



**TABUNG HAJI**  
حي على الفلاح



LAPORAN TAHUNAN **2021** ANNUAL REPORT





# MENUJU KE ARAH MASA DEPAN DIGITAL

MOVING TOWARDS A DIGITAL FUTURE





## MENUJU KE ARAH MASA DEPAN DIGITAL Moving Towards A Digital Future

Pandemik COVID-19 yang pertama kali melanda pada awal 2020 telah mengejutkan seluruh dunia dan menjedakan perniagaan serta ekonomi. **TH** telah mempercepatkan pelaksanaan strategi digitalnya serta mengambil langkah yang **lebih agresif ke arah teknologi digital** agar **TH** kekal relevan untuk para pemegang taruhnya. Langkah ini bukan lagi satu pilihan, tetapi satu kemestian berikutan transformasi perniagaan kini.

Pada suku pertama 2021, **TH** terus **mempertingkatkan usaha memupuk teknologi** dan melakukan pendigitalan ke atas sebahagian besar sistem dan perkhidmatannya. Beberapa inisiatif baharu diperkenalkan bagi menyediakan perkhidmatan tambah nilai dan kemudahan untuk pemegang taruh utama. Langkah ini telah memberi hasil positif, seiring dengan keadaan ekonomi dan perniagaan terkini negara yang mencabar. Melangkah ke hadapan, **TH** akan menumpukan perhatian ke atas pembinaan kapasiti serta bakat tenaga kerja selain **usaha pendigitalan dan inovasi** di dalam organisasi.

The unprecedented COVID-19 pandemic in early 2020 has shocked the world and impacted businesses and economies. **TH** accelerated its digital strategy implementation and put in place **a more aggressive move towards digital technology** in order for **TH** to remain relevant for its key stakeholders. It was no more an option, but a necessity as the way of doing business has transformed substantially.

In the 1<sup>st</sup> quarter of 2021, **TH** **enhanced its efforts towards technology** and digitalised most of its systems and services. Several new initiatives were introduced to provide value-added services and convenience to key stakeholders. The results were positive and the move was timely during the nation's challenging economic and business environment. Moving forward, **TH** will focus more on building capacity and talents of its workforce as well as the **adoption of digitalization and innovation** within the organisation.



Imbas kod QR dan ikut langkah-langkah mudah berikut bagi mengakses Laporan Tahunan secara atas talian

Scan the QR code and follow these simple steps to access our online Annual Report

# DALAM LAPORAN INI

## INSIDE THIS REPORT

# 1

### TENTANG KAMI

#### Our Story

- 6 FUNGSI KAMI  
Our Purpose
- 7 VISI, MISI & NILAI TERAS  
Vision, Mission & Core Values
- 8 RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2017-2021)  
Five (5) Year Financial Performance Summary (2017-2021)
- 9 STATISTIK LIMA (5) TAHUN (2017-2021)  
Five (5) Year Statistics (2017-2021)
- 10 PERISTIWA PENTING 2021  
2021 Milestones
- 11 PENCIPTAAN NILAI  
Value Creation
- 15 SYARIKAT KUMPULAN  
Group of Companies
- 16 LIBAT URUS PEMEGANG TARUH  
Stakeholder Engagement

# 2

### WARGA KAMI

#### Our People

- 20 PERUTUSAN Pengerusi  
Chairman's Statement
- 28 LEMBAGA  
The Lembaga
- 30 PROFIL LEMBAGA  
The Lembaga Profile
- 40 JAWATANKUASA PANEL PELABURAN  
Investment Panel Committee
- 42 PROFIL JAWATANKUASA PANEL PELABURAN  
Investment Panel Profile
- 50 JAWATANKUASA PENASIHAT SYARIAH  
Shariah Advisory Committee
- 51 PROFIL JAWATANKUASA PENASIHAT SYARIAH  
Shariah Advisory Committee Profile
- 56 CARTA ORGANISASI  
Organisation Chart

3

## ULASAN STRATEGIK

### Strategic Review

- 60 ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF  
*Performance Review by the Group Managing Director and Chief Executive Officer*
- 70 OBJEKTIF STRATEGIK: ENAM (6) OBJEKTIF STRATEGIK UTAMA  
*Strategic Objective: Six (6) Strategic Objectives*
- 72 OBJEKTIF STRATEGIK 01: PENGURUSAN HAJI  
*Strategic Objective 01: Hajj Management*
- 77 OBJEKTIF STRATEGIK 02: PENTADBIRAN DANA  
*Strategic Objective 02: Fund Administration*
- 79 OBJEKTIF STRATEGIK 03: PENGURUSAN DEPOSIT  
*Strategic Objective 03: Deposit Management*
- 88 OBJEKTIF STRATEGIK 04: MODAL INSAN  
*Strategic Objective 04: Human Capital*
- 93 OBJEKTIF STRATEGIK 05: TADBIR URUS  
*Strategic Objective 05: Governance*
- 94 OBJEKTIF STRATEGIK 06: SYARIKAT KUMPULAN  
*Strategic Objective 06: Group of Companies*
- 103 PELABURAN HARTANAH  
*Property Investment*

4

## TADBIR URUS

### Governance

- 106 PENYATA TADBIR URUS KORPORAT  
*Statement of Corporate Governance*
- 119 PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN  
*Statement on Risk Management and Internal Control*
- 131 LAPORAN JAWATANKUASA PENASIHAT SYARIAH *TH*  
*Report of the TH Shariah Advisory Committee*
- 134 PELAKSANAAN ZAKAT DI *TH*  
*Management of Zakat in TH*
- 135 AGIHAN KEUNTUNGAN DEPOSIT *TH*  
*TH Deposit's Profit Distribution*

5

## INISIATIF KELESTARIAN

### Sustainability Initiatives

- 138 Program Zakat  
*Zakat Programme*
- 145 *THRIVING CAREERS*  
*THRiving Careers*
- 150 PENGURUSAN TENAGA  
*Energy Management*

6

- 152 **SOROTAN MEDIA 2021**  
*2021 Media Highlights*

- 154 **DIREKTORI *TH***  
*TH Directory*

- 156 **PENYATA KEWANGAN**  
*Financial Statement*

# TENTANG TABUNG HAJI

ABOUT  
TABUNG HAJI





## FUNGSI KAMI

### Our Purpose



Lembaga Tabung Haji (**TH**) adalah sebuah badan berkanun yang tertakluk di bawah Akta Tabung Haji 1995 (Akta 535). Aktiviti utama **TH** ialah pengurusan haji, tabungan dan pelaburan. **TH** bertekad untuk menyediakan perkhidmatan haji yang cemerlang kepada jemaah haji Malaysia dan rekodnya yang konsisten telah mendapat pengiktirafan dunia sebagai model pengurusan haji yang inovatif.

**TH** mempunyai 8.4 juta pendeposit dengan 123 cawangan dan lebih 10,000 titik sentuh di seluruh negara. **TH** juga mempunyai satu pejabat yang beroperasi di Jeddah, Arab Saudi di bawah bidang kuasa Konsulat Malaysia.

Lembaga Tabung Haji (**TH**) is a statutory body governed by the Tabung Haji Act 1995 (Act 535). **TH's** main activities are hajj management, depository services and investment. **TH** strives to provide excellent hajj services to Malaysian pilgrims and its consistent track record has gained world recognition as a role model for innovative hajj management.

**TH** has 8.4 million depositors and 123 branches with more than 10,000 touch-points nationwide. **TH** also operates an office in Jeddah, Kingdom of Saudi Arabia under the purview of the Malaysian Consulate.

## VISI, MISI & NILAI TERAS

### Vision, Mission & Core Values



## VISI

### Vision

Tonggak kejayaan ekonomi ummah; Pengurusan haji terbilang.

The pillar of the Ummah's economic success;  
Excellence in haji management



## NILAI TERAS

### Core Values

- > Komited
  - > Profesional
  - > Kerja Berpasukan
  - > Menerima Perubahan
  - > Prihatin dan Penyayang
- 
- > Committed
  - > Professional
  - > Teamwork
  - > Embracing Change
  - > Loving and Caring



## MISI

### Mission

Dalam mencapai visi **TH**, KAMI beriltizam:

- > Memperkasa ekonomi ummah;
- > Sentiasa giat mencari pelaburan strategik global dan lokal bagi pertumbuhan berterusan;
- > Menggembleng dan memperkayakan modal pendeposit;
- > Memberi perkhidmatan cemerlang yang berterusan;
- > Memudah dan menyempurnakan urusan jemaah ke arah haji mabrur; dan
- > Memberi pulangan yang kompetitif, halal dan toyyiban

In achieving **TH's** vision, WE pledge:

- > To strengthen the ummah's economy;
- > To remain active in seeking strategic investments locally and globally to ensure sustainable growth;
- > To manage and enrich depositors' funds;
- > To continuously provide excellent services;
- > To facilitate and assist pilgrims in achieving mabrur hajj; and
- > To provide competitive, halal and toyyiban returns.

## RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2017-2021) Five (5) Year Financial Performance Summary (2017-2021)

<b>KUMPULAN / Group</b>	<b>2021</b> RM Juta RM Million	<b>2020 #</b> RM Juta RM Million	<b>2019*</b> RM Juta RM Million	<b>2018</b> RM Juta RM Million	<b>2017</b> RM Juta RM Million
Pendapatan / Revenue	3,876	3,509	3,713	8,915	8,359
Perbelanjaan Operasi / Operating Expenditure	700	680	985	2,927	2,484
Keuntungan Operasi / Operating Profit	2,194	1,956	1,758	2,528	3,703
Zakat / Zakat	107	106	88	103	84
Keuntungan Bersih / Net Profit	2,596	2,689	2,552	1,795	3,399
Aset Bersih / Net Assets	2,753	6,795	5,737	3,320	971
<b>TH / TH</b>	<b>2021</b> RM Juta RM Million	<b>2020</b> RM Juta RM Million	<b>2019*</b> RM Juta RM Million	<b>2018</b> RM Juta RM Million	<b>2017</b> RM Juta RM Million
Pendapatan / Revenue	3,069	3,112	3,217	3,895	4,550
Perbelanjaan Operasi / Operating Expenditure	586	559	963	1,215	987
Keuntungan Operasi / Operating Profit	2,421	2,353	1,945	1,700	3,472
Zakat / Zakat	107	106	86	86	68
Keuntungan Bersih / Net Profit	2,291	2,216	1,837	1,614	3,404
Agihan Keuntungan*/ Hibah Pendeposit* Profit Distribution* / Depositors' Hibah*	2,455	2,242	2,140	923	3,324
Aset Bersih / Net Assets	3,297	3,659	2,875	1,055	(1,260)
Simpanan Pendeposit / Depositors' Saving	83,338	75,920	69,417	74,489	70,199
Bilangan Pendeposit (Juta Orang) Number of Depositors (Million People)	8.41	8.97	8.75	9.21	9.27
<b>Nisbah Kewangan Utama TH</b> <b>Key Financial Ratio TH</b>	<b>2021</b> %	<b>2020</b> %	<b>2019</b> %	<b>2018</b> %	<b>2017</b> %
Kadar Keuntungan Bersih / Net Profit Margin	74.62	71.21	57.10	41.44	74.81
Perbelanjaan Operasi/Aset Bersih Operating Expenditure/Net Assets	17.77	15.28	33.50	115.17	(78.33)
Perbelanjaan Operasi/Simpanan Pendeposit Operating Expenditure/Depositors' Savings	0.70	0.74	1.39	1.63	1.41

\* Angka yang dinyatakan semula untuk Penyata Untung atau Rugi bagi Tahun Berakhir 2019 kerana pengkelasan semula BIMB ke AHFS.

\* Restated figures for Financial Year 2019 Profit or Loss Statement due to reclassification of BIMB to AHFS.

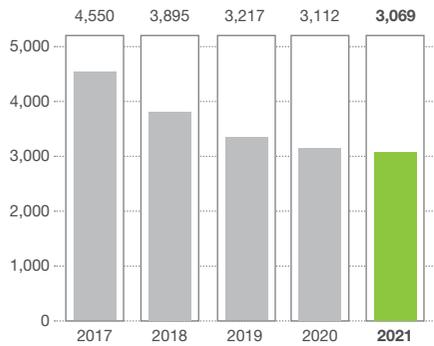
# Angka yang dinyatakan semula untuk Penyata Untung atau Rugi bagi Tahun Berakhir 2020 kerana pelarasan tahun-tahun terdahulu berikutan pengkelasan Hartanah, loji dan peralatan tertentu ke Hartanah pelaburan berikutan penyatuan pada peringkat Kumpulan.

# Restated figures for Financial Year 2020 Profit or Loss Statement due to past year adjustments following reclassification of certain PPE to Investment Properties upon consolidation at Group level.

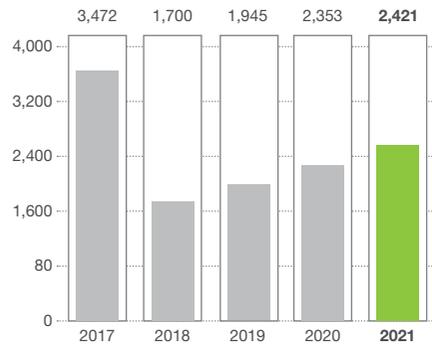
## STATISTIK LIMA (5) TAHUN (2017-2021)

### Five (5) Year Statistics (2017-2021)

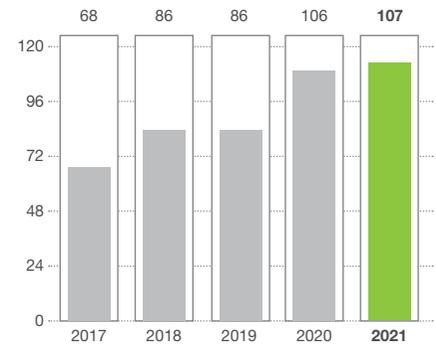
**Pendapatan (RM Juta)**  
**Revenue (RM Million)**



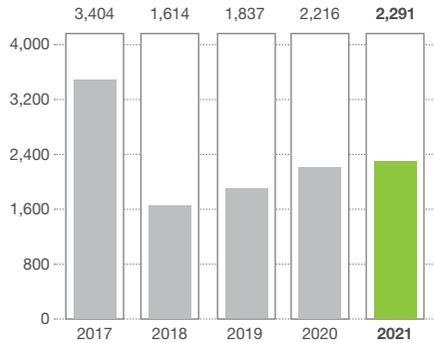
**Keuntungan Operasi (RM Juta)**  
**Operating Profit (RM Million)**



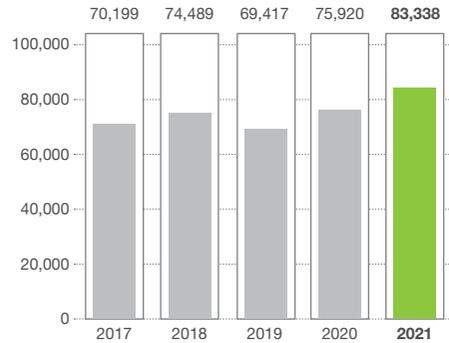
**Zakat (RM Juta)**  
**Zakat (RM Million)**



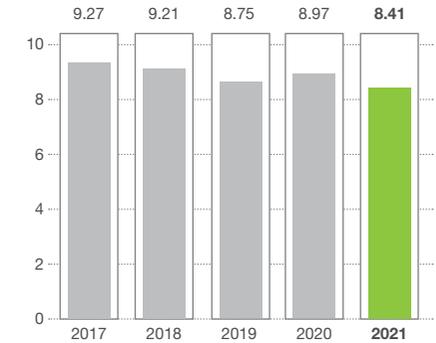
**Keuntungan Bersih (RM Juta)**  
**Net Profit (RM Million)**



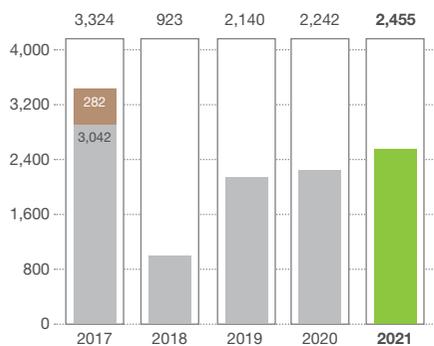
**Simpanan Pendeposit (RM Juta)**  
**Depositors' Savings (RM Million)**



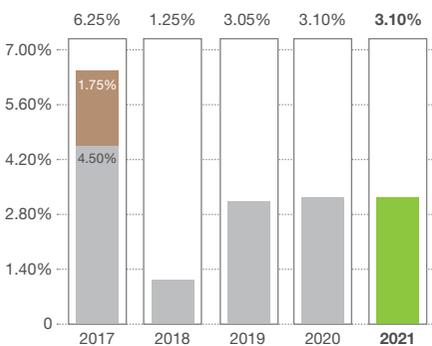
**Bilangan Pendeposit (Juta orang)**  
**Number of Depositors (Million people)**



**Agihan Keuntungan (RM Juta)**  
**Profit Distribution (RM Million)**



**Kadar Agihan Keuntungan (%)**  
**Profit Distribution Rate (%)**



■ Agihan Keuntungan / Profit Distribution  
■ Hibah Haji / Hajj Hibah

## PERISTIWA PENTING 2021 2021 Milestones



13

Penjenamaan Semula Kelab TaHa  
Kelab TaHa Rebranding



6

Pelantikan Pengarah Urusan  
Kumpulan & Ketua Pegawai  
Eksekutif Baharu **TH**  
Appointment of New **TH**'s Group  
Managing Director & Chief  
Executive Officer



23

**THiJARI** Rangkul Anugerah  
Kecemerlangan Teknologi Malaysia  
**THiJARI** wins 'Malaysia Technology  
Excellence' Award

MAC  
March

MEI  
May

JUN  
June

OGOS  
August

NOVEMBER  
November

DISEMBER  
December



31

Menara **TH** Diterangi  
Lampu Warna-warni  
Kemerdekaan  
**TH** Tower Illuminated  
by Colourful Lights of  
Independence



14

Pelancaran **THiJARI** Biz  
**THiJARI** Biz Launching



30

Persidangan **TH** 2021  
**TH** Summit 2021



20

Pelantikan Pengerusi Baharu **TH**  
Appointment of New **TH** Chairman



# OUR VALUE CREATION MODEL

## Our External Environment

Key drivers that influence our business model

For more information about Performance by Strategic Objectives, please refer pages 70 to 102.

### MACROECONOMIC

- Slower than expected growth trajectory
- Uneven growth pace across economies
- Unchartered territories
- Inflation rose to 3.2% (December 2021)
- Low yield environment

### POLITICAL, LEGISLATIVE AND REGULATORY

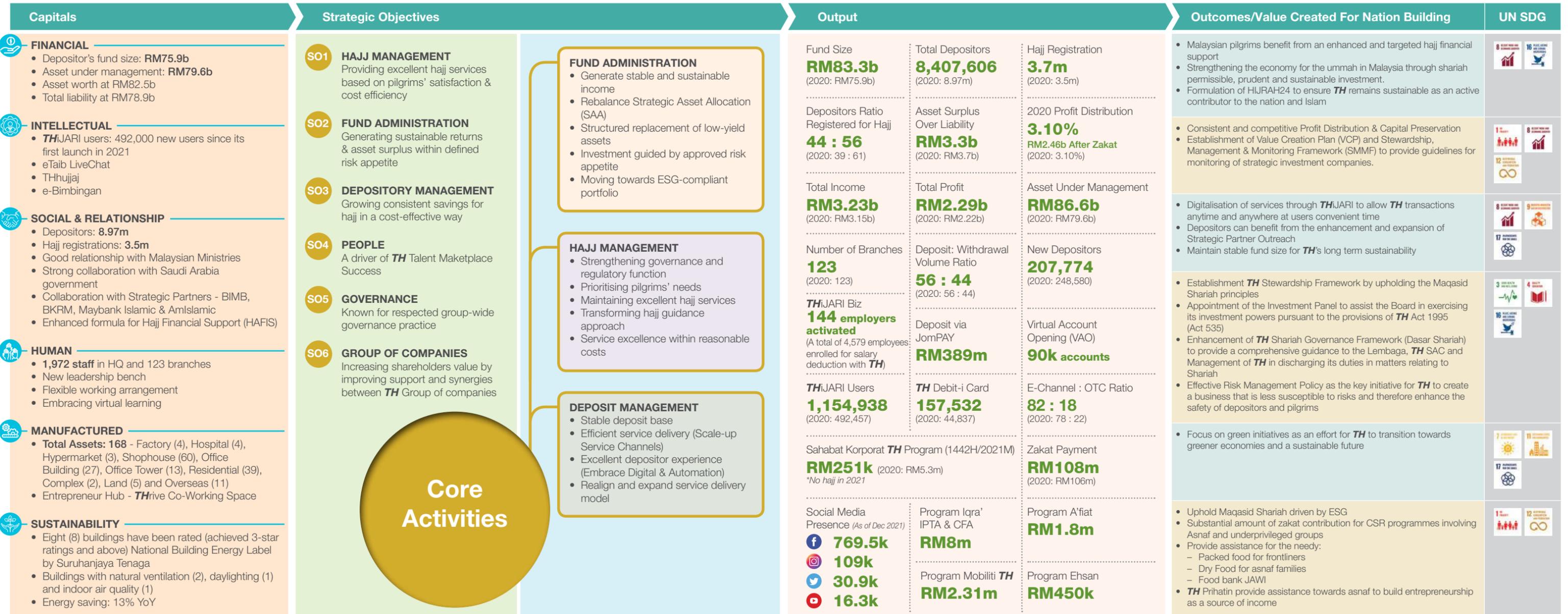
- The 12MP: resetting the economy; strengthening security, wellbeing and inclusivity; and improving sustainability
- Change of political landscape
- Restoring confidence through the setting up of RCI for TH

### TECHNOLOGY

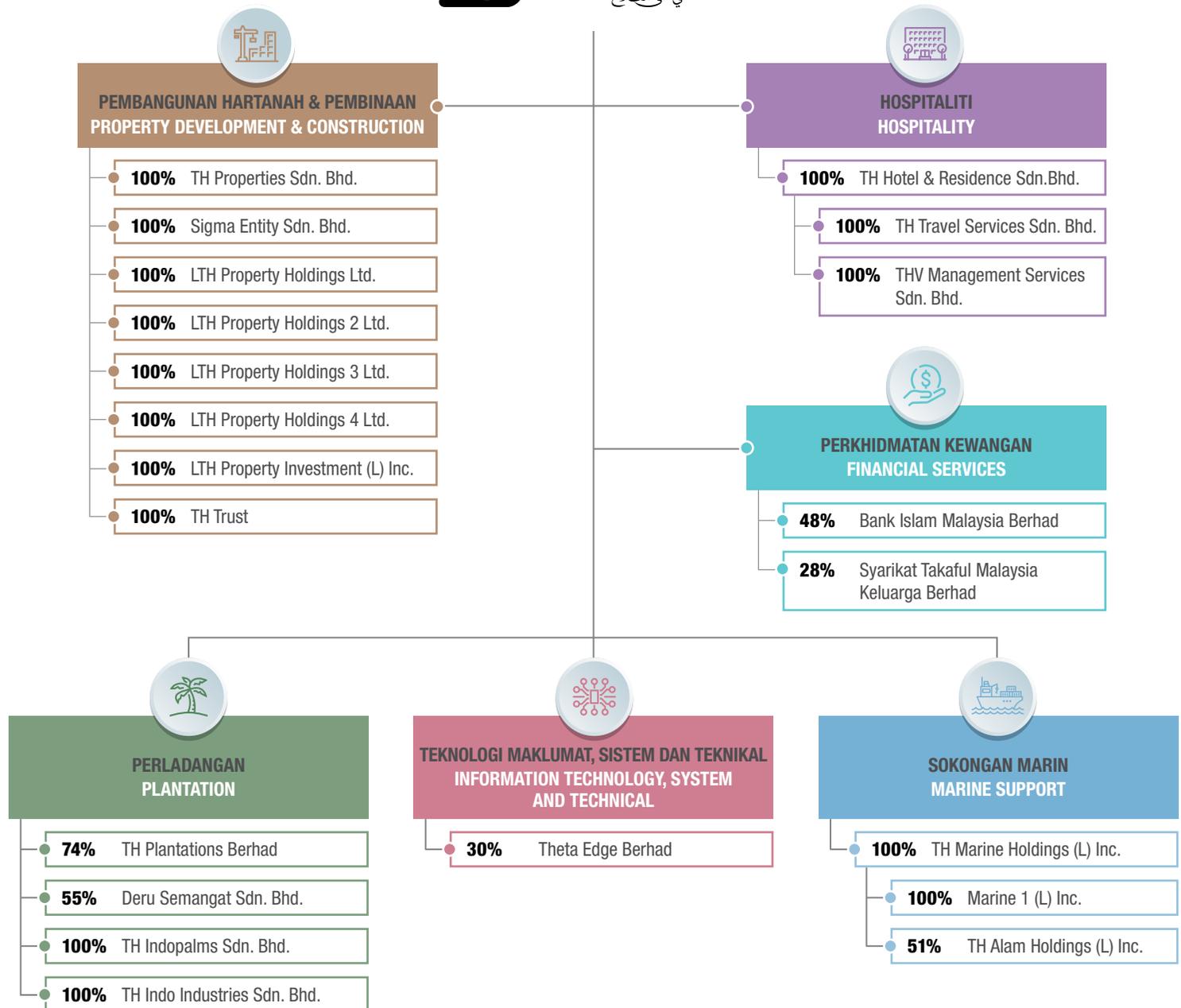
- Rapid growth of digital transaction
- Expectation on user experience
- Digital enhancement through 5G and IoT
- Cybersecurity
- Cryptocurrency

### SOCIAL

- Social impact of COVID-19
- Economic loss of RM4b-RM6b due to flood
- Unemployment remain high since the COVID-19 pandemic
- Expectations of competitive return
- Expectations of continuous hajj financial support



# SYARIKAT KUMPULAN Group of Companies



\* Nota: Sehingga 31 Disember 2021  
Note: As at 31 December 2021

## LIBAT URUS PEMEGANG TARUH Stakeholder Engagement

**TH** mengakui bahawa pemegang taruh adalah aset yang berharga dan hubungan baik dengan mereka adalah penting bagi memastikan operasi yang optimum. Justeru, kami terus berusaha memperbaiki hubungan serta penglibatan dengan sembilan (9) pemegang taruh utama yang diklasifikasikan di bawah tiga (3) kategori yang dikenalpasti berdasarkan tahap pengaruh dan juga kepentingan mereka kepada organisasi.

Sepanjang tahun di bawah tinjauan, **TH** telah mengadakan pertemuan bersama para pemegang taruh secara berterusan sebagai sebahagian daripada strategi libat urus kami.

Dalam pertemuan bersama pemegang taruh, **TH** berhasrat untuk mewujudkan hubungan yang lebih baik, selain memahami keperluan, serta kebimbangan mereka agar kami dapat mengenalpasti isu-isu penting dan menanganinya secara positif.

Berikut adalah tiga (3) kumpulan pemegang taruh utama **TH**:

**TH** believes the stakeholders are our valuable assets, and a healthy relationship with the stakeholders is key to achieving optimal operations. We continually strive to improve our rapport with our stakeholders through engagements. Nine (9) key stakeholders, grouped under three (3) categories, were identified by mapping out the level of influence, which includes the level of interest of each stakeholder in the organisation.

Throughout the year under review, **TH** has continuously engaged with our stakeholders as part of the stakeholder engagement strategy.

In our stakeholder engagements, **TH** seeks to foster better relationships with the stakeholders, better understand their needs and concerns so that we can identify material concerns, as well as work to address the issues positively.

**TH's** three (3) main stakeholder groups are listed below:



PEMEGANG TARUH Stakeholders	TOPIK-TOPIK BERKAITAN Relevant Topics	PLATFORM PERTEMUAN Engagement Platforms
<b>KUMPULAN / Group 01</b>		
 Pendeposit Depositors	<ol style="list-style-type: none"> <li>Pengagihan keuntungan yang mampan dan stabil</li> <li>Simpanan yang terjamin</li> <li>Strategi perniagaan yang progresif</li> <li>Ulasan/pelaporan kewangan yang telus dan kerap</li> <li>Akses perkhidmatan yang pantas dan mudah</li> </ol> <ol style="list-style-type: none"> <li>Sustainable and stable profit distribution</li> <li>Secure savings</li> <li>Progressive business strategy</li> <li>Transparent and frequent reporting/financial review</li> <li>Quick and easy access to services</li> </ol>	<ol style="list-style-type: none"> <li>Berita terkini menerusi pelbagai saluran komunikasi</li> <li>Promosi deposit</li> <li>Pemasaran dan pelancaran acara</li> </ol> <ol style="list-style-type: none"> <li>Updates via various communication channels</li> <li>Deposit drives</li> <li>Marketing and launch events</li> </ol>
 Jemaah Haji Hajj Pilgrims	<ol style="list-style-type: none"> <li>Perkhidmatan haji bertaraf dunia</li> <li>Panduan haji terbaik</li> <li>Sokongan kewangan haji yang berterusan</li> </ol> <ol style="list-style-type: none"> <li>World-class hajj services</li> <li>Excellent hajj guidance</li> <li>Continuous hajj financial support</li> </ol>	<ol style="list-style-type: none"> <li>Kursus haji</li> <li>Pertemuan menerusi cawangan-cawangan <b>TH</b></li> <li>Acara-acara dan aktiviti-aktiviti haji (Malaysia &amp; Arab Saudi)</li> <li>Pertemuan dengan badan-badan berkuasa Malaysia dan Arab Saudi</li> </ol> <ol style="list-style-type: none"> <li>Hajj courses</li> <li>Engagement via <b>TH</b> branches</li> <li>Hajj events and activities (Malaysia &amp; Saudi Arabia)</li> <li>Engagement with Malaysian and Saudi Arabian authorities</li> </ol>
 Pembekal Suppliers	<ol style="list-style-type: none"> <li>Peluang perniagaan yang lebih banyak untuk usahawan Bumiputera</li> <li>Pembayaran penuh dan tepat masa</li> </ol> <ol style="list-style-type: none"> <li>More business opportunities for Bumiputera entrepreneurs</li> <li>Good and timely payment</li> </ol>	<ol style="list-style-type: none"> <li>Mesyuarat dan perbincangan yang kerap</li> <li>Saluran-saluran komunikasi</li> <li>Pemilihan pembekal yang cekap dan dipercayai</li> </ol> <ol style="list-style-type: none"> <li>Regular meetings and discussions</li> <li>Communication channels</li> <li>Selection of competent and reliable suppliers</li> </ol>
 Anak-anak Syarikat Subsidiary Companies	<ol style="list-style-type: none"> <li>Kecekapan serta kemajuan melalui sinergi Kumpulan</li> <li>Sokongan kewangan</li> <li>Tadbir urus, serta hala tuju yang jelas</li> </ol> <ol style="list-style-type: none"> <li>Group synergy for efficiency and growth</li> <li>Financial support</li> <li>Clear governance and direction</li> </ol>	<ol style="list-style-type: none"> <li>Mesyuarat dan perbincangan</li> <li>Penyertaan dalam acara-acara, serta inisiatif-inisiatif Kumpulan</li> </ol> <ol style="list-style-type: none"> <li>Meetings and discussions</li> <li>Participation in Group-wide events and initiatives</li> </ol>
 Rakan-rakan Strategik Strategic Partners	<ol style="list-style-type: none"> <li>Sinergi</li> <li>Memfaatkan pangkalan data pelanggan</li> <li>Perniagaan yang berkembang</li> <li>Kemudahan pelanggan</li> </ol> <ol style="list-style-type: none"> <li>Synergy</li> <li>Leveraging on customer database</li> <li>Business expansion</li> <li>Customer convenience</li> </ol>	<ol style="list-style-type: none"> <li>Mesyuarat dan perbincangan</li> <li>Penyertaan dalam acara-acara</li> <li>Membangun serta membimbing pengendali haji swasta</li> </ol> <ol style="list-style-type: none"> <li>Meetings and discussions</li> <li>Participation in events</li> <li>Develop and guide private hajj operators</li> </ol>

## LIBAT URUS PEMEGANG TARUH Stakeholder Engagement

PEMEGANG TARUH Stakeholders	TOPIK-TOPIK BERKAITAN Relevant Topics	PLATFORM PERTEMUAN Engagement Platforms
<b>KUMPULAN / Group 02</b>		
 Kerajaan & Pengawal Selia Government & Regulators	1. Prestasi yang baik (perniagaan & haji) 2. Mengekalkan imej dan reputasi yang baik 3. Pematuhan terhadap kehendak-kehendak dan keperluan perundangan 1. Good performance (business & hajj) 2. Maintain a good image and reputation 3. Compliance toward requirements and legal provisions	1. Mesyuarat dan perbincangan yang kerap 2. Kolaborasi dalam inisiatif-inisiatif masyarakat 3. Pertemuan bersama badan-badan berkuasa di Malaysia dan Arab Saudi 1. Frequent meetings and discussions 2. Collaboration in community initiatives 3. Engagement with Malaysian and Saudi Arabian authorities
 Komuniti Communities	1. Sumbangan kepada program-program komuniti 2. Sumbangan zakat untuk golongan asnaf 1. Contribution for community programmes 2. Zakat contribution for Asnaf	1. Program-program zakat 2. Maklumbalas strategik terhadap COVID-19 1. Zakat programmes 2. Strategic response to COVID-19
 Media Media	1. Menyediakan maklumat yang tepat dan telus 2. Maklumat terkini mengenai prestasi 3. Wawasan <b>TH</b> dan industri 4. Maklumbalas tepat mengenai isu-isu yang diutarakan oleh media 1. Provide timely and transparent information 2. Regular updates on performance 3. Insights on <b>TH</b> and industry 4. Timely response to issues highlighted in media	1. Sidang akhbar 2. Temu ramah 3. Kenyataan akhbar 4. Maklumbalas segera terhadap pertanyaan 1. Press conferences 2. Interviews 3. Press releases 4. Prompt feedback for queries
 Pertubuhan Bukan Kerajaan Non-Governmental Organizations	1. Prestasi yang baik (perniagaan & haji) 2. Membina dan mengekalkan hubungan kerja yang baik 3. Menyediakan maklumat yang tepat dan telus 4. Kerjasama pelaksanaan program zakat 5. Bantuan kepada golongan kurang bernasib baik 1. Good performance (business & hajj) 2. Establish and maintain good working relationships 3. Provide timely and transparent information 4. Collaboration for zakat programs 5. Assistance for those less fortunate	1. Mesyuarat, perbincangan dan kunjungan hormat bersama AJK NGO 2. Surat rasmi dan permohonan 1. Meetings, discussions and site visits with NGOs committee members 2. Official letters and applications

PEMEGANG TARUH Stakeholders	TOPIK-TOPIK BERKAITAN Relevant Topics	PLATFORM PERTEMUAN Engagement Platforms
<b>KUMPULAN / Group 03</b>		
 Warga Kerja Employees	1. Imbuan yang kompetitif dan adil 2. Persekitaran kerja yang selamat dan sihat 3. Perkembangan dan kemajuan dalam kerjaya 4. Pengurusan yang prihatin dan bertanggungjawab 1. Competitive and fair remuneration 2. Safe and healthy working environment 3. Career growth and development 4. Attentive and responsible management	1. Sesi-sesi “Town Hall” 2. e-Buletin 3. Perbincangan kumpulan fokus 4. Aktiviti-aktiviti / program-program berkembang maju ( <b>TH</b> riving) 5. Penyediaan kemahiran-kemahiran berkaitan bagi pegawai-pegawai haji 1. Town Hall sessions 2. e-Bulletin 3. Focus group discussions 4. <b>TH</b> riving activities / programmes 5. Equip hajj personnel with relevant skills



## PERUTUSAN Pengerusi

### Chairman's Statement



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Dengan nama Allah Yang Maha Pengasih Lagi Maha Penyayang. Segala puji-pujian hanya kepada Allah SWT, selawat dan salam ke atas Nabi Muhammad SAW, ahli keluarga dan sahabat-sahabat baginda.

In the name of Allah, The Most Gracious and The Most Merciful. All praise be to Allah SWT. Salutations, peace and blessings upon our Prophet Muhammad SAW, his families and companions.

**Alhamdulillah**, di sebalik cabaran pandemik yang berterusan serta persekitaran ekonomi dan pelaburan yang mencabar pada 2021, Lembaga Tabung Haji (**TH**) berjaya memenuhi mandat mengurus operasi haji serta mengekalkan daya maju kewangan melalui aktiviti pengurusan dana untuk para pemegang taruh. Bagi pihak Lembaga, adalah menjadi kewajipan saya untuk membentangkan Laporan Tahunan **TH** bagi tahun kewangan berakhir 31 Disember 2021 (TK2021).

**Alhamdulillah**, in spite of prolonged pandemic challenges and a challenging economic and investment environment in 2021, Lembaga Tabung Haji's (**TH**) was able to deliver on its mandate of concurrently facilitating preparation for hajj operations and sustaining the financial viability of its fund management activities for its stakeholders. On behalf of the Lembaga, it is my duty and pleasure to present the **TH** Annual Report for the financial year ended 31 December 2021 (FY2021).

## Melangkah Maju dengan Daya Tahan yang Teguh

Kemunculan varian baharu COVID-19, pelaksanaan semula langkah-langkah pembendungan nasional dan banjir besar yang melanda negara telah menyebabkan ketidaktentuan berterusan serta pemulihan yang tertangguh. Ekonomi Malaysia mengakhiri 2021 dengan catatan pertumbuhan di bawah jangkaan pada 3.1 peratus, selepas menguncup 5.6 peratus pada 2020. Purata inflasi bagi 2021 ialah 2.5 peratus berbanding deflasi sebanyak 1.2 peratus pada 2020, walaupun Bank Negara Malaysia (BNM) mengekalkan Kadar Dasar Semalaman (OPR) pada 1.75 peratus sejak Julai 2020. Walaupun kebanyakan indikator ini menunjukkan bahawa negara sedang menuju ke arah ekonomi yang positif, kita masih belum pulih ke tahap pra-pandemik.

Bagaimanapun, Kerajaan bertindak responsif dalam melaksanakan pelbagai langkah pembendungan bagi melindungi nyawa dan mata pencarian serta mengurangkan tekanan ke atas sistem kesihatan awam negara demi kesejahteraan rakyat. Peningkatan kadar vaksinasi dan pembukaan semula ekonomi pada penghujung tahun membangkitkan semula sentimen optimis.

Perjalanan rentas negeri dibenarkan semula di kala aktiviti perniagaan kembali bermula. Ini menyaksikan impak yang menggalakkan ke atas ekonomi berserta pertumbuhan pekerjaan yang lebih sihat pada suku akhir 2021. Nilai eksport Malaysia meningkat 26 peratus kepada rekod tertinggi RM1.2 trilion, manakala lebihan dagangan meningkat kepada RM252.6 bilion, iaitu 37.7 peratus lebih tinggi berbanding tahun sebelumnya sebanyak RM183.3 bilion yang merupakan lebihan dagangan tertinggi pernah dicatatkan.

Alhamdulillah, dalam menghadapi susah senang sepanjang tahun ini, keyakinan dan daya tahan **TH** terus diperkukuh berdasarkan tujuan serta matlamat yang jelas. Kami kekal teguh dalam meningkatkan usaha pengurusan sambil menambahbaik perkhidmatan menerusi fokus digital yang lebih besar. Kami juga menitikberatkan tanggungjawab kepada rakyat dan komuniti untuk terus memberi nilai kepada negara.

## Progressing on Unwavering Resilience

With the emergence of new COVID-19 variants, the re-imposition of national containment measures and significant nationwide floods made for a year of continued uncertainty and delayed recovery. The Malaysian economy ended 2021 with the economy recording growth below expectations at 3.1 per cent, after the contraction of 5.6 per cent in 2020. Average headline inflation for 2021 was 2.5 per cent compared to a deflation of 1.2 per cent in 2020, even as Bank Negara Malaysia (BNM) maintained the Overnight Policy Rate (OPR) at 1.75 per cent since July 2020. While many of these indicators show that the country has moved towards a positive economic direction, we have still not recovered to pre-pandemic levels.

However, the Government was responsive in instituting various containment and relief measures to safeguard lives and livelihoods and easing the pressure on the country's public health system to ensure the people's well-being. The rising rates of vaccination and the eventual reopening of the economy at the end of the year brought about a renewed sense of optimism.

Interstate travel resumed amid a resumption of business activities. We saw a favourable impact on the economy together with healthier employment growth which trended upwards in the last quarter of 2021. Malaysia's export value grew 26 per cent to a record high of RM1.2 trillion, while trade surplus increased to RM252.6 billion, 37.7 per cent higher than the preceding year of RM183.3 billion and the highest trade surplus ever recorded.

Alhamdulillah, throughout the ups and downs of the year, **TH** anchored our resilience on our strong sense of purpose. We remained steadfast in improving management efforts while enhancing our services through a greater digital focus. We have also been mindful of our responsibilities and obligations to our people and our communities and continued to deliver value to the country.

## PERUTUSAN Pengerusi

### Chairman's Statement

Walaupun Operasi Haji **TH** pada 2021 ditunda bagi tahun kedua berturut-turut berikutan COVID-19, kami tetap meneruskan persiapan yang meliputi pelbagai senario dan pelan kontingensi untuk operasi haji semasa pandemik, agar kami lebih bersedia apabila jemaah Malaysia dibenarkan untuk menunaikan haji semula. Penilaian dan usaha penambahbaikan perkhidmatan haji terus dilakukan selaras dengan Pelan Tindakan Pengurusan Haji 2021-2025. Kursus haji juga dianjurkan secara dalam talian bagi mendidik dan mempersiapkan jemaah haji dengan ilmu haji dan cara mengerjakan haji semasa pandemik.

### MENGEKALKAN PULANGAN YANG STABIL

Kami bersyukur atas prestasi kewangan menggalakkan yang dicapai oleh **TH** sepanjang tahun walaupun dalam persekitaran yang sukar. Bagi TK2021, **TH** memperoleh pendapatan RM3.23 bilion, iaitu peningkatan 2.4 peratus daripada RM3.15 bilion pada 2020. Pelaburan pendapatan tetap dan ekuiti telah menyokong daya tahan pendapatan pada 2021, menyumbang lebih 70 peratus daripada jumlah keseluruhan. Komitmen kami terhadap langkah pengurusan kewangan yang berhemat membawa kepada penurunan jumlah kos operasi sebanyak 4 peratus berbanding 2020.

Hasilnya, kedudukan kewangan **TH** bertambah kukuh, dengan aset berjumlah RM88.85 bilion melebihi liabiliti sebanyak RM85.55 bilion pada 31 Disember 2021. Jumlah deposit yang dijamin oleh kerajaan mencecah RM83.34 bilion menerusi kira-kira sembilan (9) juta pendeposit — catatan tertinggi dalam sejarah **TH** sejak penubuhannya 58 tahun lalu.

While **TH's** Hajj Operation for 2021 was deferred for the second year running due to COVID-19, we nevertheless continued with our preparations covering various scenarios and contingency plans for hajj operation during a pandemic, so we are well-prepared as and when Malaysian pilgrims can perform hajj. We continued to assess and improve our hajj services in tandem with the Hajj Blueprint 2021-2025. Hajj courses were also organised online to educate and prepare the pilgrims with hajj knowledge and how to perform hajj during a pandemic.

### SUSTAINING STEADY RETURNS

We are grateful for the favourable financial performance that **TH** achieved during the year despite the difficult environment. For FY2021, **TH** earned income of RM3.23 billion, which saw an increase of 2.4 per cent from RM3.15 billion in 2020. Fixed income and equity investments have supported income resilience in 2021, accounting for more than 70 per cent of the total. Our commitment to prudent financial management measures led to total operating costs dropping by 4 per cent compared to 2020.

As a result, our financial position strengthened further, with assets amounting to RM88.85 billion exceeding liabilities of RM85.55 billion as at 31 December 2021. Total deposits guaranteed by the government have reached RM83.34 billion through about nine (9) million depositors — the highest in the history of **TH** since its establishment 58 years ago.

“Penilaian dan usaha penambahbaikan perkhidmatan haji terus dilakukan selaras dengan Pelan Tindakan Pengurusan Haji 2021-2025. Kursus haji juga dianjurkan secara dalam talian bagi mendidik dan mempersiapkan jemaah haji dengan ilmu haji dan cara mengerjakan haji semasa pandemik.”

“We continued to assess and improve our hajj services in tandem with the Hajj Blueprint 2021-2025. Hajj courses were also organised online to educate and prepare the pilgrims with hajj knowledge and how to perform hajj during a pandemic.”



Pendapatan / Income

**RM3.23**

bilion / billion

meningkat / increase

**2.4%**

daripada RM3.15 bilion pada 2020  
from RM3.15 billion in 2020

Pelaburan pendapatan tetap **TH** (sukuk) telah menjana RM1.70 bilion yang menyumbang 52 peratus daripada jumlah keseluruhan pendapatan kasar **TH**. Pendapatan daripada pelaburan ekuiti menyumbang RM650 juta iaitu 20 peratus daripada jumlah pendapatan pada 2021 yakni 38 peratus lebih tinggi berbanding catatan RM470 juta pada 2020. Pelaburan hartanah menjana RM420 juta manakala pelaburan pasaran wang Islam dan lain-lain pendapatan hampir berganda kepada RM463.4 juta berbanding RM260.2 juta sebelumnya.

Selepas mengambilkira perbelanjaan dan peruntukan zakat, **TH** mencatat keuntungan boleh agih sebanyak RM2.46 bilion pada 2021, iaitu peningkatan 9.8 peratus berbanding RM2.24 bilion pada 2020.

Ini diterjemahkan kepada kadar pengagihan keuntungan yang kompetitif sebanyak 3.1 peratus, lebih tinggi daripada purata kadar simpanan tetap perbankan Islam untuk tempoh 12 bulan, iaitu 2.36 peratus. Peruntukan zakat sebanyak RM107 juta dibayar kepada semua Majlis Agama Islam Negeri bagi pihak pendeposit.

Melangkah ke hadapan, **TH** akan terus memperkukuhkan operasi, tadbir urus dan kedudukan kewangannya di kala ekonomi negara dijangka terus bertumbuh pada 2022.

**TH's** fixed income investments (sukuk) generated RM1.70 billion which accounts for 52 per cent of **TH's** total gross income. Income from equity investments contributed RM650 million which accounts for 20 per cent of total income for 2021 and is 38 per cent higher than RM470 million for 2020. Real estate investments earned RM420 million while Islamic money market investments and other income nearly doubled to RM463.4 million from RM260.2 million previously.

After considering expenditure and zakat allocation, **TH** recorded a distributable profit of RM2.46 billion for 2021, an increase of 9.8 per cent from RM2.24 billion in 2020.

This translates into a competitive profit distribution rate of 3.1 percent, higher than the average fixed deposit rate of Islamic banking for a period of 12 months, which is 2.36 per cent. The zakat allocation of RM107 million will be paid to all State Islamic Religious Councils on behalf of the depositors.

Moving forward, **TH** will continue to further strengthen our operations, governance and financial position with the country's economy expected to continue to grow in 2022.



Pelaburan pendapatan tetap **TH** (sukuk) / **TH's** fixed income investments (sukuk)

**RM1.70**  
bilion / billion



Pelaburan Ekuiti / Equity Investments

**RM650**  
juta / million



Pelaburan Hartanah / Real Estate Investments

**RM420**  
juta / million



Pelaburan Pasaran Wang Islam dan lain-lain pendapatan / Islamic Money Market Investments and other income

**RM463**  
juta / million

## PERUTUSAN PENERUSI

### Chairman's Statement

#### BERASASKAN TADBIR URUS YANG TEGUH

Sejak beberapa tahun kebelakangan ini, disiplin kewangan yang lebih ketat, budaya pengurusan risiko yang proaktif dan pematuhan terhadap tadbir urus korporat merupakan tonggak yang mempertahankan kemampuan prestasi **TH** dalam menghadapi ketidakpastian pada 2021. Para pelanggan, warga kerja dan pemegang taruh boleh meletakkan keyakinan mereka kepada kami untuk mendukung amalan tadbir urus yang baik – terutamanya dalam tempoh pergolakan dan perubahan yang hebat ini – yang mana ia amat penting dalam membina dan mengekalkan kepercayaan serta keyakinan mereka terhadap kami. Lembaga bertanggungjawab memantau dan memastikan tadbir urus korporat yang mantap dan kami akan terus menyemak dasar-dasar **TH** bagi memastikan amalan-amalan tadbir urus terbaik tersedia.

Di sepanjang tahun, tumpuan khusus diberikan kepada penubuhan Rangka Kerja Pengawasan **TH** sebagai asas tadbir urus korporat yang dipandu ke arah memenuhi objektif Maqasid Syariah, memastikan pematuhan Syariah dan mendokong integriti dalam semua tindakan. Rangka kerja ini tertumpu kepada empat (4) tonggak teras iaitu Nilai-nilai & Prinsip-prinsip Islam, Kepimpinan Beretika yang Efektif, Kawalan Dalaman & Pengurusan Risiko yang Efektif, serta Akauntabiliti terhadap Pemegang Taruh. Sehingga kini, sesi pertemuan dengan ketua-ketua jabatan berkaitan telah selesai dalam usaha kami memberi pemahaman mengenai rangka kerja ini kepada keluarga **TH**, di mana sokongan daripada pihak pengurusan dan warga kerja diperlukan bagi memupuk pengawasan dan memastikan prinsip-prinsipnya terus didokong. Sehingga kini, komponen-komponen Rangka Kerja Pengawasan **TH** sudah diterapkan di dalam proses kerja harian dan sedang diterapkan sebagai budaya **TH**.

#### GROUNDING IN STRONG GOVERNANCE

In the last few years, more stringent financial discipline, proactive risk management culture and strong adherence to corporate governance were the pillars laid to uphold our performance sustainability against the volatility of 2021. Our customers, employees and stakeholders can count on our unwavering commitment to upholding good governance practices - more so in a time of great upheaval and change - which are vital to building and maintaining their trust and confidence in us. The Board is responsible for overseeing and ensuring sound corporate governance and we continuously review **TH's** policies to ensure best governance practices are in place.

We devoted focus during the year, to establish a **TH** Stewardship Framework as the bedrock of our corporate governance guided towards fulfilling the objectives of Maqasid Shariah, ensuring Shariah Compliance and upholding integrity in all our actions. The framework centres around four (4) core pillars of Islamic Values & Principles, Effective Ethical Leadership, Effective Internal Controls & Risk Management, and Accountability to Stakeholders. To date, engagement sessions with heads of relevant functions have been completed as we work to cascade understanding of the framework to the **TH** family, as support from all management and staff is required to ingrain stewardship and ensure its principles are constantly upheld. To date, components of the **TH** Stewardship Framework are already embedded in our daily work processes and are being inculcated as the **TH** culture.

“Para pelanggan, warga kerja dan pemegang taruh boleh meletakkan keyakinan mereka kepada kami untuk mendukung amalan tadbir urus yang baik – terutamanya dalam tempoh pergolakan dan perubahan yang hebat ini – yang mana ia amat penting dalam membina dan mengekalkan kepercayaan serta keyakinan mereka terhadap kami.”

“Our customers, employees and stakeholders can count on our unwavering commitment to upholding good governance practices - more so in a time of great upheaval and change - which are vital to building and maintaining their trust and confidence in us.”



**TH** mengalu-alukan keputusan Kerajaan menubuhkan Suruhanjaya Siasatan Diraja (RCI) bagi menyemak isu-isu pengurusan dan operasi berkaitan **TH** dari 2014 hingga 2020. Cadangan-cadangan RCI akan digunakan untuk memperbaiki dan mempertingkatkan tadbir urus, operasi dan pelaburan **TH**. Ini akan membuka jalan ke arah merapatkan lagi sebarang jurang dalam tadbir urus kami serta mengukuhkan kepercayaan dan keyakinan pendeposit terhadap **TH**.

### MENYUMBANG MENERUSI ZAKAT DAN TANGGUNGJAWAB SOSIAL KORPORAT

Selain mendokong aspirasi jemaah haji dan para pendeposit, kami juga mempunyai tanggungjawab besar untuk menyumbang kepada pembangunan sosio-ekonomi serta membantu golongan masyarakat yang kurang bernasib baik dan terpinggir. Melalui usaha kemasyarakatan pada tahun 2021, lebih 200,000 asnaf telah menerima pelbagai bantuan serta manfaat secara langsung daripada program-program zakat wakalah termasuk:

- **Program Iqra'** untuk Institut-institut Pengajian Tinggi Awam (IPTA) dan Penganalisis Kewangan Bertauliah (CFA). Kami memperuntukkan RM8.0 juta dengan lebih 40,000 pelajar dari 10 universiti tempatan mendapat manfaat daripada program ini.
- **Program A'fiat** dengan peruntukan RM1.8 juta bagi membiayai pembelian lebih 80 katil untuk para pesakit COVID-19 di seluruh negara.
- **Program Mobiliti** menyumbang RM2.3 juta untuk pembelian 25 buah van untuk pusat-pusat kebajikan berdaftar di seluruh negara.
- **Program Ehsan** menyumbang bantuan kewangan sebanyak RM450,000 untuk 1,176 keluarga asnaf.



**TH** welcomes the Government's decision to establish a Royal Commission of Inquiry (RCI) to review issues of management and operations related to **TH** from 2014 to 2020. The recommendations made by the RCI will be used to improve and enhance **TH** governance, operations and investments. This will mark the way forward to further close any gaps in our governance and reinforce depositors' trust and confidence towards **TH**.

### GIVING BACK THROUGH ZAKAT AND CORPORATE SOCIAL RESPONSIBILITY

While our purpose is to help support the aspirations of pilgrims and depositors, we also have a broader obligation to contribute to socio-economic development and serve the disadvantaged and underserved communities. In our efforts to support our communities in 2021, more than 200,000 asnaf have received various assistance and benefits directly from the zakat wakalah programmes which include:

- **Program Iqra'** for Public Institute of higher learning (IPTA) and Chartered Finance Analyst (CFA). We budgeted RM8.0 million with more than 40,000 students from 10 local universities benefitting from the programme.
- **Program A'fiat** with RM1.8 million allocated to fund the purchase of more than 80 beds mainly for COVID-19 patients across the country.
- **Program Mobiliti** contributed RM2.3 million to purchase 25 vans for registered welfare centres across the country.
- **Program Ehsan** contributed RM450,000 as financial aid to 1,176 asnaf families.



## PERUTUSAN Pengerusi

### Chairman's Statement

#### PERJALANAN MASA DEPAN

Persekitaran operasi di masa hadapan akan terus mencabar di sebalik prospek ekonomi global yang tidak menentu dan momentum pemulihan yang tidak sekata. Keluaran Dalam Negara Kasar (KDNK) global dijangka menurun kepada 4.4 peratus pada 2022 berikutan kesan ekonomi konflik Rusia-Ukraine, kemunculan varian baharu COVID-19 yang tidak menentu dan berterusan, kenaikan harga tenaga, serta gangguan bekalan.

Pertumbuhan KDNK Malaysia dijangka berada di antara 5.3 peratus dan 6.3 peratus pada 2022, dipacu terutamanya oleh projek-projek pelaburan Belanjawan 2022 dan langkah-langkah dasar akomodatif, normalisasi aktiviti-aktiviti ekonomi dan sosial berikutan kadar vaksinasi yang tinggi serta peralihan negara ke fasa endemik, pembukaan semula sempadan antarabangsa, penyambungan semula projek-projek dengan kesan pengganda yang tinggi, dan pengembangan berterusan dalam permintaan luar.

Walaupun kami berharap kepada prospek yang lebih baik pada tahun 2022, risiko kekal cenderung meruncing. Kami komited menyokong pemulihan ekonomi dengan menyediakan bantuan yang diperlukan kepada pemegang taruh serta membantu memenuhi aspirasi mereka.

Walaupun dengan keperluan untuk menjalankan perniagaan dalam suasana norma baharu dan perubahan tingkahlaku, **TH** akan meneruskan pengurusan secara berhemah dan memudahkan pertumbuhan menerusi peningkatan operasi, di samping inisiatif pendigitalan moden yang dioptimumkan. Ini akan terus menjadi aspek keutamaan **TH** dalam usaha menambah baik operasi dan memanfaatkan inovasi agar kami dapat berkhidmat dengan lebih cekap dan produktif. Kami juga telah melaksanakan pelbagai aktiviti untuk mendorong pemegang taruh menerima inisiatif pendigitalan. Ini adalah penting untuk memacu pertumbuhan inklusif dan mewujudkan ekosistem digital yang lebih mantap.

#### OUR JOURNEY AHEAD

The operating environment ahead will continue to be challenging against an uncertain global economic outlook and uneven recovery momentum. Global Gross Domestic Product (GDP) is expected to decelerate to 4.4 per cent in 2022 due to the economic impact of the Russia-Ukraine conflict, the uncertain and continuing emergence of new COVID-19 variants, rising energy prices, and supply disruptions.

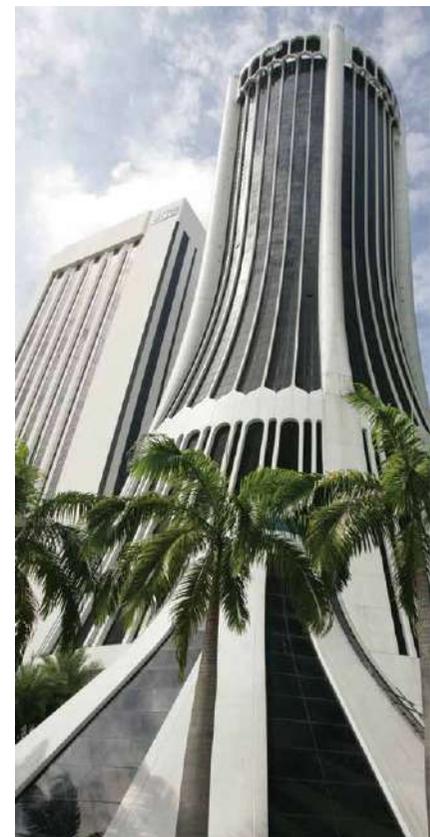
Malaysia's GDP growth is expected to chart between 5.3 per cent to 6.3 per cent in 2022, driven primarily by Budget 2022 investment projects and accommodative policy measures, normalisation of economic and social activities following the high vaccination rate and the country's move into the endemic phase, reopening of international borders, resumption of projects with high multiplier effects, and continued expansion in external demands.

Although we are hopeful for a better outlook in 2022, risks remain tilted to the downside. We steadfastly commit to supporting economic recovery by providing the necessary assistance to our stakeholders and enabling them to fulfil their aspirations.

In embracing the new normal of doing business and espousing behavioural changes, we shall continue to manage with prudence and facilitate growth through improved operations and optimised modern digitalisation initiatives. These will continue to be an area of priority for us as we look to improve operations and leverage innovations to serve with efficiency and greater productivity. We have also put in various initiatives to support and advocate our stakeholders to embrace digitalisation. This is important to drive toward more inclusive growth and foster a more robust digital ecosystem.

**“Kami komited menyokong pemulihan ekonomi dengan menyediakan bantuan yang diperlukan kepada pemegang taruh serta membantu memenuhi aspirasi mereka.”**

**“We steadfastly commit to supporting economic recovery by providing the necessary assistance to our stakeholders and enabling them to fulfil their aspirations.”**



## PENGHARGAAN

Sebagai penutup, saya ingin menzahirkan ucapan terima kasih atas pelantikan saya sebagai Pengerusi untuk menerajui **TH** pada Disember 2021. Bagi pihak **TH**, saya ingin menyampaikan penghargaan tulus ikhlas kepada mantan Pengerusi, Tan Sri Md Nor Yusof yang bersara pada 15 Oktober 2021, di mana pencapaian baik pada tahun lepas tercapai di bawah kepimpinan beliau.

Bagi pihak Lembaga, saya mengambil peluang ini untuk menyampaikan penghargaan kepada Kerajaan Malaysia terutamanya Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Datuk Haji Idris Ahmad, dan juga YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri, yang berkhidmat dari 10 Mac 2020 hingga 16 Ogos 2021, atas bimbingan dan sokongan mereka yang berterusan kepada **TH**.

Penghargaan istimewa kepada rakan-rakan anggota Lembaga atas sokongan dan nasihat yang tidak ternilai dalam memacu aspirasi **TH**. Pencapaian kami pada tahun ini juga tidak mungkin tercapai tanpa visi dan sikap dedikasi pasukan Pengurusan dan warga kerja yang diterajui oleh Dato' Sri Amrin Awaluddin, terutama cara mereka menangani situasi yang tidak pernah berlaku sebelum ini. Hasil usaha mereka membolehkan **TH** mengharungi tahun yang sangat mencabar dengan jayanya.

Saya juga ingin mengalu-alukan kedatangan ahli-ahli Panel Pelaburan yang ditubuhkan pada 1 September 2021 iaitu Datin Maznah Mahbob, Dato' Azmar Talib, Puan Rosnah Dato' Kamarul Zaman, Tuan Syed Yasir Arafat Syed Abd Kadir, YM Tengku Dato' Seri Hasmuddin Tengku Othman, Datuk Prof Dr. Mohamad Akram Laldin, Datin Paduka Kartini Abdul Manaf dan Tuan Hisham Zainal Mokhtar.

Akhir sekali, penghargaan diberikan kepada semua para pendeposit kami serta bakal jemaah haji atas sokongan dan kepercayaan berterusan mereka terhadap **TH**. Dengan adanya strategi yang mantap dan pasukan profesional yang berdedikasi, saya yakin bahawa **TH** berada pada kedudukan yang baik untuk menyokong pemegang taruh dalam usaha pemulihan serta membina masa hadapan yang berdaya tahan dan mampan.

Pelbagai peluang terbentang di hadapan jika kita mencari dengan niat yang ikhlas, Insya-Allah. Semoga Allah SWT terus mengurniakan kita kebijaksanaan dan ketabahan dalam menuju jalan yang benar. Amin.

Terima Kasih

**Tan Sri Azman Haji Mokhtar**

Pengerusi  
Chairman

## IN APPRECIATION

In closing, I wish to first of all express my appreciation for being chosen to helm **TH** as the Chairman in December 2021. I would like to especially place on record, on behalf of **TH**, our sincere and utmost gratitude to my predecessor, Tan Sri Md Nor Yusof who retired on 15 October 2021, under whose leadership the year's good performance was achieved.

On behalf of the Lembaga, I would like to take this opportunity to express our deepest appreciation to the Malaysian Government especially to our Minister in the Prime Minister's Department (Religious Affairs), YB Senator Datuk Haji Idris Ahmad, and also YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri, who served from 10 March 2020 until 16 August 2021, for their relentless guidance and unwavering support to **TH**.

Special thanks also goes to my esteemed colleagues on the Lembaga - for their invaluable support and counsel in driving **TH**'s aspirations. Our accomplishments for the year could not have been possible without the vision and dedication demonstrated by our Management team and staff, led ably by Dato' Sri Amrin Awaluddin, especially how they have responded well during this unprecedented situation. It was largely thanks to their efforts that we were able to successfully navigate a very demanding year.

I would also like to welcome the distinguished members of the investment Panel that was formed on 1 September 2021, namely Datin Maznah Mahbob, Dato' Azmar Talib, Puan Rosnah Dato' Kamarul Zaman, Tuan Syed Yasir Arafat Syed Abd Kadir, YM Tengku Dato' Seri Hasmuddin Tengku Othman, Datuk Prof Dr. Mohamad Akram Laldin, Datin Paduka Kartini Abdul Manaf and Tuan Hisham Zainal Mokhtar.

Last but certainly not least, my gratitude goes out to all our depositors and prospective hajj pilgrims for their continuous support and unwavering trust in **TH**. With a sound strategy and a team of motivated professionals in place, I believe we are in a good position to support our stakeholders along their path to recovery and build toward future resilience and sustainability.

The way forward is paved with opportunities if we search with sincere intentions, Insya-Allah. May Allah SWT continue to grant us wisdom and perseverance towards the right path. Amin.

Thank you

# LEMBAGA

## The Lembaga



*kira ke kanan / left to right:*

*hadapan / front*

YBhg. Dato' Sollehuddin Alyubi Bin Zakaria dan / and Tan Sri Azman Hj. Mokhtar

*belakang / behind*

Dr. Mohd Faisal Mustaffa, Dato' Noordin Sulaiman, YM Tengku Dato' Seri Hasmuddin Tengku Othman dan / and Profesor Dr. Ashraf Md Hashim



Setakat 1 Oktober 2022 / As at 1 October 2022

*kira ke kanan / left to right:*

*hadapan / front*

**Dato' Sri Amrin Awaluddin dan / and Datuk Seri Asri Hamidon**

*belakang / behind*

**Datin Paduka Kartini Abdul Manaf dan / and Dato' Abdul Hamid Sheikh Mohamed**

*belakang / behind*

**Tan Sri Md Nor Yusof** (Tamat Perkhidmatan / **Service Completed:** 15.10.2021), **Dato' Jamil Rakon** (Tamat Perkhidmatan / **Service Completed:** 18.04.2022) dan / **and Dato' Abdul Mutalib Datuk Seri Mohamed Razak** (Tamat Perkhidmatan / **Service Completed:** 09.08.2022)

## PROFIL LEMBAGA

### The Lembaga Profile

#### Tan Sri Azman Hj. Mokhtar

Pengerusi  
Chairman

Tarikh Lantikan: 20 Disember 2021

Date of Appointment: 20 December 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- M.Phil dalam Pengajian Pembangunan, Kolej Darwin, Universiti Cambridge
- CFA (Penganalisis Kewangan Bertauliah), Amerika Syarikat
- Diploma Pengajian Islam, Universiti Islam Antarabangsa, Malaysia
- Felo, Persatuan Akauntan Bertauliah (FCCA)

#### Pengalaman:

##### Semasa:

- Pengerusi, Pusat Pendidikan Antarabangsa dalam Kewangan Islam (INCEIF)
- Pengerusi, Universiti Teknologi Malaysia, Skudai, Malaysia
- Pengerusi Lembaga Pengarah, The Hive IV LLC, Palo Alto CA, Amerika Syarikat April 2021
- Penasihat, VB Asset Management LLC, Hartford CT, Amerika Syarikat

##### Dahulu:

- Ahli Lembaga Pengarah, Fitrah Capital Associates, Ibu Pejabat: Emiriah Arab Bersatu Februari 2020
- Pengarah Urusan, Ketua Pegawai Eksekutif, Ahli Lembaga Pengarah, Khazanah Nasional Berhad (2004 – 2018)
- Pengerusi Pengasas, Axiata Berhad (2008 – 2018)
- Pengerusi Pengasas, Iskandar Investment Berhad (2007 – 2018)
- Ahli Lembaga Pengarah, Tenaga Nasional Berhad, Kuala Lumpur (2004 – 2007)
- Ahli Lembaga Pengarah, Pengarah Utama, Telekom Malaysia (2004 – 2008)
- Ahli Lembaga Pengarah, UEM Group Berhad (2004 – 2011)
- Pengerusi, Valuecap Berhad, Kuala Lumpur (2004 – 2011)
- Pemegang Amanah, Yayasan Khazanah, Kuala Lumpur (2006 – 2018)
- Pemegang Amanah, Yayasan Hasanah, Kuala Lumpur (2015 – 2018)
- Pemegang Amanah, Institut Penyelidikan Khazanah (2013 – 2018)
- Ahli Lembaga Pengarah/Pemegang Amanah, Unit Pengurusan Prestasi & Penyampaian (PEMANDU) (2010 – 2017)
- Ahli Lembaga Pengarah, Malaysian Agrifood Corporation Berhad (2006 – 2008)

#### Academic/Professional Qualifications/Membership:

- M.Phil in Development Studies, Darwin College, Cambridge University
- CFA (Chartered Financial Analyst), USA
- Diploma in Islamic Studies, International Islamic University, Malaysia
- Fellow Chartered and Certified Accountant (FCCA)

#### Working Experience:

##### Present:

- Chairman, International Centre for Education in Islamic Finance (INCEIF)
- Chairman, Universiti Teknologi Malaysia, Skudai, Malaysia
- Chairman of the Board of Directors, The Hive IV LLC, Palo Alto CA, United States April 2021
- Advisor, VB Asset Management LLC, Hartford CT, United States

##### Previous:

- Board member, Fitrah Capital Associates, HQ: United Arab Emirates February 2020
- Managing Director, CEO, Board Member, Khazanah Nasional Berhad (2004 – 2018)
- Founding Chairman, Axiata Berhad (2008 – 2018)
- Founding Chairman, Iskandar Investment Berhad (2007 – 2018)
- Board Member, Tenaga Nasional Berhad, Kuala Lumpur (2004 – 2007)
- Board member, Lead Director, Telekom Malaysia (2004 – 2008)
- Board member, UEM Group Berhad (2004 – 2011)
- Chairman, Valuecap Berhad, Kuala Lumpur (2004 – 2011)
- Trustee, Yayasan Khazanah, Kuala Lumpur (2006 – 2018)
- Trustee, Yayasan Hasanah, Kuala Lumpur (2015 – 2018)
- Trustee, Khazanah Research Institute (2013 – 2018)
- Board member/Trustee, Performance Management & Delivery Unit (PEMANDU) (2010 – 2017)
- Board member, Malaysian Agrifood Corporation Berhad (2006 – 2008)



## Dato' Sri Amrin Awaluddin

Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif  
Group Managing Director and Chief Executive Officer

Tarikh Lantikan: 6 Mei 2021

Date of Appointment: 6 May 2021



### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Pentadbiran Perniagaan (Kewangan), Hull Universiti, United Kingdom
- Sarjana Muda Pentadbiran Perniagaan (Kepujian), Acadia University, Nova Scotia, Kanada
- Ahli, Institut Akauntan Pengurusan Bertauliah
- Ahli, Institut Akauntan Malaysia (MIA)

### Pengalaman:

#### Semasa:

- Pengarah Bebas Bukan Eksekutif, Taliworks Corporation Berhad
- Pengarah Bebas Bukan Eksekutif, Universiti Kebangsaan Malaysia
- Pengarah Bukan Bebas Bukan Eksekutif, Bank Islam Malaysia Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, TH Plantations Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, TH Properties Sdn Bhd
- Pengerusi/Pemegang Amanah, Yayasan Bina Makmur
- Profesor 'Adjunct', Kolej Universiti Poly-Tech MARA
- Ahli Jawatankuasa, Persatuan Bola Sepak Malaysia

#### Dahulu:

- Pengarah Bebas Bukan Eksekutif, Alhijrah Media Corporation (TV Hijrah) Berhad
- Ketua Pegawai Eksekutif, Lembaga Tabung Angkatan Tentera
- Pengarah Eksekutif/Pengarah Urusan, Boustead Holdings Bhd.
- Pengarah Eksekutif/Pengarah Urusan Kumpulan, Sime Darby Property Berhad
- Pengarah Bebas Bukan Eksekutif, CIMB Bank Berhad
- Pengarah Urusan Kumpulan dan Pengarah Eksekutif Media Prima Berhad
- Ketua Pegawai Eksekutif, Sistem Televisyen Malaysia Berhad
- Ketua Pegawai Eksekutif, Nat Seven TV Sdn Bhd
- Ketua Pegawai Kewangan Kumpulan, Kumpulan Media Prima Berhad
- Ketua Pegawai Kewangan, Sistem Televisyen Malaysia Berhad
- Ketua Pegawai Operasi, Putera Capital Berhad
- Ketua, Kewangan Korporat, Malaysia Resources Corporation Berhad.
- Ketua Pegawai Operasi/Pengurus Besar Kanan Kewangan, Renong Berhad
- Pengurus, Kewangan Korporat, Amanah Merchant Bank Bhd

### Academic/Professional Qualifications/Membership:

- Master of Business Administration (Finance) with Distinction, University of Hull, United Kingdom
- Bachelor of Business Administration (Hons), Acadia University, Nova Scotia, Canada
- Member, Chartered Institute of Management Accountants
- Member, Malaysian Institute of Accountants (MIA)

### Working Experience:

#### Present:

- Independent Non-Executive Director, Taliworks Corporation Berhad
- Independent Non-Executive Director, Universiti Kebangsaan Malaysia
- Non-Independent Non-Executive Director, Bank Islam Malaysia Berhad
- Non-Independent Non-Executive Director, TH Plantations Berhad
- Non-Independent Non-Executive Director, TH Properties Sdn Bhd
- Chairman/Trustee, Yayasan Bina Makmur
- Adjunct Professor, Kolej Universiti Poly-Tech MARA
- Committee Member, Football Association of Malaysia

#### Previous:

- Independent Non-Executive Director, Alhijrah Media Corporation (TV Hijrah) Berhad
- Chief Executive Officer, Armed Forces Fund Board
- Executive Director/Managing Director, Boustead Holdings Berhad
- Executive Director/Group Managing Director, Sime Darby Property Berhad
- Independent Non-Executive Director, CIMB Bank Bhd
- Group Managing Director and Executive Director, Media Prima Berhad
- Chief Executive Officer, Sistem Televisyen Malaysia Berhad
- Chief Executive Officer, Natseven TV Sdn Bhd
- Group Chief Financial Officer, Media Prima Berhad Group
- Chief Financial Officer, Sistem Televisyen Malaysia Berhad
- Chief Operating Officer, Putera Capital Berhad
- Head of Corporate Finance, Malaysia Resources Corporation Berhad
- Chief Operating Officer/Senior General Manager Finance, Renong Berhad
- Manager, Corporate Finance, Amanah Merchant Bank Bhd

## PROFIL LEMBAGA

### The Lembaga Profile

### Datuk Seri Asri Hamidon

Wakil Perbendaharaan  
Treasury Representative

Tarikh Lantikan: 15 Jun 2020  
Date of Appointment: 15 June 2020

#### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Ekonomi, Hiroshima University, Jepun
- Diploma Pentadbiran Awam, Institut Tadbiran Awam Negara (INTAN)
- Sarjana Muda Ekonomi (Kepujian), Universiti Malaya
- Program Pengurusan Perniagaan Perdana, Harvard Business School

#### Pengalaman:

##### Semasa:

- Ketua Setiausaha Perbendaharaan, Kementerian Kewangan
- Ahli Lembaga Pengarah, Perbadanan Insurans Deposit Malaysia (PIDM)
- Pengerusi, Digital Nasional Berhad (DNB)
- Ahli Lembaga Pengarah, Johor Corporation (JCorp)
- Pengarah Bukan Bebas Bukan Eksekutif, Tenaga Nasional Berhad (TNB)
- Pengarah Bukan Bebas Bukan Eksekutif, DanaInfra Nasional Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, GovCo Holdings Berhad
- Pengerusi dan Pengarah, 1Malaysia Development Berhad

##### Dahulu:

- Bertugas di beberapa jabatan dan bahagian Kerajaan termasuk Unit Perancangan Ekonomi di Jabatan Perdana Menteri dan di Kementerian Kewangan
- Pengarah Bebas Bukan Eksekutif, Bina Darulaman Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, Aset Tanah Nasional Berhad
- Timbalan Ketua Setiausaha (Dasar), Perbendaharaan

#### Academic/Professional Qualifications/Membership:

- Master in Economics, Hiroshima University, Japan
- Diploma in Public Administration, National Institute of Public Administration (INTAN)
- Bachelor of Economics (Hons), University Malaya
- Harvard Premier Business Management Programme

#### Working Experience:

##### Present:

- Secretary General of the Treasury, Ministry of Finance
- Board of Director, Perbadanan Insurans Deposit Malaysia (PIDM)
- Chairman, Digital Nasional Berhad (DNB)
- Board of Director, Johor Corporation (JCorp)
- Non-Independent Non-Executive Director, Tenaga Nasional Berhad (TNB)
- Non-Independent Non-Executive Director, DanaInfra Nasional Berhad
- Non-Independent Non-Executive Director, GovCo Holdings Berhad
- Chairman and Director, 1Malaysia Development Berhad

##### Previous:

- Served on several Government departments and divisions including the Economic Planning Unit in the Prime Minister's Department and the Ministry of Finance
- Independent Non-Executive Director, Bina Darulaman Berhad
- Non-Independent Non-Executive Director, Aset Tanah Nasional Berhad
- Deputy Secretary General (Policy), Treasury



## YBhg. Dato' Sollehuddin Alyubi Bin Zakaria

Wakil Jabatan Perdana Menteri

Representative of the Prime Minister's Department

Tarikh Lantikan : 19 Ogos 2022

Date of Appointment: 19 August 2022



### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Sastera (Pengajian Strategik dan Pertahanan), Universiti Malaya
- Diploma Pengurusan Awam, Institut Tadbiran Awam Negara (INTAN)
- Sarjana Muda Sains Kemanusiaan, Universiti Islam Antarabangsa Malaysia

### Pengalaman:

#### Semasa:

- Timbalan Ketua Setiausaha Kanan, Jabatan Perdana Menteri
- Ahli Jawatankuasa Tender, Malaysia Petroleum Resources Corporation (MPRC)
- Pengerusi Lembaga Rayuan Kenaikan Pangkat (Kumpulan Pengurusan dan Profesional), Suruhanjaya Integriti Agensi Penguatkuasaan (EAIC)
- Pengerusi Jawatankuasa Rayuan Tatatertib, FELDA
- Ahli Majlis, Majlis Agama Islam Wilayah Persekutuan (MAIWP)
- Ahli Jawatankuasa, Jawatankuasa Pemodenan dan MyDigital Kluster Kerajaan (MyDIGITAL)
- Pengerusi, Jawatankuasa Kelulusan Dana Kemakmuran Bumiputera

#### Dahulu:

- Timbalan Ketua Setiausaha (Kewangan dan Pembangunan), Jabatan Perdana Menteri (2022)
- Ahli Lembaga Pengarah, Perbadanan Tabung Pembangunan Kemahiran (PTPK) (2022)
- Ahli Lembaga Pengarah, Lembaga Pengarah Institut Integriti Malaysia (IIM) (2022)
- Ketua Pengarah Keselamatan Kerajaan, Pejabat Ketua Pegawai Keselamatan Kerajaan Malaysia
- Setiausaha Bahagian Kanan (Pengurusan), Kementerian Pembangunan Luar Bandar
- Timbalan Setiausaha Bahagian (Urusetia dan Latihan), Kementerian Pertahanan
- Pengarah (Pengurusan), Bahagian Hal Ehwal Undang-Undang, Jabatan Perdana Menteri
- Ketua Penolong Pengarah, Agensi Penguatkuasaan Maritim Malaysia, Jabatan Perdana Menteri

### Academic/Professional Qualifications/Membership:

- Master of Arts (Strategic and Defence Studies), University of Malaya
- Diploma in Public Management, National Institute of Public Administration (INTAN)
- Bachelor of Human Sciences, International Islamic University of Malaysia

### Working Experience:

#### Present:

- Senior Deputy Secretary-General, Prime Minister's Department
- Member of Tender Committee, Malaysia Petroleum Resources Corporation (MPRC)
- Chairman of the Promotion Appeals Board (Management and Professional Group), Enforcement Agency Integrity Commission (EAIC)
- Chairman of Disciplinary Appeals Committee, FELDA
- Council Member, Federal Territories Islamic Religious Council (MAIWP)
- Committee Member, *Jawatankuasa Pemodenan dan MyDigital Kluster Kerajaan (MyDIGITAL)*
- Chairman, *Jawatankuasa Kelulusan Dana Kemakmuran Bumiputera*

#### Previous:

- Deputy Secretary-General (Finance and Development), Prime Minister's Department (2022)
- Board Member, Skills Development Fund Corporation (PTPK) (2022)
- Board Member, Malaysia Institute of Integrity (2022)
- Director-General of Government Security, Office of the Chief Government Security Officer, Malaysia
- Senior Undersecretary (Management), Ministry of Rural Development
- Deputy Undersecretary (Secretariat and Training), Ministry of Defence
- Director (Management), Legal Affairs Division, Prime Minister's Department
- Chief Assistant Director, Malaysian Maritime Enforcement Agency, Prime Minister's Department

## PROFIL LEMBAGA

### The Lembaga Profile

### Dato' Noordin Sulaiman

Anggota  
Member

Tarikh Lantikan: 15 Ogos 2018 - 15 Ogos 2020  
Date of Appointment: 15 August 2018 - 14 August 2020

Tarikh Lantikan Semula: 01 November 2020  
Date of Reappointment: 01 November 2020



#### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Sarjana Muda Sastera (Kepujian), Universiti Malaya
- Ijazah Sarjana Alam Sekitar, Universiti Putra Malaysia
- Pengajian Penyelidikan Pascasiswazah, Universiti Toyama, Jepun
- Diploma Pentadbiran Awam dan Diploma Sains Pengurusan, Institut Tadbiran Awam Negara (INTAN).

#### Pengalaman:

##### Semasa:

- Pengerusi dan Pengarah Bukan Eksekutif, TH Travel & Services Sdn. Bhd.
- Pengarah Tidak Bebas Bukan Eksekutif, TH Hotel and Residence Sdn. Bhd.
- Pengarah Tidak Bebas Bukan Eksekutif, THV Management Sdn. Bhd.
- Pengarah Tidak Bebas Bukan Eksekutif, Premia Cards Sdn. Bhd.
- Pengerusi dan Pengarah Bebas Bukan Eksekutif, Ecobuilt Holdings Berhad

##### Dahulu:

- Pengarah Bukan Bebas Bukan Eksekutif, Putrajaya Perdana Berhad (2021)
- Pengarah Bukan Bebas Bukan Eksekutif, Theta Edge Berhad (2021)
- Pengarah Bukan Bebas Bukan Eksekutif, Express Rail Link Sdn. Bhd. (2021)
- Pegawai Kewangan Negeri

#### Academic/Professional Qualifications/Membership:

- Bachelor of Arts (Hons), University Malaya
- Master of Environment, University Putra Malaysia
- Postgraduate Research Study, University Toyama, Japan
- Diploma in Public Administration and Diploma in Science Management, National Institute of Public Administration (INTAN)

#### Working Experience:

##### Present:

- Chairman and Independent Non-Executive Director, TH Travel & Services Sdn. Bhd.
- Non-Independent Non-Executive Director, TH Hotel and Residence Sdn. Bhd.
- Non-Independent Non-Executive Director, THV Management Sdn. Bhd.
- Non-Independent Non-Executive Director, Premia Cards Sdn. Bhd.
- Chairman and Independent Non-Executive Director, Ecobuilt Holdings Berhad

##### Previous:

- Non-Independent Non-Executive Director, Putrajaya Perdana Berhad (2021)
- Non-Independent Non-Executive Director, Theta Edge Berhad (2021)
- Non-Independent Non-Executive Director, Express Rail Link Sdn. Bhd. (2021)
- State Financial Officer

## Profesor Dr. Ashraf Md Hashim

Anggota  
Member

Tarikh Lantikan: 10 Ogos 2018 – 09 Ogos 2020  
Date of Appointment: 10 August 2018 – 09 August 2020

Tarikh Lantikan Semula: 01 November 2020  
Date of Reappointment: 01 November 2020



### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Kedoktoran (Ph.D.), University of Birmingham, United Kingdom
- Ijazah Sarjana Fiqh dan Usul Fiqh (M.A), University of Jordan
- Ijazah Pertama (B.A.), Universiti Islam Madinah, Arab Saudi
- Diploma Lanjutan Amalan Syariah (DSLPP), Universiti Islam Antarabangsa, Malaysia

### Pengalaman:

#### Semasa:

- Ketua Pegawai Eksekutif, ISRA International Consulting Sdn. Bhd.
- Penyelidik Kanan (Kewangan Islam) Akademi Penyelidikan Syariah Antarabangsa (ISRA)
- Profesor, Universiti INCEIF
- Timbalan Pengerusi, Majlis Penasihat Syariah, Bank Negara Malaysia
- Ahli Majlis Penasihat Syariah, Suruhanjaya Sekuriti Malaysia
- Ahli Jawatankuasa Syariah, International Islamic Liquidity Management Cooperation (IILM)
- Pengerusi Jawatankuasa Syariah, Bursa Malaysia
- Ahli lantikan Majlis Raja-Raja, Majlis Muzakarah Kebangsaan (Hal Ehwal Agama Islam)
- Penasihat Syariah beberapa institusi kewangan Islam di Emirata Arab Bersatu, Arab Saudi, Singapura, Australia, Nigeria, Kyrgystan dan Tajikistan
- Ahli Panel Pakar Syariah, Jabatan Kemajuan Islam Malaysia (JAKIM)
- Ahli Jawatankuasa Kewangan dan Pelaburan, Majlis Agama Islam Selangor
- Ahli Jawatankuasa Wakaf, Majlis Agama Islam Kelantan
- Ahli Jawatankuasa Syariah, Perbadanan Kemajuan Iktisad Negeri Kelantan
- Ahli Jawatankuasa Syariah, Yayasan Wakaf Malaysia
- Ahli Jawatankuasa Syariah, Dana Peladang Kebangsaan, Pertubuhan Peladang Kebangsaan

#### Dahulu:

- Ahli Jawatankuasa Syariah Alliance Bank, Al-Rajhi Bank Malaysia, Syarikat Takaful Malaysia dan ACR Retakaful Malaysia & Bahrain
- Ahli Jawatankuasa Teknikal Retakaful, Islamic Financial Services Board
- Ahli Jawatankuasa Syariah Persatuan Institusi Perbankan Islam Malaysia
- Pengerusi Panel Pakar Muamalat, JAKIM

### Academic/Professional Qualifications/Membership:

- PhD (Islamic Law), University of Birmingham, United Kingdom
- Master's in Fiqh and Usul Fiqh, University of Jordan
- BA in Shariah, the Islamic University in Medina, Saudi Arabia
- Postgraduate Diploma in Shariah Law and Practice (DSLPP), International Islamic University Malaysia

### Working Experience:

#### Present:

- Chief Executive Officer, ISRA International Consulting Sdn. Bhd.
- Senior Researcher (Islamic Finance), International Shariah Research Academy (ISRA)
- Professor, INCEIF University
- Deputy Chairman, Shariah Advisory Council, Central Bank of Malaysia
- Member, Shariah Advisory Council, Securities Commission Malaysia
- Member, Shariah Committee for International Islamic Liquidity Management Cooperation (IILM)
- Chairman, Shariah Committee of Bursa Malaysia
- Member, National Fatwa Council of Malaysia (Muzakarah Kebangsaan Hal Ehwal Agama Islam)
- Shariah Advisor for Islamic financial institutions in United Arab Emirates, Saudi Arabia, Singapore, Australia, Nigeria, Kyrgystan and Tajikistan
- Member, Panel of Shariah Experts, Department of Islamic Development Malaysia (JAKIM)
- Member, Finance and Investment Committee, Selangor Religious Council
- Member, Waqf Committee, Kelantan Religious Council
- Member, Shariah Committee, Kelantan State Economic Dev. Corp.
- Member, Shariah Committee, Waqf Foundation of Malaysia, and Farmers National Fund, National Farmers Organisation
- Member, Shariah Committee, Farmers National Fund, National Farmers Organisation

#### Previous:

- Shariah Committee for Alliance Bank, Al-Rajhi Bank Malaysia, Takaful Malaysia and ACR Retakaful Malaysia & Bahrain
- Member of Islamic Financial Services Board (IFSB) Technical Committee on Retakaful
- Member of Shariah Committee, Association of Islamic Banking Institutions Malaysia (AIBIM)
- Chairman, Panel of Experts in Muamalat, JAKIM

## PROFIL LEMBAGA

### The Lembaga Profile

## YM Tengku Dato' Seri Hasmuddin Tengku Othman

Anggota  
Member

Tarikh Lantikan: 16 Mac 2021  
Date of Appointment: 16 March 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Sarjana Muda Undang-Undang (Kepujian), Universiti Malaya
- Didaftari sebagai peguambela dan peguamcara pada 1987
- Ahli, Chartered Institute of Islamic Finance Professional

### Pengalaman:

#### Semasa:

- Rakan Kongsi Utama, Tetuan Hisham, Sobri & Kadir
- Penasihat undang-undang yang terlibat dalam merangka dokumentasi perbankan Islam pada peringkat awal di Malaysia
- Penglibatan dalam Penganjuran Forum Kewangan Islam Kuala Lumpur (KLIFF)
- Lembaga Pengarah, IJN Holdings Sdn Bhd
- Lembaga Pengarah, TH Plantations Berhad
- Lembaga Pengarah, Theta Edge Berhad
- Lembaga Pengarah, Putrajaya Perdana Berhad.
- Lembaga Pengarah, Deru Semangat Sdn. Bhd
- Lembaga Pengarah, THP Sabaco Sdn. Bhd.
- Lembaga Pengarah, Goodscience Sdn. Bhd
- Lembaga Pengarah, Aliran Ihsan Resources Berhad
- Pemegang Amanah, Yayasan Tuanku Najihah
- Pemegang Amanah, Yayasan Institut Al Quran Kuala Lumpur Berdaftar
- Pemegang Amanah, Tabung Amanah Pesakit Malaysia
- Pemegang Amanah, Institut Nurul Quran Tuanku Jaafar
- Pemegang Amanah, Yayasan Munarah

#### Dahulu:

- Lembaga Pengarah, Rangkaian Hotel Seri Malaysia Sdn. Bhd.
- Lembaga Pengarah, Amanah Ikhtiar Malaysia
- Lembaga Pengarah, Bank Muamalat Malaysia Berhad
- Lembaga Pengarah, Institut Jantung Negara Sdn. Bhd.
- Lembaga Pengarah, Serba Dinamik Holdings Berhad

### Academic/Professional Qualifications/Membership:

- Bachelor of Law (Honours), University of Malaya
- Called to the Bar on 1987
- Member, Chartered Institute of Islamic Finance Professional

### Working Experience:

#### Present:

- Principal Partner, Messrs. Hisham, Sobri & Kadir
- Legal counsel involved in framing the structural framework for Islamic banking documentation in the early stages of that sectors development in Malaysia
- Involves in the organization of Kuala Lumpur Islamic Finance Forum (KLIFF)
- Board of Director, IJN Holdings Sdn Bhd.
- Board of Director, TH Plantations Berhad
- Board of Director, Theta Edge Berhad
- Board of Director, Putrajaya Perdana Berhad.
- Board of Director, Deru Semangat Sdn. Bhd.
- Board of Director, THP Sabaco Sdn. Bhd.
- Board of Director, Goodscience Sdn. Bhd.
- Board of Director, Aliran Ihsan Resources Berhad
- Board of Trustee, Tuanku Najihah Foundation
- Board of Trustee, Yayasan Institut Al Quran Kuala Lumpur Berdaftar
- Board of Trustee, Tabung Amanah Pesakit Malaysia
- Board of Trustee, Institut Nurul Quran Tuanku Jaafar
- Board of Trustee, Yayasan Munarah

#### Previous:

- Board of Director, Rangkaian Hotel Seri Malaysia Sdn. Bhd.
- Board of Director, Amanah Ikhtiar Malaysia
- Board of Director, Bank Muamalat Malaysia Berhad
- Board of Director, Institut Jantung Negara Sdn. Bhd.
- Board of Director, Serba Dinamik Holdings Berhad



## Dato' Abdul Hamid Sheikh Mohamed

Anggota  
Member

Tarikh Lantikan: 01 Ogos 2021  
Date of Appointment: 01 August 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Sekolah Perakaunan Emile Woof, United Kingdom
- Felo, Persatuan Akauntan Bertauliah (ACCA)

### Pengalaman:

#### Semasa:

- Pengarah Eksekutif dan Pemilik Bersama, Symphony House Sdn Bhd
- Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Pelaburan & Risiko Kewangan dan Ahli Jawatankuasa Audit, MMC Corporation Berhad
- Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit dan Ahli Jawatankuasa Kredit & Pengunderaitan, Maybank Investment Bank Berhad
- Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit dan Ahli Jawatankuasa Kredit & Pengunderaitan, Maybank Investment Bank Group Holdings Limited (Singapore)
- Ahli Lembaga Komisaris PT Maybank Sekuritas (Indonesia)
- Ahli Lembaga Pengarah, ahli Jawatankuasa Penamaan dan Saraan, ahli Jawatankuasa Pelaburan, Ekuiti Nasional Berhad
- Ahli Lembaga Pengarah, ahli Jawatankuasa Audit OM Holdings Limited (Australia)

#### Dahulu:

- Perkhidmatan Korporat, Tetuan Lim Ali & Co./Arthur Young
- Bahagian Perbankan Korporat, Bumiputra Merchant Bankers Berhad
- Perancangan dan Kewangan Korporat Kumpulan Amanah Capital Malaysia Berhad
- Timbalan Presiden, Bursa Malaysia Berhad
- Ketua Pegawai Kewangan, Bursa Malaysia Berhad

### Academic/Professional Qualifications/Membership:

- Emile Woolf School of Accountancy, United Kingdom
- Fellow of the Association of Chartered Certified Accountants (ACCA)

### Working Experience:

#### Present:

- Executive Director & Co-owner, Symphony House Sdn Bhd
- Board Member, Chairman of Finance Investment and Risk Committee and Member of Audit Committee, MMC Corporation Berhad
- Board Member, Chairman of Audit Committee and member of the Credit Review & Underwriting Committee, Maybank Investment Bank Berhad
- Board Member, Chairman of Audit Committee and member of the Credit & Underwriting Review Committee, Maybank Investment Bank Group Holdings Limited (Singapore)
- Board of Commissioners Member PT Maybank Sekuritas (Indonesia)
- Board Member, member of Nomination & Remuneration Committee and Investment Committee, Ekuiti Nasional Berhad
- Board Member, member of Audit Committee OM Holdings Limited (Australia)

#### Previous:

- Corporate Services, Messrs Lim Ali & Co./Arthur Young
- Corporate Banking Department, Bumiputra Merchant Bankers Berhad
- Corporate Planning and Finance, Amanah Capital Malaysia Berhad Group
- Deputy President, Bursa Malaysia Berhad
- Chief Financial Officer, Bursa Malaysia Berhad



## PROFIL LEMBAGA The Lembaga Profile

### Datin Paduka Kartini Abdul Manaf

Anggota  
Member

Tarikh Lantikan: 01 Ogos 2021  
Date of Appointment: 01 August 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Muda dan Sarjana, Pengajian Perniagaan, Ohio University, Amerika Syarikat

#### Pengalaman:

##### Semasa:

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Pengerusi, Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuan, UMW Holdings Berhad
- Ahli Lembaga Pengarah, Universiti Malaysia Kelantan

##### Dahulu:

- Timbalan Presiden Pelaburan Strategik, Permodalan Nasional Berhad (PNB) (2017-2019)
- Ketua Pegawai Strategik, Pejabat PGCEO, Permodalan Nasional Berhad (PNB) (2010-2016)
- Naib Presiden Kanan, Pejabat PGCEO, Permodalan Nasional Berhad (PNB) (2003-2010)
- Pengerusi, Projek Lintasan Kota Holdings Sdn Bhd
- Pengarah Bukan Eksekutif Bukan Bebas, Sime Darby Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, Chemical Company of Malaysia Berhad
- Pengarah, Unilever Malaysia Sdn Bhd
- Pengarah, UiTM Holdings Sdn Bhd
- Berpengalaman dalam Pengurusan Pelaburan & Kewangan Korporat, Penggabungan & Pengambilalihan, Penyusunan Semula Korporat, Pengurusan Portfolio, Pelaburan Harta dan Pembangunan Perniagaan

#### Academic/Professional Qualifications/Membership:

- Bachelor and Master in Business Administration, Ohio University, USA

#### Working Experience:

##### Present:

- Non-Independent Non-Executive Director, UMW Holdings Berhad
- Head of the Investment Committee and member of the Nomination & Remuneration Committee, UMW Holdings Berhad
- Board Member, Universiti Malaysia Kelantan

##### Previous:

- Deputy President of Strategic Investment, Permodalan Nasional Berhad (PNB) (2017-2019)
- Chief Strategic Officer, Office of PGCEO, Permodalan Nasional Berhad (PNB) (2010-2016)
- Senior Vice-President, Office of PGCEO, Permodalan Nasional Berhad (PNB) (2003-2010)
- Chairman, Projek Lintasan Kota Holdings Sdn Bhd
- Non-Independent Non-Executive Director, Sime Darby Berhad
- Non-Independent Non-Executive Director, Chemical Company of Malaysia Berhad
- Director, Unilever Malaysia Sdn Bhd
- Director, UiTM Holdings Sdn Bhd
- Experienced in Investment Management & Corporate Finance, Mergers & Acquisitions, Corporate Restructuring, Portfolio Management, Property Investments and Business Development



## Dr. Mohd Faisal Bin Mustaffa

Anggota  
Member

Tarikh Lantikan: 18 Ogos 2022  
Date of Appointment: 18 August 2022



### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Kedoktoran Pengurusan Media (Media Baharu), Universiti Utara Malaysia
- Sarjana Sains Kaunseling, Universiti Utara Malaysia
- Ijazah Sarjana Muda Syariah dan Undang-undang, Universiti Malaya

### Pengalaman:

#### Semasa:

- Ketua Pegawai Strategi dan Transformasi, Lembaga Zakat Negeri Kedah (LZNK)
- Ahli Lembaga, Koperasi Permodalan FELDA Malaysia Berhad
- Ahli Lembaga Pengarah, FELDA D'Saji Sdn. Bhd.
- Timbalan Ketua Pemuda, Forum Zakat & Wakaf Sedunia
- Ahli Jawatankuasa Pencalonan & Imbuan, Koperasi Permodalan FELDA Malaysia Berhad
- Ikon Penasihat Muda Yayasan Peneraju Pendidikan Bumiputera Malaysia
- Sarjana Tamu, Institut Kajian Etnik (KITA) Universiti Kebangsaan Malaysia

#### Dahulu:

- Ketua Pegawai Operasi, Lembaga Pengurusan Sekolah Zakat Kedah
- Timbalan Ketua Pegawai Eksekutif Operasi Kutipan Zakat, Lembaga Zakat Negeri Kedah
- Ketua Jabatan Pentadbiran dan Sumber Manusia, Lembaga Zakat Negeri Kedah
- Penolong Pendaftar, Universiti Utara Malaysia

### Academic/Professional Qualifications/Membership:

- Ph.D in Media Management (New Media), Universiti Utara Malaysia
- Master's Degree in Science Counselling, Universiti Utara Malaysia
- Bachelor's Degree in Shariah & Law (Hons.), University of Malaya

### Working Experience:

#### Present:

- Chief Strategy and Transformation Officer, Lembaga Zakat Negeri Kedah (LZNK)
- Board Member, Koperasi Permodalan FELDA Malaysia Berhad
- Board of Director, FELDA D'Saji Sdn. Bhd.
- Deputy Head of Youth, World Zakat & Waqf Forum
- Member of Nomination and Remuneration Committee, Koperasi Permodalan FELDA Malaysia Berhad
- Youth Advisory Icon, Yayasan Peneraju Pendidikan Bumiputera Malaysia
- Guest Fellow, Institute of Ethnic Studies (KITA), Universiti Kebangsaan Malaysia

#### Previous:

- Chief Operating Officer, Lembaga Pengurusan Sekolah Zakat Kedah
- Deputy Chief Executif Officer (Zakat Collection), Lembaga Zakat Negeri Kedah
- Head of Human Resources Department, Lembaga Zakat Negeri Kedah
- Assistant Registrar, Universiti Utara Malaysia

## JAWATANKUASA PANEL PELABURAN

### Investment Panel Committee



**Datin Maznah Mahbob**  
Pengerusi  
Chairman



**YM Tengku Dato' Seri  
Hasmuddin Tengku Othman**  
Ahli  
Member



**Datin Paduka Kartini Abdul Manaf**  
Ahli  
Member



**Datuk Prof Dr. Mohamad  
Akram Laldin**

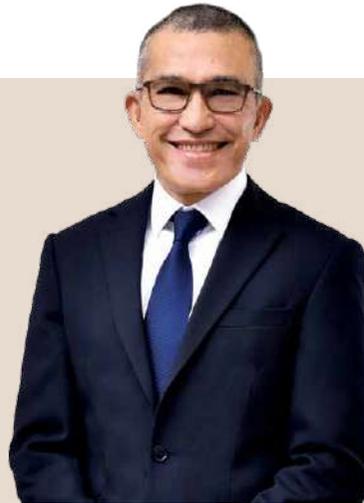
Ahli  
Member



**Dato' Hj. Azmar Talib**

Ahli  
Member

**Hisham Zainal Mokhtar**  
Ahli  
Member



**Syed Yasir Arafat Syed  
Abd Kadir**

Ahli  
Member



**Rosnah Dato' Kamarul  
Zaman**

Ahli  
Member



## PROFIL JAWATANKUASA PANEL PELABURAN

### Investment Panel Profile



#### Datin Maznah Mahbob

Pengerusi Panel Pelaburan / Chairman of Investment Panel

Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- Institut Setiausaha Bertauliah dan Pentadbir (ICSA), United Kingdom
- Program Pengurusan Pelaburan, Harvard Business School

#### Pengalaman:

##### Semasa:

- Rakan Kongsi, Singularity Connect Sdn Bhd
- Rakan Kongsi Pengurusan (Asia) - Islamic Finance & Investments, Strategic Swiss Partners AG
- Pengarah Bebas Bukan Eksekutif dan Ahli Jawatankuasa Pelaburan, BIMB Investment Management Berhad
- Ahli Lembaga Pemegang Amanah, Hearts of Gold Foundation

##### Dahulu:

- Ketua Pegawai Eksekutif dan Naib Presiden Eksekutif - AMINVEST - Bahagian Pengurusan Dana Kumpulan AmBank yang terdiri daripada AmInvestment Services Berhad dan AmIslamic Funds Management Sdn Bhd
- Ketua Pegawai Pelaburan dan Pengarah Eksekutif, AmFunds Management Sdn Bhd
- Eksekutif Kewangan Korporat, AmInvestment Bank
- President Commissioner, PT AMCI Manajemen Investasi Indonesia (AmInvestasi)
- Pengarah, AMMB Nominees (Tempatan) Sdn Bhd
- Pengarah, AMMB Nominees (Asing) Sdn Bhd
- Pengarah, AmInvestment Management Sdn Bhd
- Pengarah, AMMB Labuan (L) Ltd

#### Academic/Professional Qualifications/Membership:

- Institute of Chartered Secretaries and Administrators (ICSA), United Kingdom
- Investment Management Program, Harvard Business School

#### Working Experience:

##### Present:

- Partner, Singularity Connect Sdn Bhd
- Managing Partner (Asia) - Islamic Finance & Investments, Strategic Swiss Partners AG
- Independent and Non-Executive Director & Investment Committee Member, BIMB Investment Management Berhad
- Member Board of Trustee, Hearts of Gold Foundation

##### Previous:

- Chief Executive Officer and Executive Vice-President, AMINVEST - the Funds Management Division of the AmBank Group comprising AmInvestment Services Berhad and AmIslamic Funds Management Sdn Bhd
- Chief Investment Officer and Executive Director, AmFunds Management Sdn Bhd
- Executive in Corporate Finance, AmInvestment Bank
- President Commissioner, PT AMCI Manajemen Investasi Indonesia (AmInvestasi)
- Director, AMMB Nominees (Tempatan) Sdn Bhd
- Director, AMMB Nominees (Asing) Sdn Bhd
- Director, AmInvestment Management Sdn Bhd
- Director, AMMB Labuan (L) Ltd

## YM Tengku Dato' Seri Hasmuddin Tengku Othman

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 1 September 2021

Date of Appointment: 1 September 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Sarjana Muda Undang-Undang (Kepujian), Universiti Malaya
- Didaftarkan sebagai peguambela dan peguamcara pada 1987
- Ahli, Chartered Institute of Islamic Finance Professional

### Pengalaman:

#### Semasa:

- Rakan Kongsi Utama, Tetuan Hisham, Sobri & Kadir
- Penasihat undang-undang yang terlibat dalam merangka dokumentasi perbankan Islam pada peringkat awal di Malaysia
- Penglibatan dalam Penganjuran Forum Kewangan Islam Kuala Lumpur (KLIFF)
- Lembaga Pengarah, IJN Holdings Sdn Bhd
- Lembaga Pengarah, TH Plantations Berhad
- Lembaga Pengarah, Theta Edge Berhad
- Lembaga Pengarah, Putrajaya Perdana Berhad.
- Lembaga Pengarah, Deru Semangat Sdn. Bhd
- Lembaga Pengarah, THP Sabaco Sdn. Bhd.
- Lembaga Pengarah, Goodscience Sdn. Bhd
- Lembaga Pengarah, Aliran Ihsan Resources Berhad
- Pemegang Amanah, Yayasan Tuanku Najihah
- Pemegang Amanah, Yayasan Institut Al Quran Kuala Lumpur Berdaftar
- Pemegang Amanah, Tabung Amanah Pesakit Malaysia
- Pemegang Amanah, Institut Nurul Quran Tuanku Jaafar
- Pemegang Amanah, Yayasan Munarah

#### Dahulu:

- Lembaga Pengarah, Rangkaian Hotel Seri Malaysia Sdn. Bhd.
- Lembaga Pengarah, Amanah Ikhtiar Malaysia
- Lembaga Pengarah, Bank Muamalat Malaysia Berhad
- Lembaga Pengarah, Institut Jantung Negara Sdn. Bhd.
- Lembaga Pengarah, Serba Dinamik Holdings Berhad

### Academic/Professional Qualifications/Membership:

- Bachelor of Law (Honours), University of Malaya
- Called to the Bar on 1987
- Member, Chartered Institute of Islamic Finance Professional

### Working Experience:

#### Present:

- Principal Partner, Messrs. Hisham, Sobri & Kadir
- Legal counsel involved in framing the structural framework for Islamic banking documentation in the early stages of that sectors development in Malaysia
- Involves in the organization of Kuala Lumpur Islamic Finance Forum (KLIFF)
- Board of Director, IJN Holdings Sdn Bhd.
- Board of Director, TH Plantations Berhad
- Board of Director, Theta Edge Berhad
- Board of Director, Putrajaya Perdana Berhad.
- Board of Director, Deru Semangat Sdn. Bhd.
- Board of Director, THP Sabaco Sdn. Bhd.
- Board of Director, Goodscience Sdn. Bhd.
- Board of Director, Aliran Ihsan Resources Berhad
- Board of Trustee, Yayasan Institut Al Quran Kuala Lumpur Berdaftar
- Board of Trustee, Tabung Amanah Pesakit Malaysia
- Board of Trustee, Institut Nurul Quran Tuanku Jaafar
- Board of Trustee, Yayasan Munarah

#### Previous:

- Board of Director, Rangkaian Hotel Seri Malaysia Sdn. Bhd.
- Board of Director, Amanah Ikhtiar Malaysia
- Board of Director, Bank Muamalat Malaysia Berhad
- Board of Director, Institut Jantung Negara Sdn. Bhd.
- Board of Director, Serba Dinamik Holdings Berhad



## PROFIL JAWATANKUASA PANEL PELABURAN Investment Panel Profile

### Datin Paduka Kartini Abdul Manaf

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 1 September 2021  
Date of Appointment: 1 September 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Muda dan Sarjana, Pengajian Perniagaan, Ohio University, Amerika Syarikat

#### Pengalaman:

##### Semasa:

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Pengerusi, Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuan, UMW Holdings Berhad
- Ahli Lembaga Pengarah, Universiti Malaysia Kelantan

##### Dahulu:

- Timbalan Presiden Pelaburan Strategik, Permodalan Nasional Berhad (PNB) (2017-2019)
- Ketua Pegawai Strategik, Pejabat PGCEO, Permodalan Nasional Berhad (PNB) (2010-2016)
- Naib Presiden Kanan, Pejabat PGCEO, Permodalan Nasional Berhad (PNB) (2003-2010)
- Pengerusi, Projek Lintasan Kota Holdings Sdn Bhd
- Pengarah Bukan Eksekutif Bukan Bebas, Sime Darby Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, Chemical Company of Malaysia Berhad
- Pengarah, Unilever Malaysia Sdn Bhd
- Pengarah, UiTM Holdings Sdn Bhd
- Berpengalaman dalam Pengurusan Pelaburan & Kewangan Korporat, Penggabungan & Pengambilalihan, Penyusunan Semula Korporat, Pengurusan Portfolio, Pelaburan Harta dan Pembangunan Perniagaan

#### Academic/Professional Qualifications/Membership:

- Bachelor and Master in Business Administration, Ohio University, USA

#### Working Experience:

##### Present:

- Non-Independent Non-Executive Director, UMW Holdings Berhad
- Head of the Investment Committee and member of the Nomination & Remuneration Committee, UMW Holdings Berhad
- Board Member, Universiti Malaysia Kelantan

##### Previous:

- Deputy President of Strategic Investment, Permodalan Nasional Berhad (PNB) (2017-2019)
- Chief Strategic Officer, Office of PGCEO, Permodalan Nasional Berhad (PNB) (2010-2016)
- Senior Vice-President, Office of PGCEO, Permodalan Nasional Berhad (PNB) (2003-2010)
- Chairman, Projek Lintasan Kota Holdings Sdn Bhd
- Non-Independent Non-Executive Director, Sime Darby Berhad
- Non-Independent Non-Executive Director, Chemical Company of Malaysia Berhad
- Director, Unilever Malaysia Sdn Bhd
- Director, UiTM Holdings Sdn Bhd
- Experienced in Investment Management & Corporate Finance, Mergers & Acquisitions, Corporate Restructuring, Portfolio Management, Property Investments and Business Development



## Datuk Prof Dr. Mohamad Akram Laldin

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 1 September 2021

Date of Appointment: 1 September 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Ijazah Pertama (B.A.), Ijazah Kepujian Perundangan dan Perundangan Islam, University of Jordan, Amman, Jordan
- Ijazah Kedoktoran (Ph.D.), Principles of Islamic Jurisprudence (Usul al-Fiqh), University of Edinburgh, Scotland, United Kingdom

### Kepakaran:

Kewangan dan Perbankan Islam

### Pengalaman:

#### Semasa:

- Ahli Jawatankuasa Penasihat Syariah, Lembaga Tabung Haji
- Ahli Panel Pelaburan **TH**
- Pengerusi, Jawatankuasa Penasihat Syariah untuk Dana Patuh Syariah, Amanah Saham Nasional Berhad (ASNB)
- Ahli Jawatankuasa Penasihat Syariah, Permodalan Nasional Berhad (PNB)
- Pengerusi, ASNB Wakalah Sdn Bhd
- Ahli Jawatankuasa Penyeliaan Syariah Dalaman, First Abu Dhabi Bank
- Ahli Lembaga Penyeliaan Syariah, Bank Musqat Meethaq Islamic Bank
- Pengarah Eksekutif di International Shariah Research Academy for Islamic Finance (ISRA)
- Profesor di International Centre for Education in Islamic Finance (INCEIF)
- Anggota Majlis Penasihat Syariah Bank Negara Malaysia
- Ketua Lembaga Kumpulan Wang Simpanan Pekerja Malaysia (KWSP)
- Anggota Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- Anggota Lembaga Pemegang Amanah Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM)
- Ahli Lembaga Syariah DDCAP, London
- Ahli Jawatankuasa Penyeliaan Syariah Dalaman, Dubai Islamic Bank
- Ahli Majlis Penasihat Syariah Pasaran Kewangan Islam Antarabangsa (IIFM), Bahrain
- Penasihat Peraturan Kewangan Anggota (FRACE), Central Bank of Nigeria
- Anggota Panel Pakar Pasaran Antarabangsa yang diiktiraf dalam Kewangan di Perancis
- Anggota Institut Pengarah Korporat Malaysia (ICDM)
- Penasihat Syariah Berdaftar, Suruhanjaya Sekuriti Malaysia dan penasihat Syariah dalam penerbitan beberapa sukuk
- Penulis akademik yang produktif khususnya dalam bidang Perbankan dan Kewangan Islam

#### Dahulu:

- Penolong Profesor di Kulliyah of Islamic Revealed Knowledge and Human Sciences, Universiti Islam Antarabangsa, Malaysia (UIAM)
- Penolong Profesor Pelawat, University of Sharjah, Sharjah, Emiriah Arab Bersatu (U.A.E)

### Academic/Professional Qualifications/Membership:

- B.A. Honours degree in Islamic Jurisprudence and Legislation, University of Jordan, Amman, Jordan
- Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh), University of Edinburgh, Scotland, United Kingdom

### Areas of Expertise:

Islamic Banking and Finance

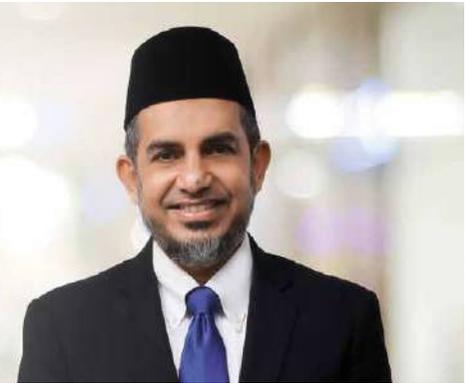
### Working Experience:

#### Present:

- Member of Shariah Advisory Committee, Lembaga Tabung Haji
- Member of **TH** Investment Panel
- Chairman of Shariah Advisory Committee For Shariah Compliant Fund (SACF) of Amanah Saham Nasional Berhad (ASNB)
- Member of The Shariah Advisory Committee of Permodalan Nasional Berhad (PNB)
- Chairman of ASNB Wakalah Sdn Bhd
- Member of First Abu Dhabi Bank Internal Shariah Supervision Committee
- Member of Shariah Supervisory Board, Bank Musqat Meethaq Islamic Bank
- Executive Director, International Shariah Research Academy for Islamic Finance (ISRA)
- Professor, International Centre for Education in Islamic Finance (INCEIF)
- Member, Shariah Advisory Council, Bank Negara Malaysia
- Chairman, Shariah Board of Employees Provident Fund Malaysia (EPF)
- Member, Shariah Supervisory Council of Labuan Financial Services Authority (FSA)
- Member, Board of Trustees of Malaysian Islamic Economic Development Foundation (YaPEIM)
- Member, Shariah Board DDCAP, London
- Member, Internal Shariah Supervisory Committee, Dubai Islamic Bank
- Member, Shariah Advisory Council International Islamic Financial Market (IIFM), Bahrain
- Member Financial Regulation Advisory Council, Experts (FRACE), Central Bank of Nigeria
- Member, Panel of Recognized International Market Experts in Finance
- Member, Institute of Corporate Directors Malaysia (ICDM)
- Registered Shariah Advisor, Islamic Securities, Securities Commission of Malaysia and Shariah Advisor in the issuance of several sukuk
- Prolific author of academic works specifically in the areas of Islamic Banking and Finance

#### Previous:

- Assistant Professor, Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM)
- Visiting Assistant Professor, University of Sharjah, Sharjah, U.A.E



## PROFIL JAWATANKUASA PANEL PELABURAN Investment Panel Profile

### Dato' Hj. Azmar Talib

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- Program Pengurusan Risiko Kewangan, Harvard Business School
- Ahli Institusi Juruukur Diraja Malaysia
- B.Sc Pengurusan Hartanah (Kepujian), UiTM

#### Pengalaman:

##### Semasa:

- Ketua Pegawai Eksekutif, TRX City Sdn Bhd
- Ahli Majlis Penasihat, Melaka Waterfront Economic Zone
- Panel Penasihat Industri Hartanah, Fakulti Alam Bina, Universiti Malaya

##### Dahulu:

- Ketua Pegawai Eksekutif, PNB Development Sdn Bhd
- Ketua Pegawai Eksekutif, Pelangi Berhad
- Ketua Pegawai Eksekutif Kumpulan, Negara Properties (M) Sdn Bhd
- Ketua Pegawai Operasi, I&P Morib Sdn Bhd
- Ketua Pegawai Eksekutif Kumpulan, Pelangi Bhd
- Ketua Pegawai Eksekutif Kumpulan, Golden Hope Development Sdn Bhd
- Ketua Pegawai Eksekutif Kumpulan, PNB Development Sdn Bhd

#### Academic/Professional Qualifications/Membership:

- Financial Risk Management Program, Harvard Business School
- Member of Royal Institution of Surveyors Malaysia
- BSc (Hon) Estate Management, UiTM

#### Working Experience:

##### Present:

- Chief Executive Officer, 1TRX City Sdn Bhd
- Advisory Council Member, Melaka Waterfront Economic Zone
- Real Estate Industry Advisory Panel, Faculty of Built Environment, University Malaya

##### Previous:

- Chief Executive Officer, PNB Development Sdn Bhd
- Chief Executive Officer, Pelangi Berhad
- Group Chief Executive Officer, Negara Properties (M) Sdn Bhd
- Chief Operating Officer, I&P Morib Sdn Bhd
- Group CEO, Pelangi Bhd
- Group CEO, Golden Hope Development Sdn Bhd
- Group CEO, PNB Development Sdn Bhd



## Hisham Zainal Mokhtar

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 06 September 2021

Date of Appointment: 06 September 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Penganalisis Kewangan Bertauliah (CFA) Charterholder, CFA Institute
- Sarjana Pentadbiran Perniagaan, Massachusetts Institute of Technology, Massachusetts, USA
- Sarjana Sains (Matematik), Illinois State University, Normal, Illinois, USA
- Sarjana Muda Sains (Matematik), Illinois State University, Normal, Illinois, USA

### Pengalaman:

#### Semasa:

- Pengerusi Jawatankuasa Pelaburan, Ahli Jawatankuasa Audit & Ahli Jawatankuasa Penamaan dan Saraan, KPJ Healthcare Berhad
- Pengarah Bebas Bukan Eksekutif & Pengerusi Jawatankuasa Audit, Telekom Malaysia Berhad
- Business Coach, Asia School of Business
- Pengarah Bebas Bukan Eksekutif & Ahli Jawatankuasa Audit dan Pengurusan Risiko, Aeon Co. (M) Berhad

#### Dahulu:

- Pengarah, Malaysian Industrial Development Finance Berhad (MIDF)
- Ketua Pegawai Operasi, Astro Overseas Ltd
- Naib Presiden & Naib Presiden Kanan, Pengarah Pelaburan, Khazanah Nasional Berhad
- Pengarah Eksekutif, Tricubes Berhad
- Ketua Penganalisis, Britac Capital Sdn Bhd
- Pengarah Eksekutif, K.E. Malaysian Capital Partners Sdn Bhd
- Konsultan Kewangan, Santander Investment Research (Malaysia) Sdn Bhd
- Konsultan Kewangan, Sithe Pacific LLC
- Remisier, CIMB Securities Sdn Bhd

### Academic/Professional Qualifications/Membership:

- Chartered Financial Analyst (CFA) Charterholder, CFA Institute
- Master in Business Administration, Massachusetts Institute of Technology, Massachusetts, USA
- Master of Science (Mathematics), Illinois State University, Normal, Illinois, USA
- Bachelor of Science (Mathematics), Illinois State University, Normal, Illinois, USA

### Working Experience:

#### Present:

- Chairman of Investment Committee, Member of Audit Committee & Member of Nomination and Remuneration Committee, KPJ Healthcare Berhad
- Independent Non-Executive Director & Chairman of Audit Committee, Telekom Malaysia Berhad
- Business Coach, Asia School of Business
- Independent Non-Executive Director & Member of Audit and Risk Management Committee, Aeon Co. (M) Berhad

#### Previous:

- Director, Malaysian Industrial Development Finance Berhad (MIDF)
- Chief Operating Officer, Astro Overseas Ltd
- VP, SVP, Director of Investments, Khazanah Nasional Berhad
- VP, CFO, Executive Director, Tricubes Berhad
- Head Analyst, Britac Capital Sdn Bhd
- Executive Director, K.E. Malaysian Capital Partners Sdn Bhd
- Financial Consultant, Santander Investment Research (Malaysia) Sdn Bhd
- Financial Consultant, Sithe Pacific LLC
- Remisier, CIMB Securities Sdn Bhd



## PROFIL JAWATANKUASA PANEL PELABURAN Investment Panel Profile

### Syed Yasir Arafat Syed Abd Kadir

Ahli Panel Pelaburan / Member of Investment Panel

Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

#### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Muda Sastera dalam Perakaunan dan Pengurusan Kewangan (Kepujian), Universiti Essex, United Kingdom
- Felo, Institut Akauntan Pengurusan Bertauliah (FCMA)
- Felo, Akauntan Pengurusan Global Bertauliah (CGMA)
- Ahli, Majlis Pembangunan Modal Teroka dan Ekuiti Persendirian Malaysia (MVCDC)

#### Pengalaman:

##### Semasa:

- Ketua Pegawai Eksekutif, Ahli Lembaga Pengarah, Ahli Jawatankuasa Pelaburan & Ahli Jawatankuasa Tanggungjawab Sosial Korporat (CSR), Ekuiti Nasional Berhad (Ekuinas)
- Pengerusi dan Ahli Jawatankuasa Audit & Pengurusan Risiko, Jawatankuasa Pencalonan & Imbuan serta Pengerusi Jawatankuasa Eksekutif, Icon Offshore Berhad
- Ahli Lembaga Pengarah Orkim Sdn Bhd

##### Dahulu:

- Pengerusi Negara, (Perbankan Borong ING), ING Corporate Advisory (Malaysia) Sdn Bhd
- United Overseas Bank (Malaysia) Berhad
- Pengurusan Danaharta Nasional Berhad
- Commerce International Merchant Bankers Berhad
- Aseambankers Malaysia Berhad



#### Academic/Professional Qualifications/Membership:

- Bachelor of Arts (Hons) in Accounting and Financial Management, University of Essex, United Kingdom
- Fellow, Chartered Institute of Management Accountants (FCMA)
- Fellow, Chartered Global Management Accountant (CGMA)
- Member, Malaysia Venture Capital and Private Equity Development Council (MVCDC)

#### Working Experience:

##### Present:

- Chief Executive Officer (CEO), Board Member, Member of Investment and CSR Committees, Ekuiti Nasional Berhad (Ekuinas)
- Board Member, Member of Audit & Risk Management Nomination & Remuneration Committees and Chairman of the Executive Committee, Icon Offshore Berhad
- Board of Director, Orkim Sdn Bhd

##### Previous:

- Country Manager (ING Wholesale Banking), ING Corporate Advisory (Malaysia) Sdn Bhd
- United Overseas Bank (Malaysia) Berhad
- Pengurusan Danaharta Nasional Berhad
- Commerce International Merchant Bankers Berhad
- Aseambankers Malaysia Berhad

## Rosnah Dato' Kamarul Zaman

Ahli Panel Pelaburan / **Member of Investment Panel**

Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

### Kelayakan Akademik/Profesional/Keahlian:

- Sarjana Muda Sastera dalam Ekonomi (Kepujian), Universiti Manchester, United Kingdom

### Pengalaman:

#### Semasa:

- Pengarah Bebas Bukan Eksekutif, Bank Pembangunan Malaysia Berhad
- Ahli Lembaga Jawatankuasa Pengurusan Risiko, Jawatankuasa Audit, Jawatankuasa Pencalonan & Imbuan dan Jawatankuasa IT, Bank Pembangunan Malaysia Berhad
- Pengarah Bebas Bukan Eksekutif, Danajamin Nasional Berhad
- Pengerusi Jawatankuasa Pengunderaitan dan Jawatankuasa Pengunderaitan Skim Jaminan PRIHATIN Danajamin (SJPD), Ahli Lembaga Jawatankuasa Audit dan Jawatankuasa Pengurusan Risiko, Danajamin Nasional Berhad
- Pemegang Amanah, CIMB Foundation

#### Dahulu:

- Pengarah Bebas Bukan Eksekutif, CIMB Bank Berhad
- Pengarah Bebas Bukan Eksekutif, CIMB Islamic Bank Berhad
- Pengerusi Jawatankuasa Risiko, Pematuhan & IT, Ahli Lembaga Jawatankuasa Audit, CIMB Bank Berhad
- Pengerusi Jawatankuasa Pelaburan, dan Ahli Lembaga Jawatankuasa Risiko, Pematuhan & IT, CIMB Islamic Bank Berhad
- Pengarah Bebas Bukan Eksekutif, Time Engineering Berhad
- Ahli Jawatankuasa Audit dan Jawatankuasa Pencalonan & Ganjaran, Time Engineering Berhad



### Academic/Professional Qualifications/Membership:

- Bachelor of Arts in Economics (Honours), University of Manchester, United Kingdom

### Working Experience:

#### Present:

- Independent Non-Executive Director, Bank Pembangunan Malaysia Berhad
- Board Member of Risk Management Committee, Audit Committee, Nomination & Remuneration Committee and IT Committee, Bank Pembangunan Malaysia Berhad
- Independent Non-Executive Director, Danajamin Nasional Berhad
- Chairman of Underwriting Committee and Danajamin PRIHATIN Guarantee Scheme (DPGS) Underwriting Committee, Board Member of Audit Committee and Risk Management Committee, Danajamin Nasional Berhad
- Board of Trustee, CIMB Foundation

#### Previous:

- Independent Non-Executive Director, CIMB Bank Berhad
- Independent Non-Executive Director, CIMB Islamic Bank Berhad
- Chairman of Risk, Compliance & IT Committee and Board Member of Audit Committee, CIMB Bank Berhad
- Chairman of Investment Committee and Board Member of Risk, Compliance & IT Committee, CIMB Islamic Bank Berhad
- Independent Non-Executive Director, Time Engineering Berhad
- Member of Audit Committee and Nomination & Remuneration Committee, Time Engineering Berhad

## JAWATANKUASA PENASIHAT SYARIAH Shariah Advisory Committee



**Dato' Al-Ustaz Hj. Ellias  
Zakaria**  
Ahli  
Member



**Profesor Dr. Ashraf Md Hashim**  
Pengerusi  
Chairman



**Profesor Madya Dr. Asmak  
Ab Rahman**  
Ahli  
Member



**Datuk Prof Dr. Mohamad  
Akram Laldin**  
Ahli  
Member



**Ustaz Wan Rumaizi Wan Husin**  
Ahli  
Member

# PROFIL JAWATANKUASA PENASIHAT SYARIAH

## Shariah Advisory Committee Profile

### Profesor Dr. Ashraf Md Hashim

Pengerusi Jawatankuasa / Committee Chairman

Tarikh Lantikan: 11 Januari 2019\*

Date of Appointment: 11 January 2019\*

#### Kelayakan:

- Ijazah Kedoktoran (Ph.D.), University of Birmingham, United Kingdom
- Ijazah Sarjana Fiqh dan Usul Fiqh (M.A), University of Jordan
- Ijazah Pertama (B.A.), Universiti Islam Madinah, Arab Saudi
- Diploma Lanjutan Amalan Syariah (DSLPL), Universiti Islam Antarabangsa, Malaysia

#### Pengalaman:

##### Semasa:

- Ahli Lembaga Syariah untuk Abu Dhabi Islamic Bank (ADIB) di Emiriah Arab Bersatu
- Ahli Jawatankuasa Bank Islam Australia (Projek)
- Ahli Jawatankuasa Noor Takaful Nigeria (Pengerusi Majlis Penasihat Pakar)
- Ahli Jawatankuasa IMON International, Tajikistan
- Ketua Pegawai Eksekutif, ISRA International Consulting Sdn. Bhd.
- Penyelidik Kanan (Kewangan Islam) Akademi Penyelidikan Syariah Antarabangsa (ISRA)
- Profesor, International Centre of Education in Islamic Finance (INCEIF)
- Timbalan Pengerusi, Majlis Penasihat Syariah, Bank Negara Malaysia
- Ahli Majlis Penasihat Syariah, Suruhanjaya Sekuriti Malaysia
- Ahli Jawatankuasa Syariah, International Islamic Liquidity Management Cooperation (IILM)
- Pengerusi Jawatankuasa Syariah, Bursa Malaysia
- Ahli lantikan Majlis Raja-Raja, Majlis Muzakarah Kebangsaan (Hal Ehwal Agama Islam)
- Penasihat Syariah beberapa syarikat di Singapura, Australia, Nigeria dan Tajikistan
- Ahli Panel Pakar Syariah, Jabatan Kemajuan Islam Malaysia (JAKIM)
- Ahli Jawatankuasa Kewangan dan Pelaburan, Majlis Agama Islam Selangor
- Ahli Jawatankuasa Wakaf, Majlis Agama Islam Kelantan
- Ahli Jawatankuasa Syariah, Perbadanan Kemajuan Iktisad Negeri Kelantan
- Ahli Jawatankuasa Syariah, Yayasan Wakaf Malaysia

##### Dahulu:

- Ahli Jawatankuasa Syariah Alliance Bank, Al-Rajhi Bank Malaysia, Syarikat Takaful Malaysia dan ACR Retakaful Malaysia & Bahrain
- Ahli Jawatankuasa Teknikal Retakaful, Islamic Financial Services Board
- Ahli Jawatankuasa Syariah Persatuan Institusi Perbankan Islam Malaysia
- Pengerusi Panel Pakar Muamalat, JAKIM

\* Tarikh Lantikan sebagai Pengerusi

\* Date of Appointment as Chairman

#### Qualifications:

- PhD (Islamic Law), University of Birmingham, United Kingdom
- Master's in Fiqh and Usul Fiqh, University of Jordan
- BA in Shariah, the Islamic University in Medina, Saudi Arabia
- Postgraduate Diploma in Shariah Law and Practice (DSLPL), International Islamic University Malaysia

#### Working Experience:

##### Present:

- Member of Shariah Board for Abu Dhabi Islamic Bank (ADIB) in the United Arab Emirates
- Member of the Islamic Bank of Australia (Project)
- Member of Noor Takaful Nigeria (Chairman of Advisory Council of Experts)
- Member of IMON International, Tajikistan
- Chief Executive Officer, ISRA International Consulting Sdn. Bhd.
- Senior Researcher (Islamic Finance), International Shariah Research Academy (ISRA)
- Professor, International Centre of Education in Islamic Finance (INCEIF)
- Deputy Chairman, Shariah Advisory Council, Central Bank of Malaysia
- Member, Shariah Advisory Council, Securities Commission Malaysia
- Member, Shariah Committee for International Islamic Liquidity Management Cooperation (IILM)
- Chairman, Shariah Committee of Bursa Malaysia
- Member, National Fatwa Council of Malaysia (Muzakarah Kebangsaan Hal Ehwal Agama Islam)
- Shariah Adviser for companies in Singapore, Australia, Nigeria and Tajikistan
- Member, Panel of Shariah Experts, Department of Islamic Development Malaysia (JAKIM)
- Member, Finance and Investment Committee, Selangor Religious Council
- Member, Waqf Committee, Kelantan Religious Council
- Member, Shariah Committee, Kelantan State Economic Dev. Corp.
- Member, Shariah Committee, Waqf Foundation of Malaysia

##### Previous:

- Shariah Committee for Alliance Bank, Al-Rajhi Bank Malaysia, Takaful Malaysia and ACR Retakaful Malaysia & Bahrain
- Member of Islamic Financial Services Board (IFSB) Technical Committee on Retakaful
- Member, Association of Islamic Banking Institutions Malaysia (AIBIM)
- Chairman, Panel of Experts in Muamalat, JAKIM



## PROFIL JAWATANKUASA PENASIHAT SYARIAH

### Shariah Advisory Committee Profile

#### Dato' Al-Ustaz Hj. Elias Zakaria

Ahli Jawatankuasa / Committee Member

Tarikh Lantikan: 01 Februari 2014

Date of Appointment: 01 February 2014

#### Kelayakan:

- Ijazah Pertama (B.A), Fakulti Pengajian Islam, Universiti Kebangsaan Malaysia
- Ijazah Sarjana dari Temple University, Philadelphia, Amerika Syarikat

#### Kepakaran:

Perbankan dan Kewangan Islam

#### Pengalaman:

- Ahli akademik, di Pusat Pengajian Ilmu Kemanusiaan, Universiti Sains Malaysia
- Anggota Lembaga Zakat Negeri Kedah Darul Aman
- Jawatankuasa Penasihat Syariah Yayasan Waqaf Malaysia
- Penasihat Syariah Syarikat Jeruk Madu Pak Ali
- Yang Dipertua Majlis Agama Islam Negeri Pulau Pinang
- Pengerusi Lembaga Pengarah Pusat Urus Zakat, MAINPP 2010
- AJK Fatwa Negeri Pulau Pinang
- AJK Panel Peguam Syar'ie Pulau Pinang, AJK Pembangunan Insan dan Dakwah MAINPP



#### Qualifications:

- B.A Degree, Faculty of Islamic Studies, National University of Malaysia (UKM)
- Masters Degree from Temple University, Philadelphia, USA

#### Areas of Expertise:

Islamic Banking and Finance

#### Working Experience:

- Academician, at the School of Humanities, Universiti Sains Malaysia (USM)
- Member of Lembaga Zakat Kedah
- Shariah Advisory Committee of Yayasan Waqaf Malaysia
- Shariah Advisor to Syarikat Jeruk Madu Pak Ali
- Yang Dipertua (YDP) of Penang's Islamic Religious Council
- Chairman of the Board of Directors for MAINPP's Zakat Management Centre
- Member, Penang Fatwa Committee, Committee Member of Penang's Panel of Shar'ie Lawyers
- Committee Member, MAINPP's Human Development and Dakwah

## Datuk Prof Dr. Mohamad Akram Laldin

Ahli Jawatankuasa / Committee Member

Tarikh Lantikan: 11 Januari 2019

Date of Appointment: 11 January 2019

### Kelayakan:

- Ijazah Pertama (B.A.), Ijazah Kepujian Perundangan dan Perundangan Islam, University of Jordan, Amman, Jordan
- Ijazah Kedoktoran (Ph.D.), Principles of Islamic Jurisprudence (Usul al-Fiqh), University of Edinburgh, Scotland, United Kingdom

### Kepakaran:

Kewangan dan Perbankan Islam

### Pengalaman:

#### Semasa:

- Ahli Panel Pelaburan **TH**
- Pengerusi, Jawatankuasa Penasihat Syariah untuk Dana Patuh Syariah, Amanah Saham Nasional Berhad (ASNB)
- Ahli Jawatankuasa Penasihat Syariah, Permodalan Nasional Berhad (PNB)
- Pengerusi, ASNB Wakalah Sdn Bhd
- Ahli Jawatankuasa Penyeliaan Syariah Dalaman, First Abu Dhabi Bank
- Ahli Lembaga Penyeliaan Syariah, Bank Musqat Meethaq Islamic Bank
- Pengarah Eksekutif di International Shariah Research Academy for Islamic Finance (ISRA)
- Profesor di International Centre for Education in Islamic Finance (INCEIF)
- Anggota Majlis Penasihat Syariah Bank Negara Malaysia
- Pengerusi Lembaga Penasihat Syariah Kumpulan Wang Simpanan Pekerja (KWSP)
- Anggota Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- Anggota Lembaga Pemegang Amanah Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM)
- Ahli Lembaga Syariah DDCAP, London
- Ahli Jawatankuasa Penyeliaan Syariah Dalaman, Dubai Islamic Bank
- Ahli Majlis Penasihat Syariah Pasaran Kewangan Islam Antarabangsa (IIFM), Bahrain
- Penasihat Peraturan Kewangan Anggota (FRACE), Central Bank of Nigeria
- Anggota Panel Pakar Pasaran Antarabangsa yang diiktiraf dalam Kewangan di Perancis
- Anggota Institut Pengarah Korporat Malaysia (ICDM)
- Penasihat Syariah Berdaftar, Suruhanjaya Sekuriti Malaysia dan penasihat Syariah dalam penerbitan beberapa sukuk
- Penulis akademik yang produktif khususnya dalam bidang Perbankan dan Kewangan Islam

#### Dahulu:

- Penolong Profesor di Kulliyah of Islamic Revealed Knowledge and Human Sciences, Universiti Islam Antarabangsa, Malaysia (UIAM)
- Penolong Profesor Pelawat, University of Sharjah, Sharjah, Emiriah Arab Bersatu (U.A.E)

### Qualifications:

- B.A. Honours degree in Islamic Jurisprudence and Legislation, University of Jordan, Amman, Jordan
- Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh), University of Edinburgh, Scotland, United Kingdom

### Areas of Expertise:

Islamic Banking and Finance

### Working Experience:

#### Present:

- Member of **TH** Investment Panel
- Chairman of Shariah Advisory Committee For Shariah Compliant Fund (SACF) of Amanah Saham Nasional Berhad (ASNB)
- Member of The Shariah Advisory Committee of Permodalan Nasional Berhad (PNB)
- Chairman of ASNB Wakalah Sdn Bhd
- Member of First Abu Dhabi Bank Internal Shariah Supervision Committee
- Member of Shariah Supervisory Board, Bank Musqat Meethaq Islamic Bank
- Executive Director, International Shariah Research Academy for Islamic Finance (ISRA)
- Professor, International Centre for Education in Islamic Finance (INCEIF)
- Member, Shariah Advisory Council, Bank Negara Malaysia
- Chairman, Shariah Board of Employees Provident Fund Malaysia (EPF)
- Member, Shariah Supervisory Council of Labuan Financial Services Authority (FSA)
- Member, Board of Trustees of Malaysian Islamic Economic Development Foundation (YaPEIM)
- Member, Shariah Board DDCAP, London
- Member, Internal Shariah Supervisory Committee, Dubai Islamic Bank
- Member, Shariah Advisory Council International Islamic Financial Market (IIFM), Bahrain
- Member Financial Regulation Advisory Council, Experts (FRACE), Central Bank of Nigeria
- Member, Panel of Recognized International Market Experts in Finance
- Member, Institute of Corporate Directors Malaysia (ICDM)
- Registered Shariah Advisor, Islamic Securities, Securities Commission of Malaysia and Shariah Advisor in the issuance of several sukuk
- Prolific author of academic works specifically in the areas of Islamic Banking and Finance

#### Previous:

- Assistant Professor, Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM)
- Visiting Assistant Professor, University of Sharjah, Sharjah, U.A.E



## PROFIL JAWATANKUASA PENASIHAT SYARIAH

### Shariah Advisory Committee Profile

#### Profesor Madya Dr. Asmak Ab Rahman

Ahli Jawatankuasa / Committee Member

Tarikh Lantikan: 1 Mei 2016

Date of Appointment: 1 May 2016

#### Kelayakan:

- Ijazah Kedoktoran (Ph.D.) dalam Ekonomi Islam, Universiti Malaya
- Ijazah Sarjana, Universiti Malaya
- Ijazah Sarjana Muda Syariah, Universiti Malaya

#### Kepakaran:

Perbankan Islam, wakaf, takaful dan Syariah

#### Pengalaman:

##### Semasa:

- Ahli Jawatankuasa Zakat Universiti Malaya
- Ketua Jabatan Syariah dan Ekonomi, Akademi Pengajian Islam, Universiti Malaya
- Ahli Jawatankuasa Syariah Ambank Islamic Berhad, Hong Leong MISG Takaful, SME Bank, Perbadanan Usahawan Nasional Berhad dan BIMB Investment Management Berhad
- Penasihat Syariah berdaftar dengan Suruhanjaya Sekuriti Malaysia
- Ahli Association of Shariah Advisors in Islamic Finance dan International Council of Islamic Finance Educators

##### Dahulu:

- Penerbit artikel di dalam jurnal tempatan dan antarabangsa seperti Arab Law Quarterly, Humanomics, Journal of Islamic Marketing, International Journal of Islamic and Middle Eastern Finance and Management dan Jurnal Syariah
- Mengetuai dan menganggotai penyelidikan-penyelidikan yang dibiayai oleh Universiti Malaya serta Kementerian Pendidikan Malaysia seperti LRGS dan FRGS.

#### Qualifications:

- Ph.D., Islamic Economy, University of Malaya
- Masters Degree, University of Malaya
- Bachelor Degree in Shariah, University of Malaya

#### Areas of Expertise:

Islamic Banking, wakaf, takaful dan Shariah

#### Working Experience:

##### Present:

- Member of the Zakat Committee of the University of Malaya
- Head of Department of Shariah and Economics, Academy of Islamic Studies, University of Malaya.
- Shariah Committee, Ambank Islamic Berhad, Hong Leong MISG Takaful, SME Bank, Perbadanan Usahawan Nasional Berhad and BIMB Investment Management Berhad.
- Registered Shariah Advisor, Securities Commission Malaysia
- Member, the Association of Shariah Advisors in Islamic Finance, and the International Council of Islamic Finance Educators.

##### Previous:

- Published articles in local as well as international journals such as Arab Law Quarterly, Humanomics, Journal of Islamic Marketing, International Journal of Islamic and Middle Eastern Finance and Management and Shariah Journals
- Leader and member of researches teams funded by the University and the Ministry of Education Malaysia such as LRGS and FRGS



## Ustaz Wan Rumaizi Wan Husin

Ahli Jawatankuasa / Committee Member

Tarikh Lantikan: 11 Januari 2019

Date of Appointment: 11 January 2019

### Kelayakan:

- Ijazah Sarjana Fiqh dan Usul Fiqh, Universiti Islam Antarabangsa Malaysia (IIUM)
- Ijazah Sarjana Muda Fiqh dan Usul Fiqh, Universiti al-AI-Bayt, Jordan

### Kepakaran:

Kewangan dan Perbankan Islam

### Pengalaman:

#### Semasa:

- Perunding Syariah dan jurulatih di dalam industri Kewangan dan Perbankan Islam
- AJK Syariah Bank Kerjasama Rakyat dan PruBSN Takaful
- Ahli Panel Perunding Pusat Penyelidikan Antarabangsa Ekonomi dan Kewangan Islam (IRCIEF), Kolej Universiti Islam Antarabangsa Selangor (KUIS)
- Perunding bagi Sadaqa House IRCIEF-IDB, KUIS
- Ahli Persatuan Penasihat Syariah (ASAS) Malaysia
- Ahli Kesatuan Ulama' Islam Antarabangsa (Ittihad al-'Alami li 'Ulama' al-Muslimin), Qatar
- Pengerusi Lembaga Syariah Bank Al-Rajhi
- Ahli Majlis Syariah Persatuan Cina Muslim Malaysia (MACMA)

#### Dahulu:

- Pensyarah – Department of Fiqh & Usul al-Fiqh, KIRKHS, IIUM
- Pembina modul dan ahli Kumpulan Kerja Standard MS 1900: 2014 Standard (Sistem Pengurusan Kualiti Berasaskan Syariah - Keperluan dengan Bimbingan) bagi Sekretariat SIRIM.
- Penasihat Syariah Yayasan Muamalat Belia
- Penasihat Syariah Bank Tisu, HUSM Kubang Kerian
- Wakil AJK Syariah, Mesyuarat Ahli Lembaga Pengarah Bank Rakyat Malaysia (BKRM)
- Ahli Panel Pakar Muamalat Jabatan Kemajuan Islam Malaysia (JAKIM)

### Qualifications:

- Masters in Fiqh and Usul al-Fiqh, International Islamic University of Malaysia (IIUM)
- Degree in Fiqh and Usul al-Fiqh from al-AI-Bayt University, Jordan

### Areas of Expertise:

Islamic Finance and Banking

### Working Experience:

#### Present:

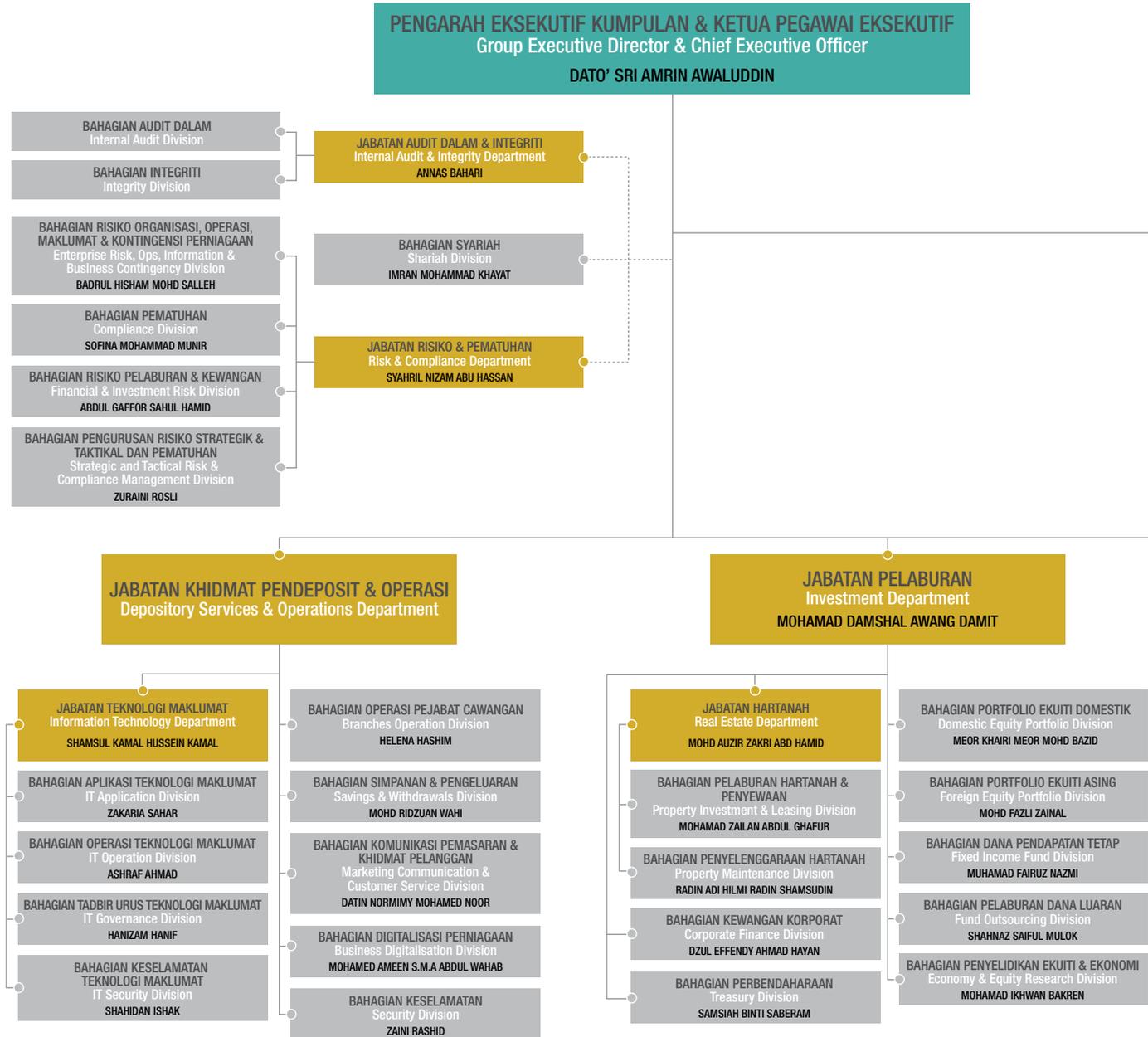
- Shariah Consultant and trainer in Islamic Finance Industry
- Shariah Committee Member of Bank Kerjasama Rakyat and PruBSN Takaful
- Panel Consultant Member of International Research Centre in Islamic Economy and Finance (IRCIEF), KUIS
- Consultant for Sadaqa House, IRCIEF-IDB KUIS
- Member of Association of Shariah Advisors (ASAS) Malaysia
- Member of International Union for Muslim Scholars (Ittihad al-'Alami li 'Ulama' al-Muslimin) Qatar
- Chairman, Shariah Board of Al-Rajhi Bank
- Member of the Shariah Council for the Malaysian Chinese Muslim Association (MACMA)

#### Previous:

- Lecturer – Department of Fiqh and Usul al-Fiqh, KIRKHS, IIUM
- Module developer and member of the Working Group for MS 1900: 2014 Standard (Shariah-based Quality Management Systems - Requirement with Guidance) secretariat by SIRIM
- Shariah Advisor for Yayasan Muamalat Belia
- Shariah Advisor of Tissue Bank, HUSM Kubang Kerian
- Shariah Committee Representative to BKRM's BOD Meeting
- Panel Member of Muamalat Expert for Islamic Development Department, Malaysia (JAKIM)



## CARTA ORGANISASI Organisation Chart





**JABATAN HAJI**  
Hajj Department  
DATO' SRI SYED SALEH SYED ABDUL RAHMAN



**JABATAN MODAL INSAN**  
Human Capital Department



**JABATAN KEWANGAN KUMPULAN**  
Group Finance Department  
MUSTAKIM MOHAMAD



■ JABATAN/Department  
■ BAHAGIAN/Division

Sehingga 31/8/2022  
As at 31/8/2022





# **MENINGKATKAN CIRI-CIRI DAN KEBOLEHAN**

## **ENHANCING FEATURES AND CAPABILITIES**

## ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director and Chief Executive Officer



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Dengan nama Allah Yang Maha Pengasih Lagi Maha Penyayang. Segala puji-pujian hanya kepada Allah SWT, selawat dan salam ke atas Nabi Muhammad SAW, ahli keluarga dan sahabat-sahabat baginda.

In the name of Allah, The Most Gracious and The Most Merciful. All praise be to Allah SWT. Salutations, peace and blessings upon our Prophet Muhammad SAW, his families and companions.

**Alhamdulillah**, Lembaga Tabung Haji (**TH**) terus kekal teguh dan maju dalam mencapai matlamat jangka panjang kami di sebalik pelbagai rintangan yang memperlambatkan pemulihan ekonomi. Ketahanan pendapatan di kekalkan dengan pertumbuhan yang membanggakan.

**Alhamdulillah**, amidst continued disruptions that delayed economic recovery, Lembaga Tabung Haji (**TH**) remained steadfast and continued to make headway in our long-term goals. Income resilience was maintained with commendable growth.

Tahun ini telah memberi kesempatan untuk kami memperkukuhkan program-program, pelan-pelan dan rangka kerja strategik **TH** di samping menguatkan asas **TH** ke arah mencapai pertumbuhan yang mampan. Sungguhpun rekod konsisten **TH** telah menerima pengiktirafan dunia sebagai contoh pengurusan haji yang cemerlang, kami komited dalam memastikan bahawa prestasi perkhidmatan dan tadbir urus kami terus dicontohi.

Selain pengurusan haji, **TH** juga diamanahkan untuk menguruskan perkhidmatan pelaburan dan deposit bagi memenuhi aspirasi Jemaah Haji Malaysia. Justeru, **TH** harus kekal tangkas dalam memenuhi perubahan berterusan serta keperluan para pemegang taruh **TH**. Lebih penting lagi, dalam memenuhi tanggungjawab kami kepada lebih 8.4 juta pendeposit, usaha pendigitalan dan inovasi teknikal adalah pelengkap dalam operasi kami.

### MEMPERKUKUKKAN ASAS TH

Pada tahun tinjauan ini, kami memberi fokus ke atas pembentukan dasar-dasar utama bagi memperkukuhkan pentadbiran, meningkatkan pengurusan simpanan profesional **TH**, selain mengenalpasti kaedah-kaedah bagi mencapai kecemerlangan khidmat pelanggan. Justeru beberapa program, pelan dan rangka kerja strategik baharu dilancarkan pada 2021.

Tinjauan strategik ke atas model operasi sedia ada **TH** sedang berjalan bagi menyediakan model yang paling sesuai dan berdaya maju untuk memenuhi mandat **TH** secara berkesan dan memastikan kemampuannya sebagai sebuah Institusi Islam yang dihormati di dalam dan luar negara. Pada masa yang sama, semakan ke atas Akta Tabung Haji 1995 (“Akta **TH**”) sedang dijalankan bagi memenuhi objektif-objektif dan model operasi terkini **TH**.

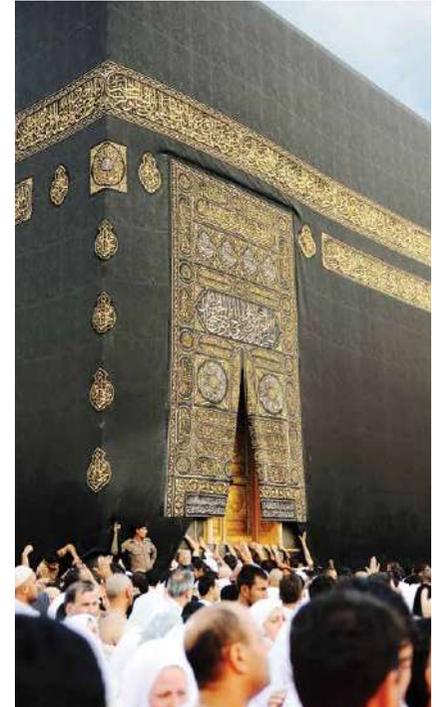
The year provided a timely opportunity to strengthen **TH**'s strategic programmes, plans and frameworks as we work to fortify **TH**'s foundations for sustainable growth. Even though **TH**'s consistent track record has gained world recognition as a role model for excellent hajj management, we are committed to ensure service performance and governance continue to be exemplary.

In addition to hajj management, **TH** is entrusted to manage depository and investment services in order to fulfil the aspirations of Malaysian Hajj Pilgrims. As such, we must stay agile to keep up with the constant change in the needs of **TH**'s stakeholders. Most importantly, in fulfilling our responsibility to over 8.4 million depositors, digitalisation and technical innovation are integral to our operations.

### FORTIFYING TH'S FOUNDATION

Therefore, during the year, we focused on putting in place key policies to strengthen administration, improve **TH**'s professional savings management, as well as identify ways to escalate customer service excellence. Towards this end, several strategic programmes, plans and new frameworks were unleashed in 2021.

A strategic review of **TH**'s existing operating model is being conducted, which is critical to address the most appropriate and feasible model to deliver **TH**'s mandate effectively to ensure its sustainability as a Respected Islamic Institution locally and globally. At the same time a comprehensive review of the Tabung Haji Act 1995 (“**TH** Act”) is being carried out to meet **TH**'s latest objectives and operating model.



“Kami memberi fokus ke atas pembentukan dasar-dasar utama bagi memperkukuhkan pentadbiran, meningkatkan pengurusan simpanan profesional **TH**, selain mengenalpasti kaedah-kaedah bagi mencapai kecemerlangan khidmat pelanggan.”

“We focused on putting in place key policies to strengthen administration, improve **TH**'s professional savings management, as well as identify ways to escalate customer service excellence.”

## ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF

### Performance Review by the Group Managing Director and Chief Executive Officer

#### Rangka Kerja Pengawasan *TH*

*TH* telah melancarkan Rangka Kerja Pengawasan sebagai asas kawalan tadbir urusnya agar mampu memenuhi mandat pengurusan haji bertaraf dunia secara berkesan dan mampan. Ini membolehkan *TH* meneraju sebagai sebuah institusi Islam yang dihormati atas prestasi dan tadbir urus yang baik.

Objektif utama Rangka Kerja Pengawasan adalah untuk merealisasikan prinsip-prinsip Maqasid Syariah yang merupakan titik permulaan penubuhan *TH*, bagi memastikan umat Islam boleh menunaikan haji secara selamat dan bertanggungjawab.

Rangka kerja ini memastikan bahawa selepas hampir enam dekad beroperasi, *TH* terus mengamalkan prinsip-prinsip Maqasid Syariah dalam semua aktiviti harian selain memastikan bahawa Anggota Lembaga, Panel Pelaburan, Pengurusan Kanan dan warga kerja mendokong keempat-empat prinsip utama tersebut iaitu nilai-nilai dan prinsip-prinsip Islam, kepimpinan beretika yang berkesan, kawalan dalaman dan pengurusan risiko yang berkesan, serta akauntabiliti terhadap pemegang taruh.

Sempena pelancaran rangka kerja ini, pelbagai program dan aktiviti dalaman dijalankan melibatkan warga kerja bagi memperkukuhkan lagi tadbir urus *TH*.

#### *TH* Stewardship Framework

*TH* has launched a Stewardship Framework as the basis of its governance control to ensure that it can fulfil its world-class hajj management mandate more effectively and sustainably. This lays the path as a leading Islamic institution respected for its performance and governance.

The main objective of the Stewardship Framework is to better embody the principles of Maqasid Shariah which is the original starting point for the establishment of *TH* itself, ensuring Muslims can perform Hajj safely and responsibly.

The framework ensures that after almost six decades of operations, *TH* continues to apply the principles of Maqasid Shariah in all daily activities while ensuring that Lembaga Members, Investment Panel, Senior Management and employees uphold the four main principles namely Islamic values and principles, effective ethical leadership, internal control and effective risk management, and accountability to stakeholders.

In conjunction with the launch of this framework, various internal programmes and activities were implemented with the involvement of employees to strengthen *TH*'s corporate governance further.



## Pembentukan Panel Pelaburan

Bagi mengawal selia aktiviti-aktiviti pelaburan selain memastikan strategi-strategi dan dasar-dasar pelaburan **TH** mencapai objektif-objektifnya berdasarkan Syariah, **TH** telah melantik tujuh individu contoh sebagai Ahli Panel Pelaburan **TH** berkuatkuasa 1 September 2021. Penubuhan panel ini sejajar dengan usaha **TH** memperkukuhkan tadbir urus dan strategi pelaburan, dalam usaha menjadi sebuah organisasi Islam yang dihormati untuk pencapaian dan tadbir urus yang baik.

Ahli-ahli Panel Pelaburan mempunyai kelayakan profesional dan kepakaran tersohor dalam bidang pelaburan, kewangan, ekonomi, pelaburan hartanah dan perkhidmatan. Mereka bertanggungjawab menasihati Lembaga dan Pengurusan **TH** mengenai sebarang aktiviti pelaburan dan kawalan dalam usaha meningkatkan nilai pelaburan tersebut dan mendapatkan pulangan yang baik.

## HIJRAH24

Dengan memanfaatkan asas kukuh yang terbina hasil daripada semakan Model Operasi **TH**, semakan Akta Tabung Haji dan penerapan Maqasid Syariah, kami juga telah menyemak pelan masa hadapan bagi memastikan **TH** mencapai prestasi yang kompetitif dan mampan demi kebajikan para pendeposit, jemaah haji dan umat Islam secara amnya.

Sebagai sebahagian daripada komitmen **TH** dalam memastikan kejayaan dan kelestariannya, HIJRAH24: Pelan Transformasi Strategik **TH** 2022-2024 dibangunkan pada 2021 bagi menjamin kekebalan **TH** dan memacu organisasi ini ke hadapan untuk tiga tahun berikutnya.

## Formation of Investment Panel

To regulate the investment activities carried out and ensure that **TH's** investment strategies and policies achieve their objectives based on Shariah, **TH** appointed seven exemplary individuals as **TH** Investment Panel Members with effect from 1 September 2021. The establishment of this panel is in line with **TH's** efforts to strengthen our governance and investment strategy, in striving to become an Islamic organisation that is respected for its achievements and good governance.

The Investment Panel Members are professionally qualified with reputed expertise in investment, finance, economics, real estate investment and services. They are responsible for advising the Lembaga and **TH** Management on any investment activity and control in an effort to improve the value of the investment while producing a good return.

## HIJRAH24

Leveraging on stronger fundamentals set above by **TH's** Operating Model, revised Tabung Haji Act and Maqasid Shariah, we have also revised the future-forward plan to ensure that **TH** delivers competitive and sustainable performance for the future welfare of depositors, pilgrims and Muslims in general.

As part of **TH's** commitment to ensure its sustainability and continued success, HIJRAH24: **TH** Strategic Transformation Plan 2022-2024 was developed in 2021 future proofing **TH** and to drive the organisation forward over the next three years.

“Melantik tujuh Ahli Baharu untuk Panel Pelaburan **TH** (berkuatkuasa 1 September 2021).”

“Appointed seven New Members for **TH** Investment Panel (effective 1 September 2021).”

“HIJRAH24: Pelan Strategik **TH** 2022-2024 dibangunkan pada 2021 memacu organisasi ini ke hadapan untuk tiga tahun berikutnya.”

“HIJRAH24: **TH's** Strategic Plan 2022-2024 was developed in 2021 to drive the organisation forward over the next three years.”



## ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF

### Performance Review by the Group Managing Director and Chief Executive Officer

HIJRAH24 adalah berasaskan lima (5) objektif strategik utama **TH** dan diperkukuhkan lagi dengan 24 inisiatif yang telah dikenalpasti bagi mencapai aspirasi **TH**, dengan fokus memperkukuhkan aspek-aspek struktur, operasi dan tadbir urus korporat, serta dipacu oleh kemajuan pendigitalan. Objektif-objektif utama transformasi ini adalah untuk:

- i. Melaksanakan visi dan misi **TH**;
- ii. Menjana pulangan mampan dan lebihan aset di dalam rangkaian selera risiko yang tertakrif;
- iii. Menyediakan kecemerlangan dalam perkhidmatan haji secara berterusan;
- iv. Membangunkan asas deposit yang stabil menerusi penyampaian perkhidmatan yang cekap;
- v. Memupuk dan membangunkan bakat-bakat terbaik bagi meletakkan **TH** sebagai sebuah organisasi yang dijana bakat; dan
- vi. Mendokong Maqasid Syariah sebagai tujuan utama menerusi struktur tadbir urus yang kukuh.

#### Rangka Kerja Tadbir Urus Syariah

Rangka Kerja Tadbir Urus Syariah **TH** menyediakan garis panduan komprehensif bagi menangani isu-isu Syariah dan proses-proses berkaitan pematuhan Syariah dalam **TH**. Objektif-objektif utama Rangka Kerja Tadbir Urus Syariah **TH** adalah:

- i. Untuk menggariskan prinsip-prinsip Tadbir Urus Syariah di bawah Rangka Kerja ini;
- ii. Untuk menyediakan garis panduan komprehensif kepada Lembaga, Jawatankuasa Penasihat Syariah **TH** (SAC) dan Pengurusan **TH** dalam menjalankan tugas bagi hal-hal berkaitan Syariah;
- iii. Untuk menggariskan fungsi-fungsi berkaitan Semakan Syariah, Audit Syariah, Pengurusan Risiko Syariah dan Penyelidikan Syariah;
- iv. Untuk menggariskan peranan, fungsi dan tanggungjawab SAC **TH**;
- v. Untuk menggariskan peranan, fungsi dan tanggungjawab Bahagian Syariah; dan
- vi. Untuk menggariskan hubungan di antara SAC **TH**, Lembaga dan Pengurusan **TH**.

Rangka Kerja Tadbir Urus Syariah **TH** telah dibentangkan dan diluluskan pada 20 Disember 2021.

HIJRAH24 is premised on **TH's** five (5) key strategic objectives and reinforced by 24 initiatives, which have been identified to achieve **TH's** aspirations, focused on strengthening structural, operational and corporate governance areas, and driven by digitalisation advancement. The key objectives of this transformation journey are to:

- i. Execute **TH's** vision and mission;
- ii. Generate sustainable returns and asset surplus within a defined risk appetite;
- iii. Continuously provide excellence in Hajj services;
- iv. Grow a stable deposit base through efficient service delivery;
- v. Nurture and grow best-in-class talents to position **TH** as a Talent-Powered organisation; and
- vi. Uphold Maqasid Shariah as a higher purpose through a robust governance structure.

#### Shariah Governance Framework

The **TH** Shariah Governance Framework provides comprehensive guidelines in addressing Shariah issues and processes related to compliance with Shariah in **TH**. The main objectives of the **TH** Shariah Governance Framework are: -

- i. To outline the principles of Shariah Governance under the Framework;
- ii. To provide a comprehensive guidance to the Lembaga, **TH** Shariah Advisory Committee (SAC) and Management of **TH** in discharging its duties in matters relating to Shariah;
- iii. To outline the functions relating to Shariah Review, Shariah Audit, Shariah Risk Management and Shariah Research;
- iv. To outline the roles, functions and responsibilities of **TH** SAC;
- v. To outline the roles, functions and responsibilities of Shariah Division; and
- vi. To outline the relationship between the **TH** SAC, Lembaga and the Management of **TH**.

The **TH** Shariah Governance Framework has been presented and approved on 20 December 2021.

### Perkukuh Pelaburan Rakyat (PERKUKUH)

TH juga menyokong inisiatif kerajaan PERKUKUH iaitu sebahagian daripada tonggak reformasi dalam Strategi Pemulihan Ekonomi Nasional 6R Kerajaan dengan objektif memperkukuhkan pelaburan orang ramai. Sebagai sebahagian daripada Inisiatif Pacuan GLIC PERKUKUH, TH komited meningkatkan tadbir urusnya menerusi “Reformasi Akta dan Tadbir Urus” serta mengambil bahagian dalam “Inisiatif Pengoptimuman Prestasi” dan “Inisiatif Kerajaan untuk Standard Pelaburan Maman”.

### MEMBERI PULANGAN LEBIH BAIK DI SEBALIK PELBAGAI CABARAN

Di sebalik persekitaran ekonomi yang mencabar, TH menutup tahun ini dengan pertumbuhan perolehan sebanyak 2.4 peratus kepada RM3.23 bilion daripada RM3.15 bilion sebelumnya. Kedudukan kewangan TH kekal kukuh dengan aset bernilai RM88.85 bilion melebihi liabiliti RM85.55 bilion setakat 31 Disember 2021. Jumlah Aset pada RM88.85 bilion dan jumlah Deposit pada RM83.34 bilion merupakan yang tertinggi dalam sejarah 58 tahun TH.

Pendapatan tetap dan pelaburan ekuiti telah menyokong dayatahan pendapatan pada 2021 dengan menyumbang lebih 70 peratus daripada jumlah keseluruhan. Penurunan dalam kos operasi sebanyak 4 peratus juga direkodkan berbanding 2020 berikutan langkah penjimatan dan langkah pengurusan kewangan yang berhemat.

Pelaburan pendapatan tetap menjana RM1.70 bilion yang menyumbang 52 peratus kepada jumlah pendapatan kasar. Pendapatan daripada pelaburan ekuiti telah menyumbang RM0.65 bilion iaitu 20 peratus daripada jumlah pendapatan pada 2021 yakni 38 peratus lebih tinggi berbanding RM0.47 bilion yang direkodkan pada 2020. Pelaburan hartanah menjana RM0.42 bilion manakala pelaburan pasaran wang Islam menjana perolehan RM0.29 bilion.

### Perkukuh Pelaburan Rakyat (PERKUKUH)

TH also supports the government-led initiative PERKUKUH which is a part of the reform pillar in the Government’s 6R National Economic Recovery Strategy with the objective to strengthen the people’s investment. As part of PERKUKUH’s GLIC-Driven Initiatives, TH has committed to improve its governance via “Act and Governance Reform”; and participate in “Performance Optimisation Initiatives” and “Governance Initiatives for Sustainable Investing Standards”.

### DELIVERING BETTER RETURNS AMIDST CHALLENGES

Notwithstanding the challenging economic climate, TH concluded the year with a revenue growth of 2.4 per cent to RM3.23 bilion from RM3.15 bilion previously. TH’s financial position remained strong with assets of RM88.85 bilion exceeding liabilities of RM85.55 bilion as at 31 December 2021. Total Assets of RM88.85 bilion and total Deposits at RM83.34 bilion were the highest in TH’s 58-year history.

Fixed income and equity investments have supported income resilience in 2021 by accounting for more than 70 per cent of the total. A decrease in operating costs by 4 per cent was also recorded compared to 2020 as a result of austerity measures and prudent financial management measures.

Fixed income investments generated RM1.70 bilion which accounts for 52 per cent of its total gross income. Income from equity investments has contributed RM0.65 bilion which accounts for 20 per cent of total income for 2021 and is 38 per cent higher than RM0.47 bilion in 2020. Real estate investments earned RM0.42 bilion while Islamic money market investments generated a revenue of RM0.29 bilion.

# 2.4%

Pertumbuhan Perolehan /  
Revenue Growth

# RM3.23

bilion / billion  
(FY2020: RM3.1 bilion / billion)



Jumlah aset / Total Assets

# RM88.85

bilion / billion



Jumlah Deposit  
Total Deposits  
di at

# RM83.34

bilion / billion

## ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF

### Performance Review by the Group Managing Director and Chief Executive Officer

Aset melebihi liabiliti sebanyak RM3.3 bilion, membolehkan **TH**, dengan pematuhan penuh kepada Akta Tabung Haji 1995 mengumumkan agihan keuntungan sebanyak RM2.46 bilion, iaitu peningkatan 9.5 peratus daripada RM2.24 bilion pada 2020. Kadar ini adalah berhemah memandangkan persekitaran ekonomi yang mencabar serta kesan berterusan pandemik COVID-19 pada 2021. Ia mengambil kira keperluan **TH** untuk mengagihkan keuntungan secara mampan dan membina pegangan rizab bagi memastikan kedudukan kewangan **TH** kekal kukuh untuk masa hadapan. Kadar pengagihan keuntungan pada 3.1 peratus juga adalah lebih tinggi berbanding kadar purata deposit tetap perbankan Islam untuk tempoh 12 bulan, iaitu 2.36 peratus.

### MEMPERCEPATKAN PERKHIDMATAN DIGITAL

Kami juga berjaya memanfaatkan usaha pendigitalan **TH** sejak 2018, menjadikannya lebih ringkas dan mudah diakses bagi memudahkan pelanggan menggunakan perkhidmatan **TH**. Penggunaan platform dan saluran digital seperti **THiJARI** membolehkan kami menghubungkan para pendeposit dengan perkhidmatan dan produk-produk **TH**, selain membolehkan mereka menjalankan transaksi dalam talian mengikut keselesaan mereka.

Pangkalan pengguna **THiJARI** telah meningkat dengan 662,481 pengguna baharu pada 2021 berbanding 492,457 pada 2020. Setakat 31 Disember 2021, pengguna terkumpul **THiJARI** adalah 1.15 juta dengan 15.5 juta transaksi. Ini diikuti peningkatan dalam nisbah e-Saluran berbanding transaksi kaunter (OTC) iaitu 82:18 berbanding 78:22 pada 2020. Menerusi perkhidmatan Pembukaan Akaun Maya, sebanyak 89,870 akaun telah diaktifkan sepanjang tahun tinjauan selain pengambilan deposit sebanyak RM389 juta menerusi JomPAY dan RM308 juta melalui FPX.

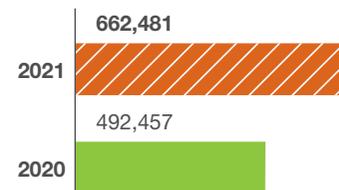
Assets exceeded liabilities by RM3.3 billion, allowing **TH**, in full compliance with the Tabung Haji Act 1995, to declare a profit distribution of RM2.46 billion, an increase of 9.5 per cent from RM2.24 billion in 2020. The rate is prudent given the challenging economic conditions and the ongoing effects of COVID-19 pandemic in 2021. It considers the need for **TH** to distribute profits sustainably and build reserve holdings to ensure that **TH**'s financial position remains strong for the future. The profit distribution rate of 3.1 per cent is also higher than the average fixed deposit rate of Islamic banking for a period of 12 months, which is 2.36 per cent.

### ACCELERATING DIGITALISED SERVICES

We have also been able to leverage strengths from **TH**'s digitalisation efforts since 2018 to make it simpler and more accessible for our customers to engage with **TH** services. The use of digital platforms and channels such as **THiJARI**, has allowed us to more efficiently connect depositors to **TH** services and products, and conduct online transactions at their own convenience.

The **THiJARI** user base has roared, with 662,481 new users in 2021 compared with 492,457 in 2020. As at 31 December 2021, accumulated **THiJARI** users stood at 1.15 million with about 15.5 million transactions. This was accompanied by an increase in ratio of e-Channel to over the counter (OTC) transactions of 82:18 compared with 78:22 in 2020. Through the Virtual Account Opening service, a total of 89,870 accounts has been activated during the year and deposit taking through JomPAY and FPX were RM389 million and RM308 million respectively.

#### PENGUNGAN **THiJARI** **THiJARI** USERS



Peningkatan dalam nisbah e-Saluran berbanding transaksi OTC / Increase in ratio of e-Channel to OTC transactions =

**82:18**  
(2020: 78:22)



Pengambilan deposit menerusi JomPAY / Deposit taking through JomPAY

**RM389 mil**



Pengambilan deposit menerusi FPX / Deposit taking through FPX

**RM308 mil**



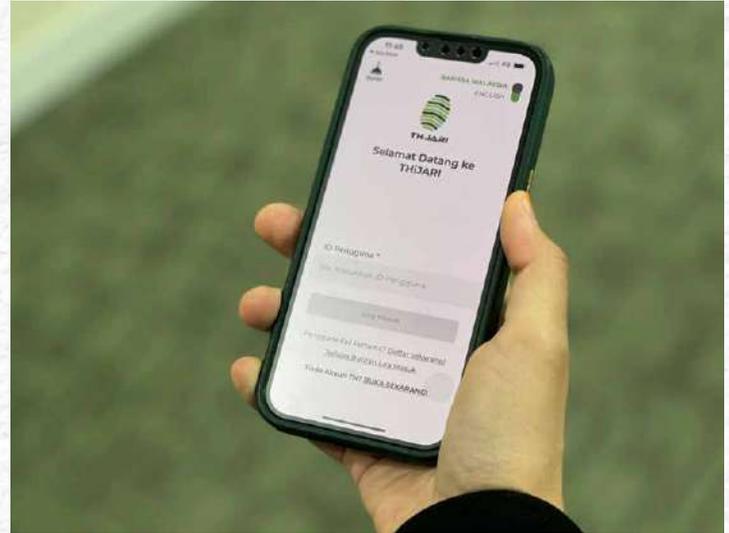
Manakala **THiJARi Biz** dilancarkan pada 14 Disember 2021, di mana 4,579 kakitangan berpindah ke platform ini dengan 144 kakitangan mengaktifkan kemudahan caruman gaji. Beberapa inisiatif baharu **THiJARi** juga sedang dirancang termasuk Penerimaan Tawaran Haji serta eMandat, Dam & Korban, dan Sedekah.

Bagi mempercepatkan lagi agenda pendigitalan **TH**, Lembaga telah meluluskan Pelan Tindakan IT 2022-2026. Pelan ini menggariskan pengembangan strategik perkhidmatan **TH** menerusi kolaborasi dengan rakan strategik baharu. Perkhidmatan baharu seperti eTaib LiveChat, **TH**hujaj dan e-Bimbingan merupakan di antara inisiatif-inisiatif digital baharu yang menarik untuk manfaat pemegang taruh **TH**.

### MENINGKATKAN OPERASI UNTUK MUSIM HAJI 1442H/2021M

Pada 2021, ekoran pandemik yang berterusan, Kerajaan Arab Saudi telah menghadkan ibadah haji tahunan kepada hanya warganegara dan penduduk yang berada di Saudi dengan jumlah maksimum 60,000 jemaah atas sebab-sebab keselamatan dan kesihatan.

Penundaan ini telah memberi masa kepada **TH** untuk menyemak semula operasi haji kami dan mengemaskini persediaan dengan protokol keselamatan baharu yang diperlukan, dengan melaksanakan inisiatif Pelan Tindakan Pengurusan Haji 5 Tahun 2021-2025 sebagai rangka kerja bagi mengekalkan kecemerlangan perkhidmatan haji bertaraf dunia.



**THiJARi Biz** was launched on 14 December 2021, where 4,579 employees have been migrated over to the platform with 144 employers activating the salary deduction facility. There are also a host of other new **THiJARi** initiatives in the pipeline including Hajj Offer Acceptance and eMandate, Dam & Qurban, and Sadaqah.

To further accelerate **TH**'s digitalisation agenda, Lembaga has approved a new IT Blueprint 2022-2026. The blueprint outlines strategic expansion of **TH** services through collaboration with a new strategic partner. New services such as eTaib LiveChat, **TH**hujaj and e-Bimbingan mark some of the exciting new digital initiatives for the benefit of **TH** stakeholders.

### STEPPING UP OPERATIONS FOR HAJJ SEASON 1442H/2021M

In 2021, due to the prolonged pandemic, the Saudi Arabia Government has restricted the annual hajj pilgrimage to only citizens and residents who are currently in the Kingdom with a maximum number of 60,000 pilgrims, for safety and health reasons.

The postponement had given **TH** some time to re-evaluate our hajj operation and focused on updating preparations with new required safety protocols, implementing the 5-year Hajj Blueprint 2021-2025 initiatives as the framework to maintain excellent and world-class hajj services.

## ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF

### Performance Review by the Group Managing Director and Chief Executive Officer

Pelan tindakan tersebut dibangunkan sebagai rangka kerja yang mantap bagi mengekalkan kecemerlangan perkhidmatan dan memperbaiki struktur tadbir urus dan perundangan sedia ada **TH** berkaitan haji, memperluaskan rangkaian perkhidmatannya dan pada masa sama, mengekalkan kos berkaitan perkhidmatan haji pada tahap yang munasabah.

Selain itu, **TH** menasaskan kecemerlangan dalam kualiti perkhidmatan di mana perkembangan yang baik telah dicapai pada tahun 2021 apabila **TH** berjaya mengekalkan pematuhan terhadap Standard Kualiti Antarabangsa ISO 9001:2008 dengan laporan ketidakpatuhan sifar sejajar dengan audit pengawasan pada November 2021.

Berikutan pandemik, **TH** telah menyediakan kursus haji secara dalam talian pada 2020 dan 2021. Sebanyak 14 siri Kursus Asas Haji untuk tahun 1442 Hijrah dilengkapkan secara dalam talian bermula 5 Februari hingga 21 Mac 2021.

Langkah seterusnya adalah untuk **TH** melaksanakan sepenuhnya Pelan Tindakan Pengurusan Haji yang juga merupakan sebahagian daripada HIJRAH24, dengan program-program dan strategi-strategi bagi mendokong kecemerlangan haji. **TH** berusaha memperkukuhkan fungsi tadbir urus dan kawal selia, mengutamakan kebajikan jemaah haji dan mentransformasi panduan haji serta perkhidmatan haji bertaraf dunia pada kos yang munasabah.

The blueprint was developed as a strong framework to maintain service excellence and improve **TH's** existing governance and legislative structures on haji, expand its range of services, and at the same time, maintain costs relating to pilgrimage services at a reasonable level.

Additionally, **TH** targets excellence in service quality and good headway was made in 2021 as **TH** maintained compliance to ISO 9001:2008 International Quality Standard with zero non-conformance report pursuant to a surveillance audit in November 2021.

Given the pandemic, **TH** pivoted to provide haji guidance courses online in 2020 and continued to do so for 2021. Fourteen series of the Basic Hajj Course for 1442 Hijrah were completed online from 5 February to 21 March 2021.

The forward-looking plan is for **TH** to see through the complete implementation of the Hajj Blueprint which is also part of HIJRAH24, with programmes and strategies formulated to uphold haji excellence. **TH** strives to deliver a strengthened governance and regulatory function, prioritisation on pilgrims' welfare, transformation on haji guidance, and World-Class Hajj Services at a reasonable cost.



## PENGHARGAAN & TERIMA KASIH

Sejarah mengajar kita bahawa perubahan dan ketidaktentuan akan sentiasa berlaku. Melangkah ke hadapan, kami optimis bahawa impak ekonomi terburuk pandemik COVID-19 akan berakhir tidak lama lagi.

Bagi pihak **TH**, saya ingin mengucapkan terima kasih kepada kerajaan Malaysia, yang diterajui oleh Perdana Menteri YAB Dato' Sri Ismail Sabri Yaakob dan Menteri-menteri Kabinet, serta pihak berkuasa kawal selia dan agensi-agensi kerajaan lain atas bimbingan dan bantuan berterusan mereka.

Kemajuan kami adalah hasil usaha pihak Pengurusan, warga kerja dan rakan-rakan strategik **TH** yang telah berkhidmat dengan penuh integriti, profesionalisme dan dedikasi. Dengan bimbingan pasukan pengurusan yang mantap, saya yakin bahawa kami berada pada kedudukan yang baik untuk memacu strategi kami ke hadapan dan menyampaikan nilai kepada para pemegang taruh.

Penghargaan juga kepada anggota Lembaga atas sokongan dan nasihat berharga mereka sepanjang tahun ini. Saya juga ingin mengambil peluang ini untuk merakamkan ucapan penghargaan kepada Tan Sri Md Nor Yusof yang bersara pada 15 Oktober 2021 atas sumbangan tidak ternilai beliau selama tiga tahun bersama **TH**. Kami juga mengalu-alukan kedatangan Pengerusi baharu, YBhg Tan Sri Azman Mokhtar yang menyertai kami pada 20 Disember 2021. Kerjaya cemerlang Tan Sri Azman dalam dunia korporat dan perkhidmatan awam dijangka akan terus memacu usaha berterusan **TH** untuk menjadi sebuah institusi Islam yang dihormati untuk prestasi dan tadbir urusnya, sejajar dengan mandat kami untuk membantu umat Islam Malaysia menabung bagi menunaikan haji.

Untuk para pendeposit yang dihargai, terima kasih atas sokongan dan keyakinan berterusan terhadap **TH**. Bersama, kita telah membuktikan bahawa segala kemungkinan boleh dicapai dalam membantu **TH** melakar pencapaian-pencapaian baharu.

Alhamdulillah, setiap kejayaan yang diperoleh adalah usaha bersama di mana setiap individu memainkan peranan terbaik masing-masing dan yakin akan keikhlasan tujuan kami. Dengan rahmat Allah, kami berjaya kekal tabah dan dinamik dalam mengharungi satu lagi tahun yang sangat mencabar. Kami yakin dengan bimbingan anggota Lembaga, hala tuju yang jelas, sokongan daripada Kerajaan dan pengawal selia serta kekuatan dan dedikasi warga kerja, kami akan terus melaksanakan misi dalam usaha mencipta lebih banyak nilai untuk para pemegang taruh, Insya-Allah.

Terima kasih.

### Dato' Sri Amrin Awaluddin

Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif  
Group Managing Director and Chief Executive Office

## APPRECIATION & GRATITUDE

If there is anything that history has taught us, it is that change and volatility will remain. Looking ahead, we are cautiously optimistic that the worst of the economic impact of the COVID-19 pandemic will soon be behind us.

On behalf of everyone at **TH**, I would like to thank the Malaysian government, led by the Prime Minister YAB Dato' Sri Ismail Sabri Yaakob and the Cabinet Ministers, as well as other regulatory authorities and government agencies for their ongoing guidance and assistance.

All our progress has been due to the Management, staff and **TH's** strategic partners who have performed with integrity, professionalism and dedication. With the guidance of a strong leadership team, I believe we are in a good position to drive our strategies forward and deliver value to our stakeholders.

Our appreciation goes out to the members of the Lembaga for their invaluable support and counsel throughout the year. I would also like to take this opportunity to extend the entire Lembaga's appreciation to Tan Sri Md Nor Yusof who retired on 15 October 2021, for his invaluable contributions over the past three years and we welcome our new Chairman, YBhg Tan Sri Azman Mokhtar who joined us on 20 December 2021. Tan Sri Azman's illustrious career in both the corporate world and in public service is expected to further drive **TH's** ongoing efforts to become an Islamic institution respected for its performance and governance, in line with our mandate of facilitating Malaysian Muslims to save for the purpose of hajj.

To our valued depositors, thank you for your continued faith and support in **TH**. Together we have shown that new possibilities are achievable and have helped **TH** reach new heights.

Alhamdulillah, success is a shared journey where we each play a role to the best of our ability and trust in the sincerity of our purpose. With the blessings of Allah, we have stayed resilient and dynamic through another exceptionally challenging year. The sound guidance of the Lembaga members, the clear directions and support set out by the Government and regulators, and the strength and dedication of our people will ensure that we continue to deliver on our mandate and create value for our stakeholders, Insya-Allah.

Thank you.

## OBJEKTIF STRATEGIK: ENAM (6) OBJEKTIF STRATEGIK UTAMA

### Strategic Objective: Six (6) Strategic Objectives

#### MEMAJUKAN OBJEKTIF STRATEGIK KAMI

Sebagai sebuah institusi pengurusan haji bertaraf dunia, **TH** harus sentiasa bersedia menghadapi perubahan agak kekal efektif dan relevan. Ini termasuk mengambil langkah-langkah berani dalam memperkukuhkan kedudukannya bagi memenuhi permintaan pihak-pihak berkepentingan yang sentiasa berubah. Menyeimbangkan aspek pertumbuhan sebagai sebuah 'Tabung' dengan fokus ke atas 'Haji' adalah mustahak dalam mencapai perjalanan operasi yang mampan.

Pengurusan Haji sentiasa menjadi teras dalam mandat **TH**, seperti yang termaktub dalam Akta Tabung Haji 1995 (Akta 535). Ini merangkumi pengumpulan deposit daripada jemaah haji dan pengurusan perjalanan Haji ke Tanah Suci. Ini kemudiannya berkembang kepada aktiviti-aktiviti muamalat yang lebih pelbagai dengan tumpuan ke atas kebajikan jemaah haji Malaysian serta memenuhi teras dasar pembangunan ekonomi negara untuk umat Islam di Malaysia.

Skop Pengurusan Deposit dan Pentadbiran Dana kini membentuk tiga teras Objektif Strategik kami berserta Pengurusan Haji. Pengurusan deposit yang baik dan pentadbiran dana yang profesional membantu menjana pulangan yang mampan, yang seterusnya menghasilkan sokongan yang lebih baik untuk kos asas dalam memastikan pengurusan haji yang cemerlang. Operasi yang efektif dalam aspek-aspek ini harus disokong oleh Modal Insan yang baik dan Tadbir Urus yang boleh dipercayai.

#### PROGRESSING ON OUR STRATEGIC OBJECTIVES

As one of the world-class hajj management institutions, **TH** must always be ready for change in order to remain effective and relevant. This includes undertaking bold measures to strengthen its position to meet the evolving demand of stakeholders. Maintaining a balance between growing as a 'Tabung' and focus on "Haji" is vital in achieving sustainable operations.

Hajj management has always been the core of **TH's** mandate, as governed by the Tabung Haji Act 1995 (Act 535). This encompassed the collection of deposits from pilgrims and provision of efficient Hajj journey to the holy land. This evolved into more diversified *muamalat* activities over the years with the focus on the welfare of Malaysian pilgrims growing to include fulfilling the national economic development policy thrusts for Malaysian Muslims.

The scope of Deposit Management and Fund Administration now form the trio of core Strategic Objectives, together with Hajj Management. Good deposit management and professional fund administration help generate sustainable returns, which in turn result in better support of underlying cost in ensuring excellent hajj management. Highly effective operations on these fronts must in turn be supported by good Human Capital and trusted Governance.



Kesemua aspek-aspek ini membentuk Objektif-objektif Strategik **TH** – tonggak perjalanan transformasi **TH** ke arah pencapaian yang lebih tinggi. Bagi memastikan bahawa operasi **TH** kekal kalis masa hadapan dan kompetitif, inisiatif-inisiatif strategik dicipta di bawah tonggak-tonggak ini demi manfaat pendeposit, jemaah haji dan umat Islam di Malaysia secara amnya.

Kami kekal yakin bahawa dengan menumpukan perhatian ke atas Objektif-objektif Strategik ini, komitmen **TH** dalam mendokong kepercayaan yang diberikan oleh pendeposit kami akan terus berkekalan.

Together, these make up **TH's** Strategic Objectives – the pillars of **TH's** transformation journey towards greater heights. In order to ensure **TH's** operations remain future proof and competitive, strategic initiatives are crafted under these pillars for the benefit of its depositors, hajj pilgrims and Malaysian Muslims as a whole.

We remain confident that by focusing on these Strategic Objectives, **TH's** commitment to uphold the trust given by our depositors will continue to hold true.



## OBJEKTIF STRATEGIK **01** PENGURUSAN HAJI

### Strategic Objective Hajj Management

#### PERSIAPAN HAJI MUSIM 1442H/2021M

Perancangan untuk pelaksanaan haji bagi Musim Haji 1442H/2021M telah bermula sejak bulan Ogos 2020 bersamaan Muharram 1442H. **TH** telah mengatur dan merancang Operasi Haji 1442H setelah mengambil kira pandemik COVID-19 yang melanda seluruh dunia, dengan mengadakan pelbagai inisiatif bagi memastikan keselamatan dan kebajikan Jemaah Haji Malaysia diutamakan di samping terus menerima perkhidmatan yang terbaik dan cemerlang.

Muzakarah Haji Peringkat Kebangsaan (MHPK) ke 37, Musim Haji 1442H/2021M telah dilaksanakan buat pertama kalinya secara dalam talian dan *hybrid*. Seramai 500 orang Pengkursus Ibadat Haji Tanah Air (PEKTA) telah mengikuti MHPK 37 bagi membincangkan lima (5) kertas kerja yang dibentangkan oleh ahli-ahli Jawatankuasa Penasihat Ibadat Haji bertemakan "Menghayati Istito'ah Haji Dalam Menangani Wabak". Di akhir muzakarah, 17 resolusi telah dihasilkan meliputi pelbagai aspek hukum berkaitan dengan istito'ah ibadat haji di musim wabak.

Di dalam suasana pandemik yang melanda, usaha membimbing bakal-bakal haji tetap diteruskan dengan mengadakan Kursus Asas Haji secara atas talian yang berlangsung sebanyak 14 siri bermula 5 Februari hingga 21 Mac 2021.

Dengan gelombang pandemik COVID-19 yang masih dalam fasa peningkatan, **TH** telah mengambil inisiatif mengadakan *Scenario Planning* COVID-19. Ini merupakan inisiatif **TH** bagi menyediakan panduan melaksanakan operasi haji di dalam suasana pandemik. Pelan ini meliputi operasi secara menyeluruh iaitu operasi di tanah air dan juga operasi di tanah suci.

Perbincangan dengan Kementerian Kesihatan Malaysia (KKM) telah diadakan bagi membangunkan Prosedur Operasi Standard (SOP) dan Protokol Kesihatan untuk jemaah haji dan petugas haji semasa operasi dalam suasana pandemik COVID-19.

Namun pada 12 Jun 2021 (2 Zulkaedah 1442H), Kerajaan Arab Saudi melalui Tuan Yang Terutama Dr. Abdelfattah Sulaiman Mashat, Timbalan Menteri Haji dan Umrah Arab Saudi telah membuat kenyataan media berkaitan penglibatan jemaah haji 1442H yang dihadkan hanya untuk warganegara dan pemastautin di Arab Saudi.

Pada tarikh yang sama, YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama) juga telah mengeluarkan kenyataan media berkaitan keputusan Kerajaan Malaysia untuk tidak menghantar jemaah haji bagi Musim Haji 1442H sebagai menghormati keputusan Kerajaan Arab Saudi.

#### PREPARATION FOR HAJJ SEASON 1442H/2021M

Planning for the 1442H/2021M Hajj Season began in August 2020, corresponding to the month of Muharram 1442H. **TH** organised and planned for the 1442H Hajj Operation taking into account the global impact of the COVID-19 pandemic and having several initiatives to ensure the safety and welfare of the Malaysian Hajj Pilgrims and that they receive the best services.

The 37<sup>th</sup> National Hajj Muzakarah (MHPK) for Hajj Season 1442H/2021M, was implemented on both online and hybrid platforms for the first time. A total of 500 members of the Homeland Hajj Guidance Facilitator attended MHPK 37 to discuss five (5) papers presented by members of the Hajj Pilgrimage Advisory Committee on the theme of "Istito'ah in Hajj during Pandemic". The seminar concluded with 17 resolutions related to Istito'ah in hajj during a pandemic period.

Regardless of the pandemic, continuous effort to guide and educate prospective pilgrims remains as our focus, whereby 14 series of Kursus Asas Haji took place via online from 5 February until 21 March 2021.

As the COVID-19 wave is still in escalation phase, **TH** has taken the initiative to set up a plan called COVID-19 Scenario Planning. It is a continuous effort by **TH** to provide a proper plan as a guide and reference to execute hajj operations in both domestic as well as Saudi.

Discussions with the Ministry of Health Malaysia (MOH) were held to develop the Standard Operating Procedures (SOP) and Health Protocol for pilgrims and staff during hajj operations with COVID-19 pandemic.

On 12 June 2021 (2 Zulkaedah 1442H), the Kingdom of Saudi Arabia, through His Excellency Dr. Abdelfattah Sulaiman Mashat, Saudi Arabia's Deputy Minister of Hajj and Umrah, announced the decision to limit the 1442H pilgrimage to citizens and residents within Saudi Arabia.

On the same date, YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri, Minister in the Prime Minister's Department (Religious Affairs) made the announcement regarding the Malaysian Government's decision not to send Malaysian Pilgrims for the Hajj Season 1442H.

Keputusan ini diambil selepas mengambil kira situasi semasa dan mutakhir pandemik COVID-19 yang membimbangkan di seluruh dunia dan ia juga selaras dengan salah satu prinsip Maqasid Syariah yang sentiasa dijunjung oleh kerajaan Malaysia iaitu *hifz al-nafs* (memelihara nyawa).

### PERJALANAN HAJI 1442H

Kerajaan Arab Saudi telah membenarkan seramai 60,000 jemaah haji yang terdiri daripada rakyat dan penduduk di Arab Saudi sahaja untuk menunaikan haji pada tahun 1442H. Antara syarat-syarat yang dikenakan adalah berumur 18 hingga 65 tahun, lengkap 2 dos vaksin, tiada penyakit kronik dan tidak mengerjakan haji bagi 5 tahun sebelumnya. Pendaftaran perlu dibuat melalui e-Platform dan wanita boleh mendaftar secara individu tanpa mahram.

Selain itu, Kementerian Haji dan Umrah Arab Saudi juga menawarkan tiga (3) pakej haji kepada Jemaah Haji 1442H, iaitu:

- **Pakej Khemah (Ekonomi)** berharga SR13,931.05 seorang (termasuk VAT 15%) menyediakan khemah di Arafah dan Mina;
- **Pakej Khemah (Premium)** berharga SR16,539.25 seorang (termasuk VAT 15%) menyediakan khemah di Arafah dan Mina;
- **Pakej Apartmen (Premium)** berharga SR19,044.58 seorang (termasuk VAT 15%) menyediakan khemah di Arafah dan apartment di Mina.

This decision was implemented due to the situation surrounding the COVID-19 pandemic at that time and was in line with *hifz al-nafs* (preservation of life), one of the Maqasid Shariah principles upheld by the Malaysian government.

### HAJJ JOURNEY 1442H

For the year 1442H, the Government of Saudi Arabia allowed a total of 60,000 pilgrims consisting of citizens and residents in Saudi Arabia only to perform hajj, provided that they met the conditions of being within 18 to 65 years of age, with completion of 2 doses of vaccines, having no chronic diseases and had not perform hajj 5 years prior to 1442H. Registration must be done through the e-Platform with women being able to register individually without a mahram.

In addition, the Ministry of Hajj & Umrah Saudi Arabia also offered three (3) hajj packages to the 1442H Hajj Pilgrims, namely:

- **Tent Package (Economy)** priced at SR13,931.05 per person (including VAT 15%) providing tents in Arafah and Mina;
- **Tent Package (Premium)** priced at SR16,539.25 per person (including VAT 15%) providing tents in Arafah and Mina;
- **Apartment Package (Premium)** priced at SR19,044.58 per person (including VAT 15%) providing a tent in Arafah and an apartment in Mina.

## Syarat-syarat

Mengerjakan Haji 1442H  
oleh Arab Saudi

**Conditions**  
for Performing Hajj 1442H  
by Saudi Arabia

Berumur **18-65** tahun  
Age **18 - 65** years old



Lengkap **2** dos vaksin  
Completed **2** doses of  
vaccine



Tiada Penyakit Kronik  
No Chronic Diseases



### Pendaftaran Secara Individu / Individual Registration

Wanita dibenarkan untuk mendaftar **tanpa mahram**  
Women are allowed to register **without mahram**



Tidak mengerjakan haji bagi 5 tahun sebelumnya  
Have not performed hajj for the last 5 years



Pendaftaran melalui e-platform  
Registration through e-Platform



<http://localhaj.gov.sa>



## OBJEKTIF STRATEGIK **01** PENGURUSAN HAJI

### Strategic Objective Hajj Management

Pihak Kerajaan Arab Saudi juga telah menyediakan beberapa perkhidmatan untuk Jemaah Haji 1442H bagi memastikan kelancaran pengurusan haji di musim wabak. Antara perkhidmatan yang disediakan ialah pasukan medik dan ambulans beroperasi 24 jam, pek makanan siap dimasak, bas khas, talian ibadat pelbagai bahasa dan perkhidmatan keselamatan.

Seramai lima (5) warga kerja **TH** di Pejabat **TH** KSA telah berpeluang menunaikan haji bersama-sama 255 orang rakyat Malaysia lain yang bermastautin di Arab Saudi. Ia bertujuan untuk meneliti serta mempelajari cara pengendalian haji semasa wabak bagi **TH** membuat perancangan dan persediaan bagi musim haji akan datang. Pejabat **TH** KSA telah bekerjasama dengan Konsulat Jeneral Malaysia di Jeddah untuk menganjurkan Kursus Intensif Haji secara atas talian kepada rakyat Malaysia yang terpilih menunaikan haji.

The Government of Saudi Arabia also provided a number of services for the 1442H Hajj Pilgrims to ensure smooth hajj management during the pandemic. Among the services provided are a 24-hour medical and ambulance team, ready-to-eat food packs, special buses, multilingual prayer lines and security guards.

A total of five (5) **TH** employees at the **TH** KSA Office had the opportunity to perform haji alongside 255 other Malaysians residing in Saudi Arabia. The objective is to observe and learn on how to conduct hajj operation during pandemic. An Intensive Hajj Course online was also organized for the selected participants by the **TH** KSA office in collaboration with the Consulate General of Malaysia in Jeddah.



## SOP/PROTOKOL PERJALANAN HAJI OLEH KERAJAAN ARAB SAUDI

Prosedur Operasi Standard (SOP) mengenai penjarakan fizikal dan pelbagai protokol kesihatan telah dilaksanakan oleh Kerajaan Arab Saudi untuk memastikan keselamatan dan kesejahteraan jemaah haji. Teknologi digital diperkenalkan secara meluas melalui penggunaan aplikasi seperti *Absher*, *Tawakkalna*, *Shaaer* dan *Manasikana*, Permit Haji Digital, Kad Pintar Haji yang dilengkapi dengan maklumat jemaah haji dan peranti pintar.

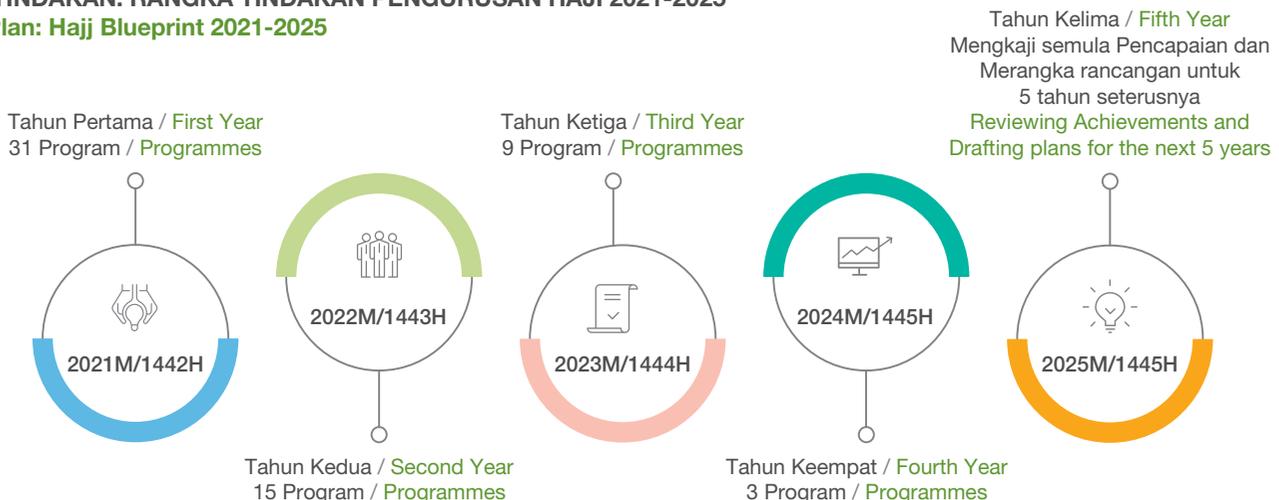
Alhamdulillah perjalanan haji 1442H telah dilaksanakan dengan jayanya dengan mengambil kira prosedur dan garis panduan yang telah ditetapkan oleh World Health Organization (WHO) serta pihak berkaitan. Kejayaan ini juga menunjukkan ketersediaan kerajaan Arab Saudi dalam menguruskan haji ketika situasi pandemik sekaligus memberi keyakinan kepada negara-negara Islam lain untuk menguruskan pelaksanaan haji pada masa-masa akan datang.

## PENCAPAIAN RANGKA TINDAKAN PENGURUSAN HAJI 2021-2025

Pemantauan yang berterusan ke atas pencapaian Rangka Tindakan Pengurusan Haji Tahun 2021 berjaya merekodkan prestasi cemerlang. **TH** berjaya menangani cabaran situasi pandemik COVID-19 dengan pelaksanaan inisiatif strategik, sistematik dan inovatif seperti yang termaktub dalam Rangka Tindakan Pengurusan Haji. Ianya untuk memastikan kecemerlangan berterusan pengurusan dan perkhidmatan haji.

### PELAN TINDAKAN: RANGKA TINDAKAN PENGURUSAN HAJI 2021-2025

#### Action Plan: Hajj Blueprint 2021-2025



## HAJJ JOURNEY SOP/PROTOCOLS BY THE GOVERNMENT OF SAUDI ARABIA

The Government of Saudi Arabia had implemented Standard Operating Procedures (SOP) regarding physical distancing and various health protocols to ensure the safety and well-being of pilgrims. Additionally, digital technology was widely introduced with the use of applications such as *Absher*, *Tawakkalna*, *Shaaer* and *Manasikana*, Digital Hajj Permits, Hajj Smart Cards equipped with the pilgrim's information, and smart devices.

Alhamdulillah, the 1442H Hajj journey was successfully carried out in line with the procedures and guidelines set by the World Health Organization (WHO) and related parties. This success also shows the readiness of the Saudi Arabian government in managing hajj during the pandemic, providing confidence to other Muslim countries in their future management and implementation of hajj.

## ACHIEVEMENT OF THE HAJJ BLUEPRINT 2021-2025

Several key achievements were recorded through continuous monitoring of the 2021 Hajj Blueprint. **TH** successfully tackled the challenges of the COVID-19 pandemic situation by systematically implementing strategic and innovative initiatives as stipulated in the blueprint. This ensured the continued excellence of hajj management and services, eventhough there was no hajj operations for 1442H.

## OBJEKTIF STRATEGIK **01** PENGURUSAN HAJI

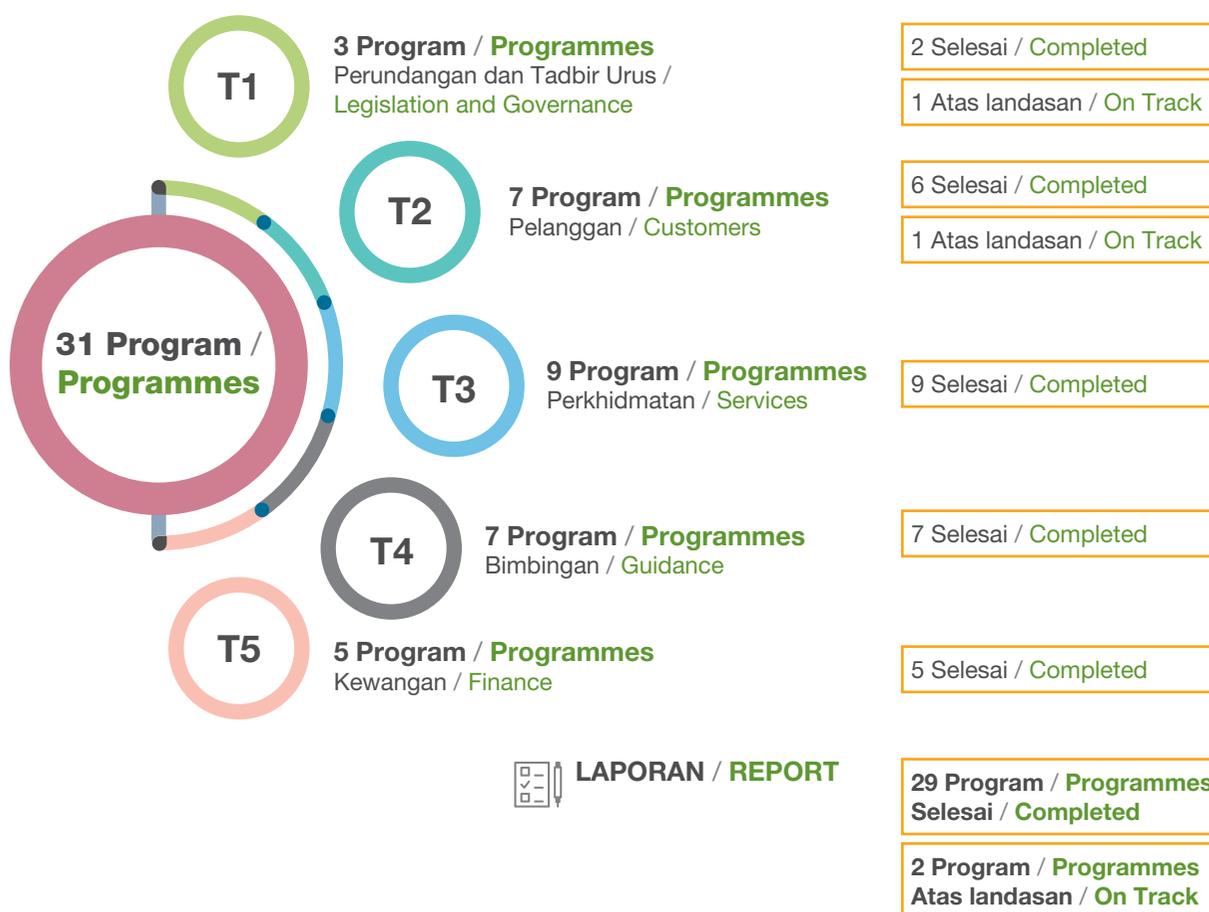
### Strategic Objective Hajj Management

Untuk tahun 2021, sebanyak 31 program telah dilaksanakan mewakili 94 peratus dari sasaran Rangka Tindakan Pengurusan Haji 2021.

A total of 31 programmes have been implemented representing 94 per cent of the targets set in the 2021 Hajj Blueprint.

### RENTETAN PENCAPAIAN SETAKAT 31 DISEMBER 2021

#### Snapshot of Achievement until 31 December 2021



### KESIMPULAN

Di sebalik pandemik COVID-19 yang melanda dunia, **TH** terus bergerak memperkasa pengurusan haji. Pencapaian inisiatif strategik di dalam Rangka Kerja Tindakan Pengurusan Haji merupakan antara usaha-usaha **TH** dalam memantapkan pengurusan haji untuk terus cemerlang dan terbilang.

### CONCLUSION

Despite the global impact of the COVID-19 pandemic, **TH** continues to enhance the service delivery of hajj management. The achievement of the strategic initiatives in the Hajj Blueprint represents **TH's** efforts to continuously excel in hajj management.

## OBJEKTIF STRATEGIK **02** PENTADBIRAN DANA

### Strategic Objective Fund Administration

#### PERUNTUKAN ASET

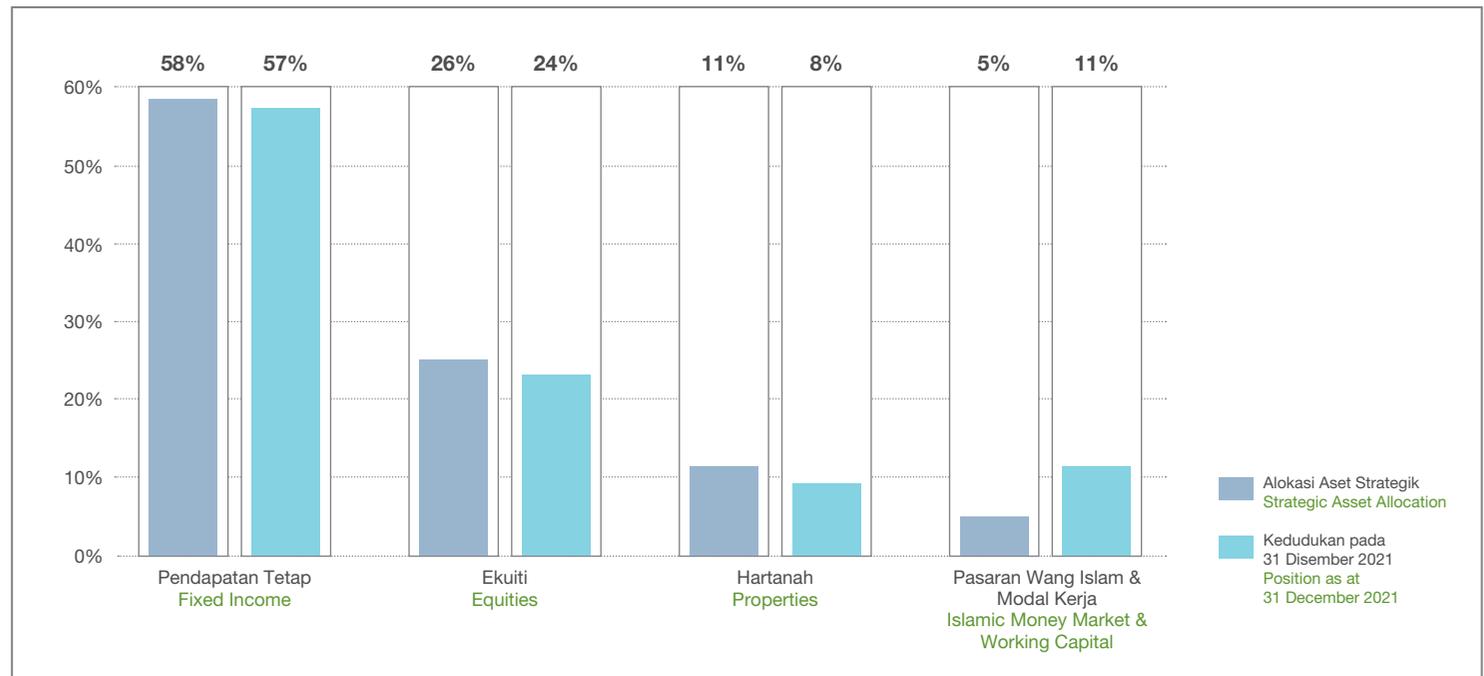
Aset di bawah pengurusan **TH** telah berkembang dengan stabil daripada RM79.6 bilion untuk tahun berakhir 31 Disember 2020 kepada RM86.6 bilion pada tahun berakhir 31 Disember 2021. Kenaikan aset di bawah pengurusan ini disumbang oleh peningkatan bersih deposit simpanan sebanyak RM5.1 bilion, diikuti dengan jumlah aset bersih di bawah pengurusan sebanyak RM1.9 bilion pada 31 Disember 2021.

Pada 31 Disember 2021, jumlah keseluruhan pendedahan aset-aset **TH** adalah sebanyak 57 peratus dalam Pendapatan Tetap (SAA: 58 peratus), 24 peratus dalam Ekuiti (SAA: 26 peratus), 8 peratus dalam Hartanah (SAA: 11 peratus) dan 11 peratus dalam Pasaran Wang Islam dan Modal Kerja (SAA: 5 peratus).

#### ASSET ALLOCATION

**TH** Asset Under Management (AUM) have grown steadily from RM79.6 billion for the year ended 31 December 2020 to RM86.6 billion in the year ended 31 December 2021. The AUM growth was largely contributed by the increasing net deposit saving of RM5.1 billion, followed by total net asset under management of RM1.9 billion by 31 December 2021.

As at 31 December 2021, **TH** has a total exposure of 57 per cent in Fixed Income (SAA: 58 per cent), 24 per cent in Equities (SAA: 26 per cent), 8 per cent in Properties (SAA: 11 per cent) and 11 per cent in Islamic Money Market and Working Capital (SAA: 5 per cent).



#### PRESTASI

**TH** mencatatkan jumlah pendapatan yang direalisasikan sebanyak RM3,424 juta yang mana RM3,137 juta disumbangkan oleh hasil pendapatan pasif dan pendapatan lain, manakala RM288 juta adalah dari keuntungan perdagangan. Jumlah pendapatan boleh agih adalah sebanyak RM2,583 juta selepas ditolak kos pentadbiran dan Zakat berjumlah RM623 juta serta jangkakan kemerosotan kredit (ECL) dan rosot nilai sebanyak RM218 juta.

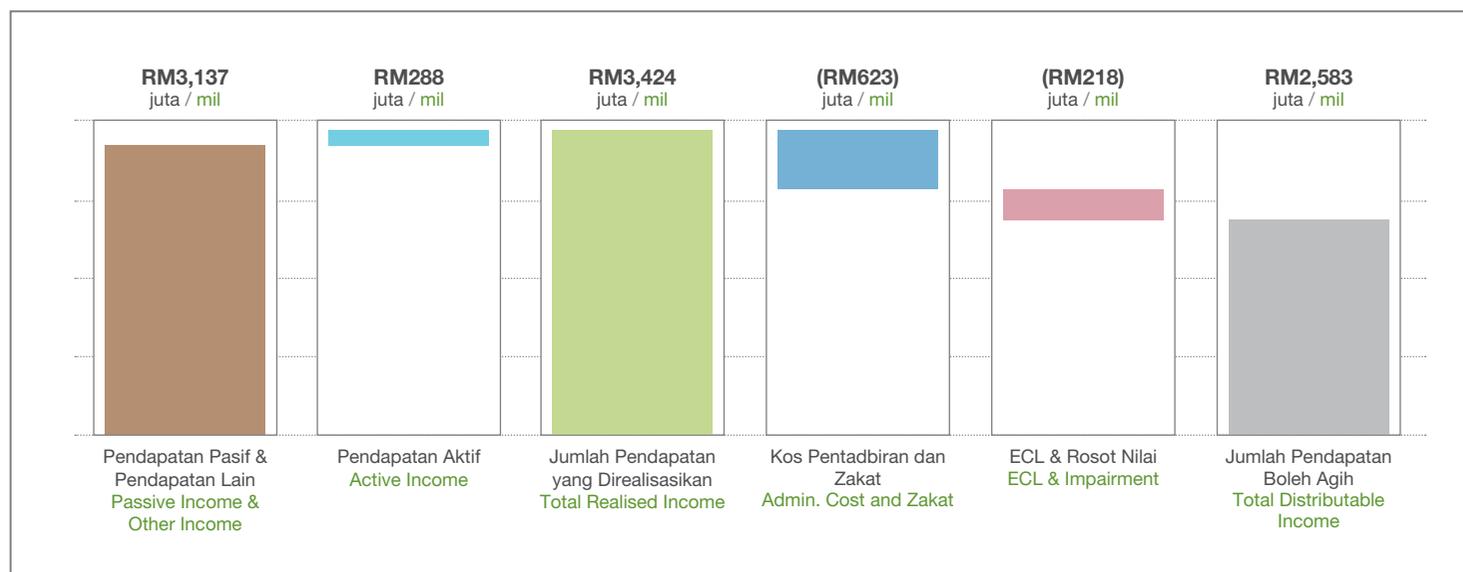
#### PERFORMANCE

**TH** has recorded a total realised income of RM3,424 million, of which RM3,137 million was contributed by passive investment revenue and other incomes, while RM288 million were from trading gains. After the deductions of administration cost and Zakat of RM623 million and expected credit loss (ECL) and impairment of RM218 million, the total distributable income for financial year 2021 was RM2,583 million.

## OBJEKTIF STRATEGIK 02 PENTADBIRAN DANA

Strategic Objective Fund Administration

### Pecahan Jumlah Pendapatan Boleh Agih pada 31 Disember 2021 Breakdown of Total Distributable Income as at 31 December 2021



### PROSPEK

Pemulihan global dijangka berterusan didorong transisi daripada pandemik kepada endemik. Peningkatan mobiliti dilihat dapat mendorong pertumbuhan produktiviti, pekerjaan, perdagangan antarabangsa, pendapatan korporat dan pertumbuhan ekonomi secara keseluruhan. Walau bagaimanapun, momentum pertumbuhan dijangka diimbangi oleh peningkatan risiko geopolitik, inflasi yang tinggi dan kenaikan kadar faedah. Hal ini berkemungkinan menghasilkan kadar pemulihan dan pertumbuhan yang tidak seimbang merentasi ekonomi, industri dan kelas aset. **TH** akan terus berusaha mencari keseimbangan dalam usaha menjana pulangan yang mapan dan melindungi portfolio di sebalik variasi risiko-pulangan yang dinyatakan.

### OUTLOOK

Global recovery is expected to continue to gain traction as the world transitions from pandemic to endemic. Improved mobility should drive higher productivity, employment, international trade, corporate earnings and the overall economic expansion. However, the momentum could be moderated by intensifying geopolitical risk, high inflation and interest rate hikes. This could result in uneven pace of recovery and growth across economies, industries and asset classes. **TH** will continue to strive to strike the right balance between seeking sustainable returns and protecting portfolio health amidst the abovementioned risk-reward variables.

## OBJEKTIF STRATEGIK **03** PENGURUSAN DEPOSIT

### Strategic Objective Deposit Management

#### MENANGANI CABARAN

Penularan wabak COVID-19 pada awal tahun 2020 memberi impak dan cabaran luar biasa kepada persekitaran kerja, ekonomi, serta kewangan, dan impak tersebut berlanjutan sehingga tahun 2021. Dalam menghadapi cabaran pandemik, **TH** sentiasa mendukung visi, misi dan nilai teras untuk memastikan perkhidmatan yang cemerlang, serta berkesan dapat diberikan kepada para pendeposit. Fokus utama **TH** adalah untuk memastikan para pendeposit terus mendapatkan perkhidmatan yang ditawarkan dan ia menjadi cabaran utama **TH** khususnya dalam tempoh pandemik ini.

**TH** menyahut cabaran untuk terus komited memastikan perkhidmatan dapat disampaikan dengan mengambil kira situasi norma baru yang menghadkan pendeposit berurusan secara fizikal di cawangan **TH** disebabkan oleh Perintah Kawalan Pergerakan (**PKP**).

**TH** memfokuskan perkhidmatan atas talian iaitu **THiJARI** sebagai alternatif dalam memastikan pendeposit terus mendapat akses kepada perkhidmatan **TH**. Melalui 123 cawangannya dan dibantu oleh saluran alternatif melalui lebih 10 ribu titik sentuh di seluruh Malaysia, **TH** sentiasa berusaha untuk menyediakan pelbagai kemudahan secara komprehensif dan sistematik kepada 8.41 juta para pendepositnya.

#### OVERCOMING CHALLENGES

The Covid-19 outbreak in early 2020 had a tremendous impact that has disrupted the work environment, economy and finance, which had continued to do so in 2021. In facing the pandemic challenges, **TH** constantly upheld its vision, mission and core values to ensure the depositors receive effective and excellent service delivery. This proved to be a key challenge during the pandemic.

**TH** responded to the challenge by staying committed in ensuring the services were delivered even as the new norms restricted depositors from the conventional physical transactions at **TH** branches due to the series of Movement Control Orders (**MCO**).

As an alternative service channel for its depositors, **TH** focused on its online service, **THiJARI**. Through 123 branches, assisted by over ten thousand touch points throughout Malaysia, **TH** constantly strives to provide a comprehensive and systematic range of facilities to its 8.41 million depositors.

# 8.41

Juta / Million



Pendeposit  
Depositors

# 10,000



Titik Sentuh  
Touch Points

# 123



Cawangan  
Branches

## OBJEKTIF STRATEGIK **03** PENGURUSAN DEPOSIT

### Strategic Objective Deposit Management

#### THiJARI PILIHAN HATI

THiJARI telah diperkenalkan untuk meningkatkan kecekapan terhadap penyampaian perkhidmatan ke arah amalan norma baharu dan mengurangkan transaksi fizikal.

Sepanjang tahun 2021, jumlah pengguna THiJARI telah berdaftar adalah sebanyak 662,481 dan jumlah keseluruhan pengguna adalah sebanyak 1,154,938. Ia menunjukkan peningkatan sebanyak 26 peratus berbanding tahun 2020 yang merekodkan sebanyak 492,457 pengguna. Jumlah ini menunjukkan peningkatan dalam kesedaran di antara para pendeposit bagi mendapatkan perkhidmatan TH melalui perkhidmatan dalam talian yang disediakan.

Kemudahan baru yang ditawarkan kepada pengguna THiJARI sepanjang tahun 2021 adalah:

- FPX
- JomPAY
- eMandate (*Direct Debit*)
- *Virtual Account Opening* (VAO)
- Sadaqah
- Dam dan Qurban
- Penerimaan Tawaran Haji

TH juga telah menyediakan kemudahan baru kepada majikan melalui THiJARI Biz bermula pada 14 Disember 2021. Ia adalah perkhidmatan dalam talian yang membolehkan majikan berdaftar membayar caruman potongan gaji bulanan pekerja ke dalam akaun TH.

Jumlah transaksi THiJARI bagi tahun 2021 adalah sebanyak 15.5 juta dan di bawah adalah urusan yang lazim digunakan:  
The total number of THiJARI transactions for 2021 was 15.5 million and the table below lists the popular transactions:

Bil. / No.	Urusan / Transaction	Jumlah / Total
1.	Ringkasan Akaun / <i>Summary of Accounts</i>	13,297,948
2.	Pindahan Simpanan / <i>Savings Transfers</i>	598,446
3.	FPX	247,957
4.	JomPAY	509,529
5.	eMandate ( <i>Direct Debit</i> )	52,098
6.	<i>Virtual Account Opening</i> (VAO)	89,870
7.	THiJARI Biz ( <i>Salary Deduction Registration</i> )	142
8.	Lain-lain / <i>Others</i>	764,223

#### THiJARI IS WINNING HEART

THiJARI was introduced to improve the efficiency of service delivery in line with new norms and reduced physical transactions.

In 2021, the number of new THiJARI users rose to 662,481 and the number of total users reached 1,154,938. This marked a 26 per cent increase in users compared to 2020 which recorded a total of 492,457 users. This indicates a significant jump in awareness of depositors to obtain TH services through online services.

The new facilities offered to THiJARI users throughout 2021 were:

- FPX
- JomPAY
- eMandate (*Direct Debit*)
- *Virtual Account Opening* (VAO)
- Sadaqah
- Dam and Qurban
- Acceptance of Hajj Offers

TH also provided a new platform for employers through THiJARI Biz starting 14 December 2021. It is an online service offered by TH to enable registered employers to conduct monthly salary deductions for employees into their TH account.

Perkhidmatan terkini yang ditawarkan melalui **THiJARI** adalah seperti berikut:  
The latest services offered through **THiJARI** are as follows:

Bil. / No.	Urusan / Transaction	Perkhidmatan / Services	
1.	Urusan Simpanan Savings Management	<ul style="list-style-type: none"> <li>• Semakan akaun, rekod dan transaksi</li> <li>• Muat turun penyata akaun</li> <li>• Pindahan Simpanan dari Akaun <b>TH</b> ke Akaun <b>TH</b> (akaun tanggungan dan pihak ketiga)</li> <li>• Penetapan akaun kegemaran</li> <li>• Kemaskini profil peribadi</li> <li>• FPX</li> <li>• JomPAY</li> <li>• eMandate (Direct Debit)</li> <li>• Sadaqah</li> <li>• Dam dan Qurban</li> </ul>	<ul style="list-style-type: none"> <li>• Review of accounts, records and transactions</li> <li>• Download account statements</li> <li>• Funds Transfer from <b>TH</b> Account to <b>TH</b> Account (dependent and third party accounts)</li> <li>• Setting favorite accounts</li> <li>• Update personal profiles</li> <li>• FPX</li> <li>• JomPAY</li> <li>• eMandate (Direct Debit)</li> <li>• Sadaqah</li> <li>• Dam and Qurban</li> </ul>
2.	Urusan Haji Hajj Management	<ul style="list-style-type: none"> <li>• Pendaftaran Haji</li> <li>• Semakan status pendaftaran Haji</li> <li>• Semakan status tawaran Haji</li> <li>• Rayuan Haji</li> <li>• Muat turun slip pendaftaran Haji dan surat tawaran Haji</li> <li>• Muat turun jadual penerbangan Haji</li> <li>• Semakan lokasi dan tarikh kursus Haji</li> <li>• Muat turun nota kursus asas Haji</li> <li>• Bayaran Dam</li> <li>• Bayaran Qurban</li> <li>• Penerimaan tawaran Haji</li> </ul>	<ul style="list-style-type: none"> <li>• Hajj Registration</li> <li>• Review of Hajj registration status</li> <li>• Pilgrimage offers status checking</li> <li>• Hajj Appeal</li> <li>• Download Hajj registration slip and Hajj offer letter</li> <li>• Download the Hajj flight schedule</li> <li>• Check the location and date of the Hajj course</li> <li>• Download basic Hajj course notes</li> <li>• Dam Fee</li> <li>• Qurban Payment</li> <li>• Acceptance of Hajj offers</li> </ul>
3.	Urusan Lain Other Business	<ul style="list-style-type: none"> <li>• Sadaqah</li> </ul>	<ul style="list-style-type: none"> <li>• Sadaqah</li> </ul>
4.	Kelab TaHa Kelab TaHa	<ul style="list-style-type: none"> <li>• Semakan e-Kad keahlian</li> <li>• Direktori dan lokasi Rakan Kelab TaHa</li> </ul>	<ul style="list-style-type: none"> <li>• Membership e-Card review</li> <li>• Directory and location of Kelab TaHa Partners</li> </ul>

**TH** juga sedang merancang untuk menambahbaik lagi urusan di dalam **THiJARI** dengan menyediakan ciri-ciri baru seperti Permohonan pindahan telegrafik, pendaftaran haji kanak-kanak, muat turun penyata akaun untuk tempoh 12 bulan, notifikasi di aplikasi **THiJARI** dan kemaskini profil peribadi. Ciri-ciri baru ini akan menambahbaik penyampaian perkhidmatan, memberi kemudahan dan melancarkan pengalaman pendeposit di masa hadapan.

**TH** is also planning to further improve **THiJARI** by providing new features such as telegraphic transfer application, hajj registration for children, download account statements for a period of 12 months, notifications in the **THiJARI** application and personal profile updates. With these new features, it can improve service delivery and provide smoother and more seamless depositor experience in the future.

## OBJEKTIF STRATEGIK **03** PENGURUSAN DEPOSIT

### Strategic Objective **03** Deposit Management

#### MEMPERKASA PERKHIDMATAN RAKAN STRATEGIK

Selaras dengan jumlah pendeposit yang semakin meningkat, **TH** terus menyediakan kemudahan dan keselesaan kepada para pendeposit. Inisiatif strategik bersama bank-bank tempatan turut dipertingkatkan bagi membolehkan para pendeposit mendapat akses mudah kepada perkhidmatan **TH**.

**TH** menjalinkan kerjasama dengan Rakan Strategik baharu iaitu Ambank Islamic bermula 20 Disember 2021. Kerjasama dengan Ambank Islamic telah memperkukuhkan lagi kerjasama strategik dengan institusi kewangan sedia ada seperti Bank Islam, Bank Rakyat, Maybank Islamic dan CIMB Islamic untuk memenuhi keperluan pendeposit.

Peningkatan bilangan pendeposit yang meliputi Gen X dan Gen Y menyaksikan golongan ini memilih perkhidmatan dalam talian sebagai saluran perkhidmatan utama.

Sehingga akhir Disember 2021, **TH** mempunyai 10,043 titik sentuh merangkumi kemudahan mesin juruwang automatik (ATM), mesin deposit tunai (CDM) dan mesin Khidmat *Cash-in Cash-Out* (CICO) di seluruh Malaysia.

Perkhidmatan yang disediakan melalui Rakan Strategik adalah seperti berikut:  
**Services offered through its strategic partners include the following:**

Bil. / No.	Perkhidmatan / Services	Bank Islam	Bank Rakyat	Maybank Islamic	CIMB Islamic	AmBank Islamic
1.	Perkhidmatan melalui ATM Service through ATM	✓	✓	✓	✓	
2.	Perkhidmatan melalui CDM Service through CDM	✓	✓	✓	✓	
3.	Perkhidmatan Uniteller Uniteller Services	✓	✓			
4.	Perkhidmatan melalui Perbankan Internet Internet Banking Services	✓	✓	✓	✓	✓
5.	Perkhidmatan melalui 'Mobile Banking' Services through 'Mobile Banking'	✓	✓			✓

#### EMPOWERING STRATEGIC PARTNER SERVICE

In line with the growing number of depositors, **TH** continues to provide convenience and comfort to depositors. Strategic initiatives with local banks are enhanced to enable depositors to have easy access to services related to **TH**.

**TH** continues to collaborate with its new Strategic Partner, Ambank Islamic, starting 20 December 2021. With Ambank Islamic, it can further strengthen strategic partnerships with existing Financial Institutions such as Bank Islam, Bank Rakyat, Maybank Islamic and CIMB Islamic to meet the needs of depositors.

The increase in the number of depositors, which also includes Gen X and Gen Y, has seen this generation choose online services as their main service channel.

As of December 2021, **TH** has 10,043 touch points covering automatic teller machine (ATM), cash deposit machine (CDM) and Cash-in Cash-Out (CICO) machine facilities throughout Malaysia.

Di samping itu, Bank Islam dan Bank Rakyat telah menyediakan 325 kaunter perkhidmatan uniteller di seluruh negara. In addition, Bank Islam and Bank Rakyat have provided 325 uniteller service counters nationwide.

Perkhidmatan / Services		Rakan Strategik / Strategic Partner	
		BIMB	BKRM
Perkhidmatan yang ditawarkan melalui kaunter <i>uniteller</i> adalah: <ul style="list-style-type: none"> <li>• Pembukaan Akaun <b>TH</b></li> <li>• Simpanan Tunai</li> <li>• Simpanan Cek</li> <li>• Pengeluaran Tunai</li> <li>• Pindahan wang antara Akaun <b>TH</b></li> <li>• Pendaftaran haji</li> <li>• Pengaktifan/Pembatalan dan link kad ATM</li> <li>• Cetakan penyata mini akaun <b>TH</b></li> </ul>	The services offered through the uniteller counters are: <ul style="list-style-type: none"> <li>• <b>TH</b> Account Opening</li> <li>• Cash Savings</li> <li>• Check Savings</li> <li>• Cash Withdrawals</li> <li>• Money transfer between <b>TH</b> Accounts</li> <li>• Hajj registration</li> <li>• Activation/Cancellation and ATM Card link</li> <li>• Printout of <b>TH</b> mini statement of account</li> </ul>	<p style="text-align: center;"><b>149</b> <i>uniteller / uniteller</i> (2020: 148)</p>	<p style="text-align: center;"><b>176</b> <i>uniteller / uniteller</i> (2020: 174)</p>
<b>Jumlah / Total</b>		<b>325</b>	

**TH** juga menyediakan Ejen Kutipan Simpanan **TH** untuk kemudahan para pendepositnya. Sehingga Disember 2021, sebanyak 10 Ejen Kutipan Simpanan disenaraikan seperti di bawah:

#### Ejen Kutipan Simpanan

- Pos Malaysia Berhad
- Bank Simpanan Nasional
- RHB Islamic Bank Berhad
- Public Bank Berhad
- Ambank (M) Berhad
- Bank Muamalat Malaysia Berhad
- Hong Leong Islamic Bank Berhad
- Kuwait Finance House (M) Berhad
- Affin Islamic Bank Berhad
- Standard Chartered Saadiq Berhad

**TH** also provides **TH** Savings Collection Agents for the convenience of its depositors. As of December 2021, a total of 10 Savings Collection Agents are listed as below:

#### Savings Collection Agent

- Pos Malaysia Berhad
- Bank Simpanan Nasional
- RHB Islamic Bank Berhad
- Public Bank Berhad
- Ambank (M) Berhad
- Bank Muamalat Malaysia Berhad
- Hong Leong Islamic Bank Berhad
- Kuwait Finance House (M) Berhad
- Affin Islamic Bank Berhad
- Standard Chartered Saadiq Berhad

## OBJEKTIF STRATEGIK **03** PENGURUSAN DEPOSIT

Strategic Objective Deposit Management

Perubahan profil demografi menyaksikan peningkatan bilangan pendeposit yang lebih cenderung kepada perkhidmatan dalam talian. Sebanyak 80 peratus daripada urusan kini dilakukan secara dalam talian dan 20 peratus melalui kaunter cawangan ataupun uniteller di bank Rakan Strategik. Perkembangan ini telah mendorong **TH** untuk terus meningkatkan taraf perkhidmatan dalam talian sedia ada untuk kemudahan pendeposit.

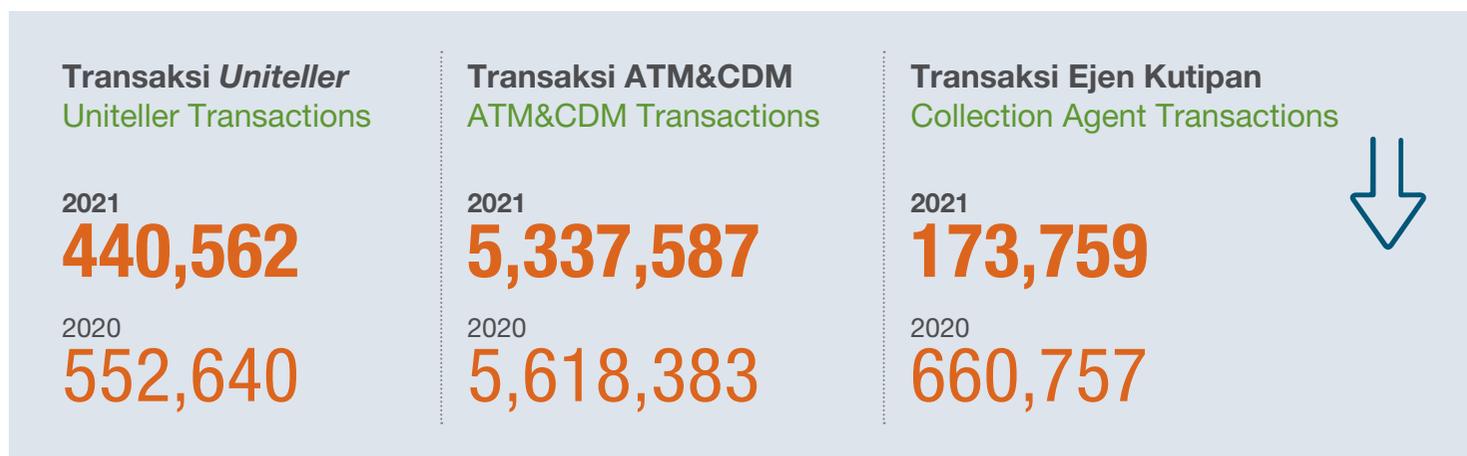
Dengan mempergiatkan hebahan dan promosi perkhidmatan bank Rakan Strategik, perkhidmatan kepada pendeposit **TH** dapat terus diberikan walaupun dalam tempoh PKP.

A change in demographic profile has witnessed an increase in the number of depositors who are more inclined to online services. As much as 80 per cent of transactions are now done online and 20 per cent are through branch counters or unitellers at Strategic Partner banks. These developments have prompted **TH** to continue to improve its existing online services for the convenience of depositors.

By intensifying the publicity and promotion of Strategic Partner banking services, it can directly ensure that services to **TH** depositors can continue to be provided even during the MCO.



Nota: Perkhidmatan dalam talian **TH** meningkat sebanyak 80 peratus, sekaligus menyaksikan penurunan transaksi secara fizikal. / **TH** online services increased by 80 per cent while witnessing a decrease in physical transactions.



## KELANGSUNGAN PERKHIDMATAN

Situasi pandemik yang berlaku pada tahun 2021 adalah antara salah satu situasi yang tidak dijangka dan kerajaan telah melaksanakan beberapa peringkat PKP, serta memperkenalkan beberapa SOP bagi membendung wabak ini. **TH** turut menyahut saranan Kerajaan dan mengambil tindakan untuk melindungi pendeposit yang berurusan melalui kaunter di seluruh negara dan juga para petugas barisan hadapan **TH**.

**TH** secara proaktif terus melaksanakan pelbagai langkah berjaga-jaga untuk memastikan semua pihak diberikan perlindungan terbaik agar pendeposit boleh terus mengakses perkhidmatan **TH** dan anggota barisan hadapan dapat menjalankan tugas untuk memastikan perkhidmatan yang cemerlang terus diberikan.

- **TH** telah mengeluarkan garis panduan dan notis kepada para pendeposit mengenai SOP yang perlu dipatuhi, serta menghadkan bilangan pendeposit di kaunter dengan menggalakkan pendeposit menggunakan perkhidmatan dalam talian.
- Beberapa cawangan **TH** yang terjejas telah ditangguhkan operasi buat sementara waktu, manakala cawangan-cawangan lain terus beroperasi dengan penggiliran tugas anggota demi memastikan kelangsungan operasi.
- Bagi perkhidmatan atau urusan yang tidak boleh dilaksanakan melalui dalam talian, urusan para pendeposit telah diuruskan melalui kaedah janji temu.

Bagi memastikan pendeposit sentiasa mempunyai maklumat berkaitan perkhidmatan dan produk **TH** ketika pandemik, **TH** giat memberi maklumat terkini melalui platform media sosial seperti laman web, *Facebook* dan *Instagram* rasmi **TH**. Maklumat melalui rakaman suara di Pusat Panggilan **TH** juga dilaksanakan bagi menyokong inisiatif yang telah dilaksanakan dalam memastikan pendeposit mendapat maklumat terkini.

Tabung Haji Contact Centre (**THCC**) juga beroperasi bermula jam 8.00 pagi hingga 6.30 petang, pada setiap hari. **THCC** menjadi pusat panggilan setempat dan rujukan utama pendeposit terutama semasa penularan wabak COVID-19 ketika urusan kaunter cawangan di tangguh. **THCC** turut menjadi pusat koordinasi janji temu oleh para pendeposit.

## SUSTAINABILITY OF SERVICE

The pandemic situation in 2021 was something unexpected and the government implemented several stages of MCO, which introduced several SOPs to curb the outbreak of the virus. **TH** also responded to the Government's call and took action to protect the depositors who deal at the counters throughout the country, as well as **TH's** frontliners.

**TH** proactively continues to implement various precautions to ensure that all parties are given the best protection. Depositors can continue to access **TH's** services and frontliners can continue carrying out their duties in ensuring that excellent services continue to be provided.

- **TH** has issued guidelines and notices to depositors on SOPs compliance and limit the number of depositors at the counter by encouraging depositors to use online services.
- Some **TH** branches in affected areas have been temporarily suspended from operations, meanwhile other branches continue to operate with staff rotation to ensure continuity of operations.
- For services or transactions that cannot be performed online, depositors were entertained through appointment method.

To ensure that depositors always get an information related to **TH's** services and products during the pandemic, **TH** updates its latest information through social media platforms such as **TH's** official website, Facebook and Instagram. Information through voice recordings at **TH** Call Center was also implemented to support the initiatives that have been implemented in ensuring the depositors get the latest information.

Tabung Haji Contact Center (**THCC**) operates from 8.00 am to 6.30 pm every day. **THCC** became a local call center and primary reference especially during the COVID-19 outbreak when the counters were not in operation. **THCC** is also the coordination center for appointments for depositors.

## OBJEKTIF STRATEGIK **03** PENGURUSAN DEPOSIT

### Strategic Objective Deposit Management

#### KEMUDAHAN JANJI TEMU

Bermula suku kedua tahun 2021, **TH** terus melaksanakan kemudahan janji temu sebagai usaha untuk pendeposit berurusan secara fizikal di pejabat yang ditangguhkan operasi akibat PKP. Kemudahan ini disediakan untuk pendeposit yang memerlukan perkhidmatan yang tidak disediakan melalui perbankan dalam talian atau bank rakan strategik.

Sebanyak 23,568 urusan janji temu telah berjaya diuruskan. Pecahan jumlah janji temu yang diuruskan mengikut zon adalah seperti berikut:

#### APPOINTMENT SETTING FACILITY

Beginning in the second quarter of 2021, **TH** continues to implement the appointment setting facility as an effort for depositors to perform their transaction physically in **TH** branches which were closed during the MCO. This facility is available to depositors who are in need of services not provided through online banking or strategic partner banks.

A total of 23,568 appointments were successfully managed. The breakdown of appointments completed and managed by zone are as follows:

Bil. / No.	Wilayah / Region	Jumlah Janji Temu / Total Appointments
1.	Utara / Northern	2,310
2.	Tengah / Central	8,741
3.	Selatan / Southern	4,951
4.	Timur / Eastern	3,870
5.	Wilayah Sabah / Sarawak / Sabah / Sarawak	3,696



## MEMACU PENGALAMAN PENDEPOSIT DAN INDEKS KEPUASAN PELANGGAN

Penyampaian perkhidmatan pelanggan yang berkualiti merupakan satu daripada kunci untuk mendapatkan kepercayaan dan keyakinan pendeposit. Sehingga Disember 2021, jumlah pendeposit **TH** yang terkumpul adalah sebanyak 8,407,606 dan bilangan ini adalah separuh daripada populasi Muslim negara ini. Ini menunjukkan kepercayaan dan keyakinan umat Islam di Malaysia terhadap **TH** untuk menguruskan simpanan mereka. Seajar dengan bilangan pendeposit, **TH** terus komited dalam menyediakan perkhidmatan pelanggan yang efisien bagi memenuhi permintaan dan ekspektasi mereka.

Bagi menilai keberkesanan perkhidmatan pelanggan, **TH** menggunakan Indeks Kepuasan Pelanggan (**IKP**) bagi mengukur tahap kepuasan pelanggan dalam perkhidmatan yang diberikan. Analisa perkhidmatan dibahagikan kepada dua (2) iaitu perkhidmatan kaunter dan juga **THCC**. Jumlah keseluruhan Indeks Kepuasan Pelanggan **TH** bagi tahun 2021 adalah melebihi standard 90% yang ditetapkan.

## SASARAN MASA DEPAN KAMI

Kepercayaan dan sokongan pendeposit kepada **TH** kekal utuh walaupun dalam tempoh PKP, dengan jumlah deposit sebanyak RM83.34 bilion pada 31 Disember 2021 iaitu peningkatan sebanyak RM7.42 bilion berbanding RM75.92 bilion pada 31 Disember 2020. Pada tempoh yang sama lebih 207,774 akaun simpanan baharu telah dibuka.

Pengalaman menguruskan pandemik COVID-19 telah memberi kekuatan dan **TH** yakin mampu berhadapan dengan situasi yang sama pada masa akan datang. Bagi memastikan **TH** kekal relevan, **TH** akan terus melakukan transformasi digital ke atas perkhidmatan melalui **THiJARI** dan meningkatkan akses perkhidmatan **TH** melalui kerjasama dengan bank-bank rakan strategik. Matlamat utama **TH** adalah supaya para pendeposit dapat terus menikmati perkhidmatan yang ditawarkan dalam semua keadaan persekitaran global.

## DRIVING THE DEPOSITOR EXPERIENCE AND CUSTOMER SATISFACTION INDEX

The delivery of quality customer service is one of the keys to gaining the trust and confidence of depositors. As of December 2021, the total accumulated depositors was 8,407,606, and this number is half of the Muslim population of the country. This amount shows the trust and confidence of Muslims in Malaysia for **TH** to manage their savings. In line with the number of depositors, **TH** remains committed to providing efficient customer service to meet their demands and expectations.

To evaluate the effectiveness of customer service, **TH** uses the Customer Satisfaction Index (**CSI**) to measure the level of customer satisfaction with the services provided. Service analysis is divided into counter services and also **THCC**. The total **TH** Customer Satisfaction Index for 2021 is above the set standard of 90%.

## OUR FUTURE TARGETS

Depositors' trust and support for **TH** remained intact even during the PKP period, with total deposits of RM83.34 billion as of 31 December 2021, an increase of RM7.42 billion compared to RM75.92 billion as of 31 December 2020. During the same period, more than 207,774 savings accounts new was created.

The experience of managing the COVID-19 pandemic has provided strength, and **TH** is confident of being able to face the same situation in the future. To ensure that **TH** remains relevant, **TH** will continue to undertake digital transformation of services through **THiJARI** and increase access to **TH** services through collaboration with strategic partner banks. **TH's** main goal is for depositors to enjoy all the services offered in all global environmental conditions.

### SKOP ANALISA / Scope Analysis



#### Perkhidmatan Kaunter Counter Services

**96.90%** Jumlah responden  
Total respondents: 1,757,663  
(2020: 98.89% - 1,457,128)



#### THCC / THCC

**99.84%** Jumlah responden  
Total respondents: 20,166  
(2020: 99.65% - 16,806)

### Jumlah Deposit / Total Deposits

2021

RM **83.34** bilion / billion

2020

RM **75.92** bilion / billion



## OBJEKTIF STRATEGIK **04** MODAL INSAN

### Strategic Objective Human Capital

Sepanjang operasinya, **TH** sentiasa mengenalpasti Modal Insan sebagai aspek penting yang mustahak untuk daya tahan jangka panjang, kejayaan dan aspirasi syarikat maju ke hadapan.

Justeru, sejajar dengan objektif Pelan Transformasi Strategik 2022-2024 **TH** atau HIJRAH24, kami melaksanakan dan mengekalkan set minda teguh berteraskan matlamat, berdasarkan langkah-langkah berhemah yang digariskan pada setiap tahun bagi memastikan kejayaan organisasi.

#### Pelan Transformasi Strategik **TH** 2022-2024

Menuju ke arah Pelan Transformasi Strategik **TH** 2022-2024, **TH** telah mengenalpasti dan menekankan dua (2) faktor utama untuk tahun ini dan seterusnya: Menyemai budaya berprestasi tinggi serta pengurusan bakat yang cemerlang. Kesemua ini dicapai menerusi beberapa objektif yang telah dikenalpasti, iaitu kejelasan dalam penetapan sasaran, promosi perbuahan prestasi, pelaksanaan Pengoptimuman Tenaga Kerja & Semakan Ganjaran Keseluruhan (WFOTRR), penubuhan Rangka Kerja Pengurusan Penggantian, pelaksanaan Program Penjenamaan Bakat dan Pengalaman Kakitangan Terbaik, serta penubuhan rangka kerja AI-Falah.

Dengan matlamat-matlamat ini, **TH** berjaya mewujudkan persekitaran berpacuan kejayaan yang mendorong pertumbuhan organisasi serta tenaga kerjanya menerusi peristiwa-peristiwa dan pencapaian-pencapaian pada TK2021, memperkasakan semua untuk menyampaikan nilai melangkaui jangkaan serta mewujudkan asas tempat kerja yang kondusif untuk tahun-tahun mendatang.

#### Mewujudkan Budaya Berprestasi Tinggi

Seperti yang dinyatakan dalam matlamat prestasi HIJRAH24 **TH**, **TH** telah menyusun dan melancarkan beberapa langkah sepanjang tahun, termasuk mempertingkatkan penunjuk prestasi seperti kitaran pengurusan prestasi tahunan, selain membaik pulih Penunjuk Prestasi Utama pengurusan dan rangka kerja pengurusan akibat.

Selain itu, **TH** juga telah mencapai Tahap 3 Kematangan Pengukuran Prestasi, yang menunjukkan peningkatan besar dalam prestasi menerusi keputusan yang konsisten dan terbukti secara kolektif. **TH** kini menumpukan perhatian ke atas Tahap 4, dengan rangka kerja kami menyasarkan pencapaian tanda aras ini dalam dua hingga tiga tahun lagi.

Throughout its operations, **TH** has always identified Human Capital as an area of utmost importance, vital to the company's long-term resilience, success and aspirations moving forward.

Thus, in line with the objectives of our upcoming **TH** Strategic Transformation Plan 2022-2024 or HIJRAH24, we implemented and maintained a goal-oriented, determined mindset, following prudent steps and measures outlined each year to ensure organisational success.

#### **TH** Strategic Transformation Plan 2022-2024

Heading towards **TH** Strategic Transformation Plan 2022-2024, **TH** has identified and focused on two (2) main factors for this year and beyond: Cultivating a high-performing culture and stellar talent management. These are achieved through several identified objectives, with those being the need for clarity in their target setting, the promotion of performance conversation, performing a Workforce Optimization & Total Rewards Review (WFOTRR), setting up a Succession Management Framework, initiating a Talent Branding and Best-In-Class Employee Experience Program, and setting up an AI-Falah framework.

With these goals in mind, **TH** has managed to enable a success-driven environment that promotes growth for both the organisation and its people through events and achievements in FY2021, empowering all to deliver value beyond expectations and setting up a conducive workplace foundation for the years ahead.

#### Establishing a High-Performance Culture

As stated in HIJRAH24 for **TH**'s performance goals, **TH** has curated and launched several measures throughout the year, including enhancing performance indicators such as the yearly performance management cycle, as well as overhauling the management's Key Performance Indicators and consequence management frameworks.

Additionally, **TH** has also achieved Level 3 for Performance Measurement Maturity, which indicates a major uptick in performance through consistent, proven results as a collective. **TH** currently has its sights set on Level 4, with our framework positioning this benchmark to be achieved within the next two to three years.

## Menyediakan Pengurusan Bakat Terbaik

**TH** beriltizam memupuk dan menyemai bakat-bakat di dalam kumpulan tenaga kerja kami, dengan tumpuan utama meningkatkan pengurusan bakat bagi mengekalkan bakat-bakat terbaik kami dan terus menjadi pilihan kompetitif di pasaran untuk semua bakat-bakat profesional.

Bagi mencapai matlamat ini, **TH** secara kolektif telah merangka dan mewujudkan satu strategi keupayaan selain menyemak Model Kecekapannya, dengan rombakan lanjut ke atas rangka kerja, dasar-dasar dan proses-proses pengurusan bakat sedia ada bagi mengenalpasti dan memupuk calon-calon berpotensi tinggi.

Sejajar dengan pelan ini, **TH** telah menambahbaik inisiatif-inisiatif pembangunan bakatnya sepanjang tahun ini dengan menawarkan pelbagai medium pembangunan, mempercepatkan potensi menerusi pelbagai inisiatif seperti bimbingan dalaman dan luaran, tunjuk ajar, dan program antarabangsa/giliran. Ini termasuk program Kepimpinan Al-Falah yang bermatlamat memupuk kemahiran komunikasi dan kepimpinan kakitangan terpilih sejajar dengan amalan-amalan terbaik dan prinsip-prinsip Islam.

Bagi memenuhi permintaan digitalisasi moden dan menaiktaraf kecekapan digital, **TH** telah mempelbagaikan strategi pengambilan pekerjaannya untuk bakat-bakat profesional berpacuan digital, memperkasakan kehadiran media sosialnya, serta meneroka alternatif lain untuk pengambilan pekerja yang mantap. **TH** juga telah melancarkan 10 program khusus untuk melengkapkan tenaga kerja sedia ada dengan kemahiran digital yang penting berkaitan produk-produk Microsoft seperti Office, Teams, Outlook dan SharePoint.

Dengan pelaksanaan langkah-langkah ini, usaha keseluruhan **TH** dijangka memberi hasil positif pada 2022, dengan kadar Indeks Penglibatan Kakitangan mencapai sekitar 85 peratus, di mana 30 peratus tenaga kerja bersedia untuk menyesuaikan diri dengan perkembangan teknologi terkini.

## Providing Best-In-Class Talent Management

**TH** strongly believes in fostering and nurturing the talents within our people, with our main priority set on upscaling talent management to retain our top talents and remain a competitive option in the market for all prospective professionals.

In order to achieve this, **TH** has collectively devised and established a capability strategy and further revamps to the existing talent management framework, policies and processes to identify and nurture high potential candidates.

In line with the plan, **TH** has improved its talent development initiatives throughout the year by offering diverse development mediums, accelerating potentials through various initiatives such as internal and external coaching, mentoring, and international/rotational programmes. This also includes an Al-Falah Leadership program, which aims to nurture the communication and leadership skills of selected employees aligned with Islamic best practices and principles.

To meet modern digitalisation demands and upgrade digital competencies, **TH** has engaged in diversifying its recruitment strategy for digitally driven professionals, enforcing its social media presence and exploring other avenues for robust recruitment. **TH** has also launched 10 programmes dedicated in equipping our existing workforce with essential work-related digital skills regarding Microsoft products such as Office, Teams, Outlook and SharePoint.

With the execution of these measures, **TH's** overall efforts are projected to yield positive results by 2022, with Employee Engagement Index rates around 85 per cent, with 30 per cent of the workforce poised to adapt to the latest technological developments.

## OBJEKTIF STRATEGIK 04 MODAL INSAN

Strategic Objective Human Capital

	BUDAYA BERPRESTASI TINGGI High-Performance Culture	PENGURUSAN BAKAT TERBAIK Best-In-Class Talent Management
<b>Inisiatif-Inisiatif Strategik</b> <b>Strategic Initiatives</b>	<ul style="list-style-type: none"> <li>Kejelasan dalam Penetapan Sasaran</li> <li>Disiplin Perbualan Prestasi</li> <li>Clarity in Target-Setting</li> <li>Performance Conversation Discipline</li> </ul>	<ul style="list-style-type: none"> <li>Rangka Kerja Kepimpinan dan AI-Falah</li> <li>Pengoptimuman Tenaga Kerja &amp; Semakan Ganjaran Keseluruhan (WFOTRR)</li> <li>Rangka Kerja Pengurusan Penggantian Jawatan</li> <li>Penjenamaan Bakat dan Program Pengalaman Kakitangan Terbaik</li> <li>Leadership and AI-Falah Framework</li> <li>Workforce Optimisation &amp; Total Rewards Review (WFOTRR)</li> <li>Succession Management Framework</li> <li>Talent Branding and Best-In-Class Employee Experience Programme</li> </ul>
<b>2021/2022</b>	<ul style="list-style-type: none"> <li>Proses dan garis panduan dipertingkatkan untuk kitaran pengurusan prestasi tahunan</li> <li>Penunjuk Prestasi Utama yang diperhalusi untuk Pengurusan dan ke atas</li> <li>Mencapai Tahap 3 untuk Kematangan Pengukuran Prestasi</li> <li>Strategi dan rangka kerja pengurusan akibat</li> <li>Enhanced process and guidelines for the yearly performance management cycle</li> <li>Refined Key Performance Indicators for Management and above</li> <li>Achieve Level 3 of Performance Measurement Maturity</li> <li>Consequence management strategy and framework</li> </ul>	<ul style="list-style-type: none"> <li>Mewujudkan strategi dan rangka kerja keupayaan</li> <li>Perantara pecutan pembangunan yang pelbagai - bimbingan, tunjuk ajar, tugas antarabangsa, program bergilir</li> <li>Mencapai 30% kadar gunapakai teknologi pembelajaran.</li> <li>Menyemak Model Kecekapan <b>TH</b></li> <li>Rangka kerja pengurusan bakat, dasar dan proses untuk calon-calon berpotensi tinggi yang dikenalpasti menerusi penilaian pelbagai untuk jawatan MCP &amp; OCP</li> <li>Pelan pelaksanaan progresif (2022 hingga 2024) berdasarkan penemuan WFOTRR dan halatuju pengurusan (mencapai 90% tenaga kerja optimum)</li> <li>Pengiktirafan pasaran untuk amalan terbaik berkaitan agenda insan</li> <li>Indeks Penglibatan Kakitangan &gt; 85%</li> <li>Pemasaran Mantap untuk Pengambilan Kakitangan</li> <li>Kehadiran Media Sosial yang Meluas</li> <li>Establish capability strategy and framework</li> <li>Diverse development acceleration medium - coaching, mentoring, international assignments, rotational programmes</li> <li>Achieve 30% of learning technology adoption rate.</li> <li>Revise <b>TH</b> Competency Model</li> <li>Talent management framework, policy and process for high potential candidates identified through mixed assessments for MCP &amp; OCP roles</li> <li>Progressive implementation plan (2022 to 2024) based on WFOTRR finding and management's direction (achieve 90% of optimal workforce)</li> <li>Market recognition for best practices on people agenda</li> <li>Employee Engagement Index &gt; 85%</li> <li>Robust Recruitment Marketing</li> <li>Extensive Social Media Presence</li> </ul>

	BUDAYA BERPRESTASI TINGGI High-Performance Culture	PENGURUSAN BAKAT TERBAIK Best-In-Class Talent Management
2023	<ul style="list-style-type: none"> <li>• 50% kakitangan yang terlibat dalam perbualan prestasi</li> <li>• 360 rangka kerja dan mekanisme maklumbalas prestasi</li> <li>• 50% of employees involved in performance conversation</li> <li>• 360 performance feedback framework and mechanism</li> </ul>	<ul style="list-style-type: none"> <li>• 50% penyertaan kakitangan dalam program-program bimbingan/tunjuk ajar/giliran</li> <li>• Mencapai 50% kadar gunapakai teknologi pembelajaran</li> <li>• Menerapkan Model Kecekapan <b>TH</b> yang baharu dalam semua proses utama HC</li> <li>• 10% daripada jumlah tenaga kerja yang tersenarai dalam kumpulan bakat</li> <li>• Mencapai 60% daripada nisbah 1:3 untuk jawatan MCP &amp; OCP</li> <li>• Pelan pelaksanaan progresif (2022 hingga 2024) berdasarkan penemuan WFOTRR dan halatuju Pengurusan (dasar-dasar bonus dan ganjaran).</li> <li>• Pengiktirafan pasaran untuk amalan-amalan terbaik berkaitan agenda insan</li> <li>• Indeks Penglibatan Kakitangan &gt; 85%</li> <li>• Pemasaran Mantap untuk Pengambilan Kakitangan</li> <li>• Kehadiran Media Sosial yang Meluas</li> <li>• Hubungan universiti yang Kukuh</li> <li>• 50% of staff participation in coaching/mentoring/rotational programmes</li> <li>• Achieve 50% of learning technology adoption rate</li> <li>• Embed new <b>TH</b> Competency Model in all key HC processes</li> <li>• 10% of the total workforce listed in the talent pool</li> <li>• Achieve 60% of 1:3 ratio for MCP &amp; OCP roles</li> <li>• Progressive implementation plan (2022 to 2024) based on WFOTRR finding and Management's direction (bonus and reward policies).</li> <li>• Market recognition for best-practices on people agenda</li> <li>• Employee Engagement Index &gt; 85%</li> <li>• Robust Recruitment Marketing</li> <li>• Extensive Social Media Presence</li> <li>• Strong university relations</li> </ul>

**OBJEKTIF STRATEGIK**  
Strategic Objective

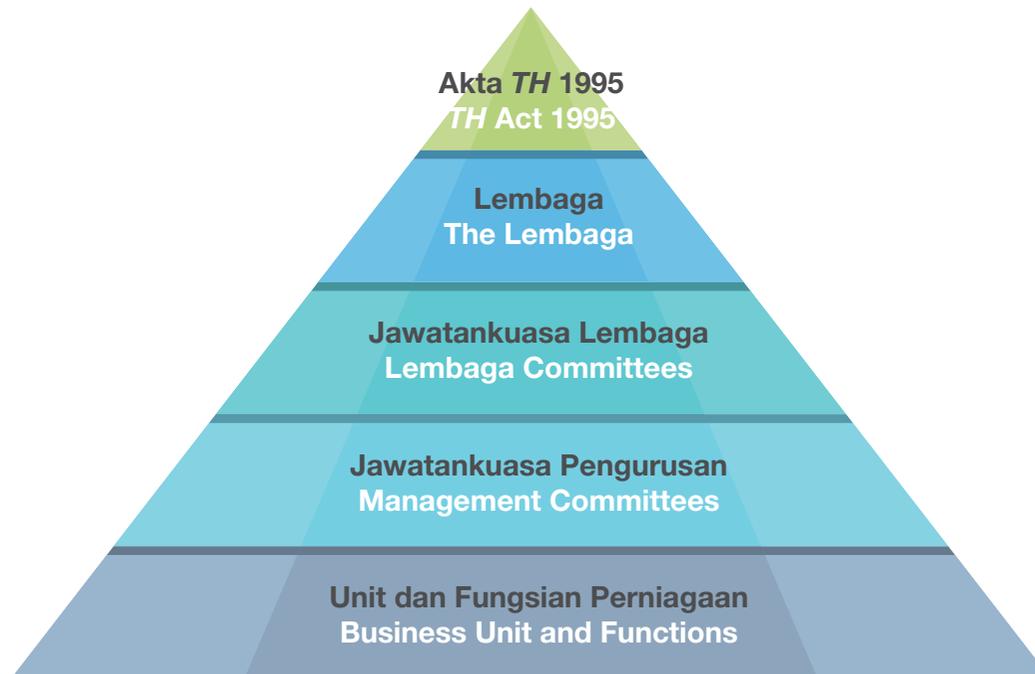
04

**MODAL INSAN**  
Human Capital

	<b>BUDAYA BERPRESTASI TINGGI</b> High-Performance Culture	<b>PENGURUSAN BAKAT TERBAIK</b> Best-In-Class Talent Management
<b>2024</b>	<ul style="list-style-type: none"> <li>• Mencapai Tahap 4 Kematangan Pengurusan Prestasi</li> <li>• 70% daripada kakitangan yang terlibat dalam perbualan prestasi</li> <li>• Achieve Level 4 of Performance Measurement Maturity</li> <li>• 70% of employees involved in performance conversation</li> </ul>	<ul style="list-style-type: none"> <li>• 60% daripada penyertaan kakitangan dalam program-program bimbingan/tunjuk ajar/bergilir</li> <li>• Mencapai lebih 50% kadar gunapakai teknologi pembelajaran</li> <li>• Mencapai 20% daripada jumlah tenaga kerja dalam kumpulan pengganti (tanpa mengira samada R0, R1 atau R3)</li> <li>• Pelan pelaksanaan progresif (2022 hingga 2024) berdasarkan penemuan WFOTRR dan halatuju Pengurusan (mencapai 90% daripada tenaga kerja optimum).</li> <li>• Pengiktirafan pasaran untuk amalan-amalan terbaik mengenai agenda insan</li> <li>• Indeks Penglibatan Kakitangan &gt; 85%</li> <li>• Pemasaran Mantap untuk Pengambilan Kakitangan</li> <li>• Kehadiran Media Sosial yang Meluas</li> <li>• Program-program Tarikan Bakat yang terbaik di kalangan GLIC</li> <li>• 60% of staff participation in coaching/mentoring/rotational programmes</li> <li>• Achieve above 50% of learning technology adoption rate</li> <li>• Achieve 20% of the total workforce being in the successor pool (regardless of R0, R1 or R3)</li> <li>• Progressive implementation plan (2022 to 2024) based on WFOTRR finding and Management's direction (achieve 90% of optimal workforce).</li> <li>• Market recognition for best-practices on people agenda</li> <li>• Employee Engagement Index &gt; 85%</li> <li>• Robust Recruitment Marketing</li> <li>• Extensive Social Media Presence</li> <li>• The best Talent Attraction Programmes amongst GLICs</li> </ul>

## OBJEKTIF STRATEGIK Strategic Objective

## 05 TADBIR URUS Governance



**STRUKTUR TADBIR URUS / Governance Structure**

Struktur tadbir urus **TH** menjadi panduan kepada Lembaga **TH** untuk melaksanakan tanggungjawabnya berpandukan Akta **TH** 1995. Selaras dengan tanggungjawab sebagai badan berkanun dan sebagai sebahagian daripada fungsi-fungsinya, Lembaga merumus dan menentukan pentadbiran dan pengurusan polisi dan prosedur dalam memastikan **TH** mencapai objektif organisasi dengan cemerlang.

Struktur tadbir urus **TH** membantu Lembaga untuk mengenal pasti pengagihan hak dan tanggungjawab di kalangan pelbagai pihak berkepentingan. Selain daripada memelihara kepentingan pendeposit, Lembaga **TH** juga mengimbangkan keperluan pihak berkepentingan lain termasuk warga kerja, pelanggan, pembekal dan masyarakat.

Lembaga **TH** melaksanakan beberapa tugas khusus seperti mengawal selia perjalanan operasi, mengenal pasti risiko-risiko utama serta memastikan pelaksanaan sistem yang sesuai untuk mengurus risiko berkaitan dan juga mengkaji kecukupan dan integriti sistem kawalan dalaman seperti yang diperincikan dalam Akta **TH** 1995 dan Piagam Lembaga **TH**.

**TH** governance structure serves as a framework for the **TH** Lembaga to exercise its duties in accordance with **TH** Act 1995. In line with its role as a statutory body and as part of its functions, the Lembaga of **TH** formulates and defines the administration of the policies and procedures to ensure **TH** excels in achieving its organizational objectives.

**TH** governance structure assists the Lembaga to determine the deliverable of rights and responsibilities among various stakeholders. Apart from safeguarding depositors' interests, **TH** Lembaga also contemplates the needs of other stakeholders including employees, customers, suppliers and the community.

The **TH** Lembaga performs a number of specific tasks such as regulating the course of operations, identifying key risks and ensuring the implementation of appropriate systems to manage related risks and also reviewing the adequacy and integrity of the internal control system as detailed in the **TH** Act 1995 and the **TH** Board Charter.

## OBJEKTIF STRATEGIK **06** SYARIKAT KUMPULAN

### Strategic Objective Group of Companies

#### PELABURAN STRATEGIK MENERUSI SYARIKAT KUMPULAN TH

Pelaburan strategik **TH**, menerusi kumpulan syarikat-syarikatnya, menjadi bukti kesungguhan **TH** dalam membangunkan perniagaan-perniagaan dalam sektor-sektor patuh Syariah. Pelaburan dan penglibatan **TH** dalam kumpulan syarikat-syarikat merangkumi beberapa sektor iaitu kewangan Islam, perladangan, pembangunan dan pembinaan hartanah, hospitaliti, teknologi maklumat dan sokongan marin.

#### PERKHIDMATAN KEWANGAN ISLAM

##### BANK ISLAM

Sumbangan **TH** terhadap pembangunan sektor kewangan Islam negara dipacu oleh syarikat bersekutunya, Bank Islam Malaysia Berhad (Bank Islam). Ditubuhkan pada 1 Julai 1983, Bank Islam merupakan institusi perbankan Islam pertama di rantau ini dan Malaysia yang bertujuan untuk memenuhi keperluan perkhidmatan dan produk perbankan patuh Syariah di pasaran, khususnya oleh pelanggan beragama Islam. Sejak itu, Bank Islam terus berkembang pesat dan pada 8 Oktober 2021, ia telah menempa kejayaan baharu apabila menjadi institusi perbankan Islam lengkap dan tulen yang pertama disenaraikan pada Pasaran Utama, Bursa Malaysia. Pencapaian penting itu dikecapi setelah institusi berkenaan berjaya menyempurnakan langkah penstrukturan semula korporat.

Dengan modal pasaran bernilai RM6.3 bilion, penyenaian Bank Islam menyediakan ruang bagi pelabur-pelabur patuh Syariah untuk menyertai secara langsung dalam pertumbuhan ekuiti dan masa depan Kumpulan Bank Islam baharu yang turut terdiri daripada BIBM Investment Management Berhad (BIBM Investment) dan BIBM Securities Sdn Bhd (BIBM Securities).

Bermula tahun lalu, Bank Islam telah melaksanakan pelan hala tuju strategik perniagaan selama lima (5) tahun (dikenali sebagai LEAP25) untuk membuka potensi Bank menerusi penyampaian teknologi, memberi takrifan semula pertumbuhan dan bekerja dalam cara baharu bagi menangani cabaran-cabaran yang disebabkan oleh pandemik COVID-19.

Bank Islam akan terus berusaha memperkukuhkan barisan perniagaannya ke arah mencapai matlamat LEAP25 menerusi lima (5) pemacu perniagaan: Kewangan Sosial, Pengurusan Kekayaan, Perusahaan dan Perbankan Borong serta Bank Digital.

#### STRATEGIC INVESTMENTS THROUGH GROUP OF COMPANIES

**TH** Strategic investments, through its group of companies, is testament to **TH**'s determination to develop businesses in identified Shariah-compliant sectors. **TH**'s investment and involvement in the group of companies cover several sectors, namely Islamic finance, plantations, property development and construction, hospitality, information technology and marine support.

#### ISLAMIC FINANCIAL SERVICES

##### BANK ISLAM

**TH**'s contribution towards the development of Malaysia's Islamic Financial Sector is driven by its associate company, Bank Islam Malaysia Berhad (Bank Islam). Established on 1 July 1983, Bank Islam is the first Islamic banking institution in the region and in Malaysia to serve the needs for Shariah-compliant banking products and services, particularly for Muslim customers. After decades of progress, in 2021, Bank Islam achieved another historical milestone to be the first full-fledged pure-play Islamic banking institution listed on the Main Market, Bursa Malaysia on 8 October 2021, upon successful corporate restructuring.

With a market capitalisation of RM6.3 billion, the listing of Bank Islam provides avenues for Shariah-compliant investors to participate directly in the equity and future growth of the new Bank Islam Group, which includes BIBM Investment Management Berhad (BIBM Investment) and BIBM Securities Sdn Bhd (BIBM Securities).

Starting last year, Bank Islam has embarked on a five-year business strategy roadmap (referred to as LEAP25) to unlock the potential of the Bank by delivering the promise of technology, redefining growth, and working in new ways to address the unprecedented challenges brought upon by the COVID-19 pandemic.

The Bank will continuously pursue traction in its line of businesses towards achieving LEAP25 through five (5) business drivers: Social Finance, Wealth Management, Enterprises and Wholesale Banking, and Digital Bank.



Komited dalam memenuhi visi untuk Mendahulukan Kemakmuran untuk Semua, cabang kewangan sosial Bank Islam, Divisyen Rangkaian Kewangan, berhasrat untuk terus memacu perkembangan peranan dan manfaat instrumen kewangan sosial Islam. Kumpulan Bank Islam akan memanfaatkan instrumen-instrumen ini, seperti dana sedekah, zakat dan wakaf, untuk membantu dan menyediakan sokongan perkhidmatan perbankan kepada golongan kurang bernasib baik yang tidak mendapat perkhidmatan kewangan yang diperlukan. Pendigitalan adalah teras infrastruktur yang membolehkan misi-misi ini tercapai.

Di samping itu, Bank Islam juga komited dalam merealisasikan inisiatif Pengantaraan Berasaskan Nilai (VBI) yang diperkenalkan Bank Negara Malaysia (BNM) dengan mencipta nilai kepada kesemua pemegang taruhnya menerusi penyediaan penyelesaian yang inklusif dan memberi tumpuan terhadap perniagaan, insan dan alam sekitar.

Pada masa ini, Bank Islam mempunyai 141 cawangan dan lebih 900 Terminal Layan Diri yang menyediakan khidmat kepada lebih 4.4 juta pelanggan di seluruh dunia. Seiring dengan landskap perbankan dan sistem e-pembayaran yang pesat berkembang, selain pertumbuhan mengukuh syarikat-syarikat *fintech*, Bank Islam telah melihat perubahan pilihan pengguna dengan 90% transaksi disempurnakan menerusi saluran elektronik. Malah, bilangan pengguna perkhidmatan Perbankan Internet Bank Islam meningkat sebanyak 22% kepada 1.5 juta pada tahun 2021.



Committed to fulfill its vision to Advance Prosperity for All, Bank Islam's social finance arm, its Financial Inclusion Division, aims to further grow the roles and benefits of Islamic social finance instruments. The Group intends to use Islamic Finance Instruments such as sadaqah, zakat and waqf to help vulnerable, underserved, or unserved groups obtain much-needed banking services and assistance. Digitalisation is the core infrastructure enabler in achieving these set missions.

Alongside this, Bank Islam is committed to realising the Value-Based Intermediary (VBI) initiative introduced by Bank Negara Malaysia (BNM) by creating value for all its stakeholders by providing inclusive solutions and focusing on prosperity of business, people and the planet.

Currently, Bank Islam has 141 branches and over 900 Self-Service Terminals serving over 4.4 million customers throughout the country. In line with the evolving banking landscape, e-payment systems and the rise of fintech companies, Bank Islam has seen a shift in consumer preference with 90% of transactions conducted through electronic channels, and internet banking users rising by 22%, to 1.5 million in 2021.

## OBJEKTIF STRATEGIK **06** SYARIKAT KUMPULAN

### Strategic Objective Group of Companies

BIMB Securities, firma pembrokeran saham patuh Syariah pertama di Malaysia, akan terus menempa namanya di pasaran menerusi penawaran perkhidmatan pembrokeran saham bersifat peribadi pada harga kompetitif untuk pelanggan institusi dan runcit. Ia turut menyediakan perkhidmatan rundingan Syariah kepada pengurus dana, firma-firma penyelidikan pelaburan serta liputan dan pembiayaan margin saham yang menerima permintaan ramai pelabur-pelabur sofistikated.

Sementara itu, BIMB Investment komited dalam menerajui pelaburan berasaskan Syariah dan Alam Sekitar, Sosial dan Tadbir Urus (ESG) dalam menyampaikan prestasi pelaburan yang mampan dan konsisten kepada para pelabur. Ia dicapai bersandarkan pengalaman dan pencapaian selama 28 tahun dalam bidang pengurusan dana Islam serta usaha sama strategik dengan firma berpangkalan di United Kingdom, Arabesque Asset Management.

### SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

Hasil operasi Syarikat Takaful Malaysia Keluarga Berhad (STMKB atau Takaful Malaysia) bagi tahun dalam tinjauan dicatatkan pada RM3.18 bilion, lebih tinggi sebanyak 8 peratus berbanding RM2.96 bilion pada 2020. Dengan jumlah aset RM12.7 bilion setakat 31 Disember 2021, keuntungan sebelum zakat dan cukai Takaful Malaysia meningkat 3 peratus kepada RM438.7 juta daripada RM426.8 juta pada 2020, manakala keuntungan selepas zakat dan cukai ialah RM412.2 juta, lebih tinggi sebanyak 13 peratus berbanding RM363.6 juta pada tahun kewangan sebelumnya. Di tengah-tengah pandemik COVID-19, pendapatan Takaful Malaysia yang lebih tinggi dan pendapatan yuran wakalah bersih pada tahun kewangan adalah disebabkan terutamanya dari peningkatan jualan melalui perniagaan takaful keluarga dan am.

Penyelesaian penstrukturan semula korporat oleh BIMB Holdings Berhad (BHB) telah meletakkan Takaful Malaysia menjadi pengendali takaful sendiri dengan pemegang saham institusi yang pelbagai dan kukuh. Pemegang saham semasa Takaful Malaysia ialah Lembaga Tabung Haji, Lembaga Kumpulan Wang Simpanan Pekerja, dan Kumpulan Wang Persaraan (Diperbadankan) dengan pegangan saham masing-masing sebanyak 28.26 peratus, 12.89 peratus dan 6.69 peratus, pada 11 Oktober 2021.

Takaful Malaysia kekal sebagai dua pengendali takaful terkemuka dalam perniagaan takaful keluarga dan memperoleh bahagian pasaran sebanyak 20 peratus. Cabang takaful am Takaful Malaysia menguasai 24 peratus bahagian pasaran dalam perniagaan takaful am untuk kekal sebagai pengendali takaful am kedua terbesar di negara ini.

As for BIMB Securities, the first full-fledged Shariah-compliant stockbroking firm in the country, it continues to distinguish itself in the market through the offering of personalised stockbroking services at competitive rates to both institutional and retail clients, independent Shariah advisory services to fund managers, investment research and coverage as well as share margin financing, which are getting strong traction from sophisticated clients.

Meanwhile, BIMB Investment is committed to champion Shariah and Environmental, Social and Governance (ESG) investing to deliver a sustainable and consistent investment performance to investors, building upon more than 28 years of Islamic Fund Management experience and credentials, as well as through its unique strategic partnership with UK-based Arabesque Asset Management.

### SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

Syarikat Takaful Malaysia Keluarga Berhad's (STMKB or Takaful Malaysia) operating revenue for the year under review was recorded at RM3.18 billion, higher by 8 per cent as compared to RM2.96 billion in 2020. With total assets of RM12.7 billion as of 31 December 2021, Takaful Malaysia's profit before zakat and taxation increased by 3 per cent to RM438.7 million from RM426.8 million in 2020, whilst profit after zakat and taxation was RM412.2 million, higher by 13 per cent as compared to RM363.6 million in the previous financial year correspondingly. Amid the COVID-19 pandemic, Takaful Malaysia's higher revenue and net wakalah fee income during the financial year were mainly attributable to improved sales by the family and general takaful businesses.

The completion of the corporate restructuring exercise by BIMB Holdings Berhad (BHB) has resulted in Takaful Malaysia becoming a standalone takaful operator with diversified and strong institutional shareholders. Takaful Malaysia's current shareholders are Lembaga Tabung Haji, Employees Provident Fund Board, and Kumpulan Wang Persaraan (Diperbadankan) with shareholdings of 28.26 per cent, 12.89 per cent and 6.69 per cent, respectively, as of 11 October 2021.

Takaful Malaysia held its position in the top two rankings as a leading takaful operator in the family takaful business, and secured a market share of 20 per cent. The general takaful arm of Takaful Malaysia captured a 24 per cent market share in the general takaful business to remain the second-largest general takaful operator in the country.



Takaful Malaysia melabur RM12 juta dalam infrastruktur IT untuk mengintegrasikan maklumat dan teknologi operasi dalam mengoptimumkan prestasi, memacu kecekapan, meningkatkan keselamatan IT, dan meningkatkan keupayaan digital kami untuk mengekalkan hubungan rapat dengan pelanggan dan rakan kongsi perniagaan dengan menawarkan perkhidmatan yang lebih pantas dan lebih komprehensif. Ia mencapai pertumbuhan dua angka sebanyak 21 peratus dalam perniagaan takaful dalam talian, sebahagian besarnya disebabkan oleh keupayaan digitalnya untuk melibatkan pelanggan dan memanfaatkan kemudahan besar transaksi dalam talian semasa tempoh pandemik COVID-19.

Takaful Malaysia melalui badan amal Takaful myJalinan telah menjalankan pelbagai aktiviti dan program berasaskan komuniti. Pada 2021, Takaful Malaysia menderma sejumlah RM1.45 juta melalui sumbangan zakat dan dana ihsannya dalam bentuk sumbangan kewangan dan barangan kepada pelbagai penerima, termasuk individu, pusat pendidikan, pertubuhan kebajikan dan komuniti.

Takaful Malaysia invested RM12 million in IT infrastructure to integrate information and operational technologies in optimising performance, driving efficiency, enhancing IT security, and enhancing our digital capabilities to maintain a close connection with customers and business partners by offering faster and more comprehensive services. It achieved double-digit growth of 21 per cent in the online takaful business, largely due to its digital capabilities to engage customers and take advantage of the great convenience of online transactions during the COVID-19 pandemic period.

Takaful Malaysia through its charity arm of Takaful myJalinan has carried out various community-based activities and programmes. In 2021, Takaful Malaysia donated a total of RM1.45 million through its zakat contribution and charity fund in the form of monetary and in-kind contributions to various recipients, including individuals, education centers, charitable organisations, and communities.

## OBJEKTIF STRATEGIK 06 SYARIKAT KUMPULAN

Strategic Objective Group of Companies



### PERLADANGAN

**TH** telah terlibat secara aktif merealisasikan pelaburan strategiknya di dalam sektor perladangan sejak tahun 1972 menerusi TH Plantations Berhad (THP) dan syarikat-syarikat subsidiari. Secara kolektif, kesemua unit-unit ini dikenali sebagai TH Plantation Group (Kumpulan THP).

Kumpulan THP telah menunjukkan kemampuannya dalam pengurusan dan pembangunan ladang kelapa sawit, serta pemrosesan dan penjualan minyak dan isirong sawit di Malaysia dan Indonesia. Selain itu, ia juga terlibat dalam kegiatan penanaman getah dan operasi hiliran kelapa sawit. Bagi tahun kewangan berakhir 31 Disember 2021 (FY2021), Kumpulan THP memiliki bank tanah seluas 98,220 hektar di Malaysia dan Indonesia.

Kumpulan THP mencatatkan keuntungan sebelum cukai sebanyak RM137.87 juta berbanding keuntungan sebelum cukai RM54.46 juta pada FY2020. Sungguhpun lonjakan pendapatan menyumbang kepada peningkatan keuntungan, prestasi kewangan yang lebih baik itu juga adalah hasil daripada pengurangan kos jualan serta tiada kerugian penurunan nilai yang diperuntukkan pada tahun dikaji. Purata harga minyak sawit mentah (CPO) yang lebih tinggi pada tahun dikaji merupakan penyumbang utama kepada peningkatan pendapatan Kumpulan pada FY2021. Pendapatan untuk tahun Kewangan berkenaan meningkat 37 peratus kepada RM760.80 juta daripada RM555.10 juta pada FY2020. Faktor utama yang menyebabkan pendapatan lebih tinggi adalah kenaikan harga realisasi bagi produk-produk sawit sepanjang tahun tersebut. Purata harga realisasi harga CPO pada tahun 2021 ialah RM3,762 setiap tan berbanding RM2,538 setiap tan pada tahun sebelumnya.

### PLANTATION

**TH** has been actively involved in realising its strategic investments in the plantation sector since 1972 through TH Plantations Berhad (THP) and other subsidiaries – all of which are collectively known as TH Plantation Group (THP Group).

THP Group has demonstrated its capability in the development and management of oil palm plantation, processing and the sales of palm oil and palm kernel in Malaysia and Indonesia. In addition, it is also involved in rubber plantation and oil palm downstream activities. As at 31 December 2021 (FY2021), THP Group has a total landbank of 98,220 hectares in Malaysia and Indonesia.

THP recorded a profit before tax of RM137.87 million for FY2021 in comparison to RM54.46 million in FY2020. While the increase in revenue contributed to improved profitability, the improved performance was also brought about by reductions in the cost of sales and no significant impairment losses provisioned for in the year under review. Higher average crude palm oil (CPO) prices during the year under review were the main contributor to the Group's increased revenue in FY2021. Revenue for the year increased by 37 per cent to RM760.80 million from RM555.10 million in FY2020. A key factor that led to the higher revenue was an increase in average realised prices for palm products throughout the year. The average realised price of CPO in 2021 was RM3,762 per tonne compared to RM2,538 per tonne in 2020.



## HOSPITALITI

TH Hotel & Residence Sdn Bhd (THHR), sebuah anak syarikat milik penuh **TH**, terus bersedia untuk memimpin Kumpulan dan unggul dalam perniagaan berorientasikan pelanggan yang kompetitif ini melalui dua hotelnya iaitu Mövenpick Hotel & Convention Centre KLIA (MHCC) dan TH Hotel Kelana Jaya (THKJ).

MHCC yang diuruskan oleh THV Management Services Sdn Bhd (THVM), sebuah anak syarikat milikan penuh THHR, mempunyai seni bina bangunan yang cukup ikonik yang menawarkan perkhidmatan hotel bertaraf 5 bintang setanding dengan jenama antarabangsa yang lain. MHCC telah dijadikan pusat operasi haji sejak tahun 2018 serta diberi Pengiktirafan Penginapan Mesra Muslim (MFAR), sebuah inisiatif yang diperkenalkan oleh Kementerian Pelancongan, Kesenian dan Kebudayaan (MOTAC). MHCC juga telah merangkul anugerah '2020 Agoda Customer Review Awards' dari platform tempahan perjalanan dalam talian, Agoda.com.

Sementara itu, THKJ yang dahulunya merupakan pusat utama operasi haji, masih beroperasi dan menjadi pilihan utama bagi agensi-agensi Kerajaan berikutan kadarnya yang lebih mampu milik. Dengan premis yang telah diubahsuai, THKJ mahu kekal relevan dan mensasarkan menjadi pilihan utama bagi sebarang majlis (mesra Syariah) dalam tempoh tiga tahun akan datang.

THHR terus mendepani cabaran yang akan datang dan optimistik dalam memberikan pulangan kepada **TH**, dan seterusnya kepada pendeposit, selaras dengan fasa Endemik, di mana kebanyakan SOPs yang lebih longgar dan pembukaan sempadan antarabangsa.

## HOSPITALITY

TH Hotel & Residence Sdn Bhd (THHR), a wholly owned subsidiary of **TH**, continues to gear up to lead the Group and excel in this competitive customer-oriented business with its two main hotels i.e. Mövenpick Hotel & Convention Centre KLIA (MHCC) and TH Hotel Kelana Jaya (THKJ).

The iconic MHCC which is managed by THV Management Services Sdn Bhd, a wholly owned subsidiary of THHR, offers 5-star hotel services at par with other international brands. MHCC, which has become the hub of hajj operations since 2018, is a Muslim-Friendly Accommodation Recognition (MFAR) hotel, an initiative introduced by Ministry of Tourism, Arts and Culture (MOTAC). MHCC had also bagged the 2020 Agoda Customer Review Awards from online travel booking platform Agoda.com.

THKJ is still the preferred choice among Government agencies due to its affordable rates and strategic location. With its upgraded premises, THKJ aims to stay relevant and competitive while pursuing its vision to be recognised as "Your Preferred Syariah Compliant Hospitality Event and F&B Service Provider" within the next three years.

With Malaysia entering the endemic phase and relaxation of Standard Operating Procedures (SOP) in relation to COVID-19, THHR is optimistic in getting back to its feet, and delivering better contributions to **TH** and **TH** depositors in the coming year.

## OBJEKTIF STRATEGIK Strategic Objective

06

## SYARIKAT KUMPULAN Group of Companies



### KEMBARA DAN PELANCONGAN

TH Travel & Services Sdn Bhd (THTS), sebuah lagi anak syarikat milik THHR yang terlibat dalam industri pelancongan, mempunyai 22 pejabat cawangan di seluruh negara. Di samping itu, THTS mengendalikan pejabat satelitnya di Jeddah bagi operasi pengurusan haji dan umrah di Arab Saudi. Dengan pengalaman lebih 40 tahun dalam menguruskan haji dan umrah, THTS menyediakan pakej dan perkhidmatan yang sesuai dengan pelbagai segmen pelanggan berdasarkan keperluan dan bajet mereka. Ia juga menawarkan pakej-pakej pelancongan Muslim domestik dan antarabangsa yang telah diperakui bertaraf dunia. Dalam tahun 2021, THTS berdepan dengan cabaran di mana tiada pelancongan antarabangsa (termasuk haji dan umrah) yang dibenarkan. Untuk kelangsungan Syarikat dan para pekerjaannya, THTS terus mendepani semua cabaran dengan meneroka aktiviti-aktiviti perniagaan lain yang dianggap kalis krisis ekonomi seperti perdagangan makanan, produk penjagaan kesihatan dan yang seialiran dengannya.

Kekal proaktif menghadapi cabaran, THTS terus fokus pada kesinambungan perniagaan yang akhirnya akan memberi manfaat kepada penyimpan **TH**, syarikat dan kakitangannya.

Dengan pembukaan sempadan antarabangsa, THTS menjangkakan pulangan yang lebih baik dalam tahun 2022.

### TRAVEL AND TOURISM

TH Travel & Services Sdn Bhd (THTS), another subsidiary of THHR involved in tourism, has 22 branch offices nationwide. THTS operates its satellite office in Jeddah, Saudi Arabia to cater for hajj and umrah management. With over 40 years of experience in managing hajj and umrah, THTS provides packages and services that suit various customer segments based on their needs and budgets. It also offers domestic and international Muslim tour packages that have been recognised as world-class tours. Challenges faced by THTS in 2021 were mostly due to the closure of international borders and SOPs by the authorities in Kingdom of Saudi Arabia (KSA) in relation to hajj and umrah which forced the Company to venture into other business activities deemed to be recession-proof, such as trading of food and healthcare products.

Apart from being agile, THTS remained focus on business continuity, and this will ultimately benefit **TH's** depositors, the Company and its staff.

With the opening of international borders and relaxation of SOPs by the authorities in KSA, particularly on umrah and hajj, THTS is hoping for a better year in 2022.

## PEMBINAAN DAN PEMBANGUNAN HARTANAH

Pada tahun 2021, **TH** terus terlibat dalam sektor pembinaan dan pembangunan hartanah melalui anak syarikat milik penuhnya, TH Properties Sdn Bhd atau dikenali sebagai Kumpulan TH Properties. Kumpulan ini mempunyai pengalaman lebih dari 40 tahun di dalam dan luar negara membabitkan pembangunan hartanah, pembinaan, pengurusan projek serta pengurusan aset dan kemudahan.

FY2021 adalah tempoh yang mencabar bagi Kumpulan TH Properties disebabkan oleh pasaran hartanah yang lembap. Pendapatan Kumpulan TH Properties meningkat sebanyak 27 peratus daripada RM96.1 juta pada FY2020 kepada RM121.7 juta pada FY2021 berikutan hasil jualan tanah yang meningkat.

Bagi aktiviti pengurusan fasiliti pula, ia terus menyumbang pendapatan yang stabil dan berulang kepada Kumpulan TH Properties dengan pendapatan tahunan sebanyak RM65.0 juta pada FY2021. Bahagian perniagaan ini sedang mengurus kawasan pejabat seluas lebih daripada 12 juta kaki persegi diseluruh negara.

Kumpulan TH Properties berjaya menjana keuntungan bersih sebanyak RM42.9 juta pada FY2021 berbanding kerugian bersih (RM123.2 juta) pada FY2020, dipacu oleh kejayaan membawa pulang pelaburan sebanyak AUD111 juta daripada Australia.

Melangkah ke hadapan, Kumpulan TH Properties berhasrat untuk terus memaksimumkan potensi pembangunan dengan mewujudkan nilai dari aset-aset hartanah **TH** yang sedia ada, serta meluaskan kemampuannya untuk menjadi konsesi Kerajaan bagi pengurusan kemudahan aset yang bersepadu dalam jangka masa yang panjang.

## PERKHIDMATAN SOKONGAN MARIN

Penglibatan **TH** dalam industri sokongan marin adalah menerusi anak syarikat milik penuhnya TH Marine Holding (L) Inc (TH Marine).

TH Marine kini memiliki dan mengendalikan lapan buah kapal dengan pelbagai kapasiti. Kadar penggunaan kapal-kapal ini adalah rendah pada tahun 2021 disebabkan penamatan kontrak (vessel off-hire) dan penyelenggaraan berkala.

## CONSTRUCTION AND PROPERTY DEVELOPMENT

In 2021, **TH** continued to be involved in the property development and construction sector through its wholly owned subsidiary, TH Properties Sdn Bhd (TH Properties Group). TH Properties Group is an integrated property development, construction management, as well as asset and facility management group with more than 40 years of experience locally and abroad.

FY2021 was a challenging period for TH Properties Group given the soft property market. Revenue of TH Properties Group had increased by 27 per cent from RM96.1 million in FY2020 to RM121.7 million in FY2021 following higher income from land sales.

On the facility management front, it continues to provide stable and recurring revenue to TH Properties Group with an annual revenue of RM65.0 million in FY2021. This business division is currently managing more than 12 million sq.ft. of office spaces nationwide.

TH Properties Group managed to turn profitable in FY2021 with a net profit of RM42.9 million as compared to a net loss of (RM123.2 million) in FY2020, mainly driven by the successful recovery of AUD111 million from investments in Australia.

Moving forward, TH Properties Group aspires to continue maximising development potential by creating value from **TH's** existing land and property assets, as well as expanding its capability into long-term Government's concessions for integrated facilities management services.

## MARINE SUPPORT SERVICES

**TH's** involvement in the marine support industry is through its wholly-owned subsidiary TH Marine Holding (L) Inc (TH Marine).

TH Marine currently owns and operates eight vessels of various capacities. Utilisation rates for these vessels were lower in 2021 due to the completion of contracts (vessel off-hire) and scheduled maintenance.

## OBJEKTIF STRATEGIK **06** SYARIKAT KUMPULAN

### Strategic Objective Group of Companies

#### TEKNOLOGI MAKLUMAT

Theta Edge Berhad (Theta) telah menyediakan perkhidmatan Komunikasi dan Teknologi Maklumat sejak zaman awal pengkomputeran bermula. Dengan pengalaman, kemahiran dan kepakaran yang luas, syarikat ini bersiap siaga memanfaatkan tuntutan digitalisasi untuk Industri 4.0.

Theta telah memainkan peranan besar dalam menyediakan dan memastikan kelancaran kemudahan IT dalam operasi haji dan pengurusan IT Kumpulan **TH**. Theta juga telah merancang serta membangunkan rangkaian aplikasi “Haji Mobility” untuk mendigitalkan operasi haji, memberikan pengalaman yang lebih baik kepada jemaah dan meningkatkan kecekapan operasi **TH** di Malaysia dan Tanah Suci. Bermula pada Musim Haji 2014 (1435H), aplikasi Haji Mobility adalah yang pertama seumpamanya pernah dibangunkan dan digunakan dengan tumpuan diberi kepada pengurusan orang ramai dan pergerakan jemaah.

Kerja-kerja dalam segmen telekomunikasi pula melibatkan penyediaan kerja sivil, mekanikal dan elektrik (CME); pemasangan teknikal; serta perkhidmatan kejuruteraan kepada syarikat-syarikat telekomunikasi tempatan dan vendor peralatan telekomunikasi multinasional.

Melalui salah satu anak syarikat milik penuhnya, Theta telah memperoleh lesen Penyedia Kemudahan Rangkaian (NFP), Penyedia Perkhidmatan Rangkaian (NSP) dan Penyedia Perkhidmatan Aplikasi (ASP) dari Suruhanjaya Komunikasi dan Multimedia Malaysia (SKMM). Ruang lingkup perniagaan syarikat ini merangkumi projek-projek Penyediaan Perkhidmatan Sejagat (USP) dan penyediaan perkhidmatan komunikasi satelit. Theta juga terlibat dalam penyediaan penyelesaian teknologi hijau yang memfokuskan kepada penyelesaian penjimatan tenaga untuk syarikat-syarikat korporat dan organisasi-organisasi yang lain.

Pada tahun 2021, **TH** telah mengadakan satu kerjasama strategik dengan Arcadia Acres Sdn. Bhd. (Arcadia), sebuah syarikat milik penuh Bumiputera, sebagai sebahagian usaha untuk meningkatkan nilai kepada pemegang saham Theta Edge Berhad (Theta). Idea pengkomersialan transformasi digital sering menarik perhatian **TH** dan Theta kini adalah fokus utama dalam memanfaatkan usaha ke arah tersebut. Keadaan pandemik semasa secara tidak langsung telah mempercepatkan proses digitalisasi ini dan Theta berada pada posisi yang baik bagi merebut peluang tersebut ditambah pula dengan kepakaran yang dimiliki Arcadia. Kolaborasi terbabit dijangka mampu mengukuhkan prestasi kewangan Theta, serta keberadaan pasarannya menerusi kerjasama perniagaan baru, peningkatan pendapatan dan kedudukan yang lebih kukuh dalam industri IT. Ini akhirnya akan meningkatkan nilai pelaburan **TH** di mana kedua-dua organisasi sama-sama memperoleh manfaat.

#### INFORMATION TECHNOLOGY

Theta Edge Berhad (Theta) has been providing Information and Communications Technology services since the early days of computerisation. With the wealth of experience, skills and expertise, the company is poised to capitalise on the demands of digitalisation for Industry 4.0.

Theta has played a major role in enabling and providing seamless operational IT tools for hajj operations and **TH** IT management. Theta has designed and developed a suite of applications (Hajj Mobility) to digitalise hajj operations, provide better experiences for the benefit of pilgrims, and improve operational efficiencies for **TH** during the operations in Malaysia and the Holy Land. Taking off in 2014 (1435H) Hajj Season, Hajj Mobility is the first of its kind that focuses on crowd management and mass movement of pilgrims.

Theta’s telecommunication segment works involve the provision of civil, mechanical, electrical (CME) works; technical installations; and engineering services to local telecommunication companies and to multinational telecommunication equipment vendors.

Theta, through one of its wholly-owned subsidiary company, has obtained the Network Facilities Provider (NFP), Network Service Provider (NSP) and the Application Service Provider (ASP) licenses from the Malaysian Communications and Multimedia Commission (MCMC). The business portfolio includes undertaking Universal Service Provision (USP) projects and provision of satellite communication services. Theta is also involved in the provision of green technology solutions which focus on energy-savings solutions for corporates and organisations.

In 2021, **TH** entered into a strategic partnership with Arcadia Acres Sdn. Bhd. (Arcadia), a wholly-owned Bumiputera company, as part of **TH**’s strategies to increase the value of investment in Theta. The commercialisation of digital transformation ideas has always been **TH**’s focus and Theta is at the forefront in capitalising this effort. The current pandemic has accelerated the process of digitalisation and Theta is well positioned to capture this opportunity with the expertise of Arcadia. The partnership is expected to strengthen Theta’s financial performance as well as market position via new business collaborations, revenue enhancement, and a stronger footing in the IT industry. This will ultimately enhance the value of **TH**’s investment, a win-win situation for both **TH** and Theta.

## PELABURAN HARTANAH

### Property Investment

Di sebalik kelembapan pasaran hartanah pada 2021 ekoran pandemik, **TH** mengekalkan fokus ke atas pelaburan hartanah di pasaran domestik. Ini bertujuan untuk mempelbagaikan portfolio pelaburannya secara strategik bagi menjana pulangan pelaburan yang stabil serta memberikan pendapatan berulang.

Pada 2021, dua (2) aset baharu bernilai RM210 juta telah diperoleh oleh **TH**. Kedua-dua hartanah ini disewa sepenuhnya, sejajar dengan selera risiko **TH**, dan dijangka memberi sumbangan positif dan kepelbagaian kepada **TH**.

Aset pertama adalah gudang bertingkat dan fasiliti logistik yang terletak di Pelabuhan Zon Bebas Tanjung Pelepas, Johor Bahru. Tanjung Pelepas merupakan pelabuhan kedua terbesar di Malaysia dan salah sebuah hab logistik bersepadu utama di Asia Tenggara. Manakala aset kedua adalah bangunan pejabat 20 tingkat yang dikenali sebagai Menara VSQ 1, yang terletak di kawasan pembangunan komersil, V-Square Petaling Jaya, Selangor.

Amidst slowdown in the property market in 2021 due to the pandemic, **TH** sustains its focus on real estate investments in the domestic market. This is to strategically diversify its investment portfolio in order to generate steady investment returns and recurring income.

In 2021, two (2) new assets valued at RM210 million were acquired by **TH**. Both properties are fully tenanted, in alignment with **TH**'s risk appetite, and are expected to provide diversification and positive contributions to **TH**.

One of the assets is a multi-storey warehousing and logistics facility strategically located at the Port of Tanjung Pelepas Free Zone, Johor Bahru. Tanjung Pelepas is the second largest port in Malaysia and is one of South East Asia's premier integrated logistics hubs. The other asset is a 20-storey purpose-built office building known as VSQ Tower 1, located in a commercial development area, V-Square Petaling Jaya, Selangor.







**MEMASTIKAN  
TADBIR URUS  
ENSURING  
GOVERNANCE**

## PENYATA TADBIR URUS KORPORAT

### Statement of Corporate Governance

**TH** ditadbir berdasarkan Akta Tabung Haji 1995 (Akta 535) dan di bawah pengawasan Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama). Peruntukan Akta mendefinisikan Menteri sebagai Menteri yang bertanggungjawab bagi pengawalan Jemaah Haji. Kuasa Menteri tersebut termasuk memberi arahan pelaksanaan fungsi **TH** dan akses maklumat berkaitan **TH**.

**TH** ditadbir menerusi struktur organisasi yang jelas bermula daripada Lembaga dari segi penurunan kuasa dan tanggungjawab bagi semua peringkat berdasarkan Akta 535.

Fungsi utama Lembaga:

- Memberi sepenuh perhatian dan komitmen untuk memastikan tadbir urus korporat yang berkesan dipatuhi serta mencapai piawaian korporat yang tinggi dan berterusan.
- Melindungi kepentingan **TH** dan menguruskan semua perkara berkaitan kebajikan jemaah haji, pendeposit serta akhirnya untuk menggalakkan prestasi dan operasi **TH** yang mampan selain memastikan piawaian munasabah diikuti tanpa apa-apa pengaruh tidak wajar daripada pihak-pihak lain.

Sebagai satu-satunya institusi haji di negara ini yang diberi mandat dalam menyediakan kemudahan bagi umat Islam untuk menunaikan Ibadat Haji melalui penyimpanan di akaun **TH**, Lembaga yakin bahawa tadbir urus yang baik merupakan satu cerminan komitmen anggota dalam mencapai visi **TH** sebagai tonggak kejayaan ekonomi ummah dan menjadi organisasi pengurusan haji yang terbaik.

#### KOMPOSISI LEMBAGA

Anggota-anggota Lembaga terdiri daripada individu yang berkelayakan, mempunyai pelbagai latar belakang dan berkemahiran, dengan pengalaman yang luas dalam pelbagai bidang. Komposisi seperti ini amat penting untuk memastikan kejayaan dalam tadbir urus korporat **TH** secara menyeluruh.

Seksyen 6 (1) Akta yang sama menetapkan bahawa keanggotaan Lembaga mesti terdiri daripada:

- Seorang Pengerusi, yang hendaklah dilantik oleh Menteri
- Seorang Wakil dari Jabatan Perdana Menteri
- Seorang Wakil dari Perbendaharaan; dan
- Tidak lebih daripada tujuh (7) orang Anggota lain yang hendaklah dilantik oleh Menteri

**TH** is governed by the Tabung Haji Act 1995 (Act 535) under the stewardship of Minister in the Prime Minister's Department (Religious Affairs). A provision of the Act defines Minister as the Minister in charge of pilgrimage control. The power of the Minister includes giving directions on **TH** functions and as access to information requisition on **TH**.

**TH** is governed by a definite organizational structure encompassing the dissemination of power and responsibilities at all levels in coherent with Act 535.

The primary function of the Lembaga (Board Members):

- Gives full attention and commitment to ensure effective corporate governance is adhered to and achieve high and consistent corporate standards.
- To protect the interests of **TH** and administer all matters concerning the welfare of Hajj pilgrims, its depositors and ultimately to promote sustainable **TH** operations and performance whilst ensuring reasonable standards without undue influence from any party.

Being the only hajj institution in the country and mandated to facilitate Malaysian Pilgrimage in performing Hajj through depository in **TH** account, the Lembaga believes that a good governance is the reflection of members' commitment in achieving **TH's** vision as a pillar of the ummah's economic success and to be the best pilgrimage management organisation.

#### BOARD COMPOSITION

The board members are comprised of qualified individuals with diverse backgrounds, skills and sound experience in various fields. Such compositions are crucial to ensure the success of **TH's** corporate governance as a whole.

Section 6 (1) of the Act stipulates that membership of the Lembaga must consist of:

- A Chairman, who shall be appointed by the Minister
- A Representative of the Prime Minister's Department
- A Representative of the Treasury; and
- Not more than seven (7) other Members who shall be appointed by the Minister

Pada tahun 2021, terdapat sebelas (11) Mesyuarat Lembaga yang diadakan pada tahun kewangan berakhir 31 Disember 2021. Butir-butir mesyuarat Lembaga yang diadakan adalah seperti berikut:

In 2021, there were eleven (11) Board Meetings held during the financial year ended 31 December 2021. Details of the Board meetings are set fourth below:

TARIKH MESYUARAT Date of Meeting	JUMLAH ANGGOTA LEMBAGA Total Board Members	KEHADIRAN ANGGOTA LEMBAGA Attendance by Board Members
18.01.2021	9	8/9
25.02.2021	9	8/9
22.03.2021	10	8/10
27.04.2021	9	9/9
15.06.2021	8	7/8
23.06.2021	8	7/8
23.07.2021	8	7/8
06.09.2021	10	10/10
06.10.2021	10	10/10
25.11.2021	9	7/9
20.12.2021	9	8/9

## PENYATA TADBIR URUS KORPORAT

### Statement of Corporate Governance

Semua Ahli Lembaga Pengarah telah menghadiri mesyuarat tersebut dan menunjukkan komitmen dalam tugas dan memenuhi tanggungjawab mereka sebagai Ahli Lembaga seperti butiran di bawah:

All Board Members attended the meetings and demonstrated commitment in their duties and responsibilities as Board Members as detailed below:

AHLI LEMBAGA Board Members	BILANGAN MESYUARAT LEMBAGA YANG DIHADIRI SEMASA MEMEGANG JAWATAN Number of Board Meetings Attended During Tenure
Tan Sri Azman Hj. Mokhtar <sup>1</sup>	N/A
Tan Sri Md Nor Yusof <sup>2</sup>	9/9
Datuk Nik Mohd Hasyudeen Yusoff <sup>3</sup>	4/4
Datuk Seri Mohd Sallehuddin Hassan <sup>4</sup>	6/7
Datuk Akbar Samon <sup>5</sup>	4/4
Datuk Ahamed Basheer Mohd Hussain <sup>6</sup>	3/3
Dato' Sri Amrin Awaluddin <sup>7</sup>	7/7
Datuk Seri Asri Hamidon	6/11
Datuk Seri Jamil Rakon <sup>8</sup>	3/4
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	9/11
Dato' Noordin Sulaiman	10/11
Profesor Dr. Ashraf Md Hashim	11/11
YM Tengku Dato' Seri Hasmuddin Tengku Othman	9/9
Dato' Abdul Hamid Sheikh Mohamed <sup>9</sup>	4/4
Datin Paduka Kartini Abdul Manaf <sup>10</sup>	4/4

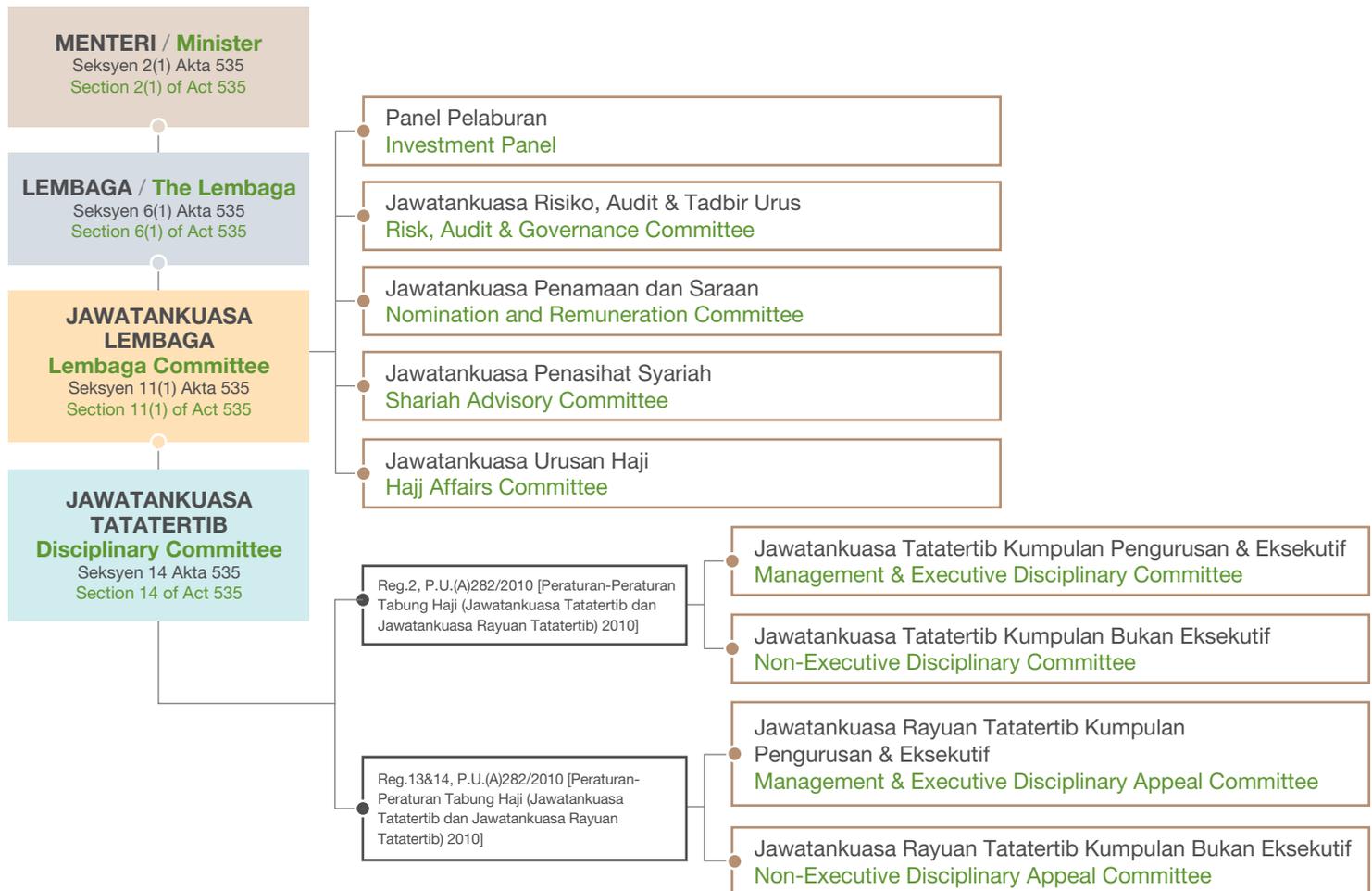
1. Dilantik sebagai Pengerusi dan Ahli Lembaga pada / Appointed as Chairman and Board Member on 20.12.2021
2. Meletak jawatan sebagai Pengerusi dan Ahli Lembaga pada / Resigned as Chairman and Board Member on 15.10.2021
3. Tamat perkhidmatan sebagai PUK/KPE dan Ahli Lembaga pada / Completion of service GMD/CEO and Board Member on 05.05.2021
4. Tamat perkhidmatan sebagai Ahli Lembaga pada / Completion of service as a Board Member on 31.07.2021
5. Tamat perkhidmatan sebagai Ahli Lembaga pada / Completion of service as a Board Member on 10.06.2021
6. Tamat perkhidmatan sebagai Ahli Lembaga pada / Completion of service as a Board Member on 25.03.2021
7. Dilantik sebagai PUK/KPE dan Ahli Lembaga pada / Appointed as GMD/CEO and Board Member on 06.05.2021
8. Dilantik sebagai Ahli Lembaga pada / Appointed as Board Member on 01.08.2021 dan Tamat Perkhidmatan pada / and Completion of service on 18.04.2022
9. Dilantik sebagai Ahli Lembaga pada / Appointed as Board Member on 01.08.2021
10. Dilantik sebagai Ahli Lembaga pada / Appointed as Board Member on 01.08.2021

## JAWATANKUASA LEMBAGA

Menurut Seksyen 11(1) Akta 535, bagi membantu Lembaga melaksanakan tugas dan tanggungjawabnya, beberapa jawatankuasa ditubuhkan dengan ahlinya terdiri daripada anggota Lembaga dan anggota yang berkepakaran dalam bidang-bidang yang tertentu. Sehingga tahun kewangan berakhir 31 Disember 2021, terdapat sembilan (9) Jawatankuasa Lembaga yang telah ditubuhkan untuk mengawal selia perkara-perkara khusus yang berkaitan dengan fungsi Lembaga **TH**.

## LEMBAGA COMMITTEE

Pursuant to Section 11(1) of Act 535, in order to assist the Lembaga in discharging its duties and responsibilities, several committees have been formed with its members from the Lembaga and member of experts in their respective fields. As of financial year ended 31 December 2021, there were nine (9) Lembaga Committees have been established to oversee specific matters related to the functions of the **TH** Lembaga.



**PENYATA TADBIR URUS KORPORAT** (Sehingga 1 Ogos 2022)  
**Statement of Corporate Governance** (As at 1 August 2022)

Semua Ahli Lembaga Pengarah telah menghadiri mesyuarat tersebut dan menunjukkan komitmen dalam tugas dan memenuhi tanggungjawab mereka sebagai Ahli Lembaga seperti butiran di bawah:

All Board Members attended the meetings and demonstrated commitment in their duties and responsibilities as Board Members as detailed below:

PANEL PELABURAN / Investment Panel	
Ahli / Members	Pelantikan / Appointment
Datin Maznah Mahbob	Dilantik sebagai Pengerusi pada / Appointed as Chairman on 01.09.2021
YM Tengku Dato' Seri Hasmuddin Tengku Othman	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021
Datin Paduka Kartini Abdul Manaf	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021
Datuk Prof. Dr. Mohamad Akram Laldin	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021
Dato' Hj Azmar Talib	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021
Syed Yasir Arafat Syed Abd Kadir	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021
Hisham Zainal Mokhtar	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Rosnah Dato' Kamarul Zaman	Dilantik sebagai Ahli pada / Appointed as Member on 01.09.2021

**Komposisi**

Panel Pelaburan dipengerusikan oleh Datin Maznah Mahbob dan dianggotai oleh tujuh (7) ahli lain, terdiri daripada seorang (1) wakil Jawatankuasa Penasihat Syariah **TH**, dua (2) wakil Ahli Lembaga **TH** dan 5 ahli bebas yang lain.

**Peranan dan Tanggungjawab**

Panel Pelaburan berfungsi sebagai jawatankuasa utama yang menyelia keseluruhan aktiviti pelaburan **TH** dan akan memastikan pembangunan dan pelaksanaan objektif, strategi dan dasar pelaburan **TH** selaras dengan peraturan, keperluan dan objektif **TH** yang berkaitan.

Selain itu, Panel Pelaburan akan menasihati atau mengesyorkan kepada Lembaga berhubung hal-hal pelaburan serta sebarang perkara berkaitan pelaburan dan menasihati Pengurusan mengenai aktiviti dan amalan pelaburannya untuk mempertingkatkan lagi pengurusan pelaburan di **TH**.

**Composition**

The Investment Panel is chaired by Datin Maznah Mahbob and comprised of seven (7) other members, comprising one (1) representative of the **TH** Shariah Advisory Committee, two (2) representatives of the **TH** Board Members and 5 other independent members.

**Roles and Responsibilities**

The Investment Panel serve as the primary committee overseeing the overall investment activities of **TH** and will ensure that the development and implementation of **TH**'s investment objectives, strategies and policies are in line with the relevant regulations, requirements and **TH**'s objective.

Apart from that, Investment Panel will advise or make recommendation to the Lembaga in relation to investment matters as well as any investment-related matters and advise the Management on its investment activities and practice to further enhance **TH**'s investment management.

## JAWATANKUASA RISIKO, AUDIT &amp; TADBIR URUS / Risk, Audit &amp; Governance Committee

Ahli / Members	Pelantikan / Appointment
Dato' Abdul Hamid Sheikh Mohamad	Dilantik sebagai Pengerusi pada / Appointed as Chairman on 06.09.2021
YM Tengku Dato' Seri Hasmuddin Tengku Othman	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Dilantik sebagai Ahli pada / Appointed as Member on 18.11.2020
Datin Paduka Kartini Abdul Manaf	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Professor Dr Ashraf Md Hashim	Dilantik sebagai Ahli pada / Appointed as Member on 18.11.2020
Tan Sri Md Nor Yusof	Tamat perkhidmatan sebagai Pengerusi pada / Service completed as Chairman on 15.10.2021
Datuk Ahamed Basheer Mohd Hussain	Tamat perkhidmatan sebagai Ahli pada / Service completed as Member on 25.03.2021

**Komposisi**

Jawatankuasa Risiko, Audit dan Tadbir Urus ("RAG") dipengerusikan oleh Dato' Abdul Hamid Sheikh Mohamad dan dianggotai oleh empat (4) ahli lain, di mana salah seorang daripada mereka mestilah seorang akauntan yang berkelayakan atau ahli badan perakaunan professional.

**Peranan dan Tanggungjawab**

RAG ialah jawatankuasa **TH** yang ditugaskan dengan objektif utama seperti berikut:

- Memenuhi tanggungjawab terhadap keperluan berkaitan perakaunan dan laporan kewangan;
- Memenuhi tanggungjawab pengawasan berkaitan dengan selera risiko dan kerangka permatuhan pengurusan risiko di peringkat entiti dan kumpulan; dan
- Memastikan piawaian tadbir urus, integriti dan etika yang tinggi

**Composition**

The Risk, Audit, and Governance Committee ("RAG") is chaired by Dato' Abdul Hamid Sheikh Mohamad and is made up of four (4) other members, one of whom must be a qualified accountant or a member of a professional accounting body.

**Roles and Responsibilities**

The RAG is a **TH** committee tasked with the following primary objectives:

- Fulfilling its responsibilities relating to accounting and financial reporting;
- Fulfilling its oversight responsibilities with regard to the risk appetite and risk management and compliance framework at the entity and group levels; and
- Ensuring high standards in governance, integrity and ethics

**PENYATA TADBIR URUS KORPORAT** (Sehingga 1 Ogos 2022)  
**Statement of Corporate Governance** (As at 1 August 2022)

JAWATANKUASA PENAMAAN DAN SARAAN / <b>Nomination and Remuneration Committee</b>	
Ahli / <b>Members</b>	Pelantikan / <b>Appointment</b>
Dato' Noordin Sulaiman	Dilantik sebagai Pengerusi pada / <b>Appointed as Chairman on 18.11.2020</b>
Dato' Abdul Hamid Sheikh Mohamed	Dilantik sebagai Ahli pada / <b>Appointed as Member on 06.09.2021</b>
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Dilantik sebagai Ahli pada / <b>Appointed as Member on 06.09.2021</b>
Professor Dr Ashraf Md Hashim	Dilantik sebagai Ahli pada / <b>Appointed as Member on 18.11.2020</b>
Datuk Nik Mohd Hasyudeen Yusoff	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 05.05.2021</b>
Datuk Akbar Samon	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 10.06.2021</b>

**Komposisi**

Jawatankuasa Penamaan & Saraan ("NRC") dipengerusikan oleh Dato' Noordin Sulaiman dan dianggotai oleh tiga (3) lagi ahli Lembaga.

**Peranan dan Tanggungjawab**

NRC mengesyorkan kepada Lembaga penamaan atau penamatan pegawai **TH**, serta struktur imbuhan, seperti berikut:

- Mengesyorkan pelantikan dan pemberhentian Pengurus Besar Kanan **TH** dan ke atas kepada Lembaga;
- Menilai dan meluluskan pelantikan dan pemberhentian Pengurus Besar **TH**;
- Mengesyorkan pelantikan dan pemberhentian Ketua Pengarah Eksekutif di Syarikat Pelaburan **TH**;
- Mengesyorkan pelantikan dan pemberhentian Wakil Pengarah **TH** di Syarikat Pelaburan **TH**
- Mengesyorkan dasar dan kerangka kerja mengenai terma dan syarat perkhidmatan bagi pegawai dan pekerja **TH**; dan
- Meluluskan pelaksanaan urusan operasi modal insan

**Composition**

The Nomination & Remuneration Committee ("NRC") is chaired by Dato' Noordin Sulaiman and comprises of three (3) other members from the Lembaga.

**Roles and Responsibilities**

The NRC recommends to the Lembaga the nomination or termination of **TH** officers, as well as the remuneration structures, as follows:

- Recommend appointment and cessation of **TH's** Senior General Managers and above to the Lembaga;
- Assess and approve appointment and cessation of **TH's** General Managers;
- Recommend appointment and cessation of **TH's** Investee Companies' Chief Executive Officers;
- Recommend appointment and cessation of **TH's** Nominee Directors in **TH's** Investee Companies;
- Recommend the policies and frameworks on terms and conditions of service for **TH** officers and employees; and
- Approve the execution of human capital operation matters.

**JAWATANKUASA TATATERTIB KUMPULAN PENGURUSAN & EKSEKUTIF**  
**Management & Executive Disciplinary Committee**

Ahli / Members	Pelantikan / Appointment
Prof. Dr. Ashraf Md Hashim	Dilantik semula sebagai Ahli pada / Re-appointed as Member on 01.11.2020
Dato' Noordin Sulaiman	Dilantik semula sebagai Ahli pada / Re-appointed as Member on 01.11.2020
Dato' Abdul Hamid Sheikh Mohamed	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Datin Paduka Kartini Abdul Manaf	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Datuk Nik Mohd Hasyudeen Yusoff	Tamat perkhidmatan sebagai Ahli pada / Service completed as Member on 05.05.2021
Datuk Seri Mohd Sallehuddin Hassan	Tamat perkhidmatan sebagai Pengerusi pada / Service completed as Chairman on 31.07.2022
Datuk Seri Jamil Rakon	Dilantik sebagai Ahli pada / Appointed as Member on 01.08.2021 dan Tamat perkhidmatan pada / and Service completed on 18.04.2022

### Komposisi

Jawatankuasa Tatatertib Kumpulan Pengurusan & Eksekutif ("JKTPE") dipengerusikan oleh seorang pengerusi yang merupakan wakil daripada Jabatan Perdana Menteri, selaras dengan Jadual Peraturan 2,3,13 dan 14, Peraturan-peraturan Tatatertib Tabung Haji (Pindaan) 2014. Jawatankuasa ini mempunyai bidang kuasa atas semua perkara yang berhubung dengan kelakuan dan tatatertib bagi kategori pekerja Kumpulan Pengurusan dan Eksekutif berdasarkan Peraturan-peraturan Tatatertib **TH** 2010.

### Composition

The Management & Executive Disciplinary Committee is chaired by a chairman who is a representative from the Prime Minister's Department, in line with *Jadual Peraturan 2,3,13 dan 14, Peraturan-peraturan Tatatertib Tabung Haji (Pindaan) 2014*. The Committee has jurisdiction over all matters relating to the conduct and discipline for each category of employees of the Management and Executive Group, based on the **TH** Disciplinary Regulations 2010.

**PENYATA TADBIR URUS KORPORAT** (Sehingga 1 Ogos 2022)  
**Statement of Corporate Governance** (As at 1 August 2022)

JAWATANKUASA TATATERTIB KUMPULAN BUKAN EKSEKUTIF / <b>Non-Executive Disciplinary Committee</b>	
Ahli / <b>Members</b>	Pelantikan / <b>Appointment</b>
Datuk Seri Jamil Rakon	Dilantik sebagai Ahli pada / <b>Appointed as Member on 01.08.2021</b> dan Tamat perkhidmatan pada / <b>and Service completed on 18.04.2022</b>
Syahril Nizam Abu Hasan	Dilantik sebagai Ahli pada / <b>Appointed as Member on 09.03.2021</b>
Muhammad Fawwaz Aminuddin	Dilantik sebagai Ahli pada / <b>Appointed as Member on 09.03.2021</b> dan Tamat perkhidmatan pada / <b>and Service completed on 20.02.2022</b>
Helena Hashim (Ahli Ganti / <b>Substitute Member</b> )	Dilantik sebagai Ahli pada / <b>Appointed as Member on 09.03.2021</b>
Nor Din Abdullah (Ahli Ganti / <b>Substitute Member</b> )	Dilantik sebagai Ahli pada / <b>Appointed as Member on 09.03.2021</b> dan Tamat perkhidmatan pada / <b>and Service completed on 20.08.2021</b>
Datuk Seri Mohd Sallehuddin Hassan	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 31.07.2021</b>
Dato' Redhuan Sabaruddin	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 22.02.2021</b>
Nurrinanuwar Shamsuddin	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 22.02.2021</b>
Anisuati Yahya (Ahli Ganti / <b>Substitute Member</b> )	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 22.02.2021</b>
Mustakim Mohamad (Ahli Ganti / <b>Substitute Member</b> )	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 22.02.2021</b>

**Komposisi**

Jawatankuasa Tatatertib Kumpulan Bukan Eksekutif ("JKTBE") dipengerusikan oleh seorang pengerusi yang merupakan wakil daripada Jabatan Perdana Menteri, selaras dengan Jadual Peraturan 2, 3, 13 dan 14, Peraturan-peraturan Tatatertib Tabung Haji (Pindaan) 2014. Jawatankuasa ini mempunyai bidang kuasa atas semua perkara yang berhubung dengan kelakuan dan tatatertib bagi kategori pekerja Kumpulan Pengurusan dan Eksekutif berdasarkan Peraturan-peraturan Tatatertib **TH** 2010.

**Composition**

The Non-Executive Disciplinary Committee is chaired by a chairman who is a representative from the Prime Minister's Department, in line with *Jadual Peraturan 2, 3, 13 dan 14, Peraturan-peraturan Tatatertib Tabung Haji (Pindaan) 2014*. The Committee has jurisdiction over all matters relating to the conduct and discipline for each category of employees of the Management and Executive Group, based on the **TH** Disciplinary Regulations 2010.

**JAWATANKUASA RAYUAN TATATERTIB KUMPULAN PENGURUSAN & EKSEKUTIF**  
**Management & Executive Disciplinary Appeal Committee**

Ahli / Members	Pelantikan / Appointment
Tan Sri Azman Hj. Mokhtar	Dilantik sebagai Ahli pada / Appointed as Member on 20.12.2021
Dato' Asri Hamidon	Dilantik sebagai Ahli pada / Appointed as Member on 28.09.2020
YM Tengku Dato' Seri Hasmuiddin Tengku Othman	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Tan Sri Md Nor Yusof	Tamat perkhidmatan sebagai Pengerusi pada / Service completed as Chairman on 15.10.2021
Datuk Akbar Samon	Tamat perkhidmatan sebagai Ahli pada / Service completed as Member on 10.06.2021

### Komposisi

Jawatankuasa Tatatertib Kumpulan Pengurusan & Eksekutif ("JKRTPE") dipengerusikan oleh Tan Sri Azman Hj. Mokhtar. Di mana jawatankuasa ini mempunyai kuasa untuk menerima, menimbangkan dan memutuskan apa-apa rayuan yang dikemukakan oleh seseorang pekerja terhadap keputusan Jawatankuasa berdasarkan Peraturan-peraturan Tatatertib TH 2010 (Jawatankuasa Tatatertib dan Jawatankuasa Rayuan Tatatertib).

### Composition

The Management & Executive Disciplinary Committee is chaired by Tan Sri Azman Hj. Mokhtar. Where the Committee has the power to receive, consider and determine any appeal submitted by an employee against the decision of the Disciplinary Committee based on the TH Regulations 2010 (Disciplinary Committee and Disciplinary Appeals Committee).

**PENYATA TADBIR URUS KORPORAT** (Sehingga 1 Ogos 2022)  
**Statement of Corporate Governance** (As at 1 August 2022)

JAWATANKUASA RAYUAN TATATERTIB KUMPULAN BUKAN EKSEKUTIF Non-Executive Disciplinary Appeal Committee	
Ahli / Members	Pelantikan / Appointment
Tan Sri Azman Hj. Mokhtar	Dilantik sebagai Ahli pada / Appointed as Member on 20.12.2021
Dato' Asri Hamidon	Dilantik sebagai Ahli pada / Appointed as Member on 28.09.2020
YM Tengku Dato' Seri Hasmuddin Tengku Othman	Dilantik sebagai Ahli pada / Appointed as Member on 06.09.2021
Tan Sri Md Nor Yusof	Tamat perkhidmatan sebagai Pengerusi pada / Service completed as Chairman on 15.10.2021
Datuk Akbar Samon	Tamat perkhidmatan sebagai Ahli pada / Service completed as Member on 10.06.2021

**Komposisi**

Jawatankuasa Rayuan Tatatertib Kumpulan Bukan Eksekutif ("JKRTBE") dipengerusikan oleh Tan Sri Azman Hj. Mokhtar. Di mana jawatankuasa ini mempunyai kuasa menerima, menimbangkan dan memutuskan apa-apa rayuan yang dikemukakan oleh seseorang pekerja terhadap keputusan Jawatankuasa berdasarkan Peraturan-peraturan Tatatertib **TH** 2010 (Jawatankuasa Tatatertib dan Jawatankuasa Rayuan Tatatertib).

**Composition**

The Non-Executive Disciplinary Appeal Committee is chaired by Tan Sri Azman Hj. Mokhtar. Where the Committee has the power to receive, consider and determine any appeal submitted by an employee against the decision of the Disciplinary Committee based on the **TH** Regulations 2010 (Disciplinary Committee and Disciplinary Appeals Committee).

## JAWATANKUASA PENASIHAT SYARIAH / Shariah Advisory Committee

Ahli / Members	Pelantikan / Appointment
Prof Dr Ashraf Md Hashim	Lantikan Semula sebagai Ahli pada / Re-Appointed as Member on 01.05.2022
Dato' al-Ustaz Haji Ellias Zakaria	Tamat perkhidmatan sebagai Ahli pada / Service completed as Member on 30.04.2022
Datuk Prof Dr Mohamad Akram Laldin	Lantikan Semula sebagai Ahli pada / Re-Appointed as Member on 11.01.2021
Prof Madya Dr Asmak Ab Rahman	Lantikan Semula sebagai Ahli pada / Re-Appointed as Member on 01.05.2022
Ustaz Wan Rumaizi Wan Husin	Lantikan Semula sebagai Ahli pada / Re-Appointed as Member on 11.01.2021

**Komposisi**

Jawatankuasa Penasihat Syariah ("SAC") dipengerusikan oleh Prof Dr Ashraf Md Hashim dan dianggotai oleh empat (4) lagi ahli lain yang memiliki pengetahuan, kepakaran, atau pengalaman yang diperlukan dalam perundangan Islam (Usul al-Fiqh) atau undang-undang transaksi/perdagangan Islam (Fiqh al-Mu'amalat).

**Peranan dan Tanggungjawab**

Fungsi utama SAC adalah menasihati Lembaga mengenai perkara berkaitan Syariah bagi memastikan operasi perniagaan Kumpulan TH mematuhi prinsip Syariah, mengesahkan Polisi dan Prosedur Syariah dan mewujudkan Rangka Kerja Pematuhan Syariah. MPS juga bertanggungjawab menilai tahap pematuhan terhadap aktiviti Audit Syariah, Risiko Syariah dan Kajian Syariah serta membuat cadangan untuk memastikan pematuhan Syariah.

**Composition**

Shariah Advisory Committee ("SAC") is chaired by Prof Dr Ashraf Md Hashim and comprises of four (4) other members majority of whom possess the necessary knowledge, expertise or experience in Islamic jurisprudence (Usul al-Fiqh) or Islamic transaction/commercial law (Fiqh al-Mu'amalat).

**Roles and Responsibilities**

The primary function of SAC is to advise the Lembaga on Shariah-related matters to ensure that the business operations of TH Group comply with the Shariah principles, endorse the Shariah Policies and Procedures and establish the Shariah Compliance Framework. SAC is also in charge of assessing the degree of compliance with Shariah Audit, Shariah Risk, and Shariah Review activities and making recommendations to preserve Shariah compliance.

**PENYATA TADBIR URUS KORPORAT** (Sehingga 1 Ogos 2022)  
**Statement of Corporate Governance** (As at 1 August 2022)

JAWATANKUASA URUSAN HAJI / <b>Haji Affairs Committee</b>	
Ahli / <b>Members</b>	Pelantikan / <b>Appointment</b>
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Dilantik sebagai Ahli pada / <b>Appointed as Member on 18.11.2020</b>
Dato' Sri Amrin Awaluddin	Dilantik sebagai Ahli pada / <b>Appointed as Member on 06.05.2021</b>
Dato' Noordin Sulaiman	Dilantik sebagai Ahli pada / <b>Appointed as Member on 06.09.2021</b>
Datuk Seri Jamil Rakon	Dilantik sebagai Ahli pada / <b>Appointed as Member on 06.09.2021</b> dan Tamat perkhidmatan sebagai Ahli pada / <b>and Service completed as Member on 18.04.2022</b>
Datuk Seri Mohd Sallehuddin Hassan	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 31.07.2021</b>
Datuk Nik Mohd Hasyudeen Yusoff	Tamat perkhidmatan sebagai Ahli pada / <b>Service completed as Member on 05.05.2021</b>

**Komposisi**

Jawatankuasa Urusan Haji dipengerusikan oleh Dato' Abdul Mutalib Datuk Seri Mohamed Razak dan dianggotai oleh dua (2) lagi Ahli Lembaga dan GMD & CEO.

**Peranan dan Tanggungjawab**

Peranan Jawatankuasa adalah untuk menyemak dan membuat pertimbangan mengenai isu-isu berkaitan Haji, dan ia mempunyai tanggungjawab berikut:

1. Bertanggungjawab ke atas perkara yang berkaitan dengan kebajikan jemaah haji, rancangan dan operasi Haji termasuk merangka polisi yang berkaitan dengannya;
2. Mengawasi pentadbiran produk dan perkhidmatan Haji termasuk pembayaran oleh Jemaah haji untuk menunaikan haji dan pelesenan penganjur Jemaah; dan
3. Menubuhkan jawatankuasa penasihat untuk memberi nasihat kepada Jawatankuasa mengenai perkara-perkara yang berkaitan dengan kebajikan jemaah dan operasi Haji serta penambahbaikan berterusan aspek Ibadah Haji, isu-isu dan pelaksanaan Haji.

**Composition**

The Haji Affairs Committee is chaired by Dato' Abdul Mutalib Datuk Seri Mohamed Razak and comprises of two (2) other members from the Lembaga and GMD & CEO.

**Roles and Responsibilities**

The Committee's role is to assess and make decisions on matters concerning the Hajj, and it has the following responsibilities:

1. Responsible for all matters relating to the welfare of pilgrims, Hajj plans and operations including formulating policies relating thereto;
2. Oversee the administration of **TH** Hajj related products and services including payment by pilgrims to perform Hajj and licensing of pilgrim organisers; and
3. Set up advisory committee to advise the Committee on matters relating to the welfare of the pilgrims and Hajj operations, as well as continuous improvement of the Ibadah aspect of Hajj, its issues and performance of Hajj.

# PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

## Statement on Risk Management and Internal Control

### PENGENALAN

Sejajar dengan amalan-amalan korporat terbaik dan sebagai warga korporat yang bertanggungjawab, pernyataan ini diterbitkan sebagai manifestasi pematuhan Lembaga Tabung Haji (“TH”) dalam aspek-aspek yang konsisten dengan peruntukan yang dinyatakan dalam Akta Lembaga Tabung Haji 1995 (Akta 535). Pernyataan ini menggariskan ciri-ciri dan skop sistem pengurusan risiko dan kawalan dalaman TH sepanjang tahun kewangan di bawah tinjauan.

Lembaga bertanggungjawab mewujudkan sistem kawalan dalaman bagi mengurus selera risiko TH agar berada pada tahap toleransi yang wajar, berbanding menghapuskan sepenuhnya risiko-risiko kegagalan dalam mendukung objektif-objektif dan mandat yang diberikan. Lembaga menyemak secara berkala keberkesanan dan kecukupan rangka kerja dan sistem tersebut dengan mengenalpasti, menilai, memantau dan menyampaikan risiko-risiko utama dalam memelihara dana pendeposit serta pelaburan dan aset-aset TH.

Jawatankuasa Risiko, Audit dan Tadbir Urus (“JRATD”) adalah jawatankuasa di peringkat Lembaga yang memegang fungsi utama dalam pengurusan risiko dan kawalan dalaman serta bertanggungjawab memastikan pelaksanaan sistem-sistem yang bersesuaian untuk mengurus keseluruhan pendedahan-pendedahan risiko dan keberkesanan pelaporan kewangan TH. JRATD juga membantu Lembaga menyemak kecukupan dan integriti kawalan dalaman TH, termasuk pematuhan kepada undang-undang, peraturan-peraturan, arahan-arahan dan garis-garis panduan yang berkaitan menerusi fungsi-fungsi Jabatan Risiko dan Pematuhan (“JRP”) serta Jabatan Audit Dalam dan Integriti (“JADI”).

Justeru, Lembaga mengakui untuk kekal bertanggungjawab ke atas semua tindakan yang diambil oleh JRATD berkaitan pelaksanaan peranan-peranan yang diwakilkan, termasuk hasil dapatan semakan dan pendedahan ke atas risiko-risiko utama dan sistem-sistem kawalan dalaman dalam laporan ini. JRATD seperti yang diperjelaskan dalam Terma Rujukan (“TOR”) adalah bertanggungjawab untuk:

- Memastikan pematuhan kepada peruntukan-peruntukan Badan Berkanun (Akaun-akaun dan Laporan-laporan Tahunan) Akta 1980 (Akta 240) dan Pekeliling-pekeliiling Perbendaharaan atau arahan-arahan berkaitan yang dikeluarkan dari semasa ke semasa untuk penyediaan dan penyerahan penyata-penyata kewangan dan laporan-laporan tahunan;
- Menyemak dan menyokong penyata-penyata kewangan dan hal-hal audit TH dan Kumpulan TH;

### INTRODUCTION

In concordance with the best corporate practices and as a responsible corporate citizen, this statement is issued as a manifestation of Lembaga Tabung Haji (“TH”) to comply with the areas consistent with the provision as stated in Lembaga Tabung Haji Act 1995 (Act 535). This Statement outlines the nature and scope of TH’s risk management system and internal control during the financial year under review.

The Lembaga is responsible for the establishment of the internal control systems designed to manage TH’s risks appetite within an acceptable level of tolerance, rather than eliminate entirely the risks of failure to uphold the objectives and mandate. The Lembaga periodically reviews the effectiveness and adequacy of the framework and systems by identifying, assessing, monitoring and communicating key risks to safeguards the depositors’ fund and TH’s investments and assets.

The Risk, Audit and Governance Committee (“RAGC”) is a committee at the Lembaga level that has primary risk management and internal control oversight and is responsible for ensuring the implementation of appropriate systems to manage the overall risk exposures and the effectiveness of the financial reporting of TH. RAGC is also to assist the Lembaga in reviewing the adequacy and integrity of TH’s internal control systems, including compliance with applicable laws, rules, directives and guidelines through Risk and Compliance Department (“RCD”) and Internal Audit and Integrity Department (“IAID”) functions.

Hence, the Lembaga acknowledges its role in being responsible for all the actions of RAGC with regard to the execution of delegated roles, including the outcome of the review and disclosure on key risks and internal control systems in this report. RAGC as illustrated in its Terms of Reference (“TOR”) is responsible for, amongst other things;

- Ensure adherence to the provisions of the Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240) and the relevant Treasury Circulars or orders issued from time to time for the preparation and submission of the financial statements and annual reports;
- Review and endorse TH and TH Group’s financial statements and audit matters;

## PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

### Statement on Risk Management and Internal Control

- Meluluskan Rangka Kerja Pengurusan Risiko dan Pematuhan **TH**, yang sejajar dengan sifat, saiz, dan kerumitan aktiviti-aktiviti perniagaan institusi;
- Mencadangkan kepada Lembaga, pernyataan selera risiko dan tahap toleransi risiko **TH** harus disemak setiap tahun;
- Meluluskan penunjuk risiko **TH**, penunjuk risiko utama dan tahap-tahap toleransi risiko serta memastikan bahawa kawalan pengurusan risiko **TH** adalah mencukupi bagi menyokong pengambilan risiko harian serta semasa tempoh tekanan;
- Meluluskan piagam pematuhan dan pelan semakan pematuhan;
- Menyemak profil risiko **TH** yang konsisten dengan strategi perniagaan dan selera risiko **TH**;
- Memastikan risiko-risiko penting di luar julat toleransi ditangani menerusi tindakan mitigasi yang sewajarnya dan segera;
- Mempromosikan kesedaran dan budaya pengurusan risiko yang mantap di dalam Kumpulan **TH**;
- Memastikan jabatan pengurusan risiko dan pematuhan dilengkapi dengan sistem, infrastruktur, sumber-sumber, dan tenaga kerja yang mencukupi bagi mengenalpasti dan menguruskan risiko-risiko berkaitan aktiviti-aktiviti harian perniagaan **TH** dan semasa tempoh tekanan secara berkesan;
- Menyemak dan menilai prestasi Ketua Pegawai Risiko dan Pematuhan ("KPRP") serta ahli-ahli Pasukan Kanan JRP;
- Memantau rangka kerja kawalan dalaman **TH** dan memastikan keberkesanan operasi serta pematuhan kepada kehendak-kehendak kawal selia;
- Menilai kecukupan dan keberkesanan fungsi kawalan dalaman **TH** dengan:
  - Menyemak Piagam Audit, Pelan Tahunan Audit Dalam, program-program audit, kehendak-kehendak keanggotaan, belanjawan tahunan fungsi Audit Dalaman serta menilai kemampuannya melaksanakan aktiviti-aktiviti secara bebas dan objektif;
  - Menyemak laporan-laporan dan dapatan-dapatan seperti yang dibentangkan semasa mesyuarat serta menyemak dapatan-dapatan penting serta maklumbalas Pengurusan, dan mengesahkan sekiranya tindakan-tindakan sewajarnya telah diambil;
- Approve **TH's** Risk Management and Compliance Framework, which shall be commensurable with the nature, size and complexity of the institution's business activities;
- Recommend to Lembaga that **TH's** risk appetite statement and risk tolerance level must be reviewed on an annual basis;
- Approve **TH's** risk indicator, key risk indicator and risk tolerance levels and ensure that **TH's** risk management control is adequate to support risk taking on daily basis and during stress period;
- Approve compliance charter and compliance review plan;
- Review **TH's** risk profile that is consistent with **TH's** business strategy and risk appetite;
- Ensure significant risks outside tolerable ranges are responded to with appropriate and timely mitigation measures;
- Promote awareness and risk management culture within **TH** Group;
- Ensure risk management and compliance department is equipped with adequate system, infrastructure, resources, and manpower to effectively identify and manage risk associated with **TH's** business activities on a daily basis and during stress period;
- Review and assess the performance of the Chief Risk and Compliance Officer ("CRCO") and Senior Team Members of RCD;
- Oversee **TH's** internal controls framework and ensure operational effectiveness and compliance with regulatory requirements;
- Assess the adequacy and effectiveness of **TH's** internal control function by:
  - Reviewing the Audit Charter, Annual Internal Audit Plan, audit programmes, staff resource requirements, annual budget of the Internal Audit function and assessing its ability to undertake activities independently and objectively;
  - Reviewing the reports and findings as presented during meetings and review major findings and Management's response and confirm response and confirm that appropriate actions have been taken;

- Mencadangkan kepada Lembaga mengenai pelantikan, pertukaran, pemecatan (termasuk penamatan jawatan dan penyingkiran) Ketua Pegawai Audit Dalaman dan Integriti (“KPADI”);
  - Menilai prestasi KPADI serta anggota-anggota di bawah seliaannya; dan
  - Menerima notifikasi mengenai pelantikan, pemindahan, pemecatan, dan peletakan jawatan kakitangan fungsi Audit Dalaman dan Integriti.
- Menasihati Lembaga mengenai hal-hal berkaitan integriti dan tadbir urus bagi memastikan operasi perniagaan **TH** mematuhi undang-undang, kawal selia dalaman, etika, dan integriti;
  - Menasihati **TH** mengenai sebarang perubahan dalam amalan-amalan, sistem-sistem, dan prosedur-prosedur bagi mengurangkan kemungkinan rasuah, penyelewengan, dan salah guna kuasa;
  - Mencadangkan, menyemak, dan memastikan Rangka Kerja Integriti **TH** dilaksanakan dengan berkesan dan sewajarnya dari semasa ke semasa;
  - Memastikan isu-isu risiko berkaitan rasuah, penyelewengan, dan salah guna kuasa serta tadbir urus pengurusan serta pentadbiran **TH** berada di bawah kawalan;
  - Melazim dan mengekalkan piawaian-piawaian etika tatalaku yang dijangkakan untuk Kumpulan **TH** serta vendor-vendor berdaftar menerusi Kod Etika Perniagaan (COBE) serta Kod Etika Pembekal (VCOC) selain melaksanakan dasar-dasar dan prosedur-prosedurnya;
  - Menilai dan menyemak keberkesanan COBE dan VCOC serta mencadangkan kepada Lembaga perubahan-perubahan yang sewajarnya;
  - Menyemak laporan-laporan pelanggaran COBE dan VCOC;
  - Memastikan kewujudan mekanisme semak dan imbang;
  - Menyemak dan mencadangkan kepada Lembaga dasar-dasar dan prosedur-prosedur pemberi maklumat untuk **TH** dan Kumpulan **TH** dari semasa ke semasa;
  - Menyemak, mengarah dan membuat keputusan berkaitan pemberian maklumat mengenai pelanggaran kod tatalaku, jenayah, rasuah, penyelewengan, dan salah guna kuasa di **TH**;
  - Memantau proses siasatan pemberian maklumat;
  - Memantau proses siasatan dan sebarang tindakan-tindakan pembetulan yang dilaksanakan oleh Jawatankuasa dan/atau Lembaga.
- Recommending to the Lembaga the appointment, transfer, dismissal (including termination and removal) of the Chief Internal Audit and Integrity Officer (“CIAIO”);
  - Assessing the performance of the CIAIO and his direct reports; and
  - Receiving notification on appointments, transfers, dismissals, and resignations of staff within the Internal Audit and Integrity function.
- Advise the Lembaga on matters pertaining to integrity and governance to ensure that **TH**'s business operations comply with laws, internal regulations, ethics, and integrity;
  - Advise **TH** on any changes in appropriate practices, systems, and procedures to reduce the likelihood of corruption, malpractices, and misuse of power;
  - Recommend, review, and ensure **TH**'s Integrity Plan Framework is implemented effectively and appropriately from time to time;
  - Ensuring risk issues regarding corruption, malpractices, misuse of power and governance in **TH**'s management and administration are under control;
  - Formalise and maintain a set of ethical standards of behaviour expected of **TH** Group and its registered vendors through Code of Business Conduct and Ethics (COBE) and Vendor Code of Conduct (VCOC) and implement its policies and procedures;
  - Assess and review the effectiveness of COBE and VCOC and recommend to the Lembaga of changes as necessary;
  - Review reports on violations of COBE and VCOC;
  - Ensuring check and balance mechanisms are in place;
  - Review and recommend to the Lembaga the appropriate whistleblowing policies and procedures for **TH** and **TH** Group from time to time;
  - Review, direct and make decisions on **TH**'s whistleblowing information about violations of code of conduct, criminal, corruption, malpractice, and misuse of power;
  - Oversee the whistleblowing investigation process;
  - Oversee the investigation process and any remedial actions initiated by the Committee and/or Lembaga.

## PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

### Statement on Risk Management and Internal Control

Sementara itu, Pengurusan menyedari akan tanggungjawab mengenalpasti dan menilai risiko-risiko yang dihadapi serta tanggungjawab memantau pencapaian sasaran dan objektif perniagaan di dalam rangkuman toleransi risiko yang diluluskan oleh Lembaga. Secara ringkasnya, Pengurusan bertanggungjawab:

- Melaksanakan rangka kerja, dasar-dasar dan prosedur-prosedur kawalan dalaman yang diluluskan oleh Lembaga;
- Melaksanakan proses-proses mengenalpasti, menilai, memantau dan melapor risiko-risiko dan keberkesanan sistem kawalan dalaman, dengan mengambil tindakan-tindakan pembetulan yang sesuai dan tepat masanya seperti yang diperlukan;
- Menyakinkan Lembaga bahawa sistem kawalan dalaman **TH** beroperasi dengan berkesan dan secukupnya, dalam semua aspek penting, berdasarkan sistem kawalan dalaman yang diwujudkan.

Semasa tahun di bawah tinjauan, beberapa pencapaian penting telah dilaksanakan bagi mempertingkatkan proses kawalan dalaman **TH** contohnya, Rangka Kerja Pengawasan dan Rangka Kerja Kawalan Dalaman yang bertindak sebagai struktur dan garis panduan tadbir urus penting dalam melahirkan Lembaga dan Pengurusan yang cekap, telus, dan bertanggungjawab. Kedua-dua rangka kerja ini mendukung prinsip Maqasid al-Syariah, dan dipandu oleh pematuhan dan etika patuh Syariah sebagai nilai-nilai asas. Semakan Dasar Pemberi Maklumat pada suku tahun terakhir juga merupakan bukti komitmen Pengurusan dalam merealisasikan prinsip-prinsip dan nilai-nilai asas tersebut.

JRATD terdiri daripada Pengarah Bukan Eksekutif dan dibantu oleh KPRP serta KPADI dalam melaksanakan tanggungjawabnya kepada Lembaga berkaitan perkara-perkara utama yang dibincangkan dalam mesyuarat-mesyuarat JRATD. Mesyuarat-mesyuarat tersebut dihadiri oleh Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif, Pengarah Eksekutif Kewangan Kumpulan, KPRP dan KPADI. Selain itu, ahli-ahli lain pengurusan kanan juga dijemput menghadiri mesyuarat jika dan apabila perlu untuk memberikan perincian bagi perbincangan yang teliti.

Meanwhile, the Management acknowledges the responsibility to identify and evaluate the risks faced, as well as the responsibility to monitor the achievement of business goals and objectives within the risk tolerance approved by the Lembaga. Briefly, the Management is responsible to:

- Implement Lembaga approved frameworks, policies and procedures on internal control;
- Implement the processes of identifying, evaluating, monitoring and reporting risks and the effectiveness of internal control systems, taking appropriate and timely corrective actions as required;
- Assure the Lembaga that **TH's** internal control systems are operating adequately and effectively, in all material aspects, based on established internal control system.

During the year under review, a few milestones had been established to augment **TH's** internal control process namely, Stewardship Framework and Internal Control Framework which serve as pivotal governance structure and guidelines to engender efficient, transparent, responsible and accountable Lembaga and Management. Both frameworks embraces the principles of *Maqasid al-Shariah*, shariah compliant and ethics as the underlying values. The revision of the Whistleblowing Policy in the last quarter manifest Management gravity to realise it.

RAGC comprises Non-Executive Directors and is supported by CRCO and CIAIO in discharging its responsibilities to the Lembaga on key matters deliberated at the RAGC meetings. Meetings are attended by Group Managing Director and Chief Executive Officer, Group Financial Executive Director, CRCO, and CIAIO. In addition, other members of senior management are also invited to attend meetings as and when necessary to support detailed deliberations.

Meskipun penularan semula COVID-19, TOR JRATD dan tanggungjawab utama dalam menilai kecukupan dan keberkesanan pelaksanaan sistem-sistem kawalan dalaman di dalam organisasi kekal komited sepanjang tahun di bawah tinjauan. Enam (6) mesyuarat telah diadakan sepanjang tahun kewangan 2021 seperti yang diperincikan di bawah, di mana kehadiran ahli-ahli di kesemua mesyuarat JRATD telah memenuhi korum yang ditetapkan di dalam TOR yang diluluskan. Semasa tahun tinjauan, kebanyakan mesyuarat dijalankan secara hibrid – fizikal dan maya bagi mengekang penularan COVID-19 di kalangan ahli-ahli, serta di dalam organisasi.

Despite the resurgence of COVID-19, RAGC's TOR and main duties in assessing the adequacy and effectiveness of internal control systems implementation within the organisation remain committed during the year under review. A total of six (6) meetings were held during the financial year 2021 as described below, where attendance of members at all RAGC meetings met the requisite quorum as stipulated in its approved TOR. In 2021, most of the meetings were hybrid of physical and virtual to curb the proliferation of COVID-19 amongst the members as well as within the organisation.

Tarikh / Date	Perkara-perkara Dibincangkan / Matters Discussed
15/04/2021	2021 Peta Halatuju dan Rangka Kerja Jabatan Risiko dan Pematuhan/Pelan Transformasi dan Aktiviti-aktiviti Jabatan Audit Dalam dan Integriti / YR2021 Risk and Compliance Department Road Map and Frameworks/Internal Audit and Integrity Transformation Plan and Activities
16/08/2021	Penyata Kewangan Disatukan untuk TH dan Kumpulan TH untuk Tempoh Enam Bulan/hal-hal Pengurusan Risiko/hal-hal Audit Dalaman dan Integriti/isu-isu Pengurusan di bawah bidang kuasa JRATD / Consolidated Financial Statement for TH and TH Group for the Six Months Period/Risk Management matters/Internal Audit and Integrity matters/Management issues under the purview of RAGC
28/09/2021	Polisi Pengagihan Keuntungan / Profit Distribution Policy
29/10/2021	Belanjawan untuk Tahun Kewangan 2022/Kemaskini dan Semakan Kewangan/hal-hal Pengurusan Risiko dan Kawalan Dalaman/isu-isu Pengurusan di bawah bidang kuasa JRATD / Budget for Financial YR2022/Financial Update and review/Risk management and Internal control matters/Management issues under the purview of RAGC
15/11/2021	Hal-hal Pengurusan Risiko dan Pematuhan/hal-hal Audit Dalaman dan Integriti/isu-isu Pengurusan di bawah bidang kuasa JRATD / Risk Management and Compliance matters/Internal Audit and Integrity matters/Management issues under the purview of RAGC
14/12/2021	Hal-hal Pengurusan Risiko dan Pematuhan/hal-hal Audit Dalaman dan Integriti/hal-hal Pematuhan Syariah/Laporan Kewangan/isu-isu Pengurusan di bawah bidang kuasa JRATD / Risk Management and Compliance matters/Internal Audit and Integrity matters/Shariah Compliance matters/Financial Report/Management issues under the purview of RAGC

## PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

### Statement on Risk Management and Internal Control

Menjelang hujung suku ketiga, Dato' Abdul Hamid Sheikh Mohamed dilantik sebagai Pengerusi JRATD pada September 2021. / Towards the end of the third quarter, Dato' Abdul Hamid Sheikh Mohamed was appointed as Chairman of RAGC in September 2021.

#### Ahli-ahli Jawatankuasa Risiko, Audit dan Tadbir Urus

#### Risk, Audit and Governance Committee Members

Bil. No.	Ahli Members	Keahlian Membership	Lantikan Appointment	Kehadiran Attendance
1.	Dato' Abdul Hamid Sheikh Mohamed	Pengerusi / Pengarah Bebas Bukan Eksekutif Chairman / Independent Non-Executive Director	6 September / September 2021	4/4*
2.	Prof. Dr. Ashraf Md Hashim	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	18 November / November 2020	6/6
3.	Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	18 November / November 2020	6/6
4.	YM Tengku Dato' Seri Hasmuiddin Tengku Othman	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	6 September / September 2021	4/4*
5.	Datin Paduka Kartini Abdul Manaf	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	6 September / September 2021	4/4*
Bil. No.	Mantan Ahli Former Members	Keahlian Membership	Tamat Lantikan Completion	Kehadiran Attendance
1.	Tan Sri Md Nor Yusof	Pengerusi Interim / Pengerusi Kanan Bebas Bukan Eksekutif Interim Chairman / Senior Independent Non-Executive Chairman	5 September / September 2021	2/2*

\* Mewakili bilangan mesyuarat yang diadakan pada tahun 2021 semasa tempoh pelantikan. / Represents the number of meetings held in 2021 during the appointment term.



Sepanjang 2021, JRATD telah melaksanakan tanggungjawab-tanggungjawab berikut dengan berkesan:  
During 2021, RAGC has effectively discharged its duties through the following:

 <p><b>PENGURUSAN RISIKO &amp; PEMATUHAN</b> Risk Management &amp; Compliance</p>	<ul style="list-style-type: none"> <li>- Menyemak dan meluluskan:               <ul style="list-style-type: none"> <li>• Peta Halatuju Tiga Tahun JRP</li> <li>• Rangka Kerja Pengurusan Risiko Operasi (“ORP”) <b>TH</b></li> <li>• Rangka Kerja Pematuhan <b>TH</b></li> <li>• Pelan Tindakbalas Tahap Krisis Pandemik</li> <li>• Penyata Selera Risiko <b>TH</b></li> <li>• Polisi Pengurusan Risiko Perusahaan <b>TH</b></li> <li>• Rangka Kerja Pengurusan Risiko Perusahaan <b>TH</b></li> <li>• Profil Risiko Perusahaan <b>TH</b></li> </ul> </li> <li>- Menyemak laporan-laporan Pengurusan Risiko;</li> <li>- Taklimat “Tabletop Exercise” (“TTE”) untuk Operasi Haji di Tanah Suci 1442H/2021M/Laporan Penilaian Risiko (“RA”) dan Analisis Impak Perniagaan (“BIA”)/Tinjauan Budaya Risiko <b>TH</b> 2021/Profil Risiko Perusahaan <b>TH</b> – Keputusan Fasa 1.</li> </ul>	<ul style="list-style-type: none"> <li>- Reviewed and approved:               <ul style="list-style-type: none"> <li>• RCD Three-Year Road Map</li> <li>• <b>TH</b> Operational Risk Management (“ORP”) Framework</li> <li>• <b>TH</b> Compliance Framework</li> <li>• Pandemic Crisis Level Response Plan</li> <li>• <b>TH</b> Risk Appetite Statement</li> <li>• <b>TH</b> Enterprise Risk Management Policy</li> <li>• <b>TH</b> Enterprise Risk Management Framework</li> <li>• <b>TH</b> Enterprise Risk Profile</li> </ul> </li> <li>- Reviewed Risk Management reports;</li> <li>- Briefed on Tabletop Exercise (“TTE”) for Hajj Operations in Holy Lands 1442H/2021M/Risk Assessment (“RA”) and Business Impact Analysis (“BIA”) Report/<b>TH</b> Risk Culture Survey 2021/<b>TH</b> Enterprise Risk Profile – Phase 1 Result.</li> </ul>
 <p><b>AUDIT DALAM</b> Internal Audit</p>	<ul style="list-style-type: none"> <li>- Menyemak dan meluluskan:               <ul style="list-style-type: none"> <li>• Pelan Audit Berasaskan Risiko 2021</li> <li>• Rangka Kerja Kawalan Dalaman</li> <li>• Pelan Transformasi Audit dan Integriti 2021-2023</li> <li>• Tugasan Audit Mengenalpasti Aspek-aspek Boleh Diaudit untuk YR2022</li> </ul> </li> <li>- Taklimat Pelaksanaan Program i-Sadiq untuk Cawangan-cawangan <b>TH</b>/Laporan Analisis Jurang Kecekapan (“CGA”)/Status Penutupan Tugasan Audit/Semakan Piagam Audit Dalam dan Integriti <b>TH</b></li> <li>- Membincangkan laporan audit dalam dan pelan tindakan Pengurusan. JRATD akan mengarahkan Pengurusan untuk memperbetul dan meningkatkan sistem kawalan berdasarkan saranan-saranan dan cadangan-cadangan audit dalam untuk penambahbaikan, yang mana wajar; dan</li> <li>- Pemakluman berterusan kepada Pengurusan mengenai pelaksanaan cadangan-cadangan audit dalam terhadap isu-isu yang masih tergantung bagi memastikan semua kelemahan risiko dan kawalan utama ditangani dengan sewajarnya.</li> </ul>	<ul style="list-style-type: none"> <li>- Reviewed and approved:               <ul style="list-style-type: none"> <li>• Risk Based Audit Plan 2021</li> <li>• Internal Control Framework</li> <li>• Audit and Integrity Transformation Plan 2021-2023</li> <li>• Audit Assignments Identified Auditable Area for YR2022</li> </ul> </li> <li>- Briefed i-Sadiq Programme Implementation for <b>TH</b> Branches/Competencies Gap Analysis Results (“CGA”)/ Status of Closure of Audit Programme/ Revision of <b>TH</b> Internal Audit and Integrity Charter</li> <li>- Deliberated on the internal audit reports and Management’s action plan. Where appropriate, RAGC instructed Management to rectify and improve the control systems based on internal audit’s recommendations and suggestions for improvements; and</li> <li>- Keep updated on Management’s implementation of the internal audit recommendations on outstanding issues to ensure that all key risks and control weaknesses were being properly addressed.</li> </ul>
 <p><b>INTEGRITI</b> Integrity</p>	<ul style="list-style-type: none"> <li>- Taklimat mengenai cadangan semakan Dasar Pemberi Maklumat <b>TH</b></li> </ul>	<ul style="list-style-type: none"> <li>- Briefed on the proposal on the Amendment of <b>TH</b> Whistleblowing Policy</li> </ul>

## PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

### Statement on Risk Management and Internal Control

#### PENGURUSAN RISIKO

Rangka Kerja Pengurusan Risiko Bersepadu (“ERM”) **TH** mengguna pakai pendekatan berstruktur dan bersepadu untuk pengurusan risiko-risiko penting dan melibatkan proses mengenalpasti serta penilaian risiko yang mampu menjejaskan pencapaian objektif-objektif **TH**, formulasi pelan-pelan tindakan, selain pemantauan dan pelaporan risiko secara kerap.

**TH** mendukung Rangka Kerja ERM yang memupuk pengawasan pengurusan risiko dan penerapan pengurusan risiko perusahaan yang strategik berdasarkan ciri-ciri berikut:



ERM **TH** membolehkannya mengurus senarai risiko-risiko yang telah dikenalpasti secara komprehensif dan efektif.

Aspek-aspek risiko utama yang dikaji ialah risiko kewangan, risiko operasi, risiko strategik & taktikal dan risiko pematuhan. Penilaian risiko yang komprehensif dijalankan secara berterusan oleh pemilik risiko dan bagi risiko-risiko utama yang dikenalpasti, tindakan-tindakan kawalan risiko termasuk pelan tindakan pengurusan akan diformulasi dan dilaksanakan. Keputusan-keputusan penilaian risiko disemak dan dilaporkan kepada Lembaga menerusi JRATD.

#### RISK MANAGEMENT

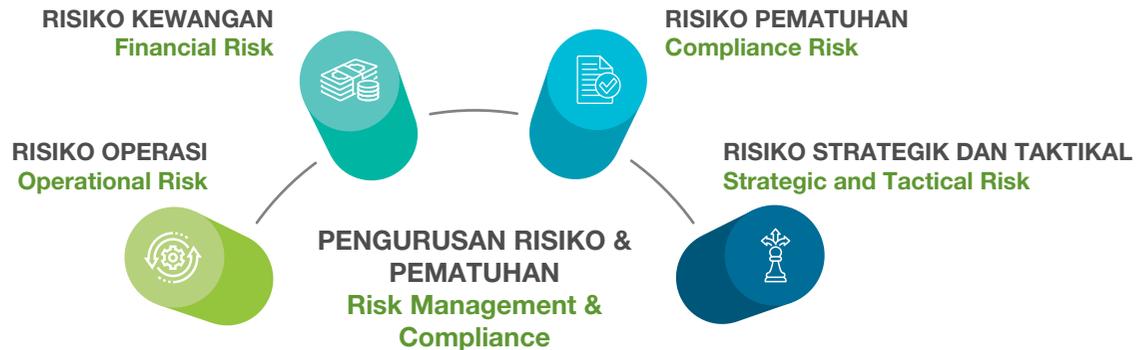
**TH**'s Enterprise Risk Management (“ERM”) Framework adopts a structured and integrated approach to the management of significant risks and involves the identification and assessment of risks that may affect the achievement of **TH**'s objectives, formulation of action plans, as well as monitoring and reporting of the risks on a regular basis.

**TH** embraces ERM Framework inculcating oversight of risk management and embedment of strategic enterprise risk management around the following attributes:

**TH**'s ERM allows it to comprehensively and effectively manage its plausible list of identified risks.

The key risk areas examined are financial risk, operational risk, strategic & tactical and compliance risk. Comprehensive risk assessment is conducted continuously by the respective risk owners and for the key risks identified, risk control actions including management action plans are formulated and implemented. The results of the risk assessments were reviewed and reported to Lembaga through RAGC.

Risiko-risiko utama yang dipantau rapat oleh TH terdiri daripada kelas-kelas risiko berikut:  
The key risks closely observed by TH comprise of the following risk classes:



### RISIKO OPERASI Operational Risk

#### Risiko Operasi / Operational Risk

Risiko kerugian akibat kesilapan, kegagalan atau kekurangan yang terdapat di dalam proses dalaman TH, manusia dan persekitaran teknologi atau faktor-faktor luaran.

The risk of losses due to errors, failures or inadequacies in TH's internal processes, people and technological environments, or from external events.

#### Kesinambungan Perniagaan / Business Continuity

Proses utama yang bertindak untuk melindungi operasi perniagaan yang kritikal dan kepentingan TH dengan memastikan TH dapat melaksanakan kewajibannya terhadap pelanggan, Lembaga dan pihak berkepentingan yang berkaitan secara berterusan.

Key process that serves to safeguard the critical business operations and protect the interest of TH by ensuring it can continue to deliver its obligations towards customers, Lembaga and relevant stakeholders.

#### Risiko Teknologi Maklumat / Information Technology Risk

Potensi kerugian atau kemudaratan yang berkaitan dengan infrastruktur teknikal atau penggunaan teknologi maklumat dalam organisasi akibat pelanggaran prosedur atau serangan terhadap sistem maklumat.

Potential of loss or harm related to technical infrastructure or the use of information technology within an organisation resulting from breaches incident or attacks on information systems.

## PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

### Statement on Risk Management and Internal Control

Risiko-risiko utama yang dipantau rapat oleh **TH** terdiri daripada kelas-kelas risiko berikut (samb.):  
The key risks closely observed by **TH** comprise of the following risk classes (cont'd):

 <b>RISIKO KEWANGAN</b> Financial Risk		
<b>Risiko Pasaran / Market Risk</b> Kemungkinan kerugian akibat pergerakan pembolehubah pasaran seperti harga, kadar keuntungan, pertukaran wang asing dan faktor ekonomi lain. Risiko sistematik boleh memberi kesan besar kepada keseluruhan prestasi dana dan nilai aset <b>TH</b> . Possibility of losses arising from movements in market variables i.e. price, profit rates, foreign exchange and other economic factors. The systematic risk could a major impact to <b>TH</b> 's entire fund performance and greatly affect the asset values.	<b>Risiko Kecairan / Liquidity Risk</b> Risiko yang mungkin menyebabkan <b>TH</b> tidak dapat memenuhi kewajipannya kerana kejatuhan nilai tanpa mengalami kerugian yang tidak boleh diterima. Peranan utama pengurusan risiko kecairan adalah untuk memiliki aset-aset cair yang mencukupi untuk dicairkan apabila ada keperluan. Risk that <b>TH</b> may not be able to meet its obligations as they fall due without incurring unacceptable losses. The primary role of liquidity risk management is to have adequate liquid assets to be liquidated when the need arises.	<b>Risiko Kredit / Credit Risk</b> Risiko yang bakal dihadapi sekiranya peminjam gagal membayar pinjaman atau tidak dapat memenuhi obligasi kontrak. Risk of default resulting from a borrower failing to repay a loan or fulfill contractual obligations.
 <b>RISIKO PEMATUHAN</b> Compliance Risk		
<b>AML/CFT / AML/CFT</b> Tumpuan kepada Akta 613 (Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001). Focusing on Act 613 (Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001).	<b>Pengawalseliaan / Regulatory</b> Tumpuan kepada Garis Panduan/Pekeliling Luaran yang memberi impak terhadap <b>TH</b> . Contohnya, garis panduan dari BNM, SC, Bursa Malaysia. Focusing on External Guidelines/Circulars that will impact <b>TH</b> . For example, guidelines from BNM, SC, BSKL.	<b>Peraturan Dalaman / Internal Rules</b> Tumpuan kepada Garis Panduan/Pekeliling Dalaman yang memberi impak terhadap <b>TH</b> . Contohnya, Arab Saudi (untuk perihal haji) dan Kod Tatakkelakuan. Focusing on Internal Guidelines/circulars that will impact <b>TH</b> . For example, KSA (for Hajj purposes and Code of Conduct.

Risiko-risiko utama yang dipantau rapat oleh TH terdiri daripada kelas-kelas risiko berikut (samb.):  
The key risks closely observed by TH comprise of the following risk classes (cont'd):

 <p><b>RISIKO STRATEGIK DAN TAKTIKAL</b> <b>Strategic and Tactical Risk</b></p>	<p>Merupakan kemungkinan punca kerugian yang biasanya ditentukan oleh prestasi rancangan perniagaan, objektif perniagaan dan strategi perniagaan TH. Ia digunakan untuk mengenalpasti, menilai dan mengurus risiko-risiko yang wujud di dalam organisasi untuk mencapai objektif strategiknya.</p> <p>Represents a possible source of loss often determined by business plan performance, business objectives, and TH business strategy. It is used to identify, assess, and manage risks in the organisation to achieve its strategic objectives.</p>
--	--

## SISTEM KAWALAN DALAMAN

Sistem-sistem kawalan dalaman dibangunkan berdasarkan Rangka Kerja Kawalan Dalaman Jawatankuasa Penaja Organisasi Suruhanjaya Treadway (“COSO”), yang menggabungkan prinsip-prinsip Maqasid al-Syariah sebagai nilai-nilai asasnya. Elemen-elemen utama sistem-sistem kawalan dalaman diwujudkan oleh Lembaga yang menyediakan sistem tadbir urus dan kawalan dalaman yang baik dan berkesan termasuk:

- **Jawatankuasa-jawatankuasa Lembaga**  
iaitu Jawatankuasa Risiko, Audit dan Tadbir Urus, Panel Pelaburan, Jawatankuasa Penasihat Syariah, Jawatankuasa Operasi Haji, Jawatankuasa Penamaan dan Saraan, Jawatankuasa Tatatertib dan Jawatankuasa Rayuan Tatatertib;
- **Takrif jelas mengenai tanggungjawab dan kuasa**  
bagi membantu maklumbalas segera, pemantauan perjalanan harian perniagaan dan akauntabiliti yang berkesan;
- **Penyata Pengurusan Risiko dan Kawalan Dalaman**  
dikeluarkan oleh Lembaga dan Pengurusan untuk memberikan jaminan yang wajar mengenai pencapaian keseluruhan objektif-objektif perniagaan, selain memelihara dan menambahbaik pelaburan serta aset;

## INTERNAL CONTROL SYSTEMS

The internal control systems are developed based on the Committee of the Sponsoring Organisations of the Treadway Commission (“COSO”) Internal Control Framework whilst incorporating *Maqasid al-Shariah* principles as its underlying values. The key elements of the internal control systems established by the Lembaga which provide good governance and effective internal control systems include:

- **The Lembaga Committees**  
namely Risk, Audit and Governance Committee, Investment Panel, Shariah Advisory Committee, Hajj Operations Committee, Nomination and Remuneration Committee, Disciplinary Committee and Disciplinary Appeal Committee;
- **Clearly defined lines of responsibilities and authorities**  
to facilitate prompt responses, effective supervision of day-to-day business conducts and accountability;
- **Risk Management and Internal Control Statement**  
is issued by the Lembaga and the Management to provide reasonable assurance towards achieving the overall business objectives, as well as safeguarding and enhancing the investments and assets;

**PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN****Statement on Risk Management and Internal Control**

- **Pewujudan Rangka Kerja, Dasar, Manual dan Prosedur-prosedur**

sebagai dokumen-dokumen rujukan utama yang menggariskan dasar-dasar dan tadbir urus dengan takrif jelas mengenai proses-proses dan fungsi-fungsi di dalam organisasi:

- Rangka Kerja Pengawasan dan Kawalan Dalaman;
- Polisi Pengagihan Keuntungan **TH**;
- Polisi Kuasa **TH**;
- Pelan Tindakan IT dan Dasar IT **TH**;
- Polisi Perolehan;
- Polisi-polisi dan Prosedur-prosedur Modal Insan;
- Polisi Penyata Pelaburan dan Risiko **TH**;
- Manual Prosedur Pelaburan;
- Garis Panduan Syariah mengenai Pelaburan Ekuiti;
- Polisi Pemberi Maklumat;
- Polisi-polisi berkaitan Sistem Pengurusan Anti-Rasuah ("ABMS") **TH**;
- Pengurusan Risiko Rasuah ("CRM");
- Pengurusan Risiko Operasi **TH**;
- Rangka Kerja Pematuhan **TH**;
- Polisi Pengurusan Risiko Perusahaan **TH**;
- Rangka Kerja Pengurusan Risiko Perusahaan **TH**.

Tiada sebarang laporan mengenai insiden kelemahan atau kekurangan ketara dalam kecukupan dan integriti kawalan dalaman yang terkandung dalam sistem-sistem, dasar-dasar, amalan-amalan dan proses-proses **TH** dan tiada sebarang kerugian kewangan ketara berlaku di sepanjang tahun kewangan di bawah tinjauan yang timbul daripada kelemahan atau kekurangan dalam sistem kawalan dalamannya.

Penyata ini dibuat sejajar dengan resolusi Lembaga bertarikh 2 November 2022.

- **Establishment of Framework, Policy, Manual and Procedures** as main reference documents that outlines the policies and governance with clearly defined processes and functions within the organisation:

- Stewardship and Internal Control Frameworks;
- **TH** Profit Distribution Policy;
- **TH** Authority Policy;
- **TH** IT Blueprint and IT Policy;
- Procurement Policy;
- Human Capital Policies and Procedures;
- **TH** Statement of Investment and Risk Policy;
- Investment Procedure Manual
- Shariah Guidelines on Equity Investment
- Whistleblowing Policy
- **TH** Anti-Bribery Management System ("ABMS") related policies
- Corruption Risk Management ("CRM")
- **TH** Operations Risk Management
- **TH** Compliance Framework
- **TH** Enterprise Risk Management Policy
- **TH** Enterprise Risk Management Framework

There were no reported incidents of significant weaknesses or deficiencies in the adequacy and integrity of internal controls embedded in **TH**'s systems, policies, practices and processes and there were no material financial losses incurred during the financial year under review resulting from weaknesses or deficiencies in its system of internal controls.

This Statement is made in accordance with resolution of the Lembaga dated 2 November 2022.

# LAPORAN JAWATANKUASA PENASIHAT SYARIAH TH

## Report of the TH Shariah Advisory Committee

### KEAHLIAN JAWATANKUASA PENASIHAT SYARIAH (JPS)

Jawatankuasa Penasihat Syariah (JPS) adalah terdiri daripada lima (5) orang ahli yang berkepakaran dalam bidang Syariah dan kewangan Islam seperti berikut:

1. Profesor Dr. Ashraf Md Hashim (Pengerusi)
2. Dato' al-Ustaz Haji Ellias Zakaria
3. Datuk Prof Dr. Mohamad Akram Laldin
4. Profesor Prof. Dr. Asmak Ab Rahman
5. Ustaz Wan Rumaizi Wan Husi

Sepanjang tahun 2021, sebanyak sepuluh (10) mesyuarat JPS telah diadakan. Berikut adalah peratusan kehadiran JPS ke mesyuarat tersebut.

### SHARIAH ADVISORY COMMITTEE (SAC) MEMBERSHIP

The Shariah Advisory Committee (SAC) comprises five (5) members with sound experience and expertise in Shariah and Islamic finance. They are:

1. Professor Dr. Ashraf Md Hashim (Chairman)
2. Dato' al-Ustaz Haji Ellias Zakaria
3. Datuk Prof Dr. Mohamad Akram Laldin
4. Professor Prof. Dr. Asmak Ab Rahman
5. Ustaz Wan Rumaizi Wan Husin

A total of ten (10) meetings were held throughout the year of 2021. The table below shows the SAC members' attendance at the meetings.

Bil. No.	Ahli Members	Keahlian Membership	Lantikan Appointment	Kehadiran Attendance
1.	Prof. Dr. Ashraf Md Hashim	Pengerusi / Chairman	11 Januari / January 2019*	10/10
2.	Dato' al-Ustaz Haji Ellias Zakaria	Ahli / Member	1 Februari / February 2014	6/10
3.	Datuk Prof Dr. Mohamad Akram Laldin	Ahli / Member	11 Januari / January 2019	10/10
4.	Prof. Madya Dr. Asmak Ab Rahman	Ahli / Member	1 Mei / May 2016	10/10
5.	Ustaz Wan Rumaizi Wan Husin	Ahli / Member	11 Januari / January 2019	10/10

\* Tarikh Lantikan sebagai Pengerusi / Date of Appointment as Chairman

## LAPORAN JAWATANKUASA PENASIHAT SYARIAH TH

### Report of the TH Shariah Advisory Committee

#### FUNGSI DAN TANGGUNGJAWAB JAWATANKUASA PENASIHAT SYARIAH TH

Jawatankuasa Penasihat Syariah (JPS) yang ditubuhkan sejak tahun 2010 berperanan sebagai sumber rujukan bagi TH mengenai perkara-perkara yang berkaitan dengan Syariah kecuali perkara berkaitan ibadah haji. Dalam memastikan operasi perniagaan TH mematuhi prinsip Syariah pada setiap masa, Rangka Kerja Tadbir Urus Syariah TH telah menggariskan fungsi dan tanggungjawab JPS seperti berikut:

1. Menasihati Lembaga mengenai perkara-perkara berkaitan Syariah untuk memastikan bahawa operasi perniagaan TH dan aktiviti-aktiviti TH yang lain termasuk zakat TH mematuhi prinsip Syariah pada setiap masa;
2. Menjelaskan keputusan Syariah berhubung dengan apa jua urusan TH seperti yang diputuskan oleh jawatankuasa berdasarkan kepada apa yang dirujuk kepadanya oleh Lembaga, Pengerusi, Bahagian Syariah atau mana-mana juga cabang perniagaan TH;
3. Menilai dan mengesahkan produk-produk, kontrak-kontrak piawai yang akan dimeterai, perjanjian, operasi bagi keseluruhan transaksi TH;
4. Mengesahkan urusan dan kontrak TH adalah mematuhi Syariah melalui laporan yang dikemukakan oleh Bahagian Syariah kepada jawatankuasa secara berkala, menjelaskan pelaksanaan resolusi dan hukum yang dikeluarkan oleh jawatankuasa;
5. Memberikan keputusan atau nasihat Syariah mengenai operasi, perniagaan, urusan dan aktiviti Kumpulan yang boleh menyebabkan potensi insiden ketidakpatuhan Syariah;
6. Membincangkan dan mengesahkan penemuan ketidakpatuhan Syariah oleh fungsi-fungsi kawalan Syariah TH serta mengesahkan langkah-langkah penambahbaikan dan rektifikasi dalam menangani insiden ketidakpatuhan Syariah;
7. Mewakili TH dalam bidang Syariah di persidangan, seminar, dan juga untuk mengambil bahagian dalam forum kewangan Islam.

#### FUNCTIONS AND RESPONSIBILITIES OF THE TH SHARIAH ADVISORY COMMITTEE

The Shariah Advisory Committee (SAC) which was established in 2010 serves as a reference source for TH on matters pertaining to Shariah except hajj-related matters. In ensuring that TH's business operations comply with Shariah principles at all times, TH's Shariah Governance Framework has outlined the functions and responsibilities of the SAC as follows:

1. Advise the Board on Shariah-related matters to ensure that TH's business operations and other TH activities including TH zakat comply with Shariah principles at all times;
2. Explain Shariah decisions in relation to any TH transaction as decided by the committee based on what is referred to it by the Lembaga, Chairman, Shariah Division or any branch of TH's business;
3. Evaluate and certify products, standard contracts to be entered into, agreements, operations for all TH transactions;
4. To endorse and approve that all TH transactions and contracts are Shariah compliant through reports submitted by the Shariah Division to the committee on a regular basis, explaining the implementation of resolutions and rulings issued by the committee;
5. Provide Shariah decisions or advice on the Group's operations, business, affairs and activities that may give rise to potential incidents of Shariah non-compliance;
6. Deliberating and affirming the findings of Shariah non-compliance by TH's Shariah control functions as well as affirming improvement and rectification measures in dealing with incidents of Shariah non-compliance;
7. To represent TH in any conference and seminar concerning any Shariah issue, as well as to participate in Islamic finance forums.

## PEMATUHAN DAN SEMAKAN SYARIAH

Ahli-ahli JPS **TH** dibantu oleh fungsi Pematuhan dan Semakan Syariah yang telah ditubuhkan pada tahun 2019, untuk menjalankan peranannya di bawah keperluan Rangka Kerja Tadbir Urus Syariah **TH**.

Pelan Semakan Syariah untuk tahun kewangan 2021 telah diluluskan oleh JPS **TH** untuk pelaksanaannya. Segala pemerhatian dan cadangan penambahbaikan yang dikenal pasti oleh fungsi Pematuhan dan Semakan Syariah telah dibentangkan dan dibincangkan dalam mesyuarat JPS **TH**.

Pada tahun kewangan ini, Laporan Semakan Syariah telah dibentangkan kepada ahli-ahli JPS **TH** sebagaimana yang berikut:

1. Bahagian Kewangan Korporat.
2. Bahagian Pelaburan Dana Luaran & Bahagian Portfolio Pendapatan Tetap.
3. Bahagian Perbendaharaan.
4. Bahagian Khidmat Pelaburan.
5. Cawangan-Cawangan **TH** yang terpilih di Wilayah Pantai Timur dan Utara.

## PERAKUAN PEMATUHAN SYARIAH JAWATANKUASA PENASIHAT SYARIAH **TH**

Berdasarkan kepada cadangan-cadangan operasi dan urusniaga **TH** yang dikemukakan melalui mesyuarat dan/atau resolusi pekeliling dan/atau melalui medium komunikasi yang lain, Ahli-ahli JPS dalam pengetahuan dan usaha terbaik mereka, mengesahkan dan memperakukan bahawa operasi dan urusniaga **TH** bagi tahun kewangan berakhir 31 Disember 2021 adalah mematuhi prinsip Syariah. Ahli-ahli JPS juga dalam pengetahuan dan usaha terbaik mereka, mengesahkan dan memperakukan bahawa pengiraan zakat bagi tahun kewangan berakhir 31 Disember 2021 adalah memenuhi keperluan yang digariskan dalam Garis Panduan Zakat **TH** yang diluluskan oleh JPS.

## SHARIAH COMPLIANCE AND REVIEW

**TH's** SAC members are assisted by the Shariah Compliance and Review function which was established in 2019, to carry out its role under the requirements of the **TH** Shariah Governance Framework.

The Shariah Review Plan for the financial year 2021 has been approved by **TH's** SAC for its implementation. All observations and suggestions for improvement identified by the Shariah Compliance and Review function were presented and discussed in the **TH** SAC meeting.

During the financial year, the Shariah Review Report was presented to **TH's** SAC members as follows:

1. Corporate Finance Division.
2. Fund Outsourcing Division & Fixed Income Portfolio Division.
3. Treasury Division.
4. Investment Services Division.
5. Selected **TH** Branches in the East and North Coast Regions.

## DECLARATION OF SHARIAH COMPLIANCE BY **TH'S** SHARIAH ADVISORY COMMITTEE

Based on **TH's** operations and transaction proposals submitted through meetings and/or circular resolutions and/or through other communication mediums, SAC Members to the best of their knowledge and effort, confirm and certify that **TH** operations and transactions for the financial year ended 31 December 2021 is in compliance with Shariah principles. SAC members also, to the best of their knowledge and efforts, confirm and declare that the calculation of zakat for the financial year ended 31 December 2021 meets the requirements outlined in the **TH** Zakat Guidelines duly approved by the SAC.

## PELAKSANAAN ZAKAT DI TH

### Management of Zakat in TH

- Kontrak yang mendasari hubungan antara **TH** dengan Pendeposit adalah *Wakalah* yang dengannya pendeposit memberi mandat am kepada **TH** untuk menguruskan dana pendeposit. Oleh kerana keseluruhan dana pendeposit dilaburkan dan diniagakan oleh **TH** dalam pelbagai kelas aset, maka zakat yang dibayar bagi pihak pendeposit dikira berdasarkan zakat perniagaan.
  - Kaedah ini selaras dengan keputusan Persidangan Jawatankuasa Fatwa Majlis Kebangsaan Bagi Hal Ehwal Ugama Islam Malaysia Kali Ke-17 yang bersidang pada 3 Mei 1979 telah membincangkan Pembayaran Zakat Oleh Tabung Haji. Persidangan tersebut memutuskan antara lain:
 

*“Lembaga Urusan dan Tabung Haji adalah diwajibkan membayar zakat bagi pihak penyimpan-penyimpan dari wang simpanannya, dari hasil pelaburan dan dari harta yang diperniagakan serta segala keuntungan daripadanya.”*
  - Jawatankuasa Penasihat Syariah **TH** (JPS) telah memutuskan bahawa **TH** membayar zakat bagi pihak pendeposit [berdasarkan hukum *khultoh* (harta yang bercampur) yang mana aset-aset yang diuruskan oleh **TH** bagi pihak pendeposit disatukan bagi tujuan pengiraan zakat. Pengiraan zakat berdasarkan kaedah zakat perniagaan memenuhi maksud tersebut.
  - Oleh kerana zakat ditentukan berdasarkan kedudukan aset disatukan yang diniagakan, dana pendeposit tidak diambil kira kerana akan menyebabkan zakat dikenakan berganda ke atas subjek yang sama.
  - Dalam mengira zakat perniagaan ini, **TH** telah menggunakan kaedah modal kerja terlaras di mana pengiraan zakat adalah berdasarkan asas zakat yang ditentukan melalui penaksiran aset dan liabiliti.
  - Oleh kerana haul zakat ditentukan berdasarkan kalendar masihi, zakat dikira berdasarkan kadar 2.577% bagi menyelaraskan perbezaan bilangan hari dalam setahun di antara kalendar qamari dan kalendar masihi. Bagi tahun lompat kadar zakat ialah 2.5775%.
- The contract underlying the relationship between **TH** and the Depositor is *Wakalah* by which the depositor gives a general mandate to **TH** to manage the depositor’s funds. Since the entire funds of depositors are invested and traded by **TH** in various asset classes, then zakat paid on behalf of depositors is calculated based on business zakat.
  - This method is in line with the decision of the 17th Fatwa Committee Conference of the National Council for Islamic Religious Affairs Malaysia which met on 3 May 1979 to discuss the Payment of Zakat by Tabung Haji. The conference decided, among other things:
 

*“Tabung Haji is obliged to pay zakat on behalf of the depositors from their savings, from investment proceeds and from property traded and all profits therefrom.”*
  - TH**’s Shariah Advisory Committee (SAC) has decided that **TH** pays zakat on behalf of depositors based on *khultoh* concept (consolidation of assets) whereby the assets managed by **TH** on behalf of depositors are consolidated for the purpose of calculating zakat. The calculation of zakat based on the business zakat method fulfills that purpose.
  - Since zakat is determined based on the position of the consolidated assets traded, the depositor’s funds are not taken into account as it will result in zakat being charged double on the same subject.
  - In calculating the business zakat, **TH** has used the adjusted working capital method whereby the calculation of zakat is based on the basis of zakat determined through the assessment of assets and liabilities.
  - Since the *haul* of zakat is determined based on the AD calendar, zakat is calculated based on a rate of 2.577% to adjust the difference in the number of days in a year between the lunar calendar and the AD calendar. For the leap year, the zakat rate is 2.5775%.

## AGIHAN KEUNTUNGAN DEPOSIT TH

### TH Deposit's Profit Distribution

1. Wakalah merujuk kepada kontrak di mana satu pihak, sebagai prinsipal (*muwakkil*) memberi kuasa kepada pihak lain sebagai ejennya (*wakil*) untuk melaksanakan tugas tertentu sama ada dengan bayaran atau tanpa bayaran.
2. Dalam konteks akaun TH, pendeposit sebagai prinsipal melantik TH sebagai ejennya untuk mentadbir dan menguruskan dana pendeposit. Sebagai pentadbir dana, TH melabur dana dan mengagihkan keuntungan berdasarkan prestasi dana dan menguruskan hal ehwal haji mengikut Akta Tabung Haji (Akta 535). Di bawah struktur Wakalah ini TH tidak mengenakan bayaran upah atau fi, namun, TH menolak kos pengurusan, kos haji dan zakat daripada keuntungan yang dijana sebelum pengagihan.
3. Sebagai prinsipal, penyimpan berhak mendapat keuntungan selepas ditolak kos pengurusan, kos haji dan zakat. Potongan kos pengurusan daripada keuntungan yang dijana disifatkan dari perspektif Syariah sebagai *Nafaqah al Wakil* atau kos yang ditanggung oleh ejen yang dibenarkan untuk dicaj kepada prinsipal. Potongan kos haji daripada keuntungan disifatkan sebagai *Tanazul* di mana pendeposit sebagai prinsipal sebagaimana dinyatakan dalam terma dan syarat bersetuju bahawa sebahagian keuntungan diketepikan untuk menampung kos haji. Penerangan berkenaan kos haji adalah seperti dalam diagram di bawah:

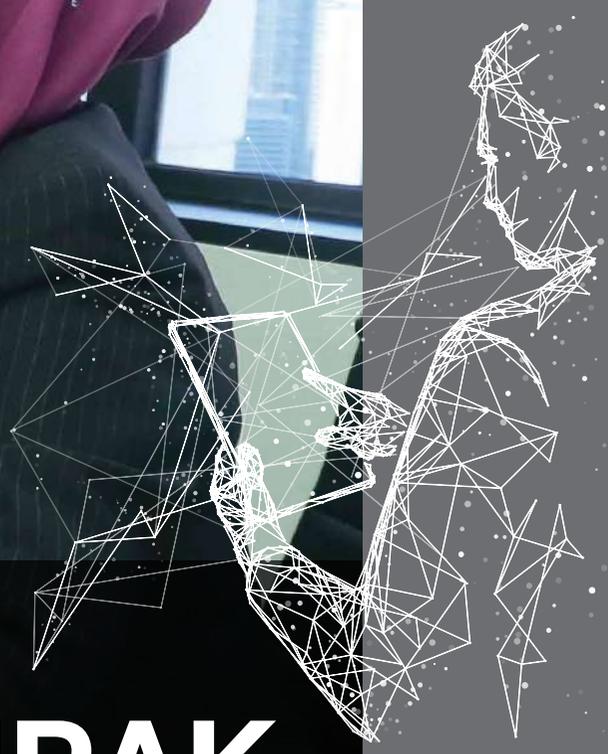


- \*Nota: i. Kos Haji adalah kos-kos langsung yang perlu dibelanjakan bagi seorang untuk menunaikan haji merangkumi kos-kos berikut:
- a. Penerbangan charter haji untuk pergi pulang
  - b. Penginapan dan sajian makan 2 kali sehari di Mekah dan Madinah
  - c. Pengangkutan bas antara bandar
  - d. Perkhidmatan mutawif semasa di tanah suci
- ii. Bayaran Haji adalah bayaran yang dikenakan ke atas Jemaah Haji pada tahun semasa.

- \*Note: i. Hajj costs are the direct costs that need to be incurred for a person to perform hajj. It includes the following costs:
- a. Hajj charter flight including return trip home
  - b. Accommodation and meals twice a day in Makkah and Madinah
  - c. Intercity bus transportation
  - d. Mutawif service at the Holy Land
- ii. Hajj Fee is the fee charged on Hajj Pilgrims for the current year.

4. Agihan keuntungan dibuat berpandukan kepada Polisi Agihan Keuntungan TH yang telah diluluskan oleh JPS dalam memastikan keuntungan diagihkan dengan cara berhemah dan efisien.
4. Profit distribution is made based on TH's Profit Distribution Policy, which has been approved by SAC in ensuring that profits are distributed in a prudent and efficient manner.





**MENCIPTA IMPAK  
YANG POSITIF**  
**MAKING A POSITIVE  
IMPACT**

## PROGRAM ZAKAT

### Zakat Programme

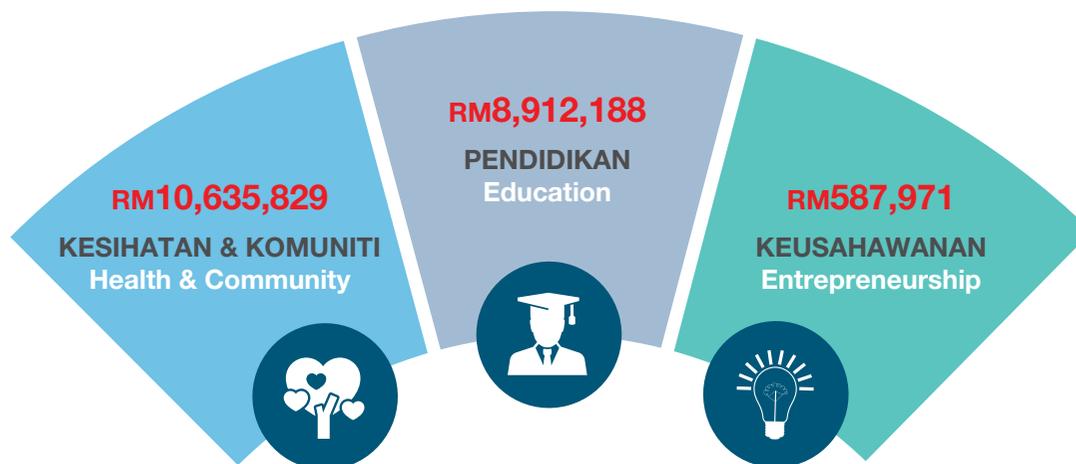
Situasi pandemik terus berlarutan pada tahun 2021 menyebabkan ramai dalam kalangan masyarakat yang terkesan dan memerlukan bantuan bagi meneruskan kelangsungan hidup.

**TH** menerusi kerjasama dengan pelbagai pihak telah melaksanakan pelbagai inisiatif bertujuan untuk membantu golongan terkesan dengan peruntukan dana sejumlah **RM20,135,987** bagi pelaksanaan program-program zakat berkaitan pendidikan, komuniti, kebajikan dan juga keusahawanan.

The COVID-19 pandemic in 2021 had affected a large proportion of society who required assistance in order to continue their livelihood.

**TH** in collaboration with various parties implemented numerous initiatives to assist those affected with an allocation of **RM20,135,987** for zakat programmes related to education, community, welfare and entrepreneurship.

#### TIGA (3) FOKUS UTAMA PROGRAM ZAKAT TH Three (3) Focus Areas of the TH Zakat Programme



#### PROGRAM ZAKAT TH 2021

Program Zakat **TH** adalah satu inisiatif tahunan dalam usaha untuk menyantuni golongan asnaf dari semua lapisan masyarakat secara langsung, mahupun tidak langsung.

Sebagai sebuah institusi Islam yang mentadbir dana umat Islam negara, **TH** melunaskan tanggungjawab dengan membuat bayaran zakat ke semua Pusat Zakat Negeri atau Majlis Agama Islam setiap tahun. Pada tahun 2021, bayaran zakat bagi tahun kewangan 2020, sebanyak **RM105,712,480**, telah dibuat secara langsung kepada 14 Pusat Zakat Negeri dan Majlis Agama Islam di seluruh negara.

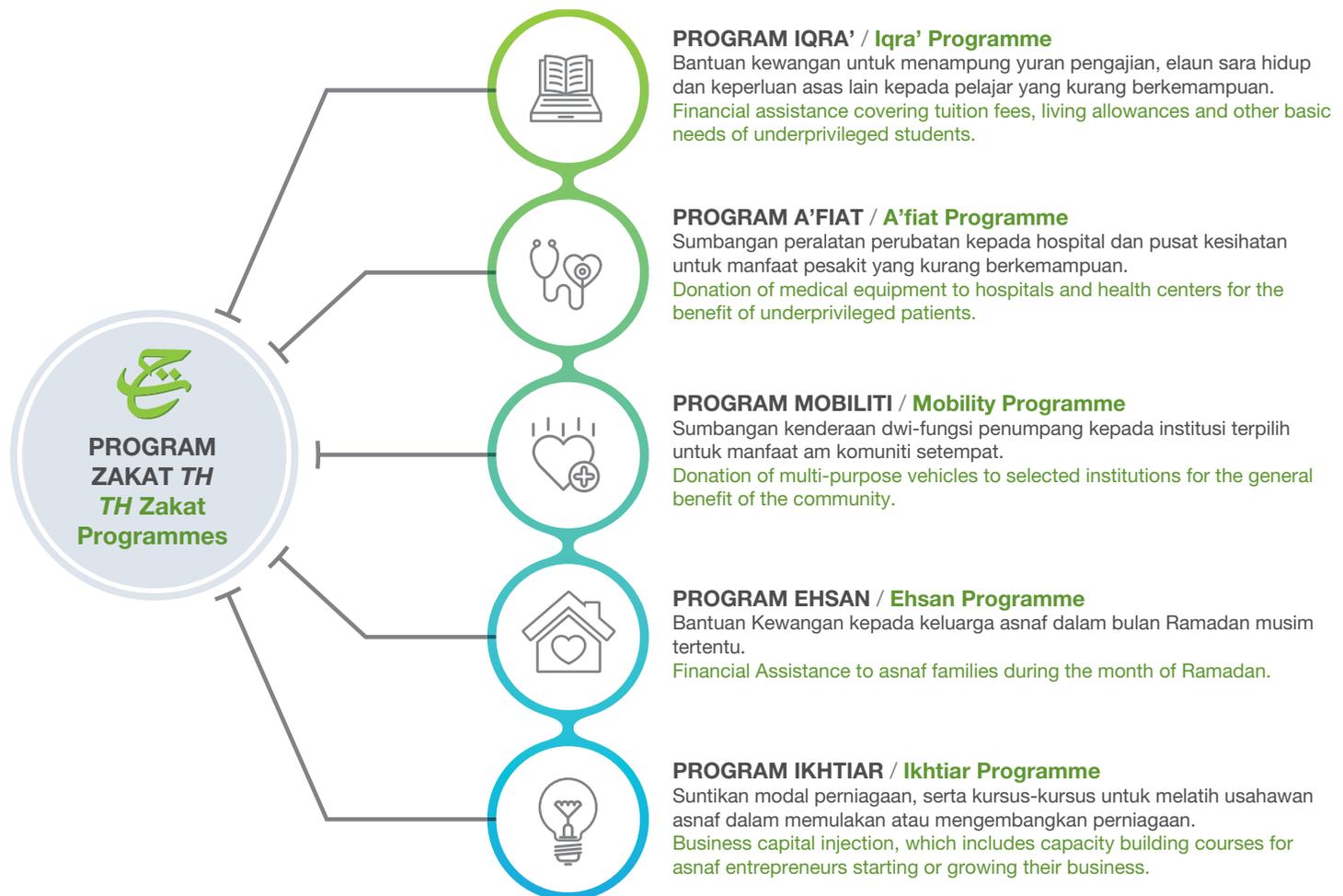
#### TH ZAKAT PROGRAMMES 2021

**TH's** Zakat Programmes are annual initiative to directly or indirectly help asnaf groups from all walks of life.

As an Islamic institution governing the Muslims' fund in the country, **TH** performs its obligation by paying zakat to all State Zakat Centers or Islamic Religious Councils every year. In 2021, the zakat payment for financial year 2020 amounting **RM105,712,480** was made directly to 14 State Zakat Centers and Islamic Religious Councils nationwide.

Sebahagian daripada jumlah tersebut iaitu Zakat Wakalah diagihkan oleh **TH** kepada kelompok bersasar mengikut terma dan syarat yang ditentukan oleh Pusat Zakat Negeri atau Majlis Agama Islam. Zakat Wakalah yang diterima daripada Pusat Zakat Negeri atau Majlis Agama Islam ini digunakan sebagai sumber dana dalam pelaksanaan Program Zakat **TH**.

A portion of that amount representing Zakat Wakalah was distributed directly by **TH** to the targeted groups according to the terms and conditions set by the State Zakat Centers or Islamic Religious Councils. The Zakat Wakalah received from the State Zakat Centers or Islamic Religious Councils was used to fund **TH**'s Zakat Programmes.



Program zakat perdana **TH** adalah komitmen jangka panjang, dengan memfokuskan isu khusus yang bermanfaat bagi pemegang taruh kami dan selaras dengan peranan **TH** sebagai institusi Islam prihatin.  
**TH**'s flagship zakat programme is a long-term commitment, with a focus on specific issues that are beneficial to our stakeholders and in line with **TH**'s role as a caring Islamic Institution.

## PROGRAM ZAKAT

### Zakat Programme

Sepanjang tahun 2021, **TH** telah melaksanakan lebih 18 program Zakat seperti di berikut:

Throughout 2021, **TH** carried out 18 Zakat programmes as follows:

Bil. No.	NAMA PROGRAM Programme Name	PENERIMA/TEMPAT Recipients/Venue	JUMLAH BANTUAN Amount of Aid (RM)	BUTIRAN Details
1.	Foodbank JAWI	Anggaran 5,000 komuniti asnaf dan keluarga B40 About 5,000 asnaf and B40 families Kuala Lumpur dan / and Selangor	500,000	Sumbangan dana kepada Foodbank JAWI bagi agihan makanan asas kepada golongan terkesan semasa tempoh Perintah Kawalan Pergerakan (PKP). Contribution to Foodbank JAWI for the distribution of basic foods to those affected by the Movement Control Order (MCO).
2.	YADIM Musa'adah Mega	10 - 30 keluarga asnaf dan B40 10 - 30 asnaf and B40 families Yan, Kedah	100,000	Sumbangan untuk baik pulih rumah mangsa-mangsa ribut di Yan, Kedah. <b>TH</b> telah menyumbang sebahagian daripada kos keseluruhan sebanyak RM400,000. Donation to restore the houses of the storm victims in Yan, Kedah. <b>TH</b> covered a portion amounting RM400,000.
3.	Pembinaan Surau Kg. Orang Asli Construction of Surau in Kg. Orang Asli	Anggaran 200 kariah About 200 qariah Kg. Orang Asli, Sungai Chiong RPS Banun, Gerik Perak	85,000	Sumbangan bagi pembinaan sebuah surau baharu Kg. Orang Asli di Gerik. <b>TH</b> telah menyumbang sebahagian daripada kos keseluruhan projek. Donation to build a new surau in Kg. Orang Asli, Gerik. <b>TH</b> covered part of the overall project cost.
4.	Ehsan <b>TH</b>	1,176 keluarga asnaf 1,176 asnaf families <b>9 negeri / 9 states</b> - Kuala Lumpur, Selangor, Negeri Sembilan, Melaka, Kedah, Perak, Terengganu, Kelantan, Sabah	450,000	Bantuan tunai RM300 - RM500 dengan peruntukan sebanyak RM50,000 bagi setiap negeri. Cash donation of RM300 - RM500 with an allocation of RM50,000 for each state.

Bil. No.	NAMA PROGRAM Programme Name	PENERIMA/TEMPAT Recipients/Venue	JUMLAH BANTUAN Amount of Aid (RM)	BUTIRAN Details
5.	Tabung Cerdik (kerjasama dengan Yayasan Hasanah) Tabung Cerdik (in collaboration with Yayasan Hasanah)	1,162 pelajar asnaf dan B40 1,162 asnaf and B40 students  6 buah sekolah di Klang, Rompin, Tumpat dan Kemaman 6 schools in Klang, Rompin, Tumpat and Kemaman	1,799,938	Sumbangan 1,162 komputer riba kepada pelajar asnaf bagi memudahkan pembelajaran melalui Pengajaran dan Pembelajaran di Rumah (PDPR). Donation of 1,162 laptops to asnaf students to facilitate their Home-based Learning and Teaching (PDPR).
6.	Tabung Kemanusiaan Palestin	Anggaran 100 keluarga dan pelajar Palestin di Malaysia Approximately 100 Palestinian students and families in Malaysia	500,000	Bantuan tunai untuk keluarga Palestin dan yuran pengajian pelajar Palestin di Malaysia. Cash donation to the Palestinian families and tuition fees for the Palestinian students in Malaysia.
7.	Agihan Pek Makanan kepada Petugas Barisan Hadapan (Program kolaborasi dengan anak syarikat TH) / Distribution of Food Packs to the Frontliners (Programme in collaboration with TH subsidiaries)	Anggaran 5,000 petugas barisan hadapan Approximately 5,000 frontliners  8 hospital/Pusat Kuarantin COVID-19 di Selangor dan Kuala Lumpur 8 hospitals/Quarantine Centers in Selangor and Kuala Lumpur	677,600	Sumbangan 2,400 pek makanan sehari (makan tengahari dan makan malam) selama sebulan. Donation of 2,400 food packs per day (lunch and dinner) for one month.
8.	Program TH Prihatin - Bantuan Peniaga Kecil (Program Ikhtior TH)	180 peniaga daripada setiap negeri kumpulan B40 dan asnaf 180 entrepreneurs from every state consisting of B40 groups and asnaf  9 negeri / 9 states - Kuala Lumpur, Selangor, Negeri Sembilan, Melaka, Kedah, Perak, Terengganu, Kelantan, Sabah	810,000	Bantuan tunai RM500 secara 'one off' kepada 1,620 peniaga kecil yang terkesan akibat Perintah Kawalan Pergerakan (PKP). One-off cash donation of RM500 to 1,620 small business owners affected by the Movement Control Order (MCO).
9.	Bantuan Makanan Kering Kepada Keluarga Asnaf Donation of Dry Food to Asnaf Families	9,000 keluarga asnaf 9,000 asnaf families  7 negeri / 7 states - Kedah, Perak, Negeri Sembilan, Melaka, Kelantan, Terengganu, Sabah	900,000	Sumbangan pek makanan kering (berharga RM100 setiap satu). Donation of dry food pack (amounting RM100 each).

## PROGRAM ZAKAT

## Zakat Programme

Bil. No.	NAMA PROGRAM Programme Name	PENERIMA/TEMPAT Recipients/Venue	JUMLAH BANTUAN Amount of Aid (RM)	BUTIRAN Details
10.	Iqra' <b>TH</b> (IPTA)	Anggaran 40,000 pelajar asnaf di 10 buah universiti <i>About 40,000 asnaf students in 10 universities</i>	<b>7,500,000</b>	Sumbangan RM750,000 untuk setiap universiti bagi membantu pelajar asnaf dari keluarga B40 yang sedang mengikuti pengajian di <b>sepuluh (10) buah universiti</b> bagi menampung kos pengajian, asrama, elaun sara diri dan keperluan asas pelajar. <i>Donation of RM750,000 for each university to help asnaf students from B40 families studying in <b>ten (10) universities</b> to cover their tuition, hostel, daily allowance, and basic needs.</i>
11.	A'fiat <b>TH</b>	24 hospital di seluruh negeri di bawah Kementerian Kesihatan Malaysia (KKM) <i>24 hospitals under Ministry of Health (MOH)</i>	<b>1,838,700</b>	Sumbangan bagi pembelian <b>81</b> katil elektronik Unit Rawatan Rapi (ICU) kepada hospital-hospital terpilih di bawah KKM. <i>Donation for purchasing <b>81</b> electronic beds for Intensive Care Unit (ICU) for selected hospitals under MOH.</i>
12.	Mobiliti <b>TH</b>	25 rumah kebajikan di seluruh negara <i>25 welfare homes nationwide</i>	<b>2,308,600</b>	Sumbangan <b>25-unit van</b> penumpang kepada rumah-rumah kebajikan yang berdaftar di seluruh negara. <i>Donation of <b>25-units of passenger vans</b> passenger van to registered welfare homes nationwide.</i>
13.	Iqra' <b>TH</b> (CFA)	10 orang pelajar asnaf <i>10 asnaf students</i>	<b>500,000</b>	Tajaan RM50k setiap seorang keatas <b>10 pelajar asnaf</b> lepasan ijazah bagi mengikuti sijil <i>Chartered Financial Analyst</i> (CFA). <i>Sponsorship of RM50k each for <b>10 graduate asnaf students</b> to undergo the <i>Chartered Financial Analyst</i> (CFA) certification.</i>

Bil. No.	NAMA PROGRAM Programme Name	PENERIMA/TEMPAT Recipients/Venue	JUMLAH BANTUAN Amount of Aid (RM)	BUTIRAN Details
14.	Program Sinar Baru (Program Bersama 'Social Media Influencer') Program Sinar Baru (Programme with Social Media Influencer)	Anggaran 50 asnaf di Lembah Klang akan diberikan kursus latihan menjahit (Program Usahawan Jahitan), bertempat di Wisma Dana Kita, Batu Caves Approximately 50 asnaf in Lembah Klang to undergo sewing courses (Sewing Entrepreneur Programme) at Wisma Dana Kita, Batu Caves	272,500	Program yang berteraskan keusahawanan dengan NGO/ personaliti terpilih yang aktif sebagai 'social media influencer' – <b>NGO Dana Kita.</b> Entrepreneurial programme with selected NGOs/ social media influencers – <b>NGO Dana Kita.</b>
15.	Program Bersama Media Program Bersama Media	Program Serahan Sumbangan Zakat kerjasama dengan Sinar Harian kepada Zakat Handing Over Ceremony in collaboration with Sinar Harian to - Pusat Jagaan Al-Fikrah, Kajang - Rumah Kasih Harmoni, Paya Jaras - Pertubuhan Kebajikan At-Taqwa, Puchong	152,205	Program bersama agensi media untuk golongan asnaf dan bantuan kepada komuniti yang terkesan. Programme with media agencies for asnaf groups and assistance for affected communities.
16.	Kajian Penyelidikan bagi Penubuhan Galeri Haji Research for the Development of Galeri Haji	- Geran Penyelidikan - Proses Kerja Dokumentari Haji - Research Grant - Work Process of a Hajj Documentary	500,000	Inisiatif ini sedang berada didalam proses pelaksanaan, dan dijangka selesai pada tahun 2022. This initiative, which is expected to be completed by 2022, is currently in progress.
17.	Sumbangan Derma/ Permohonan Zakat umum General Donations/Zakat Application	Sumbangan kepada permohonan yang telah diterima <b>TH</b> Donation to general applications received by <b>TH</b>	300,000	Sumbangan kepada 22 masjid, pertubuhan atau pusat jagaan, dan pusat tahfiz yang terlibat. Donations to 22 mosques, associations or care homes and tahfiz centers.

## PROGRAM ZAKAT

## Zakat Programme

Bil. No.	NAMA PROGRAM Programme Name	PENERIMA/TEMPAT Recipients/Venue	JUMLAH BANTUAN Amount of Aid (RM)	BUTIRAN Details
18.	Flood Relief Assistances	Sumbangan pek makanan, keperluan asas dan lain-lain telah diserahkan kepada mangsa banjir di sekitar Lembah Klang, Pahang, Johor, Melaka, Perak dan juga warga <b>TH</b> yang terkesan. Contributions consisting of food pack and daily necessities were given to flood victims in Lembah Klang, Pahang, Johor, Melaka, Perak, as well as <b>TH</b> staff who were affected.	941,444	Bantuan telah selesai diagihkan. Distribution completed.
JUMLAH KESELURUHAN / Overall Total			20,135,987	

Alhamdulillah, hasil kerjasama pasukan **TH** serta bantuan daripada rakan-rakan strategik, **TH** berjaya melaksanakan kesemua program yang dirancang untuk tahun 2021 yang telah memberi manfaat kepada lebih 50,000 orang asnaf di seluruh negara.

Secara tidak langsung, program-program ini turut menzahirkan penyaluran terus dana Zakat **TH** kepada golongan sasaran melalui aktiviti yang dikenalpasti seperti pendidikan, kesihatan, komuniti dan juga keusahawanan.

Sebagai sebuah organisasi Islam yang prihatin dan bertanggungjawab, **TH** akan terus berkongsi hasil kejayaan yang diperolehi bersama-sama dengan golongan asnaf memerlukan melalui program-program Zakat **TH**.

Alhamdulillah, with the collaboration among the teams in **TH** and assistance from strategic partners, **TH** managed to carry out all the programmes planned for 2021 which benefitted more than 50,000 asnaf nationwide.

Indirectly, these programmes had enabled the direct channelling of **TH's** zakat funds to the targeted groups via identified activities in education, health, community and entrepreneurship.

As a caring and responsible Islamic organization, we will continue to share our successes with the asnaf groups through **TH** Zakat programmes.

## THRIVING CAREERS

### THriving Careers

Di **TH**, kami percaya bahawa budaya bermotivasi dan berprestasi tinggi adalah penting ke arah memacu kejayaan dan pertumbuhan untuk organisasi dan warga kerja kami, bagi memperkasakan penyampaian nilai melangkaui jangkaan.

Justeru, fokus tahunan **TH** berkaitan modal insan adalah melibatkan pelaksanaan Budaya Berprestasi Tinggi di dalam kumpulan dan Pengurusan Bakat Terbaik. Jadual berikut memaparkan objektif-objektif khusus untuk tahun ini dan seterusnya:

At **TH**, we believe that a motivated, high-performing culture is essential toward enabling success and growth for both the organisation and our people, empowering all to deliver value above and beyond expectations.

In line with this, **TH's** yearly focus in regards to Human Capital has been to implement a High-Performance Culture within the group and to display the Best-In-Class Talent Management:

#### MEWUJUDKAN BUDAYA BERPRESTASI TINGGI Establishing a High-Performance Culture

Usaha terkini **TH** dalam memacu budaya berprestasi tinggi dibangunkan berdasarkan penerapan minda berpacuan hasil di kalangan kakitangan, di mana kakitangan berasa selesa berbual mengenai prestasi dan pencapaian.

Justeru, **TH** memacu usaha **THriving Performance Conversation** (Perbualan Prestasi Berkembang Maju) di kalangan kakitangan, terutamanya para Pengurus, di mana inisiatif ini membantu menyediakan kakitangan dengan prasarana yang diperlukan bagi memahami jangkaan dan seterusnya mencapai matlamat mereka.

Maju ke hadapan, **TH** akan terus memperkukuhkan kesedaran mengenai perbualan prestasi berkala melangkaui amalan-amalan pengurusan prestasi formal yang lazim.

**TH's** current push towards promoting a high-performance culture is built upon the cultivation of a result-driven mindset amongst employees, where both employers and employees are comfortable conversing on performance and achievements.

On this end, **TH** has promoted **THriving Performance Conversation** among employees, especially People Managers, with this initiative facilitating employees with the infrastructure needed to understand expectations and ultimately achieve their goals.

Moving forward, **TH** shall continue strengthening awareness of periodic performance conversations beyond normalised formal performance management practices.



## THRIVING CAREERS

### THRiving Careers

#### BERKEMBANG MAJU MENERUSI KESUKARELAWANAN

##### THRiving Through Volunteerism

**TH** juga memacu kesukarelawan menerusi **THRiving Volunteers** (Sukarelawan Berkembang Maju), satu program yang membolehkan kakitangan **TH** membantu keputusan akhir sesebuah organisasi di kala ia berkhidmat untuk masyarakat. Inisiatif ini diwujudkan bagi memperbaiki budaya korporat **TH** dalam pelbagai cara serta menambah nilai kepada kakitangan, terutamanya menerusi pelbagai aspek seperti pengambilan, pengendalian, latihan, kesetiaan dan kepuasan kakitangan **TH**.

Inisiatif ini dimulakan pada penghujung Disember 2021 dan awal Januari 2022 ketika kejadian banjir besar berlaku, yang mana telah mengakibatkan kerosakan besar kepada kediaman-kediaman, kenderaan, kegiatan pertanian, serta aset-aset dan prasarana awam di seluruh Malaysia. **THRiving Volunteers** bertindak membantu rakan-rakan dan masyarakat di Lembah Kelang, Hulu Langat dan Pahang, menyumbang kembali di saat-saat sukar.

**TH** has also promoted volunteerism through **THRiving Volunteers**, a programme that enables **TH's** employees to help an organisation's bottom line while serving the community. This initiative was formed to improve **TH's** corporate culture in numerous ways and add value to employees, especially through different angles like recruitment, retention, training, development, loyalty and fulfilment of being a **TH** employee.

This initiative came into play during the late December 2021 floods, events which caused major damage to homes, vehicles, agricultural activities as well as public assets and infrastructure across Malaysia. **THRiving Volunteers** stepped into action to help colleagues and the community in Klang Valley, Hulu Langat and Pahang, giving back to others in times of great difficulty.

#### PENGOPTIMAN DAN PEMBANGUNAN TENAGA KERJA

##### Optimising and Developing the Workforce

Untuk pengurusan optimum keseluruhan tenaga kerja, **TH** menggunakan proses Pengoptimuman Tenaga Kerja dan Semakan Ganjaran Keseluruhan (WFOTRR), yang bermatlamat mencapai kejayaan organisasi menerusi fungsi-fungsi yang diperkemas dan tenaga kerja yang optimum demi mencapai hasil maksimum, sambil memastikan bahawa pemberian ganjaran adalah sejajar dan kompetitif bagi mengekalkan bakat.

Menerusi proses ini, **TH** mencapai penemuan yang menyatakan bahawa pakej imbuhan dan manfaat sedia ada adalah kompetitif. Ia juga mendapati bahawa laluan kerjaya berterusan yang mantap serta amalan-amalan terbaik akan membantu **TH** dalam mendorong Budaya Berprestasi Tinggi dan mengekalkan bakat-bakat terbaik.

Berdasarkan penemuan-penemuan ini, **TH** akan melaksanakan Struktur Penggredan dan Gaji yang baharu berkuatkuasa 1 Oktober 2022. Ini akan diikuti oleh pelaksanaan progresif semakan manfaat berkuatkuasa 1 Januari 2023 bagi memastikan amalan-amalan dan dasar-dasar **TH** memenuhi amalan-amalan terbaik pasaran.

For optimal management of the overall workforce, **TH** utilises the Workforce Optimisation and Total Rewards Review (WFOTRR) process, which is aimed at achieving organisational success through the streamlining of functions and optimal headcounts for maximum results, all while ensuring that rewards are aligned and competitive in order to retain talent.

Through this process, **TH** has reached findings that suggest a relatively competitive existing remuneration and benefits package. It is also established that continued robust career pathing and best practices will help **TH** encourage High-Performance Culture and retain top talent.

Based on these findings, **TH** will implement a new Grading and Salary Structure effective 1 October 2022. Progressive implementation of benefits review shall follow suit effective 1 January 2023 to ensure **TH's** practices and policies meets the market's best practices.

Selain pengoptimaan imbuhan, **TH** juga menumpukan usaha ke atas memupuk dan membangunkan bakat-bakat menerusi inisiatif-inisiatif berikut:

- Menjalankan 25 program-program MLS **TH** merangkumi topik-topik seperti kepimpinan, transformasi organisasi, pengauditan, pengurusan prestasi, AMLA dan pengurusan perubahan.
- Melaksanakan analisis jurang kecekapan berdasarkan keputusan penilaian kecekapan 2020, dengan input daripada analisis yang digunakan untuk mengenalpasti aspek-aspek tumpuan pembelajaran dan pembangunan.
- Membangunkan dan melaksanakan program Kepimpinan Al-Falah bagi memenuhi keperluan pembangunan kecekapan kepimpinan sejajar dengan prinsip-prinsip Islam, dengan penyertaan 44 kakitangan dari pasukan kepimpinan kanan serta para pengurus besar dalam program pada 2021.
- Terus melengkapi kakitangan **TH** dengan pengetahuan digital berkaitan kerja seperti MS Office, MS Teams, MS Outlook dan MS SharePoint bagi memenuhi keperluan pendigitalan kerja terkini. Sebanyak 10 program dilaksanakan dan dihadiri 236 peserta.
- Mengenalpasti individu-individu berpotensi tinggi dengan pengetahuan, kemahiran, dan keinginan untuk dilatih memenuhi peranan kepimpinan, melancarkan program pembangunan berstruktur bagi melatih individu-individu ini untuk menjadi pemimpin masa hadapan yang mengisi jawatan kepimpinan yang kritikal.
- Bertindakbalas kepada inisiatif *Malaysian Short-term Employment Programme* (MySTEP) dengan menawarkan peluang-peluang pekerjaan jangka pendek (kontrak) terutamanya untuk warga Malaysia berusia 18 tahun ke atas dari latar belakang akademik yang pelbagai untuk bersama memacu Inisiatif HIJRAH24 **TH**.

Besides optimising remuneration, **TH** has also focused its efforts on the nurturing and development of talents through the following initiatives:

- Conducted 25 **TH** MLS programmes covering topics such as leadership, organisation transformation, auditing, performance management, AMLA and change management.
- Conducted a competency gap analysis based on 2020 competency assessment results, with input from the analysis used to identify learning and developmental focus areas.
- Developed and implemented the Al-Falah Leadership programme to address the needs for leadership competency development in line with Islamic principles, with a total of 44 employees from the senior leadership team and general managers level having attended the programme in 2021.
- Continued to equip **TH** employees with work-related digital knowledge such as MS Office, MS Teams, MS Outlook and MS SharePoint to address the current needs of work digitalisation. In total, 10 programmes were conducted and attended by 236 participants.
- Identified high-potential individuals with the knowledge, skill, and desire to be groomed into leadership roles, launching a structured developmental programme to groom these individuals into becoming future-ready leaders holding critical leadership positions.
- Responded to the Malaysian Short-term Employment Programme (MySTEP) initiative by offering short-term employment opportunities (contracts) specifically to Malaysian citizens aged 18 and above from various academic backgrounds to jointly drive **TH**'s HIJRAH24 Initiative.

**THRIVING CAREERS****TH**riving Careers**MEMUPUK KOMUNIKASI YANG LEBIH BAIK**  
**Cultivating Better Communication**

Komunikasi yang baik adalah kunci ke arah menghapuskan masalah-masalah yang tidak perlu serta memacu prestasi yang lebih baik, menjadikan tempat kerja lebih selamat, saling menyokong, dan produktif.

Untuk tujuan ini, **TH** dan kelab Toastmasters bekerjasama membentuk **THrivers Speaker Toastmasters Club**, satu platform yang menyokong dan mendorong ahli-ahlinya untuk berucap dengan penuh keyakinan. Dengan sokongan kelab ini serta sesi-sesi tambahan, **THrivers Speakers** menguasai untuk berucap dengan yakin dan jelas, berhadapan dengan tekanan dan mengatasi perasaan gemuruh.

Selain kebolehan komunikasi peribadi yang baik, **TH** juga menyedari kepentingan komunikasi kerohanian dan psikologi dalam membentuk persekitaran kerja yang lebih baik, di mana **TH** memperkenalkan satu program pembangunan kerohanian menerusi program-program dan sesi-sesi terpilih, seperti berikut:

Good communication is key to eliminating unnecessary problems and promoting better performance, allowing the workplace to feel safe, supportive, and productive as a whole.

To promote this, **TH** and Toastmasters club collaborated to form the **THrivers Speaker Toastmasters Club**, a supportive and encouraging platform for members to 'step up' and speak with full confidence. With the support of the club and additional sessions, **THrivers Speakers** have learnt to speak confidently and clearly, standing tall under pressure and overcome the anxiety of public speaking.

Besides good personal communication, **TH** also recognises the importance of spiritual and psychological communication in its role toward cultivating a better working environment, with **TH** having introduced a spiritual development programme through selected programmes and sessions, as detailed below:

Bil. No.	PROGRAM / Programmes	
1.	Sesi Psikoterapi Kerohanian Islam Siri 1 (Anjuran bersama Hubungan Industri) <b>Islamic Spiritual Psychotherapy Session Series 1 (Co-organised by Industry Relations)</b>	Dalam Talian Online
2.	Program Kepimpinan AI Falah bersama MANCO <b>AI Falah Leadership Program with MANCO</b>	Dalam Talian Online
3.	Sesi Psikoterapi Kerohanian Islam Siri 2 (Anjuran bersama IR) <b>Islamic Spiritual Psychotherapy Session Series 2 (Co-organised by IR)</b>	Dalam Talian Online
4.	Kursus Pengurusan Jenazah 1442H <b>Mortuary Management Course 1442H</b>	Dalam Talian Online
5.	Program Sembang Santai Inspirasi Wanita Solehah bersama Ustazah Isfadhiah Mohd Dasuki <b>Women's Inspirational Casual Chat Programme with Ustazah Isfadhiah Mohd Dasuki</b>	Hibrid Hybrid
6.	Program Dalam Talian Kepimpinan AI Falah (Kumpulan Pengurus Besar) <b>AI Falah Leadership Online Programme (GM Group)</b>	Dalam Talian Online
7.	Program Kesedaran Kepimpinan AI Falah (Kumpulan Pengurus) <b>AI Falah Leadership Awareness Programme (Manager Group)</b>	Dalam Talian Online

Bil. No.	PROGRAM / Programmes	
8.	Ceramah Kesihatan Mental: Meningkatkan Kesihatan Mental Wanita di Tempat Kerja Mental Health Talk: Enhancing Women Mental Health at Work Place	Dalam Talian Online
9.	Menyesuaikan Perubahan: Menerima Perubahan di Tempat Kerja Adapting Changes: Embracing Change in the Workplace	Dalam Talian Online
10.	Evolusi Kesihatan Mental Pra dan Pasca PKP Evolution of Pre and Post MCO Mental Health	Dalam Talian Online
11.	Ketahanan Emosi Sewaktu Kelesuan Pandemik COVID-19 Emotional Resilience Amidst COVID-19 Pandemic Fatigue	Dalam Talian Online
12.	Terapi Psikospiritual Islam Islamic Psychospiritual Therapy	Dalam Talian Online
13.	Ada apa dengan Fikiran Negatif? What's up with Negative Thoughts?	Dalam Talian Online
14.	Psikospiritual First Aid (PFA) Psychospiritual First Aid (PFA)	Dalam Talian Online
15.	Mendepani Trauma PSIKOLOGI Coping with PSYCHOLOGICAL Trauma	Dalam Talian Online
16.	Urus Stres Cara Rasulullah S.A.W Manage Stress the Prophet's S.A.W Way	Hibrid Hybrid
17.	OCD Penyakit Kejar Kesempurnaan OCD Disease Pursuit of Perfection	Dalam Talian Online

Program-program ini dilaksanakan semasa pandemik COVID-19, dan merupakan salah satu keutamaan terpenting untuk Jabatan Modal Insan.

**TH** juga telah menjalankan pelbagai aktiviti-aktiviti pertemuan dalam talian termasuk sesi pembelajaran dan pembangunan maya, ceramah dengan pakar industri, sesi-sesi pelarasan dalam talian mingguan, perjumpaan pasukan menerusi sidang video, sesi-sesi latihan dalam talian, modul-modul e-pembelajaran, serta cabaran-cabaran dan pertandingan maya.

These programmes were mostly executed during the COVID-19 pandemic, and were one of the utmost prominent priorities for the Human Capital Department.

**TH** has also held many other engagement activities online, including virtual learning and development, talks with industry experts, weekly online alignment sessions, team meet-ups over video conferences, online exercise sessions, e-learning modules, virtual challenges and competitions.

## PENGURUSAN TENAGA

### Energy Management

#### MENINGKATKAN PENGURUSAN TENAGA

**TH** komited memainkan peranannya dalam membantu menangani krisis perubahan iklim. Menyadari akan kepentingannya, **TH** menekankan penggunaan teknologi mesra alam dan amalan - amalan alam sekitar industri yang terbaik sejajar dengan dinamik Malaysia ke arah tenaga mampan. Bahagian Pengurusan Peningkatan Aset telah menubuhkan jawatankuasa tenaga bagi memastikan sistem pengurusan tenaga diuruskan dengan berkesan.

Penekanan ke atas menguruskan tenaga untuk semua aset-aset hartanah telah membawa kepada penjimatan 7 peratus dalam penggunaan tenaga. Inisiatif-inisiatif yang membawa kepada pencapaian ini dipacu oleh keputusan Penarafan Tahap Keamatan Tenaga Bangunan Nasional oleh Suruhanjaya Tenaga Malaysia, yang dilaksanakan ke atas lapan (8) bangunan **TH**.

#### IMPROVING ENERGY MANAGEMENT

**TH** is committed to playing our part in addressing the climate change crisis. Recognising the role we play in its mitigation, **TH** stresses on the application of environmentally friendly technologies and the industry's best environmental practices in line with Malaysia's dynamic strides towards sustainable energy. The Asset Enhancement Management Division has established an energy committee to ensure that the energy management system is managed effectively.

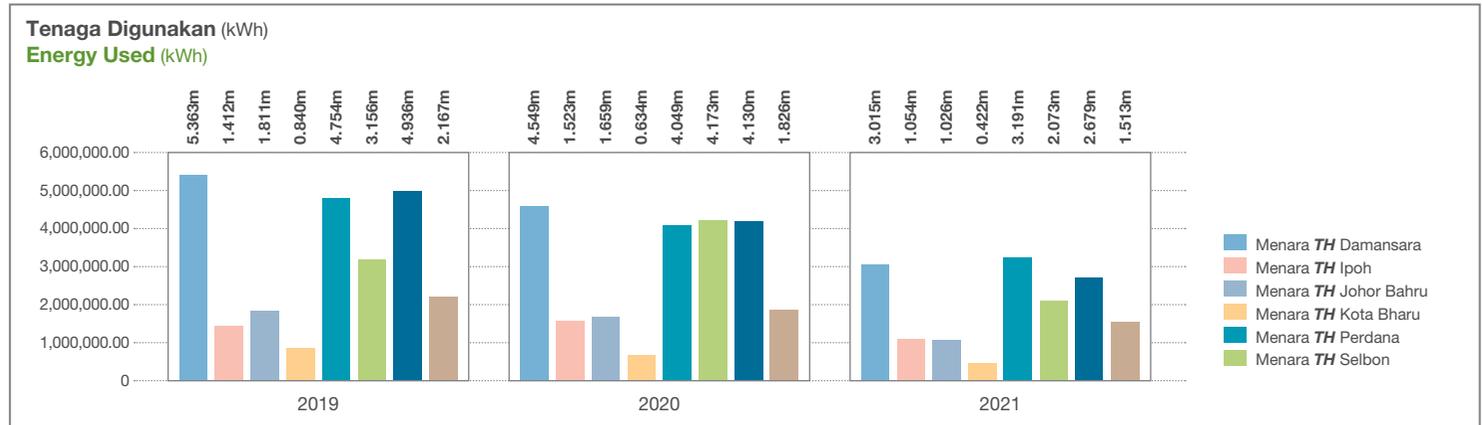
The intensified focus on energy management in all real estate assets has led to a reduction of 7 per cent in energy consumption. Initiatives that led to this achievement were driven by the results of the National Building Energy Intensity Level Rating by the Energy Commission of Malaysia, which was implemented to eight (8) **TH** buildings.

#### PENARAFAN TENAGA 8 BANGUNAN TH

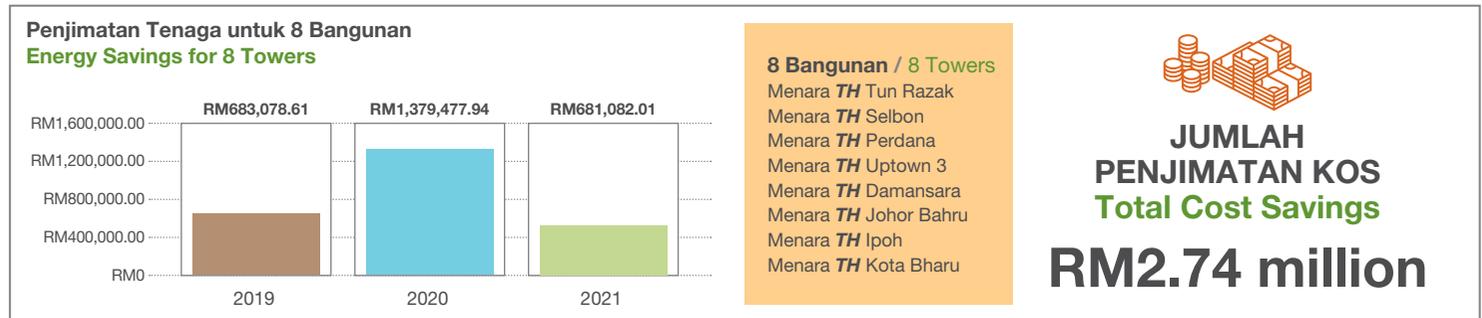
##### Energy Ratings of 8 TH Buildings



## LAPORAN PENJIMATAN TENAGA setakat 31 Disember 2021 (Kilowatt-jam/kwh) Energy Savings Report as of 31 December 2021 (Kilowatt-hour/kwh)



## PENJIMATAN KOS 2019-2021 Cost Savings 2019-2021



Dua (2) bangunan **TH** yang dilengkapi dengan sistem pengudaraan dan pencahayaan semulajadi diperkenalkan manakala penukaran kepada alat cekap tenaga dilaksanakan di beberapa aset semasa. Ini termasuk penukaran peralatan elektrik yang tidak cekap tenaga kepada peralatan teknologi hijau seperti LED, dan penukaran penyejuk konvensional kepada penyejuk magnetik.

Di masa akan datang, **TH** akan bekerjasama rapat dengan Pihak Berkuasa Pembangunan Tenaga Lestari (SEDA) Malaysia dalam melaksanakan audit tenaga serta pelbagai inisiatif baharu termasuk menggalakkan penggunaan bahan-bahan kitar semula, menggunakan pengumpulan air hujan, pelaburan ke atas Loji Sisa Pepejal Alam Sekitar, serta menggalakkan lagi penggunaan Tenaga Boleh Diperbaharui di bangunan-bangunan **TH**.

Program kesedaran tenaga juga telah dilaksanakan oleh warga **TH**. **TH** telah menjalankan 'Kempen Penjimatan Tenaga' dengan menggalakkan warga kerja untuk mengamalkan tip-tip penjimatan tenaga ketika berada di pejabat dan di rumah. Warga **TH** diberi kesedaran mengenai kepentingan kitar semula, selain menyertai aktiviti gotong-royong bersama ahli-ahli Kelab TaHa dan TaHa@U sebagai sebahagian daripada sumbangan **TH** dalam menyelamatkan alam sekitar.

To date, two (2) **TH** buildings have been equipped with natural ventilation and lighting systems, while conversion to more energy efficient devices have been undertaken across several assets during the year under review. These include replacement of energy inefficient electrical equipment to green technology equipment such as LEDs, and conversion of conventional chillers to magnetic chillers.

Moving forward, **TH** will work closely with the Sustainable Environment Development Authority (SEDA) of Malaysia on an energy audit as well as host new initiatives which include, encouraging the use of recycled materials, adopting rainwater harvesting, investing in an Environmental Solid Waste Plant and actively encouraging the use of Renewable Energy in **TH** buildings.

Energy awareness programme has also been implemented by **TH** members. **TH** held a 'Save Energy Campaign' by encouraging staff to practise energy-saving tips while in the office and at home. Employees are made aware of the importance of recycling, in addition to participating in *gotong-royong* activities with members of Kelab TaHa and TaHa@U, as part of **TH**'s contribution to saving the environment.

# SOROTAN MEDIA 2021 2021 Media Highlights

# Buka akaun secara maya

### Galak bakal pendeposit TH guna aplikasi THiJARI, kurang interaksi secara bersemuka



URUSAN pembukaan akaun baharu TH dan masa untuk membuka akaun disingkatkan daripada 15 minit kepada satu minit. TH menyeron pendeposit untuk terus meningkatkan penggunaan perkhidmatan dalam talian sepanjang tempoh PKP.



Mustakin Mohamad



TH menyeron pendeposit untuk terus meningkatkan penggunaan perkhidmatan dalam talian sepanjang tempoh PKP.

kelesaan kepada rakyat Malaysia yang beragama Islam untuk membuka akaun TH dengan lebih mudah di mana sahaja mereka berada sama ada melalui laman web atau aplikasi mudah alih

## Lembaga TH sumbang untuk kegunaan PPPASN

Oleh Yivi Oliviana Najrus

**KOTA KINABALU:** Lembaga Tabung Haji (TH) menyumbangkan sebuah van memenuh Program Mobiliti TH kepada Pertubuhan Pengurusan Rumah Anak Selawat Nabi Sandakan Sabah (PPPASN).



SERAH Wan Rohimi menyerahkan replika kunci van kepada Siti.

Setiausaha Politik kepada Menteri (Hal Ehwal Agama) Wan Rohimi Wan Daud berkata, PPPASN kini boleh menarik nafas lega selepas permohonan hampir 20 tahun penghuni pusat jagaan itu terjawab.

"Dengan sumbangan van ini, penghuni pusat jagaan PPPASN akan lebih mudah untuk bergerak dan menggunakan hal-hal berkaitan proses pembelajaran serta perperindihan."

gangan kepada mereka sebelum ini kerana terpalas menyewa lenderaan luar dengan caj yang mahal atau melalui sumbangan individu dan badan-badan kerajikan (NGO) yang bersimpati dengan nasib penghuni pusat jagaan ini," katanya.

Beliau berkata demikian semasa menyerahkan replika kunci van kepada PPPASN.

san, Ikhtiar dan A'fat," katanya. Menurut, Program Mobiliti TH dilancarkan pada 2016 yang bertujuan menyumbang van dengan fungsi yang boleh digunakan oleh masyarakat setempat sebagai van penumpang atau van jemaah. Beliau berkata, sejak diperkenalkan, TH sudah menyumbangkan lebih 26 kenderaan pelbagai fungsi kepada masjid terpilih di seluruh negara yang memberi manfaat lebih daripada 200,000 karib. "Tahun ini, TH memperluaskan penerima sumbangan ini ke rumah dan persatuan beekukan di seluruh negara seperti rumah anak yatim, rumah orang tua dan rumah untuk Orang Kurang Upaya (OKU) bagi membantu

Haji ikan haru y serusi JARI bakal buka an. lalah isia- l TH kses mat- se. Ope- oha- juaan dan

COVID-19. "Justeru, antara usaha TH menyumbang kepada golongan bersasar yang terjejas memenuh Program Mobiliti ini perlu dilihat bertepatan dengan konsep Keluarga Malaysia.

"Melalui Program Mobiliti 2021, TH akan memvumbanz 25

## TH online platform bags excellence award

**KUALA LUMPUR:** Lembaga Tabung Haji (TH) has been awarded the Malaysian Technology Excellence Award 2021 for its online platform, THiJARI, by the Singapore Business Review.

In a statement yesterday, TH said it was the first time it had received the award under the Online Services - Financial Services category in recognition of its THiJARI platform developed early last year.

TH group managing director and chief executive officer Datuk Seri Amin Awaluddin said THiJARI provided innovative financial and pilgrimage management public and facilitated services.

"This award is a manifestation of depositors' confidence in the platform and an introduction of digital services. It is also a digital development platform for the challenge of the pandemic." According to THiJARI app with high-end designed with user-friendly ensure deposit service. The main application is opening facility transfer of the EPK (Exchange), and and a one THiJARI app the statement. It also add register for membership services such as officers, app schedule.

According year after its launch, the THiJARI website registered nearly 830,000 users and 430,000 users for its THiJARI app, with 50,000 daily transactions. — Bernama



**HAN FOR WELFARE HOME:** Political Secretary in the Prime Minister's Department (Religious Affairs) Wan Rohimi Wan and managing van handover ceremony on Saturday. Lembaga Tabung Haji is contributing 25 passenger vans through its Mobility programme to selected welfare homes nationwide this year. — Bernama photo

# TH rangkul anugerah kecemerlangan

Anugerah itu merupakan pengiktirafan kepada projek inovatif yang dilaksanakan TH menerusi aplikasi THiJARI

Oleh MUKHRIZ MAT HUSIN  
SHAH ALAM

**L**embaga Tabung Haji (TH) mencanai Anugerah Kecemerlangan Teknologi Malaysia 2021 bagi kategori Perkhidmatan Dalam Talian-Perkhidmatan Kewangan buat julung kalinya menerusi platform THiJARI.

Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif TH, Datuk Seri Amin Awaluddin berkata, anugerah

tersebut merupakan pengiktirafan kepada projek inovatif yang dilaksanakan TH menerusi aplikasi THiJARI. Menurutnya, ia turut membuktikan komitmen TH dalam menyediakan perkhidmatan pengurusan kewangan dan haji yang memudahkan orang awam dan para pendeposit.

"Anugerah ini adalah satu pengiktirafan kepada TH dan menjadi platform utama dalam membantu mendepani cabaran pandemik Covid-19 secara insid.

Mengulas lanjut, TH menjelaskan, platform THiJARI direka dengan susun atur yang kemus, navigasi mesra pengguna serta dilengkapi ciri-ciri



Dari kiri: Ketua Pegawai Teknologi TH, Shamsul Kamal Husain Kamal; Amin Awal Yusuf; Pengarah Eksekutif Operasi TH, Mustakin Mohamad dan Pengurus Besar, Di Amen S.M.A Abdul ngambar bersama trofi anugerah yang dimenangi.

keselamatan bagi memberikan perkhidmatan terbaik kepada para pengguna.

Menurut kenyataan itu, TH komited menambah baik perkhidmatan mereka termasuk aplikasi THiJARI yang terbukti

menjadi pilihan terbaik para pendeposit dalam melakukan urusan transaksi setiap hari.

"THiJARI kini boleh dicapai melalui web ([www.thijari.com.my](http://www.thijari.com.my)) atau dimuat turun menerusi aplikasi iOS dan Android.

# TH rekod pendapatan RM1.52 bilion

**PETALING JAYA** - Lembaga Tabung Haji (TH) mencatat pendapatan sebanyak RM1.52 bilion bagi setengah tahun pertama berakhir 30 Jun 2021, penurunan satu peratus berbanding RM1.55 bilion yang dicapai pada tempoh sama tahun sebelumnya.

Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif

TH kini memiliki sebanyak RM81.14 bilion deposit, paras tertinggi pernah dicapainya sejak ditubuhkan.

in Awaluddin besar daripada tahun tetap M942.6 juta, sus daripada ala sumban- meng- juta darpa- lalu. buran har- roleh per- M174.7 juta



## THiJARI Biz mudahkan potongan gaji

**KUALA LUMPUR:** Lembaga Tabung Haji memperkenalkan perkhidmatan dalam talian baharu, THiJARI Biz, khusus untuk memudahkan majikan menguruskan potongan gaji pekerja secara terus ke akaun Tabung Haji mereka.

Inisiatif terbaharu itu dikembangkan daripada aplikasi THiJARI yang sebelum ini dilancarkan bagi memudahkan pendeposit individu menguruskan akaun Tabung Haji mereka.

Timbalan Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), Datuk Ahmad Marzuk Shaary berkata, THiJARI Biz menyasarkan lebih banyak penglibatan majikan dalam urusan potongan gaji pekerja kerana inisiatif ini lebih mudah, sistematik dan selari dengan keperluan semasa.



AHMAD Marzuk Shaary (kanan) diiringi Amin Awaluddin melancarkan THiJARI Biz di Kuala Lumpur, semalam. - UTUSAN/MOHD. FARIZWAN HASBULLAH

"Sekarang ini kita ada sembilan juta pendeposit dengan sebahagian besarnya adalah kakitangan awam, sudah pasti (THiJARI Biz) akan dapat sam-

butan terbaik daripada majikan kerana tidak perlu lagi melalui proses manual yang memakan masa seperti sebelum ini. "Perkhidmatan THiJARI Biz

ini sangat mesra pelanggan dan merupakan satu daripada inisiatif transformasi digital Tabung Haji ke arah penambahbaikan perkhidmatan dalam talian dan automasi proses kerja supaya dapat memberikan perkhidmatan yang lebih cekap dan efisien," katanya sebelum melancarkan THiJARI Biz di sini, semalam.

Turut hadir, Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif Tabung Haji, Datuk Seri Amin Awaluddin

Sebelum ini, urusan potongan gaji diuruskan oleh Tabung Haji secara manual apabila butiran dan bayaran caruman diterima daripada pihak majikan sama ada melalui e-mel, surat atau bersemuka di cawangan Tabung Haji yang prosesnya mengambil masa antara tujuh hingga 14 hari.



STRONG FINANCIAL POSITION

# Tabung Haji posts RM1.52b investment income despite challenges

**KUALA LUMPUR:** Tabung Haji recorded a lower investment income of RM1.52 billion in the first half of this year compared with investments with an income of RM161.8 million," it said. After accounting for expenses and zakat, Tabung Haji's net



Tabung Haji says its financial position remains strong with assets totalling RM85.92 billion, exceeding liabilities of RM83.73 billion, as at June 30.

# Cermin ketahanan TH

Catat pendapatan RM1.52 bilion bagi tempoh enam bulan pertama

**Kuala Lumpur** - Lembaga Tabung Haji (TH) mencatatkan jumlah pendapatan sebanyak RM1.52 bilion bagi tempoh enam bulan pertama tahun ini berakhir pada 30 Jun 2021 berbanding dengan RM1.55 bilion pada tempoh sama tahun 2020. Walaupun meruncat satu peratus, pencapaian ini mencerminkan ketahanan

berbanding RM1.52 bilion tempoh enam bulan pertama tahun 2020. Antara faktor penyebab penurunan pendapatan, manakala pelaburan harta tanah memperoleh pendapatan sebanyak RM174.7 juta diikuti pelaburan pasaran wang dengan pendapatan RM161.8 juta.

years ago. It also had 8.3 million depositors as at June 30." Tabung Haji said 58 per cent of its assets had been earmarked for fixed income investments such

# Pendeposit TH boleh guna JomPAY

**Kuala Lumpur:** Pendeposit Lembaga Tabung Haji (TH) boleh membuat urusan pemindahan dana dalam talian ke akaun simpanan TH pada bila-bila masa di mana sahaja melalui platform perbankan internet JomPAY.



Inisiatif ke arah digitalisasi.

## TH committed to protecting depositors' interests

**KUALA LUMPUR:** Lembaga Tabung Haji (TH) has given the assurance that it would strengthen its corporate governance to continue to safeguard the interests of all its 8.3 million depositors. In a statement on Sunday, TH said the proposal to improve its management and operations, as well as the setting up of a Royal Commission of Inquiry (RCI)

bah baik perkhidmatan digital kepada pendeposit dan dengan JomPAY, urusan pendeposit dapat dijalankan dengan lebih mudah," katanya dalam satu kenyataan media, semalam.

Katanya, pendeposit dapat memindahkan dana daripada akaun simpanan atau semasa bank me-

of the management and operations of haj, as well as the government's guarantee that it would strengthen its corporate governance to continue to safeguard the interests of all its 8.3 million depositors. TH's involvement in the economic sector would also be done based on good governance as well as sound management and operations for the benefit of its

## THiJARI Biz to facilitate monthly salary deductions



From left: Amin, Ahmad Marzuk dan Mohamed Ameen at the launch yesterday. To date, TH has 4,500 employees contributing via THiJARI Biz and this is expected to increase 20% by 2022.

The app targets to attract more employees from public and private sectors to open TH account and authorise salary deduction

their employee's TH account. "THiJARI Biz was introduced as one of TH's initiatives towards digital transfor-

# Tadbir urus, ketelusan TH lebih baik

**LEMBAGA** Tabung Haji (TH) launched an extension of its called the THiJARI Biz aimed employees to contribute to their pilgrimage fund on a monthly salary deduction. Group MD and CEO Datuk Awaluddin said the THiJARI Biz attract more employees from public and private sectors to open and facilitate savings for their through salary deduction. "With the introduction of TH employees' salary deduction it can be done safely and efficient their employees at any time. TH also able to check on the transit while employees can also revise their records through their THiJARI applications," he said. The launch was officiated Minister in the Prime Minister's (Religious Affairs) Datuk Ahn Shary. Ahmad Marzuk congratulates THiJARI Biz app, which is a from the group's THiJARI app launched in October 2020. He believes that the new THiJARI Biz app will hasten the process for employer's contrib



TH telah berjaya menjadi pusat tabung yang digemari oleh umat Islam berbanding institusi perbankan lain sehingga nilai depositnya kini mencecah kepada hampir RM82 bilion.

gi melalui e-mel semalam. "Ini termasuklah menjual beberapa pegangan saham dan pelaburan yang tidak produktif dan merugikan, malah kerajaan terpaksa membebaskan sukuk RM19.9 bilion untuk menstruktur semula kewangan TH pada masa

tahap pengurusan risiko. "Selubangan itu, ia akan meningkatkan keyakinan per terhadap TH dan nilai simpanan pendeposit mat," ujarnya. Pengarah Pusa Penyelidikan Uluhan Islam Global Madra Dr Bahar pula melihat ke itu menjangka biran dan ket dalam pengur "Kalau daban di TH cu menampung kan haji dan wang belajar Soci tetapi kind, libatkan kemat pulangan agak ti bank. "Disebarkan TH deposit, semakin ran di TH sehingga a memiliki simpanan jutaan ringgit. "Bank pusat mantau kema jumlah ya memast pada F



## DIREKTORI TH

### TH Directory



#### ARAB SAUDI

KONSULAT JENERAL MALAYSIA (URUSAN HAJI)

Consulate General of Malaysia (Hajj Affairs)

7821, Bab Ali,

An Nuzlah Ash Sharqiyah,

Jeddah 22335 - 5025,

Kingdom of Saudi Arabia

Tel : +9662 6876 715

Faks / Fax : +9662 6873 661



#### MALAYSIA

LEMBAGA TABUNG HAJI

MENARA TH TUN RAZAK

201, Jalan Tun Razak,

50400 Kuala Lumpur

Tel : +603 2054 2000, +603 2054 2233,  
+603 2054 2400

Faks / Fax : +603 2163 2308

#### WILAYAH UTARA (PERLIS, KEDAH & PULAU PINANG)

##### NAWAWI ISHAK

Pengarah Wilayah Utara

Director, Northern Region

TH Negeri Kedah

No. 5, Lot 3860

Jalan Lapangan Terbang

Sultan Abdul Halim

06550 ALOR SETAR

Tel : +604-714 1212

Faks / Fax : +604-714 1717

##### PERLIS

EZHAM LEMAN

Pengarah Negeri

State Director

Tingkat Satu, Lot 1483 & 1484

Kompleks Perniagaan Seriab

01000 KANGAR

Tel : +604-976 1650

Faks / Fax : +604-976 4137

##### KEDAH

MOHD HANIFAH KAMARUDIN

Pengarah Negeri

State Director

No 5, Lot 3860

Jalan Lapangan Terbang

Sultan Abdul Halim

06550, ALOR SETAR

Tel : +604-714 1212

Faks / Fax : +604-714 1717

##### PULAU PINANG

MAZNIZAN MAMAT

Pengarah Negeri

State Director

Lot 5789 & 5790

Jalan Dato' Ismail Hashim

11900 BAYAN LEPAS

Tel : +604-641 2252

Faks / Fax : +604-641 2268

#### WILAYAH TENGAH (PERAK, SELANGOR & WILAYAH PERSEKUTUAN)

##### KHAIRODDIN AHMAD

Pengarah Wilayah Tengah

Director, Central Region

TH Putrajaya (IFiC)

Kompleks Islam Putrajaya

Jalan Tunku Abdul Rahman

Presint 3, Pusat Pentadbiran

Kerajaan Persekutuan

62100 PUTRAJAYA

Tel : +603-8893 0120

Faks / Fax : +603-8893 0140

##### PERAK

MOHAMAD ABAS

Pengarah Negeri

State Director

Aras 1 & 2, Menara TH

Jalan Koo Chong Kong

30000 IPOH

Tel : +605-243 5740

Faks / Fax : +605-243 5739

##### SELANGOR

ZURITA AHMAD RAFFIE

Pengarah Negeri

State Director

Jalan SS 6/1, Kelana Jaya

47301 PETALING JAYA

Tel : +603-7872 9030

Faks / Fax : +603-7874 1140

##### WILAYAH PERSEKUTUAN

SHAHIDAN TAIB

Pengarah Negeri

State Director

Aras Bawah & Aras 1

Menara TH Sentral, Blok D

Plaza Sentral, Jalan Stesen Sentral 5

Kuala Lumpur Sentral

50470 KUALA LUMPUR

Tel : +603-2276 1444

Faks / Fax : +603-2276 1445

#### WILAYAH SELATAN (NEGERI SEMBILAN, MELAKA & JOHOR)

##### DATO' MOHAMMAD @

MOKHZANI MUKHTAR

Pengarah Wilayah Selatan

Director, Southern Region

TH Negeri Johor

Lot 20485, Menara TH

Jalan Ayer Molek, Peti Surat 210

80720 JOHOR BAHRU

Tel : +607-223 0052

Faks / Fax : +607-224 8713

##### NEGERI SEMBILAN

MUHAMAD ZAKI BAIJURI

Pengarah Negeri

State Director

Bangunan TH

Kompleks Terminal 1

Jalan Lintang

70000 SEREMBAN

Tel : +606-767 0050

Faks / Fax : +606-767 0053

##### MELAKA

ROSLAN JONET

Pengarah Negeri

State Director

Bangunan TH

Lot 250 Jalan Banda Kaba

Peti Surat 205

75740 MELAKA

Tel : +606-283 3270

Faks / Fax : +606-282 0506

##### JOHOR

ABU SHUKOR JANGGA

Pengarah Negeri

State Director

Lot 20485 Menara TH

Jalan Ayer Molek, Peti Surat 210

80720 JOHOR BAHRU

Tel : +607-223 0052

Faks / Fax : +607-224 8713

**WILAYAH TIMUR (PAHANG, TERENGGANU & KELANTAN)****DATO' MOHYEN MOSMAN**

Pengarah Wilayah Timur  
Director, East Cost Region

**TH** Negeri Pahang  
Bangunan **TH**  
Lot. 35, Jalan Bukit Ubi  
25200 KUANTAN

Tel : +609-513 2000  
Faks / Fax : +609-516 5534

**PAHANG****MOHAMAD ZAHIR HUSSIN  
@YUSOF**

Pengarah Negeri  
State Director

Bangunan **TH**  
Lot. 35 Jalan Bukit Ubi  
25200 KUANTAN

Tel : +609-513 2000  
Faks / Fax : +609-516 5534

**TERENGGANU****NIZAN JOHAR ABDUL WAHAB**

Pengarah Negeri  
State Director

Bangunan **TH**  
No.160 Jalan Sultan Ismail  
20200 KUALA TERENGGANU

Tel : +609-626 4566  
Faks / Fax : +609-622 0811

**KELANTAN****ASHROF SHAMSUDIN**

Pengarah Negeri  
State Director

Tingkat Mazzenine, Menara **TH**  
Kota Bharu  
Jalan Doktor  
15000 KOTA BHARU

Tel : +609-743 4500  
Faks / Fax : +609-743 4505

**WILAYAH SABAH & SARAWAK (SABAH & SARAWAK)****DATIN NURLAILA SAID**

Pengarah Wilayah Sabah & Sarawak  
Director, Sabah & Sarawak Region

**TH** Negeri Sabah  
Tingkat Bawah  
Jalan Sembulan  
Peti Surat 12908  
88832 KOTA KINABALU

Tel : +6088-255 853  
Faks / Fax : +6088-221 758

**SABAH****YUSDI NASIP**

Pengarah Negeri  
State Director

Tingkat Bawah, Jalan Sembulan  
Peti Surat 12908  
88832 KOTA KINABALU

Tel : +6088-244 893  
Faks / Fax : +6088-221 758

**SARAWAK****AMAT KASSIM PAIT**

Pengarah Negeri  
State Director

Lot 16, 17 & 18, Jalan Satok  
Peti Surat 2603  
93752 KUCHING

Tel : +6082-424 922  
Faks / Fax : +6082-419 721

**JUMLAH CAWANGAN / Total Branches****TABUNG HAJI CONTACT CENTRE (THCC)**

Tel : +603 6207 1919  
Faks / Fax : +603 7728 4959

Untuk senarai penuh Pejabat **TH** Cawangan,  
sila layari laman web rasmi **TH** di  
[www.tabunghaji.gov.my](http://www.tabunghaji.gov.my)  
For complete list of **TH** Branches,  
please visit **TH** official website at  
[www.tabunghaji.gov.my](http://www.tabunghaji.gov.my)