



TABUNG HAJI
حي علم الفلاح

Memenuhi Aspirasi

Fulfilling Aspirations



2022 2023 2024
LAPORAN TAHUNAN
ANNUAL REPORT

HIJRAH²⁴



MEMENUHI ASPIRASI FULFILLING ASPIRATIONS

Tema tahun ini menggambarkan fokus **TH** dalam memenuhi aspirasi Ummah di samping aspirasi korporatnya untuk kekal unggul sebagai institusi Islam melalui HIJRAH24. Fasa baharu pertumbuhan transformasi ini diterjemah dalam reka bentuk konsep digital yang segar. Gambaran semula jadi dalam bentuk realiti digital memberi mesej keseimbangan antara kelestarian dan inovasi. Akar umbi daripada lima strategi teras HIJRAH24 menggambarkan idea permulaan perjalanan ke arah kemajuan dan pertumbuhan. Tahun pelaporan dipaparkan dalam titik digital secara sinergi dengan reka bentuk logo HIJRAH24 di bawahnya. Di sebelah kanan reka bentuk ini terdapat persembahan fasa perjalanan seterusnya melalui sedikit gambaran pokok yang sedang mekar.

This year's theme expresses **TH's** focus on fulfilling aspirations of the Ummah as well as its own corporate aspirations to lead as an exemplary Islamic Institution, through HIJRAH24. The new phase of transformative growth is reflected in this fresh conceptual digital design. A representation of nature in a digital reality balances the message of sustainability and innovation. The seedlings rooted on five core strategies of HIJRAH24 depicts the idea of beginning the journey of progress and growth. The reporting year is rendered in digital dots in synergy with the design of the HIJRAH24 logo at the bottom. On the right of the design, the rendition of the next phase of the journey is hinted through a peek at a blossoming tree.

DALAM LAPORAN INI

INSIDE THIS REPORT

TENTANG KAMI OUR STORY

- 10 FUNGSI KAMI
Our Purpose
- 11 VISI, MISI & NILAI TERAS
Vision, Mission & Core Values
- 12 RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2018-2022)
Five (5) Year Financial Performance Summary (2018-2022)
- 13 STATISTIK LIMA (5) TAHUN (2018-2022)
Five (5) Year Statistics (2018-2022)
- 14 PERISTIWA PENTING 2022
2022 Milestones
- 15 PENCIPTAAN NILAI
Value Creation
- 19 SYARIKAT KUMPULAN
Group of Companies
- 20 LIBAT URUS PEMEGANG TARUH
Stakeholder Engagement

WARGA KAMI OUR PEOPLE

- 26 PERUTUSAN Pengerusi
Chairman's Statement
- 34 LEMBAGA
The Lembaga
- 36 PROFIL LEMBAGA
The Lembaga Profile
- 46 PANEL PELABURAN
Investment Panel
- 48 PROFIL PANEL PELABURAN
Investment Panel Profile
- 56 JAWATANKUASA PENASIHAT SYARIAH
Shariah Advisory Committee
- 57 PROFIL JAWATANKUASA PENASIHAT SYARIAH
Shariah Advisory Committee Profile
- 62 CARTA ORGANISASI
Organisation Chart

ULASAN STRATEGIK

STRATEGIC REVIEW

- 66 **ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN DAN KETUA PEGAWAI EKSEKUTIF**
Performance Review by the Group Managing Director and Chief Executive Officer
- 73 **OBJEKTIF STRATEGIK: LIMA (5) OBJEKTIF STRATEGIK UTAMA**
Strategic Objective: Five (5) Strategic Objectives
 - 75 **OBJEKTIF STRATEGIK 01: PENTADBIRAN DANA**
Strategic Objective 01: Fund Administration
 - 77 **OBJEKTIF STRATEGIK 02: PENGURUSAN HAJI**
Strategic Objective 02: Hajj Management
 - 85 **OBJEKTIF STRATEGIK 03: PENGURUSAN DEPOSIT**
Strategic Objective 03: Deposit Management
 - 90 **OBJEKTIF STRATEGIK 04: MODAL INSAN**
Strategic Objective 04: People
 - 97 **OBJEKTIF STRATEGIK 05: TADBIR URUS**
Strategic Objective 05: Governance
- 98 **SYARIKAT KUMPULAN**
Group of Companies
- 109 **PELABURAN HARTANAH**
Property Investment

TADBIR URUS

GOVERNANCE

- 112 **PENYATA TADBIR URUS KORPORAT**
Statement of Corporate Governance
- 125 **PENYATAAN TADBIR URUS SYARIAH *TH***
TH Shariah Governance Statement
- 128 **PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN**
Statement on Risk Management and Internal Control
- 140 **LAPORAN JAWATANKUASA PENASIHAT SYARIAH *TH***
Report of the *TH* Shariah Advisory Committee
- 144 **SAHAM KEUTAMAAN**
Preference Shares

INISIATIF KELESTARIAN

SUSTAINABILITY INITIATIVES

- 148 **Program CSR Zakat**
CSR Zakat Programme
- 152 **PENGURUSAN TENAGA**
Energy Management



- 156 **SOROTAN MEDIA 2022**
2022 MEDIA HIGHLIGHTS

- 158 **DIREKTORI *TH***
TH DIRECTORY

- 160 **PENYATA KEWANGAN**
FINANCIAL STATEMENT

MEMENUHI ASPIRASI

Fulfilling Aspirations

HIJRAH24 adalah perjalanan transformasi **TH**. Ia merupakan perancangan yang bermula pada Januari 2022 untuk merevolusi keupayaan **TH** melalui 24 inisiatif yang disasarkan menjelang 2024.

HIJRAH24 menetapkan kecemerlangan dan kejayaan ekonomi **TH** melalui lima (5) keutamaan strategik iaitu Pentadbiran Dana, Pengurusan Haji, Operasi, Modal Insan dan Tadbir Urus yang disokong oleh usaha pendigitalan dan komunikasi. Ini penting dalam persekitaran kos yang semakin meningkat dan tumpuan Kumpulan **TH** untuk mengekalkan skala ekonomi. Jumlah kos operasi juga meningkat dengan pertambahan bilangan jemaah haji selain bantuan kewangan haji yang melebar sebanyak 121% sejak tahun 2015 ke 2019.

Perjalanan transformasi ke arah kecemerlangan berterusan dan mampan ini berlandaskan kepada lima (5) teras, 24 inisiatif dan dua (2) pemacu yang diterangkan secara terperinci pada mukasurat 74.

HIJRAH24 is **TH's** transformation journey. It is a plan that started back in January 2022 to revolutionise **TH's** holistic capabilities through 24 targeted initiatives by 2024.

This is set to provide excellence and economic success for **TH** through the five (5) strategic priorities of Fund Administration, Hajj Management, Operations, People, and Governance supported by digitalisation and communication efforts. This is necessary within an environment of escalating costs and **TH** Group's focus on maintaining economies of scale. Total operating cost has also increased due to the increasing number of pilgrims and escalating hajj financial support, which has widened by 121% from 2015 to 2019.

This transformation journey towards continuous excellence and sustainability is anchored on 5 thrusts, 24 initiatives and 2 drivers; and is detailed on page 74.

HIJRAH24



PNB

المنكبر

MENARA TUNJUNG

TOYOWER

INSTITUSI ISLAM

YANG DIHORMATI KERANA PRESTASI & TADBIR URUSNYA

Hijrah membolehkan seseorang meletakkan visi hidup mereka dalam posisi masa dan tempat dalam menentukan ke arah mana tujuan mereka. Hijrah adalah metafora pembebasan, pembaharuan dan kelahiran semula. Hijrah adalah harapan dan aspirasi untuk masa hadapan yang lebih baik.

AN ISLAMIC INSTITUTION

RESPECTED FOR ITS PERFORMANCE & GOVERNANCE

Hijrah is the vision that enables the believers through history to position themselves in time and space and decide where they are going. Hijrah is the metaphor for liberation, renewal and rebirth. Hijrah is the hope and the aspiration for a better future.



HIJRAH24: NILAI-NILAI

HIJRAH24: The Values

هجرة



HIGH-PERFORMANCE

Individu-individu berfokuskan matlamat dengan kepakaran khusus dan kemahiran saling melengkapi yang bekerjasama, berinovasi dan menghasilkan prestasi unggul yang konsisten.

Goal-focused individuals with specialised expertise and complementary skills who **collaborate, innovate and produce consistently superior results**.



INTEGRITY

Komited untuk melakukan perkara yang betul berdasarkan pendirian teguh melalui kata-kata dan tindakan pemimpin dan diikuti warga kerja.

Committed to **doing the right thing** based on an **uncompromising stance** embodied by the words and actions of leaders and recognised by employees.



JAMA'IE (Collaborative)

Bekerjasama dalam usaha untuk mencapai satu matlamat yang sama dengan cara yang paling berkesan.

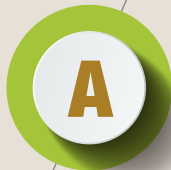
Collaborative effort to achieve common goal or to complete a task in the most effective and efficient way.



RESILIENCE

Berkebolehan untuk menangani apa sahaja cabaran dan krisis malah mencipta nilai dan peluang strategik.

Ability to **survive the crisis** and thrive in a world of uncertainty by turning crisis into a **source of strategic opportunities**.



ACCOUNTABILITY

Warga kerja bertanggungjawab ke atas keputusan, tindakan, prestasi dan kelakuan masing-masing.

Employees **taking responsibility and ownership** for their decisions, actions, performance and behavior.



HOLISTIC

Merangkumi pendekatan organisasi yang holistik melalui penekanan kepada modal insan, proses dan teknologi.

Adopting **Holistic Organisation approach** through the lens of **People, Process and Technology**.

SASARAN SELESAI COMPLETED DELIVERABLES

HIJRAH²⁴

untuk tahun
for the year 2022

Pentadbiran Dana
Fund Administration

50% (8)
Selesai | Completed



Pendigitalan
Digitalisation

70% (7)
Selesai | Completed



Tadbir urus
Governance

93% (41)
Selesai | Completed



Pengurusan Haji
Haji Management

94% (17)
Selesai | Completed



Pengurusan Deposit
Deposit Management

94% (15)
Selesai | Completed



Modal Insan
People

100% (10)
Selesai | Completed



Komunikasi
Communications

100% (10)
Selesai | Completed



**KEMAJUAN
KESELURUHAN** pada 31 Disember 2022
Overall Progress as at 31 December 2022



Nota | Notes:

- ➔ 108 daripada 124 sasaran yang dikemas kini telah **selesai** dengan 16 sasaran masih **berjalan**.
- ➔ Sebanyak 29 sasaran telah **dibawa ke hadapan** pada tahun 2023.
- ➔ 108 out of 124 revised deliverables have been **completed** with 16 deliverables **commenced** but still **on-going**.
- ➔ A total of 29 deliverables have been **carried forward** to 2023.

HIJRAH²⁴

High Performance





8.77 juta | million
pendeposit | depositors



RM87.60 bilion | billion
deposit | deposit



FUNGSI KAMI

OUR PURPOSE

Lembaga Tabung Haji (**TH**) adalah sebuah badan berkanun yang tertakluk di bawah Akta Tabung Haji 1995 (Akta 535).

Aktiviti utama **TH** ialah pengurusan haji, tabungan dan pelaburan. **TH** bertekad untuk menyediakan perkhidmatan haji yang cemerlang kepada jemaah haji Malaysia dan rekodnya yang konsisten telah mendapat pengiktirafan dunia sebagai model pengurusan haji yang inovatif.

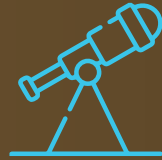
TH mempunyai 8.77 juta pendeposit dengan 123 cawangan dan lebih 10,000 titik sentuh di seluruh negara. **TH** juga mempunyai satu pejabat yang beroperasi di Jeddah, Arab Saudi di bawah bidang kuasa Konsulat Malaysia.

Lembaga Tabung Haji (**TH**) is a statutory body governed by the Tabung Haji Act 1995 (Act 535).

TH's main activities are hajj management, depository services and investment. **TH** strives to provide excellent hajj services to Malaysian pilgrims and its consistent track record has gained world recognition as a role model for innovative hajj management.

TH has 8.77 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



VISION

Tonggak kejayaan ekonomi ummah;
Pengurusan haji terbilang

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

MISI



MISSION

Dalam mencapai visi **TH**, KAMI beriltizam
In achieving **TH**'s vision, WE pledge:

- Memperkasa ekonomi ummah;
 - Sentiasa giat mencari pelaburan strategik global dan lokal bagi pertumbuhan berterusan;
 - Menggembleng dan memperkayakan modal pendeposit;
 - Memberi perkhidmatan cemerlang yang berterusan;
 - Memudah dan menyempurnakan urusan jemaah ke arah haji mabrur; dan
 - Memberi pulangan yang kompetitif, halal dan toyyiban
- To strengthen the ummah's economy;
 - To remain active in seeking strategic investments locally and globally to ensure sustainable growth;
 - To manage and enrich depositors' funds;
 - To continuously provide excellent services;
 - To facilitate and assist pilgrims in achieving mabrur hajj; and
 - To provide competitive, halal and toyyiban returns.

TERANG TERANG

CORE VALUES



RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2018-2022)

FIVE (5) YEAR FINANCIAL PERFORMANCE SUMMARY (2018-2022)

KUMPULAN Group	2022 RM Juta RM Million	2021 RM Juta RM Million	2020 [#] RM Juta RM Million	2019 ^{**} RM Juta RM Million	2018 [*] RM Juta RM Million
Pendapatan Revenue	4,078	3,876	3,509	3,713	8,915
Perbelanjaan Operasi Operating Expenditure	922	700	680	985	2,927
Keuntungan Operasi Operating Profit	2,110	2,194	1,956	1,758	2,528
Zakat Zakat	98	107	106	88	103
Keuntungan Bersih Net Profit	2,216	2,596	2,689	2,552	1,795
Aset Bersih Net Assets	1,051	2,754	6,795	5,737	3,320

TH TH	2022 RM Juta RM Million	2021 RM Juta RM Million	2020 RM Juta RM Million	2019 ^{**} RM Juta RM Million	2018 [*] RM Juta RM Million
Pendapatan Revenue	3,124	3,069	3,112	3,217	3,895
Perbelanjaan Operasi Operating Expenditure	783	610	590	984	1,215
Keuntungan Operasi Operating Profit	2,039	2,421	2,353	1,945	1,700
Zakat Zakat	97	107	106	86	86
Keuntungan Bersih Net Profit	1,933	2,291	2,216	1,837	1,614
Agihan Keuntungan [^] /Hibah Pendeposit [^] Profit Distribution [^] /Depositors' Hibah [^]	2,644	2,455	2,242	2,140	923
Aset Bersih Net Assets	1,367	3,297	3,659	2,875	1,055
Simpanan Pendeposit Depositors' Saving	87,600	83,338	75,920	69,417	74,489
Bilangan Pendeposit (Juta Orang) Number of Depositors (Million People)	8.77	8.41	8.97	8.75	9.21

Nisbah Kewangan Utama TH Key Financial Ratio TH	2022 %	2021 %	2020 %	2019 %	2018 %
Kadar Keuntungan Bersih Net Profit Margin	61.88	74.65	71.21	57.10	41.44
Perbelanjaan Operasi/Aset Bersih Operating Expenditure/Net Assets	57.28	18.50	16.13	34.23	115.17
Perbelanjaan Operasi/Simpanan Pendeposit Operating Expenditure/Depositors' Savings	0.88	0.70	0.74	1.39	1.63

* Angka yang dinyatakan semula untuk Penyata Untung Rugi bagi tahun berakhir 2018 kerana kesan penerimaan pakai standard perakaunan MFRS 16 Pajak.

* Restated figures for Financial Year 2018 Profit and Loss Statement due to the impact of adopting accounting standard MFRS 16 Leases

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

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

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

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

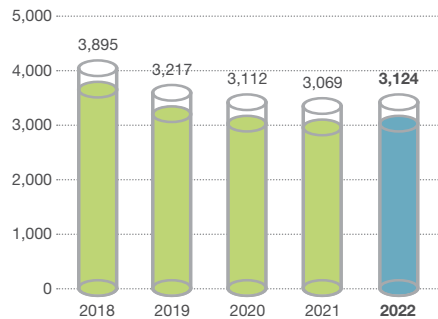
[^] Agihan keuntungan yang diumumkan pada tahun kewangan dibayar tahun berikutnya.

[^] Profit distribution declared for the financial year and paid in the subsequent year.

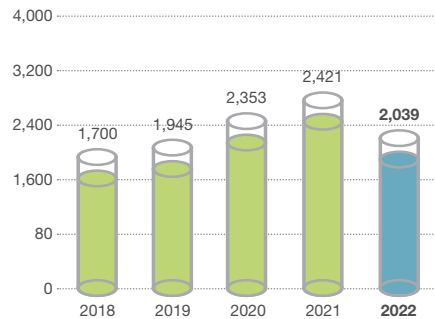
STATISTIK LIMA (5) TAHUN (2018-2022)

FIVE (5) YEAR STATISTICS (2018-2022)

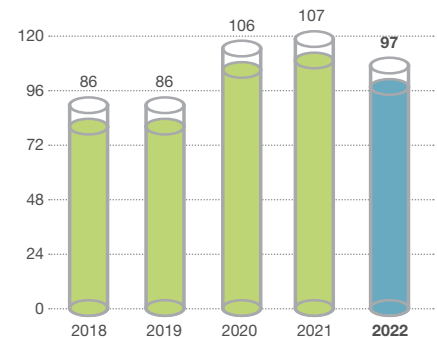
Pendapatan (RM Juta)
Revenue (RM Million)



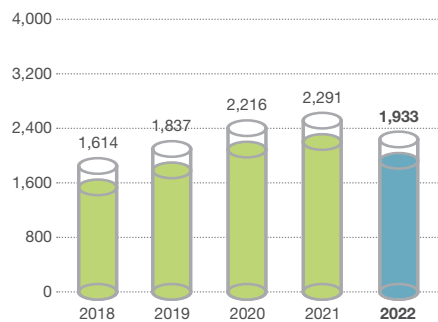
Keuntungan Operasi (RM Juta)
Operating Profit (RM Million)



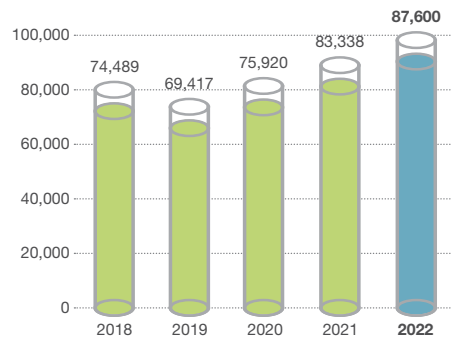
Zakat (RM Juta)
Zakat (RM Million)



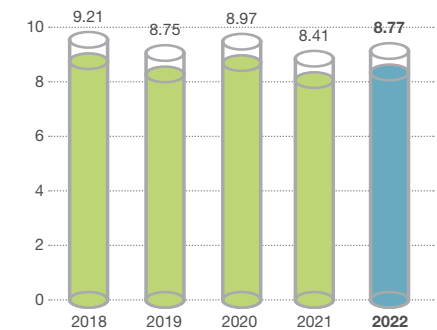
Keuntungan Bersih (RM Juta)
Net Profit (RM Million)



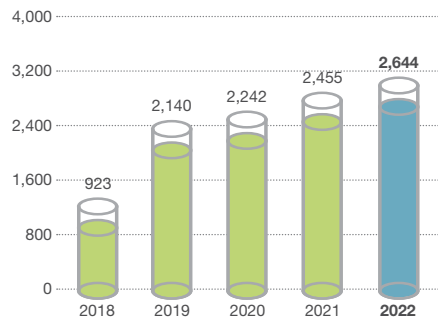
Simpanan Pendeposit (RM Juta)
Depositors' Savings (RM Million)



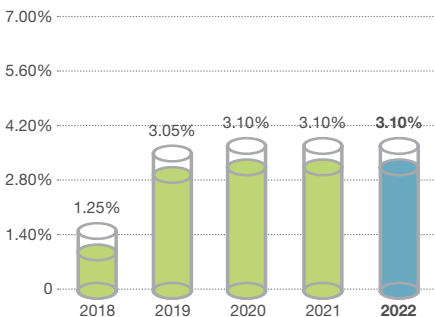
Bilangan Pendeposit (Juta orang)
Number of Depositors (Million people)



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



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



Agihan Keuntungan | Profit Distribution



MAC

March

TH menyertai Hari Terbuka GLC 2022
TH participates in GLC Open Day 2022



APRIL

April

Majlis Pelancaran HIJRAH24 & Berbuka Puasa Bersama Perdana Menteri
HIJRAH24 Launch & Iftar Ceremony with Prime Minister

PERISTIWA PENTING

2022

MILESTONES

APRIL

April

Pengumuman Kadar Kos Haji dan Bayaran Haji Bersasar Musim 1443H/2022M
Announcement of Hajj Cost Rate and Targeted Hajj Fees for Hajj Season 1443H/2022M



JUN | JULAI

June | July

TH Laksana Semula Operasi Haji setelah 2 tahun ditangguh akibat COVID-19
TH resumes Hajj Operations after 2 years postponement due to COVID-19



JULAI

July

Pelancaran Aplikasi **THhujjaj**
THhujjaj App Launch

Modal (pada 1.1.2022)	Objektif Strategik	Output	Hasil/Pembentukan Nilai untuk Pembangunan Negara	UN SDG
 KEWANGAN - Saiz dana pendeposit: RM83.3b - Aset di bawah pengurusan: RM86.6b - Aset RM88.7b - Liabiliti RM85.5b  INTELEKTUAL - Pengguna THiJARI: 1.15j - THiJARI Biz: 144 majikan dan gaji RM740k - VAO: 90k akaun FPX: RM308j - JomPay: RM389j  HUBUNGAN & SOSIAL - Pendeposit: 8.41j - Pendaftaran haji: 3.7j - Pelantikan Panel RCI untuk menyiasat isu-isu pengurusan dan operasi - Mempunyai persahabatan yang akrab dengan Kerajaan Arab Saudi - Kerjasama dengan Rakan-rakan Strategik  INSAN 1,932 anggota di ibu pejabat TH dan kesemua 123 cawangan (termasuk 16 dalam KSA) - Ibu Pejabat: 769 anggota, Cawangan: 1,177 cawangan - Pengurusan Kanan: 8 - Pengurusan: 171, Pemboleh: 1,108 - Professional: 645  PEMBUATAN Jumlah Aset: 172 - Kilang (5), Hospital (4), Pasaraya (3), Rumah kedai (60), bangunan pejabat (27), Menara Pejabat (14), Kediaman (41), Komplek (2) dan Tanah (2) - Hartanah luar negara - 5 di United Kingdom, 6 di Saudi Arabia dan 3 di Australia - Hab Usahawan - THrive Ruang Kerja Bersama  KELESTARIAN ALAM 29 Penilaian BEI <i>Green Star</i> merentas 8 bangunan - Bangunan dilengkapi dengan sistem pengudaraan semula jadi (2), cahaya semula jadi (1), kualiti udara dalaman (1) dan projek kecekapan tenaga (1) - Bil elektrik untuk FYE 2021: @RM9.71j 01 PENTADBIRAN DANA Menjana pulangan yang mampan serta lebih aset berdasarkan selera risiko 02 PENGURUSAN HAJI Menyediakan perkhidmatan yang cemerlang dengan berpandukan kepuasan jemaah & kos yang efisien 03 PENGURUSAN DEPOSIT Meningkatkan simpanan yang stabil untuk haji secara kos efektif 04 MODAL INSAN Memiliki bakat-bakat yang berdedikasi dan cekap dengan kemahiran dan nilai-nilai yang relevan 05 TADBIR URUS Dikenali sebagai kumpulan pengamal tadbir urus yang dihormati Aktiviti Utama  PENTADBIRAN DANA - Menyediakan pulangan yang kompetitif, halal dan toyyiban selain memastikan pertumbuhan berterusan - Pelaburan yang dipandu oleh selera risiko yang diluluskan - Penggantian berstruktur aset-aset hasil rendah - Mengimbang semula peruntukan aset strategik PENGURUSAN HAJI - Memperkukuhkan fungsi tadbir urus dan kawal selia - Mengutamakan keperluan jemaah haji - Mengekalkan perkhidmatan haji yang cemerlang - Blueprint Haji PENGURUSAN DEPOSIT - Pecutan pendigitalan perkhidmatan - Penyampaian perkhidmatan yang cekap (Peningkatan Saluran Perkhidmatan) - Penglibatan dan kerjasama strategik dengan rakan-rakan TH bagi memperluaskan perhidmatan - Menyelaras dan memperluaskan model penyampaian perkhidmatan serta peningkatan stabil nilai deposit Saiz Dana RM87.6b (2021: RM83.3b) Nisbah Pendeposit Berdaftar untuk Haji 44 : 56 (2021: 44 : 56) Jumlah Pendapatan RM3.16b (2021: RM3.23b) Jumlah Cawangan 123 (2021: 123) THiJARI Biz 654 majikan diaktifkan (2021: 144) Pengguna THiJARI 1,988,617 (2021: 1,154,938) Program Mobiliti TH RM5.3j (2021: RM2.3j) Program Sahabat Korporat TH (1443H/2022M) RM1.8j (2021: RM0.25j) Capaian Dalam Media Sosial  806k  114k Jumlah Pendeposit 8,771,330 (2021: 8.41m) Lebihan Aset Berbanding Liabiliti RM1.4b (2021: RM3.3b) Jumlah Keuntungan RM1.93b (2021: RM2.29b) Deposit : Nisbah Volum Pengeluaran 52 : 48 (2021: 56 : 44) Deposit menerusi JomPAY RM544j (2021: RM389j) Kad Debit-i TH 250,689 (2021: 157,532) Bayaran Zakat RM96.6j (2021: RM108j) Pendaftaran Haji 3.84j (2021: 3.66j) 2022 Agihan Keuntungan 3.10% RM2.64b Selepas Zakat (2021: RM2.46b) Aset Di Bawah Pengurusan RM89.1b (2021: RM86.6b) Pendeposit Baharu 415,561 (2021: 207,774) Pembukaan Akaun Maya (VAO) 320k akaun (2021: 90k akaun) Nisbah E-Channel : OTC 84 : 16 (2021 82:18) Program Iqra' IPTA & CFA RM12.0j (2021: RM8.0j) Program A'fiat RM2.0j (2021: RM1.8j) Program Ehsan RM2.8j (2021: RM0.45j) - Untuk TK 2022, 108 sasaran HIJRAH24 telah disempurnakan di mana 16 masih berjalan. Antara sorotannya: - Pendeposit Aktif kepada nisbah Umat Islam Malaysia bertumbuh dari 45% kepada 48% - Indeks Kepuasan Pelanggan pada 91% - Indeks Keterlibatan Anggota pada 79% - HAFIS bersasar. Bayaran Haji mengikut klasifikasi pendapatan. (<i>Tiered Hajj Payment</i>) - Pelaburan TH mengatasi penanda aras komposit disebabkan oleh ekuiti domestik dan Pemilihan Syer Superior bertaraf tinggi. - Automasi dan transformasi perkhidmatan digital oleh Operasi TH telah mengaktifkan 2,307 majikan dalam THiJARI Biz dengan jumlah caruman gaji sebanyak RM132 juta - Menerima syor daripada panel RCI bagi memperkukuhkan lagi keyakinan pendeposit terhadap TH, serta memacu pelaksanaan semakan Akta TH 1995 dan penambahbaikan Struktur Tadbir Urus TH - Penambahbaikan Pengurusan Risiko Rasuah - Penambahbaikan Platform Pemberi Maklumat - Menganjurkan 66 program termasuk forum, jelajah buku, ceramah dan sebagainya bagi menerapkan semangat menuntut ilmu - Memulakan Pelan Pembangunan Individu sebagai inisiatif membentuk bakal pelapis - Peningkatan kecekapan tenaga di 8 bangunan TH. Pengurangan RM0.01 juta YoY (penggunaan elektrik rendah dicatatkan pada 2021 berikutan aturan Kerja Dari Rumah) 30 penarafan BEI Star untuk 8 bangunan - Penubuhan Pasukan Jawatankuasa Kerja Kelestarian bagi membangunkan Rangka Kerja Kelestarian - Pelaksanaan 11 Program Zakat CSR yang memberi manfaat kepada lebih 550,000 penerima       				

OUR VALUE CREATION MODEL

Our External Environment

Key drivers that influence that drives our business model

For more information about Performance by Strategic Objectives, please go to pages 73 to 97.

MACROECONOMIC

- ➔ Improved sentiment towards recovery prospects
- ➔ Flush of liquidity into the system due to prolonged period of low interest rate
- ➔ Aggressive interest rate hikes throughout 2022

POLITICAL, LEGISLATIVE AND
REGULATORY

- ➔ GE15 and subsequent political reform
- ➔ RCI issued recommendations to improve **TH** governance structure
- ➔ Prolonged geopolitical tension remained as stumbling block for meaningful global recovery

TECHNOLOGY

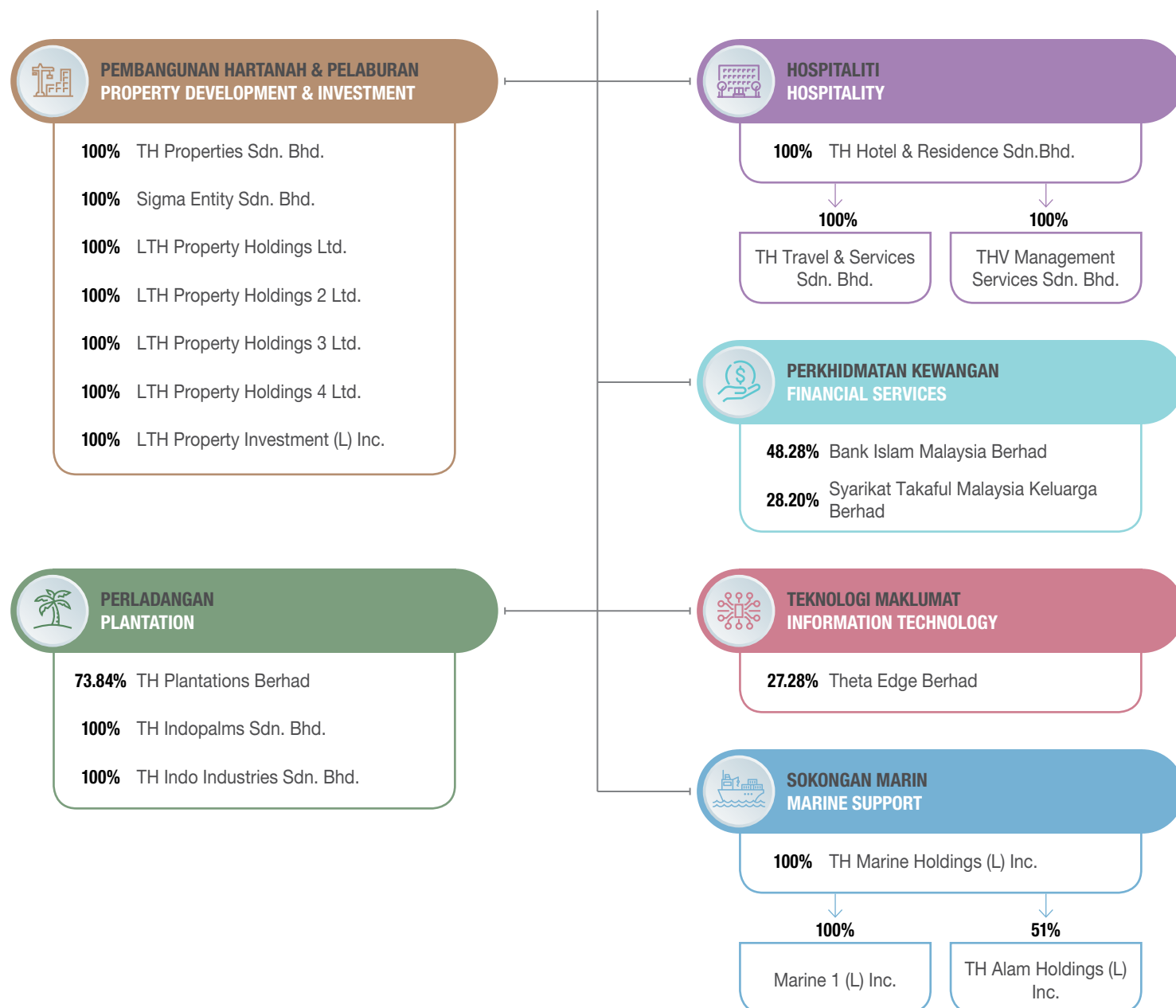
- ➔ Pandemic has sped up digital transformation
- ➔ Requirement to strengthen cybersecurity to eradicate data breaches
- ➔ Emerging technologies such as automation, robotics, Artificial Intelligence (AI), and the internet of things, are changing the way the world operates

SOCIAL & SUSTAINABILITY

- ➔ Increase of hajj payment for the first time since 2009
- ➔ Increasing awareness towards sustainable portfolio, science-based target and sustainable linked KPI
- ➔ Cost of living causes re-categorisation of some of the M40 income earner group to B40 group

Capitals (as at 1.1.2022)	Strategic Objectives		Output			Outcomes/Value Created For Nation Building	UN SDG
1 FINANCIAL - Depositor's Fund Size: RM83.3b - Asset Under Management: RM86.6b - Asset at RM88.7b - Liability at RM85.5b 2 INTELLECTUAL - THiJARI users: 1.15mil - THiJARI Biz: 144 employers and RM740k salary - VAO: 90k acc FPX: RM308mil - JomPay: RM389mil 3 SOCIAL & RELATIONSHIP - Depositors: 8.41m - Hajj Registrations: 3.7m - Appointment of RCI Panel to investigate the management and operational issues - Strong collaboration with Saudi Arabia government - Collaboration with Strategic Partners 4 HUMAN 1,932 staff and 123 branches (including 16 in KSA) - HQ: 769 staff, Branches: 1,177 staff - Senior Management: 8 - Management: 171, Enablers: 1,108 - Professional: 645 5 MANUFACTURED Total Assets: 172 - Factory (5), Hospital (4), Retail (3), Shophouse (60), Office (27), Office Tower (14), Residential (41), Complex (2) and Land (2) - Oversea properties - 5 in United Kingdom, 6 in Saudi Arabia and 3 in Australia - Entrepreneur Hub - THrive Co-Working Space 6 NATURAL 29 BEI Green Star ratings across 8 buildings - Buildings with natural ventilation (2), Daylighting (1), indoor air quality (1) and energy efficiency project (1) - Electricity bills for FYE 2021: @RM9.71mil	01 FUND ADMINISTRATION Generating sustainable returns & asset surplus within defined risk appetite 02 HAJJ MANAGEMENT Providing excellence services predicated on pilgrims' satisfaction & cost efficiency 03 DEPOSITORY MANAGEMENT Growing stable savings for hajj in a cost effective way	04 PEOPLE Having dedicated & competent talent possessing relevant skills & values 05 GOVERNANCE Known for respected group-wide governance practice	Fund Size RM87.6b (2021: RM83.3b) Depositors Registered for Hajj 44 : 56 (2021: 44 : 56) Total Income RM3.16b (2021: RM3.23b) Number of Branches 123 (2021: 123) THiJARI Biz 654 employers activated (2021: 144) THiJARI Users 1,988,617 (2021: 1,154,938) TH Mobility Program RM5.3m (2021: RM2.3m) Sahabat Korporat TH Program (1443H/2022M) RM1.8m (2021: RM0.25m) Social Media Presence f 806k t 32k ig 114k y 18k	Total Depositors 8,771,330 (2021: 8.41m) Asset Surplus Over Liability RM1.4b (2021: RM3.3b) Total Profit RM1.93b (2021: RM2.29b) Deposit: Withdrawal Volume Ratio 52 : 48 (2021: 56 : 44) Deposit via JomPAY RM544m (2021: RM389m) i-Debit Card TH 250,689 (2021: 157,532) Zakat Payment RM96.6m (2021: RM108j) Program A'fiat RM2.0m (2021: RM1.8m) Program Ehsan RM2.8m (2021: RM0.45m)	Hajj Registration 3.84m (2021: 3.66m) 2022 Profit Distribution 3.10% RM2.64b After Zakat (2021: RM2.46b) Asset Under Management RM89.1b (2021: RM86.6b) New Depositors 415,561 (2021: 207,774) Virtual Account Opening (VAO) 320k accounts (2021: 90k accounts) E-Channel : OTC Ratio 84 : 16 (2021 82:18) Program Iqra' IPTA RM12.0m (2021: RM8.0m) Program A'fiat RM2.0m (2021: RM1.8m) Program Ehsan RM2.8m (2021: RM0.45m)	- For FY2022, 108 of HIJRAH24 deliverables completed with 16 commenced and still on going. Amongst the highlights are; i. Active Depositor to Malaysian Muslim ratio grew from 45% to 48% ii. Customer Satisfaction Index at 91% iii. Employee Engagement Index at 79% iv. Introduced targeted HAFIS and facilitated Jemaah for hajj 1443H with targeted hajj payment TH investment outperformed composite benchmark mainly attributed by domestic equities and superior stock/sukuk selection. - Digital services automation and transformation by TH Operations activated 2,307 employers in THiJARI Biz with total salary crediting of RM132mil. - Obtain recommendations of RCI panel to further strengthen depositors' confidence in TH, accelerate the execution TH Act 1995 refinement and improvement of TH Governance Structure TH Corruption Risk Management TH Whistleblowing Platform - Organised 66 programmes which include forums, book tours, lectures, etc. to inculcate spirit of seeking knowledge - Initiated Individual Development Plan as an initiative to groom potential successor - Enhancement of energy efficiency across 8 TH's buildings. Reduction of RM0.01mil YoY, (low usage of electricity recorded in 2021 due to WFH arrangement) 30 BEI Star rating across 8 buildings. - Establishment of Sustainability Working Team to develop Sustainability Framework - Implemented 11 CSR Zakat Programmes which positively impacted over 550,000 recipients	8 DECENT WORK AND ECONOMIC GROWTH 16 PEACE, JUSTICE AND STRONG INSTITUTIONS 1 POVERTY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRIAL INNOVATION AND INFRASTRUCTURE 17 PARTNERSHIPS FOR THE GOALS 16 PEACE, JUSTICE AND STRONG INSTITUTIONS 3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 7 CHEAP AND CLEAN ENERGY 11 SUSTAINABLE CITIES AND COMMUNITIES 1 POVERTY 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

SYARIKAT KUMPULAN GROUP OF COMPANIES



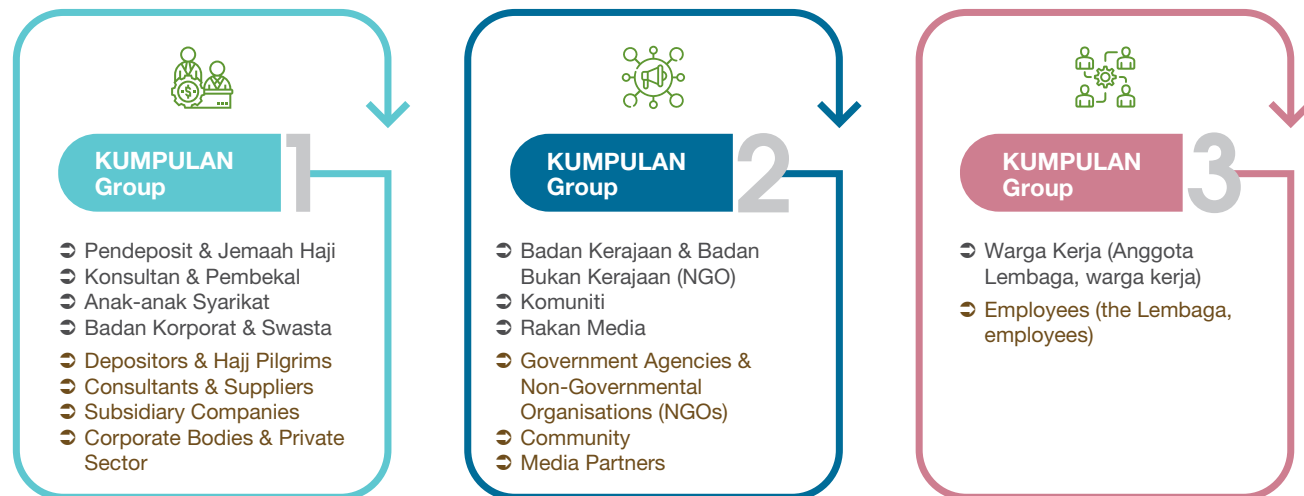
* Nota: Sehingga 31 Disember 2022
Note: As at 31 December 2022

LIBAT URUS PEMEGANG TARUH STAKEHOLDER ENGAGEMENT

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

Pada tahun 2022, **TH** meneruskan usaha aktif membina hubungan baik dengan para pemegang taruh antaranya melalui sesi mesyuarat, majlis dan acara korporat, latihan, sidang akhbar dan temu bual.

Kami telah mengenal pasti beberapa kumpulan utama sebagai pemegang taruh **TH** seperti berikut:



Pada tahun 2022, program sesi libat urus **TH** memfokus kepada Badan Bukan Kerajaan (NGO), Agensi Kerajaan, Pengawal Selia, Badan Korporat dan Swasta serta Rakan Media.

Sesi libat urus ini melibatkan perbincangan serta mesyuarat secara berkala yang menjurus kepada usaha sama program-program CSR zakat, selain usaha merapatkan lagi hubungan antara kedua pihak.

Seperti sesi libat urus yang diadakan pada tahun-tahun sebelumnya, sesi libat urus ini juga bertujuan untuk berkongsi maklumat dan kedudukan semasa **TH** agar mereka lebih memahami dan mendapat gambaran sebenar tentang **TH**.

Melangkah ke hadapan, **TH** akan melaksanakan lebih banyak sesi libat urus bersama pemegang taruh luar dan dalam, selaras misi HIJRAH24 untuk menambahbaik hubungan komunikasi bagi mengukuhkan sokongan, kepercayaan serta mengurus jangkaan.

Relationships with stakeholders are built based on **TH**'s vision, mission and core values to continuously protect the interest of stakeholders and to ensure that they are given attention in **TH**'s value creation process.

In 2022, **TH** actively and continuously worked to build good relations with stakeholders, engaging them through meeting sessions, gatherings, corporate events, training, press conferences and interviews.

We have identified several key groups as **TH**'s stakeholders as below:

In 2022, **TH**'s engagement sessions focused on Non-Governmental Organisations (NGOs), Government Agencies, Regulators, Corporate Bodies and Private Sectors, as well as Media Partners.

These engagement sessions involved regular discussions and meetings that led to collaborations on zakat CSR programmes, in addition to further fortifying the relationships between the two parties.

Similar to past engagement sessions, the sessions held also aimed to share current and accurate information on **TH**.

Moving forward, **TH** will implement more engagement sessions with external and internal stakeholders in line with HIJRAH24's mission to improve communication and relationships to strengthen support, trust and manage expectations.

KUMPULAN | Group 1


**Pendeposit &
Jemaah Haji**
Depositors & Hajj
Pilgrims

Para pendeposit yang juga merupakan bakal jemaah haji adalah pemegang taruh terpenting kami.
Our depositors, who are also prospective hajj pilgrims, are the most important stakeholders.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- ➔ Pengagihan keuntungan yang mampan dan stabil
- ➔ Simpanan yang terjamin
- ➔ Strategi perniagaan yang progresif
- ➔ Ulasan/pelaporan kewangan yang telus dan kerap
- ➔ Akses perkhidmatan yang pantas, mudah
- ➔ Perkhidmatan haji bertaraf dunia
- ➔ Sokongan kewangan haji yang berterusan
- ➔ Sustainable and stable profit distribution
- ➔ Secure savings
- ➔ Progressive business strategy
- ➔ Transparent and frequent reporting/financial review
- ➔ Quick and easy access to services
- ➔ World-class hajj services
- ➔ Continuous hajj financial support

PLATFORM PERTEMUAN | Engagement Platforms

- ➔ Berita terkini dan pemasaran menerusi pelbagai saluran komunikasi termasuk media sosial dan THiJARI
- ➔ Kursus-kursus Haji
- ➔ Pertemuan di cawangan-cawangan **TH**
- ➔ Acara-acara dan aktiviti-aktiviti Haji (Malaysia & Arab Saudi)
- ➔ Updates and marketing drives via various communication channels including social media and THiJARI
- ➔ Hajj courses
- ➔ Engagement via **TH** branches
- ➔ Hajj events and activities (Malaysia & Saudi Arabia)


**Konsultan &
Pembekal**
Consultants &
Suppliers

Hubungan baik dengan para pembekal membolehkan kami mempertingkatkan perkhidmatan untuk para jemaah haji dan masyarakat.

Through good relationships with suppliers, we are able to improve our services to our hajj pilgrims and the community.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- ➔ Peluang perniagaan yang lebih banyak untuk usahawan kecil dan Bumiputera
- ➔ Pembayaran penuh dan tepat masa
- ➔ More business opportunities for small and Bumiputera entrepreneurs
- ➔ Full and timely payment

PLATFORM PERTEMUAN | Engagement Platforms

- ➔ Mesyuarat dan perbincangan yang kerap
- ➔ Saluran komunikasi rasmi **TH**
- ➔ Regular meetings and discussions
- ➔ **TH's** official communication channels


**Anak-anak
Syarikat**
Subsidiary
Companies

Anak-anak syarikat kami bekerja secara sinergi untuk pertumbuhan yang mampan.
Our subsidiaries work in synergy for sustainable growth.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- ➔ Kecekapan serta kemajuan melalui sinergi Kumpulan
- ➔ Sokongan kewangan
- ➔ Tadbir urus, serta halatuju yang jelas
- ➔ Group synergy for efficiency and growth
- ➔ Financial support
- ➔ Clear governance and direction

PLATFORM PERTEMUAN | Engagement Platforms

- ➔ Mesyuarat dan perbincangan
- ➔ Penyertaan dalam acara-acara, serta inisiatif-inisiatif Kumpulan
- ➔ Meetings and discussions
- ➔ Participation in Group-wide events and initiatives

LIBAT URUS PEMEGANG TARUH

STAKEHOLDER ENGAGEMENT



Badan Korporat & Swasta

Corporate Bodies & Private Sector

Kerjasama dengan badan korporat dan swasta adalah penting terutama pada musim haji untuk memastikan operasi haji yang lancar. Kolaborasi ini membantu **TH** memberikan perkhidmatan bertaraf dunia.

Collaborations with corporate bodies and private sectors are necessary, especially during hajj season, to ensure smooth hajj operations. These established relationships help **TH** in providing world-class services.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- Sinergi
- Memanfaatkan pangkalan data pelanggan
- Perniagaan yang berkembang
- Kemudahan pelanggan
- Synergy
- Leveraging on customers' database
- Business expansion
- Customer convenience

PLATFORM PERTEMUAN | Engagement Platforms

- Mesyuarat dan perbincangan
- Penyertaan dalam acara-acara
- Taklimat pengelola jemaah haji
- Meetings and discussions
- Participation in events
- 'Pengelola jemaah haji' briefings

KUMPULAN | Group 2



Badan Kerajaan & Badan Bukan Kerajaan (NGO)

Government Agencies & Non-Governmental Organisations (NGOs)

Kolaborasi dengan Badan Kerajaan dan Badan Bukan Kerajaan membolehkan urusan operasi haji berjalan lancar selain aktiviti CSR yang memperkasakan **TH** dalam mendekati serta mempengaruhi pembuat keputusan.

Collaborations with the government and NGOs facilitate smooth hajj operations and CSR activities by empowering **TH's** reach and ability to impact decision makers.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- Prestasi yang baik (perniagaan & haji)
- Mengekalkan imej dan reputasi yang baik
- Pemuatan terhadap kehendak-kehendak dan keperluan perundangan
- Good performance (business & hajj)
- Maintain a good image and reputation
- Compliance toward requirements and legal provisions

PLATFORM PERTEMUAN | Engagement Platforms

- Mesyuarat dan perbincangan yang kerap
- Majlis Korporat
- Kolaborasi dalam inisiatif-inisiatif CSR Zakat
- Pertemuan bersama badan-badan berkuasa di Malaysia dan Arab Saudi
- Frequent meetings and discussions
- Corporate events
- Collaboration in CSR Zakat initiatives
- Engagement with Malaysian and Saudi Arabian authorities



Komuniti

Community

Penganjuran program bersama komuniti setempat memberikan **TH** peluang untuk mengekalkan kepercayaan dan keyakinan masyarakat awam serta membina imej yang baik.

Engagements with local communities allows **TH** to maintain trust and confidence of the public and build a favorable image.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- Sumbangan kepada program-program komuniti
- Sumbangan Zakat untuk golongan Asnaf
- Contribution for community programmes
- Zakat contribution for Asnaf

PLATFORM PERTEMUAN | Engagement Platforms

- Kursus Haji
- Program-program zakat
- Sukarelawan Korporat
- Hajj courses
- Zakat programmes
- Corporate volunteerism



Rakan Media Media Partners

Rakan media adalah penting bukan sahaja untuk pemasaran produk dan perkhidmatan **TH** malah meningkatkan kebolehlihatan dan kredibiliti **TH**. Ini memastikan masyarakat umum mengetahui prestasi dan ketelusan **TH**.

Media partners are essential to help in marketing various **TH** products and services but especially in raising visibility and credibility. This helps to ensure that the public are aware of **TH**'s performance and transparency.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- Menyediakan maklumat yang tepat dan telus
- Maklumat terkini mengenai prestasi
- Pandangan terhadap **TH** dan industri
- Maklumbalas tepat mengenai isu-isu yang diutarakan oleh media
- Provide timely and transparent information
- Regular updates on performance
- Insights on **TH** and industry
- Timely response to issues highlighted in media

PLATFORM PERTEMUAN | Engagement Platforms

- Siaran akhbar dan sidang akhbar
- Wawancara
- Sesi 'Networking'
- Lawatan
- Press releases & press conferences
- Broadcast interviews
- Networking sessions
- Informal visit

KUMPULAN | Group 3



Warga Kerja Employees

Warga kerja adalah salah satu tulang belakang dalam kejayaan **TH** dan mereka memberikan maklumat dalaman tentang penambahbaikan yang perlu dibuat.

Our employees are one of the backbones of **TH**'s continuous success and they provide vital information on how to improve performance.

TOPIK-TOPIK BERKAITAN | Relevant Topics

- Imbuhan yang kompetitif dan adil
- Persekitaran kerja yang selamat dan sihat
- Perkembangan dan kemajuan dalam kerjaya
- Pengurusan yang prihatin dan bertanggungjawab
- Competitive and fair remuneration
- Safe and healthy working environment
- Career growth and development
- An attentive and responsible management

PLATFORM PERTEMUAN | Engagement Platforms

- Sesi-sesi "Town Hall"
- e-Buletin
- Perbincangan kumpulan fokus
- Aktiviti-aktiviti/program-program berkembang maju (**TH**iving)
- Tinjauan dan penyelidikan
- Town Hall sessions
- e-Bulletin
- Focus group discussions
- **TH**iving activities/programmes
- Surveys and research

HIJRAH24

Integrity





Sasaran Tadbir Urus
Governance Deliverables

93% Selesai
Completed



Sasaran Modal Insan
People Deliverables

100% Selesai
Completed

A professional portrait of Tan Sri Azman Haji Mokhtar, a middle-aged man with grey hair, glasses, and a mustache. He is wearing a dark blue pinstriped suit jacket over a white shirt and a green patterned tie. He has a small gold pin on his left lapel and his hands are clasped in front of him. The background is a dark, solid color.

PERUTUSAN Pengerusi **CHAIRMAN'S STATEMENT**

TAN SRI AZMAN HAJI MOKHTAR
CHAIRMAN
Pengerusi



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

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

ASSALAMUALAIKUM WARAHMATULLAHI WABARAKATUH

Bagi pihak Lembaga, saya dengan sukacitanya membentangkan Laporan Tahunan Lembaga Tabung Haji (**TH**) bagi tahun kewangan berakhir 31 Disember 2022 (TK2022).

Tahun 2022 adalah tahun pemulihan dan peralihan di mana **TH** memulakan semula operasi haji setelah dua tahun ditangguhkan akibat pandemik COVID-19. Alhamdulillah, operasi haji telah berjalan lancar hasil hubungan baik antara **TH** dan Kerajaan Arab Saudi.

On behalf of the Lembaga, I am pleased to present the Lembaga Tabung Haji (**TH**) Annual Report for the financial year ended 31 December 2022 (FY2022).

2022 was a year of recovery and transitions as **TH** resumed its first hajj operation after a two-year hiatus due to the COVID-19 pandemic. Alhamdulillah, our hajj operations proceeded smoothly, thanks to the good relations maintained between **TH** and the Kingdom of Saudi Arabia.

Ekonomi dunia berkembang sederhana sebanyak 3.4 peratus pada tahun 2022 kesan asas lebih tinggi sebanyak 6.2 peratus pada tahun 2021 akibat pemulihan pandemik COVID-19 yang terhalang di sebabkan pencerobohan Rusia ke atas Ukraine dan langkah sekatan berpanjangan dasar sifar COVID oleh China. Pada ketika permintaan mula pulih dan dunia mula dibuka, rantai bekalan dunia telah pun terjejas teruk. Ini menyebabkan inflasi mencecah rekod tertinggi terutamanya di Amerika Syarikat dan Eropah. Bank-bank pusat global yang diketuai oleh Rizab Persekutuan Amerika Syarikat bertindak balas dengan mengetatkan dasar monetari dan menaikkan kadar faedah dengan pantas.

Alhamdulillah, prestasi ekonomi Malaysia pada tahun 2022 melebihi jangkaan dengan merekodkan pertumbuhan sebanyak 8.7 peratus berbanding 3.1 peratus pada 2021, dipacu oleh penggunaan domestik yang kukuh dan harga komoditi yang tinggi. Pertumbuhan kukuh itu sebahagian besarnya didorong oleh pembukaan semula ekonomi dan inisiatif Kerajaan untuk merancakkan semula perniagaan, menyokong pemulihan pasaran pekerjaan dan mengekalkan kuasa beli di tengah-tengah tekanan inflasi yang meningkat.

Global economic growth moderated to 3.4 per cent in 2022 from a higher base of 6.2 per cent in 2021, as recovery from the COVID-19 pandemic was dampened by Russia's invasion of Ukraine and China's prolonged lockdown due to its zero-COVID policy. Global supply chain was severely disrupted at a time when demand recovered as the world reopened. This had caused inflation to hit record high, particularly in the United States and Europe. Global central banks led by the United States Federal Reserve responded by tightening monetary policy and raised interest rates rapidly.

Fortunately, Malaysia's economic performance in 2022 exceeded expectations by registering 8.7 per cent growth as compared to 3.1 per cent in 2021, driven by stronger domestic consumption and higher commodity prices. The strong growth was driven largely by economic reopening and the Government's initiatives to rejuvenate businesses, support job market recovery and sustain purchasing power amidst rising inflationary pressure.

PERUTUSAN PENERUSI CHAIRMAN'S STATEMENT

Namun demikian, tindakan bank-bank pusat global menaikkan kadar faedah secara mendadak bagi mengekang inflasi telah menambah lagi jangkaan berlakunya kemelesetan di Amerika Syarikat dan Eropah yang memberi impak kepada pasaran kewangan. Bon global dan ekuiti mengalami penurunan dua angka. Ketidaktentuan ini terus merebak ke pasaran Malaysia di mana FBM KLCI ditutup pada 4.6 peratus lebih rendah pada 1,495.49.

Selaras dengan kemerosotan dalam pasaran modal keseluruhan, pendapatan **TH** menurun sebanyak 2.07 peratus kepada RM3.16 bilion manakala keuntungan bersih jatuh kepada RM1.93 bilion (Dis 21: RM2.29 bilion)

Selepas perbelanjaan pengurusan, zakat dan Bantuan Kewangan Haji (HAFIS), **TH** merekodkan keuntungan boleh agih sebanyak RM2.17 bilion bagi tahun 2022, turun sebanyak 15.82 peratus berbanding tahun lalu (2021: RM2.58 bilion). Ini mengambil kira peruntukan zakat sebanyak RM96.6 juta yang dibayar ke semua Majlis Agama Islam Negeri bagi pihak pendeposit.

Walaupun berhadapan dengan tahun penuh cabaran, **TH** terus mengukuhkan daya tahan berdasarkan matlamat asal yang teguh serta memanfaatkan peluang yang sedia ada dengan sebaiknya, selari aspirasi kami. Untuk tujuan ini, kami telah melakar pelan transformasi strategik tiga tahun, HIJRAH24 – yang dilancarkan pada April 2022. Melalui HIJRAH24, kami kekal tabah dalam usaha meningkatkan usaha pengurusan selain menambahbaik perkhidmatan melalui fokus penggunaan digital yang lebih luas.



Nevertheless, the act of global central banks to raise interest rate rapidly to contain inflation had increased expectations for a potential recession in the United States and Europe and adversely impacted the financial markets. Both global bonds and equities endured double-digit decline. The volatility continues to spread into the Malaysian market whereby the FBM KLCI ended the year 4.6 per cent lower at 1,495.49.

In line with the downturn in the overall capital markets, **TH** income decreased by 2.07 per cent to RM3.16 billion while net profit fell to RM1.93 billion (Dec 21: RM2.29 billion).

After administrative expenses, zakat and Hajj Financial Support (HAFIS), **TH** recorded a distributable profit of RM2.17 billion for 2022 which decreased by 15.82 per cent as compared to last year (2021: RM2.58 billion). This takes into consideration the zakat allocation of RM96.6 million which will be paid to all State Islamic Religious Councils on behalf of depositors.

Throughout the ups and downs of the year, **TH** anchored our resilience on our strong sense of purpose and aspiration journey to new horizons by making a better use of the opportunities available. To this end, we charted our course in a three – year strategic transformation plan – HIJRAH24, which was launched in April 2022. Through HIJRAH24, we will remain steadfast in improving management efforts while enhancing our services through a greater digital focus.



MEMAJUKAN DIGITALISASI DAN INOVASI

TH terus melakukan penambahbaikan dan sentiasa mencari cara terbaharu bagi mempertingkatkan lagi perkhidmatan. Tahun ini juga merupakan tahun penting bagi pencapaian inovasi, di mana kami telah melaksanakan pelbagai inisiatif digital perkhidmatan haji, selaras dengan lanskap dan jangkaan pengguna yang sentiasa berubah.

Dalam usaha untuk terus memacu kreativiti dan inovasi, pembangunan dan pelaksanaan idea-idea baharu, **TH** Innovation Lab telah diperkenalkan sebagai medan kolaborasi inovatif. Selain itu ia juga bertujuan untuk meneroka peluang pelan penggantian pemimpin masa hadapan **TH**, menjana idea baharu, meningkatkan kefahaman dan apresiasi terhadap operasi **TH** dan membolehkan kerja berpasukan antara jabatan dalam organisasi.

MENINGKATKAN PENYAMPAIAN PERKHIDMATAN

Dari sudut titik sentuh pelanggan, **TH** terus mempertingkatkan usaha mempelbagaikan saluran penyampaian bagi menyediakan lebih banyak fasiliti menjangkau konsep tradisional secara bersemuka. Usaha ini telah menyaksikan pengenalan Cawangan Bergerak **TH** di lokasi-lokasi terpilih dan beberapa siri penambahbaikan ke atas kemudahan pembayaran melalui THiJARI untuk transaksi yang lebih mudah dan pantas.

Sejak pelancaran HIJRAH24, pendigitalan perkhidmatan **TH** telah diberikan penekanan di mana hasilnya telah berlaku pertumbuhan pantas pada jumlah pengguna akaun THiJARI dan transaksi digital. Setakat ini, THiJARI merekodkan sebanyak 1.99 juta pengguna dengan transaksi berjumlah RM2 bilion.

ADVANCING DIGITALISATION AND INNOVATION

TH strives for continual improvement and is always looking for new ways to enhance our services. This year has also been another milestone for innovation, and we have undertaken numerous digitalisation initiatives of hajj services, in line with the ever-changing consumer landscape and expectations.

In order to keep on driving the creation, development and implementation of new ideas, the **TH** Innovation Lab was introduced during the year as a platform for collaborative innovation. Beyond this, it aims to explore opportunities for succession planning of future leaders within **TH**, generate new ideas, invoke understanding and appreciation of **TH** operations and enable cross-department teamwork within the organisation.

ENHANCING SERVICE DELIVERY

On customer touchpoints, **TH** strives to enhance various types of delivery channels by allowing more facilities to be made available beyond the traditional brick-and-mortar concept. This effort has seen the introduction of **TH** Mobile Branches at selected locations and driven a series of enhancement in THiJARI payment facilities for faster and easier transactions.

Digitalising **TH** services have been made a priority since the launching of HIJRAH24 and as a result, THiJARI account holders and digital transactions are on a rapid growth. To date, THiJARI has recorded a total of 1.99 million users and a total of RM2 billion transactions have been performed via THiJARI.

“Dalam usaha untuk terus memacu penciptaan, pembangunan dan pelaksanaan idea-idea baharu, **TH Innovation Lab telah diperkenalkan sebagai medan kolaboratif inovatif”.**

“In order to keep on driving the creation, development and implementation of new ideas, the **TH Innovation Lab was introduced during the year as a platform for collaborative innovation”.**

“Sejak pelancaran HIJRAH24, pendigitalan perkhidmatan **TH telah diberikan penekanan di mana hasilnya telah berlaku pertumbuhan pantas pada jumlah pengguna akaun THiJARI dan transaksi digital”.**

“Digitalising **TH services have been made a priority since the launching of HIJRAH24 and as a result, THiJARI account holders and digital transactions are on a rapid growth”.**



PERUTUSAN PENERUSI CHAIRMAN'S STATEMENT

Kerjasama dengan rakan-rakan strategik juga adalah sebahagian daripada titik sentuh pelanggan kami, dengan AmBank Islamic merupakan rakan terkini yang telah menyumbang kepada senarai titik sentuh yang semakin berkembang melebihi 10,000 di seluruh negara.

MEMPERKUKUH TADBIR URUS

Dalam mengawasi dan memastikan tadbir urus yang kukuh, kami kekal berpandu kepada Rangka Kerja Pengawasan **TH** sebagai asas tadbir urus korporat ke arah memenuhi objektif Maqasid Syariah, selain memastikan pematuhan Syariah dan menegakkan integriti dalam semua tindakan. Melalui rangka kerja ini juga, kami terus mengenal pasti sudut penambahbaikan dalam proses dan struktur **TH**.

Tahun tinjauan menjadi penutup kepada isu-isu tadbir urus lalu dengan penerimaan laporan akhir Suruhanjaya Siasatan DiRaja (RCI). Ditubuhkan oleh Kabinet pada Oktober 2021, RCI telah menyelesaikan siasatan mereka pada 30 Ogos 2022 dengan 25 cadangan utama termasuk semakan Akta **TH** dan Model Operasi **TH**, selain penambahbaikan struktur tadbir urus **TH**.

Cadangan-cadangan ini dibuat bertujuan untuk menambah baik tadbir urus, operasi dan pelaburan **TH**. Ini menandakan langkah **TH** seterusnya bagi menutup sebarang jurang dalam tadbir urus dan meningkatkan keyakinan pemegang taruh terhadap **TH**.

MENYUMBANG SEMULA MELALUI ZAKAT DAN CSR

Kami sentiasa peka akan tanggungjawab kami kepada warga **TH** dan masyarakat setempat, di samping terus berusaha memberi nilai kepada negara.

Pada tahun 2022, sebanyak 11 program CSR Zakat telah dilaksanakan oleh **TH** yang memberi manfaat kepada lebih 550 ribu asnaf, dengan agihan zakat sebanyak RM28.8 juta (2021: RM20.1 juta). Program Perdana CSR Zakat **TH** terus mendapat sambutan dan setakat ini, lebih daripada satu juta asnaf telah menerima pelbagai bantuan dan mendapat manfaat secara langsung daripada program CSR Zakat **TH**.

Di samping itu, **TH** turut memainkan peranan aktif dalam inisiatif bantuan bencana melalui kerjasama dengan anak-anak syarikat dan agensi luar lain. Pada akhir tahun 2022, sebanyak RM5 juta telah digunakan dalam usaha membantu lebih sejuta golongan yang memerlukan.

The inclusion of strategic partners as part of our customer touchpoint, with AmBank Islamic being the latest addition, have also contributed to our growing list of 10,000 available touchpoints nationwide.

FORTIFYING GOVERNANCE

In overseeing and ensuring sound corporate governance, we remain guided by the **TH** Stewardship Framework as the bedrock of our corporate governance anchored towards fulfilling the objectives of Maqasid Shariah, ensuring Shariah compliance and upholding integrity in all our actions. Through this framework, we continuously identify areas of improvement in our processes and structures.

The year under review provided closure on past governance issues with the receipt of the Royal Commission Inquiry (RCI) final report. Established by the Cabinet in October 2021, the RCI concluded the examination on 30 August 2022, with 25 key recommendations comprising various matters including a review on **TH** Act Amendments and **TH** Operating Model, as well as enhancement of **TH**'s governance structure.

The recommendations made have been used to improve **TH**'s governance, operations and investments. This will mark the way forward for **TH** to further close any gaps in our governance and boost our stakeholders' confidence towards **TH**.

GIVING BACK THROUGH ZAKAT AND CSR

We have always been mindful of our responsibilities to our people and our communities and continued to deliver value to the country.

For the year 2022, a total of 11 Zakat CSR programmes were implemented by **TH**, impacting the lives of over 550 thousand asnaf, with zakat distribution of RM28.8 million (2021: RM20.1 million). **TH**'s flagship Zakat CSR programmes continue to be well-received and to date, more than one million asnaf have received various assistance and benefits directly from the Zakat CSR programmes managed by **TH**.

In addition, **TH** also takes an active part in disaster relief initiatives through collaborative programmes with subsidiaries and other agencies. In the end of 2022, over RM5 million were used in efforts towards benefitting about a million more people in need.

PERJALANAN MASA HADAPAN

Bagi tahun 2023, Kementerian Kewangan mengunjurkan bahawa ekonomi Malaysia akan berkembang sederhana antara empat hingga lima peratus yang sebahagian besarnya disebabkan oleh kesan asas yang tinggi pada tahun 2022 dan kesan jangkaan cabaran global. Pada masa yang sama, IMF dan Bank Dunia meramalkan ekonomi Malaysia berkembang pada 4.4 peratus dan 4.0 peratus masing-masing, pada tahun 2023. Pertumbuhan ini disokong sebahagian besarnya oleh kekuatan permintaan dalam negara di tengah-tengah jangkaan kelembapan ekonomi global. Bajet 2023 yang disemak semula mengandungi pelbagai langkah bagi menangani isu yang melibatkan segmen ekonomi utama, terutamanya dalam menyediakan penampungan kepada kesan kos sara hidup yang tinggi dan pada masa yang sama pemulihan berterusan dalam pasaran buruh. Jangkaan daya tahan dalam sektor perkhidmatan, pelaksanaan beberapa projek infrastruktur tinggi baharu, ditambah dengan pendekatan polisi bersasar akan menyokong ke arah merancakkan aktiviti ekonomi dan memacu permintaan agregat.

Melangkah ke hadapan, cabaran utama **TH** adalah keperluan untuk pengurusan kos yang lebih berhemah memandangkan jangkaan peningkatan HAFIS kepada lebih RM400 juta pada 2023 berbanding hanya RM150 juta pada tahun 2022. Walaupun penyusutan nilai ringgit dan ketidaktentuan ekonomi semasa adalah faktor penyumbang, impak kenaikan kos ini bukan hanya dirasakan oleh rakyat Malaysia, malah turut dirasakan oleh bakal-bakal haji di negara lain.

OUR JOURNEY AHEAD

As for 2023, the Ministry of Finance projects that Malaysia's economy would grow moderately between four to five per cent largely due to the high base effect in 2022 and the anticipated impact of global headwinds. At the same time, the IMF and World Bank have forecast Malaysia's economy for year 2023 to grow at 4.4 per cent and 4.0 per cent respectively. Growth will be underpinned largely by the strength of domestic demand amidst expectation for global slowdown. The revised Budget 2023 contains various measures to address issues affecting key economic segments, particularly in providing buffer to the impact of high cost of living whilst at the same time sustained recovery in the labour market. Expected resilience in the services sector, implementation of new and ongoing high multiplier infrastructure projects coupled with targeted policy measures will give more support to enliven economic activities and drive aggregate demand.

A key challenge as **TH** advances ahead is the need for more prudent cost management in the light of expected increase in HAFIS to around RM400 million in 2023 compared with RM150 million in 2022. Though the ringgit depreciation and the current economic uncertainty are among the contributing factors, the impact of rising costs is not only felt by Malaysians, but prospective pilgrims from other nations as well.

“Pada tahun 2022, sebanyak 11 program CSR Zakat telah dilaksanakan oleh TH yang memberi manfaat kepada lebih 550 ribu penerima, dengan agihan zakat sebanyak RM28.8 juta”.

“For the year 2022, a total of 11 Zakat CSR programmes were implemented by TH, impacting the lives of over 550 thousand recipients, with zakat distribution of RM28.8 million”.



PERUTUSAN PENERUSI CHAIRMAN'S STATEMENT

Peningkatan caj oleh agensi Arab Saudi termasuk pengangkutan, penginapan dan sajian perlu ditangani secara berhemah bagi memastikan **TH** kekal mampan.

Bagi mengurangkan perbelanjaan dalaman, pengurusan kos yang lebih berkesan dan cekap juga turut disasarkan melalui HIJRAH24. Usaha berterusan dilakukan bagi memastikan tahap perkhidmatan haji yang tinggi dikekalkan dan **TH** terus berkembang untuk memenuhi keperluan jemaah. Kami akan terus mengurus secara berhemah dan menambahbaik operasi melalui inisiatif pendigitalan moden yang optimum. Ini akan terus menjadi keutamaan bagi kami di samping memanfaatkan inovasi agar mampu memberi perkhidmatan yang cekap dan produktiviti yang tinggi.

PENGHARGAAN

Dalam memenuhi aspirasi **TH**, kami beriltizam untuk menyempurnakan aspirasi semua pemegang taruh. Barisan Pengurusan dan warga kerja telah menunjukkan kesungguhan serta kemampuan dalam mencapai matlamat dengan baik, dan terus mengorak langkah membanggakan dalam mendepani cabaran baru setiap tahun. Terima kasih saya ucapkan kepada mereka atas kerja keras dan dedikasi yang ditunjukkan.



The increased costs of charges by the Saudi Arabian agencies, as well as transportation, accommodation and food need to be considered prudently to ensure **TH's** sustainability.

In reducing internal expenses, more effective and efficient cost management will also be targeted through HIJRAH24. Efforts are ongoing to ensure that the high standard of hajj services is maintained, and that **TH** is evolving to accommodate pilgrim's needs. We will continue to manage with prudence and facilitate operations through optimal modern digitalisation initiatives. These will continue to be an area of priority for us as we look to leverage innovations to serve with greater efficiency and productivity.

IN APPRECIATION

In fulfilling **TH's** aspirations, we hope to deliver on the aspirations of all our stakeholders. The Management team and staff have ably delivered on **TH's** goals and continue to make commendable strides in facing new challenges every year. My gratitude goes out to them for their hard work and dedication.



Bagi pihak Lembaga, saya mengambil kesempatan ini untuk merakamkan penghargaan ikhlas saya kepada pihak Kerajaan Malaysia di bawah kepimpinan Perdana Menteri Malaysia, YAB Datuk Seri Anwar Ibrahim, terutamanya Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Datuk Setia Dr. Mohd Na'im Haji Mokhtar atas sokongan berterusan terhadap mandat dan matlamat **TH**. Ucapan terima kasih juga kepada rakan-rakan anggota Lembaga atas nasihat bernilai yang diberikan dalam memacu aspirasi **TH**.

Penghargaan juga ditujukan kepada semua yang telah memberi tunjuk ajar di sepanjang tahun yang lalu. Ini termasuk mantan Menteri dan Timbalan Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Datuk Idris Haji Ahmad dan YB Datuk Ahmad Marzuk Shaary yang berkhidmat sejak 30 Ogos 2021 sehingga 10 Oktober 2022.

Saya juga merakamkan ucapan terima kasih kepada anggota Lembaga yang telah menamatkan perkhidmatan mereka iaitu Dato' Jamil Rakon, Dato' Abdul Mutalib Datuk Seri Mohamed Razak, Dato' Noordin Sulaiman dan Datuk Seri Asri Hamidon yang mana sumbangan mereka sepanjang berkhidmat sangat bernilai buat **TH**. Bagi mengisi kekosongan di Lembaga, saya mengucapkan selamat datang kepada dua anggota baharu iaitu Dr. Mohd Faisal Mustaffa dan Ir. Abd Mokhti Salleh. Saya amat berbesar hati dan berharap akan mendapat banyak manfaat daripada pengalaman, kemahiran dan pandangan mereka.

Kepada semua pendeposit dan bakal-bakal haji, sokongan berterusan dan kepercayaan anda merupakan kekuatan kami. Melalui HIJRAH24, **TH** akan memberi perkhidmatan lebih baik kepada semua selari dengan era baharu pertumbuhan **TH**. Saya berharap kesan daripada transformasi ini akan jelas dilihat setiap tahun seiring perjalanan kami melangkah ke tahap yang lebih tinggi.

Insya-Allah, kecemerlangan akan hanya diperoleh jika kita terus berinspirasi untuk mencapai kesempurnaan. Semoga Allah SWT terus mengurniakan kebijaksanaan dan kecekalan dalam 'hijrah' kami ini. Amin.

Terima kasih.

On behalf of the Lembaga, I would also like take this opportunity to express our sincere appreciation to the Government of Malaysia under the leadership of Malaysia's Prime Minister, YAB Datuk Seri Anwar Ibrahim especially to the Minister in the Prime Minister's Department (Religious Affairs), YB Senator Datuk Setia Dr. Mohd Na'im Haji Mokhtar for the continued support of our mandate and goals. Special thanks go to my esteemed colleagues on the Lembaga - for their invaluable counsel in driving **TH**'s aspirations.

Our appreciation is also directed to all who have provided exemplary guidance over the past year. This includes the former Minister and Deputy Minister in the Prime Minister's Department (Religious Affairs), YB Senator Datuk Idris Haji Ahmad and YB Datuk Ahmad Marzuk Shaary, who served from 30 August 2021 until 10 October 2022.

I would also like to extend our thanks to outgoing members of the Lembaga, Dato' Jamil Rakon, Dato' Abdul Mutalib Datuk Seri Mohamed Razak, Dato' Noordin Sulaiman and Datuk Seri Asri Hamidon whose contributions during their period of service have been invaluable for **TH**. To fill in the vacant seat on the Board, I welcome two new members, Dr. Mohd Faisal Mustaffa and Ir. Abd Mokhti Salleh to the Lembaga. We are honoured and look forward to look forward to benefitting from their experience, skills and insights.

To all our depositors and prospective hajj pilgrims, your continuous support and unwavering trust in **TH** have been our bedrock. Through HIJRAH24, a new era of growth is being ushered in at **TH** in order to serve you better. I hope the impact of our transformation will be evident every year as we move to a higher level together.

Insya-Allah, excellence can only be attained when we continuously inspired to perfection. May Allah SWT continue to grant us wisdom and perseverance on our upcoming hijrah. Amin.

Thank you.

Tan Sri Azman Haji Mokhtar

Pengerusi | Chairman

THE LEMBAGA



kira ke kanan | left to right:

Tan Sri Azman Hj. Mokhtar, Dato' Sri Amrin Awaluddin, Datuk Seri Sollehuddin Alyubi Zakaria, Profesor Dr. Ashraf Md Hashim dan | and
YM Tengku Dato' Seri Hasmuiddin Tengku Othman



kira ke kanan | left to right:

Dato' Abdul Hamid Sheikh Mohamed, Datin Paduka Kartini Abdul Manaf, Dr. Mohd Faisal Mustaffa, Ir Abd Mokhti Salleh, Datuk Seri Asri Hamidon (Tamat Perkhidmatan | Service Completed: Januari | January 2023) dan | and Dato' Noordin Sulaiman (Tamat Perkhidmatan | Service Completed: Oktober | October 2022)

Setakat 31 Disember 2022 | As at 31 December 2022

PROFIL LEMBAGA

THE LEMBAGA PROFILE

Tan Sri Azman Hj. Mokhtar

Pengerusi
Chairman



Tarikh Lantikan: 20 Disember 2021

Date of Appointment: 20 December 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

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

Pengalaman:

Semasa:

- Pengerusi, Lembaga Tabung Haji (Lembaga Tabung Haji)
- Pengerusi, Pusat Pendidikan Antarabangsa dalam Kewangan Islam (INCEIF)
- Pengerusi Lembaga Pengarah, Universiti Teknologi Malaysia, Skudai, Malaysia
- Pengerusi Lembaga Pengarah, The Hive IV LLC, Palo Alto CA, Amerika Syarikat
- Penasihat, VB Asset Management LLC, Hartford CT, Amerika Syarikat
- Ahli Lembaga Pengarah, Fitrah Capital Associates, Ibu Pejabat: Emiriah Arab Bersatu
- Pengerusi, Malaysia International Islamic Financial Centre (MIFC)

Dahulu:

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

Qualifications:

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

Experience:

Present:

- Chairman, Lembaga Tabung Haji (Haji Pilgrims Funds Board)
- Chairman, International Centre for Education in Islamic Finance (INCEIF)
- Chairman, Board of Directors Universiti Teknologi Malaysia, Skudai, Malaysia
- Chairman of the Board of Directors, The Hive IV LLC, Palo Alto CA, United States
- Advisor, VB Asset Management LLC, Hartford CT, United States
- Board member, Fitrah Capital Associates, HQ: United Arab Emirates
- Chairman, Malaysia International Islamic Financial Centre (MIFC)

Previous:

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

Dato' Sri Amrin Awaluddin

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



Tarikh Lantikan: 6 Mei 2021

Date of Appointment: 6 May 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable

**Kelayakan:**

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

Pengalaman:**Semasa:**

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

Dahulu:

- Pengarah Bebas Bukan Eksekutif, Alhijrah Media Corporation (TV Hijrah) Berhad
- Ketua Kewangan Korporat, Malaysia Resources Corporation Berhad
- Ketua Pegawai Operasi, Putera Capital 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
- Pengarah Bukan Bebas Bukan Eksekutif, The New Straits Times Press (Malaysia) Bhd

Qualifications:

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

Working Experience:**Present:**

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

Previous:

- Independent Non-Executive Director, Alhijrah Media Corporation (TV Hijrah) Berhad
- Head of Corporate Finance, Malaysia Resources Corporation Berhad
- Chief Operating Officer, Putera Capital 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
- Non-Independent Non-Executive Director, The New Straits Times Press (Malaysia) Bhd

PROFIL LEMBAGA

THE LEMBAGA PROFILE

Datuk Seri Sollehuddin Alyubi Zakaria

Wakil Jabatan Perdana Menteri

Representative of the Prime Minister's Department



Tarikh Lantikan: 19 Ogos 2022

Date of Appointment: 19 August 2022

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

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

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

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

Previous:

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

Profesor Dr. Ashraf Md HashimAnggota
Member

Tarikh Lantikan: 10 Ogos 2018

Date of Appointment: 10 August 2018

Tarikh Lantikan Semula: 19 Ogos 2022

Date of Reappointment: 19 August 2022

**Kelayakan:**

- ✶ Ijazah Kedoktoran (Ph.D.), University of Birmingham, United Kingdom
- ✶ Ijazah Sarjana Fiqh dan Usul al-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:**

- ✶ Pengarah Eksekutif, Akademi Penyelidikan Syariah Antarabangsa (ISRA)
- ✶ Profesor INCEIF University
- ✶ 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 institusi kewangan Islam di Emirata Arab Bersatu, Arab Saudi, Singapura, Australia, Nigeria, Kyrgystan dan Tajikistan
- ✶ Ahli Panel Pakar Syariah, Jabatan Kemajuan Islam Malaysia (JAKIM)
- ✶ Ahli Jawatankuasa Kewangan dan Pelaburan, Majlis Agama Islam Selangor
- ✶ Ahli Jawatankuasa Wakaf, Majlis Agama Islam Kelantan
- ✶ Ahli Jawatankuasa Syariah, Perbadanan Kemajuan Iktisad Negeri Kelantan
- ✶ Ahli Jawatankuasa Syariah, Yayasan Wakaf Malaysia
- ✶ Ahli Jawatankuasa Syariah, Dana Peladang Kebangsaan, Pertubuhan Peladang Kebangsaan

Dahulu:

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

Qualifications:

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

Working Experience:**Present:**

- ✶ Executive Director, International Shariah Research Academy (ISRA)
- ✶ Professor INCEIF University
- ✶ 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 Islamic financial institutions in United Arab Emirates, Saudi Arabia, Singapore, Australia, Nigeria, Kyrgystan and Tajikistan
- ✶ Member, Panel of Shariah Experts, Department of Islamic Development Malaysia (JAKIM)
- ✶ Member, Finance and Investment Committee, Selangor Religious Council
- ✶ Member, Waqf Committee, Kelantan Religious Council
- ✶ Member, Shariah Committee, Kelantan State Economic Dev. Corp.
- ✶ Member, Shariah Committee, Waqf Foundation of Malaysia
- ✶ Member, Shariah Committee, Farmers National Fund, National Farmers Organisation

Previous:

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

PROFIL LEMBAGA

THE LEMBAGA PROFILE

YM Tengku Dato' Seri Hasmuddin Tengku Othman

Anggota
Member



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



Kelayakan:

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

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

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

Previous:

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

Dato' Abdul Hamid Sheikh MohamedAnggota
Member

Tarikh Lantikan: 01 Ogos 2021

Date of Appointment: 01 August 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable

**Kelayakan:**

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

Pengalaman:**Semasa:**

- ✶ Pengarah Eksekutif dan Pemilik Bersama, Symphony House Sdn Bhd
- ✶ Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Pelaburan & Risiko Kewangan dan Ahli Jawatankuasa Audit, MMC Corporation Berhad
- ✶ Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit dan Ahli Jawatankuasa Kredit & Pengunderaitan, Maybank Investment Bank Berhad
- ✶ Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit dan Ahli Jawatankuasa Kredit & Pengunderaitan, Maybank IBG Holdings Limited (Singapore)
- ✶ Ahli Lembaga Komisaris PT Maybank Sekuritas (Indonesia)
- ✶ Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit, Ahli Jawatankuasa Penamaan dan Saraan, ahli Jawatankuasa Pelaburan, Ekuiti Nasional Berhad
- ✶ Ahli Lembaga Pengarah, Pengerusi 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 IBG Holdings Limited (Singapore)
- ✶ Board of Commissioners Member PT Maybank Sekuritas (Indonesia)
- ✶ Board Member, Chairman of Audit Committee, member of Nomination & Remuneration Committee and Investment Committee, Ekuiti Nasional Berhad
- ✶ Board Member, Chairman of Audit Committee OM Holdings Limited (Australia)

Previous:

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

PROFIL LEMBAGA

THE LEMBAGA PROFILE

Datin Paduka Kartini Abdul Manaf

Anggota
Member



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

Tarikh Lantikan Semula: Tidak berkaitan
Date of Re-appointment: Not Applicable



Kelayakan:

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

Pengalaman:

Semasa:

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Ahli, Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuan, UMW Holdings Berhad
- Ahli Lembaga Pengarah, Syarikat Takaful Malaysia Keluarga Berhad

Dahulu:

- Timbalan Presiden Pelaburan Strategik, Permodalan Nasional Berhad (PNB) (2017 – 2019)
- Ketua Pegawai Strategi, 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
- Ahli Lembaga Pengarah, Universiti Malaysia Kelantan
- Pengarah, UiTM Holdings Sdn Bhd
- Berpengalaman dalam Pengurusan Pelaburan & Kewangan Korporat, Penggabungan & Pengambilalihan, Penyusunan Semula Korporat, Pengurusan Portfolio, Pelaburan Hartanah dan Pembangunan Perniagaan

Qualifications:

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

Working Experience:

Present:

- Non-Independent Non-Executive Director, UMW Holdings Berhad
- Member, Investment Committee and member of the Nomination & Remuneration Committee, UMW Holdings Berhad
- Board Member, Syarikat Takaful Malaysia Keluarga Berhad

Previous:

- Deputy President of Strategic Investment, Permodalan Nasional Berhad (PNB) (2017 – 2019)
- Chief Strategy 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
- Board Member, Universiti Malaysia Kelantan
- Director, UiTM Holdings Sdn Bhd
- Experienced in Investment Management & Corporate Finance, Mergers & Acquisitions, Corporate Restructuring, Portfolio Management, Property Investments and Business Development

Dr. Mohd Faisal MustaffaAnggota
Member

Tarikh Lantikan: 18 Ogos 2022

Date of Appointment: 18 August 2022

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable

**Kelayakan:**

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

Pengalaman:**Semasa:**

- ◉ Timbalan Ketua Pegawai Eksekutif (Operasi), Lembaga Zakat Negeri Kedah (LZNK)
- ◉ Ahli Lembaga, Koperasi Permodalan FELDA Malaysia Berhad
- ◉ Ahli Lembaga Pengarah, FELDA D'Saji Sdn. Bhd.
- ◉ Timbalan Ketua Pemuda, Forum Zakat & Wakaf Sedunia
- ◉ Ahli Jawatankuasa Penasihat Syariah WAQAF FELDA
- ◉ Ahli Luar Jawatankuasa Penasihat Pusat Kecemerlangan Kewangan Sosial Islam (CoISEF), INCEIF
- ◉ Ikon Penasihat Muda Yayasan Peneraju Pendidikan Bumiputera Malaysia
- ◉ Sarjana Tamu, Institut Kajian Etnik (KITA) Universiti Kebangsaan Malaysia

Dahulu:

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

Qualifications:

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

Working Experience:**Present:**

- ◉ Deputy Chief Executive Officer (Operations), Lembaga Zakat Negeri Kedah (LZNK)
- ◉ Board Member, Koperasi Permodalan FELDA Malaysia Berhad
- ◉ Board of Director, FELDA D'Saji Sdn. Bhd.
- ◉ Deputy Head of Youth, World Zakat & Waqf Forum
- ◉ Member of the Shariah Advisory Committee of WAQAF FELDA
- ◉ External Member of Centre of Excellence Advisory Committee Islamic Social Finance (CoISEF), INCEIF
- ◉ Youth Advisory Icon, Yayasan Peneraju Pendidikan Bumiputera Malaysia
- ◉ Guest Fellow, Institute of Ethnic Studies (KITA), Universiti Kebangsaan Malaysia

Previous:

- ◉ Chief Strategy and Transformation Officer, Lembaga Zakat Negeri Kedah (LZNK)
- ◉ Chief Operating Officer, Lembaga Pengurusan Sekolah Zakat Kedah
- ◉ Deputy Chief Executive Officer (Zakat Collection), Lembaga Zakat Negeri Kedah
- ◉ Head of Human Resources Department, Lembaga Zakat Negeri Kedah
- ◉ Assistant Registrar, Universiti Utara Malaysia

PROFIL LEMBAGA

THE LEMBAGA PROFILE

Ir Abd Mokhti Salleh

Anggota
Member



Tarikh Lantikan: 01 November 2022

Date of Appointment: 01 November 2022

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

- MSc Kejuruteraan Kuasa Elektrik, Aberdeen University, United Kingdom
- Diploma Lanjutan Kejuruteraan Kuasa Elektrik, Institut Teknologi MARA
- Ahli, Institusi Jurutera Malaysia
- Ahli, Persatuan Jurutera Perunding Malaysia
- Jurutera Asean Bersekutu, AAE
- Jurutera Profesional dengan Sijil Amalan (PEPC)
- Lembaga Jurutera Malaysia (BEM)

Pengalaman:

Semasa:

- Pengerusi Eksekutif, Mega Jati Consult Sdn Bhd
- Lembaga Pengarah, TH Travel & Services Sdn Bhd
- Pengerusi, TH Hotel & Residence Sdn Bhd
- Pengerusi, TVH Management Sdn Bhd
- Pengarah, TH Alam Holding (L) Inc

Dahulu:

- Pengarah Urusan, Mega Jati Consult Sdn Bhd
- Profesor Madya (Pelawat) di Universiti Malaysia Perlis
- Pengurus Kanan Projek, UPPER Plus Sdn Bhd
- Jurutera Kanan Elektrikal, Pengurusan Lebuhraya Berhad
- Jurutera Elektrik di Jabatan Kerja Raya (JKR)

Qualifications:

- MSc Electrical Power Engineering, Aberdeen University, United Kingdom
- Advanced Diploma Electrical Power Engineering, MARA Institute of Technology
- Member, The Institution of Engineers Malaysia
- Member, Association Consulting of Engineers Malaysia (ACEM)
- Associate Asean Engineer (AAE)
- Professional Engineer with Practicing Certificate (PEPC)
- Board of Engineers Malaysia (BEM)

Working Experience:

Present:

- Executive Chairman, Mega Jati Consult Sdn Bhd
- Board Member, TH Travel & Services Sdn Bhd
- Chairman, TH Hotel & Residence Sdn Bhd
- Chairman, TVH Management Sdn Bhd
- Director, TH Alam Holding (L) Inc

Previous:

- Managing Director, Mega Jati Consult Sdn Bhd
- Associate Professor (Visiting) at Universiti Malaysia Perlis
- Senior Project Manager, UPPER Plus Sdn Bhd
- Senior Electrical Engineer, Pengurusan Lebuhraya Berhad
- Electrical Engineer at Public Works Department



PANEL PELABURAN

INVESTMENT PANEL



kira ke kanan | left to right:

Datin Maznah Mahbob, YM Tengku Dato' Seri Hasmuddin Tengku Othman, Datin Paduka Kartini Abdul Manaf dan | and
Datuk Prof Dr. Mohamad Akram Laldin



kira ke kanan | left to right:

Dato' Sr. Hj Azmar Talib, Hisham Zainal Mokhtar, Syed Yasir Arafat Syed Abd Kadir dan | and Rosnah Dato' Kamarul Zaman

PROFIL PANEL PELABURAN

INVESTMENT PANEL PROFILE

Datin Maznah Mahbob

Pengerusi Panel Pelaburan
Chairman of Investment Panel



Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

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

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

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

Previous:

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

YM Tengku Dato' Seri Hasmuiddin Tengku Othman

Ahli Panel Pelaburan & Wakil Lembaga **TH**
Member of Investment Panel & **TH** Representative



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



Kelayakan:

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

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

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

Previous:

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

PROFIL PANEL PELABURAN

INVESTMENT PANEL PROFILE

Datin Paduka Kartini Abdul Manaf

Ahli Panel Pelaburan & Wakil Lembaga **TH**

Member of Investment Panel & Representative Lembaga **TH**



Tarikh Lantikan: 1 September 2021

Date of Appointment: 1 September 2021



Kelayakan:

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

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

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

Previous:

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

Datuk Prof Dr. Mohamad Akram Laldin

Ahli Panel Pelaburan & Wakil Jawatankuasa Penasihat Syariah **TH**
Member of Investment Panel & Representative of the
Shariah Advisory Committee **TH**



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

**Kelayakan:**

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

Kepakaran:

Kewangan dan Perbankan Islam

Pengalaman:**Semasa:**

- Ahli Jawatankuasa Penasihat Syariah, Lembaga Tabung Haji
- Ahli Panel Pelaburan **TH**
- Pengerusi, Jawatankuasa Penasihat Syariah untuk Dana Patuh Syariah, Amanah Saham Nasional Berhad (ASNB)
- Ahli Jawatankuasa Penasihat Syariah, Permodalan Nasional Berhad (PNB)
- Pengerusi, ASNB Wakalah Sdn Bhd
- Ahli Jawatankuasa Penyeliaan Syariah Dalam, First Abu Dhabi Bank
- Ahli Lembaga Penyeliaan Syariah, Bank Musqat Meethaq Islamic Bank
- Pengarah Eksekutif di International Shariah Research Academy for Islamic Finance (ISRA)
- Profesor di International Centre for Education in Islamic Finance (INCEIF)
- Anggota Majlis Penasihat Syariah Bank Negara Malaysia
- Ketua Lembaga Kumpulan Wang Simpanan Pekerja Malaysia (KWSP)
- Anggota Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- Anggota Lembaga Pemegang Amanah Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM)
- Ahli Lembaga Syariah DDCAP, London
- Ahli Jawatankuasa Penyeliaan Syariah 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

Areas of Expertise:

Islamic Banking and Finance

Working Experience:**Present:**

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

Previous:

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

PROFIL PANEL PELABURAN

INVESTMENT PANEL PROFILE

Dato' Sr. Hj. Azmar Talib

Ahli Panel Pelaburan
Member of Investment Panel



Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

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

Pengalaman:

Semasa:

- Ketua Pegawai Eksekutif Kumpulan, TRX City Sdn Bhd
- Pengarah Kumpulan TRX
- Pengarah, "Lifestyle Quarter JV" ("LQJV") bersama Lendlease International
- Ahli Majlis, Majlis Tindakan Ekonomi Negeri Melaka
- Pengarah Lembaga Tabung Amanah Melaka
- Pengarah, Melaka Waterfront Economic Zone (M-Wez)
- Panel Penasihat Industri Hartanah, Fakulti Alam Bina, Universiti Malaya

Dahulu:

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

Qualifications:

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

Working Experience:

Present:

- Group Chief Executive Officer, TRX City Sdn Bhd
- TRX Group Director
- Director, Lifestyle Quarter JV ("LQJV") with Lendlease International
- Member, Majlis Tindakan Ekonomi Negeri Melaka
- Director, Lembaga Tabung Amanah Melaka ("LTAM")
- Director, Melaka Waterfront Economic Zone (M-Wez)
- Industry Advisory Panel for Real Estate, Fac. of Built Environment, University Malaya

Previous:

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

Hisham Zainal Mokhtar

Ahli Panel Pelaburan
Member of Investment Panel



Tarikh Lantikan: 06 September 2021
Date of Appointment: 06 September 2021

Tarikh Lantikan Semula: Tidak berkaitan
Date of Re-appointment: Not Applicable

**Kelayakan:**

- Chartered Financial Analyst (CFA) Charterholder, CFA Institute
- Sarjana Pentadbiran Perniagaan, Massachusetts Institute of Technology, Massachusetts, USA
- Sarjana Sains (Matematik), Illinois State University, Normal, Illinois, USA
- Sarjana Muda Sains (Matematik), Illinois State University, Normal, Illinois, USA

Pengalaman:**Semasa:**

- Pengarah Bebas Bukan Eksekutif and Ahli Jawatankuasa Audit, Aeon Co. (M) Berhad
- Pengarah Bebas Bukan Eksekutif & Pengerusi Jawatankuasa Audit, Touch 'n Go Sdn. Bhd.
- Pengarah Bebas Bukan Eksekutif, Pengerusi Jawatankuasa Pelaburan, Ahli Jawatankuasa Audit & Ahli Jawatankuasa Risiko, Kelestarian dan Tadbir Urus, KPJ Healthcare Berhad
- Pengarah Bebas Bukan Eksekutif & Pengerusi Jawatankuasa Audit, Telekom Malaysia Berhad
- Jurulatih Perniagaan, Asia School of Business

Dahulu:

- Pengarah Bebas Bukan Eksekutif dan Ahli Jawatankuasa Audit, Principal Asset Maagement Berhad
- Pengarah Bebas Bukan Eksekutif dan Ahli Jawatankuasa Audit, Principal Islamic Asset Management Sdn. Bhd.
- Ketua Pegawai Operasi, Astro Overseas Limited
- Pengarah Bukan Bebas Bukan Eksekutif, Astro Malaysia Holdings Berhad
- Pengarah Bukan Bebas Bukan Eksekutif, Bank Muamalat Malaysia Berhad
- Pengarah, Bahagian Pelaburan, Khazanah Nasional Berhad
- Pengarah Eksekutif Bukan Bebas, Tricubes Berhad

Qualifications:

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

Working Experience:**Present:**

- Independent Non-Executive Director and Member of Audit Committee, Aeon Co. (M) Berhad
- Independent Non-Executive Director & Chairman of Audit Committee, Touch 'n Go Sdn. Bhd.
- Independent Non-Executive Director, Chairman of Investment Committee, Member of Audit Committee & Member of Risk, Sustainability and Governance Committee, KPJ Healthcare Berhad
- Independent Non-Executive Director & Chairman of Audit Committee, Telekom Malaysia Berhad
- Business Coach, Asia School of Business

Previous:

- Independent Non-Executive Director and Member of Audit Committee, Principal Asset Management Berhad
- Independent Non-Executive Director & Member of Audit Committee, Principal Islamic Asset Management Sdn. Bhd.
- Chief Operating Officer, Astro Overseas Limited
- Non-Independent Non-Executive Director, Astro Malaysia Holdings Berhad
- Non-Independent Non-Executive Director, Bank Muamalat Malaysia Berhad
- Director, Investment Division, Khazanah Nasional Berhad
- Non-Independent Executive Director, Tricubes Berhad

PROFIL PANEL PELABURAN

INVESTMENT PANEL PROFILE

Syed Yasir Arafat Syed Abd Kadir

Ahli Panel Pelaburan
Member of Investment Panel



Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

Tarikh Lantikan Semula: Tidak berkaitan

Date of Re-appointment: Not Applicable



Kelayakan:

- Sarjana Muda Sastera dalam Perakaunan dan Pengurusan Kewangan (Kepujian), Universiti Essex, United Kingdom
- Felo, Institut Pengurusan Akauntan Bertauliah (FCMA)
- Ahli, Akauntan Pengurusan Global Bertauliah (CGMA)

Pengalaman:

Semasa:

- Ketua Pegawai Eksekutif, Ahli Lembaga Pengarah & Ahli Jawatankuasa Pelaburan & Ahli Jawatankuasa Tanggungjawab Sosial Korporat (CSR), Ekuiti Nasional Berhad (Ekuinas)
- Pengerusi, Orkim Sdn Bhd
- Ahli Lembaga Pengarah, Ahli Jawatankuasa Audit & Pengurusan Risiko, Ahli Jawatankuasa Pencalonan & Imbuhan serta Pengerusi Jawatankuasa Eksekutif, Icon Offshore Berhad
- Ahli Lembaga Pengarah, Al-Ikhsan Sports Sdn Bhd
- Ahli Lembaga Pengarah, Revenue Valley Sdn Bhd
- Ahli Lembaga Pengarah, Medispec (M) Sdn Bhd
- Ahli, Majlis Pembangunan Modal Teroka dan Ekuiti Persendirian Malaysia (MVCDC)

Dahulu:

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

Qualifications:

- Bachelor of Arts (Hons) in Accounting and Financial Management, University of Essex, United Kingdom
- Fellow, Chartered Institute of Management Accountants (FCMA)
- Member, Chartered Global Management Accountant (CGMA)

Working Experience:

Present:

- Chief Executive Officer (CEO), Board Member, Member of Investment and CSR Committees, Ekuiti Nasional Berhad (Ekuinas)
- Chairman, Orkim Sdn Bhd
- Board Member, Member of Audit & Risk Management and Nomination & Remuneration Committees and Chairman of the Executive Committee, Icon Offshore Berhad
- Board Member, Al Ikhsan Sports Sdn Bhd
- Board Member, Revenue Valley Sdn Bhd
- Board Member, Medispec (M) Sdn Bhd
- Member, Malaysia Venture Capital and Private Equity Development Council (MVCDC)

Previous:

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

Rosnah Dato' Kamarul Zaman

Ahli Panel Pelaburan

Member of Investment Panel



Tarikh Lantikan: 01 September 2021

Date of Appointment: 01 September 2021

**Kelayakan:**

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

Pengalaman:**Semasa:**

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

Dahulu:

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

Qualifications:

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

Working Experience:**Present:**

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

Previous:

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

JAWATANKUASA PENASIHAT SYARIAH

SHARIAH ADVISORY COMMITTEE



kira ke kanan | left to right:

Profesor Dr. Ashraf Md Hashim, Datuk Prof Dr. Mohamad Akram Laldin, Profesor Madya Dr. Asmak Ab Rahman, Ustaz Wan Rumaizi Wan Husin dan | and Dato' Al-Ustaz Hj. Elias Zakaria (Tamat Perkhidmatan | Service Completed: 30 April | April 2022)

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 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
- ✶ Member, Shariah Committee, Farmers' National Fund, National Farmers' Organisation

Previous:

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

* Tarikh Lantikan sebagai Pengerusi

* Date of Appointment as Chairman

PROFIL JAWATANKUASA PENASIHAT SYARIAH

SHARIAH ADVISORY COMMITTEE PROFILE

Datuk Prof Dr. Mohamad Akram Laldin

Anggota
Member



Tarikh Lantikan: 11 Januari 2019
Date of Appointment: 11 January 2019



Kelayakan:

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

Kepakaran:

Kewangan dan Perbankan Islam

Pengalaman:

Semasa:

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

Dahulu:

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

Qualifications:

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

Areas of Expertise:

Islamic Banking and Finance

Working Experience:

Present:

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

Previous:

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

Profesor Madya Dr. Asmak Ab RahmanAnggota
MemberTarikh Lantikan: 1 Mei 2016
Date of Appointment: 1 May 2016**Kelayakan:**

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

Kepakaran:

Perbankan Islam, wakaf, takaful dan Syariah

Pengalaman:**Semasa:**

- Ahli Jawatankuasa Zakat Universiti Malaya
- Ahli Jawatankuasa Syariah, Affin Islamic Bank Berhad, 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:

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

Qualifications:

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

Areas of Expertise:

Islamic Banking, wakaf, takaful dan Shariah

Working Experience:**Present:**

- Member of the Zakat Committee of the University of Malaya
- Shariah Committee, Affin Islamic Bank Berhad, 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:

- Head of Department of Shariah and Economics, Academy of Islamic Studies, University of Malaya
- 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

PROFIL JAWATANKUASA PENASIHAT SYARIAH

SHARIAH ADVISORY COMMITTEE PROFILE

Ustaz Wan Rumaizi Wan Husin

Anggota
Member



Tarikh Lantikan: 11 Januari 2019
Date of Appointment: 11 January 2019



Kelayakan:

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

Kepakaran:

Kewangan dan Perbankan Islam

Pengalaman:

Semasa:

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

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

Areas of Expertise:

Islamic Finance and Banking

Working Experience:

Present:

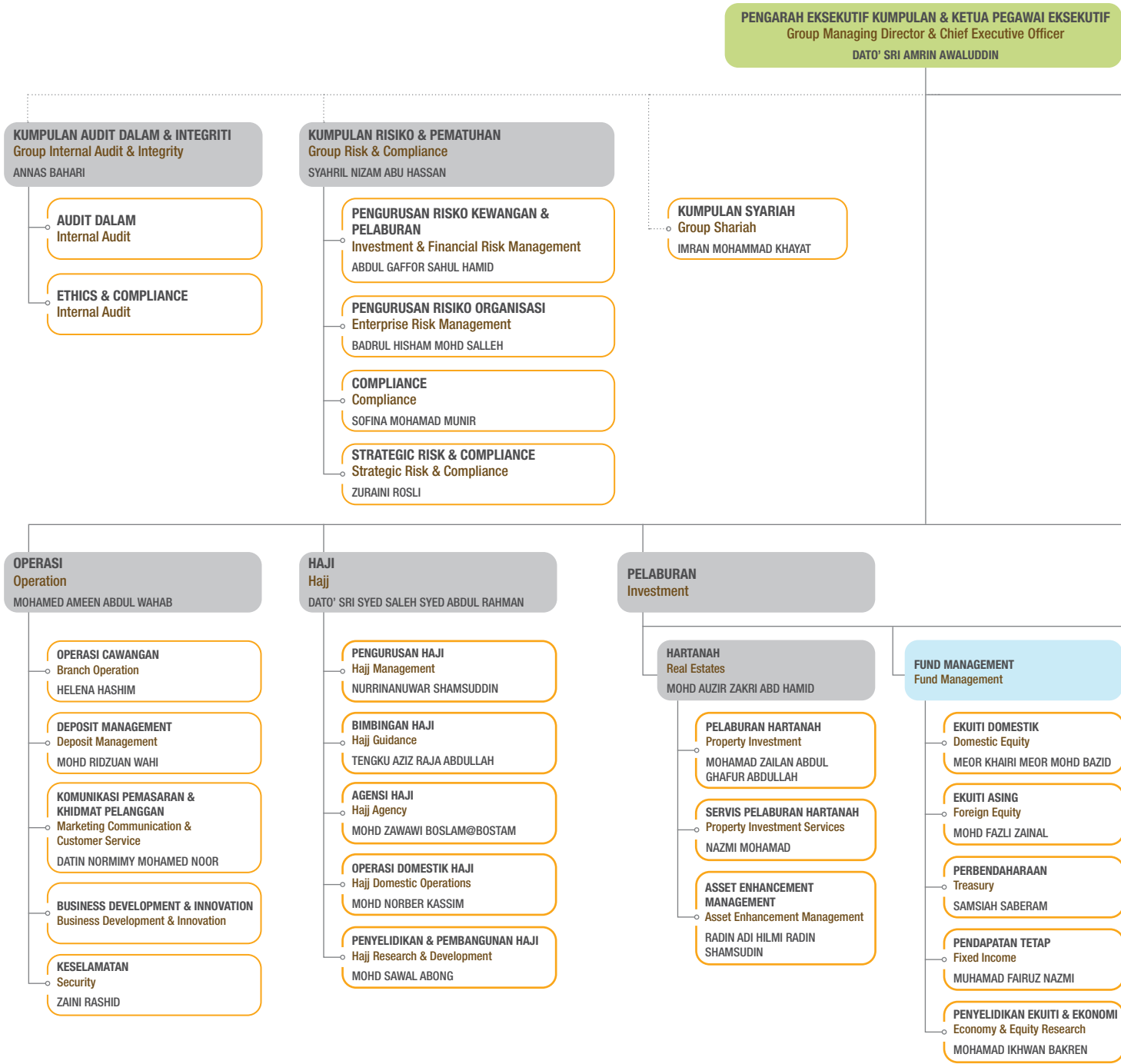
- Shariah Consultant and trainer in Islamic Finance Industry
- Shariah Committee Member of Bank Kerjasama Rakyat and PruBSN Takaful
- Panel Consultant Member of International Research Centre in Islamic Economy and Finance (IRCIEF), KUIS
- Consultant for Sadaqa House, IRCIEF-IDB KUIS
- Member of Association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

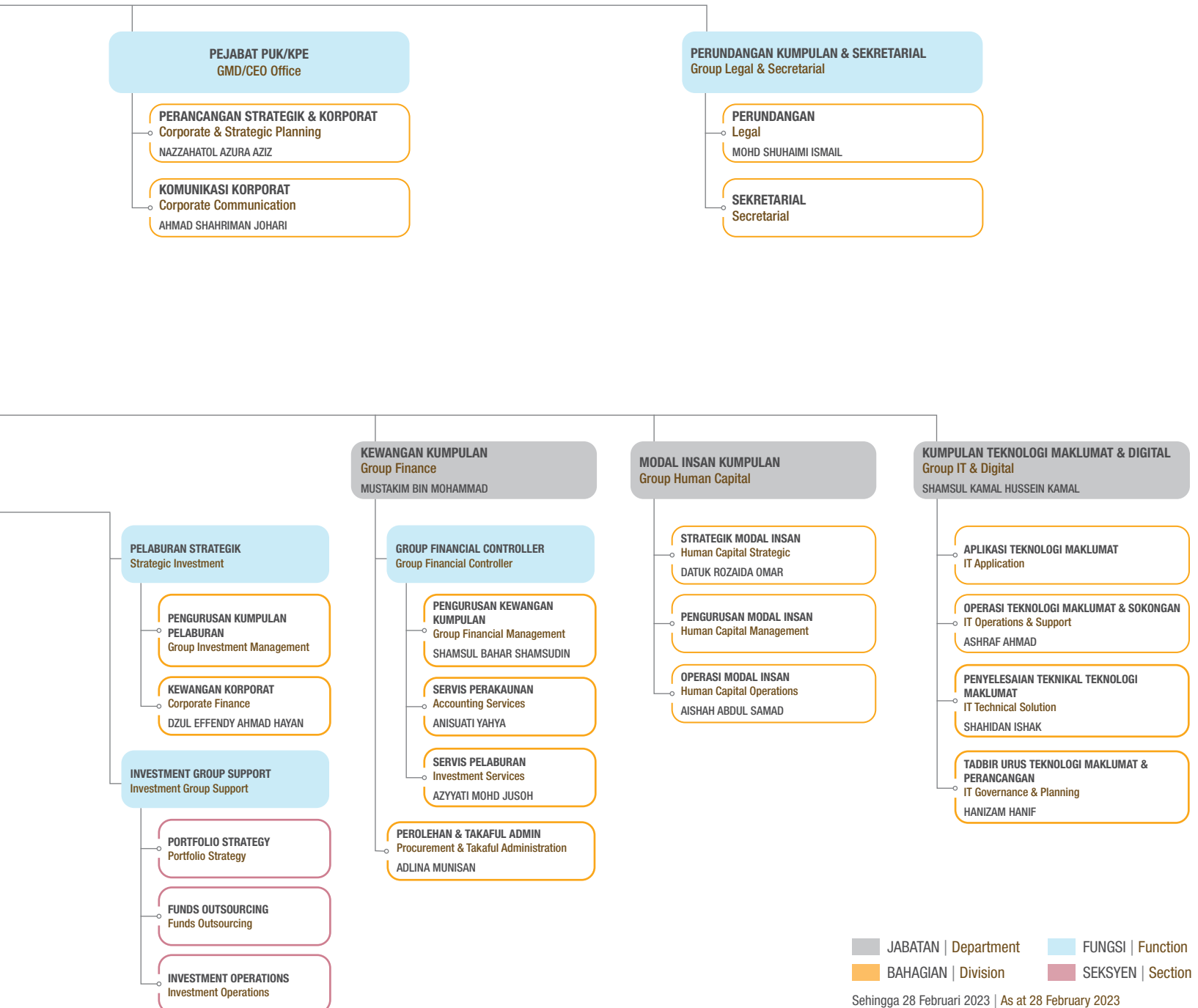
Previous:

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



CARTA ORGANISASI
ORGANISATION CHART





HIJRAH²⁴

Jama'ie





Sasaran Pengurusan Haji
Hajj Management Deliverables

94% Selesai
Completed



Sasaran Komunikasi
Communications Deliverables

100% Selesai
Completed

A professional portrait of Dato' Sri Amrin Awaluddin, a middle-aged man with dark hair, wearing a dark blue suit, white shirt, and a yellow and green striped tie. He has his arms crossed and is smiling slightly. A small gold logo is pinned to his left lapel.

**ULASAN PRESTASI OLEH
PENGARAH URUSAN KUMPULAN
& KETUA PEGAWAI EKSEKUTIF**
PERFORMANCE REVIEW BY
THE GROUP MANAGING DIRECTOR
& CHIEF EXECUTIVE OFFICER

DATO' SRI AMRIN AWALUDDIN

PENGARAH URUSAN KUMPULAN &
KETUA PEGAWAI EKSEKUTIF
Group Managing Director &
Chief Executive Officer



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

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

Sejak 1963, Lembaga Tabung Haji (**TH**) memberi fokus dalam memenuhi aspirasi pendeposit dan sehingga kini kami telah berjaya mengurus lebih 1.48 juta jemaah haji negara. Sudah tiba masanya, **TH** sebagai sebuah organisasi untuk merencana perjalanan transformasi kami pada tahun ini.

Perjalanan ini kami lakarkan dalam HIJRAH24, satu pelan transformasi strategik yang dilancarkan pada 20 April 2022. Kami telah meletakkan sasaran yang jelas dan praktikal untuk mencapai aspirasi transformasi ini menjelang 2024.

HIJRAH24 dipacu oleh lima teras utama iaitu Pentadbiran Dana, Pungurusan Haji, Pengurusan Deposit, Modal Insan dan Tadbir Urus yang disokong oleh dua tunjang sokongan, Digitalisasi dan Komunikasi. Ia bertujuan untuk memberi perkhidmatan pengurusan haji yang cemerlang, menjana peningkatan deposit yang stabil melalui perkhidmatan yang efisien, dipercayai dan fokus pelanggan, membangun serta memupuk bakat terbaik dan menambahbaik tadbir urus melalui penerapan Maqasid Syariah.

Alhamdulillah, perjalanan ini telah dimulakan dan kami yakin Allah SWT telah memberi kekuatan dan kemampuan untuk kami laksanakannya. Tugas ini akan kami galas dengan sepenuh hati untuk direalisasikan. Ia adalah jalan yang akan terus kami tempuhi.

Since 1963, Lembaga Tabung Haji (**TH**) has focused on fulfilling the aspirations of our depositors and have successfully managed the pilgrimages of over 1.48 million pilgrims to date. This year, it was time for **TH** as an organisation to also embark on our own journey of transformation.

Our journey is charted in the HIJRAH24 strategic transformation plan, which was launched on 20 April 2022. We have set clear and practical targets in order to achieve the transformation aspirations by 2024.

HIJRAH24 is driven by five key thrusts of Fund Administration, Hajj Management, Deposit Management, People and Governance, and two supporting pillars of Digitalisation and Communication. These are directed toward delivering outstanding pilgrimage management in hajj services, generating sustainable returns and asset surplus, increasing stable deposits through efficient, dependable, and customer-focused services, developing and nurturing best-in-class talents, and improving governance through the application of Maqasid Shariah principles.

Alhamdulillah, we have begun this journey believing that Allah S.W.T has given us the capacity to do it. Our task is to emphasize our efforts and focus into it. This is the path we continue to tread.

Aspirasi | Aspirations

HIJRAH24



Saiz Dana sebanyak
Fund size of

RM100 billion | billion



Jumlah Pendeposit melebihi
Number of depositors over

50% populasi Muslim Malaysia
of the Malaysian Muslim
population



Kadar Agihan Keuntungan
Pendeposit melebihi
Profit distribution rate to
depositors exceeding

0.75% kadar pulangan Islam
of the Islamic rate of
return



Lebih | Over

4 juta | million

pengguna THiJARI | THiJARI users

Indeks Kepuasan Pelanggan
melebihi | Customer Satisfaction
Index above **90%**

Indeks Keterlibatan Anggota
Melebihi | Employee Engagement
Index exceeds **75%**

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

PERFORMANCE REVIEW BY THE GROUP MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

ASPIRASI HIJRAH KAMI

Perjalanan hijrah ini perlu dilaksanakan bagi mengekalkan posisi kami sebagai peneraju institusi Islam contoh yang juga merupakan tanggungjawab kepada para pendeposit kami. Dana para pendeposit yang diamanahkan harus diuruskan dengan penuh kejujuran dan ketelusan. Oleh yang demikian, kami fokus untuk mengukuhkan struktur tadbir urus dan operasi dengan disokong oleh inisiatif digitalisasi. Aspek tadbir urus, integriti dan reputasi **TH** sebagai institusi Islam contoh adalah penting dalam memastikan kepercayaan dan sokongan awam terjamin, terutamanya para pendeposit.

Antara isu yang ditekankan dalam perjalanan transformasi ini adalah model operasi, peningkatan kos haji, giliran haji yang panjang, pengurusan kecairan, digitalisasi, keselamatan data dan pelan penggantian bakat.

Kami dengan sukacitanya juga melaporkan bahawa setakat ini kami telah mencapai kemajuan yang menggalakkan di mana sebanyak 108 sasaran HIJRAH24 telah diselesaikan, 16 sasaran telah bermula dan akan diteruskan ke tahun 2023.

MENGEKALKAN PULANGAN YANG BAIK

Kami merekodkan jumlah pendapatan sebanyak RM3.16 bilion untuk TK2022 berbanding RM3.23 bilion pada TK2021, dengan jumlah deposit sebanyak RM87.60 bilion. Bagi tahun 2022, lebih daripada 400,000 akaun baharu telah dibuka sekali gus meningkatkan jumlah pendeposit **TH** kepada 8.77 juta.

Sebahagian besar pendapatan diperoleh daripada pelaburan pendapatan tetap yang telah menyumbang sebanyak RM1.78 bilion, iaitu 56.40 peratus daripada jumlah pendapatan kasar **TH**. Pelaburan ekuiti menyumbang RM0.69 bilion berbanding RM0.62 bilion tahun sebelumnya. **TH** memberi keutamaan kepada pulangan yang stabil dan komitmen untuk melindungi kepentingan pendeposit dengan memelihara dan meningkatkan simpanan mereka, walaupun dalam persekitaran prestasi pasaran modal yang mencabar.

TH terus memperoleh keuntungan kompetitif dengan pematuhan berhemah kepada Alokasi Aset Strategik (SAA) yang mensasarkan pulangan kepada pendeposit. Agihan keuntungan bagi tahun kewangan berakhir 31 Disember 2022 adalah sebanyak RM2.64 bilion berbanding RM2.46 bilion pada tahun kewangan berakhir 2021 pada kadar 3.10 peratus. Selepas pengiraan perbelanjaan dan zakat, **TH** merekodkan keuntungan bersih sebanyak RM1.93 bilion, jatuh 15.72 peratus daripada RM2.29 bilion yang direkodkan pada TK2021.

Pencapaian ini membuktikan daya tahan **TH** walaupun berdepan kesan selepas pandemik COVID-19 pada separuh pertama tahun ini antaranya inflasi, ketidaktentuan pasaran dan kelemahan ekonomi dunia.

OUR HIJRAH ASPIRATIONS

This *hijrah* towards sustaining our lead as an exemplary Islamic institution is a journey we must undertake as a responsibility towards our depositors. Our depositor's funds have been entrusted to us to be administered with full trust and transparency, thus we aim to focus on strengthening the corporate governance structure and operations, driven by digitalisation initiatives. The aspects of governance, integrity and reputation of the hajj fund as an Islamic institution are very important to ensure the public's confidence and interests are guaranteed, especially the depositors.

Among the issues highlighted in this transformation journey are the operating model, escalating hajj cost, long hajj queue, liquidity management, digitalisation, data security and succession planning.

We are pleased to report we have made good progress and to date, **TH** has concluded a total of 108 of HIJRAH24 deliverables while 16 deliverables have commenced and are ongoing into the year 2023.

SUSTAINING GOOD RETURNS

We posted a total revenue of RM3.16 billion in FY2022 from RM3.23 billion in FY2021, with total deposits of RM87.60 billion. For year 2022, more than 400,000 new savings accounts were opened, further increasing **TH's** depositors to 8.77 million.

The bulk of the income was derived from fixed income investments which had contributed RM1.78 billion, accounting for 56.40 per cent of total gross income. Investment in equities contributed RM0.69 billion, compared to RM0.62 billion last year. This lends credence to **TH's** investment approach that prioritises stable returns and reflects our commitment to safeguarding depositors' interest by preserving and increasing their savings even amidst a challenging capital market performance environment.

TH continued to deliver competitive profits through prudence and adherence to our Strategic Asset Allocation (SAA) which targets returns to our depositors. Profit distribution for financial year ending 31 December 2022 was RM2.64 billion compared to RM2.46 billion for financial year ending 2021 at the rate of 3.10 per cent. After accounting for expenses and zakat, **TH** reported a net profit of RM1.93 billion, a 15.72 per cent drop from the RM2.29 billion recorded in FY2021.

This steadfast achievement is testament to **TH's** resilience despite facing the after-effects of the COVID-19 pandemic in the first half of the year, among which are inflation, market uncertainty, and global economic weaknesses.

Melangkah ke hadapan, **TH** akan meneruskan usaha meningkatkan pendapatan menerusi pelaburan dan mengurus kos operasi secara efisien demi memastikan kelestarian dan kestabilan agihan keuntungan untuk pendeposit.

PRESTASI PELABURAN

Aset pelaburan **TH** meningkat 2.7 peratus kepada RM89.0 bilion pada 31 Disember 2022 daripada RM86.6 bilion pada 31 Disember 2021. Ini disebabkan oleh peningkatan saiz deposit sebanyak RM4.3 bilion dan pertumbuhan nilai pelaburan bersih sebanyak RM522 juta pada sepanjang tahun. Keseluruhan portfolio pelaburan telah menghasilkan pendapatan direalisasikan sebanyak RM3.40 bilion di mana RM3.14 bilion dijana daripada pendapatan pasif dan RM260 juta adalah daripada keuntungan dagangan aktif.

Dari segi peruntukan aset, sekuriti pendapatan tetap kekal tertinggi sebanyak 60.0 peratus, diikuti oleh pelaburan ekuiti pada 23.4 peratus. Pelaburan hartanah adalah sebanyak 8.5 peratus, manakala 6.3 peratus daripada pelaburan **TH** diperuntukkan bagi Pasaran Wang Islam dan 1.8% daripada modal kerja.

TH mencatatkan Kadar Pulangan Wajaran Masa (TWRR) setahun sebanyak 1.57 peratus dengan prestasi mengatasi 2.26 mata peratusan berbanding penanda aras komposit -0.69 peratus. Faktor utamanya disebabkan oleh ekuiti domestik dan portfolio pendapatan tetap atas kelebihan sukuk/saham terpilih. **TH** juga menjana pulangan atas pelaburan (ROI) kasar sebanyak RM3.40 bilion dan keuntungan boleh agih sebanyak RM2.17 bilion. Jumlah aset di bawah pengurusan telah meningkat daripada RM86.6 bilion yang direkodkan pada TK2021 kepada RM89.0 bilion pada TK2022.

Melangkah ke hadapan, pengagihan keuntungan merupakan satu cabaran dalam persekitaran kos yang semakin meningkat. Walaupun kami berusaha untuk menambah jumlah deposit, terdapat beberapa profil risiko yang perlu dipatuhi dan dalam masa yang sama perlu bersaing dengan pelaburan alternatif lain. Dengan jangkaan kos haji yang terus meningkat pada tahun 2023, cabaran **TH** adalah peningkatan bantuan kewangan haji yang perlu diperuntukkan kepada para jemaah haji.

Moving forward, **TH** will continue its efforts to increase income through investment and to manage operational costs more efficiently, ensuring sustainability and stability of income distribution for depositors.

INVESTMENT PERFORMANCE

TH's investment assets increased by 2.7 per cent to RM89.0 billion as at 31 December 2022 from RM86.6 billion as at 31 December 2021. This is attributable to the rise in deposit size of RM4.3 billion and net investment value growth of RM522 million during the year. Overall investment portfolio has yielded realised income of RM3.40 billion out of which RM3.14 billion was generated from passive income and RM260 million was from active trading profit.

In terms of asset allocation, fixed income securities remain as the highest allocated exposure and stood at 60.0 per cent, followed by equity investment at 23.4 per cent. Investment in real estate is at 8.5 per cent and in the Islamic Money Market, **TH** had allocated a total of 6.3 per cent of its investment with a balance of 1.8% from working capital.

TH posted a year to date time-weighted rate of return (TWRR) of 1.57 per cent with an outperformance of 2.26 percentage points against the composite benchmark of -0.69 per cent. This is mainly attributable to the domestic equities and fixed income portfolios on the back of superior sukuk/stock selection. **TH** also generated gross Return of Investment (ROI) of RM3.40 billion and distributable profit of RM2.17 billion. Total assets under management has increased from RM86.6 billion recorded in FY2021 to RM89.0 billion in FY2022.

Within an environment of increasing costs, profit distribution is a challenge moving forward. While we strive to attract deposits, we have certain risk profiles that we need to adhere to and at the same time compete against other alternative investments. On another note, with the hajj cost expected to increase further in 2023, the challenge for **TH** is the increasing hajj financial assistance needed to be allocated for pilgrims.



Deposit Bersih Net Deposits

RM87.60 bilion | billion
(FY2021: RM83.34 bilion | billion)



Pendeposit Aktif Active Depositors

8.77 juta | million
(FY2021: 8.41 juta | million)



Akaun Baharu New Accounts

415,561
(FY2021: 207,774)



Pengguna THiJARI THiJARI Users

1.99 juta | million
(FY2021: 1.15 juta | million)

Nisbah Peningkatan e-Channel ke Transaksi OTC Increase in ratio of E-Channel to OTC transaction

84:16 (FY2021: 82:18)

Pengambilan deposit melalui Deposit taking through JomPay

RM543.72 juta | million
(FY2021: RM389 juta | billion)

Pengambilan deposit melalui Deposit taking through FPX

RM1.16 juta | million
(FY2021: RM308 juta | million)

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

PERFORMANCE REVIEW BY THE GROUP MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

PROGRAM PENGURUSAN KOS

TH terus giat mencari pendekatan mengurus perbelanjaan operasi bagi mengukuhkan daya tahan kewangan dalam situasi ekonomi yang tidak menentu. **TH** turut serta secara aktif dalam gelombang kemajuan teknologi dan tahun ini merupakan masa yang sesuai untuk **TH** memberi tumpuan kepada langkah penjimatan kos dengan mengurangkan interaksi secara tradisional bersama pendeposit.

Sehubungan itu, Pengurusan telah memutuskan untuk merasionalisasikan 16 cawangan di seluruh negara dan mula mendekati pendeposit melalui Cawangan Bergerak **TH** di kawasan-kawasan terpilih berdekatan cawangan terlibat. Dengan cara ini, lebih ramai pendeposit boleh didekati dengan kos operasi yang minima. Ini selari dengan sasaran HIJRAH24 untuk menarik lebih ramai populasi Islam negara untuk membuka akaun dengan **TH**.

RANGKA TINDAKAN IT 2022-2026

Dalam tempoh dua tahun ketiadaan operasi haji di Makkah disebabkan COVID-19, kami melipatgandakan agenda pendigitalan, berpaksi kepada Rangka Tindakan IT 2022-2026 bagi menambahbaik sistem yang sedia ada dan membina aplikasi baharu untuk menyantuni jemaah dengan lebih baik.

Pada TK2022, aplikasi baharu seperti **TH**hujjaj, Hajjmobility, E-Taib dan E-Bimbingan telah diperkenalkan semasa Musim Haji 1443H. Fungsi aplikasi ini bukan sahaja penting untuk para petugas haji malah turut berguna sebagai rujukan 14,306 jemaah haji. Ia mudah digunakan oleh pengguna yang berusia dan pengguna kali pertama kerana cara penggunaannya yang ringkas.



COST MANAGEMENT PROGRAMME

TH continues to actively seek measures to manage operational expenditure to strengthen financial resilience within volatile economic conditions. As **TH** is currently riding on the wave of technological advancement, the year proved an opportune time to focus on cost saving measures by moderating down the traditional brick and mortar medium of interaction with depositors.

The management thus decided to consolidate 16 branches across the nation and started to reach out to depositors through **TH** Mobile counters at selected areas near affected branches. With this, more depositors can be reached with minimal operational cost. This is in line with HIJRAH24's target to attract more of the Malaysian Muslim population to open an account with **TH**.

IT BLUEPRINT 2022-2026

During the two-year hiatus of not being on duty in Makkah due to COVID-19, we worked to accelerate the Digitalisation agenda, anchored on the IT Blueprint 2022-2026, to improve the existing service system, and create new applications to serve pilgrims better.

In FY2022, a suite of new and improved applications, namely **TH**hujjaj, Hajjmobility, E-Taib and E-guidance were introduced in conjunction with the 1443H Hajj season. The applications function not just as an important information channel for staff but also as a reference point for the 14,306 Malaysian pilgrims. Its simple interface makes it easy to use even for the elderlies and first-time users.



MENERUSKAN OPERASI BAGI MUSIM HAJI 1443H/2022M

Kami bersyukur apabila Kerajaan Arab Saudi membenarkan jemaah antarabangsa untuk kembali menunaikan haji pada tahun 2022. Walau bagaimanapun kuota haji telah dikurangkan sebanyak 55 peratus dan hanya 14,306 jemaah Malaysia (2021: 31,600) dapat menunaikan haji dengan keutamaan diberikan kepada jemaah kali pertama.

Pengurangan ini adalah berdasarkan keputusan Kerajaan Arab Saudi untuk mengehadkan jumlah jemaah haji kepada hanya satu juta orang, dengan jemaah antarabangsa memperoleh 85 peratus dari jumlah keseluruhan berbanding 75 peratus pada tahun 2019. Bagi memastikan kesihatan dan keselamatan para jemaah dari seluruh dunia terjamin, kriteria haji tahun 2022 hanya membenarkan jemaah berusia 65 tahun ke bawah yang telah melengkapkan dua vaksin COVID-19 seperti yang diluluskan oleh Kementerian Kesihatan Saudi untuk mengerjakan haji.

Walaupun dengan semua langkah berjaga-jaga yang ditetapkan, musim ini telah diuruskan dengan baik sekali gus mempamerkan keberkesanan teknologi digital baharu **TH** dalam melancarkan lagi proses.

Perkembangan lain pada tahun ini ialah peningkatan bayaran haji setelah 13 tahun berada pada RM9,980. Peningkatan bayaran haji disebabkan oleh kenaikan cukai (VAT) yang mendadak daripada 5 peratus kepada 15 peratus, perlindungan insurans untuk COVID-19 dan caj visa oleh Kerajaan Arab Saudi.

Sebagai sebahagian penstrukturan bayaran haji bersasar, bayaran haji telah meningkat kepada RM10,980 untuk golongan B40 manakala RM12,980 untuk bukan B40. Bayaran ini masih di bawah kos haji sebenar iaitu RM28,632 bagi seorang jemaah dan pihak kami telah memperuntukkan RM150 juta untuk Bantuan Kewangan Haji (HAFIS) pada tahun ini bagi menutup jurang tersebut.

Kami juga berbesar hati kerana hasil pelan komunikasi berkaitan Istito'ah yang efektif dalam mendidik serta menyemai kesedaran di kalangan pendeposit **TH**, masyarakat umum dapat menerima kenaikan bayaran haji secara positif dan lebih mengujakan, seramai 45 orang jemaah haji termasuk golongan B40 telah membuat bayaran penuh secara sukarela pada tahun 2022. Ini merupakan jumlah tertinggi yang pernah direkodkan dan kami akan meneruskan siri hebahan serta memberi kesedaran akan konsep Istito'ah bagi menggalakkan amalan tersebut.

TH akan sentiasa berusaha dalam memberikan perkhidmatan terbaik kepada para jemaah haji Malaysia di samping mematuhi semua peraturan yang ditetapkan oleh Kerajaan Arab Saudi. Kami yakin sebagai tuan rumah, mereka telah meneliti semua aspek bagi memastikan keselamatan bakal-bakal haji daripada seluruh dunia semasa mengerjakan ibadat haji.

Melalui pelaksanaan berterusan Rangka Tindakan IT 2022-2026 untuk menyokong teras Haji di bawah HIJRAH24, usaha terus dilakukan dalam memastikan tahap perkhidmatan haji terbaik dikekalkan dan **TH** terus berevolusi dalam menyantuni keperluan jemaah.

RESUMING OPERATIONS FOR HAJJ SEASON 1443H/2022M

We were thankful when the Government of Saudi Arabia allowed international pilgrims to perform hajj again in 2022. However the quota was lowered by 55 per cent which meant it was limited to only 14,306 Malaysians (2019: 31,600) with priority given to first time hajj pilgrims.

The reduction was based on the decision by the Government of Saudi Arabia to limit to only one million hajj pilgrims in total, with foreign pilgrims getting 85 per cent of the total number, compared to 75 per cent in 2019. Further, to ensure the health and safety of pilgrims from around the world, the criteria for 2022's hajj were limited to pilgrims under 65 years of age, who have completed their two COVID-19 vaccinations as approved by the Saudi Health Ministry.

Amidst all precautions set, the season was well managed and showcased the benefits of **TH**'s new digital technologies for a smoother process.

Another development during the year was the increase in hajj payment after remaining at RM9,980 for the last 13 years. The increase in cost is due to the value added tax (VAT) which shot up from 5 per cent to 15 per cent, insurance coverage for COVID-19 and visa charges by the Saudi Arabia government.

As part of targeted structuring of hajj payments, the fees increased to RM10,980 for the B40 segment and RM12,980 for non-B40s. This is still below the actual cost of hajj of RM28,632 per person and to cover the gap, we allocated a total of RM150 million for Hajj Financial Support (HAFIS) this year.

We were also pleased to note that as a testament to the effective Istito'ah communication plan to educate and instil awareness among **TH** depositors, the public was able to accept the increase in hajj payments positively and what's more, a total of 45 hajj pilgrims, including those from the B40 group, voluntarily made full payment to perform their hajj in 2022. This is the highest number of pilgrims ever recorded and **TH** will continuously spread awareness on the concept of Istito'ah to encourage such behaviour.

TH affirms to always strive in providing the best service for the Malaysian pilgrims and will abide by the Saudi Arabian government's regulations. We believe that all aspects have been examined by them to ensure the safety of prospective pilgrims from around the world while fulfilling the fifth pillar of Islam.

Through continuous execution of the Hajj Blueprint 2021-2025 to support Hajj pillar under HIJRAH24, efforts are ongoing to ensure that the high standard of hajj services is maintained, and that **TH** is evolving to accommodate pilgrim's needs.

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

PERFORMANCE REVIEW BY THE GROUP MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

MELANGKAH KE HADAPAN

Di sebalik cabaran ekonomi masa kini, kami komited dalam memastikan **TH** meneruskan tanggungjawabnya kepada pemegang taruh. Memandang ke hadapan, kami tidak pernah lupa tentang tujuan dan matlamat kewujudan **TH**. Alhamdulillah, bermula daripada sebuah badan berkanun yang menyediakan fasiliti simpanan untuk haji, **TH** kini telah dikenali sebagai badan pengurusan haji yang unggul di dunia.

Didorong oleh mandat yang jelas, kami akan menggandakan usaha pengukuhan asas **TH** bagi meningkatkan keyakinan para pendeposit dalam memastikan pelaburan kami terpelihara dan memberi pulangan yang setimpal dengan tujuan **TH**.

Kami komited untuk memperhebatkan usaha mencapai aspirasi HIJRAH24 bagi memastikan institusi Islam ini, yang juga merupakan ikon kebanggaan negara terus kekal kompetitif dan relevan untuk tahun-tahun mendatang.

PENGHARGAAN DAN TERIMA KASIH

Saya ingin melahirkan penghargaan ikhlas kepada Kerajaan Malaysia di bawah kepimpinan Perdana Menteri, YAB Dato' Seri Anwar Ibrahim dan Menteri-menteri Kabinet terutamanya Menteri di Jabatan Perdana Menteri, Hal Ehwal Agama, YB Senator Dato' Setia Dr. Na'im Haji Mokhtar dan badan kawal selia serta agensi-agensi Kerajaan lain atas kerjasama dan tunjuk ajar mereka.

Kepada anggota Lembaga, ahli Panel Pelaburan dan Jawatankuasa Penasihat Syariah, kami amat menghargai semua nasihat dan usaha yang ditunjukkan dalam memastikan peralihan yang lancar dan pengawasan yang berkesan. Bersama-sama dengan barisan Pengurusan yang dedikasi, warga kerja dan rakan-rakan strategik, mari kita melihat kepada cara untuk melakukan sesuatu di luar kebiasaan dan berusaha untuk menetapkan tahap penyampaian perkhidmatan yang lebih tinggi. Semoga setiap usaha yang dilakukan ditunjangi dengan integriti, profesionalisma dan dedikasi.

Kami teruja menanti fasa seterusnya perjalanan HIJRAH24. Dalam era digital pasca-pandemik, matlamat transformasi kami adalah untuk penyampaian nilai yang pantas, baik dan lebih mampan untuk para pendeposit.

Insya-Allah, dengan sasaran yang jelas, lembaran pertumbuhan baharu akan terbuka untuk **TH**. Saya akhiri dengan peringatan bahawa semua tugas yang dilaksanakan dengan nama Allah SWT, sesungguhnya adalah satu amanah.

Wassalam.

MOVING FORWARD

Despite the current economic challenges, we are committed in ensuring **TH** upholds its purpose and responsibilities to all stakeholders. As we look to the future, we will not lose sight of how important it is to maintain focus on **TH**'s reason for being. Alhamdulillah from merely a statutory body in providing savings facilities for hajj, **TH** is recognised today as an exemplary hajj management body internationally.

Buoyed by the clarity of this mandate, we are stepping up efforts to further strengthen our fundamentals and boost our depositors' confidence to ensure that their investments are safeguarded and provide returns commensurate with the purpose of **TH**.

We commit to intensify our efforts towards achieving HIJRAH24 aspirations in order to ensure this Islamic institution, which is an icon of national pride, continues to be competitive and remains relevant for years to come.

APPRECIATION AND GRATITUDE

I would like to express my sincere appreciation to the Malaysian government, led by Prime Minister YAB Dato' Seri Anwar Ibrahim and the Cabinet Ministers, especially Minister in the Prime Minister's Department, Religious Affairs, YB Senator Dato' Setia Dr. Mohd Na'im Mokhtar as well as other regulatory authorities and government agencies for their ongoing guidance and assistance.

To our members of the Lembaga, Investment Panel and Shariah Advisory Committee, we remain deeply appreciative of your heightened counsel and efforts in ensuring smooth transitions and effective oversight. Together with the dedicated Management, staff and strategic partners, let us look beyond the way things have always been done and strive to set higher standards of service delivery. May our every act of service be anchored in integrity, professionalism and dedication.

We look forward to the next phase of this HIJRAH24 journey. In a post-pandemic digital era, our transformation goal is to provide good, fast and sustainable value delivery to our depositors.

Insya-Allah, with clear targets in sight, a new chapter of growth will unveil for **TH**. I end with a reminder that all work we do in the name of Allah SWT, is indeed a blessed amanah.

Dato' Sri Amrin Awaluddin

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

OBJEKTIF STRATEGIK: LIMA (5) OBJEKTIF STRATEGIK UTAMA

STRATEGIC OBJECTIVE: FIVE (5) STRATEGIC OBJECTIVES

BERGERAK MAJU MENURUT OBJEKTIF STRATEGIK KAMI

Perjalanan ke arah kecemerlangan adalah usaha berterusan yang menuntut keupayaan untuk melakukan perubahan bagi mencapai tahap yang baharu. Pelan Transformasi Strategik kami, HIJRAH24 telah dirancang untuk memastikan **TH** kekal kompetitif dan kalis masa untuk manfaat pemegang taruh.

Sebagai salah satu institusi pengurusan haji bertaraf dunia, **TH** perlu sentiasa bersedia untuk melakukan perubahan termasuk mengambil langkah berani untuk mengukuhkan kedudukannya bagi memenuhi perkembangan cita rasa dan kehendak pemegang taruh.

Dalam lima (5) teras utama HIJRAH24, **TH** telah membuat pertimbangan atas semua elemen penting untuk meningkatkan operasi dan aktiviti pelaburan bagi memastikan kemampuannya dan prestasi kukuh yang konsisten pada masa hadapan. HIJRAH24 menggariskan 24 inisiatif yang akan dilaksanakan secara kolektif oleh warga kerja **TH** sepanjang tiga (3) tahun bermula 2022 sehingga 2024.

Pelan Transformasi HIJRAH24 telah menggariskan enam (6) objektif utama untuk **TH** sehingga akhir tahun 2024 iaitu;

- Meningkatkan jumlah deposit kepada RM100 bilion
- Menjamin lebih daripada 50 peratus Muslim Malaysia sebagai pendeposit **TH**
- Menyasarkan Agihan Keuntungan yang melebihi pulangan Perbankan Islam
- Lebih empat (4) juta pengguna THiJARI
- Indeks Kepuasan Pelanggan melebihi 90 peratus
- Indeks Penglibatan Warga Kerja melebihi 75 peratus

PROGRESSING ON OUR STRATEGIC OBJECTIVES

The journey to excellence is a continuous effort and requires the ability to constantly transform to meet new standards. Our Strategic Transformation Plan, HIJRAH24, was crafted to ensure **TH** remains future proof and competitive for the benefit of its stakeholders.

As one of the world-class hajj management institutions, **TH** must always be ready for change and this includes undertaking bold measures to strengthen its position to meet the evolving demand of stakeholders.

Within the five (5) key thrusts of HIJRAH24, **TH** has considered all the key elements to boost its operations and investment activities to ensure its sustainability and consistently strong performance in the future. HIJRAH24 comprises 24 initiatives that will be implemented collectively by **TH** employees throughout three years starting from 2022 until 2024.

The HIJRAH24 Transformation Plan outlines six (6) main objectives for **TH** by the end of 2024, namely:

- Increasing total deposits to RM100 billion
- Securing more than 50 percent of Malaysian Muslims as **TH** depositors
- Targeted profit distribution that among others, exceeds Islamic banking returns
- More than four (4) million THiJARI digital users
- Customer satisfaction index of more than 90 percent
- Employee engagement index of more than 75 percent

OBJEKTIF STRATEGIK: LIMA (5) OBJEKTIF STRATEGIK UTAMA

STRATEGIC OBJECTIVE: FIVE (5) STRATEGIC OBJECTIVES

VISI | Vision

Tonggak Kejayaan Ekonomi Ummah & Pengurusan Haji Terbilang
Excellence in Hajj Management & Pillar of the Ummah's Economic Success

TRANSFORMASI DIGITAL

Digital Transformation

Menetapkan hala tuju dan asas untuk memacu agenda transformasi digital di **TH**

To set the directions and foundation to drive the digital transformation agenda at **TH**

PENTADBIRAN DANA

Fund Administration

Menjana Pendapatan Stabil dan Mampan
Generate Stable & Sustainable Income

- Strategi Pelaburan:
Dari Pandemik ke Endemik
- Pelaburan berpanduan Maqasid-ESG
- Rangka Kerja Pelaburan yang Teguh
- Sistem dan Analitik Pelaburan yang Lestari
- Rejuvenasi Pelaburan dan Cipta Nilai
- Pemerkasaan Sinergi Kumpulan dan keterlibatan
- Investment Strategy: from Pandemic to Endemic
- Maqasid-Driven ESG Investment
- Robust Investment Framework
- Future Proofing Investment System & Analytics
- Investment Rejuvenation & Value Creation
- Enhance Group Synergy & Engagement

PENGURUSAN HAJI Hajj Management

Mengekalkan Perkhidmatan Haji Terbaik

Maintaining Excellent Hajj Services

- Mengukuhkan Tadbir Urus & Fungsi Kawal selia
- Mengutamakan Kebajikan Jemaah
- Mengekalkan Perkhidmatan Haji Bertaraf Dunia
- Transformasi Bimbingan Haji
- Mengekalkan Kualiti Perkhidmatan Dengan Kos yang Wajar
- Strengthen Governance & Regulatory Function
- Priority on Pilgrims' Welfare
- Maintain World-Class Hajj Services
- Hajj Guidance Transformation
- Service Excellence within Reasonable Cost

INISIATIF TRANSFORMASI Transformation Initiatives

PENGURUSAN DEPOSIT Deposit Management

Penyampaian Perkhidmatan Efisien dan Pengalaman Pendeposit Terbaik
Efficient Service Delivery and Excellent Depositors Experience

- Meningkatkan Kemampanan Deposit
- Memperkasakan Penyampaian Perkhidmatan
- Memacu Pengalaman Digital
- Improving Deposit Sustainability
- Empowering Service Delivery
- Driving Digital Experiences

MODAL INSAN People

Organisasi Dipacu Bakat
Talent-Powered Organisation

- Budaya Prestasi Tinggi
- Pengurusan Bakat **TH** yang Cemerlang
- High Performance Culture
- Best-in-Class Talent Management

PELAN KOMUNIKASI BERSTRUKTUR

Structured Communication Plan

Membina keyakinan dan kepercayaan melalui pengurusan dan penetapan ekspektasi yang tepat

To build trust and confidence through managing and setting the right expectation

TADBIR URUS Governance

Institusi Islam yang Dihormati di atas Tadbir Urus
Respected Islamic Institution for its Governance

- Semakan Model Operasi **TH**
- Semakan Akta **TH** 1995
- Struktur Tadbir Urus **TH** - Pengawasan
- Menjunjung Prinsip Syariah
- Pengurusan Risiko yang Mantap
- Kawalan Dalaman yang Tangkas
- Establish Forward **TH** Operating Model
- Refinement of **TH** Act 1995
- **TH** Governance Structure - Stewardship
- Uphold Shariah Principles
- Robust Risk Management
- Internal Control Agility

OBJEKTIF STRATEGIK STRATEGIC OBJECTIVE

01

PENTADBIRAN DANA FUND ADMINISTRATION

ALOKASI ASET

Pada tahun 2022, aset-aset pelaburan **TH** telah meningkat sebanyak 2.7 peratus kepada RM89.0 bilion pada 31 Disember 2022 daripada RM86.6 bilion pada 31 Disember 2021. Peningkatan ini seiring dengan peningkatan saiz deposit sebanyak RM4.3 bilion dan pendapatan pelaburan sebanyak RM686 juta.

Pendedahan pelaburan terbesar ialah dalam Sekuriti Pendapatan Tetap iaitu 60.1 peratus berbanding Alokasi Aset Strategik (SAA) 58 peratus, diikuti oleh pelaburan Ekuiti sebanyak 23.3 peratus (SAA: 26 peratus). Pelaburan dalam Hartanah ialah sebanyak 10 peratus (SAA: 11 peratus) dan dalam Pasaran Wang Islam dan Modal Kerja sebanyak 6.6 peratus (SAA: 5 peratus).

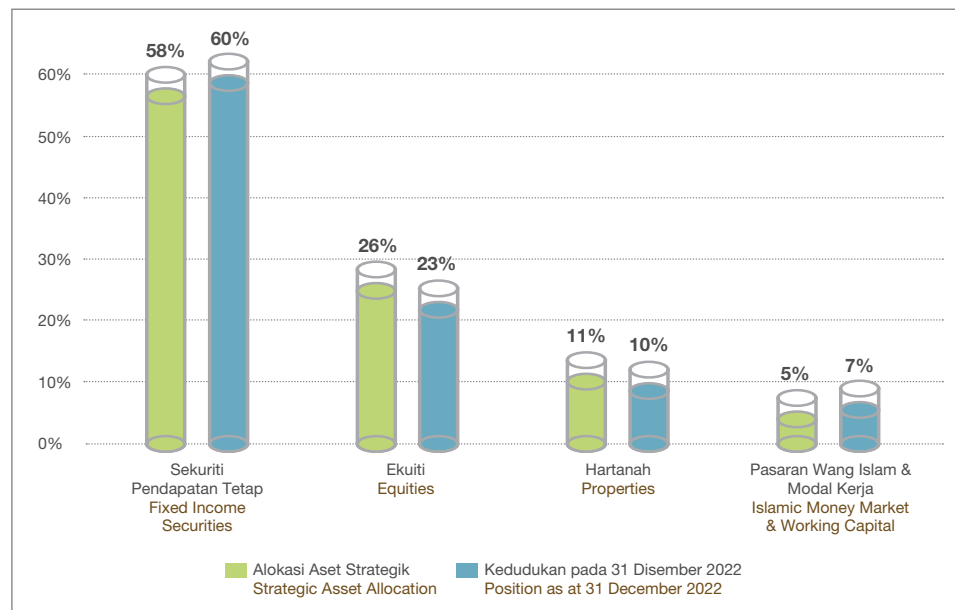
ASSET ALLOCATION

In 2022, **TH's** investment assets increased by 2.7 per cent to RM89.0 billion as at 31 December 2022 from RM86.6 billion as at 31 December 2021. The increase was in line with the growth in deposit size of RM4.3 billion and investment income of RM686 million.

The largest investment exposure was in Fixed Income Securities at 60.1 per cent, compared to Strategic Asset Allocation (SAA) of 58 per cent, followed by Equity investments at 23.3 per cent (SAA: 26 per cent). Investment in Real Estate is 10 per cent (SAA: 11 per cent) and in the Islamic Money Market and Working Capital at 6.6 per cent (SAA: 5 per cent).

Kedudukan Pelaburan **TH** pada 31 Disember 2022

TH Investment Position as at 31 December 2022



ASPIRASI HIJRAH24

HIJRAH24 Aspirations



**Strategi Pelaburan:
Dari Pandemik ke Endemik**
Investment Strategy:
from Pandemic to Endemic



**Pelaburan berpandukan
Maqasid-ESG**
Maqasid-Driven ESG
Investment



**Rangka Kerja Pelaburan
yang Teguh**
Robust Investment
Framework



**Sistem dan Analitik
Pelaburan yang Lestari**
Future Proofing Investment
System & Analytics



**Rejuvenasi Pelaburan
dan Cipta Nilai**
Investment Rejuvenation &
Value Creation



**Pemerkasaan Sinergi
Kumpulan dan keterlibatan**
Enhance Group Synergy &
Engagement

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

01

PENTADBIRAN DANA
FUND ADMINISTRATION

PRESTASI

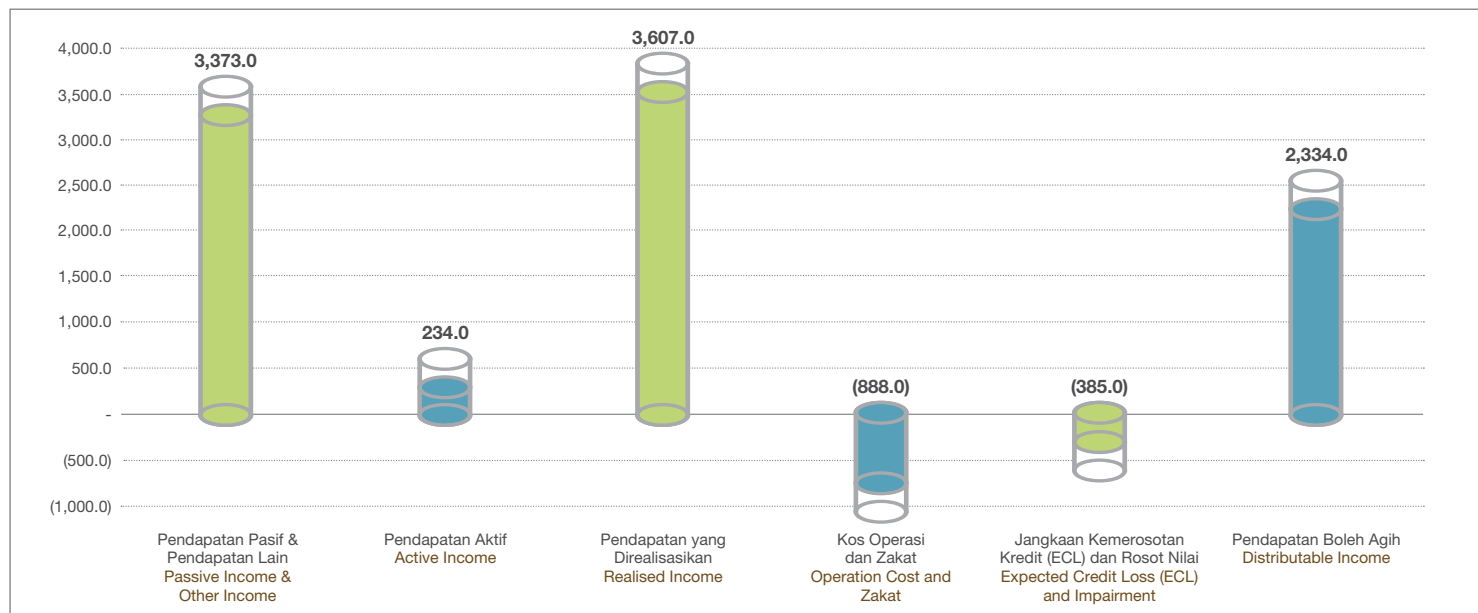
TH mencatatkan jumlah pendapatan yang direalisasikan sebanyak RM3.54 bilion di mana RM3.61 bilion disumbangkan oleh hasil pendapatan pasif dan pendapatan lain, manakala RM234 juta adalah dari keuntungan urusniaga. Jumlah pendapatan boleh agih adalah sebanyak RM2.17 bilion selepas mengambilkira kos pentadbiran dan Zakat berjumlah RM888 juta serta jangkaan kemerosotan kredit (ECL) dan rosot nilai sebanyak RM346 juta.

PERFORMANCE

TH recorded a total realized income of RM3.54 billion of which RM3.61 billion was contributed by passive income and other income, while RM234 million was from transaction profits. Total distributable income was RM2.17 billion, after taking into account the administrative and Zakat costs of RM888 million as well as expected credit impairment (ECL) and impairment of RM346 million.

Pecahan Pendapatan Boleh Agih pada 31 Disember 2022

Breakdown of Distributable Income as at 31 December 2022



PROSPEK

Prospek pertumbuhan ekonomi Malaysia pada 2023 kekal memberangsangkan meskipun berdepan dengan cabaran global yang ketara seperti tekanan inflasi, ketidaktentuan ekonomi serta perubahan iklim. Ketegangan geo-politik dan kenaikan kadar faedah turut dijangka memberikan tekanan kepada pertumbuhan ekonomi. Bagaimanapun, usaha kerajaan dengan mengukuhkan sokongan fiskal dan meneruskan pendirian fiskal yang mengembang dijangka dapat merangsang aktiviti ekonomi bagi mengekalkan momentum pertumbuhan. Keluaran Dalam Negeri Kasar (KDNK) yang diunjur antara 4.0 peratus hingga 5.0 peratus pada 2023. Pertumbuhan ekonomi yang sihat disertai oleh pengukuhan pasaran akan memberikan kesan yang positif kepada **TH**.

PROSPECTS

Malaysia's economic growth prospects in 2023 remain encouraging despite significant global challenges such as inflationary pressures, economic uncertainty and climate change. Geo-political tensions and rising interest rates are also expected to put pressure on economic growth. However, the government's efforts to strengthen fiscal support and continue the expanding fiscal stance are expected to stimulate economic activity to maintain the growth momentum of Gross Domestic Product (GDP) projected to be between 4.0 per cent and 5.0 per cent in 2023. Healthy economic growth accompanied by market strengthening will have a positive impact on **TH**.

OBJEKTIF STRATEGIK STRATEGIC OBJECTIVE

02

PENGURUSAN HAJI HAJJ MANAGEMENT

IBADAT HAJI SELEPAS PANDEMIK COVID-19

Perancangan dan persiapan operasi haji bagi Musim Haji 1443H sangat mencabar selepas hampir dua tahun dunia dilanda pandemik COVID-19. Ketidaktentuan sama ada pandemik COVID-19 akan berakhir sepenuhnya, khususnya di Arab Saudi telah mengakibatkan seluruh dunia Islam ternanti-nanti pengumuman rasmi Kerajaan Arab Saudi untuk kebenaran pelaksanaan haji.

Pada 21 April 2022 bersamaan 19 Ramadhan 1443H, Kerajaan Arab Saudi akhirnya mengumumkan untuk membenarkan pelaksanaan ibadat haji dengan menetapkan kuota sebanyak 1 juta jemaah haji sahaja yang akan melaksanakan ibadat haji bagi Musim Haji 1443H/2022M. Jumlah 1 juta Jemaah ini adalah pengurangan kepada 45 peratus daripada tahun 2019 iaitu 2.5 juta Jemaah. Daripada kuota 1 juta, sebanyak 85 peratus diberikan kepada jemaah luar manakala selebihnya adalah jemaah tempatan. Penetapan ini adalah berdasarkan penilaian serta penelitian semua aspek bagi memastikan keselamatan para jemaah haji terjamin.

Pada hari yang sama, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Datuk Idris Haji Ahmad telah membuat pengumuman bahawa kuota rasmi bagi Malaysia adalah sebanyak 14,306 jemaah, berbanding 31,600 jemaah pada tahun 2019 (pengurangan sebanyak 55 peratus)

HAJJ PILGRIMAGE POST-PANDEMIC

Haji operation plans and preparations for the 1443H Hajj Season faced great challenges after almost two years of the global COVID-19 pandemic. The uncertainty of whether the pandemic will subside, especially in Saudi Arabia, has resulted in the entire Muslim world awaiting the official announcement of the Saudi Arabian Government for permission to perform hajj.

On 21 April 2022/19 Ramadan 1443H, the Government of Saudi Arabia finally announced the reopening of hajj, setting a quota of 1 million pilgrims who will perform the hajj for the season of 1443H/2022M. This number amounted to 45 per cent from 2019 which had 2.5 million pilgrims. Of the 1 million quota set, 85 per cent is given to foreign pilgrims while the rest consisted of local pilgrims. This determination is based on the evaluation and examination of all aspects to ensure the safety of pilgrims.

On the same day, the Minister of the Prime Minister's Department (Religious Affairs), YB Senator Datuk Idris Haji Ahmad announced that the official quota for Malaysia would be 14,306 pilgrims, compared to 31,600 pilgrims in 2019 (a reduction of 55 per cent).

ASPIRASI HIJRAH24

HIJRAH24 Aspirations



Memantapkan Perundangan & Tadbir Urus

Strengthen Governance & Regulatory Function



Mengutamakan Keperluan Jemaah

Priority on Pilgrims' Welfare



Mengekalkan Perkhidmatan Haji Bertaraf Dunia

Maintain World-Class Hajj Services



Memperkasakan Bimbingan Ibadat Haji

Hajj Guidance Transformation



Mengekalkan Kualiti Perkhidmatan Haji Dengan Kos Yang Wajar

Service Excellence within Reasonable Cost



KUOTA HAJI MUSIM HAJI

Hajj Quota Hajj Season
1443H/2022M

Kuota Haji yang ditetapkan oleh Kerajaan Arab Saudi kepada Malaysia bagi Musim Haji 1443H/2022M ialah sebanyak 14,306 orang jemaah. The Hajj Quota set by the Government of Saudi Arabia to Malaysia for the Hajj Season 1443H/2022M is 14,306 pilgrims.

14,306 orang jemaah
pilgrims

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

02

PENGURUSAN HAJI
HAJJ MANAGEMENTPenetapan Kuota Haji
Determination of Hajj Quota

Kuota Haji Malaysia 1443H/2022M
adalah

Malaysia's Hajj quota for 1443H/2022M
is

45%

dari kuota rasmi | of the official
quota of 31,600

Bayaran Haji | Hajj Payment
1443H/2022M

Kos Haji | Hajj Cost

RM28,632

Bayaran Haji Bagi Seorang Jemaah
Hajj Payment For One Pilgrim
(RM)

Kumpulan | Group
B40

RM10,980



Kumpulan Bukan B40
Non-B40 Group

RM12,980

PENINGKATAN KOS HAJI & BAYARAN HAJI

TH telah memulakan persiapan awal dengan mengambil kira pelbagai kemungkinan prosedur operasi standard (SOP) dan protokol kesihatan serta amalan norma baharu dalam pengendalian operasi haji sama ada di tanah air mahupun di tanah suci.

Memandangkan kos melaksana haji meningkat sehingga RM28,632 bagi seorang Jemaah Muassasah susulan pasca wabak COVID-19 serta kemelesetan ekonomi dunia ditambah dengan peningkatan cukai dan caj perkhidmatan baru yang dikenakan Kerajaan Arab Saudi, **TH** telah mengambil inisiatif mengkaji semula sama ada bayaran haji sedia ada sebanyak RM9,980 seorang masih relevan. Saban tahun **TH** sentiasa mengkaji bayaran haji berbanding kos haji yang terus meningkat serta implikasi kewangan terhadap **TH**.

Pada 22 April 2022, **TH** telah mengumumkan kadar bayaran haji baru iaitu RM10,980 kepada Jemaah kategori B40 dan RM12,980 kepada Jemaah kategori Bukan B40. Dalam masa sama, Bantuan Kewangan Haji (HAFIS) Secara Bersasar juga diperkenalkan bagi memastikan manfaat bantuan tersebut dirasai sepenuhnya oleh golongan yang paling memerlukan dan kebajikan jemaah haji kekal terjamin.

INCREASE IN HAJJ COST & HAJJ PAYMENT

TH began preliminary preparations for the upcoming hajj, taking into account various possible standard operating procedures (SOP) and health protocols as well as new norm practices in hajj operations both in the homeland and the holy land.

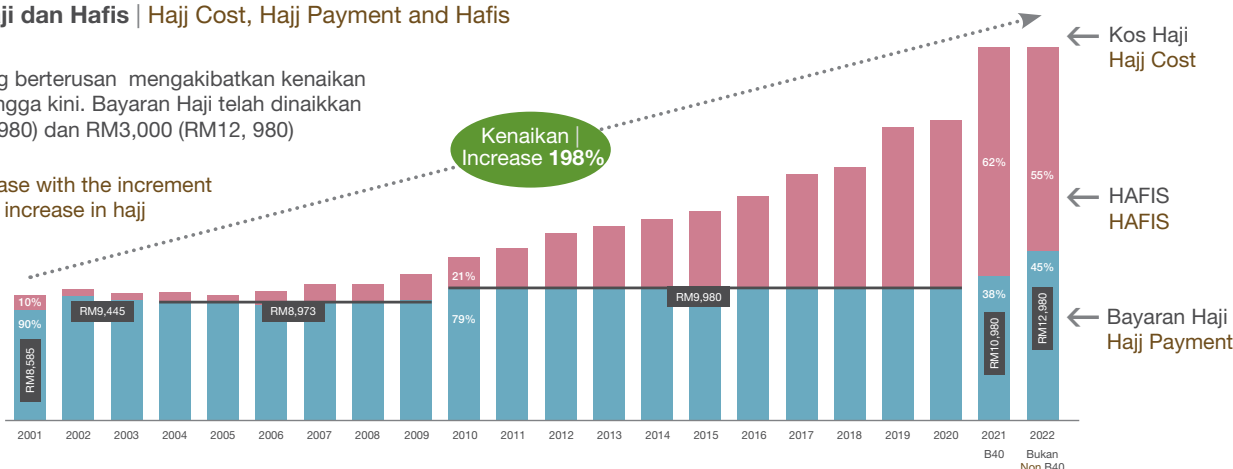
As the cost of performing hajj had increased up to RM28,632 per pilgrim due to the COVID-19 outbreak, the global economic recession, along with increased taxes and new service charges imposed by the Government of Saudi Arabia, **TH** had to review whether the existing hajj payment of RM9,980 per pilgrim was still appropriate. Each year, **TH** had reviewed the feasibility of the much lower hajj payment amount vis-a-vis the actual Hajj cost and the financial impact in **TH**.

On 22 April 2022, **TH** announced the new targeted Hajj Financial Support (HAFIS) of RM10,980 for pilgrims in the B40 category and RM12,980 for pilgrims in the non-B40 category. This is also to ensure the benefits of the assistance are fully utilised by those in need and the pilgrim's welfare remains guaranteed.

Kos Haji, Bayaran Haji dan Hafis | Hajj Cost, Hajj Payment and Hafis
(2001-2022)

Peningkatan kos haji yang berterusan mengakibatkan kenaikan perbelanjaan HAFIS sehingga kini. Bayaran Haji telah dinaikkan kepada RM1,000 (RM10,980) dan RM3,000 (RM12,980) daripada tahun lepas.

HAFIS continues to increase with the increment in hajj costs even with an increase in hajj payment to RM10,980 & RM12,980 last year.



PERSIAPAN OPERASI HAJI TANAH SUCI

Sejak dari akhir tahun 2021 lagi, pihak **TH** telah merencana pelbagai perancangan dan persiapan logistik, kemudahan, persediaan jemaah haji dan petugas serta protokol kesihatan mengambil kira operasi haji dalam suasana pandemik COVID-19.

Persiapan haji bagi Musim Haji 1443H telah bermula dengan Kursus Asas Haji (KAH) yang telah dilaksanakan secara atas talian sebanyak 14 siri bermula pada 19 November 2021 sehingga 20 Februari 2022. Muzakarah Haji Peringkat Kebangsaan ke-38 (MHPK 38) pula telah diadakan secara *hybrid* pada 6 – 8 Disember 2021 bertempat di Dewan Besar **TH** dengan tema Meningkatkan Kefahaman Ilmu Haji Dalam Norma Baharu. Muzakarah ini telah disertai oleh lebih 500 Pengkursus Ibadat Haji, ahli akademik dan ilmuan agama dari seluruh negara. Sebanyak lima (5) kertas kerja telah dibentangkan oleh ahli-ahli Jawatankuasa Penasihat Ibadat Haji **TH-JAKIM**. MHPK 38 ini telah dirasmikan oleh YB Senator Datuk Idris Haji Ahmad, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama).

Kursus Intensif Haji (KIH) kebiasaannya dilaksanakan pada bulan Rejab atau Syaaban. Memandangkan ketetapan kuota serta tawaran haji hanya dikeluarkan pada bulan Ramadan, maka KIH tidak dilaksanakan atas faktor kekangan masa. Kursus Perdana Haji (KPH) adalah persiapan terakhir bagi jemaah haji terpilih yang telah diadakan pada 15 hingga 29 Mei 2022 di 20 lokasi terpilih di seluruh negara.

Tidak hanya mempersiapkan para jemaah, para petugas juga memainkan peranan penting dalam kejayaan operasi haji baik domestik mahupun tanah suci. Kursus Teras iaitu pengenalan kepada tugas-tugas menyantuni jemaah haji telah diadakan pada 24 hingga 27 Januari 2022 dengan dihadiri oleh 169 peserta terdiri daripada Rombongan Kebajikan (RK) dan juga Rombongan Perubatan (RP). Kursus Pengukuhan Petugas Haji pula merupakan persiapan akhir petugas di mana peserta telah didedahkan dengan informasi berkaitan tugas-tugas di tanah suci dan dalam masa yang sama kursus ini juga turut membentuk kerjasama sepasukan di antara para peserta merentas pelbagai kementerian, agensi dan jabatan. Kursus Pengukuhan telah diadakan pada 9 hingga 12 Mei 2022 dengan kehadiran seramai 507 peserta terdiri daripada RK dan juga RP.

Pada 13 Mei 2022, Menteri Kesihatan, YB Khairy Jamaluddin telah mengumumkan Kementerian Kesihatan Malaysia (KKM) telah bersiap sedia menghadapi operasi haji 1443H dengan menghantar pasukan lengkap petugas KKM termasuk penambahan beberapa Pakar Penyakit Berjangkit dalam menangani wabak COVID-19. KKM juga membekalkan ubat antiviral Paxlovid sebagai persediaan menangani penularan jangkitan COVID-19.

PREPARATION FOR HAJJ OPERATIONS

Since the end of 2021, **TH** has had planned the logistics and facilities as well as the preparations for pilgrims and staff and health protocols taking into account hajj operations in a COVID-19 endemic situation.

Hajj preparations for the 1443H Hajj Season commenced with 14 series of Basic Hajj Course classes, conducted online starting from 19 November 2021 until 20 February 2022. The 38th National Level Hajj Muzakarah was held in a hybrid manner from 6 – 8 December 2021 at the **TH** Main Hall with the theme of *Improving Understanding of Hajj Knowledge in a Time of New Norms*. The Muzakarah was attended by more than 500 Hajj Facilitators, academic and religious scholars from all over the country. A total of five (5) papers were presented by members of the **TH-JAKIM** Hajj Advisory Committee. The Muzakarah was inaugurated by YB Senator Datuk Idris Haji Ahmad, Minister at the Prime Minister's Department (Religious Affair).

The Hajj Intensive Course (KIH) is usually held in the month of Rejab or Syaaban. Since the quota and hajj offers were issued in the month of Ramadan, the KIH was not implemented due to time constraints. The Prime Hajj Course (KPH) served as the final preparation for selected pilgrims, held from 15 to 29 May 2022 in 20 selected locations across the country.

The preparation of the Hajj Mission is equally important to ensure the success of hajj operations both domestically and in the holy land. The *Kursus Teras* as an introduction to the duties of guiding pilgrims, was held from 24 to 27 January 2022 and attended by 169 participants consisting of the Welfare Mission and the Medical Mission. *Kursus Pengukuhan* served as the final preparation of the staff in which participants were exposed to information related to their duties in the holy land, and teamworking between the participants across various ministries, agencies and departments. The *Kursus Pengukuhan* was held from 9 to 12 May 2022 attended by 507 participants from the Welfare and Medical Mission.

On 13 May 2022, the Minister of Health, YB Khairy Jamaluddin announced the readiness of the Ministry of Health Malaysia for Hajj Operation 1443H, sending a complete team of MOH personnel comprising several Infectious Disease Specialists to deal with the COVID-19 situation and the supply of the antiviral drug Paxlovid.

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

02

PENGURUSAN HAJI
HAJJ MANAGEMENT

KKM telah menetapkan kriteria pemeriksaan kesihatan yang lebih ketat bagi musim haji kali ini sebagai langkah berjaga-jaga bagi memastikan semua bakal haji Malaysia berada pada tahap kesihatan yang baik dari segi fizikal dan mental untuk melaksanakan ibadah haji dengan sempurna. Kerajaan Arab Saudi juga telah menetapkan beberapa syarat seperti menghadkan umur jemaah kepada bawah 65 tahun, perlu lengkap vaksin COVID-19 dan perlu negatif dalam saringan COVID-19 sebelum berlepas ke Arab Saudi.

Perjanjian Penerbangan Carter Haji baru telah dimeterai untuk tempoh 3 tahun (2022 – 2024) dengan Malaysia Airlines Berhad (MAB) dan Saudia Airlines (Saudia). Uji rasa sajian dalam kapal terbang turut diadakan bagi memastikan makanan yang disediakan oleh syarikat penerbangan semasa di dalam pesawat memenuhi citarasa dan mematuhi kualiti yang ditetapkan oleh **TH**.

Mesyuarat Pelarasan Operasi Haji Tanah Air (OHTA) bersama pelbagai agensi luar yang terlibat telah diadakan bertujuan untuk menyelaraskan urusan OHTA bertempat di lapan (8) buah stesen berlepas terpilih. Bagi memastikan OHTA berjalan lancar, petugas terlibat juga diwajibkan menyertai Kursus OHTA yang telah berlangsung pada 27-29 Mei 2022 melibatkan seramai 124 petugas utama.

A stricter health screening criteria was set by MOH as a precautionary measure for this hajj season to ensure that all Malaysian pilgrims are in good physical and mental health to perform hajj. The Government of Saudi Arabia had also set several entry conditions such as limiting the age of pilgrims to under 65 years, the completion of COVID-19 vaccination and negative COVID-19 screening results, before departing for Saudi Arabia.

TH had signed a new Charter Hajj Flight Agreement with Malaysia Airport Berhad (MAB) and Saudia Airlines (Saudia) for a period of 3 years (2022 – 2024). An in-flight food-tasting session was also held to ensure that the food served during the flight met the taste and quality standards set by **TH**.

This smooth travel process was further coordinated through the Domestic Hajj Operation (OHTA) meeting, with the various agencies involved at the eight departure stations. The 124 key staff involved were required to participate in the OHTA Course, held on 27-29 May 2022 at the Movenpick Hotel & Convention Center.



PERJALANAN HAJI

Bagi melancarkan proses pelepasan jemaah haji, sebanyak lapan (8) stesen berlepas telah dikenal pasti sebagai tempat lapor diri jemaah haji. Stesen tersebut adalah seperti berikut:

Stesen Berlepas Departure Station	Tempat Lapor Diri Bakal Haji Musim 1443H check-in location for Season 1443H
Alor Setar, Kedah	RAIA Hotel & Convention Centre Alor Setar
Kota Kinabalu, Sabah	RAIA Hotel Kota Kinabalu
Johor Bharu, Johor	Lapangan Terbang Antarabangsa Senai
Kota Bharu, Kelantan	Kompleks Islam Jubli Perak Sultan Ismail Petra
Kuching, Sarawak	RAIA Hotel & Convention Centre Kuching
KLIA, Sepang	Movenpick Hotel & Convention Centre KLIA
Pulau Pinang	RAIA Inn Pulau Pinang
Kuala Terengganu, Terengganu	RAIA Hotel and Convention Centre Kuala Terengganu

Pra-pelepasan jemaah haji atau “Makkah Route” diteruskan oleh pihak Kerajaan Arab Saudi pada Musim Haji 1443H di mana proses pemeriksaan imigresen dan kastam dilakukan semasa jemaah berada di tanah air. Apabila jemaah sampai di Lapangan Terbang Jeddah atau Madinah, mereka tidak perlu lagi melalui proses pemeriksaan imigresen dan kastam. Ini turut memberi keselesaan kepada jemaah haji dan menjimatkan masa menunggu di lapangan terbang.

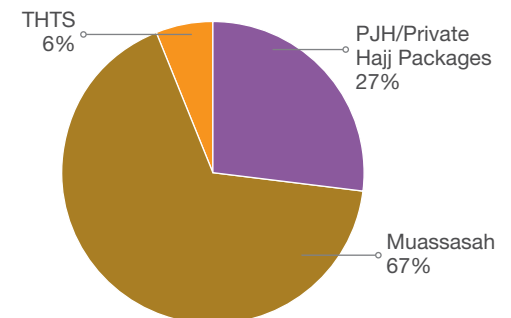
Pre-clearance of the pilgrims or “Makkah Route” was continued by the Saudi Arabia Government in the 1443H Hajj Season, where immigration and customs checks were conducted in Malaysia. This saves time and offers comfort for pilgrims arriving at the Jeddah and Madinah Airports, allowing them to forgo immigration and customs checks there.

HAJJ JOURNEY

To commence the departure process of pilgrims, eight (8) departure stations had been identified as check-in venues for pilgrims. The stations are as follows:

Berikut adalah peratusan jemaah haji mengikut kategori:

The percentage of pilgrims by category is as follows:



OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

02

PENGURUSAN HAJI
HAJJ MANAGEMENT

Sebanyak 49 penerbangan carter telah digunakan untuk membawa jemaah haji pergi dan balik dari Lapangan Terbang Antarabangsa Kuala Lumpur (KLIA) ke Lapangan Terbang Antarabangsa Raja Abdul Aziz, Jeddah ataupun Lapangan Terbang Madinah. Fasa 1 penerbangan telah dilaksanakan bermula pada 4 Jun 2022 sehingga 2 Julai 2022 manakala fasa 2 bermula pada 17 Julai 2022 sehingga 11 Ogos 2022.

Sebanyak lima (5) bangunan penginapan untuk Jemaah Muassasah telah digunakan semasa operasi haji di tanah suci iaitu tiga (3) di Makkah dan dua (2) di Madinah. Selain daripada hospital yang lengkap dengan pelbagai kemudahan dan kepakaran, beberapa bangunan penginapan juga telah dilengkapi dengan klinik kesihatan untuk kemudahan jemaah haji. Pelbagai perkhidmatan lain yang disediakan oleh pihak ketiga adalah seperti perkhidmatan dobi, kiosk komunikasi, cafeteria, kiosk ziarah dan perkhidmatan pos.

Jemaah haji disajikan dengan sajian makan tengahari dan makan malam setiap hari di bangunan penginapan di Makkah dan Madinah. Makanan ini disediakan oleh tukang masak dari Malaysia di mana ia dikawalselia oleh pihak **TH** bagi menjamin kualiti makanan adalah di tahap terbaik.

KKM dan **TH** sentiasa komited dalam memastikan jemaah haji mendapatkan perkhidmatan kesihatan yang terbaik sebelum, semasa dan selepas balik dari tanah suci. Hanya 1 kematian sahaja direkodkan berbanding 24 kematian pada tahun 2019, manakala hanya 42 orang jemaah haji telah dirujuk ke hospital Arab Saudi berbanding 130 orang pada tahun 2019. Ini menunjukkan hasil saringan pemeriksaan kesihatan yang ketat dan had umur jemaah pada tahun ini telah memberi impak yang positif terhadap penjagaan kesihatan dan perkhidmatan rawatan.

PENAMBAHBAIKAN PERKHIDMATAN

Setelah melalui pemeriksaan ketat dan teliti oleh Kementerian Kesihatan Arab Saudi, Rombongan Haji Malaysia telah diberi pengiktirafan sebagai negara pertama mendapat permit untuk hospital beroperasi di tanah suci. Ini juga merupakan satu pengiktirafan kepada kualiti dan standard fasiliti serta perkhidmatan kesihatan yang disediakan oleh Malaysia kepada jemaah haji. Dalam usaha mengawal penularan wabak COVID-19, Pusat Rawat & Rehat (RNR) telah diwujudkan di beberapa bangunan penginapan dan hospital bagi jemaah haji dan petugas yang memerlukannya jika ada.

A total of 49 charter flights was used to bring pilgrims from Kuala Lumpur International Airport (KLIA) to Jeddah Airport or Madinah Airport and back. Phase 1 of the flight was implemented from 4 June 2022 until 2 July 2022 while phase 2 began on 17 July 2022 until 11 August 2022.

A total of five (5) accommodation buildings were used for muassasah pilgrims during the hajj operation in the holy land, three (3) in Makkah and two (2) in Medina. Besides the hospital that is fully equipped with facilities and specialities in Makkah and Medina, all the accomodation buildings have health clinics for the convenience of pilgrims. Other services provided by third parties include laundry, telecommunication, historical sites tour kiosk, cafeteria and courier services.

Pilgrims were served lunch and dinner every day in the Makkah and Madinah accommodation buildings. This food is prepared by Malaysian chefs, with supervision by **TH** to guarantee the best quality of food.

MOH and **TH** are fully committed in ensuring the best health services for pilgrims before, during and after returning from the Holy Land. As a result, only one death was recorded compared to 24 deaths in 2019, while only 42 hajj pilgrims were referred to Saudi Arabian hospitals compared to 130 people in 2019. This showed that the stringent health screening and the age limit of pilgrims for this year provided positive impact and results on healthcare and medical treatment services.

SERVICE IMPROVEMENTS

After going through a strict and thorough inspection by the Ministry of Health of Saudi Arabia, the Malaysian Medical Mission has been recognised as the first country to obtain the permit for its hospital to operate in the Holy Land. This is also a recognition of the quality and standard of healthcare facilities and services provided by Malaysia to the hajj pilgrims. In line with this recognition and as an effort to control the spread of the COVID-19 pandemic, Treatment & Rest Centers (RNR) was set up in several accommodation buildings and hospitals in case there are affected pilgrims and personnel.

Pada Musim Haji 1443H/2022, **TH** telah menawarkan perkhidmatan bayaran Dam dan Qurban melalui aplikasi THiJARI yang ternyata lebih mudah, cepat dan selamat. **TH** juga julung kalinya memperkenalkan penggunaan Kad Debit-i **TH** yang merupakan kerjasama *Co-Brand* antara **TH** dan Bank Islam Malaysia Berhad (BIMB) sebagai satu alternatif kepada jemaah haji untuk membuat pengeluaran wang di mesin ATM di tanah suci.

Bimbingan haji diteruskan di tanah suci dengan pelbagai aktiviti ceramah berkaitan ibadat haji. Selain itu, dalam usaha memanfaatkan usaha digitalisasi dalam operasi haji, **TH** telah memperkenalkan portal e-Bimbingan dan aplikasi e-Taib. Portal eBimbingan membantu jemaah untuk mengulang kaji ilmu berkaitan ibadat haji secara atas talian manakala e-Taib pula adalah aplikasi baru di mana jemaah haji boleh membuat pertanyaan melalui *live chat* berkaitan ibadat haji yang akan dijawab oleh Pembimbing Ibadat Haji bertugas dengan kadar segera.

Aplikasi **TH**hujaj turut membantu jemaah haji dalam mendapatkan maklumat penting seperti jadual pergerakan, panduan ibadat haji, countdown wukuf dan carian nombor telefon dan lokasi penting di tanah suci. Aplikasi ini disediakan kepada semua jemaah haji terpilih bagi tahun semasa.

Perkhidmatan Masya'ir telah ditambah baik di mana pihak Muassasah telah menyediakan set tilam, bantal dan selimut kepada setiap jemaah haji bagi memberi keselesaan semasa berada di Arafah dan Mina selain dibekalkan penghawa dingin di setiap khemah. Dengan pengurangan jumlah jemaah haji pada tahun ini, jemaah haji dapat menikmati ruang yang lebih luas dan selesa serta pergerakan yang lebih cepat dan mudah. Sebahagian makanan pula disediakan oleh pihak Muassasah secara *Ready-to-Eat* kepada semua jemaah haji semasa Masya'ir. Tahun ini hari wukuf pada 9 Zulhijjah 1443H bersamaan dengan 8 Julai 2022 telah jatuh pada hari Jumaat dan ditakrifkan sebagai Haji Akbar.



In the Hajj Season 1443H/2022, **TH** offered Dam and Qurban payment services through the THiJARI application for easier, faster and safer processes. **TH** also introduced the use of the **TH** Debit-i Card, a co-brand collaboration between **TH** and Bank Islam Malaysia Berhad (BIMB) as an alternative for pilgrims to withdraw money from ATM machines in the Holy Land.

Hajj guidance continued in the holy land with various activities related to the pilgrimage. In addition, in an effort to take advantage of digitalisation efforts in hajj operations, **TH** has introduced the e-Bimbingan portal and the e-Taib application. The e-Bimbingan portal helps pilgrims to revise knowledge related to hajj rituals online while eTaib is a new application for pilgrims to ask questions related to hajj worship via live chat, which are answered by the Hajj Guidance Officer on duty immediately.

The **TH**hujaj application also helped pilgrims in obtaining important information such as movement schedules, hajj worship guides, wukuf countdown and search functionality for phone numbers and important locations in the Holy Land. This application is available to all selected pilgrims for the current year.

The Masya'ir service was improved, with the Muassasah providing mattresses, pillows and blankets in addition to air conditioning in each tent for the comfort of each pilgrim while in Arafah and Mina. With the reduction in the number of pilgrims this year, pilgrims enjoyed more comfort space as well as smooth movement. Some meals provided by the Muassasah are Ready-to-Eat meals to all pilgrims during Masya'ir. This year's wukuf day on 9 Zulhijjah 1443H corresponding to 8 July 2022 has fallen on a Friday and is defined as Haji Akbar.



OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

02

PENGURUSAN HAJI
HAJJ MANAGEMENTPENCAPAIAN RANGKA TINDAKAN PENGURUSAN
HAJI 2021-2025

Bagi mencapai komitmen dan aspirasi **TH** dalam memberikan perkhidmatan haji yang cemerlang, pelaksanaan Rangka Tindakan Haji (Hajj Blueprint) sebagai sebahagian daripada Pelan Transformasi HIJRAH24 **TH** telah menggariskan strategi dan inisiatif serta menetapkan sasaran tahun semasa.

Tahun 2022 menyaksikan sebanyak 42 program telah dilaksanakan di mana sebanyak 38 program mewakili 90.5 peratus telahpun disempurnakan. Manakala, baki program berkaitan diteruskan sehingga tahun 2023.

PENUTUP

Secara keseluruhannya, operasi haji bagi Musim Haji 1443H telah berjalan lancar walaupun dalam situasi pandemik COVID-19 di mana kesihatan dan kebajikan jemaah haji Malaysia terus dijaga. Ini adalah hasil perancangan teliti oleh **TH** serta komitmen dan kerjasama utuh yang diberikan oleh semua pihak yang terlibat (Malaysia dan Arab Saudi) termasuk kerjasama daripada para jemaah haji yang berilmu dan berdisiplin.

ACHIEVEMENT OF THE HAJJ BLUEPRINT 2021-2025

In order to achieve **TH**'s commitment and aspirations in providing excellent hajj services, the implementation of the Hajj Blueprint as part of HIJRAH24 has outlined strategies and initiatives as well as targets for the current year.

The year 2022 saw a total of 42 programmes implemented with a total of 38 or 90.5 per cent of the programmes having been completed. The remaining relevant programmes will continue into 2023.

CONCLUSION

All in all, Hajj operations for the 1443H Hajj Season proceeded smoothly despite the COVID-19 pandemic situation with adequate care provided for the health and welfare of Malaysian hajj pilgrims. This is the result of careful planning by **TH** as well as the commitment and cooperation provided by all Malaysian and Saudi Arabian parties involved, including the cooperation from the knowledgeable and disciplined pilgrims.



OBJEKTIF STRATEGIK STRATEGIC OBJECTIVE

03

PENGURUSAN DEPOSIT DEPOSIT MANAGEMENT

Selaras dengan visi dan misi HIJRAH24, fokus utama **TH** adalah untuk meningkatkan kemampaan deposit, memperkasakan penyampaian perkhidmatan dan memacu pengalaman digital.

Dengan situasi kembali normal seperti sebelum pandemik, **TH** terus meningkatkan usaha dan komited untuk memudahkan urusan pendeposit supaya kembali membuat simpanan melalui pelbagai saluran sama ada secara bersemuka atau dalam talian.

Cakna dengan kehendak sebilangan pendeposit yang masih memilih untuk berurusan di pejabat cawangan walaupun di era digitalisasi ini, **TH** terus meningkatkan mutu dan saluran perkhidmatan sedia ada. Perkhidmatan **TH** secara bersemuka tidak hanya tertumpu di pejabat cawangan sahaja tetapi **TH** telah mengambil inisiatif menyantuni pendeposit melalui Cawangan Bergerak **TH** yang dibuka di lokasi-lokasi terpilih.

Melihat kepada pendeposit yang kini lebih selesa dengan perkhidmatan dalam talian, THiJARI telah menambah baik kemudahan yang disediakan bagi memenuhi keperluan pendeposit seperti kemudahan bayaran Dam dan Qurban yang dimanfaatkan sepenuhnya pada musim haji kali ini.

TH terus peka dengan keperluan dan kehendak pelanggan selari kepesatan perkembangan teknologi yang kini semuanya hanya di hujung jari. Saluran penyampaian perkhidmatan terus ditambah baik bagi memastikan kesemua 8.7 juta pendeposit terus dapat menikmati perkhidmatan yang efisien dan terbaik.

Aligned with HIJRAH24's vision and mission, **TH's** main focus is to improve deposit sustainability, empower service delivery and drive digital experiences.

With the situation returning to pre-pandemic norms, **TH** continuously worked to increase its efforts and commitment towards easing depositors' affairs and enabling them to resume making savings through various face-to-face or online channels.

For the convenience of many depositors who prefer branch offices in this era of digitalisation, **TH** continues to improve the quality of existing office service channels, with **TH** expanding its face-to-face services beyond branch offices to welcome depositors through new **TH** Mobile Branches in selected locations.

In consideration for depositors who prefers online services, THiJARI has improved its online facilities to meet the needs of depositors, providing services such as Dam and Qurban payment that were fully utilised during this year's hajj season.

TH continues its cognisance towards the needs of customers and the rapid development of technology now available at our fingertips. Service delivery channels is continuously improved to ensure that all 8.70 million depositors enjoy efficient, high-quality services.

ASPIRASI HIJRAH24 HIJRAH24 Aspirations



Meningkatkan Kemampaan Deposit
Improving Deposit Sustainability



Memperkasakan Penyampaian Perkhidmatan
Empowering Service Delivery



Memacu Pengalaman Digital
Driving Digital Experiences



8.77
Juta Pendeposit
Million Depositors
2021: 8.41 juta | million



RM87.60
Bilion Deposit
Billion Deposits
2021: RM83.33 bilion | billion

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

03

PENGURUSAN DEPOSIT
DEPOSIT MANAGEMENTMENINGKATKAN KEMAMPAHAN
DEPOSIT

Transaksi dalam talian pada tahun 2022 terus menunjukkan peningkatan dan menjadikan saluran dalam talian atau elektronik sebagai saluran utama pendeposit untuk melakukan urusan **TH** terutamanya berkaitan simpanan dan pengeluaran.

Hubungan kerjasama dengan Rakan Strategik sedia ada terus diperkukuh bagi menyediakan saluran dan perkhidmatan dalam talian yang efisien kepada pendeposit. Kemasukan Rakan Strategik baharu iaitu AmBank Islamic pada penghujung tahun 2021 juga menyumbang kepada penambahan jumlah *touchpoint* yang kini telah melebihi 10,000 *touchpoint* di seluruh negara. AmBank Islamic turut menawarkan perkhidmatan pendaftaran haji kepada pendeposit sebagai kemudahan tambahan yang baharu.

Dalam masa yang sama, saluran lain seperti uniteller dan ejen kutipan terus dikekalkan bagi memberi pilihan atau saluran alternatif kepada pendeposit yang lebih selesa berurusan melalui saluran tersebut.

TH juga menjalankan program galakan simpanan yang memberikan nilai tambah ke atas manfaat yang dinikmati oleh pendeposit. Simpan, Daftar & Menang (SDM) yang menawarkan hadiah wang tunai keseluruhan RM400,000 turut mendapat sambutan yang baik daripada pendeposit. Program ini telah menjadi pendorong kepada pendeposit untuk terus menyimpan di **TH**.



IMPROVING DEPOSIT SUSTAINABILITY

Online transactions in 2022 continued to increase in volume, designating online platforms as the main channel for depositors to perform transactions, especially in savings and withdrawals.

Cooperation with existing Strategic Partners is strengthened to provide efficient online channels and services to depositors. AmBank Islamic, **TH**'s latest strategic partner at the end of 2021, also contributed to the increase in the number of touchpoints, with more than 10,000 touchpoints available nationwide. As a new additional facility, AmBank Islamic also offers hajj registration services to depositors.

At the same time, other channels such as unitellers and collection agents are maintained as options or alternative channels for depositors who prefer dealing through those channels.

TH also organised a savings program that provided added value to the benefits enjoyed by depositors. The Simpan, Daftar & Menang (SDM) campaign, which offered a total cash prize of RM400,000, also received good response from depositors, with this program sparking an incentive for depositors to continue saving at **TH**.



10,000

JUMLAH TITIK SENTUH
Total TouchpointsTransaksi Dalam Talian
Online Transactions

14,741,714

2022

12,928,380

2021

Transaksi ATM & CDM
ATM & CDM Transactions

6,367,433

2022

5,337,587

2021

Transaksi Uniteller
Uniteller Transactions

537,270

2022

440,562

2021

Transaksi Ejen Kutipan
Collection Agent Transactions

131,416

2022

173,759

2021

MEMPERKASAKAN PENYAMPAIAN PERKHIDMATAN

Pada tahun 2022, **TH** telah melaksanakan pelan Rasionalisasi Pejabat Cawangan yang melibatkan transformasi perkhidmatan yang lebih efisien dan meningkatkan pengalaman pendeposit terhadap perkhidmatan **TH**.

Bermula pada bulan Jun 2022, proses pemindahan operasi cawangan melalui pendekatan lebih efektif iaitu Cawangan Bergerak telah mendapat sambutan positif di kalangan pendeposit. Transformasi ini melibatkan semua **TH** UTC dan lapan (8) Pusat Perkhidmatan **TH** (PPTH) seluruh negara dengan fokus perkhidmatan ke arah pembukaan Cawangan Bergerak yang akan menyantuni pendeposit. **TH** memilih untuk lebih proaktif di mana perkhidmatan **TH** tidak terhad hanya di pejabat cawangan tetapi warga kerja **TH** sendiri yang akan keluar menemui pendeposit di lokasi-lokasi terpilih. Cawangan Bergerak ini dijayakan dengan penjenamaan pasukan pemasaran luar bertujuan memperkasakan promosi perkhidmatan **TH** dengan lebih cekap dan berkesan.

Kualiti perkhidmatan kaunter juga ditingkatkan dengan Sistem Janji Temu yang menyediakan perkhidmatan seperti pembukaan akaun bagi warga emas, kemas kini maklumat, tuntutan pusaka, Hibah Amanah dan urusan haji pada musim haji. Pendeposit boleh membuat permohonan janji temu menerusi Laman Web **TH** dan hadir ke pejabat cawangan mengikut masa janji temu yang ditetapkan tanpa perlu menunggu lama dan menjejaskan urusan harian mereka.

Bagi menilai kualiti penyampaian perkhidmatan, **TH** menggunakan Indeks Kepuasan Pelanggan (IKP) sebagai rujukan atau penanda aras kepuasan pelanggan terhadap perkhidmatan **TH**. Pengukuran tahap kepuasan ini dibahagikan kepada perkhidmatan kaunter dan Tabung Haji Contact Centre (THCC). IKP bagi tahun 2022 menunjukkan keputusan yang cemerlang dengan pencapaian 99.46 peratus bagi perkhidmatan kaunter dan 99.99 peratus bagi THCC.

EMPOWERING SERVICE DELIVERY

In 2022, **TH** implemented Branch Office Rationalisation plan involving a more efficient service transformation process and improving depositors' experience with **TH** services.

Starting in June 2022, the transformation process of branch operations took a more effective approach through the establishment of Mobile Branches, a move which received positive response among depositors. This transformation process involved all **TH** UTCs and eight (8) **TH** Service Centers (PPTH) across the country, with a service focus towards the opening of Mobile Branches that will provide selected services directly to depositors at their location. **TH** chose a more proactive approach by providing services not limited to branch offices but having staff go out and meet depositors at selected locations. The Mobile Branch initiative was made possible by the rebranding of the external marketing team aimed at promoting **TH** services efficiently and effectively.

Counter service quality was also improved through an Appointment System, that provides services such as account opening for the elderly, profile updates, inheritance claims, *Hibah Amanah* and haji services during haji season. Depositors can schedule appointments through the **TH** website and visit the nearest branch without having to wait long and affect their daily affairs.

To evaluate the quality of service delivery, **TH** used the Customer Satisfaction Index (CSI) as a reference or benchmark for customer satisfaction with **TH's** services. **TH** measured satisfaction levels for both counter services and Tabung Haji Contact Center (THCC), with the CSI for the year 2022 yielding excellent results through the achievement of 99.46 per cent for counter services and 99.99 per cent for THCC.

5 PEJABAT **TH** WILAYAH
TH Regional Offices

14 PEJABAT **TH** NEGERI
TH State Offices

123 PEJABAT **TH** CAWANGAN
TH Branches

PEMINDAHAN OPERASI

FOKUS KEPADA CAWANGAN BERGERAK

OPERATION TRANSFORMATION

Focused on Mobile Branches

- UTC Kedah
- UTC Perak
- UTC Melaka
- UTC Negeri Sembilan
- UTC Johor
- UTC Pahang
- UTC Kelantan
- UTC Terengganu
- PPTH Sik
- PPTH Kodiang
- PPTH Kuala Pilah
- PPTH Mersing
- PPTH Raub
- PPTH Rompin
- PPTH Kuala Krai
- PPTH Keningau

SISTEM JANJI TEMU

Appointment System

Bil. No.	Urusan Affairs	Jumlah Total
1.	Pembukaan Akaun Account Opening	2,287
2.	Kemas Kini Maklumat Profile Update	2,229
3.	Tuntutan Pusaka Claim of Inheritance	471
4.	Hibah Amanah <i>Hibah Amanah</i>	118
Jumlah Besar Grand Total		5,105

IKP Perkhidmatan Kaunter
Counter service CSI Rating

 **99.46%**

Jumlah Responden
Total Respondents **1,943,111**

2021: 96.90% - 1,457,663

KPI THCC
THCC CSI Rating

 **99.99%**

Jumlah Responden
Total Respondents **18,301**

2021: 99.65% - 20,166

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

03

PENGURUSAN DEPOSIT
DEPOSIT MANAGEMENT

MEMACU PENGALAMAN DIGITAL

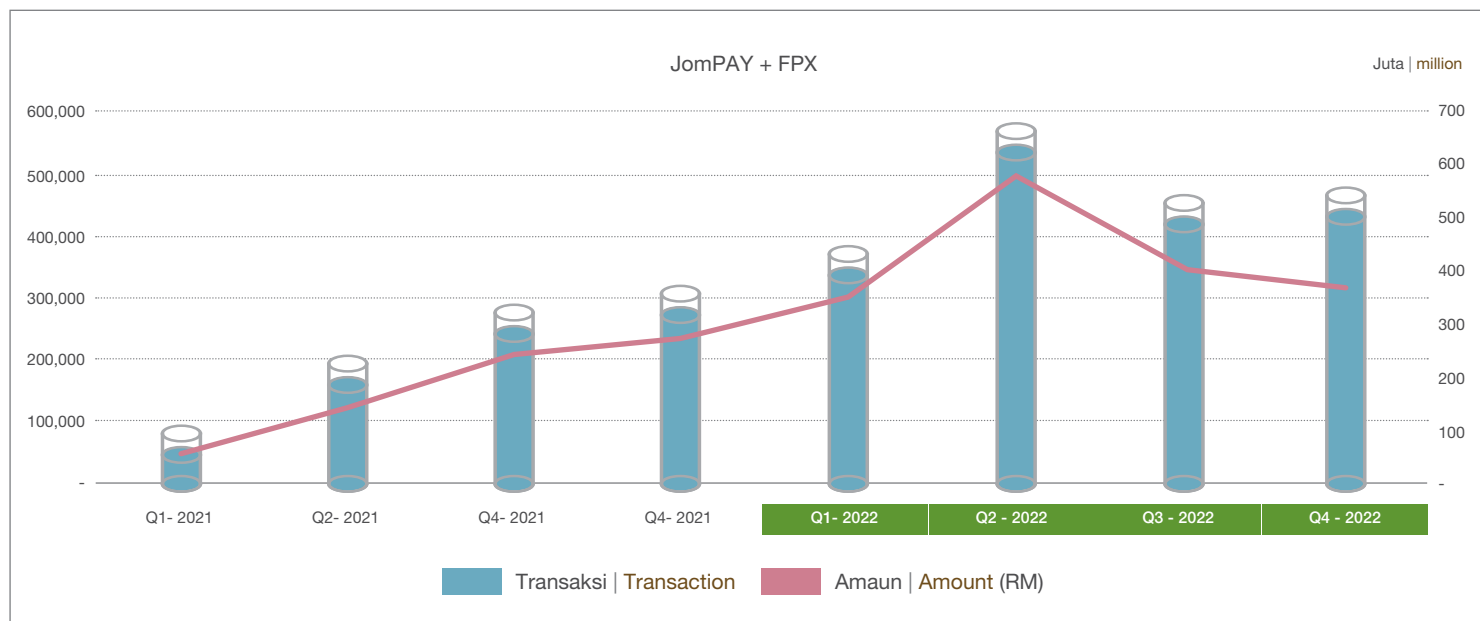
THiJARI kini menjadi pilihan utama pendeposit untuk melakukan urusan **TH** di mana 1.99 juta pendeposit telah mendaftar sebagai pengguna THiJARI. Transaksi pindahan dana menunjukkan peningkatan dengan pindahan daripada **TH** ke **TH** mencatatkan 1.13 juta transaksi dengan jumlah RM805 juta manakala pindahan FPX sebanyak 993,233 transaksi dengan jumlah deposit sebanyak RM1.2 billion.

Selain itu, transaksi melalui JomPAY juga menunjukkan peningkatan sebanyak 41 peratus berbanding tahun sebelumnya apabila mencatatkan 718,932 transaksi dengan jumlah deposit sebanyak RM543 juta.

DRIVING THE DIGITAL EXPERIENCE

THiJARI is currently the main choice of depositors to perform **TH**-related transactions, with 1.99 million depositors having registered as THiJARI users. Fund transfer transactions showed an increase with transfers within **TH** account hitting 1.13 million transactions with a total of RM805 million, while FPX transfers hit 993,233 transactions amounting to RM1.2 billion deposits.

In addition, transactions through JomPAY also showed an increase of 41 per cent compared to the previous year, with 718,932 transactions were recorded with a total deposit of RM543 million.



Dengan kembalinya urusan operasi haji pada tahun ini, THiJARI memainkan peranan penting bagi memudahkan urusan jemaah haji dengan membuka permohonan rayuan haji melalui THiJARI dan telah menerima sebanyak 63,809 permohonan. THiJARI juga dimanfaatkan oleh 13,238 jemaah haji yang telah menggunakan kemudahan terimaan tawaran haji di THiJARI merangkumi 79 peratus daripada jumlah keseluruhan jemaah haji pada tahun 2022.

With the return of hajj operations this year, THiJARI played an important role for prospective pilgrims through the facilitation of hajj appeals, which have received a total of 63,809 applications. THiJARI also benefitted 13,238 hajj pilgrims who have used the facility to accept hajj offers at THiJARI, of which comprised 79 per cent of the total number of hajj pilgrims in 2022.

Bagi membantu jemaah haji, perkhidmatan bayaran Dam juga dibuat melalui THiJARI dan sebanyak 11,234 transaksi telah berjaya dilakukan yang melibatkan jumlah keseluruhan RM6.6 juta. Tahun ini THiJARI buat pertama kalinya telah menyediakan kemudahan Qurban yang dilaksanakan di Tanah Suci. Perkhidmatan ini mendapat sambutan baik daripada pengguna THiJARI di mana 6,204 permohonan Qurban telah diterima melalui THiJARI dan telah berjaya dilaksanakan.

TH juga menyediakan platform THiJARI Biz kepada majikan untuk membantu mereka melakukan potongan gaji pekerja ke akaun **TH** dengan lebih mudah. Platform THiJARI Biz disediakan secara dalam talian di mana majikan tidak lagi perlu ke kaunter dan melakukan serahan dokumen secara manual. Sebanyak 1,918 majikan telah mendaftar THiJARI Biz dan menerima respon yang positif daripada mereka. Maklum balas yang diterima daripada majikan menunjukkan mereka berpuas hati dengan platform THiJARI Biz kerana urusan potongan gaji pekerja dapat dilakukan dengan cepat dan mudah.

Dam payment was made available through THiJARI for the convenience of hajj pilgrims, with a total of 11,234 transactions amounting to a total of RM6.6 million. Additionally for this year, THiJARI for the first time had provided facilities for Qurban carried out in the Holy Land. This service was well received by THiJARI users, with 6,204 Qurban applications received and successfully implemented through.

TH has also provided THiJARI Biz platform for employers, easing the employees' salary deduction process to **TH** accounts. This platform provided online access where employers no longer need to go to the counter and submit documents manually. A total of 1,918 employers have registered with THiJARI Biz and gave positive responses. Feedback from employers shows that they are satisfied with the platform because employee salary deductions can be done quickly and easily.

Transaksi di THiJARI | THiJARI Transactions



Ringkasan Akaun
Semak baki akaun & cetakan penyata
Account Summary
Check account balance & print statement



Pembukaan Akaun Kanak-kanak
Buka akaun anak dibawah jagaan
Account Opening For Children
Account opening for children under care



Pindahan akaun bank ke akaun TH melalui FPX
Bank account transfers to TH account via FPX



Perkhidmatan Haji
Daftar, rayuan, semak status, semak tawaran, surat jadual penerbangan, Dam dan lain-lain
Hajj Services
Register, appeal, check status and offers, flight schedule letters, Dam and more.



Penamaan/Hibah Amanah
Semak Penama/Waris
Nomination/Hibah Amanah
Check Nominees/Beneficiaries



Kelab TaHa
Semak nombor keahlian Kelab TaHa
Kelab TaHa
Check Kelab TaHa membership number



Qurban
Pembayaran Ibadah Qurban
Qurban
Payment of Qurban



Sadaqah
Kepada TKJHM/TWT
Sadaqah
Towards TKJHM/TWT



Agihan Potongan Gaji
Semak/tetapkan agihan
Distribution of Salary Deductions
Check/set distribution



Pendaftaran THiJARI | THiJARI Registration

Peningkatan sebanyak
An increase of



berbanding jumlah pendaftaran THiJARI tahun 2021 compared to the number of THiJARI registrations in 2021

833,679 **Pengguna Baharu**
New Users

menjadikan jumlah keseluruhan which brings a total of

1.99

juta pengguna million users



Peningkatan Transaksi | Increased Transactions

2 juta transaksi
million transactions



dengan jumlah a total of **RM2 Billion** | Billion dipindahkan melalui THiJARI transferred via THiJARI

Sebanyak
A total of **19,501**

transaksi berkaitan amal charity-related transactions

seperti Sadaqah & Qurban yang berjumlah such as Sadaqah & Qurban amounting to

RM8 juta | million



Perkhidmatan Haji | Hajj Services

Seramai
A total of **13,238**

orang jemaah Haji Hajj pilgrims



2022 menerima tawaran haji melalui Terimaan Tawaran Haji di THiJARI | received hajj offers through THiJARI Hajj Offer Acceptance in 2022



63,809 **Rayuan Haji**
Hajj Appeals

dilakukan di THiJARI were made through THiJARI

OBJEKTIF STRATEGIK STRATEGIC OBJECTIVE

04

MODAL INSAN PEOPLE

MEMUPUK WARGA KERJA AL-FALAH

Selaras slogan “Hayya ‘alal Falah” (Marilah Menuju Kejayaan), logo **TH** menjadi pemangkin semangat kepada semua warga kerja kami, terutama dalam mengekalkan posisi **TH** sebagai institusi Islam unggul negara yang disegani seluruh dunia. Ini adalah seruan untuk memacu warga kerja dalam menjayakan transformasi HIJRAH24 untuk menjadi institusi berprestasi tinggi dan mampan. Kami percaya teras utama yang lain seperti Pengurusan Haji, Pentadbiran Dana, Pengurusan Deposit dan Tadbir Urus semuanya bergantung kepada budaya kerja yang dinamik.

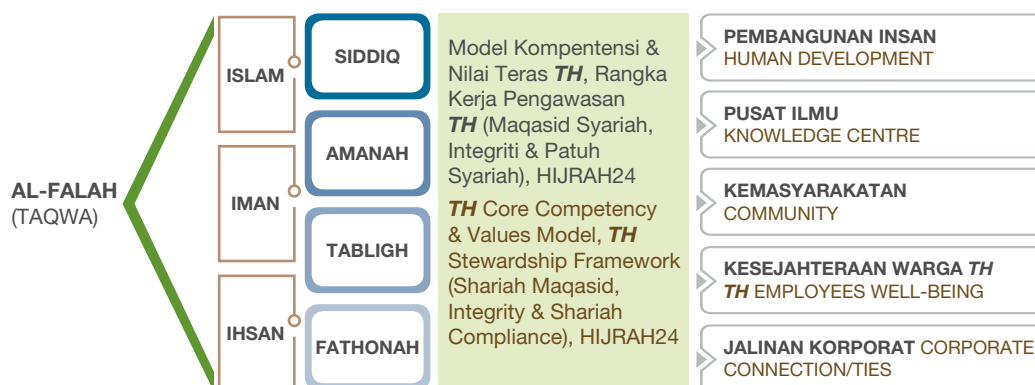
Bagi mendukung slogan ini dan selari dengan usaha untuk mengekalkan misi **TH**, kami telah mempergiatkan usaha untuk menjadikan “Al-Falah” sebagai budaya dalaman, dengan maksud untuk menjadi lebih berdaya saing, menjadi bahagia dan berjaya.

MEMBINA RANGKA KERJA AL-FALAH

Dalam 24 inisiatif HIJRAH24, dua (2) daripadanya amat berkait dengan nilai Al-Falah iaitu Rangka Kerja Keupayaan Al-Falah dan Memupuk Budaya Al-Falah di Kalangan Warga Kerja.

Rangka Kerja Keupayaan Al-Falah menggariskan kejayaan pelaksanaan HIJRAH24. Dalam rangka kerja ini, nilai soleh atau “TAQWA” diletakkan sebagai asas Al-Falah dan seluruh warga **TH** dipertanggungjawabkan untuk:

- Menghayati prinsip-prinsip Islam, Iman dan Ihsan yang mengalir darinya;
- Menentukan nilai-nilai Siddiq (Benar), Amanah (Jujur), Tabligh (Penyampai) dan Fathonah (Bijaksana); dan
- Memupuk semua aspek ini dalam tugas harian di **TH** (lihat gambar rajah di bawah).



NURTURING A THRIVING AI-FALAH WORKFORCE

Embodying the slogan “Hayya ‘alal Falah” (Rise to Success), the **TH** logo has become a catalyst of enthusiasm for our workforce, especially in sustaining **TH**'s position as a leading Islamic Institution in the country that is respected around the world. This is a rallying call for the elevation of **TH**'s workforce in order to fuel HIJRAH24's transformation to become a high performance and sustainable organisation. We believe that the other pillars of Investment Management, Hajj Management, Deposit Management and Governance, all depend on the activation of a more dynamic work culture.

In order to live up to this slogan and in line with the efforts to preserve **TH**'s set mission, **TH** has intensified efforts to internalise the determination for “Al-Falah” which means to thrive, to become happy, and to have success.

DEVELOPING THE AI-FALAH FRAMEWORK

Within the 24 initiatives that are summarized in HIJRAH24, two (2) clearly relate to Al-Falah values, namely building an Al-Falah Capability Framework and nurturing an Al-Falah Workforce Culture.

The Al-Falah Capability Framework underscores the successful implementation of HIJRAH24. Within this framework, the value of being Pious or “TAQWA” is placed as the basis of Al-Falah, and all **TH** citizens are tasked to:

- Live according to the principles of Islam, Iman and Ihsan that cascade from it;
- Exemplify the values of Siddiq (Truthfulness), Amanah (Integrity), Tabligh (Advocacy) and Fathonah (Wisdom); and
- Cultivate these in every aspect of their day-to-day work in **TH** (see diagram below).

ASPIRASI HIJRAH24 HIJRAH24 Aspirations



Budaya Prestasi Tinggi
High Performance Culture



Pengurusan Bakat **TH Yang Cemerlang**
Best-in-Class Talent Management

Terdapat lima (5) segmen yang menjadi penggerak bagi memastikan budaya Al-Falah sehati dalam diri warga kerja **TH**. Kelima-lima segmen ini dilaksanakan melalui aktiviti dan program termasuk:

Pembangunan Modal Insan

Segmen pertama adalah program yang memberi impak ketara dalam pembinaan karakter warga **TH**. Pelbagai aktiviti dalam bentuk latihan, kesedaran dan pemahaman telah dijalankan, terutama dalam memastikan Pengurusan dan warga kerja memahami maksud sebenar slogan “Hayya ‘alal Falah”. Berikut adalah program-program dan jumlah penyertaan yang telah dilaksanakan sepanjang tahun 2022:

There are five (5) segments that are the driving force to ensure that the Al-Falah culture is ingrained into **TH** workforce. These five segments are applied through the implementation of activities and programmes, including:

Human Capital Development

This first segment is a programme that has a major impact on the formation of the character of **TH** employees. Various activities in the form of training, awareness and understanding are carried out, especially to ensure that management and employees understand the real meaning of the slogan “Hayya ‘alal Falah”. The following programmes, with indicated participation, were implemented throughout 2022:

Bil. No.	Tajuk Program Programme Title	Penyertaan Participation	Skop Scope
1.	Program Kepimpinan Al-Falah	1774 warga kerja employees	52 Siri Series
2.	Program Tahsin Qiraah	596 warga kerja employees	71 Kelas Classes
3.	Program Liqa Mahabbah Al-Falah bersama Pengurusan TH	89 Pengurusan Management personnel	2 Siri Setahun Series a Year
4.	Kursus Bahasa Arab Al-Falah Bersijil	35 warga kerja employees	12 Jam Kredit Credit Hours
5.	Tausiyah Al-Falah (setiap pagi Jumaat every Friday morning) Dalam talian Online	Antara 300 warga kerja setiap siri About 300 employees each series	102 Siri Series

Kebajikan Warga Kerja TH

Segmen kedua menekankan elemen Kesejahteraan Psikologi yang perlu diberikan keutamaan dalam membina ketahanan modal insan yang seimbang dari segi rasional, emosi, tabiat dan aspek kerohanian agar mampu menyesuaikan diri dengan sebarang perubahan. Ini juga mendukung inisiatif pembudayaan Al-Falah dalam Kesejahteraan Mental & Pemerkasaan Kesejahteraan Psikologi.

Sebanyak 35 program telah dilaksanakan sepanjang tahun 2022. Berdasarkan penilaian, ia telah menerima purata kepuasan peserta sebanyak 96.4 peratus yang merupakan tahap kepuasan terbaik.

Well-Being of TH Citizens

The second segment emphasises the element of Psychological Well-Being that needs to be given priority in developing resilient human capital that is balanced across rational, emotional, behavioural and spiritual aspects, in order to be able to adapt well to changes. This supports the Mental Well-Being & Psychological Well-Being Empowerment cultural initiative of Al-Falah.

On this front, a total of 35 programmes were implemented throughout 2022. These, upon assessment, received an average evaluation of 96.4 per cent participant satisfaction level which is deemed excellent.

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

04

MODAL INSAN
PEOPLE**Masyarakat**

Segmen ketiga memastikan budaya Al-Falah juga diterjemahkan melalui libat urus **TH** dengan komuniti luar melalui kegiatan sosial dan aktiviti kebajikan.

Pusat Ilmu

Segmen keempat memfokus kepada peningkatan ilmu dalam usaha mewujudkan budaya Al-Falah yang berkualiti. Sepanjang tahun 2022, sebanyak 66 program telah dilaksanakan melalui aktiviti berbentuk forum, lawatan buku, kuliah maraton dan sebagainya.

Perhubungan Korporat

Segmen kelima pula memberi fokus kepada pembinaan budaya Al-Falah melalui pelaksanaan program-program **TH** bersama anak syarikat. Sepanjang 2022, sebanyak sembilan (9) program telah dilancarkan.

Bersama-sama, inisiatif ini telah memperkasa budaya Al-Falah dan membentuk kalendar acara yang produktif, memfokus kepada pembinaan daya maju dan karier yang bermanfaat.

Selain inisiatif Al-Falah, **TH** turut berhasrat untuk mengekalkan impak positif Kumpulan dengan menggunakan pendekatan komprehensif dan sistematik untuk pengurusan bakat dengan jadual sesi libat urus dan aktiviti tahunan bagi memacu pengurusan bakat terbaik, memupuk budaya berprestasi tinggi, memastikan keseimbangan kehidupan kerja dan meningkatkan semangat berpasukan yang tinggi. Matlamatnya adalah untuk memperkasakan semua warga kerja agar dapat berkhidmat dan memberi nilai tambah melebihi jangkaan ke arah pertumbuhan yang lestari untuk **TH** dan warga kerjanya.

PELAN PEMBANGUNAN INDIVIDU (IDP)

Kemampuan bakat bergantung kepada kebolehan untuk terus menarik, membangun dan mengekalkan bakat yang mempunyai keupayaan dan komitmen yang diperlukan untuk kejayaan organisasi pada masa kini atau masa hadapan. Dalam **TH**, usaha memastikan kemampuan tenaga kerja adalah keperluan utama bagi mengenal pasti bakat pengganti untuk Jawatan Misi Kritikal (MCP) dan Jawatan Kritikal Operasi (OCP). IDP adalah salah satu inisiatif yang dirancang **TH** dalam membentuk barisan pelapis bagi memastikan agar **TH** sentiasa mempunyai kumpulan bakat pemimpin yang mampan untuk peranan-peranan kritikal.

Society

The third segment ensures that Al-Falah culture is also translated through **TH**'s engagement with the outside community through social and welfare activities.

Knowledge Centre

The fourth segment focuses on improving knowledge in creating a quality Al-Falah culture. Throughout 2022, a total of 66 programmes were implemented through activities in the form of forums, book tours, marathon lectures and so on.

Corporate Connection

This fifth segment focuses on the formation of the Al-Falah culture through the implementation of programmes with **TH** subsidiaries. Throughout 2022, a total of nine (9) such programmes were rolled out.

Together, these initiatives empower the culture of Al-Falah and make up a productive calendar of events that continuously focuses on building thriving and rewarding careers.

Beyond Al-Falah initiatives, **TH** also aspires to sustain positive impacts on the Group by delivering a comprehensive and systematic approach to talent management with a well-planned annual timetable of engagements and activities to holistically drive best in class talent management, nurture a high-performing culture, ensure healthy work-life balance, and inspire strong team spirit. The goal is to empower all employees to deliver value above and beyond expectations, towards enabling sustainable growth for both **TH** and our people.

INDIVIDUAL DEVELOPMENT PLAN (IDP)

Talent sustainability is dependent on the ability to continuously attract, develop and retain people with the capabilities and the commitment needed for current and future organisational success. Within **TH**, ensuring talent sustainability is a key requirement especially when it comes to identifying potential successors for Mission Critical Position (MCP) and Operational Critical Position (OCP). The IDP is one of **TH** planned initiative by grooming potential successors. It ensures **TH** always has a sustainable talent pool of leaders for critical roles.

Proses perancangan penggantian IDP merangkumi:
The IDP succession planning process involves:

Proses Bakat Talent Process	Objektif Objectives
Mengenal Pasti Bakat Talent Identification	Mengenal pasti bakat berpotensi, wujudkan kumpulan bakat dan pastikan semakan berterusan aliran masuk/keluar kumpulan bakat. Identify potential talents, establish talent pool, and ensure continuous review of inflow/outflow of the talent pool.
Penilaian Bakat Talent Assessment	Alat penilaian untuk menilai keupayaan kepimpinan. Assessment tools to assess leadership capabilities.
Penilaian & Semakan Bakat Talent Evaluation & Review	Platform untuk pemimpin membincangkan kesiapan bakat dalam mengenal pasti pengganti yang berpotensi. A platform for leaders to discuss talent readiness in identifying potential successors.
Pembangunan Bakat Talent Development	Mengecilkan jurang ketersediaan dengan menyediakan pembangunan intervensi bersesuaian. Narrow readiness gaps by providing customised development interventions.
Perancangan Penggantian Succession Planning	Melahirkan kumpulan bakat yang kukuh dan berkebolehan untuk meminimalkan risiko kekosongan dan menjejaskan kesinambungan perniagaan. Build a strong and capable succession pool to minimise the risk of vacancy and affect business continuity.

Pada 2022, ketika membangunkan IDP, **TH** telah menjalankan beberapa penilaian dalam talian dan temu bual kompetensi.

Penilaian Dalam Talian merangkumi ujian Kepimpinan, Ketangkasan dan Kesesuaian Budaya melalui simulasi perniagaan dan kemahiran teknikal. Manakala Temu Duga Berdasarkan Kompetensi (CBI) melibatkan temu bual bersemuka bersama penilai luar yang bertauliah untuk meneroka aspirasi calon yang berpotensi, pengalaman berkaitan dan kecekapan tingkah laku.

Objektif fungsi IDP adalah untuk mengecilkan jurang ketersediaan dengan menyediakan pelan pembangunan intervensi yang sesuai berdasarkan semua pandangan daripada aktiviti penilaian dan analisa jurang kebolehan. Laporan bagi semua calon akan dibangunkan oleh Jabatan Modal Insan dengan kerjasama ketua-ketua jabatan. Setelah itu, ketua-ketua jabatan bertanggungjawab untuk memulakan aktiviti pembangunan bakat masing-masing melalui bimbingan, mentor atau latihan sambil bekerja.

In 2022, while developing the IDP, **TH** conducted multiple appraisals via online assessments and competency-based interviews.

Online Assessment comprised Leadership, Agility and Cultural Fit assessments using business simulation and technical skill evaluation. Competency-Based Interview (CBI) involved face-to-face interview with an external certified assessor to explore potential candidates' aspirations, relevant experiences and behavioural competencies.

The functional objective of the IDP is to narrow the readiness gap by providing customized development interventions based on insights from all the assessment activities and competencies gap analysis. Development Reports for all the candidates are produced by the Human Capital Department, with the assistance of other Heads of Departments. Subsequently, the department heads take on the responsibility to initiate talent development activities such as coaching, mentoring, or on-the-job training.

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

04

MODAL INSAN
PEOPLE

Selain menyelesaikan penggantian IDP, **TH** turut mengenal pasti tiga (3) kompetensi yang memiliki jurang terbesar di antara jawatan-jawatan kritikal. Berdasarkan jurang yang dikenal pasti dan keperluan pembangunan, Pelan Pembangunan Kumpulan untuk tahun 2022 dan 2023 telah dibangunkan.

Inisiatif yang telah dilancarkan pada tahun 2022 adalah seperti berikut:

Apart from completing the potential successors' IDP, **TH** further identified three (3) competencies with the most gaps among mission critical positions. Based on the identified gaps and development needs, the Group Development Plan for the year 2022 and also 2023 were developed.

The table below highlights initiatives that were rolled out in FY2022:

Bil. No.	Program Programme	Area Pembangunan Development Areas	Penggantian Successors	Status Status
1.	Latihan Eksekutif Executive Coaching	Kepimpinan Leadership	3	Berterusan Ongoing
2.	Program Mentor Mentoring Programme a. Peranan Mentor Mentor Role b. Peranan Mentee Mentee Role	Kepimpinan Leadership	11 8	Berterusan Ongoing
3.	TH Innovation Laboratory ["INNO-LAB"]	Kepimpinan Kumpulan Juara Perubahan & Inovasi Team Leadership Champion Change & Innovation	6	Selesai Completed
4.	Platform Pembelajaran Perniagaan TH UDEMY TH UDEMY Business Learning Platform	Kepimpinan dan Fungsi Leadership and Functional	4	Berterusan Ongoing
5.	Program Simulasi Kepimpinan EVIVE EVIVE Simulation Leadership Programme	Kepimpinan Orientasi Keputusan Leadership Result Orientation	9	Selesai Completed

KAJI SELIDIK **TH** KELUARGA SEJAHTERA 2022

Kekerapan tinjauan oleh warga kerja dilakukan dalam **TH** kerana kami percaya maklumbalas dan respon warga kerja akan membawa kepada pengekalan yang lebih tinggi, ketidakhadiran yang rendah, peningkatan produktiviti, khidmat pelanggan yang lebih baik dan peningkatan moral warga, yang membawa kepada suasana persekitaran kerja yang berdaya maju. Melalui tinjauan yang kerap, isu-isu penting yang mengganggu persekitaran dalaman organisasi dapat dikenal pasti, dan yang lebih penting, cara penyelesaian yang bermanfaat kepada warga kerja dapat diperkenalkan pada waktu yang tepat. Tinjauan yang dilakukan oleh organisasi juga memberi mesej positif kepada warga kerja bahawa pandangan mereka adalah berharga.

TH KELUARGA SEJAHTERA 2022 SURVEY

Regular employee surveys are conducted within **TH** as we believe responsiveness to employee feedback leads to higher retention rates, lower absenteeism, improved productivity, better customer service and higher employee morale, leading to a more thriving workplace environment. Through regular employee surveys, important issues affecting the company's internal environment can be ascertained, and more importantly appropriate solutions that benefit the workforce can be introduced in a timely manner. Also, the simple fact that the organisation is conducting a survey can send a positive message to employees that their opinions are valued.

Kincentric telah dilantik sebagai perunding untuk mengurus dan mentadbir Kaji Selidik Keluarga Sejahtera **TH** 2022. Tinjauan itu dilakukan pada September 2022, dengan 1,862 warga kerja telah dijemput untuk menyertainya, iaitu bersamaan 97 peratus.

Warga kerja menjawab sebanyak 56 soalan pilihan dengan dua (2) soalan terbuka dengan pilihan Bahasa Melayu dan English. Ia berkisar tentang elemen Sejahtera (i.e Kepercayaan, Kegembiraan, Keamanan dan Kejayaan) dan Persekitaran, Sosial & Tadbir Urus (ESG); selain area berkaitan pekerjaan seperti:

- Persepsi Kepimpinan
- Budaya dan Adat
- Produktiviti Warga Kerja
- Pembelajaran & Pembangunan
- Keseimbangan Pekerjaan dan Hidup
- Kebolehpayaan Infrastruktur
- Kepelbagaian dan Keterangankuman
- Kolaborasi & Kerja Berpasukan
- Peluang Karier
- Komunikasi
- Pengurusan Prestasi, Ganjaran dan Pengiktirafan
- Tingkah Laku terhadap Budaya Risiko dan Integriti

Selepas melakukan kajian ke atas respon, skor keseluruhan yang dicapai **TH** adalah 79 peratus yang menurut Kincentric menunjukkan tahap kepuasan warga kerja telah melepasi penanda aras luar.

SUKAN & PROGRAM KESIHATAN

Sukan dan program kesihatan terus dilaksanakan sepanjang tahun kerana **TH** mengambil pendirian bahawa “Kesihatan adalah kekayaan”.

Karnival Sukan 2022 bertemakan “**TH** Keluarga Sihat” telah diadakan pada bulan Oktober di Kompleks Sukan PKNS Kelana Jaya dan menerima penyertaan warga **TH** daripada semua negeri dan anak syarikat Kumpulan – TH Travel Services, **TH** Plantations, **TH** Properties dan **TH** Hotel and Residence. Semasa karnival berlangsung, warga kerja dapat berkenalan antara sama lain dan membina persahabatan melalui pelbagai acara permainan seperti bola sepak, badminton, karom, boling, dart, bola jaring, congkak dan ping-pong.

Kincentric was appointed as the consultant to manage and administer the **TH** Keluarga Sejahtera Survey 2022. The survey was conducted in September 2022, with invitations sent out to 1,862 employees, or 97 per cent of employees.

Employees answered a total of 56 multiple choice questions with two (2) open-ended questions with language options of Bahasa Malaysia or English. These centered on *Sejahtera* element (i.e. Beliefs, Happiness, Peaceful and Successful) and Environmental, Social & Governance (ESG); as well as more work-centric areas such as:

- Perception of Leadership
- Culture and Values
- Employee Productivity
- Learning & Development
- Work-Life Balance
- Enabling Infrastructure
- Diversity and Inclusion
- Collaboration & Teamwork
- Career Opportunities
- Communications
- Performance Management, Rewards and Recognition
- Behavioral towards Risk Culture and Integrity

After analysis of responses, the overall score achieved by **TH** was 79 per cent, which according to Kincentric, indicated employee satisfaction levels surpassed external benchmarks.

SPORTS & WELLNESS PROGRAMMES

Sports and wellness programmes within **TH** are ongoing throughout the year, as **TH** takes the stance that “Health is your wealth”.

The 2022 **TH** Sports Carnival, themed “**TH** Keluarga Sihat” (**TH** Healthy Family), was held in October at PKNS Sports Complex, Kelana Jaya, and involved the participation of **TH** employees from all states as well as from the Group’s subsidiaries - TH Travel Services, **TH** Plantations, **TH** Properties and **TH** Hotel and Residence. During the carnival, employees engaged with each other and built camaraderie through competitive games such as football, badminton, carom, bowling, darts, netball, congkak, and table tennis.

OBJEKTIF STRATEGIK
STRATEGIC OBJECTIVE

04

MODAL INSAN
PEOPLE

Selain menggalakkan kecergasan dan sukan, karnival ini juga menanam semangat berkumpul di kalangan warga kerja untuk mencapai matlamat mereka. Ini adalah selari dengan aspirasi HIJRAH24 dan nilai teras Kumpulan iaitu “kerja berpasukan”. Melalui sesi latihan untuk acara sukan, diharapkan warga kerja akan memilih gaya hidup yang sihat sekaligus mengukuhkan perhubungan ketika bekerja.

SUKARELAWAN KORPORAT

Sukarelawan Korporat adalah sinonim dengan warga kerja **TH** terutamanya pada tahun-tahun mencabar akhir-akhir ini. Kesukarelawan ini bukan sahaja bermanfaat kepada warga **TH** di mana mereka boleh membantu komuniti yang memerlukan, malahan membolehkan mereka membina kepercayaan dan kesedaran bahawa **TH** adalah sebuah organisasi Islam yang bertanggungjawab serta prihatin terhadap pemegang taruhnya.

Warga **TH** digalakkan untuk menyumbang bukan sahaja dana, malah masa dan tenaga untuk membantu golongan yang memerlukan. Sukarelawan Kumpulan diketuai oleh **THriving** dengan kerjasama Sukarelawan Angkatan Asas Sejahtera (ASAS), sebuah Pertubuhan Bukan Kerajaan (NGO).

Pada tahun 2022, Program Infaq Ramadan 1443H telah diadakan dan menyaksikan penyertaan warga **TH** seluruh Malaysia mengumpul, membeli dan mengagihkan sumbangan seperti beras, gula, tepung, minyak masak dan lain-lain keperluan dapur. Program ini menyasarkan dua (2) kawasan dan telah memberi manfaat kepada 300 orang yang memerlukan.

Komuniti yang disasarkan adalah:

- Lebih kurang 200 penduduk Asli Kampung Pulau Carey, Klang
- Populasi miskin bandar seramai lebih 100 orang yang tinggal di kawasan Surau Attaqwa di Jalan Jerejak, Taman Setapak, Kuala Lumpur.

Pada pertengahan Disember 2022, Sukarelawan **THriving** juga menyumbang tenaga untuk membersihkan rumah warga **TH** yang terkesan akibat banjir di Terengganu dan Kelantan. Tambahan kepada pembersihan rumah, mereka turut melawat warga **TH** yang terlibat banjir dan memberi sumbangan barang keperluan asas dan kit solat.

Beyond encouraging fitness and sports, the carnival sought to cultivate team spirit among all employees in achieving their goals. This is in line with **TH**'s HIJRAH24 aspirations and the Group's core value of 'teamwork'. By initiating training sessions for sporting events, it is hoped employees will choose to adopt healthier lifestyles and strengthen work relationships.

CORPORATE VOLUNTEERISM

Corporate volunteerism has become synonymous with **TH** employees especially through the challenges of recent years. Acts of volunteerism not only benefits **TH** citizens by providing channels where they can support communities in need, but also builds trust and awareness that **TH** is an Islamic organisation that is socially responsible and cares for all stakeholders.

TH employees are encouraged to contribute not only funds, but also time and effort in helping those in need. The Group's volunteerism activities are spearheaded by **THriving** Volunteers, in collaboration with Angkatan Asas Sejahtera Volunteers (ASAS), a Non-Governmental Organisation (NGO).

In 2022, the Infaq Ramadhan 1443H Programme was organised and saw the involvement of **TH** employees throughout Malaysia collecting, purchasing and distributing donations in kind, such as rice, sugar, flour, cooking oil and other kitchen essentials. The programme targeted two (2) areas and benefitted over 300 people in need. The targeted communities were:

- Approximately 200 residents of an indigenous village on Carey Island, Klang.
- Urban poor populace of over 100 people living within the Surau Attaqwa parish at Jalan Jerejak, Taman Setapak, Kuala Lumpur.

In mid-December 2022, **THriving** Volunteers also contributed manpower to clean the houses of **TH** employees affected by floods in Terengganu and Kelantan. In addition to house cleaning activities, **THriving** Volunteers also visited other **TH** staff who were affected by the flood and donated some essential items and prayer kits.

OBJEKTIF STRATEGIK STRATEGIC OBJECTIVE

05

TADBIR URUS GOVERNANCE

Struktur tadbir urus **TH** menjadi panduan kepada Lembaga **TH** untuk melaksanakan tanggungjawabnya berpanduan Akta **TH** 1995. Selaras dengan tanggungjawab sebagai sebuah badan berkanun dan 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 mengambil kira 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**.

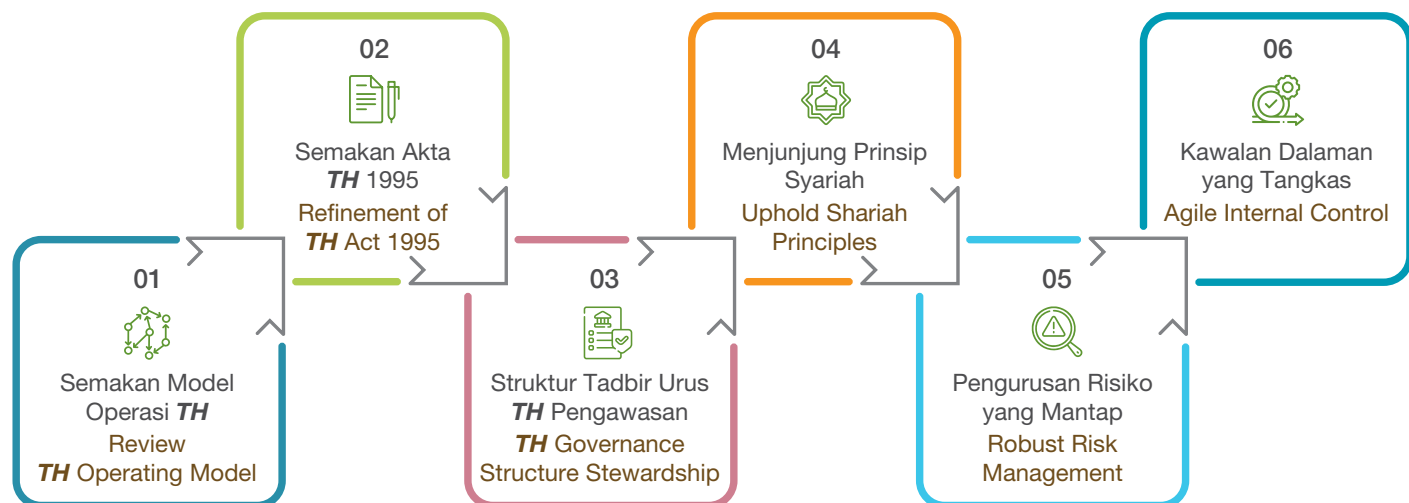
Pada April 2022, **TH** telah menubuhkan Pelan Transformasi Strategik iaitu HIJRAH 24, dengan objektif untuk memastikan institusi pengurusan haji kekal berdaya saing dan kalis masa hadapan untuk manfaat pendeposit, jemaah haji dan masyarakat. Salah satu teras utama di bawah inisiatif ini adalah untuk memperkukuh tadbir urus yang baik dalam menjadikan **TH** sebuah Institusi Islam yang disegani dan berdaya saing di mata dunia.

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

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

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

In April 2022, **TH** established its Strategic Transformation Plan, HIJRAH 24, with the objective of ensuring that the hajj management institution remains competitive and future-proof for the benefit of its depositors, hajj pilgrims and community. One of the key thrusts under this initiative is to strengthen good governance to ensure **TH** will become world's most respected and competitive Islamic institution.



SYARIKAT KUMPULAN GROUP OF COMPANIES

PERKHIDMATAN KEWANGAN ISLAM

BANK ISLAM

Sejak penubuhannya pada 1 Julai 1983, Bank Islam menyediakan penyelesaian lengkap perbankan dan kewangan patuh Syariah dan komited dalam memenuhi hasrat kemakmuran mampan untuk mencapai pertumbuhan perniagaan yang menegenahkan aspek-aspek alam sekitar, sosial dan tadbir urus (ESG).

Pada akhir tahun 2022, Bank Islam mempunyai 135 cawangan dan lebih 900 terminal layan diri di seluruh negara. Bank Islam juga menyediakan kemudahan perbankan dalam talian menerusi platform Perbankan Internet Bank Islam, aplikasi mudah alih GO by Bank Islam, GO Biz by Bank Islam dan SMEXpert serta eBanker Pro bagi memenuhi keperluan segmen pelanggan runcit dan perniagaan yang menginginkan kemudahan perbankan yang lancar, selamat dan mudah.

Sebagai sebuah bank yang mendahulukan kemakmuran untuk semua, Bank Islam kini sedang melaksanakan strategi perniagaan lima tahunnya yang dinamakan LEAP25. Strategi ini bermatlamat untuk menjadikan Bank Islam sebagai penyedia penyelesaian lengkap kewangan Syariah-ESG dan peneraju dalam bidang perbankan digital dan kewangan sosial menjelang tahun 2025. Bank Islam juga berhasrat untuk menggandakan aset Syariah-ESG kepada RM4 bilion sehingga berakhirnya tempoh LEAP25.

Kumpulan Bank Islam telah merekodkan keuntungan sebelum zakat dan cukai sebanyak RM746.9 juta bagi tahun kewangan berakhir 31 Disember 2022. Ia telah melancarkan Rangka Kerja Pengurusan Risiko ESG yang turut menerapkan pertimbangan risiko ESG dalam proses penilaian kredit selain ujian tekanan risiko iklim bagi meningkatkan keupayaan Bank Islam dan pelanggan dalam menangani impak perubahan iklim dan seterusnya menyumbang kepada aspirasi sifar karbon negara.

Bank Islam juga telah membuka cawangan mesra alam pertamanya di Temerloh, Pahang pada Disember 2022. Cawangan tersebut akan menjimatkan tenaga sehingga 30 peratus dan ia merupakan komitmen Bank Islam dalam menerapkan aspek kemampanan dan mesra alam dalam operasinya.

Selain itu, Bank Islam juga telah melancarkan saluran perbankan digital natif awan, Be U. Aplikasi perbankan serba baharu itu membenarkan pengguna membuka akaun dan menyempurnakan transaksi perbankan mereka dengan lancar tanpa perlu mengunjungi cawangan. Ia menyasarkan kumpulan pelanggan celik digital dan generasi muda dengan menyediakan antara muka yang menarik dan mesra pengguna.

ISLAMIC FINANCIAL SERVICES

BANK ISLAM

Since its establishment on 1 July 1983, Bank Islam provides complete Shariah-compliant banking and financial solutions and is committed to fulfilling the desire for sustainable prosperity and achieving business growth that highlights environmental, social and governance (ESG) aspects.

By the end of 2022, Bank Islam has 135 branches and over 900 self-service terminals nationwide. Bank Islam also provides online banking facilities through the Bank Islam Internet Banking platform, mobile applications GO by Bank Islam, GO Biz by Bank Islam and SMEXpert as well as eBanker Pro to meet the needs of retail and business customer segments who want smooth, secure and easy banking facility.

As a bank that prioritises prosperity for all, Bank Islam is currently implementing its five-year business strategy named LEAP25. This strategy aims to make Bank Islam a complete provider of Shariah-ESG financial solutions and a leader in the field of digital banking and social finance by 2025. Bank Islam also aims to double its Shariah-ESG assets to RM4 billion by the end of the LEAP25 period.

Bank Islam Group has recorded a profit before zakat and tax of RM746.9 million for the financial year ended 31 December 2022. It has launched an ESG Risk Management Framework that also applies ESG risk considerations in the credit assessment process in addition to climate risk stress testing to improve the bank's capabilities and customers in dealing with the impact of climate change and further contributing to the nation's zero carbon aspirations.

Bank Islam had also opened its first environmentally friendly branch in Temerloh, Pahang in December 2022. The branch will save up to 30 per cent of energy and it is Bank Islam's commitment to apply sustainability and environmentally friendly aspects in its operations.

In addition, Bank Islam had also launched a cloud-native digital banking channel, Be U. The brand-new banking application allows users to open accounts and complete their banking transactions smoothly without having to visit the branch. It targets the digital literate customer group and the younger generation by providing an attractive and user-friendly interface.

Kewangan sosial merupakan antara teraju utama di Bank Islam. Bersifat inklusif, kewangan sosial Bank Islam telah menggerakkan instrumen kewangan Islam seperti sedekah, zakat dan wakaf demi manfaat golongan kurang berkemampuan dan mereka yang tidak mendapat liputan kewangan. Pada tahun 2022, lebih RM5.12 juta telah diagihkan kepada 10,542 penerima termasuk 234 usahawan mikro di bawah program pembiayaan mikro iTEKAD.

Sebagai sebuah institusi kewangan yang prihatin, Bank Islam giat melaksanakan 42 inisiatif tanggungjawab korporat sepanjang tahun 2022 yang memberikan impak kepada lebih 20,300 penerima manfaat. Ia termasuk Projek Kolam Ikan Sangkar bersama Rumah Pengasih Cinta Manis di Lanchang, Pahang; Inisiatif Kelestarian Mabul di Sabah; penanaman fertigasi rock melon dan pertanian hidroponik bersama Pusat Koreksional Jasin, Melaka dan Bengkel Kemampunan bersama warga Bank Islam.

Bagi memperkukuhkan lagi sektor kewangan Islam serta kehadiran dalam pasaran, Kumpulan Bank Islam turut mempunyai dua (2) anak syarikat yang merupakan perintis industri, iaitu syarikat pelaburan dan pembrokeran saham patuh syariah, BIMB Investment Management Berhad (BIMB Investment) dan BIMB Securities Berhad (BIMB Securities).

BIMB Investment telah menerajui bidang pelaburan mampan sejak tahun 2015 susulan jalinan kerjasama dengan Arabesque Asset Management UK. Usaha sama ini memberikan BIMB Investment akses eksklusif terhadap keupayaan pelaburan kuantitatif dan ESG menerusi perisian kecerdasan buatan (AI) dan pembelajaran mesin untuk menilai prestasi mampan syarikat-syarikat di seluruh dunia yang membolehkan keputusan pelaburan bermaklumat dibuat.

Matlamat BIMB Investment adalah untuk kekal berinovatif dalam bidang pelaburan Syariah-ESG serta menyediakan penyelesaian yang memenuhi keperluan pelbagai jenis pelabur, termasuk pelabur runcit dan sofistikated, serta korporat dan institusi.



Social finance is one of the main focus in Bank Islam. Being inclusive, Bank Islam's social finance has mobilised Islamic financial instruments such as almsgiving, zakat and waqf for the benefit of the underprivileged those without financial coverage. In 2022, more than RM5.12 million has been distributed to 10,542 beneficiaries including 234 micro entrepreneurs under the iTEKAD micro financing program.

As a concerned financial institution, Bank Islam actively implemented 42 corporate responsibility initiatives throughout the year 2022 that have an impact on more than 20,300 beneficiaries. It includes the Caged Fish Pond Project with the Loving Lover's House in Lanchang, Pahang; Mabul Sustainability Initiative in Sabah; rock melon fertigation planting and hydroponic farming with Jasin Correctional Center, Melaka and Sustainability Workshop with Bank Islam people.

In order to further strengthen the Islamic financial sector and its presence in the market, the Bank Islam Group also has two (2) subsidiaries that are pioneers in the industry, namely Shariah-compliant investment and stock brokerage companies, BIMB Investment Management Berhad (BIMB Investment) and BIMB Securities Berhad (BIMB Securities).

BIMB Investment has been leading the field of sustainable investment since 2015 following a partnership with Arabesque Asset Management UK. This joint venture gives BIMB Investment exclusive access to quantitative and ESG investment capabilities through artificial intelligence (AI) and machine learning software to assess the sustainable performance of companies worldwide enabling informed investment decisions to be made.

BIMB Investment's aim is to remain innovative in the field of Shariah-ESG investment and provide solutions that meet the needs of various types of investors, including retail and sophisticated investors, as well as corporate and institutions.



SYARIKAT KUMPULAN GROUP OF COMPANIES

BIMB Investment menyediakan sejumlah 15 dana pelaburan merangkumi tujuh (7) dana Syariah-ESG setakat ini. Setakat 31 Disember 2022, aset bawah pengurusanannya (AUM) berjumlah RM1.01 bilion, termasuk RM745.10 juta dana Syariah-ESG.

Sementara itu, sebagai sebuah syarikat pembrokeran patuh Syariah, BIMB Securities menyediakan ruang kepada pelabur untuk melabur dalam syarikat-syarikat patuh Syariah yang tersenarai. Menyediakan kemudahan pelaburan di hujung jari, BIMB Securities memperkenalkan aplikasi mudah alih BISonline yang mencatatkan hampir 27,000 transaksi pada tahun 2022 menerusi lebih 14,500 pengguna berdaftar.

Melangkah ke hadapan dengan fasa pertumbuhan bertumpukan ESG, Bank Islam telah mengenal pasti lima (5) pamacu perniagaan, khususnya pengurusan kekayaan, kewangan sosial, bank digital, perusahaan dan perbankan institusi.

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

Sebagai perintis dalam industri takaful tempatan selama lebih 38 tahun, Takaful Malaysia terus menerajui industri takaful tempatan dalam pelbagai portfolio perniagaan. Takaful Malaysia telah menyediakan penyelesaian takaful dan jaminan kewangan kepada lebih tiga (3) juta pelanggan melalui rangkaian produk takaful keluarga dan am yang komprehensif dan mampu milik. Takaful Malaysia dan anak syarikat milik penuhnya, Takaful Malaysia Am, beroperasi melalui jenama Takaful Malaysia dengan gabungan rangkaian cawangan di 24 lokasi di seluruh negara.

Hasil STMKB melonjak 18% pada 2022. Laporan kewangan pendapatan pada TK2022 meningkat kepada RM3.76b berbanding RM3.18b daripada tahun fiskal sebelumnya (TK2021).

STMKB telah dipilih sebagai Syarikat Paling Cemerlang di Malaysia dalam kategori sektor insurans dalam "Asiamoney 2022 Asia's Outstanding Companies Poll". Anugerah ini adalah bukti komitmen dan ketabahan yang tidak berbelah bahagi ke arah prestasi kewangan yang kukuh, kecemerlangan pasukan pengurusan, hubungan pelabur yang dinamik dan inisiatif tanggungjawab sosial korporat yang terpuji.

BIMB Investment provides a total of 15 investment funds including seven (7) Shariah-ESG funds so far. As of 31 December 2022, its assets under management (AUM) amounted to RM1.01 billion, including RM745.10 million in Syariah-ESG funds.

Meanwhile, as a Shariah-compliant brokerage company, BIMB Securities provides the avenue for investors to invest in listed Shariah-compliant companies. Providing investment facilities at the fingertips, BIMB Securities introduced the BISonline mobile application which recorded nearly 27,000 transactions in 2022 through more than 14,500 registered users.

Moving forward with its ESG-focused growth phase, Bank Islam has identified five (5) business drivers, specifically wealth management, social finance, digital banking, enterprise and institutional banking.

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

As a pioneer in the local takaful industry for over 38 years, Takaful Malaysia continues to lead the local takaful industry in various business portfolios. Takaful Malaysia has been providing takaful solutions and financial security to more than three (3) million customers through its comprehensive and affordable range of family and general takaful products. Takaful Malaysia and its wholly-owned subsidiary, Takaful Malaysia Am, operate through the Takaful Malaysia brand with a combined network of branches in 24 locations nationwide.

STMKB revenue surged by 18% in 2022. Its audited financials reported that earnings in FY2022 rose to RM3.76b; compared to RM3.18b from the previous fiscal year (FY2021).

STMKB has been voted the Most Outstanding Company in Malaysia in the insurance sector category in the Asiamoney 2022 Asia's Outstanding Companies Poll. This award is a testament to its unwavering commitment and perseverance towards solid financial performance, management team excellence, dynamic investor relations and commendable corporate social responsibility initiatives.



HOSPITALITI

TH Hotel & Residences Sdn Bhd (THHR), sebuah anak syarikat milik penuh **TH**, terus bersedia untuk memimpin Kumpulan dan unggul dalam perniagaan kompetitif berorientasikan pelanggan.

Menerusi anak syarikatnya, THV Management Services Sdn Bhd ("THVM"), telah bekerjasama dengan Accor Hotels, sebuah jenama antarabangsa yang menawarkan perkhidmatan hospitaliti di seluruh dunia, Mövenpick Hotel & Convention Centre KLIA (MHCC), yang mempunyai seni bina bangunan yang cukup ikonik, menawarkan perkhidmatan hotel bertaraf lima (5) bintang. MHCC turut merupakan pusat utama bagi Operasi Haji Tanah Air (OHTA) sejak tahun 2018. Lengkap dengan 332 bilik sedia untuk ditempah dan Pusat Konvensyen yang mampu memuatkan sehingga 2,000 orang, MHCC telah diberi Pengiktirafan Penginapan Mesra Muslim (MFAR), sebuah inisiatif yang diperkenalkan oleh Kementerian Pelancongan, Kesenian dan Kebudayaan (MOTAC).

MHCC juga telah dianugerahkan **Gold Award** bagi 'Outstanding Islamic Compliance Hotel' oleh MOTAC. MHCC juga turut dilengkapi dengan kemudahan seperti kolam renang dan gym yang berasingan bagi lelaki dan perempuan, spa serta Kids' Club.

Pengunjung boleh mencuba pelbagai jenis pastri di Sira, sambil menunggu proses daftar masuk. Restoran utama, Temasya, menawarkan hidangan bufet dan ala carte dengan kadar yang berpatutan. Bagi pengunjung yang mahukan suasana yang lebih santai, Beranda menyediakan tempat dan makanan dengan harga yang sangat berpatutan.

Sementara itu, TH Hotel Kelana Jaya (THKJ) yang bertempat di Kelana Jaya, terus menjadi pilihan utama bagi agensi-agensi Kerajaan dan kelab sukan berikutan kadarnya yang berpatutan. Selain daripada pelbagai bilik dan dewan bankuet, pengunjung boleh menikmati juadah yang enak di TaHa Cafe dengan kadar yang sangat berpatutan.

Kedua-dua hotel milik **TH** ini dilengkapi dengan tempat letak kenderaan yang besar di mana para tetamu dan pengunjung boleh meletak kenderaan secara percuma atau kadar minima.

HOSPITALITY

TH Hotel & Residences Sdn Bhd (THHR), a wholly owned subsidiary of **TH**, continuously prepares to lead the Group and excel in this competitive customer-oriented business.

Through its subsidiary, THV Management Services Sdn Bhd ("THVM"), has been working together with Accor Hotels, the Operator of the iconic Mövenpick Hotel & Convention Centre KLIA (MHCC) offers 5-star hotel services at par with other international brands. MHCC has become the hub of Hajj operations since 2018. The 332-room Hotel and convention centre's facilities that can accommodate up to 2,000 pax at one time is a Muslim-Friendly Accommodation Recognition (MFAR) hotel, an initiative introduced by Ministry of Tourism, Arts and Culture (MOTAC).

MHCC had also bagged **Gold Award** for the Outstanding Islamic Compliance Hotel by MOTAC. MHCC has also been equipped with facilities like separate swimming pools and gym for men and women, a spa, as well as Kids' Club.

Guests can quench their thirst and enjoy a bite of scrumptious desserts and pastries at Sira, whilst waiting for their check-in process. The main outlet, Temasya, offers various selection of food for buffet as well as ala carte menu. For those who prefer a laid-back ambience, Beranda offers both the more affordable food and the ambience.

Meanwhile, TH Hotel Kelana Jaya (THKJ) located in Kelana Jaya, a matured and condensed area, remains the preferred choice among Government agencies as well as clubs and associations due to its affordable rates. Guests or patrons can always enjoy delicious food served at TaHa Cafe, at a reasonable price.

Both hotels owned by **TH** come with ample parking spaces where guests and visitors can park for free or minimal rate.



SYARIKAT KUMPULAN GROUP OF COMPANIES

KEMBARA DAN PELANCONGAN

TH Travel & Services Sdn Bhd (THTS) adalah sebuah lagi anak syarikat milik THHR dan beribu lokasi pejabat di Menara **TH** Selborn, Kuala Lumpur.

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, dengan fokus utama pakej premium bagi kedua-dua haji dan umrah. Seramai 898 jemaah haji (JH) telah memilih untuk mendaftar dalam pakej haji THTS yang ditawarkan bagi tahun 2022 (1443H).

THTS juga bertanggungjawab dalam penyediaan sajian kepada jemaah Muassasah Malaysia, dengan sumber manusia seramai 51 orang termasuk 23 anggotaambilan tempatan (Arab Saudi). Purata Indeks Prestasi Perkhidmatan yang direkodkan adalah 90.8 peratus berdasarkan maklum balas yang diterima.

THTS juga telah lebih agresif dalam menawarkan dan mempromosikan 42 pakej pelancongan Muslim domestik dan lebih 60 destinasi antarabangsa di Timur Tengah dan Eropah, termasuk Baitulmaqdis, Turkiye, Switzerland, Perancis dan United Kingdom.

Selain itu, dua (2) platform yang diperkenalkan pada tahun 2021, terus menjana pendapatan yang mampan kepada THTS, dengan penawaran produk utama adalah makanan, pakaian dan Tabung **TH**.



TRAVEL AND TOURISM

TH Travel & Services Sdn Bhd (THTS) is another subsidiary of THHR, located at Menara TH Selborn, Kuala Lumpur.

With over 40 years of experience in managing hajj and umrah, THTS offers packages and services that suit various customers segments based on their needs and budgets, with the main focus on premium package serving for both hajj and umrah. A total of 898 hajj pax has chosen to enrol in THTS packages offered in 2022 (1443H).

THTS has been tasked as the food provider for hajj pilgrims, with total headcounts of 51 persons, including locals (based in Saudi Arabia). The average performance index recorded was 90.8 per cent based on feedbacks received.

It also offers 42 domestic and over 60 international destinations (Muslim) tour packages, including Baitulmaqdis, Turkiye, Switzerland, France and United Kingdom.

In addition, the two (2) online platforms which were initiated in 2021, continues to generate income to THTS, with the main products offering are food, attires as well as Tabung **TH**.



PEMBANGUNAN & PELABURAN HARTANAH

TH Properties Group ialah anak syarikat milik penuh Lembaga Tabung Haji yang memfokuskan kepada tiga (3) bidang perniagaan teras: (i) Pembangunan Hartanah; (ii) Pengurusan Fasiliti; dan (iii) Pembinaan dan Pengurusan Projek dengan pengalaman lebih daripada 40 tahun di dalam dan di luar negara.

Pada TK2022, TH Properties Group merekodkan jumlah pendapatan sebanyak RM163.28 juta dengan Pembangunan Hartanah (termasuk Jualan Tanah Perindustrian) menjadi penyumbang terbesar sebanyak RM91.06 juta, diikuti dengan Pengurusan Fasiliti sebanyak RM72.22 juta. TH Properties Group mencatatkan keuntungan bersih sebanyak RM9.69 juta pada TK2022.

Pembangunan hartanah utama Kumpulan ialah Bandar Enstek seluas 5,119 ekar, terletak berhampiran dengan Lapangan Terbang Antarabangsa KLIA. Dengan lebih 1,784 rumah dibina, Bandar Enstek kini menjadi komuniti yang berkembang maju. Pada separuh pertama 2022, TH Properties telah melancarkan projek baharu seperti Pristine 3 di Bandar Enstek serta Tierra di Warisan Puteri 2. Dengan 101 unit baharu dilancarkan daripada kedua-dua projek, TH Properties mencapai kadar jualan 60 peratus pada tempoh separuh pertama tahun 2022. Setakat ini, TH Properties telah menjual sejumlah 84 unit hartanah dengan nilai RM47.80 juta. Dengan Jumlah Jualan Tanah Perindustrian sebanyak RM43.25 juta daripada 18.05 ekar pada 2022, Techpark@enstek sebagai taman teknologi pertama dan terbesar yang menerima akreditasi status HALMAS pada Jun 2010 daripada Halal Development Corporation Berhad adalah merupakan kebanggaan TH Properties dan kini merupakan peneraju pasaran dalam hab industri bioteknologi. Organisasi dan syarikat tempatan dan antarabangsa yang terkenal telah memilih untuk menubuhkan kemudahan mereka di Bandar Enstek, seperti Akademi Audit Negara, Akademi Kepimpinan Pengajian Tinggi, Institut Aminuddin Baki, Kolej Tunku Kurshiah, Kolej Epsom, Politeknik Nilai, Maktab Perguruan Teknik, Institut Pendidikan Bahasa & Pusat Latihan Bahasa Inggeris, Institut Perpustakaan Dan Maklumat Negara, Pusat Penyelidikan Kebompaan Jabatan Bomba & Penyelamat Malaysia, Coca Cola, Kellogs, Malindo Air, Dutch Lady, Ajinomoto, Farm Fresh dan banyak lagi.

PROPERTY DEVELOPMENT & INVESTMENT

TH Properties Group is a wholly owned subsidiary of Lembaga Tabung Haji focusing on three (3) core business areas: (i) Property Development; (ii) Facility Management; and (iii) Construction and Project Management with more than 40 years of experience locally and abroad.

In FY2022, TH Properties Group recorded Total Revenue (YTD) of RM163.28 million with Property Development (inclusive of Industrial Land Sales) being the largest contributor at RM91.06 million, followed by Facility Management at RM72.22 million. The Group recorded Net Profit of RM9.69 million in FY2022.

The Group's signature property development is the 5,119 acres Bandar Enstek, located close to the KL International Airport. With over 1,784 homes built and delivered, Bandar Enstek is now a thriving community. In the first half of 2022, TH Properties had launched new projects such as Pristine 3 at Bandar Enstek as well as Tierra at Warisan Puteri 2. With 101 new units launched from both projects, TH Properties achieved 60 per cent take-up rate within the first month of launching. In FY2022, TH Properties had sold a total of 84 units of property value at RM47.80 million. With a Total Industrial Land Sale of RM43.25 million over 18.05 acres in 2022, TH Properties take pride in Techpark@enstek, being the first and the largest technology park to receive the accreditation of HALMAS status in June 2010 from Halal Development Corporation Berhad and is now the market leader in the biotechnology industry hub. Renowned local and international organisations and companies have chosen to set up their facilities at Bandar Enstek, such as the National Audit Academy, the Higher Education Leadership Academy, Institut Aminuddin Baki, Tunku Kurshiah College, Epsom College, Nilai Politechnic, Maktab Perguruan Teknik, Institut Pendidikan Bahasa & Pusat Latihan Bahasa Inggeris, Institut Perpustakaan Dan Maklumat Negara, Fire Research Centre for Jabatan Bomba & Penyelamat Malaysia, Coca Cola, Kellogs, Malindo Air, Dutch Lady, Ajinomoto, Farm Fresh and many more.

SYARIKAT KUMPULAN GROUP OF COMPANIES

Ditubuhkan pada 2010, Bahagian Pengurusan Fasiliti kini menguruskan kira-kira 12 juta kaki persegi ruang pejabat di seluruh negara. Pada 2022, TH Universal Builders (THUB), yang merupakan anak syarikat 100% TH Properties, telah dianugerahkan kontrak baharu daripada PERKESO, berjumlah RM14.54 juta untuk tempoh 3 tahun. Dengan jumlah nilai kontrak semasa sebanyak RM231 juta, THUB menguruskan 5 juta kaki persegi ruang pejabat dan kemudahan di seluruh negara. Dengan penekanan terhadap kepentingan kelestarian, 13 bangunan di bawah portfolio THUB telah dianugerahkan oleh SEDA (Pihak Berkuasa Pembangunan Tenaga Lestari) pada 2021 untuk mencapai penggunaan rendah tenaga dan rendah karbon. Di samping itu, Bahagian Pengurusan Fasiliti telah menggunakan Sistem Pengurusan dan Penyelenggaraan Berkomputer (CMMS) terkini bagi memastikan pengurusan aduan yang cekap serta penyediaan perkhidmatan penyelenggaraan harian dilaksanakan dengan berkesan. Anak-anak syarikat lain Kumpulan TH Properties di bawah Bahagian Pengurusan Fasiliti termasuk THP Services Sdn. Bhd. (THPS), yang memberi tumpuan terutamanya kepada urusan bangunan kerajaan, dan THP Utara Facilities Sdn Bhd (THPUF), yang memberi tumpuan kepada kontrak konsesi bagi bangunan Kerajaan Persekutuan di Wilayah Utara (Perak, Kedah, Perlis dan Pulau Pinang). THPS kini menguruskan kontrak bernilai RM286 juta dengan lima (5) juta kaki persegi ruang pejabat di Lembah Klang manakala THPUF kini menguruskan kontrak bernilai RM598 juta dengan lebih kurang dua (2) juta kaki persegi ruang pejabat.

Menuju ke hadapan, Kumpulan TH Properties berhasrat untuk terus memaksimumkan potensi pembangunan dengan meningkatkan nilai daripada aset tanah dan hartanah sedia ada yang dimiliki **TH**, serta mengembangkan perniagaan Pengurusan Fasiliti melalui konsesi Kerajaan jangka sederhana dan jangka panjang.



Tierra, Seremban, Negeri Sembilan

Established in 2010, Facility Management Division is currently managing approximately 12 million square feet of office spaces nationwide. In 2022, TH Universal Builders (THUB), which is a 100% subsidiary of TH Properties, was awarded a new contract from PERKESO, totalling RM14.54 million over a period of 3 years. With total current contract value of RM231 million, THUB is managing 5 million square feet of office spaces and facilities nationwide. Emphasising on the importance of sustainability, 13 buildings under THUB's portfolio were awarded by SEDA (Sustainable Energy Development Authority) in 2021 for achieving low energy and low carbon consumption. In addition, the Facility Management Division has been utilising the latest Computerized Management and Maintenance System (CMMS) to ensure the efficient management of complaints as well as the provision of daily maintenance services are carried out effectively. Other subsidiaries of TH Properties Group under the Facility Management Division includes THP Services Sdn. Bhd. (THPS), which focuses mainly on dealing with government buildings, and THP Utara Facilities Sdn Bhd (THPUF), which focuses on the concession contract for the Federal Government buildings in the Northern Region (Perak, Kedah, Perlis and Pulau Pinang). THPS currently manages a total contract value of RM286 million with five (5) million square feet of office spaces in Klang Valley while THPUF currently manages a total contract value of RM598 million with approximately two (2) million square feet of office spaces.

Moving forward, TH Properties Group aspires to continue maximising development potential by enhancing value from **TH's** existing land and property assets, expansion of Facility Management business as well as expanding its footprint and into medium to long-term Government's concessions.



Pristine 3, Bandar Enstek, Negeri Sembilan

PERKHIDMATAN SOKONGAN MARIN

Penglibatan **TH** dalam industri sokongan marin Minyak & Gas adalah menerusi anak syarikat milik sepenuhnya TH Marine Holding (L) Inc (TH Marine).

TH Marine kini memiliki dan mengendalikan lapan (8) buah kapal dengan pelbagai kapasiti untuk industri Minyak & Gas di Malaysia.

Selepas mengalami kemelesetan ekonomi global akibat pandemik COVID-19 dan ketidakseimbangan pasaran tenaga yang berterusan, industri minyak dan gas telah pulih secara beransur-ansur pada tahun 2022, apabila harga minyak berlegar sekitar USD 65-80 untuk satu tong minyak. Pembukaan semula ekonomi serta penghapusan sekatan perjalanan telah menyumbang kepada peningkatan permintaan, namun, keadaan pasaran yang mencabar dan kesan berlarutan pandemik seperti perintah sekatan pergerakan yang berpanjangan dan gangguan rantai bekalan telah menjejaskan pelaksanaan projek.

Industri minyak dan gas Malaysia berada dalam kitaran pemulihan pada TK2022 kerana beberapa sektor dalam industri dijangka mencatat pemulihan secara beransur-ansur seperti kejuruteraan, perolehan, pembinaan, pemasangan dan pentauliahan (EPCIC), seterusnya diterjemahkan kepada Kadar Penggunaan dan Kadar Sewaan Harian yang lebih tinggi. Tambahan pula, disebabkan oleh kekurangan Kapal Sokongan Luar Pesisir Malaysia dan luar negara, TH Marine berada dalam trend positif dalam industri dan industri secara keseluruhannya sedang menuju ke arah pemulihan.

PERLADANGAN

TH telah terlibat secara aktif dalam merealisasikan pelaburan strategiknya di dalam sektor perladangan sejak tahun 1972 melalui anak syarikatnya Perbadanan Ladang-Ladang Tabong Haji Sendirian Berhad. Pada April 2006, TH Plantations Berhad (**THP**) disenaraikan di Papan Utama Bursa Malaysia Securities Berhad dan secara kolektif kesemua unit perladangan tersebut dikenali sebagai TH Plantation Group (Kumpulan **THP**).

Kumpulan **THP** meneruskan keupayaannya dalam pembangunan dan pengurusan ladang kelapa sawit, pemprosesan dan penjualan minyak sawit dan isirong sawit di Malaysia dan Indonesia. Selain itu, ia juga terlibat dalam perladangan getah dan jati di Sabah.

Kumpulan **THP** kini memiliki 98,220 hektar simpanan tanah terdiri daripada 31 ladang kelapa sawit, tujuh (7) ladang getah & Jati dan enam (6) Kilang Sawit di negeri Terengganu, Pahang, Johor, Negeri Sembilan, Sabah dan Sarawak Malaysia dan Kalimantan, Indonesia.

MARINE SUPPORT SERVICES

TH's involvement in the Oil & Gas marine support industry is through its wholly owned subsidiary, TH Marine Holding (L) Inc (TH Marine).

TH Marine currently owns and operates eight (8) Offshore Support Vessels (OSV) of various capacities serving the Oil & Gas industry in Malaysia.

After suffering from the global economic downturn due to the COVID-19 pandemic and the ongoing energy market imbalances, the oil and gas industry has gradually recovered in 2022, when oil prices is hovering around USD 65-80. Reopening of the economies as well as the removal of travel restrictions have contributed to improving demand, however, the challenging market conditions and the pandemic's lingering effect such as prolonged movement restriction order and supply chain disruptions have affected project executions.

Malaysia's oil and gas industry is in the recovery cycle for FY2022 as several sectors within the industry are expected to chart gradual recovery such as engineering, procurement, construction, installation, and commissioning (EPCIC), hence translate to the higher Utilisation Rate and Daily Charter Rate. Further, due to the shortage of Malaysian and Foreign Offshore Support Vessels, TH Marine is in tandem on the positive trend on the industry and the industry as a whole is on the road to recovery.

PLANTATION

TH has been actively involved in realising its strategic investments in the plantation sector since 1972 through its subsidiary Perbadanan Ladang-Ladang Tabong Haji Sendirian Berhad. In April 2006, TH Plantations Berhad (**THP**) was listed on the Main Board of Bursa Malaysia Securities Berhad and collectively all plantations units are known as the TH Plantation Group (**THP** Group).

THP Group continues its capabilities in the development and management of oil palm plantation, processing and sales of palm oil and palm kernel in Malaysia and Indonesia. In addition, it is also involved in rubber and teak plantations in Sabah.

THP Group currently has a total of 98,220 hectares of landbank consisting of 31 oil palm estates, seven (7) rubber & teak estates and six (6) palm oil mills in the states of Terengganu, Pahang, Johor, Negeri Sembilan, Sabah and Sarawak of Malaysia and Kalimantan, Indonesia.

SYARIKAT KUMPULAN GROUP OF COMPANIES

Ladang dan Kilang kelapa sawit Kumpulan **THP** telah mendapat Pensijilan MSPO serta MSPO SCCS dan meneruskan usahanya untuk menerapkan amalan alam sekitar dan kelestarian yang komprehensif dalam operasinya yang merangkumi Amalan Agronomik Baik, dan usaha konsisten untuk mengurangkan pelepasan gas rumah hijau di kilang.

Pada 31 Disember 2022 (TK2022), Kumpulan **THP** mencatatkan keuntungan sebelum cukai sebanyak RM87.9 juta. Prestasi ini disumbangkan oleh pendapatan yang lebih tinggi disebabkan harga produk berasaskan minyak sawit yang lebih tinggi di pasaran.

Pendapatan bagi tahun kewangan 2022 meningkat sebanyak 15.8 peratus kepada RM881.3 juta. Kenaikan harga purata Minyak Sawit Mentah (MSM), Isirong (PK) dan Buah Tandan Segar (BTS) yang lebih tinggi penyumbang utama kepada peningkatan pendapatan Kumpulan pada TK2022.

Kumpulan **THP** berjaya membayar dividen sebanyak 3.0 sen sesaham untuk nilai keseluruhan RM26.5 juta kepada semua pemegang sahamnya bagi tahun kewangan 2022.

Dalam meraikan Jubli Emas ke-50 Kumpulan **THP**, syarikat telah melaksanakan Pelan Transformasi yang memberi fokus kepada usaha pengukuhan kecekapan operasi dan inisiatif penciptaan nilai untuk meluaskan aliran hasil dan margin perniagaan. Usaha untuk meningkatkan pendapatan dan keuntungan merangkumi rancangan pemulihan dan penanaman semula ladang, mekanisasi dan pengurusan kos operasi ladang yang lebih berkesan.



THP Group oil palm estates and mills are MSPO and MSPO SCCS Certified and continues its efforts to embedded comprehensive environmental and sustainable practices into its operations which include Good Agronomic Practices (GAP) and consistent efforts to reduce greenhouse gas emission at the mills.

As at 31 December 2022 (FY2022), **THP** Group recorded a profit before tax of RM87.9 million for FY2022. The performance was contributed by higher revenue due to the increase in average palm oil products prices in the market.

Revenue for the financial year 2022 increased by 15.8 per cent to RM881.3 million. The higher average realized prices for Crude Palm Oil (CPO), Palm Kernel (PK) and Fresh Fruit Bunches (FFB) was the main contributor to the increase in Group's revenue in FY2022.

THP Group successfully paid a dividend of 3.0 cent per share for a total value of RM26.5 million to all its shareholders for the financial year 2022.

In celebrating **THP** Group's 50th Golden Jubilee, the company has embarked on a Transformation Plan focusing on strengthening of its operational efficiency and value creation initiatives to broaden its revenue streams and business margin. Efforts to improve yields and profitability encompasses the plan on rehabilitation and replanting of the estates, mechanisation and a more effective cost management of the plantation operations.



Inisiatif penciptaan nilai melihat usaha dalaman untuk memastikan Sistem Pemantauan dan Pengurusan (P&P) yang lebih baik dan sistematik bagi memastikan aktiviti pekerja sejajar dengan matlamat, visi dan rancangan syarikat. P&P yang dipertingkatkan direka bentuk untuk mengubah budaya **THP** kepada organisasi yang dipacu Penunjuk Prestasi Utama dan memastikan sistem ganjaran yang telus.

Kumpulan **THP** juga berjaya mengoptimumkan kapasiti semasa penggunaan kilang dengan pengurusan yang agresif dalam penyumberan luar dan pembelian Buah Tandan Segar (BTS) luaran. Pelan serampang dua mata ini juga merupakan program komuniti tempatan di sekitar kilang-kilang sebagai sokongan untuk menambah bilangan pembekal BTS Bumiputera dan mewujudkan perkongsian jangka panjang dengan mereka.

Mendokong konsep Alam Sekitar, Sosial dan Tadbir Urus (ESG), **THP** secara aktif memulakan projek penukaran Sisa Kelapa Sawit sebagai sumber tenaga boleh diperbaharui melalui biogas daripada efluen kilang minyak sawit dan mengekstrak gentian daripada batang, pelepah, dan tandan kosong dari pokok kelapa sawit kepada pembuatan kertas.

Kumpulan **THP** berbangga atas sumbangannya kepada Rantaian Keselamatan Makanan Malaysia dan percaya terdapat potensi besar untuk pengeluaran BTS dan MSM yang lebih tinggi pada masa hadapan. Kami berhasrat untuk menjadi Pengurus ladang kelapa sawit yang cekap, teguh dan menguntungkan dengan memastikan asas yang mampan, membina prospek yang lebih baik untuk pertumbuhan organik dan usaha niaga baharu untuk mempelbagaikan aliran pendapatan syarikat.

TEKNOLOGI MAKLUMAT

Theta Edge Berhad (Theta), anak syarikat **TH** yang disenaraikan di Pasaran Utama di Bursa Malaysia Securities Berhad sejak 1999 telah menjadi perintis Pembekal Perkhidmatan Komunikasi dan Teknologi Maklumat (ICT) selama lebih tiga (3) dekad, fokus utama Theta adalah kepada Penyelesaian Teknologi Maklumat & Integrasi Sistem, Perkhidmatan Kejuruteraan Telekomunikasi & Kerja Awam dan Tenaga Hijau & Perkhidmatan Perundingan Infrastruktur Alam Sekitar.

Pada tahun 2023, perniagaan Theta telah diperkemas dan digabungkan kepada dua (2) segmen perniagaan teras, Teknologi dan Telekomunikasi. Segmen Perniagaan Teknologi memfokuskan kepada semua perniagaan berkaitan Informasi Teknologi, manakala segmen Telekomunikasi memfokuskan kepada Telekomunikasi dan Tenaga Hijau & Inovasi Teknologi Persekitaran. Inisiatif inovasi pula menyokong kedua-dua segmen perniagaan.

The value creation initiatives see efforts in ensuring a better and systematic Monitoring and Management (M&M) System to ensure employees' activities are aligned with company's goals, vision and plans. The improved M&M is designed to change **THP**'s culture into KPIs driven organisation and ensuring a transparent reward system.

THP Group also embarked on optimising its current mills utilisation capacity by aggressive management in outsourcing and purchasing of external Fresh Fruit Bunches (FFB). This two-pronged plan is also a local community program within the vicinity of the mills in support of increasing the number of FFB Bumiputera suppliers and creating of a long-term partnership with them.

Within the Environmental, Social and Governance (ESG) concept, **THP** is actively embarking on conversion of Oil Palm Residual as a source of renewable energy through biogas from its palm oil mill effluent and extracting fibers from the stem, fronds, and empty fruit bunches of oil palm tree in relation to papermaking properties.

THP Group is proud to contribute to the Malaysian Food Security Chain and believes there is a vast potential for higher FFB and CPO production in the future. We aim to become an efficient, robust, and profitable oil palm plantation by ensuring a sustainable foundation, building better prospects for organic growth and new ventures to diversify its revenue streams.

INFORMATION TECHNOLOGY

Theta Edge Berhad (Theta), a member of **TH** Group, The Company is listed on the Main Board of Bursa Malaysia Securities Berhad since 1999 and has been Malaysia's pioneer in Information Communication and Technology (ICT) Service for more than three (3) decades, focusing on Information Technology Solutions & System Integration, Telecommunication Engineering Services & Civil Works and Green Energy & Environmental Infrastructure Consultancy Services.

In 2023, Theta's business was streamlined and consolidated into two (2) core business segments namely, Technology and Telecommunications. Its technology business segments focus on all Information Technology related businesses, while the Telecommunication segment focuses on Telecommunication and Green & Environmental Technology. Innovation initiatives support both business segments.

SYARIKAT KUMPULAN GROUP OF COMPANIES

Mengambil peluang baru dalam ICT dan digitalisasi dalam Kecerdasan Buatan, Data Raya dan Keselamatan Siber, Theta terus menguatkan kedudukannya dalam posisi pasaran dan kehadiran pasaran ICT selaras dengan polisi pendigitalan Kerajaan terutama dalam Sekuriti Siber, Pembolehan Awan, Rangkaian, Perkakasan & Integrasi Sistem, dan Perisian Kerajaan. Theta juga meneroka potensi perniagaan lain dalam bidang ESG, terutamanya Platform Dagangan Kredit Karbon, Teknologi Audit Gas Rumah Hijau, Tenaga yang boleh diperbaharui dan Persekitaran & Kelestarian Sosial.

Segmen perniagaan telekomunikasi Theta, dilengkapi dengan Lesen Pembekal Kemudahan Rangkaian (NFP), Pembekal Perkhidmatan Rangkaian (NSP), dan Pembekal Perkhidmatan Aplikasi (ASP) yang diperoleh daripada SKKM, terus meneroka potensi perniagaan yang besar dan pertumbuhan hasil dalam penyediaan kerja-kerja Awam, Mekanikal, Elektrikal (CME), pemasangan teknikal, dan perkhidmatan kejuruteraan kepada syarikat telekomunikasi tempatan dan vendor peralatan telekomunikasi multinasional selain daripada penyelesaian penjimatan tenaga untuk pelanggan korporat dan organisasi lain.

Pada awal Februari 2022, anak syarikat Theta, Theta Telecoms Sdn Bhd telah dianugerahkan mandat untuk melaksanakan Fasa 1 Projek JENDELA sebagai Pembekal Perkhidmatan Universal (USP) untuk membekal, menghantar dan memasang struktur bawahan dan penyediaan perkhidmatan selular awam untuk 221 lokasi di sasaran perkhidmatan universal untuk 14 kluster oleh Suruhanjaya dan multimedia Malaysia (SKMM).

Di samping memberi sumbangan kepada agenda pembangunan negara untuk mewujudkan masyarakat celik teknologi ke arah ekonomi berpendapatan tinggi, Theta turut mengambil bahagian dalam inisiatif peningkatan literasi digital untuk merapatkan jurang digital dalam kalangan masyarakat bandar dan luar bandar dengan mengedarkan 1,500 buah komputer di seluruh negara sebagai program Tanggungjawab Sosial Korporat ("CSR") syarikat.

Kerjasama strategik **TH** dengan Arcadia Acres Sdn Bhd (Arcadia) telah memacu transformasi strategik Theta menjadi syarikat keusahawanan maju dengan peningkatan ketara keuntungan Theta bagi tahun 2022. Arcadia ialah syarikat milik penuh Bumiputera yang mempunyai perniagaan penting dalam pelbagai industri, termasuk ICT dan e-Perkhidmatan, Minyak & Gas, Pemasangan Gentian Optik Luar Pesisir, Pembaikan dan Penyelenggaraan dan Semikonduktor.

Capitalising on new ICT and digitalisation opportunities in Artificial Intelligence, Big Data, and Cyber Security, Theta continues to strengthen its foothold for better ICT market positioning and market presence in line with government digitalisation policies, particularly in the areas of Cyber Security, Cloud Enablement, Network, Hardware & System Integration, and Government Suite. Theta is also exploring other business potentials within the sphere of ESG, notably on Carbon Credit Trading Platform, Green House Gas Audit Technology, Renewable Energy and Environmental & Social sustainability.

Theta's telecommunication business segment, equipped with Network Facilities Provider (NFP), Network Service Provider (NSP), and Application Service Provider (ASP) licenses obtained from MCMC, continues to explore huge business potentials and revenue growths in the provision of Civil, Mechanical, Electrical (CME) works; technical installations; and engineering services to local telecommunication companies and multinational telecommunication equipment vendors apart from energy-saving solutions for corporate clients and other organisations.

In early February 2022, Theta's subsidiaries, Theta Telecoms Sdn Bhd, was awarded the mandate to implement the JENDELA Phase 1 Project as the designated Universal Service Provider (USP) for the supply, delivery, and installation of the lower structures and its ancillaries for the provision of public cellular services for 221 locations in the universal service targets for 14 clusters by the Malaysian Communication and Multimedia Commission (MCMC).

Contributing to the nation-building agenda of creating a technology-savvy society for high-income economy, Theta also participates in digital literacy enhancement initiatives to bridge the digital divide gap among urban and rural communities by distributing 1,500 computers nationwide as their Corporate Social and Responsibility ("CSR") program of the company.

TH's entry into a strategic partnership in 2021 with Arcadia Acres Sdn Bhd (Arcadia), has driven the strategic transformation of Theta into an entrepreneur-driven company with marked improvement in Theta's profitability for the year 2022. Arcadia is a wholly owned Bumiputera company with business interests in various industries, including ICT and e-Services, Oil & Gas, Offshore Fibre Optic Installation, Repairs and Maintenance and Semiconductors.

PELABURAN HARTANAH PROPERTY INVESTMENT

33 HORSEFERRY ROAD, VICTORIA LONDON UNITED KINGDOM

TH terus mengekalkan portfolio kepelbagaian global bagi membantu pengurusan risiko dan mengikut alokasi strategi aset bagi mencapai portfolio yang seimbang bagi memperolehi kadar pulangan yang mampan selari dengan profil risiko-pulangan **TH**.

Sehubungan dengan itu, pada 8 Ogos 2022, **TH** telah memuktamadkan pembelian bangunan 33 Horseferry Road yang terletak di lokasi utama di Victoria, Kota London dimana penyewa utama adalah Kerajaan UK dengan tempoh pajakan yang tidak boleh dibatalkan selama 11.5 tahun. Bangunan ini merupakan bangunan pejabat enam (6) tingkat bersaiz 180,690 kaki per segi yang menempatkan ibu pejabat Jabatan Pengangkutan UK sebagai penyewa utama bangunan termasuk Setiausaha Jabatan Pengangkutan UK dan lima (5) Menteri.

Pelaburan dalam 33 Horseferry Road bernilai £255 juta (kira-kira RM1.3 bilion) dijangka akan memperkukuhkan usaha **TH** dalam mempelbagai dan mengembangkan portfolio pelaburannya selaras dengan objektif pelaburan.

33 HORSEFERRY ROAD, VICTORIA LONDON UNITED KINGDOM

TH continues to maintain a globally diversified portfolio to reduce portfolio risk and follows an asset allocation strategy to achieve a balanced portfolio to obtain a sustainable rate of return in line with **TH**'s risk-return profile.

With this strategy in mind, on 8 August 2022, **TH** completed the purchase of 33 Horseferry Road, a building in a prime location in Victoria, Central London with a non-cancellable lease period of 11.5 years with the UK Government. The building comprises a six-storey office building with an area of 180,690 square feet. The office space houses the headquarters of the UK Department of Transport as the main tenant of the building including the Secretary of the UK Department of Transport and five (5) Ministers.

Investment of 33 Horseferry Road of £255 million (approximately RM1.3 billion) is expected to strengthen **TH**'s efforts in diversifying and expanding its investment portfolio in line with its investment objectives.



HIJRAH²⁴

Resilience





Sasaran Pentadbiran Dana
Fund Administration
Deliverables

50% Selesai
Completed



Sasaran Pengurusan Deposit
Deposit Management Deliverables

94% Selesai
Completed

PENYATA TADBIR URUS KORPORAT

STATEMENT OF CORPORATE GOVERNANCE

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

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

Fungsi utama Lembaga:

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

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

KOMPOSISI LEMBAGA

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

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

- i. Seorang Pengerusi, yang hendaklah dilantik oleh Menteri
- ii. Seorang Wakil dari Jabatan Perdana Menteri
- iii. Seorang Wakil dari Perbendaharaan; dan
- iv. 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 as access to information requisition on **TH**.

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

The primary function of the Lembaga (Board Members):

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

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

BOARD COMPOSITION

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

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

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

Pada tahun 2022, terdapat 12 Mesyuarat Lembaga yang diadakan pada tahun kewangan berakhir 31 Disember 2022. Butir-butir mesyuarat Lembaga yang diadakan adalah seperti berikut:

In 2022, there were 12 Board Meeting held during the financial year ended 31 December 2022. Details of the Board meetings are set fourth below:

Tarikh Mesyuarat Date of Meeting	Jumlah Anggota Lembaga Total Board Members	Kehadiran Anggota Lembaga Attendance by Board Members
24.01.2022	10	10/10
23.02.2022	10	10/10
11.03.2022	10	8/10
20.04.2022	9	9/9
27.04.2022	9	9/9
30.05.2022	9	9/9
22.06.2022	9	8/9
12.08.2022	8	8/8
24.08.2022	10	8/10
05.10.2022	10	7/10
23.11.2022	10	8/10
09.12.2022	10	8/10

PENYATA TADBIR URUS KORPORAT
STATEMENT OF CORPORATE GOVERNANCE

Semua anggota Lembaga telah menghadiri mesyuarat tersebut dan menunjukkan komitmen dalam tugas dan memenuhi keperluan mereka sebagai Anggota Lembaga seperti butiran di bawah:

All Board Members attended the meeting and demonstrated commitment in their duties and needs as Board Members as detailed below:

Anggota Lembaga Board Members	Bilangan Mesyuarat Lembaga Yang Dihadiri Semasa Memegang Jawatan Number of Board Meetings Attended During Tenure
Tan Sri Azman Hj. Mokhtar	12/12
Dato’ Sri Amrin Awaluddin	12/12
Datuk Seri Asri Hamidon	8/12
Dato’ Abdul Mutalib Datuk Seri Mohamed Razak ¹	7/7
Dato’ Noordin Sulaiman ²	10/10
Profesor Dr. Ashraf Md Hashim	12/12
YM Tengku Dato’ Seri Hasmuiddin Tengku Othman	12/12
Dato’ Abdul Hamid Sheikh Mohamed	10/12
Datin Paduka Kartini Abdul Manaf	10/12
Dr. Mohd Faisal Mustaffa ³	3/4
Ir. Abd. Mokhti Salleh ⁴	2/2
Datuk Seri Sollehuddin Alyubi Zakaria ⁵	0/4

1. Tamat perkhidmatan sebagai Anggota Lembaga pada | Completion of service as a Board Member on 09.08.2022

2. Tamat perkhidmatan sebagai Anggota Lembaga pada | Completion of service as a Board Member on 31.10.2022

3. Dilantik sebagai Anggota Lembaga pada | Appointed as Board Member on 18.08.2022

4. Dilantik sebagai Anggota Lembaga pada | Appointed as Board Member on 01.11.2022

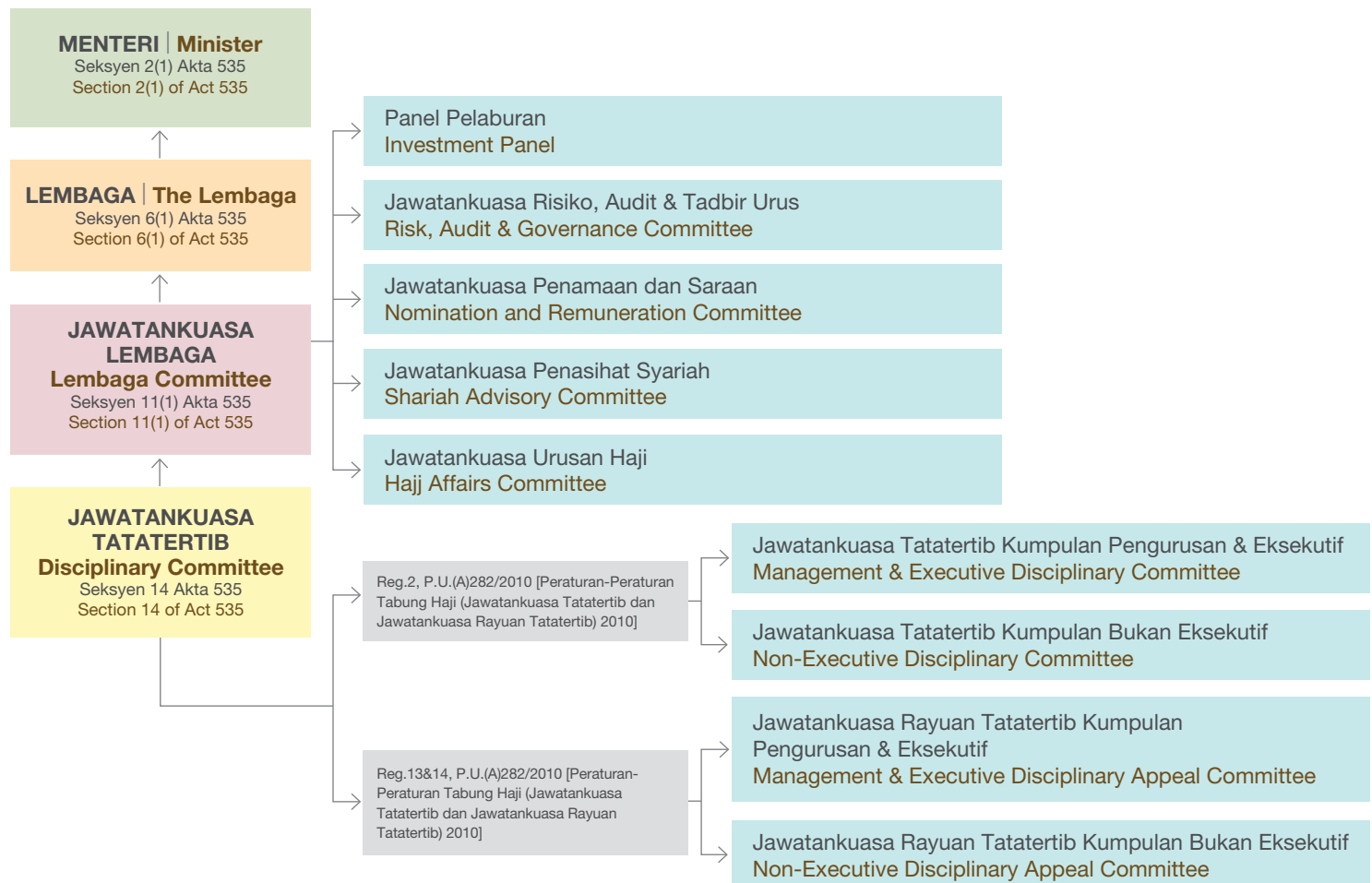
5. Dilantik sebagai Anggota Lembaga pada | Appointed as Board Member on 19.08.2022

JAWATANKUASA LEMBAGA

Menurut Seksyen 11(1) Akta 535, bagi membantu Lembaga melaksanakan tugas dan tanggungjawabnya, beberapa jawatankuasa ditubuhkan dengan ahlinya terdiri daripada anggota Lembaga dan anggota yang berkepakaran dalam bidang-bidang yang tertentu. Sehingga tahun kewangan berakhir 31 Disember 2022, terdapat sembilan (9) Jawatankuasa Lembaga yang telah ditubuhkan untuk mengawal selia perkara-perkara khusus yang berkaitan dengan fungsi Lembaga **TH**.

LEMBAGA COMMITTEE

Pursuant to Section 11(1) of Act 535, in order to assist the Lembaga in discharging its duties and responsibilities, several committees have been formed with its members from the Lembaga and member of experts in their respective fields. As of financial year ended 31 December 2022, there were nine (9) Lembaga Committees have been established to oversee specific matters related to the functions of the **TH** Lembaga.



PENYATA TADBIR URUS KORPORAT (Sehingga 31 Disember 2022)
STATEMENT OF CORPORATE GOVERNANCE (As at 31 December 2022)

Semua Ahli Panel Pelaburan telah menghadiri mesyuarat tersebut dan menunjukkan komitmen dalam tugas dan memenuhi keperluan mereka sebagai Ahli Panel Pelaburan seperti butiran di bawah:

All members of the Investment Panel attended the meeting and demonstrate commitment in their duties and needs as Board Members of the Investment Panel as detailed below:

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

Komposisi

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

Peranan dan Tanggungjawab

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

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

Composition

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

Roles and Responsibilities

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

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

Jawatankuasa Risiko, Audit & Tadbir Urus | Risk, Audit & Governance Committee

Ahli | Members

Pelantikan | Appointment

Dato' Abdul Hamid Sheikh Mohamad	Dilantik sebagai Pengerusi pada Appointed as Chairman on 06.09.2021
YM Tengku Dato' Seri Hasmuiddin Tengku Othman	Dilantik sebagai Ahli pada Appointed as Member on 06.09.2021
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09.08.2022
Datin Paduka Kartini Abdul Manaf	Dilantik sebagai Ahli pada Appointed as Member on 06.09.2021
Profesor Dr. Ashraf Md Hashim	Dilantik sebagai Ahli pada Appointed as Member on 18.11.2020
Dr. Mohd Faisal Mustafa	Dilantik sebagai Ahli pada Appointed as Member on 24.08.2022

Komposisi

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

Peranan dan Tanggungjawab

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

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

Composition

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

Roles and Responsibilities

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

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

PENYATA TADBIR URUS KORPORAT (Sehingga 31 Disember 2022)
STATEMENT OF CORPORATE GOVERNANCE (As at 31 December 2022)

Jawatankuasa Penamaan dan Saraan Nomination and Remuneration Committee	
Ahli Members	Pelantikan Appointment
Dato' Noordin Sulaiman (Mantan Pengerusi Former Chairman)	Tamat perkhidmatan sebagai Pengerusi pada Service completed as Chairman on 31.10.2022
Dato' Abdul Hamid Sheikh Mohamed	Dilantik sebagai Ahli pada Appointed as Member on 06.09.2021
Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09.08.2022
Profesor Dr Ashraf Md Hashim (Pengerusi Chairman)	Dilantik sebagai Ahli pada Appointed as Member on 18.11.2020 Dilantik sebagai Pengerusi pada Appointed as Chairman on 23.11.2022
YM Tengku Dato' Seri Hasmuiddin Tengku Othman	Dilantik sebagai Ahli pada Appointed as Member on 23.11.2022
Dr. Mohd Faisal Mustafa	Dilantik sebagai Ahli pada Appointed as Member on 24.08.2022

Komposisi

Jawatankuasa Penamaan & Saraan ("NRC") dipengerusikan oleh Professor Dr Ashraf Md Hashim dan dianggotai oleh tiga (3) lagi ahli Lembaga.

Peranan dan Tanggungjawab

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

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

Composition

The Nomination & Remuneration Committee ("NRC") is chaired by Professor Dr Ashraf Md Hashim and comprises of three (3) other members from the Lembaga.

Roles and Responsibilities

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

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

Jawatankuasa Tatatertib Kumpulan Pengurusan & Eksekutif | Management & Executive Disciplinary Committee

Ahli | Members

Pelantikan | Appointment

Profesor Dr. Ashraf Md Hashim	Dilantik semula sebagai Ahli pada Re-appointed as Member on 01.11.2022
Dato' Abdul Hamid Sh Mohamed	Dilantik sebagai Ahli pada Appointed as Member on 06.09.2021
Datin Paduka Kartini Abdul Manaf	Dilantik sebagai Ahli pada Appointed as Member on 06.09.2021
Dato' Sollehuddin Alyubi Zakaria	Dilantik sebagai Pengerusi pada Appointed as Chairman on 19.08.2022
Ir. Abd Mokhti Salleh	Dilantik sebagai Ahli pada Appointed as Member on 23.11.2022

Komposisi

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

Composition

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

PENYATA TADBIR URUS KORPORAT (Sehingga 31 Disember 2022)
STATEMENT OF CORPORATE GOVERNANCE (As at 31 December 2022)

Jawatankuasa Tatatertib Kumpulan Bukan Eksekutif Non-Executive Disciplinary Committee	
Ahli Members	Pelantikan Appointment
Ir. Abd. Mokhti Salleh	Dilantik sebagai Pengerusi pada Appointed as Chairman on 23.11.2022
Syahril Nizam Abu Hasan	Dilantik sebagai Ahli pada Appointed as Member on 09.03.2021
Dato’ Sri Syed Salleh Syed Abdul Rahman	Dilantik sebagai Ahli pada Appointed as Member on 23.08.2022
Mustakim Mohamad	Dilantik sebagai Ahli Ganti pada Appointed as Substitute Member on 30.08.2022
Mohamad Damshal Awang Damit	Dilantik sebagai Ahli Ganti pada Appointed as Substitute Member on 30.08.2022

Komposisi

JKTKBE dipengerusikan oleh Ir. Abd. Mokhti Salleh. Jawatankuasa ini mempunyai bidang kuasa atas semua perkara yang berhubung dengan kelakuan dan tatatertib bagi kategori pekerja Kumpulan Pengurusan dan Eksekutif berdasarkan Peraturan-peraturan Tatatertib **TH** 2010.

Composition

The Non-Executive Disciplinary Committee is chaired by Ir. Abd. Mokhti Salleh. The Committee has jurisdiction over all matters relating to the conduct and discipline for each category of employees of the Management and Executive Group, based on the **TH** Disciplinary Regulations 2010.

Jawatankuasa Rayuan Tatatertib Kumpulan Pengurusan & Eksekutif | Management & Executive Disciplinary Appeal Committee**Ahli** | Members**Pelantikan** | Appointment

Tan Sri Azman Hj. Mokhtar

Dilantik sebagai Pengerusi pada | Appointed as Chairman on 20.12.2021

Datuk Seri Asri Hamidon

Dilantik sebagai Ahli pada | Appointed as Member on 28.09.2020

YM Tengku Dato' Seri Hasmuiddin Tengku Othman

Dilantik sebagai Ahli pada | Appointed as Member on 02.08.2021

Komposisi

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

Composition

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

PENYATA TADBIR URUS KORPORAT (Sehingga 31 Disember 2022)
STATEMENT OF CORPORATE GOVERNANCE (As at 31 December 2022)

Jawatankuasa Rayuan Tatatertib Kumpulan Bukan Eksekutif Non-Executive Disciplinary Appeal Committee	
Ahli Members	Pelantikan Appointment
Tan Sri Azman Hj. Mokhtar	Dilantik sebagai Pengerusi pada Appointed as Chairman on 20.12.2021
Datuk Seri Asri Hamidon	Dilantik sebagai Ahli pada Appointed as Member on 28.09.2020
YM Tengku Dato’ Seri Hasmuiddin Tengku Othman	Dilantik sebagai Ahli pada Appointed as Member on 02.08.2021

Komposisi

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

Composition

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

Jawatankuasa Penasihat Syariah | Shariah Advisory Committee

Ahli | Members

Pelantikan | Appointment

Profesor Dr. Ashraf Md Hashim	Lantikan Semula sebagai Ahli pada Re-Appointed as Member on 01.05.2022
Datuk Prof Dr. Mohamad Akram Laldin	Lantikan Semula sebagai Ahli pada Re-Appointed as Member on 11.01.2021
Profesor Madya Dr. Asmak Ab Rahman	Lantikan Semula sebagai Ahli pada Re-Appointed as Member on 01.05.2022
Ustaz Wan Rumaizi Wan Husin	Lantikan Semula sebagai Ahli pada Re-Appointed as Member on 11.01.2021

Komposisi

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

Peranan dan Tanggungjawab

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

Composition

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

Roles and Responsibilities

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

PENYATA TADBIR URUS KORPORAT (Sehingga 31 Disember 2022)
STATEMENT OF CORPORATE GOVERNANCE (As at 31 December 2022)

Jawatankuasa Urusan Haji Hajj Affairs Committee	
Ahli Members	Pelantikan Appointment
Dato’ Abdul Mutalib Datuk Seri Mohamed Razak	Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 09.08.2022
Dato’ Sri Amrin Awaluddin	Dilantik sebagai Ahli pada Appointed as Member on 06.05.2021
Dato’ Noordin Sulaiman	Tamat perkhidmatan sebagai Ahli pada Service completed as Member on 31.10.2022
Dr. Mohd Faisal Mustaffa	Dilantik sebagai Ahli pada Appointed as Member on 24.08.2022
Dato’ Sollehuddin Alyubi Zakaria	Dilantik sebagai Ahli pada Appointed as Member on 19.08.2022
Ir. Abd. Mokhti Salleh	Dilantik sebagai Ahli pada Appointed as Member on 23.11.2022

Komposisi

Jawatankuasa Urusan Haji dipengerusikan oleh Dr. Mohd Faisal Mustaffa dan dianggotai oleh dua (2) dua lagi Anggota Lembaga dan GMD & CEO.

Peranan dan Tanggungjawab

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

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

Composition

The Hajj Affairs Committee is chaired by Dr. Mohd Faisal Mustaffa and comprises of two (2) other members from the Lembaga and GMD & CEO.

Roles and Responsibilities

The Committee’s role was to assess and make decision on matters concerning the Hajj, and it had the following responsibilities:

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

PENYATAAN TADBIR URUS SYARIAH TH

TH SHARIAH GOVERNANCE STATEMENT

Rangka Kerja Tadbir Urus Syariah TH telah dibentuk bagi tujuan memastikan segala aspek operasi, pelaburan dan aktiviti yang dilakukan oleh TH mematuhi lunas-lunas syarak.

JAWATANKUASA PENASIHAT SYARIAH TH

Cadangan Penubuhan Jawatankuasa Penasihat Syariah (JPS) telah diluluskan oleh Lembaga di dalam mesyuarat Lembaga No. 2/2010 (252) bertarikh 27 April 2010. Dalam mesyuarat yang sama Lembaga turut merumuskan bahawa jawatankuasa tersebut berkuatkuasa pada 1 Mei 2010.

FUNGSI DAN TANGGUNGJAWAB JAWATANKUASA PENASIHAT SYARIAH TH

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

- 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;
- 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;
- Menilai dan mengesahkan produk-produk, kontrak-kontrak piawai yang akan dimeterai, perjanjian, operasi bagi keseluruhan transaksi TH;
- Mengesahkan urusanniaga 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;
- Memberikan keputusan atau nasihat Syariah mengenai operasi, perniagaan, urusan dan aktiviti Kumpulan yang boleh menyebabkan potensi insiden ketidakpatuhan Syariah;
- Membincangkan dan mengesahkan penemuan ketidakpatuhan Syariah oleh fungsi-fungsi kawalan Syariah TH serta mengesahkan langkah-langkah penambahbaikan dan rektifikasi dalam menangani insiden ketidakpatuhan Syariah; dan
- Mewakili TH dalam bidang Syariah di persidangan, seminar, dan juga untuk mengambil bahagian dalam forum kewangan Islam.

TH's Shariah Governance Framework has been established for the purpose of ensuring carried out by TH are in compliance with Shariah principles.

SHARIAH ADVISORY COMMITTEE TH

The proposal to establish the Shariah Advisory Committee (SAC) was approved by the Board in Board meeting No. 2/2010 (252) dated 27 April 2010. In the same meeting the Board also concluded that the committee would come into effect on 1 May 2010.

FUNCTIONS AND RESPONSIBILITIES OF THE TH SHARIAH ADVISORY COMMITTEE

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

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

PENYATAAN TADBIR URUS SYARIAH TH
TH SHARIAH GOVERNANCE STATEMENT

KEAHLIAN DAN KEHADIRAN MESYUARAT JPS

Keahlian JPS adalah terdiri daripada individu yang berkepakaran dalam bidang Syariah secara umumnya dan khususnya dalam bidang kewangan Islam. Sehingga 31 Disember 2022, sebanyak enam (6) mesyuarat JPS termasuk satu (1) mesyuarat khas telah diadakan. Kehadiran ahli-ahli JPS ke mesyuarat tersebut adalah seperti berikut:

Tarikh Mesyuarat Date of Meeting	Ahli JPS SAC Members	Kehadiran Mesyuarat Meeting Attendance
1. Bil. No. 1/2022 (46) 20 Januari January 2022	Profesor Dr. Ashraf Md Hashim (Pengerusi) (Chairman)	6/6
2. Bil. No. 2/2022 (47) 14 Mac Mar 2022		
3. Bil. No. 3/2022 (48) 11 Mei May 2022	Datuk Prof Dr. Mohamad Akram Laldin	6/6
4. Bil. No. 4/2022 (49) 9 September September 2022	Dato' Elias Zakaria*	1/2**
5. Bil. No. 5/2022 (50) 21 Oktober October 2022 (Khas) (Special)	Profesor Madya Dr. Asmak Ab. Rahman	6/6
6. Bil. No. 6/2022 (51) 22 Disember December 2022	Ustaz Wan Rumaizi Wan Husin	6/6

* Tamat perkhidmatan pada | Service completed on 30 April | April 2022.
** Ketidakhadiran ke mesyuarat adalah dengan izin | Absence to meeting is granted with permission.

POLISI SYARIAH

Selain Rangka Kerja Tadbir Urus Syariah TH, bagi mengukuhkan tadbir urus Syariah di TH beberapa polisi dalaman seperti rangka kerja, garis panduan dan prosedur telah diterbitkan oleh Bahagian Syariah setelah dibentangkan dan mendapat diluluskan daripada JPS. Polisi-polisi tersebut adalah seperti berikut:

- RANGKA KERJA TADBIR URUS SYARIAH TH
- RANGKA KERJA SEMAKAN SYARIAH
- PROSEDUR OPERASI PIAWAI PERUNDINGAN SYARIAH
- PROSEDUR OPERASI PIAWAI SEMAKAN SYARIAH
- GARIS PANDUAN SYARIAH BAGI PELABURAN EKUITI
- GARIS PANDUAN SYARIAH BAGI PELABURAN HARTANAH
- GARIS PANDUAN BAGI PENGENDALIAN DANA TIDAK PATUH SYARIAH
- GARIS PANDUAN SYARIAH BAGI CAJ LEWAT BAYAR
- GARIS PANDUAN ZAKAT TH

SAC MEMBERSHIP & MEETING ATTENDANCE

SAC membership consists of individuals who specialise in the fields of Shariah particularly in Islamic finance. As of 31 December 2022, a total of six (6) SAC meetings including one (1) special meeting have been held for the year. The attendance of SAC members at the meeting is as follows:

SHARIAH POLICY

In addition to the TH Shariah Governance Framework to strengthen Shariah governance, several internal policies such as frameworks, guidelines and procedures have been issued by the Shariah Division after being presented and approved by SAC. The policies are listed below:

- TH SHARIAH GOVERNANCE FRAMEWORK
- SHARIAH REVIEW FRAMEWORK
- SHARIAH ADVISORY OPERATING PROCEDURES
- SHARIAH REVIEW OPERATING PROCEDURES
- SHARIAH GUIDELINES ON EQUITY INVESTMENT
- SHARIAH GUIDELINES ON PROPERTY INVESTMENT
- GUIDELINE ON MANAGEMENT OF SHARIAH NON-COMPLIANT FUND
- SHARIAH GUIDELINES ON LATE PAYMENT CHARGES
- TH ZAKAT GUIDELINES

FUNGSI KAWALAN SYARIAH

Pematuhan dan Semakan Syariah

Fungsi Semakan Syariah merujuk kepada penilaian berkala dan bebas yang dilakukan oleh Pegawai Semakan Syariah terhadap aspek pematuhan Syariah dalam aktiviti-aktiviti Kumpulan **TH** termasuk tetapi tidak terhad kepada proses-proses pembangunan produk, pembangunan perkhidmatan, operasi, pelaburan, urusniaga dan segala transaksinya yang bermula daripada peringkat penstrukturan sehinggalah kepada penawaran/pelaksanaan bagi memastikan segala yang tersebut mematuhi parameter, garis panduan dan resolusi yang dikeluarkan oleh JPS dan Bahagian Syariah **TH**. Fungsi ini akan dijalankan oleh pegawai Syariah yang berkelayakan dengan tujuan untuk memastikan bahawa segala yang tersebut di atas tidak bercanggah dengan Syariah.

SHARIAH CONTROL FUNCTIONS

Shariah Compliance and Review

The Shariah Review function refers to the periodic and independent assessment carried out by the Shariah Review Officer in regard to Shariah compliance of the activities of the **TH** Group including but not limited to the processes of product development, service development, operations, investment, and all transactions starting from the structuring stage up to the offering/implementation, ensuring that all complies with the parameters, guidelines and resolutions issued by the SAC and the **TH** Shariah Division. This function will be carried out by qualified Shariah officer with the aim of ensuring that everything mentioned above does not contravene with Shariah.



PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

Sejajar dengan amalan-amalan korporat terbaik dan sebagai warga korporat yang bertanggungjawab, penyata ini diterbitkan sebagai manifestasi pematuhan Lembaga Tabung Haji (“**TH**”) kepada aspek-aspek yang selari dengan peruntukan yang terkandung dalam Akta Lembaga Tabung Haji 1995 (Akta 535). Penyata ini menggariskan ciri dan skop sistem pengurusan risiko dan kawalan dalaman **TH** semasa tahun kewangan di bawah tinjauan.

Lembaga bertanggungjawab ke atas penubuhan sistem kawalan dalaman yang direka bagi memastikan bahawa selera risiko **TH** berada pada tahap toleransi yang boleh diterima, dan mendukung objektif-objektif dan mandat yang ditetapkan. Lembaga secara berkala menyemak keberkesanan dan kecukupan rangka kerja dan sistem-sistem tersebut dengan mengenal pasti, menilai, memantau dan menyampaikan risiko-risiko utama bagi melindungi dana pendeposit serta pelaburan dan aset-aset **TH**.

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

Lembaga menyedari tanggungjawabnya ke atas semua tindakan JRATD berkaitan pelaksanaan peranan-peranan yang diberikan, termasuk hasil semakan dan pendedahan risiko-risiko utama serta sistem kawalan dalaman yang dibentangkan dalam laporan ini. JRATD seperti yang dijelaskan dalam Terma Rujukannya (“TOR”) adalah bertanggungjawab:

- Memastikan pematuhan kepada peruntukan-peruntukan Badan Berkanun (Akaun-akaun dan Laporan-laporan Tahunan) Akta 1980 (Akta 240) dan Pekeliling-pekeliiling Perbendaharaan atau arahan-arahan berkaitan yang dikeluarkan dari semasa ke semasa untuk penyediaan dan penyerahan penyata-penyata kewangan dan laporan-laporan tahunan;
- Menyemak dan menyokong penyata-penyata kewangan dan hal-hal audit **TH** dan Kumpulan **TH**;
- Meluluskan Rangka Kerja Pengurusan Risiko dan Pematuhan **TH**, yang sejajar dengan sifat, saiz dan kerumitan aktiviti-aktiviti perniagaan institusi;
- Mencadangkan kepada Lembaga bahawa penyata selera risiko dan tahap toleransi risiko **TH** harus disemak setiap tahun;

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

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

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

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

- Ensure adherence to the provisions of the Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240) and the relevant Treasury Circulars or orders issued from time to time for the preparation and submission of the financial statements and annual reports;
- Review and endorse **TH** and **TH** Group's financial statements and audit matters;
- Approve **TH**'s Risk Management and Compliance Framework, which shall be commensurable with the nature, size and complexity of the institution's business activities;
- Recommend to Lembaga that **TH**'s risk appetite statement and risk tolerance level must be reviewed on an annual basis;

- Meluluskan penunjuk risiko **TH**, penunjuk risiko utama dan tahap-tahap toleransi risiko serta memastikan bahawa kawalan pengurusan risiko **TH** adalah mencukupi bagi menyokong pengambilan risiko harian dan semasa tempoh tekanan;
- Meluluskan piagam pematuhan dan pelan semakan pematuhan;
- Menyemak profil risiko **TH** yang konsisten dengan strategi perniagaan dan selera risiko **TH**;
- Memastikan risiko-risiko penting di luar julat toleransi ditangani menerusi tindakan mitigasi yang sewajarnya dan segera;
- Mempromosikan kesedaran dan budaya pengurusan risiko yang mantap di dalam Kumpulan **TH**;
- Memastikan jabatan pengurusan risiko dan pematuhan dilengkapi dengan sistem, infrastruktur, sumber-sumber dan tenaga kerja yang mencukupi bagi mengenal pasti dan menguruskan risiko-risiko berkaitan aktiviti-aktiviti harian perniagaan **TH** dan semasa tempoh tekanan secara berkesan;
- Menyemak dan menilai prestasi Ketua Pegawai Risiko dan Pematuhan ("KPRP");
- Memantau rangka kerja kawalan dalaman **TH** dan memastikan keberkesanan operasi serta pematuhan kepada kehendak-kehendak kawal selia;
- Menilai kecukupan dan keberkesanan fungsi kawalan dalaman **TH** dengan:
 - > Menyemak Piagam Audit, Pelan Audit Dalam Tahunan, program-program audit, kehendak-kehendak sumber kakitangan, belanjawan tahunan fungsi Audit Dalam serta menilai kemampuannya melaksanakan aktiviti-aktiviti secara bebas dan objektif;
 - > Menyemak laporan-laporan dan dapatan-dapatan seperti yang dibentangkan semasa mesyuarat serta menyemak dapatan-dapatan penting serta maklum balas Pengurusan, dan mengesahkan jika tindakan-tindakan sewajarnya telah diambil;
 - > Mencadangkan kepada Lembaga mengenai pelantikan, pemindahan, pemecatan (termasuk penamatan jawatan dan penyingkiran) Ketua Pegawai Audit Dalam dan Integriti ("KPADI");
 - > Menilai prestasi KPADI serta anggota-anggota di bawah seliaannya; dan
 - > Menerima makluman mengenai pelantikan, pemindahan, pemecatan, dan peletakan jawatan kakitangan fungsi Audit Dalam dan Integriti.
- Menasihati Lembaga mengenai hal-hal berkaitan integriti dan tadbir urus bagi memastikan operasi perniagaan **TH** mematuhi undang-undang, kawal selia dalaman, etika, dan integriti;
- Approve **TH's** risk indicator, key risk indicator and risk tolerance levels and ensure that **TH's** risk management control is adequate to support risk taking on daily basis and during stress period;
- Approve compliance charter and compliance review plan;
- Review **TH's** risk profile that is consistent with **TH's** business strategy and risk appetite;
- Ensure significant risks outside tolerable ranges are responded to with appropriate and timely mitigation measures;
- Promote awareness and risk management culture within **TH** Group;
- Ensure risk management and compliance department is equipped with adequate system, infrastructure, resources, and manpower to effectively identify and manage risk associated with **TH's** business activities on a daily basis and during stress period;
- Review and assess the performance of the Chief Risk and Compliance Officer ("CRCO");
- Oversee **TH's** internal controls framework and ensure operational effectiveness and compliance with regulatory requirements;
- Assess the adequacy and effectiveness of **TH's** internal control function by:
 - > Reviewing the Audit Charter, Annual Internal Audit Plan, audit programmes, staff resource requirements, annual budget of the Internal Audit function and assessing its ability to undertake activities independently and objectively;
 - > Reviewing the reports and findings as presented during meetings and review major findings and Management's response and confirm if appropriate actions have been undertaken;
 - > Recommending to the Lembaga the appointment, transfer, dismissal (including termination and removal) of the Chief Internal Audit and Integrity Officer ("CIAIO");
 - > Assessing the performance of the CIAIO and his direct reports; and
 - > Receiving notification on appointments, transfers, dismissals, and resignations of staff within the Internal Audit and Integrity function.
- Advise the Lembaga on matters pertaining to integrity and governance to ensure that **TH's** business operations comply with laws, internal regulations, ethics, and integrity;

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

- Menasihati **TH** mengenai sebarang perubahan dalam amalan-amalan, sistem-sistem, dan prosedur-prosedur bagi mengurangkan kemungkinan rasuah, penyelewengan, dan salah guna kuasa;
- Mencadangkan, menyemak, dan memastikan Rangka Kerja Integriti **TH** dilaksanakan dengan berkesan dan sewajarnya dari semasa ke semasa;
- Memastikan isu-isu risiko berkaitan rasuah, penyelewengan, dan salah guna kuasa serta tadbir urus pengurusan serta pentadbiran **TH** berada di bawah kawalan;
- Memperakukan dan mengekalkan piawaian-piawaian etika tatalaku yang dijangkakan untuk Kumpulan **TH** serta vendor-vendor berdaftarnya menerusi Kod Tatalaku dan Etika Perniagaan ("COBE") serta Kod Etika Vendor ("VCOC") selain melaksanakan dasar-dasar dan prosedur-prosedurnya;
- Menilai dan menyemak keberkesanan COBE dan VCOC serta mencadangkan kepada Lembaga perubahan-perubahan yang sewajarnya;
- Menyemak laporan-laporan pelanggaran COBE dan VCOC;
- Memastikan kewujudan mekanisme semak dan imbang;
- Menyemak dan mencadangkan kepada Lembaga dasar-dasar dan prosedur-prosedur pemberi maklumat untuk **TH** dan Kumpulan **TH** dari semasa ke semasa;
- Menyemak, mengarah dan membuat keputusan berkaitan pemberian maklumat mengenai pelanggaran kod tatalaku, jenayah, rasuah, penyelewengan, dan salah guna kuasa di **TH**;
- Memantau proses siasatan pemberian maklumat; dan
- Memantau proses siasatan dan sebarang tindakan-tindakan pembetulan yang dilaksanakan oleh Jawatankuasa dan/atau Lembaga.

Sementara itu, Pengurusan menyedari tanggungjawabnya mengenal pasti dan menilai risiko-risiko yang dihadapi, selain tanggungjawabnya memantau pencapaian sasaran dan objektif perniagaan di dalam rangkuman toleransi risiko yang diluluskan oleh Lembaga. Secara ringkasnya, Pengurusan bertanggungjawab:

- Melaksanakan rangka kerja, dasar-dasar dan prosedur-prosedur kawalan dalaman yang telah diluluskan oleh Lembaga;
- Melaksanakan proses mengenal pasti, menilai, memantau dan melaporkan risiko-risiko serta keberkesanan sistem kawalan dalaman, selain mengambil tindakan pembetulan yang wajar dan tepat pada masanya seperti yang diperlukan; dan
- Meyakinkan Lembaga bahawa sistem kawalan dalaman **TH** beroperasi dengan secukupnya dan berkesan, dalam semua aspek penting, berdasarkan sistem kawalan dalaman yang tersedia.

- Advise **TH** on any changes in appropriate practices, systems, and procedures to reduce the likelihood of corruption, malpractices, and misuse of power;
- Recommend, review, and ensure **TH's** Integrity Plan Framework is implemented effectively and appropriately from time to time;
- Ensuring risk issues regarding corruption, malpractices, misuse of power and governance in **TH's** management and administration are under control;
- Formalise and maintain a set of ethical standards of behaviour expected of **TH** Group and its registered vendors through Code of Business Conduct and Ethics (COBE) and Vendor Code of Conduct (VCOC) and implement its policies and procedures;
- Assess and review the effectiveness of COBE and VCOC and recommend to the Lembaga changes as necessary;
- Review reports on violations of COBE and VCOC;
- Ensuring check and balance mechanisms are in place;
- Review and recommend to the Lembaga the appropriate whistleblowing policies and procedures for **TH** and **TH** Group from time to time;
- Review, direct and make decisions on **TH's** whistleblowing information about violations of code of conduct, criminal, corruption, malpractice, and misuse of power;
- Oversee the whistleblowing investigation process; and
- Oversee the investigation process and any remedial actions initiated by the Committee and/or Lembaga.

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

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

JRATD terdiri daripada para Pengarah Bukan Eksekutif dan disokong oleh KPRP dan KPADI dalam menjalankan tugasannya untuk Lembaga berkaitan perkara-perkara utama yang dibincangkan dalam mesyuarat-mesyuarat JRATD. Mesyuarat-mesyuarat ini dihadiri oleh Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif, Pengarah Eksekutif Kewangan Kumpulan, KPRP dan KPADI. Selain itu, ahli-ahli pengurusan kanan juga dijemput menghadiri mesyuarat apabila perlu bagi menyokong perbincangan yang lebih teliti.

Sebanyak lapan (8) mesyuarat telah diadakan sepanjang tahun kewangan 2022, di mana dua (2) daripadanya adalah Mesyuarat Khas yang diadakan pada bulan November 2022 seperti dijelaskan di bawah, di mana kehadiran ahli-ahli di kesemua mesyuarat JRATD memenuhi korum seperti yang ditetapkan dalam TOR.

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

A total of eight (8) meetings were held during the financial year 2022, with two (2) of it which held in November 2022 were Special Meetings as described below, where attendance of members at all RAGC meetings met the requisite quorum as stipulated in its approved TOR.

Tarikh Date	Perkara-perkara Dibincangkan Matters Discussed
14.2.2022	Laporan-laporan Kewangan/Tugasan Audit 2022 mengenai Pelan Audit/Aktiviti Audit Dalam dan Laporan Pemerhatian/Laporan Pengurusan Risiko/Laporan Semakan Syariah/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/2022 Audit Assignments on Audit Plans/Internal Audit Activity and Observation Reports/Risk Management Reports/Shariah Review Reports/Management issues under the purview of RAGC.
13.4.2022	Laporan-laporan Kewangan/Pelan Audit oleh Ernst & Young untuk Audit 2021/Aktiviti Audit Dalam dan Laporan Pemerhatian/Garis Panduan untuk Pengurusan Risiko Perjalanan Perniagaan/Profil Risiko Perusahaan TH - Keputusan Fasa 2/Laporan Aktiviti 'Call Tree' Seluruh Negara 2022/Pematuhan Syariah dan Aktiviti Semakan/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/Audit Plan by Ernst & Young for 2021 Audit/Internal Audit Activity and Observation Reports/Guideline for Business Travel Risk Management/ TH Enterprise Risk Profile - Phase 2 Result/Nationwide Call Tree Exercise 2022 Report/Shariah Compliance and Review Activities/Management issues under the purview of RAGC.
20.6.2022	Laporan-laporan Kewangan/Kemaskini Status Audit Interim untuk Tahun Kewangan Berakhir 31 Disember 2021/Laporan Audit Dalam dan Aktiviti Integriti/Laporan Pengurusan Risiko dan Pematuhan/Laporan Semakan Syariah/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/Interim Audit Status Update for Financial Year Ended 31 December 2021/Internal Audit and Integrity Activity Reports/Risk Management and Compliance Reports/Shariah Review Report/Management issues under the purview of RAGC.
15.8.2022	Laporan-laporan Kewangan/Laporan Audit Dalam dan Integriti/Laporan Penutupan Audit/Penyata Pengurusan Risiko dan Kawalan Dalam untuk Laporan Tahunan 2021/Laporan Pengurusan Risiko dan Pematuhan/Laporan Ujian Pemulihan Bencana ("DR") No. 1/2022/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/Internal Audit and Integrity Report/Audit Closure Report/Statement on Risk Management and Internal Control for 2021 Annual Report/Risk Management and Compliance Reports/Report on Disaster Recovery ("DR") Test No. 1/2022/Management issues under the purview of RAGC.
20.10.2022	Laporan-laporan Kewangan/Unjuran Kewangan TH untuk TK2022 setakat 30 September 2022/Laporan Pengurusan Risiko dan Pematuhan/Laporan Audit Dalam dan Integriti/Semakan Terma Rujukan ("TOR") Jawatankuasa Risiko, Audit dan Tadbir Urus/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/ TH Financial Forecast for FY 2022 as of 30 September 2022/Risk Management and Compliance Reports/Internal Audit and Integrity Report/Revision of the Risk, Audit and Governance Committee's Terms of Reference ("TOR") Management issues under the purview of RAGC.

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

Tarikh Date	Perkara-perkara Dibincangkan Matters Discussed
10.11.2022	Laporan-laporan Kewangan/Belanjawan TH untuk Tahun Kewangan 2023/Laporan Kewangan untuk Tempoh Berakhir 30 September 2022/Laporan Pengurusan Risiko dan Pematuhan/Semakan Pemantauan dan Pemeriksaan BNM ke atas Lembaga Tabung Haji: Pemantauan Awal/Kemaskini Kawal Selia: Prinsip-prinsip Tadbir Urus yang Baik untuk Syarikat-syarikat Pelaburan Berkaitan Kerajaan/Laporan Semakan Syariah/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Financial Reports/ TH Budget for Financial Year 2023/Financial Report for the Period Ended 30 September 2022/Risk Management and Compliance Reports/BNM Supervisory Review and Examination on Lembaga Tabung Haji: Preliminary Observations/Regulatory Update: Principles on Good Governance for Government-Linked Investment Companies/Shariah Review Reports/Management issues under the purview of RAGC.
11.11.2022	Pelan Audit Dalam Berasaskan Risiko untuk Tahun 2023/Laporan Audit Dalam dan Integriti/Laporan Pengurusan Risiko dan Pematuhan/Laporan Sistem Pengurusan Anti-Rasuah ("ABMS")/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Internal Audit Risk Based Audit Plan for Year 2023/Internal Audit and Integrity Report/Risk Management and Compliance Reports/Report on Anti Bribery Management System ("ABMS")/Management issues under the purview of RAGC.
13.12.2022	Laporan Pengurusan Risiko dan Pematuhan/Laporan Audit Dalam dan Integriti/Pengurusan Risiko Rasuah TH 2023-2025/ Status Pematuhan Anak Syarikat TH kepada Garis Panduan Kecukupan Prosedur sejajar dengan Seksyen 17A Akta SPRM 2009/Isu-isu Pengurusan di bawah bidang kuasa JRATD. Risk Management and Compliance Reports/Internal Audit and Integrity Report/ TH Corruption Risk Management 2023-2025/ Status of TH Subsidiaries' Compliance to The Guidelines on Adequate Procedures Pursuant to Section 17A MACC Act 2009/Management issues under the purview of RAGC.

Ahli-ahli Jawatankuasa Risiko, Audit dan Tadbir Urus

Risk, Audit and Governance Committee Members

Bil. No.	Ahli Members	Ahli Members	Lantikan Appointment	Kehadiran Attendance
1.	Dato' Abdul Hamid Sheikh Mohamed	Pengerusi / Pengarah Bebas Bukan Eksekutif Chairman / Independent Non-Executive Director	6 September September 2021	8/8
2.	YM Tengku Dato' Seri Hasmuddin Tengku Othman	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	6 September September 2021	8/8
3.	Datin Paduka Kartini Abdul Manaf	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	6 September September 2021	6/8
4.	Profesor Dr. Ashraf Md Hashim	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	18 November November 2021	7/8
5.	Dr Mohd Faisal Mustaffa	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	24 Ogos August 2022	3/4*
Bil. No.	Mantan Ahli Former Members	Keahlian Membership	Tamat Lantikan Completion	Kehadiran Attendance
1.	Dato' Abdul Mutalib Datuk Seri Mohamed Razak	Ahli / Pengarah Bebas Bukan Eksekutif Member / Independent Non-Executive Director	9 Ogos August 2022	3/3*

* Mewakili bilangan mesyuarat yang diadakan pada tahun 2022 semasa tempoh pelantikan.
Represents the number of meetings held in 2022 during the appointment term.

Sepanjang 2022, JRATD telah melaksanakan tanggungjawab-tanggungjawab berikut dengan berkesan:
During 2022, RAGC has effectively discharged its duties through the following:



Pengurusan Risiko & Pematuhan Risk Management & Compliance

- Menyemak dan meluluskan:
 - > Had Risiko Tumpuan Pelaburan **TH** untuk Pendedahan Kumpulan;
 - > Penubuhan Rangka Kerja Pengurusan Risiko **TH**;
 - > Semakan dan Kemaskini Penyata Selera Risiko;
 - > Semakan Dasar Pencegahan Pengubahan Wang Haram dan Pembiayaan Keganasan **TH**;
 - > Penubuhan Rangka Kerja Pengurusan Aset dan Liabiliti;
 - > Kemaskini Kawal Selia: Prinsip-prinsip Tadbir Urus yang Baik untuk Syarikat-syarikat Pelaburan Berkaitan Kerajaan;
- Menyemak:
 - > Laporan-laporan Pengurusan Risiko;
 - > Profil Risiko Perusahaan **TH**;
 - > Laporan Aktiviti 'Call Tree' Seluruh Negara 2022;
 - > Laporan-laporan Pematuhan;
 - > Kemaskini Status: Dasar Pencegahan Pengubahan Wang Haram dan Pembiayaan Keganasan (AML/CFT) Bank Negara Malaysia;
 - > Ujian DR No. 1/2022;
 - > Semakan Pemantauan dan Pemeriksaan BNM ke atas Lembaga Tabung Haji: Pemantauan Awal;
 - > Laporan Penilaian Risiko Operasi Haji (OHTS) (1443H/2022M);
 - > Tinjauan Budaya Tadbir Urus 2022.
- Reviewed and approved:
 - > **TH** Investment Concentration Risk Limit for Group Exposure;
 - > Establishment of **TH**'s Credit Risk Management Framework;
 - > Revision of Risk Appetite Statement and Update;
 - > Revision of the **TH**'s Anti-Money Laundering and Counter Financing of Terrorism Policy;
 - > Establishment of Asset and Liability Management Framework;
 - > Regulatory Update: Principles on Good Governance for Government-Linked Investment Companies;
- Reviewed:
 - > Risk Management Reports;
 - > **TH** Enterprise Risk Profile;
 - > Nationwide Call Tree Exercise 2022 Report;
 - > Compliance Reports;
 - > Bank Negara Malaysia Anti-Money Laundering/Counter Financing Terrorism (AML/CFT) Policy: Status Update;
 - > DR Test No. 1/2022;
 - > BNM Supervisory Review and Examination on Lembaga Tabung Haji: Preliminary Observations;
 - > Hajj Operational (OHTS) Risk Assessment Report (1443H/2022M);
 - > Governance Culture Survey 2022.



Audit Dalam Internal Audit

- Menyemak dan meluluskan:
 - > Pelan Audit Berasaskan Risiko 2023; dan
 - > Penyata Pengurusan Risiko dan Kawalan Dalaman untuk Laporan Tahunan 2021.
- Status Penutupan Temuan Audit;
- Perbincangan mengenai laporan-laporan audit dalam serta pelan tindakan Pengurusan. Di mana wajar, JRATD mengarahkan Pengurusan untuk memperbetulkan dan meningkatkan sistem kawalan berdasarkan saranan dan cadangan peningkatan oleh audit dalam; dan
- Mengemas kini pelaksanaan cadangan audit dalam oleh pihak Pengurusan berkaitan isu-isu tertunggak bagi memastikan bahawa semua risiko utama dan kelemahan kawalan ditangani dengan sewajarnya.
- Reviewed and approved:
 - > Risk Based Audit Plan 2023; and
 - > Statement on Risk Management and Internal Control for 2021 Annual Report.
- Status of Closure of Audit Observation;
- 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.

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN
STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

Sepanjang 2022, JRATD telah melaksanakan tanggungjawab-tanggungjawab berikut dengan berkesan (samb.):
During 2022, RAGC has effectively discharged its duties through the following (cont'd):

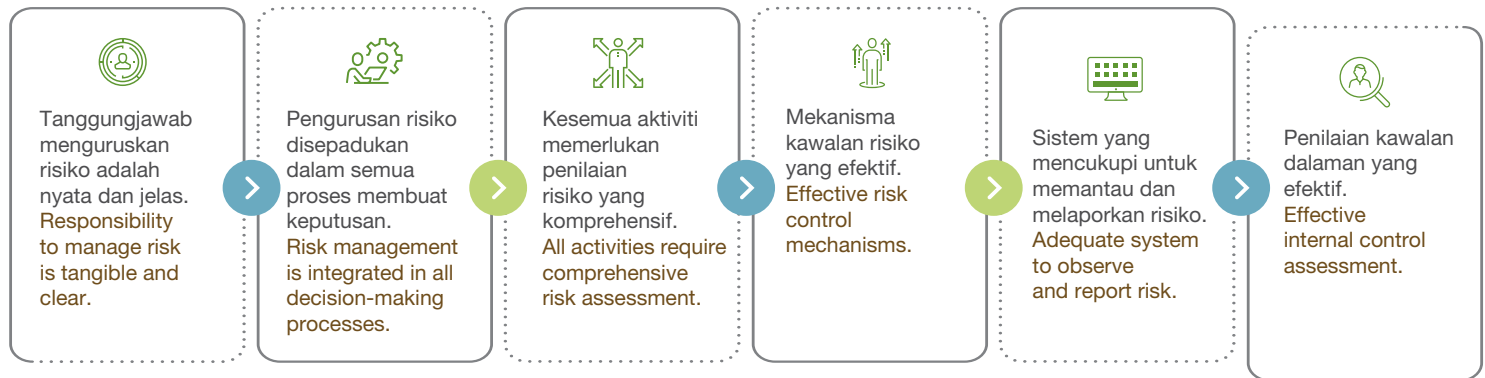
 Integriti Integrity	➤ Menyemak dan meluluskan > Pengurusan Risiko Rasuah TH 2023-2025; ➤ Menyemak: > Laporan ABMS; > Laporan Keberkesanan Tindakan yang Diambil berkaitan ABMS; > Status Pemuatan Anak Syarikat TH kepada Garis Panduan mengenai Kecukupan Prosedur Seajar dengan Seksyen 17A Akta SPRM 2009; dan > Laporan-laporan Siasatan.	➤ Reviewed and approved: > TH Corruption Risk Management 2023-2025; ➤ Reviewed: > Report on ABMS; > Report on Effectiveness of Action Taken on ABMS; > Status of TH Subsidiaries' Compliance to The Guidelines on Adequate Procedures Pursuant to Section 17A MACC Act 2009; and > Investigation Reports.
 Syariah Shariah	➤ Menyemak: > Laporan Semakan Syariah; dan > Aktiviti-aktiviti Pemuatan dan Semakan Syariah.	➤ Reviewed: > Syariah Review Reports; and > Syariah Compliance and Review Activities.
 Kesetiausahaan Secretarial	Menyemak dan meluluskan semakan ke atas TOR Jawatankuasa Risiko, Audit dan Tadbir Urus.	Reviewed and Approved Revision of the Risk, Audit and Governance Committee's TOR.



PENGURUSAN RISIKO

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

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



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

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

RISK MANAGEMENT

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

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

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

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

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN
STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

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



RISIKO OPERASI | OPERATIONAL RISK

Risiko Operasi
Operational Risk

Risiko kerugian akibat kesilapan, kegagalan atau kekurangan yang terdapat di dalam proses dalaman **TH**, manusia dan persekitaran teknologi atau faktor-faktor luaran.
The risk of losses due to errors, failures or inadequacies in **TH**'s internal processes, people and technological environments, or from external events.

Kesinambungan Perniagaan
Business Continuity

Proses utama yang bertindak untuk melindungi operasi perniagaan yang kritikal dan kepentingan **TH** dengan memastikan **TH** dapat melaksanakan kewajipannya 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-risiko utama yang dipantau rapat oleh TH terdiri daripada kelas-kelas risiko berikut (samb.):
The key risks closely observed by TH comprise of the following risk classes (cont'd):



RISIKO KEWANGAN | FINANCIAL RISK

Risiko Pasaran | Market Risk

Kemungkinan kerugian akibat pergerakan pembolehubah pasaran seperti harga, kadar keuntungan, pertukaran wang asing dan faktor ekonomi lain. Risiko sistematik boleh memberi kesan besar kepada keseluruhan prestasi dana dan nilai aset TH.
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 aset-aset 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 yang terpakai ke atas aktiviti-aktiviti perniagaannya.
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 impact 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 perihai haji) dan Kod Tatakelakuan.
Focusing on Internal Guidelines/circulars that will impact TH. For example, KSA (for Hajj purposes) and Code of Conduct.



RISIKO STRATEGIK STRATEGIC RISK

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

PENYATAAN PENGURUSAN RISIKO DAN KAWALAN DALAMAN

STATEMENT ON RISK MANAGEMENT AND INTERNAL CONTROL

TADBIR URUS

PENGURUSAN RISIKO YANG MANTAP

Pertimbangan Utama

- ➔ **Kematangan budaya Risiko & Pematuhan perlu dipupuk** – Harus dibangunkan dengan rentak yang betul bermula dari peringkat atas.
- ➔ Selera Risiko dirangkumkan dalam semua pelan strategik dan perniagaan, dengan **kesedaran yang pelbagai**.
- ➔ Penunjuk risiko kewangan dan penunjuk risiko utama segmen (KRI) dipantau dan dilaporkan secara kerap, manakala program-program dan kehendak-kehendak Risiko Operasi dilaksanakan.
- ➔ Meningkatkan **penjejakan Pengesanan Risiko dan Tindakan Pembetulan** bagi mengurangkan baki risiko.

GOVERNANCE

ROBUST RISK MANAGEMENT

Key Considerations

- ➔ **Maturity of Risk & Compliance culture needs nurturing** – Must develop with the right tone from the top.
- ➔ Risk Appetite is integrated in all strategic and business planning, while **awareness varies**.
- ➔ Financial risk indicators and segment key risk indicators (KRIs) are regularly monitored and reported, whereas Operational Risk programs and requirements are rolled out.
- ➔ Enhance **Risk Detection and Corrective Actions tracking** to mitigate residual risks.



Untuk memperkukuhkan **budaya pematuhan tadbir urus**:

1. Meningkatkan **kapasiti dan kemampuan**
2. Meningkatkan peranan dan tanggungjawab **Pegawai Risiko & Pematuhan (DRCO)**
3. Menginstitusikan **fungsi pematuhan**
4. Melaksana dan mengoptimalkan **alat-alat pematuhan**
5. Membangunkan Rangka Kerja Pematuhan
6. Memperkukuhkan **Risiko Syariah dan Pematuhan Syariah**

To strengthen **compliance governance culture**:

1. Improve **capacity and capability**
2. Enhance roles and responsibilities of Designated **Risk & Compliance Officer (DRCO)**
3. Institutionalize the **compliance function**
4. Implement and optimize **compliance tools**
5. Develop Compliance Framework
6. Strengthen the **Shariah Risk and Shariah Compliance**

Untuk menubuhkan Pemantauan Risiko Kumpulan **TH**:

1. Menilai kesedaran mengenai isu-isu risiko & pematuhan menerusi **penglibatan di keseluruhan kumpulan**
2. Melaksanakan **fungsi pemantauan Kumpulan**

To establish **TH Group Risk Oversight**:

1. Assess the awareness on risk & compliance issues via **group-wide engagement**
2. Implement **Group oversight function**

Untuk melaksanakan **Pelan Serangan Risiko**:

1. Membangunkan strategi “top-down” bagi **menerapkan budaya risiko & pematuhan** agar organisasi boleh mencapai kemenangan dengan cara yang betul
2. Menerapkan pengetahuan dan penggunaan **Selera Risiko** di seluruh syarikat
3. Memastikan keberkesanan **pengesanan risiko, perlindungan dan pemantauan tindakan-tindakan pembetulan**

To execute the **Risk Plans of Attack**:

1. Develop top-down strategy to **inculcate risk & compliance culture** to enable the organisation to win in the right way
2. Embed company-wide knowledge and **use of Risk Appetite**
3. Ensure effective **risk detection, protection and monitoring of corrective actions**

SISTEM KAWALAN DALAMAN

Sistem kawalan dalaman di dalam organisasi ini dibangunkan dengan merangkumkan prinsip-prinsip *Maqasid al-Shariah* sebagai nilai-nilai asasnya. Elemen-elemen utama dalam sistem kawalan dalaman yang dibangunkan oleh Lembaga untuk tujuan menyediakan tadbir urus yang baik dan sistem kawalan dalaman yang berkesan termasuk:

- Jawatankuasa-jawatankuasa Lembaga iaitu Jawatankuasa Risiko, Audit dan Tadbir Urus, Panel Pelaburan, Jawatankuasa Penasihat Syariah, Jawatankuasa Urusan Haji, Jawatankuasa Penamaan dan Imbuan, Jawatankuasa Disiplin, dan Jawatankuasa Rayuan Disiplin;
- Takrif tanggungjawab dan kuasa yang jelas bagi membolehkan maklum balas segera, pengawasan berkesan ke atas perjalanan harian perniagaan serta akauntabiliti;
- Penyata Pengurusan Risiko dan Kawalan Dalaman diterbitkan oleh Lembaga dan Pengurusan bagi menyediakan jaminan sewajarnya pencapaian objektif-objektif keseluruhan perniagaan, selain memelihara dan meningkatkan pelaburan serta aset; dan
- Penubuhan Rangka Kerja, Dasar, Manual dan Prosedur sebagai dokumen rujukan utama yang menggariskan dasar-dasar dan tadbir urus berserta proses-proses dan fungsi-fungsi yang ditakrif dengan jelas di dalam organisasi.

Dua fungsi di bawah seliaan JRATD akan diasingkan dan bersidang mengikut jawatankuasa dan TOR masing-masing bagi memastikan perkara-perkara di bawah seliaan jawatankuasa tersebut diberikan perhatian yang secukupnya sebagai manifestasi amalan tadbir urus yang baik dan kuat. Bermula Januari 2023, jawatankuasa-jawatankuasa ini akan dikenali sebagai Jawatankuasa Audit Tadbir Urus ("AGC") dan Jawatankuasa Pengurusan Risiko dan Pematuhan ("RMCC").

Tiada laporan insiden kelemahan atau kekurangan ketara dari segi kecukupan dan integriti kawalan dalaman di dalam sistem, dasar-dasar, amalan-amalan, dan proses-proses TH, dan tiada kerugian kewangan yang penting telah berlaku sepanjang tahun kewangan di bawah tinjauan ekor kelemahan atau kekurangan dalam sistem kawalan dalaman.

Penyata ini dibuat sejajar dengan resolusi Lembaga bertarikh 6 Julai 2023.

INTERNAL CONTROL SYSTEMS

The internal control systems within the organisation are developed by incorporating *Maqasid al-Shariah* principles as its underlying values. The key elements of the internal control systems established by the Lembaga aimed at providing good governance and effective internal control systems include:

- The Lembaga Committees namely Risk, Audit and Governance Committee, Investment Panel, Shariah Advisory Committee, Hajj Operations Committee, Nomination and Remuneration Committee, Disciplinary Committee and Disciplinary Appeal Committee;
- Clearly defined lines of responsibilities and authorities to facilitate prompt responses, effective supervision of day-to-day business conducts and accountability;
- Risk Management and Internal Control Statement is issued by the Lembaga and the Management to provide reasonable assurance towards achieving the overall business objectives, as well as safeguarding and enhancing the investments and assets; and
- Establishment of Framework, Policy, Manual and Procedures as main reference documents that outlines the policies and governance with clearly defined processes and functions within the organisation.

The two functionalities under the purview of the RAGC will be convened to their respective committees and TORs to ensure adequate attention could be allocated to matters under the committee's oversight as a means of advocating strong and good governance practices. As of January 2023, the committees will be known as the Audit Governance Committee ("AGC") and the Risk Management and Compliance Committee ("RMCC").

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 6 July 2023.

LAPORAN JAWATANKUASA PENASIHAT SYARIAH TH

REPORT OF THE TH SHARIAH ADVISORY COMMITTEE



الحمد لله رب العالمين، والصلاة والسلام على نبينا محمد وعلى آله وصحبه أجمعين ومن تبعهم بإحسان إلى يوم الدين، وبعد،

Assalamualaikum Warahmatullahi Wabarakatuh

Kami, ahli-ahli JPS **TH**, selaras dengan tanggungjawab yang digariskan di dalam Rangka Kerja Tadbir Urus Syariah **TH** mengemukakan laporan Jawatankuasa Penasihat Syariah bagi tahun kewangan berakhir 31 Disember 2022.

- JPS telah menasihati Lembaga berkenaan perkara-perkara Syariah yang dikemukakan oleh Pengurusan **TH** melalui keputusan-keputusan Syariah yang dibuat oleh JPS berhubung operasi dan aktiviti pelaburan bagi memastikan kepatuhan terhadap prinsip-prinsip Syariah berdasarkan piawaian Syariah yang diiktiraf oleh JPS.
- Menjadi tanggungjawab Pengurusan **TH** bagi memastikan segala aktiviti yang dijalankan mematuhi segala prinsip Syariah dengan merujuk kepada JPS dan mendapatkan nasihat mengenai perkara berkaitan Syariah serta melaksanakan segala polisi Syariah yang diluluskan oleh JPS.
- Dalam menjalankan tanggungjawab seperti yang digariskan dalam polisi yang berkaitan, JPS disokong oleh fungsi Perundingan, Pembangunan dan Sekretariat Syariah dan fungsi Pematuhan dan Semakan Syariah.
- Sepanjang tahun 2022, sebanyak enam (6) mesyuarat JPS telah dijalankan bagi membincangkan perkara-perkara berkaitan cadangan aktiviti pelaburan, pembangunan garis panduan Syariah dan prosedur operasi piawai, isu-isu Syariah berkaitan pengurusan operasi simpanan **TH**, laporan-laporan berkala berkaitan kedudukan dana pendapatan tidak patuh Syariah, makluman daripada Bahagian Syariah, zakat dan sebagainya.

Assalamualaikum Warahmatullahi Wabarakatuh

We, the members of the **TH** SAC, in accordance with the responsibilities outlined in the **TH** Shariah Governance Framework, submit the report of the Shariah Advisory Committee for the financial year ending 31 December 2022.

- SAC has advised the Board regarding Shariah matters presented by **TH** Management through Shariah decisions made by SAC in regard to operations and investment activities to ensure compliance with Shariah principles based on Shariah standards recognised by SAC.
- It is the responsibility of **TH** Management to ensure that all activities carried out comply with all Shariah principles by referring to the SAC and seeking advice on matters related to Shariah as well as implementing all Shariah policies approved by the SAC.
- In carrying out its responsibilities as outlined in the relevant policy, SAC is supported by the Shariah Advisory, Development and Secretariat function and the Shariah Compliance and Review function.
- Throughout the year 2022, a total of six (6) SAC meetings were held to discuss matters related to proposed investment activities, the development of Shariah guidelines and standard operating procedures, Shariah issues related to the management of **TH** deposit operations, periodic reports related to the status of Shariah non-compliant fund, notification from the Shariah Division, zakat and so on.

PERKEMBANGAN PENTING PADA 2022

BAHAGIAN SYARIAH

➤ UNIT PERUNDINGAN, PEMBANGUNAN DAN SEKRETARIAT SYARIAH

Unit Perundingan, Pembangunan dan Sekretariat Syariah berfungsi sebagai rujukan untuk memberikan khidmat nasihat Syariah berkenaan aktiviti **TH** kepada jabatan-jabatan yang berkaitan. Selain itu, unit ini juga akan melakukan penyelidikan Syariah terhadap isu-isu yang berkait dengan pelaburan dan aktiviti **TH** serta membangunkan polisi dalaman seperti rangka kerja, garis panduan dan prosedur yang berkaitan. Antara Garis panduan dan prosedur berikut juga telah dibangunkan pada tahun 2022 adalah:

- > Garis Panduan Syariah bagi Caj Lewat Bayar
- > Prosedur Saringan Syariah bagi Syarikat Tidak Tersenarai

Selain yang disebutkan di atas, satu rangka kerja bagi pelaksanaan tadbir urus Syariah terhadap entiti di bawah **TH** sedang dibangunkan.

Selain kerja-kerja dalaman, sesi libat urus bersama agensi-agensi kerajaan dan autoriti zakat telah dijalankan bagi memberikan pendedahan dan perkongsian berkenaan pelaksanaan dan pengiraan zakat di **TH** berdasarkan Garis Panduan Zakat **TH**.

➤ UNIT PEMATUHAN DAN SEMAKAN SYARIAH

Fungsi Pematuhan dan Semakan Syariah terus memainkan peranan penting dalam memastikan aktiviti dan operasi berkaitan pelaburan yang dijalankan oleh **TH** tidak melanggar prinsip Syariah. Pelan Semakan Syariah untuk tahun kewangan 2022 telah diluluskan oleh JPS **TH** untuk pelaksanaannya. Laporan Semakan Syariah juga telah dibincangkan dalam mesyuarat untuk mengesahkan bahawa operasi dan pelaburan **TH** telah mematuhi Syariah sebagaimana keputusan yang dikeluarkan **TH**. Segala pemerhatian dan cadangan penambahbaikan yang dikenal pasti oleh fungsi Pematuhan dan Semakan Syariah telah dibentangkan dan dibincangkan dalam mesyuarat JPS **TH**.

IMPORTANT DEVELOPMENTS IN 2022

SHARIAH DIVISION

➤ SHARIAH ADVISORY, DEVELOPMENT AND SECRETARIAT UNIT

The Shariah Advisory, Development and Secretariat Unit functions as a reference to provide Shariah advisory services regarding **TH** activities to relevant departments. In addition, this unit will also conduct Shariah research on issues related to investment and **TH** activities as well as to develop internal policies such as related frameworks, guidelines and procedures. Among the guidelines and procedures that which has developed in 2022 are:

- > Shariah Guidelines on Late Payment Charges
- > Procedure for Shariah Screening of Non-Listed Company

Besides those stated as above, a framework aimed at the implementation of Shariah governance for entities under **TH** is currently being developed.

In addition to internal work, engagement sessions with government agencies and zakat authorities were conducted to provide exposure regarding the implementation and calculation of zakat in **TH** based on the **TH** Zakat Guidelines.

➤ SHARIAH COMPLIANCE AND REVIEW UNIT

The Shariah Compliance and Review function continues to play an important role in ensuring that investment-related activities and operations carried out by **TH** do not contravene Shariah principles. The Shariah Review Plan for the financial year 2022 has been approved by SAC to be carried out. The Shariah Review Report has been deliberated in the meeting to confirm that **TH**'s operations and investments have complied with Shariah decisions as issued by **TH**. All observations and suggestions for improvement identified by the Shariah Compliance and Review function were presented and discussed in the SAC meeting.

LAPORAN JAWATANKUASA PENASIHAT SYARIAH TH

REPORT OF THE TH SHARIAH ADVISORY COMMITTEE

Pada tahun kewangan 2022, Laporan Semakan Syariah telah dibentangkan kepada ahli-ahli JPS **TH** sebagaimana yang berikut:-

- > Bahagian Pelaburan Strategik
- > Jabatan Teknologi Maklumat
- > Jabatan Modal Insan
- > Cawangan-Cawangan **TH** terpilih di Wilayah Tengah, Wilayah Selatan, Sabah dan Sarawak

Pemantauan berterusan juga telah dijalankan oleh Fungsi Pematuan dan Semakan Syariah di mana laporan status pelaburan saham dan ekuiti bagi enam (6) bulan pertama, tahun kewangan (2022) dibentangkan dan dibincangkan dalam mesyuarat JPS.

PEMBAYARAN ZAKAT 2021

Berdasarkan Garis Panduan Zakat **TH** yang dibangunkan pada 2021, jumlah zakat boleh ditentukan dan dibayar berdasarkan penyata kewangan **TH** yang belum diaudit sehingga 95 peratus daripada jumlah yang perlu dizakatkan. Setelah auditan terhadap penyata kewangan dilakukan dan dimuktamadkan, pelarasan akan dibuat pada tahun berikutnya bagi sebarang kekurangan atau lebihan jumlah zakat yang telah dibayar.

Berdasarkan penyata kewangan 2022 yang belum diaudit, jumlah zakat adalah RM91.7 juta. Sebanyak 95 per cent daripada jumlah anggaran tersebut atau RM87.1 juta dibayar terlebih dahulu kepada setiap Majlis Agama Islam Negeri ("MAIN") seperti mana garis panduan tersebut.

PEMBAYARAN BAKI ZAKAT 2021

Setelah pelarasan kiraan zakat 2021 dibuat berdasarkan penyata kewangan 2021 yang telah diaudit dan dimuktamadkan dengan ditandatangani oleh Ketua Audit Negara, jumlah sebanyak RM8.7 juta telah dibayar bagi mencukupkan pembayaran zakat 2021.

PEMBAYARAN ZAKAT KEPADA MAJLIS AGAMA ISLAM NEGERI

Pembayaran kepada MAIN adalah berdasarkan purata baki minima deposit bagi setiap negeri dengan formula pengiraan seperti berikut:

$$\frac{\text{Purata minima baki deposit negeri} \\ \text{Average state minimum deposit balance}}{\text{Jumlah purata baki deposit minima seluruh negeri} \\ \text{Total average state minimum deposit balance}} \times \text{jumlah zakat perlu bayar} \\ \text{amount of zakat to be paid}$$

In the financial year 2022, the Shariah Review Report was presented to the members of **TH** SAC as follows:-

- > Strategic Investment Division
- > Department of Information Technology
- > Human Capital Department
- > Selected **TH** Branches in the Central Region, Southern Region, Sabah and Sarawak

Continuous monitoring had also been carried out by the Shariah Compliance and Review Function, where the stock and equity investment status report for the first six (6) months of the financial year (2022) was presented and discussed in the SAC meeting.

PAYMENT OF ZAKAT 2021

Based on the **TH** Zakat Guidelines developed in 2021, the amount of zakat can be determined and paid based on **TH**'s unaudited financial statements, with up to 95 per cent of the amount to be paid. Once the audit of the financial statements is completed and finalised, adjustments will be made the following year for any shortfall or excess amount of zakat that has been paid.

Based on the unaudited 2022 financial statements, the total zakat payable amounted to RM91.7 million. A total of 95 peratus of the estimate or RM87.1 million was paid in advance to each State Islamic Religious Council ("MAIN") as required by the guidelines.

PAYMENT OF ZAKAT BALANCE 2021

Pursuant to the adjustment of zakat calculation 2021 made based on the audited financial statements 2021 signed by the Auditor General, RM8.7 million were paid to make up the shortfall of zakat amount for the year 2021.

PAYMENT OF ZAKAT TO THE STATE ISLAMIC COUNCIL

Payment to MAIN is based on the average minimum deposit balance for each state accordance to the calculation formula as follows:

DANA TABUNG EHSAN

Tabung Ehsan adalah dana tidak patuh syariah yang ditakrifkan sebagai pendapatan atau aset yang dijana atau diperolehi daripada urusan niaga yang melanggar prinsip dan keperluan syariah seperti yang ditentukan oleh JPS. Pendapatan tidak patuh Syariah perlu dilupuskan dengan menyalurkannya ke Baitul Maal atau badan-badan kebajikan atau digunakan untuk kepentingan masyarakat awam.

Pada tahun 2021, dana daripada Tabung Ehsan sebanyak RM500,000 telah disalurkan kepada Tabung Musaadah JAKIM bagi membantu mangsa banjir di seluruh negara manakala pada tahun 2022, RM180,000 disalurkan kepada IMARET untuk pembelian Kit Hygiene dan klinik bergerak.

Setelah dana tersebut disalurkan untuk tujuan tersebut, baki Tabung Ehsan setakat 31 Disember 2022 adalah sebanyak RM1.3 juta.

PERAKUAN PEMATUHAN SYARIAH JAWATANKUASA PENASIHAT SYARIAH TH

Kami, ahli-ahli JPS **TH**, berdasarkan kepada cadangan-cadangan operasi dan urusan niaga **TH** yang dikemukakan melalui mesyuarat dan/atau resolusi pekeliling dan/atau melalui medium komunikasi yang lain, ahli-ahli JPS dalam pengetahuan dan usaha terbaik mereka, mengesahkan dan memperakukan bahawa operasi dan urusan niaga **TH** bagi tahun kewangan berakhir 31 Disember 2022 adalah mematuhi prinsip Syariah. Ahli-ahli JPS juga dalam pengetahuan dan usaha terbaik mereka, mengesahkan dan memperakukan bahawa pengiraan zakat bagi tahun kewangan 2021 adalah memenuhi keperluan yang digariskan dalam Garis Panduan Zakat **TH** yang diluluskan oleh JPS.

EHSAN FUND

The Ehsan Fund is a Shariah non-compliant fund defined as income or assets generated or obtained from transactions that violate shariah principles and requirements as determined by SAC. Shariah non-compliant income must be disposed of by channelling it to Baitul Maal, charitable organisations, or otherwise be used for the public interest.

In 2021, funds amounting to RM500,000 from the Ehsan Fund were channelled to JAKIM's Musaadah Fund to help flood victims across the country while in 2022, RM180,000 was channelled to IMARET for the purchase of hygiene kits and mobile clinics.

After the distribution for the above-mentioned purposes, the balance of Tabung Ehsan as of 31 December 2022 amounted to RM1.3 million.

SHARIAH COMPLIANCE CERTIFICATE OF THE TH SHARIAH ADVISORY COMMITTEE

We, the members of SAC, to the best of our knowledge and efforts based on the operational and transactional proposals of **TH** submitted through meetings and/or circular resolutions and/or through other communication mediums, confirm and certify that **TH's** operations and transactions for the financial year ending 31 December 2022 are in compliance with Shariah principles. SAC members also, to the best of their knowledge and efforts, confirm and certify that the calculation of zakat for the financial year 2021 meets the requirements outlined in the **TH** Zakat Guidelines approved by SAC.

Bagi pihak JPS | On behalf of the SAC,



Profesor Dr. Ashraf Md Hashim

Pengerusi Jawatankuasa Penasihat Syariah
Chairman of the Shariah Advisory Committee

SAHAM KEUTAMAAN PREFERENCE SHARES

MEMAHAMI SAHAM KEUTAMAAN

Ekuiti merupakan salah satu kelas aset pelaburan **TH** yang diperuntukkan di bawah Alokasi Aset Strategik. Salah satu bentuk pelaburan ekuiti adalah pelaburan dalam saham keutamaan.

Apakah itu Saham Keutamaan?

Seksyen 2(1) Akta Syarikat 2016;

“ertinya syer yang tidak kira dengan apa jua nama dipanggil, yang tidak melayakkan pemegangnya mendapat hak untuk mengundi melalui ketetapan atau bagi apa-apa hak untuk mengambil bahagian di luar amaun yang dinyatakan dalam mana-mana pengagihan sama ada melalui dividen, atau penebusan, dalam penggulangan, atau selainnya”

Bentuk-bentuk Saham Keutamaan

- > Saham keutamaan boleh tebus (*redeemable*)
- > Saham keutamaan penyertaan (*participating*)
- > Saham keutamaan kumulatif (*cumulative*)
- > Saham keutamaan boleh tukar (*convertible*)
- > Saham keutamaan kadar menaik (*increasing rate*)
- > Saham keutamaan kekal/tidak boleh tebus dan bukan kumulatif (*perpetual/irredeemable & non-cumulative*)

SAHAM KEUTAMAAN DARI ASPEK SYARIAH

Apakah Konsep Syariah yang Mendasari Saham Keutamaan?

Takyif fiqhi (adaptasi fiqh) yang sesuai untuk diaplikasikan ke atas saham keutamaan ialah prinsip musharakah.

Adakah Saham Keutamaan Patuh Syariah?

Keputusan Majlis Penasihat Syariah Suruhanjaya Sekuriti Malaysia yang diterbitkan pada 31 Disember 2022 telah menetapkan beberapa ketetapan berkenaan saham keutamaan patuh syariah. Selain prinsip musyarakah, konsep tanazul digunakan di antara pemegang saham biasa dan saham keutamaan melalui ratifikasi daripada Lembaga Pengarah syarikat berdasarkan mandat yang diberikan pemegang saham biasa. Bagi saham keutamaan yang memiliki ciri kumulatif (*cumulative*) atau boleh tukar (*convertible*) atau boleh tebus (*redeemable*), ianya adalah dibenarkan selagi mana ianya tidak mempunyai unsur jaminan modal dan/atau keuntungan. Bagi ciri penyertaan (*participating*) ianya adalah dibenarkan. Selain itu, saham induk bagi saham keutamaan hendaklah diklasifikasikan sebagai sekuriti patuh Syariah dan hasil penerbitan saham keutamaan hendaklah digunakan bagi tujuan patuh Syariah.

UNDERSTANDING PREFERENCE SHARES

Equity is one of **TH's** investment asset classes allocated under Strategic Asset Allocation. One type of equity investment is in preference shares.

What are Preference Shares?

Section 2(1) of the Companies Act 2016;

“preference share” means a share by whatever name called, which does not entitle the holder to the right to vote on a resolution or to any right to participate beyond a specified amount in any distribution whether by way of dividend, or on redemption, in a winding up, or otherwise”

Forms of Preferred Shares

- > Redeemable preferred shares
- > Participating preferred shares;
- > Cumulative preferred shares
- > Convertible preferred shares
- > Increasing rate preferred shares
- > Perpetual/irredeemable and non-cumulative preferred share

PREFERRED SHARES FROM SHARIAH ASPECTS

What is the Shariah Concept Underlying Preferred Shares?

Takyif fiqhi (adaptation of fiqh) that is suitable to be applied to preferred shares is the principle of musharakah.

Are Preferred Shares Shariah Compliant?

The decision of the Shariah Advisory Council of the Securities Commission of Malaysia published on 31 December 2022 has established several requirements regarding Shariah compliant preferred shares. Apart from the Islamic principle of musyarakah, the concept of tanazul is used between ordinary shareholders and preferred shares through ratification from the company's Board of Directors based on the mandate given by shareholders. Preferred shares that feature cumulative or convertible characteristics or are deemed redeemable are allowed provided there are no guaranteed capital and/or profit elements. Participating feature of preference shares are also allowed. Additionally, the parent shares of preferred shares must be classified as Shariah compliant securities, and proceeds from the issuance of preferred shares used for Shariah compliant purposes.

Bagaimana pemakaian Saham Keutamaan dalam Konteks Pelaburan TH?

- Berdasarkan Garis Panduan Syariah Pelaburan Ekuiti **TH**, **TH** dibenarkan untuk melabur dalam saham keutamaan di mana:
 - > Saham pendasar/saham biasa syarikat penerbit adalah patuh Syariah.
 - > Pembayaran keuntungan adalah bukan kumulatif.
- Pelaburan dalam saham keutamaan hendaklah bebas daripada elemen jaminan modal dan keuntungan yang dilarang dalam kontrak musharakah. Berikut adalah keperluan yang perlu dipenuhi bagi mengelakkan elemen jaminan modal dan keuntungan:
 - > Terma agihan keuntungan tidak boleh berbentuk kumulatif yang memberi kesan kepada jaminan modal/keuntungan;
 - > Bagi saham keutamaan boleh tebus (redeemable preference shares); dan
 - terma keuntungan tidak boleh mengandungi jumlah keuntungan yang tetap sebagai harga penebusan.
 - formula harga penebusan tidak dibenarkan dalam bentuk nombor mutlak atau peratusan yang memberi kepastian pelabur mendapat nilai pelaburan awal dan/atau pulangan pelaburan yang disasarkan.
 - formula harga penebusan hendaklah berdasarkan mekanisme yang mencerminkan nilai pasaran saham pada masa penebusan.
 - > Bagi saham boleh tukar (*convertible preference shares*)
 - Penukaran boleh dibuat berdasarkan penukaran saham keutamaan dengan bilangan tetap (*fixed*) kepada saham biasa bilangan tetap atau penukaran saham keutamaan dengan bilangan tetap kepada saham biasa pada bilangan boleh ubah (*variable*).

How to use Preferred Shares in the context of TH Investment?

- Based on **TH**'s Equity Investment Shariah Guidelines, **TH** is allowed to invest in preferred shares where:
 - > The underlying shares/ordinary shares of the issuing company are Shariah compliant.
 - > Profit payments are non-cumulative.
- Investment in preferred shares must be free from the element of capital and profit guarantee which is prohibited in the musharakah contract. The following are the requirements that must be met to avoid capital and profit guarantee elements:
 - > The profit distribution terms cannot be cumulative which affects the capital/profit guarantee;
 - > For redeemable preferred shares (redeemable preferred shares); and
 - the profit term cannot contain a fixed amount of profit as the redemption price.
 - redemption price formulas are not allowed in the form of absolute numbers or percentages that ensure the investor gets the initial investment value and/or the targeted investment return.
 - the redemption price formula should be based on a mechanism that reflects the market value of the shares at the time of redemption.
 - > For convertible preferred shares
 - The conversion can be made based on the conversion of preferred shares with a fixed number (fixed) to common shares with a fixed number or the conversion of fixed number of preference shares into a variable number of ordinary shares.

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Accountability





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70% Selesai
Completed



Kemajuan Keseluruhan 2022
2022 Overall Progress

87% Selesai
Completed

PROGRAM CSR ZAKAT

CSR ZAKAT PROGRAMME

Program CSR 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 Negeri setiap tahun. Pada tahun 2022, bayaran zakat bagi tahun kewangan 2021 sebanyak RM96.6 juta telah dibuat secara terus kepada 14 Pusat Zakat Negeri dan Majlis Agama Islam Negeri di seluruh negara.

Sebahagian daripada jumlah tersebut, sebanyak RM28 juta, telah diserahkan semula kepada **TH** melalui Program CSR Zakat untuk diagih kepada kelompok sasar mengikut terma dan syarat agihan yang ditentukan oleh Pusat Zakat Negeri dan Majlis Agama Islam Negeri.

Zakat Wakalah yang diterima daripada Pusat Zakat Negeri atau Majlis Agama Islam Negeri digunakan sebagai sumber dana dalam pelaksanaan Program CSR 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 tiga (3) aspek iaitu Pendidikan, Komuniti dan Kesihatan serta Keusahawanan. Antara program yang telah dilaksanakan adalah Program Iqra', A'fiat, Mobiliti dan Ehsan.

Sejak dilaksanakan pada tahun 2012, Program CSR Zakat **TH** telah mendapat maklum balas positif daripada pelbagai pihak berkepentingan. Sehingga kini, lebih satu juta penerima telah mendapat manfaat daripada program-program ini. Selain itu, dana zakat **TH** turut menyokong inisiatif bantuan bencana serta program kolaborasi bersama anak-anak syarikat, agensi-agensi di bawah Jabatan Perdana Menteri (Hal Ehwal Agama) serta rakan-rakan strategik dan Badan Bukan Kerajaan (NGO).

Program Iqra' adalah Program Perdana CSR Zakat **TH** yang merupakan inisiatif pembangunan modal insan untuk memberi bantuan kewangan serta keperluan kepada pelajar yang kurang berkemampuan untuk melanjutkan pendidikan ke peringkat pengajian tinggi. Manakala Program A'fiat bertujuan memberi sumbangan peralatan dan kelengkapan perubatan kepada hospital atau klinik kesihatan terpilih di seluruh negara untuk manfaat umum. Program Mobiliti pula memberi sumbangan kenderaan dwifungsi kepada masjid-masjid bagi membolehkan mereka melaksanakan tugas-tugas fardu kifayah. Selain itu, Program Ikhtiar diperkenalkan bagi menyediakan modal permulaan kepada golongan asnaf untuk memulakan atau mengembangkan perniagaan kecil-kecilan mereka bagi meningkatkan kualiti hidup dan sosio-ekonomi negeri.

TH CSR 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 or State Islamic Religious Councils every year. In 2022, **TH** paid a total of RM96.6 million in zakat for financial year 2021, made directly to 14 State Zakat Centres and State Islamic Religious Councils throughout the country.

Part of the amount is given back to **TH**, amounting to RM28 million, through the CSR Zakat Programme to be distributed to targeted asnaf groups in accordance with the terms and conditions of distribution determined by the State Zakat Centre and State Islamic Religious Council.

The Zakat Wakalah received from the State Zakat Centre and State Islamic Religious Council is used as a source of funds in the implementation of **TH** CSR Zakat Programme. **TH** plans various zakat programmes annually to give zakat assistance to eligible recipients throughout the country. The zakat programmes cover three (3) focus areas namely Education, Community and Health as well as Entrepreneurship. Among the programs implemented are Iqra', A'fiat, Mobility and Ehsan.

Since its inception in 2012, **TH's** established CSR Zakat Programmes have been well-received, garnering positive feedback from various stakeholders. To date, more than one million beneficiaries have benefitted from these programmes. Annually, other disaster relief initiatives and collaborative programmes with subsidiaries, agencies under the Prime Minister's Office (Religious Affairs), strategic partners and NGOs are also supported by **TH's** zakat funds.

The Iqra' Programme, a **TH** Flagship CSR Zakat Programme, is a human capital development initiative created to provide financial assistance for less fortunate students with aspirations to pursue higher education. As for the A'fiat Programme, **TH** donates medical equipment to selected hospitals and medical service centres throughout the country, for the use of the public. The Mobility Programme was established to provide dual function vehicles to mosques located in remote areas to enable them to carry out fardu kifayah tasks. Moreover, the Ikhtiar Programme was introduced to provide aspiring entrepreneurs in the asnaf group with start-up capital to establish or expand their small businesses, thus also improving the quality of life and socio-economics of the state.

Bagi tahun 2022, **TH** telah berjaya melaksanakan pelbagai Program CSR Zakat untuk penerima dari golongan asnaf, B40 dan yang kurang berkemampuan. Sebanyak 11 program telah dilaksanakan oleh **TH** bagi tahun 2022 yang dimanfaatkan oleh 550 ribu penerima dengan dana agihan zakat melebihi RM28 juta.

Ringkasan bagi program-program yang telah dilaksanakan adalah seperti berikut:

In 2022, **TH** has successfully implemented specially tailored CSR Zakat Programmes for groups such as asnaf, B40 and the underprivileged. A total of 11 programmes have been implemented by **TH** in 2022, impacting the lives of 550 thousand recipients and with a zakat distribution exceeding RM28 million.

A summary of the implemented programmes for 2022 are as follows:

Bil. No.	Program dan Butiran Programme and Details		DANA Funding (RM)	Impak Program Programme Impact
1.	Iqra' TH (IPTA)	Bantuan kewangan kepada pelajar asnaf dan pelajar daripada keluarga B40 yang sedang mengikuti pengajian di 20 buah universiti tempatan bagi menampung kos pengajian, asrama, elaun sara diri dan keperluan asas pelajar. Financial assistance to asnaf students and students from B40 studying at 20 local universities, covering the cost of studies, hostels, allowances and basic student needs.	12,000,000	Program memanfaatkan lebih 30,000 orang pelajar B40 di 20 IPTA seluruh negara. The programme benefitted over 30,000 B40 students in 20 IPTAs nationwide.
2.	Iqra' TH (MyPAC)	Tajaan pelajar asnaf lepasan ijazah bagi mengikuti pensijilan profesional Association of Chartered Certified Accountants (ACCA). Sponsorship of asnaf graduates to pursue the Association of Chartered Certified Accountants (ACCA) certificate.	182,899	Program dianggarkan memanfaatkan tiga (3) orang pelajar terpilih . The programme benefitted three (3) selected students .
3.	Mobiliti TH Mobility TH	Sumbangan 40 unit van dwifungsi kepada 40 institusi terpilih di seluruh negara. Donation of 40 dual function vans to 40 selected institutions across the country	5,339,600	Dianggarkan lebih 20,000 ahli kariah mendapat manfaat. Benefitted over 20,000 community members .
4.	Tabung Bantuan Bencana Disaster Relief Fund	Bantuan kepada golongan yang terjejas akibat bencana seperti banjir kilat, pandemik COVID-19 dan situasi kritikal lain di dalam negara. Aid to those affected by disasters such as flash floods, the COVID-19 pandemic and other critical situations across the country.	1,000,000	Dianggarkan telah memberi manfaat kepada lebih 90,000 orang yang memerlukan dalam: Situasi banjir, Tanah runtuh dan juga Kemusnahan Harta Benda. Estimated to have benefitted over 90,000 people affected by the following situations: Flood situation, landslides and destruction of property.
5.	Ehsan TH	Bantuan tunai 'one-off' kepada keluarga asnaf di 14 negeri. (RM200k setiap negeri) 'One-off' cash assistance to asnaf families in 14 states. (RM200k across every state)	2,800,000	Dijangka telah memberi manfaat kepada lebih 10,000 penerima dalam kalangan asnaf terpilih seluruh negara. Benefitted more than 10,000 beneficiaries among selected asnafs nationwide.

PROGRAM CSR ZAKAT
CSR ZAKAT PROGRAMME

Bil. No.		Program dan Butiran Programme and Details	DANA Funding (RM)	Impak Program Programme Impact
6.	Program dengan kumpulan anak syarikat TH Collaborative programmes with TH subsidiaries	Program kolaborasi dengan anak syarikat TH ; mempromosikan sinergi kumpulan. Collaboration programmes with TH subsidiaries to promote group synergy.	200,000	Program Thetacares telah memberi manfaat kepada lebih 2000 ahli kariah di kawasan terpilih. The Thetacares programme benefitted more than 2000 members of selected communities.
7.	Program dengan agensi-agensi lain/pusat zakat Programmes with other agencies/ zakat centre	Program kolaborasi dengan agensi di bawah pejabat YBM seperti JAKIM, JAWHAR, YWM/ Pusat Zakat Negeri Collaboration programmes with agencies under the YBM office such as JAKIM, JAWHAR, YWM/State Zakat Center.	706,900	Dianggarkan telah memberi manfaat kepada 7000 orang . Estimated to benefit 7000 people .
8.	MyHAUS – JAWHAR dan Majlis Agama Islam Negeri (MAIN) MyHAUS – JAWHAR and State Islamic Religious Council (MAIN)	Satu program kolaborasi dalam menyalurkan dana bagi membina rumah baru kepada keluarga asnaf dan B40 di 13 buah negeri. (26 rumah x RM80k) A collaborative programme to channeling funds needed to build new houses for asnaf and B40 families across 13 states. (26 houses x RM80k)	2,080,000	Program telah memberi manfaat kepada 26 buah keluarga asnaf (anggaran seramai 78 orang) di seluruh negara. Benefitted 26 asnaf families (an estimated total of 78 people) across the country.
9.	A'fiat TH	Sumbangan kelengkapan perubatan kepada hospital kerajaan/pusat kesihatan. Program ini memberi manfaat kepada 25 hospital terpilih seluruh negara. Donation of medical equipment to government hospitals/health centres. The program will benefit 25 selected hospitals nationwide.	2,000,000	Dianggarkan memberikan manfaat kepada 406,176 pesakit (anggaran bagi penggunaan alatan selama setahun). Estimated to have benefitted 406,176 patients (estimated use up to a year).
10.	Ikhtiar TH	Bantuan kewangan kepada usahawan asnaf untuk memula/ mengembangkan perniagaan. (RM60k setiap negeri) Financial assistance to asnaf entrepreneurs to start/expand their business. (RM60k each state)	800,280	Program ini memberi modal juga latihan untuk menjalankan perniagaan seperti e-hailing, bakeri, cuci kereta, pembuatan kraftangan, makanan dan minuman, latihan berkala dan aktiviti pekerjaan berkaitan yang memberi manfaat lebih daripada 300 orang . This programme provided capital and training for more than 300 entrepreneurs to run businesses such as e-hailing, bakery, car wash, handicraft manufacturing, food and beverage, regular training and related job activities.

Bil. No.	Program dan Butiran Programme and Details	DANA Funding (RM)	Impak Program Programme Impact
11.	Permohonan Zakat/ Sumbangan Application for Zakat/Donation	400,000	Dianggarkan seramai 1000 orang telah mendapat manfaat daripada sumbangan yang disalurkan. The donations are estimated to have benefitted over 1000 people .
12.	Bantuan Khas Banjir Special Flood Relief	873,490	Dianggarkan lebih 100 orang dalam kalangan ahli keluarga staf TH telah menerima manfaat. Benefitted more than 100 people among TH staff and their family members.
JUMLAH TOTAL		28,383,169.79	



PENGURUSAN TENAGA ENERGY MANAGEMENT

Secara amnya, pengurusan tenaga adalah semua aktiviti yang dilaksanakan bagi memastikan penggunaan tenaga yang cekap kerana pengaruhnya terhadap operasi dan aktiviti hartanah.

TH terus memberi tumpuan pengurangan bil elektrik dengan meningkatkan kecekapan tenaga di lapan (8) Menara **TH** iaitu Menara **TH** Tun Razak (ibu pejabat), Menara **TH** Selborn, Menara **TH** Perdana, Menara **TH** Uptown, Menara **TH** Damansara, Menara **TH** Johor Bahru, Menara **TH** Kota Bharu dan Menara **TH** Ipoh. Strategi ini berjaya menjimatkan lebih dari RM2.1 juta atau pengurangan sebanyak 17.57 peratus berbanding tahun 2019 sebagai garis dasar.

Melangkah ke hadapan, **TH** akan menjalin kerjasama dengan syarikat utiliti dan tenaga untuk meneroka teknologi baharu seperti stesen pengecas kenderaan elektrik, penggunaan bahan kitar semula, sistem kitar guna semula air hujan (rainwater harvesting), loji sisa pepejal alam sekitar dan penggunaan tenaga boleh diperbaharu seperti tenaga solar di bangunan-bangunan **TH** yang merupakan sebahagian daripada inisiatif ke arah pematuhan keperluan ESG.

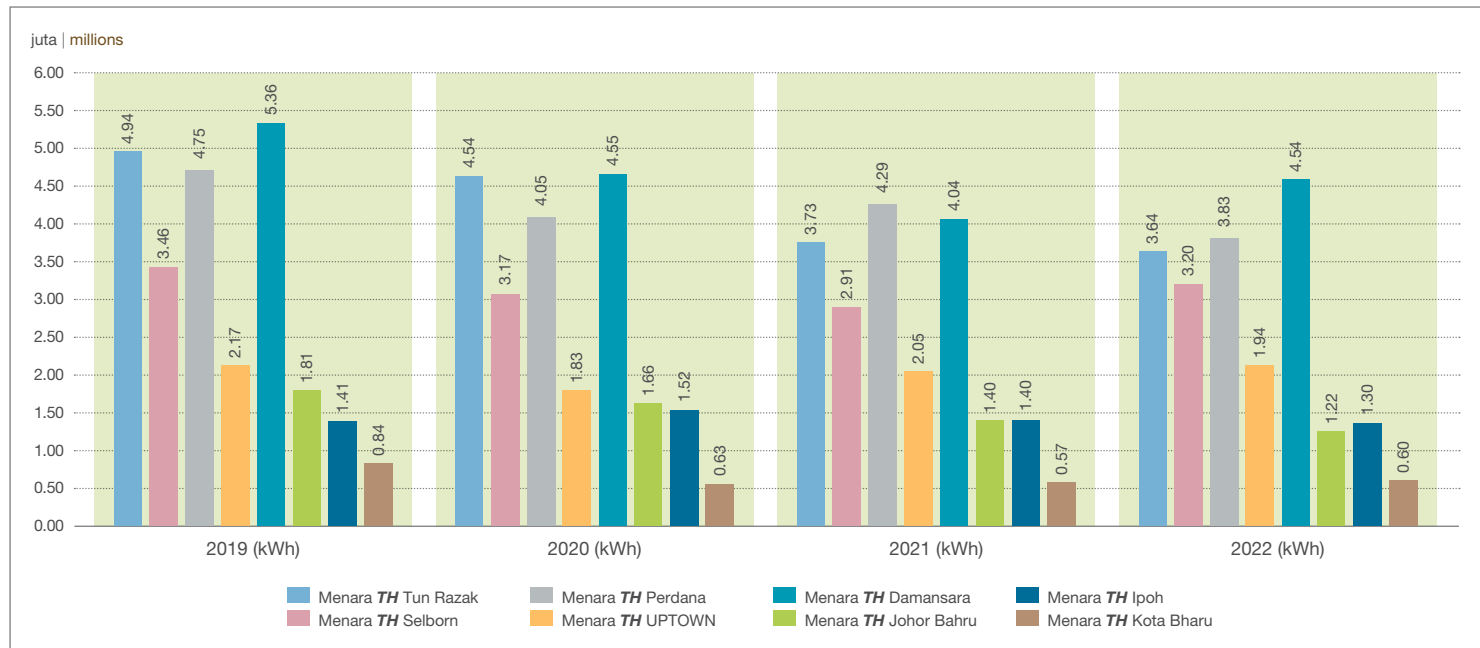
Generally, energy management can be described as activities performed to ensure efficient use of energy due to its influence in the real estate operation and activities.

TH continue to focus on reducing electricity bill by enhancing energy efficiency of eight (8) **TH**'s office towers namely Menara **TH** Tun Razak (headquarters), Menara **TH** Selborn, Menara **TH** Perdana, Menara **TH** Uptown, Menara **TH** Damansara, Menara **TH** Johor Bahru, Menara **TH** Kota Bharu and Menara **TH** Ipoh. The strategies resulted in more than RM2 million savings or a reduction of 17.57 per cent compared to 2019 as baseline.

Moving forward, **TH** will enter into collaborations with utility and energy companies to explore new technology such as electric vehicle charging station, the use of recycled materials, adopting rainwater harvesting, solid waste plant and renewable energy such as solar energy on **TH** buildings as part of the **TH** continuous efforts towards ESG requirement compliance.

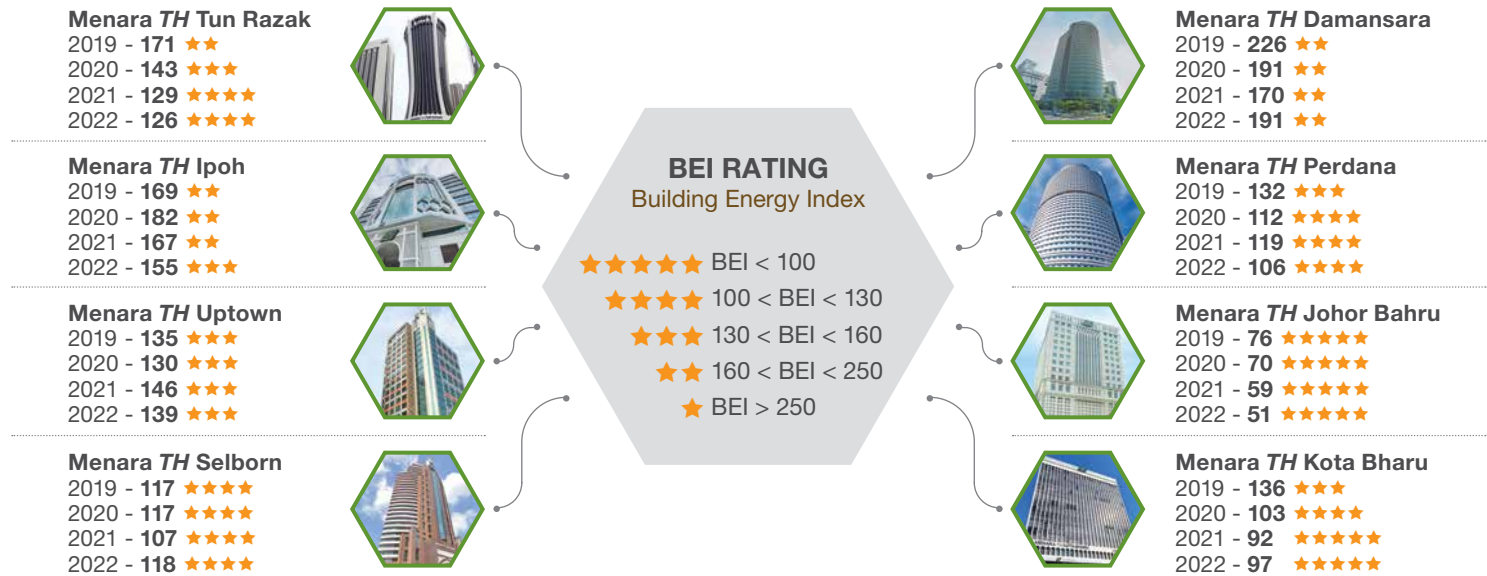
Penggunaan kWh Tahun 2019-2022

kWh Usage Year 2019-2022



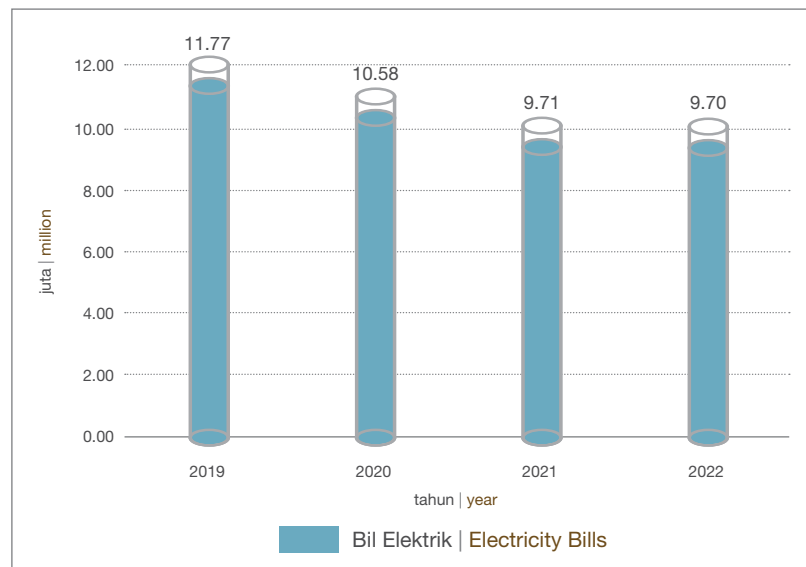
Bangunan Hijau dan Penjimatan Tenaga

Green Building and Energy Saving



Penjimatan Bil Elektrik di Lapan (8) Menara TH (2019 sebagai Garis Dasar)

8 TH Tower Electricity Bills Savings (RM) (2019 taken as baseline)



Perbandingan Penjimatan
tahun 2022 dengan tahun 2019
Sebagai Garis Dasar
2022 Savings Compared
to 2019 as Baseline

17.57% @
RM2.1 juta | million

HIJRAH²⁴

Malaysia





Melebihi | More than
RM28 juta | million
sumbangan Program
Zakat CSR
distributed for CSR
Zakat Programme



550 ribu | thousand
penerima sumbangan | beneficiaries

SOROTAN MEDIA 2022

2022 MEDIA HIGHLIGHTS

Pelan HIJRAH24 diperkenal kukuh TH

Pusat Rawatan TH diiktiraf Arab Saudi

MAKKAH - Jika dilihat dari luar, bangunan yang menempatkan Pusat Rawatan Lembaga Tabung Haji (TH) Syisyan kelihatan seperti biasa sahaja tetapi apabila berada di dalamnya, pengunjung pasti teruja melihat segala kelengkapan perubatan yang disediakan. Bukan sahaja mempunyai ward sendiri, tetapi TH melengkapkan perkhidmatan dengan menempatkan tenaga pakar dalam pelbagai bidang, sejumlah 18 ambulans dan peralatan perubatan mencukupi.

Pengarah Operasi Perubatan Makka, Dr Mohamad Nazarudin Bahari berkata, lebih membanggakan apabila setiap analisis dan pemantauan pegawai perubatan Malaysia diterima pada sebarang keraguan oleh doktor yang bertugas di Hospital Arab Saudi, sama ada di Makka dan Madinah.

Katanya, keadaan sedemikian membolehkan pesakit yang dirawat di

Pelan tiga tahun itu menyokong usaha kerajaan perkukuh semua syarikat pelaburan berkaitan kerajaan (GLIC).

Oleh NURBIL HUDA HUSAIN

KUALA LUMPUR

Lembaga Tabung Haji (TH) telah merangka Pelan HIJRAH24

Datuk Ahmad Marzuki Shary berkata, merancang itu juga selari dengan pelantikan Tati Sri Amran Mokhtar sebagai Pengerusi TH yang baharu bermula Disember tahun lalu.

Beliau berkata, dalam itu juga akan mengukuhkan kedudukan TH sebagai syarikat pelaburan berkaitan kerajaan (GLIC) dalam membantu pemulihan ekonomi negara.

"HUP 2022" yang telah lima ter-

Tabung Haji 1995 dan menubuhkan model operasi serta akaun tabung haji. Hasi' semakin dah pindaan Aki Tabung Haji akan dibatalkan di Parlimen dan pelan strategik HIJRAH24 juga akan diumumkan kepada umat Islam khususnya pendeposit TH," katanya di Dewan Rakyat pada Selasa.

Beliau berkata demikian ketika menjawab pertanyaan Nik Mohamad Abdul Nik Abdul Aziz (Pas-Bachok) yang meminta Perdana

THhujjaj tawar informasi lengkap untuk jemaah haji

MAKKAH - Lembaga Tabung Haji (TH) sedang melancarkan aplikasi THhujjaj bagi memudahkan jemaah Malaysia sepanjang berada di Tanah Suci.

Bukan sekutu, merujuk persoalan THhujjaj yang di TH terus mem-

bergerak ke Anafat, Muz-dalifah dan Mina nanti... semua maklumat ada di dalam aplikasi ini. Mereka juga boleh mengikut kaji bimbingan haji kerana terdapat nota dan

"Paling saya sukai, THhujjaj mengandungi perkongsian hadis, kita boleh baca setiap hari," katanya kepada pembertanggungjawab pelancongan

TH raih pendapatan RM1.47b separuh pertama tahun ini

Lembaga Tabung Haji (TH) telah mengumumkan bahawa pendapatan separuh pertama tahun ini telah mencapai RM1.47 bilion, meningkat daripada RM1.3 bilion pada tahun yang sama tahun lalu.

TH juga telah mengumumkan bahawa jumlah simpanan TH telah mencapai RM88.8 bilion, meningkat daripada RM85.5 bilion pada tahun yang sama tahun lalu.

TH juga telah mengumumkan bahawa jumlah aset TH telah mencapai RM1.47 bilion, meningkat daripada RM1.3 bilion pada tahun yang sama tahun lalu.

TH juga telah mengumumkan bahawa jumlah liabiliti TH telah mencapai RM1.3 bilion, meningkat daripada RM1.2 bilion pada tahun yang sama tahun lalu.

TH juga telah mengumumkan bahawa jumlah modal TH telah mencapai RM1.2 bilion, meningkat daripada RM1.1 bilion pada tahun yang sama tahun lalu.

Maqasid Shariah asas budaya kerja TH

RKP diperkenalkan untuk warga kerja, yakinkan pendeposit

Berikutan pelaksanaan RKP ini, Maqasid Shariah asas budaya kerja TH akan diperkenalkan kepada semua warga kerja TH. RKP ini bukan sekadar satu dokumen tetapi ia mencerminkan bagaimana kita menterjemahkan dalam kalangan warga TH hari ini, malah untuk pemimpin dan warga kerja TH yang akan datang.

RKP ini diperkenalkan kepada semua warga kerja TH sebagai panduan dalam menjalankan tugas mereka. RKP ini juga akan diperkenalkan kepada pendeposit TH sebagai panduan dalam berurusan dengan TH.

RKP ini diperkenalkan kepada semua warga kerja TH sebagai panduan dalam menjalankan tugas mereka. RKP ini juga akan diperkenalkan kepada pendeposit TH sebagai panduan dalam berurusan dengan TH.

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Seorang pegawai TH, Syisyan, berkata, Maqasid Shariah asas budaya kerja TH akan diperkenalkan kepada semua warga kerja TH sebagai panduan dalam menjalankan tugas mereka.



Seorang pegawai TH, Syisyan, berkata, Maqasid Shariah asas budaya kerja TH akan diperkenalkan kepada semua warga kerja TH sebagai panduan dalam menjalankan tugas mereka.

TH tetap buat persediaan haji

Setakat ini tiada maklumat unda ibadah mesyuarat kes COVID-19 terus meningkat.

TH tetap membuat persediaan haji walaupun terdapat maklumat unda ibadah mesyuarat kes COVID-19. TH akan membuat persediaan haji seperti biasa.



Seorang pegawai TH, Syisyan, berkata, TH tetap membuat persediaan haji walaupun terdapat maklumat unda ibadah mesyuarat kes COVID-19.

Petugas TH perlu konsisten, mentaliti taraf dunia

MAKKAH - Petugas Lembaga Tabung Haji (TH) di Makka dan Madinah disaran terus konsisten dalam menepati mentaliti bertaraf dunia dan bersedia menepati tuntutan maklumat ketika menyantuni jemaah.

Ketua Rombongan Haji Malaysia Datuk Seri Syed Saleh Syed Abdul Rahman berkata, TH harus konsisten dalam menepati mentaliti bertaraf dunia dan bersedia menepati tuntutan maklumat ketika menyantuni jemaah.



Seorang pegawai TH, Syisyan, berkata, TH harus konsisten dalam menepati mentaliti bertaraf dunia dan bersedia menepati tuntutan maklumat ketika menyantuni jemaah.

TH harus konsisten dalam menepati mentaliti bertaraf dunia dan bersedia menepati tuntutan maklumat ketika menyantuni jemaah.

Bisnes

TH KAUT DEPOSIT RM88B

Lembaga Tabung Haji (TH) terus mencatatkan prestasi yang cemerlang dengan jumlah deposit mencapai RM88.8 bilion pada Disember 2022.

TH juga telah mengumumkan bahawa jumlah aset TH telah mencapai RM1.47 bilion, meningkat daripada RM1.3 bilion pada tahun yang sama tahun lalu.

TH juga telah mengumumkan bahawa jumlah liabiliti TH telah mencapai RM1.3 bilion, meningkat daripada RM1.2 bilion pada tahun yang sama tahun lalu.



Seorang pegawai TH, Syisyan, berkata, TH terus mencatatkan prestasi yang cemerlang dengan jumlah deposit mencapai RM88.8 bilion pada Disember 2022.

DIREKTORI TH

TH DIRECTORY



ARAB SAUDI

KONSULAT JENERAL MALAYSIA (URUSAN HAJI)
CONSULATE GENERAL OF MALAYSIA (HAJJ AFFAIRS)

4314, Al- Mualliifin
Al Rehab District
Jeddah 22335 - 8491
Kingdom of Saudi Arabia
Tel : +996 126876715
Faks | Fax : +996 126873661



MALAYSIA

LEMBAGA TABUNG HAJI
MENARA TH TUN RAZAK

201, Jalan Tun Razak,
50400 Kuala Lumpur
Tel : +603 2054 2000, +603 2054 2233,
+603 2054 2400
Faks | Fax : +603 2163 2308

WILAYAH UTARA (PERLIS, KEDAH & PULAU PINANG)

Dato' Mohammad @ Mokhzani Mukhtar

Pengarah Wilayah Utara
Director, Northern Region

TH Negeri Kedah
No. 5, Lot 3860
Jalan Lapangan Terbang
Sultan Abdul Halim
06550 ALOR SETAR
Tel : +604-714 1212
Faks | Fax : +604-714 1717

PERLIS

Ezham Leman
Pengarah Negeri
State Director

Tingkat Satu, Lot 1483 & 1484
Kompleks Perniagaan Seriab
01000 KANGAR
Tel : +604-976 1650
Faks | Fax : +604-976 4137

KEDAH

Mohd Hanifah Kamarudin
Pengarah Negeri
State Director

No 5, Lot 3860
Jalan Lapangan Terbang
Sultan Abdul Halim
06550, ALOR SETAR
Tel : +604-714 1212
Faks | Fax : +604-714 1717

PULAU PINANG

Maznizan Mamat
Pengarah Negeri
State Director

Lot 5789 & 5790
Jalan Dato' Ismail Hashim
11900 BAYAN LEPAS
Tel : +604-641 2252
Faks | Fax : +604-641 2268

WILAYAH TENGAH (PERAK, SELANGOR & WILAYAH PERSEKUTUAN)

Khairul A'zihar Rapar

Pengarah Wilayah Tengah
Director, Central Region

TH Putrajaya (IFiC)
Kompleks Islam Putrajaya
Jalan Tunku Abdul Rahman
Presint 3, Pusat Pentadbiran
Kerajaan Persekutuan
62100 PUTRAJAYA
Tel : +603-8893 0120
Faks | Fax : +603-8893 0140

PERAK

Mohamad Abas
Pengarah Negeri
State Director

Aras 1 & 2, Menara TH
Jalan Koo Chong Kong
30000 IPOH
Tel : +605-243 5740
Faks | Fax : +605-243 5739

SELANGOR

Zurita Ahmad Raffie
Pengarah Negeri
State Director

Jalan SS 6/1, Kelana Jaya
47301 PETALING JAYA
Tel : +603-7872 9030
Faks | Fax : +603-7874 1140

WILAYAH PERSEKUTUAN

Aras Bawah & Aras 1
Menara TH Sentral, Blok D
Plaza Sentral, Jalan Stesen
Sentral 5
Kuala Lumpur Sentral
50470 KUALA LUMPUR
Tel : +603-2276 1444
Faks | Fax : +603-2276 1445

WILAYAH SELATAN (NEGERI SEMBILAN, MELAKA & JOHOR)

Khairuddin Ahmad

Pengarah Wilayah Selatan
Director, Southern Region

TH Negeri Sembilan
Bangunan TH
Kompleks Terminal 1
Jalan Lintang
70000 SEREMBAN
Tel : +606-767 0050
Faks | Fax : +606-224 8713

NEGERI SEMBILAN

Muhamad Zaki Baijuri
Pengarah Negeri
State Director

Bangunan TH
Kompleks Terminal 1
Jalan Lintang
70000 SEREMBAN
Tel : +606-767 0050
Faks | Fax : +606-767 0053

MELAKA

Shahidan Taib
Pengarah Negeri
State Director

Bangunan TH
Lot 250 Jalan Banda Kaba
Peti Surat 205
75740 MELAKA
Tel : +606-283 3270
Faks | Fax : +606-282 0506

JOHOR

Abu Shukor Jangga
Pengarah Negeri
State Director

Lot 20485 Menara TH
Jalan Ayer Molek, Peti Surat 210
80720 JOHOR BAHRU
Tel : +607-223 0052
Faks | Fax : +607-224 8713

WILAYAH TIMUR (PAHANG, TERENGGANU & KELANTAN)**Dato' Mohyen Mosman**

Pengarah Wilayah Timur
Director, Eastern Region

TH Negeri Pahang

Bangunan **TH**

Lot. 35, Jalan Bukit Ubi

25200 KUANTAN

Tel : +609-513 2000

Faks | Fax : +609-516 5534

PAHANG**Mohamad Zahir Hussin @ Yusof**

Pengarah Negeri
State Director

Bangunan **TH**

Lot. 35 Jalan Bukit Ubi

25200 KUANTAN

Tel : +609-513 2000

Faks | Fax : +609-516 5534

WILAYAH SABAH & SARAWAK (SABAH & SARAWAK)**Datin Nurlaila Said**

Pengarah Wilayah Sabah & Sarawak
Director, Sabah & Sarawak Region

TH Negeri Sabah

Tingkat Bawah

Jalan Sembulan

Peti Surat 12908

88832 KOTA KINABALU

Tel : +6088-255 853

Faks | Fax : +6088-221 758

SABAH**Yusdi Nasip**

Pengarah Negeri
State Director

Tingkat Bawah

Jalan Sembulan

Peti Surat 12908

88832 KOTA KINABALU

Tel : +6088-255 853

Faks | Fax : +6088-221 758

TERENGGANU**Nizan Johar Abdul Wahab**

Pengarah Negeri
State Director

Bangunan **TH**

No.160 Jalan Sultan Ismail

20200 KUALA TERENGGANU

Tel : +609-626 4566

Faks | Fax : +609-622 0811

KELANTAN**Ashrof Shamsudin**

Pengarah Negeri
State Director

Tingkat Mazzenine, Menara **TH**

Kota Bharu

Jalan Doktor

15000 KOTA BHARU

Tel : +609-743 4500

Faks | Fax : +609-743 4505

SARAWAK**Amat Kassim Pait**

Pengarah Negeri
State Director

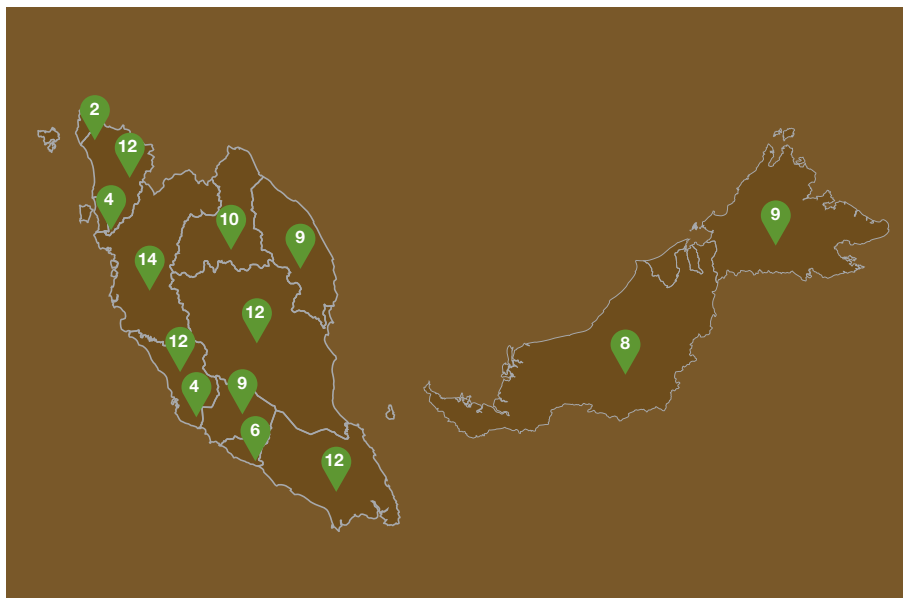
Lot 16, 17 & 18, Jalan Satok

Peti Surat 2603

93752 KUCHING

Tel : +6082-233 093

Faks | Fax : +6082-419 721

JUMLAH CAWANGAN | TOTAL BRANCHES**TABUNG HAJI CONTACT CENTRE (THCC)**

Tel : +603 6207 1919

Faks | Fax : +603 7728 4959

Untuk senarai penuh Pejabat **TH** Cawangan,
sila layari laman web rasmi **TH** di
www.tabunghaji.gov.my

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