

JAN-MAR 2019 EDITION

PERANGSANG

BULLETIN



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Editor's Note Nota Pengarang

For the first issue of 2019, there are interesting news and stories on Kumpulan Perangsang Selangor Berhad ("Perangsang Selangor") activities. The highlights in this issue are among others, the Perangsang Selangor Town-halls, Public Talk which was presented by Ustaz Don Daniyal Don Biyajid, and financial contributions to the community. Other news included in this issue are the Sport for All programmes and our engagement with the communities through CSR initiatives.

If you have any stories or events that you'd like to share, kindly e-mail us at info@kps.com.my in Microsoft Words format accompanied with high resolution photos. Editorial desk, would like to express our appreciation on your support.

Thank you and warm regards.

Untuk isu pertama bagi tahun 2019, terdapat beberapa artikel yang menarik mengenai aktiviti Kumpulan Perangsang Perangsang Selangor ("Perangsang Selangor").

Antara yang menarik di dalam isu kali ini adalah "Staff Townhall 01/2019, Forum Perdana yang telah disampaikan oleh Ustaz Don Daniyal Don Biyajid dan sumbangan kewangan kepada komuniti. Lain-lain berita yang terdapat di dalam isu ini adalah mengenai program "Sport for All" dan inisiatif CSR yang mungkin menarik minat anda semua.

Jika anda mempunyai cerita atau acara yang anda ingin dikongsi bersama, sila e-mel kepada kami di info@kps.com.my dalam format Microsoft Words beserta bersama gambar resolusi tinggi (jika ada). Kami, di redaksi ingin mengucapkan penghargaan di atas sokongan anda yang berterusan selama ini.

Terima kasih dan salam sejahtera



Public Talk with Ustaz Don Daniyal Don Biyajid

Forum Perdana Bersama Ustaz Don Daniyal Don Biyajid

4 January 2019 : Kumpulan Perangsang Selangor Berhad together with Kumpulan Hartanah Selangor Berhad and Lembaga Zakat Selangor organised the first series of "Special Forum" featuring Ustaz Don Daniyal Don Biyajid, an independent speaker and lecturer at the Selangor International Islamic University College (KUIS), Bangi, Selangor. The forum was held at Plaza Perangsang Lobby and attended by 250 employees and Plaza Perangsang tenants. Ustaz Don talked on various topics and tips on how to become a 'first class' employee.

4 January 2019 : Kumpulan Perangsang Selangor Berhad bersama dengan Kumpulan Hartanah Selangor Berhad dan Lembaga Zakat Selangor telah menganjurkan siri pertama forum perdana yang menampilkan Ustaz Don Daniyal Don Biyajid, penceramah bebas dan pensyarah di Kolej Universiti Islam Antarabangsa Selangor (KUIS), Bangi, Selangor. Forum tersebut telah diadakan di Lobi Plaza Perangsang dan dihadiri seramai 250 kakitangan dan penyewa Plaza Perangsang. Ustaz Don telah menghuraikan pelbagai topik dan tips bagaimana menjadi seorang pekerja kelas pertama.



Contribution of Desktop Computers to SMK Seksyen 18, Shah Alam

Sumbangan Komputer Kepada SMK Seksyen 18, Shah Alam

9 January 2019 : Information Technology Department has contributed four-unit desktop computers to Sekolah Menengah Kebangsaan Seksyen 18, Shah Alam. The contribution was handed over by Puan Suzila Khairuddin, Deputy Chief Executive Officer (Operations) to Puan Noraini Husain, Senior Assistant Student Affairs, SMK Seksyen 18, Shah Alam.



9 Januari 2019 : Jabatan Teknologi Maklumat telah menyumbangkan empat unit komputer kepada Sekolah Menengah Kebangsaan Seksyen 18, Shah Alam. Sumbangan itu telah disempurnakan oleh Puan Suzila Khairuddin, Timbalan Ketua Pegawai Eksekutif (Operasi) kepada Puan Noraini Husain, Penolong Kanan Hal Ehwal Pelajar SMK Seksyen 18, Shah Alam.



Lunch and Learn: Revision of Employee Handbook

"Lunch and Learn": Semakan Semula Buku Panduan Pekerja

10 January 2019 : The Human Resource Development Department organised a Lunch and Learn session at Meeting Room 3, Level 17, Plaza Perangsang. The talk was presented by Khalid Abdullah, Associate Director, who updated on the revision of employee handbook to about 30 Perangsang Selangor staff.

10 Januari 2019 : Jabatan Pembangunan Sumber Manusia telah menganjurkan sesi "lunch and learn" yang dihadiri oleh 30 kakitangan di Bilik Mesyuarat 3, Tingkat 17, Plaza Perangsang. Pembentangan mengenai semakan semula buku panduan pekerja telah disampaikan oleh Khalid Abdullah kepada kira-kira 30 kakitangan Perangsang Selangor yang hadir.





Perangsang Selangor Bowling League 2018

Liga Boling Perangsang Selangor 2018

16 January 2019 : Perangsang Selangor in collaboration with Pyramid Bowl Sdn Bhd organised the Liga Perangsang Selangor 2018 at Sunway Mega Lanes, Bandar Sunway. 80 participants from various bowling teams in Klang Valley participated in the tournament. Each participant played four games and the winner was determined based on the highest pinfall.

Mega Lanes Junior Team won the championship with a total of 1,033.77 pinfalls followed by the runners-ups Five Five Ten Ten Team and Great White Team with 1003.35 pinfalls and 976.78 pinfalls respectively. The champions of the tournament received RM5,000 cash prize, medal and trophy, while the runners-up each received RM2,000 and RM1,000 cash prize and medals. The prizes were presented by Mohd Fauzi Mohd Ghazali, Associate Director of Investor Relations and Strategic Communication Department of Perangsang Selangor.



Kejohanan telah dimenangi oleh pasukan Junior Mega Lanes dengan jatuhan pin sebanyak 1033.77 diikuti pasukan Five Five Ten Ten mencatat sebanyak 1,003.35 jatuhan pin dan pasukan Great White sebanyak 976.78 jatuhan pin. Johan pertandingan telah membawa pulang hadiah wang tunai bernilai RM5,000.00 pingat dan trofi manakala tempat kedua dan ketiga masing-masing menerima hadiah wang tunai RM2,000.00 dan RM1,000 berserta pingat. Majlis penyampaian hadiah telah disempurnakan oleh Mohd Fauzi Mohd Ghazali, Pengarah Bersekutu, Perhubungan Pelabur & Komunikasi Strategik, Perangsang Selangor.

2019 Budget Highlights, Corporate & Personal Tax Training Session

Latihan Korporat "2019 Budget Highlights, Corporate & Personal Tax"

18 January 2019 : The Finance Department of Perangsang Selangor organised a corporate training for 20 selected staff at meeting Room 2 & 3, Level 17 Plaza Perangsang. The talk was presented by Suelynn Ng and Nabilah Amiruddin of KPMG Tax Malaysia, on Malaysia: 2019 Budget, Corporate & Personal Tax. The talk was aimed to provide a better understanding on key budget changes and how they affect the company and the tax payers.

18 Januari 2019 : Jabatan Kewangan Perangsang Selangor telah menganjurkan latihan korporat untuk kakitangan yang terpilih di Bilik 2 & 3 mesyuarat, Level 17 Plaza Perangsang. Ceramah bertajuk "2019 Budget, Corporate & Personal Tax" telah disampaikan oleh Suelynn Ng dan Nabilah Amiruddin dari KPMG Tax Malaysia. Seminar ini diadakan sebagai persediaan dan meningkatkan kesedaran di kalangan kakitangan mengenai perubahan bajet utama dan implikasi terhadap syarikat dan pembayar cukai.

Sport For All: "Sepak Takraw vs Obesity"

Sukan Untuk Semua: "Sepak Takraw vs Obesiti"

19 January 2019 : Perangsang Selangor in collaboration with Bola Rotan Media & Publication organised a programme called 'Sepak Takraw vs Obesity' involving the community around Kuala Selangor district. The programme focused on the awareness on healthy lifestyle among individuals facing overweight and obesity issues. The programme which was held at Dataran Tanjung Karang attracted 108 participants comprising the local community from all ages.

19 Januari 2019 : Perangsang Selangor dengan kerjasama Bola Rotan Media & Publication telah menganjurkan program 'Sepak Takraw vs Obesiti' yang melibatkan penduduk sekitar daerah Kuala Selangor. Program tersebut memberi tumpuan kepada kesedaran tentang gaya hidup sihat dalam kalangan mereka yang menghadapi masalah berat badan berlebihan. Program yang telah berlangsung di Dataran Tanjung Karang telah menarik penyertaanseramai 108 masyarakat setempat yang terdiri daripada pelbagai peringkat umur.





Perangsang Selangor Townhall 01/2019

'Townhall' Perangsang Selangor 01/2019



22 January 2019 : The Human Resource Development Department organised the first Town Hall in 2019 at Meeting room 2 & 3, Level 17. It was attended by 65 Perangsang Selangor staff. The briefing dwelled on 2018 financial performance and status updates on Key Performance Indicators as well as 2019 business plan and strategic initiatives. The briefing was presented by Ahmad Fariz Hassan, Managing Director / Group Chief Executive Officer, and it was followed by question and answer session with the staff.

22 Januari 2019 : Jabatan Pembangunan Sumber Manusia telah menganjurkan 'Town Hall' yang pertama bagi tahun 2019 di Bilik Mesyuarat 2 dan 3, Level 17 yang dihadiri oleh 65 kakitangan Perangsang Selangor. Taklimat telah tertumpu kepada prestasi kewangan 2018 dan status terkini mengenai Petunjuk Prestasi Utama serta pelan perniagaan dan inisiatif strategik tahun 2019. Taklimat berkenaan telah disampaikan oleh Ahmad Fariz Hassan, Pengarah Urusan/ Ketua Pegawai Eksekutif Kumpulan diikuti dengan sesi soal jawab bersama kakitangan.

Farewell and Hi-Tea

Jamuan Perpisahan dan Minum Petang

30 January 2019 : The Human Resource Development Department organised farewell and hi-tea for Maizura Adnan of Investor Relations & Strategic Communication and Nor Azizah Salleh of Finance Department who would end their service at Perangsang Selangor. The Company wished both of them the best in pursuing their future interests.



30 Januari 2019 : Jabatan Pembangunan Sumber Manusia telah menganjurkan majlis perpisahan dan minum petang "Hi-tea" buat Maizura Adnan dari Jabatan Perhubungan Pelabur & Komunikasi Strategik dan Nor Azizah Salleh dari Jabatan Kewangan yang akan menamatkan perkhidmatan pada hujung bulan ini. Pihak Syarikat mengucapkan selamat maju jaya buat mereka.



Financial Contribution to the Community

Sumbangan Kewangan Kepada Komuniti

15 March 2019 : Perangsang Selangor presented cash contributions worth RM3,900.00 under the Selangor Community Responsibility Stimulus (SCRS) programme. The contributors were extended to Yayasan Kemanusiaan Muslim AID Malaysia, which was represented by Rafiqah Majeed, Persatuan Kebajikan Membantu Pesakit Kronik Miskin Malaysia, which was represented by Rahayu Johari, and Kelab Badminton RA Sport, which was represented by Muhamad Hakem Norrazi.



15 Mac 2019 : Perangsang Selangor telah menyampaikan sumbangan wang tunai bernilai RM3,900.00 di bawah program Rangsangan Tanggungjawab Masyarakat Selangor (RTMS) kepada Yayasan Kemanusiaan Muslim AID Malaysia yang diwakili oleh Rafiqah Majeed, Persatuan Kebajikan Membantu Pesakit Kronik Miskin Malaysia diwakili oleh Rahayu Johari dan Kelab Badminton RA Sport yang diwakili oleh Muhamad Hakem Bin Norrazi.



Perangsang Selangor Townhall 02/2019

'Townhall' Perangsang Selangor 02/2019

22 March 2019 : The Human Resource and Development Department organised the second town Hall for 2019 at Meeting room Acasia 2 & 3, attended by 73 Perangsang Selangor staff. The town hall communicated on matters concerning the optimisation of Perangsang Selangor workforce, 2018 financial performance, Key Performance Indicators as well as bonus pay-out. The townhall was led by Encik Ahmad Fariz Hassan, the Managing Director respectively and followed by question and answer session.

22 March 2019 : Jabatan Pembangunan Sumber Manusia telah menganjurkan "town hall" yang kedua bagi tahun 2019 di Bilik Mesyuarat Acasia 2 & 3 yang dihadiri oleh 73 kakitangan Perangsang Selangor. "Townhall" yang tertumpu kepada pengoptimuman tenaga kerja Perangsang Selangor, prestasi kewangan 2018 dan status terkini mengenai Petunjuk Prestasi Utama serta membayaran bonus tahun 2019. Taklimat berkenaan telah disampaikan Encik Ahmad Fariz Hassan, Pengarah Urusan, diikuti dengan sesi soal jawab.



'Bicara Ad-din' Bicara Ad-din

2⁹ March 2019 : The Islamic Religious Department of Perangsang Selangor organised a forum titled "Kehebatan Zikir" at the Plaza Perangsang Lobby. It was attended by 250 employees including staff of Perangsang Selangor, Inland Revenue Board (IRB), tenants and the public. The forum was conducted by Ustaz Dzulkarnia Hamzah, an Independent Preacher. He shared with the audience the power of zikir (remembering Allah). He stressed the importance of zikir, reciting the Quran, and performing night prayer. The programme was followed by question and answer session.



2⁹ Mac 2019 : Jabatan Hal Ehwal Islam (IRD) Perangsang Selangor telah menganjurkan Bicara Ad-Din bertajuk Kehebatan Zikir yang diadakan di Lobi Plaza Perangsang. Seramai 250 warga kerja Perangsang Selangor, Lembaga Hasil Dalam Negeri (LHDN), penyewa Plaza Perangsang serta orang awam turut hadir di majlis tersebut. Bicara Ad-Din tersebut telah dikendalikan oleh Ustaz Dzulkarnia Hamzah, penceramah bebas. Beliau berkongsi tentang kehebatan zikir, membaca Al-Quran dan solat tahajud. Program diakhiri dengan sesi soal jawab.



'Qiamullail Perdana' Qiamullail Perdana

3⁰ March 2019 : The Islamic Religious Department (IRD) of Perangsang Selangor headed by Ustaz Khairunajmi, organised the 37th series of prayer during the night (Qiamullail) programme at Summit Hotel City Center Kuala Lumpur on 30 & 31 March 2019. It was attended by 101 staff and family members. The 2-day programme started with an opening speech by Puan Suzila Khairuddin, Deputy Chief Executive Officer (Operations) of Perangsang Selangor, and were followed by maghrib and isya' prayers led by Ustaz Muslim Zainudin. The sermon was on the meaning of Surah At-Takasur.

The highlight of the programme was the Qiamullail, which started at 4.30 am with Hajat, Tahajjud, Taubat prayers, led by Ustaz Malik Ahmad, lecturer from Sekolah Menengah Integrasi Sains Tahfiz, Wilayah Persekutuan. The fajar prayer was later led by Ustaz Muaz Hassan, an independent preacher.

3⁰ Mac 2019 : Jabatan Hal Ehwal Agama, Perangsang Selangor yang diketuai oleh Ustaz Khairunajmi telah mengadakan program Qiamullail siri ke-37 di Summit Hotel City Center Kuala Lumpur, pada 30-31 Mac 2019 yang disertai oleh 101 warga kerja bersama ahli keluarga. Program 2 hari 1 malam telah dimulakan dengan



ucapan perasmian oleh Puan Suzila Khairuddin, Timbalan Ketua Pegawai Eksekutif (Operasi) diikuti solat maghrib dan isya' berjemaah yang dipimpin oleh Ustaz Muslim Zainudin. Kuliah maghrib mengisahkan terjemahan surah At-Takasur.

Kemuncak program Qiamullail telah diadakan seawal jam 4.30 pagi bermula dengan ibadah solat tahajjud, taubat, hajat yang dipimpin oleh Ustaz Malik Ahmad, tenaga pengajar dari Sekolah Menengah Integrasi Sains Tahfiz Wilayah Persekutuan. Kemudian, solat subuh berjemaah yang diimamkan oleh Ustaz Muaz Hassan, Penceramah bebas.

Forth Selangor Novice Meet 2019

"Selangor Novice Meet" 2019 Kali Ke-Empat

30-31 March 2019 : As the main sponsor, Perangsang Selangor through it's training provider Supersharkz Sdn Bhd organised an annual grassroot talent identification event. The 2-day programme was held at Pusat Akuatik Darul Ehsan, Shah Alam, attracting 918 participants from 30 swimming clubs.

The objective of this programme was to provide an opportunity for young swimmers below 12 years old to gain competitive exposure at the novice level and encourage them to participate in swimming competition. All swimmers received a certificate of participation while the top 3 winners of various swim categories were awarded with gold, silver and bronze medals. Medals were presented by Norazlan Jantan from Perangsang Selangor.



30-31 Januari 2019 : Selaku penaja utama, Perangsang Selangor melalui penyedia latihan Supersharkz Sdn Bhd telah menganjurkan program mencungkil bakat renang kanak-kanak tahunan. Program dua hari ini telah diadakan di Pusat Akuatik Darul Ehsan Shah Alam, dengan jumlah peserta seramai 918 orang dari 30 kelab renang.

Objektif pertandingan ini adalah untuk memberi peluang kepada perenang muda yang berumur kurang dari 12 tahun untuk mendapatkan pendedahan yang kompetitif di peringkat perenang baharu serta menggalakkan perenang muda untuk mengambil bahagian dalam pertandingan renang. Semua peserta menerima sijil penyertaan manakala tiga pemenang dalam pelbagai kategori renang dianugerahkan dengan pingat emas, perak dan gangsa. Pingat telah disampaikan oleh Norazlan Jantan daripada Perangsang Selangor.



New Staff Kakitangan Baharu

22 January 2019 : Perangsang Selangor recently recruited Syamimi Abd Manaf as Executive in Finance Department. She Graduated from Universiti Malaysia Terengganu with Master in Business Administration.

22 Januari 2019 : Perangsang Selangor telah melantik Syamimi Abd Manaf. Beliau berkeputusan dari Universiti Malaysia Terengganu, dengan Ijazah Sarjana dalam Pengurusan Perniagaan.



18 February 2019 : Hazwani Mohamad Tajaludin was recruited as Assistant Manager Finance. Hazwani was previously from Cradle Fund Sdn Bhd prior to joining Perangsang Selangor. She graduated from the Universiti Teknologi MARA (UiTM) with Bachelor in Accountancy.

18 February 2019 : Perangsang Selangor telah melantik Hazwani Mohamad Tajaludin sebagai Penolong Pengurus, Kewangan baharu. Hazwani telah bertugas di Cradle Fund Sdn Bhd sebelum menyertai Perangsang Selangor. Beliau berkeputusan dari Universiti Teknologi MARA (UiTM), dengan Ijazah Sarjana Muda Perakuanan.



18 February 2019 : Perangsang Selangor recently appointed Kembang Suria Suhaimi as Assistant Manager Strategic Planning & Investment. Suria was previously from Crowe Advisory Sdn Bhd prior to joining Perangsang Selangor. She graduated from the Universiti Teknologi MARA (UiTM) with Bachelor in Accountancy.

18 February 2019 : Perangsang Selangor telah melantik Kembang Suria Suhaimi sebagai Penolong Pengurus, Jabatan Perancangan Strategik & Pelaburan baharu. Suria telah bertugas di Crowe Advisory Sdn Bhd sebelum menyertai Perangsang Selangor. Beliau berkeputusan dari Universiti Teknologi MARA (UiTM), dengan Ijazah Sarjana Muda Perakuanan.

Living a Healthy Lifestyle

Nutrition and Food

- 1 Balance your meals. Have protein, healthy carbohydrate, fat and vegetables and/fruit at each meal.
- 2 Healthy Carbohydrates include brown rice, whole wheat breads, pastas and crackers, starchy vegetables like sweet potatoes, parsnips and potatoes, quinoa, millet, amaranth.
- 3 Eat three meals plus snacks. Eating three meals plus snacks ensures that you will eat on a schedule and get enough calories and nutrients. The metabolism functions best on a similar schedule daily. Eating every 4-5 hours guarantees plenty of energy and an efficient metabolism.



- 4 Snacks are important if you get hungry in between meals. They consist of a protein and/or fat + a carbohydrate (refer to snacking handout). Snacks keep your energy going until meal time and reduce your chances of over eating at meals.
- 5 Proportion your plate to visually have about 1/2 vegetables and/or fruit, 1/4 protein, 1/4 healthy carbohydrate and some fat at each meal.

Body Maintenance: Be nice to your body and pay attention to what it needs

Eat enough every day - not eating enough tells your body to conserve calories and energy, and so the next time you eat more of the energy will be retained rather than being properly used.



Hydrate - Dehydration makes you feel tired. Caffeine and alcohol are very dehydrating. Balance caffeine or alcohol consumption with non-caffeinated, non-alcoholic fluids.

Sleep - Sleep deprivation increases appetite (and often body weight) and decreases brain function. So proper sleep helps your energy, weight maintenance and your ability to think and concentrate.

Exercise - Try to exercise at least 30 minutes a day, three times a week – it can even be split up into 10 minute walks. The effects of brief physical exertion last much longer than those of caffeine, and exercise decreases stress rather than increasing it! Finding a physical activity that you really like to do will make exercise more fun and something to look forward to as well as help to keep you healthy throughout life. So try something new or something that has always appealed to you.



How do I look?

If we all looked the same the world would be a very boring place.

Genes (not jeans) have a lot to do with body shape - there is no "right" weight for someone of a certain height. If you are eating and acting healthily, your weight is probably fine.

Shaped like a pear? Fat around the hips, butt, and thighs is usually estrogen dependent, meaning that it doesn't go away through exercise and healthy nutrition. Torso fat, on the other hand, is associated with poor health.

Repeated dieting can actually lower metabolism and thus make your body retain more of what you put into it. Increasing exercise while not giving your body more food to compensate can also increase body fat storage. Dieting also increases heart disease risk, when compared to simply gaining a little weight. If you really need to lose weight, the most effective way is to increase exercise and cutting only a little food, while concentrating on fruits, veggies, and high fiber foods.

Healthy Lifestyle Key Attributes

- Eat Healthy
- Exercise
- Hydrate
- Sleep
- Think Positive Thoughts

KEWANGAN

Menurut Perspektif Islam

Menurut ruang lingkup Islam, **harta dan kewangan** merupakan **alat** untuk menjamin kelangsungan hidup di dunia. Kehidupan dunia perlu dijalani dengan penuh **hemah** dan **tanggungjawab** untuk mencapai matlamat akhirat.

Oleh itu, **pengurusan yang baik**, dapat menjamin kelangsungan hidup manusia dan seterusnya memperoleh **keberkatan** dan **rahmat**.

Di samping keperluan dunia, **matlamat utama** yang ingin dicapai sudah tentulah **kejayaan akhirat** yang abadi.

Begitu juga harta dan kewangan adalah pemangkin kepada kejayaan ini. Maka, pengurusan harta yang bermatlamat dan mengikut kehendak syarak, akan memandu perjalanan syarikat dengan lebih baik dan mengikut acuan Islam, seterusnya mencapai matlamat redha dan rahmat Allah SWT.

KEBERKATAN bermaksud mendapat restu, keredaan atau rahmat dari Allah SWT. Bagi mendapat keberkatan dan rahmat tersebut, sewajarnya kita mematuhi serta mentaati setiap perintah Allah.

Namun keberkatan boleh hilang jika melakukan perkara yang menyalahi apa yang digariskan oleh Allah SWT seperti terlibat dengan riba dan melakukan dosa serta mengabaikan solat.



2 ASPEK UTAMA

dalam mengurus harta/kewangan



1. Bagaimana harta diperoleh.

Ia mestilah menerusi kaedah pemilikan yang sah dan jual beli, pelaburan secara Islam, hadiah dan sebagainya.

2. Bagaimana harta dibelanjakan.

sama ada untuk kebaikan ataupun untuk perkara-perkara yang dilarang Allah.



"Tidak akan berganjak kedua kaki seorang hamba pada Hari Kiamat sehingga ditanya tentang 4 perkara : Tentang usianya pada apa dihabiskan-nya, tentang masa mudanya dan apa yang diperjuangkannya, tentang hartanya dari mana datangnya dan ke mana telah dibelanjakannya dan tentang ilmunya apa yang telah dibuatnya" (HR at-Tirmidzi)

5 KONSEP PENGURUSAN HARTA SECARA ISLAM



Penghasilan Harta (Wealth Creation)

Islam menggalakkan umatnya mencari harta dan tidak hanya pasrah pada qada' dan qadar

Pengumpulan Harta (Wealth Accumulation)

Pengembangan harta boleh dilakukan melalui simpanan dan pelaburan di institusi kewangan

Perlindungan Harta (Wealth Protection)

Harta juga harus dijaga daripada musibah dan perkara-perkara yang tidak diingini

Pengagihan Harta (Wealth Distribution)

Antara instrumen perancangan harta adalah wakaf, wasiat, hibah dan sebagainya.

Penyucian Harta (Wealth Cleansing)

Setiap harta ada hak-hak yang tertentu untuk dibahagikan seperti berzakat dan amal jariah kita seperti sedekah

KOMPONEN-KOMPONEN YANG PERLU DIAMBIL KIRA DALAM PENGURUSAN KEWANGAN CARA ISLAM YANG SISTEMATIK

PENGURUSAN KREDIT & ALIRAN TUNAI



PENGURUSAN RISIKO & PERANCANGAN TAKAFUL



PERANCANGAN ZAKAT & CUKAI



PENGURUSAN PERSARAAN



PERANCANGAN HARTA PUSAKA & WAKAF



PERANCANGAN PELABURAN ISLAM

PENGURUSAN RISIKO

Menurut Perspektif Islam

LANGKAH URUS RISIKO DALAM AL-QURAN

IMAN & TAQWA :

Yakin Allah berkuasa atas segala sesuatu
(*Al-Tholaq : 2-3 / Al-Ankabut : 2*)

TAWAKKAL :

Berusaha, kemudian berserah kepada Allah (*Al-Ra'du : 11*)

QADHA' DAN QADAR :

Redha dengan segala ketentuan Allah
(*An-Nisa : 19 / Al-Qamar : 49*)

Islam juga mengiktiraf risiko dan Allah swt dalam al-quran telah menyatakan tentangnya dan bagaimana menguruskannya. Mukmin yang beriman seharusnya mengambil pelajaran daripada ayat-ayat al-quran ini mudah-mudahan dapat menjamin kesejahteraan hidup

DEFINISI RISIKO

Kebarangkalian berlakunya perkara-perkara yang tidak diingini

Terbitan :
Islamic Religious Department
Kumpulan Perangsang
Selangor Berhad

JENIS-JENIS RISIKO

Risiko Tulen :

Boleh dilindungi



Contoh : Kebakaran
Kematian,
Kecurian

Risiko Spekulatif :

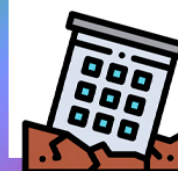
Tidak Boleh dilindungi



Contoh : Turun naik matawang, perniagaan, pelaburan saham

Risiko Asas :

Masyarakat



Contoh : Gempa Bumi, Peperangan, Banjir

Risiko Khusus :

Individu



Contoh : Rosak Harta, Kemalangan, Kecurian

CONTOH-CONTOH PENGURUSAN RISIKO DALAM AL-QURAN & HADIS

Islam **melarang** kita daripada **mendedahkan diri** kepada kebinasaan

AL-BAQARAH
195

Pemakanan seimbang dan bekualiti dari **sumber yang halal**

AL-BAQARAH
172

Larangan berlebih-lebihan (Larangan bersifat melampau dan anjuran bersederhana)

AL-A'RAF
31

Perancangan Ekonomi Nabi Yusuf a.s (Bersedia menghadapi kemungkinan di masa hadapan)

YUSUF
46-49

Malam Hijrah Nabi Muhammad ke Madinah (meminta Saidina Ali menggantikan tempat tidur untuk elak dibunuh oleh musuh)

Unta Arab Badwi (demi keselamatan unta, Nabi mengarahkan ia diikat dan kemudian bertawakkal) - tawakal mesti dimulai dengan usaha

Perang Khandak (sepakat untuk bertahan di Madinah dan menggali parit sekelilingnya untuk mengelak kerosakan yang teruk)

CORE VALUES



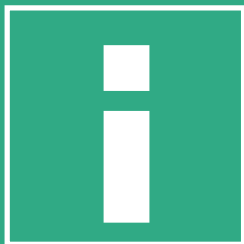
PRIDE

Take pride of the jobs and Perangsang Selangor as an organization and commit to its success



RESPECT

Recognize the value of other people and accept differences



INTEGRITY

Integrity in our conduct is guided by responsibility and accountability



DISCIPLINE

Operate with team spirit guided by clear rules of work, discipline and healthy work life balance



EXTRA-MILE

Contribute to stakeholders' growth by "Going Extra Mile!"



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