LA TOFI SCHOOL OF SOCIAL RESPONSIBILITY
NAVIGATE THE CHANGE
INDONESIA

CERTIFICATE OF GLOBAL RECOGNITION

PORTMAN UNIVERSITY
EDUCATION Empowering Superintelligence
CHICAGO, USA

3RD ASIAN IMPACT AWARDS & CEPI RECOGNITION 2026

PRESENTED TO

YAYASAN BAITUL MAAL BRILIAN (YBM BRILIAN)

RECOGNIZED PROGRAM

MUSTAHIK INCOME GENERATING PROGRAM (MIGP) SEBAGAI INISIATIF PENGUATAN EKONOMI LOKAL YANG MENCIPTAKAN RANTAI NILAI YANG INKLUSIF DAN BERKELANJUTAN

AWARD CATEGORY

HUMANITARIAN ACTION, JUST TRANSITION & SOCIAL RESILIENCE

IMPACT NARRATIVE

Before: For thousands of mustahik families, poverty was not simply a lack of income. It meant uncertain work, fragile informal businesses, limited productive assets, and little protection when economic shocks occurred. A single disruption could pull a household back into deeper vulnerability.

Transformations: Through MIGP, Yayasan Baitul Maal BRILiaN (YBM BRILiaN) transforms zakat into productive capacity. Training, business mentoring, productive assets, financing support, market access, and community-based enterprises have reached 19,239 beneficiaries in 1,819 groups across 15 provinces. Average beneficiary income increased by Rp938,882, while human, social, natural, physical, and financial livelihood assets all strengthened.

Significance: MIGP demonstrates that empowerment is not about sustaining assistance—it is about building the capacity to move beyond it. When mustahik gain skills, assets, markets, networks, and confidence, zakat becomes more than relief: it becomes economic protection, resilience, and a pathway toward lasting independence.

RECOGNITION LEVEL

PLATINUM GLOBAL RECOGNITION 97.25 & CEPI CHAMPION CANDIDATE 3.91
THE PROGRAM BELONGS TO RISK HIGH – ACTION HIGH CATEGORY (LEADER QUADRANT)

PROGRAM ASSESSMENT USING THE LA TOFI ESG RATING AND CEPI METHODOLOGY HAS BEEN VALIDATED THROUGH PORTES™ 1.0 UNDER OUR COLLABORATION BETWEEN PORTMAN UNIVERSITY AND LA TOFI SCHOOL OF SOCIAL RESPONSIBILITY

THIS CERTIFICATE, ACCOMPANIED BY TWO APPENDICES OF LA TOFI ESG RATING AND TWO APPENDICES OF CEPI, IS HEREBY ISSUED IN JAKARTA ON OCTOBER 21, 2026

LA TOFI ESG RATING
CEPI CORPORATE ECONOMIC PROTECTION INDEX
PORTES™ 1.0 Global ESG Standard PORTMAN UNIVERSITY & LA TOFI SCHOOL

LA TOFI
PRINCIPAL ASSESSOR LA TOFI ESG RATING, FOUNDER & OWNER ASIAN IMPACT AWARDS – INTERNATIONAL RECOGNITION FOR ESG IMPACT AND LEADERSHIP

- **CATEGORY LA TOFI ESG RATING**: SCORE 85 - 100 — PLATINUM GLOBAL RECOGNITION, SCORE 70 - 84 — GOLD GLOBAL RECOGNITION, SCORE 55 - 69 — SILVER GLOBAL RECOGNITION, SCORE 0 - 54 — BRONZE GLOBAL RECOGNITION.
- **CATEGORY CEPI**: CEPI ≥ 2.50 — CHAMPION CANDIDATE, CEPI 1.50 – 2.49 — CHAMPION CANDIDATE, CEPI 1.00 – 1.49 — QUALIFIED PROTECTION, CEPI < 1.00 — IMPROVEMENT NEEDED.

GRAIA2026018

RECOGNIZED PROGRAM

MUSTAHIK INCOME GENERATING PROGRAM (MIGP) SEBAGAI INISIATIF PENGUATAN EKONOMI LOKAL YANG MENCIPTAKAN RANTAI NILAI YANG INKLUSIF DAN BERKELANJUTAN

BY

YAYASAN BAITUL MAAL BRILIAN (YBM BRILIAN)

FOLLOWING AN ASSESSMENT CONDUCTED USING THE LA TOFI ESG RATING ASSESSMENT FRAMEWORK, THIS PROGRAM HAS BEEN AWARDED

PLATINUM GLOBAL RECOGNITION

ASSESSMENT PILLAR	SCORE	WEIGHT	WEIGHTED SCORE
LRMI (Local Risk Mapping Index)	100.00	**20%**	**20.00**
RSAI (Risk–Strategy Alignment Index)	100.00	**25%**	**25.00**
AMS (Action Mitigation Score)	95.00	**35%**	**33.25**
FVS (Field Verification Score)	95.00	**20%**	**19.00**
TOTAL		**100%**	**97.25**

- LRMI (100) → All five material local risks have been identified as significant: poverty and low household income resilience; employment uncertainty and low labor absorption; vulnerability of informal and subsistence enterprises; limited access to productive assets and capital; and corporate reputation and stakeholder trust risk.
- RSAI (100) → All material risks have been translated into the program strategy. MIGP combines productive assets, working and operational capital, mentoring, stakeholder networking, market access, capacity building, product development, financing facilitation, and business ecosystem development. The program explicitly seeks to increase beneficiary income and economic independence.
- AMS (95) → Mitigation actions demonstrate very strong scale, effectiveness, and sustainability. MIGP operates through growth, strengthening, independence, and scale-up phases, supported by capacity development, financing and market expansion. Its beneficiary coverage and measurable livelihood outcomes provide strong evidence that intervention goes substantially beyond short-term assistance.
- FVS (95) → Field verification through desk review is supported by substantial quantitative and outcome evidence: 19,239 beneficiaries, 1,819 groups, 15 provinces, Rp938,882 average income increase, CIBEST assessment, MSC, SLIA, beneficiary satisfaction measurement, and improvements across all five livelihood capitals. The score remains below 100 because further independent field verification and more granular longitudinal outcome data would strengthen attribution.

The program achieved an overall **Recognition Score of 97.25**, placing it within the **Risk High – Action High (Leader Quadrant)** under the La Tofi ESG Rating Assessment Framework, conducted in accordance with the **PORTES™ 1.0 Global Standard**.

Why Risk High? - MIGP operates directly in an environment characterized by persistent poverty, informal employment, uncertain job opportunities, vulnerable subsistence businesses, limited access to productive capital, and high stakeholder expectations regarding accountable zakat management. The underlying paper explicitly recognizes poverty, the scale of informal employment, unpredictable employment availability, and low labor absorption as core contextual issues.

Why Action High? - The program does not respond with a single intervention. It builds a complete empowerment pathway through productive assets, capital, mentoring, capacity building, product development, financing, institutional strengthening, stakeholder networks and market access. The ecosystem connects communities with government, financing institutions, experts, local organizations, production facilities, and local and national markets.

GAP COEFFICIENT ANALYSIS

YAYASAN BAITUL MAAL BRILIAN (YBM BRILIAN) achieved an overall score of 97.25 (Platinum Global Recognition).

Gap = 1 – 0,9725 = **0,0275**

A 2.75% gap from the ideal condition indicates an exceptionally high level of alignment between local material risks, program strategy, mitigation actions, measurable outcomes, and stakeholder participation. The remaining gap is narrow and predominantly relates to the depth of quantitative verification, rather than weaknesses in the fundamental program design. Future assessment could be strengthened by longitudinal measurement of beneficiary graduation, employment creation, business survival, access to post-program financing, independent impact verification, and explicit stakeholder-trust indicators. With these enhancements, MIGP has the potential to progress from a highly mature ESG-based empowerment program toward a documented best-practice model for economic protection through productive zakat.

STRATEGIC IMPROVEMENT PRIORITIES

1. **Strengthen Longitudinal Economic Resilience Indicators**. Develop baseline and periodic measurements of beneficiary economic conditions, including household income, business revenue, profit, savings, productive assets, income stability, and the proportion of households graduating from mustahik status. Current evidence already shows an average income increase of Rp938,882 and improvements across livelihood capitals, but longitudinal measurement would provide stronger proof that MIGP is building sustained household economic resilience rather than producing only short-term income gains.
2. **Establish Employment and Livelihood Stability Measurement**. Complement existing livelihood indicators with measurable employment outcomes such as jobs created, working days generated, percentage of beneficiaries obtaining stable livelihoods, number of family members economically supported, business survival rate, and reduction in dependence on irregular income. This is particularly important because employment uncertainty and low labor absorption are identified as material risks, while current evidence is still stronger on income improvement than on employment stability.
3. **Measure Financial Access Beyond Initial Capital Support**. Expand verification beyond the provision of productive assets, working capital, and operational capital by measuring access to follow-on financing, beneficiary bankability, additional capital mobilized, repayment performance where applicable, financial literacy, and the proportion of enterprises able to finance growth independently. This would demonstrate whether MIGP is not only providing capital, but also successfully moving beneficiaries toward long-term financial independence.
4. **Develop Reputation and Stakeholder Trust Indicators**. Introduce periodic measurements of beneficiary satisfaction, partner confidence, stakeholder trust, grievance trends, institutional credibility, community perception, and broader stakeholder acceptance. This is particularly important because Corporate Reputation & Stakeholder Trust Risk is included among the five material risks in the assessment, while current evidence remains largely proxy-based through program outcomes, satisfaction measurement, and multisector participation.
5. **Strengthen Long-Term Impact Verification**. Develop an integrated monitoring system linking: Baseline → Risk → Intervention → Output → Outcome → Impact → Economic Protection Value. This would strengthen MIGP's position from a highly successful mustahik empowerment program toward a risk-based ESG best practice capable of demonstrating not only social and economic impact, but also the measurable economic value protected through productive zakat, livelihood strengthening, business resilience, and stakeholder trust.

With this achievement, YAYASAN BAITUL MAAL BRILIAN (YBM BRILIAN) is recognized with Platinum Global Recognition and positioned in the Leader Quadrant under the La Tofi ESG Rating 2026.

PROGRAM
MUSTAHIK INCOME GENERATING PROGRAM (MIGP) SEBAGAI INISIATIF PENGUATAN EKONOMI LOKAL YANG MENCIPTAKAN RANTAI NILAI YANG INKLUSIF DAN BERKELANJUTAN

IMPLEMENTED BY
YAYASAN BAITUL MAAL BRILIAN (YBM BRILIAN)

BASED ON THE LA TOFI ESG RATING METHODOLOGY
CHAMPION CANDIDATE

SUMMARY OF RISK ANALYSIS AND FINANCIAL RISK EXPOSURE (FRE)

No.	Material Risk	P×I	Risk Weight	V (Rp)	FRE Baseline	SEF	PIF	FRE Adjusted
1	Sharia Non-Compliance Risk	15	0.6	8,000,000,000	4,800,000,000	70%	95%	**3,192,000,000**
2	Regulatory Non-Compliance Risk	15	0.6	6,000,000,000	3,600,000,000	70%	90%	**2,268,000,000**
3	Fraud, Bribery and Integrity Violation Risk	15	0.6	10,000,000,000	6,000,000,000	70%	90%	**3,780,000,000**
4	Ineffective Internal Control Risk	12	0.48	7,000,000,000	3,360,000,000	70%	85%	**1,999,200,000**
5	Institutional Reputation and Loss of Public Trust Risk	20	0.8	11,000,000,000	8,800,000,000	70%	95%	**5,852,000,000**
	TOTAL			**42,000,000,000**	**26,560,000,000**			**17,091,200,000**

FRE BASELINE: RP 128,600,000,000
REPRESENTS THE ESTIMATED ECONOMIC RISK EXPOSURE OF THE OPERATIONAL UNIT IN THE ABSENCE OF THE PROGRAM.

FRE ADJUSTED: RP 60,173,300,000
REPRESENTS THE PORTION OF ECONOMIC RISK EXPOSURE THAT FALLS WITHIN THE PROGRAM'S SCOPE AND CAN BE EFFECTIVELY MITIGATED THROUGH THE PROGRAM'S INTERVENTIONS.

ECONOMIC PROTECTION VALUE ASSESSMENT

Risk Mitigation Effectiveness (RME)
AMS = 95
FVS = 95
RME = 95%

Economic Protection Value (EPV)
EPV = FRE Adjusted × RME
EPV = Rp 57,164,635,000

Total Program Investment Rp 14,630,000,000
Corporate Economic Protection Index (CEPI) = 3.91

STRATEGIC INTERPRETATION

A CEPI score of 3.91 places MIGP in the Champion Candidate category. Economically, every IDR 1 invested in the program is associated with approximately IDR 3.91 of protected economic value within its relevant scope of influence. MIGP addresses an interconnected chain of risks involving poverty and fragile household income, uncertain employment, vulnerable informal businesses, limited access to productive capital and assets, and stakeholder trust. Through productive assets, capital support, mentoring, financing, capacity building, stakeholder networks, and market access, MIGP strengthens the economic resilience and independence of mustahik. From a CEPI perspective, MIGP demonstrates how productive zakat can function as an economic protection mechanism. By strengthening income capacity, productive assets, business resilience, and access to economic opportunities, the program helps reduce the economic consequences of livelihood vulnerability while strengthening stakeholder confidence in accountable zakat management.

The result reflects the core philosophy of CEPI: social investment should not be viewed solely as expenditure, but also as an investment in risk mitigation, economic resilience, stakeholder trust, and long-term value protection.