



TABUNG HAJI
حي على الفلاح

Memenuhi Aspirasi

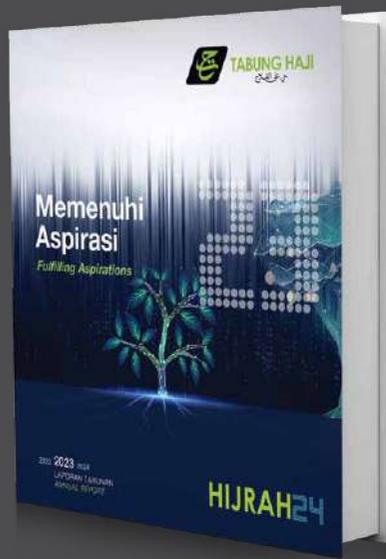
Fulfilling Aspirations



2022 **2023** 2024

LAPORAN TAHUNAN
ANNUAL REPORT

HIJRAH24



MEMENUHI ASPIRASI FULFILLING ASPIRATIONS

Pada 2023, **TH** meneruskan perjalanan transformasi HIJRAH bagi memenuhi aspirasi sebagai sebuah institusi Islam unggul. Kesenambungan daripada konsep rekabentuk tahun lalu yang menggambarkan akar umbi sebatang pokok yang bercambah daripada lima strategi teras, tahun ini pula berfokus kepada pertumbuhan pokok yang telah bercabang dengan 24 helai daun, melambangkan pelaksanaan 24 strategi yang ditetapkan. **TH** terus memberikan perkhidmatan terbaik ke arah pertumbuhan mampan dan memberi impak lebih meluas melalui pelaksanaan setiap satu daripada 24 strategi tersebut.

In 2023, **TH** continues on its transformative HIJRAH journey to fulfil aspirations as an exemplary Islamic Institution. From last year's depiction of a seedling rooted on the five core strategies, this year's design focuses on a blossoming tree with 24 leaves that represent the execution of the 24 strategies. Through the execution of each of these 24 initiatives, **TH** is set to unleash higher performance delivery towards sustainable growth and expanding impact.



Imbas kod QR untuk mengakses
Laporan Tahunan **TH** dalam talian
Scan the QR code to access **TH**
Annual Report online

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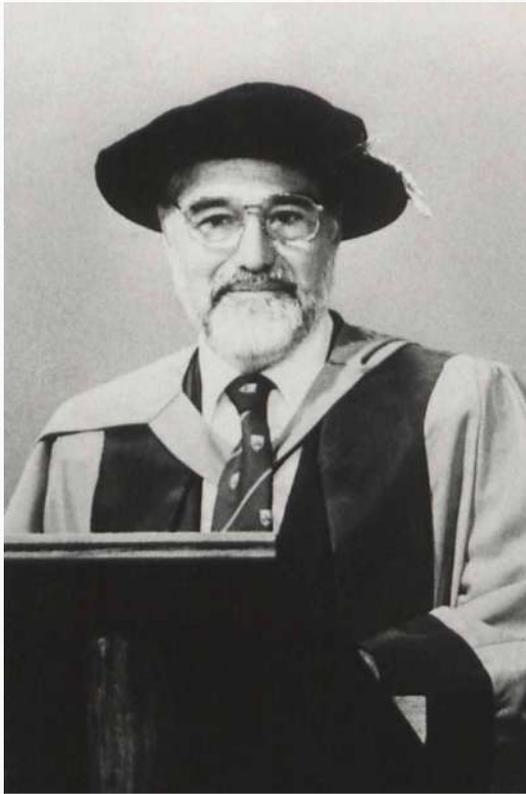
Years of Steadfast
Growth

Pada tahun ini, Tabung Haji (**TH**) merayakan ulang tahun ke-60, menandakan pencapaian enam dekad sebagai sebuah institusi pengurusan haji bertaraf dunia. Sebagai peneraju institusi haji negara sejak 1963, **TH** pantas mengorak langkah bermula dengan hanya pasukan kecil yang beroperasi di tingkat tiga sebuah bangunan tiga tingkat kepada sebuah institusi pengurusan dana dan haji yang kini memiliki bangunan ikonik kebanggaan umat Islam Malaysia. Ia adalah hasil dedikasi serta kesungguhan dalam mencapai visi menyantuni jemaah haji negara.

Pada usia 60 tahun, **TH** terus menjadi institusi yang bertanggungjawab mengurus simpanan pendeposit, melakukan pelaburan dalam pelbagai sektor serta mengurus haji secara efisien sehingga menjadi aspirasi dan model ikutan negara Islam yang lain. **TH** terus komited menjadi pengurus haji terbilang di persada antarabangsa di samping meneruskan perjalanan HIJRAH24 ke arah menuju kecemerlangan pengurusan haji.

DARI PERMULAAN YANG KERDIL

From Small Beginnings



1952

Kertas cadangan “Penggembleran Simpanan Wang Luar Bandar” dan cadangan penubuhan Perbadanan Jemaah Haji Tanah Melayu.

Proposal Paper - “The Mobilization of Rural Savings” and proposed establishment of Malayan Pilgrims Corporation.

1956

Jawatankuasa Siasatan Haji memberi cadangan menubuhkan satu badan berkanun, Lembaga Hal Ehwal Haji.

Pilgrimage Investigation Committee proposed to establish Hajj Affairs Management Office.

1962

Perbadanan Wang Simpanan Bakal-bakal Haji (PWSBH) ditubuhkan di bawah Akta Parlimen No. 34 (1962).

Perbadanan Wang Simpanan Bakal-bakal Haji (PWSBH) was established under the Act of Parliament No.34 (1962).

1963

PWSBH mula mengambil deposit daripada bakal-bakal haji seluruh Malaysia. YM Prof Ungku Abdul Aziz diberi penghormatan sebagai pendeposit pertama.

PWSBH began collecting deposits from prospective haji pilgrims in Malaysia. YM Prof Ungku Abdul Aziz was honoured as the first depositor.

1966

Agihan keuntungan pertama kepada pendeposit pada kadar 3 peratus dengan jumlah agihan RM66,880.

PWSBH first profit distribution to depositors at a rate of 3 per cent amounted to RM66,880.



1969

PWSBH digabungkan dengan Jabatan Hal Ehwal Haji menjadi **Lembaga Urusan dan Tabung Haji (LUTH)** di bawah **Akta 8 (1969)**.

PWSBH was merged with Hajj Affairs Management Office and became **Lembaga Urusan dan Tabung Haji (LUTH)** under **Act 8 (1969)**.

1979

Mesyuarat Jawatankuasa Fatwa MKI memutuskan bahawa **LUTH diwajibkan membayar zakat** bagi pihak pendeposit.

MKI Fatwa Committee Meeting opined **LUTH to pay zakat** on behalf of the depositors.

1995

Lembaga Tabung Haji ditubuhkan di bawah **Akta TH 1995 (Akta 535)** bagi menggantikan LUTH.

Lembaga Tabung Haji was established under the **TH Act 1995 (Act 535)** to replace LUTH.

2001

TH mula memberi **Bantuan Kewangan Haji** untuk Jemaah Muassasah.

TH started providing **Haji Financial Support** for Muassasah Pilgrims.

2016

Struktur deposit sedia ada **TH** menepati **Wadiah Yad Dhamanah/Qard**.

TH's existing deposit structure conformed to **Wadiah Yad Dhamanah/Qard**.



2019

Peralihan kontrak simpanan Syariah **TH** kepada konsep **Wakalah**.

TH redefined the underlying Shariah contract for deposit to **Wakalah**.

2021

TH mentadbir dana berjumlah **RM83 billion** dan menyantuni lebih daripada **8.41 juta** rakyat beragama Islam di Malaysia.

TH administers a fund size of **RM83 billion** and continues to serve more than **8.41 million** Malaysian Muslim.

2023

TH menyambut Ulang Tahun Ke-60 tahun sejak mula beroperasi pada tahun 1963.

TH celebrates its 60th Anniversary since it began operation in 1963.

KECEMERLANGAN 60 TAHUN

60 Years of Achievement

DEPOSIT DEPOSIT



1963 **RM46,610**

2023* **RM89.0** bil / bil

PENDEPOSIT DEPOSITORS



1963 **1,281**

2023* **9.15** juta / mil

CAWANGAN BRANCHES



1963 **4** pejabat / offices

2023* **107** pejabat / offices

MODAL INSAN HUMAN CAPITAL



1963 **13** warga kerja / staff

2023* **1,947** warga kerja / staff

JEMAAH HAJI HAJJ PILGRIMS



1963 **4,886** jemaah / pilgrims

2023* **31,600** jemaah / pilgrims



* Setakat 31 Disember 2023

* As at 31 December 2023



Tabung Haji (**TH**) is celebrating its 60th Anniversary this year, marking six decades of achievement as a world-renowned hajj management institution. As the country's leading hajj institution since 1963, **TH** has progressed by leaps and bounds from a small team of pioneers operating on the third floor of a three-storey building, to a premier Islamic fund and hajj management institution with a building now an icon to Malaysian Muslims. This is a credit to the dedication in nurturing the vision to serve Malaysia's hajj pilgrims.

At the age of 60, **TH** continues to be an institution responsible for managing depositors' savings, diverse investments, as well as efficient hajj affairs, thus becoming an inspiration and model for many Islamic countries to follow. **TH** is committed to remain a brilliant hajj administrator on the international stage as we continue our HIJRAH24 journey towards further excellence in hajj management.





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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, simpanan 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 9.15 juta pendeposit dengan 107 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 9.15 million depositors and 107 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;
 - Menggembeng 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.



RINGKASAN PRESTASI KEWANGAN LIMA (5) TAHUN (2019-2023)

Five (5) Year Financial Performance Summary (2019-2023)

KUMPULAN / Group	2023 RM Juta / Million	2022 ^a RM Juta / Million	2021 RM Juta / Million	2020 ^b RM Juta / Million	2019 ^c RM Juta / Million
Pendapatan / Revenue	3,981	4,078	3,876	3,509	3,713
Pendapatan Keseluruhan / Total Income ^d	4,814	4,385	4,270	4,075	3,898
Perbelanjaan Operasi / Operating Expenditure	1,077	976	774	763	1,081
Keuntungan Operasi / Operating Profit	2,209	2,110	2,194	1,956	1,758
Zakat / Zakat	108	98	107	106	88
Keuntungan Bersih / Net Profit	2,375	2,206	2,596	2,689	2,552
Aset Bersih / Net Assets	2,200	889	2,754	6,795	5,737

TH / TH	2023 RM Juta / Million	2022 RM Juta / Million	2021 RM Juta / Million	2020 RM Juta / Million	2019 RM Juta / Million
Pendapatan / Revenue	3,563	3,124	3,069	3,112	3,217
Pendapatan Keseluruhan / Total Income ^d	4,287	3,387	3,424	3,543	3,270
Perbelanjaan Operasi / Operating Expenditure	844	783	610	590	984
Keuntungan Operasi / Operating Profit	2,442	2,039	2,421	2,353	1,945
Keuntungan Boleh Agih / Distributable Profit	2,586	2,174	2,583	2,546	1,650
Zakat / Zakat	103	97	107	106	86
Keuntungan Bersih / Net Profit	2,330	1,933	2,291	2,216	1,837
Agihan Keuntungan / Profit Distribution ^e	2,714	2,644	2,455	2,242	2,140
Aset Bersih / Net Assets	2,605	1,367	3,297	3,659	2,875
Simpanan Pendeposit / Depositors' Savings	89,005	87,600	83,338	75,920	69,417
Bilangan Pendeposit (Juta Orang) Number of Depositors (Million People)	9.15	8.77	8.41	8.97	8.75

Nisbah Kewangan Utama TH Key Financial Ratio TH	2023 %	2022 %	2021 %	2020 %	2019 %
Kadar Keuntungan Bersih / Net Profit Margin	65.40	61.88	74.65	71.21	57.10
Perbelanjaan Operasi/Aset Bersih Operating Expenditure/Net Assets	32.40	57.28	18.50	16.12	34.23
Perbelanjaan Operasi/Simpanan Pendeposit Operating Expenditure/Depositors' Savings	0.95	0.89	0.73	0.78	1.42

^a Angka yang dinyatakan semula untuk Penyata Untung atau Rugi & Jumlah Aset Bersih bagi Tahun Berakhir 2022 kerana pelarasan tahun-tahun terdahulu secara retrospektif berikutan penggunaan pakai piawaian baharu MFRS 17 - Insurance Contracts.
Restated figures for Financial Year 2022 Profit or Loss Statement & Total Net Assets due to prior year adjustments following retrospective adjustments on initial application of new standard MFRS 17 - Insurance Contracts.

^b Angka yang dinyatakan semula untuk Penyata Untung atau Rugi bagi Tahun Berakhir 2020 kerana pelarasan tahun-tahun terdahulu berikutan pengkelasan Hartanah, loji dan peralatan tertentu ke Hartanah pelaburan berikutan penyatuan pada peringkat Kumpulan.
Restated figures for Financial Year 2020 Profit or Loss Statement due to past year adjustments following reclassification of certain PPE to Investment Properties upon consolidation at Group level.

^c Angka yang dinyatakan semula untuk Penyata Untung atau Rugi bagi Tahun Berakhir 2019 kerana pengkelasan semula BIMB ke AHFS.
Restated figures for Financial Year 2019 Profit or Loss Statement due to reclassification of BIMB to AHFS.

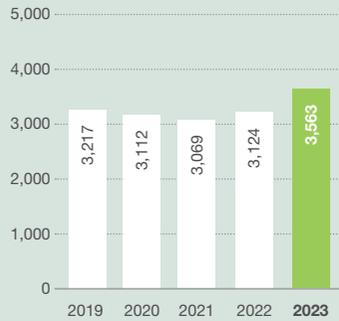
^d Termasuk pendapatan lain dan keuntungan penjualan instrumen ekuiti pada nilai saksama melalui pendapatan komprehensif lain.
Includes other income and gain on disposal of equity instruments at FVOCI.

^e Agihan keuntungan yang diumumkan pada tahun kewangan dibayar tahun berikutnya.
Profit distribution declared for the financial year and paid in the subsequent year.

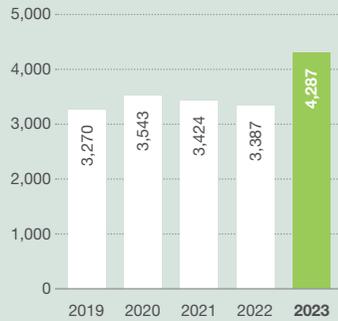
STATISTIK LIMA (5) TAHUN (2019-2023)

Five (5) Year Statistics (2019-2023)

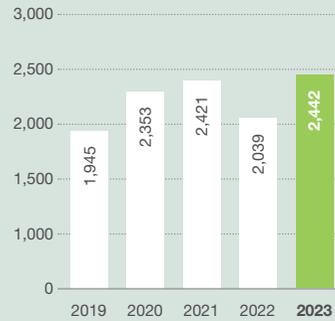
Pendapatan (RM Juta)
Revenue (RM Million)



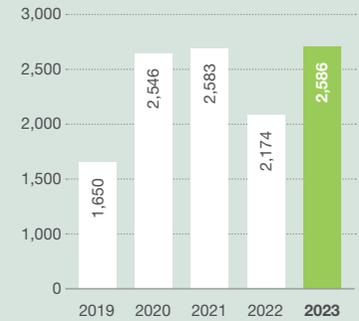
Pendapatan Keseluruhan (RM Juta)
Total Income (RM Million)



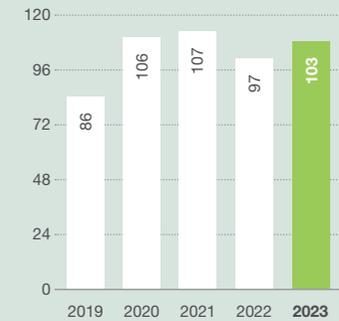
Keuntungan Operasi (RM Juta)
Operating Profit (RM Million)



Keuntungan Boleh Agih (RM Juta)
Distributable Profit (RM Million)



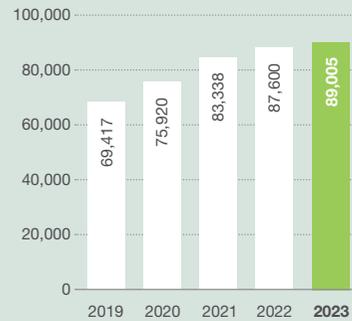
Zakat (RM Juta)
Zakat (RM Million)



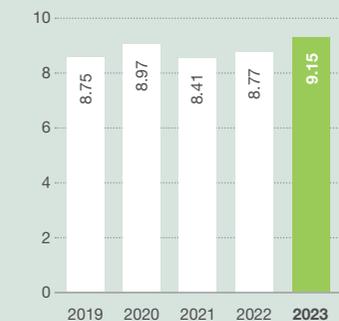
Keuntungan Bersih (RM Juta)
Net Profit (RM Million)



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



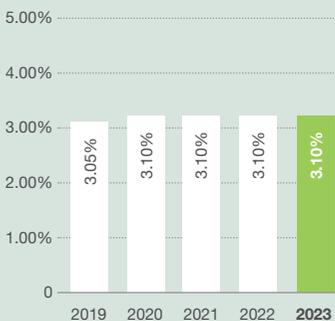
Bilangan Pendeposit (Juta orang)
Number of Depositors (Million people)



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



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



PERISTIWA PENTING

Milestones

Januari
January



TH Memenangi Anugerah Labbaitom Bagi Kategori Bimbingan Haji Terbaik Daripada Kerajaan Arab Saudi

TH wins the Labbaitom Award for the Best Hajj Guide Category from the Kingdom of Saudi Arabia

Februari
February



TH Menerima Lawatan Menteri Haji & Umrah Arab Saudi ke Ibu Pejabat **TH**, Kuala Lumpur
The Saudi Arabian Minister of Hajj & Umrah visits **TH** Headquarters in Kuala Lumpur

Mei
May



TH Menyambut Pengarah Urusan Kumpulan & Ketua Pegawai Eksekutif baharu, Tuan Syed Hamadah Syed Othman

TH welcomes the new Group Managing Director & Chief Executive Officer, Tuan Syed Hamadah Syed Othman

Julai
July



TH Memenangi Anugerah Labbaitom Bagi Kategori Kepuasan Tertinggi Dalam Perkhidmatan Yang Disediakan Oleh Pejabat Urusan Haji Daripada Kerajaan Arab Saudi

TH wins the Labbaitom Award for the Best Service Category for Hajj Affairs Office from the Kingdom of Saudi Arabia

September
September



kiri: Majlis Pelancaran **TH** Khairat oleh YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama)

left: **TH**'s Khairat Launch Ceremony by YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar, Minister in the Prime Minister's Department (Religious Affairs)

kanan: Majlis Sambutan Ulang Tahun **TH** Ke-60 disempurnakan oleh YAB Datuk Seri Anwar Ibrahim, Perdana Menteri Malaysia

right: **TH**'s 60th Anniversary Celebration officiated by YAB Datuk Seri Anwar Ibrahim, Prime Minister of Malaysia

November
November



THIJARI Diiktiraf Sebagai Penerima Terbaik Trek Sosial bagi Anugerah Inovasi Sektor Awam 2023

THIJARI recognised as the Best Recipient of the Social Track Award for Public Sector Innovation 2023

Oktober
October



Majlis Pelancaran Aplikasi e-Bimbingan oleh YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama)

The e-Bimbingan Application Launch Ceremony by YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar, Minister in the Prime Minister's Department (Religious Affairs)

MODEL PENCIPTAAN NILAI KAMI

Persekitaran Luaran Kami

Pemacu utama yang mempengaruhi Model Perniagaan TH

Untuk maklumat lanjut tentang Prestasi mengikut Objektif Strategik, sila ke muka surat 74 hingga 100.

MAKROEKONOMI

- Ekonomi Malaysia berkembang pada tiga (3) suku pertama tahun 2023
- Penyederhanaan inflasi teras
- Ringgit merosot berbanding matawang utama Asia lain
- Peningkatan kadar OPR

POLITIK, PERUNDANGAN DAN KAWAL SELIA

- RCI memberi cadangan ke arah kemajuan TH seterusnya
- Kestabilan lanskap politik negara
- SPRM menurunkan tahap risiko TH kepada sederhana (tahap tinggi sebelumnya)

TEKNOLOGI

- Mengukuhkan keselamatan dalam talian dengan membenarkan pindahan dari akaun TH ke akaun bank sendiri sahaja. Tiada pindahan bank ketiga dibenarkan

SOSIAL DAN KELESTARIAN

- Pengumuman pembayaran haji 2023 - RM10,980 untuk B40 (dengan subsidi Kerajaan), RM15,980 untuk M40 dan bayaran penuh untuk T20
- Pelantikan jururunding untuk membangunkan Rangka Kerja Kelestarian TH
- Meningkatkan kesedaran tentang konsep Istito'ah bagi memastikan kemampuan kewangan TH

Modal Kami pada (1/1/2023)	Cadangan Perniagaan Strategik Kami	Perkara Material Kelestarian TH	Hasil Keluaran dari Aktiviti Teras	Hasil/Penciptaan Nilai untuk Pembangunan Negara	UN SDG																																		
<p>KEWANGAN</p> <ul style="list-style-type: none"> • Saiz dana pendeposit: RM87.6b • Aset RM90.9b • Liabiliti RM89.6b <p>INTELEKTUAL</p> <ul style="list-style-type: none"> • Pengguna THiJARI: 1.99j • THiJARI Biz: 2,307 majikan dan gaji kumulatif RM131.7j • VAO: 410k akaun (diaktifkan) • THhujaj • e-Taib Sembang Langsung <p>HUBUNGAN & SOSIAL</p> <ul style="list-style-type: none"> • Pendeposit: 8.77j • Pendaftaran haji: 3.84j • Laporan Suruhanjaya Siasatan Diraja dari JAKIM • MOF - Pengecualian cukai ke atas pendapatan TH yang hasil dari luar negara (pengecualian 5 tahun) • Kerjasama dengan Rakan Strategik - BIMB, BKRM, MBB, CIMB & AMMB • Hubungan kukuh dengan Kerajaan Arab Saudi <p>INSAN</p> <ul style="list-style-type: none"> • 1,932 anggota dan 107 cawangan (termasuk 16 anggota di KSA) • Ibu Pejabat: 756 anggota, Cawangan: 1,160 cawangan • Pengurusan Kanan: 8 • Pengurusan: 171, Pemboleh: 1,108 • Professional: 645 <p>PEMBUATAN</p> <ul style="list-style-type: none"> • 10,000 touch points • 107 cawangan, 14 pejabat negeri, 5 pejabat wilayah • Jumlah Aset: 172 - Kilang (5), Hospital (4), Pasaraya (3), Rumah Kedai (60), Bangunan Pejabat (27), Menara Pejabat (14), Kediaman (41), Kompleks (2) dan Tanah (2) • Hartanah luar negara - 5 di United Kingdom, 6 di Saudi Arabia dan 3 di Australia • THiJARI dan THiJARI Biz <p>KELESTARIAN ALAM</p> <ul style="list-style-type: none"> • 72/85 Penilaian BEI Green Star merentas 17 bangunan • Bangunan dilengkapi dengan sistem pengudaraan semula jadi (2), cahaya semula jadi (1), kualiti udara dalaman (1) dan projek kecekapan tenaga (1) • Pelepasan CO2: 32.3 kilotonne • Penggunaan Tenaga: 41,408,772kW 	<p style="text-align: center;">HIJRAH24</p> <p style="text-align: center;">Tonggak Kejayaan Ekonomi Ummah; Pengurusan Haji Terbilang</p> <p style="text-align: center;">PENGURUSAN PELABURAN</p> <table border="1"> <tr> <td>I. Menjana Pendapatan Stabil dan Mampan</td> <td>1. Strategi Pelaburan: Dari Pandemik ke Endemik</td> <td>2. Pelaburan berpandukan Maqasid-ESG</td> <td>3. Rangka Kerja Pelaburan yang Teguh</td> </tr> <tr> <td></td> <td>4. Sistem dan Analitik Pelaburan yang Lestari</td> <td>5. Rejuvenasi Pelaburan dan Cipta Nilai</td> <td>6. Pemerkasaan Sinergi Kumpulan dan Keterlibatan</td> </tr> </table> <p>PENGURUSAN HAJI PENGURUSAN DEPOSIT MODAL INSAN</p> <table border="1"> <tr> <td>II. Mengekalkan Pengurusan Haji yang Terbilang</td> <td>III. Penyampaian Perkhidmatan Efisien dan Pengalaman Pendeposit Terbaik</td> <td>IV. Organisasi Dipacu Bakat</td> </tr> <tr> <td>7. Memantapkan Perundangan & Tadbir Urus</td> <td>12. Pertumbuhan Deposit yang Stabil</td> <td>15. Budaya Prestasi Tinggi</td> </tr> <tr> <td>8. Mengutamakan Keperluan Jemaah</td> <td>13. Memperkayakan Penyampaian Perkhidmatan</td> <td>16. Pengurusan Bakat TH yang Cemerlang</td> </tr> <tr> <td>9. Mengekalkan Perkhidmatan Haji Bertaraf Dunia</td> <td>14. Mempertingkatkan Pengalaman Digital</td> <td></td> </tr> <tr> <td>10. Memperkasakan Bimbingan Ibadat Haji</td> <td></td> <td></td> </tr> <tr> <td>11. Mengekalkan Kualiti Perkhidmatan Haji dengan Kos yang Wajar</td> <td></td> <td></td> </tr> </table> <p style="text-align: center;">TADBIR URUS</p> <table border="1"> <tr> <td>V. Institusi Islam Yang Dihormati di atas Tadbir Urus</td> <td>17. Semakan Model Operasi TH</td> <td>18. Semakan Akta TH 1995</td> <td>19. Struktur Tadbir Urus TH - Pengawasan</td> </tr> <tr> <td></td> <td>20. Menjunjung Prinsip Syariah</td> <td>21. Pengurusan Risiko yang Mantap</td> <td>22. Kawalan Dalaman Yang Tangkas</td> </tr> </table> <p>DIGITALISASI KOMUNIKASI</p> <p>23. Transformasi Digital – Menetapkan hala tuju dan asas bagi memacu agenda transformasi digital di TH</p> <p>24. Pelan Komunikasi Berstruktur - Membina kepercayaan dan keyakinan melalui pengurusan dan penetapan ekspektasi yang baik</p>	I. Menjana Pendapatan Stabil dan Mampan	1. Strategi Pelaburan: Dari Pandemik ke Endemik	2. Pelaburan berpandukan Maqasid-ESG	3. Rangka Kerja Pelaburan yang Teguh		4. Sistem dan Analitik Pelaburan yang Lestari	5. Rejuvenasi Pelaburan dan Cipta Nilai	6. Pemerkasaan Sinergi Kumpulan dan Keterlibatan	II. Mengekalkan Pengurusan Haji yang Terbilang	III. Penyampaian Perkhidmatan Efisien dan Pengalaman Pendeposit Terbaik	IV. Organisasi Dipacu Bakat	7. Memantapkan Perundangan & Tadbir Urus	12. Pertumbuhan Deposit yang Stabil	15. Budaya Prestasi Tinggi	8. Mengutamakan Keperluan Jemaah	13. Memperkayakan Penyampaian Perkhidmatan	16. Pengurusan Bakat TH yang Cemerlang	9. Mengekalkan Perkhidmatan Haji Bertaraf Dunia	14. Mempertingkatkan Pengalaman Digital		10. Memperkasakan Bimbingan Ibadat Haji			11. Mengekalkan Kualiti Perkhidmatan Haji dengan Kos yang Wajar			V. Institusi Islam Yang Dihormati di atas Tadbir Urus	17. Semakan Model Operasi TH	18. Semakan Akta TH 1995	19. Struktur Tadbir Urus TH - Pengawasan		20. Menjunjung Prinsip Syariah	21. Pengurusan Risiko yang Mantap	22. Kawalan Dalaman Yang Tangkas	<p>ALAM SEKITAR</p> <ul style="list-style-type: none"> ➤ Perubahan Iklim dan Tenaga ➤ Pemeliharaan Ekosistem yang Bertanggungjawab <p>SOSIAL</p> <ul style="list-style-type: none"> ➤ Kesihatan dan Kesejahteraan Pekerja ➤ Kepelbagaian, Kesaksamaan dan Inklusif ➤ Memperkaya Komuniti ➤ Tarikan Bakat, Pertumbuhan dan Pengkalan <p>TADBIR URUS</p> <ul style="list-style-type: none"> ➤ Kecemerlangan dan Pengurusan Perkhidmatan ➤ Tadbir Urus dan Etika ➤ Privasi Data dan Keselamatan Siber ➤ Rantaian Bekalan yang Mampan ➤ Pelaburan yang Mampan 	<p>SAIZ DANA</p> <p>Disember 2023 RM89.0b (Disember 2022: RM87.6b)</p> <p>PENDAFTARAN HAJI</p> <p>Disember 2023 3.94m (Disember 2022: 3.84j)</p> <p>PENDEPOSIT</p> <p>Disember 2023 9.15m (Disember 2022: 8.77j)</p> <p>PENDAPATAN</p> <p>Disember 2023 RM3.56b (Disember 2022: RM3.12b)</p> <p>PENDAPATAN KESELURUHAN</p> <p>Disember 2023 RM4.29b (Disember 2022: RM3.39b) <i>(termasuk pendapatan lain dan keuntungan penjualan instrumen ekuiti pada nilai saksama melalui pendapatan komprehensif lain)</i></p> <p>LEBIHAN ASET BERBANDING LIABILITI</p> <p>Disember 2023 RM2.61b (Disember 2022: RM1.37b)</p> <p>HASIL PENDAPATAN KESELURUHAN</p> <p>Disember 2023 4.58% (Disember 2022: 3.73%)</p>	<p>KEWANGAN</p> <ul style="list-style-type: none"> • Agihan Keuntungan RM2,714j (2022: RM2,644j) • Kadar Agihan Keuntungan 3.10% (2022: 3.10%) • Keuntungan Bersih RM2,330j (2022: RM1,933j) <p>INTELEKTUAL</p> <ul style="list-style-type: none"> • THiJARI memenangi Penerima Terbaik Trek Sosial Anugerah Inovasi Sektor Awam • Sadaqah dalam talian: RM1.68m • TH Khairat: 35k transaksi sejak penubuhan • Aplikasi THhujaj: muat turun 10k dalam talian • Surat tawaran haji melalui THiJARI: 31,778 <p>HUBUNGAN & SOSIAL</p> <ul style="list-style-type: none"> • Pendeposit: 48.7% daripada keseluruhan penduduk Islam Malaysia. (2022: 46%) • CSI di cawangan: 99.81% (2022: 99.46%) • CSI untuk jemaah haji: 99.82% (2022: 99.46%) • TH menerima Anugerah Labbaitom untuk Kategori Bimbingan Haji Terbaik <p>INSAN</p> <ul style="list-style-type: none"> • Semakan gaji • Pekerja dengan pensijilan profesional: 42 anggota • Kadar pengekalan pekerja: 5.2% <p>PEMBUATAN</p> <ul style="list-style-type: none"> • Pengguna THiJARI 1.99j (2022: 2.64j) • Transaksi dalam talian: 14.8j (2022: 14.7j) • Transaksi Ejen Kutipan: 0.1j (2022: 0.1j) <p>KELESTARIAN ALAM</p> <ul style="list-style-type: none"> • Pelantikan syarikat Deloitte untuk membantu pembangunan Rangka Kerja Kelestarian TH • Penyata Kelestarian TH yang diterbitkan - pematuhan kepada MCII 	<ul style="list-style-type: none"> • Penerapan nilai Istito'ah. Seramai 396 jemaah haji membayar penuh atau melebihi bayaran haji yang dikenakan. • Permohonan rayuan melalui THiJARI berjumlah 85,930 • Ciri baharu pada THiJARI - e-Borang Penama, Tuntutan Hibah Amanah dan Tuntutan Pusaka • TH menerima Dua Anugerah Anugerah dan Bimbingan Haji Terbaik dan Kategori Kepuasan Tertinggi Dalam Perkhidmatan Yang Disediakan Oleh Pejabat Urusan Haji • Bayaran Zakat: RM95j (2022: RM111j) • Agihan Zakat 2023 - RM30j memberi manfaat kepada hampir 600k penerima • Program Crowdfunding melalui Santunan Kasih Baitullah mengumpul RM1.67j • Pelantikan Ketua Pegawai Modal Insan • TH mengalu-alukan PUK & KPE baharu, Syed Hamadah Syed Othman dan Pengerusi baharu, Tan Sri Abdul Rashid Hussain • Transaksi ATM&CDM: 5.5j (2022: 6.4j) • Transaksi Uniteller: 0.3j (2022: 0.3j) • Transaksi Ejen Kutipan: 0.1j (2022: 0.1j) • 8 daripada 17 bangunan TH dengan 5 bintang hijau BEI • Mengekalkan Penilaian BEI pada 72/85 merentas 17 Bangunan
I. Menjana Pendapatan Stabil dan Mampan	1. Strategi Pelaburan: Dari Pandemik ke Endemik	2. Pelaburan berpandukan Maqasid-ESG	3. Rangka Kerja Pelaburan yang Teguh																																				
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	20. Menjunjung Prinsip Syariah	21. Pengurusan Risiko yang Mantap	22. Kawalan Dalaman Yang Tangkas																																				

Our Value Creation Model

Our External Environment

Key drivers that influence TH business model

For more information about Performance by Strategic Objectives, please go to pages 74 to 100.

MACROECONOMIC

- Malaysian economy expanded in the first three (3) quarters of 2023
- Moderation of headline inflation
- Ringgit underperforms compared to other major Asian currencies
- Increase in OPR

POLITICAL, LEGISLATIVE AND REGULATORY

- RCI recommendations set forth direction for TH to move forward
- Stability in national political landscape
- SPRM announced TH risk rating as Medium (previously rated High)

TECHNOLOGY

- Strengthening online security to allow TH to own-bank account transfer only. No more third-party bank account transfer (BIMB)

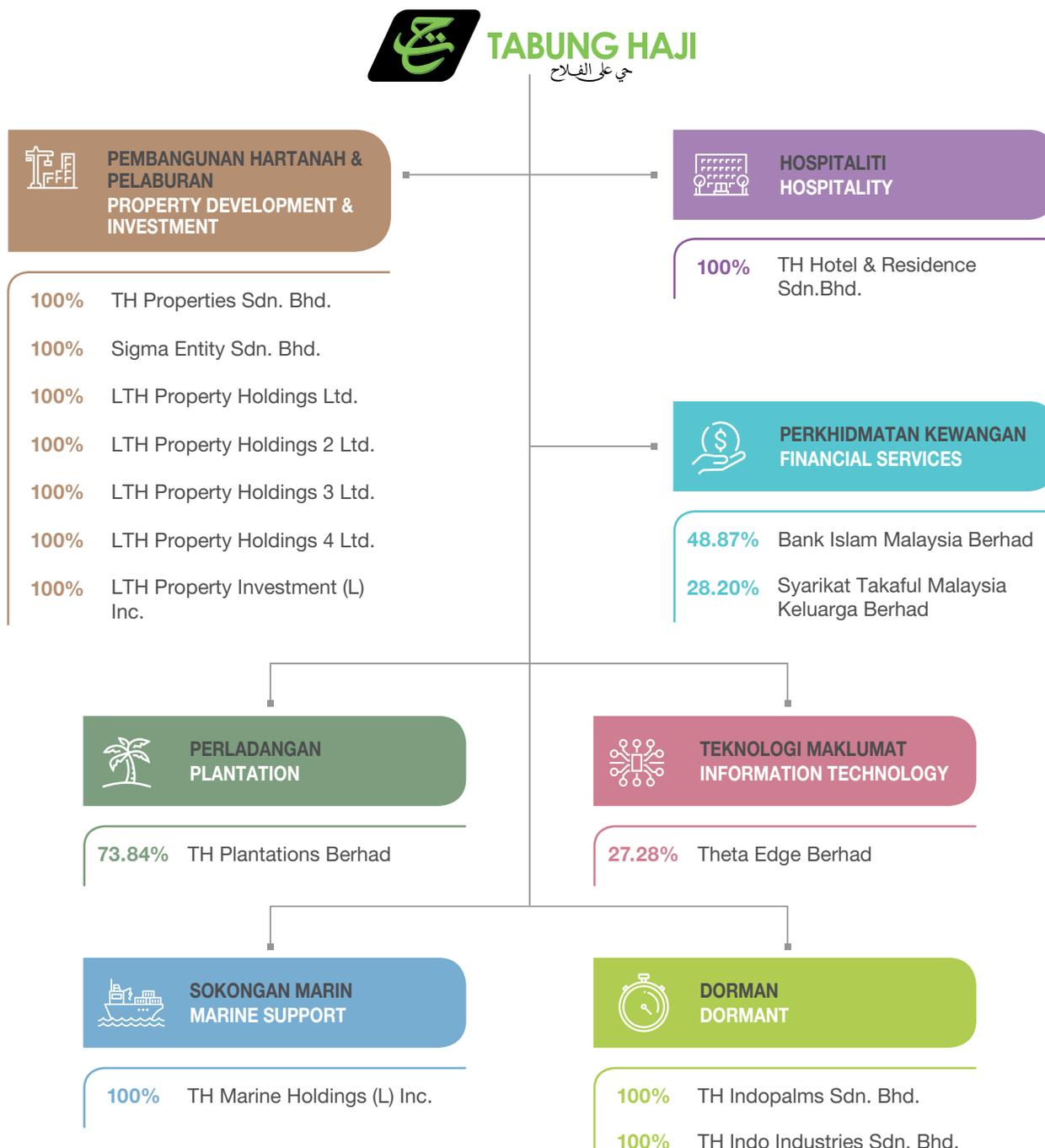
SOCIAL & SUSTAINABILITY

- Announcement of Hajj Payment for 2023 - RM10,980 for B40 (with govt subsidy), RM15,980 for M40 and full payment for T20
- Appointment of consultant to spearhead the development of TH Sustainability Framework
- Increase awareness on Istito'ah concept to ensure TH financial sustainability

Our Capitals as at (1/1/2023)	Our Strategic Business Proposition	TH Sustainability Material Matters	Output Generated from Core Activities	Outcomes/Value Created For Nation Building	UN SDG												
<p>FINANCIAL</p> <ul style="list-style-type: none"> Depositor's Fund Size: RM87.6b Asset at RM90.9b Liability at RM89.6b <p>INTELLECTUAL</p> <ul style="list-style-type: none"> THiJARI users: 1.99mil THiJARI Biz: 2,307 employers and RM131.7mil cumulative salary VAO: 410k Accounts (activated) THhujjaj e-Taib Live Chat <p>SOCIAL & RELATIONSHIP</p> <ul style="list-style-type: none"> Depositors: 8.77m Hajj Registrations: 3.84m RCI Report from JAKIM MOF - Tax exemption on TH income generated from oversea (5-year exemption) Collaboration with Strategic Partners - BIMB, BKRM, MBB, CIMB & AMMB Strong relationship with KSA government <p>HUMAN</p> <ul style="list-style-type: none"> 1,932 staff and 107 branches (including 16 staff in KSA) HQ: 756 staff, Branches: 1,160 staff Senior Management: 8 Management: 171, Enablers: 1,108 Professional: 645 <p>MANUFACTURED</p> <ul style="list-style-type: none"> 10,000 touch points 107 Branches, 14 state offices, 5 regional offices 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 THiJARI and THiJARI Biz <p>NATURAL</p> <ul style="list-style-type: none"> 72/85 BEI Green Star ratings across 17 buildings Buildings with natural ventilation (2), daylight (1), indoor air quality (1) and energy efficiency project (1) C02 emission: 32.3 kilotonne Energy Consumption: 41,408,772kWh 	<div style="text-align: center;">  <p>Excellence in Hajj Management & Pillar of the Ummah's Economic Success</p> </div> <p>INVESTMENT MANAGEMENT</p> <p>I. Generate Stable & Sustainable Income</p> <table border="1"> <tr> <td>1. Investment Strategy: from Pandemic to Endemic</td> <td>2. Maqasid - Driven ESG Investment</td> <td>3. Robust Investment Framework</td> </tr> <tr> <td>4. Future Proofing Investment System & Analytics</td> <td>5. Investment Rejuvenation & Value Creation</td> <td>6. Enhance Group Synergy & Engagement</td> </tr> </table> <p>HAJI MANAGEMENT DEPOSITORY MANAGEMENT PEOPLE</p> <p>II. Maintaining Excellent Hajj Services</p> <ol style="list-style-type: none"> Strengthen Governance & Regulatory Function Priority on Pilgrims' Welfare Maintain World-Class Hajj Services Hajj Guidance Transformation Service Excellence within Reasonable Cost <p>III. Efficient Service Delivery and Excellent Depositors Experience</p> <ol style="list-style-type: none"> Grow Stable Deposit Base Enrich Service Delivery Enhance Digital Experience <p>IV. Talent-Powered Organisation</p> <ol style="list-style-type: none"> High Performance Culture Best-in-Class Talent Management <p>GOVERNANCE</p> <p>V. Respected Islamic Institution for its Governance</p> <table border="1"> <tr> <td>17. Establish Forward TH Operating Model</td> <td>18. Refinement of TH Act 1995</td> <td>19. TH Governance Structure - Stewardship</td> </tr> <tr> <td>20. Uphold Shariah Principles</td> <td>21. Robust Risk Management</td> <td>22. Internal Control Agility</td> </tr> </table> <p>DIGITALISASI KOMUNIKASI</p> <p>23. Digital Transformation - To set the direction and foundation to drive the digital transformation agenda at TH</p> <p>24. Structured Communication Plan - To build trust and confidence through managing and setting the right expectation</p>	1. Investment Strategy: from Pandemic to Endemic	2. Maqasid - Driven ESG Investment	3. Robust Investment Framework	4. Future Proofing Investment System & Analytics	5. Investment Rejuvenation & Value Creation	6. Enhance Group Synergy & Engagement	17. Establish Forward TH Operating Model	18. Refinement of TH Act 1995	19. TH Governance Structure - Stewardship	20. Uphold Shariah Principles	21. Robust Risk Management	22. Internal Control Agility	<p>ENVIRONMENTAL</p> <ul style="list-style-type: none"> Climate Change and Energy Safeguarding the ecosystem responsibly <p>SOCIAL</p> <ul style="list-style-type: none"> Employee Health and Wellbeing Diversity, Equality, and Inclusion Community Enrichment Talent Attraction, Growth and Retention <p>GOVERNANCE</p> <ul style="list-style-type: none"> Service Excellence and Management Governance and Ethics Data Privacy and Cybersecurity Sustainable Supply Chain Sustainable Investing 	<p>FUND SIZE December 2023 RM89.0b (December 2022: RM87.6b)</p> <p>HAJJ REGISTRATION December 2023 3.94m (December 2022: 3.84m)</p> <p>DEPOSITORS December 2023 9.15m (December 2022: 8.77m)</p> <p>INCOME December 2023 RM3.56b (December 2022: RM3.12b)</p> <p>TOTAL INCOME December 2023 RM4.29b (December 2022: RM3.39b) <i>(includes other income and gain on disposal of equity instruments at FVOCI)</i></p> <p>ASSET SURPLUS OVER LIABILITIES December 2023 RM2.61b (December 2022: RM1.37b)</p> <p>TOTAL INCOME YIELD December 2023 4.58% (December 2022: 3.73%)</p>	<p>FINANCIAL</p> <ul style="list-style-type: none"> Profit Distribution RM2,714m (2022: RM2,644m) Profit Distribution Rate 3.10% (2022: 3.10%) Net Profit RM2,330m (2022: RM1,933m) <p>INTELLECTUAL</p> <ul style="list-style-type: none"> THiJARI won Social Track Award for Public Sector Innovation (AINSA) 2023 Online sadaqah: RM1.68m. TH Khairat: 35k transactions since inception THhujjaj apps: 10k downloads on mobile Hajj offer letter through THiJARI: 31,778 <p>SOCIAL & RELATIONSHIP</p> <ul style="list-style-type: none"> Depositors: 48.7% of overall Malaysian Muslim population. (2022: 46%) CSI at branch: 99.81% (2022: 99.46%) CSI for hajj pilgrims: 99.82% (2022: 99.46%) TH received Labbaitom Award for Best Hajj Guidance Category <p>HUMAN</p> <ul style="list-style-type: none"> Salary revision Employees with professional certification: 42 staff Employees retention rate: 5.2% <p>MANUFACTURED</p> <ul style="list-style-type: none"> THiJARI users 1.99m (2022: 2.64m) Online Transaction: 14.8m (2022: 14.7m) <p>NATURAL</p> <ul style="list-style-type: none"> Appointment of Deloitte to assist with development of TH Sustainability Framework Published TH Sustainability Statement - adherence to MCII <p>• Inculcating Istito'ah value. 396 pilgrims paid full amount or more than the incurred hajj payment.</p> <p>• Appeal application through THiJARI stood at 85,930</p> <p>• New features on THiJARI – Nominee e-form, <i>Hibah Amanah</i> claim and <i>Pusaka</i> claim</p> <p>• TH received Labbaitom Award for Best Service of Hajj Management Office</p> <p>• Zakat Payment: RM95m (2022: RM111mil)</p> <p>• Disbursement of Zakat 2023 - RM30m benefitting almost 600k beneficiaries</p> <p>• Crowdfunding programme through <i>Santunan Kasih Baitullah</i> raised RM1.67m</p> <p>• Appointment of Chief Human Capital Officer</p> <p>• TH welcomes new GMD & CEO, Syed Hamadah Syed Othman and new Chairman, Tan Sri Abdul Rashid Hussain</p> <p>• ATM&CDM Transaction: 5.5m (2022: 6.4m)</p> <p>• Unitteller Transaction: 0.3m (2022: 0.3m)</p> <p>• Collection Agent Transaction: 0.1m (2022: 0.1m)</p> <p>• 8 out of 17 TH buildings with 5 BEI green stars</p> <p>• Maintaining BEI Ratings at 72/85 across 17 Buildings</p>	
1. Investment Strategy: from Pandemic to Endemic	2. Maqasid - Driven ESG Investment	3. Robust Investment Framework															
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20. Uphold Shariah Principles	21. Robust Risk Management	22. Internal Control Agility															

STRUKTUR SYARIKAT KUMPULAN

Group of Companies Structure



* Nota: Sehingga 31 Disember 2023
Note: As at 31 December 2023

LIBAT URUS PEMEGANG TARUH

Stakeholder Engagement

Pemegang taruh merupakan kumpulan penting yang menentu arah perjalanan sesebuah organisasi. Oleh itu, **TH** memahami akan kepentingan menjaga hubungan dengan pemegang taruh bagi mencapai matlamat dan visi **TH**.

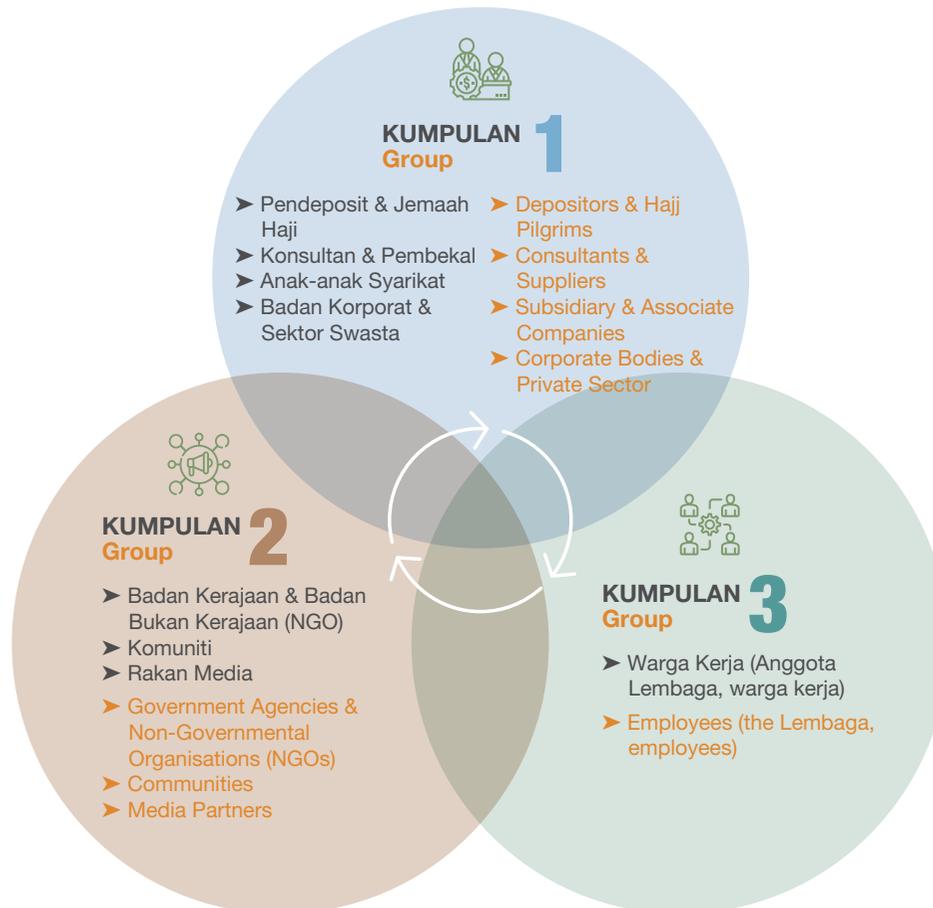
Pada tahun 2023, **TH** meneruskan usaha membina hubungan baik dengan para pemegang taruh antaranya melalui sesi mesyuarat, majlis dan acara korporat, sesi latihan, sidang akhbar dan temu bual.

Kumpulan utama pemegang taruh **TH** adalah seperti berikut:

Stakeholders are an important group in determining the direction of an organisation. Thus, **TH** understands the importance of maintaining relationships with stakeholders to achieve **TH**'s goals and vision.

In 2023, **TH** continued to build good relationships with stakeholders through meetings, corporate events and functions, training sessions, press conferences and interviews.

TH's key stakeholders are as follows:



Tahun 2023 juga menyaksikan **TH** mengorak langkah mengadakan perjumpaan bersama Ahli Jawatankuasa Khas Dewan Negara buat julung kalinya di samping beberapa pertemuan lain bersama Badan Bukan Kerajaan (NGO), Agensi-agensi di bawah Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), rakan-rakan media serta badan-badan korporat dan swasta.

Interaksi dua hala ini perlu dibuat secara efektif dan efisien agar apa yang akan disampaikan menepati matlamat dan aspirasi yang ditetapkan **TH**. Perkongsian pengalaman dan bertukar pandangan juga turut diadakan sebagai asas kolaborasi dan kerjasama antara **TH** dengan pemegang taruh.

TH percaya daya tahan organisasi terhasil melalui strategi pengurusan pemegang taruh yang efektif. Oleh itu, semua pelan strategik dan perancangan organisasi yang dirangka telah mengambil kira kerjasama dengan para pemegang taruh.

Year 2023 saw **TH** taking steps to hold a meeting with the Special Committee of the National Assembly Members for the first time in addition to several other meetings with Non-Governmental Organisations (NGOs), agencies under the Prime Minister's Department (Religious Affairs), media partners as well as corporate and private bodies.

This two-way interaction is mindfully and efficiently conducted aimed to deliver **TH's** goals and aspirations. Frequent sharing of experiences and exchanging of views are also held to improve cooperation between **TH** and its stakeholders.

TH believes that organisational understanding and resilience is achieved through an effective and a robust stakeholder management strategy. Therefore, all strategic plans and organisational planning have taken into account a collaboration with stakeholders.



LIBAT URUS PEMEGANG TARUH Stakeholder Engagement

Satu lagi pemegang taruh terpenting **TH** adalah rakan-rakan media. Hubungan baik bersama rakan-rakan media adalah penting untuk mereka menyampaikan info-info terkini terutamanya kepada pendeposit dan jemaah haji semasa musim haji berlangsung. Rakan-rakan media juga berperanan memastikan imej positif **TH** dijaga sekali gus meningkatkan kepercayaan dan kewibawaan **TH** di kalangan para pemegang taruh yang lain. Justeru, hubungan dua hala ini harus sentiasa dijaga dan dikekalkan untuk menjamin kelestarian organisasi.

Pada tahun 2023, **TH** fokus untuk mengukuhkan hubungan strategik bersama rakan-rakan media di Sabah dan Sarawak. **TH** telah mengadakan lawatan libat urus dan perlawanan boling persahabatan bersama agensi media Sabah dan Sarawak seperti RTM Sabah, Harian Metro Sabah, Borneo Post, BERNAMA Sabah, Utusan Borneo, TV Sarawak, Cats FM, Utusan Borneo Sarawak, Suara Sarawak dan New Sarawak Tribute.

Selain itu, **TH** turut menjemput beberapa orang pendeposit terpilih ke majlis sambutan ulang tahun penubuhan ke-60 yang disempurnakan oleh Perdana Menteri Malaysia, YAB Dato' Seri Anwar Ibrahim sebagai tanda penghargaan atas kesetiaan dan kepercayaan mereka terhadap **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 dua hala dalam usaha mengukuhkan lagi sokongan, kepercayaan serta mengurus jangkaan.

The media is another important **TH** stakeholder and a good relationship with them is important for **TH** to deliver the latest information especially to depositors and pilgrims during the Hajj season. The media also play an important role in ensuring that **TH's** positive image is maintained, thus strengthening the trust and confidence in **TH** further. Therefore, this relationship should always be nurtured to contribute towards the sustainability of the organisation.

In 2023, **TH** focused on strengthening strategic relationships with media partners in Sabah and Sarawak by organising visit and friendly bowling matches with the agencies such as RTM Sabah, Harian Metro Sabah, Borneo Post, BERNAMA Sabah, Utusan Borneo, TV Sarawak, Cats FM, Utusan Borneo Sarawak, Suara Sarawak and New Sarawak Tribute.

Furthermore, **TH** also invited selected depositors to the 60th anniversary celebration which was officiated by the Prime Minister of Malaysia, YAB Dato' Seri Anwar Ibrahim as a token of appreciation for their loyalty and trust in **TH**.

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







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PERUTUSAN PENERUSI

Chairman's Statement

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

ASSALAMUALAIKUM WARAHMATULLAHI
WABARAKATUH

Dengan nama Allah Yang Maha Pengasih Lagi Maha Penyayang. Segala puji 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.

TAN SRI ABDUL RASHID HUSSAIN

Pengerusi
Chairman

Bagi pihak Lembaga, saya berbesar hati membentangkan Laporan Tahunan Lembaga Tabung Haji (TH) bagi tahun kewangan berakhir 31 Disember 2023 (TK2023). Tahun 2023 merupakan tahun kedua operasi haji diteruskan pasca-COVID, bermula dengan penambahan kuota, hasil pembukaan semula secara berperingkat oleh Arab Saudi.

Tahun 2023 terbukti mencabar buat dunia sejagat disebabkan konflik, perang Israel ke atas Gaza dan kemunculan semula kes COVID-19 yang memberi kesan kepada pasaran China dan Vietnam, seperti ditunjukkan melalui ramalan pertumbuhan global yang perlahan dari 3.5 peratus pada 2022 kepada 3.0 peratus pada akhir 2023.¹

Dalam menghadapi cabaran global ini, TH mengambil pendekatan kepelbagaian portfolio pelaburan yang menyasarkan potensi penjanaan berdaya tahan, selamat dan mampan, dengan penekanan kepada pelaburan yang bertanggungjawab sesuai dengan risiko sederhana berdasarkan Alokasi Aset Strategik (SAA) yang telah diluluskan. Jumlah pendapatan TH untuk TK2023 meningkat 26.5 peratus kepada RM4.29 bilion daripada RM3.39 bilion pada 2022, disokong oleh hasil sebanyak RM3.57 bilion, keuntungan dagangan berjumlah RM0.35 bilion dan pendapatan lain sebanyak RM0.37 bilion (2022: RM3.12 bilion, RM0.23 bilion dan RM0.04 bilion, masing-masing).

TH mengumumkan pengagihan keuntungan sebanyak RM2.71 bilion (2022: RM2.64 bilion) pada kadar 3.10 peratus (2022: 3.10 peratus) selepas perbelanjaan pentadbiran, Bantuan Kewangan Haji (HAFIS) dan 2.57 peratus zakat dibayar bagi pihak pendeposit. Pengagihan pada kadar ini adalah selaras dengan kadar pasaran semasa Kerajaan dan 12 bulan Kadar Deposit Islam.

Pelunasan zakat sebanyak RM103 juta kepada semua

On behalf of the Lembaga, it is my honour to present the Lembaga Tabung Haji (TH) Annual Report for the financial year ended 31 December 2023 (FY2023). The year 2023 marked the second year of continuing Hajj operations post-COVID, commencing with an increased quota as a result of the gradual reopening of Saudi Arabia.

Globally, 2023 proved to be a challenging year hampered by the ongoing Russian-Ukraine conflict, Israel's war on Gaza and a resurgence of COVID-19 cases that affected the China and Vietnam markets, as shown through the baseline forecast for global growth to slow from 3.5 per cent in 2022 to 3.0 per cent by the end of 2023.¹

In the face of these global hurdles, TH took a diversified investment portfolio approach targeting resilient, safe and sustainable income generation, with emphasis on responsible investments of moderate risk based on the approved Strategic Asset Allocation (SAA). TH's total income for FY2023 increased by 26.5 per cent to RM4.29 billion from RM3.39 billion in 2022, backed by revenue of RM3.57 billion, trading gain of RM0.35 billion and other income of RM0.37 billion (2022: RM3.12 billion, RM0.23 billion and RM0.04 billion respectively).

TH announced a profit distribution of RM2.71 billion (2022: RM2.64 billion) at the rate of 3.10 per cent (2022: 3.10 per cent) after administrative expenses and Hajj Financial Support (HAFIS) and 2.57 per cent zakat was paid on behalf of depositors. The 2023 profit distribution is in line with the current market rate of Government securities and 12-month Islamic Deposit Rate.



Jumlah pendapatan
Total Income

RM4.29
billion / billion

2022: RM3.39 billion / billion



Hasil / Revenue

RM3.57
billion / billion

2022: RM3.12 billion / billion



Keuntungan Dagangan
Trading Gain

RM0.35
billion / billion

2022: RM0.23 billion / billion



Pendapatan Lain
Other Income

RM0.37
billion / billion

2022: RM0.04 billion / billion

¹ Sumber / Source: International Monetary Fund, World Economic Outlook, October 2023

PERUTUSAN PENERUSI

Chairman's Statement

Majlis Agama Islam negeri-negeri bagi pihak pendeposit untuk tahun 2023 diharap secara langsung atau tidak langsung dapat membantu usaha Kerajaan menoktahkan kemiskinan tegar di seluruh negara. Sehingga kini, jumlah terkumpul zakat yang telah dilunaskan bagi pihak pendeposit adalah sebanyak RM1.37 bilion. Jumlah zakat **TH** diselaraskan kepada Majlis Agama Islam negeri-negeri berdasarkan nisbah baki simpanan pendeposit mengikut negeri.

Agihan Keuntungan 2023 dibuat setelah penyata kewangan **TH** tahun 2023 selesai diaudit oleh Jabatan Audit Negara dan telah mengambil kira rosot nilai terutamanya pelaburan legasi pajakan hartanah di Arab Saudi, di mana perbincangan resolusi kini berada di peringkat akhir dan pelaburan hartanah di United Kingdom (UK) disebabkan oleh penilaian hartanah bermasalah yang dianggap sementara kerana penilaian dipengaruhi oleh kenaikan kadar faedah yang agresif di UK. Agihan keuntungan bagi tahun 2023 juga adalah mematuhi Akta Tabung Haji 1995.

TH akan terus mengambil langkah berdisiplin dalam aktiviti pelaburannya berdasarkan SAA yang diluluskan dan berisiko sederhana bagi memastikan modal pelaburan sentiasa terpelihara dan pengagihan keuntungan kepada pendeposit adalah mampan.

PERJALANAN HIJRAH24 KAMI

Perjalanan transformasi HIJRAH24 kami bermula pada Januari 2022 untuk mengukuhkan tadbir urus dan prestasi **TH** melalui 24 inisiatif sehingga 2024. Pelaksanaannya diteruskan melalui lima (5) keutamaan strategik iaitu pentadbiran dana, pengurusan haji, pengurusan deposit, modal insan dan tadbir urus, disokong oleh usaha digitalisasi dan komunikasi.

Hijrah ke arah mengekalkan kedudukan sebagai institusi Islam unggul ini perlu dilaksanakan untuk memenuhi tanggungjawab kami kepada para pendeposit. Simpanan pendeposit diamanahkan kepada kami untuk ditadbir dengan penuh ketelusan dan kepercayaan, justeru kami tekad untuk mengukuhkan struktur tadbir urus dan operasi, dengan dipacu oleh inisiatif digitalisasi.

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

Pada tahun 2023, kami meneruskan perjalanan pelan strategik tiga tahun HIJRAH24 secara konsisten, menambahbaik perkhidmatan dan operasi berdasarkan sasaran penyampaian yang digariskan dan meningkatkan keupayaan keseluruhan melalui pelancaran aplikasi THhujaj, pengenalan cawangan bergerak dan terus menambahbaik perkhidmatan dalam talian, **THiJARI**.

Zakat contribution of RM103 million to all state Islamic Religious Councils on behalf of depositors for the year 2023 is expected to directly or indirectly help the Government's efforts to eradicate extreme poverty throughout the country. To date, the accumulated amount of zakat that has been settled on behalf of depositors is as much as RM1.37 billion. The amount of **TH** zakat distributed to the Islamic Religious Council of each state is based on the breakdown of the depositor savings ratio by state.

The 2023 profit distribution was made after **TH's** 2023 financial statements were audited by the National Audit Department and have taken into account the impairment on legacy investments of real estate leases in Saudi Arabia, of which a resolution is in its final stage and real estate investments in the United Kingdom (UK) due to distressed property valuation which is deemed temporary as the valuation is influenced by aggressive interest rate hike in the UK. The distribution of profits for the year 2023 is also in compliance with the Tabung Haji Act 1995.

TH will continue to take measures to instill discipline in its investment activities in accordance with the approved SAA and risk tolerance to ensure investment capital remains protected and profit distribution to depositors remains sustainable.

OUR HIJRAH24 JOURNEY

TH's transformation journey or HIJRAH24 started back in January 2022 to strengthen the governance and **TH's** performance through 24 targeted initiatives by 2024. It continues to progress through the five (5) strategic priorities of Fund Administration, Hajj Management, Deposit Management, Human Capital and Governance, supported by digitalisation and communication efforts.

This *hijrah* towards sustaining our lead as an exemplary Islamic institution is a journey we must undertake as a responsibility towards our depositors. Our depositors' funds are entrusted to us to be administered with trust and transparency, thus we aim to focus on strengthening the corporate governance structure and operations, driven by digitalisation initiatives.

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

In 2023, steadfastly progressing on this three-year strategic transformation journey, **TH** has worked on advancing its operations and services through outlined deliverables and elevating our overall capabilities through digital means which include the launch of **THhujaj** mobile application, the introduction of mobile branches and continuously improving our online services, **THiJARI**.

Kami dengan sukacitanya melaporkan bahawa sehingga akhir Disember 2023, **TH** telah berjaya menyelesaikan sebanyak 51 daripada 66 sasaran HIJRAH24 sementara 15 sasaran lagi telah pun bermula dan akan diteruskan ke tahun 2024.

MENGOPTIMAKAN LANGKAH TADBIR URUS

Sebagai sebahagian daripada mandat **TH** untuk mengawasi dan mendokong tadbir urus dalam organisasi, kami menerima hasil laporan Suruhanjaya Siasatan Diraja (RCI) dan menyambut baik kesemua saranan merangkumi isu-isu yang berhubung kait dengan tadbir urus, agihan keuntungan, pematuhan kepada piawai pelaporan, penyeliaan, Urusharta Jamaah Sdn. Bhd. dan aktiviti pelaburan. Secara umumnya, saranan-saranan tersebut adalah di bawah skop HIJRAH24 dan **TH** yakin ia mampu menambahbaik tadbir urus dan aspek pengurusan **TH** di samping mengukuhkan kedudukan **TH** sebagai sebuah institusi Islam yang dihormati.

Selain itu, inisiatif lain untuk mengukuhkan langkah tadbir urus **TH** telah pun bermula sepanjang tahun 2023 bagi memastikan keselamatan dan kemampuan kewangan di tengah-tengah potensi risiko yang wujud di dalam sistem kewangan Malaysia. Inisiatif-inisiatif ini termasuk Pelan Integriti **TH** 2023-2027 yang dilancarkan dengan kerjasama Suruhanjaya Pencegahan Rasuah Malaysia (SPRM) yang memfokus kepada tadbir urus korporat, pengurusan risiko rasuah dan etika perniagaan **TH**, penerapan sistematik Maqasid Syariah dalam proses membuat keputusan penting bagi menyokong kelestarian organisasi, dan bayaran haji bersasar.

We are pleased to report good progress and as end of December 2023, **TH** has concluded a total of 51 out of 66 of HIJRAH24 deliverables while 15 deliverables have commenced and are ongoing into the year 2024.

OPTIMISING GOVERNANCE MEASURES

As part of our mandate to oversee and uphold sound governance across the organisation, **TH** acknowledged the Royal Commission of Inquiry's (RCI) report and welcomed all recommendations covering matters pertaining to governance, profit distribution, compliance with accounting standards, supervision, Urusharta Jamaah Sdn. Bhd., and investments. These recommendations generally fall within the scope of HIJRAH24 and **TH** has confidence in the outcomes of these recommendations to improve both the governance and management aspects of **TH** as well as strengthen **TH**'s position as a respected Islamic financial institution.

Beyond that, other initiatives to strengthen **TH** governance measures had already taken place throughout 2023 to ensure financial sustainability and safety amidst potential risks presented by Malaysia's current financial system. These initiatives include the Integrity Plan through **TH** Integrity Plan 2023-2027, which was launched in collaboration with the Malaysian Anti-Corruption Commission (MACC) with a focus on corporate governance, corruption risk management and business ethics of **TH**, the systematic adoption of Maqasid Shariah in **TH**'s core decision-making processes to support the institution's sustainability, and targeted hajj payments.



“**TH** telah berjaya menyelesaikan sebanyak 51 daripada 66 sasaran HIJRAH24
TH has concluded a total of 51 out of 66 of HIJRAH24”



Pengagihan Keuntungan
Profit Distribution

RM2.71
billion / billion

2022: RM2.64 bilion / billion

PERUTUSAN PENERUSI

Chairman's Statement

TH juga telah berjaya melaksanakan inisiatif anti-rasuah yang berhasil mengubah status penarafan risiko **TH** daripada tahap Tinggi kepada Sederhana oleh SPRM berdasarkan maklumat yang dihantar dari tahun 2020 sehingga 2022. Pihak SPRM bertanggungjawab melakukan penilaian atas agensi awam setiap tiga tahun dan ini menunjukkan impak positif yang diperoleh hasil daripada langkah tadbir urus yang dilaksanakan sejak 2020.

MEMACU PERJALANAN KELESTARIAN **TH**

Prinsip kelestarian dan nilai-nilai **TH** adalah selari dengan aspirasi kami untuk mencipta hasil yang positif buat ummah dan generasi akan datang serta mempertimbangkan impak institusi dalam semua aktiviti perniagaan yang kami jalankan kepada komuniti Malaysia dan alam sekitar. Prinsip-prinsip ini adalah untuk mengukuhkan ekonomi ummah, meneruskan pelaburan strategik secara aktif dan menambah dana pendeposit, di samping memberi pengurusan haji terbaik.

Teras Kelestarian Alam Sekitar, Sosial dan Tadbir Urus ("ESG") juga telah disepadukan secara holistik merentasi organisasi melalui Rangka Kerja Kelestarian kami yang teguh. Ia berfungsi sebagai rangka kerja menyeluruh yang menggariskan misi kemampuan, matlamat, tadbir urus, sasaran dan pendekatan **TH** dalam semua aktiviti organisasi, sejajar dengan nilai utama kelestarian **TH** iaitu Mencari Maflahah (Keuntungan), Menjauhi Mafsadah (Kerosakan), Memupuk Insaniyyah (Kebajikan Insan) dan Mempromosi Adalah (Keadilan).

TH had also made great strides in our efforts to execute anti-corruption initiatives, resulting in a revision to **TH's** Risk Rating status from High to Medium by MACC based on data submitted from 2020 to 2022. The MACC is responsible for conducting risk assessments on public agencies every three years and this shows the positive impact reaped from the governance measures implemented since 2020.

DRIVING **TH'S** SUSTAINABILITY JOURNEY

TH's sustainability principles and values align with our aspirations of creating positive outcomes for the ummah and its future generations, taking into consideration our institution's impacts on both the greater Malaysian society and the natural environment in all our business activities. These principles aim to strengthen the economic wellbeing of the ummah, actively pursue strategic investments and grow depositors' funds, as well as to provide excellent hajj management services.

The Environmental, Social and Governance ("ESG") pillars of sustainability have been holistically integrated across the organisation and value chain through a robust Sustainability Framework. This serves as an overarching framework that outlines **TH's** sustainability mission, goals, governance, targets and approach in all organisational activities, aligned with **TH's** core sustainability values of Attaining *Maslahah* (Benefits), Preventing *Mafsadah* (Harm), Nurturing *Insaniyyah* (Wellbeing Of The People), and Promoting *Adalah* (Just).



“ Simpanan pendeposit diamanahkan kepada kami untuk ditadbir dengan penuh ketelusan dan kepercayaan, justeru kami tekad untuk mengukuhkan struktur tadbir urus dan operasi, dengan dipacu oleh inisiatif digitalisasi. Our depositors' funds are entrusted to us to be administered with trust and transparency, thus we aim to focus on strengthening the corporate governance structure and operations, driven by digitalisation initiatives. ”

Di samping itu, rangka kerja ini menggariskan kelestarian tadbir urus, struktur dan protokol pelaporan yang dikehendaki secara komprehensif bagi memastikan pelaksanaan dan hala tuju agenda kelestarian dalaman **TH** yang berkesan.

Beberapa inisiatif strategik dalaman dan luaran juga dilaksanakan untuk menangani cabaran kemampuan kewangan yang dihadapi oleh **TH**. Ini termasuk pelaksanaan inisiatif HIJRAH24, saranan RCI, pembangunan Rangka Kerja Kelestarian **TH**, cadangan pindaan Akta **TH**1995 dan pengukuhan kedudukan kewangan **TH** melalui pengurusan HAFIS.

PERJALANAN MASA HADAPAN

TH komited untuk mempertingkatkan usaha pada tahun 2024 selaras dengan pelan HIJRAH24 yang sedang berlangsung, di mana beberapa inisiatif yang sedang berjalan dan selesai telah dikenal pasti dalam sudut Pengurusan Strategik Pelaburan dan Pemantauan; Pembinaan semula Portfolio Pelaburan **TH**; Pelan Penggantian Kepimpinan; Pemupukan Budaya Transformasi; NextGen Haji dan beberapa siri inisiatif untuk mengukuhkan tadbir urus **TH**.

Sebagai peneraju pengurusan haji dunia, **TH** akan terus meningkatkan penyampaian perkhidmatan dan melaksanakan mandat secara konsisten bagi mencapai kejayaan cemerlang saban tahun.

PENGHARGAAN

Keazaman kami yang teguh untuk mencapai mandat HIJRAH24 adalah dipacu oleh aspirasi para pemegang taruh. Rakan-rakan Lembaga, barisan Pengurusan dan seluruh warga kerja telah memainkan peranan masing-masing sepanjang tahun untuk mencapai matlamat dan aspirasi kami, dan untuk itu, saya ingin merakamkan setinggi-tinggi penghargaan atas segala sumbangan dan usaha berterusan mereka.

Bagi pihak Lembaga, saya juga merakamkan setinggi penghargaan kepada Kerajaan Malaysia, Perdana Menteri, YAB Dato' Seri Anwar Ibrahim dan Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama) YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar atas sokongan berterusan mereka dalam mencapai matlamat-matlamat kami.

Additionally, the framework comprehensively outlines the sustainability governance, structure and reporting protocols needed to ensure the effective implementation and direction of **TH's** internal sustainability agenda.

Multiple internal and external strategic initiatives were also executed to address the governance and financial sustainability-related challenges faced by **TH**. These include the implementation of HIJRAH24 initiatives, RCI recommendations, development of the **TH** Sustainability Framework, proposed amendments of **TH** Act 1995 and the strengthening of **TH's** financial position through the management of HAFIS.

THE JOURNEY AHEAD

TH is committed to a journey of continual improvement for 2024 in line with its HIJRAH24 plan, in which we have identified various initiatives that are underway and planned for completion in the fields of Strategic Investment Management and Monitoring; Rebuilding of **TH** investment portfolio; Leadership succession planning; Fostering a culture of transformation; NextGen Hajj and a range of other initiatives that strengthen **TH** governance.

As a global leader in hajj management, **TH** will continue to enhance its services and carry out its mandate sustainably, striving for outstanding achievements over the years.

IN APPRECIATION

The steadfast delivery of our HIJRAH24 mandate is primarily driven by our determination to satisfy the aspirations of our esteemed stakeholders as our nation's trusted fund board. My colleagues on the Lembaga, the Management team and the staff have all played their part throughout the year to meet our aspirational goals, and for that, I would like to extend my deepest gratitude towards them for their unwavering efforts and contributions.

On behalf of the Lembaga, I would like to express our utmost appreciation to the Government of Malaysia, Malaysia's Prime Minister, YAB Dato' Seri Anwar Ibrahim and the Minister in the Prime Minister's Department (Religious Affairs), YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar, for the continued support of our goals.

PERUTUSAN PENERUSI

Chairman's Statement

Pihak Lembaga juga merakamkan penghargaan kepada Tan Sri Azman Haji Mokhtar yang telah berkhidmat untuk Lembaga dengan penuh dedikasi sepanjang tempoh perkhidmatan beliau sebagai Pengerusi. Terima kasih juga kepada Datuk Seri Asri Hamidin @ Hamidon, Tengku Dato' Seri Hasmuddin Tengku Othman, Dato' Abdul Hamid Sh. Mohamed dan Datuk Seri Sollehuddin Alyubi Zakaria yang telah tamat keahlian masing-masing-masing atas sumbangan dan pandangan mereka yang amat bernilai sepanjang tempoh keahlian di **TH**. Saya juga ingin mengucapkan selamat datang kepada Datuk Awang Alik Jeman, Dato' Zamzuri Abdul Aziz, Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed dan Encik Asril Rahman Abdul Hadi sebagai sebagai ahli Lembaga yang baharu.

Penghargaan turut dirakamkan kepada Dato' Sri Amrin Awaluddin atas kepimpinan beliau dan ucapan selamat datang kepada Tuan Syed Hamadah Syed Othman sebagai Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif yang baharu.

Kepada semua pendeposit dan bakal-bakal haji, terima kasih atas kepercayaan dan sokongan tidak berbelah bahagi yang diberikan kepada **TH** selama ini. Sokongan tersebut adalah pemangkin dalam perjalanan pelan transformasi HIJRAH24 bagi membolehkan kami terus memberi perkhidmatan yang terbaik. Semoga Allah SWT terus merahmati kami dengan kebijaksanaan dalam mendepani hijrah yang bakal datang. Amin.

Terima kasih.

The Lembaga also extends its appreciation to Tan Sri Azman Haji Mokhtar for having served the Lembaga with diligence during his tenure as Chairman. We also thank Datuk Seri Asri Hamidin @ Hamidon, Tengku Dato' Seri Hasmuddin Tengku Othman, Dato' Abdul Hamid Sh. Mohamed and Datuk Seri Sollehuddin Alyubi Zakaria, the outgoing members for their invaluable contributions and insights throughout their tenure for **TH**. To fill in the vacant seats on the Lembaga, I extend my welcome to Datuk Awang Alik Jeman, Dato' Zamzuri Abdul Aziz, Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed and Encik Asril Rahman Abdul Hadi as the new members.

My appreciation to Dato' Sri Amrin Awaluddin for his leadership and wish a warm welcome to Tuan Syed Hamadah Syed Othman as the new Group Managing Director and Chief Executive Officer.

To all our depositors and prospective hajj pilgrims, thank you for your unwavering trust and support in **TH** during the past years. Your continuous support drives us to achieve transformative headways in our ongoing HIJRAH24 plan, elevating us to serve you better. May Allah SWT continue to grant us the blessing of wisdom for our upcoming hijrah. Amin.

Thank you.

Tan Sri Abdul Rashid Hussain

Pengerusi
Chairman





LEMBAGA PENGARAH



kiri ke kanan / left to right:

hadapan / front

Profesor Dr. Ashraf Md Hashim, Datuk Awang Alik Jeman dan / and Tan Sri Abdul Rashid Hussain

belakang / behind

Dr. Mohd Faisal Mustafa, Ir Abd Mokhti Salleh, Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed dan / and Asril Rahman Abdul Hadi

The Lembaga



kiri ke kanan / left to right:

hadapan / front

Syed Hamadah Syed Othman, Dato' Zamzuri Abdul Aziz dan / and Datin Paduka Kartini Abdul Manaf

belakang / behind

Tan Sri Azman Hj. Mokhtar (Tamat Perkhidmatan / Service Completed: 19.12.2023), Dato' Sri Amrin Awaluddin (Tamat Perkhidmatan / Service Completed: 05.05.2023),
Datuk Seri Sollehuiddin Alyubi Zakaria (Tamat Perkhidmatan / Service Completed: 19.11.2023), YM Tengku Dato' Seri Hasmuddin Tengku Othman (Tamat Perkhidmatan /
Service Completed: 15.03.2023) dan / and Dato' Abdul Hamid Sheikh Mohamed (Tamat Perkhidmatan / Service Completed: 31.07.2023)

Setakat 31 Januari 2024 / As at 31 January 2024

PROFIL LEMBAGA

The Lembaga Profile

Tarikh Lantikan
Date of Appointment: 20.12.2023

TAN SRI ABDUL RASHID HUSSAIN

Pengerusi
Chairman



Kelayakan

- The Stock Exchange Examination, United Kingdom
- Ijazah Kehormat Doktor Perniagaan, Universiti Terbuka Wawasan Malaysia

Pengalaman Profesional

Semasa

- Pengerusi dan Ahli Lembaga Pengarah, Lembaga Tabung Haji
- Pengerusi, Arah Advisory Services Sdn Bhd
- Pengerusi dan Lembaga Pemegang Amanah, Program Pertukaran Fellowship Perdana Menteri Malaysia (1993)
- Ahli Lembaga Gabenor, Pengerusi Jawatankuasa Pencalonan dan Ganjaran, Pengerusi Jawatankuasa Semakan Perlembagaan, Universiti Islam Antarabangsa Malaysia (UIAM)

Dahulu

- Pengasas, Kumpulan RHB
- Ahli Jawatankuasa Suruhanjaya Siasatan Diraja untuk menyiasat Lembaga Tabung Haji (Januari 2022 – Julai 2022)
- Pengerusi, Jawatankuasa Eksekutif Khazanah Nasional Berhad (1994 – 1998)
- Pengerusi, Putrajaya Holdings Sdn Bhd (1995 – 2000)
- Pengerusi Pemegang Amanah, International Institute of Islamic Thought and Civilisation (ISTAC) Trust Fund (2018 – 2020)
- Ahli Lembaga Pengarah, Malaysian Airline System Berhad (1993 – 1997)
- Ahli Lembaga Pengarah, Pengerusi Jawatankuasa Audit dan Jawatankuasa Ganjaran, Cycle & Carriage Bintang Berhad (1993 – 2008)
- Ahli Lembaga Penasihat, Islamic Corporation for the Development of the Private Sector (2000 – 2018)
- Ahli Pengasas, Asian Corporate Governance Committee (1999)

Qualification

- The Stock Exchange Examination, United Kingdom
- Honorary Doctor of Business, Wawasan Open University, Malaysia

Professional Experience

Current

- Chairman and Board Member, Lembaga Tabung Haji
- Chairman, Arah Advisory Services Sdn Bhd
- Chairman and Member of Board of Trustee, Prime Minister of Malaysia's Fellowship Exchange Foundation (1993)
- Member of Board of Governors, Chairman of the Nomination and Remuneration Committee, Chairman of the Constitutional Review Committee, International Islamic University Malaysia (IIUM)

Previous

- Founder, RHB Group of Companies
- Member of the Royal Commission of Inquiry to investigate Lembaga Tabung Haji (January 2022 to July 2022)
- Chairman, Executive Committee of Khazanah Nasional Berhad (1994 – 1998)
- Chairman, Putrajaya Holdings Sdn Bhd (1995 – 2000)
- Chairman of Board of Trustees, International Institute of Islamic Thought and Civilisation (ISTAC) Trust Fund (2018 – 2020)
- Board Member, Malaysian Airline System Berhad (1993 – 1997)
- Board Member and Chairman of Audit Committee and Remuneration Committee, Cycle & Carriage Bintang Berhad (1993 – 2008)
- Member of Board of Advisory, Islamic Corporation for the Development of the Private Sector (2000 – 2018)
- Founding Member, Asian Corporate Governance Committee (1999)

Tarikh Lantikan
Date of Appointment: 06.05.2023

SYED HAMADAH SYED OTHMAN

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



Kelayakan

- Sarjana Muda Sains (Kepujian), Matematik Aktuari dan Statistik, Universiti Heriot Watt, Edinburgh
- Felo di Fakulti dan Institut Aktuari, United Kingdom
- Felo di Persatuan Aktuari Malaysia

Pengalaman Profesional

Semasa

- Pengarah Urusan Kumpulan & Ketua Pegawai Eksekutif TH
- Pengarah, TH Plantations Berhad
- Pengarah, TH Properties Sdn Bhd
- Pengarah di Actuarial Partners Consulting Sdn Bhd
- Ahli Lembaga Pengarah Private Pension Administrator Malaysia (PPA)
- Professor Adjung, Fakulti Sains Komputer Dan Matematik, Universiti Teknologi MARA (UiTM)

Dahulu

- Ketua Pegawai Eksekutif, Kumpulan Wang Persaraan (Diperbadankan) (KWAP)
- Rakan Kongsi dan Pengarah di Actuarial Partners Consulting Sdn Bhd
- Perunding Aktuari di Mercer Zainal Consulting Sdn Bhd
- Penganalisis Teknikal di PETRONAS Trading Corporation Sdn Bhd
- Ahli Lembaga Pengarah EDOTCO Sdn Bhd

Qualification

- Bachelor of Science (Hons) in Actuarial Mathematic and Statistics, Heriot Watt University, Edinburgh
- Fellow of the Faculty and Institute of Actuaries, United Kingdom
- Fellow of the Actuarial Society Malaysia

Professional Experience

Current

- Group Managing Director & Chief Executive Officer TH
- Director, TH Plantations Berhad
- Director, TH Properties Sdn Bhd
- Director at Actuarial Partners Consulting Sdn Bhd
- Board Member of Private Pension Administrator Malaysia (PPA)
- Adjunct Professor, Faculty of Computer Science and Mathematics, MARA University of Technology (UiTM)

Previous

- Chief Executive Officer, Retirement Fund (Incorporated) (KWAP)
- Senior Partner and Director at Actuarial Partners Consulting Sdn Bhd
- Consulting Actuary at Mercer Zainal Consulting Sdn Bhd
- Technical Analyst at Petronas Trading Corporation Sdn Bhd
- Board Member of EDOTCO Sdn Bhd

PROFIL LEMBAGA

The Lembaga Profile

Tarikh Lantikan
Date of Appointment: 22.09.2023

DATO' ZAMZURI ABDUL AZIZ

Wakil Perbendaharaan
Treasury Representative



Kelayakan

- ▶ Leadership Development for Corporate Excellence, UUM-KELLOGG School of Management, Northwestern University, USA
- ▶ Program Kepimpinan dan Pengurusan Lanjutan, Institut Tadbiran Awam Negara (INTAN)
- ▶ Program Pengurusan Lanjutan, Harvard Business School, Harvard University, Boston, USA
- ▶ Sarjana Ekonomi, Universiti Kebangsaan Malaysia
- ▶ Ijazah Sarjana Muda Ekonomi (Pentadbiran Perniagaan) (Kepujian), Universiti Malaya, Malaysia
- ▶ Diploma Pengurusan Awam (INTAN)

Pengalaman Profesional

Semasa

- ▶ Timbalan Ketua Setiausaha (Dasar), Kementerian Kewangan Malaysia
- ▶ Pengerusi Bersama Lembaga Pengarah, Lembaga Pembangunan Langkawi (LADA)
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Malaysia Airports Holdings Berhad (MAHB)
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Bintulu Port Holdings Berhad
- ▶ Ahli Lembaga Pengarah, Samalaju Industrial Port Sdn Bhd
- ▶ Ahli Lembaga Pengarah, Universiti Malaya (UM)
- ▶ Timbalan Pengerusi, Kumpulan Wang Simpanan Pekerja (KWSP)

Dahulu

- ▶ Timbalan Ketua Setiausaha (Kewangan), Kementerian Kesihatan Malaysia
- ▶ Setiausaha Bahagian, Bahagian Perolehan Kerajaan, Kementerian Kewangan Malaysia
- ▶ Timbalan Pengarah Belanjawan (Sektor Perkhidmatan Am) Pejabat Belanjawan Negara, Kementerian Kewangan Malaysia
- ▶ Timbalan Pengarah Sektor Perkhidmatan Am, Bahagian Pengurusan Belanjawan, Kementerian Kewangan
- ▶ Ahli Lembaga Pengarah, Universiti Malaysia Perlis (UniMAP)
- ▶ Ahli Lembaga Pengarah, Universiti Teknikal Malaysia Melaka (UTeM)
- ▶ Ahli Lembaga Pengarah, Majlis Sukan Negara (MSN)
- ▶ Ahli Lembaga Pengarah, Suruhanjaya Syarikat Malaysia (SSM)
- ▶ Ahli Lembaga Pengarah, Suruhanjaya Koperasi Malaysia (SKM)
- ▶ Ahli Lembaga Pengarah, Lembaga Pembangunan Industri Pembinaan (CIDB)

Qualification

- ▶ Leadership Development for Corporate Excellence, UUM-KELLOGG School of Management, Northwestern University, USA
- ▶ Advanced Leadership and Management Programme, National Institute of Public Administration (INTAN)
- ▶ Advanced Management Programme, Harvard Business School, Harvard University, Boston, USA
- ▶ Masters of Economics, Universiti Kebangsaan Malaysia
- ▶ Bachelor of Economics (Business Administration) (Hons), Universiti Malaya, Malaysia
- ▶ Diploma in Public Administration, National Institute of Public Administration (INTAN)

Professional Experience

Current

- ▶ Deputy Secretary General (Policy), Ministry of Finance Malaysia
- ▶ Co-Chairman of Board of Directors, Langkawi Development Authority (LADA)
- ▶ Non-Independent Non-Executive Director, Malaysia Airports Holdings Berhad (MAHB)
- ▶ Non-Independent Non-Executive Director, Bintulu Port Holdings Berhad
- ▶ Board of Director, Samalaju Industrial Port Sdn Bhd
- ▶ Board of Director, Universiti Malaya (UM)
- ▶ Deputy Chairman, Employees Provident Fund (EPF)

Previous

- ▶ Deputy Secretary General (Finance), Ministry of Health Malaysia
- ▶ Under Secretary, Government Procurement Division, Ministry of Finance Malaysia
- ▶ Deputy Director of Budget (General Services Sector) National Budget Office, Ministry of Finance Malaysia
- ▶ Deputy Director General Services Sector, Budget Management Division, Ministry of Finance
- ▶ Board of Director, Universiti Malaysia Perlis (UniMAP)
- ▶ Board of Director, Universiti Teknikal Malaysia Melaka (UTeM)
- ▶ Board of Director, Majlis Sukan Negara (MSN)
- ▶ Board of Director, Companies Commission of Malaysia (CCM)
- ▶ Board of Director, Malaysia Co-operative Societies Commission (SKM)
- ▶ Board of Director, Construction Industry Development Board (CIDB)

Tarikh Lantikan
Date of Appointment: 20.11.2023

DATUK AWANG ALIK JEMAN

Wakil Jabatan Perdana Menteri
The Prime Minister's Department
Representative



Kelayakan

- Sarjana Pentadbiran Awam, Universiti Malaya
- Sarjana Muda Sains Perikanan (Kepujian) UPM Serdang, Selangor
- Diploma Pentadbiran Awam, Institut Tadbiran Awam Negara (INTAN)
- Diploma Pertanian Universiti Putra Malaysia, Sarawak

Pengalaman Profesional

Semasa

- Timbalan Ketua Setiausaha Kanan, Jabatan Perdana Menteri

Dahulu

- Timbalan Ketua Setiausaha (Kewangan dan Pembangunan) Jabatan Perdana Menteri
- Pengarah Bahagian Gaji Dan Elaun (Saraan) Jabatan Perkhidmatan Awam (JPA)
- Ketua Pentadbir Parlimen
- Timbalan Ketua Pengarah (Latihan) Jabatan Latihan Khidmat Negara (JLKN) Kementerian Pertahanan
- Setiausaha Sulit Kanan (SUSK) Yang di-Pertua Dewan Rakyat

Qualification

- Master of Public Administration, Universiti Malaya
- Bachelor of Fisheries Science (Hons.), Universiti Putra Malaysia
- Diploma in Public Administration, National Institute of Public Administration (INTAN)
- Diploma in Agriculture, Universiti Putra Malaysia, Sarawak

Professional Experience

Current

- Senior Deputy Secretary General, Prime Minister's Department

Previous

- Deputy Secretary General (Finance and Development), Prime Minister's Department
- Director of Salaries and Allowances (Remuneration) Division, Public Service Department (JPA)
- Chief Administrator of Parliament
- Deputy Director General (Training) National Service Training Department (JLKN) Ministry of Defence
- Senior Private Secretary to the Speaker of Dewan Rakyat

PROFIL LEMBAGA

The Lembaga Profile

Tarikh Lantikan
Date of Appointment: 10.08.2018

Tarikh Lantikan Semula
Date of Re-Appointment: 01.11.2022

PROFESOR DR. ASHRAF MD HASHIM

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- ▶ Pengarah Eksekutif, Akademi Penyelidikan Syariah Antarabangsa (ISRA)
- ▶ Timbalan Presiden (Penyelidikan) Universiti INCEIF
- ▶ 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, Jawatankuasa Fatwa Majlis Kebangsaan (Muzakarah Kebangsaan Hal Ehwal Agama Islam)
- ▶ Penasihat Syariah beberapa institusi kewangan Islam di Emiriah Arab Bersatu, Arab Saudi, Singapura, Filipina, Australia, Nigeria, Kyrgystan dan Tajikistan
- ▶ Ahli Panel Pakar Syariah, Jabatan Kemajuan Islam Malaysia (JAKIM)
- ▶ Ahli, Majlis Agama Islam Selangor
- ▶ 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, Kumpulan Wang Simpanan Pekerja, Malaysia
- ▶ 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, (IFSB)
- ▶ Ahli Jawatankuasa Syariah Persatuan Institusi Perbankan Islam Malaysia (AIBIM)
- ▶ Pengerusi Panel Pakar Muamalat, JAKIM

Qualification

- ▶ 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

Professional Experience

Current

- ▶ Executive Director, International Shariah Research Academy (ISRA)
- ▶ Deputy President (Research), INCEIF University
- ▶ 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, Philippine, Australia, Nigeria, Kyrgystan and Tajikistan
- ▶ Member, Panel of Shariah Experts, Department of Islamic Development Malaysia (JAKIM)
- ▶ Member, Selangor Religious Council
- ▶ 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, Employee Provident Fund, Malaysia
- ▶ 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

Tarikh Lantikan
Date of Appointment: 20.03.2023

DATO' SRI DR. MOHAMMED AZMAN DATO' AZIZ MOHAMMED

Anggota
Member



Kelayakan

- LFOM MRCP (Pengkhususan di dalam bidang Perubatan Pekerjaan) daripada Royal College of Physicians, Ireland
- Pemeriksa Perubatan Bebas Bertauliah, American Board of Independent Medical Examiners
- Doktor Kehormat Keselamatan dan Kesihatan (Pengurusan Keselamatan dan Kesihatan Pekerjaan), Kolej Universiti Sains Perubatan Cyberjaya
- Anugerah Fellowship, Royal College of Physicians, Ireland
- Ijazah Sarjana Pentadbiran Perniagaan (MBA) Kolej Perniagaan Oxford dan MBA Bertauliah Pusat Kepimpinan Oxford (Oxford UK)
- Sarjana Sains Pengurusan Keselamatan dan Kesihatan Pekerjaan, Universiti Utara Malaysia
- Sarjana Muda Perubatan dan Sarjana Muda Pembedahan (MBBS), Universiti Malaya

Pengalaman Profesional

Semasa

- Ketua Pegawai Eksekutif Kumpulan, Pertubuhan Keselamatan Sosial (PERKESO)
- Presiden, Persatuan Keselamatan Sosial Antarabangsa (ISSA)
- Ahli Lembaga MIROS
- Profesor Adjung, Pusat Pengajian Pengurusan Perniagaan, Universiti Sains Malaysia
- Profesor Adjung, Pusat Pengajian Pengurusan Perniagaan, Universiti Utara Malaysia

Dahulu

- Timbalan Ketua Pegawai Eksekutif (Operasi), PERKESO
- Pengurus Besar Kanan Operasi, PERKESO
- Pengurus Besar Jabatan Perubatan & Pemulihan, PERKESO
- Ahli Lembaga Penasihat, Lembaga Pemeriksa Perubatan Bebas Amerika
- Doktor Perubatan, Prosakti Sdn Bhd (Kumpulan NSTP)
- Doktor Residen, Resort World Berhad

Qualification

- LFOM MRCP (Licentiate of the Faculty of Occupational Medicine) in Occupational Medicine from Royal College of Physicians, Ireland
- Certified Independent Medical Examiner from American Board of Independent Medical Examiners
- Honorary Doctorate in Safety and Health (Occupational Safety and Health Management), Cyberjaya University College of Medical Sciences
- Fellowship Award from the Royal College of Physicians, Ireland
- Master's Degree in Business Administration (MBA) from Oxford Business College and Certified MBA from the Oxford Center for Leadership (Oxford UK)
- Master of Science in Occupational Safety and Health Management, Universiti Utara Malaysia
- Bachelor in Medicine and Bachelor in Surgery (MBBS), University of Malaya

Professional Experience

Current

- Group Chief Executive Officer, Social Security Organisation (SOCSO)
- President, International Social Security Association (ISSA)
- Board of Director, MIROS
- Adjunct Professor at the School of Business Management, Universiti Sains Malaysia
- Adjunct Professor at the School of Business Management, Universiti Utara Malaysia

Previous

- Deputy Chief Executive Officer (Operations), SOCSO
- Senior General Manager of Operations, SOCSO
- General Manager of the Medical & Rehabilitation Department, SOCSO
- Member of the Board of Advisors of the American Board of Independent Medical
- Medical Doctor, Prosakti Sdn Bhd (NSTP Group)
- Resident Doctor, Resort World Berhad

PROFIL LEMBAGA

The Lembaga Profile

Tarikh Lantikan
Date of Appointment: 18.08.2022

DR. MOHD FAISAL MUSTAFFA

Anggota
Member



Kelayakan

- ▶ Ijazah Kedoktoran Pengurusan Media (Media Baharu), Universiti Utara Malaysia
- ▶ Sarjana Sains Kaunseling, Universiti Utara Malaysia
- ▶ Ijazah Sarjana Muda Syariah & Undang-Undang (Kepujian), Universiti Malaya

Pengalaman Profesional

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

Qualification

- ▶ PhD 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

Professional Experience

Current

- ▶ 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 Administration and Human Resources Departments, Lembaga Zakat Negeri Kedah
- ▶ Assistant Registrar, Universiti Utara Malaysia

Tarikh Lantikan
Date of Appointment: 01.11.2022

IR ABD MOKHTI SALLEH

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengerusi Eksekutif, Mega Jati Consult Sdn Bhd
- Pengerusi, TH Hotel & Residence Sdn Bhd
- Pengerusi, THV Management Services Sdn Bhd
- Ahli Lembaga Pengarah, TH Travel & Services Sdn Bhd
- Ahli Lembaga Pengarah, TH Alam Holdings (L) Inc
- Ahli Lembaga Pengarah, TH Marine Holdings (L) Inc
- Ahli Lembaga Pengarah, Marine 1 (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)

Qualification

- MSc Electrical Power Engineering, Aberdeen University, United Kingdom
- 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)
- Advanced Diploma Electrical Power Engineering, MARA Institute of Technology

Professional Experience

Current

- Executive Chairman, Mega Jati Consult Sdn Bhd
- Chairman, TH Hotel & Residence Sdn Bhd
- Chairman, THV Management Services Sdn Bhd
- Board Member, TH Travel & Services Sdn Bhd
- Board Member, TH Alam Holdings (L) Inc
- Board Member, TH Marine Holdings (L) Inc
- Board Member, Marine 1 (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 (JKR)

PROFIL LEMBAGA

The Lembaga Profile

Tarikh Lantikan
Date of Appointment: **01.08.2021**

Tarikh Lantikan Semula
Date of Re-Appointment: **01.08.2023**

DATIN PADUKA KARTINI ABDUL MANAF

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengarah Bebas Bukan Eksekutif, Duopharma Biotech Berhad
- Ahli Lembaga Pengarah, Syarikat Takaful Malaysia Keluarga Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, Perumahan Kinrara Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, I&P Kota Bayuemas Sdn Bhd

Dahulu

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Ahli, Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuan, UMW Holdings Berhad
- 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 Bukan Eksekutif Bukan Bebas, 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

Qualification

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

Professional Experience

Current

- Independent Non-Executive Director, Duopharma Biotech Berhad
- Board Member, Syarikat Takaful Malaysia Keluarga Berhad
- Non-Independent Non-Executive Director, Perumahan Kinrara Berhad
- Non-Independent Non-Executive Director, I&P Kota Bayuemas Sdn Bhd

Previous

- Non-Independent Non-Executive Director, UMW Holdings Berhad
- Member, Investment Committee and member of the Nomination & Remuneration Committee, UMW Holdings Berhad
- 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
- Non-Independent Non-Executive 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

Tarikh Lantikan
Date of Appointment: 18.08.2023

ASRIL RAHMAN ABDUL HADI

Anggota
Member



Kelayakan

- Akauntan Bertauliah, Malaysian Institute of Certified Public Accountants (MICPA)
- Ahli Bertauliah Institut Audit Dalaman, (CMIIA), Institute of Internal Audit Malaysia
- Sarjana Muda Perakaunan dan Analisis Kewangan (Kepujian), University of Warwick, Coventry, England

Pengalaman Profesional

Semasa

- Ketua Pegawai Kewangan Kumpulan, Altel Holdings Berhad
- Pengerusi, TH Marine Holdings (L) Inc
- Pengerusi, Marine 1 (L) Inc
- Pengerusi, TH Alam Holdings (L) Inc
- Pengerusi, TH Alam Management Sdn Bhd

Dahulu

- Ketua Eksekutif Audit Kumpulan PETRONAS
- Ketua Pegawai Kewangan Pengurusan Petroleum Malaysia
- Ketua Pegawai Kewangan Kumpulan, Kumpulan Syarikat LNG Malaysia
- Ketua Pegawai Kewangan Wilayah, PETRONAS Carigali Sdn Bhd
- Ketua Pegawai Kewangan Kumpulan, PETRONAS International Corporation Ltd
- Ketua Kewangan Operasi Mesir Antarabangsa, PICL Egypt
- Ketua Komersial & Perniagaan, PETRONAS Fertilizer (Kedah) Sdn. Bhd.
- Ketua Kewangan, PETRONAS Fertilizer (Kedah) Sdn. Bhd. & PETRONAS Ammonia Sdn. Bhd
- Juruaudit Kanan yang berpengalaman, Arthur Andersen & Co.

Qualification

- Chartered Accountant, Malaysian Institute of Certified Public Accountants (MICPA)
- Chartered Member of Institute Internal Audit (CMIIA), Institute of Internal Audit Malaysia
- BSc (Hons) Accountancy and Financial Analysis, University of Warwick, Coventry, England

Professional Experience

Current

- Group Chief Financial Officer of Altel Holdings Sdn Bhd
- Chairman, TH Marine Holdings (L) Inc
- Chairman, Marine 1 (L) Inc
- Chairman, TH Alam Holdings (L) Inc
- Chairman, TH Alam Management Sdn Bhd

Previous

- Group Chief Audit Executive of PETRONAS
- Chief Financial Officer of Malaysia Petroleum Management
- Group Chief Financial Officer of Malaysian LNG Group of Companies
- Regional Chief Financial Officer of PETRONAS Carigali Sdn Bhd
- Group Chief Financial Officer of PETRONAS International Corporation Ltd
- Head of Finance Egypt Operations International, PICL Egypt
- Head of Commercial & Business, PETRONAS Fertilizer (Kedah) Sdn. Bhd.
- Head of Finance, PETRONAS Fertilizer (Kedah) Sdn. Bhd. & PETRONAS Ammonia Sdn. Bhd
- Experienced Senior Auditor, Arthur Andersen & Co.

PANEL PELABURAN

Investment Panel



kiri ke kanan / left to right:

Ir Abd Mokhti Salleh, Datin Paduka Kartini Abdul Manaf, Datuk Profesor Dr. Mohamad Akram Laldin dan / and Datuk Zainal Izlan Zainal Abidin



kiri ke kanan / left to right:

Rosnah Dato' Kamarul Zaman, Dato' Sr. Haji Azmar Talib, Dato' Izzaddin Idris dan / and Encik Ahmad Shahizam Mohd Shariff

Setakat 31 Januari 2024 / As at 31 January 2024

PROFIL PANEL PELABURAN

Investment Panel Profile

Tarikh Lantikan
Date of Appointment: 01.09.2023

DATUK ZAINAL IZLAN ZAINAL ABIDIN

Pengerusi
Chairman



Kelayakan

- ▶ Sarjana Muda Sains (Ekonomi), The Wharton School, University of Pennsylvania, Amerika Syarikat
- ▶ Penganalisis Kewangan Bertauliah (CFA)

Pengalaman Profesional

Semasa

- ▶ Pengarah Bebas Bukan Eksekutif, Maybank Islamic Berhad
- ▶ Penasihat, Sustainable Finance Institute Asia

Dahulu

- ▶ Timbalan Ketua Eksekutif, Suruhanjaya Sekuriti Malaysia
- ▶ Ahli Lembaga Pengarah, Securities Industry Development Corporation
- ▶ Pengerusi, Capital Markets Malaysia
- ▶ Pengarah Urusan, Pembangunan dan Pasaran Islam, Suruhanjaya Sekuriti Malaysia
- ▶ Pengarah Eksekutif, Pasaran Modal Islam, Suruhanjaya Sekuriti Malaysia
- ▶ Ketua Pegawai Eksekutif, i-VCAP Management
- ▶ Ketua Pegawai Eksekutif, MIDF Amanah Asset Management

Qualification

- ▶ Bachelor of Science (Economics), The Wharton School, University of Pennsylvania, USA
- ▶ Chartered Financial Analyst (CFA)

Professional Experience

Current

- ▶ Independent Non-Executive Director, Maybank Islamic Berhad
- ▶ Adviser, Sustainable Finance Institute Asia

Previous

- ▶ Deputy Chief Executive, Securities Commission Malaysia
- ▶ Board of Directors, Securities Industry Development Corporation
- ▶ Chairman, Capital Markets Malaysia
- ▶ Managing Director, Development and Islamic Markets, Securities Commission Malaysia
- ▶ Executive Director, Islamic Capital Market, Securities Commission Malaysia
- ▶ Chief Executive Officer, i-VCAP Management
- ▶ Chief Executive Officer, MIDF Amanah Asset Management

Tarikh Lantikan
Date of Appointment: 14.08.2023

IR ABD MOKHTI SALLEH

Wakil daripada Lembaga TH
Representative from TH Board



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengerusi Eksekutif, Mega Jati Consult Sdn Bhd
- Pengerusi, TH Hotel & Residence Sdn Bhd
- Pengerusi, THV Management Services Sdn Bhd
- Ahli Lembaga Pengarah, TH Travel & Services Sdn Bhd
- Ahli Lembaga Pengarah, TH Alam Holding (L) Inc
- Ahli Lembaga Pengarah, TH Marine Holdings (L) Inc
- Ahli Lembaga Pengarah, Marine 1 (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)

Qualification

- MSc Electrical Power Engineering, Aberdeen University, United Kingdom
- 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)
- Advanced Diploma Electrical Power Engineering, MARA Institute of Technology

Professional Experience

Current

- Executive Chairman, Mega Jati Consult Sdn Bhd
- Chairman, TH Hotel & Residence Sdn Bhd
- Chairman, THV Management Services Sdn Bhd
- Board Member, TH Travel & Services Sdn Bhd
- Board Member, TH Alam Holdings (L) Inc
- Board Member, TH Marine Holdings (L) Inc
- Board Member, Marine 1 (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 (JKR)

PROFIL PANEL PELABURAN

Investment Panel Profile

Tarikh Lantikan
Date of Appointment: 01.08.2021

Tarikh Lantikan Semula
Date of Re-Appointment: 01.08.2023

DATIN PADUKA KARTINI ABDUL MANAF

Wakil daripada Lembaga **TH**
Representative from **TH** Board



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengarah Bebas Bukan Eksekutif, Duopharma Biotech Berhad
- Ahli Lembaga Pengarah, Syarikat Takaful Malaysia Keluarga Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, Perumahan Kinrara Berhad
- Pengarah Bukan Eksekutif Bukan Bebas, I&P Kota Bayuemas Sdn Bhd

Dahulu

- Pengarah Bukan Eksekutif Bukan Bebas, UMW Holdings Berhad
- Ahli, Jawatankuasa Pelaburan dan anggota Jawatankuasa Pencalonan & Imbuhan, UMW Holdings Berhad
- 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 Bukan Eksekutif Bukan Bebas, 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

Qualification

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

Professional Experience

Current

- Independent Non-Executive Director, Duopharma Biotech Berhad
- Board Member, Syarikat Takaful Malaysia Keluarga Berhad
- Non-Independent Non-Executive Director, Perumahan Kinrara Berhad
- Non-Independent Non-Executive Director, I&P Kota Bayuemas Sdn Bhd

Previous

- Non-Independent Non-Executive Director, UMW Holdings Berhad
- Member, Investment Committee and member of the Nomination & Remuneration Committee, UMW Holdings Berhad
- 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
- Non-Independent Non-Executive 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

Tarikh Lantikan
Date of Appointment: 01.09.2021

Tarikh Lantikan Semula
Date of Re-Appointment: 11.01.2023

DATUK PROFESOR DR. MOHAMAD AKRAM LALDIN

Wakil daripada Jawatankuasa
Penasihat Syariah

Representative from the
Shariah Advisory Committee



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengerusi, Jawatankuasa Penasihat Syariah untuk Dana Patuh Syariah, Amanah Saham Nasional Berhad (ASNB)
- Pengerusi, 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 ISRA International Consulting, INCEIF University
- 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)
- Pengerusi Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- Ahli Lembaga Shariah DDCAP, London
- Ahli Jawatankuasa Penyeliaan Syariah Dalam, Dubai Islamic Bank
- Ahli Majlis Penasihat Syariah Pasaran Kewangan Islam Antarabangsa (IIFM), Bahrain
- Penasihat Peraturan Kewangan (FRACE), Central Bank of Nigeria
- Anggota Panel Pakar Pasaran Antarabangsa yang diiktiraf dalam Kewangan (PRIME)
- 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 (UAE)

Qualification

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

Professional Experience

Current

- Chairman of Shariah Advisory Committee For Shariah Compliant Fund (SACF) of Amanah Saham Nasional Berhad (ASNB)
- Chairman 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, ISRA International Consulting, INCEIF University
- 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, 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 (PRIME)
- 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, United Arab Emirates (UAE)

PROFIL PANEL PELABURAN

Investment Panel Profile

Tarikh Lantikan
Date of Appointment: 01.09.2021

Tarikh Lantikan Semula
Date of Re-Appointment: 01.09.2023

ROSNAH DATO' KAMARUL ZAMAN

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengarah Bebas Bukan Eksekutif, Bank Pembangunan Malaysia Berhad
- Ahli Lembaga Jawatankuasa Pengurusan Risiko, Jawatankuasa Audit, Jawatankuasa IT, Jawatankuasa Kredit dan Pengerusi Jawatankuasa Pencalonan & Imbuan, Bank Pembangunan Malaysia Berhad
- Pemegang Amanah, CIMB Foundation
- Pemegang Amanah, Amanah Lestari Alam

Dahulu

- 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
- 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

Qualification

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

Professional Experience

Current

- Independent Non-Executive Director, Bank Pembangunan Malaysia Berhad
- Board Member of Risk Management Committee, Audit Committee, IT Committee, Credit Committee, and Chairman of Nomination & Remuneration Committee of Bank Pembangunan Malaysia Berhad
- Board of Trustee, CIMB Foundation
- Board of Trustee, Amanah Lestari Alam

Previous

- 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
- 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

Tarikh Lantikan
Date of Appointment: 01.09.2021

Tarikh Lantikan Semula
Date of Re-Appointment: 01.09.2023

DATO' SR. HAJI AZMAR TALIB

Anggota
Member



Kelayakan

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

Pengalaman Profesional

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 (LTAM)
- 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

Qualification

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

Professional Experience

Current

- 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, Faculty 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

PROFIL PANEL PELABURAN

Investment Panel Profile

Tarikh Lantikan
Date of Appointment: 01.09.2023

DATO' IZZADDIN IDRIS

Anggota
Member



Kelayakan

- ▶ Ijazah Sarjana Muda Perdagangan (Kepujian Kelas Pertama dalam Kewangan), University of New South Wales, Australia
- ▶ Felo CPA (FCPA), Australia
- ▶ Ahli Institut Akauntan Malaysia (MIA), Malaysia

Pengalaman Profesional

Semasa

- ▶ Pengarah Bebas Bukan Eksekutif, Asia School of Business
- ▶ Pengarah Bebas Bukan Eksekutif, Payments Network Malaysia Sdn Bhd

Dahulu

- ▶ Presiden & Ketua Pegawai Eksekutif Kumpulan, Axiata Group Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Celcom Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, EDOTCO Group Sdn Bhd
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, PT XL Axiata Tbk (Indonesia)
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Robi Axiata Ltd (Bangladesh)
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Dialog Axiata Ltd (Sri Lanka)
- ▶ Pengarah Urusan Kumpulan/Ketua Pegawai Eksekutif UEM Group Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, UEM Sunrise Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, UEM Edgenta Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Cement Industries of Malaysia Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, UEM Builders Berhad
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Dagang NeXchange Berhad
- ▶ Timbalan Pengerusi, PLUS Expressways Berhad
- ▶ Ketua Pegawai Kewangan/Naib Presiden Kanan (Kewangan Kumpulan) Tenaga Nasional Berhad
- ▶ Lembaga Pengarah, Kumpulan Wang Persaraan (Diperbadankan)
- ▶ Pengarah Bukan Bebas Bukan Eksekutif, Proton Holdings Bhd
- ▶ Naib Presiden Kanan (Kewangan Korporat) Southern Bank Berhad
- ▶ Ketua Pegawai Kewangan, Ranhill Berhad
- ▶ Malaysian Resources Corporation Berhad
 1. Pengurus Besar Kumpulan, Pembangunan Perniagaan & Hal Ehwal Korporat
 2. Ketua Pegawai Operasi

Qualification

- ▶ Bachelor of Commerce Degree (First Class Honours in Finance), University of New South Wales, Australia
- ▶ Fellow of CPA (FCPA), Australia
- ▶ Member of the Malaysian Institute of Accountants (MIA), Malaysia

Professional Experience

Current

- ▶ Independent Non-Executive Director, Asia School of Business
- ▶ Independent Non-Executive Director, Payments Network Malaysia Sdn Bhd

Previous

- ▶ President & Group Chief Executive Officer, Axiata Group Berhad
- ▶ Non-Independent Non-Executive Director, Celcom Berhad
- ▶ Non-Independent Non-Executive Director, EDOTCO Group Sdn Bhd
- ▶ Non-Independent Non-Executive Director, PT XL Axiata Tbk (Indonesia)
- ▶ Non-Independent Non-Executive Director, Robi Axiata Ltd (Bangladesh)
- ▶ Non-Independent Non-Executive Director, Dialog Axiata Ltd (Sri Lanka)
- ▶ Group Managing Director/Chief Executive Officer, UEM Group Berhad
- ▶ Non-Independent Non-Executive Director, UEM Sunrise Berhad
- ▶ Non-Independent Non-Executive Director, UEM Edgenta Berhad
- ▶ Non-Independent Non-Executive Director, Cement Industries of Malaysia Berhad
- ▶ Non-Independent Non-Executive Director, UEM Builders Berhad
- ▶ Non-Independent Non-Executive Director, Dagang NeXchange Berhad
- ▶ Deputy Chairman, PLUS Expressways Berhad
- ▶ Chief Financial Officer/Senior Vice President (Group Finance), Tenaga Nasional Berhad
- ▶ Board of Directors, Kumpulan Wang Persaraan (Diperbadankan)
- ▶ Non-Independent Non-Executive Director, Proton Holdings Bhd
- ▶ Senior Vice President (Corporate Finance), Southern Bank Berhad
- ▶ Chief Financial Officer, Ranhill Berhad
- ▶ Malaysian Resources Corporation Berhad
 1. Group General Manager, Business Development & Corporate Affairs
 2. Chief Operating Officer

Tarikh Lantikan
Date of Appointment: 01.09.2023

AHMAD SHAHIZAM MOHD SHARIFF

Anggota
Member



Kelayakan

- Sarjana Pentadbiran Awam, Harvard Kennedy School, Harvard University
- Sarjana Muda Undang-Undang (LLB), London School of Economics and Political Science

Pengalaman Profesional

Semasa

- Pengarah Bebas Bukan Eksekutif, Jentayu Sustainables Berhad
- Rakan Kongsi, Mekar Capital Sdn Bhd
- Ahli Lembaga Pengarah, INVOKE Solutions Sdn Bhd
- Pengerusi Panel Pelaburan, Penjana Kapital Sdn Bhd
- Pengarah Bebas Bukan Eksekutif, Malaysia Healthcare Travel Council

Dahulu

- Presiden dan Pengarah Urusan, KPJ Healthcare Bhd
- Ketua Pegawai Korporat, IHH Healthcare Berhad
- Ketua Pegawai Eksekutif, Pantai Holdings Berhad
- Pengarah Eksekutif Perkhidmatan Korporat, Parkway Group Healthcare
- Pengarah Pelaburan, Khazanah Nasional
- Pengarah dan Ketua Pasaran Modal Islam, HSBC Amanah Finance

Qualification

- Master of Public Administration, Harvard Kennedy School, Harvard University
- Bachelor of Laws (LLB), London School of Economics and Political Science

Professional Experience

Current

- Independent Non-Executive Director, Jentayu Sustainables Berhad
- Partner, Mekar Capital Sdn Bhd
- Board of Director, INVOKE Solutions Sdn Bhd
- Chairman Investment Panel, Penjana Kapital Sdn Bhd
- Independent Non-Executive Director Malaysia Healthcare Travel Council

Previous

- President and Managing Director, KPJ Healthcare Bhd
- Chief Corporate Officer, IHH Healthcare Berhad
- Chief Executive Officer, Pantai Holdings Berhad
- Executive Director Corporate Services, Parkway Group Healthcare
- Director Investment, Khazanah Nasional
- Director and Head of Islamic Capital Markets, HSBC Amanah Finance

JAWATANKUASA PENASIHAT SYARIAH

Shariah Advisory Committee



kiri ke kanan / left to right:

Profesor Madya Dr. Asmak Ab Rahman, Datuk Prof Dr. Mohamad Akram Laldin, Ustaz Wan Rumaizi Wan Husin, Profesor Dr. Ashraf Md Hashim, Profesor Datin Dr. Rusni Hassan, Dr. Engku Rabiah Adawiah Engku Ali dan / and Profesor Madya Dr. Mohamed Fairouz Abdul Khir

PROFIL JAWATANKUASA PENASIHAT SYARIAH

Shariah Advisory Committee Profile

Tarikh Lantikan
Date of Appointment: **11.09.2019**

Tarikh Lantikan Semula
Date of Re-Appointment: **11.05.2022**

PROFESOR DR. ASHRAF MD HASHIM

Pengerusi
Chairman



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengarah Eksekutif, Akademi Penyelidikan Syariah Antarabangsa (ISRA)
- Timbalan Presiden (Penyelidikan) Universiti INCEIF
- 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, Jawatankuasa Fatwa Majlis Kebangsaan (Muzakarah Kebangsaan Hal Ehwal Agama Islam)
- Penasihat Syariah beberapa institusi kewangan Islam di Emiriah Arab Bersatu, Arab Saudi, Singapura, Filipina, Australia, Nigeria, Kyrgystan dan Tajikistan
- Ahli Panel Pakar Syariah, Jabatan Kemajuan Islam Malaysia (JAKIM)
- Ahli, Majlis Agama Islam Selangor
- 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, Kumpulan Wang Simpanan Pekerja, Malaysia
- 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, (IFSB)
- Ahli Jawatankuasa Syariah Persatuan Institusi Perbankan Islam Malaysia (AIBIM)
- Pengerusi Panel Pakar Muamalat, JAKIM

Qualification

- 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 (DSLPP), International Islamic University Malaysia

Professional Experience

Current

- Executive Director, International Shariah Research Academy (ISRA)
- Deputy President (Research), INCEIF University
- 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, Philippines, Australia, Nigeria, Kyrgystan and Tajikistan
- Member, Panel of Shariah Experts, Department of Islamic Development Malaysia (JAKIM)
- Member, Selangor Religious Council
- 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, Employee Provident Fund, Malaysia
- 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 JAWATANKUASA PENASIHAT SYARIAH

Shariah Advisory Committee Profile

Tarikh Lantikan
Date of Appointment: **01.05.2016**

Tarikh Lantikan Semula
Date of Re-Appointment: **01.05.2022**

PROFESOR MADYA DR. ASMAK AB RAHMAN

Anggota
Member



Kelayakan

- Ijazah Doktor Falsafah dalam Ekonomi Islam, Universiti Malaya
- Ijazah Sarjana Syariah, Universiti Malaya
- Ijazah Sarjana Muda Syariah (Kepujian), Universiti Malaya

Pengalaman Profesional

Semasa

- Ahli Jawatankuasa Zakat Universiti Malaya
- Ahli Jawatankuasa Syariah, Affin Islamic Bank Berhad, FWD Takaful, Perbadanan Usahawan Nasional Berhad
- Penasihat Syariah berdaftar dengan Suruhanjaya Sekuriti Malaysia
- Ahli Association of Shariah Advisors in Islamic Finance dan International Council of Islamic Finance Educators

Dahulu

- Ambank Islamic Berhad, Hong Leong MISG Takaful, SME Bank, BIMB Investment Management Berhad
- Ketua Jabatan Syariah dan Ekonomi, Akademi Pengajian Islam, Universiti Malaya
- Telah menertbitkan artikel di dalam jurnal tempatan dan antarabangsa seperti Arab Law Quarterly, Journal of Islamic Accounting and Business Research, 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

Qualification

- PhD (Islamic Economics), Universiti Malaya
- Master in Shariah, Universiti Malaya
- Bachelor of Shariah (Hons), Universiti Malaya

Professional Experience

Current

- Member of the Zakat Committee of the Universiti Malaya
- Shariah Committee, Affin Islamic Bank Berhad, FWD Takaful, Perbadanan Usahawan Nasional Berhad
- Registered Shariah Advisor with Securities Commission Malaysia
- Member, the Association of Shariah Advisors in Islamic Finance, and the International Council of Islamic Finance Educators

Previous

- Ambank Islamic Berhad, Hong Leong MISG Takaful, SME Bank, BIMB Investment Management Berhad
- 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, Journal of Islamic Accounting and Business Research, 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

Tarikh Lantikan
Date of Appointment: 11.01.2019

Tarikh Lantikan Semula
Date of Re-Appointment: 11.01.2023

DATUK PROFESOR DR. MOHAMAD AKRAM LALDIN

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- Pengerusi, Jawatankuasa Penasihat Syariah untuk Dana Patuh Syariah, Amanah Saham Nasional Berhad (ASNB)
- Pengerusi, 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 ISRA International Consulting, INCEIF University
- 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)
- Pengerusi Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- Ahli Lembaga Shariah DDCAP, London
- Ahli Jawatankuasa Penyeliaan Syariah Dalam, Dubai Islamic Bank
- Ahli Majlis Penasihat Syariah Pasaran Kewangan Islam Antarabangsa (IIFM), Bahrain
- Penasihat Peraturan Kewangan (FRACE), Central Bank of Nigeria
- Anggota Panel Pakar Pasaran Antarabangsa yang diiktiraf dalam Kewangan (PRIME)
- 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 (UAE)

Qualification

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

Professional Experience

Current

- Chairman of Shariah Advisory Committee For Shariah Compliant Fund (SACF) of Amanah Saham Nasional Berhad (ASNB)
- Chairman 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, ISRA International Consulting, INCEIF University
- 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, 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 (PRIME)
- 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, United Arab Emirates (UAE)

PROFIL JAWATANKUASA PENASIHAT SYARIAH

Shariah Advisory Committee Profile

Tarikh Lantikan
Date of Appointment: **11.01.2019**

Tarikh Lantikan Semula
Date of Re-Appointment: **11.01.2023**

USTAZ WAN RUMAIZI WAN HUSIN

Anggota
Member



Kelayakan

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

Pengalaman Profesional

Semasa

- ▶ Perunding Syariah dan jurulatih di dalam industri Kewangan dan Perbankan Islam
- ▶ 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 Exco Persatuan Penasihat Syariah (ASAS) Malaysia
- ▶ Ahli Kesatuan Ulama' Islam Antarabangsa (Ittihad al-'Alami li 'Ulama' al-Muslimin), Qatar
- ▶ Ahli Majlis Syariah Persatuan Cina Muslim Malaysia (MACMA)
- ▶ Ahli Jawatankuasa Wakaf, Majlis Agama Islam Kelantan (MAIK)
- ▶ Ahli Lembaga Pengarah, AEON Bank (M) Berhad
- ▶ Pengerusi Jawatankuasa Syariah, AEON Bank (M) Berhad
- ▶ Ahli Jawatankuasa Syariah Bank Pertanian Malaysia Berhad
- ▶ Ahli Jawatankuasa Syariah Kumpulan MNRB

Dahulu

- ▶ Pengerusi Lembaga Syariah Bank Al-Rajhi
- ▶ Ahli Jawatankuasa Syariah Bank Kerjasama Rakyat Malaysia Berhad
- ▶ Ahli Jawatankuasa Syariah PruBSN Takaful
- ▶ Pensyarah – Department of Fiqh & Usul al-Fiqh, KIRKHS, UIAM
- ▶ Pembina modul dan ahli Kumpulan Kerja 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)

Qualification

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

Professional Experience

Current

- ▶ Shariah Consultant and trainer in Islamic Finance Industry
- ▶ Panel Consultant Member of International Research Centre in Islamic Economy and Finance (IRCIEF), Kolej Universiti Islam Antarabangsa Selangor (KUIS)
- ▶ Consultant for Sadaqa House, IRCIEF-IDB KUIS
- ▶ Exco Member, Association of Shariah Advisors in Islamic Finance Malaysia (ASAS)
- ▶ Member of International Union for Muslim Scholars (Ittihad al-'Alami li 'Ulama' al-Muslimin) Qatar
- ▶ Member of the Shariah Council for the Malaysian Chinese Muslim Association (MACMA)
- ▶ Member of Waqaf Committee, Majlis Agama Islam Kelantan (MAIK)
- ▶ Board Member, AEON Bank (M) Berhad
- ▶ Chairman of Shariah Committee, AEON Bank (M) Berhad
- ▶ Member of Shariah Committee, Agrobank
- ▶ Member of Shariah Committee, MNRB Group

Previous

- ▶ Chairman, Shariah Board of Al-Rajhi Bank
- ▶ Shariah Committee Member of Bank Kerjasama Rakyat Malaysia Berhad
- ▶ Shariah Committee Member of PruBSN Takaful
- ▶ 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 Bank Rakyat Malaysia (BKRM) BOD Meeting
- ▶ Panel Member of Muamalat Expert for Islamic Development Department, Malaysia (JAKIM)

Tarikh Lantikan
Date of Appointment: 01.01.2023

PROFESOR DATIN DR. RUSNI HASSAN

Anggota
Member



Kelayakan

- ▶ Ijazah Doktor Falsafah dalam Undang-Undang, Universiti Islam Antarabangsa Malaysia
- ▶ Ijazah Sarjana Perbandingan Undang-Undang, Universiti Islam Antarabangsa Malaysia
- ▶ Ijazah Sarjana Muda Syariah (Kepujian), Universiti Islam Antarabangsa Malaysia
- ▶ Ijazah Sarjana Muda Undang-Undang (Kepujian), Universiti Islam Antarabangsa Malaysia

Pengalaman Profesional

Semasa

- ▶ Jawatankuasa Penasihat Syariah, Bangsamoro Autonomous Region in Muslim Mindanao, Philippines
- ▶ Ahli Lembaga Pengarah, Etiqa General Takaful
- ▶ Ahli Jawatankuasa Pengurusan Risiko MAHB Group
- ▶ Ahli Jawatankuasa Syariah, Hong Leong Islamic Bank
- ▶ Ahli Jawatankuasa Syariah, Etiqa Family Takaful
- ▶ Ahli Jawatankuasa Syariah, Etiqa General Takaful
- ▶ Ahli Jawatankuasa Syariah, Exim Bank
- ▶ Jawatankuasa Penasihat Syariah, Persatuan Institusi Perbankan dan Kewangan Islam Malaysia
- ▶ Ahli Jawatankuasa Syariah, Housing Development Financing Corporation, Maldives
- ▶ Ahli Jawatankuasa Syariah, Housing Development Corporation, Maldives
- ▶ Ahli Jawatankuasa Syariah, BIMB Investment
- ▶ Ahli Jawatankuasa Syariah, Terengganu Incorporation
- ▶ Ahli Jawatankuasa Syariah, Waqaf An-Nur
- ▶ Ahli Jawatankuasa Syariah, Koperasi JCorp
- ▶ Ahli Lembaga Pengarah, Darul Insyirah
- ▶ Ahli Jawatankuasa Kerja, AAOIFI
- ▶ Pakar Bidang Kuasa/Jurulatih, IBFIM
- ▶ Pengulas Pakar, ISRA Consulting
- ▶ Lembaga Editorial, International Journal of Islamic Finance and Research
- ▶ Jawatankuasa Penasihat, Association of Shariah Advisers (ASAS)

Dahulu

- ▶ Ahli Jawatankuasa Syariah, HSBC Amanah (M) Berhad
- ▶ Ahli Jawatankuasa Syariah, HSBC Amanah (Takaful) Berhad
- ▶ Jawatankuasa Penasihat Syariah, Bank Negara Malaysia
- ▶ Ahli Lembaga Pengarah, IIUM Continuing Education, IIUM Holdings
- ▶ Ahli Lembaga Pengarah, IIUM Shariah Advisory, IIUM Holdings
- ▶ Ahli Lembaga Pengarah, Etiqa General Takaful
- ▶ Jawatankuasa Penasihat Syariah, Maruah Emas Sdn Bhd
- ▶ Presiden, International Council of Islamic Finance Educators (ICIFE)

Qualification

- ▶ Doctor of Philosophy (Law), International Islamic University Malaysia
- ▶ Master in Comparative Law, International Islamic University Malaysia
- ▶ Bachelor of Shariah (Hons), International Islamic University Malaysia
- ▶ Bachelor of Law (Hons), International Islamic University Malaysia

Professional Experience

Current

- ▶ Shariah Committee, Bangsamoro Autonomous Region in Muslim Mindanao, Philippines
- ▶ Board of Director, Etiqa General Takaful
- ▶ Member of Risk Management Committee, MAHB Group
- ▶ Shariah Committee, Hong Leong Islamic Bank
- ▶ Shariah Committee, Etiqa Family Takaful
- ▶ Shariah Committee, Etiqa General Takaful
- ▶ Shariah Committee, Exim Bank
- ▶ Shariah Advisory Council, Association of Islamic Banking Institution Malaysia
- ▶ Shariah Committee, Housing Development Financing Corporation, Maldives
- ▶ Shariah Committee, Housing Development Corporation, Maldives
- ▶ Shariah Committee, BIMB Investment
- ▶ Shariah Committee, Terengganu Incorporation
- ▶ Shariah Committee, Waqaf An-Nur
- ▶ Shariah Committee, Koperasi JCorp
- ▶ Board of Director, Darul Insyirah
- ▶ Working Group Member, AAOIFI
- ▶ Subject Matter Expert/Trainer, IBFIM
- ▶ Expert Reviewer, ISRA Consulting
- ▶ Editorial Board, International Journal of Islamic Finance and Research
- ▶ Advisory Committee, Association of Shariah Advisers (ASAS)

Previous

- ▶ Shariah Committee, HSBC Amanah (M) Berhad
- ▶ Shariah Committee, HSBC Amanah (Takaful) Berhad
- ▶ Shariah Advisory Council, Central Bank of Malaysia
- ▶ Board of Director, IIUM Continuing Education, IIUM Holdings
- ▶ Board of Director, IIUM Shariah Advisory, IIUM Holdings
- ▶ Board of Director, Etiqa General Takaful
- ▶ Shariah Committee, Maruah Emas Sdn Bhd
- ▶ President, International Council of Islamic Finance Educators (ICIFE)

PROFIL JAWATANKUASA PENASIHAT SYARIAH

Shariah Advisory Committee Profile

Tarikh Lantikan
Date of Appointment: 01.01.2024

DR. ENSKU RABIAH ADAWIAH ENSKU ALI

Anggota
Member



Kelayakan

- ▶ Ijazah Kedoktoran dalam Undang-undang, University of Aberdeen, Scotland, United Kingdom
- ▶ Ijazah Sarjana Comparative Law, Universiti Islam Antarabangsa Malaysia
- ▶ Ijazah Sarjana Muda Undang-Undang (Kepujian) (Kelas Pertama), Universiti Islam Antarabangsa Malaysia
- ▶ Ijazah Sarjana Muda (Syariah) (Kelas Pertama), Universiti Islam Antarabangsa Malaysia

Pengalaman Profesional

Semasa

- ▶ Penasihat Syariah, Sekuriti Islam (Sukuk) berdaftar di bawah Suruhanjaya Sekuriti Malaysia
- ▶ Jawatankuasa Syariah, Labuan Re
- ▶ Timbalan Pengerusi, Majlis Pengawasan Penasihat Syariah, Bank Negara Malaysia
- ▶ Timbalan Pengerusi Majlis Pengawasan Syariah Lembaga Perkhidmatan Kewangan Labuan (FSA)
- ▶ Timbalan Pengerusi, Majlis Pengawasan Syariah, Suruhanjaya Sekuriti Malaysia
- ▶ Penasihat Syariah, Gen Re
- ▶ Panel Penasihat Syariah, Xeraya Capital
- ▶ Ahli Jawatankuasa Penasihat Syariah Kumpulan Wang Simpanan Pekerja (KWSP)
- ▶ Ahli Jawatankuasa Syariah, Bursa Malaysia
- ▶ Ahli Jawatankuasa Syariah, Pemas
- ▶ Ahli Jawatankuasa Penasihat Syariah, Lembaga Tabung Haji

Dahulu

- ▶ Jawatankuasa Syariah, Amanah Ikhtiar Malaysia
- ▶ Ahli Panel Pakar Syariah JAKIM
- ▶ Ahli Panel Pakar Muamalat JAKIM
- ▶ Anggota Lembaga Pengarah, Institut Kefahaman Islam Malaysia (IKIM)
- ▶ Ahli Jawatankuasa Kewangan dan Pelaburan, IKIM
- ▶ Ahli Jawatankuasa Syariah, Bank Muamalat Malaysia Bhd
- ▶ Ahli Jawatankuasa Syariah, Bank Industri & Teknologi Bhd
- ▶ Ahli Jawatankuasa Syariah, CIMB Islamic
- ▶ Ahli Jawatankuasa Syariah, Bank Pembangunan & Infrastruktur Bhd
- ▶ Ahli Jawatankuasa Syariah, Bank Simpanan Nasional Bhd
- ▶ Ahli Jawatankuasa Syariah, Aseambankers Bhd
- ▶ Ahli Jawatankuasa Syariah, RHB Group
- ▶ Penasihat Syariah Bebas, Islamic unit trusts berdaftar di bawah Suruhanjaya Sekuriti Malaysia
- ▶ Ahli Jawatankuasa Syariah, Commerce Tijari Bhd
- ▶ Ahli Jawatankuasa Syariah, Prudential – BSN Takaful Bhd
- ▶ Ahli Jawatankuasa Syariah, Equity Trust Bhd
- ▶ Penasihat Syariah, Danajamin
- ▶ Lembaga Syariah, Khazanah bagi Rafflesia Capital Exchangeable Sukuk dan Cherating Capital Exchangeable Sukuk
- ▶ Ahli Jawatankuasa Syariah, YAPEIM
- ▶ Lembaga Syariah Khazanah bagi Cindai Capital Exchangeable Sukuk dan Bagan Capital Exchangeable Sukuk

Qualification

- ▶ PhD in Law, University of Aberdeen, Scotland, United Kingdom
- ▶ Master of Comparative Laws (MCL) International Islamic University Malaysia
- ▶ LLB (Hons) (1st Class) International Islamic University Malaysia
- ▶ LLB (in Shariah) (1st Class) International Islamic University Malaysia

Professional Experience

Current

- ▶ Independent Shariah Advisor for Islamic securities (sukuk) issuance registered with Malaysian Securities Commission
- ▶ Shariah Committee of Labuan Re
- ▶ Deputy Chairman, Shariah Advisory Council of Central Bank of Malaysia
- ▶ Deputy Chairman, Shariah Advisory Council of Labuan Financial Services Authority (FSA)
- ▶ Deputy Chairman, Shariah Advisory Council of Malaysian Securities Commission
- ▶ Shariah Advisor of Gen Re
- ▶ Shariah Advisory Panel of Xeraya Capital
- ▶ Member of Shariah Advisory Committee of Employees Provident Fund Malaysia (EPF)
- ▶ Member of Shariah Committee of Bursa Malaysia
- ▶ Member of Shariah Committee of Pemas
- ▶ Member of Shariah Advisory Committee of Lembaga Tabung Haji

Previous

- ▶ Shariah Committee of Amanah Ikhtiar Malaysia
- ▶ Member of Panel Pakar Syariah JAKIM
- ▶ Member of Panel Pakar Muamalat JAKIM
- ▶ Board of Directors of Institut Kefahaman Islam Malaysia (IKIM)
- ▶ Member of Finance and Investment Committee, IKIM
- ▶ Member of Shariah Committee of Bank Muamalat Malaysia Bhd
- ▶ Member of Shariah Committee of Bank Industri & Teknologi Bhd
- ▶ Member of Shariah Committee of CIMB Islamic
- ▶ Member of Shariah Committee of Bank Pembangunan & Infrastruktur Bhd
- ▶ Member of Shariah Committee of Bank Simpanan Nasional Bhd
- ▶ Member of Shariah Committee of Aseambankers Bhd
- ▶ Member of Shariah Committee of RHB Group
- ▶ Independent Shariah Advisor for Islamic unit trusts registered with Malaysian Securities Commission
- ▶ Member of Shariah Committee of Commerce Tijari Bhd
- ▶ Member of Shariah Committee of Prudential – BSN Takaful Bhd
- ▶ Member of Shariah Committee of Equity Trust Bhd
- ▶ Shariah Advisor of Danajamin
- ▶ Shariah Board to Khazanah in relation to Rafflesia Capital Exchangeable Sukuk and Cherating Capital Exchangeable Sukuk
- ▶ Shariah Committee of YAPEIM
- ▶ Shariah Board to Khazanah in relation to Cindai Capital Exchangeable Sukuk and Bagan Capital Exchangeable Sukuk

Tarikh Lantikan
Date of Appointment: 01.01.2024

PROFESOR MADYA DR. MOHAMED FAIROOZ ABDUL KHRIR

Anggota
Member



Kelayakan

- Ijazah Kedoktoran dalam Syariah, Universiti Malaya
- Ijazah Sarjana Muda Syariah, Universiti Malaya
- Ijazah Sarjana Muda dalam Islamic Revealed Knowledge and Human Sciences (Islamic Jurisprudence), Universiti Islam Antarabangsa, Malaysia

Pengalaman Profesional

Semasa

- Ahli Penasihat Syariah, Suruhanjaya Sekuriti Malaysia
- Pengerusi Jawatankuasa Syariah, Co-opbank Pertama Malaysia Berhad
- Pengarah Bebas Bukan Eksekutif, Zurich Takaful Malaysia Berhad
- Pengerusi, Jawatankuasa Syariah, Zurich Takaful Malaysia Berhad
- Ahli Jawatankuasa Syariah, Bank Simpanan Nasional
- Ahli, Majlis Agama Islam dan Adat Melayu Perak (MAIPK)
- Ahli Jawatankuasa Fatwa Perak, Jabatan Mufti Perak
- Pengarah Pusat Kecemerlangan dalam Kewangan Sosial Islam, INCEIF
- Ahli Lembaga Syariah, CIMB Islamic
- Ahli Jawatankuasa Penasihat Syariah, Lembaga Tabung Haji

Dahulu

- Ahli Jawatankuasa Syariah, Maybank Islamic Berhad
- Pengerusi Jawatankuasa Syariah, Agrobank Berhad
- Ahli Jawatankuasa Syariah, Kumpulan Jawatankuasa Syariah, MNRB Holdings Berhad
- Ahli Jawatankuasa Syariah, Malaysian Industrial Development Finance Berhad (MIDF)
- Ahli Kaji Selidik dan Ketua Unit Perbankan Islam, International Shariah Research Academy for Islamic Finance (ISRA)
- Ahli Jawatankuasa Syariah, Takaful Ikhlas
- Ahli Penasihat Syariah, Lembaga Pertubuhan Peladang
- Ahli Lembaga Tadbir Urus, Universiti Islam Malaysia (UIM) Cyberjaya
- Ahli Jawatankuasa Syariah Dalaman, Universiti Islam Malaysia (UIM) Cyberjaya

Qualification

- PhD in Shariah, University of Malaya
- Masters of Shariah, University of Malaya
- Degree in Islamic Revealed Knowledge and Human Sciences (Islamic Jurisprudence) International Islamic University Malaysia

Professional Experience

Current

- Member, Shariah Advisory Council (SAC) of Securities Commission Malaysia
- Chairman, Shariah Committee Co-opbank Pertama Malaysia Berhad
- Independent Non-Executive Director, Zurich Takaful Malaysia Berhad
- Chairman, Shariah Committee, Zurich Takaful Malaysia Berhad
- Member, Shariah Committee, Bank Simpanan Nasional
- Member, Perak Islamic Religious Council & Malay Customs (MAIPK)
- Member, Fatwa Committee of Perak, Perak Mufti Department
- Director of Centre of Excellence in Islamic Social Finance, INCEIF
- Board Shariah Committee, CIMB Islamic
- Member of Shariah Advisory Committee of Lembaga Tabung Haji

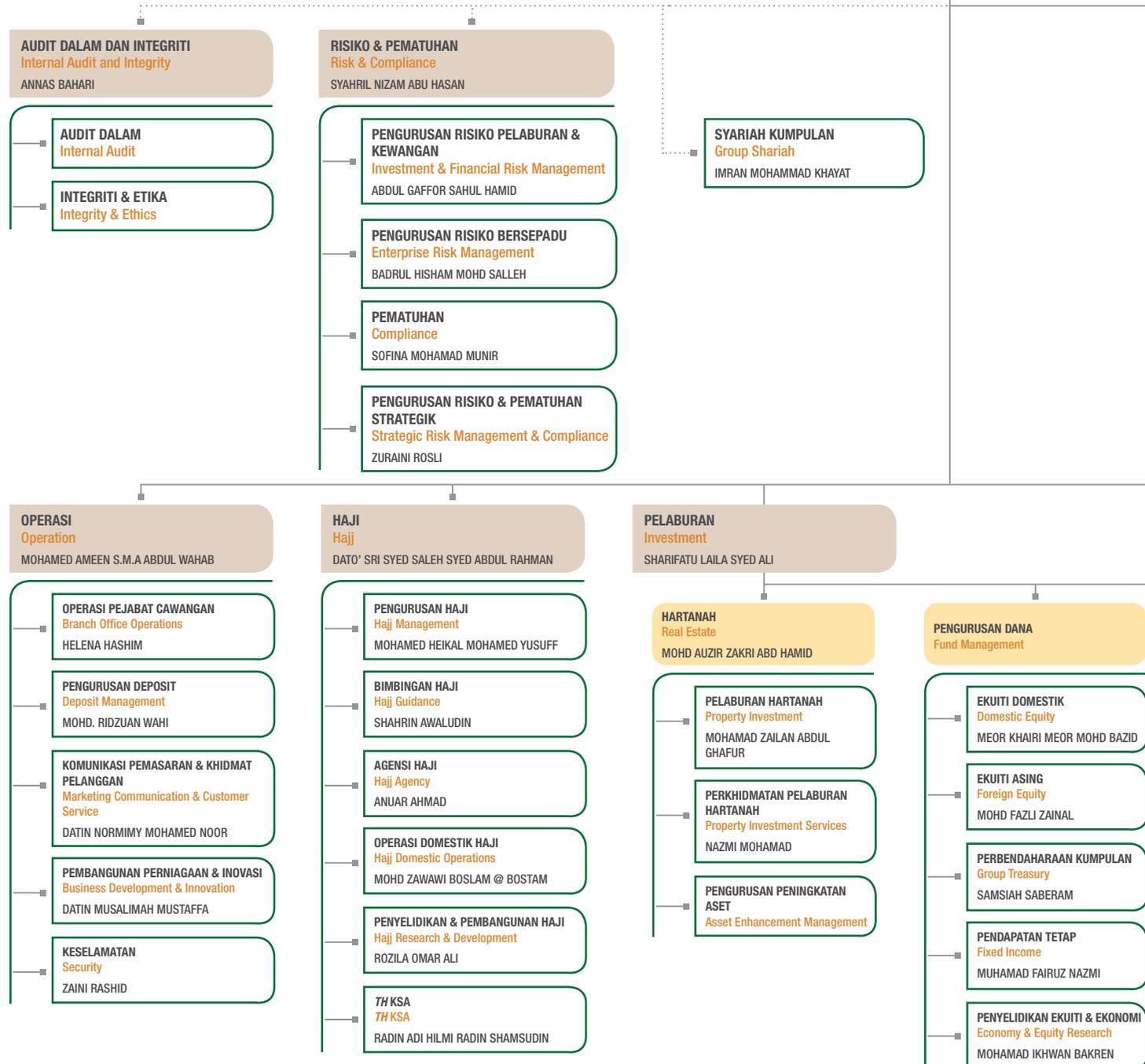
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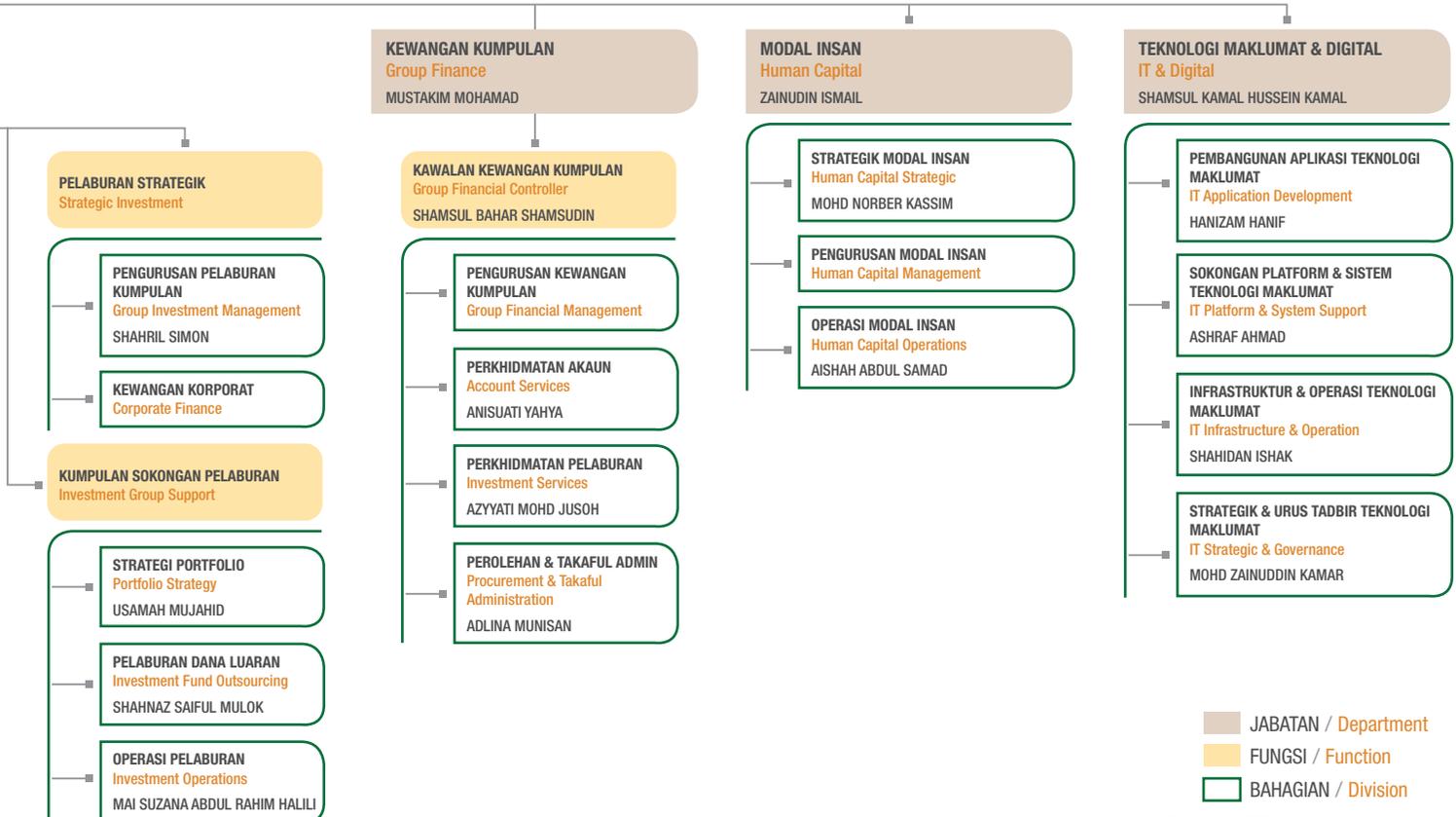
- Shariah Committee, Maybank Islamic Berhad
- Chairman of Shariah Committee, Agrobank Berhad
- Shariah Committee, Group Shariah Committee, MNRB Holdings Berhad
- Shariah Committee, Malaysian Industrial Development Finance Berhad (MIDF)
- Researcher and Head of Islamic Banking Unit, International Shariah Research Academy for Islamic Finance (ISRA)
- Shariah Committee, Takaful Ikhlas
- Shariah Adviser, Lembaga Pertubuhan Peladang
- Member Board of Governance, University Islam Malaysia (UIM) Cyberjaya
- Member, Internal Shariah Committee, University Islam Malaysia (UIM) Cyberjaya

CARTA ORGANISASI

Organisation Chart

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







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ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

ASSALAMUALAIKUM WARAHMATULLAHI
WABARAKATUH

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.

SYED HAMADAH SYED OTHMAN

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



Lembaga Tabung Haji (TH) terus komited merealisasikan aspirasi haji pendeposit kami dan melalui usaha keras bertahun-tahun telah membolehkan kami mengurus lebih 1.5 juta jemaah haji setakat ini. Manakala kesemua pencapaian yang diperolehi pada tahun ini adalah selari dengan pelan transformasi strategik HIJRAH24 kami.

Sejak HIJRAH24 dimulakan pada 20 April 2022, keupayaan kami dipacu melalui lima (5) teras utama iaitu Pentadbiran Dana, Pengurusan Haji, Pengurusan Deposit, Modal Insan dan Tadbir Urus di samping dua (2) tonggak sokongan iaitu Komunikasi dan Digitalisasi, di mana matlamat setiap teras diolah bagi memastikan kejayaan aspirasi transformasi kami menjelang 2024. Kesemuanya berfokus ke arah pengurusan perkhidmatan haji yang cemerlang, penjana pulangan yang mampan dan lebihan aset, peningkatan dana yang stabil melalui khidmat pelanggan yang efisien, pembinaan kumpulan bakat yang bertaraf dunia dan penambahbaikan tadbir urus melalui penerapan prinsip-prinsip Maqasid Syariah.

Kami yakin usaha-usaha ini penting dalam meletak asas kukuh yang diperlukan untuk menambahbaik pengurusan haji masa hadapan dan semoga Allah SWT memberi kemudahan serta kekuatan untuk kami meneruskan perjalanan ini, seterusnya menyelesaikannya dengan dinamik dan penuh kecekapan.

Lembaga Tabung Haji (TH) is committed to realising our depositors' hajj aspirations continuously, with our efforts throughout the years culminating in the successful milestone of over 1.5 million pilgrimages to date. All of the progress made this year is in line with our strategic transformation journey, HIJRAH24.

Ever since HIJRAH24 commenced on 20 April 2022, we have been driven to revolutionise our capabilities through the five key thrusts of Fund Administration, Hajj Management, Deposit Management, Human Capital and Governance, and the two supporting pillars of Digitalisation and Communication, with goals within each thrust carefully curated to ensure our transformation aspirations by 2024. These are primarily focused on outstanding pilgrimage management in hajj services, generating sustainable returns and asset surplus, increasing stable deposits through improved customer-focused services, developing and nurturing best-in-class talents, and enhanced governance through the application of Maqasid Shariah principles.

We strongly believe in the efforts of this journey to set critical foundations needed to revolutionise the future's pilgrimage processes, and that Allah SWT has given us the capacity to forge on and complete our task with dynamism and efficiency.



Keuntungan Bersih
Net Profit

RM2.33
billion / billion

2022: RM1.93 Juta / billion



Hasil / Revenue

RM4.29
billion / billion

2022: RM3.39 billion / billion



Hasil Pendapatan Keseluruhan
Total Income Yield

4.58%

2022: 3.73%



Deposit / Deposit

RM89.0
billion / billion

2022: RM87.6 billion / billion



Perbelanjaan Operasi
Operational Expenditure

RM844.5
juta / million

2022: RM783.4 juta / million

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

PENYAMPAIAN NILAI YANG BERMAKNA

Bagi TK2023, **TH** mencatatkan keuntungan bersih berjumlah RM2.33 bilion (TK2022: RM1.93 bilion) dengan hasil sebanyak RM4.29 bilion (TK2022: RM3.39 bilion), yang menyumbang kepada hasil pendapatan keseluruhan sebanyak 4.58 peratus (TK2022: 3.73 peratus). **TH** juga telah berjaya meningkatkan depositnya sebanyak RM1.4 bilion, kepada RM89.0 bilion (TK2022: RM87.6 bilion). Manakala dari segi perbelanjaan, **TH** mencatatkan perbelanjaan operasi sebanyak RM844.5 juta (TK2022: RM783.4 juta).

Untuk Musim Haji 1444H/2023M, **TH** meneruskan Bantuan Kewangan Haji (HAFIS) secara bersasar berjumlah RM199 juta untuk 31,600 jemaah berbanding RM188 juta untuk 14,306 jemaah pada tahun 2022.

Hasil daripada prestasi tinggi yang dicapai tahun ini, sejumlah RM2.71 bilion agihan keuntungan telah dibayar untuk tahun kewangan berakhir 2023, berbanding dengan agihan keuntungan RM2.64 bilion untuk 2022 dan RM2.45 bilion yang dibayar untuk 2021, di mana jumlah terkumpul agihan keuntungan yang diberikan kepada pendeposit sejak penubuhannya adalah berjumlah RM42.88 bilion. Ini setelah mengambil kira peruntukan zakat sebanyak RM101.3 juta yang dibayar kepada semua Majlis Agama Islam Negeri bagi pihak pendeposit kami.

PRESTASI PELABURAN

Untuk tahun 2023, aset pelaburan **TH** berjaya mencatat peningkatan sebanyak 2.97 peratus kepada RM93.6 bilion dari RM90.9 bilion yang direkodkan pada 31 Disember 2022, berikutan peningkatan dalam saiz deposit sebanyak RM1.4 bilion dan pendapatan pelaburan sebanyak RM775 juta yang dicatatkan pada tahun semasa. **TH** mencatatkan jumlah pendapatan yang direalisasikan sebanyak RM4.24 bilion di mana RM3.89 bilion daripadanya disumbangkan oleh pendapatan pasif dan pendapatan lain, manakala RM0.35 bilion adalah daripada keuntungan transaksi. Jumlah keuntungan boleh agih ialah RM2.59 bilion, selepas mengambil kira kos pentadbiran dan zakat sebanyak RM947.7 juta serta rosot nilai, hapus kira dan jangkaan kerugian kredit (ECL) sebanyak RM656.5 juta.

DELIVERING MEANINGFUL VALUE

For FY2023, **TH** posted a net profit that stood at RM2.33 billion (FY2022: RM1.93 billion) on the back of revenue of RM4.29 billion (FY2022: RM3.39 billion), which contributed to a total income yield of 4.58 per cent (FY2022: 3.73%). **TH** had also managed to grow its deposit by RM1.4 billion, totalling to RM89.0 billion (FY2022: RM87.6 billion). In terms of spending, **TH** posted operational expenditure of RM844.5 million (FY2022: RM783.4 million).

For the hajj season 1444H/2023M, **TH** continued with the targeted HAFIS amounting to RM199 million for a total of 31,600 pilgrims as opposed to RM188 million for 14,306 pilgrims recorded for 2022.

Delivering value upon this year's high performance, a total of RM2.71 billion profit distribution was paid out for the financial year ended 2023, in comparison to the RM2.64 billion profit distribution for 2022 and RM2.45 billion paid for 2021, resulting in a total accumulated amount of RM42.88 billion in profit distribution to all depositors since **TH** establishment. This takes into consideration the zakat allocation of RM101.3 million paid to all State Islamic Religious Councils on behalf of our depositors.

INVESTMENT PERFORMANCE

For 2023, **TH**'s investment assets managed to chart an increase of 2.97 per cent to RM93.6 billion from RM90.9 billion recorded on 31 December 2022 owing to increases in deposit size of RM1.4 billion and investment income of RM775 million recorded for the year. **TH** recorded a total realised income of RM4.24 billion of which RM3.89 billion was contributed by passive income and other income, while RM0.35 billion was from transaction profits. Total distributable income was RM2.59 billion, after taking into account the administrative and zakat costs of RM947.7 million as well as impairment, write off and expected credit losses (ECL) of RM656.5 million.



“

Kami juga memperkenalkan program 'Pendeposit Setia' untuk mengiktiraf dan menggalakkan mereka untuk terus menyimpan dengan **TH**. We also introduced the Loyal Depositors Programme initiative to reward and further enhance our depositors' experience, encouraging continuous saving with **TH**.

”

31,600

Jemaah / Pilgrims
bagi Musim Haji 1444H
for 1444H Hajj Season

“

Cawangan Bergerak **TH** diperkenalkan untuk mendekati lebih ramai pendeposit di kawasan pedalaman. **TH** Mobile Branches was introduced to improve the outreach to more depositors in rural areas.

”

Sekuriti Pendapatan Tetap kekal sebagai portfolio pelaburan terbesar dalam TH sebanyak 56 peratus berbanding Peruntukan Aset Strategik (SAA) iaitu 58 peratus, diikuti oleh pelaburan Ekuiti pada 25 peratus (SAA: 26 peratus). Pelaburan dalam Hartanah ialah 7 peratus (SAA: 11 peratus) dan dalam Pasaran Wang Islam dan Modal Kerja pada 12 peratus (SAA: 5 peratus).

REJUVENASI PEJABAT CAWANGAN

Inisiatif transformasi operasi TH diteruskan pada tahun 2023 melalui pembaharuan dan perluasan perkhidmatan cawangan kami. Ini dilakukan bagi memastikan perkhidmatan cawangan kekal relevan dalam memenuhi keperluan penting pendeposit, selain menambah nilai untuk mencapai aspirasi mereka yang sentiasa berubah.

Sebagai tambahan, Cawangan Bergerak TH diperkenalkan untuk mendekati lebih ramai pendeposit di kawasan pedalaman. Inisiatif ini merupakan sebahagian daripada Fasa Penggabungan Cawangan, melibatkan semua cawangan di Pusat Transformasi Bandar (UTC) dan Pusat Perkhidmatan TH (PPTH) seluruh negara, kecuali PPTH Langkawi dan Labuan.

Hasil daripada usaha ini, perkhidmatan secara langsung kepada pendeposit terus dipertingkatkan manakala penawaran perkhidmatan secara digital dan dalam talian juga terus diperluaskan.

MEMPERTINGKATKAN PENAWARAN

Pada tahun 2023, platform THiJARI terus berkembang dengan pengenalan beberapa perkhidmatan inovatif baru seperti Pindahan Telegrafik Elektronik, TH Khairat, Kemaskini Profil, My Dashboard dan Pendaftaran Haji Kanak-kanak di bawah jajaan.

Ini adalah sejajar dengan peningkatan jumlah transaksi dalam talian pada tahun 2023, dengan saluran dalam talian atau elektronik menjadi kaedah utama pendeposit menjalankan transaksi TH, terutamanya yang berkaitan dengan deposit dan pengeluaran. Urus niaga dalam talian merekod jumlah sebanyak 16,119,788 daripada 14,738,454 yang dicatatkan pada 2022.

Saya juga dengan sukacitanya mengumumkan bahawa hasil komitmen dan kerja keras warga kerja TH dalam memberi perkhidmatan terbaik kepada lebih sembilan (9) juta pendeposit kami melalui THiJARI telah membuahkan hasil apabila kami diiktiraf sebagai Penerima Terbaik Trek Sosial Sektor Awam untuk Anugerah Inovasi Sektor Awam (AINSA) 2023. Anugerah tersebut disampaikan oleh YAB Datuk Seri Anwar Ibrahim, Perdana Menteri Malaysia di Majlis Anugerah Inovasi Perdana Sektor Awam yang bertemakan 'Malaysia Madani Memperkasakan Inovasi'. Anugerah ini melambangkan komitmen TH memberi fasiliti dan perkhidmatan terbaik kepada para pendeposit.

Fixed Income Securities remain the largest investment portfolio in TH which stood at 56 per cent against Strategic Asset Allocation (SAA) of 58.0 per cent, followed by Equity investments at 25 per cent (SAA: 26 per cent). Investment in Real Estate is 7 per cent (SAA: 11.0 per cent) and in the Islamic Money Market and Working Capital at 12 per cent (SAA: 5.0 per cent).

REVOLUTIONISING BRANCHES

TH's operational transformation initiatives in 2023 continue through the rejuvenation and extension of our branches. This is done to ensure that TH services remain relevant to the critical needs of our stakeholders, adding value to meet their evolving aspirations.

Additionally, TH introduced Mobile Branches to improve the outreach to more depositors in rural areas. This initiative, which is part of the Branch Consolidation Phase, involved all branches in Urban Transformation Centres (UTC) and TH Service Centres (PPTH) nationwide, except for PPTH Langkawi and PPTH Labuan.

As a result of these upgrades, direct services to depositors were continuously improved while digital and online offerings were expanded.

ENHANCING OUR OFFERINGS

TH's THiJARI platform made headways in 2023 through the introduction of innovative services such as Electronic Telegraphic Transfer, TH Khairat, mandatory profile update, My Dashboard, and haji registration for children under guardianship.

These upgrades were in line with the increasing amount of online transactions in 2023, with online or electronic channels being the primary method for depositors to conduct TH transactions, especially those related to deposits and withdrawals. Online transactions stood at 16,119,778 from 14,738,454 recorded in 2022.

I am pleased to announce that the commitment and diligent efforts of TH staff in providing the best service to more than nine million depositors through THiJARI was recognised in November 2023 when TH received the Best Recipient of the Social Track Award for Public Sector Innovation (AINSA) 2023. It was presented by the Prime Minister YAB Dato' Seri Anwar Ibrahim at the Public Sector Perdana Innovation Awards presentation ceremony themed 'Malaysia Madani Empowering Innovation'. The award reflects TH's unwavering commitment to provide the best facilities and services to TH depositors.

ULASAN PRESTASI OLEH PENGARAH URUSAN KUMPULAN & KETUA PEGAWAI EKSEKUTIF

Performance Review by the Group Managing Director & Chief Executive Officer

Kami juga memperkenalkan program ‘Pendeposit Setia’ untuk mengiktiraf dan menggalakkan mereka untuk terus menyimpan dengan **TH**. Pendeposit-pendeposit setia ini juga telah diraikan semasa Sambutan Ulang Tahun ke-60 kami yang diadakan pada September 2023, bagi menghargai kesetiaan dan kepercayaan mereka terhadap **TH**.

OPERASI HAJI MUSIM 1444H/2023M

Kami bersyukur atas usaha berterusan Kerajaan Arab Saudi yang membolehkan penambahan kuota jemaah antarabangsa untuk menunaikan haji pada tahun 2023.

TH mengurus seramai 31,600 jemaah bagi musim 1444H, kembali kepada peruntukan kuota rasmi berbanding pengurangan jumlah jemaah kepada 14,306 orang pada tahun 1443H disebabkan pandemik. Setakat ini, **TH** telah berjaya menghantar 1.5 juta jemaah menunaikan haji sejak penubuhannya 60 tahun lalu.

Operasi Haji **TH** bagi Musim Haji 1444H berjalan lancar dengan penggunaan teknologi digital sepenuhnya untuk proses yang lebih cepat. Sebahagian daripada usaha digital tahun ini termasuk pelancaran aplikasi THhujaj untuk membantu jemaah haji terpilih mendapatkan maklumat penting tentang proses haji dan bimbingan sepanjang perjalanan haji mereka.

Sebagai pengiktirafan kepada **TH** dalam inovasi perkhidmatan haji, **TH** telah menerima Anugerah Labbaitom daripada Kerajaan Arab Saudi bagi kategori Perkhidmatan Pejabat Urusan Haji Terbaik. Anugerah ini di sampaikan oleh Menteri Haji dan Umrah Arab Saudi, Dr. Tawfiq Fawzan Al-Rabiah kepada Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Dato’ Setia Dr. Haji Mohd Na’im Haji Mokhtar di satu majlis yang dihadiri oleh wakil pelbagai negara di Makkah pada 30 Jun 2023. Sebelum itu, pada bulan Februari 2023, **TH** juga telah menerima Anugerah Labbaitom untuk Perkhidmatan dan Program Bimbingan Haji Terbaik Dunia Islam.



We also introduced the ‘Loyal Depositors’ Programme initiative to reward and further enhance our depositors’ experience, encouraging continuous saving with **TH**. These loyal depositors were celebrated during our 60th Anniversary Celebration, held in September 2023 to appreciate their loyalty and trust in **TH**.

OPERATIONS FOR HAJJ SEASON 1444H/2023M

We are thankful for the continuous support by the Kingdom of Saudi Arabia in allowing an increased quota of international pilgrims to perform hajj in 2023.

TH handled a total of 31,600 pilgrims for 1444H season, back to the official allocation compared to the reduced quota of just 14,306 pilgrims in 1443H due to the pandemic. To date, **TH** has successfully sent 1.5mil hajj pilgrims since its establishment.

All operations for 1444H ran smoothly with the full utilisation of **TH**’s new digital technologies for smoother processes. Part of the year’s digitalisation effort included the launch of a mobile application THhujaj, an application to assist pilgrims with valuable information about hajj processes and guidance throughout the whole hajj journey upon acceptance.

In recognition of its innovations in the hajj services space, **TH** has been named the recipient of the Saudi Arabian Labbaitom Award for the Best Service category for a Hajj Affairs Office. The award was presented by Saudi Arabia’s Hajj and Umrah Minister, Dr Tawfiq Fawzan Al-Rabiah to Minister in the Prime Minister’s Department (Religious Affairs) YB Senator Dato’ Setia Dr. Haji Mohd Na’im Haji Mokhtar in a ceremony attended by various countries in Makkah on June 30, 2023. Earlier in February 2023, **TH** received the Labbaitom Award for the Best Hajj Guide Service and Programme in the Islamic World.



MELANGKAH KE HADAPAN

TH teruja untuk terus melangkah ke hadapan dan menamatkan tahun 2024 dengan menyempurnakan kesemua sasaran HIJRAH24 serta menetapkan penanda aras untuk menyelesaikan semua inisiatif yang sedang berjalan dan dirancang untuk disiapkan seperti Pengurusan dan Pemantauan Pelaburan Strategik; Pembinaan Semula Portfolio Pelaburan **TH**; Perancangan Penggantian Kepimpinan; Memupuk Budaya Transformasi; NextGen Haji dan pelbagai inisiatif lain bagi mengukuhkan tadbir urus **TH**.

TH juga akan berusaha untuk terus mempertingkatkan perkhidmatan pengurusan haji bertaraf dunia, meneruskan usaha mencari cara terbaik mengurus kenaikan kos haji, memastikan kemampuan jangka panjang dan membangun keupayaan untuk merintis transformasi lebih bermakna pada tahun-tahun akan datang.

PENGHARGAAN DAN TERIMA KASIH

Saya ingin merakamkan ucapan penghargaan kepada Kerajaan Malaysia di bawah kepimpinan Perdana Menteri, YAB Datuk Seri Anwar Ibrahim dan menteri-menteri Kabinet terutamanya Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar atas tunjuk ajar beliau, serta pihak berkuasa pengawal selia dan agensi kerajaan yang lain atas bimbingan serta kerjasama berterusan mereka sepanjang tahun. Saya juga ingin mengucapkan terima kasih kepada anggota Lembaga, Panel Pelaburan dan Jawatankuasa Penasihat Syariah atas usaha tidak henti-henti mereka, serta pengawasan berkesan terhadap operasi harian **TH**.

Insyallah, atas komitmen padu pihak Pengurusan, warga kerja dan rakan strategik **TH**, adalah menjadi cita-cita kami untuk menetapkan tanda aras baharu dalam standard perkhidmatan haji untuk pemegang taruh, menggerakkan usaha melangkaui nilai-nilai integriti, profesionalisma dan dedikasi dalam setiap langkah kami. Saya mengakhiri ulasan ini dengan penuh keyakinan akan masa depan **TH** dan teruja menantikan era baru hari esok yang bakal disingkap oleh fasa akhir HIJRAH24, Insyallah.

Terima kasih.

MOVING FORWARD

TH is looking forward to conclude 2024 with the full completion of all ongoing HIJRAH24 plans, hitting benchmarks for various identified initiatives that are currently underway and planned for completion in fields such as Strategic Investment Management and Monitoring; Rebuilding of **TH** investment portfolio; Leadership succession planning; Fostering a culture of transformation; NextGen Hajj; and a range of other initiatives that strengthen **TH** governance.

TH will also strive to continue enhancing its world-class hajj management services, finding the best method to manage the increase in hajj cost, ensuring long-term sustainability and growing capabilities to pioneer meaningful, game-changing transformations in the years to come.

APPRECIATION AND GRATITUDE

I would like to express my deepest appreciation to the Malaysian government, led by Prime Minister YAB Dato' Seri Anwar Ibrahim and its Cabinet Ministers especially the Minister in the Prime Minister's Department (Religious Affairs), YB Senator Dato' Setia Dr. Haji Mohd Na'im Haji Mokhtar for his guidance, as well as other regulatory authorities and government agencies for their steadfast guidance and partnership throughout the year. I would also like to thank our Lembaga members, Investment Panel and Shariah Advisory Committee for their unrelenting efforts and effective oversight of **TH's** day-to-day operations.

Insyallah, owing to the unyielding dedication of **TH's** management, staff and strategic partners by our side, it is our ambition to continuously set new benchmarks for hajj service standards for our stakeholders, going above and beyond through the values of integrity, professionalism and dedication in our every move. I end this review with great optimism for **TH's** future and am looking forward to the new era that the final phase of this HIJRAH24 will herald for tomorrow.

Thank you.

Syed Hamadah Syed Othman

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

OBJEKTIF STRATEGIK

Strategic Objective



PENTADBIRAN DANA

Fund Administration

ALOKASI ASET

Pada 2023, aset-aset pelaburan **TH** telah meningkat sebanyak 3.0 peratus kepada RM93.6 bilion pada 31 Disember 2023 daripada RM90.9 bilion pada 31 Disember 2022. Peningkatan ini seiring dengan peningkatan dalam pendapatan pelaburan.

ASSET ALLOCATION

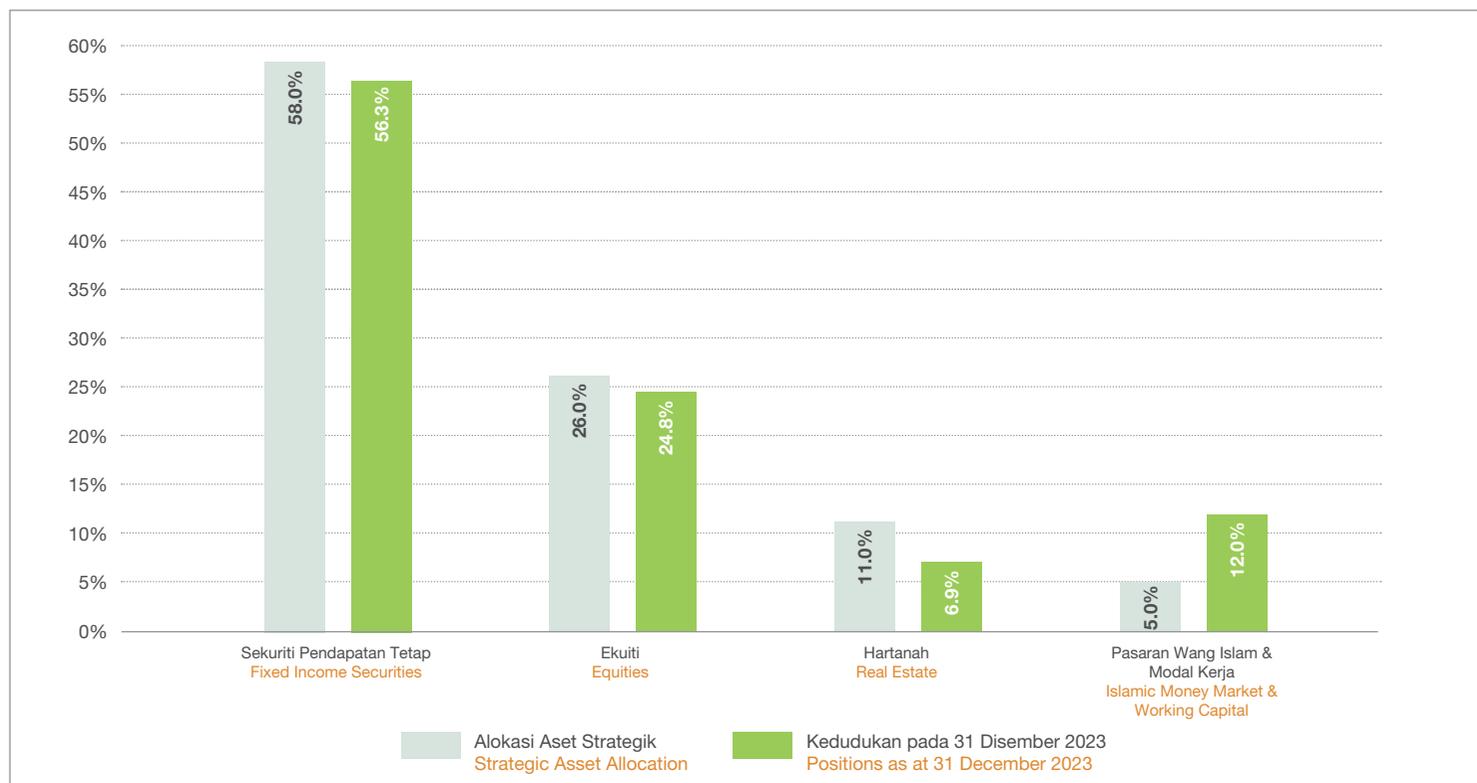
In 2023, **TH's** investment assets increased by 3.0 per cent to RM93.6 billion as at 31 December 2023 from RM90.9 billion as at 31 December 2022. The increase was in line with an increase in the investment income.

Pendedahan pelaburan terbesar ialah dalam Sekuriti Pendapatan Tetap iaitu 56.3 peratus berbanding Alokasi Aset Strategik (SAA) 58.0 peratus, diikuti oleh pelaburan Ekuiti sebanyak 24.8 peratus (SAA: 26.0 peratus). Pelaburan dalam Hartanah ialah sebanyak 6.9 peratus (SAA: 11.0 peratus) dan dalam Pasaran Wang Islam dan Modal Kerja sebanyak 12.0 peratus (SAA: 5.0 peratus).

The largest investment exposure was in Fixed Income Securities at 56.3 per cent, compared to Strategic Asset Allocation (SAA) of 58.0 per cent, followed by Equity investments at 24.8 per cent (SAA: 26.0 per cent). Investment in Real Estate is 6.9 per cent (SAA: 11.0 per cent) and in the Islamic Money Market and Working Capital at 12.0 per cent (SAA: 5.0 per cent).

Kedudukan Pelaburan **TH** pada 31 Disember 2023

TH's Investment Position as at 31 December 2023



PRESTASI

TH mencatatkan jumlah pendapatan yang direalisasikan sebanyak RM4.2 bilion pada tahun 2023. Kira-kira 51.6 peratus daripada jumlah pendapatan disumbangkan oleh pelaburan Sekuriti Pendapatan Tetap. Pelaburan Ekuiti menyumbang kira-kira 24.4 peratus daripada jumlah pendapatan manakala pelaburan dalam Hartanah mencatatkan sumbangan sebanyak 8.3 peratus dan 15.7 peratus lagi daripada pelaburan Pasaran Wang Islam.

PROSPEK

Ekonomi dunia bergelut dengan tekanan inflasi pada 2023 sehingga mendorong bank-bank pusat dunia menaikkan kadar faedah secara berterusan. Pertumbuhan ekonomi global pada 2024 dijangka lebih sederhana berbanding 2023 susulan kadar faedah yang tinggi menjejaskan perbelanjaan, pelaburan, pendapatan korporat dan pasaran buruh. Bank-bank pusat utama dunia telah pun mula menghentikan kenaikan kadar faedah dan berpotensi untuk mula menurunkan kadar faedah menjelang hujung 2024. Walau bagaimanapun, ekonomi Malaysia dijangka mendapat ransangan daripada pelaksanaan polisi-polisi makro dan langkah-langkah di bawah Bajet 2024 yang menyasarkan perkembangan.

Ekonomi domestik diunjurkan berkembang pada kadar 4.5 peratus pada tahun 2024 berbanding 3.7 peratus pada 2023. Tema-tema pelaburan dilihat lebih fokus kepada pasaran domestik, ditunjangi kerangka Ekonomi Madani, Pelan Hala Tuju Peralihan Tenaga Negara, Zon Ekonomi Khas Johor-Singapura dan juga penerusan langkah-langkah besar pembangunan Sarawak.

PERFORMANCE

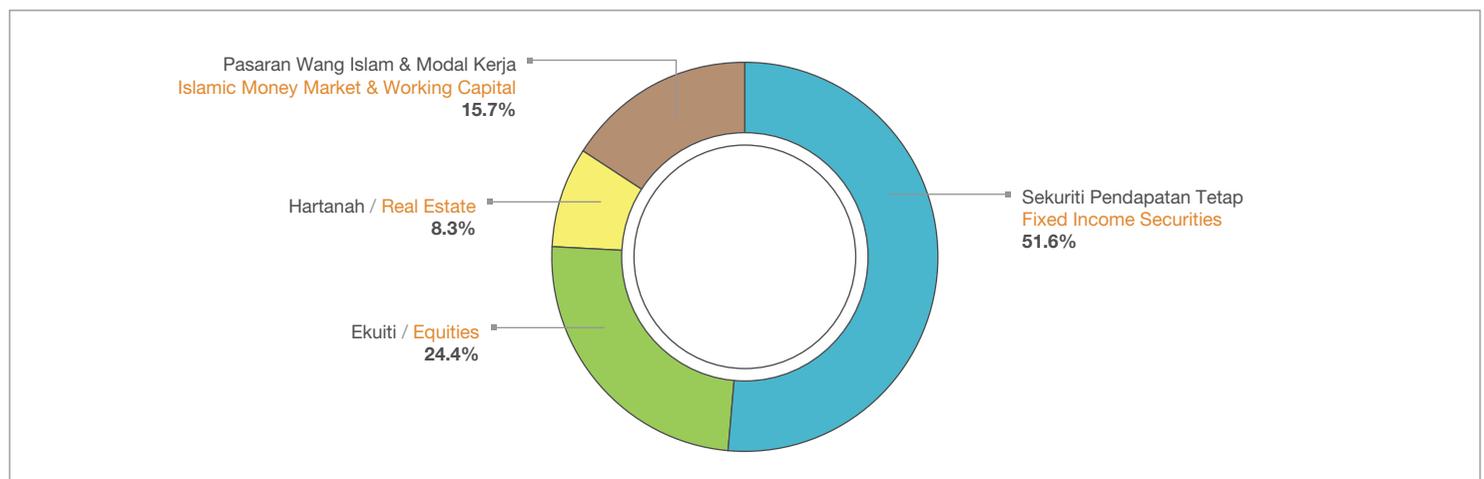
TH recorded a total realised income of RM4.2 billion in 2023. About 51.6 per cent was contributed by investments in Fixed Income Securities. Income from investments in Equities accounted for approximately 24.4 per cent of the total income whilst investments in Real Estate contributed about 8.3 per cent while 15.7 per cent from Islamic Money Market investments.

PROSPECTS

The global economy struggled with inflationary pressure during most of 2023, prompting central banks particularly in key developed economies to continuously raise policy rates. Global growth in 2024 is expected to be softer than in 2023 as consumption, investment, corporate earnings and job market are affected by the high interest rate environment. Major central banks have begun to pause rate hike with potential rate cuts to begin in the parts of 2024. Nevertheless, in the case of Malaysia, implementation of a series of key macroeconomics policies and measures under Budget 2024 that are pro-growth are expected to lift up the domestic economy.

The domestic economy is projected to grow by 4.5 per cent in 2024 as compared to 3.7 per cent in 2023. Key investment themes are likely to be domestic-centric, driven by the Madani Economy Framework, National Energy Transition Roadmap, Johor-Singapore Special Economic Zone as well as Sarawak's burgeoning growth ambitions.

Pecahan Pendapatan Pada 31 Disember 2023 Breakdown of Income as at 31 December 2023



OBJEKTIF STRATEGIK Strategic Objective



PENGURUSAN HAJI Hajj Management

KELESTARIAN PENGURUSAN HAJI

Mengorak langkah ke tahun kedua pasca pandemik COVID-19, **TH** telah melipat gandakan perancangan bagi mempersiapkan pelbagai keperluan operasi haji bagi musim haji 1444H/2023M. Ini seiring dengan pelbagai penambahbaikan yang sedang dilaksanakan oleh Kerajaan Arab Saudi bagi memperkasakan pelaksanaan ibadat haji sejajar dengan Visi 2030 Arab Saudi.

SUSTAINABLE HAJJ MANAGEMENT

Moving into the second year after the COVID-19 pandemic, **TH** has intensified its plans to prepare for various hajj operation requirements for the 1444H/2023M Hajj Season. This is in line with improvements that are being implemented by the Government of Saudi Arabia to strengthen the implementation of hajj ibadah in line with Saudi Vision 2030.

PENGUMUMAN KUOTA HAJI

Pada 10 Januari 2023, Kerajaan Arab Saudi telah mengumumkan pemberian kuota penuh kepada Jemaah Haji Malaysia berjumlah 31,600 berbanding kuota pada tahun sebelumnya iaitu 14,306. Pemberian kuota penuh ini adalah selaras dengan situasi fasa endemik COVID-19 semasa, namun langkah berjaga-jaga tetap ditekankan oleh Kerajaan Arab Saudi bagi memastikan perjalanan ibadat haji berjalan lancar. Antaranya adalah penetapan beberapa syarat tunai haji seperti berikut:

1. **Kesihatan**
Individu sihat tanpa risiko kesihatan
2. **Had Umur**
Tiada had umur maksima
3. **Mengambil Suntikan Vaksin**
Meningococcal & COVID-19

Senada dengan ini, Kementerian Kesihatan Malaysia telah memperketatkan syarat lulus pemeriksaan kesihatan sebagai langkah mengawal risiko kesihatan bakal haji semasa mengerjakan haji di Tanah Suci.

ANNOUNCEMENT OF HAJJ QUOTA

On 10 Jan 2023, the Government of Saudi Arabia has granted a full quota of 31,600 for Malaysian Hajj Pilgrims, a substantial increase from the previous year's quota of 14,306 due to COVID-19. Nevertheless, during the endemic phase to ensure a smooth Hajj journey. Among them is the stipulation of some requirements as follows:

1. **Health**
Healthy individuals with no health risks
2. **Age Limit**
No age limit
3. **Vaccinated against Meningococcal & COVID-19**

The Malaysian Ministry of Health has also tightened the requirements to meet for a health examination as a measure to reduce health risks amongst prospective pilgrims.

**SYARAT TUNAI HAJI
YANG DITETAPKAN
OLEH KERAJAAN
ARAB SAUDI**
Bagi Musim Haji 1444H/2023M



**HAJJ REQUIREMENTS SET
BY THE GOVERNMENT OF
SAUDI ARABIA**
For the Hajj Season 1444H/2023M



KESIHATAN / HEALTH

Individu sihat tanpa risiko kesihatan
Healthy individuals with no health risks



HAD UMUR / AGE LIMIT

Tiada had umur maksima
No age limit



VAKSIN / VACCINE

Mengambil suntikan vaksin
Meningococcal & COVID-19
Vaccinated against Meningococcal
& COVID-19

KOS HAJI DAN PENETAPAN BAYARAN HAJI

Pelbagai strategi telah diambil bagi menangani kos haji yang terus meningkat saban tahun. Faktor-faktor di luar kawalan **TH** telah memberi kesan kepada peningkatan kos. Di antara pendekatan yang diambil oleh **TH** adalah dengan menandatangani kontrak jangka panjang bagi beberapa perkhidmatan dan kemudahan di Tanah Air dan Tanah Suci.

Bayaran haji untuk musim haji 1444H/2023M bagi seorang jemaah haji yang menunaikan haji melalui pakej Muassasah ditetapkan pada RM30,850. Namun bagi golongan yang kurang mampu, **TH** terus mengekalkan Bantuan Kewangan Haji Secara Bersasar kepada mereka yang menunaikan haji kali pertama di mana kadar bayaran haji berbeza mengikut pecahan kategori pendapatan individu iaitu B40 dan M40.

Secara keseluruhan, Bantuan Kewangan Haji yang diberikan oleh **TH** adalah sebanyak RM199 juta untuk memastikan jemaah haji mendapat perkhidmatan lengkap sepanjang tempoh menunaikan haji bagi Musim Haji 1444H/2023M.

PERSIAPAN OPERASI HAJI 1444H/2023M

Muzakarah Haji Peringkat Kebangsaan ke-39 telah membuka lembaran persiapan haji bagi musim haji 1444H/2023M. Muzakarah yang telah berlangsung pada 7 hingga 9 November 2022 bertempat di Movenpick Hotel & Convention Centre, KLIA dengan disertai oleh lebih 450 peserta yang mengikuti secara fizikal dan secara dalam talian. Peserta terdiri daripada Pengurusan **TH**, ahli Jawatankuasa Penasihat Ibadat Haji (JPIH), Pengkursus Ibadat Haji Tanah Air (PEKTA), wakil-wakil Jabatan Kemajuan Islam Malaysia (JAKIM), Jabatan Wakaf, Zakat & Haji (JAWHAR), Kementerian Kesihatan Malaysia (KKM), Pejabat Mufti, dan Institusi Pengajian Tinggi Awam (IPTA). Sebanyak enam (6) kertas kerja telah dibentangkan di dalam Muzakarah Haji pada kali ini dan resolusi yang dibentangkan pada hari penutup digunapakai sebagai rujukan di dalam kursus-kursus haji dan penerbitan haji pada Musim Haji 1444H/2023M.

COST OF HAJJ AND DETERMINATION OF HAJJ PAYMENT

Various strategies have been taken to manage the cost of hajj which continues to increase every year. Factors beyond **TH's** control have had an impact on cost increases. Among the approaches taken by **TH** is the signing of long-term contracts for several services and facilities within Malaysia and in the Holy Land.

During the 1444H/2023M Hajj season, the hajj payment for a pilgrim who performs hajj through the Muassasah package is set at RM30,850. However, for the less able, **TH** continues to maintain targeted Hajj Financial Support (HAFIS) for first time pilgrims whereby the hajj payment rate varies according to the breakdown of individual income categories of B40 and M40.

In total, the Hajj Financial Assistance (HAFIS) provided by **TH** is as much as RM199 million to ensure that the pilgrims are provided comprehensive services throughout the period of performing the hajj for the Hajj season 1444H/2023M.

PREPARATION FOR HAJJ OPERATION 1444H/2023M

Hajj preparation for hajj season 1444H/2023M began with the 39th National Hajj Muzakarah. The Muzakarah which took place on 7 to 9 November 2022 at the Movenpick Hotel & Convention Centre, KLIA was attended by more than 450 participants through physical participation and online channels. Participants comprised of **TH** Management, members of the Hajj Pilgrimage Advisory Committee (JPIH), Homeland Hajj Facilitators (PEKTA), representatives of Jabatan Kemajuan Islam Malaysia (JAKIM), Jabatan Wakaf, Zakat & Haji (JAWHAR), Ministry of Health (KKM) and Public Institutions of Higher Education (IPTA) as well as representatives from external agencies. A total of six (6) papers were presented in this Muzakarah and the resolutions presented on the closing day were used as reference in the 1444H/2023M hajj courses and hajj publications.



OBJEKTIF STRATEGIK Strategic Objective

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PENGURUSAN HAJI Hajj Management

Kursus Asas Haji bermula dua (2) minggu selepas Muzakarah Haji di mana sebanyak 13 siri kursus telah berjalan serentak daripada 25 November 2022 sehingga 17 Februari 2023 di 201 masjid terpilih di seluruh negara. Semua bakal haji terutamanya yang terpilih bagi tahun semasa dijemput untuk menghadiri siri kursus ini sebagai persediaan bagi melengkapkan diri dengan ilmu pengetahuan berkaitan ibadat haji dan kesihatan serta urusan perjalanan haji.

Kursus Intensif Haji (KIH) peringkat nasional diadakan secara dalam talian melalui saluran YouTube rasmi **TH** pada 8 dan 9 April 2023 kerana kekangan masa. Kursus Perdana Haji (KPH) pula telah melengkapkan siri bimbingan haji di mana ia telah diadakan pada 29 April sehingga 14 Mei 2023 di 17 lokasi terpilih di seluruh negara sebelum bakal-bakal haji berangkat ke Tanah Suci.

Sesi Penilaian Prestasi Operasi Haji telah diadakan pada 31 Oktober hingga 3 November 2023 bertujuan untuk membincang, mengkaji dan menganalisa isu dan permasalahan melalui laporan yang disediakan oleh Pengurusan di peringkat sektor semasa operasi Musim Haji 1444H/2023M.

TAWARAN HAJI

Pada 22 Mac 2023, surat tawaran untuk menunaikan haji bagi Musim Haji 1444H/2023M mula dikeluarkan kepada bakal haji terpilih secara berperingkat. Bakal haji perlu menjawab tawaran menggunakan aplikasi THiJARI sebelum mula menjalani pemeriksaan kesihatan di mana-mana klinik kesihatan kerajaan atau pusat rawatan swasta yang berdaftar dengan KKM. **TH** turut menyediakan aplikasi THiJARI untuk bakal haji mengemukakan rayuan menunaikan haji bermula pada 27 Mac 2023 dan ditutup pada 20 Mei 2023.

Bermula musim haji 1444H/2023M, Kerajaan Arab Saudi telah mengeluarkan pekeliling untuk menguatkuasakan penggunaan aplikasi Saudi Visa Bio untuk semua jemaah haji. Pendaftaran biometrik melalui aplikasi Saudi Visa Bio ini menjadi syarat utama untuk proses kelulusan dan pengeluaran visa haji.

PETUGAS HAJI

Petugas Haji merupakan tulang belakang bagi kejayaan operasi haji. Bagi musim haji kali ini, seramai 685 orang petugas haji telah dilantik untuk menyantuni jemaah haji yang terdiri daripada Rombongan Kebajikan dan Rombongan Perubatan.

Bagi memperkasa petugas haji, **TH** telah memberikan pendedahan kepada bakal petugas haji melalui beberapa siri kursus yang dikendalikan oleh jurulatih yang mahir dan berpengalaman. Kursus Teras Petugas Haji telah dilaksanakan pada 17 hingga 19 Januari 2023 dengan disertai oleh 245 peserta. Objektif kursus ini adalah untuk memberikan pendedahan dan maklumat awal berkaitan perjalanan, peraturan serta proses pelaksanaan operasi haji kepada mereka yang pertama kali bertugas.

The Hajj Basic Course started two (2) weeks after the Muzakarah whereby a total of 13 series ran simultaneously from 25 November 2022 until 17 February 2023 in 201 selected mosques across the country. All prospective pilgrims, especially those selected for the current year, were invited to attend this series of courses to equip themselves with knowledge related to the pilgrimage.

Due to time constraints, the year's Hajj Intensive Course (KIH) was held online via **TH's** official YouTube channel on 8 and 9 April 2023. The Hajj Prime Course (KPH) completed the hajj guidance series and was held from 29 April until 14 May 2023 at 17 selected locations nationwide, before prospective pilgrims depart for the Holy Land.

The Hajj Operation Performance Evaluation Session was held from 31 October to 3 November 2023 with the aim of discussing, studying and analysing issues and problems through reports prepared by Management at the sector level during the operation of the Hajj Season 1444H/2023M.

HAJJ OFFER

On 22 March 2023, offer letters to perform hajj for 1444H/2023M hajj season were issued to selected hajj pilgrims in stages. Prospective pilgrims responded to the offer using the THiJARI application before proceeding for a health check-up at any government clinics or private treatment center registered with KKM. **TH** also provides easy online access through THiJARI for those who intend to appeal from 27 March 2023 until 20 May 2023.

Starting from the hajj season 1444H/2023M, the Government of Saudi Arabia had issued a circular to enforce the use of the Saudi Bio Visa Application for all hajj pilgrims. Biometric registration through the Saudi Bio Visa Application is the main condition for the approval process and issuance of hajj visas.

HAJJ OFFICERS

Hajj Officers are the backbone for the success of the hajj operations. For this hajj season, a total of 685 hajj officers have been appointed to serve the pilgrims, consisting of the Welfare Team and the Medical Team.

In order to empower hajj officers, **TH** prepared a series of training courses conducted by skilled and experienced trainers. The Induction Course for hajj officers was held on 17 to 19 January 2023 with 245 participants. The objective of this course was to provide exposure and information related to travel, rules and the implementation of the hajj operations process to those who are on duty for the first time.

Operasi Haji Tanah Air dan Tanah Suci telah memperolehi pensijilan ISO sejak tahun 2006. Operasi haji ini berteraskan kepada piawaian antarabangsa ISO. Pada 8 hingga 9 Februari 2023, Bengkel Pemantapan Dokumentasi Sistem Pengurusan Kualiti ISO 9001:2015 Pengurusan Haji diadakan bertujuan memberi pemahaman dan penambahbaikan kepada prosedur dan arahan kerja berkaitan pengurusan haji.

Kursus Pengukuhan Petugas Haji pula telah dilaksanakan bermula 2 hingga 5 Mei 2023 dengan disertai oleh lebih 600 orang bakal petugas. Selain pendedahan kepada ilmu, kemahiran teknikal dan semangat kerja berpasukan yang bertujuan untuk membangun dan melahirkan petugas haji Tanah Suci yang kompeten, produktif, responsif dan berdaya tahan dalam memastikan kelancaran operasi haji merentasi pelbagai sektor.

PENGELOLA JEMAAH HAJI (PJH)

Sebanyak 23 buah syarikat yang terdiri daripada 22 syarikat berpengalaman dan satu (1) syarikat baru telah diberikan Lesen PJH 1444H/2023M termasuk TH Travel & Services Sdn. Bhd. bagi mengelolakan jemaah haji Malaysia bagi Musim Haji 1444H/2023M. Majlis serahan Lesen PJH 1444H/2023 telah disempurnakan oleh Pengarah Eksekutif Haji pada 30 Januari 2023 bertempat di Ibu Pejabat TH, Kuala Lumpur.

Karnival PJH yang dianjurkan buat julung kalinya pada 25 dan 26 Mac 2023 telah mendapat sambutan yang sangat baik dengan dihadiri oleh lebih 5,000 orang pengunjung. Karnival ini telah dirasmikan oleh YB Menteri Di Jabatan Perdana Menteri (Hal Ehwal Agama) yang turut melancarkan 'Pakej Haji Rahmah' dengan harga kurang daripada RM50,000.

The Domestic and Holy Land Hajj Operations has obtained ISO certification since 2006. The hajj operation is based on the ISO international standards. From 8 to 9 February 2023, the ISO 9001:2015 Hajj Management Quality Management System Documentation Strengthening Workshop was held with the aim of providing understanding and improvements to procedures and work instructions related to hajj management.

The Hajj Officers Refresher Course was held from 2 to 5 May 2023 with the participation of 600 prospective officers. In addition to exposure to knowledge and technical skills, these courses are expected to foster teamwork and collaboration among officers in order to produce competent, productive, responsive and capable hajj officers across various sectors.

LICENSED HAJJ OPERATOR (PJH)

A total of 23 companies consisting of 22 experienced companies and one (1) new company have been granted PJH License 1444H/2023M including TH Travel & Services Sdn. Bhd. to manage Malaysian pilgrims for the 1444H/2023M Hajj season. The handing over of PJH License 1444H/2023 by the Hajj Executive Director was held on 30 January 2023 at the TH Headquarters in Kuala Lumpur.

The PJH Carnival which was organised for the first time on 25 and 26 March 2023 received very good responses with more than 5,000 visitors. This carnival was officiated by YB Minister in the Prime Minister's Department (Islamic Religious Affairs) alongside the launch of the 'Pakej Haji Rahmah' with a price of less than RM50,000.



OBJEKTIF STRATEGIK Strategic Objective

02

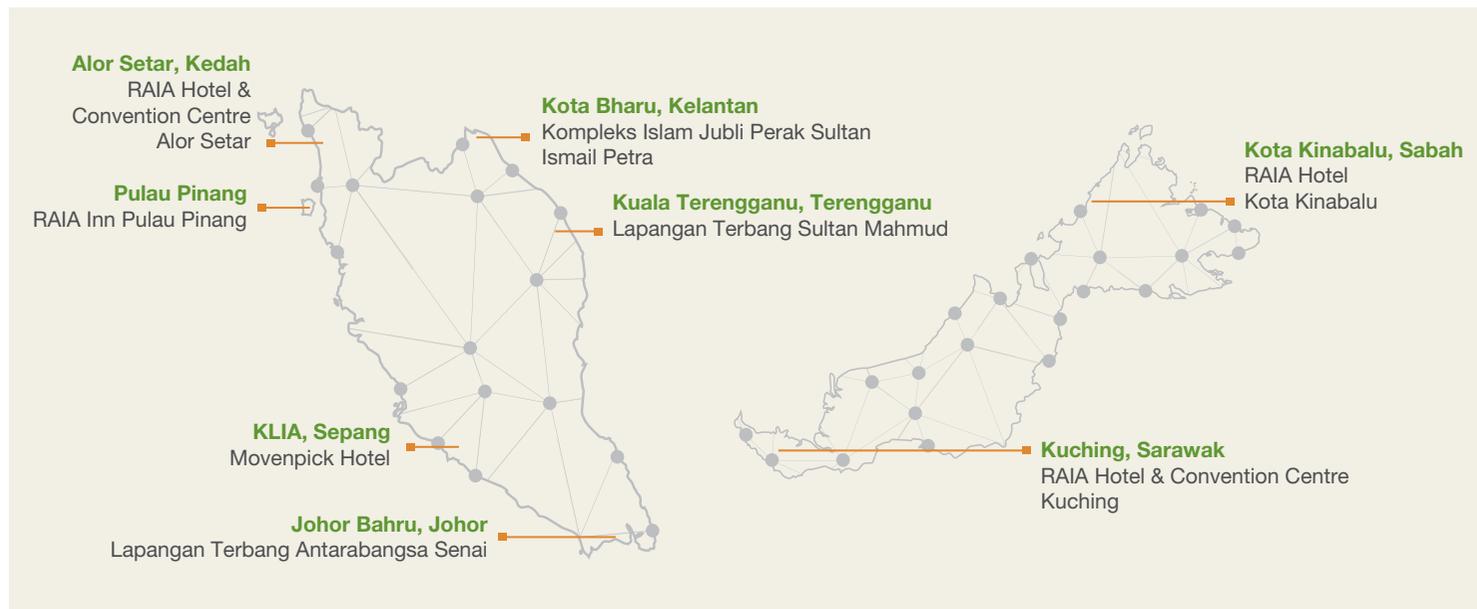
PENGURUSAN HAJI Hajj Management

PERJALANAN HAJI

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

THE HAJJ JOURNEY

In order to facilitate the pilgrims' departure process, a total of eight (8) departure stations for pilgrims to check in were identified as follows:



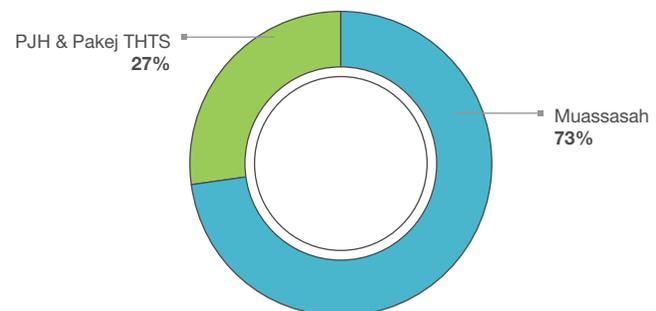
Pra-perlepasan jemaah haji atau “Makkah Route” yang disediakan oleh Kerajaan Arab Saudi dengan kerjasama Kerajaan Malaysia diteruskan pada musim haji kali ini bagi memberi keselesaan kepada jemaah haji dan menjimatkan masa menunggu di lapangan terbang Jeddah dan Madinah.

Kuota rasmi Malaysia bagi musim haji 1444H/2023M adalah seramai 31,600 dengan pecahan seperti berikut:

The pilgrims pre-departure program or “Makkah Route” provided by the Government of Saudi Arabia in collaboration with Malaysia Government was continued to provide much needed convenience and comfort to hajj pilgrims this season, by reducing their waiting time significantly at the Jeddah and Madinah airports.

The official quota for Malaysia for Hajj Season 1444H/2023M was 31,600 with the breakdown as follows:

Kuota Haji Rasmi Jemaah Haji Malaysia Official Hajj Quota of Malaysian Hajj Pilgrims 1444H/2022M



TH telah melantik Malaysia Airlines Berhad (MAB) dan Saudia Airlines (SAUDIA) untuk menyediakan perkhidmatan penerbangan carter haji kepada semua jemaah haji Malaysia. Sebanyak 102 penerbangan carter telah digunakan untuk membawa jemaah haji pergi dan balik dari lapangan terbang KLIA ke Lapangan Terbang Jeddah ataupun Lapangan Terbang Madinah. MAB telah menguruskan sebanyak 58 penerbangan, manakala 44 penerbangan diuruskan oleh pihak SAUDIA. Fasa 1 penerbangan telah dilaksanakan bermula 20 Mei sehingga 19 Jun 2023, manakala Fasa 2 pula bermula pada 5 Julai sehingga 1 Ogos 2023.

Bagi menempatkan jemaah haji Muassasah, **TH** telah menyediakan sebanyak 12 bangunan penginapan di Makkah yang dibahagikan kepada empat (4) zon iaitu :

Zon A – Shuib Amir/Sulaimaniyyah	Zon C – Hafee'r
Zon B – Ajjad Masafi	Zon D – Misfalah

Manakala di Madinah pula, sebanyak tiga (3) hotel telah digunakan di bawah pengawasan dua (2) zon. Pelbagai perkhidmatan nilai tambah disediakan di setiap bangunan penginapan untuk kemudahan jemaah seperti perkhidmatan dobi, komunikasi, kafeteria dan ziarah. Perkhidmatan pos juga disediakan di bangunan penginapan bagi memudahkan jemaah haji menguruskan penghantaran barang ke Malaysia.

Jemaah haji Muassasah disediakan makan tengahari dan makan malam di semua bangunan penginapan jemaah haji di Makkah dan Madinah. Penyediaan makanan ini adalah di bawah kawalselia **TH** sepenuhnya bagi menjamin kualiti makanan yang terbaik.

Kesihatan jemaah haji sentiasa menjadi keutamaan **TH**. Pada Musim Haji 1444H/2023M, secara keseluruhannya **TH** telah menyediakan sebanyak 17 buah klinik yang ditempatkan di setiap bangunan penginapan jemaah, dua (2) klinik kecemasan ditempatkan di bangunan Abraj Janadriah dan Land Premium, serta dua (2) pusat rawatan iaitu Pusat Rawatan **TH** Makkah dan Pusat Rawatan **TH** Madinah.

Bagi menambahbaik perkhidmatan, Rombongan Perubatan telah mengadakan Ziarah Rahmah di mana pasukan Unit Kesihatan Awam membuat lawatan ke bilik jemaah haji di Maktab dan Zon secara berjadual bagi mengenal pasti jemaah haji yang memerlukan rawatan dan memberi nasihat kesihatan.

Menjelang 8 Zulhijjah 1444H bersamaan dengan 25 Jun 2023 iaitu sehari sebelum hari wukuf, semua jemaah haji telah digerakkan ke Arafah secara berperingkat bermula 8 pagi. Kerajaan Arab Saudi telah memperkenalkan usaha menswastakan semua Muassasah perkhidmatan jemaah haji buat julung kalinya untuk menambahbaik perkhidmatan Masya'ir kepada jemaah haji seluruh dunia. Seperti musim haji 1443H/2022M, set tilam, bantal dan selimut disediakan kepada jemaah haji termasuk sajian pagi, tengahari dan malam selama berada di Arafah dan Mina.

TH appointed Malaysia Airlines Berhad (MAB) and Saudia Airlines (SAUDIA) to provide haji charter flights to all Malaysian pilgrims. A total of 102 charter flights were used to transport pilgrims return from KLIA airport to Jeddah Airport or Madinah Airport, whereby 58 flights were from MAB and the remaining 44 flights from SAUDIA. Phase 1 of the flight was implemented from 20 May until 19 June 2023 while Phase 2 began from 5 July until 1 August 2023.

In order to accommodate Muassasah haji pilgrims, **TH** prepared 12 accommodation buildings in Makkah which were divided into four (4) zones, namely:

Zone A – Shuib Amir/Sulaimaniyyah	Zone C – Hafee'r
Zone B – Ajjad Masafi	Zone D – Misfalah

While in Madinah, three (3) buildings were used under the supervision of two (2) zones. Each building comes equipped with a variety of services for the convenience of the pilgrims such as laundry services, communication, cafeterias and program (ziarah) kiosks. Postal services were also provided in the accommodation building to facilitate the delivery of goods to Malaysia.

Muassasah pilgrims were provided with lunch and dinner at all accommodation buildings in Makkah and Madinah. The food preparation is fully supervised by **TH** to guarantee quality.

The pilgrims' health is always **TH**'s main priority. During the 1444H/2023M Hajj Season, **TH** provided a total of 17 clinics, housed at each accommodation building, two (2) emergency clinics located at the Abraj Janadriah and Land Premium buildings and two (2) treatment centers namely **TH** Makkah Treatment Center and **TH** Madinah Treatment Centre.

To better improve services, the Medical Team organised visits known as ziarah rahmah whereby the Public Health Unit made scheduled visits to pilgrims' rooms to identify those in need of treatment and offer health consultations.

By 8 Zulhijjah 1444H, corresponding to 25 June 2023, the day before *wukuf*, starting at 8 am, all pilgrims were transported to Arafah in stages. The Government of Saudi Arabia for the first time has privatised all haji service providers to improve Masya'ir services to pilgrims around the world. Similar to 1443H/2022M hajj season, a set of mattress, pillow and blanket and catered breakfast, lunch and dinner was provided for each pilgrim during their stay in Arafah and Mina.

OBJEKTIF STRATEGIK Strategic Objective

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PENGURUSAN HAJI Hajj Management

KOMITED MENAMBAHBAIK PERKHIDMATAN

Walaupun dinobatkan sebagai pengendali perkhidmatan haji terbaik di dunia, namun **TH** terus berusaha untuk menambahbaik perkhidmatan dan kemudahan yang disediakan kepada jemaah haji termasuk usaha-usaha digitalisasi dalam operasi haji.

Aplikasi THHujjaj terus digunapakai bagi Musim Haji 1444H/2023M yang merupakan platform saluran maklumat sebagai rujukan untuk jemaah haji. Kandungannya juga sentiasa dikemaskini sepanjang musim haji. Hajj Mobility juga sentiasa ditambah baik bagi tujuan meningkatkan kecekapan pengurusan operasi di Tanah Suci dan pelaporan pengurusan yang berkesan dan efektif.

Aplikasi THiJARI telah ditambahbaik dengan mempelbagaikan menu perkhidmatan haji yang boleh dimanfaatkan oleh jemaah haji seperti semakan pendaftaran dan tawaran tunai haji, menjawab tawaran haji, semakan jadual kursus haji, semakan penerbangan haji, membuat rayuan haji serta melakukan transaksi pembayaran dam dan korban secara dalam talian.

Aplikasi e-Bimbingan Haji melangkah ke hadapan dengan menawarkan aplikasi mudah alih di mana jemaah haji dapat mengulangkaji ilmu haji melalui telefon bimbit. Semua bahan kursus dimuatnaik untuk kegunaan jemaah haji yang boleh diakses di mana jua dan pada bila-bila masa.

Sistem Pengesanan Pergerakan Lori Bagasi Antara Bandar juga telah selesai dibangunkan pada Mac 2023 dan berjaya digunapakai untuk Musim Haji 1444H/2023M bermula 21 Mei 2023.

Selaras dengan transaksi tanpa tunai yang sedang giat dilaksanakan di Arab Saudi, **TH** dengan kerjasama Bank Islam bagi dua (2) tahun berturut-turut telah menawarkan perkhidmatan kad debit dengan pengecualian caj bagi pengeluaran wang di mesin ATM di Makkah dan Madinah sepanjang musim haji. **TH** juga bekerjasama dengan bank tempatan Arab Saudi, Alinma Bank untuk menyediakan mesin ATM di dalam salah satu bangunan penginapan jemaah haji buat kali pertama dalam sejarah perkhidmatan haji di Makkah.

PENCAPAIAN RANGKA TINDAKAN PENGURUSAN HAJI 2021-2025

Rangka Tindakan Pengurusan Haji atau Hajj Blueprint 2021 - 2025 merupakan perancangan strategik untuk tempoh lima (5) tahun demi memastikan kelestarian pengurusan dan perkhidmatan haji yang cemerlang.

Matlamat utama Rangka Tindakan ini adalah untuk menempatkan **TH** di landasan yang kukuh bagi menghadapi cabaran baharu pada masa hadapan serta pelbagai perubahan persekitaran yang perlu ditangani oleh **TH** dalam pengurusan haji.

COMMITTED TO SERVICE IMPROVEMENTS

Despite being credited as the best hajj manager in the world, **TH** continues to improve the services provided to pilgrims including digitalisation efforts in hajj operations.

The THHujjaj application continued to be used for the Hajj Season 1444H/2023M as an information channel that can be referred to by hajj pilgrims. The content is also constantly updated throughout the hajj season. Hajj Mobility is also constantly being improved in order to enhance operational management efficiency in the Holy Land and for effective and efficient management reporting.

The THiJARI application has also been improved by diversifying the menu of hajj services that can be used by pilgrims such as hajj registration, responding to hajj offers, hajj course schedule, hajj flights, making hajj appeals and online payment for Qurban and Dam.

The e-Bimbingan Hajj application took a step forward by offering a mobile application where pilgrims can learn and refresh their hajj knowledge through mobile phones. All course slides are uploaded for the use of pilgrims who can access them anywhere and anytime.

The Intercity Baggage Tracking System was completed in March 2023 and was successfully used for the 1444H/2023M Hajj Season starting 21 May 2023.

In line with cashless transactions that are actively implemented in Saudi Arabia, **TH** in collaboration with Bank Islam for two (2) consecutive years, has offered debit card services with an exemption from charges for withdrawing money from ATM machines in Makkah and Madinah during the hajj season. **TH** also collaborated with the local bank of Saudi Arabia, Alinma Bank to provide an ATM machine in one of the pilgrims' accommodation buildings for the first time in the history of hajj service in Makkah.

ACHIEVEMENT OF THE HAJJ BLUEPRINT 2021-2025

The Hajj Management Framework or Hajj Blueprint 2021 - 2025 is a strategic plan for a period of five (5) years to ensure the sustainability of excellent hajj management and services.

The main goal of this Framework is to place **TH** on a solid footing to face new challenges in the future as well as the various changes that **TH** needs to deal with in the hajj management environment.

TH perlu menanganinya dengan mengaplikasikan inisiatif-inisiatif yang strategik, sistematik dan inovatif secara berterusan seperti termaktub dalam pelan induk ini. **TH** perlu sentiasa berusaha mengekalkan pengiktirafan perkhidmatan haji bertaraf dunia. Ini akan menjamin **TH** kekal di hati masyarakat dengan komitmennya melaksanakan rangkuman perkhidmatan haji bagi rakyat Malaysia khususnya jemaah haji. Dengan terlaksananya iltizam ini, **TH** akan terus menjadi institusi yang dihormati atas pencapaian dan tadbir urus berkesan yang menjadi tonggak utama kejayaan serta kelangsungan **TH**.

Sepanjang tahun 2023, sejumlah 41 program telah dilaksanakan berdasarkan lima (5) teras iaitu Teras 1 : Perundangan dan Tadbir Urus, Teras 2 : Pelanggan, Teras 3 : Perkhidmatan, Teras 4 : Bimbingan, dan Teras 5 : Kewangan. Prestasi Pencapaian Rangka Tindakan Pengurusan Haji setakat 31 Disember 2023, sejumlah 35 program atau 85 peratus telah selesai dimuktamadkan, manakala terdapat 6 program atau 15 peratus yang akan dilaksanakan secara berterusan sehingga tahun 2025.

PENUTUP

Secara keseluruhannya, operasi haji bagi 1444H/2023M telah berjalan dengan baik dengan kerjasama semua pihak di Malaysia dan Arab Saudi dari peringkat perancangan dan persediaan sehingga ke peringkat pelaksanaan operasi. **TH** sentiasa melihat ke hadapan untuk menambahbaik perkhidmatan kepada jemaah haji melalui penilaian prestasi operasi haji dan perancangan teliti semua pihak yang terlibat.

TH needs to overcome these by applying strategic, systematic and innovative initiatives continuously as stated in this master plan. **TH** needs to always strive to maintain the recognition of world-class hajj services. This will ensure that **TH** remains in the hearts of the community with its commitment to implement inclusive hajj services for Malaysian pilgrims. With the execution of this commitment, **TH** will continue to be an institution respected for its achievements and effective governance which has been the main pillar of **TH**'s success and resilience.

Throughout 2023, a total of 41 programmes have been implemented based on five (5) cores, namely Core 1: Legislation and Governance, Core 2: Customers, Core 3: Services, Core 4: Guidance, and Core 5: Finance. As of 31 December 2023, a total of 35 programmes or 85 per cent achievement rate of the Blueprint has been reached, while six (6) more programmes or 15 per cent will be implemented continuously until 2025.

IN CLOSING

Overall, the hajj operation for 1444H/2023M was well executed with the cooperation from all parties in Malaysia and Saudi Arabia, from the planning and preparation stage to the operational implementation stage. **TH** always looks forward to improve its services to pilgrims through the performance evaluation of hajj operations and careful planning for all parties involved.



OBJEKTIF STRATEGIK Strategic Objective

03

PENGURUSAN DEPOSIT Deposit Management

Sejajar dengan hala tuju HIJRAH24, **TH** meneruskan langkah dan usaha memperkukuhkan lagi inisiatif-inisiatif transformasi bagi merealisasikan Penyampaian Perkhidmatan Efisien dan Pengalaman Terbaik Pendeposit.

In line with HIJRAH24, **TH** continues to step up efforts to further strengthen transformation initiatives towards Efficient Service Delivery and providing the Best Depositor Experience.

TH telah mempelopori pelbagai inisiatif, berkongsi pengalaman dan membangunkan aktiviti serta program untuk kepentingan pendeposit. Dalam suasana ekonomi negara dan global yang mencabar, **TH** berjaya merekodkan pencapaian kukuh dan teguh dalam mengoptimalkan perkhidmatan kepada pendeposit.

Inisiatif transformasi operasi diteruskan melalui rejuvenasi cawangan bagi memberi nilai tambah perkhidmatan kepada semua pihak berkepentingan. Ini bertujuan memastikan perkhidmatan **TH** terus kekal relevan dan berada pada landasan sewajarnya.

Bagi tahun 2023, THiJARI mengorak langkah ke hadapan dengan memperkenalkan perkhidmatan baharu seperti Pindahan eTelegrafik, **TH** Khairat, Mandatori Kemaskini Profil, Dashboard Saya dan Pendaftaran Haji Anak Bawah Jagaan.

TH has pioneered various initiatives, shared experiences and developed activities and programmes for the benefit of depositors. As such, even within a challenging national and global economic environment, **TH** managed to record strong and robust achievements in optimising services to depositors.

The operational transformation initiative is carried out through branch rejuvenation to provide added service value to all stakeholders. This aims to ensure that **TH** services continue to remain relevant and on the right track.

For the year 2023, THiJARI has taken a step forward by introducing new services such as eTelegraphic Transfer, **TH** Khairat, Mandatory Profile Update, My Dashboard and Hajj Registration of Dependent Children.



AInSA: Anugerah bagi projek atau inisiatif yang dilaksanakan sepenuhnya dan berimpak tinggi kepada rakyat, komuniti perniagaan dan negara

AInSA: Award for fully completed projects or initiatives that have a high impact on people, business community and the country



*THiJARI telah dinobatkan sebagai Penerima Terbaik Trek Sosial bagi Anugerah Inovasi Sektor Awam (AInSA) 2023 Through THiJARI, **TH** has been named the Best Recipient of the Social Track Award for Public Sector Innovation (AInSA) 2023*

ASPIRASI HIJRAH24 HIJRAH24 Aspirations



**Meningkatkan
Kemampuan Deposit**
Improving Deposit Sustainability



**Memperkasakan
Penyampaian Perkhidmatan**
Empowering Service Delivery



Memacu Pengalaman Digital
Driving Digital Experiences



9.15

Juta Pendeposit
Million Depositors

2022: 8.77 juta / million



RM89.00

Billion Deposit
Billion Deposits

2022: 87.60 billion / billion

TH melalui THiJARI telah dinobatkan sebagai Penerima Terbaik Trek Sosial bagi Anugerah Inovasi Sektor Awam (AINSA) 2023 pada 7 November 2023 di Pusat Persidangan Antarabangsa Putrajaya (PICC) yang telah disempurnakan oleh YAB Dato' Seri Anwar Bin Ibrahim, Perdana Menteri Malaysia. Anugerah ini merupakan penghargaan besar buat TH dan menjadi pemangkin untuk TH terus memberikan perkhidmatan terbaik dan efisien secara dalam talian kepada semua 9.15 juta pen depositnya.

MENINGKATKAN KEMAMPANAN DEPOSIT DAN KESETIAAN PENDEPOSIT

Pada tahun 2023, transaksi elektronik atau transaksi atas talian terus menunjukkan peningkatan dan menjadi saluran utama untuk pen deposit melakukan urusan TH sama ada transaksi kewangan atau bukan kewangan.

Hubungan kerjasama dengan Rakan Strategik sedia ada terus dikukuhkan bagi menyediakan saluran dan perkhidmatan dalam talian yang efisien kepada pen deposit. Terbaru, perkhidmatan TH juga kini boleh diakses melalui Mobile Banking Bank-bank Rakan Strategik. Selain itu, TH juga terus mengekalkan tahap kawalan dalaman perkhidmatan setanding dengan pasaran bagi memastikan transaksi perkhidmatan dapat dilakukan oleh pen deposit dengan selamat dan berkesan.

Dalam masa yang sama, saluran lain seperti uniteller dan ejen kutipan terus dikekalkan bagi memberi pilihan atau saluran alternatif kepada pen deposit supaya lebih selesa dan mudah berurusan selain meningkatkan capaian perkhidmatan TH.

Through THiJARI, TH was awarded as the Best Recipient of the Social Track Award for Public Sector Innovation (AINSA) 2023 on 7 November 2023 at the Putrajaya International Conference Center (PICC) which was officiated by the Prime Minister of Malaysia, YAB Dato' Seri Anwar Bin Ibrahim. The award is a significant acknowledgement of TH's achievements, and will continue to move TH forward in providing optimum and efficient online services to all its 9.15 million depositors.

IMPROVING DEPOSIT SUSTAINABILITY AND DEPOSITORS' LOYALTY

In 2023, electronic or online transaction continue to increase, making them as main channels for depositors to conduct TH transactions, either financial or non-financial transactions.

Cooperation with existing Strategic Partners continues to be strengthened to provide efficient online channels and services to depositors. Most recently, TH services can be accessed through Mobile Banking Strategic Partners. In addition, TH also continues to maintain the level of internal control of this service comparable to the market to ensure that transactions can be carried out by depositors safely and effectively.

At the same time, other channels such as unitellers and collection agents are maintained to provide a host of alternative channels to depositors in order to cater to their ease and comfort in addition to increasing the reach of TH services.

10,000

Jumlah Titik Sentuh
Total Touchpoints

Transaksi Atas Talian
Online Transactions

16,119,778

2023

14,738,454

2022

Transaksi ATM & CDM
ATM & CDM Transactions

5,876,861

2023

6,365,882

2022

Transaksi TH Cawangan
TH Branches Transactions

3,950,487

2023

4,266,258

2022

Transaksi Uniteller
Uniteller Transactions

286,605

2023

279,589

2022

Transaksi Ejen Kutipan
Collection Agent Transactions

84,324

2023

131,416

2022

OBJEKTIF STRATEGIK Strategic Objective

03

PENGURUSAN DEPOSIT Deposit Management

Sebagai penghargaan kepada pendeposit **TH** yang kekal menabung bersama **TH**, **TH** telah meraikan pendeposit setia di Sambutan Ulangtahun ke-60 **TH** pada bulan September 2023 atas sokongan dan kepercayaan mereka terhadap **TH**.

Selain itu, pelan dan aktiviti pemasaran yang berkesan dan agresif turut dilaksanakan bagi mempromosi faedah menabung bersama **TH** kepada Agensi Kerajaan, sektor swasta dan universiti.

Sasaran utama adalah menambah bilangan penjawat awam untuk memiliki akaun **TH** dan menggalakkan mereka mendaftar untuk potongan gaji. Bagi mencapai misi ini, pada 2023, **TH** telah melaksanakan program berskala besar bersama Angkatan Tentera Malaysia (ATM), Polis Diraja Malaysia (PDRM), Institusi Pengajian Tinggi Awam (IPTA) dan agensi kerajaan lain untuk pembukaan akaun baharu, potongan gaji dan pendaftaran haji.

Bersempena Sambutan Ulang Tahun Ke-60, lebih 30 pakej umrah telah ditawarkan kepada pendeposit menerusi kempen-kempen yang menarik bagi menghargai kesetiaan mereka bersama **TH**. Hadiah pakej umrah dan wang tunai diberikan kepada pendeposit yang layak menerusi Kempen Setia & Menang yang telah menarik ramai komuniti Islam untuk terus menyimpan di **TH**.

As a way to appreciate **TH's** depositors that continuously saved with **TH**, **TH** has celebrated these loyal depositors during the 60th Anniversary Celebration in September 2023 to show our gratitude for their support and trust towards **TH**.

Furthermore, effective and aggressive marketing plans and activities have been implemented to promote the benefit of saving with **TH** to Government Agencies, private sector and universities.

The main target is to increase the number of depositors among civil servants and encourage them to register for salary deductions. To achieve this mission, in 2023, **TH** has held large-scale programmes with organisations such as the Malaysian Armed Forces (ATM), Royal Malaysian Police (PDRM), Public Higher Education Institutions (IPTA) and other government agencies for opening of new accounts, salary deductions and hajj registration.

In conjunction with **TH's** 60th Anniversary Celebration, more than 30 Umrah packages offered to depositors through series of attractive campaigns as a sign of gratitude to all loyal depositors. Prizes such as Umrah packages and cash were also given to eligible depositors through Setia & Menang Campaign which have attracted the Muslim community to continue saving with **TH**.



Pemenang Utama Kempen Setia & Menang yang menerima hadiah pakej umrah dan wang tunai
Grand Winner of the Setia & Menang Campaign who won an Umrah package and cash



Pemenang Kempen Setia & Menang yang menerima hadiah pakej umrah
Winner of the Setia & Menang Campaign who received an Umrah package

MEMPERKUKUKAN PENYAMPAIAN MAKLUMAT DAN PERKHIDMATAN MELALUI TRANSFORMASI PERKHIDMATAN

Pada tahun 2023, TH telah melaksanakan sepenuhnya inisiatif penggabungan atau penyatuan cawangan Fasa Ketiga melibatkan semua cawangan di Pusat Transformasi Bandar (UTC) dan Pusat Perkhidmatan TH (PPTH) di seluruh negara (kecuali PPTH Langkawi dan PPTH Labuan). Pelaksanaan ini menawarkan perkhidmatan yang lebih efisien dan mampu menyantuni lebih ramai pendeposit khususnya di kawasan luar bandar melalui pembukaan “Cawangan Bergerak”. Perkhidmatan secara langsung kepada pendeposit sentiasa dipertingkatkan dan dalam masa yang sama, inisiatif digitalisasi serta atas talian turut diperluaskan bagi kemudahan pendeposit.

Inisiatif ini melibatkan sejumlah 16 buah cawangan yang merangkumi lapan (8) buah Pejabat Cawangan di UTC dan lapan (8) buah Pusat Perkhidmatan TH (PPTH) di seluruh negara. Kaedah pelaksanaan penggabungan tersebut dilaksanakan secara berperingkat mengikut jadual perancangan yang bermula Jun 2022. Sejalan dengan inisiatif ini, aktiviti pemasaran dalam dan luar premis dapat diperkukuhkan selari dengan aspirasi yang digariskan dalam Pelan HIJRAH 24.

Cawangan Bergerak dilihat lebih berkesan dan secara efektif mengukuhkan lagi aktiviti-aktiviti promosi perkhidmatan TH. Inisiatif turun padang ke tempat awam memperlihatkan langkah proaktif TH menyantuni pendeposit dan mendapat sambutan baik daripada orang ramai.

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). Indeks Kepuasan Pelanggan bagi tahun 2023 menunjukkan keputusan yang cemerlang dengan pencapaian 99.82% bagi perkhidmatan kaunter dan 100% bagi THCC. Ia menunjukkan TH sentiasa memastikan penyampaian perkhidmatan kepada pendeposit berada pada tahap yang terbaik.

STRENGTHENING DELIVERY OF INFORMATION AND SERVICES THROUGH SERVICE TRANSFORMATION

In 2023, TH has fully implemented the third phase of Branch Consolidation initiative involving all branches in the Urban Transformation Center (UTC) and TH Service Center (PPTH) throughout the country (except PPTH Langkawi and PPTH Labuan). Following the implementation, TH is able to offer efficient services and is able to accommodate more depositors, especially in rural areas through the opening of “Mobile Branches”. Direct services to depositors is constantly being improved and at the same time, digitalisation and online initiatives are expanded.

This initiative involves a total of 16 branches which include eight (8) Branch Offices in UTC and eight (8) Service Centers nationwide. The implementation was done in stages according to the schedule starting from June 2022. Furthermore, marketing activities inside and outside the premises can be further strengthened in line with the aspirations of HIJRAH24.

Mobile branches are seen to be more effective and they further strengthen TH service promotion activities effectively. The initiative showed TH's proactive steps to serve depositors and it received a positive response from the public.

To evaluate the quality of service delivery, TH uses the Customer Satisfaction Index (CSI) as reference or benchmark for customer satisfaction with TH services. Level of satisfaction is divided into counter services and Tabung Haji Contact Center (THCC). The CSI for 2023 shows excellent results with the achievement of 99.82% for counter services and 100% for THCC. This further cements TH's commitment to ensure service delivery to depositors is at its best level.

5	Pejabat TH Wilayah TH Regional Offices
14	Pejabat TH Negara TH State Offices
107	Pejabat TH Cawangan TH Branches

Jumlah Lokasi Cawangan Bergerak

Total Mobile Branch Locations

Bulan / Month	Jumlah Lokasi / No. of Locations
Januari / January	111
Februari / February	102
Mac / March	99
April / April	37
Mei / May	67
Jun / June	66
Julai / July	90
Ogos / August	87
September / September	98
Oktober / October	130
November / November	144
Disember / December	114
Jumlah / Total	1,145

Indeks Kepuasan Pelanggan

Customer Satisfaction Index

Perkhidmatan Kaunter
Counter Service **99.82%**

Jumlah Responden
Total of Respondents

2,276,964

2022 : 99.46% - 1,943,111

THCC
THCC **100%**

Jumlah Responden
Total of Respondents

25,718

2022 : 99.99% - 20,166
Responden / Respondents

OBJEKTIF STRATEGIK Strategic Objective

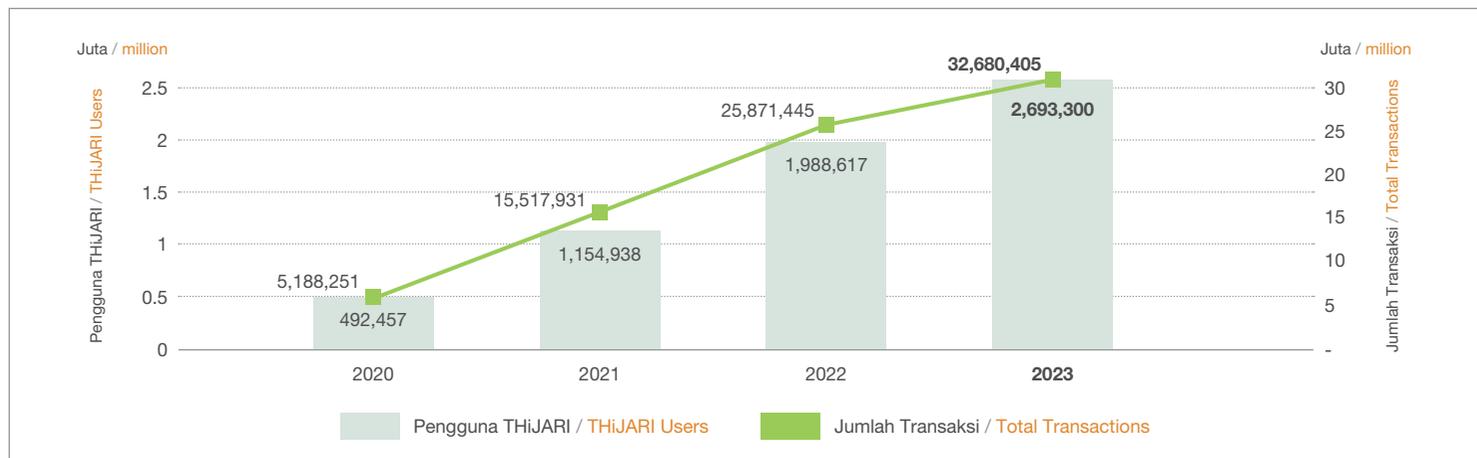
03

PENGURUSAN DEPOSIT Deposit Management

MELANGKAUI HAJI, KESEDIAAN MENDEPANI PENGALAMAN TRANSAKSI DIGITAL

THiJARI kini menjadi pilihan utama pendeposit untuk melakukan urusan **TH** di mana lebih daripada 2.7 juta pendeposit telah mendaftar sebagai pengguna THiJARI. Transaksi pindahan wang menunjukkan peningkatan pindahan daripada **TH** ke **TH** dengan mencatatkan lebih 1.3 juta transaksi dengan jumlah lebih RM873 juta. Terimaan deposit melalui platform FPX sebanyak 2,022,352 transaksi dengan jumlah RM1.37 billion. Manakala, transaksi deposit melalui JomPAY mencatatkan 723,957 transaksi dengan jumlah RM528 juta.

Pengguna THiJARI & Transaksi Mengikut Tahun THiJARI users and Transactions By Year



TH juga telah menyediakan perkhidmatan Pindahan eTelegrafik dan eForm melalui THiJARI bagi memenuhi keperluan pendeposit yang kini lebih selesa dengan perkhidmatan atas talian.

Selain itu, bagi melestarikan perkhidmatan berinovasi, THiJARI telah memberikan kemudahan urusan jemaah haji antaranya membuka permohonan rayuan haji melalui THiJARI di mana sebanyak 85,930 permohonan rayuan haji telah diterima. THiJARI juga dimanfaatkan oleh jemaah haji bagi kemudahan terimaan tawaran haji.

Bagi membantu jemaah haji, perkhidmatan bayaran Dam dibuat melalui THiJARI dan sebanyak 23,625 transaksi telah berjaya dilakukan yang melibatkan jumlah keseluruhan RM17,128,125. Begitu juga peningkatan transaksi Qurban yang dilaksanakan di tanah suci yang turut mendapat sambutan baik daripada pengguna THiJARI dengan 13,858 permohonan Qurban berjumlah RM12,472,200 telah berjaya dilaksanakan melalui THiJARI.

BEYOND HAJJ, READINESS TO FACE DIGITALLY DRIVEN TRANSACTION EXPERIENCES

THiJARI is now the primary choice of depositors to conduct **TH** transactions with more than 2.7 million depositors registered as THiJARI users. Money transfers show an increase in **TH** to **TH** transactions by recording over 1.3 million transactions with a total amount of over RM873 million. Deposits generated from the FPX platform amounted to 2,022,352 transactions with a total of RM1.37 billion. Meanwhile, deposit transactions through JomPAY recorded 723,957 transactions with a total of RM528 million.

TH has also provided eTelegraphic Transfer and eForm services through THiJARI to meet the expectations of depositors who are now more comfortable with online services.

In order to enhance these innovative services, THiJARI has provided convenience for hajj pilgrims such as hajj appeal applications through THiJARI, where a total of 85,930 applications were received. THiJARI was also used by hajj pilgrims to accept hajj offers.

To further assist hajj pilgrims, Dam payment services is available through THiJARI and a total of 23,625 transactions have been successfully completed involving a total of RM17,128,125. Similarly, there was an increase in Qurban transactions carried out in the Holy Land. This service received good response from THiJARI users whereby 13,858 Qurban applications with a total of RM12,472,200 were successfully transacted through THiJARI.

Satu lagi pencapaian penting **TH** ialah apabila **TH Khairat** telah dilancarkan oleh Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), YB Senator Dato' Setia Dr. Haji Mohd Na'im Mokhtar pada 11 September 2023. **TH Khairat** merupakan pelan sukarela yang menawarkan perlindungan Takaful asas sebanyak RM12,000 sekiranya berlaku kematian atau hilang upaya kekal menyeluruh dengan langganan tahunan serendah RM28 melalui pendaftaran di platform THiJARI. Setakat 31 Disember 2023, 35,322 pendaftaran telah diterima dan pelan takaful ini menerima sambutan yang baik daripada pendeposit selain mereka turut boleh menyumbang sebahagian daripada perlindungan Takaful tersebut sebanyak RM2,000 untuk tujuan infaq.

Another significant milestone for **TH** was the launch of **TH Khairat** on 11 September 2023 by the Minister in the Prime Minister's Department (Religious Affairs), YB Senator Dato' Setia Dr. Haji Mohd Na'im Mokhtar. **TH Khairat** is a voluntary plan that offers a basic Takaful cover of RM12,000 in the event of death or permanent and total disability with an annual subscription as low as RM28, via convenient registration through the THiJARI platform. As of 31 December 2023, 35,322 registration have been accepted and this takaful plan has seen good acceptance by depositors as they can also contribute RM2,000 of the Takaful money for the purpose of infaq.



Pelancaran **TH Khairat** disempurnakan oleh YB Senator Dato' Setia Dr. Haji Mohd Na'im Mokhtar, Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama)
The launch of **TH Khairat** was completed by YB Senator Dato' Setia Dr. Haji Mohd Na'im Mokhtar, Minister in the Prime Minister's Department (Religious Affairs)

Transaksi di THiJARI / THiJARI Transactions

<p>Ringkasan Akaun Semak baki akaun & cetakan penyata Mini Account Summary Check account balance & print mini statement</p>	<p>TH Khairat Pendaftaran, semak status, kemaskini dan muat turun borang tuntutan TH Khairat Registration, Check status, Update and download claim form</p>	<p>Perkhidmatan Haji Daftar, rayuan, semak status, semak tawaran, surat jadual penerbangan, Dam dan lain-lain Haji Services Register, appeal, check status and offers, flight schedule letters, Dam and more</p>
<p>Pindahan akaun TH ke akaun TH melalui FPX TH Account to TH Account transfers via FPX</p>	<p>Penamaan/Hibah Amanah Semak Penama/Waris Nomination/Hibah Amanah Check Nominees/Beneficiaries</p>	<p>Qurban Pembayaran Ibadah Qurban Qurban Payment of Qurban</p>
<p>Kelab TaHa Semak nombor keahlian Kelab TaHa Kelab TaHa Check Kelab TaHa membership number</p>	<p>Pembukaan Akaun Kanak-kanak Buka akaun anak dibawah jagaan Account Opening For Children Account opening for children under care</p>	<p>Agihan Potongan Gaji Semak/tetapkan agihan Distribution of Salary Deductions Check/set distribution</p>
<p>Sadaqah Kepada TKJHM/TWT Sadaqah Towards TKJHM/TWT</p>	<p>Pendaftaran THiJARI / THiJARI Registration 649,730 Pengguna Baharu New Users menjadikan jumlah keseluruhan 2.70 juta pengguna making a total of 2.70 million users</p>	



Peningkatan Transaksi / Increased Transactions

2.70 juta pengguna
million users
dengan lebih **78** juta / million
with over
transaksi telah direkod sejak 2020.
transactions have been recorded since 2020.

Transaksi Sadaqah juga meningkat kepada
Sadaqah transactions also increased to **25,333**
dengan jumlah terkumpul
transactions with a cumulative total of
RM1.68 juta pada 2023.
million in 2023.



Kemudahan Haji / Hajj Facilities

Seramai **31,600**
A total of
orang jemaah haji
hajj pilgrims



Kenaikan 35%
Increase
Rayuan Haji
Hajj Appeals

2023 menerima tawaran haji melalui terimaan tawaran haji di THiJARI / received hajj offers through THiJARI hajj offer acceptance in 2023

dilakukan di THiJARI berbanding 2022.
were made through THiJARI compared to 2022.

OBJEKTIF STRATEGIK Strategic Objective



MODAL INSAN Human Capital

PEMERKASAAN AL-FALAH TH

TH merupakan sebuah institusi Islam yang terulung dalam Negara dan dihormati di seluruh dunia khususnya dalam proses pengendalian Pengurusan Jemaah Haji. Penerapan slogan “Hayya ‘Alal Falah” pada logo **TH** telah menjadi pemangkin semangat buatarganya.

EMPOWERING TH's AL-FALAH

TH is a well respected Islamic institution in the country and around the world, particularly in hajj management. The application of the slogan “Hayya ‘alal Falah” onto the **TH** logo has become a catalyst of enthusiasm for our workforce.

Bagi mendukung slogan tersebut, **TH** memandang serius dan usaha untuk menzahirkan “Hayya ‘Alal Falah” kepada semua warga kerjanya terus diperkasakan seiring dengan usaha melestarikan misi **TH**.

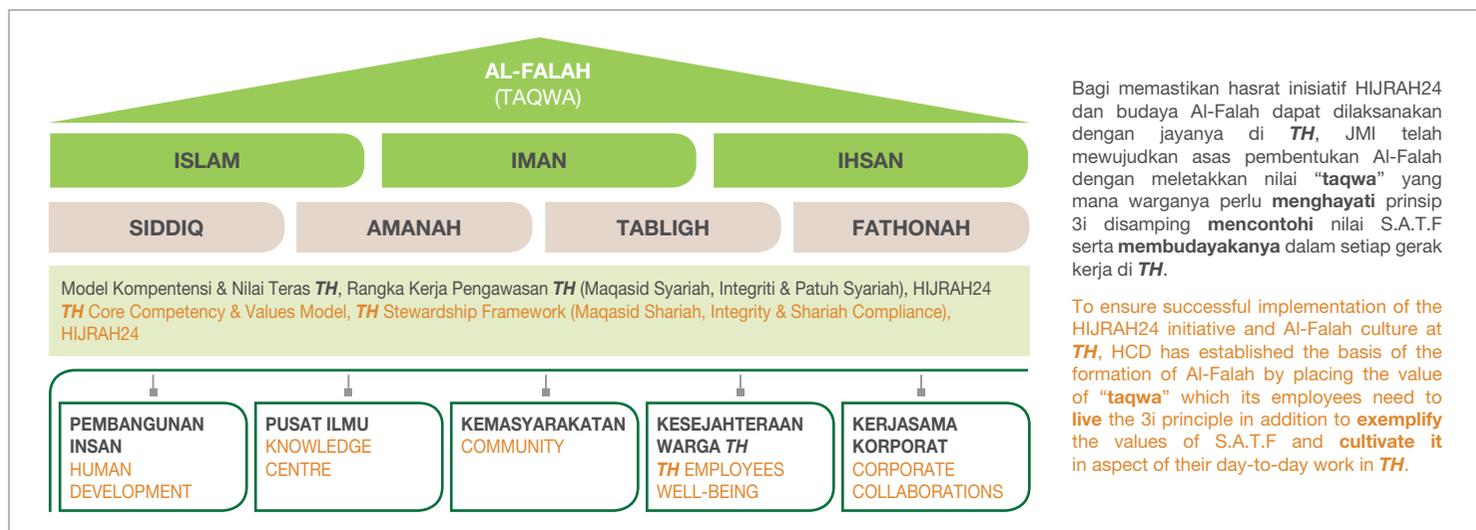
Selain itu, Pengurusan **TH** juga telah menggariskan 24 inisiatif yang terangkum dalam HIJRAH24. Daripada 24 inisiatif tersebut terdapat dua (2) inisiatif yang berkaitan dengan nilai Al-Falah iaitu inisiatif berkaitan Rangka Kerja Keupayaan Al-Falah dan Budaya Kerja Al-Falah.

Jabatan Modal Insan (JMI) telah diberikan mandat dan kepercayaan untuk mengaturkan aktiviti melibatkan program latihan, program kesedaran, penilaian dan perancangan modul bagi memastikan inisiatif HIJRAH24 seperti yang disasarkan dapat dilaksanakan dengan jayanya. Budaya Kerja Al-Falah **TH** adalah salah satu inisiatif yang dibangunkan untuk dijadikan amalan bagi setiap warga kerjanya agar visi dan misi yang ditetapkan dapat direalisasikan.

In order to live up to this slogan, **TH** has taken concerted steps to embed the character of “Hayya ‘Alal Falah” within all employees in line with strengthening efforts to preserve **TH**'s mission.

In addition, **TH**'s Management has also outlined 24 initiatives that are summarised in HIJRAH24. Of the 24 initiatives, there are two (2) initiatives related to Al-Falah values, namely the Al-Falah Capability Framework and the Al-Falah Workforce Culture.

Human Capital Department (HCD) has been given the responsibility to organize activities training programmes, awareness programmes, assessments and module planning to ensure that the HIJRAH24 initiative is implemented successfully. The Al-Falah Workforce Culture is an initiative that every **TH** employee should practice to achieve the established vision and mission.



Dalam memperkasakan budaya Al-Falah di **TH**, JMI giat melaksanakan pelbagai inisiatif secara terancang dan berkesan agar setiap inisiatif ini mampu memberi impak positif kepada modal insan itu sendiri khasnya organisasi **TH** dan kumpulan amnya.

Terdapat lima (5) segmen yang menjadi tiang penggerak bagi memastikan budaya Al-Falah dapat diterjemahkan dalam sanubari warganya. Kelima-lima segmen ini diaplikasikan melalui pelaksanaan aktiviti atau program yang dilaksanakan sepanjang 2023 merangkumi keseluruhannya sebanyak 246 program antaranya:

PEMBANGUNAN MODAL INSAN

Segmen pertama ini merupakan program yang memberi impak utama dalam pembentukan sahsiah warga **TH**. Pelbagai aktiviti berbentuk latihan dan kesedaran dilaksanakan khususnya dalam memastikan warganya memahami penghayatan sebenar slogan “*Hayya ‘Alal Falah*”. Berikut adalah data pelaksanaan program Pembangunan Insan yang berjaya dilaksanakan sepanjang 2023:

In empowering the Al-Falah culture at **TH**, HCD actively implements various initiatives in a well-planned and effective manner to have a positive impact to our human capital, in particular **TH** and **TH** Group.

There are five (5) segments that are the driving force to ensure that the Al-Falah culture is ingrained into **TH** workforce. These segments are applied through activities and programmes carried out throughout 2023, which includes a total of 246 programmes as follows:

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 programme, with indicated participation, were implemented throughout 2023:

Bil. / No.	Nama Program / Programme Title	Penglibatan / Participation	Catatan / Scope
1.	Program Sahsiah Unggul (PSU 1.0)	358 Warga TH / Employees	9 Siri / Series
2.	Program Kepimpinan Al-Falah (Secara dalam talian) / (Online)	223 Warga TH / Employees	3 Siri / Series
3.	Kursus Kepimpinan Al-Falah (KKAF 2.0)	249 Warga TH / Employees	3 Siri / Series
4.	Kursus Kepimpinan Profesional Mukmin (K2PM)	128 Warga TH Ibu Pejabat Warga TH HQ	2 Siri / Series
5.	Program Tahsin Qiraah	432 Warga TH / Employees	36 Kelas / Classes
6.	Program Liqa Mahabbah Al-Falah bersama Pengurusan TH	89 Pengurusan TH Management Personnel	2 Siri Setahun Series Annually
7.	Kursus Bahasa Arab Al-Falah bersijil	35 Warga TH / Employees	12 Jam Kredit Credit Hours
8.	Tausiyah Al-Falah (Setiap pagi Jumaat) secara dalam talian (Every Friday morning) Online	Hampir 300 Warga TH sertai setiap siri About 300 employees for each series	152 Siri / Series

OBJEKTIF STRATEGIK
Strategic Objective

04

MODAL INSAN
Human CapitalKURSUS KEPIMPINAN PROFESIONAL MUKMIN
Kepimpinan Professional Mukmin CourseJabatan Kewangan Kumpulan TH
TH Group Finance DepartmentAvillion Hotel
19-21 Ogos / August
202379
Warga JKK
Departmental
employeesUjian pra
Pre-test
63%Ujian pasca
Post-test
87%PROGRAM SAHSIAH UNGGUL (PSU)
Sahsiah Unggul ProgrammeWarga Ibu Pejabat TH (Kump. 3)
TH Headquarters Employees (Group 3)Royale Chulan Hotel,
Damansara
28 & 29 Oktober
October 202332
Warga TH
Ibu Pejabat
TH Headquarters
employeesUjian pra
Pre-test
67%Ujian pasca
Post-test
89%KURSUS BAHASA ARAB BERSIJIL (PERINGKAT ASAS)
Certified Arabic Language Course (Basic Level)Warga Ibu Pejabat TH
(Kump. 3)
TH Headquarters Employees
(Group 3)MS Teams
18 & 26 Oktober
October 202330
Warga TH
TH employees

Program kursus bahasa Arab bersijil peringkat asas bekerjasama dengan USIM menawarkan pembelajaran intensif bagi peserta untuk memperoleh kecekapan asas dalam berbahasa Arab. Kursus ini dirancang khas dengan penekanan pada kemahiran mendengar, bertutur, membaca, dan menulis. Sijil yang diberikan setelah menamatkan program ini diiktiraf oleh USIM, memperkukuhkan kemahiran bahasa Arab peserta sebagai asas untuk pengajian lanjutan atau kegunaan dalam pelbagai konteks.

The basic level certified Arabic language course programme held in collaboration with USIM offered all participants intensive learning modules in acquiring basic Arabic proficiency. This course is specially designed with an emphasis on listening, speaking, reading, and writing skills. The certificate awarded after completing this programme is recognised by USIM, strengthening the participants' Arabic language skills as a basis for further studies or use in various contexts.

PROGRAM KEPIMPINAN AL-FALAH ONLINE SIRI 13
Al-Falah Online Leadership Programme Series 13

Warga TH / TH Employees

MS Teams
18 & 26 Oktober
October 202340
Warga TH
TH employeesUjian pra
Pre-test
65%Ujian pasca
Post-test
90%

KESEJAHTERAAN WARGA TH

Segmen kedua menekankan elemen Kesejahteraan Psikologi warga **TH** yang perlu diberi keutamaan dalam membangunkan modal insan yang seimbang dari segi pemikiran, emosi, tingkah laku dan kerohanian agar dapat beradaptasi segera dengan perubahan.

Dalam segmen ini, Unit Psikologi & Kaunseling telah melaksanakan **57 program sepanjang tahun 2023** yang merangkumi program berkaitan kesejahteraan psikologi dan kesihatan mental meliputi *wellness mental health talk*, sesi kaunseling dan aktiviti kesejahteraan warga **TH**. Program yang dilaksanakan ini dinilai pada tahap cemerlang dengan purata penilaian tahap kepuasan peserta sebanyak 97.4%. Program ini menyokong HIJRAH24 iaitu inisiatif ke-16 perkara budaya Al-Falah – Kesejahteraan Mental & Pemerkasaan Kesejahteraan Psikologi.

KEMASYARAKATAN

Segmen ketiga adalah satu inisiatif yang memastikan budaya Al-Falah **TH** turut diterjemahkan melalui libat urus bersama masyarakat luar melalui aktiviti sosial dan kebajikan. Sebanyak 10 aktiviti kemasyarakatan dilaksanakan sepanjang 2023.

WELL-BEING OF TH EMPLOYEES

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, behavioral, and spiritual aspects, in order to be able to adapt well to change. This supports the Mental Well-Being & Psychological Well-Being Empowerment cultural initiatives of Al-Falah.

A total of **57 programmes** were carried out **throughout the year 2023**, which included programmes relating to psychological well-being and emotional well-being including a mental wellness health talk, counseling sessions and well-being activities for **TH** employees. These programmes, received an average evaluation of 97.4% participant satisfaction level which is deemed excellent. These programmes supports HIJRAH24 through its 16th Al-Falah cultural initiative, Mental Wellbeing & Psychological Wellbeing Empowerment.

SOCIETY

The third segment ensures that **TH's** Al-Falah culture is also translated through engagement with the community through social and welfare activities. A total of 10 community activities were implemented throughout 2023.



98%

DINILAI SEBAGAI
CEMERLANG & BAIK
Rated as Excellent &
Satisfactory

219

ORANG PESERTA
Participants

OBJEKTIF STRATEGIK Strategic Objective

04

MODAL INSAN Human Capital

PUSAT ILMU

Segmen keempat adalah salah satu proses untuk meningkatkan ilmu pengetahuan dalam mewujudkan budaya Al-Falah yang berkualiti. Sepanjang 2023 sebanyak 98 program dilaksanakan melalui aktiviti berbentuk forum, daurah kitab, kuliah marathon dan sebagainya.

KNOWLEDGE CENTRE

The fourth segment focuses on improving knowledge in creating a quality Al-Falah culture. Throughout 2023, a total of 98 Programme were implemented through activities in the form of forums, *daurah kitab*, marathon lectures and other such events.



PROGRAM CSR MOSQUE 2 MOSQUE (M2M) DENGAN KERJASAMA TH SABAH

Mosque 2 Mosque (M2M) CSR Programme
in Collaboration with TH Sabah

22 September / September 2023
Surau al-Falah, Nabawan, Sabah

Jumlah Sumbangan
Total Contribution **RM10,000.00**

Penglibatan seramai 150 org penduduk Kampung Murni C, Nabawan dan 20 warga TH Sabah dan 5 wakil JMI & Surau Tabung Haji. Antara program yang dilaksanakan Surauku Ceria, Kenduri Sekampung, Sumbangan Asnaf dan Kaunter Bergerak TH.

This event saw the involvement of 150 people from Kampung Murni C, Nabawan and 20 people from TH Sabah alongside 5 representatives of HCD & Surau Tabung Haji. The programmes implemented in this initiative are Surauku Ceria, Kenduri Sekampung, Asnaf Donation and TH Mobile Counter.

PROGRAM FORUM 60 MINIT SEMPERNA SAMBUTAN 60 TAHUN TH

60 Minute Forum in Conjunction with
TH's 60th Anniversary

14 Lokasi Masjid di Seluruh
Malaysia
Mosque Locations throughout
Malaysia

Kos Keseluruhan
Overall Cost **RM140,000.00**

Program Forum 60 Minit sempena sambutan 60 tahun TH bertujuan menyediakan platform perbincangan yang mendalam mengenai pencapaian dan cabaran yang dihadapi oleh TH selama enam dekad. Forum ini akan membincangkan sejarah, impak, dan masa depan TH dalam konteks perubahan landskap ekonomi dan sosial negara. Melalui dialog pakar dan pemangkin pemikiran, program ini diharapkan mampu memberi wawasan khusus kepada pihak berkepentingan tentang peranan dan sumbangan TH dalam masyarakat dan ekonomi Malaysia.

The 60-Minute Forum Programme that was held in conjunction with TH's 60th anniversary celebration aimed to provide a platform for in-depth discussion on the achievements and challenges faced by TH over the past six decades. This forum discussed the history, impact, and future of TH in the context of the changing economic and social landscape of the country. Through expert dialogue and mindset enablement, this programme is able to provide specific insights to stakeholders about the role and contributions of TH for the Malaysian society and economy.

PROGRAM MAJLIS ILMU MADANI BERSAMA YB MENTERI Majlis Ilmu Madani Programme with YB Minister

Masjid Al-Najihin, Bandar Sri Permaisuri
30 November / November 2023

Program Majlis Ilmu Madani adalah usaha untuk meningkatkan pemahaman keagamaan dan moral dalam kalangan masyarakat. Melalui pelbagai majlis ilmu, inisiatif ini bertujuan memperkukuh nilai-nilai keislaman, kearifan tempatan, dan membentuk masyarakat yang beretika. Dengan melibatkan ulama dan cendekiawan, Majlis Ilmu Madani berusaha menyediakan platform pembelajaran yang mendalam dan memberdayakan komuniti secara menyeluruh.

The *Majlis Ilmu Madani* Programme is an effort to improve religious and moral understanding amongst the Muslim community. Through the sharing of varied knowledge, this initiative aims to strengthen Islamic values, local wisdom, and form an ethical society. By involving scholars, the *Majlis Ilmu Madani* strives to provide an in-depth learning platform and empower the community as a whole.

KERJASAMA KORPORAT

Segmen kelima ini memfokuskan pembentukan budaya Al-Falah melalui pelaksanaan program bersama warga subsidiari **TH**. Sepanjang 2023, sebanyak lapan (8) program berjaya dilaksanakan bersama warga subsidiari **TH** dan agensi luar.

TH kini sedang berusaha melaksanakan beberapa inisiatif untuk memperkasakan budaya Al-Falah. Inisiatif ini dirangka untuk membawa impak positif kepada modal insan itu sendiri, serta kepada **TH** dan Kumpulan **TH** secara keseluruhan.

CORPORATE COLLABORATIONS

The fifth segment focuses on the formation of the Al-Falah culture through the implementation of programmes with **TH** subsidiaries. Throughout 2023, a total of eight (8) programmes were successfully implemented with **TH** subsidiaries and external agencies.

TH is currently working on implementing several initiatives to strengthen the culture of Al-Falah. These initiatives are designed to carry a positive impact on the human capital itself, as well as **TH** and **TH** Group as a whole.

LAWATAN MAHABBAH YAYASAN SOFA

Mahabbah Visit with Yayasan Sofa

Bilik Mesyuarat Lantai 26, Lembaga Tabung Haji 01 Ogos / August 2023 **3** Wakil dari Yayasan Sofa **TH** Head Office Members 

Perbincangan dengan Yayasan Sofa adalah untuk membicarakan rencana dan usaha yang dapat meningkatkan nilai dan kesejahteraan warga **TH**. Di samping itu, perbincangan ini juga bertujuan untuk menjalin kerjasama dengan institusi Islam lain di Malaysia, dengan harapan dapat memperkuat kerjasama korporat antara **TH** dan institusi tersebut. Melalui kolaborasi ini, diharapkan akan tercipta sinergi yang saling menguntungkan dalam rangka mengeratkan hubungan antara kedua belah pihak serta berkontribusi pada pembangunan komuniti Muslim dan masyarakat secara keseluruhan.

A discussion session was held with Yayasan Sofa to explore plans and efforts that increase the value and wellbeing of **TH** employees. In addition, this discussion also aimed at establishing cooperation with other Islamic institutions in Malaysia, with the hopes of strengthening corporate coordination between **TH** and these institutions. Through this collaboration, it is hoped that a mutually beneficial synergy will be created in order to strengthen the relationship between both parties and contribute to the development of the Muslim community and society as a whole.



OBJEKTIF STRATEGIK Strategic Objective

04

MODAL INSAN Human Capital

PROGRAM WARGA TH SIHAT

'Ke Arah Warga **TH** Sihat' merupakan misi dan harapan agar semua warga **TH** sihat dengan adanya program-program berbentuk sukan dan kesihatan. **TH** amat mengalu-alukan dan menggalakkan penganjuran sukan di semua peringkat sama ada peringkat jabatan atau organisasi.

Lebih 20 program kesihatan dan sukan telah dijalankan sepanjang tahun 2023, dimulakan dengan Hari Kesihatan **TH** pada awal Januari. Kempen Derma Darah Tahunan **TH** juga dilaksanakan dengan kerjasama Pusat Darah Negara. Selanjutnya, program **TH** Bersenam yang diadakan setiap bulan juga antara aktiviti riadah selepas waktu bekerja.

Selanjutnya, bersempena dengan Sambutan Ulang Tahun 60 Tahun **TH**, beberapa aktiviti sukan yang menarik seperti aktiviti mendaki gunung dan program kayuhan basikal diperkenalkan kepada anggota **TH**. Antara aktiviti yang menarik adalah seperti kejohanan boling dan karom antara jabatan.

Pada tahun 2023 **TH** telah menyertai dua (2) kejohanan besar di peringkat luar iaitu Kejohanan Sukan Badan Berkanun (SUKANUN) di Arau, Perlis dan Kejohanan Sukan Ijtimak Perdana Agensi Agama Seluruh Malaysia (IJPAM) tahun 2023 yang diadakan Kota Kinabalu, Sabah.

Aktiviti sukan dan kesihatan ini dapat menerapkan budaya hidup sihat di kalangan warga **TH**. Melalui ini juga, ianya sudah pasti dapat merapatkan hubungan warga **TH** di samping itu menerapkan nilai teras kerja berpasukan. Selain daripada aktiviti sukan, **TH** juga meningkatkan kesedaran tentang penjagaan kesihatan dengan mengadakan sesi webinar secara atas talian setiap bulan kepada semua warga kerja **TH**. Program "Wellness Talk" ini menjemput pakar-pakar kesihatan untuk mengupas isu-isu berkaitan penjagaan kesihatan.



TH WELLNESS EMPLOYEES PROGRAMS

'Towards Healthy **TH** Employees' is to promote health and wellness among all **TH** employees through sports and fitness programme. **TH** strongly encourages and supports all levels of sports activities at both the departmental and organisational levels.

More than 20 wellness and sports events were carried out throughout the year, kicking off with the *Hari Kesihatan TH* 2023, which was organised in early January. **TH**'s Annual Blood Donation Campaign was also carried out in collaboration with the National Blood Centre. Further, the monthly *TH Bersenam* programme is an after-work recreational activity provided within **TH**.

In conjunction with **TH**'s 60th Anniversary Celebration, more exciting sporting activities such as mountain climbing activities and cycling programmes were organised for **TH** employees during the year. Among many interesting activities are inter-department tournaments such as bowling and carom.

In 2023, **TH** participated in two (2) major tournaments namely the *Badan Berkanun Sports Tournament (SUKANUN)* in Arau, Perlis and the 2023 *Ijtimak Perdana Agensi Agama Seluruh Malaysia (IJPAM)* sports tournament held in Kota Kinabalu, Sabah.

These sports and health activities can help cultivate a healthy lifestyle culture amongst **TH** employees. These programmes strengthen the relationship between **TH** employees and instill **TH**'s core value of teamwork. The sports activities increases awareness about healthcare through online webinar session every month for all **TH** employees. During this Wellness Talk programme, health experts were invited to discuss issues relating to specific healthcare topics.



AKTIVITI SUKARELAWAN TH

Aktiviti sukarelawan merupakan perkara yang telah menjadi sinonim dengan warga kerja **TH** dalam beberapa tahun kebelakangan ini. Warga kerja **TH** sentiasa bersiap sedia untuk memberi sumbangan bukan hanya dalam bentuk kewangan tetapi juga sumbangan tenaga kerja dalam membantu golongan yang memerlukan.

Pada tahun 2023, beberapa aktiviti sukarelawan telah dilaksanakan. Sempena Ulang Tahun 60 Tahun **TH**, **TH** telah melaksanakan program “CSR On Wheels” di tiga (3) lokasi berikut:

1. Pusat Jagaan Mahmudah, Semenyih, Selangor iaitu sebuah pusat jagaan swasta kelolaan sebuah badan bukan kerajaan yang menjaga kebajikan warga emas dan orang kelainan upaya. Program ini telah dilaksanakan pada 18 Mac 2023 melibatkan penyertaan seramai lebih kurang 50 orang Sukarelawan **TH** dengan kerjasama pelajar Universiti Sains Islam Malaysia (USIM) seramai 10 orang.
2. Al Madrasah Al Fathoniyyah Lil ‘Ulum Ad Diniyyah (MAFAD), Chendering, Kuala Terengganu iaitu sebuah pusat tahfiz swasta yang mempunyai pelajar lebih kurang 20 orang yang memerlukan bantuan kewangan untuk kelangsungan pembelajaran dan kehidupan seharian. Program ini yang diadakan pada 16 September 2023 dengan kehadiran lebih kurang 100 orang sukarelawan **TH** daripada Ibu Pejabat **TH**, **TH** Negeri Kelantan, **TH** Negeri Terengganu dan **TH** Negeri Pahang yang diketuai oleh Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif **TH**, YBrs. Tuan Syed Hamadah bin Syed Othman.
3. Masjid Melayu Lebuah Acheh, Pulau Pinang iaitu sebuah masjid warisan yang telah dibina pada tahun 1808. Masjid ini merupakan lokasi pertama bakal jemaah haji daripada Tanah Melayu ketika itu untuk berangkat melalui kapal laut ke Tanah Suci untuk menunaikan fardhu haji. Program ini diadakan pada 28 Oktober 2023 yang melibatkan penyertaan lebih kurang 100 orang sukarelawan **TH** daripada Ibu Pejabat **TH**, **TH** Negeri Perlis, **TH** Negeri Kedah dan **TH** Negeri Pulau Pinang yang diketuai oleh Tuan Haji Mohd Norber bin Kassim (Pengurus Besar Strategik Modal Insan Menanggung Tugas Ketua Pegawai Modal Insan) ketika itu. Turut hadir adalah Pengarah Eksekutif Haji, YBhg. Dato’ Sri Syed Saleh bin Syed Abdul Rahman.

TH VOLUNTEERISM

Volunteer activities have become synonymous with **TH** employees in recent years. Volunteerism does not only benefit **TH** employees by providing channels where they can support communities in need, but also building trust and awareness that **TH** as an Islamic organisation that is socially responsible and cares for all stakeholders.

In 2023, numerous volunteer activities were carried out. In conjunction with **TH**’s 60th Anniversary, **TH** organised “CSR On Wheels” programme at the following three (3) locations:

1. Pusat Jagaan Mahmudah, Semenyih, Selangor a private care center managed by a non-governmental organisation (NGO) that takes care of the welfare of the elderly and people with disabilities. The programme implemented on 18 March 2023 involving approximately 50 **TH** Volunteers with the cooperation of 10 students from Universiti Sains Islam Malaysia (USIM).
2. Al Madrasah Al Fathoniyyah Lil ‘Ulum Ad Diniyyah (MAFAD), Chendering, Kuala Terengganu a private tahfiz centre with approximately 20 students that need financial assistance for their education and daily living expenses. This programme was held on 16 September 2023 with the participation of approximately 100 **TH** volunteers from **TH** Headquarters, **TH** Negeri Kelantan, **TH** Negeri Terengganu and **TH** Negeri Pahang led by the Group Managing Director and Chief Executive Officer of **TH**, YBrs. Tuan Syed Hamadah bin Syed Othman.
3. Masjid Melayu Lebuah Acheh, Penang a heritage mosque that was built in 1808. This mosque was the first location for prospective hajj pilgrims from Malaysia at that time to sail to the Holy Land to fulfill their hajj obligation. This programme was held on 28 October 2023 involving the participation of approximately 100 **TH** volunteers from **TH** Headquarters, **TH** State of Perlis, **TH** State of Kedah and **TH** State of Pulau Pinang led by Tuan Haji Mohd Norber bin Kassim (Strategic General Manager of Human Capital taking on the duties of Chief Human Capital Officer). Also present was the Hajj Executive Director, YBhg. Dato’ Sri Syed Saleh bin Syed Abdul Rahman.

OBJEKTIF STRATEGIK Strategic Objective

04

MODAL INSAN Human Capital

Penglibatan warga kerja **TH** di seluruh Malaysia juga dapat dilihat dalam program Infaq Ramadhan 1444H. Pemberian sumbangan asas seperti beras, gula, tepung, minyak masak dan lain-lain barang keperluan dapur kepada penerima seramai hampir 300 orang dalam kategori miskin bandar merentasi tiga (3) lokasi - Surau Andika, Setiawangsa pada 30 Mac 2023, Masjid Al-Falah, Ulu Yam, Selangor pada 5 April 2023 dan Masjid Al Muqarrabin, Bandar Tasik Selatan, Kuala Lumpur.

Pasukan Sukarelawan **TH** juga turut terlibat dalam sumbangan tenaga kerja untuk membersihkan rumah-rumah warga **TH** yang terkesan dengan hujan lebat dan banjir di Lembah Klang, Terengganu dan Selangor. Selain aktiviti pembersihan rumah, Pasukan Sukarelawan **TH** juga melaksanakan aktiviti ziarah dan memberikan sokongan moral serta bantuan kewangan kepada warga **TH** lain yang terkesan banjir.

Pada 20 hingga 22 Disember 2023, Kursus Asas Pertahanan Awam Khas Pasukan Sukarelawan **TH** Tahun 2023 julung-julung kali diadakan bertempat di Akademi Latihan Pertahanan Awam Malaysia (ALPHA), Bangi yang dihadiri seramai 31 daripada 181 orang anggota **TH** yang secara sukarela memberikan nama untuk menyertai Pasukan Sukarelawan **TH**.

TH employees throughout Malaysia was also seen in the Infaq Ramadhan 1444H programme. Contributions were of essential daily necessities such as rice, sugar, flour, cooking oil and other daily necessities were contributed to almost 300 urban poor recipients across three (3) locations - Surau Andika, Setiawangsa on 30 March 2023, Al-Falah Mosque, Ulu Yam, Selangor on 5 April 2023 and Al Muqarrabin Mosque, Bandar Tasik Selatan, Kuala Lumpur.

The **TH** Volunteer Team was also involved in cleaning the homes of **TH** employees affected by heavy rain and flooding in Klang Valley, Terengganu and Selangor. The **TH** Volunteer Team visited and provided moral support as well as financial assistance to other **TH** employees who were affected by the flood.

On 20 to 22 December 2023, the 2023 Special Basic Civil Defense Course for the **TH** Volunteer Force was held for the first time at the Malaysian Civil Defense Training Academy (ALPHA), Bangi attended by 31 **TH** volunteers out of 181 **TH** registered **TH** Volunteers.



PROGRES PERANCANGAN PENGGANTIAN (IDP)

Antara bulan Mac hingga September 2023, pelbagai aktiviti dan sesi libat urus bersama Ketua Jabatan dan Bahagian (HOD) telah dijalankan. Senarai aktiviti disenaraikan di bawah:

PROGRESS OF SUCCESSION PLANNING

Between March to September 2023, various activities and engagement sessions with the Head of Departments and Divisions (HODs) were conducted. The list of activities is listed below:

Bil. / No.	Jawatan Kritikal Misi (MCP)	Jawatan Kritikal Operasi (OCP)
1.	Semak Senarai Pencalonan Semasa Jawatan Kritikal Misi (MCP) dan Jawatan Kritikal Operasi (OCP) dan menjemput pencalonan tambahan. <i>Review Mission Critical Position (MCP) and Operational Critical Position (OCP) current nomination list and invite additional nominations.</i>	
2.	<ul style="list-style-type: none"> Calon baharu MCP menjalani temuduga berdasarkan penilaian dan kompetensi secara dalam talian dari April hingga Jun. Calon OCP baharu menjalani penilaian dalam talian dari April hingga Jun. Menyemak keputusan penilaian dan kesediaan calon dari bulan Mei hingga Julai. <i>New MCP nominees undergo online assessment and Competency Based Interviews from April to June.</i> <i>New OCP nominees undergo online assessment from April to June.</i> <i>Review nominees' assessment results and readiness from May until July.</i> 	
3.	Menjalankan penilaian potensi dan penarafan fungsi untuk calon OCP sedia ada dan baru. <i>Conduct potential assessment and functional rating for the existing and new nominees of OCP.</i>	
4.	<ul style="list-style-type: none"> Mengadakan sesi libat urus bersama Ketua Jabatan dan/atau Bahagian (HOD/Div) berkaitan bermula Ogos hingga September ini. Berkongsi keputusan penilaian dan mendapatkan maklum balas daripada HOD mengenai keputusan, kesediaan dan kawasan pembangunan penama. Menyampaikan keperluan penglibatan HOD/Div dalam pembangunan calon - terutamanya dalam kejurulatihan, bimbingan, dan latihan di tempat kerja. <i>Conducted engagement sessions with relevant Head of Departments and/or Divisions (HOD/Div) from August until September.</i> <i>Shared the assessment results and solicit feedback from the HOD on the nominees' results, readiness, and development areas.</i> <i>Communicated the need for HOD/Div involvement in development of nominees - especially in coaching, mentoring, and on-the-job training.</i> 	
5.	Mengkaji semula keutamaan keperluan pembangunan calon MCP dan draf IDP individu. <i>Review MCP nominees' development needs priorities and draft individual IDP.</i>	Mengkaji semula keperluan pembangunan umum kumpulan OCP berdasarkan keputusan penilaian. <i>Review general development needs of OCP group based on assessment results.</i>
6.	<p>Melaksanakan program-program pembangunan bermula bulan Mac sehingga Disember:</p> <ul style="list-style-type: none"> Makmal Inovasi: Jabatan Operasi <ul style="list-style-type: none"> - Sebagai peserta, penasihat dan pakar Platform Pembelajaran Dalam Talian Terbuka UDEMY - Laluan Pembelajaran untuk MCP (3 modul) Kejurulatihan Eksekutif - sebagai mentee Program mentor - sebagai mentor <p><i>Implement development programme from March until December:</i></p> <ul style="list-style-type: none"> <i>Innovation Lab: Operations Department</i> <ul style="list-style-type: none"> - As participant, advisor and specialist <i>UDEMY Open Online Learning Platform - Learning Path for MCP (3 modules)</i> <i>Executive Coaching - as mentee</i> <i>Mentoring programme - as mentor</i> 	<p>Melaksanakan program-program pembangunan bermula bulan Mac sehingga Disember:</p> <ul style="list-style-type: none"> Makmal Inovasi: Jabatan Operasi <ul style="list-style-type: none"> - Sebagai peserta, penasihat dan pakar Platform Pembelajaran Dalam Talian Terbuka UDEMY - Laluan Pembelajaran untuk OCP (3 modul) Program mentor - sebagai mentor atau mentee <p><i>Implement development programme from March until December:</i></p> <ul style="list-style-type: none"> <i>Innovation Lab: Operations Department</i> <ul style="list-style-type: none"> - As participant, advisor and specialist <i>UDEMY Open Online Learning Platform - Learning Path for OCP (3 modules)</i> <i>Mentoring programme - as mentor or mentee</i>

OBJEKTIF STRATEGIK

Strategic Objective



TADBIR URUS

Governance

Struktur tadbir urus **TH** menjadi panduan kepada Lembaga **TH** untuk melaksanakan tanggungjawabnya berpandukan 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.

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.

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 juga mengambil kira keperluan pihak berkepentingan yang lain termasuk warga kerja, pelanggan, pembekal dan masyarakat.

Lembaga 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 melancarkan Pelan Transformasi Strategik iaitu HIJRAH24, 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.

Antara inisiatif yang dijalankan sejajar dengan HIJRAH24 adalah pindaan Terma Rujukan dan Piagam Lembaga **TH**, pindaan Rangka Kerja Pengarah Nomini, penubuhan *Board of Directors Effectiveness Evaluation* atau Penilaian Keberkesanan Lembaga Pengarah (BDEE) dan Latihan Pengarah Nomini.

Bagi memastikan Lembaga dan Lembaga Jawatankuasa kekal seiringan dengan Tadbir Urus dan Kelestarian terkini, pada tahun 2023, **TH** telah melantik jururunding luar untuk menjalankan penilaian BDEE. The Institute of Corporate Directors Malaysia (ICDM) telah diberi kepercayaan bagi menjalankan BDEE melalui soal selidik dan penilaian secara atas talian yang merangkumi rangka kerja tadbir urus, amalan terbaik dan norma industri yang terkini.

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

The 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, HIJRAH24, 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 the world's most respected and competitive Islamic institution.

Among the initiative formulated in conjunction to HIJRAH24 are the revised Terms of References and **TH** Board Charter, revised Nominee Directors Framework, establishment of Board of Directors Effectiveness Evaluation (BDEE) and Nominee Directors Training.

To ensure the Lembaga and Board Committees were kept abreast with Governance and Sustainability, in 2023, **TH** had engaged with external facilitator to conduct the BDEE exercise. The Institute of Corporate Directors Malaysia (ICDM) was entrusted with overseeing the BDEE through an online questionnaire and assessment that incorporated the latest corporate governance framework, best practices and industry norms.

SYARIKAT KUMPULAN Group of Companies

BANK ISLAM

Ditubuhkan pada 1 Julai 1983, Bank Islam Malaysia Berhad (“Bank Islam” atau “Kumpulan”) telah memainkan peranan utama yang melangkaui sempadan institusi kewangan biasa. Merintis penyelesaian perbankan dan kewangan patuh Syariah yang lengkap, Bank Islam komited untuk mencapai kecemerlangan kewangan tanpa mengabaikan peranannya dalam memajukan kesejahteraan buat pemegang taruhnya.

Bank Islam mempertahankan kepentingan prinsip alam sekitar, sosial dan tadbir urus (ESG), membawa semua ke arah masa hadapan yang tidak hanya teguh daripada aspek kewangan tetapi juga bertanggungjawab daripada sudut sosial serta memastikan kelestarian alam semula jadi.

Sehingga akhir 2023, rangkaian Bank Islam terdiri daripada 135 cawangan dan lebih 900 terminal layan diri di seluruh negara. Selain itu, ia juga memenuhi pilihan perbankan menerusi infrastruktur dalam talian yang memaparkan platform Perbankan Internet Bank Islam serta aplikasi mudah alih yang bersifat mesra pengguna seperti GO by Bank Islam, GO Biz by Bank Islam, SMEXpert dan eBanker Pro. Setiap penyelesaian ini memenuhi pelbagai keperluan dan permintaan pelanggan yang menginginkan pengalaman perbankan yang mudah, selamat dan lancar.

BANK ISLAM

Established on 1 July 1983, Bank Islam Malaysia Berhad (“Bank Islam” or “the Group”) has embraced a pivotal role beyond a financial institution’s conventional boundaries. Pioneering complete Shariah-compliant banking and financial solutions, Bank Islam is committed to financial excellence without compromising its role in advancing prosperity for its stakeholders.

Bank Islam champions the significance of environmental, social and governance (ESG) principles, steering us towards a future that is not only financially robust but also socially responsible and environmentally sustainable.

As of the end of 2023, Bank Islam boasts a network comprising 135 branches and over 900 self-service terminals nationwide. Additionally, it caters to diverse banking preferences with its online infrastructure featuring the Bank Islam Internet Banking platform and user-friendly mobile applications such as GO by Bank Islam, GO Biz by Bank Islam, SMEXpert as well as eBanker Pro, designed to seamlessly meet the various needs and demands of customers seeking a secure, convenient and efficient banking experience.



SYARIKAT KUMPULAN Group of Companies

Sebagai sebuah Kumpulan yang mengutamakan kemakmuran untuk semua, Bank Islam aktif dalam melaksanakan pelan strategi perniagaannya, LEAP25, yang bertujuan untuk meletakkan Bank Islam sebagai penyedia penyelesaian kewangan patuh Syariah ESG yang lengkap dan peneraju landskap perbankan digital dan kewangan sosial menjelang tahun 2025.

Kumpulan telah mencatatkan keuntungan bersih sebanyak RM553.1 juta bagi tahun kewangan berakhir 31 Disember 2023 (TK2023), meningkat sebanyak 12.5 peratus berbanding tahun sebelumnya.

Bagi mengukuhkan prestasi dan daya tahan perniagaannya, Bank Islam terus memperhalusi penyelesaian kewangan yang disediakan agar ia sejajar dengan pendekatan yang bertumpukan pelanggan. Sebagai maklum balas terhadap pilihan perbankan yang berubah-ubah, Bank Islam kekal teguh dalam komitmennya untuk menyampaikan produk dan perkhidmatan patuh Syariah yang seiring dengan gaya hidup moden.

Pengenalan Kad Visa Debit-i Be U by Bank Islam pada September 2023 menzahirkan usaha yang dilakukan Kumpulan bagi memenuhi permintaan semasa pasaran dan menyediakan pengalaman tanpa cawangan yang lancar kepada pelanggan.

Bank Islam juga melancarkan Akaun Pelaburan Mampan Ihsan (ISIA) pada 2023. Produk yang inovatif ini direka khas untuk menjana impak positif terhadap alam sekitar dan sosial menerusi kewangan sosial dan pulangan kewangan.

Kewangan sosial terus menjadi salah satu bidang tumpuan utama Bank Islam. Instrumen kewangan Islam seperti zakat, wakaf dan sedekah digerakkan untuk memberi manfaat kepada golongan kurang berkemampuan dan rentan.

As a Group that prioritises prosperity for all, Bank Islam is actively executing its five-year business strategy plan, LEAP 25, intending to position Bank Islam as a comprehensive provider of Shariah-compliant ESG financial solutions and a leader in the digital banking landscape and social finance by 2025.

The Group registered a net profit of RM553.1 million for the financial year ended 31 December 2023 (FY2023), an improvement of 12.5 per cent over the previous year.

To fortify its performance and resiliency, Bank Islam continues to refine its financial solutions, aligning with a customer-centric approach. In response to shifting banking preferences, Bank Islam remains steadfast in its commitment to delivering cutting-edge Shariah-compliant products and services that align with modern lifestyles.

The introduction of Be U by Bank Islam Visa Debit Card-i in September 2023 exemplifies the effort to meet current market demands and provide a seamless, branchless customer experience.

Bank Islam also launched the Ihsan Sustainability Investment Account (ISIA) in 2023. The innovative product is tailor-made to deliver positive social and environmental impact through social finance and financial returns.

Social finance continues to be one of the main focuses at Bank Islam. Islamic financial instruments such as zakat, waqf and sadaqa are mobilised to benefit the underprivileged and vulnerable.



Bank Islam menawarkan tiga (3) program pembiayaan mikro, iTEKAD Bangkit, iTEKAD Maju dan iTEKAD, kepada golongan kurang mendapat perkhidmatan perbankan dan perniagaan mikro yang dimiliki B40 dan asnaf. Sejak dilancarkan pada tahun 2020, lebih 1,000 usahawan mikro telah diperkasakan dengan bantuan kewangan sebanyak RM16 juta di bawah program ini. Pada tahun 2024, Bank Islam berhasrat untuk memperluaskan fokusnya dengan menjalin kerjasama dengan perusahaan sosial di seluruh negara.

Bagi memperkukuhkan sektor kewangan Islam, subsidiari Bank Islam, BIMB Investment Management Berhad (BIMB Investment) dan BIMB Securities Sdn Bhd (BIMB Securities), merupakan peneraju industri sebagai firma pelaburan dan pembrokeran saham patuh Syariah.

BIMB Investment secara aktif mempertingkatkan portfolio dan usaha strategik pelaburannya agar bersesuaian dengan perubahan pasaran dan pilihan pelabur yang sentiasa berubah. Ia bermatlamat untuk menjadi satu hentian penyelesaian yang mengoptimalkan profil pelanggan bagi memenuhi selera pelaburan mereka.

Selain mandat peribadi, BIMB Investment menguruskan 15 dana pelaburan termasuk tujuh (7) dana SRI Syariah. Setakat 31 Disember 2023, aplikasi mudah alihnya, BEST, telah mencatatkan lebih 32,000 pengguna berdaftar dan menguruskan pelaburan bernilai lebih RM8.7 juta.

Sementara itu, BIMB Securities memberi ruang kepada pelabur untuk melabur dalam syarikat-syarikat tersenarai patuh Syariah. Menyediakan kemudahan pelaburan di hujung jari, BIMB Securities menawarkan aplikasi mudah alih, BISonline, yang merekodkan lebih 19,000 transaksi pada tahun 2023. Pada masa ini aplikasi tersebut mempunyai hampir 9,000 pengguna berdaftar.

Bank Islam offers three (3) microfinancing programmes, iTEKAD Bangkit, iTEKAD Maju and iTEKAD Jaya, to the underserved or micro businesses owned by the B40s and asnaf. Since its launch in 2020, over 1,000 micro-entrepreneurs have been empowered through the distribution of financial support amounting to more than RM16 million under the programme. In 2024, Bank Islam will broaden its focus by collaborating with social enterprises nationwide.

To elevate the Islamic financial sector, Bank Islam's subsidiaries, BIMB Investment Management Berhad (BIMB Investment) and BIMB Securities Sdn Bhd (BIMB Securities), are leading the industry as Shariah-compliant investment and stock brokerage firms.

BIMB Investment actively enhances its investment portfolio and strategic efforts to adapt to changing market conditions and investor preferences. It aims to become a one-stop solution by optimising clients' profiles to meet their investment appetite.

Aside from private mandates, BIMB Investment manages 15 investment funds, including seven (7) Shariah SRI funds. As of 31 December 2023, its BEST app has recorded over 32,000 registered users, managing over RM8.7 million in investment.

Meanwhile, BIMB Securities allows investors to invest in listed Shariah-compliant companies. Providing investment facilities at the fingertips, BIMB Securities offered the BISonline mobile app, which recorded more than 19,000 transactions in 2023. Currently, the app has close to 9,000 registered users.



SYARIKAT KUMPULAN Group of Companies

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

Sebagai perintis dalam industri takaful tempatan selama lebih 39 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.

Dengan portfolio perniagaan Takaful Keluarga dan Am, keupayaan saluran pengedaran yang pelbagai, perkongsian strategik yang kukuh, produk-produk yang berteraskan pelanggan serta perkhidmatan dan ekuiti jenama yang berkualiti, Takaful Malaysia komited untuk membantu orang ramai mencapai cita-cita mereka untuk masa depan yang cerah dan kedudukan kewangan yang lebih selamat.

Rangkaian luas produk dan perkhidmatan komprehensif mampu milik yang ditawarkan oleh Takaful Malaysia, termasuk amalan dan strategi perniagaannya, diselaraskan untuk menjana impak yang mampan kepada ekonomi, komuniti dan alam sekitar. Takaful Malaysia komited untuk menerima pakai amalan mampan sebagai sebahagian daripada strategi perniagaannya untuk beroperasi dengan cekap dan meningkatkan keluk pertumbuhannya.



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

As a pioneer in the Malaysian takaful industry for over 39 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.

With a portfolio of family and general takaful businesses, multi-channel distribution capability, strategic partnerships, customer-centric products and services, strong digital capabilities and brand equity, Takaful Malaysia is committed to helping people achieve their ambitions of a brighter and financially more secure future.

The extensive range of comprehensive and affordable products and services offered by Takaful Malaysia, including its business practices and strategies, are aligned to generate a sustainable impact on the economy, community, and environment. Takaful Malaysia is committed to adopting sustainable practices as part of its business strategy to operate efficiently and increase its growth curve.



Takaful Malaysia adalah konstituen Siri Indeks FTSE4Good. Dalam usaha berterusan untuk meningkatkan prestasi kewangannya, Takaful Malaysia komited untuk menerima pakai prinsip alam sekitar, sosial dan tadbir urus (“ESG”) serta mengiktiraf kepentingan ESG dalam operasi perniagaannya. Takaful Malaysia memberi tumpuan kepada pewujudan nilai jangka panjang untuk pemegang kepentingan dengan melaksanakan strategi perniagaan yang menekankan dimensi etika, sosial, alam sekitar dan ekonomi.

Kekal berdaya saing dalam industri takaful dan insurans, Takaful Malaysia terus merebut peluang pertumbuhan dan mengekalkan kedudukan yang kukuh dalam perniagaan takaful keluarga, mengembangkan perniagaan takaful amnya dan merebut peluang pasaran untuk mengembangkan perniagaannya di tahun akan datang. Sebagai pengendali takaful pertama negara, Takaful Malaysia menekankan pembinaan perniagaan jangka panjang yang mampan dalam menyampaikan nilai kepada pemegang sahamnya dan bagi memenuhi keperluan perlindungan pelanggan.

Takaful Malaysia diiktiraf dengan pelbagai anugerah dan pengiktirafan yang megukuhkan lagi kedudukannya sebagai peneraju institusi kewangan Islam di Malaysia.

Pada 2023, Takaful Malaysia memenangi Anugerah Syarikat Insurans Islam Terbaik di Anugerah Pelabur Antarabangsa 2023; Pengendali Operator Takaful Utama Malaysia 2023 di *International Business Magazine Awards 2023*; Anugerah *Black Dragon Award* (Pengguna Media Terbaik) di *Dragons of Malaysia Awards 2023*; Syarikat Takaful Keluarga Terbaik (Malaysia 2023) di Anugerah Kewangan Antarabangsa 2023 dan Anugerah Gangsa (Kategori perbankan, pelaburan & insurans) di Putra Aria Brand Awards 2023.



Takaful Malaysia is a constituent of the FTSE4Good Index Series. In its continued efforts to improve financial performance, Takaful Malaysia is dedicated to adopting the principles of environmental, social and governance (“ESG”) and recognizing the importance of ESG in its business operation. Takaful Malaysia focuses on creating long-term stakeholder value by implementing strategies that emphasize the ethical, social, environmental, and economic dimensions of its business.

Staying competitive in the takaful and insurance industry, Takaful Malaysia continues to capture the next wave of growth and propel its leading position to maintain a strong foothold in the family takaful business, expand its general takaful business and seize market opportunities to grow its business in the years to come. As the first takaful operator in the country, Takaful Malaysia emphasizes building a long-term sustainable business in delivering value to its shareholders and meeting the protection needs of customers.

Takaful Malaysia has been recognized with numerous awards and accolades that consolidate its position as a leading Islamic financial institution in Malaysia.

In 2023, Takaful Malaysia bagged the Best Islamic Insurance Company in Malaysia at the International Investor Awards 2023; Leading Takaful Operators in Malaysia 2023 at the World Business Outlook Awards 2023; Best Takaful Insurance Provider Malaysia 2023 at the International Business Magazine Awards 2023; Black Dragon Award (Best Use of Media) at the Dragons of Malaysia Awards 2023; Best Family Takaful Company (Malaysia 2023) at the International Finance Awards 2023 and Bronze Award (Banking, Investment & Insurance Category) at the Putra Aria Brand Awards 2023.



SYARIKAT KUMPULAN Group of Companies

HOSPITALITI

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

Menerusi anak syarikatnya, THV Management Services Sdn Bhd ("THVM"), telah bekerjasama dengan Accor Hotels, pengendali kepada Hotel Movenpick & Pusat Konvensyen KLIA (MHCC) yang menawarkan perkhidmatan hotel 5 bintang setanding jenama antarabangsa lain. MHCC telah menjadi hub operasi haji sejak tahun 2018. Hotel yang lengkap dengan 332 bilik dan fasiliti pusat konvensyen yang mampu memuatkan sehingga 2,000 orang dalam satu masa, MHCC telah diberi Pengiktirafan Penginapan Mesra Muslim (MFAR), sebuah inisiatif yang diperkenalkan oleh Kementerian Pelancongan, Kesenian dan Kebudayaan (MOTAC).

MHCC juga telah dianugerahkan Anugerah Emas bagi 'Outstanding Islamic Compliance Hotel' oleh MOTAC. MHCC juga turut dilengkapi dengan kemudahan seperti kolam renang dan gim yang berasingan bagi lelaki dan perempuan, spa serta Kelab Kanak-kanak.

Pengunjung boleh mencuba pelbagai jenis pastri dan pencuci mulut 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 berpatutan.

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 the Gold Award for the Outstanding Islamic Compliance Hotel by MOTAC. MHCC has also been equipped with facilities such as separate swimming pools and gym for men and women, a spa, as well as a 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 restaurant, Temasya, offers various selection of food for buffet as well as ala carte menu. For those who prefer a laid-back ambience, Beranda offers a location with more affordable food options.



MHCC berkolaborasi dengan GSPARX untuk menjalankan projek panel solar, selari dengan dorongan global untuk kelestarian alam. Kerjasama strategik antara Movenpick dan TNB ini adalah komitmen bersama bagi mencapai pelepasan karbon sifar menjelang 2050. Matlamat ini melangkaui sempadan perniagaan, menggalakkan amalan mampan dan memupuk impak positif dalam kalangan masyarakat yang lebih luas.

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. Pengunjung juga 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.

MHCC collaborated with GSPARX on solar panel initiative, in harmony with the global impetus for sustainability. The strategic partnership between Movenpick and TNB marks a joint commitment to achieving Net Zero Carbon Emissions by 2050. This shared goal transcends business boundaries, promoting sustainable practices and fostering positive impacts in the wider community.

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 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 1,345 jemaah haji telah memilih untuk mendaftar dalam pakej haji THTS yang ditawarkan bagi tahun 2023 (1444H). Jumlah jemaah umrah untuk kesemua pakej yang ditawarkan (Nilam, Fairuz, Almaas, Zamrud, Firdaus dan Ruby) adalah seramai 7,530 berbanding 5,180 pada tempoh yang sama tahun sebelumnya.

THTS juga menawarkan 42 pakej pelancongan (Muslim) domestik dan lebih 60 destinasi antarabangsa, termasuk Baitulmaqdis, Turkiye, Switzerland, Perancis dan United Kingdom. Selain itu, dua (2) platform e-dagang yang diperkenalkan pada tahun 2021, terus menjana pendapatan yang mampan kepada THTS, dengan penawaran produk utama adalah makanan, pakaian dan 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.

Dimiliki sepenuhnya oleh **TH**, Kumpulan ini telah diwujudkan berikutan penyatuan pada 2010 TH Properties Sdn Bhd dan TH Technologies Sdn Bhd, masing-masing cabang pembangunan hartanah dan pembinaan **TH**.

Kumpulan ini juga telah membantu **TH** dalam menguruskan pembangunan kemudahan operasi dan hartanah pelaburan mereka, daripada penubuhan dan konseptualisasi kepada reka bentuk, pembinaan, penyediaan dan penyelenggaraan.

SEKTOR PEMBANGUNAN HARTANAH DAN PEMBINAAN

Kumpulan TH Properties ("Kumpulan/Kumpulan TH Prop") mencatat kenaikan 283 peratus dalam keuntungan sebelum cukai dan zakat kepada RM49.7 juta untuk tahun kewangan berakhir 31 Disember 2023, melalui pendapatannya yang berjumlah RM132.0 juta. Sebagai perbandingan, Kumpulan TH Prop merekodkan keuntungan sebelum cukai dan zakat sebanyak RM12.8 juta dan pendapatan berjumlah RM163.3 juta untuk tahun kewangan berakhir 31 Disember 2022.

TRAVEL & 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 suits 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 1,345 hajj pax has chosen to enrol in THTS packages offered in 2023 (1444H). Total umrah pax for all packages offered (Nilam, Fairuz, Almaas, Zamrud, Firdaus and Ruby) for the year 2023 is 7,530 against 5,180 in the same period last year.

THTS 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 coin containers marketed as Tabung **TH**.

PROPERTY DEVELOPMENT & INVESTMENT

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

Wholly owned by **TH**, the Group was created following the consolidation of TH Properties Sdn Bhd and TH Technologies Sdn Bhd in 2010, **TH**'s property development and construction branches, respectively.

The Group has also assisted **TH** in managing the development of the latter's operational facilities and investment properties, from inception and conceptualisation to design, construction, completion, and maintenance.

PROPERTY DEVELOPMENT AND CONSTRUCTION SECTOR

TH Properties Group ("Group/TH Prop Group") posted an increase of 283 per cent in profit before tax and zakat to RM49.7 million for the financial year ending 31 December 2023, on the back of a revenue totaling RM132.0 million. In comparison, the Group recorded profit before tax and zakat of RM12.8 million and revenue of RM163.3 million for the previous financial year ending 31 December 2022.

Walaupun 2023 merupakan tahun yang mencabar buat Kumpulan TH Prop tatkala ia kembali pulih dari kekangan dan kesan sepanjang tempoh pandemik akibat penundaan perancangan pembangunan tanah baru dan pelancaran jualan beberapa projek yang dilakukan bagi memberi tumpuan kepada penjualan stok sedia ada serta pengurusan rapi aliran tunai, Kumpulan berjaya merekodkan untung bersih sebanyak RM44.2 juta

Pembangunan hartanah utama Kumpulan ialah Bandar Enstek seluas 5,119 ekar, terletak berhampiran dengan Lapangan Terbang Antarabangsa KLIA. Dengan lebih 2,791 rumah dibina, Bandar Enstek kini menjadi komuniti yang berkembang maju. 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 Wanita Cempaka, Kolej Tunku Kurshiah, Kolej Epsom, Politeknik Nilai, Maktab Perguruan Teknik, Institut Pendidikan Bahasa Pusat Latihan Bahasa Inggeris, Institut Perpustakaan Dan Maklumat Negara, Pusat R&D Jabatan Bomba & Penyelamat Malaysia, Akademi Dewan Bahasa & Pustaka dan Pusat Analisis Halal Malaysia (MyHAC). Di samping itu, Techpark@enstek juga telah mendapat akreditasi dengan status HALMAS (Taman Halal) dan kini menjadi hab industri bioteknologi terkemuka negara.

Kumpulan juga telah menyiapkan projek bangunan dan infrastruktur bernilai melebihi RM1 bilion, termasuk pembangunan komersial terkemuka negara di tanah wakaf, Menara Bank Islam yang mempunyai 34 tingkat di Segi Tiga Emas Kuala Lumpur. Rekod prestasi menyenaraikan lebuhraya, kerja-kerja tebatan banjir, hospital, kemudahan tentera dan polis, serta bangunan dan kuarters Kerajaan, antara banyak pencapaian.

TH Properties Sdn Bhd, melalui syarikat usaha samanya, 59 Inc. Sdn. Bhd., melancarkan projek pembangunan bercampur bertingkat sulungnya, Kota Semarak, pada Januari 2023. Terletak secara strategik di atas tanah seluas 27 ekar, Kota Semarak merupakan pembangunan campuran yang terdiri daripada kediaman dan ruang komersial yang terbilang. Hanya 5 KM dari KLCC dan dengan akses mudah ke lebuhraya DUKE, Kota Semarak akan menjadi alamat pilihan seterusnya untuk penduduk bandar.

Memandangkan Kota Semarak terletak di lokasi utama di bandar raya Kuala Lumpur, penduduk akan dimanjakan dengan pilihan dengan banyak kemudahan dan kemudahan di sekitar pembangunan. Pusat beli-belah bertaraf dunia seperti Suria KLCC, Pavilion Kuala Lumpur, Setapak Central Mall dan Sunway Putra Mall terletak berdekatan dengan Kota Semarak. Kemudahan terkenal lain yang berdekatan termasuk Lapangan Golf Setapak, Institut Jantung Negara, Hospital Kuala Lumpur, Hospital Columbia Asia, Hospital Pusrawi dan Kelab Diraja Selangor. Terdapat juga banyak kedai makan, kedai serbaneka, stesen minyak, bank dan tempat ibadat juga di kawasan itu.

Although 2023 proved to be a challenging year for the Group as it gradually recovers from the setbacks and residual aftermath of the pandemic period where development sites and sales launches of new projects were put on hold to shift the focus towards clearing existing stocks and prudent management of cash flow, it managed to record RM44.2 million in net profit.

The Group's signature property development is the 5,119-acre Bandar Enstek, located close to the KL International Airport. With over 2,791 homes built and delivered, Bandar Enstek is now a thriving community. Famous 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, Cempaka Ladies College, Tunku Kurshiah College, Epsom College, Nilai Polytechnic, Maktab Perguruan Teknik, Institut Pendidikan Bahasa Pusat Latihan Bahasa Inggeris, Institut Perpustakaan Dan Maklumat Negara, R&D Centre for Jabatan Bomba & Penyelamat Malaysia, Akademi Dewan Bahasa & Pustaka and Malaysia Halal Analysis Centre (MyHAC). In addition, Techpark@enstek has also been accredited with HALMAS (Halal Park) status and is now the country's leading biotechnology industry hub.

The Group has also completed building and infrastructure projects above RM1 billion in value, including the country's leading commercial development on wakaf land, the 34-story Menara Bank Islam in the Golden Triangle of Kuala Lumpur. The track record lists highways, flood mitigation works, hospitals, army and police facilities, and Government buildings and quarters, among the many achievements.

TH Properties Sdn. Bhd., through its joint-venture company, 59 Inc. Sdn Bhd, launched its maiden high-rise mixed development project, Kota Semarak, in January 2023. Strategically located on a 27-acre stretch of prime land, Kota Semarak is a mix development comprising of distinguished residences and commercial spaces. Just 5 KM away from KLCC and with an easy access to DUKE highway, Kota Semarak will be the next address of choice for urban dwellers.

As Kota Semarak is situated at a prime location in Kuala Lumpur city, residents will be spoilt for choice with the abundance of facilities and amenities surrounding the development. World class shopping malls such as Suria KLCC, Pavilion Kuala Lumpur, Setapak Central Mall and Sunway Putra Mall are within close proximity to Kota Semarak. Other famous amenities nearby include Setapak Golf Range, National Heart Institute, Kuala Lumpur Hospital, Columbia Asia Hospital, Pusrawi Hospital and Royal Selangor Club. There are also many eateries, convenience stores, petrol stations, banks and places of worship as well in the area.

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Pada November 2023, Kumpulan telah melancarkan fasa terkini untuk taman perindustriannya, Techpark@enstek, yang meliputi 616.64 ekar tanah berpegangan bebas, setelah dua (2) fasa terdahulu mencatat kejayaan yang memberansangkan.

PENGURUSAN FASILITI

Bahagian Pengurusan Fasiliti TH Properties memfokuskan pada keseluruhan spektrum perkhidmatan Pengurusan Aset dan Fasiliti. Ditubuhkan untuk memastikan semua aset di bawah bidang kuasanya diurus dan dikekalkan mengikut piawaian Bertaraf Dunia, keutamaannya adalah untuk memenuhi kepentingan pelbagai Pihak Berkepentingan dan pelanggannya di peringkat tempatan dan antarabangsa.

Bahagian Pengurusan Fasiliti, yang terdiri daripada THP Services Sdn Bhd ("THPS"), TH Universal Builders Sdn Bhd ("THUB") dan THP Utara Facilities Sdn Bhd ("THPUF"). Sejak penubuhan Unit Pengurusan Fasiliti, Bahagian Pengurusan Fasiliti telah menguruskan lebih daripada 14 juta kaki persegi pejabat, ruang komersial, dan hotel di seluruh Malaysia.

Visi untuk menerajui industri pengurusan fasiliti di Malaysia, Pengurusan Fasiliti TH Properties telahpun mencipta nama di kalangan pemain industri dengan memenangi pelbagai tender dan kontrak Pengurusan Fasiliti di seluruh negara, contohnya, Pengurusan Fasiliti Menara Perkeso dan Kompleks F di Pentadbiran Persekutuan Pusat, Putrajaya, Pengurusan Fasiliti dan Penyelenggaraan Menara NU Sentral di KL Sentral Kuala Lumpur dan banyak lagi.

Bahagian Pengurusan Fasiliti telah dinilai sebagai 'Johan' untuk Anugerah Pengurusan Fasiliti Terbaik 2016 (Kategori Bangunan), yang dianugerahkan oleh Jabatan Kerja Raya, Malaysia pada Oktober, 2016. Anugerah tersebut telah mengiktiraf perkhidmatan berkualiti tinggi dan kecemerlangan yang disampaikan oleh syarikat untuk kontrak 'Pengurusan Fasiliti di Pejabat Kerajaan Kompleks C, Putrajaya bagi Tahun 2014 sehingga 2017'.

THPS menyelenggara 3,892,537 kaki persegi keluasan kawasan pejabat di Lembah Klang, dengan jumlah nilai kontrak sebanyak RM243 juta setakat 31 Disember 2023. Sementara itu, THUB menyelenggara 5,753,911 kaki persegi kawasan pejabat dan fasiliti di seluruh negara dengan nilai kontrak sejumlah RM217 juta. Untuk tempoh yang sama, THPUF yang menyelenggara kontrak konsesi bangunan-bangunan Kerajaan Pusat di kawasan utara, telah mencatatkan nilai kontrak berjumlah RM590 juta melalui 1,794,351 juta kaki persegi kawasan pejabat yang diselenggaranya.

In November 2023, the Group launched the latest phase of its industrial park, Techpark@enstek, which covers 616.64 acres of freehold land, following the success of the park's previous two (2) phases.

FACILITIES MANAGEMENT

The Facility Management section of TH Properties focuses on the entire spectrum of Assets and Facility Management services. Established to ensure all assets under its purview are managed and maintained to the World Class standard, its priority is to serve the interest of its various Stakeholders and clients locally and internationally.

The Facilities Management Division, which consists of THP Services Sdn Bhd ("THPS"), TH Universal Builders Sdn Bhd ("THUB") and THP Utara Facilities Sdn Bhd ("THPUF"). Since the inception of the Facility Management Unit, the subsidiary has managed more than 14 million square feet of offices, commercial spaces, and hotels throughout Malaysia.

Vision to spearhead the facility management industry in Malaysia, the Facility Management outfit of TH Properties is already making its mark among the industry players by winning various Facility Management tenders and contracts nationwide, for example, Facility Management of Menara Perkeso and Complex F at Federal Administrative Centre, Putrajaya, Facility Management and Maintenance of Menara NU Sentral at KL Sentral Kuala Lumpur and many more.

The company was adjudged 'Johan' for Anugerah Pengurusan Fasiliti Terbaik 2016 (Kategori Bangunan), bestowed by the Department of Public Work, Malaysia on October, 2016. The award has recognized high quality and excellence services delivered by the company for the contract of 'Pengurusan Fasiliti di Pejabat Kerajaan Kompleks C, Putrajaya bagi Tahun 2014 sehingga 2017'.

THPS manages a total of 3,892,537 sq.ft. of office spaces in Klang Valley with a total contract value of RM243 million as at 31 December 2023. Meanwhile, THUB manages 5,753,911 sq.ft. of office spaces and facilities nationwide with a total contract value of RM217 million. For the same period, THPUF, which manages the concession contract for Federal Government buildings in the northern region, recorded a total contract value of RM590 million from 1,794,351 million sq.ft. of office spaces under its maintenance.

Selain dari tempahan projek yang berjumlah RM1.1 bilion, operasi bahagian tersebut turut dipacu kadar pembaharuan tinggi kontrak sedia ada. Nilai kontrak bagi Bahagian ini untuk tahun kewangan berakhir 31 Disember adalah berjumlah RM119.8 juta.

Pada 9 Mei 2023, Kumpulan ini telah melancarkan aplikasi i-MANS, iaitu sebuah perisian penyelesaian pintar berasaskan awan untuk mengurus operasi dan kerja penyelenggaraan secara menyeluruh bagi operasi pengurusan fasiliti.

Pada Jun 2023, lima (5) bangunan kerajaan yang diselenggara oleh THPUF telah menerima penarafan label 5 bintang BEI oleh Kementerian Sumber Asli, Alam Sekitar dan Perubahan Iklim.

Pada 25 Oktober 2023, tiga (3) bangunan **TH** yang diselenggarakan oleh THUB telah diiktiraf sebagai bangunan efisien dalam penggunaan tenaga oleh Suruhanjaya Tenaga dengan status 5 bintang untuk tahun 2022.

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.

Aside from its healthy order book size of RM1.1 billion, the Division's operations are underpinned by the strong renewal of its existing contracts. The total contract value of the division for the fiscal year 2023 stood at RM119.8 million.

On 9 May 2023, the Group launched i-MANS applications, a cloud-based smart solution to efficiently manage the complete operation and maintenance work of the facility operation.

In June 2023, five (5) government buildings managed by THPUF were awarded with 5 BEI stars status by the Ministry of the Natural Resources, Environment and Climate Change.

In 25 October 2023, three (3) **TH** buildings currently managed by THUB were acknowledge by the Energy Commission as energy efficient buildings with 5 stars status for the year of 2022.

Moving forward, TH Properties Group aspires to continue maximizing 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.



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PERKHIDMATAN SOKONGAN MARIN

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

TH Marine mengekalkan keunggulannya dalam sektor Minyak & Gas dengan memiliki dan mengendalikan lapan (8) Kapal Sokongan Luar Pesisir (OSV) dengan kapasiti yang berbeza-beza. Kapal-kapal ini memainkan peranan penting dalam memberi perkhidmatan kepada industri minyak dan gas di Malaysia.

Pada tahun 2023, sektor minyak dan gas menunjukkan lantunan semula selepas fasa kemerosotan yang disebabkan oleh kemelesetan ekonomi global yang didorong oleh pandemik COVID-19 dan ketidakseimbangan pasaran tenaga. Penstabilan harga minyak dalam julat USD 80 – 90 sepanjang tahun, ditambah pula dengan pembukaan semula ekonomi telah memberi kesan yang menggalakkan ke atas permintaan OSV.

Industri minyak dan gas Malaysia, termasuk operasi TH Marine, mengalami kitaran pemulihan yang diterjemahkan kepada kadar penggunaan yang lebih tinggi dan Kadar Sewaan Harian. TH Marine, sejajar dengan aliran industri yang positif mendapati dirinya berada pada kedudukan yang baik untuk memenuhi permintaan yang semakin meningkat. Buat pertama kali dalam tujuh (7) tahun, TH Marine memperoleh keuntungan bersih sebanyak RM 84 juta pada tahun 2023.

Walaupun industri pulih, cabaran berterusan. Gangguan rantaian bekalan yang berpanjangan terus memberi kesan kepada garis masa projek. Cabaran ini memerlukan penyesuaian strategik dan daya tahan dalam operasi TH Marine.

Memandang ke hadapan, TH Marine menjangkakan pemulihan berterusan dalam industri minyak dan gas. Trend positif dalam Kadar Penggunaan dan Kadar Sewaan Harian dijangka berterusan, didorong oleh lantunan berterusan dan kekurangan kapal sokongan luar pesisir. TH Marine kekal komited untuk menavigasi landskap yang sedang berkembang, memanfaatkan keupayaan operasinya dan memanfaatkan peluang yang muncul.

Tahun 2023 menandakan tempoh pemulihan dan daya tahan untuk TH Marine Holding (L) Inc. Walaupun menghadapi cabaran yang ditimbulkan oleh kemelesetan ekonomi global dan kesan berlarutan daripada pandemik COVID-19, TH Marine mengharungi landskap industri dengan ketangkasan dan keazaman. Memandangkan sektor minyak dan gas terus menuju ke arah pemulihan, TH Marine kekal bersedia untuk kejayaan yang berterusan pada tahun-tahun yang akan datang.

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 maintained its prominence in the Oil & Gas sector by owning and operating eight (8) Offshore Support Vessels (OSV) of varying capacities. These vessels played a crucial role in serving the oil and gas industry in Malaysia.

In 2023, the oil and gas sector exhibited rebound after a sluggish phase caused by the global economic downturn spurred by the COVID-19 pandemic and energy market imbalances. The stabilization of oil prices within the USD 80 – 90 range during the year, coupled with the reopening of economies had a favorable effect on OSV demand.

Malaysia's oil and gas industry, including TH Marine's operations, experienced a recovery cycle which translated into higher utilization rates and Daily Charter Rates. TH Marine, aligning with the positive industry trend found itself well-positioned to meet the rising demand. For the first time in seven (7) years, TH Marine made a net profit of RM 84 million in the year 2023.

While the industry rebounded, challenges persisted. Prolonged supply chain disruptions continued to impact project timelines. These challenges necessitated strategic adaptability and resilience in TH Marine's operations.

Looking ahead, TH Marine anticipates continued recovery in the oil and gas industry. The positive trend in Utilization Rates and Daily Charter Rates is expected to persist, driven by the ongoing rebound and the shortage of offshore support vessels. TH Marine remains committed to navigating the evolving landscape, leveraging its operational capabilities and capitalizing on emerging opportunities.

The year 2023 marked a period of recovery and resilience for TH Marine Holding (L) Inc. Despite the challenges posed by the global economic downturn and the lingering effects of the COVID-19 pandemic, TH Marine navigated the industry landscape with agility and determination. As the oil and gas sector continues on the path to recovery, TH Marine remains poised for sustained success in the coming years.

PERLADANGAN

TH telah terlibat secara aktif dalam merealisasikan pelaburan strategiknya di dalam sektor perladangan sejak tahun 1972. **TH** merupakan pemegang saham terbesar TH Plantations Berhad (THP) yang tersenarai di Papan Utama Bursa Malaysia Berhad sejak tahun 2006 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 97,781 hektar bank tanah terdiri daripada 31 ladang kelapa sawit, 7 ladang getah & Jati dan 6 Kilang Sawit di negeri Terengganu, Pahang, Johor, Negeri Sembilan, Sabah dan Sarawak Malaysia dan Kalimantan, Indonesia .

Ladang dan Kilang kelapa sawit Kumpulan THP telah mendapat Pensijilan MSPO dan MSPO SCCS dan meneruskan usahanya untuk menerapkan amalan alam sekitar dan sustainabiliti yang komprehensif dalam operasinya yang merangkumi Amalan Agronomik Baik, dan usaha konsisten untuk mengurangkan pelepasan gas rumah hijau di kilang. Pada 19 Disember 2022, THP tersenarai dalam Indeks Bursa FTSE4GOOD Bursa Malaysia & Indeks Syariah FTSE4GOOD Bursa Malaysia. Ini adalah bukti pengurusan ESG positif THP, mengekalkan indeks penarafan keseluruhan melebihi 3.3 mengikut Metodologi Penilaian FTSE Russell ESG.

Pada 31 Disember 2023 (TK2023), Kumpulan THP mencatatkan pendapatan sebanyak RM752.0 juta dan keuntungan selepas cukai sebanyak RM 60.1 juta. Kumpulan THP telah mengisytihar dividen sebanyak 2.00 sen sesaham berjumlah RM17.68 juta kepada semua pemegang sahamnya bagi tahun kewangan 2023.

Tahun 2023 menandakan berakhirnya Pelan Pemulihan dan Transformasi Strategik Kumpulan THP, satu inisiatif luas yang direka untuk mengukuhkan kecekapan operasi, meluaskan aliran hasil dan margin perniagaan. Ini meletakkan syarikat pada landasan yang lebih kukuh ke arah trajektori seterusnya.

Kumpulan THP telah mencapai struktur modal yang lebih kukuh dengan penyiapan program sukuk pada 2022, yang memberikan lebih fleksibiliti untuk melaksanakan usaha meningkatkan hasil dan keuntungan. Ini merangkumi inisiatif penyatuan dan penanaman semula ladang, mekanisasi, amalan agronomi yang baik dan pengurusan kos operasi ladang yang lebih berkesan, sambil memanfaatkan sebarang peluang pada masa hadapan.

PLANTATION

TH has been actively involved in realising its strategic investments in the plantation sector since 1972. Currently, **TH** is a major shareholder in TH Plantations Berhad (THP) a listed entity on the Main Board of Bursa Malaysia Berhad since April 2006 and collectively all plantations' units are known as the TH Plantation Group (THP Group).

THP Group continues its capability 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 97,781 hectares of landbank consist of 31 oil palm estates, 7 rubber & teak estates and 6 palm oil mills in the states of Terengganu, Pahang, Johor, Negeri Sembilan, Sabah and Sarawak of Malaysia and Kalimantan, Indonesia.

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. Effective 19 December 2022, THP is part of Bursa Malaysia's FTSE4GOOD Bursa Index & FTSE4GOOD Bursa Malaysia Syariah Index. This is a testament of THP's positive ESG management, maintaining an overall rating index above 3.3 as per the FTSE Russell ESG Rating Methodology.

As at 31 December 2023 (FY2023), THP Group recorded a RM752.0 million in revenue and profit after tax of RM 60.1 million. THP Group declared a dividend of 2.00 sen per share to a total value of RM 17.68 million, to all its shareholders for the financial year ended 2023.

The year 2023 marked the closure of THP Group's Strategic Recovery and Transformation Plan, a broad-ranging initiative designed on strengthening operational efficiency, broaden revenue streams and business margin. This puts the company on a stronger footing towards the next trajectory.

THP Group was able to achieve a firmer capital structure with the completion of the sukuk programme in 2022, which allows more flexibility to undertake efforts to improve yields and profitability. This encompasses the initiative on consolidation and replanting of the estates, mechanisation, good agronomic practices and a more effective cost management of the plantation operations, while taking advantage of any opportunities in the future.

SYARIKAT KUMPULAN Group of Companies

Kumpulan THP telah meneruskan inisiatif penyatuannya di pelbagai ladang dan hasilnya dapat menambah baik pengurusan kos dan mengurangkan pembaziran, sambil meningkatkan kadar kecekapan.

Kumpulan THP juga berjaya mengoptimumkan kapasiti semasa penggunaan kilang dengan pengurusan yang agresif dalam 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 juga telah meningkatkan usaha untuk meningkatkan kecekapan dan keberkesanan pengurusan tenaga kami, dengan menggantikan dandang dan turbin secara beransur-ansur dengan unit yang lebih cekap tenaga untuk mengoptimumkan penggunaan bahan api, sambil menjana tenaga boleh diperbaharui berasaskan biojisim. THP secara aktif memulakan projek penukaran Sisa Kelapa Sawit sebagai sumber tenaga boleh diperbaharui melalui biogas daripada efluen kilang minyak sawit.

THP Group continued its consolidation initiatives at the various estates and as a result were able to improve cost management and reduce wastages, while improving the efficiency rate.

THP Group embarked on a Higher External FFB Purchase from local smallholders to optimise the capacity of our mills, as reflected in higher oil extraction rates (“OER”) and mills utilisation rates. 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 a long-term partnership with them.

Within the Environmental, Social and Governance (ESG) concept, THP has also increased efforts to improve the efficiency and effectiveness of our energy management, by replacing boilers and turbines gradually with more energy-efficient units to optimise fuel consumption, while generating biomass-based renewable energy. THP is actively embarking on conversion of Oil Palm Residual as a source of renewable energy through biogas from its palm oil mill effluent.





Pada TK2023, Kumpulan THP telah menganjurkan program pembangunan dan sesi latihan mengenai nilai terasnya, merentas pelbagai peringkat pekerja. Program utama memberi penekanan kepada akauntabiliti pekerja, pembangunan kepimpinan dan kemahiran teknikal. Kumpulan THP yakin bahawa dengan program pembangunan bakat yang konsisten, kakitangan THP akan lebih diperakui tentang peranan dan tugas masing-masing, dan dapat menyampaikan prestasi dan matlamat yang diharapkan.

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 percaya terdapat potensi besar untuk pengeluaran BTS dan MSM yang lebih tinggi pada masa hadapan. Kami berhasrat untuk menjadi 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 pendapatannya.

Melangkah ke hadapan, Kumpulan THP akan memulakan Pelan Perniagaan Strategik lima tahunnya (2024-2028), atau dikenali sebagai Al-Falah 22/22, yang berfungsi sebagai petunjuk dalam memetakan perjalanan kami untuk pertumbuhan dan keuntungan yang mampan. Ia menggariskan visi, misi dan teras strategik Kumpulan THP yang akan terus menyokong pertumbuhan trajektori kami dalam tempoh lima tahun akan datang.

In FY2023, THP Group organised development programmes and training sessions on our core values, across various levels of employees. Key programmes emphasised on employee accountability, development of leadership and technical skills. THP Group is confident that with consistent talent development programmes, THP employees would be more affirmed of their respective roles and tasks, and able to deliver the expected performance and goals set.

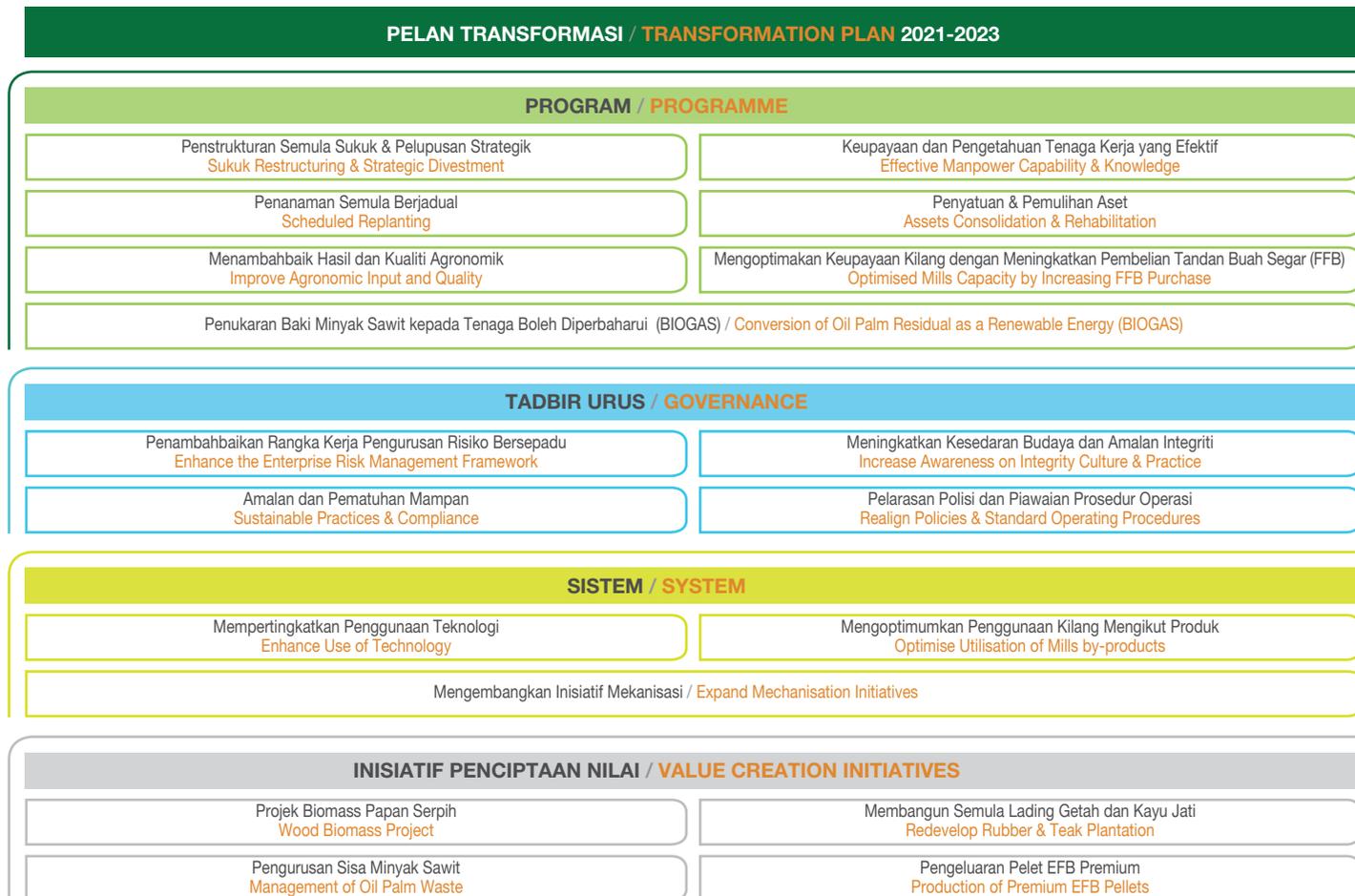
The value creation initiatives see efforts in ensuring a better and systematic Monitoring and Management (M&M) System to ensure employees' activities are align with company's goals, vision and plans. The improved M&M is designed to change THP's culture into KPIs driven, high performance, skill and knowledgeable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

THP Group 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.

Moving forward, THP Group will embark on its five-year Strategic Business Plan (2024-2028), or known as Al-Falah 22/22, which serves as a roadmap in mapping our journey for a sustainable growth and profitability. It outlines the Group's vision, mission and strategic thrusts that will further support our trajectory growth in the next five years.

SYARIKAT KUMPULAN Group of Companies

PELAN TRANSFORMASI THP 2021-2023 THP Transformation Plan 2021-2023



TEKNOLOGI MAKLUMAT

Theta Edge Berhad (Theta) yang merupakan ahli Kumpulan **TH** adalah perintis Pembekal Perkhidmatan Komunikasi dan Teknologi Maklumat (ICT). Theta memfokus kepada Penyelesaian Teknologi Maklumat & Integrasi Sistem, Perkhidmatan Kejuruteraan Telekomunikasi & Kerja Awam, dan Tenaga Hijau & Perkhidmatan Perundingan Infrastruktur Alam Sekitar selama lebih tiga (3) dekad dan telah didagangkan di bawah Papan Utama Bursa Malaysia Securities Berhad sejak 1999.

INFORMATION TECHNOLOGY

Theta Edge Berhad (Theta), a member of **TH** Group, is Malaysia's pioneer service provider in Information Communication and Technology (ICT). Theta has focused on Information Technology Solutions & System Integration, Telecommunication Engineering Services & Civil Works, and Green Energy & Environmental Infrastructure Consultancy Services for over three decades and was listed on the Main Board of Bursa Malaysia Securities Berhad in 1999.

Sebagai sebahagian daripada proses transformasi berterusannya, perniagaan Theta telah diperkemas dan disatukan ke bawah dua (2) segmen perniagaan teras, Teknologi dan Telekomunikasi, di mana kedua-dua segmen telah menunjukkan prestasi kukuh pada tahun kewangan berakhir 2023, meningkatkan pendapatan Theta sebanyak 53 peratus kepada RM144.0 juta dan keuntungan selepas cukai meningkat sebanyak 26 peratus kepada RM9.6 juta. Pertumbuhan kukuh ini adalah hasil kejayaan merangka beberapa projek nasional, perbelanjaan berhemah dan efektif, disamping penyampaian beberapa projek ICT dalam tempoh dan kos yang telah ditetapkan.

Theta Telco, dilengkapi dengan Lesen Pembekal Kemudahan Rangkaian (NFP), Pembekal Perkhidmatan Rangkaian (NSP), dan Pembekal Perkhidmatan Aplikasi (ASP) daripada Suruhanjaya Komunikasi Malaysia (SKMM), telah merekodkan pertumbuhan pendapatan sebanyak 18 peratus hasil kejayaan pelaksanaan projek pada TK2023. Sebanyak 91 peratus projek telah diselesaikan di bawah projek nasional JENDELA, dengan pembangunan 201 daripada 221 yang telah dianugerahkan.

Segmen perniagaan ini berkedudukan tapak projek strategik bagi merebut peluang yang muncul hasil pembangunan rangkaian 4G/5G, dalam sudut teknologi kejuruteraan sivil, mekanikal, kerja-kerja eletrikal (CME); pemasangan teknikal dan perkhidmatan kejuruteraan kepada syarikat telekomunikasi tempatan dan pembekal perkakasan telekomunikasi multi-nasional.

Manakala Theta Technology pula memberi fokus kepada kontrak sewaan 63 bulan bersama Kementerian Pendidikan untuk sewaan komputer riba yang mesra-persekitaran.

Setakat Disember 2023, sebanyak 6,000 komputer riba telah diserahkan ke 883 lokasi di Selangor. Memanfaatkan ICT baru dan peluang digitalisasi dalam kecerdasan buatan, Data Besar dan Sekuriti Siber, segmen perniagaan ini terus menguatkan kedudukan dan kehadirannya di pasaran ICT selaras dengan polisi pendigitalan Kerajaan terutamanya dalam Sekuriti Siber, Pembolehan Awan, Rangkaian, Perkakasan & Integrasi Sistem, dan Suite Kerajaan.

Melangkah ke hadapan, Kumpulan berhasrat untuk terus mengukuhkan kepercayaan yang dibina bersama kerajaan dan agensi negeri melalui penyampaian perkhidmatan yang dipercayai, di samping meneruskan inisiatif strategik di bawah program transformasi.

Ini termasuk pengoptimalman kos dalam Kumpulan, perkongsian strategik dengan rakan kongsi teknologi antarabangsa bagi perolehan kecekapan baharu, pengurusan rantaian bekalan strategik dan penerapan amalan terbaik untuk polisi dan prosedur operasi bagi mengukuhkan tadbir urus korporat.

Theta juga meneroka perniagaan lain yang berpotensi dalam ruang lingkup ESG, terutamanya dalam Platform Dagangan Kredit Karbon, Teknologi Audit Gas Rumah Hijau, Tenaga Boleh Perbaharui serta Persekitaran & Kelestarian Sosial.

As part of an ongoing transformation, Theta's business has recently been streamlined and consolidated into two core business segments, Technology and Telecommunications, and both businesses registered very strong performance in FY2023, increasing Theta's revenue by 53 per cent to RM144.0 million and profit after tax grew by 26 per cent to RM9.6 million. The robust growth was a result of successful award of national projects, effective cost savings as well as reliable delivery of all other ICT projects within the allocated time and costs.

Theta Telco, equipped with Network Facilities Provider (NFP), Network Service Provider (NSP) and Application Service Provider (ASP) licenses obtained from Malaysian Communications and Multimedia Commission (MCMC), recorded a revenue growth of 18 per cent on the back of successful project deployments in FY2023. It has completed 91 per cent jobs under the JENDELA national project, developing 201 out of 221 sites awarded.

This business segment is strategically positioned to seize opportunities arising from the ongoing rollout of 4G/5G network developments, in the provision of Civil, Mechanical, Electrical (CME) works; technical installations; and engineering services to local telecommunication companies and multinational telecommunication equipment vendors.

Theta Technology primarily focused on its 63-month leasing contract with the Ministry of Education for the rental of eco-friendly laptops.

As of December 2023, it had fully delivered more than 6,000 laptops to 883 locations in Selangor. Capitalising on new ICT and digitalisation opportunities in Artificial Intelligence, Big Data, and Cyber Security, the business segment continues to strengthen its foothold for better ICT market positioning and market presence in line with government digitalisation policies, particularly in the area Cyber Security, Cloud Enablement, Network, Hardware & System Integration, and Government Suite.

Moving forward, the Group intends to fortify the trust it has built with government and state agencies through reliable service delivery, while continuing its strategic initiatives under the transformation programme.

These include group-wide cost optimisation, strategic partnership with credible international technology partners for the acquisition of new competencies, strategic supply chain management and application of best practices for operational policies and procedures to strengthen corporate governance.

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.



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Report of the Shariah Advisory Committee



SAHABA

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 termasuk memberi arahan pelaksanaan fungsi **TH** dan akses kepada maklumat berkaitan **TH**.

Di bawah Seksyen 4 Akta tersebut, Lembaga diamanahkan untuk melindungi kepentingan **TH** dan mentadbir semua perkara berkaitan kebajikan jemaah haji, pen depositnya, dan seterusnya menggalakkan prestasi dan operasi **TH** yang mampan.

TH diterajui oleh individu yang berkelayakan daripada pelbagai latar belakang, kemahiran dan berpengalaman luas dalam pelbagai bidang. Komposisi seperti ini adalah penting untuk memastikan kejayaan dalam tadbir urus korporat **TH** secara keseluruhan. Seperti yang dinyatakan di bawah Seksyen 6(1) Akta, Lembaga terdiri daripada ahli-ahli berikut:

- 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 mestilah dilantik oleh Menteri

Sebagai satu-satunya institusi Haji di Malaysia yang diberi mandat untuk menyediakan kemudahan bagi jemaah Malaysia dalam menunaikan ibadah haji, Lembaga percaya bahawa tadbir urus yang baik merupakan satu cerminan komitmen Anggota Lembaga untuk mencapai visi **TH** sebagai tonggak kejayaan ekonomi ummah dan menjadi organisasi pengurusan haji yang terbaik.

Lembaga berpandu kepada Piagam Lembaga yang menggariskan tugas dan tanggungjawab mereka. Selaras dengan tanggungjawab sebagai Badan Berkanun, Lembaga memberikan perhatian dan komitmen penuh untuk memastikan tadbir urus korporat dipatuhi dan mencapai piawaian korporat yang tinggi dan konsisten.

Akta **TH** menetapkan bahawa Lembaga hendaklah bermesyuarat sekurang-kurangnya sekali setiap tiga (3) bulan. Namun begitu, sepanjang tahun kewangan 2023, sebanyak 14 mesyuarat Lembaga telah diadakan.

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

Under Section 4 of the Act, the Lembaga is entrusted 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.

TH is led by qualified individuals with diverse backgrounds, skills, and sound experience in various fields. Such compositions are crucial to ensuring the success of **TH**'s corporate governance as a whole. As stated under Section 6(1) of the Act, the Lembaga consists of the following members:

- 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

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

The Lembaga is guided by the Lembaga Charter which outlines their duties and responsibilities. In line with the responsibility as a Statutory Body, the Lembaga gives full attention and commitment to ensuring effective corporate governance is adhered to and achieving high and consistent corporate standards.

TH Act prescribed that the Lembaga shall meet at least once every three (3) months. However, during the financial year 2023, 14 Lembaga meetings were held.

Kehadiran Anggota Lembaga bagi tahun 2023 adalah seperti berikut:
The attendance of the Lembaga Members for 2023 is set out below:

Bil. / No.	Nama / Name	Kehadiran / Attendance
1.	Tan Sri Abdul Rashid Hussain * Dilantik pada / Appointed on 20.12.2023	0/0
2.	Tan Sri Azman Haji Mokhtar * Tamat perkhidmatan pada / Tenure ended on 19.12.2023	14/14
3.	Syed Hamadah Syed Othman * Dilantik pada / Appointed on 06.05.2023	6/6
4.	Datuk Awang Alik Jeman * Dilantik pada / Appointed on 20.11.2023	0/2
5.	Dato' Zamzuri Abdul Aziz * Dilantik pada / Appointed on 22.09.2023	2/3
6.	Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed * Dilantik pada / Appointed on 20.03.2023	7/11
7.	Profesor Dr. Ashraf Md Hashim	14/14
8.	Datin Paduka Kartini Abdul Manaf	12/14
9.	Dr. Mohd Faisal Mustaffa	13/14
10.	Ir. Abd Mokhti Salleh	14/14
11.	Asril Rahman Abdul Hadi * Dilantik pada / Appointed on 18/08/2023	5/5
12.	Datuk Seri Asri Hamidon * Tamat perkhidmatan pada / Tenure ended on 04.01.2023	0/0
13.	Tengku Dato' Seri Hasmuddin Tengku Othman * Tamat perkhidmatan pada / Tenure ended on 15.03.2023	3/3
14.	Dato' Sri Amrin Awaluddin * Tamat perkhidmatan pada / Tenure ended on 05.05.2023	6/7
15.	Dato' Abdul Hamid Sh. Mohamed * Tamat perkhidmatan pada / Tenure ended on 31.07.2023	9/9
16.	Datuk Seri Sollehuddin Alyubi Zakaria * Tamat perkhidmatan pada / Tenure ended on 19.11.2023	2/11

* Mewakili bilangan mesyuarat yang diadakan pada tahun 2023 semasa tempoh pelantikan.

* Represents the number of meetings held in 2023 during the term of appointment.

PENYATA TADBIR URUS KORPORAT

Statement of Corporate Governance

JAWATANKUASA LEMBAGA

Akta **TH** memerlukan penubuhan Jawatankuasa Lembaga untuk membantu Lembaga dalam menjalankan tanggungjawabnya. Jawatankuasa Lembaga terdiri daripada semua wakil Anggota Lembaga, kecuali Panel Pelaburan dan Jawatankuasa Penasihat Syariah, di mana turut terdiri dari ahli bebas. Semua Jawatankuasa Lembaga akan bertindak mengikut Terma Rujukan masing-masing.

Berkuatkuasa 1 Januari 2023, Lembaga telah meluluskan pengasingan fungsi Jawatankuasa Risiko, Audit dan Tadbir Urus kepada dua (2) Jawatankuasa Lembaga yang berlainan, iaitu Jawatankuasa Pengurusan Risiko dan Pematuhan dan Jawatankuasa Audit dan Tadbir Urus.

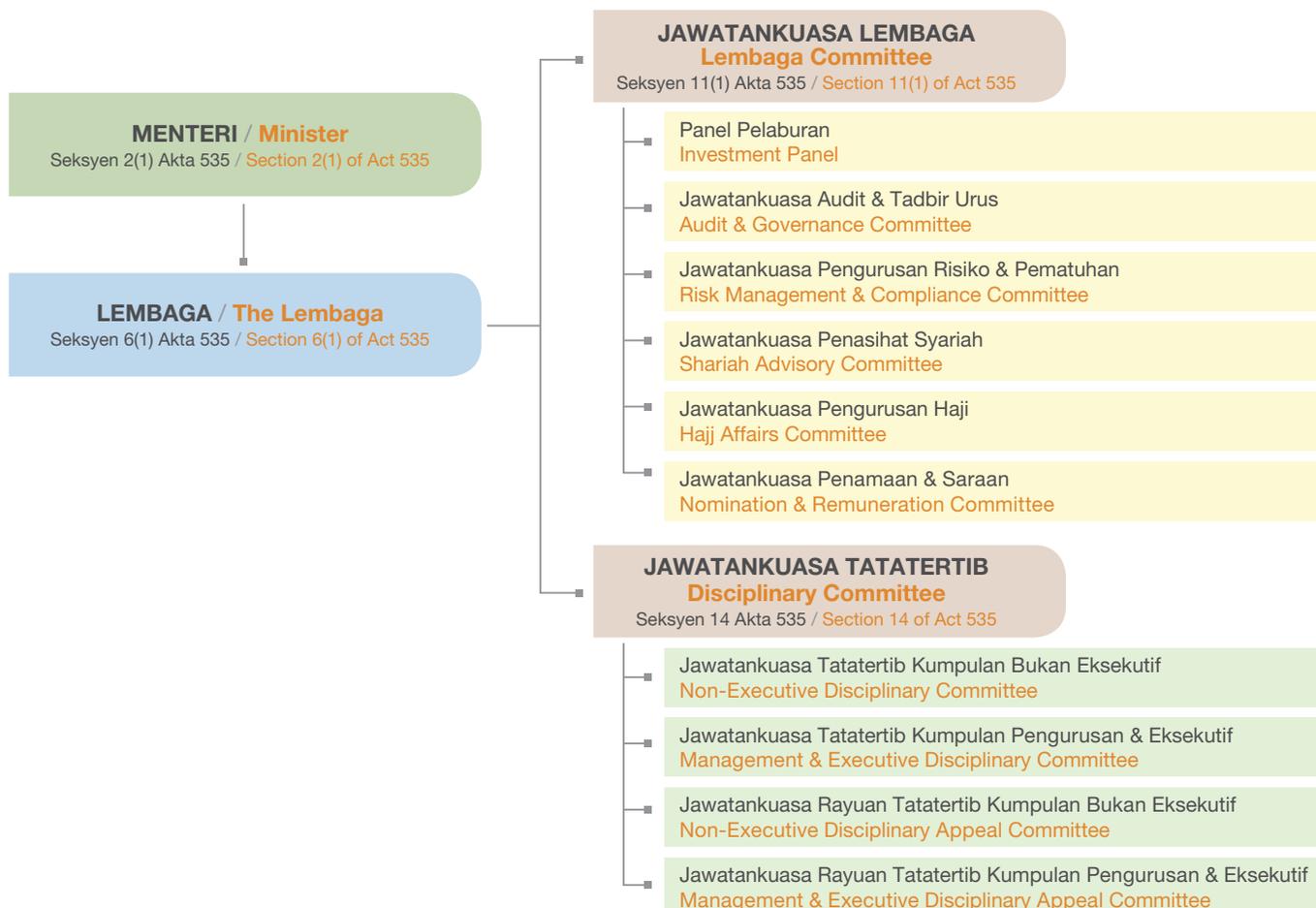
Sehingga 31 Disember 2023, terdapat sepuluh (10) Jawatankuasa Lembaga di **TH**.

LEMBAGA COMMITTEE

TH Act requires the establishment of Lembaga Committees to assist the Lembaga in carrying out its responsibilities. The Lembaga Committees are made up of all Anggota Lembaga representatives, with the exception of the Investment Panel and Shariah Advisory Committee, which include independent members. All the Lembaga Committees will act in accordance with their respective Terms of Reference.

Effective on 1 January 2023, Lembaga had approved the separation of function for Risk, Audit and Governance Committee into two (2) separate Lembaga Committees, namely Risk Management and Compliance Committee and the Audit and Governance Committee.

As of 31 December 2023, there are ten (10) Lembaga Committees in **TH**.



PANEL PELABURAN berfungsi sebagai jawatankuasa utama yang menyelia keseluruhan aktiviti pelaburan **TH** dan akan memastikan pembangunan serta 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 cadangan pelaburan serta sebarang perkara berkaitan pelaburan dan menasihati Pengurusan mengenai aktiviti dan amalan pelaburannya untuk mempertingkatkan lagi kualiti pengurusan pelaburan **TH**.

Panel Pelaburan terdiri daripada seorang Pengerusi yang merupakan ahli bebas, seorang Wakil daripada Jawatankuasa Penasihat Syariah (JPS) **TH** dan tidak lebih daripada lapan (8) ahli bebas lain termasuk dua (2) orang wakil daripada Lembaga.

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 proposal as well as any investment-related matters and advise the Management on its investment activities and practice to further enhance quality of **TH**'s investment management.

Investment Panel consist of a Chairman who is an independent member, a Representative from **TH** Shariah Advisory Committee (SAC) and not more than eight (8) other independent members inclusive of two (2) representatives from Lembaga.

Bil. / No.	Ahli Panel Pelaburan / Members of Investment Panel
1.	Datuk Zainal Izlan Zainal Abidin (Pengerusi / Chairman) * Dilantik pada / Appointed on 01.09.2023
2.	Ir. Abd Mokhti Salleh Wakil Anggota Lembaga / Rep. from Lembaga
3.	Datin Paduka Kartini Abdul Manaf Wakil Anggota Lembaga / Rep. from Lembaga
4.	Datuk Prof. Dr. Mohamad Akram Laldin Wakil Ahli JPS / Rep. from SAC Members
5.	Dato' Sr. Azmar Talib
6.	Puan Rosnah Dato' Kamarul Zaman
7.	Dato' Izzaddin Idris * Dilantik pada / Appointed on 01.09.2023
8.	Ahmad Shahizam Mohd Shariff * Dilantik pada / Appointed on 01.09.2023
9.	Datin Maznah Mahbob * Tamat perkhidmatan pada / Tenure ended on 31.08.2023
10.	Hisham Zainal Mokhtar * Tamat perkhidmatan pada / Tenure ended on 31.08.2023
11.	Syed Yasir Arafat Syed Abd Kadir * Tamat perkhidmatan pada / Tenure ended on 31.08.2023

PENYATA TADBIR URUS KORPORAT

Statement of Corporate Governance

JAWATANKUASA AUDIT DAN TADBIR URUS telah ditubuhkan untuk membantu Lembaga dalam memenuhi tanggungjawabnya berkaitan dengan keperluan perakaunan dan pelaporan kewangan serta memastikan piawaian yang tinggi dalam tadbir urus, integriti dan etika.

Selain itu, Jawatankuasa ini akan menyemak, mengesyor dan memastikan Rangka Kerja Pelan Integriti **TH** dilaksanakan dengan berkesan. Selain itu, mereka juga memastikan isu risiko berkaitan rasuah, penyelewengan, penyalahgunaan kuasa dan tadbir urus dalam pengurusan dan pentadbiran **TH** terkawal.

Jawatankuasa Audit dan Tadbir Urus terdiri daripada seorang Pengerusi dan maksimum empat (4) ahli lain daripada Lembaga, dengan sekurang-kurangnya seorang ahli mestilah seorang akauntan berkelayakan atau ahli badan perakaunan profesional.

AUDIT AND GOVERNANCE COMMITTEE was established to assist the Lembaga in fulfilling its responsibilities relating to accounting and financial reporting requirements and ensuring high standards of governance, integrity and ethics.

Apart from that, the Committee will review, recommend and ensure **TH's** Integrity Plan Framework is implemented effectively. In addition, by ensuring risk issues regarding corruption, malpractice, misuse of power and governance in **TH's** management and administration are under control.

Audit and Governance Committee consist of a Chairman and maximum of four (4) other members from Lembaga, with at least one member must be a qualified accountant or member of a professional accounting body.

Bil. / No.	Ahli Jawatankuasa Audit dan Tadbir Urus Members of Audit and Governance Committee
1.	Asril Rahman Abdul Hadi (Pengerusi / Chairman) * Dilantik pada / Appointed on 24.08.2023
2.	Professor Dr. Ashraf Md Hashim
3.	Datin Paduka Kartini Abdul Manaf
4.	Dr. Mohd Faisal Mustaffa
5.	Dato' Abdul Hamid Sh. Mohamed * Tamat perkhidmatan pada / Tenure ended on 31.07.2023

JAWATANKUASA PENGURUSAN RISIKO DAN PEMATUHAN berfungsi untuk membantu Lembaga memenuhi tanggungjawabnya melalui pengawasan ke atas kecukupan Rangka Kerja Pengurusan Risiko dan Pematuhan, termasuk reka bentuk dan pelaksanaan dasar dan prosedur, di samping keseluruhan proses tadbir urus agar selaras dengan strategi dan selera risiko **TH**.

Jawatankuasa Pengurusan Risiko & Pematuhan terdiri daripada seorang Pengerusi dan maksimum empat (4) ahli lain daripada Lembaga, dengan sekurang-kurangnya seorang ahli mestilah celik kewangan atau seorang akauntan berkelayakan atau ahli badan perakaunan profesional.

RISK MANAGEMENT AND COMPLIANCE COMMITTEE primary functions was to support the Lembaga to fulfill its responsibilities through independent oversight on the adequacy of Risk Management and Compliance Framework including the design and implementation of the policies and procedures as well as the overall governance processes are consistent with **TH's** strategy and risk appetite.

Risk Management and Compliance Committee consist of a Chairman and maximum of four (4) other members from Lembaga, with at least one member must be a financially literate or a qualified accountant or member of a professional accounting body.

Bil. / No.	Ahli Jawatankuasa Pengurusan Risiko dan Pematuhan Members of Risk Management and Compliance Committee
1.	Datin Paduka Kartini Haji Abdul Manaf (Pengerusi / Chairman)
2.	Dr. Mohd Faisal Mustaffa
3.	Ir. Abd Mokhti Salleh
4.	Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed * Dilantik pada / Appointed on 14.08.2023
5.	Tengku Dato' Seri Hasmuddin Tengku Othman * Tamat perkhidmatan pada / Tenure ended on 15.03.2023

JAWATANKUASA PENASIHAT SYARIAH berfungsi dalam menasihati Lembaga mengenai perkara berkaitan Syariah bagi memastikan operasi perniagaan **TH** mematuhi prinsip Syariah, memperakui Polisi dan Prosedur Syariah dan mewujudkan rangka kerja pematuhan Syariah. Jawatankuasa ini juga bertanggungjawab menilai tahap pematuhan terhadap aktiviti Audit Syariah, Risiko Syariah dan Kajian Syariah serta membuat cadangan dalam memastikan pematuhan Syariah.

Jawatankuasa Penasihat Syariah terdiri daripada seorang pengerusi dan dianggotai oleh empat (4) ahli bebas yang memiliki pengetahuan, kepakaran dan pengalaman yang diperlukan di dalam perundangan Islam (Usul al-Fiqh) atau undang-undang transaksi/perdagangan Islam (Fiqh al-Mu'amalat).

SHARIAH ADVISORY COMMITTEE primary functions is to advise the Lembaga on Shariah-related matters to ensure that **TH's** business operations comply with the Shariah principles, endorse the Shariah Policies and Procedures and establish the Shariah Compliance Framework. The Committee 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.

Shariah Advisory Committee consist of a Chairman and four (4) other independent members whom possess the necessary knowledge, expertise or experience in Islamic Jurisprudence (Usul al-Fiqh) or Islamic transaction/commercial law (Fiqh al-Mu'amalat).

Bil. / No.	Ahli Jawatankuasa Penasihat Syariah Members of Shariah Advisory Committee
1.	Profesor Dr. Ashraf Md Hashim (Pengerusi / Chairman)
2.	Datuk Prof. Dr. Mohamad Akram Laldin
3.	Prof. Madya Dr. Asmak Ab Rahman
4.	Ustaz Wan Rumaizi Wan Husin

JAWATANKUASA PENAMAAN DAN SARAAN bertanggungjawab untuk mengesyorkan pelantikan atau pemberhentian bagi Pengurus Besar Kanan **TH** dan ke atas kepada Lembaga, serta pelantikan dan pemberhentian Ketua Pegawai Eksekutif dan Wakil Pengarah **TH** di dalam syarikat pelaburan **TH**.

Jawatankuasa ini juga mengesyorkan dasar dan kerangka kerja mengenai terma dan syarat perkhidmatan untuk pegawai dan pekerja **TH** serta meluluskan pelaksanaan urusan operasi modal insan.

Jawatankuasa Penamaan dan Saraan terdiri daripada empat (4) orang Ahli Lembaga.

NOMINATION AND REMUNERATION COMMITTEE primary responsibilities are to recommend the appointments or cessations to the Lembaga for **TH's** Senior General Managers and above, as well as the appointments and cessations of Chief Executive Officers and Nominee Directors in **TH's** investee companies.

The Committee also recommend policies and frameworks on terms and conditions of service for **TH** officers and employees and approve the execution of human capital operations matters.

The Nomination and Remuneration Committee consist of four (4) members from the Lembaga.

Bil. / No.	Ahli Jawatankuasa Penamaan dan Saraan Members of Nomination and Remuneration Committee
1.	Profesor Dr. Ashraf Md Hashim (Pengerusi / Chairman)
2.	Dr. Mohd Faisal Mustafa
3.	Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed * Dilantik pada / Appointed on 24.08.2023
4.	Asril Rahman Abdul Hadi * Dilantik pada / Appointed on 24.08.2023
5.	Tengku Dato' Seri Hasmuiddin Tengku Othman * Tamat perkhidmatan pada / Tenure ended on 15.03.2023
6.	Dato' Abdul Hamid Sh. Mohamed * Tamat perkhidmatan pada / Tenure ended on 31.07.2023

PENYATA TADBIR URUS KORPORAT

Statement of Corporate Governance

JAWATANKUASA PENGURUSAN HAJI berperanan untuk menyemak dan membuat pertimbangan mengenai isu-isu berkaitan haji. Jawatankuasa ini juga bertanggungjawab ke atas perkara yang berkaitan dengan kebajikan jemaah haji, termasuk aspek ibadah haji dan isu-isu pelaksanaan haji, rancangan dan operasi haji termasuk merangka polisi yang berkaitan. Ia juga bertanggungjawab mengawasi pentadbiran produk dan perkhidmatan haji termasuk pembayaran oleh jemaah haji untuk menunaikan haji dan pelesenan Pengelola Jemaah Haji di Malaysia.

Jawatankuasa ini terdiri daripada seorang Pengerusi dan tiga (3) ahli lain daripada Lembaga termasuk PUK&KPE.

HAJJ AFFAIRS COMMITTEE is responsible to assess and make decision on hajj-related issues. This committee is also responsible for matters related to the welfare of pilgrims, including aspects of hajj worship and hajj implementation issues, hajj plans and operations including drafting relevant policies. It is also responsible for overseeing the administration of hajj products and services including hajj payments and licensing of Hajj Pilgrim Operator in Malaysia.

This Committee consist of a Chairman and three (3) other members from Lembaga, including GMD&CEO.

Bil. / No.	Ahli Jawatankuasa Pengurusan Haji Members of Hajj Affairs Committee
1.	Dr. Mohd Faisal Mustafa (Pengerusi / Chairman)
2.	Syed Hamadah Syed Othman * Dilantik pada / Appointed on 06.05.2023
3.	Ir. Abd Mokhti Salleh
4.	Datuk Awang Alik Jeman * Dilantik pada / Appointed on 20.11.2023
5.	Dato' Sri Amrin Awaluddin * Tamat perkhidmatan pada / Tenure ended on 05.05.2023
6.	Datuk Seri Sollehuddin Alyubi Zakaria * Tamat perkhidmatan pada / Tenure ended on 19.11.2023

PENYATA TADBIR URUS SYARIAH

Statement of Shariah Governance

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 Kumpulan 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 urusan dan kontrak **TH** adalah mematuhi Syariah melalui laporan yang dikemukakan oleh Bahagian Syariah Kumpulan 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 all aspect of operation, investment and activities 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, Group 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 Group 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.

PENYATA TADBIR URUS SYARIAH

Statement of Shariah Governance

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 2023, sebanyak tujuh (7) mesyuarat JPS termasuk dua (2) mesyuarat khas telah diadakan. Kehadiran ahli-ahli JPS ke mesyuarat tersebut adalah seperti berikut:

Bil. / No.	Tarikh Mesyuarat / Date of Meeting	Ahli JPS / SAC Members	Kehadiran Mesyuarat Meeting Attendance
1.	1/2023 (52) 24 Februari / February 2023	Prof. Dr. Ashraf Md Hashim (Pengerusi) / (Chairman)	7/7
2.	2/2023 (53) Khas / Special 28 Februari / February 2023		
3.	3/2023 (54) 12 April / April 2023	Datuk Prof. Dr. Mohamad Akram Laldin	7/7
4.	4/2023 (55) 7 Julai / July 2023	Prof. Madya Dr. Asmak Ab. Rahman	7/7
5.	4/2023 (55) 16 Ogos / August 2023		
6.	6/2023 (57) Khas / Special 13 September / September 2023	Ustaz Wan Rumaizi Wan Husin	7/7
7.	7/2023 (58) 12 Disember / December 2023	Prof. Datin Dr. Rusni Hassan*	6/7**

* Perkhidmatan bermula pada 1 Januari 2023 / Service started on 1 January 2023.

** 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 Kumpulan setelah dibentangkan dan mendapat kelulusan 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**
- RANGKA KERJA PELAKSANAAN TADBIR URUS SYARIAH UNTUK SYARIKAT PENERIMA PELABURAN **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 2023, a total of seven (7) SAC meetings including two (2) 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 Group 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**
- **FRAMEWORK ON IMPLEMENTATION OF SHARIAH GOVERNANCE FOR TH INVESTEE COMPANIES**



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 Kumpulan **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** Group 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.

SUDUT KEWANGAN ISLAM

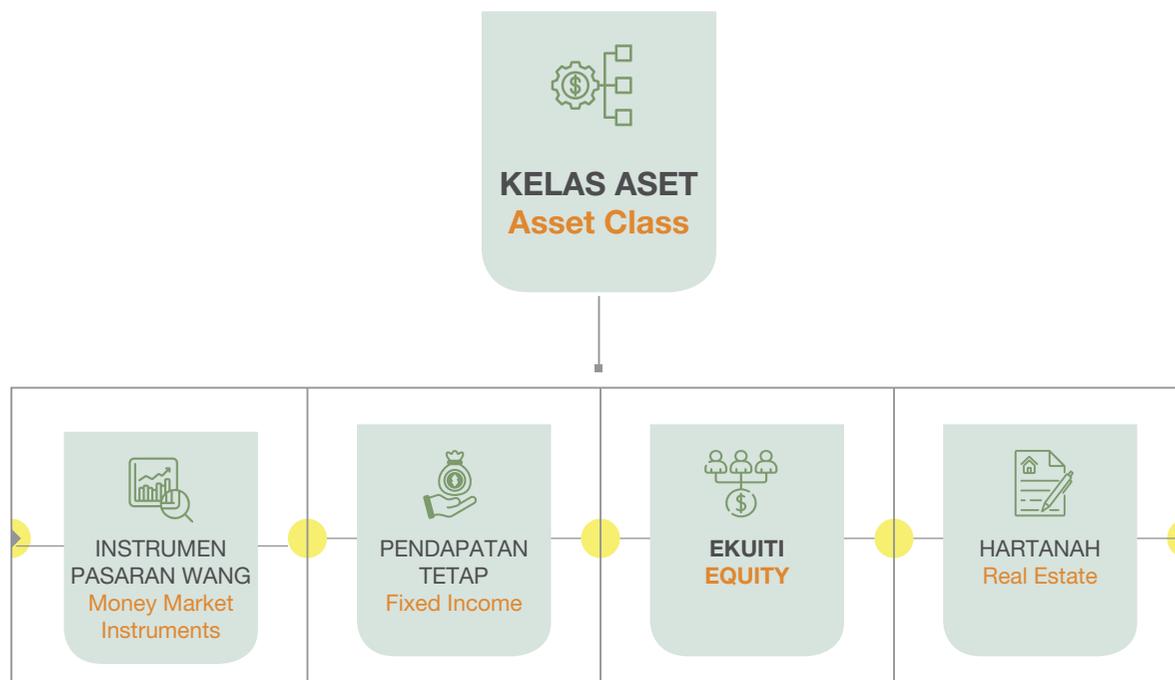
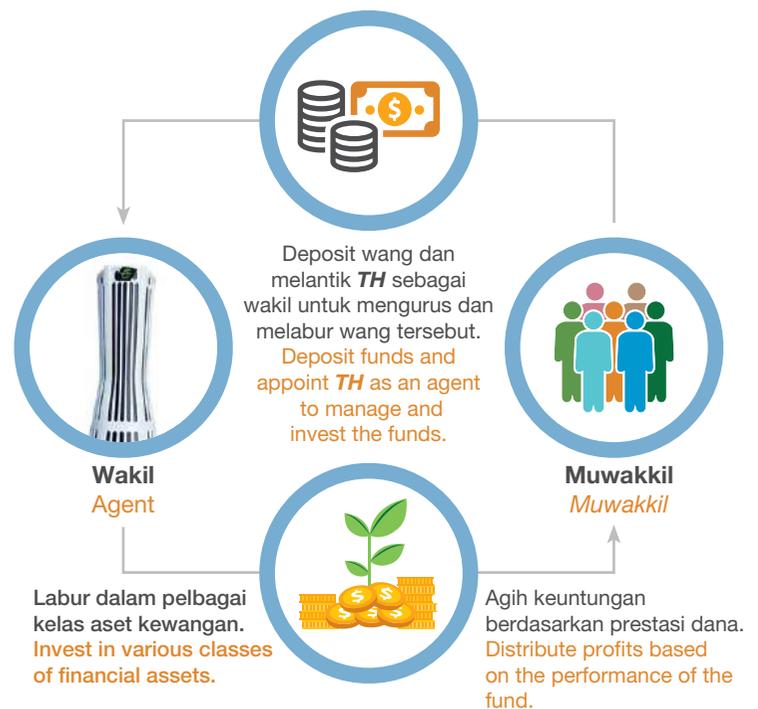
Islamic Finance Awareness

ASPEK PEMATUHAN SYARIAH DALAM PELABURAN TH

Pematuhan Syariah merupakan salah satu teras utama Rangka Kerja Pengawasan Syariah. Pematuhan Syariah dapat dicapai melalui tadbir urus syariah yang dilaksanakan dalam setiap aktiviti **TH** termasuk aktiviti pelaburan. Mengikut konsep wakalah, aktiviti pelaburan dijalankan oleh **TH** sebagai wakil menggunakan dana pendeposit dan agihan keuntungan diagihkan berdasarkan prestasi kewangan semasa.

SHARIAH COMPLIANCE ASPECTS IN TH INVESTMENTS

Shariah Compliance is one of the main pillars of the Shariah Governance Framework. Shariah Compliance can be achieved through shariah governance implemented in all of **TH's** activities, including investment. Following the concept of wakalah, investment activities are conducted by **TH** as an agent using depositors' fund and the profit distributed based on the year's financial performance.



SARINGAN EKUITI PATUH SYARIAH

Shariah-Compliant Equity Screening



AKTIVITI PERNIAGAAN

- Perbankan konvensional;
- Insurans konvensional;
- Perjudian;
- Arak dan aktiviti-aktiviti berkaitan dengannya;
- Khinzir dan aktiviti-aktiviti berkaitan dengannya;
- Makanan dan minuman tidak halal;
- Hiburan tidak patuh syariah;
- Tembakau dan aktiviti-aktiviti berkaitan dengannya;
- Pendapatan faedah daripada akaun dan instrumen konvensional;
- Dividen daripada pelaburan tidak patuh syariah; dan
- Aktiviti-aktiviti lain yang diputuskan sebagai tidak patuh syariah.

BUSINESS ACTIVITIES

- Conventional banking;
- Conventional insurance;
- Gambling;
- Alcohol and related activities;
- Pork and related activities;
- Non-halal food and beverages;
- Non-shariah compliant entertainment;
- Tobacco and related activities;
- Revenue from conventional accounts and instruments;
- Dividends from non-shariah compliant investments; and
- Other activities determined as non-Shariah compliant.



- Jual beli saham;
- Pembrokeran saham;
- Sewaan daripada aktiviti-aktiviti tidak patuh syariah; dan
- Aktiviti-aktiviti lain yang diputuskan sebagai tidak patuh syariah.

- Buying and selling of stocks;
- Stock brokerage;
- Rentals from non-shariah compliant activities; and
- Other activities determined as non-shariah compliant.



NISBAH KEWANGAN

Nisbah elemen berteraskan riba mestilah kurang daripada 33 peratus ke atas jumlah aset:

- Tunai yang ditempatkan dalam akaun dan instrumen konvensional ke atas jumlah aset; dan
- Hutang yang berteraskan faedah bank konvensional ke atas jumlah aset.

FINANCIAL RATIO

The ratio of elements based on usury must be less than 33 per cent of the total assets:

- Cash placed in conventional accounts and instruments over the total assets; and
- Debt based on interest from conventional bank over the total assets.

STATUS SAHAM BERTUKAR KEPADA TIDAK PATUH SYARIAH

Status of Stocks Reclassified as Non-Shariah Compliant



PELUPUSAN / DISPOSAL

- Jika kos belian saham melebihi nilai pasaran (*market value*), saham tersebut hendaklah dilupuskan segera.
- Jika nilai saham berada di bawah nilai pasaran, dibenarkan untuk menyimpan sehingga kos belian saham menyamai nilai pasaran sebelum dilupuskan.
- If the cost of purchasing stocks exceeds the market value, the stocks should be disposed of immediately.
- If the stock value is below the market value, it is allowed to be held until the cost of purchasing the stocks equals the market value before disposal.



KEUNTUNGAN & DIVIDEN PROFITS & DIVIDENDS

- Hasil keuntungan & dividen yang terkumpul sehingga tarikh pengumuman pertukaran status boleh disimpan dan digunakan.
- Keuntungan lebihan selepas tarikh pengumuman perlu dilupuskan melalui proses penyucian pendapatan.
- The accumulated profits and dividends until the date of the status change announcement can be retained and utilized.
- Any excess profits after the announcement date need to be disposed of through the income purification process.



PENYUCIAN / PURIFICATION

- Hasil keuntungan daripada saham tersebut akan dipindahkan ke akaun tidak patuh syariah.
- Dana ini seterusnya akan diuruskan berdasarkan Garis Panduan Pengurusan Dana Tidak Patuh Syariah.
- The profits from these stocks will be transferred to the non-shariah compliant account.
- This fund will then be managed according to the Shariah Non-Compliant Fund Management Guidelines.

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

Penyata ini dikeluarkan oleh Lembaga Tabung Haji (“**TH**”) sejajar dengan garis panduan yang terkandung dalam Akta Lembaga Tabung Haji 1995 (Akta 535) dan selaku ahli masyarakat yang bertanggungjawab menerusi amalan-amalan terbaik organisasi. Penyata ini menjelaskan tahap dan jenis sistem pengurusan risiko dan kawalan dalaman **TH** untuk tahun kewangan dalam tinjauan.

Lembaga bertanggungjawab menyediakan mekanisme-mekanisme kawalan dalaman yang bertujuan untuk memastikan selera risiko **TH** berada pada tahap toleransi yang munasabah dan bukannya untuk mengekang segala kemungkinan kegagalan organisasi untuk mencapai matlamat dan memenuhi mandatnya. Bagi melindungi dana pendeposit serta pelaburan dan aset **TH**, Lembaga mengenal pasti, menilai, menjejak dan menyelerakkan risiko-risiko kritikal. Proses ini dilakukan secara kerap.

Bermula Januari 2023, Jawatankuasa Risiko, Audit dan Tadbir Urus (“JRATD”) telah dipisahkan menjadi dua (2) jawatankuasa berasingan iaitu Jawatankuasa Pengurusan Risiko dan Pematuhan (“JPRP”) dan Jawatankuasa Audit dan Tadbir Urus (“JATD”). Setiap jawatankuasa memikul mandat dan tanggungjawab masing-masing. JPRP adalah jawatankuasa di peringkat Lembaga yang bertanggungjawab untuk menyelia dan memantau pengurusan risiko dan pematuhan serta memastikan pelaksanaan sistem yang sewajarnya bagi mengurus keseluruhan risiko di **TH**.

Begitu juga JATD, adalah jawatankuasa Lembaga yang memantau sistem kawalan dalaman organisasi serta syarikat-syarikat Kumpulan (“Kumpulan **TH**”), dengan memastikan bahawa sistem-sistem yang sesuai dilaksanakan secara mencukupi dan berkesan bagi menguruskan pendedahan risiko keseluruhan dan kualiti pelaporan kewangan **TH** selain memastikan pialaiaian tertinggi tadbir urus, integriti dan etika.

JPRP membantu Lembaga menyemak tahap pematuhan undang-undang, peraturan, arahan dan garis panduan yang terpakai melalui fungsi Jabatan Risiko dan Pematuhan (“JRP”), sementara JATD melalui Jabatan Audit Dalam dan Integriti (“JADI”) menyokong Lembaga dalam menilai kecukupan dan integriti sistem kawalan dalaman **TH** serta pematuhannya kepada undang-undang, peraturan, arahan dan cadangan yang berkaitan. Peranan fungsian kedua-dua jawatankuasa dibincangkan dalam bahagian masing-masing di bawah.

This statement is issued by Lembaga Tabung Haji (“**TH**”) in accordance with the guidelines set forth in the Lembaga Tabung Haji Act 1995 (Act 535), as a responsible member of the community and through best organizational practices, respectively. The extent and type of **TH**'s internal control and risk management system for the reviewed financial year are described in this statement.

The Lembaga is responsible for putting in place internal control mechanisms that are intended to manage **TH**'s risk appetite within a reasonable tolerance range, rather than completely remove the possibility of the organisation failing to meet its goals and fulfil its mandate. To protect depositor funds as well as **TH**'s investments and assets, the Lembaga identifies, evaluates, tracks, and disseminates critical risks. This process is done on a regular basis.

Effective January 2023, the previously known Risk, Audit and Governance Committee (“RAGC”) has been split into two (2) separate committees namely the Risk Management and Compliance Committee (“RMCC”) and the Audit and Governance Committee (“AGC”). Each committee carries its separate mandates and responsibilities respectively. RMCC is a committee at the Lembaga level that has primary risk management and compliance oversight and is responsible for ensuring the implementation of appropriate system to manage the overall risk at **TH**.

Similarly, the AGC is a Lembaga committee that oversees the internal control system within the organisation and its Group of Companies (“**TH** Group”), making sure that suitable systems are adequately and effectively implemented to manage **TH**'s overall risk exposures and the quality of its financial reporting as well as ensuring the high standards of governance, integrity and ethics.

Whilst RMCC assists the Lembaga in reviewing the level of compliance with applicable laws, rules and regulations, directives and guidelines through Risk and Compliance Department (“RCD”) functions, the AGC is supporting the Lembaga in evaluating the sufficiency and integrity of **TH**'s internal control systems as well as its compliance with relevant laws, regulations, directives and recommendations through the Internal Audit and Integrity Department (“IAID”). The functional roles of the two committees are discussed in their respective sections below.

JAWATANKUASA PENGURUSAN RISIKO DAN PEMATUHAN

Lembaga menyedari tanggungjawabnya ke atas semua tindakan JPRP berkaitan pelaksanaan peranan yang ditugaskan kepadanya, termasuk hasil semakan dan pendedahan ke atas pengurusan risiko-risiko utama dan pematuhan di dalam laporan ini. JPRP seperti yang dijelaskan di dalam Terma Rujukannya (“TOR”) adalah bertanggungjawab untuk:

- Menyemak dan mengesyorkan Rangka Kerja Pengurusan Risiko dan Pematuhan **TH**, dasar-dasar yang berkaitan serta penyata selera risiko yang selaras dengan ciri-ciri, saiz, dan kerumitan aktiviti-aktiviti perniagaan untuk kelulusan Lembaga;
- Menyelia pelaksanaan rangka kerja dan dasar-dasar yang diluluskan bagi memastikan keberkesanan Pengurusan **TH** dalam menguruskan risiko serta jangkaan Pengawal Selia selain mengesyorkan perubahan-perubahan sewajarnya ke atas dasar atau pelan;
- Meluluskan falsafah serta strategi-strategi risiko dan pematuhan termasuk pelan pematuhan dan pelan semakan;
- Menyelia pengurusan keseluruhan risiko pematuhan termasuk AML/CFT dengan memastikan proses yang sewajarnya tersedia dan berfungsi sejajar dengan kehendak Akta dan lain-lain kehendak berkaitan yang digariskan oleh Badan-Badan Kawal Selia;
- Menyemak profil risiko **TH** yang sejajar dengan strategi perniagaan dan selera risiko **TH**;
- Mempromosikan kesedaran dan budaya pengurusan risiko di dalam Kumpulan **TH**;
- Memastikan JRP dilengkapi dengan sistem, prasarana dan sumber-sumber yang mencukupi bagi membolehkannya mengenal pasti dan mengurus risiko-risiko berkaitan aktiviti perniagaan **TH** secara berkesan sepanjang masa dan semasa tempoh tekanan;
- Menyemak dan menilai prestasi Ketua Pegawai Risiko dan Pematuhan (“KPRP”); dan
- Memantau pematuhan terhadap struktur had risiko, dasar-dasar, dan prosedur-prosedur **TH** berkaitan tadbir urus pengurusan risiko, amalan-amalan, dan kawalan risiko di **TH** secara menyeluruh.

RISK MANAGEMENT AND COMPLIANCE COMMITTEE

The Lembaga acknowledges its role in being responsible for all the actions of RMCC with regard to the execution of delegated roles, including the outcome of the review and disclosure on key risks and compliance management in this report. RMCC as illustrated in its Terms of Reference (“TOR”) has the responsibility to:

- Review and recommend **TH**'s Risk Management and Compliance Framework, relevant policies as well as risk appetite statement which shall be commensurable with the nature, size and complexity of the institution's business activities for approval by the Lembaga;
- Oversee the implementation of approved framework and policies to ensure the effectiveness of **TH**'s Management in managing the risks and Regulators expectations as well as recommend necessary changes in policy or plan;
- Approve the risk and compliance philosophy and strategies including compliance roadmap and review plan;
- Oversee the overall management of compliance risk including AML/CFT by ensuring the appropriate process is in-place and functioning in accordance to the Act and applicable requirements issued by relevant Regulatory Bodies;
- Review **TH**'s risk profile that is consistent with **TH**'s business strategy and risk appetite;
- Promote awareness and risk management culture within **TH** Group;
- Ensure RCD is equipped with adequate system, infrastructure and resources to effectively identify and manage risk associated with **TH**'s business activities on a daily basis and during stress period;
- Review and assess the performance of the Chief Risk and Compliance Officer (“CRCO”); and
- Monitor the compliance with **TH**'s risk limits structure, policies and procedures relating to risk management governance, practices and risk controls across **TH**.

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

Sementara itu, Pengurusan menyedari tanggungjawabnya mengenal pasti dan menilai risiko-risiko selain memantau pencapaian matlamat dan objektif-objektif perniagaan di dalam rangkuman toleransi risiko yang diluluskan oleh Lembaga. Secara ringkasnya, Pengurusan bertanggungjawab:

- Melaksanakan rangka kerja, dasar-dasar, dan prosedur-prosedur kawalan dalaman yang diluluskan oleh Lembaga;
- Melaksanakan proses-proses mengenal pasti, menilai, memantau, dan melaporkan risiko serta keberkesanan sistem kawalan dalaman, dengan mengambil tindakan pembetulan yang sewajarnya; dan
- Meyakinkan Lembaga bahawa sistem kawalan dalaman **TH** beroperasi dengan mencukupi dan berkesan dalam semua aspek penting berdasarkan sistem kawalan dalaman yang tersedia.

JPRP dianggotai oleh anggota Lembaga dan disokong oleh KPRP dalam menjalankan tanggungjawabnya kepada Lembaga berkaitan perkara-perkara penting yang dibincangkan dalam mesyuarat JPRP.

Meanwhile, the Management acknowledges the responsibility to identify and evaluate the risks 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.

RMCC comprises of Lembaga members and is supported by CRCO in discharging its responsibilities to the Lembaga on key matters deliberated in the RMCC meetings.

Anggota Jawatankuasa Pengurusan Risiko dan Pematuhan (JPRP)

Risk Management and Compliance Committee Members (RMCC)

Bil. / No.	Anggota / Members	Keahlian / Membership	Lantikan / Appointment	Kehadiran Attendance
1.	Datin Paduka Kartini Abdul Manaf	Pengerusi / Anggota Chairman / Member	23 November / November 2022	6/6
2.	Ir. Abd Mokhti Salleh	Anggota / Member	23 November / November 2022	6/6
3.	Dr. Mohd Faisal Mustafa	Anggota / Member	23 November / November 2022	6/6
4.	Dato' Sri Dr. Mohammed Azman Dato' Aziz Mohammed	Anggota / Member	14 April / April 2023	4/5*
Bil. / No.	Mantan Anggota / Former Members	Keahlian / Membership	Tamat Lantikan / Completion	Kehadiran Attendance
1.	Tengku Dato' Seri Hasmuddin Tengku Othman	Anggota / Member	15 Mac / March 2023	1/1*

* Mewakili bilangan mesyuarat yang diadakan pada tahun 2023 semasa tempoh pelantikan.

* Represents the number of meetings held in 2023 during the appointment term.

PENGURUSAN RISIKO

Rangka Kerja Pengurusan Risiko Bersepadu (“ERM”) **TH** mengguna pakai pendekatan berstruktur dan bersepadu dalam menguruskan risiko-risiko penting, merangkumi pengenalpastian dan penilaian risiko-risiko yang mungkin menjejaskan pencapaian objektif-objektif **TH**, perangkaan pelan-pelan tindakan serta pemantauan dan pelaporan risiko secara berkala. **TH** menerima pakai Rangka Kerja ERM yang merangkumi pengawasan pengurusan risiko dan penerapan pengurusan risiko bersepadu strategik berdasarkan ciri-ciri berikut:

- Tanggungjawab menguruskan risiko adalah nyata dan jelas.
- Pengurusan risiko dirangkumkan ke dalam semua proses pembuatan keputusan.
- Kesemua aktiviti memerlukan penilaian risiko yang komprehensif.
- Mekanisme kawalan risiko yang berkesan.
- Sistem yang mencukupi bagi memantau dan melaporkan risiko.
- Penilaian kawalan dalaman yang berkesan.

ERM **TH** membolehkan risiko-risiko yang telah dikenal pasti diurus secara komprehensif dan berkesan. Aspek-aspek risiko utama yang dikaji termasuk risiko kewangan, risiko operasi, risiko strategik dan risiko pematuhan. Penilaian risiko komprehensif dijalankan secara berterusan oleh pemilik risiko masing-masing; bagi risiko-risiko utama yang dikenal pasti, tindakan-tindakan kawalan risiko termasuk pelan tindakan pengurusan akan dirangka dan dilaksanakan. Keputusan penilaian risiko disemak dan dilaporkan kepada Lembaga menerusi JPRP.

Risiko-risiko utama yang dipantau rapat oleh **TH** adalah termasuk:

- Risiko Strategik
- Risiko Operasi
- Risiko Kewangan
- Risiko Pematuhan

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:

- Responsibility to manage risk is tangible and clear.
- Risk management is integrated in all decision-making processes.
- All activities require comprehensive risk assessment.
- Effective risk control mechanisms.
- Adequate system to observe and report risk.
- Effective internal control assessment.

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 RMCC.

The key risks closely observed by **TH** comprise of the following risk classes:

- Strategic Risk
- Operational Risk
- Financial Risk
- Compliance Risk

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

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Risiko Utama Key Risk	Konsep Risiko Risk Concept	Penjelasan / Description
 Risiko Strategik Strategic Risk	-	<p>Mewakili kemungkinan punca kerugian yang lazimnya ditentukan oleh prestasi pelan perniagaan, objektif perniagaan dan strategi perniagaan TH. Ia digunakan untuk mengenal pasti, menilai, dan menguruskan risiko di dalam organisasi untuk mencapai objektif-objektif strategik.</p> <p>Represents a possible source of loss often determined by business plan performance, business objectives, and TH business strategy. It is used to identify, assess, and manage risks in the organisation to achieve its strategic objectives.</p>
 Risiko Operasi Operational Risk	Risiko Operasi Operational Risk	<p>Risiko kerugian akibat kesilapan, kegagalan atau ketidakcukupan proses dalaman, warga kerja, dan persekitaran teknologi TH atau peristiwa-peristiwa luar.</p> <p>The risk of losses due to errors, failures or inadequacies in TH's internal processes, people and technological environments, or from external events.</p>
	Kesinambungan Perniagaan Business Continuity	<p>Proses utama yang bertindak melindungi operasi perniagaan yang kritikal serta kepentingan TH dengan memastikan kebolehannya memenuhi tanggungjawab terhadap pelanggan, Lembaga dan pihak-pihak berkepentingan yang berkaitan.</p> <p>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, the Lembaga and relevant stakeholders.</p>
	Risiko Teknologi Maklumat Information Technology Risk	<p>Potensi kerugian atau bahaya berkaitan infrastruktur teknikal atau penggunaan teknologi maklumat di dalam organisasi akibat insiden pelanggaran atau serangan ke atas sistem maklumat TH.</p> <p>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.</p>
 Risiko Kewangan Financial Risk	Risiko Pasaran Market Risk	<p>Potensi kerugian akibat pergerakan pembolehubah pasaran seperti harga, kadar keuntungan, kadar pertukaran wang asing dan lain-lain faktor ekonomi. Risiko sistematik ini boleh memberi impak besar ke atas prestasi dana keseluruhan TH selain menjejaskan nilai aset.</p> <p>Possibility of losses arising from movements in market variables i.e. price, profit rates, foreign exchange and other economic factors. The systematic risk could be a major impact to TH's entire fund performance and greatly affect the asset values.</p>
	Risiko Kecairan Liquidity Risk	<p>Risiko di mana TH mungkin tidak mampu memenuhi tanggungjawabnya kerana ia melibatkan kerugian yang tidak boleh diterima. Peranan utama pengurusan risiko kecairan adalah memastikan kecukupan aset untuk dicairkan apabila perlu.</p> <p>Risk that TH may not be able to meet its obligations as they fall without incurring unacceptable losses. The primary role of liquidity risk management is to have adequate liquid assets to be liquidated when the need arises.</p>
	Risiko Kredit Credit Risk	<p>Risiko kemungkiran apabila peminjam gagal membayar pinjaman atau memenuhi syarat kontrak.</p> <p>Risk of default resulting from a borrower failing to repay a loan or fulfil contractual obligations.</p>

Risiko Utama Key Risk	Konsep Risiko Risk Concept	Penjelasan / Description
 Risiko Pematuhan Compliance Risk	AML/CFT AML/CFT	Tertumpu 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).
	Kawal Selia Regulatory	Tertumpu kepada Garis Panduan/Pekeliling Luar yang memberi kesan ke atas TH. Contohnya, garis panduan BNM, SC, dan Bursa Malaysia. Focusing on External Guidelines/Circulars that will impact TH. For example, guidelines from BNM, SC, Bursa Malaysia.
	Peraturan Dalaman Internal Rules	Tertumpu kepada Garis Panduan/Pekeliling Dalaman yang memberi kesan ke atas TH. Contohnya, Kerajaan Arab Saudi (untuk tujuan haji) dan Kod Tatalaku. Focusing on Internal Guidelines/circulars that will impact TH. For example, Kingdom of Saudi Arabia (for Hajj purposes) and Code of Conduct.

Tadbir Urus (Pengurusan Risiko yang Kukuh)

- Kematangan Budaya Risiko & Pematuhan perlu dipupuk – Perlu berkembang dengan rentak yang betul dari pihak atasan.
- Selera Risiko dirangkumkan di dalam semua pelan strategik dan perniagaan, dengan tahap kesedaran yang berbeza-beza.
- Meningkatkan Pengesanan Risiko dan Penjejakan Tindakan Pembetulan bagi mengurangkan baki risiko.

Governance (Robust Risk Management)

- Maturity of Risk & Compliance culture has to be nurtured – Must be developed with the right tone from the top.
- Risk Appetite is integrated in all strategic and business planning, with multiple level of awareness.
- Enhance Risk Detection and Corrective Actions tracking to mitigate residual risks.

Aspek Tumpuan / Focus area	Objektif Strategik / Strategic Objective
Budaya Tadbir Urus Pematuhan Compliance Governance Culture	<ol style="list-style-type: none"> 1. Meningkatkan kapasiti dan kebolehan. 2. Meningkatkan peranan dan tanggungjawab Pegawai Khas Risiko & Pematuhan (KPRP). 3. Menginstitusikan fungsi pematuhan. 4. Melaksana dan mengoptimalkan alat-alat pematuhan. 5. Memperkukuhkan Risiko Syariah dan Pematuhan Syariah.
Pelan Tindakan Risiko Risk Plans of Action	<ol style="list-style-type: none"> 1. Membangunkan strategi atas-bawah bagi merangkumi budaya risiko & pematuhan agar organisasi boleh berjaya dengan cara yang betul. 2. Menerapkan pengetahuan dan penggunaan Selera Risiko di seluruh syarikat. 3. Memastikan pengesanan risiko, perlindungan, dan pemantauan tindakan pembetulan yang berkesan.
Penyeliaan Risiko Kumpulan TH TH Group Risk Oversight	<ol style="list-style-type: none"> 1. Menilai kesedaran mengenai isu-isu risiko & pematuhan menerusi penglibatan di seluruh Kumpulan. 2. Melaksanakan fungsi penyeliaan Kumpulan.

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

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JAWATANKUASA AUDIT DAN TADBIR URUS

Lembaga bertanggungjawab ke atas semua tindakan JATD berkaitan prestasi peranan-peranan yang diberikan, termasuk keputusan semakan serta pendedahan risiko-risiko penting dan mekanisme kawalan dalaman di dalam laporan ini. Dengan pengasingan fungsi risiko dan pematuhan menurut Terma Rujukannya (“TOR”), JATD bertanggungjawab ke atas perkara-perkara berikut:

- 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**;
- Memantau rangka kerja kawalan dalaman **TH** serta memastikan keberkesanan operasi dan pematuhan kepada kehendak-kehendak kawal selia;
- Menilai kecukupan dan keberkesanan fungsi Audit Dalam (“AD”) **TH** dengan:
 - Menyemak Piagam Audit, Pelan Tahunan Audit Dalam, program-program audit, keperluan sumber anggota, belanjawan tahunan fungsi AD 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 anggota dalam fungsi AD.

AUDIT AND GOVERNANCE COMMITTEE

The Lembaga is responsible for all AGC actions related to the performance of assigned roles, including the results of the review and the disclosure of major risks and internal control mechanisms in this report. With the separation of risk and compliance functions, according to its Terms of Reference (“TOR”), AGC is in charge of the following:

- 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;
- Oversee **TH**’s internal control framework and ensure operational effectiveness and compliance with regulatory requirements;
- Assess the adequacy and effectiveness of **TH**’s internal audit (“IA”) function by:
 - Reviewing the Audit Charter, Annual Internal Audit Plan, audit programmes, staff resource requirements, annual budget of the IA 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 of Internal Audit and Integrity Officer (“CIAO”);
 - Assessing the performance of the CIAIO and his direct reports; and
 - Receiving notification on appointments, transfers, dismissals, and resignations of staff within the IA function.

- Menasihati Lembaga mengenai hal-hal berkaitan integriti dan tadbir urus bagi memastikan operasi perniagaan **TH** mematuhi undang-undang, kawal selia dalaman, etika dan integriti;
- Menasihati **TH** mengenai sebarang perubahan dalam amalan-amalan, sistem-sistem dan prosedur-prosedur bagi mengurangkan kemungkinan rasuah, penyelewengan dan salah guna kuasa;
- Menyemak, mencadang dan memastikan Rangka Kerja Pelan 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;
- Memperaku dan mengekalkan piawaian-piawaian etika tatalaku yang didambakan untuk Kumpulan **TH** serta vendor-vendor berdaftarnya menerusi Kod Tatalaku dan Etika Perniagaan (“COBE”) dan Kod Etika Vendor (“VCOC”) serta 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, melaporkan kepada Lembaga (jika perlu);
- Memantau proses siasatan dan sebarang tindakan-tindakan pembetulan yang dilaksanakan oleh Jawatankuasa dan/atau Lembaga.
- Advise the Lembaga on matters pertaining to integrity and governance to ensure that **TH**'s business operations comply with laws, internal regulations, ethics and integrity;
- Advise **TH** on any changes in appropriate practices, systems, and procedures to reduce the likelihood of corruption, malpractices and misuse of power;
- Review, recommend and ensure **TH**'s integrity Plan Framework is implemented effectively and appropriately from time to time;
- Ensure 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 **TH**'s 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;
- Ensure check and balance mechanism is 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, report to the Lembaga (if necessary);
- Oversee the investigation process and any remedial actions initiated by the Committee and/or Lembaga.

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

Pada masa yang sama, Pengurusan menyedari tanggungjawabnya untuk mengenal pasti dan menilai risiko-risiko yang dihadapi selain mengawasi pencapaian sasaran-sasaran dan matlamat-matlamat perniagaan di dalam rangkuman toleransi risiko yang diluluskan oleh Lembaga. Secara keseluruhannya, Pengurusan bertanggungjawab:

- Mengamalkan rangka kerja, dasar-dasar dan prosedur-prosedur kawalan dalaman yang telah diluluskan oleh Lembaga;
- Mengetahui pasti, menilai dan memantau kecekapan sistem kawalan dalaman serta mengambil tindakan pembetulan yang segera apabila perlu;
- Mengesahkan kepada Lembaga bahawa sistem-sistem kawalan dalaman **TH** berfungsi dengan baik dan berkesan dalam semua aspek berkaitan, sejajar dengan sistem kawalan dalaman yang diwujudkan.

Seperti JRATD terdahulu, JATD dianggotai oleh anggota Lembaga dan dibantu oleh KPADI dalam menjalankan tugas kepada Lembaga berkaitan isu-isu penting yang dibincangkan dalam mesyuarat-mesyuarat JATD. Mesyuarat-mesyuarat diadakan dengan kehadiran Pengarah Eksekutif Kewangan Kumpulan dan Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif. Wakil-wakil pengurusan kanan dari jabatan-jabatan yang berkaitan juga dijemput menghadiri mesyuarat apabila perlu untuk membantu dalam perbincangan.

Pada suku tahun ketiga, JATD mengalu-alukan pelantikan pengerusi baharu, Encik Asril Rahman Abdul Hadi, menggantikan Dato' Abdul Hamid Sh Mohamed, yang menamatkan tempoh perkhidmatan beliau selaku anggota Lembaga pada suku tahun yang sama.

Semasa tahun kewangan 2023, JATD telah bermesyuarat sebanyak lapan (8) kali, di mana empat daripadanya adalah Mesyuarat Khas, seperti yang dijelaskan di bawah. JATD telah memenuhi korum yang ditetapkan dalam TOR dalam kesemua lapan (8) mesyuarat tersebut.

Concurrently, the Management recognises its obligation to recognise and assess the risks encountered and to track the accomplishment of business goals and objectives within the Lembaga-approved risk tolerance. In a nutshell, the Management has to:

- Put into practice internal control frameworks, policies and procedures that have been approved by the Lembaga;
- Identify, assess and monitor on the efficacy of internal control systems and take prompt corrective action when necessary;
- Confirm to the Lembaga that **TH's** internal control systems are functioning suitably and successfully in all relevant aspect, in accordance with established internal control systems.

Like the former RAGC, the AGC is made up of members of the Lembaga and is assisted by the CIAIO in carrying out its duties to the Lembaga regarding pertinent issues discussed at AGC meetings. Meetings are organised in the attendance of Group Financial Executive Director and Group Managing Director and Chief Executive Officer. Senior management representatives from related departments are also invited to the meetings as needed to help facilitate in-depth discussions.

In the third quarter, AGC welcomed its new chairman, Encik Asril Rahman Abdul Hadi, replacing Dato' Abdul Hamid Sh Mohamed, who completed his term as a member of the Lembaga in the same quarter.

During the fiscal year 2023, the AGC convened eight (8) meetings, four of which were Special Meetings; hence meeting the required quorum as specified in its approved TOR at all eight (8) meetings.

Anggota Jawatankuasa Audit dan Tadbir Urus (JATD)
Audit and Governance Committee Members (AGC)

Bil. / No.	Anggota / Members	Keahlian / Membership	Lantikan / Appointment	Kehadiran Attendance
1.	Asril Rahman Abdul Hadi	Pengerusi / Anggota Chairman / Member	24 Ogos / August 2023	2/2*
2.	Prof. Dr. Ashraf Md Hashim	Anggota / Member	18 November / November 2020	8/8
3.	Datin Paduka Kartini Abdul Manaf	Anggota / Member	6 September / September 2021	7/8
4.	Dr Mohd Faisal Mustaffa	Anggota / Member	24 Ogos / August 2022	8/8
Bil. / No.	Mantan Anggota / Former Members	Keahlian / Membership	Tamat Lantikan / Completion	Kehadiran Attendance
1.	Dato' Abdul Hamid Sh Mohamed	Pengerusi / Anggota Chairman / Member	31 Julai / July 2023	6/6*

* Mewakili bilangan mesyuarat yang diadakan pada tahun 2023 semasa tempoh pelantikan.

* Represents the number of meetings held in 2023 during the appointment term.

Sepanjang 2023, JATD telah melaksanakan tanggungjawab-tanggungjawab berikut dengan berkesan:
During 2023, AGC has effectively discharged its duties through the following:

 <p>Audit Dalam Internal Audit</p>	<ul style="list-style-type: none"> ➤ Menyemak dan meluluskan: <ul style="list-style-type: none"> • Pelan Audit Berasaskan Risiko 2024 • Penyata Pengurusan Risiko dan Kawalan Dalam Laporan Tahunan 2022; dan • Semakan Piagam Audit Dalam dan Integriti TH ➤ Status Penutupan Temuan Audit; ➤ Perbincangan mengenai laporan-laporan audit dalam serta pelan tindakan Pengurusan. Di mana wajar, JATD mengarahkan Pengurusan untuk memperbetul dan meningkatkan sistem kawalan berdasarkan saranan dan cadangan penambahbaikan oleh audit dalam; dan ➤ Memaklumi pelaksanaan cadangan audit dalam oleh pihak Pengurusan berkaitan isu-isu tertunggak bagi memastikan bahawa semua risiko utama dan kelemahan kawalan ditangani dengan sewajarnya. 	<ul style="list-style-type: none"> ➤ Reviewed and approved: <ul style="list-style-type: none"> • Risk Based Audit Plan 2024 • Statement on Risk Management and Internal Control for 2022 Annual Report; and • Revision of TH Internal Audit & Integrity Charter ➤ Status of Closure of Audit Observations ➤ Deliberated on the internal audit reports and Management's action plan. Where appropriate, AGC instructed Management to rectify and improve the control systems based on internal audit's recommendations and suggestions for improvements; and ➤ Keep updated on Management's implementation of the internal audit recommendations on outstanding issues to ensure that all key risks and control weaknesses were being properly addressed.
 <p>Integriti Integrity</p>	<ul style="list-style-type: none"> ➤ Menyemak dan meluluskan: <ul style="list-style-type: none"> • Pelan Tindakan Integriti TH 2023-2027 ➤ Menyemak: <ul style="list-style-type: none"> • Laporan ABMS; • Laporan Keberkesanan Tindakan yang diambil berkaitan ABMS; • Status Pematuhan Anak Syarikat TH kepada Garis Panduan mengenai Kecukupan Prosedur Seajar dengan Seksyen 17A Akta SPRM 2009; dan • Laporan-laporan Siasatan. 	<ul style="list-style-type: none"> ➤ Reviewed and approved: <ul style="list-style-type: none"> • TH Integrity Blueprint 2023-2027 ➤ Reviewed: <ul style="list-style-type: none"> • 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.

PENYATA PENGURUSAN RISIKO DAN KAWALAN DALAMAN

Statement on Risk Management and Internal Control

SISTEM KAWALAN DALAMAN

Sistem-sistem kawalan dalaman **TH** dibangun dengan berlandaskan prinsip-prinsip Maqasid Syariah sebagai nilai-nilai asasnya. Elemen-elemen utama dalam sistem kawalan dalaman yang dibangunkan oleh Lembaga bagi tujuan mewujudkan tadbir urus yang baik dan sistem kawalan dalaman yang berkesan termasuk:

- Jawatankuasa-jawatankuasa Lembaga iaitu Jawatankuasa Audit dan Tadbir Urus, Panel Pelaburan, Jawatankuasa Pengurusan Risiko dan Pematuhan, Jawatankuasa Penasihat Syariah, Jawatankuasa Urusan Haji, Jawatankuasa Penamaan dan Imbuan, Jawatankuasa Tatatertib, dan Jawatankuasa Rayuan Tatatertib;
- 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 ke arah mencapai keseluruhan objektif perniagaan, selain melindungi dan mempertingkatkan pelaburan dan aset;
- 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.

Semasa tahun tinjauan, terdapat dua pencapaian iaitu penerbitan Pelan Tindakan Integriti **TH** 2023 – 2027 serta semakan Piagam Audit Dalam dan Integriti **TH**. Piagam Audit Dalam dan Integriti **TH** disemak bagi memberi gambaran yang lebih baik mengenai peningkatan fungsi-fungsi audit dan integriti **TH**. Hal ini dijalankan berikutan saranan Semakan Penilaian Kualiti Luar (EQAR) oleh Institut Juruaudit Dalaman Malaysia (“IIA”) pada suku tahun keempat 2022, di mana **TH** dianugerahkan dengan pematuhan am.

Sistem-sistem, dasar-dasar, amalan-amalan dan proses-proses **TH** tidak menerima laporan buruk atau menunjukkan kelemahan atau kekurangan ketara dari segi kecukupan dan integriti kawalan dalaman. Tambahan lagi, tiada kerugian kewangan yang ketara berlaku sepanjang tahun kewangan yang ditinjau akibat sebarang kekurangan dalam sistem kawalan dalaman **TH**.

Penyata ini dibuat sejajar dengan resolusi Lembaga bertarikh 4 April 2023.

INTERNAL CONTROL SYSTEMS

TH's internal control systems are designed with Maqasid al-Shariah principles as its foundational ideals. The Lembaga's internal control systems, which are designed to provide good governance and efficient internal control systems, have the following essential components:

- The Lembaga Committees namely Audit and Governance Committee, Investment Panel, Risk Management and Compliance Committee, 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;
- 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.

During the year under review, two milestones were achieved: the publication of **TH** Integrity Blueprint 2023 – 2027 and the revision of **TH** Internal Audit and Integrity Charter, respectively. The **TH** Internal Audit and Integrity Charter was revised to better reflect the enhancement of audit and integrity functions in **TH**. The exercise was carried out following the suggestion of External Quality Assessment Review (EQAR) conducted by Institute of Internal Auditors Malaysia (“IIA”) in the fourth quarter of 2022, where **TH** were awarded with general conformance.

The systems, policies, practices and processes of **TH** received no adverse reports nor significant weakness or deficiencies in the adequacy and integrity of internal controls. Moreover, no substantial financial losses were incurred during the reviewed financial year as a result of any shortcomings in the **TH** internal control systems.

This Statement is made in accordance with resolution of the Lembaga dated 4 April 2023.

LAPORAN JAWATANKUASA PENASIHAT SYARIAH

Report of the 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 2023.

- 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 2023, sebanyak tujuh (7) 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 Kumpulan, 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 2023.

- 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 2023, a total of seven (7) 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 Group Shariah Division, zakat and so on.

LAPORAN JAWATANKUASA PENASIHAT SYARIAH

Report of the Shariah Advisory Committee

PERKEMBANGAN PENTING BAHAGIAN SYARIAH KUMPULAN

► SEKSYEN PERUNDINGAN DAN KAJIAN SYARIAH

Seksyen Perundangan dan Kajian Syariah berfungsi sebagai rujukan untuk memberikan khidmat nasihat Syariah berkenaan aktiviti **TH** kepada jabatan-jabatan yang berkaitan. Selain itu, seksyen ini juga akan melakukan penyelidikan Syariah terhadap isu-isu yang berkaitan dengan pelaburan dan aktiviti **TH** serta membangunkan polisi dalaman seperti rangka kerja, garis panduan dan prosedur yang berkaitan.

Penambahbaikan Garis Panduan Zakat **TH** dan pembangunan Rangka Kerja Pelaksanaan Tadbir Urus Syariah Untuk Syarikat Penerima Pelaburan **TH** telah dilaksanakan pada tahun 2023.

Selain kerja-kerja dalaman, sesi libat urus bersama agensi kerajaan yang berkenaan telah dijalankan bagi memberikan pendedahan dan perkongsian berkenaan amalan zakat di **TH** berdasarkan Garis Panduan Zakat **TH**.

► SEKSYEN SEMAKAN DAN PEMANTAUAN SYARIAH

Seksyen Semakan dan Pemantauan 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 2023 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 Seksyen Semakan dan Pemantauan Syariah telah dibentangkan dan dibincangkan dalam mesyuarat JPS **TH**.

Pada tahun kewangan 2023, Laporan Semakan Syariah telah dibentangkan kepada ahli-ahli JPS **TH** sebagaimana yang berikut:

- Jabatan Haji
- Pengurus Dana Luaran
- Jabatan Operasi
- Pelaburan Hartanah
- Amalan Pinjaman Pemegang Saham dalam Kumpulan **TH**

IMPORTANT DEVELOPMENTS GROUP SHARIAH DIVISION

► SHARIAH ADVISORY AND RESEARCH SECTION

Shariah Advisory and Research Section functions as a reference to provide Shariah advisory services regarding **TH** activities to relevant departments. In addition, this section 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.

The improvement of the **TH** Zakat Guidelines and the development of the Framework on Implementation of Shariah Governance For **TH** Investee Companies were implemented in 2023.

In addition to internal work, engagement sessions with relevant government agencies were conducted to provide exposure and sharing of zakat practices at **TH** based on the **TH** Zakat Guidelines.

► SHARIAH REVIEW AND MONITORING SECTION

The Shariah Review and Monitoring section 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 2023 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 Review and Monitoring Section were presented and discussed in the SAC meeting.

In the financial year 2023, the Shariah Review Report was presented to the members of **TH** SAC as follows:

- Hajj Department
- External Fund Manager
- Operation Department
- Real Estate Investment
- Shareholder Loan Practices in **TH** Group

Pemantauan berterusan juga telah dijalankan oleh Seksyen Semakan dan Pemantauan Syariah di mana laporan status pelaburan saham dan ekuiti bagi tahun kewangan (2023) telah dibentangkan dan dibincangkan dalam mesyuarat JPS.

Selain daripada kerja-kerja semakan dan pemantauan, Seksyen Semakan dan Pemantauan Syariah juga telah melaksanakan beberapa inisiatif bagi memupuk budaya pematuhan Syariah dalam kalangan wargakerja TH seperti yang berikut:

- Pelantikan Pegawai Perhubungan Syariah (“PPS”) di setiap jabatan.
- Pembangunan Senarai Semak Pematuhan Syariah.
- Penambahbaikan ke atas Kaji Selidik berkenaan Penilaian Kendiri Semakan Syariah.

PEMBAYARAN ZAKAT 2022

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 RM93.3 juta. Sebanyak 95 peratus daripada jumlah anggaran tersebut atau RM88.6 juta dibayar terlebih dahulu kepada setiap Majlis Agama Islam Negeri (“MAIN”) seperti mana garis panduan tersebut.

PEMBAYARAN BAKI ZAKAT 2022

Setelah pelarasan kiraan zakat 2022 dibuat berdasarkan penyata kewangan 2022 yang telah diaudit dan dimuktamadkan dengan ditandatangani oleh Ketua Audit Negara, jumlah sebanyak RM6.8 juta telah dibayar bagi mencukupkan pembayaran zakat 2022.

PEMBAYARAN ZAKAT KEPADA MAJLIS AGAMA ISLAM NEGERI

Pembayaran kepada MAIN adalah berdasarkan purata baki minima deposit bagi setiap negeri dengan formula pengiraan seperti berikut:

$$\frac{\text{Purata minima baki deposit negeri}}{\text{Jumlah purata baki deposit minima seluruh negeri}} \times \text{jumlah zakat perlu bayar}$$

Average state minimum deposit balance

Total average state minimum deposit balance

amount of zakat to be paid

Continuous monitoring had also been carried out by the Shariah Review and Monitoring Section, where the stock and equity investment status report for the financial year (2023) was presented and discussed in the SAC meeting.

In addition to review and monitoring activities, the Shariah Review and Monitoring Section have also implemented several initiatives to foster a culture of Shariah compliance among TH employees, including the following:

- Appointment of Shariah Liaison Officers (“SLOs”) in each department.
- Development of the Shariah Compliance Checklist.
- Improvements to the Questionnaire of Shariah Self-Assessment.

PAYMENT OF ZAKAT 2022

Based on the TH Zakat Guidelines, 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 RM93.3 million. A total of 95 per cent of the estimate or RM88.6 million was paid in advance to each State Islamic Religious Council (“MAIN”) as required by the guidelines.

PAYMENT OF ZAKAT BALANCE 2022

Pursuant to the adjustment of zakat calculation 2022 made based on the audited financial statements 2022 signed by the Auditor General, RM6.8 million were paid to make up the shortfall of zakat amount for the year 2022.

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:

LAPORAN JAWATANKUASA PENASIHAT SYARIAH

Report of the Shariah Advisory Committee

DANA TABUNG EHSAN

Berdasarkan Laporan Kedudukan Kewangan Dana Tabung Ehsan sehingga 31 Disember 2023, dana daripada Tabung Ehsan sebanyak RM1,000,000 telah disalurkan kepada program Sadaqa House BanKIT Fund Program. Program ini menyediakan pembiayaan mikro mampu milik kepada segmen masyarakat yang kurang berkemampuan dan tidak layak memohon kemudahan pembiayaan perbankan biasa tetapi memerlukan modal kerja dan/atau pembiayaan untuk perbelanjaan modal. Selain daripada itu, RM294,656.66 disalurkan kepada Tabung Musaadah JAKIM (Yayasan Waqaf Malaysia), bagi sumbangan bencana gempa bumi di Turkiye dan Syria.

Setelah dana tersebut disalurkan untuk tujuan tersebut, baki Tabung Ehsan setakat 31 Disember 2023 adalah sebanyak RM740,200.09.

Tabung Ehsan menempatkan dana pendapatan atau aset yang dijana atau diperolehi daripada urusan niaga yang didapati terkeluar daripada status patuh Syariah (walaupun pada asalnya patuh Syariah semasa pelaburan dibuat) seperti yang ditentukan oleh JPS (“Urus niaga”). Contoh bagi Urus niaga tersebut adalah pendapatan daripada ekuiti yang berubah status dari patuh syariah kepada tidak patuh syariah. Jawatankuasa Penasihat Syariah **TH** telah memutuskan pendapatan tidak patuh Syariah perlu dilupuskan dengan menyalurkannya ke Baitul Maal atau badan-badan kebajikan atau digunakan untuk kepentingan masyarakat awam.

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 2023 adalah mematuhi prinsip Syariah. Ahli-ahli JPS juga dalam pengetahuan dan usaha terbaik mereka, mengesahkan dan memperakukan bahawa pengiraan zakat bagi tahun kewangan 2022 adalah memenuhi keperluan yang digariskan dalam Garis Panduan Zakat **TH** yang diluluskan oleh JPS.

Bagi pihak JPS / On behalf of the SAC,



Profesor Dr. Ashraf Md Hashim
Pengerusi Jawatankuasa Penasihat Syariah
Chairman of the Shariah Advisory Committee

TABUNG EHSAN FUND

Based on the Financial Position Report of the Ehsan Fund until 31 December 2023, a sum of RM1,000,000 has been donated to the Sadaqa House BangKIT Fund program. This program provides proprietary microfinance to less capable segments of society who are not eligible to apply for ordinary banking financing facilities but require working capital and/or financing for capital expenditures. Additionally, RM294,656.66 has been donated to the Tabung Musaadah JAKIM (Yayasan Waqaf Malaysia) to contribute to earthquake disaster relief efforts in Turkiye and Syria.

After these fund donations, the remaining balance of the Tabung Ehsan as of 31 December 2023, is RM740,200.09.

Tabung Ehsan is fund where income or asset generated or acquired from transactions found to be excluded of Shariah-compliant status (even if originally it was Shariah-compliant when the investment was made) as specified by the Shariah advisory committee of **TH**. Examples of such transactions include income from equities that change from Shariah-compliant to non-compliant status. **TH** SAC has resolved that Shariah non-compliant income must be disposed of by channelling it to Baitul Maal, charitable organisations, or otherwise be used for the public interest.

SHARIAH COMPLIANCE CERTIFICATE OF THE **TH** SHARIAH ADVISORY COMMITTEE

We, the members of **TH** 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 2023 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 2022 meets the requirements outlined in the **TH** Zakat Guidelines approved by SAC.



Datuk Profesor Dr. Mohamad Akram Laldin
Ahli Jawatankuasa Penasihat Syariah
Member of the Shariah Advisory Committee





Dalam Bahagian Ini:
In this Section:

- 150 PROGRAM CSR ZAKAT
CSR Zakat Programme
- 157 PENGURUSAN TENAGA
Energy Management



PROGRAM CSR ZAKAT

CSR ZAKAT PROGRAMME

Selain bertanggungjawab memenuhi harapan para pendeposit dan menyantuni tetamu Allah di Tanah Suci, **TH** turut prihatin serta mengambil berat akan keperluan masyarakat asnaf yang memerlukan bantuan, sokongan dan dorongan bagi meringankan beban mereka. Melalui program CSR Zakat **TH** yang dilaksanakan setiap tahun, **TH** membantu golongan asnaf melalui beberapa program perdana yang memfokus kepada pendidikan, kesihatan, komuniti dan keusahawanan.

Setiap tahun, jumlah zakat yang dibayar oleh **TH** kepada Majlis Agama Islam dan Pusat Zakat Negeri dikembalikan sebahagiannya kepada **TH** bagi menjalankan tanggungjawab sebagai 'muzakki' secara langsung, selain meluaskan manfaat zakat kepada masyarakat Islam. Jumlah dana zakat wakalah **TH** melalui zakat tahun kewangan 2021 (TK2021) adalah sebanyak RM30,052,280.97 seperti pecahan berikut:

In addition to being responsible for meeting the expectations of depositors and welcoming pilgrims to the Holy Land, **TH** also cares and takes responsibility for the needs of the asnaf community who need help, support and encouragement by providing necessities to lighten their burdens. Through **TH's** annual CSR Zakat programme, **TH** supports the asnaf community through several flagship programmes focusing on education, health, community and entrepreneurship.

Every year, part of the zakat paid by **TH** to the State Islamic Religious Council and the State Zakat Centres is returned to **TH** to carry out its responsibilities as a 'muzakki' directly, as a way to expand the benefits of zakat to the Muslim community. The total **TH** zakat wakalah fund for the financial year 2021 (FY2021) was RM30,052,280.97, as follows:

Bil. / No.	Negeri / State	Jumlah Zakat TK2021 / Total Zakat FY2021 (RM)	Amaun Zakat Wakalah / Zakat Wakalah Amount (RM)
1.	Wilayah Persekutuan	9,092,024.36	2,273,006.00
2.	Johor	9,395,409.99	3,523,278.75
3.	Terengganu	8,116,871.20	2,029,217.80
4.	Negeri Sembilan	4,253,493.82	1,500,000.00
5.	Melaka	3,407,150.75	425,893.84
6.	Kedah	8,506,524.11	3,189,946.54
7.	Pulau Pinang	4,046,357.09	2,023,178.55
8.	Selangor	27,979,678.33	10,492,379.37
9.	Pahang	5,639,005.88	1,691,701.76
10.	Sabah	2,149,449.32	268,681.00
11.	Sarawak	2,036,294.37	254,536.80
12.	Perak	7,170,596.71	1,792,649.18
13.	Perlis	1,175,622.76	587,811.38
14.	Kelantan	8,868,380.16	N/A
JUMLAH / TOTAL (RM)		101,836,858.85	30,052,280.97

Selari dengan inisiatif HIJRAH24, **TH** dengan kerjasama padu daripada pelbagai pihak seperti rakan strategik **TH**, warga kerja dari pelbagai Jabatan dan **TH** Negeri serta pihak-pihak berkepentingan telah melaksanakan pelbagai program CSR Zakat **TH** bagi tahun 2023 yang telah memanfaatkan lebih 550,000 orang di seluruh negara.

In line with HIJRAH24 initiative, and cooperation from various parties such as **TH**'s strategic partners, employees from various departments and state as well as stakeholders, **TH** implemented CSR Zakat initiatives in 2023 which has benefitted more than 550,000 lives nationwide.



Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
1.	Pendidikan (Pengajian Tinggi) Education (Higher Education)	Iqra' TH IPTA	Bantuan kewangan kepada asnaf dan pelajar daripada keluarga B40 yang melanjutkan pengajian tinggi di institusi pengajian tinggi tempatan terpilih di seluruh negara bagi menampung yuran pengajian, asrama dan elaun sara hidup serta lain-lain keperluan. <ul style="list-style-type: none"> ➤ Kesemua 20 IPTA induk di Malaysia. <p>Financial assistance to asnaf and students from B40 families who are pursuing higher education at selected local institutes of higher education throughout the country to cover tuition fees, dormitory and living allowance as well as other needs.</p> <ul style="list-style-type: none"> ➤ All 20 parent IPTA in Malaysia. 	44,034 pelajar / students
2.	Pendidikan (Sekolah Rendah dan Menengah) Education (Primary and Secondary School)	Iqra' TH Plus	Program khusus untuk pelajar sekolah rendah dan menengah. <ul style="list-style-type: none"> ➤ Program tuisyen untuk pelajar kurang berkemampuan (kelas Booster); ➤ RM500,000.00 dengan Yayasan Pelajaran Mara Program Tuisyen Pintar; dan <ul style="list-style-type: none"> • RM500,000.00 dengan Yayasan Sukarelawan Siswa – Program Tuisyen KAMI. <p>Programmes specifically for primary and secondary school students.</p> <ul style="list-style-type: none"> ➤ Tuition programme for less able students (Booster class); ➤ Contribution to Yayasan Pelajaran Mara - Smart Tuition Programme; and <ul style="list-style-type: none"> • Contribution to the Student Volunteer Foundation – KAMI2 Tuition Programme. 	1,500 pelajar calon SPM SPM student candidates

PROGRAM CSR ZAKAT

CSR Zakat Programme

Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
3.	Kesihatan Komuniti Health Community	Afiat	Sumbangan peralatan/bekalan perubatan kepada hospital dan penyedia perkhidmatan perubatan terpilih di seluruh negara. Kementerian Kesihatan: <ul style="list-style-type: none"> ➤ 5 unit 4x4 Ambulans; ➤ Ujian Pendengaran Bergerak; dan ➤ 122 unit Kaki prostetik. Community Donation of medical equipment/supplies to selected hospitals and medical service providers nationwide. Health Ministry: <ul style="list-style-type: none"> ➤ 5 units of 4x4 Ambulance; ➤ Mobile Hearing Test; and ➤ 122 units of prosthetic legs. 	272,468 pesakit / patients
4.	Komuniti Community	Baiti	Program kerjasama dalam menyalurkan dana bagi membina rumah/membaiki rumah keluarga asnaf di seluruh negara. Cooperative programme in channelling funds to build houses/repair houses of <i>asnaf</i> families throughout the country.	105 isi rumah / households



5.	Komuniti Community	Mobiliti TH TH Mobiliti	Sumbangan 40 buah kenderaan (15 van penumpang dan 25 van jenazah) kepada IPTA terpilih di seluruh negara. <ul style="list-style-type: none"> ➤ Kesemua van telah diagihkan di semua negeri termasuk Sabah dan Sarawak. Donation of 40 vehicles (15 passenger vans and 25 hearse vans) to selected IPTAs nationwide. <ul style="list-style-type: none"> ➤ All vans have been distributed in all states including Sabah and Sarawak. 	28,000 orang / people
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Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
6.	Komuniti Community	Mobiliti TH (OKU) TH Mobiliti (OKU)	Sumbangan motosikal beroda tiga kepada golongan asnaf/B40 (muslim) terpilih di seluruh negara. (1 unit bagi setiap negeri). Donation of three-wheeled motorcycles to selected asnaf/B40 (muslim) groups throughout the country. (1 unit for each state).	15 Orang Kurang Upaya / handicapped individuals
7.	Komuniti Community	Ehsan TH (Ramadan) Ehsan TH (Ramadan)	Bantuan kewangan kepada keluarga asnaf di 14 negeri sepanjang Ramadan sebagai persediaan menyambut Hari Raya. Financial assistance to asnaf families in 14 states throughout Ramadan month in preparation for Hari Raya.	14,000 asnaf / asnaf
8.	Komuniti Community	Ehsan (TH Negeri) Ehsan (TH State)	Program kerjasama TH Negeri/Cawangan untuk kebajikan dan pemasaran melalui program CSR untuk golongan kurang berkemampuan dan institusi tertentu. TH State/Branch cooperation programme for welfare and marketing through CSR programmes for the underprivileged and identified institution.	14,000 asnaf / asnaf
9.	Komuniti/ Pendidikan Community/ Education	Ehsan (bersama Sekolah) Ehsan (together with the School)	Program CSR antara sekolah dan Pejabat TH Negeri. Program/sumbangan termasuk kemudahan dan pembangunan infrastruktur CSR programme between the school and the State TH Office. Programmes/contributions include facilities and infrastructure development.	45,000 pelajar & cikgu students and teachers
10.	Keusahawanan Entrepreneurship	Ikhtiar TH TH Ikhtiar	Peruntukan modal permulaan dan pembangunan kapasiti (latihan kemahiran) kepada usahawan asnaf/B40 di seluruh negara. ► Kursus gunting rambut- (60 usahawan Tukang Gunting Rambut - lelaki); dan ► 30 Usahawan Bakeri YAPIEM (khusus untuk usahawan OKU wanita). Allocation of start-up capital and capacity development (skills training) to asnaf/B40 entrepreneurs nationwide. ► Hairdressing course (60 Barber entrepreneurs - men); and ► 30 YAPIEM Bakery Entrepreneurs (specifically for female disabled entrepreneurs).	90 usahawan kecil small entrepreneurs
11.	Komuniti Community	Tabung Bantuan Bencana Disaster Relief Fun	Bantuan kepada golongan terjejas semasa bencana seperti banjir kilat, pandemik COVID-19, bencana alam dan situasi kritikal lain dalam negara. ► Bantuan Kit Solat 3,621 unit. Assistance to affected people during disasters such as flash floods, the COVID-19 pandemic, natural disasters and other critical situations in the country. ► 3,621 units of Prayer Kit Assistance.	100,000 mangsa / victims

PROGRAM CSR ZAKAT

CSR Zakat Programme

Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
12.	Komuniti Community	Program bersama anak-anak syarikat agensi lain dan Pusat Zakat Negeri Programmes with subsidiaries of other agencies and the State Zakat Centre	<p>Program kerjasama dengan anak-anak syarikat, agensi-agensi lain di bawah Pejabat YBM - JAKIM, JAWHAR, YWM dan Pusat Zakat Negeri yang memfokuskan kepada pembangunan masyarakat dan asnaf.</p> <ul style="list-style-type: none"> ▶ Sekretariat Dakwah Korporat JAKIM; ▶ Pejabat Mufti Wilayah Persekutuan; ▶ Persatuan Huffaz Malaysia; ▶ Tabung Musa'adah Banjir; ▶ Yayasan Wilayah Persekutuan; ▶ Konvensyen Mualaf Madani; ▶ Misi Bantuan Kecemasan Palestin; dan ▶ Musa'adah JAKIM (Persediaan Misi Banjir). <p>Collaborative programmes with subsidiaries, other agencies under the YBM Office - JAKIM, JAWHAR, YWM and State Zakat Centres, focuses on community and asnaf development.</p> <ul style="list-style-type: none"> ▶ JAKIM Corporate Propaganda Secretariat; ▶ Office of the Mufti of the Federal Territory; ▶ Malaysian Huffaz Association; ▶ Flood Musa'adah Fund; ▶ Federal Territory Foundation; ▶ Convention on Civil Converts; ▶ Palestine Emergency Relief Mission; and ▶ Musa'adah JAKIM (Flood Mission Preparation). 	1,000 penerima beneficiaries
13.	Komuniti Community	Program bersama Persatuan/ Berkepentingan Programmes with Associations/Key Stakeholders	<p>Program kerjasama mempromosikan TH dalam kalangan pemegang taruh/persatuan terpilih.</p> <ul style="list-style-type: none"> ▶ Yayasan Ikhlas (Projek Air Bersih); dan ▶ Musolla Bergerak PDRM. <p>Collaborative programmes promoting TH among selected stakeholders/associations.</p> <ul style="list-style-type: none"> ▶ Yayasan Ikhlas (Clean Water Project); and ▶ Musolla Bergerak PDRM. 	5,000 Berkepentingan/ Kumpulan Komuniti community groups



Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
14.	Komuniti Community	Musolla TH TH Musolla	<p>Sumbangan menaik taraf surau/musolla baru di kawasan pedalaman (masyarakat Orang Asli/pedalaman)</p> <ul style="list-style-type: none"> ➤ Surau Kampung Narinang, Kota Belud, Sabah; ➤ Masjid Al Hadari, Kampung Menunggu, Kota Belud, Sabah; ➤ Surau Koa Panchor Jempol, Negeri Sembilan; ➤ Surau Kampung Orang Asli, Ulu Bekor, Manong Kuala Kangsar Perak; dan ➤ Surau Kampung Orang Asli Sungai Malela, RPS Dala, Gerik Perak. <p>Donation to upgrade a new surau/musolla in rural areas (Orang Asli community/inaccessible areas)</p> <ul style="list-style-type: none"> ➤ Surau Kampung Narinang, Kota Belud, Sabah; ➤ Al Hadari Mosque, Village Menunggu, Kota Belud, Sabah; ➤ Surau Koa Panchor Jempol, Negeri Sembilan; ➤ Surau Orang Asli Village, Ulu Bekor, Manong Kuala Kangsar Perak; and ➤ Surau Orang Asli Village Sungai Malela, RPS Dala, Gerik Perak. 	1,000 kariah / people
15.	Komuniti Community	Program bersama media/korporat Joint media/ corporate programme	<p>Program kerjasama dengan persaudaraan media/korporat yang memberi tumpuan kepada pembangunan komuniti dan asnaf.</p> <ul style="list-style-type: none"> ➤ Jabatan Penyiaran Malaysia, RTM Sabah di Kampung Rizab Lambagan Apin-Apin, Keningau; ➤ Persatuan Tadika Islam Swasta Sabah (PERTIS); ➤ Pertubuhan Islam Seluruh Sabah (USIA); ➤ Yayasan Nur Jauhar (YNJ), Sabah; ➤ TVS Prihatin, Sarawak; ➤ NGO Dakwah HIKMAH, Sarawak; ➤ Hidayah Centre Foundation, Sarawak; ➤ MACMA, Sarawak; dan ➤ Persatuan Dayak Muslim Malaysia. <p>Collaborative programme with the media/corporate fraternity to focus on community and asnaf development.</p> <ul style="list-style-type: none"> ➤ Malaysian Broadcasting Department, RTM Sabah in Apin-Apin Lambagan Reserve Village, Keningau; ➤ Sabah Private Islamic Kindergarten Association (PERTIS); ➤ Sabah Islamic Organisation (USIA); ➤ Nur Jauhar Foundation (YNJ), Sabah; ➤ TVS Prihatin, Sarawak; ➤ NGO Dakwah HIKMAH, Sarawak; ➤ Hidayah Center Foundation, Sarawak; ➤ MACMA, Sarawak; and ➤ Malaysian Muslim Dayak Association. 	5,000 penerima / asnaf

PROGRAM CSR ZAKAT TH 2023

TH 2023 CSR Zakat Programme



Bil. / No.	Fokus Utama Core Focus	Program Programme	Perincian / Details	Bilangan Penerima Number of Beneficiaries
16.	Semua fokus utama All Core Focus	Permohonan Zakat/Derma Zakat/Donation Allocation	<ul style="list-style-type: none"> ➤ Pengagihan dana berdasarkan penilaian sumbangan/ permohonan zakat yang diterima; ➤ Sumbangan berdasarkan kumpulan permintaan : (Surau/ Masjid , Tahfiz/Madrasah, NGO, Pertubuhan Kebajikan); ➤ CSR on Wheels <ul style="list-style-type: none"> • Selangor; • Terengganu; dan • Pulau Pinang. ➤ Bantuan Banjir Staf TH Johor; dan ➤ Peruntukan Mangsa Banjir dalam kalangan staf TH. ➤ Fund distribution based on the assessment of donations/zakat application received; ➤ Donations based on request groups: (Surau/Masjid, Tahfiz/ Madrasah, NGO, Welfare Organisation); ➤ CSR on Wheels <ul style="list-style-type: none"> • Selangor; • Terengganu; and • Pulau Pinang. ➤ TH Johor Staff Flood Assistance; and ➤ Allocation of Flood Victims among TH staff. 	26,000 penerima beneficiaries
JUMLAH / TOTAL				557,212

Manifestasi prinsip HIJRAH24 yang harmoni, bersepadu dan holistik turut dapat diserlahkan dengan sumbangan yang diberikan melalui program-program CSR Zakat **TH** kepada golongan asnaf, fakir miskin dan fi-sabilillah.

Melangkah ke hadapan, **TH** komited untuk meneruskan program-program berimpak tinggi yang ternyata mampu memberi lebih manfaat kepada golongan sasaran secara langsung dan terancang.

The manifestation of the harmonious, integrated and holistic principles of HIJRAH24 is exemplified by the contributions given through **TH** CSR Zakat programmes to the asnaf, the poor and fi-sabilillah groups.

Moving forward, **TH** is committed to continue with high impact programmes that able to provide more benefits to the target group in a planned and direct manner.

PENGURUSAN TENAGA ENERGY MANAGEMENT

Malaysia telah mengambil langkah proaktif menangani cabaran alam sekitar melalui pelaksanaan Pelan Hala Tuju Peralihan Tenaga Negara (NETR) pada 27 Julai 2023 sebagai tindakbalas atas kebimbangan global yang semakin meningkat mengenai perubahan iklim. NETR yang berpandukan Rancangan Malaysia Ke Dua Belas dan Polisi Tenaga Nasional bermatlamat untuk memacu negara ke arah mencapai pelepasan sifar bersih menjelang 2050, mencerminkan komitmen terhadap pembangunan lestari dan masa hadapan yang rendah karbon.

Selari dengan agenda Nasional ini, **TH** telah meningkatkan inisiatif pengurusan tenaga dan menubuhkan Pelan Hala Tuju Ke Arah Karbon Sifar Bersih 2023-2028. Pelan Hala Tuju ini melibatkan pelaburan besar dan inisiatif yang kukuh, merangkumi teknologi cekap tenaga, projek tenaga diperbaharui dan amalan mampan.

Usaha Korporat ini bukan sahaja sejajar dengan piawaian kemampuan antarabangsa tetapi juga meletakkan **TH** sebagai syarikat yang bertanggungjawab dalam pemuliharaan alam sekitar dalam usaha mencapai masa hadapan yang hijau dan lestari.

In response to escalating global concerns regarding climate change, Malaysia has undertaken a proactive stance in addressing environmental challenges through the implementation of the National Energy Transition Roadmap (NETR) on 27 July 2023. The NETR, guided by the Twelfth Malaysia Plan and National Energy Policy, aims to propel the nation towards achieving net-zero emissions by 2050, reflecting a commitment to sustainable development and low-carbon future.

Aligning with this national agenda, **TH** has stepped up our energy management initiatives and established the **TH** Roadmap towards Net Zero Carbon 2023-2028. This roadmap is grounded in substantial investments and concrete initiatives, encompassing energy-efficient technologies, renewable energy projects and sustainable practices.

This corporate endeavour not only aligns with international sustainability standards but also positions **TH** as a responsible steward of environmental conservation in the pursuit of a greener and more sustainable future.

Hala Tuju TH Ke Arah Karbon Sifar Bersih 2023-2028

TH Roadmap Towards Net Zero Carbon 2023-2028



PENGURUSAN TENAGA

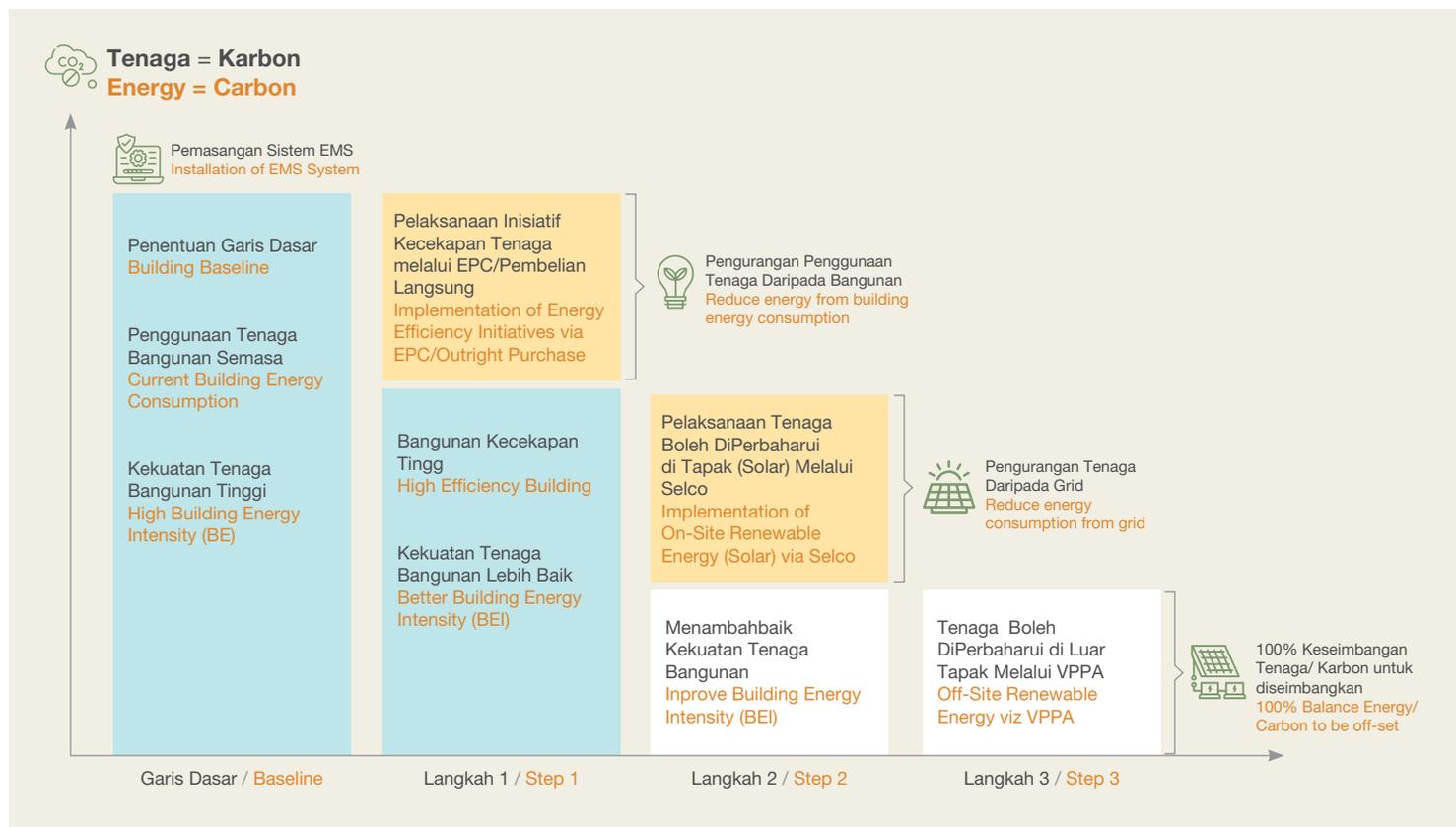
Energy Management

Perjalanan Menuju Bangunan Sifar Bersih Karbon

Tiga langkah pengurusan tenaga **TH** merangkumi penetapan sasaran untuk mengurangkan pelepasan, menambahbaik kecekapan tenaga, dan memulakan kolaborasi untuk mempelopori teknologi baharu seperti stesen pengecasan kenderaan elektrik, penggunaan bahan kitar semula, penuaian air hujan dan memanfaatkan tenaga solar.

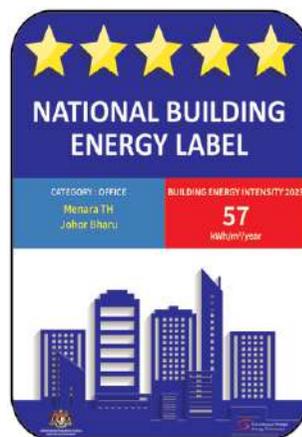
Route to Net Zero Carbon Buildings

TH's three-step energy management approach includes setting targets to reduce emissions, improving energy efficiency, and entering collaborations to explore new technologies such as electric vehicle charging stations, the use of recycled materials, rainwater harvesting and harnessing solar energy.



LANGKAH 1: PELAKSANAAN INISIATIF KECEKAPAN TENAGA

Sejak 2019, **TH** terus berusaha untuk menambahbaik penggunaan dan kecekapan tenaga melalui penghijauan bangunan semasa dengan pemasangan peralatan cekap tenaga dan penambahbaikan sistem HVAC. Sebagai tambahan, **TH** juga telah mula mengikuti pensijilan Pihak Berkuasa Pembangunan Tenaga Lestari (“SEDA”) dan Indeks Bangunan Hijau (“GBI”). Melangkah ke hadapan, inisiatif ini akan diteruskan kesemua bangunan milik **TH** secara berperingkat.



STEP 1: IMPLEMENTATION OF ENERGY EFFICIENCY INITIATIVES

Since 2019, **TH** has continuously striven to improve our energy use and efficiency through green retrofitting of current buildings with high energy efficiency equipment and improvement of the HVAC System. In addition, **TH** has begun pursuing the Sustainable Energy Development Authority (“SEDA”) and Green Building Index (“GBI”) certifications. Going forward, this initiative will continue to be covered in phases for all **TH** owned buildings.

For 2023, 6 buildings have achieved GBI certification and 12 buildings are yet to receive SEDA certification.
Untuk 2023, sebanyak 6 bangunan telah menerima sijil GBI dan 12 lagi bangunan bakal menerima sijil SEDA.

Sebagai sebahagian usaha penambahbaikan pengurusan tenaga, berikut adalah inisiatif yang telah dilaksanakan pada 2023:

- Menggantikan Lampu Tradisional kepada Lampu LED Jimat Tenaga
- Menaiktaraf penyejuk tradisional kepada penyejuk hijau/magnet (Menara Tun Razak)
- Pemasangan Alat Pengecas EV (Wisma Shell, Cyberjaya)
- Penuaian Air Hujan (Wisma Shell Cyberjaya)
- Pemercik Air Taman Automatik (Wisma Shell Cyberjaya)
- Amalan lestari dan penggabungan penjimatan tenaga (Semua bangunan **TH**)
- Bayaran Balik tuntutan ICPT (RM668K dituntut, RM395k dibayar oleh Suruhanjaya Tenaga sehingga November 2023)
- Sistem Pengurusan Tenaga (EMS)-2023 (Meter Kuasa Digital (DPM), Sistem Automasi Bangunan (BAS))
- Geran SEDA (Geran Bersyarat Audit Tenaga untuk Menara **TH** Perdana, Menara **TH** Selborn, Menara **TH** 1 Sentral, Menara **TH** Damansara & Movenpick Hotel)

As part of continuous improvement in energy management, the following initiatives were implemented in 2023:

- Replace traditional lighting with energy saving LED lights (All **TH** buildings)
- Upgrade conventional chiller to magnetic/green chiller (Menara **TH** Tun Razak)
- Installation of EV Chargers (Wisma Shell, Cyberjaya)
- Rainwater Harvesting (Wisma Shell Cyberjaya)
- Automated garden sprinklers (Wisma Shell Cyberjaya)
- Integrating energy savings and sustainable practices (All **TH** buildings)
- ICPT claim reimbursement (RM668k claimed, RM395k paid by Suruhanjaya Tenaga up till November 2023)
- Energy Management System (EMS)-2023 (Digital Power Meter (DPM), Building Automation System (BAS))
- Grant SEDA (Energy Audit Conditional Grant for Menara **TH** Perdana, Menara **TH** Selborn, Menara **TH** 1 Sentral, Menara **TH** Damansara & Movenpick Hotel)

PENGURUSAN TENAGA

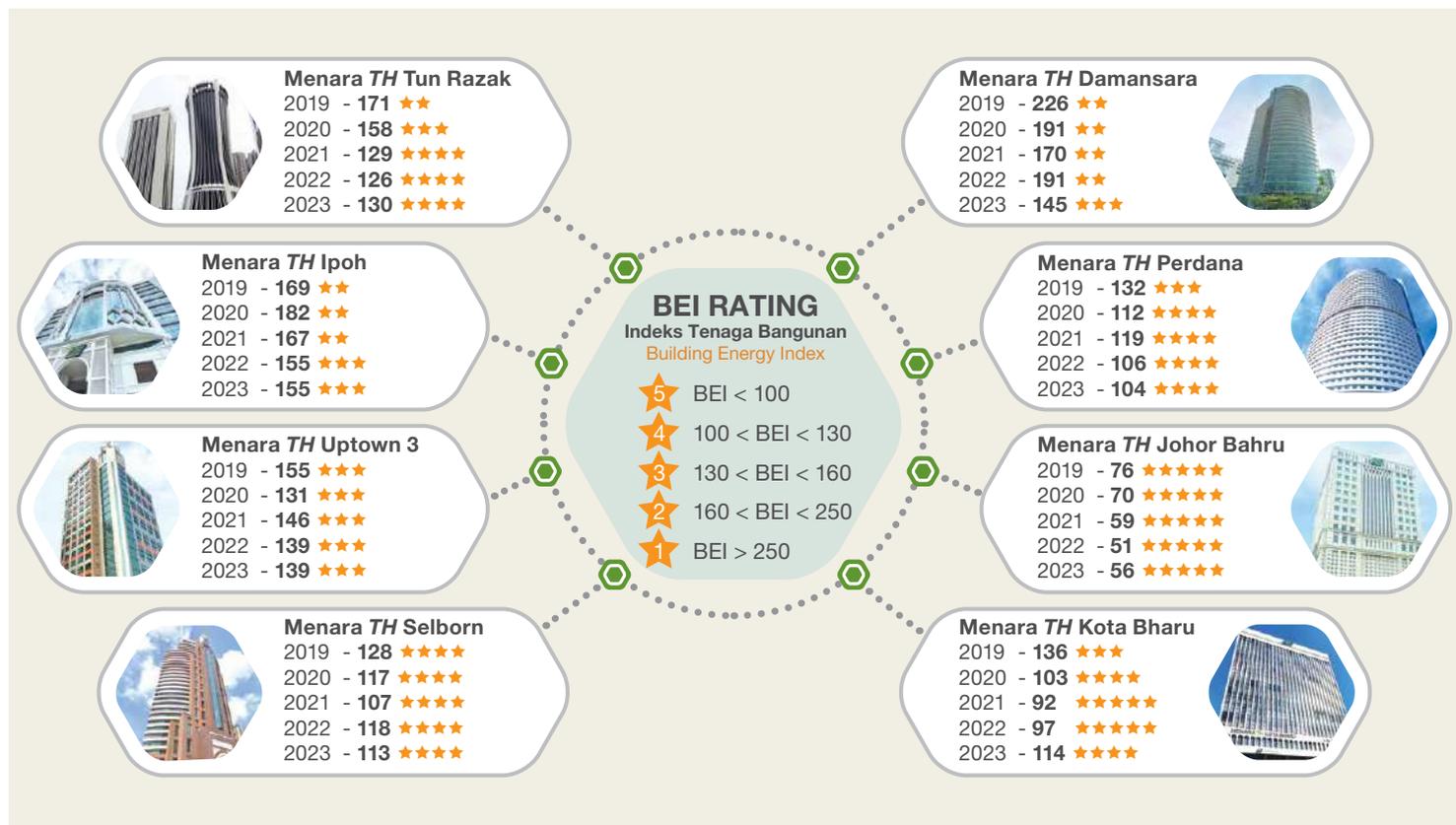
Energy Management

Hasil daripada inisiatif ini, pengurangan mampan tahun ke tahun (YoY) dalam penggunaan tenaga, kos dan pelepasan karbon telah dicapai seperti berikut:

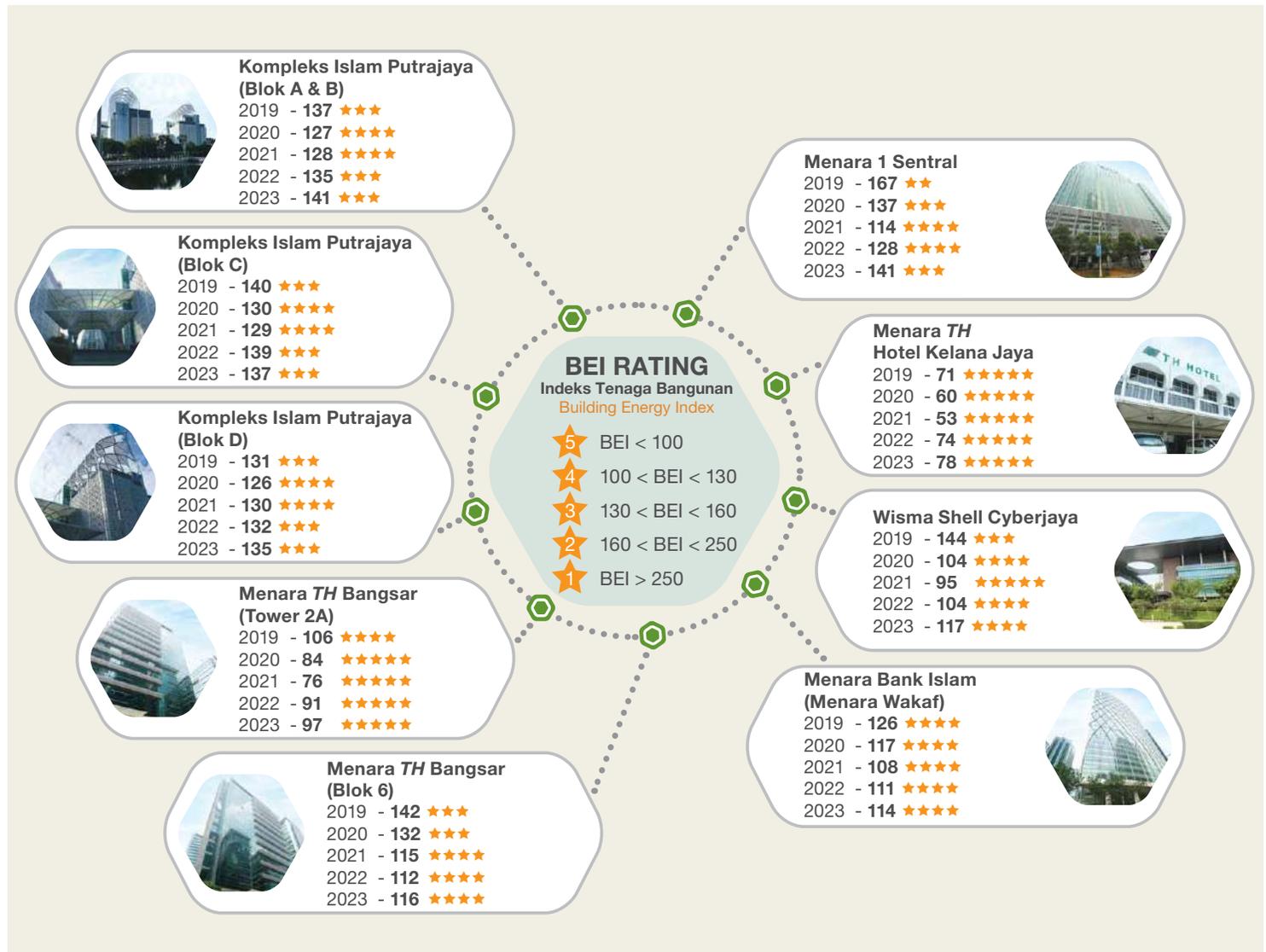
As a result of these initiatives, sustainable reductions were achieved year on year (YoY) in energy use, cost and carbon emission:

Bangunan Hijau dan Penjimatan Tenaga

Green Building and Energy Saving



Bangunan Hijau dan Penjimatan Tenaga
Green Building and Energy Saving

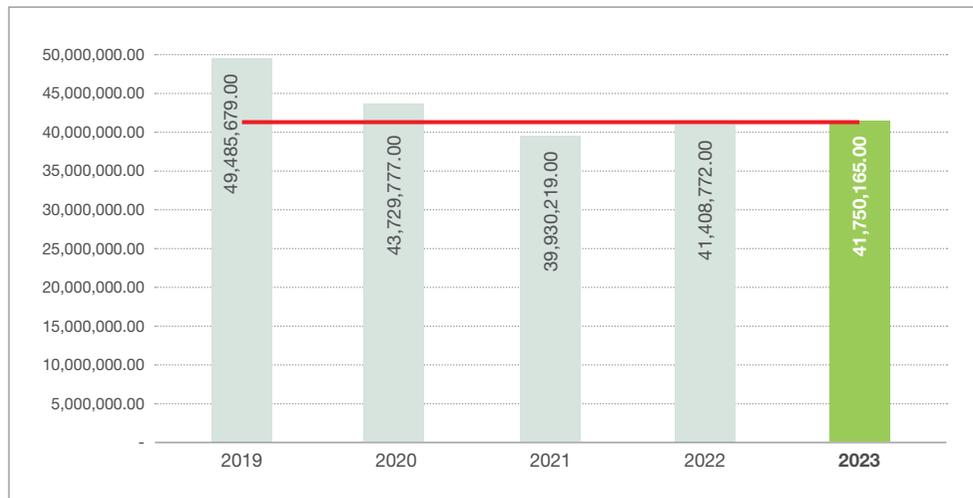


PENGURUSAN TENAGA

Energy Management

Penggunaan Tenaga Untuk 17 Menara TH (kWh) 2019-2023

Energy Consumption For 17 TH Towers (kWh) 2019-2023



**Jumlah penjimatan
penggunaan tenaga adalah**

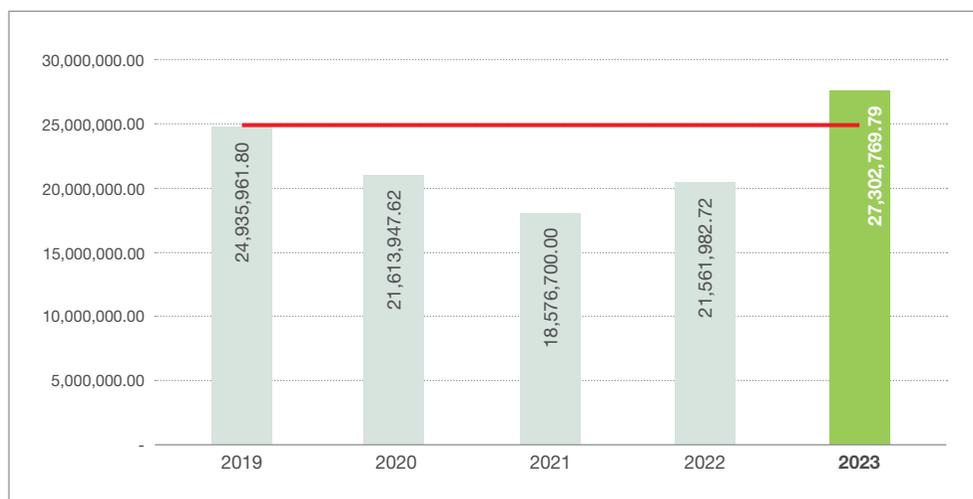
Total energy
consumption saving

16% bersamaan dengan
equivalent to

7,735,514 kWh

Bil Elektrik Untuk 17 Menara TH (RM) (Termasuk ICPT & KWTBB) 2019-2023

Electricity Bills For 17 TH Towers (RM) (Incl. ICPT & KWTBB) 2019-2023



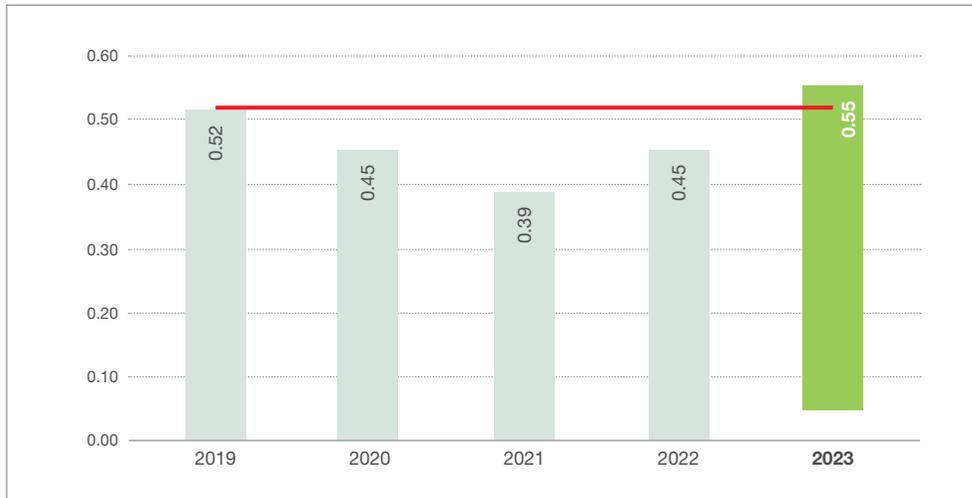
**Jumlah Penjimatan
Bil Utiliti adalah**

Total Utility Bills saving

9.5% bersamaan dengan
equivalent to

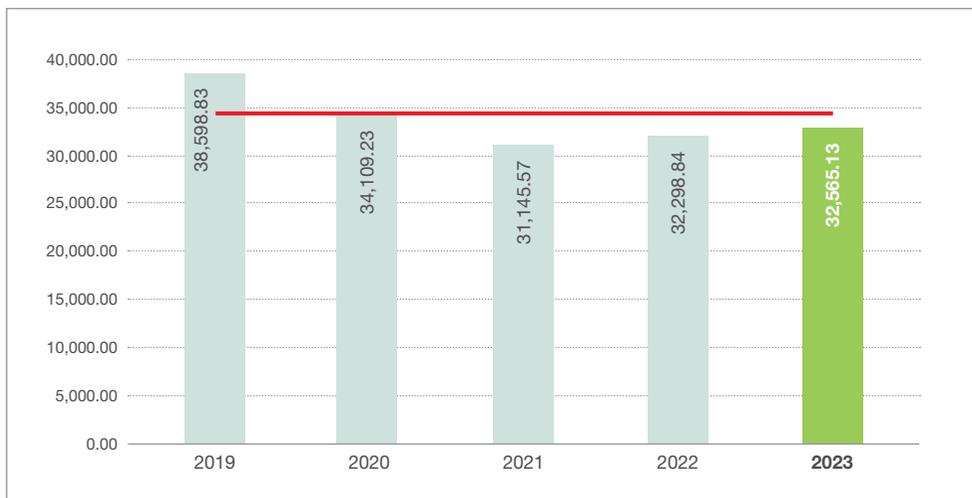
RM2,366,807.99

Purata Kos Elektrik untuk 17 Menara TH (RM/sqft) (Termasuk ICPT & KWTBB) 2019-2023
Average Electricity Cost For 17 TH Towers (RM/sqft) (Incl. ICPT & KWTBB) 2019 - 2023



Purata Kos Elektrik
bersamaan dengan
Average Electricity Cost
equivalent to
RM0.55sqft

Jumlah Pelepasan CO2 untuk 17 Menara TH (tCO2e/tahun) 2019-2023
Total CO2 Emission for 17 TH Towers (tCO2e/year) 2019-2023



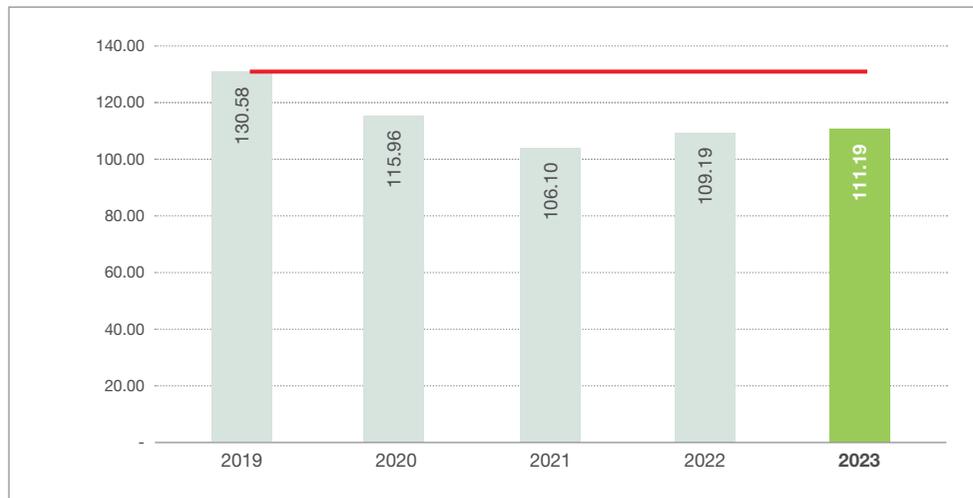
Jumlah Pelepasan
CO2 berkurang
Total CO2
emission reduced
16% bersamaan dengan
equivalent to
6033.7 tCO2e

PENGURUSAN TENAGA

Energy Management

Purata B.E.I. untuk 17 Menara TH (kWh/m²/tahun) 2019-2023

Average B.E.I. for 17 TH Towers (kWh/m²/year) 2019-2023



Purata BEI Tahunan
bersamaan dengan
Average annual BEI
equivalent to
111.19 kWh/m²

LANGKAH 2 : PELAKSANAAN TENAGA BOLEH DIPERBAHARUI DI TAPAK

Meningkatkan penggunaan tenaga boleh diperbaharui, **TH** mula memasang panel solar secara berperingkat di tiga (3) bangunan sejak beberapa tahun kebelakangan ini bagi mengurangkan kebergantungan kepada tenaga elektrik yang dijana daripada bahan api fosil.

STEP 2: IMPLEMENTATION OF ON-SITE RENEWABLE ENERGY

Increasing deployment of renewable energy, **TH** has started using renewable energy in recent years by gradually installing solar panels on three (3) buildings to reduce our dependency on electricity generated from fossil fuels.



Solar Mydin Mall Meru



Solar Hospital Columbia Asia Seremban



Solar Hospital Columbia Asia Petaling Jaya



Solar Movenpick Hotel



Dalam Bahagian Ini:
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MEDIA HIGHLIGHTS

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TH DIRECTORY



SOROTAN MEDIA

Media Highlights

e-Bimbingan Haji bantu jemaah buat rujukan



Staf melihat proses kerja pejabat sebagai IT di Ajaib Al-Jannah.

Sistem terbaharu inisiatif TH jadi panduan lengkap ibadah

dan membolehkan jemaah haji merujuk maklumat yang berkaitan dengan haji atau umrah. Sistem ini membolehkan pengguna menggunakan sistem sebagai panduan lengkap ibadah haji, dengan lebih mudah secara dalam talian.

Lembaga Tabung Haji sambut ulang tahun Jubli Intan ke-60

Kecekapan TH urus simpanan pendeposit, urusan haji jadi inspirasi pelbagai institusi luar negara

(Oleh Mahamud Abul Adz, Mohd Nasrudin Pariz dan Esau Abu Yazid) bhnews@bt.com.my

Kuala Lumpur: Lembaga Tabung Haji (TH) semalam memperingati ulang tahun ke-60 sebagai sebuah institusi pengurusan haji yang unik dan terbaik di dunia.



Amur dirangsang oleh Naim (tengah kiri) dan Anwar (tengah kanan) melihat buku 'Coffee Table' pada majlis Sempena Ulang Tahun ke-60 TH.

"Negara dalam mengiktirafkan kecekapan TH yang berkesan dalam menguruskan simpanan pendeposit serta urusan haji yang berkesan sehingga menjadi inspirasi dari model kerajaan pelbagai institusi luar negara."

Majlis sambutan yang diadakan di Ibu Pejabat TH di sini dan di seluruh negara, turut menyaksikan ucapan dan ucapan selamat oleh Menteri Hal Ehwal Agama, Datuk Seri Anwar Ibrahim, Menteri Perdagangan, Datuk Seri Ahmad Zahid Hamidi, Menteri Kanan Pertahanan, Datuk Seri Mohd Nizar Mokhtar dan Pengerusi Lembaga TH, Dai Sri Aman Mohd Amin.

TH cemerlang, raih anugerah inovasi terbaik AIPSA 2023



Syed Hamadah (kanan) menerima pengiktirafan daripada Anwar (tengah kiri) atas kejayaan TH sebagai Penerima Terbaik Trek Sosial Anugerah Sektor Awam sempena AIPSA 2023 di PICC, Putrajaya pada Selasa lalu semasa disaksikan Timbalan Perdana Menteri, Datuk Seri Dr Ahmad Zahid Hamidi (dua dari kiri).

THJUARI adalah inisiatif serta komitmen TH untuk memudahkan para pendeposit melakukan transaksi secara dalam talian dengan selamat tanpa perlu hadir ke pejabat cawangan.

Tabung Haji sasar lebih 50 peratus umat Islam ada akaun

RM500k TH's donation to aid 500 asnaf SPM students

KUALA LUMPUR - Lembaga Tabung Haji (TH) berjaya mengukuhkan kecomelannya dalam bidang inovasi apabila dinobatkan sebagai Penerima Terbaik Trek Sosial Anugerah Sektor Awam sempena AIPSA 2023 di Pusat Konvensyen Putrajaya pada Selasa lalu semasa disaksikan Timbalan Perdana Menteri, Datuk Seri Dr Ahmad Zahid Hamidi (dua dari kiri).

Pada tahun ini, AIPSA bertamakan "Malaysia Madani Memperkasakan Inovasi" dengan kategori Inovasi dan Kecekapan. THJUARI adalah inisiatif serta komitmen TH untuk memudahkan para pendeposit melakukan transaksi secara dalam talian dengan selamat tanpa perlu hadir ke pejabat cawangan.

Kuala Lumpur: Lembaga Tabung Haji (TH) menyasarkan lebih 50 peratus umat Islam memiliki akaun TH pada penghujung tahun hadapan.

Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), Datuk Dr Mohd Na'im Mokhtar berkata sehingga Ogos 2023, lebih 45 peratus daripada keseluruhan 18 juta umat Islam di Malaysia sudah membuka akaun TH.

TH umum 3.1 peratus agihan keuntungan bagi 2022



KEUNTUNGAN: Mohd Na'im menunjukkan peratusan Agihan Keuntungan Tabung Haji (TH) bagi 2022 di Menara TH di Kuala Lumpur semalam.

KUALA LUMPUR: Lembaga Tabung Haji (TH) semalam mengumumkan agihan keuntungan 3.1 peratus selepas zakat bagi tahun ke-60 ke-60.

Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama) Datuk Mohd Na'im Mokhtar berkata, agihan keuntungan berkenaan melibatkan RM2.65 bilion, memberi purata RM188.77 kepada setiap pendeposit.

"Para pendeposit tidak perlu lagi membayar zakat ke atas wang simpanan serta agihan keuntungan yang diterima. Sehingga kini, TH telah melunaskan zakat berjumlah RM1.27 bilion," katanya.

Beliau berkata pendeposit TH boleh menikmati keuntungan yang dikreditkan ke akaun masing-masing bermula 1 Januari 2023.

Langgan TH Khairat RM28, perlindungan takaful RM12,000

KUALA LUMPUR - Lembaga Tabung Haji (TH) melancarkan TH Khairat iaitu perlindungan takaful sebanyak RM12,000 kepada penerima manfaat menerusi langganan tahunan serendah RM28 oleh pendeposit TH.

Dengan perlindungan takaful tersebut, ia diberikan kepada penerima manfaat sekiranya berlaku kematian atau hilang upaya menyekut dan kekal ke atas pendeposit TH.

Menteri di Jabatan Perdana Menteri (Hal Ehwal Agama), Datuk Mohd Na'im Mokhtar berkata, TH Khairat bukan sahaja menawarkan manfaat perlindungan



MOHD. NAIM (tengah) bersama Pengarah Urusan Kumpulan dan Ketua Pegawai Eksekutif TH, Syed Hamadah Syed Othman ketika Majlis Pelancaran TH Khairat di Kuala Lumpur semalam.

tinggi sebanyak RM12,000, malah memberi peluang kepada golongan berpendapatan rendah dan sederhana untuk turut menikmati perlindungan ini dengan langganan yang sangat rendah.

"Saya dimaklumkan TH Khairat menerima respons positif dengan lebih 8000 pendeposit telah mendaftar TH Khairat. Saya berharap lebih boleh keseluruhan sembilan juta pendeposit TH turut mendaftar bagi TH Khairat."

"Apa yang lebih penting, secara tidak langsung kita dapat menyumbang dan membantu peserta-peserta lain sekiranya berlaku apa-apa yang tidak di-

inginkan kepada mereka," katanya berucap pada Majlis Pelancaran TH Khairat di sini, semalam.

Mohd. Naim berkata, menerusi produk terbaharu TH Khairat tersebut, ia dapat mendidik pendeposit TH mengenai kepentingan berseadakah kerana membantu waris-waris meneruskan kehidupan dengan perlindungan takaful tersebut.

"Anabila ketua keluarga meninggal dunia, isteri tidak bekerja dan tiada pendapatan, dengan Khairat TH ini sekarang-kurangnya waris dapat mewarisi perlindungan takaful itu untuk meneruskan kehidupan," katanya.

DIREKTORI TH

TH Directory



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www.tabunghaji.gov.my