



# AL-HIDAYAH GROUP SDN. BHD. ( 818453 D)

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## **DRAFT AGENDA**

Virtual meeting between Al Hidayah Group (AHG) with relevant agencies of D-8 member states on D-8 Creative Economy and Financial Center (CEFC) on 11/12<sup>th</sup> January 2023.

1. Opening statement by Chairman of AHG, Dato' Ku Jaafar Ku Shaari
2. Statement by D-8 Secretary General, H.E. Ambassador Isiaka Abdulqadir Imam
3. D-8 CEFC Progress Report. Please refer table in **Appendix A** attached.
4. Questions & Answers
5. The way forward. Statement of Intent/Declaration Statements
6. Closing Remarks by D-8 Secretary General

# VIRTUAL MEETING 11-12 JAN 2023

## Presentation Structure Table

AGENDA	HEAD	SUB. HEAD	TOPIC/INSTITUTIONS
Introduction	Dato' Ku Jaafar Ku Shaari		
General Economy	Tan Sri Dato' Seri Sulaiman Mahbob		GIFT Economy and e-Commerce $N = C + I + (G-T) + (X-M)$ , where "C" includes Zakat, Hibah, Infaq "I" includes Waqaf
MAIWP <ul style="list-style-type: none"> <li>Malaysian success stories to date</li> </ul>	Dato' Zainal		<ul style="list-style-type: none"> <li>MAIWP Success stories to date</li> <li>Products and services               <ul style="list-style-type: none"> <li>Zakat</li> <li>Wakaf</li> <li>Hibah</li> </ul> </li> <li>Halal Certification</li> <li>Business model and strategies</li> </ul>
Islamic Finance <ul style="list-style-type: none"> <li>Malaysian success stories to date</li> </ul>	Dr. Rosli Yaakob	Islamic Stock Exchange – D8 Stock Exchange	<ul style="list-style-type: none"> <li>Islamic Banking</li> <li>Islamic Capital Market (D8 stock exchange)</li> <li>Takaful Insurance</li> <li>Tabung Haji</li> <li>ArRahnu (YaPEIM)</li> <li>Qardul Hassan</li> <li>Partnership economy</li> </ul>
Economy through technologies <ul style="list-style-type: none"> <li>AHG Progress to date</li> </ul>	En. Zulfadzli (Quest O)	e-Commerce strategic partner	<ul style="list-style-type: none"> <li>Halal Industry in Malaysia</li> <li>B2B IT Platform</li> <li>B2C IT Platform</li> </ul>

SDG (D8 Malaysia Foundation) • AHG Progress to date	Datuk Wira Jahaya Mat		<ul style="list-style-type: none"> <li>▪ D-8 Edu City</li> <li>▪ MyMasjid and B2C Platform</li> <li>▪ Retirement Home</li> </ul>
WICE CEFC Complex • AHG Progress to date	Hj. Zahari		
Conclusion	Dato' Ku Jaafar Ku Shaari		<p>Economic and Social impacts of the above activities.  Declaration by members on the agendas and the ways forward.  Open to suggestions or ideas from other members of D8.</p>

Notes:

1. Limit to 5-10 minutes per presentation (-10 slides per presentation) not including Q&A session
- 2.

**STATEMENT OF CHAIRMAN OF AL-HIDAYAH  
GROUP OF COMPANIES AT THE VIRTUAL  
MEETING ON D-8-CEFC**

**11<sup>TH</sup> JANUARY 2023**

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H.E Ambassador Isiaka AbdulKader Imam,  
Secretary General of D-8 organization for Economic  
Cooperation.

Excellencies Commissioners of D-8 Member States.

Distinguished representatives from relevant agencies of  
Member States.

Representatives of D-8-CCI.

Ladies and gentlemen.

Assalamualaikum and good afternoon. Let me first of all  
welcome everyone participating in this virtual meeting  
today.

I take this opportunity to thank His Excellency the  
Secretary General and D-8 Secretariat for arranging the  
meeting and thank all participants for your presence.

We are here today to present a progress report of D-8 Creative Economic and Financial Center (D-8-CEFC). In our earlier report, which The Secretariat has circulated, we highlighted on The Islamic GIFT economy partnership that provides collaborative relationship to mobilize financial and human resources to confront social needs and advance strategic philanthropy through the integrative revival of the mechanisms of religion, social and commercial exchange as encapsulated in the traditional fiqh of ibadah and muamalah such as zakat, wakaf, sadaqah, hibah etc.

Through GIFT Economy, I believe a number of Islamic countries started to develop global Islamic economy following a new trend in which Muslim and even non-Muslim consumers across the world are seeking out faith-based products and services. The Islamic economy is seeing robust growth among all its different verticals. In 2018, Muslims spent \$2.02 trillion across the food, pharmaceutical and lifestyle sectors, representing a 5.2% year -on-year growth. The State of the Global Islamic Economy reported that the figure is forecast to reach \$3.2 trillion by 2024. Measuring the strength of the Islamic economy across 73 countries, Malaysia led the global Islamic economy indicator ranking with a score of 111, followed by the UAE (79), Bahrain (60) and Saudi Arabia

(50.2). This leads to an important point of the D-8-CEFC initiative that if it is implemented fully as planned, it will contribute towards the expansion of Islamic economy in all D-8 member states.

In this regard, I wish to thank H.E Secretary General who has given his personal attention to D-8-CEFC when he highlighted on the initiative in his speech at The World Conference on Creative Economy held in Bali, Indonesia in November last year.

I also wish to thank the D-8 Commissioners for their decision at the 45<sup>th</sup> Commission meeting held in July last year in Dhaka, Bangladesh that D-8-CEFC is termed as a strategic initiative for the D-8 Organization for Economic Cooperation. This clear mandate undoubtedly strengthens our spirit to strive further for a full implementation of D-8-CEFC.

Excellencies,

Ladies and gentlemen,

Let me now highlight briefly on the progress made so far by Al-Hidayah Group.

- I. Based on the fact that Malaysia is the biggest Islamic economy, Al-Hidayah has identified few Federal and State Corporations to bring their success stories to be adopted under CEFC initiative to promote partnership economy with other member states. We are actively engaging in discussion with Perbadanan Tabung Haji (Pilgrimage Fund), Islamic Religious Council of Federal Territory (MAWIP) and Central Bank of Malaysia that oversees the Islamic Bank of Malaysia. As it involves many technical details, we plan to arrange for a series of another virtual meeting soon in collaboration with the Secretariat for them to present to the representatives of all member states of the experience developed by them that can be incorporated under the D8-CEFC. We certainly look forward to listen to suggestion by other member states of Their success stories that can be brought into CEFC program.
  
- II. We have built the D8-CEFC IT Platform that aims to collectively implement Islamic Economy by capitalizing on each member states strength for shared prosperity. The IT platforms are the key component to ensure the success of D-8-CEFC. A presentation will be made by our IT enabler during Agenda item 3.

III. I would also like to touch on another important element of D-8-CEFC which is the establishment of D-8 International Foundation. For the meetings information, when Al-Hidayah Group and D-8 Secretariat signed the Statement of Intent in 2018, one of the salient points was the proposal to establish D-8-Foundation to facilitate the establishment of International Faith Giving Organization, in this context, Al-Hidayah explored the idea of establishing D-8 Malaysia Foundation with the aims of contributing towards the achievement of the United Nation's sustainable development goals.

Six (6) SDG's have been identified as follows:

Sdg 1 – Eradication of poverty

Sdg 2 – Zero hunger

Sdg 3 – Good health and well being

Sdg 4 – Quality education

Sdg 8 – Decent work and economic growth

Sdg 12 – Responsible consumption and production

In this regard, once again I wish to thank H.E. Secretary General who has touched on the establishment of D-8 Foundation in his speech at Bali Conference on Creative Economy in which he

proposed the signing of a Statement of Intend with Al-Hidayah Group where its headquarters will be located in Kuala Lumpur under the D-8-CEFC framework. We are now drafting the Statement of Intend and will submit it to The Secretariat in due course. We will certainly include the element of contribution to be made to the Secretariat coming out from the Foundation activities such as crowd funding etc.

The activities and the progress of the Malaysia Foundation will be presented by a member of the Board of Trustee during agenda item 3.

We will also present to the meeting the progress report of our work on the scope of Islamic Finance that includes Islamic Banking, Islamic Capital market with the idea of establishing D-8 Stock Exchange, Takaful, Insurance, Tabung Haji, Ar Rahn, Qadrul Hassan and Partnership Economy. Presentation will be delivered by our Advisor.

We will also report on the progress of development of World Islamic Center of Excellence Complex that will execute D-8 CEFC program.

Lastly, we will propose a way forward with plan of action to be carried out within one year with a declaration statement of Al-Hidayah Group and member states, to be adopted by The meeting.

Ladies and gentlemen.

It is my fervent hope that D-8-CEFC will be realized soon as a proof of a successful collaboration of Public-Private Sector as a new element of dynamism of D-8- Organization focusing on partnership economy. It will not only benefit the stakeholders but the citizens of D-8 member states at large. We count on the support of all government agencies involved including The D-8-CCI, the business people and those who believe that the Islamic economy will be a good option for the future GDP growth of our member states.

We appreciate the participation of all stakeholders ranging from the government authorities, to the organisations, industrial players and societies at large.

Thank you.

**WELCOME STATEMENT OF THE SECRETARY GENERAL OF THE  
DEVELOPING EIGHT ORGANIZATION FOR ECONOMIC  
COOPERATION, H.E. AMBASSADOR ISIAKA ABDULQADIR IMAM,  
AT THE VIRTUAL MEETING BETWEEN AL-HIDAYAH GROUP(AHG)  
WITH RELEVANT AGENCIES OF D-8 MEMBER STATES CREATIVE  
ECONOMIC & FINANCIAL CENTER(CEFC), HELD ON WEDNESDAY,  
JANUARY 11, 2023.**

**Your Excellency, Chairman of Al-Hidayah Group, my  
predecessor, Ambassador Dato Ku Jaafar Ku Shaari,  
former Secretary General of D-8;**

**Representatives of relevant Agencies from D-8 Members  
States;**

**Distinguished Guests, Ladies and Gentlemen;**

**Asalam Alaikum, and Happy New Year to you all.**

I want to begin by thanking all of you, particularly my predecessor,  
**H.E. Ambassador Dato Ku Jaafar Ku Shaari**, and all other  
distinguished participants, for finding time to be at this meeting to  
deliberate on the **D-8 Creative Economic & Financial Center  
(CEFC)** initiative.

I also want to thank Al-Hidayah Group, a private firm based in Kuala Lumpur, Malaysia, for coming-up with the **D-8 CEFC** initiative, a new Islamic economic model that takes cognizance of the wellbeing and needs of those that found themselves in the society at the lower rungs of economic ladder and which is based on 'Shariah compliance'. This model will enrich our current economic structure and policies, if implemented in its true spirit.

My appreciation also goes to Al-Hidayah Group for agreeing to host the D-8 CEFC Headquarters in Kuala Lumpur, when the scheme becomes fully operational.

### **Your Excellency, Distinguished Participants,**

Permit me to inform all of you that promoting private sector activities is among the modus operandi of the D-8 Organization. This principle is well enshrined in the D-8 Decennial Roadmap for 2020-2030. To this end, the Secretariat introduced several private-sector-driven initiatives, including the **D-8 CEFC**, during the 9<sup>th</sup> D-8 Summit in Istanbul on 20 October 2017. A year later, we followed it up by signing the **Statement of Intent** with Al-Hidayah Group to establish the D-8 CEFC.

The CEFC project was presented and deliberated at previous Commission meetings of the D-8, starting at the 42<sup>nd</sup> Session of the D-8 Commission in 2017. The 45<sup>th</sup> Session of the D-8 Commission, held in Dhaka, Bangladesh from 25-26 July, 2022, tasked the Secretariat to expedite action on the establishment of the D-8 CEFC, targeted to be operational in 2024. It is against this background that today's meeting is being convened to enable Al-Hidayah Group present the CEFC initiative to Member countries and our valued Partners. Therefore, I want to invite Al-Hidayah Group to provide this August gathering with comprehensive presentation

on the CEFC. I would also invite all participants to provide inputs to enrich our discussion in this undertaking.

### **Your Excellency, Distinguished Participants,**

Our idea of CEFC is unique in the sense that it will blend Islamic socio-economic development by linking government, private sectors and communities. It has elements of Islamic model of charity, which encourages the well-to-do in the society to share out of their abundance with their fellow human beings, who are less endowed. This model, as I was also made to understand, would take into utmost significance the amelioration of poverty and improving the socio-economic status of the teeming under privileged in our member states. What also gladdens my heart, about this initiative, is that the CEFC will be largely driven by **information technology** and **cloud computing infrastructures**, which will no doubt enable it to remain globally competitive. There are many more advantages derivable from the CEFC, which I am sure we will get to hear from the ensuing presentations from Al-Hidayah Group.

### **Your Excellency, Distinguished Participants,**

As I begin to end this address, I would like to advise we carry out well-crafted and sustained sensitization in our member states on CEFC initiative for citizens engagement and buy-in. We need to engage our citizens to know more about the economic benefits of CEFC, which will be a game changer in uplifting the socio-economic status of citizens of D-8. The project will help accelerate the GDP of our member countries earlier than 2050, which had been forecasted by Price Water House Cooper (PWC), that the D-

8 Member states would become the Economic Power House of the world.

Finally, permit me to, once again, express my utmost appreciation to H.E. Ambassador Dato Ku Jaafar Ku Shaari for his effective and impactful leadership, both within and outside the D-8 organization. This partnership between D-8 organization and Al-Hidayah Group, under your able leadership, bears testimony to your determination to continue to serve the cause of D-8 alliance and its interests. May Almighty Allah in His infinite mercy bless you with sound health and reward you abundantly.

On this note, I thank you all for listening, and wish you a fruitful and productive deliberation.

## **Agreed Way Forward for D-8 CEFC Malaysia**

### **Adopted by Delegations/Members of D-8 Organization for Economic Development during Virtual Meeting on 11 January 2023**

Bearing in mind, the D-8 Organization agreed to harness resources to advance the Member States' respective economic situation and to implement the sustainable development goals, a Virtual Meeting was jointly organized by the D-8 Organization and Al-Hidayah Group on 11 January 2023 in Kuala Lumpur, Malaysia.

The Virtual Meeting was attended by participants from the agencies of D-8 Member States. In addition, field experts from Malaysia presented selective Malaysian Success Stories for the possibility of adoptions by member states and D-8 CEFC Activities in Malaysia and their Progress to date.

Among the several recommendations from the Virtual Meeting was creating a Main Framework roadmap and a long-term action plan for the D-8 Member Countries to strengthen their commitment and involvement in the D-8 CEFC program, including a proposal for the establishment of a D-8 online Portal for representatives from each member state to meet regularly to identify challenges and proffer solutions to problems associated with the development of CEFC in Malaysia for the benefits of all member countries.

The meeting proclaimed the following Way Forward on the development of D8 CEFC Programs to be adopted and implemented within and by the member states from the year 2023 onwards:

#### **Article 1: Doctrine, Manual and SOP**

1. To develop the D8 CEFC Doctrine, Manual & SOP to ensure common understanding and their successful implementation to complete their Mission and achieve their Vision. These shall be the guiding principles on activities undertaken by D8 CEFC.

#### **Article 2: Information Technology and e-Commerce**

1. To roll out the D8 IT Platforms (memberships and e-Commerce) which are to become one of the enablers for D8 CEFC Programs.

2. To develop D8 CEFC website with the objective to inform and update activities. It will also serve as an information centre for members within the D8-CCI in each member states.

### **Article 3: Role of D8 CCI**

D8 CEFC may coordinate with D8 CCI for the development, implementation and continuous updating of an e-Commerce platform.

### **Article 4: Periodic Scheduled Virtual Meeting**

1. To create an online portal for communications and corresponding among the stakeholders and representatives of different agencies of member states on the D8 CEFC website at <http://www.d8cefc.org.my>
2. To set up scheduled virtual meetings with D8 Secretariat & Commissioner's/Representatives of member states where clarification, comment, suggestion, advise etc from member states may be taken up to ensure the objectives of CEFC can be implemented successfully

### **Article 5: Partnership Economy**

1. To commence engagement with partners with the support and collaboration of D8 CCI in reaching out to the targeted potential partners from the member states.

### **Article 6: Interim D8 CEFC Office**

1. AHG as the initiator under a Private Initiative Scheme of the D8-CEFC and was given the task to develop the CEFC Program has proceeded with the following tasks: -
  - a. Making available an interim office space up to 50,000 sq. ft. area for the activities of D8-CEFC within the current Al-Hidayah Tower in Kuala Lumpur.
  - b. AHG is finalizing the technical and financial requirements for the development of its new building, aptly called World Islamic Centre of Excellence (WICE), complete with facilities for the activities of D8 CEFC, the D8 Foundation Malaysia, the D8 IT Platforms and its future business associates. The investment by AHG in WICE is around USD 270m and will be ready in year 2027/2028.

## **Article 7: The Way Forward**

Moving forward, within the next second quarter of 2023,

1. Engagement with Partners under Partnership Economy concept.
2. Engagement with business strategic partners
3. To organize a conference between representatives within the member states with objective as follows: -
  - a. Official launching of D8 CEFC under D8 Organization as an economic program to achieve the goals under shared prosperity concept.
  - b. A brief presentation on D8-CEFC 5 years plan and how it will contribute to GDP of member states. Within this period, D8-CEFC will also pursue an initiative to establish an Islamic Capital Market under the D8 Organization.
  - c. Signing of agreements with partners that will become the strategic partners to rollout CEFC Program within each member states

## **Article 8: States Support**

1. Participating member States may provide support, at the national level, all necessary measures for the realization of the D8 CEFC programs and may ensure, inter alia, full supports for D8 CEFC programs, access to cross-border economic activities.
2. Participating States may encourage popular participation in all spheres as an important factor in the development of the D8 CEFC activities and in the full realization of its programs.

## **Article 9: Indivisible and Interdependent**

1. All the aspects of the D8 CEFC programs set forth in the present Way Forward are indivisible and interdependent and each of them should be considered in the context of the whole.

2. Nothing in the present document shall be construed as being contrary to the purposes and principles of the D8 Organization, or as implying that any State, group or person has a right to engage in any activity or to perform any act aimed at the violation of the agreed terms, rules and regulations of the D8 Organization.

#### **Article 10: Halal Certification**

On the issue of halal certification, participating states will work together through mutual recognition and understanding.

#### **Article 11: Conclusion**

Steps should be taken to ensure the full exercise and progressive enhancement of the D8 CEFC programs development, including the formulation, adoption and implementation of policy, legislative and other measures at the national level of each member state.

**MAINFRAME PROPOSE D-8 CEFC**  
**(INCENTIVE - PRIVATE INISIATIF PROGRAM)**  
**PROPOSED by AL-HIDAYAH GROUP**

**OBJECTIVE D-8 2050**  
**3RD POWER WORLD ECONOMY**



1 Secretary General

2 Al-Hidayah Group

3 D-8 Malaysia Foundation

CEFC by GIFT Economy (Islamic) through Partnership Economy

4 Office and Development

5 ECONOMY PROGRAM  
 IT and Advance Tech

**AGENDA:**

- 1) Zakat
  - 2) Waqf
  - 3) Hibah
- Islamic Finance System
- Success stories of Malaysia's Halal Economy
  - Success stories of Malaysia's Islamic Finance
  - Tabung Haji's Success Stories
  - Social Finance

**A PROGRAM D-8**

1. Develop Islamic Doctrin Economy
2. Document become manual for D-8 practice
3. Convert to SOP for business player / business partner (will support by our internal team, external expert institution (UIA) and others related university)



- Specialist Consultants
- AHG Internal Team
- International Islamic University (IIUM)
- Sustainable Development Goals (SDG)



- Portal
- Website
- Membership platform
- Payment Gateway System

- Membership program
- E-Commerce (B2B/B2C)
- Trade supports system
- Partnership Economy

GDV 1.5B RM (365M USD)  
 250M RM (61M USD) FOR TIME BEING  
 INCLUDE VIRTUAL UNIVERSITY



**AL-HIDAYAH GROUP PROPERTY:**  
 Hotel, Service department

Development Component:  
 Tower 1 - Hotel and Office  
 Tower 2 - Service Apartment (Retirement home)  
 Tower 3 - Retail area  
 Parking Area  
 Total gross area - 2M sqft

- Retirement Village
- Administration Centre
- Training Center
- Entrepreneurs Development
- Islamic financing centre

- GIFT Economy (Zakat, Waqf, Hibah)
- Islamic Finance System
- Banking System
- Capital Market
- ArRahnu
- Takaful

1. Program economy related (through Malaysia's success story), Zakat, Waqf, Hibah (will be present by Datuk Zainal) - GIFT ECONOMY
2. Dr. Rosli - Stock exchange DLL
3. E-dagang (Qadrul Hassan), B2B, B2C, MyMasjid

WORK TO BE DONE 2023



- Prepare doctrine, manual, SOP
- Engagement with authority for approval
- Crowd Funding
- IT Platform operable/established D-8 CEFC website
- Explore partnership economy potential
- SDG
- IT Website D-8

# INTRODUCTION TO D-8 CEFC PROGRAM

## CREATIVE ECONOMY & FINANCIAL CENTRE INITIATIVES FOR A SHARED PROSPERITY



الاتحاد الألماني للقطاع الخاص في الاقتصاد الخلاق والمركز المالي بواسطة منظمة التعاون الثمانية





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# AHG GROUP CHAIRMAN & TOP MANAGEMENT

## Background



- Established since early 1980's
- A conglomerate with multi-diversified business segments: Construction, Property Development, Contracting, Complex Management Services
- Group of companies accumulated paid-up capital : RM161 million
- Group of companies land-banks and assets: exceeds RM5 billion

## Top Management



**Dato' Ku Jaafar Ku Shaari**  
Group Chairman



**Tuan Haji Baharin Ayob**  
Group President



**Muhammad Kamil Baharin**  
Executive Director I



**Muhammad Asyraf Baharin**  
Executive Director II

## Professional Advisors



### From Left (up)

1. Tan Sri Dato' Seri Dr Sulaiman Mahbob
2. Tn.Hj. Shariffudin Ahmad Taff
3. Datuk Wira Jahaya Mat
4. Datuk Azmel Maamor
5. Dr. Rosli Yaakob

### From Left (bottom)

1. Prof Dato' Dr. Abu Abdullah
2. Dato' Lamien Sawiyo
3. Datuk Zainal Abidin Jaafar
4. Dr. Zaharuddin Abdul Rahman
5. Prof. Madya Dr. Siti Mashitoh Mahamood

# D-8 CEFC INTRODUCTION

In December 2018, a strategic economic collaboration between D-8 and Al-Hidayah Group was formed through the official signing of a Statement of Intent (S.O.I.). It is known as D-8 Creative Economic & Financial Centre (D-8 CEFC). The collaboration was intended to initiate D-8 common plan in establishing more socio-economic sustainable development activities to achieve creative, innovative, harmonious, friendly and trustworthy sphere of life. The focus areas under the collaboration framework include Zakat, Waqf, Sadaqah, Hibah, Islamic Finance (particularly ArRahnu, i.e. Islamic pawn-broking, Takaful and Islamic Banking), Halal Hub, and Global Mosque Network through E-Commerce (remittance, e-recruitment, Halal Trading & Halal Certification, Payment Gateway), HAJ Management, etc. whereby I.T. platform and Big-Data are the enablers. Subsequent to the S.O.I., D-8 CEFC strategic action plan was further deliberated during D-8's 42nd and 43rd Commission meetings.

## OBJECTIVES



- Initiate and promoting sustainable economy through international cooperation and trade as well as enhancing domestic initiatives for equitable economic development.
- Endeavour to assist and cooperate among members in the sharing of expertise and experiences in human capital development and institutional delivery mechanism.
- Explore & enhance trade and investment opportunities between and among them and to support the same by a common digital platform.
- Promote cooperation between members in advancing Islamic elements in economic and business activities.

## VISION



Contribution of creative economic models for D-8 Member States high-income position

## MISSION



To design and formulate a sustainable economic mechanism and integrated approach for improving the standard of living, eradication of poverty and development of sustainable programmes in the D-8 Member States.

## D-8 CEFC SUMMARY



D-8 CEFC Initiation (14.12.2018).

Introduced by Ambassador Dato' Ku Jaafar Ku Shaari from Malaysia the previous Secretary General of the D-8 Organisation. (2018 -2022)

Development of WICE for the D-8 CEFC Complex for the implementation of its economics and financial program.

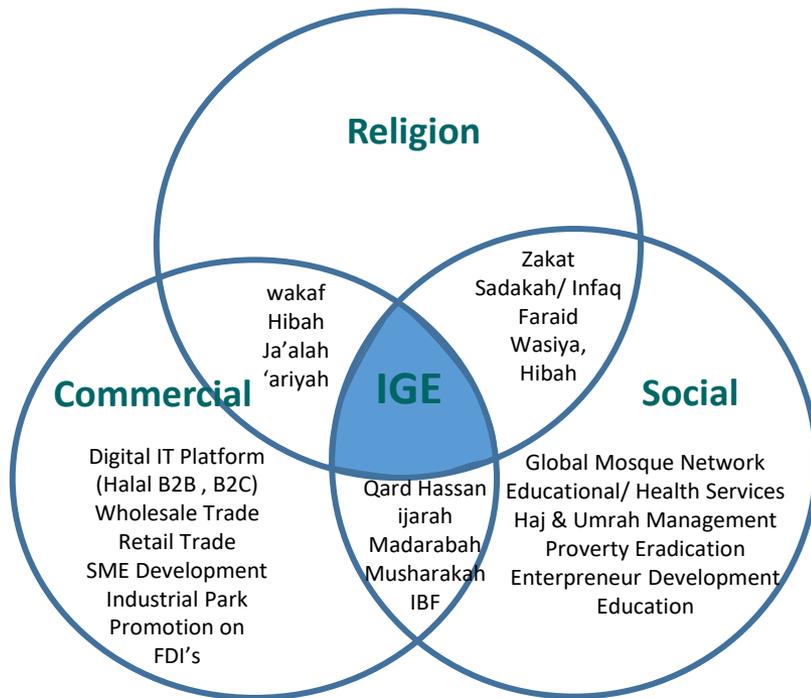
Establishment of D-8 Foundation to manage and implement SDG and socio-economics activities

The Development of holistic D-8 Digital Platform as the main backbone to implement D-8 CEFC Program in respect of economy and financial support under IGE.

# PROGRESS ON D-8 CEFC INITIATIVES (CHRONOLOGY OF EVENTS)

10-2017	9 <sup>th</sup> Summit held in Istanbul – Presentation on D-8 CEFC
14-12-2018	Statement of Intent for D-8 CEFC
07-03-2019	Official letter by D-8 Secretary General on the acknowledgment of D-8 CEFC Concept paper, arranging meeting with IsDB
15-03-2019	Presentation to Ministry Of Foreign Affairs (MOFA) on D-8
01-04-2019	Private Dinner at Royale Chulan Hotel (with D-8 Secretary General & D-8 Ambassadors)
25-04-2019	Meeting with Chief Minister of Malacca on D-8 CEFC Initiatives
14-06-2019	Meeting with Majlis Agama Islam Melaka (MAIM) on Pilot Projects under the D-8 CEFC Initiatives
21-06-2019	Dinner with Brunei Ambassador and D-8 Secretary General at Royale Chulan
17-07-2019	Academic Discourse 1 at Inter Continental Hotel, KL
07-08-2019	Cooperation with IsDB on D-8 CEFC Project support Fund which was held in Jeddah
07-10-2020	D8 Foundation incorporation
01-07-2021	Proposal Presentation for D-8 CEFC Business Council IT Platform by My4com consultant
01-09-2021	Submission of letter to ORCD Undersecretary : D-8 CEFC private initiatives - endorsement by MOFA to Al-Hidayah Group
28-11-2021	Submission of D-8 CEFC Progress Report
01-11-2021	Letter Of Support From Ministry Of Foreign Affairs (MOFA) & Endorsement of D-8 CEFC HQ @ Menara Hidayah
24-01-2022	Dinner with YBhg. Dato' Ku Jaafar Ku Shaari dan YBhg. Tan Sri Dato' Seri Dr. Sulaiman Mahbob to discuss on D-8 CEFC Progress Report @ Club Lounge, Tingkat 30, Seri Pacific Hotel, KL
16-02-2022	Committee Meeting AHG-D8 at Menara Hidayah with Dewan Perniagaan Melayu Malaysia (DPMM) or also known as Malay Chamber of Commerce which is also the member of D-8 CCI
15.02.2022	Meeting with Deputy Speaker & Member of Parliament on Huffaz Learning Centre Collaboration @Menara Hidayah
13.04.2022	Virtual Meeting with D-8 Secretary General & D-8 Secretariat office on the progress Report D-8 CEFC
22.06.2022	Visit by Dr Jalil Rahimi Jahanabadi Member of Parliament's National Security and Foreign Policy, Republic Of Iran to the Parliament of Malaysia

# Adoption of Islamic Gift Economy (IGE) principle under D-8 CEFC Initiatives



Source: wakaf & Socio Economic Development (2018), A.G. Ismail, K.M. Ali & R. Sukmana

The Islamic Gift Economy (IGE) partnership provides collaborative relationships, which can mobilize financial and human resources to confront social needs and advance strategic philanthropy.

The IGE definition is derived from the integrative revival of the mechanisms of religion, social and commercial exchange as encapsulated in the traditional fiqh of ibadah and mu'amalah, such as zakat (obligatory charity), wakaf (endowment), sadaqah (voluntary charity), hibah (gift giving), faraid (estate division), wasiyyah (bequest), qard hasan (goodly personal loan), 'ariyyah (lending something for use), ijarah (renting and hiring), ja'alah (job wages), madarabah (venture capital or financing a profit sharing venture) and musharakah/ sharikah (business partnership) according to Setia (2011).

Thus, al-iqtisad al-infaqi (IGE) **redefines the science of economics as the science of kasb iktisab (earnings) and infaq (provisioning) of al-ma 'ayish (livelihoods) for maslahah 'ammah (the common good) (al-Ghazali, 2013).**

## UNHCR unveils the Refugee Zakat Fund, a global Islamic finance structure to help displaced populations worldwide

Taking philanthropy to a new level, UNHCR restructures its existing Zakat program into the Refugee Zakat Fund to help individuals and Islamic financial institutions realize their social responsibility with global impact

# The forms of “gift” under the IGE, inter alia, include:

- The Islamic Gift Economy (*al-Iqtisad al-Infraqi* or *al-Iqtisad al-Ihsani*) is an integrative economic system based on the principles of cooperation (ta'awun), mutual consent ('an taradin/muradatin)] and partnership (musharakah), and these are in turn founded on the principal ethical precepts of *rahmah* (mercy), gratitude (shukr), generosity (karam/ihsan), moderation (tawazun/'iffa), *khilafah* (trusteeship) and *amanah* (integrity). Further, these operative precepts are grounded in the foundational psycho-cosmological outlook expressed in the belief that the natural and cultural resources of the world are abundant while the material needs, wants and desires of human beings are in fact limited and should be limited.
- The forms of “gift” under the IGE, inter alia, include:
- **Zakat** – an obligatory due from the well-offs in society to the poor. Allah makes payment of zakat obligatory to ensure that no one in society is deprived of his or her basic needs (food, clothing, shelter, access to education and access to healthcare).
- **Waqf** – the voluntary surrender of one’s possession (factors of production such as land, labour and capital) to “Allah’s possession” the benefits of which belong to society.
- **Sadaqah** – one’s voluntary gift to others in society, be it individuals or organizations that are doing charitable works for the benefits of others.
- **Qard Hasan Loan** - Interest free loans for consumption or business. This instrument has a great potential as a source of financing for small and medium scale businesses and industries.
- **Hibah** – Voluntary granting of ownership of property by one party to another party without any consideration (iwad) while the hibah provider is still alive.
- Malaysia (under the various state religious authorities) has a well-developed zakat collection and distribution system and data center. This is one Malaysia’s success story which we can share with other D-8 countries. In this respect, AHG has identified the Islamic Religious Council of the Federal Territories of Malaysia as our project delivery partner (PDP) to assist other D-8 countries to develop or improve their zakat collection and distribution systems including zakat data center. Similarly, we will share our success stories in waqf organization and provision of qard hasan loans with other D-8 countries.

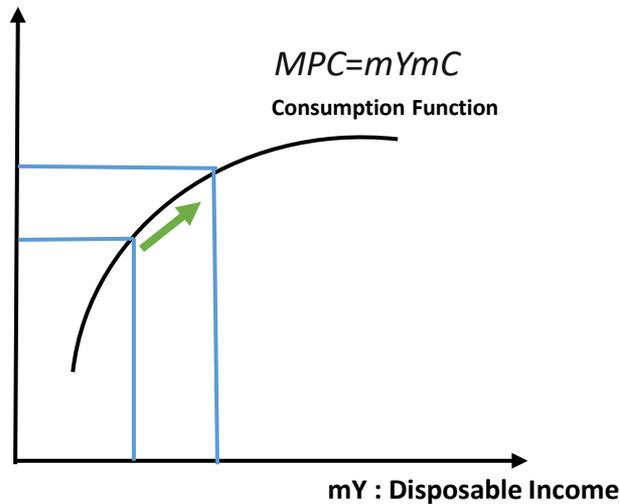
# IMPACT OF IGE ON GDP



No.	Impact of Islamic Economic	Economic Model
I	Domestic Economy (Internal): No Trade + FDI	$C+I+G$
II	Open Economy : Trade + FDI	$C+I+FDI+G+(X-M)$
III	Open Economy + (Islamic Economy Resources: I.T., SDG Initiatives, Zakat, Wakaf, Sadaqah/Hibah/Infaq, Islamic Banking & Finance, E-Commerce Halal Hub, etc	$C+I+FDI+G+(X-M)+$ (Islamic Economy Resources: I.T., SDG Initiatives, Zakat, Wakaf, Sadaqah/Hibah/Infaq, Islamic Banking & Finance, E-Commerce Halal Hub, etc

$Y=C+I+G$  where:  $Y$ =Aggregate demand,  $C$ =Consumer demand,  $I$ =Investment demand,  $G$ =Government demand

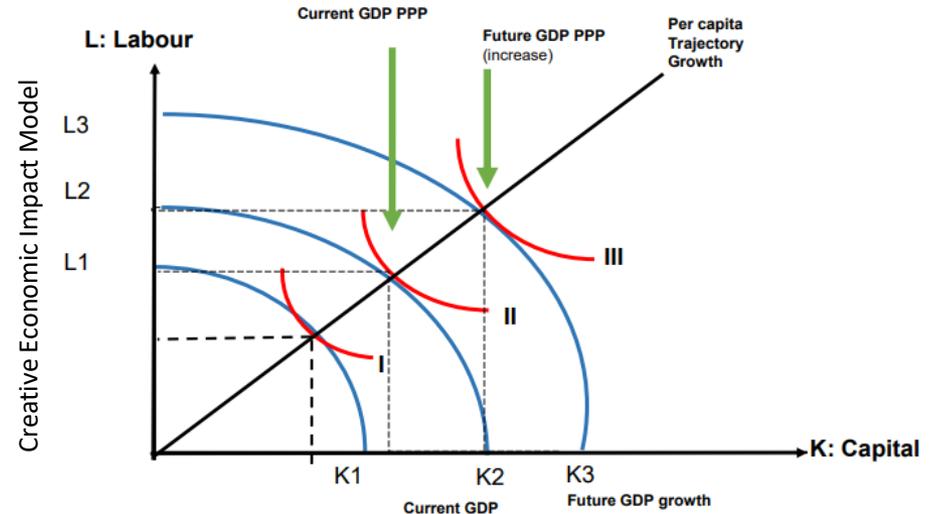
**mC : Consumption**



Based on **marginal propensity to consume (MPC)**, the increment in Islamic Economy Resources will change in income ratio, thus the MPC will be higher if rich people willing to contribute/ invest in Islamic Economy Resources (higher finance expenditures). Hence, the income per capita will be increase

↑ Islamic Economy Resources = ↑ MPC

**L: Labour**



## IMPACTS OF ISLAMIC ECONOMICS

- Good governance
- UKHUWVAH : UMMAH social interests are protected
- Zero corruption/ leakage
- Mobilization of Islamic assets
- Increase consumption and investment activities
- Higher percapita income
- Society moves to higher level of economic growth
- More efficient labour and capital utilization

# IMPACT OF IGE ON GDP

- $C$  = total spending by consumers.
- $I$  = total investment (spending on goods and services) by businesses.
- $G$  = total spending by government (federal, state, and local)
- $(X - M)$  = net exports (exports – imports)

# IMPACT OF IGE ON GDP

- In early 2017, PricewaterhouseCoopers (PWC) has come out with the research findings that D-8 will emerge as the third economic powerhouse by 2050, taking the lead after China and United States of America.
- Revisiting the basic Islamic Micro-Economic model on theory of production, economy factors comprise combination elements of labor, capital, land, raw material, entrepreneurship and technology. The Holistic Islamic Economic Development (HIED) concept applied in the Open Economy encourages the use of Islamic Instruments such as Zakat, Waqf, Sadaqah and Hibah in addition to the conventional instruments such as consumption, investments, government and trade as shown in the following equations:-
  - Domestic Economy:  $Y=C+I+G$
  - Open Economy:  $C+I+G+(X-M)$
  - Open Economy with combination of Islamic instrument elements:  $Y= [ C+I+G+(X-M) + (Zakat+Waqf+Sadaqah/Hibah/Infaq) ]$
- It is postulated that additional Islamic Instruments will allow the country to achieve higher level economic growth by virtue of the fact that savings from the rich will be transferred to the poor who have greater marginal propensity to consume (MPC) as well as greater investments by the poor in the form of small scale businesses and industries.

# MEMBER STATES ECONOMIC POSITIONS

Huge Population base : 1.15 billion (2019); Average population growth : 0.95%

Strategic locations connecting across the Globe

Large undeveloped natural resources and young workforce population

High Reliance on exports of commodities for sustenance with least technology intensity

GDP : 8%-9% of world GDP (2018)

Areas for global competitiveness

Services, Industry, Construction, Infrastructure, Agriculture, Research, Science & Technology, Education, Capacity building

Roles of Islamic Economic models to be explored to address D-8 economic issues

## D-8 Member States' Projected Positions In Global Economy

2016 rankings			2030 rankings						2050 rankings								
GDP at PPP (in constant 2016 USD billion)			GDP at MER (market exchange rate at constant 2016 USD billion)			GDP at PPP (in constant 2016 USD billion)			GDP at MER (market exchange rate at constant 2016 USD billion)			GDP at PPP (in constant 2016 USD billion)			GDP at MER (market exchange rate at constant 2016 USD billion)		
Country	GDP PPP rankings	GDP at PPP (USD mil)	Country	GDP at MER rankings	GDP at MER	Country	GDP PPP rankings	Projected GDP at PPP	Country	GDP at MER rankings	Projected GDP at MER	Country	GDP PPP rankings	Projected GDP at PPP	Country	GDP at MER rankings	Projected GDP at MER
Indonesia	8	3,028	Indonesia	16	941	Indonesia	5	5,424	Indonesia	9	2,449	Indonesia	4	10,502	Indonesia	4	7,275
Turkey	14	1,906	Turkey	17	830	Turkey	12	2,996	Turkey	12	1,705	Turkey	11	5,184	Turkey	12	4,087
Iran	18	1,459	Nigeria	22	415	Iran	16	2,354	Iran	21	1,005	Nigeria	14	4,348	Nigeria	15	3,282
Egypt	21	1,105	Iran	23	412	Egypt	19	2,049	Egypt	23	908	Egypt	15	4,333	Egypt	18	2,990
Nigeria	22	1,089	Egypt	25	340	Pakistan	20	1,868	Nigeria	24	875	Pakistan	16	4,236	Pakistan	19	2,831
Pakistan	24	988	Malaysia	27	303	Nigeria	21	1,794	Pakistan	27	776	Iran	17	3,900	Iran	21	2,586
Malaysia	27	864	Pakistan	28	284	Malaysia	25	1,506	Malaysia	28	744	Bangladesh	23	3,064	Bangladesh	25	2,263
Bangladesh	31	628	Bangladesh	31	227	Bangladesh	28	1,324	Bangladesh	29	668	Malaysia	24	2,815	Malaysia	28	2,054
<b>Total (USD)</b>	<b>11,067</b>		<b>Total (USD)</b>	<b>3,752</b>		<b>Total (USD)</b>	<b>19,315</b>		<b>Total (USD)</b>	<b>9,130</b>		<b>Total (USD)</b>	<b>38,382</b>		<b>Total (USD)</b>	<b>27,368</b>	

Position 1-24 of world GDP ranking by 2050

# MEMBER STATES ECONOMIC POSITIONS

Indonesia is the largest economy measured by Gross Domestic Product (GDP), followed by Turkey, Iran, Nigeria, Malaysia, Egypt, Bangladesh and Pakistan.

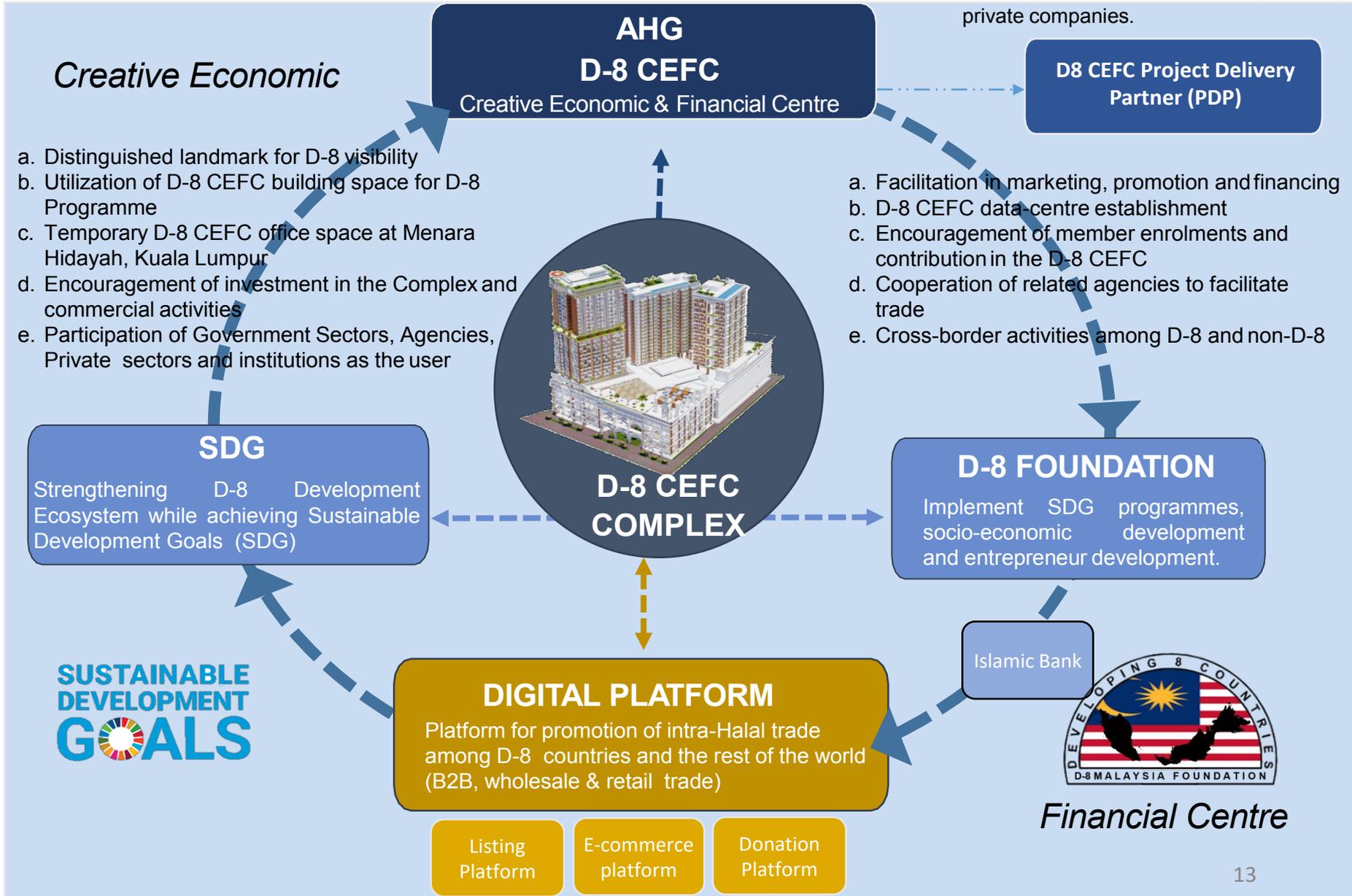
USD Billion	GDP 2022 (USD billion)	Potential % of GDP	Potential GDP from D-8 CEFC (USD billion)
Malaysia	419.1	3%	12.6
Turkey	1,219.2	3%	36.6
Iran	545.9	3%	16.4
Indonesia	1,300.1	3%	39.0
Egypt	288.9	3%	8.7
Nigeria	414.9	3%	12.4
Bangladesh	331.0	3%	9.9
Pakistan	404.3	3%	12.1
<b>Total</b>	<b>4,923.3</b>	<b>3%</b>	<b>147.7</b>

Source: Sea2sea analysis and “How investment in Expo 2020 will pay off for UAE economy, burnish Dubai brand”, Frank Kane, Arab News, 29th September 2021

Note that Malaysia has generated potential value for trade, investment and business leads worth more than RM70 billion from Dubai Expo 2020 which amounts to 4% of GDP.

# D-8 CEFC ECOSYSTEM

AHG, under D-8 CEFC private initiative programmes has proposed to D-8 Secretariat to form **D-8 CEFC** which **mainly focus on membership among private companies.**



# AHG KEY ROLES / CORE ACTIVITIES



**I.T. Platform** Operate I.T. Platform as D-8 CEFC marketplace

- Halal E- commerce Platform (Halal B2B, B2C)
- Wholesale trade
- Retail trade



**Trade & Investment Mission**



- Marketing and communications to attract new investment and industry development
- Trade and Investment arrangements
- (i.e: SME development Industrial Park & Promotion of FDI's)



**Centre For Excellence, Research & Technology Transfer**

- Promote and organize collective move in enhancing D-8 research quality and technology.
- Coaching & Training : Halal Certification & Accreditation

## D-8 CEFC BUSINESS ORGANIZER

### CORE ACTIVITIES Based on Islamic Principles



**Events, Business Forum & Matching**

Event development and acquisition

**Advocacy & influence policy-making**



- Promotion to achieve Sustainable Economic Development benefits for D-8 and D-8 CEFC members
- Attract participation in open collaboration through professionally managed development initiatives
- Promote tourism and culture
- Influencing key policy positions that affect growth and developments



**Islamic Banking Finance (IBF)**

- Attract public and private funding for economic infrastructure.
- Provide social finance as per below:
  - Zakat,
  - **Waqaf**,
  - Sadaqah / Infaq
  - Qardhul Hasan
  - Hibah,
  - Ar-Rahn (micro- finance)
  - Cooperative Society.
  - Takaful
  - Insurans
  - Wealth Management



**CSR & SDG's**

- Promote and organize philanthropic and sponsorship pursuits to promote equitable society and inclusivity.

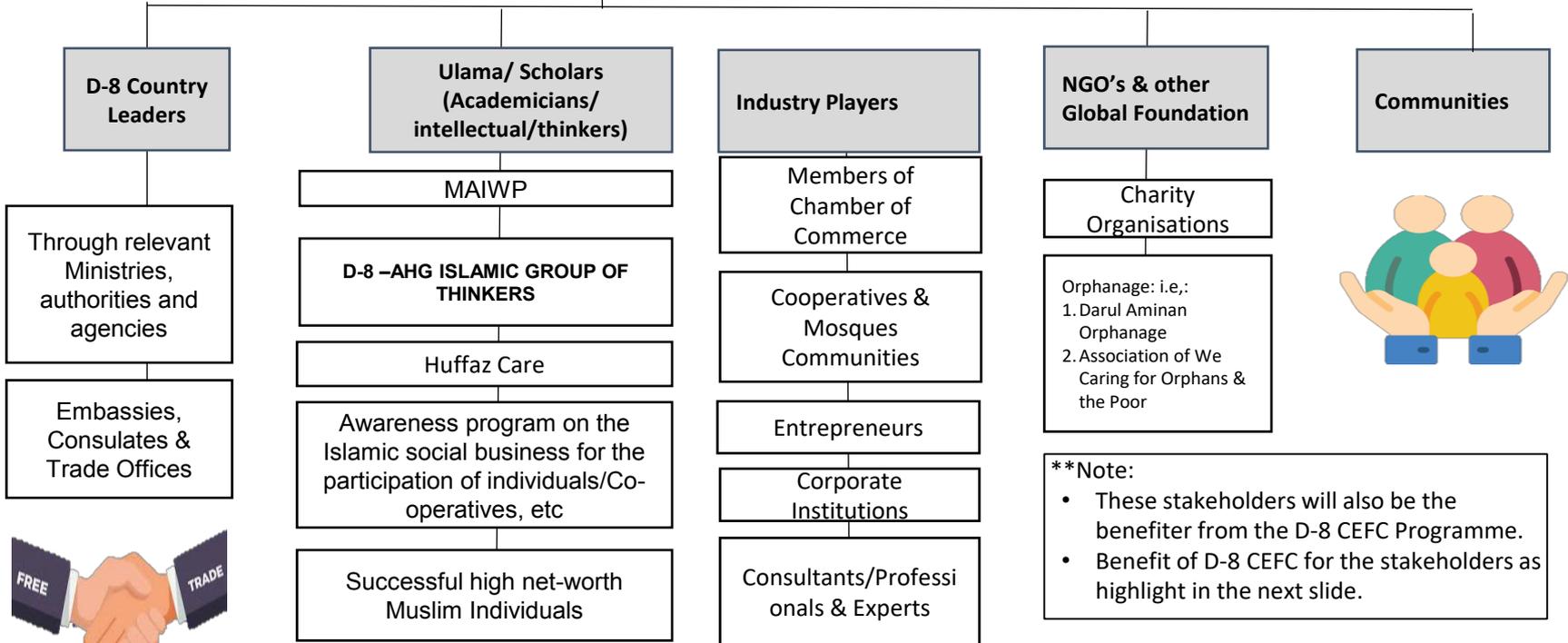
# STAKEHOLDERS IN COLLABORATION UNDER D8 CEFC



AHG  
D-8 CEFC

D-8 CCI

- The Federation of Bangladesh Chambers of Commerce and Industry (FBCCI)
- Federation of Egyptian Chambers of Commerce (FEDCOC)
- Indonesian Chamber of Commerce and Industry (KADIN)
- Iran Chamber of Commerce, Industries, Mine and Agriculture (ICCIMA)
- National Chamber of Commerce and Industry of Malaysia (NCCIM)
- Nigeria Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA)
- The Federation of Pakistan Chambers of Commerce and Industry (FPCCI)
- The Union of Chambers and Commodity Exchanges of Turkey (TOBB)



**\*\*Note:**

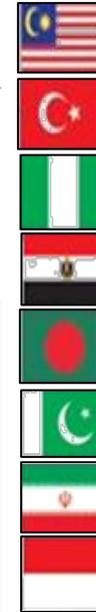
- These stakeholders will also be the benefiter from the D-8 CEFC Programme.
- Benefit of D-8 CEFC for the stakeholders as highlight in the next slide.

# STRATEGIC PARTNERING WITHIN THE D-8 MEMBER STATE

## D8 CEFC Project Delivery Partner (PDP)



Strategic Partnering under SPV with each partner from D8 member states as the country's CEFC Project Delivery Partner (PDP)



AHG shall be seeking advice and support from D8 CCI members in nominating few candidates in each country, that has the aspiration and experience to jointly undertake the implementation of the D8 CEFC Program in their country.

## Creative Economy (CE)

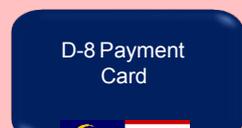
- The Development of D8 CEFC Complex in KL that will provide the facilities for the CEFC Program.
- The Development of Digital Platform for the D-8 CEFC Initiatives such as:-
  - e-Listing Platform
  - e-Commerce Platform
  - e-Philanthropy Platform
  - FinTech Platform
  - Reward & Loyalty Program for members
  - Data Centre
  - My Masjid
  - CEFC Program, Info, Promo, etc.
- Establishment of CEFC membership to pursue CEFC Program nationwide

## Financial Centre (FC)

To ensure a sustainability of CEFC ecosystem, funding is crucial and under CEFC Initiatives, we will focus on IGE principles and make available Islamic financial instrument to support the business initiatives

- Establishment of Foundation in order to deliver the SDG
- Creation of Islamic Fund for the SDG & economic activities
- Partnering with Wakaf Bank, Islamic Bank, Islamic Fund Institution including Micro Finance Institution
- Each SPV which is the PDP in each country will establish a Foundation to undertake the above roles

## CONNECT MEMBERS TO D-8 EXISTING PROGRAMMES





## COLLABORATION ROLE

In order to successfully implement the proposed CEFC Islamic Economic models as proposed, all parties shall work closely & consistently to spearhead the development of D-8 CEFC. The roles to be proposed as per below:

### AHG Role

1. Promotion & marketing
2. Seminars, Forum & Discussion with relevant stakeholders
3. Organize successful participation and engagement of **target groups** in awareness outreach programmes within and among D-8 member states
4. Collaborative SDG programmes between government agencies and institutions among D-8 member states
5. Organize knowledge & technology sharing among D-8 member states
6. Publications and creation of comprehensive database
7. Funding of the programmes
8. Engagement with Industry player through the IT Platform

### D-8 Secretariat

1. Provide support to AHG on the Promotion & Marketing
2. To provide support & assistance on D-8 CEFC programmes
3. To support & assist on Seminars, Forum & Discussion with relevant stakeholders conducted by D-8 CEFC
4. Participate and engage with **target groups** in awareness outreach programmes within and among D-8 member states
5. Collaborative SDG programmes between government agencies and institutions among D-8 member states
6. To participate in knowledge & technology sharing among D-8 member states
7. To assist & support D-8 CEFC to facilitate & mediate within D-8 Member states.

### Project Delivery Partner (PDP)

1. To review, facilitate and cooperate the D-8 CEFC business model initiative within their local culture.
2. To promote & market the D-8 CEFC Business model.
3. Collaborative SDG programmes between government agencies and institutions undertaken by foundation.
4. The Foundation will also provide its Progress Report in respect of its Income & Expenditure
5. To foster and share creativity, innovation, knowledge & technology transfer among D-8 member states

### Government

1. To support the D-8 CEFC Programme development among each D-8 state
2. To reduce Trade Barrier
3. To enhance the policy-making for D-8 bilateral trade

# D-8 CEFC BENEFITS

## GENERAL

- 1 Stimulate economic growth through D-8- AHGC Collaboration
- 2 Enhancement of **trades within Member States**
- 3 Development of new **platform for cohesive private and government sector** initiatives
- 4 Creation of comprehensive **database for all business activities**
- 5 Improvement in retail trading through centralized **E-Commerce system**
- 6 **Accelerate Socio-Economic Sustainable Development Programmes**
- 7 Catalyst to boost tourism industries for the Member State through **D-8-AHGC Collaboration events**
- 8 Creation of more **sustainable development and poverty eradication programmes** in the D-8 Member States
- 9 Increased SME business activities in each Member States via **Events and Business Forums**
- 10 **Human Capital Development & Capacity Building** (Insan Kamil Attainment )
- 11 **Emergency Humanitarian Aids** To Help The Needy (e.g. refugees, war-torn countries)
- 12 Harnessing a strong **economic bloc** as the emerging D-8 high income nations

## SPECIFIC

- 1 Contributing to the development & growth of SME within the member countries through **B2B & B2C platform** of which CEFC is providing both **virtual and physical market place.** Benefit to PDP
- 2 **Mobilization of resources** such as capital, manpower, technology & knowhow, marketing within D8 members, so as to be competitive and economically viable for the benefits of all under a shared prosperity concept.
- 3 Creation of business network between association chamber of commerce within D8 member states.
- 4 **The same ecosystem and business implementation strategy & model will be replicated in each member states and will be managed by the PDP**
- 5 Establishing **Islamic Financing** Through **Foundation for SME's**
- 6 Monetary contribution will be provided to D8 secretariat & Local Partner (Which will be discuss at later stage). Benefit to PDP

# CURRENT ACTIVITIES UNDER D-8 CEFC

PROJECTS	ECONOMIC IMPACT	CURRENT STATUS
<p>1. D-8 FOUNDATION</p>	<p>➤ Under the mandate between AHG &amp; D-8 Organization of Economic Cooperation, AHG established D-8 Malaysia Foundation which is a trust foundation that is registered and governed by Act 258, Trustees (Incorporation) Act 1952. This foundation is an institution providing holistic solutions to the Muslim Ummah Economy in Malaysia by delivering the D-8 Sustainable Development Goals (SDG's) programmes for D-8 and promoting creative Economic business model through Islamic banking and social finance instruments.</p>	<p>➤ Foundation was incorporated on 7<sup>th</sup> October 2020.</p> <p>➤ Monthly RM4,500 provided for SDG programs.</p>
<p>2. Proposed Huffaz Al Quran center of excellence in Taboh Naning, Melaka</p>	<p>➤ Creating Islamic eco system under D-8 Education scheme.</p> <p>➤ Huffaz Learning Centre for Quranic and Arabic classes.</p> <p>➤ Translation to 8 languages based on D-8 Countries.</p>	<p>➤ Collaboration With Huffaz Learning Centre in Taboh Naning.</p> <p>➤ Quran as the way of life.</p>
<p>3. D-8 CEFC Malaysia Headquarters at Menara Hidayah</p>	<p>➤ Image of D8 CEFC Malaysia at Menara Hidayah and participation of Agencies, Private Sector and institutions.</p> <p>➤ Use of D-8 CEFC building space for D-8 CEFC Program.</p> <p>➤ Conduct training, business matching and commercial activities.</p> <p>➤ Providing retail outlet and office (affordable rental rates) at Menara Hidayah, D-8 CEFC Headquarters in Wangsa Maju, Kuala Lumpur.</p>	<p>D-8 CEFC Malaysia temporary office space at Menara Hidayah, Wangsa Maju, Kuala Lumpur.</p>

# CURRENT ACTIVITIES UNDER D-8 CEFC

PROJECTS	ECONOMIC IMPACT	CURRENT STATUS
4. D-8 CEFC Malaysia	<ul style="list-style-type: none"> <li>➤ D-8 Sustainable Development Goals to pursue mutual cooperation in trade, industry, intellectual property rights, agriculture and food security, forestry, transportation, tourism, health &amp; social protection, climate change, environmental sustainability</li> <li>➤ Initiation of D-8 Health &amp; Social Protection Programme</li> <li>➤ D-8 Chamber of Commerce</li> <li>➤ Closed cooperation in technological developments</li> <li>➤ Provision of material and human resources for effective program implementation</li> <li>➤ Ratification and operationalization of Preferential Trade, Visa and Customs Agreement</li> </ul>	Continuous communication with D-8 Secretariat Office, Mr. Bilal Khan
5. WORLD ISLAMIC CENTRE OF EXCELLENCE (WICE)	<ul style="list-style-type: none"> <li>➤ To act in a spirit of Islamic brotherhood and enhance mutual respect and confidence, dialogue and cooperation among the Member States;</li> <li>➤ To enhance an effective business networking system and environment based on Islamic tenets and principles, enabled by I.T. digital platform;</li> <li>➤ To further develop and diversify bilateral and multilateral cooperation on the basis of the principles and rules of international law;</li> <li>➤ To act for improving the business environment and promoting individual and collective initiative of the enterprises and companies directly involved in the process of business, economic and research cooperation, reaching to a level of 30% global trade;</li> <li>➤ To develop economic collaboration in a manner not contravening the international obligations of the Member States including those deriving from their membership to international organizations or institutions of integrative or other nature and not preventing the promotion of their relations with third parties</li> </ul>	<ul style="list-style-type: none"> <li>➤ D8 CEFC Malaysia future Headquarter</li> <li>➤ To obtain funding via Wakaf Fund</li> </ul>

# CURRENT ACTIVITIES UNDER D-8 CEFC

PROJECTS	ECONOMIC IMPACT	CURRENT STATUS
6. Establishment of Wakaf Fund with PNB	<ul style="list-style-type: none"> <li>➤ Revive and redevelop wakaf as instrument for economic development and social justice</li> <li>➤ As an approach to free society from the clutches of Riba</li> <li>➤ As instrument to achieve sustainable economic ownership in society</li> <li>➤ Enhancing Islamic teachings and reviving the Wakaf development model by adapting the Islamic financial instruments as examples to other D-8 Developing Countries Group</li> <li>➤ To provide opportunities for the public to wakaf and contribute to the welfare of the Ummah including looking after the welfare of the family and future generations.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Proposal to PNB on establishing the Wakaf Fund</li> </ul>
7. DIGITAL IT PLATFORM	<ul style="list-style-type: none"> <li>➤ Platform for promotion of intra-Halal trade among D-8 countries and the rest of the world (B2B, wholesale &amp; retail trade).</li> <li>➤ Encourage member registration through digital platforms with a target of 2000 members within the next 6 months after implementation.</li> <li>➤ Listing platform for members.</li> <li>To value add Business Chambers throughout the D-8 countries.</li> </ul>	Setting-up a digital platform as the marketplace focusing on Halal products and services with a preliminary list of selective 2000 merchants in D-8 member states
8. DEWAN PERNIAGAN MELAYU MALAYSIA (DPMM)	<ul style="list-style-type: none"> <li>➤ To channel the Malay traders and professions under DPMM for the interests and benefits of the Malay economy via collaboration with Digital IT Platform and membership subscribers and digital marketing.</li> <li>➤ DPMM members would also be able to benefit from the Digital IT Platform of D-8 CEFC, among its advantages are:               <ul style="list-style-type: none"> <li>● Interact with your prospects</li> <li>● Ability to reach global fast &amp; effective</li> <li>● Reach more customers for less money</li> <li>● Know your audience &amp; your audience knows you</li> <li>● Future improvement by data collected</li> </ul> </li> </ul>	Setting-up a digital platform as the marketplace focusing on Halal products and services. DPMM has 500,000 members.

# CURRENT ACTIVITIES UNDER D-8 CEFC

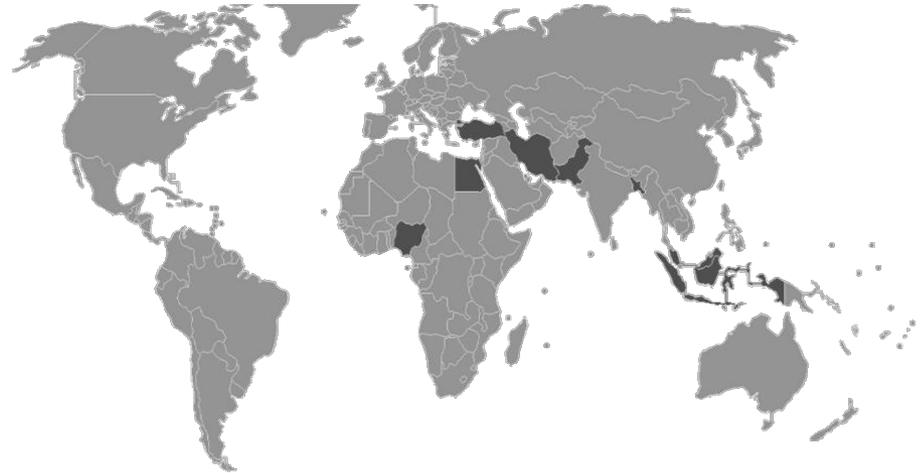
PROJECTS	ECONOMIC IMPACT	CURRENT STATUS
<p>9. Proposed D-8 Bazaar @ Jalan Pandan, Lot 1876, Mukim Plentong, Johor Bahru, Johor</p>	<ul style="list-style-type: none"> <li>➤ Providing alternatives to the public in responsible consumption at affordable prices and convenience;</li> <li>➤ Synergy of network and optimized resources among parties in providing quality products and services for the benefit of the Ummah;</li> <li>➤ Encourage participation of entrepreneurs/ business owners' in SDG programmes under D-8 CEFC Private Initiatives;</li> <li>➤ Support the production and supply-chain of local halal and industries;</li> <li>➤ Commercialization &amp; promotion of local HALAL products at international level</li> <li>➤ Generate employment opportunities</li> <li>➤ Promoting active &amp; healthy lifestyle</li> <li>➤ Muslim Friendly Social &amp; Mingling Location</li> <li>➤ Success-story model for Malaysia in empowering entrepreneurs / cooperatives to support the retail sector and local industries;</li> <li>➤ Contribution to D-8 Foundation</li> <li>➤ D-8 Bazaar will be a platform for over-the-counter (OTC) of zakat, hibah, &amp; sadaqah through collaboration with the surrounding mosques.</li> </ul>	<p>Setting-up a marketplace focusing on Halal products and services. Potential collaboration with DPMM members residing in Johor.</p>
<p>10. CO-OP BANK PERTAMA as Islamic Financial partner</p> 	<p>CEFC shall establish a financial centre whereby economic and commercial activities shall adopt Islamic financial instruments and payment systems as the alternative to the conventional instruments. Through creative economics, CEFC shall promote more Islamic innovative financial products &amp; services and support the revival of social finance instruments such as waqaf as a proven viable financial instruments of social justice and development.</p>	<p>On going discussion with Co-op Bank Pertama Provides:</p> <ul style="list-style-type: none"> <li>➤ Individual Financing</li> <li>➤ Corporate Financing</li> <li>➤ Factoring Financing</li> <li>➤ Ar-Rahnu (Islamic Pawn Broking)</li> <li>➤ Takaful Insurans</li> </ul>

# PROPOSED AWARENESS PROGRAMMES

## ACTIVITIES

- Membership Programme
- Collection, Distribution: Zakat
- Collection, Distribution, Re-investment: Waqf, Sadaqah, Hibah
- Financing through :Islamic Banking Products (Takaful, Ar-Rahnu, Micro-finance)
- Financing of big scale projects: Sukuk, Waqf (General & Specific)
- Research & Development (Islamic Economics, Muamalat, Business & Finance, Science & Technology, I.T., etc.)
- Ummah Empowerment & Inclusive Programmes
- Exclusive Programmes for members

## LOCATION (D-8 MEMBER STATES)



## CO-PROMOTION

- Joint promotion with D-8 Secretariat
- Joint awareness programmes with religious scholars, intellectuals and institutions
- Joint research with Universities and learning institutions
- Partnership with local government agencies and authorities
- Partnerships with other foundations worldwide
- Partnerships with local and D-8 Industry Players
- Partnerships with D-8 mosque network
- Partnerships with (operators, merchants, banks, Telco's, TV stations / broadcasting companies, Search Engine Optimization (SEO) – Google, Bing, slide share, IKIM, etc.)
- Other promotional activities

## VALUE PROPOSITION

- For the benefits of Ummah in line with Maqasid As-Sharia
- Deeds for worldly and hereafter
- Donate as you spend
- Involvements in SDG & CSR programmes worldwide
- Knowledge Exchange
- Philanthropic Expertise & Mentoring
- Harnessing Government relations (Economy, Business, Trade, Finance, Politics, Social development, Science & Technology, Research & Development)
- Sector issues & guides
- Legal Consultation
- Networking & connecting
- Professional development
- Leadership development

# TIMELINE / WORK PROGRAMME

## D-8 CEFC PRIVATE INITIATIVES (3-YEARS' WORK PROGRAMME)

Item	Description	Done	WIP	Future	2022	2023	2024
1	<u>Pre-Assessment Period</u>						
2	<u>D-8-AHGC Collaboration (D-8 CEFC Initiatives)</u> Statement of Intent : D-8-AHGC Collaboration Agreement : D-8-AHGC Collaboration Conceptual paper & Islamic Economics Concept <b>D-8 to accept, support, endorse AHG as the D-8 mandated delivery partner for D-8 CEFC Initiatives to proceed the rolled-out plans (by July 2022)</b>	√					
		√	√				
		√	√				
3	<u>Formation of Delivery Team, Study &amp; Reporting of the focus areas in D-8 CEFC Initiatives</u> Formation of Socio-Development Economic Council Setting-up delivery team : Consultants, Industry Players, Universities, Government Agencies, etc. Preliminary Desk Gap Analysis and Feasibility Study Appointment of research teams for detail gap analysis and feasibility study for D-8 member states Field Study by research teams and reporting Recommendation by Consultants/Research Teams and approval	√					
			√				
			√				
				√			
				√			
4	<u>Funding Arrangements</u>		√	√			
5	<u>Endorsement by Government of Malaysia &amp; D-8 For Policy Approval</u> Preliminary discussion with Secretary General, Government Of Malaysia Preliminary discussion with Bank Negara Malaysia Presentation to Ministry of Foreign Affairs and D-8 endorsements of the D-8-AHGC cooperation Presentation to D-8 Ambassadors in Kuala Lumpur Presentation, cooperation and coordination with the related ministries and agencies <b>Presentation and mandate by D-8 Secretariat (Commission)</b> Diplomatic Relations						
			√				
		√	√				
		√		√			
			√				
			√				
7	<u>Formation of Ummah International Charitable (L) Foundation</u> Compliance with legal and registration requirements (with D-8 participation) Authorities' Approval I.T. Infrastructure UMMAH INTERNATIONAL CHARITABLE (L) FOUNDATION (UICLF) establishment Foundation For Ummah (other states in Malaysia) establishment Foundation For Ummah (D-8 member states) Zakat, Waqf, sadaqah collection and distribution under the sustainable development programmed						
			√				
			√				
			√				
			√				
			√				
				√			
				√			

# TIMELINE / WORK PROGRAMME (Continue...)

Item	Description	Done	WIP	Future	2022	2023	2024
8	<u>Formation of Waqf Institution</u> Legal and compliance process Establishment of waqf institution Waqf pool of funds collection and distributions according to priorities		√ √	√			
9	<u>Formation of SPV</u> Confirmation of the appointment of SPV		√				
10	<u>Private Initiatives by SPV - Pilot Projects</u> a) Waqf land development in Melaka, Malaysia - Bazaar b) Deployment of I.T. Platform for the collection of Zakat, Waqf, Sadaqah/Infaq under Melaka Religious Council Malaysia (MAIM) c) Collection of Zakat, Waqf, Sadaqah/Infaq under Melaka Religious Council Malaysia (MAIM) using I.T. platform d) Industrial land development in collaboration with Technology Park Malaysia e) SDG programmed related to Asnaf under Federal Territory Zakat Religious Council (MAIWP)		√ √ √ √ √				
11	<u>D-8 CEFC Complex, Jalan Ampang, Kuala Lumpur</u> Marketing & Sales Funding arrangement Arrangement with complex management company and operators		√ √	√			
12	<u>Promotional programmes and Public Relations</u> Awareness Promotional programmes Marketing and public relations W.I.C.E. Events and programmes		√	√ √			
13	<u>Establishment of B2C, B2C, C2C platforms</u> MyMasjid Apps Launching Planning & Approvals Funding for pre-establishment I.T. Hardware & Software Deployment to D-8 countries System maintenance Marketing & Promotion, B2B Membership schemes Online business and trade exchange		√ √ √	√ √ √ √ √			

# APPENDIX

# D-8-AHGC COLLABORATION CREATIVE ECONOMIC & FINANCIAL CENTRE (D-8 CEFC) UNDER PRIVATE INITIATIVES



Signed SOI



UMMAH INTERNATIONAL CHARITABLE (L) FOUNDATION



SPECIAL PURPOSE VEHICLE

## Salient Terms of the SOI between D-8 and AHG

1. Setting up an International Foundation to facilitate the establishment of International Faith-Giving Organization (IFGO)
2. Establishment of AHIB for the Foundation to support the activities and operation of IFGO Foundation.
3. Establishment of facilities named D-8 Creative Economic & Financial Centre (D-8 CEFC) which will be located in Kuala Lumpur.

**STATEMENT OF INTENT ("SOI")**  
between  
**Developing-8 Organization for Economic Cooperation ("Developing-8")**  
Maya Akar Center Büyükdere, Cadde 100-102 Kat:12, Daire:50, Esentepe 34394 Istanbul, Turkey

and  
**Al-Hidayah Group. ("AHG")**  
Al-Hidayah Group, 11th Floor, Menara Hidayah Jalan 3/27A, Section 1, Wangsa Maju, 53300 Kuala Lumpur, Malaysia

AHG and Developing-8 Organization for Economic Cooperation (Developing-8) establish this statement of Intent in order to design and formulate the economic mechanism and integrated approach for improving the standard of living, eradication of poverty and development of sustainable programme in the D-8 Member States.

Both parties will encourage the following activities to promote the sustainable economic development program:

- a) AHG will setup an International Foundation in Labuan, Malaysia which will facilitate the establishment of International Faith-Giving Organization (IFGO);
- b) AHG will also make the necessary arrangements to support the activities and operations of the IFGO, the development of a Center of Excellence project named as WICE and the establishment a Waqf Development Bank in Labuan, Malaysia;
- c) AHG will provide the premises facility called D-8 Creative Economic and Financial Center (D-8 CEFC) located at Jalan Ampang, Kuala Lumpur which can serve as a new avenue in creating a center of Finance and Trade Exchange among D-8 Citizens. In addition, AHG will also invite the D-8 Organization to participate in all events, programs and activities organized by D-8 CEFC.

Before implementing these proposals, the parties will discuss the opportunities and challenges presented and may thereafter enter into specific agreements based on the mutually agreed objectives and outcomes with the consent of D-8 Member States.

- 1 This statement of Intent forms the framework for cooperation between the parties to identify and achieve shared goals and objectives and to facilitate and develop a genuine and mutually beneficial partnership. This statement of Intent is nonbinding and does not impose any legal or financial obligations or liabilities on either party.
- 2 This statement of Intent shall remain in effect for 6 (Six) Months, unless either party terminates sooner by notifying the other party in writing, or the parties may extend this statement of Intent beyond 6 (Six) Months by mutual agreement.
- 3 As agreed by both parties, all the above-mentioned proposals shall be confirmed through the signing of Memorandum of Understanding (MOU) at an appropriate time mutually agreed by both parties.
- 4 Each party shall designate a person or office to serve as liaison for implementing this statement of Intent. For D-8 Organization, the contact person will be (Muhammad Bilal Khan, +90 531 5839307, ea.bilal@developing8.org). For AHG the contact person will be (Mr. Ahmad Kamal Shahidin, +6016 355 6819, kamal@alhidayahbank.com).

By:   
Ambassador Dato' Ku Jaafar Ku Sharif  
D-8 Secretary-General  
14/12/2018

By:   
Muhammad Kamil Bin Baharin  
Chief Executive Officer  
14/12/2018

SOI  
(14/1/2018)

**AL-HIDAYAH GROUP SDN. BHD.**

Date: 10 October 2019

BY HAND

**AL-HIDAYAH GROUP SDN. BHD.**  
11th Floor, Menara Hidayah, Jalan 3/27A, Section 1, Wangsa Maju, 53300 Kuala Lumpur, Malaysia

**PROPOSED D-8 CEFC TO D-8 COMMISSION (09/10/2019)**

 SECRETARY GENERAL  
MINISTRY OF FOREIGN AFFAIRS  
WISMA PUTRA  
No 1, Jalan Wisma Putra, Precinct 2  
62602 PUTRAJAYA

Telephone : 03-8887 4501  
Fax : 03- 8889 2867  
Website : www.kln.gov.my

**YBhg. Tan Sri Dr. Sulaiman Mahbob**  
Al-Hidayah Group Chairman  
11th Floor, Menara Hidayah, Jalan 3/27A, Section 1  
Bandar Baru Wangsa Maju  
53300 KUALA LUMPUR

Letter of Support (MOFA)  
(1/11/2021)

*(YBhg. Tan Sri,*

**D-8 CREATIVE ECONOMIC AND FINANCIAL CENTRE (D-8 CEFC)**

May the Almighty Allah S.W.T. bestow excellent health and continuous success to Tan Sri.

2. I would like to thank Tan Sri, for the letter dated 15 September 2021, as well as the updates on the D-8 Creative Economic and Financial Centre (D-8 CEFC) by Al Hidayah Group.
3. I would like to assure Tan Sri that the Ministry of Foreign Affairs will continue to support and assist Al-Hidayah Group at the Commission level; in ensuring that the D-8 CEFC's initiative would be one of Malaysia's success stories.

  
**(DATO' SRI MUHAMMAD SHAHRUL IKRAM BIN YAAKOB)**

# CURRENT ACTIVITIES UNDER D-8 MALAYSIA FOUNDATION SDG PROGRAMME



## OUR PROGRAMS

based on United Nations SDGs



### POVERTY



- Asnaf affected by Covid-19 pandemic
- Relief shelter for natural disasters
- Transit homes
- Foodbank
- Access to microfinance
- Subsidized medical treatment



### ZERO HUNGER



- Foodbank
- Smart-agro
- Meals-on-wheels
- Crops Agriculture programme
- Micro-nutrient programmes



### GOOD HEALTH AND WELL-BEING



- Subsidized medical check-ups
- Subsidized medical treatment costs
- Pro-bono services for mental health
- Subsidized cost for physiology treatment



### QUALITY EDUCATION



- Subsidized transport services
- Subsidized tuition fees / scholarship
- Technical training for entrepreneurs



### RESPONSIBLE CONSUMPTION AND PRODUCTION



- D-8 Bazaar - Waqf Centre Programme
- Mobile Home Nursing
- Recycle programme



### DECENT WORK & ECONOMIC GROWTH



- Asnaf empowerment programs
- Access to employment opportunities



## GERBANG REZEKI 2021

A social-finance programme by D-8 Malaysia Foundation



We are organizing "Gerbang Rezeki 2021" Programme which encompasses charity and distribution of contributions to the beneficiaries:

- Food-bank
- Assistance to the orphans
- Assistance to single-mothers
- Charity contributions to the less fortunate and the destitute

**Sadaqah wipes out sins like water extinguishes fire**  
(Al-Tirmizi)

We welcome your contribution to:  
**D-8 MALAYSIA FOUNDATION**  
BIMB RM Account: 14210010021619  
BIMB USD Account: 14210040001819

Please note the followings at the remark section of your online banking transaction :

1. Name & Tel No.
2. GR 2021 (choose)
  - GR (2021) : General
  - GR 2021 (FB) : Food-bank
  - GR 2021 (AY) : Orphans
  - GR 2021 (IT) : Single-mothers
  - GR 2021 (K) : Charity and Emergency

011-1289 7006/  
011-1573 7188

@D-8 Malaysia Foundation

www.d8malaysiafoundation.weebly.com

\* We will submit activity reports to the contributors.

Food Bank RM1,000/ month by AHG	Orphanage RM1,000/ month by AHG	Single Mother RM1,000/ month by AHG	Emergency/Suffer RM1,000/ month by AHG	Other Current Programme RM1,000/ month by AHG
Collaboration with other agencies / NGOs/ personnel	Collaboration with Malaysian Islamic Council (i.e YaPIEM & maiwp)	Collaboration with Malaysian Islamic Council (i.e YaPIEM & maiwp)	Collaboration with Social Welfare association (i.e Private /Public Hospital)	Collaboration with organizer (i.e. qurban committee)

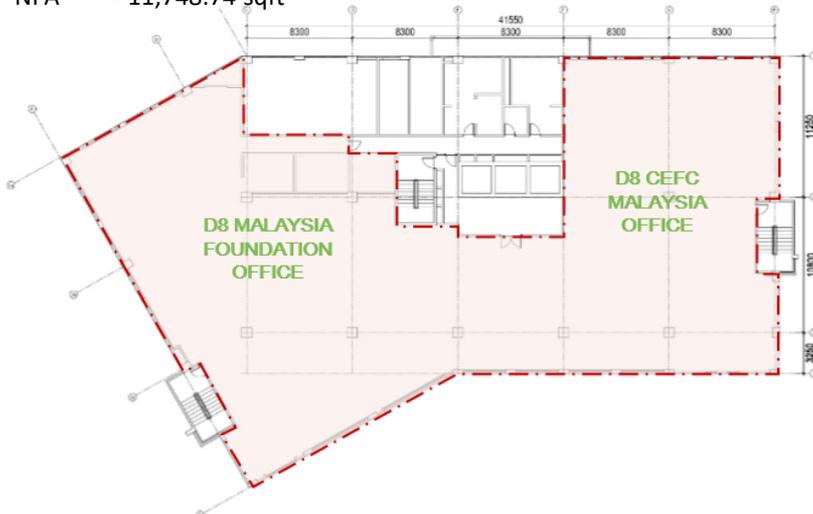
# CURRENT D-8 CEFC HQ @ MENARA HIDAYAH



## •5th FLOOR

- D8 CEFC MALAYSIA OFFICE
- D8 MALAYSIA FOUNDATION OFFICE

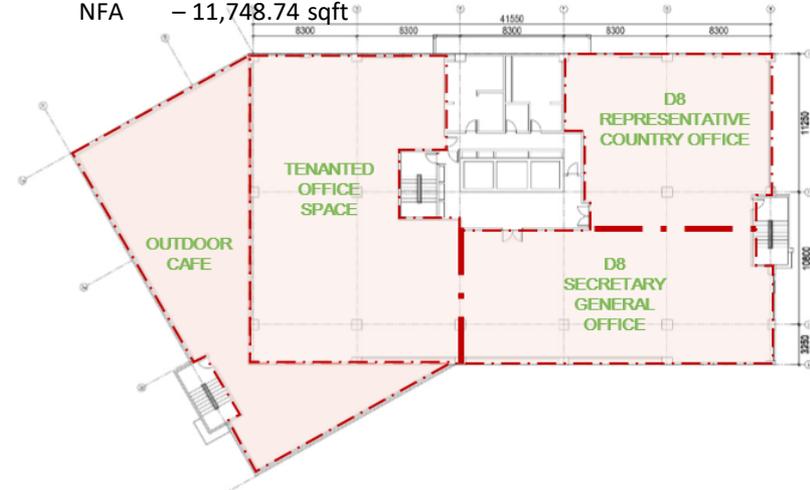
•GFA – 15,224.80 sqft  
 NFA – 11,748.74 sqft



## •5th FLOOR

- D8 CEFC MALAYSIA OFFICE
- D8 MALAYSIA FOUNDATION OFFICE

•GFA – 15,224.80 sqft  
 NFA – 11,748.74 sqft



## •FUTURE DESIGN



## •EXISTING IMAGE



PROPOSED CONCEPT				
Level/Floor	Proposed Activities	GFA(sqft)	NFA (sqft)	
Ground(G)	Multipurpose Hall / Retail & Restaurant	20,089.63	10,305.38	
Mezzanine(M)	Multipurpose Hall / Retail & Restaurant	13,283.98	7,257.68	
Level 4	Event / Wedding Hall	15,000.91	11,783.02	
Level 5	D8 CEFC Malaysia Office / D8 Malaysia Foundation Office	15,224.80	11,748.74	
Level 6	D8 Secretary General Office / D8 Representative Country Office	11,811.31	9,410.7	
Level 7	D8 SIME Local members	11,619.20	9,410.75	
Level 8	D8 Islamic Monetary Office / Waqf/Zakat / Insurance	11,619.20	9,410.75	
Level 9	D8 International Freight Forwarders	11,619.20	9,410.75	
Level 10	D8 Tourism / Trade / Airline Representative	11,619.20	9,410.75	
Level 11	AHG Headquarters	11,619.20	9,410.75	
<b>TOTAL</b>		<b>133,506.63</b>	<b>97,559</b>	

# THE DEVELOPMENT OF IT DIGITAL PLATFORM UNDER D-8 CEFC

## SERVICES OFFER

1. Products Display
2. Products Advertisement
3. Minisite
4. Market Expand
5. Vetting of Halal Products Certification
6. Business Opportunity
7. Business Networking

Navigation bar categories: Food, Food Ingredients, Health & Beauty, Beverages, Dairy Products, Shipping & Logistics, Frozen Food, Food Additives, Confectionery, Personal Care, Fashion, Machinery & Industrial Parts, Packaging.

**Products Display**

- Port and Custom Clearance: Ask for price, Inquire Now
- Packaging & Movers: Ask for price, Inquire Now
- Warehouse Storage: Ask for price, Inquire Now
- Sea Freight: Ask for price, Inquire Now
- Air Freight: Ask for price, Inquire Now

## Products Advertisement

### TOP CATEGORIES

- Halal Snacks
- Halal Bakery & Pastry
- Halal Body & Skin Care
- Halal Dressings & Condiments
- Machinery
- Halal Juices & Confitals
- Halal Beauty & Personal Care

Reliable Personal Protective Equipment  
Competitive Price | Good Quality | CE & FDA Certified  
Source Now

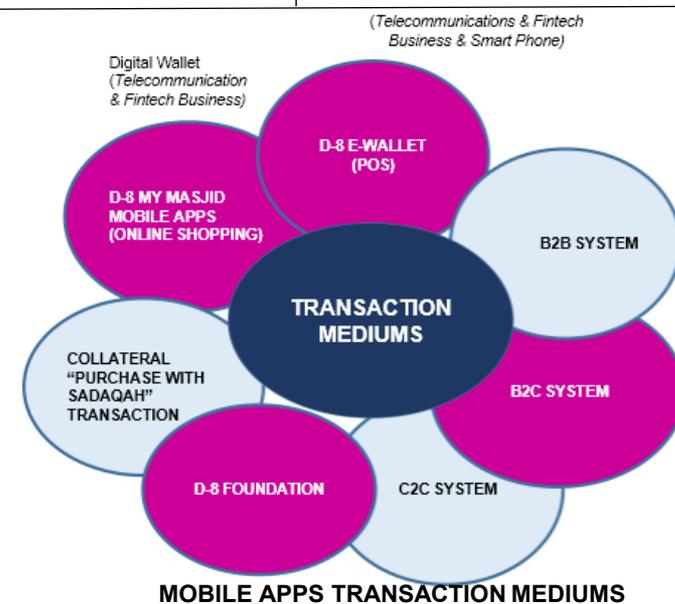
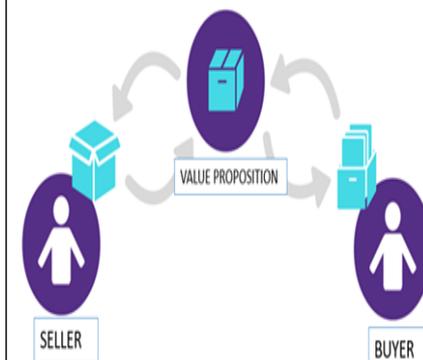
## Minisite

MOVING YOUR PRODUCTS ACROSS ALL BORDERS  
TRANSPORT WISE FOR CARGO | WAREHOUSING FOR ALL FREIGHT CHECKS | YOUR AIRCRAFT

Light Speed Logistic  
Business Type: Business & Service Provider  
Membership: Gold Supplier  
Verified Supplier  
Verified Quality



## PLATFORM



# ACTIVITIES UNDER D-8 CEFC SDG PROGRAMME



Wakaf Fund Proposal to PNB



SDG Education Programme with HUFFAZ CARE



كوأوببنك فرتام  
CO-OPBANK  
PERTAMA



Islamic Financing through CO-OP Bank Pertama



DEWAN  
PERNIAGAAN  
MELAYU MALAYSIA

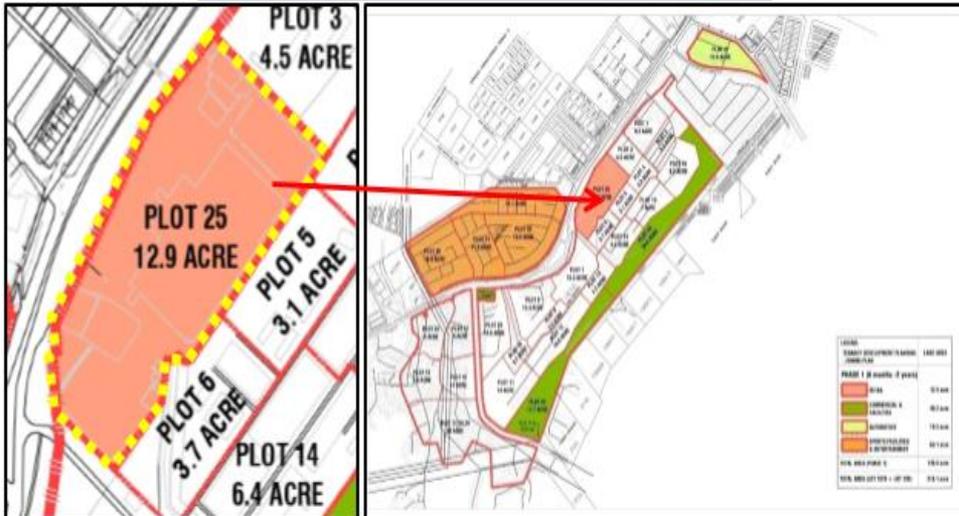


DPM

Meeting with Malay Chamber of Commerce

# CURRENT PROJECT DEVELOPMENT UNDER D-8 CEFC

## DEVELOPMENT AREA FOR D-8 BAZAAR



## DEVELOPMENT COMPONENT FOR FUTURE D-8 CEFC HEADQUARTERS

### Ringkasan Pembangunan

1. Hakmilik Tanah : Al-Hidayah Properties Development Sdn Bhd
2. Tajuk Projek : Cadangan Kompleks D-8 CEFC W.I.C.E.
3. Lokasi : Lot 108, Jalan Ampang, Kuala Lumpur
4. Penerangan Kompleks : Luas Lantai Kasar : 2,257,434 kp  
Luas Lantai Bersih : 1,742,283 kp  
Nisbah Plot : 1:1.35
5. Pembinaan Bangunan : Suku kedua 2025
6. Bangunan Beroperasi : Suku pertama 2029
7. Kontraktor : Akan diantik
8. Status Terkini :
  - Kos tanah 122 juta USD
  - Proses urusan pembiayaan
  - Perintah Pembangunan yang Dituluskan oleh Pihak Berkusasa

Komponen Pembangunan	Tingkat	No. Unit	Luas Lantai Kasar (Kp)
Komersial & Sky Mall	6		377,942
Pusat Islam	1		19,956
Menara A: Pejabat Korporat		11 tingkat	187,044
: Hotel		139 bilik	403,162
Menara B: Servis Kedaman Mewah SOHO Duplex	17	63 unit	202,103
Menara C: Servis Kedaman	17	150 unit	261,559
Parkir Podium	11		805,328
	(Termasuk tingkat bawah tanah)		
<b>Jumlah</b>			<b>2,247,414</b>



# WISH LIST

**RESOLUTION TO BE ADOPTED FOR D-8 CEFC INITIATIVE TO MOVE FORWARD:**

**D-8 to accept, support, endorse  
Al-Hidayah Group as the  
D-8 mandated delivery partner  
for D-8 CEFC INITIATIVES.**



# Thank you!



## Contact Us



AL-HIDAYAH GROUP

AL-HIDAYAH GROUP

AL-HIDAYAH GROUP

AL-HIDAYAH GROUP

AL-HIDAYAH GROUP

AL-HIDAYAH GROUP

### AL-HIDAYAH GROUP

#### Tower Hidayah

11<sup>th</sup> Floor, Jalan 3/27A,  
Seksyen 1, Wangsa Maju  
53300 Kuala Lumpur.

Telephone: +6 (03) 4142 4780/81/82

Fax : +6 (03) 4148 1503

Email : [info.D-8.alhidayahgroup@gmail.com](mailto:info.D-8.alhidayahgroup@gmail.com)

Website : [www.alhidayahgroup.com](http://www.alhidayahgroup.com)





Al Hidayah D-8 B2B E-Commerce Platform - [IntoHalal.com](http://IntoHalal.com)

# Introduction

IntoHalal.com is a web-based platform which allows Halal brands to enhance competitiveness and marketability in the virtual global market. It enables secure business collaborations and enhance brand communication with business partners and individuals on a B2B arrangement.

The image displays three screenshots of the IntoHalal.com website. The top-left screenshot shows a product listing for 'Better Cafe Arabic Gum - Papan' by 'Munif Hijaz - Malaysia' priced at 'RM28.00'. It includes a 'Quick Overview' section, a quantity selector set to '1', and buttons for 'BUY' and 'RFQ'. The top-right screenshot shows the 'Request for Quotation (RFQ)' form, which includes a login prompt for existing users and a registration prompt for new users, followed by input fields for 'Full Name', 'E-Mail', and 'Mobile Number'. The bottom screenshot shows the 'Register' page with two main options: 'Register as Buyer' and 'Register as Supplier'. The 'Register as Buyer' section lists benefits such as discovering new products, buying samples, receiving notifications, and reviewing products. The 'Register as Supplier' section lists benefits like exposure to global buyers, receiving inquiries, and sharing product information.



# IntoHalal.com

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E-Marketplace

- Catalog
- Shopping Cart
- Request for Quotation

Member Registration & Profile

Other Web Pages

Management & Reporting



# Catalog



E-Marketplace

All Countries ▲

- All Countries
- Indonesia
- Malaysia

Search halal products

SEARCH

phantom ▾

Cart

Marketplace Home About Us Contact

# ARE YOU Into Halal?



register NOW



Beverage  
21 Items



Staple and Grains  
0 Items



Dairy  
0 Items



Live Stock  
0 Items



Fresh Produce  
26 Items



Confectionery  
0 Items



Sports and Recrea...  
0 Items



Books and Multim  
0 Items

### Recommended Products

[View All](#)

Ask us on WhatsApp

7% OFF





Electronics  
0 Items



Fashion  
0 Items



Services  
12 Items



Health and Beauty  
31 Items



Food  
14 Items



Frozen Food  
2 Items



Food Ingredients  
20 Items



Beverage  
21 Items



### Recommended Products

[View All](#)



GIZZARD

PFM GLOBAL VENTURES SDN. BHD. - Malaysia

RFQ



CHILLER BOX TRAILER

Ikatun Beruntung Services - Malaysia

RFQ



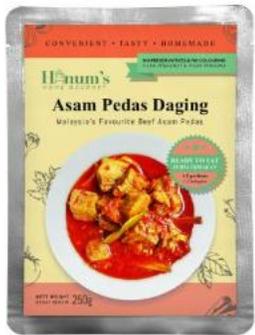
Saanen Original Goat's Milk Soap - 100g

Saanen Goat's Milk Beauty Soap - Malaysia

RM5.50

Buy

RFQ



Hanum's Asam Pedas Daging

Hanum's Home Gourmet - Malaysia

RM16.60

Buy

RFQ



9/4/20XX



Title



Ask us WhatsApp

Category

Health and Beauty

Food

Frozen Food

Food Ingredients

Beverage

Staple and Grains

Dairy

Live Stock

Fresh Produce

Confectionery



DATES SYRUP SMALL POUCH

OMNI MAL AGENCIES SDN. BHD. - Malaysia

RM0.00

Buy

RFQ



DATES SYRUP SPOUT POUCH

OMNI MAL AGENCIES SDN. BHD. - Malaysia

RFQ



Susu Kambing Asli - 500gm

Munif Hijjaz - Malaysia

RM45.00

Buy

RFQ



MALEEQ CAFE LATTE SUSU KAMBING & ARABIC GUM

30 gram x 15 sachet



BETTER GOAT COKLAT

500 Gram



BETTER CAFE ARABIC GUM

KOTAK 60 gram x 15 sachets

Category

Health and Beauty

Food

Frozen Food

Food Ingredients

Beverage

Staple and Grains

Dairy

Live Stock

Fresh Produce

Confectionery



CHICKEN PAWS

PFM GLOBAL VENTURES SDN. BHD. - Malaysia

RFQ



CHICKEN GRILLE

PFM GLOBAL VENTURES SDN. BHD. - Malaysia

RFQ

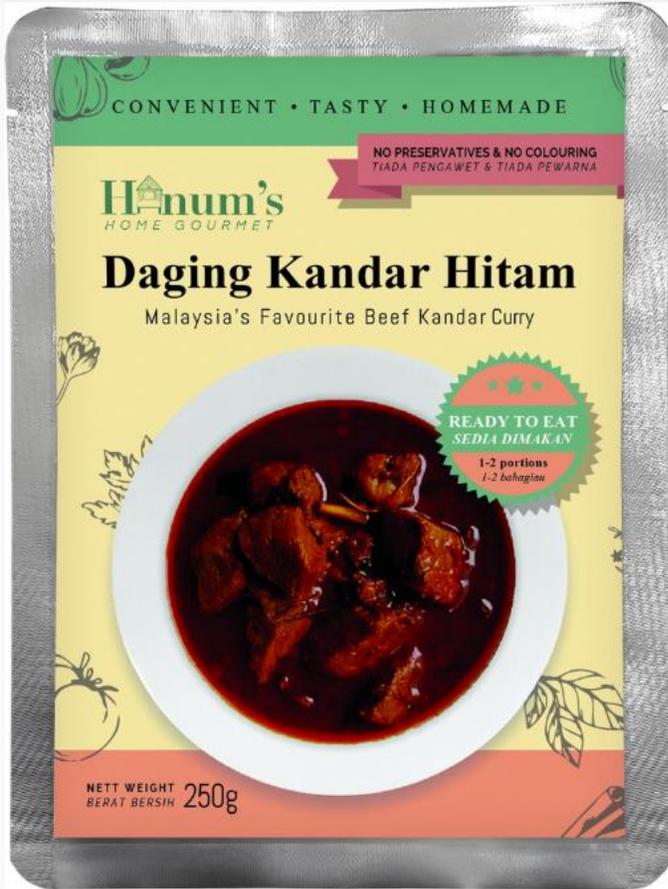


WHOLE DE-BONED CHICKEN

PFM GLOBAL VENTURES SDN. BHD. - Malaysia

RFQ





## Hanum's Daging Kandar Hitam

Hanum's Home Gourmet - Malaysia

RM18.80

### Quick Overview

In Stock

Hanum's Daging Kandar Hitam

1

BUY

RFQ



Halal Certified  
View Halal Certificate



Trusted Supplier  
Verified by Into Halal



# Shopping Cart



E-Marketplace

	Image	Product	Quantity	Unit Price	Total
<input type="checkbox"/>		Dandelia Koko Barli 5 dalam 1 - Pre-Mixed Cocoa Barley 5 in 1  Dandelia Nature - Malaysia	<input type="text" value="1"/>	RM16.50	RM16.50
<input type="checkbox"/>		Dandelia Kopi Barli Kolagen 5 dalam 1 - Coffee Barley Enriched with Collagen 5 in 1  Dandelia Nature - Malaysia	<input type="text" value="2"/>	RM16.50	RM33.00
<input type="checkbox"/>	EMPTY CART				
				Sub-Total:	<b>RM49.50</b>
( Delivery will be billed separately )					
 PROCEED TO CHECKOUT					<b>RM49.50 &gt;</b>

1 Delivery

Company Name \*

--- Select Company --

Your Name \*

Company Representative Name

Email Address \*

you@companyemail.com

Phone No. \*

601234567890

Fax No. \*

60123456789

Country \*

--- Select Country ---

State \*

--- Select State ---

Postal Code \*

Postal Code

City \*

--- Select City ---

Shipping Address \*

Please provide the number and street.

Use my delivery address as my billing address

Preferred Delivery Date

09/12/2022

Remarks

State any conditions or requirements, if any.

My Cart

(3 item)



Dandelia Koko Barli 5 dalam 1 -  
Pre-Mixed Cocoa Barley 5 in 1 x  
1

Dandelia Nature - Malaysia

**RM16.50**



Dandelia Kopi Barli Kolagen 5  
dalam 1 - Coffee Barley  
Enriched with Collagen 5 in 1 x 2

Dandelia Nature - Malaysia

**RM33.00**



All Countries

Search halal products

SEARCH

Marketplace

Home

About Us

Our Services

Contact

HALAL BIZ SOLUTIONS at you fingertips



Home and Living  
0 Items



Electronics  
0 Items



Fashion  
0 Items



Services  
12 Items



Health and Beauty  
31 Items



Food  
14 Items



Frozen Food  
2 Items

Recommended Products

9/4/20XX

Presentation Title

My Cart



Dandelion Koko Barli 5 dalam 1 - Pre-Mixed Cocoa Barley 5 in 1 x 1

RM16.50



Dandelion Kopi Barli Kolagen 5 dalam 1 - Coffee Barley Enriched with Collagen 5 in 1 x 2

RM16.50

Sub Total

RM49.50

View My Cart

Checkout Now

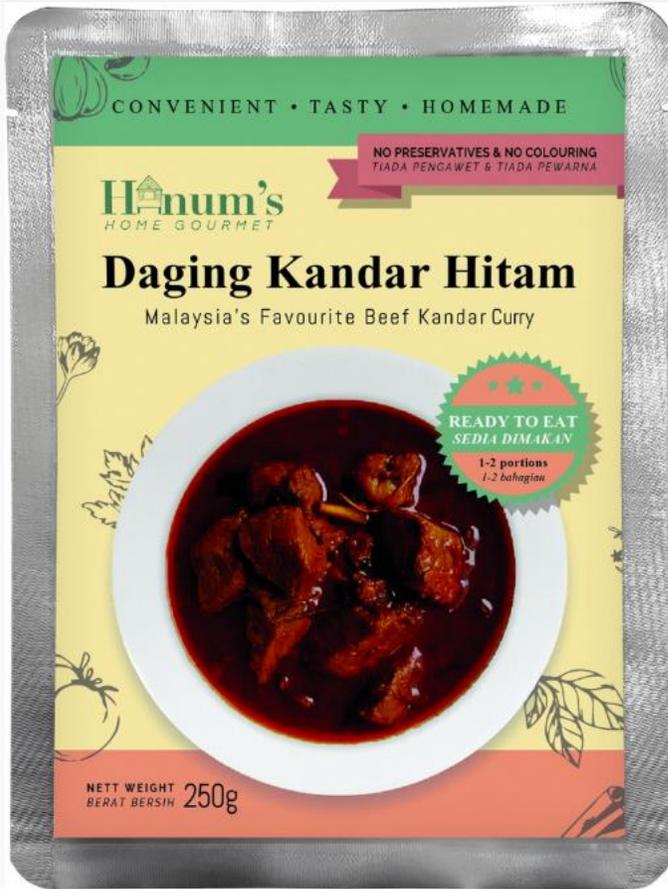
Ask13 on WhatsApp



# Request for Quotation (RFQ)



E-Marketplace



### Hanum's Daging Kandar Hitam

Hanum's Home Gourmet - Malaysia

RM18.80

#### Quick Overview

In Stock

Hanum's Daging Kandar Hitam

1

BUY

RFQ



Halal Certified  
View Halal Certificate



Trusted Supplier  
Verified by Into Halal



All Countries ▾

Search halal products

SEARCH



phantom ▾

Cart

Marketplace

Home

About Us

Contact

[Home](#) > Request for Quotation (RFQ)

## Request for Quotation (RFQ)

Submit a RFQ to receive multiple quotations from verified suppliers. Compare and choose the best quotation!

### Your Company

Company Inquiring \*

Maya Halal Store ▾

### Your Request Details

Request Price  Request Sample

Product Name \*

Hanum's Daging Kandar Hitam

Details

Ask us on WhatsApp

**Purpose of Request**

Wholesale ▼

**Quantity \***

**Unit \***

--- Select Unit --- ▼

**Trade Terms \***

FOB ▼

**Preferred Unit Price \***

**Currency \***

USD ▼

**Delivery Address**

**Delivery Date**

Delivery Date

**RFQ Expiry**

RFQ Due Date

**Delivery Date**

**RFQ Expiry**

## Supplier Preference

---

**Certifications**

**Supplier Location**

**Remarks (if any)**

Continue

 Ask us on WhatsApp



# Member Registration



Member  
Registration &  
Profile

# Register

Home / Register

## Register as Buyer

Discover many new and innovative halal products from verified halal suppliers and manufacturers globally.

Buy samples from halal suppliers.

Get notified when you receive new reply or quotations from halal suppliers.

Inquire a halal supplier directly or Request for Quotation (RFQ) to get multiple quotes from multiple halal suppliers.

Rate and review the products and services of halal suppliers.

Register as Buyer

## Register as Supplier

Exposure of products to thousands of global buyers through the IntoHalal.com e-marketplace and also appearing in Google search engine halal keywords top ranking.

Get notified when you receive new inquiries or Request for Quotation (RFQ) from buyers.

Discover buyers who are interested in your products.

Sell samples to verified buyers to introduce new products and increase chances of export sales.

Easily share any products' information through popular instant messaging tools.

Register as Supplier



All Countries ▾

Search halal products

SEARCH

Login

Register

Cart

Marketplace

Home

About Us

Our Services ▾

Contact

[Home](#) > [Register](#) > [Register Buyer](#)

## Register Buyer Account

By creating an account you will be able to request for quotation, be up-to-date with the latest halal events, and keep a history of all requests you have previously made.

**Already have an IntoHalal.com account?**

Login to avoid problems using the same email account ...

LOGIN

Or are you new to IntoHalal.com? Please fill in the following details ...

### Your Personal Details

Full Name \*

E-Mail \*

Mobile Number \*

Date of Birth \*

Gender \*

Ask us on WhatsApp

Date of Birth \*

Gender \*

Male  Female

## Your Password

Password \*

Confirm Password \*

## Your Company Details

Company Name \*

Company Registration No. \*

### Interested In

- Aerospace
- Agriculture
- Automotive
- Beauty
- Chemical
- Computer
- Construction
- Creative
- Cultural
- Defense
- Education
- Electronics
- Fashion
- Finance and Insurance
- Food
- Health and Fitness
- Hospitality
- Information and Communications Technology
- Legal
- Manufacturing
- Merchandising
- NGO and Charity
- Property and Real Estate
- Transportation and Logistics

 Ask us on WhatsApp

- Electronics
- Energy & Natural Resources
- Engineering
- Entertainment

- Transportation and Logistics

Contact No. \*

Fax No.

Country \*

Region / State \*

City \*

Postal Code \*

Address \*

Please provide the number and street.

I have read and agree to the **Terms & Conditions**

Submit



+6011-2093 9480  
email us here  
www.intohalal.com

#### TOP CATEGORIES

- Health and Beauty
- Food
- Frozen Food
- Food Ingredients
- Beverage
- Staple and Grains

#### QUICK LINKS

- About Us
- Our Services
- Register as Buyer
- Register as Supplier
- Request for Quotation (RFQ)
- Terms and Conditions

#### GET IN TOUCH



Ask us on WhatsApp



All Countries ▾

Search halal products

SEARCH

Login

Register

Cart

Marketplace

Home

About Us

Our Services ▾

Contact

[Home](#) > [Register](#) > [Register Supplier](#)

## Register as Supplier

By creating an account you will be able to list your products, receive RFQs, manage your catalog & quotations, be up-to-date with the latest halal events, and keep a history of all requests you have previously made.

**Already have an IntoHalal.com account?**

Login to avoid problems using the same email account ...

LOGIN

Or are you new to IntoHalal.com? Please fill in the following details ...

### Your Personal Details

Full Name \*

E-Mail \*

Mobile Number \*

Date of Birth \*

Gender \*

[Ask us on WhatsApp](#)

E-Mail \*

Mobile Number \*

Date of Birth \*

Gender \*

Male  Female

## Your Password

Password \*

Confirm Password \*

## Your Company Details

Company Name \*

Company Registration No. \*

### Your Industry

Aerospace

Agriculture

Automotive

Beauty

Chemical

Computer

Construction

Creative

Cultural

Defense

Education

Electronics

Energy & Natural Resources

Engineering

Entertainment

Fashion

 Ask us on WhatsApp

Creative

Fashion

Contact No. \*

Telephone

Fax No.

Fax

Country \*

Malaysia

Region / State \*

--- Select State ---

City \*

--- Select City ---

Postal Code \*

Post Code

Address \*

Address

I have read and agree to the [Terms & Conditions](#)

Continue



+6011-2093 9480

[email us here](#)

[www.intohalal.com](http://www.intohalal.com)

#### TOP CATEGORIES

Health and Beauty

Food

Frozen Food

Food Ingredients

Beverage

Staple and Grains

#### QUICK LINKS

[About Us](#)

[Our Services](#)

[Register as Buyer](#)

[Register as Supplier](#)

[Request for Quotation \(RFQ\)](#)

[Terms and Conditions](#)

#### GET IN TOUCH





# Member Profile



Member  
Registration &  
Profile



### Login to your account

Enter Email

Enter Password

Remember me

Login to My Account

[Forgot your password?](#)

HALAL  
SOLUTIONS  
at your fingertips



Beverage  
21 Items

Staple and Grains  
0 Items

Dairy  
0 Items

Live Stock  
0 Items

Fresh Produce  
26 Items

Confectionery  
0 Items

Sports and Recrea...  
0 Items

Books and Multim...  
0 Items

Recommended Products

[View All](#)

[Ask us on WhatsApp](#)

**HALAL BIZ SOLUTIONS**  
at you fingertips

register  
**NOW**



Food  
18 Items



Frozen Food  
2 Items



Food Ingredients  
20 Items



Beverage  
21 Items



Staple and Grains  
0 Items



Dairy  
0 Items



Live Stock  
0 Items



Fresh Produce  
26 Items

Recommended Products

[View All](#)

Ask us on WhatsApp



Hi Dzulfadhli Zainal Abidin

My Profile

My Company

Change Password

Order History

## My Profile

Your Name \*

Dzulfadhli Zainal Abidin

E-Mail \*

dzulfadhli@gmail.com

Phone \*

0196910377

Date of Birth

15/02/1980

Gender

 Male  Female

Country \*

Malaysia ▾

Region / State \*

Selangor ▾

City \*

--- Select City --- ▾

Postal Code \*

42300

Street Address \*

Puncak Bestari

Update Profile



Hi Dzulfadhli Zainal Abidin

My Profile

My Company

Change Password

Order History

### Change Password

Current Password \*

Current Password

New Password \*

New Password for login

Repeat New Password \*

Password Baru

Change Password

**Hi Dzulfadhli Zainal Abidin** My Profile My Company Change Password Order History

### Order List

Maya Halal Store ▾

Show 10 ▾ entries

Search: 

PO #	Date	Status	Suppliers	Total
IHPO2708202796a	27/08/2020	Draft	Saanen Goats Milk Beauty Soap	RM21.30

Showing 1 to 1 of 1 entries

1

# Maya.Halal.Store

## PURCHASE ORDER

MAYA HALAL STORE

Kuala Selangor  
Selangor, Malaysia

PO Date

27/08/2020

PO No.

IHPO2708202796a

PURCHASE FROM:

Saenen Goats Milk Beauty Soap  
No 32, Jalan Bunga Raya 9, Senawang Business Center, Taman  
Tasik Jaya  
70400 Kuala Lumpur  
W.P. Kuala Lumpur, Malaysia  
dzul@myqor.com

SHIP TO:

#	DESCRIPTION	PRICE	QUANTITY	TOTAL
1	VIAS Bawang Putih Giling - Garlic Puree 250g [#16]	RM10.00	120	RM1200.00
2	Dandelia Kopi Barli Kolagen 5 dalam 1 - Coffee Barley Enriched with Collagen 5 in 1 [#29]	RM16.50	1	RM16.50
3	Saenen Jamu Goatâ€™s Milk Soap / Sabun Susu Kambing Sari Rapat - 100g [#40]	RM4.80	1	RM4.80
4	< Item [#22624] longer available >	RM90.00	2	RM180.00

SUBTOTAL RM21.30

TAX RM0.00

GRAND TOTAL RM21.30

Thank you!

NOTICE:



MAYA HALAL STORE  
Kuala Selangor  
Selangor, Malaysia

PO Date  
23/08/2020  
PO No.  
#BPO23708202796a

PURCHASE FROM:  
Saanen (Goat) Milk Beauty Soap  
No.32, Jalan Bunga Raya 9, Semawang Business Center, Taman Teak Jaya  
70400 Kuala Lumpur  
W.P. Kuala Lumpur, Malaysia  
dau@myqpr.com

SHIP TO:

#	DESCRIPTION	PRICE	QUANTITY	TOTAL
1	VIAS Bawang Putih Giling - Garlic Puree 250g [#16]	RM10.00	120	RM1200.00
2	Dandelia Kopi Barli Kolagen 5 dalam 1 - Coffee Barley Enriched with Collagen 5 in 1 [#29]	RM16.50	1	RM16.50
3	Saanen Jamu Goatá€™s Milk Soap / Sabun Susu Kambing Sari Rapat - 100g [#40]	RM4.80	1	RM4.80
4	< Item [#22624] longer available >	RM90.00	2	RM180.00
SUBTOTAL				RM21.30
TAX				RM0.00
GRAND TOTAL				RM21.30

Thank you!

NOTICE:

Invoice was created on a computer and is valid without the signature and seal.

Print

2 pages

Destination

Save as PDF

EPSONB27716 (L3150 Series)

Save as PDF

See more...

Pages

Pages per sheet

1

Margins

Default

Options

- Headers and footers
- Background graphics

Save Cancel

#	DESCRIPTION	PRICE	QUANTITY	TOTAL
1	VIAS Bawang Putih Giling - Garlic Puree 250g [#16]	RM10.00	120	RM1200.00
2	Dandelia Kopi Barli Kolagen 5 dalam 1 - Coffee Barley Enriched with Collagen 5 in 1 [#29]	RM16.50	1	RM16.50

Ask us on WhatsApp



# Company Profile



Member  
Registration &  
Profile

**Hi Dzulfadhli Zainal Abidin** My Profile My Company Change Password Order History

### My Company

Maya Halal Store ▾

### Company Details

Company Name \*

Maya Halal Store

Company Owner \*

Dzulfadhli ZA

Registration No. \*

Registration No.

Registration Cert

 No file chosen

### Industries

 Aerospace Agriculture Automotive Beauty Chemical Computer Construction Creative Cultural Defense Education Electronics Energy & Natural Resources Engineering Entertainment Fashion

#### Company Logo

Choose File No file chosen



#### Company Logo (horizontal)

Choose File No file chosen

**Maya.Halal.Store**

#### Company Information

##### Company Representative \*

Mr.

Dzulfadhli ZA

##### Company Rep. Position \*

CDO

##### Company E-Mail \*

dzulfadhli@gmail.com

##### Company Phone \*

0196910377

##### Company Fax

Fax

##### Country \*

Malaysia

##### Region / State \*

Selangor

##### City \*

Kuala Selangor

Update Company

Ask us on WhatsApp



# Other Web Pages



Other Web  
Pages

# About Us

Home / [About Us](#)

## INTOHALAL - INSIGHTS INTO THE INTEGRATED HALAL PLATFORM



### @ INTOHALAL

- We strive to ensure our clients gain strategic growth advantage in their own business environment.
- We differentiate ourselves by combining services and market alongside in-depth industry expertise, bringing you value-added strategic insights and trading experience.
- Our approach takes on a holistic view of the HALAL eco-system which include business processes, talents, technologies and expertise.

**INTOHALAL** combines expertise in business consulting with technical excellence to formulate innovative business and enterprise strategies, adapt structures and processes to change, develop skills and upskilling existing talents while adopting the evolution of methods, services and products.

### INTOHALAL SERVICES

Our Professionals and Specialists spanning more than 30 years of experience



## INTOHALAL SERVICES

Our Professionals and Specialists spanning more than 30 years of experience in halal related industry and services sectors with proven track record, has the capability to mobilize the right people with knowledge enrichment and upskill talents, innovate and adapt to new technologies as well as help your business succeed and evolve to the next level.

## INTOHALAL ABSOLUTE E-COMMERCE PLATFORM

The global pandemic crisis and indefinite lockdown across the world has driven us to accept the "New Norm" in our daily lives. Supply chain operations have evolved due to the consumers' dynamic shift towards online purchasing. Aimed at empowering online halal business growth, this trustworthy platform will enable your business to develop while upholding halal integrity at its highest level. REGISTER WITH US @INTOHALAL to enjoy our Membership Privileges as we continue to provide you with excellent services.

**INTOHALAL** Absolute eCommerce platform provides an enabling digital platform which allows your brand to enhance competitiveness and marketability in the virtual global market. Secure business collaborations and enhance brand communication through our platform with business partners and individuals on a B2B or B2C arrangement. consulting and technology competencies are combined, locally and internationally, to ensure our clients remain abreast of the changing business environment while meeting the challenges of globalization and interdependence of markets, and to help them use our platform to compete more effectively.

**INTOHALAL** eCommerce platform is readily available for your business to expand and adapt to the new business environment. While we help you to reinforce your online presence, our collaborating partners are also available to provide numerous halal related consultancy and advisory services.

## ABOUT D-8



[Ask us on WhatsApp](#)

## ABOUT D-8



D-8, also known as Developing-8, is an organization for development cooperation among the following countries: Bangladesh, Egypt, Indonesia, Iran, Malaysia, Nigeria, Pakistan and Turkiye.

The establishment of D-8 was announced officially through the Istanbul Declaration of Summit of Heads of State/Government on June 15, 1997.

The objectives of D-8 Organization for Economic Cooperation (D-8 CEFC) are to improve member states' position in the global economy, diversify and create new opportunities in trade relations, enhance participation in decision-making at international level, and improve standards of living.

D-8 is a global arrangement rather than a regional one, as the composition of its members reflects. Organization for Economic Cooperation (D-8) is a forum with no adverse impact on bilateral and multi-lateral commitments of the member countries, emanating from their membership to other international or regional organizations.

For more information on D-8 CEFC, please visit the official website at <https://developing8.org/>

Al-Hidayah Group (AHG) was established in Malaysia's capital city of Kuala Lumpur since 1985. The Group through its subsidiaries have started its initial business operations in civil engineering works and progress rapidly in tandem with the economic development domestically & internationally.

For more information on Al-Hidayah Group, please visit the official website at <https://al-hidayahgroup.com/>



### TOP CATEGORIES

Health and Beauty

### QUICK LINKS

About Us

### GET IN TOUCH



[Ask us on WhatsApp](#)



## Get In Touch

### 📍 Address :

#### **D-8 CREATIVE ECONOMIC & FINANCIAL CENTRE (D-8 CEFC) HQ**

Menara Hidayah, Jalan 3/27A, Section 1, Bandar Baru Wangsa Maju, 53300 Kuala Lumpur, Malaysia

### 📞 Phone :

+6011-2093 9480

### ✉ Email :

please use the webform here

### 🌐 Website :

[www.intohalal.com](http://www.intohalal.com)

Follow : [!\[\]\(4198b36f0e5e0ac4b1a07442a3cb4ced\_img.jpg\)](#) [!\[\]\(134db2f4ce554b769df5f86b4c48a962\_img.jpg\)](#) [!\[\]\(f970aea2e19b8d9e853dfb2515241c63\_img.jpg\)](#)

## Contact Form

Your Name

E-Mail

Enquiry

Submit

✕  
السلام عليكم. Message us on WhatsApp below for our support team to assist you.



For general inquiries and support  
**Customer Support**

 Ask us on WhatsApp



# Admin Dashboard



Management  
& Reporting



General



Catalog



Logout

Company Info

About/Profile

Company Logo

[Dashboard](#) » [General](#) » [Company Info](#)

## Company Info

Company information and details for customers' view

### Company Information



Company Basics



Company Industry



Contact Info



Physical Address

Company Name \*

Self-rename via this panel can only be done ONCE to avoid customer confusion.  
To change store name after self-renaming disabled, kindly email your request to Admin.

Company Expiry

**YOUR STORE EXPIRED ON 12 JULY, 2021.**

Please renew your store package to reactivate your store.  
Contact Admin [HERE](#) if you need assistance.

[Renew Rental](#)

Owner Name \*

Company Registration  
No.

Registration Cert.



-  General
-  Members
-  Products
- 

Dashboard

 Dashboard

# Dashboard Admin Applications

 **MANAGE ADMINS**

 **MANAGE BUYERS**

 **MANAGE SUPPLIERS**

 **MANAGE PRODUCTS**

 **MANAGE CATEGORIES**



- General
- Members**
- Products

- Member Groups
- All Users
- All Admins
- Add Admin
- All Buyers
- Add Buyer
- All Suppliers
- Add Supplier
- Banned Members

## Member Groups List of Member Groups

All Groups			
<input type="text" value="10"/> records per page		Search: <input type="text"/>	
<input type="checkbox"/>	Group ID	Group Name	Total Members
<input type="checkbox"/>	1	Super-Admin	1
<input type="checkbox"/>	2	Admin	3
<input type="checkbox"/>	3	Supplier	25
<input type="checkbox"/>	4	Buyer	4
<input type="checkbox"/>	5	Subscriber	0
<input type="checkbox"/>	6	Banned	0
<input type="text"/>	<input type="text" value="Group ID"/>	<input type="text" value="Group Name"/>	<input type="text" value="Total Members"/>
Showing 1 to 6 of 6 entries			<input type="button" value="← Previous"/> <input type="button" value="1"/> <input type="button" value="Next →"/>



General

Member Groups

All Users

All Admins

+ Add Admin

All Buyers

+ Add Buyer

All Suppliers

+ Add Supplier

Banned Members



Products

[Dashboard](#) » [Members](#) » [User List](#)

## User List

Manage all IntoHalal members

### All Admins

Activation ▾

Delete

10

▼ records per page

Search:

<input type="checkbox"/>	User ID	Photo	Username	Name	E-Mail	HP No.	Level	Reg. Date	Activation
<input type="checkbox"/>	107		stafcarwinso	Staf Carwin Solutions	rozwin@gmail.com	0194810377	Buyer	03/01/2023	ON
<input type="checkbox"/>	105		webmaster	Webmaster	rozwin1@gmail.com	6012345679	Buyer	27/10/2020	pending
<input type="checkbox"/>	102		roziahyahya	Roziah Yahya	ziespizza@gmail.com	0195584980	Supplier	17/08/2020	pending
<input type="checkbox"/>	101		tengkumohama	TENGGU MOHAMAD HAFIZ BIN TENGKU ANUA	tspdbh9@gmail.com	0172065324	Supplier	27/07/2020	ON
<input type="checkbox"/>	100		mohammadrifq	MOHAMMAD RIFQI MOHAMMAD NAJI	naji7882@gmail.com	01164108827	Supplier	24/07/2020	ON
<input type="checkbox"/>	99		ambangdorong	Ambang Dorongan Sdn Bhd	nanisfrozen@yahoo.com	+60194004953	Supplier	21/07/2020	ON
<input type="checkbox"/>	98		juwandatawil	Juwanda Tawil	juwandatawil@gmail.com	0196464814	Supplier	17/07/2020	ON
<input type="checkbox"/>	97		muhammadaliy	Muhammad Aliyuddin Bin Iskandar Halim	ali.cnloyalmarketing@gmail.com	0137712737	Supplier	15/07/2020	ON

[Click to Edit](#)



- General
- Members
- Products
- Member Groups
- All Users
- All Admins
- Add Admin
- All Buyers
- Add Buyer
- All Suppliers
- Add Supplier
- Banned Members

[Dashboard](#) » [Catalog](#) » [Supplier List](#)

## Supplier List List all supplier in IntoHalal

All Suppliers									
Company Activation ▼		Marketplace ▼							
10 records per page							Search: <input type="text"/>		
<input type="checkbox"/>	Company	Representative	Package	Products	Activated	Start	Expire	Marketplace	
<input type="checkbox"/>	<b>Dandelia Nature</b> [ID: 9]	Dandelia Nature Sdn. Bhd. • Dandelia Nature Sdn. Bhd. • dandelianature@gmail.com	Starter	5/5	ON	01/11/2019	01/11/2020	ON	
<input type="checkbox"/>	<b>Telekung De Humaira</b> [ID: 5]	Telekung De Humaira • Siti Sarah binti Ismail • 011-31943689 • telekungdehumaira01@gmail.com	Starter	20/27	OFF	31/12/2019	31/12/2021	OFF	
<input type="checkbox"/>	<b>VIAS Gourmet Herb Purees and Ethnic</b> [ID: 4]	VIASFOOD SDN BHD • Muhazrin Holdings Sdn. Bhd. • 60196682516 • viasfood@gmail.com	Starter	12/34	ON	01/11/2019	01/11/2020	ON	
<input type="checkbox"/>	<b>Hanum's Home Gourmet</b> [ID: 3]	Hakala Sdn Bhd • Mahanum Husain • 0195763601 • dzul@myqor.com	Starter	2/3	ON	24/11/2019	24/11/2020	ON	
<input checked="" type="checkbox"/>	<b>Maya Custom Button Badges</b> [ID: 1]	Freezing May • Dzulfadhli Zainal Abidin • 0196910377 • dzulfadhli@gmail.com	Starter	0/1	ON	01/11/2019	01/04/2021	ON	



General



Catalog



Logout

Company Info

About/Profile

Company Logo

[Dashboard](#) » [General](#) » [Company Info](#)

## Company Info

Company information and details for customers' view

### Company Information



Company Basics



Company Industry



Contact Info



Physical Address

Company Name \* Bosmuda Seaweed

Company Expiry 19/06/2025

Owner Name \* Bosmuda Sdn. Bhd.

Company Registration No. -

Registration Cert.





General



Catalog



Logout

Company Info

About/Profile

Company Logo

[Dashboard](#) » [General](#) » [Company Info](#)

## Company Info

Company information and details for customers' view

### Company Information

Company Basics

Company Industry

Contact Info

Physical Address

Company Industry \*

- Aerospace
- Agriculture
- Automotive
- Beauty
- Chemical
- Computer
- Construction
- Creative
- Cultural
- Defense
- Education
- Electronics
- Energy & Natural Resources
- Engineering
- Entertainment
- Fashion
- Finance and Insurance
- Food
- Health and Fitness
- Hospitality
- Information and Communications Technology
- Legal
- Manufacturing
- Merchandising
- NGO and Charity
- Property and Real Estate
- Transportation and Logistics



General



Catalog



Logout

Company Info

About/Profile

Company Logo

[Dashboard](#) » [General](#) » [Company Info](#)

## Company Info

| Company information and details for customers' view

### Company Information

Company Basics

Company Industry

Contact Info

Physical Address

Company Representative \*

Mr.



Dzulfadhli Zainal Abidin

Company Rep. Position

Owner

Email \*

bossmudafood@yahoo.com

Contact No

0196910377

Fax No

Prev

Next



General



Catalog



Logout

Company Info

About/Profile

Company Logo

[Dashboard](#) » [General](#) » [Company Info](#)

## Company Info

| Company information and details for customers' view

### Company Information

Company Basics

Company Industry

Contact Info

Physical Address

Street Address

Postal Code

Country

State \*

City \*

-  General
-  Company Info
-  About/Profile
-  Company Logo
-  Catalog
-  Logout

## About Us

Edit the About Us page with your Company Profile / Seller Background

### Update ABOUT US Page

 Source                              

Kami adalah pengeluar snek rumpai laut rangup di Malaysia. Rumpai Rich Text Editor, about\_us adalah pilihan kami.  
Sekali rasa tak cukup sebungkus.

*"Amazing Taste from The Sea"*

[Save Changes](#)

-  General
-  Catalog
-  Logout

-  Company Info
-  About/Profile
-  Company Logo

[Dashboard](#) » [Display](#) » [Company Logo](#)

## Company Logo Change your company's logo image



[Change Square Logo](#)

Note:  
Accepted format: .jpg, .jpeg, .png, .gif  
Size confined to: 400px x 400px





General



Members



Products

Category List

Product List

[Dashboard](#) » [Products](#) » [Category List](#)

## Category List

List of Categories in the Marketplace

### All Categories

10 records per page

Search:

<input type="checkbox"/>	ID	Category Name	Category URL	Total Products
<input type="checkbox"/>	16	Services	services	12
<input type="checkbox"/>	15	Fashion	fashion	28
<input type="checkbox"/>	14	Electronics	electronics	0
<input type="checkbox"/>	13	Home and Living	home-living	0
<input type="checkbox"/>	12	Books and Multimedia	books-multimedia	0
<input type="checkbox"/>	11	Sports and Recreation	sports-recreation	0
<input type="checkbox"/>	10	Health and Beauty	health-beauty	42
<input type="checkbox"/>	9	Confectionery	confectionery	0
<input type="checkbox"/>	8	Fresh Produce	fresh-produce	26
<input type="checkbox"/>	7	Live Stock	live-stock	0

<input type="text"/>	<input type="text" value="ID"/>	<input type="text" value="Category Name"/>	<input type="text" value="Category URL"/>	<input type="text" value="Total Products"/>
----------------------	---------------------------------	--	---	---

Showing 1 to 10 of 16 entries

[← Previous](#) [1](#) [2](#) [Next →](#)



General

+ Create Category

➔ Move Category

✎ Edit Category

🗑 Delete Category

+ Add New Item

👉 Item List new

Catalog



Logout

[Dashboard](#) » [Catalog](#) » [Edit Category](#)

## Edit Category

Use the following form to edit existing category

### Edit Category

Select Category to Edit

Select Section

New Category Name \*

New Category Name e.g. Chiffon Hijab, My Fashion Products

You can use **Brand Names**, **Item Types**, **Color Group**, **Size Group**, **Price Range**, etc. as Category Name to better categorize your catalog.

Change Category Thumbnail

No file selected...

Browse...

- Format .gif, .jpg, .jpeg, .png

[Edit Category](#)



General



Catalog



Logout

[+ Create Category](#)[↔ Move Category](#)[✎ Edit Category](#)[🗑 Delete Category](#)[+ Add New Item](#)[📁 Item List new](#)[🏠 Dashboard](#) » [Items](#) » [Add New Item](#)

## Add New Item

This page is for uploading new item photos for later editing.

### 1) Select Section for your item(s)

[Add Additional Section](#)

Location 1

Seaweed Snacks (Food &gt; Ready to Eat)



### 2) Upload Product Images



#### Select files

Add files to the upload queue and click the start button.

Filename

Size

Status

Drag files here.

[+ Add files](#)[↑ Start upload](#)

0 b

0%



General

Members

Products

Category List

Product List

Dashboard » Catalog » Item List

## Product List

This page shows 1000 of all products in IntoHalal.com

Batch #1

10 records per page

Search:

ID	Photo	Name	Price	Section	Publish	Uploaded	Store	Edit
212		Bos Muda Crispy Seaweed - Sweet & Spicy 20g	5.00	Seaweed Snacks	ON	09/12/2022	Bosmuda Seaweed	<a href="#">EDIT</a>
211		Bos Muda Crispy Seaweed - Salted Egg 20g	5.00	Seaweed Snacks	ON	09/12/2022	Bosmuda Seaweed	<a href="#">EDIT</a>
210		Bos Muda Crispy Seaweed - Creamy Cheese 20g	5.00	Seaweed Snacks	ON	09/12/2022	Bosmuda Seaweed	<a href="#">EDIT</a>
209		SB SPIRAL CURRY PUFF (POTATO)	0.00	PASTRY	ON	17/08/2020	SBI Food (M) Sdn. Bhd.	<a href="#">EDIT</a>
208		SB DOUGHNUT	0.00	PASTRY	ON	17/08/2020	SBI Food (M) Sdn. Bhd.	<a href="#">EDIT</a>



General



Catalog



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[+ Create Category](#)[➔ Move Category](#)[✎ Edit Category](#)[🗑 Delete Category](#)[+ Add New Item](#)[👁 Item List new](#)[🏠 Dashboard](#) » [Catalog](#) » [Item List](#) » [Edit Item](#)

## Edit Item

Bos Muda Crispy Seaweed - Sweet &amp; Spicy 20g

[🔍 View Item](#)**i** Basic Details

Item Name

**📄** Item Description**🖼** Item Photo**🏠** Item Location**📝** Item Settings new

Minimum Order Quantity

Retail Price

[✂ Add Discount](#)[Submit](#)



General



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➔ Move Category

✎ Edit Category

🗑 Delete Category

+ Add New Item

👁 Item List new[Dashboard](#) » [Catalog](#) » [Item List](#) » [Edit Item](#)

## Edit Item

Bos Muda Crispy Seaweed - Sweet &amp; Spicy 20g

[View Item](#)

📄 Basic Details

📄 Item Description

🖼 Item Photo

📍 Item Location

⚙ Item Settings new

### Item Description



Rumpai Laut Rangup 'Bos Muda' adalah produk halal dari Malaysia. Ia adalah sumber diet iodin terbaik dan ia juga mengandungi vitamin dan mineral lain, seperti vitamin K, vitamin B, zink dan zat besi. Bersama-sama dengan antioksidan ia membantu melindungi sel anda daripada kerosakan.

Rumpai Laut Rangup 'Bos Muda' adalah snek sihat yang boleh dinikmati sendiri atau sesuai dijadikan topping untuk sup berkrum, bubur dan juga salad.

Adakah rumpai laut kering makanan ringan yang sihat?

Mereka baik untuk anda, menyediakan semua jenis mineral dan vitamin. Dengan purata snek berasaskan rumpai laut, anda mendapat iodin, kuprum, besi, kalium, magnesium dan kalsium. Mereka juga tinggi serat.

body p

💡 **Improve product searchability** by giving **sufficient textual content** and placing important (& relevant) **keywords at the beginning** of your description.

[Submit](#)

-  General
  -  Catalog
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- + Create Category
  - ➔ Move Category
  - ✎ Edit Category
  - 🗑 Delete Category
  - + Add New Item
  - 📁 Item List **new**

[Dashboard](#) » [Catalog](#) » [Item List](#) » [Edit Item](#)

## Edit Item

Bos Muda Crispy Seaweed - Sweet & Spicy 20g



-  Basic Details
-  Item Description
-  Item Photo
-  Item Location
-  Item Settings **new**

Item Main Photo



[Change Photo](#)

- Format .gif, .jpg, .jpeg, .png

Additional Photos

- [UPLOAD IMAGE](#)



General

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➔ Move Category

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🗑 Delete Category

+ Add New Item

👁 Item List **new**

Catalog



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## Edit Item

Bos Muda Crispy Seaweed - Sweet &amp; Spicy 20g

[View Item](#)

📘 Basic Details

Item Availability

 Available  Sold Out  Limited

📄 Item Description

🖼 Item Photo

Feature/Unfeature

  DON'T FEATURE

📍 Item Location

💡 Featured Items will also be displayed in a slideshow at your store front, so feature items that you want to highlight to your customers. ✕

✍ Item Settings **new**

Enable/Disable Cart

  DISABLE CART

💡 "Enable Cart" to allow your customers to order online using your shopping cart system. "Disable Cart" if customers may only order by contacting you. ✕

[Submit](#)



# Thank You



### Send a Buying Request to Suppliers

Send a single request for multiple potential quotes

#### Let the Suppliers Find You

Submit a buying request to get targeted quotations from verified suppliers

What are you looking for...

Quantity:  --- Select Unit ---

Request Price  Request Sample

[Request For Quotation](#)

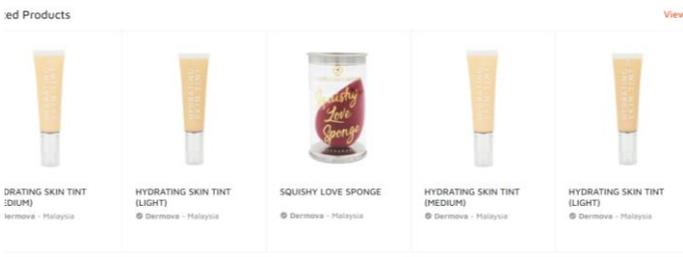


Carton info

Content : 81 Pieces Per Box  
Net Weight : 56.7kg  
Dimension : 415mm (L) x 320mm (W) x 150mm (H)

Product Description

"Want to know the secret of the perfect & lightweight makeup that looks just like your skin, but better? Shazreeyana Beauty's Hydrating Skin Tint is created especially for makeup & skincare lovers, giving you the best of both worlds. With SPF 50, Hyaluronic Acid & Tea Tree Oil, it protects you from the sun, enhances complexion, boosts hydration, soothes the skin & great for acne-prone skin."



### INTOHALAL

Login to your account

Enter Email  
shamsul@gmail.com

Enter Password  
\*\*\*\*\*

Remember me

[Login to My Account](#)

[Forgot your password?](#)



# Thank you



Quest Outlook Resources Sdn Bhd



info@myqor.com



<https://www.myqor.com>

# SUSTAINABLE DEVELOPMENT GOALS (SDG)



With cooperation of:



Develop by :



# Introduction

- ▶ Under the mandate between AHG & D-8 organization of economic cooperation, AHG established D-8 Malaysia foundation which is a trust foundation that is registered and governed by act 258, trustees (incorporation) act 1952.
- ▶ This foundation is an institution providing holistic solutions to the Muslim ummah economy in Malaysia by delivering the D-8 Sustainable Development Goals (SDG's) programmes for D-8 and promoting creative economic business model through Islamic banking and social finance instruments.

## PREAMBLE

AL-HIDAYAH GROUP (AHG) and D-8 Organisation has signed a Statement Of Intent (SOI) on 14<sup>th</sup> December, 2018 and subsequently presented its strategic thrust to the D-8 Organization at its Commission meeting on 9<sup>th</sup> October, 2019 in Istanbul, a private initiative to foster closer economic co-operation and deliver the United Nations (UN) Sustainable Development Goal (SDG) programmes in the D-8 members states comprising Bangladesh, Egypt, Indonesia, Iran, Malaysia, Nigeria, Pakistan and Türkiye.

In order to realize its objectives under the SOI, AHG has undertaken the initiative in the establishment the D-8 Foundation for each member state. The foundation is a non-profit organization with the objective to deliver the UN SDGs programs in each member state under D-8 Organization.

In Malaysia, the D-8 Foundation is registered at the Prime Minister Department under Act 258 Trustees Incorporation Act 1952.

## THE FOUNDER

AL-HIDAYAH GROUP SDN. BHD. (Company No. 818453-D), the founder of D-8 Malaysia Foundation, is an organization consisting companies with diversified interests across various business sectors including property development, construction, technical and vocation and education, agro-based business and Islamic finance and corporate advisory.

AHG has signed Statement of Intent (SOI) with the D-8 Organization (Developing-8) on 14<sup>th</sup> December 2018, to design and formulate a sustainable economic development programmes. Subsequent to the S.O.I a deliberation on the proposed D-8 Creative Economic & Financial Centre (D-8 CEFC) was presented during the 42<sup>nd</sup> Session of D-8 Commission in Istanbul, Türkiye.

Under the mandate between AHG & D-8 Organisation, AHG establishes the D-8 Malaysia Foundation which is a trust foundation that is registered and governed by Act 258, Trustees (Incorporation) Act 1952.

The foundation is an institution providing holistic solutions to the Muslim Ummah Economy in Malaysia by delivering the D-8 Sustainable Development Goals (SDGs) programmes for D-8 and promoting creative Economic business model through Islamic financing and banking instrument.

## OBJECTIVE

The objectives of D-8 Malaysia Foundation is to improve Malaysia's position in world economy, diversify and create new opportunities in trade and provide better standard of living.

## MISSION

- Commitment to work to solve economic disparities.
- Enhancing citizens capacity to support development.
- Promote sustainable development goals.

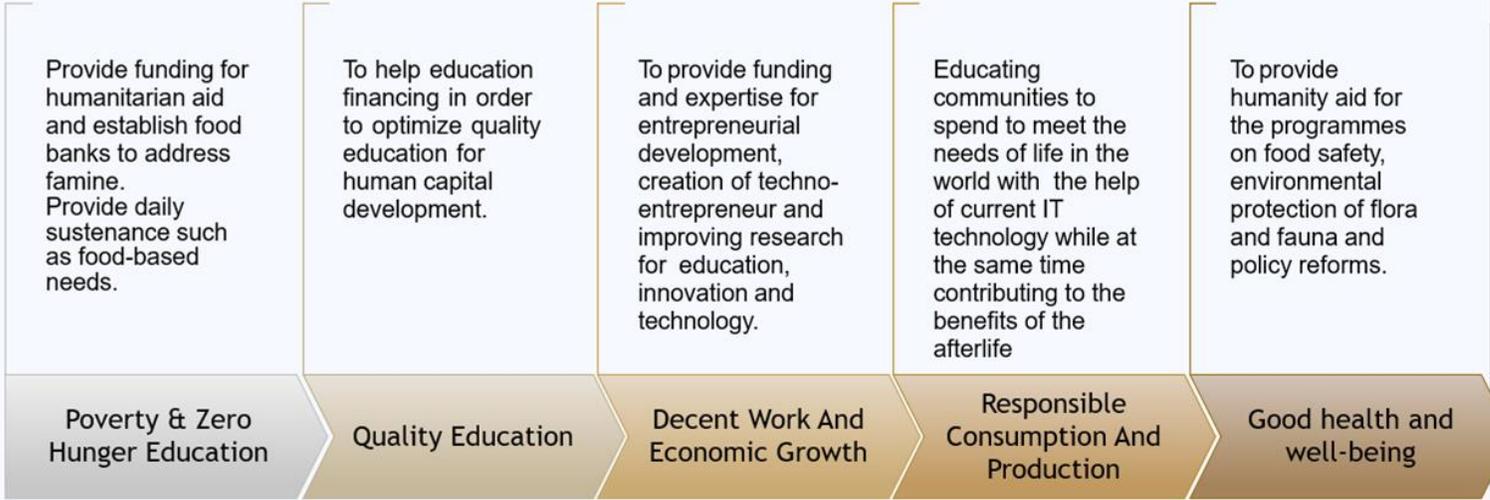
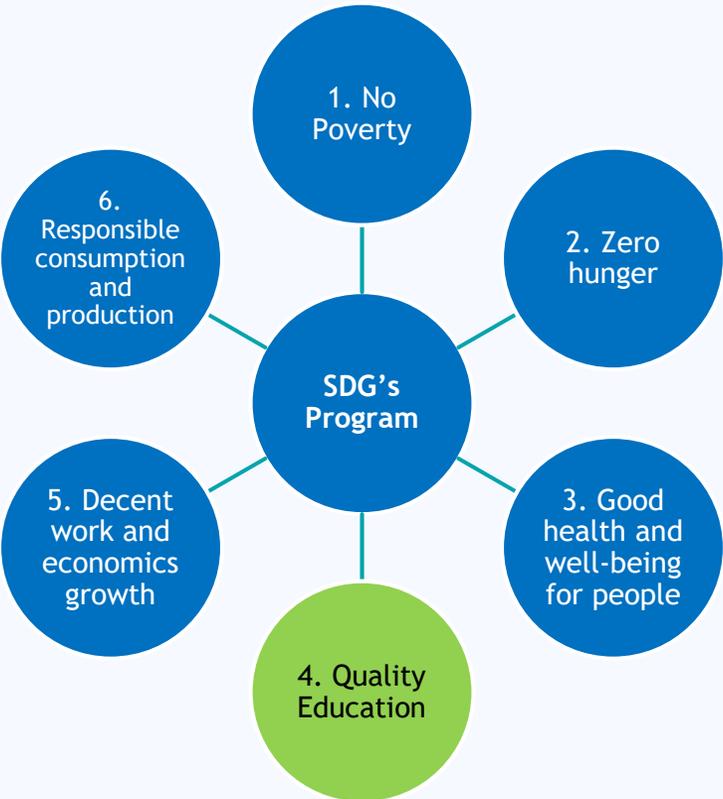
## VISION

To create a more vibrant Malaysia through the principles of peace, dialogue, cooperation, and shared opportunities.

## VISION

- Human Dignity – Upholding life, respectful, inclusive.
- Integrity – Act ethically, model right relationships.
- Compassion – Everyone is important, serving with mercy and tenderness.
- Stewardship – Accountability & responsibility.
- Service – Highest quality in every dimension of activities.
- Halal – Upholding Halal principles in undertakings and transactions (No riba, gharar, maisir).

# SUSTAINABLE DEVELOPMENT GOALS STRATEGY



# D-8 MALAYSIA FOUNDATION PROJECTS

## 1. Gift economy (in consonance with Six (6) SDG's)

- I. No poverty
  - Monthly cash donation
  
- I. Zero hunger
  - Food Bag
  - Food Bank



## 2. D-8 EDU CITY IN BANDAR VENDOR TABOH NANING, ALOR GAJAH MELAKA

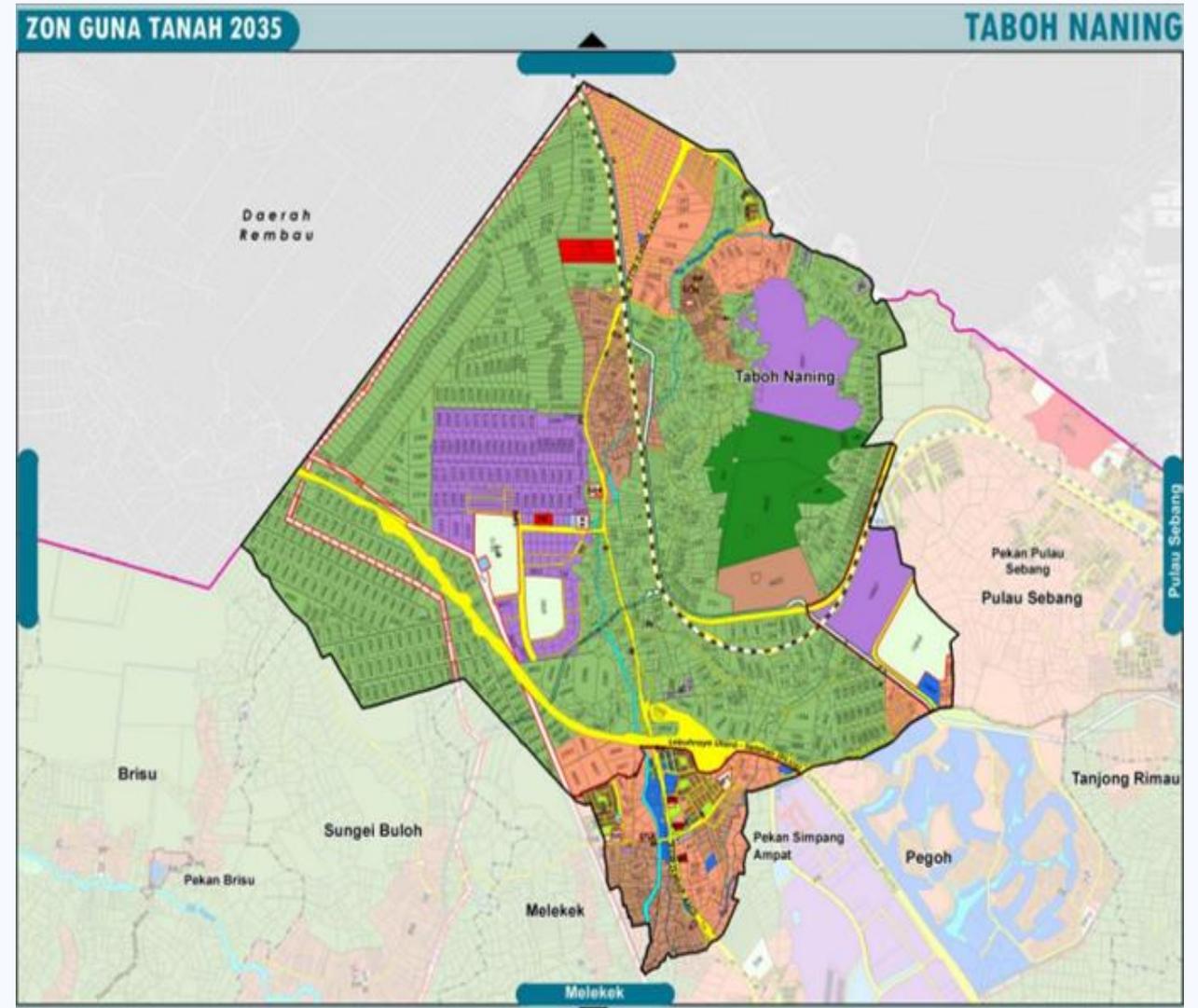
### Purpose to set up a D-8 Edu City

- Allocate objectives off shore universities for D-8 Countries
- D8 International Management Centre
- Common facilities for all the institutions is D-8 Edu City like library, lecture theatre, sport complex
- Commercial center
- Hostels for single and married students
- International Research Centre focuses on the latest technologies



- ▶ D-8 Edu City will establish networking with D8 International University to promote educational opportunities among ummah in D-8 countries,
- ▶ D-8 Edu city will provide areas to any of the D-8 universities intending to expand their facilities
- ▶ International exchange student among D-8 countries
- ▶ Sponsorship in term of scholarship to deserving and poor families in D-8 countries
- ▶ Exchange of academic staff and personnel to promote education with the Islamic trust
- ▶ Exchange of research and development funding and output for commerialisation with targeted industries
- ▶ Improvement of quality of their tertiary education in D-8 countries
- ▶ Any other improvement for the betterment of academic status of D-8 countries
- ▶ To introduce academic subjects of necessity for the betterment for D-8 industries in terms of knowledge and experiences
- ▶ Any other matters relating to the overall improvement of D-8 countries in education
- ▶ To provide endowment fund for education according to Islamic principle like Waqf, Sadaqah, Hibah, Qadrul Hassan

**“LAND USE ZONE 2035” FOR  
D-8 EDU CITY TABOH  
NANING, ALOR GAJAH  
MELAKA**



## Proposed D-8 Malaysia Foundation Cooperation with Melaka Islamic Religions Council (MAIM) to Develop Complex for Retirement Home and Wellness Center for Senior at Lot 347 Mukim Bukit Katil, Melaka

The purpose of the project is to provide food and shelter for the aged and seniors within the context of six (6) Sustainable Development Goals of no poverty and zero hunger and shall be opened to eligible ummah of D-8 countries.

Details of the project is being planned and will be within the context of Islamic principle of waqf. It is envisaged the program will be managed by a professional team to be engaged by D-8 Malaysia Foundation to provide hospitality, wellness care, medical for the deserving seniors.

# DEVELOPMENT OF CENTRE FOR ISLAMIC PROPAGATION (DAKWAH) AMONG NATIVES IN MALAYSIA

## **PURPOSE**

To propose Tauhid at Malaysian interior (hinterland)

## **THE PROGRAM**

D-8 Malaysia Foundation will be collaboration with an NGO to undertake sustainable propagation of Islamic teachings among the Natives in Malaysia of the interior.

The vision in to train propagators to be knowledgeable, with faith and morality at the interior.

The mission is to develop a educational center to produce propagators among the Natives, also to prepare programs and activity for the native propagators. And to train Native propagators on skills, agriculture and animal husbandry using modern technology.

The objectives is to produce propagators among the Natives in their society who are knowledgeable and with high level of morality and able to educate their society in the better understanding of Islam.

Another purpose is to be the “agent of change” for Islamic among the Natives in Malaysia. It will be a point of reference on religions problems and Islamic syariat among the Natives. It is also to circulate Islamic way of life among Natives.



***THANK YOU***

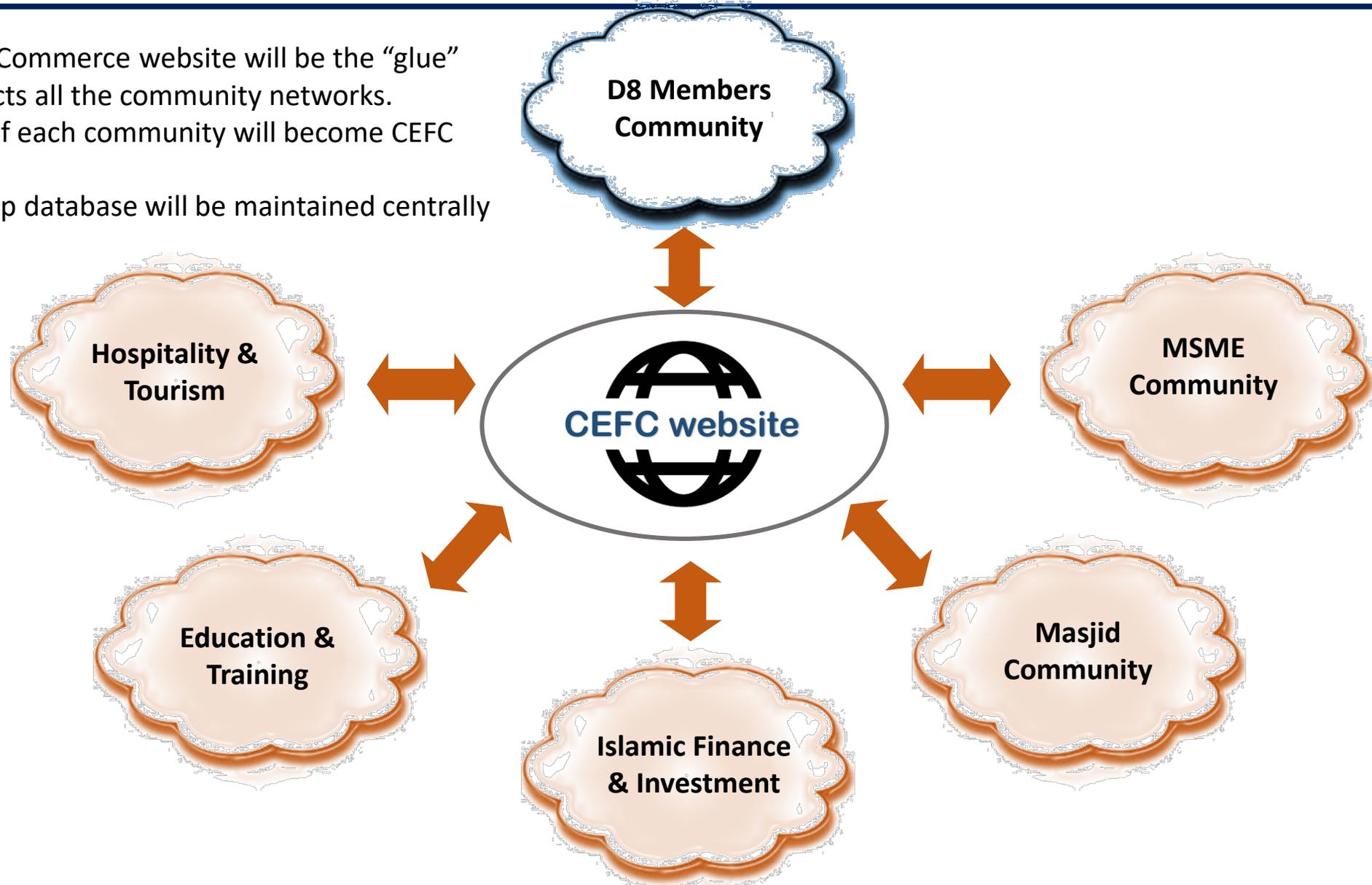
# Building an Islamic Digital Ecosystem to Reach the True Economic Potential of D-8 Ummah

*leveraging the full capabilities and power of digital technology to  
meet sustainable business growth*

Business  
**Blueprint**

# Overview CEFC Digital Eco-System : a fully integrated & inter-connected Digital Ecosystem connecting multiple communities of interest.

- The CEFC eCommerce website will be the “glue” that connects all the community networks.
- Members of each community will become CEFC members.
- Membership database will be maintained centrally by CEFC.



# A single integrated eCommerce website

## Membership Management

- Registration
- Online Payment
- Billing & Dues
- Communications
- Analytics & Reporting

## Event Marketing & Support Management

- Web Event Coordination
- Web Event Promotion
- Web Event Reporting
- Webcast Production (two-way live webinar)
- Webcast Presentation (one-way live or post-event)

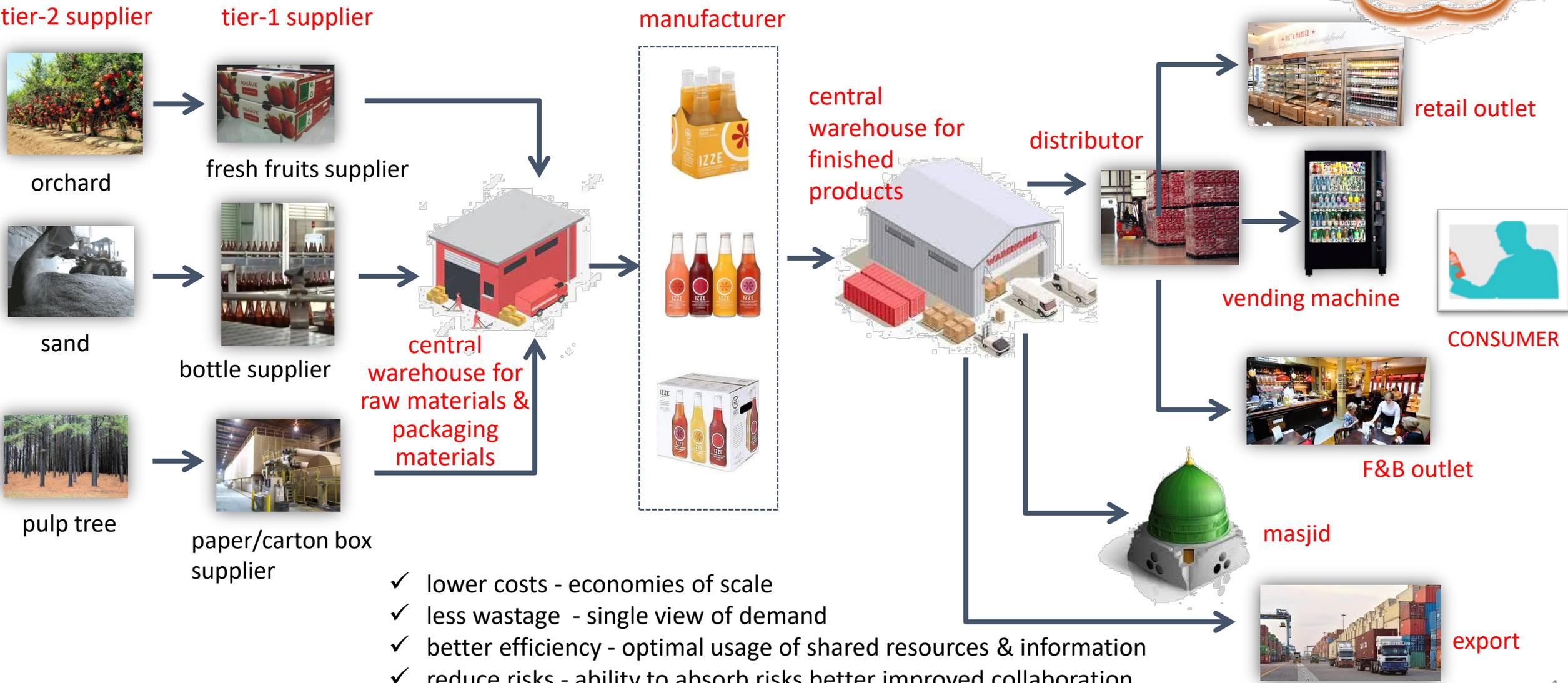
## Document & Content Repository Management

- Events Calendar
- Publishing Static Information
  - organisation structure
  - committee members profile
  - constitution, doctrines
  - articles & publications
  - circulars, minutes of meetings
- Feedback & suggestions

## B2B2C eCommerce

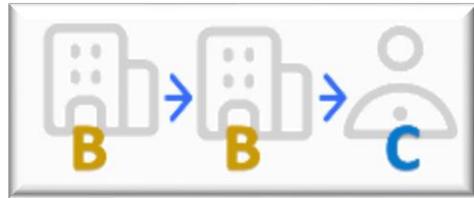
- Product Catalogue Management
- Delivery Operations & Tracking Management
- Payment Gateway
  - Online corporate banking
  - Online consumer banking
  - Major credit/debit cards
  - E-wallet
- Sales Analysis

# A collaborative and more technologically connected Halal Supply Chain Ecosystem



- ✓ lower costs - economies of scale
- ✓ less wastage - single view of demand
- ✓ better efficiency - optimal usage of shared resources & information
- ✓ reduce risks - ability to absorb risks better improved collaboration

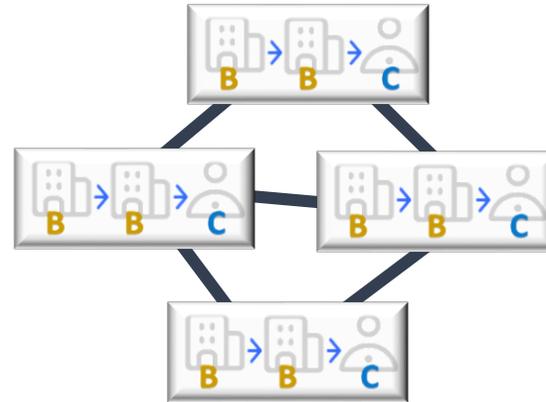
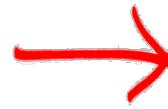
# Global B2B Halal Network Program Implementation Plan



## LOCAL TRADE

B2B Halal Network Pilot – Domestic Market.  
Building local B2B & B2C Halal Supply Chain Networks

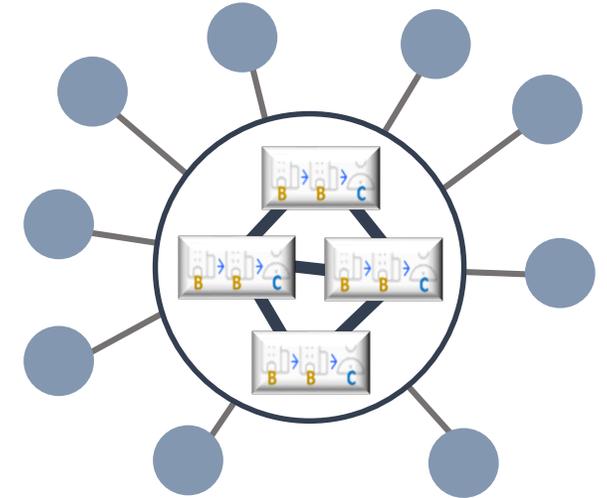
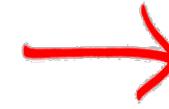
SHORT TERM



## INTRA-TRADE

Global B2B Halal Network - Limited Market.  
Business community between member countries only (D8)

MEDIUM TERM

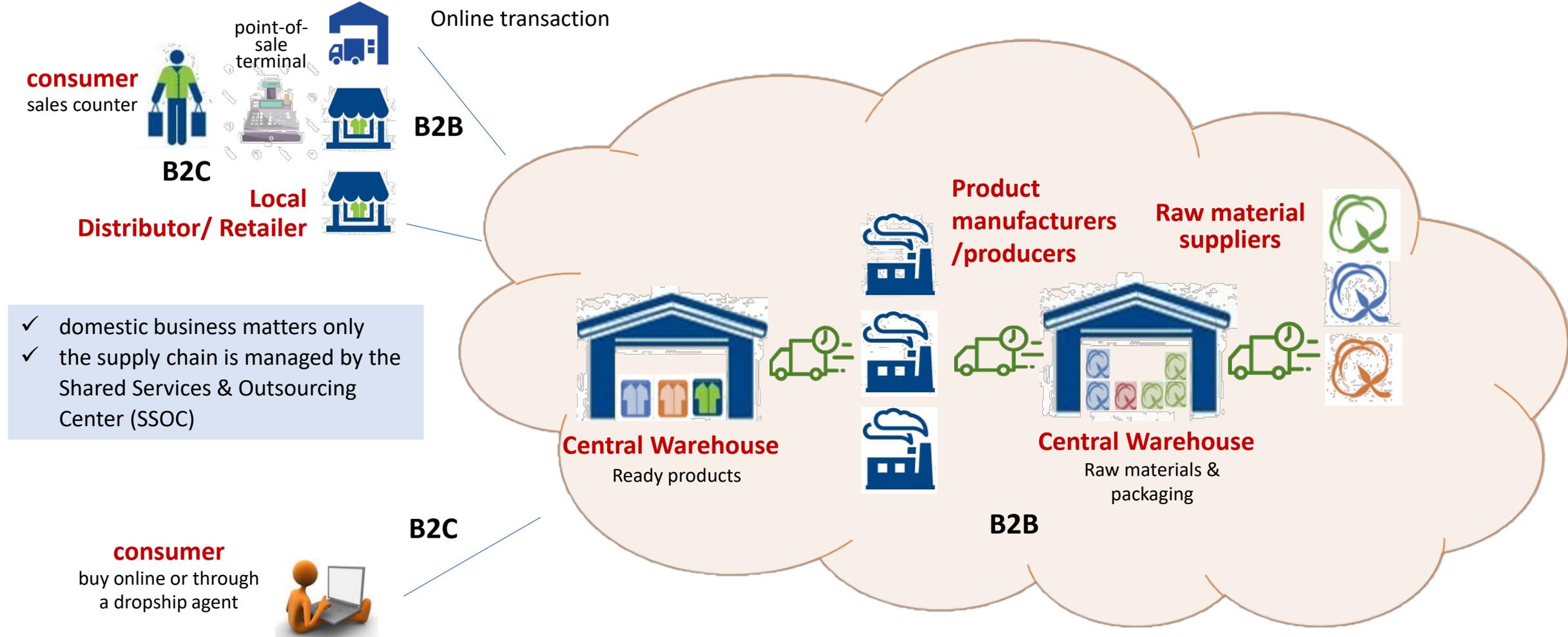


## INTER-TRADE

Global B2B Halal Network - Open Market.  
The business community is extended around the world

LONG TERM

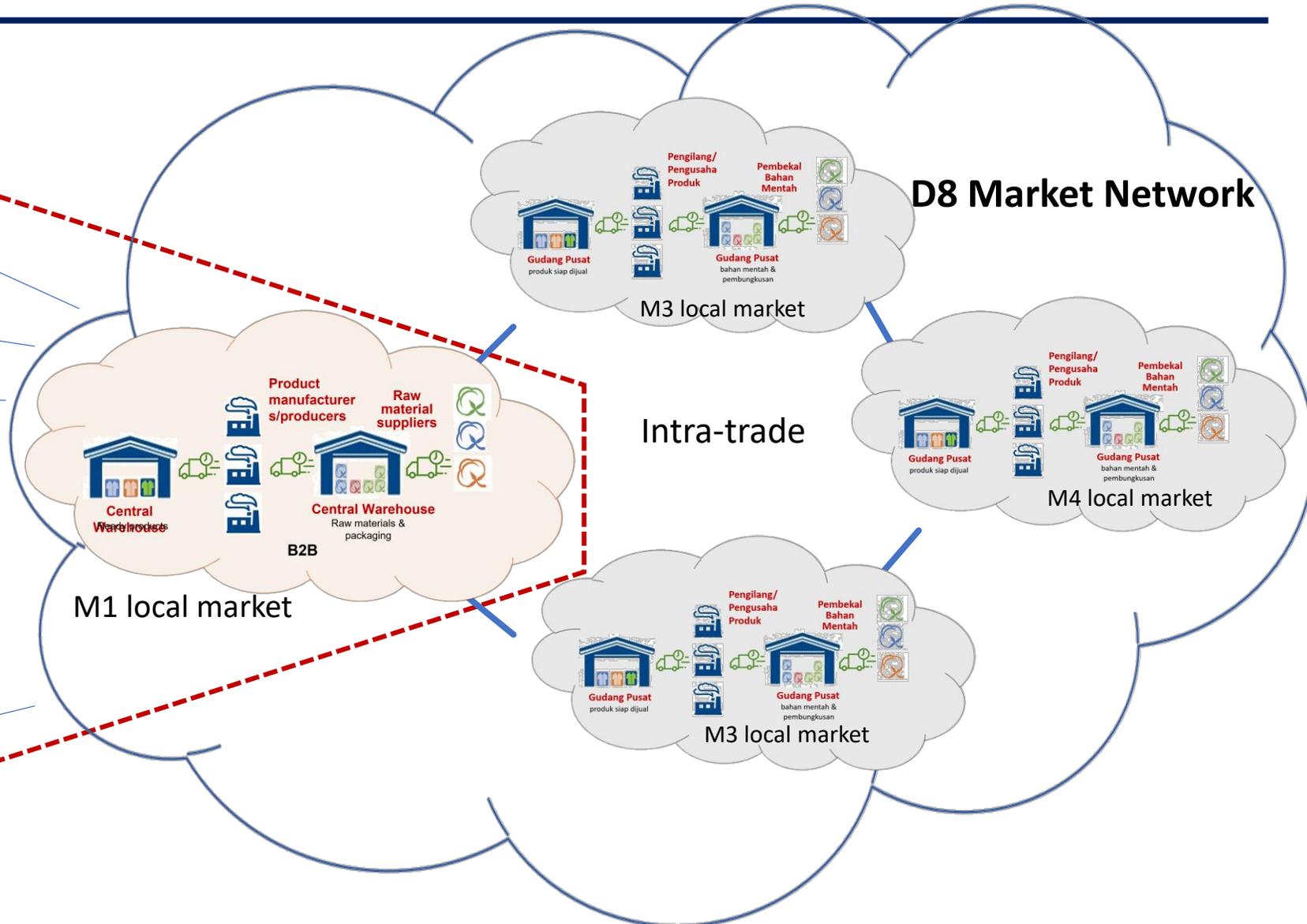
# Local Trade: Domestic B2B2C Halal Product Supply Chain Ecosystem



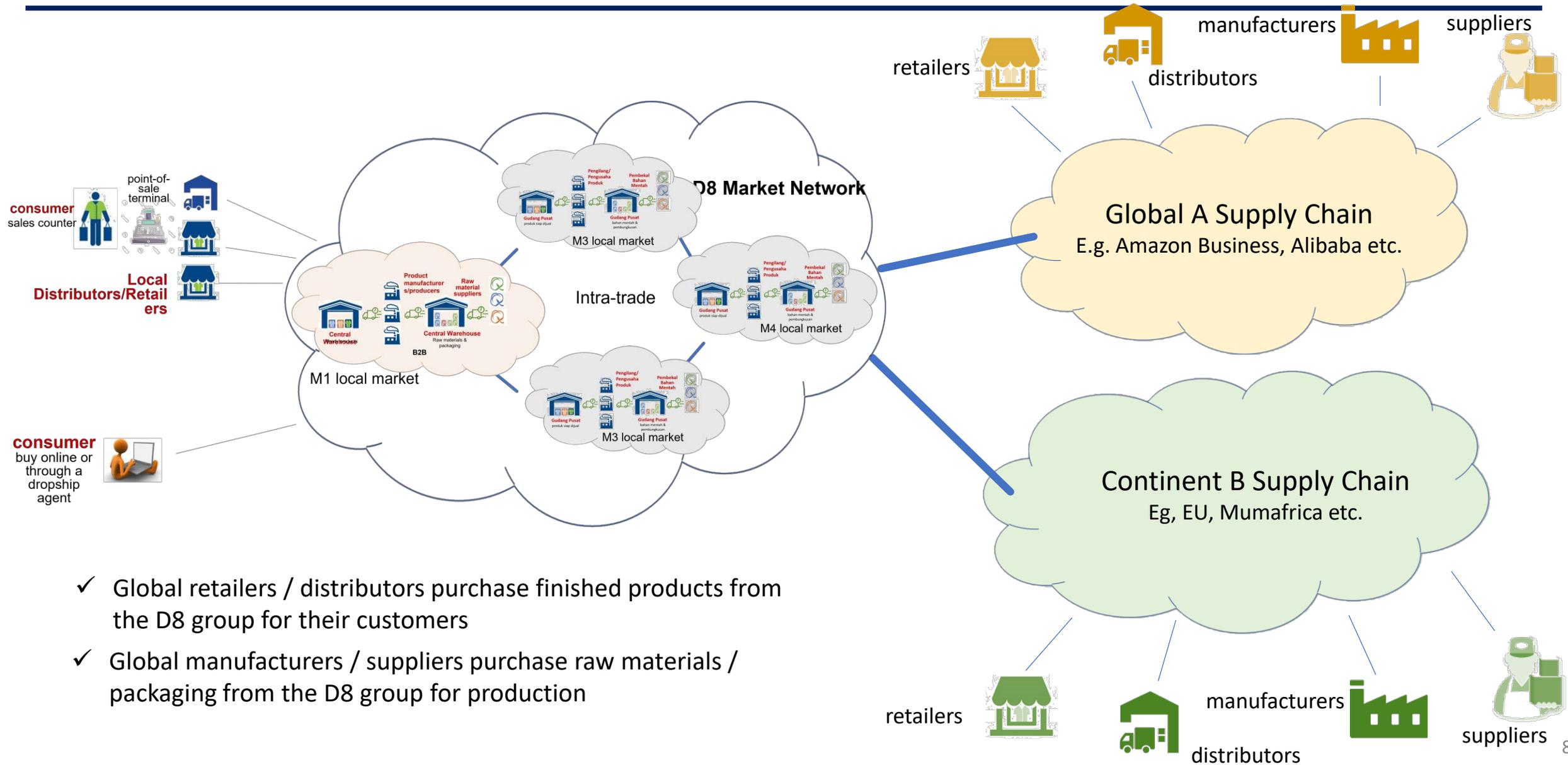
# Intra-Trade : Global B2B Halal Network - Limited Market



- ✓ community of buyers from member countries (D8).
- ✓ suppliers & manufacturers can import/export from/to countries in the group in bulk through Shared Services & Outsourcing Center (SSOC)



# Inter-Trade: Global B2B Halal Network - Open Market



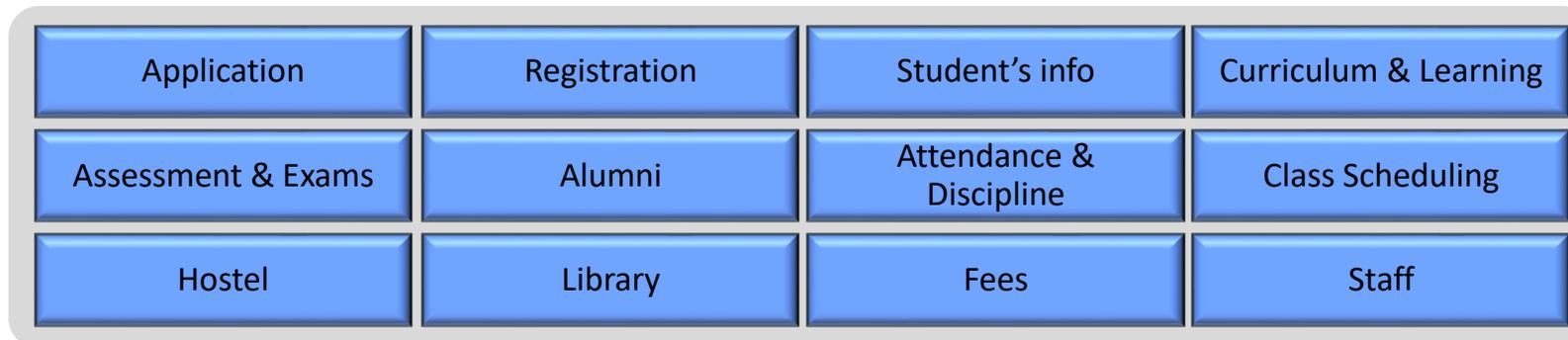
- ✓ Global retailers / distributors purchase finished products from the D8 group for their customers
- ✓ Global manufacturers / suppliers purchase raw materials / packaging from the D8 group for production

# Helping the Committee to Manage and Administer the Masjid More Systematically Through an Integrated System



- The iMAM application completely revolutionizes how Masjid operate.
- A comprehensive software to help in management that burdens Masjid administration today.

Masjid Management Integrated Module for the Masjid Committee to carry out management & administration tasks



the extended version for Tahfiz School Management



# More than place of worship : Empowering Masjids as a Strategic Platform to unify and improve the Economy of the surrounding Muslim Community



50,000+ trained & competent workforce required to work as professional administrators/managers of masjids/suras

search for talented & potential employees from ....  
**20 Public Uni. & 70+ Private Universities & Collages**

**Strategic Partner Support**

# Creating an Integrated Tourism Value Chain Ecosystem that will bring benefit to consumer/ traveler and service providers



online booking syariah compliant BnB, hotel & resorts

local tour : fishing trips, sightseeing trips, museums, cultural centres, arts and/or indigenous cultural experiences

f&b ; local authentic cuisines

food delivery services

Shopping : craft centre, sunday market, home-based entrepreneur

vehicle rental services

medical & wellness tourism and retirement homes



- inbound tourists provided with an easy access to a comprehensive set of services



Inbound tour services

outbound tour services

- making it easy for outbound travelers to compare prices/scope of services and completing the transaction



Umrah information



online learning



clothing and travel kits



ready-to-eat food



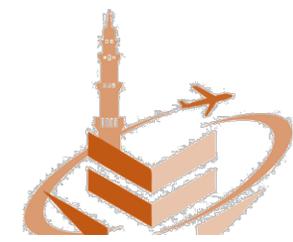
hotel reservation



flight ticket reservation



travel visa application



umrah operator company



e-hailing service



travel insurance services

property/ service registration

housekeeping services

feedback & review ratings

services for property owner

# Creating a model of sustainable business growth by developing and maintaining synergies between Supply & Demand



**1**  
Contribute to alleviate the graduate and youth unemployment problem

**2**  
Increase contributions from stronger business community to stimulate economic growth

← **benefits to the nation** →

- virtual university
- employability training
- reskilling & upskilling
- industrial training

Youth Community Programmes (job seekers)

identify & prepare workforce through learning programmes

**Supply Management**

be an entrepreneur / employable workforce

time job matching & placement

balancing supply and demand

**Demand-Driven Planning**

new job opportunities

Business Improvements Programmes (job creators)

support business communities leading to creation of job opportunities

**Demand Management**

... at the strategic level - the workforce planning process to balance demand and supply



... at the operational level - the process of matching & placing workers with suitable jobs

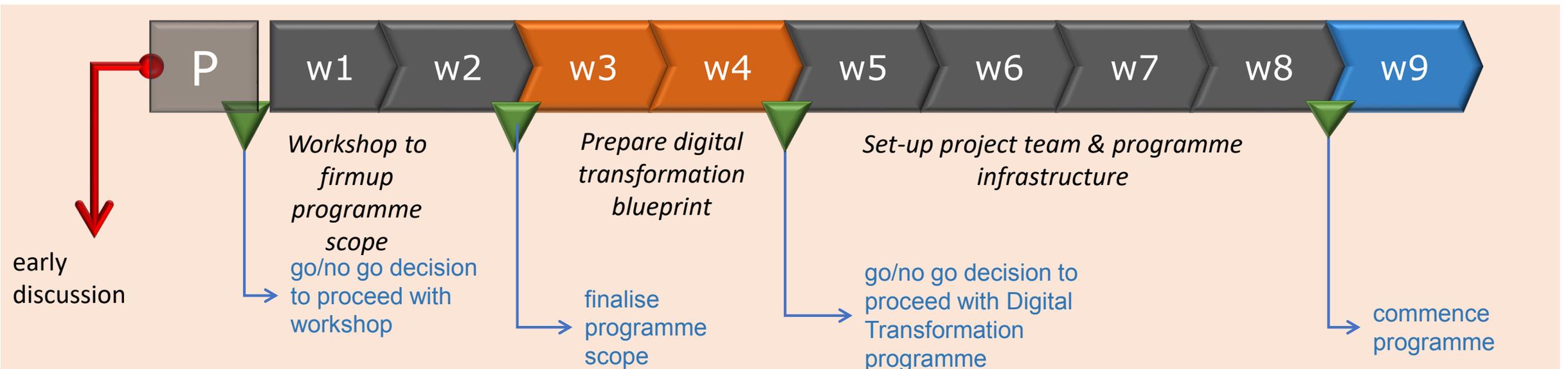
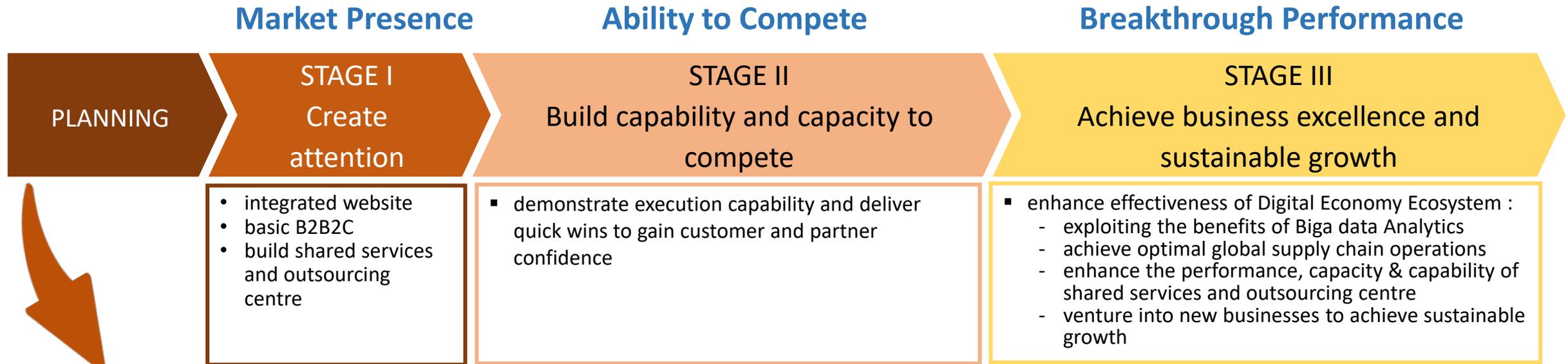
# Championing the Islamic principles and practices in all Financial & Investment activities and endeavors by ensuring that they are Syariah compliant



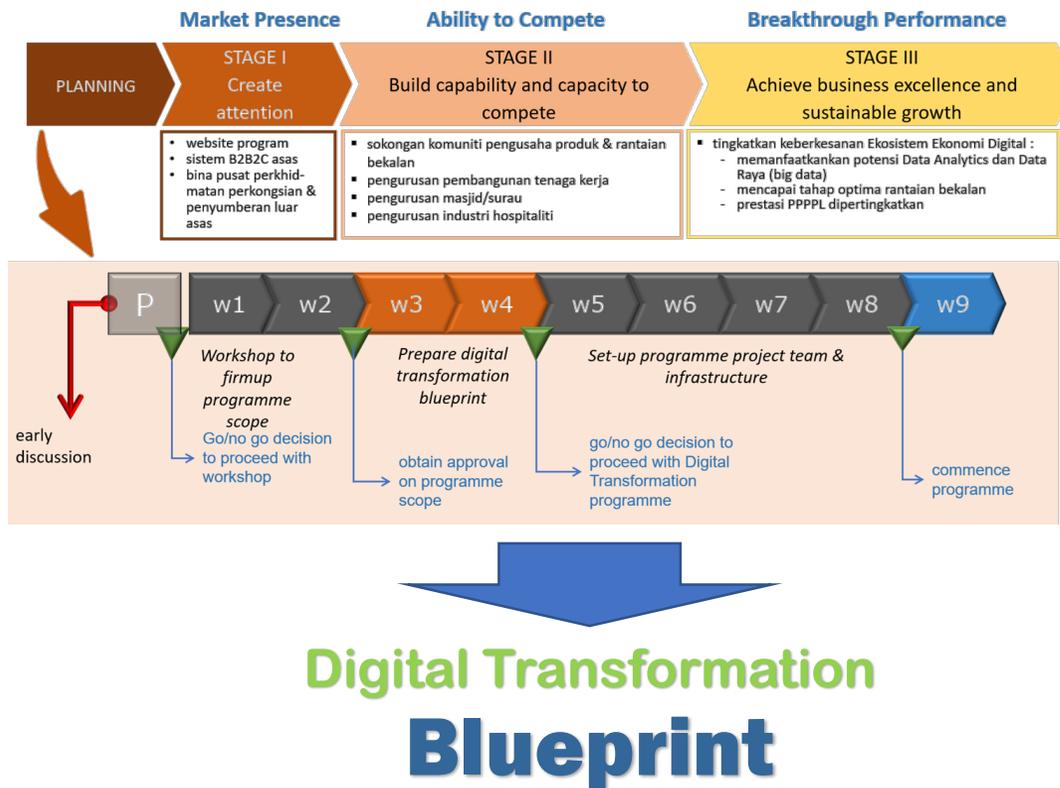
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# **Immediate plan of action**

# Overview of Digital Transformation Programme



# Planning phase key deliverables

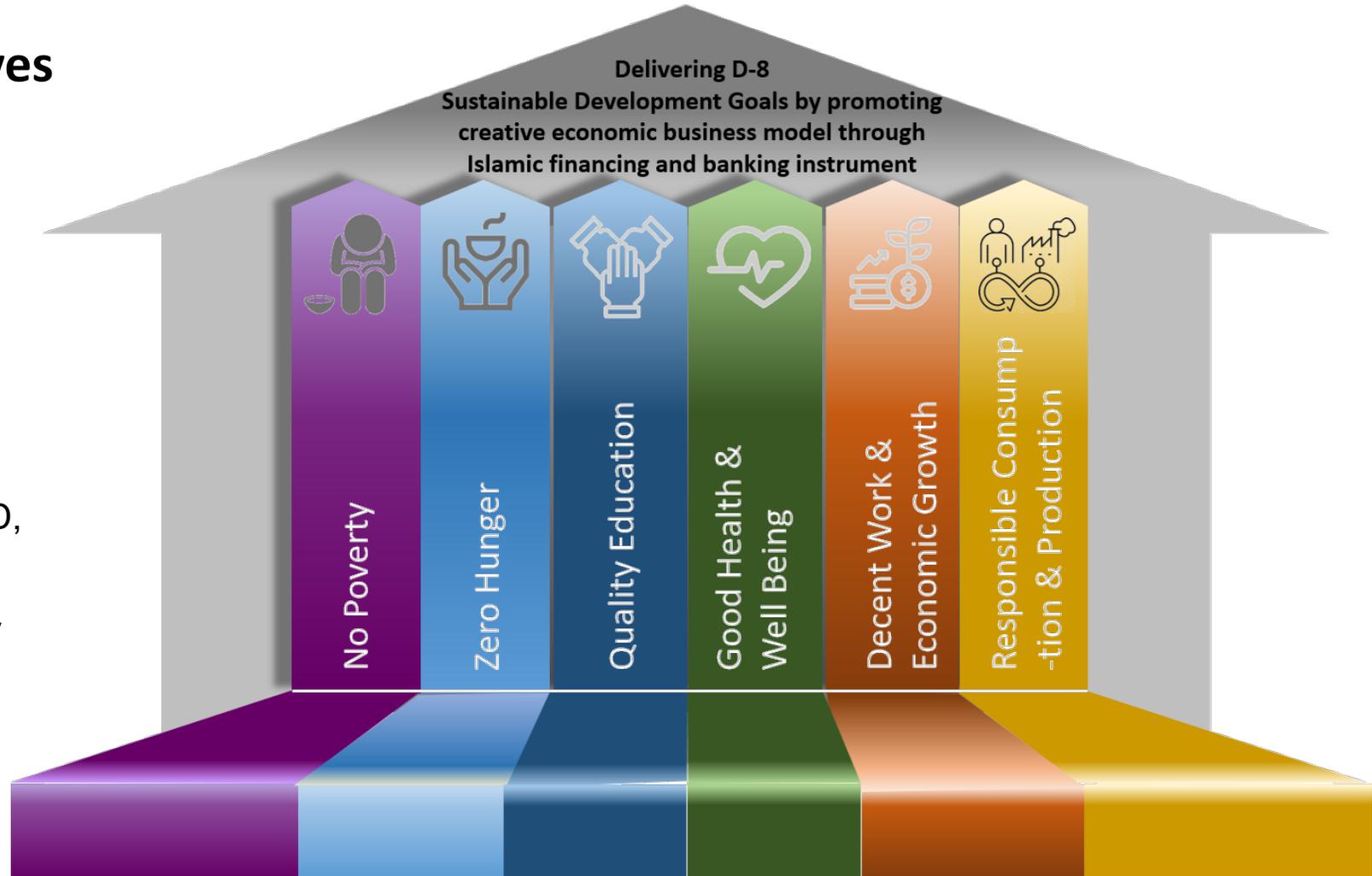


The Digital Transformation Blueprint will contain the following documents:.

- ICT Strategic plan
- Program governance structure
- Change management plan
- Program implementation schedule
- Human resource plan
- Program KPI management plan
- Budget and program cost benefit analysis
- Issue management and scope escalation
- Program progress reporting plan
- Program risk mitigation plan
- Application development plan, infrastructure & technology adoptionPelan strategik

## Program Mission and Objectives

- ❑ Provide funding for humanitarian aid and establish food banks to address famine.
- ❑ Provide education financing to optimize quality education for human capital development.
- ❑ Provide funding and expertise for entrepreneurial development through R&D, innovation & technology
- ❑ Educate communities using IT technology to balance the needs of worldly & afterlife
- ❑ To provide humanity aid for food safety, environmental protection of flora & fauna and policy reforms programmes.



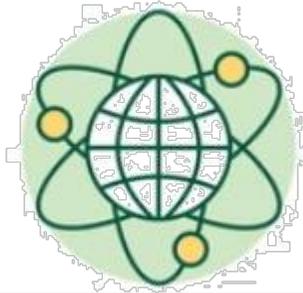
# Creating a Flexible Hybrid & Secure Global Workplace Environment



Experts predict much of the future workforce will work remotely as new nature of work is evolving enabling many employees to work from anywhere geographically leveraging on the advancements in digital and telecommunications technologies

## Key Driving Factors

The COVID-19 pandemic has disrupted life/work and organisations must seriously consider resetting the work culture for a post-COVID “new normal” to ensure business continuity



More non-employees are doing more work for the business collaboratively either through strategic partnership arrangements or work being outsourced to reliable external parties

Workstation devices	Collaborative tools	Video conferencing	Reliable network services	Secured network	Paper“less” environment	Remote working guidelines
laptop/desktop equipped with security protection to access the Internet to get their work done	document sharing, document version control, access controls, workflow & notifications support	a secured videoconferencing solution to encourage remote f2f interaction	employees must have reliable access to perform work remotely from home	enhanced Firewalls to prevent threats from entering company’s system	promoting collaboration among team members to share files digitally without printing	describe who can work remotely, best practices and the legal rights of remote employees
						

Design of future-fit-workplace will consider the followings:

# ISLAMIC FINANCE AND THE DEVELOPMENT OF MALAYSIA'S HALAL ECONOMY

MALAYSIAN SUCCESS STORIES

## FOCUS ON HALAL ECONOMY (HE)

1. The business activities that Al Hidayah Group (AHG) proposes for D-8 countries focus on **the halal economy, that is, production of and trading in halal goods and services (real economic sector) and provision of Islamic finance (financial sector)**. The proposal is based on Malaysia's success stories in developing its halal economy over the last three decades.

## REPLICATION MALAYSIA'S SUCCESS STORIES IN D-8 COUNTRIES

2. AHG, under the framework of Public-Private Partnership (PPP) and Private Financing Initiative (PFI), proposes that these success stories be replicated in other D8 member countries through the partnership of public and private sector players.

## PROMOTION OF DOMESTIC AND INTERNATIONAL TRADES

3. It is recognized that trade, both domestic and international, is an important engine of growth.

4. With the aim to enhance economic growth and to contribute to the improvement D-8 countries' standards of living through the promotion and expansion of trade among the D-8 countries (intra-trade) and trade between D-8 countries with the rest of the world (inter-trade), AHG has committed itself to undertake this effort. The construction of e-commerce platforms, both for B2B export and import trading activities and B2C for domestic trading activities is currently underway. The D8 Commission had welcomed this initiative at the D-8 Summit in 2018.

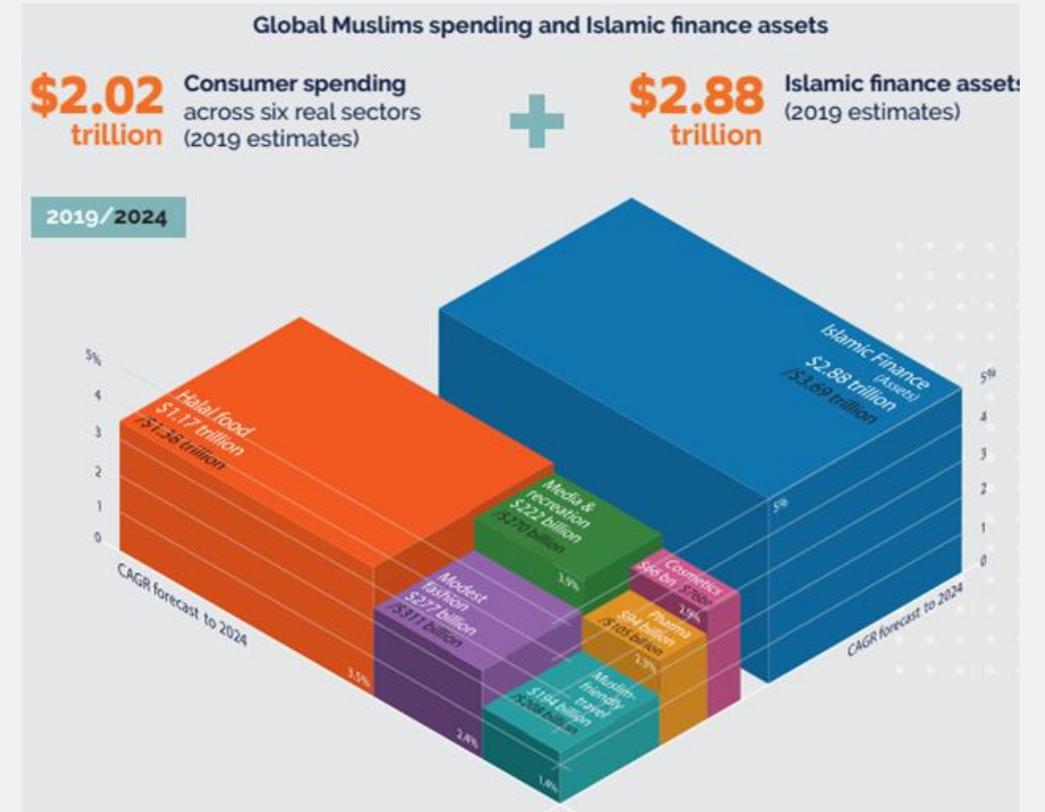
# SUCCESS STORIES OF MALAYSIA'S HALAL ECONOMY

## HALAL ECONOMY DEFINED

1. The term halal refers to anything that is permissible or lawful under Islamic law that dictates the way of life of a Muslim. Hence, the scope of the halal economy is broad and can be defined as an industry that is involved in the provision of halal products and services, including food, clothing and fashion, cosmetic and personal care, travel and financial services.
1. Islamic finance is part of the halal economy and it facilitates the development of the halal economy. The financing requirements for halal economy ought to come from shariah-compliant sources.
1. An important aspect of the halal economy is the certification of products and services. The permission to put the halal certification logo on a product conveys that a reliable authority or independent party has confirmed that halal requirements have been met at a sufficient level.
1. Halal certification is particularly essential when production processes are long and complex such as in the food chains where the development of food technology creates new products and ingredients and many products are traded internationally.

# THE STATE OF GLOBAL HALAL ECONOMY

1. The global halal economy has expanded in recent years. The world's 1.9 billion Muslims spent US2 trillion in 2021 on halal foods, pharmaceutical, cosmetics, fashion, travel, media and recreation sectors reflecting an 8.9% year-on-year growth from 2020. This is projected to grow further by 9.1% in 2022 (Reference: *"The State of Global Islamic Economy Report, 2022"*).
1. Most Muslims prefer certified halal foods and products while the non-Muslim consumers cite hygiene, sanitation, quality and safety as the main reasons for purchasing halal products. Hence, the growing Muslim population worldwide and non-Muslims' interest in consuming halal products present an opportunity for significant growth for the demand for halal products and services.
1. The consumption patterns of young people and increased digital connectivity are key drivers of future domestic and cross-border trade in the halal economy.



## THE STATE OF MALAYSIA'S HALAL ECONOMY AND ITS POSITION IN GLOBAL HALAL ECONOMY

1. Malaysia currently leads the overall Global Islamic Economic Indicator (GIEI) rankings with respect to the size of the halal economy, particularly for Islamic finance, halal foods, Muslim-friendly travel and media and recreation sectors.
1. The largest component of Malaysia's halal economy is food sector with revenues estimated at US\$31 billion in 2021 and is forecast to reach US\$47.6 billion in 2025. Halal pharmaceuticals are also growing with revenues of US\$4 billion in 2021 and is forecast to reach US\$4.8 billion in 2025. Malaysia established the world's first halal pharmaceutical standard.
1. Malaysia's halal certification is globally recognized and is considered a valuable and credible resource providing a significant competitive advantage for Malaysian firms in the international halal market. The stamp of authenticity on halal products help to reduce information asymmetries and "halal washing" and build trust, especially in international trade.
1. The halal economy plays an important role in Malaysia's economic growth contributing 7.5% to GDP in 2020.
1. Enhancing the competitiveness of the halal industry to capture a more significant shares of the global halal market is one of the key strategies to boost Malaysia's economic growth under the 12<sup>th</sup> Malaysia Plan (2021-2025).
1. Malaysia's Ranking in the Global Halal Economy: Malaysia currently leads the overall Global Islamic Economy Indicator Rankings (for the 9<sup>th</sup> consecutive year). Here are Malaysia's ranking in 6 sectors:

# GLOBAL ISLAMIC ECONOMY INDICATOR (GIEI)

## Top 15 Global Islamic Economy Indicator Score



### ISLAMIC FINANCE

1	Malaysia
2	Saudi Arabia
3	Bahrain
4	Kuwait
5	United Arab Emirates
6	Indonesia
7	Iran
8	Oman
9	Qatar
10	Jordan



### HALAL FOOD

1	Malaysia
2	Indonesia
3	Turkey
4	Russia
5	United Arab Emirates
6	Kazakhstan
7	Singapore
8	Saudi Arabia
9	South Africa
10	Australia



### MUSLIM-FRIENDLY TRAVEL

1	Malaysia
2	Singapore
3	Turkey
4	Bahrain
5	United Arab Emirates
6	Tunisia
7	Saudi Arabia
8	Kuwait
9	Kazakhstan
10	Morocco



### MODEST FASHION

1	United Arab Emirates
2	Turkey
3	Indonesia
4	China
5	Spain
6	Italy
7	Singapore
8	France
9	Malaysia
10	Germany



### PHARMA AND COSMETICS

1	Singapore
2	Malaysia
3	Netherlands
4	Belgium
5	France
6	Egypt
7	Turkey
8	United Arab Emirates
9	Indonesia
10	United Kingdom



### MEDIA AND RECREATION

1	Malaysia
2	Singapore
3	United Arab Emirates
4	China
5	Turkey
6	United Kingdom
7	Netherlands
8	Belgium
9	Germany
10	United States

# MALYSIAN HALAL REGULATORY FRAMEWORK

- Malaysia has enacted multiple regulations to ensure the safety and quality of halal products marketed in Malaysia, particularly halal food.
- The regulations also aim to protect the integrity of Malaysia's halal logo as a global brand that aligns with shariah and international best practices. The regulations include:

- 1 Trade Description Act 2011 (TDA 2011)
- 2 Animals Act 1953 (revised 2006)
- 3 Food Act 1983
- 4 Food Regulations 1985
- 5 Consumer Protection Act 1999
- 6 Local Government Act 1976

The image displays a world map with 46 numbered locations, each corresponding to a country's halal regulatory authority. Each location includes a small circular logo and the name of the authority. The countries are arranged in a grid-like fashion across the map. At the bottom of the map, there is a QR code and the text 'Bahagian Hab Halal, JAKIM' and 'www.halal.gov.my'. The QR code is labeled 'IMBAS DI SINI'.

- JAKIM has recognized 84 foreign halal certification bodies (FHCB) in 46 countries 70 of which are in 34 countries that are not members of the IOC including Australia (7), Japan (6) and China (6):
  - The recognition is based on compliance with and implementation of the halal standards that meet the requirements set by Malaysia
  - The role of an FHCB is to monitor and verify the halal status of raw materials and products with responsibility and integrity
  - The recognition aims at meeting procedures set by Malaysia Halal Certification that requires imported ingredients to be halal certified by recognized bodies
  - The validity of the recognition is two years (renewable every two years) and FHCBs are required to submit reports to JAKIM yearly.
- JAKIM's halal logo is among the most recognized symbol of halal compliance in the world. The recognition is due to its centralized nature, reliable integrity and strong support infrastructure for Malaysians halal certification. Malaysia's halal logo provides a significant competitive advantage for Malaysian firms in international trade arena.
- The recognition of halal standard is important in international trade: Malaysia and Indonesia have implemented the halal accreditation system on food and beverages imports, allowing only products with certified halal logos to be imported. The certified halal logos render competitive advantages to firms and countries in the area of international trade.

## HIGHLIGHTS

1. The global halal economy has recorded an impressive growth in the last several years and the growth is likely to continue in the coming years with more vigor. Malaysia is in the forefront.
1. Malaysia has included the development of the halal economic sector in its 5-year development plans in recognition of the importance of the sector to the economy and its immense potential contribution to the economic well-being of Malaysians and the world population.
1. Malaysian halal certification system and its halal logo is well-recognized globally and it provides the lead in the current mushrooming of other halal certification systems globally, both in the Islamic and non-Islamic world.
1. Malaysia is in the capacity to assist other countries to develop their own halal certification system.

## PROPOSAL

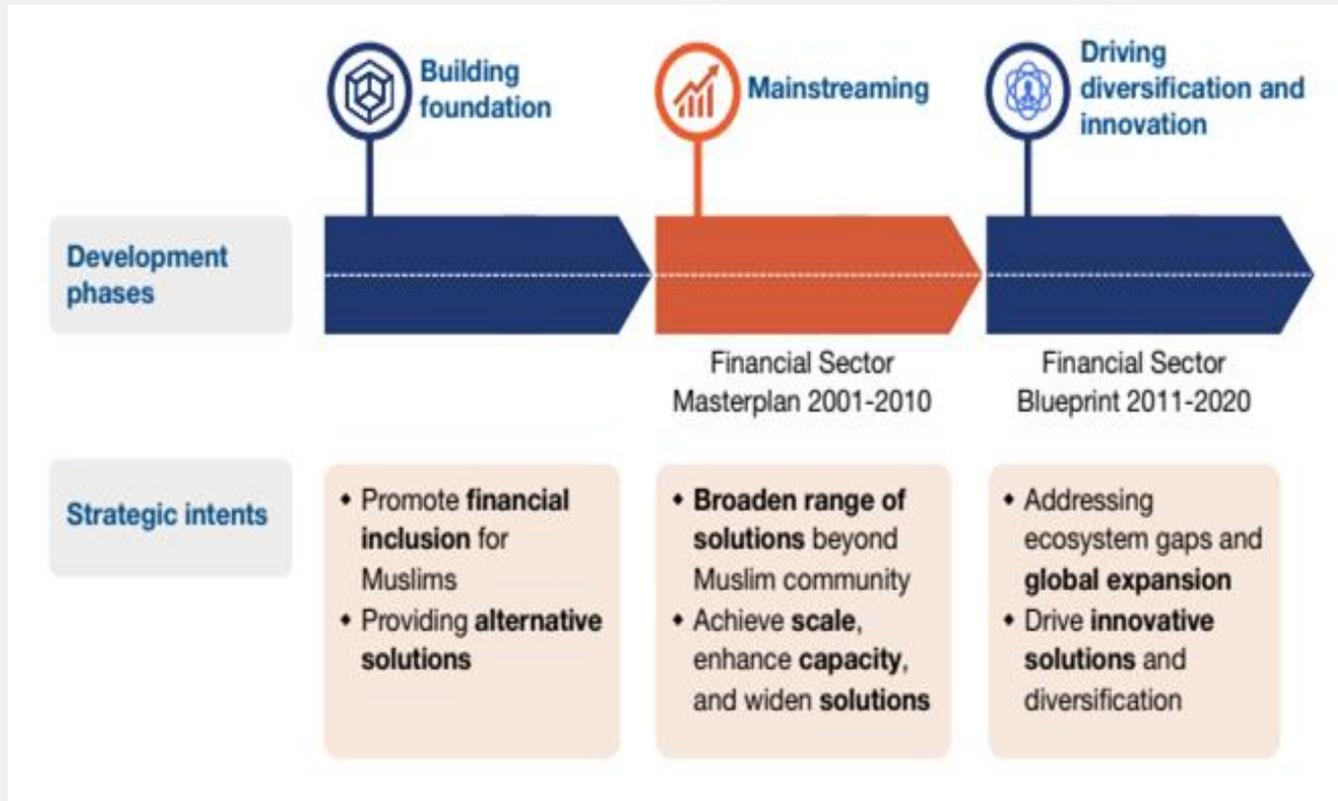
1. Encourage the development of halal economy D-8 countries
1. Stakeholder involved:
  - Government (eg; JAKIM and Minister of International Trade Industry)
  - Industry players (eg; Manufacturers and Chambers of Commerce)
  - Business advisory and consultancy firm

**SUCCESS STORIES OF  
MALAYSIA'S ISLAMIC FINANCE**

# DEVELOPMENT OF MALAYSIA'S ISLAMIC FINANCE

Islamic finance in Malaysia has undergone three broad phases of development over the last four decades – foundation-building, mainstreaming, and driving diversification and innovation (Diagram 1).

Diagram 1: Phases of development over the last four decades



Malaysia's global leadership in Islamic finance is the result of concerted efforts by the Government, financial regulators, and industry players. Over the years, a wide range of initiatives have been advanced – including providing the overall enabling legal and regulatory environment, rolling out structural reforms to align strategies, addressing market frictions and incentives, as well as building long-term capacity. The country has also contributed to the development of global infrastructures to promote Islamic finance development, such as the setting up of the Islamic Financial Services Board (IFSB) and the International Islamic Liquidity Management Corporation (IILM), which are both headquartered in Malaysia.

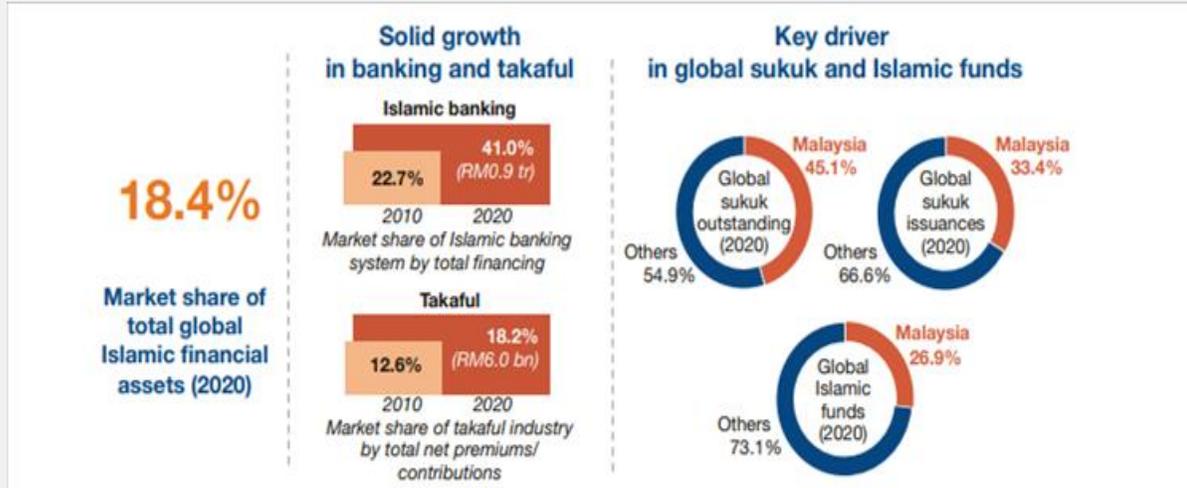
Today, Malaysia enjoys a mature Islamic finance ecosystem with dynamic and resilient players, diverse products, and comprehensive enabling infrastructures (see Diagram 2 for an overview).

As Malaysia's Islamic finance ecosystem continuously adapts to the fast evolving economic and social needs, efforts remain anchored on Shariah principles – aimed at realizing a vision of economic growth that is balanced, progressive, sustainable and inclusive (Diagram 3).

Building on these achievements, the strategies for the next five years will seek to leverage Malaysia's well developed Islamic finance ecosystem, particularly to:

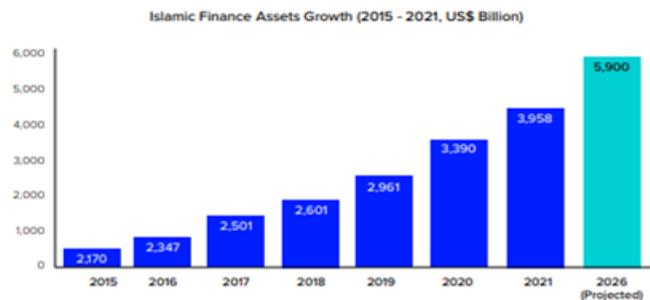
- i. Sharpen Malaysia's proposition as an international gateway for Islamic finance;
- ii. Strengthen policy enablers of value-based finance for greater impact; and
- iii. Mainstream social finance.

Diagram 2: Highlights of Malaysia's Islamic finance ecosystem

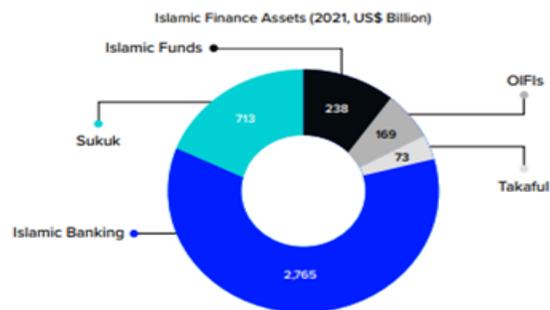
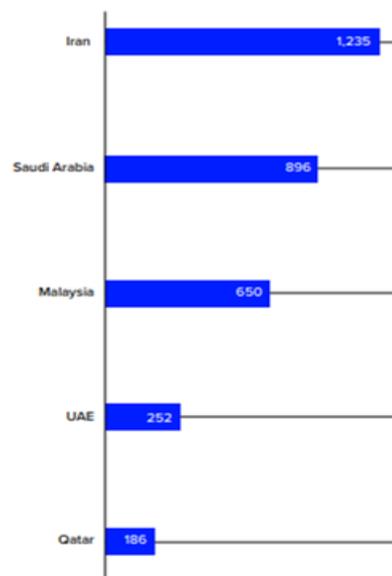


1. Bursa Suq Al-Sila` (BSAS) is a commodity trading platform specifically dedicated to facilitate Islamic liquidity management and financing by Islamic financial institutions.
2. Bursa Malaysia-i (BM-i) is a fully integrated Islamic securities exchange platform with a comprehensive range of exchange related facilities, that incorporate Shariah-compliant features.

## Islamic Finance Landscape in 2021



Top Countries by Islamic Finance Assets (2021, US\$ Billion)



## Islamic Finance Industry and its Supporting Ecosystem in 2021



### FINANCIAL PERFORMANCE

Total Islamic Finance Assets

**US\$ 4.0 Trillion**

YoY Growth of IF Assets

**17%**

Islamic Financial Institutions

**1,679**



### GOVERNANCE

Countries with at Least One Type of Islamic Finance Regulation

**47**

Countries with Central Shari'ah Committee Presence

**19**

Average Disclosure Index

**34%**

Number of Shariah Scholars with Institutional Representation

**1,296**

Countries with FinTech Sandbox

**50**



### SUSTAINABILITY

Total Value of ESG Sukuk Outstanding (US\$ Million)

**16,454**

Total Value of ESG Islamic Funds Outstanding (US\$ Million)

**7,546**

Number of Countries with Sustainability Guidelines

**41**

Average ESG Reporting Index

**19%**

Average CSR Reporting Index

**16%**

Total CSR Funds Disbursed (US\$ Million)

**1,223**



### AWARENESS

Number of Islamic Finance Events

**1,053**

Share of Islamic Finance Virtual Events of Total Events

**78%**

Number of Islamic Finance News

**13,216**



### KNOWLEDGE

Islamic Finance Education Providers

**880**

Islamic Finance Research Papers Produced

**3,504**

Islamic Finance Journals

**124**

## Top IFDI Countries and Global Average IFDI Scores for 2022

Country	Ranking	IFDI 2022 Score	Financial Performance	Governance	Sustainability	Knowledge	Awareness
Malaysia	1	113	98	94	117	147	172
Saudi Arabia	2	74	65	49	89	75	143
Indonesia	3	61	31	65	30	195	56
Bahrain	4	59	35	86	36	49	112
Kuwait	5	59	42	75	20	21	157
UAE	6	52	33	71	28	34	116
Oman	7	48	16	89	45	28	94
Pakistan	8	43	22	75	24	52	58
Qatar	9	38	25	47	21	16	102
Bangladesh	10	36	30	61	18	14	47
Maldives	11	32	16	72	35	12	19
Brunei Darussalam	12	31	14	58	10	32	48
Jordan	13	29	15	40	51	43	17
Sudan	14	27	32	51	3	9	5
Singapore	15	27	4	66	61	4	8
Global Average		9	5	16	7	7	12

# THE POSITION OF ISLAMIC FINANCE IN BANK NEGARA MALAYSIA FINANCIAL BLUEPRINT 2022 - 2026

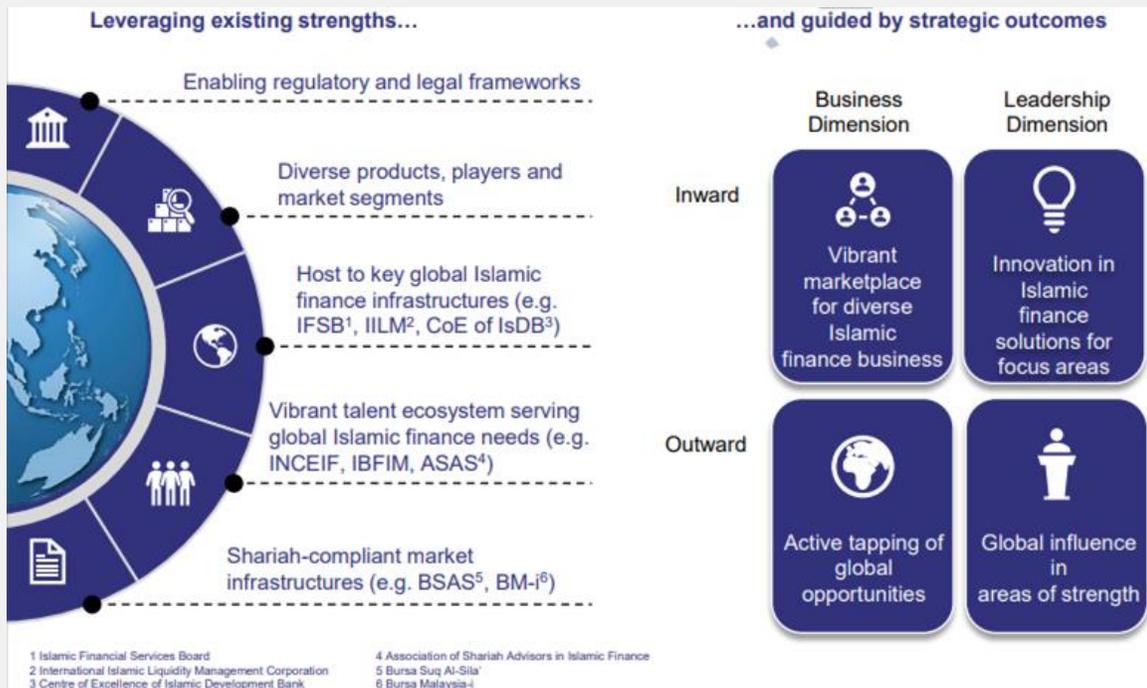
The Financial Sector Blueprint 2022 – 2026 sets out BNM's development priorities for the financial sector over the next five years. One of the thrusts includes “Advance value-based finance through Islamic finance leadership” with key area of sharpening Malaysia’s proposition as an international gateway for Islamic finance, among others.

## MIFC Vision Moving Forward

### Malaysia as a global gateway for Islamic finance markets in Asia and OIC



Connecting businesses, investors and other stakeholders to Islamic finance opportunities in Asia and OIC  
 Industry-led initiatives, supported by Malaysia’s talent services ecosystem  
 Specializing in sustainable finance and halal economy



### MIFC 5-Year Priorities

- Strengthen gateway-critical capabilities in Malaysia's Islamic financial industry**
  - Improve the Islamic financial industry's global distribution capabilities
  - Facilitate nascent Islamic financial innovations, including to accelerate the scaling up of new products and services
  - Strengthen global partnerships to advance Islamic financial innovations beyond Malaysia's borders
  - Refine measures towards strengthening the country's global competitiveness as an Islamic finance gateway
  - Enhance the role of Islamic finance to support national halal agenda
- Promote greater industry leadership**
  - Enhance mechanisms for greater industry leadership including reforming existing mechanisms and platforms to be more agile
- Facilitate further deepening of Malaysia's Islamic financial and capital markets**
  - Promote Malaysia as the centre for origination, issuance, and trading for sukuk
  - Enhance best practices and standards in the Islamic money and capital markets
  - Review and improve the structure of Islamic instruments

# ISLAMIC FINANCE IN MALAYSIA MOVING FORWARD

## Key milestones encapsulating the industry's vision to be more impact-driven

### Value-based Intermediation (VBI)



- Aims to deliver the intended outcomes of Shariah through practices, conduct, offerings that generate positive and sustainable impact to the economy, community and environment.
- The Islamic banking industry intermediated approximately RM155.6 billion\* in VBI-related or aligned initiatives. Examples of impact created include:

Nearly 35,000 families now own affordable houses through more than RM20 billion financing

More than 100,000 SMEs & micro-SMEs supported with over RM40 billion financing

More than 4500 renewable energy & green projects financed via more than RM8.8 billion financing

### Optimising Social Finance



- Infusion of social finance in Islamic financial services to mobilise capital towards building social resilience e.g.
- ITEKAD:** A blended finance programme that leverages social finance as an instrument to upskill and empower B40 entrepreneurs to generate sustainable income.
- myWakaf:** An online fundraising platform by six Malaysian Islamic banks which allows for cash waqf contribution via built-in payment gateway.

### Supporting Halal Industry



- Widen offerings beyond Shariah financing to support growth of halal industry by providing end-to-end facilitation such as
  - Business advisory including halal certification consultation
  - Business matching leveraging on financial institutions' regional or global networks
- Continued engagements with halal companies to increase take up of Islamic finance products

\*Source: VBI Preview Report 2017 – 2020

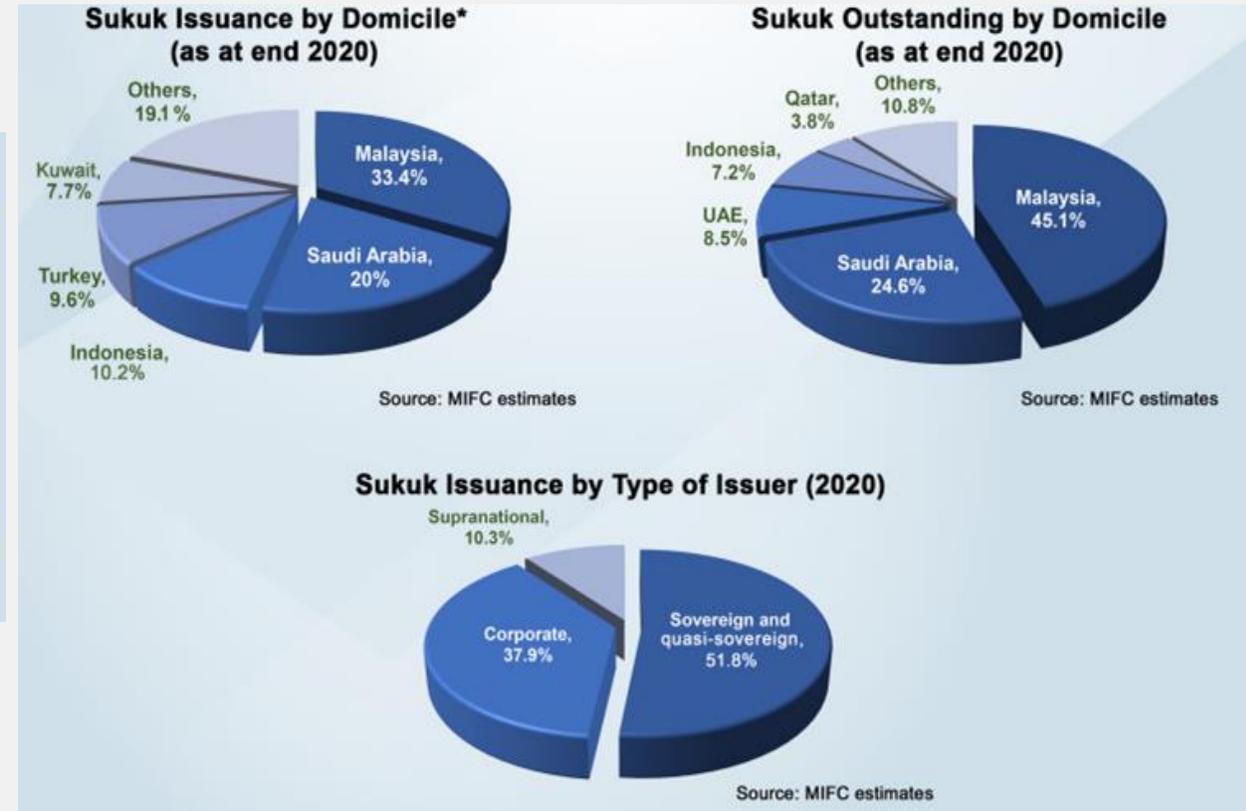
For more information on VBI, visit [www.aibim.com/value-based-intermediation](http://www.aibim.com/value-based-intermediation).

# GLOBAL SUKUK MARKET - 2020

## Global sukuk market hits new record; Malaysia remains as the lead

The global sukuk market in 2020 registered USD174.2 billion total issuance (2019; USD157.8 billion), while the global sukuk outstanding as at end 2020 stood at USD572.6 billion (↑16.5% from 2019). Sovereign, quasi-sovereign and supranational issuance contributed 62.1% share out of total global issuance.

Malaysia commands a market share of 45.1% of global sukuk outstanding as at Dec 2020. The sukuk market in Malaysia is driven by corporate with 57.5% share of total issuance for the year and Malaysia also contributed 45.4% market share of total global issuance in 2020



# REVOLUTIONIZING THE MALAYSIAN BANKING LANDSCAPE – INTRODUCTION OF DIGITAL BANKING

## Objectives of the digital banks introduction in Malaysia

 The introduction of digital banks in the Malaysian financial sector is expected to:

1. Address the unmet financial needs of the underserved and unserved segments. This will increase opportunities for all segments of society to participate in the economy by overcoming geographical barriers, reducing transaction costs and promoting better financial management.
2. Unlock the potential of innovative technologies to improve access, reduce costs and increase the utility and quality of financial services.
3. Provide better products, enabled by data analytics, and offer personalized financial management tools to encourage responsible financial behavior.

## What's next?

### 1. Operationalization of Digital Banks

- Successful applicants will undergo a period of operational readiness that will be validated by BNM through an audit before they can commence operations.
- This process may take between 12 to 24 months.

### 2. Finalize a regulatory framework for digital insurers and digital takaful operators in 2022.

## Announcement Of Successful Applicants For The Digital Bank Licenses (April 2022)

Bank Negara Malaysia (BNM) has recently announced the five successful applicants for the digital bank licenses as approved by the Minister of Finance Malaysia. Two will be licensed under the Islamic Financial Services Act 2013 (IFSA):

- Consortium comprising AEON Financial Service Co. Ltd., AEON Credit Service (M) Berhad and MoneyLion Inc.; and
- Consortium led by KAF Investment Bank Sdn. Bhd.

# TABUNG HAJI'S SUCCESS STORIES



TABUNG HAJI  
حي على الفلاح

## DEVELOPMENT OF TABUNG HAJI

The Pilgrims Savings Corporation (Perbadanan Wang Simpanan Bakal-Bakal Haji - PWSBH) was established in September 1963. As the set-up was in the form of a depository institution. Its establishment marked the birth of the first Islamic bank in Malaysia.

PWSBH was set up as an institution for Muslims to save for their Hajj (pilgrimage to Mecca) expenses. In 1969, PWSBH merged with the Office of Hajj Management (Pejabat Urusan Haji) to form the Hajj Fund Board (Lembaga Tabung Haji) as it is known today.

Before the establishment of Lembaga Tabung Haji, there was no Islamic financial institution that could provide services to Muslims in Malaysia to save money to cover the cost of performing the Hajj.

The idea for the establishment of the Pilgrim Savings Corporation (PWSBH) originated as a result of the proposal of a famous Malay economic figure, Professor Diraja Ungku Abdul Aziz bin Ungku Abdul Hamid, in December 1959 to the Federal Government of Malaya.

When it started operating in 1963, a total of 1,281 prospective pilgrims opened their accounts with total savings of RM46,610. Their main purpose is simply to ensure that their savings are safe and free from usury and obtain Hajj Mabrur. At that time, there was absolutely no intention to receive bonuses or dividends.

In 1969, in order to strengthen its role and facilitate the coordination of the growing Hajj savings and management activities, PWSBH was merged with the Hajj Affairs Office which was established in 1951 and operates in Penang. This combined body was called the Board of Management and Haji Fund (LUTH), which was later changed to the Board of Haji in 1995 or known as the abbreviation Tabung Haji or *TH* until now.

With the establishment of *TH*, the affairs of the Hajj for Muslims in this country became easier and more organized. In fact, for those who are visiting the Holy Land for the first time, there is no need to worry because *TH* takes care of all their needs including matters related to passports, Hajj visas, transportation, accommodation in Makkah, Madinah, Mina and Arafah as well as health care and Hajj guidance.

The Tabung Haji Board ( *TH* ) is an Islamic institution that always strives to provide various facilities in a comprehensive and systematic manner for the welfare of the Malaysian Hajj Pilgrims. Apart from halal savings management and efficient hajj management, *TH* also carries out investment activities to provide added value to our depositors.

The Hajj Fund Board ( *TH* ) is a statutory body subject to the Hajj Fund Act 1995 (Act 535). *TH* 's main activities are Hajj management, savings and investments. *TH* is determined to provide excellent Hajj services to the Malaysian Hajj Pilgrims and its consistent record has gained world recognition as an innovative Hajj management model.

*TH* has around nine million depositors with 123 branches and over 10,000 touch points nationwide. *TH* also has an office operating in Jeddah, Saudi Arabia under the jurisdiction of the Malaysian Consulate.

## FINANCIAL PERFORMANCE - HIGHLIGHTS

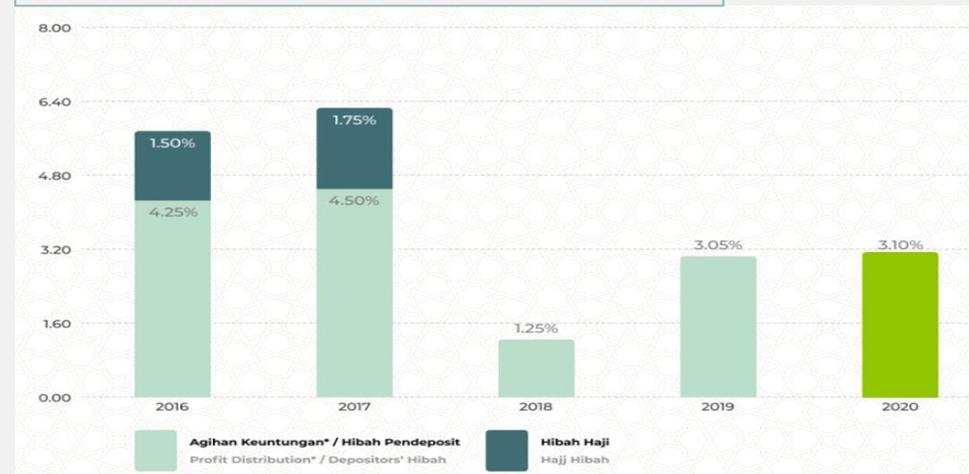
	2020 RM Million	2019 RM Million	2018 RM Million	2017 RM Million	2016 RM Million
Revenue	3,112	3,217	3,895	4,550	3,430
Operating Expenditure	559	963	1,215	987	763
Operating Profit	2,353	1,945	1,700	3,472	2,731
Zakat	106	86	86	68	60
Net Profit	2,216	1,837	1,614	3,404	2,500
Profit Distribution / Depositors' Hibah	2,242	2,140	923	3,324	2,871
Depositor's Saving	75,920	69,417	74,489	70,199	64,834
Net Assets	3,659	2,875	1,055	(1,260)	(1,394)
Number of Depositors (Million People)	8.97	8.75	9.21	9.27	9.08

## HIBAH PAID TO REPOSITORS

Profit Distribution / Depositors' Hibah (RM Million)



Profit Distribution / Depositors' Hibah (%)



# BUSINESS PROPOSAL

1. Encourage the setting up of Pilgrims fund and management board in all D-8 countries
2. Stakeholders involved:
  - Government (eg: Religion Authorities)
  - Financial Regulators (eg; Central Bank)
  - Industry players
3. Tabung Haji and advisory and consultant firms can provide the needed services for the setting up of the institutions

# SOCIAL FINANCE

## STRATEGY 5C

### **Mainstream Social Finance**

Social finance refers to financial structures or business models that aim to deliver tangible social outcomes by mobilising philanthropic capital. Such capital includes Islamic social finance instruments such as sadaqah (donation), waqf (endowment) and zakat (aims) in recent years., we have worked closely with the industry and other stakeholders to encourage greater integration of social finance in the Islamic finance ecosystem.

Moving forward, social finance is envisioned to play a greater role, with Islamic finance leading the way - complementing public sector finance, commercially - driven financial solutions, and corporate social responsibility (CSR) activities of the financial institutions to promote greater social resilience. To unlock the potential of social finance, our strategies will aim to elevate social finance as an integral part of the Islamic finance ecosystem.

The box article on “Social finance as an enabler of social development in Malaysia” provides further details on the social finance landscape as well as recommendations for other social finance actors on unlocking the potential and amplifying the impact of social finance.

# SOCIAL FINANCE AS AN ENABLER OF SOCIAL DEVELOPMENT IN MALAYSIA

## **Social finance has the potential to narrow remaining inclusion gaps**

Social finance is envisioned to play a greater role in Malaysia's financial landscape, with Islamic finance leading the way – complementing public sector finance and commercially-driven financial solutions to promote greater social resilience. Importantly, social finance has three unique qualities that can advance financial inclusion in a way that is transformative and addresses constraints typically associated with traditional finance.

1. Social finance instruments can be designed for greater flexibility, thereby increasing the level of risk absorbency (in contrast with traditional debt-based finance). These range from allowing more flexible repayment terms that accommodate irregular income streams and not imposing repayment obligations on beneficiaries (e.g. financing funded by zakat funds). For donation-sourced financing, there is usually minimal or no financing cost attached (e.g. beneficiaries are only required to repay the benevolent financing provided). Social finance can thus improve access to funding for segments that face challenges in accessing commercially-driven finance. The use of more flexible, innovative financial structures can also avoid deepening existing financial vulnerabilities (e.g. indebtedness) faced by such individuals or businesses.
1. Implementation partners generally supplement funding with structured programmes that upskill beneficiaries in financial management, business acumen, and other key areas (e.g. digital capabilities). These enhance their financial literacy, foster entrepreneurial behaviour, and empower the beneficiaries to generate a more sustainable income and improve their quality of life.
1. Social finance initiatives are often supported by impact monitoring and “pay-it-forward” mechanisms. Effective implementation of these mechanisms can build trust among the fund providers and target groups, as well as foster a virtuous cycle that encourages past beneficiaries to be part of efforts to support future ones – potentially creating a valuable network of support, thereby strengthening the upsides of social finance solutions.

# COMMON CHARACTERISTICS OF SOCIAL FINANCE OFFERINGS IN MALAYSIA

# OVERVIEW OF THE DIVERSE SOCIAL FINANCE PLATFORMS AVAILABLE

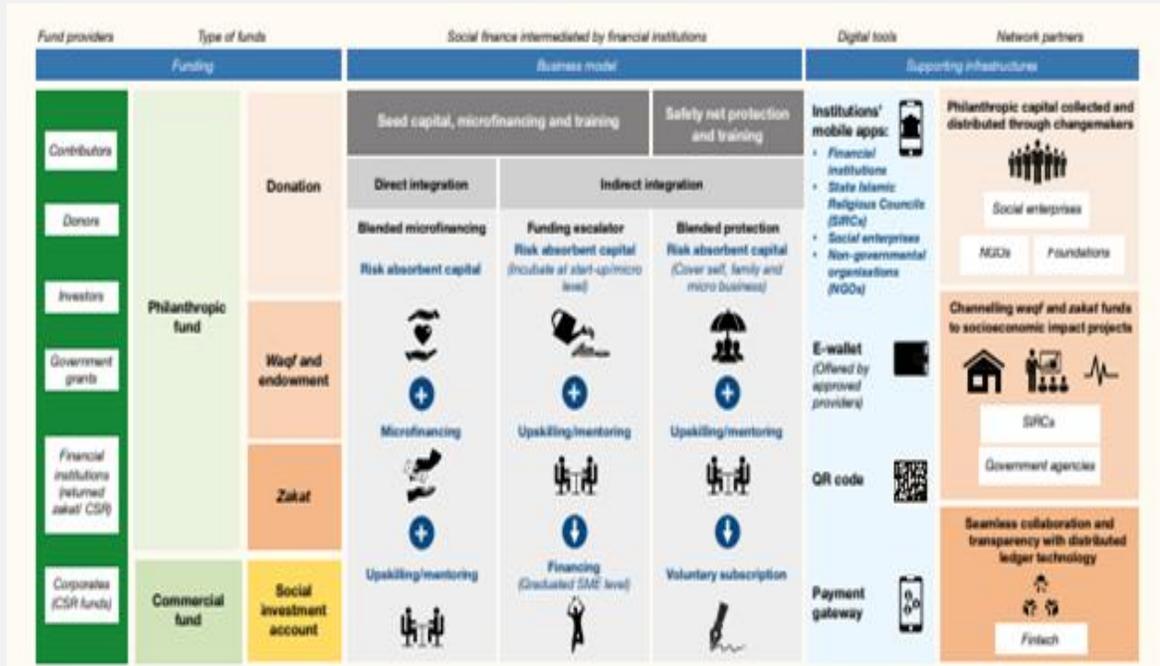


Diagram 1

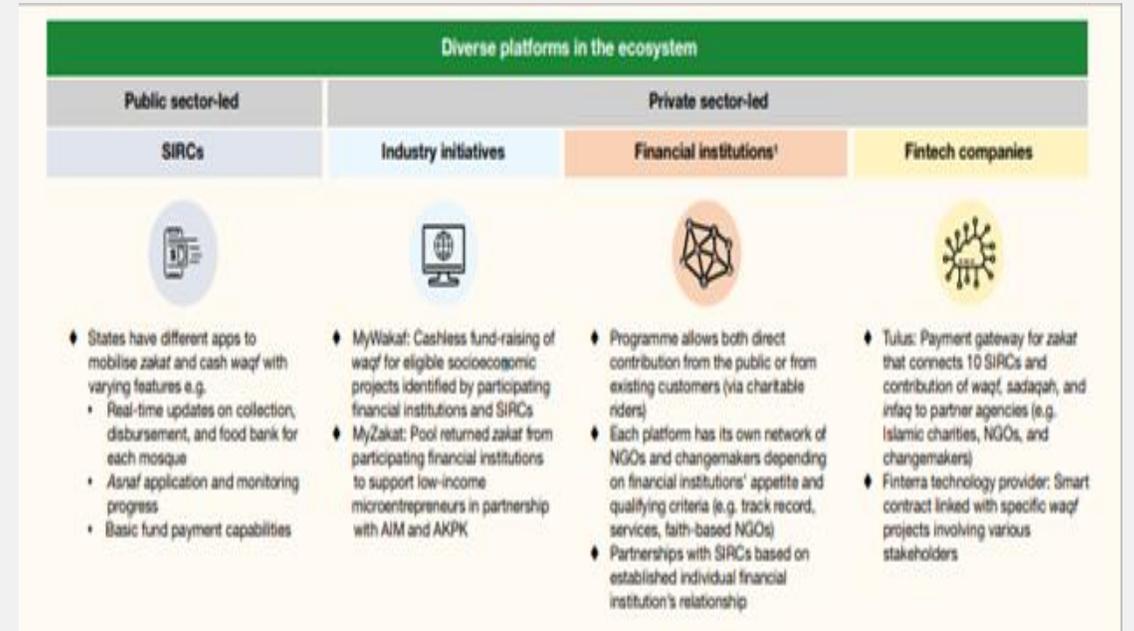


Diagram 2

# WORK PROGRAM TIMELINE

## YEAR 2023 DEVELOPMENT PLAN



**NEXT YEAR PLANS  
DETAIL**

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec