



LAPORAN TAHUNAN ANNUAL REPORT 2020



**MEMBINA KETAHANAN MASA DEPAN
BUILDING FUTURE RESILIENCE**

TEMA DAN RASIONAL Theme and Rationale



MEMBINA KETAHANAN MASA DEPAN

Dalam situasi dunia kini yang rumit, penuh dengan ketidaktentuan dan pasang surut, pandemik COVID-19 telah membuka ruang kepada **TH** untuk memperkukuhkan lagi kedudukannya. Krisis kesihatan global ini telah mengakibatkan gangguan yang belum pernah terjadi sebelum ini terhadap ekonomi, industri dan ekosistem **TH** yang unik. Tatkala pandemik ini berlanjutan, **TH** menyedari akan keperluan untuk menyemak dan menyusun semula strateginya bagi mendepani arus perubahan perniagaan. Justeru usaha digitalisasi dan penggunaan teknologi telah dipertingkatkan agar **TH** terus kekal relevan. Penangguhan haji juga memberi peluang kepada **TH** untuk menilai semula operasi haji serta merancang masa depan pasca COVID-19. Walaupun berdepan suasana penuh cabaran, **TH** terus berdaya tahan dengan hampir 9 juta pendeposit serta rekod simpanan yang tinggi. Pencapaian ini menunjukkan kepercayaan serta keyakinan mantap terhadap **TH** untuk terus melaksanakan mandatnya.

Gambar sebatang pokok besar di muka hadapan buku membawa maksud ketahanan atau daya tahan kerana pokok melambangkan kehidupan, kebijaksanaan, kekuatan dan kemakmuran. Pokok mampu hidup berdekad lamanya, bertahan semasa ribut, mampu memberi teduhan, perlindungan dan makanan. Kemegahan pokok besar di muka hadapan buku melambangkan **TH** sebagai institusi Islam yang berdaya tahan dan kekal utuh walaupun telah melalui pelbagai cabaran sejak lima (5) dekad yang lalu.

BUILDING FUTURE RESILIENCE

In an increasingly volatile, uncertain, complex and ambiguous (VUCA) world, the COVID-19 pandemic has provided an opportunity to future-proof **TH**. The global health crisis has caused unprecedented levels of disruption and uncertainty in the broad economy, the industry and **TH's** unique ecosystem. As the pandemic prolongs, there was a pressing need for **TH** to rethink and reboot its strategy in response to the changing business landscape. The coronavirus has accelerated the importance and usage of technology and digital services for **TH** to remain relevant. The postponement of haji has allowed **TH** to re-evaluate its haji operations and plan for a post COVID-19 future. Despite these challenges, **TH** continues to remain resilient with almost 9 million depositors and a record deposit level, reflecting the stronger trust and confidence in **TH** to perform its mandate.

Our cover design of a majestic tree conveys the idea of resilience where trees represent life, wisdom, power, strength and prosperity. Trees can live for centuries, withstanding storms, providing shade, cover and food. The majestic appearance of the tree on the cover makes a fitting symbol for **TH** as an Islamic institution that remains strong despite having endured many trials and tribulations over the past five (5) decades.

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TENTANG KAMI

Our Story

FUNGSI KAMI

Our Purpose

VISI, MISI & NILAI TERAS

Vision, Mission & Core Values

SYARIKAT KUMPULAN

Group of Companies

RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2016-2020)

Five (5) Year Financial Performance Summary (2016-2020)

STATISTIK LIMA (5) TAHUN (2016-2020)

Five (5) Year Statistics (2016-2020)

PENCIPTAAN NILAI

Value Creation

LIBAT URUS PEMEGANG TARUH

Stakeholder Engagement





“ Dan katakanlah, “Bekerjalah kamu maka Allah akan melihat perlakuanmu, begitu juga Rasul-Nya dan orang-orang mukmin, dan kamu akan dikembalikan kepada (Allah) Yang Maha Mengetahui yang ghaib dan yang nyata, lalu diberitakan-Nya kepadamu apa yang telah kamu lakukan.”

(Surah At-Taubah : 105)



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 sekitar sembilan (9) 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 about nine (9) 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

Tonggak Kejayaan Ekonomi Ummah; Pengurusan Haji Terbilang

Vision

The Pillar Of The Ummah's Economic Success; Excellence In Hajj Management



MISI

Dalam mencapai visi **TH**, Kami beriltizam untuk:

- 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 Mabrus
- Memberi Pulangan yang Kompetitif, Halal dan Toyyiban

Mission

In achieving **TH's** Vision, We pledge:

- To Strengthen The Economy of the Ummah
- To Remain Active in Seeking Strategic Investments Locally and Globally to Ensure Sustainable Growth
- To Consolidate and Enrich Depositors' Funds
- To Continuously Provide Excellent Services
- To Facilitate and Assist Pilgrims Towards Achieving a Mabrus Hajj
- To Provide Competitive, Halal and Toyyiban Return

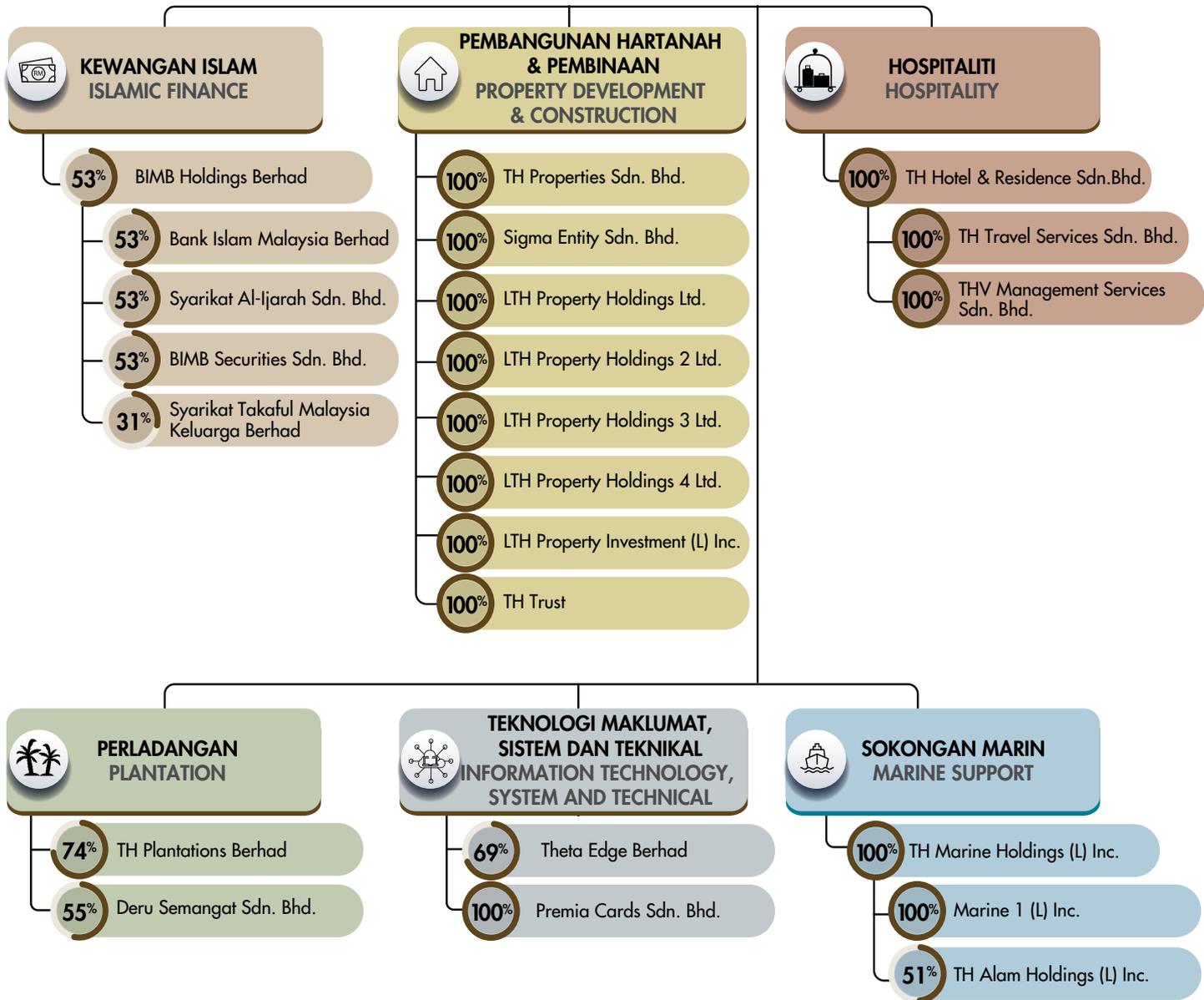


NILAI TERAS

- Komited
- Profesional
- Kerja Berpasukan
- Menerima Perubahan
- Prihatin dan Penyayang

Core Values

- Committed
- Professional
- Teamwork
- Embracing Change
- Loving and Caring



RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2016-2020)

Five (5) Year Financial Performance Summary (2016-2020)

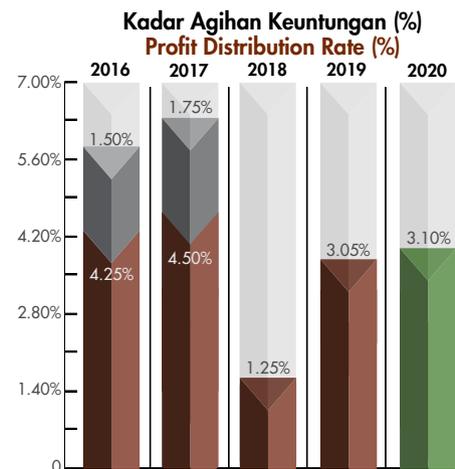
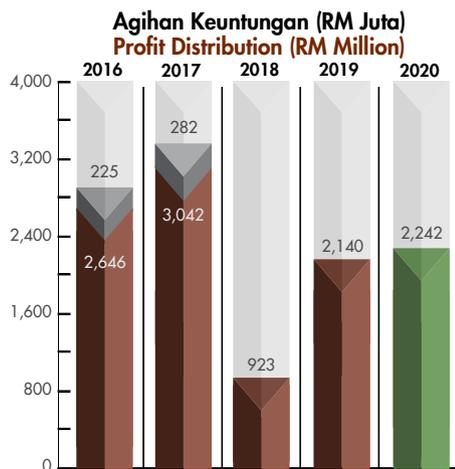
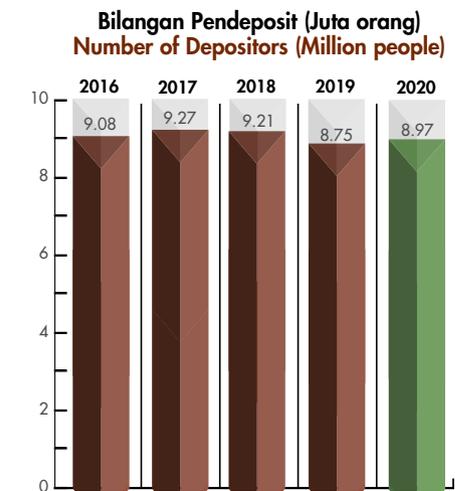
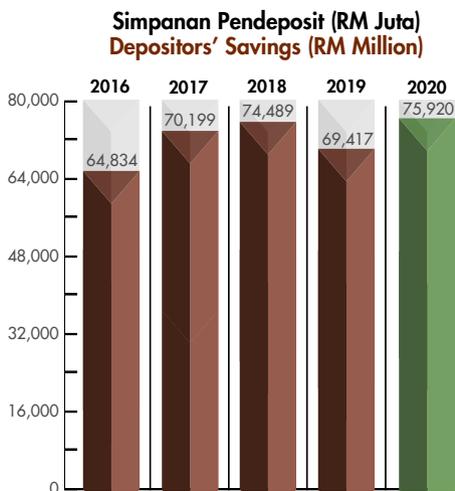
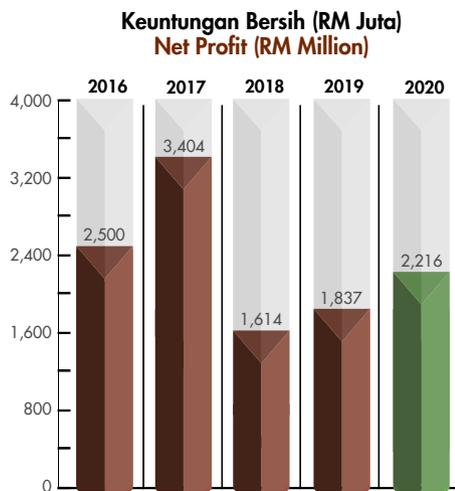
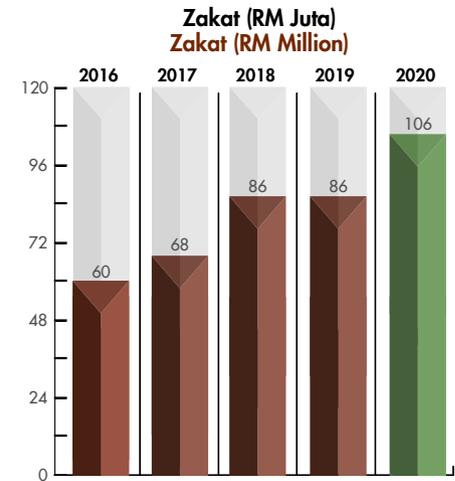
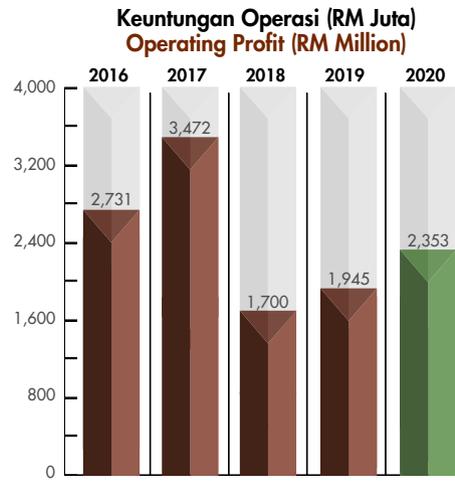
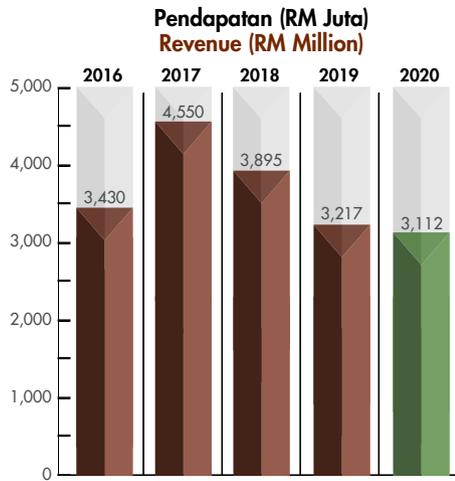
KUMPULAN Group	2020	2019*	2018	2017	2016
	RM Juta RM Million				
Pendapatan Revenue	3,501	3,713	8,915	8,359	7,192
Perbelanjaan Operasi Operating Expenditure	676	985	2,927	2,484	3,224
Keuntungan Operasi Operating Profit	1,952	1,758	2,528	3,703	2,596
Zakat Zakat	106	88	103	84	78
Keuntungan Bersih Net Profit	2,685	2,552	1,795	3,399	2,065
Aset Bersih Net Assets	6,983	5,737	3,320	971	1,044
TH	2020	2019	2018	2017	2016
	RM Juta RM Million				
Pendapatan Revenue	3,112	3,217	3,895	4,550	3,430
Perbelanjaan Operasi Operating Expenditure	559	963	1,215	987	763
Keuntungan Operasi Operating Profit	2,353	1,945	1,700	3,472	2,731
Zakat Zakat	106	86	86	68	60
Keuntungan Bersih Net Profit	2,216	1,837	1,614	3,404	2,500
Agihan Keuntungan* / Hibah Pendeposit* Profit Distribution* / Depositors' Hibah*	2,242	2,140	923	3,324	2,871
Aset Bersih Net Assets	3,659	2,875	1,055	(1,260)	(1,394)
Simpanan Pendeposit Depositors' Saving	75,920	69,417	74,489	70,199	64,834
Bilangan Pendeposit (Juta Orang) Number of Depositors (Million People)	8.97	8.75	9.21	9.27	9.08
Nisbah Kewangan Utama TH Key Financial Ratio TH	2020	2019	2018	2017	2016
	%	%	%	%	%
Kadar Keuntungan Bersih Net Profit Margin	71.21	57.10	41.44	74.81	72.89
Perbelanjaan Operasi / Aset Bersih Operating Expenditure / Net Assets	15.28	33.50	115.17	(78.33)	(54.73)
Perbelanjaan Operasi / Simpanan Pendeposit Operating Expenditure / Depositors' Savings	0.74	1.39	1.63	1.41	1.18

* Angka yang dinyatakan semula untuk Tahun Berakhir 2019 Penyata Untung dan Rugi kerana pengelasan semula BIMB ke AHFS.

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

STATISTIK LIMA (5) TAHUN (2016-2020)

Five (5) Year Statistics (2016-2020)



PENCIPTAAN NILAI

Persekitaran Luaran Operasi Perniagaan TH

Pemacu utama yang mempengaruhi model operasi TH

Untuk maklumat lanjut mengenai prestasi berdasarkan enam (6) Teras, sila ke muka surat 59.

MAKROEKONOMI

- Krisis COVID-19
- Ketidaktentuan Ekonomi
- KDNK -2.0% hingga 0.5%
- Kemelesetan Ekonomi Dunia Paling Teruk sejak tahun 1940-an
- Pulangan yang Rendah

POLITIK, UNDANG-UNDANG & PERATURAN

- Visi Saudi 2030
- Perubahan Landskap Politik
- Konsultasi rapat dengan Jabatan Perdana Menteri (Hal Ehwal Agama)
- Penambahbaikan Akta TH 1995 (Akta 535)

TEKNOLOGI

- Digitalisasi Perkhidmatan
- Persekitaran Kerja Secara 'remote' / Perjumpaan Secara Maya
- Keselamatan Siber
- Pengkomputeran Awan
- Proses Automasi

SOSIAL

- Perkhidmatan/Kepentingan Awam
- Ekspektasi Pulangan yang Tinggi
- Ekspektasi Sokongan Kewangan yang berterusan untuk Ibadah Haji

Modal	Teras	Output	Hasil/Pembentukan Nilai untuk Pembangunan Negara	UN SDG
<p>Kewangan</p> <ul style="list-style-type: none"> Saiz dana pendeposit: RM69.4b Aset di bawah pengurusan: RM72.3b Aset bernilai RM75.2b Liabiliti berjumlah RM72.4b <p>Intelektual</p> <ul style="list-style-type: none"> Peneraju/'Role Model' dalam pengurusan operasi haji Perkhidmatan haji bertaraf dunia Kumpulan Kedua Terbesar menawarkan perkhidmatan kewangan Islam di Malaysia Platform THiJARI direka khas untuk urusan deposit dan haji <p>Hubungan & Sosial</p> <ul style="list-style-type: none"> Pendeposit: 8.8j Pendaftaran haji: 3.3j Hubungan baik dengan Kerajaan Malaysia Hubungan akrab dengan Kerajaan Arab Saudi Kerjasama strategik dengan bank - BIMB, BKRM, MBB <p>Insan</p> <ul style="list-style-type: none"> 2,038 anggota di ibu pejabat TH dan kesemua 123 cawangan 8 Barisan kepimpinan baharu Rangka Kerja KPI diperbaiki untuk pengurusan prestasi lebih baik Kepelbagaian bakat <p>Hartanah</p> <ul style="list-style-type: none"> Jumlah Aset: 206 - Kilang (5), Hospital (4), Hotel (8), Runcit (3), Bangunan Pejabat (114), Menara Pejabat (14), Kediaman (55) dan Tanah (3) Hartanah luar negara - United Kingdom (5), Arab Saudi (7) dan Australia (3) Hab Usahawan - THrive Ruang Kerja Bersama <p>Sumber Semula jadi</p> <ul style="list-style-type: none"> Penarafan 24 BEI Green Star ke atas 8 bangunan 2 bangunan dilengkapi dengan sistem pengudaraan semula jadi TH Movenpick Hotel memanfaatkan cahaya semula jadi Penggunaan tenaga berkurangan sebanyak 28% Masyair, Mekah 	<p>T01 Teras 1 Pengurusan Haji</p> <p>Menyediakan perkhidmatan yang cemerlang dengan berbanding kepuasan jemaah & kos yang efisien</p> <p>T02 Teras 2 Pengurusan Dana</p> <p>Menjana pulangan yang mampan serta lebih aset berdasarkan selera risiko</p> <p>T03 Teras 3 Pengurusan Deposit</p> <p>Meningkatkan simpanan yang stabil untuk haji melalui langkah kos efektif</p> <p>T04 Teras 4 Tadbir Urus</p> <p>Mengamalkan tadbir urus yang di hormati bagi seluruh Kumpulan TH</p> <p>T05 Teras 5 Modal Insan</p> <p>Memiliki anggota yang cekap & berdedikasi dengan kemahiran & nilai yang relevan</p> <p>T06 Teras 6 Kumpulan TH</p> <p>Mewujudkan nilai & memberi impak positif terhadap Kumpulan & ekonomi</p>	<p>Saiz Dana (2019: RM69.4b) RM75.9b</p> <p>Pendaftaran Haji (2019: 3.3j) 3.5j</p> <p>Lebih Aset Berbanding Liabiliti (2019: RM2.8b) RM3.7b</p> <p>Jumlah Pendapatan (2019: RM3.3b) RM3.1b</p> <p>Jumlah Cawangan (2019: 125) 123</p> <p>Pelancaran THiJARI *5 Feb 2020</p> <p>THiJARI (2019: NA) 493,909</p> <p>Program Sahabat Korporat TH (1441H/2020) (2019: RM9.3j) RM5.3j</p> <p>Program Iqra' IPTA & MyPAC RM11j</p> <p>Jumlah Pendeposit (2019: 8.8j) 8.97j</p> <p>Nisbah Pendeposit Berdaftar untuk Haji (2019: 41 : 59) 41 : 59</p> <p>2020 Agihan Keuntungan (2019: 3.05%) 3.10% RM2.24b Selepas Zakat</p> <p>Aset Di Bawah Pengurusan (2019: RM72.3b) RM79.6b</p> <p>Pendeposit Baharu (2019: 354,480) 248,580</p> <p>Mewujudkan Rangka Tindakan Pengurusan Haji (2021-2025)</p> <p>Nisbah E-Channel : OTC (2019: 68 : 32) 78 : 22</p> <p>Bayaran Zakat (2019: RM86j) RM106j</p> <p>Capaian Dalam Media Sosial</p> <p>703k (Facebook), 24k (Twitter), 94k (Instagram), 3.9k (YouTube)</p> <p>Program Afiat RM2j</p> <p>Malaysia Green Building Council (GBC) : Anugerah Leadership in Sustainability 2020</p> <p>Best New Green Commercial Building – Movenpick Hotel & Convention Centre, KLIA</p>	<ul style="list-style-type: none"> Jemaah Malaysia menerima perkhidmatan haji yang cemerlang Memperkuh ekonomi Ummah di Malaysia melalui platform-platform pelaburan dengan pulangan yang konsisten Jemaah Malaysia menikmati manfaat daripada sokongan kewangan berterusan untuk ibadah haji Pemeliharaan modal dan agihan keuntungan yang kompetitif Pelaburan strategik yang relevan di dalam sektor patuh Syariah melalui Kumpulan Syarikat TH Digitalisasi perkhidmatan menerusi THiJARI Mengekalkan saiz dana yang stabil demi kemampanan operasi TH Pendeposit mendapat manfaat daripada Inisiatif Peningkatan dan Perluasan Jangkauan Rakan Strategik Memupuk tabiat menyimpan dari awal untuk ibadat haji Memupuk integriti melalui rangka kerja tadbir urus yang mantap Pengiktirafan 'ACCA Approved Employer for Professional Development' Pengiktirafan 'ACCA Platinum Approved Employer for Trainee Development' Rangka Kerja Pengurusan Penggantian Rangka Kerja Penilaian Bakat Penubuhan Akademi Kewangan Program-program inisiatif ESG Jumlah sumbangan Zakat yang besar terhadap program-program CSR melibatkan Asnaf dan golongan kurang berkemampuan 	
	<p>Aktiviti Utama</p> <ul style="list-style-type: none"> Menyediakan perkhidmatan yang mesra dan efisien demi memenuhi kehendak pendeposit TH Mencipta penyelesaian inovatif dalam pelbagai saluran perkhidmatan sejajar dengan tren digital kini Penglibatan strategik dan kolaborasi dengan rakan perniagaan TH untuk meningkatkan jangkauan perkhidmatan Memberi pulangan yang kompetitif dan halal toyyiban di samping memastikan pertumbuhan yang mampan Mencari peluang pelaburan strategik (dalam dan luar negara) demi pertumbuhan yang mampan Melabur dalam pelaburan-pelaburan yang patuh Syariah, berhemah dan selamat <p>AKTIVITI UTAMA</p> <ul style="list-style-type: none"> Pengurusan Deposit Pengurusan Dana Pengurusan Haji <p>*Tiada operasi haji bagi tahun 1441H (2020) berikutan daripada pandemik COVID-19</p> <ul style="list-style-type: none"> Membantu dan memudah cara jemaah bagi mendapat Haji Mabru Menguruskan proses haji dengan cemerlang Memastikan kecekapan dan kelancaran operasi haji 			

TH External Environment
Key drivers that influence TH operating model

For the related performance overview for each Thrust, please refer to page 59.

- MACROECONOMICS**
- COVID-19 Crisis
 - Economic Uncertainty
 - GDP -2.0% To 0.5%
 - Deepest Global Recession Since 1940s
 - Low Yield Environment

- POLITICAL, LEGISLATIVE & REGULATORY**
- Saudi Vision 2030
 - Change in Political Landscape
 - Close Consultation with Prime Minister's Department (Religious Affairs)
 - Improvement of TH Act 1995 (Act 535)

- TECHNOLOGY**
- Digitalisation of Services
 - Remote Work Environment/ Virtual Meetings
 - Cybersecurity
 - Cloud Computing
 - Process Automation

- SOCIAL**
- Public Interest/Service
 - Expectation of Higher Returns
 - Expectation of Continuous Hajj Financial Support

Capitals

- Financial**
 - Depositors' Fund Size: **RM69.4b**
 - Asset Under Management: **RM72.3b**
 - Asset at RM75.2b
 - Liability at RM72.4b
- Intellectual**
 - A Leader/Role Model in Hajj Management and Operations
 - World-Class Hajj Services
 - **2nd largest group** providing Islamic Financial Services in Malaysia
 - Bespoke **THIJARI** platform for deposit and hajj transactions
- Social & Relationship**
 - Depositors: **8.8m**
 - Hajj Registration: **3.3m**
 - Good relationship with the Government of Malaysia
 - Strong ties with Government of Saudi Arabia
 - Strategic partnership with banks: **BIMB, BKRM, MBB**
- Human**
 - **2,038 staffs** in HQ and 123 branches
 - 8 New leadership bench
 - Improvised KPI Framework for performance management
 - Diversified talent
- Property**
 - **Total Assets: 206** – Factory (5), Hospital (4), Hotel (8), Retail (3), Office Building (114), Office Tower (14), Residential (55) and Land (3)
 - Oversea properties - **United Kingdom (5), Saudi Arabia (7) and Australia (3)**
 - Entrepreneur Hub – **THrive Co-Working Space**
- Natural**
 - **24 BEI Green Star** ratings across 8 buildings
 - 2 buildings with **natural ventilation**
 - **TH Movenpick Hotel** leverage on **natural Daylighting**
 - **Energy Consumption reduced** by 28%
 - **Masyair, Makkah**

Thrust

<p>T01 Thrust 1 Hajj Management</p> <p>Providing excellent services predicated on pilgrims' satisfaction & cost efficiency</p>	<p>T02 Thrust 2 Fund Administration</p> <p>Generating sustainable returns & asset surplus within risk appetite</p>	<p>T03 Thrust 3 Deposit Management</p> <p>Growing stable savings for hajj cost-effectively</p>
<p>T04 Thrust 4 Governance</p> <p>Practising group-wide respected governance</p>	<p>T05 Thrust 5 Human Capital</p> <p>Possessing dedicated & competent talent with relevant skills & values</p>	<p>T06 Thrust 6 TH Group</p> <p>Creating positive value & impact to the Group & wider economy</p>

Core Activities

<ul style="list-style-type: none"> • Providing courteous and efficient services to meet TH depositors' expectations • Developing innovative solutions on multiple channels of services in line with current digital and mobile trends • Strategic engagement and collaboration with TH partners to improve outreach of services 	<ul style="list-style-type: none"> • Providing competitive, halal and toyyiban returns, while ensuring continuous growth • Actively seeking strategic investments (locally and globally) to ensure sustainable growth • Investing in Shariah-permissible, prudent, and safe investments
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**No Hajj Operations in 1441H (2020) due to COVID-19 pandemic*

- Facilitating and assisting pilgrims towards achieving a Mabrur Hajj
- Managing hajj processes with excellence
- Ensuring smooth and efficient hajj operations

Output

Fund Size (2019: RM69.4b)	Total Depositors (2019: 8.8m)
RM75.9b	8.97m
Hajj Registration (2019: 3.3m)	Depositors Registered for Hajj (2019: 41 : 59)
3.5m	41 : 59
Asset Surplus Over Liability (2019: RM2.8b)	2020 Profit Distribution (2019: 3.05%)
RM3.7b	3.10% RM2.24b After Zakat
Total Income (2019: RM3.3b)	Total Profit (2019: RM1.84b)
RM3.1b	RM2.21b
Number of Branches (2019: 125)	Deposit : Withdrawal Volume Ratio (2019: 43 : 57)
123	56 : 44
Launch of THIJARI *5 Feb 2020	Launch of Card Debit-iTH *11 Feb 2020
THIJARI (2019: NA)	Card Debit-i TH Users (2019: NA)
493,909	44,837
Sahabat Korporat TH Programme (1441H/2020) (2019: RM9.3m)	Social Media Presence
RM5.3m	<ul style="list-style-type: none"> Facebook: 703k Twitter: 24k Instagram: 94k YouTube: 3.9k
Iqra' Programme IPTA & MyPAC	Zakat Payment (2019: RM86m)
RM11m	RM106m
Afiat Programme	Malaysia Green Building Council (GBC) : Leadership in Sustainability Awards 2020
RM2m	Best New Green Commercial Building – Movenpick Hotel & Convention Centre, KLIA

Outcomes/Value Created For Nation Building

- Malaysian pilgrims receive excellent Hajj services
- Help strengthen economy for Ummah in Malaysia through investment platforms with consistent returns
- Malaysian pilgrims benefit from Hajj financial support
- Capital preservation and competitive profit distribution
- Strategic investment in relevant shariah-compliant sectors through TH Group of companies
- Digitalisation of services through THIJARI
- Maintain stable fund size for TH's long-term sustainability
- Depositors benefit from the Enhancement and Expansion of Strategic Partner Outreach Initiative
- Inculcate early savings habit for Hajj
- Inculcate integrity culture through strong governance framework
- ACCA Approved Employer for Professional Development
- ACCA Platinum Approved Employer for Trainee Development
- Succession Management Framework
- Talent Assessment Framework
- Establishment of Finance Academy
- ESG Initiative Programmes
- Substantial amount of Zakat Contribution for CSR programmes involving Asnaf and underprivileged groups



LIBAT URUS PEMEGANG TARUH Stakeholder Engagement

TH mengiktiraf kepentingan pemegang taruh di dalam strategi dan proses membuat keputusan perniagaannya.

Hubungan dengan pemegang taruh dibina berdasarkan visi, misi dan nilai-nilai teras **TH** untuk melindungi kepentingan pemegang taruh secara berterusan dan kesemua mereka sentiasa diberikan perhatian dalam proses penciptaan nilai di **TH**.

TH menyedari bahawa daya tahan organisasi terhasil melalui strategi pengurusan pemegang taruh yang proaktif. Oleh itu, semua pendekatan dan pelan strategik yang dirangka adalah mengambilkira penglibatan lebih aktif para pemegang taruh.

Kami juga percaya bahawa pemahaman yang sama di antara dua pihak adalah penting dalam usaha membina visi masa hadapan. Dengan itu, penglibatan aktif pemegang taruh menjadi salah satu pendekatan yang diberikan fokus dengan menyediakan forum terbuka untuk sama-sama berkongsi maklumat dan melakukan perbincangan.

TH mengenalpasti para pemegang taruhnya dengan mengambilkira tahap pengaruh dan kepentingan setiap kumpulan terhadap organisasi.

Ini bertujuan untuk memupuk hubungan lebih ampuh dengan setiap kumpulan yang berbeza dan memahami keperluan serta kehendak mereka dengan lebih baik agar fokus penambahbaikan ke atas keperluan tersebut dalam dilakukan dengan berkesan.

Tiga (3) kumpulan utama pemegang taruh **TH** adalah seperti berikut:

KUMPULAN | Group 01



Pendeposit
Depositors



Jemaah Haji
Haji Pilgrims



Pembekal
Suppliers



Anak Syarikat
Subsidiary
Companies



Rakan Strategik
Strategic
Partners

Pemegang taruh yang terlibat secara langsung di dalam aktiviti-aktiviti perniagaan **TH**.

Stakeholders who engage in economic relationships with the **TH**'s business activities.

KUMPULAN | Group 02



Kerajaan & Pengawal Selia
Government & Regulators



Masyarakat
Communities



Media
Media

Pemegang taruh yang tidak terlibat secara langsung dalam aktiviti perniagaan **TH** tetapi mempunyai hubungan rapat.

Stakeholders who do not engage in economic transactions but maintain a close interest.

KUMPULAN | Group 03



Warga Kerja (Lembaga, warga kerja dan penasihat)
Employees (the Lembaga, employees and advisors)

Pemegang taruh yang menyumbang tenaga, buah fikiran dan pengalaman.

Stakeholders who provide new insights and knowledge, all of whom prompting **TH** to reflect, rethink and explore new territories.

LIBAT URUS PEMEGANG TARUH Stakeholder Engagement

Sepanjang tahun dikaji, **TH** telah berinteraksi secara berterusan dengan kumpulan-kumpulan ini sebagai salah satu daripada strategi perhubungan dan penglibatan pemegang taruh.

Bagi pemegang taruh dalaman, beberapa sesi taklimat dengan pengurusan kanan dan sesi dialog bersama warga kerja telah dianjurkan bagi berkongsi perkembangan terkini organisasi.

TH juga sering berkongsi maklumat dan perkembangan terbaru dengan warga kerja tentang strategi dan program-program yang dilaksanakan melalui platform elektronik komunikasi dalaman.

Kami sedar kepentingan untuk memahami kehendak pemegang taruh. Oleh itu, hubungan erat dengan mereka akan terus diperkukuhkan demi mencapai hasil yang diinginkan dalam apa jua yang dilakukan.

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

Internally, **TH** has organised regular town hall sessions with senior management to share business updates and provide dialogue sessions with staff on developments surrounding the organisation.

TH also regularly shared information and updates on projects and programmes with its employees through internal online communication platforms.

We take pride in understanding our stakeholders' needs. Therefore, maintaining close ties with our stakeholders is important to us as we seek to achieve measurable outcomes in everything that we do.

PEMEGANG TARUH Stakeholders	KEPERLUAN & JANGKAAN Needs & Expectations	LIBAT URUS & TINDAK BALAS Engagement & Response
KUMPULAN Group 01		
 Pendeposit Depositors	<ol style="list-style-type: none"> 1. Pengagihan keuntungan yang stabil dan mampan Sustainable, stable profit distribution 2. Simpanan yang selamat Secure savings 3. Strategi perniagaan yang progresif Progressive business strategy 4. Ulasan/laporan kewangan yang telus dan kerap Transparent, frequent reporting/financial review 5. Akses kepada perkhidmatan yang cepat dan mudah Fast, easy access to services 	<ol style="list-style-type: none"> 1. Laporan yang kerap menerusi pelbagai saluran komunikasi Frequent updates via various communication channels 2. Galakan deposit Deposit Drive 3. Pemasaran dan pelancaran acara/majlis Marketing and Events launch
 Jemaah Haji Hajj Pilgrims	<ol style="list-style-type: none"> 1. Perkhidmatan haji bertaraf dunia World-class hajj services 2. Bimbingan haji yang cemerlang Excellent hajj guidance 3. Tanggungan kos haji yang berterusan Continuous hajj financial support 	<ol style="list-style-type: none"> 1. Kursus haji Hajj Courses 2. Penglibatan menerusi pejabat cawangan TH Engagement via TH branches 3. Peristiwa dan aktiviti haji (Malaysia & Arab Saudi) Hajj events and activities (Malaysia & Saudi Arabia) 4. Penglibatan bersama pihak berkuasa Malaysia dan Arab Saudi Engagement with Malaysia and Saudi Arabia authorities
 Pembekal Suppliers	<ol style="list-style-type: none"> 1. Lebih banyak peluang perniagaan untuk usahawan Bumiputera More business opportunities for Bumiputera entrepreneurs 2. Pembayaran yang baik dan mengikut masa Good, timely payment 	<ol style="list-style-type: none"> 1. Mesyuarat dan perbincangan yang kerap Regular meetings and discussions 2. Saluran komunikasi Communication channels 3. Pemilihan pembekal yang cekap dan boleh dipercayai Selection of competent, reliable suppliers

PEMEGANG TARUH Stakeholders	KEPERLUAN & JANGKAAN Needs & Expectations	LIBAT URUS & TINDAK BALAS Engagement & Response
 Kumpulan Syarikat Group Companies	<ol style="list-style-type: none"> 1. Sinergi Kumpulan TH untuk kecekapan dan pertumbuhan Group synergy for efficiency and growth 2. Sokongan kewangan Financial support 3. Tadbir urus dan hala tuju yang jelas Clear governance and direction 	<ol style="list-style-type: none"> 1. Mesyuarat dan perbincangan Meetings and discussions 2. Penyertaan dalam inisiatif/acara Kumpulan TH Participation in Group events, initiatives
 Rakan Strategik Strategic Partners	<ol style="list-style-type: none"> 1. Sinergi Synergy 2. Memanfaatkan pangkalan data pelanggan Leveraging on customers' database 3. Pengembangan perniagaan Business expansion 4. Kemudahan pelanggan Customer convenience 	<ol style="list-style-type: none"> 1. Mesyuarat dan perbincangan Meetings and discussions 2. Penyertaan dalam acara Participation in events 3. Membangunkan dan membimbing syarikat pengendali haji swasta Develop and provide guidance to the private haji operators
KUMPULAN Group 02		
 Kerajaan & Pengawal Selia Government & Regulators	<ol style="list-style-type: none"> 1. Prestasi yang baik (perniagaan & haji) Good performance (business & haji) 2. Mengekalkan imej dan reputasi yang baik Maintain good image, reputation 3. Mematuhi syarat-syarat dan kehendak undang-undang Compliance with requirements and legal provisions 	<ol style="list-style-type: none"> 1. Mesyuarat dan perbincangan yang kerap Regular meetings and discussions 2. Kerjasama dalam inisiatif kemasyarakatan Collaboration in community initiatives 3. Penglibatan dengan pihak berkuasa Malaysia dan Arab Saudi Engagement with Malaysia and Saudi Arabia authorities
 Masyarakat Communities	<ol style="list-style-type: none"> 1. Program sumbangan kepada masyarakat Contribution for community programmes 2. Pembahagian Zakat kepada Asnaf Zakat contribution for Asnaf 	<ol style="list-style-type: none"> 1. Program Zakat Zakat programmes 2. Tindak Balas Strategik COVID-19 Strategic Response to COVID-19
 Media	<ol style="list-style-type: none"> 1. Memberi maklumat yang telus dan cepat Provide timely, transparent information 2. Maklumat yang kerap tentang prestasi terkini Regular updates on performances 3. Input tentang TH dan industri Insights into TH and industry 4. Respon segera terhadap isu-isu yang diketengahkan pihak media Timely response to issues highlighted in media 	<ol style="list-style-type: none"> 1. Sidang akhbar Press conferences 2. Wawancara Interviews 3. Siaran Akhbar Press Releases 4. Maklum balas segera sebarang pertanyaan Prompt feedback for queries
KUMPULAN Group 03		
 Warga Kerja Employees	<ol style="list-style-type: none"> 1. Gaji yang kompetitif dan setimpal Competitive and fair remuneration 2. Suasana kerja yang sihat dan selamat Safe, healthy working environment 3. Pembangunan kerjaya Career development, growth 4. Pengurusan yang penyayang dan bertanggungjawab Caring and responsible management 	<ol style="list-style-type: none"> 1. Sesi taklimat umum Town hall sessions 2. e-Buletin e-Bulletin 3. Perbincangan kumpulan sasaran Focus group discussions 4. Aktiviti/program THriving THriving activities/programmes 5. Menyediakan kakitangan haji dengan kemahiran yang relevan Equip haji personnel with relevant skills

WARGA KAMI

Our People

PERUTUSAN PENERUS
Chairman's Statement

LEMBAGA
The Lembaga

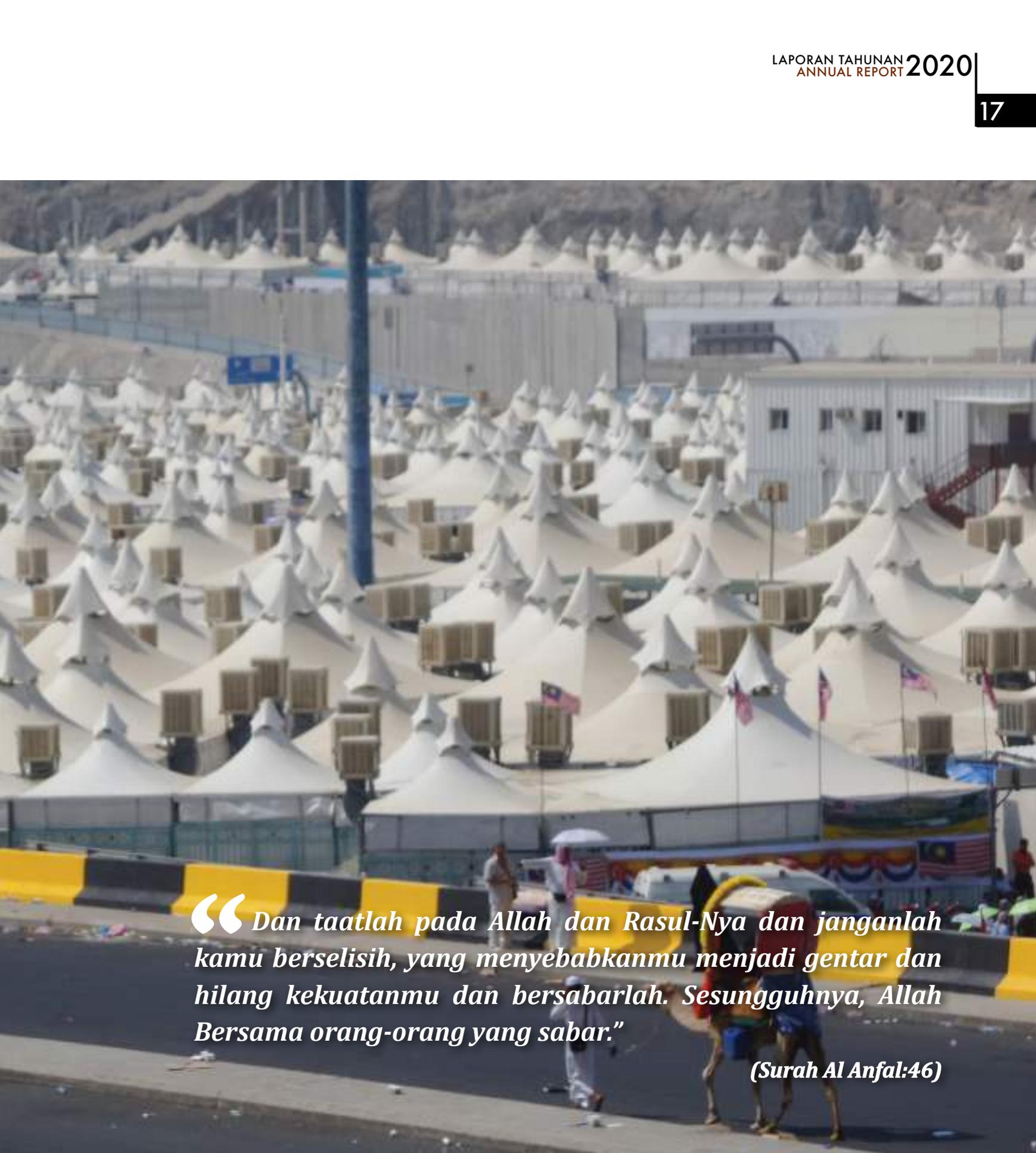
PROFIL LEMBAGA
The Lembaga Profile

JAWATANKUASA PENASIHAT SYARIAH
Shariah Advisory Committee

PROFIL JAWATANKUASA PENASIHAT SYARIAH
Shariah Advisory Committee Profile

CARTA ORGANISASI
Organisation Chart



A wide-angle photograph of a large outdoor event, likely a religious gathering or festival. The foreground is dominated by a dense field of white, conical tents with brown air conditioning units mounted on their sides. In the background, there are large, light-colored industrial-style buildings. A few people are visible in the lower part of the frame, including one person walking and another riding a horse. The scene is set in an open, possibly desert-like area with hills in the distance.

“ Dan taatlah pada Allah dan Rasul-Nya dan janganlah kamu berselisih, yang menyebabkanmu menjadi gentar dan hilang kekuatanmu dan bersabarlah. Sesungguhnya, Allah Bersama orang-orang yang sabar.”

(Surah Al Anfal:46)



Dengan nama Allah Yang Maha Pengasih Lagi Maha Penyayang.

In the name of Allah, The Most Gracious and The Most Merciful.

Segala puji-pujian hanya kepada Allah SWT, selawat dan salam ke atas Nabi Muhammad SAW, ahli keluarga dan sahabat-sahabat baginda.

All praise be to Allah SWT. Salutations, peace and blessings upon our Prophet Muhammad SAW, his families and companions.

Bagi pihak Lembaga, saya dengan sukacitanya membentangkan Laporan Tahunan Lembaga Tabung Haji (**TH**) untuk tahun kewangan berakhir 31 Disember 2020 (FY2020).

2020 merupakan antara tahun yang cukup mencabar. Pada permulaannya, tidak pernah dibayangkan bahawa ia akan menjadi tahun yang penuh dengan liku dan cabaran yang perlu dilalui serta ditangani dengan berhati-hati.

On behalf of the Lembaga, it is my pleasure to present to you Lembaga Tabung Haji's (**TH**) Annual Report for the financial year ended 31 December 2020 (FY2020).

The year under review is certainly one of the most challenging ever. In fact, at the start of FY2020, it was unimaginable that it would be a year filled with twists and turns that had to be meticulously managed.

Sorotan 2020

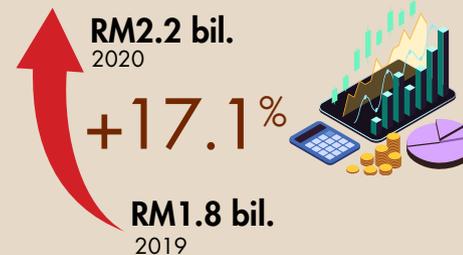
2020 Overview

Pendapatan
Income



RM3.1 bil.

Keuntungan Bersih Selepas Zakat
Net Profit After Zakat



RM32

Juta
Million

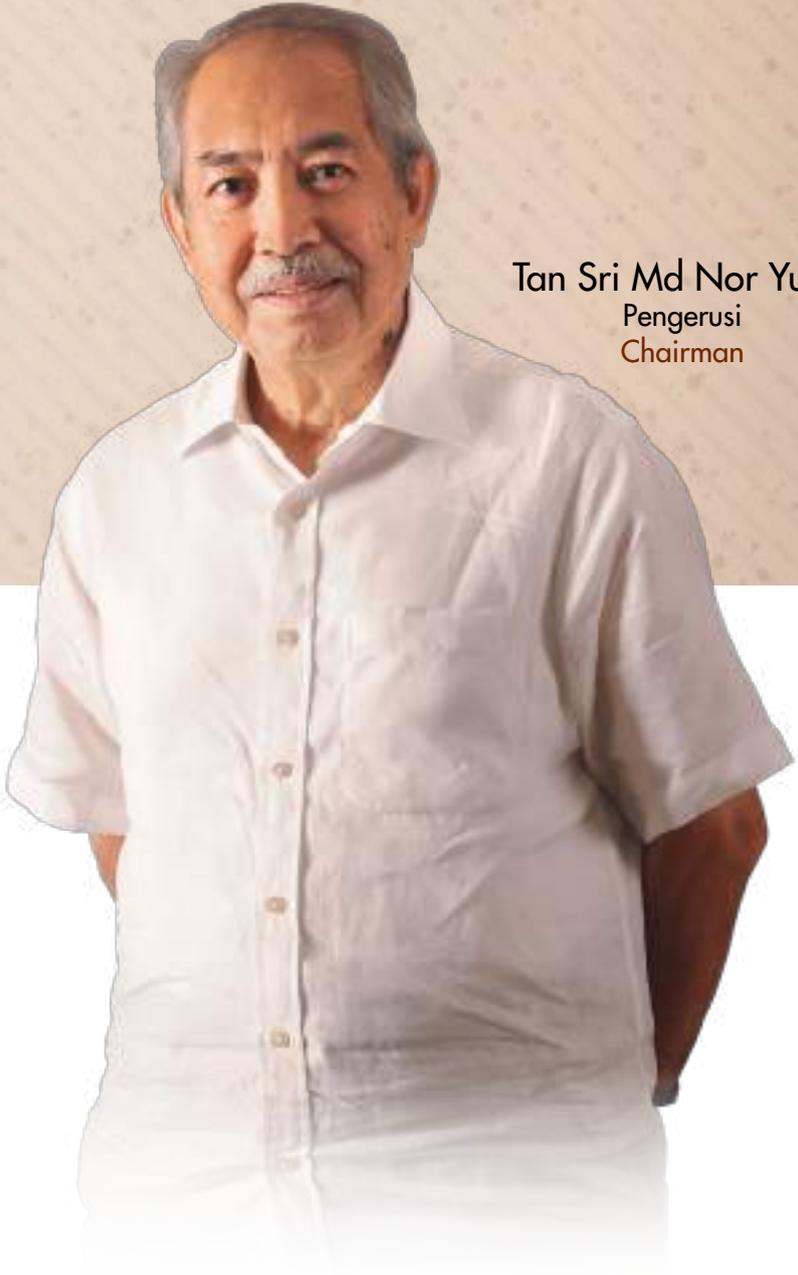
Bantuan kepada badan-badan amal
Assistance to the local charity associations

Penularan wabak COVID-19 adalah ujian besar yang meragut banyak nyawa dan menyebabkan ramai yang kehilangan mata pencarian, selain memberi kesan kepada persekitaran perniagaan yang sedia mencabar. Pandemik global ini juga memaksa banyak negara untuk menutup sempadan mereka. Ini telah memberi impak ketara kepada industri-industri utama seperti penerbangan dan pelancongan, malah membataskan pergerakan orang ramai di dalam negara masing-masing. Langkah-langkah yang diambil bagi memastikan keselamatan dan kesihatan individu yang belum pernah dilakukan sebelum ini ternyata telah memberi kesan hebat ke atas ekonomi.

Ekonomi Malaysia juga tidak terlepas daripada kesan buruk ini. Keluaran Dalam Negara Kasar untuk setahun penuh menyusut 5.6 peratus, satu penurunan terbesar sejak krisis kewangan Asia yang berlaku pada tahun 1998.

The COVID-19 outbreak has taken a very heavy toll, claiming lives and livelihoods, as well as contributing to an already challenging business environment. The global pandemic forced nations to shut their borders, significantly affecting major industries like aviation and tourism, and even curtailed the free movement of people within countries. These unprecedented measures to ensure the health and safety of individuals have impacted economies greatly.

The Malaysian economy was not spared by the impact. The country's full-year Gross Domestic Product shrank 5.6 per cent, the steepest decline since the Asian financial crisis in 1998.

A portrait of Tan Sri Md Nor Yusof, an elderly man with grey hair and a mustache, wearing a white short-sleeved button-down shirt. He is standing with his hands behind his back against a light-colored, textured background.

Tan Sri Md Nor Yusof
Pengerusi
Chairman

PERUTUSAN Pengerusi Chairman's Statement

Walaupun begitu, Alhamdulillah **TH** berjaya mengharungi tahun yang penuh dengan dugaan ini berkat bantuan Allah SWT, serta sokongan kuat para pemegang taruh. Sebagai sebuah organisasi yang dinamik, **TH** berada pada kedudukan yang baik untuk berdepan dengan cabaran hebat akibat daripada pandemik termasuk larangan perjalanan antarabangsa, penutupan sempadan dan pelaksanaan beberapa Perintah Kawalan Pergerakan (PKP).

Walaupun rintangan dan ketidakpastian tersebut belum pernah berlaku di dalam ekonomi dan persekitaran perniagaan sebelum ini, warga **TH** sentiasa bersemangat dan mampu menangani pelbagai permasalahan dengan daya tahan yang tinggi.

TH mencatatkan keputusan kewangan yang memberangsangkan pada FY2020 walaupun dalam suasana yang mencabar dengan memperoleh pendapatan sebanyak RM3.1 bilion. Keuntungan bersih selepas zakat melonjak 17.1 peratus kepada RM2.2 bilion, iaitu peningkatan sebanyak RM379 juta berbanding RM1.8 bilion yang dilaporkan pada FY2019.

Prestasi kewangan yang kukuh ini sebahagian besar disebabkan oleh strategi pelaburan yang berkesan dan mampan berdasarkan kepada langkah-langkah Alokasi Aset Strategik (SAA) yang dirumuskan khas untuk meningkatkan daya tahan organisasi terhadap turun naik kitaran ekonomi pada masa hadapan.

Alhamdulillah, **TH** was able to steer its way through the tumultuous year successfully, with His blessings, as well as the unwavering support from our stakeholders. As a dynamic organisation, **TH** was well-positioned to weather the storm and step up to the challenges caused by the pandemic including international travel restrictions, border closures and the recurring Movement Control Order (MCO) cycles.

Despite the unprecedented levels of disruption and uncertainties in the broad economy and business environment, our passionate and resourceful employees have addressed these adversities with resilience.

For FY2020, **TH** reported favourable financial results amidst the challenging circumstances with an income of RM3.1 billion. Net profit after zakat jumped 17.1 per cent to RM2.2 billion, an increase of RM379 million from the RM1.8 billion that was reported in FY2019.

The stronger financial performance was primarily attributed to effective and sustainable investment strategies based on the Strategic Asset Allocation (SAA), which was formulated to enhance the organisation's resilience against fluctuations in future economic cycles.



Di samping itu, **TH** turut melaksanakan pengurusan kos berhemah yang dipantau dengan ketat. Ini adalah salah satu faktor yang menyumbang kepada keputusan kewangan yang lebih baik.

Pandemik COVID-19 yang telah merubah cara hidup sekaligus memberi kesan kepada individu, masyarakat dan ekonomi telah mendesak **TH** untuk melakukan penyusunan semula langkah kegiatan ekonomi dan sosialnya.

TH telah memperhebatkan inisiatif digitalisasi bagi menampung keperluan yang semakin meningkat dan memberi kemudahan kepada para pendeposit. Perkhidmatan elektronik dan dalam talian mampu mengurangkan kontak langsung dengan pekerja barisan hadapan **TH** di cawangan-cawangan, selain memberi keselesaan kepada pendeposit kerana kesihatan dan keselamatan mereka tetap diutamakan.

Operasi Haji Musim 1441H/2020M turut terkesan akibat COVID-19. Kerajaan membuat keputusan untuk menangguhkan penghantaran jemaah haji ke Mekah demi memastikan keselamatan dan kesihatan jemaah haji dari Malaysia. Keputusan penangguhan operasi haji dibuat berdasarkan rundingan dengan Kementerian Kesihatan, **TH** dan Majlis Kebangsaan bagi Hal Ehwal Agama Islam.

Penangguhan tersebut ternyata ada hikmah di sebaliknya, kerana ia memberi masa untuk **TH** menilai semula operasi haji, seterusnya menyempurnakan Rangka Tindakan Pengurusan Haji lima tahun 2021-2025 demi meningkatkan kualiti perkhidmatan dan operasi. Ini termasuk merangka kaedah untuk mengatasi cabaran-cabaran baharu yang wujud dalam proses penyampaian perkhidmatan dengan mengambil kira norma-norma baharu akibat wabak COVID-19. Krisis COVID-19 juga telah menarik minat sektor awam dan swasta untuk turut sama meringankan beban golongan yang terkesan.

Sebagai sebuah organisasi yang bertanggungjawab, **TH** turut memainkan peranan membantu menaiktaraf dan memperkukuhkan komuniti yang berada di dalam persekitaran perniagaannya dengan memberi bantuan kepada komuniti yang memerlukan daripada golongan asnaf.

Alhamdulillah, **TH** telah menyumbang kira-kira RM32 juta sepanjang FY2020 untuk membantu kumpulan yang terjejas dan menyokong usaha badan-badan amal di negara ini secara berterusan.

In addition, **TH** had implemented its prudent cost-management measures which had been rigorously monitored. This was another contributing factor to the improved results.

The COVID-19 pandemic has also exposed the vulnerabilities of individuals, societies and economies, calling for a rethink of how economic and social activities should be organised.

TH has accelerated its digitalisation efforts to accommodate the growing needs of depositors and provide a hassle-free experience. Online and electronic services minimise direct contact with frontline employees at any **TH** branch and provide comfort to depositors, as their health and safety are being prioritised.

Unfortunately, COVID-19 has caused significant disruption to hajj operations for FY2020. The government has decided to defer sending pilgrims to Makkah for the 1441H/2020M Hajj season to ensure the safety, security and health of Malaysian pilgrims. The decision to postpone Hajj Operations was based on consultations with the Ministry of Health, **TH** and the National Council for Islamic Religious Affairs.

The deferment turned out to be a blessing in disguise, as it had given ample time for **TH** to re-evaluate its hajj operations and fine-tune the five-year Hajj Blueprint 2021-2025 in order to further improve the quality of hajj services and operations. This includes developing ways to address new challenges of delivering services, taking into consideration the new normal caused by the pandemic. The COVID-19 crisis has also called for strong responses from the public and private sectors.

As a socially responsible organisation, **TH** did its part to help enhance and strengthen the community it serves, as well as to provide timely support to address the needs of underprivileged asnaf communities.

Alhamdulillah, **TH** contributed approximately RM32 million to assist affected groups and help support local charitable causes on a sustained basis throughout FY2020.

Tahun 2020 dimulakan dengan penyertaan **TH** dalam kempen pengumpulan dana Tabung Musa'adah COVID-19. Kolaborasi dengan Jabatan Kemajuan Islam Malaysia (JAKIM) ini bertujuan untuk membantu meringankan beban kumpulan yang terkesan teruk akibat wabak tersebut. Di bawah projek ini, **TH** memperuntukkan dana zakat berjumlah RM19 juta untuk membantu mereka yang terlibat termasuk para pekerja barisan hadapan perubatan dan keselamatan yang bertugas di hospital-hospital dan di operasi operasi sekatan jalan raya sepanjang siri PKP dilaksanakan.

Sumbangan turut merangkumi makanan, peralatan perubatan dan bantuan wang tunai kepada keluarga asnaf, ibu tunggal, peniaga kecil, individu kurang upaya serta mahasiswa dari keluarga yang kurang bernasib baik. **TH** akan terus menyalurkan bantuan kepada segmen masyarakat yang terkesan seiring dengan sokongan berterusan terhadap usaha-usaha kerajaan.

Bagi pihak Lembaga, saya ingin merakamkan ucapan terima kasih yang tidak terhingga kepada anggota-anggota Lembaga yang telah tamat perkhidmatan iaitu Datuk Ahmed Basheer Mohd Husain, Datuk Akbar Samon dan Datuk Seri Mohd Sallehuddin Hassan, atas dedikasi dan sumbangan berharga yang diberikan sepanjang tempoh perkhidmatan mereka bersama **TH**.

TH started the year by participating in a fundraising campaign called Musa'adah COVID-19 Fund, a collaboration with the Department of Islamic Development Malaysia (JAKIM), to help ease the burden of groups who have been adversely affected by the outbreak. Under the project, **TH** allocated a total of RM19 million to help those affected including medical and security frontlines who were on duty at hospitals and roadblock operations throughout the series of MCO.

Our contributions also comprised food, medical equipment and cash assistance to asnaf families, single mothers, small-time traders, persons with disabilities and undergraduate students from underprivileged families. **TH** will continue to provide assistance to the impacted segments of the society in line with its continuous support for the government's effort.

On behalf of the Lembaga, I wish to express my profound gratitude to outgoing Lembaga members, Datuk Ahmed Basheer Mohd Husain, Datuk Akbar Samon and Datuk Seri Mohd Sallehuddin Hassan, for the dedication and valuable contribution throughout their tenure with us.



Saya mengalu-alukan kedatangan empat (4) insan hebat iaitu Dato' Jamil Rakon, YM Tengku Dato' Seri Hasmuddin Tengku Othman, Dato' Abdul Hamid Sheikh Mohamed dan Datin Paduka Kartini Abdul Manaf sebagai anggota Lembaga yang baharu. Berdasarkan rekod prestasi dan kerjaya mereka yang pelbagai, saya percaya pengalaman dan kepakaran yang luas dalam bidang masing-masing boleh mengangkat **TH** ke tahap lebih tinggi.

Saya juga ingin merakamkan jutaan terima kasih kepada Datuk Nik Mohd Hasyudeen Yusoff atas kepimpinan beliau selama ini, serta mengucapkan selamat datang kepada Dato' Sri Amrin Awaluddin sebagai Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif yang baharu.

Setinggi-tinggi penghargaan kepada Kerajaan Malaysia, terutamanya Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama) YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri atas bimbingan yang diberikan dan sokongan berterusan beliau kepada **TH**.

Penghargaan juga kepada rakan-rakan anggota Lembaga yang lain atas peranan penting mereka dalam mengemudi **TH** ke arah kecemerlangan. Terima kasih yang tidak terhingga juga saya ucapkan kepada semua pendeposit dan bakal-bakal jemaah haji atas sokongan berterusan dan kepercayaan teguh mereka terhadap **TH**.

Saya berbangga dengan dedikasi yang ditunjukkan oleh pihak Pengurusan dan Warga **TH**, lebih-lebih lagi dalam mendepani situasi mencabar yang tidak pernah dilalui sebelum ini. Alhamdulillah, tahun penuh cabaran ini berjaya kami tempuhi dengan baik atas berkat usaha dan komitmen tinggi warga **TH**. Semoga **TH** kekal berdaya tahan demi membina masa hadapan yang lebih mampan, Insya-Allah.

Semoga Allah SWT terus memberi kita kekuatan dan kesabaran. Amin.

I would like to welcome four (4) outstanding individuals, namely Dato' Jamil Rakon, YM Tengku Dato' Seri Hasmuddin Tengku Othman, Dato' Abdul Hamid Sheikh Mohamed and Datin Paduka Kartini Abdul Manaf as new members of the Lembaga. Based on their track record and diverse careers, I trust both have accumulated an extensive experience and sound expertise in their respective fields to bring **TH** to greater heights.

I would also like to offer my deepest gratitude to Datuk Nik Mohd Hasyudeen Yusoff for his leadership and wish a warm welcome to Dato' Sri Amrin Awaluddin as the new Group Managing Director and Chief Executive Officer.

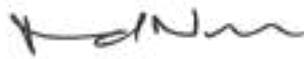
Our appreciation to the Government of Malaysia especially to the Minister in the Prime Minister's Department (Religious Affairs), YB Senator Datuk Dr. Zulkifli Mohamad Al-Bakri for his guidance and relentless support to **TH**.

My esteemed colleagues on the Lembaga deserve a word of appreciation and thanks for their vital role in steering the organisation to excellence. My foremost gratitude also goes to all loyal depositors and prospective hajj pilgrims for their continuous support and unwavering trust in **TH**.

I am proud of the dedication shown by our Management team and staff, 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. We hope to build upon our resilience for a more sustainable future, Insya-Allah.

May Allah SWT continue to grant us strength and patience. Amin.

Terima Kasih | Thank you



Tan Sri Md Nor Yusof
Pengerusi | Chairman



Tan Sri Md Nor Yusof
Pengerusi | Chairman



Dato' Sri Amrin Awaluddin
Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif
Group Managing Director and Chief Executive Officer
Tarikh Lantikan | Date of Appointment: 06/05/2021



Dato' Asri Hamidon
Wakil Perbendaharaan | Treasury Representative



Dato' Jamil Rakon
Wakil Jabatan Perdana Menteri |
Prime Minister's Department Representative
Tarikh Lantikan | Date of Appointment: 01/08/2021



Dato' Abdul Mutalib Datuk Seri Mohamed Razak
Anggota | Member



Dato' Noordin Sulaiman
Anggota | Member



Profesor Dr. Ashraf Md Hashim
Anggota | Member



YM Tengku Dato' Seri Hasmuddin Tengku Othman
Anggota | Member
Tarikh Lantikan | Date of Appointment: 16/03/2021



Dato' Abdul Hamid Sheikh Mohamed
Anggota | Member
Tarikh Lantikan | Date of Appointment: 01/08/2021



Datin Paduka Kartini Abdul Manaf
Anggota | Member
Tarikh Lantikan | Date of Appointment: 01/08/2021



Datuk Nik Mohd Hasyudeen Yusoff
Tamat Perkhidmatan | Service Completed: 05/05/2021



Datuk Akbar Samon
Tamat Perkhidmatan | Service Completed: 10/06/2021



Datuk Ahamad Basheer Mohd Hussain
Tamat Perkhidmatan | Service Completed: 25/03/2021



Datuk Seri Mohd Sallehuddin Hassan
Tamat Perkhidmatan | Service Completed: 31/07/2021

PROFIL LEMBAGA (SEHINGGA 31 OGOS 2021)

The Lembaga Profile (As at 31 August 2021)



Tan Sri Md Nor Yusof

Pengerusi
Chairman

Tarikh Lantikan : 10 Julai 2018
Date of Appointment : 10 July 2018

Kelayakan:

- Ijazah Sarjana Muda Perdagangan, Universiti Otago, New Zealand
- Akauntan Bertauliah, New Zealand Society of Accountants
- Alumni Program Pengurusan Lanjutan di Wharton School
- Alumni Program Perbankan dan Monetari, Universiti Harvard

Pengalaman:

Semasa:

- Pengerusi, Yayasan Hasanah
- Pengerusi, CIMB Foundation
- Pengerusi, Yayasan Tabung Haji

Dahulu:

- Pengerusi, Pelaburan Hartanah Berhad
- Ahli Lembaga Pengarah dan Pengerusi Jawatankuasa Eksekutif, Khazanah Nasional Berhad
- Pengerusi, Malaysia Airlines Berhad (MAB)
- Pengerusi, Kumpulan CIMB (CIMBG)
- Ahli Lembaga Pemegang Amanah, Yayasan Khazanah
- Pengerusi Eksekutif, Suruhanjaya Sekuriti Malaysia
- Pengarah Urusan, Malaysia Airline System Berhad (MAS)
- Penasihat dalam Kementerian Kewangan Malaysia
- Ahli Lembaga Pengarah, Commerce Asset-Holding Berhad
- Pengerusi, Commerce International Merchant Bank
- Ketua Pegawai Eksekutif, Bumiputra Commerce Bank Berhad
- Ketua Pegawai Kewangan, New Straits Times
- Pengarah, Labuan Offshore Financial Services Authority (LOFSA)

Qualifications:

- Bachelor of Commerce, University of Otago, New Zealand
- Chartered Accountancy, New Zealand Society of Accountants
- Alumnus of the Advanced Management Program at Wharton School
- Alumnus of the Banking and Monetary Program, Harvard University

Working Experience:

Present:

- Chairman, Yayasan Hasanah
- Chairman, CIMB Foundation
- Chairman, Yayasan Tabung Haji

Previous:

- Chairman, Pelaburan Hartanah Berhad
- Director and Executive Committee Chairman, Khazanah Nasional Berhad
- Chairman, Malaysia Airlines Berhad (MAB)
- Chairman, CIMB Group (CIMBG)
- Member, Yayasan Khazanah Board of Trustees
- Executive Chairman, Securities Commission Malaysia
- Managing Director, Malaysia Airline System Berhad (MAS)
- Advisor, Ministry of Finance Malaysia
- Director, Commerce Asset-Holding Berhad
- Chairman, Commerce International Merchant Bank
- Chief Executive Officer, Bumiputra Commerce Bank Berhad
- Chief Financial Officer, New Straits Times
- Director, Labuan Offshore Financial Services Authority (LOFSA)

Dato' Sri Amrin Awaluddin

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

Tarikh Lantikan: 06 Mei 2021
Date of Appointment: 06 May 2021

**Kelayakan:**

- Sarjana Pentadbiran Perniagaan (Kewangan), Universiti of Hull, United Kingdom
- Sarjana Muda Pentadbiran Perniagaan (Kepujian), Acadia University, Nova Scotia, Kanada
- Chartered Institute of Management Accountants
- Ahli, Institut Akauntan Malaysia (MIA)

Pengalaman:**Semasa:**

- Pengarah Bebas Bukan Eksekutif, Taliworks Corporation Berhad
- Pengarah Bebas Bukan Eksekutif, Alhijrah Media Corporation (TV Hijrah) 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

Dahulu:

- Ketua Kewangan Korporat, Malaysia Resources Corporation Berhad
- Ketua Pegawai Operasi, Putera Capital Berhad
- Ketua Pegawai Kewangan, Sistem Televisyen Malaysia Berhad
- Ketua Pegawai Kewangan Kumpulan, Kumpulan Media Prima Berhad
- Ketua Pegawai Eksekutif, Natseven TV Sdn Bhd
- Ketua Pegawai Eksekutif, Sistem Televisyen Malaysia Berhad
- Pengarah Urusan Kumpulan dan Pengarah Eksekutif Media Prima Berhad
- Pengarah Eksekutif/Pengarah Urusan Kumpulan, Sime Darby Property Berhad
- Pengarah Bebas Bukan Eksekutif, CIMB Bank Berhad
- Pengarah Eksekutif/Pengarah Urusan, Boustead Holdings Berhad
- Ketua Pegawai Eksekutif, Lembaga Tabung Angkatan Tentera

Qualifications:

- Master of Business Administration (Finance) with Distinction, University of Hull, United Kingdom
- Bachelor of Business Administration (Hons), Acadia University, Nova Scotia, Canada
- 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, Alhijrah Media Corporation (TV Hijrah) 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

Previous:

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



Dato' Asri Hamidon
Wakil Perbendaharaan
Treasury Representative

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

Kelayakan:

- Sarjana Ekonomi, Hiroshima University, Jepun
- Diploma Pentadbiran Awam, Institut Tadbiran Awam Negara (INTAN)
- Sarjana Muda Ekonomi (Kepujian), Universiti Malaya
- Harvard Premier Business Management Program

Pengalaman:

Semasa:

- Ketua Setiausaha Perbendaharaan, Kementerian Kewangan

Dahulu:

- 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, DanaInfra Nasional Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, Aset Tanah Nasional Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, GovCo Holdings Berhad
- Pengerusi dan Pengarah, 1Malaysia Development Berhad
- Timbalan Ketua Setiausaha (Dasar), Perbendaharaan

Qualifications:

- 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

Previous:

- 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, DanaInfra Nasional Berhad
- Non-Independent Non-Executive Director, Aset Tanah Nasional Berhad
- Non-Independent Non-Executive Director, GovCo Holdings Berhad
- Chairman and Director, 1Malaysia Development Berhad
- Deputy Secretary General (Policy), Treasury

Dato' Jamil Rakon

Wakil Jabatan Perdana Menteri
The Prime Minister's Department Representative

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

**Kelayakan:**

- Sarjana Pengurusan (Sumber Manusia), University of New South Wales, [Australian Defence Force Academy (ADFA)], Canberra, Australia
- Ijazah Sarjana Muda Sastera (Kepujian), Universiti Malaya
- Diploma Pengurusan Awam, Institut Tadbiran Awam Negara (INTAN)

Pengalaman:**Semasa:**

- Timbalan Ketua Setiausaha Kanan, Jabatan Perdana Menteri

Dahulu:

- Pegawai Tadbir dan Diplomatik (PTD), Kementerian Pertahanan
- Timbalan Pengarah Kanan, Jabatan Perkhidmatan Awam
- Timbalan Ketua Setiausaha (Pengurusan), Kementerian Pendidikan Malaysia
- Ketua Setiausaha, Kementerian Dalam Negeri
- Ketua Setiausaha, Kementerian Sumber Manusia

Qualifications:

- Master of Management (Human Resources), University of New South Wales, [Australian Defence Force Academy (ADFA)], Canberra, Australia
- Bachelor of Arts (Hons), University of Malaya
- Diploma in Public Management, National Institute of Public Administration (INTAN)

Working Experience:**Present:**

- Senior Deputy Secretary General, Prime Minister's Department

Previous:

- Administrative and Diplomatic Officer (PTD), Ministry of Defense
- Senior Deputy Director, Public Service Department
- Deputy Secretary General (Management), Ministry of Education Malaysia
- Secretary General, Ministry of Home Affairs
- Secretary General, Ministry of Human Resources



Dato' Abdul Mutalib Datuk Seri Mohamed Razak

Anggota
Member

Tarikh Lantikan : 10 Ogos 2020
Date of Appointment : 10 August 2020

Kelayakan:

- Ijazah Sarjana Muda Sastera (Kepujian), Sains Politik, Universiti Singapura
- Peguamcara, The Honorable Society, Lincoln's Inn, London

Pengalaman:

Dahulu:

- Peguambela & Peguamcara Mahkamah Tinggi Malaya (1971)
- Setiausaha dan Pegawai Undang-undang, Lembaga Pembangunan Bandar (UDA)
- Pengasas dan Rakan Kongsi Utama, Tetuan Mutalib Wan & Co
- Timbalan Pengerusi, Setron Bhd
- Setiausaha, Yayasan Bumiputera Pulau Pinang Berhad
- Pengarah, Yayasan Pembangunan Ekonomi Islam (YAPIEM)
- Presiden (Hakim) Tribunal Tuntutan Pengguna, Kementerian Perdagangan Dalam Negeri dan Hal Ehwal Pengguna
- Pengarah dan Pengerusi Jawatankuasa Audit Kumpulan, MARDEC Berhad
- Pengarah dan Pengerusi, Media Prima Berhad
- Pengarah, The New Straits Times Berhad
- Pengarah, Amanah Raya REIT Management Sdn. Bhd.
- Pengerusi, Kuala Lumpur Airport Services Sdn. Bhd. (KLAS)
- Pengarah dan Pengerusi Jawatankuasa Audit Kumpulan, TH Properties Sdn. Bhd.
- Setiausaha, Yayasan Tabung Haji

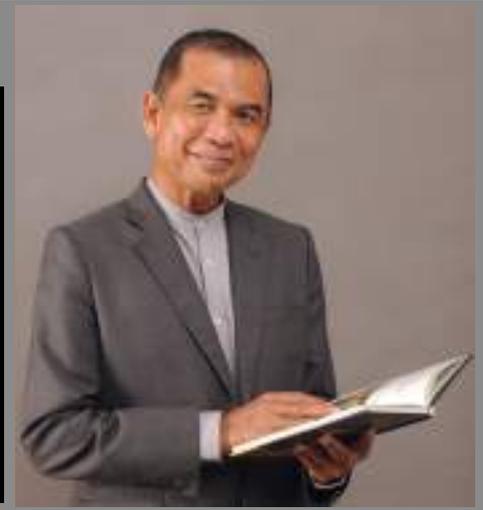
Kualifications:

- Bachelor of Arts (Hons), Political Science, University of Singapore
- Barrister at Law, The Honourable Society of Lincoln's Inn, London

Working Experience:

Previous:

- Advocate & Solicitor, States of Malaya (1971)
- Secretary and Legal Officer, The Urban Development Authority (UDA)
- Founder and Senior Partner, Messrs Mutalib Wan & Co
- Deputy Chairman, Setron Bhd
- Secretary, Yayasan Bumiputera Pulau Pinang Berhad
- Trustee Director, The Islamic Economic Development Foundation (YAPIEM)
- The President (Judge), The Tribunal for Consumer Claims, Minister of Domestic Trade and Consumer Affairs
- Director and Chairman Group Audit Committee, MARDEC Berhad
- Director and Chairman, Media Prima Berhad
- Director, The New Straits Times Berhad
- Director, Amanah Raya REIT Management Sdn. Bhd.
- Chairman, Kuala Lumpur Airport Services Sdn. Bhd (KLAS)
- Director and Chairman of the Group Audit Committee, TH Properties Sdn Bhd
- Secretary, Yayasan Tabung Haji

Dato' Noordin SulaimanAnggota
MemberTempoh Lantikan: 15 Ogos 2018 - 14 Ogos 2020
Tenure of Appointment: 15 August 2018 - 14 August 2020Tarikh Lantikan Semula: 01 November 2020
Date of Reappointment: 01 November 2020**Kelayakan:**

- 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:**

- Pengarah Bebas Bukan Eksekutif, Worldwide Holdings Berhad
- Pengarah Tidak Bebas Bukan Eksekutif, Theta Edge Berhad
- Pengarah Tidak Bebas Bukan Eksekutif, Putrajaya Perdana Berhad
- 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, TH Hotel (Sarawak) Sdn. Bhd.
- Pengarah Tidak Bebas Bukan Eksekutif, Express Rail Link Sdn. Bhd.
- Pengarah Tidak Bebas Bukan Eksekutif, Premia Cards Sdn. Bhd.
- Pengerusi dan Pengarah Bebas Bukan Eksekutif, Ecobuilt Holdings Berhad

Dahulu:

- Pegawai Kewangan Negeri
- Sektor awam dalam bidang kewangan, pengurusan tanah, pembangunan dan pentadbiran
- Penolong Pengarah, Jabatan Perdana Menteri
- Pelbagai jawatan dengan Kerajaan Persekutuan, Negeri dan Tempatan

Qualifications:

- 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:**

- Independent Non-Executive Director, Worldwide Holdings Berhad
- Non-Independent Non-Executive Director, Theta Edge Berhad
- Non-Independent Non-Executive Director, Putrajaya Perdana Berhad
- 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, TH Hotel (Sarawak) Sdn. Bhd.
- Non-Independent Non-Executive Director, Express Rail Link Sdn. Bhd.
- Non-Independent Non-Executive Director, Premia Cards Sdn. Bhd.
- Chairman and Independent Non-Executive Director, Ecobuilt Holdings Berhad

Previous:

- State Financial Officer
- Public sector, in the areas of finance, land management, development and administration
- Assistant Director in the Prime Minister's Department
- Various positions in the Federal, State and local government levels



Profesor Dr. Ashraf Md Hashim

Anggota
Member

Tempoh Lantikan: 10 Ogos 2018 - 09 Ogos 2020
Tenure of Appointment: 10 August 2018 - 09 August 2020

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

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:

- 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 Iantikan 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
- 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

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:

- 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, and Farmers National Fund, National Farmers Organisation
- Member, Shariah 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, Association of Islamic Banking Institutions Malaysia (AIBIM)
- Chairman, Panel of Experts in Muamalat, JAKIM

YM Tengku Dato' Seri Hasmuddin Tengku OthmanAnggota
MemberTarikh Lantikan: 16 Mac 2021
Date of Appointment: 16 March 2021**Kelayakan:**

- Ijazah Sarjana Muda Undang-Undang (Kepujian), Universiti Malaya
- Didaftarkan sebagai peguambela dan peguamcara pada 1987

Pengalaman:**Semasa:**

- Peguambela & Peguamcara Tetuan Hisham, Sobri & Kadir
- Penasihat undang-undang terawal merangka dokumentasi perbankan Islam pada peringkat awal di Malaysia
- Menganjur Forum Kewangan Islam Kuala Lumpur (KLIFF)
- Ahli Chartered Institute of Islamic Finance Professional
- Pengarah, Bank Muamalat Malaysia Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, Bank Muamalat Malaysia Berhad
- Pengarah Bukan Eksekutif Bebas, Bank Muamalat Malaysia Berhad
- Pengarah, Rangkaian Hotel Seri Malaysia Sdn Bhd, Institut Jantung Negara Sdn Bhd dan Amanah Ikhtiar Malaysia

Dahulu:

- Lembaga Pengarah, IJN Holdings Sdn Bhd, Aliran Ihsan Resources Berhad dan Serba Dinamik Holdings Berhad
- Pemegang Amanah, Yayasan Tuanku Najihah, Yayasan Institut Al Quran Kuala Lumpur, Tabung Amanah Pesakit Malaysia, Institut Quran Tuanku Jaafar dan Yayasan Munarah
- Rakan Kongsi Utama, Tetuan Hisham, Sobri & Kadir

Qualifications:

- Bachelor of Law (Honours), University of Malaya
- Called to the Bar on 1987

Working Experience:**Present:**

- Advocate & Solicitor, Messrs. Hisham, Sobri & Kadir
- Legal Advisor involved in the initial draft of Islamic banking documentation in Malaysia
- Organised the Kuala Lumpur Islamic Finance Forum (KLIFF)
- Member, Chartered Institute of Islamic Finance Professional
- Director, Bank Muamalat Malaysia Berhad
- Non-Independent Non-Executive Director of Bank Muamalat Malaysia Berhad
- Independent Non-Executive Director of Bank Muamalat Malaysia Berhad
- Director, Rangkaian Hotel Seri Malaysia Sdn. Bhd., Institut Jantung Negara Sdn Bhd and Amanah Ikhtiar Malaysia

Previous:

- Board of Directors, IJN Holdings Sdn Bhd, Aliran Ihsan Resources Berhad and Serba Dinamik Holdings Berhad
- Trustee, Tuanku Najihah Foundation, Kuala Lumpur Al Quran Institute Foundation, Malaysian Patient Trust Fund, Tuanku Jaafar Quran Institute and Munarah Foundation
- Principal Partner, Messrs. Hisham, Sobri & Kadir



Dato' Abdul Hamid Sheikh Mohamed

Anggota
Member

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

Kelayakan:

- Emile Woolf School of Accountancy, United Kingdom
- Felo Association of Chartered Certified Accountants (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 Kim Eng Holdings Limited (Singapore)
- Ahli Lembaga Komisaris PT Maybank Sekuritas (Indonesia)
- Ahli Lembaga Pengarah, 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

Qualifications:

- 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 Kim Eng Holdings Limited (Singapore)
- Board of Commissioners Member PT Maybank Sekuritas (Indonesia)
- Board Member, member of 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 Presiden, Bursa Malaysia Berhad
- Chief Financial Officer, Bursa Malaysia Berhad

Datin Paduka Kartini Abdul ManafAnggota
MemberTarikh Lantikan: 01 Ogos 2021
Date of Appointment: 01 August 2021**Kelayakan:**

- Diploma Pengajian Perbankan, Universiti Teknologi MARA, Malaysia
- Sarjana Muda dan Sarjana, Pengajian Perniagaan, Ohio University, Amerika Syarikat

Pengalaman:**Semasa:**

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Ketua Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuhan, UMW Holdings Berhad
- Ahli Lembaga Pengarah, Universiti Malaysia Kelantan
- Pengarah, Perodua Sales Sdn Bhd
- Pengarah, UMK Business Ventures Sdn Bhd

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 Bukan Eksekutif Bukan Bebas, Sapura Energy Berhad
- Pengarah, UiTM Holdings Sdn Bhd
- Berpengalaman dalam Pengurusan Pelaburan & Kewangan Korporat, Penggabungan & Pengambilalihan, Penyusunan Semula Korporat, Pengurusan Portfolio, Pelaburan Harta dan Pembangunan Perniagaan

Qualifications:

- Diploma in Banking Studies, Universiti Teknologi MARA, Malaysia
- 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
- Director, Perodua Sales Sdn Bhd
- Director, UMK Business Ventures Sdn Bhd

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
- Non-Independent Non-Executive Director, Sapura Energy Berhad
- Director, UiTM Holdings Sdn Bhd
- Experienced in Investment Management & Corporate Finance, Mergers & Acquisitions, Corporate Restructuring, Portfolio Management, Property Investments and Business Development



Profesor Dr. Ashraf Md Hashim
Pengerusi | Chairman



Ustaz Wan Rumaizi Wan Husin
Ahli | Member



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



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



Profesor Dr. Mohamad Akram Laldin
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:

- 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 Kemaajuan Islam Malaysia (JAKIM)
- Ahli Jawatankuasa Kewangan dan Pelaburan, Majlis Agama Islam Selangor
- Ahli Jawatankuasa Wakaf, Majlis Agama Islam Kelantan
- Ahli Jawatankuasa Syariah, Perbadanan Kemaajuan Iktisad Negeri Kelantan (PKINK)
- 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

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:

- 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, and Farmers National Fund, National Farmers Organisation
- Member, Shariah 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, Association of Islamic Banking Institutions Malaysia (AIBIM)
- Chairman, Panel of Experts in Muamalat, JAKIM



Dato' Al-Ustaz Hj. Ellias 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

Pengalaman:

Semasa:

- 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

Dahulu:

- 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

Working Experience:

Present :

- 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

Previous:

- 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

Ustaz Wan Rumaizi Wan HusinAhli Jawatankuasa
Committee MemberTarikh 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 Al-Bayt, Jordan

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
- Ahli 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 Al-Bayt University, Jordan

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
- Shariah Board Member 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)



Profesor 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

Pengalaman:

Semasa:

- 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 Penyelesaian Syariah Dalam-dalam, 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

Working Experience:

Present:

- 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

Profesor Madya Dr. Asmak Ab Rahman

Ahli Jawatankuasa
Committee Member

Tarikh Lantikan : 01 Mei 2016
Date of Appointment : 01 May 2016

**Kelayakan:**

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

Pengalaman:**Semasa:**

- 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

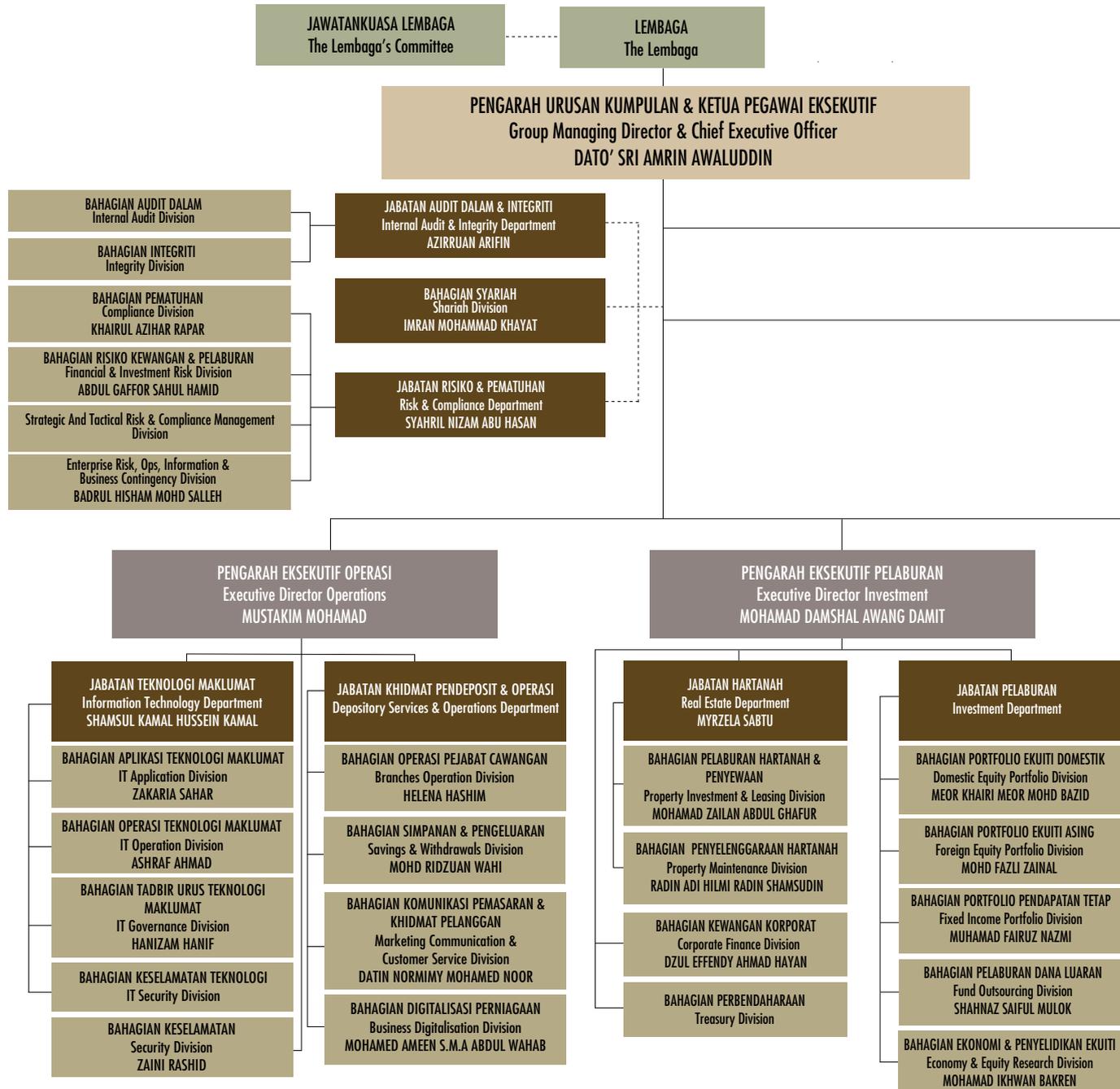
Working Experience:**Present:**

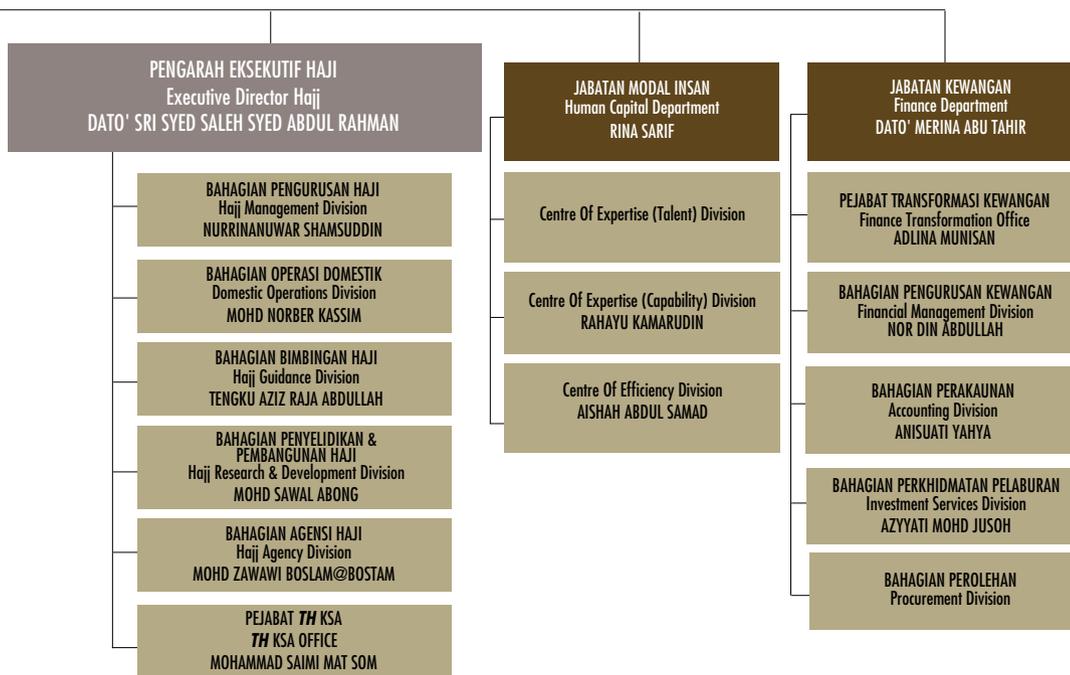
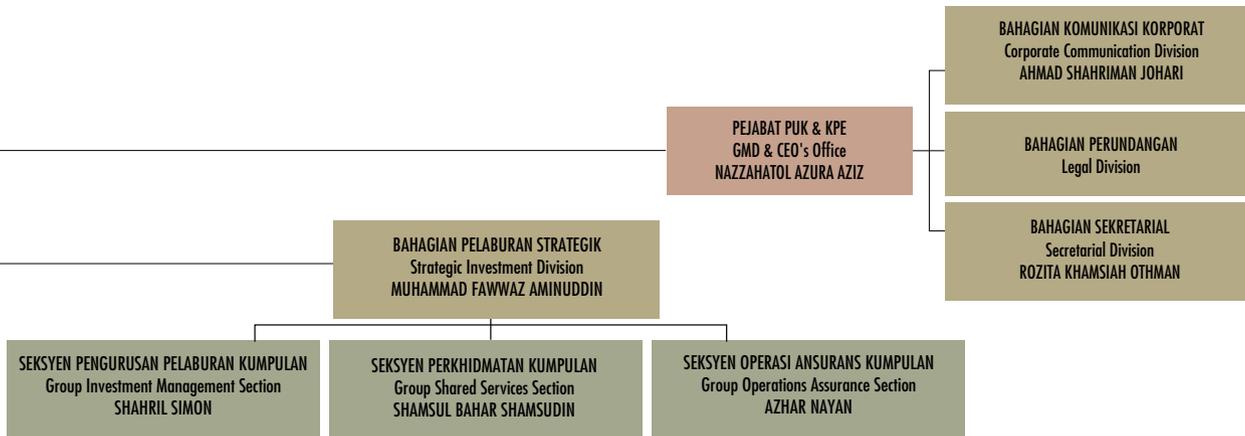
- Head of Department of Shariah and Economics, Academy of Islamic Studies, University of Malaya.
- Shariah Committee, Ambank Islamic Berhad, Hong Leong MISG Takaful, SME Bank, Perbadanan Usahawan Nasional Berhad and BIMB Investment Management Berhad.
- Registered Shariah Advisor, Securities Commission 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

CARTA ORGANISASI Organisation Chart





JABATAN Department
 BAHAGIAN Division
 SEKSYEN Section
 Sehingga 31/8/2021
 As at 31/8/2021

ULASAN STRATEGIK

Strategic Review

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

ULASAN STRATEGIK : ENAM (6) TERAS UTAMA

Strategic Review : Six (6) Main Thrusts

TERAS 01 : PENGURUSAN HAJI

Thrust 01 : Hajj Management

TERAS 02 : PENGURUSAN DANA

Thrust 02 : Fund Administration

TERAS 03 : PENGURUSAN DEPOSIT

Thrust 03 : Deposit Management

TERAS 04 : MODAL INSAN

Thrust 04 : Human Capital

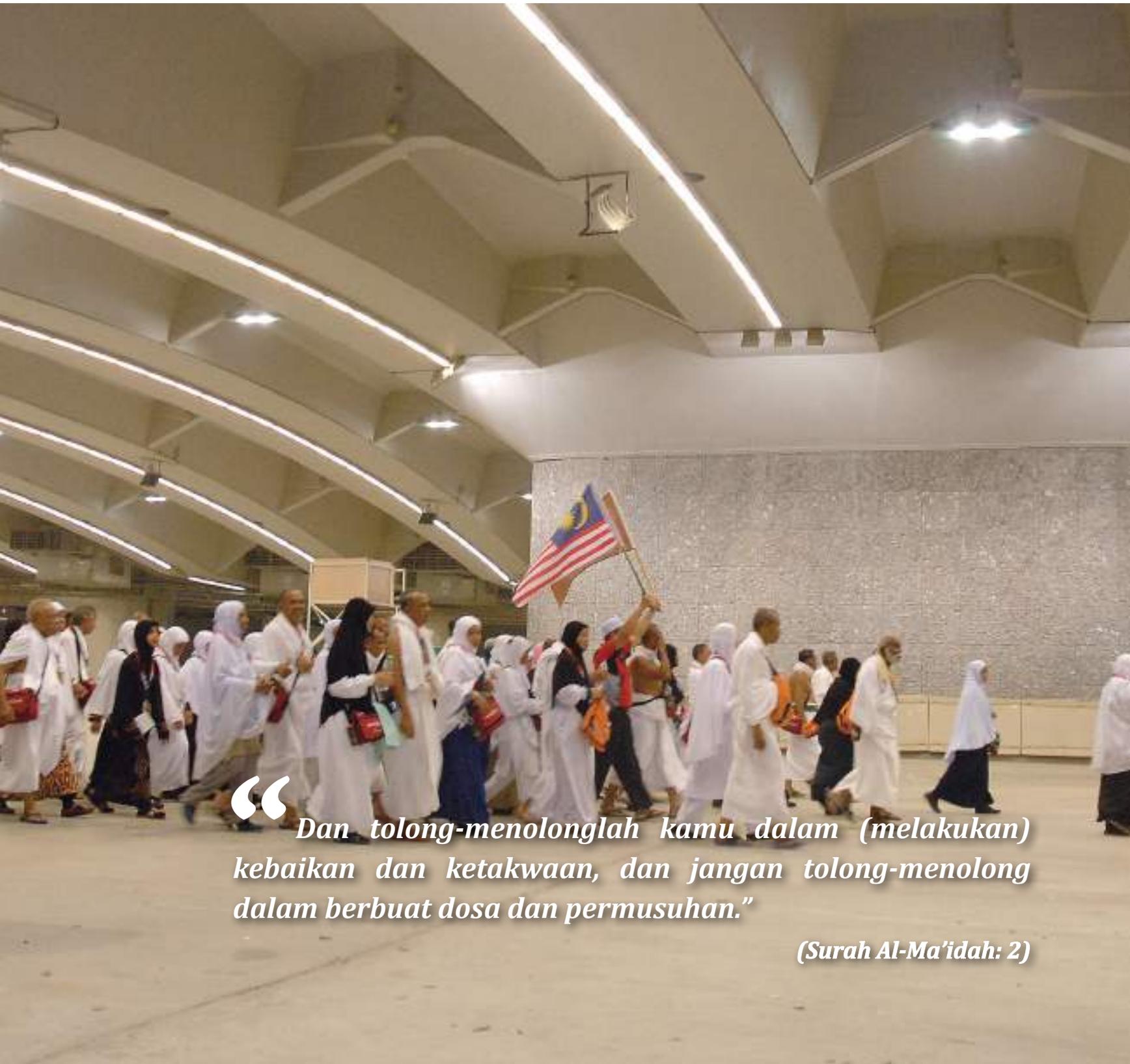
TERAS 05 : TADBIR URUS

Thrust 05 : Governance

TERAS 06 : KUMPULAN **TH**

Thrust 06 : **TH** Group





“*Dan tolong-menolonglah kamu dalam (melakukan) kebaikan dan ketakwaan, dan jangan tolong-menolong dalam berbuat dosa dan permusuhan.*”

(Surah Al-Ma'idah: 2)

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer



Dengan nama Allah Yang Maha Pengasih Lagi Maha Penyayang.

In the name of Allah, The Most Gracious and The Most Merciful.

Segala puji-pujian hanya kepada Allah SWT, selawat dan salam ke atas Nabi Muhammad SAW, ahli keluarga dan sahabat-sahabat baginda.

All praise be to Allah SWT. Salutations, peace and blessings upon our Prophet Muhammad SAW, his families and companions.

Wabak COVID-19 ternyata telah memberi impak sangat ketara yang tidak pernah berlaku sebelum ini. Krisis global yang melanda ini telah menyebabkan pergerakan industri dan ekonomi terhalang, ramai yang kehilangan pendapatan sekaligus memberi kesan terhadap keluarga dan masyarakat, malah turut mengubah cara kita berinteraksi antara satu sama lain.

Bagi Lembaga Tabung Haji (**TH**), penekanan utama ialah bagaimana cara kami memastikan kesihatan dan keselamatan warga kerja, para pendeposit dan jemaah haji Malaysia sentiasa terpelihara. Pada masa yang sama, krisis ini telah membuka peluang kepada **TH** untuk menambahbaik serta mengukuhkan proses operasi dan meningkatkan tahap penyampaian perkhidmatan **TH** kepada pendeposit.

The impact of COVID-19 has been truly widespread and unprecedented. The global crisis has disrupted industries and economies, putting people out of jobs, affecting families and communities, and even changing the way individuals are interacting with one another.

For Lembaga Tabung Haji (**TH**), our utmost concern was how the organisation can ensure the health and safety of its employees, depositors and our Malaysian pilgrims. At the same time, the crisis also presented an opportunity for **TH** to enhance and strengthen its processes and operations, allowing us to improve upon our way of working and how we deliver our services to depositors.

Sorotan 2020 2020 Overview

Nilai Keseluruhan Aset **TH**
TH's Total Assets



RM82.5 bil.
+RM3.7 bil.

melebihi liabiliti | exceeding liabilities

Agihan Keuntungan Selepas Zakat
Profit Distribution After Zakat

3.10%
2020 **RM2.2 bil.**



3.05%
2019 **RM2.1 bil.**

Keuntungan Kumpulan
Group Profit

RM2.7 bil.
2020



+5% (RM133 juta | mil.)

RM2.6 bil.
2019

Sejak ditubuhkan pada tahun 1963, kami sentiasa membuat penambahbaikan berterusan agar kekal berdaya tahan. Berpandukan mandat **TH** untuk membantu umat Islam Malaysia menabung bagi tujuan menunaikan rukun Islam kelima, kami terus teguh dalam melaksanakan amanah yang diberi merangkumi tiga tonggak utama iaitu pengurusan deposit, pengurusan dana dan pengurusan haji.

Alhamdulillah, **TH** telah berjaya memperbaiki prestasi pada tahun 2020 atas kepercayaan dan keyakinan pendeposit. Meskipun berdepan dengan suasana ekonomi yang mencabar, **TH** berupaya memberi pulangan yang sewajarnya kepada para pendeposit kami.

Continuous improvement has always been and continues to be our approach to building resilience since our establishment in 1963. Guided by our mandate of assisting Malaysian Muslims to save and perform the hajj, the fifth pillar of Islam, we remain steadfast in delivering this mandate across our three main pillars of deposit management, fund administration and hajj management.

Alhamdulillah, we have been able to improve our performance in the year 2020 and this is reflected in the growing trust and confidence from our depositors who continue to be loyal with **TH**. Despite a challenging business and economic environment, **TH** was also able to provide a competitive return to our depositors.



Dato' Sri Amrin Awaluddin
Pengarah Urusan Kumpulan &
Ketua Pegawai Eksekutif
Group Managing Director &
Chief Executive Officer

MENJANA NILAI UNTUK PENDEPOSIT

TH menutup tahun kewangan berakhir pada 31 Disember 2020 dengan hampir sembilan (9) juta pendeposit dan nilai deposit tertinggi dalam sejarah berjumlah RM75.9 bilion, hasil keyakinan pendeposit yang semakin utuh.

Meskipun situasi ekonomi terus mencabar, **TH** berjaya mengakhiri tahun 2020 dengan pendapatan sebanyak RM3.1 bilion dan keuntungan bersih selepas zakat berjumlah RM2.2 bilion. Jumlah keuntungan bersih meningkat 17.1 peratus atau RM379 juta bagi tahun kewangan 2020 berbanding RM1.8 bilion yang dicatatkan pada tahun 2019.

Pada 31 Disember 2020, nilai keseluruhan aset **TH** berjumlah RM82.5 bilion, jumlah lebihan dana sebanyak RM3.7 bilion. Ini membolehkan **TH** mengisytiharkan kadar agihan keuntungan seperti yang termaktub di dalam Akta Tabung Haji 1995.

TH turut mengumumkan kadar agihan keuntungan sebanyak 3.10 peratus bagi tahun kewangan 2020 berbanding 3.05 peratus yang diumumkan pada tahun 2019. Ini melibatkan pembayaran keseluruhan sebanyak RM2.24 bilion, peningkatan 4.5 peratus daripada RM2.14 bilion yang diagihkan pada tahun sebelumnya. Kadar agihan keuntungan kali ini lebih tinggi daripada kadar purata 12 bulan simpanan tetap Islamik sebanyak 2.6 peratus.

Prestasi yang membanggakan ini berjaya dicapai menerusi pelan Alokasi Aset Strategik (SAA) yang direka berlandaskan mandat **TH**. SAA berperanan penting dalam memastikan objektif dan pulangan pelaburan dicapai pada tahap risiko yang boleh diterima. Ianya akan dikaji secara berkala bagi memperkuatkan lagi strategi pelaburan **TH**.

Sebahagian besar daripada pendapatan **TH** dijana dari aset pendapatan tetap yang menyumbang sebanyak 49.9 peratus atau RM1.9 bilion. Peralihan kepada aset tetap menjadi penyumbang utama kepada pendapatan **TH** apabila pasaran ekuiti domestik pada tahun 2020 mencatatkan prestasi bercampur-campur. Pelaburan ekuiti menyumbang kira-kira 22.4 peratus atau RM496 juta kepada pendapatan **TH**, diikuti dengan pelaburan harta tanah berjumlah RM499.5 juta dan selebihnya adalah melalui instrumen pasaran wang Islam.

CREATING VALUE FOR OUR DEPOSITORS

TH concluded the financial year ended 31 December 2020 (FY2020) positively with nearly nine (9) million depositors and a record high total deposit of RM75.9 billion, reflecting a stronger level of trust and confidence.

The challenging economic climate notwithstanding, **TH** concluded the year with a revenue of RM3.1 billion and a net profit after zakat of RM2.2 billion. Net profit rose 17.1 per cent or RM379 million for FY2020 from the RM1.8 billion recorded in 2019.

As at 31 December 2020, **TH's** total assets stood at RM82.5 billion, total fund exceeded by RM3.7 billion and allowing **TH** to declare a profit distribution in full compliance with the Tabung Haji Act 1995.

TH announced a profit distribution rate of 3.10 per cent for FY2020 compared with 3.05 per cent paid in 2019. This involved a total pay-out of RM2.24 billion, a 4.5 per cent increase from the RM2.14 billion distributed in the previous year. The profit distribution rate was higher than the average 12-month Islamic fixed deposit rate of 2.6 per cent.

This was made possible by our Strategic Asset Allocation (SAA) that was crafted based on **TH's** mandate. The SAA is important to ensure the objectives and returns are met within the tolerable risk level. It will also be reviewed periodically to strengthen **TH's** investment strategy.

The bulk of **TH's** income was mainly generated from fixed income assets, which contributed 49.9 per cent or RM1.9 billion. The shift towards fixed assets contributed significantly in a year which saw a mixed domestic equity market performance. Equity investment contributed approximately 22.4 per cent to our income at RM496 million, followed by real estate investment at RM499.5 million and the remainder was through Islamic money market instruments.

MENAMBAHBAIK KERANGKA PENGURUSAN HAJI

Keputusan Kerajaan Malaysia untuk menangguhkan ibadah haji pada tahun 2020 merupakan satu peristiwa bersejarah buat negara. Walaupun berita itu diterima dengan berat hati oleh bakal-bakal jemaah haji, namun mereka redha ia adalah keputusan terbaik bagi menjaga keselamatan dan nyawa mereka. Haji adalah rukun Islam yang kelima dan diwajibkan hanya apabila konsep Isti'ah dipenuhi, di mana kesihatan dan keselamatan perjalanan para jemaah dapat dipastikan, serta keizinan untuk menunaikan haji dan kemampuan kewangan untuk melakukannya adalah terjamin.

Pada 22 Jun 2020, Kerajaan Arab Saudi mengumumkan kebenaran untuk menunaikan haji hanya kepada 1,000 orang yang terdiri daripada warganegara dan penduduk di Arab Saudi.

Manakala **TH** mengambil langkah seterusnya dengan membangunkan pelan hala tuju strategik dan rangka kerja bagi meningkatkan operasi haji, selaras dengan perkembangan yang berlaku di Mekah dan Madinah.

Langkah-langkah ini membawa kepada Rangka Tindakan Pengurusan Haji **TH** 2021-2025, yang dijadikan sebagai kerangka operasi untuk meningkatkan lagi kualiti perkhidmatan **TH** sebagai institusi pengurusan haji bertaraf dunia. Ia adalah satu pelan strategik untuk memastikan kecemerlangan **TH** dalam pengurusan dan perkhidmatan haji berterusan untuk lima (5) tahun akan datang.

Antara lain, Rangka Tindakan ini mengambil kira Visi Arab Saudi 2030, khususnya perkembangan pesat dan perubahan yang sedang berlaku di kota suci Mekah dan Madinah. Visi jangka panjang Arab Saudi ini adalah sebahagian daripada usaha mereka untuk mengurangkan kebergantungan kepada hasil minyak dengan meningkatkan pendapatan dari industri lain termasuk pelancongan bagi ibadah umrah dan haji. Hasilnya dapat dilihat dalam pembangunan projek-projek baru yang dilaksanakan untuk menampung jumlah jemaah yang dijangka akan terus meningkat.

Pelan strategik terbaru **TH** ini dirangka untuk meningkatkan tadbir urus dan struktur perundangan haji sedia ada, mengembangkan rangkaian perkhidmatan **TH** dan mengekalkan kos-kos yang berkaitan dengan ibadah haji pada kadar yang berpatutan.

ENHANCING OUR HAJJ MANAGEMENT FRAMEWORK

The government's decision to defer the annual hajj pilgrimage in FY2020 was historic but it was accepted with a heavy heart as our pilgrims acknowledged the need to ensure their health and safety. Although hajj is the fifth pillar of Islam, it is deemed obligatory if it fulfils the concept of Isti'ah where pilgrims must be able to ensure health, safety of journey, the permission for hajj and having the financial means to do it.

On 22 June 2020, Saudi Arabia announced that hajj was only permitted for 1,000 people comprising citizens and residents in Saudi.

Meanwhile **TH** proceeded to formulate a clear strategic direction and framework to improve hajj operations in line with the ongoing developments in Makkah and Madinah.

This culminated in **TH's** Hajj Blueprint 2021-2025, which was developed as an operational framework to further enhance the quality of **TH's** services as a world-class hajj management institution. It is a strategic road map to ensure the continuous excellence of **TH's** hajj management and services for the next five (5) years.

Among others, the new blueprint takes into account Saudi Arabia's Vision 2030, particularly the rapid developments, changes and upgrading efforts that is on-going in the two holy cities. Saudi Arabia's long-term plan, which is part of the Kingdom's efforts to reduce its dependency on oil, seeks to increase revenues from other industries including Umrah and Hajj tourism. This has led to numerous expansion projects being undertaken in recent years to serve rising pilgrim numbers.

TH's latest strategic framework was designed to improve the institution's existing governance and legislative structures on hajj, expand its range of services and at the same time, maintain costs relating to pilgrimage services at a reasonable level.

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

Kos keseluruhan haji dijangka akan terus meningkat dengan amalan norma-norma baharu kesan daripada COVID-19. Melihat kepada peningkatan kos ini, **TH** sedang mengkaji serta meneroka mekanisma pengurusan dan sokongan yang terbaik dalam pemberian tanggungan kos haji untuk memastikan kelestarian pengurusan haji dalam jangka masa panjang. Usaha ini adalah selaras dengan dasar **TH** yang menekankan prinsip tadbir urus yang baik dan kecemerlangan dalam melaksanakan amanah membantu umat Islam Malaysia menunaikan rukun Islam kelima.

Accordingly, due to the demands of the new normal arising from COVID-19, the overall cost for hajj is expected to continue rising. In view of the rising costs, **TH** is looking at exploring and adopting the best management and supporting mechanisms for hajj financial assistance that would also ensure long-term sustainability. This is in line with **TH's** overarching policy on good governance and commitment to excellence in delivering its mandate to assist Malaysian Muslims perform the fifth pillar of Islam.



DIGITALISASI PENGALAMAN PENDEPOSIT

TH menyedari akan kepentingan teknologi untuk meningkatkan kecekapan operasi dan hubungan dengan pelanggan. Usaha digitalisasi **TH** yang bermula pada tahun 2018 telah dipercepatkan sebagai tindak balas kepada wabak COVID-19 dan kami akan lebih memanfaatkan penggunaan teknologi agar terus kekal relevan kepada para pemegang taruh.

Platform dalam talian kami, THiJARI, yang mula beroperasi pada 5 Februari 2020 membolehkan para pendeposit untuk menguruskan akaun **TH** mereka sendiri dan perkhidmatan-perkhidmatan lain yang berkaitan seperti pemindahan wang, pendaftaran haji, penamaan waris dan maklumat jadual penerbangan haji.

Pendeposit **TH** juga boleh mengemukakan permohonan rayuan haji melalui THiJARI. Ini membantu mengurangkan waktu menunggu dan interaksi fizikal di pejabat cawangan di seluruh negara.

Di samping itu, kolaborasi **TH** bersama bank-bank rakan strategik seperti Bank Islam, Bank Rakyat, CIMB Islamic dan Maybank Islamic dalam menyediakan pelbagai kemudahan untuk pendeposit telah membolehkan pendeposit menghubungkan akaun **TH** mereka dengan akaun di bawah bank-bank tersebut. Kini, pendeposit juga boleh melakukan transaksi di lebih 10,000 titik sentuh iaitu di kaunter **TH**, Pusat Transformasi Bandar (UTC), mesin juruwang automatik (ATM), mesin deposit tunai (CDM) dan portal internet.

DIGITALISING OUR DEPOSITORS' JOURNEY

TH also recognises the importance of technology to improve operational efficiency and engagement. Our digitalisation efforts which started in 2018 have been accelerated in response to COVID-19 and we will continue to leverage on technology to remain relevant to our key stakeholders.

Our online platform THiJARI, which began operations on 5 February 2020 has allowed **TH** depositors to manage their own **TH** accounts and other **TH**-related services such as fund transfers, hajj registration, accounts nomination and information on hajj flight schedules.

TH depositors can also submit appeals to perform hajj through THiJARI, which helps to reduce waiting time and ease physical traffic at branch offices nationwide.

In addition, **TH's** strategic partnerships with Bank Islam, Bank Rakyat, CIMB Islamic and Maybank Islamic provide more convenience to depositors, allowing them to link their **TH** accounts to accounts under these strategic partner banks. Currently depositors can do transactions at over 10,000 touch points comprising **TH** and Urban Transformation Centre (UTC) counters, automated teller machines (ATM), cash deposit machines (CDM) and internet portals.

Kesemua inisiatif ini membolehkan **TH** meningkatkan kecekapan operasi dan kepuasan pelanggan kepada 98.9 peratus bagi perkhidmatan kaunter dan 99.7 peratus bagi Pusat Perhubungan Tabung Haji (THCC).

Alhamdulillah, **TH** telah sekali lagi menerima akreditasi MS ISO 9001:2015 dan ia pastinya menambahkan kepercayaan dan keyakinan pendeposit terhadap **TH**. Dari Januari hingga Disember 2020, sebanyak lebih 248,580 akaun **TH** baharu telah dibuka dengan deposit berjumlah RM150 juta.

These initiatives have enabled **TH** to enhance its operational efficiencies and boost customers satisfaction to 98.9 per cent for its counter services and 99.7 per cent for the Tabung Haji Contact Centre (THCC).

Alhamdulillah, **TH** received the MS ISO 9001:2015 accreditation for yet another year, providing greater certainty and confidence among **TH** depositors. More than 248,580 new accounts were opened from January to December 2020 with deposits amounting to RM150 million.



MEMACU KERJASAMA, MENINGKATKAN PRESTASI ANAK SYARIKAT

Sejak akhir tahun 2018, **TH** mula menggalakkan gabungan kerjasama di kalangan kumpulan dan anak-anak syarikat bagi mewujudkan nilai yang lebih besar. Ini melibatkan usaha bersama dalam mengurangkan kos dan meningkatkan pulangan melalui pelbagai inisiatif seperti pengewangan pangkalan pelanggan, pemasaran silang, pengoptimuman sumber, perolehan berpusat dan pelaksanaan aktiviti Tanggungjawab Sosial Korporat (CSR) secara berkumpulan.

Keuntungan Kumpulan bagi tahun berakhir 31 Disember 2020 adalah RM133 juta (5 peratus) lebih tinggi berbanding RM2.6 bilion untuk tahun berakhir 31 Disember 2019 kepada RM2.7 bilion untuk tahun berakhir 31 Disember 2020. Sektor perladangan juga merekodkan keuntungan hasil daripada peningkatan harga Minyak Sawit Mentah (CPO) dan pengurangan kerosotan aset. Walau bagaimanapun, sektor hospitaliti dan sektor perkhidmatan sokongan marin terjejas teruk akibat pandemik.

SYNERGISING RESOURCES, UPLIFTING OUR SUBSIDIARIES

Since late 2018, **TH** has started to promote synergistic collaborations to create greater value within the Group and among its subsidiaries. This involved joint efforts to reduce costs and improve returns through various initiatives such as monetisation of customer base, cross-referral marketing partnerships, optimisation of resources, leveraging procurement and having group-wide CSR activities.

Profit for the year ended 31 December 2020 of the Group is higher by RM133 million (5 per cent) from RM2.6 billion for year ending 31 December 2019 to RM2.7 billion for year ending 31 December 2020. The plantation sector also improved its profitability due to higher CPO prices and lower impairment. On the other hand, the pandemic has severely affected the hospitality and marine support segment.

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

Pada 31 Disember 2020, BIMB Holdings Berhad ('BHB') telah mengumumkan pelaksanaan pelbagai cadangan yang melibatkan pelupusan kepentingan ekuiti dalam BIMB Securities (Holdings) Sdn. Bhd., BIMB Securities Sdn. Bhd. dan Syarikat Al Ijarah Sdn. Bhd. kepada Bank Islam Malaysia Berhad ('Bank Islam'), melalui agihan pemilikan sahamnya dalam Bank Islam dan Syarikat Takaful Malaysia Keluarga Berhad ('STKMB') kepada pemegang-pemegang sahamnya, dan kemudian menyahsenaraikan BHB dan menerbitkan dua (2) saham BHB baharu kepada Bank Islam sehingga BHB menjadi anak syarikat Bank Islam yang dimiliki sepenuhnya. Setelah proses tersebut selesai dilaksanakan, **TH** akan memiliki 48.5 peratus saham di Bank Islam, selaras dengan pendirian BNM yang mana tiada satu pun pemegang saham utama boleh mempunyai kawalan terhadap institusi kewangan berlesen, dan 28.8 peratus di STKMB. Kumpulan BHB telah melaporkan Keuntungan Sebelum Zakat dan Cukai ('PBZT') untuk tahun kewangan berakhir 31 Disember 2020 sebanyak RM1,097.3 juta, iaitu penurunan sebanyak 8.9 peratus atau RM107.7 juta berbanding RM1,205.0 juta yang direkodkan pada tempoh yang sama pada tahun 2019.

Manakala pendapatan TH Plantations Berhad meningkat 22 peratus kepada RM565 juta pada tahun kewangan 2020. Peningkatan ini disebabkan harga Minyak Sawit Mentah ('CPO'), inti sawit ('PK') dan tandan buah segar ('FFB') yang lebih tinggi walaupun jualan CPO, PK dan FFB lebih rendah. Kumpulan TH Properties Sdn Bhd mencatatkan pendapatan yang lebih rendah sebanyak 59.4 peratus berjumlah RM96.1 juta disebabkan aktiviti pembangunan hartanah, khususnya pengiktirafan penjualan tanah yang lebih rendah sebanyak RM11.9 juta pada tahun 2020 berbanding RM101.9 juta pada tahun 2019. Penjualan tanah pada tahun 2020 merujuk kepada pengambilan tanah oleh Kerajaan bagi tujuan pembinaan jalan baru dari Nilai-Labu ke Bandar Enstek oleh Kementerian Kerja Raya.

Kumpulan TH Marine Holdings (L) mencatatkan kerugian lebih tinggi sebanyak RM83.7 juta pada tahun 2020 berbanding RM39.1 juta pada tahun 2019 dengan penurunan sebanyak RM44.6 juta. Faktor utama kerugian yang dicatatkan adalah disebabkan nilai aset kapal yang menurun sebanyak RM59.1 juta kepada RM69.4 juta, berbanding tahun 2019. Syarikat Takaful Malaysia Keluarga Berhad mencatatkan PBZT sebanyak RM426.8 juta bagi tahun kewangan 2020 berbanding RM417.7 juta yang dicapai pada tahun 2019. Pendapatan operasi sebanyak RM2,957.2 juta untuk tahun kewangan 2020 lebih rendah berbanding RM3,124.6 juta yang dicatatkan pada tahun 2019. Penurunan ini disebabkan oleh jualan hasil yang lebih rendah dari perniagaan Takaful Keluarga.

As at 31 December 2020, BIMB Holdings Berhad ('BHB') had announced and proposed to undertake various proposals which entails the disposal of its equity interest in BIMB Securities (Holdings) Sdn. Bhd., BIMB Securities Sdn. Bhd. and Syarikat Al Ijarah Sdn. Bhd. to Bank Islam Malaysia Berhad ('Bank Islam'), the distribution of its shareholdings in Bank Islam and Syarikat Takaful Malaysia Keluarga Berhad (STKMB) by way of distribution-in specie to its shareholders, and subsequently the delisting of the Company and issuance of two (2) new BHB shares to Bank Islam such that the BHB will become a wholly-owned subsidiary of Bank Islam. Upon completion of the exercise above, **TH** is expected to own 48.5 per cent of the shares in Bank Islam, in line with BNM's expectation that no single major shareholder shall have control of a licenced financial institution, and 28.8 per cent in STKMB. BHB Group reported Profit Before Zakat and Taxation ("PBZT") for the financial year ended 31 December 2020 of RM1,097.3 million, representing a decrease of 8.9 per cent or RM107.7 million as compared to the corresponding period in 2019 of RM1,205.0 million.

TH Plantations Bhd's revenue increased by 22 per cent to RM565 million in financial year 2020. The increase in revenue was due to higher average realised prices for crude palm oil ("CPO"), palm kernel ("PK") and fresh fruit bunches ("FFB") despite a lower sales volume for CPO, PK and FFB. TH Properties Sdn. Bhd. Group recorded a lower revenue by 59.4 per cent amounting to RM96.1 million, mainly contributed from property development activity, due to lower recognition of land sales of RM11.9 million in 2020 as compared to RM101.8 million in 2019. The land sale in 2020 refers to land acquire by the Government for the purpose of building a new road from Nilai-Labu to Bandar Enstek by the Ministry of Works.

TH Marine Holdings (L) Group recorded a higher loss of RM83.7 million in 2020 against RM39.1 million in 2019, an increase by RM44.6 million. The increase in losses was mainly due to additional impairment of its vessel of RM69.4 million, an increase by RM59.1 million compared to 2019. Syarikat Takaful Malaysia Keluarga Berhad recorded a PBZT of RM426.8 million for FY2020 compared to RM417.7 million achieved in 2019. Operating revenue of RM2,957.2 million for FY2020, lower compared to RM3,124.6 million recorded in 2019. The decrease was mainly attributable to lower sales generated from the Family Takaful business.

MENYUMBANG SEMULA KEPADA MASYARAKAT

Selain daripada melaksana dan menunaikan tanggungjawab yang diamanahkan, **TH** turut menyedari akan keperluan untuk berinteraksi dengan pemegang taruh terutamanya golongan yang terdedah dengan kesan COVID-19.

COVID-19 telah memberi impak besar terhadap masyarakat di setiap peringkat termasuk pemilik perniagaan kecil, keluarga yang kurang bernasib baik, ibu tunggal dan juga pelajar di institusi pengajian tinggi. Oleh itu, **TH** telah menggerakkan bantuan makanan dan kewangan untuk golongan ini sepanjang tempoh Perintah Kawalan Pergerakan (PKP). Sejumlah RM19.2 juta telah disalurkan di bawah pelbagai inisiatif.

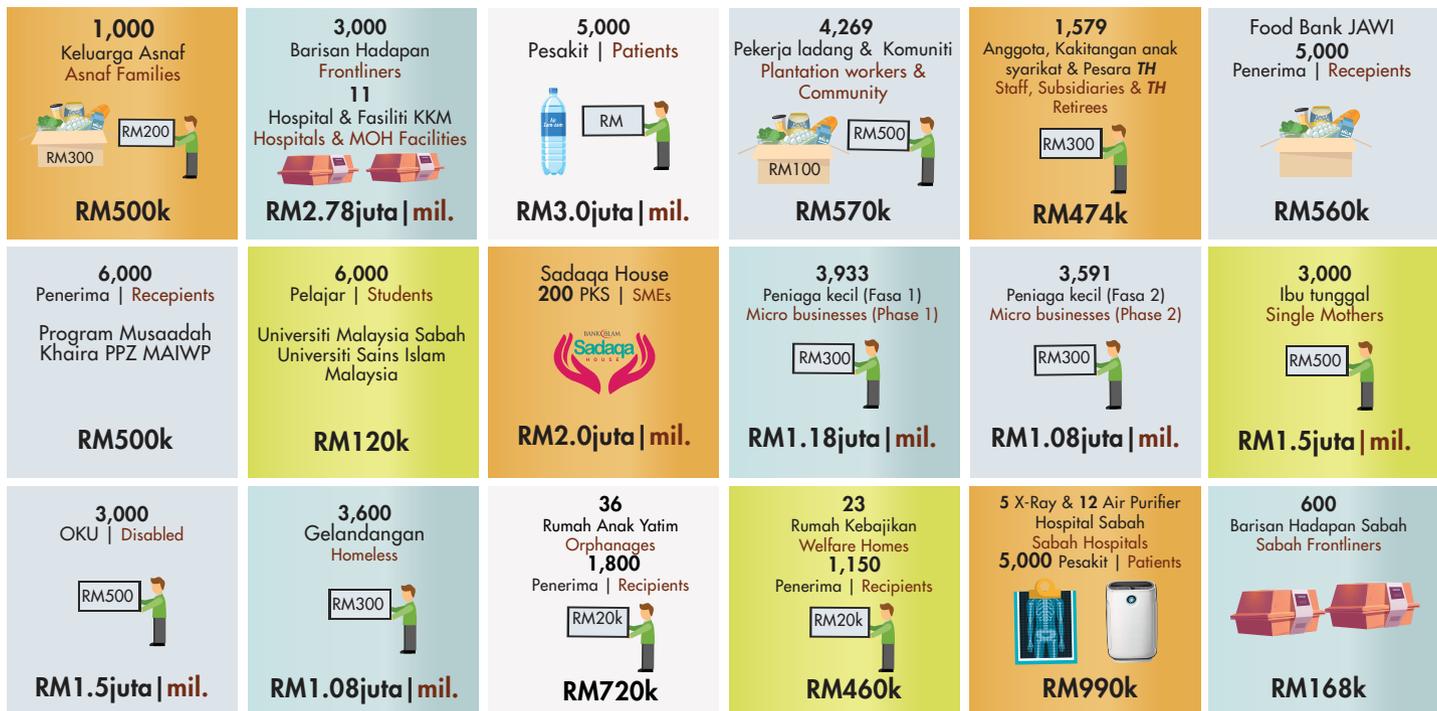
Bantuan ini telah memberi manfaat kepada 51,000 individu, keluarga dan badan-badan kebajikan seluruh negara.

ENGAGING OUR COMMUNITY

In addition to fulfilling our mandate, **TH** is keenly aware of the need to engage with stakeholders especially its communities that are affected by the pandemic.

COVID-19 has impacted communities at all levels ranging from small business owners to underprivileged families, single mothers to students in higher learning institutions. As such, **TH** has responded to their urgent needs by mobilising food and financial assistance during the Movement Control Order (MCO) period. A total of RM19.2 million was channelled under various initiatives.

These assistances benefitted a total of 51,000 individuals, families and welfare organisations.



ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN &
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HARAPAN MASA DEPAN

Penularan wabak COVID-19 dijangka akan berlanjutan pada tahun 2021. Namun begitu, usaha pemberian vaksin yang sedang giat dilaksanakan memberi harapan bahawa situasi pandemik ini akan berakhir. **TH** menjangkakan tahun 2021 akan terus kekal mencabar kerana operasi perniagaan harus membuat penyesuaian terhadap langkah-langkah keselamatan yang diperkenalkan semasa PKP.

TH akan terus memberi fokus kepada pengukuhan kestabilan kewangan dan kecekapan operasi. Aktiviti-aktiviti pelaburan kami akan terus berpandu kepada rangka SAA bagi menjana pulangan yang stabil dan pendapatan yang mampan.

Sebagai sebuah organisasi, prinsip-prinsip Maqasid Syariah (objektif syariah) akan menjadi panduan **TH** dalam aktiviti pelaburan dan ia juga selaras dengan amalan penjagaan alam sekitar, sosial dan tadbir urus (ESG). Pelaburan syariah dan ESG mempunyai tema yang sama, iaitu menjana hasil yang mampan dan adil. Sebagai pelabur jangka panjang, kami berharap dapat memberikan pulangan yang berterusan kepada pendeposit kami.

PENGHARGAAN

Bagi pihak **TH**, saya ingin mengambil kesempatan untuk merakamkan penghargaan kepada Lembaga atas keyakinan mereka kepada pihak Pengurusan dalam melaksanakan amanah yang diberikan kepada kami dengan penuh komitmen dan rasa tanggungjawab. Ucapan terima kasih kepada para pendeposit atas kepercayaan dan sokongan berterusan terhadap **TH**. Penghargaan juga kepada barisan Pengurusan, warga kerja dan rakan-rakan strategik **TH** atas dedikasi dan usaha cemerlang sepanjang tahun 2020.

Alhamdulillah, kita telah membuktikan bahawa kita bukan sahaja mampu bertahan, malah dapat mengatasi segala cabaran serta rintangan pada tahun 2020. Saya berharap **TH** akan dapat mencapai hasil lebih cemerlang pada tahun 2021 di samping kekal berpegang dengan tujuan dan mandat asalnya, Insha-Allah.

PROSPECTS AND OUTLOOK

COVID-19 continues to be a concern for 2021 but the current vaccination initiative is providing light at the end of the tunnel. We expect 2021 to be another challenging year as businesses adjust to the impact of the various MCO measures.

TH will remain focused on strengthening its financial stability and operational efficiencies. Our investment activities will continue to be guided by the SAA framework to generate a recurring stable and sustainable income.

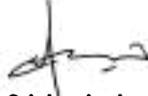
As an organisation, **TH** is guided by the principles of Maqasid Shariah (objectives of shariah) which is also reflected in our investments and is in line with environmental, social and governance (ESG) practices. Shariah Investing and ESG Investing share a common theme which is to have a sustainable and equitable outcome, and as a long-term investor, we hope to deliver sustainable returns to our depositors.

APPRECIATION

On behalf of everyone at **TH**, I would like to take this opportunity to record our appreciation to the Lembaga for their trust in the team to discharge our duties with the highest level of commitment and responsibility. I would also like to express our gratitude to our valued depositors for your continued faith and support in **TH**. My sincere thanks go to the Management, staff and **TH**'s strategic partners for their dedication and hard work throughout the year.

Alhamdulillah, together we have not only endured, but overcome what has been an exceptionally challenging year. May **TH** continue to deliver the best possible results in 2021 while remaining true to its purpose, Insha-Allah.

Salam Hormat



Dato' Sri Amrin Awaluddin

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

ULASAN STRATEGIK : ENAM (6) TERAS UTAMA

Strategic Review : Six (6) Main Thrusts

LANGKAH BERTERUSAN MENUJU KECEMERLANGAN

Usaha **TH** dalam menjaga kebajikan jemaah haji Malaysia dan menyumbang ke arah pembangunan ekonomi negara telah bermula sejak sekian lama. Operasi **TH** ditadbir berlandaskan Akta Tabung Haji 1995 (Akta 535), yang memberi mandat kepada institusi Islam ini untuk mengumpul deposit daripada bakal-bakal jemaah haji dan membantu mereka memulakan perjalanan ke tanah suci.

Selari peredaran masa, persekitaran operasi yang dinamik dan mencabar telah mendorong **TH** membuat penambahbaikan selaras dengan perubahan pesat dalam perniagaan yang dikendalikan. Faktor-faktor ini telah menyebabkan **TH** berkembang dari sekadar menguruskan hal ehwal haji kepada penglibatan dalam aktiviti-aktiviti muamalat.

Walaupun melalui pelbagai evolusi, **TH** sebagai sebuah institusi Islam bertaraf dunia terus menggalas amanah utamanya di samping berkembang menjadi sebuah organisasi unik melalui tiga (3) tonggak utama model perniagaannya yang merangkumi Pengurusan Dana, Pengurusan Haji dan Pengurusan Deposit.

Dengan meletakkan kepentingan para pendeposit dan pemegang taruh sebagai fokus utama, **TH** memberi fokus kepada tiga (3) tonggak utama ini dan memastikan semua strategi yang dirancang dapat dilaksanakan dengan baik. Secara praktiknya, ketiga-tiga tonggak ini saling menyokong antara satu sama lain.

THE CONTINUAL QUEST FOR EXCELLENCE

TH has come a long way in ensuring the welfare of Malaysian pilgrims and fulfilling the national economic development policy. Governed by the Tabung Haji Act 1995 (Act 535), the Islamic institution's initial mandate was merely to collect deposits from the prospective pilgrims and assist them to embark on their journey to the holy land.

Over the years, the dynamic and challenging operating environment have pushed **TH** to keep up with the demands and rapid changes in the business it operates. **TH** has since evolved from managing hajj affairs per se to getting involved in a more diversified muamalat activities.

Despite the evolution taking place, the world-class Islamic institution remains true to its mandate. **TH** has now transformed into an organisation which embodies a unique three-pillar business model covering Fund Administration, Hajj Management and Operations.

With the interests of depositors and stakeholders remain a top priority, **TH** has committed to staying focused on these three (3) pillars, so that planned strategies are well executed. They are closely interrelated in practice, with the objective of one pillar supporting the others.

PERANAN DAN FUNGSI TH | The Roles and Functions of TH



ULASAN STRATEGIK : ENAM (6) TERAS UTAMA

Strategic Review : Six (6) Main Thrusts

TH mentadbir dana tabungan umat Islam yang disimpan untuk tujuan menunaikan fardhu haji dan menguruskan simpanan tersebut melalui aktiviti pelaburan bagi membolehkan **TH** memberi pulangan yang sewajarnya kepada para pendeposit sekaligus menambah simpanan haji mereka. **TH** juga bertanggungjawab menjaga kebajikan jemaah melalui pengurusan haji yang efisien. Oleh itu, kami akan terus komited menggalas amanah dan kepercayaan yang diberikan oleh para pendeposit kepada kami.

TH percaya bahawa pengurusan dana yang baik akan mampu memberi pulangan yang mampan, selain membentuk pengurusan haji yang cemerlang dan menampung kos-kos yang terlibat. Selain itu, kami juga percaya bahawa proses pengurusan haji yang lancar hanya dapat dicapai melalui sokongan rangkaian operasi dan cawangan yang padu serta efisien.

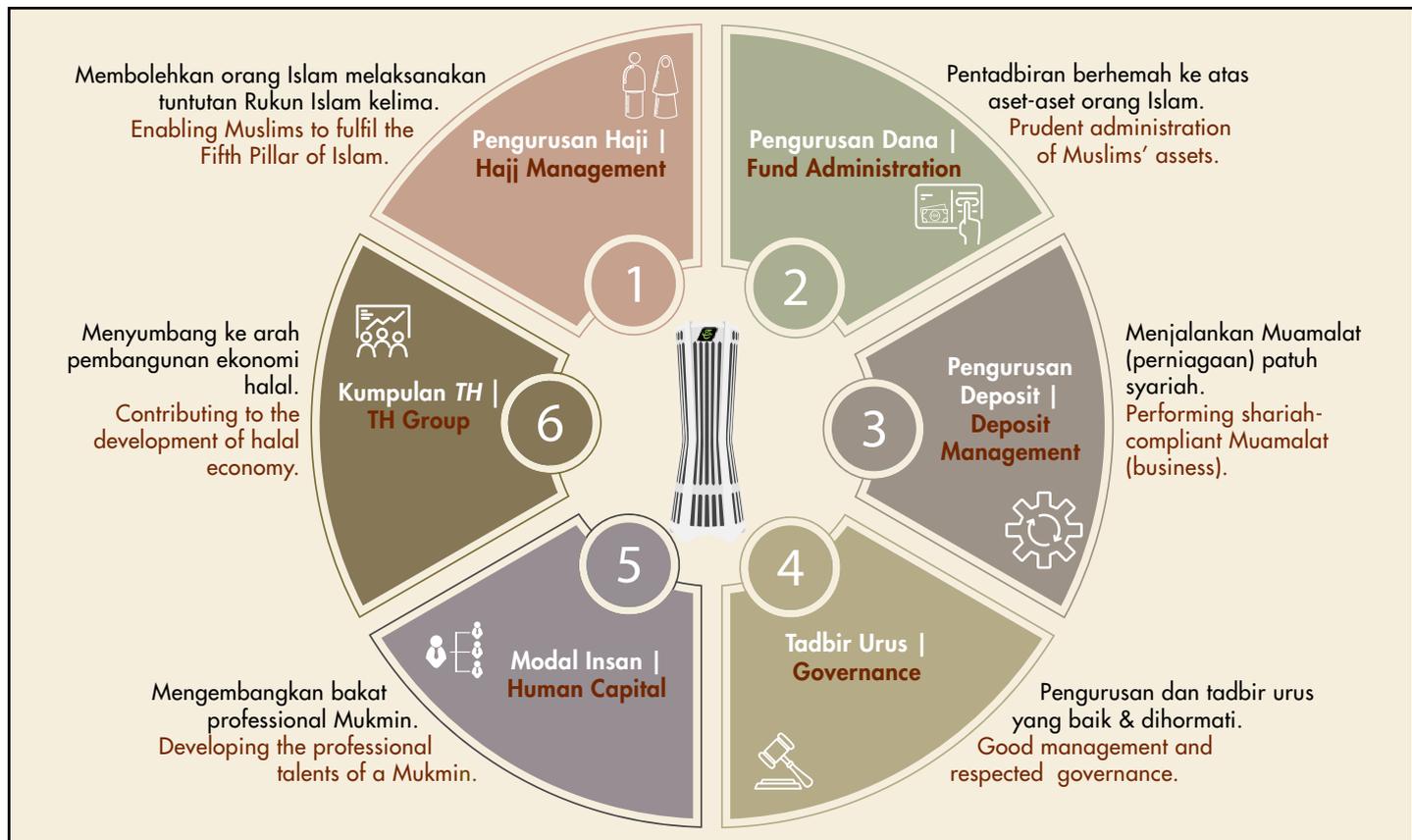
Menyedari hakikat ini, kami telah memberi penekanan kepada strategi-strategi untuk membawa **TH** ke tahap yang lebih tinggi. Kesemua strategi ini telah diterjemahkan ke dalam enam (6) teras utama **TH** iaitu Pengurusan Dana, Pengurusan Haji, Pengurusan Deposit, Tadbir Urus, Modal Insan dan Kumpulan **TH**.

TH administers the funds entrusted by Malaysian Muslims who have been saving for pilgrimage and subsequently managing them as investments, which would allow the Institution to provide reasonable returns to the depositors. **TH** is also responsible for the welfare of the pilgrims by managing their hajj obligations in an efficient manner. Therefore, our commitment to uphold the trust given by our depositors will continue to hold true.

At **TH**, we believe that a good fund administration will help generate sustainable returns, which in turn resulting in excellent hajj management and support its underlying costs. We are also aware that a seamless hajj management process could only be achieved through the support of a highly effective operations and branch network.

Taking cognisance of this fact, we have been focused on our strategies to take **TH** to greater heights. These strategies are supported by and translated into six (6) main thrusts namely, Fund Administration, Hajj Management, Deposit Management, Governance, Human Capital and **TH** Group.

ENAM (6) TERAS UTAMA TH | TH's Six (6) Main Thrusts



TERAS 01 : PENGURUSAN HAJI Thrust 01 : Hajj Management

Pengurusan dan perkhidmatan haji merupakan aktiviti utama **TH** sejak awal penubuhannya pada tahun 1963. Fungsi **TH** adalah untuk menjaga kebajikan para jemaah seperti yang termaktub dalam Akta Tabung Haji 1995 (Akta 535).

TH melaksanakan mandat tersebut sejajar dengan *raison d'être* atau tujuan dasar penubuhannya melalui fungsi-fungsi berikut:

1. Menguruskan jemaah haji melalui pakej Muassasah **TH** antaranya menyediakan penerbangan sewa khas, tempat tinggal dan makanan, serta menyelaraskan perkhidmatan di tanah suci;
2. Memberi lesen kepada Pengelola Jemaah Haji Swasta termasuk memantau perkhidmatan, menilai prestasi dan mengembangkan kemampuan serta kecekapan syarikat agensi pelancongan; dan
3. Menjaga keselamatan, kesihatan dan kebajikan jemaah haji Malaysia termasuk menyediakan kursus haji yang komprehensif, kemudahan perubatan yang lengkap dan para petugas untuk operasi haji.

Haji adalah agenda nasional yang turut melibatkan beberapa pemegang taruh. Pengurusan haji bertaraf dunia berkait rapat dengan kos-kos menguruskan haji di Malaysia dan Arab Saudi. Alhamdulillah, **TH** telah mencapai standard operasi haji yang mengagumkan di kedua-dua buah negara ini.

TH juga melakukan analisis mendalam terhadap perkhidmatan haji demi mengekalkan tahap kepuasan pelanggan yang tinggi, selain mengekalkan struktur kos pada paras yang sewajarnya setanding dengan khidmat yang diberikan.

Hajj management and services have been **TH's** core activity since its inception in 1963. Under the provisions of Section 4 of the Tabung Haji Act 1995, the main function of **TH** is to look after the welfare of Malaysian pilgrims.

In line with this *raison d'être* (purpose of the establishment), **TH** implements its mandate through the following functions:

1. Managing pilgrims performing hajj with **TH** Muassasah packages. This involves providing hajj charter flights, pilgrims accommodation and meals, as well as coordinating various services in the holy lands, among others;
2. Licensing Private Hajj Operators including monitoring their services, evaluating their performance and assisting with the development of their capabilities and competencies; and
3. Safeguarding the safety, health and welfare of Malaysian pilgrims including providing comprehensive hajj courses, complete medical facilities and providing hajj staff.

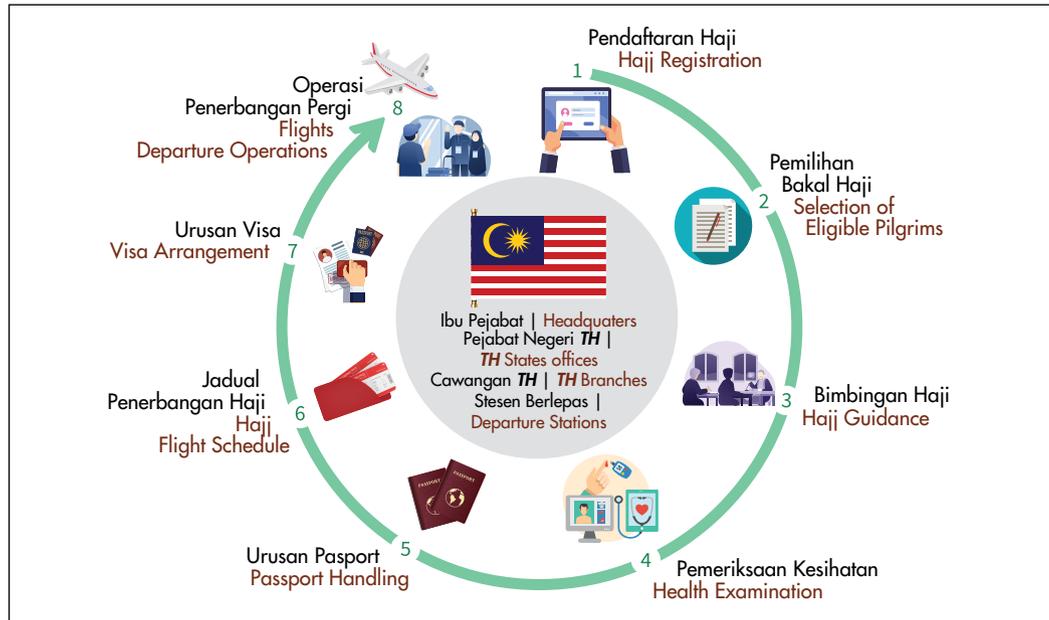
Haji is a national agenda that requires engagements with various stakeholders. A world-class hajj management is also closely associated with the cost of managing the pilgrimage in Malaysia and the Kingdom of Saudi Arabia. Alhamdulillah over the years, **TH** has achieved such exceptional standards in both countries.

TH has also undertaken an in-depth analysis of hajj services as it has to continuously sustain the high level of customer satisfaction while maintaining a reasonable cost structure.



Terdapat 20 aktiviti-aktiviti dan perkhidmatan utama yang disediakan di Malaysia dan Arab Saudi. The 20 key hajj activities and services provided in Malaysia and Saudi Arabia.

AKTIVITI-AKTIVITI DI MALAYSIA | Activities in Malaysia



PERKHIDMATAN DI ARAB SAUDI | Services in Saudi Arabia



PENGURUSAN HAJI KETIKA PANDEMIK COVID-19

Sebagai satu-satunya pengendali perkhidmatan haji di Malaysia, merancang untuk operasi haji pada tahun 2020 adalah mencabar kerana terdapat ketidaktentuan samada pandemik COVID-19 akan berakhir. Selain itu, perancangan yang melibatkan pelbagai senario dan pelan kontigensi telah dirangka bagi mengatasi masalah berbangkit. Akhirnya, pada 11 Jun 2020, Kerajaan memutuskan untuk menangguhkan ibadah haji rakyat Malaysia ke tanah suci bagi Musim Haji 1441 Hijrah kerana kebimbangan tentang keselamatan dan kesejahteraan para jemaah serta orang ramai. Kabinet Malaysia turut meminta pandangan pakar dari Majlis Keselamatan Negara dan pelbagai Kementerian termasuk Kesihatan, Kewangan dan Hal Ehwal Luar Negeri untuk menilai kesan pandemik terhadap operasi haji.

Sebelum keputusan sukar itu dibuat, Kabinet telah mempertimbangkan kesan-kesan terhadap keselamatan, kesihatan dan sosio-ekonomi sekiranya ibadah haji dibenarkan. Kebimbangan tersebut bukan sahaja berkisar kepada kesihatan dan kesejahteraan rakyat Malaysia yang menunaikan haji, tetapi juga risiko kewujudan kluster COVID-19 yang baharu di kalangan jemaah haji dan keberjangkitan rakyat Malaysia yang lain sekembalinya mereka ke tanah air. Ini boleh membawa kepada implikasi yang lebih buruk terhadap ekonomi sekiranya kerajaan terpaksa melaksanakan sekatan pergerakan penuh.

Bagaimanapun, pada 22 Jun 2020, Kerajaan Arab Saudi telah memutuskan bahawa ibadah haji Musim 1441 Hijrah hanya dibenarkan ke atas sebilangan kecil jemaah yang terdiri daripada 1,000 penduduk tempatan dan warga asing yang tinggal di Arab Saudi termasuk pelajar dan ekspatriat. Ibadah haji juga dilakukan di bawah protokol kesihatan yang sangat ketat termasuk Prosedur Operasi Standard (SOP) mengenai kuarantin wajib dan penjarakan fizikal.

Hanya empat (4) aktiviti utama haji yang dapat dilaksanakan pada tahun 2020 iaitu pengeluaran surat tawaran haji, penganjuran Kursus Asas Haji, pemeriksaan kesihatan dan surat makluman kepada jemaah terpilih mengenai penangguhan haji. Sungguhpun begitu, pencapaian kualiti perkhidmatan terus mencatat tahap yang membanggakan dengan Indeks Kepuasan Pelanggan (CSI) menunjukkan skor 95 peratus.

MANAGING HAJJ DURING THE COVID-19 PANDEMIC

As the sole hajj organiser for Malaysia, preparing for hajj operations during the pandemic was challenging as there was no certainty when COVID-19 would subside. **TH** continued to make preparations covering various scenarios and contingency plans. Eventually, on 11 June 2020, the government decided to defer the pilgrimage of Malaysians to the holy lands for the 1441 Hijrah Hajj season due to concerns on the safety and well-being of the pilgrims, as well as members of the public. In addition, the Malaysian Cabinet had sought expert views from the National Security Council and various Ministries including Health, Finance and Foreign Affairs to assess the impact of the pandemic on hajj.

In arriving at the difficult decision, the Cabinet had considered the subsequent security, health and socio-economic effects of proceeding with hajj. The concerns were not only on the health and well-being of Malaysians performing the hajj but also the inherent risks of new COVID-19 clusters emerging among the pilgrims and infecting other Malaysians upon their return, leading to more economic implications with the potential of further lockdowns.

On 22 June 2020, the Saudi Arabian Government had decided that the 1441H Hajj season would be restricted to only a small number of pilgrims made up of 1,000 locals and foreigners residing in Saudi Arabia. Hajj was then performed under very strict health protocols including Standard Operating Procedures (SOP) on compulsory quarantine and physical distancing.

Only four (4) key hajj activities took place in 2020 namely the issuance of Hajj offer letter, organising Basic Hajj Courses, health examination and the issuance of letters to selected pilgrims regarding the deferment of hajj. Nevertheless, it was evident that the quality of services continued to be good. The Customer Satisfaction Index (CSI) remains commendable with the score of 95 per cent.

RANGKA TINDAKAN PENGURUSAN HAJI (2021 - 2025)

Rangka Tindakan Pengurusan Haji tahun 2021 hingga 2025 yang baharu ini merupakan satu pelan strategik yang digubal khas untuk memastikan kecemerlangan berterusan pengurusan dan perkhidmatan haji **TH** selama lima (5) tahun akan datang. Rangka Tindakan ini akan meletakkan **TH** di landasan yang teguh dan tepat untuk mendepani cabaran baru dalam pengurusan haji. Ini termasuk menghayati Visi 2030 Kerajaan Arab Saudi, menyesuaikan diri dengan norma-norma baharu pasca COVID-19 dan mengurus kos operasi perniagaan yang kian meningkat di Arab Saudi, di samping mengekalkan tahap kualiti perkhidmatan yang tinggi.

Objektif Rangka Tindakan Pengurusan Haji adalah seperti berikut:

- Menyatakan standard perkhidmatan kebajikan dan kesihatan yang disediakan untuk jemaah haji Muassasah
- Mengekalkan tahap kecemerlangan prestasi dan tadbir urus
- Menjaga kepentingan setiap pemegang taruh
- Mengekang kenaikan kos
- Merealisasikan pelaksanaan Inisiatif Strategik dan Inovatif secara sistematik
- Mencapai pengiktirafan berterusan sebagai institusi pengurusan haji bertaraf dunia

Rangka Tindakan Pengurusan Haji ini diformulasikan melalui lima (5) Fasa Pembangunan yang mana lima (5) Teras yang digariskan akan direalisasikan melalui pelaksanaan 21 strategi dan 58 program sepanjang lima (5) tahun yang akan datang. Rangka Tindakan ini telah diluluskan kepada pihak Lembaga pada 18 November 2020.

HAJJ BLUEPRINT (2021 - 2025)

The newly formulated Hajj Blueprint for 2021 to 2025 is a strategic road map to ensure the continuous excellence of **TH's** hajj management and services for the next five (5) years. This master plan will place **TH** on a strong footing and on the right trajectory to face new challenges in the management of hajj. These include embracing the Kingdom of Saudi Arabia's Vision 2030, adapting to the new norm post COVID-19 and managing the ever-increasing cost of doing business in the Saudi Arabia while maintaining high levels of quality.

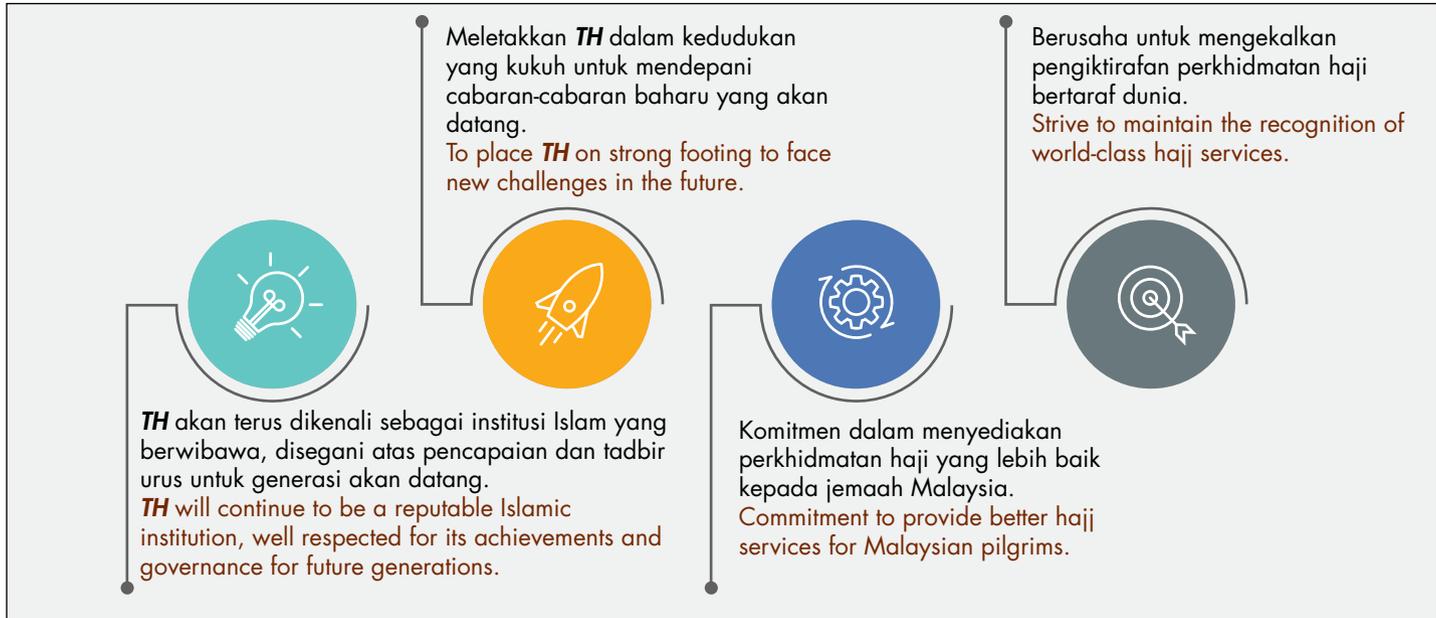
The objectives of Hajj Blueprint are as follows:

- To state the welfare and health services standard for Muassasah hajj pilgrims
- To maintain the level of excellence in performance and governance
- To protect the interest of each stakeholder
- To contain the rising costs
- To realise systematic implementation of the Strategic and Innovative Initiatives
- To achieve continuous recognition as a world-class hajj management institution

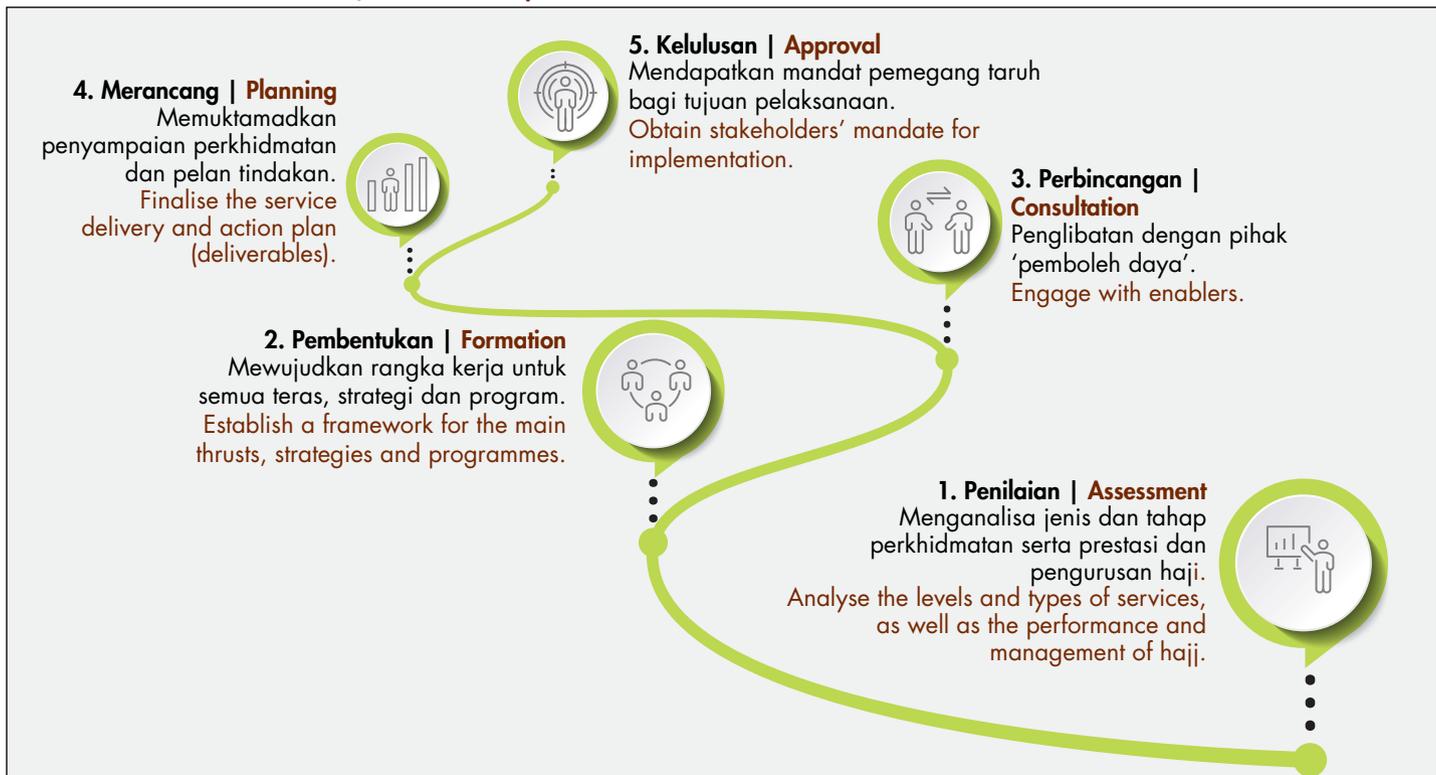
The Hajj Blueprint was prepared based on five (5) Development Phases, in which five (5) thrusts would be realised through the implementation of 21 strategies and 58 programmes over the next five (5) years. The blueprint was presented to the Lembaga on 18 November 2020.



TUJUAN | Purpose



LIMA (5) FASA PEMBANGUNAN | Five (5) Development Phase



CABARAN

TH tidak terlepas daripada berhadapan dengan pelbagai cabaran dan kekangan dalam melaksanakan tanggungjawabnya, di antaranya seperti:

- Kos haji terus meningkat setiap tahun disebabkan:
 - Pergerakan tukaran mata wang asing
 - Inflasi di Arab Saudi
 - Regulasi dan percukaian baharu
 - Peningkatan kualiti perkhidmatan dan pembangunan semula di Kota Mekah dan Madinah
- Pemahaman konsep *Istito'ah* di kalangan para pendeposit
- Mengekalkan kualiti perkhidmatan **TH** pada tahap tinggi
- Beroperasi di negara asing
- Profil umur dan tahap pengetahuan di kalangan jemaah
- Memenuhi Visi Arab Saudi 2030
- Norma-norma baharu pasca pandemik COVID-19

Berdasarkan kepada semua cabaran dalaman dan luaran yang sedia ada, sudah tiba masanya untuk **TH** menerapkan inisiatif strategik, sistematik dan inovatif berterusan seperti yang termaktub di dalam Rangka Tindakan ini.

KESIMPULAN

Walaupun dalam landskap perniagaan yang sentiasa berubah-ubah, **TH** terus bergerak ke arah pengurusan kewangan yang baik demi melindungi ekonomi Ummah. Oleh yang demikian, kecemerlangan perkhidmatan dan kecekapan kewangan mesti terus wujud agar **TH** kekal diiktiraf sebagai institusi pengurusan haji bertaraf dunia pada masa-masa akan datang.

Beroperasi dengan sebahagian besarnya di Arab Saudi, **TH** menyedari keperluan untuk bersiap siaga dalam mendepani perubahan persekitaran dan situasi yang dinamik. Hal ini penting terutamanya apabila melibatkan peraturan-peraturan haji yang ditetapkan oleh pelbagai Kementerian, agensi Kerajaan dan pihak berkuasa tempatan.

Rangka Tindakan Pengurusan Haji ini diharap akan dapat meningkatkan lagi kecekapan Operasi Haji **TH** serta menjadi sebahagian daripada tonggak utama memacu ke arah kejayaan dan kesinambungan **TH**.

CHALLENGES

There are various challenges faced by **TH** in carrying out its responsibilities. These include:

- The cost of hajj increases every year due to:
 - The movement in foreign exchange
 - Inflation in Saudi Arabia
 - New regulations and taxes
 - Improvement in quality of services and redevelopment of the two (2) holy cities of Makkah and Madinah
- The understanding of *Istito'ah* concept among depositors
- Maintaining high quality **TH** services
- Operating in a foreign country
- Age profile and levels of knowledge among the pilgrims
- Embracing Saudi Arabia's 2030 Vision
- New norms in the wake of the COVID-19 pandemic

With all these internal and external challenges, it is time for **TH** to continuously apply strategic, systematic and innovative initiatives under this master plan.

CONCLUSION

In an ever-changing business landscape, **TH** has to ensure sound financial management to safeguard the economy of Muslim community. As such, service excellence and financial efficiency must continue to be the focus so that **TH** will maintain its status as a world-class hajj management institution in the future.

With operations predominantly in Saudi Arabia, **TH** is aware of the need to be ever ready in dealing with changing environments and dynamic situations. This is especially so when it comes to hajj regulations imposed by various Ministries, Government agencies and local authorities.

It is hoped that the Hajj blueprint would further enhance **TH** Hajj Operations and become part of the main pillars of **TH**'s success and sustainability.

TERAS 02 : PENGURUSAN DANA Thrust 02 : Fund Administration

PERUNTUKAN ASET

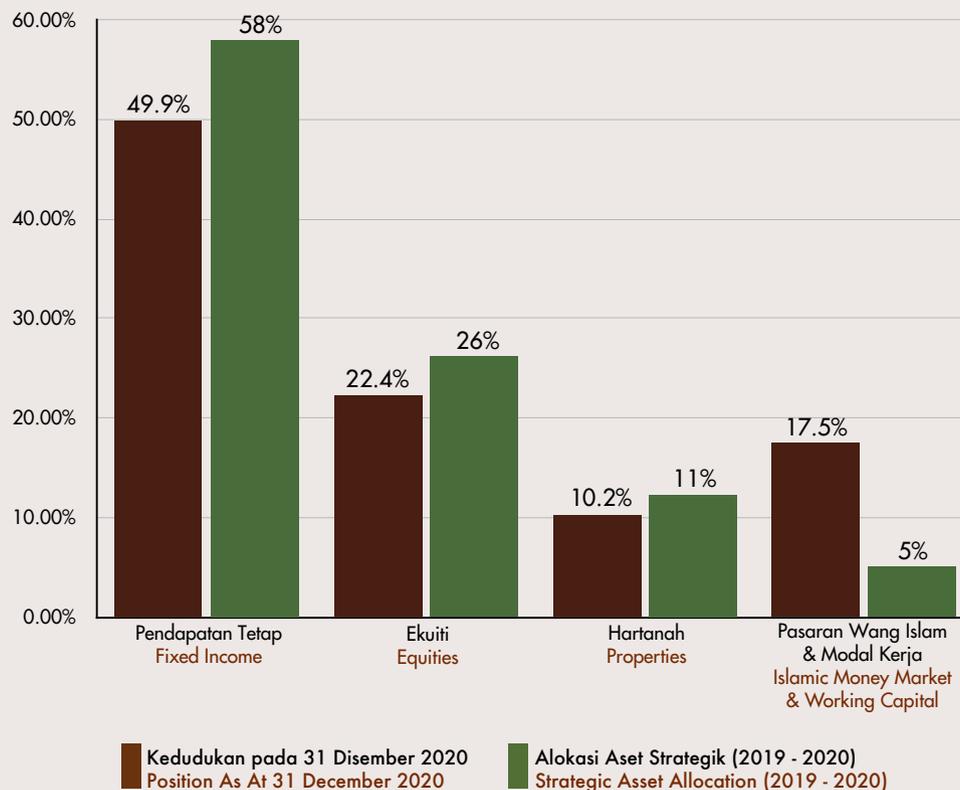
Aset-aset **TH** telah berkembang dengan stabil daripada RM72.3 bilion untuk tahun berakhir 31 Disember 2019 kepada RM79.6 bilion pada tahun berakhir 31 Disember 2020. Sebahagian besar daripada kenaikan ini disumbang oleh peningkatan saiz deposit sebanyak RM6.5 bilion, diikuti dengan jumlah pendapatan sebanyak RM3.1 bilion pada 31 Disember 2020.

Pada 31 Disember 2020, jumlah keseluruhan pendedahan aset-aset **TH** adalah sebanyak 49.9 peratus dalam Pendapatan Tetap (SAA: 58 peratus), 22.4 peratus dalam Ekuiti (SAA: 26 peratus), 10.2 peratus dalam Hartanah (SAA: 11 peratus) dan 17.5 peratus dalam Pasaran Wang Islam dan Modal Kerja (SAA: 5 peratus).

ASSET ALLOCATION

TH assets have grown steadily from RM72.3 billion for the year ended 31 December 2019 to RM79.6 billion in the year ended 31 December 2020. This was largely contributed by the increasing deposit size of RM6.5 billion, followed by total investment of RM3.1 billion by 31 December 2020.

As at 31 December 2020, **TH** has a total exposure of 49.9 per cent in Fixed Income (SAA: 58 per cent), 22.4 per cent in Equities (SAA: 26 per cent), 10.2 per cent in Properties (SAA: 11 per cent) and 17.5 per cent in Islamic Money Market and Working Capital (SAA: 5 per cent).

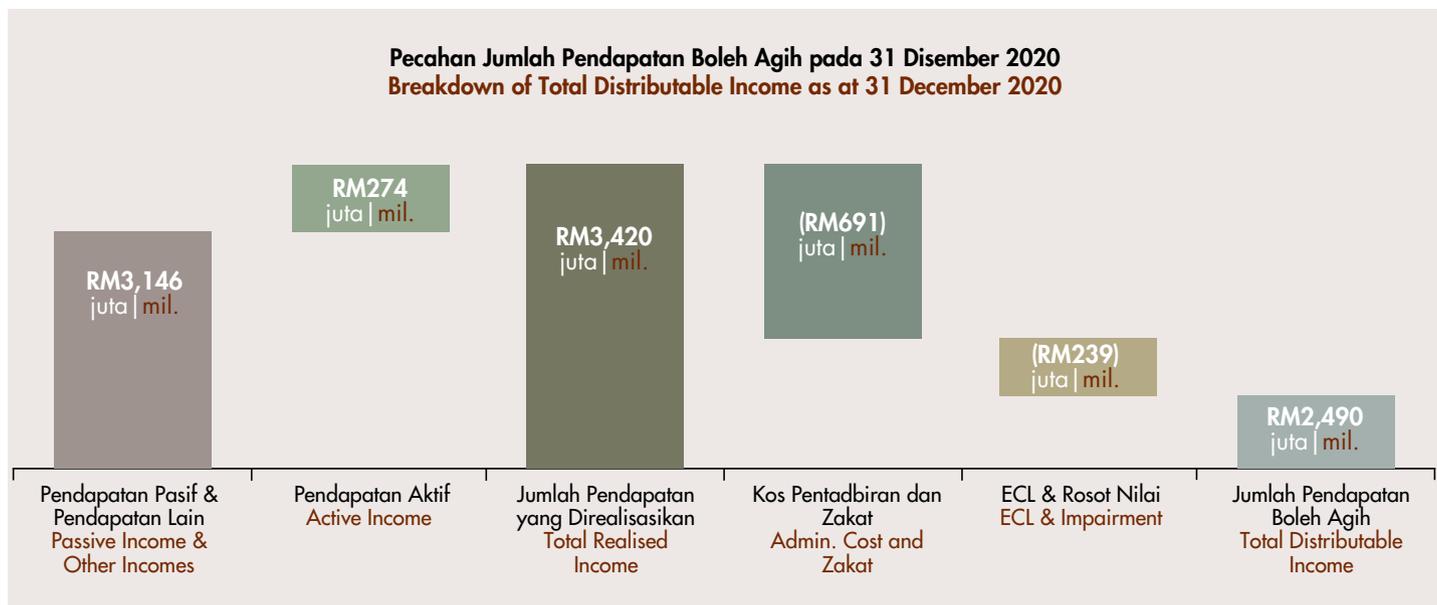


PRESTASI

TH mencatatkan jumlah pendapatan yang direalisasikan sebanyak RM3,420 juta yang mana RM3,146 juta disumbangkan oleh hasil pendapatan pasif dan pendapatan lain, manakala RM274 juta adalah dari keuntungan perdagangan. Jumlah pendapatan boleh agih adalah sebanyak RM2,490 juta selepas ditolak kos pentadbiran dan Zakat berjumlah RM691 juta serta jangkakan kemerosotan kredit (ECL) dan rosot nilai sebanyak RM239 juta.

PERFORMANCE

TH has recorded a total realised income of RM3,420 million, of which RM3,146 million was contributed by investment revenue and other incomes, while RM274 million were from trading gains. After the deductions of administration cost and Zakat of RM691 million and expected credit loss (ECL) and impairment of RM239 million, the total distributable income was RM2,490 million.



Sungguhpun begitu, **TH** turut mencatatkan perubahan *marked-to-market* yang memberangsangkan iaitu peningkatan nilai pasaran pelaburan sebanyak RM496 juta, menjadikan aset di bawah pengurusan berjumlah RM79,579 juta pada akhir tahun.

Nevertheless, **TH** has also recorded a positive *marked-to-market* improvement of RM496 million in the overall value of its assets by resulting in a total asset under management value of RM79,579 million by year end.

PROSPEK

TH akan terus memberi fokus kepada pemulihan kerana pertumbuhan ekonomi yang akan berlaku boleh membawa kepada inflasi sederhana sepanjang tahun. Walaupun terdapat peningkatan kes dalam wabak COVID-19 di peringkat global, program vaksinasi yang berterusan akan mendorong pergerakan positif dalam tenaga kerja. Ini bakal merancakkan kegiatan ekonomi di pasaran, sehingga meningkatkan inflasi. Peningkatan tekanan terhadap inflasi bakal mendorong aliran menaik dalam keluk hasil dan membuka ruang kepada peluang pelaburan yang baik untuk **TH**.

OUTLOOK

TH will be focusing on the recovery theme where economic growth is imminent and is expected to bring modest inflation throughout the year. Despite rising cases in COVID-19 outbreak globally, the ongoing vaccine rollout would enable greater mobility among the workforce. This would result in increased economic activities in the market, hence increasing inflation. Increasing inflationary pressure would potentially exert upward movement in the yield curve, presenting a good investment opportunity for **TH** in fixed income assets.

STRATEGI

TH telah menyusun strategi berpandukan kepada Rangka Kerja 3R (Reshaping, Restructuring, Re-energising) agar selari dengan objektif pelaburannya untuk meraih pulangan yang stabil dan mampan. Rangka Kerja 3R adalah seperti berikut:

1. Membentuk semula portfolio pelaburan
2. Menstruktur semula dan memulihkan pelaburan yang berisiko
3. Meningkatkan semula kemampuan dan keupayaan pelaburan

Rangka Kerja 3R ini dijangka dapat menjadi pemangkin bagi **TH** untuk terus mendepani landskap pelaburan yang mencabar disebabkan suasana ekonomi yang tidak menentu akibat pandemik COVID-19 dan norma-norma baharu dalam dinamik pasaran. Oleh yang demikian, rangka kerja ini diaplikasikan ke dalam setiap usaha pelaburan dengan mengambilkira turun naik pergerakan pasaran dan penyesuaian dengan landskap serta dinamik pasaran yang baharu.

Melangkah ke hadapan, **TH** akan terus berhemah dalam menambah simpanan rizab serta mengekalkan kedudukan kewangan yang kukuh bagi melindungi kepentingan para pendeposit, mengagihkan keuntungan selaras dengan Akta Tabung Haji 1995 (Akta 535) dan yang lebih penting, untuk mengekalkan kecekapan operasi haji bagi memenuhi objektif utama penubuhan **TH**.

STRATEGY

TH has embarked on a strategic journey guided by the 3R Framework to ensure alignment with its investment objective of stable and sustainable return. The 3R Framework involves:

1. Reshaping of investment portfolio
2. Restructuring and rehabilitating investment at risk
3. Re-energising investment capability and capacity

This 3R Framework is envisioned to help **TH** steer through the challenging investment environment ahead, given the economic headwinds, the turbulent impact of the pandemic and the new norms of market dynamics. Accordingly, this framework is currently being applied in every investment undertaking, by considering fluctuations in market movement and adapting it to the new market landscape and dynamics.

Moving forward, **TH** will continue to be prudent to rebuild reserves and sustain its strong financial position in order to protect the interest of its depositors, distribute profit in compliance with the Tabung Haji Act 1995 (Act 535) and more importantly, to maintain efficient hajj operations to fulfil the principal objectives for the establishment of **TH**.



Perkhidmatan Pelanggan Customer Service



123 Cawangan
Branches



>10k Titik sentuh
Touch-points



≈9 Juta Pendeposit
Million Depositors

CABARAN BARU

Semasa tempoh penularan wabak COVID-19, **TH** telah berdepan cabaran baru dalam menyampaikan perkhidmatan kepada para pendeposit kerana perkhidmatan kaunter perlu ditangguhkan atau dihadkan untuk tempoh yang lama disebabkan Perintah Kawalan Pergerakan (PKP) yang berkuatkuasa.

TH sentiasa berusaha untuk menyediakan pelbagai kemudahan secara komprehensif dan sistematik kepada hampir sembilan (9) juta pendeposit melalui 123 cawangan dan lebih 10,000 titik sentuh di seluruh Malaysia. Berteraskan kepada Piagam Pelanggan untuk memberikan perkhidmatan yang berhemah, cepat dan efisien, **TH** sedar akan keperluan untuk menambahbaik perkhidmatan serta menyediakan lebih banyak saluran alternatif kepada pendeposit sesuai dengan amalan norma baharu.

A NEW CHALLENGE

The recurring waves of COVID-19 infections and repeated lockdowns due to the Movement Control Order (MCO) in force for almost the entire year posed a new challenge for **TH** in delivering services to its depositors. This is even more so when over-the-counter services had to be closed or limited accordingly, affecting the overall operations significantly.

TH constantly strives to provide comprehensive facilities to approximately nine (9) million depositors through its 123 branches and over 10,000 touch-points available nationwide. Staying true to its Client Charter of providing courteous, fast and efficient services, **TH** recognises the need for improvement from time to time, as well as to offer alternative channels to the depositors in response to the new normal.

AKSES MUDAH KEPADA PERKHIDMATAN

Kerjasama dengan bank-bank Rakan Strategik dan Ejen Kutipan Simpanan **TH** telah banyak membantu dalam memberi kemudahan akses digital kepada perkhidmatan **TH**. **TH** terus memperkukuhkan kerjasama dengan Rakan Strategik iaitu Bank Islam, Bank Rakyat, Maybank Islamic dan CIMB Islamic untuk memenuhi keperluan pendeposit yang semakin meningkat. Sehingga akhir Disember 2020, **TH** mempunyai 10,042 titik sentuh merangkumi kemudahan mesin juruwang automatik (ATM), mesin deposit tunai (CDM) dan mesin khidmat *Cash-In Cash-Out* (CICO) di seluruh Malaysia.

Selain itu, **TH** juga melalui bank Rakan Strategik iaitu Bank Islam dan Bank Rakyat turut menawarkan perkhidmatan Kaunter *Uniteller*. Perkhidmatan *Uniteller* disediakan kepada pendeposit di cawangan-cawangan bank tersebut yang beroperasi dalam tempoh PKP. Terdapat 322 perkhidmatan *uniteller* yang disediakan oleh Bank Islam (148) dan Bank Rakyat (174) di seluruh negara.

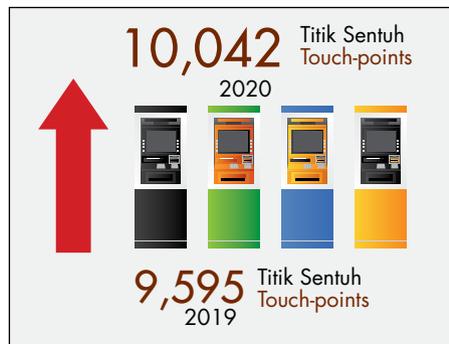
Perkhidmatan melalui Rakan Strategik:

EASY ACCESS TO SERVICES

Strategic partnerships with banks and **TH** Deposit Collection Agents have allowed greater digital access for the depositors to a wide range of **TH** services. **TH** has continued to strengthen collaboration with its Strategic Partners, namely Bank Islam, Bank Rakyat, Maybank Islamic and CIMB Islamic; to cater to the growing needs. As at end December 2020, there were a total of 10,042 touch-points covering Automated Teller Machine (ATM), Cash Deposit Machine (CDM) and Cash-In Cash-Out (CICO) machine throughout Malaysia.

On top of that, **TH** has offered services via uniteller counters through collaborative efforts with Bank Islam and Bank Rakyat. The services have been made available to depositors who perform their transactions at the banks' premises since the implementation of MCO. Currently, there are 322 uniteller services provided by Bank Islam (148) and Bank Rakyat (174) nationwide.

List of services via Strategic Partners:



Perkhidmatan Services	Rakan Strategik Strategic Partners			
	BANK ISLAM	BANK RAKYAT	Maybank Islamic	CIMB ISLAMIC
 ATM, CDM & CICO 10,042 Titik sentuh Touch-points	✓	✓	✓	✓
 Pengaktifan/Pembatalan <i>link</i> akaun Activation/Cancellation of link account	✓	✓	✓	✓
 Perbankan Internet Internet Banking	✓	✓	✓	✓
 Pendaftaran Haji Hajj Registration	✓	✓	✓	

Perkhidmatan Services	Rakan Strategik Strategic Partners			
	BANK ISLAM	BANK RAKYAT	Maybank Islamic	CIMB ISLAMIC
 <p>Uniteller Uniteller</p> <ul style="list-style-type: none"> • Pembukaan Akaun TH • Simpanan Tunai • Simpanan Cek • Pengeluaran Tunai • Pindahan wang antara Akaun TH • Pendaftaran haji • Pengaktifan/Pembatalan <i>link</i> akaun • Cetakan penyata akaun • TH Account Opening • Cash Deposit • Cheque Deposit • Cash Withdrawal • Fund Transfer between TH Accounts • Hajj Registration • Activation/Cancellation of <i>link</i> account • Print account statement 	<p>✓</p> <p>148 Uniteller Uniteller</p>	<p>✓</p> <p>174 Uniteller Uniteller</p>		

Perubahan profil demografi dengan peningkatan bilangan pendeposit generasi muda yang lebih cenderung kepada perkhidmatan dalam talian telah mendorong **TH** untuk memperhebatkan lagi inisiatif digitalisasi perkhidmatan pada tahun 2020.

Pada 5 Februari 2020, **TH** telah melancarkan THiJARI, aplikasi dalam talian yang menawarkan akses kepada perkhidmatan **TH** dengan lebih mudah, cepat dan selamat. Sejak diperkenalkan, THiJARI telah menerima respon positif dari pendeposit. Sepanjang tempoh PKP, THiJARI mampu memastikan perkhidmatan **TH** dapat diakses oleh pendeposit melalui laman web atau aplikasi mudahalaih.

The changing demographic profile following a rise in the number of depositors among the younger generation, who are more inclined towards online services, had prompted **TH** to intensify its digitisation initiatives in 2020.

On 5 February 2020, **TH** launched THiJARI to ensure safe and seamless transactions to its customers. Since introduction, THiJARI has garnered positive feedback from the depositors, as it helped to ensure that **TH** services can be accessed by depositors through the website or mobile application during the MCO period.

Antara perkhidmatan yang ditawarkan di THIJARI adalah:

Among the services available on THIJARI are:



Urusan Simpanan | Saving Affairs

- Semakan akaun, rekod transaksi dan baki akaun
- Muat turun penyata akaun
- Pindahan Simpanan dari Akaun **TH** ke Akaun **TH** (Akaun tanggungan dan pihak ketiga)
- Penetapan Akaun kegemaran (*favourite account*)
- Kemaskini profil peribadi

- View account, transaction history and account balance
- Download account statement
- Fund Transfer between **TH** Accounts (to dependents and third party)
- Set up favourite account
- Update profile



Urusan Haji | Hajj Affairs

- Pendaftaran haji
- Semakan status pendaftaran haji
- Semakan status tawaran haji
- Rayuan Haji
- Muat turun slip pendaftaran haji dan surat tawaran haji
- Muat turun jadual penerbangan haji
- Semakan lokasi dan tarikh kursus asas haji
- Muat turun nota kursus asas haji

- Hajj registration
- Hajj registration status check
- Hajj offer status check
- Hajj appeal
- Download registration slip and offer letter
- Download flight schedule
- View date and location of Hajj Basic Course
- Download Hajj Basic Course notes



Kelab TAHA | Kelab TAHA

- Pendaftaran ahli kelab
- Semakan status pendaftaran
- e-Kad keahlian
- Direktori dan lokasi Rakan Kelab Taha

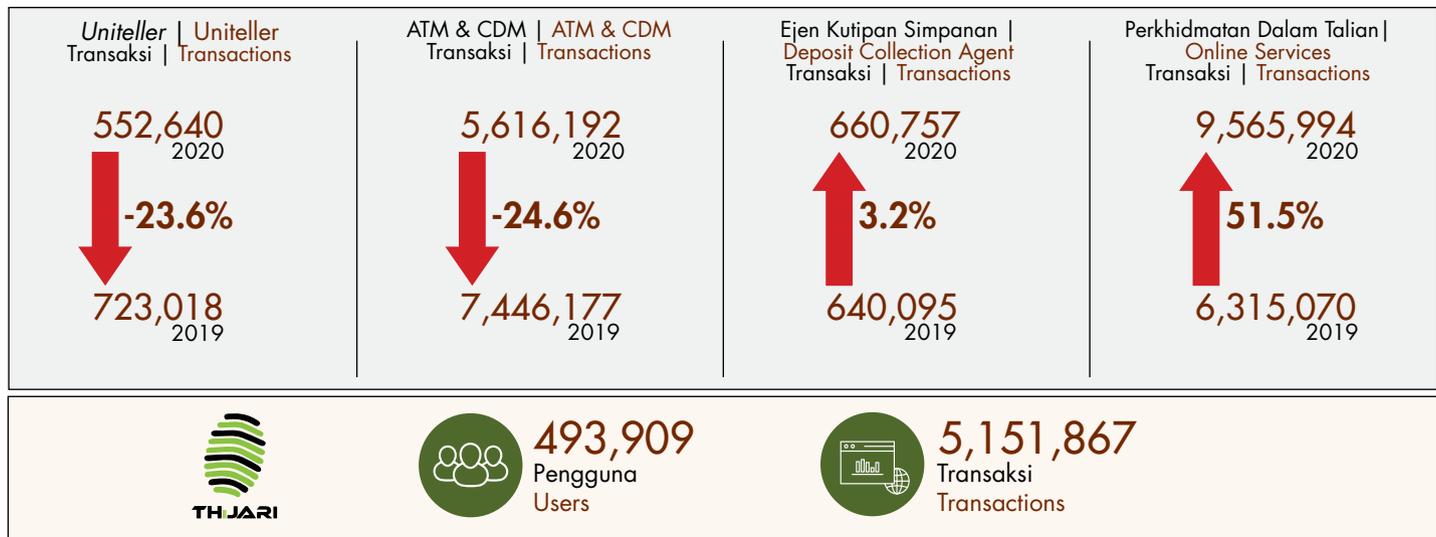
- Membership registration
- Membership status check
- Membership e-Card
- Directory and locations of Kelab Taha Partners

TH juga merancang untuk menambahkan penyampaian perkhidmatan dan menyediakan kemudahan bagi kelancaran perkhidmatan dan pengalaman pendeposit di masa hadapan. Antara perancangannya ialah penambahan ciri baharu THiJARI termasuk simpanan melalui *FPX*, *eMandate*, bayaran Dam, bayaran Qurban, simpanan melalui potongan gaji, penerimaan tawaran haji, sadaqah dan pembukaan akaun secara maya.

Hasil kerjasama dengan Rakan Strategik dan pengenalan THiJARI, rekod menunjukkan sebanyak 80 peratus daripada urusan kini dilakukan secara elektronik dan dalam talian, berbanding 20 peratus melalui kaunter cawangan **TH** ataupun *uniteller* di bank Rakan Strategik. Perkembangan ini telah mendorong **TH** menambah baik perkhidmatan elektronik dan dalam talian untuk kemudahan pendeposit.

In addition, **TH** has several plans in the pipeline to enhance service delivery and provide seamless customer experience for depositors in the future. The plans include incorporating new features in THiJARI to enable savings through *FPX*, *eMandate*, Dam payments, Qurban payments, deposit through salary deduction, haji offer acceptance, charity contribution and virtual account opening.

As a result of the strategic partnerships and the introduction of THiJARI, records showed that 80 per cent of the transactions performed by depositors were done electronically and via online, with the remaining 20 per cent through **TH** branch counters or unitellers by Strategic Partner banks. Such a development had prompted **TH** to improve its electronic and online services for the convenience of depositors.



IMPAK COVID-19 KEPADA PERKHIDMATAN **TH**

Pada tahun 2020, Kerajaan telah melaksanakan beberapa peringkat PKP dan memperketatkan lagi Prosedur Operasi Standard (SOP) bagi membendung wabak COVID-19. **TH** menyahut saranan Kerajaan dengan mengamalkan norma baharu dalam operasi bagi tujuan melindungi pendeposit yang berurusan di kaunter **TH** seluruh negara.

TH secara proaktif melaksanakan langkah berjaga-jaga untuk memastikan keselamatan dan kesihatan pendeposit terus terpelihara. Operasi di beberapa cawangan yang terjejas teruk telah ditangguh untuk sementara waktu, manakala cawangan-cawangan lain terus beroperasi dengan penggiliran tugas di antara kakitangan.

IMPACT OF COVID-19 ON **TH** SERVICES

In 2020, the Government had implemented several stages of MCO and further tightened the Standard Operating Procedures (SOPs) to curb the COVID-19 pandemic. **TH** had responded well to the Government's recommendation by adopting the new normal in its operations to protect depositors dealing at **TH** counters nationwide.

TH had taken proactive measures to ensure the health and safety of depositors including temporary closures of several **TH** branches in hard-hit areas. However, other branches remained operational with frontliners working on a rotation basis.

TH turut mengeluarkan garis panduan dan notis kepada para pendeposit berhubung SOP ketat yang perlu dipatuhi termasuk jumlah pendeposit yang boleh berurusan di kaunter. Dalam waktu yang sama, pendeposit turut digalakkan untuk melakukan perkhidmatan dalam talian. Namun bagi urusan perkhidmatan yang tidak boleh dilaksanakan secara dalam talian, kaedah janji temu telah diperkenalkan.

Bagi membendung penularan virus COVID-19, **TH** telah melaksanakan langkah-langkah sanitasi dan protokol pembersihan serta amalan jarak fizikal di semua kaunter dan di dalam pejabat. Imbasan suhu badan turut dilakukan ke atas pendeposit yang berurusan di kaunter dan memastikan mereka sentiasa memakai pelitup muka. *Hand sanitiser* disediakan untuk kegunaan pendeposit dan warga kerja yang berurusan di kaunter cawangan.

Kemudahan mesin ATM/CDM bank Rakan Strategik juga sentiasa dibersihkan dengan bahan sanitasi secara berjadual. **TH** juga memastikan pendeposit yang menggunakan kemudahan ATM/CDM berbaris dalam jarak minimum satu (1) meter antara satu sama lain.



TH had also issued guidelines and notices to depositors on adhering to stricter SOPs including limiting the number of customers allowed to perform transactions over the counter. At the same time, depositors are encouraged to leverage on online services. However, depositors can present themselves at branches by appointment for services that could not be done online.

Apart from that, **TH** also enforced other preventive measures to curb the spread of COVID-19 including strict sanitation and cleaning protocols; maintaining physical distancing at counters and in the office; body temperature screening for depositors dealing at counters; as well as ensuring the use of face masks. Hand sanitisers were provided for the use of depositors and frontline employees when dealing at counter.

Besides regular sanitation of Strategic Partner banks' ATM/CDM facilities at the premises, **TH** also ensured that depositors que at the machines and maintain a minimum distance of one (1) metre from each other.



TH telah mengecualikan caj ATM/CDM sebanyak RM1.00 bagi setiap transaksi bermula 6 April 2020 sehingga akhir tahun dalam usaha membantu meringankan beban pendeposit ketika melalui tempoh sukar tersebut. Beberapa inisiatif baru turut dilaksanakan untuk manfaat pendeposit **TH** seperti:

- Janji Temu Melalui Telefon dan Laman Web **TH**
 Bagi pendeposit yang memerlukan perkhidmatan yang tidak disediakan melalui THiJARI atau bank Rakan Strategik, kemudahan janji temu telah diperkenalkan. Pendeposit hanya perlu membuat permohonan melalui telefon atau mengisi borang janji temu di laman web **TH**. Sebanyak 1,172 urusan janji temu telah berjaya diuruskan sepanjang tempoh PKP.

Bil. No.	Wilayah Region	Jumlah Janji Temu Total Appointments
1.	Utara Northern	18
2.	Tengah Central	851
3.	Selatan Southern	55
4.	Timur Eastern	25
5.	Sabah/Sarawak Sabah/Sarawak	223

- Pendaftaran Haji Melalui Pusat Panggilan **TH** (THCC)
 Pendeposit boleh membuat pendaftaran haji melalui panggilan telefon ke THCC. Kemudahan ini membantu pendeposit yang berada di kawasan yang kurang akses internet atau sukar untuk hadir ke cawangan **TH** untuk mendaftar haji.
- Kemaskini Maklumat Peribadi Melalui THCC
 Kemudahan ini membolehkan pendeposit mengemaskini semua maklumat peribadi mereka di sistem **TH** hanya melalui panggilan telefon dan emel ke THCC tanpa perlu hadir ke cawangan **TH** atau bank Rakan Strategik **TH**.
- Saluran Maklumbalas dalam Talian
 Saluran maklumbalas portal Sistem Pengurusan Aduan Awam (SISPAA) di bawah Jabatan Perdana Menteri telah dikendalikan oleh THCC bermula 1 Ogos 2020. Saluran ini memberi kemudahan kepada pendeposit untuk menyalurkan sebarang maklumbalas mengenai **TH** selain menggunakan saluran sedia ada.

Bagi memastikan pendeposit sentiasa mempunyai maklumat berkaitan perkhidmatan dan produk **TH**, laman web rasmi dan platform media sosial seperti Facebook dan Instagram digunakan untuk tujuan hebahan dan promosi. Hebahan juga disampaikan melalui emel dan Perkhidmatan Pesanan Ringkas (SMS) secara berjadual kepada pendeposit, selain rakaman suara berkaitan maklumat penting di talian menunggu di THCC serta IDM di cawangan-cawangan **TH** seluruh negara.

TH waived its RM1.00 fee on transactions made via ATMs/CDMs from 6 April 2020 until the end of the year to help ease the financial burden faced by its depositors. Several new initiatives were also rolled out for the benefit of **TH** depositors such as:

- Appointment Booking via Telephone and **TH** Website
 Depositors who are unable to perform transactions via THiJARI or Strategic Partner banks can secure appointments through phone call or e-form that is available at **TH** website. A total of 1,172 appointments were fixed throughout the implementation of MCO.

- Hajj Registration via **TH** Contact Centre (THCC)
 Depositors can register for hajj by calling THCC. This facility helps those from areas with limited internet access or has difficulty to present themselves at **TH** branches.
- Update Profile via THCC
 It allows depositors to update their personal information through phone call and email to THCC without having to visit **TH** branch or Strategic Partner banks.
- Online Feedback Channel
 Effective 1 August 2020, the Public Complaints Management System (SISPAA) portal under the Prime Minister's Department is being handled by THCC. This channel enables depositors to provide any feedback in regards to **TH**.

In ensuring depositors keep abreast with its wide array of products and services, **TH** leveraged on its official website and social media platforms such as Facebook and Instagram for publicity and promotional purposes. Announcements were sent out to depositors via email and Short Messaging Service (SMS) on a scheduled basis. In addition, voice recordings on important messages were played while depositors calls were to be served by THCC besides IDM at **TH** branches nationwide.

Menyedari akan peningkatan kes jenayah siber semasa pandemik COVID-19, **TH** sentiasa memberi peringatan kepada para pendeposit untuk lebih berhati-hati terhadap jenayah siber atau *scammer*. Maklumat dan hebahan dibuat di semua platform komunikasi untuk meningkatkan tahap kesedaran pendeposit **TH** bagi mengelakkan dari menjadi mangsa jenayah siber.

With the rise in cyber crime cases during the pandemic, **TH** had constantly reminded depositors to be more vigilant against scammers. Announcements and information were disseminated through all communication platforms to raise awareness among **TH** depositors and avoid falling prey to online scams.

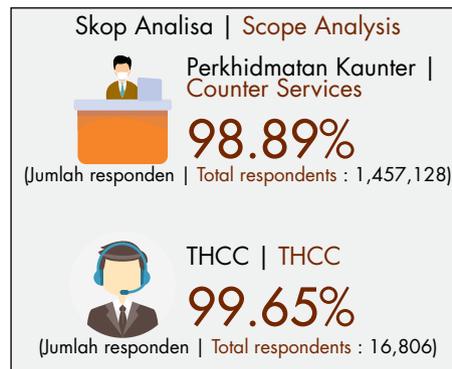
PERKHIDMATAN PELANGGAN DAN INDEKS KEPUASAN PELANGGAN

Tahun 2020 merekodkan jumlah pendeposit terkumpul mencecah hampir sembilan (9) juta orang sehingga Disember 2020 dan bilangan ini adalah separuh daripada populasi Muslim negara. Ini menunjukkan kepercayaan dan keyakinan umat Islam di Malaysia terhadap **TH** untuk mengurus simpanan mereka. Sejajar dengan bilangan pendeposit yang ada, **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 perkhidmatan kaunter dan juga THCC. Jumlah Keseluruhan Indeks Kepuasan Pelanggan **TH** bagi tahun 2020 adalah melebihi standard yang ditetapkan iaitu 90 peratus.

CUSTOMER SERVICE AND CUSTOMER SATISFACTION INDEX

TH concluded the year with almost nine (9) million depositors who represent half of the Muslim population in the country. Such a figure reflects the trust and confidence of Malaysian Muslims in the Institution to administer their savings. In line with the number of depositors, **TH** remains committed in providing efficient customer service to meet their demands and expectations.

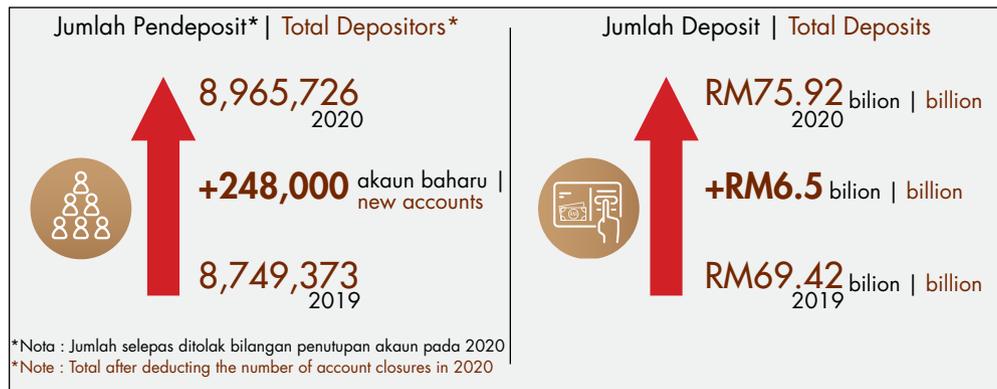


To evaluate the effectiveness of customer service, **TH** applied the Customer Satisfaction Index (CSI) as a barometer to measure the level of customer satisfaction on the services provided. Service analysis is divided into counter services and THCC. **TH**'s score for 2020 is above the set standard of 90 per cent.



MELANGKAH KE HADAPAN

Kepercayaan dan sokongan para pendeposit kepada **TH** kekal utuh walaupun dalam tempoh PKP, dengan jumlah deposit sebanyak RM75.92 bilion pada 31 Disember 2020 iaitu peningkatan sebanyak RM6.5 bilion berbanding RM69.42 bilion pada 31 Disember 2019. Pada tempoh yang sama lebih 248,000 akaun simpanan baharu telah dibuka.



Pengalaman mendepani pandemik COVID-19 menguatkan daya tahan **TH** untuk berhadapan dengan situasi masa depan yang mungkin lebih mencabar. 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 menikmati peribagai perkhidmatan **TH** di mana saja mereka berada dan pada bila-bila masa.

THE WAY FORWARD

The confidence and support of our depositors remained intact amid the stricter movement curbs as **TH** recorded total deposits of RM75.92 billion as at 31 December 2020. This is an increase of RM6.5 billion compared with RM69.42 billion recorded in 2019. In addition, over 248,000 new accounts were opened in 2020.

The experience of dealing with the COVID-19 pandemic has certainly strengthened **TH** to become more resilient in tackling a challenging future. In order to stay relevant, **TH** will continue to expand THiJARI digital transformation master plan and strategic partnership with banks in order to provide access of services to depositors at anytime and from anywhere.

TERAS 04 : MODAL INSAN Thrust 04 : Human Capital

Ketahanan adalah kemampuan untuk menyesuaikan diri dan kembali pulih, bukan sahaja untuk bangkit semula tetapi untuk terus melonjak ke hadapan. Justeru adalah penting bagi **TH** untuk berkembang dan mengubah setiap elemen kitaran hidup modal insan demi mengukuhkan keperluan organisasi.

Modal insan boleh didefinisikan sebagai kepakaran, kemahiran dan sifat-sifat yang dimiliki oleh seseorang individu, yang kemudiannya memberi nilai kepada organisasi.

Pada tahun 2020, **TH** memberi fokus kepada transformasi dan penguatan modal insan dengan objektif berikut:

- Menanam semangat kekitaan terhadap organisasi untuk meningkatkan produktiviti.
- Meningkatkan kemahiran warga kerja untuk menjadi relevan dalam era digitalisasi.
- Memaksima potensi modal insan dengan menggalakkan pemikiran kreatif dan proses inovatif seiring dengan budaya organisasi.
- Memantau kesejahteraan warga kerja dengan menjaga kesihatan, keselamatan, pertumbuhan kerjaya dan aspirasi individu.
- Memantau prestasi warga kerja yang jarak jauh.
- Merancang semula persekitaran tempat kerja dengan mengambil kira cabaran-cabaran yang dihadapi ketika bekerja secara jarak jauh, serta membenarkan waktu kerja yang fleksibel demi memastikan kepuasan warga kerja melalui inisiatif Pengalaman Pekerja (EX) yang padu.

Resilience is the ability to adapt and recover, not only to bounce back but also to bounce forward. Therefore, it is vital for **TH** to evolve and transform across every element of the human capital lifecycle to strengthen the organisational needs.

Human capital can be defined as the expertise, skillsets and attributes possessed by an individual, which in turn creates value for the organisation.

In 2020, **TH** focused on transforming and strengthening our human capital with objectives as follow:

- To instil a sense of belonging to the organisation in order to boost productivity.
- To improve the skillset of the workforce to make them relevant in this era of digitalisation.
- To maximise the potential of human capital in promoting creative thinking and innovative process in tandem with the organisation's culture.
- To monitor the well-being of employees while taking care of their health, safety, career growth and individual aspirations.
- To monitor remote employees' performance.
- To redesign work environment by taking into consideration the challenges faced while working remotely, as well as allowing flexible working hours to ensure employee satisfaction through robust Employee Experience (EX) initiatives.



Untuk mencapai objektif di atas, **TH** telah merangka Pelan Tiga Tahun Modal Insan **TH**. Ini adalah selari dengan visi **TH** untuk menuju ke arah Organisasi Kaya Bakat Islam Global, di mana pelan tersebut juga menggabungkan agendanya dalam membentuk Pengurusan Prestasi Yang Kukuh, Pengurusan Bakat Terbaik dan akhirnya menjadi Majikan Kuartil Teratas untuk Bakat.

Gambar rajah di bawah menunjukkan perjalanan transformasi **TH** dalam pembangunan modal insan selama tiga (3) tahun yang akan datang dari 2021 hingga 2023.

HALA TUJU TRANSFORMASI MODAL INSAN KUMPULAN **TH** The Next Step in **TH** Group Human Capital Transformation

Matlamat Modal Insan Human Capital Revolving Goals	2021 Merangka, membangunkan & berkomunikasi Develop, build & communicate	2022 Melabur & menentu ukur semula Invest & recalibrate	2023 Membina kelestarian yang mampan Build sustainable advantages
Pengurusan prestasi yang kukuh Strong performance management	<ul style="list-style-type: none"> Mentakrifkan semula sistem dan struktur pengurusan prestasi TH Redefined TH performance management system and structure 	<ul style="list-style-type: none"> Rutin perbincangan tentang prestasi Memperbaiki mekanisme untuk pembangunan KPI, penetapan sasaran, objektif prestasi berimpak tinggi dan perbincangan mengenai prestasi suku tahunan Performance conversation discipline Improve mechanism for KPI development, target setting, high impact performance objective and quarterly performance conversations 	<ul style="list-style-type: none"> Terus memperkukuhkan sistem dan budaya pengurusan prestasi yang sangat berkesan Continue to strengthen highly effective performance management system and culture
Pengurusan bakat terbaik Best in class talent management	<ul style="list-style-type: none"> Mentakrifkan semula dan membina semula kerangka pengurusan penggantian, program pembangunan struktur Mendapatkan asas tepat untuk ganjaran yang kompetitif dan reka bentuk organisasi Redefine and rebuild succession management framework, structure development programmes Getting the baseline right for competitive rewards and organisational design 	<ul style="list-style-type: none"> Memperbaiki dan menentukur semula struktur pengurusan bakat TH Improve and recalibrate the talent management structure of TH 	<ul style="list-style-type: none"> Mengembangkan pendekatan pembangunan Memantau hasil dan keberkesanan Expand development approach Monitor effectiveness and progress

TH has developed a three-year **TH** Human Capital Plan to achieve these objectives. In line with our human capital vision of becoming a Global Islamic Talent-Powered Organisation, the plan also incorporates **TH** agenda on building the Strong Performance Management, Best in Class Talent Management and eventually to become the Top Employer of Talent.

The diagram below illustrates **TH**'s planned transformation journey in human capital development over the next three (3) years from 2021 to 2023.

Matlamat Modal Insan Human Capital Revolving Goals	2021 Merangka, membangunkan & berkomunikasi Develop, build & communicate	2022 Melabur & menentu ukur semula Invest & recalibrate	2023 Membina kelestarian yang mampan Build sustainable advantages
Majikan kuartil teratas untuk bakat Top-quartile employer of talent	<ul style="list-style-type: none"> Mengkaji semula SOP dan penyampaian perkhidmatan modal insan Program memperkasakan Penglibatan Pekerja dalam suasana Normal Baharu Review SOPs and HC service delivery Robust New Normal Employee Engagement programmes 	<ul style="list-style-type: none"> Mencipta Proposisi Nilai Pekerja Meningkatkan kedudukan jenama TH Menggalakkan kecekapan penyampaian perkhidmatan modal insan Memperbaiki Pengalaman Pekerja Create Employee Value Proposition Enhance TH brand positioning Promote HC service delivery efficiency Improve Employee Experience 	<ul style="list-style-type: none"> Memperkuhkan proposisi nilai dalam semua dimensi Mengekalkan kedudukan jenama dan inisiatif-inisiatif Pengalaman Pekerja yang hebat Strengthen value proposition across all dimensions Maintain brand positioning and excellent Employee Experience initiatives

Objektif pelan komprehensif tiga-tahun ini akan dicapai melalui Rangka Modal Insan berikut:

The objectives of the three-year comprehensive plan can be achieved through the HC Framework below:

RANGKA KERJA MODAL INSAN BERSEPADU: MENINGKATKAN PENGALAMAN PEKERJA KUMPULAN TH
Integrated Human Capital Framework: Rebuilding Employee Experience at TH Group



Merekrut Tepat

- Kaedah dan kecekapan proses pengambilan pekerja diperhebatkan
- Perolehan Bakat yang Berdaya Tinggi
- Mobiliti Global
- Menganalisa keadaan pasaran buruh tenaga kerja luaran, demografi
- Daya Tarikan Bakat
- Menterjemahkan strategi perniagaan ke dalam permintaan tenaga kerja kuantitatif dan kualitatif
- Program Kemasukan yang Unik – Permulaan yang Tepat

Recruit Right

- Enhanced recruitment methodology and process efficiency
- High-Velocity Talent Acquisition
- Global Mobility
- Analyse external workforce labour market conditions, demographics
- Talent Attraction
- Translate business strategy into quantitative and qualitative workforce demand
- Signature Onboarding – Starting Right

Prestasi Tepat

- Pencerahan mengenai Penetapan Matlamat & ketelusan budaya kerja – Menetapkan sasaran, kad skor prestasi
- Takwim Prestasi Tahunan
- Pemimpin yang terlatih dalam bimbingan prestasi dan perbualan yang sukar
- Membudayakan prestasi
- Penilaian prestasi (pertengahan tahun dan tahunan)
- Membangunkan pengurusan tatatertib

Perform Right

- Clarity on Target Setting & transparent alignment – Goal setting, balance score card
- Annual Performance Calendar
- Trained leaders in performance coaching and difficult conversation
- Culture of performance conversation
- Performance evaluation (mid and annual review)
- Develop Consequence management

Pembangunan Tepat

- Pembangunan kecekapan – Pelan Pembangunan Individu (PDP), Laluan Kerjaya, Latihan Kemahiran, Bimbingan Mentor, **TH**rivingWomenClub, **TH**edEx
- Melancarkan Kepimpinan Masterclass untuk pengurusan pertengahan dan kanan
- Penubuhan Akademi **TH** yang dikenali sebagai Rangkaian AlFalah Ilm
- Rancangan Penggantian, Jawatankuasa Semakan Bakat, Pusat Pembangunan Kerjaya (CEM)

Develop Right

- Competency development - Personal development plan (PDP), Career Paths, Skills Training, Coaching & Mentoring, **TH**rivingWomenClub, **TH**edEx
- Roll out Leadership Masterclass for middle and senior management
- Establishment of **TH** Academy known as AlFalah Ilm Network
- Succession Plans, Talent Review Committees, Career Enhancement Centre (CEM)

Ganjaran Tepat

- Pencerahan mengenai jangkaan ganjaran – Perbincangan bersama Pengurus Peringkat Pertama tentang ganjaran tahunan
- Gaji yang kompetitif – Ditanda aras kepada nilai median pasaran
- Jumlah Tunai Kompetitif – Bonus yang sewajarnya berdasarkan prestasi
- Budaya pengiktirafan – Program-program pengiktirafan
- Bertanggungjawab ke atas prestasi
- Pengurusan tatatertib

Reward Right

- Clarity on reward expectations – Annual reward conversation with Line Manager
- Competitive pay – Benchmarked to market value at median
- Competitive Total Cash – Bonus reflects performance
- Culture of recognition - Recognition programmes
- Ownership for performance
- Consequence management discipline

Mengekalkan Tepat

- Menghidupkan semula program-program Nilai Teras seperti *Leaders as Core Value Champions*
- Inisiatif Kesejahteraan Pekerja & *Fun @Work*
- Indeks Kegembiraan Pekerjaan

Retain Right

- Revive Core Values programmes e.g *Leaders as Core Value Champions*
- Employee Wellness & *Fun @Work* initiatives
- Employee Happiness Index

Kesan riak COVID-19 terhadap ekonomi global juga telah memaksa banyak organisasi untuk segera membuat perubahan dan menyesuaikan diri dengan 'norma baharu'.

Di saat dunia kini menghadapi krisis kesihatan, sudah tiba masanya untuk organisasi menggabungkan teknologi dan modal insan supaya dapat mencipta nilai yang lebih besar. Sebilangan besar syarikat hari ini menghadapi cabaran dalam mengurus tenaga kerja secara jarak jauh, yang mengakibatkan pekerja sukar terdedah kepada budaya dan persekitaran organisasi.

The ripple effect of the COVID-19 pandemic on the global economy too, has forced organisations to quickly transform and adapt to the 'new normal'.

As the world faces the health crisis, it is timely for organisations to accelerate the use of technology in the space of human capital to create greater value. Most companies are facing the challenge of managing their workforce remotely, resulting in employees being hardly exposed to organisational culture and environment.

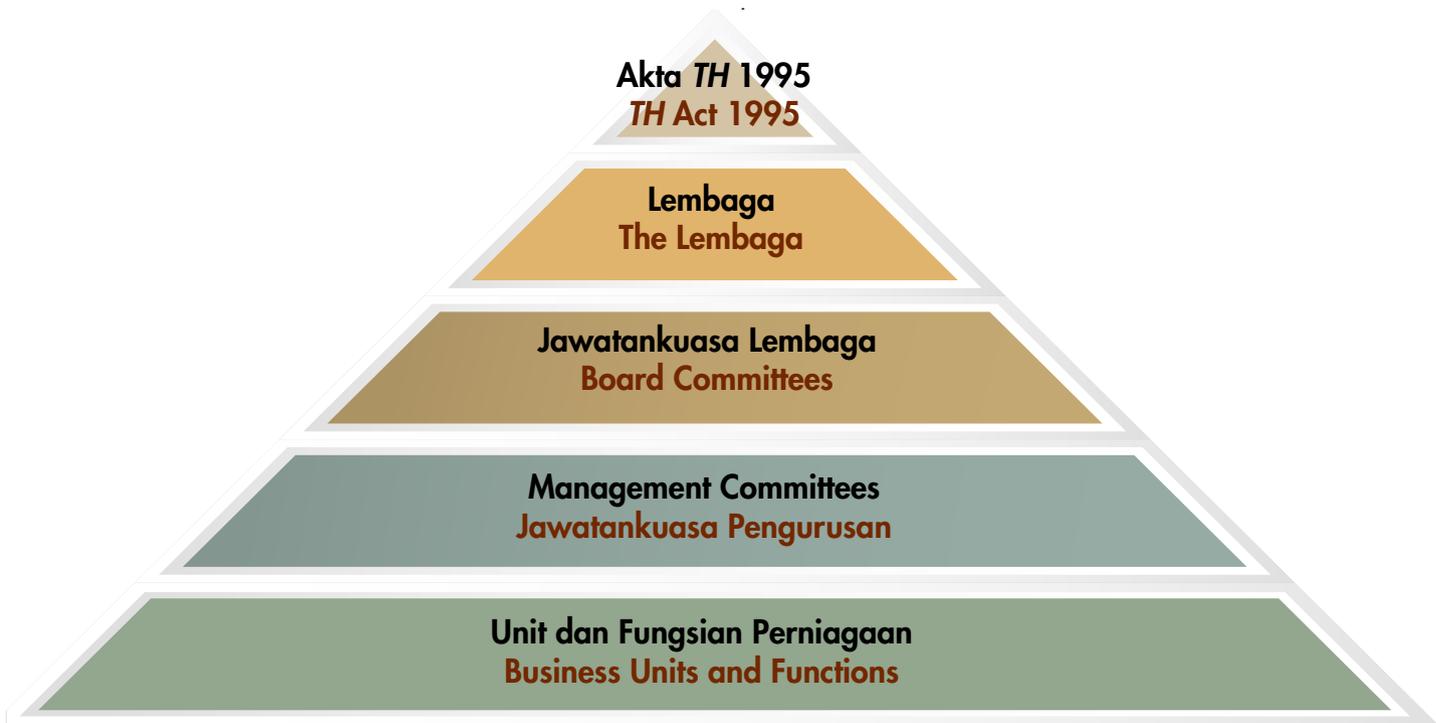
TH terus mencari kaedah-kaedah terbaik bagi menyokong pengurusan dan warga kerja dalam mentakrif semula tugas mereka agar selari dengan suasana norma baharu, termasuk mengambil langkah rasionalisasi tenaga kerja, mengurus segala bentuk risiko yang berkaitan serta meningkatkan produktiviti dan penglibatan kakitangan.

COVID-19 berkemungkinan besar akan berlarutan sehingga tahun 2021 dan **TH** menyedari akan kepentingan untuk bertindak dan melakukan penyesuaian sekarang, agar berjaya menempuh era pasca COVID-19.

TH is increasingly finding ways to support our leaders and employees in redefining their work in the new normal, take the necessary measures to address challenges while managing risks associated with such interventions, as well as to increase productivity and employee engagement.

As COVID-19 is likely to be with us well into 2021, it is essential to act now and lead the way in taking **TH** to adapt and succeed in the post-COVID era.



STRUKTUR TADBIR URUS | Governance Structure


Struktur tadbir urus **TH** menjadi panduan kepada Lembaga **TH** untuk melaksanakan tanggungjawabnya mengikut 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 yang berbeza. 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 dan 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 Lembaga of **TH** to exercise its duties according to **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 in order to ensure that **TH** as an organisation achieves its objectives with excellence.

TH governance structure assists the Lembaga to determine the distribution of rights and responsibilities among various stakeholders. Apart from safeguarding depositors' interests, the **TH** Lembaga also balances 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 system of internal control as detailed in the **TH** Act 1995 and the **TH** Board Charter.

TERAS 06 : KUMPULAN TH Thrust : TH Group

TH membina sinergi operasi dan aktiviti perniagaan bersama anak-anak syarikat dalam pelbagai industri melalui pemahaman yang setara tentang tujuan dan objektif Kumpulan.

TH melabur dalam syarikat-syarikat yang berbeza meliputi beberapa sektor termasuk perladangan, hartanah, perkhidmatan kewangan, perhotelan, teknologi maklumat dan perkhidmatan sokongan marin.

Portfolio Syarikat Pelaburan **TH** merangkumi 18 anak syarikat, 3 syarikat usaha sama (JV), 11 syarikat bersekutu serta ekuiti dalam 26 syarikat.

MENINGKATKAN SINERGI KUMPULAN

Dalam usaha untuk meningkatkan nilai dan kerjasama di antara semua syarikat di bawah Kumpulan **TH**, salah satu daripada teras utama yang dipacu oleh Bahagian Pelaburan Strategik **TH** adalah mewujudkan sinergi di kalangan syarikat-syarikat pelaburan dan memberi sokongan untuk mengoptimalkan sumber-sumber kumpulan.

Bagi tahun dikaji, **TH** telah mengambil beberapa inisiatif utama untuk meningkatkan sinergi di antara syarikat-syarikat di dalam Kumpulan **TH** seperti yang dinyatakan di bawah.

1. Membentuk unit khusus yang dikenali sebagai Kumpulan Perkhidmatan Bersama bagi memberi sokongan langsung kepada anak-anak syarikat terpilih dalam bidang seperti sumber manusia, kewangan, teknologi maklumat (IT) dan pentadbiran. Inisiatif ini juga bertujuan untuk menjadikan operasi syarikat lebih efisien.
2. Melancarkan kad debit dua (2) jenama **TH-BIMB** (Bank Islam Malaysia Berhad) bagi memudahkan pendeposit dan jemaah haji mengakses akaun masing-masing dan membuat pembayaran.
3. Menganjurkan '**TH Group Summit 2020**' sebagai platform bagi syarikat-syarikat Kumpulan **TH** bertukar idea dan menyelaraskan bidang-bidang sinergi yang telah dikenalpasti.
4. Mewujudkan platform pemasaran digital bersama untuk Kumpulan **TH**, yang mana anak-anak syarikat mempunyai akses bersilang ke laman media sosial utama **TH**.
5. Mengadakan sesi penyelidikan dan penerangan Kumpulan mengenai Pelaburan **TH** yang menyaksikan kerjasama di antara BIMB, BIMB Securities Sdn Bhd (BIMB Securities) dan BIMB Investments dalam penyelidikan dan pertukaran buah fikiran mengenai inisiatif masing-masing.

TH synergises business operations and activities with its various subsidiaries through a common understanding of the Group's purpose within a wide range of industries.

TH invests in different types of companies across multiple sectors including plantation, properties, financial services, hospitality, information technology and marine support.

TH's Investee Company Portfolio comprise 18 subsidiaries, 3 joint venture companies, 11 associate companies and equity interest in 26 companies.

ENHANCING GROUP SYNERGY

Creating synergies within investee companies and providing support to optimise group resources have been among the main thrusts of the Strategic Investment Division, in its efforts to provide value added services and improve cooperation between all units under the **TH** Group of Companies.

For the year under review, **TH** had initiated several key initiatives to boost synergy among the companies within the **TH** Group, as set out below.

1. The formation of a dedicated unit, known as the Group Shared Services, to provide direct support to selected subsidiaries in functional areas such as human resources, finance, information technology (IT) and administration. This initiative is targeted to make the companies' operations more efficient.
2. The launch of dual brand **TH-BIMB** (Bank Islam Malaysia Berhad) Card by utilising the bank's facilities to ease funds accessibility and payment settlement for Hajj pilgrims.
3. Organised '**TH Group Summit 2020**' to serve as a platform for **TH** companies to exchange ideas and coordinate areas of synergies.
4. The creation of shared digital marketing platform for **TH** Group, in which subsidiaries can now have interval access to **TH** main social media pages.
5. Organised **TH** Group research and insight sessions on **TH** Investment which saw BIMB, BIMB Securities Sdn Bhd (BIMB Securities), BIMB Investments collaborate in research and giving insights on their initiatives.

DARI BUAIAN KE LIANG LAHAD: | From Cradle to Grave:
SPEKTRUM PERNIAGAAN TH DALAM KEHIDUPAN SEORANG MUSLIM DARI KANAK-KANAK SEHINGGA DEWASA |
Multitude spectrum of TH businesses which transcended from early childhood to adulthood of a Muslim

Anak-anak syarikat lain yang menyumbang pendapatan tahunan kepada **TH** dan agihan keuntungan yang berterusan kepada pendeposit.

Other subsidiaries contribution toward **TH's** annual income and continuous profit distribution to the depositors.

10



Setiap individu Muslim Malaysia digalakkan membuka akaun simpanan **TH**, sebaiknya seawal bayi baru lahir.

Every Malaysian Muslim is encouraged to open a savings account with **TH** as early as a new born baby.

01



Mendapat tawaran untuk menunaikan Haji mengikut kuota dan giliran yang telah ditetapkan.

Receive an offer to perform Hajj according to the set quota.

09



Apabila meningkat dewasa, semakin banyak keperluan dan faedah boleh diperolehi daripada **TH** dan anak-anak syarikatnya.

As we grow up, more and more benefits and necessities can be obtained from **TH** and its Group of Companies.

02



Mengekalkan simpanan dan menerima pulangan kompetitif sementara menunggu tiba waktu giliran haji.

Maintaining savings with competitive returns while waiting to perform the pilgrimage.

08



Membeli kediaman baharu di kawasan-kawasan yang dibangunkan oleh **TH Properties Sdn Bhd.**

Buying a new house in the areas developed by **TH Properties Sdn Bhd.**

03



Membeli barangan keperluan harian untuk keluarga di syarikat-syarikat yang dilabur oleh **TH**.

Buying daily products for the family from companies invested by **TH**.

07



Mendapatkan kemudahan Kewangan Islam dari **Bank Islam**.

Getting Islamic Financing from **Bank Islam**.

04



Membawa keluarga makan angin dengan anak-anak syarikat **TH**.

Family vacation to different places with **TH** travel companies.

06



Memastikan seisi keluarga dilindungi menerusi produk-produk yang ditawarkan oleh **Takaful Malaysia Berhad**.

Ensuring the family is well covered via products offered by **Takaful Malaysia Berhad**.

05



PERKHIDMATAN KEWANGAN ISLAM

Penglibatan **TH** di dalam Sektor Kewangan Islam diketuai oleh anak syarikatnya BIMB Holdings Berhad (BHB), sebuah syarikat pemegang pelaburan yang mempelopori pembangunan kewangan Islam di Malaysia selama lebih 30 tahun.

BHB telah mengorak langkah ke arah kelestarian berpandukan kepada lima (5) teras iaitu kewangan yang bertanggungjawab, pertumbuhan inklusif, pengayaan bakat, kewangan Islam dan perkongsian pengetahuan serta pelaporan dan amalan beretika. Kesemua teras ini telah menjadi panduan strategi kepada tiga (3) anak syarikat utamanya iaitu Bank Islam Malaysia Berhad (BIMB), Takaful Malaysia dan BIMB Securities.

Unit operasi utama BHB, BIMB, mempunyai lebih daripada 4.3 juta pendeposit dan membiayai 700,000 pelanggan di seluruh negara. Syarikat perbankan ini berada di dalam kedudukan baik untuk menerajui pertumbuhan inklusif yang memanfaatkan ekosistem kewangan bertanggungjawab. Dengan komitmen padu terhadap inisiatif 'Value-Based Intermediary' (VBI) oleh Bank Negara Malaysia, BIMB menyasarkan untuk mewujudkan nilai kepada semua pemegang taruh dengan penekanan mendalam terhadap alam sekitar, sosial dan tadbir urus (ESG). Ini menguatkan lagi aktiviti dan penawaran produk bank, bersesuaian dengan tuntutan prinsip Maqasid Al-Shariah (objektif syariat).

Bagi Takaful Malaysia pula, penyedia penyelesaian faedah takaful ini mempunyai lebih daripada 3 juta pelanggan. Syarikat ini dibangunkan khas bagi tujuan pemeliharaan kekayaan dan juga sebagai salah satu cara untuk menyumbang ke arah matlamat menjadikan Malaysia sebagai negara berpendapatan tinggi. Sebagai pengendali Takaful terkemuka, fokus utamanya adalah untuk memperkukuhkan kedudukan dari segi jangkauan pelanggan, kecekapan operasi, daya saing kos dan nilai pemegang saham.

Dalam pada itu, BIMB Securities yang juga firma broker saham patuh Syariah pertama di negara ini terus memastikan agihan kekayaan kepada semua 35 klien institusi, serta lebih 7,000 pelanggan dan pengikutnya melalui perkongsian pengetahuan dan pendidikan. Inisiatif seperti ini akan terus memacu pertumbuhan ekonomi dan mengekalkan kelestarian jangka panjang.

ISLAMIC FINANCIAL SERVICES

TH's participation in the Islamic Financial Sector is led by its subsidiary BIMB Holdings Berhad (BHB), an investment holding company, which pioneered the development of Islamic finance in Malaysia for more than 30 years.

BHB has embarked on a journey towards sustainability based on five thrusts, namely responsible finance, inclusive growth, talent enrichment, Islamic finance and knowledge sharing, as well as ethical practice and reporting. These thrusts have been a strategy guide to its three major subsidiaries – BIMB, Takaful Malaysia and BIMB Securities.

The main operating unit of BHB, BIMB, serves more than 4.3 million depositors and financing 700,000 customers nationwide. The bank is in a good position to spearhead inclusive growth that leverages responsible financial ecosystems. Committed to Bank Negara Malaysia's Value-Based Intermediary (VBI) initiative, BIMB aims to create value for all stakeholders with greater emphasis on environmental, social and governance (ESG). This reinforces the activity and offering of the bank's products in accordance with Maqasid Al-Shariah (the objectives of Shariah).

Meanwhile, Takaful Malaysia serves more than 3 million customers. The takaful solution provider was developed primarily for wealth preservation, as well to contribute to the achievement of a high-income nation. As a leading Takaful operator, its key focus is to strengthen its position in terms of customer reach, operational agility, cost competitiveness and shareholder value.

As for BIMB Securities, the first full-fledged Shariah compliant stockbroking firm in the country continues to ensure wealth distribution through knowledge sharing and educational information to all 35 institutional clients, as well as over 7,000 customers and followers. Such an initiative will help drive economic growth and sustain long-term sustainability.

PERLADANGAN

TH telah terlibat secara aktif merealisasikan pelaburan strategiknya di dalam sektor perladangan sejak tahun 1972 menerusi TH Plantations Berhad (THP) dan anak-anak syarikatnya iaitu THP Group Berhad, TH Estates (Holdings) Sdn Bhd, Deru Semangat Sdn Bhd, TH Indo Industries Sdn Bhd dan TH Indopalms Sdn Bhd. 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 pemprosesan 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 2020 (FY2020), **TH** memiliki bank tanah seluas 118,223 hektar di Malaysia dan Indonesia.

Kumpulan THP kembali pulih pada FY2020 apabila mencatatkan keuntungan sebelum cukai sebanyak RM54.46 juta berbanding kerugian sebelum cukai RM245.01 juta pada FY2019. 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 FY2020. Pendapatan untuk tahun kewangan berkenaan meningkat 22.4 peratus kepada RM565.0 juta daripada RM461.50 juta pada FY2019. 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 2020 ialah RM2,538 setiap tan berbanding RM1,968 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 its subsidiaries – namely THP Group Berhad, TH Estates (Holdings) Sdn Bhd, Deru Semangat Sdn Bhd, TH Indo Industries Sdn Bhd and TH Indopalms Sdn Bhd – all of which is 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 2020 (FY2020), THP Group has a total landbank of 118,223 hectares in Malaysia and Indonesia.



THP recorded a profit before tax of RM54.46 million for FY2020, a return to black after declaring a loss before tax of RM245.01 million in FY2019. While the jump in revenue contributed to improve profitability, the better 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 FY2020. Revenue for the year increased by 22.4 per cent to RM565.0 million from RM461.50 million in FY2019. 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 2020 was RM2,538 per tonne compared to RM1,968 per tonne in 2019.



HOSPITALITI

TH Hotel & Residences Sdn Bhd (THHR), sebuah anak syarikat milik penuh **TH**, terus bersedia untuk memimpin Kumpulan dan unggul dalam perniagaan berorientasikan pelanggan yang kompetitif ini. Mövenpick Hotel & Convention Centre KLIA (MHCC) yang mempunyai seni bina bangunan yang cukup ikonik 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, Hotel TH Kelana Jaya (THKJ) masih beroperasi dan tetap menjadi pilihan utama bagi agensi-agensi Kerajaan berikutan kadarnya yang berpatutan. Selain daripada pelbagai bilik dan dewan bankuet, THKJ turut menawarkan restoran-restoran dan bilik-bilik mesyuarat. Kedua-dua hotel milik **TH** turut dilengkapi dengan tempat letak kenderaan yang besar di mana para tetamu dan pengunjung boleh meletak kenderaan secara percuma. Ini menarik lebih banyak syarikat dan agensi Kerajaan berminat untuk menganjurkan acara mereka di THKJ.

HOSPITALITY

TH Hotel & Residences 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. The iconic Mövenpick Hotel & Convention Centre KLIA (MHCC) 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.

Meanwhile, TH Hotel Kelana Jaya (THKJ) remains operational and still the preferred choice among Government agencies due to its affordable rates. Apart from rooms and banquet halls, THKJ offers restaurants and meeting rooms. Both hotels owned by **TH** come with huge parking spaces where guests and visitors can park for free. This has resulted in more companies and Government agencies to continue holding their events at the hotels.



Namun, serangan wabak COVID-19 telah memberi kesan yang besar kepada sektor perhotelan dan pelancongan Kumpulan disebabkan oleh pembatalan tempahan untuk acara-acara semasa tempoh pelaksanaan Perintah Kawalan Pergerakan (PKP) dan fasa-fasa sekatan pergerakan.

Sektor pelancongan antarabangsa juga mengalami nasib yang sama apabila banyak tempahan untuk pakej haji dan umrah terpaksa dibatalkan akibat penutupan sempadan antarabangsa, sekaligus memberi kesan negatif terhadap Kumpulan. Walaupun begitu, Kumpulan telah beralih arah dengan menggunakan pendekatan yang lebih kreatif serta membuat beberapa penyesuaian kepada rancangan perniagaan termasuk menjalankan aktiviti dan perniagaan lain di hotel, serta menawarkan harga promosi untuk mewujudkan permintaan dan memberi nilai kepada para pelanggan.

KEMBARA DAN PELANCONGAN

TH Travel & Services Sdn Bhd (THTS) adalah sebuah lagi anak syarikat milik THHR. Beribu pejabat di Menara **TH** Selborn, Kuala Lumpur, syarikat ini mempunyai 22 pejabat cawangan di seluruh negara dan empat (4) pejabat pemasaran sementara. 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.

Pada tahun 2020, wabak COVID-19 telah memberi kesan yang mendalam kepada THTS. Sempadan antarabangsa yang ditutup sejak suku tahun pertama telah mempengaruhi prestasi kewangan syarikat.

Walau bagaimanapun, THTS terus mendepani semua cabaran dengan meneroka aktiviti-aktiviti perniagaan lain yang dianggap mampu 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.

However, the onslaught of COVID-19 had significantly impacted the Group's hospitality and tourism sectors due to the cancellation of events during the implementation of the Movement Control Order (MCO) and different phases of movement restrictions.

The international tourism sector had also taken the brunt with the bulk of umrah and hajj bookings cancelled due to the closure of international borders, which in turn negatively impacted the Group. Nevertheless, the Group had turned to a creative approach and made some adjustments to its business plan by conducting other business activities and events at the hotels, as well as offering promotional rates to create demand and bring value to customers.

TRAVEL AND TOURISM

TH Travel & Services Sdn Bhd (THTS) is another subsidiary of THHR. The unit has 22 branch offices nationwide and four (4) temporary marketing offices, with its headquarters located at Menara **TH** Selborn, Kuala Lumpur. In addition, 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's segments based on their needs and budgets. It also offers domestic and international Muslim tour packages that have been recognised as world-class tours.

In 2020, the COVID-19 outbreak had adversely impacted THTS. With international borders remain closed since the first quarter of the year, this had affected the financial performance of the company.

However, THTS refused to surrender to these challenges and brave the storm by exploring 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 which would ultimately benefit **TH**'s depositors, the company and its staff.

PEMBINAAN DAN PEMBANGUNAN HARTANAH

Pada tahun 2020, **TH** terus terlibat dalam sektor pembinaan dan pembangunan hartanah melalui anak syarikat milik penuhnya, TH Properties Sdn Bhd atau dikenali sebagai TH Properties Group. Kumpulan ini mempunyai pengalaman lebih dari 40 tahun di dalam dan luar negara membabitkan pembangunan hartanah, pembinaan, pengurusan projek serta pengurusan aset dan kemudahan.

FY2020 adalah tempoh yang mencabar bagi TH Properties Group berdasarkan kepada rintangan-rintangan yang dihadapinya. Untuk tahun kewangan berakhir 31 Disember 2020, Kumpulan ini mencatatkan penurunan pendapatan sebanyak 59.4 peratus kepada RM96 juta berbanding RM236.9 juta pada FY2019. Penurunan ini adalah disebabkan oleh aktiviti pembangunan hartanah yang perlahan dan pengiktirafan penjualan tanah yang lebih rendah sebanyak RM11.9 juta pada tahun 2020 berbanding RM101.8 juta pada tahun 2019. Penjualan tanah pada tahun 2020 merujuk kepada tanah yang diambil oleh Kerajaan bagi tujuan pembinaan jalan baru dari Nilai-Labu ke Bandar Enstek.

Bagi aktiviti pengurusan fasiliti pula, terdapat enam (6) kontrak yang berakhir pada tahun dikaji merangkumi **TH** Platinum Park, KL Eco City-Mercu 3 dan hotel-hotel THHR di Alor Setar (Kedah), Bayan Lepas (Pulau Pinang), Kota Kinabalu (Sabah) dan Kuala Nerus (Terengganu). Satu kontrak telah ditamatkan menyebabkan penurunan pendapatan sebanyak 15.3 peratus atau RM12.3 juta. Selain itu, tiada projek baru yang diraih pada tahun 2020.

Melangkah ke hadapan, TH Properties Group 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 (I) Inc (TH Marine). Perniagaan perkhidmatan kapal sokongan luar pesisir (OSV) telah melalui proses penyatuan pada tahun 2020 walaupun mendepani keadaan pasaran yang sangat mencabar akibat penurunan harga minyak global.

TH Marine kini memiliki dan mengendalikan lapan (8) buah kapal dengan pelbagai kapasiti. Kadar penggunaan kapal-kapal ini adalah rendah pada tahun 2020 disebabkan penamatan kontrak (vessel off-hire) dan penyelenggaraan berkala.

CONSTRUCTION AND PROPERTY DEVELOPMENT

In 2020, **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, project development and asset, and facility management group with more than 40 years of experience locally and abroad.

FY2020 was a challenging period for TH Properties Group given the headwinds it faced. For the financial year ended 31 December 2020, TH Properties Group recorded a decline of 59.4 per cent in revenue to RM96 million as compared to RM236.9 million in FY2019. The drop was mainly due to slower property development activity and lower recognition of land sales of RM11.9 million in 2020 versus RM101.8 million in 2019. The land sale in 2020 refers to land acquired by the Government for the purpose of building a new road from Nilai-Labu to Bandar Enstek.

As for facility management activity, there were six contracts ended during the year involving **TH** Platinum Park, KL Eco City-Mercu 3 and THHR hotels in Alor Setar (Kedah), Bayan Lepas (Penang), Kota Kinabalu (Sabah) and Kuala Nerus (Terengganu). One major contract was discontinued which contributed to a drop of 15.3 per cent or RM12.3 million in revenue. No new projects were secured in 2020.

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 (I) Inc (TH Marine). The Offshore Support Vessels (OSV) business went through a consolidation process in 2020 in the face of highly challenging market conditions as a result of the downtrend in the global oil prices.

TH Marine currently owns and operates eight (8) vessels of various capacities. Utilisation rates for these vessels were lower in 2020 due to the completion of contracts (vessel off-hire) and scheduled maintenance.

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 *Hajj 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 1435H/2014M, aplikasi *Hajj 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** juga merancang untuk 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. 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 pasarnya 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 experience for the benefit of pilgrims and improve operational efficiencies for **TH** during the operations in Malaysia and the holy land. Starting in 1435H/2014M 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) which business 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 focuses on energy-savings solutions for corporates and organisations.

In year 2021, **TH** also has a plan to enter into a strategic partnership with Arcadia Acres Sdn. Bhd. (Arcadia), a wholly-owned Bumiputera company, as part of **TH** strategies to increase the value of our investment in Theta. The commercialisation of digital transformation ideas has always been **TH** 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 collaboration, revenue enhancement and a stronger footing in the IT industry and ultimately enhance the value of **TH**'s investment, a win-win situation for both **TH** and Theta.

ALAM SEKITAR, SOSIAL AND TADBIR URUS (ESG)

TH telah memberi penekanan terhadap kecekapan operasi dan tadbir urus dalam usahanya untuk memperkukuhkan prospek institusi Islam.

TH ditadbir berdasarkan konsep ESG yang juga merupakan asas kepada portfolio pelaburan masa kini demi menyumbang kepada prestasi yang lebih baik.

Pihak Lembaga mengawasi perjalanan Kumpulan **TH** serta pelaksanaan strategi kelestarian dalam kesemua operasi anak-anak syarikat yang bernaung di bawahnya. Oleh yang demikian, satu struktur mengenai perihal ESG telah diwujudkan untuk dijadikan panduan bagi unit-unit ini merangka strategi mereka dengan sewajarnya.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

TH has emphasised on governance and operational efficiency in its efforts to strengthen the Islamic institution for prospects.

TH is governed based on the ESG concept which is also the basis of its current investment portfolio that would contribute to better performance.

The Lembaga oversees **TH** and the implementation of sustainability strategy across all subsidiaries within the Group. As such, a structure concerning ESG matters has been put in place that serves as a guide for these units to formulate their strategies accordingly.

ALAM SEKITAR, SOSIAL AND TADBIR URUS (ESG) Environmental, Social and Governance (ESG)

Bidang Utama Key Area	Butiran Description
 Alam Sekitar Environmental	Menentukan pencapaian TH dalam penjagaan alam sekitar. Determine the way TH performs as a steward of nature.
 Sosial Social	Mengkaji bagaimana TH menguruskan hubungan dengan para pekerja, pembekal, pelanggan dan komuniti di mana ia beroperasi. Examine how TH manages relationships with employees, suppliers, customers and the communities where it operates
 Tadbir Urus Governance	Menguruskan kepimpinan TH , gaji eksekutif, audit, kawalan dalaman dan hak pemegang saham. Dealing of TH 's leadership, executive pay, audits, internal controls, and shareholder rights.



PN3

MENARA TH TUN RAZAK

TADBIR URUS

Governance

PENYATA TADBIR URUS KORPORAT
Statement of Corporate Governance

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

LAPORAN SYARIAH
Shariah Report





“Wahai orang-orang yang beriman! Janganlah kamu mengkhianati Allah dan Rasul dan (juga) janganlah kamu mengkhianati amanah yang dipercayakan kepadamu, sedangkan kamu mengetahui.”

(Surah Al-Anfal: 27)

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 mapan 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 untuk menyediakan kemudahan bagi rakyat yang beragama Islam membuat simpanan bagi tujuan menunaikan haji, 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 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 defined Minister as the Minister in charge of pilgrimage control. The power of the Minister includes giving directions on **TH** functions and access to required **TH** information.

TH is governed by Act 535, through a clear organisational structure encompassing the dissemination of power and responsibilities at all levels.

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 operations and performance whilst ensuring reasonable standards without undue influence from any party.

Being the only hajj institution in the country and mandated to provide facilities for Malaysian Muslim to save for the purpose of performing Hajj, 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.

LEMBAGA COMPOSITION

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

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

MESYUARAT LEMBAGA

Sebanyak sebelas (11) Mesyuarat Lembaga diadakan pada tahun kewangan berakhir 31 Disember 2020. Semua Anggota Lembaga menghadiri mesyuarat yang ditetapkan dan menunjukkan komitmen dalam memenuhi tugas dan tanggungjawab mereka sebagai Anggota Lembaga.

Butir-butir mesyuarat Lembaga yang diadakan adalah seperti berikut:

BOARD MEETING

A total of eleven (11) Board Meetings were held in the financial year ended 31 December 2020. All Board Members attended the meeting and demonstrate commitment in their duties and needs as Board Members.

Details of the Board meetings are set forth below:

Tarikh Date	Jumlah Anggota Lembaga Total Board Members	Kehadiran Anggota Lembaga Attendance by Board Members
12.02.2020	9	9/9
27.02.2020	9	8/9
08.05.2020	8	8/8
01.06.2020	8	7/8
26.06.2020	10	9/10
08.07.2020	10	10/10
06.08.2020	10	10/10
01.10.2020	7	5/7
18.11.2020	9	9/9
30.11.2020	9	8/9
21.12.2020	9	8/9

Berikut adalah rekod kehadiran Anggota dalam Mesyuarat Lembaga. The following is attendance record of members at the Board Meetings.

Anggota Lembaga Members of Lembaga	Bil. Mesyuarat No. of Meetings
Tan Sri Md Nor Yusof (Pengerusi Chairman)	10/11
Datuk Akbar Samon (Tiada perubahan No Change)	11/11
Dato' Asri Hamidon (Dilantik pada Appointed on 15/06/2020)	3/7
Datuk Seri Mohd Sallehuddin Hassan (Dilantik pada Appointed on 16/06/2020)	6/7
Dato' Abdul Mutalib Datuk Seri Mohamed Razak (Dilantik pada Appointed on 10/08/2020)	4/4
Dato' Noordin Sulaiman (Tamat perkhidmatan pada Service completed on 14/08/2020 Dilantik semula pada Re-appointed on 01/11/2020)	10/10
Prof. Dr. Ashraf Md Hashim (Tamat perkhidmatan pada Service completed on 09/08/2020 Dilantik semula pada Re-appointed on 01/11/2020)	10/10
Datuk Nik Mohd Hasyudeen Yusoff (Tiada perubahan No Change)	11/11
Datuk Ahamad Basheer Mohd Hussain (Tiada perubahan No Change)	11/11
Tan Sri Abu Talib Othman (Tamat perkhidmatan pada Service completed on 09/08/2020)	7/7
Datuk Zaiton Mohd Hassan (Tamat perkhidmatan pada Service completed on 09/08/2020)	7/7
Tan Sri Ahmad Badri Mohd Zahir (Tamat perkhidmatan pada Service completed on 01/05/2020)	1/2
Datuk Seri Hasnol Zam Zam Ahmad (Tamat perkhidmatan pada Service completed on 01/02/2020)	NA

Kekerapan Mesyuarat Lembaga yang diadakan pada tahun 2020 adalah tertakluk kepada penguatkuasaan Perintah Kawalan Pergerakan oleh Kerajaan Malaysia berikutan situasi pandemik COVID-19 di dalam negara.

The frequency of the Board Meetings held in 2020 is subject to the enforcement of the Movement Control Order by the Malaysian Government following the COVID-19 pandemic situation in the country.

JAWATANKUASA LEMBAGA

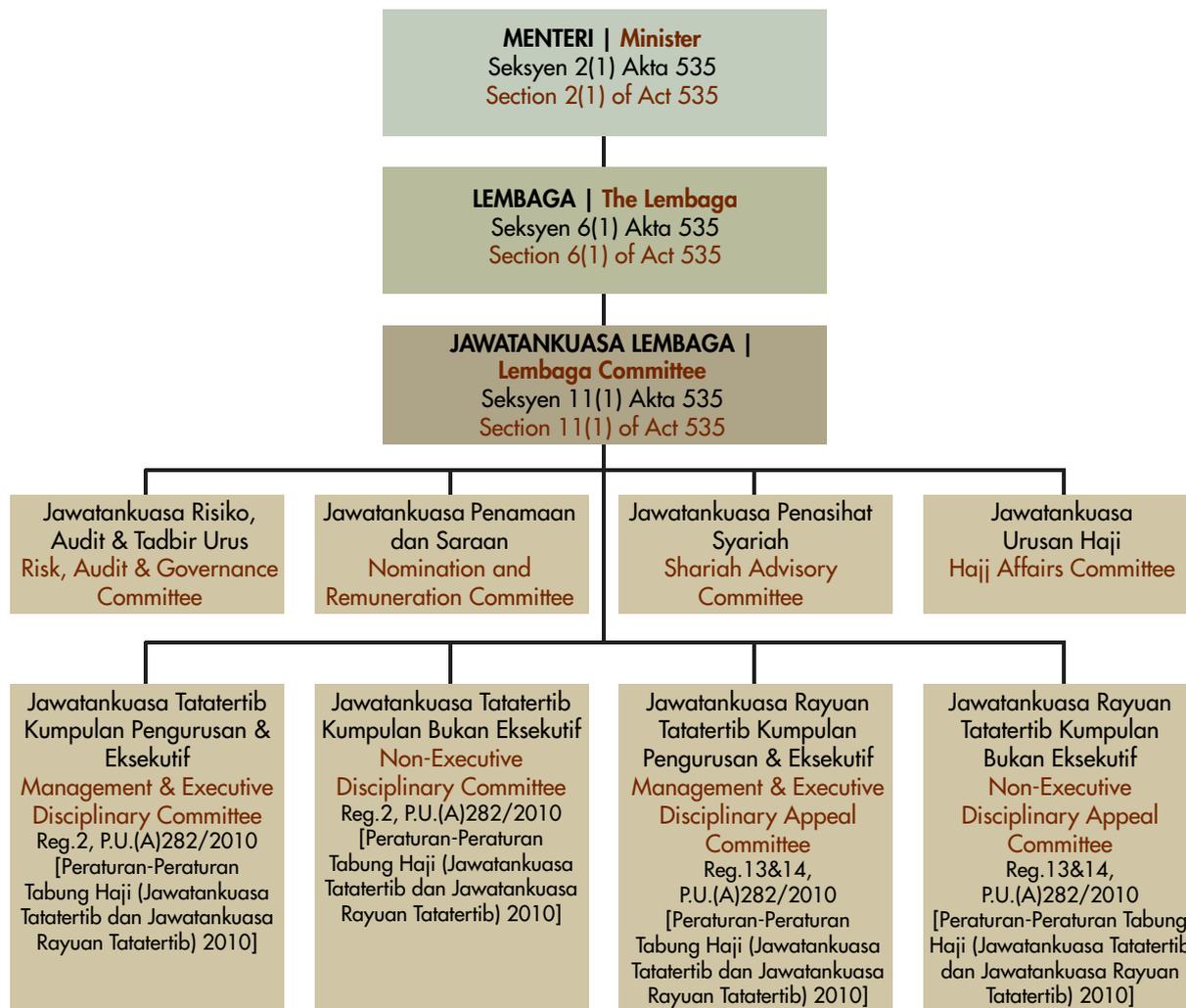
Lembaga telah menubuhkan pelbagai Jawatankuasa untuk mengawal selia perkara-perkara khusus yang berkaitan dengan fungsi Lembaga **TH**.

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 2020, terdapat lapan (8) Jawatankuasa Lembaga yang telah ditubuhkan seperti berikut:

LEMBAGA COMMITTEE

The Lembaga has established various Committees to oversee specific matters related to the functions of the **TH** Lembaga.

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 2020, there were eight (8) Lembaga Committees have been established as follows:



Fungsi utama setiap Jawatankuasa, komposisinya dan bilangan Mesyuarat yang diadakan pada tahun kewangan berakhir 31 Disember 2020 dinyatakan seperti di bawah:

The key functions of each Committee, its composition and the number of meetings being held during the financial year ended 31 December 2020 are set out below:

Jawatankuasa Risiko, Audit & Tadbir Urus Risk, Audit & Governance Committee	
Fungsi Function	<ol style="list-style-type: none"> 1. Memenuhi tanggungjawab terhadap keperluan berkaitan perakaunan dan laporan kewangan; 2. Memenuhi tanggungjawab pengawasannya berkaitan dengan selera risiko dan kerangka permatuhan pengurusan risiko di peringkat entiti dan kumpulan; dan 3. Memastikan piawaian tadbir urus, integriti dan etika yang tinggi. <ol style="list-style-type: none"> 1. Fulfilling its responsibilities relating to accounting and financial reporting; 2. Fulfilling its oversight responsibilities with regards to the risk appetite and risk management and compliance framework at the entity and group levels; and 3. Ensuring high standards in governance, integrity and ethics
Bilangan Mesyuarat No. of Meetings	6
Ahli Jawatankuasa Members of the Committee	
Tan Sri Md Nor Yusof	<ul style="list-style-type: none"> • Dilantik sebagai Ahli dan Pengerusi sementara pada Appointed as an interim Chairman and Member on 18/11/2020
Prof. Dr. Ashraf Md Hashim	<ul style="list-style-type: none"> • Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020 • Dilantik semula sebagai Ahli pada Re-appointed as Member on 18/11/2020
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	<ul style="list-style-type: none"> • Dilantik sebagai Ahli pada Appointed as Member on 18/11/2020
Datuk Zaiton Mohd Hassan	<ul style="list-style-type: none"> • Tamat perkhidmatan sebagai Pengerusi pada Service completed as Chairman on 09/08/2020
Tan Sri Abu Talib Othman	<ul style="list-style-type: none"> • Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020
Dato' Noordin Sulaiman	<ul style="list-style-type: none"> • Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 14/08/2020
Datuk Ahamed Basheer Mohd Hussain	<ul style="list-style-type: none"> • Dilantik sebagai Ahli pada Appointed as Member on 18/11/2020
Jawatankuasa Penamaan dan Saraan Nomination and Remuneration Committee	
Fungsi Function	<ol style="list-style-type: none"> 1. Mengesyorkan pelantikan dan pemberhentian Pengurus Besar Kanan TH dan ke atas kepada Lembaga; 2. Menilai dan meluluskan pelantikan dan pemberhentian Pengurus Besar TH; 3. Mengesyorkan pelantikan dan pemberhentian Ketua Pengarah Eksekutif di Syarikat Pelaburan TH; 4. Mengesyorkan pelantikan dan pemberhentian Wakil Pengarah TH di Syarikat Pelaburan TH; 5. Mengesyorkan dasar dan kerangka kerja mengenai terma dan syarat perkhidmatan bagi pegawai dan pekerja TH; dan 6. Meluluskan pelaksanaan urusan operasi modal insan. <ol style="list-style-type: none"> 1. Recommend appointment and cessation of TH's Senior General Managers and above to the Lembaga; 2. Assess and approve appointment and cessation of TH's General Managers; 3. Recommend appointment and cessation of TH's Investee Companies' Chief Executive Officers; 4. Recommend appointment and cessation of TH's Nominee Directors in TH's Investee Companies; 5. Recommend the policies and frameworks on terms and conditions of service for TH officers and employees; and 6. Approve the execution of human capital operation matters.
Bilangan Mesyuarat No. of Meetings	5

Jawatankuasa Penamaan dan Saraan Nomination and Remuneration Committee	
Ahli Jawatankuasa Members of the Committee	
Dato' Noordin Sulaiman	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 14/08/2020 Dilantik sebagai Pengerusi pada Appointed as Chairman on 18/11/2020
Prof. Dr. Ashraf Md Hashim	<ul style="list-style-type: none"> Dilantik sebagai Ahli pada Appointed as Member on 18/11/2020
Datuk Akbar Samon	<ul style="list-style-type: none"> Dilantik sebagai Ahli pada Appointed as Member on 18/11/2020
Datuk Nik Mohd Hasyudeen Yusoff	<ul style="list-style-type: none"> Tiada perubahan No Change
Tan Sri Abu Talib Othman	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Pengerusi pada Service completed as Chairman on 09/08/2020
Datuk Zaiton Mohd Hassan	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020

Jawatankuasa Tatatertib Kumpulan Pengurusan & Eksekutif Management & Executive Disciplinary Committee	
Fungsi Function	<p>Berdasarkan Peraturan-peraturan Tatatertib TH 2010, Jawatankuasa ini mempunyai bidang kuasa atas semua perkara yang berhubung dengan kelakuan dan tatatertib bagi kategori pekerja Kumpulan Pengurusan dan Eksekutif.</p> <p>Based on the TH Disciplinary Regulations 2010, the Committee has jurisdiction over all matters relating to the conduct and discipline for each category of employees of the Management and Executive Group.</p>
Bilangan Mesyuarat No. of Meetings	1
Ahli Jawatankuasa Members of the Committee	
Datuk Seri Mohd Sallehuddin Hassan	<ul style="list-style-type: none"> Dilantik sebagai Pengerusi pada Appointed as Chairman on 16/06/2020
Prof. Dr. Ashraf Md Hashim	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020 Dilantik semula sebagai Ahli pada Re-appointed as Member on 01/11/2020
Dato' Noordin Sulaiman	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020 Dilantik semula sebagai Ahli pada Re-appointed as Member on 01/11/2020
Datuk Nik Mohd Hasyudeen Yusoff	<ul style="list-style-type: none"> Tiada perubahan No Change
Datuk Seri Hasnol Zam Zam Ahmad	<ul style="list-style-type: none"> Meletak jawatan sebagai Pengerusi pada Resigned as Chairman on 01/02/2020
Datuk Zaiton Mohd Hassan	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020

Jawatankuasa Tatatertib Kumpulan Bukan Eksekutif Non-Executive Disciplinary Committee	
Fungsi Function	Berdasarkan Peraturan-peraturan Tatatertib TH 2010, Jawatankuasa ini mempunyai bidang kuasa atas semua perkara yang berhubung dengan kelakuan dan tatatertib bagi kategori pekerja Kumpulan Bukan Eksekutif. Based on the TH Disciplinary Regulations 2010, the Committee has jurisdiction over all matters relating to the conduct and discipline for each categories of employees of the Non-Executive Group.
Bilangan Mesyuarat No. of Meetings	2
Ahli Jawatankuasa Members of the Committee	
Datuk Seri Mohd Sallehuddin Hassan	<ul style="list-style-type: none"> Dilantik sebagai Pengerusi pada Appointed as Chairman on 16/06/2020
Dato' Noordin Sulaiman	<ul style="list-style-type: none"> Dilantik sebagai Pengerusi sementara pada Appointed as an interim Chairman on 27/02/2020 Tamat perkhidmatan sebagai Pengerusi sementara pada Service completed as interim Chairman on 15/06/2020
Datuk Seri Hasnol Zam Zam Ahmad	<ul style="list-style-type: none"> Meletak jawatan sebagai Pengerusi pada Resigned as Chairman on 01/02/2020
Dato' Redhuan Sabaruddin	<ul style="list-style-type: none"> Tiada perubahan No Change
Nurrinanuwar Shamsuddin	<ul style="list-style-type: none"> Tiada perubahan No Change
Anisuati Yahya (Ahli Ganti Substitute Member)	<ul style="list-style-type: none"> Tiada perubahan No Change
Mustakim Mohamad (Ahli Ganti Substitute Member)	<ul style="list-style-type: none"> Tiada perubahan No Change
Jawatankuasa Rayuan Tatatertib Kumpulan Pengurusan & Eksekutif Management & Executive Disciplinary Appeal Committee	
Fungsi Function	Berdasarkan Peraturan-peraturan TH (Jawatankuasa Tatatertib dan Jawatankuasa Rayuan Tatatertib) 2010, Jawatankuasa ini mempunyai kuasa untuk menerima, menimbang dan memutuskan apa-apa rayuan yang dikemukakan oleh seseorang pekerja terhadap keputusan Jawatankuasa Tatatertib. Based on the TH (Disciplinary Committee and Disciplinary Appeals Committee) Regulations 2010, the Committee has the power to receive, consider and determine any appeal submitted by an employee against the decision of the Disciplinary Committee.
Bilangan Mesyuarat No. of Meetings	3
Ahli Jawatankuasa Members of the Committee	
Tan Sri Md Nor Yusof	<ul style="list-style-type: none"> Tiada perubahan No Change
Dato' Asri Hamidon	<ul style="list-style-type: none"> Dilantik sebagai Ahli pada Appointed as Member on 28/09/2020
Datuk Akbar Samon	<ul style="list-style-type: none"> Dilantik sebagai Ahli pada Appointed as Member on 28/09/2020
Tan Sri Abu Talib Othman	<ul style="list-style-type: none"> Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020
Tan Sri Ahmad Badri Mohd Zahir	<ul style="list-style-type: none"> Meletak jawatan pada Resigned on 01/05/2020

Jawatankuasa Rayuan Tata tertib Kumpulan Bukan Eksekutif Non-Executive Disciplinary Appeal Committee	
Fungsi Function	Berdasarkan Peraturan-peraturan TH (Jawatankuasa Tata tertib dan Jawatankuasa Rayuan Tata tertib) 2010, Jawatankuasa ini mempunyai kuasa untuk menerima, menimbang dan memutuskan apa-apa rayuan yang dikemukakan oleh seseorang pekerja terhadap keputusan Jawatankuasa Tata tertib. Based on the TH (Disciplinary Committee and Disciplinary Appeals Committee) Regulations 2010, the Committee has the power to receive, consider and determine any appeal submitted by an employee against the decision of the Disciplinary Committee.
Bilangan Mesyuarat No. of Meetings	1
Ahli Jawatankuasa Members of the Committee	
Tan Sri Md Nor Yusof	• Tiada perubahan No Change
Dato' Asri Hamidon	• Dilantik sebagai Ahli pada Appointed as Member on 28/09/2020
Datuk Akbar Samon	• Dilantik sebagai Ahli pada Appointed as Member on 28/09/2020
Tan Sri Ahmad Badri Mohd Zahir	• Meletak jawatan pada Resigned on 01/05/2020

Jawatankuasa Penasihat Syariah Shariah Advisory Committee	
Fungsi Function	Menasihati Lembaga mengenai apa-apa perkara yang berkaitan dengan Syariah dalam perniagaan dan memastikan kepatuhan terhadap prinsip Syariah dan mewujudkan Kerangka Pematuhan Syariah. Advise the Lembaga on any Shariah-related matters in its business to ensure compliance to the Shariah principles and establish Shariah Compliance Framework.
Bilangan Mesyuarat No. of Meetings	8
Ahli Jawatankuasa Members of the Committee	
Prof. Dr. Ashraf Md Hashim	• Tiada perubahan No Change
Dato' al-Ustaz Haji Ellias Zakaria	• Tiada perubahan No Change
Prof. Dr. Mohamad Akram Laldin	• Tiada perubahan No Change
Prof. Madya Dr. Asmak Ab Rahman	• Tiada perubahan No Change
Ustaz Wan Rumaizi Wan Husin	• Tiada perubahan No Change

Jawatankuasa Urusan Haji Hajj Affairs Committee	
Fungsi Function	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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.
Bilangan Mesyuarat No. of Meetings	2
Ahli Jawatankuasa Members of the Committee	
Datuk Seri Mohd Sallehuddin Hassan	<ul style="list-style-type: none"> • Dilantik sebagai Pengerusi pada Appointed as Chairman on 18/11/2020
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	<ul style="list-style-type: none"> • Dilantik sebagai Ahli pada Appointed as Member on 18/11/2020
Datuk Nik Mohd Hasyudeen Yusoff	<ul style="list-style-type: none"> • Tiada perubahan No Change
Prof. Dr. Ashraf Md Hashim	<ul style="list-style-type: none"> • Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09/08/2020
Datuk Seri Hasnol Zam Zam Ahmad	<ul style="list-style-type: none"> • Meletak jawatan sebagai Pengerusi pada Resigned as Chairman on 01/02/2020
Datuk Ahamed Basheer Mohd Hussain	<ul style="list-style-type: none"> • Tiada perubahan No Change

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

Penyataan Pengurusan Risiko dan Kawalan Dalamannya bertujuan untuk memberikan maklumat aras tinggi yang bermakna mengenai kecukupan, kesesuaian dan keadaan semasa keseluruhan sistem pengurusan risiko, pematuhan dan kawalan dalaman yang dilaksanakan di Lembaga Tabung Haji (**TH**).

PENGENALAN

Penyataan ini telah disediakan selaras dengan Penyataan Pengurusan Risiko dan Kawalan Dalamannya – Garis Panduan bagi Pengarah Syarikat Tersenarai (Garis Panduan) yang dikeluarkan pada 31 Disember 2012. Garis Panduan ini menyediakan panduan kepada syarikat-syarikat sebagaimana yang dikehendaki dalam perenggan 15.26(b) Syarat-Syarat Penyenaraian Bursa Malaysia dan Prinsip B Kod Tadbir Urus Korporat Malaysia yang dikeluarkan pada bulan April 2021. Sebagai sebuah badan berkanun berasaskan Islamik yang tertakluk kepada Akta Tabung Haji 1995 (Akta 535), **TH** tidak diwajibkan untuk mematuhi Garis Panduan ini. Walaubagaimanapun, selaras amalan terbaik, **TH** berusaha untuk mematuhi beberapa aturan selaras dengan ketetapan seperti yang terkandung di dalam Akta Tabung Haji 1995 (Akta 535).

Penyataan ini juga menggariskan keadaan dan ruang lingkup sistem Pengurusan Risiko dan Kawalan Dalamannya **TH** bagi tahun kewangan yang diulas.

TADBIR URUS, PENGURUSAN RISIKO DAN KAWALAN DALAMAN

TH menyedari bahawa sistem pengurusan risiko dan kawalan dalaman yang teguh adalah bahagian penting dalam tadbir urus korporat yang baik dan juga penting dalam pencapaian mandat dan objektifnya Pihak Lembaga dan Pengurusan memastikan bahawa falsafah Pengurusan Risiko dan Kawalan Dalamannya **TH** terus tersemam di dalam budaya, proses dan struktur organisasi.

Pengurusan risiko melalui aktiviti-aktiviti pengurusan risiko disokong oleh persekitaran kawalan yang baik yang merangkumi nilai-nilai korporat yang ditakrifkan dengan jelas, kod-kod tatakelakuan dan etika serta polisi-polisi dan prosedur-prosedur yang komprehensif.

Jawatankuasa Audit telah dibentuk pada 1 Januari 1989 yang kemudiannya dinamakan sebagai Jawatankuasa Risiko, Audit dan Governans (RAGC) pada Ogos 2018 untuk memberikan pernyataan yang tepat mengenai kuasa dan autoriti pemerhatian dan pengawasan berkaitan tadbir urus, kawalan-kawalan dalaman dan pengurusan risiko yang dipertanggungjawabkan kepada Jawatankuasa. RAGC ditubuhkan untuk membantu pihak Lembaga dalam memenuhi tanggungjawab pengawasannya dengan memberi pandangan yang objektif mengenai keberkesanan dan kecekapan **TH**, khususnya dalam aspek kawalan-kawalan dalaman dan pengurusan risiko. RAGC juga dipertanggungjawabkan

The Statement on Risk Management and Internal Control is intended to provide meaningful high-level information on the adequacy, appropriateness and current state of the overall risks management, compliance and internal control systems implemented in Lembaga Tabung Haji (**TH**).

INTRODUCTION

This Statement has been prepared in accordance with the Statement on Risk Management and Internal Control – Guidelines for Directors of Listed Issuers (Guidelines) issued on 31 December 2012. This Guidelines provide guidance for companies complying with paragraph 15.26(b) of the Listing Requirements of Bursa Malaysia and Principle B of the Malaysian Code on Corporate Governance issued in April 2021. As an Islamic based statutory body that is subject to the Lembaga Tabung Haji Act 1995 (Act 535), **TH** is not required to adhere to this Guidelines. However, in line with best practices **TH** strive to comply in the areas consistent to the provision as stated in Lembaga Tabung Haji Act 1995 (Act 535).

This Statement outlines the nature and scope of **TH**'s system of risk management and internal control during the financial year under review.

GOVERNANCE, RISK MANAGEMENT AND INTERNAL CONTROL

TH recognises that a sound system of risk management and internal control is an integral part of good corporate governance and is critical to the achievement of its mandate and objectives. The Lembaga and Management ensure that **TH**'s risk management and internal control philosophy is embedded into the culture, processes and structures of the organisation.

The management of risk through the risk management activities are supported by a sound control environment that includes clearly defined corporate values, codes of conduct and ethics as well as comprehensive policies and procedures.

The Audit Committee had been established on 1st January 1989 and subsequently was re-named as Risk, Audit and Governance Committee ("RAGC") in August 2018 to precisely impart the powers and authorities on oversight over governance, internal controls and risk management delegated to the Committee. RAGC is established to assist the Lembaga in fulfilling its oversight responsibilities providing an objective review of the effectiveness and efficiency of the organisation, particularly in the areas of internal controls and risk management. RAGC is also tasked to ensure an effective integrity programmes are implemented across **TH**. RAGC concurrently tasked to provide oversight, direction and

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

untuk memastikan keberkesanan program-program integriti yang dilaksanakan di **TH**. Pada masa yang sama, jawatankuasa ini dipertanggungjawabkan untuk memberikan pengawasan, panduan dan nasihat pengurusan risiko melalui pengenalpastian risiko-risiko yang signifikan dan memastikan Rangka Kerja Pengurusan Risiko **TH** merangkumi dasar-dasar dan mekanisme yang perlu bagi menguruskan pendedahan-pendedahan risiko keseluruhan organisasi. Selain itu, RAGC turut memantau kepatuhan terhadap dasar-dasar dan prosedur-prosedur yang telah ditetapkan.

Datuk Zaiton Mohd Hassan telah dilantik sebagai Pengerusi RAGC 9 Ogos 2020 dan telah digantikan oleh Tan Sri Md Nor Yusof pada 18 November 2020; buat sementara waktu sehingga pengerusi yang baharu dipilih. Pada tahun tersebut juga berlaku perubahan dalam keanggotaan RAGC berikutan penamatan kontrak yang melibatkan beberapa orang ahlinya.

counsel on risk management through identifying significant risks and ensuring that **TH's** Risk Management Framework include the necessary policies and mechanisms to manage the overall risk exposures of the organisation. In addition, the Committee monitors compliance of established policies and procedures.

Datuk Zaiton Mohd Hassan was elected as the Chairperson until 9 August 2020 and was succeeded by Tan Sri Md Nor Yusof on 18 November 2020; as an interim until the new chairman is elected. During the year, membership of RAGC was revised following the end of contract of appointment involving a few of its members.

AHLI JAWATANKUASA RISIKO, AUDIT DAN GOVERNANS

Risk, Audit and Governance Committee Members

Bil. No.	Ahli Members	Keahlian Membership	Lantikan Appointment	Kehadiran Attendance
1.	Tan Sri Md Nor Yusof	Pengerusi Chairman Pengerusi Bukan Eksekutif Bebas Kanan Senior Independent Non-Executive Chairman	18/11/2020	1/6
2.	*Professor Ashraf Md Hashim	Ahli Member Pengarah Bukan Eksekutif Bebas Independent Non-Executive Director	20/8/2018	5/6
3.	Dato' Abdul Mutalib Bin Datuk Seri Mohamed Razak	Ahli Member Pengarah Bukan Eksekutif Bebas Independent Non-Executive Director	18/11/2020	1/6
Bil. No.	Ahli Members	Keahlian Membership	Tamat Lantikan Completion	Kehadiran Attendance
1.	Datuk Zaiton Binti Mohd Hassan	Pengerusi Chairperson Independent Non-Executive Director Pengarah Bukan Eksekutif Bebas	9/8/2020	5/6
2.	Tan Sri Abu Talib Bin Othman	Ahli Member Pengarah Bukan Eksekutif Bebas Kanan Senior Independent Non-Executive Director	9/8/2020	5/6
3.	Dato' Noordin Bin Sulaiman	Ahli Member Pengarah Bukan Eksekutif Bebas Independent Non-Executive Director	14/8/2020	5/6
4.	Datuk Ahmed Basheer Bin Mohd Hussain	Ahli Member Pengarah Bukan Eksekutif Bebas Independent Non-Executive Director	25/3/2021	1/6

*Tamat perkhidmatan penggal pertama pada 9/8/2020 and dipilih semula pada 18/11/2020.

*Completed his first term on 9/8/2020 and re-elected on 18/11/2020.

Sebanyak enam (6) mesyuarat telah diadakan sepanjang tahun kewangan 2020, di mana kehadiran ahli dalam semua pertemuan RAGC memenuhi keperluan kuorum mesyuarat jawatankuasa sebagaimana yang ditetapkan oleh Terma Rujukannya yang diluluskan.

A total of six (6) meetings were held during the financial year 2020, where attendance of members at all RAGC meetings met the requisite quorum as stipulated in its approved Term of Reference.

Tarikh Date	Perkara Dibincangkan Matters Discussed
30/1/2020	Penyata kewangan yang belum diaudit bagi YR2019 / Isu-isu pengurusan di bawah bidang kuasa RAGC Unaudited financial statement YR2019 / Management issues under the purview of RAGC
27/2/2020	Isu-isu pengurusan di bawah bidang kuasa RAGC Management issues under the purview of RAGC
5/5/2020	Ramalan kewangan bagi YR2020 / Keputusan kewangan suku tahunan / Perihal audit dalaman / Isu pengurusan di bawah bidang kuasa RAGC Financial forecast for YR2020 / Quarterly financial results / Internal audit matters / Management issues under the purview of RAGC
23/6/2020	Penyata kewangan yang belum diaudit bagi YR2019 / Keputusan kewangan suku tahunan / Isu-isu pengurusan di bawah bidang kuasa RAGC Unaudited financial statement YR2019 / Quarterly financial results / Management issues under the purview of RAGC
27/7/2020	Ramalan kewangan bagi YR2020 / Perihal audit dalaman / Isu-isu pengurusan di bawah bidang kuasa RAGC Financial forecast for YR2020 / Internal audit matters / Management issues under the purview of RAGC
21/12/2020	Penyata kewangan yang telah diaudit bagi YR2019 Audited financial statements YR2019

Sebagai sebahagian daripada transformasi **TH** dalam tadbir urus dan kawalan dalaman, Pematuhan, sub-unit di Jabatan Risiko yang ditubuhkan pada 2016 ditukar menjadi Bahagian pada suku terakhir 2018, sebagai penekanan pernyataan ke atas peranan dan tanggungjawab imperatif yang dipertanggungjawabkan kepada bahagian ini terhadap aspek pematuhan di setiap peringkat dalam organisasi. Kini, jabatan ini dikenali sebagai Jabatan Risiko dan Pematuhan (RCD). Manakala Jabatan Integriti dan Projek Khas telah digabungkan dengan Jabatan Audit Dalam pada Januari 2020 dan dikenali sebagai Jabatan Audit Dalam dan Integriti (JADI).

PENGURUSAN RISIKO

Rangka Kerja Pengurusan Risiko Bersepadu (ERM) **TH** menggunakan pendekatan secara berstruktur dan bersepadu untuk menguruskan risiko-risiko yang signifikan dan melibatkan proses mengenalpasti serta menilai risiko-risiko yang berkemungkinan memberi impak terhadap pencapaian objektif **TH**, formulasi pelan tindakan serta pemantauan dan pelaporan risiko secara berkala.

As part of **TH** transformation in governance and internal control, the Compliance, a sub-unit in Risk Department which was formed in 2016 is made as division in the last quarter of 2018, to imply an imperative roles and responsibilities given to the division on the areas where compliance is concerned at all levels across the organisation. It is now known as Risk and Compliance Department ("RCD"). In addition, Integrity and Special Project Department was merged with Internal Audit Department in January 2020 and known as Internal Audit and Integrity Department ("IAID").

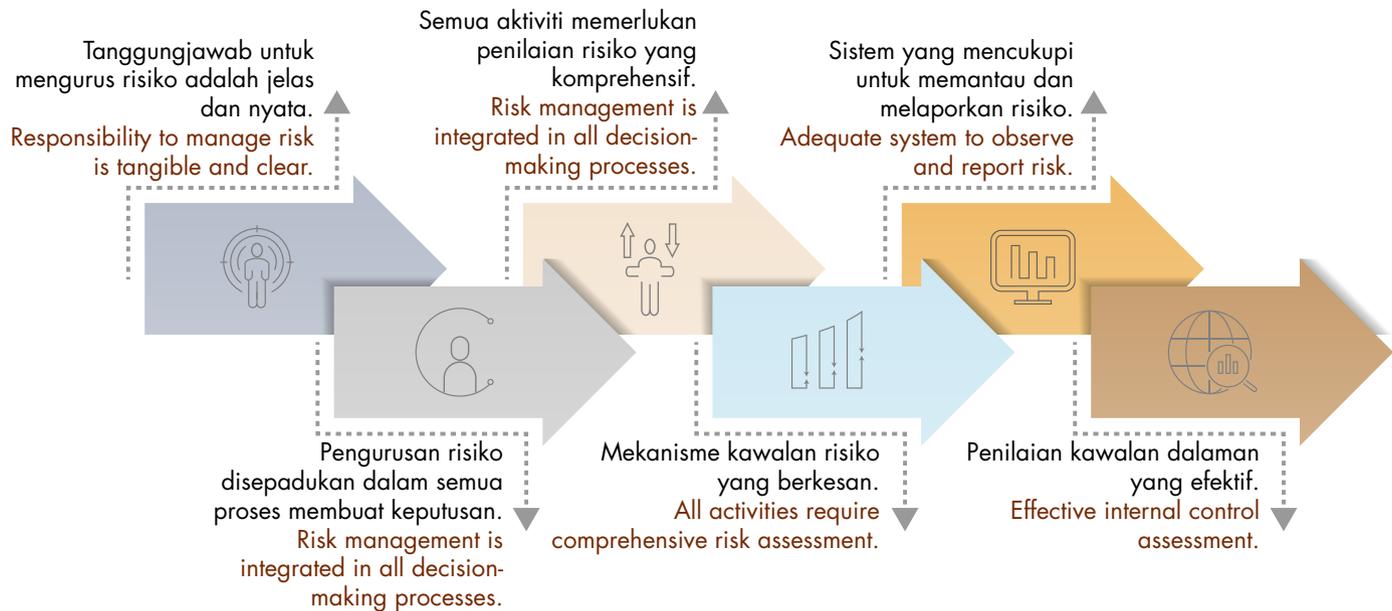
RISK MANAGEMENT

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.

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

TH mendukung Rangka Kerja ERM yang menyarankan pengawasan pengurusan risiko dan penerapan pengurusan risiko strategik perusahaan dalam atribut-atribut berikut:

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



Rangka Kerja ERM **TH** membolehkannya untuk menguruskan senarai risiko-risiko munasabah yang dikenal pasti secara komprehensif dan efektif.

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

Bidang risiko utama yang telah dikaji adalah risiko kewangan, risiko operasi strategik dan taktikal dan risiko pematuhan. Penilaian risiko yang komprehensif dilakukan secara berterusan oleh pemilik-pemilik risiko masing-masing dan untuk risiko-risiko utama yang dikenal pasti, tindakan-tindakan kawalan risiko termasuk pelan-pelan tindakan pengurusan akan dirumus dan dilaksanakan. Hasil penilaian-penilaian risiko disemak terlebih dahulu oleh Jawatankuasa Pengurusan Risiko, Audit dan Governans (MRAG) sebelum pelaporan kepada pihak Lembaga dilakukan melalui RAGC.

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 are reviewed by the Management Risk, Audit and Governance ("MRAG") Committee before they are reported to Lembaga through RAGC.

BIDANG RISIKO UTAMA YANG DIPANTAU KETAT OLEH TH MERANGKUMI KATEGORI-KATEGORI 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, pada 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 untuk melindungi operasi perniagaan yang kritikal dan kepentingan TH. 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.



RISIKO KEWANGAN | FINANCIAL RISK

Risiko Pasaran | Market Risk

Kemungkinan kerugian akibat pergerakan pemboleh ubah pasaran seperti harga, kadar keuntungan, pertukaran wang asing dan faktor ekonomi lain. Risiko sistematik boleh memberi kesan besar kepada keseluruhan prestasi dana TH dan nilai aset.

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 TH's entire fund performance and greatly affect the asset values.

Risiko Kecairan | Liquidity Risk

Risiko yang mungkin menyebabkan TH tidak dapat memenuhi kewajibannya kerana kejatuhan nilai tanpa mengalami kerugian yang tidak boleh diterima.

Peranan utama pengurusan risiko kecairan adalah untuk memiliki asset-asset cair yang mencukupi untuk dicairkan apabila ada keperluan. Risk that TH 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.

Risiko Kredit | Credit Risk

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.



RISIKO PEMATUHAN | COMPLIANCE RISK

Risiko tindakan undang-undang atau sekatan pengawalseliaan, kerugian kewangan atau kehilangan reputasi ke atas perniagaan berpunca daripada kegagalan pematuhan undang-undang, peraturan dan kod tatakelakuan.

Risk of legal or regulatory sanctions, material financial loss, or loss to reputation a business may suffer as a result of its failure with laws and regulations and code of conduct applicable to its business activities.

AML/CFT | AML/CFT

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).

Pengawalseliaan | Regulatory

Tumpuan kepada Garis Panduan/Pekeliling Luaran yang memberi impak terhadap **TH**. Contohnya, garis panduan dari BNM, SC, Bursa Malaysia.

Focusing on External Guidelines/Circulars that will be impacted by **TH**. For example, guidelines from BNM, SC, BSKL.

Peraturan Dalaman | Internal Rules

Tumpuan kepada Garis Panduan/Pekeliling Dalaman yang memberi impak terhadap **TH**. Contohnya, Arab Saudi (untuk perihal haji) dan Kod Tatakelakuan.

Focusing on Internal Guidelines/circulars that will be impacted by **TH**. For example, KSA (for Hajj purposes and Code of Conduct).



RISIKO STRATEGIK DAN TAKTIKAL | STRATEGIC AND TACTICAL RISK

Merupakan kemungkinan punca kerugian yang biasanya ditentukan oleh prestasi rancangan perniagaan, objektif perniagaan dan strategi perniagaan **TH**. Ia digunakan untuk mengenal pasti, menilai dan mengurus risiko-risiko yang wujud di dalam organisasi untuk mencapai objektif strategiknya.

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.

DASAR-DASAR, AMALAN DAN PROSES UTAMA

Berikut adalah dasar-dasar, amalan-amalan dan proses-proses utama yang telah ditetapkan sebagai sebahagian daripada sistem tadbir urus dan kawalan dalaman **TH** :

- **Struktur Organisasi dan Autoriti Matriks TH**

Struktur pelaporan **TH** diasingkan dengan baik mengikut fungsian, juga autoriti dan tanggungjawab-tanggungjawab yang tepat dan wajar ditentukan secara efektif. Ini membolehkan warga kerja di peringkat-peringkat tertentu untuk membuat keputusan dan bertanggungjawab terhadap prestasi mereka berdasarkan Petunjuk Prestasi Utama yang telah diluluskan. Autoriti Matriks adalah antara dokumen kawalan utama yang memperinci perwakilan kuasa dan autoriti. Autoriti Matriks merupakan dokumen komprehensif yang merumuskan perwakilan autoriti serta tanggungjawab strategik dan operasi bagi pihak Lembaga juga Pengurusan selaras dengan Akta Lembaga Tabung Haji serta polisi-polisi dan prosedur-prosedur korporat dan operasi.

KEY POLICIES, PRACTICES AND PROCESSES

The following key policies, practices and processes have been established as part of **TH's** systems of governance and internal control:

- **TH's Organisational Structure and Authority Matrix**

TH's reporting structure is adequately segregated by functions, and a proper authority and responsibilities are assigned effectively. It enables employees at the appropriate levels to make decisions and be accountable for their performance against approved Key Performance Indicators. Authority Matrix is another key control document that formally sets out the delegation of authorities. It is a comprehensive document that summarises the Lembaga's and Management's strategic and operational delegated authorities in line with the Lembaga Tabung Haji Act as well as corporate and operational policies and procedures.

- **Kod Tatakelakuan**

Pihak Pengurusan terus mempromosi budaya integriti dan kawalan dalaman melalui pelaksanaan program latihan dan sesi-sesi kesedaran mengenai nilai-nilai korporat, pematuhan terhadap Kod Tatalaku Perniagaan dan Integriti, serta Kod Konflik Kepentingan. Selain itu, warga kerja juga dikehendaki untuk mengemukakan perisytiharan tahunan aset dan liabiliti peribadi. Pek integriti perolehan telah dilaksanakan untuk memastikan semua warga kerja mengetahui tentang kod tatalaku dan integriti, konflik kepentingan serta polisi mengenai pengurusan dan pendedahan maklumat.

TH turut melaksanakan dasar pemberitahuan maklumat yang boleh diakses di laman sesawang rasmi korporat. Dasar ini menyediakan panduan kepada warga kerja atau kepada sesiapa sahaja untuk membuat pendedahan atau laporan mengenai sebarang kemungkinan salah laku terhadap pegawai-pegawai yang mempunyai kuasa.

- **Sistem, Polisi dan Prosedur**

Jabatan Audit Dalam dan Integriti terus memantau pembangunan serta penambahbaikan dasar-dasar dan prosedur-prosedur. Usaha ini memberikan asurans bahawa kawalan-kawalan diterapkan ke dalam setiap proses ke arah mencapai keberkesanan dan kecekapan operasi-operasi dan sistem-sistem utama, memastikan ketepatan dalam pelaporan penyata kewangan dan melindungi kepentingan **TH** serta aset-asetnya.

Dasar-dasar dan prosedur-prosedur untuk proses-proses utama merangkumi garis panduan-garis panduan terhadap aktiviti-aktiviti perolehan dan tender. **TH** juga menyediakan Dasar Pelaburan yang menetapkan garis panduan utama dalam menjalankan kegiatan-kegiatan pelaburannya sejajar dengan rangkuman parameter Akta Tabung Haji 1995. Pemilihan dasar-dasar dan prinsip-prinsip perakaunan **TH** adalah bersesuaian dengan kehendak undang-undang dan piawaian perakaunan yang diluluskan.

- **Codes of Conduct**

Management continues to promote an internal control and integrity culture by conducting training as well as awareness sessions about corporate values, compliance with the Code of Business Conduct and Integrity, and the Conflict of Interest Code. Employees are also required to submit an annual declaration of personal assets and liabilities. A procurement integrity pack has been implemented to ensure that all employees are aware of codes of conduct and integrity, conflict of interest as well as policies on information management and disclosure.

TH has in place a whistleblowing policy which can be accessed on the corporate website. This provides guidance for employees or any other person to make disclosures in relation to concerns about possible wrongdoings to the relevant authorised officers.

- **Systems, Policies and Procedures**

The Internal Audit and Integrity Department continues to monitor the development and maintenance of policies and procedures. This provides assurance that the controls are embedded into processes towards achieving effectiveness and efficiency in key operations and systems, ensuring accuracy in financial reporting as well as safeguarding the interests and assets of **TH**.

Policies and procedures for key processes include guidelines on procurement and tender activities. **TH** also has in place an Investment Policy that sets out the primary guidelines in carrying out its investment activities within the parameters of the Lembaga Tabung Haji Act 1995. The selection of **TH's** accounting policies and principles is in accordance with the requirements of applicable laws and the approved accounting standards.

**SEPANJANG TAHUN 2020, RAGC MELAKSANAKAN TUGASNYA SECARA EFEKTIF MELALUI PERKARA-PERKARA BERIKUT:
During 2020, RAGC has effectively discharged its duties through the following:**

<p>Audit Dalam Internal Audit</p>	<ul style="list-style-type: none"> - Meneliti dan meluluskan Pelan Audit Tahunan oleh Audit Dalam mengenai aktiviti-aktiviti asurans bagi memastikan kecukupan skop pengauditan dan liputan yang menyeluruh; - Menjalankan audit di ibu pejabat dan cawangan-cawangan sebagai sebahagian daripada rutin audit; - Mempertimbangkan laporan-laporan Audit Dalam dan pelan tindakan Pengurusan. Sekiranya perlu, RAGC mengarahkan pihak Pengurusan untuk meminda dan memperbaiki sistem kawalan berdasarkan syor dan cadangan Audit Dalam untuk penambahbaikan; dan - Mengemas kini maklumat terhadap pelaksanaan usul-usul Audit Dalam oleh pihak Pengurusan mengenai isu-isu berbangkit bagi memastikan semua risiko utama dan kelemahan kawalan ditangani dengan betul. - Reviewed and approved the internal audit's Annual Audit Plan to ensure adequate scope and comprehensive coverage of the assurance's activities; - Carrying out audits on areas at headquarters and branches as part of routine audits; - 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 - 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.
<p>Audit Luar External Audit</p>	<ul style="list-style-type: none"> - Menyemak Pelan Audit Luar yang dianjurkan untuk Kumpulan TH merangkumi ruang lingkup bagi tahun yang dikaji sebelum pelaksanaannya dan mengesyorkan kepada Lembaga untuk kelulusan. - Reviewed the external auditors' Audit Plan for TH Group encompassing nature and scope for the year's audit prior to its implementation before recommending to the Lembaga for its approval.
<p>Etika Ethic</p>	<ul style="list-style-type: none"> - Menilai dan meluluskan penyertaan dalam tinjauan Sistem Pengurusan Pencegahan Rasuah atau ABMS oleh Institut Integriti Malaysia; dan - Menilai dan mempertimbangkan cadangan penambahbaikan untuk Pelan Tindakan Integriti TH. - Reviewed and approved participation in Anti-bribery Management System ("ABMS") survey by Malaysia Institute of Integrity ("IIM"); and - Reviewed and deliberated on the enhancement proposal for the TH Integrity Blueprint.

SEPANJANG TAHUN 2020, RAGC MELAKSANAKAN TUGASNYA SECARA EFEKTIF MELALUI PERKARA-PERKARA BERIKUT (SAMB.):
During 2020, RAGC has effectively discharged its duties through the following (cont'd.):

<p>Pengurusan Risiko Management</p>	<ul style="list-style-type: none"> - Menyemak dan meluluskan: <ul style="list-style-type: none"> o Penambahbaikan terhadap Krisis Pelaburan Strategik TH o Pindaan/kemaskini terhadap Dasar Pencegahan Pengubahan Wang Haram dan Pencegahan Pembiayaan Keganasan Versi 3.0 (2020) o Semakan terhadap Dokumen Pengurusan Kelangsungan Perniagaan TH o Semakan terhadap Rangka Kerja Pengurusan Risiko Kecairan TH - Menilai laporan-laporan Pengurusan Risiko - Taklimat Latihan Simulasi Krisis yang dijalankan pada tahun 2018 - Reviewed and approved: <ul style="list-style-type: none"> o Enhancement of TH's Crisis on Strategic Investment o Amendment and updates of Anti-Money Laundering and Counter Financing of Terrorism Policy Version 3.0 (2020) o Revision of TH's Business Continuity Management Documents o Revision of TH's Liquidity Risk Management Framework - Reviewed Risk Management reports - Briefed on Crisis Simulation Exercise performed in 2018
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Bagi tahun 2020, tiada insiden yang dilaporkan mengenai kelemahan atau kekurangan ketara melibatkan ketelusan dan integriti kawalan dalaman berkaitan sistem, polisi, amalan dan proses **TH**. Malah, tiada kerugian kewangan material yang disebabkan oleh kelemahan atau kekurangan di dalam sistem Kawalan Dalaman **TH** sepanjang tahun kewangan yang dikaji.

Penyataan ini dibuat mengikut ketetapan pihak Lembaga bertarikh 5 November 2021.

For 2020, 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 5 November 2021.

LAPORAN SYARIAH Shariah Report

Jawatankuasa Penasihat Syariah (JPS) yang ditubuhkan sejak tahun 2010 berperanan sebagai sumber rujukan bagi **TH** mengenai perkara-perkara yang berkaitan dengan Syariah. Dalam memastikan operasi perniagaan **TH** mematuhi prinsip Syariah pada setiap masa Dasar Amalan 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; dan
5. Mewakili **TH** dalam bidang Syariah di persidangan, seminar, dan juga untuk mengambil bahagian dalam forum kewangan Islam.

PERAKUAN PEMATUHAN SYARIAH JAWATANKUASA PENASIHAT SYARIAH **TH**

Berdasarkan kepada cadangan-cadangan operasi dan urusan **TH** yang dikemukakan melalui mesyuarat dan/atau resolusi pekeliling dan/atau melalui medium komunikasi yang lain, Ahli-ahli JPS, setakat di dalam pengetahuan dan berasaskan kepada usaha terbaik mereka, mengesahkan dan memperakukan bahawa operasi dan urusan **TH** bagi tahun kewangan berakhir 31 Disember 2020 adalah mematuhi prinsip Syariah.

The Shariah Advisory Committee, which was established in 2010, serves as the point of reference for **TH** on matters pertaining to Shariah. The **TH** Shariah Governance Practices Policy has outlined the following functions and responsibilities of the Committee to ensure that **TH** conducts its business operations in accordance with Shariah principles at all times.

1. To advise the Lembaga on Shariah-related matters to make sure that every facet of **TH** business operations, affairs and activities including the payment and distribution of zakat (tithe) are in compliance with Shariah principles;
2. To explain and justify all Shariah decisions undertaken by the Committee relating to any business transaction of the Institution, after having referred to by the Lembaga, Chairman, Shariah Division or any business arm of **TH**;
3. To evaluate and validate all **TH** products, standard contracts to be entered into, agreements, as well as its entire business operations;
4. To endorse and approve that all **TH** contracts and business transactions are Shariah-compliant through reports submitted by the Shariah Division on a regular basis, justifying the implementation of resolutions and rulings issued by the Committee; and
5. To represent **TH** in any conference and seminar concerning any Shariah issue, as well as to participate in Islamic finance forums.

TH SHARIAH ADVISORY COMMITTEE CERTIFICATION OF SHARIAH COMPLIANCE

Based on **TH** operational and transaction proposals that have been submitted through meetings, circular resolutions and/or other mediums of communications, the Committee members hereby confirm and certify, to the best of their knowledge and belief, that the operations and transactions of the Institution for the financial year ended 31 December 2020 are in compliance with the Shariah principles.

KEAHLIAN JAWATANKUASA PENASIHAT SYARIAH

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

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

Sepanjang tahun 2020, sebanyak lapan (8) mesyuarat JPS telah diadakan. Berikut adalah peratusan kehadiran JPS ke mesyuarat tersebut.

SHARIAH ADVISORY COMMITTEE MEMBERSHIP

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

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

A total of eight (8) meetings were held throughout the year of 2020. The table below shows the Committee members' attendance at the meetings.

Mesyuarat Meeting	Ahli Jawatankuasa Penasihat Syariah Shariah Advisory Committee				
	Prof. Dr. Ashraf Md Hashim	Dato' al-Ustaz Haji Ellias Zakaria	Prof. Dr. Mohamad Akram Laldin	Prof. Madya Dr. Asmak Ab Rahman	Ustaz Wan Rumaizi Wan Husin
Bil. No. 1/2020 (28) 7/1/2020	✓	—	✓	✓	✓
Bil. No. 2/2020 (29) 9/3/2020	✓	✓	✓	✓	✓
Bil. No. 3/2020 (30) 25/3/2020	✓	—	✓	✓	✓
Bil. No. 4/2020 (31) 22/4/2020	✓	—	✓	✓	✓
Bil. No. 5/2020 (32) 14/7/2020	✓	✓	✓	✓	✓
Bil. No. 6/2020 (33) 2/9/2020	✓	✓	✓	✓	✓
Bil. No. 7/2020 (34) 3/11/2020	✓	—	✓	✓	✓
Bil. No. 8/2020 (35) 8/12/2020	✓	—	✓	✓	✓
Peratusan Percentage	100%	37.5%	100%	100%	100%

IMPAK SOSIAL

Social Impact

PROGRAM ZAKAT
Zakat Programme

THRIVING CAREERS
THRiving Careers

THRIVE : RUANG KERJA BERSAMA
THRive : Co-working Space

SADAQA HOUSE
Sadaqa House





“ *Wahai orang-orang yang beriman! Sedekahkanlah sebahagian daripada rezeki yang telah Kami berikan kepadamu sebelum datangnya hari ketika tiada lagi jual beli, tiada lagi persahabatan, dan tiada lagi syafaat. Orang-orang kafir itulah orang yang zalim.”*

(Surah Al-Baqarah : 254)

PROGRAM ZAKAT Zakat Programme

Sejak Mac 2020, beberapa Perintah Kawal Pergerakan (PKP) telah dilaksanakan oleh Kerajaan untuk mengekang penularan COVID-19. Langkah-langkah yang pertama kali diambil ini telah memberi kesan kepada banyak pihak terutama kehidupan golongan yang terpaksa berhenti kerja, serta barisan hadapan seperti petugas kesihatan dan keselamatan yang perlu bekerja sepanjang masa untuk merawat pesakit dan mengawal pergerakan.

Sebagai sebuah organisasi yang prihatin, **TH** turut sama memainkan peranan untuk meringankan beban dan membantu mereka yang terkesan dengan memperuntukkan sejumlah RM33.1 juta pada tahun 2020 bagi tujuan tersebut.

PROGRAM ZAKAT **TH**

Program Zakat **TH** adalah inisiatif tahunan untuk menyantuni golongan asnaf dari semua lapisan masyarakat secara langsung mahupun tidak langsung.

Sebagai sebuah institusi Islam yang mentadbir dana umat Islam di negara ini, **TH** melunaskan tanggungjawab membuat bayaran zakat ke semua Pusat Zakat Negeri atau Majlis Agama Islam setiap tahun. Pada tahun 2020, bayaran zakat bagi tahun kewangan 2019 sebanyak RM85.6 juta telah dibuat secara terus kepada 14 Pusat Zakat Negeri dan Majlis Agama Islam di seluruh negara. Sebahagian daripada jumlah tersebut diserahkan semula kepada **TH** melalui Program Zakat Wakalah negeri untuk diagih kepada kelompok sasar mengikut terma dan syarat agihan yang ditentukan oleh Pusat Zakat Negeri dan Majlis Agama Islam. Zakat Wakalah yang diterima daripada Pusat Zakat Negeri atau Majlis Agama Islam digunakan sebagai sumber dana dalam pelaksanaan Program Zakat **TH**.

Sehubungan itu, **TH** merencana pelbagai program zakat tahunan untuk mengagihkan bantuan zakat kepada penerima yang layak di seluruh negara. Program-program zakat ini merangkumi aspek Pendidikan, Komuniti dan Kesihatan serta Keusahawanan. Antara program yang telah dilaksanakan adalah Program Iqra' **TH** IPTA, Iqra' MyPAC dan juga A'fiat.

Program Iqra' IPTA memperuntukkan dana berjumlah RM10.5 juta pada tahun 2020 untuk manfaat pendidikan di Malaysia dan menyasarkan pelajar universiti dari golongan asnaf. Dana telah diagihkan secara 'one-off' kepada pelajar asnaf fakir dan miskin di institusi pengajian tinggi Malaysia melalui pusat zakat universiti masing-masing. Lebih 14,000 pelajar daripada 14 universiti tempatan di sepuluh (10) negeri telah menerima pelbagai bentuk manfaat seperti bantuan yuran pengajian, elaun sara hidup, sumbangan komputer riba dan juga pakej data internet.

Since March 2020 several Movement Control Orders (MCO) have been implemented by the government to contain the spread of Covid-19. These unprecedented measures affected many, especially livelihoods of those forced to stop working, and even those who have to work round the clock to deal with patients and to enforce movement restrictions such as health and security personnel.

TH also assumed its role as a socially responsible organisation, allocating a total of RM33.1 million in year 2020 to ease the burden and assist those affected by the pandemic.

TH ZAKAT PROGRAMME

TH Zakat Programme is an annual initiative to support various asnaf groups from all walks of life through direct and indirect means.

As an Islamic institution that administers the pilgrims' funds in Malaysia, **TH** carries out its responsibility to make zakat payments to all State Zakat Centres and Islamic Religious Councils every year. In 2020, zakat payment of RM85.6 million for financial year 2019 was made directly to 14 State Zakat Centres and Islamic Religious Councils throughout the country. Part of the amount is given back to **TH** through the state's Zakat Wakalah Program to be distributed to the targeted asnaf groups in accordance with the terms and conditions of distribution determined by the State Zakat Centre and Islamic Religious Council. Zakat Wakalah received from the State Zakat Centre and Islamic Religious Council is used as a source of funds in the implementation of **TH** Zakat Programme.

Accordingly, **TH** plans various zakat programmes which are implanted annually to give zakat assistance to eligible recipients throughout the country. The zakat programmes cover three focus areas namely Education, Community and Health as well as Entrepreneurship. Among the programs are Iqra' **TH** IPTA, Iqra' MyPAC and also A'fiat.

A total of RM10.5 million was allocated for educational benefits in Malaysia under the Iqra' IPTA 2020 Programme which targets university students from asnaf groups. The funds were distributed on a one-off basis to asnaf students in higher learning institutions in Malaysia through their respective university zakat centres. This initiative has assisted more than 14,000 students in 14 local universities from ten (10) states in tuition fees assistance, living allowances, laptop contributions and internet data packages.

TH juga telah melaksanakan Program Iqra' MyPAC yang merupakan bantuan penajaan sepuluh (10) Pelajar Lepas Ijazah Sarjana Muda yang terdiri dari golongan asnaf untuk menjalani pengajian Association of Chartered Certified Accountants (ACCA) sepenuh masa selama tempoh tidak melebihi dua (2) tahun termasuk yuran dan elaun. Sejumlah RM500,000 telah diperuntukan bagi program ini pada tahun 2020.

Program A'fiat **TH** pula adalah bantuan peralatan perubatan atau kesihatan kepada hospital kerajaan atau pusat perkhidmatan kesihatan untuk manfaat pesakit yang memerlukan di seluruh negara. Pada tahun 2020, 57 mesin hemodialisis telah disumbangkan melalui program ini kepada hospital dan pusat kesihatan terpilih di 11 negeri di seluruh negara yang secara keseluruhannya bernilai RM2 juta. Dianggarkan lebih daripada 50,000 pesakit B40 mendapat manfaat daripada sumbangan ini.

Jumlah keseluruhan Program Zakat **TH** 2020 adalah sebanyak RM13 juta yang merupakan jumlah peruntukan tertinggi berbanding program-program zakat **TH** yang dijalankan pada lima (5) tahun sebelumnya.

TH also implemented the Iqra' MyPAC Programme, which is a one-off sponsorship programme for ten (10) bachelor's degree students from asnaf families to undergo full-time Association of Chartered Certified Accountants (ACCA) for a period not exceeding two years which includes tuition fees and living allowances. A total of RM500,000 has been allocated for this programme in 2020.

The A'fiat programme is a health assistance aimed at aiding government hospitals and health service centres for the benefit of patients throughout the country. In 2020, 57 haemodialysis machines were contributed to selected hospitals and health centres in 11 states throughout Malaysia worth RM2 million. It is estimated that more than 50,000 B40 patients benefitted from this contribution.

The total contribution amount of **TH** Zakat Programme 2020 was RM13 million which was the highest allocation over the last five (5) years.



INISIATIF TINDAK BALAS STRATEGIK TH TERHADAP KRISIS COVID-19

Ekoran wabak COVID-19 yang melanda negara, program Zakat **TH** yang dirancang pada akhir tahun 2019 telah disusun, distruktur semula dan diselaraskan melalui Inisiatif Tindak Balas Strategik **TH** Terhadap Krisis COVID-19. Ini selari dengan inisiatif yang dilancarkan oleh YB Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama) pada Mac 2020 iaitu Bantuan Musa'adah COVID-19 yang bertujuan untuk memberi bantuan kepada golongan-golongan yang terkesan khususnya asnaf fakir dan miskin semasa tempoh PKP yang diumumkan Kerajaan pada bulan Mac 2020. Inisiatif ini melibatkan kerjasama dan sumbangan pelbagai agensi terutamanya agensi di bawah Pejabat YB Menteri.

Antara program yang dijalankan di bawah Program Musa'adah COVID-19 bagi Inisiatif Fasa 1 dan 2 adalah sumbangan tunai dan keperluan asas untuk 1,000 keluarga asnaf yang terkesan di Pahang, Terengganu, Sabah dan Sarawak. Di samping itu **TH** juga menyumbang RM3 juta untuk agihan pek makanan kepada petugas barisan hadapan di 15 buah hospital/fasiliti KKM di Wilayah Persekutuan, Selangor, Negeri Sembilan, Melaka, Pahang, Sabah, Sarawak dan Johor dan juga petugas keselamatan PDRM dan ATM yang bertugas ketika PKP di Lembah Klang. **TH** juga menyumbang sebanyak RM560,000 bagi menyokong inisiatif Food Bank JAWI yang menyediakan makanan untuk 5,000 petugas perubatan, anggota keselamatan, media, warga Rumah Pengasih, asnaf fakir miskin dan keluarga B40 di Pusat Perumahan Rakyat (PPR).

TH juga meneruskan sumbangan melalui Inisiatif Fasa 3 dengan memberikan sumbangan tunai kepada ibu tunggal, Orang Kelainan Upaya (OKU), gelandangan dan rumah kebajikan yang disaring oleh Jabatan Kebajikan Masyarakat (JKM). Lebih 9,000 individu telah menerima bantuan tunai antara RM300-RM500 seorang manakala 56 pusat jagaan dan rumah anak yatim telah menerima RM20,000 bagi setiap rumah. Jumlah sumbangan bagi menyokong inisiatif ini adalah berjumlah RM5.3 juta.

Selain itu, inisiatif lain yang turut dilaksanakan termasuk sumbangan peralatan kesihatan serta bantuan kepada penaja kecil, pelajar IPTA, pekerja TH Plantations Berhad, warga kerja **TH**, kakitangan anak syarikat dan pesara. Secara ringkasnya, dana keseluruhan Inisiatif **TH** Terhadap Krisis COVID-19 yang telah diagihkan pada tahun 2020 adalah berjumlah RM19.2 juta.

TH STRATEGIC RESPONSE INITIATIVE TO THE COVID-19 CRISIS

In the wake of the COVID-19, various **TH** Zakat programmes planned were restructured to implement **TH**'s Strategic Response Initiative to the COVID-19 Crisis. This is in line with the initiative launched by YB Minister of Religious Affairs in March 2020, namely Musa'adah COVID-19, which was aimed at providing assistance to affected groups especially asnaf, the poor and underprivileged during the Movement Control Order (MCO) period. This initiative involves the cooperation and contribution of various agencies especially agencies under the Minister's Office.

Among the programmes carried out under the Musa'adah COVID-19 Programme for Phases 1 and 2 were cash contributions and basic needs for 1,000 asnaf families affected by the COVID-19 pandemic in Pahang, Terengganu, Sabah and Sarawak. In addition, **TH** also contributed RM3 million for the distribution of food packs to front-liners at 15 hospitals/ facilities of the Ministry of Health Malaysia (MOH) in the Federal Territory, Selangor, Negeri Sembilan, Melaka, Pahang, Sabah, Sarawak and Johor as well as security officers such as PDRM and ATM who were on duty during the MCO in the Klang Valley. **TH** also contributed RM560,000 to support the JAWI Food Bank initiative which provided food for 5,000 medical personnel, security personnel, media, Rumah Pengasih residents, asnaf and B40 families at Pangsapuri Perumahan Rakyat (PPR).

TH continued to assist with Phase 3 by providing cash contributions to single mothers, disabled persons (OKU), the homeless and welfare homes with the assistance of the Social Welfare Department (JKM). More than 9000 individuals received cash assistance between RM300-RM500 per person while 56 care centres and orphanages received RM20,000 per house. The total contribution for this phase 3 initiative amounted to RM5.3 million.

Other initiatives implemented included the contribution of medical or health equipment, assistance to small traders, assistance to IPTA students, contribution to plantation workers of TH Plantations Berhad as well as contributions to **TH**'s staff, its subsidiaries and retirees. In summary, **TH**'s overall fund for the COVID-19 Crisis, which was distributed in 2020 amounted to RM19.2 million.

SUMBANGAN DAN BANTUAN ZAKAT TH

Di sepanjang tahun 2020, **TH** turut sensitif akan keperluan individu dan golongan kurang bernasib baik, rumah-rumah kebajikan, sekolah tahfiz dan institusi agama. Ia meliputi bantuan kesihatan, Program My.H.A.U.S di bawah Jabatan Wakaf, Zakat dan Haji (JAWHAR), bantuan banjir di Kota Belud, Sabah dan sumbangan ke surau-surau selain pelajar di SMKP Likas, Kota Kinabalu, Sabah.

TH juga menyalurkan bantuan kepada tiga (3) NGO di Sabah untuk mengagihkan sumbangan kepada golongan sasaran yang terkesan akibat COVID-19. Bagi negeri Kelantan, **TH** turut berkerjasama dengan maahad tahfiz, masjid-masjid dan beberapa NGO dalam pengagihan bantuan untuk membendung krisis COVID-19. Di Kedah, **TH** dengan kerjasama Lembaga Zakat Kedah dan Jabatan Pendidikan Negeri Kedah telah menyalurkan sumbangan kelengkapan sekolah kepada lebih 50 buah sekolah rendah yang terpilih. Jumlah sumbangan/bantuan zakat **TH** yang telah diagihkan bagi tahun 2020 adalah sebanyak RM969,193.74.

TH DONATION AND ZAKAT ASSISTANCE APPLICATION

Throughout year 2020, **TH** also sensitive towards the needs of many underprivileged individuals, welfare and charity organisations as well as religious schools and institutions. This covered medical assistance, My.H.A.U.S Program under Jabatan Wakaf, Zakat dan Haji (JAWHAR), flood relief contributions in Kota Belud, Sabah as well as contributions to surau and students of SMKP Likas, Kota Kinabalu, Sabah.

TH also contributed to three (3) NGOs in Sabah to distribute donations to those affected by the COVID-19 pandemic. In Kelantan, **TH** worked closely with several tahfiz schools, mosques and NGOs in distributing aid to curb the COVID-19 crisis. While in Kedah, **TH** provided school equipment in collaboration with Lembaga Zakat Kedah and Kedah State Education Department to more than 50 selected primary schools. The total contribution/zakat assistance for **TH** for 2020 amounted to RM969,193.74.

Bil. No.	Program/Inisiatif Program/Initiative	Butiran Details	Penerima Beneficiaries	Amaun Amount (RM)
1.	Program Zakat TH TH Zakat Programme	<ul style="list-style-type: none"> • Program Iqra' TH (IPT) • Program Iqra MyPAC • Program A'fiat • Programme Iqra' TH (IPT) • Programme Iqra MyPAC • Programme A'fiat 	<p>Lebih daripada 14,000 pelajar di 14 universiti tempatan dan lebih 50,000 pesakit B40 di seluruh negara telah mendapat manfaat.</p> <p>More than 14,000 B40 students and more than 50,000 B40 students benefitted from the programme.</p>	12,995,000.00
2.	Inisiatif Tindak Balas Strategik TH terhadap Krisis COVID-19 TH 's Strategic Response Initiative to the Covid-19 Crisis	<ul style="list-style-type: none"> • Inisiatif Fasa 1 • Inisiatif Fasa 2 • Inisiatif Fasa 3 • Initiative Phase 1 • Initiative Phase 2 • Initiative Phase 3 	<p>Lebih 50,000 penerima telah mendapat manfaat daripada program ini.</p> <p>More than 50,000 recipients benefitted from the programme.</p>	19,181,300.00

Bil. No.	Program/Inisiatif Program/Initiative	Butiran Details	Penerima Beneficiaries	Amaun Amount (RM)
3.	Sumbangan/Bantuan Zakat TH TH Zakat Contribution/ Assistance	<ul style="list-style-type: none"> Sumbangan kepada Rumah Kebajikan, Pertubuhan NGO, Pusat Tahfiz/Institusi Agama dan Masjid/ Surau. Sumbangan Kaki Palsu Pesakit Warga Emas Sumbangan Perubatan Staf Hotel TH Kelana Jaya. Program My.H.A.U.S JAWHAR Sumbangan Bantuan Banjir Kota Belud, Sabah Sumbangan kepada Surau dan Pelajar SMKP Likas, Kota Kinabalu, Sabah. Agihan Bantuan Zakat TH di Sabah, Kelantan dan Kedah. <ul style="list-style-type: none"> Nursing homes Non-governmental organisations (NGOs) Religious schools and institution & mosques/surau Elderly patient's prosthetic leg Medical assistance contributions to staff of TH Kelana Jaya Hotel My.H.A.U.S Program under JAWHAR Flood relief contributions in Kota Belud, Sabah Contributions to surau and students of SMKP Likas, Kota Kinabalu, Sabah Distribution of Bantuan Zakat TH di Sabah, Kelantan and Kedah. 	<p>Lebih 2,000 penerima telah mendapat manfaat daripada sumbangan TH.</p> <p>More than 2,000 recipients benefitted from the assistances.</p>	969,193.74
		Jumlah Keseluruhan Total Contribution	Lebih More than 116,000	33,145,493.74

Alhamdulillah, dengan kerjasama dan sokongan jitu daripada pelbagai pihak, sumbangan sebanyak RM33.1 juta telah selesai diagihkan pada tahun 2020 untuk manfaat lebih daripada 100,000 penerima yang terdiri daripada asnaf fakir dan miskin.

Alhamdulillah, with the cooperation and support from various parties, the contribution of RM33.1 million was distributed in 2020 for the benefit of more than 100,000 recipients comprising main target groups namely the poor and underprivileged asnaf.



THRIVING CAREERS

THriving Careers

Tindakan dan cara sesebuah organisasi mendepani situasi mencabar adalah ujian sebenar kepada kekuatan anggota, budaya dan perancangan.

Walaupun mengharungi tahun yang mencabar akibat pandemik COVID-19, **TH** kekal fokus terhadap keutamaan modal insan untuk memastikan penglibatan warga kerja dipertingkatkan agar mereka lebih produktif dan berasa dihargai. **TH** telah melaksanakan pelbagai inisiatif sepanjang tahun bagi membolehkan semua warga kerja mengembangkan potensi diri masing-masing, di samping mendorong mereka untuk mengekalkan tahap kesihatan yang baik dan gaya hidup yang positif.

PENGURUSAN PENGGANTIAN BERPRESTASI TINGGI

Proses ini bertumpu kepada pembangunan barisan kepimpinan yang mantap serta pengembangan bakat untuk jawatan-jawatan utama di **TH**. Meletakkan individu yang paling layak untuk sesuatu pekerjaan bagi memastikan golongan warga kerja mahir ini mampu memenuhi objektif organisasi.

TH telah selesai melaksanakan pengambilan untuk barisan kepimpinan tertinggi **TH** yang terdiri daripada profesional berpengalaman dalam industri dan akan memulakan usaha membina dan mengembangkan bakat kumpulan.

MEMUDAHCARA KONSEP KERJA JARAK JAUH

Krisis global telah memaksa organisasi-organisasi untuk beralih kepada model kerja secara hibrid. Dengan pelaksanaan sekatan pergerakan oleh kerajaan semasa kemuncak penularan wabak, **TH** telah merangka polisi serta membangun keperluan sedia ada untuk memudahcara konsep bekerja secara jarak jauh.

Berdasarkan kepada Perintah Kawalan Pergerakan (PKP) yang digariskan oleh kerajaan, **TH** telah melaksanakan sistem Bekerja Dari Rumah (BDR) sebagai langkah pencegahan dengan meminimalkan kontak langsung secara bersemuka.

MENGGALAKKAN KESEJAHTERAAN PEKERJA

Kesejahteraan warga kerja akan mewujudkan persekitaran kerja yang positif di mana setiap warga dan organisasi mampu untuk berdaya maju. Justeru, **TH** telah melaksanakan inisiatif Pengalaman Pekerja yang mantap seperti **#Muscle THrivers**, program Akrab dan sesi Kaunseling dalam usaha membantu warga kerja untuk terus membangun dan mencapai potensi masing-masing.

Pelaburan dalam kesejahteraan warga kerja mampu membawa kepada peningkatan daya tahan, penglibatan yang lebih baik serta prestasi dan produktiviti yang lebih tinggi.

The way organisations respond to challenging events tests the strength of their people, culture and plans.

Despite a tumultuous year caused by the COVID-19 pandemic, **TH** has remained focused with the human capital priorities to ensure that employees, as our most important stakeholders are more engaged and productive. As such, we rolled out a string of initiatives throughout the year, enabling employees to develop to their fullest potential while encouraging them to stay healthy and positive

HIGH-PERFORMANCE SUCCESSION MANAGEMENT

This process is centred on building a robust leadership map and developing talent benches for key positions at **TH**. Putting the right person for the right job in ensuring the pool of skilled employees is available to meet the objectives of the organisation.

TH has completed the recruitment of our senior leadership team comprising experienced industry professionals and will start to work on developing our talent pool.

FACILITATING EFFECTIVE REMOTE WORK

The global pandemic has forced organisations to shift to a hybrid model of working. With movement restrictions being imposed by the government at the height of the crisis, **TH** has developed policy and tools in order to facilitate and support remote working arrangements.

Pursuant to the Movement Control Order (MCO) outlined by the authorities, **TH** has implemented Work from Home (WFH) protocols as preventive measures in response to minimising face-to-face interaction.

PROMOTING EMPLOYEE WELL-BEING

Fostering employee well-being would create a positive working environment where individuals and the organisation can thrive. **TH** has put in place robust Employee Experience initiatives such as **#Muscle THrivers**, Akrab programmes and Counselling sessions in our efforts to help the staff to flourish and reach their potential.

Investments in employee well-being can lead to increased resilience, better employee engagement, as well as higher performance and productivity.

Berikut merupakan program-program kesejahteraan holistik yang telah diatur untuk warga kerja **TH** pada tahun 2020:

These are the holistic well-being programmes organised for **TH's** workforce in 2020:

i) Ceramah Kesejahteraan Pekerja
Kekerapan: Satu hingga Dua kali sebulan.

i) Wellness Talks
Frequency: Once or twice a month.

Bil. No.	Program Programmes	Kerjasama Collaboration
1.	Simptom & Kaedah Rawatan 'Slipped Disc' Pada Tulang Belakang	PMCARE
2.	Habit to Adapt During COVID-19	PMCARE
3.	Masalah Lelaki, Apa Yang Perlu Kita Tahu?	PMCARE
4.	How to Strengthen Immune System During the Pandemic?	BIMB & Pantai Hospital
5.	Penyangak Siber Dan Scammer: Jangan Jadi Mangsa	BIMB & Wilayah Tengah TH
6.	Tip Pemakanan Sihat Bulan Ramadan	PKD Titiwangsa
7.	Madrasah Ramadan: Keluarga Dan Kerjaya	BIMB
8.	Mengurangkan Kolesterol Melalui Pemakanan Sihat	PMCARE & Alty Hospital
9.	COVID-19: Wanita Hamil Perlu Waspada	PMCARE
10.	Ketahui Cara Mencegah Serangan Jantung	Cardiac Vascular Sentral Kuala Lumpur (CVSKL)

ii) Senaman
Menganjurkan sesi JOM XBREAK 10 MINIT sebanyak tiga (3) hingga empat (4) kali sebulan. Aktiviti-aktiviti yang dijalankan termasuk *Easy Fit Body*, *Aerobik*, *Tabata*, *Belly Fat Exercise* dan *10 Workstation Workouts*.

ii) Wellness Exercise
The JOM XBREAK 10 MINIT exercise sessions were held three (3) to four (4) times per month and amongst the activities conducted were *Easy Fit Body*, *Aerobics*, *Tabata*, *Belly Fat Exercise* and *10 Workstation Workouts*.



iii) Hikmah di Sebalik Musibah: 14 HARI bersama COVID-19
 Sesi perkongsian pengalaman yang diadakan pada 15 November 2020, menampilkan warga kerja yang pulih daripada wabak COVID-19 serta mengetahui proses pemulihan yang mereka lalui.

iv) Program-Program Pengayaan
 Inisiatif untuk memberi kesedaran kepada warga kerja tentang beberapa topik berkaitan pekerjaan, kesihatan dan kesejahteraan. Antara program-program yang telah dijalankan adalah seperti berikut:

iii) *Hikmah di Sebalik Musibah*: 14 DAYS with COVID-19
 The sharing session was held on 15 November 2020 featuring employees who had recovered from COVID-19, learning from their experiences and recovery process.

iv) Enrichment Programmes
 An initiative to provide insights and create awareness to employees covering several topics related to work, health and well-being. Some of the programmes were as follows:

Bil. No.	Program Programmes
1.	<i>Inspiring Knowledge: We Love, We Care</i> <i>Inspiring Knowledge: We Love, We Care</i>
2.	<i>Hot Stage: Three Generations – Keranamu Kami di Sini</i> <i>Hot Stage: Three Generations – Keranamu Kami di Sini</i>
3.	Kawalan Emosi Semasa Pandemik COVID-19 <i>Kawalan Emosi Semasa Pandemik COVID-19</i>
4.	Kesihatan Mental di Era Pandemik COVID-19 <i>Kesihatan Mental di Era Pandemik COVID-19</i>
5.	<i>Inspiring Knowledge – Wellness with Leaders with</i> Tuan Haji Mustakim Mohamad (Pengarah Eksekutif Operasi) <i>Inspiring Knowledge – Wellness with Leaders with</i> Tuan Haji Mustakim Mohamad (Executive Director, Operations)
6.	<i>Inspiring Knowledge - Wellness with Leaders with</i> Tuan Haji Mohamad Damshal Awang Damit (Ketua Pegawai Pelaburan) <i>Inspiring Knowledge - Wellness with Leaders with</i> Tuan Haji Mohamad Damshal Awang Damit (Chief Investment Officer)
7.	<i>Inspiring Knowledge - Wellness with Leaders with</i> YBhg. Dato' Merina Abu Tahir (Ketua Pegawai Kewangan) <i>Inspiring Knowledge - Wellness with Leaders with</i> YBhg. Dato' Merina Abu Tahir (Chief Finance Officer)

KETERLIBATAN WARGA KERJA MENERUSI KOMUNIKASI BERKESAN

Sejajar dengan matlamat modal insan **TH**, komunikasi dua hala dengan semua warga kerja kerap dilakukan bagi mengambilkira pandangan mereka untuk kepentingan Kumpulan **TH**. Memandangkan penglibatan warga kerja adalah penting untuk meningkatkan produktiviti dan mendorong pertumbuhan perniagaan, pelbagai program telah dirancang bagi memberi kesan positif jangka panjang kepada warga kerja.

Kami juga telah menganjurkan beberapa siri *C-Suites Luncheon Talks* yang melibatkan anak-anak syarikat **TH** sebagai usaha untuk membina hubungan lebih baik dengan Ketua-Ketua Sumber Manusia di syarikat terbabit.

ENGAGING EMPLOYEES THROUGH EFFECTIVE COMMUNICATION

In line with **TH** human capital goals, we regularly engage with our workforce to harness their views for the benefit of **TH** Group. As continuous engagement is essential to boost productivity and drive growth, we have developed a wide range of programmes that seek to leave a long-lasting positive impact to our employees.

We also organised a few series of *C-Suites Luncheon Talks* which involved **TH** Subsidiaries as ways to build better relationship with respective Human Resources Heads.

TH menyedari bahawa komunikasi yang kerap dan berterusan dengan warga kerja adalah sangat penting. Oleh itu, satu pasukan telah ditubuhkan terdiri dari lima (5) *Human Capital Connector* (HCC) yang masing-masing ditugaskan untuk berkomunikasi dengan pelanggan, iaitu jabatan-jabatan atau bahagian-bahagian di ibu pejabat dan cawangan **TH**. Ini membolehkan warga kerja mendapat akses yang mudah dan respon yang lebih pantas terhadap sebarang pertanyaan dan permasalahan berkaitan modal insan.

Selain itu, beberapa siri video korporat bertajuk “*Leadership Moment with the C-Suite of TH*” yang mengandungi ceramah oleh barisan pemimpin kanan Kumpulan **TH** juga telah dihasilkan sebagai motivasi serta dorongan kepada semua warga kerja.

PEMBANGUNAN WARGA KERJA & JENAMA BAKAT

TH juga menawarkan pelbagai program pembangunan untuk mengasah bakat dan potensi warga **TH** kerana pekerja yang berkebolehan akan mampu mencapai hasil yang diinginkan seiring usaha **TH** untuk mengekalkan daya saing dan menggapai kecemerlangan.

Berikut adalah inisiatif strategik dalam membantu memupuk pembangunan bakat dalam organisasi:

We realise that constant and frequent communications with staff are vital. As such, we have developed a team of five (5) Human Capital Connectors (HCC) and each of them is assigned to communicate with a list of clients, namely the departments or divisions at **TH** headquarters and branch offices. This will allow staff to get easy access and faster response to any of their human capital related issues or queries.

A series of corporate videos containing inspirational speech by key senior management of the Group; “*Leadership Moment with the C-Suite of TH*” were produced as a motivation to staff.

EMPLOYEE DEVELOPMENT & TALENT BRANDING

TH has also offered an array of employee development programmes to bring out the best in our people in a unique and powerful way. Capable employees will be able to bring out the desired results that are crucial to our success in gaining and sustaining a competitive advantage.

Here are our strategic initiatives that help foster growth among talents within our organisation:

Bil. No.	Program Programmes	Kerjasama Collaboration
1.	Program Inovasi dan Pembelajaran <i>Learning & Innovation Programme</i>	Inisiatif yang mengandungi 64 program termasuk Latihan, Inovasi dan Kualiti, serta Pelatih Pengurusan. A total of 64 programmes including Training, Quality and Innovation, as well as Management Trainee are listed under this initiative.
2.	Program Pembangunan Sahsiah <i>Sahsiah Development Programme</i>	Sebanyak 70 program ditawarkan di bawah inisiatif ini merangkumi Pembangunan Insan, Kaunseling, Dakwah dan Kepimpinan, serta Hal Ehwal Islam. A total of 70 programmes are being offered covering Human Development, Counselling, <i>Dakwah</i> and Leadership, and Islamic Affairs.
3.	Program ‘ <i>TH Virtual Tawhidic ConFluence 2020</i> ’ <i>TH Virtual Tawhidic ConFluence 2020</i>	<ul style="list-style-type: none"> • Webinar buat julung-julung kalinya pada 9 Disember 2020 yang menampilkan tokoh-tokoh terkenal dalam Sumber Manusia. • Mewujudkan peluang bagi barisan Pemimpin Modal Insan Kumpulan TH untuk mendapatkan pandangan serta amalan terbaik berkaitan modal insan. • Webinar on 9 December 2020 featuring prominent HR practitioners. • Created an opportunity for Human Capital Leaders of TH Group to gain latest insights and best practices pertaining to human capital.

Bil. No.	Program Programmes	Kerjasama Collaboration
4.	Klinik Intelektual Jawi Intellectual Jawi Clinic	Sembilan (9) siri bengkel penulisan Jawi telah diadakan bermula Disember 2020. Jawi writing classes involving nine (9) series starting from December 2020.
5.	English, Coffee & Me English, Coffee & Me	<ul style="list-style-type: none"> • Menawarkan kelas Bahasa Inggeris untuk peringkat permulaan, pertengahan dan khas perbualan. • Kelas secara dalam talian berjalan selama 90 minit dengan 8 sesi kesemuanya, bermula dari 24 November 2020 hingga 14 Januari 2021. • English courses for beginner, intermediate and conversational levels. • Classes were conducted online in 8 sessions with 90 minutes per session, starting from 24 November 2020 to 14 January 2021.
6.	Kelab Pidato THrivers Toastmasters THrivers Speaker Toastmasters Club	<ul style="list-style-type: none"> • Membantu ke arah pembangunan kerjaya warga kerja. • Sebagai pelengkap kepada program-program latihan sedia ada. • Menyumbang kepada kemahiran tambahan kepada warga kerja • Menggalakkan hubungan yang baik sesama rakan sekerja serta memantapkan barisan kepimpinan. • Pendedahan serta pemahaman lebih baik tentang perkara-perkara berikut: <ul style="list-style-type: none"> • Mengendalikan mesyuarat dengan lebih berkesan. • Mengamalkan pengurusan masa yang baik. • Meningkatkan kemahiran mendengar. • Memantapkan kemahiran membuat pembentangan. • Meningkatkan kerja berpasukan. • Membimbing pasukan dengan lebih baik. • Mengumpul maklum balas dan mengambil tindakan pembedahan sewajarnya. • Foster employees' career advancement. • Augment existing training programmes. • Provide employees with an added benefit. • Promote good camaraderie among employees and strengthen leadership bench. • Each THrivers Speaker would be equipped with a better understanding on how to: <ul style="list-style-type: none"> • Conduct meetings effectively. • Adopt good time management habits. • Enhance listening skills. • Sharpen presentation skills. • Boost teamwork. • Guide successful teams. • Gather feedback and take corrective action.

MELANGKAH KE HADAPAN

Dalam usaha ke arah mencapai tenaga kerja yang cekap dan tangkas, pembelajaran dan pembangunan (P&P) adalah sangat bernilai dalam tugas harian. **TH** telah mewujudkan budaya pembelajaran berimpak tinggi bagi menarik minat dan mendapatkan bakat-bakat terbaik untuk digilap menjadi pemimpin yang efektif pada masa depan.

Berpegang teguh kepada matlamat modal insan **TH**, kami akan terus menyediakan peluang-peluang pembangunan kerjaya yang luas serta menawarkan lebih banyak ruang kepada bakal-bakal pemimpin sedia ada untuk terus berkembang melalui tugas, bimbingan dan latihan. Salah satu program penting ialah Program Graduan **THriving** yang merupakan hasil daripada Program Pelatih Pengurusan **TH** (MTP **TH**) yang dibuat untuk graduan muda berpotensi tinggi.

TH juga telah menjenama semula Program Latihan Industri kepada **THriving** Interns. Prosedur pengambilan pelatih telah disemak semula dan kami telah mempelopori penggunaan medium dalam talian seperti LinkedIn untuk menarik bakat, mempromosi **TH** ke Universiti-universiti melalui sesi perjumpaan secara maya, lawatan, pameran dan jerayawara.

TH akan terus membuka jalan dan mendorong warga kerja untuk melangkah ke tahap lebih tinggi dengan memberi fokus kepada pembinaan pengalaman dan kesejahteraan melalui program menarik yang melibatkan warga kerja, menyediakan intervensi pembangunan tersusun untuk peningkatan warga kerja, mempromosikan budaya Maqasid Syariah dan meletakkan **TH** di posisi hadapan sebagai Organisasi Terbaik untuk Bekerja dalam usaha menarik lebih ramai bakat berpotensi tinggi.

MOVING FORWARD

TH aims to develop an agile workforce, therefore learning and development (L&D) are intrinsic in day-to-day work. Over the years, we have created a high-impact learning culture to attract and acquire the best talent to become the future functional and business leaders for **TH**.

Staying true to our human capital goals, we will continue to provide extensive on-the-job development opportunities and offer our aspiring leaders more room for growth through stretch assignments, coaching and mentoring. One of the most significant programmes was **THriving** Graduates which is a spin off from the Management Trainee Programme (MTP **TH**) which had been crafted for high potential young graduates.

We also rebranded Industrial Training Programme to **THriving** Interns. The SOP for internship intake and placement was reviewed and we explored online platform such as LinkedIn to attract talent, promoted **TH** to universities via online meetup session, universities tour and roadshows.

Paving the way, **TH** will drive the workforce into greater heights with profound focus on creating employee experience and wellbeing through compelling engagement programs, providing structured development interventions for employee upskilling, promoting a performance-based culture based on the *Maqasid Syariah* and positioning **TH** at the forefront as a Best Organisation to Work For in order to attract top talents.



THRIVE : RUANG KERJA BERSAMA

THrive : Co-working Space

THrive adalah konsep kongsi ruang kerja fleksibel yang memberi peluang kepada usahawan pemula dan usahawan kecil terpilih untuk berkongsi ruang pejabat. **THrive** merupakan hab keusahawanan **TH** dan merupakan sebahagian daripada usaha Tanggungjawab Sosial Korporat (CSR) syarikat.

Inisiatif ini merupakan komitmen berterusan **TH** dalam menyokong usaha Kerajaan Malaysia untuk menggalakkan sektor awam dan Syarikat Pelaburan Berkaitan Kerajaan (GLIC) bagi merangsang ekonomi negara serta mewujudkan peluang pekerjaan, terutamanya dalam tempoh yang mencabar ini.

Prinsip asas **THrive** adalah ke arah penjimatan kos sama ada bagi mereka yang baharu memulakan perniagaan ataupun solopreneur, melalui perkongsian ruang pejabat yang lengkap dengan kemudahan asas tetapi kos yang minima.

THrive was established based on a flexible workspace concept that would allow selected entrepreneurs' start-ups and small businesses to flourish. It is also designated as **TH's** entrepreneur hub which is part of the **TH's** Corporate Social Responsibility (CSR) effort.

This initiative is an on-going effort by **TH** to support the Malaysian Government's efforts towards encouraging the public sector and Government-Linked Investment Companies (GLICs) to help stimulate the economy while creating employment opportunities, especially during these challenging times.

THrive's philosophy of co-working space allows cost saving for its occupants, either as a start-ups or solo entrepreneurs; via a rent-free office space with basic amenities.



THRIVE

RUANG KERJA BERSAMA CO-WORKING SPACE







HUB USAHAWAN ENTREPRENEUR HUB

@ MENARA TH PERDANA

Jalan Sultan Ismail,
Kuala Lumpur

PERCUMA | FREE

Kemudahan yang disediakan di **THRIVE***
Facilities available at **THRIVE***



Ruang Kerja Bersama
Co-working Space



Keselamatan
Security



Utiliti
Utility



Loker Peribadi
Personal Locker

* Yuran permohonan RM50 secara *one-off* dan deposit RM50 (dikembalikan) bagi permohonan yang berjaya
* *One-off* RM50 application fee (success basis) and RM50 refundable deposit

PENGURUSAN PROFESIONAL | PROFESSIONAL MANAGEMENT



- Pemantauan Kehadiran
Attendance Monitoring
- Perkhidmatan Faksimili
Facsimilies Services
- Pengurusan Pelawat
Visitors Management
- Cetakan/Fotokopi
Printing/Photocopy
- Telefon
Telephony
- Pengimbasan Dokumen
Document Scanning

Selain daripada penjimatan kos ruang pejabat dan peralatan, **THrive** turut memberi peluang kepada usahawan-usahawan yang terlibat untuk menjalinkan jaringan perniagaan dengan rakan industri. Kepelbagaian latar belakang usahawan ini juga mampu mewujudkan ekosistem perniagaan yang kondusif bagi Perusahaan Kecil dan Sederhana (PKS) dan syarikat-syarikat baharu. Ini merupakan cara terbaik untuk golongan profesional ini bersua muka dan berkongsi pengetahuan serta pengalaman perniagaan.

Melalui kerjasama dengan Rakan-rakan Strategik **TH**, **THrive** menyediakan pelbagai program supaya usahawan ini berkembang maju termasuk sokongan dan perundingan menerusi Program Transformasi **THrive** (PTT). Program ini memastikan **THrive** mencapai objektifnya, iaitu mewujudkan peluang pekerjaan melalui pembangunan perniagaan para usahawan dan/atau memberi sumbangan kepada komuniti usahawan.

Bagi membolehkan ahli **THrive** menikmati kemudahan yang ditawarkan, sistem aplikasi "**THrive** Worksuite" digunakan dalam operasi harian. Sistem ini membantu kelancaran rutin operasi **THrive** seperti pemantauan kehadiran ahli **THrive**, pengurusan tetamu, tempahan bilik mesyuarat, papan e-notis dan perkhidmatan atas permintaan dengan bantuan pelatih **TH** dan pengendali **THrive** yang dilantik. Prestasi ahli **THrive** juga akan dipantau dari semasa ke semasa bagi memastikan objektif yang ditetapkan dapat dicapai.

Apart from access to cost-effective space and equipment, it provides a hassle-free networking opportunity to **THrive** members. The congregation of entrepreneurs with diverse backgrounds would also create a conducive business ecosystem for Small and Medium Enterprises (SMEs) and start-up companies. In short, it is a great way to meet other like-minded professionals.

THrive has set out various programmes with **TH** strategic partners to allow members to grow via the **THrive** Transformation Programme (TTP), in which entrepreneurs and SMEs will receive support and consultation. TTP will, in turn, ensure the success of **THrive** in achieving its set objectives, as well as creating employment opportunities through business growth and/or through contribution to the entrepreneur communities.

The system known as **THrive** Worksuite is an application to leverage on technology as an enabler for its members to enjoy the facilities offered. The system is also envisioned to ease routine operational works such as attendance monitoring, visitor management, meeting room bookings, e-notice board and on demand services. With the assistance of **TH** scholars and an appointed operator, periodic monitoring of **THrive** performance is to be made from time to time to meet the set objectives.

LAIN-LAIN PERKHIDMATAN ATAS PERMINTAAN (ON DEMAND) ADDITIONAL ON-DEMAND SERVICES

Penyelesaian Pejabat
Office Solutions



Pengurusan Acara
Event Management



Katering
Catering



Penghantaran Kurier
Courier Delivery



Reka Bentuk dan Cetakan
Design and Print



Ruang Pejabat
Office Space



Bilik Diskusi
Discussion Room



Kemudahan Latihan
Training Facilities

SADAQA HOUSE

Sadaqa House

Sadaqa House adalah inisiatif kewangan sosial yang merupakan kolaborasi di antara anak syarikat Kumpulan **TH** iaitu Bank Islam Malaysia Berhad (Bank Islam) bersama anggota masyarakat dalam pengagihan dana kepada pertubuhan-pertubuhan bukan kerajaan (NGO), badan-badan amal dan syarikat-syarikat sosial. Ia bertujuan untuk memperbaiki kehidupan golongan yang kurang bernasib baik melalui sektor-sektor fokus terpilih.

Dengan matlamat untuk memberi impak positif yang lestari, proses agihan dana dilakukan dengan amalan tadbir urus yang baik secara profesional bagi mengekalkan sokongan serta kepercayaan orang ramai dan memberi jaminan bahawa sumbangan kepada Sadaqa House disalurkan ke arah projek-projek yang memberi manfaat langsung kepada penerima yang layak. Sadaqa House juga mengamalkan pendekatan menyeluruh dalam polisinya sejajar dengan semangat rakyat Malaysia yang suka membantu.

Sadaqa House menerima golongan Islam dan bukan Islam sebagai penderma dan penerima bantuan. Pendekatan ini adalah selaras dengan kepercayaan Bank Islam bahawa peluang harus dibuka kepada setiap individu dalam masyarakat bagi memupuk budaya dermawan dan saling membantu sesama masyarakat di Malaysia.

Terdapat empat (4) sektor yang menjadi tumpuan Sadaqa House. Setiap sektor diwakili oleh organisasi yang dilantik atau dikenali sebagai 'changemakers' (penggerak perubahan) yang akan melaksanakan projek-projek bermanfaat untuk rakyat Malaysia.

Sadaqa House is a social finance initiative that enables collaboration between **TH** Group of company, Bank Islam Malaysia Berhad (Bank Islam) and members of the public to distribute the much-needed funds to non-governmental organisations (NGOs), charitable organisations and social enterprises for the betterment of the underprivileged communities within selected focus sectors.

Aimed to deliver positive and sustainable impact, every aspect of the process is implemented with good governance and professional fund management, instilling greater trust and assurance that contributions to Sadaqa House are channelled towards impactful projects that benefit the deserving groups directly. Embodying a true Malaysian spirit, Sadaqa House practices an inclusive approach in terms of its policies.

Both Muslims and non-Muslims are welcomed and served by Sadaqa House as donors and beneficiaries. This approach comes from the Bank Islam's belief that opportunities should be open to all in promoting a philanthropic culture and helping all Malaysians to manage their donations from end-to-end.

Sadaqa House focuses on four (4) sectors. Each sector is represented by the appointed organisations, dubbed the "changemakers" which in turn, implement impactful projects that benefit fellow Malaysians.





Pemeriksaan Komuniti Community Empowerment

Objektif | Objective :

Menggalakkan inisiatif berteraskan masyarakat demi perpaduan sosial dan inklusiviti melalui pemeraksanaan ekonomi dan sosial.

To encourage and promote community-led initiatives that enhance social cohesion and inclusivity by empowering communities economically and socially.

Yayasan Sultanah Bahiyah:

- Membantu 16 usahawan mikro wanita mengembangkan perniagaan.
- Assisted 16 women micro-entrepreneurs to grow their businesses.

MyVista:

- Memasang lengan robotik bercetak 3D ke atas empat kanak-kanak dari golongan kurang berkemampuan.
- Helped to fit four underprivileged children with 3D printed robotics arm.

Mercy Mission Malaysia:

- Menyediakan bantuan makanan untuk mengatasi kekurangan zat makanan di kalangan keluarga yang kurang bernasib baik.
- Provided food aid to reduce malnutrition among underprivileged families.



Penjagaan Kesihatan Healthcare

Objektif | Objective :

Menggalakkan inisiatif berteraskan masyarakat demi perpaduan sosial dan inklusiviti melalui pemeraksanaan ekonomi dan sosial.

To support underprivileged communities to have better access to quality health treatment.

Yayasan Institut Jantung Negara (IJN):

- IJN menjalankan pembedahan ke atas 57 kanak-kanak daripada golongan asnaf fakir dan miskin yang menghidap penyakit jantung kongenital.
- IJN performed heart surgery on 57 paediatric congenital heart disease patients from asnaf fakir and miskin.



Alam Sekitar Environment

Objektif | Objective :

Melindungi modal semulajadi dan sumber alam melalui kesedaran alam sekitar serta menyokong penggunaan tenaga boleh diperbaharui.

To protect natural capital and resources via environmental awareness programmes, as well as supporting renewable energy efforts.

Universiti Teknologi Malaysia (UTM):

- Menyediakan tenaga solar yang lebih murah dan lestari untuk Orang Asli serta golongan kurang berkemampuan.
- Projek pertama dilaksanakan di Kampung Orang Asli Woh Intake, Tapah, Perak (Februari 2020).
- Provided cheaper and sustainable solar power to Orang Asli and underserved communities.
- Pilot project implemented in Kampung Orang Asli Woh Intake, Tapah, Perak (February 2020).



Pendidikan Education

Objektif | Objective :

Menyokong usaha kemasyarakatan dalam memastikan setiap pelajar mendapat akses kepada pendidikan berkualiti dengan penekanan holistik.

To support community efforts in ensuring better access to quality education with emphasis on holistic student outcomes.

Buku Jalanan Chow Kit :

- Menyediakan van khas bagi pengangkutan para pelajar dan perkhidmatan catering untuk menjana pendapatan.
- Dedicated van to aid transport of students and for the purpose of catering services to generate additional income.

Brain For Future:

- Bantuan kewangan kepada pelajar yang kurang berkemampuan di institusi pengajian tinggi.
- Provided financial aid to underprivileged tertiary students.

Pertubuhan Kegiatan Dakwah Islamiah Sekolah-Sekolah Malaysia:

- Agihan sumbangan dana bagi membantu aktiviti-aktiviti sekolah agama di kawasan luar bandar.
- Distributed funding to support and assist the activities of rural Islamic da'wah schools.



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DATO' MOHYEN MOSMAN
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WILAYAH SABAH & SARAWAK (SABAH & SARAWAK)

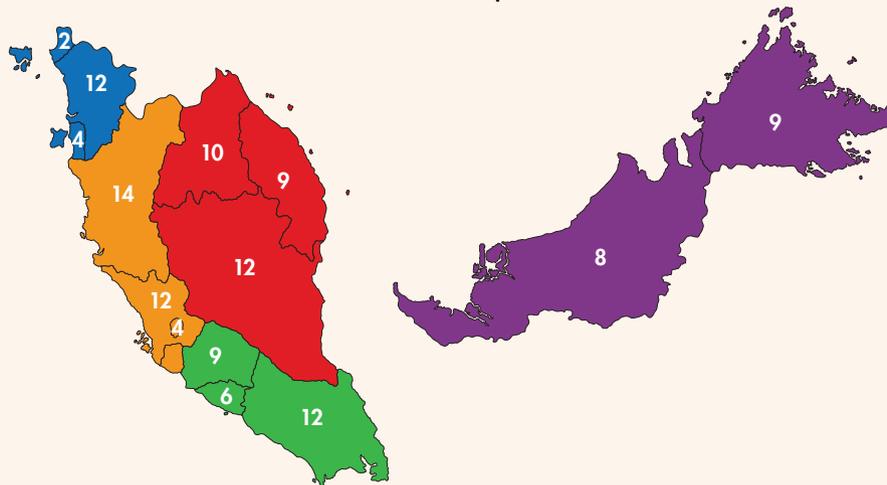
DATIN NURLAILA SAID
Pengarah Wilayah Sabah &
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TH<space> [inquiry] send to 33990 (every answer will be charged RM0.50)

Untuk senarai penuh Pejabat **TH** Cawangan, sila layari laman web rasmi **TH** di www.tabunghaji.gov.my
For complete list of **TH** Branches, please visit **TH** official website at www.tabunghaji.gov.my