



# WAQF

## *Perception vs. Reality*

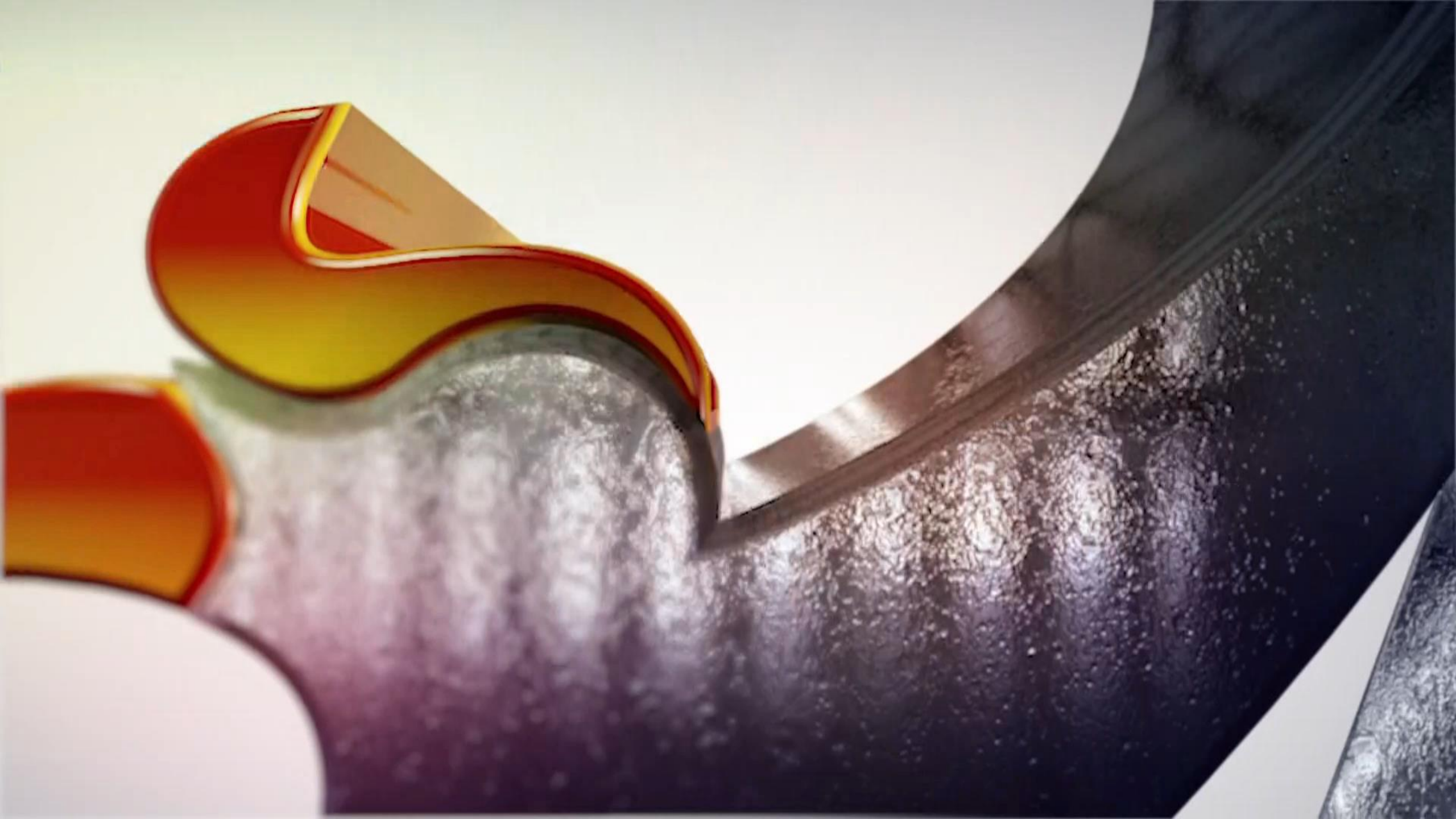


by

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General Manager, Tabung Baitulmal Sarawak

16 March 2023 | 23 Syaaban 1444H



**WHY**

**WAQF?**





# **FREE ALTERNATIVE FINANCING?**



# LET'S DIVE IN...

BERSAMA MEMBERI KESEJAHTERAAN

01

Waqf:  
The Authority

Waqf &  
Zakat At The  
Crossroads

02

03

Waqf:  
Our Journey

Waqf:  
Building  
Culture

04

05

Waqf:  
Sustainable  
Ecosystem



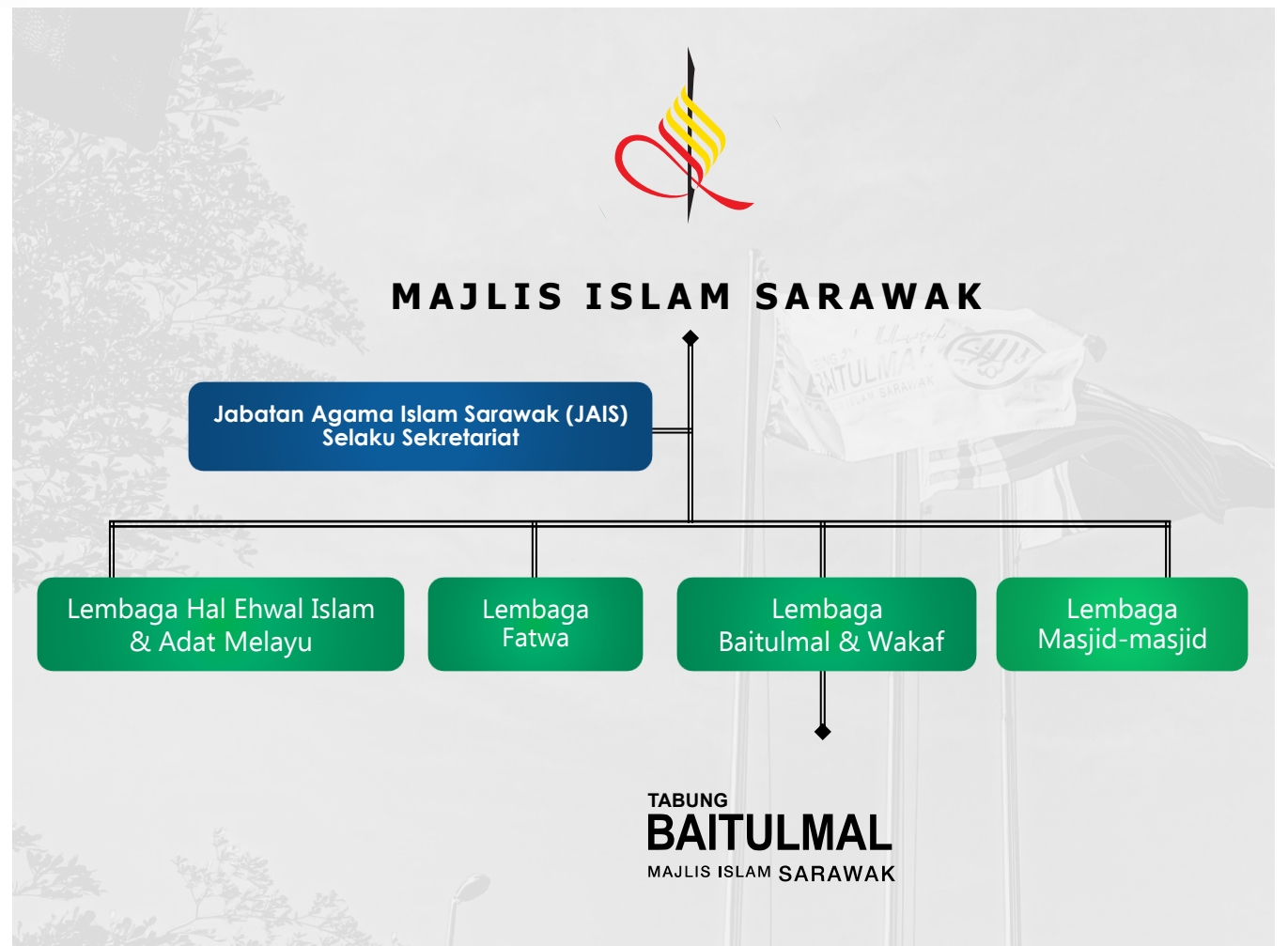
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# WAQF: THE AUTHORITY

# TABUNG BAITULMAL SARAWAK

WITHIN

MAJLIS ISLAM SARAWAK





# CORE PRODUCTS 8

ZAKAT



**(TITHE)**

Core Fund For  
Distribution

SADAQAH



**(DONATION)**

Buffer Fund To Complement  
Operations

WAQF



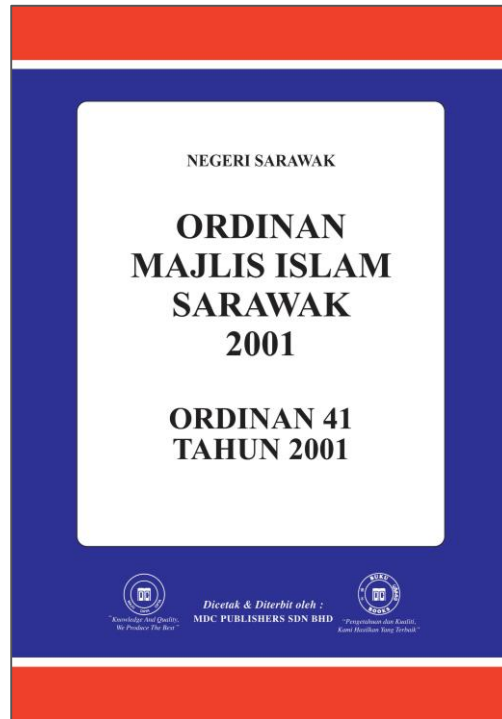
**(ENDOWMENT)**

Fund For Development &  
Expansion

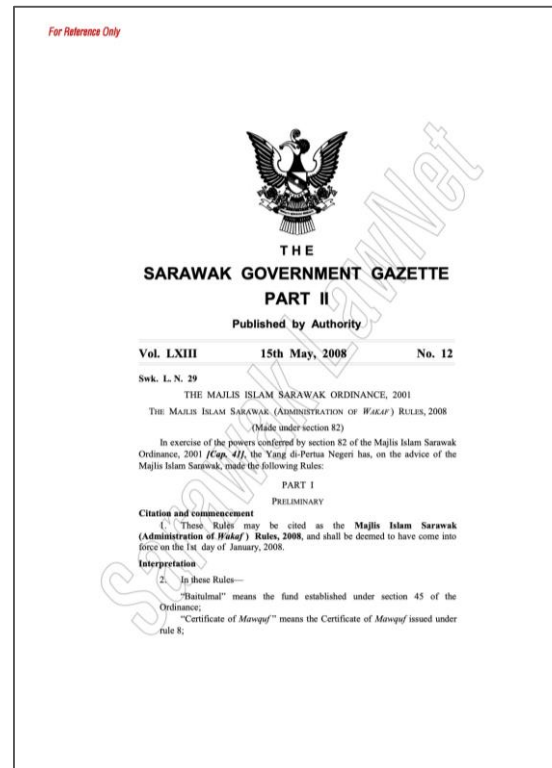
# THE AUTHORITY

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## THE MAJLIS ISLAM SARAWAK ORDINANCE 2001



## WAQF ADMINISTRATIVE RULES 2008



## WAQF MANAGEMENT MANUAL



# WAQF CORE FUNCTIONS

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## REGISTRATION

Waqf recognition  
according to the law



## CREATION

Creative Waqf  
initiatives to encourage a c  
ulture of Waqf



## ADMINISTRATION

Ensuring all proceeds or  
benefits are channeled  
correctly





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WAQF  
& ZAKAT  
AT THE CROSSROADS

# SETTING PRIORITIES

**OBLIGATORY**  
(WAJIB)



**VOLUNTARY**  
(SUNNAH MUAKAD)



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# ***Reality Check***



- 01 **Socio-Economic Standing**
- 02 **Capacity of Waqif**
- 03 **Productive Vs. Non-Productive Mawquf**
- 04 **Cash Vs. Physical Waqf**
- 05 **Sarawak Does Not Inherit Much Waqf Properties**
- 06 **What's in it for me?**

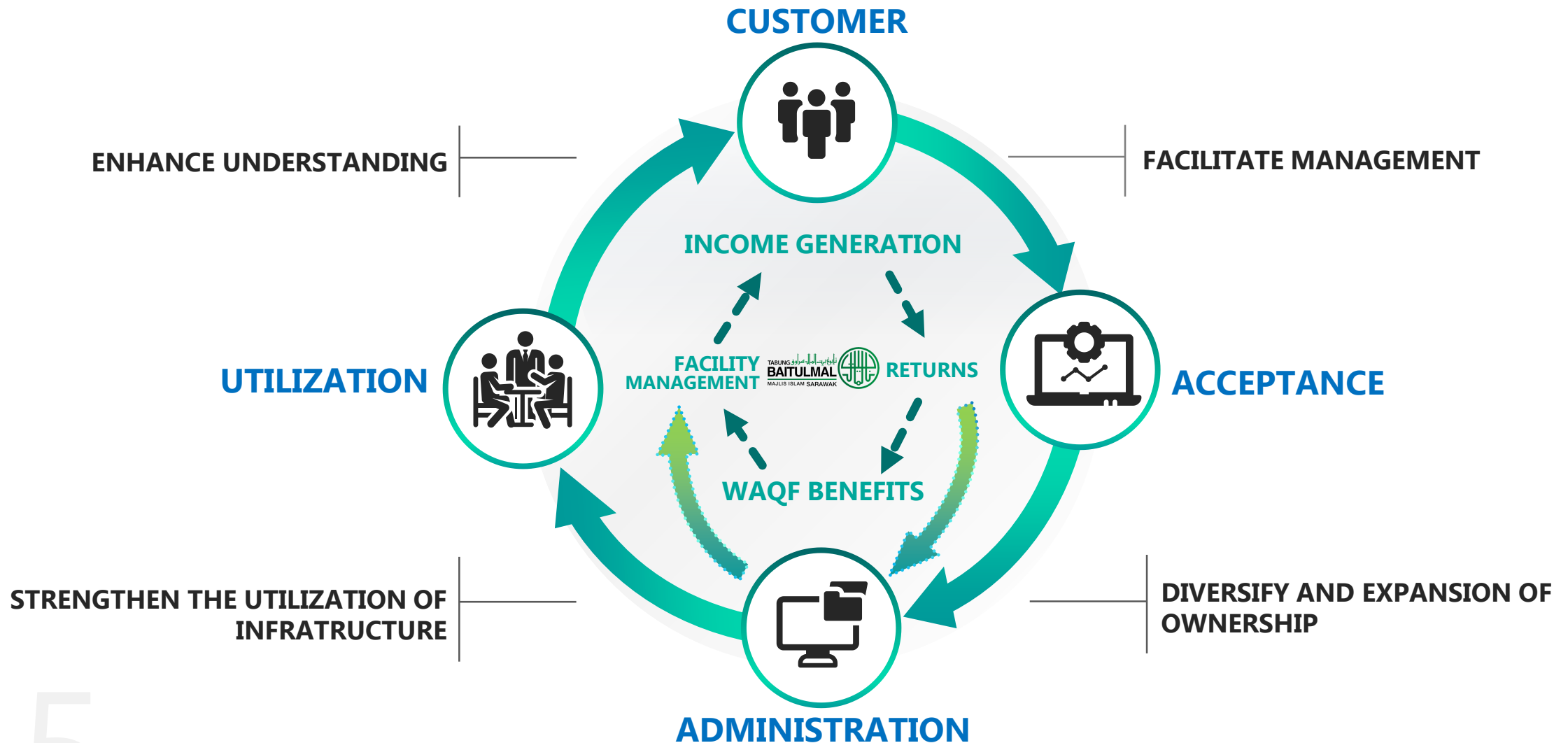


The background of the slide features a person in a dark suit and tie, holding a smartphone. Overlaid on the phone and the person's torso is a futuristic, semi-transparent digital interface. This interface includes various elements: a large white circle with a black border on the left containing the number '3'; several rectangular panels with labels like 'IMPROVEMENT', 'SERVICE', 'GUARANTEED', and 'STANDARD'; and a glowing circular pattern on the phone's screen. The overall aesthetic is high-tech and professional.

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# WAQF: OUR JOURNEY

# IMPLEMENTATION MODEL OF WAQF





REGISTER

CREATE

MANAGE





# ***REGISTER - Waqf's Properties***

**TOTAL  
REGISTERED**

**490**

(Waqf Properties)

**AMOUNT**

**2008-2020**

**441**

(Waqf Properties)

**AVERAGE**

3.06 property/month

**AMOUNT**

**2021**

**23**

(Waqf Properties)

**AVERAGE**

1.91 property/month

**AMOUNT**

**2022**

**26**

(Waqf Properties)

**AVERAGE**

2.2 property/month

# ***REGISTER - Cash Endowment***

18

**AMOUNT**  
**2008-2020**

**RM11,860,499.78**

RM988,374.98/year

**AMOUNT**  
**2021**

**RM1,015,122.26**

RM84,593.52/month

**TOTAL**  
**2022**

**RM1,093,649.86**

RM91,137.49/month

**TOTAL**

**RM13,969,271.90**

# REGISTER - 3rd Party Waqf Schemes



TARGET VS  
ACHIEVEMENT

**RM137.8 mil vs RM18.35 mil @ 13.5%**



# CREATE - PRODUCTIVE WAQF

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Education



Shopping  
Mall



Government  
Services



Commercial  
Centre



## KOMPLEKS ISLAM SARAWAK

SERVING THE COMMUNITY SINCE 2009

# CREATE - PRODUCTIVE WAQF<sup>21</sup>

THE DEVELOPMENT OF COMPLEXES PROVIDES **EMPLOYMENT OPPORTUNITIES, BUSINESSES, RENTAL INCOME, PROPERTY VALUE EXPANSION AND BENEFIT THE COMMUNITY**



KIS KUCHING

JOB CREATED : **767**

INCOME GENERATED:  
**RM12 MILLION**



KIS SIBU

JOB CREATED : **191**

INCOME GENERATED:  
**RM4 MILLION**



KIS MIRI

JOB CREATED : **689**  
INCOME GENERATED:  
**RM13 MILLION**



# CREATE - PRODUCTIVE WAQF



MEDAN HAMIDAH



ISLAMIC INFORMATION  
CENTRE



MAHKAMAH SYARIAH



# CREATE - PRODUCTIVE WAQF

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# MANAGE - WAQF ASSETS



## Leveraging Existing Laws

- Utilising existing law due to lack of historical Waqf



## Empowering Resources

- Efficient Internal Process
- Identifying Potential Wakifs
- Approach & Smart Synergy



## Create Incomes

- Facility Management (FM)
- Integrated Maintenance System
- Effective Customer Management





# STRATEGIC ASSETS



T A B U N G   B A I T U L M A L   S A R A W A K



# BENEFIT OF OWNERSHIP

26



RENTAL INCOME / YEAR

**KIS KUCHING**  
**RM 13.4 MILLION**



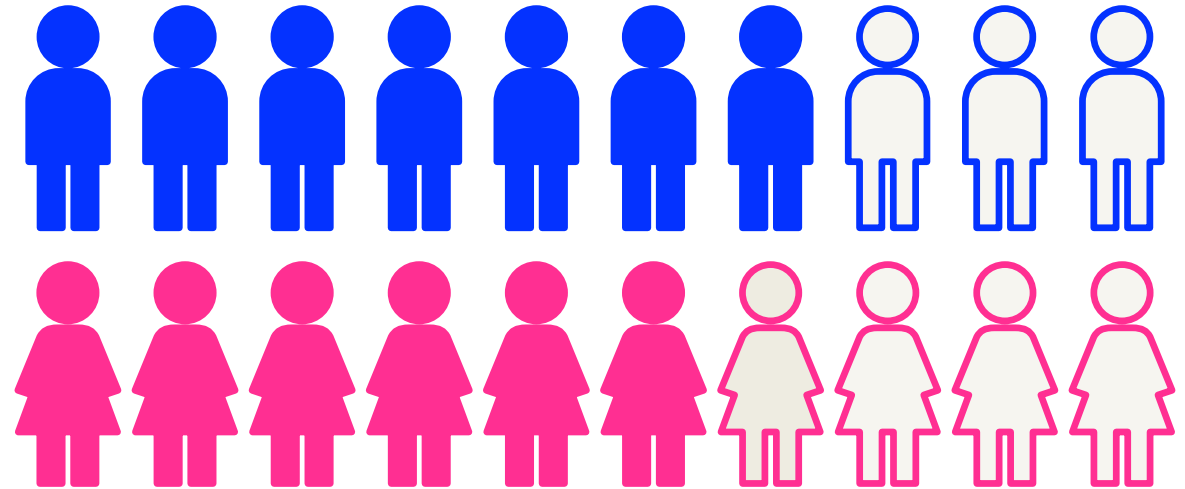
**KIS SIBU**  
**RM 4.8 MILLION**



**KIS MIRI**  
**RM 13.2 MILLION**



**OTHER ASSETS**  
**RM 2.86 MILLION**



**BENEFICIARIES**

**3,062 people**



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WAQF :  
BUILDING  
CULTURE

LET'S  
GET **DOWN** INTO  
BUSINESS

# PERENNIAL EXAMPLE

THE EXCELLENT HISTORY OF WAQF SAIDINA UTHMAN R.A – BI'RU RUMMAH WELL

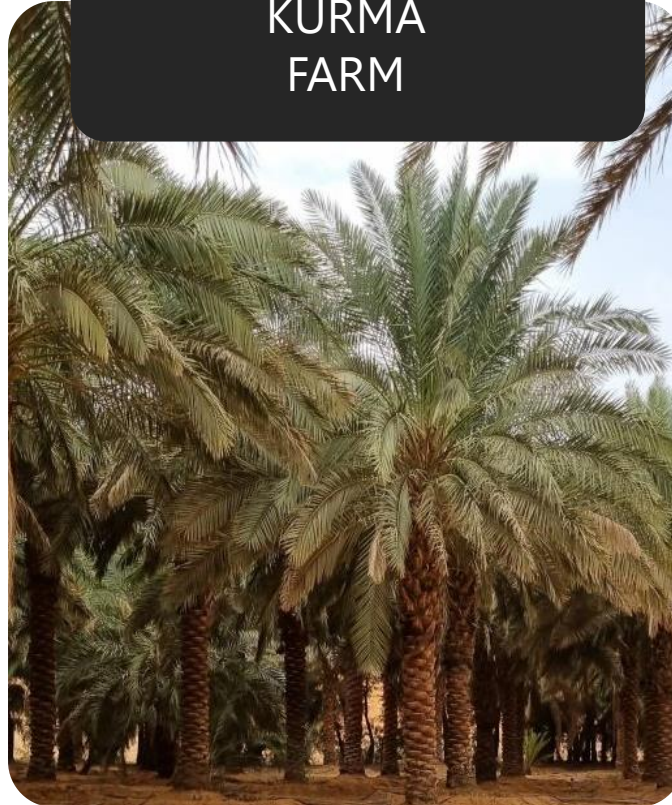
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BI'RU RUMMAH  
WELL



The provision of clean water for all

KURMA  
FARM



Well water repurposed for kurma  
farm

WAQF HOTEL  
UTHMAN  
BIN AFFAN



Income divided into two for the benefit of  
orphans and children of the poor and  
destitute and for a special account of  
Saidina Uthman



# A RESPONSIBILITY OF THE MUSLIM COMMUNITY TO INCULCATE WAQF PRACTICES

## RECOGNIZE

### RECOGNIZE THE NEEDS OF WAQF

- Islamic principle
- Legal Provisions
- Mutawalli (Baitulmal as Trustee)

## UNDERSTAND

### UNDERSTAND THE IMPLEMENTATION OF WAQF

- Waqf Implementation Process
- The creation of need for Waqf
- The reason of the Waqf establishment

## VALUE

### VALUE WAQF ASSETS UTILIZATION

- The ownership of productive Waqf
- Serves specific categories of beneficiaries
- Develop philanthropic deed – Islam is the Way of Life



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WAQF :  
SUSTAINABLE  
ECOSYSTEM

LET'S GET DOWN TO  
BUSINESS

# DEVELOPING THE WAQF ECOSYSTEM (WAKIF, MAWQUF, MUTAWALLI)



## MUTAWALLI

TO EDUCATE &  
IDENTIFY A  
QUALITY WAQIF

CREATING,  
REGISTERING &  
MANAGING  
WAQF



## WAQIF

CREATE A  
COMMUNITY  
THAT  
RECOGNIZE,  
UNDERSTAND  
& VALUE  
WAQF



## MAWQUF

TO CREATE  
PRODUCTIVE  
WAQFS FOR  
BENEFITS OF  
THE UMMAH



## MAWQUF ALAIH

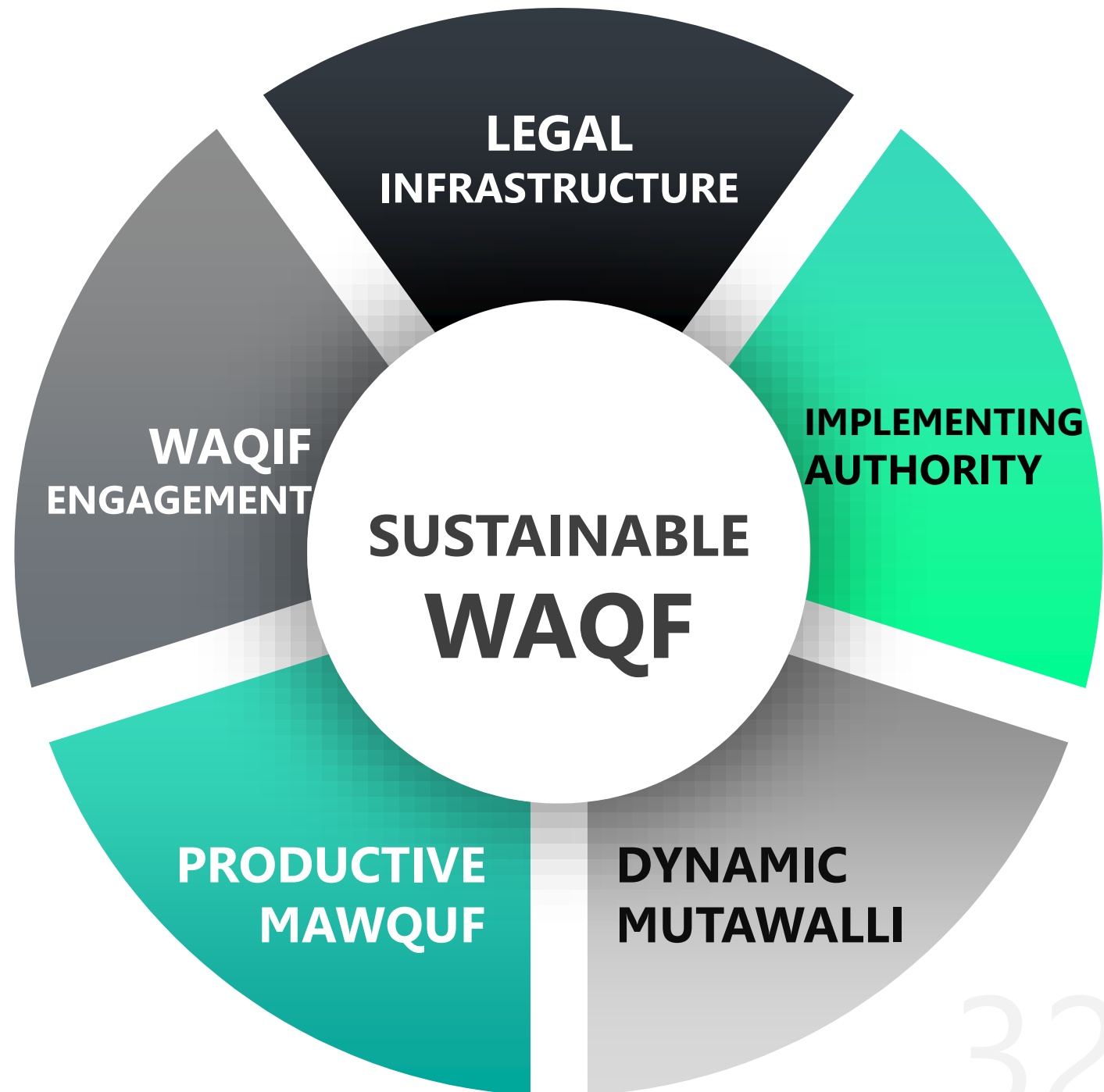
TO ENSURE  
OPTIMUM  
DELIVERABLE  
OF BENEFITS  
AS PER SIGHAH

① WHY WAQF?

**"LET'S  
BUILD RAHM AH  
TOGETHER"**

① FREE ALTERNATIVE  
FINANCING?

**"SUSTAINABLE  
WAQF  
ECOSYSTEM"**





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**You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah.**

Ali Imran verse 92

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# THANK YOU

*visit us at*



BERSAMA MEMBERI KESEJAHTERAAN

