



DOMPET  
DHUAF  
REPUBLIKA

# ANNUAL REPORT 2004 1424-1425H







**Parni Hadi**

CHAIRMAN OF THE BOARD OF TRUSTEES

**A** *lhamdulillah*, with God's blessings, Dompot Dhuafa Republika (DD) has successfully entered its 12 years of its existence. It is common for an institution in its course of journey experiences ups and downs. But, once again, thanks to God's guidance, we feel that DD has enjoyed more heartening achievements than the ordeals as you could read in this annual report. The amount of funds collected and the number of beneficiaries have been from year to year steadily increasing.

More important than those tangible records, DD has developed itself to be a locomotive to spread awareness and care for the poor and those bereaved by natural calamities. The birth of a number of social foundations following DD's path has become a testimony. We are grateful to God, the Almighty, that the values we sowed 11 years ago have got encouraging responses from those who care the sufferings of the others. This fact has strengthened our conviction to further develop DD as a funds-collecting and distributing institution and simultaneously, and more importantly, an agent to transform values of philanthropy in our society.

We are very much gratified for your most invaluable support, may God reimburse them with His Grace and Blessings.

Jakarta, July 31, 2005

# Flash News of Dompot Dhuafa Republika

**D**OMPET DHUAFA REPUBLIKA (DD) is a non-profit organization which is dedicated to the empowerment of poor people and respecting their dignity through charity funds called ZISWAF (*zakat* or Islamic obligatory alms tax, *infaq*, *shadaqah*, *wakaf* or alms) and other *halal* (lawful according to Islam) charity funds from personal, groups, or companies.

## BRIEF HISTORY

In a meeting with CDP (Corps Dakwah Pedesaan – Rural Islamic Missionary Corps) in Yogyakarta, on June 23, 1993, the chairman of Republika daily, Parni Hadi, urged Republika employees to collect their *zakat* and channeled it to CDP. Eri Sudewo, head of the Republika secretariat office, later handled the technical aspect of the *zakat* tax collection.

On July 2, 1993, Republika's corporate social responsibility activities were called *Dompot Dhuafa Republika* (DD). On September 14, 1994, DD as a charity foundation was officially established.

On October 10, 2001, the Indonesian Department of Religious Affairs inaugurated DD as a National Amil Zakat Institution (LAZ=Lembaga Amil Zakat) since DD has become an inspiration for similar charity foundations to grow and follow DD's steps. *Amil* is one who collects and manages *zakat*.

On October 21, 2004 during Ramadhan (Fasting Month), IMZ (Zakat Management Institute) granted the 2004 ZAKAT AWARD to DD for its achievement in managing LPZ (Zakat Management Body), which consists of BAZ (Amil Zakat Body) and LAZ (Amil Zakat Institution). DD got the award for the categories of public favorite (based on SMS polling), efficiency and transparency.

In 2005, DD won the Tsunami Award for its ACT relief actives in Aceh and North Sumatra.

"DD has proven that people can mobilize potential collectively for something meaningful," wrote Zaim Uchrowi in his thesis on the management of DD when he studied at the Asia Institute of Management (the Philippines). DD's success has also proven the truth of a statement made by former French Prime Minister Edouard Balladure saying that "natural solidarity must overpower government intervention" (Mohammed Boujellal, 1999).

However, despite billions of rupiah that DD has collected, it is still not enough to solve the poverty problem, which is very serious, in this country. Anyway, *zakat* tax and alms are among instruments of promoting social-economic justice. If we do not stop structural injustice, undoubtedly poverty and its consequences will continue.

## VISION

Being committed to cultivating and nurturing the philanthropy spirit and self-reliance of the community based on local resources through a just system.

## MISSION

- ☉ To develop itself to become a spearhead in community empowering movement
- ☉ To develop a networking of community empowerment agencies
- ☉ To develop and utilize the self-reliant-based assets of the community efficiently
- ☉ To promote advocacy of a just economic paradigm

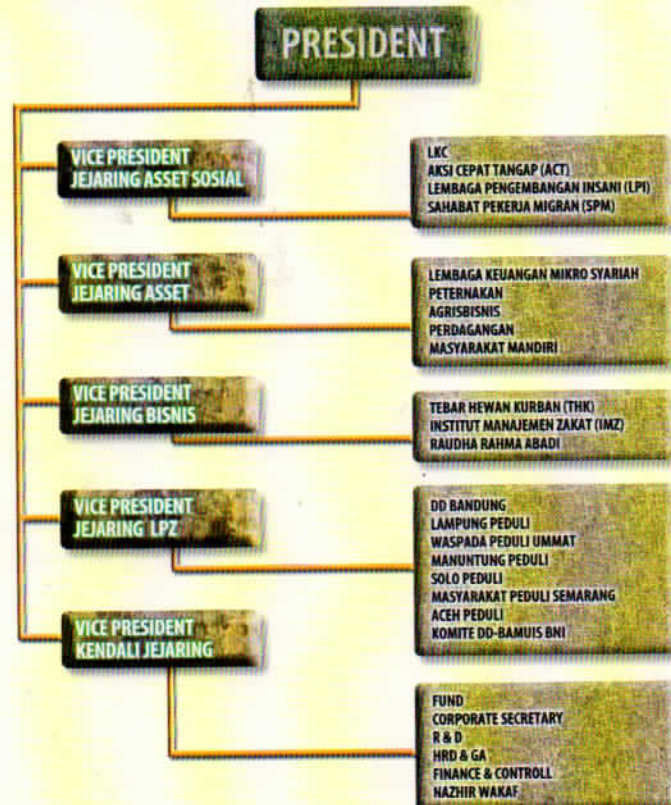
## GOALS

- ☉ To improve the effectiveness of the institution's performance
- ☉ To promote the autonomy of the institution's networking through decentralization and authorization
- ☉ To promote the understanding, the acceptance and implementation of a just economy
- ☉ To intensify efficient utilization of the community's assets through the management of zakat tax, alms and charity funds
- ☉ To help the target communities to become self-reliance

## BASIC PRINCIPLES

- ☉ Moral principles: honest, sincere, trustworthy, responsible, empathy
- ☉ Institutional principles: non-political, non-partisan, independent, non-racial
- ☉ Managerial principles: transparent, accountable, effective, efficient, sustainable improvement
- ☉ Development principles: innovative, creative, social entrepreneurship and investment oriented
- ☉ *Fiqih principle*: implementation of social and ritual religious services, integrating three elements i.e.: muzakki-amil-mustahik

## ORGANIZATION STRUCTURE 2004



## CHAPTER 2

# Social Asset Network

**S**ocial Asset Network is a number of programs dedicated to serve the fundamental needs of the poor and deal with the critical condition of the community.

It covers charity services, job creation, public services, critical condition care, health service and the improvement of mankind quality. The Social network is the focus of DD's activities in line with its big vision to recover the dignity of the poor.

### Free Health Services (LKC or Layanan Kesehatan Cuma-Cuma)

Director	: Dr Piprim B. Yanuarso, Sp.A
Total of Employees	: 96 persons
Funding Year	: 2001
Budget	: Rp 2,804,740,088

**Gerai Sehat** (Health Outlets) serve in-door basic and advanced health services with adequate medical facilities. Supported by 24-hour alert ambulances to fetch patients in emergency state and refer the patients to hospital for further medical treatments. All services are free of charge.

There are just three Gerai Sehat, namely Gerai Sehat Pusat (Central Health Outlet) in Ciputat (South Jakarta), Gerai Sehat Bekasi (West Java), and Gerai Sehat Cipulir (South Jakarta).

To serve poor patients who cannot afford transportation to Gerai Sehat, LKC mobilizes Health Service Action program. It serves poor citizens living in slum areas. Two adequately equipped medical car units and medical teams consisting of doctors, nurses, midwives, and volunteers support this program. Their coverage areas are Jakarta, Depok, Bogor, Tangerang, and Bekasi. They serve twice a month.

ACT or Aksi Cepat Tanggap (Quick Response Action) and LKC jointly provide medical services to natural and man-induced disaster victims through ACT-Medis (ACT-Medical) program. Besides post-disaster actions, it also gives training of post-disaster care and it's first aid.

PROGRAM	SERVED MUSTAHIK	
Healthy Outlet	5,896	person
Health Service Action	6,978	person
Quick Response on Disaster	2,019	person
Volunteer of Patient Care		
<b>Jumlah</b>	<b>14,885</b>	<b>person</b>



## Public Service Institution (LPM or Lembaga Pelayanan Masyarakat)



### 1. Mustahik Service (LAMUSTA or Layanan Mustahik)

Head	: Drs. Ahyudin
Employees	: 4 persons
Budget	: Rp 1,421,610,000
· Fakir-Miskin	: Rp 1,079,582,300
· Muallaf	: 2,600,000
· Gharimin	: 85,684,800
· Ibnu Sabil	: 16,887,600
· Fisabilillah	: 226,479,350
· Others	: 10,376,350
Users	: 15,055 mustahik
· Guests	: 10,083 persons
· Letters	: 801 pieces
· Telephone	: 4,171 calls

### 2. Clean Is Healthy (BIS or Bersih Itu Sehat)

\* **This labor-intensive** program employees jobless productive-age people to work as cleaning service volunteers. They work from 06.00 a.m. to 10.00 a.m. to clean the Ciputat street. They get monthly salary and trainings concerning cleaning service work, waste management, entrepreneurship, and spiritual learning.

Total of Volunteers	: 25 persons
Budget	: Rp 14,450,000 per year



### 3. Udix Gallery

**Udix Gallery** is located at Pulo Gadung industrial area and aimed at accommodating street children, like street musicians, street vendors, parking attendance, and shoe polisher. Its activities include: spiritual lesson, Quran reading, and art creativity development. Supervised by Budi Khaerony

Budget	: Rp 20,000,000 per year
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### 4. Quick Response Action (ACT or Aksi Cepat Tanggap)

**ACT** is an emergency unit which is to help victims of natural and man-induced disasters in the regional, national, and international areas. It provides logistic, medical, material and moral help. It also shares experiences with others.

It has been in charge of helping Aceh post-tsunami recovery program, Nias earthquake humanitarian relief aid, NTB malnourished children, and Bandung landslide victims.

## 5. Patient Spiritual Counseling (BRP or Bimbingan Rohani Pasien)



### PATIENTS WHO HAD BEEN SERVICED

Hospital	Patients (persons)
RSCM Jakarta	187
RS MH Thamrin Jakarta	8
RS Fatmawati Jakarta	209
RS Pasar Rebo Jakarta	294
RSUD Bekasi	216
RS PMI Bogor	1,116
RS Karya Bhakti Bogor	675
RSUD Tangerang	745
RSUD Cengkareng	1,020
<b>Total</b>	<b>4,470</b>

### This unit provides

spiritual and psychological counseling for patients at hospitals as part of a comprehensive health care services.

The patients are from all kinds of social-economic levels and religions, who desperately need psychological therapy. They include those who are dying, suffering from serious stress and chronic illness which requires prolonged healing process.

## Friend of Migrant Workers (SPM or Sahabat Pekerja Migran)

Head	: Ahmad Juwaini
Employees	: 3 persons
Service area	: Indonesia, Arab, Malaysia, Singapore, Hongkong
Budget	: Rp 165,934,750.57

### PROGRAM

#### Counseling Shelter (Griya Teduh)

- ☐ Shelter (relocation) for migrant workers who have problems, either at home or abroad.
- ☐ Aim to heal trauma/stress of migrant workers, strengthening their faith, and boost their independence and self-confidence.

#### Advocacy (Advokasi)

- ☐ Consorting migrant workers in fatherland and abroad to strengthen their bargaining position, and get conducive working environment and gain all their rights as workers.
- ☐ Push the issuance of regulations that protect migrant workers' rights

#### Economic Independency (Kemandirian Ekonomi)

- ☐ Providing training programs, organizational experiences, self-supporting investment effort, and entrepreneurship skill so that they have ability to survive in country and manage to improve their family welfare.

#### Migrant Workers Network (Jejaring Pekerja Migran)

- ☐ To support migrant workers responsively and comprehensively, it needs a date base of migrant workers living in the country and abroad.







### Information Service (Layanan Informasi)

- ☐ Training of migrant workers' counselors and improving the skills of the migrant workers in their hometowns
- ☐ Establishing libraries, which provide actual information and relevant reading materials.

### 2004 ACTIVITIES

- ☐ Advocacy for migrant workers deported from Malaysia (July 2004-February 2005)
- ☐ Solidarity Campaign for 5 migrant workers sentenced to death in Singapore (March 2004)
- ☐ Training of legal and human rights advocacy (Jakarta, July 2004)
- ☐ Entrepreneurship Training (Jakarta, May 2004)
- ☐ Entrepreneurship Training (Kuala Lumpur and Johor, Malaysia)
- ☐ Business adjacent (Batam and Malaysia, August-September 2004)
- ☐ Successful Tuition (Tulang Bawang, Lampung, February 2004)
- ☐ Adjacent Training (Bandar Lampung, February 2004)
- ☐ Migrant workers education in Hongkong and Malaysia (November 2004)
- ☐ Spiritual Tuition (Johor, Malaysia, December 2004)
- ☐ Migrant Workers Congress (December 2004)

## CHAPTER 3

# Asset Reform Network

AR gives mustahik an opportunity to own business assets directly or indirectly, with social and visionary investment. The investment acts like a *driving force* for acceleration of mustahik development, in the form of:

- ☒ Ownership of business facility (transfer of ownership and management)
- ☒ Productivity, transformation of innovation, creativity, added value and product competitiveness.
- ☒ Mastering business concept, and transfer of technology and management
- ☒ Market and network access

### JAR's Scope

Consisting of 19 network units, grouped in:

1. Shariah Micro Finance Institution (BMT)
2. Self-sustained Community
3. Farming and Agribusiness
4. Trade
5. Livestock

Expenses (Oct 2003-March 2004) **Rp 8,147,591,000**

Results:

- Social capital
- Economic asset turnover: more than Rp 18 billion
- Revolving fund received by DD: more than Rp 2.6 billion
- Employment of 480 workers
- Beneficiaries: for 31,355 households and 100 students
- Ownership of public asset



### BAITUL MAAL WAT TAMWIL (BMT)

Since 1993 DD has supported the establishment of 69 BMTs (by providing training, initial capital, and cooperative legal body capital), and 42 of them continue to survive. DD later focused on empowering 5 selected BMTs: BMT Binama (Semarang), Bina Dhuafa & Agawe Makmur (Yogyakarta), Amanah (Sumedang), and Al Karim (Jakarta).

Up to March 2004:

DD's total capital in BMT	: Rp 547,895,000
BMT's Total asset	: Rp 14,375,945,978 (3000% DD's capital)
BMT's employees	: 118 people
BMT's clients	: 17,493 people

## 1. BMT AGAWE MAKMUR, Yogyakarta

Total capital of DD	: Rp 50,003,000
Total asset	: Rp 1,057 billion
Employees	: 17 persons
Clients	: 565 people

**This BMT** was established on December 31 1994 with a capital worth Rp 1 million received from DD. It operates in Murangan village, Triharjo sub-district, Sleman regency, Yogyakarta. In the first year, its development was very slow, and even almost collapsed. After ten years, it managed to develop progressively and achieved encouraging growths with indications of:

- ☐ Opening of a branch office in Jalan Kaliurang
- ☐ Employment of more workers (17 persons)
- ☐ Significant growth annually
- ☐ Financial surplus, reaching an asset worth more than Rp 1 billion in the end of 2004
- ☐ Entering business sectors such as: fotocopy service, telephone shop (wartel), and car workshop

### FINANCE PERFORMANCE 2004 (CAOMPARED BY 2003)

POSTS	ACTUAL	2004		GROWTH
	2003	ACTUAL	ACHIEVEMENT (%)	2003-2004 (%)
Own Capital	22,893,818	68,002,000	297.03	297
Funding	152,989,716	909,135,275	100.88	594
Landing	144,397,873	756,342,893	131.49	523
Asset	169,656,701	1,057,479,960	102.62	623
Share & Mark up	52,654,173	190,462,977	120.83	361
Deviden	2,198,211	31,316,299	94.57	1,424
ZIS(Zakat, Infaq, Sadaqah)	166,799	328,299	92.87	197

Source: RAT (Annual Report) 2004

### FIN. HEALTHY RATIO

FACTORS	VAL (%)
CAR	7,09
Productive Active	0,91
LDR	95,50
BOPO (efficiency)	83,50
ROA	2,96
ROI	6,86
ROE	41,42

Source: RAT (Annual Report) 2004

## 2. BMT Al Amanah, Sumedang

**The Al Amanah BMT** was initiated by Drs. Agus Hermawan, a cadre of MZES (Manajemen Zakat dan Ekonomi Syariah – Zakat Management and Economic Syariah) of DD Republika in Semarang. After joining a fellowship program at BPRS Mentari, Garut, late 1994, Hermawan got an initial capital worth Rp1 million from DD to set up BMT Al-Amanah on January 9, 1995.

Total DD's capital	: Rp 141,350,000
Total asset	: Rp 1,471,683,440
Employees	: 23 persons
Clients	: 5,198 persons

### FINANCIAL PERFORMANCE 2004

POSTS	ACTUAL 2004
Own Capital	98,940,779
Funding	1,137,483,887
Landing	1,058,653,211
Share & Mark up	4 – 5 %
Deviden	25,202,057

Source: RAT (Annual Report) 2004

### FIN. HEALTHY RATIO

FACTORS	VAL (%)
CAR	20.87
Productive Active	2.282
BOPO (efficiency)	91.702
ROA	1.713

Source: RAT (Annual Report) 2004

## 3. BMT Bina Dhuafa, Yogyakarta

Total DD's capital	: Rp
Total asset	: Rp 8,046 billion
Employees	: 48 persons
Nasabah BMT	: 14,235 persons

**This BMT** was set up on December 31, 1994 with capital from DD amounting to Rp 1 million. Ten years ago, it started its operation in traditional market Beringharjo with 10 members. It has managed to achieve an extraordinary growth and performance, indicated by:

- ☐ Opening of 3 branch offices in Malioboro Street
- ☐ Employment of 44 staff members
- ☐ Significant growth annually
- ☐ Financial surplus
- ☐ Improvement of management efficiency
- ☐ Serving over 10,000 depositors and more than 3,000 creditors
- ☐ Improvement of social roles (Baitul Maal)

#### FINANCE PERFORMANCE 2004 (COMPARED 2003)

POS-POS	2004		GROWTH 2003-2004 (%)
	ACTUAL	ACHIEVEMENT (%)	
Capital	885,859,722	-	21.70
Funding	7,112,843,127	112	60.92
Landing	11,208,232,122	109	69.76
Outstanding	5,662,151,911	-	62.07
Share & Mark Up	1,532,270,373	85	44.17
Deviden	236,765,872	76	16.63
Operational cost	1,085,217,504	65	10.48
Asset	8,046,483,171	109	64.34
Zakat	22,177,473	-	68.48

Source: RAT (Annual Report) 2004

#### PERFORMANCE INDICATORS

FACTOR	CREDIT VALUE
CAR	13.25%
Produktive Assets	2.48%
Management	78%
LDR	72.94%
BOPO (efficiency)	80.84%
COF	0.5%
ROA	2.95%
BMPK (2,5% x asset)	Rp 201,162,079

Source: RAT (Annual Report) 2004

### BAITUL MAAL BINA DHUAFA

Baitul Maal collects ZIS (zakat, infak, sedekah – zakat tax and alms) funds from Baitut Tamwil, DD Republika, and families in DIY, both personal and groups. The funds are used to empower the poor through programs such as: asset reform, social asset, and charity education.

#### Assets Reform:

- ☞ No-interest credit (Qardul Hasan)
- ☞ Friend of Self-sustained Effort (Collective Qardul Hasan)
- ☞ Goodwill Mudharabah (landing which gives bigger proportion share to lenders)

#### Social Asset:

- ☞ Fellowship "Dhuta"
- ☞ Medical services
- ☞ Charity

#### Charity:

- ☞ Spiritual education
- ☞ Social service
- ☞ Sacrificed-animal meat distribution
- ☞ Dhuafa's gift

#### REALIZATION OF FELLOWSHIP "DHUTA"

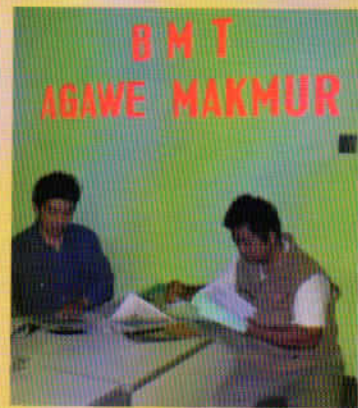
YEAR	RECIPIENTS (STUDENT)	DONOR (PERSON)	AMOUNT (Rp)
2000	26	33	5,520,000
2001	48	44	9,000,000
2002	84	77	16,920,000
2003	178	116	35,520,000
2004	135	108	11,540,000
TOTAL	471	378	78,514,000

Source: RAT (Annual Report) 2004

#### REALIZATION OF QARDUL HASAN

YEAR	RECIPIENTS (PERSON)	AMOUNT (Rp)
1995	131	14,322,030
1996	34	5,432,000
1997	111	11,724,500
1998	196	19,982,000
1999	140	20,937,000
2000	149	28,506,350
2001	233	46,412,000
2002	205	24,650,900
2003	240	61,905,000
2004	205	59,756,000
TOTAL	1644	293,618,750

Source: RAT (Annual Report) 2004



#### 4. BMT Binama, Semarang

Total capital of DD	: Rp 235,672,000
Total asset	: Rp 5,044,147,554.97
Employees	: 28 persons
Clients	: 8.000 persons

#### FINANCIAL PERFORMANCE 2004

FACTOR	AMOUNT
Self Capital	97,943,025
Funding	3,128,564,320
Landing	2,829,907,001
Share & Mark up	4% - 5%

Source: RAT (Annual Report) 2004

#### FINANCIAL HEALTHY RATIO

FACTORS	VAL (%)
CAR	6.6
Productive Asset	0.4
LDR	86.8
BOPO (efficiency)	95.28
ROA	1.4
ROE	21.4

Source: RAT (Annual Report) 2004

#### 5. BMT Al Karim, Jakarta

Total capital of DD	: Rp 203,000,000
Total asset	: Rp 4,623,606,801
Employees	: 23 persons
Clients	: 5,198 persons

#### FINANCIAL PERFORMANCE 2004

FACTOR	AMOUNT
Self Capital	135,419,828
Funding	3,056,647,521
Landing	3,343,358,863
Share & Mark up	4% - 5%
Devidend	50,395,565
ZIS	4,299,252,677

Source: RAT (Annual Report) 2004

#### FINANCIAL HEALTHY RATIO

FACTORS	VAL (%)
CAR	13.98
Productive Asset	21.50
LDR	95.93
BOPO (efficiency)	95.25
ROA	0.12
ROI	0.14
ROE	1.19

Source: RAT (Annual Report) 2004

### Self-sustained Community (MM or Masyarakat Mandiri)

Location	: 7 villages in 4 regency and 3 Provinces
Budget	: Rp 592,340,500
Assistant	: 9 persons
Beneficiaries	: 6,605 families (33,025 persons) and 100 students



**MM is** community empowerment program for collective selected mustahik. This program tries to develop more civilized community seen from the economic, social, and religious aspects.

Based on the poverty mapping done in the year 2000, this program chose 10 villages in Bogor, Tangerang, Bekasi, and Tasikmalaya to receive MM funding. It later added 8 villages more located in disaster-hit areas in Bonggan, Tonuson, Luksagu, Ponding-Ponding, Grout; and Plug (Banggai) and Sidorejo, Jenggalu and Bentiring (Bengkulu)

In 2001, MM monitored and evaluated the 18 villages, and decided to continue with 10 villages. And after four years of the program, only 4 villages still needed to be helped, especially in Bogor (Buana Jaya, Kec Cariu), Bekasi (Sukawijaya), and Tangerang (Rancalabuh, Kemiri, and Muara, and Teluk Naga). MM later added 2 more villages in Garut (jointly financed by PT BDI Amoseas Inc) and 1 village in Yogyakarta. This program helped the villagers to manage livestock breeding, such as ducks and sheep, and run small-scale business.

Participants of the program area self-sustained families who are willing to deposit their money regularly, able to make their own decision, have adequate business facility and infrastructure and financially sufficient to support their families





### 1. MM Rancalabuh

Budget	Rp 105,750,000
Revolving Fund	Rp 88,950,000
Return to MM/DD	Rp 16,800,000
Amount of Induk Swadaya Mandiri	9
Self-sustained Group (KM)	25
Self-sustained Partner	117 persons
Beneficiaries	117 families (956 persons)

### 2. MM Buana Jaya

Budget	Rp 170,357,000
Revolving Fund	Rp 97,863,000
Return to MM/DD	Rp 10,444,000
Amount of Induk Swadaya Mandiri	4
Self-sustained Group (KM)	16
Self-sustained Partner	76 persons
Beneficiaries	71 families (355 persons)

### 3. MM Garut

- ◆ Budget Rp 35,008,500
- ◆ Consisting 4 groups (Malati, Pasirwangi, Ciwedang) in 3 villages (Padaasih, Pasirwangi, Padamulya)
- ◆ Direct beneficiaries: 23 families

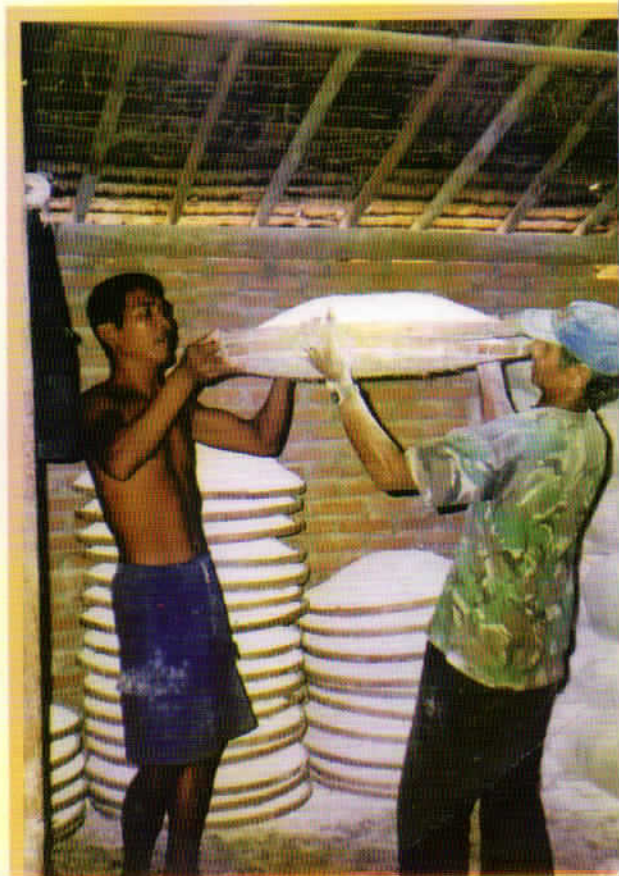
## AGRICULTURE AND AGRIBUSINESS

Location	: 7 villages in 6 regencies, 5 provinces
Fund	: Rp 1,554,754,800
Total asset	: Rp 1,927,147,130
Manpower	: 103 persons
Beneficiaries	: 5,898 families

### 1. Communal tapioca flour industry (ITTARA or Industri Tepung Tapioka Rakyat)

Location	: Tambah Subur, Way Bungur, East Lampung
Budget	: Rp 415,625,000
Employees	: 4 persons
Direct beneficiaries	: 4 families
Indirect beneficiaries	: 25 families

**Cassava** (*manihot esculenta* Craniz) is the third largest agriculture commodity in Lampung province. In 1998, DD supported ITTARA to grow in order to help empower the local farmer. It later



formed a cooperative unit called Koperasi Subur Jaya to accommodate the farmers.

The ITTARA Subur Jaya is part of the asset reform program. In the end, its management and ownership would be handed over to the farmers at stages.

In 2004, tapioca flour production collapsed due to a number of problems such as: lack of good quality cassava supply, lack of coordination and misinformation between entrepreneurs and ITTARA, most of the payment were not in cash.

However, it did not discourage DD from redeveloping this endeavor by revitalizing the marketing, management of ITTARA.



## 2. Healthy Agricultural Institution (LPS or Lembaga Pertanian Sehat)

Location	: Ciburuy and Cinagara Village, sub-district Cijeruk, Bogor Regency, West Java
Budget	: Rp 1,715,386,950
Intellectual asset	: Seed, organic fertilizer, organic pesticide, organic rice, etc..
Employees	: 7 persons
Direct beneficiaries	: 429 families

**This body** has been developed since 1999 to manage a research and development program of agricultural products, namely environmentally friendly pesticide and fertilizers.

Social activities of entrepreneurship in the year 2004

- Establishment of two potential farmer groups in Bogor and Sukabumi to help them master agricultural technology and produce environmentally friendly products.
- Conducting training and supervision of farmers at least twice a month.
- Conducting promotion of VIR, OFER and PASTI products in Agrobis and Sinar Tani newspapers, and on the Internet (website) intensively, bimonthly, and also field demonstration ( Sukoharjo, Magelang, Purwokerto, Mojokerto And Lamongan
- Developing and assembling of 2 sprayers, products and livestock technology where were made locally either by themselves or with other partners.
- Partnership with organic vegetable producers for the supply of organic agricultural seeds in order to promote healthy farmer groups.



### 3. The Farming Business Unit (UHT or Unit Hasil Tani) Mojokerto

Location	: Mojokerto, East Java
Budget	: Rp 315,000,000
Total asset	: Rp 344,299,462
Employees	: 3 persons
Direct Beneficiaries	: 14 families

**The Mojokerto** Agricultural Unit was initially a real sector business unit of DD's BMT in Padusan village, Pacet sub-district, Mojokerto regency, East Java

In 1998, DD provided an initial fund worth Rp 10 million. DD later granted investment fund and rice milling Units worth Rp 315 million.

Up to now, this rice huller is still producing with a capacity of 80-100 tons of rice monthly. It is sold under the brand of "2 Pancing".

### 4. Reboitation Agriculture "Alam Raya", Yogyakarta

Location	: Grogol VII Village, Parangtritis sub-district, Bantul Regency, Yogyakarta
Budget	: Rp 59,500,000
Intellectual asset	: best banana seeds
Employees	: 30 persons
Direct Beneficiaries	: 30 families (120 persons)

**"Alam Raya"** Farming Group was introduced to DD in November 2003, with a business proposal to develop banana plantation. In the initial stage, it planted 10.000 banana trees to meet the demands of the domestic and international markets.

### 5. PD Asa Wira Perkasa, Lampung

Location	: Bandar Lampung, Lampung
Budget	: Rp 30,000,000
Total asset	: Rp 94,143,298
Employees	: 25 persons
Direct Beneficiaries	: 25 families





**Muhtar Ali** and his 12 staff members led the company. In 2001, DD invited 30 small-and-middle-scale businessmen in Bandung Lampung to put forward their business proposals. Out of 30 proposals received by DD, a proposal from Muhtar Ali was accepted. He got capital injection worth Rp 40 million which later led him to a success.

Asawira produces 4 tons of snack chips monthly. Its turnover reaches Rp 10 million - Rp 15 million per month. It supplies its products to Ramayana, Alpha, Sun, and Chandun supermarkets in Bandar Lampung.



## TRADING

### 1. Grocery Shop - Grosir Amanah Liwa, Lampung Barat

Location	: Liwa, West Lampung
Budget	: Rp 200,010,000
Employees	: 8 persons
Direct beneficiaries	: 8 families
Indirect beneficiaries	: 500 vendors

**It has been** a decade since BMT Amanah Liwa and the local community made a joint effort to recover from the impacts of the earthquake disaster which hit the area in 1994. Now, the grocery shop has continued to serve and supply the local residents with their daily basic need.

The shop's turnover reaches 9 million a day. "We take profit just 5% of each item," said Uhen Suhendra, shop manager. The grocery shop offers goods at low price and good services demonstrating sincerity, honesty and openness. It does not sell cigarette and liquor.





## 2. Supermarket - Swalayan FES (PT Fesindo Syirkah Niagatama)

Location : Bekasi, West Java  
 Budget : Rp 503,983,600  
 Status : closed down

**It did** achieve its targets such as sale increase at 2% per quarterly, income increase, or opening 1000 joint outlets. The number of its costumers decreased from 100-200 people daily to only 50 people, with a total transaction worth about Rp 1,000,000/day.

The failure of the owner to merge his two supermarkets, namely FES and SOBRON has made their customers to loose their trust. The supermarket was often lack of goods. Its turnover dropped drastically and finally FES closed down.

## 3. Shopping - Satelit Belanja Z-Point

Location : Kramat Jati dan Halim (East Jakarta)  
 Budget : Rp 84,500,000  
 Total asset : Rp 467,503,247  
 Employees : 8 persons  
 Beneficiaries : 8 families



**This program** was run jointly with Bamuis BNI. It failed to reach its business targets.

## ANIMAL HUSBANDRY

Location	: 14 Provinces
Fund	: Rp 4.154.016.850
Revolving fund	: Rp 2,6 billion
Total asset	: Rp -
Employees	: 32 persons
Direct Beneficiaries	: 682 families
Partners	: 27 NGOs



The Agriculture Department's animal husbandry directorate general has praised DD for its serious attention to help the development of rural animal husbandry, especially those breeding local-bred animal such as Garut sheep. The Programs of DD in this field include:

- ☑ Sheep breeding, fattening, rearing and prepagation
- ☑ Capacity building of breeders
- ☑ Marketing
- ☑ Establishment of an association of breeders

### 1. Healthy Sheep (TDS or Ternak Domba Sehat)

This unit is responsible of producing locally-bred good quality sheep from Garut.

#### TDS GARUT

- ☑ Budget (which have been channeled): Rp 100,000,000
- ☑ Consisting of 4 groups ( Malati, Pasirwangi, Ciwedang) in 3 villages - Padaasih, Pasirwangi, Padamulya
- ☑ The total number of mustahik 23 families
- ☑ The number of sheep increased from 53 head to become 149 head ( 84 adult sheep and 65 young sheep), with an average increase of 5-7 head of sheep after 20 months.
- ☑ Being able to sell 52 sheep at the price of Rp 18,520,000
- ☑ Mortality: 7 sheep and 16 baby sheep

#### TDS BOGOR

- ☑ Located at Sand Buncir village, Caringin.
- ☑ Size: 13,2 hectares (middle size)
- ☑ Budget:
- ☑ The total number of mustahik 47 families
- ☑ The number of sheep: 750 head

### 2. Breeder Empowerment

- ☑ Approaches include: Partnership, local breeder empowerment, and self-supporting
- ☑ Activities: Garut sheep-breeding, prepagation, fattening, and rearing
- ☑ Networking of 600 breeders in 14 provinces

## Development Unit of Asset Reform Network

**This unit** is the most crucial of JAR because it directly implements the DD vision and mission. Therefore, since the year 2004, the Development Unit has intensified its human resources activities, which include:

- ☛ Training on strategic plan formulation
- ☛ Training on Quality Management System (QMS)
- ☛ Evaluation of the JAR performance

### 1. Training on Quality Management System (QMS)

It was conducted on 8-10 February 2004 in Bogor and was participated in by 28 executives from 28 JAR units. The aims of the training were:

- ☛ Initial review of the existing management system
- ☛ Formulating a simple QMS
- ☛ Controlling the quality of products and services
- ☛ Sustainable improvement of the systems to make them more effective and efficient

#### Results:

- ☛ The Participants fully understand the policy of DD concerning the corporate image and its J KM
- ☛ The Participants can identify the shortcomings of the JAR Unit system and its consequences of material and non-material losses
- ☛ The Participants get ideas how to improve the system and its SOP (standard operation procedure)

### 2. Evaluation of JAR Performance

Conducted by JAR VP to:

- ☛ Monitor the implementation of the strategic planning
- ☛ Identify the obstacle hampering the strategic plan
- ☛ Find solution to the problems

#### Implementation

Initially the evolution was conducted every 6 months, but later it was conducted every year due to a lack of human resources at JAR Unit.

#### Rating:

It receives bronze rating if:

- ☛ it has conducted internal audit
- ☛ the audit has been approved by the JAR Unit chairman

#### It gets Silver, if:

- ☛ it has conducted internal auditing
- ☛ approved by other party similar to the JAR unit

#### It gets Gold, if:

- ☛ Audited jointly by all stake holders
- ☛ Approved by DD

#### Rewards:

- ☛ Additional capital
- ☛ Media expose (print, electronic)
- ☛ Training facilities

- ☛ Additional percentage of sharing dividend
- ☛ Opportunity for workers to own shares
- ☛ Opportunity to develop its own business but remains within DD policy

#### Punishment:

- ☛ Do not get reward
- ☛ Under strict control
- ☛ Fund utilization and business development should get approval from DD
- ☛ Restructuring of its management
- ☛ Review of funding

## CHAPTER 4

# Network of Zakat

# Management Institutions

In line with the implementation of newly developed management system called Jejaring Multi Korridor or Multi Corridor Network that takes effect from 1 Muharram 1424 H, DD Republika gives birth to a new division called Jejaring Pengelola Zakat (JPZ) or Network of Zakah Management Institutions/Organizers. This division has since worked in accordance with Five Year Strategic Plan (1424-1429H/2003-2008M)

### FUNCTIONS of the NETWORK

- ☒ Management
- ☒ Promotion
- ☒ Development

### GOALS

- ☒ To support DD's mission and vision of empowering the poor across Indonesia.
- ☒ To encourage and promote the spirit of providing zakat and caring amongst donors, both individual donor and the institutional one in the the Indonesian provinces.
- ☒ To create a synergetic relationships among members of network and that among members of network with other parties such as similar institutions, government bodies, non-government organizations, private sector and individuals
- ☒ To develop locally sourced of empowering method(s) for local community through appropriate use of locally available natural resources.

### TYPES of NETWORK

1. BRANCH: Making use of DOMPET DHUAFAs brand name such as Dompot Dhuafa Bandung
2. PARTNER: has to use other than DOMPET DHUAFAs brand name.

### LEVEL of NETWORK

- ☒ Regional (RW)
- ☒ Zone (under a close supervision and or management of RW)

### GENERAL PREREQUISITE of NETWORK

- ☒ Should have a similar vision and mission to those of Dompot Dhuafa Republika
- ☒ Professionally self-reliant with a proven track record of raising fund of no less than Rp 8 million monthly.
- ☒ Should have run appropriately with at least 3 full time officers or amils are available within the organization.
- ☒ Have been working for no less than twelve months consecutively for the past one year time.

### Units of network

- ☒ Solo Peduli, Solo (since 1999)
- ☒ Lampung Peduli, Lampung (since 2001)
- ☒ Peduli Ummat Waspada, Medan (since 2002)
- ☒ Dompot Dhuafa Bandung, Jawa Barat (since 2002)
- ☒ Manuntung Peduli, Balikpapan (since 2002)
- ☒ Radar Banjar Peduli
- ☒ Markas Zakat Dompot Sosial Insan Mulia
- ☒ Baitul Maal Pupuk Kaltim
- ☒ Dompot Sosial Muslim Bali

## NETWORK UNIT PROFIL



### PEDULI UMMAT WASPADA PROPINSI SUMATERA UTARA

Name	Peduli Ummat Waspada
Status	Partner (Mitra)
Address	Jl. Brigjend Katamso No.1 Medan Telp. 061-4511936; 4150858/ 061-4531010 Email: <a href="mailto:peduliummat@eramuslim.com">peduliummat@eramuslim.com</a>
Account Number	BMI Medan 21100044.15 (zakat) 21100002.15 (infak)
Coordinator	Ir. H. P. Simatupang
The fund raised	Rp 607,216,528
Program	<input type="checkbox"/> Empowerment of the beneficiary <input type="checkbox"/> Supporting and empowering micro-economy actor <input type="checkbox"/> Natural disaster recovery <input type="checkbox"/> Volunatry healthcare services



### LAMPUNG PEDULI

Name	Yayasan Wakaf Lampung Peduli
Status	Partner (Mitra)
Address	GSG Islamic Center Provinsi Lampung Jl. Soekarno Hatta Bandar Lampung 0751-708016; email: <a href="mailto:panjiutama@telkom.net">panjiutama@telkom.net</a>
Account Number	BSM: 04 2003 2002 (zakat) BCA: 0200477600 (infak)
Director	Juperta Panji Utama
The sum of fund raised	Rp 47.967.956
Program	<input type="checkbox"/> Empowerment of the poor <input type="checkbox"/> Charity programme <input type="checkbox"/> Human resources development <input type="checkbox"/> Special Programme (provision of training for preparation of haj pilgrimage for free, provision of healthcare for free, qurbani project or menebar qurban menebar kasih sayang – (MK2)



### DOMPET DHUAFABANDUNG [www.ddbandung.or.id](http://www.ddbandung.or.id)

Name	Dompét Dhuafa Bandung
Status	Branch
Address	Jl. Pasirkaliki 143 Bandung 40171022-6032281, 6032281022- 6120130 <a href="mailto:info@dd.or.id">info@dd.or.id</a> , <a href="mailto:sepriyanto@dd.or.id">sepriyanto@dd.or.id</a> , <a href="mailto:yazid@dd.or.id">yazid@dd.or.id</a> <a href="http://www.ddbandung.or.id">www.ddbandung.or.id</a>
Account Number	BNI Syariah 808.39009.001 (Z) BSM 007.0088833 (I)
Director	Eri Taufik
The amount of fund raised	Rp 1.482.612.644
Program	<input type="checkbox"/> Education sector: scholarships programmes of three different types namely beastudi anak asuh plus, beastudi anugrah, beastudi etos <input type="checkbox"/> Entrepreneurship incubation for businessman <input type="checkbox"/> Qurbani Project or Tebar Hewan Kurban



### SOLO PEDULI PROPINSI JAWA TENGAH

Name	Solo Peduli
Status	Partner (Mitra)
Address	Jl. Adi Sucipto 190 Surakarta 57145 Telp. 0271-73411 Fax: 0271-724833 HP: 0812 2655 384 <a href="mailto:solo_peduli@plasa.com">solo_peduli@plasa.com</a>
Account Number	BNI Syariah 801.27272.001 (zakat) 80.127.272.002 (infak)
Coordinator	Abdul Basid Budiman
The fund raised	Rp 338,973,705
Programs	<input type="checkbox"/> Raising awareness about Zakat, Infaq and Shadaqah through a systematic campaigning in the media, dakwah and showing off empowerment programmes already run properly <input type="checkbox"/> Disseminating the management of ZIS through a collaborative effort with such other

professional institutions as Dompot Dhuafa Republika and other similar organizations

- Improving the awareness of private sector's corporate social responsibility
- Improving the quality of human resources through provisioning of scholarship and training, providing chance for the beneficiary to attain the highest learning institution possible and making a comparative study
- Eradicating moral decadence and demoralization through provisioning of systematic training on Islamic religious belief and how to implement it properly on the daily life
- Improving the beneficiary's income through creating of income generating activity, provisioning of small capital grant and management assistance and providing assistance for opening up of market access



## MANUNTUNG PEDULI BALIKPAPAN, KALTIM

Name	Manuntung Peduli – DD Kaltim
Status	Branch
Address	Jl. Jendral Sudirman No.82 Balikpapan Kaltim 0542-737700 0542-736158 <a href="mailto:mpeduli@indosat.net.id">mpeduli@indosat.net.id</a>
Account Number	BMI601.00107.15 (zakat) 601.00108.15 (Infak)
General Manager	Prima Hadi Putra
Program	<input type="checkbox"/> Healthcare <input type="checkbox"/> Education <input type="checkbox"/> Economy and income generation <input type="checkbox"/> Provision of services to the poor (Layanan Mustahik) <input type="checkbox"/> Strengthening the internal management system



## MARKAZ ZAKAT DOMPET SOSIAL INSAN MULIA SUMATERA SELATAN

Name	Yayasan Lembaga Amil Zakat Dompot Sosial Insan Mulia
Status	Partner (Mitra)
Address	Jl. Kapt. Anwar Sastro No. 20BAZIS BAMAS Kandatel Komp. Masjid Baitul Mi'raj Lt. 2 Palembang 30129 Telp. 0711-392222, 08127804571
Account Number	BSM018.001.4990 (zakat) 180.015.381 (infak)
Chairman	Adi Apriliansyah
Collecting Result	318.586.988
Program	Economy development and social services



## BAITUL MAAL PUPUK KALIMANTAN TIMUR

Name	Baitul Maal Pupuk Kalimantan Timur
Status	Partner (Mitra)
Address	Jl. Tulip No. 1 PC-PKT Bontang 0548- 5107144, 41202 ext. 6943, 694108125516469. Fax 0548 - 20185
Manager	Drs. H. Idrus Arsyad
The sum of fund raised	Rp 2.400.000.000



## DOMPET SOSIAL MUSLIM BALI

Name	Dompot Sosial Muslim Bali
Status	Partner (Mitra)
Address	Jl. Tukad Pakerisan No. 75 X Denpasar 802250361-7445221, 256926, 0817552371, 08155798760. Fax 0361-256926
Manager	Saifuzzukri
Collecting Result	Rp 528.850.324
Program	Social services, Advocacy, Education, and Economy.



## RADAR BANJAR PEDULI

Name	Radar Banjar Peduli
Status	Partner (Mitra)
Address	Jl. Ahmad Yani Km 26,9 Landasan Ulin Banjarbaru Kalimantan Selatan 0511-4706151, 0811515904
Manager	Ogi
Program	Social and medical services

# CHAPTER 5

## Business Development

### DISSEMINATION OF QURBANI CATTLE (TEBAR HEWAN KURBAN or THK)



#### THK AS A NATIONAL ECONOMIC INDICATOR

The earthquake and tsunami that hit Aceh and North Sumatra have encouraged the spirit among Moslems to take care of others in need. This was reflected in the number of qurbani cattle that in the year 2005 has doubled compared to the previous year. This figure is a significantly drastic increase of nearly 100%. Not only is the number of qurbani cattle that has become twice as many but double also is the number of people who have committed to implement the qurban. In addition, both the number of the beneficiary and of villages that had been served also increased accordingly.

Financial crisis in the year 1999 also grimly affected the collection of the qurbani cattle. A drastic decrease in the number of the qurban being collected was a significant indicator that the national economy was in turmoil.

Following that year that is in the year of 2002 a long drought and floods have taken place simultaneously nationally. Even the Capital City of Jakarta has first ever been flooded during that uneasy situation in the country. This influences the acquisition of the qurban in 2003 in that it declines sharply as well. The decrease in the collection of the number of the qurban continues until the year 2004, along with increased cost of living.

#### DOMINO EFFECT

In Sumbing mountainside an individual whose name is Jumal, a primary school teacher, is quite familiar among residents from the topside of sub-district of Kaliangkrik up to every corner of sub-district of Kajoran to sub-

#### THK COLLECTION 1994-2005

YEAR	FLAG PROGRAM	GOAT	COW	PROVIDER OF THE QURBAN (PEOPLE)	INCOME (RP)
1994	Spread 999 HK	644	8	700	117,077,500
1995	Spread 999 HK	833	6	875	153,249,500
1996	THK	1,339	33	1,570	342,573,100
1997	THK	1,538	35	1,783	414,309,500
1998	THK	3,015	99	3,708	929,840,000
1999	THK	2,474	87	3,083	1,007,485,000
2000	THK	4,516	122	5,370	2,201,217,904
2001	THK	6,228	162	7,362	3,646,628,805
2002	THK	6,230	163	7,371	4,409,200,000
2003	Visioner Kurban	5,638	149	6,581	4,568,330,000
2004	1 Decade of THK	5,394	129	6,295	4,385,040,000
2005	Braiding Synergy, Build Autonomy	8627	229	10230	7.134.645.000
<b>TOTAL</b>		<b>46376</b>	<b>1222</b>	<b>54930</b>	<b>29.379.596.309</b>





## DISTRIBUTION OF THK IN 2004

PROVINCES	NUMBER OF REGENCY	NUMBER OF VILLAGE
Aceh Darussalam	14	117
Sumut	3	9
Sumbar	9	11
Riau	4	6
Bengkulu	2	8
Sumsel	6	104
Lampung	9	114
DKI (Kep Seribu)	1	6
Banten	8	40
Jabar	30	215
Jateng	49	892
DIY	14	116
Jatim	37	316
Bali	6	60
NTB	6	96
NTT	9	73
Kalteng	1	10
Kaltim	3	11
Kalsel	3	6
Sulse	4	20
Sultra	3	17
Sulteng	1	5
Gorontalo	5	76
Sulut	6	28
Majlut	1	6
Maluku	3	24
Papua Barat	2	24
Papua Timur	4	16

district of Windusari, district of Temanggung, deep in the interior of Central Java. Jamal role is rather paramount in the area. His significant role has led him to a success as a grower of cattle and other livestock for the qurban.

As a local coordinator of THK in the area, under the umbrella of Forum Ekonomi Syariah which is DD's long term partner for distributing the THK's qurbani cattle, Jamal is responsible to earmark cattle of 1 up to 5 in number for each of the THK's participating household in those three sub-districts. This was performed by Jumal 5-6 months prior to the D-Day of the led ul-Adh (led of Qurban). What they shall be doing is just nurturing and caring for the cattle during those months leading to the led ul Adh.

Jumal and his colleagues will get a monthly service fee of Rp 12.500,- for each cow or goat being reared or fattened. In addition to the service fee, participating household will also get manure as by product to be sold. Otherwise it is also possible for the participating household to supply the farmland's soil with the needed nutrients derived from the solid waste of the qurbani cattle they have nurtured.

"Have never there [is] a even also insincere goat [of] breeder. Goat merely head cold even also they report to me," Jumal said.

## ZAKAT MANAGEMENT INSTITUTE (IMZ)



**IMZ** is an independent institution that has devoted itself to develop every aspect of the development of zakat in Indonesia. The institution has devised a number of methods for this purpose from provision of training to consultancy services to research to publication about zakat and such other similar religious obligatory to their audience.

### PUBLICATION

- 📖 Panduan Praktis Zakat (Practical Guidance on Zakat) by a Team of IMZ. It explains in-depth the detailed calculation of zakat for professional worker and other types of zakat. Also available is information on other variety of zakat. In addition, contemporary religious advices about religious obligatory are also available within this very practical guidance.
- 📖 Accounting and Financial Management for Organization or Institution Managing Zakat. Authors: Hertanto Widodo and Teten Kustiawan. This is an indispensably a reference book for Zakat Manager (Amil).
- 📖 Manajemen Zakat. Author: Eri Sudewo. It critically reviews the 15 factors that make traditional way of managing zakat is an unsuccessful measure. It also details 4 basic principles to accelerate the development of organization managing zakat.
- 📖 Zakat: Idea and its development in Indonesia. The first ever created of zakat and all its details on the VCD.
- 📖 Software on zakat in Indonesia. It is a really practical way to know and learn more on zakat management for every zakat manager. A software ver 1.2 Demo is available upon request.

- IMZ News. A Monthly bulletin containing report on the studies over zakat, program of events and other IMZ's activity.

## ZAKAT AWARD 2004

**IMZ organized** ZAKAT AWARD 2004 in Ramadhan 1425 H, on 21 October 2004. The main goal of this program is to assess and in return provide some appreciation to organization managing zakat or LPZ (Lembaga Pengelola Zakat) throughout Indonesia. There were no less than 12 zakat organizer consisting of 7 BAZ and 5 LAZ listed as participants for the award.

### The Zakat Award recipients in 2004 are:

- Special Award Category went to Baitul Maal Nanggroe Aceh Darussalam.
- Fundraising Category:
  - BAZ Group: BAZ of North Sumatra, BAZ of Kalimantan West, and BAZIS of DKI Jakarta.
  - LAZ Group: Baitul Mal Ummat Islam (BAMUIS) BNI 46, Yayasan Baitul Maal (YBM) BRI, and Yayasan Dana Sosial Al Falah (YDSF) Surabaya.
- Utilization Category:
  - BAZ Group: BAZ of North Sumatra, BAZIS of DKI Jakarta, and BAZ of West Kalimantan.
  - LAZ Group: Yayasan Baitul Maal (YBM) BRI, Dompot Dhuafa, and Yayasan Dana Sosial Al Falah (YDSF) Surabaya.
- Transparency category:
  - BAZ Group: BAZ of North Sumatra, BAZ of West Sumatra, BAZ of Bengkulu and BAZIS of DKI Jaya.
  - LAZ Group: Dompot Dhuafa, Yayasan Dana Sosial Al Falah (YDSF) Surabaya, and BAMUIS BNI 46.
- Favorite to the public category (according to an SMS poll): Yayasan Dana Sosial Al Falah (YDSF) Surabaya (68,02 %), Baitul Maal Hidayatullah (7,54 %) and Dompot Dhuafa (6,52).

A panel of juries consisting of various background and expertise has contributed significantly to the Zakat Award 2004. They are: Dr. Didin Hafidhuddin (Expert on zakat issues), Prof. Dr. Azyumardi Azra, MA (scholar and Rector of UIN Syarif Hidayatullah, Jakarta), Mustafa Edwin Nasution, Ph.D (Head of Program Study, Middle-East & Islamic Studies, UI, Jakarta), and Drs. Heartfelt H. (Director of Development Religious Obligatory & Communal Ownership) Department of Religious Affairs.

## TRAINING on OFFER

- Zakat Management Information System. To meet the ever changing environment in the zakat-related world and in particular the things related to IT's, IMZ organized Training of Zakat Management Information System (Version 1). It was held in 22-24 December 2004 at IMZ office and 10 participants were participating on the occasion. They are coming from Batam, Karawang, Tasikmalaya, Makassar, Palembang, Balikpapan, Jakarta, Cilegon, and North-Moluccas. The IMZ's IT Division has played a pivotal role as the main facilitator for the training session. The training aims at making ease the use of IT for the management of zakat.
- The development of BAZDA Management in district of Karawang, West Java. It includes developing a Standard Operating Procedures and computerized system of zakat management. In addition, IMZ also carrying out recruitment, developing a Human Resource System and provision of the relevant training and procurement of the necessary hardware for the system to run properly.

## EDUCATION

Open D3 (non-degree) and S1 (degree) Program on Zakat Management, a collaborative efforts of IMZ and Universitas Indonesia, Jakarta.

## PROVISION of CONSULTANCY and TRAINING on ZAKAT-RELATED MATTERS

## MERCHANDISING



## KAFILAH RAUDHA

**Kafilah Raudha** is established mainly to provide the hajj and umrah pilgrims for them to be able to perform their religious obligation conveniently. The institution therefore provides pilgrims with assistance on worship-related requirements rather than the accessories of the pilgrimage.

The majority of participants of Kafilah Raudha, according to Hasan Rifai, the director of the institution, are those who live in Greater Jakarta area (Jabotabek). On average they constitutes 80 % of the overall pilgrims of Raudha. The remaining is therefore those coming from, Kalimantan, Padang (West Sumatera), East Java, and even at times from Lombok islands in West Nusa Tenggara. Most of them are also young executives aged under 40 years on average. Having completed this event, the participants will obtain a subsequent seminar session on the Sakinah Family Program.

Raudha's main facilitators and advisors are public figures such as K.H. Didin Hafidhuddin and K.H. Hasan Rifa'i Al Faridy.

After getting problem with delayed travel for hajj pilgrims listed in additional quota, DD management then reforms P.T. Raudha Rahma DD to be another entity, called DD Travel.

In addition to hajj and umroh pilgrimages, DD Travel also carries out another program. This includes Zakat Tour in which a journey to make a visit to several sites where DD has been, or will have been, empowering the beneficiary with the funds raised through ZISWAF programs. The sites are in Jakarta, Bogor, and Tangerang.



# CHAPTER 6

## Handling of Network

### Amil (Zakat Management Officer) Development

Permanent Employees	:	43 orang
Contract employees	:	5 orang
Turn over	:	exit 5 persons, receive 14 persons

#### Recruitment

- ☛ DD strives to seek amil (zakat officer/manager) who are highly motivated and are eager to develop the ummah rather than hiring those who are merely seeking a job for themselves.
- ☛ Recruitment process follows a standardized professional recruitment practise consisting of five phases of selection procedures
- ☛ The main hurdle for DD to get qualified amil is nothing but its limited availability of fund for them to be able to provide an adequate compensation and benefit to the qualified candidates.

#### Reward Management

- ☛ The following items are some of the reward system already in place:
- ☛ (Incremental) Increased of Salary. In 2004 DD starts to implement what is called an incremental increase over the amilin's salary based on cola (cost of living adjustment) and the amilin's performance appraisal. In practise this incremental increase was about 10 – 15%
- ☛ Policy on travelling off town applies to amilin who carries out an off town duty. They obtain such facilities as lodging facility, transportation, meals, communications, lump sum and accommodation
- ☛ Home rental facility is also applicable to amilin.
- ☛ Pension and life insurance plan applies to full time amilin. Retired amilin will have a pension and life insurance premium paid for them. This facility is available due mainly to a collaborative effort of DD and Bank Muamalat Pension Fund.
- ☛ Umrah and Haji pilgrimage facility. Amilin have the right to perform their umrah and hajj. In the year 2004, those amilin who were delayed in the previous year who were finally departed to the Holy Land. This

facility is a collaborative measure of DD and DD Travel.

- ☛ Job Analysis Process system. These processes will have to be applied to analyse working-load for each position or occupation within the organization. This result will in turn be used as a consideration to provide reward to the amilin and or promote them to higher level of responsibility.

- ☛ Hijri based system of salary. DD changed the already in place system of remuneration based on the Gregorian calendar into a hijri calendar systems.

#### Performance Management

In the year of 2004 DD started to implement Performance Appraisal tool. This tool aims to assess the amilin performance every six-months. This assessment will in turn be used as a determinant factor to determine the amilin's career and salary increase for the next period of service.

#### Training & Development

Routinely held training and development sessions were delivered on every Monday morning by VP JAR Jamil Az Zaini

#### Career Planning

Organizational restructuring is common among institutions and corporations as well. This is also the one that has, and will always be, happened within DD. A continuously implemented system of assessment will select amil who will hold several positions at the managerial levels such as: a supervisor leading to manager, a manager that leads to general manager, general manager will lead to vice president. Meanwhile several VP positions were decided to be the following posts: Program Director, Grant Director, and Resource Director respectively.

##### Industrial Relations

- ☛ Morning Gathering/Meeting
- ☛ Weekly Islamic Studies
- ☛ Monthly Gathering
- ☛ Amil of the Year 2004. Through a simultaneously

carried system of selection whereby both a bottom-up assessment and a top-down performance appraisal were applied for, Amil of the Year 2004 was finally selected. Nominees are the amilin themselves.

☞ Outbound. For refreshing purposes and to strengthen teamwork and organizational capacity building.

## FUND RAISING

DD hold the mandate to manage the fund they get from individual and institutional sources such as zakat, infaq, shadaqah jarrayah, humanitarian aid and cash waqf funds. It is quite clear that the amount of fund raised will be straightforwardly depended on the donor's trust.

Directorate of Fundraising organizes any creative events and other gatherings to intensify donor's attention and awareness through a system called trikarya consisting of the following simultaneous activities: Socialization, Fundraising, and Customer (Donor) Services organized by Division of Fundraising and Donator Services respectively.

### Activities of Fundraising Division

The following programs and activities are those already implemented in the year of 2002:

- ☞ RCTI' Zakat Vision Program. It convenes both zakat beneficiary and DD's Board of Syariah for the RCTI's audience to learn from.
- ☞ Islamic-related studies held at companies' offices. It is held regularly. A speaker may be invited who will deliver issue of interest and relevance. Such a program was already run within the following offices: BPPN, Visi Bersama Serantau, Kondur Petroleum, Wisma Metropolitan, Indomobil, Bringin Life, CMNP, and Department of Transmigration.
- ☞ Islamic-related studies held in residential areas. The following are the residential areas where the studies were carried out: Majlis Taklim in Al Falah - Bintaro, Cirendeu, Bukit Cirendeu
- ☞ Seminar. Conducting seminars on zakat, cash waqf and institutional zakat.
- ☞ Presentation of Zakat Infaq and Shadaqah Jariyyah to get ZIS donation from the corporate sector.

### THE SUM OF FUND RAISED OF THE PERIOD 1424/1425

	RAMADLAN	SYAWAL	DZULQOIDAH	DZULHIJAH	
ZAKAT	6,968,829,060	825,845,057	764,639,195	718,925,820	
INFAK	445,614,285	247,487,306	480,239,496	97,920,085	
WAKAF	28,500,000	3,000,000	41,000,000	14,000,000	
CHARITY	10,000,000	200,126,303	-	36,172,500	
TOTAL	7,442,953,345	1,276,458,666	1,285,878,691	867,018,404	
	MUHARRAM	SHAFAR	RABIUL ULA	RAB TSANI	
ZAKAT	858,638,398	837,191,753	773,478,856	635,702,309	
INFAK	126,752,325	112,589,119	229,145,755	120,595,257	
WAKAF	29,000,000	74,800,000	69,500,000	35,100,000	
CHARITY	232,920,513	-	-	-	
TOTAL	1,247,311,236	1,024,580,872	1,072,124,611	791,397,566	
	JUM ULA	JUM TSANI	RAJAB	SYABAN	TOTAL
ZAKAT	606,910,321	703,618,153	623,991,115	963,102,972	15,280,873,009
INFAK	146,644,285	142,821,110	206,424,297	179,837,511	2,536,070,830
WAKAF	37,350,000	82,632,500	80,450,000	142,650,500	637,983,000
CHARITY	-	27,541,375	216,2	121	497,107,891
TOTAL	790,904,606	956,613,138	911,081,612	1,285,711,983	18,952,034,730

## NAZHIR WAKAF (WAQF MANAGER)

**Waqf**, according to Islamic law and section 215 jo. section 1 ( 1 ) PP No. 28 / 1977, is legal action of an individual or a collective one who provide their assets, partly or in a whole, to waqf manager (called nazheer waqf) for benefit of the public which is suitable to the Islamic rule.

Nazheer waqf is the individual or institution who held be responsible to manage the waqf already handed in, physically and or administratively, to them. Waqf is one of many sources of DD for the fund and or donation they raise.

### Management

DD waqf management consisting of four different divisions, they are: Manajemen pengelolaan wakaf DD mencakup empat divisi, yaitu:

- ❶ Collection of waqf. This includes collecting and acceptance of any kind of waqf, both physical material (mobile and immobile) and cash waqf (such as fresh money, certificate of deposit, stock, and long-term bonds and other securities) in accordance with term & condition already set up. Waqf is properly saved within DD's Waqf Bank.
- ❷ Administering financial-related matters of Waqf. This division carries out: documenting, recording, managing, maintaining, reporting, and controlling and overseeing of the waqf and its distribution for benefit of the beneficiary.
- ❸ Investment management of waqf. The division devises the investment strategy to implement waqf placement portfolio to meet the waqf's goal and function.
- ❹ Distribution of waqf benefit. The main goal of this division is to distribute the waqf benefit to the beneficiary as or in accordance with the orally stated of waqf statement.

### Waqf collection

Indonesian Council of Ulemas' or MUI (Majelis Ulama Indonesia)' decree dated 28 Shafar 1423 H or May 11, 2002 has legally endorsed the use of cash waqf and this includes stock and other securities.

DD's arm working for collecting of cash waqf has firstly ever collected the waqf in the form of Cash Waqf Certificate or Sertifikat Wakaf Tunai (SWT) for creating a program called LKC meaning Provision of Healthcare Services to the poor for free. The nominal value is Rp 5 juta (on behalf of individual donor) and nominal value worth Rp 1 juta on behalf collectively.

Furthermore, in 2004 DD has received the following waqf:

- Cash waqf amounts to Rp 514.383.000,-
- Investment waqf Rp 123.600.000,-

## Communications, Legal-matters, and Institutional Relationships

**Corporate Secretary (Corsec)** is a functional division within DD which serves basically every line of the organization structure. In general, Corsec oversees every aspect of DD's *public relations* and legal-related matters.

Within *public relations* sphere, this division handles public communications and institutional relationships. The *public relations*' goals aim to build organization's image and maintaining it accordingly and make the organization widely known.

Meanwhile, on the legal matters Corsec is conducting codification over the overall legal documents and meet the organization's other legal-related matters requirements such as: preparing *Memorandum of Understanding* (MoU), Surat Perintah Kerja (SPK), and Surat Tugas.

## FINANCE

### LAPORAN POSISI KEUANGAN 29 Sya'ban 1425 H dan 30 Sya'ban 1424 H

	1425 H Rp	1424 H Rp
<b>AKTIVA</b>		
Kas dan setara kas	1,153,001,527	3,058,602,775
Barang berharga	740,000	1,924,000
Piutang	1,981,830,561	1,803,752,150
Uang muka	1,080,127,931	494,619,235
Dana bergulir	9,224,404,691	7,028,313,392
Investasi	1,183,489,765	503,634,015
Aktiva tetap - nilai buku	8,844,773,589	2,542,331,068
<b>Jumlah aktiva</b>	<b>23,468,368,064</b>	<b>15,433,176,635</b>

#### KEWAJIBAN DAN SALDO DANA

##### KEWAJIBAN

##### Kewajiban jangka pendek

Biaya masih harus dibayar dan hutang lain-lain	24,954,781	31,250,340
Hutang pembelian aktiva - yang jatuh tempo dalam waktu satu tahun	1,200,000,000	-

##### Kewajiban jangka panjang

Hutang pembelian aktiva - setelah dikurangi bagian yang jatuh tempo dalam waktu 1 tahun	1,900,000,000	-
<b>Jumlah kewajiban</b>	<b>3,124,954,781</b>	<b>31,250,340</b>

##### SALDO DANA

##### Tidak terikat peruntukannya

Dana infaq / sedekah	(6,395,500)	-
Dana pengelola	23,076,014	-

##### Terikat peruntukannya

Dana zakat	4,799,044,981	2,295,084,927
Dana solidaritas kemanusiaan	668,880,191	796,204,953
Dana jasa giro	79,494,776	39,454,698

##### Terikat permanen

Dana wakaf	(3,326,140,607)	242,484,497
	2,237,959,855	3,373,229,075
Dana dimanfaatkan	18,105,453,427	12,028,697,220

<b>Jumlah saldo dana</b>	<b>20,343,413,282</b>	<b>15,401,926,295</b>
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<b>JUMLAH KEWAJIBAN DAN SALDO DANA</b>	<b>23,468,368,063</b>	<b>15,433,176,635</b>
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### LAPORAN SUMBER DAN PENGGUNAAN DANA

Untuk tahun yang berakhir 29 Sya'ban 1425 H dan 30 Sya'ban 1424 H

#### DANA ZAKAT

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan zakat	15,316,930,269	13,855,762,439
Penerimaan bagi hasil	276,308,325	289,609,142
Pengembalian dana bergulir	3,098,669,926	2,340,789,500
Penerimaan dana pembiayaan	715,288	2,000,000
Penerimaan pelunasan piutang	10,136,290	-
Penerimaan lain-lain	-	50,144,500
<b>Jumlah penerimaan dana</b>	<b>18,702,760,098</b>	<b>16,538,305,581</b>

##### PENGGUNAAN DANA

Hibah		
Fakir miskin	7,401,885,267	7,340,513,974
Gharimin	61,537,800	52,435,000
Ibnu sabil	17,657,500	13,095,600
Fii sabilillah	1,025,599,520	1,136,384,585
Muallaf	1,750,000	1,300,000
Pemberian piutang / (pembayaran) hutang	715,288	12,136,291
Dana bergulir	5,296,703,225	5,086,821,925
Operasional lainnya	-	-
<b>Jumlah penggunaan dana</b>	<b>13,805,848,600</b>	<b>13,642,687,375</b>

Surplus / (defisit)	4,896,911,498	2,895,618,206
Transfer antar dana:	-	(3,137,809,700)
Penyaluran kepada dana amil	(1,914,616,284)	-
Piutang kepada dana amil	(478,335,160)	-
Saldo dana awal tahun	2,295,084,927	2,537,276,421

<b>SALDO DANA AKHIR TAHUN</b>	<b>4,799,044,981</b>	<b>2,295,084,927</b>
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### DANA INFAQ/SEDEKAH

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan infak/ sedekah	2,537,865,830	1,776,788,960
Penerimaan bagi hasil	1,773,876	13,042,181
Penerimaan lain-lain	807,000	11,677,500
Penerimaan piutang/ hutang	707,156,408	812,219,916
<b>Total penerimaan dana</b>	<b>3,247,603,114</b>	<b>2,613,728,557</b>

##### PENGGUNAAN DANA

Sosialisasi Zakat, Infak, Sedekah and Waqaf (ZISWAF)	2,151,648,302	1,847,977,697
Kegiatan sosial	121,750,000	2,290,000
Kegiatan pendidikan	37,200,000	53,884,250
Dana bergulir	-	(255,000,000)
Pemberian piutang / pembayaran hutang	943,400,312	1,021,201,425
<b>Total penggunaan dana</b>	<b>3,253,998,614</b>	<b>2,670,353,372</b>

Surplus / (defisit)	(6,395,500)	(56,624,815)
Transfer antar dana	-	315,082,724
<b>SALDO AWAL</b>	-	(258,457,909)
<b>SALDO AKHIR</b>	(6,395,500)	-

### DANA WAKAF

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan wakaf	637,983,000	389,300,500
Penerimaan bagi hasil	4,606,795	2,613,797
Penerimaan dana pembiayaan	6,800,800,000	-
<b>Jumlah penerimaan dana</b>	<b>7,443,389,795</b>	<b>391,914,297</b>

##### PENGGUNAAN DANA

Wakaf untuk tujuan pendidikan	6,812,014,900	38,310,300
Pembayaran hutang	3,700,000,000	-
Investasi	500,000,000	-
<b>Jumlah penggunaan dana</b>	<b>11,012,014,900</b>	<b>38,310,300</b>

Surplus / (defisit)	(3,568,625,105)	353,603,997
Transfer kepada dana lain	-	(147,477,500)
<b>SALDO DANA AWAL TAHUN</b>	242,484,497	36,358,000
<b>SALDO DANA AKHIR TAHUN</b>	(3,326,140,607)	242,484,497

### DANA PENGELOLA

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan bagi hasil	327,835,838	337,906,391
Penerimaan lain-lain	1,136,005	27,084,200
Pengembalian investasi	-	976,128,430
Penerimaan dana pembiayaan	10,478,441	106,125,340
Penjualan aktiva tetap	38,210,000	85,000,000
Alokasi untuk pengelola	-	140,000,000
Pelunasan piutang	51,290,604	50,171,200
<b>Total sumber dana</b>	<b>428,950,888</b>	<b>1,722,415,560</b>

##### PENGGUNAAN DANA

Investasi	179,855,750	1,572,279,390
Biaya operasional	2,529,551,089	1,831,718,377
Biaya operasional lain	48,857,179	451,798,245
Pembelian aktiva tetap	40,562,300	519,512,432
<b>Total penggunaan dana</b>	<b>2,798,826,318</b>	<b>4,375,308,444</b>

Surplus / (defisit)	(2,369,875,430)	(2,652,892,884)
Transfer antar dana:	-	-
Penerimaan dari dana Zakat	1,914,616,284	4,256,488,513
Hutang kepada dana Zakat	478,335,160	-
Saldo awal	0	(1,603,595,629)
<b>SALDO AKHIR</b>	<b>23,076,014</b>	<b>0</b>

**DANA JASA GIRO**

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan jasa giro dan bunga bank	40,040,078	99,100,554
<b>Jumlah penerimaan dana</b>	<b>40,040,078</b>	<b>99,100,554</b>
<b>PENGUNAAN DANA</b>		
Biaya pengelolaan rekening	-	-
Pembangunan sarana umum	-	39,807,500
<b>Jumlah penggunaan dana</b>	<b>-</b>	<b>39,807,500</b>
Surplus / (defisit)	40,040,078	59,293,054
<b>SALDO AWAL TAHUN</b>	<b>39,454,698</b>	<b>(19,838,356)</b>
<b>SALDO AKHIR TAHUN</b>	<b>79,494,776</b>	<b>39,454,698</b>

**DANA SOLIDARITAS KEMANUSIAAN**

	1425 H Rp	1424 H Rp
<b>SUMBER DANA</b>		
Penerimaan dana solidaritas kemanusiaan		
Dana banjir nasional	-	-
Dana Palestina	-	1,806,560
Dana Nunukan	-	1,053,500
Dana Afganistan	-	-
Dana bencana gempa	-	15,295,000
Dana Indonesia Timur	-	400,000
Dana masyarakat Aceh	-	10,000,000
Dana banjir 2003	-	88,525,324
Dana untuk Iraq	227,325,177	1,011,125,572
Dana Bencana 2004	269,545,013	-
Penerimaan piutang/ hutang	1,237,700	-
<b>Jumlah penerimaan dana</b>	<b>498,107,890</b>	<b>1,128,205,956</b>
<b>PENGUNAAN DANA</b>		
Bantuan kemanusiaan		
Dana banjir nasional	-	-
Dana Palestina	11,400,000	25,000,000
Dana Nunukan	177,128,828	60,201,875
Dana asap dan kekerasan	19,010,075	57,498,350
Dana Afganistan	-	-
Dana bencana gempa	80,705,800	266,264,250
Dana Indonesia Timur	102,310,500	18,357,000
Dana masyarakat Aceh	-	65,000,000
Dana banjir 2003	-	81,681,500
Dana untuk Iraq	-	1,074,532,740
Dana Bencana 2004	233,639,750	-
Pemberian piutang/ pembayaran hutang	1,237,700	-
<b>Jumlah penggunaan dana</b>	<b>625,432,653</b>	<b>1,648,535,715</b>
Surplus / (defisit)	(127,324,763)	(520,329,759)
<b>SALDO DANA AWAL TAHUN</b>	<b>796,204,953</b>	<b>999,223,121</b>
Transfer antar dana	-	317,311,591
<b>SALDO AKHIR TAHUN</b>	<b>668,880,191</b>	<b>796,204,953</b>

**LAPORAN PERUBAHAN DANA TERMANFAATKAN**

Untuk tahun yang berakhir 29 Sya'ban 1425H dan 30 Sya'ban 1424H


	1425 H Rp	1424 H Rp
<b>SALDO AWAL</b>	<b>12,028,697,220</b>	<b>8,794,805,343</b>
<b>PENAMBAHAN</b>		
Biaya dibayar dimuka	666,220,750	515,888,177
Aktiva tetap	728,894,192,7	832,707,445
Dana bergulir	5,324,686,225	5,097,663,225
Investasi	689,355,750	1,532,465,990
Hutang piutang	8,013,687,210	1,677,951,727
<b>Jumlah penambahan</b>	<b>21,383,293,187</b>	<b>9,656,676,564</b>
<b>PENGURANGAN</b>		
Biaya dibayar dimuka	252,629,407	2,915,091,828
Aktiva tetap	986,499,405	572,249,174
Dana bergulir	3,128,594,926	551,028,000
Investasi	9,500,000	1,029,318,086
Hutang piutang	10,929,313,242	1,355,097,599
<b>Jumlah pengurangan</b>	<b>15,306,536,980</b>	<b>6,422,784,687</b>
<b>SALDO AKHIR TAHUN</b>	<b>18,105,453,427</b>	<b>12,028,697,220</b>

**LAPORAN ARUS KAS**

Untuk tahun yang berakhir 29 Sya'ban 1425H dan 30 Sya'ban 1424H

	1425 H Rp	1424 H Rp
<b>Arus kas diperoleh dari (digunakan untuk) aktivitas operasi</b>		
Penerimaan zakat	15,318,040,269	13,857,622,438
Penerimaan wakaf	637,983,000	389,300,500
Penerimaan infiq / sedekah	2,537,815,830	1,778,963,960
Penerimaan dana solidaritas kemanusiaan	496,870,191	1,128,205,956
Penerimaan bagi hasil	610,524,836	643,171,509
Penerimaan lain-lain	1,136,005	78,906,200
Pelunasan/ (pemberian) piutang	2,925,982,990	(475,218,663)
Penerimaan jasa giro dan bunga bank	40,040,078	99,100,554
Alokasi untuk pengelola	-	140,000,000
Hibah Fakir miskin	(7,401,885,267)	(7,340,513,972)
Gharimin	(61,537,800)	(52,435,000)
Ibnu sabil	(17,657,500)	(13,095,600)
Fii sabilillah	(1,025,599,520)	(1,136,384,586)
Muallaf	(1,750,000)	(1,300,000)
Kegiatan sosial	(121,750,000)	(2,290,000)
Kegiatan pendidikan	(37,200,000)	(53,884,250)
Pemasyarakatan ZISWAF	(2,151,648,302)	(1,847,977,697)
Piutang Operasional rutin	(2,549,975,468)	(1,850,814,039)
Operasional lainnya	124,000	-
Uang muka kegiatan	(771,516,029)	(276,468,300)
Bantuan kemanusiaan	(624,194,953)	(1,648,535,715)
Pembangunan sarana umum	-	(39,807,500)
<b>Arus kas bersih diperoleh dari aktivitas operasi</b>	<b>7,803,802,360</b>	<b>3,376,545,795</b>
<b>Arus kas diperoleh dari (digunakan untuk) aktivitas investasi</b>		
dana bergulir	(2,698,033,300)	(1,759,903,995)
Pengembalian/ (penyaluran) investasi	(179,855,750)	(1,317,279,390)
Penjualan/ (pembelian) aktiva tetap	(6,814,367,200)	(472,822,732)
<b>Arus kas bersih (digunakan untuk) aktivitas investasi</b>	<b>(9,692,256,250)</b>	<b>(3,550,006,117)</b>
<b>Arus kas diperoleh dari (digunakan untuk) aktivitas pendanaan</b>		
Pelunasan/ (penerimaan) piutang	(17,147,359)	(20,305,180)
Alokasi dari (kepada) dana lain	-	-
<b>Arus kas bersih (digunakan untuk) aktivitas pendanaan</b>	<b>(17,147,359)</b>	<b>(20,305,180)</b>
<b>Kenaikan bersih kas dan setara kas</b>	<b>(1,905,601,248)</b>	<b>(193,765,502)</b>
<b>Kas dan setara kas awal tahun</b>	<b>3,058,602,775</b>	<b>3,252,368,277</b>
<b>Saldo kas dan setara kas akhir tahun</b>	<b>1,153,001,527</b>	<b>3,058,602,775</b>

Audited result on Financial Report  
1425H/2004 by KAP Grant Thornton  
Hendrawinata with opinion  
"Wajar Tanpa Pengecualian"

Grant Thornton 



# CHAPTER 7

## And The Vision has been Continuing to Materialize

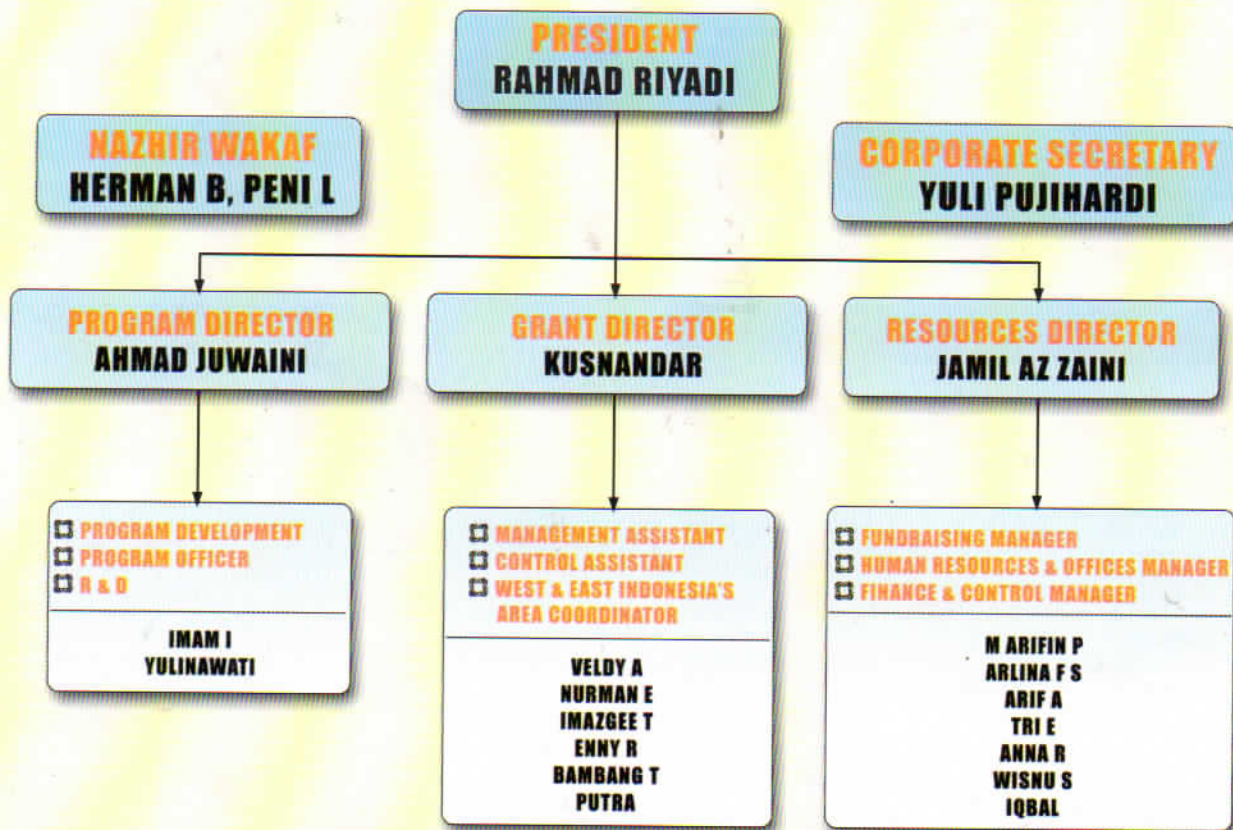
Entering the year of 2005, in line with DD growth and development and considering today's fast changing world, DD has been applying change management within the organization. While the organization's mission and vision are retained as they are, DD as the newly born should be adaptive to the environmental changes. The organization chart is very simple with the newly envisaged grand strategy which should also be adaptive to internal as well as external environmental changes

### GRAND STRATEGY 2009 V2G

Intensification, extensification and diversification of fund raised while empowering public assets through institutional strengthening and networking interaction.

.Value Transformation, Volunteerism, Grantmaking

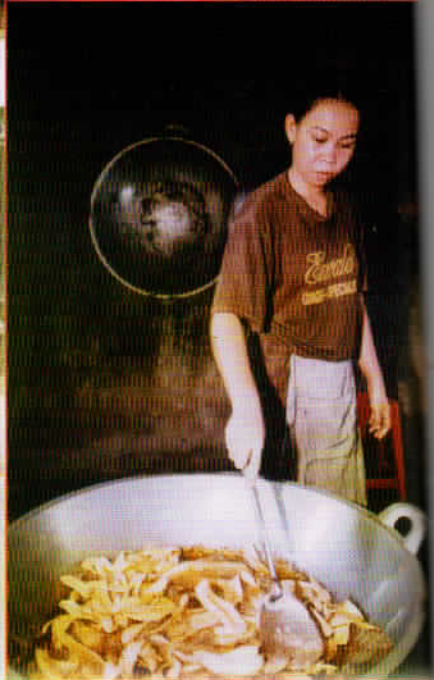
### DOMPET DHUAFANA ORGANIZATIONAL STRUCTURE 2005







**SPM**  
 PELATIHAN TENAGA PENDAMPING  
 Aula Kantor Tenaga Kerja & Transmigrasi  
 Kebumen, 14 Oktober 2003





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DHUAF  
REPUBLIKA

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