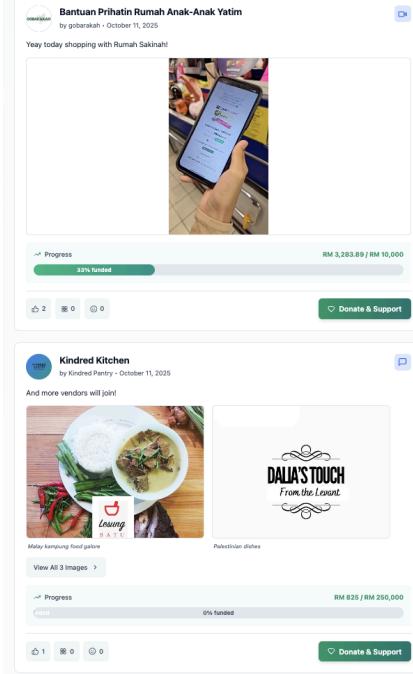
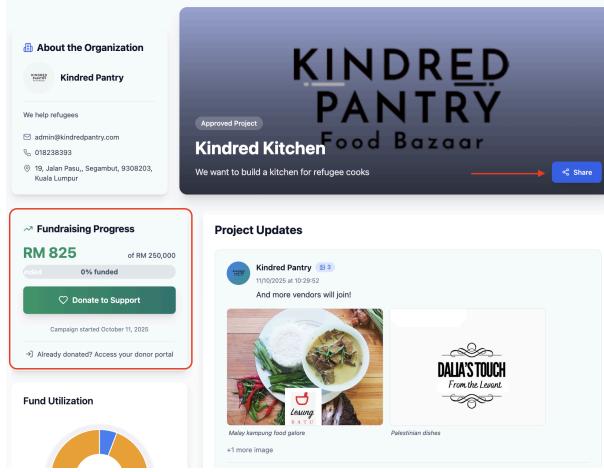
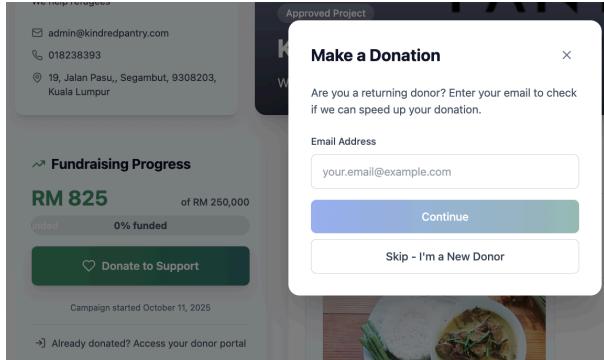
6.	<p>Donation and Tax Receipt Management</p> <ul style="list-style-type: none"> NPO must issue and upload its tax receipts for each donation. Donors will be able to view and download their receipts from their donor portal. 	
7.	<p>External Donation Declaration</p> <p>Click on 'External Donations' for NPO to record off-platform donations received prior to listing on the platform.</p>	

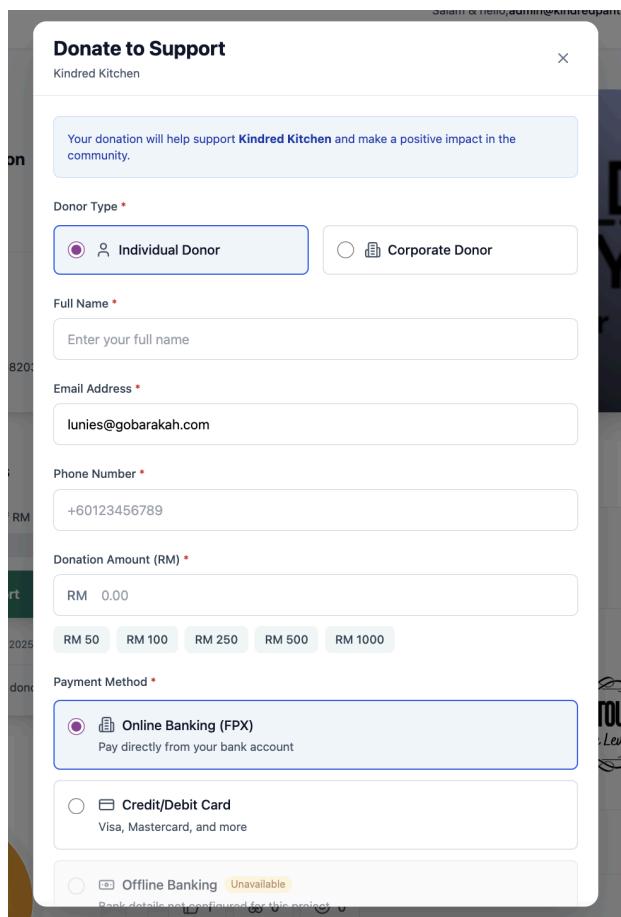
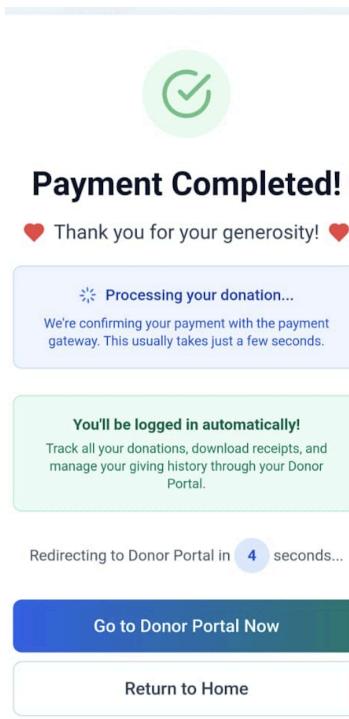
	<ul style="list-style-type: none"> Click on 'Declare External Donations'. Use this form to declare donations collected outside the platform. NPO must provide a Google Drive link to the tax receipt of the off-platform donation as proof. External donations are exempt from any platform fee. 	
8.	<h2>Expense Management</h2> <ul style="list-style-type: none"> NPO can declare how collected funds for the project have been utilized. 	

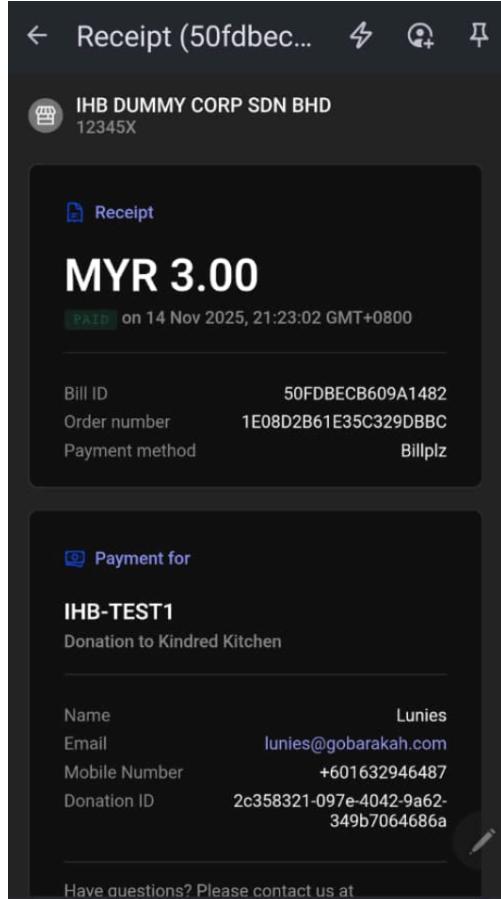
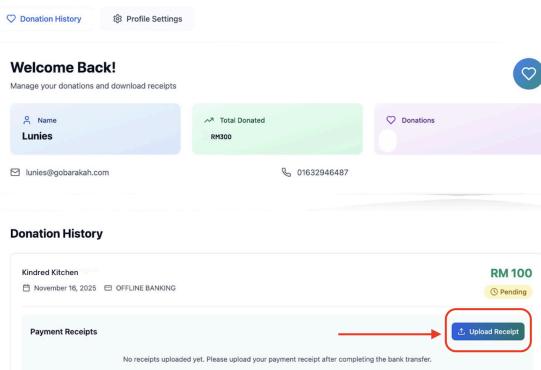
<ul style="list-style-type: none"> This declaration is categorized into: <p>i) Project Costs All expenses attributable to the project including salaries.</p> <p>ii) OPEX Costs of fundraising on the platform and services incurred including monitoring, reporting, external auditors and impact verifiers.</p> <ul style="list-style-type: none"> Expense declarations must be supported by receipt uploads. All transactions will be approved by the platform admin user (analyst) before it is published on the NGO Public Page under 'Fund Utilization' →. 	  
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9.	<h3>Social Impact Reports</h3> <p>NPO must upload an externally verified social impact report of the project:</p> <ul style="list-style-type: none"> For projects completed in less than 1 year from Go-Live date: <i>Within 3 months of project completion.</i> For projects completed after 1 year and not more than 5 years: <i>Within 3 months of the anniversary of the project.</i> 	<p>Social Impact Reports</p> <p>Upload externally verified social impact reports for: Kindred Kitchen</p> <p>Social Impact Report Requirements</p> <ul style="list-style-type: none"> For projects over 1 year: Submit annual reports within 3 months of each anniversary For completed projects: Submit final report within 3 months of completion All reports must be externally verified before submission First annual report expected by: January 11, 2027 <p>Upload Social Impact Report</p> <p>Report Type: Annual Report</p> <p>Period Start Date: dd/mm/yyyy Period End Date: dd/mm/yyyy</p> <p>Upload Report (PDF only, max 50MB)</p> <p>Choose file: No file chosen</p> <p>Upload Report</p>
10.	<h3>Fund Utilization Reports</h3> <p>NPO must provide:</p> <ul style="list-style-type: none"> - Unaudited fund utilization reports every quarterly or use platform's Expense feature to declare expenses on an ongoing basis. - Externally audited fund utilization report annually (no later than three months after the end of the financial year.) 	<p>← Back to Projects</p> <p>Annual Fund Utilization Reports</p> <p>Upload externally audited annual fund utilization reports for: Kindred Kitchen</p> <p>Project Not Yet Eligible</p> <p>Annual fund utilization reports can only be uploaded for projects that are at least 1 year old.</p> <p>Project Age: 35 days (1 months)</p> <p>Eligible From: October 11, 2026</p> <p>330 days remaining until this project is eligible for fund utilization report upload.</p>

DONOR FLOW

1.	<p>Social Feed of Projects</p> <p>Donor selects project to fund/donate to:</p> <ul style="list-style-type: none"> Donor views listed projects on the main Social Feed and click on the post or 'Donate & Support' to view details of a particular project. The Social Feed can be viewed by the public. 	
2.	<p>NPO Project Public Page</p> <ul style="list-style-type: none"> Click on 'Donate to Support' to start the transaction. [Arrow] The public can share the public page on other social/messaging apps. 	
3.	<p>Make a Donation</p> <ul style="list-style-type: none"> Existing donors: Key in email address to login, donate or view their Donor portal. New donors: Choose 'Skip - I'm a New Donor' if the user is a first time donor. 	

4.	<p>Donation Modal</p> <ul style="list-style-type: none"> Linked to chosen project Choose Individual or Corporate Donor <p>Payment Method:</p> <ul style="list-style-type: none"> Online Banking FPX (Donation, no transaction charge to donor) Credit/ Debit Card (Donation + 1.25% fee charged to donor). Offline banking - project bank account number displayed. The donor needs to email to the platform or upload the proof of transfer if payment has been made. 	
5.	<p>Donation Successful</p> <p>Callback message received for donation success.</p>	 <p>Payment Completed!</p> <p>❤️ Thank you for your generosity! ❤️</p> <p>Processing your donation... We're confirming your payment with the payment gateway. This usually takes just a few seconds.</p> <p>You'll be logged in automatically! Track all your donations, download receipts, and manage your giving history through your Donor Portal.</p> <p>Redirecting to Donor Portal in 4 seconds...</p> <p>Go to Donor Portal Now</p> <p>Return to Home</p>

	<p>Donors receive instant receipts via email:</p> <ul style="list-style-type: none"> from payment gateway from the platform <p>Tax receipts:</p> <ul style="list-style-type: none"> Issued directly by the NPO using their own receipts Be given to the donor within 14 days of donation success. 	
6.	<p>Donor Portal</p> <ul style="list-style-type: none"> Authenticated/logged in donors can access their Donor Portal to view and download tax receipts. Donors can also upload proof of payment for offline banking donations. 	

SCHEDULE 3
(Paragraph 5 of SEP Rulebook)

Fee

1. There is an 8% charge for each transaction on IRSE with a cap of RM100,000 annually.

Example: NPO A lists a 2-year project with a targeted amount of RM2.5 million.

Year	Amount Raised (RM)	Fee Calculation and Cap Application
Year 1	1.5 million	$1,500,000 \times 8\% = 120,000$ Cap = 100,000 Cap is breached. The fee charged for Year 1 is only RM100,000.
Year 2	1 million	$1,000,000 \times 8\% = 80,000$ Cap = 100,000 Cap is not breached. The fee charged for Year 2 is RM80,000

SCHEDULE 4

(Paragraph 15 of the SEP Rulebook – Engagement with Donors on Impakrintas)

COMMUNITY GUIDELINES FOR IMPAKRINTAS PLATFORM USERS

1. Safety and Dignity

Area of coverage	Guidelines
Anti-harassment & bullying	No harassment, stalking, dogpiling, doxxing, or threats. Target behaviour, not identity. Escalating penalties from warnings to bans.
Hate speech & protected characteristics	No dehumanising content or slurs against protected groups; Coded hate messages will be removed.
Violence & criminal activity	Users are prohibited from praise/advocacy of violence; All credible threats will be removed.
Sexual content & exploitation	No sexual exploitation or explicit content.
Safety of minors	Zero tolerance for grooming and risky challenges. Such posting is prohibited and will be flagged by the moderator for escalation immediately.
Self-harm & suicide	Allow supportive discussion. The moderator will not approve instructions/encouragement.

2. Integrity and Authenticity

Area of coverage	Guidelines
Impersonation & misrepresentation	No pretending to be another person/org; label parody.
Misinformation & manipulated media	Users must label/remove demonstrably false claims that risk harm; disclose AI content.
Political/civic integrity	No coordinated inauthentic behaviour and voter suppression; Moderator to archive political ads (if any).
Platform gaming & "algospeak"	Ban evasion tactics meant to bypass moderation.

3. Spam, Scams and Commerce

Area of coverage	Guidelines
Spam & advertising	No unsolicited promos, link-dumps, chain posts.
Fraud & deceptive practices	No impersonation for gain, pyramid schemes, fake giveaways, deceptive fundraising.
Financial/"no advice" rule	Financial/investment advice and promises of returns is strictly prohibited.
Commercial disclosures	Require clear disclosure of paid partnerships and gifts.

4. Privacy, IP and Data Use

Area of coverage	Guidelines
Privacy & personal data	Doxxing is strictly prohibited on the Impakrintas platform. Posting of private info without consent is also prohibited.
Intellectual property	Any content that infringes IP right will be removed.
Data protection	All users/ NPOs shall be subject to the Personal Data Protection Act 2010, while using the Impakrintas platform.

5. Information on a Project and Transparency to Donors

Area of coverage	Guidelines
Authentic fundraising	Only approved NPO projects may solicit funds from potential donors. No personal wallets details to be included. NPO must also disclose off-platform collections.
Fee & benefit transparency	All fees, perks and conflicts must be displayed clearly. All information must be true, accurate and not misleading.
Reporting & proof of spend (UFR)	NPOs must assign funds on-platform and upload proofs; Moderator will view real-time and there will be periodical audited views.
Prohibited fundraising	No posting on projects that are illegal, inciting hate/violence, or outside social impact categories.

6. Enforcement, Reporting and Appeals

Area of coverage	Guidelines
Type of Enforcements	Impakrintas reserves the right to either: Strike a posting; or Temporarily limit posting; or Suspend the NPO from posting; or Remove the NPO listing for repeated/severe violation.
User reporting tools	User/ NPO can report any violation to Impakrintas via its platform administrator.
Appeals & transparency	User/ NPO can appeal against any decision made by Impakrintas via the official channel on the platform.