



# UPLIFTING LIVES. EMPOWERING SOCIETY.

myWakaf PERFORMANCE REPORT CARD 2020

# MESSAGE FROM CHAIRMAN

بسم الله الرحمن الرحيم  
السلام عليكم ورحمة الله وبركاته

Serving the community is part of the agenda in AIBIM's 3-year plan to meet the higher objective of the Shariah (*Maqasid Shariah*). Social finance initiatives, including myWakaf, were undertaken by AIBIM to uphold this noble intention.

myWakaf is an inclusive economic instrument based on philanthropic value. It aims to provide all members of society particularly the underserved, access to quality essential services in fulfilling the needs of the community towards shared prosperity.

myWakaf was conceived in 2017. The fund was kick started with a contribution of RM100,000.00 each by participating banks for administrative and management cost. It was not an easy task but *Alhamdulillah*, with the dedication and commitment from six (6) Islamic banks namely **Affin Islamic Bank Berhad, Bank Islam Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Muamalat Malaysia Berhad, Maybank Islamic Berhad and RHB Islamic Bank Berhad**, myWakaf has evolved to what it is today.

We are also grateful for the commitment and cooperation given by our partners. They comprise of nine (9) State Islamic Religious Councils (SIRCs) namely; **Majlis Agama Islam dan Adat Melayu Terengganu, Majlis Agama Islam dan Adat Istiadat Melayu Perlis, Perbadanan Wakaf Selangor, Perbadanan Baitulmal Negeri Sembilan, Majlis Agama Islam dan Adat Istiadat Melayu Kelantan, Majlis Agama Islam dan 'Adat Melayu Perak, Majlis Agama Islam Negeri Kedah, Wakaf Pulau Pinang, and Tabung Baitulmal Sarawak**. Unrelenting support from the SIRCs have made this undertaking possible.

myWakaf has made commendable strides and has been able to reap the rewards of the fund, thanks to the vision and leadership of **Dato' Haji Mohd Redza Shah Abdul Wahid** (the former Chief Executive Officer of Bank Muamalat Malaysia Berhad). I am honored to be part of this continued journey and as the new Chairman of the myWakaf Focus



**KHAIRUL KAMARUDIN**  
Chairman, myWakaf Focus Group

Group, I plan to drive this initiative to the next level. Moving forward, myWakaf will leverage on digital strategies to enhance its culture of transparency. Through digitalisation, we hope to provide an easy, accessible and more efficient method for donors to contribute and increase the involvement of other AIBIM member banks.

I am proud to announce that myWakaf and SIRCs have successfully embarked on multiple waqf projects for the benefit of the community. Nine (9) projects were undertaken over the past three (3) years. Three (3) projects have managed to fulfill the target contribution of RM7,322,372.00 as at 31 December 2020, while the remaining are ongoing.

I would like to express my sincere appreciation and thanks for the excellent commitment and dedication by the myWakaf Working Group and AIBIM Secretariat since the inception of this initiative.

My gratitude also goes to our donors. Without your generous contributions, we would have not been able to chart the progress in all the nine (9) projects, as seen today.

Last but not least, we will continue to strive tirelessly to provide more platforms and avenues, by using social finance as a tool to empower and serve communities nationwide.



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# ABOUT myWAKAF



myWakaf

The logo is akin to the cross section of a corn which reveals the 7 petals as mentioned in the Quran on the parable of those who spend their wealth in the way of Allah as the following:

*"The parable of those who spend their wealth in the way of Allah is that of a grain of corn: it growth seven ears and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth; and Allah careth for all and He knoweth all things."*  
(Al-Baqarah: 261)

Pursuant to Bank Negara Malaysia (BNM) Financial Sector Blueprint 2011-2020 which has outlined the need of financial inclusion to empower the communities with banking services, the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) has called for its members to initiate strategic collaboration with State Islamic Religious Council (SIRC) to enhance the potential of waqf in empowering the economy of ummah under the banner of myWakaf.

Currently, six (6) member banks are the participating members for myWakaf initiative:



The six (6) banks are partnering with nine (9) SIRC's



Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)



Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs)



Perbadanan Wakaf Selangor (PWS)



Perbadanan Baitulmal Negeri Sembilan (PBMalNS)



Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK Kelantan)



Majlis Agama Islam dan Adat Melayu Perak (MAIPK)



Majlis Agama Islam Negeri Kedah (MAIK Kedah)



Wakaf Pulau Pinang (WPP)



Tabung Baitulmal Sarawak (TBS)







# OBJECTIVES

- 1


To widen waqf collection for the identified communities via banking channels.


- 2

To embark on waqf project that fulfill the needs of identified community with a proper and transparent governance on fund distribution.


- 3

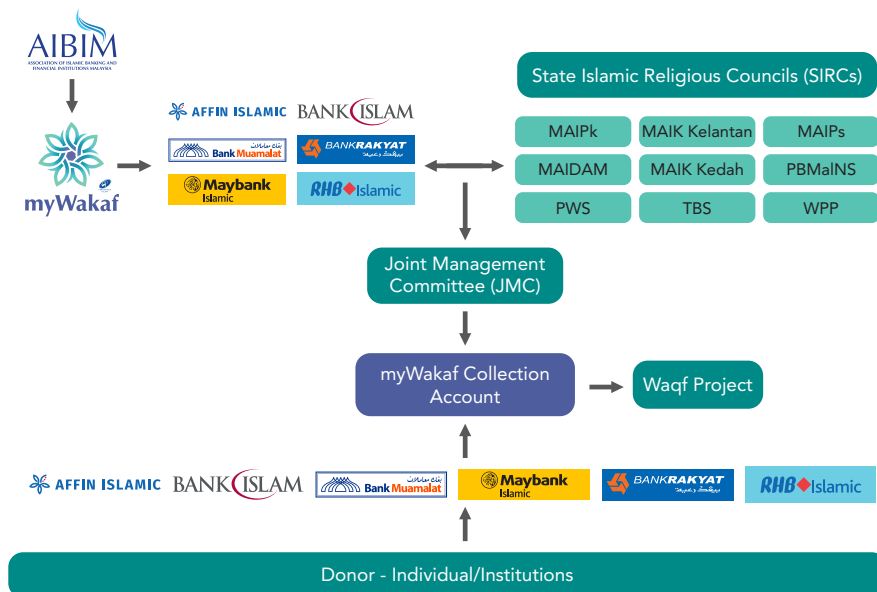
To have a dynamic and synergistic relationship between SIRC's and Islamic banks to spearhead innovative waqf related development.



# FOCUS SECTORS



# myWAKAF MODEL



## The Approach

No	Items
1	The Lead Bank and SIRC sign a collaboration agreement under myWakaf initiative.
2	The respective Lead Bank and SIRC form a JMC comprises of representatives from both parties.
3	The JMC will identify and determine waqf project to be pursued under myWakaf initiative.
4	Channels for accepting contribution are made available for the donor (individual or institution) to contribute to their preferred waqf project(s) via the available banking channels or myWakaf platform.
5	<ol style="list-style-type: none"> <li>The collection fund received via myWakaf platform will be pooled to myWakaf collection account and subsequently will be transferred to designated SIRC's account.</li> <li>The collection will continue until the target is achieved or JMC decide to stop, whichever is earlier.</li> </ol>
6	SIRC will handover the completed waqf project to the beneficiaries.





# myWAKAF JOURNEY

Introductory briefing to thirteen (13) State Islamic Religious Councils (SIRCs) at Lanai Kijang.

Launching of **myWakaf** during the Kuala Lumpur Islamic Finance Forum (KLIFF 2017) that was officiated by **DYMM Paduka Seri Sultan Perak, Sultan Nazrin Muizzuddin Shah Ibni Almarhum Sultan Azlan Muhibbuddin Shah Al-Maghfur-Lah.**

Signing of Collaboration Agreement between Bank Muamalat and Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK Kelantan).

Signing of Collaboration Agreement between RHB Islamic and Tabung Baitulmal Sarawak (TBS).

Signing of Collaboration Agreement between Bank Islam and Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs).

The launch of upgraded version of myWakaf portal by **YAB Menteri Besar Terengganu** during Karnival Kewangan Terengganu organised by BNM. The upgraded version has enable payment gateway using FPX platform.

Confirmation of participation in myWakaf by Bank Muamalat and Majlis Agama Islam Negeri Sembilan (MAINS)

Signing of Memorandum of Understanding between Bank Islam and Affin Islamic with Wakaf Pulau Pinang Sdn Bhd (WPP).

20  
March  
2017

3  
October  
2017

17  
January  
2018

1  
April  
2018

6  
June  
2018

4  
April  
2019

13  
April  
2019

11  
November  
2020

6  
September  
2017

27  
December  
2018

1  
February  
2018

2  
April  
2018

1  
August  
2018

24  
October  
2018

1  
October  
2019

31  
December  
2020

Signing of Strategic Collaboration Agreement among the six (6) participating Islamic banks to spearhead waqf fund initiative.

Signing of Collaboration Agreement between Maybank Islamic and Majlis Agama Islam dan 'Adat Melayu Perak (MAIPK).

Informative myWakaf portal, [www.mywakaf.com.my](http://www.mywakaf.com.my), was born.

Confirmation of participation in myWakaf by Bank Muamalat and Perbadanan Wakaf Selangor (PWS)

Publication of Code of Governance and Transparency (Code) in myWakaf portal.

Signing of Collaboration Agreement between Bank Rakyat and Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM).

Signing of Collaboration Agreement between Bank Muamalat and Majlis Agama Islam Negeri Kedah (MAIK Kedah).



The birth of myWakaf Performance Report Card 2020.

# GOVERNANCE AND TRANSPARENCY

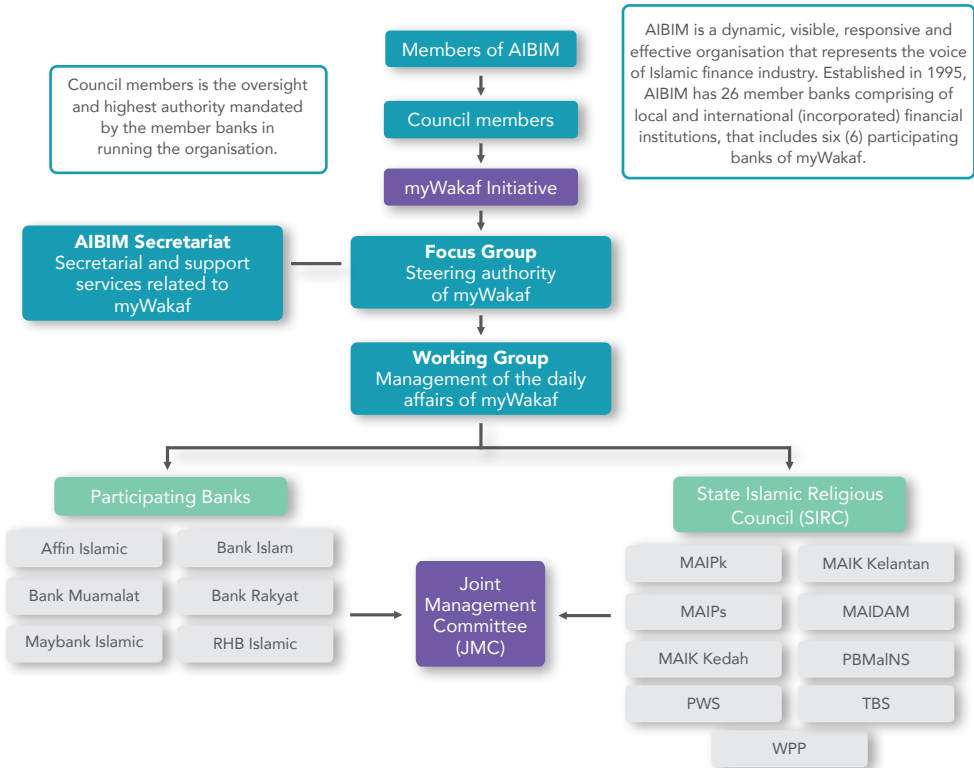
## Code of Governance and Transparency (Code)

myWakaf Code is a document that provides guidance to all stakeholders in managing myWakaf based on the following objectives :-

- To facilitate the orderly development and operationalization of waqf fund that are consistent with the Shariah requirements;
- To establish a strong oversight process in order to safeguard the interest of the participating Islamic banks, SIRC's and other stakeholders;
- To outline the prudential requirements in order to support sound risk management of waqf fund, which is consistent with participating Islamic banks risk management policy and strategic intent; and
- To set out minimum disclosure requirements that will instil public confidence and facilitate informed decision making by the Joint Management Committee.

The full version of the Code can be downloaded from myWakaf portal ([www.mywakaf.com.my](http://www.mywakaf.com.my)).

## myWakaf Organisation Chart





# MEMBERS OF FOCUS GROUP



**Khairul Kamarudin**

CEO, Bank Muamalat Malaysia Berhad  
(Chairman)



**Nazlee Khalifah**

CEO, Affin Islamic Bank Berhad  
(Deputy Chairman)



**Mohd Muazzam Mohamed**

CEO, Bank Islam Malaysia Berhad



**Dato' Rosman Mohamed**

CEO, Bank Kerjasama Rakyat  
Malaysia Berhad



**Dato' Mohamed Rafique Merican  
Mohamed Wahiduddin Merican**

CEO, Maybank Islamic Berhad



**Dato' Adissadikin Ali**

Managing Director/CEO, RHB Islamic  
Bank Berhad

## Roles and Responsibilities of Focus Group

1. Encourage the adoption of myWakaf initiative.
2. Provide support and assistance in the implementation of myWakaf initiative.
3. Approve and monitor the program budget and expenditure. The program and related expenses that will be utilised for myWakaf must be approved by majority of myWakaf Focus Group.
4. Deliberate and approve the admission of new myWakaf member.
5. Amend and review of Terms of Reference.



# MEMBERS OF WORKING GROUP



**Mohd Nazri Chik**

General Manager, Strategic Relations,  
Bank Islam Malaysia Berhad  
(Chairman)



**Munawwaruzzaman Mahmud**

Head, Shariah Management,  
Maybank Islamic Berhad  
(Deputy Chairman)



**Mohd Faiz Rahim**

Head, Shariah Supervisory,  
Affin Islamic Bank Berhad



**Helmi Afizal Zainal**

Assistant Manager, Zakat Management  
Unit, Affin Islamic Bank Berhad



**Mohd Zikri Mohd Shairy**

Senior Manager,  
Centre of Social Finance,  
Bank Islam Malaysia Berhad



**Mohd Zamerey Abdul Razak**

Head, Shariah Compliance,  
Bank Kerjasama Rakyat  
Malaysia Berhad



**Wan Mohd Nahar Othman**

Head, Waqf, Umrah & Qurban,  
Bank Kerjasama Rakyat  
Malaysia Berhad



**Dr. Mohd Hafiz Fauzi**

Head, Social Finance Department,  
Bank Muamalat Malaysia Berhad



# MEMBERS OF WORKING GROUP



**Wan Nuraihan  
Haji Ab Shatar**

Manager, Social Finance Department,  
Bank Muamalat Malaysia Berhad



**Azhar Alias**

Head, Waqf and Zakat Management,  
Shariah Management,  
Maybank Islamic Berhad



**Ahmad Mukarrami  
Ab Mumin**

Head, Shariah Advisory Division,  
RHB Islamic Bank Berhad



**Adi Hanif Mohamed**

Head, Shariah Business Advisory,  
RHB Islamic Bank Berhad

## Roles and Responsibilities of Working Group

1. To plan and execute the necessary works relating to the initiative.
2. To liaise with the SIRC's and ensure all documents and processes are adhered to.
3. To plan and recommend to Focus Group all promotion strategies.
4. To update Focus Group on progress of projects and utilisation of funds.
5. To decide on the distribution of myWakaf collection through alternative collection payment, *i.e. merchant terminal, JomPay, Boost e-Wallet etc.* and update the Focus Group accordingly.

## Important Facts

Waqf in Malaysia is under the purview of State Islamic Religious Council (SIRC). Waqf is an important tool of financial inclusion and economic growth and to maximize its potential, waqf needs to be managed efficiently and professionally.



# JOINT MANAGEMENT COMMITTEEs (JMC)

There are nine (9) JMCs formed to manage the affairs of the identified waqf projects between Lead Bank and the SIRC partner.

Name of project	Lead Bank	SIRC Partner
Waqf Boat	Maybank Islamic	MAIPk
Muallaf Centre	Bank Muamalat	MAIK Kelantan
HTF Hemodialysis Service	Bank Islam	MAIPs
MAIDAM Hemodialysis Centre	Bank Rakyat	MAIDAM
Inap Wakaf	Bank Muamalat	MAIK Kedah
Sekolah Menengah Islam Seremban	Bank Muamalat	PBMaINS
Mobile Dental Clinic	Bank Muamalat	PWS
Dana Wakaf Al-Bait	RHB Islamic	TBS
Housing Waqf	Affin Islamic & Bank Islam	WPP

## Roles and Responsibilities of the JMC

1. To identify and agree on the project(s) and ensure the operation of the project(s) complies with the Shariah requirements of waqf management.
2. To preserve, protect and develop the waqf fund, maximising its benefits for the beneficiaries and honouring the conditions of the waqf fund.
3. To demonstrate transparency, accountability and exercise strict control over financial matters of the waqf fund.
4. To ensure waqf fund is not open to abuse and avoid any situation which may lead to conflict of interest.

## Important Facts

*In Shariah, waqf is a dedication of a specified asset (mawquf) by a settlor (waqif) into the administration of a trustee (nazir) through a legal instrument (waqafiyah) such that the income or benefit of that asset is meant for a stated beneficiary(ies) (mawquf alaih) or is used for a stated purpose.*

# PROJECT SNAPSHOT



## Legend in random order

No	State	Project Name	Target Collection	Collection Raised (as at 31 December 2020)
1	Perak	Project of Maybank Islamic and MAIPk (Waqf Boat)	RM200,000.00	RM72,945.00
2	Kelantan	Project of Bank Muamalat and MAIK Kelantan (Muallaf Centre)	RM369,632.00	RM369,632.00
3	Perlis	Project of Bank Islam and MAIPs (HTF Hemodialysis Service)	RM6,000,000.00	RM6,000,000.00
4	Terengganu	Project of Bank Rakyat and MAIDAM (MAIDAM Hemodialysis Centre)	RM952,740.00	RM952,740.00
5	Kedah	Project of Bank Muamalat and MAIK Kedah (Inap Wakaf)	RM2,400,000.00	RM2,980.00
6	Negeri Sembilan	Project of Bank Muamalat and PBMaINS (SMI Seremban)	RM5,000,000.00	RM16,658.19
7	Selangor	Project of Bank Muamalat and PWS (Mobile Dental Clinic)	RM1,000,000.00	RM14,865.00
8	Sarawak	Project of RHB Islamic and TBS (Dana Wakaf Al-Bait)	RM500,000.00	RM204,796.25
9	Pulau Pinang	Project of Affin Islamic & Bank Islam and WPP (Housing Waqf)	RM300,000.00	-

### Note:

Development of all the projects are regularly updated in myWakaf portal and Facebook. Periodical report will be published on myWakaf portal for public's reference.



# PROJECT PERFORMANCE



## MUALLAF CENTRE, KELANTAN

**Sector:** Education

### Joint Management Committee

#### Chairman

YBM Tan Sri Dato Tengku Mohamad Rizam Tengku Abdul Aziz

Tengku Temenggong Kelantan/Yang Dipertua MAIK Kelantan

#### Committee Members

1. SS Dato' Haji Mohd Shukri Mohamad - Mufti of Kelantan
2. Tuan Haji Zulkifle Haji Ab Rahman - Deputy Yang Dipertua MAIK Kelantan
3. SS Dr. Luqman Haji Abdullah - Mufti of Wilayah Persekutuan
4. Nik Mohd Hashim Abd Hamid - Northern Regional Manager, Bank Muamalat
5. Ustaz Dr. Mohd Hafiz Fauzi - Head, Social Finance Department, Bank Muamalat

#### Kick Off Date

25 February 2018

#### Purpose

To renovate and refurbish an abandoned 2-storey building located at PT 518, Kg Kok Pasir, Mukim Kok Keli, Tumpat, Kelantan for a Muallaf Centre.

#### Impact

Muallaf Centre (Centre) has commenced its operation on 19 February 2020 with 7 students (muallaf) as the first intake. As at November 2020, there are 11 muallaf residing in the Centre aged between 3 – 50 years old. The students will stay at the Centre to learn about Islamic teaching for 6 – 12 months.

On 12 March 2020, the Centre was officially launched by Yang Berhormat Mulia Tengku Temenggong Kelantan, the Yang Dipertua Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK Kelantan).

#### Target Collection

RM369,632.00

#### Collection Raised

RM369,632.00

MAIK Kelantan has allocated resources i.e. warden, religious teacher and security guard to ensure the wellbeing of the muallaf as well as maintenance of the Centre. MAIK Kelantan also provides RM100.00 as monthly allowance to support the muallaf.



## Breakdown Cost

No	Item	Cost (RM)
1st Stage		
1	Basic Works	45,450.00
2nd Stage		
2	Major Works	195,100.00
3rd Stage		
3	Paint works	73,609.00
4th Stage		
4	Gate procurement & installation	12,500.00
Total		326,659.00

## Appointed Contractor by MAIK Kelantan

Main Contractor: **SL Cahaya Resources**

Architect: **Gurureka Consultant**



# PROJECT PERFORMANCE



## MAIPs'S WAQF BUILDING-HTF DIALYSIS SERVICE, PERLIS

**Sector:** Health and Healthcare

### Joint Management Committee

#### **Chairman**

Dato' Dr. Faisal Ibrahim

Chairman, Waqf Management Committee MAIPs

#### **Deputy Chairman**

Ustaz Mohd Nazri Chik

General Manager, Strategic Relations, Bank Islam

#### **Committee Members**

1. Ustaz Mohd Nazim Mohd Noor - Chief Executive Officer, MAIPs
2. Ustaz Nazri Md Rejab - Head, Waqf Property & Mal Development, MAIPs
3. Ahmad Fauzi Mohd Akhir - Regional Office, Northern Region, Bank Islam
4. Zolkepli Sabawas - Senior Deposit Manager, Cash Management, Bank Islam

#### **Kick Off Date**

6 June 2018

#### **Purpose**

To develop a Waqf building for a Dialysis Centre (Centre) within the compound of Hospital Tuanku Fauziah (HTF), Kangar, Perlis. The Centre is a double-storey building with 1,822 m<sup>2</sup> of floor space that can fit a capacity of 66 beds. It will be the largest dialysis Centre in Perlis and the biggest waqf development project in health sector in Malaysia.

#### **Impact**

Prior to completion of the Centre, there were only four (4) hemodialysis centres throughout the state of Perlis. With the opening of this Centre, the efficiency of treatment services is enhanced and the waiting period is shorten.

For information, the construction work of the Centre commenced on 3 April 2018 and was handed over to HTF on 3 February 2020. The Centre started to receive patients on 17 August 2020. As at 31 October 2020, the number of patients who have received treatment are as follows:

- i. Regular patient: 163
- ii. Lodger patient: 22

#### **Target Collection**

RM6,000,000.00

#### **Collection Raised**

RM6,000,000.00



## Breakdown Cost

Construction cost for the Centre is RM6,189,301.66. The following is the breakdown of the cost:

No	Item	Cost (RM)
1	Building cost*	5,496,333.61
2	Pihak Berkuasa Tempatan (PBT) fee	2,110.00
3	Soil Investigation (SI) & Site Survey	12,266.60
4	Reimbursable charge (9%)	467,363.30
5	Site Staff (Supervision)	211,228.15
Total		6,189,301.66

Note: \*The breakdown of the building cost is as follows:

No	Item	Cost (RM)
1	Preliminaries	200,000.00
2	Piling works	442,472.00
3	Building works	1,792,211.50
4	Mechanical & Electrical	2,265,000.00
5	External works	229,139.00
6	GST	332,067.16
7	Variation order (VO)	235,443.95
Total		5,496,333.61

## Appointed Contractor by MAIPs

Consultant: **Tg. Mahmud Architect**

Contractor: **Teras QS Sdn Bhd**



# PROJECT PERFORMANCE



MAIDAM  
MAJLIS AGAMA ISLAM DAN ADAT MELAYU TERENGGANU



## MAIDAM HEMODIALYSIS CENTRE, TERENGGANU

**Sector:** Health and Healthcare

### Joint Management Committee

#### Chairman

Dato' Haji Osman Muda

Yang Dipertua MAIDAM

#### Deputy Chairman

Dr. Mohammad Hanis Osman

Deputy Chief Executive Officer, Bank Rakyat

### Committee Members

1. Tuan Haji M. Rozi Bidin - Chief Executive Officer, MAIDAM
2. Saidi Salleh @ Sulong - Deputy Chief Executive Officer, MAIDAM
3. Nizam Sani - Chief Marketing Communication Officer, Bank Rakyat
4. Ustaz Mohd Zamerey Abdul Razak - Head, Shariah Compliance, Bank Rakyat

### Kick Off Date

27 December 2018

### Purpose

To purchase dialysis medical equipments such as Hemodialysis Machine, Automated Reprocessing Dialyzer Machine and to renovate and convert a 2-storey bungalow on waqf land into MAIDAM Hemodialysis Centre (Centre). It will be located in Taman Alamanda, Jalan Sultan Omar, Kuala Terengganu, Terengganu.

With the growing numbers of dialysis patients, twenty five (25) hemodialysis centre throughout Terengganu are still unable to meet the demand. At present, there are 2,006 kidney patients in Terengganu. 1,367 are undergoing treatment, 348 are treated for 'Continuous Ambulatory Peritoneal Dialysis' (CAPD), while another 291 patients are on the waiting list.

### Impact

Once the renovation is completed, the Centre is expected to serve patients in Kuala Terengganu.

Details of the progress work are as follows:

Items	Details
Renovation kick off	8 November 2020
Expected completion date	22 February 2021
Duration	12 Weeks
Renovation progress	30%
Dialysis Medical Equipments	Purchasing of Dialysis Medical equipments will be made upon completion of the renovation.

For information, the management costs of the Centre (hiring of staff, disposable medical items etc.) will be founded through zakat allocation. The Centre will be managed by Persatuan Pesakit Buah Pinggang Terengganu and administrated by Hospital Sultanah Nur Zahirah, Kuala Terengganu, Terengganu.

The renovation and purchasing of dialysis medical equipment will be funded through zakat allocation.

**Note:**

Details of the breakdown cost will be made available in myWakaf portal, [www.mywakaf.com.my](http://www.mywakaf.com.my).

## Target Collection

RM952,740.00

## Collection Raised

RM952,740.00

## Breakdown Cost

No	Item	Cost (RM)
1	Renovation cost	182,000.00
2	Estimated Medical Equipment cost	770,740.00
	<b>Total</b>	<b>952,740.00</b>

## Appointed Contractor by MAIDAM

Contractor: Sani Gas Sdn Bhd





# PROJECT PERFORMANCE



## WAQF BOAT, PERAK

**Sector:** Community Empowerment

### Joint Management Committee

#### **Chairman**

Dato' Mohamed Rafique Merican Mohamed Wahiduddin Merican  
Chief Executive Officer, Maybank Islamic

#### **Committee Members**

1. Shahrul Azam Shaari - Chief Executive Officer, MAIPk
2. Wan Maizura Wan Zahari - Deputy Chief Executive Officer, MAIPk
3. Ustaz Munawwaruzzaman Mahmud - Head, Shariah Management, Maybank Islamic
4. Idham Sabki Baharum - Head, Investment Account, Maybank Islamic

#### **Kick Off Date**

5 November 2018

#### **Purpose**

To purchase one (1) high capacity boat (30ft x 8ft with 115 horse power) and equipment to explore deeper sea areas for fishermen in Manjung, Perak.

Proceeds from the rental will be utilised for maintenance purpose and a portion of it will be utilised as capital to build/procure new boats of the same specification for the use of fishermen in the same area.

#### **Impact**

To enable selected fishermen under the Persatuan Nelayan Manjung Selatan (Association) in Manjung Perak to rent the boat and explore deeper sea areas thus increasing their productivity and income.

#### **Target Collection**

RM200,000.00

#### **Collection Raised**

RM72,945.00

Upon purchase, the boat and equipment will be handed over to the Association to manage and maintain its operations through rental system.

#### **Breakdown Cost**

Details of the breakdown cost will be made available in myWakaf portal, [www.mywakaf.com.my](http://www.mywakaf.com.my).

## Appointed Vendor by MAIPk

### Build/Procure Boat:

Universiti Kuala Lumpur Malaysian Institute of Marine Engineering Technology (UniKL-MIMET)

### Boat Maintenance:

Persatuan Nelayan Manjung Selatan



## Important Facts

In Malaysia, the sole trustees are State Islamic Religious Councils that may appoint any institution or organisation to act as waqf administrator (mutawalli) or collection agent for waqf purposes.



# PROJECT PERFORMANCE



## DANA WAKAF AL-BAIT, SARAWAK

**Sector:** Education

### Joint Management Committee

#### Chairman

Datuk Haji Abg Mohd Shibli Haji Abg Mohd Nailie

Chief Executive Officer, TBS

#### Committee Members

1. Bolhassan Iskandar Taibi - Deputy Chief Executive Officer, TBS
2. Sulaiman Haji Mahili - Head, Finance Sector, TBS
3. Abg Faisal Haji Abg Marzuki - Head, Development Sector, TBS
4. Dato' Adissadikin Ali - Managing Director/Chief Executive Officer, RHB Islamic
5. Ahmad Rizal Lope Zainal Abidin - Deputy Chief Executive Officer, RHB Islamic
6. Ahmad Mukarrami Ab Mumin - Head, Shariah Advisory Division, RHB Islamic
7. Othman Ahmad - Head, Business Innovative Solutions, RHB Islamic

#### Kick Off Date

27 March 2018

#### Purpose

To help the beneficiaries of (a) Rumah Wakaf Habibah, Kuching and (b) Akademi Tahfiz Hidayatul Quran Annur, Sibul with the capital expenses for the followings:

- a) to implement safety features such as building emergency exits;
- b) to comply with fire safety requirements; and
- c) to purchase a vehicle for transportation of the children.

Information of the beneficiaries are as follows:

#### 1) Rumah Wakaf Habibah, Kuching

Rumah Wakaf Habibah is a collaboration between Tabung Baitulmal Sarawak (TBS) and Pertubuhan Kebajikan Baiturrahmah, Kuching (PKB). TBS provides the waqf premise whilst the operation is handled by PKB. Rumah Wakaf Habibah

is established to nurture and provide Islamic education to the children who mainly are reverts (muallaf) and orphans. Currently 14 children from rural areas in Sarawak are under their care. The institution operates primarily on public donations.

#### 2) Akademi Tahfiz Hidayatul Quran Annur, Sibul

This Tahfiz school is a collaboration between TBS and Akademi Tahfiz Hidayatul Quran Annur (Akademi). TBS provides the waqf premise whilst the operation is handled by Akademi. The Akademi was established in December 2015 and solely depend on donations from NGOs and the public for its day-to-day operation and other necessary expenses. Currently, there are 16 full-time students in the Akademi and mostly from Sarawak.

The selection of beneficiaries are conducted by TBS.

## Impact

### A. Rumah Wakaf Habibah (managing 14 children)

- A van was purchased on 13 January 2020 for daily transportation of the children to school.
- The house has been fully upgraded on 15 October 2020 which has resulted in a more conducive and safer environment.

### B. Akademi Tahfiz (managing 16 children)

- Project for Akademi Tahfiz has yet to commence.

## Target Collection

RM500,000.00

## Collection Raised

RM204,796.25

TBS has advanced total payment to the vendor amounting to **RM291,586.00** for upgrading works of Rumah Wakaf Habibah and purchasing of van.

## Breakdown Cost

Upgrade works for Rumah Wakaf Habibah:

No	Items	Cost (RM)
1	Preliminaries	7,789.00
2	Demolish works	3,684.00
3	New cement board partition wall	16,548.00
4	Electrical works	5,140.00
5	Ground floor renovation	12,105.00
6	Safety staircase	18,368.00
7	New toilet area and septic tank	73,029.00
8	New classroom	63,256.00
9	Design fee	6,667.00
Total		206,586.00

Purchase of Van:

No	Items	Cost (RM)
1	Golden Dragon Van	85,000.00

## Appointed Contractor by TBS

Contractor: **Bela Sempurna Sdn Bhd**



# PROJECT PERFORMANCE



MAJLIS AGAMA ISLAM NEGERI SEMBILAN  
 قَوْلًا وَكَيْدًا الْمَالُ كَرِيهُنَا  
 PERBADANAN BAITULMAL  
 NEGERI SEMBILAN



## SEKOLAH MENENGAH ISLAM SEREMBAN, NEGERI SEMBILAN

**Sector:** Education

### Joint Management Committee

#### Chairman

Dato' Dr. Abdul Aziz Sheikh Abdul Kadir

Timbalan Pengerusi Majlis Agama Islam Negeri Sembilan

#### Committee Members

1. SS Dato' Mohd Yusof Haji Ahmad - Mufti Negeri Sembilan
2. Dato' Nor Azmi Musa - Chief Operating Officer, PBMAINS
3. Peer Mohamed Ibrahim - Chief Operation Officer, Bank Muamalat
4. Azzero Effendi Abdul Kadir - Head, Finance Department, PBMAINS
5. Mohd Zamri Pardi - Regional Manager (Southern), Bank Muamalat

#### Kick Off Date

13 November 2019

#### Purpose

To fund the relocation and construction of Sekolah Menengah Islam (SMI) Seremban (School) to a waqf gazetted land located at Lot 29470 & Lot 3649 Kg Panchor, Mukim Ampangan, Seremban, Negeri Sembilan. The existing building is unable to fit all students hence there is an urgent need to have a bigger facility due to the increasing number of new students enrollment.

For information, the School is a private school under Yayasan Takmir-Pendidikan which is registered under the Ministry of Education and Jabatan Hal Ehwal Agama Negeri Sembilan. The School offers integrated academic, religious and tahfiz syllabus to the students. Established in 1989, it began its operation with 27 students and only 2 teachers. At present, there are a total number 1,240 students including preschool, primary and secondary students.

#### Impact

The project is expected to benefit around 200-300 secondary students.

#### Target Collection

RM5,000,000.00

The JMC meeting dated 7 February 2018 has agreed that myWakaf platform will only be responsible to collect a maximum amount of RM5,000,000.00 to fund part of the 1st phase project costing amounting to RM8,700,000.00.

#### Collection Raised

RM16,658.19

## Breakdown Cost

Below is the estimated cost of the 1st phase project costing.

No	Items	Cost (RM)
<b>1st phase</b>		
1	Preliminaries	210,915.00
2	Piling & Special Foundation	550,630.00
3	Building	1,927,205.00
4	Internal Services	445,875.00
5	External Services (Infra M & E)	551,228.00
6	Infrastructure Works	3,415,997.00
7	Lab equipment and built in furniture	147,170.00
8	Contribution fee to local & utility authority	362,451.00
9	Miscellaneous	41,000.00
10	Contingencies	144,981.00
11	Supervision & professional fee	768,397.00
<b>Total</b>		<b>8,565,849.00</b>

## Appointed Contractor by PBMaNS

Contractor: **Meniti Pelangi Sdn Bhd**

The School management has obtained authority approval to conduct earthwork.





# PROJECT PERFORMANCE



## DENTAL MOBILE CLINIC, SELANGOR

**Sector:** Health and Healthcare

### Joint Management Committee

#### Chairman

(Vacant)

#### Committee Members

1. SS Dato' Setia Haji Mohd Tamyas bin Abdul Wahid - Mufti of Selangor
2. Datin Paduka Ungku Arfah Ungku Tahir - Director, PWS
3. Ustaz Anuar Hamzah Tohar - Deputy CEO, PWS
4. Ustaz Azizi Che Seman - Chairman, Shariah Committee, BMMB
5. Ustaz Dr. Mohd Hafiz Fauzi - Head, Social Finance Department, BMMB

#### Kick Off Date

12 September 2019

#### Purpose

To purchase and convert a double decker bus (bus) into a mobile dental clinic. The bus will be equipped with accessories to access electricity from external sources and full complement of dental equipment including 2 dental chairs, waiting area, digital patient registration/management & imaging system, wifi, autoclave, compressors, vacuum pumps, a contained water supply and its own electric generator.

The mobile dental clinic is expected to provide a full range of oral treatments including emergency pulpectomy, deep scaling, root planning and minor oral surgery.

#### Impact

Once completed, the mobile dental clinic will be able to treat approximately 100 patients per week for 50 weeks annually. The mobile dental clinic will provide treatment at affordable cost. For the 1st year, the mobile dental clinic aims to operate at Klang Valley area and other identified locations as follows:

No	Targeted areas	Estimated no of patients
1	Rumah Orang Tua Cheras & Ulu Kelang	300
2	Pusat Orang Kurang Upaya seluruh negara	2,000
3	Pusat-Pusat Special Olympics	3,000
4	Pusat Jagaan	450
5	Perkampungan Orang Asli	8,000
6	Pusat PERKIM	3,000
7	Penjara-Penjara, Estet-estet, Kampung Nelayan & Perkampungan Baru	5,000
8	Pusat-Pusat Anak Yatim	4,000
Total		25,750

### Target Collection

RM1,000,000.00

### Collection Raised

RM14,865.00

For information, the medical equipments will be borne by University Malaya.

The JMC meeting dated 19 November 2020 has decided that the duration of the collection of this project will end on 30 June 2021 and any differential sums between the waqf collection and the target collection will be funded by PWS.

### Breakdown Cost

The estimated cost to purchase the bus and to equip with the full complement of dental equipments.

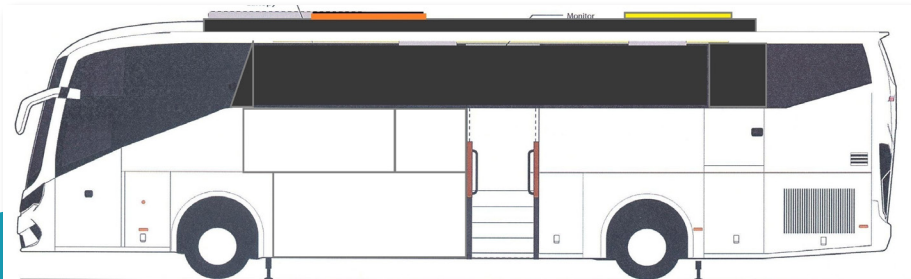
No	Item	Cost (RM)
1	Purchasing of double decker bus a. Chassis b. Body E138D	840,000.00
2.	To purchase and install the full complement of dental equipment and accessories to access electricity from external sources	66,000.00
3.	Split type aircond	9,000.00
4	Side awning	12,000.00
5	Sterile room	14,000.00
6	Registration area	9,000.00
7	Dental support	20,500.00
8	Pantry area	7,500.00
9	Others a. Solar power exhaust fan system b. Portable aircond 1.5hp c. 4 days User Acceptance Test (UAT) for the bus @ 20pax	1,000.00 7,000.00 10,000.00
Total		996,000.00

### Appointed Contractor by PWS

Contractor: **SKS Coachbuilders Sdn Bhd**



All illustrations shown are artist's impressions only



All illustrations shown are artist's impressions only

# PROJECT PERFORMANCE



## INAP WAKAF, KEDAH

**Sector:** Education

### Joint Management Committee

#### Chairman

Professor Dato' Dr. Mohd Fakhruddin Abdul Mukti

President, World Association for Al-Azhar Graduates Malaysia

#### Committee Members

1. SS Dato' Sheikh Fadzil Haji Awang - Mufti of Kedah
2. Dato' Setia Jaya Dato' Paduka Sheikh Hasbullah Haji Abd Halim - Deputy Yang Dipertua MAIK Kedah
3. Dato' Haji Abd Rahman Haji Ismail - Secretary of MAIK Kedah
4. Muhamad Radzuan Ab Rahman - Head, Credit Management, Bank Muamalat
5. Azman Mohd Shuib - Manager, Regional Office, Bank Muamalat

#### Kick Off Date

11 November 2019

### Purpose

To construct a 3-storey building for Maktab Mahmud, Alor Setar, Kedah for the purpose of hostel and guest house. It will be built on a waqf land located at Lot 3716 Bandar Alor Setar, Kota Setar, Kedah, approximately 1.5 kilometres away from Maktab Mahmud.

For information, Maktab Mahmud (School) is a well-known secondary education institution with excellent track record in Islamic education. Due to high demand from parents across the country to send their children to the School, the current hostel is unable to cater the needs of all students.

### Impact

Once completed, the hostel is expected to accommodate a minimum number of 150 students at any one time for the School.

The hostel will be converted to homestay or guesthouse during school break to generate income. The income will be used as an operating cost for the School.

This project is expected to benefit the community through job creations related to facility management as well as tourism.

### Target Collection

RM2,400,000.00

### Collection Raised

RM2,980.00

## Breakdown Cost

Below is the estimated cost to construct a 3-storey building.

No	Item	Cost (RM)
1	Preliminaries	100,000.00
2	Piling Works	150,000.00
3	Building Works	1,484,880.00
4	Mechanical & Electrical Works	150,000.00
5	Site clearing and earthwork	10,000.00
6	Demolition existing building & fencing	3,000.00
7	Main water supply	3,000.00
8	Sewerage and IST	5,000.00
9	Drain and Culvert	22,500.00
10	Road entrance	8,000.00
11	Procurement of 2 gates and installation	10,000.00

12	Security fencing	25,800.00
13	Loose furniture	150,000.00
Total (Building & Services)		2,122,180.00
Professional fee		212,218.00
Service Tax		12,733.08
Contribution fee to local & utility authority		20,000.00
Total		2,367,131.08

The design will adopt green concept to ensure good air circulation. The building comprises of facilities as follow:

1. Dormitory
2. Study room
3. Rest area
4. Laundry area
5. Pantry/kitchen/utility room/storeroom
6. Bathroom/Toilet
7. Other necessary homestay facilities

## Appointed Contractor by MAIK Kedah

Contractor: **RashdanmdSaleh Architect**



All illustrations shown are artist's impressions only

# PROJECT PERFORMANCE



**AFFIN ISLAMIC BANK ISLAM**

## HOUSING WAQF, PULAU PINANG

**Sector:** Investment

### Joint Management Committee

#### **Chairman**

YB Dato' Ir. Haji Ahmad Zakiyuddin Abdul Rahman

Yang Dipertua, Majlis Agama Islam Negeri Pulau Pinang

#### **Deputy Chairman**

Ustaz Mohd Nazri Chik

General Manager, Strategic Relation, Bank Islam

### **Committee Members**

1. Ustaz Rosidi Hussain - General Manager, Wakaf Pulau Pinang Sdn. Bhd.
2. Huzaimi Ghazali - Pengurus Baitulmal, Majlis Agama Islam Negeri Pulau Pinang
3. Ustaz Mohd Faiz Rahim - Head, Shariah Supervisory, Affin Islamic
4. Rosli Suparlan - Senior Relationship Manager, Strategic Business Alliance, Northern Region, Affin Islamic
5. Abdul Ghani Abd Wahab - Senior Deposit Manager, Northern Region, Bank Islam

### **Kick Off Date**

12 November 2020

### **Purpose**

To acquire completed residential property via private treaty from financially distressed individuals (e.g individuals who are no longer capable to continue paying instalments to their creditor).

The property will be declared as waqf under the state's Islamic religious council and will be leased out on long-term basis.

The long-term lessee will pay the lease amount upfront which may be via obtaining a banking facility.

The lease amount will be used to acquire another residential property and the same process will be repeated (a portion from the lease amount will be used for immediate distribution for educational or health/medical assistance).

### **Impact**

This project is expected to produce impacts as below:

- i. The acquisition of property would lessen the burden of the distressed owners from their indebtedness and they would be able to realign their affordability.
- ii. The conversion of the acquired residential properties into waqf properties would provide housing ownership opportunities for others in form of long-term lease.
- iii. The repeated process would multiply waqf properties ownership in a developed state like Penang. In identifying the property, priority is given to distress properties in urban area.

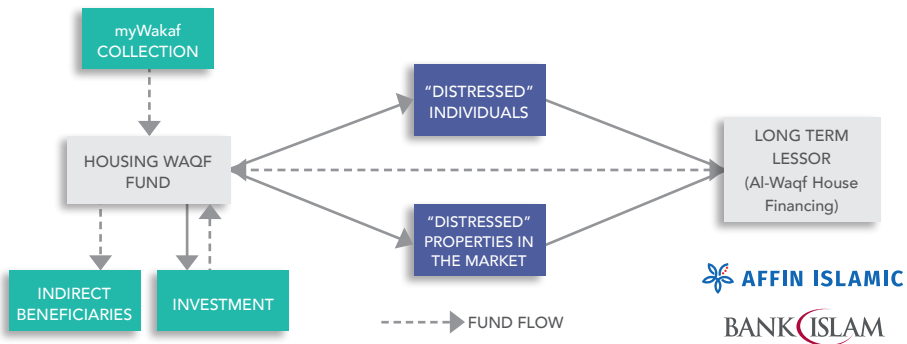
iv. The proportioning of certain amount for educational or health/medical assistance would be able to provide periodic and immediate assistance towards those causes involving various beneficiaries. This becomes an ancillary benefits towards the society under this project.

## Target Collection

The target collection for the project is around RM300,000.00 for each property; collection will be ongoing beyond RM300,000.00 to embark into subsequent property and so on.

## Collection Raised

Marketing activities will only commence in January 2021.



The mechanism of the Housing waqf model is as follows:

- Waqf fund is being collected from public;
- Fund collected will be used to purchase property from financially distressed individuals;
- The property will be declared as waqf;
- The property will be leased on long-term basis to eligible lessee who will pay lease amount upfront by obtaining financing from Islamic banks that offer housing waqf end-financing;
- The proceeds of the financing (i.e. the rental) will be used to purchase another property; the above steps will be repeated, combining with ongoing collection that is taking place; and
- A portion from the proceeds, say 20%, will be used for immediate distribution for education assistance or aid.

## Breakdown Cost

For each property :

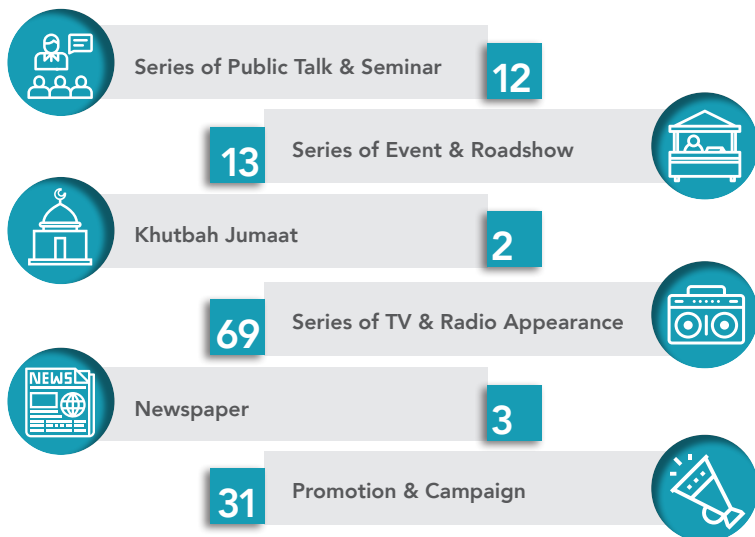
No	Item	Estimated Cost (RM)
1	Acquisition	250,000.00
2	Legal and other acquisition fees	20,000.00
3	Repair	30,000.00
Total		300,000.00

Note: Any excess will be allocated for subsequent property.

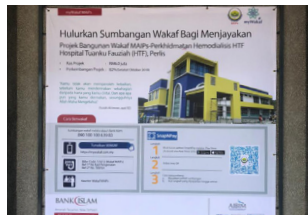
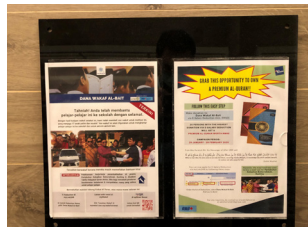
# PROMOTIONAL ACTIVITIES

There are more than 100 promotional activities and programmes undertaken by myWakaf and the six (6) participating banks via various platforms and channels since the inception of myWakaf in 2017.

Summary of the promotional activities are as follows:







# PHOTO GALLERY







# CONCLUSION

myWakaf is the testament of community building using social finance as a tool. It shows the unique role that Islamic banks can play in waqf related development to fulfill the needs of the community.

The six (6) Islamic banks have created their own special journey to spearhead this initiative by providing a dynamic and innovative solutions in serving the identified community. It is part of the national agenda in addressing poverty and empowering community while contributing to the economy at large.

It is our aspiration to see more participation of Islamic banks specifically and the general public in this space to create greater impact to society as a whole.

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## Quotable Quote

*"Times may change, but our commitment to see a better life for community never will" Anonymous*







4th Floor | Menara Bumiputra | 21 Jalan Melaka,  
50100 Kuala Lumpur | Malaysia  
+603-20268002/8003 | +603-20268012  
staff@aibim.com

[www.mywakaf.com.my](http://www.mywakaf.com.my)

