



ISLAMIC FINANCIAL PLANNING

Polytechnic
Series

MUHAMAD NOOR BAIHAQI BIN MOKHTAR
ZUL AIZAT BIN HAMDAN

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Penghargaan

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Penulis sangat bersyukur karena telah menyelesaikan buku yang bertajuk *Islamic Financial Planning Polytechnic Series*. Disamping itu, kami mengucapkan terima kasih kepada semua pihak yang telah membantu kami selama pembuatan buku ini berlangsung sehingga berjaya diterbitkan buku ini.

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Politeknik Nilai, 2021

Penulis

Muhammad Noor Baihaqi Bin Mokhtar & Zul Aizat Bin Hamdan

Abstract

TITLE : ISLAMIC FINANCIAL PLANNING POLYTECHNIC SERIES

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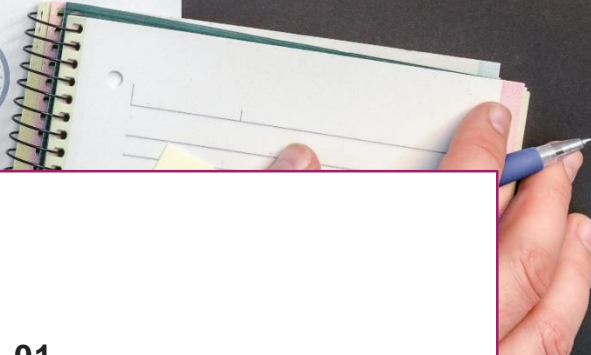
Abstract

Islamic Financial Planning Polytechnic Series ini merupakan karya penulisan ilmiah dan dibangunkan untuk kegunaan pelajar dan pensyarah sebagai rujukan serta kelancaran proses pengajaran dan pembelajaran di dalam kuliah. Buku ini dihasilkan dengan tujuan untuk membantu para pelajar memahami dan mengaplikasi secara asas perancangan kewangan Islam yang diamalkan di Malaysia. *E-Book* ini mengandungi 7 topik yang menyentuh elemen-elemen perancangan kewangan Islam. *E-Book* ini menerangkan secara ringkas tentang amalan dan pengaplikasian elemen-elemen perancangan kewangan Islam seperti perancangan risiko, takaful, pelaburan, cukai, zakat, waqaf, faraid, wasiat, hibah dan persaraan. Buku ini bukan sahaja ditumpukan untuk pelajar Diploma Kewangan dan Perbankan Islam sahaja, malah ianya boleh digunakan oleh program lain. Ini kerana, perancangan kewangan amatlah penting dalam kehidupan seharian kita sebagai manusia, malah adalah lebih afdhal jika ianya bermula dari awal iaitu dari zaman belajar.

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CHAPTER 01

Introduction of Islamic Financial Planning & Wealth Management

Introduction

Financial Planning

Prophet (Peace Be Upon Him) Said:

“You must avail yourselves of five things before facing five others: life before death; health before illness; leisure before hard time; young before old days, and wealth before poverty”

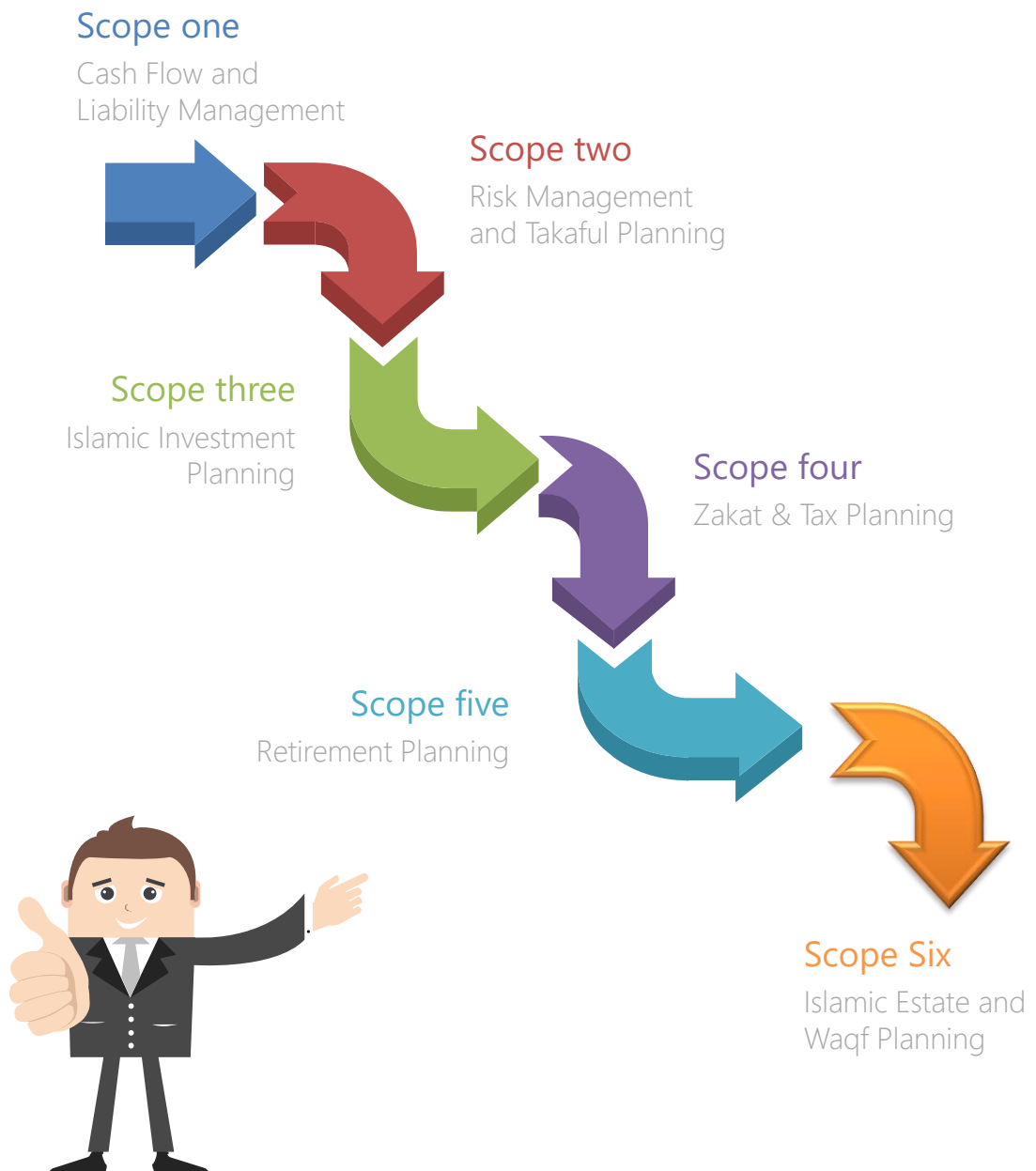
(narrated by al-Hakim, Hadith Ibnu Abbas r.a)

Financial Planning is the process of creating strategies to help clients manage their financial affairs to meet life goals.

Islamic Financial Planning is financial planning that is in conformity to Shariah.



Scope of Islamic Financial Planning



Scope of Islamic Financial Planning

VS

Islamic Wealth Management



Financial Planning

Six Step Process

E - G - A - D - I - M

Financial Planning is a scientific methodology to manage wealth with a holistic viewpoint. It involves developing coordinating and implementing a comprehensive range of strategies to address the wealth management challenges. Financial Planning is a process that encompasses the following six steps:



Financial Planning

Six Step Process

Establish financial goal

Goal setting is critical to create a successful wealth management plan. The whole financial planning process starts with establishing and prioritizing realistic financial goals and objectives. Appropriate time frame and risk tolerance level must be clearly spelt out as well. It is important that the goals must be quantifiable so that their attainment can be measured

Gather relevant data

After identifying your financial objectives, you need to gather as much as possible the relevant information. This information must be accurate, up-to-date and relevant to the financial objectives. The more complex your situation and the more varied the number of your goals the more challenging the information gathering risk. This step requires significant amount of time and patience.



Financial Planning

Six Step Process

Analyze the data

Analyzing and evaluating the data can be started when we have enough information. The objective of this step is to establish where you are now in comparison to the financial goals that were established in step one. This is the step that you determine the strengths and weaknesses of the present financial position.

Develop a plan for achieving goal

Normally there will more than one way for a financial objective can be achieved and multiple alternatives should be explored and considered. The plan should be specific in nature, detailing who is to do what, when and what resources. In order to increase the commitment to the plan the report describing the plan should be in writing.



Financial Planning

Six Step Process

Implement the plan

A financial plan is useful only if it is put into action. The success of a financial plan very much depends on someone's commitment to implementing the plan. For example implementation of plan is by writing or updating a will restructure current asset allocation; reduce debts and mortgages and etc.

Monitor the plan

The financial planning process is dynamic and requires constant monitoring and reviewing. The plan should be reviewed at least once a year or more frequently if changing circumstances warrant it. The review process should involve tracking the progress and performance of plan implementation.



Financial Planning

6 Step Process

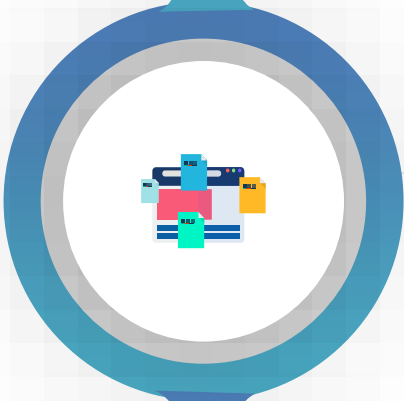


Step 1

Establishing Client Partner Relationship

The Financial Planner, among other things, shall:

- Establish client's needs
- Manage client's expectations
- Crystallize client's goals
- Define the scope of work
- Ensure that a Letter of Engagement is issued before the Commencement of Engagement



Step 2

Gathering Client Data & Determining Goal Expectation

The Financial Planner, among other things, shall request additional data that could include:

- Personal Information
- Financial Information



Step 3

Analyzing & Evaluating Client's Financial Status

The Financial Planner, among other things, shall:

- Obtain copy of the client's net worth statement
 - Keep a copy of all the client's documents
- Ensure there is an audit trail for the basis of recommendation to the client

Financial Planning

6 Step Process

Step 4

Developing & Presenting Financial Plan

The Financial Planner, among other things, shall:

- Ensure that client acknowledge receiving of the financial plan
- Ensure that a copy of the financial plan is kept by the client
 - Ensure there is a basis for all recommendations in the financial plan
 - Quote sources of recommendations
- Ensure the recommendations integrate all of the client's goals
 - Prioritize the recommendations to the client

Step 5

Implementing Financial Planning Recommendation

The Financial Planner, among other things, shall:

- Ensure that the implementation program is in writing
 - ✓ Include the timeframe for implementation of the plan
 - ✓ Be signed off by both parties
 - ✓ Include an agreed date of execution of the plan
 - Prioritize the implementation plan
- Ensure that there are sufficient relevant alternative recommendations given to the client

Step 6

Monitoring Financial Plan

The Financial Planner, among other things, shall:

- Encourage regular reviews of the financial plan as and when the situation warrants or as the need arises
 - Track if the client's objectives are achieved
- Encourage rebalancing and reformulating of the client's assets
 - This should be acknowledge by the client



Islamic Worldview of Financial Planning

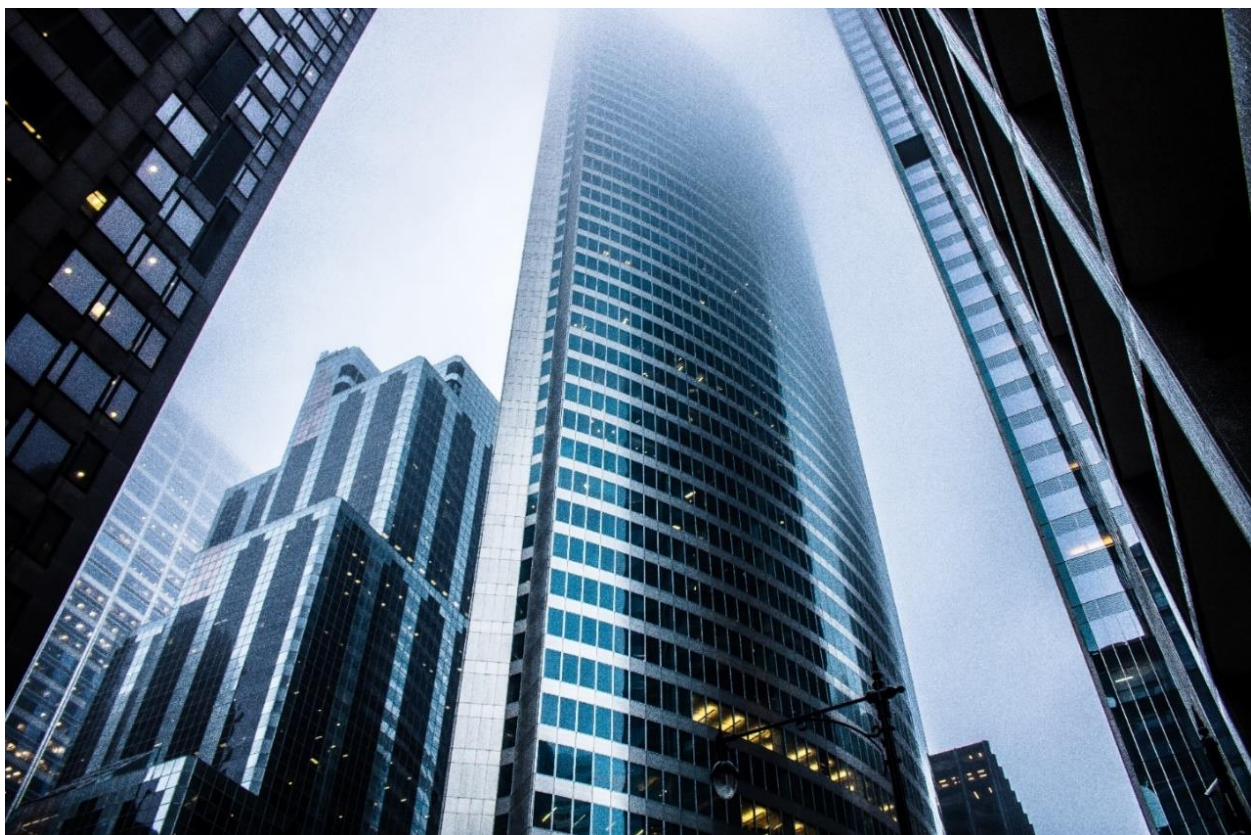
Islam encourages its followers to acquire wealth based on three major conditions:

1. Wealth must be accumulated in an absolutely honest manner
2. Wealth must be managed in a highly responsible manner to benefit not only its owner and family, but also the community
3. Wealth does not in any way distract Muslim from their faith in Allah SWT

Prophet Muhammad SAW (Peace Be Upon Him) said:

“Envy is permitted only in two cases: Of a man whom Allah gives wealth, and he disposes of it rightfully, and of a man whom Allah gives knowledge, and he applies and teaches it”

(Bukhari)



Conventional vs Islamic Financial Planning

1. TIME HORIZON

- A Muslim's time horizon does not end upon death. He will continue to live in the Hereafter. This is a major principle of the Islamic faith. He has needs in the Hereafter
- In a hadith reported in Sahih Muslim, "Abu Hurairah reported Allah's Messenger (Peace Be Upon Him) as saying: When a man dies, his acts come to an end, but three; (1) recurring charity, or (2) knowledge (by which people) benefit, or (3) a pious son, who prays for him."
- Conventional financial planning has no concept of the Hereafter

3. ACHIEVING AL-FALAH

- To achieve al-Falah, the Muslim must strive in Allah's cause with his wealth and his self (Quran 61:11).
- A Muslim needs to spend the wealth beyond the rate of Zakat (2.5% of wealth in most cases)
- What is being advocated for Muslims is to achieve al-Falah through sound financial planning. By diligently drawing and executing a Shariah compliant financial plan is striving in Allah's cause with the wealth with the rewards due from Him.
- In conventional financial planning, there is neither Allah nor al-Falah to consider

2. METHOD & OBJECTIVES

- In his pursuit of wealth, a Muslim must abide by Shariah at all times. Basically, he must avoid gambling, riba-based investments and any dealings in things that Islam prohibits – beer, pork, etc.
- Achieving a certain amount of wealth at a certain age is a transitory objective that leads to other objectives that are more important. A Muslim is more concerned with how his wealth is being utilized and how the wealth are distributed upon death.
- Conventionally, a person can dictate anything of his wealth upon death. However, a Muslim must follow Shariah and be guided by Shariah in the matters of wealth distribution. The understanding of Faraid, Wasiyyah, Hibah and Waqf are key areas for Muslim



Integrated Between World life and Hereafter

Financial planning is creating strategies to meet life goals. For Muslims, it covers both which are world life and hereafter goals.




Who shall inherit the Firdaus (Paradise). They shall dwell therein forever. (23:11)

As for those who believe and do good deeds, the Gardens of Paradise shall be there to welcome them. (18:107)



HEREAFTER

A close-up photograph of a person's hands playing the board game Monopoly Sheffield Edition. The person's left hand is open and gesturing, while their right hand holds a stack of white Monopoly money. The game board is spread out on a wooden table, showing various properties, houses, and hotels. A red die is visible on the board. The quote "Never Spend Your Money Before You Have Earn it" is overlaid in white text on the left side of the image, with the name "Thomas Jefferson" below it.

**“ Never Spend Your Money Before
You Have Earn it”**

Thomas Jefferson

Code of Ethics as Financial Planner

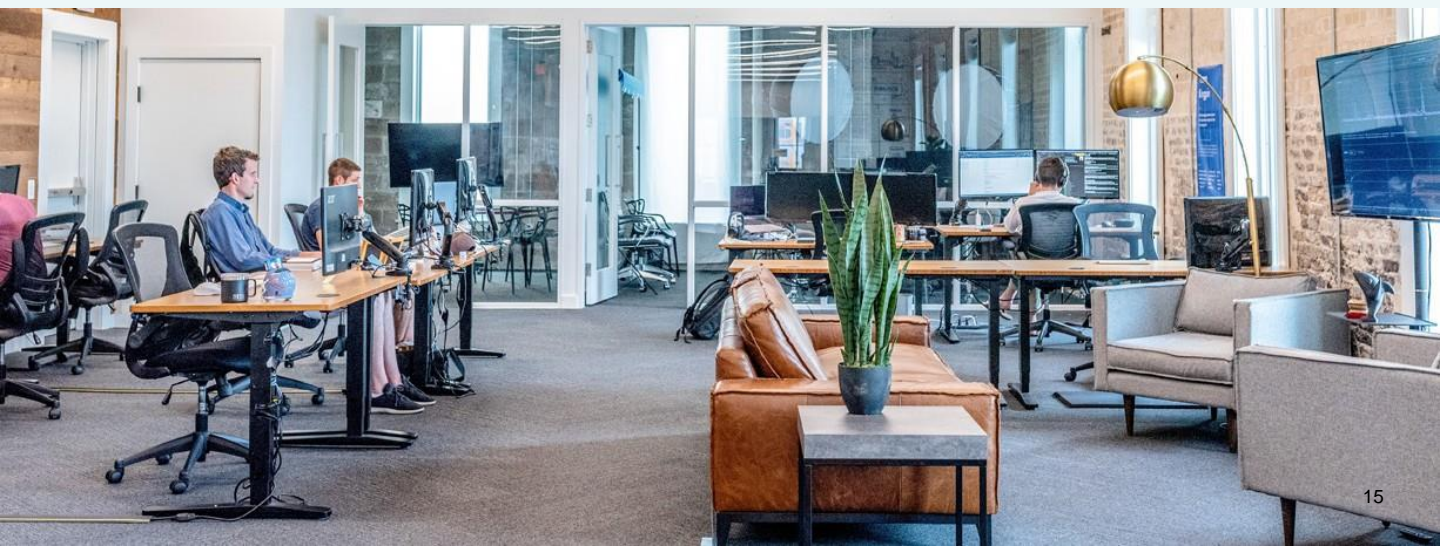
- Ethics refers to a philosophy of good conduct and proper living
- Ethics involves learning what is right or wrong and then doing the right thing
- Ethics is good manner

PRINCIPLE 1 – INTEGRITY

Provide professional services with integrity. Integrity requires honesty and candor in all professional matters. Members are placed in positions of trust by clients, and the ultimate source of that trust is the member's personal integrity. Allowance can be made for legitimate differences of opinion, but integrity cannot co-exist with deceit or subordination of one's principles. Integrity requires the member to observe both the letter and the spirit of the Code of Ethics.

PRINCIPLE 2 – OBJECTIVITY

Provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the services delivered or the capacity in which a member functions, objectivity requires members to ensure the integrity of their work, manage conflicts and exercise sound professional judgment.



Code of Ethics as Financial Planner

PRINCIPLE 3 – FAIRNESS

Be fair and reasonable in all professional relationships. Disclose and manage conflicts of interest. Fairness requires providing clients what they are due, owed or should expect from a professional relationship, and includes honesty and disclosure of material conflicts of interest. It involves managing one's own feelings, prejudices and desires to achieve a proper balance of interests. Fairness is treating others in the same manner that you would want to be treated.

PRINCIPLE 4 – PROFESSIONALISM

Act in a manner that demonstrates exemplary professional conduct. Professionalism requires behaving with dignity and showing respect and courtesy to clients, fellow professionals, and others in business-related activities, and complying with appropriate rules, regulations and professional requirements. Professionalism requires the member, individually and in cooperation with peers, to enhance and maintain the profession's public image and its ability to serve the public interest.



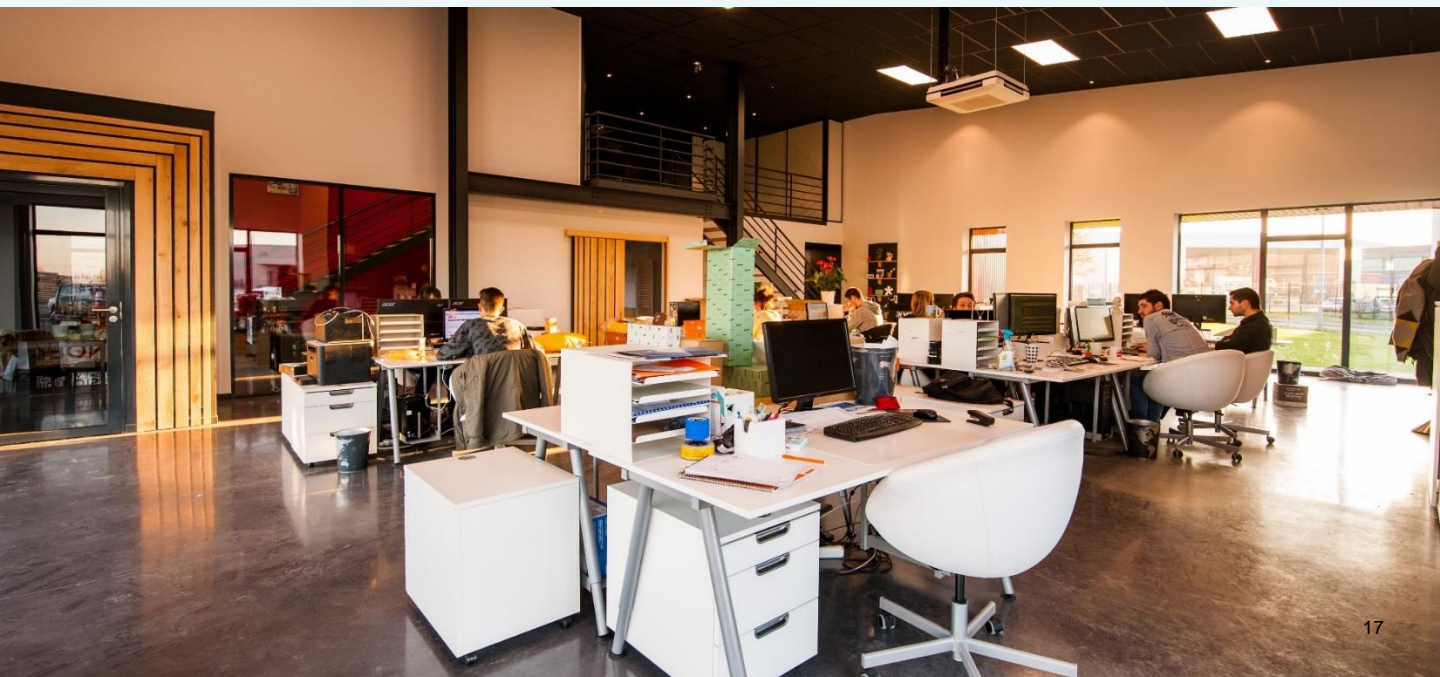
Code of Ethics as Financial Planner

PRINCIPLE 5 – COMPETENCE

Maintain the abilities, skills and knowledge necessary to provide professional services competently. Competence requires attaining and maintaining an adequate level of abilities, skills and knowledge in the provision of professional services. Competence also includes the wisdom to recognize one's own limitations and when consultation with other professionals is appropriate or referral to other professionals necessary. Competence requires the member to make a continuing commitment to learning and professional improvement.

PRINCIPLE 6 – CONFIDENTIALITY

Protect the confidentiality of all client information. Confidentiality requires client information to be protected and maintained in such a manner that allows access only to those who are authorized. A relationship of trust and confidence with the client can only be built on the understanding that the client's information will not be disclosed inappropriately.



Code of Ethics as Financial Planner

PRINCIPLE 7 – DILIGENCE

Provide professional services diligently. Diligence requires fulfilling professional commitments in a timely and thorough manner, and taking due care in planning, supervising and delivering professional services.

PRINCIPLE 1 – INTEGRITY

PRINCIPLE 2 – OBJECTIVITY

PRINCIPLE 3 – FAIRNESS

PRINCIPLE 4 – PROFESSIONALISM

PRINCIPLE 6 – CONFIDENTIALITY

PRINCIPLE 7 – DILIGENCE



S.A.T.F Principles



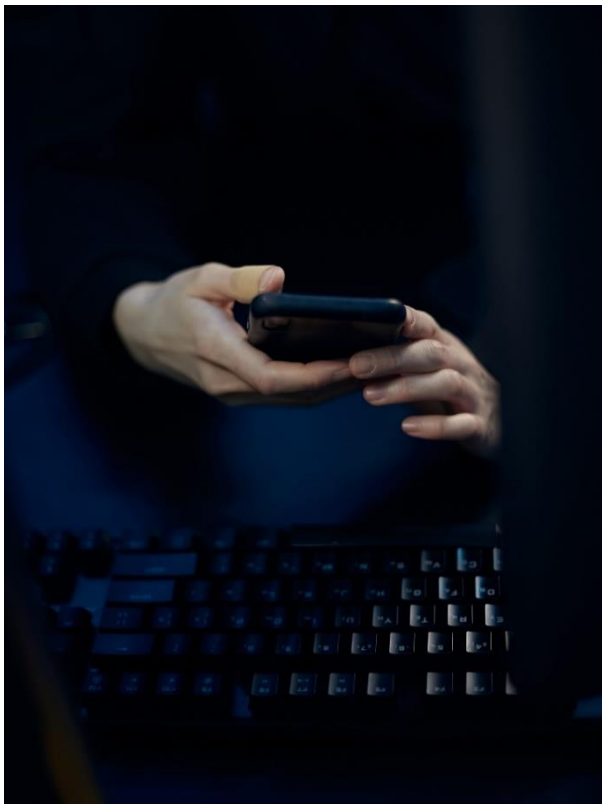
SIDDIQ

SIDDIQ is being truthful
(integrity & objectivity)



TABLIGH

TABLIGH is being communicative
(Professionalism)



AMANAHA

AMANAHA is being trustworthy
(Fairness & Confidentiality)



FATHANAHA

FATHANAHA is being resourceful
(Competence & Diligence)



“ It’s good to have money and the things that money can buy, but it’s good too, to check up once in a while and make sure that you haven’t lost the things that money can’t buy.”

- George Lorimer

Cash Flow Statement

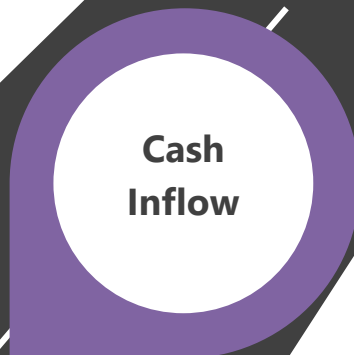
Cash Flow Statement measures your

cash inflows (money you earn)

and your

cash outflows (money you spend)

to **determine if you have a positive or negative net cash flow**



Cash Inflow
– Cash Outflow

Net Cash flow
(Surplus/Deficit)

Cash Flow Statement

Cash flow management comprises three segments as follows

CASH FLOW ANALYSIS CASH FLOW PLANNING BUDGETING

CASH FLOW ANALYSIS

- Analyze money in and out
- Weakness and strengths in the client's cash position
- Starting point to develop client's financial objectives
- Discover the inefficiency and ineffectiveness in the utilization of financial resources
- Main purpose is to know if the client is having a surplus or deficit for that particular year



CASH FLOW PLANNING

- Main objective is to achieve greater cash flow surplus
- There are TWO steps:
 - i. Reduce Spending
 - ii. Increase Income

BUDGETING

- The final process of cash management
- A written plan for using available financial resources to achieve financial goals
- Help maintain control cash flow
- Periodically check cash flow against the budgeted amounts to make sure on track

Cash Flow Statement - Inflow

INCOME	MONTHLY	YEARLY
Salary		
Allowance		
Bonus		
Other sources of income Ex : Rent		
(-) Minus		
- EPF		
- Scheduled Tax Deduction (PCB)		
- Zakat		
TOTAL NET INCOME		

“It’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.”

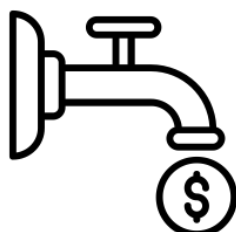
- Robert Kiyosaki



Cash Flow

Statement - Outflow

EXPENDITURE	MONTHLY	YEARLY
1. Loan Housing Loan Car Loan Education Loan Personal Loan Other Loan		
2. Housing Expenditure Rental Sanitary & Furniture Expenditure Maid		
3. Vehicle Expenditure Petrol Toll Parking Takaful & Road Tax Car Services/Maintenance		
4. Food Expenditure Groceries Eating Out		
5. Utilities Water Electricity Internet & Telephone Others		
6. Children School/Collage/University Fee Stationary School expenses		




“ If you would be wealthy, think of saving as well as getting.”

- Benjamin Franklin

Cash Flow Statement - Outflow

EXPENDITURE	MONTHLY	YEARLY
7. Self Expenses Cloth Cosmetic		
8. Entertainment Vacation Astro Fiber Home Internet		
9. Contribution Parent Waqf / Sadaqah		
10. Training / Knowledge Books / Magazine Seminar / Training fee		
11. Taxes Income Tax Assessment Tax Other Taxes		
12. Miscellaneous Expenses		
TOTAL NET EXPENSE		



“ A simple fact that is hard to learn is that the time to save money is when you have some.”

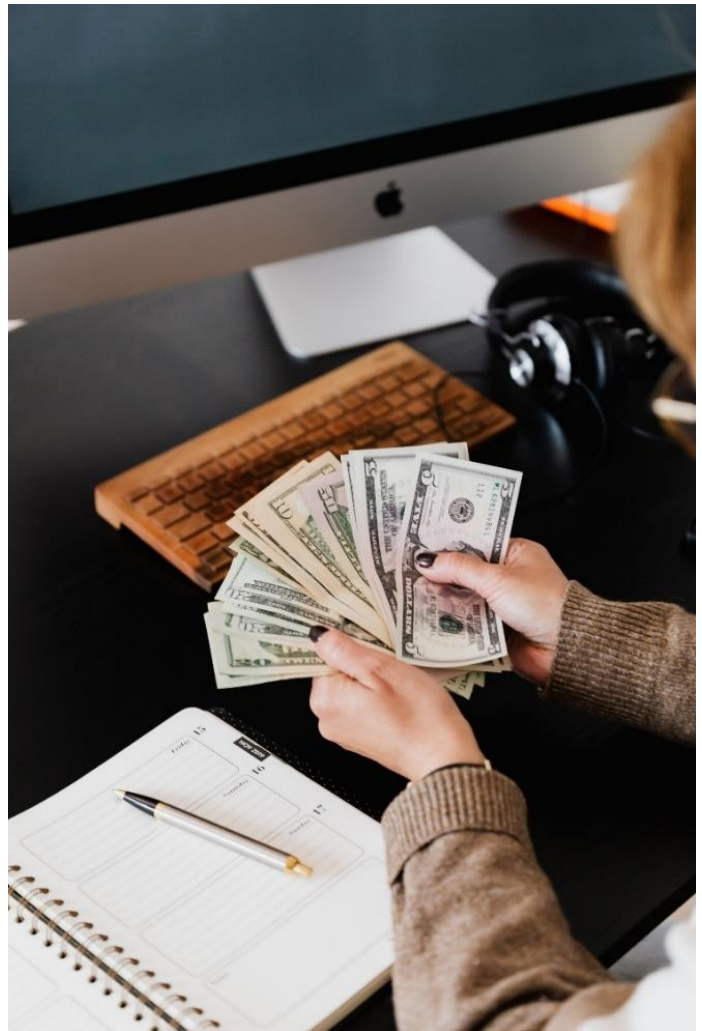
- Joe Moore

Net Cash Flow Statement

COMPONENT	MONTHLY	YEARLY
TOTAL NET INCOME		
(-) Minus TOTAL NET EXPENSE		
SURPLUS / SHORTAGE		

“ If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed.”

- Edmund Burke



Net Worth Statement

Net Worth Statement is the difference between what you own (YOUR ASSETS) and what you owe (YOUR LIABILITIES). It measures the financial well-being of a family.

PARTICULARS/ITEMS	TOTAL
Invested Asset	
Saving Account-i	76000
Current Account-i	10000
Tabung Haji	2000
KPJ HealthCare Stock	10000
Tradewinds Stock	16000
I-Berhad	3000
Public Ittikal UT Fund	20000
Personal Asset	
EPF	230000
Home – Nilai	500000
Toyota Vios	30000
Toyota Estima	125000
TOTAL ASSET	1022000
Liabilities	
Credit Card	4000
Home - Nilai	191721
Toyota Estima	127276
TOTAL LIABILITIES	322997
NET WORTH	699003

The relationship between cash flow and net worth

- 💰 Purpose of financial planning is to increase one's net worth to meet defined goals
 - 💰 Cash flow surpluses are channeled toward the accumulation of funds
 - 💰 Accumulation grows, so more net worth
- 💰 The greater the net worth, the greater the ability to meet future financial needs



CHAPTER 02

Risk Management & Takaful Planning

Introduction

Risk Management

Risk management is about controlling of the possibility of losses arising from pure and speculative risk.

Risk management in the insurance business deals with pure risk. It serves to transfer pure risk from the individual to the insurance operator. There are many issues in Islam relating to risk management. One issue concerns the instruments applied in managing risks – whether the application of derivatives and insurance are permissible (halal) in Islam.

It involves risks identification, evaluation, selecting of the best method to manage the risks.



Introduction

Risk Management

As shown in the following hadith :-Islam encourages Risk Management

One day the Prophet Muhammad SAW notice a Bedouin Arab leaving his camel untied. He asked the Bedouin

“Why aren’t tying down your camel ?”

The Bedouin answered

“I put my trust in Allah”.

The Prophet Muhammad SAW then said

“Tie your camel first, then put your trust in Allah”

(narrated by Tarmidzi and Ibn Majah)

- This hadith clearly demonstrate Islam views in **NOT** leaving things to **FATE** only but we must put effort to manage and reduce risk. Only then can we leave to Allah to determine the final outcome.

“...it is better for you to have your children wealthy than to leave them poor and asking others for help...”

(narrated by Saad Bin Abi Waqqas)

- This hadith obviously demonstrate us to taking an initiative to preserve and protect our self, family and dependents. Its an advance initiative to provide material security in the event of any perils or calamity



Types of Risks

	Pure Risk	Speculative Risk
Nature of Outcome	Loss / No Loss	Loss / Gain
Origin of Risk	Most of the part unavoidable	Deliberate choice of action
Examples	Death, fire, accident	Fluctuations in market value of trade goods
Risk Management Method	Insurance/Takaful	Use of derivatives

“... Verily never will Allah change the condition of people until they change it themselves (with their own souls) ...” (3:11)



Takaful Industry in Malaysia

PHASE 1

1982 - 1992

started with the enactment of dedicated regulatory law (Takaful Act 1984) and the establishment of the first Takaful operator in 1984. The primary focus during this period was the establishment of the basic infrastructure for the industry

In developing the Takaful industry in Malaysia, BNM has adopted a gradual approach which can be divided into three phases:

PHASE 2

1993 - 2000

marked the introduction of competition with the entry another Takaful Operator. This period saw greater cooperation among Takaful operators in the region including the formation of the ASEAN Takaful Group in 1995 and the establishment of ASEAN Re-takaful International (L) Ltd. in 1997

PHASE 3

2001 - 2010

introduction of the Financial Sector Master Plan (FSMP) in 2001. Among the objectives is to enhance the capacity of Takaful operators and strengthen the legal, Shariah and regulatory framework. This period has witnessed the development of Malaysia Takaful Association (MTA) in 2002 to further promote the development of Takaful industry in Malaysia

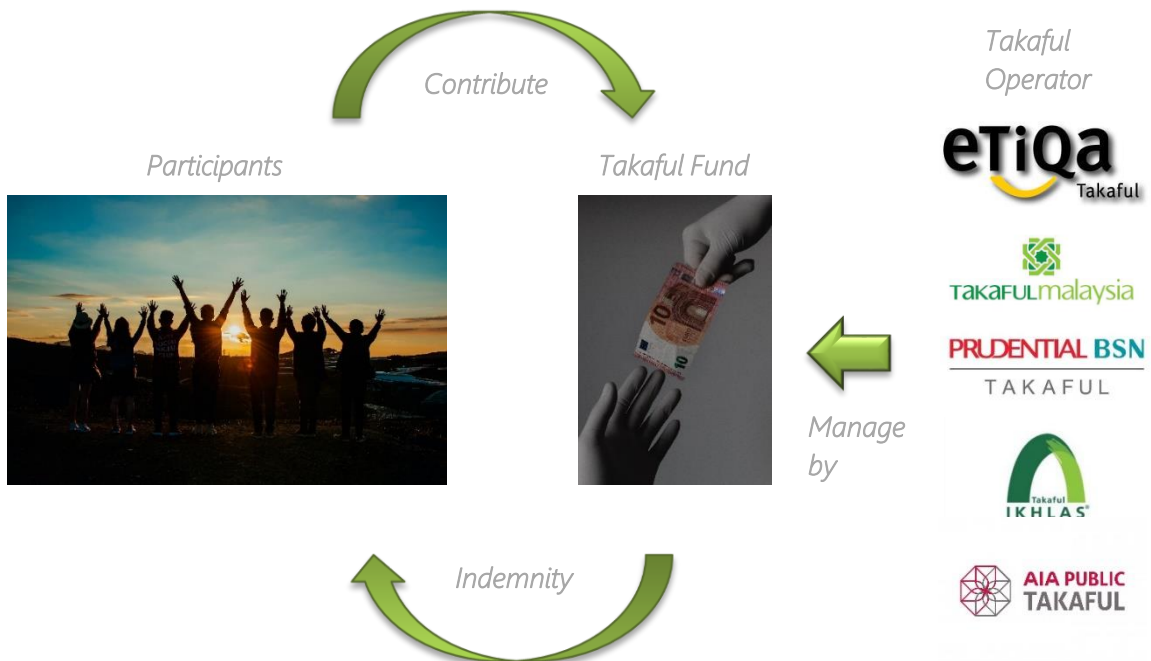
Concept of Takaful

According to Section 2 Takaful Act 1984 (Malaysia):

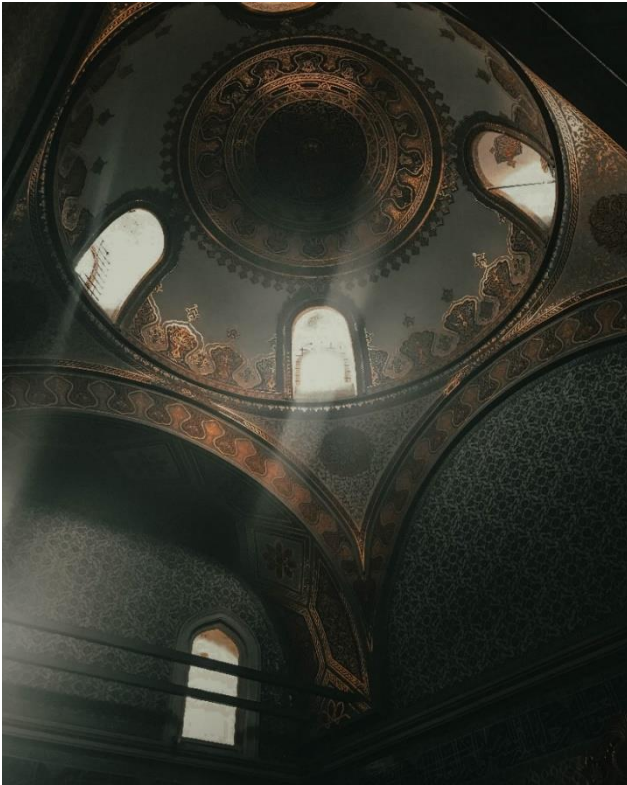
“ a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose”

Takaful simply means joint guarantee. It is an agreement for mutual help among the group, and can be visualized as a promise among clients who agree to jointly guarantee among themselves against loss or damage that may befall any of them. The basic objective is to pay for a defined loss from a defined fund.

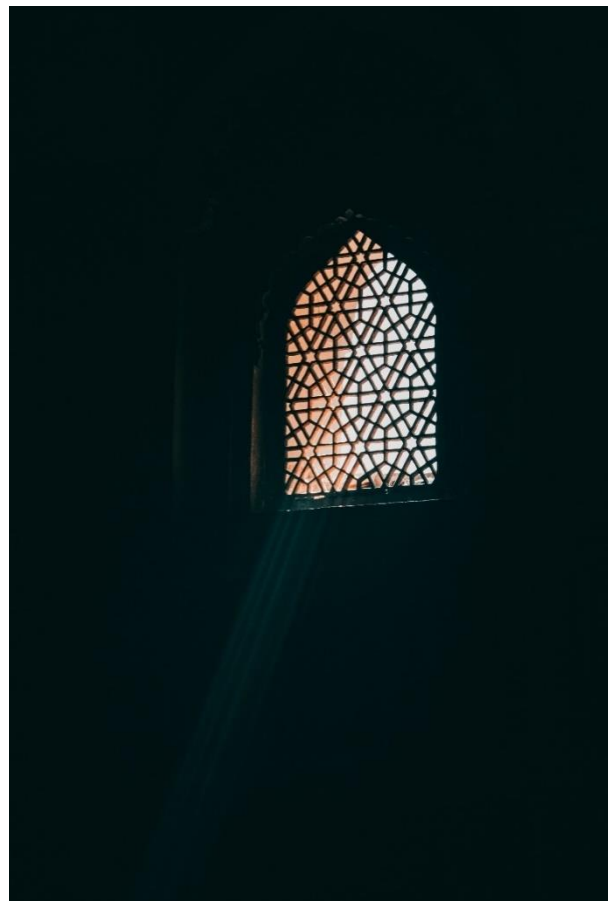
The Takaful operator will pay compensation to fellow participants who have suffered a loss. In Takaful business, the Takaful operator may be considered as custodian of Takaful Fund.



Takaful Industry in Malaysia



Different views have been expressed about the status of conventional insurance from the point of view of Islam. An overwhelming majority of the Shariah scholars believe that it is unlawful due to involvement of Riba' (Interest), Maisir (Gambling) and Gharar (Uncertainty).



The contemporary jurists acknowledge that the foundation of Takaful was laid down in the system of 'Aqilah', which was an arrangement of mutual help or indemnification customary in some tribes at the time of the Holy Prophet (PBUH).

The idea of Aqilah in respect of blood money or any disaster was based on the concept of Takaful wherein payments by the whole tribe distributed the financial burden among the entire tribe. Islam accepted this principle of reciprocal compensation and joint responsibility.

Regulatory Framework in Takaful Industry

- Bank Negara Malaysia entrusted with the regulatory and supervisory role over the insurance and Takaful industries in Malaysia
- Takaful Act 1984 came into force on 1 January 1985
- Enacted pursuant to Islamic Banking Act 1983 to expand role and function of Islamic Law in the area of commerce
- Currently regulated under Islamic Financial Services Act (IFSA 2013)
- Syarikat Takaful Malaysia Berhad (STMB) was the first Takaful operator in Malaysia
- MNI-Takaful Sdn Bhd as 2nd Takaful Operator in Malaysia in 1993. Change their name in 1998 as Takaful Nasional Sdn Bhd and currently known as Etiqa Takaful



Untuk Mendapatkan E-Book Islamic Financial Planning Polytechnic Series
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