



# PENGGUNAAN PRODUK KEWANGAN ISLAM MASAKINI DALAM PELABURAN HARTA BAITULMAL

Haji Mohd Nazri Chik

*Ketua Pegawai Syariah Kumpulan, BHB & BIMB  
AJK Wakaf & AJK Rahnu MAIDAM*

*AJK Baitulmal & AJK Teknikal Pelaburan MAIS*

## PUNCA KUASA: HARTA BAITULMAL

- Seksyen 42, Enakmen MAIK 1966: "Majlis mempunyai kuasa memegang, mentadbir, menukar, memajak, menggadai, menjual, membuat pawahan, melabur wang atau harta-harta Baitulmal alih atau tak alih, bagi maksud memaju dan mengembangkan pendapatan dari harta-harta itu."



# MATLAMAT STRATEGIK PEMBANGUNAN HARTA BAITULMAL?

- Apakah “*strategic positioning*” Baitulmal dalam ekonomi negara? Di pinggiran atau di arus perdana? Mempertahankan hak atau mengemudi?
- Sejauhmanakah pencapaian Baitulmal?
- Bergantungkah swadaya ekonomi umat kepada Baitulmal?
- Cerita-cerita kejayaan vs cerita-cerita kegagalan Baitulmal?

**SEKARANG**

**MASA DEPAN**

Pembangunan ekonomi

Keadilan sosial & kebajikan

Kuasa ekonomi

Penguasaan asset strategik

Pengupaya ekonomi umat

Innovation is not the result of chance, it's the result of action.

It's NOT a thing to wait for. It's a thing to do.

phil mckinney



## TRANSFORMASI INSTITUSI BAITULMAL

- Baitulmal perlu mengambil “returns-based asset manager model” (sebanding pengurus dana awam lain seperti KWSP, KWSP, LTH) untuk mengoptimakan peranannya dalam pembangunan ekonomi ummah.
- Beberapa teras transformasi untuk dipertimbangkan:

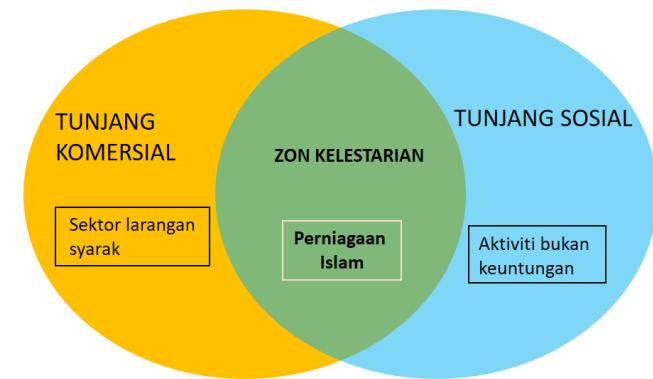
ENHANCED RETURNS	RISK AWARENESS	PERFORMANCE CULTURE	TALENT ORGANISATION
Enhanced risk-adjusted returns through diversification into new asset classes.	Inculcate risk management culture throughout the organisation.	Performance-based organisation with clearly defined accountabilities and KPIs.	Attract, develop and retain talent.

# SISTEM, INSTITUSI DAN PRODUK KEWANGAN ISLAM

- Sistem kewangan:  
*"The financial system is the system that allows the transfer of money between savers (and investors) and borrowers. A financial system can operate on a global, regional or firm specific level."*



## KELESTARIAN EKONOMI



Perbankan Islam	Takaful & Retakaful	Pasaran Wang Antara Bank	Pengurusan Aset dan Dana Islam	Pasaran Modal Islam <ul style="list-style-type: none"> <li>• <i>Derivatif</i></li> <li>• <i>Ekuiti</i></li> <li>• <i>Hutang</i></li> </ul>	Koperasi	Pukat Sosial <ul style="list-style-type: none"> <li>• <i>Wakaf</i></li> <li>• <i>Zakat</i></li> <li>• <i>Sadaqa</i></li> <li>• <i>Mikro Kredit</i></li> </ul>
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# PERBANKAN ISLAM: KELEBIHAN DAN PRODUK

TADBIR URUS  
KORPORAT & SYARIAH

Pengurusan  
Deposit

- Akaun Deposit
- Akaun Pelaburan

SALURAN PERBANKAN  
YANG MELUAS

Pembiayaan

- Pembiayaan pemerolehan aset
- Pembiayaan modal kerja/ tunai
- Pembiayaan jejambat

SISTEM IT YANG UTUH

Perkhidmatan  
Perbankan

- Pengurusan tunai
- Kaedah pembayaran – kad debit, TAPs, E-Donation, perbankan internet, perbankan mobil, MPOS

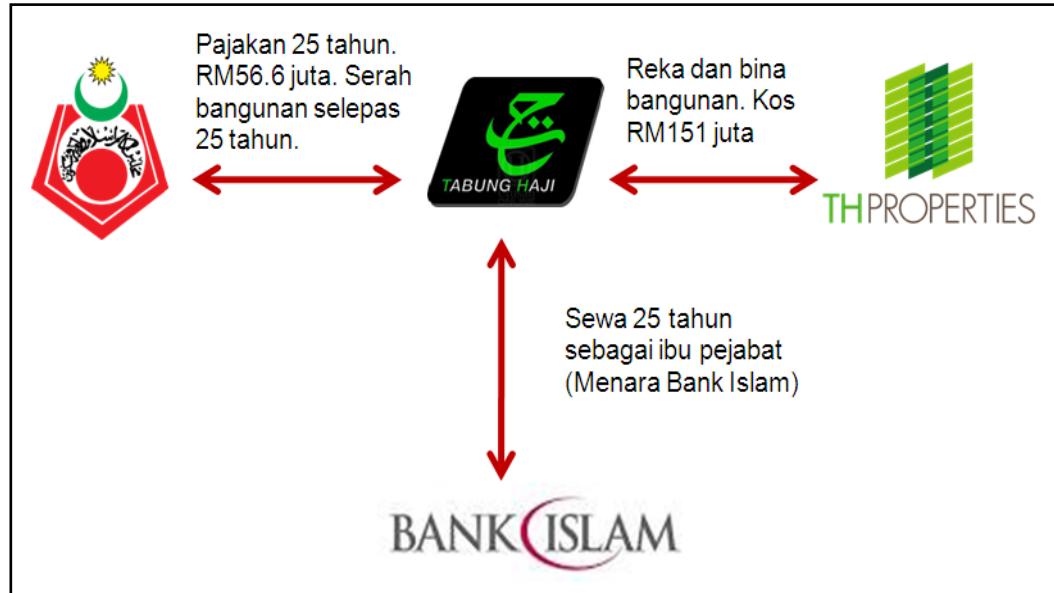
KEPAKARAN  
PELABURAN

Perkhidmatan  
Pelaburan

- Penerbitan sukuk
- Pengurusan aset (unit amanah)
- Khidmat nasihat pelaburan

# #1: RAKAN STRATEGIK – MEWUJUDKAN NILAI EKONOMI BARU

## Menara Imarah Wakaf/ Menara Bank Islam



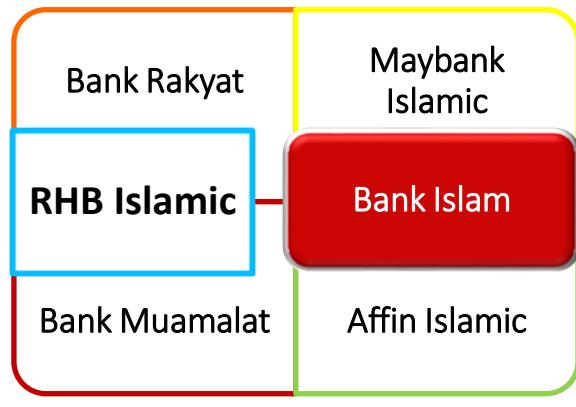
**Innovation is change that unlocks new value.**

*- Jamie Notter*

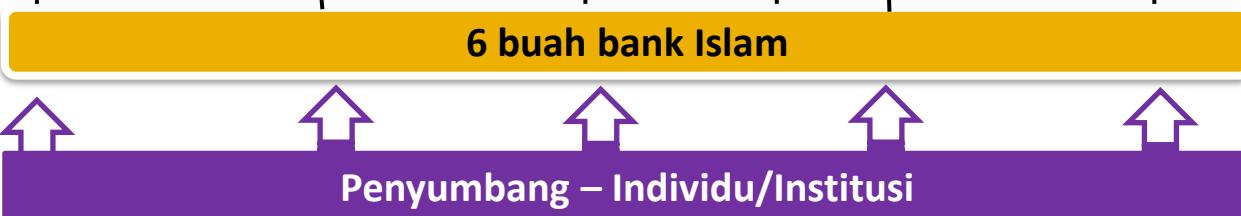
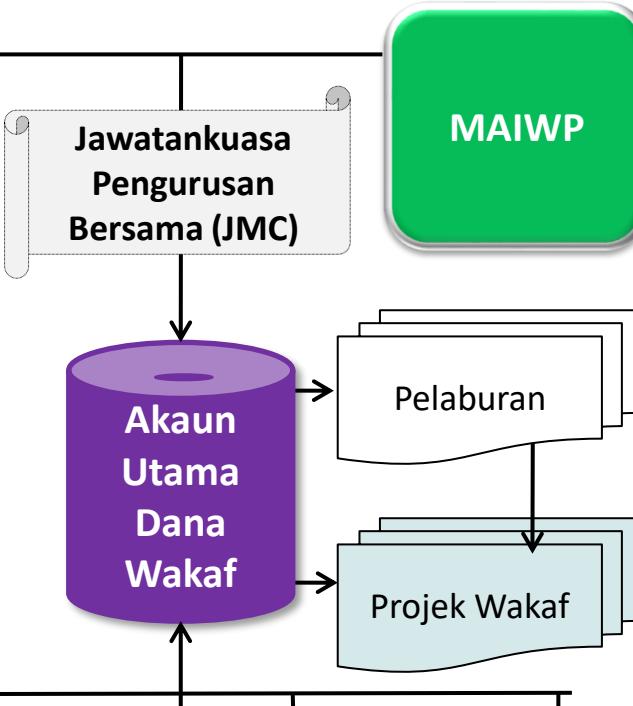
- RM56.6 juta pendapatan Baitulmal dalam tempoh 25 tahun B.O.T. dan pendapatan lestari selepas 2035.
- Pendapatan SWADD RM1.2 juta setahun → program.

- Penghayatan semangat dan citra generasi pendahulu untuk mewujudkan “ekosistem” kewangan umat Islam? Penubuhan Bank Islam pada tahun 1983.
  - ✓ Pegangan saham
  - ✓ Tiada kebocoran
  - ✓ Penyewaan premis
- Sinergi untuk mewujudkan nilai-nilai baru:
  - ✓ myWakaf AIBIM
  - ✓ Usaha pembiayaan perumahan asnaf BIMB-LZNK
  - ✓ Usaha kad debit zakat BIMB-LZNK
  - ✓ Usaha wakaf perumahan (penyelesaian isu hutang isi rumah & asset wakaf baru).

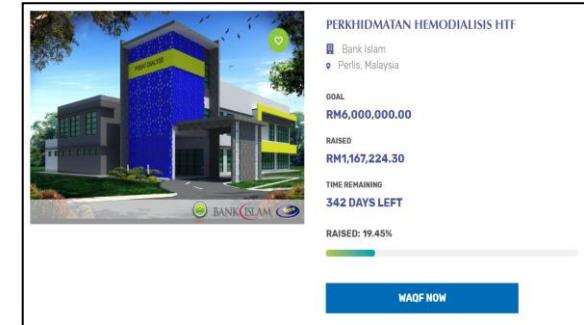
## KUTIPAN – myWakaf AIBIM



- Sebuah bank menjadi Bank Peneraju bagi sebuah MAIN.
- 5 bank lain sebagai Bank Peserta



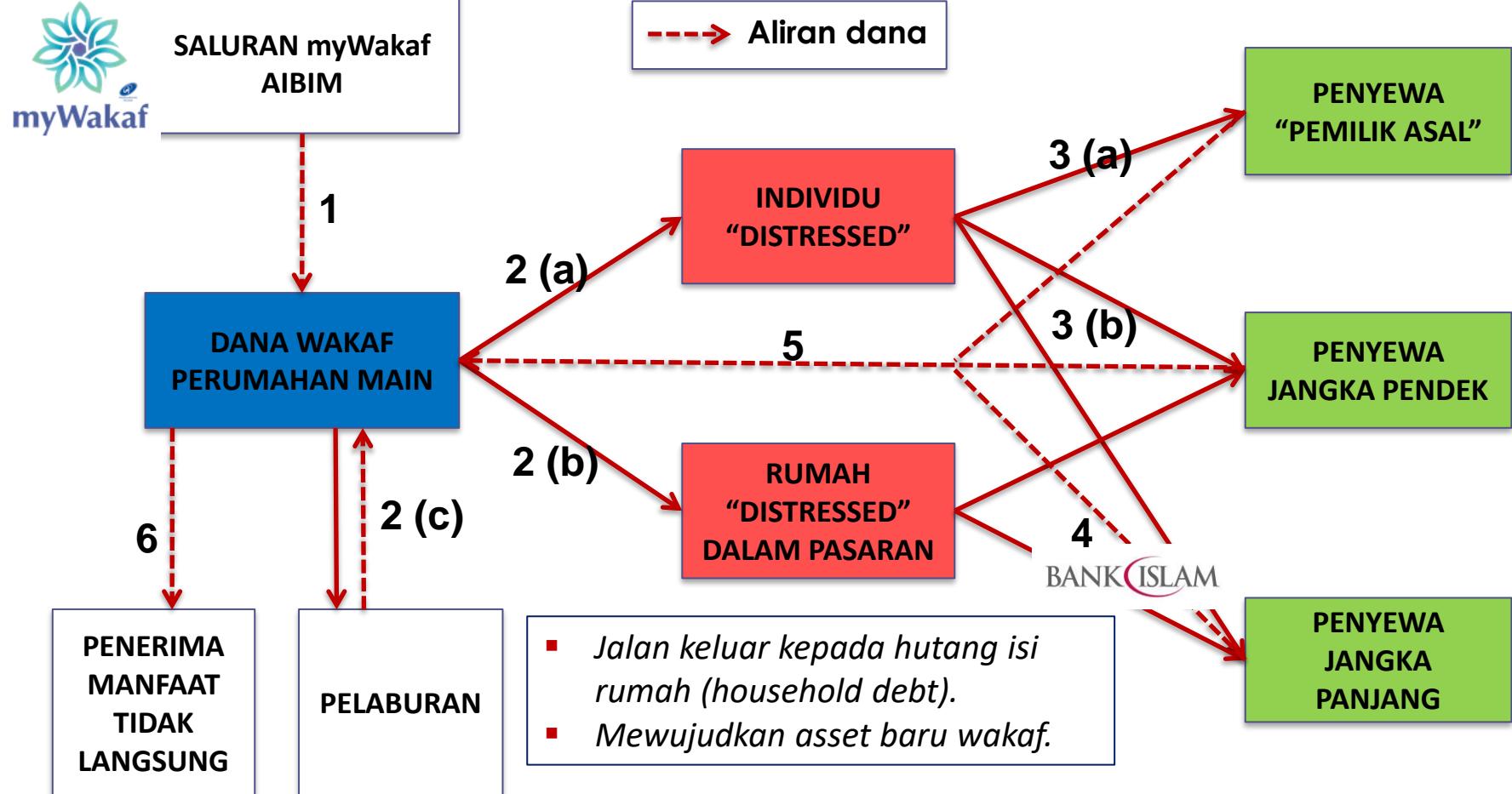
Setiap Bank Peserta akan membuka akaun kutipan Dana Wakaf dan akan mengkredit kepada akaun Bank Peneraju setiap hujung bulan



### SEKTOR KESIHATAN

- ✓ BIMB-MAIPs: Perkhidmatan Homodialisis Hospital Tuanku Fauziah
- ✓ Pembinaan bermula 3/4/18 sehingga 2/10/19.
- ✓ Bangunan 2 tingkat dengan kapasiti 66 katil.
- ✓ Menambah kecekapan, memendekkan tempoh giliran dan pesakit dapat menjalankan rawatan hemodialisis dengan lebih kerap.

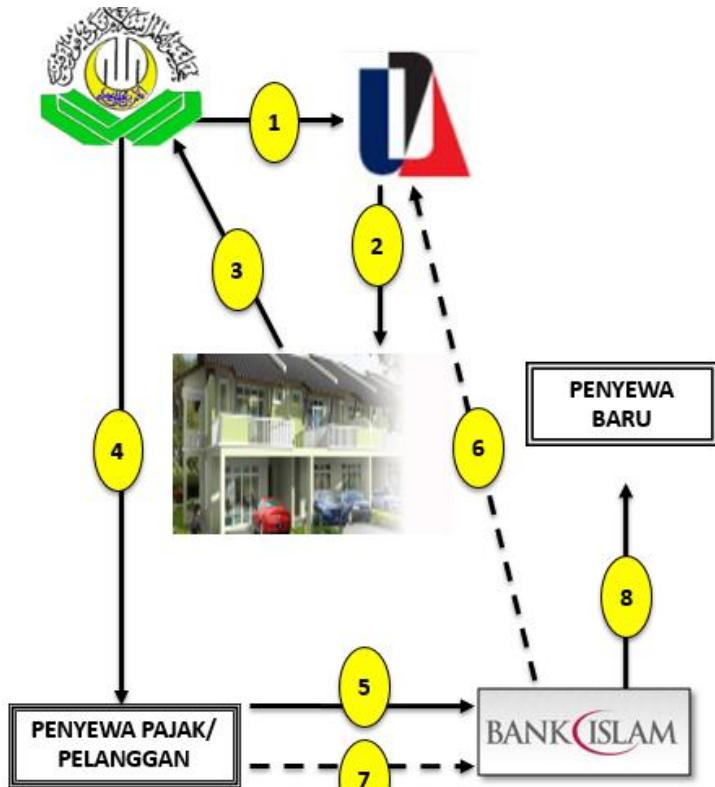
# WAKAF PERUMAHAN



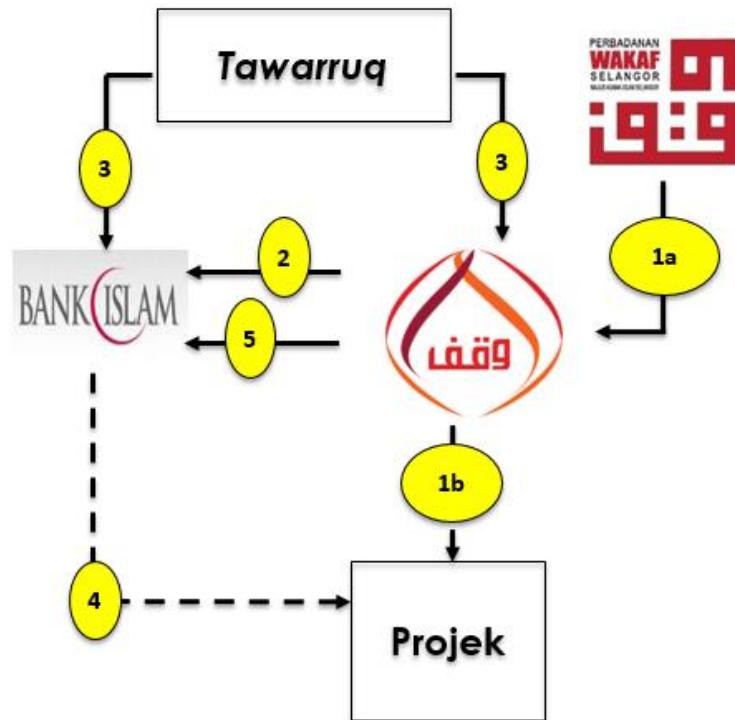
## #2 PEMBIAYAAN

- Aset Baitulmal (termasuk wakaf) bernilai komersil boleh dibiayai oleh bank.
  - Boleh dikembangkan kepada pendanaan alternatif seperti Investment Account Platform dan Sukuk

## Pembiayaan Akhir (Taman Wakaf Seetee Aisah)



## Pembiayaan Jejambat (Urus Maju Ehsan)



## PLATFORM AKAUN PELABURAN – MEKANISME ASAS

... sebuah perantara pelaburan

... seperti “crowd funding” terkawal

... boleh dibayangkan sebagai “Covered Sukuk”

Memberi dana dengan membuka akaun pelaburan di bank-bank melalui IAP



POTENSI PELABUR

1<sup>st</sup> leg



... sama dengan konsep sukuk runcit

... sama dengan tawaran awal awam (IPO)

... satu langkah kepada rangkuman kewangan



PLATFORM AKAUN PELABURAN – HALAMAN PORTAL PELABUR

**INVESTMENT ACCOUNT PLATFORM**

What is IAP Find Investment Raise Funding

**Housing Development Comprising 200 Units of Terrace Houses on Wakaf Land in Meru, Ipoh**

by Darul Ridzuan Sdn Bhd

**BANK CISLAM**

**Fund Raising Period**  
Start: 17 October 2015  
End: 16 November 2015

**Invest**

Enter your amount

I agree to open the Investment Account ("the Investment") with the above Sponsoring Bank and to follow the above Shariah principle and I/I hereby agree to be bound by the Terms and Conditions governing the Investment.

**Submit**

**6.5%**  
Expected Return to Investor per annum

**Monthly**  
Profit Payment Frequency

**36**  
Month or Tenure

**aa**  
RAM Rating

**RM 6,750,000**  
Paid

**RM 9,000,000**  
Fund Required

**Butiran mengenai usahaniaga untuk membantu pelabur membuat keputusan pelaburan**

**Project Description**

The design target is creating an artificial landscape that erases the borders between inside and out, public and private and presents its entire self as a stage for activity. The entire complex consists of park, event rooms and open air stages and public spaces. The green and free spaces are designed according to different themes such as water garden, beach, lawns, etc., offering diverse ambience.

Vienna-based Iranian architect Rojir Soleimani together with Austrian practice Zechner & Zechner envisioned an aesthetically appealing and green music center for Kaohsiung. The design proposed for Taiwan's prestigious Kaohsiung Maritime Cultural and Popular Music Center competition suggests a structure shaped like beautiful waves. Standing in complete harmony with the existing building and the water, this complex features a large concert hall and the shipping museum on the peaks of the wave.

**Project Details** **Company Details** **Business Information** **Financial Statements** **Risk Disclosure** **Important Notices for Investors** **Terms of Financing** **Other Information**

**Contract Awarder** **Contract Awarder** **Project Website URL** **Project Website URL**

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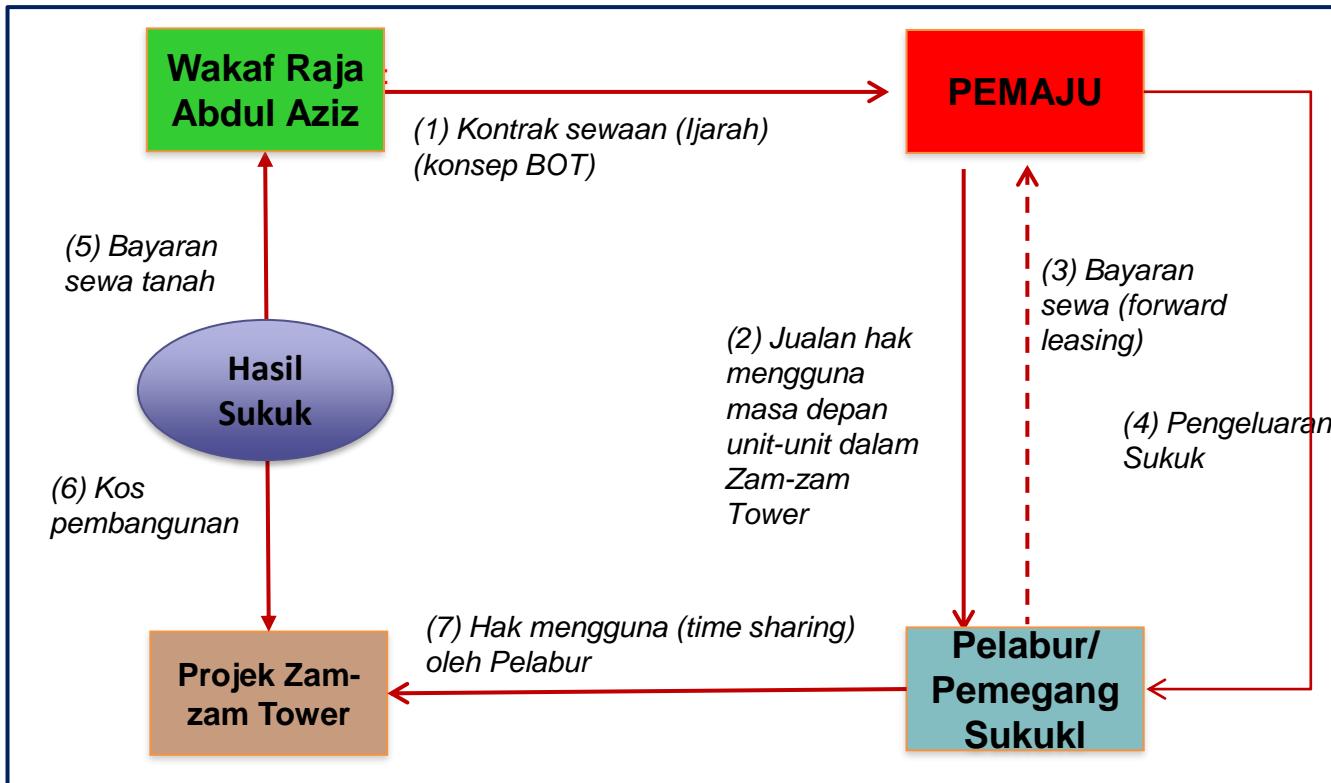
# **INSTRUMEN SUKUK – SUKUK MUSHARAKAH**

- Tanah waqaf yang berpotensi komersial boleh dibangunkan dengan pembiayaan melalui Sukuk. Model Sukuk Musharakah (MUIS) boleh dijadikan contoh dalam membangunkan projek di Bencoleen Street, Singapura.
  - Bank-bank Islam boleh membantu dalam menstrukturkan sukuk.



## INSTRUMEN SUKUK – SUKUK INTIFA' (ZAM-ZAM TOWER)

- Pembangunan Zam-zam Tower di Makkah menggunakan model Sukuk Al-Intifa'.
- Kerjasama diantara Wakaf Raja Abdul Aziz dan Ben Laden Group sebagai pemaju.



## SARANAN DAN CADANGAN

Transformasi institusi adalah keperluan utama dalam memajukan potensi baitulmal.

Pembangunan baitulmal memerlukan sinergi dikalangan institusi.

Model yang telah berjaya perlu dijadikan panduan.

Bagaimana membuka hati penyumbang? (1) Value proposition dan (2) Dakwah waqaf.

Pembangunan baitulmal memerlukan penyelidikan. Universiti perlu terlibat sebagai “prime mover” membantu MAIN.



ADVANCING FOR  
THE GOOD OF ALL

**MOHD NAZRI CHIK**  
**Group Chief Shariah Officer**

Email: [mohdnazric@bankislam.com.my](mailto:mohdnazric@bankislam.com.my)  
Tel: +603 2088 8052  
Mobile: +6019 3380047

